



# Housing Policy Engagement Report 2022



**Skwxwú7mesh Úxwumixw**  
Squamish Nation



# í nexw chexw ti ays

## Contents

---

<b>1</b>	<b>Introduction</b>	2
	Acknowledgments	3
	Background	3
<b>2</b>	<b>Categories &amp; Allocation</b>	5
	Words From The Present	6
	Housing List	6
	Categories	7
	Applications	7
	Allocations	7
	Voices From The Past	10
	Applications	10
	Categories	10
	Housing List	10
	Allocations	10
<b>3</b>	<b>Financing</b>	11
	Words From The Present	12
	Infrastructure Funding	12
	Financing Programs	12
	On-Reserve Mortgage Program	12
	Words From The Past	13
	Financing Programs	13
<b>4</b>	<b>Construction</b>	14
	Words From The Present	15

---

	Before Construction Begins	15
	Contractors	15
	Construction Time Frames & Deadlines	15
	If Construction Deadline is Not Met	16
	Oversight	17
	Enforcement	17
	Miscellaneous	17
	<b>Voices From The Past</b>	18
	Before Construction Begins	18
	Contractors	18
	Construction Time Frames & Deadlines	18
	If Construction Deadline is Not Met	18
	Over Sight	19
	Enforcement	19
	Miscellaneous	19
<b>5</b>	<b>Maintenance &amp; Renovations</b>	20
	<b>Words From The Present</b>	21
	Maintenance	21
	Renovations	23
	Alterations	23
	<b>Words From The Past</b>	24
	Maintenance	25
	Renovations	27
	Renovation Funding	30
	Alterations	32
<b>6</b>	<b>Revocation &amp; Condemnation</b>	33
	<b>Words From The Present</b>	34
	Revocation Process	34
	Criminal Activity	35
	Neglected Homes	36
	Oversight	36
	Enforcement	37
	<b>Voices From The Past</b>	38
	Condemnation	38
	Oversight	38
<b>7</b>	<b>Rights &amp; Responsibilities</b>	39
	<b>Words From The Present</b>	40
	If A Member Has An Additional Lot/Residence	40

	Renting A Residence	40
	Selling/Gifting/Inheriting Residences	44
	Selling A Residence	44
	Gifting A Residence	45
	Inheriting A Residence	45
	Vacant Residences	45
	Non-Nation Members Living On Reserve	46
	Trailers and Unauthorized Structures On Lots	46
	Oversight	47
	<b>Voices From The Past</b>	48
	Renting On Reserve	48
	Sale Of A Residence	48
	Inheriting A Residence	48
	Non-Nation Members Living On Reserve	48
	Oversight	48
<b>8</b>	<b>Miscellaneous</b>	50
	<b>Words From The Present</b>	51
	Housing Policy	51
	Density	51
	Planning And Land Use	52
	Ownership	52
	Insurance	53
	Housing Program	53
	Housing Type	55
	By-Laws	56
	Enforcement	56
	Communication	57
<b>9</b>	<b>In Summary</b>	58
	Categories And Allocation	59
	Financing	59
	Construction	60
	Maintenance And Renovations	61
	Revocation And Condemnation	61
	Rights And Responsibilities	62
	Miscellaneous	64



# Introduction

## **ACKNOWLEDGMENTS**

The Skwxwú7mesh Úxwumixw thanks all past and present leaders, staff, and community members who have helped sustain, grow, and advance the Skwxwú7mesh Úxwumixw. We would also like to thank all the leaders, staff, and team who helped us engage with the community for this important work.

## **BACKGROUND**

This report contains the data from four community engagement sessions. Two of these sessions were held in 2022, and two were held in the past. The engagement sessions include:

- A Housing Policy Survey administered in June 2022.
- A series of online engagement sessions held in February 2022.
- A letter of recommendations written by the Housing Advisory Committee in September 2020.
- A housing policy Q&A session held in 2003.
- The Housing Policy Renovations survey administered in 2020.

Each category is divided into two sections: Words from the Present and Voices from the Past.

The “Words from the Present” section contains the data from the community engagement session held in 2022. The “Voices from the Past” section contains the data from the community engagement sessions held in the past.

The data for each category has been organized under areas of commonality to provide a clear understanding of the engagement results.

The notes listed in this report are informed by Member feedback and are not direct quotes.









# **Categories & Allocation**



## **WORDS FROM THE PRESENT**

### **HOUSING LIST:**

- A copy of the housing list should be delivered and made available to all Nation Members once per year.
- Youth are not signing up for the housing list because they feel that it is pointless to do so.
- There are concerns that Squamish Nation staff members are removing Nation Members from the housing list.
- The heir of a deceased Nation Member should be able to assume the deceased Nation Member's spot on the housing list.
- Nation Members are confused by the current housing list and want to understand it.
- The current housing list should be cancelled, and a new process should take its place.
- The housing list needs to be "cleaned" of Nation Members who should no longer be eligible for a home.
- The housing list should be organized according to: date of application only, date of birth only, need.
- The housing list should be made available on the "members only" side of the Squamish Nation website.
- There is a demand for full transparency regarding the housing list.
- The people who have been on the housing list waiting ten plus years for a single family detached home deserve a home based on what they originally agreed to.
- The housing list is outdated and does not reflect the needs of the Nation today.
- The housing list is exclusive to certain people.
- Any changes made to the Housing List need to be directed by community input.
- Nation Members should be automatically contacted and placed on the Housing List once they turn nineteen.
- The Housing Policy states that Council needs to sign off on the housing list, but staff have not brought the housing list forward because it is based on the 2012 allocation list. This has caused anger and confusion amongst Nation Members because the category they fall under does not reflect their current situation.

- The housing list should be updated quarterly and reflect the correct status of every Nation Member within 60 days of allocation.
- The Squamish Nation should implement a system that accurately updates the housing list in real time that is accessible to all Nation Members.
- Members want to see the housing list, they demand transparency.

### **CATEGORIES:**

- Eliminate categories and allocate according to date of application, date of birth, need.
- New category suggestions: former youth in care, young families, Nation Members with disabilities, two spirit, single parents, students, multi-generational households, and a category for reinstated Nation Members who were disenfranchised under Bill C-38.
- There is consensus that single people are being discriminated against under the current housing categories.
- The community needs to have a voice in the selection of new housing categories.
- The housing categories are complex and confusing.

### **APPLICATIONS:**

- There are concerns pertaining to the Squamish Nation's capacity to maintain accurate records, as some Nation Members have reported that their housing applications have been lost by Squamish Nation staff members.
- Nation Members would like to see an oversight body established to ensure the housing department maintains accurate records. This office would double as an ombudsman that Nation Members could contact if their application is lost or if their name is removed from the housing list.

### **ALLOCATIONS:**

Currently, each allocation of 15 homes is distributed among the four categories defined in the Housing Policy (Section 2.4):

- Eight homes for Married/Common Law
- Four for Single Parent
- Three for Pensioners (Elders)
- Zero for Single Individual

We asked if any changes should be made to this section of the policy. The results:

- **Add new categories:** 25/125
- **Eliminate categories and allocate by application date:** 40/125
- **Change the number of allocations per category:** 42/125

Nation Members also indicated the following:

- Nation Members are frustrated with the time it takes to be allocated a home, with some reporting that they have been on the housing list for decades.
- Before homes are allocated, Nation Members should have the opportunity to build a case outlining why they need a house more than other Nation Members.
- The Squamish Nation should allocate ten single family homes per year, but only to seniors.
- The Squamish Nation should allocate homes as follows: three for married couples, five for seniors, four for single parents, and three for singles.
- Five homes should be allocated under each category every year.
- If someone is not stable or ready for a home, they should not be allocated a home.
- All Nation Members that have been allocated a home should undergo a background check.
- The Squamish Nation needs to consider if the current allocation categories meet the demand of the Nation today.
- The wait time for a single family detached home allocation can span decades.
- The only authority Council should have over the Housing Program is the authority to allocate a lot and residence. The rest should be department driven.
- The Housing Policy currently forces Council to lock in allocation on an artificial timeline because the policy assumes that Council is allocating fifteen homes per year.



- The housing policy could state that Council must allocate at certain times each year to maintain consistency. An example of this would be the requirement for Council to allocate homes within 90 days of passing the annual budget. During this time, the housing list could be posted, and Nation Members could be provided a chance to appeal. This would make the process more fair, consistent, transparent, and understandable.
- Council has discussed mandating allocations to an arm's length body. For example, the Westbank First Nation has an allotment board, a regulatory body like the housing committee. Council would appoint Nation Members to this board, whose main purpose would be to review, confirm or deny, and transfer lots for allocations that get approved. This would reduce many conversations and turn allocation into an administrative process.
- There is a need to establish an appeal board to address Nation Member's concerns regarding allocation. Council could be a third body overseeing housing and could act as a final appeal body for Nation Member's that have gone through the allotment board and appeal board process.
- During the development of the existing Housing Policy, the Legal Department stated that because allocations also concern wills, estates, and intestates, allocations would carry more weight if they were approved by Council. This no longer needs to be the case. Council can use strong language to give power to the allotment board and appeal body.

## **VOICES FROM THE PAST**

### **APPLICATIONS:**

- The housing application process is difficult for members to navigate.
- It should be mandatory for all applicants to demonstrate their understanding of the Housing Policy.

