

TOWARDS A SQUAMISH NATION HOUSING SOCIETY



INTRODUCTION:

The Squamish Nation has often listed housing as its number one priority. The Squamish Nation Council is committed to addressing the house needs, desires, and opportunities for our community members. This summary report is to provide information on work the Nation is doing and opportunities it is wishing to explore.

On August 10th, 2018, the Squamish Nation approved a project to develop a 'housing society' that will take on two areas: the development of affordable rental and the property management of those rentals. The project included bringing in consultants through an open request-for-proposal. Luma Development Management & Terra Housing were selected to help design and develop a non-profit housing society to accomplish those two tasks.

Since that time, a committee have Council has started engagement on this idea of a housing society. This report is to explain the concepts and what the next steps might look like.

A HOUSING SOCIETY: WHAT IS IT?

A Housing Society is a non-profit society created by a First Nation. They are become the standard model for First Nations looking to build significant amounts of housing for its members. Non-Profits are governed by the BC Society Act.

Housing Societies are arms-length societys run by a Board of Directors. The Board will often be a mixture of professionals with experience in housing development, property management, and housing financing. The board will set the policies and procedures for the society to be implemented by the CEO and their staff. The CEO is chosen by the Board of Directors. The CEO may then hire additional staff to manage various functions of the housing society.

Housing Societies are created to address problems that often arise with developing housing on-reserve. This includes topics like setting rents, addressing tenant problems, selecting tenants, evicting tenants if it ever comes to that.

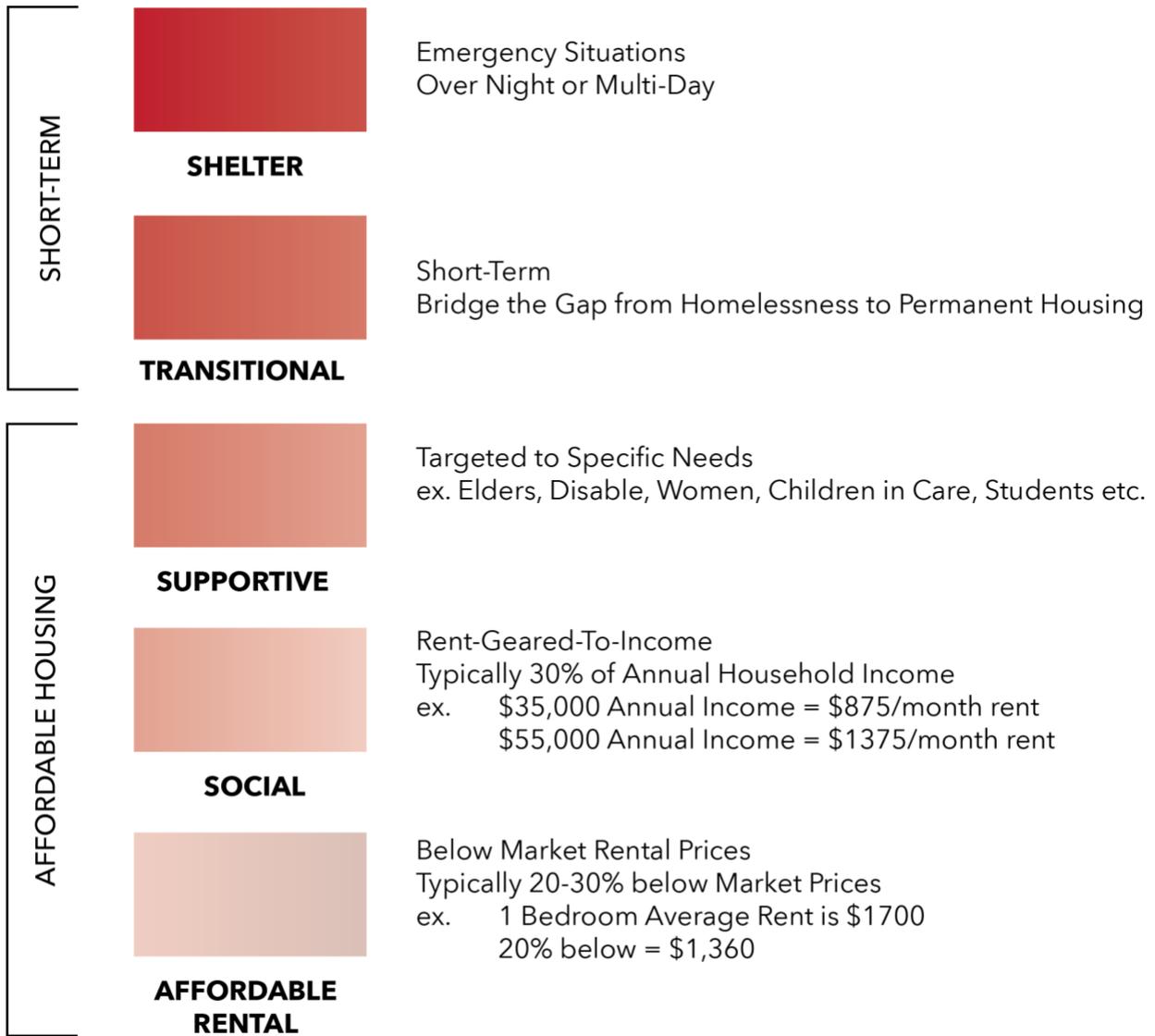
In many First Nations, First Nations Councils are reluctant to build new rental housing because when issues arise, tenants will bring their issues to the Council. But if the Council is setting the policies, they have to enforce them. Councils are then influenced by the political winds and may not enforce policies out of fear they will lose votes in the next election.

