



Lilwat Nation

COMMUNITY HOUSING PLAN

APRIL 2020

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1 INTRODUCTION

1.1 OVERVIEW

The Community Housing Plan (the Housing Plan or the Plan) is a plan for Líl'wat Nation's housing program over a 15-year period (2018 to 2033).

The Housing Plan identifies:

- How many new homes are needed and what type / size
- Where new homes should be built
- How new homes will be delivered (e.g., rent-to-own, rental, members building their own)
- How many homes need major repairs or renovations
- What other supports may be required to meet members' housing needs

In implementing the Housing Plan, Líl'wat will:

- Strive to meet the full diverse housing needs of Líl'wat members who want to live in the community
- Focus new development on Nation-owned reserve lands (excluding CP and Traditional)
- Consider select opportunities for off-reserve development on Nation-owned fee simple lands
- Support members in building, maintaining, and improving their own homes
- Advance other housing-related initiatives to support successful implementation of the Housing Plan

The Housing Plan primarily focuses on meeting housing needs on reserve, though it also identifies opportunities for off-reserve projects.

CITIZENSHIP CODE

Líl'wat Nation's Citizenship Code states that all citizens shall have the following housing-related rights¹:

- To live on a reserve of the Nation
- To own land in the territory and reserve of the Nation

The Nation's housing and land programs help members fulfill these rights.

COMMUNITY PLANS & STRATEGIES

The following guiding principles from the 2015 Community Land Use Plan (CLUP) were used in developing the Housing Plan:

- Seek to develop communities on Líl'wat that focus on mixed-use, are pedestrian friendly and are attractively designed
- Oppose land development that leads to sprawl, inefficient use of land, and dependency on motor vehicles
- Ensure that all Líl'wat Nation development is sustainable and adheres to concepts such as smart growth and low impact design
- Ensure that all houses built in the community will meet the minimum standards set out in the BC Building Code

A key housing priority in the CLUP was:

- Continue to refine the housing strategy in order to identify the needs of the community within the constraints to development factored into the process and link the strategy to the need for more housing.

The Líl'wat Housing Plan will help to fulfill these principles and priorities. A summary of the CLUP and other key community plans and strategies can be found in Appendix C.

HOUSING DEPARTMENT

The Líl'wat Housing Department supports housing for its members in a variety of ways:

- Building new rental and rent-to-own housing
- Renovating existing housing / supporting homeowners with renovations
- Managing rentals and rent-to-own housing
- Supporting homeowners dealing with emergencies, such as flooding, fire, and insurance
- Working with tenants on rental arrears

In recent years, the Housing Department has accomplished many milestones, despite funding constraints. Since 2010, approximately 55 new homes have been built – an average of 6 homes per year – and the Nation is building to a higher standard so that homes require less maintenance.

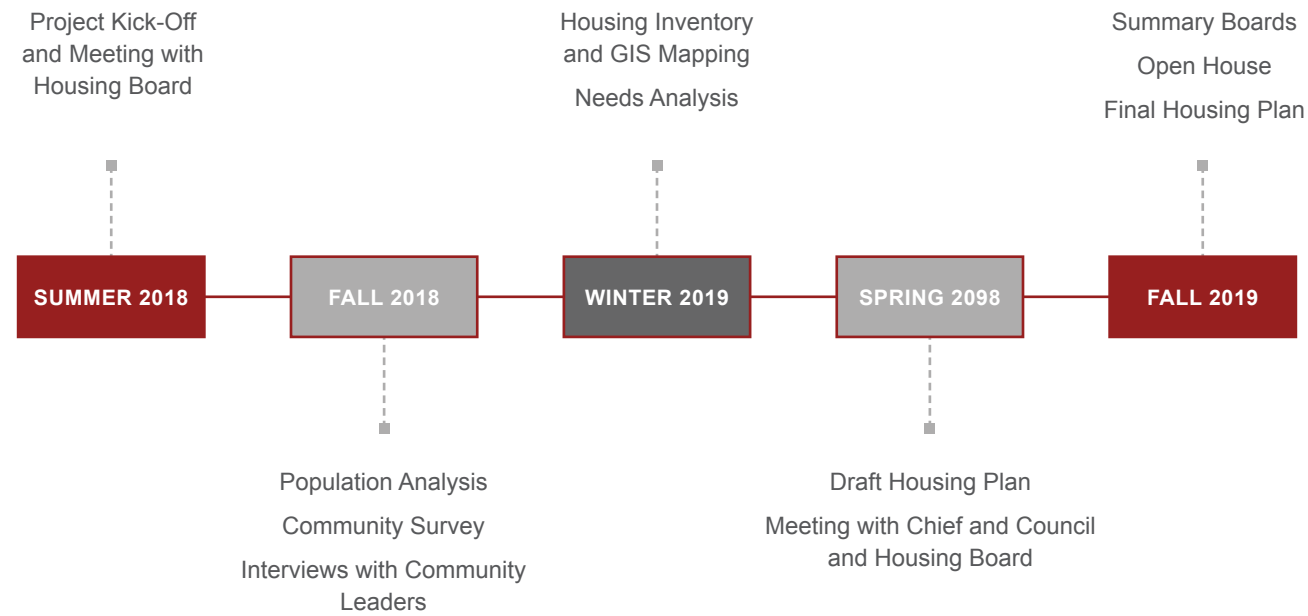
The Housing Department also works with other departments to support members' housing needs, including Lands, Community Social Services, and Health and Healing.

¹ Líl'wat Nation Citizenship Code (2012), <https://lilwat.ca/governance/plans-laws/>

2 PROCESS

2.1 TIMELINE

The Housing Plan was developed through a one-year process that involved significant data gathering, technical analysis, GIS mapping, and engagement with community leaders and members.



2.2 ENGAGEMENT OVERVIEW AND FINDINGS

The following methods of engagement were used as part of the Housing Plan:

- A community-wide survey to assess housing needs
- Key informant interviews with community leaders to provide context on the history of Líl'wat's housing program and ideas for the future. The following leaders contributed their ideas and perspectives:
 - Chief Leonard Andrew, Cultural Chief and former Chief and Band Manager
 - Joanne John, Acting Director of Health and Healing
 - Debbie Allendal, Director of Community Social Services
 - Harriot VanWart, Director of Lands and Resources
 - Kerry Mehaffey, Head of Líl'wat Business Group
- Meeting with Chief and Council and the Housing Board to present findings and solicit feedback on draft recommendations
- Summary 'boards' posted online and an Open House held for community members to review draft recommendations and provide input

COMMUNITY SURVEY RESULTS

Líl'wat Nation invited all members living on and off reserve, as well as non-members living on reserve, to complete a community survey as part of the Community Housing Plan. In total, 222 responses were received, 200 from Líl'wat members and 22 from non-members. Nine percent of all members completed the survey – an excellent turnout that shows the community's commitment to housing – with the majority of respondents (90%) residing on reserve. The survey had good representation across age groups, reserves, and income levels.

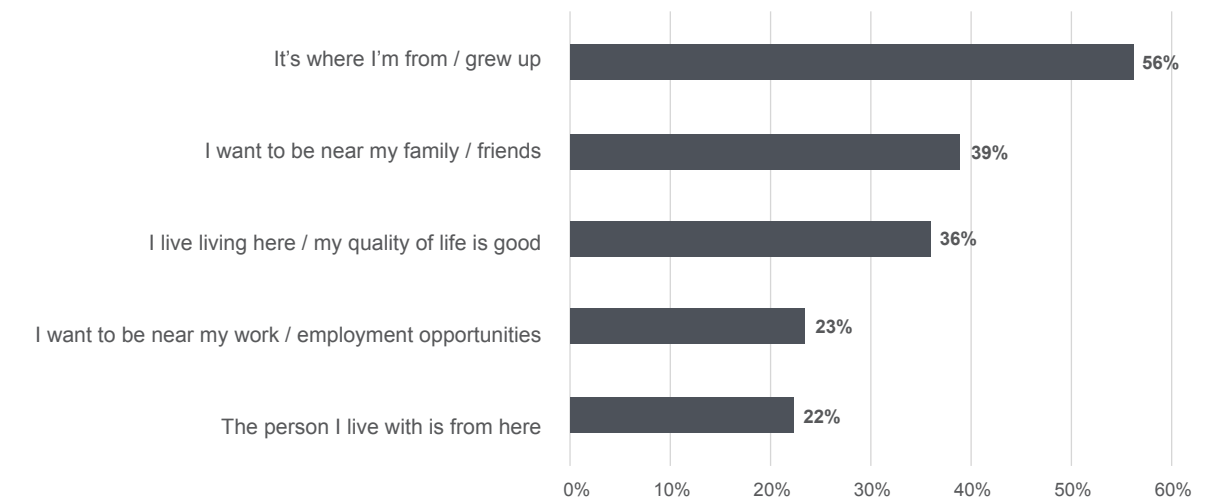
Surveys were collected from November 5 to November 29, 2018. The survey was advertised on the Nation's website and Facebook page, as well as in key locations in Líl'wat. This survey was voluntary and open to all Líl'wat members and non-members living on reserve. Because of the voluntary nature of this survey, the results are not statistically significant.

A full summary of the survey results was prepared as a separate document (see Appendix A) and shared with the community.

KEY FINDINGS

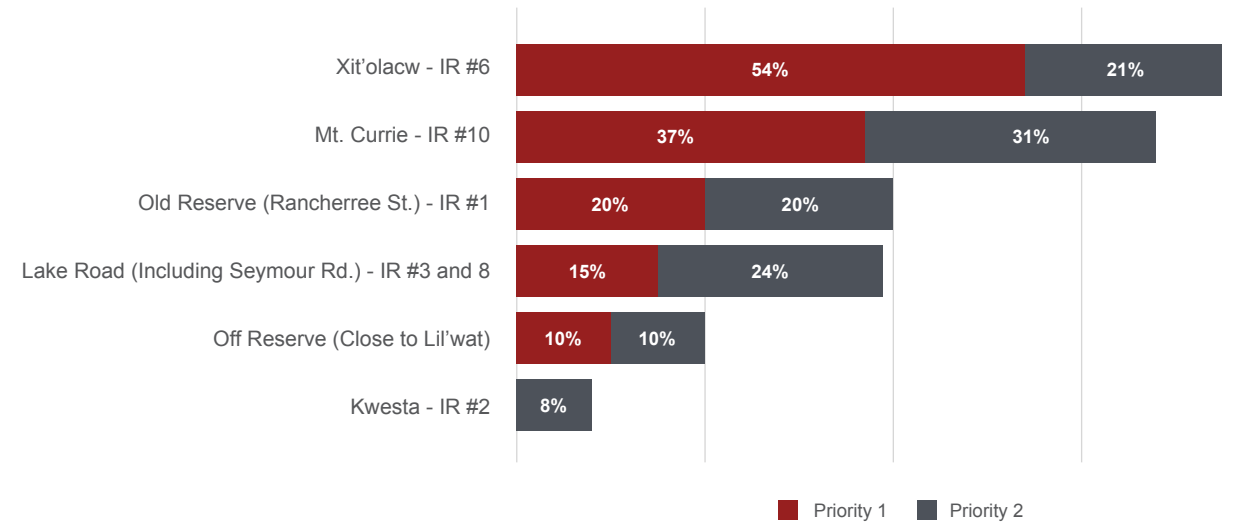
1. **Members live in Líl'wat for the community.** The lack of housing and job opportunities are preventing off-reserve members from moving to Líl'wat.

Figure 1: Reasons for Living on Reserve (192 On-Reserve Respondents)



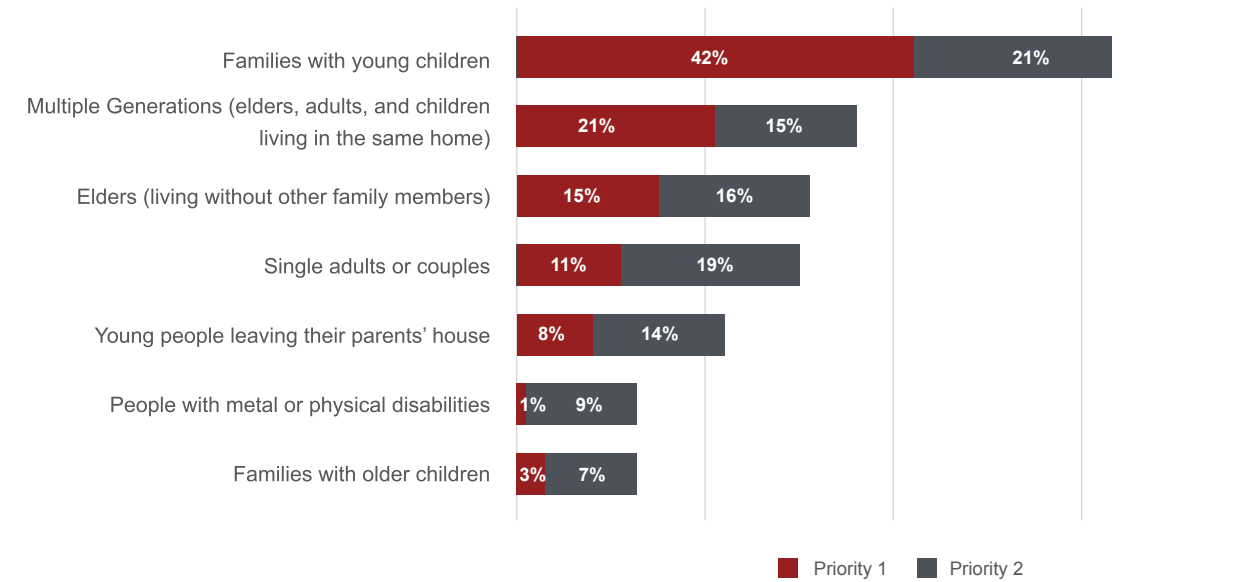
2. Members said that housing for families with young children is the top priority, followed by multi-generational families, Elders, and singles and couples.

Figure 2: Housing Priorities (152 All Respondents)



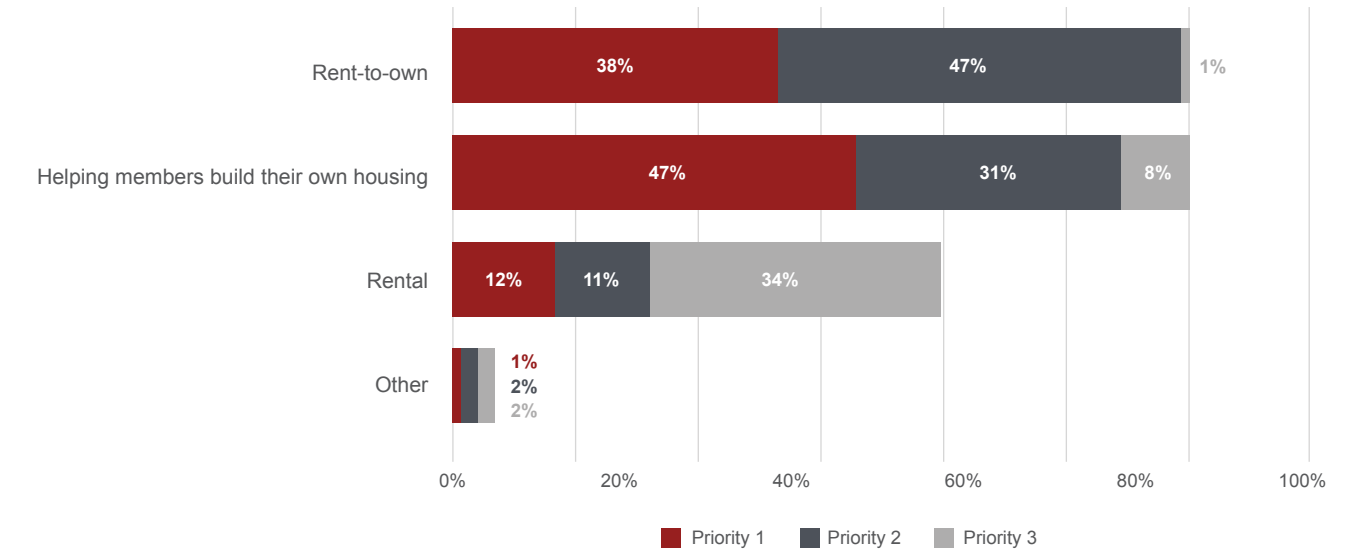
3. Xit'olacw (IR #6) and Mt. Currie (IR #10) are priority areas for new housing development.

