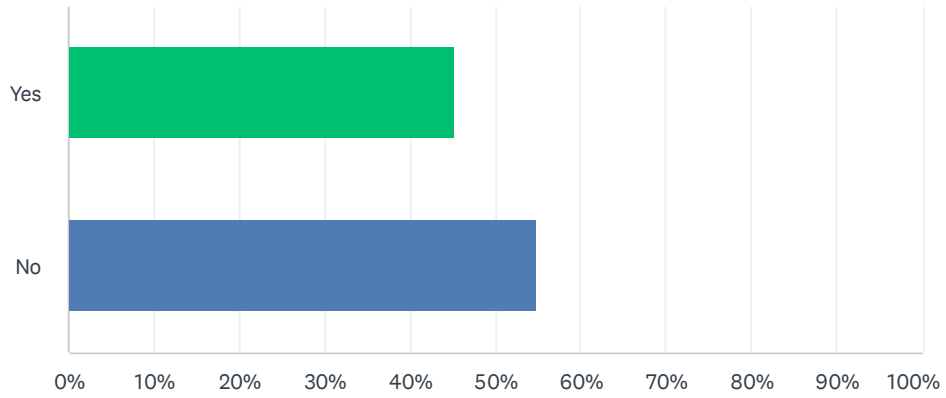


Q1 Are you currently, or have been in the past, a participant of any MCK Housing Program?

Answered: 215 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	45.12%	97
No	54.88%	118
TOTAL		215

Q2 Please describe why you have not participated in any MCK Housing Program:

Answered: 88 Skipped: 127

#	RESPONSES	DATE
1	Houses are only given to people who's family is on MCK. I had my name in and never got nothing except they lost part of my file and had to get it twice, so I said take my name out.	1/26/2022 8:56 AM
2	I never thought about it, and I heard we have to be on a waiting liat	1/25/2022 11:31 PM
3	Living in my parents home	1/25/2022 6:06 PM
4	I was never told about any housing programs	1/25/2022 5:52 PM
5	I used the Caisse Populaire	1/25/2022 3:35 PM
6	Built my own house	1/25/2022 3:04 PM
7	Was not eligible due to having a non-member resident spouse. My spouse's band membership is in another First Nation community.	1/25/2022 2:32 PM
8	I inherited a house.	1/25/2022 1:50 PM
9	We went through the bank after being denied from council when we built in 1992	1/25/2022 1:02 PM
10	The process is not clear or accessible. Information sessions should be part of the community outreach.	1/25/2022 1:00 PM
11	In the process, currently filling out application.	1/25/2022 12:43 PM
12	The RLF program has not been Open for applicants when I applied for my housing loan so I had to go through the banks program. Also next to impossible to get one of those hole poems or apartments that are normally built seems to be only MCK workers eligible for those	1/25/2022 11:38 AM
13	Had a home mortgage with a bank	1/25/2022 11:20 AM
14	Waiting time too long	1/25/2022 11:11 AM
15	i am aware of the housing controversy with lost monies, i became aware of Council apartments renters non payments. im aware of severe housing shortage on territory.	1/25/2022 10:54 AM
16	I don't know about housing programs. I heard of them but don't see info on how to sign up or how they work.	1/25/2022 10:30 AM
17	I had tried to apply for the loan program, but at the time I was on social assistance because my daughter was only 1. I had enough savings to cover the down payment. My father was going to cosign with his pension but was denied because mck doesn't count pension as income. This is an unfair policy as pension is a lifetime income and employment is not (lay offs, quitting, etc.)	1/25/2022 10:26 AM
18	lived at home with my parents, then built my own house. i had my name on the list for a duplex but never received a call.	1/25/2022 10:23 AM
19	Did not need loan financing as I received it from caisse populaire Kahnawake	1/24/2022 7:08 PM
20	Been in own home	1/23/2022 6:42 PM
21	I do not need it now.	1/19/2022 1:45 PM
22	I privately built my home	1/19/2022 11:30 AM
23	I own my home.	1/17/2022 3:48 PM
24	No need.	1/17/2022 1:10 PM

Housing Survey

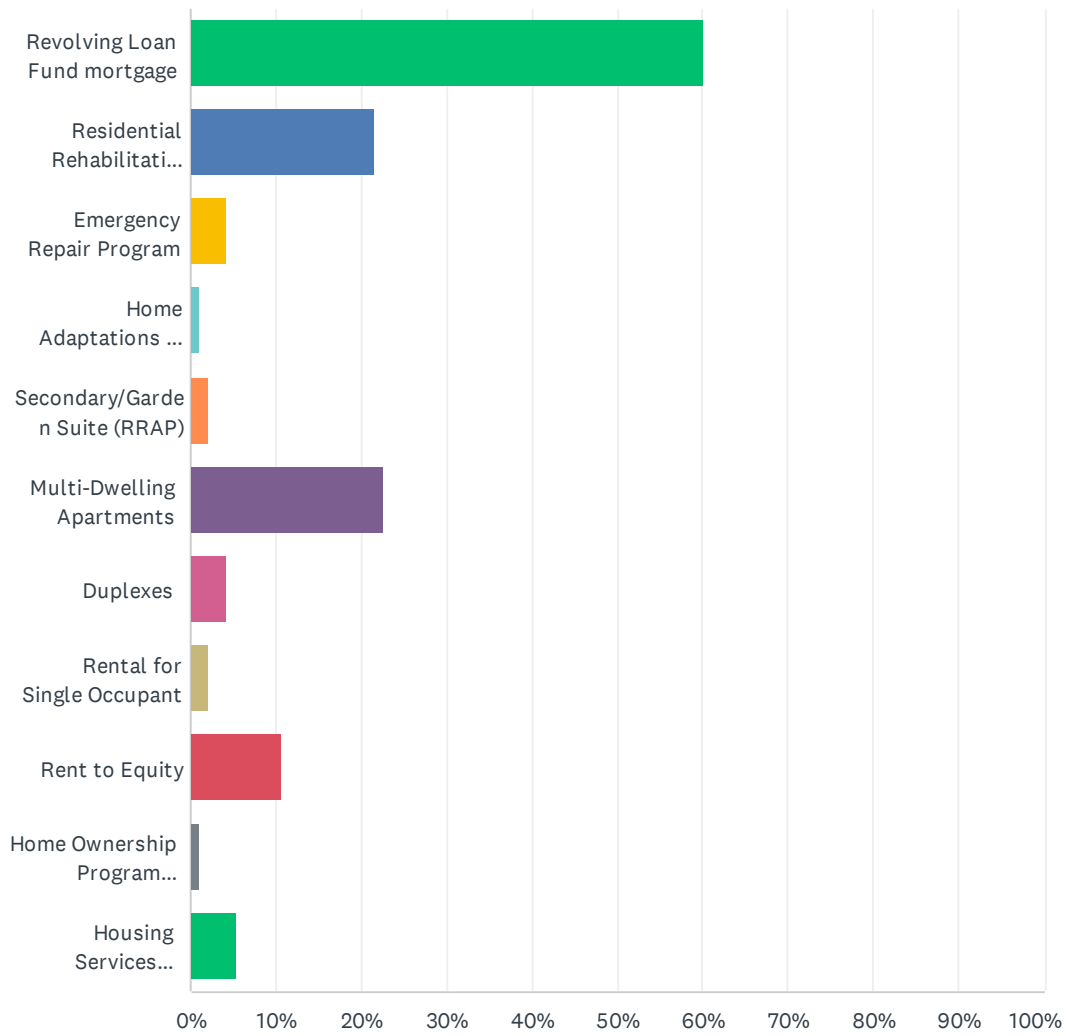
25	purchased home from family member	1/17/2022 11:10 AM
26	Because the always found a way to deny me housing or even land. I am on the band list. FYI	1/17/2022 10:55 AM
27	Haven't had the need	1/17/2022 9:02 AM
28	Did not live in Kahnawake	1/16/2022 3:16 PM
29	Unaware of existence	1/16/2022 12:52 AM
30	Haven't needed to yet	1/15/2022 12:44 AM
31	None available	1/14/2022 11:01 PM
32	The bank took into consideration special circumstances when giving approval for a mortgage. MCK did not remotely care. We didn't fit into their mold	1/14/2022 9:23 PM
33	too busy	1/14/2022 3:57 PM
34	Denied	1/14/2022 1:52 PM
35	I was always under the impression I wasn't eligible, since I'm not on the KKR. I am eligible to apply for residency, and have done so, I'm just awaiting the hiring of a registrar. Once I'm on the resident list, I plan to apply for land and a housing loan through MCK programs, along with my husband, who is on the KKR.	1/14/2022 1:16 PM
36	Live in own home	1/14/2022 11:18 AM
37	was not eligible due to not having children. Although I was employed.	1/14/2022 9:31 AM
38	I build on private land and didn't want MCK a part of the process	1/14/2022 9:29 AM
39	no need	1/14/2022 8:53 AM
40	did not need to	1/14/2022 8:51 AM
41	Because I applied and still have not received a call back for a rental and it's been months to almost a year that I've been waiting.	1/13/2022 11:30 PM
42	Not eligible. C31	1/13/2022 11:13 PM
43	I never had an opportunity to build on territory	1/13/2022 8:27 PM
44	Married out!	1/13/2022 8:09 PM
45	I put my name in for housing every year for years and never got anything	1/13/2022 6:31 PM
46	Went to the bank	1/13/2022 6:30 PM
47	I was denied because my boyfriend is c-31 but has lived here his entire life with his family and gets all kind of other coverage but not housing??!??	1/13/2022 6:28 PM
48	I've been renting	1/13/2022 6:20 PM
49	Thre is no plan thst meets my financial needs.	1/13/2022 5:42 PM
50	Im a young adult in university	1/13/2022 5:28 PM
51	Because I am young	1/13/2022 5:06 PM
52	I never needed to.	1/13/2022 4:53 PM
53	The criteria to apply is quite tedious and not really relevant to all applicants. Quite honestly who can build a home for \$175,000, this is next to impossible	1/13/2022 4:52 PM
54	Because it seems like there's no where to live anyways.	1/13/2022 4:32 PM
55	always refused or told none is available	1/13/2022 4:17 PM
56	Inherited a home	1/13/2022 4:01 PM
57	Because I need a down payment and land first	1/13/2022 3:43 PM
58	I'm still following the steps for a loan	1/13/2022 3:41 PM

