

# Summary Report

## Mohawk Council of Kahnawà:ke Community Housing Survey: Needs and Challenges

**Prepared for:** Brooke Deer, Program Manager – Housing Unit  
Mohawk Council of Kahnawà:ke

**Prepared by:** PlanIt Consulting & Communications

**Date:** April 10, 2026

## Background

In the autumn of 2025, the Mohawk Council of Kahnawà:ke (MCK) Housing Unit began to engage Kahnawa'kehró:non regarding their housing situations, challenges, and needs. PlanIt Consulting & Communications (PlanIt), an independent firm, was contracted to conduct the *Community Housing Survey: Needs & Challenges* with 367 community members. The purpose of the survey was to understand current housing situations, associated challenges, and anticipate future needs.

## Methods

A 23-question survey was developed to collect responses from community members. Depending on their situation, participants were advanced through to different sections that were relevant to them. This survey included the following question types:

- 8 Multiple-response questions
- 7 Single-answer multiple choice questions
- 4 Dichotomous
- 2 Open-ended questions
- 2 Matrix / rating scale questions

A team of 6 surveyors were assigned individual randomized lists provided by PlanIt for outreach. Web link collectors generated in Survey Monkey were used for individual data collection. 367 responses were collected by the team via telephone, kiosk, or traceable link. Other respondents who participated responded to social media advertisement.

Telephone calls were done mainly during weekday business hours, and to a lesser degree evenings until 8:00 p.m. and weekends. Facebook and email were sometimes used to initiate contact and obtain telephone numbers. The data collected from completed surveys was processed using the Survey Monkey analytics features and results are displayed in graph format, along with the total response count for each question.

## Key Findings

### *Homeownership*

- ⇒ 57% of respondents are homeowners, while 43% are not, indicating a significant portion of the community rents or seeks alternative housing.
- ⇒ Homeowners primarily struggle with:
  - Programs awareness (60%)
  - Financing repairs (56%)
  - Maintenance (49%)

### *Renters*

- ⇒ Over half of renters struggle with paying monthly rent (57%) and fear rent increases (55%). Fear of eviction is also notable (35%)
- ⇒ Rent affordability gap:
  - Most people pay \$500–\$900
  - But 51% say \$500–\$700 is “affordable”
- ⇒ Among people looking for rentals:
  - 95% say availability is a problem
  - 64% say affordability is a problem
  - 47% say units don’t meet size needs

### *Elders*

- ⇒ An aging population is leading to more demand on services and the housing system. Elders are most concerned about:
  - 48% worry about maintenance as they age
  - 56% worry about affording repairs
  - 47% don’t know what programs exist for seniors

### *Across all categories*

- ⇒ Over 70% of respondents rate emergency housing and low-income accessible housing as **high priorities**, with similar support for homeownership assistance and rent supplements for elders
- ⇒ “High priority” programs
  - Emergency housing (74%)
  - Accessible housing for elders/disabilities (72%)
  - Homeownership assistance (63%)
  - Rent support & renovation loans (~60%)
- ⇒ Respondents with household incomes under \$29,999 per year are primarily struggling with the affordability and maintenance of their homes.

### Age ranges of renters vs. homeowners

Age group	Homeowner count	Percentage of homeowners
50-59	56	27.2
60-69	51	24.8
70+	39	18.9
40-49	33	16
30-39	23	11.2
18-29	4	1.9

Age group	Renter count	Percentage of renters
30-39	43	35.5
40-49	27	22.3
18-29	25	20.7
50-59	15	12.4
60-69	9	7.4
70+	2	1.7

### Most Immediate Needs

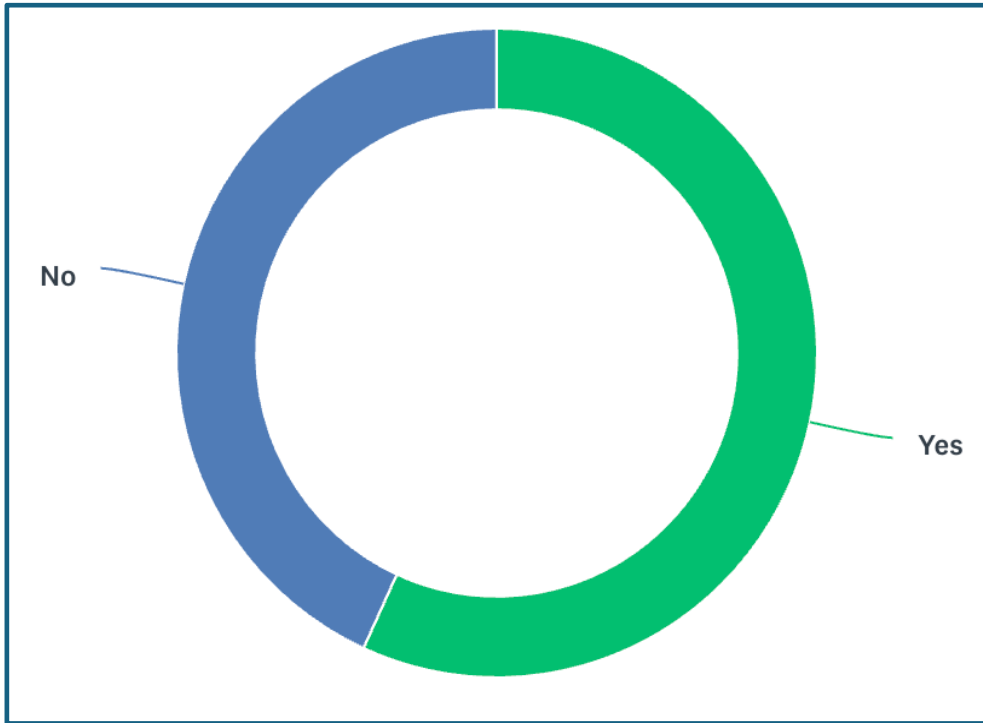
- ⇒ Loan for home repair or renovation
- ⇒ Loan to construct a new home
- ⇒ 3-bedroom rentals



## Results

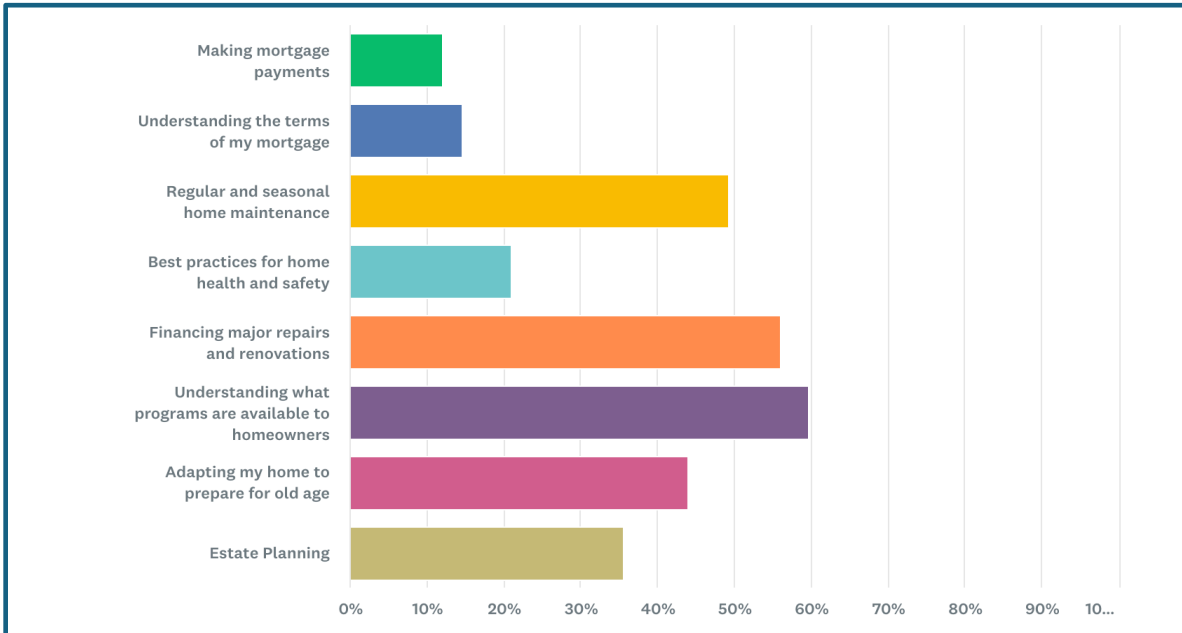
The following pages contain the survey results broken down by question and represented by graphs and/or data tables. Where applicable, comments are transcribed for their corresponding questions.

### Question 1: Are you a homeowner?



Answers	Percentage (%)
Yes	56.83%
No	43.17%

**Question 2: As a homeowner, do you experience any of the following challenges? Check all that apply.**



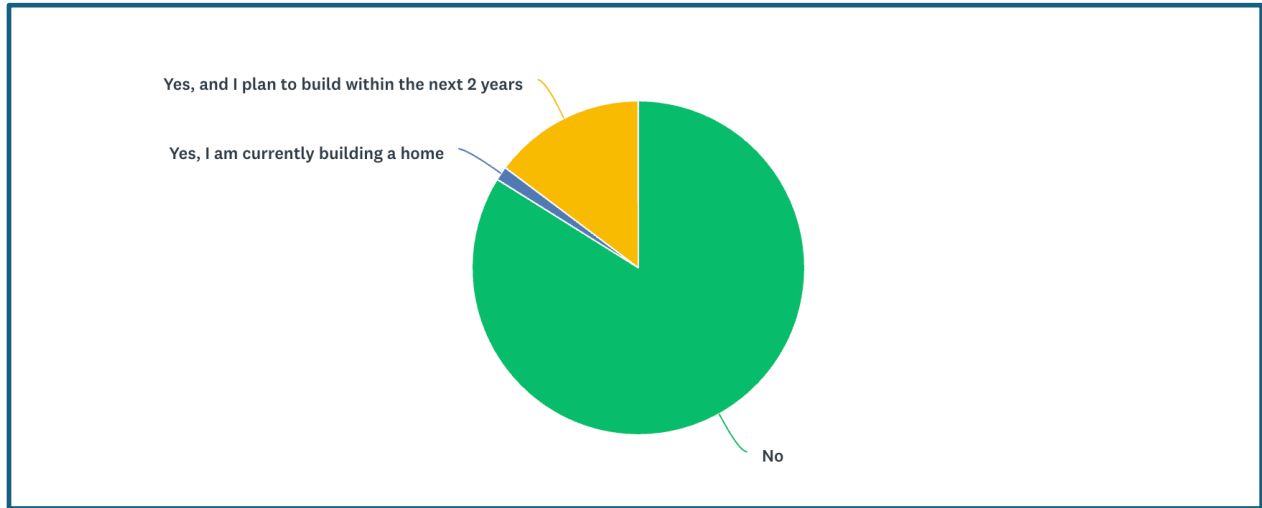
Answers	Percentage (%)
Making mortgage payments	12.04%
Understanding the terms of my mortgage	14.66%
Regular and seasonal home maintenance	49.21%
Best practices for home health and safety	20.94%
Financing major repairs and renovations	56.02%
Understanding what programs are available to homeowners	59.69%
Adapting my home to prepare for old age	43.98%
Estate Planning	35.60%

