



**Williams Lake**  
FIRST NATION



# Community Housing Strategy 2020-2030

# CONTEXT FOR A HOUSING STRATEGY

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Adequate housing, as defined under international law, is “the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity.” This right is so much more than simply four walls and a roof over your head. Article 25 of the *Universal Declaration of Human Rights* recognizes the right to housing as part of the right to an adequate standard of living. It states that:

*“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.”*

In Canada, the right to housing became law with the passage of the *National Housing Strategy Act* on June 21, 2019. The law came into force on July 9, 2019.

Unfortunately, Canada has been lagging when it comes to First Nation housing. Since 1876, when the Indian Act first forced First Nations people to live on-reserves, the federal government has been responsible for providing First Nations with substandard housing.

Almost half of First Nation adults and children live on-reserve. The average number of First Nation family Members living in a house is 3.7, compared with the Canadian average of 2.5. More than a quarter of on-reserve First Nations live in crowded homes, a rate that is 7 times greater than that of non-Indigenous people. Furthermore, 43% of First Nations houses on-reserve are in need of major repairs, compared to 7% of Canadian houses.

The poor housing conditions in which many on-reserve First Nations children live, are contributing to many health and social problems. This includes increased prevalence of infectious diseases such as tuberculosis, bronchitis and influenza; increased social challenges associated with having less success at school; as well as increased vulnerability to injury or death resulting from an unsafe home environment.

Observational studies have shown that being without a stable home is detrimental to one’s health. Having access to appropriate and affordable housing is critical for improving educational attainment, employment, and physical and mental well-being for those seeking safety from violence and/or homelessness. As well, people who are not chronically homeless but face housing instability (in the form of moving frequently, falling behind on rent, or couch surfing) are more likely to experience poor health in comparison to their consistently-housed peers. An investment in housing exponentially increases the ability of First Nations to be self-sufficient, leading to improved housing outcomes that will invariably have a positive impact on WLFN’s health and socio-economic outcomes.



**“ I TOTALLY WOULD MOVE TO THE RESERVE IF HOUSING WERE AVAILABLE ON THE WLFN LAND! ONE OF THE MANY REASONS WHY I WOULD MOVE TO THE RESERVE, IF HOUSING WERE AVAILABLE ON THE WLFN LAND, IS THAT SO I CAN BE CLOSER TO MY FAMILY MEMBERS AND FRIENDS IN THE WLFN COMMUNITY. LIVING OFF-RESERVE IN TOWN MAKES ME FEEL ALONE AND LIKE I’M FAR AWAY FROM THE ONES I LOVE AND CARE ABOUT MOST. HAVING HOUSING ON THE RESERVE WOULD CHANGE THAT. SECONDLY, ANOTHER MAIN REASON WHY I WOULD MOVE TO THE WLFN IF THERE WERE HOUSING AVAILABLE IS SO I CAN BE CLOSER TO MY HOME TERRITORY AND TO PRACTICE MY SECWEPENC CULTURE SUCH AS HUNTING, BERRY PICKING, HARVESTING, ORAL TEACHINGS, MEDICINE COLLECTING, LEARNING MY LANGUAGE, FISHING AND HUNTING. HAVING HOUSING AVAILABLE ON THE WLFN LAND WOULD BENEFIT ME AND AND SO MANY WLFN MEMBERS THIS WAY. THIRDLY, I WOULD DEFINITELY MOVE TO THE RESERVE IF HOUSING WAS AVAILABLE TO BE MORE INVOLVED IN THE COMMUNITY AND TO GROW AS A COMMUNITY.”**

**- WLFN COMMUNITY MEMBER**



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## **ACKNOWLEDGEMENTS**

**THE WILLIAMS LAKE FIRST NATION HOUSING STRATEGY WOULD NOT HAVE BEEN POSSIBLE WITHOUT INPUT FROM THE COMMUNITY MEMBERS AND THE SUPPORT OF CHIEF AND COUNCIL.**

# EXECUTIVE SUMMARY

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The T'exelceme (Williams Lake First Nation people) are Members of the Secwepemc Nation (Shuswap people). Secwepemc lands extend from Shuswap Lake in the south to Quesnel Lake in the north, and from Columbia-Kootenay Range in the east to Alexis Creek Area in the west. Archaeology has shown that Northern Secwepemc culture stretches back for 4000 years in the Cariboo Region. During this time, the WLFN lived in semi-permanent villages in the winter and moved around on the land in the summer to collect fish, game, and plant resources. WLFN peoples enjoyed a rich environment and a rich ceremonial life. Their Chiefs led a strong people. They do so today.

As of October 2020, WLFN has 848 band Members listed on the CIRNAC Community Profile. 234 Members are registered as living on-reserve, 570 live off-reserve and 44 live on another Nation's reserve. Band Members include teachers, lawyers, social workers, artists, loggers, ranchers, and entrepreneurs.

In 2019, Williams Lake First Nation (WLFN) embarked on the development of a Housing Strategy that will enable them to accommodate current needs and anticipate future demand, allowing the community to develop and grow in a sustainable, vibrant, and inclusive way. The project responded to WLFN's 2016 Comprehensive Community Plan, and this strategy aligns with section 6.6 under Social Development and Housing:

#### "6.6.2 Goals and Objectives

Proposed Goal Statement – Provide the opportunity for stable, quality and affordable housing for community Members and ensure that community Members are well supported in their social development..."

#### "6.6.3 Proposed Actions

Develop a comprehensive housing strategy to include new households, and existing housing maintenance..."

Informed by the preliminary research in the phase 1 survey, the WLFN Housing Strategy engagement plan was designed to provide avenues for WLFN Members to participate both in-person and online. A variety of communication methods were utilized to increase awareness and encourage full participation. These included the community Facebook page, website, posters, direct correspondence with targeted groups and project champions, as well as an online and paper survey.

Phase 2 engagement started with one-on-one sessions held with key staff Members, and an evening gathering on-reserve with approximately 30 Members in attendance, with additional people participating via the live online streaming of the event. An Elder's session was planned to garner input and a different perspective for the WLFN community.



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For those who could not attend, an extensive communications survey was designed to increase community awareness of the Housing Strategy and allow opportunities for all Members to provide input.

A total of 158 Members (18.6%) completed the survey from both on and off-reserve. Community engagement, housing forecasting for youth and the current housing wait list, have been analysed and demonstrate WLFN's housing needs over the next ten years to be approximately [228] homes for new and existing Members, equating to an average of [22] homes per year. In accounting for the youth demographic analysis of those under the age of 30 (199), if they have a household formation rate of 65% in the next 10 years, they will require nearly [129] of those homes themselves.

This Williams Lake First Nation Housing Strategy is a comprehensive plan to meet the policy objectives of WLFN and meet the needs of its Members.

*We thank all the participants and staff for their contributions which informed the bulk of the strategy and recommendations to move towards a healthy and vibrant WLFN Community.*



# DIRECTION FROM THE WLFN COMMUNITY

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While the Community opinion appears divergent with regards to higher density options, respondents were positive regarding townhomes, condos, and mixed-use developments for Members’ housing. WLFN Members were asked about their long-term visions and goals for housing and their community. They responded with a wide array of values, qualities, themes, and principles that are important to their community housing vision. Below are reviews of the most mentioned visions and/or ideas pertaining to homes:

When asked, “What does a good home look like to you?”, WLFN Members indicated the following:

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<b>INVITING</b>	<b>BRIGHT AND WARM</b>
<b>FAMILY ORIENTED</b>	<b>ENERGY EFFICIENT</b>
<b>QUALITY OUTDOOR SPACE</b>	<b>ATTRACTIVE</b>
<b>SUSTAINABLE AND GREEN</b>	<b>QUALITY AND RELIABLE UTILITIES AND APPLIANCES</b>
<b>PRIVATE</b>	<b>LOVING</b>
<b>SPACIOUS</b>	<b>SAFE AND SECURE</b>
<b>NATURAL MATERIALS</b>	<b>SENSE OF PRIDE</b>
<b>WELL KEPT: TIDY, CLEAN, AND GOOD CONDITION</b>	<b>PLACE OF GATHERING AND SHARING</b>
	<b>ORGANIZED AND UNCLUTTERED</b>

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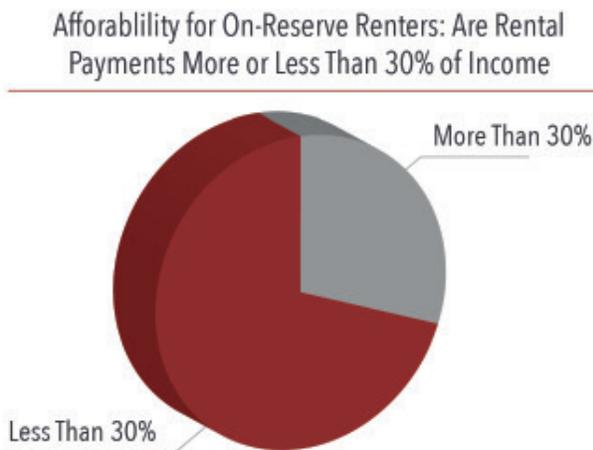
“ A HOME IS WHAT YOU MAKE IT; BUT WITH THAT SAID THERE NEEDS TO BE A SENSE OF PRIDE. THERE HAS TO BE A BUY IN FROM ALL STAKEHOLDERS.”  
- WLFN MEMBER SURVEY RESPONDENT



# DEFINING AFFORDABILITY

The Canadian Mortgage and Housing Corporation (CMHC) defines affordability as housing that costs no more than 30% of gross household income. If a resident of Canada is spending more than 30% of their income on housing, they are part of a population that is in “core housing need.” Further, if someone is spending 50% or more of their income on housing, their housing can be considered unaffordable and indicates that they are possibly only a couple of missed paycheques away from becoming homeless.

The BC Rental Housing Index has calculated the average median income in Williams Lake to be \$41,212, in comparison to British Columbia at \$45,975<sup>1</sup>. Williams Lake residents spend on average, 18% of their income on rent and utilities, which average at \$856 per month for the community. Currently 6% of households in Williams Lake are living in overcrowded living conditions. The BC Rental Housing Index states that 35% of Williams Lake residents spend over 30% of their income on rent and utilities, while 14% spend over 50% of their income on rent and utilities.



For WLFN, both on-reserve (31%) and off-reserve (28%) renters indicated that they were living in unaffordable housing.

There was a slight difference in affordability for homeowners, with more homeowners off-reserve (24%) indicating that their housing costs were more than 30% of income in comparison to those that owned a home on-reserve (21%).

When understanding affordability, a housing strategy should address and anticipate the housing needs of an entire community, from those in dire housing need to those who face few housing barriers. A housing continuum is a useful tool for illustrating the broad spectrum of housing, and corresponding needs of sub-populations within communities.

The ‘housing continuum’ is a concept used by policy makers to consider the broad range of responses available to help households in different tenures to access affordable and appropriate housing. The concept enables policy makers to move away from a one-size-fits-all strategy of providing public housing, towards the range of housing options available to different households on a continuum.

<sup>1</sup> es [SSCAP]. (2015). Housing on First Nation reserves: Challenges and successes, Interim report. Ottawa, ON: Government of Canada.



The housing continuum concept directs policy makers to consider housing responses through the following dimensions:

### **EMERGENCY SHELTER**

An emergency shelter is often where people enter the housing continuum, because they do not have a home. In some cases, it's because they have lost their home due to an eviction, family dispute or domestic violence. Other times it is because they're exiting another system such as the foster care system, hospital or incarceration. Emergency shelters are meant to offer shelter for a short period of time until they can move to a more permanent form of housing. Some people experience chronic homelessness and end up staying for longer periods more frequently.

### **TRANSITIONAL HOUSING**

Transitional housing provides temporary housing with support services, with the goal to eventually move along the continuum to affordable rental and eventually market rental or ownership. Examples of transitional housing include independent housing with special security features for victims of domestic abuse, housing to help people transition from incarceration to the community and housing for people working to overcome addictions.

### **COMMUNITY HOUSING**

Community housing, sometimes known as social housing, is made up of public housing, non-profit housing, co-operative housing and rent supplements. It is geared towards low and moderate incomes. Social housing programs are monitored by CMHC and the provinces and territories. Much of the housing stock that makes up social housing is older, and it has not been expanded over the years, so there are significant waiting lists to access these programs. Rent supplements have helped to ease some of the burden, with the tenant paying rent geared to income and a subsidy covering the difference between that amount and amount charged by the landlord for rent.

### **AFFORDABLE RENTALS**

For housing to be affordable, it should make up 30% of a household income, or less. When households spend more than 30% of their income, it eats up income that could be spent on other necessities, like food, medication, or transportation. Affordable rentals can be owned publicly, privately or by a non-profit. There are lots of types of rentals that can fall under this category, from single resident occupancy (better known as a rooming house) to basement suite apartments to apartment buildings. In some places, even tiny homes are built as affordable rental units. Different kinds of rentals are needed to meet the individual needs of renters in the community.



### **AFFORDABLE HOME OWNERSHIP**

Like affordable rentals, affordable home ownership costs should not exceed 30% of total income. This makes it hard for people living on a low income to access home ownership, but there are affordable home ownership programs to help. Examples include non-profits like Habitat for Humanity and government programs to help with down payments. There are also programs to help low-income homeowners make their home more efficient.

### **MARKET RENTAL HOUSING**

Market rental housing is any kind of rental that is not subsidized in any way. Landlords choose what they want to charge for rent and are not limited by the income of their tenants.

### **MARKET HOME OWNERSHIP**

Any kind of home ownership that is not subsidized in any way. Owners are independent and responsible for meeting all of their housing costs.

Different housing tenures and forms of assistance do not exist in isolation from one another but are interconnected and have an important influence on one another. Households do not transition through the different parts of the continuum in a linear manner but move between them depending on their life circumstances and housing needs at a particular point in time.



