

Bringing Housing Home:

Researching Aboriginal Housing Authorities & Assessing the Feasibility for BC

Phase 2a and 2b Report to

The Aboriginal Housing Committee of BC



Submitted by:

The Aboriginal Business Development Centre

September 2004

We are looking at major changes to the way housing is designed, built, administered, and regarded. We need to find an approach that will give occupants a deep connection to their homes, changing them from occupants to home owners. There is a need to rekindle a pride in the housing and to create a sense of "Bringing Housing Home"

Executive Summary

This report is Phase 2 of an examination of one or more Aboriginal Housing Authorities for B.C. Phase 1 was research into models of Aboriginal housing authorities. Diagrams of these models can be found in Appendix 1. This Phase 2 report addresses the political, organizational and financial feasibility of establishing one or more Aboriginal Housing Authorities in British Columbia. To assess the feasibility we conducted interviews and held focus groups that were attended by Aboriginal leaders, housing managers and portfolio holders, and senior government agency representatives. Those surveyed are listed within the report.

We asked them:

1. Is one or more Aboriginal housing authorities needed in BC?
2. If so, what model would best address the BC issues?
3. Is it politically feasible?
4. What is the current capacity to operate a housing authority?
5. How would you implement such an authority?
6. What preparations could be made to ensure a smooth transition?

What we heard:

1. Yes, Aboriginal control of housing is important. Housing is one of the biggest issues we face. It's at a crisis level, the problems are not being solved, and there is no option but to address the situation ourselves.
2. There was equal but not strong preference given to both Regional and Tribal council models. Very little support was given for a Band model or Provincial model.
3. Yes, it is politically feasible but not unless the outstanding housing need is addressed. Taking responsibility for future housing was desirable, but the current deplorable situation must be dealt with. Taking over housing responsibilities without the required human and financial resources would not be wise.
4. There is limited capacity to operate a housing authority. A housing authority would require 2 to 3 years to acquire the necessary skills and abilities for a strong and competent organization. Those surveyed thought Aboriginal control of housing would be at least as effective as the present authority, providing the money currently spent by government would be available.
5. Implementation should be cautious, the staff well prepared, and involve representation at the community level.
6. Many people suggested an effective partnership with government agencies was needed.

Those surveyed were also quick to tell us that the current housing situation affects so many other issues. Young people are crowding into existing housing or moving out of the community because of a lack of adequate housing. Crowding causes tension and stress, this can lead to mental and physical illness and family conflict. It also contributes to the deterioration of the housing stock. Band members' leaving the community splits families and weakens the culture.

People surveyed also said the current state of housing is unacceptable. Leaders and housing managers acknowledge that there is a crisis now, but an even greater crisis is imminent with the bulging population of young people requiring immediate housing. The people who try to manage housing at the local level are dealing with all these pressures. Housing has become an intense political issue. It is no surprise that there is a high turnover in the housing manager's position, which also contributes to the problem. Most of those surveyed conveyed the sense that Aboriginal housing is a humbling task to take on but it must be done.

Investigations related to the feasibility of this initiative indicate that there is not enough money being invested in Aboriginal housing. The available estimates indicate that spending in BC is below that in the United States, and only 35% of what is being spent in Alaska. Alaska has similar housing characteristics to BC.

Further research indicated that other attempts to devolve housing from CMHC ended up becoming long, costly, and frustrating processes. It required many reports and much staff time over 7 or more years, for questionable advantage. There is no indication that all the administrative money currently spent would be "passed through." Setting up one or more housing authorities under these conditions is not advisable.

The solutions to the housing crisis are not simple. They involve having individuals participate in the design and ownership of their housing. They involve better quality construction, more money to build more houses, including First Nations labour, construction companies and inspection services, bulk buying and an Aboriginal Authority to coordinate this. The changes are not simple but they are understandable and achievable. On-reserve housing issues were identified in the Royal Commission "*Hawthorne Report*" in the late 1950's, and since that time a number of approaches have been tried, and yet over 45 years later we are still trying to address this problem.

The biggest challenge is the required shift in thinking by community members – a paradigm shift as one person told us – away from dependency and towards ownership. For many First Nations it has been over 100 years since there has been any sense of community pride in housing. In order to extend housing life expectancy from the present 18 years to potentially 60 years, it will be necessary to achieve that pride in housing. We were also told you can't make changes for people; you have to make changes with people.

Other Relevant Statements Provided by Respondents:

1. Yes, Aboriginal control over Aboriginal housing is imperative. There is no other choice.
2. The existing problems and challenges must be fixed first, before Aboriginal authorities are established.

3. One size does not fit all – it is important to recognize the diversity of approaches for a diversity of peoples.
4. An Aboriginal authority must be thoroughly competent and needs to be phased in over 2 to 3 years.
5. Partnership with government is important.
6. Participation at the grass roots level is essential to harness all the available resources.
7. Although the “burnout” rate is high, housing managers are eager for Aboriginal control.
8. Evolution of housing is clearly supported by government agency representatives.

What we heard from those surveyed leads us to recommend the following:

That the current agencies involved in Aboriginal Housing, led by CMHC, design a program that will fund three or four regional demonstration housing authorities in BC.

These authorities would be rooted in the communities, take direction on priorities from the communities, but be politically independent. These demonstration authorities need to include the necessary skills and structure to carry out the community’s priorities. The priorities may be to promote ownership; train local people in housing trades; coordinate bulk purchase of materials; create regional mortgage funds; create housing insurance plans or use local materials to manufacture housing components. Each of these functions will require a different set of capacities. There are many functions that could be undertaken. Three or four demonstration projects would permit a range of these functions to be developed. Several demonstration authorities would support that approach.

We need to bring Aboriginal housing home.

“We need to ‘think outside of the box.’ We need to move away from compliance with the regulations, to making changes in the community. Maybe we can combine inspection with maintenance, and skill acquisition with housing construction.”

“The bottom line is getting more First Nations into healthy, quality housing”

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A. Methodology

For the purposes of evaluating one or more Aboriginal Housing Authorities for BC, we approached three groups of people: First Nation leaders, housing managers and government agency representatives. First Nations leaders and government agency representatives were interviewed to assess the political feasibility of establishing one or more Aboriginal housing authorities in BC. Housing Managers were interviewed to determine, from a technical perspective, whether they thought an authority was a good idea, and if so, what might be a preferred model.

i. Interviews with leaders, managers and government agency representatives

Leaders, government agency representatives and housing managers were selected by Danny Watts, Chris Robertson and Ray Gerow with input from Aboriginal Housing Committee members, Cliff Grant and Garry Merkel. The people identified for interviews were selected for one or more of the following reasons:

- The region of the province they come from
- The group they represent
- Their reputation in First Nations politics
- Their experience in the housing field

Of those interviewed, some were by telephone, some were in person and others participated through the “think tank” sessions.

ii. Think tanks

In discussions with project team members and after consulting with the BC Aboriginal Housing Committee, a “think tank” process was instituted to solicit information from participants. This broadened the appeal of the process by inviting participants to come and share their ideas rather than simply express their preferences on the types and models of Aboriginal housing authorities available.

Prior to think tanks, participants were provided with a power point presentation that framed the questions and issues. If requested, participants were supplied with a written report on the best practices and details of the types of Aboriginal housing models available. The full report was handed out to each think tank participant. Participants were encouraged to contact the interviewers after a think tank session if they had additional thoughts on the topics discussed.

iii. People surveyed for this project

The following Leaders and Managers participated in the Think Tanks or were contacted and interviewed on the subject of Aboriginal housing authorities in BC.