Figure 3: Priority Areas (115 All Respondents)



4. The priority housing tenure types are rent-to-own housing and helping members build their own housing. Helping members build their own housing was most often selected as a number one priority. These priorities are similar across income levels. Households with incomes over \$60,000 are more likely to feel that helping members build their own housing is a priority.

Figure 4: Priority Housing Tenure (167 All Respondents)



5. There is very strong support for building off-reserve housing for Lil'wat members. Some members would like more information about the Commercial Core Project on Main Street.

Figure 5: Investing in Off-Reserve Housing for Members (163 All Respondents)

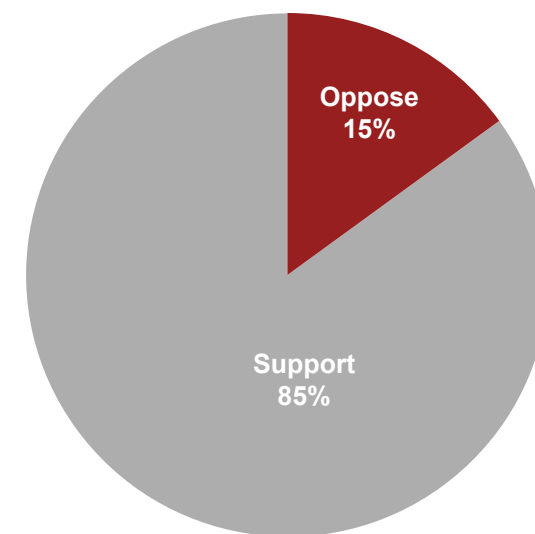
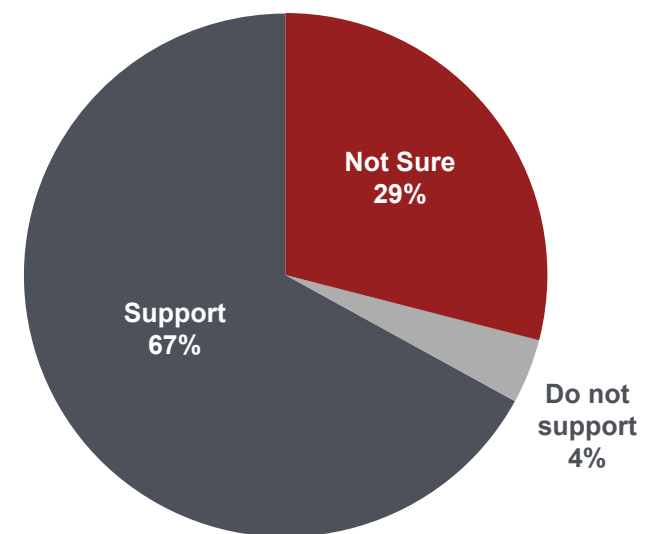


Figure 6: Commercial Core Project on Main Street (137 All Respondents)



6. **There is a significant need for repairing and upgrading homes in Lil'wat and members would like support from the Nation.** Almost all survey respondents reported that they needed some type of home repairs. Survey respondents strongly supported grants for housing repairs, in addition to skills training for home maintenance and loan guarantees for homeowners.

Figure 7: Home Repairs
(157 On-Reserve Respondents)

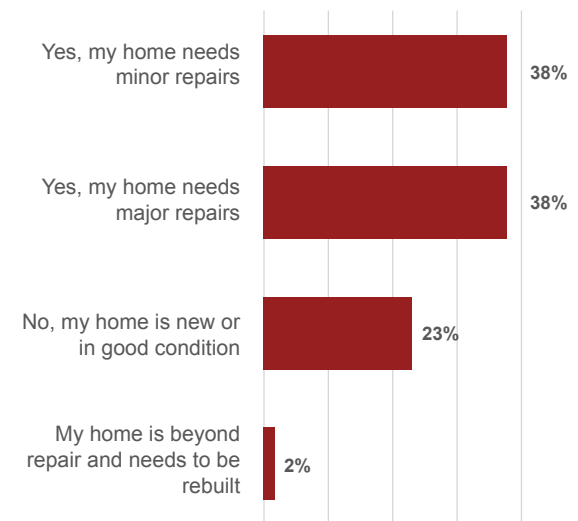
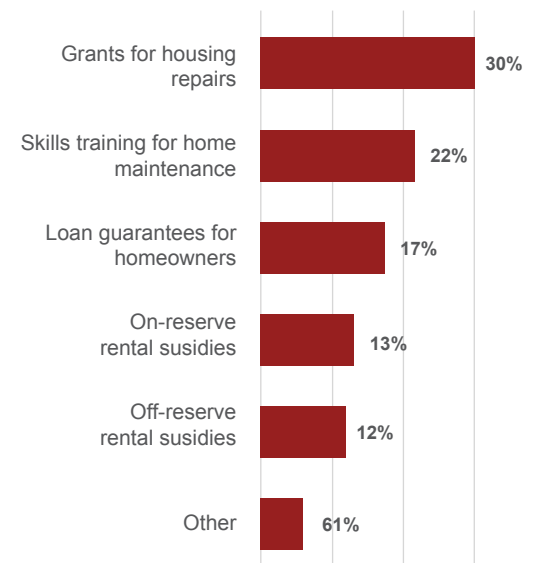
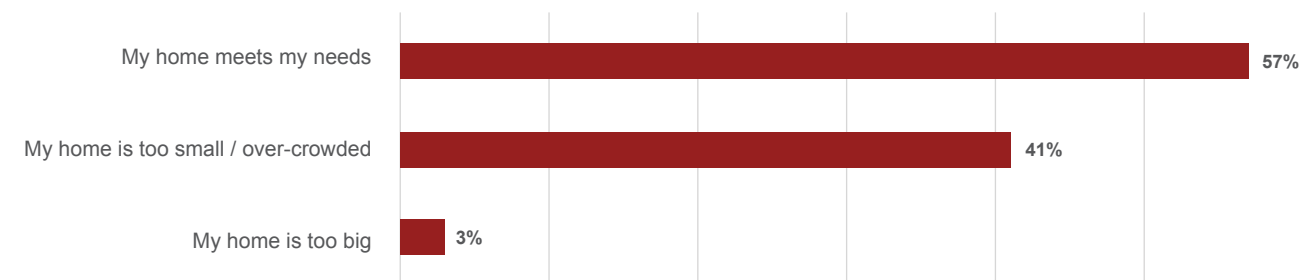


Figure 8: Housing Supports
(141 All Respondents)



7. **Many members living on reserve are living in over-crowded homes or homes not suitable for their family.**

Figure 9: Housing Suitability (159 On-Reserve Respondents)



KEY INFORMANT INTERVIEWS

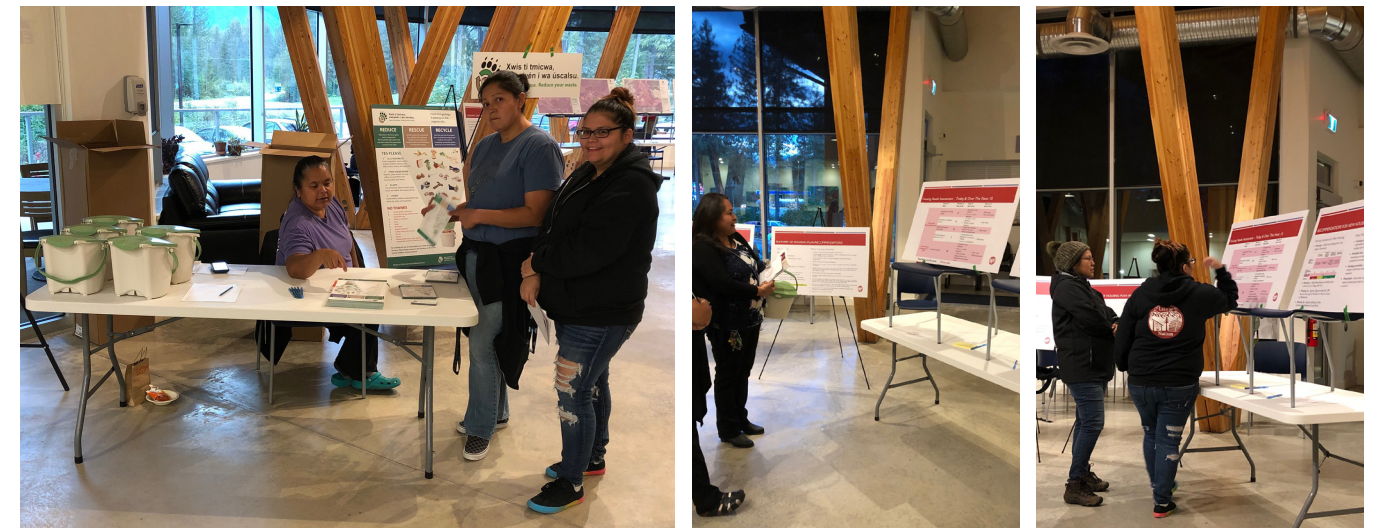
Key informant interviews supplemented input from the broader community and the project team that led the development of the Community Housing Plan. These interviews were held with key economic, health, and cultural leaders in the community to provide context for the Housing Plan. The findings from the interviews are not summarized separately but have been integrated in the housing needs analysis and recommendations.

MEETING WITH CHIEF, COUNCIL, AND HOUSING BOARD

A meeting with Chief, Council, and the Housing Board was held in June 2019 to present the findings of the Housing Plan and solicit input on the draft recommendations. Feedback from this session was incorporated into the recommendations presented to the community.

SUMMARY BOARDS & OPEN HOUSE

Summary boards were posted online in July 2019 and an Open House was held in September 2019 to present the findings and recommendations of the Housing Plan to the broader community and solicit feedback.



3 HOUSING CONTEXT

3.1 LOCATION

Lil'wat Nation's traditional territory encompasses approximately 780,000 hectares of land, extending north to Gates Lake, east to the Upper Stein Valley, and west to the coastal inlets of the Pacific Ocean. The Nation's reserve lands are located in and around Mount Currie, approximately 160 kilometres north of Vancouver. Lil'wat's reserve lands are comprised of the 10 areas listed below (Table 1):

Table 1: Lil'wat Reserves by Neighbourhood

Neighbourhood	Reserve Name	Size
Mount Currie Village	Mount Currie Indian Reserve No. 1	79.44 ha (196.3 ac)
	Mount Currie Indian Reserve No. 10	30.72 ha (75.91 ac)
Xetólacw Village (Upper Community)	Mount Currie Indian Reserve No. 6	1646.79 ha (4069.31 ac)
Lillooet Lake Road	Nesuch Indian Reserve No. 3	436.75 ha (1079.23 ac)
	Mount Currie Indian Reserve No. 8	332.87 ha (822.54 ac)
Kwetsa7	Mount Currie Indian Reserve No. 2	61.57 ha (152.14 ac)
N/A	Lokla Indian Reserve No. 4	6.92 ha (17.1 ac)
N/A	Challetkohum Indian Reserve No. 5	0.44 ha (1.09 ac)
N/A	Mount Currie Indian Reserve No. 7	129.24 ha (319.36)
N/A	Challetkohum Indian Reserve No. 9	1.48 ha (3.66 ac)

There are four distinct neighbourhoods within the reserve lands: Mount Currie Village (IR 1 and IR 10), Xetólacw Village (IR 6), Lillooet Lake Road (IR 3 and IR 8), and Kwetsa7 (IR 2). Mount Currie Village is the center of the community and includes the administrative and civic facilities. Xetólacw Village – also known as the Upper Community – is the largest residential neighbourhood of the community, located up the hill. Lillooet Lake Road and Kwetsa7 are less developed and characterized by rural residential homes.

IR 6 and IR 10 are illustrated on the maps on the next page (Figure 10 and Figure 11). See Appendix D for maps of all reserves.

