

**HOUSING NON-TRADITIONAL**

**FAMILIES ON-RESERVE**

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## **ABSTRACT**

This Study examines the issues surrounding housing of non-traditional families in First Nation communities on B.C. Indian Reserves. The framework for the Report is a demographic analysis of four First Nation Case Study communities: Seabird Island, Stoney Creek, Skidegate, and Old Massett.

The incidence and characteristics of non-traditional families are assessed for each Case Study community, as is each community's attempt to provide non-traditional families with housing, within the context of current funding programs.

The findings suggest that:

- each community is unique in its characteristics of non-traditional family types;
- each non-traditional family type may require different forms of housing accommodation;
- therefore, the housing requirements for each community are unique;
- generic approaches to meeting housing needs in First Nation communities will undoubtedly fail;
- each First Nation community should develop a tailor-made Housing Development Strategy in order to more effectively house non-traditional families in a manner considered appropriate to their social, cultural and economic values, as defined by each First Nation.

A number of innovative approaches in housing development by First Nations are presented in this Report to illustrate the flexibility of current funding programs and the creative approaches implemented by some First Nations. As well, a Sample Housing Strategy has been prepared for one of the Case Study communities to illustrate how a community might attempt to address its unique housing needs, within the context of their community values and funding constraints.

It is intended that other First Nations can utilize this Study as a framework for preparing their own unique Housing Development Plan.

## **EXECUTIVE SUMMARY**

Housing non-traditional families on-Reserve is a serious housing issue that is presently not fully being addressed by First Nation communities. This Research Study documents the housing needs of non-traditional families on-Reserve, with a specific focus on four First Nation communities located in British Columbia. In these communities, non-traditional families include nearly 75% of all Family Units.

The research methodology used in this Study, although applied to four specific communities, can be used by other First Nations. For First Nations in other parts of Canada, who may have a different composition of Family Units, the conclusions contained in this Study are still valid.

The Research Study outlines a demographic analysis that First Nations can undertake to determine their housing needs. This analysis explores the dynamics that generate population growth and age profile characteristics. Family and household characteristics are examined to identify the indicators that are used to determine the multi-dimensional housing needs of the community.

A review of the First Nations housing development context is presented. It identifies the factors and considerations that impact upon a First Nation's ability to address its own housing needs. A number of new approaches to housing development are presented based on initiatives undertaken by First Nations in British Columbia and Yukon.

A sample housing strategy is presented based on the data from one of the four case study communities. This sample housing strategy includes a number of directions that a First Nation may take in meeting the needs of its non-traditional families.

The results of this Research Study clearly indicate that broadly defined and administered housing development and funding policies must be implemented at the First Nation community level with care and sensitivity. These policies must reflect the uniqueness of each First Nation. The ways and means that a First Nation employs to best resolve its housing need must be based on an understanding of that community's own social, cultural, economic context and lifestyle expectations.

## «Le logement des familles non traditionnelles dans les réserves»

### RÉSUMÉ

Le logement des familles non traditionnelles dans les réserves constitue un problème très sérieux dont, pour le moment, les collectivités des premières nations ne s'occupent pas suffisamment. L'étude nous renseigne sur les besoins de logement des familles non traditionnelles dans les réserves, particulièrement ceux de quatre collectivités des premières nations situées en Colombie-Britannique. Dans ces collectivités, les familles non traditionnelles occupent près de 75 p. 100 des logements familiaux.

Les méthodes de recherche utilisées au cours de l'étude, bien qu'elles n'aient été appliquées qu'à quatre collectivités, pourraient servir à d'autres premières nations. Les résultats de l'étude sont tout de même valables pour les premières nations des autres parties du Canada dont la composition des logements occupés par des familles non traditionnelles peut varier.

L'étude présente une analyse démographique à laquelle les premières nations peuvent avoir recours pour déterminer leurs besoins de logement. Cette analyse explore les dynamiques à la source des caractéristiques sur la croissance de la population et le profil d'âge. On y examine les caractéristiques relatives aux familles et aux ménages afin de déterminer les indicateurs utilisés pour définir les divers besoins de logement de la collectivité.

L'étude contient également un examen du contexte de la production de logements chez les premières nations. Cet examen précise les facteurs et les considérations qui influent sur la possibilité pour les premières nations de répondre à leurs propres besoins de logement. On y retrouve un certain nombre de nouvelles méthodes de production de logements inspirées d'initiatives entreprises par les premières nations en Colombie-Britannique et au Yukon.

Le document propose un exemple de stratégie de logement basée sur les données tirées de l'étude de cas d'une des quatre collectivités. Cet exemple inclut un certain nombre de voies que les premières nations peuvent suivre pour répondre aux besoins des familles non traditionnelles.

Les résultats de cette étude indiquent clairement que des lignes de conduite définies et administrées globalement et portant sur la production de logements et le financement doivent être mises en oeuvre au niveau des collectivités des premières nations, et ce avec attention et sensibilité. Ces lignes de conduite doivent correspondre au caractère unique de chaque première nation. Les moyens qu'emploie une première nation pour répondre le mieux possible à ses besoins de logement doivent être fondés sur la compréhension des attentes de sa propre collectivité en ce qui a trait au mode de vie et au contexte social, culturel et économique.



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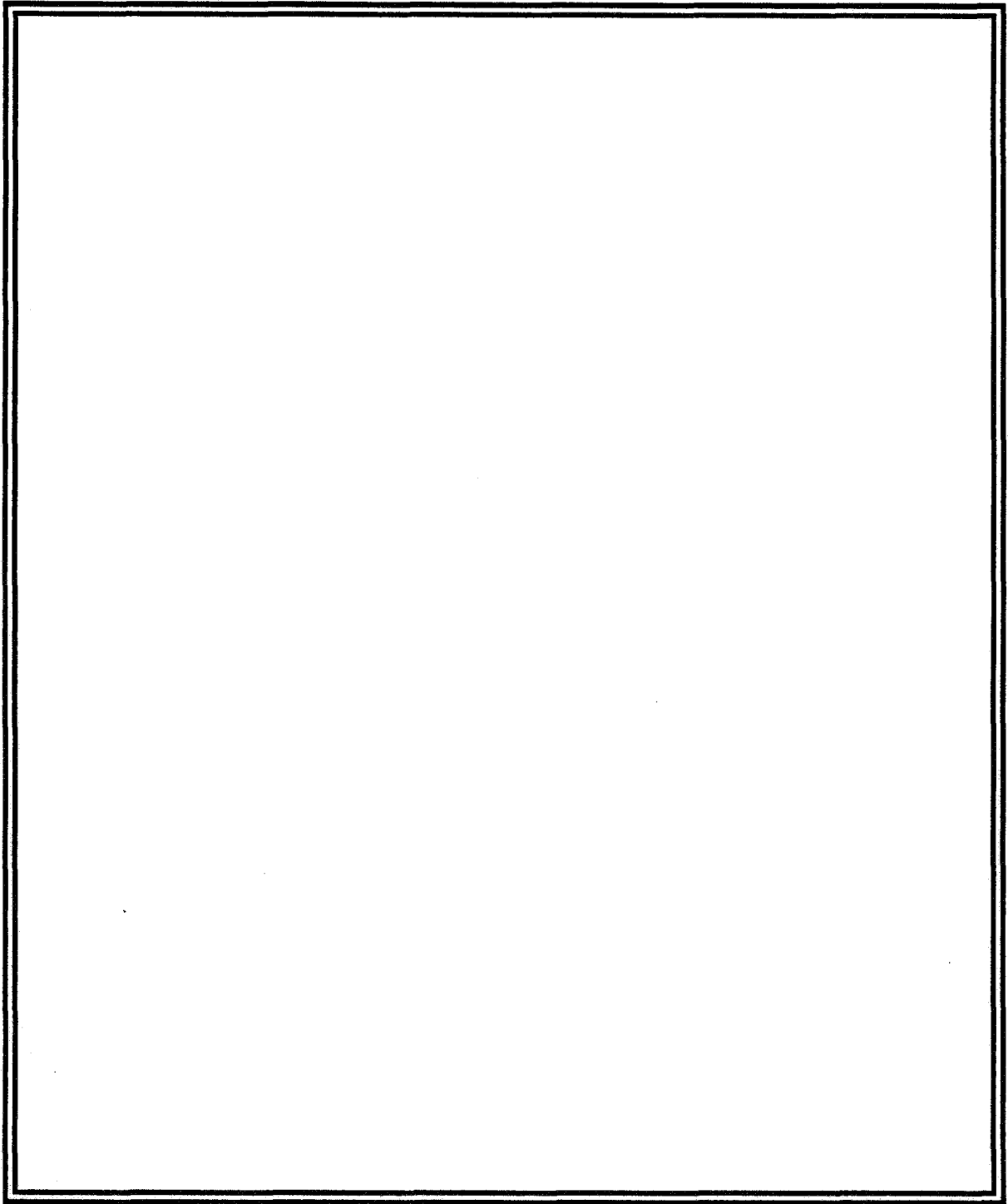
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**SECTION ONE**  
**INTRODUCTION**

## 1.0 INTRODUCTION

### 1.1 PURPOSE AND OBJECTIVES OF THE RESEARCH STUDY

The purpose of this research study is to explore the context within which First Nations Communities are attempting to meet their members' housing needs, including the specific housing needs of non-traditional families. The context is defined, for the purposes of this research study, as the housing development process. It contains three prominent, community-specific, components, each of which is discussed in this research study. The components are *housing need (demand)*, *housing development considerations (supply)*, and the *funding of housing development*. In combination, these three components ultimately provide the structure for a community's housing development strategy.

A significant objective of this research study is to highlight the types of data that must be assembled and analyzed in order that First Nations communities can make informed housing development decisions. The types of data required are the basis for an analysis of four case study communities described later in this study. This research study is based on knowledge and data drawn from the authors' general housing development experience working with First Nations Communities throughout British Columbia. Four First Nation Communities provide critical case study data. The study documents the key lessons and trends that highlight recent approaches by these First Nations in meeting their broad based housing needs in British Columbia. Care should be taken in applying the conclusions based on the contents of this study to First Nations Communities in other regions of Canada.

The community context within which the housing development process occurs is ultimately unique to each First Nation community. It is dangerous to make direct correlation's between the data in this research study and housing development data from other First Nations communities.

## **1.2 RESEARCH FRAMEWORK**

This study provides a practical overview of the on-Reserve housing development process. There is a specific focus on the attempts by First Nations to meet the characteristic housing needs of all their members. The framework uses two basic terms for all discussions on housing needs assessment and the physical provision of housing stock.

### **1. FAMILY**

The term "Family" is generic and describes a familial or blood relationship. For the purposes of this research study, the following definitions of Family Units have been used for all communities.

- single adults 20 years of age and older
- adult couples with no children under 20 years of age living with them
- adult couples with children under 20 years of age living with them
- single adults with children under 20 years of age living with them

### **2. HOUSEHOLD**

"Household" describes the total number of occupants in each housing unit on-Reserve. Each Household may encompass one or more "family" units. "Household Composition" for each First Nation is unique. In the authors' opinion, it is most often the physical manifestation of economic factors rather than social or cultural preferences for accommodating Households.

Each First Nation needs the flexibility to define its optimum household composition based on its unique social, cultural and economic factors and community development objectives.

The Household and Family framework make a clear distinction between housing need and the development of housing stock to meet that need, on a community-specific basis.

### 1.3 NON-TRADITIONAL FAMILY -- A DEFINITION

The authors have ascribed a broad definition to the term Non-Traditional Family to include all Family Unit types exclusive of an adult couple with children under the age of 20 living with them. This definition of Non-Traditional Family includes the majority of Family Unit types in First Nations communities with which the authors have knowledge of in British Columbia and Yukon. For First Nations in other parts of Canada who may have a different Family Unit type composition, the conclusions contained in this study relating to the housing of non-traditional families are still valid.

### 1.4 THE CASE STUDY APPROACH

A case study approach has been used to meet the study objectives. The housing development process is described using "real" information from a representative range of First Nations Communities, where the authors have extensive practical experience. Each of the First Nations permitted the use of their housing data for comparative purposes and to illustrate their unique approaches in meeting their housing needs. We have included regional and national data for comparative purposes to provide an appropriate context, when available and possible.

Four First Nations Communities case studies are presented. The communities are located in various parts of British Columbia. *Section 2.0* of this Study contains a series of comparative analyses of the case studies. *Section 4.0* contains a profile of each First Nation studied with a description of how each has responded to its housing needs. Additional background information is included in *Appendix A*. *Section 5.0* contains a brief sample housing strategy for one of the case study communities showing how its unmet housing may be met by a mix of unit size and housing form options.

*Section 3.0* of this Study contains a broad discussion covering several aspects of the housing development process. Specifically, *Section 3.0* reviews the various considerations that provides the context for housing development in First Nations communities, reviews housing forms, and

provides a number of new approaches to housing development for consideration by First Nations communities.

#### 1.4.1 Case Study Communities

The First Nations case study communities are Seabird Island, Stoney Creek, Old Massett and Skidegate, all located in British Columbia. Figure 1.1 on the following page shows the relative locations of each of the case study communities. The authors have done a detailed assessment of the population and housing characteristics for each of these communities as part of other planning projects. These communities were chosen because of their geographic diversity, their larger size, which assists in analyzing trends derived from the data, and the authors' familiarity with them.

##### Seabird Island

Seabird Island is a Coast Salish agricultural community. It is located in the Fraser Valley, 5 km northeast of Agassiz and 125 km east of Vancouver, with a community population of 391 (1990).

##### Stoney Creek

Stoney Creek is a Carrier community, with a population of 358 (1990). It is located in central B.C., 15 km southwest of Vanderhoof and 100 km southwest of Prince George.

##### Old Massett

Old Massett, with a community population of 629 (1991), is a Haida fishing community. It is located at the northern end of Graham Island in Haida Gwaii (Queen Charlotte Islands).

##### Skidegate

Skidegate, with a community population of 493 (1990), is a Haida fishing community. It is located at the southern end of Graham Island in Haida Gwaii (Queen Charlotte Islands).

The comparison of data originally related to Seabird Island, Stoney Creek and Old Massett. The authors later added Skidegate to the comparison, due to its unique population characteristics. Also, some of the similarities and differences that exist between Skidegate and Old Massett, which are within



the same cultural grouping of the Haida Nation and in close geographical proximity, are of interest.

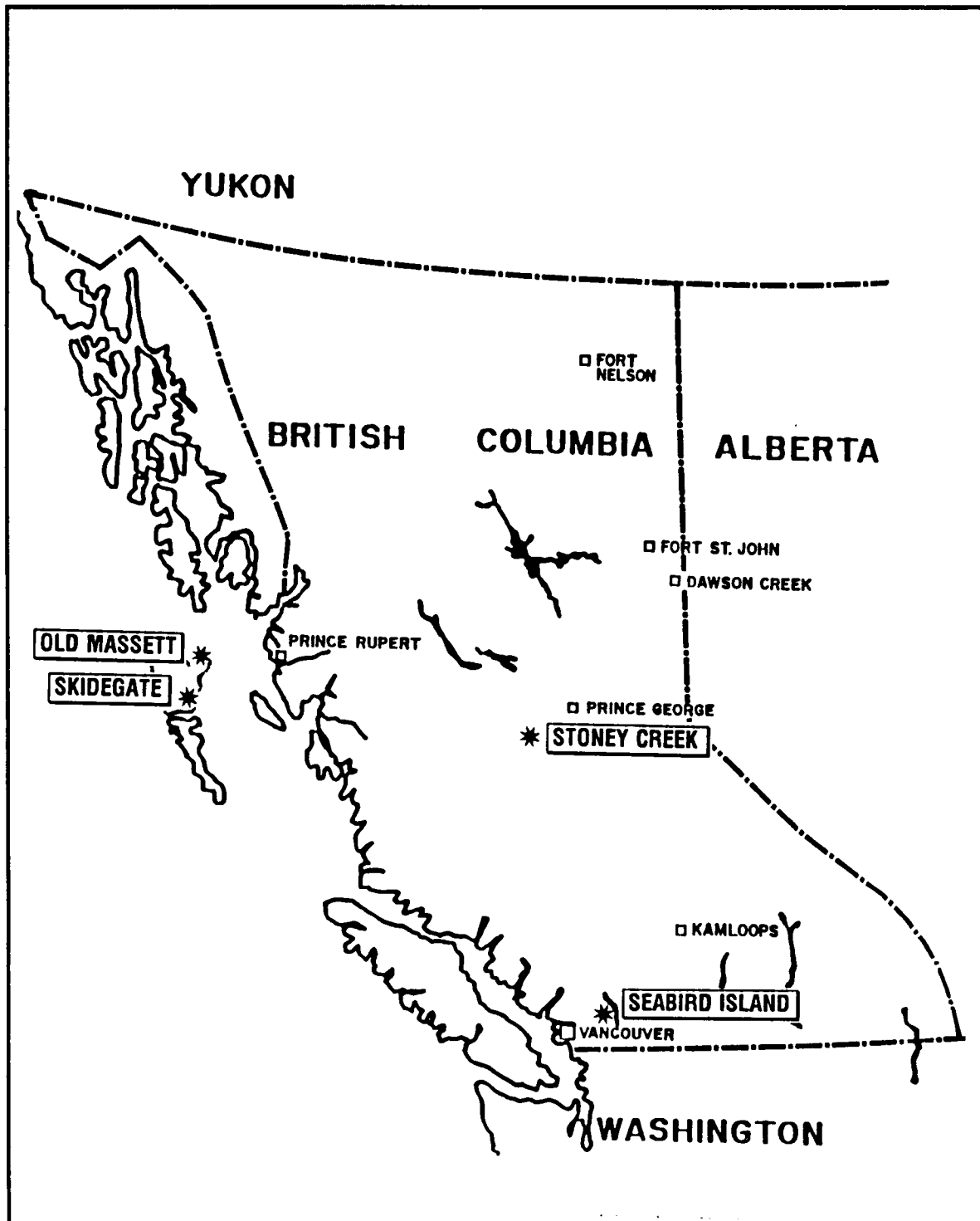
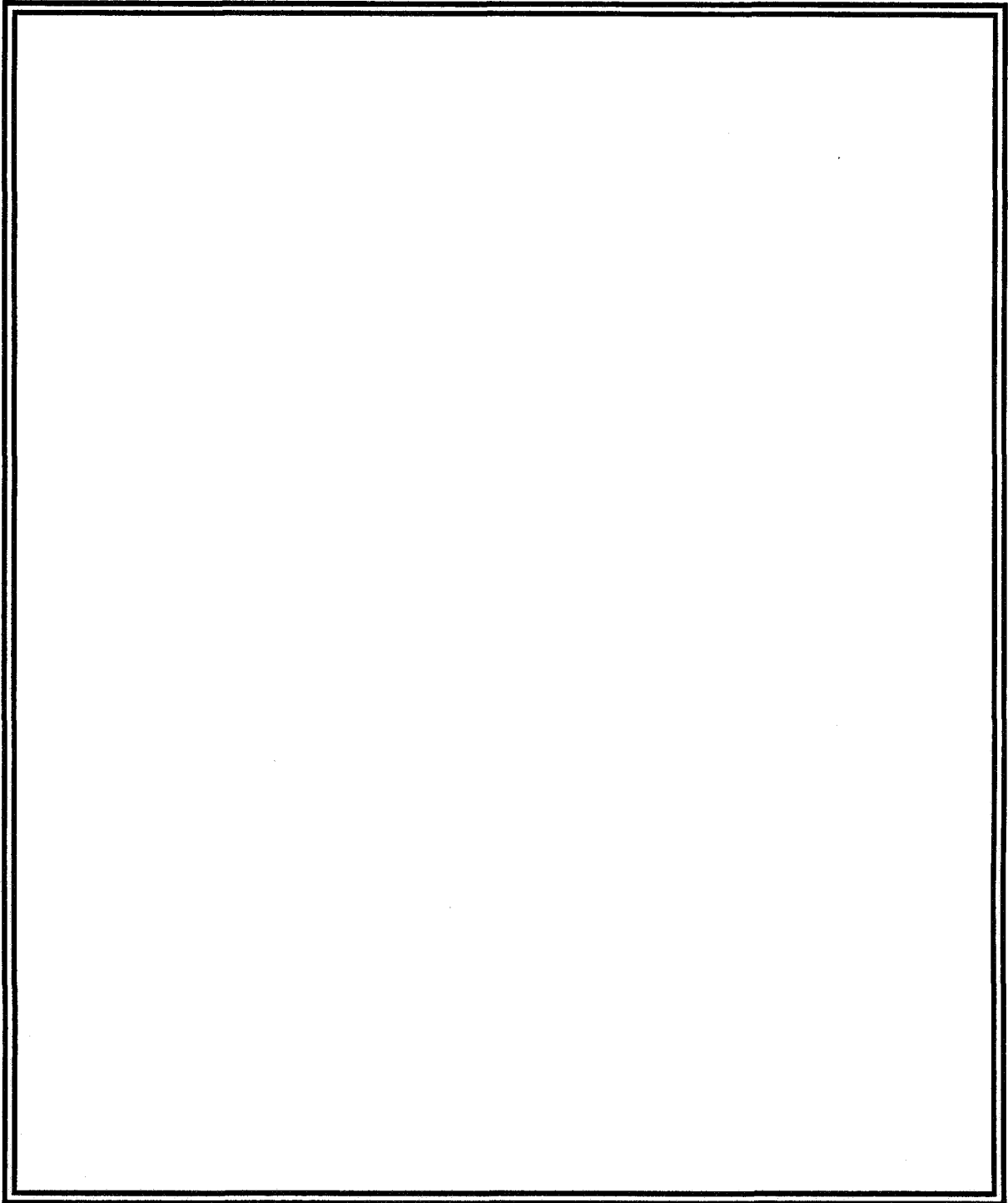


Figure 1.1: Location of Case Study Communities

#### **1.4.2 Case Study Data**

The case study data used in this research study has been derived from various reports and studies undertaken for the First Nations communities over the last several years. It must be noted that the data is not 100% accurate for a variety of reasons including seasonal fluctuations in on-Reserve population and varying levels of accuracy in the comprehensiveness of the data collection and updating process. There are occasional difficulties in gathering data directly from the communities and there are random inaccuracies in the published data provided by Indian and Northern Affairs Canada authors are very confident that the data is credible and sufficiently accurate for the comparative purposes of this research study to meet the overall study objectives. Also, the authors have, where necessary, made inferences from the data, for example about data relating to family relationships.



**SECTION TWO**  
**DEMOGRAPHICS**

## **2.0 DEMOGRAPHICS**

### **2.1 INTRODUCTION**

Demographic analysis of a community's current population characteristics and past growth are valuable tools for assessing current and future housing requirements. This section provides a comparison of data and a summary for the four case study communities. It illustrates some similarities and differences and describes how the population characteristics may be interrelated and interpreted.

There is an extensive discussion of Family types and Household types and how community-specific data can be used in determining housing needs. Demographic, Family and Household type analyses can be used to provide objective and meaningful assessments of housing need and are an integral part of the overall housing development process.

The authors have attempted to structure the contents of Section 2.0 to facilitate its use by First Nations Community housing officers and managers in the design, development and implementation of their own housing development process.

Appendix A includes additional data and graphics in support of Section 2.0. These additional materials are organized by community.

### **2.2 MEMBERSHIP & POPULATION CHARACTERISTICS**

#### **2.2.1 Core Definitions**

The following definitions of membership and population characteristics, are used throughout this Study:

##### ***Bill C-31***

Refers to Bill C-31 which was enacted on June 28, 1985. Bill C-31 amended the *Indian Act* by eliminating a number of discriminatory clauses. Bill C-31 resulted in the reinstatement of the status and Band

membership of many people who had previously lost their status due to the discriminatory clauses of the *Indian Act*. The most common form of discrimination, prior to Bill C-31, occurred when a Native woman married a non-Native man. Her Indian Status was revoked. Children of individuals eligible for reinstatement may also apply for status.

***Membership***

Refers to the total Membership of a Band, both Regular and C-31 Band Members (unless otherwise stated), living on and off-Reserve.

***C-31 Band Members***

Refers to Band members who have applied for and been granted Indian Status and Band membership, as a result of Bill C-31, since June 1985, and who are on the Band's D3 List, which is the Indian & Northern Affairs Canada (INAC) list of C-31 Registrants.

***Regular Band Members***

Refers to Band members who are not on the Band's D3 List, i.e. are not C-31 Band members.

***% Average Annual Growth Rate***

Refers to the historical Band Membership growth rate, which is calculated by using the following formula:

$$A = (B \div C)^{1/n} - 1$$

A = Historical growth rate (from base year to current year)

B = Current Population

C = Base Population

n = Number of years of growth (current year minus base year)

***On-Reserve Membership***

Refers to Band members, both Regular and C-31, living on-Reserve.

***Population***

Refers to all people living on-Reserve, including non-Band members. Non-Band members may include members from other Bands, non-status Indians or non-Natives.

***In-migration***

Refers to people currently living off-Reserve who wish to move to the Reserve. Often these people form a significant component of the Band's Housing Waiting List.

***In-Migration Family***

Refers to a Family with at least one Band Member, currently living off-Reserve, who have formally requested housing on-Reserve. These Families are further defined as a C-31 In-Migration Family if there is a C-31 Band Member in the Family or a Regular In-Migration Family if there are no C-31 Band members in the family. This distinction has been made for funding purposes only.

**2.2.2 Membership Historical Growth**

The Historical Growth of a First Nation's Membership is used, as one of a number of possible indicators, to determine projections for future population. Within the context of this study, data relating to the historical growth of First Nation Membership is used to highlight both the similarities and differences among communities and to assist in highlighting those factors that provide clues to future housing demands.

Historical data provides valuable insights into past and potential growth of communities. The data can be analyzed to determine historical community growth rates for use as a planning tool. For example, the analysis can be a valuable tool in assessing future demands for housing, residential land and supporting physical infrastructure. In the context of historical analyses of First Nations Membership growth, there are limitations to using this data, including the following:

- Past community growth has often been constrained by lack of Capital funding for housing and lot construction, requiring families to leave the Reserve to find adequate housing, so that historical community growth data may not be reflective of "real" future growth potential;

- Often the only data available is in the form of INAC statistics. The INAC statistics provide data for both on-Reserve Membership and total Band Membership. However, the INAC data does not include non-Band members and can seriously "undercount" the population in some communities that have a large number of non-Natives or members of other Bands;
- The INAC Membership data includes transfers from other First Nations, and therefore, the growth rates extrapolated from the Membership data are not strictly "natural", although the rate of transfers is not so significant as to invalidate the conclusions contained within this study. In fact, the extrapolation of calculated historical growth rates may be very valid if the rate and occurrence of Membership transfers are expected to continue;
- The authors have found the INAC statistics to be significantly in error in some cases, due to reporting irregularities; and

The authors prefer to use an analysis of total Band membership data to determine a representative historical growth rate for each Band. The historical growth rate is extrapolated to the community population and used as a future growth rate in calculating population projections.

Analysis of historical growth rates, in combination with other population characteristics, provides clues as to the unique population composition of each community.