### **CATEGORIES:**

- There is difficulty understanding the categories and how they are organized on the housing list.
- A new category for widows/widowers should be established. Nation Members in this category should be 60 years old at minimum and not be involved in a romantic relationship.
- Nation Members should be made to prove their eligibility under a certain category at the time of application and allocation.

### **HOUSING LIST:**

- The process that determines a Nation Member's placement on the housing list needs to be made clear to all Nation Members.
- The Squamish Nation should establish stronger oversight of the housing list and the housing application process to ensure all members are being treated fairly.
- The Squamish Nation should provide access to the housing list and a full history of its activity to all Nation Members.
- The Housing List should go by date of application only and not according to category and community identified priorities.

### **ALLOCATIONS:**

- The Squamish Nation should aim to allocate thirty houses per year.



# Financing



## **WORDS FROM THE PRESENT**

### **INFRASTRUCTURE FUNDING:**

- Many Nation Members are unaware that the Squamish Nation waits for funding from ISC to finance the infrastructure for new subdivisions.
- Nation Members are wondering if more homes could be allocated if the Squamish Nation were to finance infrastructure for new subdivisions on its own.
- The home is only one part of a much larger story that is based on infrastructure. Preparing the land for development is crucial, that means having municipal agreements, site servicing, infrastructure, planning livable communities.
- There are environmental issues that are in the way of housing our people. These issues need to be dealt with by ISC.

### **FINANCING PROGRAMS:**

- If a Nation Member is meant to be allocated a home, but there are no available lots, the Squamish Nation should help that Nation Member purchase a home, whether by providing a down payment or guaranteeing the mortgage.
- The Squamish Nation should provide financial assistance to Nation Members who wish to purchase a property off reserve.
- The Squamish Nation should provide financing for Nation Members who want to convert their existing residence into a duplex.
- The Squamish Nation should establish a home maintenance and renovation loan program.

### **ON-RESERVE MORTGAGE PROGRAM:**

- There are concerns that the loan program has too many stipulations.

## **VOICES FROM THE PAST**

### **FINANCING PROGRAMS:**

- The Squamish Nation should create a process to provide financial assistance to Nation Members who want to invest in their homes.
- All Nation Members who have been allocated a home should pay the Squamish Nation a monthly fee to foster pride of ownership.



# Construction



## **WORDS FROM THE PRESENT**

### **BEFORE CONSTRUCTION BEGINS:**

- Nation Members would like the construction process to be clearly laid out for them before construction begins.
- If a Nation Member pays for their own home construction, will the Squamish Nation tell them what they can and cannot do with the home?

### **CONTRACTORS:**

- Allow Non-Indigenous contractors to build homes.
- The Squamish Nation should utilize students from the trade school as labor to help train and build capacity while they work under qualified instructors.
- The Squamish Nation has typically operated as both the funder and general contractor for all on-reserve home construction, even if the home is self-financed. This needs to be changed so Nation Members can hire their own contractor. A licensing and permitting regime should be created around this.

### **CONSTRUCTION TIME FRAMES & DEADLINES:**

Section 7.17 of the Housing Policy requires construction of homes to be completed within one year of allocation, but this requirement is not enforced.

We asked members if they believe the construction of homes should be completed within one year, as is outlined in the Housing Policy. Nation Members responded:

- **Yes:** 63/125
- **No:** 57/125

Nation Members also commented:

- The deadline should be shorter than one year.
- The deadline should remain one year, because completing homes within one year will allow for the construction of more homes.
- The deadline should remain one year, but it should be made mandatory that construction begin by the sixth month.
- The deadline should be raised to two years to allow time for corrections, loan processing, and planning.
- The deadline should be dependent on where you are building.
- The construction deadline should be increased from one year because one year does not supply enough time to properly build a home. There are concerns around uncompleted houses.
- The construction deadline should be set with each contractor, and the contractor should be penalized if they do not meet the deadline.
- There is a need to consider the economics of construction when setting deadlines, such as available labor, material prices, etc. as many variables are out of the control of the contractor. A one-year deadline is unfair to enforce when there are supply chain issues.
- The construction time should be increased due to the level of bureaucracy in the housing department.
- The deadline should be shortened to: six months, four months, nine months.

### **IF CONSTRUCTION DEADLINE IS NOT MET:**

- Council should allocate the home to another Nation Member.
- The lot should be sold to the next Nation Member who can afford to complete construction.
- The contractor should receive financial penalties for every week they go over the construction deadline.
- The contractor should be paid less, removed from the preferred contractor list, and receive a fine.
- The Nation Members should lose the allocation and the lot and residence should be allocated to the next available Nation Member.

- If the Nation Member fails to make important decisions to comply with the construction schedule and deadlines, then defaults should be selected for them (ex: housing plan, doors, fixtures, paint, etc.)
- Penalties should be based on who is causing the delay: the Nation Member, the contractor, or the Nation employee.

## **OVERSIGHT**

- There should be regular check ins to ensure contractors are on task.
- The Nation Member and the contractor should be made to sign an agreement declaring the home will be completed within a year.
- Contractors should be monitored for their workmanship and timeliness.
- A Project Manager should be hired to oversee the housing department and to ensure every project stays on schedule.
- A Housing Department should be established in the Squamish Valley to oversee builds in Squamish. A Project Manager should be hired to oversee the SV Housing Department and to ensure every housing project stays on schedule.
- There needs to be more transparency regarding inspection reports. What building codes are we following and what standards are we asking inspectors to follow?

## **ENFORCEMENT:**

- The deadline needs to be enforced. If the construction of a home is not completed within the one-year time frame, the lot and residence should be reallocated.
- The Squamish Nation should establish a working group to enforce the deadline and issue penalties when necessary.

## **MISCELLANIOUS:**

- Multiple safety inspectors should be made available so there are not any delays in the inspection process.

## **VOICES FROM THE PAST**

### **BEFORE CONSTRUCTION BEGINS:**

- The Squamish Nation should provide new homeowners with a presentation that walks them through the entire construction process, from pre-construction to finalization.
- The Squamish Nation should provide Nation Members with standardized housing plans to choose from.
- Construction should not begin until a full estimate has been completed.
- The Squamish Nation should evaluate a Nation Member's capacity to complete the construction of a home.
- The Squamish Nation should evaluate self-contractors to ensure they have the capacity to complete the construction of a home.

### **CONTRACTORS:**

- The Squamish Nation should consult the community in regard to hiring non-Indigenous contractors.
- Members should not be able to hire non-Indigenous contractors when there is a qualified Nation Member who has the capacity and training to complete the job.
- Nation Members should be given priority on all contracts.

### **CONSTRUCTION TIME FRAMES & DEADLINES:**

- The Housing Committee 2020 suggests a one-year deadline.

### **IF CONSTRUCTION DEADLINE IS NOT MET:**

- An extension process that identifies the time that is required to complete construction and the repercussions for not meeting the deadline should be written into the Construction Contract.

- The Nation Member and contractor should be made to appear before Council to explain why construction has not been completed.

### **OVERSIGHT:**

- Ensure the one-year deadline is written into the Construction Contract.
- Explore new zoning by-laws to standardize the square footage of lots.

### **ENFORCEMENT:**

- The Squamish Nation should enforce mandatory construction requirements to ensure equitable housing for all.
- The Squamish Nation should begin enforcing the one-year construction deadline.

### **MISCELLANEOUS:**

- Driveways should be included in the construction of new homes to limit the obstruction of Squamish roads.
- Only one option of a ranch style home should be provided to Elders due to the decrease in their mobility.
- The Housing Policy should clarify if there are restrictions involved in sub dividing a lot.
- There is a need for clarification on the "Housing Inspection" process that involves the contractor, housing team, and homeowner.



# **Maintenance & Renovations**



## WORDS FROM THE PRESENT

### MAINTENANCE:

- Create strict strata rules that ensure residences, and lots, are kept in livable condition.
- Offer prizes to Nation Members that are taking care of their properties.
- There is too much onus on Community Operations when it comes to the maintenance of lots and residences.
- The onus should be on the owner to maintain their lot and residence to standards set by the Squamish Nation.
- If an on-reserve home is in need of repair, and it is clear that the home is not being maintained by the homeowner, the Squamish Nation should charge the cost of the repairs to the homeowner. If the homeowner refuses to repay the Squamish Nation, they should be moved into "bad standing," which allows the Squamish Nation to garnish their distribution until the arrears have been paid off. This should also apply to all on-reserve rentals.
- The Squamish Nation should create a list of Nation Member-owned businesses that can be contacted to assist with renovations and maintenance.
- The first by-law ever passed by the Squamish Nation was the noxious weed by-law. This by-law allowed the Squamish Nation to inspect all lots, and to issue letters to residents with unkept lots to remove all weeds from their property within thirty days. If the Nation Member failed to comply, the Squamish Nation would remove the weeds from their lot for them and charge them a fee.
- The only instance the Nation should step in to maintain lots is when the Nation Member is unable to do it themselves due to age, health, disability, etc.
- The Squamish Nation should implement a renovation and yard maintenance grant.
- A roof should last ten to twenty-five years. Some roofs in Squamish Nation communities only last up to five years.
- The Housing Department provides a one-year warranty (which covers roofs, heating, electrical, and other necessities) to all new residents. Once the year has passed and the warranty has expired, the onus to maintain these necessities falls to Community Operations. This warranty needs to be longer. If a roof fails within the first ten to fifteen years, the

