

Standing Tree to Standing Home

A Framework for Assessing Community Housing Systems



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Foreword

The standard model of residential construction is failing Indigenous communities on-reserve, leading to the overcrowding of homes, disrepair, health issues and cultural degradation. This situation perpetuates already drastic socio-economic inequity, as the high cost to heat poorly built and maintained homes keep Indigenous families trapped in a cycle of energy poverty. A growing Indigenous population with a real need for a new approach to housing requires a reformulation of this problem into an opportunity. Housing construction projects in Indigenous communities offer great potential to catalyze sustainable and equitable economic development, and to connect locally controlled resource extraction activities with community needs. Innovation is required to ensure that these communities are capturing this opportunity as a part of fulfilling their economic, social, environmental and cultural visions. To accomplish this, a community-driven approach to housing that builds on the experience, knowledge, value and assets that are already present in communities is needed. One that supports local decision making and self-determination, that is culturally responsive, and that creates an enabling environment for successful Indigenous housing economies.

This document aims to provide supportive materials to on-reserve Indigenous communities seeking to transform their housing systems in order to maximize local benefits and minimize economic, social and cultural leakage from their communities. The information contained herein details an approach to developing a comprehensive baseline assessment that communities can use to assess their own readiness for transforming their housing systems into value-added, community development opportunities. Additionally, a basic decision-making framework for self-determined housing is provided, as well as a financial resources guide along with other practical and useful information to assist Indigenous communities in thinking about how to transform their housing systems.

Getting Started

Many Indigenous communities are already leading the way in innovating and self-determining their housing systems in different ways. The approach described here for elaborating housing systems may not be appropriate for all contexts. Some communities may want to use particular aspects or ideas presented in this guide to develop their own housing system assessments and planning tools in ways that are appropriate to them. This guide is not designed to be prescriptive or authoritative, but rather to be used as a reference tool in conjunction with other resources and approaches.

Most Indigenous communities in Canada have identified housing as a major issue, but defining the problem and understanding how to address it is not easy. An initial approach that could be useful is a community meeting or gathering where housing issues and opportunities are identified. This activity could be integrated into the Comprehensive Community Planning process already underway in many communities, thereby saving resources and time for community members and planners. At a minimum, this early stage of self-reflection can help communities to better understand what need and desire there is amongst community members for changing the status quo on housing, and can substantiate the need for further action.

Some initial questions that could support this preliminary process are as follows:

- What is the current state of housing in the community? Is there a need for a new approach?
- What cultural practices are not well accommodated by current housing?
- Is there interest in including local materials/local labour in housing projects?
- What desire is there for training and capacity building in the community?
- What are the main challenges with housing?
- What are the main opportunities with housing?
- Given your answers to the above, what flexibility/willingness is there to spend more on housing now for savings in the future?

The result of this preliminary activity could be a strategic plan or a community vision for housing. Having this vision articulated in a way that sets specific goals and outcomes will be useful for planning and decision making later on in this process.



Comprehensive Baseline Assessment

STEP 1: INFORMATION GATHERING

The main purpose of a comprehensive baseline assessment is for communities to obtain the necessary information to understand what is needed to fulfill their vision for housing and community development, and to begin to develop a plan which addresses that need. We have identified a housing system as comprised of nine key components which can interact with and support each other in a myriad of ways.



The Nine Housing System Components

Typical approaches to housing consider one, or at best, two of these components, while neglecting a number of other important variables. Approaching housing from a systems perspective can enable communities to understand how different processes, dependencies, needs and assets all impact housing and community development.

In this approach to information gathering, each housing system component is elaborated as a set of baseline indicators, which can be derived from a number of

sources. Some of this information might be easily accessible in documents, or can simply be recalled by representatives of the Band or Nation, while other pieces of information will be more difficult to obtain. Some information may even require community consultation and could be integrated into the Comprehensive Community Planning process, as described below. The objective is to gather as much of the data set as possible for each of the components, in order to build a complete picture of the current housing system within the community, and to establish a strong foundation from which to evaluate options for going forward.

