

**September 9, 2020**

**Squamish Nation Council**

320 Seymour Blvd, North Vancouver, BC V7J 2J3

**Re: Housing Policy, revised April 1, 2006 – Housing Advisory Committee Recommendations**

The Squamish Nation Housing Advisory Committee ('Housing Advisory Committee') firstly, would like to thank our Squamish Nation Council for the opportunity to be a member of this Housing Advisory Committee, to come together and make recommendations to this Document.

The Housing Advisory Committee recommends that the Squamish Nation Council ('Council') and staff consider our recommendations to include in our updated Squamish Nation Housing Policy.

The Housing Advisory Committee has been meeting once a month since April 2019 learning about the background and process for Squamish Nation's current Housing Policy. The Housing Policy has not been updated since April 2006 and does not reflect our current housing needs for all Squamish Nation members.

When reviewing, the Housing Advisory Committee recognized there was 'Five Main Components' that need to be expanded on in the Housing Policy:

- **Application Process,**
- **Construction,**
- **Post-Construction/Maintenance, and \*Renovations**
- **Enforcement and By-Laws,**
- **On Reserve Rentals**

**In General**

The Committee would like to see a Housing Policy package that would be easy for all to comprehend and lays out the responsibilities for all involved, including the potential homeowner, decision maker (current Council) and the applicable Squamish Nation departments and staff.

In the present Document, there are timelines mentioned but they are very vague. If deadlines and timelines are mentioned throughout the Document, this needs to be very specific as to not leave room for interpretation.

Any reference documents that are critical to the Housing Policy need to be attached as Appendices and their inclusion clearly explained.

The new Housing Policy also encompasses many components and should be contained in its policy. As identified in your Briefing Notes, dated June 1, 2020, potential policies need to be produced from what kind of house: single detached house & lot, multi-unit housing (Duplex, Carriage homes, etc), \*Home Mortgage Program Policy, Home Improvement & Additions, Buy

& Sell Policy and Renovation Program Policy and of course, Homeowner Policy. This was discussed at the Housing Advisory Committee Meetings as well.

As well, roles and responsibilities of applicable Squamish Nation (SN) staff and/or Departments should be identified in the Housing Policy as each component of the new Housing Policy will involve different departments or require in its collaboration of departments.

It is important to include a section that addresses the protection of our vulnerable members. Such as ensuring that a member is not forced to sell or rent their home if they are struggling with mental and/or physical disabilities and/or financial matters. This section also needs to define 'of sound mind' so no member is taken advantage of and forced into any agreements that jeopardizes their living situation. As well, ensuring wills are a requirement of allocations so there are no future disputes of whom a home is to be passed on to.

### **Application:**

The application process can be complicated for members to navigate through but the Committee highly recommends that all applicants be required to read the Housing Policy. There also seems to be various streams within the application process as members can be allocated a home, self-mortgage and 'if' you have been willed a home. The 'new' Housing Policy should reflect this as each will come with its paperwork and management procedures.

As Committee members, it was at times, difficult to understand how the different categories for single home allocations were organized and how names on the list are reflected as marital status or family dynamic change. This process and determination of place on the housing list need to be clarified. There was even a question of whether the Council should be the decision maker on whom is allocated a home-this should be brought to the community for their input.

Should a name be drawn for a house allocation, there should be time spent with the 'potential' new homeowner to discuss the responsibilities of owning a home. A manual should be provided that outlines the roles and responsibilities of the Nation and Homeowner. As well, a mandatory course should be taken that describes home basic maintenance such as changing a furnace air filter, turning off the outside water to prevent freezing pipes, mold prevention due to excessive moisture, etc.

1. A potential interview process should be implemented to ensure the new homeowner has read the 'new' Housing Policy', is aware of by-laws that applies to their new home, and consequences of not maintaining their home is clearly outlined before their home allocation is finalized.
2. The Committee recommends that Squamish Nation look at a new Zoning By-Law to standardize the square footage of lots. Planning and Capital Projects would create this.
3. The Committee recommends creating a process for homeowners who want to invest in their homes. \*ie: Home Mortgage Program Policy or Home Loan Program. (The Housing Advisory Committee has a copy of the 'draft' Home Mortgage Program Policy and is reviewing as well)

**Note: Should there be a separate process to apply for Townhouses – 10 Plex, 13 Plex and Condo’s, as we understand that the new Hiyam ta Housing Society ‘could’ be managing that process?**

## **Construction**

Construction of a home is a lengthy and crucial process and there are gaps the Committee has identified. We understand there is a preference to hire Squamish Nation members for construction contracts to build a home. However, this should be brought to the community as there are pros and cons to having Squamish Nation contractors instead of considering a homeowner’s preferred non-Nation contractor.