- Squamish Nation should replace it. This forces the Squamish Nation to set better construction standards, and to place better technology and appliances into the homes of Nation Members.
- The Squamish Nation should cover all foundational and structural issues with a residence because Nation Members should not be made liable for shoddy workmanship.
  - Any minor repairs to a lot and residence should not be handled by Community Operations.
  - There is concern that occupants of single family detached homes are not following health and safety codes.
  - The current program that requires the Squamish Nation to take responsibility for the maintenance and upkeep of lots and residences has failed. The Tsleil-Waututh Nation reserve is divided by homes that are owned by Nation Members and homes that are owned by the Nation. The homes that are owned by Nation Members are in good condition, whereas the homes owned by the Nation have fallen into visible disarray.
  - The path to fostering more pride of ownership is through education and support. This could include clearly outlining the responsibilities of the homeowner and the Squamish Nation, providing information booklets on home maintenance to all Nation Members, and outlining what is covered and what is not covered by the Nation Member's home insurance policy.
  - Nation Members need to take on more responsibility for the maintenance of their lots and residences.
  - The Squamish Nation should provide training to all Nation Members regarding the maintenance of lots and residences.
  - There is an over reliance on the Community Operations Department when it comes to maintaining a lot and residence, and this over reliance needs to end.
  - The Squamish Nation should assess a Nation Member's ability to care for a lot and residence prior to allocation. If a Nation Member is found not to be able to care for a home, they should be given a two-year window to meet the requirements or face being struck from the housing list.
  - There are two key areas of responsibility that should fall onto all Nation Members who are allocated a home: animal control and abandoned cars and trailers.
  - The Squamish Nation could charge a nominal fee to cover the costs of maintenance, insurance, upkeep, etc. When this was raised previously, there was concern about the fee harming low-income people. One way to mitigate causing more strife for low-income people would be to have income assistance cover the fee or implement income testing.

**RENOVATIONS:**

- The Squamish Nation should provide more funding to renovation projects.

**ALTERATIONS:**

- Nation Members want to build suites into their existing properties to provide housing to members of their family.
- Nation Members are adding additions to their residences even though the current Housing Policy does not permit them to do so.
- There is large number of home improvements and construction taking place on-reserve.
- There are currently no policies regarding home renovations.

## VOICES FROM THE PAST

Should income testing for all individuals living in the home determine eligibility to receive a renovation (total combined income)?

- **Yes:** 31.49%
- **No:** 68.51%

Should how a member takes care of their home determine eligibility?

- **Yes:** 78.30%
- **No:** 22.55%

How old should a member's home be in order to be eligible to receive a renovation?

- **5 Years Old:** 5.96%
- **10 Years Old:** 12.77%
- **15+ Years Old:** 17.87%
- **Whenever a Renovation is Needed:** 63.40%

Should off-reserve members be eligible to receive a renovation grant?

- **Yes:** 55.32%
- **No:** 44.68%

Should renovations be limited to Health and Safety issues only? For example, roof replacement, mold, replacing soiled carpet, deck, etc.

- **Yes:** 36.20%
- **No:** 63.80%

Should a member be required to take a maintenance course prior to receiving a renovation?

- **Yes:** 45.25%
- **No:** 54.75%

Should there be a maximum amount spent on a renovation?

- **Yes:** 50.23%
- **No:** 49.775

### **MAINTENANCE:**

- The Squamish Nation should provide mandatory workshops that educate new homeowners on how to care for a home and property.
- The Squamish Nation should check in with new homeowners to address any concerns with the home.
- Nation Members are concerned about the existence of mold inside of their homes.
- Nation Members should be taught the basics of homeownership.
- Maintenance courses should include: yard maintenance, unplugging toilets, changing lightbulbs, furnace filters, cleaning windows, door opening, hoarding, bed bugs, electrical hazards, patching drywall, painting walls, cleaning gutters, washing the outside of your house, treating your deck, fixing leaky faucets, checking smoke detectors, checking carbon monoxide detectors, turning off gas, turning off water, emptying lint tray, etc.
- Maintenance courses should be delivered online.
- If the Squamish Nation chooses to implement mandatory courses in home maintenance for any Nation Member requesting renovations, the courses should be determined by age.
- It should be noted that not all Nation Members need to take a home maintenance course.
- Elders should not have to take a maintenance course. Only young, able-bodied Nation Members should be required to take a maintenance course.
- All Nation Members should be required to take a home maintenance course prior to moving into their allocated residence.

- All Squamish Nation members should be eligible for a renovation grant whether they receive a house from the Squamish Nation, build their own home, or live in an approved mobile/modular home.
- All homeowners should be responsible for general upkeep and maintenance on their homes, including appliances.
- Nation Members should be made to sign a maintenance addendum that declares the Nation Member will maintain the inside and outside of their home or face eviction.
- Nation Members who do not maintain their on-reserve residence should not be eligible for a home replacement.
- Nation Members should pay a \$200/month maintenance fee.
- The Squamish Nation should charge homeowners every month to cover the costs of maintenance and renovation.
- The Squamish Nation should implement an incentive program to motivate Nation Members to take care of their on-reserve residence.
- Home maintenance courses should be offered to all Squamish Nation members, not only Nation Members who have been allocated a house or that are seeking to access renovation funding.
- The Squamish Nation should establish a maintenance and repairs department to respond to on-reserve maintenance and repair requests, so that the Community Operations can focus on other areas of need.
- The Squamish Nation should provide all Nation Members with a home maintenance book.
- The Squamish Nation should provide landscaping services to all Nation Members.
- The Squamish Nation should provide vent cleaning to all Nation Members once a year.
- The Squamish Nation needs to provide all new homeowners with a document listing their rights and responsibilities, and the rights and responsibilities of the Squamish Nation.
- The Squamish Nation should promote do-it-yourself maintenance workshops for all Nation Members.
- The Squamish Nation should develop an inventory of preferred maintenance vendors.
- The Squamish Nation should provide all Nation Members with home safety information.
- The Squamish Nation should implement a new homeowner maintenance class.
- The Squamish Nation should pay for a maid service to assist Elders who are unable to take care of their homes.



- The Squamish Nation should be responsible for adding fencing to Reserve lots.
- The Squamish Nation should draft a maintenance schedule for Nation Members to follow.
- Every Nation member should have a wooden garbage shed they can use to protect their waste from birds, raccoons, and dogs. This would limit the amount of garbage floating around the reserve.
- The Squamish Nation should make a You Tube Channel with How-To videos for Nation Members to access and learn from.
- The Squamish Nation should develop affordable home care partnerships with external vendors, such as: cleaning services, maintenance workers, landscaping companies, etc.

## **RENOVATIONS:**

- Projects that are deemed essential should be prioritized over minor renovations.
- If a renovation is requested, but the Nation Member is at fault for the damage to the home, funding for the renovation should be rejected.
- If a renovation is requested and the Nation Member is not at fault for the damage, funding for the renovation should be approved.
- The Squamish Nation should invest in sustainable, eco-friendly housing materials to prevent the need for future renovations.
- If an on-reserve home requires renovations that are equal to the cost of replacing the home, the home should be torn down and replaced instead of being renovated.
- There are concerns regarding the number of roof replacements that have been required throughout Squamish Nation communities, with many feeling that this is due to poor workmanship on and a lack of oversight.
- The Squamish Nation should establish a Renovation Committee comprised of community members to act as a neutral third party for renovation approvals.
- Homes should be renovated on an as-needed basis instead of waiting for multiple issues to pile up.
- The Squamish Nation should work with a financial institution to develop a renovation loan program.

- The Squamish Nation needs to ensure that "band aids" are not being used in place of quality workmanship.
- The Squamish Nation should implement municipal codes, or their own form of Housing Code.
- Minor renovations should be completed by the homeowner.
- The homeowner should be able to decide what they would like to be renovated. These decisions should not be made by anyone else.
- Nation Members are unsure who to contact to discuss accessing funding for renovations.
- Some Nation Members were not aware that they could access renovation funding.
- Nation Members are unsure about how many times they can access renovation funding.
- The Squamish Nation should implement "minor grants" for minor renovations/upkeep such as cleaning gutters, power washing exteriors, cleaning dryer vents, etc.
- The Squamish Nation should survey on-reserve homeowners to see what kind of renovations they require.
- Nation Members have reported contacting the Squamish Nation to inquire about renovations but failed to receive a response.
- All condemned, unlivable houses should be torn down immediately, and the homeowners should not be eligible to be allocated a new home.
- If a Nation Member has condemned their home due to preventable cause, neglect, or carelessness, they should not be eligible to receive renovations or a new home.
- The Squamish Nation should set a limit as to how many times a home can be renovated.
- There are concerns regarding the quality of workmanship put into the construction of on-reserve homes and how this might effect renovation funding.
- Homes that are above twenty to thirty years old should automatically be placed on a renovation list and the homeowner should be contacted by the Squamish Nation to begin renovations immediately.
- Nation Members who have garbage on their front yard after garbage removal day should have their garbage removed by the Squamish Nation and their DB garnished to cover the costs of cleanup.
- The health and safety of on-reserve homes needs to be prioritized.
- All renovation contracts should be tendered out to Squamish Nation contractors.