First Nation leadership and managers

- Les Clayton Nisga’a Nation
- Brian Tait Nisga’a Nation

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- Manny Jules Indian Taxation Advisory Board
- Herb George Chair, First Nations Governance Centre
- Ed John First Nations Summit
- Wendy John Musqueam Nation
- Sophie Pierre Ktunaxa Nation
- Chief Stewart Phillip Union of BC Indian Chiefs
- Shawn Atleo BC AFN Regional Chief
- Howard Grant Musqueam and First Nations Summit
- Chief Wayne Morris Tsartlip Nation
- Marcie Peters Sto:Lo Nation
- Ruth Williams All Nations Trust Company
- Shirley Ross Prophet River Band
- Leanne Carter Doig River First Nation
- Edie Bigelow Halfway River First Nation

Government agency representatives

- Nelson Merrizi, General Manager CMHC,
BC and Yukon Region
- Sheila Jackson Indian Northern Affairs Canada
- Ken McDonald Indian Northern Affairs Canada
- Peter Mazey Health Canada
- David Martin Health Canada
- Dennis Wardman Health Canada

Urban Aboriginal housing representatives

- Conrad Desjarlais Metis Provincial Council
- Tyler Ducharme Vancouver Métis Community Association
- David Seymour M'akola Housing
- David Eddy Vancouver Native Housing Society

Capital Committee members

- Jeneen Roberts Cowichan Tribes
- Brenda Thomas Saik'uz
- Ray Fosbery Westbank
- Vickie Thomas Columbia Lake
- David Crosby Skidegate
- Kenny Sam member at large
- Danny Watts member at large

“Present administrative and operating modes can be challenged. We need to move towards capacity building and away from agreement and compliance.”

B. What Was Asked And What Was Said

i. Interview questions

Key interviews were conducted in person, by telephone or through the think tank process. The questions asked were:

- 1. Is an Aboriginal housing authority needed in BC?*
- 2. If so, what model would best address the BC issues?*
- 3. Is it politically feasible?*
- 4. What is the current capacity to operate a housing authority?*
- 5. How would you implement such an authority?*
- 6. What preparations could be made to ensure a smooth transition?*

ii. Summary of responses:

1. Is an Aboriginal housing authority needed in B.C.?

- Clearly the majority of those interviewed supported the concept of having some sort of Aboriginal Housing Authority (AHA) regime in BC. However, this support was mitigated with concern that government may be motivated by offloading and cost savings, given the current lack of action on and funding for housing. Only one respondent rejected outright support for an AHA fearing it was a concerted attempt by government to shirk its responsibility to First Nations.

2. If so, what model would best address the B.C. issues?

- Four models were presented to those interviewed: the Provincial, Regional, Tribal Council and Band models. The majority of respondents advised that a Provincial model would not be able to reflect the considerable cultural and regional diversity nor the varying issues facing First Nations housing that exists in BC. Replicating the current housing structure in BC with an Aboriginal face was unacceptable.
- Being able to attend to local needs was seen as critical to the success of an AHA. Separating politics from housing was crucial and communities needed to work together to share challenges and capitalize on opportunities. There was openness among some tribal groups of linking up with other Nations within their region to realize purchasing efficiencies and create a knowledge base network.
- Tribal Groups such as the Nisga'a and Ktunaxa were clearly interested in the "Tribal" model and were undertaking efforts within their nations to share information and work cooperatively among their communities to deal with the challenges facing them on their housing agenda.

- While the Band model was referenced by respondents it was done so in the manner of “local authorities working together in like-minded associations”. A blended approach, i.e. - a local authority working with other local authorities, was suggested. However, this could infer support for a quasi-regional model; local authorities organizing regionally on particular issues requiring regional support. Respondents did however acknowledge that it was the model most likely to be influenced by politics, an issue perceived as being a detriment to a successful housing strategy.

3. *Is it politically feasible?*

- Interviewees were careful in their responses to this question. Most felt that this was an issue that required some political support but not necessarily through the formal political forums such as the Summit or the UBCIC. It was suggested that the AHA concept be presented to the Joint Policy and Planning Forum, a working forum of Chiefs from both the Summit and the UBCIC who deal with current and emerging policy issues.
- Complementing the need to advance the concept of an AHA in BC, some felt that the current situation should be researched, broadly communicated and only then could the political will be secured.

4. *What is the current capacity to operate a housing authority?*

- Overall the issue of capacity was varied. Many felt that the capacity did exist but that it was quite limited to about 25% of the 198 First Nations in BC. At least a few Nations have the capacity to take on an AHA immediately. Most estimated it would take about 2-3 years for an AHA to start up and become fully capable of taking on the issues facing First Nations housing.
- Capacity, however, was not just a First Nations challenge when organizing an AHA. A “true” partnership must exist between the First Nations and government in order for an AHA to be successful. If CMHC and INAC, with their human resources and their ability to negotiate the bureaucracy, could partner with First Nations with their knowledge of local conditions and the power of their membership, perhaps there would be the capacity to manage housing.

5. *How would you implement such an authority?*

- Most of the responses to this question centred on how not to implement an authority such as: don’t repeat mistakes from the past; don’t use existing housing resources but use new monies; don’t offload or dump and run on First Nations, and clean up the current crisis first.
- Most responders wanted to insure that an AHA would be fully qualified and efficient and were in favour of a slow and considered implementation.
- There were considerable suggestions as to what services an authority could provide. This indicated that the respondents had some familiarity with the functions of an AHA.

“Changes have to happen in the communities: some require profound personal changes. That does not happen at some regional or provincial office.”

6. What preparations could be made to ensure a smooth transition?

Two issues stood out in all the responses from the participants.

Firstly, new monies must be dedicated to creating an AHA. The current financial resources are inadequate to deal with the current housing demands. AHA's will require start up resources, they will require the ability to build internal and external capacity, they will require suitable resources to meet the realistic housing needs of its clients. AHA's should not bear the perception from its clients that its resources are being squandered from the existing regional housing budget.

Secondly, any transition to AHA's must ensure that the current crisis is being addressed. First Nations respondents don't want AHA's to face the immense challenge of managing a crisis as their first order of business.

Comments by leaders and managers

Appendix 2 illustrates many examples of the actual comments provided by leaders, managers and government agency representatives, from interviews and think tank sessions on the various topics relating to an Aboriginal Housing Authority.

Think tank sessions

A total of 58 people participated in six think tank sessions held in:

- Nisga'a Nation: 21 participants, both leadership and housing experts from:
 - Gitlakdamix (New Aiyansh)
 - Gitwinksihlkw
 - Laxgalts'ap (Lakalzap)
 - Gingolx (Kincolith)

- Nanaimo: 6 participants from both leadership and housing experts from:
 - Songhees
 - Chemainus
 - Cowichan Tribes
 - Tsartlip

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- **Cranbrook, Ktunaxa Kinbasket Tribal Council: 7 participants, both leadership and housing experts from:**
 - St. Mary's
 - Columbia Lake
 - Tobacco Plains
 - Shuswap

- **Okanagan Nation Alliance: 6 participants, all housing people from:**
 - Penticton Band
 - Westbank First Nation
 - Lower Similkameen Band
 - Osoyoos Band

- **Vancouver: 11 agency participants including urban Aboriginal housing representatives:**
 - Conrad Desjarlais - Metis Provincial Council
 - Tyler Ducharme - Vancouver Metis Community Association
 - David Seymour - M'akola Housing
 - David Eddy - Vancouver Native Housing Society

- **Vancouver: 7 participants from DIAND's Capitals Committee**
 - Jeneen Roberts - Cowichan Tribes
 - Brenda Thomas - Saik'uz
 - Ray Fosbery - Westbank
 - Vickie Thomas - Columbia Lake
 - David Crosby - Skidegate
 - Kenny Sam, - member at large
 - Danny Watts - member at large

"We need to "think outside of the box." We need to move away from compliance with the regulations, to making changes in the community. Maybe we can combine inspection with renovations, and skill acquisition with housing construction."

Table 1: What did think tank participants say?

Think Tank	Aboriginal Authority?	Which Model ?	Capacity to operate?	Priority issues ?	Politically Feasible?	Number of participants
Vancouver	Yes	Tribal/Regional or blended with provincial	25%	Promote ownership & Bulk buying	Yes	11
Cranbrook	Yes	Tribal Council (regional)	Yes	Capital/ arrears	Yes	7
Okanagan Nation Alliance	Yes	Tribal Council (Regional)	2-3 years	Political interference	Yes	6
Nanaimo	Yes	Tribal/Regional	Take 2-3 years	Access to program Application process	Yes	6
Nisga'a	Yes	Tribal Council/with Regional connections	Yes	Access to capital	Yes	21

C. Summary and Analysis of Outcomes

i. Political Feasibility

First Nations political support

Generally there is support for the concept of Aboriginal Housing Authorities. This support, however, is tempered with strong reservations related to the motives of government agencies to off-load Aboriginal housing.

