

# Final Report

## COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT OF ABORIGINAL HOUSING IN BRITISH COLUMBIA



Prepared for:

BC OFFICE OF HOUSING AND CONSTRUCTION STANDARDS



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# COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT OF ABORIGINAL HOUSING IN BRITISH COLUMBIA

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This report is submitted to the Office of Housing and Construction Standards (OHCS) by Catherine Palmer & Associates Inc. in April 2007. The project team members that researched and prepared this report are: Catherine Palmer, Cheryl Brooks, Michael Izen, and Roger Leclerc.

The project team was guided by a Steering Committee that was struck by the OHCS in the fall of 2006. Steering Committee members included the following organizations:

- (i) Aboriginal Housing Committee for BC
- (ii) Aboriginal Housing Management Association
- (iii) Canada Mortgage and Housing Corporation
- (iv) Indian and Northern Affairs Canada
- (v) BC Housing
- (vi) Ministry of Aboriginal Relations and Reconciliation
- (vii) Office of Housing and Construction Standards
- (viii) BC Association of Aboriginal Friendship Centers
- (ix) Métis Nation BC
- (x) United Native Nations
- (xi) First Nations Leadership Council

The Steering Committee provided valuable advice and direction about research design, methodology, and data sources, and also reviewed drafts of this report for accuracy and completeness. The project team is grateful to Steering Committee members for their support and commitment.

The project team is also extremely grateful to the many communities and organizations who participated in interviews for this report. Over 85 Aboriginal organizations and communities were interviewed throughout British Columbia from January to March, 2007.

An overwhelming majority of the communities and organizations that were contacted agreed to participate in an interview – often in very short timeframes – and in every case the people who were interviewed were knowledgeable and courteous. The findings from the interview process are a major component of this report.

It should be noted that the photographs contained in this report were taken throughout the province during interviews with Aboriginal organizations and communities.

Finally, the project team is thankful to the Canadian Mortgage and Housing Corporation (CMHC) – in particular John England – for graciously sharing their statistical data and projections regarding the Aboriginal population in BC.



# COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT OF ABORIGINAL HOUSING IN BRITISH COLUMBIA

## EXECUTIVE SUMMARY

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This report provides an overview of the current status of housing for Aboriginal people in British Columbia (BC) and assesses the capacity of Aboriginal organizations and communities to develop and manage housing. The report also projects housing needs of Aboriginal people in BC over the next ten years and identifies barriers to “closing the gap” in housing for Aboriginal people.

The research for this report was guided by a Steering Committee comprised of Aboriginal, federal, and provincial representatives. The information contained in this report comes from three main sources:

- (i) discussions and interviews with over 85 Aboriginal organizations and communities throughout BC
- (ii) a detailed literature review of articles and publications relating to Aboriginal housing in BC and Canada
- (iii) an examination of demographics and statistical data

### **Background**

This report was commissioned by the BC Office of Housing and Construction Standards (OHCS) and the Ministry of Aboriginal Relations and Reconciliation (MARR) to assist in the development of a ten-year Aboriginal housing strategy. As outlined in the Transformative Change Accord (signed in 2005 by BC, Canada, and Aboriginal Leaders), the ten-year Aboriginal housing strategy will seek to “close the gap” between Aboriginal people and other British Columbians.

It should be noted that this report includes information about Aboriginal housing both on and off reserve. While the Province clearly does not have jurisdiction for housing on-reserve, there is a recognition that housing issues on and off reserve are intricately related and impact each other, and that comprehensive solutions to Aboriginal housing need to be coordinated.

### **Key Findings**

The key findings of this report can be broadly summarized as follows:

#### **◆ Housing is an urgent issue for Aboriginal people in BC**

On average, Aboriginal people earn less money than other British Columbians and they spend a higher proportion of their earnings on shelter. They move more frequently than the general population, they are more likely to live in crowded households, and their homes are more likely to need repair. Aboriginal people are also less likely to be homeowners and almost twice as likely to be in “core housing need”<sup>1</sup>.

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<sup>1</sup> Households are in core housing need if they currently live in housing that is too expensive, and/or too crowded, and/or in need of major repair AND they do not have access to affordable housing in their area.

◆ **There is not enough housing for Aboriginal people in BC**

There are huge waiting lists for housing units across the province. Off-reserve Aboriginal housing societies in BC collectively have over 10,000 people waiting for housing, and there is little housing available through other non-profit housing societies – BC Housing and non-profit housing societies have close to 30,000 applicants waiting for housing across the province. On-reserve, there is also a critical housing shortage. This shortage is exacerbated by the fact that existing housing on-reserve is often overcrowded and in need of repair.

◆ **A disproportionate number of Aboriginal people are homeless**

In virtually every region of the province both on and off reserve, there are disproportionate numbers of Aboriginal people living on the street or living temporarily with friends and family or in motels, shelters, and transition houses.

◆ **There is a lack of capacity within Aboriginal organizations and First Nation communities to develop new housing**

Developing new housing – both on and off-reserve – is complicated and requires capacity, money, time, and experience that many organizations and communities lack. Off-reserve, this lack of capacity is due in part to the fact that most organizations do not have any recent experience developing housing (there have been no new housing programs targeted specifically to Aboriginal people in over ten years). On-reserve, the lack of capacity is due in part to the complicated and bureaucratic structure under which First Nation communities must operate.

◆ **The need for Aboriginal housing will increase in the next ten years, particularly the need for more family, single, and elder housing**

The Aboriginal population in BC is young (over 46% are under the age of 25) and growing at a fast rate (Statistics Canada estimates a median growth rate of 1.9% per year for the Aboriginal population, versus 0.7% for the non-Aboriginal population). The number of Aboriginal elders will almost triple over the next ten years.

◆ **There are a number of barriers to ‘closing the gap’ in Aboriginal housing**

Twenty barriers to closing the gap in Aboriginal housing have been identified through the research of this report. These barriers prevent Aboriginal people from accessing the same level and quality of housing that other British Columbians access. The twenty barriers are divided into six categories:

**Jurisdictional Barriers**

- (i) federal/provincial jurisdictional issues regarding off-reserve Aboriginal housing
- (ii) issues relating to Aboriginal control over housing
- (iii) lack of clarity regarding federal/provincial jurisdiction over Métis people

**Coordination Barriers**

- (iv) lack of a coordinated approach between and within governments regarding housing programs for Aboriginal people
- (v) lack of coordination of services relating to people with disabilities



- (vi) lack of coordination among Aboriginal organizations off-reserve and between on and off-reserve communities

**Financial Barriers**

- (vii) costs and complexity of planning
- (viii) lack of money
- (ix) arrears on-reserve
- (x) government budget cycles
- (xi) lack of access to serviceable, affordable land
- (xii) lack of programs to promote home ownership
- (xiii) limited financial options on-reserve

**Administrative Barriers**

- (xiv) administrative barriers between First nations, governments and municipalities
- (xv) administrative reporting requirements for on-reserve communities

**Capacity Barriers**

- (xvi) lack of capacity and education of tenants in Aboriginal housing
- (xvii) capacity issues of organizations and communities

**Other Barriers**

- (xviii) cultural issues such as lack of credit and differences in lifestyle
- (xix) income barriers for Aboriginal people
- (xx) information gaps

**Organization of this Report**

The report is divided into five parts:

**Part I** provides a current picture of Aboriginal housing in BC

**Part II** provides an assessment of the capacity of Aboriginal organizations and communities to manage and develop housing

**Part III** projects Aboriginal housing needs over the next ten years

**Part IV** identifies key barriers to “closing the gap” in Aboriginal housing

**Part V** provides a regional analysis of Aboriginal housing in BC

# COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT OF ABORIGINAL HOUSING IN BRITISH COLUMBIA

## INTRODUCTION

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### BACKGROUND AND PROJECT PURPOSE

This report is submitted to the BC Office of Housing and Construction Standards (OHCS) by Palmer & Associates to help inform the development of a ten-year provincial Aboriginal housing strategy.

The objectives of the report are as follows:

1. To paint a comprehensive picture of the current status of Aboriginal housing in BC.
2. To assess the current capacity of Aboriginal organizations and communities to manage, construct, and develop housing.
3. To project the need for Aboriginal housing in BC over the next ten years.
4. To identify key issues, barriers, and obstacles to “closing the gap” in housing.

The research has been guided by a Steering Committee overseen by the OHCS. The Steering Committee was comprised of the following organizations:

- (i) Aboriginal Housing Committee for BC
- (ii) Aboriginal Housing Management Association (AHMA)
- (iii) Canada Mortgage and Housing Corporation (CMHC)
- (iv) Indian and Northern Affairs Canada (INAC)
- (v) BC Housing
- (vi) Ministry of Aboriginal Relations and Reconciliation
- (vii) Office of Housing and Construction Standards
- (viii) BC Association of Aboriginal Friendship Centres
- (ix) Métis Nation BC
- (x) United Native Nations
- (xi) First Nations Leadership Council

### METHODOLOGY

The information for this report comes from three main sources:

- (i) Interviews with organizations and communities across BC
- (ii) A detailed literature review on Aboriginal housing in BC and Canada
- (iii) A statistical review of Aboriginal demographics in BC and Canada

### INTERVIEWS WITH ORGANIZATIONS AND COMMUNITIES

In total, 104 communities and organizations were contacted to participate in this study. Out of the 104 communities and organizations that were contacted, 86 were interviewed (see Appendix 1 for the list of those who were contacted and interviewed).

The 86 interviews were conducted from January to March, 2007. A majority (almost 70%) of the interviews were conducted in-person, and the rest were conducted over the phone. The following is a summary of the types of communities and organizations that were interviewed:

- ◆ First Nation communities (on-reserve)
- ◆ Aboriginal housing societies
- ◆ Friendship Centers
- ◆ Métis representatives
- ◆ “Other” (municipalities, advocacy groups, Aboriginal political organizations, non-profit (non-Aboriginal) housing societies, etc)

Interviews were conducted in every region of the province, in rural and urban communities, and in remote communities.

In order to assist with the interviews and ensure that consistent data was collected, four distinct interview guides were developed (see Appendix 2 for questions):

- ◆ An interview guide for on-reserve communities
- ◆ An interview guide for urban and rural Aboriginal housing societies
- ◆ An interview guide for Friendship Centers
- ◆ An interview guide for Métis organizations

Interviews with other organizations (municipalities, advocacy groups, Aboriginal organizations, etc) were guided by the urban and rural guide (although not all questions were applicable).

In general, interviews were conducted with as many Friendship Centers, Métis locals, and Aboriginal housing societies as possible. In some cases, priority was placed on talking to those organizations that had an express interest in housing and/or homelessness, or those organizations that were recommended by the steering committee.

For the on-reserve interviews, First Nation communities were chosen based on a geographically balanced representation of urban and rural, large and small communities. To help facilitate this balance, the Province was divided into six geographic regions (see Part V for detailed description of regions) and four First Nation communities were chosen from each region – two rural communities (one large and one small) and two urban communities (one large and one small). This mix varied in some cases to accommodate remote/special access communities and/or because some communities were not available for an interview. The largest community interviewed has a population of 4,103 and the smallest has a population of 100.

All of the interviews were typically conducted with one or two people, but in some cases more people participated in the interview. In general, interviews were conducted with either housing coordinators/managers (on-reserve), Executive Directors (housing societies, Friendship Centers, and other housing organizations), Métis local area representatives (often volunteers), or policy advisors/managers/planners (municipalities, advocacy groups, Aboriginal organizations). In some cases, the Chief and Council of a First Nations community were interviewed. It was left up to the organization or community to determine who should be interviewed.

One to two weeks after each interview was conducted, meeting summaries were provided to participants for comment and changes to the meeting summaries were made as required. The results of the interviews were tabulated into a spreadsheet for review and analysis.

It is important to note that, because the capacity of each organization and community varied so widely, and because the timelines to conduct the interviews were short – the information for the interviews was not always consistently provided in exactly the same way or the same format. For example, when on-reserve communities were asked “how many units of each type of housing are on your reserve?” some communities were able to respond very specifically, and some were able to respond only in general terms (i.e. “the majority” are social housing, “most” are individually owned).

Similarly, when housing societies were asked about their plans for future development, some were able to give very specific detailed answers and others were simply able to provide general comments. Answers to demographic questions (i.e. how many Métis people live in your area?) also varied. In some cases, answers to individual questions were not provided at all because the information was not available, or there simply wasn’t enough time to collect it (i.e. if a community was not able to provide the information during the interview, there was limited time to follow-up with the community; some communities were simply not able to dedicate any more time to the interview process).

Therefore, although the information was compiled and tabulated for analysis, much of the information collected can only be presented in terms of general trends and observations. It is difficult to present the information in terms of real numbers or percentages because that level of detail was often not available.

### **DETAILED LITERATURE REVIEW**

Information for this report was collected from several sources, including: CMHC, INAC, Auditor General, Treasury Board (federal), BC Statistics, Statistics Canada, Assembly of First Nations, Canadian Housing and Renewal Association, Aboriginal Housing Committee of BC, Royal Commission on Aboriginal Peoples, and Aboriginal Peoples Roundtable Housing Sectoral Report (see bibliography for detailed list).

Whenever possible, trends and observations that were noted during the interview process were matched with references obtained in the literature review. In general, the research collected through the interview process matched the information collected from the literature review.

### STATISTICAL REVIEW

Numerous sources of information were reviewed for the demographic sections of this report. The majority of the statistical data (including projections) was drawn from two main sources:

1. Statistics Canada online database “2001 Census Aboriginal Population Profiles”, and “2001 Census British Columbia Population Profiles”, both derived from the 2001 Census and the Aboriginal Peoples Survey. In this report, the Statistics Canada online database is referred to as “Census Profiles”<sup>2</sup>. The Census Profile information is presented in 2001 figures, unless otherwise indicated.
2. Future projections compiled by INAC for use by CMHC. These projections – which are based on Statistics Canada data – were still in draft form at the time of writing this report, and are set for release in late March 2007. In this report, this data is referred to as “INAC/CMHC”. The INAC/CMHC figures are presented in 2006 figures, unless otherwise indicated.

While there are some overarching issues regarding the participation of Aboriginal people in the Census and the Aboriginal Peoples Survey, these sources of data still present the best composite picture of Aboriginal people in BC.

It should be noted that the First Nations Statistical Institute – which was launched in 2006 as a federal Crown agency responsible for providing “objective Aboriginal statistical data” – were contacted as part of the research for this report. The First Nations Statistical Institute is currently developing more acceptable methods of gathering and analyzing demographic data for Aboriginal people. Until that methodology is developed, the Census information is the most detailed information available.

The results of the recent 2006 Census were not released in time to incorporate into this report. Statistics Canada will be releasing a series of related reports over the next year that should be examined in context of the 2006 Census figures. The relevant reports and release dates include:

- ◆ March 13, 2007 - Population Dwellings and Counts
- ◆ July 17, 2007 – Age and Sex
- ◆ September 13, 2007 – Families and Households; Housing and Shelter Costs
- ◆ December 4, 2007 – Mobility and Migration
- ◆ January 15, 2008 – Aboriginal Peoples
- ◆ May 1, 2008 – Income and Earnings; Housing and Shelter Costs

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<sup>2</sup> <http://www12.statcan.ca/english/Profil01/AP01/Index.cfm?Lang=E> and <http://www12.statcan.ca/english/profil01/CP01/Details/Page.cfm?Lang=E&Geo1=PR&Code1=59&Geo2=PR&Code2=01&Data=Count&SearchText=British%20Columbia&SearchType=Begins&SearchPR=01&B1=All&GeoLevel=&GeoCode=59>

## ORGANIZATION OF REPORT

This report is organized as follows:

**Part I** provides a current picture of Aboriginal housing in BC. It details key demographic characteristics of the Aboriginal population and includes specific discussion on on-reserve housing in BC and urban and rural (off-reserve) housing. It also includes a review of homelessness in the province.

**Part II** includes a detailed assessment of the current capacity of Aboriginal communities and organizations to manage housing.

**Part III** provides demographic projections and housing need for Aboriginal people over the next ten years.

**Part IV** identifies the barriers that currently exist to “closing the gap” in Aboriginal housing.

**Part V** offers some regional perspectives to Aboriginal housing in BC.

A detailed bibliography is included at the end of the report, along with a list of definitions.

### Note on Terminology

It should be noted that the term “off-reserve” is used in this report to define housing that is available to Aboriginal people living in rural and urban communities across BC. The term “off-reserve” is not meant to imply that Aboriginal housing in rural and urban areas is only accessible by status, registered Indians. It is simply used to distinguish housing on-reserve (that is, housing located on federally designated “lands reserved for Indians”) from housing off-reserve, and it encompasses all Aboriginal people of BC (status, non-status, Métis, and Inuit). This distinction is important because available housing resources are streamed towards off or on reserve housing for Aboriginal people.





## **PART I: CURRENT PICTURE OF ABORIGINAL HOUSING IN BRITISH COLUMBIA**

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### **1.0 CURRENT PICTURE OF ABORIGINAL HOUSING IN BRITISH COLUMBIA**

#### **1.1 INTRODUCTION AND ORGANIZATION OF PART I**

This section provides a current snapshot of Aboriginal housing across BC. It details the type and quality of housing that Aboriginal people live in across the province – both in urban and rural areas and on Indian Reserves – and highlights some key issues around Aboriginal housing.

Information for this section was gathered from interviews with Aboriginal organizations and communities, discussions with government officials, and secondary sources of data., and is organized as follows:

**Section 1.2:** Overview and Key Demographics

**Section 1.3:** On-Reserve Housing – Current Picture

**Section 1.4:** Urban/Rural Native Housing – Current Picture

**Section 1.5:** Homelessness

#### **1.2 OVERVIEW AND KEY DEMOGRAPHICS**

The following demographics highlight some of the key housing indicators for Aboriginal people in BC. The data was gathered from Census Canada (2001), CMHC (2007), and INAC (2006).

The statistical data presented in this section is intended to answer three main questions:

1. How many Aboriginal people live in BC (total numbers and breakdown of status, non-status, Métis, and Inuit)?

The answer to this question gives an idea about the magnitude of the ‘Aboriginal housing’ question.

2. Where do Aboriginal people in BC live (urban, rural, reserve)? What is the regional breakdown of the Aboriginal population?

This helps determine what programs might be needed (i.e. more urban programs), and also gives an indication of what areas of the province might have the highest need.

3. What are some of the key characteristics of the Aboriginal population in BC (i.e. income, mobility, family size, age, etc) and how does this compare with the non-Aboriginal population?

- ◆ What is the age distribution of Aboriginal people in BC? Does this differ from the non-Aboriginal population?

- ◆ How many single-parent families are there?

- ◆ Are Aboriginal households more crowded than non-Aboriginal households?
- ◆ Do Aboriginal people typically rent or own?
- ◆ What is the average income of the Aboriginal population? Is this less than the non-Aboriginal population?
- ◆ How often do Aboriginal people move?
- ◆ Are housing units in need of repair?
- ◆ How many Aboriginal people are in core housing need?

These questions help define why there may be some unique barriers to ‘closing the gap’ in Aboriginal housing, and also provides some understanding of the ‘pressure points’ in Aboriginal housing.

### 1.2.1 NUMBER OF ABORIGINAL PEOPLE IN BRITISH COLUMBIA

Nearly one in six Aboriginal people in Canada live in BC. In 2001, of all of the provinces and territories, BC had the second largest Aboriginal population.

According to the 2001 Census, there are 170,025 Aboriginal people<sup>3</sup> in BC, approximately 4.4% of the total population<sup>4</sup>. The majority of Aboriginal people in BC (70%) are North American Indians. A little over 25% are Métis people, and less than 1% are Inuit.

- ◆ There were 118,290 North American Indian people that registered with the Census in 2001<sup>5</sup>. Of this number, 63% live off-reserve (note: this number includes Bill C31 Indians who have had status re-instated, but may not have been placed on a Band list or given the opportunity to live on reserve) and 37% live on reserve. About 51% live in urban areas, and only 11% live in rural non-reserve communities.
- ◆ The vast majority of the 44,265 Métis people in BC live in urban settings; 35% live in census metropolitan areas and 41% in other urban areas, and 22% live in rural areas.
- ◆ There is a very small Inuit population in BC (805 people), the majority of whom (76%) live in urban areas, 21% live in rural non-reserve areas, while only 2% live on-reserve.<sup>6</sup>
- ◆ The birth rate in Aboriginal communities is 1.5 times higher than the non-Aboriginal birth rate; Aboriginal children represent 5.6% of Canadian children.
- ◆ The Aboriginal population in Canada is growing at more than twice the rate of the general population. Statistics Canada estimates a medium growth rate of 0.7% for Canada’s general population, compared to 1.9% for the North American Indian

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<sup>3</sup> The term “Aboriginal people” refers to status and non-status Indians, Métis, and Inuit.

<sup>4</sup> Information from 2001 Census and BC Statistics.

<sup>5</sup> In this instance, North American Indian refers to status (registered and non-registered) and non-status Indians.

<sup>6</sup> Stats Canada. Aboriginal Peoples Survey 2001. Vivian O'Donnell and Adriana Ballardin, Social and Aboriginal Statistics Division, Statistics Canada

(Registered and non-status) population, 1.4% for the Métis population, and 2.3% for the Inuit population<sup>7</sup>.

Table 1 provides a detailed summary of the Aboriginal population in BC based on Census Canada (2001) and INAC/CMHC (2006) data. It should be noted that Census Canada and INAC/CMHC have different definitions for some segments of the Aboriginal population. The following is a list of the various categories used by Census Canada and INAC/CMHC, and how those categories are defined:

- ◆ Non-status, non-registered Indians: this category refers to Aboriginal people who identify as Aboriginal, but who not registered, status Indians (as defined by the *Indian Act*), or Métis or Inuit people. Non-status, non-registered Indians would include older Aboriginal people who gave up their status years ago to pursue certain careers; others are descendents of those who through marriage were not able to pass on their Indian Status to their children; and some may be eligible under Bill C-31 to apply status but who had not at the time of the Census. This category also includes Aboriginal people who simply never obtained their Indian status but continue to live in their traditional territories.<sup>8</sup>
- ◆ Registered Indians: this category is used by CMHC/INAC to refer to Aboriginal people who are status Indians and registered under the *Indian Act*.
- ◆ Status, non-status, and registered Indians: Census Canada uses the term “North American Indian” to refer to status, non-status and registered Indians. For ease of reference, the term “North American Indian” is replaced in this report with the term “status, non-status, and registered Indians”.
- ◆ Métis: both CMHC/INAC and Census Canada use this term to define Aboriginal people who identify as Métis people.
- ◆ Inuit: both CMHC/INAC and Census Canada use this term to define Aboriginal people who identify as Inuit people.
- ◆ Census Canada also includes a category for “multiple Aboriginal responses” (which refers to people who identified with more than one Aboriginal group in the 2001 Census) and a category for “Aboriginal responses not included elsewhere”.

These categories are not included in the tables presented in this report, so the different categories for Aboriginal people in the Census do not exactly match the total population figure. More detailed information regarding the methodology used by Census Canada to define Aboriginal people can be found in the “Aboriginal Peoples Survey 2001: Concepts and Methods Guide”<sup>9</sup>.

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<sup>7</sup> Statistics Canada. Projections of the Aboriginal Populations, Canada, Province, Territories, 2001-2017.

<sup>8</sup> CMHC Socio-Economic Series, Issue 38. Housing Need Among North American Indians Without Indian Status in Canada. 1997.

<sup>9</sup> <http://www.statcan.ca/bsolc/english/bsolc?catno=89-591-X&CHROPG=1>

**Table 1: British Columbia's Aboriginal Population Figures<sup>10</sup>**

British Columbia	Aboriginal Population 2001 (Census Profiles)	% of BC Population 2001 (Census Profiles)	Population 2006 (INAC/CMHC)
Total - All persons	3,868,870	100%	n/a
Aboriginal population	170,025	4.39%	193,300
Non-status, non-registered Indians (INAC/CMHC)	n/a	n/a	28,824
Registered Indian (INAC/CMHC)			120,652
Status, non-status, and registered Indians (Census)	118,295	3.06%	n/a
Métis single response	44,265	1.14%	43,077
Inuit single response	800	0.02%	746
Non-Aboriginal population	3,698,845	95.61%	n/a

(Source: Census 2001 and INAC/CMHC 2006)

More than 46% of BC's Aboriginal population is under the age of 25 (compared to the non-Aboriginal population). The median age is 26.8, compared to 38.4 for the general population. This suggests there will be a significant need for additional housing as young people move out of their family homes.



<sup>10</sup> Statistics Canada, 2001 Census Aboriginal Population Profiles; INAC/CMHC 2007 Projections

**Table 2: British Columbia’s Aboriginal Population By Age**

Age	Number of Aboriginal People (2006 est.)	Percentage of Aboriginal Population
0 to 24 years	89,000	46.1%
25 to 39 years	41,400	21.5%
40 to 54 years	39,200	20.3%
55 to 69 years	17,800	9.2%
70 years and older	5,600	2.9%

(Source: Census 2001)

**1.2.2 LOCATION OF ABORIGINAL PEOPLE IN BRITISH COLUMBIA**

The majority (approximately 57%) of Aboriginal people in BC live in an urban center. Only 30% live on an Indian Reserve, and about 13% live in rural areas (communities of 2,500 or less).<sup>11</sup> These proportions are fairly consistent between registered status Indians, non-status North American Indians, Métis, and Inuit populations (except for the status, registered population, which has the highest percentage of on-reserve residents). See Table 3 for detailed breakdown.