Figure 10: Mount Currie Village – IR 10

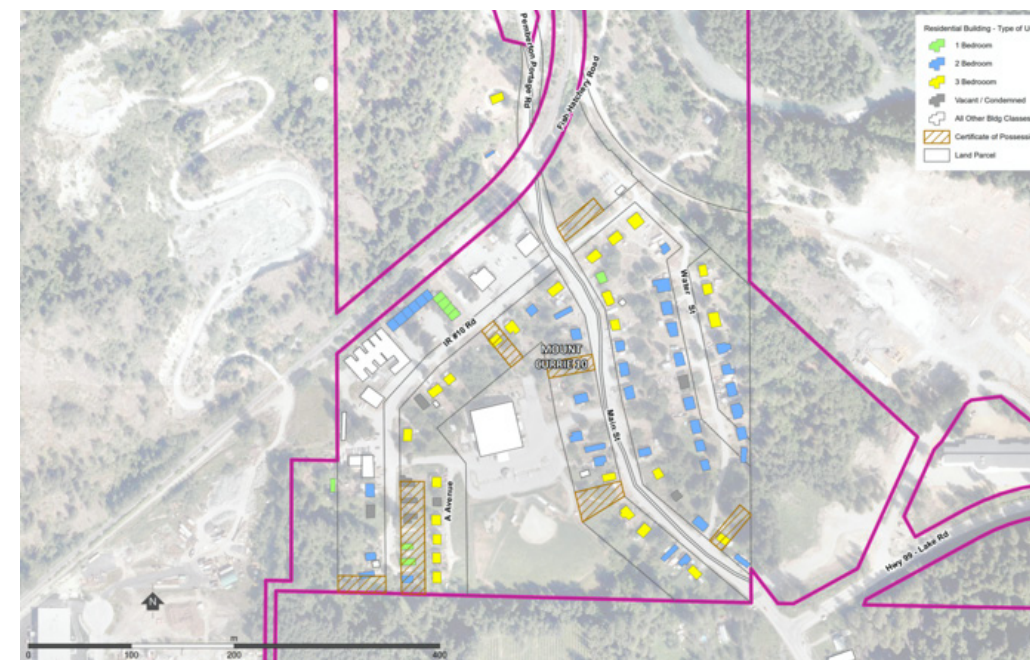


Figure 11: Xetólacw Village – IR 6



3.2 COMMUNITY PROFILE

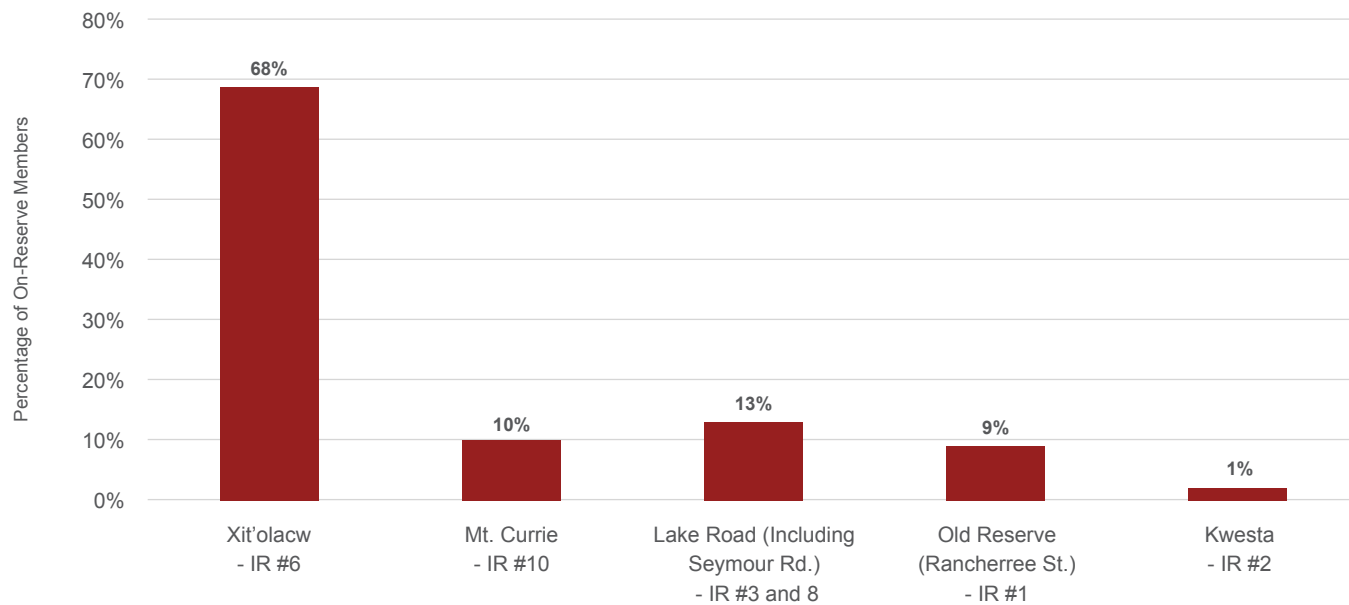
This section summarizes available population statistics for Líl'wat First Nation. It primarily discusses the on-reserve member population, while acknowledging that there are a number of non-members living in Líl'wat, most of whom are living with members.²

POPULATION

Líl'wat Nation is home to the third largest on-reserve First Nation community in British Columbia. As of August 2018, Líl'wat Nation had a total registered population of 2,226, with 1,459 (65 percent) of members living on reserve and 769 living off reserve (35 percent). The Community Land Use Plan (CLUP) estimated that 214 non-members also lived on Líl'wat reserves in 2014. This is the most recent available data for non-members. Assuming the non-member population has not changed, the total on-reserve population is estimated at approximately 1,673.

Figure 12 shows the proportion of the population that lives on each reserve. The largest percentage of members living in Líl'wat live in Xit'olacw.

Figure 12: Proportion of Population by Reserve



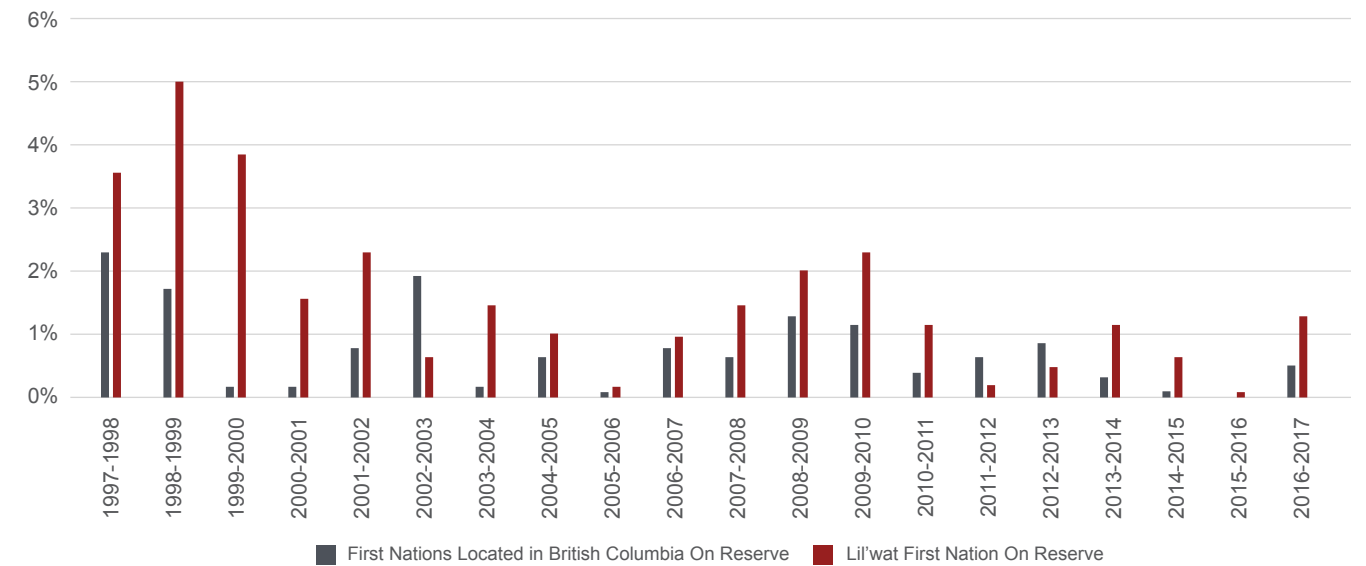
Source: Statistics Canada, Census, 2016

² Sources include Statistics Canada, Indigenous Services Canada, and Health Canada. While statistics are valuable for providing context, there are significant limitations. Census data collection on reserve tends to have a lower response rate and less reliable data. For example, Statistics Canada underreports the population in Líl'wat. Despite limitations, this data provides context and is supplemented in this analysis by significant qualitative data from the community survey, key information interviews, and conversations with staff.

HISTORIC TRENDS

Líl'wat is a fast-growing Nation. Compared to other First Nations in BC, Líl'wat's on-reserve population has grown faster in almost all years for which there is data available. The on-reserve population has grown over time and the growth rate has fluctuated from year to year. The annual growth rates reached a high of 5% between 1998 and 1999. The annual growth rate has decreased in recent years.

Figure 13: Growth Rates – Líl'wat Nation and First Nations Located in BC (On-Reserve)



Source: Indigenous Services Canada Population Data, 2018

POPULATION PROJECTIONS

Over time, Líl'wat's population will rise and fall as people have children and grow old. To understand how population changes will impact housing, population projections for Líl'wat's membership were prepared for the period of 2018 to 2068 and include members living on reserve and off reserve. The projections do not include non-members living on reserve.

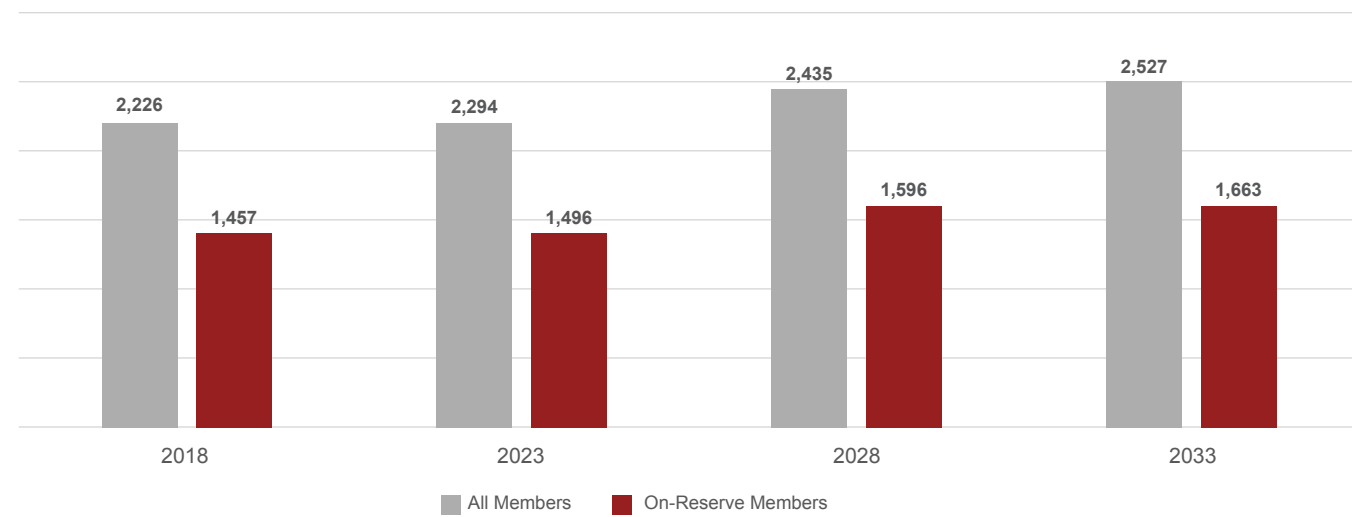
The method used for the population forecasts is called the cohort survival model. It allows population forecasts to consider the following variables:

- Age (5-year cohort groupings)
- Gender
- Fertility rates
- Mortality rates
- Changes in membership status (gain / loss)

This model estimates birth, death, and migration rates for an existing population over time. It is an established method of projecting population changes and is considered more accurate than fixed growth methods. This is especially relevant for First Nations as past population figures were likely influenced by changes to First Nation status requirements rather than the variables identified above.

Figure 14 shows the projected populations until 2033. Over this time period, Líl'wat's overall population is expected to grow by 13.5 percent, or 301 people.³ The member population living in Líl'wat (on reserve) is expected to grow by 14.1 percent, or 206 people. This figure is based on the birth and death rates of the existing population, it does not account for new members (individuals with Líl'wat heritage who acquire membership) or for migration to Líl'wat from members currently living off reserve.

Figure 14: Population Projections, 2018 to 2033



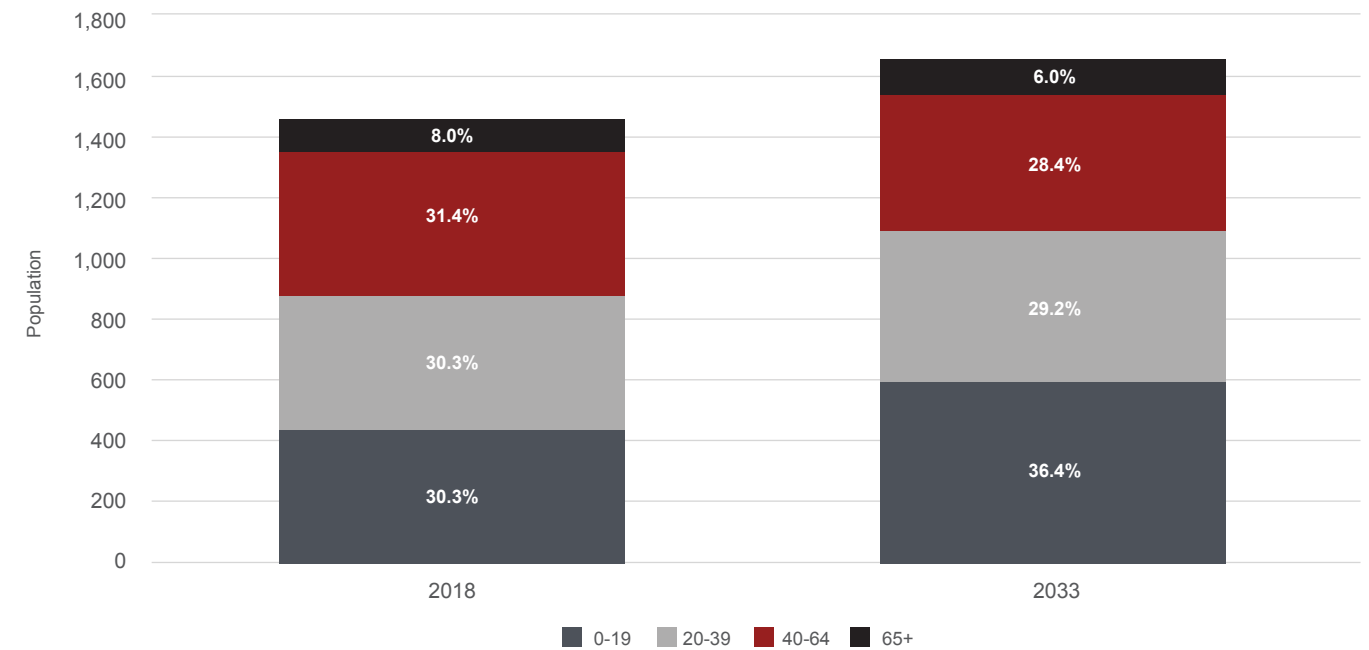
Source: Indigenous Services Canada Population Data, 2018; Health Canada, 2007

Figure 15 shows the projected age distribution of Líl'wat's on-reserve membership in 2033. Líl'wat has a young population: 30 percent of members are under 20. The number of children and youth is expected to grow the most over the next 15 years, while the number of older people is expected to decline.

These projections anticipate an additional 66 households by 2033, assuming that the occupancy rate (3.1 persons per household) and proportion of off-reserve members to on-reserve members remains unchanged. Based on these assumptions, these projections are likely conservative.

³ These demographic-based projections are more conservative than those used in the Community Plan Use Plan, which utilized a fixed growth rate. See Appendix C.

Figure 15: Current and Projected Age Distribution



Source: Indigenous Services Canada Population Data, 2018

As mentioned, the figures above only consider growth of the existing population of members living on reserve. There are also non-members living on reserve and members currently living off reserve that are interested in moving to Líl'wat if more housing becomes available. It is expected that as the member population grows, there will likely be an increase in non-members as well.

3.3 HOUSING INVENTORY

GIS inventory and mapping of existing housing stock was completed as part of the Housing Needs Assessment. The results of this work, as well as previous work completed by the Nation, are summarized in this section. While the housing inventory is a significant improvement to the Nation's housing data, there are some gaps that will be filled in the future. These gaps are identified in the following sections as "unknown". In some cases, multiple data sources are combined to provide a full picture.

Maps were provided in a separate document package. It is recognized that the maps provide a point in time summary of data that is documented and available. The housing inventory is an ongoing process and will need to be updated regularly to reflect changes in stock and as new information becomes available.

EXISTING HOUSING STOCK

There are a total of 515 housing units in Líl'wat, a significant increase from the 435 units reported in the 2015 CLUP. Of the 515 current units, 496 (96%) are occupied, while 19 (4%) are vacant. Most of the vacant homes are around Mount Currie Village (IR Nos. 1 and 10); about half are single-detached homes and the other half are trailers.

More than half of homes in Líl'wat are located in the Upper Community (Xetólacw, IR No. 6), which also has the greatest diversity of housing units, including single detached dwellings and townhouses. Table 2 provides an inventory of different housing units located in each IR. There are also two member-owned units that fall outside of Líl'wat's reserves.