## Question 2 - Comments

1. I built it 40 years ago and I didn't agree with paying interest on money that was owed to me. I had to get a personal loan outside of the community.
2. I don't think there is anything available for me, as an elder. The programs tend to be geared toward younger families or building new homes rather than maintaining an older home.
3. I am handicapped so I am always looking at best practices.
4. Property line encroachment by neighbor.
5. Finding housing for my daughters. It's overcrowded in my own house and I'm unsure of their status as possible homeowners. Issue of multigenerational homes.
6. I have no social media so it's harder for me to find out about things. Tutorship/ proxy for special needs dependents.
7. To adapt a bathroom for handicap needs.
8. Not having tips and a list of things to be aware of as the years went on.
9. Rising insurance costs.
10. Adapting my home for my special needs child.
11. Fitting all my children so they have their own spaces.
12. It's not easy to get financing through MCK. We qualified for money but the tasks I had to do to get it done were too strenuous. I ended up taking out a loan. It would have cost more with MCK.
13. I hired a local contractor who I gave a \$3000+ down payment and he provided 1 hour of work. It's been very challenging getting my money back from him. He still owes me \$2000. He has also done this to several community members. You can't trust anyone these days, it's ridiculous. There's not much recourse and I'm almost leaning towards making a formal complaint to the MCK for not having any type of business bureau, etc. I'm disgusted and disappointed that my very hard-earned money is gone.
14. Backup generator financing assistance programs, if any.
15. Finding qualified professionals.
16. Saving money.

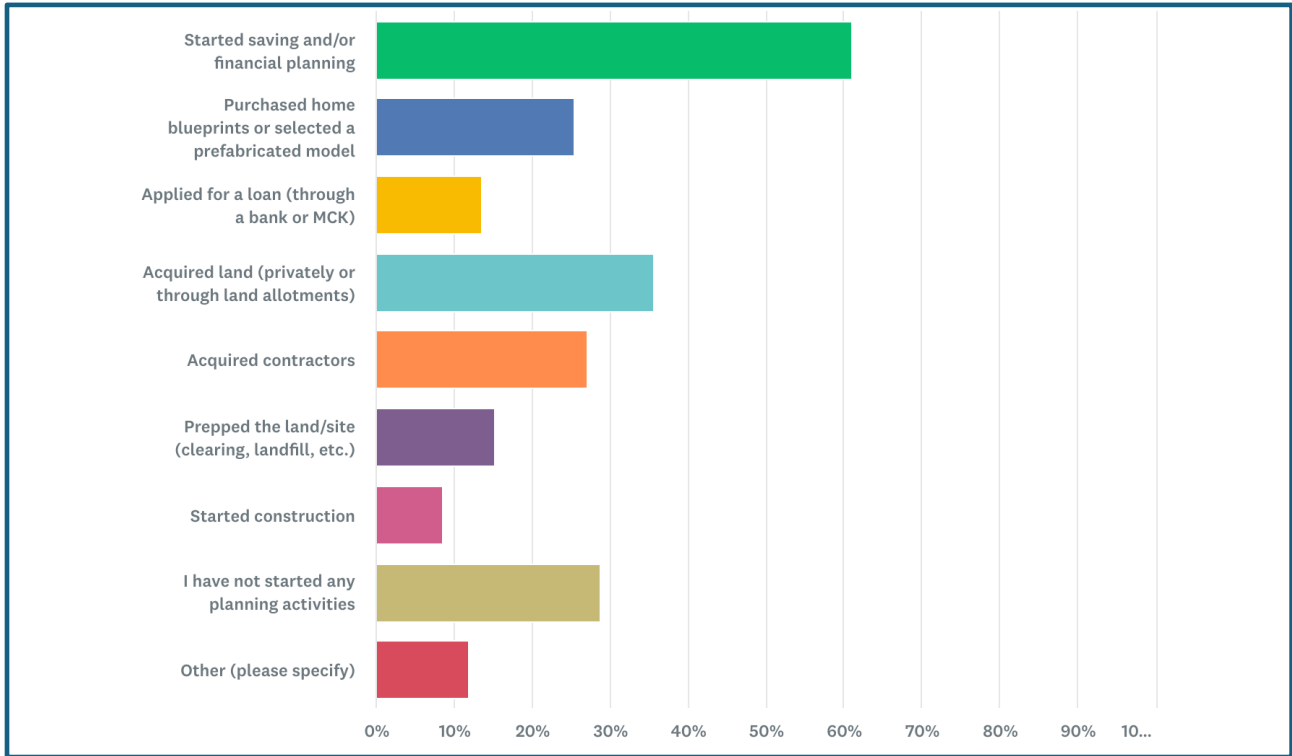
17. I own my home and my mother's home.
18. Missing survey pins for boundary lines of property.
19. I live in the Clay Mountains. The Clay causes problems with drainage, there is not proper drainage and causes backups. Also, there should be more regulations on proper air circulation to prevent mold. I feel like housing programs are like a hidden secret in this town.
20. Properly saving for retirement as a homeowner.
21. Having to pay insane interest rates on our own money sent from Ottawa- not right.
22. Overall upkeep of the house.
23. It's not a challenge, but it's frustrating that you see some people abusing the system. Getting RRAP when they could pay for things themselves. It makes you have no trust in the system.
24. I have mold in my crawlspace that needs to be taken care of, no proper insulation throughout my home so it is very cold. I was denied the Habitat for Humanity but investigated other sources, such as Playground Cares.
25. We did not finance; we built our home ourselves. My daughter however has been approved for land through MCK and has approximately 25% deposit for the total cost of \$325,000\$ because she's only 19 and has only 1 year credit history; they will not pre-approve her loan. They said she either needs a co-signer or to wait a year. That has been her biggest challenge. And housing loans through MCK are only for 21 years and older that should be adjusted to be evaluated on a case-by-case basis.
26. Constantly updating for family needs—grandchildren and old age.
27. Zoning of businesses, more of a concern.
28. Financing major repairs when I am a few years away from retirement.
29. Water and sewage responsibility of the homeowner and MCK.
30. We don't want to mortgage the house, but we can't afford all the repairs that are needed.
31. Water and sewage service. I have an artesian well and find it difficult and expensive to maintain the saltwater softening system and filters to ensure my water is usable and consumable.
32. Paying home insurance.

**Question 3 – Are you in the process of building or planning to build a home within the next 2 years?**



Answers	Percentage (%)
No	83.88%
Yes, I am currently building a home	1.37%
Yes, and I plan to build within the next 2 years	14.75%

**Question 4 – If you are currently building a home or plan on building within the next 2 years, have you started any of the following planning activities? (Check all that apply.)**



Answers	Percentage (%)
Started saving and/or financial planning	61.02%
Purchased home blueprints or selected a prefabricated model	25.42%
Applied for a loan (through a bank or MCK)	13.56%
Acquired land (privately or through land allotments)	35.59%
Acquired contractors	27.12%
Prepped the land/site (clearing, landfill, etc.)	15.25%
Started construction	8.47%
I have not started any planning activities	28.81%
Other (please specify)	11.86%

## Question 4 - 'Other' Comments

1. I have filled out land papers in Kahnawà:ke.
2. We are in the process of purchasing land and home.
3. I am a 22-year-old father with a 21-day old baby looking to get a home in Kahnawà:ke through Housing with my 40k Jordan's Principal settlement.
4. I am waiting for the bank and MCK. I have everything else all ready.
5. I've just been inquiring about loans, etc. It would be a combination home/business space.
6. Submitted water & sewer application with Capital.
7. Started saving.

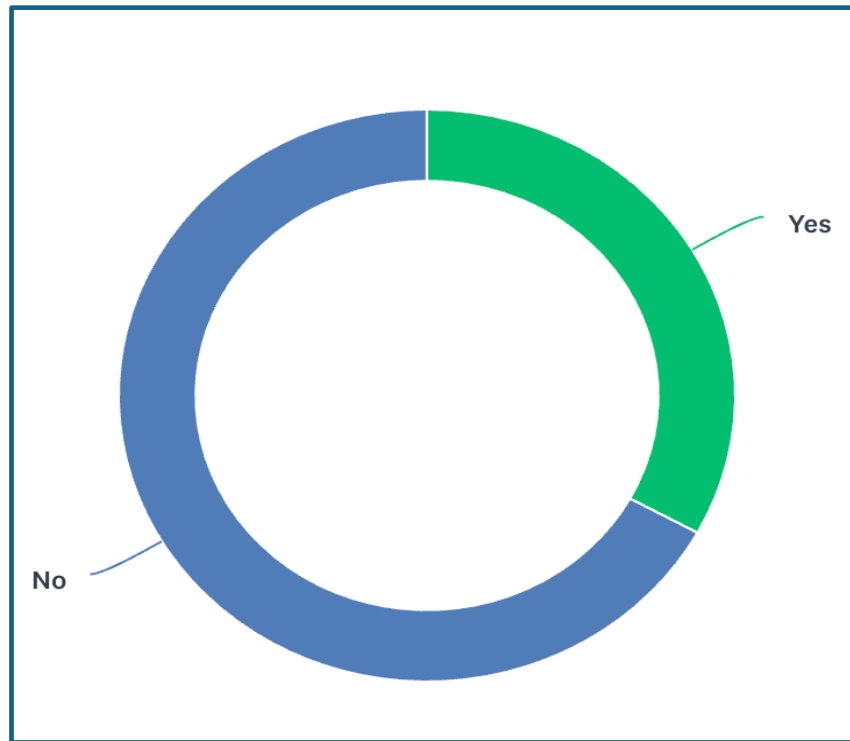
**Question 5: Are there challenges you are experiencing as you plan to build your home? Please explain.**

1. The cost of building. (5)
2. Saving for the down payment of a loan. (3)
3. Finding a drafter for house plans within the community.
4. Difficulty finding reliable contractors, as I had a past issue with a local contractor put in footing incorrectly within a property I own.
5. Finding out who owns land and trying to get their contact information.
6. No. I am getting \$40,000.00 and going to put down for land.
7. Waiting process through MCK.
8. I have 5% down payment and a home plan for a two-bedroom home estimated at \$390,000.00. I have a land allotment, preliminary plans, down payment, 6 years of steady income with EI and Pension, but the bank states that I am ineligible, even if I make twice my income (currently \$31.24/h).
9. Yes, not knowing if I can have water on our property because it's privately bought.
10. I would need support on getting a house in Kahnawà:ke through housing.
11. My home might be too small for most contractors to take on.
12. I'd like a step-by-step process written down for going through the MCK new building loan (the new \$400,000). Even better would be a detailed infographic or poster, pamphlet with time frames.
13. Not at the moment. The only issue was the waiting process and hopes that pricing doesn't go up.
14. Your question is vague. I am a homeowner and I plan on building "another home" but this time for my daughter. The cost to build has more than doubled since I first built my home. My daughter would need a mortgage and probably will not get it because her credit is not perfect. If the lenders would allow a "co-borrower" she and many others who may not have perfect credit will suffer. The credit rating system is not accurate and uses things that are not actually impacted on their scores.