The following table lists the recommended set of indicators for each housing system component, and suggests some potential sources where that information might be obtained. These sources in some instances will provide robust information, while in other cases may be cursory and require future polling of community members.

Indicators	Potential Sources	Notes
Labour Market and Capacity		
Demographics (population on-reserve, off-reserve, gender, age groups i.e. 0-19, 20-24, 25-44, 44+)	Nation staff/documents, Indigenous Services Canada (ISC), Statistics Canada	
Average education level of members	Nation staff/documents, Indigenous Services Canada (ISC), Statistics Canada	
What is the current level of employment in the community? What are the key employers?	Nation staff/documents	
What skills and capacities currently exist within the community in relation to forestry and housing? (Carpenters, plumbers, gas fitters, electricians, sawyers, heavy equipment operators, project managers/administrators?)	Nation staff/documents (education/social assistance/employment), building maintenance staff, relevant local businesses	
Are there any members with the above skills who do not live within the community?	Nation staff/documents (education/social assistance/employment), building maintenance staff	
What opportunities are there for capacity building/training in the community? (level of interest of community members?; current level of available training resources and capacity?)	Nation staff/documents (education/social assistance/employment), local training providers/institutions	
What capacity building initiatives/partnerships have been tried in the past? Ongoing?	Nation staff/documents (education/social assistance/employment)	



What youth training opportunities exist?	Nation staff/documents (education/social assistance/employment)	
Governance		
Has the community created a land use plan? Comprehensive community plan?	Nation staff/documents	
Are housing and forestry described in these plans and if so how?	Nation staff/documents	
Is traditional/Indigenous governance/law integrated in community decision making and processes	Nation staff/documents	
Is there a housing policy? (see section on housing policy)	Nation staff/documents (housing)	
What other agreements are in place (treaties, stewardship agreements, Impact Benefit Agreements)?	Nation staff/documents (Band Manager, Chief in Council)	
Is the Nation in process of acquiring other lands?	Nation staff/documents (Band Manager, Chief in Council)	
Does the Nation operate under the First Nation Land Management Act or continue to operate under the Indian Act with regard to land and resource decision making?	Nation staff/documents	
How many reserves does the Nation have? How many of them are populated?	Nation staff/documents	
Business Models		
What businesses currently operate in the community	Nation staff/documents (economic development manager)	
Which businesses are locally owned (both by the Nation and/or by Nation members) and how are they structured? (For-profit? Social enterprise? Co-operative? Limited Liability Partnerships?)	Nation staff/documents (economic development manager)	
Does the Nation have a development corporation or similar entity?	Nation staff/documents (economic development manager)	
Do you have own-source revenue and what percentage is allocated to housing/ infrastructure?	Nation staff/documents (economic development manager)	
Resources		
How much harvestable timber is there within reserve lands? (what species, dimensions, and avg volume/hectare when harvested)	Nation staff/documents (lands and resources)	
Does the community have their own forestry tenures or agreements with other operators within your traditional territory?	Nation staff/documents (lands and resources, economic development)	