# CASE STUDIES: INDIGENOUS INNOVATORS

Over recent years, Indigenous home ownership has been thriving as First Nations throughout Canada are implementing various strategies to help Citizens achieve homeownership. Those First Nations who implemented their own form of homeownership half a century ago now have portfolios worth hundreds of millions of dollars solely owned and controlled by their communities. Three of the original innovators are Tyendinaga Mohawk Territory, Six Nations of the Grand River Territory and Kahnawake. The following are brief summaries of the innovative approaches and programs used by these communities:

## TYENDINAGA

*Tyendinaga Mohawk Territory (TMT) is located on the shore of the Bay of Quinte, 65km west of Kingston, Ontario.*

Tyendinaga has one of the most successful homeownership programs in Canada. The First Nation began pooling federal housing subsidy funds instead of awarding them to individual First Nation Citizens more than 40 years ago. This became the basis for a Revolving Loan Fund that underpins its homeownership program and allows Citizens to apply for a mortgage and make payments to the First Nation's housing fund. Acting like a mortgage lender, the TMT retains possession of the Certificate of Possession (the equivalent of title) while the loan is outstanding. When the loan is fully repaid, the owner receives the certificate.

This preserves the bulk of the First Nation's housing as capital and allows more mortgages to be granted. Controlling their own funds also helps the First Nation keep mortgage payments low for their Members. With this model, the TMT has an ownership rate of nearly 90%, well above the national rate of 69%.

*The Indian Act allows a First Nation to issue a Certificate of Possession (CP) to Citizens, giving them the right to live in, or build a house on a parcel of land and sell it to another First Nation Citizen. Canadian courts have used CPs to enforce rights and settle disputes. CPs are considered the highest form of title available to an individual on a First Nation. The CP is different from ownership in fee simple because the CP holder cannot sell or lease the land to a non-First Nations citizen.*



## SIX NATIONS

*Six Nations of the Grand River Territory is located 25km southwest of Hamilton, Ontario.*

In 1968, Six Nations persuaded Indian and Northern Affairs Canada (INAC) to allow it to use its housing subsidy to start a Revolving Loan Fund for Citizens who wanted to live on the First Nation reserve. It began with \$125,000 in start-up capital and the First Nation offered loans up to \$7,000. It later increased its individual loan limit to \$200,000 with a fixed interest rate.

As the popularity and demand for homeownership grew, the First Nation entered into agreements with the Bank of Montreal and Royal Bank for mortgage loan guarantees. Through these arrangements with the banks, the First Nation holds the Certificate of Possession as security and grants loans from a fund made available to the First Nation by the bank. When the home loan is paid off, the certificate is returned to the owner. Today there are more than 2,800 homes at Six Nations and 95% are individually owned.

## KAHNAWAKE

*The Mohawk Council of Kahnawake (MCK) is located southwest of Montreal, Quebec.*

Kahnawake has been a pioneering leader in homeownership since the 1960s. A Revolving Loan Fund was established in 1977, providing mortgages to Citizens who wanted to build or buy. In 1987, the council established its own Caisse Populaire and when demand exceeded capacity, MCK reached an agreement with the Bank of Montreal to provide another financing source.

The council implemented two other programs to further expand its homeownership rate:

1. A rent-to-equity program that allows employed Citizens who have difficulty making a down payment to get a foot in the door; and
2. The Hope Program which, with assistance from CMHC, enables educational opportunities and social programs to help put single parents on the road to homeownership.

The MCK also operates an innovative program for capacity building among prospective buyers. Each candidate is matched with a personal mentor who knows the candidate's needs and works with the individual through the transition from renting or assisted housing to homeownership.

Today, about 2,100 homes are owned by First Nation Citizens and these inventive programs stand as a model for First Nations as well as the general population<sup>2</sup>.

<sup>2</sup> <https://www.crea.ca/wp-content/uploads/2018/10/First-Nations-Homeownership.pdf>



# WLFN DEMOGRAPHICS

One of the first steps in beginning to understand a community is to examine its demographics. As listed in the CIRNAC Community Profiles, the registered population of Williams Lake First Nation is 848. While this does not include non-registered community Members, it does provide a current breakdown of demographics.

As of August 2020, the CIRNAC registered WLFN population breakdown was:

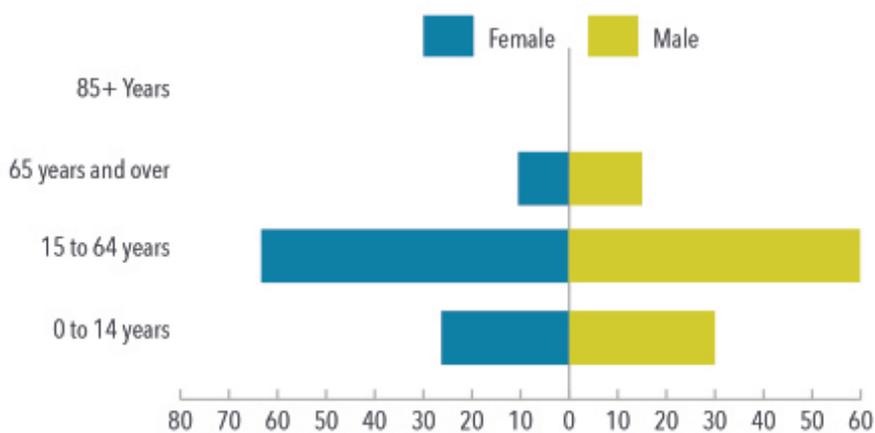
RESIDENCY	# OF PEOPLE
Registered Males on Own Reserve	109
Registered Females on Own Reserve	125
Registered Males on Other Reserves	23
Registered Females on Other Reserves	21
Registered Males on No Band Crown Land	1
Registered Females on No Band Crown Land	0
Registered Males Off-Reserve	261
Registered Females Off-Reserve	308
<b>Total Registered Population</b>	<b>848</b>



# COMMUNITY GROWTH PROJECTIONS

The 2016 Comprehensive Community Plan (CCP) estimates that the WLFN will continue to see strong population growth over the next 20 years. This is based on data demonstrating how the Williams Lake First Nation Membership "...has more than tripled over the last 40 years with off-reserve Membership seeing substantial growth".

Distribution (%) of the Population by Broad Age Groups



Data Source: Statistics Canada. 2017. Williams Lake 1, IRI [Census subdivision], British Columbia and British Columbia [Province] (table). Census Profile. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001. Ottawa. Released November 29, 2017<sup>3</sup>.

Excluding the 2020 CIRNAC data, overall Membership has averaged a 3.0% annual rate of growth<sup>4</sup> over the past 40 years; however the off-reserve component has seen double this rate at 6%. If only the past 15 years are considered, the overall expected Membership growth rate is 3.8%. If this 3.8% growth rate is maintained over the next 20 years, the community's population will grow to approximately 1,679,

or an additional 912 people. If the 40-year conservative growth rate of 3.0% is maintained, the population will rise to 1,427 people, or an additional 660 people.

The on-reserve Membership has seen a more modest growth rate of approximately 1% over the last 40 years. If this growth rate is maintained over the next 20 years, the on-reserve population will grow to approximately 331, or an additional 59 people. Even at a 1% growth rate, WLFN will still need to plan for their future housing needs as they balance their current needs. A significant factor to growth rate is the growing population of WLFN Members living off-reserve who have expressed interest in returning to their community but are unable to do so because of insufficient housing options.

“ I DO NOT WANT TO LIVE IN THE CITY ANY LONGER. COST OF LIVING IN VANCOUVER IS ON THE RISE. I FEEL MY QUALITY OF LIFE WOULD BE BETTER IN THE COUNTRY AND BE CLOSE TO MY FAMILY AND LEARN MY CULTURE MORE.”

- WLFN MEMBER SURVEY RESPONDENT

<sup>3</sup> Source: INAC Community Profiles, Sept 2020

<sup>4</sup> Average # of births/deaths per year = average growth per year



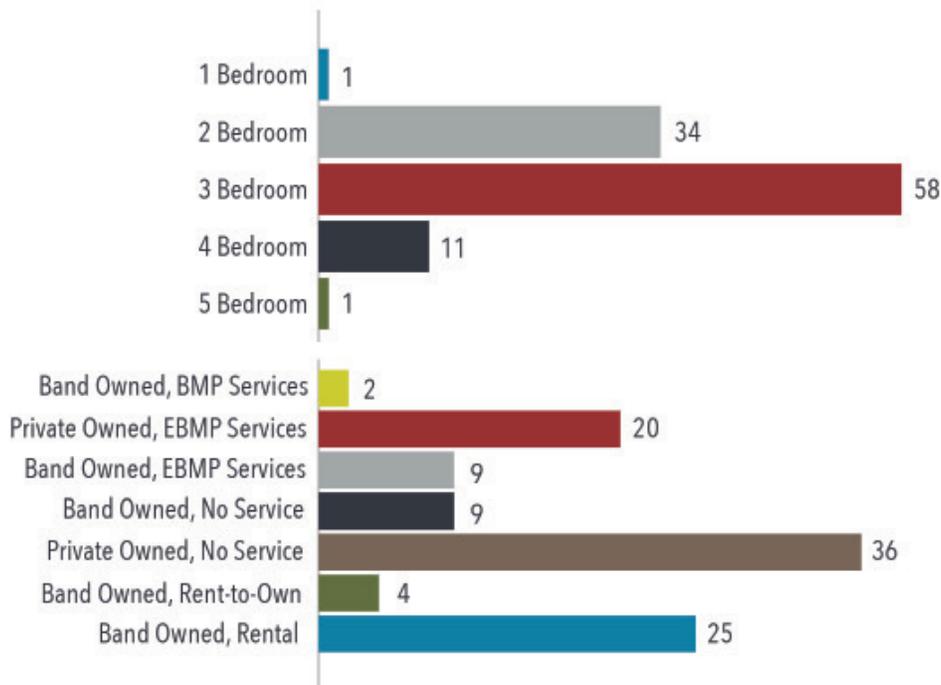
# WLFN HOUSING

WLFN currently has 105 homes in their listed stock. Of the total, 36 homes are privately owned, 25 are rentals and 4 are rent-to-own. Currently, 45 lots are not serviced.

Updated rental rates for 2020 are between \$625 and \$687. Rental rates will be revised accordingly to ensure sustainability of WLFN’s long-term housing plans.

Previously the Members who owned and rented homes paid service fees which included costs for water, wastewater, 911, street lighting, garbage, fire protection, and road cleaning. For people living in a rental, those rates were incorporated into their rental rate. Private homeowners received one invoice at the beginning of each fiscal year (April 1st of every year). The invoice stated which services were being charged for and what the monthly rate was. Elders aged 60 and older had their Service Fee or a portion paid out of an Elders Budget that is set aside every new fiscal year. The service fees were eliminated by Chief & Council last year and it was decided that no one

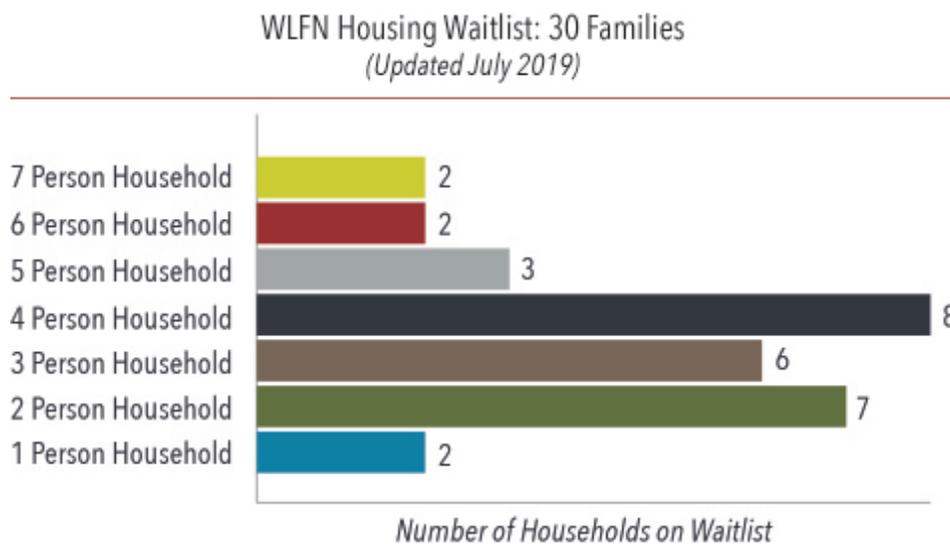
## WLFN Current Housing Stock 2020



# WLFN HOUSING WAIT LIST

A key indicator of housing needs, or at least desires of Members is provided through the WLFN Housing List. The housing list as a policy tool has been passed down from historically disconnected governments to First Nations in Canada in order to allocate housing based on a first-come-first-served basis rather than assessing the applicants' needs.

The current wait list, as identified by WLFN staff, for on-reserve housing was 30 Families, ranging in size from 1 person to 7 people, with varying age demographics in each.



While there must be a consideration of Members' desires and preferences in the allocation of their housing, there must also be some way to examine Members' actual needs. WLFN Housing, Engineering and Planning staff have the opportunity to work together to establish an allotment application process that best assesses both the desires and the needs of Member applicants. The goal of this process has been to provide housing to those with greatest need first, uplifting the individual applicants and the Community overall.

The recent survey of Members also allows us to better understand Member needs, desires and preferences. When survey respondents were asked if they would like to have their own home, 49% of respondents said yes, 32% of whom currently live on-reserve.

From the graph we see that Elders 65 and older most frequently indicated the need for their own home. 18 of these 21 respondents already live on-reserve with other Members in their households.



An additional 15 of the 29 Members who desired their own home were under the age of 34.

When we add these numbers to the current housing waiting list of 30 Members, we can estimate the current housing need at approximately 99 homes for construction.

Next, factoring in 65% of the current youth population of 199 Members under 30, the long-term WLFN housing need could potentially see an additional [129] houses to accommodate community youth as they age and require their own homes and/or attract off-reserve Members back to WLFN.

## MEMBERSHIP LIST

In the process of the engagement for the WLFN Housing Strategy a significant gap between the number of WLFN Members within the Community Profile through Indigenous Services Canada and the registered list held within WLFN was identified. This gap was significant in the difference and impacted WLFN in a couple of ways, one of which is impacts to which Members are included on the housing waitlist.