15. I have tried several times to contact MCK for help; advice, funding, etc. and have been met with block after block after block.
16. Saving while growing a family has been challenging, slow and steady. The cost of building a home has increased significantly, which is making the saving process much longer.
17. Having to borrow our own money and paying insane interest rates when building materials are already sky high.
18. Finding reputable contractors, dealing with landfill offices, not knowing the order of steps (well digging, hydro poles, septic system).
19. Getting electricity to the lot, water system location.
20. Proximity to the building next door, it is considered too close yet the building is abandoned.
21. I'm not on social media or the internet at all, so I don't know about the housing programs, loans, etc. that are out there. Times are hard, cost of living is crazy high, so that's always a consideration/challenge.
22. Steps and a guide.
23. The price for the number of bedrooms we need as we are a family with 6 children.
24. The cost - it's an astronomical increase since COVID and inflation makes it hard to save while also living on current salaries. Only being able to get a mortgage with the Caisse or MCK was also difficult because the Caisse wants 20% down and MCK's program was limited to \$175K until recently. We need more options to be able to build affordable homes.
25. The issue of ownership/membership, I want to build on my land with my partner, but he is from another reserve. He has First Nations status, but we are both unsure of how it works. He will be paying for most of the build so we both just want to be sure that we are following protocol. We also would like to see more info sessions about this issue. A lot of people from Kahnawà:ke have married other First Nations people but they have had issues with housing/residency matters which is not fair because all First Nations are dealing with housing issues. If something can be done in community to help the problem, then options should be explored to address the issue.

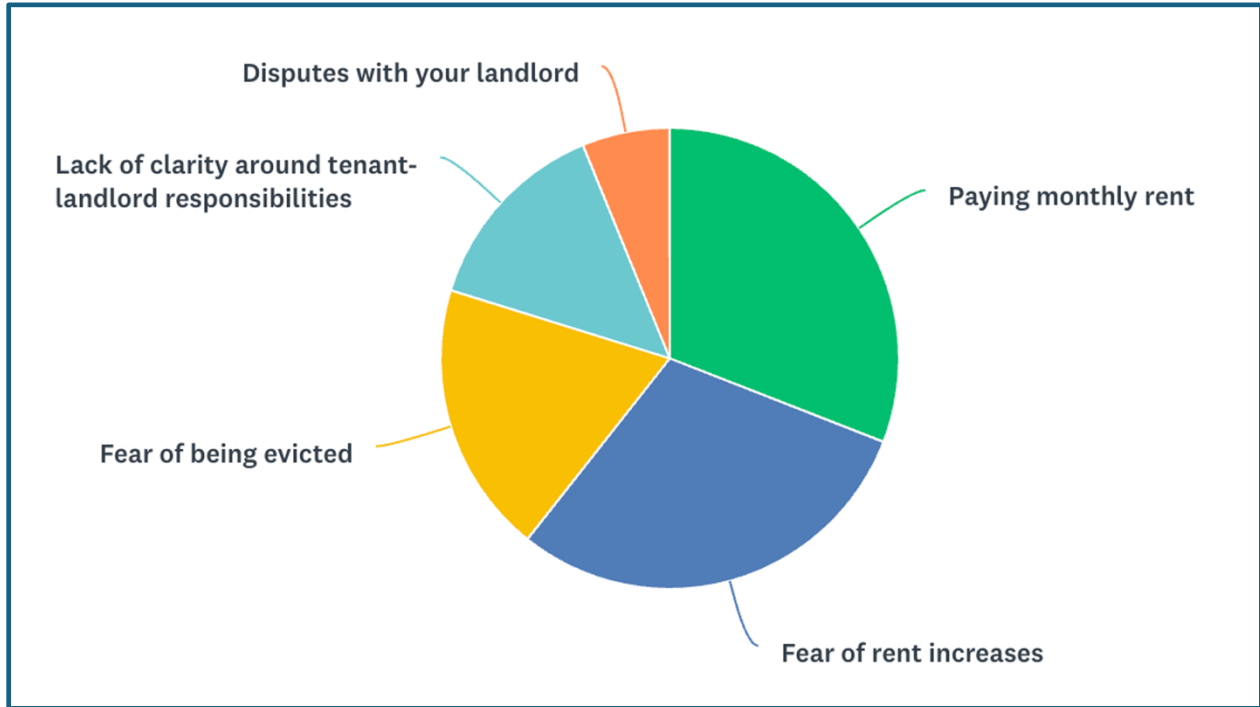
26. Yes, I have no idea how the process goes and don't know where to start.
27. Choosing plans.
28. Market prices, competitive gouging, and untrustworthy contractors.
29. I was born and raised in Kahnawà:ke but I'm not on the band list.

**Question 6 – Do you currently pay rent for an apartment, house, or other living accommodations?**



Answers	Percentage (%)
Yes	32.97%
No	67.03%

**Question 7: As a renter, do you experience any of the following challenges?  
(Check all that apply.)**

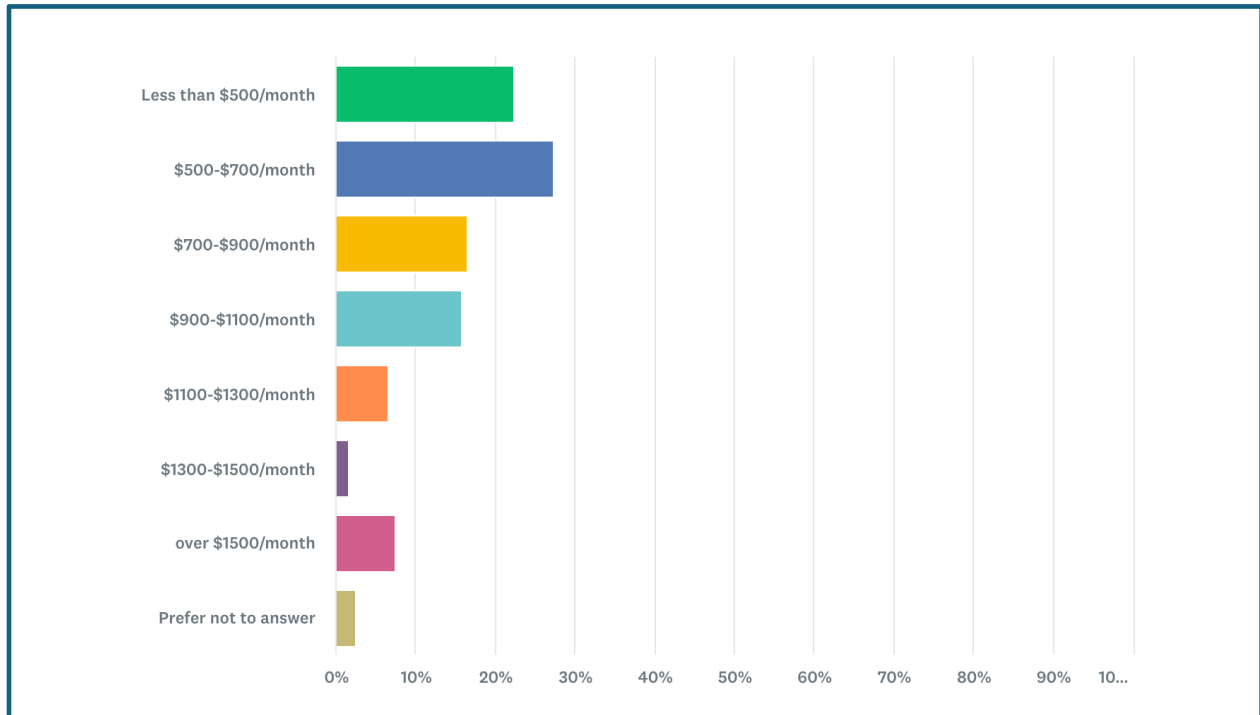


Answers	Percentage (%)
Paying monthly rent	57.29%
Fear of rent increases	55.21%
Fear of being evicted	35.42%
Lack of clarity around tenant-landlord responsibilities	26.04%
Disputes with your landlord	11.46%

## Question 7 – Comments

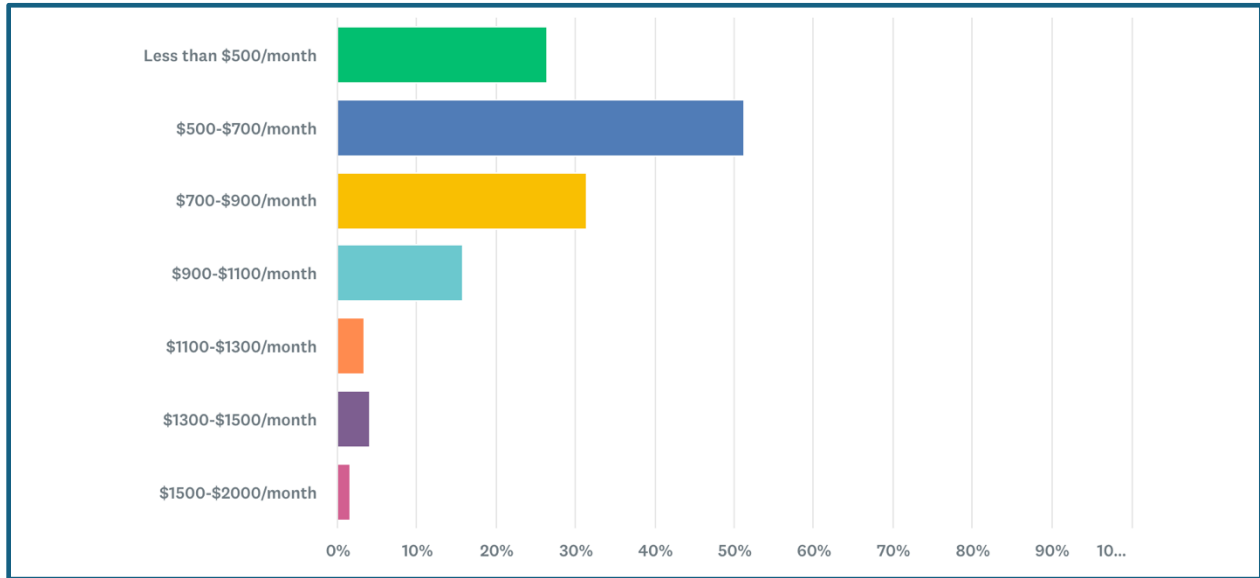
1. Lack of funds for food.
2. People accessing my living space.
3. I'm renting a property from MCK, where I live upstairs. I find it hard to use the stairs with my back condition.
4. Lack of family support and co-applicant.
5. I rent from my mother, but I am currently trying to get a house through housing.
6. Where I'm renting right now is very pleasant. My landlord and I respect one another.
7. Getting repairs to the house done.
8. When things need to be fixed/repared.
9. Having proper housing. Many places for rent in town aren't suitable for living and there are no regulations or safeguards for renting.