Housing Survey

59	Too young	1/13/2022 3:35 PM
60	I felt it was more favored to single mothers and families.	1/13/2022 3:35 PM
61	I bought my own house	1/13/2022 3:31 PM
62	I never used the service	1/13/2022 3:27 PM
63	There is no skilled people on staff	1/13/2022 3:14 PM
64	Currently on the waiting list	1/13/2022 2:44 PM
65	We have a home through my spouse	1/13/2022 2:39 PM
66	Because they lose my paperwork and never call back, it's been 5yrs	1/13/2022 2:26 PM
67	Not sure, but would like to participate	1/13/2022 2:15 PM
68	Not enough availability	1/13/2022 2:11 PM
69	Homeowner	1/13/2022 2:02 PM
70	Never heard too much information on it, it definitely isn't advertised enough our people also our people need homes and shouldn't feel like they have to move out of our community because lack of housing	1/13/2022 1:59 PM
71	I wasn't ready for housing	1/13/2022 1:58 PM
72	I shouldn't have to get a housing repair loan on my own money! We are entitled to those funds	1/13/2022 1:54 PM
73	Wasn't accepted!	1/13/2022 1:50 PM
74	Because they don't help c31	1/13/2022 1:49 PM
75	Because I purchased & paid for my own home via a bank loan.	1/13/2022 1:48 PM
76	Don't qualify as you need to have a steady job for 2 years	1/13/2022 1:45 PM
77	I applied for the Rent-To-Equity program once and was only placed on the list. Ended up requesting to be taken off it as my family found a home to rent from a family member instead.	1/13/2022 1:39 PM
78	wasn,t ready	1/13/2022 1:37 PM
79	never had enough for down payment	1/13/2022 1:36 PM
80	Didn't need to	1/13/2022 1:35 PM
81	Because 	1/13/2022 1:33 PM
82	I have not needed to participate yet.	1/13/2022 1:30 PM
83	I worked for the MCK for over 10 + years and it was still impossible to be accepted no matter what I tried.	1/13/2022 1:19 PM
84	Paperwork that's necessary to apply is invasive and overwhelming.	1/13/2022 1:10 PM
85	My husband inherited his grandparents house, we live there	1/13/2022 1:06 PM
86	Wasn't old enough.	1/13/2022 1:05 PM
87	Never needed to	1/13/2022 1:02 PM
88	Not eligible	1/13/2022 12:56 PM

Q3 Which program(s) did you participate in?: (select all that apply)

Answered: 93 Skipped: 122

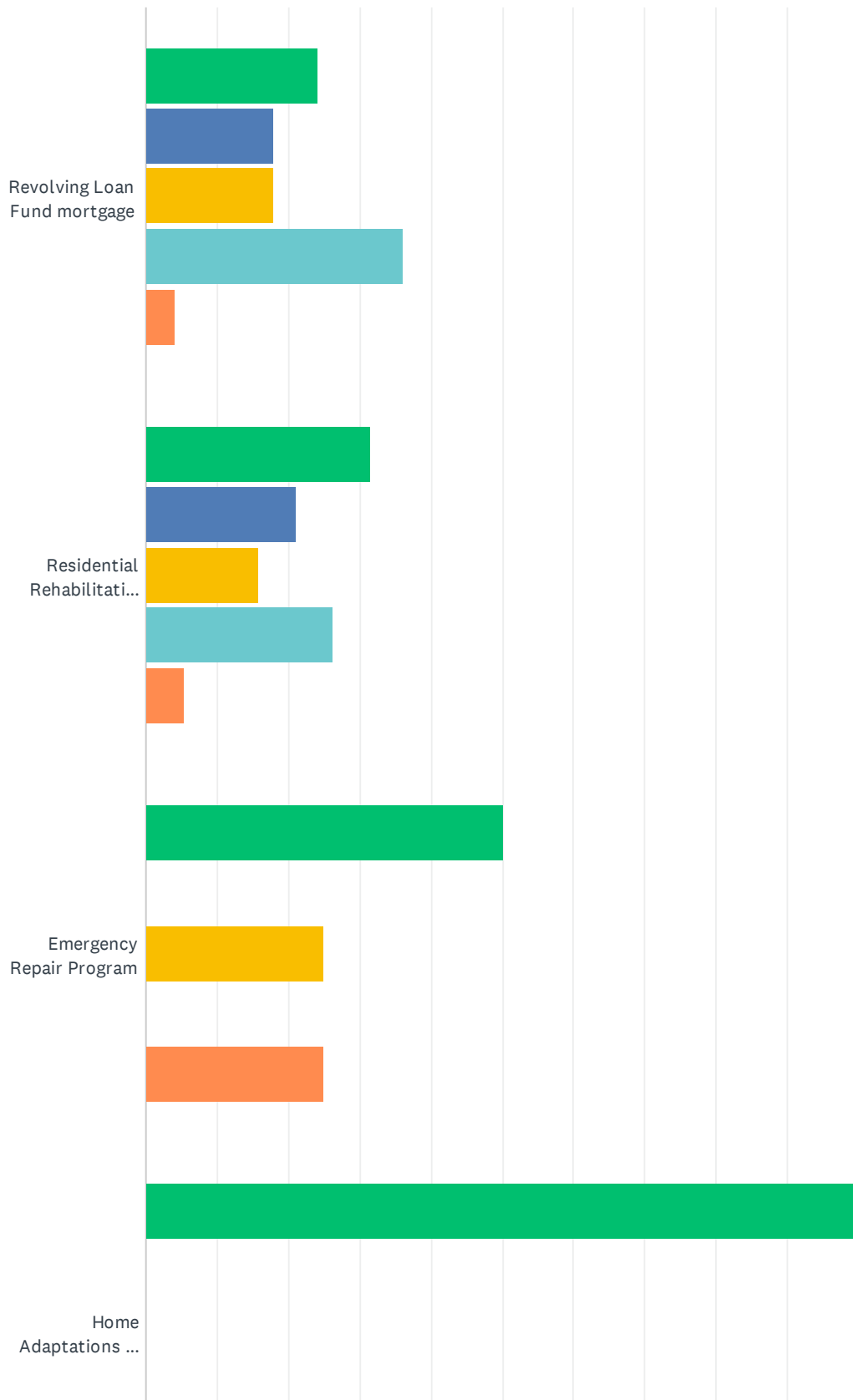


Housing Survey

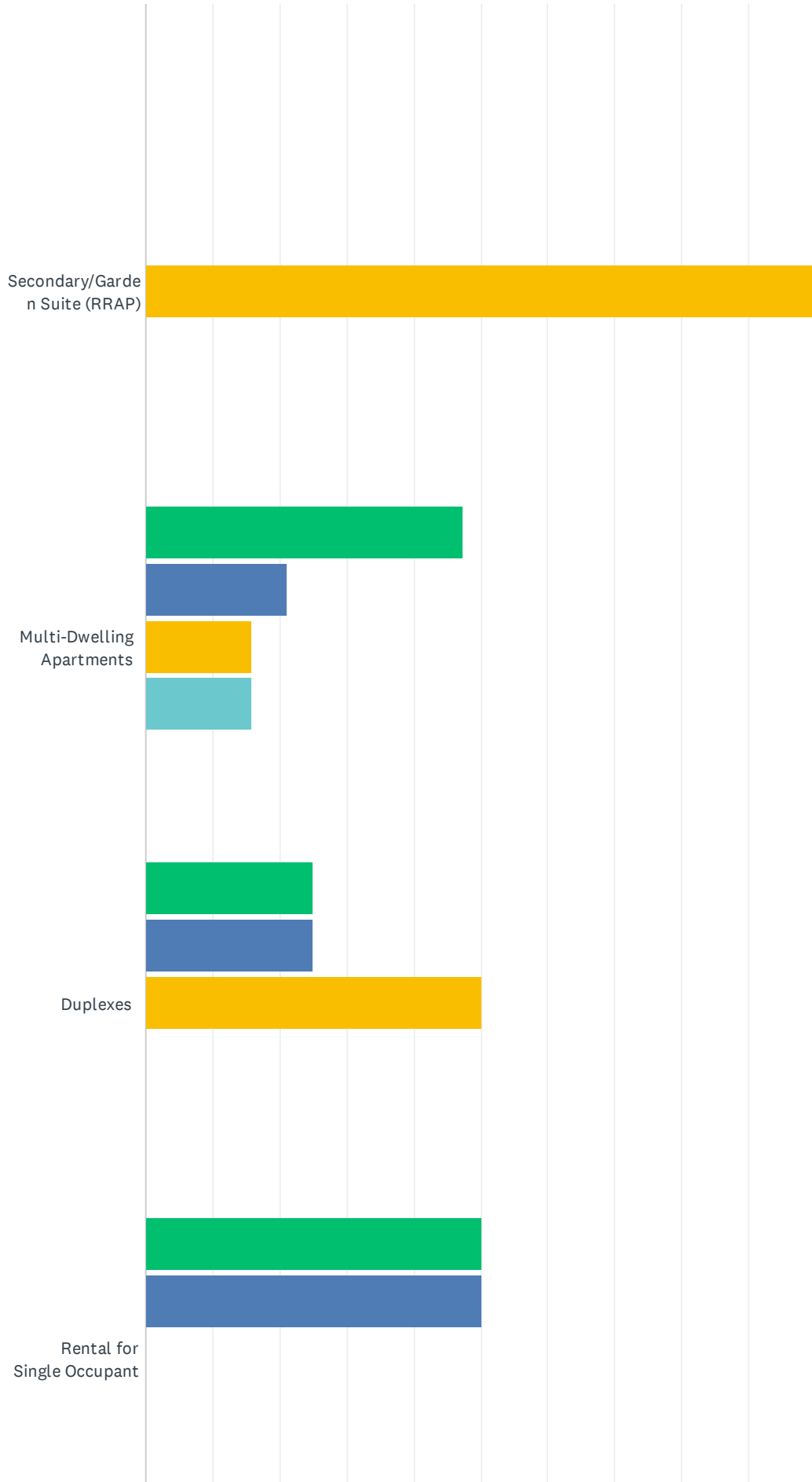
ANSWER CHOICES	RESPONSES	
Revolving Loan Fund mortgage	60.22%	56
Residential Rehabilitation Assistance Program (RRAP)	21.51%	20
Emergency Repair Program	4.30%	4
Home Adaptations for Seniors' Independence Program	1.08%	1
Secondary/Garden Suite (RRAP)	2.15%	2
Multi-Dwelling Apartments	22.58%	21
Duplexes	4.30%	4
Rental for Single Occupant	2.15%	2
Rent to Equity	10.75%	10
Home Ownership Program Enhancement (HOPE)	1.08%	1
Housing Services Construction/Contract Management	5.38%	5
Total Respondents: 93		

Q4 How would you rate the quality of the programs you participated in?

