

**Wahta Mohawks – Comprehensive
Community Housing Needs
Assessment (DRAFT FINAL)**

**Wahta Mohawks
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**January 24, 2018
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Executive Summary

Neegan Burnside Ltd. (Neegan Burnside) were retained by Wahta Mohawks to undertake a Comprehensive Community Housing Needs Assessment. Specifically, the Assessment was required to identify:

- Demographic Review – Immediate and Future;
- Housing Market Analysis;
- Present Housing Demand;
- Future Housing Demand;
- Existing Housing Stock;
- Other Housing Issues – Gaps/ Barriers;
- Economics; and
- Recommendations.

To accomplish this, Neegan Burnside undertook, with the assistance of community staff and community citizens, an exercise that included data collection from technical sources, consultation with community members, review of existing data from internal and external sources, and interpretation of the data into an assessment of current, and future needs.

Based on the review of the information collected, Neegan Burnside has recommended the following for the 20 Year development at Wahta:

Wahta Mohawks 20 Year Housing Development Recommendations						
Timeframe	Number of Lots Required	Number of Lots Recommended	Rental Units Recommended	Recommended Rental Unit Inventory	Rental Unit Construction Cost	Rental Unit Construction Cost - Total
0-10 Years	39	69	10	2 x 1 Bedroom	\$240,000	\$1,898,000
				6 x 2 Bedroom	\$1,182,000	
				2 x 3 Bedroom	\$476,000	
10 - 20 Years	30	0	8	2 x 1 Bedroom	\$240,000	\$1,925,000
				4 x 2 Bedroom	\$952,000	
				2 x 3 Bedroom	\$476,000	
				1 x 4 Bedroom	\$257,000	

In addition, Neegan Burnside has recommended the development of a Housing Mandate with Objectives and Policies to guide future Housing decisions in the community. This

would require the community to identify how they expect the community to be involved in Housing for the future. The mandate will help determine future responsibilities of Nation and the individual Owners and Tenants.

Finally, the Assessment recommends that the development of a Comprehensive Community Plan occur, an update of the 1994 Capital Planning Study be completed, and the development of a new Land Use Plan and related policies occur. These Plan type documents are instrumental in tying together future development of all types that may occur in the community and provide continuity of planning over an extended period.

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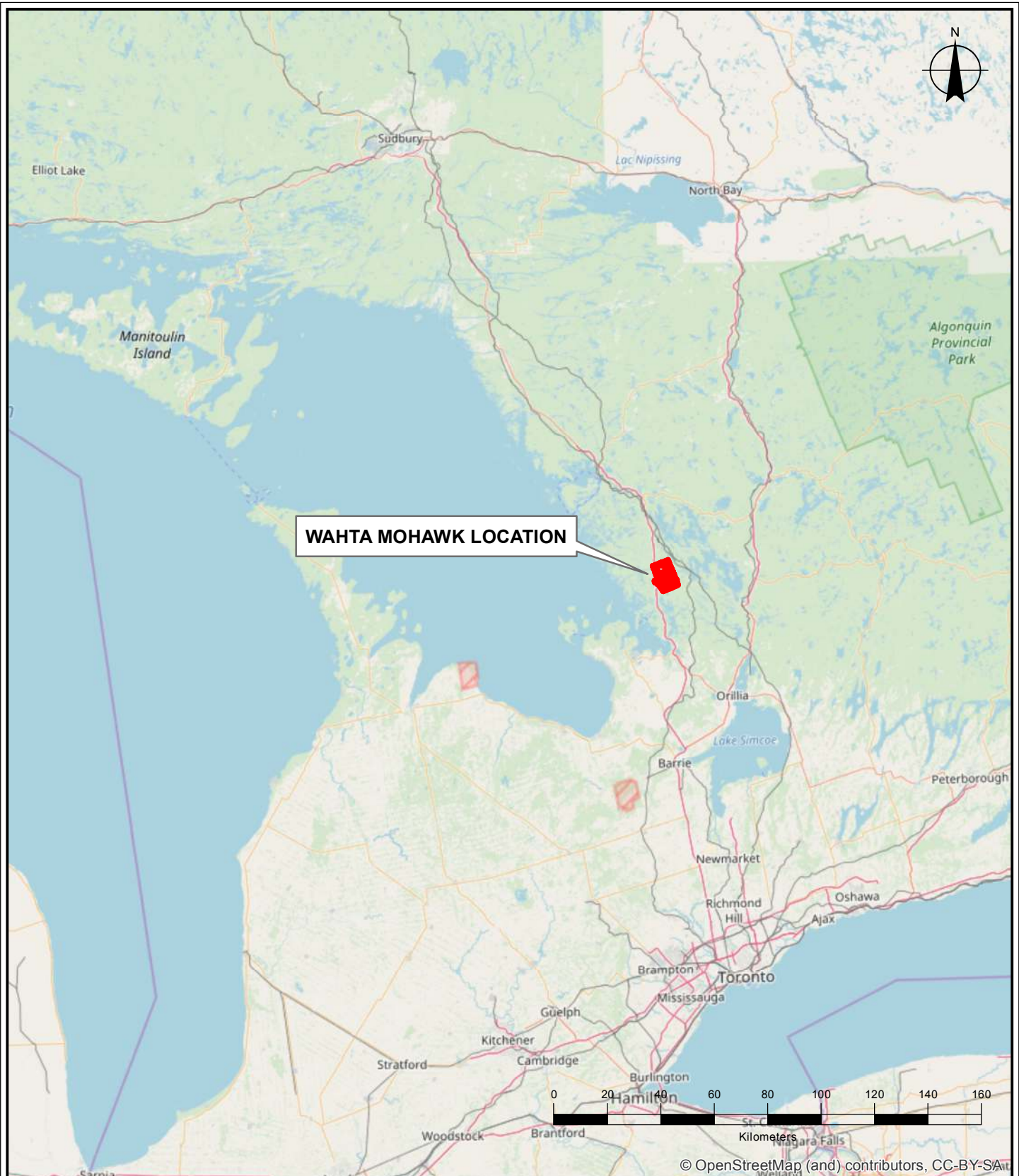
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1.0 Introduction

Neegan Burnside Ltd. (Neegan Burnside) has been retained by Wahta Mohawks (Wahta) to undertake a Comprehensive Community Housing Needs Assessment in relation to the existing and future growth of the community. The goal of the study is to develop a workable, 20 year plan to facilitate a strong and diverse housing supply that meets the home occupancy needs of the current and future resident needs of the community. The Community Housing Department will then be able to use this document to guide a practical and suitable plan that works to serve Wahta's needs as a growing community.



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Map Title
COMPREHENSIVE COMMUNITY HOUSING NEEDS ASSESSMENT
 SITE LOCATION MAP

Client
WAHTA MOHAWK

Drawn	Checked	Date
C.S.	D.T.	2018/01/24
Scale	Project No.	
1:2,000,000	300040252	

Figure No.
1-1

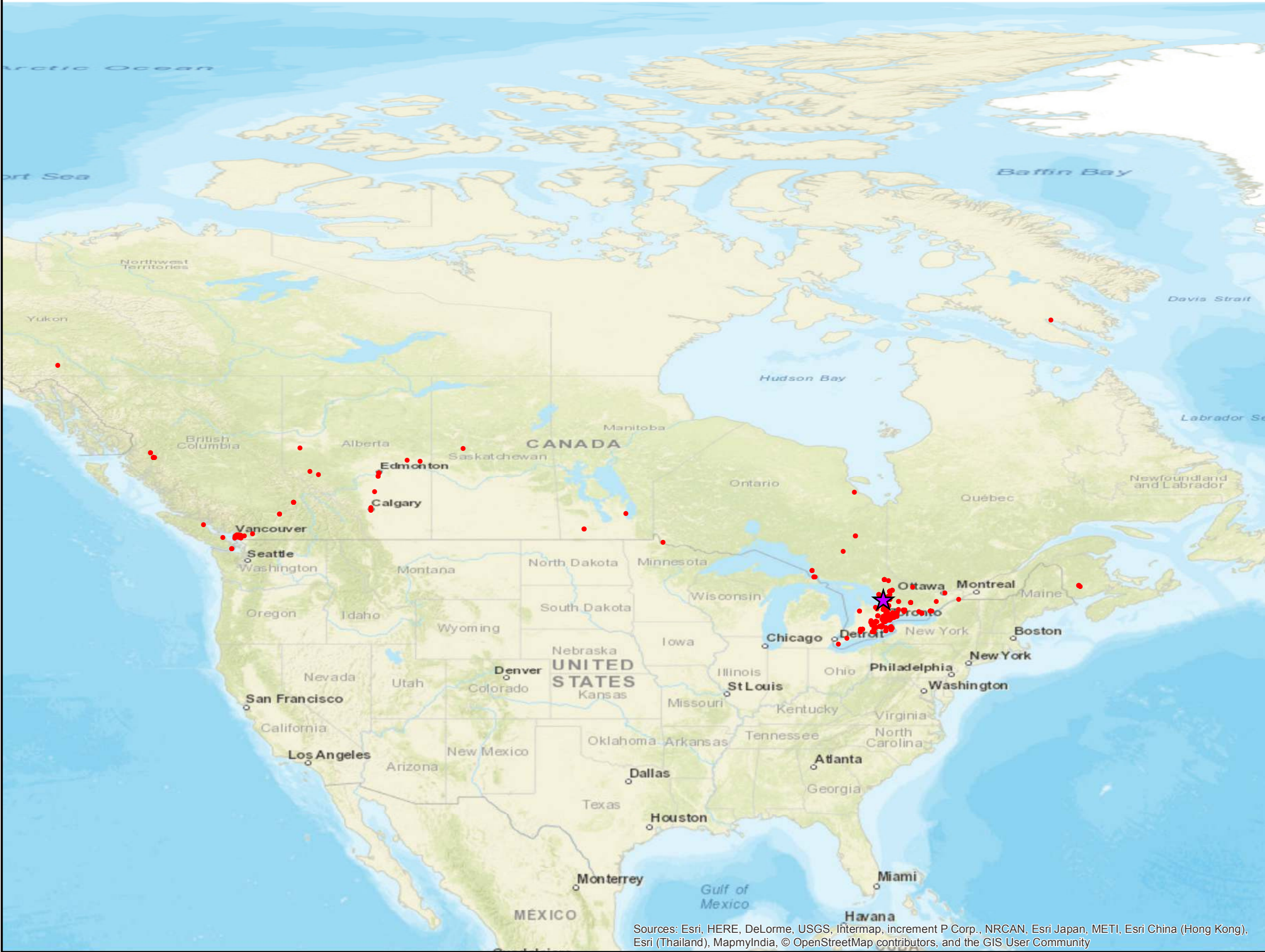
1.1 Community Background

Wahta Mohawk Territory is located approximately 200 km north of Toronto in the Muskoka region of Ontario. The town of Bala is approximately 8 km to the east of the community and Parry Sound is approximately 50 km to the north.

The citizens of Wahta Mohawks are primarily descendants of a Mohawk group of people that relocated from Kanesatake, Oka, Quebec in 1881 to Gibson Township (now referred to as Wahta Mohawk territory). The territory is approximately 14,795 acres in area. Approximately 44 percent of the territory is owned by Band Council. The remaining land is held by certificate of possession (CP) holders.

Wahta Mohawk consists of approximately 742 members with 175 individuals residing in 75 homes within the territory. Potable water is provided by individual groundwater wells. Residential sewage disposal is provided via septic tanks and tile fields.

Figure 1-2: Report Return Rate from Canada shows the distribution of Off Reserve Wahta citizens throughout Canada as interpreted through postal code information provided by the community.



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Legend

★ Wahta Mohawks Location

Citizen Location based on Postal Code

● Citizen Location (468)

Citizen Location Method:

Citizen locations obtained using a Geocoder application from Natural Resources Canada (NRCAN) Geolocation Service. This web service returns the interpolated centroid coordinates for the Forward Sortation Area (FSA), or the first three characters

Sources:

- 1. Ministry of Natural Resources, © Queen's Printer for Ontario
- 2. Natural Resources Canada © Her Majesty the Queen in Right of Canada.

Disclaimer:

Neegan Burnside and the above mentioned sources and agencies are not responsible for the accuracy of the spatial, temporal, or other aspects of the data represented on this map. It is recommended that users confirm the accuracy of the information represented.

Projection:

Datum: WGS 1984

Coord. System:

Grid North

05001,0001,5002,000

Kilometers

NEEGAN BURNSIDE

Client

WAHTA MOHAWKS

Figure Title

COMPREHENSIVE COMMUNITY HOUSING NEEDS ASSESSMENT

COMMUNITY MEMBER LOCATIONS CANADA WIDE

Drawn	Checked	Date	Figure No. 1-2
C.S.	D.T.	2018/01/24	
Scale		Project No.	
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2.0 Study Development Methodology

The development of this report relied on the technical experience of the Consultant but required community involvement to allow the Consultant to understand the needs of the community. The original RFP set out the goals of the project as follows:

“The Wahta Mohawks believe and promote the balance of natural use of land that improves the quality of life for current and future generations of this community, while encouraging continuous growth of the community. This project is being administered in a manner that fulfills the objectives of the On-Reserve Housing Fund under the Capacity Development Fund / Innovation Fund. Staff shall provide assistance to the selected Consultant and ensure members are provided with opportunities to participate in housing and land use decisions.

Wahta recognizes that for the community to maintain and enhance its vitality and grow economically, it must provide viable options to encourage members to remain in the Territory and to also encourage members living off Territory, who may wish to return to the Territory, options to do so. In determining such viable options, Wahta must be able to determine and define its future housing needs. A Housing Needs Assessment is priority in fulfilling this objective.”

To accomplish this, the RFP set out key areas to be address. This included:

- Demographic Review – Immediate and Future;
- Housing Market Analysis;
- Present Housing Demand;
- Future Housing Demand;
- Existing Housing Stock;
- Other Housing Issues – Gaps/ Barriers;
- Economics;
- Recommendations; and
- Other areas determined by the Consultant that will allow Wahta to fully understand and meet the immediate and future housing needs of the community.

Neegan Burnside proposed to fulfill these obligations through a multitude of means.

This included:

- Review of Existing Background information, including most recent Capital Planning Study (1994);
- Community information summary sheets to update citizens on project progress;
- Community information meetings providing a two way opportunity for Consultant and community citizens to share information;
- Review of technical data available from Wahta Housing and Membership, as well as Wahta Lands Department;

- Solicitation, development and interpretation of population and demographic information from Indigenous and Northern Affairs Canada (INAC, now known as Department of Indigenous Services Canada);
- Interviews and discussions with Housing and Land Department staff; and
- Application of technical experience to assemble and interpret information.

It is our belief that this report will provide valuable insight to the current and future housing needs of Wahta Mohawks.

3.0 Community Consultation

Involvement of the citizens of the community in this study was an important component. While there are technical aspects that can be considered and developed independently of the citizenship, there are many components that could only be developed with community involvement. To facilitate community consultation and involvement, many initiatives were attempted to engage the citizens of Wahta. Consultation consisted of:

- Community information flyers on progress of the study;
- Open House Meetings for community citizens to attend;
- Community surveys facilitated by community both by mail and online, for on reserve and off reserve members; and
- Attendance at the June 2017 Annual General Meeting to present current findings and encourage engagement.

Summary results of these endeavors are detailed in the following report sections.

3.1 Community Open House Meetings and Information Flyers

The project officially started in March 2017 with a Project Team meeting. At that meeting, it was decided to hold a project introductory meeting in mid-April to outline the goals of the project to the community, as well to solicit vital involvement of the community. An information flyer was developed and placed on the community website. Unfortunately, the initial community meeting did not result in tangible results, with low attendance experienced. A second information session was scheduled for mid-May, with two alternate times (4:30 pm and 7:00 pm) provided to ensure maximum flexibility for community citizens. The second session was slightly more successful, with a total of five community members participating in the information session. While this does not represent a large percentage of the community, many themes and discussion points were outlined which we have seen progressively through the study. The items noted included:

- Many people come home to Wahta after living outside of the community for their working and middle life years; consideration as a retirement community.
- There aren't many jobs in the community, and for many, it is easier to move to a nearby center to find work in a variety of fields, as opposed to commuting or being unemployed in the community.

- People come back to the community at the end of their working careers because the cost of living is cheaper in many ways (housing costs including municipal taxes, utilities and service fees).
- People struggle with where to build in the community as there is not a lot of land available along the main service corridor (Highway 38) and the geography (undulating granite/ Canadian Shield) limits constructible areas.
- Some people do not want to build a home and would prefer to rent as there is a low potential return on investment for a newly constructed home.

While not a representation of all community citizens attended the meeting, these concepts and ideas provided vital information in the consideration of the future of housing at Wahta Mohawks. A summary of the observations taken at the meeting is provided in Appendix B.

3.2 Community Annual General Meeting

The initial results of the technical demographic/ population review and number of homes that may be required in the community was initially presented to the community at the Annual General Meeting held June 24, 2017. Approximately 30 community citizens were in attendance to receive the information provided. A question and answer period followed the presentation within the meeting room, and then following that, staff remained available to discuss with community members any questions or comments that they may have in a direct setting.

Summarized comments from the meeting:

- Q: Some of the estimates for number of people and homes are quite high. Are the numbers realistic? The On-Reserve population seems to always fall within 140 to 170 members. Is there really going to be growth? A: *The numbers shown were potential projections of a variety of returnees, population growth rates, and housing densities (average number of people living in each home) and represents the full range of what might happen in the community. The study will try to narrow the estimates based on feedback from the community and additional investigations. There may be barriers in place which limit the opportunity for people to return, and this is something that the Study will try to address.*
- Q: Will you be incorporating information from the previously completed Community Sustainability Plan? A: *We have not heard of or received this specific report and would be interested in reviewing and incorporating it as appropriate. (Note that Neegan did not receive a copy of the report following this discussion)*
- Q: What is the actual market for First Nation housing on reserve? A: *This will be reviewed as part of the study, but experience has shown it difficult to develop a Housing Market in a First Nation community. This study will not develop a strategy to implement a Housing Market but will identify the potential need if it exists.*
- Q: What are the current views, from a banking standpoint, for on-reserve housing and will the final report include this information. A: *The aim of the final report is to reflect the current and future state of housing on-reserve. There are no plans to*

include interviews with banks to collect views in the final report. Banks assess mortgage funding based on risk of each individual case. The report will include the current hurdles to obtaining a mortgage which could include the factors that create that risk assessment.