## Question 8 – What is your monthly rent?



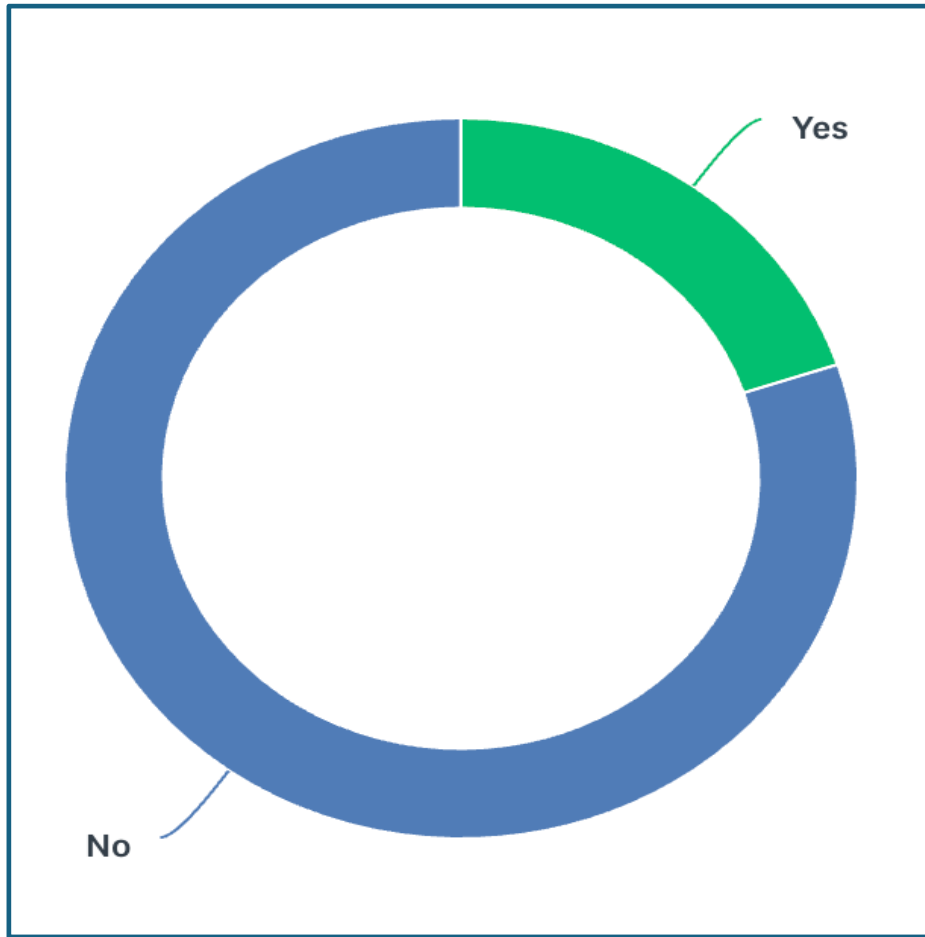
Answers	Percentage (%)
Less than \$500/month	22.31%
\$500-\$700/month	27.27%
\$700-\$900/month	16.53%
\$900-\$1100/month	15.70%
\$1100-\$1300/month	6.61%
\$1300-\$1500/month	1.65%
Over \$1500/month	7.44%
Prefer not to answer	2.48%

## Question 9 – Which of the following do you consider an affordable monthly rent?



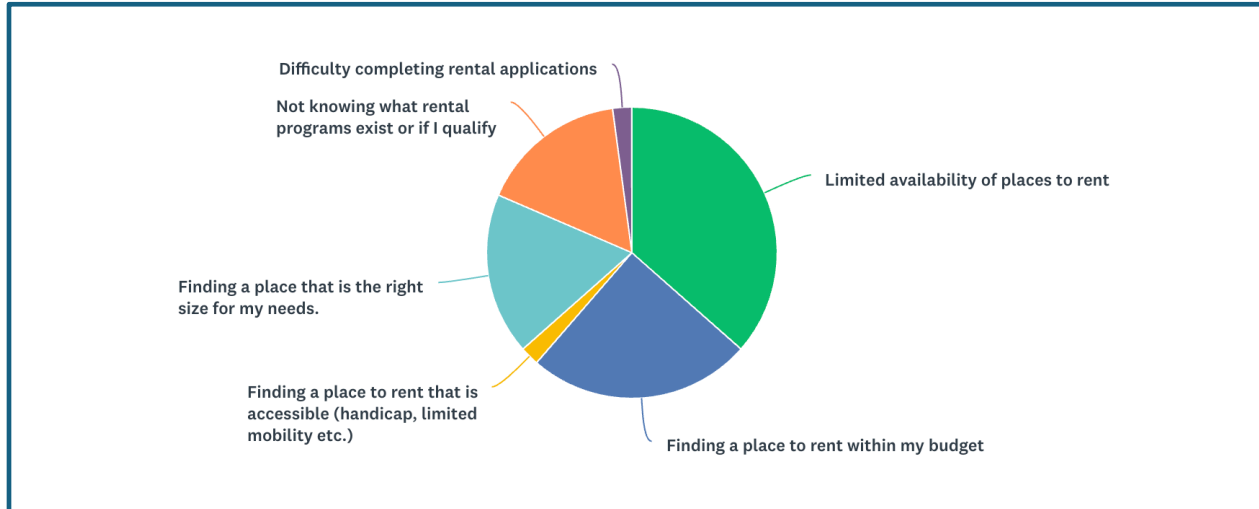
Answers	Percentage (%)
Less than \$500/month	26.45%
\$500-\$700/month	51.24%
\$700-\$900/month	31.40%
\$900-\$1100/month	15.70%
\$1100-\$1300/month	3.31%
\$1300-\$1500/month	4.13%
\$1500-\$2000/month	1.65%

**Question 10 – In the past year, were you looking for a place to rent in Kahnawà:ke?**



Answers	Percentage (%)
Yes	19.89%
No	80.11%

**Question 11: What challenges did you experience while looking for a place to rent in Kahnawà:ke? (Check all that apply.)**



Answers	Percentage (%)
Limited availability of places to rent	94.52%
Finding a place to rent within my budget	64.38%
Finding a place to rent that is accessible (handicap, limited mobility, etc.)	5.48%
Finding a place that is the right size for my needs	46.58%
Not knowing what rental programs exist or if I qualify	42.47%
Difficulty completing rental applications	5.48%

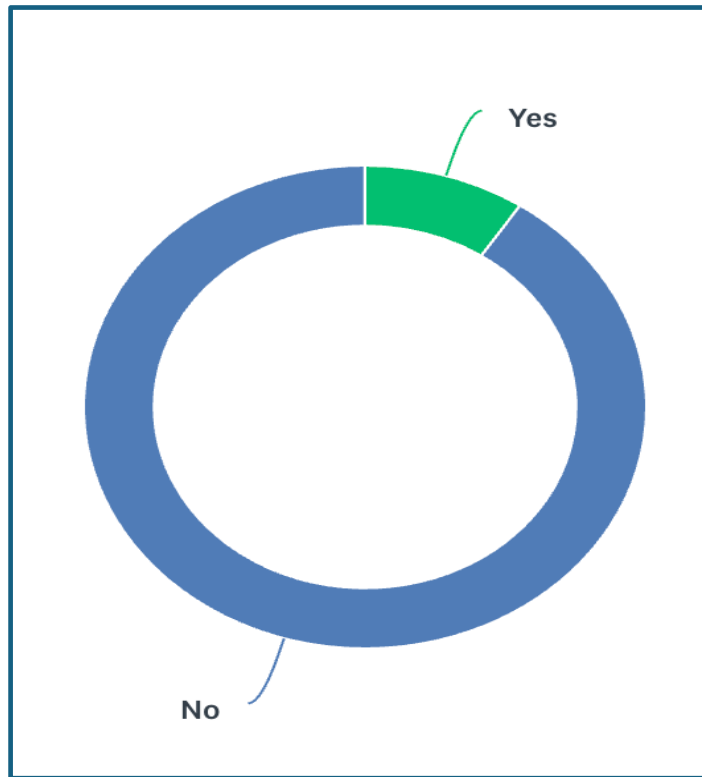
**Question 11 - Comments**

1. Finding places that aren't just temporary (monthly basis but not yearly) as it often feels like I can find places that are only renting temporarily.
2. I wanted to try to acquire one of the single-family homes in the New Development, but I was told because I had no kids that I didn't qualify, and that I should look for housing in

Chateauguay. I find that the Council has too many restrictions for renting. Single people with no kids barely have any chance of finding a place to rent, even if you can afford it.

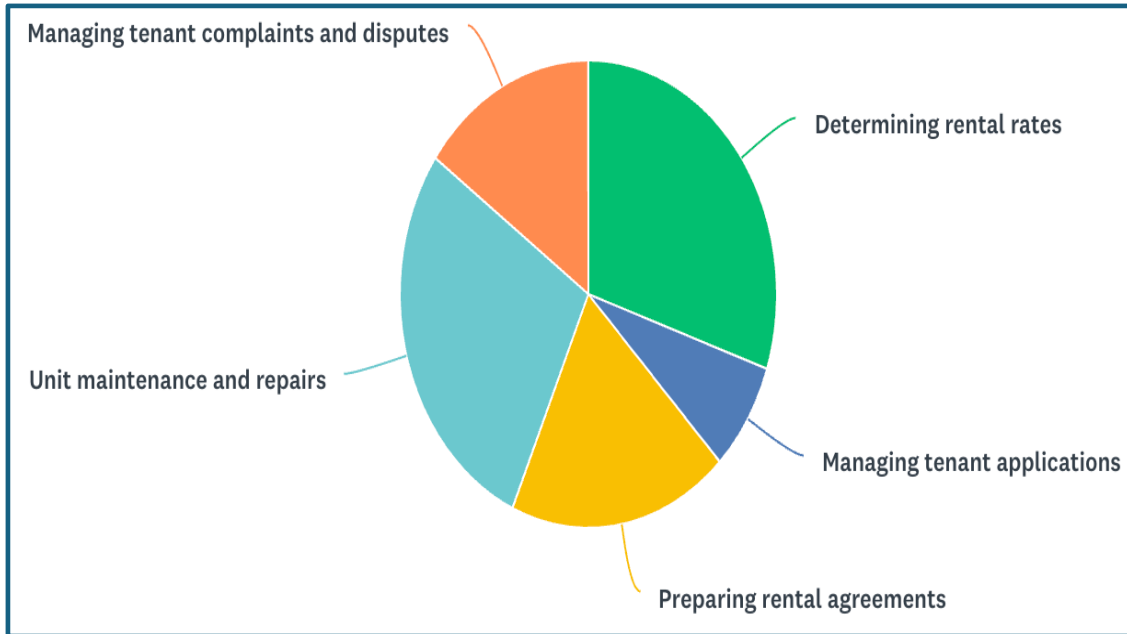
3. It's very hard to find a place to rent. I would need to find a place through housing.
4. It's harder to access info on a place when not on the registry.
5. I am struggling to get started, because I am retiring, and have some health issues.
6. Finding something that is suitable for an elderly person.
7. I have 4 animals; most places do not allow pets.
8. Lack of housing options through MCK. We need more apartment complexes and less single-family housing that takes up a lot of land. Start building up. It's also unfair that MCK Housing puts single mothers with children ahead of everyone. It should be first come first served no matter your family situation.
9. Finding a place to rent that doesn't prioritize families over couples/singles.