Table 2.1, Historical Band Membership Growth & Growth Rates, shown on the following page, presents the historical growth profiles of the four Case Study communities, from 1965 to 1991, including C-31 registration data and impacts.

**Table 2.1 Historical Band Membership Growth & Growth Rates**

<b>Band Membership</b>	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Massett</b>	<b>Skidegate</b>
1965	264	354	939	330
1985 Total	379	474	1,266	479
1991 Regular	457	558	1,486	557
1985 - 1991 C-31	73	109	548	401
1991 Total	530	667	2,034	958
% C-31 of 1991 Total	13.8%	16.3%	26.9%	41.9%
<b>% Average Annual Growth of Band Membership</b>				
1965 - 1985 Total	1.82%	1.47%	1.51%	1.88%
1985 - 1991 Regular	3.17%	2.76%	2.91%	2.58%
1985 - 1991 Total	5.75%	5.86%	8.22%	12.25%

*Sources: 1975, 1985 & 1991 INAC Indian Register for Membership data, 1991 INAC S-4 Reports for Bill C-31 data*

In 1965, Band membership for Seabird Island, Stoney Creek and Skidegate was of similar size, with Old Massett being about three times as large. The 1985 Total and 1991 Regular data shows this relationship being maintained, reflecting similar growth rates for all four communities in Regular Band membership.

C-31 registrations had a wide range of impacts on the communities. Seabird Island and Stoney Creek have had a moderate impact to membership with 73 and 109 registrations respectively, comprising 13.8% and 16.3% of total Band membership. Old Massett and Skidegate have had impacts to membership that rank among the highest in the country, with 548 and 401 C-31 registrations respectively, comprising 26.9% and 41.9% of total Band membership.

The 1991 total membership figures, including C-31 registrations, show that Seabird Island and Stoney Creek membership remained similar in proportion, while Skidegate and Old Massett membership increased to almost two and four times, respectively.



Average annual growth rates for total Band membership from 1965 to 1985 ranged from 1.47% and 1.51% for Stoney Creek and Old Massett to 1.82% and 1.88% for Seabird Island and Skidegate, respectively. These growth rates have changed significantly since Bill C-31, ranging from 5.75% and 5.86% for Seabird Island and Stoney Creek to 8.22% for Old Massett and 12.25% per year for Skidegate from 1985 to 1991, including C-31 registrations. To put these average annual growth rates in perspective, the Canadian population has grown at rate of 0.8% per year. The average annual growth rate for all Canadian Status Indians between 1986 and 1990 was 6.03% which closely reflects the growth rates for Seabird Island and Stoney Creek but is markedly less than the growth rates for Old Massett and Skidegate.

These sudden and large increases in membership growth were not generally foreseen, and addressing the needs of C-31 registrants has added significant strain to most communities' resources, primarily their ability to develop land for housing and to construct new housing units.

It is anticipated that these exceptionally high growth rates will decrease shortly. Most people eligible for C-31 status have now applied and few new applications are being processed. It is interesting to note that Regular growth rates from 1985 to 1991, excluding C-31 registrations, are considerably higher than the average annual growth rates from the previous 20 years, as illustrated in Table 2.1. This suggests that future natural growth rates will be higher than the historical rates for 1965-1985.

### **2.2.3 On-Reserve Historical Membership Growth**

The growth of Band Membership living on-Reserve varies significantly between communities. It is influenced by many factors, including social and economic conditions, the availability of education and housing, and other community development services.

The historical comparison of Membership on-Reserve is presented in Table 2.2, below. The Table compares the on-Reserve Membership of 1985 and 1991 data to 1975 figures, which is the earliest data available to the authors.

**Table 2.2 Historical On-Reserve Band Membership Growth**

<b>Membership On-Reserve</b>	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Massett</b>	<b>Skidegate</b>
1975	209	307	710	278
1985	245	347	632	280
1991	309	427	697	387
<b>% Increase in Membership On-Reserve</b>				
1975 - 1985	17%	13%	-11%	1%
1985 - 1991	26%	23%	10%	38%
1975 - 1991	48%	39%	-2%	39%
<b>% Membership On-Reserve</b>				
1975	66.1%	71.6%	64.7%	67.3%
1985	64.5%	73.2%	49.9%	58.5%
1991	58.3%	65.9%	34.3%	40.4%

*Sources: 1975, 1985 & 1991 INAC Indian Register for Membership data*

### **General Historical Growth Trends**

Table 2.2 shows that on-Reserve Membership for three of the communities has grown significantly since 1975. Stoney Creek and Skidegate show 39% growth; and Seabird Island increased by 48%.

Old Massett had a slight overall decrease of 2%, due to a large out-migration of people between 1975 and 1985. This occurred due to a variety of reasons, including lack of jobs, housing and adequate education.

Historical growth graphs, presented in the Case Study Appendix A, illustrate significant differences in the growth pattern for on-Reserve Membership between the communities.

**Unique Historical Growth Factors**

Seabird Island and Stoney Creek had continual and consistent growth for both periods. Seabird Island grew 17% up to 1985 and increased a further 26% by 1991. Stoney Creek grew by 13% up to 1985 and increased a further 23% by 1991.

It is interesting to compare the growth before and after 1985, with the potential Bill C-31 impacts, which can be seen by comparing the percent increase in Membership on-Reserve from 1975-1985 with the percent increase for 1985-1991, illustrating the impacts of Bill C-31.

Old Massett and Skidegate reflect a different pattern, that may or may not be based on past cultural traditions. Discussions with Skidegate Band Councilors indicate that the Haida are well-known for their traveling instincts. The Haida community has in the past been well-dispersed throughout the province and further abroad. It has been common for the Haida to find a mate away from home.

This cultural factor supports the high C-31 impacts to Band membership experienced by both Skidegate and Old Massett. It may also help to explain the lack of growth in on-Reserve membership for Skidegate and the decrease for Old Massett from 1975 to 1985. On-Reserve membership increased significantly in both communities since 1985. It has been very much related to C-31 returnees and to the availability of Capital funds for residential lot development and new housing unit construction. Recent figures from Statistics Canada confirm the dramatic growth in the population at both Skidegate and Old Massett. They report that since 1986, Skidegate's population grew by 39% and Old Massett's grew by 13% (*Queen Charlotte Observer*, November 5, 1992).

Skidegate constructed over 100 new residential lots between 1986 and 1990, paralleling the significant jump from 1% growth (1975-85) to 38% growth (1985-91) in Membership on Reserve. Old Massett is currently constructing a new residential subdivision development to accommodate returning Band Members, paralleling their increase in growth from -11% (1975-85) to 10% (1985-91). This dramatic increase in residential lot

development has resulted in a lack of vacant developable land. This has seriously constrained the abilities of both communities to meet current and future residential development demands. Both of these communities are currently utilizing the Federal INAC Additions to Reserve Process to acquire additional Reserve lands to accommodate their projected housing and residential lot requirements.

#### **Data Limitations**

It is important to note that the on-Reserve membership growth data presented for Skidegate and Old Massett may be significantly lower than the actual growth of these communities. This is due to the large number of non-Band members returning to live on-Reserve in C-31 Families, which are not reflected in the on-Reserve Band Membership figures.

In Skidegate, for example, 10% of the community population was non-status or non-Native in 1990. This percentage is expected to increase to 25% of the total community population when all of the families waiting for housing have returned to the community. (*Skidegate Indian Band Proposal To Expand Skidegate Mission Reserve No. 1*, August, 1991, David Nairne & Associates Ltd.)

Although the on-Reserve membership growth may not be representative of each community's growth, the figures are presented for several reasons, because:

- reliable and consistently reported historical data for community populations was not available;
- the data is considered relevant for both Seabird Island and Stoney Creek population growth; and
- the data provided an interesting contrast between Bands significantly impacted by Bill C-31 registrations and those with more moderate C-31 impacts.

### **On-Reserve Membership Factor**

The percentage of membership on-Reserve was very consistent for all four communities in 1975, ranging from 64.7% to 71.6%. In 1976, the national average for membership on-Reserve was 72.6%. The percentage of membership on-Reserve decreased for all four communities, from 1975 to 1991. This decrease was paralleled nationally, with 59.8% of Band members living on-Reserve in 1990. (*Basic Departmental Data 1991*, INAC, Dec. 1991).

The most noticeable decreases in the percentage of Band members living on-Reserve were at Skidegate (67.3% to 40.4%) and Old Massett (64.7% to 34.3%). This reflects the significant increases in Band membership related to C-31 registrants, most of whom live off-Reserve. Both Skidegate and Old Massett are faced with an enormous influx of Band member returnees (In-Migration), due to a number of social, political and economic factors.

#### **2.2.4 Future In-Migration Impacts to Community Growth**

Band Member Families returning to Reserves impact significantly on community growth and housing needs. Future in-migration impacts are compared in Table 2.3, shown below. The relevant population figures for this comparison were not available for all four communities, so, the number of housing units has been substituted to illustrate the general in-migration trends.

**Table 2.3 Future In-Migration Housing Need Impacts**

	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Masset</b>	<b>Skidegate</b>
<b>Existing Housing Units</b>	101	93	173	168
<b>In-Migration Housing Need</b>	16	71	190	168
<b>% Increase in Housing Units Due To In-Migration</b>	16%	76%	110%	100%

*Sources: Seabird Island Community Census (1990) & Physical Development Plan  
Stoney Creek Community Census (1990) & Physical Development Plan  
Old Massett Community Census (1991) & Engineering Feasibility Study for Residential  
Expansion Options  
Skidegate Community Census (1990) & Residential Expansion Feasibility Study*

The proportion of the total Seabird Island Membership residing on-Reserve will likely be maintained, as discussed in the previous section. Only a 16% increase in housing stock is anticipated due to in-migration.

The three remaining communities are facing very large increases in housing stock (and population) related to in-migration. Projected increases in housing stock are 76% for Stoney Creek, 100% for Skidegate, and 110% for Old Massett.

Some of this impact is due to Regular Band Members wanting to return to the Reserves, but whom are currently unable to due to a lack of Capital funding to develop new residential lots and construct new housing units. In Old Massett, 46% of the Band members still waiting to return to the community are Regular Band members (152 of 330)(*Massett Indian Band Proposal To Expand Indian Reserve Lands, Engineering Feasibility Study for Residential Expansion Options*, November, 1991, David Nairne & Associates Ltd.). If funding had kept pace with housing demand in this community prior to Bill C-31, the on-Reserve membership growth detailed previously would have been much higher, at 20% (1975-91) instead of 2%.

The importance of in-migration impacts can not be underestimated when preparing a housing development strategy in a community with communities potentially doubling in size based on existing need alone. It is beyond the scope of this Study to assess the housing needs of in-migrating families, other than to illustrate the significance of the impacts. The remaining discussion regarding housing needs relates to each community's existing population only.

#### **2.2.5 Population Age Characteristics**

The population age characteristics of each community generally reflect historical growth trends. They may have significant implications for housing strategies. Table 2.4, on the following page, presents a Profile of Population by Age.

In addition to data presented for the four communities, the authors have included data for a community from the Treaty 8 Tribal Association in Northeastern B.C. The northern community represents a much younger population breakdown, so that a wider range of population age impacts can be assessed. In addition, national data is presented for on-Reserve Band membership and for the total Canadian population, for comparison purposes.

**Table 2.4                      Profile of Population by Age**

<b>Age</b>	<b>Northern Comm.</b>	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Masset</b>	<b>Skidegate</b>	<b>National On-Reserve</b>	<b>Total Canada</b>
65 +	4%	4%	7%	6%	11%	4%	12%
45-64	4%	10%	12%	13%	19%	14%	20%
20-44	37%	43%	43%	43%	39%	38%	41%
0-19	55%	43%	38%	38%	31%	44%	27%
Median Age	18	22	25	27	32	22	33

Table 2.4 shows a wide range in population age composition, and median age - the age at which half the population is younger and half the population is older, i.e. the middle age.

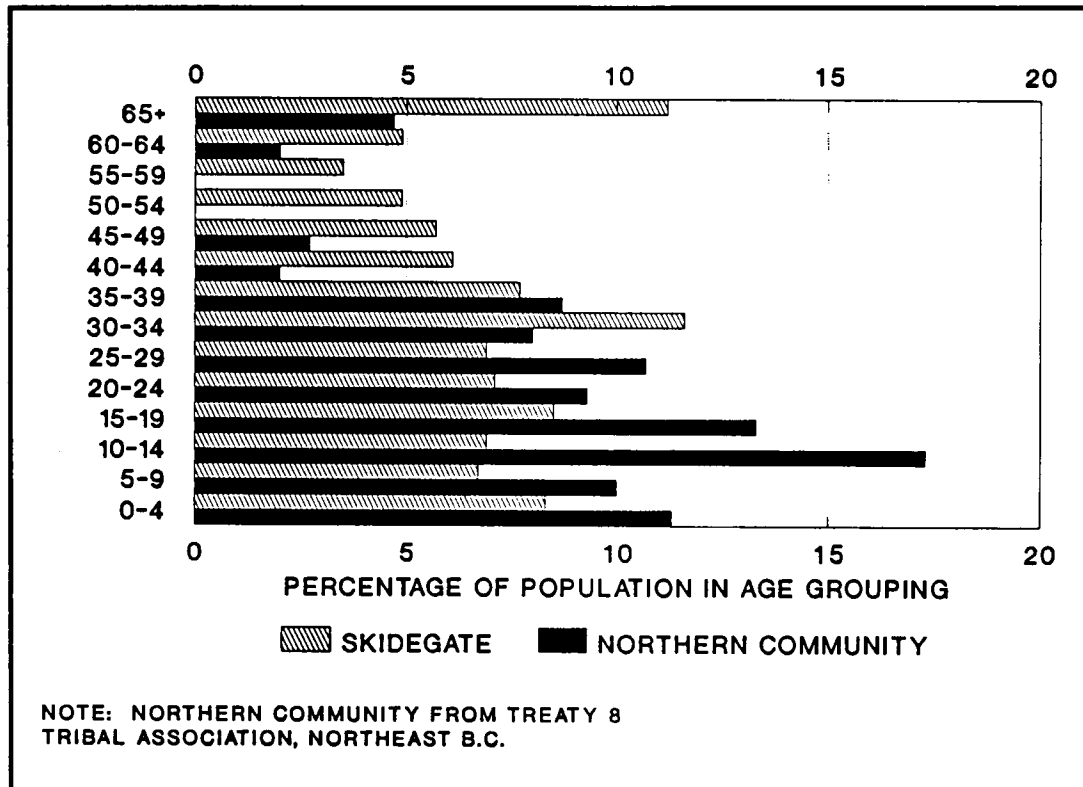
The national on-Reserve median age is 22 years old, the same as Seabird Island, with similar percentages of population in each age group.

The Northern Community is considerably younger, with a median age of 18 and 55% of its population under age 20.

Stoney Creek and Old Massett have older populations, with median ages of 25 and 27 years, respectively. Skidegate has a much older population, with a median age of 32 years, 10 years older than the national on-Reserve median age. Skidegate's population mirrors the population characteristics for the total Canadian population for percentages in each age grouping and median age.

The differences in age breakdown between a youthful and aging community are illustrated in Figure 2.1, below.

**Figure 2.1: Population Age Composition for Skidegate & Northern B.C. Community**



The comparison shows the Northern Community has significantly more young people by percentage of total population, with most of the population under age 40. In contrast, Skidegate's population is more evenly distributed, indicative of an aging population.

The wide range in age cohorts has unique implications for housing needs in each community, which will be addressed later in this section. Even a small variation from the "norm" can create additional housing requirements, as is the case for housing Seniors, defined here as age 65 and up.

Stoney Creek and Old Massett have a slightly higher percentage of seniors than the national average on-Reserve. Both of these communities have acknowledged that seniors housing is a specific and substantial requirement



for their community. They are constructing seniors' housing units. Skidegate has a much larger percentage of seniors. This community has also acknowledged the necessity of seniors housing, and it is beginning the planning process to identify their specific requirements.

#### **2.2.6 Summary of Membership and Population Characteristics**

The following general conclusions are derived from the extensive discussion of membership and population characteristics of the four case study communities:

- Historical growth rates provide significant clues as to potential future housing demands. The experience of Bill C-31 provides a cautionary note that dramatic changes can occur in growth rates due to outside factors not directly related to natural population growth;
- A community's geographic, cultural, social and economic context play a significant role in determining its growth profile. Sweeping generalizations when assessing future population growth dynamics must be avoided. This is discussed in more detail in Section 3.0;
- A community's "natural growth rate", that is the growth rate due to fertility and mortality rates, is less important in the context of a community's economic ability to develop new residential lots and construct new housing units, especially to accommodate dramatic changes in migration patterns. This is dramatically the case for communities who have experienced significant Bill C-31 impacts, as is the case for both Haida First Nations;
- Migration patterns can be the dominant constituent in driving housing demand. Migration alone is subject to a multitude of factors over which a community has varying or little control;
- A community needs to remain informed of its ever changing population age profile. This factor has a dramatic impact on the type and number of housing units required to meet the changing needs of its population.

## **2.3 FAMILY CHARACTERISTICS**

### **2.3.1 Core Definitions**

The following definitions relate to family characteristics, as discussed throughout this Research Study:

#### ***Family Unit***

A Family Unit is defined as a couple or a single person with one or more children under age 20 living with them, or a couple or a single person with no children under age 20 living with them.

#### ***Couple with Children***

A couple with one or more children under age 20 living with the couple.

#### ***Single Parent Family***

A single person, age 20 or more, with one or more children under age 20 living with the single person.

#### ***Couple with no Children***

A couple with no children under age 20 living with the couple.

#### ***Single***

A single person, age 20 or more, with no children under age 20 living with the single person.

#### ***Household***

One or more Family Units that live in a housing unit.

### **2.3.2 Average Family Size**

Population age characteristics impact on the number of family units in a community and on the average family size. For example, a community with an aging population, such as Skidegate (median age 32), might be expected to have a smaller average family size than a younger community, such as

Seabird Island (median age 22). In fact, this is not the case for the four communities, as shown in Table 2.5, Average Family Size.

**Table 2.5 Average Family Size**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Population	391	358	629	493
# of Family Units	173	174	286	228
Average Family Size	2.3	2.1	2.2	2.2

Average family size is very consistent for all four communities, ranging from 2.1 to 2.3 people per Family Unit. Analysis of the specific housing needs of a community should therefore include a detailed assessment of the composition of Family Units in addition to average Family Unit size.

The Northern Community, discussed earlier in Section 2.2.5 has a much higher average family size, with 3.3 people per Family Unit. This might be expected with 55% of the population under age 20.

### 2.3.3 Frequency of Family Type

Each community's Family type composition has been assessed in Table 2.6.

**Table 2.6 Composition of Family Units**

	Seabird Island		Stoney Creek		Old Masset		Skidegate	
Family Units	#	%	#	%	#	%	#	%
Singles >20	88	51%	101	58%	145	51%	86	38%
Couples Without Children	10	6%	19	11%	29	10%	58	25%
Couples With Children	43	25%	36	21%	79	27%	61	27%
Single Parents	32	18%	18	10%	33	12%	23	10%
Total	173	100	174	100	286	100	228	100

Each community is unique in its composition of Family Units, even though they have similar family densities, as shown in Table 2.5.

There is a wide range in the occurrence of *Singles* between the four communities. The percentage of Family Units that are *Singles* ranges from a low of 38% for Skidegate to a high of 58% for Stoney Creek. These differences have a substantial impact on community-specific housing needs.

The percentage of Family Units for *Couples without Children* also shows large differences between the communities, with a low of 6% for Seabird Island and a high of 25% for Skidegate.

The percentage of Family Units that are *Couples with Children* are relatively consistent between the communities, ranging from a low of 21% to a high of 27%. In the Northern Community, the percentage of *Couples with Children* increases to 41% of all Family Units, again reflective of their very youthful population.

Seabird Island has a higher percentage of *Single Parent* Family Units than the other three communities, which impacts on their specific housing needs.

#### 2.3.4 Characteristics of Family Types

Table 2.7 is a comparison between the communities by percentage of Family Units with children in them (*Couples with Children* plus *Single Parents*) and the percentages of Family Units that are based on a couple (*Couples without Children* plus *Couples with Children*).

**Table 2.7**                      **Percent of Family Units with Children & Couples**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
% Children-Based	43%	31%	39%	37%
% Couple- Based	31%	32%	37%	52%

The percentages of Family Units including children is highest for Seabird Island with 43% of the Units children-based. This is consistent with Seabird Island having the youngest population of the four communities. Stoney Creek has the lowest percentage of children-based Family Units, at 31%, even though their population is in the middle of the age range. Skidegate, with a generally older population, has a higher percentage of Family Units that are children-based. Those Family Units have an average of fewer children per family than the children-based families in Stoney Creek. This issue is discussed further in Section 2.3.5.

In comparison with the above statistics, 50% of all family units in the Northern Community include children. The average number of children per Family Unit impacts on the size of housing required in each community, which will be discussed in a later Section 3.0.

In addition to age, another impact on community Family Unit composition is the marriage or coupling factor. Table 2.7 shows a considerable range in couple-based Family Units, from a low of 31% and 32% for Seabird Island and Stoney Creek, to a high of 52% of all family types for Skidegate. This factor should play a major role in the types of housing units constructed as it relates to the varying needs of different Family Unit types. It is useful to analyze and compare the demographics of the adult population to see how Family Unit formation differs between communities, shown in Table 2.8.

**Table 2.8                      Adults in Single & Couple-Based Family Units**

	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Masset</b>	<b>Skidegate</b>
Singles	88	101	145	86
Couples Without Children	20	38	58	116
Couples With Children	86	72	158	122
Single Parents	32	18	33	23
Adults in Couple-Based Units	106	110	216	238
Total Adults	226	229	394	347
% Adults in Couple-Based Family Units	47%	48%	55%	69%

Adults in couple-based Family Units range from 47% and 48% for Seabird Island and Stoney Creek, to a high of 69% at Skidegate. The high percentage of couple-based Family Units at Skidegate contributes to their average family size being higher than expected with an aging population (see Table 2.5). If Skidegate had the higher portion of singles then their average family size would likely be lower than the other communities.

The marriage or coupling factor varies significantly from one community to another. It is based on a number of socio-economic factors, as well as cultural and historical influences, that are beyond the scope of this study. However, historical data was available for the Old Massett community that allowed an assessment of the change over time in the marriage factor to be addressed, for that community. In 1965, 153 of 259 adults, or 59%, were part of couple-based Family Units, (from data presented in *Haida Culture in Custody: The Masset Band*, Mary Lee Stearns, c 1981). This relationship is relatively unchanged, 25 years later, with 55% of adults in 1991 comprising couple-based Family Units.

### 2.3.5 Average Family Size by Family Type

The average Family Unit size for a **Single** is 1.0, and for a **Couple without Children** is 2.0 people per Family Unit. Significant differences can exist in the remaining two categories of Family Units that include children, being *Couples with Children* and *Single Parents*, as shown in Table 2.9.

**Table 2.9 Average Family Size of Children-Based Family Units**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
<b>Couples With Children:</b>				
Population	186	165	337	234
# of Family Units	43	36	79	61
Average Family Size	4.3	4.6	4.3	3.8
<b>Single Parents:</b>				
Population	97	54	89	57
# of Family Units	32	18	33	23
Average Family Size	3.0	3.0	2.7	2.5

Stoney Creek has the highest average family size for *Couples with Children*, with 4.6 people per Family Unit. This large family size is consistent with the pattern discussed in Section 2.3.4. Stoney Creek has the lowest percentage of children-based Family Units (31%) of the four communities. While there are fewer families with children in Stoney Creek, those families have more children than the other communities, averaging 2.6 children per family. Skidegate has the lowest average family size for *Couples with Children*, at 3.8 people per Family Unit, or 1.8 children per unit.

Stoney Creek also has the highest average family size for *Single Parents*, along with Seabird Island, at 3.0 people per Family Unit, or 2.0 children per unit. Skidegate again has the lowest size, with 2.5 people, or 1.5 children per Single Parent Family Unit.

Comparison of average Family Unit size for Stoney Creek and Skidegate with the overall population and specifically for the children-based Family Units, indicate the following impacts on housing requirements:

- Stoney Creek and Skidegate may require a similar average size of housing unit, based on their average Family Unit sizes of 2.1 and 2.2, respectively;
- Stoney Creek may require a much broader range of housing sizes than Skidegate, with larger housing units required to accommodate the larger Family Unit size for *Couples with Children*, and smaller housing units required for Stoney Creek's significant *Singles* population.

Average size for *Single Parent* Family Units is considerably lower than the size for *Couples with Children*. *Single Parents* have fewer children living with them than couples do.

Seabird Island, with a higher component of *Single Parents*, may consider providing two sizes of housing units to accommodate families with children, larger units for couples and smaller units for *Single Parents*.

Smaller units for *Single Parent* Family Units may not be appropriate in those communities where couple relationships are unstable. If *Single Parent* Family Units are temporary, with new couples frequently forming, a smaller housing unit could become overcrowded with the merging of two *Single Parent* Family Units.

### 2.3.6 Age Characteristics of Singles

The age of the *Singles* population and trends of *Singles* over time are important factors. Housing needs relate directly to life-cycle. Being single may be seen as a phase before the formation of a larger Family Unit and then a return to being single near the end of the life-cycle. The concept of *Single* is quite dynamic which has profound impacts on the design, and implementation of a community specific housing development process.

Discussions regarding *Singles* in this study do not relate to whether the single is or has ever been married or a part of a couple. It relates only to the present circumstances of a person being single, with no children under age 20 living with them.

The percentage of the adult population that is *Single* for all the communities is 31% at Skidegate, 45% at Old Massett, 52% at Stoney Creek and 53% at Seabird Island. Table 2.10 presents data showing the percentage of adult age groups that are Single.

**Table 2.10**                      **Singles as a Percentage of Adult Age Groups**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Age Groups:				
65 +	40%	50%	52%	43%
55 - 64	46%	77%	23%	14%
45 - 54	56%	40%	36%	17%
35 - 44	22%	32%	34%	14%
25 - 34	30%	38%	29%	17%
20 - 24	61%	49%	59%	59%
20 - 65 +	39%	44%	37%	25%



Skidegate has the lowest percentage of adults in *Single* Family Units, with 25%, followed by Old Massett and Seabird Island with 37% and 39% respectively.

Stoney Creek has the highest percentage, with 44% of all adults in *Single* Family Units. They have the highest percentage overall and they have the lowest percentage of Singles age 20-24. That age category has the highest percentage of *Singles* of the other communities. Stoney Creek has a significant older singles population, with 77% of adults age 55-64 being *Single* and 50% *Single* age 65+. New Family Units form at an earlier age in Stoney Creek, but over time Stoney Creek has a higher rate of *Singles* than in the other three communities.

Seabird Island and Old Massett have a similar overall percentage of *Single* adults, with approximately 38% of all adults being *Single*. Both communities have approximately 60% *Single* for age 20-24. This drops by half for ages 25-35. Seabird Island's *Singles* population doubles for age 45-54 and remains high for older *Singles*, while Old Massett's *Singles* population remains low until it doubles for age 65+.