Table 2: Housing Units by IR

IR No.	House & Other*	Townhouse	Trailer or Shed [^]	Unknown Type	Total
1	35	0	22	7	64
2	4	0	2	0	6
3	41	0	27	5	73
6	196	75	16	5	292
8	18	0	9	7	34
10	61	10	14	0	85
Unknown Location	2	0	4	2	8
TOTAL	357	85	94	26	562

*Primarily single detached homes, as well as several units labelled as "building" and "cabin"

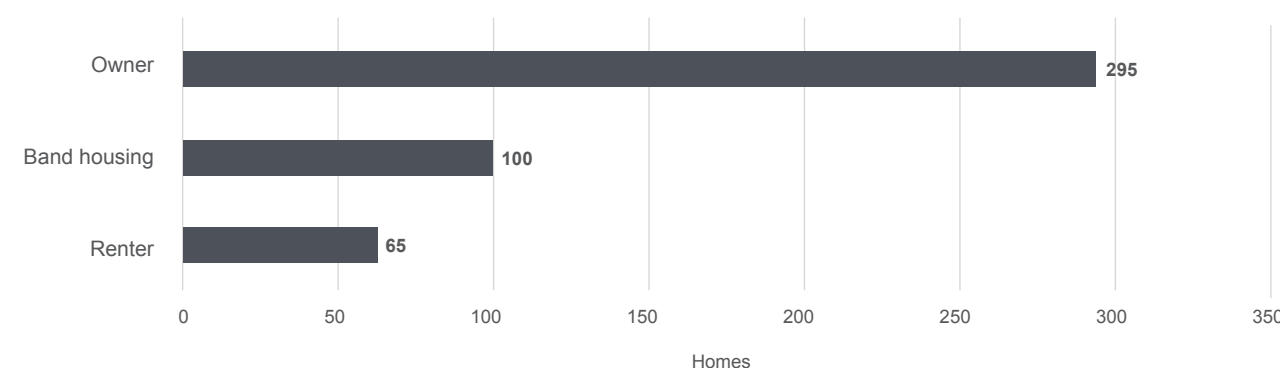
[^]Not all may be used for housing

Source: Líl'wat Nation Housing Department, 2018/2019

TENURE

The 2016 Census provides insight into tenure in Líl'wat, as shown in Figure 16. Most homes are privately owned, either as Traditional Holdings (TH) or as homes that were acquired through the Nation's rent-to-own program. A small portion of privately-owned homes are on Certificate of Possession (CP) land.⁴ Because of different tenure arrangements among First Nations, there is a lack of clarity on the meaning of Band housing in the Census. It is assumed to mean Nation-owned housing in the rent-to-own program, while the renter category means Nation-owned rental housing.

Figure 16: Líl'wat Housing Tenure



Source: Statistics Canada, 2016



ISTKEN LANE,
2 BDRM
ROWHOUSES,
BUILDING
ENVELOP
RENOVATION

⁴ The main difference between Traditional Holdings and Certificates of Possession has to do with leasing rights of land. A CP owner can request to lease out their land (called a locatee lease) which does not require a band referendum. In some cases, this has resulted in CP holders leasing their lands to developers and receiving significant economic benefits that do not need to be shared with the Nation. A CP can be best compared to fee simple land. In contrast, a TH owner is unable to lease their land. Certificates of Possession are no longer being used in Líl'wat and is prohibited under the Líl'wat Land Law. Líl'wat Land Law (2010).

From the Nation's records, there are 219 homes on traditional holdings and the distribution across reserves is shown in the table below. There are also 16 homes on CP land: 10 in IR #10, four in IR #3, and two in IR #1.

Figure 17: Traditional Holdings

Neighbourhood and Reserve Name	Number of Homes*
Mount Currie Village - IR #10	68
Mount Currie Village - IR# 1	58
Lillooet Lake Road - IR #3	49
Lillooet Lake Road - IR #8	30
Xetólacw Village - IR #6	8
Kwetsa7 - IR #2	6
TOTAL	219

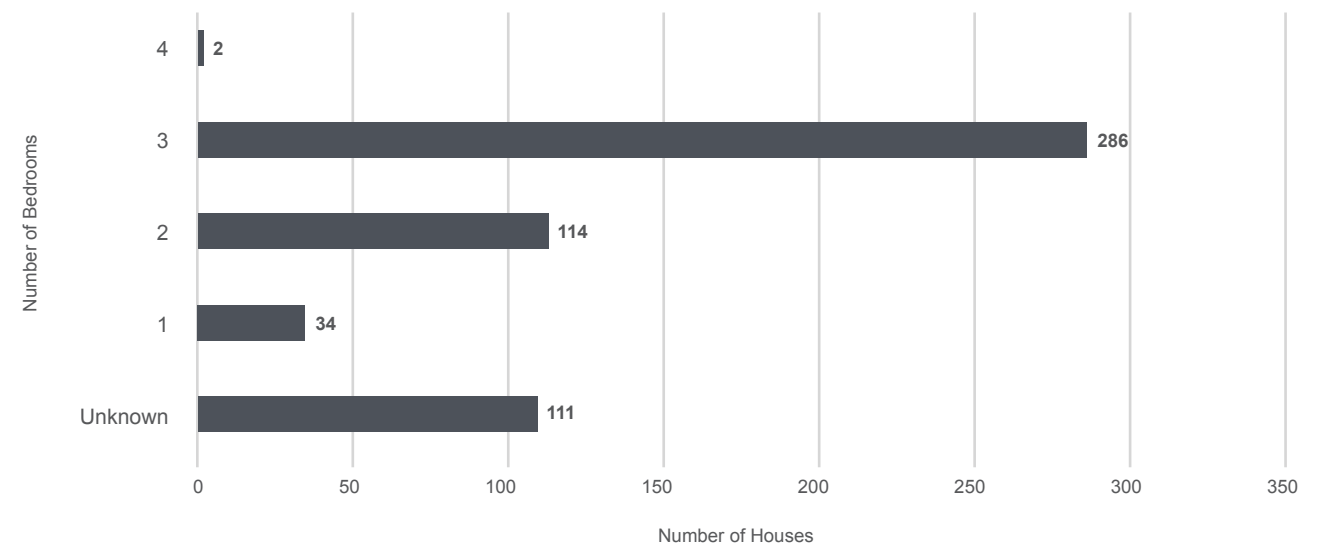
*Includes all residential properties classified as building, cabin, house, shed, townhouse, or trailer.
Source: Líl'wat Nation, Lands Department, 2019

Líl'wat's current approach to property rights draws from both the Indian Act system and the traditional allotment system. The Nation continues to receive TH claims and there are several currently under review. The benefit of this approach is that the Nation reviews and processes traditional land claims on a regular basis and members can feel confident that their claims will be reviewed. The first challenge of this approach is that uncertainty of land ownership in some areas may make it difficult to commit to new housing projects. The second challenge is that most claims are within the floodplain, which places significant constraints on future development.

TYOLOGY

The GIS inventory found that most (68%) homes in Líl'wat are single-family homes. In reality, this number is likely much higher because there are some homes for which information is not available. Of those homes for which information is available, most (66%) have 3 or more bedrooms. As homes often become family homes that serve multiple generations over time, there is appetite for homes to have enough space to accommodate different life stages, such as raising children or supporting elders. There are also 114 two-bedroom (26%) and 34 one-bedroom units (8%). There are 111 homes for which the number of bedrooms is unavailable. Based on Census data, the number of larger homes (3 or more bedrooms) is likely higher than shown here.

Figure 18: Current Housing - Number of Bedrooms



Source: Líl'wat Nation, GIS Inventory, 2019

3.4 SUCCESS STORIES

NEW HOMES

Lil'wat actively pursues every opportunity to build housing for its members. Fifty homes have been built in the past nine years, a significant undertaking. The housing stock on reserve reflects the continued efforts of the Nation to add to the housing stock and to ensure that members have safe and attractive homes. The following are some recent housing successes:

- Single family and duplex homes in the Upper Community
- Town homes for elders
- Fourplexes

The Nation has had a lot of success building more homes for members at lower cost through low-density multi-family housing, such as duplexes and fourplexes. The homes are attractive and well-located near community amenities. The Nation has also invested in renovating older homes.

PARTNERSHIPS

The Nation has had a Partnership Agreement, with a local construction company, Murphy Construction Ltd., for the provision of General Contractor services on reserve. This partnership establishes local hiring protocol and apprenticeship opportunities as well as high quality, energy efficient building standards as part of the agreement. The result has been the employment of numerous Lil'wat members, including registered apprenticeship positions.



CMHC SEC95 RENT-TO-OWN DUPLEXES

LILWAT
CONSTRUCTION
WORKERS

3.5 KNOWN CHALLENGES

FUNDING

Growing, operating, and maintaining the Nation's vast housing stock is a costly endeavor and funding for new housing and renovations remains an ongoing challenge.

Furthermore, current rents are not keeping up with inflation or operating costs and rental arrears remain a significant issue, which places additional strain on the housing program.

Successful implementation of the Housing Plan will require leveraging a wide array of external funding sources (see Appendix B) over the next 15 years.

HOUSING WAITLIST

As of October 2018, there were a total of 61 households with applications for housing submitted to the Nation: 18 applications for a bachelor or one-bedroom home and 43 applications for a two or three-bedroom home.

Community leaders also reported that members are moving off reserve because of a lack of housing on reserve. There is a risk of losing important community connections and educated members due to the lack of housing opportunities.

Lil'wat is a fast-growing nation and there is need to address existing and future demand through the housing program.

UPPER COMMUNITY

Community leaders reported that the Upper Community subdivision has been built to a greater density than originally intended. There is concern about the impact of servicing if density continues to increase, as well as the potential for overcrowding.

COST OF LIVING AND AFFORDABILITY

Community leaders reported a rising cost of living. Members are facing significant challenges affording utilities.

Members also struggle to access the grants and loans they need to build and renovate their homes. For a long time, the housing subsidy provided by Indigenous Services Canada (ISC) for renovations and new home construction was inadequate. The subsidy was increased in 2018 to \$38,316. See Appendix B for further information regarding grant and loan programs).

Community leaders spoke about the need to consider affordability more broadly—not just the rent or mortgage payment, but the overall cost of maintaining a home.

TRADITIONAL LAND HOLDINGS

Traditional land allows members to build their own homes and have a stake in the community through the land. The Nation continues to receive applications for traditional land holdings and these are expected to continue into the future. Efforts have been made to map all known traditional land holdings and claims. Interviews with community leaders indicated that not all members with land claims are aware of the full process and that there may be an opportunity to increase education around land claims.

The number of traditional land holdings make it challenging to plan for neighbourhoods. To avoid infringing on member rights to their traditional land, the Nation is very cautious about where new projects can go.

Traditional land holdings are distributed through all main reserves. Most traditional holdings are located on reserve lands susceptible to flooding. This means those members who live or have land within the flood plain are at risk of flooding. For lots in the flood plain not serviced by the community sewer system, the Nation can only sanction new septic fields that are built above current flood levels. Thus, it is very expensive for new home construction in the floodplain.

AGING HOMES AND HOMES IN NEED OF REPAIRS

Many homes in Lil'wat are older or were not maintained properly. There is a significant need for renovations to bring homes up to an acceptable standard. There is also a need to improve ongoing maintenance of homes, for both Nation-owned and member-owned homes.

BALANCING PROXIMITY AND PRIVACY

The Nation has been building new homes primarily in the Upper Community. The benefit is that it is more efficient to build homes close to existing services and amenities. Multi-family housing allows the Nation to build more homes. However, there is a need to balance proximity with privacy concerns. For example, some members have reported that new duplexes do not have adequate soundproofing. There is a need to ensure future homes address privacy concerns and contain adequate soundproofing.



4 HOUSING NEEDS ASSESSMENT

A housing needs assessment was completed to understand who needs housing, what type, and where. This following information sources were analysed:

- Community profile
- Community survey results
- Interviews with community leaders
- Housing stock
 - Type
 - Tenure
 - Condition
 - Suitability
 - Vacant and abandoned lots
- Affordability analysis

4.1 KEY FINDINGS

1. Líl'wat's housing stock is not keeping pace with population growth.

Líl'wat's housing stock is already over capacity and the steady growth rate will put more pressure on the supply of housing. By 2033, there will be an estimated additional 206 people, or 66 households in Líl'wat (living on reserve). This does not account for new people moving into Líl'wat from other communities. In addition, there are 61 households on the housing waitlist. It is estimated that 60 homes are unsuitable for the families who occupy them.

2. There are a wide range of income levels in Líl'wat, and this is not reflected in the housing options.

Líl'wat members are diverse and a one-size fits all approach may not fit everyone's needs. It is a community priority to support access to housing for members at all income levels. There is a desire to maintain fairness and avoid situations where members feel like they are paying more than others.

Survey respondents reported very strong support for building off-reserve housing for Líl'wat member. Members with higher incomes who can pay more for housing than the current shelter maximums may be interested in accessing equity through private homeownership off reserve.

The table below shows what is considered affordable for each family type making the median incomes reported in Section 2.3.1. Affordability is based on the CMHC definition, where monthly shelter requires less than 30 percent of household income before taxes.

Table 3: Household Income & Affordability

Family Type	Median Income	Affordable Monthly Shelter Costs
Couples with children	\$67,328	\$1,683
Couples without children	\$46,208	\$1,155
Lone parent families	\$29,376	\$734
Individuals not in families	\$17,088	\$427

This table is provided for information only, but it shows that those with higher incomes would likely be able to afford much higher rent and / or mortgage payments. Those with higher incomes on reserve may also be interested in opportunities to build equity through purchasing homes off reserve near Líl'wat. 61 percent of on-reserve households make enough income to afford paying more than the three-bedroom shelter rate of \$525 per month.

3. Those with very low incomes face significant affordability issues.

There are approximately 200 individuals and families receiving social assistance (SA) in Líl'wat. Housing can be a major challenge for this group because of the limited supply on reserve. Though rental rates are set to the SA shelter maximum (as discussed above), the rental rates do not include the cost of utilities and other housing expenses. Survey respondents reported high costs for heating and electricity. These additional costs may make rental and home ownership rates unaffordable to many households.

Based on Statistics Canada housing indicator information, 70 households make less income than is needed to cover a one-bedroom shelter rate and at least 145 households make less income than is needed to cover a three-bedroom shelter rate, not counting other living costs. Once other household costs are considered, the number of households with very low incomes who cannot afford the shelter rates is likely much higher than these figures.