<sup>11</sup> In 2001, only three Indian reserves in B.C. were incompletely enumerated because of the refusal of some residents to participate in the Census.

**Table 3: British Columbia’s Aboriginal By Location (2006 est.)**

Category	On-Reserve	Off-Reserve Rural	Off-Reserve Urban	Total
Registered	57,077 (45%)	9,951 (8%)	53,624 (44%)	120,652
North American Indian	1,739 (6%)	5,625 (20%)	21,460 (74%)	28,824
Métis	550 (1%)	9,754 (23%)	32,774 (75%)	43,078
Inuit	16 (2%)	137 (18%)	594 (80%)	747
<b>Total Aboriginal</b>	<b>59,382</b> <b>31%</b>	<b>25,894</b> <b>13%</b>	<b>111,098</b> <b>57%</b>	<b>193,301</b>

(Source: 2007 INAC/CMHC Projections)

### 1.2.3 KEY CHARACTERISTICS OF ABORIGINAL PEOPLE IN BRITISH COLUMBIA

In general, Aboriginal people earn less money, live in more crowded households (including multi-generational households), and move more frequently than non-Aboriginal people. They are also more likely to be in core housing need, live in homes that require major repair, and be lone-parent families.

Table 4 summaries some of the key housing indicators for Aboriginal people in BC and Canada, and provides a comparison to the non Aboriginal population.





**Table 4: Income of Aboriginal Households in BC (2001)**

Category	Aboriginal Households	Non-Aboriginal Households	Difference (Gap)
Low Income <sup>12</sup> (BC non-Reserve)	35.1% <sup>13</sup>	20.5%	14.6%
Median Income (BC)	\$13,242	\$22,535	\$9,293
Percentage of Population earning \$20,000 or less (BC)	63.8%	45.3%	18.5%
Crowded Conditions (Canada non-Reserve) <sup>14</sup>	17% (non - Reserve) <sup>15</sup>	7%	10%
Children aged 14 and Under Living in Crowded Conditions (Canada non-Reserve)	25%	13%	12%
Percentage of people that moved in the last 5 years (BC non-Reserve)	54%	35%	19%
Lone Parent Families (approximately 80% are women, of which over half are in core housing need) <sup>16</sup>	25.4%	14.7%	10.7%

(Source: various)

<sup>12</sup> BC Stats. Income and Low Income Fact Sheet.

<sup>13</sup> Households considered low income are those that, compared to the average household, spend 20 per cent more of their total income on food, shelter and clothing.

<sup>14</sup> Source: Aboriginal People's Survey 2001. Well-Being of the Non-Reserve Aboriginal Population

<sup>15</sup>The National Occupancy Standards define suitable (uncrowded) households as those households where everyone – except for young children, same sex siblings, and couples – has their own bedroom.

<sup>16</sup> BC Stats Fact Sheet on Family Status and Living Arrangements.

**Core Housing Need**

Approximately 28.5% of Aboriginal households in BC are in core housing need, compared to 15.3% of the general population.

Core housing need entails two tests, one to determine if a housing problem exists, and a second to test if alternative accommodation is available in the community to address the problem. A housing problem is deemed to exist if a household pays more than 30% of pre-tax income for shelter (a housing affordability problem) and/or if a household lives in crowded conditions (a housing suitability problem determined by National Occupancy Standards) and/or if a household lives in a home in need of major repairs (a housing adequacy problem).

The second core need test is based on the availability of rental housing at or below 30% of the income of the household with a housing problem in their community or area of residence. If no such housing is available based on rental surveys, then the household is deemed to be in core housing need.

Table 5 shows core housing need for Aboriginal and non-Aboriginal households in BC and Canada. (Note: The Aboriginal households refer to off-reserve only).

**Table 5: Core Housing Need**

Category	% in Core Housing Need in British Columbia	% in Core Housing Need in Canada
<b>All Aboriginal Households</b>	<b>28.5%</b>	<b>24%</b>
Status Indian	33.1%	28%
Non-Status	27.5%	24%
Métis	23.4%	19%
Inuit	33.8%	36%
Non-Aboriginal Households	15.3%	14%

(Source: CMHC, 2004)

The Aboriginal population in BC is disproportionately less likely to be home owners than the general population, and is more likely to live in older homes. Half of the Aboriginal homes require repair, and half require regular maintenance (see Table 6).

**Table 6: Housing Conditions in British Columbia (2001)**

Housing	Aboriginal Population		British Columbia General	
	Dwellings	Percentage	Dwellings	Percentage
<b>Total number of dwellings</b>	<b>75,880</b>	<b>n/a</b>	<b>1,534,355</b>	<b>n/a</b>
Number of owned dwellings	35,355	46.6%	1,017,490	66.3%
Number of rented dwellings	36,115	47.6%	512,365	33.4%
Dwellings constructed before 1991	61,325	80.8%	1,195,570	77.9%
Dwellings constructed between 1991 and 2001	14,550	19.2%	338,765	22.1%
Dwellings requiring regular maintenance only	38,320	50.5%	n/a	n/a
Dwellings requiring minor repairs only	23,630	31.1%	n/a	n/a
Dwellings requiring major repairs	13,925	18.4%	n/a	n/a

(Source: Statistics Canada, 2001 Census Aboriginal Population Profiles; Statistics Canada, 2001 Census British Columbia Population Profiles)



### 1.3 ON-RESERVE HOUSING- CURRENT PICTURE

This section gives a detailed account of the current status of on-reserve housing in BC, and is organized as follows:

1. Overview of on-reserve housing programs and some BC perspectives
2. Review of statistical references regarding on-reserve housing
3. Detailed report of on-reserve housing in BC, based on findings from interviews

#### 1.3.1 OVERVIEW OF ON-RESERVE HOUSING PROGRAMS

On-reserve housing is complex. Many of the practices, laws, and approaches to housing that apply off-reserve simply do not apply on-reserve. For example, mortgages are not provided (typically) by banks to build on-reserve homes unless the Minister of Indian Affairs guarantees the mortgage<sup>17</sup>; tenancy laws are unclear because provincial legislation does not apply on-reserve; there are no clear matrimonial laws to determine the interest in a home when a marriage dissolves (this is currently being studied by First Nations and Canada); and the process regarding infrastructure development is overwhelming and cumbersome, especially to small First Nation communities who have limited capacity and resources.

Government resources for on-reserve housing come from two main sources: INAC and CMHC, and all resources are allocated on an application-basis (there are no “blanket-subsidies” or “free homes” for on-reserve communities).

INAC provides funds for housing through its “on-reserve housing policy”, which was revamped in 1996. That policy encompasses the following elements:

- ◆ A subsidy program for new construction: INAC provides Bands with housing subsidies ranging from approximately \$19,000-\$23,000 per house (depending on the region). The subsidy is intended to assist with new construction, and is not intended to cover the entire costs of building a house (other funds must be generated – either through loans or other equity – in addition to the subsidy). The Band must demonstrate to INAC that the subsidy was spent on the purpose for which it was intended, or else it becomes ineligible for further subsidies.
- ◆ A subsidy program for renovations: INAC will provide Bands with dollars for renovations – the amount of subsidy depends upon the application submitted. Renovation dollars are provided on the basis of quotes from contractors for specific work.
- ◆ Funding for housing infrastructure: INAC provides First Nations with funds to cover the costs of infrastructure, such as roads, sewer, and electricity. A process including feasibility studies and engineering reports must be submitted by Bands to obtain this funding.

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<sup>17</sup> There are some exceptions to this in cases where Bands have negotiated separate agreements with Banks.

- ◆ Ministerial Loan Guarantees: Ministerial Guarantees allow individuals and communities to secure housing loans on-reserve despite the fact that they cannot give a lender the rights to the property.
- ◆ In this process, the Minister guarantees repayment of a housing loan to an approved lender under the National Housing Act in the event of default by the borrowing First Nation or individual. In turn, the Minister seeks guarantees from the First Nation that they will reimburse payments to an approved lender if there is a default. Under existing authority, the Minister can guarantee up to \$1.7 billion in outstanding loans<sup>18</sup>.

CMHC provides assistance on-reserve through two main programs: the Non-Profit Rental Housing Program (Section 95 program), and the Residential Rehabilitation Assistance Program (RRAP).<sup>19</sup>

- ◆ Section 95 CMHC “social housing”: this program assists First Nations in the construction, purchase, rehabilitation, and administration of rental housing on reserve. CMHC provides a "deep subsidy" to each approved project, which covers the difference between estimated expenditures and rental income.

The CMHC subsidy runs for the duration (typically 25-35 years) of the loan used to finance the construction of the housing project. According to CMHC, about 470 First Nations have used its Section 95 program across Canada.<sup>20</sup>

Prior to 1995, the CMHC program provided subsidies based on a formula which covered the difference between a 2% interest rate versus interest rates in place at the time of commitment.

- ◆ Residential Rehabilitation Assistance Program: this program provides financial assistance to First Nations and their members to repair (non-subsidized) existing substandard housing to provide minimum levels of health and safety.

### **Financing On-Reserve Housing**

In BC, new housing on-reserve is generally financed in five ways (this summary is based on a review of government materials as well as interviews with First Nation communities:

1. A First Nation builds a house with its own money, usually in conjunction with the INAC subsidy: in this instance, the First Nation typically retains ownership of the house and rents it out to members on a monthly basis.

However, in some cases, the First Nation turns ownership of the house over to individual Band members (ownership in this case means one or more of the following: the member can deed the house in a will, sell the house, rent the house, or obtain a Certificate of Possession<sup>21</sup> for the lot that the house is on).

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<sup>18</sup> 2003 Auditor General's Report.

<sup>19</sup> 2003 AG Report.

<sup>20</sup> 2003 AG Report.

<sup>21</sup> There is no fee simple ownership on Reserve lands, but a Band member can be allotted a section of the Reserve by the Band and the Minister of Indian Affairs as a Certificate of Possession (CP).

Very few Bands have the resources to build homes with their own revenue, so this type of financing is somewhat rare in BC. There are also some communities that have “Band-owned” houses that were built many years ago under previous INAC funding arrangements and earlier construction standards – these houses are typically of poor quality and in need of repair.

2. A First Nation builds a house with a mortgage (and usually with INAC’s subsidy) but without a Ministerial Guarantee: a few First Nations in BC have negotiated arrangements with Banks so that they can get access to credit without needing a Ministerial Guarantee. This arrangement is typically a revolving line of credit or a lump sum that the Band can access on behalf of individual members. Those First Nations that have this arrangement usually require individual members to qualify for a mortgage on their own merits before allowing them to access the line of credit or lump sum.

First Nations using this method of financing usually also require Band members to forfeit their Certificate of Possession (if they have one) for the life of the mortgage. In most cases the individual owns the house in the eyes of the Band, unless they default on their mortgage, in which case the Band would assume ownership.

3. A First Nation builds a house using the CMHC Section 95 “social housing” program: in this case, the Band applies for subsidies through CMHC and also utilizes the housing subsidy from INAC. The Band rents out the homes built under this program to members – usually taken off of a long waiting list – and rent is calculated based on the income of the tenant. Once the mortgage with CMHC expires, the Band either retains ownership of the home or turns ownership over to the Band member residing in the house (there are a number of variations in policy from Band to Band). In BC, the majority of social housing units are single-family dwellings (as opposed to apartments, townhouses, etc) geared to families.
4. An individual builds a house with a Ministerial Guarantee (in conjunction with the INAC subsidy): in this case, the Band applies for a Ministerial Guarantee so that an individual member can obtain a mortgage from a bank. A Bank cannot repossess the property or house on-reserve, so the Minister has to guarantee the mortgage; the Minister in turn looks to the Band to guarantee the mortgage on behalf of the individual Band member. If the individual defaults on their mortgage, the bank calls on the Minister, and the Minister looks to the Band to cover the mortgage.
5. An individual builds a house without a Ministerial Guarantee. In this case, a band member builds a house totally with his or her own dollars (or through a private loan) without any assistance from the Band (except to possibly access the INAC housing subsidy).

Other innovative options of financing on-reserve are possible, but require a significant amount of creativity. The following are two examples of other financing options:

- (i) A number of Shuswap communities in BC are working establish a housing market by using long-term leases under the *Indian Act* designation process. Under this proposal, Band members would receive a long-term lease that could be mortgaged



(most financial institutions will accept long-term leases as security for a mortgage loan). The leasehold interests would be transferable among Band members<sup>22</sup>.

- (ii) The Mohawks of the Bay of Quinte have awarded hundreds of mortgages over the years by converting the subsidy money it receives from INAC and converting it to a revolving loan program on-reserve. The community has been able to generate the capacity to offer about twelve mortgages every year, and members are able to own their own home for as little as \$400 a month<sup>23</sup>.

### **Renovations**

Renovation dollars for on-reserve homes can be accessed through CMHC and INAC programs.

CMHC offers RRAP which is geared to low-income households, and INAC offers more general renovation dollars to Bands that apply for the funds. In order to access these dollars, Bands are typically required to submit quotes for the work required as part of their application. Some First Nations said that the time lapse between getting the quotes and actually receiving the dollars made it difficult to complete the repairs because construction costs were rising so rapidly. Further, some Bands said that the limited number of available contractors makes it impossible to get quotes – thus making it impossible for them to apply for the funds.

### **1.3.2 GENERAL STATISTICS – ON-RESERVE HOUSING**

In addition to complex financing and development processes, housing on-reserve is also typically more crowded, more in need of repair, and of poorer quality than non-Aboriginal (and Aboriginal) households off-reserve.

The following are some key facts that help paint the picture of on-reserve housing in Canada and BC:

- ◆ The growth rate of the on-reserve population is twice that of the Canadian average, and more than half of the on-reserve population is under 25 years of age.
- ◆ Canadian First Nation communities rank 76th out of 174 nations when using the United Nations Development Index 2001. Canadian communities rank 8th<sup>24</sup>, a gap of 68 points.
- ◆ Among the ‘bottom 100’ communities identified by INAC in its “Community Well-Being” index, 92 were First Nations. Only one First Nation community ranked among the “top 100” Canadian communities.<sup>25</sup>

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<sup>22</sup> CMHC. 2005 Housing Observer.

<sup>23</sup> CMHC. Affordable Housing Solutions. “Revolving Loan Program Creates Model First Nations Community”.

<sup>24</sup> AFN Royal Commission on Aboriginal People at 10-Years: A Report Card.

<sup>25</sup> Indian and Northern Affairs Canada. The First Nations Community Well-Being (CWB) Index: Projecting Well-being in First Nation Communities, 2001-2041. Strategic Research and Analysis. March 20, 2006.

- ◆ More than one in five reserve households live in inadequate or unsuitable housing and can not afford acceptable housing. This is over 11 times higher than for non-Aboriginal households.<sup>26</sup> The percentage of ‘unsuitable/inadequate’ housing was even higher for those living in band-owned housing<sup>27</sup>.
- ◆ In 2001, INAC estimated that there were about 89,000 housing units on-reserve to accommodate about 97,500 households, a shortage of 8,500 units. In addition, around 44% of existing units required renovations.<sup>28</sup>
- ◆ Aboriginal organizations estimate that the housing shortage on-reserve across Canada is in the order of 80,000 units<sup>29</sup>
- ◆ According to INAC, housing stock generally deteriorates more rapidly on-reserve due mainly to substandard construction practices or materials, lack of proper maintenance, and overcrowding<sup>30</sup>.
- ◆ Lack of housing on-reserve has resulted in overcrowding, which accelerates the deterioration of housing and related infrastructure, and affects the health and social well-being of occupants.
- ◆ Compared to Aboriginal households living outside reserves, on-reserve Aboriginal households are more than twice as likely to live in crowded conditions and 3.3 times as likely to live in housing in need of major repair.<sup>31</sup>
- ◆ Mold contaminates almost half of First Nations homes in Canada<sup>32</sup>.
- ◆ Numerous studies have noted that poor housing negatively affects the health, education, and overall social conditions of individuals and communities on-reserves<sup>33</sup>.
- ◆ In many cases, inadequate housing and crowding can be associated with a host of health problems. For example, mold growth can lead to respiratory and immune system complications. Crowded living conditions can lead to the transmission of infectious diseases such as tuberculosis and hepatitis A and can further increase risk of injury, mental health problems, family tensions and violence. In 2000, the rate of tuberculosis in First Nations on reserve was about six times that of Canada as a whole<sup>34</sup>.

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<sup>26</sup> CMHC. 2005 Housing Observer.

<sup>27</sup> 2001 Census Housing Series Issue 6: Revised - Aboriginal Households Research Highlight, August 2004,

<sup>28</sup> 2003 AG Report.

<sup>29</sup> Facilitators Report. Canada-Aboriginal Peoples Roundtable, Housing Sectoral Follow-up Session. November 2004.

<sup>30</sup> 2003 AG Report.

<sup>31</sup> *ibid.*

<sup>32</sup> AFN Report Card.

<sup>33</sup> 2003 AG Report.

<sup>34</sup> Health Canada 2004; INAC Basic Departmental Data, 2002.

- ◆ One in three First Nations people consider their main drinking water unsafe to drink, and 12% of First Nations communities have to boil their drinking water. Six percent (over 5,000 homes) are without sewage services, and 4% lack either hot water, cold water or flushing toilets<sup>35</sup>.
- ◆ The 2003 Auditor General's Report on First Nation on-reserve housing found that First Nations either did not adequately fund their replacement reserve or spent money from the fund without CMHC's approval. In 129 of the 167 files reviewed (77%), First Nations housing projects had replacement reserves that were not fully funded. This shortfall is exacerbated by the fact that houses built under earlier INAC standards have a life span of less than one-half of the national average home.

### 1.3.3 KEY ISSUES - ON-RESERVE HOUSING PROGRAMS

This section of the report provides a summary of issues that were raised during interviews with First Nation communities. Secondary sources of information were utilized to supplement the findings from the interview process.

The following information is provided:

- ◆ The unit type (i.e. single family dwellings, apartments) found on reserve
- ◆ Types of ownership (i.e. Band-owned, individually owned) and funding
- ◆ The quality of housing on-reserve (including over-crowding, maintenance, etc)
- ◆ Servicing issues
- ◆ Information on waiting lists
- ◆ Land
- ◆ Funding

Detailed information regarding capacity issues can be found in Part II, and information on future plans and needs is presented in Part III.

#### **Type of Housing**

Of those communities interviewed, most (approximately 85-90%) had predominately single family dwellings on-reserve; the remainder were townhouses, duplexes, and multiplexes. Only five communities reported having an "apartment" complex on-reserve to house single people and only one community reported having an elder's complex on-reserve.

On-reserve housing is clearly geared towards families with children. Some communities interviewed stated that it was Band policy to only build 2 or 3-bedroom units, and that single people from their waiting list were not even considered for housing (one exception to this is single people with disabilities). This is due to a number of factors, including: housing programs offered seem to be better suited to single family units, the capacity to diversify on-

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<sup>35</sup> AFN. Royal Commission on Aboriginal Peoples at 10-Years: A Report Card.

reserve is limited and low employment rates mean many young adults stay in the family home – often with their children.

Many communities interviewed did comment on the lack of housing for single people, and stated that this has forced many people to either continue to live in crowded conditions on-reserve, or leave home for more suitable housing. Based on the 2001 census, approximately 47% of BC's Aboriginal population living on-reserve are youth under the age of 24. Despite this high percentage of young people, there is not much housing available for that demographic (assuming that the majority of youth under the age of 24 are single).

The overwhelming proportion of family housing on-reserve has created a situation where the on-reserve housing does not mirror the housing that is available in surrounding communities (where there is typically a mix of single family, townhouse, and apartment complexes). Some communities suggested that a program aimed specifically at housing single people on-reserve (through multi-units) would be helpful.

Another issue that was raised – similar to the situation off-reserve – is 'over-housing'. This is typically a situation where a single person or a couple (often elders) are living in 2 - 3 bedrooms houses even though their children have moved out. There are no mechanisms to move people from these units into smaller, affordable units.

Finally, there was some discussion with communities about the specific needs of First Nation women living on-reserve – in particular what happens to their share of the matrimonial home when a marriage breaks down. As a result of Supreme Court of Canada decisions<sup>36</sup>, provincial matrimonial real property laws do not apply on-reserve, and the federal government has not addressed this issue through its legislative powers. Consequently, although there may be traditional laws on reserve governing these issues, there is effectively a legal gap on reserve regarding the division of matrimonial assets. The majority of communities that were interviewed stated that the Band did not get involved in this issue, but a few had policies that stated that whoever had primary custody of the children of a marriage were entitled to retain residency of the house on-reserve.

### **Types of Ownership and Funding**

The ownership of houses on-reserve varies widely. There are a number of communities that subscribe to CMHC's (s. 95) social housing program, and those units probably make up roughly one-third of all units reported by the communities that were interviewed (note: in BC, there are 34 First Nations who have never accessed CMHC s.95 social housing<sup>37</sup>).

In those communities where social housing was rare or non-existent, a variety of reasons were reported:

- ◆ The Band did not have access to social housing because of arrears issues that led to their disqualification for more social housing. Almost three-quarters of the Bands surveyed said that their community had a problem with arrears, and many described the problem as serious. One community said that their arrears exceeded \$250,000.

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<sup>36</sup> Derrickson v. Derrickson and Paul v. Paul

<sup>37</sup> CMHC reference. Note: This number may have decreased as 4-5 of these First Nations had allocations for fiscal year 2005-2006.

Many tenants in Band social housing units simply do not pay their rent, and Bands are forced to either pay the mortgage from some other Band source (other programs, revenue, administration dollars) or go into receivership. Forcing tenants to pay rent quickly becomes a political issue in many communities, and consequently there are a number of Bands who are in serious arrears with these units (it is estimated that housing-related debt, guaranteed by the Minister of Indian and Northern Affairs, was approximately \$1.25 billion across Canada in 2001-02, and about \$10 million had yet to be recovered from First Nations as a result of defaulted loans<sup>38</sup>).

Houses that are rented to members on Social Assistance (SA) encounter less arrears problems because the rent is guaranteed through the SA shelter allowance. This sets up an unusual dynamic where it is preferable to have tenants who are SA recipients rather than employed persons.

- ◆ The Band did not want to take on the liability of the mortgage. This issue is the same with the general Ministerial Guarantee program. First Nation governments are essentially required to take on the debt of its individual membership because the Minister of Indian Affairs will look to the Band for funds if a mortgage is foreclosed by the Bank.
- ◆ The Band did not feel that it could manage more (or any) social housing units. Many communities mentioned the amount of “red tape” that they have to go through in order to obtain and manage social housing units, and said that this process can be overwhelming.
- ◆ The houses were primarily individually owned – either by Band members who had their own financing in place (i.e. through special arrangements with Banks, often facilitated by the Band) or by Band members who had access to their own capital (i.e. in communities with a lot of lease land owned by individual families, or in communities with a strong local economy).
- ◆ There were a predominant number of Band-owned houses – either older INAC houses built several years ago, or social-housing units that are no longer subject to mortgages (and which Band members were able to purchase for a minimal fee). A few communities reported building their own housing using their own source revenue combined with the INAC subsidy. These communities were rare.

There were a surprisingly large number of communities who reported not subscribing to the Ministerial Guarantee (Section 10) program. The main reason cited for this was the reluctance the Band had to take on liability on behalf of individual members – some communities felt that they simply could not afford to take the risk. Those communities either worked with Band members to obtain financing on their own – either with or without assistance from the Band – or focused solely on building social housing units. Another issue with the Ministerial Guarantee program is that the individual Band member holding the mortgage is required to release his or her Certificate of Possession (if there is one) on the land that the house is built.

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<sup>38</sup> AG 2003 Report.

### Quality of Housing

The three most common quality issues that were mentioned by community members were mold, over crowding, and out-dated homes:

- ◆ **Mold:** virtually every community that was interviewed stated that their houses had problems with mold. Research has shown that the main factors contributing to mold are: lack of proper care or maintenance, improper heating, inadequate air circulation and ventilation, poor site selection and drainage, overcrowding, and improper construction<sup>39</sup>. Most communities reported that their problems with mold are being addressed through government programs targeted specifically at the issue. Frustration with the slow pace of replacing the houses that had to be destroyed due to mold was also reported.
- ◆ **Over-crowding:** almost every community mentioned that over-crowding was an issue to varying degrees.
- ◆ **Out dated houses:** several communities said that they had some housing that was in such poor condition that they were concerned it was unsafe and created unhealthy living conditions. Those units should probably be demolished and replaced, but to do so would simply create more housing need.

Less commonly raised issues were problems with existing electrical, sewer, and water systems. Some communities said that their septic systems were inadequate because the lots that their houses were built on (standard ½ acre lots) were not big enough to accommodate the number of people living in the house.

One comment that was mentioned frequently by many communities was the perception that inspectors – as well as contractors – that are hired to work on-reserve are often of sub-standard quality. One community reported that furnaces that had been installed in 1990 had actually been discontinued in 1984, so when the community tried to repair those furnaces, they were told that there were no parts available.

Many communities also mentioned the issue around education of tenants, and the fact that houses were often poorly maintained because tenants did not know how to repair or maintain their units, and there are no resources available for Bands to provide training and support to residents who have no knowledge or experience in home repairs or maintenance.



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<sup>39</sup> 2003 Auditor General Report.



### Servicing

Servicing was a major issue that was mentioned by the majority of Bands, particularly those in more rural areas.