The age profile of *Singles* at Skidegate is considerably different than for the other three communities. Skidegate's *Singles* component is the same as Seabird Island and Old Massett for age 20-24, but drops rapidly after age 24. Approximately 15% of Skidegate's adults age 25-64 are *Single*, which is much lower than the other communities. The percentage rises to 43% for age 65 and older. This community appears to follow a pattern of young *Singles* who marry around age 25 and then become widowed after age 65, returning to *Single* status.

### 2.3.7 Age Characteristics of Couples Without Children

In addressing the housing needs of *Couples without Children*, it is important to review the ages of these Family Units. Table 2.11, on the following page, presents the percentages of *Couples without Children* by adult age groups. The data presented is population, i.e. the number of adults in a couple relationship, not the number of couples.

**Table 2.11 Couples Without Children as a Percentage of Adult Age Groups**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
<b>Age Groups:</b>				
65 +	20%	30%	38%	55%
55 - 64	31%	9%	37%	69%
45 - 54	3%	20%	22%	47%
35 - 44	9%	17%	9%	13%
25 - 34	1%	18%	5%	19%
20 - 24	14%	5%	11%	14%
20 - 65 +	9%	17%	15%	33%

Each community has unique characteristics for its *Couples without Children* population. The total for all age groups shows a wide range in percentage of adults in this Family Unit type, from 9% for Seabird Island to 33% for Skidegate.

Seabird Island has a very low percentage of this Family Unit type from ages 25-54. This increases substantially as children become adults and form their own family unit. Old Massett mirrors this pattern, from ages 25-44, then increases as children mature.

Stoney Creek and Skidegate have a higher percentage of population in the *Couples without Children* Family Unit type in the household forming years, age 25-44, indicating more families that will likely not have children.

Skidegate and Old Massett show an increase in *Couples without Children* by age 45, about 5 years earlier than Seabird Island. The percentages for Skidegate are double those of Old Massett for ages 45-64, and several times higher than the other two communities. Housing for older *Couples without Children* is one of the unique housing needs that has been identified by the Skidegate Band Council.

### 2.3.8 Age Characteristics of Couples with Children

The age characteristics of *Couples with Children* are significantly different from the two Family Units already presented, *Singles* and *Couples without Children*. Table 2.12, presents the percentages of adults in the Family Unit type of *Couples with Children*. Generally, the percentages are similar for all four communities, from 31% of all adults in this Family Unit type for Stoney Creek, to 40% for Old Massett. Each community varies by age grouping.

**Table 2.12 Couples With Children as a Percentage of Adult Age Groups**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Age Groups:				
65 +	33%	10%	0%	2%
55 - 64	15%	9%	23%	12%
45 - 54	15%	32%	38%	32%
35 - 44	50%	36%	53%	57%
25 - 34	58%	39%	56%	58%
20 - 24	14%	41%	26%	19%
20 - 65 +	38%	31%	40%	35%

Children are born to couples at an earlier age in Stoney Creek. 41% of all adults age 20-24 comprise the *Couples with Children* Family Unit type, a much higher rate than in the other communities. This correlates with the low rate of *Singles* age 20-24. Stoney Creek has a younger Household Formation age than the other communities. The younger Household Formation age in Stoney Creek does not lead to a higher overall factor of *Couples with Children*. They have the lowest percentage of adults in this family type overall. Furthermore, the percentage of adults in this family type declines very slightly from age 25 to age 54, and then decreases considerably.

This pattern is in contrast with the other three communities which increase significantly to 56%-58% of adults age 25-34 in *Couples with Children* Family Units and maintain a high percentage through the 35-44 age group.

Over half of all adults age 25-44, and one-third of adults age 45-54, in Old Massett and Skidegate, are in *Couples with Children* Family Units. These percentages drop to basically 0% by age 65 for these two communities.

Seabird Island has more than one half of all adults age 25-44 in this Family Unit type, but has a much lower percentage, of 15%, for ages 45-64. The more significant difference is an increase to 33% of all adults age 65+ in this Family Unit. It appears, from a review of the housing census, that all of the adults age 65+ in this Family Unit grouping have grandchildren living with them. Grandparents and grandchildren living as a Family Unit are discussed further in Section 2.3.10.

The Household Formation age in a community impacts on the number and type of housing units required. It is another significant factor in the design and implementation of a community-specific housing development process.

### 2.3.9 Age Characteristics of Single Parents

**Table 2.13 Single Parents as a Percentage of Adult Age Groups**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Age Groups:				
65 +	7%	10%	10%	0%
55 - 64	8%	5%	17%	5%
45 - 54	26%	8%	4%	4%
35 - 44	19%	15%	4%	16%
25 - 34	11%	5%	10%	6%
20 - 24	11%	5%	4%	8%
20 - 65 +	14%	8%	8%	7%

For ages 20-65+, the percentage of adults in *Single Parent* Family Units is 14% for Seabird Island, and half that rate in the other three communities.

There is a significant variation throughout the age groups and between communities. The smaller numbers of adults in this Family Unit type tends to make the data less reliable and so it is difficult to describe trends related to age and the frequency of occurrence of *Single Parent* Family Units. Of interest, though, is the increase in percentages for Old Massett ages 55+. It appears, from a review of the housing census, to be related to single grandparent and grandchildren families.

### 2.3.10 Grandparent and Grandchild Families

The occurrence of *Grandparent and Grandchild* families varies widely between communities. In assessing the occurrence of this Family Unit type, the following assumptions were used for adults in *Couples with Children* and *Single Parent* Family Units:

- All adults age 65+, most adults age 55-64, and some adults age 45-54, in these two Family Units are likely grandparents to children under age 20 living in their family unit;
- Potential grandparent/grandchild families are considered here to be the *Couples with Children* and *Single Parent* family units that include an adult aged 55 and older.

Table 2.14, Potential Grandparent and Grandchild Families, presents the sum of percentages of adults in children-based family units, from Table 2.12 and Table 2.13.

**Table 2.14 Potential Grandparent and Grandchild Family Units**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Age Groups:				
65 +	40%	20%	10%	2%
55 - 64	23%	14%	40%	17%
55 - 65+ (number of units)	9 of 28	9 of 52	16 of 72	8 of 98
<b>Total 55 - 65 +</b>	<b>32%</b>	<b>17%</b>	<b>22%</b>	<b>8%</b>

The percentage of potential *Grandparent/Grandchild* Family Units ranges from a low of 8% at Skidegate, followed by 17% at Stoney Creek, 22% at Old Massett, to a high of 32% at Seabird Island.

At Seabird Island, one-third of all adults age 55 and more are likely grandparents to children in their Family Unit, with the parents absent, by definition (otherwise they would be a 3-generation household and counted as two separate Family Units).

Seabird Island, with the highest percentage of likely custodial grandparents, has the lowest median age (22 years) of community population. Skidegate, with the lowest percentage of likely custodial grandparents, has the highest median age (32 years) of community population.

### **2.3.11 Summary of Family Type Characteristics**

The following general conclusions were derived from the extensive discussion of Family Unit type characteristics as exemplified by the communities:

- Average family size provides limited value in assessing housing needs in a community. A detailed analysis of the composition of each community's Family Unit types is required to provide a realistic assessment of housing need;
- In assessing the composition of Family Unit types, it is critical to consider age-related factors as well as the rate of "marriage or coupling" prevalent in the community. Age and coupling provide significant clues to assessing housing need and more specifically, the type of housing unit required;

- According to the definitions presented in **Section 1.2** and further explored in **Section 2.3.1**, Non-Traditional Families encompass all Family Unit types except for *Couple with Children* which covers an average of only 25% of the composition of Family Unit types of the communities examined. In other words, 75% of the composition of Family Unit types can be considered as Non-Traditional Families;
- The size of each Family Unit type determines the type and size of housing unit required to accurately address housing needs;
- The dynamic nature of Family Unit type, as reflected in an individual's life-cycle, is probably the most difficult factor in analyzing housing need. The prevalence of **Singles** and their age, **Single Parents** and their respective ages and family size, are very community-specific. A generic approach to the design and implementation of the housing development process fails to address community-specific factors. The housing stock constructed by a community must be flexible in its use in order to accommodate dynamic the shifts in a community's composition of Family Unit types;
- The comparative ages of young adults in children-based families, (the family with children formation age) shows a high variability among communities. This impacts significantly on the type of housing units constructed and their pace of development;
- **Single Parent** Family Unit types pose unique demands on the housing development process in terms of limited income to support housing costs and requirements for house types and size that must be flexible to adapt to changes in family size;
- **Grandparents with Grandchildren** Family Unit types pose unique demands on the housing development process in terms of their age profile and the fact that a generation is missing. The housing unit must be flexible to adapt to the unique circumstances of the **Grandparent with Grandchild** Family Unit type.

## 2.4 HOUSEHOLD CHARACTERISTICS

Household refers to the actual number and composition of occupants in a housing unit. Each household contains one or more Family Unit types, as described in Section 2.3 of this study. The composition of Family Unit types in a community forms the essential building blocks for determining an optimum mix of Household types. The way in which a community houses its population is a function of economic and geographic realities, social and cultural norms, and lifestyle expectations.

### 2.4.1 Core Definitions

The following definitions relate to the discussion of Household characteristics:

#### ***Household***

Household refers to one or more Family Units; i.e. *Singles*, *Couples without Children*, *Couples with Children* and *Single Parent* Family Units living within a housing unit.

#### ***Extended Household***

Refers to a Household where more than one *Couple* and/or *Single Parent* Family Unit live together in a house with or without *Singles*. The existence of Extended Households may be an indicator of overcrowding or an indicator of cultural preference where several generations of the same family choose to live together.

#### ***Density or Average Household Size***

Refers to the average number of total occupants per occupied housing unit in a community.

#### ***Overcrowding Factor***

Refers to the rate of overcrowding, ultimately defined on a community-specific basis. The overcrowding factor takes into account social, cultural and lifestyle expectations. Overcrowding factor should not be confused with more conventional definitions of overcrowding which rely on, for



example, a quantitative assessment of the number of occupants per rooms in a housing unit. Also, overcrowding can be either the result of insufficient living space for one Family Unit or more than one Family Unit in a house. Because of limited data, and the subjective nature of "overcrowding", this study assumes a base "optimum" occupancy rate of 1.0 Family Units residing in each housing unit. This assumption allows each community to use the data and summaries as presented in this study and then define its own base occupancy rate as part of the process of developing a Housing Development Strategy.

### ***Ownership***

Refers to the individual or family who is considered, by the First Nation, to "own" the housing unit in which they are resident, even though the housing unit may be owned or controlled directly by the First Nation.

## **2.4.2 Average Household Size**

Most Native communities face significant housing overcrowding problems. According to a recent report prepared by INAC entitled *Highlights of Aboriginal Conditions 1981 - 2001 Part II: Social Conditions* (1989), in 1986, the percent of overcrowded housing units on-Reserve was eleven times that of communities near the Reserves. Approximately 28% of all housing units on-Reserve are considered to be overcrowded according to the INAC statistics.

Table 2.15 presents the current population and housing data for the four Case Study communities.

<b>Table 2.15</b>	<b>Average Household Size</b>
-------------------	-------------------------------

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Population	391	358	629	493
Existing Housing Stock	101	93	173	157
Average Household Size	3.9	3.9	3.6	3.1

Seabird Island and Stoney Creek have the largest average household size, at 3.9 people per housing unit, followed by Old Massett with 3.6, and Skidegate with 3.1 people per housing unit. In comparison, the average household size for the Northern Community is 5.4 people per unit.

Average household size varies significantly between communities. Household densities calculated by the authors, as part of the *Carrier Sekani Tribal Council 10 Year Capital Plan*, September, 1991, ranged from 2.0 people per housing unit for a small urban community to 6.1 people per housing unit for a small remote community.

Housing development programs must have the flexibility to accommodate these wide-ranging family sizes and housing size requirements that can occur even in close geographic proximity.

Compare the four community's' average household size with the average Family Unit size presented earlier, which ranged from 2.1-2.3 people per family. It appears that, relatively speaking, Skidegate has a lower overcrowding factor than the other three communities, with a similar family size but a relatively smaller average household size.

### 2.4.3 Overcrowding

A general degree of overcrowding can be determined by calculating the number of Family Units per housing unit, as shown in Table 2.16.

**Table 2.16      Average Number of Families Per Housing Unit**

	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Masset</b>	<b>Skidegate</b>
Number of Families	173	174	286	228
Existing Housing Stock	101	93	173	157
Families Per Housing Unit	1.7	1.9	1.7	1.5

With a base occupancy factor of 1.0, all of the communities have overcrowded housing. Skidegate has the lowest overcrowding factor at 1.5 Family Units per housing unit. Stoney Creek has the highest family overcrowding factor at 1.9 Family Units per housing unit.

The issue of overcrowding is wide ranging and beyond the scope of this study. Overcrowding is as much a function of a community's cultural and social background and lifestyle expectations as it is a function of economic constraints and physical development considerations. Canada-wide norms, should be applied to First Nations communities with great care.

#### 2.4.4 Family Type Composition of Existing Housing Stock

Table 2.17 provides a profile of each community's household composition.

<b>Table 2.17      Composition of Existing Household Types</b>				
	<b>Seabird Island</b>	<b>Stoney Creek</b>	<b>Old Masset</b>	<b>Skidegate</b>
<i>Singles</i>				
Not Sharing	17%	12%	11%	13%
Sharing w/Singles	7%	21%	14%	7%
<b>Singles</b>	<b>24%</b>	<b>33%</b>	<b>25%</b>	<b>20%</b>
<i>Couples Without Children</i>				
Not Sharing	7%	6%	8%	21%
Sharing w/Singles	2%	6%	5%	6%
<b>Couples Without Children</b>	<b>9%</b>	<b>12%</b>	<b>13%</b>	<b>27%</b>
<i>Couples With Children</i>				
Not Sharing	28%	18%	34%	31%
Sharing w/Singles	11%	10%	8%	6%
<b>Couples With Children</b>	<b>39%</b>	<b>28%</b>	<b>42%</b>	<b>37%</b>
<i>Single Parents</i>				
Not Sharing	11%	10%	6%	5%
Sharing w/Singles	9%	4%	7%	2%
<b>Single Parents</b>	<b>20%</b>	<b>14%</b>	<b>13%</b>	<b>7%</b>
<b>Extended</b>	<b>8%</b>	<b>13%</b>	<b>7%</b>	<b>9%</b>
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

For each community, it is important to look at its unique Household composition, to determine if a certain Family Unit type has been under housed, relative to the other Family Unit types in that community.

For the purposes of this study only, when a *Couple* or *Single Parent* Family Unit share a house with a *Single*, the housing unit is attributed to the *Couple* or *Single Parent*, and the *Single* is considered to be overcrowded. In some cases the *Single* may own the house, but ownership data was unavailable for analysis, so this definition was used throughout the overcrowding assessment to be consistent.

In cases where more than one *Couple* and/or *Single Parent* Family Units live together in a house, with or without *Singles*, these households have been defined as Extended Households. In Table 2.17, *Singles* includes Singles Living Alone (not sharing) and *Singles* Sharing with other *Singles*.

Each community's current housing composition is unique, and reflective of the individual differences in Family Unit composition. Stoney Creek has the highest percentage of housing units for *Singles*, and Skidegate has the lowest, with 33% and 20% of the existing housing stock housing *Singles*, respectively. This trend mirrors the composition of Family Units presented in Table 2.6, with Stoney Creek having the highest percentage and Skidegate the lowest percentage of *Singles* units.

Skidegate has housed considerably more *Couples without Children*, utilizing 27% of the existing housing stock, again reflecting their high number of this type of Family Unit. Stoney Creek has the lowest percentage of housing units for *Couples with Children*, at 28% of the total housing stock.

Seabird Island has housed a significant number of *Single Parents*, with 20% of the housing stock used for this purpose, compared to Skidegate with 7% of their housing stock used for *Single Parents*.

All of the communities have *Extended* Households, ranging from 7% to 13% of the existing housing stock. This overcrowding factor is in addition to all the *Singles* that are sharing with other Family Units.

#### 2.4.5 Singles Overall Housing Accommodation

The impact of Singles sharing with other family units is addressed in Table 2.18. The data reflects the percentages of each Family Unit type that are housed at more than one family unit per house, i.e. are overcrowded.

**Table 2.18 Households Sharing a Housing Unit With Singles**

	Seabird Island	Stoney Creek	Old Masset	Skidegate	Total
<i>Singles</i>	7/24	20/31	25/44	11/31	63/130
%	29%	65%	57%	35%	48%
<i>Couples No Kids</i>	2/9	5/11	9/22	9/42	25/84
%	22%	45%	41%	21%	30%
<i>Couple w/ Kids</i>	11/40	9/26	13/72	9/58	42/196
%	28%	35%	18%	16%	21%
<i>Single Parents</i>	9/20	4/13	13/23	4/12	30/68
%	45%	31%	57%	33%	44%
<i>Extended</i>	4/8	7/12	7/12	4/14	22/46
%	50%	58%	58% <sup>2</sup>	29%	48%
<b>Total</b>	<b>33/101</b>	<b>45/93</b>	<b>67/173</b>	<b>37/157</b>	<b>182/524</b>
<b>%</b>	<b>33%</b>	<b>48%</b>	<b>39%</b>	<b>24%</b>	<b>35%</b>

There is considerable overcrowding in all four communities. The percentage of Family Units sharing accommodations ranges from 24% for Skidegate, through 33% and 39% for Seabird Island and Old Massett, respectively, to a high of 48% of all Family Units sharing accommodation in Stoney Creek.

Each community has placed its own emphasis on housing a different composition of Family Unit types. Seabird Island and Skidegate have the lowest percentage of *Singles* sharing housing and the lowest percentage of *Couples without Children* sharing. Old Massett and Skidegate have the lowest percentages of *Couples with Children* sharing housing. Skidegate has a lower percentage of *Single Parents* sharing than the other three communities.

Most of the sharing of housing units is due to overcrowding of *Singles*. Table 2.19, below, presents the current housing situation for *Singles*, to illustrate the historical emphasis on housing for *Singles* and to highlight the biggest *Singles* housing need for each community.

**Table 2.19**                      **Singles Household Composition**

	Seabird Island		Stoney Creek		Old Masset		Skidegate	
Living Alone	17	19%	11	11%	19	13%	20	23%
Sharing w/Singles	21	24%	56	55%	60	42%	30	35%
Sharing w/Other Families	50	57%	34	34%	66	45%	36	42%
Total	88	100	101	100	145	100	86	100

Few *Singles* are currently living alone, with Stoney Creek and Old Massett having the lowest percentages of Singles Living Alone, at 11% and 13% respectively, and the highest percentages of Singles Sharing with Singles, at 55% and 42% respectively. Both of these communities have acknowledged the lack of *Singles* housing in their community and are addressing this problem, as discussed in Section 2.5.

#### **2.4.6 Singles Housing Accommodation by Age Groupings**

The living arrangements of *Singles* is further examined by age groups. Table 2.20, on the following page, presents this data for Singles Living Alone.

**Table 2.20**                      **Singles Living Alone**

	Seabird Island		Stoney Creek		Old Masset		Skidegate	
65 +	4	23%	2	18%	5	26%	7	35%
55 - 64	2	12%	5	45%	2	11%	4	20%
45 - 54	3	18%	3	28%	2	11%	4	20%
35 - 44	5	29%	1	9%	5	26%	4	2%
25 - 34	3	18%	0	0%	4	21%	1	5%
20 - 24	0	0%	0	0%	1	5%	0	0%
<b>Total</b>	<b>17</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>19</b>	<b>100</b>	<b>20</b>	<b>100</b>

Of all of the Singles Living Alone, for all four communities, only one is between ages 20-24. The 20-24 age group is generally considered to be in the household formation stage, and this trend is to be expected. *Singles* are likely sharing accommodation, not having made a commitment to construct a separate housing unit for themselves at this age. There may well be a need for *Singles* housing that is, for example, rental units with a flexible length of tenancy, for this younger age group of *Singles*.

The number of Singles Living Alone is fairly evenly distributed through all age groups, age 25 and older for Seabird Island and Old Massett. The Singles Living Alone in Stoney Creek and Skidegate are older than the other two communities, with most of them age 35 and more, with the percentages increasing generally with age.

With older Singles Living Alone it is especially important to plan for the construction of housing types that allow elders living alone to be as self-sufficient as possible. Skidegate has recently undertaken a substantial number of housing renovations to make housing units more accessible and self-sufficient for elders. These design considerations will be emphasized in future housing construction programs for all communities, to better suit the needs of occupants.

**Table 2.21**                      **Singles Sharing With Singles**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
65 +	0    0%	11   20%	12   20%	1    37%
55 - 64	0    0%	9    16%	4    7%	2    7%
45 - 54	8    38%	6    11%	9    15%	4    13%
35 - 44	1    5%	6    11%	11   18%	4    13%
25 - 34	5    24%	14   25%	17   28%	4    13%
20 - 24	7    33%	10   17%	7    12%	5    17%
<b>Total</b>	<b>21   100</b>	<b>56   100</b>	<b>60   100</b>	<b>30   100</b>

Singles Sharing with *Singles* appears to be distributed fairly evenly across all age groups for all four communities, with several exceptions. Seabird Island has no Singles Sharing with *Singles* age 55 or more, and Skidegate has significantly more, with 35% of all Singles Sharing with *Singles* age 65 or more. In addition, Seabird Island has twice as many Singles Sharing with *Singles* age 20-24.

Table 2.22, shows data for Singles Sharing with Family Units other than Singles, including Couples with Children, Couples without Children and Single Parents.

**Table 2.22**                      **Singles Sharing With Family Units Other Than Singles**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
65 +	2    4%	2    6%	5    8%	6    17%
55 - 64	4    8%	3    9%	1    2%	0    0%
45 - 54	4    8%	1    3%	7    10%	1    3%
35 - 44	6    12%	8    24%	9    13%	2    5%
25 - 34	14   28%	11   32%	19   29%	10   28%
20 - 24	20   40%	9    26%	25   38%	17   47%
<b>Total</b>	<b>50   100</b>	<b>34   100</b>	<b>66   100</b>	<b>36   100</b>

Singles Sharing with Family Units other than *Singles* are generally in the younger age groups, up to age 44. In fact, 82% of all *Singles* in this



category for Stoney Creek and 80% for the remaining three communities are aged 20-44. Skidegate has quite an increase for elders, with 17% of all *Singles* in this category being age 65+.

#### **2.4.7 Summary of Household Characteristics**

The following general conclusions were derived from the extensive discussion of household types, as exemplified by the four communities:

- An assessment of overcrowding must carefully include an analysis of that community's lifestyle expectations and composition of Family Unit types.
- The housing development process must have a great degree of flexibility in the type of houses constructed to adapt to varying family sizes and house size.
- The housing need of *Singles* is a critical housing development issue that requires careful consideration and should acknowledge age related factors. With older *Singles* living alone, it is especially important to design housing types that allow the elders to be as self-sufficient and mobile as possible.
- Most of the sharing of housing units is due to the overcrowding of *Singles*.

### **2.5 HOUSING REQUIREMENTS**

#### **2.5.1 Introduction**

This final part of Section Two provides a brief discussion on the assessment of housing requirements based on the extensive discussions of family and household types and the data presented by the four communities.

### 2.5.2 Unmet Housing Needs

Considerable discussion has focused on the current housing situation for *Singles*, as they appear to be the most under housed Family Unit. Table 2.23, is a summary of data presented earlier in Table 2.18, for the four communities.

**Table 2.23 Ranking of Household Types Sharing a Unit With Singles**

1.	<b>Singles</b>	<b>48%</b>
2.	<b>Extended</b>	<b>48%</b>
3.	<b>Single Parents</b>	<b>44%</b>
4.	<b>Couples Without Children</b>	<b>30%</b>
5.	<b>Couples With Children</b>	<b>21%</b>

Table 2.23 dramatically shows the housing occupancy situation for *Singles* for all four communities. In almost half of the households in the four communities, *Singles* are sharing with *Singles* or with *Extended Households*. Over 20% of *Couples with Children* households have *Singles* sharing their housing unit.

It is also significant that *Single Parent* Family Units share accommodations at more than double the rate of *Couples with Children*. The data presented in Table 2.23 may be the result of one or more of the following factors:

- Communities may not be fully aware of the unmet needs of non-traditional families.
- Communities may perceive that current programs that fund housing development are oriented to the construction of housing for *Couples with Children* only, and therefore communities may be giving preferential treatment to *Couples with Children* when allocating their housing capital resources.

- Available financial resources for housing may simply be insufficient to meet the entire range of a community's housing need, and priority is given to *Couples with Children*.
- There may be internal community biases against housing *Singles* or *Single Parent* Family Units
- The housing of all Family Units age 20-24 may be more difficult in communities where the housing occupants/owners are expected to contribute cash equity towards the housing construction costs. In many cases, these younger adults have not had the opportunity to save money over a number of years to put towards construction of a housing unit.
- *Single Parents* may be sharing with *Singles* at twice the rate of *Couples with Children* by choice, for example, to increase total household income, a sense of security and/or for support.

The uncertainty of the factors noted above reinforce the need to avoid generalizing about household composition and the provision of housing units as each community has its own cultural, social and lifestyle expectations.

Table 2.24, on the following page, presents a summary of the Unmet Housing Need Assuming 1.0 Family Units per Housing Unit. It should be noted that this assumption is crude and does not account for each community's unique cultural, social, economic nor geographic context and lifestyle expectations.

**Table 2.24 Unmet Housing Need Assuming 1.0 Family Unit Per Housing Unit**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
<b><i>Singles Sharing</i></b>				
With Singles (pop./units)	21/7	56/20	60/25	30/11
Net Requirement	14	36	35	19
With Other Family Units	50	34	66	36
<b>Singles Net Need</b>	<b>64</b>	<b>70</b>	<b>101</b>	<b>55</b>
<b><i>Extended Households</i></b>				
Couples Without Children	1	4	2	5
Couples With Children	3	4	4	2
Single Parents	4	3	6	9
<b>Extended Net Need</b>	<b>8</b>	<b>11</b>	<b>12</b>	<b>16</b>
<b>Total Units Required</b>	<b>72</b>	<b>81</b>	<b>113</b>	<b>71</b>

In order to house all Family Units at an assumed ideal rate of 1.0 Family Units per housing unit, the following number of additional housing units are required for each community:

- 71 additional units for Skidegate;
- 72 additional units for Seabird Island;
- 81 additional units for Stoney Creek; and
- 113 additional units for Old Massett.

An ideal family density rate of 1.0 Family Units per housing unit has been assumed to allow each community the flexibility to determine their own ideal family density rate. Each community's ideal rate will be affected by both social and economic concerns, as well as the flexibility of housing funding programs to meet a wide variety of needs relative to housing tenure, form, style, size and cost.

### 2.5.3 "Ideal" Housing Occupancy Densities

Table 2.25, below, presents the resulting housing densities that would occur in each community if housing were available at a rate of 1.0 Family Units per housing unit.