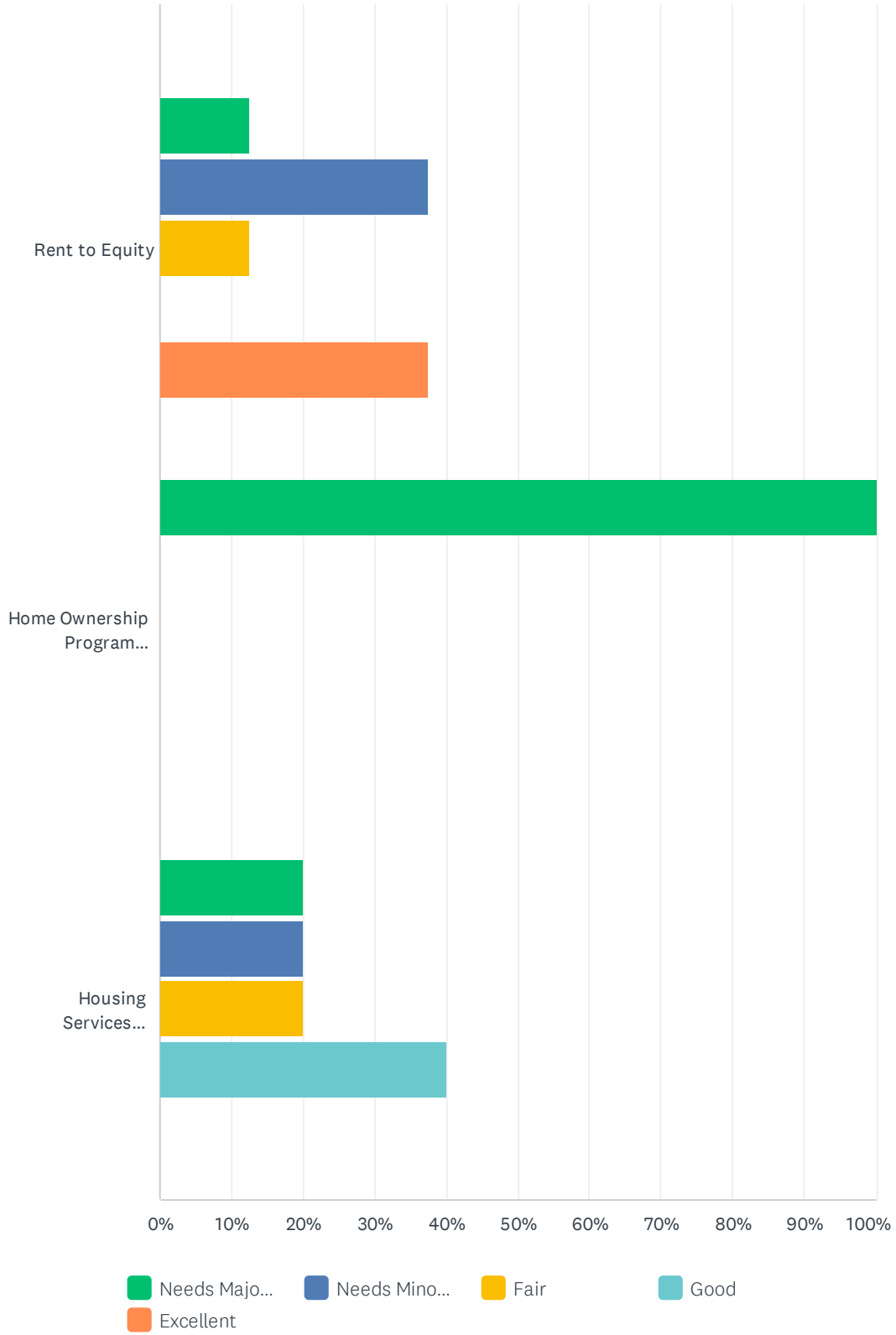
Answered: 83 Skipped: 132



Housing Survey



Housing Survey

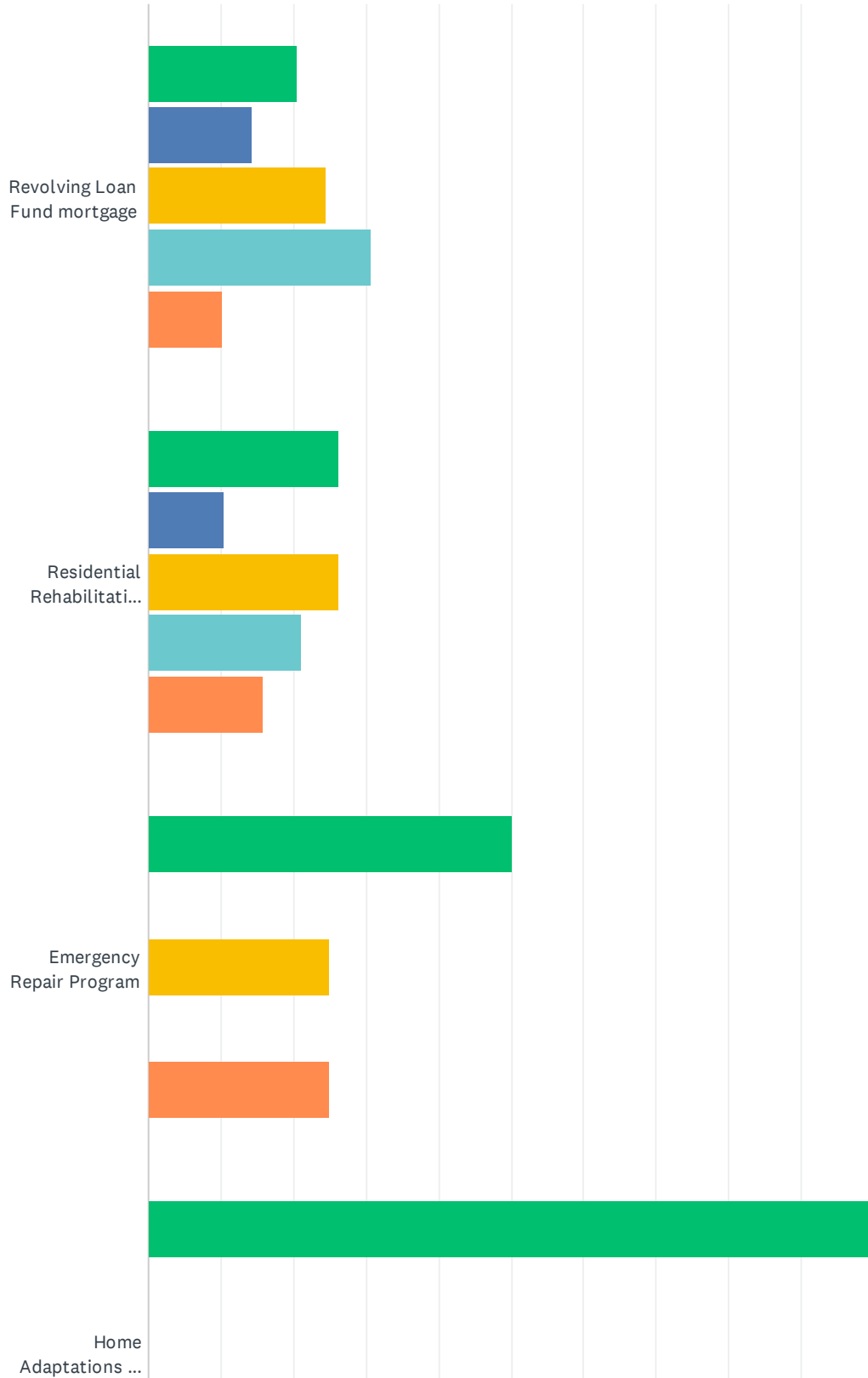


Housing Survey

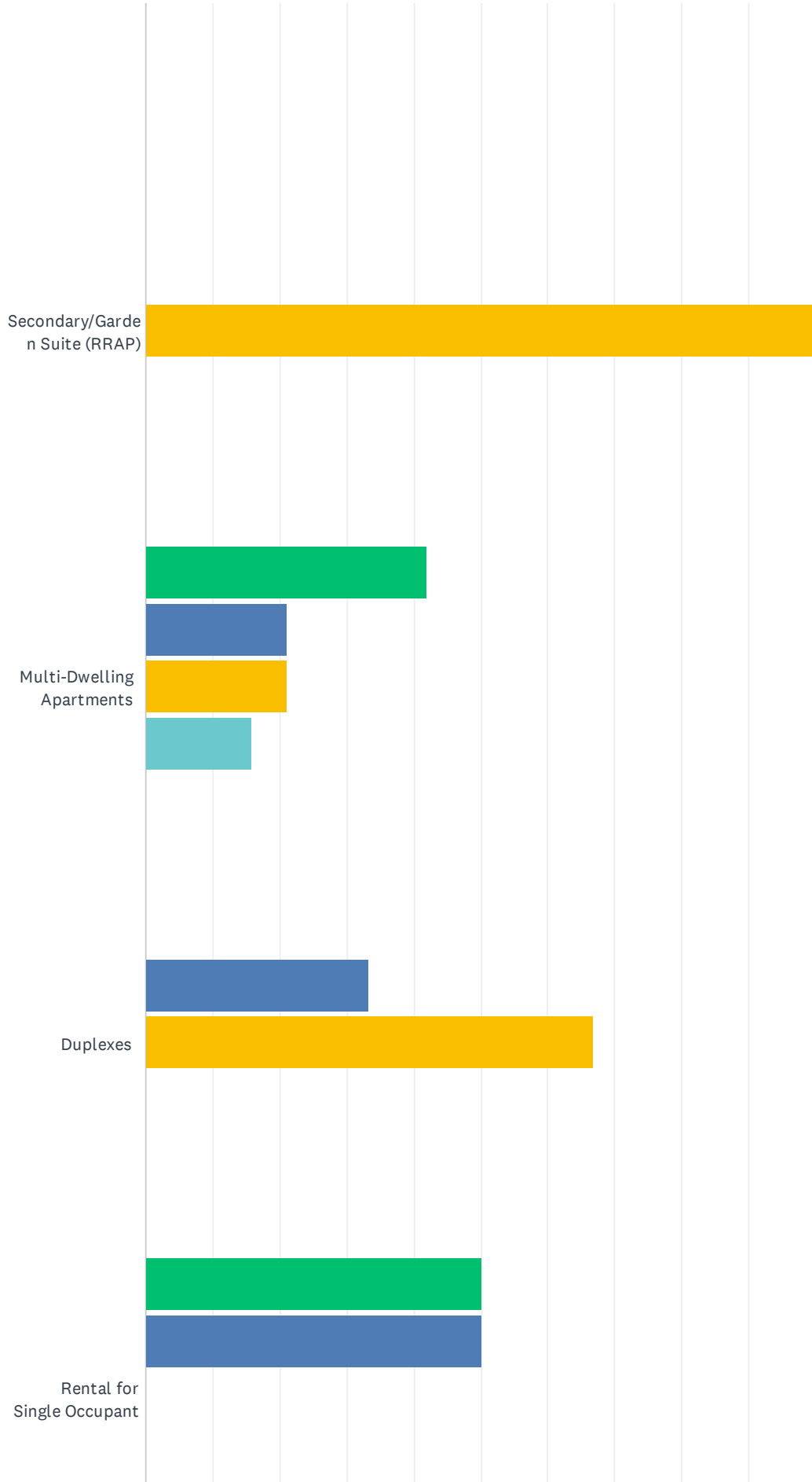
	NEEDS MAJOR IMPROVEMENT	NEEDS MINOR IMPROVEMENT	FAIR	GOOD	EXCELLENT	TOTAL	WEIGHTED AVERAGE
Revolving Loan Fund mortgage	24.00% 12	18.00% 9	18.00% 9	36.00% 18	4.00% 2	50	2.78
Residential Rehabilitation Assistance Program (RRAP)	31.58% 6	21.05% 4	15.79% 3	26.32% 5	5.26% 1	19	2.53
Emergency Repair Program	50.00% 2	0.00% 0	25.00% 1	0.00% 0	25.00% 1	4	2.50
Home Adaptations for Seniors' Independence Program	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	1.00
Secondary/Garden Suite (RRAP)	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	1	3.00
Multi-Dwelling Apartments	47.37% 9	21.05% 4	15.79% 3	15.79% 3	0.00% 0	19	2.00
Duplexes	25.00% 1	25.00% 1	50.00% 2	0.00% 0	0.00% 0	4	2.25
Rental for Single Occupant	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2	1.50
Rent to Equity	12.50% 1	37.50% 3	12.50% 1	0.00% 0	37.50% 3	8	3.13
Home Ownership Program Enhancement (HOPE)	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	1.00
Housing Services Construction/Contract Management	20.00% 1	20.00% 1	20.00% 1	40.00% 2	0.00% 0	5	2.80