Does the community have its own logging equipment? What equipment?	Nation staff/documents (lands and resources, economic development)	
What other resources are commercially extracted within the territory? (i.e. gravel)	Nation staff/documents (lands and resources)	
Is timber harvested for personal use? (construction? fire wood?)	Nation staff/documents (lands and resources)	
What other resource extraction tenures does the community hold or exist on their traditional territories	Nation staff/documents (lands and resources, economic development, Band Manager)	
What capacity/equipment is there locally owned for value added production (sawmills, biomass)? Is there other capacity/equipment available in close proximity (not locally owned)?	Nation staff/documents (lands and resources, economic development)	
Collaboration and Partnerships		
Which educational institutes are working or have previously worked with the community?	Nation staff/documents (education/social assistance/employment)	
In what ways does the community collaborate with other First Nation communities in the region? Is there a Tribal Council that you are affiliated with?	Nation staff/documents (band manager, Chief in Council)	
Are there, or have there been, working relationships with other nearby Nations on community or economic development?	Nation staff/documents (band manager, Chief in Council)	
What contractors are typically used for construction projects? And where are they from?	Nation staff/documents (housing, building maintenance)	
What is the current state of relationship with ISC? CMHC? (i.e. third party management?)	Nation staff/documents (finance/admin, housing)	
Have there been any specific partnerships or initiatives in relation to construction? housing? forestry?	Nation staff/documents (education/social assistance/employment/housing)	
Any other relevant organizations that you've worked with? (planning, engineering, etc.)	Nation staff/documents (education/social assistance/employment)	
Housing Policy and Planning		
What is the current construction management model for housing and other buildings?	Nation staff/documents (housing)	
Where is timber currently sourced for construction projects?	Nation staff/documents (housing)	
What are the key issues that community members struggle with under the current housing system?	Nation staff/documents (housing)	



Is there a policy or discussion around different ownership models?	Nation staff/documents (housing)	
How large is the waitlist for housing?	Nation staff/documents (housing)	
How are housing designs and lot placements currently chosen?	Nation staff/documents (housing)	
What local labour is used in housing construction and renovations? Is there a policy for this?	Nation staff/documents (housing)	
Is there a procurement policy for local labour, materials, other materials and services?	Nation staff/documents (housing)	
Is there currently a community vision for housing?	Nation staff/documents (housing)	
Has a participatory design workshop ever been carried out? If so, what do community members see as culturally appropriate and desirable housing?	Nation staff/documents (housing)	
How are housing related matters communicated to community members?	Nation staff/documents (housing)	
Financing		
How is housing currently financed? (ISC, CMHC, individuals? Other?)	Nation staff/documents (housing, finance)	
What other relationships exist with financial institutions?	Nation staff/documents (housing, finance, band manager)	
What amount are the government (ISC, CMHC) and local subsidies for housing?	Nation staff/documents (housing)	
Who administers this and what capacity/resources do they have?	Nation staff/documents (housing)	
Does the Nation receive block funding? Is this used for housing or to service housing loans?	Nation staff/documents (finance, band manager)	
What is the state of arrears?	Nation staff/documents (housing, finance)	
What are the current amortization periods and interest rates on mortgages for the community?	Nation staff/documents (housing, finance)	
Is individual ownership an available option to Nation members? If so, what is the percentage of housing individually owned versus band owned (rented)?	Nation staff/documents (housing)	
What are the main reasons for defaulting on housing payments?	Nation staff/documents (housing, finance)	
What is the average income of community members?	Nation staff/documents (education/social assistance/employment)	
What is the average rental cost in the community? In the nearest town off-reserve?	Nation staff/documents (housing)	



Market Opportunities		
What are other current construction/ renovation needs in the community (housing, other buildings, boardwalks, etc.)	Nation staff/documents (housing, maintenance, band management)	
What local service/product related to forestry or construction is there a demand for outside of the community?	Nation staff/documents (economic development)	
What is the current rate of economic leakage? (How much money is escaping from the community?)	Nation staff/documents (economic development)	
Are there any traditional community activities that are relevant to a housing economy? (e.g. fire wood gathering, weaving...)	Nation staff/documents	
What other economic opportunities exist within the community?	Nation staff/documents (economic development, lands and resources)	
Is there an economic development strategy? Are housing and forestry integrated into this?	Nation staff/documents (economic development)	
Housing and Infrastructure		
Total number of housing units	Nation staff/documents (housing)	
Number of units in need of replacement	Nation staff/documents (housing)	
Number of units contaminated by mould	Nation staff/documents (housing)	
Average lifespan of a house in this community	Nation staff/documents (housing)	
Unit construction costs per square foot	Nation staff/documents (housing)	
Serviced lots available	Nation staff/documents (housing)	
Unserviced lots available	Nation staff/documents (housing)	
Unit cost of lot servicing	Nation staff/documents (housing)	
Number of units in need of minor repair	Nation staff/documents (housing)	
What are the types of energy available in the community?	Nation staff/documents (housing)	
Number of units in need of major repair	Nation staff/documents (housing)	
Water supply sources and monthly/annual cost	Nation staff/documents (housing)	
Means of wastewater disposal/capacity	Nation staff/documents (housing)	
Adequate water treatment facilities/capacity?	Nation staff/documents (housing)	