First Nations managers

Support for AHA's much more extensive than voiced by the leadership. There is support for what managers are confident an AHA could do. That included: improved access to programs and people, bulk buying, integrated housing with economic development, and limiting arrears by insulating management from political influence. Housing managers want to see the current situation improved and expect it can be achieved through greater control by the communities. Some expressed doubts about the will of the "Government" to engage in a new and true partnership for change.

Government support

There were indications of a firm willingness by CMHC and INAC to devolve Aboriginal housing. It was unclear, however, whether this was motivated by a real concern for improving delivery, or motivated simply by a desire to get out of Aboriginal housing altogether.

In either case, there appears to be the will from First Nations leaders and housing administrators, and the operational will of government agencies, to address Aboriginal housing issues. Since there is a climate in which change is possible, it is our recommendation that the Aboriginal Housing Committee of BC continue its efforts to pursue the changes required to move housing beyond the current status quo.

ii. Financial Feasibility

Responses of political leaders

Capacity to operate: There appears to be general agreement and support for establishing, over time, an Aboriginal housing authority. We found agreement that preparing for such a transfer would require 2 to 3 years to establish and staff an effective and efficient organization. However, such a time frame could vary depending on the type of functions an AHA was called on to perform, and the capacity available to organize such an authority. Participants surveyed have indicated that about 25% of First Nations presently have the capacity to participate in some form of housing authority.

Greater financial resources required: There were several leaders who saw no advantage at all in taking on housing without adequate resources to deal with it. However, many leaders were of the opinion that if all the dollars currently being spent by government agencies on Aboriginal housing were transferred to an Aboriginal housing authority, then there was probably enough to operate a housing authority at least as well as the existing housing authority programs and administration. There is little evidence to support this opinion. Such an opinion may be the result of the frustration that results from the lack of progress related to the housing agenda.

Repeatedly, it was the opinion by most of those interviewed that considerably more financial resources were going to be required to address the current housing situation before housing issues could be addressed through a housing authority. Several influential people took the position that the responsibility for Aboriginal housing should not be “dumped” or “unloaded” on First Nations until the existing issues are resolved. A common comment was, “First Nations do not need to take on any more responsibilities for under resourced challenges.”

Responses of housing managers

Capacity to operate: Similar to the political leaders, there appears to be general agreement and support for establishing an Aboriginal housing authority over a period of 2 to 3 years. The capacity to operate is not now available. Most emphasized little interest in establishing an authority that was not able to dramatically improve the housing situation, or that was subject to considerable government limitations and control. Creating yet another layer of organization was seen as detrimental to addressing the issues of Aboriginal housing.

Financial advantages clear to managers: Housing coordinators, managers and those holding housing portfolios for their communities quite easily and comfortably focussed their discussions on the advantages of a First Nations controlled housing authority. When they considered the number of houses they would be constructing if working together with other communities, they were motivated by:

- the prospect of less political interference
- greater control over decision making and education
- advantages of collective/bulk purchases of materials
- organizing and utilizing Aboriginal labour and construction companies

Aboriginal housing monies currently being spent (2004) on Reserve in BC

Total funds available including: program monies, staff salaries, admin costs, facility overhead, from INAC and CMHC, is not readily available. Some information was received from CMHC and INAC and it was necessary to estimate other expenditures.

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On-reserve BC housing¹

CMHC Programs

RRAP ² On-Reserve	\$ 1,500,000
RRAP Disabilities	400,000
HASI ³ On Reserve	85,000
SEP ⁴	130,000
Sec 95 rental housing	<u>13,000,000</u>
Total	\$ 15,115,000

INAC Programs

Residential Sectoral Capital	\$ 17,568,250
Strategic Housing Investment Fund	3,000,000
O&M Housing	<u>327,577</u>
Total	\$ 20,895,827

Administrative expenses – (unavailable but estimated below)

Aboriginal capacity budget estimate	\$ 1,000,000
Staff salaries estimated to be minimum	600,000
Other programs not accounted for estimated to be	<u>300,000</u>
Total	\$ 1,900,000

Total estimated expenditures on Aboriginal housing in B.C. \$ 37,910,827

BC Population is estimated to be 105,000⁵ on reserve. The estimated BC expenditure per capita is:

Estimated **\$38 million** from CMHC & INAC – estimated **population 105,000**

Estimated \$ 361/person (CAN)

¹ Information from CMHC received Aug 24th 2004

² RRAP is Residential Rehabilitation Assistance Program

³ HASI is Home Adaptations for Seniors Independence

⁴ SEP Shelter Enhancement Program

⁵ Based on B.C. Hydro figures for 1991. 169,035 Aboriginal people in B.C. At 2+% growth rate, 50% on-reserve

Are profits made from Aboriginal housing in BC ?

It is expected but not confirmed, that there are revenue generating aspects of Aboriginal housing. Mortgages held and insurance programs operated by CMHC, as well as other activities may have generated a profit. They are not known at time of writing. However, according to the annual report posted on its website, CMHC in 2003 netted \$667 million after income taxes. The net income from lending was \$65 million in 2003.

U.S. funding levels

In Table 2 on the following page, we have compared the monies estimated to be spent in BC with Aboriginal housing expenditures, per capita/per region, in 2004 in the six U.S. regions.

In comparison with the estimated BC expenditures, U.S. average expenditures are 50% higher.

The variation from the Oklahoma expenditure per person to the Alaska expenditure (the later over three times higher) depends upon the following variables:

- numbers awaiting housing
- income/poverty levels of those on the housing rolls
- maintenance requirements of the housing stock
- the number of members who are in housing payment arrears

According to HUD, the variation of expense from region to region also depends upon:

- age of housing stock and the need for replacement
- climate variation and “leaky condo” and mould factors that accompany that variation
- portion of housing stock that is rental, compared to home ownership
- impact of education programs on maintenance routines
- degree of crowding in the houses and the related rate of deterioration
- variable quality of materials and construction techniques
- suitability of the land the housing is situated on
- cost to build in remote and less populated areas

Is the current level of funding in the U.S. sufficient to address housing issues? According to the National American Indian Housing Council, (which is an advocacy group, not a government agency) minimum funding required to make progress in housing (2001) is \$1.4 billion, over twice the current funding. (Cited by the Northwest Indian Housing Association web site, 2001) This figure is unsubstantiated by other organizations

It would appear that Aboriginal housing in BC is under funded in comparison with U.S. figures. Not only is the U.S. average 50% higher, but it is almost one third of what is spent in Alaska, a region much closer in housing characteristics and challenges to BC.

Table 2. Regional expenditure figures allocated by HUD⁶ for 2004

Region reporting	Aboriginal Population of region	Total monies spent from Housing and Urban Development (US\$)	Expenditure per person (in CAN funds for comparison only)
Alaska	109,330	\$98,979,954	\$1180/person
Seattle	101,494	\$51,278,769	\$659/person
Phoenix	380,100	\$193,623,921	\$662/person
Oklahoma	373,307	\$111,083,438	\$386/person
Denver	145,133	\$88,993,426	\$797/person
Chicago	229,428	\$92,079,182	\$523/person
All regions	1,338,793	\$636,038,700	\$618/person
<i>British Columbia</i>	<i>105,000</i>	<i>Est. \$38 million from CMHC & INAC</i>	<i>Est. \$361/person (CAN)</i>

The comparison with the estimated BC expenditures, U.S. average expenditures are 50% higher.

⁶ Housing and Urban Development (HUD) is the source of these figures

“We need to find ways to do housing with the people, not for people. The answer to our biggest questions, “how do we get more housing?” and, “how do we make it last longer?” is to involve the people in the design and construction of their own homes.”