First WLFN established its own custom Membership code in April 1985 which dictates a number of considerations to Membership and the process in which you can become a member. This means that once the custom Membership code was in place there were elements of the registration list through what was AANDC (Aboriginal Affairs and Northern Development Canada) and then INAC (Indigenous and Northern Affairs Canada) that WLFN no longer had access to. This means there is a disparity between the number of members listed with ISC at 859 versus the number of members on the WLFN band list at 437 Members as of October 2020. This list is update at the yearly vote. WLFN is not funded at this time for 859 people but instead is funded for their membership list. This has potential consequences on both the potential need for housing and the funding required as more potential members are presented the opportunity to register under WLFN's membership code. The calculations for housing needs over the next ten years included a marginal increase over time as new members are added to the membership list.



# ENGAGEMENT RESULTS

## PHASE 1 CONSULTATION WITH COMMUNITY

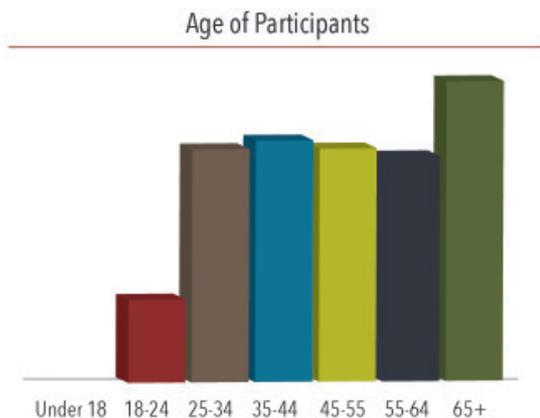
In Phase 1, the project team focused on establishing a clear picture of “where we are now.” To accomplish this, Strategies North completed a current review of assets, land codes, plans, CCP progress, growth projections, had regular meetings with Economic & Social Development departments and Chief & Council and conducted a preliminary community survey to help identify key topics/concerns of the Members of WLFN. This initial comprehensive research, review, analysis and consultation provided the project team with an understanding of the community to inform Phase 2 of the Strategy’s development as well as subsequent phases.

Information collected as part of Phase 1 included:

- WLFN Land Code
- WLFN Comprehensive Community Plan
- WLFN Housing Policy
- Community growth projections
- Current local housing context
- Previous housing survey results
- Social need
- WLFN Housing
- Revenue and expenditures
- An initial Phase 1 community survey

A detailed summary of actions taken and outcomes in Phase 1 can be found in the WLFN Housing Strategy Phase 1 Report.

## PHASE 2 CONSULTATION WITH COMMUNITY



The WLFN Housing Strategy Phase 2 survey had 158 responses in total, with just over half (54%) of respondents indicating that they live on-reserve. Of the participants who responded, the majority (65%) identified as female, a third (34%) identified as male, the remainder as two-spirit (0.63%) or preferred not to say (1%). The survey has also seen a relatively even balance in age of participants 25 years or older (18% - 23%). There were some participants under the



age of 25 (6%), with no participants indicating that they were under the age of 18.

The survey collected input about Member’s current housing situation, in addition to their present housing needs and long-term goals. This included data surrounding rents and mortgages, household demographics, household conditions, maintenance needs, housing preferences (including types, styles etc.), and a variety of questions surrounding what housing initiatives and solutions Members feel would be appropriate for WLFN. This phase built upon the key priorities and directions for social and community development highlighted in the Comprehensive Community Planning (CCP) community engagement process.

The team aimed to reach as many WLFN community Members as possible to collect information and prompt conversations on systemic social, economic, cultural, and environmental concerns and needs related to housing. Throughout this process, Strategies North worked with Chief and Council and other Nation departments to ensure that all parties were engaged. Engagement as part of Phase 2 included:

- Phase 2 WLFN Housing Strategy Community Survey
- In-person community engagement sessions
- Interviews with key staff and community leaders
- Elders community engagement session

## IN-PERSON COMMUNITY ENGAGEMENT SESSIONS

In January 2020, Strategies North held an engagement session at the WLFN School to meet with WLFN community Members and talk about their community housing needs and visions. This session saw community Members attend both in person and via the livestream through the community Facebook page. This allowed for Members who were unable to attend in person to watch the session take place and participate in asking the facilitators questions.



The facilitators conducted a SWOT (strengths, weaknesses, opportunities, threats) analysis with the community in order to identify current and future housing needs, issues, and the community Members’ long term housing vision.

A SWOT analysis is a method for identifying the internal and external factors that can have an impact on the success of a community. This process is an impactful decision-making tool in strategic planning. The SWOT process lets the project team collect high-level meaningful input that will help gain a contextual understanding of the community and its Members’ needs and goals. It also helps to uncover what internal and external factors are important to take into consideration. Below is the framework used for the WLFN

community engagement SWOT analysis. This activity was facilitated by putting up flip-chart paper around the room with the titles: strengths, weaknesses, opportunities, threats, and providing the



participants with large-sized sticky notes and markers to add their input to the different categories.

PLAY TO:

MITIGATE:

### STRENGTHS

These are the internal attributes and resources that support a successful outcome.

### WEAKNESSES

Internal attributes and resources that work against a successful outcome.

### OPPORTUNITIES

External factors that the entity can capitalize on or use to its advantage.

### THREATS

External factors that pose a risk to success.

In addition to the basic SWOT framework, the project team also included two additional titles: vision and services/supports needed, to allow community Members to include their thoughts under these categories as well.

### VISION

These are the long term goals and ideals for your community's future to build a thriving community.

### SERVICES/SUPPORTS NEEDED

These are the needed supports and additional capacity to resolve current issues and foster a thriving community.

After they had finished adding their comments and ideas under each heading, participants were then given 5 stickers and invited to place them next to comments on the flip charts that they most strongly agreed with. This is an important step as it allows for WLFN Members to highlight what their top priorities are.

The result of SWOT analysis resulted in the following pages. And asterisk (\*) is used to represent the stickers that Members placed next to comments they most strongly agreed with.



# COMMUNITY SWOT ANALYSIS RESULTS

\*Comments that received a sticker (asterisk\*) beside them were emphasized by participants as the comments they most strongly agreed with

## STRENGTHS

Own School *	Location
Resources *	Public Transit
Chief & Council *	Climate
Reliable Staff	Close to Hospital
Progressive Community	Water

## WEAKNESSES

Safe Potable Water **	a house
Lack of Support *	Overcrowding
Renovations wait schedule *	Knowledge of home insurance
Affordability *	Mold in houses
Gaps in Housing Policy	Keep Grass-root people in touch
Low Quality Maintenance	Air quality
In-person Payments	Fans Don't work
Lack of Available Housing	CPs on privately owned homes
Multi-family dwellings	Appliance repair vs replacement
High Utility Costs	# of homeless members
Lack of Financial Education	Continued payment of houses from 70s / 80s
Singles living in large homes	
Lack of Resources	
Clear Processes	
Private owned renovations	
Communication	
Knowledge around owning	

## OPPORTUNITY

Tiny Homes *	Home Maintenance Training
Home Ownership *	New school
Housing for returning members **	Condo's suitable for pets
Elders Housing Development	High quality housing options
Sustainable Development	One-level homes (Rancher)

## THREATS

Land ownership *	Infrastructure
No garden/pet space **	Lack of funding
Environmental (fire)	Loans
Business opportunities	House values
Policies	Student Housing in City

## VISION

Affordability *****	houses + communities **
Housing for all ***	Renovation inside & out **
Durable homes***	
Low income options **	Upkeep roads all winter (gravel) **
Tiny homes (8*)	Thriving community
Cord wood homes (8*)	Comfortable homes
Hemp brick homes (8*)	Joyful community
Earthship (8*)	Access to financing
More developed land for	

## SERVICES/SUPPORTS NEEDED

Training	DIA Loans **
Housing for Elders **	Finish pow wow grounds re: culture & traditions
Apartment complexes *	Furnace maintenance programs
Tiny Homes *****	More training (doctors, etc.)
long lasting *****	Education on innovative housing options/sustainable/ environmentally conscious
Single parent housing****	Home makeover for Elders
Housing for young couples / youth ***	Business & Grants
Clean technologies *	Computer room
Renovations ***	
Affordable Housing for Students **	
Security evenings/weekends/ holidays *	



In summary, comments that received a sticker (asterisk\*) beside them were emphasized by participants as the comments they most strongly agreed with. This allowed the project team to not only look at the entire range of input from the session, but also what comments resonated the most with the group.

For community strengths, these comments were: Chief and Council, Own school, and resources. For weaknesses, the comments were: Safe potable water (X2), Affordability, Renovations wait schedule, and lack of support.

For opportunity, these comments were: Housing for returning Members (X2), Tiny home, and Home ownership. For threats, these comments were: No gardening/pet space (X2), and Land ownership.

The vision and services/supports needed heading saw the stickers placed beside ideas/comments, indicating the highest emphasis from participants. For visions, the comments emphasized were: Hemp brick homes (X8), Tiny homes (X8), Earthship (X8), Cord wood homes (X8), Affordability (X6), Durable homes (X3), Housing for all (X3), Low income options (X2), More developed land for houses + communities (X2), Renovation inside & out (X2), and Upkeep roads all winter (gravel) (X2).

For services/supports needed, the comments emphasized were tiny homes (X8), Education on innovative housing options/sustainable/environmentally conscious/long lasting (X5), Renovations (X3), Apartment complexes, single parent housing (X4), Housing for young couples/youth (X3), Clean technologies, DIA loans (X2), Affordable housing for students (X2), Housing for Elders (X2), and Security evenings/weekends/holidays.

**“ THE BAND HAS A BEAUTIFUL LOCATION AND WITH COMMUNITY INVOLVEMENT AND EVERYONE WORKING TOGETHER, A BEAUTIFUL COMMUNITY CAN EVOLVE.”**

**- WLFN MEMBER SURVEY RESPONDENT**

**“ THERE NEEDS TO BE EQUAL OPPORTUNITY FOR ALL WLFN MEMBERS TO HAVE SUITABLE HOUSING SO THAT EVERYONE HAS A CHANCE TO HAVE A GOOD HOME”**

**- WLFN MEMBER SURVEY RESPONDENT**



# WLFN ELDERS ENGAGEMENT

The Strategies North team visited the WLFN Elders meeting to engage community Elders on the Housing Strategy. Elders were identified as a target group in the engagement strategy and an Elders engagement session was made a priority in order to help mitigate barriers to participation that Elders may face in attending the in-person community engagement session and taking the online survey.

In this session, WLFN Elders highlighted the need for housing to be built this year, and for renovations of older homes on the WLFN reserve. Mold was identified as a key issue in homes requiring maintenance. WLFN Elders highlighted that a more organized approach to home maintenance may help to ensure homes remain safe and appropriate for WLFN Members. It was recommended that this approach involve detailed maintenance plans, inspections and hiring qualified workers.

WLFN Elders spoke to the need for high-quality renovations and building practices in order to minimize issues as a result of poor-quality construction work in the future. In addition, the importance of hiring qualified carpenters and well-trained maintenance staff was also mentioned. WLFN Elders spoke to the importance of increasing accessibility in their community and homes. They expressed that icy pathways and steps are a hazard in the winter and recommended the installation of metal tracking and anti-slip rams for both homes and community buildings.

“ ELDERS HOUSING UNITS WITH A GUEST ROOM FOR GRANDCHILDREN TO VISIT.”  
- WLFN MEMBER SURVEY RESPONDENT

Elders also indicated that education for community youth is a community priority. They gave the examples of a career planning workshop and other youth training opportunities. Additional topics mentioned included the need for an emergency water reservoir, and the importance of land use planning when developing.



# WLFN YOUTH ENGAGEMENT

In the context of youth engagement there were two opportunities to engage with youth at WLFN. The youth that attend the after school programming gave us their unique perspective of Housing at WLFN. WLFN youth also significantly contributed to the in person engagement and spoke to environmental concerns, Elders housing and water quality.



## AFTER SCHOOL YOUTHS

What they said:

- Would like a home where we can have pets
- Would like to have my own bedroom (not have to share a bedroom with sibling)
- Need a bigger house (many of the youth had more than two generations living in their house and wanted room for everyone)



## TEENAGED YOUTHS

What was important to them:

- Environment
- Preserving water sources and maintaining water quality in the community
- Conservation
- Providing homes for Elders
- Homes that have indoor spaces for fun such as a basement



# COMMUNITY DESIRES

The Engagement process allowed for the community to highlight key desires and goals for the development and future of their community.

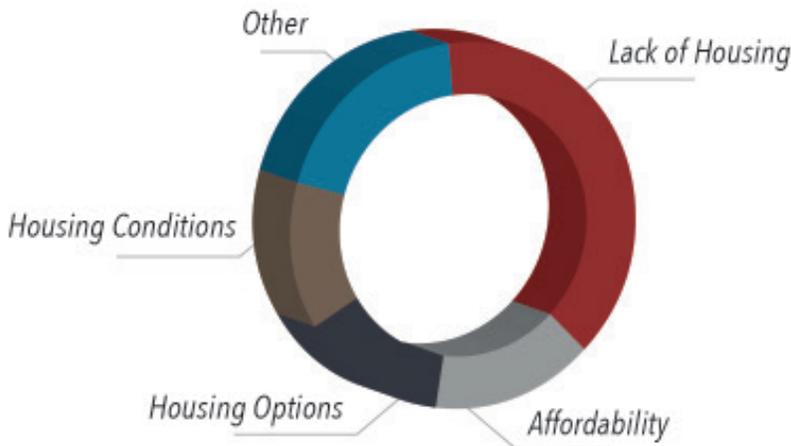
When interviewing off-reserve Members, 62% indicated that if housing were available, they would move back to reserve. Of those off-reserve Members who would like to move back, many expressed that this was due to the desire to be closer to family and to their traditional culture and lands. These participants indicated that affordability and the cost of housing are common factors in decision making around moving back to reserve. Respondents said that they would consider moving back depending on the quality and location of the housing available, work opportunities, and if there was space for pets and livestock such as horses.

“ A HOME FEELS LIKE HOME WHEN YOU ARE PROUD OF WHERE YOU LIVE, THE CONDITION YOUR HOME IS IN AS WELL. MOST IMPORTANTLY, PRIDE OF OWNING YOUR OWN HOME IS KEY TO LOOKING AFTER YOUR HOME.”