4. There is a need for improved housing supports for those with barriers.

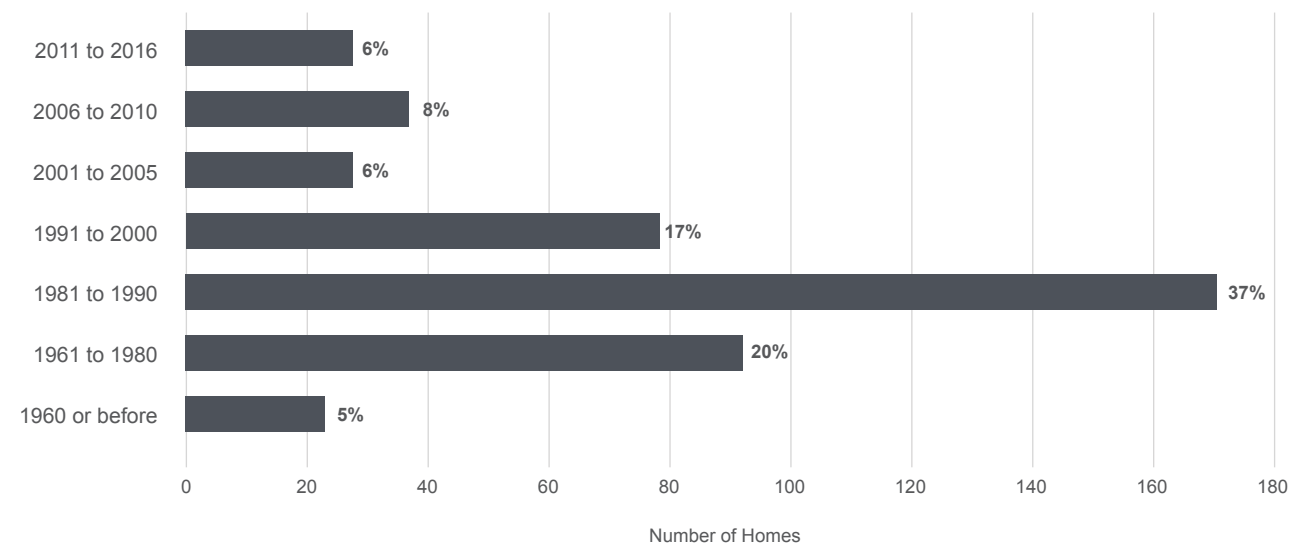
Engagement with community leaders identified more and better housing supports for those with barriers. The type of supports needed is diverse. For example, elders and those with physical disabilities may be looking for in-home supports in their existing homes, while those with mental health and addictions challenges may require supportive housing.

Building housing off reserve may improve the types of services members can access through the province.

5. Many homes in Líl'wat are aging and need upgrades.

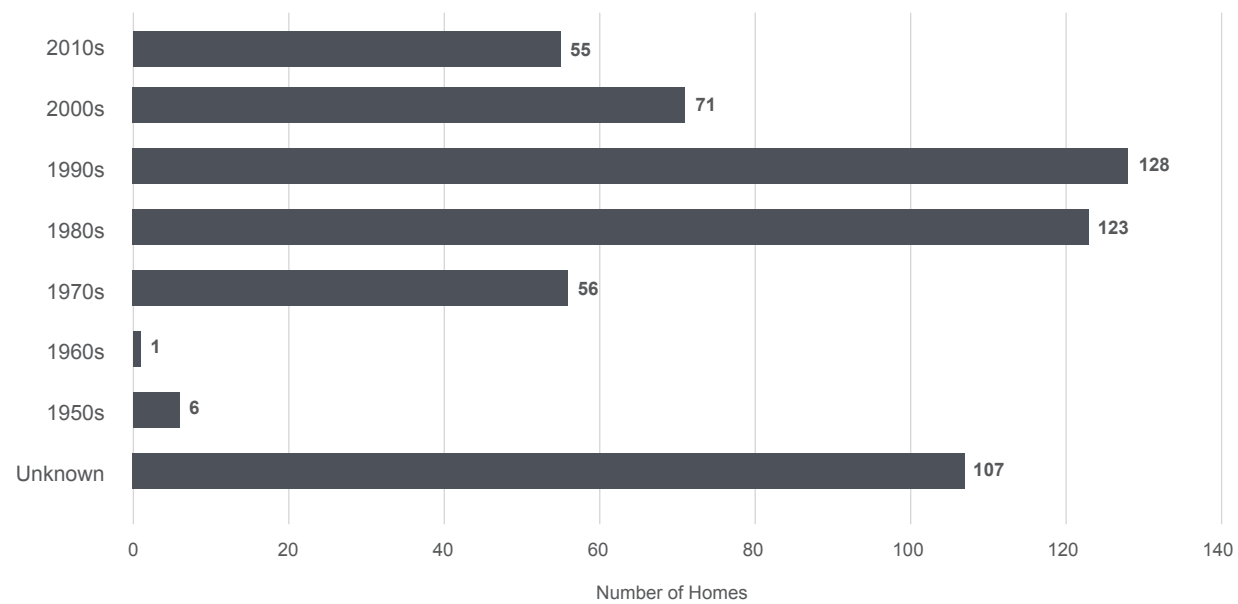
Many homes in Líl'wat are aging, with 62 percent built before 1990 and 79 percent built before 2000. Twenty percent of homes were built within the past 20 years. The largest construction period (37% of homes) was between 1981 and 1990; 170 homes were constructed over this period. The two graphs below show the construction periods for homes—because there are gaps in the GIS data, Census data is also shown.

Figure 19: Líl'wat Housing by Construction Period



Source: Statistics Canada, Census, 2016

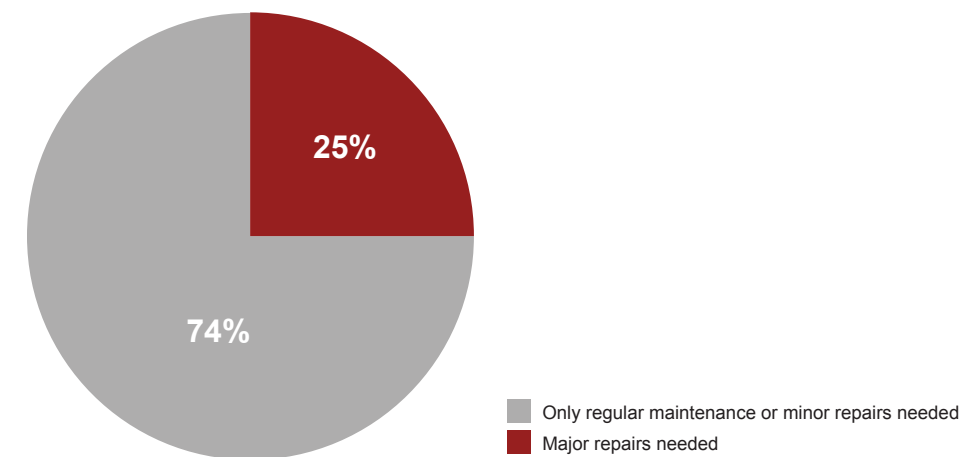
Figure 20: Housing Stock by Decade of Construction



Source: Líl'wat Nation, GIS Housing Inventory, 2019

Housing age is only one measure of condition. A well-maintained home that has had period renovations will last a long time and can adapt to meet the needs of a changing household composition. However, according to Statistics Canada, 25 percent of homes in Líl'wat are in poor condition and require major repairs.

Figure 21: Dwelling Condition



Source: Statistics Canada, Census, 2016

The survey found that traditional land holders had the highest rate of unmet housing needs (37 percent), followed by rent-to-own homeowners (22 percent), and other types of housing (21 percent). This may be because those who own their own home receive less support from the Nation.

Survey respondents reported a need for training and support with home maintenance. While the cost of home upgrades is clearly an issue, there may also be a skills gap for how to maintain a home. This need could be filled through short training courses on different types of home maintenance, or an easy-to-use home maintenance guide that the Nation could provide to all members.

6. There is a lack of housing options for young people and elders.

Most of the Nation's housing stock is single family homes, which are designed for families with children. There are few options for young people starting out on their own or for elders who would like to downsize.

Survey respondents wrote about the need for a diverse range of housing options, from different sizes (studios and one-bedrooms) to innovative types (such as tiny homes). There is interest in exploring new options.

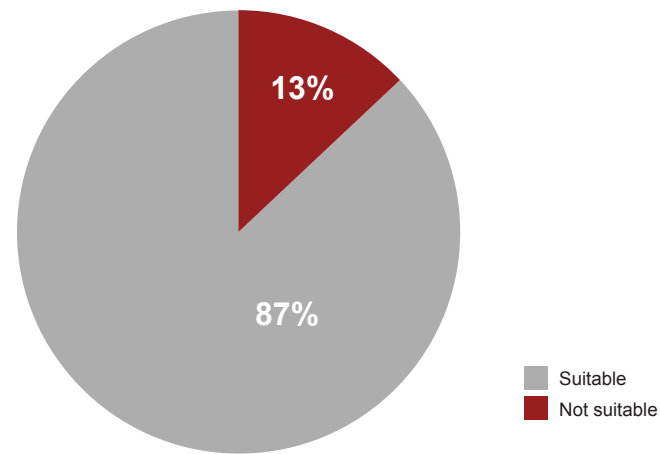
There is wide variation in the size of households in Líl'wat. There are many households with just one or two people who live in single detached homes, which may be more space than they can take care of. The Nation should explore whether any homeowners would be interested in renting parts of their home to individuals in need of housing. In many communities, secondary suites and boarding rooms provide an important source of income for homeowners and an important source of housing for singles and couples.

7. Many homes are overcrowded, and housing design does not reflect the reality of multi-generational families.

Forty-one percent of survey respondents reported that their homes were too small or over-crowded. Statistics Canada found that 13 percent of homes in Líl'wat are not suitable for the households living in them based on CMHC's definition of housing suitability.⁵ One reason for this may be that multiple generations may be living together in homes that are not well-designed for that purpose. Future home design should consider incorporating secondary suites or multiple units within a family home to allow it to be flexible as family needs change.

Based on the criteria outlined by CMHC, there are 60 houses (13%) in Líl'wat, which are currently considered unsuitable (see Figure 22). This means that there are not enough bedrooms in the homes to meet the needs of the families who live in them.

Figure 22: Housing Suitability



Source: Statistics Canada, Census, 2016

Housing suitability criteria do not acknowledge different cultural norms. For example, many homes are built to house a single family, but it is common in Líl'wat for multiple generations to live under the same roof. This may mean that even though many homes in Líl'wat are large, they might not be well suited for the types of families living in them.

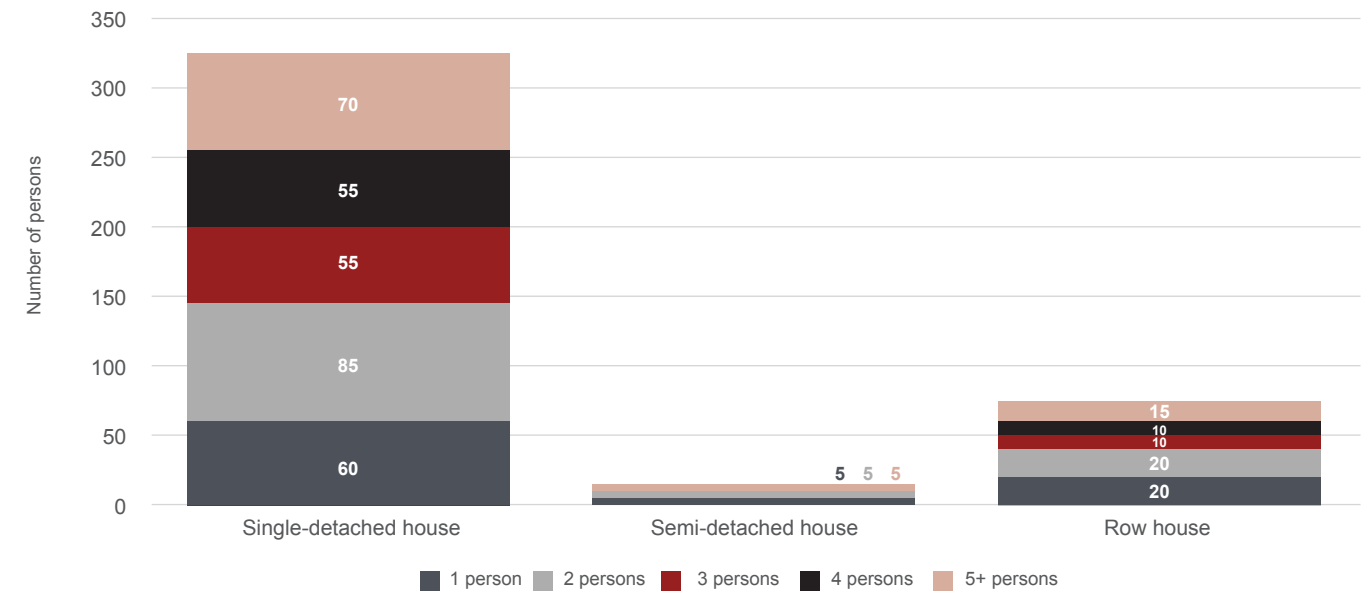
On average, there are 3.1 persons per household in Líl'wat. However, there is high variation among households. There are the same number of households with five or more people (85) as there are households with just one person. This indicates that while some homes are overcrowded, others have extra bedrooms.

⁵ The National Occupancy Standard, developed by the Canada Mortgage and Housing Corporation (CMHC), is the most commonly used definition of housing suitability in Canada. It considers a home to be suitable when all of the following criteria are met:

- There are no more than two people per bedroom
- Couples may share a room
- Lone parents have a separate bedroom from their children
- Anyone aged 18 or over has a separate bedroom, unless they are sharing a bedroom with their partner
- Children between the ages of 5 and 17 only share a bedroom with someone of the same sex
- Children under the age of 5 of the opposite sex can share a bedroom
- Individuals living alone do not require a bedroom (i.e., a studio apartment is sufficient)

While not a perfect measure, this definition of housing suitability provides a general picture of how many households live in homes that are the right size for them.

Figure 23: Number of Persons per Dwelling Type



Source: Statistics Canada, Census, 2016

8. There are a number of vacant homes and lots on reserve.

Survey respondents who have family lots or homes that are vacant reported that they did not live on their family's property because of issues with the state of repair of the home or a desire to build a new home in the future. There may be a need to work with families, one on one, to learn about how they can be supported in building their homes.

Four percent of homes on reserve are presently vacant (see Table 4). This is due to a number of reasons: some of the families do not currently live on reserve, some live in another home on reserve, and some do not live there because the home is not suitable or is in poor condition.