Other questions about financial feasibility, with few answers

The financial feasibility of any one model of a housing authority is difficult to determine. There are a number of questions below that impact the financial feasibility of one or more Aboriginal Housing Authorities.

- *Will the housing monies that are currently being spent, pass through to the new authority (ies)?*

Although we have estimates on the total program dollars and some figures on administration and overhead, we don't know if all these dollars will pass through to a new authority. The experience of the Co-op Housing devolution was that this was a hard negotiation point. The report from the Aboriginal Housing Management Association negotiations with CMHC is that the pass through dollars, when they come, will be at 1995-96 budget levels. The comment was made by a member of the AHC that the pass through dollars would be an item for a new authority to negotiate.

- *Will additional monies required to establish and phase-in a new authority, or authorities, be provided?*

The recruiting and training of housing authority staff could easily take two or three years. This cost would be additional to the operating costs of one or more authorities. Also, the development of strategies, whether it is purchasing, trades training, or education of housing clients, will require additional funding.

- *Will additional funds be made available to address current shortage of housing, and outstanding issues like mould and building envelope remediation?*

INAC Minister Andy Scott was reported in early September, 2004, as saying the national shortfall in Aboriginal housing amounts to an estimated \$3.5 billion. There is some contention as to an exact number of housing units necessary to bring Aboriginal housing up to an acceptable number. The federal government recently estimated that 8,900 units are required, while the Assembly of First Nations recently estimated that closer to 20,000 units are required. These national figures, prorated to BC, would suggest that Aboriginal housing on reserve is significantly under funded.

“The National Aboriginal Capital Corporation Association (NACCA) is currently exploring issues and options available to First Nation Investment Corporations who wish to involve Aboriginal Capital Corporations to leverage existing housing funds in order to enable a greater number of individuals to construct homes or buildings on reserve lands. NACCA’s research is geared towards assisting communities who wish to support construction on reserve land by band members which, like off-reserve real estate, are both a personal asset and a long term individual capital investment.”

“Downstream impacts”

A second order of factors, we term them the “**downstream impacts,**” also have a profound effect on First Nations looking for healthy and appropriate housing. Included in this assessment are:

- Demographics of BC Aboriginal communities and the coming crush for housing
- The implications of young families without housing leaving the community
- Costs of family accommodation in urban areas, far from family supports
- Cultural costs of young families leaving the community looking for housing
- Health issues that include:
 - i. Physical health issues, like those effected by mould
 - ii. Mental health issues, such as those effected by crowded housing, no housing, and the need to leave the community in search for housing.

There are often significant advantages to addressing these issues sooner rather than later. If they are left to reach a more critical stage, the costs can be considerably higher.

The business case

The “business case” or the financial “deal” to be struck to transfer housing to Aboriginal control should take into consideration the cost of addressing the existing challenges of overcrowded housing, long waiting lists, and significant sub-standard housing stock.

Most of the solutions to these problems are long-term and involve substantial funding, and Aboriginal control of and participation in housing. The human, organizational and monetary resources required for such a transfer are complex and difficult to assess. Even more difficult may be securing those resources from government. Also, the process of devolution has proven to be difficult in the past. In addition, the time it would take for housing authorities to achieve solid results in the areas of promoting ownership and eliminating arrears, establishing housing as an economic development strategy, bulk purchasing, and promoting self-help housing, would vary from one area to another. Putting forward a business case that would be a basis for taking on the responsibility of Aboriginal housing is pre-mature at this point.

However, it is reasonable to expect that moving from the current service delivery to an integrated, community-based approach would realize savings. There are many best practices that are not being followed and if they were, it is certain they would make a difference. Included in these are:

- housing distanced from political influence and the consequent reduction of arrears
- bulk purchasing (realizing from 0 to 20% savings)
- authority administered home owner insurance
- local mortgage funds that permit flexibility in financing
- block funding
- no penalty pay down of mortgages; any time
- interest earned on mortgage monies returned to Aboriginal housing
- housing as an integrated part of the economic development strategy
- experienced and dedicated First Nations Building Inspectors
- experienced and competent administration with a customer service mission that offers effective and efficient access to housing programs and people
- unrelenting education of and communication with housing clients to promote housing ownership and responsibility

Yes there is a strong case to be made to transfer over time, authority for Aboriginal housing. But a “business case,” in our opinion, is now pre-mature.

iii. Organizational feasibility

Is it feasible to create an organization that could be more effective than the present housing authority?

Among housing managers there is general enthusiasm for establishing an Aboriginal housing authority. The biggest factors identified by housing managers in delivering housing services were:

- the access to the housing program information
- the housing process, from application through to mortgage approval
- arrears, and the associated political interference that impacts it

Since each of these is achievable, it is understandable that managers would see an efficient and effective Aboriginal authority as feasible.

“The involvement that comes with designing, building, paying, and maintaining your housing is the process which will create ownership.”

Most housing managers said that establishing a staff and an effective and efficient organization would likely require 2 to 3 years. The competency of an authority was seen as essential by housing managers: without competent staff and effective procedures the housing authority invites political interference. (Both the phase in time and the competency issue were strongly referenced in previously reported best practices in Aboriginal housing authorities.)

Among political leaders our question about organizational feasibility of an authority or authorities was answered by these questions:

- “What will it look like?”
- “How can we know if it is feasible without knowing how the organization will be structured?”
- “Who will run it?”
- “Will First Nations have a choice to join or not ?” and,
- “What functions will the authority perform?”

Many added the comment, “An authority that required First Nations to join it would have much less chance of succeeding, than one in which there was an option to join.”

“We are not looking for an “authority” as much as we are looking for an organization that can enable communities to get the job done. Let the community be the authority.”

Both housing managers and political leaders emphasized there is no interest in establishing an authority that is not able to dramatically improve the housing situation. Establishing a housing authority that becomes another layer of organization was seen as a backwards step to addressing the issues of Aboriginal housing. Also, there was concern that if an authority was created it should be structured in such a way as to not become stagnant. There must be a way to build-in an ability to change direction and change management as required.

“Whatever model we may go with, it must be dynamic, able to change if change is needed. We can’t afford to get stuck if the model isn’t working.”

Is the process of devolving housing to one or more authorities feasible?

The devolution process of establishing one or more Aboriginal housing authorities in BC presents an additional challenge. The devolution experience related by the Co-op Housing Federation and the Aboriginal Housing Management Association is that the process goes on for many years. Both groups claim to have been at it for the better part of a decade and still devolution is not complete.

The recent experience of the devolution of Co-op Housing to the Canadian Co-op Housing Federation (CHF) began in 1995 and proceeded as follows:

- a detailed proposal of 100 or so pages came out in 1996
- a working group was set up to evaluate the proposal
- in 2000 there was a framework for talks written up
- in 2001 a resolution went from CHF out to all co-ops to get approval
- a business case for the take over was made
- another document on a governance and accountability framework was written
- detailed negotiation took place on a staff to staff basis
- a side agreement to assess the leaky condo co-ops was included

According to CHF personnel involved, it was a long process that, despite continuing strong support from the Minister, required political intervention on a regular basis to push CMHC along. There was a discussion over how much of the CMHC overhead CHF would get. Figures were “batted about” but in the end both parties were a million or more apart and there was no agreement to hand over that part of the housing authority expenses. The likely outcome of the process that is still incomplete is that CMHC will retain the mortgage insurance and the mortgage portfolio – the two functions that made money.

Both organizations – Co-op Housing Federation and the Aboriginal Housing Management Association characterized the devolution process as:

- a long process with a “difficult-to-work-with” agency
- a definite lack of progress given the time involved
- not a lot of willingness to solve the problems
- considerable political leverage was required
- an unavailability of real figures that would allow us to assess financial viability

The challenges of devolution of Native housing are perhaps more complex than either of the above examples. Most First Nations leaders are wary of an under-funded challenge being left in their lap. One more problem, especially given the size of Aboriginal housing, is not what Native leadership is looking for. There is a definite reluctance to take over this challenge from the federal agencies presently charged with the responsibility. We believe First Nations will need to be attracted by improved options before they will get more involved.