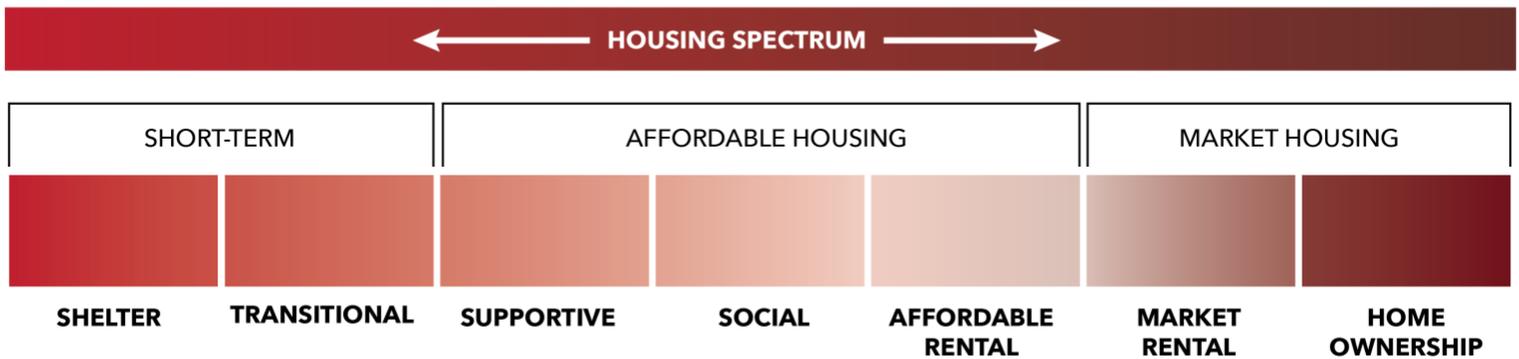
Housing Societies will apply for funding to build new housing and then property manage those units.

Example:

The Housing Society would apply to BC Housing's Indigenous Housing Fund for *\$20 million*. This would potentially fund *100 two-bedroom townhouses* at rents of around \$1,450 a month. And would be affordable to a family making \$58,000 a year because rents would be set based on being 30% of income. Squamish members making less would pay less, but this would have to be averaged off against those paying more because their income is higher than \$58k.

Squamish Nation Housing Society could extend the partnership to include CMHC and BC Housing. Where the Housing Society accesses CMHC's low interest rate 50-year loans to build 100 two-bedroom townhouses every year (...but many housing types will be explored). And this could continue year after year or be accelerated until the goal of 1,000 homes is reached. The only constraint is how quickly the Housing Society can identify sites that housing can be built on and being located in communities desirable to Squamish members. This is how the Squamish Nation could build 100+ units per year and 1,000 units over a decade.





The objective is to provide housing options for all members along the household income spectrum with studios, 1 bedroom, 2 bedrooms, 3 bedrooms, and 4 bedrooms.