- If a Nation Member calls to inquire about accessing renovation funding, but is declined due to lack of funds, they should be placed at the top of the list for the next round of renovation funding.
- Nation Members would like to see more communication regarding the Squamish Nations renovation program.
- Nation Members who have applied for renovation funding would like to receive communication regarding whether their application was accepted or declined.
- Nation Members would like to learn what is covered under their home insurance.
- The Squamish Nation needs to consider implementing a process to renovate homes that have been passed down through a Nation Member's Will prior to the new homeowner moving in.
- The Squamish Nation should finance additions/extensions to homes so that Nation Members can bring their family members' home.
- The Squamish Nation should consider offering grants that help make on-reserve homes more energy efficient.
- Off-reserve members should not be able to receive a renovation grant if they are renting.
- The Squamish Nation needs to implement a dispute resolution/appeals process for renovation application requests that are denied.
- Squamish Nation members who are above a specified income threshold should pay fees to have their on-reserve residence renovated.
- The Squamish Nation should hire Nation Members who have completed training at the SNTTC to carry out renovation projects.
- Some Nation Members have had bad experiences renovating their homes through the Squamish Nation.
- The Squamish Nation should consider the number of people living in an on-reserve residence when determining renovation funding amounts.
- The Squamish Nation should support Nation Members in accessing a bank loan to carry out their own renovations.
- Nation Members who have a non-member spouse should be liable for 50% of the cost of renovations.
- Nation Members should contribute time and energy to all renovations alongside the contractors, unless they are unable to do so due to age, disability, etc.

- The Squamish Nation should provide an annual report to Membership regarding renovations.
- The Squamish Nation should clearly communicate the amount of funding each Nation Member can access under the renovation program.
- All renovations should be documented and stored by the Squamish Nation.
- Nation Members would like to know what services are available to them, how selection works, how to apply, where to apply, and average response times as it relates to the Renovation Program.
- Accessibility issues for Elders and Nation Members with disabilities need to be addressed in the Renovation Program.
- There are concerns regarding rodent infestation on-reserve.
- Nation Members are concerned about the amount of time they will need to wait for a renovation.
- The Squamish Nation should help Nation Members take out their own home insurance policies on top of the Squamish Nations home insurance policy.
- If a Renovations list is established, this list should be public and 100% transparent.
- Nation Members should be able to pick out anything related to the overall design of the home (e.g., carpets, cabinets, paint color, etc.).

## **RENOVATION FUNDING:**

- The amount of money spent on renovation should depend on the following: health issues, seriousness of renovations, number of previous renovations, cost of supplies, cost of labor, availability of labor, etc.
- A Nation Member should only be able to access renovation funds if their home has been maintained. If the Nation Member has not maintained their home, they should not be able to access renovation funding.
- The maximum amount of money per renovation should be: 10-150k.
- The amount of funding available for renovations should be determined on a case-by-case basis, as some homes may have structural issues that are not the fault of the Nation Member.
- The amount of funding available for renovations should be determined on a project-by-project basis, as each project has its own size and scope.
- The Squamish Nation should not set a maximum funding amount for renovations.

- Nation Members should be able to access enough funding to ensure that renovations are completed competently.
- The maximum funding amount should be based on the type of renovation that is being conducted.
- The amount of funding that is available should be based on what is reasonable and fair.
- The Squamish Nation must invest in strong oversight to ensure the renovation funding system is not abused.
- Any Nation Member who has accessed renovation funding and fails to maintain their on-reserve residence, resulting in the need for another renovation, should not be able to access renovation funding.
- The Squamish Nation should establish a funding regimen for old homes and a separate funding regimen for new homes.
- Nation Members should be able to access two funding programs: one for small renovations and one for large renovations.
- There should be separate funding caps for Nation Members who have taken care of their homes and for Nation Members who have not maintained their homes.
- Funding should be based on how old the home is. Newer homes receive less money. Older homes receive more money.
- Unless there is an extraordinary or special request, the cost should come from the homeowner's pocket.
- The amount of funding that is available for renovations should be based on the size of the house.
- Nation Members who have the physical capability to maintain their home, but choose not to, should not be eligible for renovation funding.
- Nation Members who are not physically capable of maintaining their home should not be penalized.
- Funding for renovations should be no more than 50% of the cost to construct a new home.
- All on-reserve homes requiring renovations should be inspected prior to determining funding amounts.
- There should not be a maximum when it comes to health and safety.

- The Squamish Nation should only provide renovation funding for homes that require renovations due to health and safety concerns. The Squamish Nation should not provide renovation funding for Nation Members who only wish to renovate for cosmetic reasons.
- Renovation funding amounts should reflect a percentage of the home's value.
- Renovation funding amount should be up to 75% of the cost of construction for a new home.
- If a Nation Member is making over \$150K, they should not be eligible for renovation funding.
- Nation Members should not be able to receive funding for repeat offenses, such as: broken windows, broken doors, holes in walls, etc.
- Nation Members should be able to top-up the renovation funding through their own pockets.
- Off-Reserve members should be able to access renovation funding.
- If a Nation Member has accessed renovation funding previously, they should be made to wait a set number of years before they are able to access renovation funding again.
- The Squamish Nation should outline criteria that needs to be met prior to a Nation Member obtaining renovation funding.
- Elders should receive priority funding for renovations.
- Nation Members who do not maintain their on-reserve residence should be made to pay for half the renovation costs.
- Nation Members who do not live in their home should not be eligible for renovation grants.
- Non-Status Members living on reserve should not be able to access renovation funding.

**ALTERATIONS:**

- Alterations should be addressed as the construction of additions does not comply with existing building codes and places both the Squamish Nation's insurance and the original residence and lot at risk.





# Revocation & Condemnation

## **WORDS FROM THE PRESENT**

### **REVOCAION PROCESS:**

- The Squamish Nation should implement a three-strike rule.
- The homeowner should be provided with three written warnings prior to revocation.
- Evidence supporting the reason for revocation should be gathered before a written warning is issued.
- A criminal conviction should come before revocation.
- Reasons for revocation should include: unkept residence/lot, criminal activity, creation of an unsafe living environment for the community, rodent infestation, violence against community members, gang activity, using a home as an Air BnB, and failure to comply with the Housing Policy and Squamish Nation by-laws.
- Any Nation Member struggling with addiction and/or trauma should be presented with the option to attend a treatment center prior to revocation.
- An investigation should be conducted to uncover the offender, and if the offender is not the homeowner, the offender should be removed from the home and the homeowner should be protected (for example: situations where an elder is being abused).
- Any person who is evicted from Reserve Lands should be given 30 days to find a new home after eviction.
- Membership should vote on the terms of revocation.
- The terms outlining revocation should also apply to all renters.
- The current revocation policy is very Eurocentric and needs to reflect our protocols.
- Council Members should not be a part of the revocation process. There needs to be a separation of powers in this area because it has been historically difficult for Council to enforce a revocation when they are also seeking to be re-elected.
- In the event of revocation, the Squamish Nation needs to justify their choice with evidence.
- A process that reflects the Squamish ways of doing things needs to be implemented, and standards need to be set to ensure that no Member is stripped of their home without just cause.

- Council should not be involved in the revocation process. The authority to revoke a lot and residence should be delegated to arm's length body.
- Hi'yám Housing has a policy that outlines the procedure for the eviction of a tenant.
- Culturally appropriate practices need to be put into place before revoking a Nation Member's lot and residence. This could include sitting down with the Nation Member and their family to discuss the situation and offer supports.
- The Squamish Nation needs to consider what happens to a home after revocation. The family of the Nation Member who has been evicted should be provided an opportunity, and the time necessary, to purchase the lot.
- Council should not be involved in the revocation process. The authority should be delegated to Hi'yám Housing by Council. That way, Hi'yám can offer supports to the individual, create a housing plan, and/or reallocate the residence to a family member.

## **CRIMINAL ACTIVITY:**

Section 12.1 and 12.2 of the current housing policy allows the Squamish Nation to revoke a custom allocation if a Nation Member is in breach of the Housing Policy or using their residence for criminal purposes.

We asked Nation Members if they think this should be changed. Respondents said:

- **Yes:** 23/125
- **No:** 98/125

Regarding criminal activity in an on-reserve residence, Nation Members noted the following:

- Homes that are occupied for criminal purposes create an unsafe community.
- Enforcing a rule that does not allow criminal activity to take place on our lands sends a message to all criminals that the Squamish Nation will not tolerate criminal activity.
- The residents of any home that is being occupied for criminal purposes should be tried and convicted.

- There is widespread concern about on-reserve homes being used to sell drugs and the effect it is having on children, youth, adults, and elders.
- There needs to be repercussions for anyone that is using an on-reserve residence for criminal purposes.
- The residents of on-reserve homes that are being used for criminal purposes should not be treated differently than any other resident facing revocation of their lot and residence. These Nation Members should be offered culturally appropriate intervention and support.
- All tenants of Hiya'm Housing are made to sign a "crime free addendum" that provides Hiya'm Housing with the ability to enforce eviction in a culturally appropriate manner when the tenant is found to be using their unit for criminal purposes. This addendum is a signed declaration by the tenant that they will not use their unit for criminal purposes.
- On-reserve homes being used for criminal purposes should be shut down and cleaned up.
- The on-reserve housing situation has spiraled out of control, and the Squamish Nation needs to act quickly to protect their communities.