What is the average cost of heating and maintaining a home in the community?	Nation staff/documents (housing)	
What is the average annual cost of home renovations in the community?	Nation staff/documents (housing)	
Is there a housing liability assessment?	Nation staff/documents (housing)	

STEP 2: INFORMATION ANALYSIS

Once the baseline indicators from each of the system components have been collected, this information can then be analyzed and organized into four categories that will further prepare a community for housing system planning and decision making. These categories include processes, external linkages, needs, and assets.

Processes - the ways in which components of a housing system currently interact or do not interact with one another

- Example a): Current land use or forestry planning activities are not considering the possibility of utilizing local forest materials in housing projects
- Example b): Training initiatives targeting youth are not considering housing projects or sawmilling as potential opportunities to gain hands-on experience within the community
- Example c): There exists a housing collaboration at the regional level with other communities that could be further developed to leverage further benefit (e.g. buying power)

External Linkages - the ways in which housing is currently dependent on resources external to the community, whether that be materials, funding, labour, or expertise

- Example a): Housing and other building projects are utilizing contractors and skilled workers from outside of the community
- Example b): House construction relies solely on subsidies from Indigenous Services Canada and CMHC
- Example c): Much of the home heating in the community is dependent on expensive diesel fuel

Needs – the skills, resources and knowledge that the community is missing for the development of a value-added housing economy

- Example a) the community does not have any members with electrical skills
- Example b) the community does not have a development corporation to oversee



Example c) social enterprise development related to housing
the community does not have enough serviceable lots to meet the demand for housing

Assets – the skills, resources and knowledge in the community that can contribute to building a value-added housing economy

Example a) the community has a portable saw-mill that has been sitting decommissioned for some time that could be used to mill local timber for housing

Example b) the community has skilled woodworkers that can support a value-added forestry business

Example c) the community has a good, harvestable forestry tenure that could be used to feed a sawmilling business

Once each of these categories are elaborated, communities can then start to think about how this information can help to guide the design of projects and activities required to begin transforming housing systems and creating value-added housing economies.

The following questions are some examples that can stimulate this line of thinking:

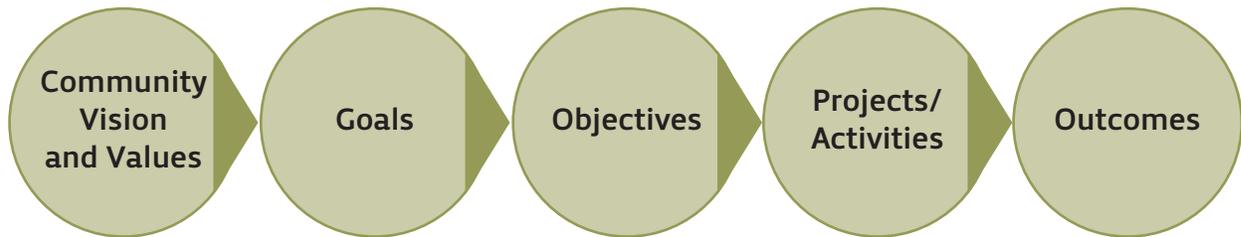
- What is required to bridge the disconnect between current processes related to housing?
- How can community assets be used to break undesired external linkages for housing?
- How can community assets be used to fulfill housing needs?
- What training, capacity building or other projects and activities can address identified housing needs and break down undesired external linkages?