Q5 How would you rate the quality of service you received from Housing employees when utilizing the service?

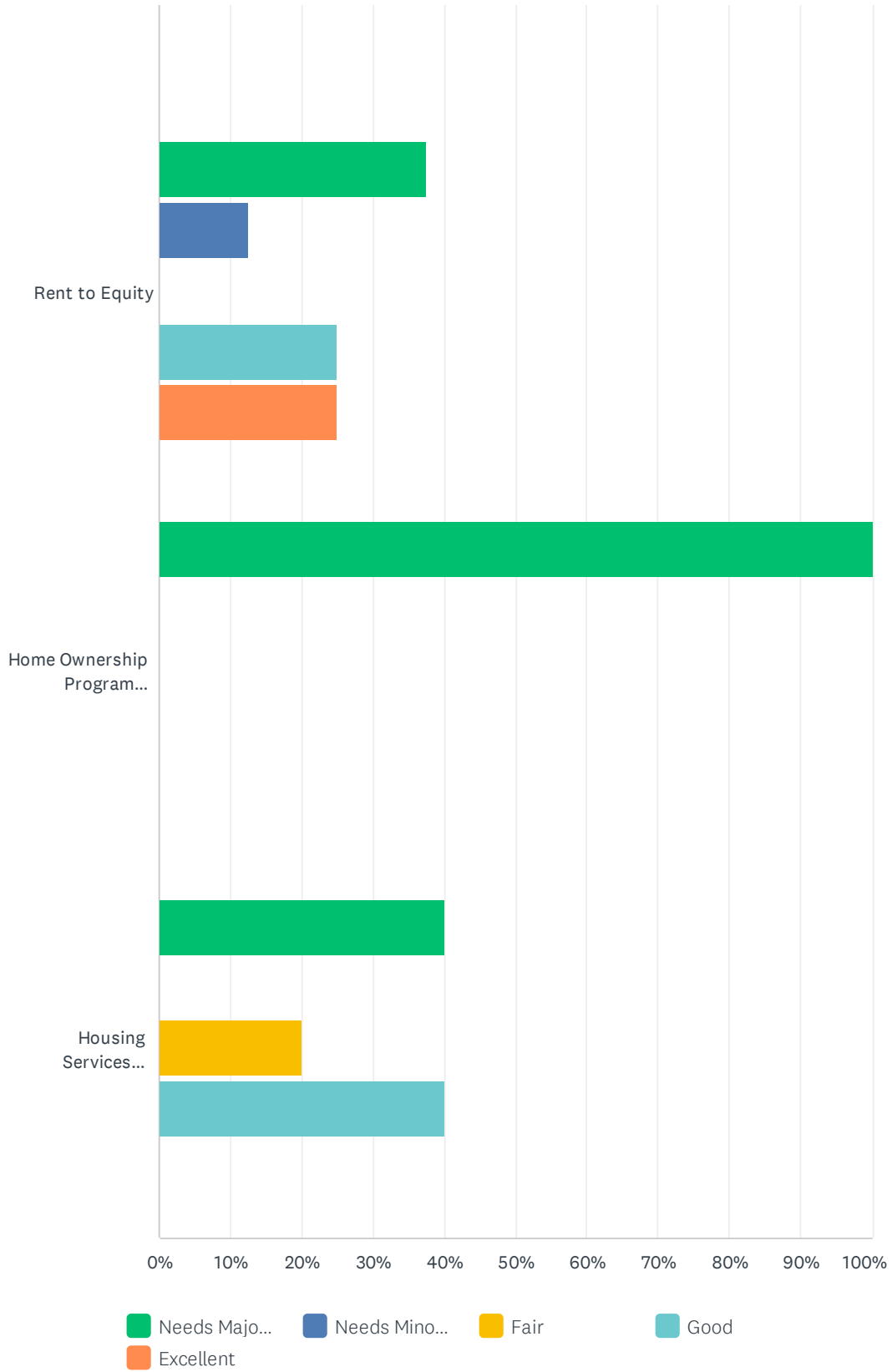
Answered: 81 Skipped: 134



Housing Survey



Housing Survey



Housing Survey

	NEEDS MAJOR IMPROVEMENT	NEEDS MINOR IMPROVEMENT	FAIR	GOOD	EXCELLENT	TOTAL	WEIGHTED AVERAGE
Revolving Loan Fund mortgage	20.41% 10	14.29% 7	24.49% 12	30.61% 15	10.20% 5	49	2.96
Residential Rehabilitation Assistance Program (RRAP)	26.32% 5	10.53% 2	26.32% 5	21.05% 4	15.79% 3	19	2.89
Emergency Repair Program	50.00% 2	0.00% 0	25.00% 1	0.00% 0	25.00% 1	4	2.50
Home Adaptations for Seniors' Independence Program	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	1.00
Secondary/Garden Suite (RRAP)	0.00% 0	0.00% 0	100.00% 1	0.00% 0	0.00% 0	1	3.00
Multi-Dwelling Apartments	42.11% 8	21.05% 4	21.05% 4	15.79% 3	0.00% 0	19	2.11
Duplexes	0.00% 0	33.33% 1	66.67% 2	0.00% 0	0.00% 0	3	2.67
Rental for Single Occupant	50.00% 1	50.00% 1	0.00% 0	0.00% 0	0.00% 0	2	1.50
Rent to Equity	37.50% 3	12.50% 1	0.00% 0	25.00% 2	25.00% 2	8	2.88
Home Ownership Program Enhancement (HOPE)	100.00% 1	0.00% 0	0.00% 0	0.00% 0	0.00% 0	1	1.00
Housing Services Construction/Contract Management	40.00% 2	0.00% 0	20.00% 1	40.00% 2	0.00% 0	5	2.60

Q6 If you participated in a rental program, please describe the expectation of Housing to maintain units/complexes: (if you have not participated in a rental program, write n/a)