### **NEGLECTED HOMES:**

- Homes that are neglected are an eyesore for the community.
- The residents of neglected homes should be given a written warning to correct the situation or face eviction.
- The Squamish Nation should enforce a by-law that ensures no junk is left on any yard, patio, driveway, or on the side of any house.
- Unkept lots and abandoned cars parked on the side of the street are becoming growing issues in Squamish Nation communities.

### **OVERSIGHT:**

- There is a need to create by-laws that are enforceable by the Squamish Nation.
- Undesirable Non-Members should not be permitted to live on reserve.
- The Squamish Nation should implement annual inspections to ensure Nation Members are taking care of their residence and lot.

- A dispute resolution process needs to be in place to protect all Nation Members from unjustified revocations.
- The housing policy needs to protect vulnerable Nation Members (elders, children, etc.) from eviction in cases where they are not the offender.
- An appeals process needs to be in place that allows Nation Members to appeal a revocation.
- There is need for a discussion around establishing housing standards.

**ENFORCEMENT:**

- The Housing Policy should be shared with IFNU and other agencies that have the capacity for enforcement.
- There is a consensus that the Squamish Nation needs to begin enforcing the Housing Policy.

## **VOICES FROM THE PAST**

### **CONDEMNATION:**

- If the Squamish Nation provides funding for a condemned residence and allows the Nation Member to continue inhabiting the residence, the Nation Member should be made to sign an agreement acknowledging that the residence will be revoked should they fail to comply with the Housing Policy.

### **OVERSIGHT:**

- A mandatory course should be completed by all new homeowners that informs the Nation Member of basic home maintenance.
- An interview with the new homeowner should be conducted to ensure they have read the housing policy, that they are aware of all by-laws that apply to their home, and that informs them of the consequences for failure to maintain the property.





# **Rights & Responsibilities**

## **WORDS FROM THE PRESENT**

### **IF A MEMBER HAS AN ADDITIONAL LOT/RESIDENCE:**

We asked Nation Members if they should be allowed to have multiple lots. They responded:

- **Yes:** 21/125
- **No:** 102/125

Nation Members also commented:

- Additional residences should only be used for rental purposes.
- Additional residences that sit vacant should be revoked.
- No Nation Member should be permitted to own more than one house until all Squamish People have been housed. It is unfair to hold multiple stakes in multiple homes while the Nation is in a housing crisis.
- Hi'yám Housing does not allow anyone who owns a property to rent one of their units.
- The Squamish Nation should reconsider this question once all Nation Members have been brought home.

### **RENTING A RESIDENCE:**

We asked Nation Members if Nation Members should be permitted to rent their homes to other Nation Members only. They responded:

- **Yes:** 72/125
- **No:** 52/125

Nation Members also commented:

- The Squamish Nation should establish a department to monitor rental properties, renters, and landlords.
- A database needs to be created to monitor all rentals.
- All Nation Members who are renting their residence should provide a tenancy agreement.
- If a tenancy agreement is not provided, the residence should not be eligible for housing services such as garbage pickup and renovations.
- Rentals should only be available to Nation Members, and all renters should be made to supply proof of band membership.
- Rentals should only be available to Nation Members who cannot afford to live off reserve.
- Indigenous people who are not Nation Members but are connected to a Nation Member via marriage, common law, etc. should be allowed to rent on reserve.
- All rentals should be forced to follow the provincial tenancy act.
- All prospective tenants should undergo a criminal record check.
- Establish mandatory annual reviews of all renters and rental properties.
- Nation Members should not be allowed to profit from a home they did not pay for while there are Nation Members who need housing.
- The ability to rent should be determined by a home-to-home survey.
- The Squamish Nation needs to address homes that are being used as Air BnB's.
- Only basement suites should be made available to rent.
- Nation Members who choose to rent their home should not be made to pay fees that are normally covered by the Squamish Nation.
- Nation Members who choose to rent their home should pay the Squamish Nation property taxes comparable to those paid by homeowners in West Vancouver and Squamish.
- Nation Members should not be permitted to rent homes, instead, the home should be allocated to the next Nation Member.
- Non-Nation Members should be permitted to rent on reserve.
- All renters should be made to attend annual meetings with the housing department to address any concerns.
- All landlords should be made to upkeep their rental to renter's board standards. If the landlord fails to comply with these standards, the home should be revoked.
- There are concerns that homes are being rented to drug dealers.

- It is not fair to Nation Members to allow Non-Nation Members to live on reserve while they are paying for a rental off reserve.
- Any enforcement regarding rental properties should depend on what the homeowner and renter agree on in the tenancy agreement.
- All tenancy applications and tenancy agreements should be standardized and provided to landlords by the housing department.
- If the construction of the home was covered by the Nation Member, then they should be permitted to rent the home. If the construction of the home was covered by the Squamish Nation, then the property should not be available as a rental.
- A portion of all rent proceeds should be given to the Squamish Nation to be added to a housing fund.
- There have been numerous occasions where an on-reserve renter has approached council with concerns, such as when a landlord unfairly increases their rent. This points to the need for rental by-laws.
- If the Squamish Nation finances the construction of a Residence, the house should only be available for rent to Nation Members.
- If a Nation Member self-finances the construction of a Residence, they should be allowed to rent to anyone so long as they are Indigenous.
- The social fabric of the community breaks down when a resident has no connection to the community. Therefore, only Indigenous people should be permitted to rent on-reserve.
- If an on-reserve residence is being rented, the Squamish Nation should not subsidize any fees related to the residence (such as garbage pickup).
- A rental by-law isn't necessary, it is required.
- Renting on reserve is a hot topic that the community needs to decide on.
- Nation Members should be permitted to rent on reserve, but there is a need for residential policies and laws that regulate the relationship between landlord and tenants. Currently, Nation Members who rent on reserve have zero protections and nowhere to settle disputes. Landlords have taken advantage of this situation through unfair evictions, failing to upgrade properties, and increasing rent by 100%.
- Hiya'm Housing has rental laws and a dispute resolution process that could be applied to all on reserve rentals.

- The Squamish Nation needs to implement a permit system for all on-reserve rentals. All Nation Members seeking to use their on-reserve home should seek a permit from the Squamish Nation to do so, just as they would in any other municipality.
- Anyone renting an on-reserve home should be liable for garbage, sewer, water, and other amenities that are usually covered by the Squamish Nation.
- Nation Members should not be permitted to rent their homes until the housing crisis has been resolved. The Squamish Nation should reconsider this question once all Nation Members have been brought home.
- Members who self-finance an on-reserve residence should be permitted to rent the residence to other Nation Members, but they should also be liable for garbage, water, sewer, renovations, and insurance.
- There is currently nothing that governs the relationship between landlord and tenant on-reserve. This is reflected in multiple situations that have been brought to Council, such as: a tenant is caught in limbo because Community Operations can't respond to a renovation request because the home is being rented, a renter's health becomes effected due to issues with mold and heating, a landlord enters the residence without notice. None of this would be tolerated off-reserve. This points to a need for on-reserve landlord and tenant protections.
- There are ten to twenty on-reserve homes that are being rented to non-Nation Members. What will the Squamish Nation do if these tenants refuse to leave once the Housing Framework has been completed? Historically, the Squamish Nation would send in Councilors because they were the only people that on-reserve residents would listen to.
- If the Squamish Nation does not have a residential tenancy by-law in place, tenant and landlord relationships will continue to be marred by complaints. With no by-law in place, tenants will continue to turn to Council to address their concerns. These issues should be solved before they become a problem.
- There is a need for discussion around the rents that can be charged on-reserve. Should it be market rent, below market rent, or geared to income?
- Landlords may not be able to make the same amount of rental dollars on-reserve as off-reserve due to the smaller pool of potential renters.
- All rentals should be posted somewhere public.
- Homeowners should be required to hold a business license from the Squamish Nation to rent a unit on-reserve.

- All business licenses for on-reserve rentals should come with a fee that is used to cover any additional costs that the Squamish Nation is forced to pay, such as to pay for extra garbage, maintenance, renovations, etc.
- Operating an on-reserve rental without a business license should be made illegal, and subject to penalties and/or revocation.

We asked Nation Members if those who are renting should be required to pay for expenses such as renovations, garbage, water, and sewer fees. They responded:

- **Yes:** 88/125
- **No:** 34/125

### **SELLING/GIFTING/INHERITING RESIDENCES:**

Under the current housing policy, Members can receive lots in one of four ways:

Under Section 5.5, Council will allocate all residence's by Council Motion into the name of the applicant only.

Under section 8.15, a member may dispose of their interest in a lot in one of three ways: by gifting, by selling, or by inheritance.

Regarding this section of the Housing Policy, Nation Members commented:

### **SELLING A RESIDENCE:**

- Council should be involved with the sale of any home and provide final approval after interviewing and vetting the purchaser.
- Nation Members should not be allowed to sell their homes or their lot, instead, the home should be allocated to the next eligible Nation Member.

- The home belongs to the Nation Member, but the land the home is built on belongs to the Squamish Nation, therefore, Council should not allow Nation Members to sell their homes.

### **GIFTING A RESIDENCE:**

- If a residence is gifted, it should only be gifted to a family member.
- The housing department should provide legal counsel to any Nation Member who is gifting their house.

