

**Fred Bellefeuille
Barrister & Solicitor
P.O. Box 1163
North Bay, Ontario
P1B 8K4**

**Tel: 705-497-9127
Fax: 705-497-9135**

Sent via email

September 17, 2008

Ms. Kirsten Walli
Board Secretary
Ontario Energy Board
P.O. Box 2319
27th Floor
Toronto, ON M4P 1E4

Dear Ms. Walli:

**Re: Consultation on Energy Issues Relating to Low Income Consumers Board File
No. EB-2008-0150 Participant: Nipissing First Nation**

I am counsel to Nipissing First Nation.

In accordance with the Ontario Energy Board's Notice dated August 11, 2008, I enclose, in searchable Adobe Acrobat format, a copy of Nipissing First Nation's presentation for the Stakeholder Conference on the week of September 22, 2008.

Yours Truly,



Fred Bellefeuille



Nipissing First Nation

Ontario Energy Board Consultation on Energy Issues Relating to Low Income Consumers

EB-2008-0150

**Presentation at Stakeholder Conference
September 22, 2008**

Topic #1:

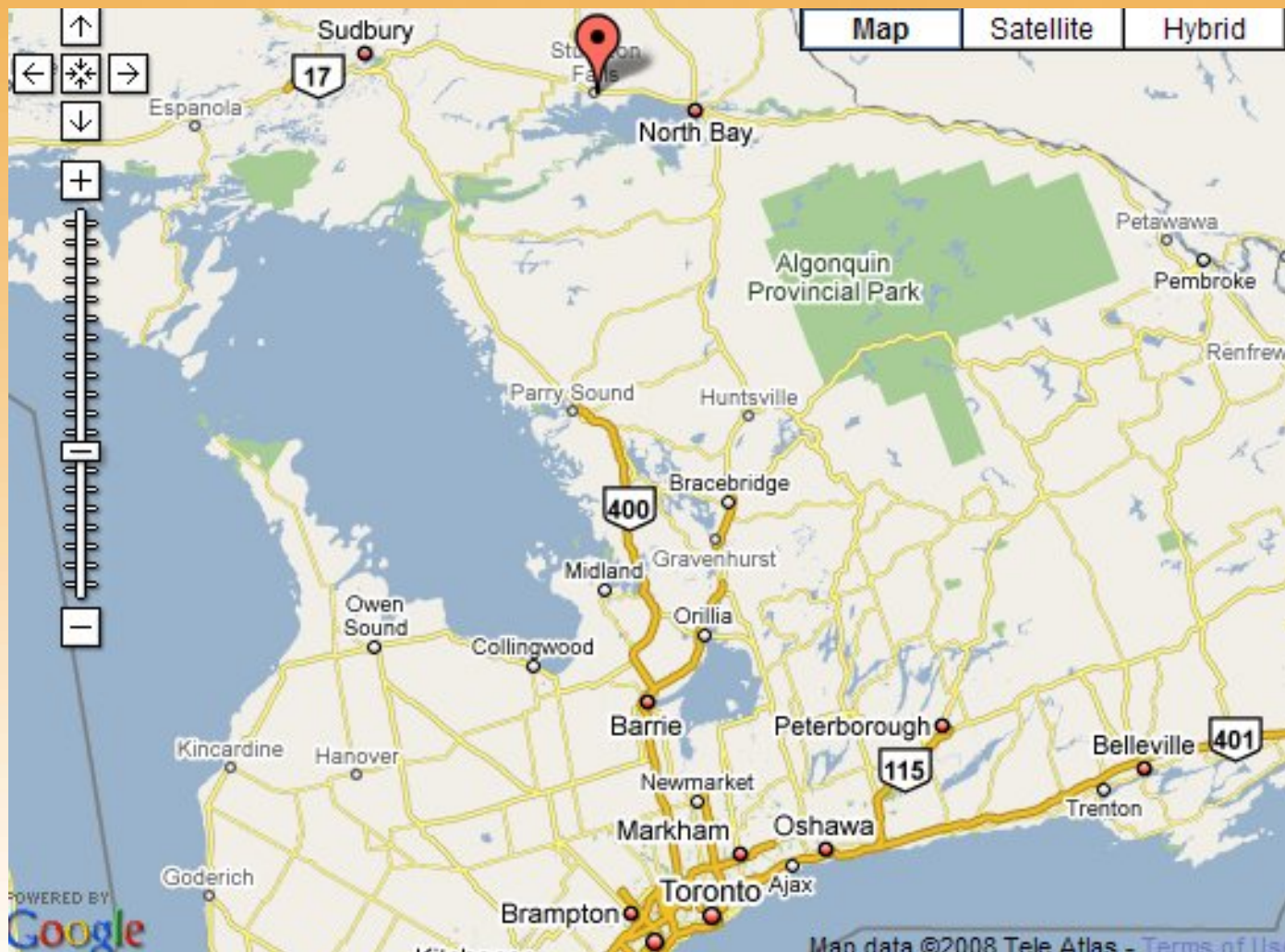
Should the Board implement policies, programs or other measures designed to assist low income energy consumers?