STEP 3: PLANNING AND DECISION MAKING

Once the baseline assessment is complete and communities have begun to build a better understanding of their processes, external linkages, needs and assets, they can then start to develop a plan to put their community vision for housing into action.

Many Indigenous communities in British Columbia today are in the process of developing and implementing Comprehensive Community Plans (CCP) to guide their way toward sustainability, self-sufficiency and improved governance capacity. The CCP aims to be a holistic community planning and development process undertaken with broad community participation, and planning and visioning for housing can be an inherent part of this process.

The CCP outlines a planning process that includes the following stages from vision to outcomes:



Comprehensive Community Planning process

In order to avoid duplicating efforts and to avoid using more resources than necessary, any communities thinking about transforming their housing systems should also draw upon the information derived from the CCP process, and integrate their housing visioning into that process. Essentially, developing a self-determined housing system in a community requires much of the same process as the CCP, but with the major difference being housing is the focal point. As a community development strategy, centering housing within the CCP framework can be a valuable exercise given its importance to the social, cultural, physical and economic health of the community.

Different communities require different levels of transformation and need to make different decisions based on their baseline assessment in order to arrive at their respective community vision for housing. To support this decision making, a community can develop guiding principles which assist them in making decisions as they move forward with planning and implementation of projects.

The following is an example of a starting point for **Guiding Principles** that communities can use:

Increased LOCAL – labour, natural resources, knowledge, decision-making

Increased VALUE – jobs, businesses, natural resources, homes

Increased LONGEVITY/QUALITY – homes, jobs

Strengthened CULTURE/TRADITION – homes, jobs, community

Increased EQUITY – incomes, jobs

Increased ECOLOGICAL SUSTAINABILITY – natural resources, environment

Improved HEALTH – individual, community

Increased RESILIENCE – economy, environment, homes

Increased SELF-DETERMINATION – decision-making, natural resources, homes

Decreased COSTS – homes, energy, natural resources

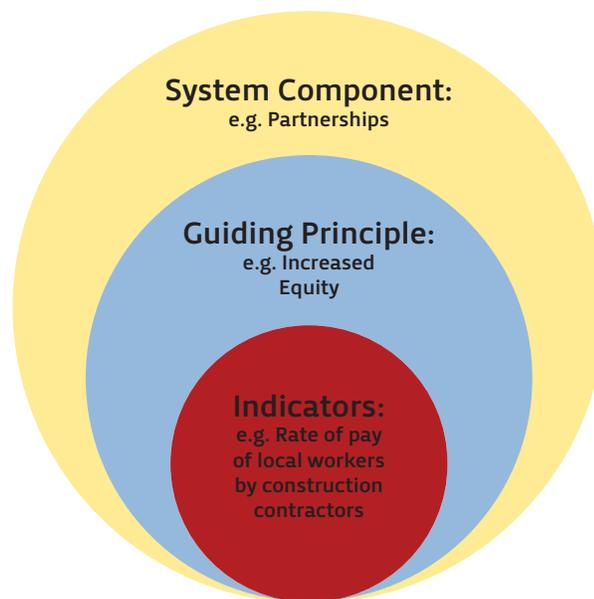
Decreased DEPENDENCY – skills, natural resources, energy

Decreased LEAKAGE – monetary, human resources, natural resources



Guiding Principles

Once these guiding principles have been finalized, they can then be used as a basis for formulating specific indicators to measure the degree to which housing decisions and projects are adhering to these principles and realizing community visions for housing. Developing these principles can be a time-intensive process, and a useful starting point can be to develop a framework to help with the identification and organization of relevant indicators. The framework can be structured according to a set of nested categories: **System Components**, **Guiding Principles**, and **Indicators**:



Nested structure of the framework



Completing this framework for all of the system components will ultimately amount to a decision making tool that communities can utilize to monitor the results of their value-added housing initiatives and navigate the necessary changes to bring them in closer alignment with their vision for housing.