INAC provides dollars to Bands to develop land for housing (i.e. to create subdivisions, roads, sewer systems, water, electricity, etc). The process required to obtain serviced lots has a number of steps: first, the Band has to identify land it wants to allocate for housing (the land has to be “unencumbered” and not disputed by individual members); then the Band has to submit a proposal to fund a feasibility study to determine if a subdivision plan is viable; engineering studies need to be submitted; and finally proposals are submitted to fund construction of the subdivision.

Many communities said they found the process to obtain funding for servicing too onerous and overwhelming, and found that some of the policies conflict with community values and require major lifestyle changes. Many communities said that INAC’s policy to house everyone into communities (subdivisions) did not appeal to their members (i.e. not all members want to live close together in a subdivision or want to live in the area the subdivision has to be placed).

Many communities also said that individual members were often required to fund a portion of the servicing costs (i.e. if a Band member preferred a longer drive-way, the extra servicing costs would be incurred by that member).

Another issue raised was the challenge of reaching agreements with local governments to share services. Although the Union of BC Municipalities has an Aboriginal policy and provides its members information on how to reach such agreements, there are varying attitudes and degrees of willingness to work with First Nations in the different local governments.

The requirement to give up CP ownership in order to obtain servicing dollars was raised by a number of communities as being problematic. Moreover, in some communities where CP’s are more common, Bands have a difficult time building subdivisions because CP land interrupts the “unencumbered” band land required by INAC for subdivisions.

Finally, the other servicing issue that was raised was maintenance of infrastructure. Although INAC provides annual maintenance funding to Bands for this purpose, many communities found this to be inadequate. In some communities, there was the perception that they were “left to their own devices” to deal with inadequate water and sewer systems.



### Waiting Lists

Out of all of the communities interviewed, only two or three said they did not have a waiting list for housing. All of the other communities reported extensive waiting lists. Some communities maintain their waiting list on a yearly basis, others start a new waiting list once they have plans to build units, and a few maintain waiting lists for multiple years (i.e. a person can stay on a waiting list for as many years as it takes to get a house).

Collectively, the communities reported a waiting list of approximately 3,700 people (the population of the communities interviewed is approximately 35,100).

### Land

Most communities interviewed said that they had inadequate land to meet the housing need. Even those communities that had larger tracts of land said that they had difficulty building new houses because of the lack of suitable – and unencumbered (i.e. no CP) – land that is required to build subdivisions.

### Funding

One of the main issues raised by the majority of First Nation communities interviewed was the inadequate funding that is provided by INAC for housing subsidies. Most communities felt that the INAC subsidy – ranging from approximately \$19,000-\$23,000 per unit – was simply inadequate (amount per community is determined by a formula that includes components such as location of the community). Moreover, most communities noted that the amount of the subsidy hasn't changed for several years, despite increasing construction, administration, and other costs associated with housing.



## URBAN AND RURAL HOUSING – CURRENT PICTURE

This section reviews the current status of urban and rural housing in BC and is organized as follows:

1. Overview of urban and rural Aboriginal housing programs
2. Review of statistical references regarding urban and rural housing
3. Detailed report of urban and rural housing in BC

### 1.3.4 OVERVIEW OF URBAN AND RURAL NATIVE HOUSING PROGRAMS

#### Background

Housing programs for Aboriginal people living in urban and rural areas (off-reserve) are limited. Most of the programs currently offered by the federal and provincial governments (CMHC and BC Housing primarily) are not specific to Aboriginal people<sup>40</sup> (i.e. the Emergency Repair Program, RRAP, Seniors Programs, and the Rental Assistance Program), and do not provide resources to build or acquire new homes.

Prior to 1993, the federal government delivered two programs that allowed for the construction or acquisition of new homes – the Urban Aboriginal Housing program and the Rural and Native Housing Program. Those programs are the foundation from which existing Aboriginal housing societies operate.

The Urban Aboriginal Housing (UAH) program was launched in the mid-1970's by the federal government (CMHC). The UAH program allowed non-profit housing societies to purchase housing units for low-income rentals. CMHC subsidized the difference between revenues generated from rent (rents calculated at 25% of a tenant's income) and the costs to operate the units (i.e. the dollars required to cover mortgage costs, maintenance fees, taxes, salaries, and replacement reserves). The program also recognized some of the unique needs of Aboriginal housing societies and provided extra funds for tenant counseling and administration. The majority of subsidies were provided through 35-year Operating Agreements, the majority of which are still in existence.

Between 1978 and 1993, 92 urban Aboriginal housing corporations were formed and 10,301 units were built or acquired across Canada. In BC, 19 Aboriginal housing societies were established – these societies collectively own and manage more than 4,500 housing units.

The Rural and Native Housing Program (RNH) was established in 1974 to address the needs of low-income people living in rural areas (communities of less than 2,500). The RNH program served both Aboriginal and non-Aboriginal people and included a rent or lease-to-purchase option and a 'self-help program' that enabled people to build their own homes in return for reduced monthly payments. Approximately 8,850 units were purchased through this program across Canada; in BC, 550 units were purchased (approximately 154 of these are individually owned).

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<sup>40</sup> The one exception is the Aboriginal Capacity Development program, which provides for training and education (depending on the priorities set that year) of housing providers, housing committees, etc on an annual basis.

### **Transfer of Social Housing to the Provinces**

In 1993, the federal government halted all new spending for social housing off-reserve, including any new off-reserve Aboriginal housing. In 1996, the federal government moved to transfer administrative responsibility for existing social housing (including rural and urban Aboriginal housing) to provinces and territories.

This move was finalized in 2006, when the administration of social housing resources was transferred from the federal government to the BC government.

In 2006 the federal government also released new money for social housing. Of the roughly \$4.5 billion that the government allocated across Canada (for both Aboriginal and non-Aboriginal housing), \$300 million was allocated to off-reserve Aboriginal housing; \$50.9 million of that was allocated to BC (in one-time capital grants). The federal government has transferred responsibility of administering the money to the provinces. In BC, BC Housing will manage the resources on behalf of the Province, and the Aboriginal Housing Management Association (AHMA) will work with BC Housing to administer and manage off-Reserve Aboriginal social housing units.

An Expression of Interest (EOI) call for the \$50.9 million “Aboriginal Trust Fund” has been issued by BC Housing, and the deadline for applications is April 26, 2007. Any Aboriginal non-profit society may apply for the funds, but priority will be placed on proposals that have demonstrated partnerships in place to assist with any on-going operational funding. Proposals can be targeted to specific needs such as: emergency shelter, transitional and supportive housing; longer term rental housing, with support services; larger unit family housing; and innovative projects such as group housing for youth and/or elders.

It is estimated that approximately 200 new housing units will be created from the \$50.9 million Aboriginal Trust Fund.

### **Aboriginal Housing Management Association and other Aboriginal Housing Societies**

The Aboriginal Housing Management Association (AHMA) is the first and only Aboriginal social housing management agency in Canada. It was formed in the mid-1990’s and represents fourteen Aboriginal housing societies across the province. Those Aboriginal housing societies manage housing that was developed primarily through the Urban Aboriginal Housing Program and the Rural and Native Housing program (both through CMHC). Some of the societies also built or acquired housing through other programs not targeted specifically to Aboriginal people (such as Homes BC, Independent Living BC, etc), and/or manage housing for other agencies (including BC Housing, municipalities).

In 2004, BC became the first province in Canada to transfer management of Aboriginal social housing directly to an Aboriginal organization, when 189 Aboriginal housing units were transferred to AHMA as the first step toward AHMA’s goal of complete Aboriginal self-management of Aboriginal social housing. The Province will also be transferring administration of approximately 2,660 off-reserve Aboriginal social housing units to AHMA.

The Province has also been working with AMHA to increase its capacity to manage and build social housing units.

It should be noted that there are three other Aboriginal housing societies in BC that are not members of AHMA<sup>41</sup>. Two of these societies manage urban Aboriginal housing units (in addition to other units built and acquired under other programs) in Vancouver and Surrey, and the other society manages rural and native housing units in the lower mainland and the north (rural areas around Prince George). These societies have a significant portfolio of housing units on their own and have chosen to remain independent of AHMA for a variety of reasons.

**1.3.5 GENERAL STATISTICS -URBAN AND RURAL ABORIGINAL POPULATION**

The following are some key facts of the Aboriginal population in BC as it relates to urban and rural housing:

1. **Most Aboriginal people in BC live off-reserve:** Approximately 70% of Aboriginal people in BC live in urban and rural areas of the province – only 31% live on an Indian Reserve. Of those Aboriginal people not living on a reserve, the vast majority (approximately 81%) live in an urban area (see table 7 for a detailed breakdown).

The only Aboriginal population that lives primarily on-reserve is the status, registered Indian population, and even of that population less than 50% live on-reserve. Approximately 76% of the Métis population in BC lives in an urban area, and a similar percentage (approximately 74%) of the non-registered, non-status Indian population also lives in an urban area.

**Table 7: Aboriginal Population by Location (2006 est.)**

Category	On-Reserve	Off-Reserve Rural	Off-Reserve Urban	Total
Registered	57,077	9,951	53,624	120,652
North American Indian	1,739	5,625	21,460	28,824
Métis	550	9,754	32,774	43,078
Inuit	16	137	594	747
<b>Total Aboriginal</b>	<b>59,382</b>	<b>25,894</b>	<b>111,098</b>	<b>193,301</b>
Percentage (rounded)	(30.7%)	(13.4%)	(57.4%)	

(Source: 2007 INAC/CMHC Projections)

<sup>41</sup> Lu'ma Native Housing, BC Native Housing, and Kekinow Native Housing.



2. **One-third (35%) of Aboriginal people in BC live in cities with populations of more than 100,000:** Vancouver has the largest Aboriginal population in the province (36,885). Between 1981 and 2001 the Aboriginal population in Vancouver grew by 140%.<sup>42</sup>
3. **Aboriginal households are almost twice as likely to be in core housing need:** Almost one in every three households living in rural and urban areas (off-reserve) are in core-housing need. This is compared to approximately 15.8% of non-Aboriginal households.<sup>43</sup>
4. **Aboriginal people are disproportionately less likely to be home-owners:** less than half of the Aboriginal population are home-owners, compared to more than two-thirds of the non-Aboriginal population. In Canada, Métis households had the highest ownership rates (56%), while Inuit households had the lowest.<sup>44</sup>
5. **Aboriginal people are highly mobile:** from 1996-2001, over half of the Aboriginal population had moved at least once. The 2001 Aboriginal People's Survey found that most Aboriginal people move for family reasons, including the need to find for suitable housing.
6. **More than one fifth of Aboriginal households residing off-reserve are headed by a lone parent, and 62% of those households are in core housing need:** Core housing need levels are especially high among the great majority of Aboriginal lone parents who are women, under the age of 55, living in cities and towns<sup>45</sup>.
7. **Compared to other Canadian households, Aboriginal people off-reserve are more likely to live in dwellings that are unacceptable (in need of major repair, crowded, and consume 30 per cent or more of their income):** relatively lower average income means that more Aboriginal households are unable to afford acceptable housing that meets all three housing standards. As a result, a greater proportion of Aboriginal households are in core housing need.

### 1.3.6 KEY FINDINGS – URBAN AND RURAL ABORIGINAL HOUSING IN BRITISH COLUMBIA

This section provides a summary of issues that were raised during interviews with housing societies, Friendship Centers, Métis locals, municipalities, government officials, and other Aboriginal organizations. The information provided in this section also draws on the data presented in AHMA's "Closing the Gap" report, which was submitted to BC Housing in February 2007, as well as other secondary sources of information.

This section of the report is organized according to the questions that were asked during the interviews:

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<sup>42</sup> Stats Canada. Aboriginal Peoples Survey 2001. Vivian O'Donnell and Adriana Ballardín, Social and Aboriginal Statistics Division, Statistics Canada

<sup>43</sup> Census Housing Series Issue 6: Revised - Aboriginal Households Research Highlight, August 2004.

<sup>44</sup> CMHC 2005 Housing Observer

<sup>45</sup> CMHC. Housing Need of Off-Reserve Aboriginal Lone Parents. Research and Development Highlights. Socio-economic Series, Issue 38, 1997.



1. What housing is available?
  - ◆ How many Aboriginal urban and rural housing units currently exist in BC? How does this compare to the number of Aboriginal households in BC?
  - ◆ What else – besides Aboriginal-specific housing – is available for Aboriginal people?
  - ◆ What type of housing (i.e. single family dwellings, elder housing, etc) is available and where is it located?
2. Who is living in the existing units and who is waiting for units?
  - ◆ What is the demographic make-up of people living in the Aboriginal units?
  - ◆ How many people are on waiting lists with existing Aboriginal housing societies? What is the demographic make-up of those people?
3. What are some of the gaps that were identified?
4. What are some of the key issues?

### **Number of Units**

There are approximately 4,500 low-income housing units across BC that are owned or managed by Aboriginal housing societies.<sup>46</sup> The following is a break-down of those units:

- ◆ Urban Aboriginal Housing Units: approximately 3,350 units.
- ◆ Rural and Native Housing Units: approximately 500 were built or acquired under this program (of which approximately 154 are individually owned). These units are available to Aboriginal and non-Aboriginal people, and all are single-family dwellings.
- ◆ Other: approximately 650 units are either managed on behalf of BC Housing (or a municipality) or owned by the housing society through a provincial program {(such as Independent Living BC for elders and people with disabilities, portable rent supplements, or Homes BC (program is no longer available))}.

These units are not targeted specifically to Aboriginal people, but many of the tenants are Aboriginal (likely because they are managed by the Aboriginal housing society and because they are in areas with a high Aboriginal population, such as Vancouver's downtown eastside).

Those societies that do manage units on behalf of BC Housing all mentioned the fact that administration dollars are much lower than CMHC levels, and that they would not be able to manage these units on their own if they did not have the CMHC units to subsidize the administration costs for the other units. Also mentioned was the fact that BC Housing does not provide a budget for Tenant Relations Officers, which most societies felt were an important component of their society.

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<sup>46</sup> This total is derived from AHMA's report plus data from other housing societies not included in that report (Lu'ma Native Housing, Vancouver Native Housing, R&J Native Housing, and BC Native Housing). Units for Kekinow Housing in Surrey are not included (Kekinow were not available for interview).

The support and sense of community that is provided by Aboriginal housing societies is invaluable and contributes significantly to healthy communities. This sentiment was echoed in a majority of interviews with Aboriginal housing societies, Friendship Centers, and Métis locals.

It has also been recorded in a number of studies, including the Royal Commission on Aboriginal Peoples (RCAP) Report, which found that:

*...programs targeted to Aboriginal Peoples have made a major contribution to meeting the need for adequate housing for off-reserve Aboriginal peoples... the stable environment provided by these corporations has enabled tenants to take advantage of employment opportunities, to further their education and, in some instances, to buy their own homes. Through counseling services, the corporations have also helped tenants gain access to government and other resources to increase their chances for self-reliance.*

**Comparison with Number of Aboriginal Households**

There are an estimated 63,870 Aboriginal households living off-reserve in BC (see table 8); of those households, roughly 23,000 (35%) are low income households. Given those numbers, the housing units owned or managed by Aboriginal housing societies (4,500) only address approximately 20% of the low-income housing need. It is probable that the percentage of need met by the supply is less than 20% given that Aboriginal households are traditionally more crowded (and therefore there are likely more households than counted).

**Table 8: Types of Aboriginal Households by Location (2006 est.)**

Category	On-Reserve	Off-Reserve Rural	Off-Reserve Urban	Total
Single Family Households	16,694	8,804	35,662	61,160
Multiple Family Households	1,477	283	1,126	2,886
<b>Sub Total Family Households</b>	<b>18,172</b>	<b>9,086</b>	<b>36,788</b>	<b>64,046</b>
Non-Family Households	7,063	3,648	14,347	25,058
<b>Total Households</b>	<b>25,235</b>	<b>12,735</b>	<b>51,135</b>	<b>89,104</b>

(Source: 2007 INAC/CMHC Projections)

### **Other Low-Income Housing**

BC Housing directly manages approximately 7,800 public housing units, and non-profit and cooperative housing societies manage approximately 59,500 social housing units across the Province. Aboriginal people do live in some of those units – although it is not possible to track exactly how many<sup>47</sup>.

However, it is important to note that the waiting list for non-profit housing among the general population is also in high demand – the BC Non-Profit Housing Association recorded a waiting list of over 15,000 people across the province, and as of March 31, 2007, BC Housing had over 14,300 applicants on their waiting list.<sup>48</sup>

### **Type of Aboriginal Housing Available**

The majority of Aboriginal housing units are family units (2+ bedrooms) geared towards people with children. Most are townhouses or apartment buildings (very few are single family dwellings, except for the rural and native housing units).

Units for single people (bachelor or 1 bedroom) are less common, and more likely to be found in larger urban centers. Elder and student housing is rare.

The lack of single, student, and elder housing is due to a number of factors:

- ◆ There have been no new housing programs targeted to Aboriginal people since 1993, and up until 1993, Aboriginal housing societies were focused primarily on meeting the urgent demand for low-income family housing (it should be noted that Aboriginal societies have accessed other provincial programs to build new units since 1993<sup>49</sup>).
- ◆ The programs that were available prior to 1993 tended to promote family housing – rather than housing for singles, elders, or students. Assisted living units are more expensive to build, and the economies of scale tend to promote more standard 2 or 3 bedroom units.
- ◆ Some communities and organizations interviewed said that elders are uncomfortable living in ‘mainstream’ senior’s complexes off-reserve. In Victoria, this is reflected by the fact that a senior’s complex built by the Aboriginal housing society in that region houses elders and only 10% of those elders are Aboriginal.<sup>50</sup>

Approximately 10% of the units provided by the Aboriginal housing societies are wheelchair accessible and adapted for disabled people. A large number of disabled Aboriginal people are forced to live in urban areas so they can easily access services, including specialized health-care services. Increased numbers of adaptable units are needed to accommodate the disabled population.

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<sup>47</sup> BC Housing does not track the number of Aboriginal people living in their units, nor do most non-profit housing societies.

<sup>48</sup> BC Housing, Housing Services, 4<sup>th</sup> Quarter Report

<sup>49</sup> For example, Homes BC (no longer available) program, ILBC program, and rent supplements.

<sup>50</sup> Interview with M’akola, March 1, 2007.

**Location of Units**

Aboriginal-owned and managed housing units can be found in the following areas of BC:

- ◆ Vancouver
- ◆ Chilliwack
- ◆ Mission
- ◆ Surrey
- ◆ Kamloops
- ◆ Kelowna
- ◆ Vernon
- ◆ Cranbrook
- ◆ Victoria
- ◆ Duncan
- ◆ Nanaimo
- ◆ Courtenay
- ◆ Campbell River
- ◆ Port Alberni
- ◆ Terrace
- ◆ Prince Rupert
- ◆ Prince George
- ◆ Williams Lake
- ◆ Quesnel
- ◆ Dawson Creek
- ◆ Fort St. John

In addition, there are rural and native housing units located throughout BC in a number of locations, including:

- ◆ Bella Coola
- ◆ Burns Lake
- ◆ Cecil Lake
- ◆ Chetwynd
- ◆ Fort Nelson
- ◆ Hazelton
- ◆ Houston
- ◆ Hudson's Hope
- ◆ Kelly Lake
- ◆ Masset
- ◆ Moberly Lake
- ◆ Queen Charlotte City
- ◆ Smithers
- ◆ Taylor
- ◆ Takla Lake
- ◆ Telkwa
- ◆ 100 Mile House
- ◆ Agassiz
- ◆ Boston Bar
- ◆ Gibsons
- ◆ Harrison Hot Springs
- ◆ Hope
- ◆ Powell River
- ◆ Sechelt.



### Demographics of Tenants and Applicants

Collectively, there are over 10,000 people on the waiting lists of Aboriginal housing societies throughout BC<sup>51</sup>. It should be noted that the management of waiting lists varies from society to society – some update their waiting lists on an annual or biannual basis (and “cull” their waiting lists at that time to ensure that the list is current), while others have a list that is compiled on an on-going basis and not updated as frequently.

It is therefore difficult to accurately estimate exactly how many people are waiting for housing and the demographics of people waiting for housing. Moreover, waiting lists do not track the number of people who may be in need of social housing but who never formally apply (for example, one housing society reported that they receive approximately 5 phone calls every day from Aboriginal people enquiring about housing – when told how much time they might have to wait to get a unit, many of the people simply do not bother to put their names on a waiting list).

The majority of people on the waiting list are families, and about 25% are single people (including elders). Many housing societies emphasized that many of their applicants are single-parents, predominantly led by females. Some societies state that many of those single parents waiting to find affordable housing are currently being forced to live in temporary lodging – such as motels – because there is simply no other housing available.

Although none of the housing societies kept detailed track of how many of their applicants were currently homeless, most societies said that almost half (and in some cases, many more) of their applicants were currently living in unsuitable living conditions and either homeless or on the verge of being homeless. This was verified through many interviews with Friendship Centers, who similarly reported that a majority of the people accessing their services were homeless or “couch-surfers”. A majority of the homeless or ‘couch-surfing’ population seem to be single people, but a disturbingly high portion are also people with children.

The majority of people housed by the Aboriginal housing societies are families, and a large number of those families are single parent families. A small percentage of the current tenants are singles – and most of those reside in the larger urban areas such as Vancouver and Victoria. Many of the singles that housing societies reported living in their units were elders whose children had moved out – this is particularly the case for housing societies outside the lower mainland, where targeted singles housing is rare. The issue around elders living in larger units is one that was mentioned by several housing societies because there is no where for the elders to go if they were asked to vacate family size units (i.e. there are no single-person units).

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<sup>51</sup> This total is derived from AHMA’s report plus data from other housing societies not included in that report (Lu’ma Native Housing, Vancouver Native Housing, R&J Property Management, and BC Native Housing). Units for Kekinow Housing in Surrey are not included (Kekinow were not available for interview). Some waiting list information was incomplete.

### **Access to Housing by Different Aboriginal Groups**

Only one of the Aboriginal housing societies interviewed track the number of status, non-status, Métis, or Inuit applicants or tenants. All societies reported that applicants are evaluated based on a weighted criteria developed by the individual housing society, and none reported housing status Indians over non-status Indians, or Métis people over status, etc.

Despite this, some Aboriginal groups – Métis people in particular – reported the sense that some Aboriginal housing societies are dominated by local First Nations, and that Métis people do not have the same access to urban and rural (“off-reserve”) housing as other Aboriginal groups. Certainly depending on the current board of directors for a particular housing society, there may be more outreach with status Indian people than with Métis people (the reverse could also be the case). This may be true specifically in smaller communities where the housing society may be more focused on the First Nation community in that area. This can also change over time, depending on the evolving membership of the particular housing society.

Many of the Métis representatives interviewed stated a preference for a “stand-alone” Métis housing society to ensure that the needs of their members are met. There is nothing to prevent a particular community from having two Aboriginal housing societies – with one specifically run by Métis people – particularly in those communities where there is a sizeable, highly-organized Métis population.

Similarly, there may be instances where it makes sense for a local Friendship Center to provide housing for certain segments of the population (and there are instances where this is the case), in addition to the existing housing society. One caution with this approach is that it can often become quite complicated when several organizations provide similar type of housing to virtually the same population, and it also reduces any economies of scale that benefit larger housing societies. One of the ways to alleviate these issues is to ensure that organizations work together in a coordinated way, which is an approach that seems to be lacking in many areas of the Province.

### **Moving on to Home Ownership**

None of the societies interviewed conduct exit interviews with their tenants to determine where tenants live after they leave social housing. Anecdotal evidence from observations of housing society staff suggests that very few tenants move on to home ownership. Some tenants may move on to market rental housing, but a large number either move simply because they are leaving the area or moving ‘back home’.





## 1.4 HOMELESSNESS – CURRENT PICTURE

### 1.4.1 BACKGROUND

Homeless people can be found in virtually every region of BC, urban and rural, north and south. Aboriginal people are always over-represented in the homeless populations of the province.

The definition of homelessness includes the following:

- ◆ **Absolute homelessness** refers to those who are without physical shelter, people either living on the street, or using emergency shelters or other forms of temporary shelter.
- ◆ **Relative homelessness** refers to a situation in which people's homes do not meet the basic housing standards of adequate protection from the elements, access to safe water and sanitation, and personal safety at a cost of more than 50% of the individual's or family's total income.
- ◆ **Homeless at risk** also includes the 'invisible homeless', whose numbers are difficult to quantify, such as individuals who are "couch surfing", living in unsafe conditions, or living from one paycheck to another. Homeless at risk also includes those people who are at risk due to non-economic factors. For example, people with disabilities may be at risk of homelessness if they lose services that allow them to maintain their housing or if they require more intensely supported housing as they age.

This section of the report provides a brief analysis of homelessness in BC. Specific information on homelessness can also be found in the regional analysis section of this report (Part V).

Homelessness in BC is a major issue, and there are significant amounts of data that describe the homeless problem in the province. However, it should be noted that homeless data is difficult to collect – homeless people are not always available to participate in surveys – and many homeless people are 'invisible', living temporarily with a friend or family – so much of the statistics are estimates.

### 1.4.2 HOMELESSNESS – SOME DATA

Aboriginal homelessness continues to be a serious issue in many Canadian cities, and the rate of homelessness among Aboriginal people is alarmingly high compared with other Canadians. Federal and provincial governments have launched a number of programs in recent years in attempts to address the issue.

The following are some key points regarding Aboriginal homelessness in BC that were either raised in the interview process or found through secondary sources.