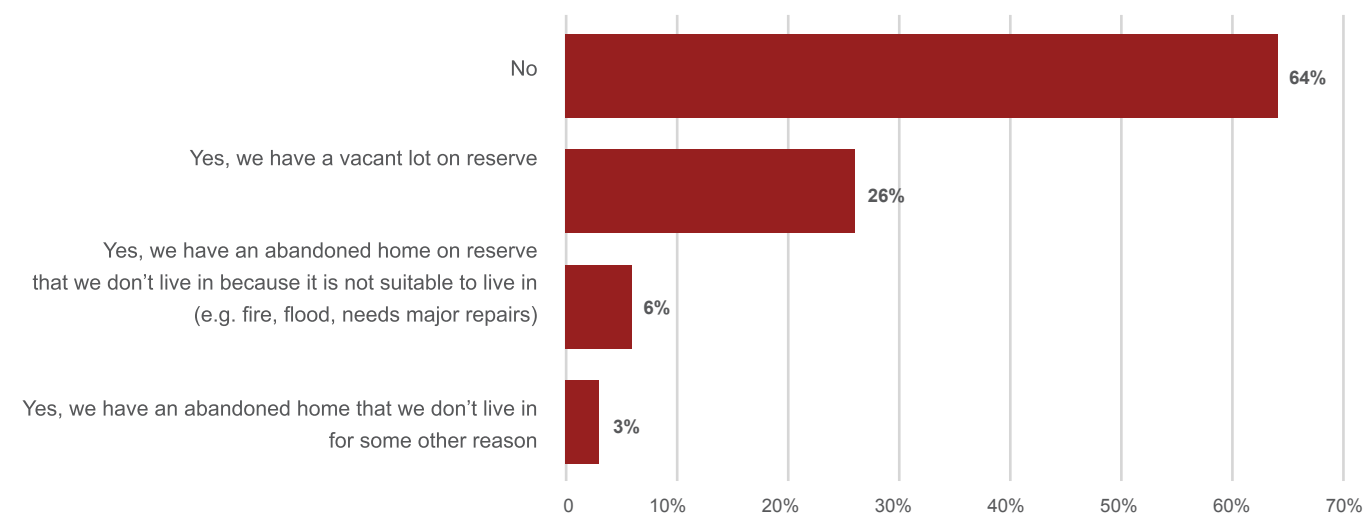
Table 4: Occupancy of Houses On Reserve

Occupancy	Number	Percentage
Occupied	503	96%
Vacant*	20*	4%

*Vacant includes 18 vacant homes, one condemned and vacant home, and one home that was destroyed by fire
 Source: Líl'wat Nation, GIS Housing Inventory, 2019

The survey asked respondents if their family had a vacant lot or home in Líl'wat and the results are shown below. Those who reported that their family has a vacant lot or abandoned home on reserve provided comments their situation. The most common theme from comments was that abandoned homes needed major repairs (3). Other comments include desire to build a home in the future, lack of electricity connection, lost documentation for claim, and not having applied for land yet.

Figure 24: Number of Vacant Lots or Homes (174 All Respondents)



Source: Community Housing Survey, 2018

9. Lack of housing and job opportunities is preventing off-reserve members from moving to Líl'wat.

The survey received a small number of responses from members living off reserve. Most said they would like to move to Líl'wat but that it was hard to find housing and that there is a lack of employment opportunities. There is a need to explore, with members off reserve, how to create the conditions that would allow them to return home.

This section examines servicing and infrastructure capacity for future development. It is based on previous work completed for Líl'wat Nation, as well as the knowledge of community leaders and staff.

5.1 EXISTING SYSTEMS & CONSTRAINTS

Líl'wat Nation is responsible for infrastructure systems to two primary areas: Mount Currie Village (which also provides water connection to the Lillooet Lake Road area) and Xetólacw Village. These systems include water, sewage disposal, drainage, and road access. Some homes also have private water and sewage services which are not part of the community systems. Future development along Lillooet Lake Road will remain rural in nature, constituted by large lots and a lower level of service.

A number of engineering studies have been completed, including a Water System Assessment and the Infrastructure Component of the Community Land Use Plan, and these are referred to as part of the assessment of future development capacity.

WATER

Líl'wat Nation operates two community water systems: the Mount Currie Village water system services IR Nos. 10, 1, 8, 3, and the Pemberton Industrial Park; and the Xetólacw Village water system services IR No. 6. The Water System Assessment that was completed in 2017 to assess the safety, reliability, capacity, condition, and performance of the community water systems. Since the 2017 report, the Nation has upgraded the well pumps in Mount Currie Village and the controls are set to be replaced in 2019. The Nation also recently received funding to undertake a leakage assessment for Mount Currie Village, as well as to drill a new well and build a new reservoir in Xetólacw Village. By addressing leaks, additional surplus capacity is expected to be available for future growth.

The Xetólacw community water system requires increased supply and storage capacity for the current population, and projected future growth. A new groundwater well is proposed to be drilled in 2019, which will increase supply capacity. The actual additional volume provided will be confirmed through hydrogeological assessment. Increased well capacity will address current source capacity deficiency and allow for new growth. Proposed reservoir upgrades will account for expected growth.

SEWER

The Nation operates two community sewage systems: Mount Currie Village and Xetólacw Village. There is a sewage disposal study currently underway. Preliminary findings indicate that the Mount Currie Village system is aging and facing capacity issues and issues related to a high inflow infiltration rate. Upgrades to the two aging lift stations and the lagoons are also required. New homes in Mount Currie Village would likely have on-site septic systems.

Xetólacw has some surplus capacity for additional demand and also has the ability to be expanded. There are upgrades proposed to improve performance and capacity. There is also space for an additional bank of disposal fields if required. The Xetólacw system has the capacity to accommodate low to moderate additional density.

FLOODING

Líl'wat is located between the Lillooet River and Birkenhead River. These rivers pose significant flood risk annually due to rain and snowmelt. Figure 25 shows the are of the floodplain. IR #10, #6, and #7 are the only communities that are significantly out of the floodplain.

The Lillooet Lake Road neighbourhood—which includes IR No. 3 and IR No. 8—is primarily a flat floodplain with a mix of residential and agricultural uses. This neighbourhood is not appropriate for more intensive residential development due to the flood risks. The majority of the land in this neighbourhood is traditionally held.

Part of Mount Currie Village—IR No. 1—also faces significant flood risks. One of the motivations for developed the Xetólacw Village in the 1980s was concern over flood risk in Mount Currie Village.

IR No. 2 is a valley bottom floodplain and will remain rural residential.

All of these areas face moderate to significant risks with a 50-year flood event, and this risk rises significantly with a 200-year flood event. Homes in these areas were generally not constructed high enough to withstand floods, resulting in annual flooding. The risks of flooding make increase with climate change. A total of 165 homes are within the 200-year flood plain.

Any new homes in IR No. 1, 2, 3, or 8 should be built above the Flood Construction Level (FCL). This will pose a significant challenge to individual households who wish to build their own homes because of the cost of building above the FCL.

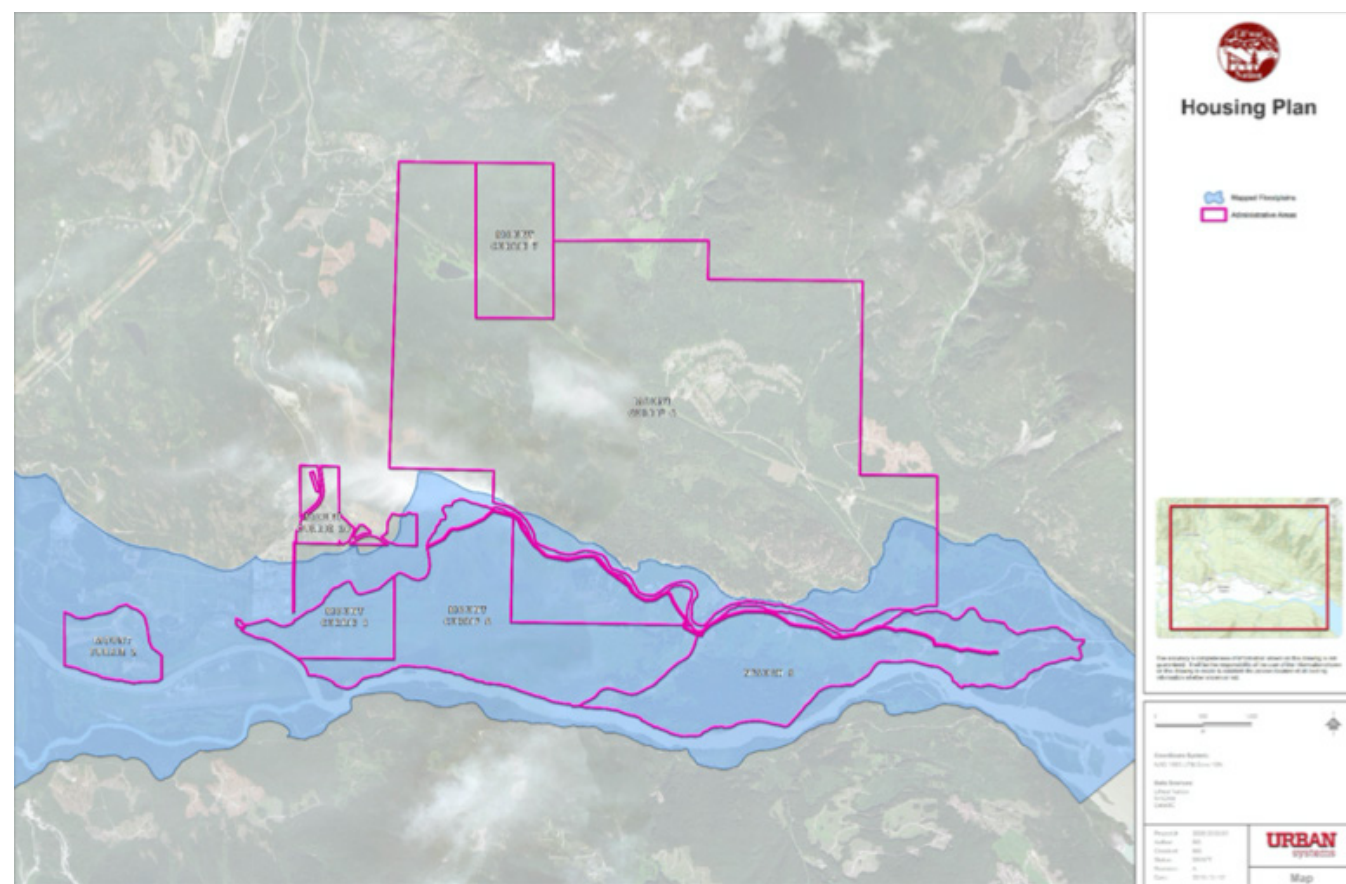
Xit'olacw (IR No. 6) and Mount Currie (IR No. 10) are not within the flood plain and will be the focus of new home construction by the Nation.

OTHER HAZARDS

In addition to flooding, the Community Land Use Plan identified parts of the community that face other issues:

- Steep slopes in the area north of Xit'olacw Sxul Ridge, northern sections of IR No. 6 and IR No. 7
- Rockfall areas in the norther sections of IR NO. 6 and IR No. 7
- Rockfall and landslide hazard limit development potential in the north of Xetólacw Village
- Road access issues

Figure 25: Floodplain Map



Source: Líl'wat Nation, NRCAN, and DataBC



6 RECOMMENDATIONS

6.1 SUMMARY OF HOUSING NEEDS

Who Needs Housing?	What Type of Housing do they need?	What Other Conditions / Supports are Needed?
Core Housing – Rental and Rent-to-Own		
Singles and couples	<ul style="list-style-type: none"> Studio and one-bedroom units 	<ul style="list-style-type: none"> Some singles and couples may prefer to live in the community centre and close to employment opportunities Some singles and couples may prefer to live away from family housing
Elders living independently	<ul style="list-style-type: none"> Studio and one-bedroom units 	<ul style="list-style-type: none"> Proximity to community amenities and family and social networks Communal space Accessibility
Families with young children	<ul style="list-style-type: none"> Smaller two and three-bedroom units 	<ul style="list-style-type: none"> Day care Proximity to community amenities and other family housing
Multi-generational families	<ul style="list-style-type: none"> Large, flexible housing Retrofitting existing homes 	<ul style="list-style-type: none"> Homes that can be separated into units – e.g., main unit with secondary suite, or duplex shared by extended family Design that is flexible for changes in family structure over time and support privacy (e.g., sound insulation) Proximity to childcare, schools, and community amenities Adequate parking
Speciality Housing – Student and Teacher Housing		
Tszil Learning Centre students	<ul style="list-style-type: none"> Studio units Dormitory style 	<ul style="list-style-type: none"> Financial assistance Social opportunities with Líl'wat residents Communal kitchen and living space
Tszil Learning Centre teachers	<ul style="list-style-type: none"> Varies – individuals may need studio or one-bedroom units, while teachers who move to Líl'wat with their families will need larger units 	<ul style="list-style-type: none"> Units should be in proximity to Tszil Learning Centre and other community amenities Units for teachers can likely be provided through the rental program with units being held for incoming teachers who need housing
Supportive Housing – Rental Housing with Other Supports		
Individuals and families in transition or crisis	<ul style="list-style-type: none"> Short-term rental accommodation 	<ul style="list-style-type: none"> Dependent on situation - support services may be needed
Elders who need supports	<ul style="list-style-type: none"> Assisted living 	<ul style="list-style-type: none"> Shared at-home support services, where needed Proximity to community amenities and family and social networks Communal space Accessibility May be co-located with independent Elders housing
People with mental health and substance use challenges or other multiple barriers	<ul style="list-style-type: none"> Studio units 	<ul style="list-style-type: none"> On-site services such as life-skills training, physical and mental health, or substance use services Very close proximity to community amenities Communal space Provided through Community Social Services or Health and Healing
Individuals / households experiencing chronic homelessness	<ul style="list-style-type: none"> Modular housing / tiny homes 	<ul style="list-style-type: none"> Support from Community Social Services Proximity to community amenities Capacity to respond quickly to individual situations Life skills training and connection to other services <p>Note: Specialized housing for individuals experiencing chronic homelessness would be a rapid response when rental units are unavailable and/or extra supports are needed to support an individual or household in staying in housing.</p>

6.2 RECOMMENDED NEW HOMES

Housing Indicator and Information Source	Number of households with housing need	Number of new units to address need	Type of units to address need	Tenure of units to address need	Rationale for proposed new units
Existing Need – 130 New Units					
Housing waitlist <ul style="list-style-type: none"> Líl'wat housing waitlist. Interview with Nation staff 	61 households on waitlist	61 new units	<ul style="list-style-type: none"> 18 studio or one-bedroom 43 two- to three-bedroom 	<ul style="list-style-type: none"> 50% rental 50% rent-to-own 	<ul style="list-style-type: none"> There are not enough vacant homes in Líl'wat to meet this demand. The need is likely greater as some households will give up waiting or move away. Some households (on and off reserve) may not put their name on the waitlist because the wait is too long. Rental housing should focus on households on the approximately 40% of households on income assistance, as well as other lower income.
Condition of homes <ul style="list-style-type: none"> Statistics Canada Census, 2016 Community survey Staff knowledge 	115 homes identified by Census to be in a poor state of repair	25 new units	<ul style="list-style-type: none"> 25 new two- to three-bedroom homes to replace existing homes 	<ul style="list-style-type: none"> 100% rental 	<ul style="list-style-type: none"> Many homes can be renovated – only a proportion of total homes in poor condition need to be rebuilt
Housing suitability as defined by the Canadian National Occupancy Standard ⁶ <ul style="list-style-type: none"> Statistics Canada Census, 2016 Community survey 	60 homes identified by Census to be unsuitable	40 new units	<ul style="list-style-type: none"> 10 studio or one-bedroom 30 two- to three-bedroom 	<ul style="list-style-type: none"> 100% rental 	<ul style="list-style-type: none"> Some households are already on the waitlist, others may not want to move from their current home
Short-term rental accommodation and / or supportive housing <ul style="list-style-type: none"> Interview with Nation staff 	Fluctuates over time	4 new units	<ul style="list-style-type: none"> 2 two-bedroom units designated as emergency housing 2 studio or one-bedroom 	<ul style="list-style-type: none"> 100% rental 	<ul style="list-style-type: none"> Short-term units would provide flexibility for individuals and families in transition / crisis Supportive units may be need for those who need higher level of support Note: Development of this form of housing would need to be through collaboration with Community Social Services.

⁶ Based on the National Occupancy Standard defined in Section 3.