The implications for devolution to one or more Aboriginal Housing Authorities would appear to include the requirement of a substantial First Nation’s political base, here in BC, one that will be able to move the process along if needed. If there is not sufficient consensus and momentum from all parties, it is unlikely that a devolution process would proceed effectively. There is also the difficulty of negotiating multiple issues from leaky condos to mould, and the added complexity of conducting this devolution process in the midst of self-government negotiations. The status of the Nisga’a access to existing housing programs already appears to be a question in the eyes of government agencies. Given the number of issues BC First Nations leaders are currently addressing, we expect there will be a reluctance to take on the task of devolution.

Organizational feasibility is also dependent upon the financial resources to establish one or more housing authorities and train the staff for effective delivery over 2 to 3 year period.

If an Aboriginal Housing Authority is established, how many clientele would an office service and what staff levels would be required?

Table 3 below indicates the on-reserve population for each office, and the number of housing authority staff per on-reserve population, for five different housing authorities. Each housing authority performs different functions: some have a stronger emphasis on education while others are involved in the actual housing construction. Each function has different staff requirements and client access needs. However, the figures indicate that the larger the constituency served by the authority, the less staff required and the fewer offices necessary, per capita.

Table 3 Ratio of offices and housing authority staff to Nation population

Nation	On-Res. pop'n	Housing Authority Staff total	# of local offices	Ratio of pop'n to each office	Ratio of pop'n to each staff
Navajo Nation	250,000	339	15	16,666	737
Cherokee Nation	90,000	256	5 (went to 5 from 7)	18,000	351
Salish Kootenay Tribal Council	4000	70	1	4,000	57
Bay of Quinte Mohawk ⁷	3500	4	1	3,500	875
United Tribes of S. Puget sound	1700	12	1	1,700	141
Proposed for BC Regional	105,000	60	5	21,000	1750
Proposed for BC Provincial	105,000	54	6	17,500	1944

⁷ Bay of Quinte is a housing authority within CMHC. It does not perform all the functions associated with a housing authority.

"We need to be thinking of homes for people, not housing if we are going to change the thinking. Homes embody much of what happens in the family: the family history, the celebrations, the spirituality, and the family economy."

D. Conclusions

1. There is a genuine interest among leaders and housing managers for an Aboriginal Housing Authority or Authorities in BC.
2. It is important to establish a partnership with CMHC, INAC, and the new federal Ministry of Housing and Labour.

"Everyone needs to play a role from the individuals who make personal changes, to the housing managers that do the front line work, to the community leaders and Housing Committee members who insure we stay on the vision, to the CMHC and INAC experts who can thread their way through the organizations to make change possible."

3. Aboriginal housing is dramatically under-funded in BC compared to US Native American housing and according to our own federal government officials.
4. It is not feasible to establish one or more permanent housing authorities at this time. The existing housing challenges, the lack of funding, and the difficulties anticipated with devolution, are too complex, especially given the number of other issues First Nations are facing.
5. Those interviewed voiced no consensus on which model would serve BC First Nations best. However, respondents favoured an AHA that was more local than provincial, one in which there was easier access to housing programs and people and one that would allow for better reflection of a region's culture and diversity. A provincially based authority was seen as too distant but able to provide the expertise needed for bulk buying and local mortgage schemes. We believe the Regional model best satisfies the requirements for an AHA in BC.

Regional model recommended

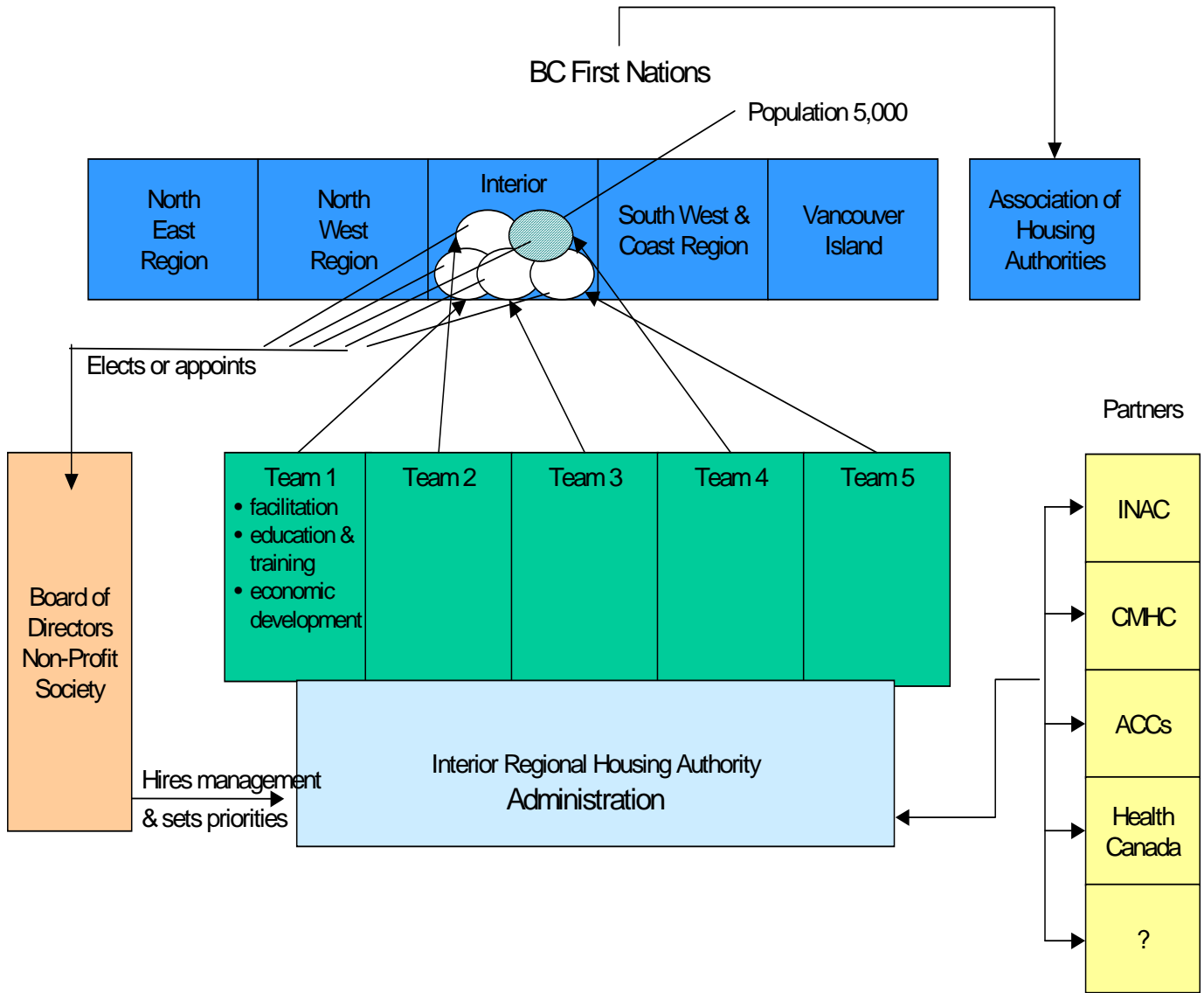
The Regional model, in our definition, is larger than a tribal council, and could serve as many as 20,000 First Nations citizens. Eventually, there may be as few as five or as many as ten in the province. Each Regional model may include from 3 to six tribal councils. There are some 30 plus tribal organizations in BC. The size of the model should be flexible enough to respond to the initiatives that come from the community. We expect First Nation's Tribal Councils may initiate partnerships with one another to establish a housing authority. It would seem appropriate that representation on a housing authority steering committee would come out of a tribal council organization.