**Table 2.25: Resultant Housing Occupancy Density Based on 1.0 Family Unit per Housing Unit**

	Seabird Island	Stoney Creek	Old Masset	Skidegate
Population	391	358	629	493
Existing Housing Stock	101	93	173	157
Current Housing Density	3.9	3.9	3.6	3.1
Unmet Housing Need	72	81	113	71
Resultant Housing Stock	173	174	286	228
<i>Resultant Housing Density (same as average family size)</i>	<i>2.3</i>	<i>2.1</i>	<i>2.2</i>	<i>2.2</i>

It can be seen from Table 2.25 that if housing were available to meet the Unmet Housing Need as presented on Table 2.24, the resultant housing occupancy density would equal the family density or average Family Unit size for each community.

### 2.5.4 Unmet Housing Scenarios

Very few communities will have the resources required to fully meet their Unmet Housing Needs, as defined in this study. As well, each community will ultimately determine its own "ideal" housing occupancy density tailored to its housing and lifestyle expectations. Therefore, several scenarios are presented here to show the impacts of assuming that a portion or percentage of *Singles* will choose to "share" accommodations with other Family Units.

**Table 2.26: Resultant Housing Occupancy Based on Four Scenarios of Family Units per Housing Unit**

	Seabird Island	Stoney Creek	Old Massett	Skidegate
Current Housing Density	3.9	3.9	3.6	3.1
<b>Current Unmet Housing Need</b>				
Singles @ 100%	64	70	101	55
Singles @ 80%	51	56	81	44
Singles @ 65%	42	46	66	36
Singles @ 50%	32	35	51	28
Other Family Units @ 100%	8	11	12	16
Population	391	358	629	493
Existing Housing Stock	101	93	173	157
<b>Scenario 1 – Singles @ 100%</b>				
Units Required	72	81	113	71
Resultant Density	2.3	2.1	2.2	2.2
<b>Scenario 2 – Singles @ 80%</b>				
Units Required	59	67	93	60
Resultant Density	2.4	2.2	2.4	2.3
<b>Scenario 3 – Singles @ 65%</b>				
Units Required	50	57	78	52
Resultant Density	2.6	2.4	2.5	2.4
<b>Scenario 4 – Singles @ 50%</b>				
Units Required	40	46	63	44
Resultant Density	2.8	2.6	2.7	2.5

Table 2.26 shows how the housing unit requirements and resultant housing occupancy densities are affected by varying the assumed base rate of housing *Singles* at 1.0 unit each (Scenario 1) to as high as 0.5 unit each (Scenario 4). Communities may also decide to vary the assumed rate of 1.0 units per Family Unit type for Family Units other than *Singles*. In this way, a community may determine its housing requirements on a more individualized basis, unique to that community. For example, if Old Massett were to house *Singles* at 100%, or 1.0 *Single* per housing unit, their overall housing need would be for 113 new housing units, as presented previously, resulting in a housing occupancy density for the entire community of 2.2 people per housing unit, as shown in Scenario 1.

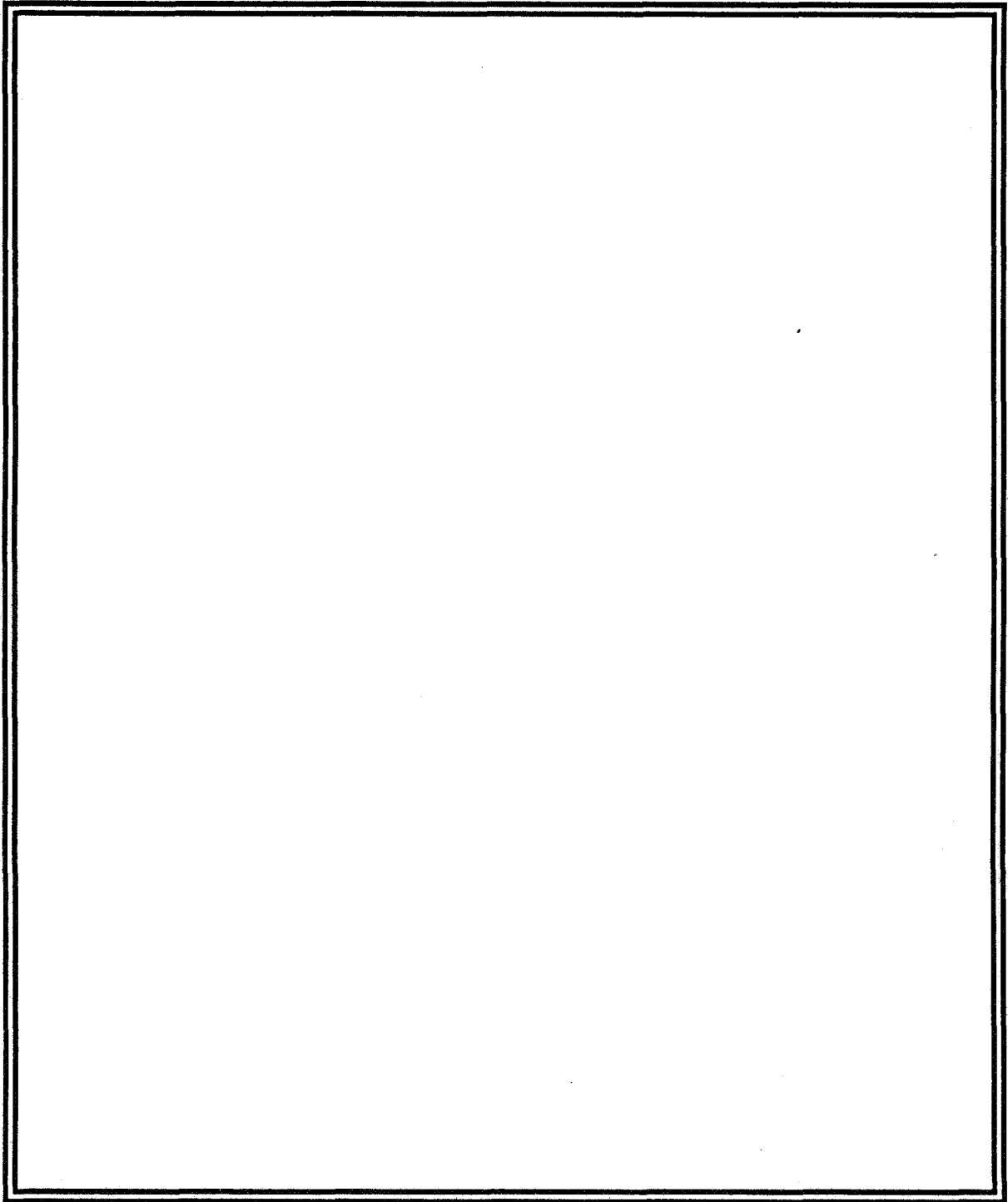
Reducing the rate of accommodating *Singles* to 0.8 housing units per *Single* results in a savings of 20 new housing units, as shown in Scenario 2. In effect, this means that 80% of *Singles* would live alone, and 20% would continue to share accommodations with other Family Units. Scenario 4 presents the option of housing an average of 2 *Singles* per housing unit, and results in a savings of 50 new housing units.

Through this type of analysis, each community can determine its "ideal" rate of housing *Singles*, based on available funding programs and owner equity, as well as preferences of the occupants regarding the sharing of housing units with other Family Units.

#### **2.5.5 Demographic Implications For Assessing Housing Needs - A Summary**

The following conclusions can be derived, as exemplified by the four communities:

- There is a significant housing overcrowding problem in all communities.
- The impact of Bill C-31 on population growth has intensified the communities' inability to meaningfully address their housing needs.
- Population growth rates, independent of Bill C-31 impacts, are significantly higher than Canada-wide growth rates.
- The variability in housing demand and its context among communities means that generalizations must be avoided when assessing need.
- The design and implementation of a housing development process must be community-specific and have built-in flexibility to meet the dynamic realities of life cycle changes throughout the different Family Unit.
- The rate at which a community chooses to house its Singles population can have dramatic impacts on the overall number of new housing units required to meet a community's unmet housing need, as well as associated housing and residential lot development costs.



## **SECTION THREE**

### **HOUSING DEVELOPMENT**



### **3.0 HOUSING DEVELOPMENT**

#### **3.1 INTRODUCTION**

This Section reviews the component factors that determine the "supply" side of the housing development process. These factors are specific to First Nations Communities. They relate directly to the provision of housing units to meet community-specific housing needs as defined in this study. The authors have drawn upon their experiences from more than just the four case study communities discussed in detail in Section Two. The contents and conclusions within this Section are drawn from the authors' experience working with more than sixty First Nations communities, urban, rural and remote, located in all areas of British Columbia and Yukon. Care should be taken in applying these conclusions to First Nations outside of British Columbia and Yukon, as several of the housing development factors may be unique to British Columbia and Yukon.

#### **3.2 HOUSING DEVELOPMENT CONSIDERATIONS**

Housing development in a First Nations community does not happen in a vacuum. It is a comprehensive, multi-faceted process that must take into account a multitude of considerations that are unique to each community. These considerations must be integrated into the overall housing development process. They will determine, to a large extent, the likelihood of the success of the process in meeting the housing needs in the community, both in the short and long terms. For this reason, a generic approach to meeting the housing needs of traditional and non-traditional families is inappropriate and is likely doomed to failure. The approach must be community-specific, designed and managed by the community.

The following sub-sections highlight the dominant housing development considerations from the authors' collective experience. These considerations have determined the success of past attempts to meet housing demands.

### **3.2.1 Membership Size of First Nations**

A critical factor in the housing development process is the relative size of the First Nation's membership and administration. Smaller First Nations, with memberships of less than 250 individuals, often do not have the administrative staffing resources required to effectively design and manage a community housing development program. In British Columbia there are 88 First Nations with total memberships of under 250 people. Often these smaller First Nations must rely heavily upon outside resources to manage their on-Reserve housing programs, including Tribal Councils or Senior Government agencies. The authors experience indicates that Tribal Councils' abilities to effectively provide housing services to member First Nations are often stretched. Services from Senior Government agencies are often less than adequate, primarily due to a lack of staffing resources. These smaller First Nations often have to fend for themselves. Due to its relative size, a First Nation may be unable to design housing programs that effectively address, for example, the specific housing needs of non-traditional families. For administrative ease, housing responses may tend to be quite uniform in terms of type and tenure and oriented to the needs of traditional families.

Another factor closely associated with the size of membership is per capita support funding. Smaller communities are granted fewer financial resources with which to meet various community development objectives, including the provision of housing. A basic level of funding is required to support a First Nation's efforts to design and manage its own housing development program. For smaller communities, it is likely that per capita funding formulae is insufficient to provide that needed basic level of capital support. This factor should be taken into account when senior levels of government establish housing funding programs.

### **3.2.2 Land Base**

The size of a First Nation's land base can be a significant constraining factor in allowing a community to meaningfully address its housing needs. For the vast majority of First Nations, funding and outside support resources for housing development can only be accessed if they are applied to housing projects on Reserve lands, especially where funds are required to develop and service residential subdivisions. Housing development is generally limited to developable sites on Reserve lands.

In British Columbia, Indian Reserves range in size from a few hectares to several thousand hectares. The larger Reserves tend to be in the Interior of the Province. For the most part, Reserves were set aside early this century, when total Band memberships were a fraction of what they are now.

The most common issue related to developable land base is simply the inability of the size of the Reserve to accommodate community growth impacts. While the land base remains static, population and the need for new housing continues to grow. For non-Native communities, expanding community boundaries or amalgamating with neighbouring municipalities is usually an available option to accommodate growth pressures. If the growth is seen as untenable, then the growth will likely be absorbed by other communities. This "flexibility" to accommodate growth pressures is not necessarily available to First Nations communities who have a fixed land base.

Two of the case study communities, Skidegate and Old Massett illustrate this problem. Both First Nations have run out of feasibly developable land. Their Reserve land bases are quite limited in size, likely because they were viewed as fishing communities that would not require significant land resources to support the communities when the Reserves were originally established. For these communities, the issue of a limited developable land base has been significantly exacerbated by the impacts related directly to Bill C-31, as well as strong in-migration demands. The only alternatives open to these two communities is to either purchase non-Reserve lands and have them designated as Reserves or to develop, if possible, another

Reserve that may be currently unoccupied. The latter alternative is often not feasible because it will likely entail major expenditures in new physical and community development infrastructure, especially if the Reserves are remote.

For either alternative, these communities must go through a very lengthy, multi-agency process. This process may take several years and requires the cooperation of up to four levels of government. Significant capital funds for land purchase are also required, funds that could otherwise be used for housing and residential lot development.

### **3.2.3 Land Use Planning & Residential Land Development**

Land use planning should be an integral supporting component of each First Nation's housing development process. The development of new housing units should be implemented within a clearly documented land use plan that identifies those areas most suitable for new residential development and that provides linkages to other land uses in the community. The community may go one step further and delineate, within its existing and new housing development areas, sites appropriate for different forms or densities of housing. The land use planning process should involve all members of the community in identifying the best way to use the limited land resources available to the community. The process should carefully recognize the competing demands for land, housing traditionally being the largest consumer of land in small communities.

The land use plan should become the basis for a physical development plan. A Physical Development Plan clearly identifies the physical implementation objectives required to support the goals of the land use plan. Typically, it will include a list of capital projects such as the development of a new residential subdivision to meet the community's housing need or the development of an expanded domestic water supply system to meet existing and anticipated community demands. The planning process should be undertaken to ensure that sufficient developable land for residential purposes has been set aside to meet the community's housing needs. This physical development plan should include a development phasing strategy

tied directly to the community's existing and anticipated housing need. This will ensure that enough residential land is always available to meet housing need, especially if new, unanticipated housing development funds become available. A comprehensive analysis of anticipated housing demands linked to a review of the community's Reserve land base will also allow for an early identification, if necessary, of the need to expand the developable land base, as noted in Section 3.2.2.

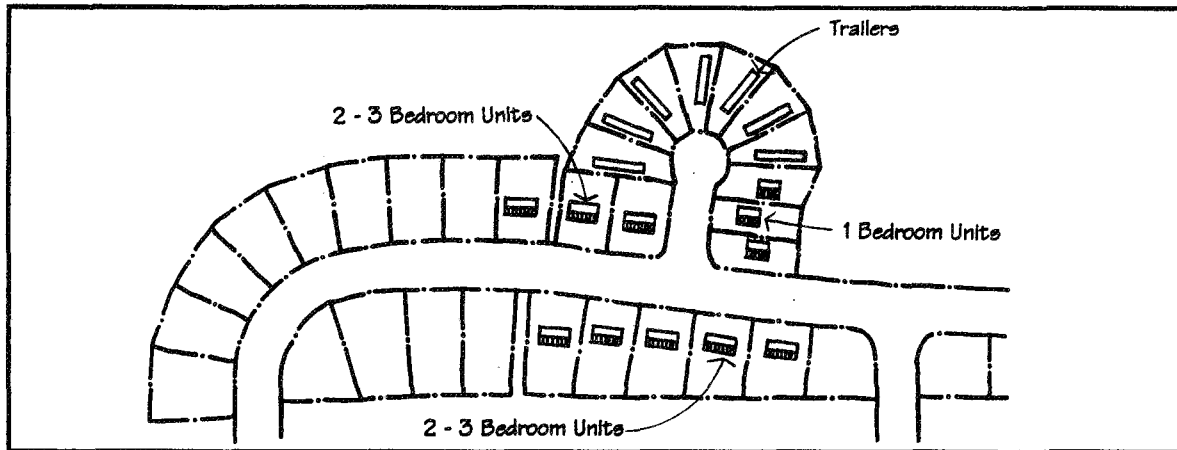
With sufficient funds, any land area can be rendered safe to develop for residential purposes. For practical purposes, developable land for residential uses is generally defined, in generic physical terms, as being above any 1 in 200 year flood level, well drained, on slopes of less than 10 to 15%, having stable soils that can support foundations, and having good solar exposure.

In terms of acceptable land use practices, designated land for residential uses should reflect the lifestyle, cultural, social and economic expectations of community residents. It should be serviceable, adjacent to compatible land uses and close to supporting community uses including recreational and institutional facilities.

Alternative housing forms may be frowned upon in some communities due to aesthetic concerns. However, with good land use planning and appropriate housing unit design, these concerns can be addressed.

**Figure 3.1**, Old Massett Subdivision Layout, on the following page, presents this community's attempt to provide non-traditional housing forms with a minimal impact to the existing community.

As part of a recently completed subdivision design, Old Massett designated a cul-de-sac for alternative housing, specifically trailers and/or 1 bedroom housing units, on smaller than average residential lots.



**Figure 3.1: Old Massett Subdivision Layout**

**Figure 3.1** illustrates how a cul-de-sac can be used to minimize the visual impacts of a number of trailers, by varying the orientation of the units around the cul-de-sac bulb. This type of design is more visually pleasing than a number of trailers in a row, on a straight road. As well, staggering of the 1 bedroom units also minimizes views of the trailers from the main road.

The lots on the cul-de-sac have been designed to be smaller in an effort to reduce construction costs, which are quite high in Old Massett because of the muskeg and the need for gravel house pads.

### **3.2.4 Physical Infrastructure**

Housing development may take many forms considered appropriate to the general community context. Housing development requires some form of physical infrastructure. Physical infrastructure refers specifically to those basic services required to support existing and new housing development. These basic services include:

- a potable water supply with sufficient capacity to meet domestic requirements, along with fire protection, and which can accommodate forecasted growth in population; the water supply may be an on-site source or it may be a community-wide system;

- a reliable fire protection system;
- a sewerage system that safely collects, treats and disposes of all domestic sanitary wastes with sufficient capacity to meet current and forecasted demands; the sewerage system may be an on-site facility or it may be a community-wide system;
- access to each residential lot in the form of roads and/or improved paths, that, at a minimum, allows year-round emergency access;
- positive storm drainage around each residential lot that accommodates seasonal fluctuations in precipitation levels;
- electrical service to each residential lot, which may be in the form of an on-site system or a connection to a wider power grid.

These services are generally considered as essential to the successful implementation of the housing development process. The development of new housing units should not be implemented without ensuring access to the full range of supporting physical services.

### **3.2.5 Funding For Housing**

Capital funding for housing development in First Nations communities is of paramount importance and is a critical housing development consideration. This section provides a brief description of current housing funding available to First Nations and associated issues raised by First Nations with the authors. The description is not intended as a full explanation of housing funding programs as this is beyond the scope of this study.

A preface to any discussion of housing and its funding is a strong perception by many First Nations that housing is a right which government is obligated to provide. Three prominent Indian Organizations, the Assembly of First Nations, the Federation of Saskatchewan Indian Nations and the Dakota-Ojibway Tribal Council have stated that the Government of Canada has special obligations to provide adequate housing to Indian people, *as a right*. They believe that these obligations of the Government of Canada flow from a combination of treaty rights, basic aboriginal rights,

and the Constitution, (p.1 *Laying the Foundations of a New On-Reserve Housing Program*, 1990 INAC). Because of this belief, residents in some communities may be unwilling to pay monthly rent, which can effectively limit the means for financing new housing construction.

Currently, there are four primary means of funding the construction of new housing units in First Nations communities:

#### ***INAC Housing Subsidy***

The INAC housing subsidy has been available since 1962. It is the most commonly used source of funding to construct housing units. At one time, the subsidy could cover all or a significant portion of the entire cost of constructing a house. The amount of the subsidy has not kept pace with the rise in housing construction costs.

The level of the subsidy varies according to the location of the Reserve. Special Access Reserves receive a higher subsidy than Urban Reserves, for example, to compensate for higher construction costs. There is perception that the level of housing subsidy may not be entirely equitable between different locations and does not reflect the true additional housing costs borne by Reserves that are not designated as Urban. The costs to complete a housing unit in Skidegate may, for example, be greater than the cost to complete the same housing unit at Seabird Island, even accounting for the higher level of INAC Subsidy for Skidegate. The result of this perceived inequity is that houses in Remote or Special Access communities sometimes remain unfinished. The occupants in these remote areas end up having to contribute more equity to complete the house. This perception should be investigated to determine its validity and appropriate measures taken based on the results of the investigation.

#### ***CMHC Social Housing Program.***

The CMHC Social Housing Program has been available to First Nations for a number of years. The program has been used by a large number of First Nations throughout British Columbia. After the INAC Subsidy, it is the most used housing funding program. Under the program, a First Nation



secures a loan from an Approved Lender with a subsidy from CMHC to offset operating costs. The First Nation must also obtain a Ministerial Guarantee from INAC. Typically, the First Nation will use all or a portion of an INAC Housing Subsidy and a Band-owned housing lot as its equity contribution to the construction of the housing unit. Housing units constructed under this program are rented to individuals or families that meet eligibility criteria as determined by the First Nation's Housing Policy. The rental payment for the housing unit is usually a maximum of 25% of the occupant's monthly income.

From the authors experience, First Nations that have chosen not to participate in the program or who have opted out of the program have a number of perceptions about the Social Housing Program. These perceptions include the following:

- First Nations incur significant financial and administrative responsibilities when they use the Social Housing Program. They are responsible for the mortgage payments and for administering the program. Some First Nations appear reticent to take on this commitment because of the fear of defaulting on the mortgage and a resulting drain on the First Nations' overall financial and administrative resources.
- There is also a perception that the Social Housing Program fosters a "welfare-society" attitude. Due to the financial and administrative commitments associated with the program, First Nations have felt compelled to restrict access to Social Housing funded units to those individuals and families on Social Assistance. First Nations use the Housing Allowance component of the Social Assistance to cover the rental payment. In this way, First Nations can be assured of the payment and avoid the risk of financial difficulties. This often results in a situation where those families and individuals on Social Assistance appear to have access to better housing than those who are employed and are left to their own devices. First Nations seem to be reluctant to have to collect rent from those people - it is easier to simply use the Housing Allowance component of Social Assistance. As well, the Housing Allowance component of Social Assistance may be

substantially higher than 25% of the average earner's income. Therefore, Social Assistance recipients can make larger monthly payments and pay off the mortgage sooner.

- There is a perception that INAC has not increased its Housing Subsidies because First Nations have access to the Social Housing Program. First Nations that decide not to use the Social Housing Program, for whatever reasons, feel penalized.
- Finally, there is a perception that the Social Housing Program can only be used to construct "traditional" single detached housing units oriented to traditional Family Units. It does not appear to allow First Nations to have the flexibility to construct, for example, one bedroom rental units to meet the housing needs of their *Singles* Family Units.

These perceptions, whether misconceptions or not, are strongly held. They have discouraged many First Nations from using the Social Housing Program. The authors believe that while some of these perceptions may in fact be false, especially in terms of the Program's perceived inflexibility, an educational process on the part of CMHC is required to allay these concerns.

#### ***Band Equity Contribution.***

A few First Nations, with available financial resources, have provided direct equity contributions to defray the costs of housing unit construction. These equity contributions may go directly to the housing construction cost to, for example, top up the INAC subsidy. The equity contribution may also be used to shorten the length of Social Housing program mortgage or decrease the overall amount of the mortgage. From the authors experience, the vast majority of First Nations in British Columbia and Yukon have been unable to provide any equity contribution and must rely entirely on available housing funding programs.

#### ***Equity Contribution from the Housing Recipient.***

In some cases, Band Members contribute equity directly to the construction of their housing unit. This equity is usually in the form of a cash contribution. It may also be in the form of "sweat equity" where the Band

Member contributes his or her labour directly to the construction of the house. The sweat equity contribution can be very effective if the necessary construction skills are available in the community, especially younger Band Members who are not usually able to provide cash equity contributions to the construction of their housing unit as they have not been able to amass any capital savings, as noted in Section 2.5.2

### 3.2.6 Land Tenure

Land tenure, on-Reserve, is a critical housing development consideration. Conflicts over land tenure can severely constrain a community's attempts to address housing demands. This may be an important issue where First Nations must access outside sources of funding that may require that new housing be developed on lands directly controlled by the First Nation. Land tenure can also be a serious impediment to a First Nation's efforts to undertake comprehensive land use planning and residential land development.

From the authors' experience, land tenure in First Nations communities traditionally takes one of following forms.

1. *Band Land* consists of legally surveyed and registered parcels of land and unsurveyed parcels of land that are controlled directly by the First Nation Council, (and which the First Nation has jurisdiction over); First Nations are often restricted to developing new housing on these lands;
2. A *Certificate of Possession* is a legal document, registered with INAC, that vests control over a legally surveyed parcel with an individual or family. This form of tenure is the closest form of fee simple ownership over land available to Band members. Creating a Certificate of Possession requires a Band Council Resolution and a Ministerial Approval from INAC;
3. *Held Lands* is a term that describes a situation where a First Nation allocates a parcel of land to an individual or family. This is most often done with new residential lots. There is no formal transfer,

just an administrative acknowledgment that a lot or parcel of land "belongs" to a specified individual or family;

4. *Designated Lands* are Reserve lands that have been conditionally surrendered or designated through a referendum of on-Reserve Band Members, usually for the purposes of leasing and development by third parties.
5. *Traditional Ownership* describes a parcel of land that is generally considered by the First Nation to historically "belong" to an individual or family. Typically, the parcel has not been legally surveyed or registered with INAC, although INAC may have non legal descriptions of the parcel.

A First Nation assuming the direct responsibility for housing and embarking upon a comprehensive housing development program should directly control land tenure over all or part of the lands designated for housing uses. The CMHC Social Housing Program, for example, requires that land upon which new housing is developed be controlled directly by the First Nation and be legally surveyed. In some cases, this has resulted in Band members surrendering their Certificate of Possessions to the First Nation for the life of the Social Housing program mortgage. On the other hand, an individual Band member with a Certificate of Possession may utilize a traditional INAC Housing Subsidy without surrendering "title" to their land. If physical services such as a water main extension or a new road are required to service a new residential development, INAC requires that all lands through which the services must travel be held directly by the First Nation and not any one individual.

### 3.2.7 Housing Tenure

Housing tenure, as an issue, is closely related to land tenure as a housing development consideration. Due to the unique nature of development on Reserve lands, there is no possibility of a "traditional" housing market as is the case in non-Native communities. For example, mortgages held by individuals are not an option on Reserve land. There are three main forms of housing tenure found in First Nations communities:

1. Individual "ownership" where the housing unit is owned by an individual or family. The housing unit may be located on Band Land, on Certificate of Possession land, on Traditional Land, or on Held Land.
2. Rental housing, which is owned directly by the First Nation. In most cases, the housing unit is located on Band Land.
3. CMHC Social Housing, which is technically owned by the First Nation, but is considered to be owned by the occupants in most cases. Typically, at the discharge of the mortgage, ownership of the housing unit is formally transferred to the occupants.

Under the ownership category, individuals have either constructed houses with their own funds or, through the First Nation, secured an INAC housing subsidy to construct a house with additional equity from themselves. First Nations with significant housing needs and few members able to fund their own houses have accumulated significant demand backlogs due to the limited availability of INAC housing funds.

First Nations with a history of individual ownership, have often been reluctant to pursue the development of rental housing to alleviate housing demands because of the administrative requirements and the financial risk and responsibilities attached to this form housing tenure. However, the concept of paying "rent" for a housing unit has been vigorously resisted in many First Nations communities.

The CMHC Social Housing Program provides an opportunity to secure relatively low-cost funds to develop new housing units. Under the program, a First Nation secures a guaranteed mortgage to develop housing units and pays the financing costs by renting the units to approved tenants that meet established criteria. The program has not been utilized by many First Nations due to the administrative requirements and financial risks (see Section 3.2.5 for a more detailed discussion of the CMHC Social Housing Program).