The following is a list of **example indicators** that communities can use as a starting point:

- Number of new homes constructed
- % of energy savings of new homes over a determined period
- % of maintenance savings of new homes over a determined period
- Number of trained individuals in carpentry, plumbing, electricity, sawmilling, etc...
- Number of individuals certified in trades
- Number of new apprentices
- Number of community members involved in project
- Number of community businesses involved in project
- % of local labour in construction of new homes
- % of locally sourced materials in new homes
- Number of employees in sawmill
- % of sawmill production being utilized for local project vs exports
- Number of policy changes influenced by project
- Number of contracts signed between resource extraction (forestry) operations, sawmills and construction contractors

Financial Resource Guide for Communities

Developing housing system baseline assessments and alternative, value-added housing initiatives requires community leadership, imagination, capacity and financial resources. This guide is meant to be used as a quick-reference for communities that may be unaware of certain funding opportunities that could be relevant to this type of work. Approaching housing through a systems and community economic development lens means that both housing-specific and non-housing specific funding streams can be accessed to advance these efforts. A challenge early on in this process is to concurrently break dependencies on government and other external sources while you build up a community economy, but also to not turn away from critical support mechanisms and funding.

We have curated a list of funding streams that could be applicable to this work, and organized them according to the nine housing system components described above. This list is by no means exhaustive, and communities are encouraged to further research funding opportunities that may be relevant. The links beside each funding stream can provide further details and specifics on the amounts, timelines, and eligibility requirements. Those with asterisks (*) represent British Columbia specific funding streams.

Housing and Infrastructure

- BC Ministry of Municipal Affairs and Housing – Infrastructure Planning Grant Program*
http://www.cscd.gov.bc.ca/lgd/infra/infrastructure_grants/infrastructure_planning_grant.htm
- Indigenous and Northern Affairs Canada (INAC) – Capital Facilities and Maintenance
<https://www.aadnc-aandc.gc.ca/eng/1100100016395/1100100016396>
- Indigenous and Northern Affairs Canada (INAC) – First Nations Infrastructure Fund
<https://www.aadnc-aandc.gc.ca/eng/1100100010656/1100100010657>
- Canadian Mortgage and Housing Corporation (CMHC) – Residential Rehabilitation Assistance Program (RRAP)
<https://www.cmhc-schl.gc.ca/en/first-nation/financial-assistance/renovation-programs/residential-rehabilitation-assistance-program-on-reserve.cfm>
- Canadian Mortgage and Housing Corporation (CMHC) – On-Reserve Housing Retrofit
<https://www.cmhc-schl.gc.ca/en/first-nation/financial-assistance/renovation-programs/on-reserve-housing-retrofit-initiative.cfm>
- Infrastructure Canada - New Building Canada Fund – Small Communities
<http://www.infrastructure.gc.ca/plan/sc-cp-eng.html>



Resources

- Indigenous and Northern Affairs Canada (INAC) – Land and Economic Development Services Program <https://www.aadnc-aandc.gc.ca/eng/1100100033423/1100100033424>
- Natural Resources Canada - Indigenous Forestry Initiative <http://www.nrcan.gc.ca/forests/federal-programs/13125>
- BC Ministry of Energy, Mines and Petroleum Resources – Community Energy Leadership* Program (CELP) <https://www2.gov.bc.ca/gov/content/industry/electricity-alternative-energy/community-energy-systems/community-energy-leadership-program>