- WLFN MEMBER SURVEY RESPONDENT

The top four concerns with regards to housing by community Members are lack of housing (39%),

Top Concerns With Regards to Housing by WLFN Community Members



affordability (15%), housing options (14%), and housing conditions (13%). Other concerns included services, safety, non-Member rentals, land claims, corruption, housing priorities, and housing style.

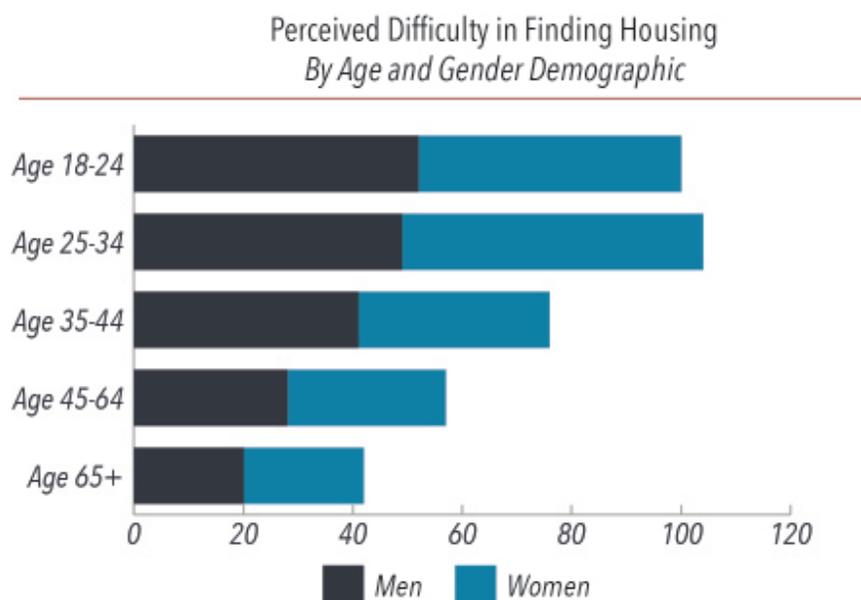


## GAPS IN HOUSING PROVISIONS

The focus of this Strategy is to address the WLFN Member housing needs. Phase 2 survey respondents were asked to consider which age and gender demographic groups in their community they thought were struggling to find housing the most.

The age groups identified as having the hardest time finding housing were:

- Women aged 25-34 (15%),
- Men aged 18-24 (14%), and
- Men aged 25-34 (13%).



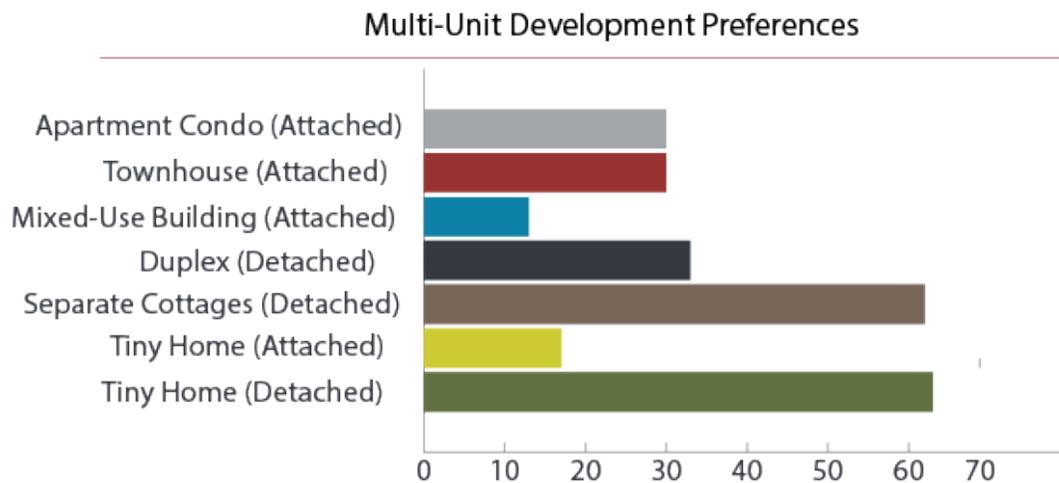
As well, 23% of respondent households on-reserve had three or more generations living under one roof, while 7% had four generations sharing space in the same household.

Add to this the potential homeless population and we see a need for different types of housing as shown in the Housing Continuum to provide emergency shelter to those who are potentially in unsafe environments and/or are homeless, for those who have not yet found adequate income to rent, others who are starting to build credit and would like to own their home, and those who are ready to down-size and have maintenance-free accommodations.



## TYPES OF HOMES

When asked about what they feel are the preferred housing types for WLFN Members, survey participants indicated that a variety of housing types are needed for the WLFN community. Single detached housing was indicated most as the preferred housing type for WLFN Members, followed by multi units. Many respondents also mentioned the size of homes that are preferred. Both 2-3-bedroom homes and 4+ bedroom home were commonly mentioned as the right size for new builds. Also, large-scale housing was mentioned eight times, and small-scale housing was mentioned seven times. This is reflective of the need for a variety of housing sizes to suit the needs of different households. Other commonly mentioned housing qualities included accessible housing for Elders, affordable housing, housing with yards and basements and sustainable housing models.



Respondents indicated that when considering options for multi-unit housing development, detached tiny homes and detached cottages were the preferred options. Duplexes were the following favourite, followed by town houses and apartments or condominiums. The least popular options were attached tiny homes and mixed-use buildings.

The most repeated theme in the short term was the idea of small houses, including small footprint and tiny homes.

Affordability was also a top consideration, followed by the desire for high quality construction (materials, appliances, utilities), low density (physical distance between neighbours, quiet, privacy, space for pets and horses), and shared amenities (walking paths, playgrounds, communal spaces).

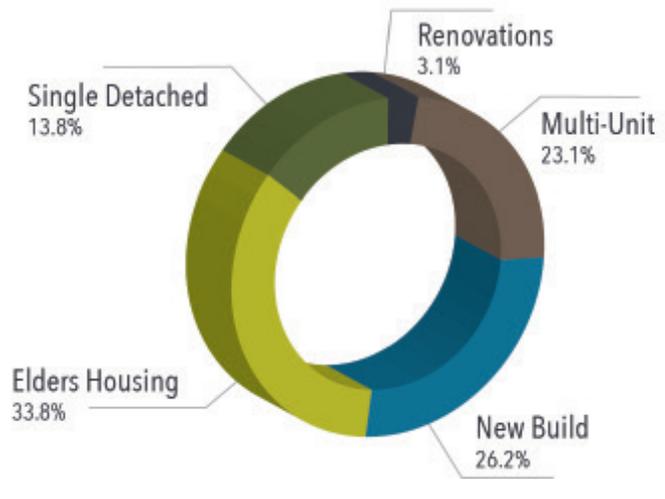
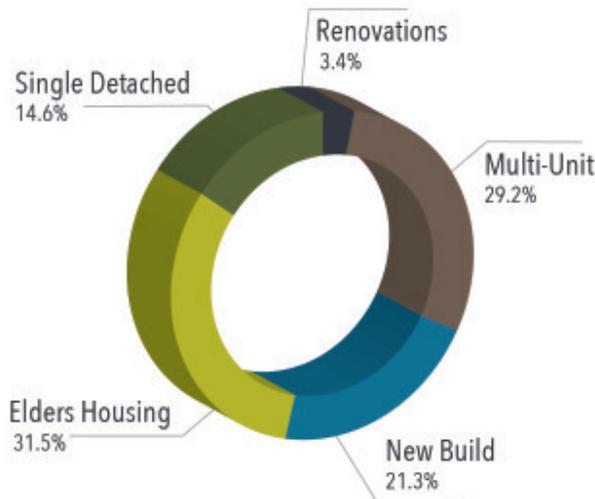
In the long term, shared amenities were the top concern followed by affordability, small scale housing, and a mix of uses particularly space for businesses.



Elders’ housing models, including retirement homes, care facilities, complexes, and accessible single-level units are all a top priority for both the short and long term. Respondents indicated that multi-unit construction should be a priority in the short term, including apartments, duplexes, and townhomes, whereas in the long-term multi-units were slightly less important than building new housing in general. Single detached houses were viewed as being equally important to construct in the short and long term. Some respondents also identified that renovating existing housing stock was important in the short and long term.

Physical Form: Short-Term

Physical Form: Long-Term



RANK	SHORT TERM (< 1 YEAR)	LONG TERM (> 1 YEAR)
1	ELDERS HOUSING (SPECIFICALLY DESIGNED UNITS OR COMPLEXES)	ELDERS HOUSING (SPECIFICALLY DESIGNED UNITS OR COMPLEXES)
2	MULTI-UNIT (APARTMENTS, DUPLEXES, OR TOWNHOMES)	NEW BUILDS
3	NEW BUILDS	MULTI-UNIT (APARTMENTS, DUPLEXES, OR TOWNHOMES)
4	SINGLE DETACHED DWELLINGS	SINGLE DETACHED DWELLINGS
5	RENOVATIONS OF EXISTING HOUSING STOCK	RENOVATIONS OF EXISTING HOUSING STOCK



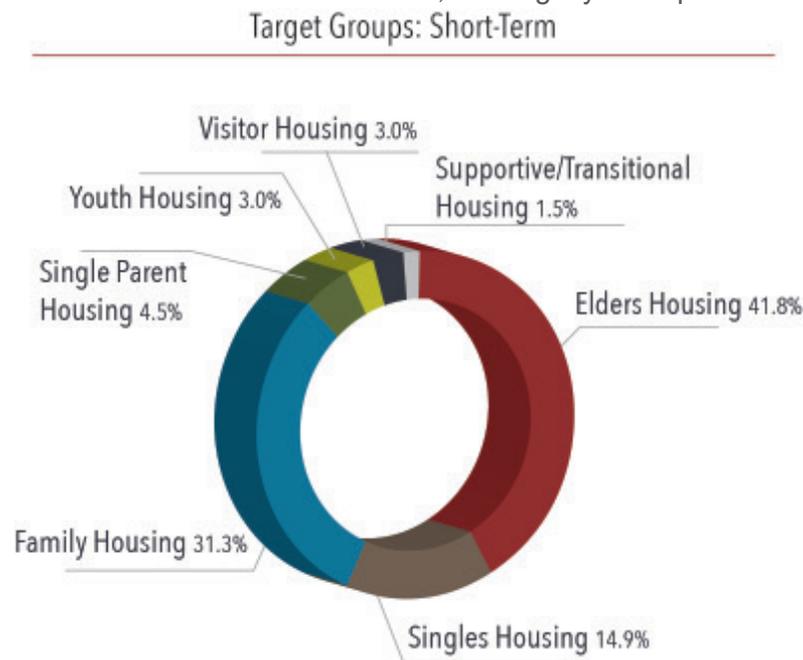
## SUSTAINABILITY

“ SUGARCANE LIES IN THE MOST BEAUTIFUL VALLEY WITH EXCEPTIONAL FARMLAND - WOULD BE COOL IF THE COMMUNITY’S FUTURE GOALS WERE AROUND SELF SUSTAINABLE FOOD, ENERGY, WATER, HOUSING. ECONOMIC CRISIS IS POSSIBLE AND I’M NOT SURE IF BUILDING MANSIONS FOR THE RICH IS THE SOLUTION.”

- WLFN MEMBER SURVEY RESPONDENT

Sustainability, such as environmentally friendly building materials and solar panels, as well as large scale houses (large rooms, more interior space) were also highlighted. Other qualities that were mentioned as important for the community in the short and long term included rent-to-own and rental models, low-maintenance, accessibility, high density, and efficiency.

Of those who did want to see some small-footprint homes built, the majority preferred two-bedroom units over one-bedroom, and slightly more preferred a one-level design over two levels.



Respondents were also asked to consider what features or amenities should be included as part of new small-footprint homes, and the popular choices were front porches, sustainable water (ex. rainwater collection), sustainable energy (ex. solar panels), and gardens.

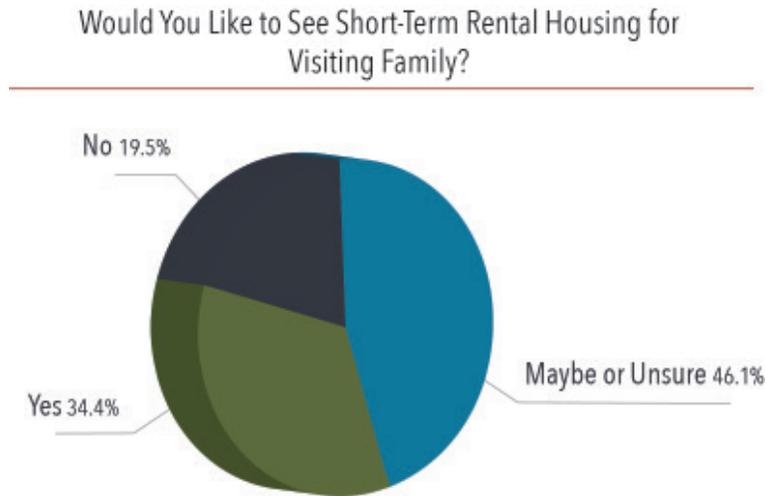
Elders were again emphasized as the top priority group that needed specific forms of housing designed for their unique needs, both in the short and long term.

This was followed by the desire for housing suited to families of all sizes, large and small, and then by housing types designed specifically for singles and individuals who wanted to live alone. Other groups that were identified as needing specific housing forms included: single-parent households; Members experiencing addictions and/or homelessness who may need forms such as emergency shelter, transitional supports or assisted living, or other social housing; youth, young adults, and/or students; and visitors who needed temporary lodging while visiting the community.



## VISITOR HOUSING

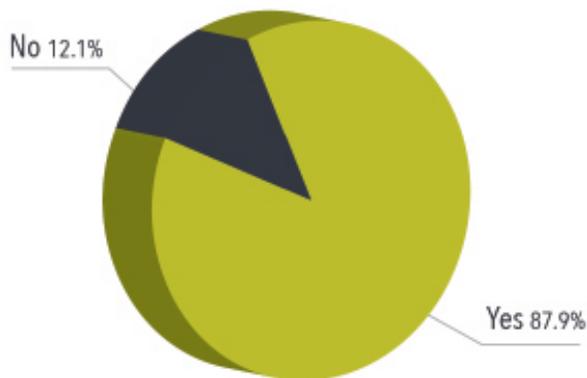
When asked directly about an interest in housing models specific for visiting family and friends, that is short-term rental housing, roughly half (46%) said “maybe”, a third (34%) said “definitely” that they would like this as an option, and 20% did not want this form of housing.