- ◆ Homelessness is on the rise. For example, in Vancouver – where a significant numbers of homeless people live – the March 2005 homeless survey revealed a doubling in the count of the number of street homeless and those staying in shelters in the region – from about 1,000 homeless in 2002 to about 2,100 in 2005. Aboriginal people are disproportionately represented in this count. At least one

quarter of the people found sleeping outside were Aboriginal, compared to about two percent of the city population. Similar situations can be found throughout the province (i.e. Victoria, Prince George, Kelowna).

- ◆ There are literally hundreds of people on social housing waiting lists (both Aboriginal and non-Aboriginal societies), and there is a documented shortage of on-reserve housing in BC. The shortage of housing means many Aboriginal people with low incomes live in temporary housing with family or friends, often experiencing frequent moves from one housing situation to another. This transient lifestyle often puts Aboriginal people at higher risk of homelessness<sup>52</sup>.
- ◆ Most urban Aboriginal people with HIV/AIDS live in unstable housing conditions and in destabilizing lifestyles. Additional supports, services and transitional housing are required to meet their housing and care needs, particularly since the majority of Aboriginal people with HIV/AIDS cannot return home to their communities<sup>53</sup>.
- ◆ Homelessness is also often related to addictions, mental and physical health.

### **On-Reserve Issues**

- ◆ Although there may not be many ‘visible’ homeless people on-reserves, they still exist. This is evidenced by the level of overcrowding in homes on-reserve.
- ◆ There are few shelters or transition facilities located on-reserve in BC<sup>54</sup>.
- ◆ At present, when there is a breakdown of a marriage or common law relationship on reserve, there is no legal provision for an equitable division of the matrimonial real property (including the family home and the land on which it is situated). This can contribute to Aboriginal homelessness.

### **General Comments from Interviews**

- ◆ Many Aboriginal homeless people are “couch-surfers” who live temporarily with friends and family as needed. There is no reliable method to quantify this group of homeless people, but almost every Friendship Center, Aboriginal housing society, and Métis organization that was interviewed said that “couch-surfers” make up a huge proportion of the Aboriginal homeless population.
- ◆ There is not enough supportive housing in the province, and more emphasis should be placed on preventing homelessness.
- ◆ There is an increase in the number of single-parents who are homeless.

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<sup>52</sup> National Homelessness Initiative Fact Sheet on Aboriginal Housing.

<sup>53</sup> CMHC Research Highlights, Socio-Economic Series. March 2004.

<sup>54</sup> Of all the communities interviewed, only Penticton mentioned that they had a transition house on Reserve.

## **PART II: CAPACITY ASSESSMENT**

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### **2.0 CAPACITY ASSESSMENT**

#### **2.1 INTRODUCTION**

This part of the report examines the capacity of housing societies, community organizations, and on-reserve communities in the following areas:

- (i) Management of Housing
- (ii) Construction of Housing
- (iii) Development of Housing

It also reviews some other key issues associated with capacity, including resources, lack of coordination, and expiration of Operating Agreements.

Information for this part of the report was gathered from interviews with housing societies, First Nation communities, Métis representatives, and Friendship Centers.

#### **2.2 CAPACITY TO MANAGE HOUSING**

In general, most housing societies and First Nation communities said they felt comfortable managing the housing stock they currently own (or manage on behalf of another organization), although a majority of societies and communities said that the administration dollars to manage their portfolio was insufficient.

##### **2.2.1 STAFF – OFF-RESERVE**

The number of housing staff in existing housing societies varies depending on the size of the society. Because administration dollars are generally tied to the number of units a society owns and/or manages, a larger number of units translate into more administration dollars and therefore more staff (with commensurately more responsibility)

Most societies have – at a minimum – a full time executive director and an administrative assistant (full time or part time) to run the society. The executive director reports to the Board of Directors of the Society who are – to varying degrees – involved in the management of the society. Most also have a maintenance person (or several), but some contract out those services because it is more cost effective (i.e. for the rural and native program, where too much travel would be involved for one person to maintain all of the units). Almost half of the housing societies that were interviewed said they were under-resourced and needed more staff.

Most societies also have a tenant relations officer (provided under the CMHC program). Although a majority of societies said they felt tenant relations officers were crucial to the operation of their housing<sup>55</sup> because they assist tenants and also help decrease maintenance costs and in fact were utilized by BC Housing tenants as well (even though they would not

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<sup>55</sup> The National Aboriginal Housing Association (NAHA) recommends that the federal government ensure that the provinces do not cut funding for tenant relations officers because of the crucial role they play for tenants. (NAHA Report Card).

technically be assigned to those units), a few have opted to use the money provided for a tenant relations officer for some other function (usually administration or accounting).

Most housing societies operate out of one office and have at least one computer where files – such as waiting lists and applications – are stored. Larger societies have a staff person assigned to manage the waiting lists, interview applicants, and work with tenants when moving in and out, but many smaller societies have only one person to manage those duties.

### **2.2.2 STAFF – ON-RESERVE**

Most First Nation communities have a housing coordinator that manages the housing on-reserve. The housing coordinator either acts on his own and reports directly to Chief and Council – or else work as part of a housing committee (sometimes comprised of various members of the community) – that reports to Chief and Council. Most communities that have a housing committee tend to have more policies in place because the housing program is seen to be more ‘arms-length’ to the political process.

Larger communities may also have a maintenance worker assigned specifically to housing, but a majority of communities have a maintenance worker that is assigned to housing as well as all other public works in the community (general funding for operations and maintenance is provided by INAC, and this would supplement housing maintenance dollars).

A few communities have construction coordinators to manage the building process – both of new construction and renovations. This person is usually a trained carpenter and assists the housing coordinator with various tasks (including budgeting, invoicing, etc).

There are more than a few communities, however, that have no one assigned specifically to manage housing. Of those communities interviewed, 30% had either no housing manager or a part-time manager only to develop and manage the housing portfolio.

While those communities are typically smaller, there are a few cases where larger communities lack a housing department as well. In cases where there is no housing department, one person is usually assigned to be the maintenance clerk, administrative assistant, housing coordinator, proposal writer, and even sometimes the Band Manager. Housing issues therefore never get resolved because there is no one that has time, energy, or money to make any changes.

Moreover, even in communities with separate housing departments, the housing coordinator is often the first to be eliminated in times of fiscal restraint or when there is a political change in Band government. Some communities have considered establishing Housing Authorities at an arms-length distance from Chief and Council to avoid any political interference in the management of housing on-reserve.

### **2.2.3 STAFF TRAINING**

Most housing staff – both on and off-reserve – have some training in CMHC policies and procedures. Others utilize training provided through housing associations or specific training modules provided by private organizations.

When asked what types of training would be helpful, communities and organizations (both on and off-reserve) indicated an interest in the following programs:

- ◆ Communication and interpersonal skills
- ◆ Conflict resolution and problem solving skills
- ◆ Construction knowledge
- ◆ Financial management.<sup>56</sup>
- ◆ Traditional property management skills
- ◆ Accounting practices
- ◆ Cultural sensitivity
- ◆ Mental health and addictions
- ◆ Family violence issues
- ◆ Purchase agreements, leasing options and rent collection

Many communities also said that training of tenants around maintenance and lifeskills (i.e. budgeting) would also be helpful.

It should be noted that the Aboriginal Financial Officers Association (AFOA) is in the process of developing a certification module for training housing managers on-reserve. This training will include education on construction practices, accounting, administration, and human resources.

### 2.2.4 POLICIES – OFF-RESERVE

Societies typically have a well documented set of policies to guide the management of their housing portfolio. These policies are fairly consistently applied across all societies, and include everything from when and how to move in and out, conduct codes (some prohibit the use of drug and alcohol) and arrears policies.

Most societies said they had no issue with arrears because the importance of paying rent was so well communicated to tenants. Rarely, some societies have evicted people for non-payment of rent. Most provide several notices in advance of any eviction, and most work with tenants to collaboratively come up with ways to make sure the rent is paid.

### 2.2.5 POLICIES – ON-RESERVE

Policies on-reserve are less consistent. While most communities interviewed said they had policies (approximately 75%), the level of detail of these policies varies widely, as does the level of enforcement. Some communities have extensive policies that are actively used while others either do not apply the policies or have virtually no guidelines and rely heavily on Chief and Council to make decisions.

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<sup>56</sup> CMHC. An Examination of First Nations Housing Management Training Programs, Research Highlight, Socio-economic Series. December 2003.

Almost all reserve communities reported arrears as being a serious policy issue. Many communities simply do not have accepted policies on how to deal with arrears, so they have no ability to enforce payment of rent.

There were a handful of communities that said they no issue with arrears or had managed to address the problem. Most of those communities that had no issue either had no rental or Ministerial Guarantee housing, or had clear policies in place that were accepted by the community.

Some communities have tried to deal with arrears by garnisheeing the wages of Band employees who are in arrears (to set an example to the rest of the community). Still other communities have clear eviction policies in place and the political will to enforce those policies (typically, evictions only have to occur once or twice to be effective).

One community pointed out that it is also important to ensure that Bands are educated to know that Bands should be notified when one of their members misses a mortgage payment (if the mortgage is backed by a Ministerial Guarantee). Instead of waiting until the mortgage is about to be foreclosed, the Band is given an opportunity to work with the member to help ensure that the mortgage does get paid.

### 2.2.6 SUCCESS FACTORS

Some key success factors around policy-making were noted in discussions with communities and housing societies. These include:

- ◆ Policies are developed with and by the community (not imposed on the community), and there is clear support from leadership
- ◆ Policies are clearly communicated to the community/membership
- ◆ Policies are consistently applied
- ◆ Policies are culturally sensitive
- ◆ Politics are separate from policies
- ◆ Staff and/or housing committees have the authority to make decisions and are not undermined by Chief and Council (or Board members)

## 2.3 CAPACITY TO CONSTRUCT HOUSING

### 2.3.1 OFF-RESERVE

In general, the priority of Aboriginal housing societies over the past number of years has been to:

- (i) manage their existing housing units
- (ii) access more dollars whenever possible to build or acquire more units

There has been very limited emphasis on developing capacity around construction. Therefore, there are no housing societies that have their own construction crews (this is not surprising given the limited number of new units that have been built since 1993), nor do many societies maintain a database of qualified Aboriginal contractors.



### 2.3.2 ON-RESERVE

On-reserve, the situation is a little different. In many communities, new houses are built every year and the construction of those houses provides opportunities for employment that may not otherwise exist. Many communities employ Band members to either build or renovate their housing units. This seems to work best when the construction crews are hired on a contract basis (rather than an hourly basis), and it works even better when the crews are at arms-length from the Band.

For example, in one community interviewed, prospective tenants of Band-owned houses are given the opportunity to choose who builds their house, and some of the options for contractors include on-reserve companies. The Band does not get involved in choosing the contractor and does not try to manage the crews directly, but instead offers a fixed amount for clearly defined deliverables, and hires a crew on a contract basis. Homeowners therefore choose who they want to hire based on the workman-ship of the different crews, rather than on the cost of bids or political influences.

A majority of communities – particularly in the north – said that they were interested in developing capacity in construction. Many respondents said that they felt this would help to build self-sufficiency, which would in turn improve the quality of workmanship. A few communities said that they had offered construction-training to their members without any success.

In some cases, communities said that the opportunity to work on construction was not available simply because the Band felt they had to hire the contractor with the lowest bid<sup>57</sup>. For example, one community mentioned that they were not able to hire the contractor that would guarantee Band employment because they had to follow the guidelines that were established by INAC and CMHC.

## 2.4 CAPACITY TO DEVELOP HOUSING

One area of capacity that is lacking both on and off-reserve is in the area of project development.

### 2.4.1 OFF-RESERVE

The skill-set required to property manage housing is quite different than the skill-set required to develop new housing. For Aboriginal housing societies, this is evident particularly because most societies have not built any new units since 1993. There are some societies – generally larger ones – that have accessed other programs since 1993 to build new units (i.e. Homes BC, ILBC, BC Homelessness Initiative), and these societies have the knowledge and experience required to develop new housing. However, for other societies, the process to develop new projects is quite daunting and overwhelming.

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<sup>57</sup> Note: Although programs around renovations require that Bands obtain quotes for work, Bands are not required to submit three bids to either INAC or CMHC. Similarly, any funding that is provided for new construction does not require Bands to obtain three bids. However, there was a perception among some communities interviewed that this was the case. This may speak to some of the capacity issues that are faced by communities. Information provided to staff is not always clear, and this is exacerbated by the fact that staff turnover is common in communities (as well as within INAC).

In order to develop new projects in today's climate of fiscal restraint, societies need to be able to forge new partnerships, acquire affordable land, and develop long-term viable projects that can stand on their own without on-going government support. This requires a lot of knowledge in a variety of different fields. If a housing society is being run by one person managing a number of units, it is hard to imagine how that housing society will also be able to develop new projects with limited assistance from any outside source.

Moreover, despite the fact that some housing societies have been able to develop innovative projects with a number of partners<sup>58</sup>, there are challenging aspects to partnerships that were mentioned in some interviews. These include:

- ◆ partnerships require a lot of time to build at the front-end, and often by the time partnerships are secured, costs of land and construction have increased substantially so that the original project is no longer viable
- ◆ if partnerships do not clearly articulate the role of each party, confusion and overlap can result
- ◆ in a flourishing real estate market, developers can choose to avoid or place low priority on Aboriginal housing projects because of the complexity and associated risks

Aside from the challenges facing existing housing societies, there are even more challenges facing community organizations who are not currently involved in housing – i.e. Friendship Centers, Métis locals, or other community organizations that may want to develop new housing societies (particularly in areas where there is no Aboriginal housing society). The capacity within community organizations to build new housing societies is somewhat limited, in part because there is a lack of education and information about how to initiate a new housing society, and in part because there have simply been no new housing programs for Aboriginal community organizations to access over the past several years.

If a community organization such as a Friendship Center or Métis local were able to make it through the first hurdle to establish a new society and acquire some housing stock, they would then be faced with all of the challenges that existing societies face, only they wouldn't have the experience of managing units for over 20 years.



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<sup>58</sup> For example, Lu'ma's Patients Lodge was developed with a number of partners and is viable on its own without any subsidies.

### 2.4.2 ON-RESERVE

The issues surrounding capacity to develop new housing on-reserve is somewhat different. The landscape around programs has not changed on-reserve in the same way it has changed off-reserve, and the capacity issues on-reserve are more inter-connected with other issues than they are off-reserve. This is in part due to the fact that on-reserve communities are not focused solely on housing and have many other priorities to address on a daily basis.

Nonetheless, one of the key barriers First Nation communities mentioned regarding new development was the lack of serviceable land required to build new units. Many communities said that the process to service lots was simply too complicated and 'bureaucratic'. The amount of planning and work required to develop new lots was often frustrating to communities that are often overwhelmed simply trying to manage other urgent issues.

Moreover, while a housing coordinator may be trained to administer the CMHC social housing program on-reserve, that same housing coordinator is unlikely to also be skilled in the areas of community planning, infrastructure development, and all the engineering and feasibility studies that are associated with lot development.

### 2.5 OTHER CAPACITY ISSUES

The following is a list of additional capacity issues:

- ◆ **Resources**

Both societies and on-reserve communities said there are not enough administration dollars provided to manage housing. This was of particular concern to housing societies who mentioned the limited funding available through typical BC Housing programs compared to CMHC programs.

- ◆ **Lack of coordination**

Many organizations mentioned the lack of coordination between the various service providers within a community (i.e. Friendship Centers, housing societies, Métis locals, First Nation communities, homelessness organizations, etc). A more coordinated approach to providing services around housing would assist with capacity development.

- ◆ **Expiration of operating agreements off-reserve**

The CMHC units that were built under the Urban Aboriginal Housing program provide funding for 25 - 35 years. Those Operating Agreements cover not only mortgage payments, but also a portion of a society's operating costs – such as maintenance, property taxes, insurance, funding of replacement reserves, and administration. When those agreements expire, the housing society will no longer have a mortgage, but it will also no longer have access to the portion of the subsidy that covered the shortfall between its operating expenses and the rent it collects from tenants.

Housing societies will have to develop creative ways to ensure that their projects remain viable, because it is highly unlikely that housing societies would be able to

continue to provide 100% low income housing without some on-going subsidy. For example, under the current program, tenants can pay rents as low as \$22/month and the rest is subsidized by CMHC; once that program ends, the average rent that will be required will be more in the range of \$350/month<sup>59</sup>.

Options to ensure buildings remain viable could include raising rents, mixing low-income tenants with market-rents, or redeveloping units (i.e. selling off a portion of a property to subsidize the construction of another development). All of these options require knowledgeable planners and sophisticated marketing and management skills that may not exist in the majority of housing societies.

The Aboriginal housing society in Cranbrook has already faced the expiration of one of their Operating Agreements (this is the only one in the province). In order to make that three-unit complex viable, the housing society moved the three existing tenants out into other low-income units owned by the society, and replaced the tenants with one that could pay market rent, one that could pay at just below market rent, and one was rented out to a SA recipient.

The three-unit building would not have continued to be viable if all three units were rented out to low-income tenants. The housing society had to plan years in advance to accommodate the expiration of the Operating Agreement<sup>60</sup>. The housing society also said that it had to be diligent in ensuring that the remaining dollars in its replacement reserve was transferred back to the society once the mortgage had expired.

It is important to note that while buildings can be redeveloped to ensure they remain viable – assuming societies are able to develop creative solutions – it is likely that some of those buildings will no longer serve the intended market. Therefore, it is possible that low-income urban Aboriginal households will be displaced (and possibly made homeless) without on-going subsidies.<sup>61</sup>

### ◆ **Expiration of Operating Agreements on-reserve**

Social housing units on-reserve are managed under a 25-Year Operating Agreement with CMHC. First Nation communities will have to plan how to continue providing housing to low-income people on-reserve (many who are on Social Assistance) without a subsidy from CMHC to cover such costs as maintenance, staff, insurance (fire insurance is especially costly on-reserve) and funding of replacement reserves.

In many communities, social housing units – once they are paid off – are turned over to the Band member that has been living in the house. In those cases, the Band will not be required to administer the rental of the house because those costs will be passed on to the new owners. If the individual owner is low-income, there may be some difficulty with covering all of the costs (i.e. maintenance and insurance).

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<sup>59</sup> Interview with OMAHS.

<sup>60</sup> Interview with Aquantaam Housing.

<sup>61</sup> Pomeroy, Steve in association with Charles, Garry and Gaudreault, Allan and Connelly, Paul. Was Chicken Little Right? Case Studies on the Impact of Expiring Social Housing Operating Agreements. Prepared for Canadian Housing and Renewal Association, June 2006.

## PART III: HOUSING NEED PROJECTIONS

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### 3.0 HOUSING NEED PROJECTIONS

#### 3.1 INTRODUCTION

This section of the report provides an assessment of the current and future (ten-year projection) housing needs of Aboriginal people in BC. The assessment is derived from interviews and demographic data and projections from Statistics Canada (2001) and INAC/CMHC (2006).

#### 3.2 HOUSING NEEDS

Based on the findings of this report, the current and future housing needs of Aboriginal people in BC can be summarized into nine main points (all of these points are applicable both on and off-reserve):

- (i) The need for Aboriginal housing will increase over the next ten years
- (ii) More low-income housing is needed for Aboriginal people
- (iii) There is a need for smaller units to accommodate single people – youth, elders, and parents whose children have left home
- (iv) There is a need for more elder housing, and this need is going to increase substantially over the next ten to twenty years
- (v) More land needs to be made available for housing
- (vi) More supports need to be provided to encourage home ownership
- (vii) There needs to be more consideration given to people with special needs and disabilities. This is particularly the case given that there will be more Aboriginal elders over the next ten years
- (viii) More supports are required to alleviate homelessness – including homelessness in rural areas
- (ix) More integration is required between agencies and governments that deliver housing

#### 3.3 EXPLANATION OF NEEDS

##### **Point #1: The need for Aboriginal housing will increase over the next ten years**

##### **◆ The Aboriginal population is growing at a fast rate**

Based on estimates provided by Statistics Canada, the North American Indian population (registered, status and non-status) will grow 1.9% every year in the next 10 years. The Métis population will grow by 1.4%, and the Inuit population by 2.3%. The general population in BC will grow by only 0.7%. Table 9 provides a summary of the actual numbers of Aboriginal people in the years 2006, 2016, and 2026.

**Table 9: Population Projections of Aboriginal Peoples in BC**

Year	North American Indian	Métis	Inuit	Total Aboriginal
2006	149,476	43,077	746	193,300
2011	159,992	44,626	797	205,414
2016	169,818	46,054	846	216,717
2026	184,763	47,442	893	233,097

(Source: 2007 INAC/CMHC Projections)

◆ **The Aboriginal population is young**

That segment of the population today that is under the age of 14 (almost 28%) will need housing in 10-20 years. Table 10 provides a summary of the Aboriginal population by age group for the years 2006, 2016, and 2026. The table shows that in 2016, approximately 42% of the Aboriginal population will still be under the age of 25, and this proportion will decline only slightly by the year 2026 (when 38% of the population will be under 25). A significant proportion will be between the ages of 25-54 in 2016 and 2026. A large segment of the population will continue to be in their mid-20's, which is the prime age for starting families.

**Table 10: Projected Age of Aboriginal Population in BC**

Age Group	2006	2016	2026
0 – 14 years	53,390 (27.6%)	55,775 (25.7%)	52,910 (22.7%)
15 – 24 years	36,260 (18.8%)	33,665 (15.5%)	35,766 (15.3%)
25 – 39 years	40,391 (20.9%)	47,420 (21.9%)	50,273 (21.6%)
40 – 54 years	39,100 (20.2%)	39,975 (18.4%)	39,337 (16.9%)
55 – 64 years	14,098 (5.2%)	22,387 (10.3%)	25,523 (10.9%)
65 and over	10,060 (5.2%)	17,494 (8.1%)	29,288 (12.6%)
<b>Total</b>	<b>193,300</b>	<b>216,717</b>	<b>233,097</b>

(Source: 2007 INAC/CMHC Projections)



◆ **The current housing stock does not accommodate existing need**

On-reserve communities and off-reserve housing societies cannot accommodate the need for housing because of high demand, lack of resources, and lack of affordable, serviceable land to build houses. Demand will only increase as a problem over the next ten years.

**Point #2: More low-income housing is needed for Aboriginal people**

◆ **Housing and land prices are increasing**

This is contributing to an expensive rental market and low home ownership rates for Aboriginal people, who typically earn less money than the rest of the population.

◆ **The Aboriginal homeless population is growing**

Community organizations throughout the province reported that many Aboriginal people are being forced to live in motels, under “slum landlords”, in over-crowded houses, and in housing in very poor condition. Many of the Aboriginal people living in those conditions have children who are not being given adequate places to live, eat, or study. The societal impacts of this are enormous and impossible to quantify.

◆ **Waitlists for existing housing are huge**

Waitlists for current social housing are enormous, and will only continue to increase with more people reaching adulthood, and entering their senior years.

**Point #3: There is a need for smaller units to accommodate single people – youth, elders, and parents whose children have left home**

◆ **Housing societies are not able to accommodate single people**

Most housing societies reported that a substantial number of people on their waiting list were either single people and that there were very limited units to house those people. This is particularly true outside of the Lower Mainland, where there tended to be more of an emphasis on family housing (larger 2 or 3 bedroom units), and fewer bachelor or 1 bedroom units.

◆ **Over-housing is not uncommon**

In some cases, housing societies said that there were people living in 2 or 3-bedroom units who no longer needed such a big house. This resulted in ‘over-housing’ because there are no other units to move those people into, and it doesn’t make sense to evict someone just because they no longer need such a big house. The frequency of this happening is going to increase over the next several years as the large segment of the population under the age of 14 will grow up and leave home.

◆ **Some households are not utilizing existing space**

Some housing societies also mentioned that while families may be assigned larger units because of their family size, many of those families only actually utilized a fraction of the living space. This is because they had limited funds to furnish and heat the rest of the house. Smaller units need to be made available and housing societies also need the flexibility to adapt units as needs change.

◆ **On-reserve, there is a focus on family units only on-reserve**

There is a definite trend on-reserve to focus on family housing, and in many communities single people simply aren't eligible for housing (Band-owned or social housing). Given that a majority of single people would not be able to afford to build houses on their own, many are being forced to move off-reserve to rent apartments.

However, often when they leave home, they are faced with a similar situation off-reserve: no affordable housing for single people. In places like the Lower Mainland, this is especially true because no new rental stock (or very little) is being built – most new construction tends to be condominiums that will be available for sale, not rent. In some cases, therefore, even rent supplements aren't helpful because there are no units available for rent.

**Point #4: There is a need for more elder housing, and this need is going to increase substantially over the next ten to twenty years**

◆ **The number of Aboriginal elders will triple in ten years**

Between 2006 and 2026, the number of Aboriginal people in BC over the age of 55 will almost triple (from 10.4% of the population to 24%). Housing for elders was mentioned as an issue and cited as a priority for every segment of the Aboriginal population – First Nation communities, housing societies, and Métis representatives.

◆ **There is limited elder housing**

There are a limited number of elder housing both on and off-reserve. This is exacerbated by the fact that there is also limited housing for single people.

◆ **Some cultural barriers exist**

Many organizations and communities said that Aboriginal elders are often uncomfortable in typical seniors-type lodging that is available for the general population, and said that Aboriginal-specific elder housing would help alleviate the strain. Many also said that it would make sense to integrate elder housing into other family housing so that elders can interact with children as well as other adults.