Communities with a strong history of individual ownership may find it more difficult to implement a comprehensive housing development strategy

as the people building their own homes often receive the INAC subsidy with little or no direct input from the Band Council and Staff.

### **3.2.8 Community Location**

Location refers to the geographic location of the First Nation community relative to other communities and its accessibility to outside housing development resources. Location is a very important development consideration for rural and remote communities in terms of the costs to develop new housing and the ability to access technical resources, especially for small communities. Utilizing current INAC locational definitions, approximately 25% of the Registered Indian Population live in "remote or special access" communities. In British Columbia, for example, almost 18% of the Registered Indian Population live in Special Access communities which are considered to have "no year-round access to the nearest service centre and, as a result, experience a higher cost of transportation". Housing development assumptions based on other First Nations communities that are not considered to be rural or remote may significantly hinder the housing development process in those communities. For example, housing development subsidies should account for the "real" costs of developing housing in rural, remote or special access communities.

Locational factors must be considered when determining the type of housing to be developed, as well as the funds and technical support required to successfully implement the First Nation's housing development objectives. Maintenance considerations, in terms of cost, should also be considered if ease of access is difficult. Ultimately, the physical form of housing developed to meet the varying needs of a First Nations community should reflect the physical realities of location. The need for flexibility in physical form becomes even more critical in rural or remote communities that cannot easily access outside resources.

### **3.2.9 Summary of Housing Development Considerations**

Housing development considerations collectively impact on each First Nation's efforts to "supply" housing to meet the multi-dimensional "demands" identified in Section Two of this study. Addressing the "demand" side of the housing development process can never be effectively undertaken without carefully assessing the ability to "supply" the required housing stock. The design, management and implementation of the housing development process should not be implemented in isolation of any of the considerations.

From the authors' experience, a First Nation's lack of success in meeting specific housing needs has often been the result of constraining factors related to these considerations, which are unique to every community. As stated earlier, the development of housing to meet specific needs, both traditional and non-traditional, is a complex process that requires the careful coordination of all participants and a clear recognition of the factors and considerations that will very much determine the ultimate success of the First Nation's efforts to address its housing needs in a meaningful way.

## **3.3 HOUSING FORM**

### **3.3.1 Introduction**

Housing form refers specifically to the physical form of the housing unit(s). This section provides a brief overview and discussion of housing form as it relates to the assessment of housing need and ability to supply housing units. A detailed assessment of housing form in terms of design or cost is beyond the scope of this study.

While this study provides a review of traditional forms of housing, the final housing forms developed by a community to meet its needs must be decided upon by that community in close consultation with the respective occupants. This section does provide a brief overview of alternative approaches to housing form that may be considered appropriate by First Nations.

### **3.3.2 Single Detached House**

Single detached housing refers to a single housing unit constructed on a residential lot or parcel of land, not attached to any other dwelling unit. Detached single houses typically containing two, three, four or five bedrooms, are the dominant form of housing found on-Reserve. Versions of this form of on-Reserve house are typically found in most non-Native communities throughout Canada in suburban residential subdivisions.

Based on the authors' experience, First Nations communities have primarily developed this housing form to meet the general housing need in the community, even though it may not be the most "appropriate" housing form for all housing needs, for example for Singles. There is a generally held perception amongst First Nations communities that this form of housing is the only available option. This sentiment was echoed in the recently completed discussion paper prepared for INAC entitled *Laying the Foundations of a New On-Reserve Housing Program*, (1990) which stated that "There is a limited range of housing designs and technologies currently available that are appropriate to the cultural, climatic, social and economic context of Indian Reserves".

### **3.3.3 Two Unit House**

A two unit house is more commonly referred to as a duplex which is usually constructed on one residential lot or parcel of land. Two unit houses share either a common wall or are constructed on two levels sharing a floor/ceiling (up & down duplex). The two units may also share such services as heat and hot water. Two unit houses have been constructed by First Nations ostensibly to maximize available funding and in situations where vacant developable land is at a premium, as they can be built on less land than two single detached units.

The authors' experience indicates that side-by-side two unit houses are marginally less expensive to construct. Up and down two unit houses, on the other hand, can be substantially more cost effective because of reduced foundation and roofing expenses.



### **3.3.4 Multi Unit Housing Complex**

Multi-unit housing refers to one building that may contain from three to over twenty housing units, or more. This is the least common form of housing developed by First Nations in British Columbia and Yukon. When developed by First Nations, multi-unit housing complexes tend to be small scale with most, if not all, units being ground oriented, each with separate entrances to the outdoors.

Several examples of this form of housing have been developed in First Nations communities to address the housing needs of specific target groups including Native Elders and Singles, as Group Homes for children and adolescents, and in situations where vacant developable land is at a premium. As the units tend to have smaller living areas, the development cost per individual unit is usually less than the traditional single detached house.

Based on the authors' experience, First Nations have been reluctant to develop this form of housing for one or more of the following reasons:

- the multi-unit concept is considered inappropriate for Native communities or does not meet the cultural, social or lifestyle expectations of the community;
- there is a perception that the design or "looks" of a multi-unit housing project, as seen in books or other media, will not "fit" in a First Nations community;
- there may be a reluctance to adopt the "multi-unit" lifestyle of "shared" living under one roof;
- there is a perception that the available housing funding programs do not accommodate this form of housing;
- the skills required to construct this form of housing may not be readily available in the community, which may be a critical concern for remote or special access communities;
- construction of the multi-unit form of housing requires a significant amount of project management, which may intimidate some First Nations;

- the decision to construct this form of housing may be a radical departure for the community and may entail significant community input;
- if the multi-unit complex is developed for rental purposes, the First Nation assumes major responsibilities in terms of financing, rental management and on-going maintenance;
- the risk of failure, i.e.: a half built house is much less problematic than a half built twenty unit complex.

While many of the reasons for not pursuing multi unit housing may appear to be insurmountable, there are recent examples where this form of housing has been successfully developed. The most important issue to be addressed is determining the appropriateness of this form of housing within the unique social, cultural, lifestyle and economic context of the community.

### **3.4 NEW APPROACHES TO HOUSING DEVELOPMENT**

This part of the study explores a number of new approaches to housing development, based on the authors' experience and input gained from working with First Nations communities throughout British Columbia and Yukon. These approaches provide a menu of ideas that may be appropriate for First Nations to consider in addressing their varied housing needs. It is not the authors intent to suggest that any one or all of the approaches are suitable for every community.

#### **3.4.1 Housing Forms Revisited**

Once First Nations have accurately determined their housing needs, as shown in **Section Two**, they should explore, with the eventual occupants of the housing whenever possible, all the housing form options that may be suitable for their community.

Housing developments that use a variety of physical forms to meet varied housing needs have been successfully undertaken by First Nations. The four communities highlighted in **Section Two** have each embarked on housing development programs with a variety of housing forms to meet

targeted needs of specific groups. The mix of suitable housing forms can only be determined by an aggressive program of community consultation, data gathering and creative approaches to the design and construction of the housing units. For example, the reluctance to embark on the development of multi unit housing can be overcome by restricting the overall size and the number of units within the complex, emphasizing pleasing aesthetics in the design of the complex, involving prospective occupants in the design and construction of the units, and by instituting alternative tenure arrangements.

Following is a brief description of a number of recent innovative approaches to housing development using alternative housing forms.

***Multi-Unit Housing Complex For Targeted Needs***

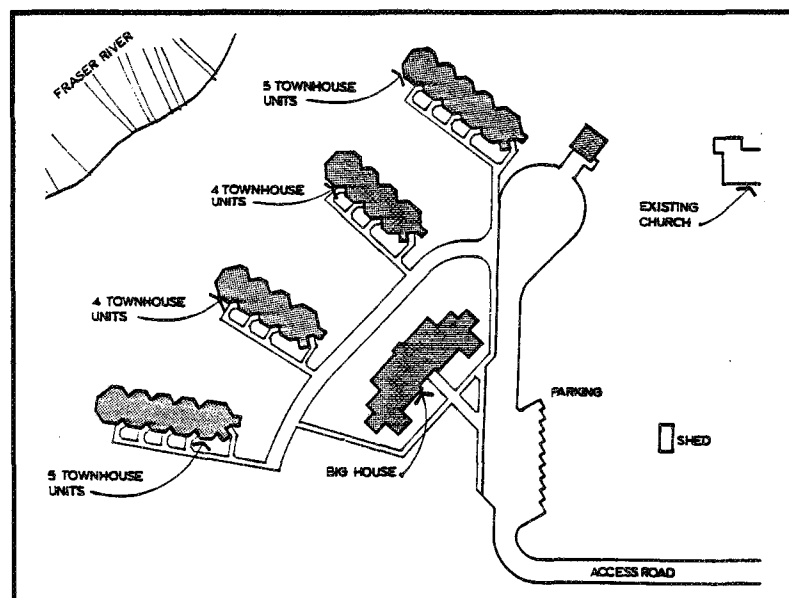
The Nuxalk Nation, located in Bella Coola on the central coast of British Columbia, recently developed an innovative multi-unit rental housing project which contains a number of handicapped and townhouse units, oriented to **Single Parents and Singles**. The project was financed under the CMHC Social Housing Project. The Band was able to take its allocated housing budget (INAC + CMHC) and spread out the number of allowable bedrooms among the multi-plex units to vary the unit sizes. Rather than building traditional single detached housing units, which the original housing budget was allocated for, the Band was able to design and build a housing project to meet its identified needs. This process was successful because the Band had clearly determined its housing need and the funding agencies demonstrated flexibility in the implementation of available housing funding programs. As well, the community identified a large parcel of land during the preparation of its Physical Development Plan.

***Multi-Unit Housing Complex For a Mix of Family Unit Types***

The Lytton Indian Band, located on the Fraser Canyon northeast of Vancouver, developed a low rise, multi-unit complex to house Elders. The complex includes a "Big House" with 4 self-contained, wheelchair accessible, apartments along with a number of communal activity rooms for those Elders who wish some assistance. The complex also includes 4 separate low rise townhouse buildings containing a mix of 1 and 2 bedroom apartments, each with its own patio and access.

A stated objective of the Band was to provide a form of housing that would be appropriate to meet the varied needs of Elders and allow them to stay in the community, rather than move to institutions in other communities. The original elders target group decreased in size likely due to a number of factors. One possible factor would be the reduction in household income the elders' families receive the elders' Canada Pension Plan cheque when the elders relocated to other housing accommodation. This is just one example of the economic dynamics that can influence implementation of a community's Housing Development Strategy. In order to maintain an adequate rental base, the Band opened up access to the units to non Elders. Over time, the complex has come to house a mix of Family Units and ages, firmly establishing a "community" of diverse interests. The mix has come about by default, not design. The Band has come to see the project's design, scale and mix as an appropriate way to house a variety of community housing needs.

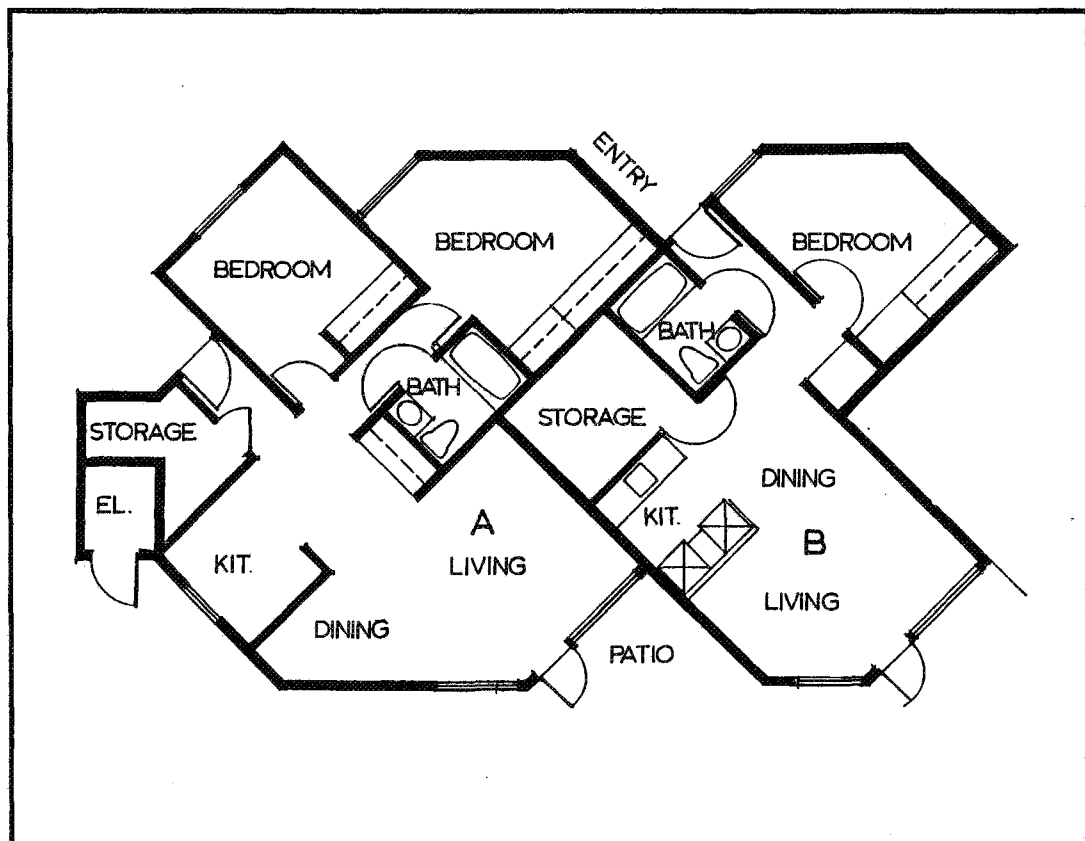
Figure 3.2, below, shows the layout of the Big House and the four townhouse complexes. The Big House is centrally located on the site, while the townhouse buildings are sited to maximize views of the Fraser River.



**Figure 3.2: Lytton Seniors Housing Site Plan**

Development of this project required a large parcel of land to be made available, located in close proximity to the community core, yet retaining a rural and natural setting overlooking the Fraser River.

Due to the large nature of the project, every effort was made to "de-institutionalize" the visual and aesthetic image of the buildings, by varying the building orientations, as illustrated in Figure 3.2, and through the unique design of the townhouse units, as shown in Figure 3.3.

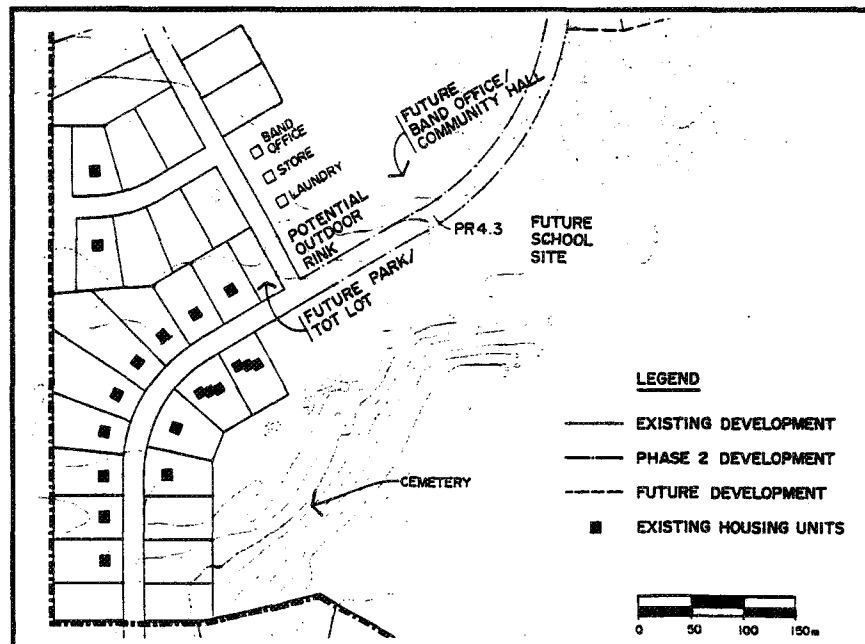


**Figure 3.3: Townhouse Floor Plans**

The design resulted in inset, staggered outside walls that are visually pleasing and create a sense of individuality for each townhouse unit. The authors contend that this sense of individuality increases the occupant's and the community's positive response to the project.

### ***Small Scale Multi-Unit Housing For Singles***

The Prophet River Indian Band, located in northern British Columbia, recently relocated their community to a new site more suitable for community development. The Band took advantage of the relocation project to assess their housing needs and identify housing forms most appropriate to meet those needs. The Band has a large Singles population, similar to many First Nations. To meet this need, the Band constructed two single storey triplex units, with a mix of 1 and 2 bedroom units. To avoid the institutional or "motel" look, the Band designed the triplexes in a staggered fashion, giving each unit a distinctive entrance and facade, as shown in Figure 3.4, below. The triplex units have been very well received by the community.



**Figure 3.4: Prophet River Community Plan**

### **3.4.2 The Convertible Housing Form**

Convertible housing is another term for a housing unit that has been designed with built in flexibility to accommodate the changing needs of the occupants or meet the needs of new occupants. Convertible housing is constructed with a number of features which anticipate potential change.

For example, the house may have an unfinished basement with roughed in plumbing that could be converted into a self-contained living unit without disrupting the original living space above. Convertible houses are often designed to blend into conventional single detached residential areas.

Figure 3.5, on the following page, presents one of a number of examples of options for convertible housing presented in *New Made-to-Convert Housing*, published by CMHC. In addition to the converted and unconverted floor plans shown in Figure 3.5, a description of the housing units is provided, along with the conversion process and relative conversion costs. Figure 3.5 illustrates how a 3 bedroom, two storey split level house can be converted into two separate housing units by constructing a 1 bedroom unit on the lower level in place of the family room. Alternately, an additional unit can be created in the garage space, if desired.

Several First Nations in British Columbia are currently constructing "convertible" housing. Usually these houses are intended to accommodate the needs of adult single children of the primary family or allow the parents of the primary family to move into the house into their own self-contained unit. It appears to work most effectively to meet multi-generational housing needs in the same extended family, where privacy can be ensured and there is "compatibility" amongst the occupants of the entire housing structure.

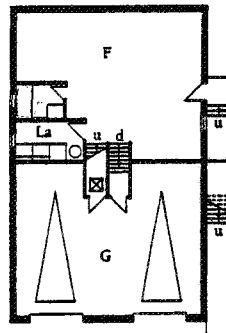
The Lake Babine Indian Band in Central Northern British Columbia has successfully constructed convertible housing for several years. Most of these houses have "day-light" basements and split-level entrances that allow future unit separation. The basements have "roughed-in" plumbing and wiring and, with relative ease, can be converted into self-contained living units. The Band sees two advantages in this type of housing construction:

- a potential doubling of the housing stock without incurring the costs of constructing new houses from scratch; and
- a significant reduction in the number of new residential lots that must be developed to address housing need.

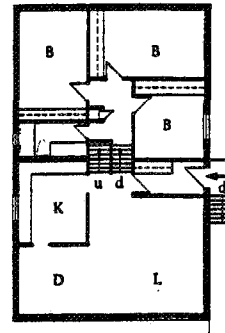
The result is an expandable housing stock with flexibility to meet changing needs and a significant reduction in physical development expenditures.

EXAMPLE B  
BACK-SPLIT HOUSE WITH  
BASEMENT UNIT

UNCONVERTED

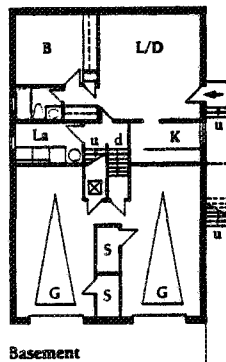


Basement

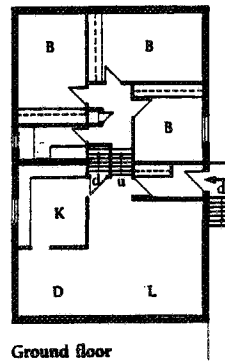


Ground floor

CONVERTED



Basement



Ground floor

CONVERSION COST BREAKDOWN

Kitchen	3 950
Internal walls	1 950
Closet	1 300
Doors	1 550
Painting	1 000
Electrical	550
<b>Total</b>	<b>\$10 300</b>

DESCRIPTION BEFORE CONVERSION

Typical detached or semi-detached back-split. (In a "back-split," the floors in the front and back sections are offset by a half level from each other. A variation of this unit is a "side-split," created by turning the dwelling long side to the street.)

This single-family house (139 m<sup>2</sup> gross) contains three bedrooms on the rear upper level and living spaces on the front ground level. The rear lower level has a family room, second bathroom and laundry. Inside parking is in the front basement area.

The accessory one-bedroom unit (58.5 m<sup>2</sup> gross) is placed in the rear lower level and has a separate entrance on the side of the unit. The laundry, storage and parking are shared; access is provided for both units by the internal stairs.

CONVERSION

The conversion can be made without disrupting the primary unit. The only change involved is the addition of the door at the stairway leading to the lower level.

The major change needed to convert the lower level for the accessory unit is the addition of a new kitchen. The other main improvements are the new partitions around the stairway and the separation of bedroom and living room. The feature that makes this unit readily convertible is the lower split-level. Conventionally, this area contains a recreation/family room and a second bathroom, together with the separate entrance. Depending upon the grading of the site, this area can also have full windows and a walk-out patio.

The conversion costs are approximately \$10 300, assuming that the lower level is already finished space. The deconversion can be undertaken at virtually no cost; the "front-end" improvements are estimated to cost \$1 450.

Figure 3.5: Convertible Housing Example



### **3.4.3 Housing Tenure**

Individual ownership of housing may be appropriate where individuals or families have the financial resources to construct their own housing. Rental housing may be appropriate where a First Nation has the administrative resources to manage a rental housing program and feels that the financial risks and responsibilities are manageable. A third option that should be considered involves the development of housing units, in a multi-unit complex, through a "condominium" form of tenure where each unit is owned by a family or individual but the costs of operating and maintaining the overall structure are shared amongst the occupants. The advantages of this concept include the following:

- the housing unit is owned, not rented - responsibility for the unit is vested in the occupants, not the First Nation;
- individuals with limited financial resources can secure their own housing unit more easily with the relative cost savings of a multi unit complex;
- the First Nation does not have to take on financial risks or administrative commitments in this form of tenure;
- the concept can foster a strong sense of community and shared responsibility amongst the individual unit owners in the design, construction and operation of the housing project.

The authors are unaware of any First Nation that has developed this form of housing tenure project, although the Seabird Island community has expressed interest in this type of housing tenure.

### **3.4.4 The Concept of Life Cycle Housing**

The concept of life cycle housing addresses the fact that an individual's housing needs change throughout the life cycle. A life cycle is demarcated by events in one's life, such as reaching adulthood, leaving home, marrying, becoming a parent, becoming an empty-nester when the last child leaves home, and growing old. As an individual or family progresses through these different life cycle stages, their housing needs change accordingly.

These changes are shown in the following scenario:

- an adult single may seek a small housing unit suitable for a single's lifestyle;
- two adult singles become a young couple seeking housing that is suitable for raising a family at a later date, but at this stage of their lives they may only require a smaller housing unit;
- over time, if the couple has children, they are likely to require a larger housing unit;
- when their children reach adolescence, the offspring will want more private accommodation and will likely desire their own accommodation upon reaching adulthood;
- the parents are then left with a single family housing unit that may be too large for their needs and too difficult to maintain;
- the empty nesters will likely require a smaller housing unit.

Life cycle housing does not describe a particular physical housing form. It does describe a way in which to view the role of housing as part of the life cycle itself. The concept of life cycle housing demands that the housing unit be viewed as a dynamic element in meeting a variety of housing needs through time. Integrated into the housing development process, the life cycle approach to housing means that communities must assess how their existing housing stock is meeting different life cycle needs and assess what new housing stock will most appropriately meet anticipated housing needs in the future. For example, if the community's population is aging, it is likely that over time, the required housing unit size will decrease which means that housing built today must be flexible to accommodate the anticipated changing need. The key result of applying the life cycle approach to housing is built-in flexibility throughout the entire housing development process.

The authors are unaware of any direct attempt by First Nations to adopt this approach to housing development. The Teslin Tlingit First Nation, in the Yukon, has referenced this general approach in their proposed Self Government Implementation Plan which is currently being negotiated with the Yukon and Federal Governments.

### **3.4.5 Designated Lands & Housing Development**

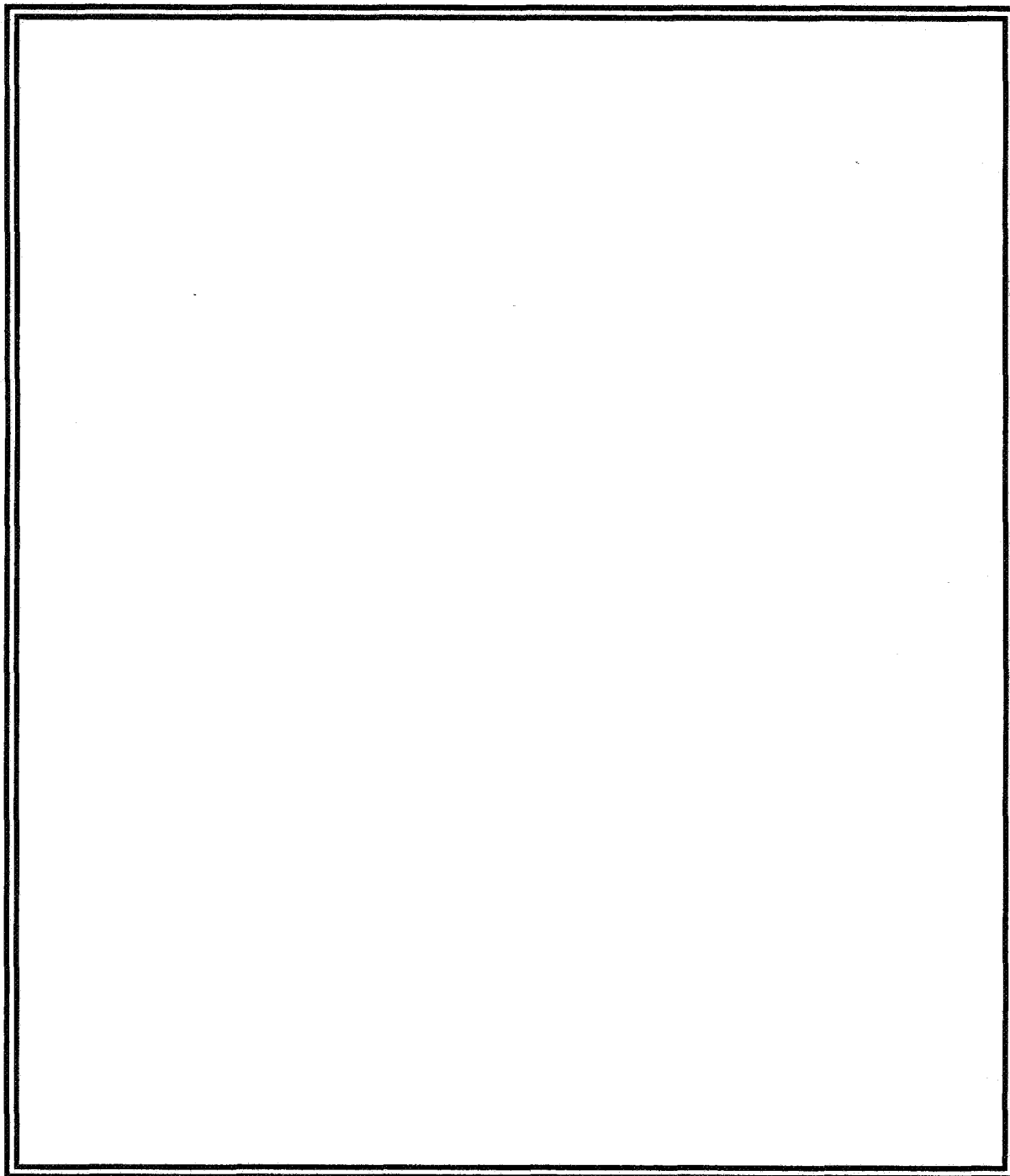
Housing development on designated lands may be an alternative method to increase the housing stock. Section 89 (1.1) of the Indian Act provides a mechanism whereby an individual or corporation can develop a housing project, on surrendered or designated leasehold property, with rental units for Band members, financed by a mortgage. The advantage of this housing development method is that rental housing can be developed to meet the housing need without the First Nation directly incurring financial or administrative commitments. To the best of the authors' knowledge, this recent change in the Indian Act has not been used in this way.