## INCLUSION OF PETS

Many respondents were concerned that housing development should provide enough space between and around houses to allow for pets, such as dogs, cats, and horses. When asked directly if they would like to see housing development that was appropriate for pets, the overwhelming majority (88%) said yes, with the remaining 12% who did not want housing development to consider pets.

Would You Like to See Housing Appropriate for Pets?



“ PET FRIENDLY IS IMPORTANT BECAUSE THEY ARE PART OF THE FAMILY.”

- WLFN MEMBER SURVEY RESPONDENT



## RECREATION

Other suggestions for shared amenity space by respondents includes:

“ LOTS OF GREEN PLANTS, FLOWERS AND TREES. NICE WALKING PATHS FOR THOSE WITH MOBILITY ISSUES. INTERACTIVE CULTURAL AREAS. MAYBE WE CAN MAKE AN AREA AND BUILD SOME AS EXAMPLES OF TRADITIONAL HOUSE PITS AND PLANT TRADITIONAL PLANTS IN A SPACE DESIGNED AS A GATHERING SPOT.”

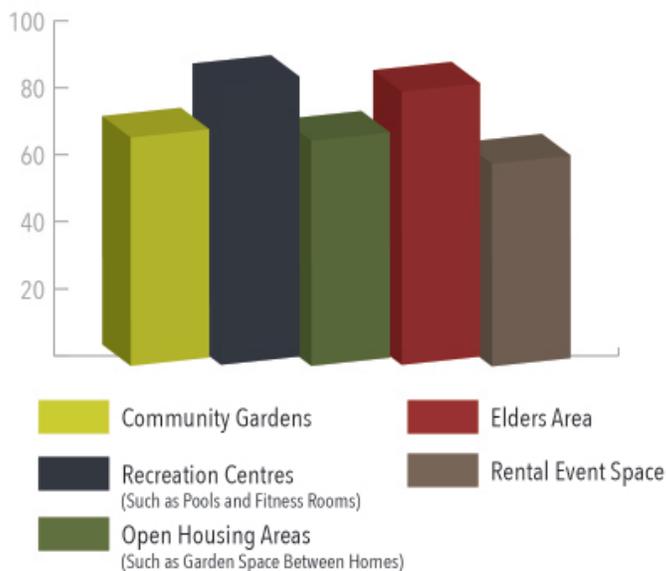
- WLFN MEMBER SURVEY RESPONDENT

- New gym or fitness facility
- Trades workshop for youth
- Bike and walking path throughout the community with outdoor exercise equipment spaced along the path
- Outdoor recreation infrastructure
- Ceremonial spaces to hold sweats
- Protection of naturally occurring gardens, such as choke cherry trees
- Community traditional activity space
- Areas throughout community for Elders to sit and enjoy nature
- Spa areas
- Areas for farm animals, including large livestock

## SHARED SPACE

Shared amenities were brought up by respondents as a key priority to include in future housing development, particularly in the long term. Communal spaces were also mentioned as important in previous community engagement sessions.

What Types of Communal Spaces Would You Like to See?



Respondents were asked to choose the types of shared amenities/communal areas which they thought were most appropriate for WLFN. Recreation centres, such as swimming pools, gyms, fitness rooms, and courts, as well as spaces tailored for Elders, received the most interest. These were followed by community gardens, open areas between housing, and finally rental space to hold events.



# HOUSING MAINTENANCE CHALLENGES

In the Phase 2 Survey, Members were asked about the top challenges they experience in taking care of their homes. The following chart shows the most indicated challenges organized by maintenance and other related barriers:

IDENTIFIED MAINTENANCE PROBLEMS	RELATED BARRIERS
YARD/GARDEN	COSTS OF MAINTAINING A HOME
HEATING/COOLING SYSTEMS	EDUCATION (KNOWING HOW TO MAINTAIN A HOME)
MINOR REPAIRS	PHYSICAL ACCESS/ABILITY TO CARE FOR A HOME
ROOF REPAIR	CLEANING
ELECTRICAL REPAIRS	BAND HOUSING
PLUMBING	-
APPLIANCES	-

**“ OWNERS SHOULD BE GIVEN INFORMATION/ INSTRUCTIONS ON WHAT NEEDS TO BE DONE SEASONALLY, ANNUALLY AND EVERY FEW YEARS. TAKING CARE OF APPLIANCES, FURNACES, HOT WATER HEATER, ETC. ALSO KEEPING THE GROUNDS IN GOOD SHAPE.”**

**- WLFN MEMBER SURVEY RESPONDENT**

Survey participants were also asked about their suggestions for improving home maintenance for WLFN Members. The majority of comments were reflective of improving WLFN employment and internal capacity, providing education to Members about home maintenance, reflecting on the responsibilities of the Band to ensure maintenance is routinely completed, and a need for appropriate equipment to complete home maintenance.

Suggestions from the community for improving home maintenance included improving employment opportunities for WLFN Members including students, to create additional maintenance capacity. WLFN Members also saw education



as a key factor to improving home maintenance. Many Members suggestions looked at providing educational resources and opportunities for Members surrounding home maintenance, as well as improved education for staff to provide high-quality maintenance. Participants also highlighted the following suggestions for the Band to improve home maintenance:

- Ensuring maintenance checks and needed maintenance is consistent and completed where needed
- Assisting Members with various maintenance needs indoor and outdoor
- Ensuring services are provided



# COMMUNITY LAND AVAILABLE FOR HOUSING

The First Nation Land Management Act (FNLMA) was implemented in 2014. WLFN subsequently developed their own land code (in effect June 2014) which essentially eliminated all the land management provisions of the Indian Act, allowing the WLFN to manage and control their own lands.

Williams Lake First Nation possesses eight reserves comprising 1,928.9 ha of land in and around the City of Williams Lake, BC including:

RESERVE NAME	RESERVE NO.	HECTARES	ACRES	PLAN CLSR
WILLIAMS LAKE NO. 1	08286	1644.00	4062.00	BC 77
ASAHAL NO. 2	08287	48.90	120.80	BC 77
FIVE MILE NO. 3	08288	72.20	178.40	BC 77
JAMES LOUIE NO. 3A	08289	61.00	150.80	BC 77
TILLION NO. 4	08290	3.70	9.14	BC 77
CHIMNEY NO. 5	08291	23.40	57.80	BC 77
SAN JOSE NO. 6	08292	2.61	6.44	BC 77
CARPENTER MOUNTAIN NO. 15	08292	64.80	160.10	BC 77
TOTAL:		1920.61	4745.48	



### **WILLIAMS LAKE IR # 1 (1645.3 HA)**

This is the main reserve consisting of a mix of residential, commercial, industrial and community uses. There has been significant work done to enhance the economic development capacity of this reserve. It is bisected by Highway 97 and also has rail access.

### **ASAHAL LAKE IR # 2 (48.6 HA)**

This reserve has limited access and development

### **FIVE MILE IR # 3 (73 HA) AND JAMES LOUIE IR # 3A (64 HA)**

These reserves are located adjacent to Likely Road and have some homes located there and include some agricultural development. There is also a small lake located there.

### **TILLION IR # 4 (3.7 HA)**

This reserve is located at the confluence of the Williams Lake River and Fraser River. It can be accessed through the River Valley Trail from Williams Lake.

### **CHIMNEY CREEK IR # 5 (23.4 HA)**

This reserve is located at the confluence of a creek and the Fraser River. It is located down slope from a gravel operation and is connected to Highway 20 via Stafford Field Road.

### **SAN JOSE IR # 6 (2.6 HA)**

This reserve is located within the City of Williams Lake and includes a large, vacant parcel of land that appears to have been used for storage or parking in the past.

### **CARPENTER MOUNTAIN IR # 15 (68.3 HA)**

This reserve is located along Likely Road and is undeveloped with some trees and forests<sup>5</sup>.

<sup>5</sup> WLFN Comprehensive Community Plan

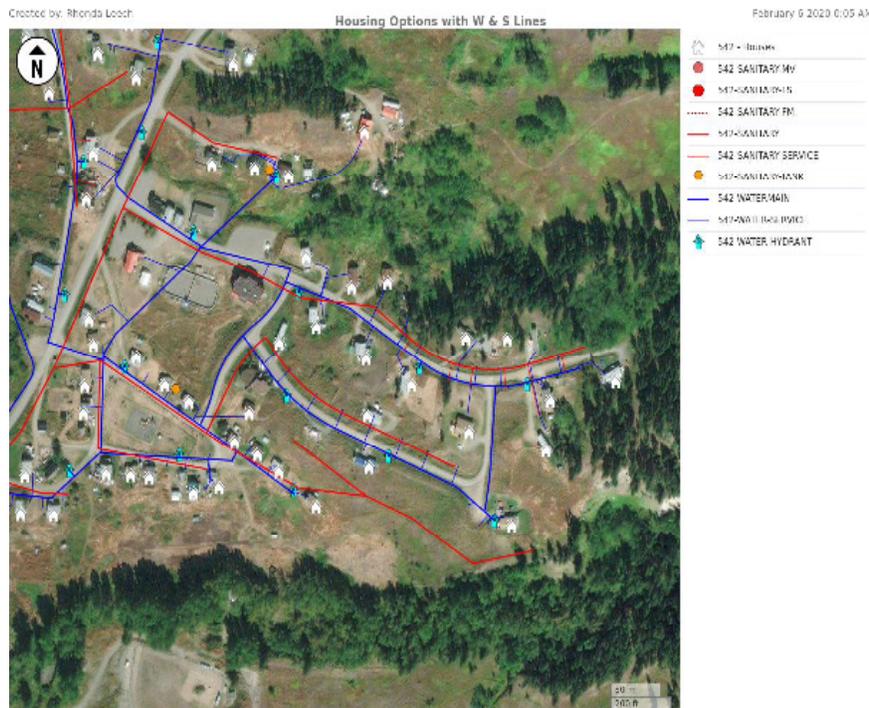


## RESERVE AREAS

The eight reserves are separated by some distance as you can see from the Map below. Land classified as private lands are in the Addition to Reserve Process, and the Lands Office ensures that these areas are monitored by WLFN.

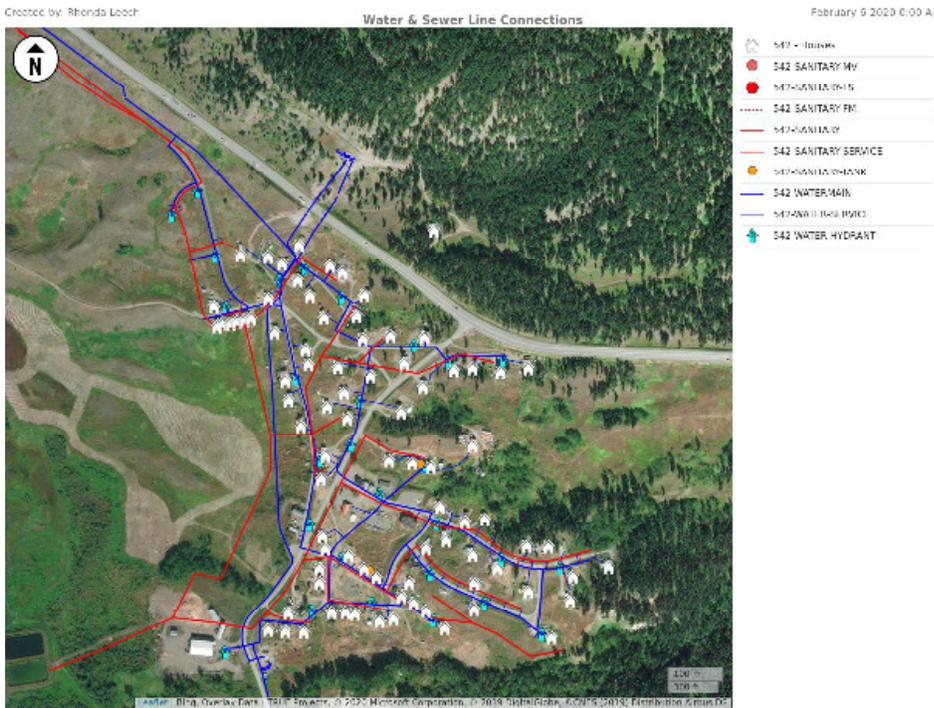
WLFN has stated the following values pertaining to land and resources:

- We are on this planet as stewards of the natural resources. We should protect and enhance
- The natural world consists of many parts existing in harmony. We are opposed to single use management systems and each set of resources should be managed as part of the whole
- Zero waste management must be strived for
- Within the above guiding principles people must be able to get the food, shelter and money they need from the natural resources (based on need not greed)
- Resources owned collectively will be managed for the benefit of all Band Members
- Each generation has the right to set management priorities to meet its needs as long as their decisions do not jeopardize the ability of future generations to change priorities<sup>6</sup>



<sup>6</sup> WLFN Comprehensive Community Plan





# OVERVIEW OF HOUSING POLICY, LAND CODE, AND CCP

Strategies North provided a review of the Policy, Land Code and Comprehensive Community Plan in Phase 1. For each document, we recommend the following:

## HOUSING POLICY

The purpose of the WLFN Housing Policy is to:

1. Provide a set of standards for the delivery of housing programs and services
2. Outline authority and responsibility for the management of houses and services related to housing
3. Provide instructions for Housing Management
4. Set forth the basic principles to be followed by the Band administration, government and Membership with respect to housing

The Policy has recommendations with regard to ownership, construction, renovations and subsidies provided for Privately-owned homes, as well as for Band-owned homes. There is a section for the Williams Lake maintenance fee of which should be updated/omitted due to the change in policy for the First Nation with regard to monthly maintenance fees for bank housing units. We also note that the Policy covers “sweat equity”.

## SWEAT EQUITY

Sweat equity is a contribution of labour and/or materials to complete the renovation project. The Band expects that the homeowner or the homeowner’s family, if able, will contribute sweat equity to their renovation.