Housing Indicator and Information Source	Number of households with housing need	Number of new units to address need	Type of units to address need	Tenure of units to address need	Rationale for proposed new units
Future Demand (to 2033)– 40 New Units					
Population growth <ul style="list-style-type: none"> Indigenous Services Canada Population Statistics, 2018 Population projections Household size from Statistics Canada Census, 2016 	66 new households projected	40 new units	<ul style="list-style-type: none"> 10 studio or one-bedroom 10 two- to three- bedroom 5 two- to three-bedroom homes with two-bedroom secondary suites 	<ul style="list-style-type: none"> 50% rental 50% rent-to-own 	<ul style="list-style-type: none"> Some households will prefer to live in family home or may move off reserve during this time period
Other Units – Number TBD					
Homelessness	Unknown	To be determined	<ul style="list-style-type: none"> Studio units / tiny homes with access to support services 	<ul style="list-style-type: none"> Rental with subsidy 	<ul style="list-style-type: none"> No mortgage – could potentially be funded through ISC as a community building Nation would be required to cover operating costs
Student housing	Unknown	To be determined	<ul style="list-style-type: none"> Studio units – dormitory 		
Teacher housing	Unknown	To be determined	<ul style="list-style-type: none"> Range of units depending on need 		

6.3 PRIORITY LOCATIONS

PRIORITY 1—BUILD OUT EXISTING LOTS IN THE UPPER COMMUNITY

The map below identifies both existing homes (dark blue) and vacant (green) and proposed lots (purple) in the Upper Community. In total, there are 24 vacant lots that are serviced and could be developed immediately, and 52 proposed lots that would need to be serviced for development. The proposed lots include two proposed sixplexes.



PROS

- Significant number of vacant or potential lots
- Available water and sewer capacity
- South end does not face rockfall or landslide hazard
- Out of flood plain
- Potential to tap into BC Housing funding for higher density development

CONS

- Concern that area is already too dense
- North end cannot be developed due to rockfall and landslide hazard

OPPORTUNITIES

The Upper Community continues to have capacity for development. Four development scenarios were analysed, ranging from low density to high density to understand how much of the Nation’s housing need can be addressed in the Upper Community. The results of the scenario analysis are shown below. Based on preferred housing types and the current neighbourhood form, Scenario 2—Low to Moderate Density is recommended to maximize available lots while avoiding the investment in infrastructure that would be required with higher density scenarios. Additional neighbourhood planning could be undertaken to address concerns about additional density and to ensure that services and amenities keep pace with development and foster ‘complete communities’.

Density Scenarios for Upper Community	Scenario 1 – Low Density	Scenario 2 – Low to Moderate Density	Scenario 3 – Moderate to High Density	Scenario 4 – High Density
	All single family, plus two sixplexes	All duplexes, plus two sixplexes	50% duplexes and 50% fourplexes, plus two sixplexes	All fourplexes plus, two 12-unit apartments
Maximum Potential New Units	86	160	234	320
Housing Need and Demand	170 Units			
Difference	-84 units	-10 units	+64 units	+150 units

PRIORITY 2—BUILD NEW HOMES ON VACANT LOTS IN MOUNT CURRIE VILLAGE (IR#10)

The map below identifies existing homes (dark blue) and vacant homes / lots (green) in IR #10 of Mount Currie Village. Note that six vacant homes / lots are CP lots and would not be developed by the Nation. In total, there are five lots that could be developed by the Nation.



PROS

- Central location
- Walkable
- Potential for members to rebuild existing homes or build their own homes on available lots
- Good location for housing for singles – proximity to transportation and amenities
- Opportunity for larger, multi-family project(s)

CONS

- Only IR 10 is out of the flood plain in (Mount Currie Village)
- Limited water and sewer servicing capacity – would require upgrades
- Cost of developing new lots
- Traditional land claims
- Limited number of potential lots, may require redevelopment

OPPORTUNITIES

IR #10 of Mount Currie presents an opportunity for strategic infill – making use of lots between existing homes to maximize the use of space for housing. There are also several aging community buildings that will eventually be replaced. It is recommended that redevelopment of community buildings considers the potential for including multi-family housing.

PRIORITY 3A—EXPLORE OPPORTUNITIES FOR OFF-RESERVE HOUSING

The Nation owns fee simple in Mount Currie Village, the Village of Pemberton, and the Resort Municipality of Whistler. There may be opportunities to build off-reserve housing for members and non-members to meet a variety of needs, potentially including affordable homeownership for members to build equity, rental housing, supportive housing, and others.

PROS

- Opportunity to help members build equity
- Potential to access provincial services (e.g., Community Living BC)
- Potential for cross-subsidization of mixed-income units
- Potential income stream for Nation
- Availability of BC Housing funds in 2010
- Capitalize on growing economic opportunities in region

CONS

- Mount Currie off-reserve lands are in the flood plain – high cost of building to flood construction level
- Requires assessment of financial feasibility and demand for off-reserve housing by members and non-members

PRIORITY 3B—EXPLORE BUILDING A NEW COMMUNITY SUBDIVISION IN THE FUTURE

As the community grows and Mount Currie Village and the Upper Community are built out, the Nation will need to explore new subdivision options.

PROS

- Would alleviate density concerns in Upper Community
- Would help meet long-term (15+ years) needs

CONS

- Long planning process to identify and test feasibility of sites
- Would require new servicing infrastructure
- Upper Community has capacity for additional development

Identifying and testing subdivision options would require a separate study.

6.4 NEW BUILDING TYPES

The Housing Plan process identified interest from community leadership and members in exploring the following new and innovative housing typologies.

MODULAR HOUSING



Modular and container housing is a cost-efficient way to meet immediate housing needs quickly. This type of housing takes less time to build and costs less than traditional wood frame housing. Recent innovations in design has improved the livability and durability of homes, making them attractive for communities of all sizes. A number of First Nations have initiated modular housing projects of their own.



Modular housing may be used by a government to initiate a rapid response to housing need. This type of housing is also more affordable to individual homeowners who wish to build on existing properties.

For example, the Yale First Nation (pictured lower left) was looking for an innovative solution to provide adequate housing for members of their community that would go beyond meeting the minimum building code requirements. Britco Construction assisted with the design, manufacturing and installation of a modular Passive House complex (sixplex).

TINY HOMES



Tiny homes are homes that are generally under 400 square feet. They are used as housing by a wide range of users but can be particularly effective for singles. Some communities are experimenting with tiny home villages as a response to homelessness.

For example, the tiny homes built by Nuxalk First Nation (pictured left) are each 338 square feet and include a small galley kitchen, bedroom, open living area and, enclosed bathroom with standup shower. Solar panels on each angled roof help power the houses.

MIXED USE DEVELOPMENT



Mixed use development locates multiple uses in the same building. For example, a small multi-family residential building may also include community spaces, services, and / or retail one the first floor. This form of development is desirable in central areas around community amenities and has the following benefits:

- Allows a single lot to service multiple purposes, which can be especially valuable when there is limited developable land
- Helps maximize the use of parcels located in central areas
- Helps minimize sprawl but concentrating housing and amenities in one location
- Can be very convenient for residents who have access to some amenities within the building that they live in

6.5 OTHER INITIATIVES

In addition to building housing, the Housing Department is involved in many other activities that support the Nation's housing goals, such as administration, maintenance, conducting studies, and coordinating with other departments. This section identifies the other types of initiatives that will be needed to support new housing development, as well as opportunities to improve ongoing operations.

STUDIES & PLANS

- Consider completing a strategy for addressing risks for homes in the flood plain.
- Explore septic options for homes in the flood plain.
- Complete a real estate study for off-reserve lands.
- Complete a financial analysis of the Nation's housing program.
- Explore potential for student and teacher housing.
- Explore potential for mixed-use development in Mount Currie Village core.
- Explore opportunities to redevelop aging community buildings to include housing.
- Complete a study to identify a new subdivision site.
- Complete additional neighbourhood planning (as required) to support the development of complete communities
- Update and renew the CLUP (2015)

POLICY

- Develop a policy for members without land to request unused Nation-owned land to build their own homes.
- Over the long term, explore the potential to incentivize families in the flood plain to move to less risky areas by swapping land with the Nation, depending on availability of land.
- Explore availability of Legacy Housing Fund to use for investing in new housing and upgrades to existing homes.
- Develop a policy for constructing or upgrading in the flood plain.
- Improve documentation of tenure and ownership. Document which home is owned by who and identify when ownership has been transferred due to funding issues.
- Prepare a policy with criteria and guidelines for administering Ministerial Loan Guarantees.
- Explore the potential to list members in rent-to-own housing on mortgages to help members build credit and reduce risk of arrears.
- Explore opportunities to increase cost recovery of rental housing (e.g., higher income rental housing).

COLLABORATIVE PROJECTS

- Increase connections between the Lands and Housing Departments to reduce potential conflicts between housing projects and land claims.
- Work with Community Social Services to identify ways to better address the needs of those experiencing chronic homelessness and those with mental or physical health issues, including how many units are needed and how they can be delivered.
- Work with Tszil Learning Centre to identify how many units of student and teacher housing are needed and how they can be delivered.

COMMUNICATIONS AND ENGAGEMENT

- Increase awareness of the Community Core Project. Almost one-third of responses reported that they didn't know about the project or needed more information to determine if they supported it.
- Increase awareness about how members can build their own homes and what support the Nation can offer.
- Engage off-reserve members who want to move home to Líl'wat to learn more about individual barriers.

CAPACITY BUILDING

- Provide training on housing inventory data to staff. The housing inventory is a useful tool for tracking housing stock over time. There is an opportunity to build capacity internally for how the GIS data can be used to track age, condition, occupancy, and other indicators to help make evidence-based decisions about housing.
- Increase staff and resources for maintaining homes.

SKILLS TRAINING AND EDUCATION FOR MEMBERS

- In addition to grants and loans for home repairs, there may also be a need for improving education around home maintenance and skills training for homeowners to complete repairs on their own which can be more cost effective.

TECHNOLOGY

- Continue improving GIS-based housing database
- Improve maintenance program and programs archive

LOT SERVICING AND HOME CONSTRUCTION

The needs analysis found a significant need for new housing in Líl'wat. This section provides information on funding opportunities available through federal and provincial agencies.

INDIGENOUS SERVICES CANADA – NEW APPROACHES TO HOUSING SUPPORT (NAHS)

NAHS offers three funding categories: Governance and Capacity, Single Year Project, and Multi-Year Project. The Housing Subsidy Program has been integrated into NAHS as a Single Year Project. The new housing subsidy as of September 2018 is \$38,316, including building inspection costs.

CONSIDERATIONS:

- Single Year Project and Multi-Year Project applications generally require housing plan and housing policy to be implemented
- Projects need to be identified on the First Nation Infrastructure Investment Plan (FNIIP)
- Applications taken on a monthly basis, but priority projects can be submitted by June 30, 2019 will be reviewed by July 31, 2019.
- Not guaranteed
- No timeline provided by ISC for when notice will be given
- Minimum 30 metre lot frontage
- Will not fund the entire cost of servicing and construction, but can be combined with other sources (though there may be some limitations related to CMHC funding)

BC HOUSING – INDIGENOUS HOUSING FUND

This funding program provides up to \$200,000 per unit for capital costs. An operating grant is also available. This fund can be used on or off reserve. In the case of off reserve projects that also provide housing for non-members, there may be an opportunity to combine funding from the Indigenous Housing Fund and the Community Housing Fund—the latter funds affordable housing projects.

BC Housing also offers other types of funding for innovative projects and opportunities outside of formal funds should be explored.

CONSIDERATIONS

- New funding program – started in 2018
- Closed, but a new call is anticipated for 2020
- Requires needs assessment and financial feasibility to be completed
- Not guaranteed
- Relatively quick notice once call has been made
- Prioritizes multi-family projects (single detached homes are unlikely to be funded)
- Would fund most but not all of the costs of servicing and construction

CMHC – ON-RESERVE NON-PROFIT HOUSING PROGRAM (SECTION 95)

CMHC offers loans and subsidies for First Nations housing construction and renovation for affordable rental housing. The program offers a subsidy for the length of the project loan amortization period for loan repayment and operative costs not covered by revenue (rent).

CMHC also offers interest-free loans for project development that can be used to complete the preliminary work (such as feasibility and concept planning) required to apply for BC Housing program.

CONSIDERATIONS

- Líl'wat Nation has been highly successful in funding new home construction through CMHC
- Has been used for both rental and rent-to-own
- Funding is often allocated quickly
- Operating subsidies for rental are historically insufficient to meet ongoing maintenance costs
- Issues around funding basements and ground floor levels – many homes have unfinished ground floors

BMO ON-RESERVE HOUSING LOAN PROGRAM

Through the On-Reserve Housing Loan Program, BMO works with First Nations to provide loans for detached, owner-occupied home construction or renovation.

FIRST NATIONS MARKET HOUSING FUND

This fund was established by the Government of Canada and CMHC to improve access of First Nations members to housing loans for on-reserve housing.

HOME RENOVATIONS

Many homes in Líl'wat require renovations. The greatest issue is finding the resources to complete the repairs, particularly for privately owned homes where owners cannot access adequate private loans. The table below lists a variety of funding sources for renovations.

INDIGENOUS SERVICES CANADA – NEW APPROACHES TO HOUSING SUPPORT (NAHS)

NAHS offers three streams of funding: Governance and Capacity, Single Year Project, and Multi-Year Project. The latter two can be used to fund housing renovations.

CMHC HOME RENOVATIONS PROGRAMS

Emergency Repair Program (ERP) provides households with up to \$20,000 (non-repayable) for needed repairs.

Residential Rehabilitation Assistance Program (RRAP) is available to both First Nation governments and individual members to complete repairs on homes. Up to \$60,000 per unit is available. This funding is provided through a forgivable loan, meaning that repayment is not needed under certain conditions.

Shelter Enhancement Program (SEP) provides funding for building or repairing shelters and housing for people fleeing domestic violence. It is available to First Nation governments and Indigenous housing organizations. This program only covers capital costs; support with operating costs is not part of this program.

Up to 100% of capital costs can be funded through a forgivable loan. The forgivable loan must be secured through a Ministerial Loan Guarantee for a 15-year period.

Up to \$60,000 per unit or bed is available for renovations through a forgivable loan.

Home Adaptations for Seniors' Independence (HASI) provides up to \$10,000 for needed home adaptations to improve accessibility through a forgivable loan.

CONSIDERATIONS

- CMHC limits the combined maximum a Nation has access to each year – requires prioritization of projects, not all projects get funded
- Maximum amount is insufficient to meet need

BC HYDRO REBATES

BC Hydro provides a modest rebate for homeowners who complete home upgrades to improve energy efficiencies.

BC Hydro also administers a program to send minor retrofits (e.g., lightbulbs) to homeowners.

FORTIS BC REBATES FOR RENOVATIONS AND ENERGY EFFICIENCY PRODUCTS

Fortis BC also provides modest rebates for energy efficient home upgrades.

BMO ON-RESERVE HOME RESERVATION PROGRAM

BMO offers financing for First Nations to help their members upgrade existing detached, owner-occupied homes on reserve. This program provides personal loans between \$5,000 and \$25,000.

MINISTERIAL LOAN GUARANTEES (MLG)

Members living on reserve face challenges getting loans to renovate or build homes. The Nation can offer a ministerial loan guarantee to support a member's loan application.

Although members are aware of the MLG, the housing subsidy hasn't historically been adequate for a sufficient loan.