### **3.4.6 Residential Land Development Alternatives**

The planning, design and development of land for residential purposes provides an opportunity for innovation and careful integration with a First Nations housing needs. Recently, a number of First Nations have chosen, as part of their physical development plan, to designate lands for multi-unit residential development. They have selected sites that are large enough to accommodate various site plans and that are close to existing or proposed community facilities including schools and recreational facilities.

First Nations are also designing residential subdivision plans with varying lot sizes to accommodate different forms of housing. The Esquimalt Indian Band on Vancouver Island, recently developed an innovative four-plex on a larger lot within its new residential subdivision. The four-plex project is oriented to *Singles* and *Couples without Children*. The Band selected a large remnant parcel in their new subdivision for the four-plex which has sufficient area for parking and landscaping. Each of the four units have been designed to have their own private outdoor space as well.

**SECTION FOUR**  
**HOUSING DEVELOPMENT CONTEXT**  
**CASE STUDIES**



## **4.0 HOUSING DEVELOPMENT CONTEXT - CASE STUDIES**

### **4.1 INTRODUCTION**

This Section of the study provides a brief overview of the results of the housing development process in the four case study communities, discussed throughout Section 2 of the study. Each of the communities has attempted to deal with their housing needs in interesting and innovative ways. These descriptions are meant to illustrate alternative ways to meet the multi-dimensional housing needs of First Nations communities. The responses are community-specific.

### **4.2 SEABIRD ISLAND**

#### **4.2.1 Land Use & Physical Development Overview**

The Seabird Island Band land base consists of Indian Reserve No.0 which is 1,943 hectares in size. Approximately 730 hectares of the Reserve are currently under cultivation and used for a variety of agricultural pursuits including a cattle ranch, sheep ranch and hazelnut farm.

Non-agricultural land uses are dispersed around the western, northern and eastern edges of the island with a concentrated community core area near the southwestern corner of the island. The community core area contains a number of community facilities. Residential development has been mainly rural in nature, with the homes developed in a linear fashion along the main roads. Approximately 25% of the housing units are located adjacent to the community core area.

Land tenure on the Reserve includes Certificates of Possession, surrendered lands that have been leased for agricultural uses and lands held under traditional ownership. The Reserve is also bisected by a number of rights-of-way, a highway and the main line of the Canadian Pacific Railway.

The Band's 1991 Physical Development Plan (PDP) set aside four areas for residential development. The Band's lack of available lots (4) was limiting the number of INAC housing subsidies that the Band could obtain. The new development areas were selected for the following reasons:

- their proximity to the community core area;
- existing tree cover;
- they do not constrain further development of the Reserve's excellent agricultural potential;
- they make the most economical use of the existing physical infrastructure.

Since completion of the PDP, the first residential area has been developed, providing the Band with approximately 20 new serviced lots. These lots are connected to the community core water system.

#### **4.2.2 Physical Infrastructure & Residential Lot Development**

Physical infrastructure costs and the development of new residential lots at Seabird Island are impacted by the dispersed pattern of development and the fact that the entire island is within the 1 in 200 year Fraser River flood elevation. For example, new lots must be constructed with raised house pads for flood protection, increasing costs.

The linear pattern of residential development has resulted in the need for several small well water systems located throughout the island. Funding has not been available to develop a community-wide system. Recently, a number of new deeper wells had to be developed due to agricultural fertilizer and pesticide contamination of the older shallow wells. Fortunately, the surficial soils on the island allow in-ground sewage disposal.

The development of the new residential areas will eventually require a community-wide water system which will be expensive. The PDP included a phasing plan for residential lot development to coincide with the water system phasing.

#### 4.2.3 Existing Housing Characteristics

In 1991, the Band had 104 housing units, including a total of 16 townhouses in 5 separate buildings. The townhouses, with 1 and 2 bedroom units, are located in a well planned development in the community core area near the Band's main community facilities.

The townhouses were constructed in the 1970's to address the needs of new families without children. Development of the townhouse units was an attempt by the Band to introduce the concept of life-cycle housing to the community. This concept has been well received. Unfortunately, the townhouse units are now overcrowded. The Band was unable to develop enough single detached houses to meet the needs of the young couples when they started to have children. The resulting situation is a good example of the need for adequate levels of funding to develop appropriate housing that responds to the dynamics of housing need.

The Band's other houses consist of single detached two-storey units with a capacity for up to five bedrooms. The units are oriented to *Couples with Children* and *Single Parents*. Most are well maintained with well kept lawns and gardens. Eighty percent of the houses are considered to be in fair or better physical condition. Many of the houses were developed under the CMHC Social Housing program.

#### 4.2.4 Unmet Housing Need

Assuming a housing occupancy rate of 1.0 Family Units per housing unit, Seabird Island has an unmet need for 72 new housing units (see Table 2.24). Over 90% of this need is from *Singles*. In order to address this need, the Band must implement a large housing program that should:

- develop new single detached homes for the *Couples with Children* currently living in the townhouse units;
- relocate the unhoused *Singles* into the vacated townhouses;
- continue to develop housing to accommodate new family formation to ensure that overcrowding is not a chronic problem.

#### **4.2.5 Housing Development Considerations**

Seabird Island has the highest number of *Grandparent/Grandchild* families of the four case study communities. The particular housing needs of this non-traditional Family Unit should be carefully considered by the Seabird Island Band.

#### **4.2.6 Housing Options and Community Preferences**

In terms of the overall housing development process for Seabird Island, the following housing options should be considered:

- the expansion of the life-cycle approach to housing development;
- the development of more townhouse type rental housing units to meet the needs of *Singles* and *Couples without Children*;
- the introduction of a cooperative or strata-title concept to meet some of the Band's housing needs, in order to save money, share housing management and maintenance responsibilities. This may be an attractive option for *Singles* and *Single Parents*;
- the adaptation of some of the single detached houses into convertible houses to accommodate *Singles* or Elders within the same family.

From the authors experience, the Seabird Island Band has taken a very progressive approach to the housing development process. The Band appears to be open to many different housing tenure options and housing forms.

### **4.3 STONEY CREEK**

#### **4.3.1 Land Use & Physical Development Overview**

The Stoney Creek Indian Band has a total of eight Reserves, two of which are occupied. The Band's largest Reserve, Indian Reserve No.1, contains the main residential and community facility areas for the Band. The Reserve is 2,578 hectares in size. There is a small residential development on Indian Reserve No.3. Most of the residential and community facility



development on I.R. No.1 is in an area known as Stoney Creek Village, which is near the centre of the Reserve.

Development in Stoney Creek Village is quite concentrated, located on both sides of Stoney Creek and main highway which connects the Village with Highway 16 and the City of Prince George, approximately 120 kilometres distant. There are three principal residential areas in the Village, all closely connected. The original development in the Village grew in a grid pattern but more recent development has more closely conformed to the rolling terrain in the area. The Village's community facilities are generally located throughout the oldest developed area of the Village.

The Village area contains numerous Certificates of Possession and several large parcels held under traditional ownership. These two forms of land tenure have tended to limit the availability of vacant developable lands for future residential development to lands controlled directly by the Band.

The Band's 1990 Physical Development Plan (PDP) identified one large new residential development area immediately contiguous to its newest existing residential development site. The Band's lack of available lots (5) was limiting the Band's ability to address its existing housing need, let alone its future demands.

#### **4.3.2 Physical Infrastructure & Residential Lot Development**

Until very recently, the Band's water system, which required major upgrading, constrained the Band's ability to develop new residential lots on unencumbered and suitably developable lands. Since 1989, a phased upgrading of the water system has been completed providing sufficient volumes and water pressure to the area identified for residential development. Fire protection is now available to most Village areas. The Village's sewage system needs upgrading to accommodate increased flows from existing and new development.

Residential lot development at Stoney Creek is relatively expensive due to the poor, rocky soils and rolling terrain which requires extensive sewer

system installations. The first phase of 72 lots in the new residential development is currently being constructed. These lots will accommodate the Band's existing and short term future housing demands.

#### **4.3.3 Existing Housing Characteristics**

In 1990, the Band had a total of 93 occupied housing units, and a number of vacant condemned housing units. Over 12% of the existing occupied housing was deemed to require immediate replacement as the cost of repairs was considered to be prohibitive.

Most of the newer housing units in the Village have been developed under the CMHC Social Housing Program, however there has been some resistance to the use of this program because of fears that it is fostering a "welfare-state" mentality. This resistance was very strong several years ago.

In 1990, the Band began construction of a new multi-unit housing complex containing 10 housing units. The units were built to address the Band's significant demand for *Singles* oriented accommodation. The "10-plex" is quite utilitarian in design and contains a mix of 1 and 2 bedroom units.

#### **4.3.4 Unmet Housing Need**

Assuming a housing occupancy rate of 1.0 Family Units per housing unit, Stoney Creek has an unmet need for 81 new housing units (see Table 2.24). A major component of this unmet need is from *Singles*. Stoney Creek has tended to have a large number of *Singles*, many of them older who appear to be staying single for the better part of their adult lives. The Band's new 10-plex was built to address the needs of these older *Singles*.

The Band built the "10-plex" by creatively stretching existing limited funding from several sources to meet a chronic and traditionally unfunded housing need. As it was a radical departure from the housing norm for Stoney Creek, the Band is reluctant to construct any more of these units for the foreseeable future.

Life cycle approaches to housing may not be as appropriate in Stoney Creek as in other communities because traditional Family Units (*Couples with Children*) tend to form earlier so there will likely continue to be an emphasis on single detached housing.

#### **4.3.5 Housing Development Considerations**

The Band indicated to the authors that they will closely monitor the success of the "10-plex" in meeting the needs of its *Singles* before considering the development of any more of this type of housing complex. They are also carefully gauging their community's acceptance of this type and physical form of housing.

Given the significant *Singles* housing demand at Stoney Creek, the Band should investigate the possibility of developing singles oriented housing units within the recently constructed and future single detached houses, or alternatively, consider 1 and 2 bedroom housing units , or triplexes for *Singles*.

#### **4.3.6 Housing Options and Community Preferences**

In terms of the overall housing development process for Stoney Creek, the following housing options should be considered:

- the implementation of a life-cycle approach to meet some of the Band's housing needs;
- the development of triplex housing units as a compromise between larger multi-plex projects and singles sharing;
- the adaptation of some of the newer single detached houses into convertible houses to meet varied housing needs;
- promote the concept that new single detached housing be designed to be convertible to provide maximum flexibility in meeting housing need.

#### **4.4 OLD MASSETT**

##### **4.4.1 Land Use & Physical Development Overview**

Old Massett has a number of small Indian Reserves located throughout the northern half of Graham Island in Haida Gwaii (Queen Charlotte Islands). The Band's main residential community, Old Massett Village, located on Massett I.R.1, is 299.5 hectares in area. Old Massett Village has experienced intense demands on physical infrastructure and housing. Unfortunately, the development options are severely limited, due to very poor drainage, muskeg, erosion and significant winter winds. The Old Massett Village Council also has a very strong commitment to protecting the remaining natural resources around the Village for traditional foods and medicines.

An area near the centre of the developed portion of Old Massett contains the Band's existing community facilities as well as the site for a new school. A site has also been designated for economic development initiatives within the community facility area.

There are no formal Certificate of Possessions at Old Massett but residential lots are allocated to families as Held Lands. The vast majority of the undeveloped portions of the Reserve are controlled directly by the Council as Band lands.

A recently completed land use plan for Old Massett identified the last developable area of land for a new residential subdivision, Phase 1 of which is now under construction. Upon completion of this small subdivision, Old Massett will have exhausted its supply of suitable land for residential purposes. The Old Massett Village Council is now actively involved in the Federal Additions to Reserves Policy to purchase land to expand Reserve No. 1 and to purchase land to create a new Reserve.

#### **4.4.2 Physical Infrastructure & Residential Lot Development**

Old Massett has 38 vacant Band owned lots that can be used immediately, 24 traditionally held lots that will be available for development over the next 10 to 20 years, plus 31 new residential lots currently under construction. The total of these lots represent the remaining developable land at Old Massett.

As noted above, the Old Massett Village Council is now actively pursuing the purchase of new lands for expansion of its Reserve land base to accommodate its significant housing demand. The expansion parcel, known as Kootewaas, should accommodate approximately 350 new residential lots. Development of the Reserve expansion parcel is dependent upon the Band successfully completing a Master Servicing Agreement with the adjacent non-Native community of New Masset. Negotiations have begun for water and sewer servicing. The overall costs to develop the new expansion parcel, while high, are considerably less than current lot development costs in Old Massett which are very high due to the poor soils and the need to excavate the muskeg and import gravel for individual house pads.

The existing water system at Old Massett requires a water treatment facility urgently. Current water colour is quite brown. The Master Servicing Agreement negotiations with New Masset may ultimately result in one regional water system to service all three communities (Old Massett, New Masset, and Kootewaas).

#### **4.4.3 Existing Housing Characteristics**

The majority of the houses at Old Massett are quite old and smaller than newer units being constructed elsewhere. Most of the houses have been constructed with INAC subsidies and owner equity. Old Massett is classified as a remote community by INAC so that it receives a higher subsidy. However, the amount of owner equity required to complete a typical housing unit is much higher than communities not classified as remote. There are a high number of houses that are unfinished or have been

damaged by fires and left vacant in the past, as owners have to return to cities for employment to save funds to complete or renovate their house. The community has been attempting to address the problem of houses that have been abandoned for these reasons in order to make lots available to other families. In addition, the economic situation in Old Massett is quite positive and more jobs are becoming available locally, which should improve this situation.

The Band has constructed a few CMHC Social Housing funded units. They have also constructed a group home for adolescents.

#### **4.4.4 Unmet Housing Need**

Assuming a housing occupancy rate of 1.0 Family Units per housing unit, Old Massett has an unmet need for 101 new housing units to meet the needs of Singles and 12 housing units to meet the needs of Extended Family Units (see Table 2.24). The largest component of the Band's unmet housing need is from *Singles*.

#### **4.4.5 Housing Development Considerations**

The Old Massett community has undertaken serious discussions amongst its people to identify ways in which it can meet its housing needs within the constraints of limited funding and limited suitable land for development. As a result of these discussions, Old Massett has:

- decided not to use the CMHC Social Housing program as the community does not want to foster a "welfare state" mentality;
- has hosted two "Home Shows" in the community by inviting a broad range of businesses involved in the construction of housing. The community is looking to reduce its housing costs by ordering a minimum (10 units +/-) of prefabricated one-bedroom homes for singles. These house types will potentially allow 2 units to be built for one INAC subsidy;
- assigned a Village Councilor to a new housing portfolio to research and negotiate the best price from housing suppliers.

In order to take full advantage of good "housing consumerism" the community needs to purchase a minimum of 10 units at the same time to get the best price reduction. This means the community's housing allocation process may have to be altered as there may not be ten Singles at the top of the community's housing waiting list.

As noted in Section 2.2, the Old Massett community continues to have a significant Bill C-31 impact with many reinstated Members wishing to return to the community. Some of these Members may have some equity with them and may therefore be able to build larger housing units more easily.

#### **4.4.6 Housing Options and Community Preferences**

In terms of the overall housing development process for Old Massett, the following housing options should be considered:

- the implementation of a life-cycle approach to meet some of the community's housing needs, especially the needs of *Singles*;
- the adaptation of some of the newer single detached houses into convertible houses to meet varied housing needs;
- suggesting that new single detached housing be designed to be convertible to provide maximum flexibility in meeting future housing needs;
- the development of modular home (trailer) units and 1 bedroom housing units on smaller lots in order to lower lot development and housing development costs;
- the development of 2 bedroom up and down duplexes to house 4 Singles, as a cost saving measure for Singles with little equity to add to the INAC subsidy;
- the development of 1 bedroom triplexes for Singles on one full size lot, at a savings in lot development costs of \$80,000 to \$100,000 per triplex.

## **4.5 SKIDEGATE**

### **4.5.1 Land Tenure & Land Use Planning**

The Skidegate Indian Band has a number of small Indian Reserves located throughout the southern half of Haida Gwaii (Queen Charlotte Islands). The Band's main residential community, Skidegate I.R.1 is 34.3 hectares in area. This Reserve has experienced intense demands on physical infrastructure and housing. Unfortunately, the Band's development options on-Reserve are severely limited, due to very steep mountainous terrain, poor soils and poor drainage.

The Band has developed in a linear fashion within a few hundred metres of the ocean shoreline. This linear development pattern has tended to contribute to the Band's high infrastructure development costs. The Band has a number of community facilities located centrally in the development spine.

The Band has begun to undertake a number of economic development initiatives on lands immediately adjacent to the main Island highway that bisects the Reserve.

There are no formal Certificate of Possessions at Skidegate but residential lots are allocated to families as Held Lands. The vast majority of the undeveloped portions of the Reserve are controlled directly by the Council as Band lands.

A Physical Development Plan (PDP) completed for the Band in 1988 identified the last developable areas of land for new residential subdivisions. These areas are now either fully developed or are nearing completion. The last new area was very costly to develop as it required major road and infrastructure construction to access the site which is above the main village area on a bench. Upon completion of this last subdivision, the Band will have exhausted its supply of suitable land for residential purposes on Reserve. The Band is now actively involved in the Federal



Additions to Reserves Policy to purchase land to expand Reserve No. 1 to meet its existing and future housing needs.

Because of significant growth in last five years, it has been difficult to allocate space for future community facilities in the Main Village core area, as the magnitude of the growth was largely unforeseen.

#### **4.5.2 Physical Infrastructure & Lot Development**

The main water system on the Reserve was recently upgraded and there is now adequate water to meet long-term development needs. However, the Band requires an expensive slow sand filtration water treatment system, because its water comes from a surface source that is prone to contamination.

The community's sewage collection and treatment system, which includes a community septic tank and ocean outfall, needs major repair work. The existing system is not adequate to meet long term development needs.

The Band had 26 vacant Band owned lots in 1991 plus 20 lots constructed in 1991 and 72 residential lots currently under construction, to be completed in 1993. These lots represent the remaining developable land at Skidegate.

As noted above, the Band is now actively pursuing the purchase of new lands for expansion of its Reserve land base to accommodate its significant housing demand. The expansion parcel should accommodate approximately 300 new residential lots. The overall costs to develop the new expansion parcel are high due to the extensive administration required to remove existing encumbrances, purchase the land, and render the land as a Reserve.

#### **4.5.3 Existing Housing Characteristics**

All housing at Skidegate is funded solely through INAC Subsidies and owner equity. The houses and yards are generally well maintained although landscaping is difficult due to the poor soil conditions.

#### 4.5.4 Unmet Housing Need

Assuming a housing occupancy rate of 1.0 Family Units per housing unit, Skidegate has an unmet need for 55 new housing units to meet the needs of *Singles* and 16 housing units to meet the needs of *Extended Family Units* (see Table 2.24). The largest component of the Band's unmet housing need is from *Singles*.

The community has a relatively high number of *Single Parents* not adequately housed. The *Single Parents* generally do not have the equity required to complete a house after using an INAC subsidy.

In addition, the existing housing form may be inappropriate for some occupants. A number of houses have recently been renovated through the CMHC RRAP program to make them wheelchair accessible. Ideally, the community's Housing Development Strategy should address the specific needs of the large elders population at Skidegate.

#### 4.5.5 Housing Development Considerations

In the past, the community voted, by referendum, not to participate in the CMHC Social Housing Program, due largely to a strong commitment not to foster a "welfare state" mentality in the community. However, there a number of Single Parent families with little or no equity that can not afford to construct their own house. The Council recognizes that this housing need must be addressed, and they are now considering using the CMHC program for this specific target group. As such, the Council will again request community approval to use the CMHC program by means of another referendum.

The community has also determined that it requires housing appropriate for elders with wheelchair access as it has a growing elders population. This type of housing will allow Elders to remain in their community longer. The community would like to provide a facility centrally located close to community health nursing services. The community has applied for a planning grant to address CMHC Housing with a lot of community

consultation and a referendum, to address multi-plex housing using the CMHC Social Housing program. The community will soon allocate a site for this purpose.

The community is also considering self-build, apprenticing and training programs to get young people involved in the housing development process. The community is looking at housing development in the broader community perspective as an opportunity to teach skills and trades and provide employment. With only the INAC subsidy, people tend to build houses themselves.

As noted in Section 2.2, the Skidegate community continues to have a significant Bill C-31 impact with many reinstated Members wishing to return to the community. Some of these Members may have some equity with them and may therefore be able build larger housing units.

#### **4.5.6 Housing Options and Community Preferences**

In terms of the overall housing development process for Skidegate, the following housing options should be considered:

- the implementation of a life-cycle approach to meet some of the Band's housing needs, as discussed below;
- the adaptation of some of the newer single detached houses into convertible houses to meet young *Singles* housing needs;
- suggesting that new single detached housing be designed to be convertible to provide maximum flexibility in meeting housing need.
- the development of housing appropriate for elders, with wheelchair access, and access to outreach programs; The community is considering the development of a multi-unit complex for seniors and other Family Unit types, similar to that developed in Lytton;
- the development of up and down 2 bedroom duplex housing units, using two INAC subsidies and requiring little, if any, equity.

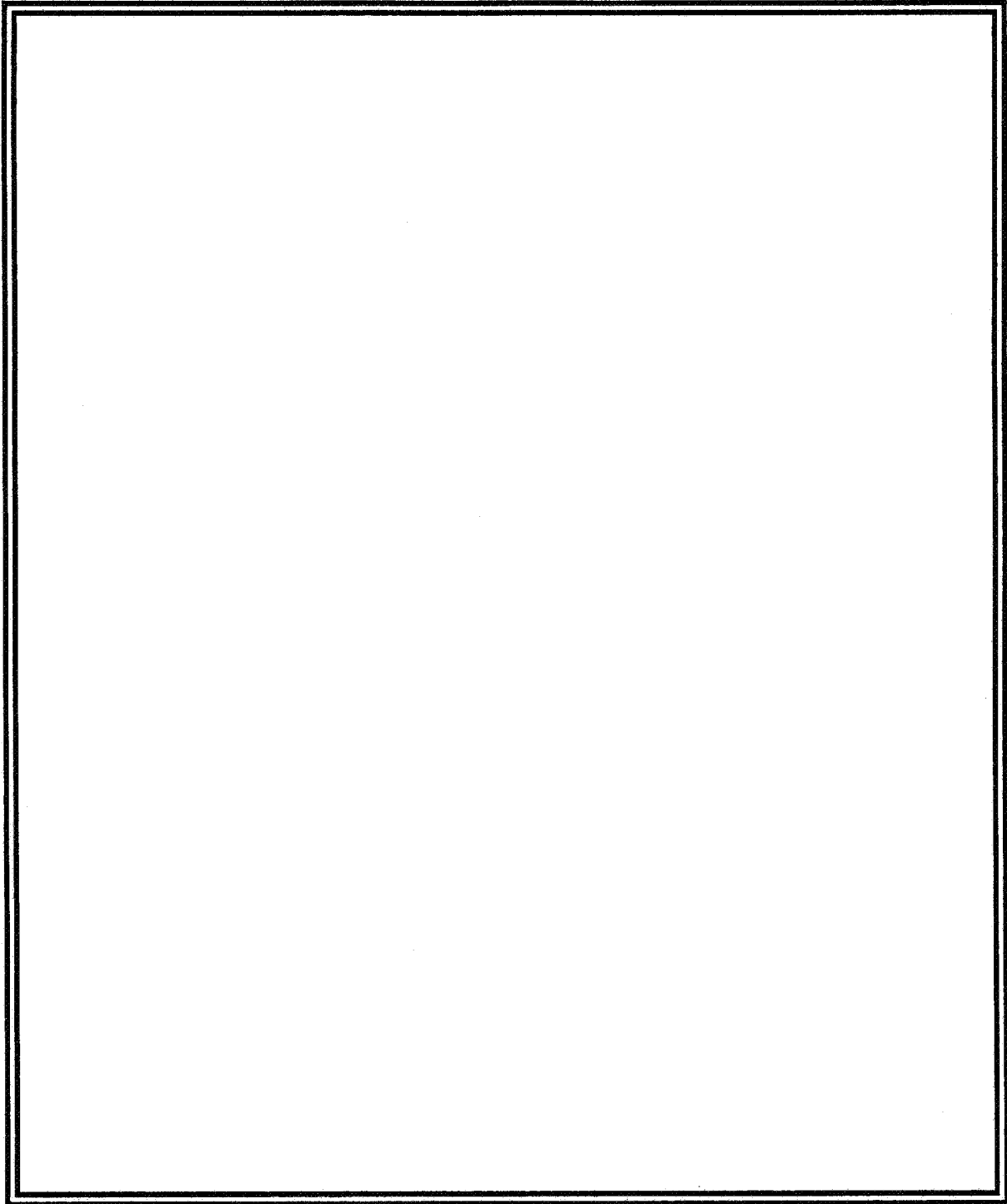
The demographic comparisons presented in Section 2 illustrated that Skidegate has the most pronounced life cycle changes of all the case study communities. The data shows that 59% of adults aged 20-24 are *Singles*,

which drops dramatically to 15% for *Singles* aged 25-64, and then rises significantly to 43% for *Singles* aged 65 and older, as shown in Table 2.10.

In order to meet the housing need for *Singles*, the community may wish to consider two types of housing:

1. Short term rental housing for *Singles* aged 20-24; and
2. Long term ground level oriented 1 and 2 bedroom housing units, either individual ownership or Band rental, for *Singles* aged 65 and older.

The second option can be extended to include *Couples without Children*, which includes 57% of all adults in the community over age 45.