**Question 12: Do you own property in Kahnawà:ke that you currently lease/  
rent for residential use?**



Answers	Percentage (%)
Yes	9.29%
No	90.71%

**Question 13 – Do you experience any of the following challenges as a property owner or landlord? (Check all that apply.)**

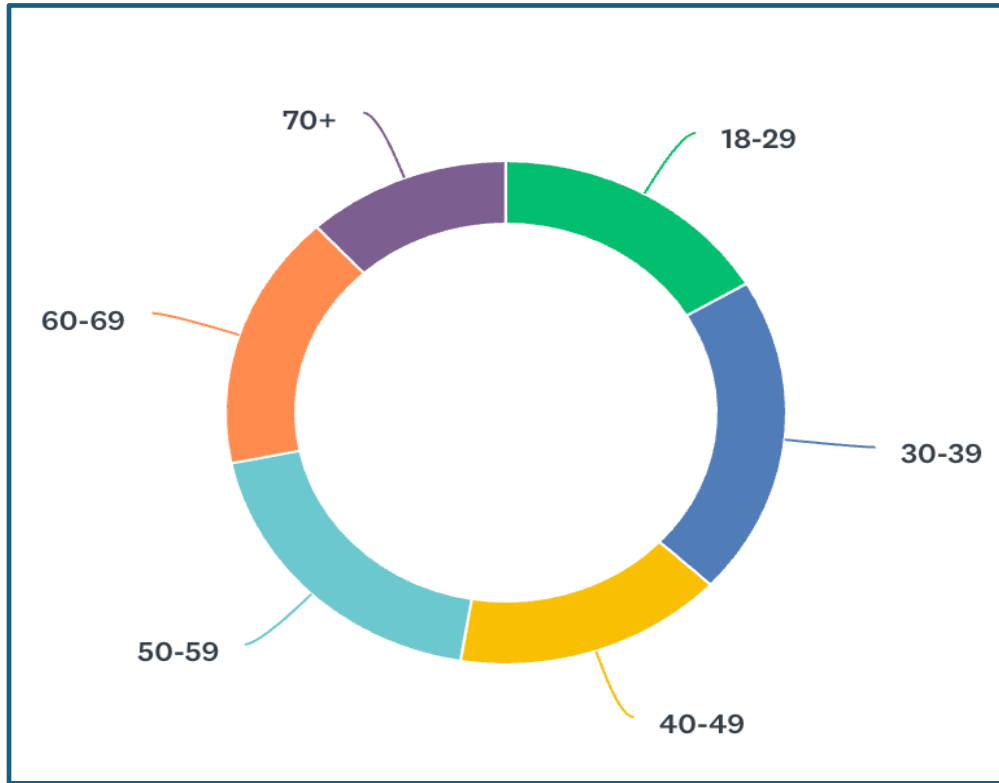


Answers	Percentage (%)
Determining rental rates	69.57%
Managing tenant applications	17.39%
Preparing rental agreements	43.48%
Unit maintenance and repairs	65.22%
Managing tenant complaints and disputes	34.78%

## Question 13 - Comments

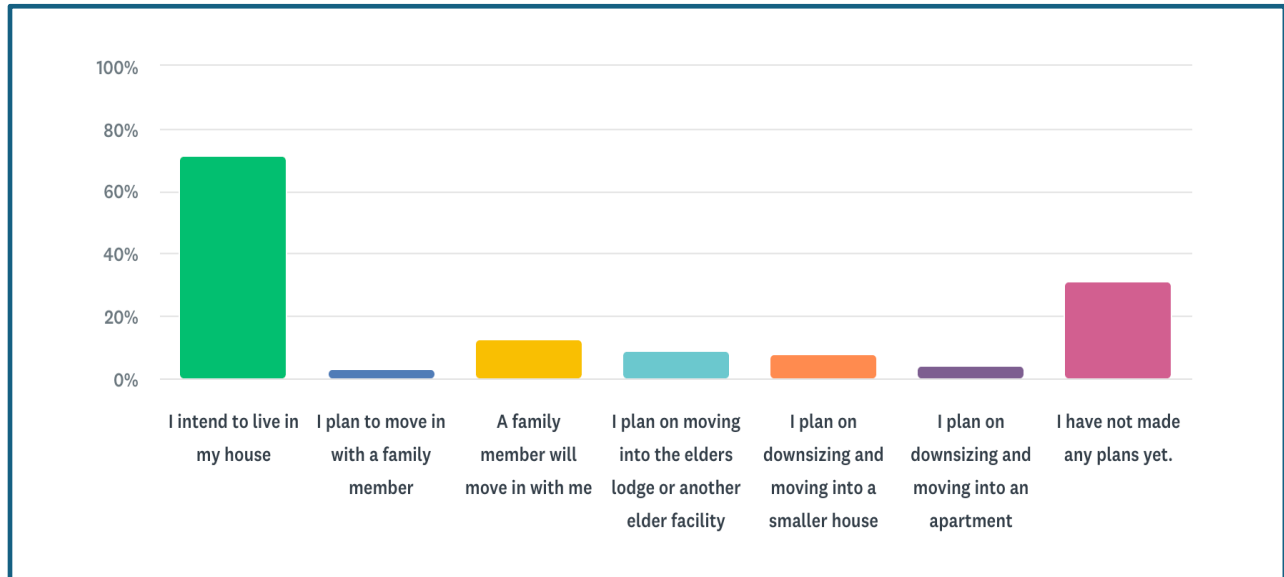
1. Issues with clients not paying rent on time and improper maintenance by renters; damage to property, violating housing codes. Clients sudden/rapid moving out without warning. Tenants sometimes have interpersonal issues with other tenants which causes disputes amongst them. Renting out is not very profitable due to inflation in construction and maintenance prices. Small community renting makes people feel like they can do whatever they want due to personal relationships. Cost of insurance for rental units.
2. Kahnawà:ke should have a dispute system, a fair rental rate system.
3. No available funding.
4. Finding suitable tenants.
5. Landlord rights.

**Question 14 – Please indicate your age.**



Answers	Percentage (%)
18-29	16.44%
30-39	20.55%
40-49	15.62%
50-59	19.18%
60-69	16.44%
70+	11.78%

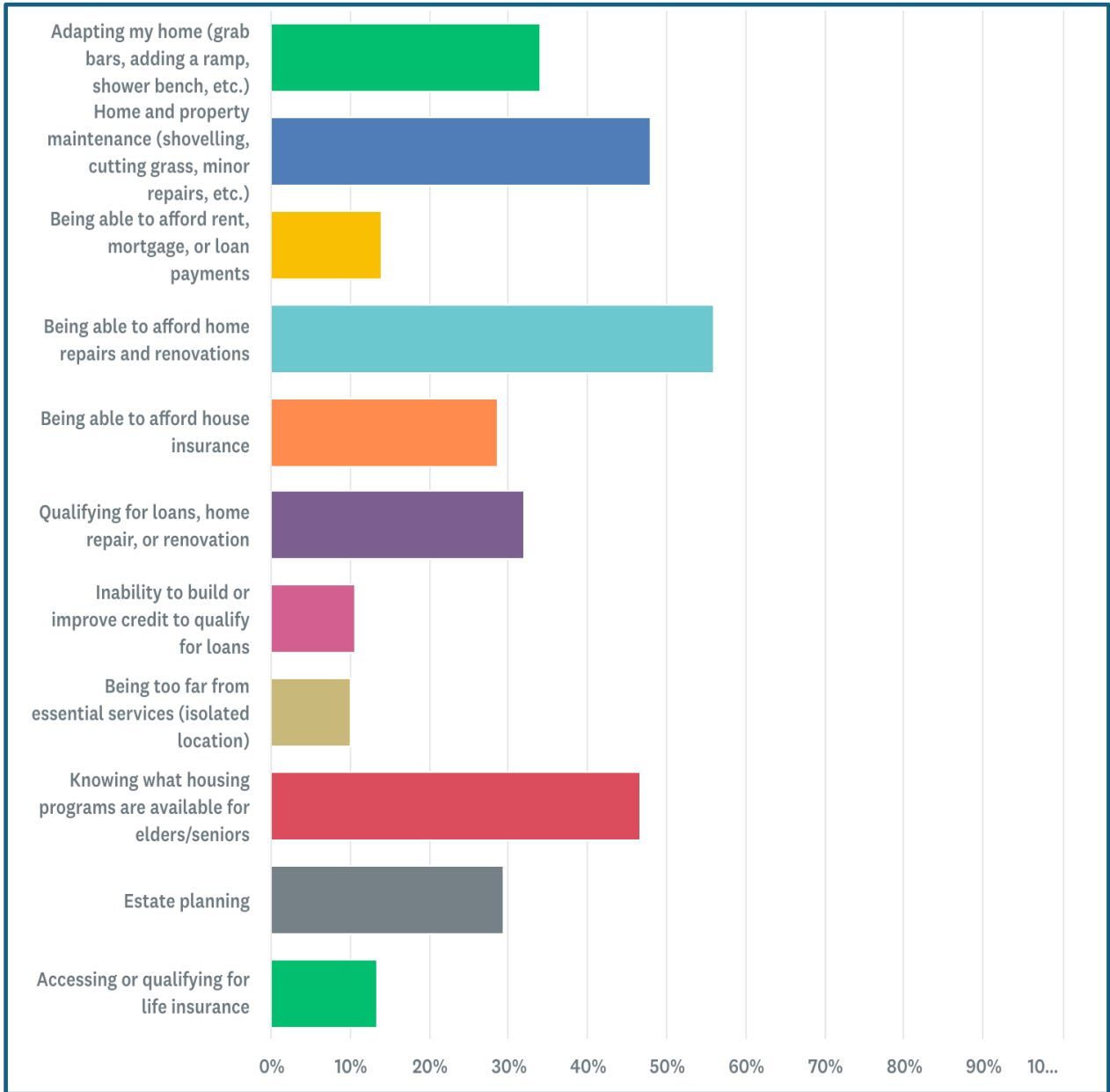
**Question 15 – As you mature, what are your plans for your living situation?  
Check all that apply.**