**Point #5: More land needs to be made available for housing – both on and off reserve**

◆ **There is a shortage of affordable and adequate land off-reserve**

One of the main difficulties housing societies face when trying to build new units is the shortage of affordable land. Not only is it challenging to find affordable land, but it can also be difficult to find land that is appropriately zoned and that will be approved by the municipality for social housing.

Many housing societies reported a good working relationship with municipalities (although some said that certain projects had been canceled because the municipality would not approve the parcel for social housing). Even in cases where the municipality is willing to work with the housing society (i.e. will offer long-term leases on land), there may still be challenges.

For example, one housing society interviewed considered submitting an expression of interest (EOI) to BC Housing to build units on some property that the municipality was offering to lease at an affordable rate. The issue that the housing society faced was that the land being offered was located next to a sewage treatment facility, across the street from a shelter that temporarily housed men just released from prison, in a neighbourhood that was somewhat run-down. Since the only other land available for sale at the time was worth in excess of \$3 million, the society was left with no choice, other than to possibly try to acquire some existing, older units.

◆ **Land availability on-reserve is limited**

Reserve land bases are finite, and are not likely to expand over the next ten years – except through potential treaty settlements or possibly through specific additions-to-reserve (there are huge backlogs with applications for additions to reserves). This means that reserve communities will be faced with trying to accommodate an even larger population (as memberships continue to grow and death rates remain low) with the land supply they currently have which isn't meeting the existing need.

Moreover, even in those rare instances when a community has more land (particularly in the Okanagan or the North), much of that land is either ranch land, land that is individually owned through a Certificate of Possession (and therefore not eligible for INAC servicing funds), or land that is simply not suitable for housing (i.e. “swampy” land, unstable land). Finally, even when land is available on-reserve, it is often not “serviceable” land, as defined by INAC (1/2 acre lots within a larger subdivision).

### **Point #6: More supports need to be provided to encourage home ownership**

◆ **Aboriginal people are less likely to be home-owners**

Home ownership is less common among the Aboriginal population in BC than it is among the general population. In 2001, only 46.6% of the Aboriginal population were homeowners (according to the Census) compared 66.3% of the general population

◆ **Homeownership is becoming more expensive**

In virtually every region of the province, housing societies and communities commented on the ever-increasing costs of land and construction. This will place home ownership out of reach for even more Aboriginal people.

◆ **There are few programs or supports available to assist tenants living in social housing to move into home ownership**

Some housing societies have tenants who are almost paying market rent and who probably could handle a mortgage, but there are no programs available to assist them in making the leap from renting to owning. One housing society reported that some of their tenants had managed to move on to home-ownership, but they also said that more may have been able to if there were even some minimal supports were available.

Other housing societies have considered – in anticipation of their Operating Agreements expiring – the option of selling some of their existing units to tenants at a reduced rate and using the proceeds from those sales to build more units as affordable housing. The society could help finance home ownership by retaining partial ownership in the buildings they sell (and that partial ownership would decrease as the homeowner/tenant builds more and more equity). It is likely that these options could be pursued more readily if there were some programs or dollars available to assist with this transition.

Some community members mentioned that INAC and CMHC used to provide second mortgages to Aboriginal people to assist them with home-ownership off-reserve, and said this type of program would be well-received if it were offered today.

◆ **Most housing societies estimate that very few of their tenants move onto home-ownership**

Although housing societies do not track where tenants go once they leave social housing, most said that very few were likely to move onto home ownership. Similarly, Friendship Centers reported that virtually none of the people accessing their services were homeowners.

**Point #7: There needs to be more consideration given to people with special needs and disabilities, particularly as there will be more Aboriginal elders over the next ten years**

◆ **The current ability of communities and organizations to meet the specific and timely needs of people with disabilities or other special needs is limited**

While some supports are provided to people with special needs, it is rarely in a timely manner, and usually only accommodates the house of the person with the special needs, not the homes of their relatives or friends.

◆ **A large segment of the Aboriginal population who are disabled live in urban centers because they need to be able to access specialized medical services that are only available in those areas**

This is also true for the elderly population. Urban communities are more likely to have a broader network of supports available to disabled people, and more structures to accommodate their needs, although this is not always the case. One Aboriginal activist commented that he was impressed by the ramp that led to a Band office in an urban area, only to realize that the ramp was surrounded by a curb that he couldn't get past in his wheelchair. Supports for the disabled population need to consider more than just the single unit that the individual might live in.

It is important to note that accommodating disabled people and elders can often be done through simple measures – such as building one-story bungalows rather than the standard 2/3-story houses that are typically found on-reserve.

**Point #8: More supports are required to alleviate homelessness – including homelessness in rural areas**

◆ **A disproportionate number of the homeless population in BC is Aboriginal (compared to the size of their population)**

Virtually every community organization interviewed said that homelessness was a major issue in their region, and that the problem was increasing in intensity.

◆ **Homelessness is not unique to large urban centers**

While those centers definitely have a major issue, homelessness is also found in places like Lillooet, Saanich, Lytton, and Dawson Creek. In some of those more rural areas, homeless people will ‘camp out’ in wooded areas, and in some respects have even more challenges because of the lack of transportation options available.

◆ **A number of community organizations reported that there were inadequate – or no – services for homeless people (i.e. safe homes, transition houses)**

This means that most homeless people are either literally on the street or in motels.

◆ **Homelessness exists on-reserve**

Although it is uncommon to see homeless people “living on the street” on reserves, there is still a homelessness issue which is reflected in the amount of over-crowding that exists in reserve communities. People simply do not have their own home and are forced to “couch-surf” with friends and relatives.

**Point #9: Integration is required between agencies that deliver housing**

◆ **There is a lack of coordination among agencies off-reserve**

Housing is provided off-reserve primarily by Aboriginal non-profit housing societies. However, there are also a number of other agencies that provide housing services – such as temporary housing, transitional housing, emergency services, and medical-stay facilities – to Aboriginal people. Many organizations noted the lack of coordination that exists among these agencies, and that the lack of coordination led to unnecessary competition for limited resources, as well as inefficiencies in the provision of services.

◆ **There is a lack of coordination between on and off-reserve communities**

Very few reserve communities have the resources to track the living conditions of their off-reserve members, or have the time to work with off-reserve agencies to plan and provide services for those members. Similarly, communication and coordination between off-reserve organizations and on-reserve communities is inconsistent. In those instances where communication between on and off-reserve communities does exist, there is still a lack of planning and consistent coordination of services.

◆ **There is a lack of coordination between federal and provincial governments**

In general, federal and provincial governments do not coordinate the services that they provide to Aboriginal people on and off-reserve. This “stove-piped” approach inhibits creative solutions to housing.

## PART IV: BARRIERS TO “CLOSING THE GAP”

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### 4.0 BARRIERS TO “CLOSING THE GAP”

#### 4.1 INTRODUCTION

This section of the report identifies key barriers to ‘closing the gap’ in Aboriginal housing. In total, twenty barriers have been identified. These barriers are organized into six categories as follows:

1. **Jurisdictional Barriers**

Federal/provincial jurisdictional issues regarding off-reserve housing; federal/provincial and Aboriginal jurisdictional issues; and federal/provincial jurisdictional issues regarding Métis people.

2. **Coordination Barriers**

Lack of coordination between (and within) governments; lack of coordination of services for people with disabilities; and lack of coordination among Aboriginal organizations.

3. **Financial Barriers**

Costs and complexity of planning; lack of money; arrears; government budget cycles; lack of access to serviceable, affordable land; lack of programs to encourage home ownership, and limited financial options to individuals on-reserve.

4. **Administrative Barriers**

Administrative barriers between First Nation governments and municipalities; and administrative reporting requirements for reserve communities.

5. **Capacity Barriers**

Capacity and education of tenants; and capacity issues for organizations and communities.

6. **“Other” Barriers**

Cultural issues (lack of credit, differences in lifestyle); income barriers for Aboriginal people; and information gaps.

The information contained in this section reflects the issues that were raised during interviews with Aboriginal organizations and communities, as well as some of the key issues that were highlighted in the literature review.

The following tables include a summary of each barrier, some background information explaining the barrier, and an explanation of why the issue is a barrier to ‘closing the gap’ in Aboriginal housing.



4.2 JURISDICTIONAL BARRIERS

<p><b>BARRIER #1: FEDERAL/PROVINCIAL JURISDICTIONAL ISSUES</b></p>	<ul style="list-style-type: none"> <li>◆ Up until the mid-1980’s, the federal government financed social housing projects across Canada, including housing for low-income off-reserve Aboriginal people.</li> <li>◆ In 1992, constitutional negotiations challenged the role of the federal government in housing. During those negotiations, the federal government agreed to relinquish control over housing to the provinces.</li> <li>◆ Section 33 of the Charlottetown Accord reads: “exclusive provincial jurisdiction over housing should be recognized and clarified through an explicit constitutional amendment and the negotiation of federal-provincial agreements”.</li> <li>◆ Although the Charlottetown Accord was defeated by a national referendum in 1992, the federal government decided in its 1993 budget that it would not increase support to social housing. In its 1996 budget, the federal government stated that it would “...clarify jurisdiction in the social housing field” by offering its existing administrative responsibilities for social housing to the provinces and territories<sup>62</sup>.</li> <li>◆ In June of 2006, an agreement was reached between BC and Canada that transferred responsibility of administering approximately 51,600 existing social housing units to the Province.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ As a result of fiscal and jurisdictional issues, no new social housing units targeted specifically to off-reserve Aboriginal people have been built since 1993. The lack of new housing has led to long waiting lists for housing, and may have contributed to the number of aboriginal homeless people<sup>63</sup>.</li> <li>⇒ The lack of programs that include an on-going subsidy will contribute to fewer low-income housing units because many projects will simply not be viable on their own.</li> </ul>

<sup>62</sup> NAHA. A New Beginning: The National Non-Reserve Housing Strategy. March 2004.

<sup>63</sup> A number of Aboriginal housing societies reported that many of the people on their waiting lists were homeless, typically “couch-surfing”, living in temporary accommodations (i.e. motels), or under unstable “slum landlords”.

<p><b>BARRIER #2: FEDERAL/PROVINCIAL AND ABORIGINAL JURISDICTIONAL ISSUES</b></p>	<ul style="list-style-type: none"> <li>◆ Aboriginal people have clearly articulated their preference to manage their own housing – largely because of the benefits self-management provides to tenants<sup>64</sup>.</li> <li>◆ Many Aboriginal housing societies said they need more flexible programs and policies to allow them to adapt their units to fit the needs of their tenants, and felt that this flexibility would be more likely if housing programs were self-managed.</li> <li>◆ Many on-reserve communities commented that the requirement to continuously apply for funding to meet their housing need was onerous and difficult to manage, and that more self-control would be beneficial.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Lack of control over housing impacts the ability of housing societies and communities to manage their own housing and often discourages creative approaches to problems (i.e. modifying existing units to accommodate smaller families; building more ‘culturally appropriate’ structures).<sup>65</sup></li> <li>⇒ There is a perception that there is limited ability to tailor solutions to particular circumstances because communities and organizations feel bound by policies driven by government. One community said that typical “CMHC/INAC” houses were not appropriate to their community and that log-houses would ‘last longer’, but they were unable to build log-houses because they would not meet government specifications.</li> <li>⇒ Some housing societies commented that they were penalized if they generated their own revenue because extra earnings would be deducted from their overall subsidy. Some societies felt that this discourages self-sufficiency and continues the cycle of dependence.</li> </ul>

<sup>64</sup> For example: AHMA. A Strong Case for Self-Management; Canada-Aboriginal Peoples Roundtable 2004; AFN Housing Plan 2005; NAHA – A New Beginning, 2004.

<sup>65</sup> Some housing societies mentioned the restrictions they had to work under when developing new units. For example, city by-laws may not allow sweat lodges, cedar logs, etc and may require that the housing development conform to surrounding aesthetics that do not fit with Aboriginal culture.

<p><b>BARRIER #3: FEDERAL/PROVINCIAL JURISDICTIONAL ISSUES REGARDING MÉTIS PEOPLE</b></p>	<ul style="list-style-type: none"> <li>◆ Although the federal government has constitutional responsibility for “Indians and lands reserved for Indians”, there has traditionally been a lack of federal services provided to Métis people – particularly when compared to federal services provided to Indian and Inuit people.</li> <li>◆ Métis people were not officially recognized in the Constitution until 1982, when they were included in the definition of “aboriginal people” under Section 35 of the <i>Constitution Act</i>.</li> <li>◆ Even though Métis people were included in section 35, it has never been clear whether they are federal responsibility under the “Indians and lands reserved for Indians” section of the Constitution. Provincial governments have also hesitated to accept responsibility for Métis people, thus creating a jurisdictional vacuum.<sup>66</sup>.</li> <li>◆ Recent court decisions in favour of Métis rights, coupled with recent efforts of the Métis Nation to clearly identify the citizenship of its people, have facilitated the recognition of Métis rights in BC and across Canada.</li> <li>◆ Some Métis people interviewed said governments needed to demonstrate a willingness to work with Métis people, and that this was only beginning to happen.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ Some Métis people interviewed said that because Métis people have never had access to the same level of services as other Aboriginal people, they may not even attempt to access certain services (or there may be a lack of education that those services are available). This lack of access creates a barrier to ‘closing the gap’ in housing for Métis people.</p>

<sup>66</sup> Stevenson, Mark. Canada’s Legislative Jurisdiction with Respect to the Métis. *Indigenous Law Journal*, Volume 1, Fall 2002.

4.3 COORDINATION BARRIERS

<p><b>BARRIER #4: LACK OF COORDINATION BETWEEN, AND WITHIN GOVERNMENTS</b></p>	<ul style="list-style-type: none"> <li>◆ A majority of senior federal officials interviewed as part of the Auditor General’s 2006 Report said that the lack of a coordinated approach to First Nations programs within the federal government is a problem<sup>67</sup>.</li> <li>◆ Officials also noted that programs, many of which are similar, are typically "stove-piped" (i.e. narrowly defined) and overlap and duplicate one another.</li> <li>◆ In addition to lack of coordination within one government, there is a perception that federal and provincial governments work in isolation of each other in ‘silos’, despite the fact that housing shortages on-reserve impact housing off-reserve (and vice-versa).</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Less coordination increases the work-load of Aboriginal organizations and communities. It can also limit creative ideas that require coordination between governments.</li> <li>⇒ For example, one organization mentioned the idea of extending the provincial rent supplement on-reserve<sup>68</sup> to encourage home ownership through partnerships between the CMHC, INAC, BC Housing, and reserve communities. There is a perception that these types of ideas would not be pursued because governments do not work together.</li> </ul>

<sup>67</sup> 2006 AG Report.

<sup>68</sup> For example, there have been some discussions regarding extending the provincial rent supplement on Reserve.

<p><b>BARRIER #5: LACK OF COORDINATION OF SERVICES TO PEOPLE WITH DISABILITIES</b></p>	<ul style="list-style-type: none"> <li>◆ People with disabilities often require proximity to specialized health care services off-reserve. Therefore, a status Indian living on-reserve may be required to move off-reserve (either temporarily or permanently). Once living off-reserve, the individual can be left without support from INAC, even though supports through the provincial government are not available<sup>69</sup>.</li> <li>◆ Lack of coordination of services for disabled people can apply in some measure to the elderly population – who also typically require access to specialized health services only available in urban areas, off-reserve. This issue will therefore only increase in importance over the next several years as the aboriginal population begins to age.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ Lack of coordination of services for people with disabilities and for the elderly population contributes to difficulties in accessing services.</p>

<p><b>BARRIER #6: LACK OF COORDINATION AMONG ABORIGINAL ORGANIZATIONS</b></p>	<ul style="list-style-type: none"> <li>◆ On-reserve communities typically do not track the location or residence of their off-reserve members<sup>70</sup>.</li> <li>◆ There is limited coordination between on-reserve communities and off-reserve housing societies.</li> <li>◆ Many communities noted the lack of coordination between Friendship Centers, Métis locals, reserve communities, and other Aboriginal organizations that are involved in housing.</li> <li>◆ A number of organizations said that there is a level of competitiveness among organizations for limited resources.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ Lack of coordination of services for people with disabilities and for the elderly population contributes to difficulties in accessing services.</p>

<sup>69</sup> Discussion with BCANDS representatives.

<sup>70</sup> In interviews with Reserve communities, very few had any detailed information about the living conditions of their off-Reserve members.

4.4 FINANCIAL BARRIERS

<p><b>BARRIER #7: COSTS AND COMPLEXITY OF PLANNING</b></p>	<ul style="list-style-type: none"> <li>◆ The financial costs associated with planning new housing developments are substantial. These costs are often not considered or reimbursed up-front (if at all), so the costs of planning new developments are often incurred by the community or organization.</li> <li>◆ Many housing societies said that they felt overwhelmed by the planning required to build (or acquire) new housing, particularly with no on-going subsidies for new low-income housing.</li> <li>◆ On-reserve, communities need to go through a number of planning process before they can actually build a house. Many communities said that they felt these processes were too complicated and onerous, and required too much expertise that the community simply did not have.</li> <li>◆ Many community groups not currently involved in housing (i.e. some Friendship Centers, Métis locals, etc) said that they were interested in getting involved in housing but had no resources to begin the process.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ The costs and complexity of the planning process – both on and off-reserve – require resources (both financial and human) that many communities, housing societies, and other organizations simply do not have.</p>

<p><b>BARRIER #8: LACK OF MONEY</b></p>	<ul style="list-style-type: none"> <li>◆ Housing societies, community organizations, and on-reserve communities all said that limited funds were a barrier to creating new housing.</li> <li>◆ Almost every on-reserve community that was interviewed said that INAC subsidy levels were out-dated and inadequate.</li> <li>◆ Urban Aboriginal housing societies said that the lack of access to money to build new units was a problem.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ Limited funds impacts the amount of housing that can be built or acquired.</p>



<p><b>BARRIER #9: ARREARS ON- RESERVE</b></p>	<ul style="list-style-type: none"> <li>◆ As of March 31, 2002, INAC had guaranteed more than \$1.25 billion in loans for housing on-reserve, and about \$10 million had yet to be recovered from First Nations as a result of defaulted loans<sup>71</sup>.</li> <li>◆ More than three-quarters of the communities interviewed said that arrears were an issue for their Band, and many said that arrears were a serious issue that was limiting their ability to obtain more housing.</li> <li>◆ One community said that their arrears problem was well in excess of \$250,000.</li> <li>◆ In order to prevent mortgage foreclosures or penalties from INAC for arrears, many Bands cover arrears through other sources (Band general revenue, other program dollars, etc).</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Many communities are forced to cover arrears through other Band revenue, effectively penalizing the entire community.</li> <li>⇒ Dealing with arrears is an extremely sensitive issue, and many communities simply do not have the political will to manage the problem.</li> <li>⇒ Communities with serious arrears issues have difficulty obtaining more funding for housing.</li> <li>⇒ Arrears impact maintenance programs on-reserve because community resources are allocated entirely to paying off arrears, with no money left for maintenance or new construction.</li> </ul>

<sup>71</sup> 2003 Auditor General Report.

<p><b>BARRIER #10: GOVERNMENT BUDGET CYCLES</b></p>	<ul style="list-style-type: none"> <li>◆ Many reserve communities said that government budget cycles often increased their construction costs. The budget cycle does not begin until April 1<sup>st</sup>, proposals for housing are often not submitted until May, and dollars not released until the summer. Particularly for communities in the north, budget allocations need to be confirmed early so that contractors can be hired to construct during the summer and early-fall. Otherwise, the ground begins to freeze and construction costs increase.</li> <li>◆ Excess dollars are often released towards the end of the fiscal year, and some communities have difficulty accessing and utilizing those dollars in such short timeframes.</li> <li>◆ One community said that they could not even get contractors to bid on jobs because CMHC payments were “too slow”.</li> <li>◆ The Royal Commission on Aboriginal Peoples recommends that governments move away from providing fragmented funding on a year-to-year basis, but move more toward block funding that allow more flexibility.</li> <li>◆ Off-reserve, budget cycles also impact the ability of housing societies to build housing, because timelines are set externally without much consultation.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ If unit allocations and budget approvals are not made early in the fiscal year, some communities – particularly in the north – are forced to build during times that are more costly. Moreover, some communities said that having to build during times that were not ideal also led to poor building practices (i.e. pouring concrete when the land is frozen).</li> <li>⇒ Excess dollars that are released towards the end of the year require communities to respond quickly and utilize funding in short timeframes, which is difficult with limited resources.</li> <li>⇒ Communities have difficulty hiring qualified contractors because there are time constraints and the perception that payments from government are “too slow”.</li> <li>⇒ Housing societies and other organizations are also bound by government budget cycles when acquiring or building new housing stock. Timelines are therefore artificial and set externally, rather than project-driven.</li> </ul>

<p><b>BARRIER #11: LACK OF ACCESS TO SERVICEABLE, AFFORDABLE LAND</b></p>	<ul style="list-style-type: none"> <li>◆ During interviews, housing societies and other organizations involved in housing said that access to affordable land was one of the key barriers preventing them from building more housing units.</li> <li>◆ It can be difficult to purchase existing buildings because of the costs and the fact that there are a limited number of buildings available for purchase (particularly in many areas of the province where the supply of housing is low and demand is high).</li> <li>◆ Almost every area of the province said that land costs have increased substantially over the last 5 - 10 years.</li> <li>◆ On-reserve communities also have difficulty accessing suitable land for housing. Most communities said they had inadequate land supply to meet the future housing demand. Lack of serviceable land was also raised as a major issue.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ In order to build more housing units, communities and organizations need access to affordable, suitable, and serviceable land.</p>

<p><b>BARRIER #12: LACK OF PROGRAMS TO PROMOTE HOME OWNERSHIP</b></p>	<ul style="list-style-type: none"> <li>◆ In 2001, only 46.6% of the BC Aboriginal population were homeowners, compared 66.3% of the general population</li> <li>◆ Homeownership is becoming more expensive with rising costs of land and construction.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ There are few<sup>72</sup> programs available to assist people to transition from renting to owning, even though some housing societies reported that some of their tenants may be capable of carrying a market mortgage.</p> <p>⇒ Lack of access to home-ownership maintains the cycle of dependence, and increases the need for social housing.</p>

<sup>72</sup> CMHC has developed a pilot project to promote home-ownership off-reserve (i.e. Family Self-Sufficiency Program), but there are limited programs available.

<p><b>BARRIER #13: LIMITED FINANCIAL OPTIONS ON- RESERVE</b></p>	<ul style="list-style-type: none"> <li>◆ In order to obtain a mortgage on-reserve, a status Indian<sup>73</sup> is required to obtain a Ministerial Guarantee from the Minister of Indian Affairs. The Minister in turn looks to the Band to guarantee the mortgage on behalf of the individual member. This creates liability issues for the Band.</li> <li>◆ Some Bands do not offer the Ministerial Guarantee process because of the risk and liability issues associated with that process (i.e. the Band is left financially liable if an individual defaults on a mortgage).</li> <li>◆ A few Bands have been able to arrange separate processes with Banks so that they can offer their members mortgages without a Ministerial Guarantee and instead access a revolving line of credit. However, very few Bands have been able to make this arrangement with banks (of those interviewed, only 3 reported the ability to get mortgages without a Ministerial Guarantee).</li> <li>◆ Even in those rare cases where it is possible for individuals to obtain mortgages on-reserve without a Ministerial Guarantee, most Bands only offer this option to those members who would qualify for a mortgage completely on their own.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ The process for obtaining mortgages on-reserve is cumbersome and onerous, and can discourage individual Band members from pursuing home ownership.</li> <li>⇒ Many communities do not want to provide Ministerial Guarantees to Band members because of the associated liability and risk factors. When this is the case, individuals are left with no options, other than to try to finance a house completely on their own (which is very rarely possible) or try to qualify for social housing (which has limitations and is only rental housing).</li> <li>⇒ In those rare instances where communities are able to arrange credit or mortgages through Banks without a Ministerial Guarantee, there is usually a ceiling or limit to the amount of funds available. Some capital contribution/down-payment may also be required, and many communities do not have access to those resources<sup>74</sup>.</li> </ul>

<sup>73</sup> Note: non-status Indians (and non-Aboriginal people) do not need a Ministerial Guarantee when purchasing a house on-reserve (i.e. through leasing options).

<sup>74</sup> CMHC has offered a pilot program on-reserve that allows for mortgages without a Ministerial Guarantee, but that program also requires an up-front cash contribution from the Band.