Relation to Other Programs:

The Squamish Nation wishes to be clear: It continues to support the allocation of fifteen houses per year using the Housing Policy.

The Squamish Nation is also looking at other types of housing programs to support the needs of our members. 55 members so far have indicated they would be willing to obtain a mortgage to build their own house on the reserve. Other members who may be interested in this can contact Registry at 604-980-4553 to add their name of members who will be contacted once this program opens a call for applicants. The Squamish Nation needs to develop policy to handle an On-Reserve Mortgage Program, set aside budget for members to borrow against, and create buy-and-sell policies for this.

The Squamish Nation is also looking at incorporating housing into its development projects at Senákw and the MST Lands. This may include units set aside for our members. Some of the units may not be "on-reserve", but affordable rents compared to the market average.

The objective is to build housing opportunities across the income spectrum and housing needs.

The House Allocation Program will continue to exist while the Housing Society will focus on affordable rental for Squamish Nation members. Both will be supported.

Currently Housing Allocation Program:



This program would be run by the Housing Division of the Squamish Nation:

- 15 houses per year
- 150 homes built over 10 years (depending on funding)

Future Housing Society Rental Housing



This program would be run by the Housing Society separate from the Squamish Nation.

- 100 homes built per year
- 1,000 homes built over 10 years (depending on funding)

TOTAL HOMES BUILT OVER 10 YEARS: 1150

NATION FUNDING:

The Squamish Nation budgeted \$2,250,000 in 2017-2018, 2018-2019, and 2019-2020 for a total of \$6,750,000. 30 homes were allocated from this in 2018 on the remaining available lots in Xwmełch'stn (Capilano) and Wíwķem (Wiwaikum) communities.

For the 2019-2020 fiscal year, the Squamish Nation is exploring developing an on-reserve mortgage program for Members interested in financing their house construction. Policies will be needed to manage this program but lots of successful programs like this already exist for other First Nations like Tsleil-Waututh and Musqueam. A member would apply to borrow a maximum amount to fund the construction of their house and pay off the mortgage over a period of time. In the event a member defaults on their mortgage, the house and lot would be put up for sale and another member could take over the mortgage.

The Squamish Nation also budgeted \$100,000 to invest in developing a housing Society that will be able to take advantage of the \$500 million BC Indigenous Housing Fund.

Current Housing Program:

The current housing program many are familiar with is run by the Squamish Nation's 2004 Housing Policy. This is the policy that supports the development of fifteen single detached homes per year that are given to members who are placed on three lists:

1. Married/Common-Law

2. Pensioner
3. Single with dependents

A fourth list for 'Singles with no dependents' is maintained but no houses are allocated from this list.

The Squamish Nation spends \$2,250,000 per year to build these homes. They cost about \$150,000 of Squamish Nation money and \$27,000 is contributed from Indigenous Services Canada.

Due to the lack of funding from Indigenous Services Canada for new subdivisions to pay for roads, hydro connections, and sewage connections ("infrastructure"), there have been many years where the Squamish Nation was not building new single detached houses. This means that the Squamish Nation is today allocating from the Housing List as it was in 2012, not 2019.

OTHER FUNDING:

BC Funding:

The BC Government has announced it will invest \$550 million over ten years to help build and operate 1,750 new units of social housing both on- and off-reserve through BC Housing. This is the first provincial fund in the country that includes funding for housing on-reserve.

First Nations are required to have a housing Society responsible for developing the housing and managing the tenancies. Land will need to be designated by Membership for projects funded by BC Housing.