*Responses are from participants 55+*

Answers	Percentage (%)
I intend to live in my house	71.43%
I plan to move in with a family member	3.43%
A family member will move in with me	12.57%
I plan on moving into the Elder’s Lodge or another elder facility	9.14%
I plan on downsizing and moving into a smaller house	8.00%
I plan on downsizing and moving into an apartment	4.00%
I have not made any plans yet	31.43%

## Question 16: Do you currently experience or anticipate experiencing challenges related to...



*Responses are from participants 55+*

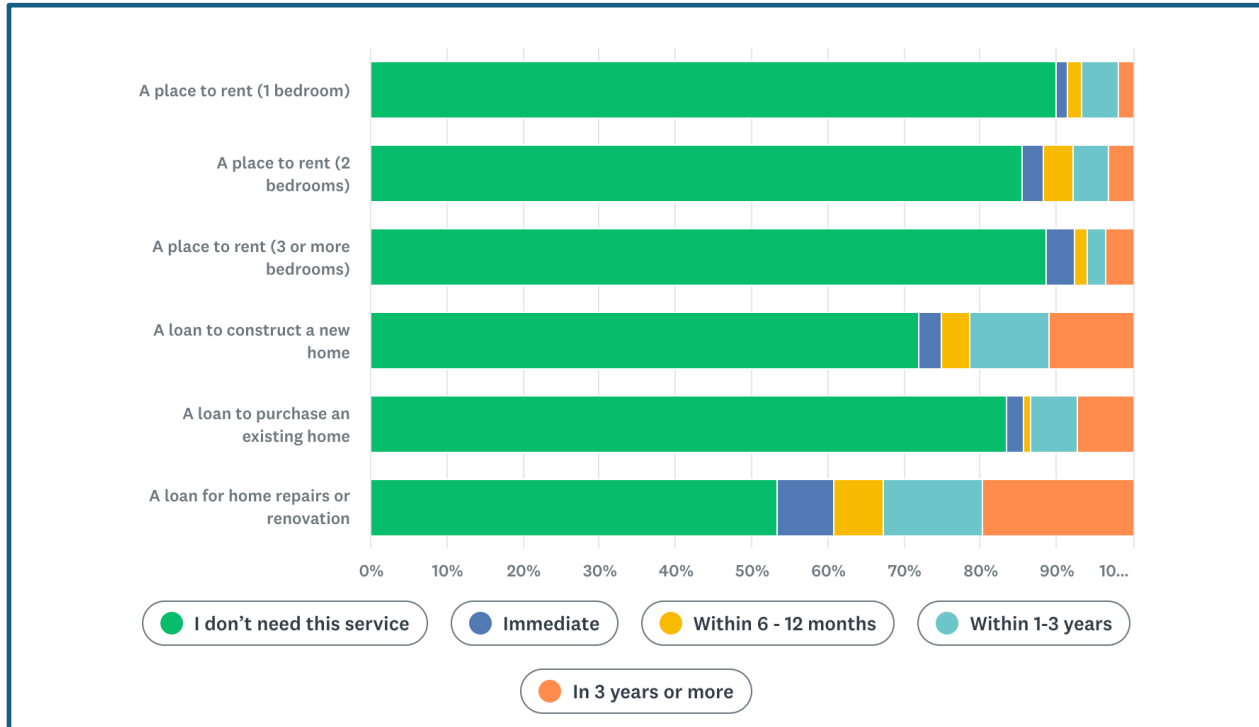
Answers	Percentage (%)
Adapting my home (grab bars, adding a ramp, shower bench, etc.)	34.00%
Home and property maintenance (shoveling, cutting grass, minor repairs, etc.)	48.00%
Being able to afford rent, mortgage, or loan payments	14.00%
Being able to afford home repairs and renovations	56.00%
Being able to afford house insurance	28.67%
Qualifying for loans, home repair, or renovation	32.00%
Inability to build or improve credit to qualify for loans	10.67%
Being too far from essential services (isolated location)	10.00%
Knowing what housing programs are available for elders/seniors	46.67%
Estate planning	29.33%
Accessing or qualifying for life insurance	13.33%

### Question 16 - Comments

1. Emergency incomes for aging individuals.
2. I was not eligible for some loans and programs in the past.
3. I don't really anticipate anything; I just live day to day. I haven't thought about what I will need later on down the line.
4. Younger people have struggles with finding places to stay which affects me due to my grandson having difficulties finding housing.
5. No access to alternative heating.

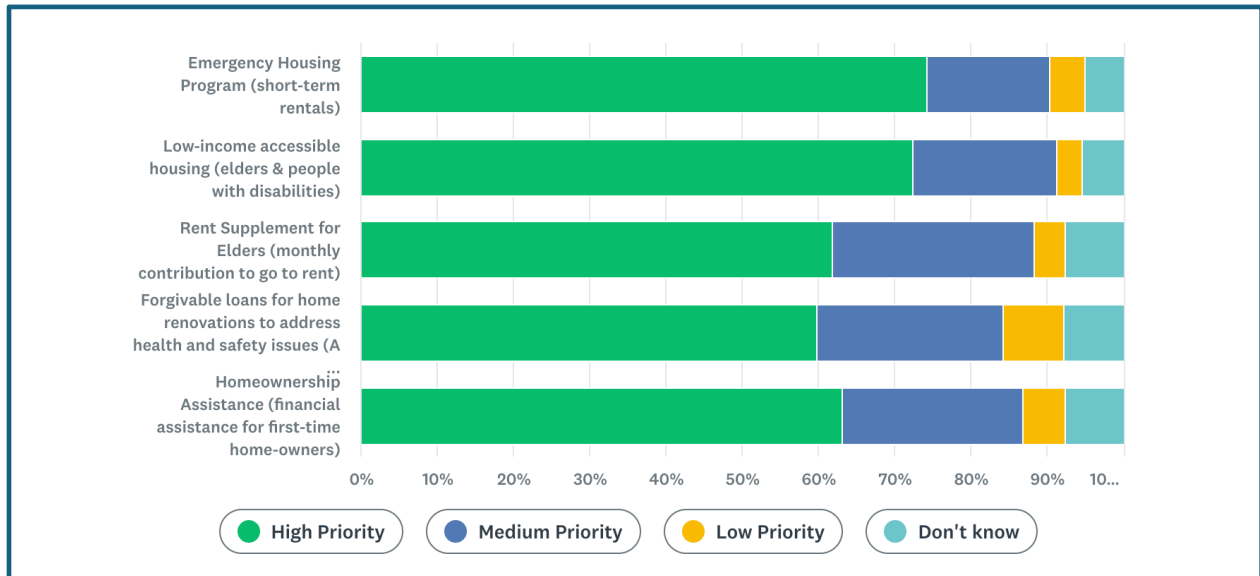
6. I think elders should be helped first. Not every elder has the funds for repairs or help to repair.
7. Need another ambulance/fire hall in New Development, as it's growing here.
8. Worrying about flooding when there are power outages. Also, I have no water when the power goes out because my water is sourced from a well which operates with electricity.
9. I think that housing and public transportation go hand in hand. We need to establish public transportation, as it's very challenging and unrealistic for community members.
10. Years ago, Tewatohnni'saktha discussed creating an affordable insurance option for Kahnawa'kehrónon only. They mentioned very affordable rates, but it never materialized. This needs to be looked into again.
11. Don't want to deal with finding contractors for repairs.
12. I have a hard time trusting contractors - internal or external - to do a good job, because we don't have regulations, or ensuring the contractors have the proper licenses, so they could do a bad job and get away with it. We are not protected. We try to do it ourselves.
13. I currently live in my daughter's home and regardless of the size, I find that there's limited space. There are currently nine of us living together.
14. Two of my children still live with me, one lives out of town as he can't find a place to rent here. I have concern for my children that they will be able to afford to build here.
15. There are rotting stairs in my home so eventually maybe a ramp. I would like a walk-in shower and a heated floor. I need to insulate my home because it is very cold. I had a family member living with me but he wrecked my basement, so I have no plans for anyone else to move in. I also have two thermostats that don't work.
16. I have life insurance, but it will lapse in 8 years (if I outlive it) and I do not know who will insure me after that. The policies are very wordy so it's hard to understand at this age. I can't imagine how hard it will be for me at 65/70.
17. I will be retiring in a few years and need major repairs that I could not possibly pay back before I retire.

**Question 17 – Indicate whether you anticipate experiencing any of the following housing needs and the corresponding urgency.**



Answers	1 bed rental	2 bed rental	3+ bed rental	Loan (new home)	Loan (existing home)	Loan (repairs or reno)
I don't need this service	89.87%	85.53%	88.71%	71.95%	83.54%	53.40%
Immediate	1.58%	2.83%	3.76%	3.05%	2.22%	7.41%
6-12 months	1.90%	3.77%	1.57%	3.66%	0.95%	6.48%
1-3 years	4.75%	4.72%	2.51%	10.37%	6.01%	12.96%
3+ years	1.90%	3.14%	3.45%	10.98%	7.28%	19.75%

**Question 18 – Based on your opinion, please rate the priority of the following community housing initiatives. Your rating will help identify the level of perceived community urgency assigned to each initiative.**



Answers	Emergency Housing	Low income accessible (elders & disabilities)	Rent Supplement (elders)	Forgivable loans	Homeownership assistance
High	74.31%	72.35%	61.86%	59.83%	63.10%
Medium	16.02%	18.99%	26.55%	24.44%	23.66%
Low	4.70%	3.35%	3.95%	7.87%	5.63%
Don't Know	4.97%	5.31%	7.63%	7.87%	7.61%

## Question 19 – Are there any other housing programs or services that you could benefit from personally?

1. Help with home renovation/renovation programs. (4)
2. Senior assistance. (2)
3. A housing unit/more programs for people not on the Kahnawà:ke registry. (2)
4. Emergency housing. (7)
5. The RRAP program. (2)
6. Building more rental options. (4)
7. Renovation funding for retired people. (2)
8. I don't know much/enough about the housing programs that the town offers. (2)
9. There is no program for those affected by sewage floods. There should be more testing of people's properties and contaminated fill, soil quality tests. Health and safety verifications of people's homes (air quality, water quality, fire hazards, mold, soil quality).
10. It would be interesting to provide a service that could link young people or those who need a home with elders who need company or help in the house.
11. We have people in the community that need more help than I do. It would be more useful for me to have grants for elders to use. There are limitations to some programs where they can only receive help one time. There needs to be other programs that take into account the condition of homes and ensure that care is ongoing. I understand that there might be some people abusing programs, which makes it unfair for others. We don't necessarily get the best advice, as elders. If MCK had a team of carpenters and handymen to help elders that would be helpful. It is also simply difficult to find someone who will do small projects. Hank Leblanc does a great job with 'Peace of Mind' which has helped me. Perhaps create a program that could source used materials and 'old-school' aesthetic renovations to get people access to cheaper materials.
12. Upgrading an old home with energy efficient windows and doors. I need a new roof to extend the structure for another generation.