4.5 ADMINISTRATIVE BARRIERS

<p><b>BARRIER #14: ADMINISTRATIVE BARRIERS BETWEEN FIRST NATIONS, GOVERNMENTS AND MUNICIPALITIES</b></p>	<ul style="list-style-type: none"> <li>◆ First Nation governments are often required to rely on municipal services for such things as sewer, water, fire protection, and transportation – services that are essential to housing.</li> <li>◆ Certain fiscal accommodations need to be made to cover the costs of servicing agreements between First Nations and municipalities.</li> <li>◆ Some communities reported that it is not always clear whether a municipality is required to provide services to a reserve, particularly in more rural areas where the reserve community may be located farther away from the municipality.</li> <li>◆ Even in communities that are in an urban area with easy access to municipalities, First Nations often face obstacles when trying to negotiate agreements with municipalities. One urban community reported that it had just recently negotiated a series of communication protocols with a municipality to facilitate access to services and to clearly outline the process of communication between the two parties because this had become an issue when trying to develop housing.</li> <li>◆ Smaller communities without the capacity to develop such protocols are often left in a void and reported that they sometimes face difficulties getting access to basic services.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ The requirement to negotiate service agreements with municipalities is an administrative burden on communities.</li> <li>⇒ Smaller communities often do not have the capacity to negotiate the necessary agreements with local governments.</li> <li>⇒ Lack of access to services inhibits construction of new housing.</li> </ul>

<p><b>BARRIER #15: ADMINISTRATIVE REPORTING REQUIREMENTS FOR RESERVE COMMUNITIES</b></p>	<ul style="list-style-type: none"> <li>◆ In its 2006 audit, the federal Auditor General (AG) found that meaningful action by the federal government is needed to reduce the unnecessary reporting burden placed on First Nations communities and to develop more efficient procedures for obtaining information.</li> <li>◆ In 2002, the AG determined that four federal organizations required at least 168 reports annually from First Nations communities.</li> <li>◆ The AG reported that INAC alone obtains more than 60,000 reports a year from over 600 First Nations.</li> <li>◆ The AG found that many of these reports were unnecessary and not used by the federal government.</li> <li>◆ A majority of the First Nation communities that were interviewed commented on the paper-work required to administer their housing programs. This included paperwork to apply for the INAC subsidy, to demonstrate that the INAC subsidy was used for its intended purpose, to apply for and manage the social housing program; to apply for renovations; to plan for subdivisions; and to obtain servicing, etc.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ The administrative burden of meeting all of the reporting requirements is costly and time-consuming. Many communities noted that the paper-work associated simply with administering the social housing program on-reserve was overwhelming.</li> <li>⇒ More time and money that is dedicated to meeting reporting requirements translates into less time and money for planning, constructing, and managing housing.</li> <li>⇒ Some communities (particularly smaller communities) that have limited capacity to meet all of the reporting requirements and are penalized for not submitting adequate records.</li> </ul>



4.6 CAPACITY BARRIERS

<p><b>BARRIER #16: CAPACITY AND EDUCATION OF TENANTS</b></p>	<ul style="list-style-type: none"> <li>◆ On-reserve, a number of communities spoke about the lack of education that many of their tenants (and homeowners) have around maintenance and upkeep of their homes. One community spoke about the fact that a majority of their tenants didn't know how to clean their gutters, so this became a maintenance issue for the Band.</li> <li>◆ Off-reserve, housing societies also spoke about the capacity of tenants to maintain their households, and said that sometimes the most basic knowledge about maintenance and life-skills (i.e. budgeting) did not exist.</li> <li>◆ The majority of housing societies said that the "Tenant Relations Officer" position provided under the CMHC housing program helped reduce the maintenance costs of units because the TRO was able to assist with education around basic issues.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<p>⇒ Lack of education around maintenance increases the costs of maintaining units and decreases the life-span of houses (according to INAC, housing stock generally deteriorates more rapidly on reserves due in part to lack of proper maintenance)<sup>75</sup>.</p>

<sup>75</sup> 2003 AG Report.

<p><b>BARRIER #17: CAPACITY ISSUES OF ORGANIZATIONS AND COMMUNITIES</b></p>	<ul style="list-style-type: none"> <li>◆ Housing departments on-reserve are often understaffed and under-resourced – if they exist at all. Of those communities interviewed, 30% had either no housing manager or a part-time manager only.</li> <li>◆ Capacity varies widely even among those communities that do have separate housing departments. Approximately 75% of all Bands said they had housing policies, which were enforced with varying degrees.</li> <li>◆ On-reserve communities also said they had limited capacity to develop new housing.</li> <li>◆ There were a few on-reserve communities said they had the capacity to become involved in construction. Those that did not have this capacity said they felt it was a barrier because it meant they were dependent on outside contractors to build and maintain their homes.</li> <li>◆ Urban Aboriginal housing societies – particularly smaller ones – have limited capacity to develop housing. Approximately 50% of those housing societies interviewed had limited staff (only one full-time person plus administrative help).</li> <li>◆ The capacity of Aboriginal organizations not currently involved in housing – but who have an interest in becoming involved – is limited.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Inadequate capacity makes it extremely difficult to develop new housing projects or train new staff – particularly when creative, innovative solutions are required.</li> <li>⇒ In adequate capacity also makes it difficult to efficiently manage housing.</li> <li>⇒ Lack of capacity in construction means that communities and organizations are dependent on outside contractors to build and maintain their homes.</li> </ul>

4.7 OTHER BARRIERS

<p><b>BARRIER #18: CULTURAL ISSUES: LACK OF CREDIT; DIFFERENCES IN LIFESTYLE</b></p>	<ul style="list-style-type: none"> <li>◆ A number of people interviewed mentioned the fact that Aboriginal people often lack credit – in part because they have not traditionally used it, and in part because there is simply a lack of education around how to obtain it. Some referred to Aboriginal culture as being “cash-and-carry”.</li> <li>◆ A number of communities (reserve) said that their members did not like living in “communities” as defined by INAC (i.e. in ½ acre lot subdivisions). Instead, communities said that many of their members have a strong tie to the land and prefer larger parcels farther away from each other. This is evidenced by the fact that many communities raised as an issue the fact that individuals have to pay for additional servicing costs because INAC will only cover a small set-back from the road.</li> <li>◆ Aboriginal people have a sense of community with each other, and services offered by Aboriginal-specific organizations are able to address culturally specific needs better than non-Aboriginal organizations. One example that was cited was the fact that in downtown Vancouver, Aboriginal homeless people will walk all the way from downtown – by-passing other shelters – to the Friendship Center (which is located outside the downtown core) when it offers temporary beds in extreme weather.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Lack of credit makes it more difficult for individuals to obtain a mortgage and sometimes difficult to qualify for rental housing. This prevents home ownership and creates barriers around market housing.</li> <li>⇒ Some community members on-reserve hesitate to live in “INAC-created” subdivisions<sup>76</sup>, so they cannot access Band housing. Alternatively, some members may opt to live in a subdivision but take less care of the property because they feel no ownership over it.</li> <li>⇒ Aboriginal people often do not readily access housing services provided by non-Aboriginal organizations.</li> </ul>

<sup>76</sup> Another issue that was raised by one Band was the fact that the only “subdivision-able” property on Reserve was located a fair distance away from the existing community, and many people were not interested in living in that area.

<p><b>BARRIER #19: INCOME BARRIERS FOR ABORIGINAL PEOPLE</b></p>	<ul style="list-style-type: none"> <li>◆ Aboriginal people generally earn less money than other British Columbians and spend a higher proportion of their earnings on shelter.</li> <li>◆ Some organizations and communities said larger houses are often only partially utilized because tenants/owners do not have enough money to furnish or heat the entire house. Unfinished basements on-reserve often are never utilized as additional living space because tenants/owners have no ability to develop the space.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Lower incomes often result in more maintenance issues because people cannot afford to upkeep their home.</li> <li>⇒ Housing that does not consider income limitations of some Aboriginal people result in wasted living spaces that could be used by others.</li> </ul>

<p><b>BARRIER #20: INFORMATION GAPS</b></p>	<p>There is inadequate information about the following:</p> <ul style="list-style-type: none"> <li>◆ The number of Aboriginal people that need housing: it is difficult to clearly quantify how many Aboriginal people actually need housing because of the inconsistent way that waiting list data is collected and managed. There is a lack of information about the demographic make-up of people on waiting lists (i.e. age, family size), and waiting list information is updated in an inconsistent way. Moreover, not all Aboriginal people in need of housing may be included on waiting lists.</li> <li>◆ The number of Aboriginal people that live in other social housing units: non-Aboriginal social housing providers – including BC Housing – do not track the number of Aboriginal people living in their units, nor do they know how many Aboriginal people are on their waiting lists.</li> <li>◆ The total number of housing units – both temporary and permanent – that are available: because there are a variety of agencies that provide housing to Aboriginal people, it is difficult to comprehensively list all of the housing that is available in different regions.</li> </ul>
<p><b>Why it is a barrier.</b></p>	<ul style="list-style-type: none"> <li>⇒ Lack of complete information about housing need and supply makes it difficult to develop solutions in an effective way.</li> </ul>

## PART V: REGIONAL ANALYSIS

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### 5.0 REGIONAL ANALYSIS

#### 5.1 INTRODUCTION

This section of the report provides a regional analysis of housing issues in BC. For the purposes of this report, the regions of the province are as follows:

- ◆ Vancouver Island (includes all regions of Vancouver Island)
- ◆ Lower Mainland (includes Greater Vancouver, Fraser Valley, Merritt, Lytton, Squamish, Sechelt, and Powell River)
- ◆ Okanagan-Kootenays (includes Kamloops, Kelowna, Penticton, Vernon, Cranbrook, Nelson, Salmon Arm, and Trail)
- ◆ Northwest (includes Prince Rupert, Terrace, Haida Gwaii-Queen Charlottes, Hazelton, and the Nass)
- ◆ North Central (includes Prince George, Williams Lake, Quesnel, Smithers, Bella Bella, and Fort St. James)
- ◆ Northeast (includes Fort St. John, Fort Nelson, Chetwynd, and Dawson Creek)

The boundaries of each region are based on the map posted on the website of the BC Ministry of Aboriginal Relations and Reconciliation (see Appendix 3 for map).

#### 5.1.1 OVERALL HIGHLIGHTS

- ◆ The Aboriginal population in BC is spread throughout the province, with the highest numbers in the Lower Mainland, and the highest proportions of Aboriginal people to the mainstream population in the north.
- ◆ While approximately 60% of the entire provincial population lives in the lower mainland region, less than 40% of the entire provincial Aboriginal population lives in that region.
- ◆ The Greater Vancouver Regional District Census District has the largest number of Aboriginal people (North American Indian, Métis, and Inuit).
- ◆ The second largest overall Aboriginal population is found on Vancouver Island (although there are more Métis people in the Okanagan-Kootenay region than Vancouver Island).

Table 11 and Figure 1 represent the regional distribution of the Aboriginal population in BC (based on 2001 Census data). The percentages reflect the regional distribution of the population within each category.

**Table 11: Regional Population Data (2001)**

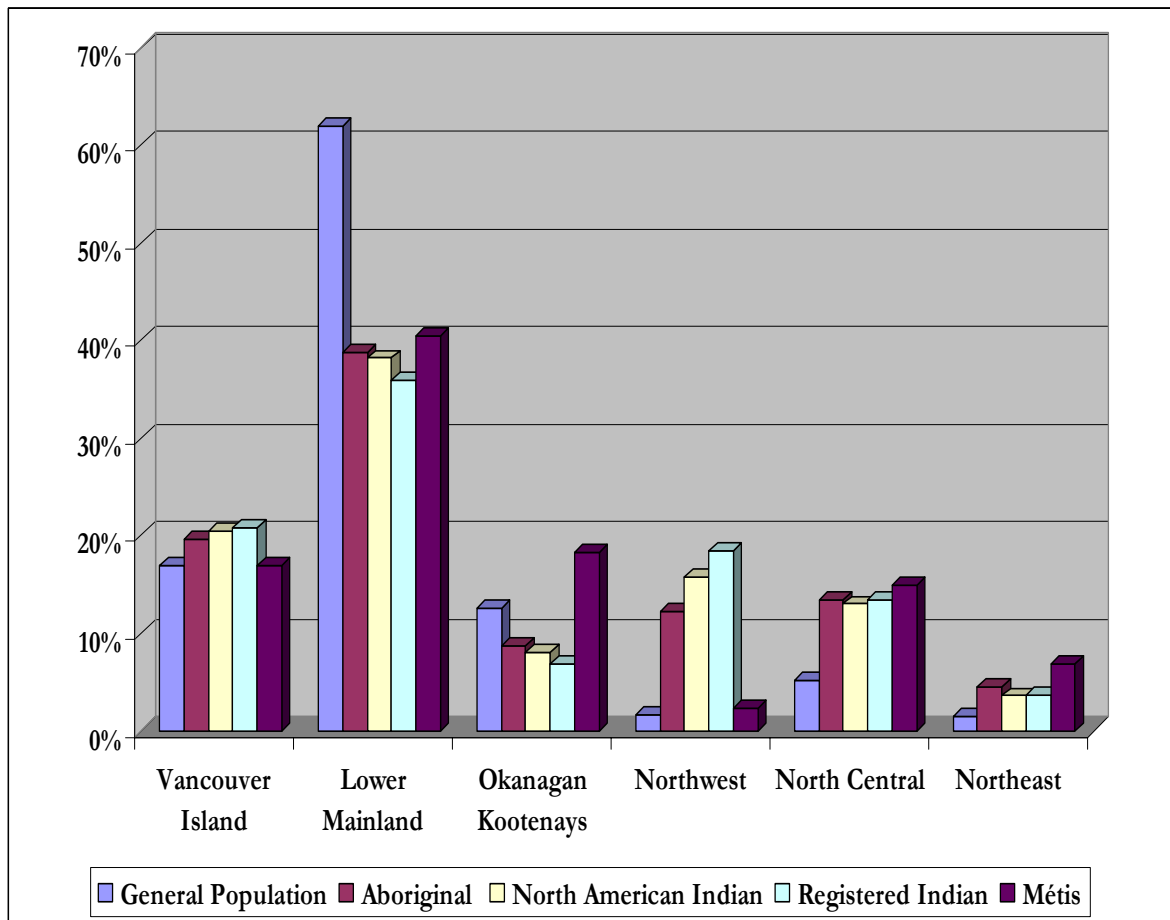
Population	Vancouver Island	Lower Mainland	Okanagan Kootenays	Northwest	North Central	Northeast
Total All persons	656,370 17.0%	2,279,270 58.9%	604,610 15.6%	63,610 1.6%	204,520 5.3%	58,970 1.5%
<b>Aboriginal identity population</b>	<b>33,330 19.6%</b>	<b>54,455 32.0%</b>	<b>29,820 17.6%</b>	<b>19,205 11.3%</b>	<b>24,995 14.7%</b>	<b>7,645 4.5%</b>
North American Indian	24,215 20.5%	36,140 30.6%	18,565 15.7%	17,085 14.4%	17,505 14.8%	4,285 3.6%
Registered Indian <sup>77</sup>	10,995 20.8%	29,255 28.3%	15,065 14.6%	17,350 14.4%	15,990 15.4%	3,835 3.7%
Métis single response	7,525 17.0%	15,705 35.5%	10,255 23.2%	1,020 2.3%	6,625 15.0%	3,075 6.9%
Inuit single response	160 20%	295 36.9%	280 35.0%	20 2.5%	40 5.0%	15 1.9%

(Source: Statistics Canada, 2001 Census Aboriginal Population Profiles; Statistics Canada, 2001 Census British Columbia Population Profiles)

<sup>77</sup> Registered Indian population is a sub-set of the North American Indian (NAI) population. The NAI population includes status, non-status, registered, and non-Registered Indians.



Figure 1: Regional Distribution of the Aboriginal Population in BC (2001)



(Source: Statistics Canada, 2001 Census Aboriginal Population Profiles; Statistics Canada, 2001 Census British Columbia Population Profiles)



### REGIONAL DATA

Tables 12 - 17 provide a break-down of the Regional District Census Districts that correspond to the six regions identified by MARR. Please note that the Regional District Census Districts do not exactly correspond to MARR's regions, however best efforts were made to match the districts with the map.

In addition to outlining the Regional District Census Districts, Tables 12 - 17 also highlight the following information:

- ◆ The cities and towns that make up each Regional District Census District
- ◆ The city or town that has the highest number of Aboriginal people within that Regional District Census District (bolded)
- ◆ The total number of Aboriginal people in each Regional District Census Districts
- ◆ The percentage of Aboriginal people to the total population within each Regional District Census District
- ◆ The distribution of North American Indian, Métis, Inuit, and "Other"<sup>78</sup> within each Regional District Census District
- ◆ The number of Aboriginal housing societies within each Regional District Census District, and the corresponding number of units owned and managed by that society

The Regional District Census District within each region are listed in descending order, with the highest number of Aboriginal people per regional district presented first, and the lowest number presented last.



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<sup>78</sup> The census includes a category of Aboriginal people who identified themselves as Registered Indians and/or Band members without an Aboriginal identity response, and it also includes those that made multiple responses. These two are combined into the "other" category in the table.

5.1.2 VANCOUVER ISLAND

Table 12: Vancouver Island Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI <sup>79</sup>	Métis	Other	Aboriginal Housing Societies
<b>Capital:</b> Sidney, Saanich, Victoria (2,180), Esquimalt, Colwood, Metchosin, Langford	9,095	3%	6,115	2,570	370	M'akola Housing (234 units in Victoria)
<b>Cowichan Valley:</b> North Cowichan (1,570), Duncan, Lake Cowichan, Ladysmith	6,255	9%	4,870	1,140	250	M'akola Housing (113 units in Duncan)
<b>Nanaimo:</b> Nanaimo (3,380), Parksville, Qualicum	5,375	4%	3,440	1,595	340	M'akola Housing (127 units in Nanaimo)
<b>Comox-Strathcona:</b> Comox, Courtenay, Cumberland, Gold River, Zeballos, Tahsis, Campbell River (1,560), Sayward	5,125	5%	3,780	1,160	280	M'akola Housing (42 units in Courtenay, 151 Units in Campbell River, 95 Rural and Native Housing units)
<b>Alberni-Clayoquot:</b> Port Alberni (2,320), Ucluelet, Tofino	4,905	16%	3,920	860	125	M'akola Housing (105 units in Port Alberni)
<b>Mount Waddington:</b> Alert Bay, Port McNeill, Port Alice, Port Hardy (460)	2,575	20%	2,050	200	330	No Aboriginal housing society
<b>6 Regional Districts</b>	<b>33,330</b>	<b>3-20%</b>	<b>24,175<sup>80</sup></b>	<b>7,525</b>	<b>1,695 (150 Inuit)</b>	<b>One Aboriginal housing society – 867 units</b>

<sup>79</sup> NAI includes status, non-status (excluding Métis and Inuit), and registered Indians

<sup>80</sup> Note: The Vancouver Island region includes 51 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) 29,000 with 13,200 (approximately) located on-reserve.

5.1.3 LOWER MAINLAND

Table 13: Lower Mainland Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI	Métis	Other	Aboriginal Housing Societies
<b>Greater Vancouver:</b> Langley, Surrey (6,900), White Rock, Delta, Vancouver (10,440), Burnaby, New Westminister, Coquitlam, Belcarra, Anmore, Port Coquitlam, Port Moody, North Vancouver, West Vancouver	36,885	2%	22,700	12,505	1,655	Lu'ma Native Housing (235 units), Vancouver Native Housing (515 units), Kekinow Native Housing (199 units <sup>81</sup> ), BC Native Housing (72 Rural and Native Housing units)
<b>Fraser Valley:</b> Hope, Chilliwack (2,550), Harrison Hot Springs, Abbotsford, Mission	11,525	5%	8,260	2,535	735	Mission Native Housing (83 units)
<b>Squamish Lillooet:</b> Squamish (360), Pemberton, Lillooet, Whistler	3,695	11%	3,235	315	195	No housing society.
<b>Sunshine Coast:</b> Gibsons, Sechelt	1,215	5%	970	210	35	No housing society.
<b>Powell River:</b> Powell River (1,165)	1,165	6%	975	140	50	No housing society.
<b>5 Regional Districts</b>	<b>54,455</b>	<b>2-11%</b>	<b>36,140<sup>82</sup></b>	<b>15,705</b>	<b>2,670 (535 Inuit)</b>	<b>5 housing societies - 1300 units</b>

<sup>81</sup> Number has not been verified by Kekinow.

<sup>82</sup> Note: The Lower Mainland region includes 60 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) 23,750, with 12,640 (approximately) located on-reserve.

5.1.4 OKANAGAN-KOOTENAYS

Table 14: Okanagan-Kootenay Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI	Métis	Other	Aboriginal Housing Societies
<b>Thompson Nicola:</b> Merritt, Ashcroft, Cache Creek, Clinton, Logan Lake, Kamloops (3,965), Chase	11,590	10%	9,045	2,165	380	Kamloops Native Housing (89 units); R & J Property Management (107 units)
<b>Central Okanagan:</b> Kelowna (2,150), Peachland, Lake Country	3,950	3%	2,070	1,690	195	Okanagan-Métis Housing Society (79 units <sup>83</sup> )
<b>North Okanagan:</b> Lumby, Coldstream, Vernon (1,300), Spallumcheen, Armstrong	3,510	5%	2,105	1,295	110	Vernon Native Housing Society (65 units)
<b>East Kootenay:</b> Cranbrook (1,115), Fernie	2,895	5%	1,290	1,515	90	Aquantaam (41 units)
<b>Okanagan-Similkameen:</b> Osoyoos, Oliver, Princeton, Summerland, Penticton (960)	2,865	4%	1,800	1,015	50	No Aboriginal housing society
<b>Columbia-Shuswap:</b> Golden, Revelstoke, Salmon Arm (555), Sicamous	2,160	5%	1,040	1,020	100	No Aboriginal housing society
<b>Central Kootenay:</b> Creston, Nelson (175), Slocan, New Denver, Castlegar, Nakusp	1,745	3%	820	870	45	No Aboriginal housing society
<b>Kootenay Boundary:</b> Fruitvale, Montrose, Trail (290), Rossland, Grand Forks, Midway	1,105	4%	395	685	35	No Aboriginal housing society
<b>8 Regional Districts</b>	<b>29,820</b>	<b>3-10%</b>	<b>18,565<sup>84</sup></b>	<b>10,225</b>	<b>1,005 (185 Inuit)</b>	<b>4 Aboriginal housing societies – 372 units</b>

<sup>83</sup> Note: Unit totals include CMHC-funded units (UNH and RNH programs), units that housing societies have built or acquired through other programs (i.e. Homes BC, BC Homelessness Initiative, ILBC), units that housing societies manage on behalf of BC Housing or a municipality, and rent supplements carried by the housing society.

<sup>84</sup> Note: The Okanagan-Kootenay Region includes 19 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) of 8,600, with 5,600 (approximately) located on-reserve.

5.1.5 NORTHWEST

Table 15: Northwest Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI	Métis	Other	Aboriginal Housing Societies
<b>Kitimat-Stikine:</b> Kitimat, Terrace (1,775), Hazelton, New Hazelton, Stewart	10,965	27%	9,645	625	700	Muks-Kum-Ol Housing Society (125 units in Terrace) <sup>85</sup> Skeena-Kalum Housing Society also has 50 social housing units in Terrace, and between 50-70% of tenants are Aboriginal.
<b>Skeena-Queen Charlotte:</b> Port Edward, Prince Rupert (4,330), Masset, Port Clements	7,705	36%	6,920	380	415	Muks-Kum-Ol Housing Society (55 units in Prince Rupert)
<b>Stikine:</b> (Tahltan, Dease Lake)	535	41%	520	15	0	No housing society
<b>4 Regional Districts</b>	<b>19,205</b>	<b>27-41%</b>	<b>17,085<sup>86</sup></b>	<b>1020</b>	<b>1115 (20 Inuit)</b>	<b>1 housing society – 180 units</b>

<sup>85</sup> Note: Total includes 15 temporary beds.

<sup>86</sup> Note: The Northwest region includes 24 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) 24,740 with 8,470 (approximately) located on-reserve.



5.1.6 NORTH CENTRAL

Table 16: North Central Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI	Métis	Other	Aboriginal Housing Societies
<b>Fraser Fort-George:</b> Valemont, McBride, Prince George (7,155), Mackenzie	8,870	9%	4,415	4,135	320	Prince George Métis Housing (168 units), BC Native Housing (230 Rural and Native Housing units)
<b>Central Coast:</b> (Bella Bella)	2,240	59%	2,170	10	65	No housing society
<b>Cariboo:</b> One Hundred Mile House, Williams Lake (1,445), Quesnel	7,865	12%	5,780	1,775	305	Cariboo Friendship Center (73 units) and United Aboriginal Housing (64 units)
<b>Bulkley-Nechako:</b> Vanderhoof, Fraser Lake, Fort St. James (505), Burns Lake, Granisle, Houston, Telkwa, Smithers (535)	6,020	15%	5,140	705	175	No housing society
<b>3 Regional Districts</b>	<b>24,995</b>	<b>9-59%</b>	<b>17,505<sup>87</sup></b>	<b>6,625</b>	<b>865 (40 Inuit)</b>	<b>3 Aboriginal housing societies – 535 units</b>

<sup>87</sup> Note: The North Central region includes 32 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) 19,530, with 9,900 (approximately) located on-reserve.

5.1.7 NORTHEAST

Table 17: Northeast Regional District Population Distribution (2001)

Regional Districts	Aboriginal Population	% of Pop.	NAI	Métis	Other	Aboriginal Housing Societies
<b>Peace-River:</b> Tumbler Ridge, Pouce Coupe, Chetwynd, Dawson Creek, Hudson’s Hope, Taylor, Fort St. John (1,780)	7,175	13%	4,285	3,075	280	Fort St. John Housing Society (29 units) Dawson Creek Native Housing Society (53 units)
<b>Fort Nelson-Liard:</b> Fort Nelson (470)	470	11%	265	150	0	No housing society
<b>2 Regional Districts</b>	<b>7,645</b>	<b>11-13%</b>	<b>4,550<sup>88</sup></b>	<b>3,225</b>	<b>280 (15 Inuit)</b>	<b>2 housing societies – 82 units</b>

<sup>88</sup> Note: The Northeast region includes 11 First Nation communities (there may be some overlap with Regional District boundaries). According to 2006 INAC population figures, Band populations total (approximately) 4,811 with 2,150 (approximately) located on-reserve.