- Q: I have refused to fill out the survey information based on the fact I feel it is intrusive and I can't project my income for the next 20 years. A: Neegan Burnside apologized as the survey was not intended to be intrusive. It was explained that the reason for the income question on the survey was to determine barriers in obtaining a home. The question was not meant to feel intrusive and if you feel uncomfortable responding to that question feel free to skip it. Even if you respond with a blank survey indicating why you have refused to fill out a survey - that is fine.

In addition to the general question and answer period, staff were approached on a small group basis by various community members after the formal presentation. Summarized discussion topics from after the meeting:

- The population projections may be affected by the implementation of the “Cousins Law”. This is a colloquial term used to refer to the Descheneaux v. Canada case which identified sex-based discrimination in the Indian Act. Changes proposed by Canada to deal with the issue will provide a new avenue for people to be recognized as status Indians under the Indian Act, which will impact communities in a variety of ways.
- Citizens see Wahta as a vacation and retirement place, with some citizens having a home (primary residence) off reserve and a secondary residence on reserve.
- Young people tend to grow up realizing they will likely have to move out of the community to have a variety of opportunities for work and education. Once they leave, they rarely come back full time until they are much older.
- The perception of a lack of land availability for people to build new homes is problematic.

These conversations and questions provide excellent feedback and points of consideration for the study. A summary of the observations taken at the meeting is provided in Appendix B.

3.3 Community Based Surveys

Two separate surveys were proposed and implemented for citizens of the community. The first survey was characterized as the “Residence Assessment Survey” and it was sent to On and Off Reserve citizens in a single format. The second survey was an “Individual Citizen Survey” which was slightly different for On and Off Reserve citizens. Copies of the original survey packages as they were presented, and results are provided in Appendix C. Note that separate tabs are provided for each of the three surveys within the Appendix.

Response to the surveys was unfortunately limited. Only a total of 33 citizens of the requested age (16+) participated (On and Off Reserve combined) in the Residence

Assessment Survey, and only 11 On Reserve and 39 Off Reserve citizens participated in the Citizen Survey. This data set is too small to extrapolate with a high degree of certainty across the entirety of the citizenship, but the data is still valuable in that it does identify some trends, concepts and concerns of those that participated. While this limits potential extrapolation, it does give enough information to analyze and consider in the further development of the report.

Direct analysis of the surveys and the results is outlined below.

3.3.1 Residence Assessment Survey Results

The Residence Assessment Survey (RAS) was developed to gather information from the citizenship that would help the project team understand specifics of how citizens maintain and utilize their residence. This survey was intended as one per household.

Respondents

A total of 33 responses were provided. One third (11) of respondents were On Reserve, while the remainder (22) were from outside of the community.

Ownership Status

A large percentage of the respondents own their residence (17 of 33), with 8 people in a mortgage situation and 5 respondents renting. 3 respondents did not answer. Results varied significantly between On Reserve and Off Reserve respondents in each category. Ownership is significantly high On Reserve amongst respondents (73%) while many Off Reserve either own (41%) or are in the process of owning their residence via mortgage (36%). A total of 9% of respondents rent their residence.

Occupancy Status

Questions were asked to determine how long people have stayed in their current residence and if they were the original occupant. These questions were intended to reveal if the citizenship moves frequently as well as find out how new or old the residences were that they occupied.

In regards to being the original occupant, 80% of On Reserve respondents are the original occupant of the residence while only 20% of Off Reserve respondents are the original occupant. This suggests that amongst the Off-reserve respondents, there is more participation in a market-based approach to housing, with exchanges of residences through sales (based on the low number of renters and high number of mortgage holders amongst the responding group).

The length of tenure in the residence also varies significantly between On Reserve and Off Reserve respondents. 23 of the 33 respondents (70%) have been in their dwelling for 15 years or less, with 10 of 22 (45%) of Off Reserve respondents in their residence for less than 5 years. At the other end of the spectrum, 3 of 11 (27%) of On Reserve

responses indicated they had been in their residence for more than 25 years, while only 2 of 22 (9%) of Off Reserve members had been in their homes for 25 years. These results tend to reinforce the previous consideration that Off Reserve members participate in a housing market with frequency.

Size of Household

For this set of questions, consideration of the number of people dwelling in the residence and their age was considered. In addition, the question was asked how the occupants felt about the size of the home. These questions potentially expose issues of overcrowding or underutilization (too big) for the residence.

Number and age of residents

Out of the 33 Total respondents, 48% (16 of 33) said their dwelling was the appropriate size, while 7 (21%) responded with Slightly Large or Slightly Small. No respondents suggested that their residence was problematic in size as Very Small or Very Large. Within this sample, it would suggest that the respondents are adequately housed by dwelling size.

Type of Dwelling

This question was asked to better understand the types of dwellings that community citizens are familiar with and currently live in.

Table 3-1: Dwelling Type of Respondents

Dwelling Type	Total	On Reserve	Off Reserve
Detached Home	23	8	15
Apartment	5	0	4
Duplex	1	1	0
Fourplex	1	1	0
Other	2	0	2
Mobile Home	1	0	1
Townhome	1	0	1

The most common type of residence for respondents is the detached home.

In addition, the age of the home was asked to better understand the potential need for replacement, particularly on reserve. Of the 11 respondents On-Reserve, 10 of the dwellings are 16+ years old, with half of those more than 25+ years old. This indicates that the On-Reserve housing stock may be aging which needs to be considered when determining potential replacements and repairs as part of a housing strategy.

Additional questions revolved around the types of construction of the homes. The respondents are familiar with conventional type home construction (concrete or block

foundation, with wood framing walls and roofs) which is prevalent throughout Canada and the area local to Wahta.

Dwelling Maintenance

Maintenance of a residence is vitally important to the longevity of the building, as well as the health and well-being of the occupants. A leak in a roof might be a small repair when it first occurs, but left long enough, and a major repair requiring insulation, drywall and structure repair, along with mold remediation may be required. However, not everyone knows how to fix a leak, or whom to call if that occurs. Access to resources such as money or tools can also prevent immediate action.

A number of questions in the survey focused on undertaking maintenance of the dwelling and were asked to the citizenship. These questions were intended to reveal if there were barriers for people when maintaining their residence and what those barriers might be. It also would give some indication as to the length of time homes remain viable for citizens, affecting potential replacements.

Responses indicated that citizens are aware of the importance of regular maintenance, but they recognize that they do not always have the ability to complete the work. Almost half of respondents (48%) stated that they found everyday maintenance problematic to complete. The main reasons noted were cost of materials (61%) and a lack of knowledge of what needs maintaining (19%) and how to maintain items (29%).

The question was also asked if people would be interested in learning more about home maintenance. The positive responses may seem low at 32%, but that is a strong indicator that there is a request for education amongst the household leaders of the community.

Open Responses

The final section of the residence survey gave a free forum for people to voice concerns with the condition of their dwelling. This was intended to give a snapshot of the types of concerns faced, and to see if there were common themes that may indicate the need for a larger response from the community leadership. Responses were not tied to specific surveys for On or Off Reserve Citizenship. Common themes noted included:

Heating – Access to better heating options was noted by multiple respondents. The issue is with the cost and work related to wood stoves and the cost of electricity. The consideration of switching to propane was also mentioned.

Minor Repair Items¹ – A number of items that could be considered Minor Repair items were noted and are grouped together. Accounts of new weather stripping, painting and carpet replacement were noted.

¹ Minor Repair Items denote items such as loose floor tiles, bricks or shingles; see Terminology Appendix

Major Repair Items² – A number of items noted fall under the Major Repair category.

- **Mold** – Three of the respondents specifically noted concerns with potential mold.
- **Septic System** – Two mentions were made of the age of the septic system for the home.
- **Electrical Safety** – Two mentions of the age of wiring in the home were noted.
- **Water Leakage into Home** – Respondents noted water in basements and leaky roofs

3.3.1.1 Resident Survey Summary and Actionable Items

While it is not possible to identify specific considerations based on the level of response, there are some general conclusions and concepts that seem prevalent and require further consideration. These include:

1. Ownership of a residence is well established as a tenure choice both On and Off Reserve.
2. Off Reserve citizens tend to participate in a housing market, while there are long periods of living in the same home amongst On Reserve citizens.
3. The majority of respondents feel they are in a suitably sized dwelling for their situation.
4. Detached homes are the most common style users have experience with.
5. There exists an opportunity to assist citizenship through education and/ or funding to undertake maintenance of their dwelling.
6. Heating costs are a concern to citizens.

These items will be considered, where appropriate, further throughout the report.

Actionable Item:

1. It is recommended that the development of a maintenance education and training program be considered to assist community citizens understand how to maintain their dwellings.

3.3.2 Off Reserve Housing Survey

The Off-Reserve Housing Survey was designed to better understand why community citizens live outside of the community, if they were interested in returning to the community, and ideas about what may prevent them, or others from returning to the community. Full summary results of the survey are provided in Appendix C-2. Key items from the survey are discussed below.

² See Terminology Appendix
Neegan Burnside Ltd.
1801017_Wahta_CCHNA_Report.docx

3.3.2.1 Survey Participation

Survey packages were prepared by the Consultant and mailed by the community to their Off-Reserve citizenship list over the age of 16 years old. Responses could either be mailed to the Consultant or an on-line version of the survey was also made available for use. A total of 39 Off Reserve citizens participated, 33 by mail, 6 on-line. This represents approximately 6.5% of the Off-Reserve population over the age of 16. While not statistically significant to make specific assessments, the level of response is adequate to see emerging trends in answers and provides important information toward the goals of the study.

The age of the survey participants was widely varied.

Table 3-2: Age of Off Reserve Respondents

Age	No.	%
16-20	3	7.7
21-25	3	7.7
26-30	1	2.6
31-35	5	12.8
36-40	3	7.7
41-45	1	2.6
46-50	4	10.3
51-55	1	2.6
56-60	7	17.9
61-65	6	15.4
66-70	4	10.3
71-75	0	0
76-80	0	0
80+	1	2.6
Total	39	

The respondents come from a wide variety of occupational backgrounds and represent a wide variety of incomes.

Table 3-3: Salary of Off Reserve Respondents

Salary Ranges	# Responses
Less than \$10,000	6
\$10,001 to \$20,000	4
\$20,001 to \$30,000	6
\$30,001 to \$45,000	6
\$45,001 to \$60,000	7
\$60,001 to \$75,000	3
\$75,001 to \$99,999	2
More than \$100,000	3
Did not specify	2

This information, along with the wide variety of occupational backgrounds, suggests that the Off-Reserve citizen group has a wide variety of economic diversity and maturity.

3.3.2.2 Future Housing Needs On-Reserve for Off Reserve Citizens

A variety of questions on the survey asked questions about living on reserve, including desire to return to the reserve, and under what circumstances that might happen.

A total of 16 of the 39 respondents (41%) indicated a preference to live On Reserve. It is worth noting that of the 19 who stated Off Reserve, there was significant interest in being nearby to Wahta, such as in Bracebridge (3), Gravenhurst (3), Barrie (1) or Muskoka (1). These numbers would suggest that there is potentially a high level of interest for citizens to move back to the community or area. Figure 3-1: Report Return Rate from Toronto illustrates the location of community members who currently live within a 150 km radius of Wahta.

Of the respondents, 74% preferred to own their dwelling instead of renting. Of these same responses, 56% stated no preference in dealing with either a banking institution, or the community housing department in realization of ownership. There were some respondents who did prefer to not deal with either the Banking Institutions (7) or the community housing department (3). When reviewed in conjunction with the written responses, these preferences may be influenced by past experiences, or perceptions of how the institution may work. There are indicators that education of the community programs for housing, as well as banking programs in general for ownership and loans would be advantageous.

3.3.2.3 Barriers to Obtaining Housing On-Reserve

One of the key items of this project was to better understand the perceptions of citizens related to difficulties of obtaining a dwelling in the community. To this end, two related questions were posed in the Off-Reserve survey. The questions were posed in a way to gather ideas, not necessarily individual experiences, around barriers to housing in the community that any citizen may experience.

The first question was related to why the Off-Reserve citizens do not live in the community currently. The second question outright asked for consideration of barriers to housing on reserve the respondent may be aware of. The responses to both questions intertwined significantly and are summarized together here.

For many of the participating respondents, their current situation was not a choice. Many have never lived in the community or spent little time as youth in the community and are descendants of citizens who left the community before they were born or had parents who moved away for work or opportunity. For many, they have now established a lifestyle and home elsewhere, and do not feel connected to the community.

The second most prevalent reason noted why they do not live in the community is a lack of employment opportunity. As noted previously, the respondents have a wide variety of employment skills. For many, there is not opportunity in the community, or close enough to the community, that would prove a reason to change their current situation.

Noted were concerns about the type of dwellings available. Specifically, a few retiree aged respondents would consider moving back if there was a retirement type, rental dwelling available.

Other key barriers raised include land related concerns and financing. Many respondents noted that they do not have land in the community, and don't know how to go about procuring land to build a home. Concerns were noted that the private ownership of lands in the community is problematic as well, from an availability standpoint. In regards to financing, there were many notes about respondents not being sure if they could get a loan or financing, and that the equity build up in the home would be minimal (no resale value).

Social factors were also noted. For some, they do not know anyone in the community and do not see a reason to move there. Others cited concern with private feuding between family groups. Still others noted a lack of community level supports for differently abled children and spouses.

To summarize, the key barriers noted in the Off-Reserve Survey are:

1. No desire to return to the community.
2. Lack of appropriate employment opportunity in chosen field in the area; risk of under-employment.
3. Types of dwellings available, specifically rental type for retirees.
4. Lack of access to land to build on.
5. Lack of financing for construction; this was noted from a bad credit history point of view, as well as low current and future income.
6. Lack of equity return on home sales in the community.
7. Interpersonal relationships.
8. Lack of community level supports for differently abled and special needs.

Consideration of these barriers, and how they may be addressed and overcome, is covered later in this report.

Actionable Items:

1. Recommend financial education resource development related to housing to ensure Off Reserve Citizens understand financial programs that may be available to them.

3.3.3 On Reserve Housing Survey

The On-Reserve Housing Survey was designed to better understand why community citizens live in the community, and ideas about what might prevent others from returning to the community. Full summary results of the survey are provided in Appendix C-3. Key items from the survey are discussed below.

3.3.3.1 Survey Participation

Survey packages were prepared by the Consultant and mailed by the community to their On-Reserve citizenship list over the age of 16 years old. Responses could either be mailed to the Consultant or an on-line version of the survey was also made available for use. A total of 11 On-Reserve citizens participated, 8 by mail, 3 on-line. This represents approximately 6.1% of the On-Reserve population over the age of 16. As with the Off-Reserve survey, while not statistically significant to make direct assessments, the

level of response is adequate to see emerging trends in answers and provides important information toward the goals of the study.

The age of the survey participants was widely varied.

Table 3-4: Age of On Reserve Respondents

Age	No.	%
16-20	1	9
21-25	1	9
26-30	1	9
31-35	0	0
36-40	0	0
41-45	0	0
46-50	0	0
51-55	3	27
56-60	1	9
61-65	1	9
66-70	1	9
71-75	0	0
76-80	1	9
80+	1	9
Total	11	100

The respondents come from a wide variety of occupational backgrounds and represent a wide variety of incomes. Of note, 3 of the respondents noted that they were retired and 3 noted that they worked for the community.

Table 3-5: Salary of On Reserve Respondents

Salary Ranges	# Responses
Less than \$10,000	2
\$10,001 to \$20,000	2
\$20,001 to \$30,000	0
\$30,001 to \$45,000	2
\$45,001 to \$60,000	0
\$60,001 to \$75,000	0
\$75,001 to \$99,999	1
More than \$100,000	0
Did not specify	4

This information, along with the wide variety of occupational backgrounds, suggests that the On-Reserve citizen group has a wide variety of diversity and abilities, but also suggests that employment opportunities may be limited.

3.3.3.2 Future Housing Needs On Reserve for On Reserve Citizens

A variety of questions on the survey asked questions about living on reserve, including their satisfaction with their current On-Reserve housing and where they would like to live in the future.

A total of 8 of the 11 respondents (73%) indicated a preference to live On-Reserve.

Of the respondents, 82% stated the desire to own their dwelling, as opposed to renting. Of these same responses, a significant portion (45%) stated their desire to work with a large financing institution instead of the community housing department (27%).

3.3.3.3 Barriers to Obtaining Housing

As noted in regards to the Off Reserve survey, one of the key items of this project was to better understand the perceptions of citizens related to difficulties of obtaining a dwelling in the community. Since this survey was for On-Reserve citizens, the question was directly posed of what barriers people see for themselves and others. The question was intended to gather ideas, not necessarily individual experiences, around barriers to housing in the community.

The key barrier noted in the On-Reserve survey was land issues. Concerns were noted about a lack of affordable land in the community and showed concern for private land owners and leasing done of lands that make it available for non-community people. Also noted was lack of access to land that may not have roads to it currently.

The second most prevalent barrier noted is a lack of employment opportunity. As this comment comes from people in the community, it could be suggested that this validates the same concern by Off-Reserve respondents.

Social factors noted as a potential barrier. Concerns were raised about disputes in the community and “Constant state of unrest among the community”.

Noted were concerns about the type of dwellings available. Specifically, the issue was noted about having more rental housing available. It was not specified if this was from a retirement standpoint or in general.

To summarize, the key barriers noted in the On-Reserve Survey are (in no particular order):

1. Lack of access to land to build on
2. Lack of employment opportunity
3. Social factors including interpersonal disputes
4. Types of dwellings available, specifically rental type for retirees

Consideration of these barriers, and how they may be addressed and overcome, is covered later in this report.

4.0 Population and Demographics

When developing a plan for the future, it is advantageous to look into the recent past to identify trends and changes that may affect the future. Particularly in regards to population, previous events can greatly impact future planning. The children of yesterday become the working class of the near future and senior retirees of the future. Each group of people require housing, but in different ways. A large percentage of young children in a community suggests consideration of family type homes (multi bedroom) as well as youth supports, such as education programs. On the other end of the spectrum, a large percentage of aged population (55+) suggest consideration for retirement type properties that are smaller in size and potentially long term and assisted care.

The following sections review the recent past and current situations at Wahta for the purposes of housing needs in the future.

4.1 Limitations

The data reviewed throughout the report is based on DISC population statistics up to and including the end of 2016. This information is based solely on the definition of a status Indian as defined by the Indian Act. Wahta has enacted their right to self-government by enacting their own Citizenship Code as of February 22, 2014. As such, Wahta maintains a list that differs from that of the statistical arm of DISC. In reviewing the data for this project, it was found that the historical data was also limited to 10 years and did not include a high level of detail that would allow for statistical analysis and consideration. The decision was made to utilize DISC information to allow for the statistical analysis, but with the understanding there may be a variance in application to the citizenship of Wahta.