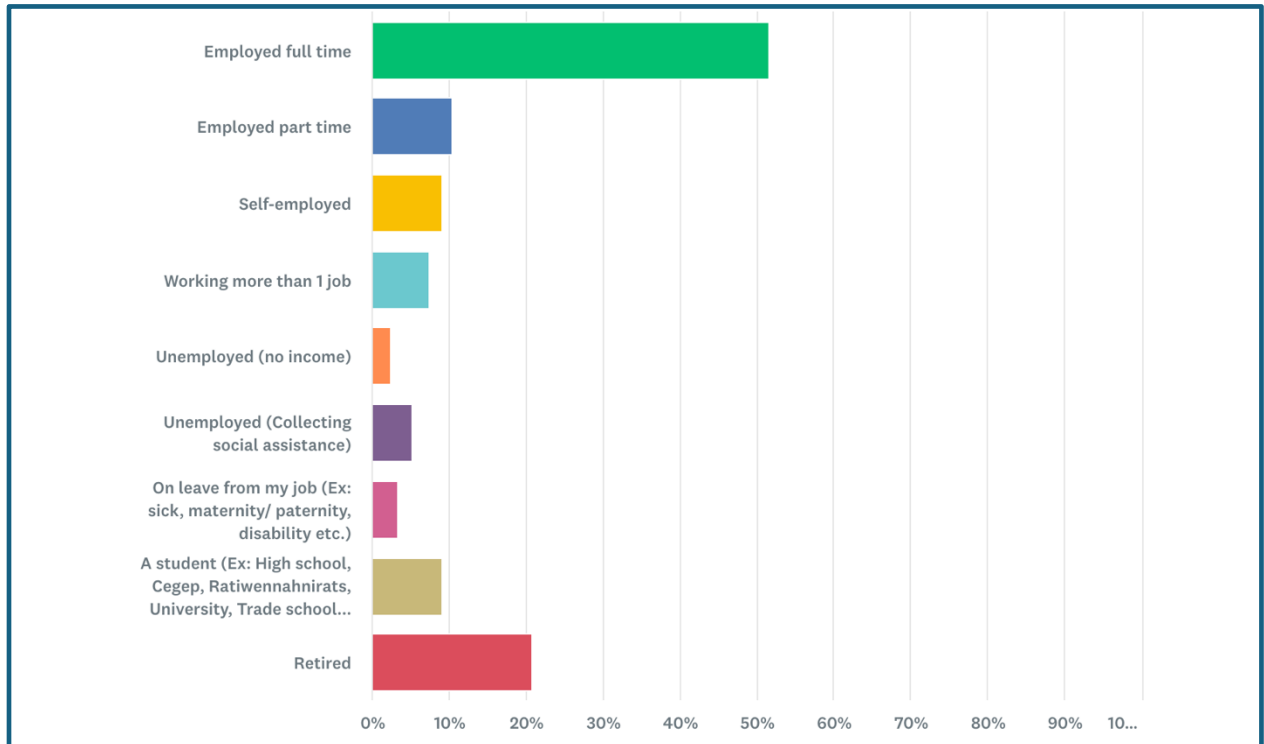
13. More available housing for younger people and low-income individuals (welfare).
14. People on welfare and with children should be prioritized for funding and housing.
15. The installation of emergency heating panels.
16. More programs that elders can have access to with less eligibility criteria.
17. Housing/apartments/condos for singles or couples with pets. Plowing and shoveling services for community members in need.
18. Senior home repairs or programs offered to seniors to upgrade and live comfortably to maintain their quality of life.
19. I don't believe people should have handouts, but sliding scale loans. Someone who can come in and assess what needs to be done, repair and update to have a guide when going to do renovations. To point out what's really needed/help prioritize renovations.
20. Possibly some type of loan or funding to add on to our existing home because my adult children can't afford to build their own homes.
21. A loan to make changes/renovations on my house for my special needs child that doesn't require my house to be put as collateral. I was turned away for a housing loan because my mortgage is with the bank and I am now paying more than double in interest rates which is such a waste.
22. Increased Revolving Loan Fund amounts to allow realistic access to permanent housing.
23. I have a family of four and currently only have one bedroom, so the kids have to sleep in the dining room. I want the option to apply for a housing unit that can fit us all comfortably as soon as possible, I'm hoping this can become available.
24. Low interest rates on loans for housing needs.
25. There should be promotional projects to have children build onto their parents' existing homes with benefits to new homeowners and the homeowner (parents) who apply. This saves on land, building and caring for our aging parents.
26. Interest rates are so high that people will never be able to afford them. Access to funding to assist with smaller renovation needs for elders as it's not easy to get.
27. Larger home repairs like windows, roofing, or help to supply proper firewood for homes with wood stoves.

28. Having genuine, trustworthy, RBQ certified contractors who will not rip off community members. More accountability to community members. If they are fraudulent, they should be held accountable by a governing body.
29. One-time financial benefit for first build for adults who experienced foster care—due to significant rates of homelessness for this population. I think this would benefit so many of our community who experienced foster care since there are significant barriers to standards of living. The National Council of Youth in Care Advocates' Equitable Standards to Transition pillar on housing could be consulted for more recommendations.
30. Affordable insurance, interest free loans for repairs, maintenance.
31. When I am ready, an affordable housing renovation loan.
32. Programs that would help replace/update windows and doors would be excellent. As well as a program to teach homeowners how to properly care for and maintain a healthy home environment as well. For example, mold control, how to identify and treat it.
33. I was a part of the housing issue, and nobody ever followed up with me; I then attained another job and was unavailable. Now I am unemployed, in Ratiwennahnihrats and unable to make my mortgage payments. I need help.
34. Enough with the surveys and start helping community members.
35. Homecare. I may need people to help me to do things. I'm still independent, but who knows what will happen in the future.
36. Have asked before and have been blocked.
37. Grants or some sort of forgivable loan for home renovations to avoid having to remortgage.
38. In need of a roofing contractor and window replacement contractor.
39. Program for income housing development/landlords. Many families have old, dilapidated homes that could be rented if renovated but cannot afford to take out a second mortgage to repair or rebuild to create rental properties. If there was a program secured for families to create rental homes or workshops on being a landlord and how to access income housing financing, then we could be renovating heritage homes and creating more housing and more income within the community as opposed to rotting properties.

40. I have 2 people living with me and I took people in who were homeless. This is a long-term situation. There are lots of people like that who take people into their homes but there is no support for this. People need a place to live and those taking them in need support such as funds to create safe, livable spaces, grocery support, etc. I requested a social worker, but even then, I'm not getting all the information on services and support. There's a lot of money and a disconnect between KSCS and MCK and we're suffering. People shouldn't be sent to the city for shelters. Something needs to be in place for homeless, special needs men, with support to help with this. Also, teach people about the interest rates on their mortgage. There should be mandatory financial literacy lessons and help with understanding the terms of the mortgage. MCK's Interest rates should be lower and more reasonable as I don't agree with the MCK making money off of us.
41. Helping elders on a fixed income to attach a small individual home connected to the family home.
42. More places for young people are needed. Not the ugly one-person sheds that were previously made. They should have access to a real place that they can be proud of.
43. Information sessions on the steps to building homes. Vetted resource list (contractors, professionals like electricians, plumbers).
44. Loan to build an add-on.
45. Help with zoning, regarding abandoned and neglected buildings
46. An allowance program—those who earn a low-income pay or can't afford rent.
47. Cleaning services.
48. A short-term rental unit while a home undergoes big renovations.
49. We just need more available residences for rent or ownership. If regular people can build faster and fewer millionaires own 50+ houses, more people will be housed, resulting in decreased rents and more turnover in rentals. Council needs to address or stop how the rich can own more houses than is necessary. It's gluttonous. These millionaires should be shamed or be stopped from hoarding houses that could be owned by families. It's disgusting and they won't stop without a formal intervention. Pigs.
50. Hydro tree service - cutting branches near yards.
51. More special assisted living centers available in Kahnawà:ke.

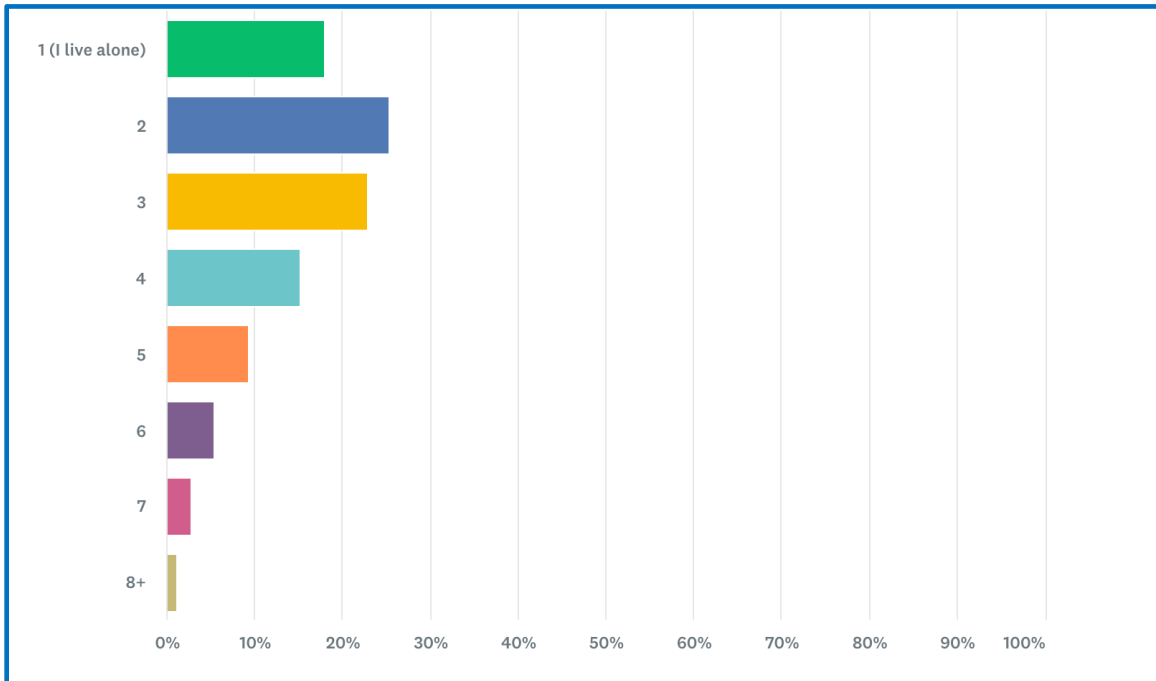
52. A place for accessing information on all matters related to housing, a how to or FAQ page.
53. If MCK increased the amount for the Revolving Loan Fund. It seems to still be at \$175K and mostly inactive.
54. Roof replacement.
55. Rent to equity or rent to own programs so we can save for a new house.
56. Emergency shelter/second stage apartments for women fleeing domestic violence.
57. I had to get a full mortgage from the Caisse as my mother already had a renovation done with the RRAP program on the house 20 years ago. I ended up close to fully renovating at a cost of 130k and having to sign my house over to the Caisse to get the money. I am so stressed, always fearing the 'what if'. I fear that I may lose my mother's home if I miss a payment. There needs to be a higher cap on the housing loans for renovations and needed repairs to older, inherited homes. MCK is only offering 40k per loan (I believe) and I needed much more to fully change wiring, plumbing, windows, doors, etc.
58. Grant program for home repairs regardless of your present income, especially when you are nearing 60 years of age.
59. Retirement complex in Kahnawà:ke.
60. A RRAP or something to help with renovation. I have a very old house and I live on a tight budget so no extra income for major renovation.
61. Something to help with driveway paving.
62. An important one to add would be housing for single mothers. Child friendly and affordable.
63. Rent to equity.
64. Our house had a RRAP in 1991, we inherited the house in 2016, and we could use a RRAP to renovate due to age and mold, but we are not eligible.
65. Not at this moment, I feel I was lucky to build right before Covid with a loan.
66. In the past, I could have benefited from shelters for women in abusive partnerships.
67. I need a new roof, is there a program for that to help?