Answered: 31 Skipped: 184

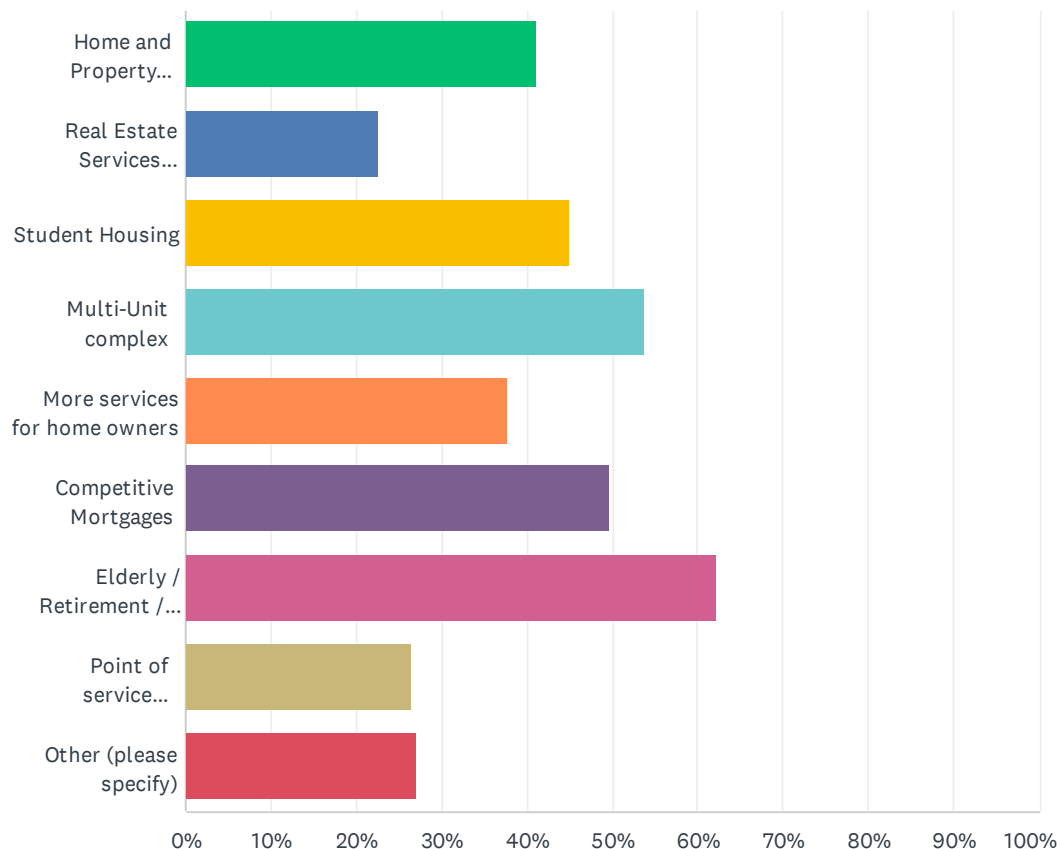
#	RESPONSES	DATE
1	N/A	1/26/2022 9:54 PM
2	N/a	1/26/2022 5:29 PM
3	N/a	1/25/2022 7:39 PM
4	<p>I began living in one of the HOPE houses in August 2015, what seemed to be a the chance of a better future into a complete trust and lack of faith in the governing body of this community. The house I am living in was perfect for [REDACTED]. I received the house and signed the contract to the affect and agreement that it would be a 4 year program, the first 2 years of the program would be for me to enroll myself in a program to upgrade my skills in order to procure employment. The following 2 years would be set as deferment to work and save towards my goal of building a forever home. It is now 2022 and I have still not built a home, not for a lack of trying, but for a lack of the housing departments ability to organize the programs properly, and for them to maintain a level of professionalism amongst the employees. The problems began one year after moving in when I noticed a mold smell coming from our basement, I called right away and expected the situation, months went by without someone coming to check it out, I had to start sending emails with "read" receipts to make sure my messages were reaching the proper person. Finally after a very stressful written letter that included photos of the mold that had turned black now I received a call from the housing department informing me they would be sending someone to look. When they came I showed them that the leak was a soot leak and the worker said the pipes in the bathroom would have to be changed as well. After he removed the mold he left and it was months before he came back even though I had been calling as the mold had returned. Meanwhile my housing program was coming into the 2nd year and I phoned [REDACTED] to inquire about when I could begin my equity payments, [REDACTED] brushed me off saying they need to meet with the board to go over everything. I left that one for a while, when my 3rd year came along I called again and told [REDACTED] I wanted to begin my equity payments and this unprofessional to let months go by without a callback for an update and that the program had very specific guidelines that were not being followed by the MCK themselves. [REDACTED] argued with me stating that it sounded like I did not want to live there anymore or be apart of the program. The whole experience of dealing with the employees in the housing department was a very unprofessional and very disrespectful. I am now going on my 7th year of living in this house in what was suppose to be a 4 year program. I was ready and paid into my equity despite them telling me not to in my 3rd year, which means I was the only one holding up an end of the contract. I am now in the stages of buying a home, but I have had to fight tooth and nail to get anywhere with the housing department, constantly calling them to get updates and information, going back and forth between employees who are always on vacation do not have the aptitude for the positions. I would not recommend the housing unit be in charge of any future housing unit at ves and that the bank create a department for loans that can be guaranteed by the council. I would eradicate a lot of the jobs in the housing department and hire consultants who are capable and qualified for housing inspections, and cost analysis and housing management. As we are hiring a project manager to oversee any and all projects to make sure they are coordinated with the processes that are put into place and following an appropriate timeline.</p>	1/25/2022 5:27 PM
5	At the time I was a tenant at the apartments. I called when it was urgent but most of the time I had the work done myself.	1/25/2022 12:35 PM
6	still never got an apartment to rent been waiting over 3 years , with them losing all my paper work I had handed in	1/25/2022 11:05 AM
7	Yearly inspections should be completed on each unit to ensure the units up to standards.	1/25/2022 10:55 AM

Housing Survey

8	n/a	1/25/2022 10:24 AM
9	N/a	1/17/2022 7:20 AM
10	Updates should be done yearly with indirections done as seasons change. Winterizing should happen every fall.	1/16/2022 10:06 PM
11	n/a	1/14/2022 1:14 PM
12	N/a	1/14/2022 12:51 PM
13	n/a	1/14/2022 10:56 AM
14	Fix the units as problems arise. When a tenant moves out restore the unit to it's original condition. Take a security deposit and make sure everyone pays the rents. It's not fair to the people paying the rent that others aren't. Put away 15% of this money for future upkeep of the units. Evict tenants after 3 months failure to pay the rent. Get rid of tenant that abuse the property. This is sad that I even have to write this stuff. Overall the MCK needs major improvements managing these units. The MCK starts off good when the units are new but over time the units become run down and neglected.	1/14/2022 10:47 AM
15	I expected the homes, apartments to be properly inspected before tenants are moved in. Also to be inspected while being built to insure that the workers are doing the best job. I also expected that the yards or areas around the housing, apartments to be properly land filled, many people have children of all ages playing in these areas only to find nails screws, left over wood and other garbage left from the workers.	1/14/2022 10:31 AM
16	N/a	1/14/2022 8:50 AM
17	N/a	1/14/2022 5:56 AM
18	N/a	1/13/2022 9:34 PM
19	The house is in great shape, I'd execr only major issues (weather damage, structural issues) to be taken care of by the housing unit	1/13/2022 6:09 PM
20	The housing unit I lived in received some damage by some property of the neighbour. The neighbour, housing department and maintenance of the home were all informed. Nothing was ever done to fix the issue while I lived there for 2 years. Our expectation was if something went wrong we should have been able to get it fixed right away. We also felt like maintenance or someone could have gave us a crash course on how to work and maintain the central heating system. We were left to figure it all by the manual only. Someone could have more helpful.	1/13/2022 5:58 PM
21	N/a	1/13/2022 5:33 PM
22	N/a	1/13/2022 4:55 PM
23	Tending to the grounds, checking with tenants on quarterly basis or when needed. Check structure of building(s)	1/13/2022 4:42 PM
24	Na	1/13/2022 3:44 PM
25	Interest rates are too high.	1/13/2022 3:29 PM
26	They always responded and sent someone when requested	1/13/2022 2:31 PM
27	when I moved unit windows were missing pieces, floors were ripped, cupboards were falling off. When I moved out I plastered and painted the entire unit and left new cleaning products for the next tenant. All of my deposit was kept even after I appealed it. At the time I had pictures before and after I rented.	1/13/2022 2:29 PM
28	N/a	1/13/2022 1:49 PM
29	n/a	1/13/2022 1:38 PM
30	n/a	1/13/2022 1:32 PM
31	n/a	1/13/2022 1:18 PM

Q7 What programs and services do you think would be beneficial for MCK Housing to provide to the community?: Select all that apply

Answered: 151 Skipped: 64



ANSWER CHOICES	RESPONSES
Home and Property appraisals/evaluations	41.06% 62
Real Estate Services (buyers/sellers market)	22.52% 34
Student Housing	45.03% 68
Multi-Unit complex	53.64% 81
More services for home owners	37.75% 57
Competitive Mortgages	49.67% 75
Elderly / Retirement / Seniors Housing	62.25% 94
Point of service assistance for contractors (for building/renovations)	26.49% 40
Other (please specify)	27.15% 41
Total Respondents: 151	

#	OTHER (PLEASE SPECIFY)	DATE
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Housing Survey

1	Perhaps construction ethics and actual care for the homes that they build	1/26/2022 11:06 AM
2	Properties for low income housing	1/26/2022 10:22 AM
3	There is a program where you pay your rent and part of it goes towards your own house down payment. Why does MCK not have a savings plan for people who want to build their house without currently renting from MCK.	1/26/2022 8:57 AM
4	Support for house renovations	1/25/2022 6:15 PM
5	MCK should not be in charge of housing	1/25/2022 5:29 PM
6	1. universal housing design to promote accessibility for all.	1/25/2022 3:29 PM
7	STOP taking Community land that is meant for people to build their forever homes. Stop making profits off of those old homes and duplexes and apartment buildings you keep building. A good start would be rent to own, MCK should not be making a profit off of others misfortune's. We're a community we should be helping one another and if the counsellor has money to front the money to put up those buildings and houses the	1/25/2022 11:46 AM
8	1 and 2 bedroom condos. This way young single, couples, or elderly can own their residence and build equity on it.	1/25/2022 11:19 AM
9	Singles housing	1/25/2022 11:14 AM
10	MCK housing needs to up there game when it comes to multi unit development they should start building up i.e apartment buildings with multiple floors not blocks of duplex,triplex etc	1/25/2022 11:04 AM
11	A real house inspector who does real inspections and [REDACTED] not do a good inspection and we're missing part of the the footer for our foundation. And I've heard of a lot more.	1/25/2022 10:26 AM
12	provide the following training to the community: how to maintain a home, acquire a loan, improve your credit score, what do I realistically need to build, what is my borrowing capacity and how is it determined, how to hire a contractor, what is the going rate for new construction	1/19/2022 11:52 AM
13	Landlords Committee/working group.	1/17/2022 3:52 PM
14	Single person housing	1/17/2022 10:56 AM
15	Inspections when not a client	1/17/2022 7:27 AM
16	Support and incentive for Technologies and practices that are environmentally sustainable e.g. solar panels, waste water recycling etc.	1/16/2022 3:22 PM
17	Create toolkits (info sheets, rights and responsibilities, optional forms, etc) for renters and landlords. Basic guides customized to Kahnawake's laws and customs.	1/14/2022 5:51 PM
18	MCK charges 6% on mortgages, when the outside world charges 2.8 to 4.5%	1/14/2022 1:31 PM
19	Special needs housing/complex. Somewhere they can have independence to live, with some assistance. Not the ILC.	1/14/2022 9:33 AM
20	Not to be penalized for taking a RAPP in the 80's where the amount was so low to improve a home , they had to wait 15 yrs before to get a RAPP now it's 5 unbelievable! This to be addressed and worked on since many homes are now going to cost over 30k to fix up ! What where they thinking !	1/14/2022 9:02 AM
21	low income housing and special programs for people with mental health	1/14/2022 8:30 AM
22	all would benefit	1/14/2022 7:53 AM
23	Kahnawake should have a homeowners insurance policy to purchase	1/14/2022 7:29 AM
24	condo development	1/13/2022 8:39 PM
25	RENTAL board to ensure houses up to standards	1/13/2022 8:28 PM
26	Include grants, subsidies or loans for owners of rental homes or apartments. Many private rental properties are in poor condition and the owners cannot afford to fix them. Low income people have no where to go so they have no choice but to rent them.	1/13/2022 7:41 PM