4.2 Population and Demographics

The population of Wahta Mohawks stood at a total of 809 citizens at the end of 2016, including both On and Off Reserve citizens. A total of 157 (19.4%) of the citizens were noted to live On Reserve and 652 (80.5%). Table 4-1 provides a summary of the breakdown by age and residency.

Table 4-1: Wahta Mohawks Population Data – 2016

	Wahta Mohawks Population Data - 2016								
	TOTAL			On Reserve			Off Reserve		
	Both Sexes	Male	Female	Both Sexes	Male	Female	Both Sexes	Male	Female
All Ages	809	385	424	157	87	70	652	298	354
0 - 4	14	5	9	4	0	4	10	5	5
5 - 9	21	13	8	0	0	0	21	13	8
10 - 14	26	13	13	3	2	1	23	11	12
15 - 19	28	16	12	6	3	3	22	13	9
20 - 24	57	26	31	9	3	6	48	23	25
25 - 29	54	26	28	13	8	5	41	18	23
30 - 34	58	35	23	17	11	6	41	24	17
35 - 39	48	23	25	4	2	2	44	21	23
40 - 44	43	21	22	4	2	2	39	19	20
45 - 49	62	32	30	5	4	1	57	28	29
50 - 54	84	37	47	16	9	7	68	28	40
55 - 59	75	34	41	10	6	4	65	28	37
60 - 64	54	25	29	17	10	7	37	15	22
65 - 69	57	23	34	16	11	5	41	12	29
70 - 74	38	15	23	9	4	5	29	11	18
75 - 79	24	10	14	7	3	4	17	7	10
80+	66	31	35	17	9	8	49	22	27

4.2.1 On Reserve and Off Reserve

The 2011 Canadian Census reported that in Canada, 49.3% of Registered Status people live On Reserve, while 50.7% live Off Reserve³. In Ontario, that number changes to 37% On Reserve and 63% Off Reserve. This would suggest that by comparison, Wahta has a high number of citizens living out of the community currently. This can impact the development of a housing strategy through the potential for returns to the community, and when and why that may occur.

Looking further at the numbers since 1997, the percentage of members On-Reserve and Off-Reserve has experienced fluctuations between 18% and 26%.

4.2.2 Age of the Population

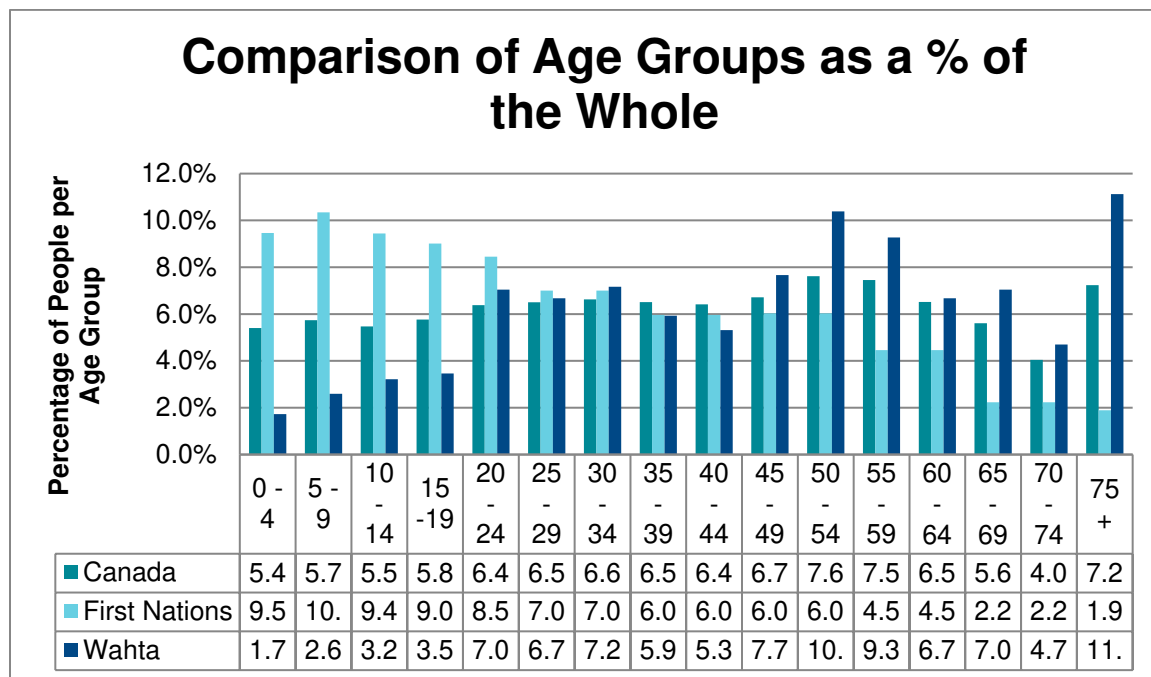
The indigenous population in Canada has been growing at a large rate for many years. In 2013, based on the completed 2011 Census data, DISC (then AANDC) reported that

³ Statistics Canada (December 23, 2015). *Table 3 Distribution of First Nations people, First Nations people with and without registered Indian status, and First Nations people with registered Indian status living on or off reserve, Canada, provinces and territories, 2011*. Retrieved from: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-011-x/2011001/tbl/tbl03-eng.cfm>

“Amongst the Aboriginal population, 46% of individuals are under the age of 25, compared to 29% for the rest of the Canadian Population.”⁴ This has led to concern over the education system being adequate to provide for the young population in First Nation communities and the need for additional basic infrastructure.

The graph shown below shows how the population groups for Wahta citizens compares to other First Nations and to Canada based on the 2016 Census information.

Figure 4-1: Comparison of Age Groups as a % of the Whole



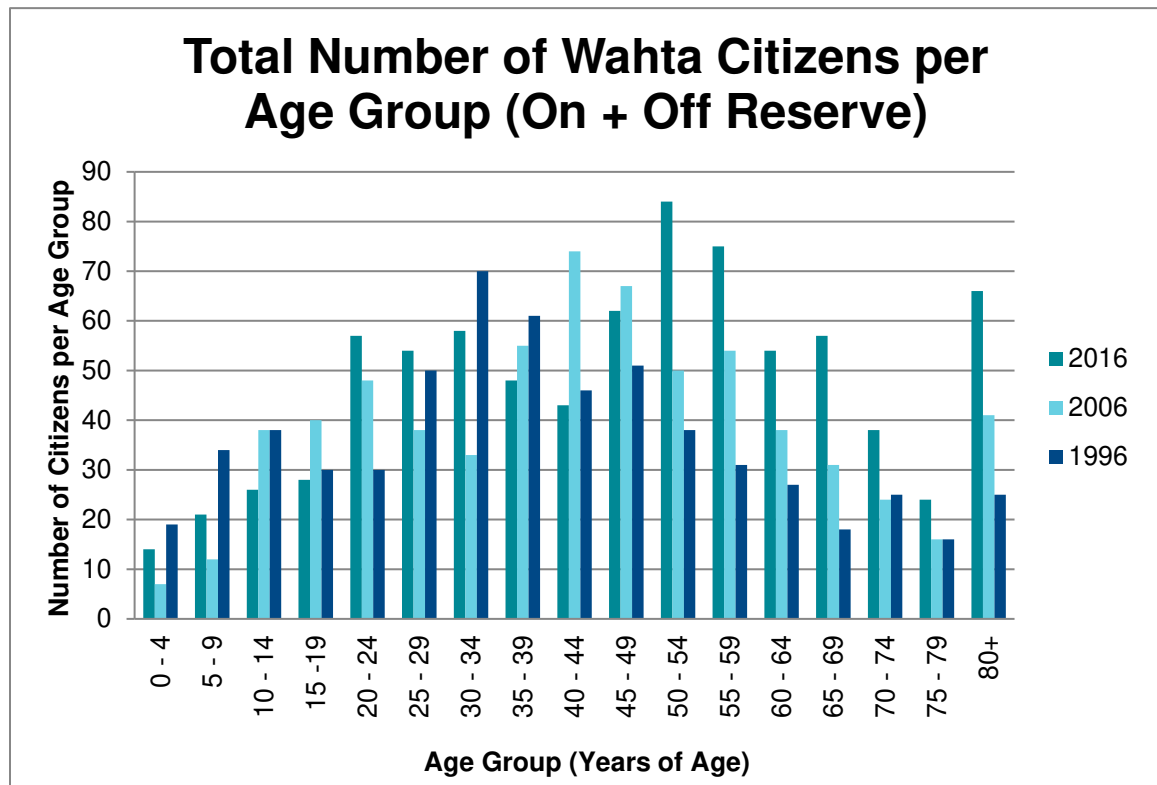
In reviewing this graph, it shows us that Wahta has an aging population in comparison to the rest of Canada. In fact, 61% of the Wahta citizenship is over the age of 40, while the Canadian comparison is 51%. The comparison to other First Nation communities is even more dramatic as only 33% of the First Nation population in Canada is currently over the age of 40.

Prior to planning, it is important to consider if this is a trend for Wahta, or if this was perhaps a one-time event or ‘bubble’ that is working its way through the system.

The next graph shows the age distribution for all Wahta citizens at three separate time frames (1996, 2006, 2016).

⁴ AANDC (May 2013). *Aboriginal Demographics From the 2011 National Household Survey*, Retrieved from: https://www.aadnc-aandc.gc.ca/DAM/DAM-INTER-HQ-AI/STAGING/texte-text/abo_demo2013_1370443844970_eng.pdf

Figure 4-2: Total Number of Wahta Citizens per Age Group

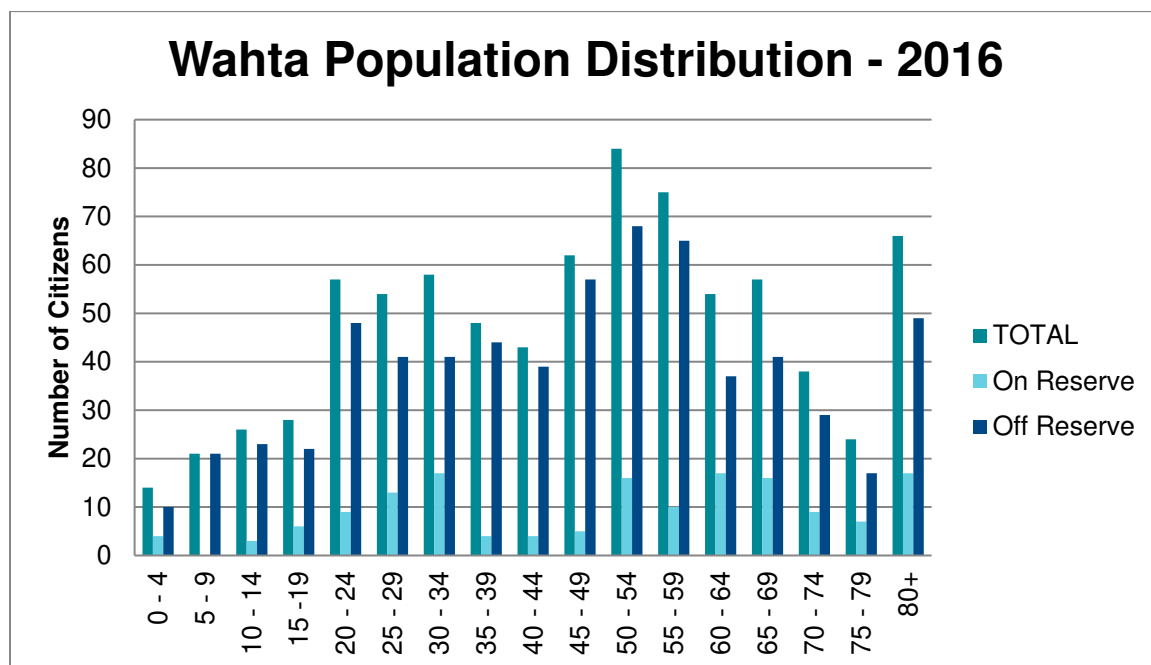


Key points to consider from the graph are:

- In 1996, the highest number of people were within the two groups bound by the 30-39 age group. This trend is repeated ten years later in 2006 for the 40-49 group and again in 2016 for the 50-59 age group. This indicates that this is a large group in number that is aging through the system.
- The number of members in these advanced aged groups is growing from sample period to sample period. Since this is based on total membership, we would expect an age group to be stable between ten-year increments. For example, the 15-19 age group in 2006 should be of similar size to the 25-29 age group in 2016. This is not the case. This may indicate improved reporting methods, or the addition of citizens through gaining status.
- The number of citizens at each sample period below the age of 20 is decreasing as time progresses. If this trend were to continue, it would indicate an overall population in decline.

The next graph provides insight to how the current population is distributed On and Off Reserve.

Figure 4-3: Wahta Population Distribution – 2016



In reviewing this graph, the general sense of the number of On Reserve in comparison to Off Reserve citizens is apparent. Consistent across both groups however is the apparent bumps between the 20-34 age groups and the 45-59 age group. In fact, across the entire scope, there appears to be little variation in distribution based on whether the citizens are on or off the reserve. For example, a large bump in On-Reserve population tends to be accompanied by a large bump in Off Reserve population for the same age group.

4.3 Future Population

In developing a future housing plan, it is important to consider what the future population will be. As shown previously, the overall population of Wahta continues to grow, but a significant number of citizens are in or moving toward a potential retirement age. Table 4-2: Historical Population Statistics (1997-2016) shows the historical population levels of Wahta citizens both On and Off Reserve. Based on this data, we have considered potential growth rates for the citizenship. The Total growth rate of the population has increased at a rate of 3.2%. Off reserve growth has occurred at an average rate of 4.0% and On Reserve at 1.6%.

Table 4-2 Historical Population Statistics

Wahta Mohawks

Historical Population Statistics (1997-2016)

Years	Total First Nation Population	On Reserve Population	Off Reserve Population	Total First Nation Historical Growth Rate	On Reserve Historical Growth Rate	Off Reserve Historical Growth Rate	Returns as per Citizenship Records	Historical Off Reserve Return Rate
1997	620	128	492	1.80%	-0.80%	2.50%	1	0.20%
1998	627	129	498	1.10%	0.80%	1.20%	1	0.20%
1999	652	130	522	4.00%	0.80%	4.80%	0	0.00%
2000	659	131	528	1.10%	0.80%	1.10%	0	0.00%
2001	658	122	536	-0.20%	-6.90%	1.50%	0	0.00%
2002	659	119	540	0.20%	-2.50%	0.70%	1	0.19%
2003	664	175	489	0.80%	47.10%	-9.40%	1	0.20%
2004	663	173	490	-0.20%	-1.10%	0.20%	0	0.00%
2005	671	174	497	1.20%	0.60%	1.40%	0	0.00%
2006	666	169	497	-0.70%	-2.90%	0.00%	1	0.20%
2007	673	168	505	1.10%	-0.60%	1.60%	5	0.99%
2008	679	169	510	0.90%	0.60%	1.00%	0	0.00%
2009	687	166	521	1.20%	-1.80%	2.20%	0	0.00%
2010	689	165	524	0.30%	-0.60%	0.60%	2	0.38%
2011	716	165	551	3.90%	0.00%	5.20%	1	0.18%
2012	762	165	597	6.40%	0.00%	8.30%	2	0.34%
2013	772	163	609	1.30%	-1.20%	2.00%	1	0.16%
2014	777	159	618	0.60%	-2.50%	1.50%	1	0.16%
2015	787	158	629	1.30%	-0.60%	1.80%	4	0.64%
2016	809	157	652	2.80%	-0.60%	3.70%	0	0.00%
AVERAGE GROWTH RATES				3.20%	1.60%	4.00%		0.19%

Data Source: 1997-2016 Registered Indian Population for all First Nations in Canada provided by the Socio-Economic and Demographic Statistics Section, Indian and Northern Affairs Canada

Utilizing this data, we have projected a 20 year population of both total citizenship and On Reserve and Off Reserve Citizenship. This is presented in Table 4-3: 20 Year Projected Population Growth Table

Table 4-3: 20 Year Projected Population Growth Table

Wahta Mohawks

20 Year Projected Population Growth

On-Reserve Population Growth Rate: 1.6%

Off-Reserve Population Growth Rate: 4.0%

Years	Total Beginning of Year Population (3.2%)	On-Reserve Population Growth (1.6%)	Off-Reserve Population Growth (4.0%)	Projected Population	Milestone	
2016	809	157	652	809	Base Year	
2017	809	160	679	839		Study Complete
2018	839	163	707	870		
2019	870	166	736	902		
2020	902	169	766	935		
2021	935	172	797	969		
2022	969	175	829	1004	1004	Year 5
2023	1004	178	863	1041		
2024	1041	181	898	1079		
2025	1079	184	934	1118		
2026	1118	187	972	1159		
2027	1159	190	1011	1201	1201	Year 10
2028	1201	194	1052	1246		
2029	1246	198	1095	1293		
2030	1293	202	1139	1341		
2031	1341	206	1185	1391		
2032	1391	210	1233	1443	1443	Year 15
2033	1443	214	1283	1497		
2034	1497	218	1335	1553		
2035	1553	222	1389	1611		
2036	1611	226	1445	1671		
2037	1671	230	1503	1733	1733	Year 20
2038	1733					

This exercise suggests that by Study Year 20 (2037), there may be approximately 1733 Wahta citizens. If growth is maintained and the distribution of On and Off Reserve members stays the same, there will be 230 people living in the community and 1503 living outside of the community. On Reserve alone, this represents an additional 70 people to house over the next 20 years as a minimum.

4.4 Population and Dwelling Projections

This section discussed the number of dwellings that may be required in the future at Wahta, regardless of tenure. Consideration starts strictly from an anticipated population-based need.

As noted in Section 4.3, the future population of Wahta including both On and Off Reserve citizens, is estimated to be as high as 1733 citizens by the end of 2037. If the On and Off Reserve population continues to grow at the same rates, the On-Reserve population will increase 230 persons and the Off-Reserve to 1503. If the Population Density per dwelling remains at the current 2.15 persons per household, the housing needs for new dwellings in the community will increase as shown in the following table.