Who is Nipissing First Nation ?

- The people who live in the Lake Nipissing area are of Ojibway and Algonquin descent.
- Archaeological studies indicate that the Lake Nipissing area has been occupied continuously for approximately 9,400 years prior to first contact by the Europeans.
- The people were called Nipissing or N'Biissing after the lake which was centre to their territory. The translation of N'Biissing is “little water”.

Where is Nipissing First Nation



Nipissing Overview

Population Demographics

- Nipissing First Nation Population in 2008 2,184
- Population has grown from 1,381 in 1996
- Fastest growing population in Canada 3X national average;

Two largest demographics:

- Age category 40 to 59 is largest representing approx 33%;
- Age category 10 to 19 represents approx 14%;

<u>Employment</u>	<u>Nipissing</u>	<u>Ontario</u>
• Participation rate	55.7	67.1
• Employment rate	49.1	62.8
• Unemployment rate	11.8	6.4
(half of all First Nation people in Canada unemployed)		

Income

	Nipissing	Ontario
• Median income 2005 - All census families (\$)	39,442	69,156
• Median income 2005 - Married-couple families (\$)	52,982	77,243
• Median after-tax income in 2005 Common-law-couple families (\$)	37,894	57,013
• Median after-tax income in 2005 Lone-parent families (\$) (80% of all First Nations are less than \$30,000)	25,664	35,677
• Median after-tax income in 2005 Female lone-parent families (\$)	25,611	34,206
• Median after-tax income in 2005 Male lone-parent families (\$)	29,151	43,972
• In Canada, 1 in 4 First Nation children live in poverty v. 1 in 6 for rest of Canada;		
• United Nations Human Development Index would rank First Nations communities 68th among 174 nations. Canada has dropped from first to eighth due, in part, to the housing and health conditions in First Nations communities		

Housing

- Total Private Dwellings 652
- Single-detached houses – as a % of total occupied private dwellings 98.2 %
- Number of dwellings constructed before 1986 205
- Dwellings requiring major repair - as a % of total occupied private dwellings 24.1
- Number of owned dwellings 440
- Number of rented dwellings 95
- Number of dwellings constructed before 1986 205
- In Canada, over one third of First Nations households with children are overcrowded;
- First Nations homes are about four times more likely to require major repairs compared to Canadians overall.
- Overcrowding 5 to 6 times higher than national average on reserve.

Health



- Historically: TB (tuberculosis), smallpox, influenza, whooping cough, measles (rubella);
- Today: In 2001, 11% of Aboriginal adults on reserves diagnosed with diabetes, compared to 3% of the general population.
- High rates of diabetes linked to key health determinants such as income, employment levels, education, social conditions and access to health care.
- Overcrowded housing & poor housing conditions allow diseases such as tuberculosis to spread.
- In 2005, the tuberculosis rate 27 active cases per 100,000 in Aboriginal peoples compared with 5 active cases per 100,000 in the Canadian population.
- HIV/AIDS rates. From 1998 to 2005, women made up 47% of all new HIV diagnoses among Aboriginal people, compared with 21% among non-Aboriginal people.
- One out of three Aboriginal persons newly diagnosed with HIV under 30 yrs of age. One out of five non-Aboriginal persons newly diagnosed is under 30.

Why?

- Complex issues;
- Current social problems are in large part a legacy of historical policies of displacement and assimilation, (eg. Indian Act);
- Impact of residential school;
- 60's scoop;
- Racism and marginalized;
- Highest rates of disabilities; diabetes; heart disease; etc in Canada.
- The reality today for First Nations communities is **ongoing poverty**, and an **increasing gap** in living conditions with other Canadians (AFN).