1. All homeowners are required to make a sweat equity contribution to their renovation or construction
2. All homeowners or tenants are required to sign a sweat equity contract stating the time and type of work they will contribute
3. Housing and construction staff will manage the sweat equity contract
4. If the homeowner is unable to make a contribution, he or she must get the sweat equity waived by the Housing Department
5. If the sweat equity contribution is not honored the construction may be stopped; or the cost may be charged to the homeowner as an over-cost

### Recommendations:

Update Housing Policy to reflect changes since 2014, including name change from Williams Lake Indian Band to Williams Lake First Nation;



Continue to work with the NStQ communities to develop an updated housing policy.

## LAND CODE

The Williams Lake First Nation (WLFN) became governed by the First Nation Land Management Act in 2014. This resulted in WLFN developing its own Land Code in June 2014, which is now a law created by the community to govern WLFN lands. The WLFN Land Code means that WLFN is no longer governed by the [32] sections of the Indian Act that governed land management. The WLFN Land Code upholds the goal “to ensure that our land resources are used wisely today and into the future for the benefit of our community.”

The land code covers the following types of interests:

1. Allotments;
2. Leaseholds;
3. Easements;
4. Mortgages; and
5. any traditional interest in WLFN lands that has been recognized by a WLFN Law.

### **Recommendation:**

Update Land Code to reflect change in name from *Williams Lake Indian Band* to *Williams Lake First Nation*.

## COMPREHENSIVE COMMUNITY PLAN

The Williams Lake First Nation’s Comprehensive Community Plan (CCP) came into effect in 2016 with goals and objectives identified up to 2021. The CCP is a document developed through community and stakeholder engagement that provides a five-year plan, shared vision, and long and short-term goals for the growth and development of the community. Throughout the development of the CCP, WLFN held five community meetings giving Members multiple opportunities to voice their concerns and identify their aspirations for the community. In this process, the community identified the need for a Housing Strategy as a priority goal.

The Social Development and Housing section of the CCP provides the current context, goals and objectives, and proposed actions for social development and community housing as follows:

“Provide the opportunity for stable, quality, and affordable housing for community Members and ensure that community Members are well supported in their social development”.

### **Recommendations:**

Review and update CCP to reflect 2020 priorities and name change;  
Review the feasibility of building an Elders Centre/Nursing Home; and  
Encourage more community gatherings and events to bring people together.



# FINANCIAL CONSIDERATIONS

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The Williams Lake First Nation Housing Strategy accounts for the feasibility of a variety of community housing options. The financial commitment that WLFN makes toward housing for Members will need to increase in the immediate and distant future. There are a variety of external and internal funding opportunities available to WLFN. We have provided info for some of these options below:

## CMHC FUNDING

CMHC is given a lump sum of funding for all the programs on an annual basis. Funding varies from year to year. Funding is distributed to all programs via a proposal-based system. It is best to try and align the desired housing outcomes and time frame from the strategic plan with available programs and then determine feasibility. Clearly defined objectives are helpful as it strengthens your proposals and EOI responses.

ISC does the lot development not CMHC.

CMHC Offers (Annually in April/May of each year – On-Reserve):

Indigenous Skills Training – Proposal based submission. Annual call each year. Only top submissions are funded. Criteria is always evolving. Funded by CMHC.

HIIFNIY Youth Internships – Program to enable interested youth to work in the housing field. Annual call. Most applicants receive internship funding that requests it. Funded by CMHC.

Renovation Programs – RRAP-R, RRAP-D, HASI and ERP programs are delivered on an annual basis. Annual call letter for proposals. Funding is limited and only top proposals are funded. These are typically offered via 5-year forgivable loans.

New Construction – Section 95 – Subsidized housing program. Annual call letter. Funding is limited and only top proposals are funded. Nations may receive an allocation of 4-8 new units. Lots must be shovel ready. These are 20-25 year amortizations with construction funding and operating subsidy provided by CMHC for the life of the mortgage.

CHMC – Via the National Housing Strategy Offers (Ongoing monthly Intake – On or Off-Reserve – Larger pot of possible money in the form of Contributions and Repayable Loans – No subsidy):

1. **Seed Funding** – Preliminary project development funding for the new construction and possibly the repair of multi-unit affordable housing projects. Ownership of the planned project site is a main consideration.



2. **Co-Investment Fund** – New Construction – Funding for the actual development of new multi-unit affordable housing projects. A second tangible funding partner like BCH or similar is typically required. Energy efficiency, accessibility and affordability are key considerations. Confirmed land ownership for the site and an experienced development team is a must.
3. **Co-Investment Fund** – Repair and Renewals – Funding for the renovations of multiple units. Energy efficiency improvements before and after renovation is a key consideration. Can be multi-unit complexes or scattered single family units. This would likely place a renovation loan on each of the renovated units.

## BC HOUSING FUNDING

BC Housing only does renovations on their own housing projects and do not have any dollars available for other builds or renovations. 60-year lease agreements include co-management for maintenance through subsidy and BC Housing only does lot development on their own housing projects.

## NEW HOUSING DEVELOPMENT

Several funding programs available.

## INDIGENOUS HOUSING FUND

10-year program currently in its 2nd year/intake investing \$550 million over 10 years to support the building and operation of 1,750 new units of social housing for projects on and off-reserve.

- Already expended 50% of available funds in the first intake; therefore, will be highly competitive and demand will exceed available funding
- Hasn't opened the 2nd intake as of yet but coming in the Fall 2020
- Once operating, the housing provider will be wholly responsible for:
  - Programs and services offered (if any)
  - Collection of rents
  - Resident relations and selection of new residents
  - Building maintenance and upkeep – internal and external
  - Community relations
  - Capital planning
  - Operating budgets
- Capital Grant: up to \$200,000 per housing unit (secured by a 35-year forgivable mortgage).
- Interim Construction: up to 100% of approved construction cost, subject to BC Housing lending criteria.
- Take-out Financing: available to Indigenous non-profit housing providers secured by 35-year repayable mortgage with a minimum Debt Coverage Ratio (DCR) of 1.0 and satisfying CMHC loan insurance financing requirement for projects located on or off-reserve lands.
- Operating Subsidy: Operating subsidy is available to assist projects in maintaining affordability (RGI rents for households with incomes at or below HILs). Limited funding for



tenant programs may also be available where required.

## COMMUNITY HOUSING FUND

1.9 billion over 10 years; current intake open until January 2021

- Open to non-profit and Indigenous housing societies, First Nations, housing co-operatives and municipalities
- Assessed based on needs and long-term viability; most concerned with cost of ownership
- 60-year lease agreements with shared responsibility for maintenance and subsidy
- New projects can be combined with an existing mixed-use site or existing housing if the new project is a separate and independently operating rental housing development
- There are some basic metrics utilized however not formal requirements
- Project proposals must reflect the following mix of rents and incomes within a single building:
  - 30% Affordable housing (moderate income)
  - 50% Rent geared to income (housing income limit)
  - 20% Deep subsidy
- Funding rates for construction is not as high and is more subsidy based; see below from the guide:

## SUPPORTIVE HOUSING FUND

Investment of \$1.2 billion over 10 years to deliver an additional 2,500 new homes with 24/7 support

### 2.4. Funding

#### 2.4.1. BC Housing can provide:

1. **Capital Grants per unit** (secured by 35-year forgivable mortgage):
  - a. Studio Unit \$ 75,000;
  - b. One Bedroom \$ 100,000;
  - c. Two Bedrooms \$125,000;
  - d. Three Bedrooms \$150,000.
2. **Interim Construction/Take-out Financing:** up to 100% of construction cost, subject to BC Housing lending criteria.
3. **Operating Subsidy:** Limited amounts of operating subsidy are available, where required. Refer to Sample Operating Agreement (Appendix H) for details. Proposals should demonstrate viability (e.g. economic rents do not exceed the proposed Market Rent).
4. Priority will be given to proposals demonstrating limited need for operating subsidy.

services for people who are experiencing homelessness or who are at risk of homelessness.  
Not currently open, supposed to open later in 2020; last open intake was 2018  
Need to contact the program administrator

## WOMEN'S TRANSITION HOUSING FUND

Investment of \$734 million over the next 10 years to build and operate 1,500 new units of housing for women, including transition houses, safe homes, second stage, and long-term housing.  
Not currently open, supposed to open later in 2020; last open intake was 2018  
Need to contact the program administrator



Other partnership opportunities are available through BC housing outside of these specific funding programs. Must establish a partnership with a housing provider and/or BC Housing.

## ISC FUNDING

### NEW APPROACH FOR HOUSING SUPPORT IN BRITISH COLUMBIA

(<https://www.sac-isc.gc.ca/eng/1460572397817/1533297381547>)

- Housing subsidy program has been merged with NAHS
- One-year and Multi-year projects
  - One-year: provides a flat-rate subsidy towards new home construction or purchase and renovations (includes building costs)
  - Multi-year project: provides a flat-rate subsidy towards new home construction or purchase and renovations (includes building costs) over a 2 to 3-year period of funding new home construction or purchase, multi-unit construction (3 or more units), renovations, site preparation, building inspection costs and project management costs
- First Nations must include their planned housing projects in their annual [First Nations Infrastructure Investment Plan submissions](#).
- Have to contact ISC regional office and speak to the housing officer assigned to your community who will provide an application template
- No max amount specified

### FIRST NATION ON-RESERVE HOUSING PROGRAM

The 1996 On-Reserve Housing Policy applies to First Nations in all provinces and territories except for British Columbia. In British Columbia, First Nations can apply for housing funding through the Housing Subsidy Program or the New Approach for Housing Support. Both options allow smaller First Nations in British Columbia to receive fair access to funding.

## FINANCIAL INSTITUTIONS

All the major banks report increased growth in their housing loans to First Nations. BMO\* Bank of Montreal and RBC Royal Bank were pioneers, with experience dating to the 1960s.

- BMO Bank of Montreal's lending for First Nation homeownership program has expanded to over 100 First Nations in several provinces.
- RBC Royal Bank of Canada Financial launched an on-reserve housing loan program in 1999 and has been growing it ever since.
- TD Canada Trust has created a new First Nation Banking Group to focus on relationship building while investing more resources to meet the needs of First Nation business and populations.
- Canadian Imperial Bank of Commerce (CIBC) has designed a residential mortgage program for eligible First Nations people living on-reserve or Métis settlement residents in Alberta. The bank has also set up an Indigenous Banking Team with the training and experience to meet



the needs of Indigenous communities.

- Scotiabank offers support for homeownership through financial literacy training and credit building education. The bank says it is committed to helping Indigenous communities become fully involved in Canada's economy.
- First Nations Bank of Canada has noticed increased interest from the Membership of First Nations. It has established lending relationships through the First Nations Market Housing Fund. Interest varies from region to region and according to the policy of First Nations governments.

## HABITAT FOR HUMANITY

Habitat for Humanity Canada's Indigenous Housing Partnership works with families and communities to create affordable homeownership. Habitat chapters across Canada have partnered with 191 Indigenous families to build 38 homes on First Nations and Métis settlements and reserves. By 2020, Habitat Canada's goal is to partner with more than 300 Indigenous families and annually provide 200 Indigenous youth and women with skills training opportunities.

Habitat Canada's Indigenous Housing Program seeks to expand affordable housing options for low-income families both on and off-reserve, while also providing skills and training to Indigenous youth and women to equip them with trade skills they can use to maintain or create new homes within their communities.

## SUBDIVISION OF LOTS

Subdividing parcels of land for the use of family housing helps to keep families and the Community together. This method of creating more housing increases the density of development on WLFN Lands. As a result, it reduces some of the traffic in neighbourhoods by enabling residents to walk to their parents' or childrens' housing. The cost of development is also significantly reduced, as servicing and land costs are typically lower than finding a completely undeveloped lot and preparing it for residential construction.

Secondary suites within existing housing, or garden suites on existing lots, act as affordable housing for those who live in them and play an integral role in meeting lower-income housing needs. Suites also act as mortgage helpers for the owners of the existing housing unit, thereby increasing affordability for both the landlord and the tenant.

## RESERVE FUNDS

Affordable housing reserve funds have been established in a variety of local governments, helping to finance the development of affordable and non-profit housing. One of the most significant barriers that staff and Council encounter in striving to address the housing needs is that these needs outstrip available funding.



CMHC restricts funding to a maximum of ten housing units per year to First Nation governments. Furthermore, preparing and servicing lots has limited the number of applications for CMHC funding. In establishing a WLFN Housing Reserve Fund, the housing needs of the Community can be better addressed.

The WLFN Housing Reserve Fund may be able to draw from: annual operating budget contributions, voluntary philanthropic contributions, a percentage of discretionary funds that WLFN receives, a percentage of proceeds of the sale or lease of WLFN-owned Lands, developer contributions for Community benefit, or a portion of revenues from WLFN's own-source revenues. The WLFN Housing Reserve Fund may then be used for: maintenance of existing units, augmenting the supply of yearly WLFN rent-to-own housing allocations, and in the form of grants to non-profit organizations who can offer affordable housing to Members.

Significant annual goals must be outlined to make the WLFN Housing Reserve Fund a viable source of funding for Membership housing. WLFN should consider implementing policies that will outline exactly how much can be allocated to the WLFN Housing Reserve Fund from each potential source as identified. There is also a notable need for WLFN to directly fund the construction of housing so as to gain independence from Federal funding sources.

## COMMUNICATING THE COST OF HOUSING

The costs of housing must be communicated to Members in order to eliminate confusion regarding housing issues. This includes the annual costs of both rental and rent-to-own units. Consultation alluded to a gap between WLFN housing practices and Members' understanding of those practices. It is recommended that frequent communication occur with Membership to show maintenance costs, the costs of allotments to Members (servicing, land and house inclusive), and the methods that transparently detail the reasons why applicants for rental and/or allotments are or are not selected.

By communicating the costs incurred by WLFN in providing affordable lots and housing to Members, it will become clearer that work is being done to combat housing challenges on-reserve;. It should be made clear that the housing provided is not free, and that WLFN ends up paying for the housing of individuals who damage and/or do not pay for their housing. The costs to the Community must be outlined clearly. Communication of these points may be possible at annual Housing Department open houses that WLFN Development Services Department and Housing Department staff would attend. In working towards communicating the costs of housing that WLFN takes on for the Community, the hope would be that it would foster pride in and responsibility for the housing stock provided.