Table 4-4 Projected Person Per House Rate (0% Return)

Wahta Mohawks

Projected Person Per House Rate (0% Return Rate)

Current Population Density = 2.15

Years	Total Beginning of Year Population	Off-Reserve Population Growth	On-Reserve Population Growth	Existing Housing Stock	Projected # of Houses Required	Culmulative New Housing Total	Total Number of Homes Required On-Reserve	
2016	809	652	157	73	0	0	73	
2017	809	679	160	73	2	2	75	Study Complete
2018	839	707	163	75	1	3	76	
2019	870	736	166	76	2	5	78	
2020	902	766	169	78	1	6	79	
2021	935	797	172	79	1	7	80	
2022	969	829	175	80	2	9	82	Year 5
2023	1004	863	178	82	1	10	83	
2024	1041	898	181	83	2	12	85	
2025	1079	934	184	85	1	13	86	
2026	1118	972	187	86	1	14	87	
2027	1159	1011	190	87	2	16	89	Year 10
2028	1201	1052	194	89	2	18	91	
2029	1246	1095	198	91	2	20	93	
2030	1293	1139	202	93	1	21	94	
2031	1341	1185	206	94	2	23	96	
2032	1391	1233	210	96	2	25	98	Year 15
2033	1443	1283	214	98	2	27	100	
2034	1497	1335	218	100	2	29	102	
2035	1553	1389	222	102	2	31	104	
2036	1611	1445	226	104	2	33	106	
2037	1671	1503	230	106	1	34	107	Year 20
2038	1733							

Data based on Wahta provided information of 73 existing houses

Data Source: 1997-2016 Registered Indian Population for all First Nations in Canada provided by the Socio-Economic and Demographic Statistics Section, Indian and Northern Affairs Canada

This would suggest that for the 20 year horizon, the community should plan for at least 34 homes to maintain status quo in the community. This is based on two important factors however that we must consider in developing a potential housing plan. These are the population density rate per household (PPH) and the migration rate for the community.

4.4.1 Migration Rate

The first important factor to consider in developing projections for future needs is the migration of members to and from the community. Migration can either be positive (into the community) or negative (away from the community). The terminology is only reflective of adding or subtracting community citizens.

The impact of people moving away from the community is minimal to the future housing needs of the community, unless there is a significant number, particularly on rental tenure dwellings (lack of funds coming in to maintain the unit). In a situation where someone is leaving the community, the Owner or Renter would be responsible for finding another occupant, which would remove the need for another dwelling to be constructed for the new occupant. This requires minimal investment of time and funding and results in the future construction of dwellings to potentially be reduced. Migration back to the community from outside of the community however can greatly impact the need for additional housing stock in a community. The return of even a relatively small number of citizens can greatly affect the housing mix need. For example, the return of 12 citizens could mean there is a need for 12 one bedroom dwellings, 3 or 4 family type units, or a mix of dwelling types.

The following table shows the impact of 3 separate positive migration rates (returns) to the community.

Table 4-5: On Reserve Projected Population with Varying Migration Rates

Wahta Mohawks

On Reserve Projected Population with Varying Migration Rates

Years	Total - Start Year Population (3.2%)	Off- Reserve Population Growth (4.0%)	On- Reserve Population Growth (1.6%)	On-Reserve Population Growth Rate Including 5% Return	On-Reserve Population Growth Rate Including 10% Return	On-Reserve Population Growth Rate Including 25% Return	
2016	809	652	157	0	0	0	
2017	809	679	160	194	228	330	Study Complete
2018	839	707	163	199	234	340	
2019	870	736	166	203	240	350	
2020	902	766	169	208	246	361	
2021	935	797	172	212	252	372	
2022	969	829	175	217	258	383	Year 5
2023	1004	863	178	222	265	394	
2024	1041	898	181	226	271	406	
2025	1079	934	184	231	278	418	
2026	1118	972	187	236	285	430	
2027	1159	1011	190	241	292	443	Year 10
2028	1201	1052	194	247	300	457	
2029	1246	1095	198	253	308	472	
2030	1293	1139	202	259	316	487	
2031	1341	1185	206	266	325	503	
2032	1391	1233	210	272	334	519	Year 15
2033	1443	1283	214	279	343	535	
2034	1497	1335	218	285	352	552	
2035	1553	1389	222	292	361	570	
2036	1611	1445	226	299	371	588	
2037	1671	1503	230	306	381	606	Year 20
2038	1733						

* Return Rate utilizes the projected Off Reserve Citizenship and assumes that the percentage shown of those Off Reserve would now be living On Reserve.

The table provides important planning related information. For example, even a 5% increase of citizens from Off Reserve returning increases the number of citizens in the community from 230 based on 0% migration, to 306 in Year 20 (2037) of the Planning Period. This is a significant difference for a small change.

At this time, without knowing the potential impacts of future legislation or laws of Canada that may impact Wahta citizenship, we cannot include specific projections related to those unknown impacts. However, the projected estimates can be re-evaluated at the time of potential changes and the plan altered to compensate as there is flexibility in the development of future housing in the community.

4.4.2 Population Density Rate Per Household

Population Density Rate per Household (PPH) is the second significant factor to consider in projecting future housing needs. While Wahta currently has a low PPH at 2.15 (The Canadian National average in 2011 was 2.9 people per home), we have previously seen that the Wahta population is getting older, with a large number moving toward retirement age in the next 10 to 20 years. It is normal for this group in Canada to consider downsizing, and maintaining households of individuals or cohabitating spouses, which will keep population density per dwelling low.

When planning for the future, it is important to consider what may change the PPH at Wahta. In general, an increase in young families with multiple children would increase the PPH as more people by average live in each dwelling. Conversely, if a number of households of 1 or 2 people is expected, the PPH may actually drop further.

The following table illustrates the impact to On Reserve population with a change in PPH of -.4 and +1.0 (Range from 1.75 PPH to 3.15 PPH). This range was chosen to determine a minimum impact response (increasing the PPH to a number that maintains the same amount of dwellings in the community over a 20 year period and addresses population growth by averaging the additional citizens into the existing dwelling) and a maximum impact response with a very low PPH, reflecting a large number of single and double occupancy dwellings.

Table 4-6 20 year Housing Requirements with varying Migration Rates and Varying PPH

Wahta Mohawks

20 Year Housing Requirements With Varying Migration Rates and Varying PPH

Current Housing Density =2.15

Year	Total Beginning of Year Population	Off-Reserve Population Growth	On-Reserve Population Growth	Housing Stock (0% Return, 2.15 p/home)	Housing Stock (0% Return, 1.75 p/home)	Housing Stock (0% Return, 3.15 p/home)	Total Housing Requirements Based on Varying Return Rates and Persons per Home (p/home)									
							5% Return @ 2.15 p/home	5% Return @ 1.75 p/home	5% Return @ 3.15 p/home	10% Return @ 2.15 p/home	10% Return @ 1.75 p/home	10% Return @ 3.15 p/home	25% Return @ 2.15 p/home	25% Return @ 1.75 p/home	25% Return @ 3.15 p/home	
2016	809	652	157	73	73	73	0	0	0	0	0	0	0	0	0	
2017	809	679	160	75	92	73	91	111	62	106	131	73	154	189	105	Study Complete
2018	839	707	163	76	94	73	93	114	63	109	134	75	158	195	108	
2019	870	736	166	78	95	73	95	116	65	112	137	77	163	200	112	
2020	902	766	169	79	97	73	97	119	66	115	141	78	168	206	115	
2021	935	797	172	80	99	73	99	122	68	118	144	80	173	213	118	
2022	969	829	175	82	100	73	101	124	69	120	148	82	178	219	122	Year 5
2023	1004	863	178	83	102	73	103	127	71	123	152	84	184	225	125	
2024	1041	898	181	85	104	73	106	130	72	126	155	86	189	232	129	
2025	1079	934	184	86	106	73	108	132	74	129	159	89	195	239	133	
2026	1118	972	187	87	107	73	110	135	75	133	163	91	200	246	137	
2027	1159	1011	190	89	109	73	112	138	77	136	167	93	206	253	141	Year 10
2028	1201	1052	194	91	111	73	115	141	79	140	171	95	213	262	146	
2029	1246	1095	198	93	114	73	118	145	81	143	176	98	220	270	150	
2030	1293	1139	202	94	116	73	121	148	83	147	181	101	227	279	155	
2031	1341	1185	206	96	118	73	124	152	85	151	186	104	234	287	160	
2032	1391	1233	210	98	120	73	127	156	87	155	191	106	241	297	165	Year 15
2033	1443	1283	214	100	123	73	130	159	89	160	196	109	249	306	170	
2034	1497	1335	218	102	125	73	133	163	91	164	201	112	257	316	176	
2035	1553	1389	222	104	127	73	136	167	93	168	207	115	265	326	181	
2036	1611	1445	226	106	130	73	139	171	95	173	212	118	274	336	187	
2037	1671	1503	230	107	132	74	142	175	97	177	218	121	282	347	193	Year 20
2038	1733															

Data based on Wahta provided information of 73 existing houses

Data Source: 1997-2016 Registered Indian Population for all First Nations in Canada provided by the Socio-Economic and Demographic Statistics Section, Indian and Northern Affairs Canada

Based on this consideration, the additional number of dwellings required in addition to the existing 73 that are in the community can be summarized as per the table below. Note that where a zero appears, it would be necessary to increase the capacity of the existing dwellings to accommodate additional people.

Table 4-7: Estimated Number of New Dwellings with Alternative PPH and Migration Rates

		Estimated Number of New Dwellings with Alternative PPH and Migration Rates								
		0% Migration Rate			+ 5% Migration Rate			+10% Migration Rate		
	PPH	3.15	2.15	1.75	3.15	2.15	1.75	3.15	2.15	1.75
Year										
5		0	9	27	0	28	51	9	47	75
10		0	16	36	4	39	65	20	63	94
15		0	25	47	14	54	83	33	82	118
20		1	34	59	24	69	102	48	104	145

From this assessment, the number of homes required for the potential 20 year development is between 1 and 145.

5.0 Wahta Current Housing

Housing at Wahta consists of a mix of tenure types (ownership and rental) with the rental stock owned by the community. The majority of homes in the community are wood framed construction and are single detached homes on large sized lots, which are held by private citizens through Certificate of Possession (CP). The rental stock includes duplex and fourplex type dwellings, situated on community owned common land.

This section reviews the state of housing as it currently exists at Wahta. The existing housing related programs and the status of the housing inventory are reviewed to better understand the current Wahta situation and ensure future plans address current needs.

5.1 Types of Housing

Dwelling options come in different forms or operational structure to meet the needs of the user. Below are 4 different options for dwelling units when considering the term “housing”. These options include all variations of housing in some form or another. Not all are present at Wahta currently, but it is helpful to know what other options may exist when considering fulfillment of future needs.

5.1.1 Single Detached House

The most common rural style dwelling unit is the single detached home. This option allows for the unit to occupy a single lot with its own servicing needs. This option proves popular for rural areas since the servicing for the unit can be on-site within the confines of the lot. Wells and septic beds can be installed within the lots with no impact to surrounding lots.

Some advantages of Single Detached Dwelling Type:

- Lots are typically large giving homeowner freedom of space and privacy;
- Servicing can remain on-site or be provided via a communal system; and
- Lot has its own access.

Although the single detached home seems like the obvious choice for rural living, it does have some disadvantages. Based on the larger lot size the cost to the owner can be very high which can result in default on the loan. Communal servicing can reduce the size of the lot and cost if such systems are in place.

This is the most common dwelling type currently at Wahta.



An example of a detached home

5.1.2 Semi Detached House

One of the most popular dwelling styles is the semi-detached home. This type of unit uses the single detached style and divides it into 2 separate living areas sharing a foundation and common wall. This option allows both owners to maintain single lot status while potentially sharing servicing needs depending on existing conditions.

Advantages of Semi-detached housing are;

- Reduced initial cost of home; and
- Can use both on-site and communal system servicing.

The disadvantage of the semi-detached unit lies in the privacy of the homeowner. Often the units will share a driveway or lawn and in some cases servicing. These disadvantages balance out with the reduced cost of purchase. The units also have flexibility to move between ownership or rental units based on the needs of the community.

The current duplex units at Wahta are examples of semi-detached dwellings.



An example of a semi-detached home (Also referred to as a duplex).

5.1.3 Row Housing

Not overly common in rural settings, row housing offers a homeowner an inexpensive option to home ownership. Row housing consists of a group of houses connected by a common wall in a line. The smaller lot size usually results in the inability to provide servicing via on-site means. Instead, these units require a communal system. A key advantage to this style of dwelling is the versatility of the units to act as both ownership and rental properties. This provides a means for a growing community to offer affordable rental units as a temporary option. These units also provide the ability to provide a “community” concept in which the housing can make use of available green space incorporating parks and common areas like athletic designated areas. These types of units are most prevalent in urban centers where the servicing requirements can be met through a piped connection for both water and sewer.

The current four-plex rental unit at Wahta is an example of a small-scale row housing development.



An example of Row Housing (also referred to as townhouses)

5.1.4 Apartment Complex

The apartment complex is typically divided into 2 separate types of dwellings – a complex with fewer than 5 stories and a complex with 5 or more stories. The servicing and advantages/disadvantages remain the same for both types of dwellings. However, how the complex is operated can alter the homeowners experience.

The apartment complex consists of several small housing units grouped into a large building. To take advantage of lot space, the units are stacked vertically with shared access. These dwellings will often be rental units that share servicing needs throughout the entire complex. These units offer living space only and do not include any lot. Although this construction type is uncommon in rural conditions it does provide security for the elderly and an aging population, and even small communities will consider small apartment buildings, usually of 3 stories or less. As mentioned above, the way in which an apartment is operated can change the definition of the complex. Apartments may be offered through rental or ownership. When the tenure is ownership, this is referred to as a condominium. In this case, homeowners pay a fee for additional services relieving the homeowner of overall building maintenance. Similar to the apartment complex, the condominium requires a communal system as all homeowners within the complex share services.

There are currently no apartment complexes in the Wahta community.



An example of a large, multi-storey apartment complex.

5.2 Community Housing Programs

Wahta currently facilitates housing through the Housing Department in the community. The housing department manages the rental units in the community, as well as manages the community housing subsidy programs. The existing programs are as follows.

Sanitation and Water Subsidy – applicants who are constructing a new home are eligible to receive up to \$15,000.00 in grant money to install a water source and wastewater treatment system (septic). The process requires a successful application process administered by the community. The amount of the subsidy is to be paid back over time by the Owner, or immediately upon sale or rental of the subsidized unit.

Housing Subsidy - applicants who are constructing a new home are eligible to receive up to \$26,300 in grant money to construct a new home. The process requires a successful application process administered by the community, which includes providing plans designed to an acceptable design standard. The amount of the subsidy is to be paid back over time by the Owner, or immediately upon sale or rental of the subsidized unit.

Ministerial Loan Guarantee Process (MLG) – The MLG is available on all Reserve lands which do not have a custom Lands Management Act and is a process by which a community member can provide financial assurance to a lending institution. For Wahta to participate in the MLG process on behalf of the Owner, the Owner must unilaterally gain approval from the financial institution for the loan or mortgage amount, at which time, Wahta will effectively guarantee the payment, and if the Owner falls into arrears, the community will effectively cover the payments and deal with the Owner.

Housing Renovation Assistance Program – The community provides a renovation program for homes that are at least 5 years old and located on Wahta Mohawk Territory. It is required that the dwelling be the primary residence and the Owner a Wahta citizen. The maximum financial assistance is a maximum of \$26,300.00 and covers 50% of submitted (after the fact) costs. If necessary, a MLG to cover additional costs by the applicant is allowable, provided they do not currently have an outstanding MLG.

Residential Rehabilitation Assistance Program (RRAP) – This is a program administered by the Canadian Housing and Mortgage Corporation (CMHC). Grants are available for successful applicants that require Health and Safety related renovations to their home, provided their income level is below \$42,500.00. Wahta assists interested applicants in filling out paperwork.

Sanitation and Water Supply Assistance Program – This is a community led initiative to supply financial assistance to obtain, install and repair an environmentally safe supply of drinking water or an environmentally safe septic system. The applicant must be the Owner of the home, and the home must be the primary residence. A maximum of \$5,250.00 total is allowed per primary residence, and covers 50% of realized costs, to be reimbursed to the Owner upon submittal of receipts and invoices.

In considering the programs available, the Community offers financial assistance to any community citizen who wishes to participate. The paperwork required for the community administered programs is relatively simple, and support is provided by the housing department if questions arise. The program can be characterized as supportive of community member initiative, while maintaining Ownership responsibility on the individual citizen. The renovation programs are similar in that they are set up to assist and support, while the Owner maintains control and responsibility.

5.3 Wahta Community Current Housing Inventory

There are currently 73 dwellings in the community that would be used as a primary residence. This includes a mix of tenure types (owned by citizens and owned by the community for the purpose of rental to community members), sizes (bedrooms) and ages. Table 5-1: Wahta Mohawks On Reserve Housing Inventory – 2017 provides a summary of the housing data received from the community.

Table 5-1: Wahta Mohawks On Reserve Housing Inventory – 2017

Wahta Mohawks On Reserve Housing Inventory - 2017
Including Privately Owned and Community Owned Rental Units

Age of Home (Years)	Number of Homes (Total)	Tenure Type	Number per Tenure Type	Condition				No. of Bedrooms			
				New	Good	Fair	Replace	1	2	3	4
0 - 4	4	Own	4	4				1	1	1	1
		Rent	0								
5 - 9	2	Own	2	2					2		
		Rent	0								
10 - 14	5	Own	4		4				3	1	
		Rent	1		1					1	
15 - 19	8	Own	2		2				1	1	
		Rent	6		6				4	2	
20 - 24	5	Own	5		3	1	1	1	1	3	
		Rent	0								
25 - 29	10	Own	8		4	4			3	5	
		Rent	2		2			1		1	
30 - 34	12	Own	9		8	1		1	4	4	
		Rent	3		3			3			
35 - 39	0	Own	0								
		Rent	0								
40 - 49	11	Own	6		5	1			4	2	
		Rent	5		5			1	4		
50+	16	Own	15		7	6	2		8	6	1
		Rent	1			1			1		
Totals:	73	Own	55	6	33	13	3	3	2	2	
		Rent	18	0	17	1	0	5	9	4	0

Data provided by Wahta Housing Department; Condition rating assigned by Department

The need for 3 current replacements is noted and will be considered in the development of New Housing projections.

5.3.1 Tenure Mix of Inventory

There are currently 55 (75%) of the dwellings in the community owned by private citizens. The remainder of the dwellings (18) are owned by the Nation and are rented to citizens. Based on discussions held with the Housing and Membership manager, vacancy rate is minimal on rentals (occasionally on small one-bedroom units) and non-existent on owned dwellings.

5.3.2 Condition of Inventory

The majority of the dwellings in the community (50) are noted as being in good condition. This includes 33 of the owned homes (66%) and 17 of the rental units (94%). Only 6 dwellings are considered new (less than 10 years old) and are all privately owned. 14 dwellings, 13 of which are privately owned are in fair condition. 3 of the homes are noted as Replace, due to poor condition of the dwelling. This means a total of 56 (77%) are in Good condition or better, and 70 (96%) are in Fair condition or better.