Access to Energy



- Nipissing First Nation members only have access to Electricity;
- No access to natural gas;
- Wood heat – However, FN subsidize through fuel wood program;
- Helpful, but inconvenient for some seniors , or people with disabilities;

Vulnerability



- Health concerns, low income, results in vulnerability;
- Need to lower costs makes people susceptible to pressure from energy marketers;
- Lack of understanding results in seniors and others being taken advantage of;
- Vulnerability means that we all (First Nation, Government) must protect the interests of First Nation members;



Conclusion

Should the Board implement policies, programs or other measures designed to assist low income energy consumers? Yes, why:

- 1) Little access to alternatives other than electricity;
- 2) Population growing (3 times national average);
- 3) Unemployment rate twice the national average;
- 4) Nipissing First Nation income approximately 25% lower than national averages;
- 5) Housing in poor condition;
- 6) Vulnerability;
- 7) Increasing poverty gap.



Nipissing First Nation

Ontario Energy Board Consultation on Energy Issues Relating to Low Income Consumers

EB-2008-0150

**Presentation at Stakeholder Conference
September 22, 2008**

Part II

**Customer Service Issues (Payment Period, Disconnection
Rules, Security Deposits and Specific Service Charges) and
Arrears Management Programs**

Overview



- 1) Little access to alternatives other than electricity;
 - 2) Population growing (3 times national average);
 - 3) Unemployment rate twice the national average;
 - 4) Nipissing First Nation income approximately 25% lower than national averages;
 - 5) Housing in poor condition;
 - 6) Vulnerability;
 - 7) Increasing poverty gap.
- Recap some facts from last presentation

Disconnect Policy



- Disconnect Policy;
 - Typical factors: Heating degree days; disabilities; Homes in poor condition; attempts at payment; infants residing.
- Nipissing:
 - Ontario's climate ranges from humid continental in the south, with chilly winters, warm summers and lots of humidity, to subarctic in the north.
 - Disabilities/health - According to 2007 First Nations Ontario Regional Health Survey, in some communities, entire families – from toddlers to grandparents – suffer from diabetes. In addition, the Regional Health Survey revealed that the average age of diagnosis among youth is now 11 years old.
 - Housing Condition - The poor housing conditions include backlogs and overcrowding, substandard conditions of existing units, unsafe units requiring replacement, and necessary mold remediation.
 - Growing population means infants likely residing in homes;



Large Debt Management

- Large Debt Management
 - Typical factors: Payment difficulties v. Financial hardship; Separation /divorce; physical/mental health; death of spouse; chronic illness; domestic violence; Budget management.
- Nipissing and other First Nations.
 - Unemployment twice national average;
 - average income 25% lower than national average results in financial hardship on average;
 - Seasonable employment for many means; periodic payment difficulties
 - Life expectancy 7-8 years lower than average;
 - Budget management (addictions, legacy of social issues);



Security Deposits

- Typical Factors: collected when a customer initially applies for service, their electricity consumption increases or when they have failed to maintain a good payment history,
- Nipissing
 - Large youth population 10-19 yr olds 14%;
 - Population growing at 3x national average;
 - Poor conditions of housing, 205 of 652 built before 1982 – difficulties to access financing;
 - Poor health and addictions.

Conservation programs; Educational programs;

- Typical Programs: Mailing incentive coupons, **energy efficient** products—to every household in Ontario; **Cool Savings Rebate** - provides homeowners with rebates if they tune-up their central air conditioners, or installation of ENERGY STAR central air systems. **The Great Refrigerator Roundup** is designed to remove older, inefficient fridges; Smart meter program.
- Nipissing:
- Past programs have found receptive audiences in the Nipissing First Nation.
- With low income even greater need to utilize programs.

Conclusion



- Customer Service Issues (Payment Period, Disconnection Rules, Security Deposits and Specific Service Charges) and Arrears Management Programs
– **Are key and must be supported and expanded;**
- **Nipissing First Nation members have higher than average health issues; lower than average income; and housing concerns;**
- **Nipissing First Nation members will be impacted and will utilize all policy based programs: Disconnection Rules/Policies, Security Deposit Policies and Specific Service Charges Policies; etc**
- **All parties (First Nation, government) must work together to decrease the widening poverty gap and ensure an acceptable standard of living.**