Draft Housing Policy Framework

Every Sk̲wx̲wú7mesh Person housed in a generation
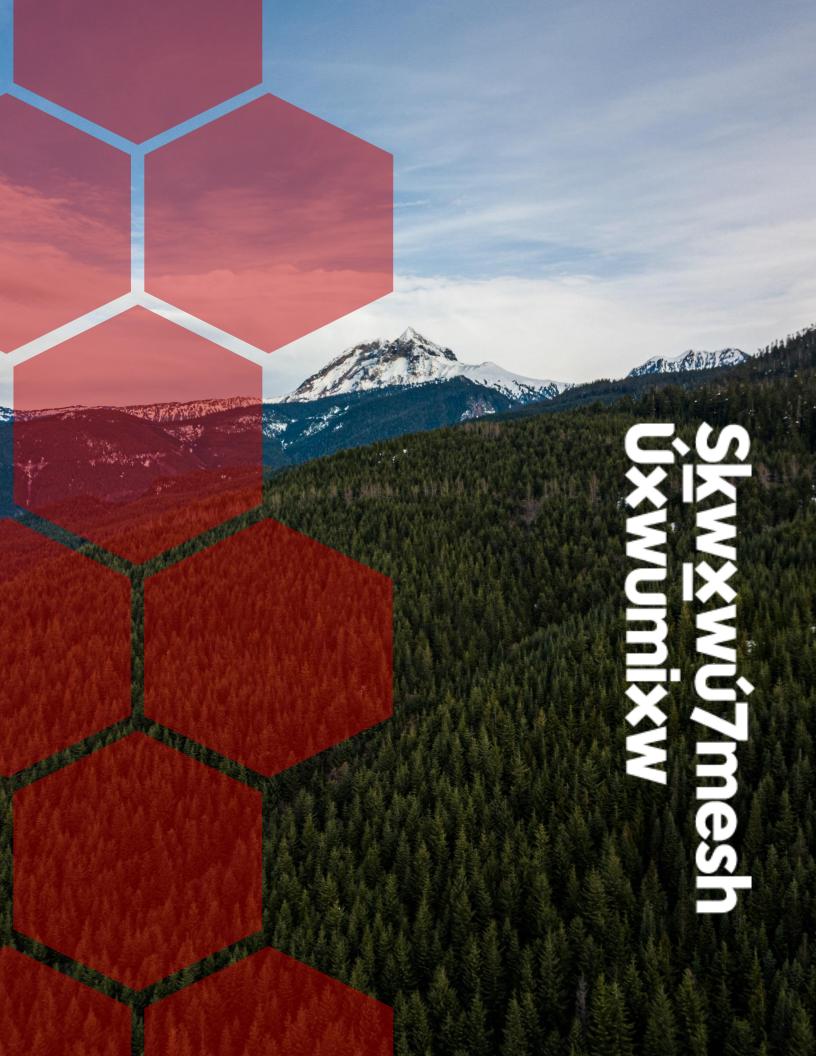
Skwx̱wú7mesh
Úxwumixw

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ACKNOWLEDGEMENTS

The Sḵwx̱wú7mesh Úxwumixw acknowledges the reality of the housing crisis and is committed to housing all Sḵwx̱wú7mesh People within a generation. To do this, staff, under the direction of leadership, have drafted a Housing Policy Framework that will provide guidance on the Úxwumixw's housing policies and programs. We raise our hands in thanks to all past and present leaders, staff, and community members who have helped advance this mission to date.

GOAL

Squamish Nation Council has set a bold and definitive goal: *to house every Squamish person within a generation (25 years).*

VISION

Traditionally, the Sḵwx̱wú7mesh People lived in Longhouses with multiple intergenerational family members. During winter months, families would gather in the Longhouses where their bonds were strengthened through mutual care and ceremony. In the summer, large family groups would spread across the territory to temporary camps to hunt, fish, and gather. These camps were based on the availability of resources. In these camps, the Sḵwx̱wú7mesh People lived in lodges. Traditionally, the Sḵwx̱wú7mesh People lived in a cooperative society in which all community members had a role that increased the quality of life of the village.

For the Sḵwx̱wú7mesh People, land and identity cannot be separated. When a Sḵwx̱wú7mesh Person introduces themselves in the traditional way, they include their Ancestral Name, who they come from, and where they come from. This is because the

land carries specific meanings which explain the roles which certain locations play in the Skwx̱wú7mesh universe, as all villages, hunting camps, resource sites and sacred places have their own purpose. Just like the language, this connection to the land rests in the hearts and minds of all Skwx̱wú7mesh People.