5.3.3 Dwelling Size

The most common descriptor used when considering the size of a dwelling is the number of bedrooms. This directly equates to the number of inhabitants that would be expected to live in the home. Suitable Housing is defined specifically by the number of bedrooms. The **Canadian National Occupancy Standard**⁵ derives the number of bedrooms a household requires as follows:

Canadian National Occupancy Standard defines housing as suitable when:
- A maximum of two persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone-parents, of any age, have a separate bedroom.
- Household members aged 18 or over have a separate bedroom - except those living as part of a married or common-law couple.
- Household members under 18 years old of the same sex share a bedroom - except lone-parents and those living as part of a married or common-law couple.
- Household members under 5 years old of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. This situation would arise only in households with an odd number of males under 18, an odd number of females under 18, and at least one female and one male under the age of 5.
An exception to the above is a household consisting of one individual living alone. Such a household would not need a bedroom (i.e., the individual may live in a studio

⁵ Housing suitability and the National Occupancy Standard (NOS) on which it is based were developed by Canada Mortgage and Housing Corporation (CMHC) through consultations with provincial housing agencies.

Canadian National Occupancy Standard defines housing as suitable when:
apartment or 'bachelor' apartment and be considered to be living in suitable accommodations).

While we do not have a direct correlation between which dwellings in the community have how many bedrooms and how many people live in each home, we do note that a significant number of the dwellings have 2 or more bedrooms (65 of 73) and that the current population density per dwelling is 2.15 people per home.

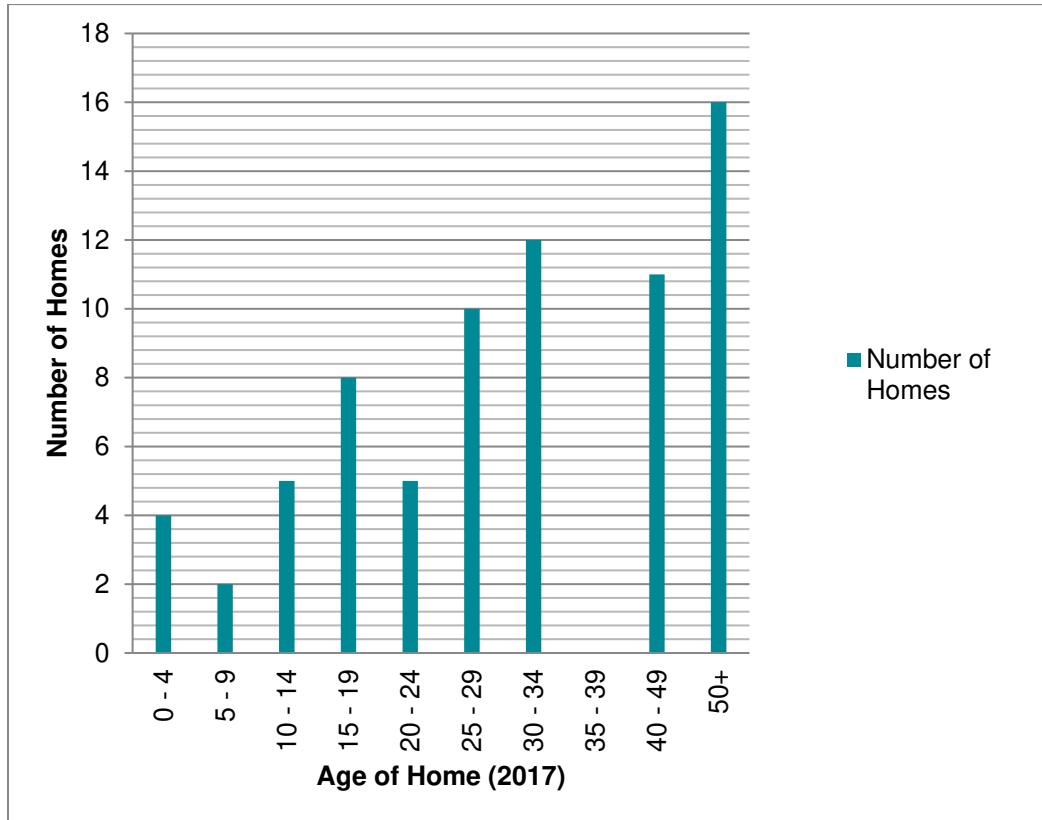
Table 5-2: Number of Bedrooms per Tenure Type – 2017

Number of Bedrooms Per Tenure Type – 2017				
Tenure Type	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Own	3	27	23	2
Rent	5	9	4	0

5.3.4 Age of the Current Housing Inventory

In consideration of future housing needs, it is important to not only consider the construction of new homes, but also the need for potential renovations and replacements of existing inventory. If a home is lost due to age and a newer home of the same size is built, one could say the quality of the housing inventory has improved, but the quantity of housing has not. This is the difference between the need for better housing and the need for more housing. Both requirements may co-exist depending on the specific community situation. The graph below shows the age of the On-Reserve Housing Inventory.

Figure 5-1: Age of On Reserve Housing Inventory



This can be interpreted to note that the housing in the community is aging. A total of 27 homes (37%) are over the age of 40 years old and 39 (53%) are over 30 years old. This is significant because as homes age, portions of the home that have longer durability and use become more likely to require repair or replacement. These include items such as structural components (wood framing and trusses, foundations), insulation and building envelope, siding and electrical wiring. These items represent significant costs to repair and failure to maintain in good condition can lead to the home quickly becoming uninhabitable. Since every component of a home construction is generally replaceable, it is possible to consider that a dwelling will last forever. However, in some cases, the repair or replacement is costlier and time consuming than replacing the building. In some cases, standards for construction may have changed, or the functionality of the building may no longer suit the user and a replacement becomes a less expensive option. This is not to say that age indicates a need when considered alone, but it may be a contributing factor to the need for a replacement.

The following table shows the condition of the dwellings in the community in comparison to the age of the homes.

Table 5-3: Number of Dwellings by Age, Tenure Type and Condition

Age of Home (Years)	Tenure Type	Condition			
		New	Good	Fair	Replace
0 - 4	Own	4			
	Rent				
5 - 9	Own	2			
	Rent				
10 - 14	Own		4		
	Rent		1		
15 - 19	Own		2		
	Rent		6		
20 - 24	Own		3	1	1
	Rent				
25 - 29	Own		4	4	
	Rent		2		
30 - 34	Own		8	1	
	Rent		3		
35 - 39	Own				
	Rent				
40 - 49	Own		5	1	
	Rent		5		
50+	Own		7	6	2
	Rent			1	
Totals:	Own	6	33	13	3
	Rent	0	17	1	0

Currently, the majority of the housing stock (96%) is in fair or better condition. Note that 13 of the 14 dwellings though noted as in fair condition are over 25 years old. 25 years represents a significant milestone in the life of a home. It is in the 20 to 25 year range that major components of the dwelling may require replacement. It is unknown specifically why the units are noted as Fair condition, but if related to the necessary replacement of a major item, this repair should be done immediately. The overall outlook based on condition however is positive.

Table 5-4: Comparison of Age of Housing Inventory to Number of Bedrooms and Tenure Type

Comparison of Age of Housing Inventory to Number of Bedrooms and Tenure Type				
Tenure Type	No. of Bedrooms	Less than 20 Years Old	20 to 30 Years Old	More than 30 Years Old
Own	1	1	1	1
	2	7	4	16
	3	3	8	12
	4	1	0	1
Rent	1	0	1	4
	2	4	0	5
	3	3	1	0
	4	0	0	0

This table gives some indication on the size of dwellings that are most likely to be needed in the future, based on potential replacement needs due to age. The highest risk group are the 2 bedroom units. Between Rental and Owner Tenure, 21 2 bedroom homes are over the age of 30. This represents 58% of the 36 2 bedroom homes which are a key staple in the current Wahta housing inventory. Maintaining these homes in a usable fashion will be important to minimize the need for potential replacement dwellings.

5.4 Market Analysis of Home Values

One component of the Housing Needs Assessment was to undertake a housing market analysis within the community. After review with the project team, it was noted that no housing transactions are recorded, and anecdotally, there is no supply of housing for sale in the community. This was recognized as a potential issue at the start of the project. To provide some consideration of housing costs in the community, the following is presented:

- Cost estimates to construct 1, 2, 3 and 4 bedroom detached units based on a generic floor plan. Cost covers only items related to construction (lot development included), but not land costs;
- Cost estimates to construct a fourplex with 3 bedrooms per unit;
- Cost estimate to construct a duplex with 4 bedrooms per unit; and
- Review of the cost for housing Off Reserve in nearby vicinity.

This information will help to establish the benchmark for the development of a new dwelling in the community, as well as consider comparatives to the local Off-Reserve housing market.

5.4.1 Construction Costs for New Housing On Reserve

We have developed a Class “D” Construction cost comparison estimates for 7 different types of housing mix in the community. Basic layouts for these options are presented in Figures 5-2 to 5-8 located in Appendix D, along with the associated cost estimates. The table below summarizes the total cost, including the lot development cost (assuming it is directly accessible via an existing road, with power, and utilizing an on-site well and septic system), the construction cost, and design fees, based on the Owner acting as their own Project Manager, and professional involvement being limited to development of design plans. The estimates developed are based on a moderate quality of construction materials. Low level (meet code but is utilitarian in function) and high level of construction materials are also noted. Cost shown does not include application of existing community funding.

Table 5-5: Class 'D' Cost for Select Size Dwelling Units

Description	Size	ft ²	Cost		
			Low (-10%)	Median	High (+15%)
1 Bedroom	22' x 20'	440	\$108,000	\$120,000	\$138,000
2 Bedroom (small)	26' x 20'	520	\$122,000	\$136,000	\$157,000
2 Bedroom (large)	36' x 24'	864	\$177,000	\$197,000	\$227,000
3 Bedroom	40' x 28'	1120	\$214,000	\$238,000	\$274,000
4 Bedroom	42' x 30'	1260	\$231,000	\$257,000	\$296,000
Duplex (4 Bedroom)	42' x 30'	1260	\$201,000	\$224,000	\$258,000
Fourplex (3 Bedroom)	40' x 28'	1120	\$203,000	\$226,000	\$260,000

In addition to the construction cost estimate, the following table shows the cost per square foot for each option.

Table 5-6: Class 'D' Cost/ Ft2 for Select Size Dwelling Units

Description	Size	ft ²	Cost per ft ²		
			Low (-10%)	Median	High (+15%)
1 Bedroom	22' x 20'	440	\$245	\$273	\$314
2 Bedroom (small)	26' x 20'	520	\$235	\$262	\$302
2 Bedroom (large)	36' x 24'	864	\$205	\$228	\$263
3 Bedroom	40' x 28'	1120	\$191	\$213	\$245
4 Bedroom	42' x 30'	1260	\$183	\$204	\$235
Duplex (4 Bedroom)	42' x 30'	1260	\$160	\$178	\$205
Fourplex (3 Bedroom)	40' x 28'	1120	\$181	\$202	\$232

In reviewing the two tables, it can be seen that size greatly impacts the cost of construction, and the cost per square foot. The reason for the higher cost per square foot for smaller residences can be attributed to a number of factors, but the largest impact is the cost to develop a foundation. The amount of work required for a small home foundation in comparison to larger home foundation is comparable in effort required to build. It is similar in many of the major components such as wall framing and roof construction – the labour required does not directly correlate to the size. As an example, our small 2 bedroom dwelling is approximately half the size of the 3 bedroom example. The level of labour required for the smaller dwelling is not half of that for the larger however; it would be closer to 75% of the labour required for the larger home. Material costs are directly scalable, though on a large project scale (multiple construction at once) the buyer may realize a price relief.

5.4.2 Off Reserve Housing Market

Wahta sits in the heart of the western half of the District Municipality of Muskoka along Highway 400. Key urban centers in the District of Muskoka include Gravenhurst, Bracebridge and Huntsville. Waterfront cottage property is highly sought out for recreation causing secondary cottage markets to greatly increase. Housing prices are also experiencing increases. Muskoka is bound by the Parry Sound District to the North, Simcoe County to the South West and Kawartha Lakes to the South East. A search of local house listings will return a wide variety of options from age, cost and size. Housing supply in the area seems to be robust.

For a comparative analysis on dwelling values in the surrounding areas, data from the 2016 Census was accessed. The data represents a summary of the self-assessed value of the dwelling by the homeowner. The summary table is based on the data for seven local regions and towns close to Wahta.

Dwelling Values in the Areas Surrounding Wahta

Source: Statistics Canada - 2016 Census. Catalogue Number 98-400-X2016233.

		Muskoka District	Simcoe County	Kawartha Lakes	District of Parry Sound	Huntsville	Bracebridge	Gravenhurst
Total - Structural Type of Dwelling	Average	\$415,170	\$416,640	\$347,722	\$339,331	\$353,951	\$346,942	\$344,935
	Median	\$300,328	\$375,189	\$299,811	\$259,522	\$299,246	\$300,021	\$279,136
	80% Range	\$150,000 to \$749,000	\$200,000 to \$749,000	\$150,000 to \$749,000	\$100,000 to \$599,000	\$150,000 to \$599,999	\$150,000 to \$599,999	\$100,000 to \$749,000
Single-Detached Dwelling	Average	\$429,084	\$433,612	\$355,118	\$342,532	\$359,140	\$359,409	\$364,247
	Median	\$300,833	\$394,978	\$300,277	\$260,082	\$299,460	\$300,882	\$298,958
	80% Range	\$100,000 to \$749,000	\$200,000 to \$749,000	\$150,000 to \$599,000	\$100,000 to \$599,999	\$150,000 to \$599,999	\$200,000 to \$599,000	\$150,000 to \$749,000
Other Attached Dwelling	Average	\$301,024	\$324,754	\$252,672	\$293,192	\$306,204	\$262,060	\$294,942
	Median	\$255,101	\$313,559	\$240,259	\$250,359	\$275,442	\$245,128	\$249,995
	80% Range	\$150,000 to \$599,000	\$150,000 to \$599,999	\$150,000 to \$399,999	\$100,000 to \$499,000	\$150,000 to \$599,999	\$150,000 to \$499,999	\$100,000 to \$499,999

Notes:

Total - Structural Type of Dwelling includes all types of homes

Single Detached Dwelling includes all sizes of Detached Dwellings in the noted District or Town

Other Attached Dwelling includes Semi-Detached Homes, Row Housing and Apartments

The 80% range shows the dwelling value range when the lowest 10% and highest 10% of the values are removed.

The key information to consider from this table is that the Off Reserve housing market offers many options from a cost perspective. The average cost for a single-Detached Dwelling (the most prevalent type of dwelling at Wahta) averages between \$342,532.00 and \$433,612.00, including land cost.

While we can not compare these values directly to the estimated construction costs at Wahta, we can see that for Single-Detached Dwellings, the costs for 1 bedroom construction are generally in the lower range of the 80% factor, particularly when considering the Off Reserve value includes land value. The remainder of the construction types On Reserve are also in the lower part of this range and for the most part, fall below the Average and Median Off Reserve local markets.

So what does this mean? At first glance, it would appear to be cheaper to construct a home at Wahta then to purchase a home (or build new) in the local area. Part of this can be attributed to tax considerations and permitting requirements Off Reserve. The significant difference though as we have seen from the community consultation in regards to a Housing Market is that many concerns exist over the value of investment on the reserve. They want to be able to sell their home at some point for a significant percentage of the value they have invested, and because of the existing rules and policies that exist with On Reserve lands and developments to that land, the risk of little return is not palatable to many. What can make the situation of low return on investment palatable is if the citizen plans to utilize the On Reserve dwelling for a significant length of time (30+ years). The return on a mortgage investment in that case is that the person lives mortgage free for a significant period of time.

If Wahta wishes to see more people living in the community, creative thinking around expanding the On Reserve Housing Market will be an important step.

6.0 Future Housing Development

To this point in the report, analysis of the existing condition has been considered. We have reviewed historical data to determine a range in the number of homes required, and reviewed information about the existing housing stock and market at Wahta and the surrounding area. The next step is to consider future development in the community.

6.1 Land Area Review

Wahta consists of approximately 14,795 acres of land. The community as a whole sits on a portion of the Canadian Shield referred to as the Central Gneiss Belt. The bedrock is very close to or at the surface throughout the community. The vegetation within the community includes a wide variety of vegetation common to the Muskoka area. Marshes and streams infiltrate the bedrock and heavy treed terrain that is part of the Georgian Bay watershed. In general, these conditions can provide challenges for development purposes.

As part of this project, we have undertaken a desktop review of the current existing lands within Wahta Territory to provide potential areas for future housing development. The availability of developable land will influence the final recommendations of the report.

6.1.1 Constraints Analysis

Through the use of publicly available database information including satellite photography, resource mapping and the 1994 Capital Planning Study, the area within Wahta was reviewed and considered for suitability for housing construction.

Figure 6-1 and Figure 6-2 show the General Site Plan and Aerial Photography (2013) for Wahta.

It can clearly be seen that there are many water bodies throughout the community. Figure 6-3: Report Existing Land Use Plan shows where currently the Certificate of Possession (CP) lands and Commonly Held lands within the community are based (2017).