Housing Survey

27	C-31 be allowed to co apply for housing with someone Registered or be able to apply alone and take full responsibility of the loan regardless of spouses status	1/13/2022 6:31 PM
28	Rental board for complaints against tenants or landlords	1/13/2022 4:43 PM
29	Housing for young families	1/13/2022 4:34 PM
30	Single parent housing , young adult housing(not necessarily student)	1/13/2022 3:32 PM
31	Single mothers	1/13/2022 2:40 PM
32	Rent to own	1/13/2022 2:33 PM
33	Economical built houses that are OWNED not created as a income for the MCK	1/13/2022 2:31 PM
34	single persons. There little to NO options for women unless you have children. Not fair.	1/13/2022 2:17 PM
35	Qualifying for loan. We were denied because we Inherited a house that was built in 1940 and was not fit for our family	1/13/2022 1:48 PM
36	low cost housing for students or young people just starting out	1/13/2022 1:43 PM
37	mixed use building office/apartments	1/13/2022 1:41 PM
38	Housing that c31s could also use.	1/13/2022 1:36 PM
39	Give Mohawks the \$18,000 each we are entitled to through Ottawa but the MCK keeps it from us.	1/13/2022 1:22 PM
40	Rent to equity should be available for families who are unfortunately on welfare, they have the chance to prove they are capable of building and Managing their finances and further themselves financially	1/13/2022 1:12 PM
41	Loans for renovations to existing homes	1/13/2022 1:09 PM

Q8 Please describe in detail, what you think should be the primary objective of the MCK Housing Unit? (ie. Focus on rentals, continue to function as-is, increase housing services, etc)

Answered: 120 Skipped: 95

#	RESPONSES	DATE
1	provide support to community members who are in need of housing. Financial, technical, planning, ownership responses, etc.	1/28/2022 8:46 AM
2	More housing... rent to buy, rentals, Housing co-ops	1/26/2022 9:56 PM
3	No community buildings or dwellings anymore because of lack of funds. Need more condominium type of housing.	1/26/2022 5:32 PM
4	Possible housing services. I believe tenants become a challenge because people don't respect the pace that they rent nor do they often want to pay. I was very happy with [REDACTED] & [REDACTED] ways [REDACTED] was/were extremely knowledgeable, straightforward & helpful	1/26/2022 11:06 AM
5	Increase properties	1/26/2022 10:22 AM
6	Focus on whatever they can handle property.	1/25/2022 10:49 PM
7	Housing programs for young couples no kids. They are overbooked apartment but not ghetto like the turn apartments or even the new sixplexes.	1/25/2022 7:40 PM
8	Helping community members with how to issues such as help with mortgages, finding competent home builders etc	1/25/2022 6:15 PM
9	The MCK should not be in charge of handling co-ops and mortgages, I do not believe the staff have the aptitudes and skills to run this type of department and the functioning purpose should be as intake workers for applications and troubleshooting applications.	1/25/2022 5:29 PM
10	focus should be on meeting all the social issues- emergency housing, low-income housing, housing for children in the foster care system who have to go to group homes in the city and cannot stay in their own community	1/25/2022 3:38 PM
11	First, what are the housing needs for Kahnawake? Are there any current data/surveys? This information will determine and prioritize the direction.	1/25/2022 3:29 PM
12	Make services more available to community members and in a professional manner.	1/25/2022 2:36 PM
13	More houses for the elderly and the young. A variety of housing too. Not just huge homes. Small homes work well too. More Rent to Own opportunities. A	1/25/2022 2:05 PM
14	Make more places to rent for people who can't find a place to live in Kahnawake.	1/25/2022 1:51 PM
15	Provide needed housing services as each sector becomes the primary priority. Affordable shelter for young/single parents. Multi-dwellings- more bang for the buck. Need universal enforcement and a way to evict those who don't pay the rent.	1/25/2022 1:20 PM
16	rentals & housing co-ops	1/25/2022 1:17 PM
17	Increase housing services and rentals	1/25/2022 1:09 PM
18	Sustainable futures in housing. Meeting community development. Inflationary and deflationary the process clearly. What and services available and mortgage support.	1/25/2022 1:03 PM
19	Rentals for more housing.	1/25/2022 12:58 PM
20	Increase housing services	1/25/2022 12:38 PM
21	Continue assisting members with housing co-ops, rentals, RRAP, extended co-ops to purchase rentals.	1/25/2022 12:19 PM

Housing Survey

22	Stop taking members housing money	1/25/2022 11:48 AM
23	Should try to help out the under privileged people. Not the lazy people who can work, that don't want to. Also the elderly need a place to live when they can't live on their own.	1/25/2022 11:25 AM
24	Making sure people can buy a home. Facilitate house purchases. We can't buy a house with the MCK loan we want because there is a mortgage on the house. The owner can't afford to pay off the mortgage before selling it to us. We can't go to the bank, because we would need to put down a \$30 000 downpayment. So the owner can't sell us the house we want to buy. This is why only tobacco barons can buy houses.	1/25/2022 11:19 AM
25	More housing period.	1/25/2022 11:14 AM
26	Increase housing services, split into two sectors- social housing - homeowners. Increase personnel to handle requests. provide case management for clients. Social housing focus on case management. Work with KSCS & Tewa on assisting social housing clients. Homeowners offer educational opportunities on importance of maintaining home, insurance. Offer higher mortgage amount, repair amounts.	1/25/2022 11:14 AM
27	Increase housing services	1/25/2022 11:07 AM
28	Increase housing services shorten the application why does the housing department need to know how much you spend on underwear??? The application is very inappropriate and long to complete .	1/25/2022 11:04 AM
29	sufficient housing for community members. continue programs as is.	1/25/2022 10:55 AM
30	Making home owning easily accessible for all walks of life, everyone deserves to have a chance to own a home, even if it is a small one. Give them something to be proud of.	1/25/2022 10:52 AM
31	Build more housing so people don't have to move out of town. People ages 18+ don't want to live in their parents house, but there no opportunities to move out.	1/25/2022 10:33 AM
32	Rentals or units for community members in need. Alternative builds (eco-friendly, sustainable housing).	1/25/2022 10:28 AM
33	Focus on helping all the people and not just certain ones.	1/25/2022 10:26 AM
34	It should be removed from auspices of MCK and operate as a coop.	1/24/2022 7:14 PM
35	Increase housing to the community.	1/19/2022 1:47 PM
36	Focus on increasing housing services but, provide training, and encourage discussions on each of the 8 topics mentioned above on noon hour talks show on K103 just as an example to explain what each one is and how it works, how it came to be what it is... so the community is better equipped, knowledgeable and realistic when it comes to do I "want" or do I "need" will I still feel the same in 10 years, am I capable of maintaining a home... and what are my options, taking into consideration my age, health, income level. Further discussion on fulfilling the membership /Land requirement can or most likely will transpire for many. Caisse populaire Kahnawake can also be involved to answer or provide any loan related issues or informative direction.	1/19/2022 11:52 AM
37	Increase on rentals and housing services.	1/17/2022 3:52 PM
38	Creating social/public housing units to enable Kahnawakeronon to stay within their own community, as opposed to moving into colonial society where we are removed from our treaty rights. Having housing units owned by MCK can ensure tenants a secure lease, and that they do not get exploited by local landlords.	1/17/2022 1:31 PM
39	Creation and implementation of a rental board to set standards for both renters and landlords. Also seek funding for apartment/condo complex to be built. Use the commercial lands along highway 132. Hold information sessions for those building new homes - contractors are not always forthcoming with information or advice.	1/17/2022 11:56 AM
40	The primary focus of the MCK housing Unit should be to oversee the current housing needs of all Kahnawakehronon, by providing opportunities for home ownership and rentals, with rentals having more options for larger families (3 bedrooms +) The Housing Unit should also establish rights and obligations of lessors and lessees of private dwellings, to ensure that the homes being rented are structurally sound, sanitary, properly heated and insulated, and that rental tenants have security in that they are not evicted without sufficient warning or cause.	1/17/2022 11:26 AM

Housing Survey

41	Focus on rentals and increase services	1/17/2022 11:11 AM
42	increase housing services	1/17/2022 10:56 AM
43	I think at this point making an apartment complex or tower would be best. We need to move up to conserve some land. There should also be more small apartments for singles or couples without children.	1/17/2022 9:09 AM
44	Housing will always be essential, especially with the growing population of town. The whole fraud issue was definitely a setback but I see some financial controls and new staffing are there to fix and move forward. This survey is a beginning and I'm glad you're asking the community cuz you'll know the issues that need fixing and the kind of housing services that are needed. I just hope there's a process in place to continuously improve. I think adapting is important and should be always done every couple of years. We do need to move faster though. There's a hold on building and there's definitely need, especially for single unit apartments/condos. I'm always hearing that there's nothing and know of a few that have to live outside of town.	1/17/2022 7:27 AM
45	Get out of the mortgage business and focus on social housing.	1/16/2022 10:08 PM
46	Assess the diverse housing needs of the community and meet those needs equitably.	1/16/2022 3:22 PM
47	Focus on the financials. Get control of the social housing and accounts receivable first. Make sure mortgages and rents are paid up to date and have a proper accounting formula in place.	1/15/2022 12:49 PM
48	Increase housing availability.	1/14/2022 11:03 PM
49	For the most part function as is. However there is a lot of room to improve. The lack of consistency in conversations between employee and clients is astounding. No one says the same information no matter what they claim.	1/14/2022 9:54 PM
50	Create a housing program (premium units, rent to own opportunities, etc) only available to current tenants of MCK housing. Base acceptance and priority on a points system (points for on time rent, points for maintenance, points for length of time in standard housing, etc). An incentive for good tenants to stay and new tenants to stay on track.	1/14/2022 5:51 PM
51	Make available more loans for new home construction, semi-retirement units, condos to sell, a high rise apartment complex to rent. The boomers are aging and would like to see more elders lodge type services, we need more of these.	1/14/2022 1:31 PM
52	We need more types of housing in general. Programs are generally aimed toward families, or the elderly, but there's a whole young adult, and single adult population that's being missed. An apartment complex with 1 & 2 bedroom units would be an ideal solution. There's also the option to build condo-style, where are there 2 & 3 bedrooms apartments for those who have the need for it, but don't want to have the hassle of taking care of land and a house.	1/14/2022 1:20 PM
53	Do not continue as is. I had a terrible experience when building my home. Increase expertise within the staff and liability of local contractors. Increase housing services to meet the financial needs of all community members. MCK housing dept Staff attitude towards community members must change.	1/14/2022 12:57 PM
54	increases housing services and criteria. Not to be biased. WE have community members who require medical care and do not fir TBEL or other housing criteria who slip through the cracks.	1/14/2022 10:00 AM
55	Helping people find their forever homes, no matter their circumstances.	1/14/2022 9:33 AM
56	To finally settle this Housing Scandal and move forward and listen to the people and work with the people !!' Your there to help and assist not to send people to a Bank !! Your Business Venture proved you wrong !!! Need to Improve and work professionally with the people !'n	1/14/2022 9:02 AM
57	low cost rentals for students and low income(not social assistance) and condo style rentals for single people. Also Senior housing similar to Chateauguay Vice Versa	1/14/2022 8:57 AM
58	housing for elderly, retirement. Rental housing or loans for young families.	1/14/2022 8:54 AM
59	Provide affordable, high quality housing to community members.	1/14/2022 8:30 AM
60	get back the money stolen	1/14/2022 7:53 AM
61	Keep the revolving loan program and enhance existing homes in becoming more energy	1/14/2022 7:29 AM

