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# HOUSING REVIEW

JANUARY 17, 2023



# WHO ARE WE?

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ALLISON REID – EX CEO MONTREAL “THE NETWORK”

# OUR APPROACH TO THIS REVIEW

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- Undertaken in 3 phases
  - Data collection and verification
  - Data analysis and projections
  - Recommendations

# DATA ADDRESSED

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- Community needs
- Client Needs
- Existing Programs and services
- Overall Community needs and wants

# HIGH LEVEL SUMMARY OF ISSUES RESULTING FROM NEEDS ANALYSIS

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- Staff Shortages
- Emerging and hidden client needs (pent up demand)
- Unregulated construction practices
  - Some do some don't ie CMHC project require inspections
- Lack of enforcement mechanisms
- Accountability mechanisms not consistent
- Access to Capital

# WHAT WE HEARD ABOUT WHO HAS THE HIGHEST NEEDS

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- Single and Young Parents
- Low – Medium Income Households
- Seniors
- Homeless

# CHALLENGES THAT WE HEARD VIS A VIS HOUSING

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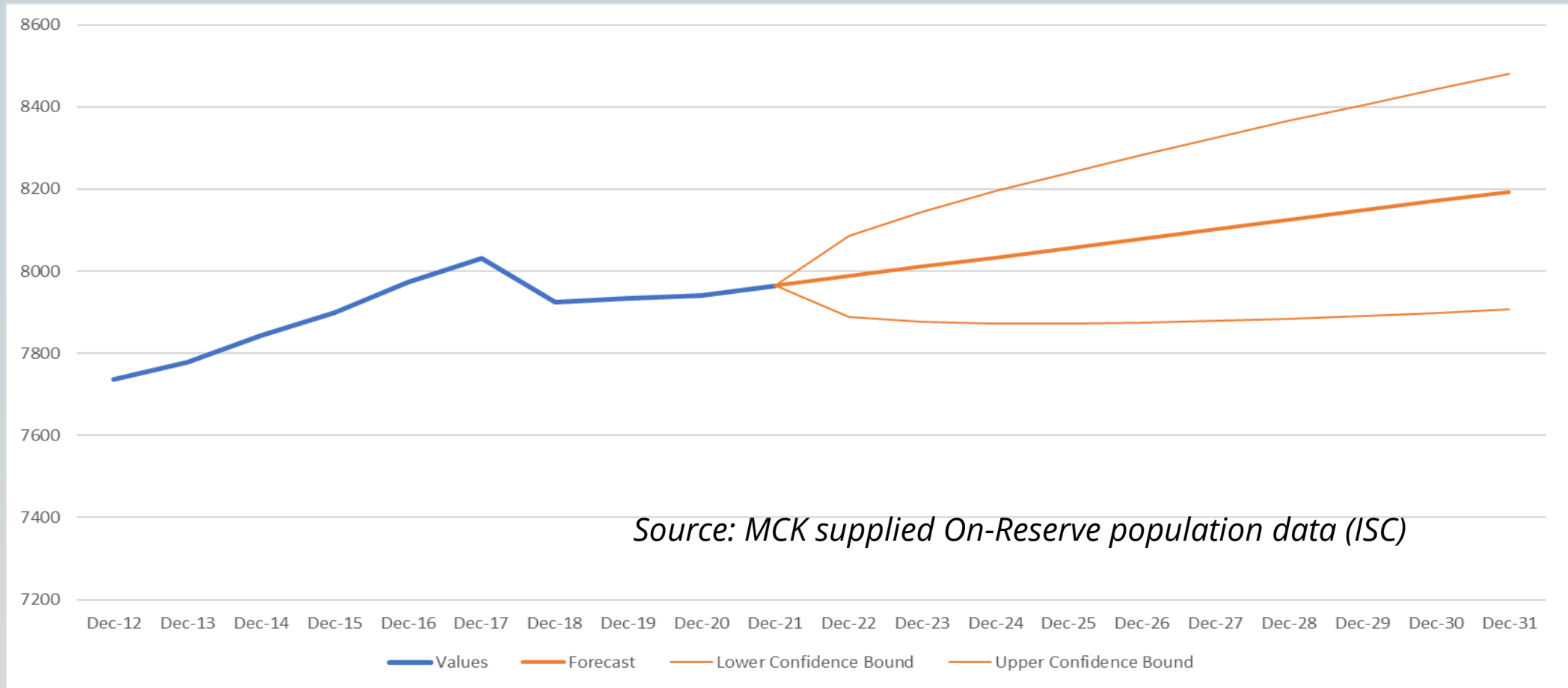
- Inconsistent Enforcement of policies
- Low Financial Literacy
- Lack of Compliance/Delinquency (rent, mortgage payments)
- Increasing Demand for Service
  - Some Pandemic related Issues ie lack of construction starts
- Little turnover in Social Housing
- Lack of Clarity on Roles ie KCSC, Housing, Council, Capital, Finance
- Land Availability, Concentration of Ownership