Housing Policy and Planning

- Real Estate Foundation of BC (REFBC) – General Grants Stream* <http://www.refbc.com/grants>
- Indigenous and Northern Affairs Canada (INAC) – On-Reserve Housing Capacity Development Fund <https://www.aadnc-aandc.gc.ca/eng/1464808400088/1464808436882>
- Canadian Mortgage and Housing Corporation (CMHC) – Proposal Development Funds <https://www.cmhc-schl.gc.ca/en/first-nation/financial-assistance/non-profit/proposal-development-funding.cfm>

Collaboration and Partnerships

- Union of BC Municipalities and the First Nations Summit - Community to Community Forums* (C2C) <http://www.ubcm.ca/EN/main/funding/lqps/community-to-community-forum.html>
- Indigenous and Northern Affairs Canada (INAC) – New Approach for Housing Support (multi-community, multi-year funding)* <https://www.aadnc-aandc.gc.ca/eng/1460572397817/1460572439929>

Financing

- Indigenous and Northern Affairs Canada (INAC) – Housing Subsidy Program in BC* <https://www.aadnc-aandc.gc.ca/eng/1460572593683/1460572628631>
- Indigenous and Northern Affairs Canada (INAC) – New Approach for Housing Support* <https://www.aadnc-aandc.gc.ca/eng/1460572397817/1460572439929>
- Canadian Mortgage and Housing Corporation (CMHC) – Non-Profit Housing Program (Section 95) <https://www.cmhc-schl.gc.ca/en/first-nation/financial-assistance/non-profit/housing-program.cfm>
- Canadian Mortgage and Housing Corporation (CMHC) – Affordable Housing Seed Funding Program https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_001.cfm
- First Nation Market Housing Fund (FNMHF) <http://www.fnmhf.ca/english/>
- Government of Canada – Canada Small Business Financing Program http://www.ic.gc.ca/eic/site/csbfp-pfpec.nsf/eng/h_la00007.html

Market Opportunities

- Western Economic Diversification – Western Economic Diversification Program
<https://www.wd-deo.gc.ca/eng/16.asp>
- Indigenous and Northern Affairs Canada – Community Opportunity Readiness Program
<https://www.aadnc-aandc.gc.ca/eng/1100100033417/1100100033418>
- BC Ministry of Forests, Lands, Natural Resource Operations and Rural Development – BC Rural Dividend Funding Program*
<https://www2.gov.bc.ca/gov/content/employment-business/economic-development/support-organizations-community-partners/rural-economic-development/rural-dividend/program-details2>
- Indigenous Services Canada - Community Opportunity Readiness Program
<http://www.aadnc-aandc.gc.ca/eng/1100100033414/1100100033415>

Labour Market and Capacities

- Employment and Social Development Canada - Indigenous Labour Market Programs
<https://www.canada.ca/en/employment-social-development/services/indigenous.html>
- CMHC Canada - Housing Internship Initiative for First Nations and Inuit Youth
<https://www.cmhc-schl.gc.ca/en/first-nation/financial-assistance/upload/housing-internship-initiative-first-nations-inuit-youth.pdf>
- BC First Nations Forestry Council – First Nations Forestry Training Program*
<http://www.fnforestrycouncil.ca/programs/training-youth/forestry-training-program>

Business Models

- Vancity – Community Partnership Program*
<https://www.vancity.com/AboutVancity/InvestingInCommunities/Grants/CommunityPartnershipProgram/>
- All Nation Trust Company (ANTCO) – Funding Programs
<http://www.antco.bc.ca/services/grants>
- Indigenous and Northern Affairs Canada (INAC) – Aboriginal Business and Entrepreneurship Development
<https://www.aadnc-aandc.gc.ca/eng/1375201178602/1375202816581>

Governance

- New Relationship Trust – Direct Support Funding, Governance Capacity Initiatives
<http://www.newrelationshiptrust.ca/funding/direct-support/>
- Indigenous and Northern Affairs Canada - Professional and Institutional Development Program
<https://www.aadnc-aandc.gc.ca/eng/1100100013815/1100100013816>

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