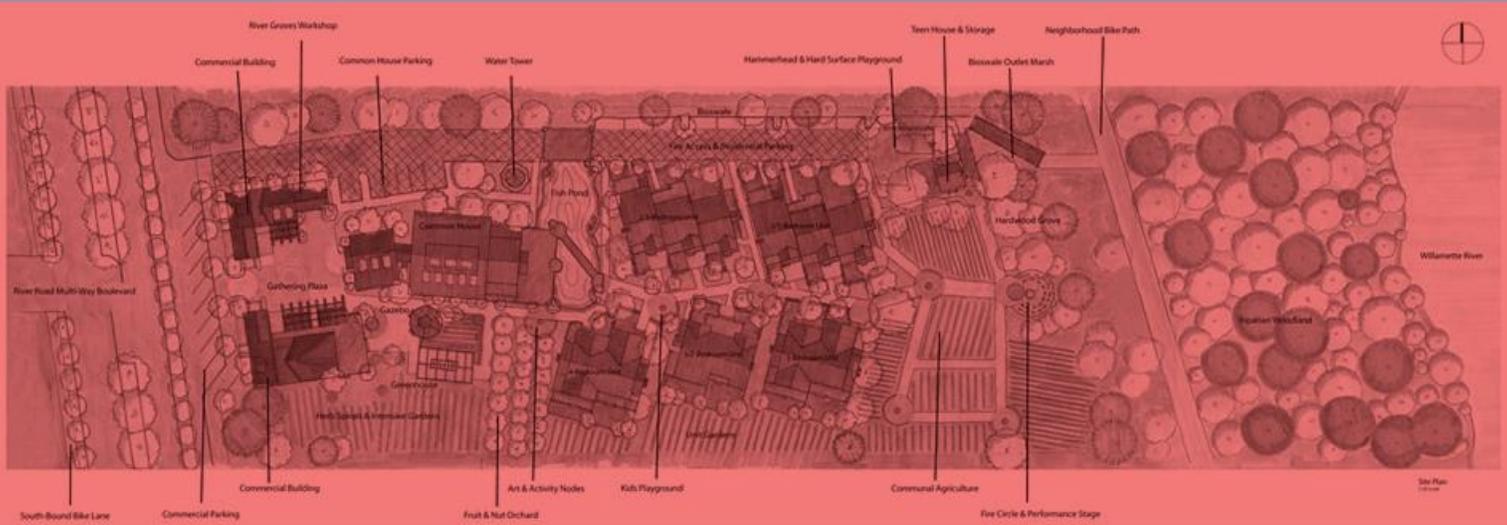
Federal Funding:

The Federal Government announced in 2016 a \$40 billion dollars strategy over ten years on housing.

To address urgent housing needs on-reserve, the Federal government budgeted to provide \$554.3 million over two years, including \$416.6 million over two years to address immediate housing needs on-reserve.

The remaining \$137.7 million will be provided over two years to support the renovation and retrofit of existing housing on-reserve, including \$10 million over two years for skills and capacity development for the design, construction, inspection and overall management of housing on-reserve.

In addition to these targeted investments, an average of \$143 million per year has been provided by Indigenous Services Canada and approximately \$150 million per year has been provided by Canada Mortgage Housing Corporation to First Nations to support a range of housing needs, including construction, renovation, maintenance, insurance, capacity building, debt servicing, and the planning and management of their housing portfolios.



NEXT STEPS:

The Squamish Nation wants to create a non-profit housing society that meets our community's housing needs and incorporates Squamish cultural values and identity, and supports the aspirations of the Squamish Nation.

You are invited to attend an engaging event focused on collaborative dialogue. At this event, members will be asked to share their ideas for a successful Squamish Nation housing society. This will be an opportunity to contribute to the growth and success of the Nation and help build an institution that will help address the housing crisis in our Nation.

At these events, members will be asked to

1. Generate name ideas for this new housing non-profit
2. Help us establish the:
 1. Mission (What does the society do?)
 2. Vision (What will it accomplish?)
 3. Values (What guides the society?)
3. Review the proposed governance structure for this society

The Squamish Nation community is invited to one of two "Towards A Housing Society Open Houses" for information on the development of a housing Society with light snacks and drinks. The open houses will also be the launch of the Housing Society Survey.

**North Vancouver
Elders Centre
Monday, September 9th, 2019
3:00-7:00pm**

**Squamish Valley
Totem Hall
Wednesday, September 11th, 2019
3:00pm-7:00pm**

Timeline:

- August 2018 — Council approves the development of a Squamish Nation housing Society
- October 2018 — RFP launched to receive bids from consultants to assist in this project
- January 2018 — Lu'ma Development Management/Terra Housing Developments selected to assist the Squamish Nation
- September 2019 - Housing Society Development Committee hosts community engagements sessions and launches survey
- October 2019 — Call for Board Members
- November 2019 — Appoint Board Members
- December 2019 to January 2019 — Hire Squamish Housing Society CEO
- March 2020 — Apply to BC Housing to build approximately 100 units of housing