The introduction of the single detached family home into Skwx̱wú7mesh society disrupted the Skwx̱wú7mesh People's communal way of living, bringing with it the isolation and separation of the multi-generational family unit. The result is an attack on Skwx̱wú7mesh identity, replacing a kinship and community centered worldview with that of the individual and nuclear family. The European worldview sees humans as separate from the land, and housing as a form of property rather than a human right. This difference has resulted in Nation Members becoming disconnected from the land and separated from their family, friends, and culture. The Skwx̱wú7mesh People yearn not only to come home, but to connect to what lives inside their hearts and minds.

The attachment to the single family detached home program has worsened the housing crisis. Skwx̱wú7mesh People have been waiting to be housed for generations, and many of the youth see no point in adding their name to the housing list. While the current single detached housing program may have worked in the past, it does not and cannot meet the demand of today's Úxwumixw. Not only is it unsustainable due to limited land resources and an increasing population, but it is also poor stewardship of the lands the Skwx̱wú7mesh People were born to protect.

The time has come to transform the Skwx̱wú7mesh housing program, in a way that meets demand while remaining rooted in the Skwx̱wú7mesh traditional way of living. To do so is an act of self-determination, decolonialization, and healing. But how can we achieve this? Envision a three-story townhome complex. The bottom floors are used as basement suites to house Elders, singles, and members with disabilities. The top two floors are used to house families. Suddenly, the home becomes a multi-generational unit. The state-of-the-art townhomes, connected to each other in rows, symbolize a connected community.

Parks, a lacrosse box, community pantries, and gardens help bring the residents together, creating a powerful sense of community. Access to residential and commercial parking, as well as storage spaces, ensure that lots and streets are clean and clear. Beautiful Welcome Figures stand tall at the entrance and traditional Gateways brush off everyone who enters, giving the complex a distinct Skwxwú7mesh identity and inspiring pride in all residents. Further, the tradition of mutual care and collaboration is upheld, with each resident contributing to not only the community, but also their personal residences through financial contributions; just as the Elders did in the past.

As you will see, this is only one example of how the housing program can be rooted in tradition, how it can reconnect the Skwxwú7mesh People to their cultural identity, and how it can be used to bring the Skwxwú7mesh People home in a generation.

Welcome to the future of housing.

STRATEGIES

To achieve this vision, the Skwxwú7mesh Úxwumixw has pinpointed a number of strategies that can be used to bring this vision to life, and to house all Skwxwú7mesh People in a generation. These strategies include, but are not limited to, the following:

Maximizing Resources

- ensuring that land plans consider lands for residential uses and that residential lands are used wisely to house as many people as possible
- accessing all available funding sources, including contributions from Squamish Nation members and external partners (e.g., ISC, CMHC, BC Housing)
- targeting the available funds at programs that will have the greatest immediate impact for the Nation's housing

- increasing standardization and efficiency in housing programs so that available resources can be maximized

Increasing Housing Capacity

- increasing the focus on higher density housing, such as condos, duplexes, fourplexes, tiny home villages, etc.
- expanding programs to increase capacity within the existing housing stock, such as renovating basement suites, building laneway homes, etc.

Meeting Diverse Needs

- recognizing the value of different types of housing and diversifying housing to better meet the needs of community members
- implementing different allocation streams for different housing types to give community members access to housing that best suits their needs, abilities, and preferences
- creating a system that allows members to move to different housing types as their needs change
- providing equitable housing supports for community members, whether they live on-reserve, off-reserve, in the Squamish Valley, or on the North Shore

Equitable Contributions and Benefits

- ensuring that all members living in Squamish Nation housing provide equitable financial contributions to the Nation's housing
- allowing members to pay fees on per month or annual basis
- tailoring contributions to the individual circumstances of members, such as age, income, etc., to avoid creating hardships for vulnerable members

- limiting the residential properties that individual members can hold to ensure that all members have access to housing

Increasing Responsibility

- increasing financing options for members to finance the construction, maintenance, renovations, and alterations of residences to help instill pride of ownership
- providing information, education, and resources to support members in taking greater responsibility for their homes (e.g., maintenance, insurance, wills, etc.)
- defining and enforcing clear requirements and responsibilities for occupancy and maintenance of homes and lots that balance individual rights and community health and safety
- ensuring every home has a beneficiary listed in the housing documents prior to the beginning of construction to avoid homes going into intestate