The Regional model has been recommended for the following reasons:

- It is large enough to include in its human resources a level of expertise required to fulfill specialty functions such as: bulk buying, local mortgage plans, local building designs that use local resources, and trades training.
- It is large enough to be able to hire capable management. Housing authority expertise is the best hedge against political interference.
- It is far enough removed from the political sphere that it is near impossible to unduly influence the work of housing authority personnel.
- It allows for tribal council ("local") representation which can set priorities for the housing authority. Local representation is needed to enlist communities and their members in housing solutions.
- It is small enough to foster self-help house construction initiatives.
- With local representation this model has the best chance of being a responsible and dynamic organization that is able to change and adapt to changing circumstances. People surveyed feared sluggish leaders and organizations.

Regional model (as displayed on the following page)

Research has shown young and less experienced organizations benefit from a team approach. We have grouped people into teams so they can gain from one another's skills. Teams make it easier to change what goes on in the field. There is less focus on territorial aspects and more focus on production. It is a collegial approach and an Indigenous tradition. Expand teams to 3 members to include a trainee position once job performance is streamlined. Build in client satisfaction feedback mechanisms to ensure organization remains task oriented and productive. (See Appendix 3 for suggested job descriptions and associated salary levels)



REGIONAL MODEL

Recommended demonstration approach (a demonstration approach to bringing housing home)

The business case that we see unfolding would require the Government to undertake an initiative that attracts First Nation interest in participating in an Aboriginal Housing Authority. In the short term, this would require an incremental approach to establishing one or more regional housing authorities. It would build the Authorities capacity over time; it would require using new resources - not the resources from current housing allocations. It would require Government and First Nations working together in true partnership to manage the transition to Aboriginal control of Aboriginal housing.

“An authority would give those that are struggling the support to be successful”

The incremental approach

The incremental approach could build the will, the trust, the interest and the need for First Nations to take over their own housing affairs. An incremental approach would offer to resource at least three “demonstration” Housing Authority pilots around BC, with new dollars committed to the initiative.

A call for proposals (CFP) could be issued to all First Nations with reasonable submission timelines and assessment criteria. The Aboriginal Housing Committee would set the conditions for the CFP, oversee the CFP process, negotiate the implementation of the projects, undertake annual assessments and report progress to the First Nations leaders and housing representatives.

It is likely that First Nation leaders, managers and citizens would note the opportunities available to them under such a demonstration regime. This alone could stimulate the will, both politically and practically, to consider additional AHA projects. After the demonstration authorities have proven their capacity to meet local housing priorities, additional regional authorities would be established, using the existing housing budget to support their operation.

Appendix 1:

**Models Presented with
Strengths and Weaknesses Identified**

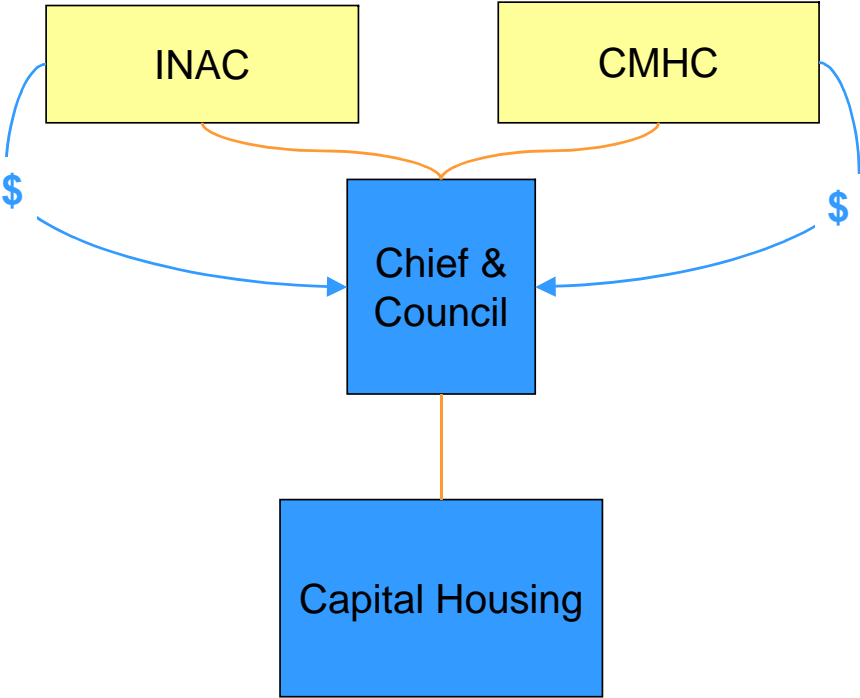
Appendix 1:
Models presented with
strengths and weaknesses identified

The following four models were profiled during the consultation process. With the exception of the provincial models which were only being launched, each model had a history of success by one or more communities. The examples of models were:

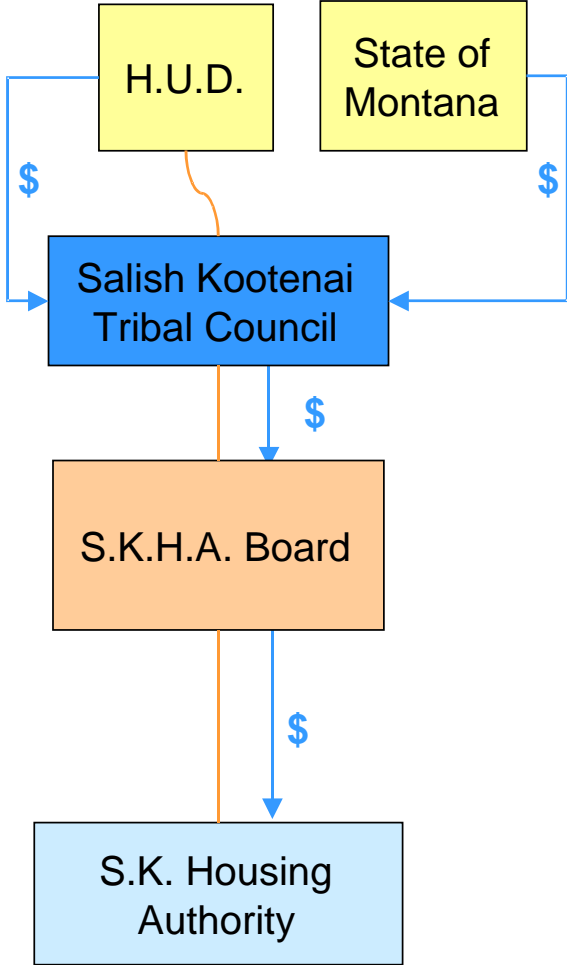
- | | | |
|----|----------------------|--|
| 1) | Band Model | - North Thompson Band in BC
- Bay of Quinte Mohawk, Ontario |
| 2) | Tribal Council Model | - Salish Kootenay Tribal Council,
Montana |
| 3) | Regional Model | - Cherokee (Oklahoma) and
Navajo (Arizona) Housing
Authorities |
| 4) | Provincial Model | - State of Victoria (Australia) and
a proposed model for Alberta |

The models are displayed on the following pages.