Lifwat Nation uses its Strategic Plan, Community Land Use Plan (CLUP), and Housing Maintenance Strategy to guide decision-making around land use and community development. A summary of each document – as it relates to housing – is included below.

COMMUNITY PLANS & STRATEGIES

LÍFWAT NATION STRATEGIC PLAN (2016 – 2023)

The Lifwat Nation Strategic Plan aims to set the course for governance in the community and is used as a tool to measure progress and success of individual community departments. The Strategic Plan was developed to help leaders in decision making and support staff allocate resources in an effective manner.

The Strategic Plan recognizes the growing population of Lifwat and the demand this will have on housing and public services. Housing related goals in the Strategic Plan include:

- Under the objective of ‘Strong Families’, Lifwat has set a goal to “develop a housing strategy that provides a plan to increase the number and diversity of housing units on reserve”.
- Under the objective of ‘Pride in a Safe and Secure Community’, Lifwat has set a goal to “develop a 20-year community plan; requirements and location of infrastructure, public buildings and residential”.
- Under the objective of ‘Maximum Control over Lifwat Traditional Territory’, Lifwat has set a goal to “Implement Community Land Use Plan”.
- Under the objective of ‘Excellence in Lifwat Government’, Lifwat has set a goal to “Protect and renew existing community assets including water, sewer, social housing, community building”.

The Community Housing Plan will assist in implementing some of the housing related goals in the Strategic Plan. It will be important to keep these goals in mind while developing the Housing Plan.

COMMUNITY LAND USE PLAN (2015 – 2020)

Adopted in 2015, the Community Land Use Plan (CLUP) outlines the community vision for the management of the land and resources in Lifwat Traditional Territory. This plan will be updated in 2020. The Community Land Use Plan is the most comprehensive document developed for the future use of the community’s lands. It sets out zoning designations for each of the neighbourhoods and provides direction on future land use, overall challenges, and community priorities.

The CLUP projects that there will be 1,930 people living on reserve by 2025 and 2,260 by 2035.⁷ This is significant growth from the most recent on-reserve population estimate of 1,645: 17 percent growth by 2025, and 37 percent growth by 2035.

The Community Housing Plan will align with the CLUP and fulfill one of the action items identified by the CLUP:

- Continue to refine the housing strategy in order to identify the needs of the community with the constraints to development factored into the process, and link the strategy to the need for more housing

⁷ Assuming a base population of 1,645 and fixed growth rate at 1.6%.

The CLUP outlines the intended land uses for each of the Nation’s communities:

Mount Currie and Old Reserve (IR 1 and IR 10)

Mount Currie and the Old Reserve serve as the centre of the community and central area between Xetólacw Village and the Village of Pemberton. This neighbourhood is home approximately 25% of the existing housing stock (roughly 135 homes). Majority of the homes are single-detached dwellings built over 50 years ago, with the exception of the 15-unit rowhouse located adjacent to the gas station. There is a small, un-sanctioned trailer court (Trudy’s Trailer Court) at the far west end of the Old Reserve. The majority of the homes here are traditionally held, with approximately 20 certificates of possession.

The north end of the Village is currently undeveloped and has been identified as a potential expansion area. The Land Use Plan identified this area as a future mixed-use and densely populated neighbourhood. New housing projects to be undertaken should consist of single family, multi-family, and mixed-use dwellings.

New housing initiatives will include Queen’s Hill, the area behind the band office, across from the Land and Resources Department towards the Birkenhead River, and the infilling of currently empty lots. The Purchase/transfer/lease of certificate of possession lots will also continue to be monitored. The northerly portion of the reserve, north of the CN Railway tracks and adjacent to the Lifwat water reservoir, has been zoned ‘future residential’ for the potential expansion of surveyed and serviced residential lots.

Lillooet Lake Road (IR 3 and IR 8)

Lillooet Lake Road consists of primarily rural residential uses, totalling approximately 70 homes. Majority of the homes in this neighbourhood have been built in the last 30 years and are traditionally held; there are four certificates of possession in this area.

Future land uses in this neighbourhood are to maintain the rural and agricultural character of the area.

Xetólacw – the “New Site” (IR 6)

Xetólacw is the largest reserve in the community, containing 250 serviced lots and approximately 50% of the Lifwat’s on-reserve population. Majority of the housing was developed in the early 1980s and contains a mix of single-family housing, townhouses, rowhouses and duplexes. Five new duplex housing units have been built between 20014 – 2016 20 serviced lots are still undeveloped.

Xetólacw is identified as the growth centre for the foreseeable future. Future housing will infill the remaining 28 serviced lots and future residential zoning and development is recommended for the south end of the neighbourhood. There is a significant need for additional residential lots for expansion and build out.

The Xetólacw Village will continue to be the focus for housing initiatives, with a new partnership between the nation and a private contractor. New Nation-managed homes in Xetólacw will be comprised of multifamily or duplex homes in order to maximize the housing stock and increase density in this neighbourhood.

Kwetsa7 (IR 2)

The northern area of this reserve has traditionally been used as rural residential farmland, comprised of approximately eight homes single family or mobile homes. The age of the homes varies between five and forty years.

The northern portion of Kwetsa7 is to remain rural residential in nature. Lifwat is looking at developing a service agreement with Village of Pemberton to bring water and sewer infrastructure to this neighbourhood to increase residential development capacity.

HOUSING MAINTENANCE STRATEGY (2015)

The Housing Maintenance Strategy outlines what the Nation is responsible for when it comes to the maintenance of Nation-owned homes, how homes will be maintained, and when activities will be done. It outlines a range of processes to improve the maintenance of homes.

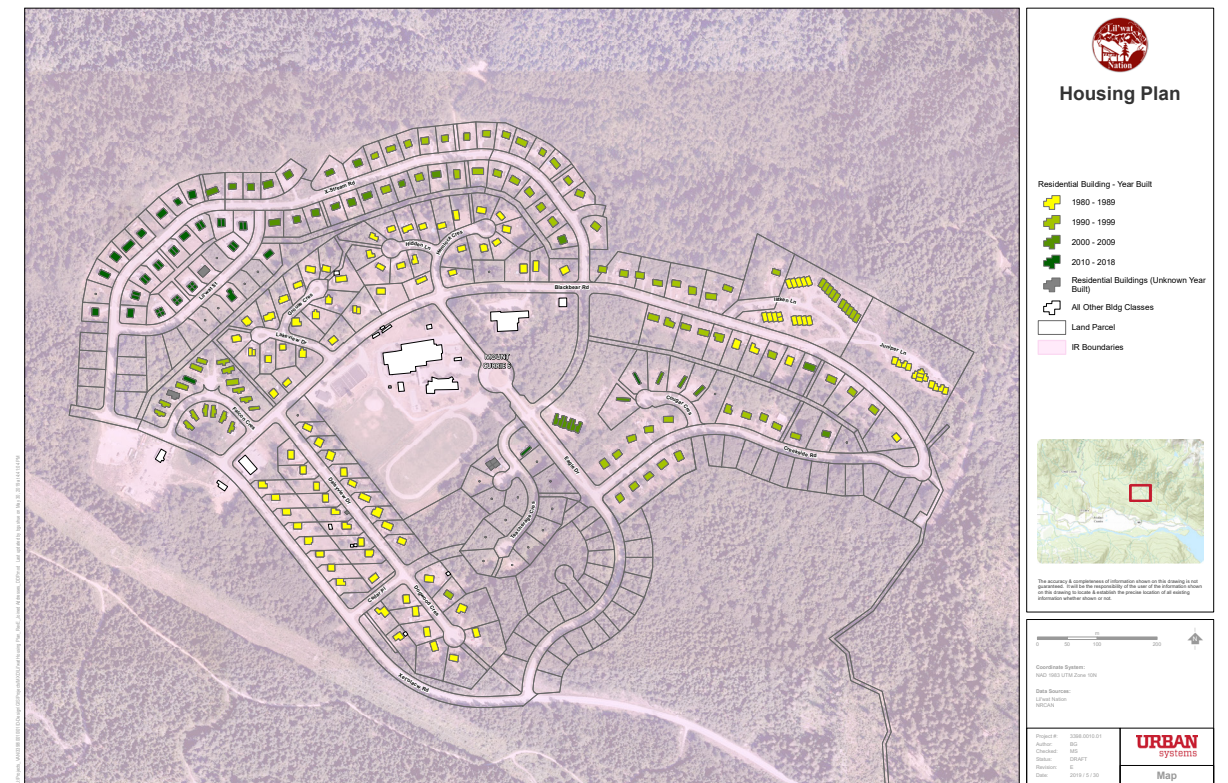
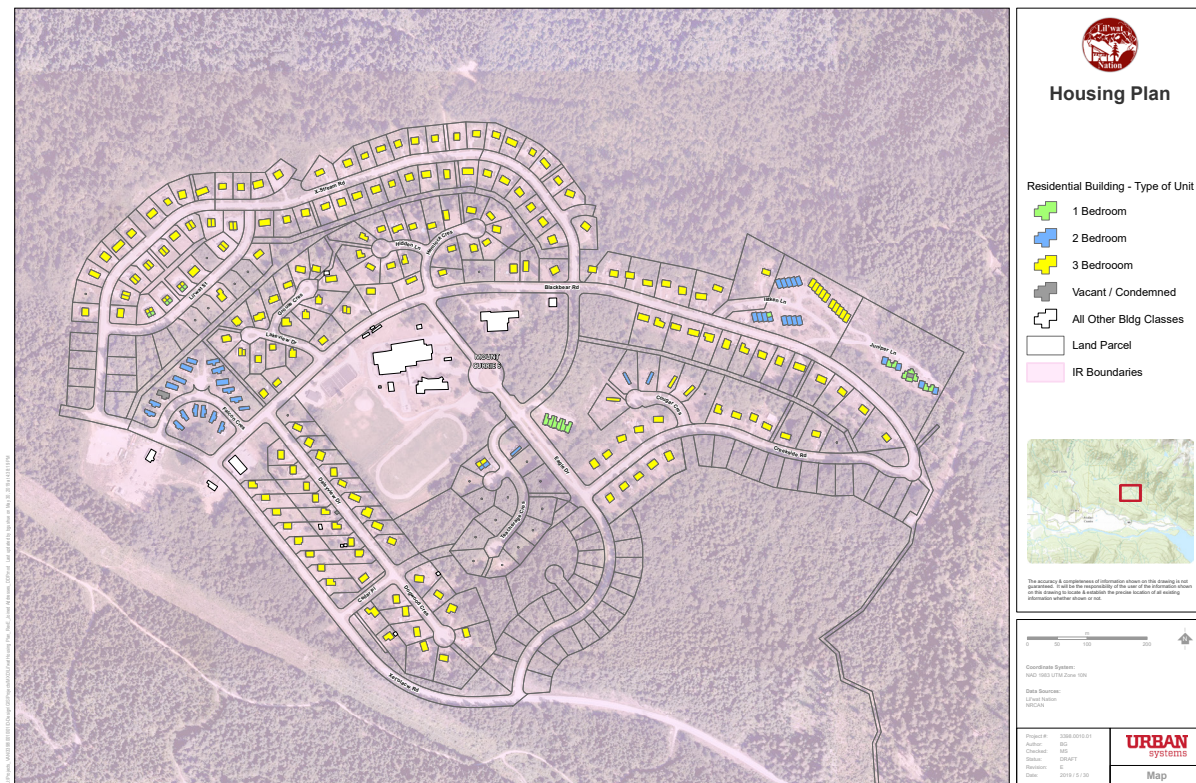
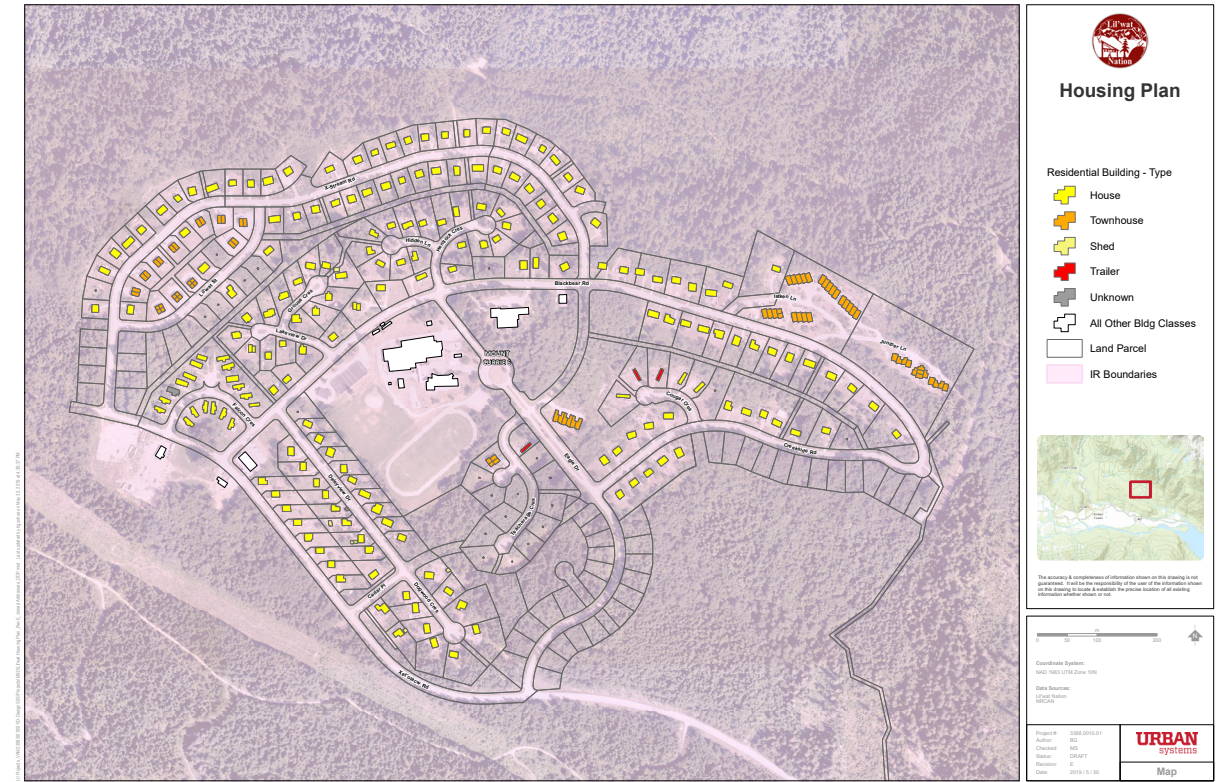
According to the Strategy, the Nation owns and manages 166 homes, including 36 rent-to-own funded through the Canadian Mortgage and Housing Corporation (CMHC).

The Strategy estimates that the average lifespan of a home is 60 years and that the average annual maintenance cost is \$2,840 per home, or \$471,500 per year to maintain all homes in the Nation's stock. This number may be higher as the report is several years old. Maintenance is currently funded from rental revenues and other own-source revenues. While CMHC provides some subsidy funding, it is not dedicated solely for housing maintenance. There is currently a gap between the amount required to adequately maintain all the homes the Nation owns and the funding available for maintenance.

The Strategy completed a cause-and-effect analysis of two primary issues in Líl'wat: Nation-owned housing in poor condition and a backlog of housing requests.



APPENDIX D – MAPPING (IR6)



APPENDIX D – MAPPING (IR10)