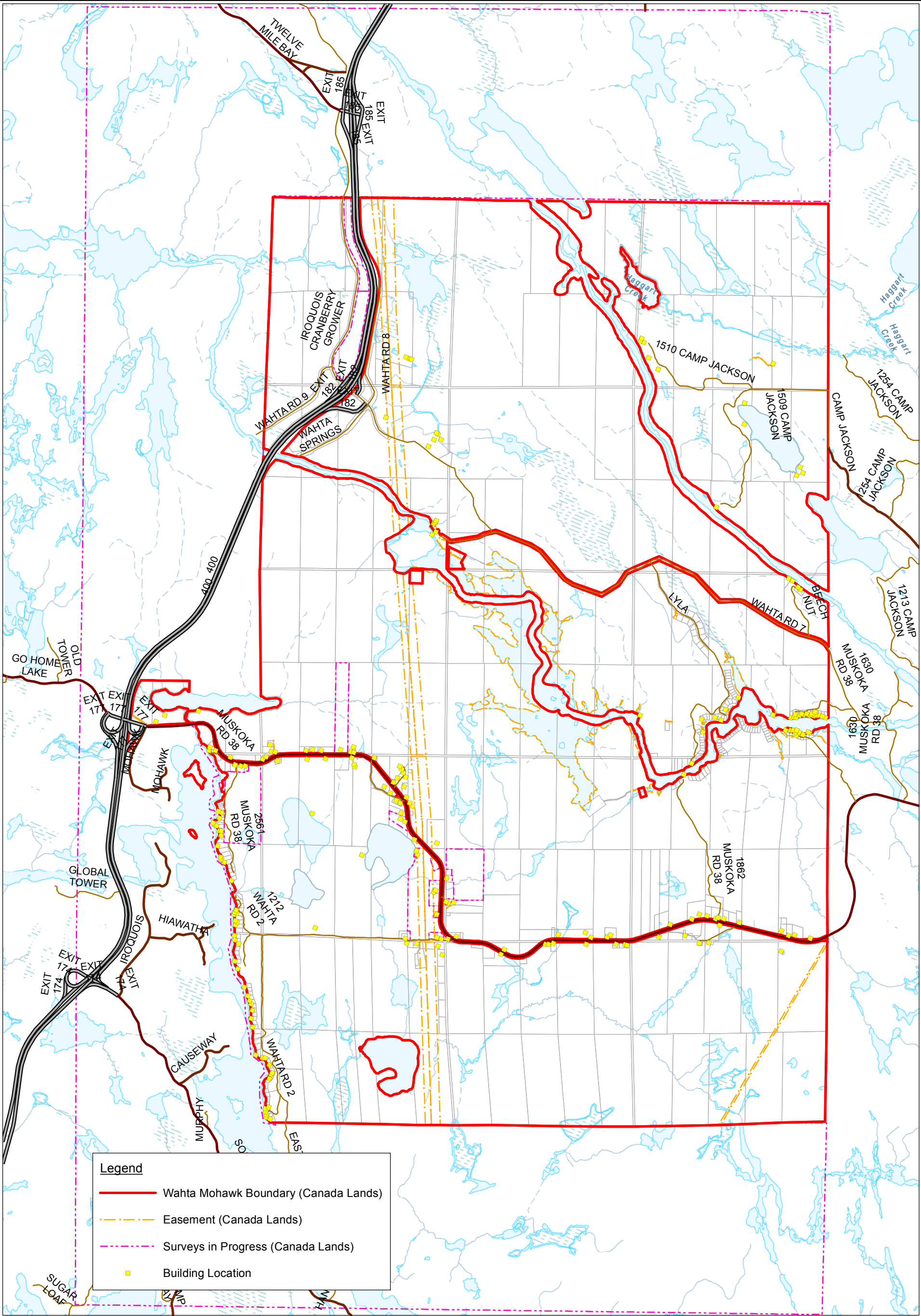
In determining potential housing development sites, the following constraints were considered:

- Soil suitability for construction similar to current construction conditions in the community (soil or flat rock);
- Topography of land; given the roughness of the terrain, potential areas of development that could provide 60% usable construction area were considered suitable (see Figure 6-4: Report Unsuitable Slope Constraints);
- Avoidance of marshland and swamp;
- Avoidance of lands designated as economic development in the 1994 CPS (see Appendix E for relative Figures)
- Access to established road or road allowance;
- Buffer around OPG holdings; and
- Outside of power utility corridor.

Recognizing that in the future ownership of lands may change, both CP and Commonly Held lands were considered for suitability.

Access to drinking water was not included in the assessment of lands. We understand that currently, private wells are the primary water source, but understand that this creates difficulty for some residents when wells go dry or when water quality is difficult to manage. This will exist though throughout the type of land the Territory is situated on. One consideration to relieve this issue would be to consider surface water sources for small communal systems for future developments. This would impact where developments could occur and should be further investigated through a detailed study.

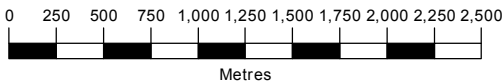
As a result of this exercise, a significant amount of area was identified within the existing Territory for potential future development. These areas are shown on Figure 6-5



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True North



NEEGAN BURNSIDE

Client

WAHTA MOHAWK

Map Title

COMPREHENSIVE COMMUNITY HOUSING NEEDS ASSESSMENT GENERAL PLAN

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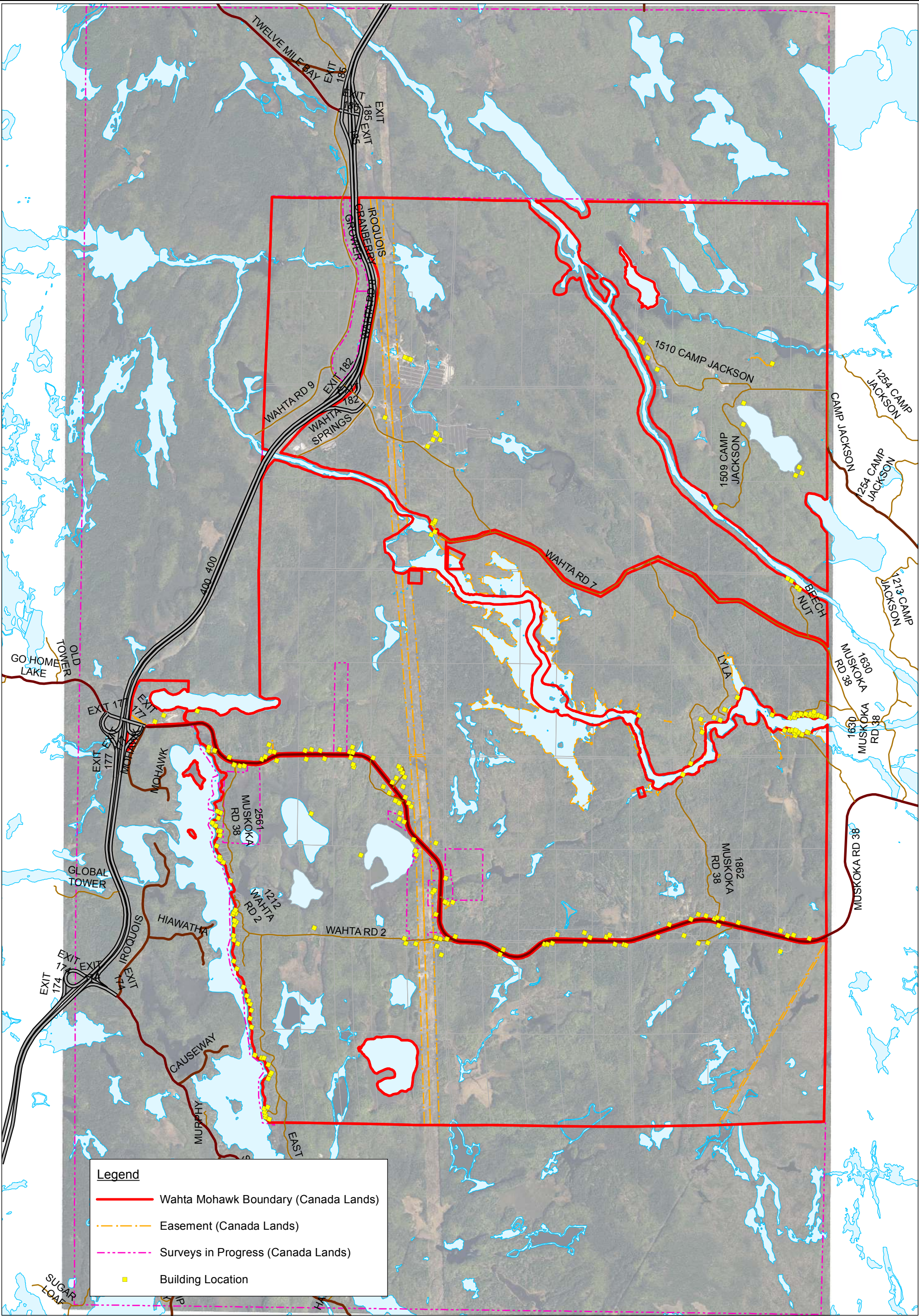
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Project No.

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Figure No.

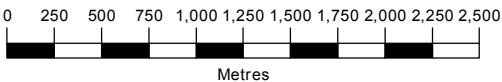
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True North



Metres

NEEGAN BURNSIDE

Client

WAHTA MOHAWK

Map Title

COMPREHENSIVE COMMUNITY
HOUSING NEEDS ASSESSMENT
2013 AERIAL PHOTOGRAPHY PLAN

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D.T.

Date

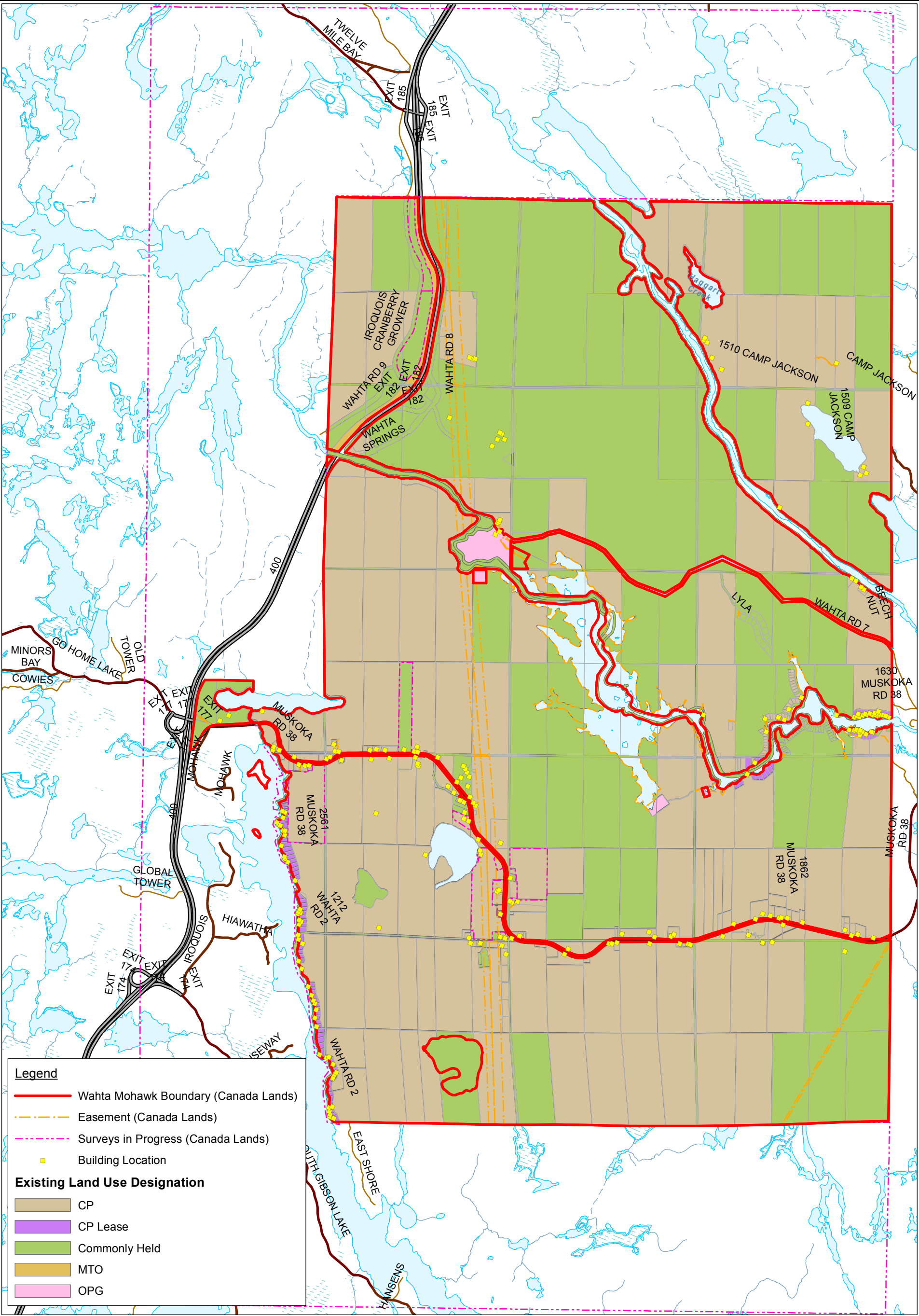
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Figure No.

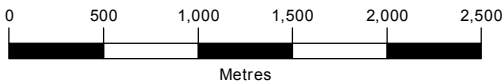
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Scale Factor: 0.99960



True North



NEEGAN BURNSIDE

Client

WAHTA MOHAWK

Map Title

**COMPREHENSIVE COMMUNITY
HOUSING NEEDS ASSESSMENT
EXISTING LAND USE PLAN**

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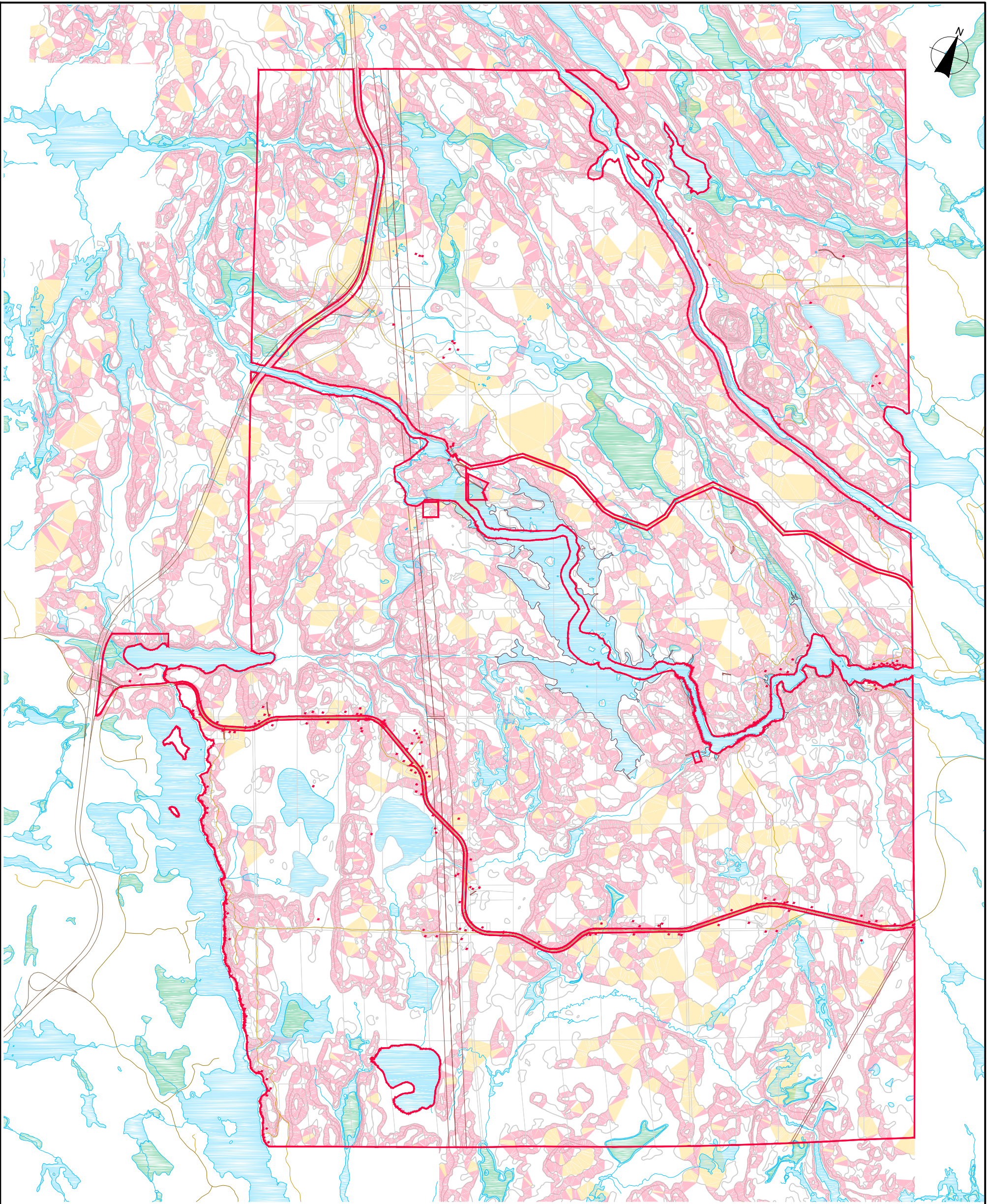
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Figure No.