# RECOMMENDATIONS

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WLFN has a need for approximately 150 homes in the next 10 years. Even though there has been an increase in funding, with decreasing Federal investment in housing on and off-reserve across Canada, the need for increased autonomy and allocation of internal funding to housing is essential. Striving towards an average of fifteen units per year would meet the need for 150 units over this time period. If CMHC funding and loan guarantees are available some of the costs of development will be reduced. The monetary contribution by WLFN towards housing, annually, will likely fluctuate on an upwards trend over a 30-year timeline. For the fifteen units that WLFN will service and construct, budget contributions will have to be made. Due to the average of current housing on-reserve, maintenance costs have averaged \$64,000 per year for the past [3] years. In keeping with that budget, repairs should average approximately \$640,000 over the next decade. Another expected contribution will come in the form of covering associated servicing and development fees of any allocations from CMHC. The annual WLFN budget for constructing fifteen homes for Members, based on the most recent allotments for housing, would be approximately \$220,000 each (\$3,300,000). A greater number of units could be built if higher density options such as townhomes are pursued. The maintenance costs could come from ongoing support of a WLFN Housing Reserve Fund, as discussed earlier in this document.

“ A WELL BUILT HOME,  
SOMETHING TO BE PROUD OF.”

- WLFN MEMBER SURVEY  
RESPONDENT

It is recommended that WLFN budget for an average of fifteen units of housing annually. BC Housing currently has a program whereby a First Nation may be eligible for \$200,000 per home in grant dollars provided the remainder is mortgaged over 25 years. Unfortunately, we cannot confirm how long they intend to provide this program. There is a likelihood that WLFN will have need to invest in ten houses annually without CMHC or INAC support.

WLFN's first priority is it's Membership, and rely's on external funding to fund the construction of homes. While contributions from both external and internal sources would be preferable, budgeting for housing without CMHC and INAC aid provides WLFN with the opportunity to foresee development more clearly. There will be no need to wait for CMHC loan guarantees. It is recommended that current practices continue alongside the implementation of new budget contributions.

## ALLOW “SWEAT EQUITY” AS A METHOD OF COVERING HOUSING COSTS

The current Housing Policy has a stipulation for Sweat Equity in Chapter 7-2. “Sweat equity” may be one option for paying for rental or rent-to-own housing for Members. This could be implemented based on the example of Habitat for Humanity, which allows partner families for



their non-profit housing units to partially pay for housing by dedicating 500 hours of their time to constructing or landscaping the home that they will be receiving, or providing other related services for Habitat for Humanity.

For rental units, WLFN may be able to allow partial payment in the form of “sweat equity” if a Member who is selected to rent the unit agrees to renovate the unit prior to, or immediately after moving in. “Sweat equity” methods not only reduce the cost of building and maintaining a home, but also have been shown to increase pride of ownership. In this case, it may also increase the tenant’s pride in their housing.

## **AUGMENT THE RENTAL HOUSING SUPPLY**

In ensuring a balance of housing that meets the needs of a broad spectrum of Community Members, rental housing must be developed for Members. The rental list is nearly 30 applications long, and during consultation several others noted a desire for further rental housing. In order to ensure that all Members are housed, approximately 50% of future housing development for Members should plan for the purpose of long-term rentals, at least over the next ten years. If in the next ten years the goal of 150 total units is met, 75 could be designated for renting to the community, including youth as they come of age.

## **ASSISTANCE IN SUBDIVIDING AND/OR CONSTRUCTING SUITES FOR FAMILIES**

One method of providing more affordable housing units to Members would be to enable those with large lots to subdivide at no cost, as long as that housing is going to their family. The cost of building the housing would still need to be covered by the individual Members who show interest, but once that land has been gifted and/or sold by the original owner to their family, an A-to-A lease could be employed to gain leverage for construction. While this option may not be widely used, it would promote greater density and Community connectivity. If a WLFN Housing Reserve Fund is established, some or all of the subdivision costs may be covered by it.

Secondary and garden suites are also widely used methods of increasing the affordability of homes in Canadian cities. Although they are a source of contention for a variety of reasons (NIMBYism, engineering limitations, parking constraints, for example), they provide an affordable rental unit to those in need, and mortgage help to the landlord. This method would allow two families to realize more affordable housing. As long as all engineering and parking issues are taken into account, a secondary suite could be allowed in all housing that can reasonably accommodate one.

## **COMMUNICATE WITH MEMBERS REGARDING HOUSING POLICY AND PRACTICE**

Housing Staff, Chief & Council, and future Housing Authority Members could take part in communicating to Members the options that are available to them to build equity in their current housing situations. This would include helping Members who are in rental housing units find ways to work towards establishing a source of equity, saving towards the allocation of a home or moving



into the private market. For those Members who are currently in an allotment or in the private market, communicating the equity that is available to them may help them in future decisions regarding upgrades, renovations or whether or not they will be choosing to live in another home. For Elders in large homes or on large lots, this may communicate the large amount of equity that they have accumulated over time, which they could use to move into a smaller unit and have some money left over as savings for retirement.

Community consultation also addressed the need for greater communication with Members regarding housing policy decisions and daily practices of the Planning and Housing Department that impact Community housing. Membership perceived that housing was difficult to secure in WLFN. Increased communication between leadership and Members about actions being taken to improve housing will help to build trust in the process. The costs of housing must be communicated to the Community as well. This may be communicated in a variety of ways but should be ongoing and be multifaceted.

## **CONSIDER MIXED-USE DEVELOPMENTS**

Mixed-use developments are most suited to condominiums or townhouses. Mixed-use developments overall were accepted by the Membership but were a source of some contention. This type of development provides work-live-shop neighbourhoods for residents, and therefore reduces traffic flow. Mixed-use buildings are environmentally and economically sustainable.

## **CREATE A WLFN HOUSING RESERVE FUND**

A WLFN Housing Reserve Fund option offers WLFN another chance to be leaders in long-range planning for First Nations in Canada. The purpose of the WLFN Housing Reserve Fund could be to cover some of the servicing of Lands for housing Members, helping to maintain Member homes if the existing WLFN Housing Department budget is surpassed, and act as a buffer to reduce any housing-related debt incurred by WLFN, or work on other housing-related projects for the Community such as transitional and safe houses for those in need (an option to be discussed later in this section).

WLFN can allocate funds to help eliminate housing barriers for Members through:

- Own source revenues
- Lease of Community Lands
- Tax collection
- A set percentage of each annual budget over a minimum 30-year time span
- A portion of any discretionary funds received
- Philanthropic donations

## **CREATE A WLFN HOUSING AUTHORITY**



An independent Housing Authority created by Chief & Council with a corporate mandate to administer community housing may be of benefit to WLFN. In this instance governance roles and responsibilities are for the most part clear-cut, with the Chief in Council maintaining responsibility for policy-making subject to the will of the community. The Housing Authority taking on the role of administrator subject to the will of the Council and corporate accountability legislation governing operating and reporting requirements.

A “Community Circle” could be established to advise and provide recommendations to the Housing Authority and Chief & Council. The Community Circle could consist of a socially representative mix of community Members interested in serving as volunteer community representatives. It is important to note that the capacity of the Circle is purely advisory – they would have no decision-making authority.

The Housing Authority in this model is the body charged with administering the day-to-day operations of the First Nation’s housing portfolio. Its corporate mandate necessitates a particular governance structure composed of a Board of Directors responsible for: reviewing and approving budgets and plans; reviewing and approving financial reports; and finding program financial resources. The Board may choose to establish committees and subcommittees to take on specific administrative functions. For example, a Housing Authority may have a resident/tenant selection committee, a maintenance committee, a financing committee, a Community Circle relations committee, and so on.

As an arm of Council, it is generally the case that Members of the Housing Authority’s Board of Directors will be political appointees or political representatives, which has both positive and negative implications. On the one hand, political representation may heighten community accountability through traditional democratic processes – i.e. if the political representatives on the Board of the Housing Committee do not perform their duties to the satisfaction of the community, then they may not be asked to return to their positions once their initial term is complete. On the other hand, having a Housing Authority that is so closely intertwined with local political institutions may mean that housing programs are dictated by political will rather than genuine community need – i.e. if the government’s voter-base is identified as primarily consisting of middle-income families they may focus their activities on providing homeownership financing options for these families while ignoring, say, low- or fixed income elderly individuals in the community who are in need of supportive rental housing programs.

As mentioned, the duties of the Housing Authority will be outlined by the mandate provided by the Chief & Council and thus varies from community to community, but duties may include:

1. Identifying community need and determining the social portfolio of the community by assessing living and housing conditions and investigating the means and methods of improving these conditions
2. Developing, implementing, and monitoring long-term planning for the community housing portfolio
3. Depending upon how much authority is transferred from Chief & Council to the Housing Authority, the Housing Authority may be responsible not only for implementing and



- monitoring housing policies and procedures but also developing policies and procedures
4. Overseeing and enabling the operation and maintenance of Band-owned housing projects and programs, including fulfilling all administrative duties traditionally associated with the development and management of social housing programs
  5. Providing for the construction, improvement, and / or repair of new and existing Band-owned housing
  6. Facilitating the construction of privately-owned housing where desired
  7. Proposing financing and funding options to Chief & Council which will further the Housing Authority's mandate of providing safe, healthy, and cost-efficient housing for all community Members
  8. Reporting to the Chief & Council, the Community Circle and the community at large on all aspects of the Housing Authority's operations in order to ensure political, financial, and public accountability and operational transparency<sup>7</sup>

## DEVELOP A SAFE HOUSE OR TRANSITIONAL HOUSING CENTRE

**“ VULNERABLE PEOPLE SHOULD BE GIVEN THE OPPORTUNITY TO HAVE HOMES, THIS MAY ASSIST WITH ADDICTION ISSUES. MANY OF THE PEOPLE STRUGGLING WITH ADDICTIONS HAVE NO HOMES.”**

- WLFN MEMBER SURVEY RESPONDENT

The Community consultation process identified a small population of Members who may be in a position of “hidden homelessness”. These Members are not absolutely homeless in the sense that they are on the streets and living without shelter. Instead, these people are living in crowded homes on-reserve, relying on their networks of friends and family to find a roof over their

heads. Members, including Member children with non-member parents, must have a place to live, and a safe house or transitional housing unit may provide the opportunity for them to live in adequate, affordable, un-crowded and temporary housing until they are able to move into a rental unit on or off-reserve that meets their needs.

## EDUCATION

In order to ensure Members are able to take on the responsibility of home ownership, some advanced training may be required in the areas of capacity development such as on budgeting and financial management where participants learn about money management and home ownership, as well as basic home maintenance.

A home buying orientation session may also be required.

## ESTABLISH WLFN RESIDENTIAL DESIGN GUIDELINES

WLFN, along with First Nations across Canada, has faced a variety of housing quality, maintenance

<sup>7</sup> [https://www.afn.ca/uploads/files/housing/housing\\_authority\\_models2.pdf](https://www.afn.ca/uploads/files/housing/housing_authority_models2.pdf)



and sustainability challenges. Many local governments have implemented design guidelines varying from broad to specific, and are commercial and/or residential in scope. WLFN Residential Design Guidelines may benefit WLFN in that they can help ensure higher quality, more durable and sustainable housing stock.

The Williams Lake First Nation Housing Strategy consultation provided insight into Community dissatisfaction with the quality and durability of housing that has been built for Members. There are key sources of design guidelines that would remedy quality and durability challenges. Taken from a northern community design in the early 1990's, CMHC suggests and promotes "Flex housing" options that can help residents "age in place". Flex housing is frequently durable, easy to maintain and renovate, and allows for extremely cost-effective modifications to meet the changing needs of residents.

It is recommended that the WLFN consider forming a design panel and commission a consultant to put together a residential design guidelines document for contractors involved in the construction of housing to adhere to. This panel could include planners, staff, architects and those in the construction business.

## **ESTABLISH WLFN "SMART GROWTH" GUIDELINES**

Sustainability and/or "Smart Growth" guidelines have been employed by a number of local governments throughout BC and Canada. This planning methodology advocates for increased density, managed green and park space, pedestrian and bike-friendly neighbourhoods, and the control of development. WLFN will continue to face rapid demographic growth, as the median population age is 34. Sustainable planning principles also fall in line with previous commitments by the Community to foster a healthy environment and work to house every Member. The recommendation is that WLFN consider developing detailed Sustainability Guidelines that can be used as a reference point for future development and long-range plans such as future community plans and development strategies.

## **HELP ELDERS DOWNSIZE**

WLFN recognizes that many Elders in the Community have homes and yards that are much too large for their purposes and have become difficult for them to maintain. Council and staff should strongly consider smaller footprint homes such as "granny flats" or a ground floor townhome complex development on suitable land for the purposes of housing Elders who would prefer smaller lots and manageable housing units. Further, these units should be available

“ ELDER HOMES NEED TO BE SENIOR FRIENDLY. BEGIN SMALL AS I BELIEVE WE HAVE MORE ELDERS COMING UP. SAFETY IN BATHROOMS, SAFETY AT ENTRANCE. MORE LIGHTING OUTSIDE SO THEY CAN SEE BETTER. AUTO LIGHTING IF POSSIBLE. ACCESSIBILITY TO HOME MADE EASIER IF NEEDED.”

- WLFN MEMBER SURVEY RESPONDENT



to Members who choose to have their larger homes and yards re-allocated to their family members who currently do not own housing or land.

Construction of smaller footprint homes with less to maintain and inviting outdoor spaces should entice single dwellers to “upgrade” while also providing them with less home costs, and reduced maintenance costs for WLFN’s housing department.

Multiplex units should also be considered.

## **HOUSE MEMBERS BASED ON NEEDS AND PROVEN CAPACITY TO MAINTAIN A HOME**

Make the allocation of housing directly linked to Members’ needs. Housing List was originally used to identify who needed a house. Presently the Housing List has become difficult to administer because it only details the Members who have expressed a desire for housing. Some of these Members may be in need of housing while others already may own a home, or they do not immediately require assistance in being housed because of a generally stable income and current housing situation.