Sustainability of Housing

- ensuring that all housing work is done in accordance with established standards using sustainable materials and qualified labor
- instituting proactive asset management practices to protect the Nation's housing assets
- ensuring sufficient warranties, indemnities, and insurance coverage are in place to protect residences

Communication

- ensuring that information about the Nation's housing programs is accessible, transparent, and understandable

- providing timely responses and regular updates to community members who are accessing the Nation's housing programs
- ensuring that all information is available online and in print
- ensuring that all communications are written in plain English

Oversight

- instituting mechanisms to address complaints, disputes, and appeals in a timely and effective manner across all housing programs
- increasing enforcement across all housing programs by ensuring requirements are clearly defined and supported by adequate processes and resources
- implementing a culturally appropriate response to revocation that is fair but enforceable
- implementing a culturally appropriate response to homes being used for criminal purposes
- ensuring that there is transparency and accountability regarding the collection of housing fees and how those funds are used

VALUES

This important work must be guided by values and principles that are firmly rooted in Skwxwú7mesh tradition, culture, and worldview. By rooting this work in traditional values and principles, we not only live in accordance with the way of life that we have followed since time immemorial, but we give thanks to the Ancestors who preserved this knowledge.

These values and principles include:

- **Sneẃíyelh:** Sneẃíyelh is a term with various interpretations. It can mean advice as in an opinion or a recommendation offered as a guide to action, conduct, etc. It can also mean something that is taught as in teachings to be followed. Squamish Nation's housing policies and programs must follow and adhere to the teachings of the Squamish People.

- **Wenáxws:** Wenáxws is a term with various interpretations. It can mean to respect (someone) or treat (someone) with respect. It can also mean to honor (someone) or believe (someone). The Squamish Language Dictionary (2011) defines this verb as "treat (someone) with respect; believe (someone); respect (someone); honor (someone)". Squamish Nation's housing policies and program must respect the Squamish People and Squamish territory, and honour the Squamish history, culture, and worldview.

- **Tkwáya7n iy Nexwneẃítm (Listen & Engage):** It is our job to ensure that we listen to the voices of Stélmexw (people), Temíxw (land), and Stáḵw (water). These voices direct the work, and those who carry out the development of this work must consider their words with genuine care.

- **Ta na wa Yuus ta Stituyntsaḿ (the ones who take care of what was handed down or what will be handed down):** It is important to understand that Squamish People have acted as stewards of Squamish territory since time immemorial, and have conserved the Squamish territory for the use, enjoyment, and benefit of the Squamish People for generations. Today, we share this sacred responsibility. Squamish Nation's housing policies and programs must respect, protect, and conserve all Squamish lands and waters for the benefit of future generations.

- **Nichimstway, Chenchensway, Ts'itsaptway (talking to each other, supporting each other, and working with each other):** In order for housing

policies and programs to help the Squamish Nation achieve its goal of housing all Squamish People within a generation, all stakeholders must work together to ensure all Squamish People are taken care of.

- **Timistut, T'elhk'em (exertion, diligence):** In traditional society, laziness and carelessness are not options. In order to carry out this important work properly and to bring every Squamish Person home within a generation, those conducting work on housing policies and programs must make a genuine effort in all that they do.

- **Kw'achnalhn (be able to see):** Squamish Nation housing policies and programs must be transparent and accessible to all Squamish People.

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ROLES & RESPONSIBILITIES

Providing housing for all Sḵwx̱wú7mesh People is an ambitious goal with many interrelated components related to land availability and preparation, funding and financing options, design and construction considerations, ongoing management and maintenance, improvements and alterations, as well as dispute resolution and enforcement.

Bringing these components together effectively requires coordination and collaboration among many individuals and entities, both within and outside Sḵwx̱wú7mesh Úxwumixw.