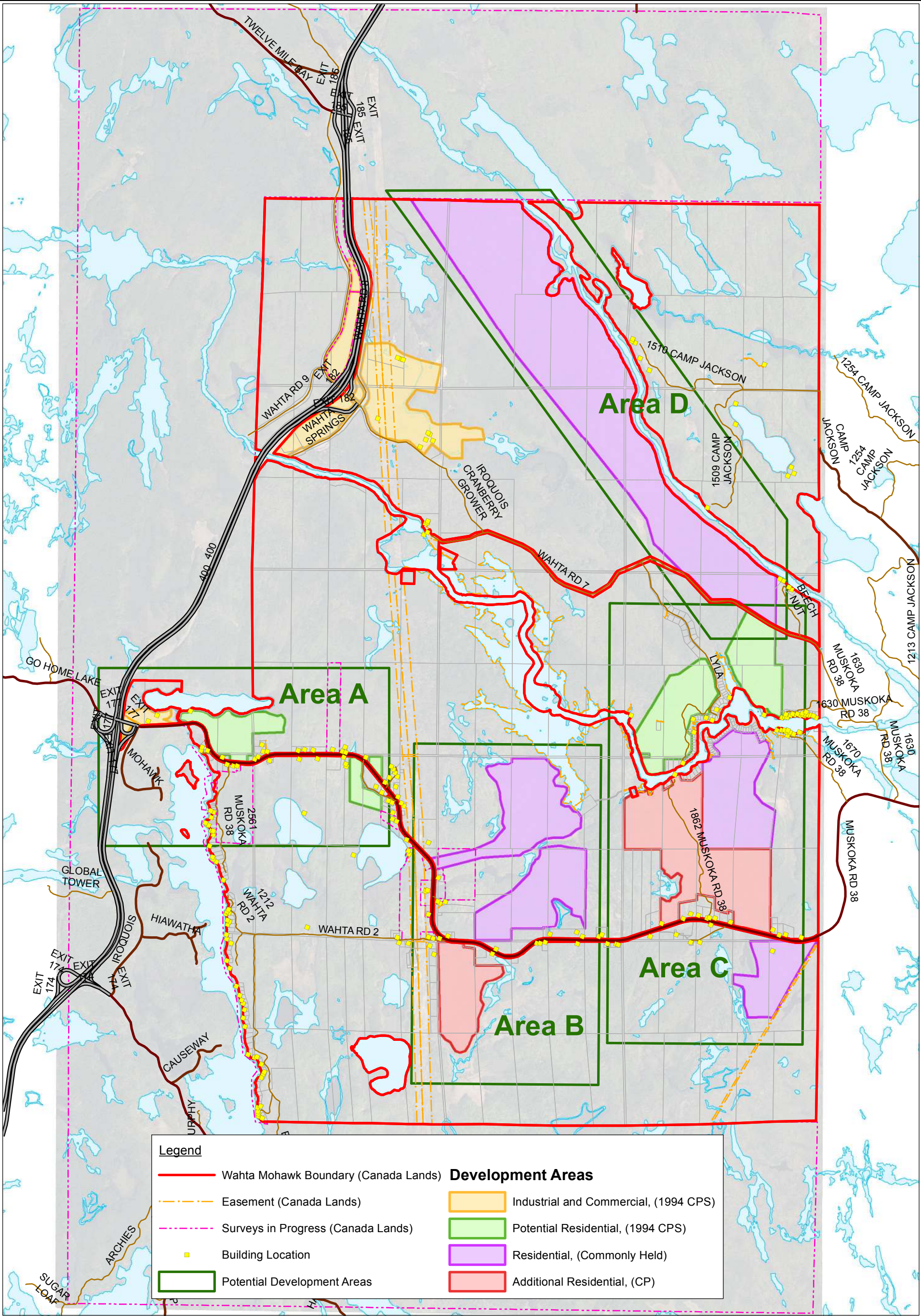
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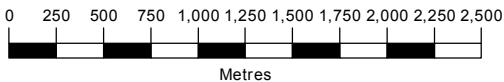
- LEGEND**
- WAHTA MOHAWK FIRST NATION BOUNDARY
Canada Lands Administrative Boundary
 - WATERCOURSE
Ontario Base Mapping Open Source Data
 - WATERBODY
Ontario Base Mapping Open Source Data
 - WETLAND
Ontario Base Mapping Open Source Data
 - BUILDING
Wahta Mohawk GIS Department

- LAND SURFACE SLOPES 1% to 5%
Created from 5m Contours obtained from Ontario
Base Mapping Open Source Data
- LAND SURFACE SLOPES >5%
Created from 5m Contours obtained from Ontario
Base Mapping Open Source Data

		<div>Figure Title</div> <div>COMPREHENSIVE COMMUNITY HOUSING NEEDS ASSESSMENT</div> <div>UNSUITABLE SLOPE CONSTRAINTS</div>		
Client <div>WAHTA MOHAWKS</div>	Drawn C.S.	Checked D.T.	Date JANUARY 2018	Figure No. <div>6-4</div>
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NEEGAN BURNSIDE

Client

WAHTA MOHAWK

Map Title

COMPREHENSIVE COMMUNITY
HOUSING NEEDS ASSESSMENT
2013 AERIAL PHOTOGRAPHY PLAN

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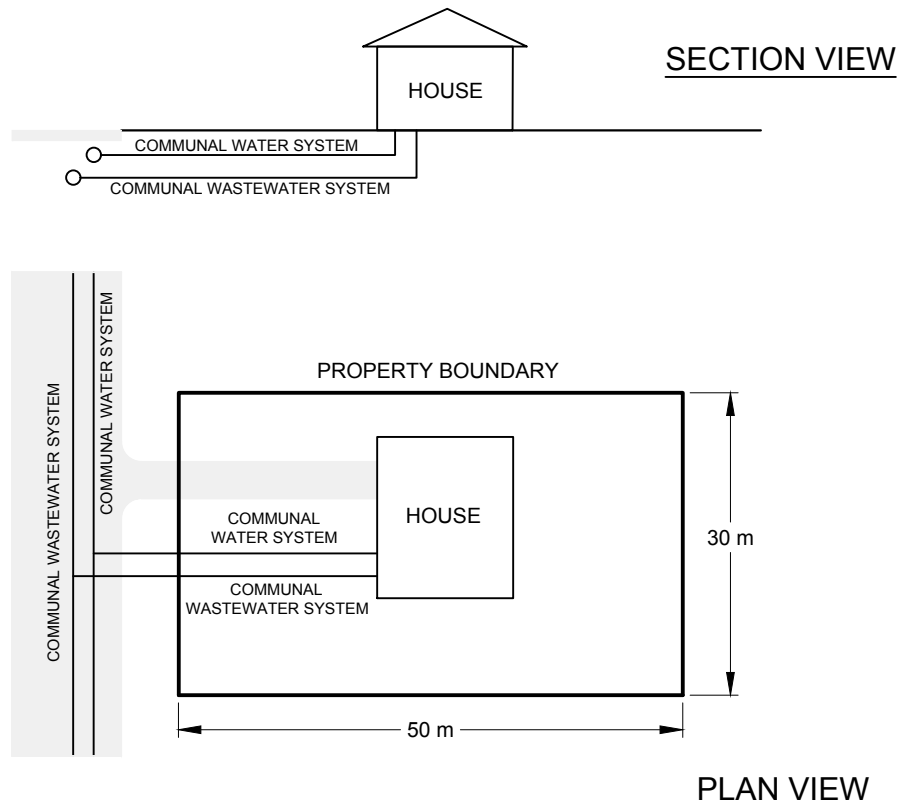
2018/01/24

Project No.

300040252

Figure No.

6-5



LOT SIZING BASED ON DISC LEVEL OF SERVICE
STANDARDS (LOSS) MAXIMUM 30m LOT
FRONTAGE AND MAXIMUM 1,500m² LOT SIZE.

NEEGAN BURNSIDE

Figure Title

COMPREHENSIVE COMMUNITY HOUSING NEEDS ASSESSMENT

COMMUNAL SYSTEM SCHEMATIC

Client

WAHTA MOHAWKS

Drawn

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D.T.

Date

JANUARY 2018

Figure No.

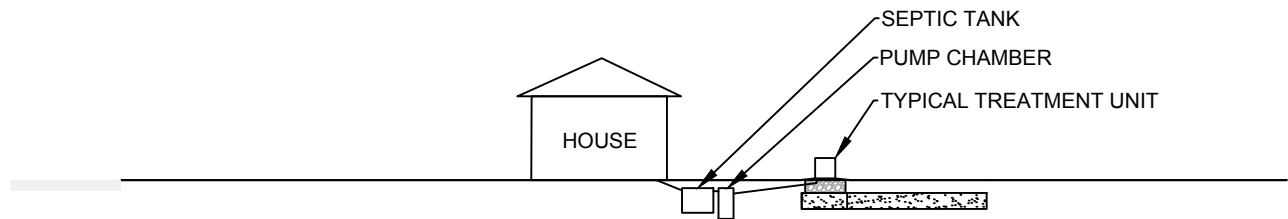
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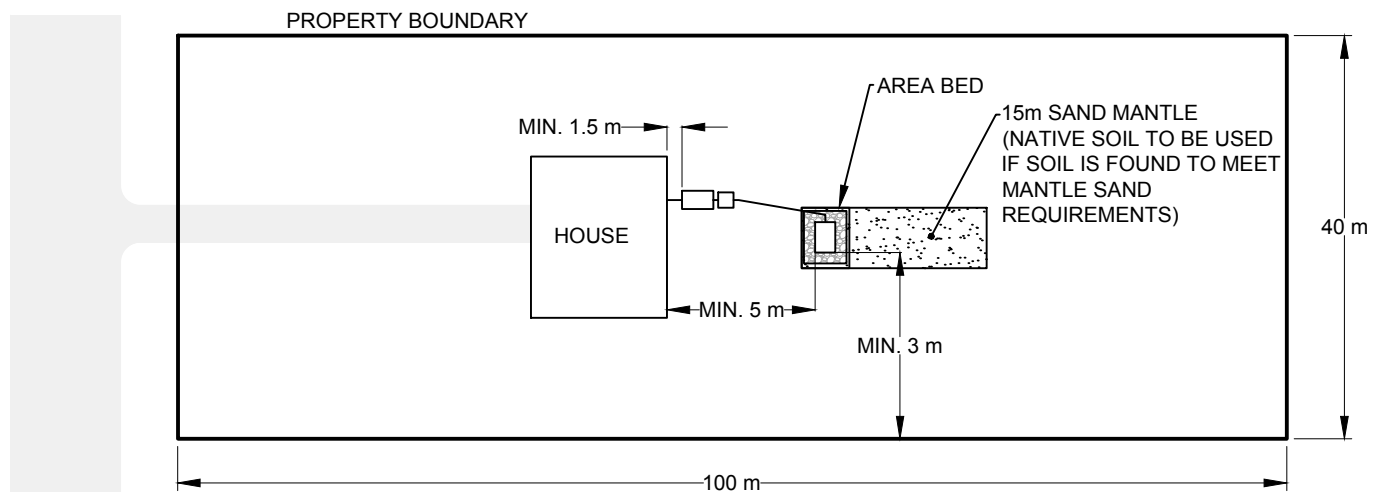
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SECTION VIEW



PLAN VIEW

LOT SIZING BASED ON NITRATE DILUTION CALCULATION
USING CURRENT POPULATION HOUSING DENSITY OF 2.15 pph.

NEEGAN BURNSIDE

Figure Title

**COMPREHENSIVE COMMUNITY HOUSING
NEEDS ASSESSMENT**
CONVENTIONAL INGROUND BED
SEPTIC SYSTEM SCHEMATIC

Client

WAHTA MOHAWKS

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C.S.

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D.T.

Date

JANUARY 2018

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Project No.
300040252

Figure No.

6-7

Further verification and detailed study would be required prior to developing in these areas, but it is important to note that there is apparently enough land currently in the community to address even the highest case housing scenario.

6.1.2 Technical Design Parameters for Lot Development

Technical criteria and requirements play an important role in developing community plans. In addition to the population and housing projections, consideration of residential lot sizes suitable for Wahta need to be considered.

Residential Lot Sizes

The Department of Indigenous Services (DISC) Level of Service Standards (LOSS)⁶ outlines two types of standards for residential lot development: an urban standard and a rural standard. The urban standard would be for piped water and sewer on a maximum sized lot of 1,500 m² with a maximum frontage of 30 m (see Figure 6-6: Report Communal System Schematic). The rural standard would be a private well and septic system (see Figure 6-7: Report Conventional In-Ground Septic System). All of the homes at Wahta are currently using on-site water supply (wells) and wastewater treatment (conventional septic). Therefore, Wahta falls under a rural standard of servicing for their residential units. Further consideration for development in this report will be based on that standard. It should be noted however that if a communal system is constructed and placed for either part or the whole of current and future housing, the impact would be that more lots could be developed within the same area.

In regards to how much area is required for the on-site servicing, the requirements of the on-site wastewater treatment system dictate the required lot sizing. As such, the focus for the remainder of this section will be on the lot size required by providing wastewater treatment.

There are various methods available to evaluate appropriate lot size to accommodate septic systems for given terrain and soil conditions. One method is to use a nitrate dilution calculation to determine the size of lot required to ensure that effluent mounding does not occur at the property boundaries. Using a standard percolation rate from the provincial Ministry of Environment (MOE) Sewage Design Guidelines, along with the projected housing density and projected per capita water usage, a detailed nitrate dilution calculation was completed for typical construction at Wahta and is presented in Appendix F.

Table 6-1: Proposed Lot Sizing based on Type of Wastewater Collection and Treatment summarizes the required lot sizes and dimensions based on the urban standard and the application of the rural standard for Wahta. Note that the lot size is based on the

⁶ The DISC LOSS document is based on minimizing the cost of development; as such, lots, even for a 'rural' development, would be developed adjacent to each other to minimize road and utility costs. For lot sizing, particularly with the rural standard, the concept of minimum size based on the wastewater system is still valid, even if the development allows for lots to be scattered.

average number of people per household and their associated usage rate. When more people occupy the household, the lot size must increase.

Table 6-1: Proposed Lot Sizing based on Type of Wastewater Collection and Treatment

Type of Wastewater Collection and Treatment	Min. Lot Size (ha)	Minimum Lot Dimensions
Fully Piped (Urban Standard)	0.15	30 m x 50 m
On-Site Septic Systems (2.15 PPH) (Conventional & Raised Bed based on nitrate dilution calculations)	0.44	40 m x 100 m
On-Site Septic Systems (3.15 PPH) (Conventional & Raised Bed based on nitrate dilution calculations)	0.575	50 m x 115 m

6.2 Future Housing - Recommendations

In section 4.4, the potential number of homes required for a 20 year population in the community was discussed. Depending on the scenario consideration for PPH and Migration Rates, between 1 and 145 homes would be required. This is a large gap to consider and makes planning difficult as the infrastructure support for one additional home in the community is far different than an additional 145 homes. Below, recommendations on future housing needs are made in regards to number of lots and homes to be developed, tenure type and size considerations

6.2.1 Future Housing – Number of Dwellings Required

The table below reflects the number of additional dwellings required at Wahta based on alternative migration rates and Population Density Rate per Household (PPH).

Table 6-2: Estimated Number of New Dwellings with Alternate PPH and Migration Rate

		0% Migration Rate			+ 5% Migration Rate			+10% Migration Rate		
	PPH	3.15	2.15	1.75	3.15	2.15	1.75	3.15	2.15	1.75
Year										
5		0	9	27	0	28	51	9	47	75
10		0	16	36	4	39	65	20	63	94
15		0	25	47	14	54	83	33	82	118
20		1	34	59	24	69	102	48	104	145

To adequately plan for the future, we must consider an appropriate scenario for the number of housing units required. Based on the previous information, Wahta has an aging population, and there is evidence that people wish to return home.

6.2.1.1 Number of Future Dwellings - Recommendations

Population Density Rate per Household – As the table shows above, a change in the PPH will represent a significant impact to the housing requirement. This measure is reflective of the age and occupant group makeup, which in the current case at Wahta is a number of single and double occupancy users. Based on the aging population, this trend is likely to continue. We recommend proceeding with an estimated PPH of 2.15 for purposes of the population projection.

Migration Rate – Once again, the table shows us that migration rate can also have a major impact on the population and housing requirements of a community. Over the past 20 years however, there has been minimal return to the community. This could be affected by barriers that may exist as the response to the possibility of return as noted in the surveys was strong. We would recommend that a migration rate of +5% be used for purposes of the population projection.

Lot Development Needs – With the two recommendations noted, Wahta will have to consider the potential development of 69 lots to meet their 20 year housing need. This number also provides flexibility to match the reality of what may occur over the next 20 years as well. 69 lots are sufficient to cover 80% of the scenarios noted in Table 6-2: Estimated Number of New Dwellings with Alternate PPH and Migration Rate. For example, if the migration rate is less than expected, the lots will last longer. If the migration rate is higher, the lot number may only be adequate for the 10 year projection. Conversely, if the number of people per home increases (such as more families with children live in the community) the lots may last longer. If demand increases though as single and double occupancy retirees move to the community, the lots, once again, may not last as long. The total of 69 lots though gives good flexibility to the 10 to 20 year horizon.

It should also be noted that it is not necessary to develop all 69 lots at once; the key is to identify the potential for the number of lots and be prepared to have them available as they are needed.

6.2.2 Future Housing – Tenure Type

The current housing at Wahta consists of privately owned and rented dwellings. The community maintains a stock of 16 units, representing 25% of the total housing in the community, geared primarily to seniors and families.

Table 6-3: Community Housing Per Tenure Type

	Community Homes Per Tenure Type - 2017				
Tenure Type	TOTAL	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Own	55	3	27	23	2
Rent	18	5	9	4	0

In the limited surveys returned, ownership was the tenure of choice for most people. It was noted during the interview with the Lands & Housing Department that those that are in rentals tend to stay for long periods of time and that renting is generally not seen as a transition step to ownership. The reasons for this may be tied to financial and land access factors.

6.2.2.1 Tenure Type - Recommendations

With limited information available on the wishes of the community citizens, we recommend that the community plan to maintain the current ratio of Owned and Rented dwellings at 25%. This would mean that at the forecasted 20 year projection, 15 of the 69 dwellings would be Rental units. This number can be adjusted as funding opportunities arise or if the community wishes to take a more direct involvement in providing housing by increasing the number of rental dwellings, or if demand for Owned dwellings exceeds 25%.

6.2.3 Future Housing – Dwelling Size

Dwelling size is primarily a function of Owner needs. It is not expected that the community will mandate size of home, except through the potential for a housing policy or Occupancy standard. On the rental side, the community should consider flexibility in the rental housing.

6.2.3.1 Dwelling Size – Recommendations

It is recommended that for Owned dwellings, the community consider only that new homes should be built in accordance with an occupancy standard, such as the National Occupancy Standard. For Rental units, the community should consider small units, consistent with 1 or 2 people per home, as well as 3 bedroom family units. The community may want to consider the construction of side by side 2 bedroom rental units that can be easily renovated through the removal of a shared wall to become a four bedroom unit. CMHC has developed plans for what they term FlexHousing which can be adjusted as demands change for the dwelling. This type of concept would be advantageous to consider for Wahta, especially for Rental units, but also promoted to Owners.

6.3 Future Housing Development – Summary

The recommendations proposed for future housing development in the community are summarized further below in Table 6-4: 20 Year Housing Development Recommendations.

Table 6-4: 20 Year Housing Development Recommendations

Wahta Mohawks 20 Year Housing Development Recommendations						
Timeframe	Number of Lots Required	Number of Lots Recommended	Rental Units Recommended	Recommended Rental Unit Inventory	Rental Unit Construction Cost	Rental Unit Construction Cost - Total
0-10 Years	39	69	10	2 x 1 Bedroom	\$240,000	\$1,898,000
				6 x 2 Bedroom	\$1,182,000	
				2 x 3 Bedroom	\$476,000	
10 - 20 Years	30	0	8	2 x 1 Bedroom	\$240,000	\$1,925,000
				4 x 2 Bedroom	\$952,000	
				2 x 3 Bedroom	\$476,000	
				1 x 4 Bedroom	\$257,000	

Recommended Number of Lots – A total of 69 additional dwellings is the proposed current estimation for the 20 year horizon. The 10 year need is 39 potential units. Given the response rate to the recent opportunity to purchase lots in the community, and the relative inexpensiveness of lot development, we are suggesting that the entirety of the 69 lots be considered early in the planning period. This does not mean that the infrastructure needs to be developed immediately, but the design and survey for the lots should be undertaken. The infrastructure could also be developed in phases (19 lots every five years) or in multiple areas throughout the identified potential development sites.

Rental Unit Recommendation – A total of 18 new rental units are suggested, with 10 in the first 10 years and 8 in the second decade. This is based on the current ratio of 25% of the dwellings in the community being rented and noting that renting is practiced by many people On and Off Reserve. This can be adjusted as demand dictates, and if need and desire to maintain the rental program at its current level continues.