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# Data Analysis and Projections



# FORECAST ON-RESERVE POPULATION - MCK DATA



**Forecast On-Reserve Population December 2031**

**Min**  
7,907

**Forecast**  
8,194

**Max**  
8,481

# NEW DWELLING NEEDS IN 2022 TO “CATCH UP”

	<b>New Dwellings Required</b>
<b>To Accommodate Population Growth since 2018</b>	<b>34</b>
<b>2022 Community Housing Needs</b>	
Current Waiting Lists, Community Housing *	86
Replacement of Condemned Homes	27
Hidden/Emerging Needs	
- Emergency short term housing	12
- Low Income (not on waiting lists)	116
- Elders (65+)	40
<i>Subtotal, Hidden/Emerging Needs</i>	<hr/> <i>168</i>
<b>2022 Community Housing Needs</b>	<hr/> <b>281</b>
<b>2022 Estimated New Dwelling Requirements</b>	<hr/> <b>315</b>

\* Includes 9 units occupied in June 2022

# 2022 CONSTRUCTION COST PER SQ FT ASSUMPTION

2017 - CPI - Residential Construction (Montreal)	100
Q3 2022 - CPI - Residential Construction (Montreal)	148.9
2017 - Assumed Construction Cost - Starter Home	<u>175,000</u>
Q3 2022 Construction Cost - Starter Home ( $\$175,000 \times 148.9/100$ )	260,575
Starter Home Sq Ft Assumption	<u>1,200</u>
<b>Construction Cost per Sq Ft</b>	<b>217.15</b>

## Notes:

- Anecdotal evidence in Ontario suggests that the 2022 residential construction cost per square foot is in the \$300 - \$350 range for starter level residences
- Construction cost does not include land or services (water, sewage, hydro, etc)

# CONSTRUCTION COST ESTIMATE CAVEATS

- All construction costs are estimated using 2022 dollars due to inflation forecasting difficulties
- Inflation is increasing significantly and quickly at the time of preparing these estimates. Although the estimates account for the most recent inflation readings, the estimates are at risk of quickly becoming obsolete and should be revisited and revised for future use
- The construction cost estimates are meant to illustrate a general estimate based on general assumptions, and should not be relied upon for specific financing or business decisions
- There are many variables that determine the actual cost of any specific structure such as architectural design, materials selected, site and geographic features, accessibility, etc.. These variables create a large range in the potential construction cost of a structure.

# CONSTRUCTION COST ESTIMATE SUMMARY

		Population Forecast Scenario		
		<u>Minimum</u>	<u>Mean</u>	<u>Maximum</u>
<b>2022 New Dwellings (to Catch Up)</b>		<b>298</b>	<b>315</b>	<b>332</b>
	Private	11,204,940	15,634,800	19,804,080
	Public	39,868,740	39,868,740	40,129,320
	<b>Total</b>	<b>\$ 51,073,680</b>	<b>\$ 55,503,540</b>	<b>\$ 59,933,400</b>
<b>2023 - 2031 New Dwellings</b>		<b>44</b>	<b>93</b>	<b>141</b>
	Private	9,889,642	20,750,369	31,611,097
	Public	1,645,113	3,451,763	5,258,413
	<b>Total</b>	<b>\$ 11,534,755</b>	<b>\$ 24,202,133</b>	<b>\$ 36,869,510</b>
<b>Combined (2022 - 2031 )</b>		<b>342</b>	<b>408</b>	<b>473</b>
	Private	21,094,582	36,385,169	51,415,177
	Public	41,513,853	43,320,503	45,387,733
	<b>Total</b>	<b>\$ 62,608,435</b>	<b>\$ 79,705,673</b>	<b>\$ 96,802,910</b>

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# RECOMMENDATIONS FOR GOVERNANCE AND COORDINATION

# RECOMMENDATIONS

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- Clarify and streamline the mandate of the Housing Unit
- Clarify the roles & responsibilities of all housing stakeholders (MOUs)
- Institute policies & processes to insulate the Housing Unit from political pressure