Housing Survey

	efficient/solar powered enhanced.	
62	Rental apartments	1/13/2022 9:37 PM
63	increase housing services via cond style housing, land stays in common while use of land footprint can be maximized in multi levels	1/13/2022 8:39 PM
64	Function as is with increase on housing rental for students, seniors, singles	1/13/2022 8:28 PM
65	Build more multi-dwelling type housing, but provide some privacy for the tenants! Encourage people to TRY to get out of living there long-term!	1/13/2022 8:18 PM
66	MCK needs to have a plan for all aspects of housing. Everyone needs housing at one point in their life.	1/13/2022 7:41 PM
67	Just because someone can't afford to build or buy doesn't mean they don't deserve a place to live in Kahnawake. Focus on rentals	1/13/2022 6:32 PM
68	Approving registered individuals regardless of their spouses c-31 status... they can take full responsibility?!	1/13/2022 6:31 PM
69	Focus on affordable housing and also help young families with finances and credit, so they can build their own forever home in the future.	1/13/2022 6:25 PM
70	To have enough housing for everyone who needs	1/13/2022 6:21 PM
71	I believe rental units, or programs like rent to equity should be the main focus.	1/13/2022 6:10 PM
72	They should look into building bigger homes for a family of 4 or more. They definitely need to broaden their services to fit the needs of the community.	1/13/2022 6:01 PM
73	Not sure	1/13/2022 5:54 PM
74	Create services for those with disabilities on social assistance.	1/13/2022 5:43 PM
75	Focus on rentals, single and family units. This provides more options for housing in our community. Takes up less land with more than one family living on it. We can increase housing services but we need to acquire more land, so many different land disputes, we need to rectify, fight and take our land back now, our Mohawk population is only getting a generation. The time is now to take back our land. Otherwise and at some point Toronto will have to become another Mohawk community, we may have to move there, in the next generation.	1/13/2022 5:42 PM
76	Student housing! Many young adults would benefit from this and help us stay within the community	1/13/2022 5:30 PM
77	Enforcement of housing rules. Make sure that the essential non-natives living in the homes or apartments built by the band council. I know for a fact that a non-native woman was living in one of the homes [REDACTED]. Also make sure that natives from other reserves are not living in the houses.	1/13/2022 5:10 PM
78	To ensure that contractors and subcontractors are following the building codes and that the codes are enforced by a competent inspector not the next person that the house unit employs now	1/13/2022 5:03 PM
79	Perfect you existing programs before you consider expanding.	1/13/2022 4:56 PM
80	Increase housing services to low-income families, single-parents, and students.	1/13/2022 4:45 PM
81	Increasing housing but also removing abandoned houses so other people can build. There are a lot of neglected properties that no one lives in and is taking space from others.	1/13/2022 4:43 PM
82	Focus on rentals and providing more buildings for students and young families.	1/13/2022 4:34 PM
83	there needs to be more housing projects to build for families with children	1/13/2022 4:18 PM
84	A housing unit not a program from MCK. There should be a rental board to create rental policies.	1/13/2022 4:18 PM
85	Implement programs to help more people to be able to build their homes	1/13/2022 3:50 PM
86	Housing for multi-generations, single moms, single persons, etc. housing!	1/13/2022 3:46 PM

Housing Survey

87	Find a way for people to build houses, cheaper mortgages, Shouldn't be able to sell off to people that already own tons of land	1/13/2022 3:37 PM
88	Right now I think we could benefit from multi unit complexes and more rent to equity.	1/13/2022 3:37 PM
89	there should definitely be more housing provided for our growing generation	1/13/2022 3:33 PM
90	In crease housing services	1/13/2022 3:32 PM
91	Lower interest rates	1/13/2022 3:30 PM
92	Multi storey complex with 1 bedroom, 2bedroom units etc..	1/13/2022 3:28 PM
93	MCK should bot be in business for mortgages. You are not qualified to be a mortgage lender and this is why the scandal happened - there were no proper compliance or multi level checks and balances in place. MCK should be looking for ways to create more social housing and promote the long term benefits of not owning your own home.	1/13/2022 3:21 PM
94	The health safety and well-being of the community first! Leave the loans to finance department!	1/13/2022 3:18 PM
95	The housing unit needs to build single-home units for single people with the option to buy. Not everyone is a couple or has 5 kids and then needs a place to live. Single people are pushed to the bottom of the list because of the collective having too many children and then cannot afford it. Also, give the option to the single persons with jobs and not the welfare recipients who are happy to stay on welfare for the rest of their lives.	1/13/2022 2:41 PM
96	Increase housing build more homes, not make having a job for two years a requirement. Some people with no job manage their home on family allowance. Then are forced to the outside because they are ineligible here.	1/13/2022 2:40 PM
97	Family housing for 3+ bedrooms Student housing - financial information on how to save, budget and prepare for building a house Mortgages - teach the community about mortgages	1/13/2022 2:36 PM
98	Offer affordable housing to the community. Affordable mortgages.	1/13/2022 2:33 PM
99	Focus on building NOW, there's houses that can be built/printed and people can OWN. So there's no mortgage trap. There's also eco friendly homes that are safe for the environment and don't leave a big carbon footprint. Studio homes could be built for those in need of emergency housing or mother/child needs a safe place to live.	1/13/2022 2:31 PM
100	Increased housing opportunities and services. Again stress housing opportunities for singles. Buy, Rent to Own.	1/13/2022 2:17 PM
101	Increase housing services	1/13/2022 2:16 PM
102	Focus on giving resources to local entrepreneurs who could manage a multi-unit complex.	1/13/2022 2:03 PM
103	To finally have home mortgages available to ALL KAHNAWAKERONON! Not just the ones with a perfect credit rating.	1/13/2022 1:54 PM
104	The six plexes are incredible! I'd like to see more developed and the rent to equity home are great as well	1/13/2022 1:51 PM
105	Have an option for new young renters the opportunity to get a place of their own.	1/13/2022 1:51 PM
106	It should function mainly as is, but it should be streamlined and there should be more information put out for those that need it, along with tighter rules for those that don't pay or keep their places of residence like a dump. (Outside)	1/13/2022 1:50 PM
107	Housing for everyone no rentals.	1/13/2022 1:48 PM
108	The Housing Unit should focus on ensuring the entire community has suitable housing. Whether this means providing more housing options (preferably multi-story apartment complexes rather than single/duplex units) or setting up a "Housing Authority" to ensure that private homes/apartments being rented out are actually suitable to live in. This could even be to assist people in finding housing outside of the community, if none are available within.	1/13/2022 1:45 PM
109	focus on rentals and rent to own. leave the mortgage financing to the banks	1/13/2022 1:43 PM
110	fix the arrears, then build as many units as possible as quickly as possible	1/13/2022 1:41 PM

Housing Survey

111	Focus on getting our ppl who are living off reserve back in their community	1/13/2022 1:37 PM
112	More units both rental and sales	1/13/2022 1:37 PM
113	Build lots more houses and duplexs, actually if I'm going to be honest mck should be building every person a house instead of charging them.	1/13/2022 1:36 PM
114	Housing should operate a buying/selling/repair hub for the community for houses and rentals. Competitive mortgages for qualified applicants.	1/13/2022 1:34 PM
115	•Affordable housing •Fair bidding process on MCK/community units (sixplex, flats etc)	1/13/2022 1:28 PM
116	The primary focus should be to make sure nobody is in a housing crisis.	1/13/2022 1:22 PM
117	I always believed in the revolving loan services as a great benefit. It's unfortunate MCK now owes people money back when it was announced that the interest rates would be adjusted. I hope there is a class action lawsuit soon.	1/13/2022 1:21 PM
118	More rent to equity	1/13/2022 1:07 PM
119	Upgrade current rental units, increase in amount of rental units for different states of life (not only single parents, parent families are searching for places to live/start out their lives).	1/13/2022 1:01 PM
120	Increase housing services	1/13/2022 12:57 PM

Q9 Any other comments?

Answered: 69 Skipped: 146

#	RESPONSES	DATE
1	The housing program should end support too a groups, seniors, young, single, etc.	1/28/2022 8:46 AM
2	More access to land(s) for housing	1/26/2022 9:56 PM
3	No	1/26/2022 5:32 PM
4	My experience with the multi-dwelling was awful from those who were buying other tenants was a major problem, and pets being able to roam freely was a so a big problem my child was attacked by a tenants cat and when I complained I was told they were taken to but the tenants pet still roamed freely and did a lot of damage to our belongings, people are even putting fences up	1/26/2022 11:24 AM
5	Here contractors encourage the community to hire contractors who don't have an attitude of "good enough"! That was some of the work I heard when I bought a house. Perhaps get [REDACTED] to teach them "old" yet honest school methods on respect, not only for the clients but for the own work. Because their name is going to be open to the public-good & bad. I heard [REDACTED] about 3 years ago & was very happy with [REDACTED] focused, respectful way of his work ethic. Showing up on time etc. you can call me at [REDACTED] thank you for this [REDACTED]	1/26/2022 11:06 AM
6	I would like to know what's going with the housing scandal? Where did all the money go? Who is repaying it? When will the community be told who is responsible? Who will be held accountable?	1/26/2022 10:22 AM
7	Rent a house should not permit smoking of any sort in them	1/25/2022 7:40 PM
8	Making sure community contractors are given priority whenever housing projects are done but also making sure the contractors have the proper skills.	1/25/2022 6:15 PM
9	1. The Kahnawake Housing Department should be a stand alone entity. Since the start of the Housing programs, almost two thirds of the revenue does come from payments for mortgages and rents. 2. The report on embezzled funds being investigated by the Peacekeepers is still pending and I not confident that there will be any consequences.	1/25/2022 3:29 PM
10	I felt so degraded for the entire process of dealing with MCK housing. Extensive lack of support and lack of professional communication. Especially from [REDACTED]. I took my business to the Kahnawake Casino and I regret that I didn't do it sooner and save myself from the years of frustration dealing with the housing department.	1/25/2022 2:36 PM
11	N/A	1/25/2022 2:05 PM
12	Smile when working with the public 😊	1/25/2022 1:20 PM
13	Why the athletic community "ask" process when the request comes from a community member on site. Eligibility should be publicly accessible and reviewed prior to an ask for land and housing support.	1/25/2022 1:03 PM
14	Although there should be a focus on single family homes, they take up a lot of space. Kahnawake isn't that big. In the future an even worse housing problem will occur with homeless on the streets unless there's affordable apartments. Apartments are over a cheap and will give an overall return on investment in them. Single family homes will lead to either multiple single homes on a single plot, like there already is. Or some members rent out basements or rooms. Much like chateaugay. This will also lead to houses over a cost more and more and more as the families in the single homes will want the opportunity to be more valuable upon selling. Meaning Kahnawake on one hand certainly income won't be able to achieve housing. Leading to homelessness or needing to move away.	1/25/2022 12:58 PM
15	Work in teams to avoid any further piping.	1/25/2022 12:19 PM