## 5.2 HOUSING ISSUES BY REGION

Based on an analysis of the Regional District Census District information, an overview of secondary sources, and interviews with communities and organizations in each region of the province, the following is a summary of key housing issues in each region.

It should be noted that there were overwhelming similarities across the province among the issues that were identified by communities and organizations around housing. The following list therefore speaks more to regional influences and priorities than it does to unique housing issues (i.e. capacity issues to manage housing do not change if you live in Cranbrook versus Terrace, but some of the outside challenges— such as weather, population, remoteness – may vary). Particular issues that were heard overwhelmingly in a certain region are also highlighted (this does not mean that those issues exist only in that region).

### 5.2.1 VANCOUVER ISLAND

Table 18 provides a break-down of the Aboriginal population in the Vancouver Island region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of the houses, and the percentage requiring major repair.

**Table 18: Vancouver Island Regional Data**

Vancouver Island	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	656,370	100%	3,868,870	100%
Aboriginal identity population	33,330	5.08%	170,025	4.39%
North American Indian single response	24,215	3.69%	118,295	3.06%
Registered Indian	21,555	3.28%	103,550	2.68%
Métis single response	7,525	1.15%	44,265	1.14%
Inuit single response	160	0.02%	800	0.02%
Total number of dwellings	14,580	100%	n/a	n/a
Number of owned dwellings	7,040	48%	n/a	n/a
Number of rented dwellings	6,795	47%	n/a	n/a
Dwellings built before 1991	11,675	80%	n/a	n/a
Dwellings built between 1991 and 2001	2,895	20%	n/a	n/a

(Source: 2001 Census)

### **Key Points - Demographics**

Key points to note about the Aboriginal population in the Vancouver Island region, based on demographics, are:

- ◆ Overall, Vancouver Island has the second largest number of Aboriginal people in the province (second only to the Lower Mainland).
- ◆ The largest Aboriginal population within the Vancouver Island region is the Capital RD, but the individual city with the largest population in the region is Nanaimo.
- ◆ There is a significant Métis population on Vancouver Island– 17% of the total Métis population in BC lives on Vancouver Island (only the Lower Mainland and Okanagan-Kootenay region have more Métis people).
- ◆ The percentage of Aboriginal population to the general population on Vancouver Island region ranges from 3% to 10%.
- ◆ The percentage of households that are owned (48%) is comparable to the overall provincial average (46.6%). Similarly, the percentage of dwellings required major repair is the same as the provincial average (18% for both).
- ◆ There are a large number of First Nation communities on Vancouver Island (51 Bands). The largest Band in the region is Cowichan (4,100) and the smallest is Kwiakah (21).
- ◆ There is one Aboriginal housing society on Vancouver Island, which has units in the following areas: Victoria, Duncan, Nanaimo, Courtenay, Campbell River, Port Alberni, and certain rural areas of Vancouver Island. There are no Aboriginal specific low-income housing units in the Mount Waddington RD – despite the fact that the Aboriginal population comprises 20% of the overall population in that RD.

### **Key Issues - Respondents**

Some of the issues that were raised during interviews in the Vancouver Island region were:

#### **Land and Housing Costs**

- ◆ Housing and land on Vancouver Island is expensive.
- ◆ In particular, housing in the Capital Region is expensive and affordable housing is scarce. Off-reserve rental prices continue to rise.
- ◆ There is very limited reserve land, and much of the Crown land on Vancouver Island has been taken by other interests – thus limiting opportunities for First Nations to expand their land base.
- ◆ On-reserve, there is very little mix in housing types – most houses are single family dwellings.

### Accessibility

- ◆ Some communities are only accessible by ferry, leading to high servicing and materials costs. Some communities do not have ferry access, and costs are even higher.
- ◆ There are 19 remote or special access First Nation communities on Vancouver Island.
- ◆ There are 12 Reserves on Vancouver Island that are not hooked up to the BC Hydro power grid<sup>89</sup>.

### Economy

- ◆ In the past, several villages had been highly successful commercial fishers and paid for their own homes through self-financing. This will not be the case for the current generation of young adults.

### Shortage of Labor

- ◆ The rapid housing growth on southern Vancouver Island has created a shortage of available skilled labourers for work on smaller housing projects.

### Homelessness

- ◆ There is a significant homeless population on Vancouver Island, not only in the major centers but in rural areas as well.
- ◆ During the 2005 homeless count in Victoria – on a night when temperatures dropped to -10C, 168 people were found sleeping outside in the freezing temperatures, and another 500 – including more than 100 children and parents – were found in emergency shelters and roadside motels throughout the city.<sup>90</sup> In Victoria, 700 people were counted in the 2005 homeless count – nearly 50% of the homeless people self-identified as “First Nations” (whereas the Aboriginal population only makes up 3% of the population in the Capital RD).

### Students

- ◆ There are several universities and colleges on Vancouver Island, and not enough affordable housing to accommodate students. Similarly, there is a lack of housing for elders.

## 5.2.2 LOWER MAINLAND

Table 19 provides a break-down of the Aboriginal population in the Lower Mainland region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of the houses, and the percentage requiring major repair.

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<sup>89</sup> Some of these communities are quite small and may not qualify for Operations and Maintenance funding from INAC. Still others may not have houses located on the Reserves, or just a few that operate with personal generators (INAC reference).

<sup>90</sup> Homeless Count – 2005, Victoria BC. Cool-Aid Society.

**Table 19: Lower Mainland Population Data**

Lower Mainland	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	2,397,935	100%	3,868,870	100%
Aboriginal identity population	54,455	2.27%	170,025	4.39%
North American Indian single response	36,140	1.51%	118,295	3.06%
Registered Indian	29,255	1.22%	103,550	2.68%
Métis single response	15,705	0.65%	44,265	1.14%
Inuit single response	295	0.01%	800	0.02%
Total number of dwellings	26,525	100%	n/a	n/a
Number of owned dwellings	10,005	37.7%	n/a	n/a
Number of rented dwellings	15,485	58.4%	n/a	n/a
Dwellings built before 1991	21,605	81.5%	n/a	n/a
Dwellings built between 1991 and 2001	4,910	18.5%	n/a	n/a

(Source: 2001 Census)

**Key Points - Demographics**

Key points to note about the Aboriginal population in the Lower Mainland region, based on demographics, are:

- ◆ The Lower Mainland has the largest number of Aboriginal people in the province (almost 49%). All segments of the Aboriginal population have the highest proportion of people living in this region.
- ◆ Although there is a large Aboriginal population in the region, the percentage of Aboriginal people to the general population is between 2% and 10% (in the Greater Vancouver RD, the percentage is only 2%).
- ◆ Over 40% of the Métis population lives in the Lower Mainland.



- ◆ The largest Inuit population (390 people) are found in the Lower Mainland (the next highest region with Inuit people is the Okanagan-Kootenays (185), followed by Vancouver Island (160).
- ◆ The City of Vancouver has the largest number of Aboriginal people in the province (10,440). In 2005, the City had the second largest number of off-reserve Aboriginal households in the country (18,300 people)<sup>91</sup>. There are also large Aboriginal populations in Surrey, Kamloops, Merritt, and Chilliwack.
- ◆ The Lower Mainland region includes 60 First Nation communities. The largest First Nation community in the Lower Mainland region is Squamish (3,532) and the smallest is New Westminster (9).
- ◆ There are five Aboriginal housing societies in the Lower Mainland region, with units in Vancouver (typically east-Vancouver), Surrey, Mission, and Chilliwack. There are also Rural and Native housing units in rural areas throughout the Lower Mainland.
- ◆ In Greater Vancouver, there were 36,855 persons of Aboriginal identity in 2001 (or 1.8% of the region's population), compared to 31,140 in 1996 – an increase of 5,715 people (or 18.4%). This means that the rate of growth for persons of Aboriginal identity was more than twice the rate of growth of non-Aboriginal persons, which grew in absolute terms by 8.3%, between 1996 and 2001.
- ◆ Vancouver has the largest Aboriginal population, while Surrey experienced the GVRD's Largest Increase in Aboriginal people since 1996<sup>92</sup>.
- ◆ Only 5.2% (or 1,920 people) of Aboriginal people within the GVRD live on Indian Reserves. This represents a decrease from the 1996 Census when 6.3% of Aboriginal people were living on Indian Reserves.<sup>93</sup>

### **Key Issues - Respondents**

Some of the issues that were raised during interviews in the Lower Mainland region were:

#### **High Cost of Housing and Land**

- ◆ Land and housing costs in the Lower Mainland are extremely expensive.
- ◆ Rents are high and vacancy rates are very low.
- ◆ Low vacancy rates make it almost impossible for people to utilize the provincial rent supplement program in Vancouver.
- ◆ No new rental stock is being built in Vancouver – the only new construction taking place is condominiums. The lack of new stock, combined with the high costs of developing and building units, make it difficult increase housing in the area.

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<sup>91</sup> CMHC Housing Observer, 2005.

<sup>92</sup> GVRD Policy & Planning Department January 2003 2001 Census Bulletin #7 – Aboriginal Population.

<sup>93</sup> *ibid.*

### Housing Need

- ◆ There is a need for more elder and youth (in particular student) housing.
- ◆ There is a need for more short-term medical stay facilities. Lu'ma has one facility, but there is a demand for more units.
- ◆ There are insufficient shelters for men and women in the region.

### Urban areas

- ◆ The region is predominantly urban, or at least in close proximity to an urban center. However, there are some communities in the region that are still somewhat isolated (i.e. In-shuck communities).
- ◆ There are urban issues of crime, homelessness, drugs, etc in the region.

### Homelessness

- ◆ There is a significant number of homeless people in the Lower Mainland, in virtually every area – not limited to downtown Vancouver. Homelessness also exists in places like Mission, Chilliwack, and Lillooet.
- ◆ There are a large number of homeless people in the region who are “couch-surfers” or who live in temporary lodgings such as motels. There are also a lot of people who are on the verge of being homeless.
- ◆ The number of Aboriginal homeless people in the region is huge. This is verified by existing homeless counts. For example, from 2002 to 2005, the number of homeless people in the Lower Mainland region almost doubled. Most of this increase is in the street homeless population, which has more than tripled over the past three years. There were almost 800 more street homeless counted in 2005 than in 2002 – an increase of almost 235%<sup>94</sup>.
- ◆ Thirty percent of the homeless population in the Lower Mainland region identified as Aboriginal – this is a significant over-representation because Aboriginal people comprise only 2% of the general population.
- ◆ The number and share of Aboriginal people was highest among the street homeless (357 people or 34%), suggesting that Aboriginal people who are homeless avoid shelters, that shelters do not serve this population well or that they are under-reported in the sheltered homeless data.
- ◆ There should be more of an emphasis on preventing homelessness.

### Other

- ◆ There are transportation challenges in the region – some areas are simply not accessible by transit (i.e.: Fraser Valley a person can “get in” but can’t “get out”).
- ◆ Aboriginal people from across BC and Canada live in the region.

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<sup>94</sup> GVRD. Homeless Count. September 2005.

- ◆ Organizations exploring partnerships with Habitat for Humanity to build more units.
- ◆ Rodents are an issue in many communities.

### 5.2.3 OKANAGAN-KOOTENAYS

Table 20 provides a break-down of the Aboriginal population in the Okanagan-Kootenay region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of houses, and the percentage of homes requiring major repair.

**Table 20: Okanagan-Kootenay Population Data**

Okanagan-Kootenay	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	604,610	100%	3,868,870	100%
Aboriginal identity population	29,820	4.93%	170,025	4.39%
North American Indian single response	18,565	3.07%	118,295	3.06%
Registered Indian	15,065	2.49%	103,550	2.68%
Métis single response	10,255	1.70%	44,265	1.14%
Inuit single response	280	0.05%	800	0.02%
Total number of dwellings	14,205	100%	n/a	n/a
Number of owned dwellings	7,830	55.1%	n/a	n/a
Number of rented dwellings	5,725	40.3%	n/a	n/a
Dwellings built before 1991	11,250	79.2%	n/a	n/a
Dwellings built between 1991 and 2001	2,940	20.7%	n/a	n/a

(Source: Census 2001)

### **Key Points - Demographics**

Key points to note about the Aboriginal population in the Okanagan-Kootenay region, based on demographics, are:

- ◆ Kamloops has the largest Aboriginal population in the Okanagan-Kootenay region, followed by Kelowna.
- ◆ There is a significant Métis population in the Okanagan-Kootenay region – only the Lower Mainland has more Métis people.
- ◆ The percentage of Aboriginal population to the general population in the Okanagan-Kootenay region ranges from 3% to 10%.
- ◆ More than half of the households are owned (55%) – this is higher than the provincial average (46.6%) for Aboriginal people.
- ◆ The percentage of dwellings requiring major repair is higher (28%) in the region than the average in the rest of the province (18.4%).
- ◆ There are four Aboriginal housing societies in the Okanagan-Kootenay region – in Kelowna, Cranbrook, Vernon, and Kamloops. The location of units reflects the distribution of the Aboriginal population in the region.
- ◆ There are 18 First Nation communities in the Okanagan-Kootenay region – the largest is the Okanagan Nation (1,724) and the smallest is Upper Similkameen (65).
- ◆ The percentage of Band members that live on-reserve is approximately 60% - much higher than the provincial average of 37%.

### **Key Issues – Respondents**

Some of the issues that were specifically raised during interviews in the Okanagan-Kootenay region were:

#### **Land and Housing Costs**

- ◆ The cost of land and housing has increased significantly over the past five years, and this trend seems to be continuing.
- ◆ The population in the region is growing fast and will continue over the next 5 - 10 years<sup>95</sup>.
- ◆ Costs of land and housing are increasing because of the influx of more people, and also because of the regions proximity to growth areas in Alberta (this was particularly mentioned in Cranbrook).

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<sup>95</sup> For example, the population of the Central Okanagan RD in 2001 was 145,950; the estimated population in 2005 of the RD was 173,026 (Central Okanagan RD website – estimates based on BC Stats). Almost everyone interviewed mentioned the major growth that has occurred and is expected to occur in the region.

- ◆ The land base of First Nation communities in the region may be larger than the provincial average because of the amount of ranch land, but there is still a limited amount of serviceable land available for housing.

### **Lack of Affordable Housing**

- ◆ Aboriginal low-income housing is needed in Penticton but there is limited capacity to develop housing societies.
- ◆ Low-income family housing is limited in the region.
- ◆ Rents are high in all areas of the region.
- ◆ More facilities for single parents are needed.

### **Lack of Coordination**

- ◆ There should be more partnerships between Aboriginal service providers and communities in the region.

### **Weather**

- ◆ Frost and weather can affect building.

### **Homeless**

- ◆ There are a significant number of homeless people in the region, and that number is growing. For example, in Kelowna, there were 420 people enumerated in a November 2004 homelessness count – this represents close to a 100% increase from a count in April 2004<sup>96</sup>. Of the 420 people counted as homeless, 130 were living on the streets. Aboriginal people make up approximately 2.2% of the population of Kelowna, but 27% of the homeless population in Kelowna (12 times their representation).
- ◆ People interviewed in Vernon, Cranbrook, Kamloops, and Penticton also mentioned the increasing number of homeless people in the region. In Penticton, a homelessness study found that out of 64 homeless people in the City, 21 were Aboriginal (32%).
- ◆ Many homeless people in the region either live temporarily with friends and family, or in places such as motels.
- ◆ Housing for homeless people is seriously lacking in the region.

### **Other**

- ◆ On-reserve community members do not like living in subdivisions and resist the requirement to build on smaller lots. Servicing is an issue because members want bigger parcels of land.
- ◆ There is nowhere for single, low-income people to live.

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<sup>96</sup> Census of Homeless Individuals in Kelowna Fall 2004 Kelowna Drop-In and Information Centre in Collaboration with the Kelowna Homelessness Networking Group.

- ◆ The Métis local in the area is the second largest in the province (22,000 registered members). Much of the population is youth. The Métis would like to get more involved in housing, but need education before that can happen.

#### 5.2.4 NORTHWEST

Table 21 provides a break-down of the Aboriginal population in the Northwest region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of the houses, and the percentage requiring major repair.

**Table 21: Northwest Population Data**

Northwest	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	63,610	100%	3,868,870	100%
Aboriginal identity population	19,205	30.19%	170,025	4.39%
North American Indian single response	17,085	26.86%	118,295	3.06%
Registered Indian	17,350	27.28%	103,550	2.68%
Métis single response	1,020	1.60%	44,265	1.14%
Inuit single response	20	0.03%	800	0.02%
Total number of dwellings	6,985	100%	n/a	n/a
Number of owned dwellings	3,730	53.4%	n/a	n/a
Number of rented dwellings	2,695	38.6%	n/a	n/a
Dwellings built before 1991	5,620	80.5%	n/a	n/a
Dwellings built between 1991 and 2001	1,365	19.5%	n/a	n/a

(Source: Census 2001)

### **Key Points - Demographics**

Key points to note about the Aboriginal population in the Northwest, based on demographics, are:

- ◆ Slightly more than 12% of the Aboriginal population in BC lives in the Northwest. However, the proportion of Aboriginal people to the general population is much higher – from 27% to as high as 59% on the central coast.
- ◆ The RD with the highest number of Aboriginal people is Kitimat-Stikine RD, and the center with the highest number of Aboriginal people is Prince Rupert<sup>97</sup>.
- ◆ The percentage of households that are owned (53.2%) is higher than the overall provincial average (46.6%).
- ◆ The percentage of dwellings requiring major repair is higher in the Northwest region (28.8%) than the rest of the province (18%).
- ◆ There is one Aboriginal housing society in the northwest, which has units in Terrace and Prince Rupert (note: the Skeena-Kalum Society also has 50 units and approximately 50-70% of their tenants are Aboriginal. Similarly, BC Housing estimates that 30-40% of their tenants in Prince Rupert are Aboriginal).
- ◆ The Northwest region includes 24 First Nation communities.
- ◆ The largest is Lax Kw'alaams (3,068) and the smallest is Glen Vowell (357). The Northwest region includes the Nisga'a, who have a modern-day treaty with BC and Canada.

### **Key Issues - Respondents**

Some of the issues that were raised during interviews in the Northwest region were:

#### **Accessibility**

- ◆ A number of communities in the northwest have limited access and are either accessible only by water or by poorly maintained logging roads.
- ◆ Eleven of the First Nation communities in the region are remote or special access (second only in number to Vancouver Island) – this creates some unique transportation and other challenges.
- ◆ Some communities are located in areas with no road access, and a few are not connected to the electrical grid.
- ◆ Many remote communities have inadequate access to infrastructure.

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<sup>97</sup> Note: the Aboriginal population of Terrace is larger than indicated by the Census, because the Census just includes the City of Terrace proper, and not the incorporated district of Thornhill. It also does not include two First Nation communities – Kitsumkalum and Kitselas.



### High Labour, Servicing, and Transportation Costs

- ◆ Challenging terrain and access issues increase servicing costs to build homes. Access issues also increase costs of building because supplies are more expensive.
- ◆ Labour costs are high in the northwest region.
- ◆ The availability and cost of energy in remote and northern communities can prohibit development<sup>98</sup>.

### Weather

- ◆ Frost and weather can affect building times.

### Local Economy

- ◆ Resource economy in the region has been experiencing some downturn.
- ◆ First Nation communities expressed an interest in increasing capacity in construction to improve economic conditions.

### Housing Availability and Condition

- ◆ There is limited availability of market rental housing.
- ◆ Aboriginal people access a significant number of the non-Aboriginal managed social housing units in the region – this may be due in part to the fact that the Aboriginal population is such a significant segment of the population in the Northwest.
- ◆ Limited student housing is available for Aboriginal people in Terrace and Prince Rupert.
- ◆ Housing quality in more remote communities is poor. Some communities said they had water issues and heating systems in need of repair. A number of communities use wood stoves for heat.
- ◆ Many rental housing units are of substandard quality. If people can't find social housing units, they are often forced to live under "slum landlords".

### Other

- ◆ First Nations on-reserve said there is a shortage of housing and severe competition for housing among communities.<sup>99</sup>
- ◆ The Northwest region includes Haida Gwaii (Queen Charlotte Islands). Communities that were interviewed on Haida Gwaii mentioned the fact that they are dependent on ferries and barges for supplies. They also mentioned that there are limited skills trades-people available on the island, and limited building supplies (only one store on the island that sells building supplies). The communities are therefore heavily reliant on receiving goods from outside the island, and these need to be barged into the community.

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<sup>98</sup> Northwest Treaty Tribal Nations. Best Practices in Creating Wealth for First Nations.

<sup>99</sup> *ibid.*

**5.2.5 NORTH CENTRAL**

Table 22 provides a break-down of the Aboriginal population in the North Central region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of the houses, and the percentage requiring major repair.

**Table 22: North Central Population Data**

North Central	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	204,520	100%	3,868,870	100%
Aboriginal identity population	24,995	12.22%	170,025	4.39%
North American Indian single response	17,505	8.56%	118,295	3.06%
Registered Indian	15,990	7.82%	103,550	2.68%
Métis single response	6,625	3.24%	44,265	1.14%
Inuit single response	40	0.02%	800	0.02%
Total number of dwellings	10,200	100%	n/a	n/a
Number of owned dwellings	4,925	48.3%	n/a	n/a
Number of rented dwellings	4,210	41.1%	n/a	n/a
Dwellings built before 1991	8,335	82.7%	n/a	n/a
Dwellings built between 1991 and 2001	1,870	18.3%	n/a	n/a

(Source: 2001 Census)

**Key Points - Demographics**

Key points to note about the Aboriginal population in the North Central region, based on demographics, are:

- ◆ The North Central region includes approximately 14% of the provincial Aboriginal population.

- ◆ Prince George, which is part of the North Central region – has one of the largest Aboriginal populations in BC. The Prince George Friendship Center estimates it services approximately 15,000 people every year.
- ◆ The North Central region also has two other urban centers that have significant Aboriginal populations: Williams Lake and Quesnel.
- ◆ There are three Aboriginal housing societies in the North Central region, with units in Prince George, Williams Lake, and Quesnel. There are also a number of rural and native housing units in rural areas throughout the region.
- ◆ One of the Métis organizations in the region estimates there are 2,500 Métis people in Prince George.
- ◆ The percentage of the Aboriginal population to the general population in the North Central region ranges from 9-15%.
- ◆ The North Central region includes 32 First Nation communities. The largest First Nation in the region is Heiltsuk (2,114 population), and the smallest is High Bar (72).
- ◆ The North Central region has a significant number of Métis (although not as large as the Métis populations in the Lower Mainland, Okanagan-Kootenay, or Vancouver Island regions).

### **Key Issues - Respondents**

Some of the issues that were raised during interviews in the North Central region were:

#### **Lack of Affordable Housing and Need**

- ◆ There is a lack of affordable housing in the region. Waiting lists for family housing are large.
- ◆ There is a need for more facilities for women fleeing abusive relationships.
- ◆ Facilities for transitional housing are lacking. There is also a need for more facilities to help people with addictions and mental health, and more culturally responsive facilities.
- ◆ More housing for disabled people is needed.
- ◆ There is a need for smaller units to accommodate single people and small families.
- ◆ There is a need for more elder housing, and single-parent housing (those interviewed also said it often makes sense to house these two segments in the same complexes).

#### **Lack of Coordination**

- ◆ There are a variety of Aboriginal service providers in the Prince George area, and all of them seem to work in isolation of one another. Several community members commented on the lack of collaborative approaches to housing issues. Non-Aboriginal housing providers could also work more closely with Aboriginal providers. More coordination would improve efficiencies.

- ◆ There is a need for more structures around Aboriginal housing, transitional housing, and homelessness.

**Weather**

- ◆ Frost and cold weather can impact building times and costs.

**Access**

- ◆ Some areas of the region have no road access and are not connected to the electrical grid.

**Homeless**

- ◆ Homelessness is a huge issue in the north-central region, particularly in Prince George.
- ◆ The data collection on homelessness does not reflect reality. There are more homeless people than documented.

**Other**

- ◆ There is a large transient Aboriginal population in the region. Many people leave the region to find employment.
- ◆ Opportunities for home ownership are limited, even though there is the capacity among some social-housing tenants to move onto home ownership.



**NORTHEAST**

Table 23 provides a break-down of the Aboriginal population in the Northeast region, and it also provides information on the total number of Aboriginal dwellings (rented versus owned), the age of the houses, and the percentage requiring major repair.

**Table 23: Northeast Population Data**

Northeast	Regional Population	Regional Percentage	Provincial Population	Provincial Percentage
Total - All persons	58,970	100%	3,868,870	100%
<b>Aboriginal identity population</b>	<b>7,645</b>	<b>12.96%</b>	<b>170,025</b>	<b>4.39%</b>
North American Indian single response	4,285	7.27%	118,295	3.06%
Registered Indian	3,835	6.50%	103,550	2.68%
Métis single response	3,075	5.21%	44,265	1.14%
Inuit single response	15	0.03%	800	0.02%
Total number of dwellings	3,175	100%	n/a	n/a
Number of owned dwellings	1,725	54.3%	n/a	n/a
Number of rented dwellings	1,215	38.3%	n/a	n/a
Dwellings constructed before 1991	2,665	83.9%	n/a	n/a
Dwellings constructed between 1991 and 2001	510	16.1%	n/a	n/a

(Source: 2001 Census)

### **Key Points - Demographics**

Key points to note about the Aboriginal population in the Northeast are:

- ◆ The Northeast region has the smallest number of Aboriginal people (only 4.5% of the Aboriginal population in BC lives in that region). However, the Aboriginal population makes up between 11-13% of the population in the area.
- ◆ The largest Aboriginal population within the Northeast is Fort St. John.
- ◆ The percentage of households that are owned (54.3%) is higher than the overall provincial average (46.6%), while the percentage of dwellings requiring major repair is comparable.
- ◆ There are two Aboriginal housing societies in the Northeast: Fort St. John and Dawson Creek.
- ◆ The Northeast region includes 11 First Nation communities.
- ◆ The largest First Nation community is Saulneau (population of 818), and the smallest is West Moberly (195).