### **INHERITING A RESIDENCE:**

- If you inherit a house, you should not lose your spot on the housing list.
- It should be a mandatory requirement for all Nation Members to declare a beneficiary when they sign the documents for a house. The passing of a Nation Member who has not declared a beneficiary for their on-reserve lot and residence can lead to family divisions, which can lead to abandonment and condemnation. Implementing this protects the family, the home, and the Squamish Nation from disputes.
- All Nation Members who have been allocated a home should be required to list a beneficiary for their home. This will prevent homes from going into intestate. Intestate disputes make up a large portion of legal conflicts within the Squamish Nation, so listing a beneficiary would protect our people from infighting.
- All current on-reserve residents should be given two years to list a beneficiary for their lot and residence.
- The Legal Department should advise the Squamish Nation on how to handle situations where there is a conflict between the beneficiary listed on the Nation Member's housing documents and the beneficiary listed on the Nation Member's will.

### **VACANT RESIDENCES:**

- If a home is vacant, it should be given to the next eligible Nation Member on the housing list.

## **NON-NATION MEMBERS LIVING ON RESERVE:**

- All Non-Nation Members who are the primary resident of an on-reserve home should be evicted. Exceptions should be made for family members of a Nation Member (ex: children and grandchildren of Nation Members who cannot get band membership).
- All non-Nation Member renters should be made to pay market rent to the Squamish Nation.
- Nation Members have expressed that they do not think it is right to rent on-reserve homes to non-Nation Members when there are Squamish people in desperate need of housing.
- If houses are rented to non-Nation Members, they should be liable to cover all service fees.
- In reference to non-Nation Members living on-reserve, the Squamish Nation should consider membership through a culturally appropriate lens, with special consideration for situations where Nation Members may have lost status due to being adopted out, marriage, or being lost to the foster system.
- Non-Nation Members should not be permitted to live on-reserve until the housing crisis has been resolved.

## **TRAILERS AND UNAUTHORIZED STRUCTURES ON LOTS:**

- All rented travel trailers should be removed from the reserve.
- There is concern about the growing number of trailers that are squatting on reserve. The Squamish Nation does not know who is occupying these trailers and if they pose a risk to the community.
- There was a time when it was discovered that the occupant of an on-reserve trailer was listed on the national sex offender registry, but despite the risk the person posed to the community, there was no process in place to evict them.
- Regarding abandoned cars and trailers, there is concern about the growing number of unauthorized trailers squatting on-reserve and the lack of response from the Squamish Nation regarding this matter. The Squamish Nation needs to take full responsibility for removing all unauthorized trailers from the reserve.



**OVERSIGHT:**

- By-laws need to be established for all rental properties.

## **VOICES FROM THE PAST**

### **RENTING ON RESERVE:**

- A policy that addresses the rental of on Reserve homes needs to be implemented.
- A portion of the rental profit should be used to offset service fees, such as garbage and recycling pickup.
- Rental profit should be paid to the Squamish Nation, not collected by the homeowner, as they do not have equity in the residence.

### **SALE OF A RESIDENCE:**

- Selling homes is not fair to Nation Members who have been on the housing list for years.
- Nation Members should not be able to sell their homes.

### **INHERITING A RESIDENCE:**

- Wills should be a requirement of all allocations so there are no future disputes.

### **NON-NATION MEMBERS LIVING ON RESERVE:**

- The committee recommends that only Nation Members should be allowed to rent homes on reserve.

### **OVERSIGHT:**

- Being of "sound mind" should be defined so no member is taken advantage of and forced into any agreement that jeopardizes their living situation.
- There must be a written agreement signed by all parties to ensure all parties are protected.

- A manual that outlines the roles and responsibilities of all parties should be provided to all new homeowners.
- All new homeowners should be made to attend a session that thoroughly outlines their rights and responsibilities.
- Policies need to be established for the sale and rental of homes.



# Miscellaneous

## **WORDS FROM THE PRESENT**

### **HOUSING POLICY:**

- The current Housing Policy is a product of its time, and it is in desperate need of an update.
- The Housing Policy needs to be updated into a Housing Policy Framework: a binder that contains different policies that are related to the Housing Program (ex. rentals, rights, etc.).
- The Housing Policy needs to be de-politicized. There needs to be a clear separation of powers between Housing and Council.
- The housing policy and housing list need to be rebranded. If it's rebranded, the Squamish Nation can talk about it and clearly set out what the goals are.
- Certain parts of the current Housing Policy speak to departments, but it's not always clear who is responsible for what.
- Any templates (forms) that become a part of the Housing Policy need to be aligned with the Policy Framework.
- There are pieces in the current Housing Policy that all fall more on the Procedure side. This can cause confusion. The Policy side of the Housing Framework needs to be quite simple. Procedures need to be robust so Directors can be informed when they sign off on something.
- Because there is only one housing policy and one housing list, it creates confusion that it is the only housing program and the only housing list. There is a need for clarity in this area.

### **DENSITY:**

- Moving from single family detached homes to higher density forms of housing would be a culture shock to the community. There needs to be a transition to this type of housing. High density housing should be incorporated into the Housing Program slowly.
- A new category of higher density housing would help the Squamish Nation achieve its goal of bringing everyone home in a generation a lot faster. This could include: low density apartment buildings, duplexes, fourplexes, etc.
- There is need for discussion around zoning with high density properties.

- There is a need to encourage more dense forms of housing, more basement suites, and more laneway houses.

## **PLANNING AND LAND USE:**

- The Squamish Nation needs to create communities that Nation Members want to come back to.
- The Squamish Nation is running out of land to build on.
- There is need for a discussion around creating housing that is culturally appropriate.
- There is need for a discussion around supporting culture through housing initiatives (such as using amenity rooms).
- There is a need for strategic planning between Hi'yám Housing and the Housing Department because collaboration between the two is necessary to bring everyone home in a generation.
- Hi'yám Housing and the Housing Department should merge into one department that is separated from Council. This department should be solely responsible for all factors pertaining to housing: zoning, planning, infrastructure, etc.
- Council needs to decide if they are going to give the land to Nation Members, or if they are going to retain ownership of the land.
- The Land Code should be reintroduced to the community for discussion.
- Paying for a subdivision is not equitable. The Squamish Nation could invest 10 million into subdividing lots for 60 families, or they can invest 10 million into a low rise and house 400 people. A ten-million-dollar investment can go many ways. It is about finding the right way to invest it, so that more people can be housed sooner.

## **OWNERSHIP:**

- The current housing policy does not explicitly state whether on-reserve homes are Nation assets or Nation Member assets. They are currently treated as both. There is no set structure outlining what the Squamish Nation is responsible for, and likewise, there is little clarity regarding what the Nation Member is responsible for. On one hand, we ask Nation Members

to pay for renovations, but on the other, the Squamish Nation covers insurance, maintenance, and upkeep.

- If on-reserve homes are recognized as Squamish Nation assets, the Nation can incorporate them into their long-term asset management strategy and allocate budgets to them. In this case, the Squamish Nation would have the power to charge the cost of damage to any Nation Member that damages their residence and/or lot. If an on-reserve home is recognized as a Nation Member asset, then the responsibility for everything falls to the Nation Member.
- The current reason why on-reserve homes are not treated as Squamish Nation assets is because a Nation Member can gift an on-reserve home through their will. If the on-reserve home was truly a Squamish Nation asset, the Nation Member would not be able to do this. If it were recognized as a Squamish Nation asset, the Squamish Nation could take the house back, renovate it, and allocate it to another Nation Member.
- What happens to low-income Nation Members if on-reserve homes are recognized as Nation Member assets, and the Squamish Nation ceases to cover repairs and maintenance? The Squamish Nation could implement a maintenance and renovation loan program that could provide access to capital for low-income Nation Members.
- Any decision regarding recognizing on-reserve homes as Squamish Nation assets or Nation Member assets needs to be brought to the community, with robust distinctions between the two to help make the information easier to digest.
- If Nation Members are made responsible for maintaining their on-reserve house, there needs to be a system in place to ensure the home is maintained.

## **INSURANCE:**

- It is not clear what is on the Squamish Nation's home insurance policy or what happens if the home insurance policy changes.
- Nation Members want to take out their own insurance policy for their home. The Squamish Nation needs guidance on what could happen if a member takes out a home insurance policy on top of the Squamish Nation's home insurance policy.

## **HOUSING PROGRAM:**

- There is a need to bring the Nation's Housing Program into 2022.
- There are concerns that many people are living in overcrowded housing.
- There is need for a discussion around implementing a rent-to-own program.
- The current housing program does not meet the needs of Elders, and there is concern that Elders are being pushed into constructing two-story homes that are not suitable to their needs so they can provide housing to additional family members. When these family members move out, the Nation is forced to renovate the home for the Elder. A solution to this issue would be to implement an Elders' housing program that runs alongside the single family detached housing program. Under this program, the Elder is only authorized to construct an on-reserve residence that is designed specifically for their needs. Any Elder who does not want to be included in this program can choose to remain on the single family detached housing list.
- Squamish Nation youth feel apathetic toward the housing program and the housing list. The Squamish Nation should help youth become independent by exploring other ways to house them.
- Nation Members that live off-reserve should have access to all the supports that on-reserve Nation Members have access to.
- There is a widespread concern across the Squamish Nation that single Nation Members are being discriminated against under the current housing program. We do not house singles because the housing program is set up to house families. The Squamish Nation views this as the "family home program," which is why singles are not included in this program. If the Squamish Nation explicitly refers to this program as the "housing family's program," then it can be referred to as its own program. If the Squamish Nation implements a "singles allocation program," then we can reference that program when single Nation Members inquire about housing. The Squamish Nation can separate and distinguish this for Nation Members. There can be separate lists, and Nation Members can apply to all of them.
- One of the biggest complaints from Nation Members is that the Squamish Nation does not allocate every year. This is because the lots are not ready for construction every year. Research should be conducted to determine if Nation Members would be willing to cover the costs of lot servicing and infrastructure if they had access to a loan program offered by the Squamish Nation to do so. Would Nation Members be willing to pay a loan for X amount of



dollars over twenty-five years if it meant they could be housed sooner? Perhaps Elders could have exemption from this deal. Doing this would help the Squamish Nation to move through the housing list at a significant pace.