# RECOMMENDATIONS

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- Undertake community-wide planning, including land-use and urban planning
- Undertake housing-specific annual and structured planning process connected to community-wide plans
- Move towards data-driven policy and planning while instituting & respecting strong privacy policies with respect to personal information



# RECOMMENDATIONS

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Ensure the existence and use of enforcement mechanisms:

- For continuing contractual breach (remedies from repayment to eviction)
- For upholding construction and repair quality standards

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# RECOMMENDATIONS FOR PROGRAM AND SERVICES

# RECOMMENDATION

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- Emergency Housing/transitional Needs
  - Build purpose driven emergency housing (12 houses)
- Low Income Clients
  - More houses needed – consider population growth
  - Build Upwards ie apartment buildings

# RECOMMENDATIONS

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- Prospective Homeowners
  - Replace Rent to Equity with a down payment matching incentive program
  - Increase Mortgage Guarantee cap above current \$175K
  - Increase Revolving Loan Fund (RLF) loan limit to \$275 – link future increase to CPI
  - Pilot a “First/alternative homes” program (tiny homes, condos)

# RECOMMENDATION

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- Homeowners with limited capital
  - Increase HRLP loan instead of RRAP

# RECOMMENDATION

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- Building and Repairs
  - Ensure Construction standards are enforced
  - Incentivize on reserve contractors
  - Require Certification for tradespeople

# OTHER RECOMMENDATIONS

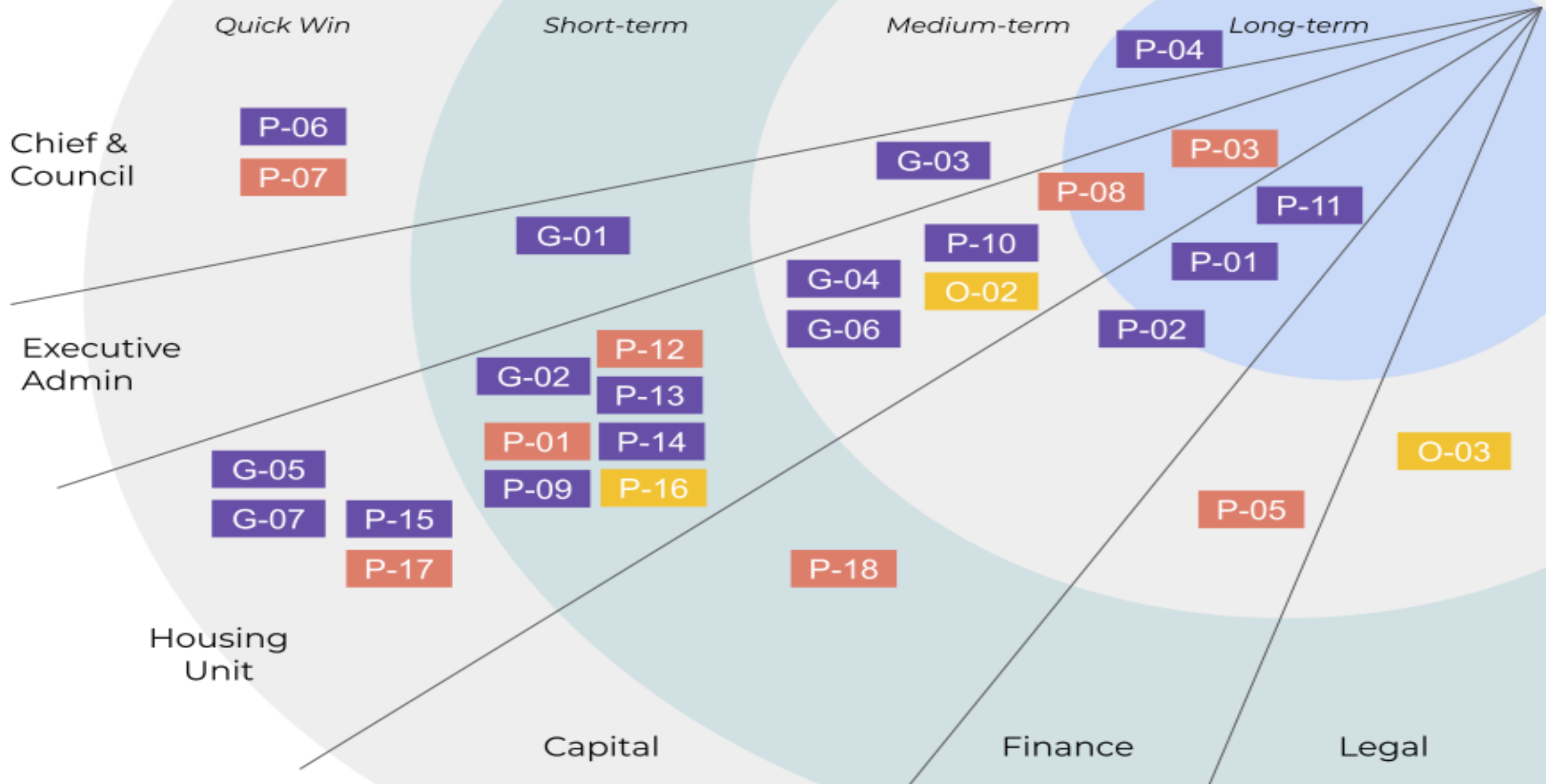
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- Consider incentive programs to motivate rent and loan payments
- Substantiate the need for student and senior housing
- Undertake advocacy for private market regulation
  - Landlord-tenant regulation
  - Concentration of ownership
  - Encourage / discourage certain types of housing