## **SECTION FIVE**

### **SAMPLE HOUSING STRATEGY**

## **5.0 SAMPLE HOUSING STRATEGY**

### **5.1 INTRODUCTION**

This Section of the study includes a *Sample Housing Strategy* for the Old Massett community showing options it may consider implementing to meet its unmet housing need. The data contained in this sample strategy was derived from Section 2.5 of this study. It must be noted that this sample housing strategy for Old Massett was developed by the authors and does not necessarily represent the ideas and objectives of the Old Massett community. Rather, it is intended to show how a community with a similar demographic profile may choose to meet its housing need. It is also intended to be a starting point from which to generate a Housing Development Strategy, through a community consultation process.

The Sample Housing Strategy presented here for Old Massett is based on the assumption of housing *Singles* at an average rate of 50%, or 2.0 *Singles* per housing unit, as shown in Scenario 4, Table 2.26. This scenario assumes that 101 *Singles* will be housed in 51 housing units, and that 12 other Family Unit types will be housed in 12 housing units, for a total need of 63 new housing units.

The Sample Housing Strategy is based on the assumption that the Old Massett community will not make use of the CMHC Social Housing Program.

### **5.2 UNIT SIZE COMPOSITION**

Unit size composition refers to the potential composition of housing unit sizes, in terms of numbers of bedrooms per housing unit, that may be required to meet the unmet housing need of a community, assuming one *Single* per bedroom. Table 5.1, on the following page, shows a possible mix of unit sizes that may be appropriate for Old Massett.

**Table 5.1: Old Massett Sample Housing Strategy  
Potential Unit Size Composition**

	Units	Families
<b><i>Singles</i></b>		
1 bedroom units	11	11
2 bedroom units	30	60
3 bedroom units	10	30
Total Singles Units	51	101
<b><i>Other Family Unit Types</i></b>		
1 bedroom units	2	2
2 bedroom units	3	3
3 bedroom units	7	7
Total Other Family Units	12	12
<b>Total Units Required</b>	<b>63</b>	<b>113</b>

The assumed housing rate of 2.0 *Singles* per housing unit is meant to be an average only. It is recognized that some *Singles* will have the equity to construct their own unit and may be unwilling to share. Therefore, Table 5.1 presents a mix of *Singles* living alone and sharing at 2 and 3 *Singles* per housing unit, for a total need of 51 new housing units.

The housing unit sizes for Other Family Unit types are based on the Unmet Housing Needs as presented in Table 2.24. Two 1 bedroom housing units can accommodate the two **Couples without Children** requiring housing. The 2 and 3 bedroom housing units will accommodate the six *Single Parents* and four *Couples with Children*. In cases of large families, it may be necessary to construct 4 and 5 bedroom housing units if finances allow.

The potential unit size composition of housing units presented in Table 5.1 is intended to be a base minimum. Some families may have additional equity to use to increase the number of bedrooms and or the size of the housing unit, if desired, to accommodate visiting relatives.

### 5.3 HOUSING FORM COMPOSITION

Housing form composition refers to the potential housing forms that a community may wish to consider developing. Table 5.2 shows a possible mix of housing forms to meet Old Massett's unmet housing need, based on the data contained in Table 5.1.

**Table 5.2: Old Massett Sample Housing Strategy  
Potential Housing Form Composition**

<i>Singles</i>	<b>Units</b>	<b>Families</b>
<i>1 bedroom units</i>		
Triplex (2)	6	6
Conversion	2	2
House	3	3
Sub-Total	11	11
<i>2 bedroom units</i>		
Triplex (4)	12	24
Conversion	2	4
House	8	16
Trailer	4	8
Up & Down Duplex (2)	4	8
Sub-Total	30	60
<i>3 bedroom units</i>		
Triplex (1)	3	9
House	7	21
Subtotal	10	30
<b>Total Singles</b>	<b>51</b>	<b>101</b>
<i>Other Family Unit Types</i>	<b>Units</b>	<b>Families</b>
<i>1 bedroom units</i>		
House	2	2
<i>2 bedroom units</i>		
Triplex (1)	3	3
<i>3 bedroom units</i>		
House	4	4
Triplex (1)	3	3
Sub-Total	7	7
<b>Total Other Families</b>	<b>12</b>	<b>12</b>
<b>TOTAL</b>	<b>63</b>	<b>13</b>



The potential housing forms presented in Table 5.2 for the Old Massett Sample Housing Strategy include:

- Single Detached Houses
- Up and Down Duplexes
- Triplexes
- Trailers
- Conversions

Housing for *Singles* living alone could consist of a mix of one bedroom houses, triplex units, and conversions. More emphasis is shown here on the construction of triplexes, in an attempt to save lot development costs, of approximately \$80,000 - \$100,000 per triplex building, as discussed in Section 4.4.6.

If Old Massett Village Council were to develop rental housing with the triplexes it might be possible to utilize the lot development cost savings as equity for the triplexes, if the INAC Capital funding program contains this flexibility. If triplexes were to be developed by individual owners, as a "condominium" project, then ideally a mechanism might be put in place to pass on some of the lot development cost savings to the triplex owners, as an incentive, and to top up the INAC subsidy for those *Singles* with no cash equity. Cost savings may also be realized for two and three bedroom triplexes, which will require somewhat larger lots.

*Singles* sharing in two bedroom units are suited to all of the proposed housing forms. Emphasis is shown on Triplexes and Detached Houses. Houses may be more feasible for two *Singles* to afford than one *Single*, as each *Single* can contribute equity to top up the INAC subsidy, requiring less equity per person.

The Up and Down Duplexes present an opportunity for four *Singles* to contribute equity on top of the INAC subsidy, while saving housing construction costs, discussed previously, and lot development costs of approximately \$40,000 - \$50,000 per duplex, assuming construction of the duplex on one regular size lot.

Trailers and the one bedroom Detached Houses have smaller lots set aside to accommodate them in the cul-de-sac of the new subdivision, as discussed in Section 3.2.3, resulting in lot development cost savings. For three *Singles* sharing, emphasis is shown on Detached Houses. In this way, three *Singles* can contribute equity to construction costs, and the housing units can be used to accommodate families at a later date, if required, making the housing stock more flexible over time.

In housing Family Units other than *Singles*, the suggested housing forms include Detached Houses and Triplexes. The one bedroom detached units should be ground level units to accommodate the two *Couples Without Children*, and potentially be wheelchair accessible.

The two bedroom Triplex units and three bedroom Detached Houses and Triplexes are intended to accommodate the four *Couples With Children* and *Single Parents*. The actual mix of each housing form will depend on the size of each family needing housing, as well as their ability to contribute equity to construct a housing unit.

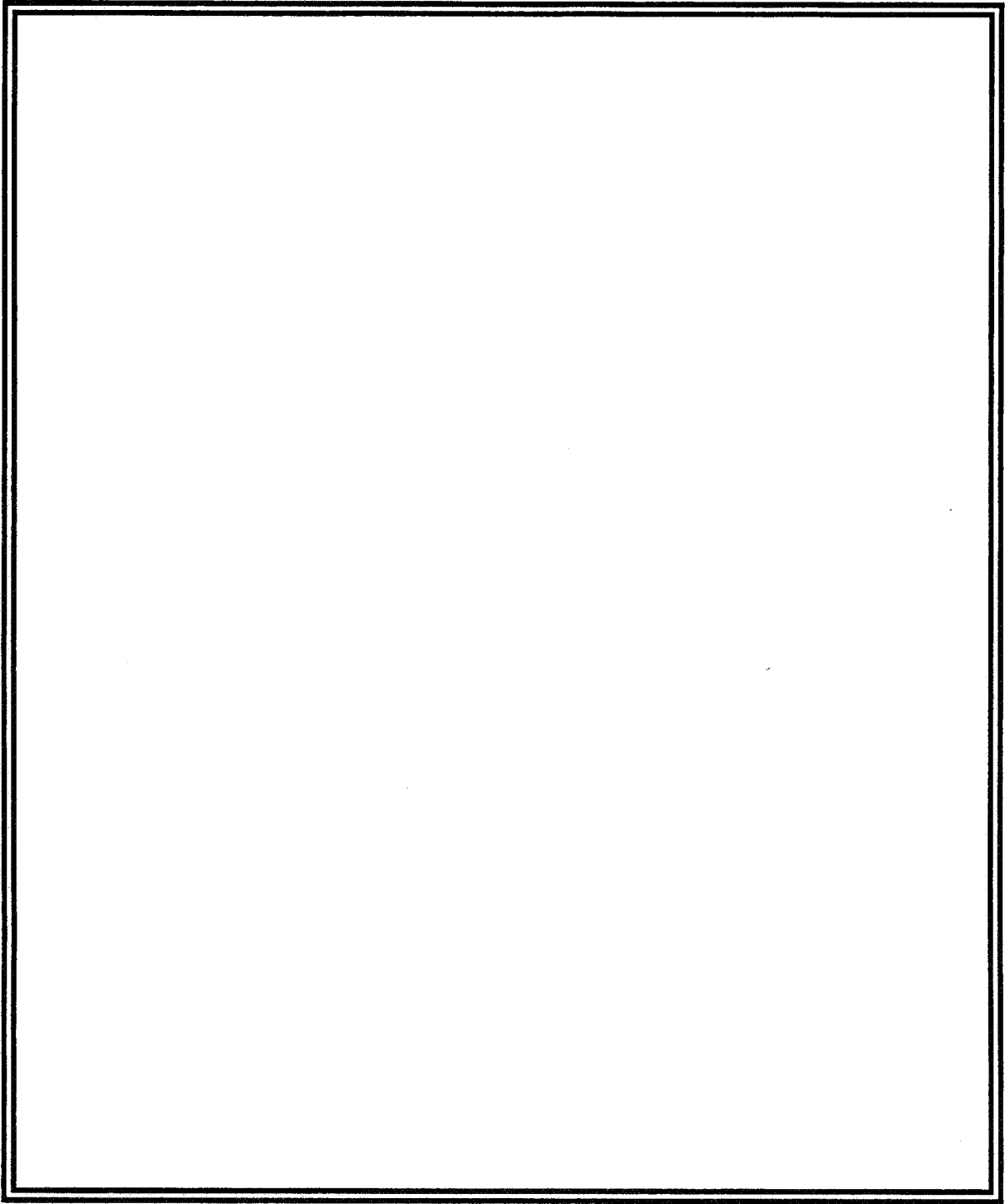
The Sample Housing Form Composition, as presented above, does not allow for growth of families, but is considered a base minimum to house existing occupants. Ideally young parents would be able to contribute more equity to construct a larger house for family growth.

## 5.4 HOUSING STRATEGY DEVELOPMENT

Development of a housing strategy should be based on the demographics of the community, and then tailored to reflect the economic realities of the intended occupants. As well, cultural and social preferences of both the future occupants and the community at large, must be solicited through a community consultation process.

Traditional methods of funding and housing families have resulted in serious overcrowding in Aboriginal communities throughout B.C. Reversing this trend will require innovative approaches to housing tenure, form, composition and funding strategies.

The experiences of the case study communities demonstrates that flexibility does exist within the current funding programs. However, this flexibility is not widely recognized or understood by most Bands, and the authors recommend that the funding programs emphasize a knowledge transfer process geared towards non-traditional approaches in housing form and tenure. In addition, the authors recommend that First Nations share their housing experiences through a networking process, to improve housing conditions in more communities, share technical information and research resources, and more effectively influence changes within the current funding programs.



## **SECTION SIX**

### **STUDY CONCLUSIONS**

## **6.0 STUDY CONCLUSIONS**

Non-Traditional Families, as defined in this Study, form the majority of Family Unit types in the First Nations communities specifically documented by the authors. First Nation communities recognize and acknowledge that the development of an appropriate and community-specific housing supply, to meet their population's demands, is a serious and unresolved issue. These multi-dimensional housing needs must be coordinated and implemented within a comprehensive Housing Development Strategy. This strategy must be formulated through a process of intensive community consultation.

The four case study communities have had mixed success in addressing the housing needs of non-traditional families on-Reserve. One reason for the mixed success is the lack of up to date, well documented data that is needed to clearly identify the broad spectrum of housing needs associated with both traditional and non-traditional families.

This final Section of the study contains a summary of conclusions developed by the authors in addressing the objectives outlined in Section 1.1. These conclusions are organized according to the two sides of the housing development equation: housing need (demand) and the development of housing (supply) which includes the funding of housing development.

### **6.1 HOUSING NEED - THE DEMAND SIDE**

Assessing the housing needs of a First Nation community's population provides the demand side of the housing development equation. Measuring the demand for housing requires a careful and comprehensive assessment of a community's demographic profile. The following sections provide a summary of conclusions drawn from the assessment of the four case study community's demographic profiles. From the authors experience, these conclusions apply to First Nation communities throughout British Columbia and the Yukon.

### **6.1.1 General Demographic Implications For Assessing Housing Needs**

- The variability in housing demand and its context among First Nation communities means that generalizations must be avoided when assessing need.
- The impact of Bill C-31 on population growth has exacerbated the inability of First Nations communities to meaningfully address their housing needs.
- Population growth rates, independent of Bill C-31 impacts, are significantly higher than Canada-wide growth rates.
- The design and implementation of a housing development process must be community-specific and have built-in flexibility to meet the dynamic realities of life cycle changes throughout the different Family Units.
- The rate at which a community chooses to house its *Singles* population can have dramatic impacts on the overall number of new housing units required to meet a community's unmet housing need, as well as associated housing and residential lot development costs.

### **6.1.2 First Nation Membership and Population Characteristics**

- Historical growth rates provide significant clues as to potential future housing demands. The experience of Bill C-31 provides a cautionary note that dramatic changes can occur in growth rates due to outside factors not directly related to natural population growth.
- A community's geographic, cultural, social and economic context play a significant role in determining its growth profile. Sweeping generalizations when assessing future population growth dynamics must be avoided.
- A community's "natural growth rate", that is the growth rate due to fertility and mortality rates, is less important than a community's economic ability to develop new residential lots and construct new

housing units, especially to accommodate drastic changes in migration patterns. This is dramatically the case for communities who have experienced significant Bill C-31 impacts.

- Migration patterns can be the dominant constituent in driving housing demand. Migration alone is subject to a multitude of factors over which a community has varying or little control.
- A community needs to remain informed of its ever changing population age profile. This factor has a dramatic impact on the type and number of housing units required to meet the changing needs of its population.

### **6.1.3 The Characteristics of Family Unit Types in First Nations Communities**

- Average family size provides limited value in assessing housing needs in a community. A detailed analysis of the composition of each community's Family Unit types is required to provide a realistic assessment of housing need.
- In assessing the composition of Family Unit types, it is critical to consider age-related factors as well as the rate of "marriage or coupling" prevalent in the community. Age and coupling provide significant clues to assessing housing need and more specifically, the type of housing unit required.
- According to the definitions presented in Section 1.2 and further explored in Section 2.3.1, Non-Traditional Families encompass all Family Unit types except for *Couples with Children*, which covers an average of only 25% of the composition of Family Unit types of the communities examined. In other words, 75% of the composition of Family Unit types can be considered as Non-Traditional Families.
- The size of each Family Unit type determines the type and size of housing unit required to accurately address housing needs.

- The dynamic nature of Family Unit type, as reflected in an individual's life-cycle, is probably the most difficult factor in analyzing housing need. The prevalence of **Singles** and their age, **Single Parents** and their respective ages and family size, are very community-specific. A generic approach to the design and implementation of the housing development process fails to address community-specific factors. The housing stock constructed by a community must be flexible in its use to accommodate the dynamic shifts in a community's composition of Family Unit types.
- The comparative ages of young adults in children-based families, shows a high variability among communities. This impacts significantly on the type of housing units constructed and their pace of development.
- **Single Parent Family Unit** types pose unique demands on the housing development process in terms of limited income to support housing costs and requirements for house types and size that must be flexible to adapt to changes in family size.
- **Grandparents with Grandchildren Family Unit** types pose unique demands on the housing development process in terms of their age profile and the fact that a generation is missing. The housing unit must be flexible to adapt to the unique circumstances of the **Grandparent with Grandchild Family Unit** type.

#### **6.1.4 Household Characteristics of First Nations Communities**

- An assessment of overcrowding must include an analysis of each community's lifestyle expectations and composition of Family Unit types.
- The housing development process must have a great degree of flexibility in the type of houses constructed to adapt to varying Family Unit sizes and house size.



- The housing need of *Singles* is a critical housing development issue that requires careful consideration. It should acknowledge age related factors. With older *Singles* living alone, it is especially important to design housing types that allow the elders to be as self-sufficient and mobile as possible.
- Most of the sharing of housing units is due to the overcrowding of *Singles*.

## **6.2 THE DEVELOPMENT OF HOUSING - THE SUPPLY SIDE**

The development of housing to meet documented needs does not occur in a vacuum. The ability of First Nation communities to meet their multi-dimensional housing needs is determined by a host of factors that must be acknowledged as part of the housing development process. Those factors that hinder the process must be minimized and those factors that offer opportunity must be maximized, all within the unique context of each First Nation community.

### **6.2.1 First Nation Housing Development Considerations & Opportunities**

#### **Membership Size**

The relative size of a First Nation's Membership will impact on its ability to meet its housing need. Smaller First Nations must lobby all participants in the housing development process to ensure that they are not unfairly penalized in their efforts to meet their unique housing needs.

#### **Land Base**

The size of a First Nation's land base can significantly constrain its efforts to meaningfully address its current and future housing needs. First Nations must work closely with Senior governments to ensure that a sufficient and developable land base is always available to meet each community's housing need.

**Land Use Planning & Residential Land Development**

The development of housing must be coordinated within an acceptable and viable land use plan that clearly identifies the optimum location(s) for residential land development appropriate to various forms and densities of housing.

**Physical Infrastructure**

The viable development of a housing supply requires that a high quality physical infrastructure system be implemented with sufficient size and capacity to address current and anticipated demands for housing. Together, First Nations and Senior Governments must ensure that basic health and safety criteria are fully met as part of the housing development process.

**Funding For Housing**

First Nations cannot now meet their housing needs without using outside capital resources. Together, First Nations and Senior Governments must ensure that sufficient capital resources are made available in a fair and equitable manner. These capital resources must be accessible through programs that have sufficient flexibility to meet the unique needs and expectations of each First Nation. First Nations must also explore alternative means for financing the housing development process by combining outside capital resources with community-based collective and individual initiatives to stretch available resources.

**Land Tenure**

First Nations must ensure that conflicts over land tenure within their communities do not inhibit or constrain the design and implementation of a community-specific comprehensive housing development strategy.

**Housing Tenure**

First Nation communities should explore all housing tenure options and select those that most appropriately meet their multi-dimensional housing needs within their own cultural, social and economic context.

### **Community Location**

Together, First Nations and Senior Governments must ensure that a community's relative geographic location does not unfairly penalize its efforts to meet its own unique housing needs.

### **Housing Form**

First Nation communities should explore the broad range of housing forms and designs currently available and select those that optimally meet their unique needs. First Nations should also attempt to maintain a high degree of flexibility in the housing supply constructed as the changing nature of housing needs will demand different forms of housing through time.

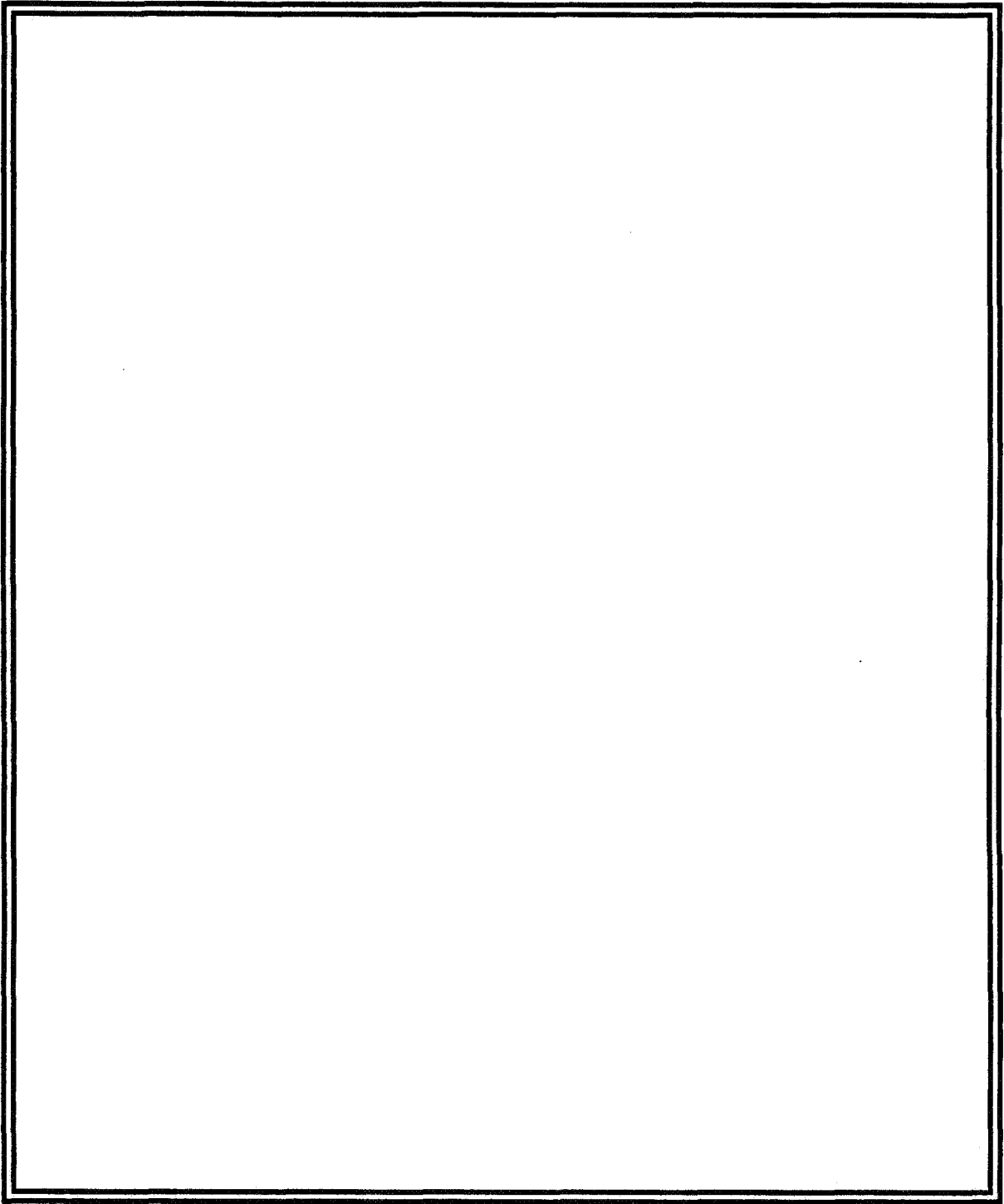
### **Life Cycle Approach To Housing**

First Nations should consider adopting a life cycle approach to the way they develop housing to ensure that the housing supply dynamically adapts to the life cycles changes that individuals and families go through.

## **6.2.2 Housing Strategy Development - Case Study Lessons**

Development of a housing strategy should be based on community demographics and tailored to reflect the economic realities of the intended occupants. Cultural and social preferences for housing must be solicited through a community consultation process.

The experiences of the case study communities demonstrates that flexibility does exist within the current funding programs. Unfortunately, this flexibility is not widely recognized or understood by most Bands. The authors recommend that the funding programs emphasize a knowledge transfer process geared towards non-traditional approaches in housing form and tenure. In addition, the authors recommend that First Nations share their housing experiences through a networking process, to improve housing conditions in more communities, share technical information and research resources, and more effectively influence changes within the current funding programs.