Housing Survey

16	No one can access RRAP, it's so frustrating. Multidwellings, duplexes aren't designed to be accessible to the disabled. And I can say this with confidence because I'm an [REDACTED]	1/25/2022 11:19 AM
17	Evict people in arrears at town Apts. There are many adults there with adult children. Isn't this for low income tenants????	1/25/2022 11:14 AM
18	The housing department needs to restructure its employees all the department heads seem to think they are doing you a favour when it comes to applying for any type of housing. Not very friendly at all	1/25/2022 11:04 AM
19	The UPAC investigation into the embezzlement needs an outcome and charges need to be made against those who embezzled monies. Why there is so much arrears now is because people are asking themselves why should I repay when no one has been charged. Also the fund as is is perceived to be owned by MCK and not the people.	1/24/2022 7:14 PM
20	In a community where unemployment rates for millennials, the generation normally without the capital to invest in land, are high. Capitalism in the form of housing loans would not prove to be effective to solve Kahnawakeron moving off. Most housing services that involve loans do not serve the working class of our community who face a volatile job market due to a lack-of-French and job-stability within the community.	1/17/2022 1:31 PM
21	We were approved for our MCK house loan in 1995 and as young people at the time we didn't know anything about building a home. The housing staff at the time [REDACTED] were very helpful and answered all of our questions. We had a good experience.	1/17/2022 11:56 AM
22	no other comments.	1/17/2022 11:26 AM
23	Try to help single people also. Not everyone CAN have children!	1/17/2022 10:56 AM
24	Another idea to work on is making ways to help people with landlocked lands to get access to them. Having abandoned houses purchased and redistributed to those who apply for lands. And finding a way to limit how much people are asking for when they sell the house as it prices out those who are looking. Some of these are more land based than housing but would all help with the strain on housing IMO.	1/17/2022 9:09 AM
25	When I was a client I found it to be slow and a lot of running around. It was streamlined some times but other times it wasn't and always seemed more like a hassle. I ended up building my own home later on my own so I was only ever a client for the duplexes way back when.	1/17/2022 7:27 AM
26	Evict those who do not pay their rent. People are on your wait lists for years. It's not fair	1/16/2022 10:08 PM
27	Cooperative housing models may be a model for multi generational housing complexes.	1/16/2022 3:22 PM
28	Overall lack of proper financial oversight throughout the MCK organisations in terms of Provincial and Federal funding. After this there's less accountability for additional revenues such as Quarry royalties, landfill, traffic tickets etc. Then the worse accountability is in the MCK's private endeavors such as gaming etc. MCK just tells the people just what it has to tell them. I guess a goal for the MCK is to create better illusions in 2022 for us to believe them.	1/15/2022 12:49 PM
29	30 yrs ago a shortage of housing,,nothing has changed.	1/14/2022 11:03 PM
30	MCK has never formally requested the use of common land to construct the single dwellings and the Six plex units. They simply went ahead and built them. MCK needs to stop building their own buildings and instead go through a tendering process. MCK should not be able to bid. MCK is also not paying into MSI like the contractors are required to. The carpenter crews are listed under other jobs with lower premiums or not listed at all. When a client goes to housing and they never told the same information regarding available services or processes to apply. It seems like workers simply say what ever they feel like. Even when confronted with a recording of the conversation they still try to claim that's not what they said. Even when something has a formal process written they still do not follow it. Finding this form out is only making me more mad at everything I've experienced.	1/14/2022 9:54 PM
31	People been waiting for a long time to get loans, since the housing scandal, these people should not be penalized waiting for the actions of others.	1/14/2022 1:31 PM
32	We need to build quality structures and stop doing short cuts allowing contractors to do the same.	1/14/2022 12:57 PM
33	none	1/14/2022 10:57 AM

Housing Survey

34	Condos. If someone wants a simpler lifestyle, as homeownership takes a lot of work, many might benefit from owning a condo.	1/14/2022 9:33 AM
35	The story of people not paying their rent ! Work on this to find the root of the problem , and if so adjustments need to be made then do so , enough of this Housing Problems work together and LISTEN to the Community not your lawyers or so call Housing Dept , since it's 5 years no conclusion as of yet !	1/14/2022 9:02 AM
36	look at building a palliative care building to free up hospital beds for community members so they don't have to go out of town for either palliative care or for medical recuperation	1/14/2022 8:57 AM
37	Access funding for low income house and to supplement assistance for people with mental health issues, including those with families.	1/14/2022 8:30 AM
38	The housing unit should consider a buyback program so elders have an option to sell their homes back to the community over a 10 - 15 year time frame. Then have an option for them to rent an apartment in an elders living home.	1/14/2022 7:29 AM
39	Housing shortage is not new. Many of us resided out of town until able to build. Unemployed individuals and single parents need to be realistic on what they can afford and not have unrealistic expectations.	1/13/2022 9:37 PM
40	Provide AFFORDABLE mortgages for community members.	1/13/2022 8:18 PM
41	Look what they do to off reserve to provide housing to different economic classes. The MCK needs to copy this and diversify their services for each demographic.	1/13/2022 7:41 PM
42	Quicker replies when applications are filled out or at least updates. Nia:wen	1/13/2022 6:01 PM
43	Noticed one of those low income homes with a brand new mobile camper parked in the driveway. How do you have no money for a home but can go out and buy a new mobile camper?	1/13/2022 5:10 PM
44	Why are we spending top dollar on a [REDACTED]. Why does the MCK undervalue OUR own people. And why was the last regime allowed to retire instead of being arrested for embezzlement	1/13/2022 5:03 PM
45	Decisions made should be based on someone situation, assistance should be offered to help these struggling families	1/13/2022 4:45 PM
46	We should have to be living in our parents basement while having one or more children. Not everyone is wealthy.	1/13/2022 4:34 PM
47	Non	1/13/2022 4:18 PM
48	No	1/13/2022 3:46 PM
49	I have grandchildren that have been trying to get unit but have always be denied always wondered how that works are people selected according to the list when they applied or is it pick and chose thing which I don't find is not fair.The apartments as I understood was suppose to be for 5 year period and people have been there forever and never even make the attempt to build .	1/13/2022 3:33 PM
50	More single family homes. Women are priority. End male dominance and domestic violence.	1/13/2022 3:30 PM
51	Despite popular belief, not everyone is meant for homeownership. Everyone should have an equal opportunity but that also includes being financially accountable and responsible for their lifetime in that home. Owning a home is an ongoing expense that many can't afford.	1/13/2022 3:21 PM
52	Change job descriptions within the housing department to ensure trained housing professionals are hired	1/13/2022 3:18 PM
53	Transparency is what is required from Housing right now. What is happening with the lost monies? It's been years and no updates on the case.	1/13/2022 2:41 PM
54	Programs for individuals who lost out on their home jointly owned (Divorce/separation). Rebuilding or trying to get another loan, water, sewer and land is near impossible to apply for. Will get denied and run through the process of appeals then paying extra fees. Individuals are already having a hard enough time trying to save while renting and then have to go through this	1/13/2022 2:36 PM

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vigorous process is difficult on the entire family. It bad enough they probably already lost everything, now to have to fight for rebuilding it all back with all the hoops and criterias.

55	Housing should not be profitable since it is govt run. OR it should become independent from MCK.	1/13/2022 2:33 PM
56	It's 2021, the housing in Kahnawake is some of the worse mismanagement yet extremely important. I've seen the numbers, people were paying for the scrap, tiny matchbox duplex's. People deserve better, there's homes people could OWN for 20K. Environmental friendly homes and printed homes are the future. It's all about Kahnawake being on top of technology and having knowledgeable people helping bring these projects into reality.	1/13/2022 2:31 PM
57	Smaller home options. Not necessarily 'tiny' homes but something geared for singles, 1 bedroom dwellings. Not everyone has children, and not everyone is married. I think this is a forgotten group of people that need to be served as well.	1/13/2022 2:17 PM
58	Canada Mortgage and Housing entitles people to receive a RRAP every 15 years as needed. MCK denies people that right! Even though a previous owner had a RRAP 30+ years prior, the new owner of the home gets denied so that they can push their loan on you (which is what you're entitled to) and charges you interest on your own money!	1/13/2022 1:57 PM
59	The implementation of "A co-borrower" would give more people a chance to build while still maintaining a financial security for the mortgage! Very easy to add to the current rules.	1/13/2022 1:54 PM
60	Make it easier for parent or single low income families to be entered into housing, or make it more accessible	1/13/2022 1:51 PM
61	I think those individuals who currently been living in the town apartments for 20+ years should be offered another service to make room for other families needing a place to live. Have a program geared to those who are starting out on their own and don't qualify for the equity homes or apartments.	1/13/2022 1:51 PM
62	N/A	1/13/2022 1:50 PM
63	Housing should be taken out of MCK and turned into an independent organization/entity, with a Law and enforcement to strengthen it. The issues we are facing in Housing right now are due to mismanagement and a lack of respect from community members who think they can do whatever they want because MCK "owes" them something; that is why people don't pay their rent.	1/13/2022 1:45 PM
64	Everyone has the right to have a place to call home to build memories to build the strongf amily unit	1/13/2022 1:41 PM
65	Charge the person/ persons who stole the money from housing asap and stop hiding everything from us	1/13/2022 1:37 PM
66	You all need to do better for yiur people, stop lining yours pockets and help your people. You all should be ashamed of yourselves	1/13/2022 1:36 PM
67	I would like a follow up from the chiefs. Please call me at [REDACTED] ([REDACTED]).	1/13/2022 1:22 PM
68	Would like to be a homeowner one day but would definitely need to start with assistance.	1/13/2022 1:07 PM
69	You better tell the community what's going on with the money missing stolen ! Kahnawake didn't forget 😞	1/13/2022 1:04 PM