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# Action Plan





# REFERENCE LEGEND

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Reference	Timeline	Lead implementer	Impact
G = Governance & Coordination P = Programs & Services O = Other	<ul style="list-style-type: none"><li>● Quick Win (3-6mo)</li><li>● Short-term (6-12mo)</li><li>● Medium-term (12-24mo)</li><li>● Long-term (24+mo)</li></ul>	<ul style="list-style-type: none"><li>● MCK - Chief &amp; Council</li><li>● MCK - Executive Administration</li><li>● MCK - Finance, Capital, Legal</li><li>● MCK - Housing</li></ul>	<p>High impact</p> <p>Medium impact</p> <p>Low impact</p>

Ref	Recommendation	Partners
G-01	Clarify and streamline the mandate of the Housing Unit	Executive Admin, with approval from Council
G-02	Clarify the roles & responsibilities of all housing stakeholders (MOUs)	Housing with all partners
G-03	Institute policies & processes to insulate the Housing Unit from political pressure	Executive Admin and Housing, with approval from C&C
G-04	Undertake community-wide planning, including land-use and urban planning	Housing with Capital, Lands, External Stakeholders, community
G-05	Undertake housing-specific annual and structured planning process connected to community-wide plans	Housing, with External, Capital, and Community
G-06	Move towards data-driven policy and planning while instituting & respecting strong privacy policies with respect to personal information	Housing
G-07	Ensure the existence and use of enforcement mechanisms: For continuing contractual breach (remedies from repayment to eviction); & For upholding construction and repair quality standards	Housing with legal

G-07	Ensure the existence and use of enforcement mechanisms: For continuing contractual breach (remedies from repayment to eviction); & For upholding construction and repair quality standards.	Housing with legal
P-01	Build purpose-driven emergency housing to accommodate 12 individuals	Capital with External stakeholder
P-02	Build more houses now (to address accumulated shortfalls & unmet demand)	Capital with direction from Housing
P-03	Align future building plans with forecasted population growth	Housing with Capital
P-04	Build upwards	C&C directions with community and Housing
P-05	Replace Rent to Equity with a down-payment matching incentive program	Finance with advice from Housing
P-06	Increase mortgage guarantee cap above current \$175k	C&C (direction to Caisse Pop)
P-07	Increase RLF loan limit to \$275k and peg future loan limit increases to Montreal-area Residential Construction CPI	Chief and Council

P-09	Increase HRLP loan amount instead of RRAP	Housing
P-10	Intervene in construction industry (incentivising on-reserve contractors)	Housing
P-11	Require certification for tradespeople	Capital
P-12	Institute mandatory financial & insurance literacy training	Housing with external partner
P-13	Institute consistent, fair and escalating monitoring & compliance on leases & contracts	Housing Unit
P-14	Institute computerized data collection (CRMS) capable of aggregating data while respecting personal data privacy	Housing Unit
P-15	Institute monthly measurement & reporting on performance indicators	Housing Unit
P-16	Institute complaints procedure about programs and processes	Housing Unit
P-17	Institute clear and objective criteria for program eligibility and prioritization	Housing Unit
P-18	Institute a 10- to 20-yr housing maintenance management plan	Capital
O-01	Consider incentive programs to motivate rent and loan payments	Housing with Finance
O-02	Substantiate the need for student and senior housing	Housing with external partner

# QUESTIONS ??

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