## **HOUSING TYPE:**

- There is a demand for social housing such as group homes, safe houses, and recovery houses equipped with workers and care professionals to assist Nation Members that are struggling with addiction, homelessness, family violence, and/or in the child welfare system.
- There is a demand for an Elders long term care facility that is equipped with state-of-the-art technology and experienced care professionals.
- There is a demand for the construction of a tiny home complex to house Elders, singles, and youth.
- All housing should be made available to Nation Members of all income levels.
- Many Nation Members just want to live on Reserve, regardless of housing type.
- There is a demand for the Squamish Nation to financially support families that want to live together.
- The Squamish Nation should supply housing subsidies to Nation Members that are living off Reserve and paying market rent.
- Nation Members have suggested the Squamish Nation explore additional housing types, including: duplexes, triplexes, fourplexes, low rises, midrise, high rises, townhomes, tiny homes, and shipping container homes.
- There is a need to assess what type of homes Elders should be entitled to build, as the construction of a two-story home that is occupied by an Elder has historically led to costly renovations that are paid for by the Squamish Nation.
- Elders should only be permitted to construct a rancher that is designed to their needs.
- Nation Members should vote on whether they would like to continue the single family detached home program.
- The single family detached housing program is not going to solve the housing crisis or help the Squamish Nation reach its goal to bring everyone home in a generation. It is expensive, time consuming, and slow.

## **BY-LAWS:**

- The community should be consulted regarding enforcement, by-laws, fines, etc.
- The Squamish Nation should establish a by-law enforcement branch to uphold community by-laws.
- It is recommended that by-laws are written to address illegal activities, such as drug dealing, squatting, unkept residences and lots, etc.
- Regarding animal control, there is concern that the animal by-law officer who is responsible for all Squamish Nation communities is not being provided enough hours and resources to carry out their duties.
- The animal by-law officer should be collaborating with local animal control to control the growing issue of abandoned animals on reserve. There was recently a situation where a young lady abandoned eight cats on-reserve; a situation which can grow into an immense problem if the cats are not captured.
- A homeowner by-law could inform Nation Members that they are not permitted to do any improvements or additions without following the home improvement and additions by-law.
- The Squamish Nation must make policies and by-laws regarding additions and laneway houses so Nation Members can bring their family home.

## **ENFORCEMENT:**

- There is a need for stronger enforcement to help create a safer and healthier community for all.
- Council needs to delegate enforcement of the Housing Policy to an external body, and they need to be explicit on who is going to enforce it.
- A by-law officer should check on residents with unkept lots, not Community Operations.
- The lack of enforcement in Squamish Nation communities has caused many issues.
- The Squamish Nation community once demanded enforcement, but they rescinded this sentiment after Council started enforcing their policies on reserve. There is a need for education regarding enforcement, that clearly outlines the health and safety benefits for all Squamish Nation communities.

## COMMUNICATION:

- More communication regarding the Housing Policy is needed.
- The Housing Policy should be easily accessible to all Nation Members.
- Nation Members would like to see more communication regarding upcoming projects.
- Many Nation Members feel that negative narratives around complexes can be reshaped by sharing the positive experiences of new tenants.
- Elders are confused about the difference between being allocated a home vs getting an apartment from Hi'yám Housing Society and would like for the difference to be clearly communicated to them.
- Additional ways the Squamish Nation could engage with Nation Members include: in writing, social media posts, general meeting, family meetings, virtual meetings, prerecorded townhalls, talking circles, one-on-one discussions, and in-person meetings.
- The Squamish Nation should mail the housing application and the Housing Policy to all Nation Members when they turn eighteen.
- The path forward involves working together with the community and making data-informed decisions based on the needs of Nation Members.

We asked Nation Members how they would like to be involved in discussions about the Housing Policy. They responded:

- **Focus Groups:** 11/44 = 25%
- **Surveys:** 17/44 = 39%
- **Virtual Meetings:** 10/44 = 23%
- **Phone interviews:** 6/44 = 14%



# In Summary

## **CATEGORIES AND ALLOCATION**

There is a consensus that all aspects of the housing list (categories, movement, placement, administration) are frustrating, confusing, and unclear, and Nation Members have expressed that there is a dire need for clarity around these processes and procedures. Nation members are demanding easy access to the housing list, and transparency around its administration. It has been suggested that the Squamish Nation update the Housing List quarterly so that it can reflect the correct status of every Nation Member within 60 days of allocation. There are also concerns that Squamish Nation staff members have removed Nation Members from the housing list, or not added them at all. Due to this, some Nation Members have suggested that the Squamish Nation establish an oversight body to ensure the housing department maintains accurate records. Nation Members are divided on how the housing list should be categorized. Some are in favor of maintaining the status quo, others want the housing list to be organized by date of application only, and others would like to see more categories added to the housing list (such as young families, single parents, multi-generational households, etc.). Nation Members are also frustrated with the length of time it takes to be allocated a home, with some reporting that they have been on the housing list for decades. This has created a sense of apathy throughout the Squamish Nation community, with multiple young Nation Members stating that they see no point in adding their name to the housing list. Some Nation Members have suggested eliminating categories altogether and allocating based on different factors (such as date of application, date of birth, need), while others have suggested adding new categories. 33% of survey respondents stated they would like to eliminate categories and allocate by application date only, 19% would like to see new categories added, and 47% would like to change the number of allocations per category. It has been suggested that the Squamish Nation establish an allotment board whose main purpose would be to review, transfer, and confirm/deny lots for allocation, turning allocation into an administrative process. It has also been suggested that the Squamish Nation establish an appeal board for allocations.

## **FINANCING**

Many Nation Members are unaware that the Squamish Nation receives funding from ISC to finance the infrastructure for new subdivisions, a process that takes an extensive amount of time.

Nation Members are wondering if home allocations could increase if the Squamish Nation funded the infrastructure for new subdivisions on its own. There are also concerns that the on-reserve mortgage program has too many stipulations, and that it is inaccessible to Nation Members who are on income assistance and above certain income thresholds. Nation Members believe that the Squamish Nation should look to other methods of home financing, such as providing financial assistance to Nation Members seeking to purchase a property off reserve. It was suggested that the Squamish Nation provide financial support to Nation Members who wish to upgrade their existing residence into multi-generational units, such as a duplex.

## **CONSTRUCTION**

There is a need for clarity regarding the construction process. Some members recommended providing new homeowners with training that covers the entire construction process, from pre-construction to finalization. Regarding contractors, Nation Members have stated that they should be allowed to hire non-Indigenous contractors to build their on-reserve homes. It has also been suggested that the Squamish Nation begin hiring students from the Trades Center to work on on-reserve construction projects. We asked Nation Members if they believe the construction of homes should be completed within one year, as is outlined in the Housing Policy. Of the 125 Nation Members who responded, 63 voted yes, and 57 voted no. Regarding the construction timeframe and deadline, some Nation Members felt that a one-year deadline was sufficient, while others felt the deadline should be extended past one year. It was suggested that the deadline should be set on a project-by-project basis so that extenuating factors (such as the availability of labour and supplies) could be taken into consideration. Nation Members would like to see the deadline, whatever it may be, enforced. Penalties should be based on who is causing the delay (the Nation Member, the contractor, or a Nation employee), and should be different for each. For example, if the delay has been caused by the contractor, the contractor should be fined and removed from the preferred vendor list. Nation Members have also suggested several construction oversight mechanisms, such as: monitoring contractors for workmanship, and ensuring regular check-ins with all stakeholders. It has even been suggested that the Squamish Nation should establish a Housing Department in the Squamish Valley to oversee all Squamish Valley Housing.

## **MAINTENANCE AND RENOVATIONS**

There are concerns regarding the maintenance of lots and how to ensure Members keep them in livable order. Some suggestions include creating strict strata rules, offering prizes to community members who maintain their property, and providing mandatory home maintenance training to all new homeowners. There are concerns that there is too much of a reliance on the Community Operations department when it comes to maintaining lots. To limit this reliance, it has been suggested that the Squamish Nation should only respond to requests that are made by Nation Members who are unable to maintain their lot and residence on their own due to age, health, disability, etc. Some Nation Members suggested that the Squamish Nation revoke an allocation if a Nation Member fails to maintain their lot and residence, while others suggested that the Squamish Nation cover the cost of the maintenance for unkept lots and charge the cost to the homeowner. To lower the number of unkept lots and residences, some Nation Members feel that that Squamish Nation should implement a yard maintenance grant and offer education and training centered on basic home maintenance and upkeep. It has been recommended that the Squamish Nation cover the cost of all structural and foundational issues caused by shoddy workmanship. Nation Members would also like to see an increase in funding toward renovations and alterations. There are concerns regarding the unauthorized use of trailers on-reserve, as they do not comply with existing building codes and place the Nation's insurance at risk.