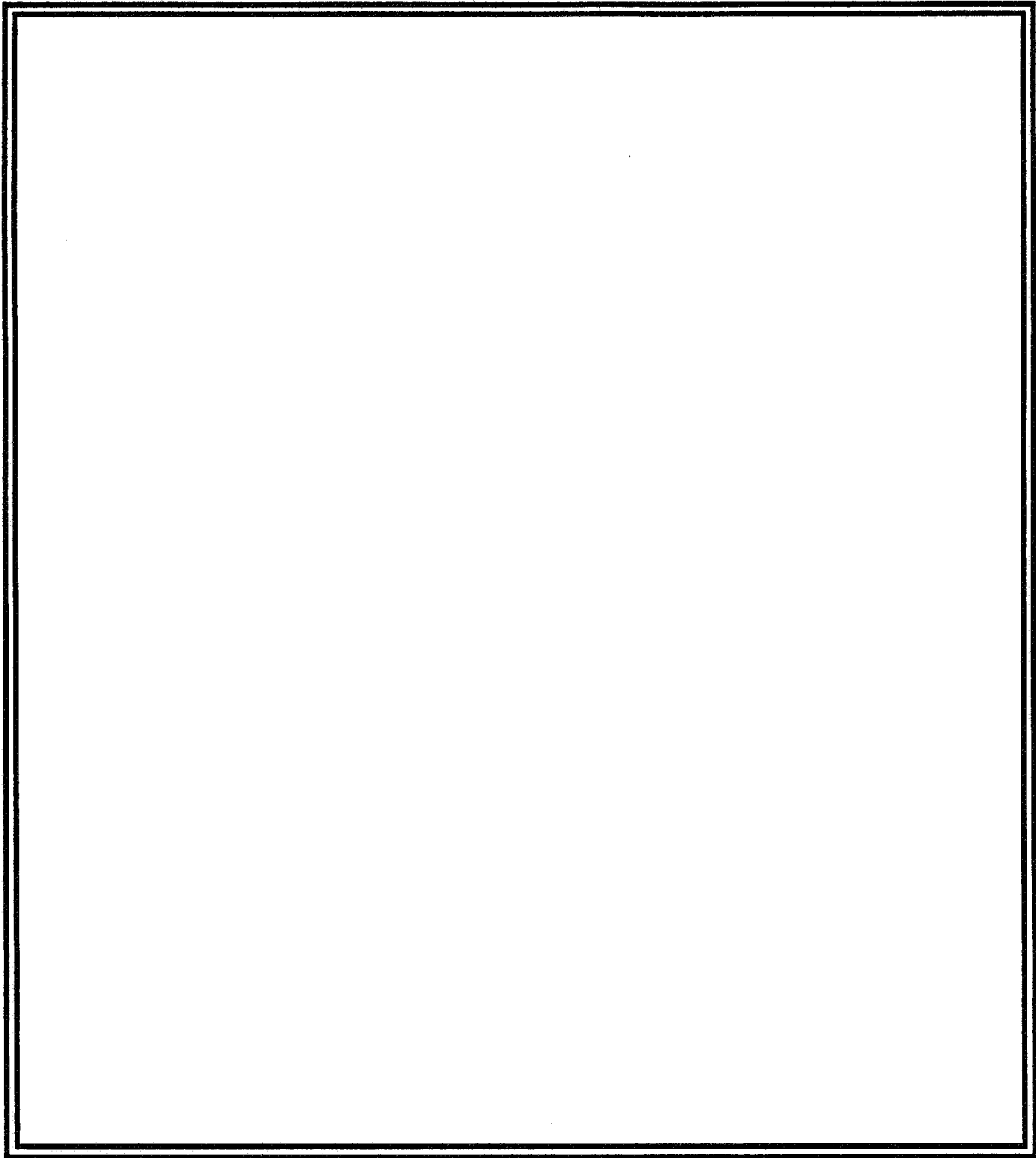


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## **APPENDIX A**

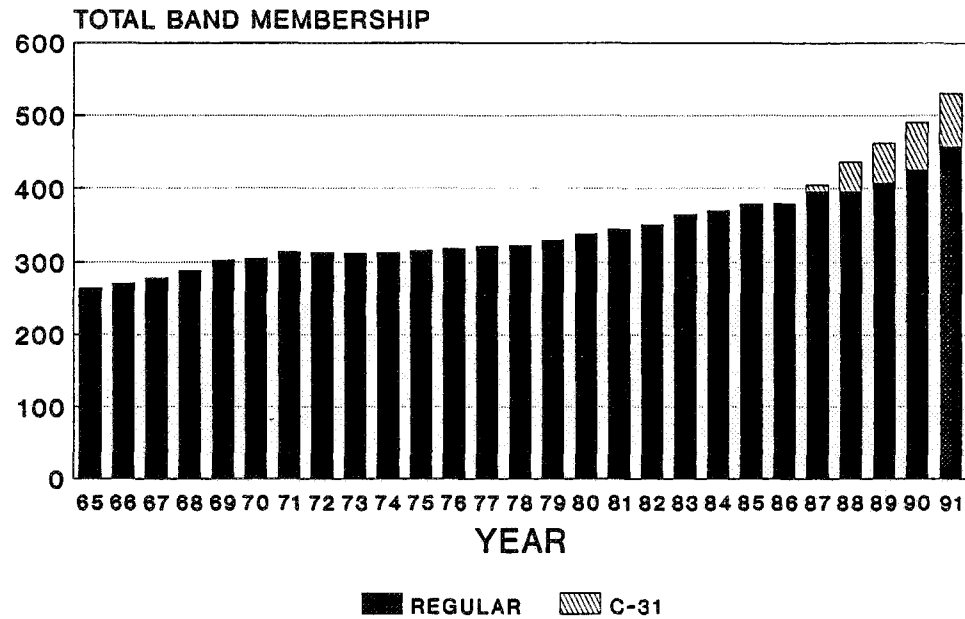
### **CASE STUDY DEMOGRAPHICS SUPPORTING DATA**

**APPENDIX A**  
**CASE STUDY DEMOGRAPHICS**  
**SUPPORTING DATA**

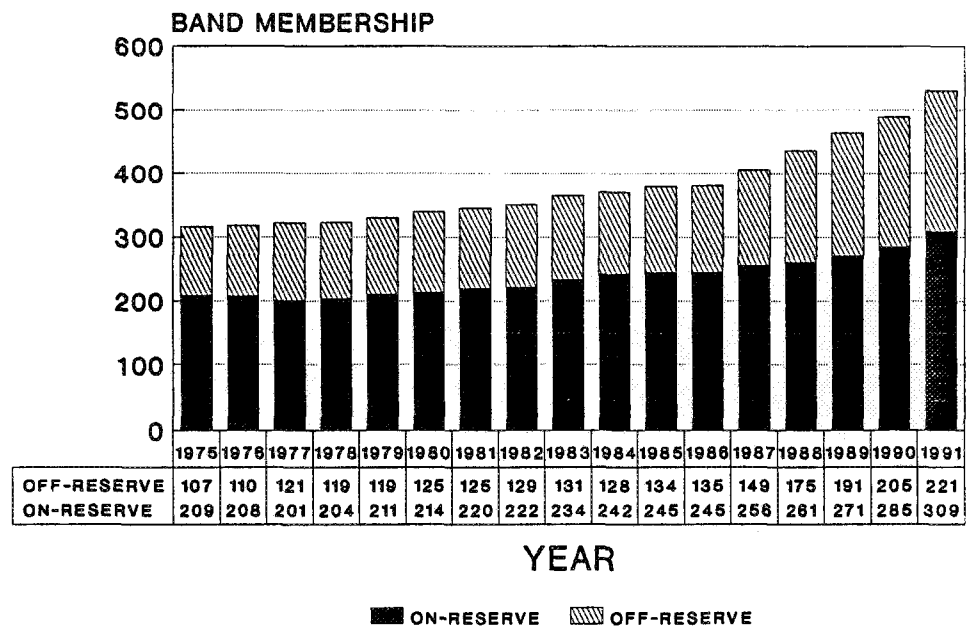
**Seabird Island**  
**Stoney Creek**  
**Old Massett**  
**Skidegate**



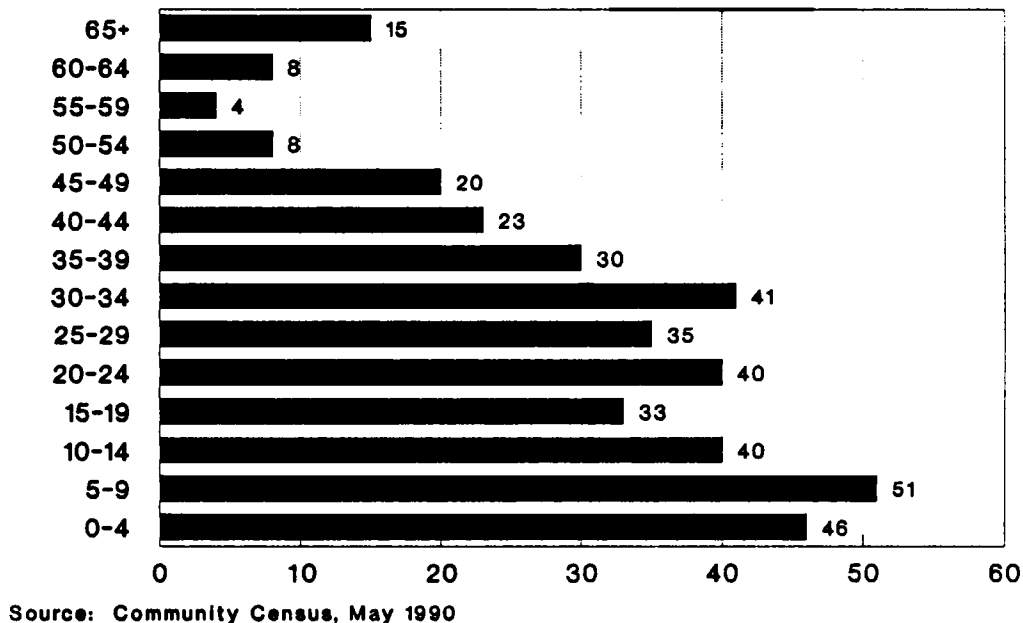
### Seabird Island Membership Historical Growth



### Seabird Island On & Off-Reserve Membership Growth



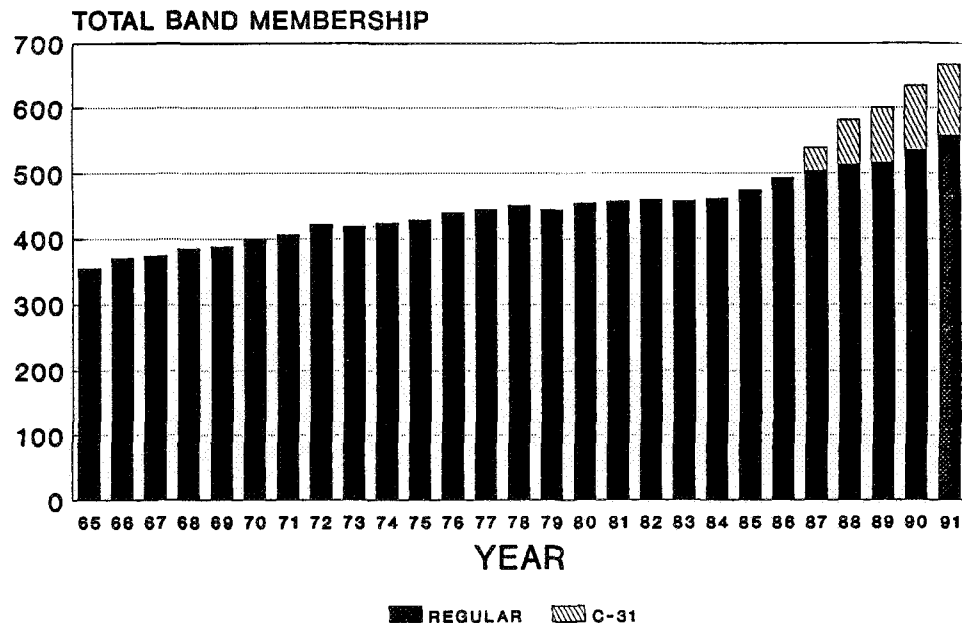
**Seabird Island Community Population Age Characteristics**



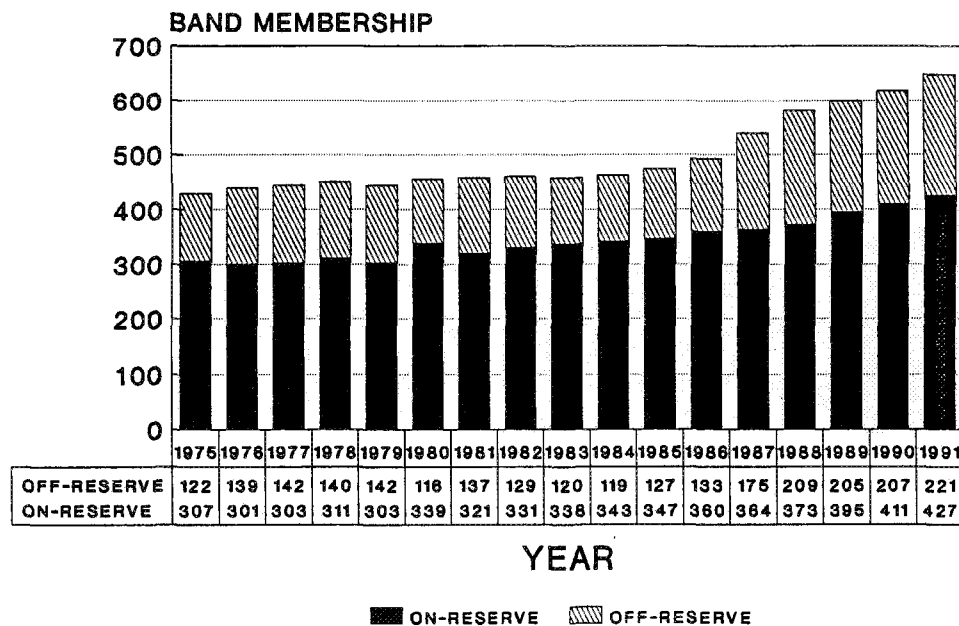
**Seabird Island Population, Family Units & Housing Units**

	Pop.	% Pop.	# Family Units	% Family Units	# Housing Units Stock	% Exist. Housing
Singles 20 +	88	23%	88	51%	24	24%
Couples - no Children	20	5%	10	6%	9	9%
Couples w/Children < 20	186	47%	43	25%	40	39%
Single Parent	97	25%	32	18%	20	20%
Extended Families	φ	φ	φ	φ	8	8%
Total	391	100%	174	100%	101	100%

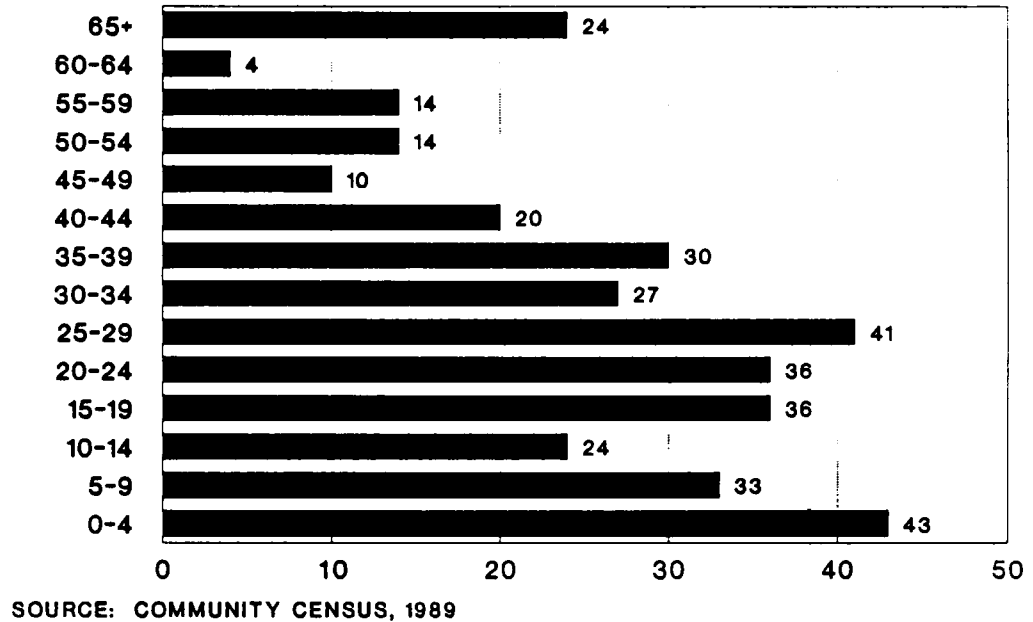
### Stoney Creek Membership Historical Growth



### Stoney Creek On & Off-Reserve Membership Growth



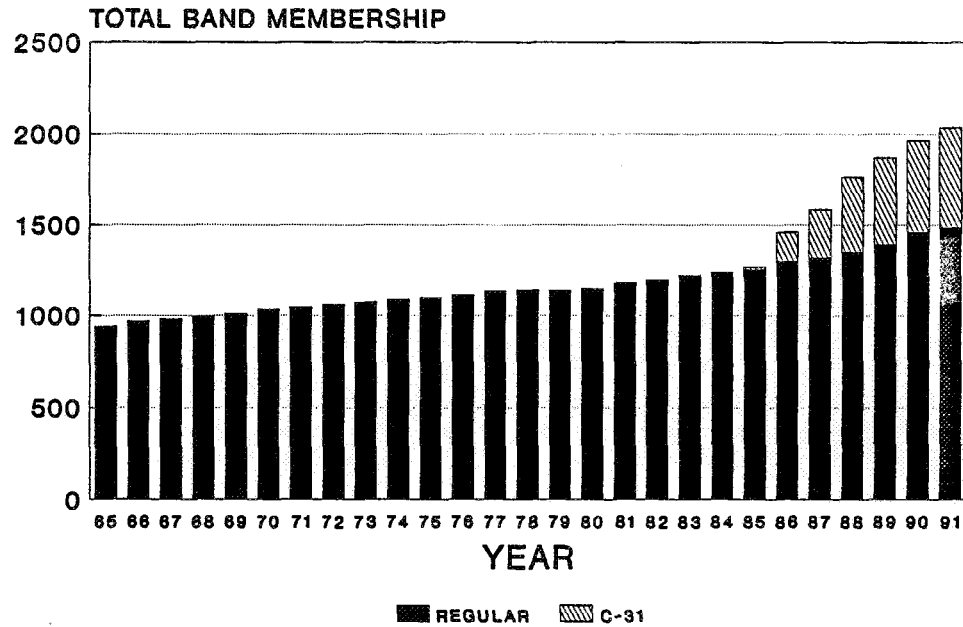
### Stoney Creek Community Population Age Characteristics



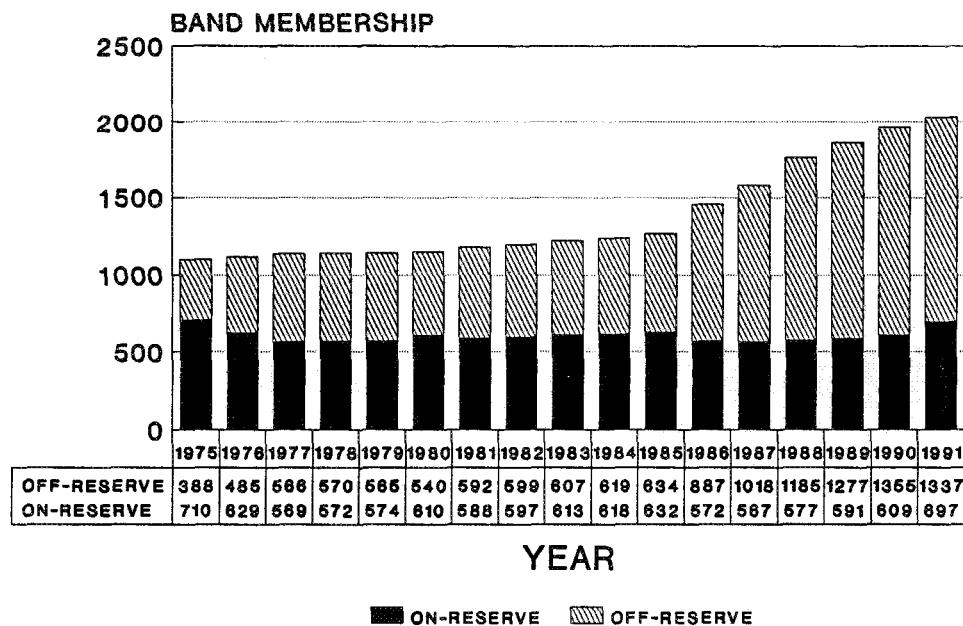
### Stoney Creek Population, Family Units & Housing Units

	Pop.	% Pop.	# Family Units	% Family Units	# Housing Units Stock	% Exist. Housing
Singles 20 +	101	28%	101	58%	31	33%
Couples - no Children	38	11%	19	11%	11	12%
Couples w/Children < 20	165	46%	36	21%	26	28%
Single Parent	54	15%	18	10%	13	14%
Extended Families	φ	φ	φ	φ	12	13%
Total	358	100%	174	100%	93	100%

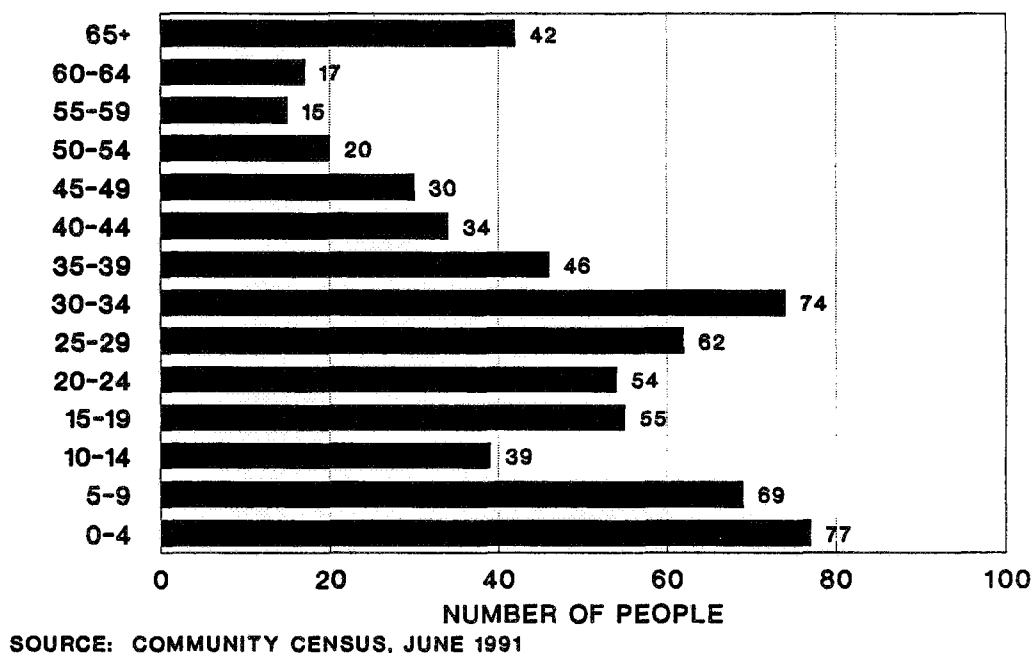
### Old Massett Membership Historical Growth



### Old Massett On & Off-Reserve Membership Growth



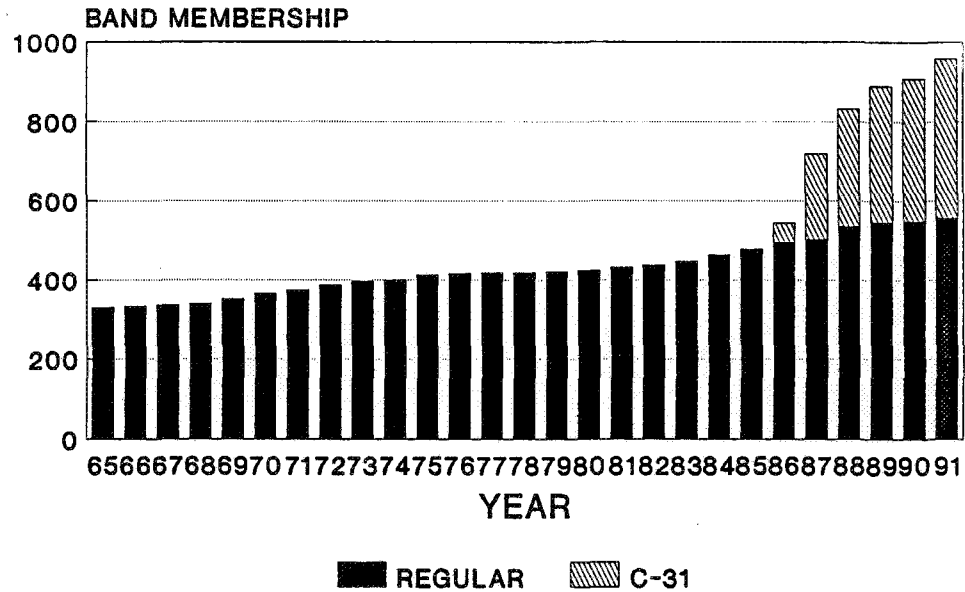
### Old Massett Community Population Age Characteristics



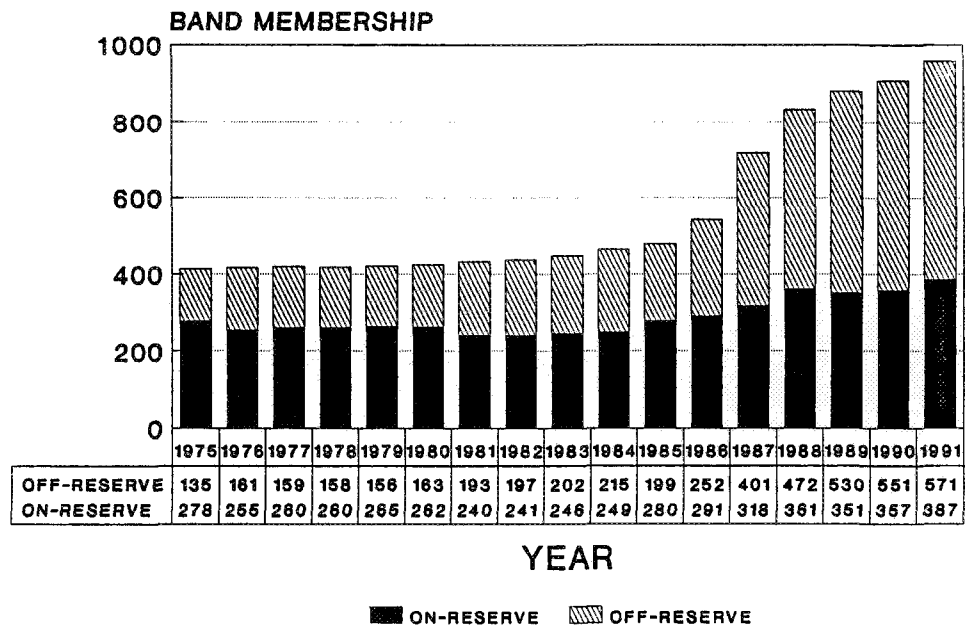
### Old Massett Population, Family Units & Housing Units

	Pop.	% Pop.	# Family Units	% Family Units	# Housing Units Stock	% Exist. Housing
Singles 20 +	142	23%	142	51%	44	25%
Couples - no Children	58	9%	29	11%	22	13%
Couples w/Children < 20	348	55%	77	27%	72	42%
Single Parent	81	13%	29	11%	23	13%
Extended Families	φ	φ	φ	φ	12	7%
Total	629	100%	277	100%	173	100%

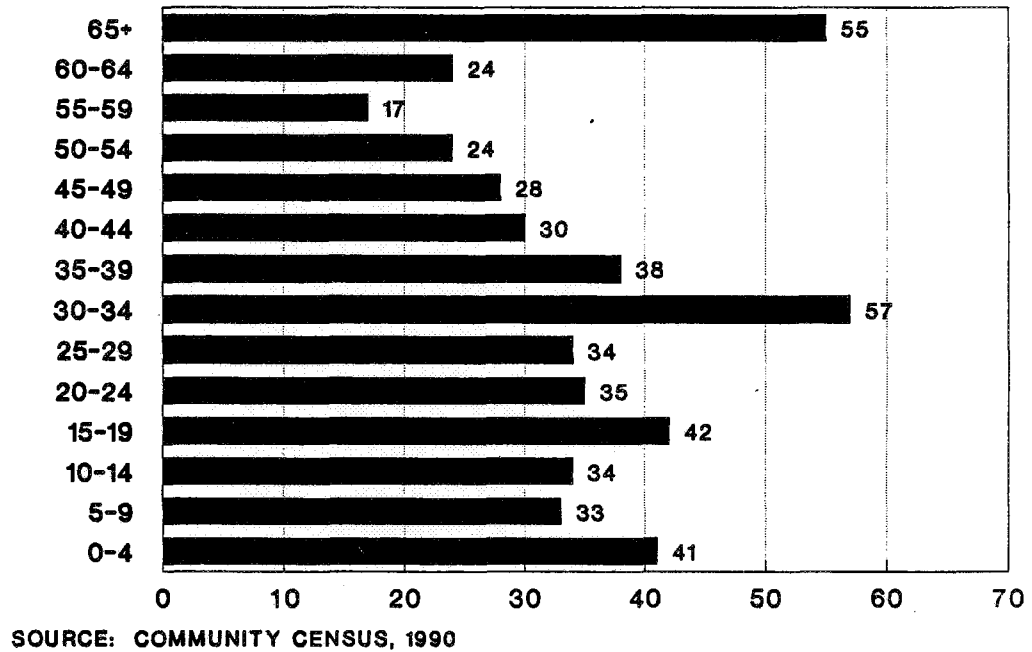
### Skidegate Membership Historical Growth



### Skidegate On & Off-Reserve Membership Growth



### Skidegate Community Population Age Characteristics



### Skidegate Population, Family Units & Housing Units

	Pop.	% Pop.	# Family Units	% Family Units	# Housing Units Stock	% Exist. Housing
Singles 20 +	86	17%	86	38%	31	20%
Couples - no Children	116	24%	58	25%	42	27%
Couples w/Children < 20	234	47%	61	27%	58	37%
Single Parent	57	12%	23	10%	12	7%
Extended Families	Φ	Φ	Φ	Φ	14	9%
Total	493	100%	228	100%	157	100%