Rental Unit Inventory Recommendation – The recommended sizes of units are based the assumption that the PPH will remain at 2.15 persons per household and recognizes

that smaller occupant groups (seniors and retirees) are common at Wahta. This mix can be adjusted as need dictates.

Construction Costs – These numbers are intended to give a rough estimate of potential investment in rental construction that the Community can expect if it follows through with this plan as shown. These costs are for construction of the units only, based on individual wells and septic systems. No other infrastructure development cost is included.

7.0 Barriers to Implementing the 20 Year Housing Plan and Mitigation Plans

Throughout the project, the opportunity existed to discuss with community members and staff their perceptions and understandings of what prevents people from moving to and residing in the community. Consideration of these barriers and ways to address them are important for Wahta to achieve its housing goals. This section considers the barriers that were noted and analyzes potential gaps and proposes strategies to address these barriers.

The following table is a summary of the Barriers to Attaining Housing in the Community of Wahta Mohawks.

Barriers to Attaining Housing in the Community of Wahta Mohawks

This table represents a summary of responses received through community consultation activities, discussions with community staff and internal discussions. Some responses have been combined into an individual barrier.		Barrier Types					Barrier Category			Proposed Mitigation Strategies	Implementation Period	Document Development
		Economic	Land	Social	Policy	Education	Returning to the Community	Living in the Community	Home Ownership			
1	Can not afford to build a home	✓					✓	✓	✓	Develop alternative financing option (s)	Immediate	Policy
2	Can not afford to buy a home in the community	✓					✓	✓	✓	Develop alternative financing option (s)	Immediate	Policy
3	Do not want to deal with the bank	✓			✓	✓		✓	✓	Develop alternative financing option independent or arms length from financial institution; Develop policy to support financing options; Develop educational resources on how to work with a bank	Short Term	Policy
4	Can not get a loan from the bank (credit related)	✓			✓	✓	✓	✓	✓	Develop alternative financing option independent or arms length from financial institution; Develop policy to support financing options; Develop proactive education program regarding keeping good credit	Short Term	Policy
5	Do not know how to get a loan from the bank					✓			✓	Develop educational resources on how to work with a bank	Short Term	Resource
6	More rental housing is needed	✓			✓		✓	✓		Construct more rental housing in the community; Review policy to consider if increased rental demand alters rental delivery; Consideration of privately owned rental units	Medium Term	CCP, CPS, LUP, Policy
7	I do not want to own a home because renting in the community is low cost	✓			✓			✓	✓	Develop primary objectives of housing in comunity and develop rental policy to match	Immediate	Policy
8	I do not know how to buy land in the community		✓			✓	✓	✓	✓	Develop community strategy to make land available for purchase by citizens primarily for primary residence construction; Provide education to citizens on policy	Short Term	CCP, CPS, LUP, Policy
9	Land in the community is too expensive	✓	✓		✓		✓		✓	Develop community strategy to make land available for purchase by citizens primarily for primary residence construction; Develop Land Policy consistent with Community Housing Goals	Short Term	LUP, Policy
10	There are no homes to buy in the community	✓					✓	✓	✓	Develop strategy to increase housing stock in the community	Short Term	CPS, Policy
11	There is no land to buy from the community		✓		✓		✓	✓	✓	Develop community strategy to make land available for purchase by citizens primarily for primary residence construction; Develop Land Policy consistent with Community Housing Goals	Short Term	LUP, Policy
12	There is no land to buy from community members		✓				✓	✓	✓	Develop community strategy to make land available for purchase by citizens primarily for primary residence construction	Short Term	LUP, Policy
13	The supply of building lots is limited by land leases to non-natives		✓		✓		✓	✓	✓	Develop community strategy to make land available for purchase by citizens primarily for primary residence construction; Develop Land Policy consistent with Community Housing Goals	Short Term	LUP, Policy
14	Can't find appropriate high skilled work in the community or nearby			✓			✓			Investigate Economic Development opportunities to increase employment opportunity diversity in the community	Long Term	CCP
15	Lack of employment opportunity in the community			✓			✓			Investigate Economic Development opportunities to increase employment opportunity diversity in the community	Long Term	CCP
16	Don't want to live in the community because of instability in government			✓			✓			Develop policies and procedures with community consultation so that community plans belong to the entire community, not the governing council of the time; provide continuity in program and policy	Short Term	CCP
17	Would like to live in the community but choose not to because of lateral violence in the community			✓			✓	✓				CCP
18	Unsure of acceptance of non-Citizen family members			✓		✓	✓	✓		Develop community outreach programs for all citizens	Medium Term	CCP, Resource
19	No personal connection to community			✓			✓			Develop community outreach programs for all citizens	Medium Term	CCP, Resource
20	Lack of choice in nearby recreational activites			✓		✓	✓	✓		Develop partnerships with nearby communities to share recreation facilities; establish community based recreation facilites	Long Term	Policy, Resource
21	Lack of drivers license limits appropriate living locations			✓			✓	✓		Develop additional amenities in community; organize community sponsored shopping excursions to nearby municipal centers	Long Term	CPS, Policy
22	Lack of nearby support for special needs			✓	✓	✓	✓	✓		Dependent on specific need; develop policy outlining how the community will support specials needs in the community; provide education on programs currently available in the area	Short Term	CCP, CCP, Policy, Resource
23	Community is too remote to work and shopping			✓			✓	✓		Develop additional amenities in community; organize community sponsored shopping excursions to nearby municipal centers	Long Term	CPS, Policy, Resource
24	There is more opportunity Off Reserve for family members			✓			✓	✓		Develop additional amenities in community; organize community sponsored shopping excursions to nearby municipal centers	Long Term	Policy, Resource
25	Can not pass property rights to non-citizen family		✓		✓		✓	✓	✓	Develop alternative program for citizens who can not pass their investment on; develop policy to support program	Medium Term	LUP, Policy
26	Requirements for community housing subsidy are difficult to meet	✓			✓		✓		✓	Review existing policy and update as necessary	Short Term	Policy

Document Development refers to five types of documents that could be developed that would assist in the understanding and removing of the noted barriers. These include:

Resource: Development of documents that help to increase the understanding of policy, mandate or adopted documents already in place

Policy: A document that sets out the parameters of how an item is dealt with. Policy should be clear and without room for interpretation.

LUP: A Land Use Plan is a planning document that focuses on land use in a community for the present and the future; it identifies resources and ideal locations for residential, commercial and industrial uses.

CPS: A capital Planning Study focuses on the infrastructure development of a community, primarily 20 year plans for water. Wastewater, roads and utilities in a community. Cost estimates for the developments are also included. This is a primary DISC funding document.

CCP: Comprehensive community plan touches on Land Use and Capital Plan items, but considers them in addition to the social, governance and economic well being of the community. A CCP will generally not be as detailed as a CPS or LUP, but may still include cost estimates. This is a primary source for identifying community priorities for funding

The table has been set up to show the barrier, then identify it within five separate types: Economics, Land, Social, Policy and Education. Each barrier is also categorized as to whether it is a barrier to Returning to the Community, Living in the Community or Buying a Home in the community. In many cases, a barrier might touch on multiple types and categories.

7.1 Types of Barriers

Economic Barrier - Items that relate to the availability and use of money and financing.

Land Barrier – Items that relate to the availability and use of community lands.

Social Barrier – Items that relate to the general well-being and health of the citizen.

Policy Barrier – Items that are undirected from the authority (Chief and Council and related departments), or that would benefit by having authority direction provided.

Education Barrier – Items that unclear or misunderstood by citizens, or require a directive, but not a formal policy (development of a how to guideline for example).

7.2 Barrier Categories

There are three categories of barrier identified. An explanation of each Category is provided below.

Returning to the Community – Items noted would hamper or prevent a citizen from moving to the community from outside of the community.

Living in the Community – These barriers would be related to issues with living in the community, whether a citizen was moving there from Off Reserve, or already On-Reserve.

Home Ownership – This category recognizes concerns that would prevent a citizen from owning a home in the community.

7.3 Mitigation Strategies

Reviewing the barriers experienced at Wahta is only the first step in finding a solution. Next, consideration must be given on how to overcome these issues. The following items come from a review of the barriers and the mitigation strategies to fill the gap between need and solution.

7.3.1 Community Housing Mandate Development

One of the mitigation strategies that is repeatedly noted relates to policy development for a variety of issues, whether it be land access or financing options or rental tenure options. Prior to consideration of reviewing or developing new policies however, the community must consider what its Housing Mandate will be. Currently, there is not a

specific mandate relating to the responsibilities of the Community to the citizenship. There are supports for funding and individual policies that provide direction and clarity for their specific issue, but they are not bound together by an overall direction.

The project RFP states that “Wahta recognizes that for the community to maintain and enhance its vitality and grow economically, it must provide viable options to encourage members to remain in the Territory and to also encourage members living off Territory, who may wish to return to the Territory, options to do”. This could be the start of a mandate to lead decision making processes. The next question to ask is how will the community accomplish its goals and what level of responsibility will the community take?

An example of a potential mandate could be “The community will support housing development that promotes housing ownership”. Objectives would then be developed to implement and support this mandate. The mandate would also drive decisions on involvement in rental development, and community infrastructure investment priorities.

The development of a mandate will raise the level of expectations and accountability, but it will also provide goals and targets to measure success.

7.3.2 Objective Development

Once a housing mandate is set, objectives that reinforce the Mandate will be needed. Objectives should be set in regard to Tenure type of dwellings (Ownership and Rental Objectives) and again, what expectations exist for leadership from the citizens.

An example of housing Objectives may be general:

- The community will endeavor to promote Ownership of dwellings in the community.

Or more specific:

- The community will endeavor to provide dwelling options for all citizens over the age of 60.
- The community will support single, primary caregivers under the age of 25.

A single mandate would likely have multiple objectives, usually in the range of 4 to 6.

7.3.3 Policy Development

To assist in the understanding and implementation of the Objectives, it is necessary to develop policy around the objectives. This is where the detail of how the Objectives, and ultimately, the Mandate, will be carried out. As policy is developed, it should be checked against the Objectives and Mandate to ensure it is following the intent. Policy should be as clear as possible to minimize the opportunity for interpretation.

Examples of policy could include:

- Specific number of rental units that will be provided exclusively for citizens between the age of 55 and 65 and how to go about applying for occupancy, and the process if demand exceeds current supply; and
- Identify the number of lots the community will provide for dwelling development on an annual/ 5 year/ 10 year plan and the process for procuring a lot.

7.3.4 Alternative Financing Options

For those in the community who wish to build or purchase a home in the community, their options are to finance personally, finance directly through a financial institution, or work through the community to have a bank institution finance the construction. These conditions can be difficult for many to achieve. The community could consider the development of alternative financing methodologies and policy for use in implementing their housing mandate. Some alternative financing options include:

Rent to Own: In this scenario, a policy is developed by which the community funds the construction of a dwelling, through a funding program or bank, and then rents the dwelling to a citizen. Payments would be similar to the amount required for a 25 year amortization schedule, as if the person financed through the bank. In the even the renter falls into arrears, a policy developed around this scenario would dictate the terms of proceeding. In many cases, a new tenant is found. At the end of the amortization period, the occupant who made the last payment on the dwelling becomes the owner. There is little risk to the Owner as there are always other renters, and even in the case of a defaulted tenant, they have received shelter for the time they were making payments.

Equity Build: In this scenario, the occupant is a tenant in a rental dwelling. As part of the monthly payment, an additional charge is placed on the monthly rent. This charge is saved by the Community on behalf of the tenant, until such time as the tenant becomes eligible to take on the unit mortgage through their built-up equity or has enough for a down payment on an alternate dwelling. The entirety of the built-up equity is transferred to the tenant, including interest.

First Nation Market Housing Fund – the FNMHF was set up to assist communities in development of On Reserve housing. Its policy works much the same as the current Wahta policy in that they will, with member communities, assume the role of loan guarantor. Wahta is currently working with FNMHF to become a member community.

The key is to creatively try to address the situation.

7.3.5 Comprehensive Community Plan

Economic development, recreation opportunities, special needs considerations; these are a wide variety of items that affect every community. They do not act independently of each other, neither are they independent of community infrastructure development.

The development of a good Comprehensive Community Plan will bring together the following:

- Governance
- Land & Resource
- Health
- Infrastructure Development
- Culture
- Social
- Education
- Economy

With the development of a CCP, guided by the community, a document that sets out a long-term plan by the community, for the community is developed. This document, when done properly, provides direction continuity.

For Wahta, a CCP would identify community priorities across the many areas a community experiences, and would help to identify gaps in governance, social programs, and education to name a few.

7.3.6 Capital Planning Study

A Capital Planning Study is a primary document used by DISC to determine priorities for infrastructure funding for First Nation communities. Primarily, the CPS develops a 20 year plan for population growth, water and wastewater, as well as roads, utility connectivity, and solid waste. The CPS will contain cost estimates for development to give an indication of the required infrastructure investment to match the population 20 year growth.

A CPS is much more detailed than a CCP in regard to infrastructure, but does not cover as wide a range of community interests.

For Wahta, a CPS would be advantageous in confirming population growth, and investigating in more detail future potential development areas and related costs.

7.3.7 Land Use Plan

Land Use Plans are relatively newer in First Nation communities, but Provinces and Municipalities have been using them for many decades to direct choices around zoning and land developments. A land use plan is developed with input from the community and determines what areas are best suited for different types of uses (residential, commercial, economic development, etc.) as well as identifying areas of importance from a historic, traditional and environmental point of view. Land Use Plans also include a component of policy and governance development.

Wahta would benefit from the development of a Land Use Plan to assist in the identification of the best areas for the different types of development the community may want to do in the future. The policy and governance development would also be helpful.

7.4 Summary

There are many barriers, perceived and real, for the citizens of Wahta to obtain a dwelling in the community. To start to address the barriers, we have recommended the development of a Housing Mandate, with Objectives and policies developed that match the vision of the community members. In addition, the community would benefit significantly from the development of a Comprehensive Community Plan, an updated Capital Planning Study, and a Land Use Plan.

8.0 Implementation Plan

Many ideas and potential action items have come out of the review of the current and future housing needs at Wahta. Some of these action items are to ensure that future planning for housing development is done in a manner that will allow for success, and ensure plans lead to action, not action requiring planning. Other actionable items are to reduce barriers to the future Housing Mandate that the community wishes to follow.

To assist in the consideration of the Implementation, the following table has been developed. It approximates the future timetable for specific events in factors relating to housing in the community, and when they should occur. Space has been left in the table so that it can be physically used to work out plan changes in the future. New items can be added, or items shifted as need be. The key is to have a plan in place and continue to revisit it; reinforce what is working, and change what is not. This framework will provide the plan of work needed to implement the housing needs, but the community must work the plan to make it effective.

Table 8-1
Wahta Mohawks Comprehensive Community Housing Needs Assessment

Implementation Plan

	Action Item	Location in Report	Duration
Year 1	Develop Housing Mandate, Housing Objectives and Housing Policy	Section 7.3	1 Year
	Implement policies to meet Community Objectives and Mandate	Section 7.3	Ongoing
	Undertake a new Comprehensive Community Plan	Section 7.3	2 years
	Develop an updated Capital Planning Study	Section 7.3	1 Year
	Undertake a new Land Use Plan; Develop Lands Policy	Section 7.3	1.5 Years
	Increase employment opportunities through Economic Development	Section 7.1	Ongoing
	Consider and implement alternative financing options	Section 7.3	Ongoing
	Identify area(s) to develop 69 building lots	Section 6.3	6 months
	Survey 69 building lots		6 months
	Identify area for first group of building lots to be occupied		2 months
	Review lot demand for primary dwelling needs (Rental and Ownership)		2 months
	Implement development of new lots as necessary for 0 to 5 year target		6 months to 3 years, depending
Year 5	Review number of building lots occupied		1 month
	Review projections of CCHNA and adjust future development as necessary to match realized need	Section 4.7, Section 6.3	2 months
	Implement development of new lots as necessary for 5 -10 year target		6 months to 3 years, depending
	Review Housing Mandate and assess success and improvements required		2 to 6 months
	Review Housing related programs for success and improvements		6 months
Year 9	Review number of building lots occupied		1 month
	Review projections of CCHNA and adjust future development as necessary to match realized need	Section 4.7, Section 6.3	2 months
	Implement development of new lots as necessary for 10 -15 year target		6 months to 3 years, depending
Year 10	Review and adjust Capital Planning Study as necessary		6 months
	Review Land Use Plan		4 months
	Review Housing Mandate and assess success and improvements required		2 to 6 months
	Review Housing related programs for Success and Improvements		6 months
Year 14	Review number of building lots occupied		1 month
	Review projections of CCHNA and adjust future development as necessary to match realized need	Section 4.7, Section 6.3	2 months
	Implement development of new lots as necessary for 15 -20 year target		6 months to 3 years, depending
Year 15	Review Housing Mandate and assess success and improvements required		2 to 6 months
	Review Housing related programs for Success and Improvements		6 months
Year 18	Update and renew CCHNA		8 months
	Update and Renew CPS		1 year
Year 19	Implement development of new lots as necessary for 20 -25 year target		6 months to 3 years, depending
Year 20	Review and update Land Use Plan		4 months to 1 year
	Review Housing Mandate and assess success and improvements required		2 to 6 months
	Review Housing related programs for Success and Improvements		6 months



Review projections of CCHNA includes:

- Is the population projection representative of what is happening?
- Review of tenure mix (do we need more rental spaces?)
- Review dwelling sizes (do we need rentals of different sizes?)

Review Housing Mandate includes:

- Are we successfully executing the Mandate?
- Are the Policies and Objectives successfully supporting the Mandate
- What is working well?
- What improvements can we make?

Lot Development Includes:

- Lot survey (if not completed independently at the start)
- Plan for road access
- Plan for utility expansion (power, telephone)
- Identifying and Accessing Design Funding
- Identifying and Accessing Construction Funding

Note that the duration of lot development implementation will be greatly driven by funding required;



9.0 Closing

This assessment represents a significant amount of data about Wahta and their current and future housing. From the data, it can be estimated how many dwellings may be needed in the future, and when to invest in certain aspects of dwelling development, what other technical studies may be needed, and it can be inferred what prevents people from living in and moving to the community. It appears from the community feedback that was received that availability of land is the largest hurdle to overcome if Wahta wishes to increase the number of citizens living in the territory. The development of a Housing Mandate, with Objective and Policy supporting that community mandate, followed by implementation of those Policies will lead Wahta to the housing future they want to have.