Members

Sḵwx̱wú7mesh Úxwumixw Members are central to Sḵwx̱wú7mesh Úxwumixw housing goals and are critical participants in meeting those goals. This includes:

- Providing input on housing policies to ensure that policies meet the diverse needs of Members and reflect the collective wisdom of Members
- Meeting the requirements and responsibilities defined in housing policies to help ensure policies can be fully implemented for the benefit of all Members

Sḵwx̱wú7mesh Úxwumixw

Nexwsxwníẃntm ta Úxwumixw (Council)

Nexwsxwníẃntm ta Úxwumixw holds overall responsibility and decision-making authority for Sḵwx̱wú7mesh housing. This includes:

- Approving housing policies that support the long-term goals of Sḵwx̱wú7mesh Úxwumixw and balance community needs, resources, and risks responsibly
- Providing ongoing oversight of housing policies to ensure that policies are actioned as intended and enforced when necessary for the benefit of the community
- Approving annual and multi-year budgets for the development and maintenance of Sḵwx̱wú7mesh Úxwumixw housing

Lands

The Lands department is responsible for overseeing Sḵwx̱wú7mesh Úxwumixw residential lands, including:

- Managing allocations and transfers of lots and homes on Sḵwx̱wú7mesh Úxwumixw reserves
- Assisting members in administering the estates of deceased persons

Ts'ixwts'ixwnítway (Member Services)

Ts'ixwts'ixwnítway is responsible for providing a range of services to Sḵwx̱wú7mesh Úxwumixw Members, including financial supports for rent and utilities in emergency situations.

Ta na wa Shéway I7x̱w ta Úxwumixw (Planning and Capital Projects)

Ta na wa Shéway I7x̱w ta Úxwumixw is responsible for long-term planning for Sḵwx̱wú7mesh Úxwumixw lands and capital projects, including:

- Planning for residential developments and ensuring the infrastructure is in place
- Overseeing the construction of homes for Members who have been allocated a home

- Approving and overseeing home alterations, additions, and demolitions

Nexwsp'áyaḵen ta Úxwumixw (Community Operations)

Nexwsp'áyaḵen ta Úxwumixw is responsible for maintaining Sḵwx̱wú7mesh Úxwumixw buildings, roads, and general areas, including:

- Performing maintenance and renovations work on Sḵwx̱wú7mesh Úxwumixw homes based on requests from Sḵwx̱wú7mesh Úxwumixw homeowners
- Assisting with general maintenance of Sḵwx̱wú7mesh Úxwumixw lots, such as removal of unwanted items

Estx̱wáy̓usem (Finance and IT)

Estx̱wáy̓usem is responsible for overseeing Sḵwx̱wú7mesh Úxwumixw budgets and financial reporting, which includes maintaining insurance coverage for Sḵwx̱wú7mesh Úxwumixw homes and assisting with insurance claims.

Squamish Nation Entities

Hiy̓ám̓ Housing

Hiy̓ám̓ Housing is a not-for-profit organization mandated to lead the development and management of non-profit and affordable housing for Sḵwx̱wú7mesh People. This includes:

- Developing and managing multi-family rental units for Sḵwx̱wú7mesh Úxwumixw to provide affordable housing options
- Managing the Hiy̓ám̓ Home Loan Program to provide Sḵwx̱wú7mesh Úxwumixw lot holders with home construction loans

- Managing the Rental Assistance Program to provide financial relief to Sḵwx̱wú7mesh People living in market rental housing

Nch'ḵay̓ Development Corporation

The Nch'ḵay̓ Development Corporation is the economic development arm of the Sḵwx̱wú7mesh Úxwumixw mandated to develop, manage, and own the active businesses of Sḵwx̱wú7mesh Úxwumixw. Nch'ḵay̓ is supporting housing by developing Sen̓áḵw in partnership with Westbank Projects Corporation to provide rental and affordable homes.

Partners

Indigenous Services Canada

Indigenous Services Canada (ISC) is the department mandated by the Government of Canada to improve access to high quality services for Indigenous communities. ISC provides funding to First Nations for safe and affordable housing on reserves and is the primary source of funding for Sḵwx̱wú7mesh Úxwumixw residential infrastructure, such as water, sewer, and roads.

Canada Mortgage and Housing Corporation

The Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency and works to make housing affordable. It provides training, resources, and financial assistance to help First Nations communities build, buy, or renovate on-reserve housing.

BC Housing

BC Housing is a provincial agency that works in partnership with the private, non-profit, and public sectors to develop housing options. BC Housing provides grants and other forms of funding to Hiy̓ám̓ Housing for the development of multi-family units for Sḵwx̱wú7mesh Úxwumixw.