## **REVOCAION AND CONDEMNATION**

There is consensus that homes on reserve should not be used for criminal activity as it creates an unsafe community for all on-reserve residents. If a home is being used for criminal purposes, it has been suggested that the Squamish Nation protect all Nation Members who are not taking place in the criminal activity by only removing the criminal(s) from the residence after an investigation has been conducted. To mitigate on-reserve residences from being used for criminal purposes, the Squamish Nation should make all new residents sign a "crime-free addendum" promising not to use their home for criminal purposes. However, it is important to note that we asked Nation Members if they think the Squamish Nation should be able to revoke a custom allocation if a Nation Member is using their residence for criminal purposes. Of the 125 Nation Members who responded, 23 voted yes, while 98 voted no. Regarding revocation, it has been

recommended that the Squamish Nation implement a three-strike rule. Nation Members have suggested the following reasons as justification for revocation: unkept residence/lot, criminal activity, creation of an unsafe living environment for the community, rodent infestation, violence against community members, gang activity, using a home as an Air BnB, and failure to comply with the Housing Policy and Squamish Nation by-laws. However, Nation Members have stated that all revocation decisions should be backed by evidence. There is concern that the current revocation process is Eurocentric, and not appropriate for the Squamish Nation community. Given this sentiment, it has been proposed that the Squamish Nation implement a culturally appropriate revocation process that is based on Squamish values. It has been recommended that the Squamish Nation de-politicize the revocation process by delegating the authority to an arm's length body, because it has historically been difficult for Council to enforce a revocation when they are seeking re-election. Nation Members would also like to see the implementation of a dispute resolution process to protect Nation Members from unjustified eviction. There is also consensus that unkept homes are an eyesore for the community, and that residents of neglected homes should be given a written warning to correct the situation or face penalties before the situation spirals into condemnation. Some oversight suggestions to mitigate the chance of condemned homes include requiring all new homeowners to attend and complete a home maintenance course and requiring all new homeowners to demonstrate their knowledge and understanding of the Housing Policy, all Squamish Nation by-laws, and the consequences for not maintaining their property.

## **RIGHTS AND RESPONSIBILITIES**

We asked Nation Members if they should be allowed to have multiple lots. Of the 125 Nation Members who responded, 21 voted no, and 102 voted yes. However, it was suggested that additional homes should only be used as rental properties for Nation Members. It was also suggested that additional homes be revoked if they are found to be sitting vacant. We asked Nation Members if they should be permitted to rent their homes to other Nation Members. Of the 125 Nation Members who responded, 72 voted yes, and 52 voted no. While some Nation Members were in favor of allowing rentals on reserve, others were not. Some would like on-reserve rentals to be made available only to Nation members, while others indicated that Indigenous people who are not Nation Members but are connected to a Nation Member through marriage, common law,



etc. should be allowed to rent on-reserve. Those who are not in favor of allowing rentals on reserve specified that they do not think it is right that a Nation Member can profit off a home they did not pay for. Others suggested that the ability to rent an on-reserve residence should be determined according to whether the residence was financed by the Nation Member or the Squamish Nation. If a Nation Member self-financed the construction of their residence, then the Nation Member should be permitted to rent the residence. Nation Members would like to see the Squamish Nation establish a Residential Tenancy Department that is mandated to monitor all on-reserve rental properties, tenants, and landlords. This department would be responsible for administering a residential tenancy database, setting rents, storing tenancy agreements, screening tenants, conducting annual reviews, issuing permits, and ensuring compliance. Emphasis was placed on establishing a permitting system that authorizes Nation Members to rent their on-reserve residence. It was suggested that the Squamish Nation charge a fee which can be used to cover any additional costs pertaining to the residence. Any Nation Member caught operating an on-reserve rental without a permit would be subject to penalties. Nation Members underscored the importance of having a tenancy agreement in place. If a tenancy agreement is not provided, the residence should not be eligible as a rental. In addition, Nation Members also suggested that all on-reserve rental units be made to follow the provincial tenancy act. If a Nation Member fails to maintain their on-reserve rental to renter's board standards, the rental should be revoked. We asked Nation Members if those who are renting should be required to pay for expenses such as renovations, garbage, water, and sewer fees. Of the 125 Nation Members who responded, 88 voted yes, and 34 voted no. Alternatively, some Nation Members suggested that all on-reserve rentals should be made to pay property tax to the Squamish Nation. Nation Members were divided about whether membership should be allowed to sell their on-reserve residence to other Nation Members. It was suggested that the Squamish Nation require all new homeowners to declare a beneficiary, and that all current on-reserve residents be given two years to list a beneficiary for their lot and residence. Nation Members suggested that all vacant homes be revoked and allocated to the next eligible Nation Member as indicated on the housing list. Some Nation Members feel that all non-members living on-reserve should be evicted, while others feel that the Squamish Nation should consider membership through a culturally appropriate lens, with special consideration for situations where Nation Members may have lost status due to being adopted out, marriage, or being lost to the foster system. There is concern about the growing number of trailers that are squatting on reserve. The Squamish Nation does not know who is

occupying these trailers and if they pose a risk to the community. It was suggested that the Squamish Nation take responsibility for removing all unauthorized structures from the reserve.

## **MISCELLANEOUS**

Regarding the current Housing Policy, Nation Members feel that it is a product of its time and that it is in desperate need of an update. It has been recommended that the Housing Policy be broken into several standalone policies that together form a Housing Framework. Some Nation Members have suggested that there is a need for a separation of powers between Council and the Housing Policy. In addition, Nation Members have also suggested that there is need for clarity around the responsibilities of the departments indicated in the Housing Policy. Nation Members feel there is a need to bring the Squamish Nations housing program into 2022. The current housing program does not meet the needs of Elders, and there is concern that Elders are being pushed into constructing two-story homes that are not suitable to their needs so they can provide housing to additional family members. In addition, there is a widespread concern across the Squamish Nation that single Nation Members are being discriminated against under the current housing program. Nation Members have recommended that the Squamish Nation create additional housing programs that run alongside the Squamish Nation's current single detached family home program. One of the biggest complaints from Nation Members is that the Squamish Nation does not allocate every year. This is because the lots are not ready for construction every year. It has been suggested that the Squamish Nation should determine if Nation Members would be willing to cover the costs of lot servicing and infrastructure if they had access to a loan program offered by the Squamish Nation. In addition, Nation Members have also stated that there is a need for strategic planning between Hi'yám Housing and the Housing Department because collaboration between the two is necessary to bring everyone home in a generation. Nation Members are divided when it comes to constructing more dense forms of housing. While the younger generation is eager to adopt high density housing, the older generation is not. Many Nation Members feel that a swift transition from single family detached homes to high density housing would be a culture shock to the community. Because of this, the Squamish Nation should transition to high density housing slowly. It is widely understood that high density housing would help the Squamish Nation achieve its goal of bringing all Squamish People home in a generation much faster. Nation Members understand the Squamish Nation has limited land resources and

would like to see the land used properly. Some have suggested that the Squamish Nation should invest in building state of the art communities that reflect the Squamish culture. Nation Members have also suggested reintroducing the land code to the community for discussion. The current housing policy does not explicitly state whether on-reserve homes are Nation assets or Nation Member assets. They are currently treated as both. There is no set structure outlining what the Squamish Nation is responsible for, and likewise, there is little clarity regarding what the Nation Member is responsible for. On one hand, the Squamish Nation asks Nation Members to pay for renovations, but on the other, the Squamish Nation covers insurance, maintenance, and upkeep. Any decision regarding recognizing on-reserve homes as Squamish Nation assets or Nation Member assets needs to be brought to the community, with robust distinctions between the two to help make the information easier to digest. Regarding insurance, it is not immediately clear what the Squamish Nation's home insurance policy contains or what happens if the home insurance policy changes, and some Nation Members would prefer to take out their own home insurance policy. Many Nation Members just want to live on Reserve, regardless of housing type. Nation Members have suggested the Squamish Nation explore additional housing types, including: duplexes, triplexes, fourplexes, low rises, midrise, high rises, townhomes, tiny homes, and shipping container homes. Nation Members have also expressed a demand for social housing such as group homes, safe houses, recovery houses, and long-term care facilities equipped with workers and care-professionals. There is also a demand for the Squamish Nation to financially support families that want to live together, and for the Squamish Nation to supply housing subsidies to Nation Members that are living off Reserve and paying market rent. Regarding by-laws, it has been suggested that the Squamish Nation establish a by-law enforcement branch to uphold community by-laws. It is also recommended that by-laws are written to address illegal activities, such as drug dealing, squatting, unkept residences and lots, etc. A homeowner by-law could also inform Nation Members what they are not permitted to do and what they are. Further to this, The Squamish Nation must make policies and by-laws regarding additions and laneway houses so Nation Members can bring their family home. There is a need for stronger enforcement to help create a safer and healthier community for all, as the lack of enforcement in Squamish Nation communities has caused many issues. More communication regarding the Housing Policy is needed. Additional ways the Squamish Nation could engage with Nation Members include: in writing, social media posts, general meeting, family meetings, virtual meetings, prerecorded townhalls, talking circles, one on one discussions, and in person meetings.