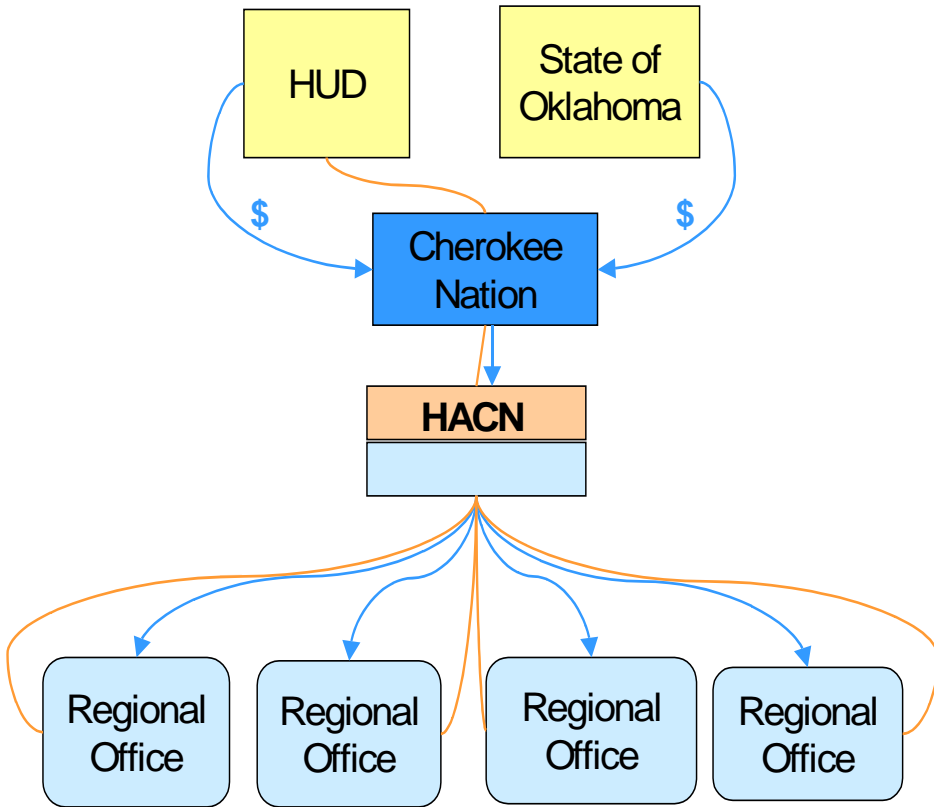
Band Model



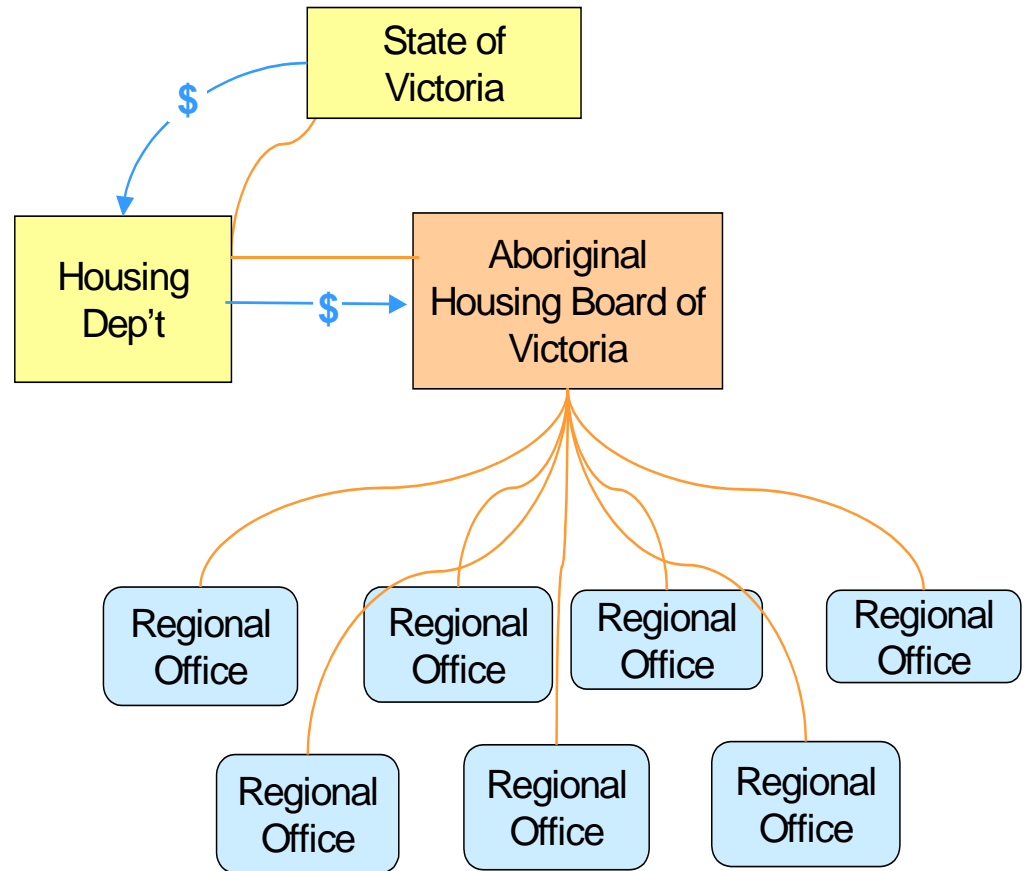
Tribal Council Model



Regional Model



Provincial Model Australia



Summary of strengths and weaknesses:

In our initial research we established the challenges we face in Aboriginal housing in BC. Table 4 below evaluates the capacity of each of the housing authority models to deal with these challenges. For example, the ability of the Band-sized model to deal with the challenge of not enough housing is low. Table 5 below summarizes the ability of each of the models to deliver on best practices previously reported. For example, the capacity of the Regional model to take advantage of economic development opportunities is very good.

Table 4: The strengths and weaknesses of each of the models to address housing issues

Challenges	Band Size	Tribal Council	Regional	Provincial
Not enough housing	Low	Medium	Medium / high	Medium / high
Members in arrears	Low	Medium	Medium / high	Medium / high
High % Native housing is sub-standard	Low	Medium / high	Medium / high	Medium
First Nations labour used in housing construction	Medium	Medium / high	High	Medium
Political influence on housing decisions	Low	Medium	High	High
Access to the housing programs & people	Low	Medium	High	High

Table 5: The various sized models and their capacity to deliver on best practices.

Models	Funding Capacity	Economic Development Opportunities	Quality Competent Administration	Education And Communication
Single Community Model Eg. North Thompson Pop 600	More likely limited to Program Funding	Less likely to have completed economic strategic plans. Aboriginal construction companies possible.	A struggle to find housing leader with experience and Knowledge. Open to political interference	Often little capacity to educate. Good team work and leadership can take advantage of small community and have positive impact on members
Several Community Model Eg. Salish Kootenai Montana Pop 7000	Block funding, program funding, and some local fund that can be used for leveraging additional funds	Ec. dev. strategy. Ab. Construction Companies prevalent, and support for the development of trades usual. Collective purchasing.	A struggle to keep good housing people. Greater specialization possible	Personnel available to conduct education and training of members to responsible housing behaviours.
Regional Model Eg. Cherokee, Navajo & C&F Devel. Pop.100,000-200,000	Block funding with more discretionary spending	Ec. dev. strategy. Ample capacity for Ab. Construct. Some manufacture of housing components	Competent housing employees, specializing in all aspects of housing administration	A challenge to communicate with members. Need to decentralize offices and initiate member communication programs
Provincial Model Eg. Australia Alberta	Block funding and Partnership funding	Economic dev. strategy not likely to be the focus. Aboriginal construction and collective purchasing should be facilitated with this model	Transition to an Aboriginal organization requires secondments of staff from previous organization. The org. culture difference requires major adjustment.	A challenge to reach members.

Appendix 2:

Responses to Interviews

(Categorized by Subject)

Appendix 2:
Responses to Interviews
(Categorized by Subject)

Aboriginal Housing Authority Support:

- Yes greater control of housing is a good thing.
- Should we be calling this an “Authority”? There are negative connotations to that word. Perhaps a “Housing Partnership” or “Housing Delivery Centre”?
- Change language, not an “authority” but a “strategy”
- I support doing something, but am not prepared to comment on what level an authority should be pursued until further research or input from others is secured.
- Should be a multi-pronged approach. First, look at the existing situation with respect to finances, arrears, and condition of housing, waiting lists and existing levels of funding available. Second, ensure there is a political will of the people to pursue another structure to assist in managing housing in communities and, third that there should be ample time to talk with the people.
- Something needs to be done, but I’m not prepared to make any comments on what level an authority should be developed. I’m a strong supporter of local capacity development.
- I have serious reservations about this. How did this initiative come about? Is the mandate legitimate and representative? I am nervous about agencies dumping problems on us. The impact at the community level is to suck money out of the community.
- A housing authority could be an appendage that may create the illusion of progress but progress may not be the case.
- Fully supports the concept of Housing Authorities for First Nations.
- Supports Housing Authorities but it is important that INAC and CMHC or the Housing Committee doesn’t repeat the system that INAC had in place about 10 years ago of transferring housing dollars down the system into the then “District Offices”. There was considerable politics at the local level to get access to those dollars which put a lot of strain on those district offices and created a fair amount of political instability amongst the First Nations in those districts.
- Yes. It’s needed and overdue.
- Responsibility for housing should still reside with the Crown. The fiduciary should not be relinquished. However, the planning, the strategy, the delivery etc. should be driven by and for First Nations.
- Yes, an Aboriginal housing authority should be established in BC.