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POLICY COMPONENTS

Reaching Sḵwx̱wú7mesh Úxwumixw housing goals requires the continuous improvement of Sḵwx̱wú7mesh Úxwumixw housing policies. This includes separating the 2006 Housing Policy into individual policies that provide more comprehensive direction for housing activities at Sḵwx̱wú7mesh Úxwumixw.

The 2006 Housing Policy will gradually change into the following policies:

- **Allocations Policy:** this policy will address the housing list categories and provide direction for the selection and allocation of residences and lots, including prioritization of different groups. The housing list and allocations will be addressed in sections two to six of the 2006 Housing Policy until a new stand-alone policy is developed.

- **Construction Policy:** this policy addresses the requirements for plans and designs, change orders, materials, labour, costs, safety, inspections, warranties, and home possession. Provisions relating to construction have been removed from the 2006 Housing Policy and the Construction Policy is now a stand-alone policy.

- **Maintenance and Renovations Policy:** this policy addresses eligibility, intake and assessment, prioritization and scheduling, financing, labour, materials, standards, warranties and insurance, and issues and complaints. Provisions relating to maintenance and renovations have been removed from the 2006 Housing Policy and the Maintenance and Renovations Policy is now a stand-alone policy.

- **Rentals Policy:** this policy addresses renting Sḵwx̱wú7mesh Úxwumixw homes, including who homes can be rented to and requirements for homeowners who rent

their properties. Provisions relating to rentals have been removed from the 2006 Housing Policy and the Rentals Policy is now a stand-alone policy.

- **Lot Transfer Policy:** this policy will address the transfer of lots through gifting and estates. Lot transfers will be addressed in section eight of the 2006 Housing Policy until a new stand-alone policy is developed.

- **Buy and Sell Policy:** this policy will address eligibility for sale, appraisals, bids, payments, approvals, and ratification. Buying and selling will be addressed in section eight of the 2006 Housing Policy until a new stand-alone policy is developed.

- **Hiy̓ám̓ Home Loan Policy:** this policy defines the home loan program and addresses appeals, mediation, loan amounts, eligibility, approvals, construction, inspections, property use, defaults, evictions, sale of home, condemned homes, and marital breakdown. The Hiy̓ám̓ Home Loan Policy is a stand-alone policy.

- **Self-Financed Housing Program Policy:** this policy will address the options and requirements for Members wishing to finance their own homes on reserve lands through means other than the Hiy̓ám̓ Home Loan Policy. Self-financing will be addressed in section seven of the 2006 Housing Policy until a revised stand-alone policy is developed.

- **Alternative Housing Policy:** this policy will address requirements for the approval, construction, installation, and maintenance of alternative forms of housing, such as manufactured or mobile homes and tiny homes. Alternative housing will be addressed in section eight of the 2006 Housing Policy until a new stand-alone policy is developed.

- **Laneways and Ensuites Policy:** this policy will address requirements for the approval and construction of secondary dwellings, such as laneway homes and secondary suites. A stand-alone policy will be developed to address laneways and ensuites.

- **Alterations and Additions Policy:** this policy will address requirements for approval and construction of improvements and additions on Sḵwx̱wú7mesh Úxwumixw homes. Alterations will be addressed in section eight of the 2006 Housing Policy until a revised stand-alone policy is developed.

- **Residential Uses Policy:** this policy will address how homeowners can use residences and lots, such as home-based businesses. Homeowner rights and responsibilities will be addressed in sections eight and nine of the 2006 Housing Policy until a new stand-alone policy is developed.

- **Replacement and Revocation Policy:** this policy will address the criteria, requirements, and responsibilities for replacing, condemning, and revoking allocated homes. Revocation and condemnation will be addressed in sections six, twelve, and fifteen of the 2006 Housing Policy until a new stand-alone policy is developed.

In addition to the policies listed above, Sḵwx̱wú7mesh Úxwumixw housing is also guided by the following:

- Procedures that help operationalize the policies and provide additional direction to staff
- Bylaws that provide additional direction and help enforce policy requirements
- Policies developed by Hiy̓ám̓ Housing and Nch'ḵay̓ Development Corporation.

DEFINITIONS

- **Sḵwx̱wú7mesh Person:** Any person that is a registered band member of the Squamish Nation under the Indian Act.

- **Sḵwx̱wú7mesh People:** The collective body of people that are registered band members of the Squamish Nation under the Indian Act.

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