## Question 20: Employment Status (Check all that apply) I am:



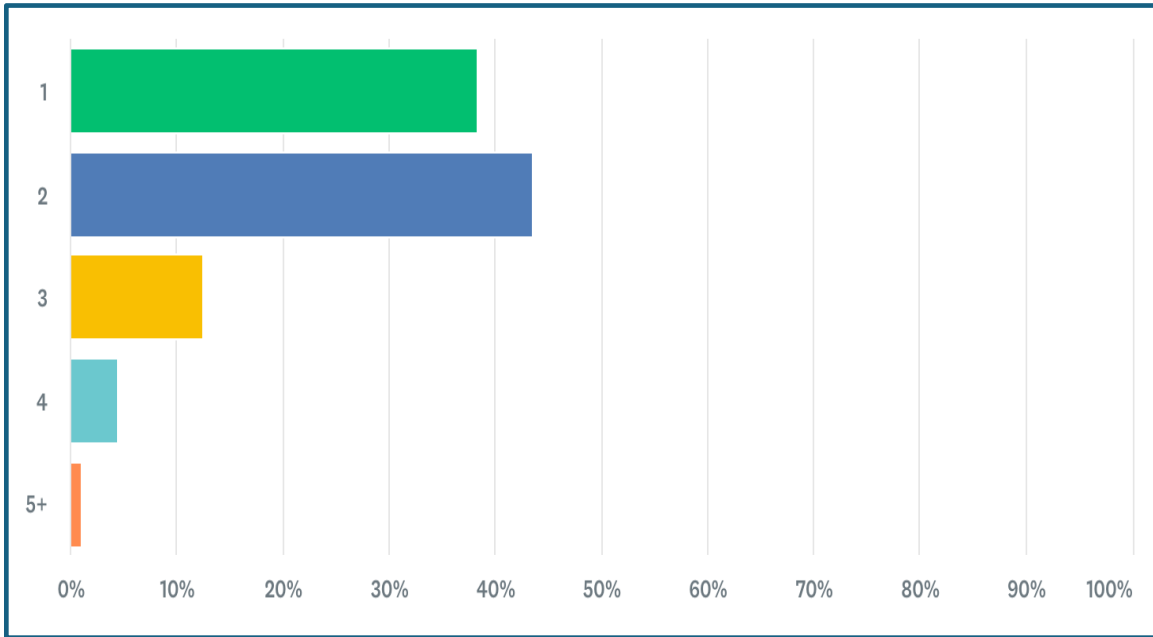
Answers	Percentage (%)
Employed full time	51.51%
Employed part time	10.41%
Self-employed	9.04%
Working more than 1 job	7.40%
Unemployed (no income)	2.47%
Unemployed (Collecting social assistance)	5.21%
On leave from my job (Ex: sick, maternity/ paternity, disability etc.)	3.29%
A student (Ex: High school, Cegep, Ratiwennahnirats, University, Trade school, Adult ed etc.)	9.04%
Retired	20.82%

## Question 21 – How many people live in your household, including yourself?



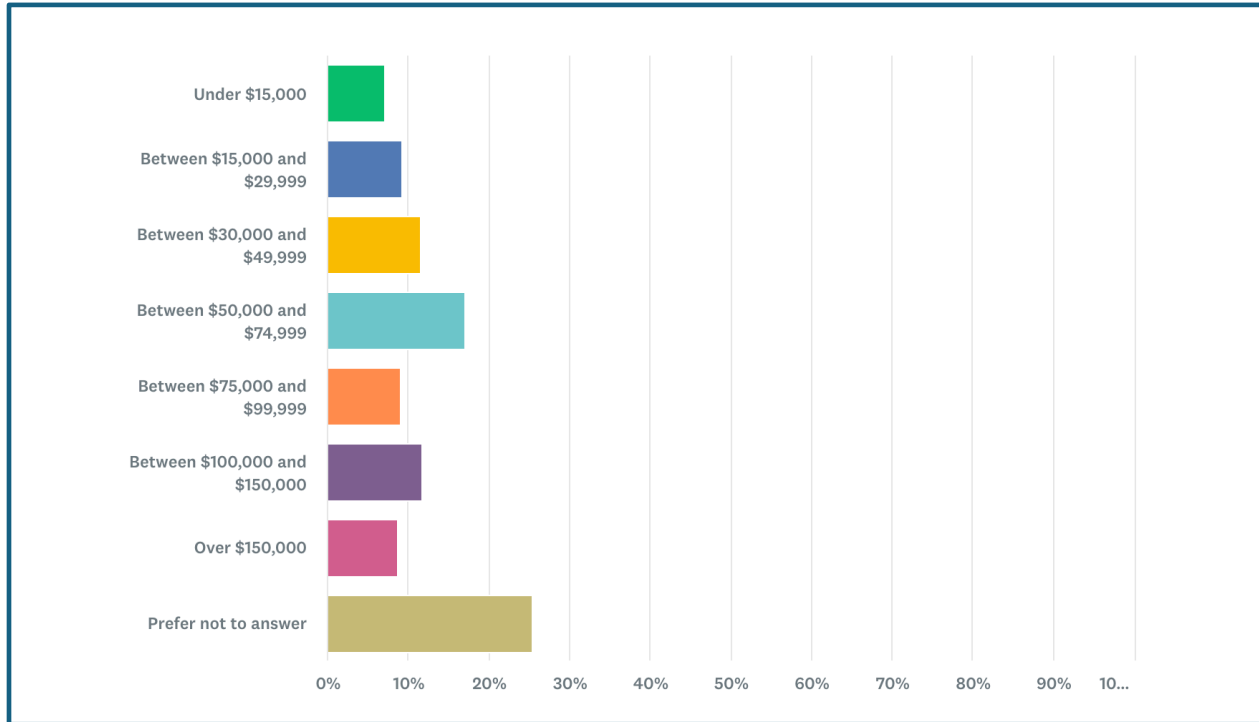
Answers	Percentage (%)
1 (I live alone)	17.98%
2	25.34%
3	22.89%
4	15.26%
5	9.26%
6	5.45%
7	2.72%
8+	1.09%

## Question 22 – How many people in your household earn an income?



Answers	Percentage (%)
1	38.33%
2	43.61%
3	12.50%
4	4.44%
5+	1.11%

**Question 23 – What is the estimated net income of your household? (Net income refers to the total income of all individuals living in the same household, after deductions such as taxes and benefits.)**



<b>Answers</b>	<b>Percentage (%)</b>
Under \$15,000	7.12%
Between \$15,000 and \$29,999	9.32%
Between \$30,000 and \$49,999	11.51%
Between \$50,000 and \$74,999	16.99%
Between \$75,000 and \$99,999	9.04%
Between \$100,000 and \$150,000	11.78%
Over \$150,000	8.77%
Prefer not to answer	25.48%

## Challenges Overview

### *Affordability & Financing*

6. High cost of building
7. Difficulty saving down payments
8. Loan eligibility barriers
9. High interest rates

⇒ Especially impacts young adults, families and first-time builders

### *Lack of housing options*

- Not enough rental units for singles, large families, people with accessibility needs

⇒ Causes crowded living and community members to move out of town

### *Home Repair & Maintenance*

- High cost of repairs
- Aging homes
- Lack of support programs
- Difficulty finding reliable contractors

⇒ Difficulty accessing programs or understanding programs.

### *Barriers in Housing System*

- Loan restrictions (age, credit, co-signers etc.)
- Eligibility rules perceived as unfair/ too bureaucratic
- Registry / membership issues

⇒ Causes frustration and uncertainty of where to go for assistance.

### *Aging & Accessibility*

⇒ Homes not adapted for aging and associated costs.

⇒ Lack of support for adaptations, maintenance assistance, in-home support etc.

## ***Other Challenges***

### *Lack of accessible information*

A recurring theme throughout the survey is a lack of clear, accessible information. Many respondents reported not knowing what programs to access programs and where to start. There is a strong demand for clearer communication, educational resources, and guided support.

### *Lack of Reliable contractors*

Respondents frequently raised concerns about difficulty finding reliable contractors, lack of accountability, poor-quality work.

## **Priorities & Recommendations**

Based on quantitative and qualitative results, below are some priority areas and recommendations to consider.

- 1. Strategize to Expand Housing Supply*
  - a. Explore more multi-unit developments
  - b. Investigate the feasibility of providing housing suitable for different household types (singles, families, elders)
- 2. Expand Home Repair and Renovation Support*
  - a. Consider programs for small-scale and ongoing maintenance
  - b. More support for aging homeowners in maintaining their homes
- 3. Strengthen Support for Elders and Accessibility*
  - a. Develop a range of accessible and age-friendly housing options
- 4. Enhance Information and Guidance*
  - a. Create clear resource guides for building, renting, and accessing programs.
  - b. Continue to offer workshops, information sessions.
  - c. Increase outreach beyond digital platforms.
- 5. Explore Emergency and Low-Income Accessible Housing*
  - a. Provide short-term housing options for individuals in urgent need
  - b. Support households accommodating others in crisis situations