### **Key Issues – Respondents**

Some of the issues that were raised during interviews in the Northeast region were:

#### **Housing Costs and Economic Boom**

- ◆ The economy is dominated by an oil and gas boom that has led to high housing costs and shortages of housing.
- ◆ The economic boom doesn't always translate into benefits for low-wage earners.
- ◆ Seasonal employment leads to times with large wages and times with low wages, which creates issues around saving money.
- ◆ Rents are high and vacancy rates are very low. It is very difficult to find housing in the region – particularly low-income housing.
- ◆ There is a low turnover rate for tenants of Aboriginal housing in the region.
- ◆ Heating costs are high in the winter, which impacts rental costs.

#### **Housing Need**

- ◆ Housing is limited to families – there is very little offered to elders, single people, or youth. As well, emergency shelter facilities are extremely limited.
- ◆ Elder housing is a major need, for all segments of the Aboriginal population. There are a lot of elders on waiting lists for homes.
- ◆ There is a need for more assisted living units in the Northeast.

### Shortage of Skilled Labour

- ◆ There is a labour shortage in the north-east region, which makes it difficult to find skilled trades-people, particularly when dealing with CMHC housing.

### Homeless

- ◆ Homelessness is an issue in the Northeast.
- ◆ The Métis local in Dawson Creek estimates that there are approximately 200 Métis homeless people in Dawson Creek.

### General

- ◆ Extreme weather conditions make it difficult to build and increases costs.
- ◆ There is a lot of “Not In My Back Yard (NIMBY)” attitude in the northeast, which makes it difficult to build or acquire new units for low income Aboriginal people.
- ◆ A large number of Métis people in Dawson Creek live in substandard housing without heat, and are ‘one step away’ from being homeless.

### Kelly Lake Métis

- ◆ Kelly Lake is the only stand-alone Métis community in the province.
- ◆ There are 140 people in the community and many people are moving back. There are only 37 dwellings for 140 people.
- ◆ Kelly Lake people used to build their own log homes, and everyone joined in to help. Then the focus turned to pre-fabricated houses, then trailers.
- ◆ Bill C-31 has affected some in the community, allowing some people to gain status.
- ◆ Sewers back-up about a dozen times per year. One of the sewers flows directly into a lake without being treated.
- ◆ The houses are poorly built – not even squared. There is mold in a lot of houses. Houses are overcrowded.
- ◆ The community has just recently been supplied with phones, paved roads, and electricity (within the last 20 years).
- ◆ Running water is an issue. Some houses have with no water, some have dirty water.
- ◆ Gas sometimes comes out of water wells.
- ◆ Health inspectors are needed in community. Poor quality house inspectors.





## CONCLUSION

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Reducing the significant housing gap between Aboriginal people and other British Columbians is possible. The first ingredient to making it happen is political will followed by well designed policies and housing programs which have been developed collaboratively with Aboriginal people. Other requirements include: strategic plans with both short and long term objectives; ongoing coordination between government agencies, communities and organizations; clear targets that are frequently monitored and reported on; and ongoing implementation of action items.

Aboriginal people must have a major role in the design and implementation of the action plans. Success in providing an adequate, quality supply of Aboriginal housing will be dependent on the integration of numerous factors including:

- ◆ partnerships
- ◆ creative financing approaches
- ◆ improved ways of developing infrastructure and servicing land
- ◆ training for developers and housing management
- ◆ training for tenants

Given the large gap that exists today and the rapidly growing Aboriginal population, it is important that the Aboriginal housing initiative move forward as soon as possible.



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## DEFINITIONS

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**Acceptable housing:** Used by the Canada Mortgage and Housing Corporation (CMHC) to refer to housing that is in adequate physical condition, of suitable size, and is affordable.

**Adequate dwellings** are those reported by their residents as not requiring any major repairs (defined as such items as defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings).

**Affordable dwellings** cost less than 30% of before-tax household income.

**Census Metropolitan Area (CMA):** at least 100,000 population of one or more adjacent municipalities centered on a large urban area. Once an area becomes a CMA, it is retained as a CMA even if the population of its urban core declines below 100,000. All CMAs are subdivided into census tracts.

**Census Agglomeration (CA):** at least 10,000 population of one or more adjacent municipalities centered on a large urban area (known as the urban core).<sup>100</sup> If the population of the urban core of a CA declines below 10,000, the CA is retired. The urban areas in the CMA or CA that are not contiguous to the urban core are called the urban fringe. Rural areas in the CMA or CA are called the rural fringe. When a CA has an urban core of at least 50,000 based on census counts, it is subdivided into census tracts. Census tracts are maintained for the CA even if the population of the urban core subsequently falls below 50,000. Small urban areas consist of municipalities with a population ranging from 2,500 to 9,999 that are not part of a Census Metropolitan Area or Census Agglomeration.

**Certificate of Possession:** Under the *Indian Act* land regime, there is no individual fee simple ownership of reserve land. There is a system of allotment of individual rights of possession of specific sections of reserve land, and this is referred to as a “Certificate of Possession”.

**Core housing need:** Since 1985, Canada has had an official definition of housing need known as core housing need. Core housing need entails two tests, one to determine if a housing problem exists, and a second to test if alternative accommodation is available in the community to address the problem (to address the issue of those who are “in need by choice”). A housing problem is deemed to exist if a household pays more than 30% of pre-tax income for shelter (a housing affordability problem) and/or if a household lives in crowded conditions (a housing suitability problem determined by National Occupancy Standards) and/or if a household lives in a home in need of major repairs (a housing adequacy problem). The second core need test is based on the availability of rental housing at or below 30% of the income of the household with a housing problem in their community or area of residence. If no such housing is available based on rental surveys, then the household is deemed to be in core housing need.

**Ministerial Guarantee:** Individuals and communities to secure housing loans on-reserve despite the fact that they cannot give a lender the rights to the property. In this process, the Minister guarantees repayment of a housing loan to an approved lender under the National Housing Act in the event of default by the borrowing First Nation or individual. In turn, the Minister seeks

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<sup>100</sup> To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data.

guarantees from the First Nation that they will reimburse payments to an approved lender if there is a default in mortgage payments.

**Non-Status Indians:** People who consider themselves Indians or members of a First Nation but whom the Government of Canada does not recognize as Indians under the *Indian Act* either because they are unable to prove their status or have lost their status rights. Many Indian people in Canada, especially women, lost their Indian status through discriminatory practices in the past. Non-Status Indians are not entitled to the same rights and benefits available to Status Indians.

**Registered Indians:** Persons registered under the federal *Indian Act*.

**Status Indians:** People who are entitled to have their names included on the Indian Register. Certain criteria determine who can be registered as a Status Indian. Status Indians are entitled to certain rights and benefits under the law.

**Suitable dwellings** have enough bedrooms for the size and make-up of resident households, according to the National Occupancy Standard (NOS) requirements (everyone except young children, same sex siblings, and couples have their own bedroom).

**APPENDIX 1 – RECORD OF INTERVIEWS**

Organization Contacted	Interviewed	Interview Method
<b>Vancouver Island Region</b>		
1. Tseycum First Nation	Yes	Phone
2. Victoria Friendship Center	Yes	Phone
3. M'akola Housing	Yes	Phone
4. BC Housing (Vancouver Island)	No	n/a
5. Cape Mudge Band	Yes	In-person
6. Cowichan Tribes	Yes	In-person
7. Ahousaht First Nation	Yes	Phone
8. Namgis	Yes	In-person
9. Hupacasath	Yes	In-person
10. Courtenay Friendship Center	Yes	In-person
11. Qualicum Indian Band	Yes	In-person
12. Métis Representative, Vancouver Island (2)	No	n/a
13. Port Alberni Friendship Center	No	n/a
14. Tillicum Haus Friendship Center (Nanaimo)	Yes	In-person
15. Duncan Friendship Center	No	n/a
<b>Lower Mainland Region</b>		
16. Musqueam First Nation	Yes	In-person
17. Squamish First Nation	Yes	In-person
18. Vancouver Native Housing Society	Yes	In-person
19. Lu'ma Native Housing Society	Yes	In-person

COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT FOR ABORIGINAL HOUSING IN BC

Organization Contacted	Interviewed	Interview Method
20. Kekinow Native Housing Society	No	n/a
21. City of Vancouver	No	n/a
22. Mission Native Housing Society	Yes	Phone
23. Mission Friendship Center	Yes	Phone
24. Vancouver Homelessness Committee (Lu'ma)	Yes	Phone
25. BC Housing (Fraser Region)	Yes	Phone
26. BC Native Housing Society	Yes	In-person
27. Skatin Nations Council	Yes	Phone
28. Cayoose Creek Band	Yes	In-person
29. Lillooet Friendship Center	Yes	In-person
30. Shackan Band	Yes	In-person
31. Lytton First Nation	Yes	In-person
32. Métis Representative, Vancouver	No	N/a
<b>Thompson-Okanagan-Kootenay Region</b>		
33. Penticton Indian Band	Yes	In-person
34. Westbank First Nation	Yes	In-person
35. Okanagan Nation	Yes	In-person
36. Vernon Native Housing Society	Yes	In-person
37. Okanagan Metis and Aboriginal Housing Society	Yes	In-person
38. Aquantaam Native Housing	Yes	Phone
39. Penticton Friendship Center	Yes	In-person
40. Kelowna Friendship Center	No	N/a
41. Métis Representative, Kelowna	Yes	Phone



COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT FOR ABORIGINAL HOUSING IN BC

Organization Contacted	Interviewed	Interview Method
42. Vernon Friendship Center	No	n/a
43. St. Mary's First Nation	Yes	Phone
44. BC Housing (Penticton)	Yes	Phone
45. Skeetchetsn Band	Yes	In-person
46. Kamloops Native Housing Society	Yes	In-person
47. Kamloops Indian Band	Yes	In-person
48. R & J Property Management	Yes	In-person
49. All Nations Trust Company	Yes	In-person
50. Métis Representative, Cranbrook	Yes	Phone
51. Métis Representative, Kelowna	Yes	Phone
<b>Northwest Region</b>		
52. Gitwinksihlkw Band Council	Yes	In-person
53. Nisga'a Lisims Government	Yes	In-person
54. Skidegate Band	Yes	In-person
55. Old Masset Village Council	Yes	In-person
56. Village of Masset	Yes	In-person
57. TRICORP	Yes	In-person
58. Metlakatla First Nation	Yes	Phone
59. Gitanyow Band Council	Yes	In-person
60. Moricetown Band Council	Yes	In-person
61. Dze L K'ant Friendship Centre (Smithers)	Yes	In-person
62. City of Terrace	Yes	In-person
63. Lax Lw'Alaams First Nation	Yes	Phone

COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT FOR ABORIGINAL HOUSING IN BC

Organization Contacted	Interviewed	Interview Method
64. Burns Lake Band	Yes	Phone
65. Kitselas Band Council	Yes	In-person
66. Kitsumkalum Band Council	Yes	In-person
67. Muks Kum Ol Housing	Yes	In-person
68. Friendship House Association of Prince Rupert	Yes	Phone
69. Kermode Friendship Centre (Terrace)	Yes	In-person
70. Skeena Housing Society	Yes	In-person
<b>North Central Region</b>		
71. Heiltsuk First Nation	Yes	Phone
72. Interior Metis Child and Family Services	Yes	In-person
73. Mike Touchie – Former BCANDS Board Member	Yes	In-person
74. Merritt Conayt Friendship Center	No	N/a
75. Whispering Pines First Nation	Yes	In-person
76. Prince George Métis Housing Society	No	N/a
77. North Coast Community Assets	Yes	Phone
78. Prince George Nechako Aboriginal Employment & Training Association	Yes	In-person
79. Prince George Native Friendship Centre	Yes	In-person
80. Elizabeth Fry Society (Prince George)	Yes	Phone
81. L'heidli T'enneh First Nation	No	N/a
82. Lhtako Dene Nation (Red Bluff)	Yes	In-person
83. BC Housing Region	Yes	In-person
84. City of Prince George	Yes	Phone

COMPREHENSIVE NEEDS AND CAPACITY ASSESSMENT FOR ABORIGINAL HOUSING IN BC

Organization Contacted	Interviewed	Interview Method
85. Métis Nation Representative, Prince George	Yes	In-person
<b>Northeast Region</b>		
86. Fort St. John Native Housing	Yes	In-person
87. Doig River First Nation	Yes	In-person
88. Dawson Creek Native Housing	Yes	In-person
89. Kelly Lake Métis Society	Yes	In-person
90. Chetwynd Métis Society	No	n/a
91. West Moberley First Nation	No	n/a
92. Saulneau First Nation	No	n/a
93. Fort Nelson First Nation	No	n/a
94. Northeast Region, Métis Nation of BC	Yes	In-person
95. Fort St. John Métis Society	Yes	In-person
96. Northeast Métis Association	Yes	Phone
<b>Other</b>		
97. Union of BC Municipalities	Yes	Phone
98. Aboriginal Financial Officers Association (AFOA)	Yes	In-person
99. Assembly of First Nations (Ottawa)	No	n/a
100. National Association of Aboriginal Friendship Centers	No	n/a
101. Métis Nation of BC, CEO	Yes	In-person
102. First Nations Statistical Institute, Ottawa	Yes	Phone
103. BCANDS, Victoria Office	Yes	Phone
104. Aboriginal Business Development Centre	Yes	In-person

## APPENDIX 2 – INTERVIEW GUIDES

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### URBAN AND RURAL INTERVIEW GUIDE

#### Part I – Demographics/Number and Type of Units:

1. How many units does your society have?
2. What types of units does your housing society provide?
  - Family
  - Elders
  - Youth
  - Other (Emergency, Medical, etc)
3. Where are your housing units located (cities, towns, etc)?
4. How many people are housed by your society?
5. Who lives in your housing units? (Provide estimates or percentages in each category)
  - Families
  - Elders
  - Youth
  - Other (Emergency, Medical, etc)
6. Does your housing society serve Aboriginal and non-Aboriginal people?
7. Do you supply housing to:
  - Status
  - Non-status
  - Métis
  - Inuit
  - All of the above
8. Do you know the approximate number of Aboriginal people living in your housing who are:
  - Status
  - Non-status
  - Métis
  - Inuit
9. How many people are on your waiting list?

10. How often is your waiting list updated?

- Every 6 months
- Once a year
- Never
- Other

11. How is your waiting list maintained (i.e. is it automated, how are entries made, etc)?

12. Do you have a break-down of who is on your waiting list?

- Families
- Elders
- Youth
- Other (disabled people, people requiring medical care, etc)

13. How do you determine housing priority?

- Need of applicants (point system)
- Chronological
- Other

14. Do you track the number of people on your waitlist who cite homelessness as their current living condition?

Follow-up: if yes, how many people on your waitlist cite homelessness as their current living condition?

15. Does the type of housing that you offer seem to meet the need of your applicants?

- (i.e. is there a need for bigger/smaller units, emergency units, short-term units, elders housing, student housing?)
- Do you see this changing over the next 5-10 years?

16. If people don't find housing with your society, where do they go?

Follow-up: do you refer them to anyone?

17. Do many of your tenants go on to live in market housing and/or self-owned housing? (Please provide estimates in percentages).

Follow-up: is there anything you think could be done to improve this number?

**Part II – Condition of Units:**

18. How old are your units?

- Under 20 years old
- 20-30 years old
- Over 40 years old

19. Describe the problems with the housing units (if any):

- Old/Out-dated
- Over-crowding
- Electrical
- Routine Maintenance
- Other

Follow-up: Which problem would you say is the biggest problem?

**Part III – Management/Capacity:**

20. What staff does your organization have to run the society?

- Executive Director
- Financial Officer/Accountant
- Tenant Relations Officer
- Maintenance Officer
- Administration
- Other

Follow-up: Are there any staffing areas that you feel you are lacking in?

21. Has there been any training for society staff?

- If yes, what kind of training?
- What kind of training would be helpful?

22. Describe the management of your housing society (including any existing policies).

- What policies do you have?
- How are policies enforced?
- How do you deal with arrears?

23. When you need help to manage your housing, where do you get it?  
(i.e. CMHC, AHMA, other).

**Part IV – Future Housing Plans:**

24. Who needs housing in the community?

- Families
- Elders
- Youth
- Other (Emergency, Medical, Disabled, etc)

25. What are your future plans for building more units?

26. Do you feel you have the capacity to manage the development process?
27. What do you plan to do with the units once your Operating Agreements expire?
- Continue with low-income housing.
  - Redevelop units.
  - Exchange (sell) units.
28. What are the most costly aspects of building units for your society?
- Land
  - Supplies
  - Construction costs
  - Labour
  - Other
29. What are the main obstacles to your society building more units?
- Lack of land
  - Financing
  - Capacity – management, financial, construction
  - Other
30. Does your society have the capacity to contribute to construction of housing?
- Do you have a data-base of aboriginal contractors (both for new construction and maintenance)?
  - Do you have someone on staff to act as a development resource person?
31. Describe the society's relationship with financial institutions.  
(i.e. good, bad, non-existent)?
- Follow-up: Is there easy access to capital?
32. What are other housing issues that you think are important?
33. What do you – from your experience – see as the key barriers to improved housing in your community?
34. Can you recommend any important documents or reports to examine?



## ON-RESERVE INTERVIEW GUIDE

### Part I – Demographics/Number and Type of Units:

1. What is the population of the Band?
  - How many members live On-Reserve?
  - How many members live Off-Reserve?
  
2. How many units of each type of housing are On-Reserve?
  - single family
  - duplex
  - townhouses
  - apartments
  - trailers
  
3. How many units are owned by the following?
  - Band owned (not social housing)
  - CMHC social-housing
  - Individual owned with ministerial guarantee
  - Individual owned with no ministerial guarantee
  
4. What are some of the special needs requirements for housing in your community?
  - Elder housing
  - Disabilities
  - Other (medical, student, etc)Follow-up: Are those needs being met?
  
5. Where do most of your off-Reserve members live (location)?
  
6. What type of housing do your off-Reserve members live in?
  - Off-reserve aboriginal housing, rentals, owned, etc.
  
7. Do any off-Reserve members reside in urban native housing units?
  - If so, which ones?

### Part II – Condition of Units:

8. Describe the condition of the on-Reserve housing units.
  - Good
  - Fair
  - Poor

9. Describe how many housing units need:

- No repairs
- Minor repairs
- Major repairs

10. Describe the problems with the housing units on reserve.

- Mold
- Old/Out-dated
- Over-crowding
- Electrical
- Lack of servicing
- Rodents
- Other

Which problem would you say is the biggest problem?

11. Describe any servicing issues associated with housing.

- Lack of plumbing
- Water (well versus community water)
- Sewer (septic versus community sewer)
- Electricity (diesel, not on grid, etc)
- Other

What servicing issue is the biggest obstacle to housing?

12. What are the most costly aspects of building a house in this community?

- Supplies
- Transportation costs
- Labour
- Other

13. What are the main obstacles to building a house in this community?

- Lack of land
- Lack of servicing
- Band's financial circumstances
- Band's experience in construction
- Costs of maintenance/electricity
- Other

**Part III – Management/Capacity:**

14. Who manages your housing units?
- Housing manager
  - Chief and council
  - Band manager
  - Other
15. Describe the management of your housing portfolio (including any existing policies).
- Does the Band have any housing policies or housing by-laws in place? How are those policies/by-laws enforced? (Are they consistently enforced?).
    - i.e. Do you meet with potential homeowners/renters at beginning of the process?
    - i.e. Does the Band have formal rental agreements with tenants?
    - i.e. Does the Band provide monthly financial statements to renters/homeowners?
16. Does the Band have a policy on dealing with arrears?
- Are arrears an issue for the Band?
17. What are your biggest challenges managing the housing portfolio?
- Lack of guidelines, labour shortages, maintenance, education of tenants, capacity within Band, etc.
18. Does the Band have the capacity to handle additional units?
19. Has there been any training for housing manager/band manager etc on housing?
- If yes, what kind of training?
  - If no, what kind of training would be helpful?
20. Do Band members have the capacity to contribute to construction of housing?
- Is there an interest in increasing this capacity?
21. Describe the Band's relationship with financial institutions.  
(i.e. good, bad, non-existent)?
- Is there easy access to capital?
22. When you need help to manage your housing, where do you get it?  
(i.e. INAC, Tribal Council, etc).

**Part IV – Future Housing Plans:**

23. Who needs housing in the community (general and priority)?
- Elderly
  - Students/youth
  - Single families
  - Single people
  - People with disabilities
  - Other
24. How many people are on the Band's waiting list?
- How is your waiting list maintained (updated yearly, etc)?
25. What are your future plans for housing?
- Do they include need for roads, new sewer or other infrastructure?
26. How are plans (including allocation decisions) made?
- Capital plan process
  - Band meetings
  - Band council committees
  - Other
27. Does the Band have access to adequate land supply to meet the housing need?
- Do you anticipate this will change in the next 5-10 years?
28. What are other housing issues that you think are important?
29. What do you – from your experience – see as the key barriers to improved housing in your community?
30. Can you recommend any important documents or reports to examine?

## FRIENDSHIP CENTRE INTERVIEW GUIDE

What area(s) does your Friendship Center serve?

1. Does this service area include any reserve communities? If so, which ones?
2. How many aboriginal people use your Friendship Center?
3. Do you know how many Aboriginal people use your services that are (numbers or percentages):
  - Status
  - Non-status
  - Métis
  - Inuit
4. How many Aboriginal people do you estimate live in your service area?  
Follow-up: Could you estimate those numbers in terms of:
  - Status
  - Non-status
  - Métis
  - Inuit
5. What is the average age of Aboriginal people who use the Friendship Center?
6. Could you estimate the average income level of Aboriginal people who use the Friendship Center?
7. Is the Friendship Center involved in aboriginal housing?  
If yes, describe.  
If no, is the Friendship Center interested in getting involved in housing?
8. Are you aware of any urban/rural aboriginal housing providers in your area?  
If yes, do you refer your clients to that aboriginal housing provider?  
Do you have a relationship with the aboriginal housing provider (i.e. do you have regular contact? Is the housing provider aware of the services you provide)?  
If no, do you think there is a need for an urban/rural aboriginal housing provider in your area?
9. Do you have any views on the capabilities of the aboriginal housing provider in the area? What do you view as their strengths? What areas could they improve in?

10. Are you aware of other housing (low-income, non-profit) that is available in your area?  
If yes, do you refer your clients to those housing providers?
11. Do you think there is a need for more urban/rural aboriginal housing in this area?  
Follow-up: Do you think this will change in the next 5-10 years?
12. What do you see as the biggest need for housing in this area?
- Families
  - Elders
  - Youth
  - Homelessness
  - Other (Medical care, emergency services, transition houses, etc)
13. Is homelessness for Aboriginal people an issue in this area?
14. Do you track the number of people using your Friendship Center who are homeless or who currently live in unsuitable living conditions (i.e. over-crowded)?  
Follow-up: if yes, how many people using the Friendship Center are homeless or cite unsuitable living conditions?
15. What do you – from your experience – see as the key barriers to improved housing in your community?
16. Can you recommend any important documents or reports to examine?

**MÉTIS INTERVIEW GUIDE**

1. Do you know (approximately) how many Métis people live in this area (note: define area)?
2. Based on your knowledge, what is the average age of Métis people living in this area?
3. Are you aware of any urban/rural Métis/Aboriginal housing providers in your area?  
If yes, do you know how many Métis people in this area access housing from those providers?  
If no, do you think there is a need for an urban/rural aboriginal housing provider in this area?
4. Do you have any views on the capabilities of the aboriginal housing provider in the area? What do you view as their strengths? What areas could they improve in?
5. Are you aware of other housing (low-income, non-profit) that is available in your area?  
If yes, do you know whether many Métis people access that housing?
6. Does your Métis organization (local) have any relationship with the aboriginal housing provider in this area (if one exists) or with any other non-profit housing providers?  
If yes, please describe that relationship.
7. In your opinion, what are some of the biggest housing issues facing Métis people in this area?
  - Access to affordable housing
  - Awareness of services available
  - Homelessness
  - Elder housing
  - Youth housing
  - Other (i.e. disabled, medical, emergency, etc)
8. Is your Métis organization (local) interested in getting in developing a housing society?  
If yes, what capacity is there within your organization (local) to develop a society?
9. Could you estimate the number of Métis homeless people in this area?
10. What do you – from your experience – see as the key barriers to improved housing for Métis people?
11. Can you recommend any important documents or reports to examine?



## APPENDIX 3 – MAP OF REGIONS

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Below is a map of British Columbia indicating the regions of the Ministry of Aboriginal Relations and Reconciliation. The light blue dots indicate the locations of interviews for this study.

**Figure 2: Map of Interview Locations By Region**

(Source: [www.gov.bc.ca/arr/treaty/regional.html](http://www.gov.bc.ca/arr/treaty/regional.html))