The Committee interpreted this to ensure equality of work but as the Housing Policy is now, but as it sits, there is no power to ensure the Squamish Nation contractors to complete construction on time, as it is not written in current contracts. Contracts themselves, are they being ‘enforced’? We hear and see - homes are left incomplete as funding didn’t require a home to be completed, just the main floor. This has resulted in many unfinished basements that will likely be call for repairs in a few years thru Maintenance Department. There should be mention of mandatory construction requirements. For example, it should be mandatory for all walls to be dry-walled.

1. Previously, when a large number of housing allocations are done a presentation was give to new homeowners to help them through the pre-construction to finalization. There is a need to implement this practice again.
2. Discussion is needed to look at standardized housing plans for members to choose from as this could quicken the completion of construction but also keep the costs down.
3. Strong consideration of future Elder Allocation – due to decreased mobility of elders - allowing only one option of a ranch-style home, thereby no need for costly alterations in the future.
4. The Question was raised: Does Squamish Nation want to give full ownership of homes to members if they are allocated a home?
5. Under new construction of home: Driveway should be included, so cars don’t obstruct road access – currently, this poses safety concerns as emergency vehicles have difficult access.
6. Clarification needed on the ‘Final House Inspection’ process, with all involved: Contractor, Housing Team and Homeowner.
7. Are there restrictions involved in subdividing a lot? This section should be expanded and clarified in the Housing Policy.
8. Tiny homes were suggested to allocate for single people.
9. An extension process should be written in the Construction Contract: time to complete a home, identify ‘what happens’ if the home is not completed on schedule

## **Post-Construction/Maintenance**

Once a home is constructed, the responsibility of owning a home doesn't necessarily just fall on the homeowner themselves. Owning a home is not an easy task and essential home maintenance should be explained by a mandatory workshop to protect the homeowner and Squamish Nation's investment. Items discussed:

1. Check-ins should be scheduled with a new homeowner to ensure that there is the opportunity to address any concerns with the home.
2. Condemned and unlivable homes. Should a situation like this occur, steps need to be taken by the homeowner to ensure that this does not happen if the home should be repaired-whether it be by a formal contract or another form of enforcement.

## **Renovations**

The renovation process and accompanied funding need attention. There is this notion that renovations are a given, and it's a right for all members. Such as housing priorities were determined by members, priority for renovation projects should also be determined. If funding is not provided by the Nation then this should be explained. This could also perhaps push members to take care of their homes, should future renovations not be addressed immediately and if it isn't essential.

Alterations also need to be addressed as any additions or cabins/cottages are being constructed on existing lots. The construction of these illegal structures is not approved by Council and does not abide by any building codes and could be deem the Nations' Insurance null and void, but also put the original House Structure at risk.

1. Recommend developing fact sheets on what 'renovations' entail vs 'alterations'

## **Enforcement and By-laws**

Currently, there is no mention of corrective actions to be taken should a homeowner not be within compliance with the Housing Policy. There is a lack of enforcement to ensure the activities that occur within a home and lot protects not just the homeowner but surrounding community members. Enforcement needs to start with the community so when members are in contravention, there is member support since they were involved in the process from the beginning.

1. This topic of enforcement, by-laws and potential fines should be brought to the community for their feedback and support.
2. That Council recommends that bylaw officer positions and/or By-Law Division/Department be created within Squamish Nation to uphold community by-laws.
3. The Housing Advisory Committee recommends that by-laws address Illegal Activities, such as drug dealing and squatting, that can happen at the residence.

## **On Reserve Rental**

The Housing Advisory Committee recognizes that there is no policy to address rentals for on-reserve homes – this leaves not only the homeowner exposed but also the Renter. An important inclusion is that if a home on Squamish Nation reserve is to be rented, it 'has been recommended by the Committee' that it should be rented to Squamish Nation Members only, thereby obtaining the Committee's mandate to house all our members. As well, there needs to be an agreement that is signed by all parties to ensure the homeowner and renter are protected and Squamish Nation knows who is residing in the home. Rental Policy could be implemented so a portion of the rent is used to off-set costs for increased garbage and recycling pick-up and other unforeseen costs incurred. A Dispute Resolution Process should also be implemented, even if it is just applying the BC Residential Tenancy Act.

## **Conclusion**

As you can see from above, there is a need to address the 2006 Housing Policy as it does not meet the current housing needs of the membership. Like most policies that concern members, it needs to have community engagement-this in turn, will create a sense of ownership from membership and have their support once the Housing Policy is updated.

The Committee recommends that Council seek resources to create an updated Housing Policy that is reflective of our community's current and future housing needs and a clear process for home allocation.

Right now, the Housing Advisory Committee is reviewing the Construction Process, thru Planning & Capital Project & Housing, Bob Sokol.

In hopes that we can move forward on this critical Document, 'Housing Policy' and Housing in general for our People, as we do think it is essential to bring our people home, on our lands with an entirely constructed home that members can and will look after.

**Huy chexw a (Thank you),**

*Christine Baker (Taitla Kurat)*

Christine Baker

Chair, SN Housing Advisory Committee Chair

Cc: Squamish Nation Housing Advisory Members