Arrears:

- Don’t take on arrears. The communities need to take responsibility for these.

- Must have community support for rental collection policy and program.
- An authority shouldn't be established until the arrears situation is cleared up.
- Government shouldn't grant AHA's until it takes responsibility for the arrears mess their system has created.
- AHA's would provide our communities with a better system of dealing with the rental arrears.

Capacity:

- Need to establish a mind set of true partnership.
- Portfolio management requires a certain set of qualifications, overseeing the budget requires basic skills. We need to build that capacity in the communities to insure quality construction and completed work.
- Yes, we have the capacity. Establish 4-5 by 2005.
- Yes, absolutely, 4/5 could be strategically located in BC.
- It's about 25% in BC.
- Capacity and political will inseparable.
- Housing people will relate to improved service delivery but that does not speak to the policy, governance issues that are core to these considerations.

Cost/Financial Feasibility:

- There is a cost attached to tinkering and you have to ask "how does this cost get covered?" Is it out of existing revenues?
- Funding to create another entity should not have a negative impact on the communities housing funding now. In other words, the funding to set up a housing authority should not come from the existing housing funds and should be from a separate pot of money.
- From the monies now spent by CMHC and INAC there could be added value. They have capacity building funds.

Diversity:

- Must have standards but can build in community differences.
- Common sense to use existing regions.
- Aboriginal housing doesn't take into consideration the unique needs of First Nations. A housing authority would provide for that cultural fit. Something that INAC and CMHC is incapable of.
- One size fits all not suitable for BC. AHRDA model a good model - it's inclusive, holistic, respects diversity.
- Provincial model would not work because of the diversity in BC.
- Need to respect the regional culture of diversity.

Local Control:

- Bands need to take control, do property management, inspections to insure housing cared for. Now the urban housing has a computer program that tells us when everything should be replaced and repaired. There is no such capacity with bands. RRAP is not monitored.

Models:

Provincial AHA:

- Need authority to approve inspectors, and administer on a provincial basis so they can get enough inspections to retain qualifications. CMHC transferred inspectors to communities. Need to be invested in a Provincial Authority.
- Provincial authority would delegate to regions (once capacity was built), headed by an advisory board that would be sensitive to local needs and processes.
- Provincial Authority would give consistency.
- An AHA could be centrally coordinated but driven locally by a tribal council or FN organization.
- Provincial association (of HA's?) could facilitate certain elements to support local authorities.

Regional/Tribal Council AHA:

- Regional is best for allocation of units and determining priorities, capital distribution.
- Ask the people in the region what their priorities are and the authority should be designed around delivering those priorities.
- The decision on who should build housing is up to the locals to determine.
- Would advocate for regional offices/authorities. "A regional authority would be great."
 1. Fraser Valley , Mt Currie to Clemtou
 2. Vancouver Island
 3. Okanagan
 4. Williams Lake, Prince George and Prince Rupert
- If there is a provincial or regional authority structure, then it must ensure that there are mechanisms to ensure that board members or decision makers are processed in and out of their positions effectively. In other words, you must have set terms, mechanisms for removal etc. Avoid lifers staying on the board.
- I would support a model similar to the AHRDA model for BC. Ten local organizations that come together into a provincial body. Driven from the bottom up.
- An AHA could be implemented but coordinated centrally, through BCAFN or a similar organization but driven locally to recognize diversity.

Local AHA:

- Agree that there should be the establishment of local housing authorities working together in like minded associations.

- Must factor in flexibility for Housing Authorities to opt in or opt out of local bodies. For example, if a First Nation has their own authority and becomes a part of a provincial or regional umbrella authority or association, then that body should not bind them if they decide to move on.
- Choice is an important option for First Nations given that they have had so little. Choice provides authority and control and First Nations need more of that to exercise their own decision-making. Housing authorities are important in that it provides for authority and control but it must not accumulate it at the expense of First Nations on matters as important as housing.
- Local HA's could and would deliver the housing services.
- Blended approach:
 - Local models with provincial responsibilities
 - Opportunity to harmonize various elements like purchasing

Offloading:

- I am nervous about agencies dumping problems on us. The impact at the community level is to suck money out of the community.
- This downloading of functions is like privatization or regionalization. It puts the Minister out of the limelight and leaves some regional representative taking the heat. Our collective voice demanding housing is subverted.
- ***CMHC:*** *CMHC supports Housing authorities as a delegation not as an off loading of responsibilities.*

Political Feasibility:

- Political feasibility: This should be taken to the Joint Policy and Planning Forum that exists between FN Leaders and INAC. Housing Authorities could be made the theme.
- The Joint Policy and Planning Forum is a working forum. Even though there is leadership it is less political and more practical.
- ***CMHC:*** *If there is political support, and CMHC is approached, it will support the creation of a FN Housing Authority.*
- ***INAC:*** *\$25 million p/y – agreeable to devolve but there are issues related to improving the current situation.*
- Need to tether to political support in this province.

Services of an Aboriginal Housing Authority:

- A regional office would assist with the process of:
 - a. equal access across B.C. to programs,
 - b. construction quality consistency,
 - c. easier access to program funds so you can plan
 - Policy development on arrears, tenancy contracts etc.
 - Homeowner insurance for everyone

- Education and Training on:
 - a. basic maintenance training for families
 - b. training maintenance people
 - c. how to deal with mould – work with families
- Capital – could share information on preferred interest rates, but it would be up to the Chief & Council to decide on where to get capital. Open mortgages would help reinforce sense of ownership.
- We focus on family pride in their housing by:
 1. Offering choices on finishes
 2. Providing better quality thru our own specs
 3. Encouraging families to put in their own money
 4. Talking to families about how to accommodate their life styles with design
- Facilitate transition and development of local FN sustainable housing programs. Promote best practices (Sechelt's Housing Program)
- Provide policy advocacy to resolve gaps, problems: Interest rates, inadequate subsidies, (DIA, CMHC) rental collections, capacity development of FN administrators.
- The business plan for an authority could emphasize creative bulk buying.
- Home ownership should be a principle feature.
- We need a paradigm shift from social housing to ownership.
- Economies of scale must be considered in the establishment of an authority. Some bands are no larger than 10-20 people.

Timing:

- It would take 2 years to develop the concept.

Appendix 3:

**Personnel Descriptions and Salaries
for the Regional Model**

Appendix 3:
Personnel Descriptions and Salaries
for the Regional Model

Regional Office Manager, responsible for:

Regional office management, policy development, education program development, inter-agency liaison, five-year and one-year plans including regional capacity development planning, staffing, evaluation, and housing allocation. Reports to board and abides by established provincial standards.

Salary **\$85,000**

Administrative support person, responsible for:

Reception, bookkeeping, record keeping on building maintenance routines, assistant to manager.

Salary **\$45,000**

5 Housing Facilitators, responsible for:

Education, planning, design, application, construction contracting, construction budget, inspection (each housing facilitator attached to communities and serving an average population of 4000)

Salary **\$50 to 60,000**

5 Qualified building inspectors, responsible for:

Inspections and training of maintenance persons in each community. Promote and coordinate trades training and organize self-help housing groups. Work under the direction of Housing Facilitators

Salary **\$40 to 55,000**

Intern position

An intern position would be added once the staff have had a chance to get comfortable in there jobs. (no salary attached at this time)

It must be noted that these salaries do not include a benefits package and associated overhead, which would be necessary to provide at a level similar to that found in Provincial or Federal government. This package would be necessary in order to attract suitable candidates for the various positions, and to ensure that these people stay.