What is also considered is the ability for those Members to pay for their housing allotments so that WLFN does not have to take on the entire cost of a defaulted mortgage until another Member can occupy the residence. The same criteria are being implemented for decisions related to the Rental Housing List. WLFN should continue to examine needs first and the ability to pay/proven responsibility with housing a close second.

## **INCLUSION OF GREEN SPACES IN RESIDENTIAL DEVELOPMENTS**

In efforts to increase Members’ pride in WLFN’s housing stock, while at the same time increasing their quality of life, it is recommended that WLFN consider including green space in each residential development. Urban reforestation beautifies cities, increases air quality, may enable higher levels of privacy, and has a tendency to increase pride in ownership. Xeriscaping is a method of landscaping that is centered upon the principles of water conservation and uses plants and soils that require less watering. In Southern BC, where water conservation is extremely important due to the semi-arid desert environment, xeriscaping<sup>8</sup> is one solution to water shortages and landscape maintenance issues. Community support from the consultation process is extremely high with respect to increasing green space in Members’ housing developments, so reforestation and xeriscaping would benefit from further discussion by WLFN.

**“ PROTECTION OF NATURALLY OCCURRING GARDENS, SUCH AS CHOKE CHERRY TREES.”**

**- WLFN MEMBER SURVEY RESPONDENT**

<sup>8</sup> Landscape (an area) in a style which requires little or no irrigation.



## **PARTNER WITH OTHER GOVERNMENTS**

Without actively pursuing funding and communicating the need to increase said funding from Federal organizations like CMHC and ISC, financial aid from other governments will likely continue to dwindle. The decreasing number of allotments being provided in 2020 is a clear example of the Federal government reducing its investment on-reserve. WLFN should strongly consider creating a WLFN Housing Reserve Fund to increase financial security for housing, and also continue to give voice to its housing needs.

## **PARTNER WITH NON-PROFIT ORGANIZATIONS TO BUILD HOUSING FOR MEMBERS**

Partnerships with non-profit organizations such as Habitat for Humanity may be able to provide greater affordable housing stock on-reserve for WLFN Members. In the future it may be helpful for WLFN to consider providing significant development incentives to reduce the costs of Habitat for Humanity's development approval process, and in return establish an arrangement that would provide the new housing stock to Members. These opportunities would need to be communicated to these non-profit organizations. This is one more example of how WLFN can lead First Nations housing "best practices" in moving beyond CMHC and ISC funding for Community housing provision.

## **PURSUE ALL AVAILABLE FUNDING FOR HOUSING**

WLFN should continue to pursue all available funding for housing even if internal funding is increased. As a provider of non-profit housing, CMHC Section 95 and Section 10 funding and ISC support is helpful in housing WLFN Members. There are also a variety of other funds that may be available to Members. WLFN may consider having a person on staff available to promote the use of Residential Rehabilitation Assistance Programs (RRAPs) from CMHC and the Rental Assistance Program (RAP) or Shelter Assistance for Elderly Renters (SAFER) from BC Housing, for example. These funds help key groups in need within WLFN population, living on or off-reserve.

It would also be pertinent to have staff advocate for the WLFN to receive greater funding from BC Housing and CMHC, for example, for the purpose of improving the housing conditions of Members in need. Housing funding also exists for "green" housing retrofits at the Federal and Provincial level and having a person on staff actively searching and applying for "green" housing funding could potentially increase the quality of life of a number of Members.

## **PURSUE HIGHER DENSITY DEVELOPMENTS (TOWNHOMES AND CONDOS)**

Residential development for Members is constrained by the amount of serviced Lands available for housing. The efficiency and speed of development is increased when higher density housing



options are constructed.

When it is applicable, WLFN should consider building townhouses or apartments for Elders, young families and single parents. Higher density developments were generally accepted and welcomed by Members who took part in the consultation process for the Williams Lake First Nation Housing Strategy. As a result of Community acceptance, economic feasibility and Community benefits overall, higher density housing options should be considered on suitable Lands.

**“ DEPENDING ON THE NEED, A BUILDING WITH ATTACHED TOWNHOUSES FILLS A LARGE DEMAND MORE QUICKLY THAN INDIVIDUAL DETACHED HOMES.”**

- WLFN MEMBER SURVEY RESPONDENT

## **RESEARCH THE FEASIBILITY OF INNOVATIVE HOUSING DESIGNS**

Housing units with green roofing have energy efficiency benefits and improve storm water quality. They also provide additional green space in residential developments. It is recommended that when available and suitable lands are being developed for housing Members, a variety of housing types be researched and priced out with formalized quotes from developers. In addition, these housing types would be subject to the WLFN Residential Design Guidelines, if they are produced.

**“ KEEP A “SPIRITUAL FOCUS” FOR ON-RESERVE HOUSING”**

- WLFN MEMBER SURVEY RESPONDENT



# WLFN HOUSING STRATEGY NEXT STEPS

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Given the multitude of materials, comments and recommendations made regarding Community housing in the Williams Lake First Nation Housing Strategy, a suggested plan to phase the adoption of certain recommendations must be provided. Some recommendations can be adopted and will run concurrently to others, some will require a short-term investment, while others will require long-term adoption of new policies and practices.

A foundational piece for successful housing development is ensuring that governance programming is developed to meet the needs of the community. This will see supporting the established housing department to continue to oversee WLFN housing. The development of any needed policies and guidelines over the next 20-30 years will also see review and revision where needed to ensure these documents continue to support WLFN Member's needs.

Land development should be planned and implemented simultaneously to policy and guidelines development and revision. The next 20-30 years of land development will see an increase of community input and local control over development and the development of more capital assets. Community engagement initiatives allow the Chief and Council to hear from the WLFN community Members regarding current and upcoming land development projects. This provides an opportunity for Membership to contribute to, and be informed about, land development in their community. Community engagement may see a variety of levels from informing the public to providing Members with opportunity to collaborate in project development. Engagement can be used as a powerful tool for a variety of community planning and development initiatives including infrastructure, housing and parks and green spaces. This will allow for WLFN Members to have a say in designing their local neighbourhoods, and foster a more connected community.

An analysis of a variety of Community Lands was conducted as a part of the Williams Lake First Nation Housing Strategy. A greater number of units may be built if higher density housing is supported. The development of townhomes and condos is recommended in order to encourage Community identity and reduce costs to Williams Lake First Nation. Pursuing policy options will enable a greater level of independence in funding residential development for the Community.

Future housing development for the WLFN community will see consideration of this Housing Strategy and the input gathered from community Members throughout its development. Other considerations will include changing demographics of the community, and changes over time to affordability, the local housing market and WLFN community's needs.

WLFN's housing needs over the next 10 years will be approximately 150 homes for new and existing Members, equating to 15 homes per year on average. This number is derived from a current demographic analysis of those under the age of 30, who, if they have a household formation rate



of 65% in the next 30 years, will require nearly 120 homes alone. The existing housing shortfall is also in the range of 99 homes. Implementation of homes will see opportunity for local training programs and employment of Members. This provides potential for development of training and apprenticeship programs for WLFN Members in a variety of areas including carpentry, electrical, plumbing and operations and maintenance.

Capacity building opportunities for WLFN will be seen through training and hiring of WLFN Members for housing projects and housing maintenance in order to provide training and job opportunities to Members and foster an increasingly resilient and thriving community. Maintenance of existing homes can be improved through improvements to assessment and the development of an asset management plan. Funding opportunities through BC Housing and other programs for asset management planning and assessment may be accessed. Other funding and training opportunities include the Industry Training Authority's Residential Building Maintenance Program, and Skills Plus programming through BC Housing.

Additional funding opportunities will continue to be explored, to fit the housing needs of the WLFN Community.

### **ADDITIONAL RECOMMENDATIONS:**

Community engagement with Chief and Council in review of this document saw some additional recommendations for consideration moving forward included the following:

Affordable housing developments for WLFN students in areas where the community's youth are attending post-secondary education could provide potential for more affordable housing in addition to providing investment opportunities for WLFN. This recommendation could potentially be explored further as a long-term opportunity.

Recommendations for diverse programming to aid Members in purchasing and/or building their own home were also highlighted.

Concerns about maintenance also saw a number of recommendations from engagement. These included hiring a trusted inspector and training and hiring community Members to work in the operations and maintenance department. Developing a program for hiring or recruiting volunteer youth to assist Elders with home maintenance was also an identified theme, and workshops and learning opportunities for community Members to learn about home care and maintenance. These learning opportunities could provide/realize a variety of focuses including home maintenance, basic life skills for post-treatment Members, cooking, and other programs designed to enrich the lives of the WLFN community.

Please see Page 46 for recommendations.



# IN CONCLUSION

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The Williams Lake First Nation Housing Strategy is a product of Community consultation. It is acknowledged that housing needs and desires change along with fluctuations in the housing markets and governmental housing investments. The Williams Lake First Nation Housing Strategy should be valued as a “living document” that will change over time and continue to meet the needs and desires of the Community. These early steps in creating a Williams Lake First Nation Housing Strategy will provide Council and the Community with leadership opportunities through adopting the recommendations in this plan.



# **THANK YOU**

**THE WILLIAMS LAKE FIRST NATION HOUSING STRATEGY WOULD NOT HAVE BEEN POSSIBLE WITHOUT INPUT FROM THE COMMUNITY MEMBERS, STAFF AND THE SUPPORT OF CHIEF AND COUNCIL.**

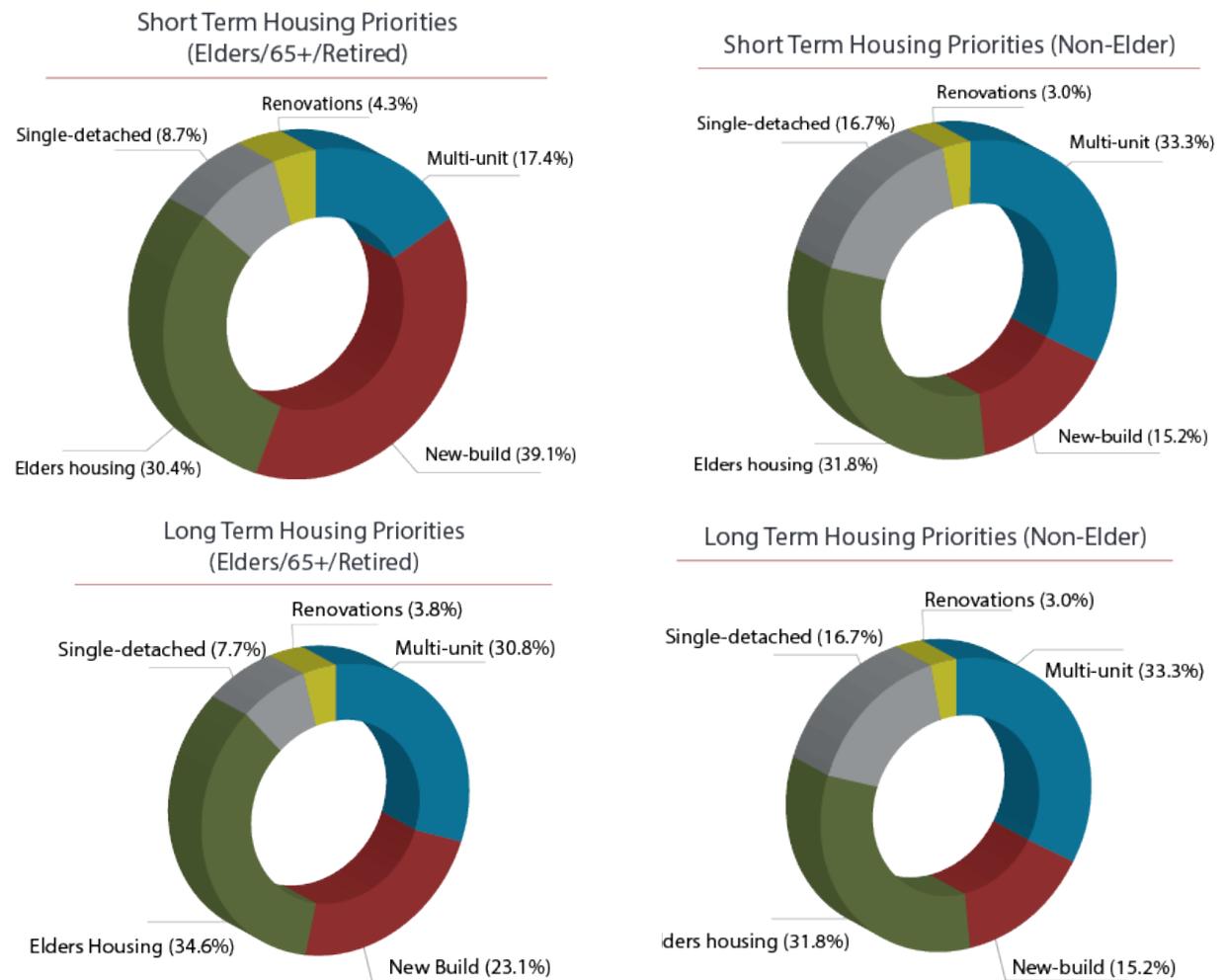
# APPENDICES

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# HOUSING PRIORITIES ELDER INPUT ANALYSIS

In the presentation of the final Housing strategy to WLFN Chief and Council, it was highlighted that priorities for Elder’s housing demonstrated in engagement analysis may have been a result of overrepresented voices of Elders in favour of Elders housing development. To address this concern, a secondary review of the data was conducted to examine participant age as well as Elder/Retirement status in relation to the priorities data to demonstrate a more complete picture of community response regarding WLFN’s short-term and long-term priorities for housing development.



The graphs above demonstrate the result of this secondary analysis. Elders were not under or overrepresented in the dataset. As is indicated above, when Elders were grouped together with participants who were 65+ and retired participants, together they made up a balanced minority of opinions for opting for multi-use, new build, Elders housing, single-detached homes, and renovations, in a relatively even distribution. This demonstrates that the groups consisting of Elders, retired members and members 65+ did not opt for Elder’s housing the majority of the time, but rather the younger cohort of participants was more likely to opt for Elders housing.

