

**Skwxwú7mesh
Úxwumíxw**

Housing Allocations Guidebook



Introduction

In October 2024, Nexwsxwníwntm ta Úxwumixw (Squamish Nation Council) approved the updated Allocations Policy. The purpose of the new Allocations Policy is to improve clarity, transparency, and consistency in the management of the Housing List and how allocations decisions are made. No major changes were made to the allocations program; for example, the new policy does not introduce new categories or change the number of allocations per category.

As part of our work to make the Allocations Policy more clear, transparent, and consistent, this short guide was created to provide an overview of how the Housing List works and how lots and homes are allocated. If you're interested in diving into the Allocations Policy itself, you can find it [here](#).

Squamish Nation Housing Delivery

The lot and home allocations program is the Nation’s longest-standing housing program. Through this program, Squamish People apply through the Housing List to be gifted a home by the Nation. When serviced land and financial resources are available, the Nation makes lots and homes available for Squamish People on the Housing List based on date of application and category.

Historically, the Nation has depended on Indigenous Services Canada (ISC – formerly Indians Affairs) to provide funding for infrastructure and a partial subsidy for home construction. The Nation pays for the rest of construction costs. As construction costs have increased across Canada, the amount the Nation pays has also increased substantially. Through efficient project management and bulk buying, the Nation has developed a relatively cost-effective way of constructing homes.

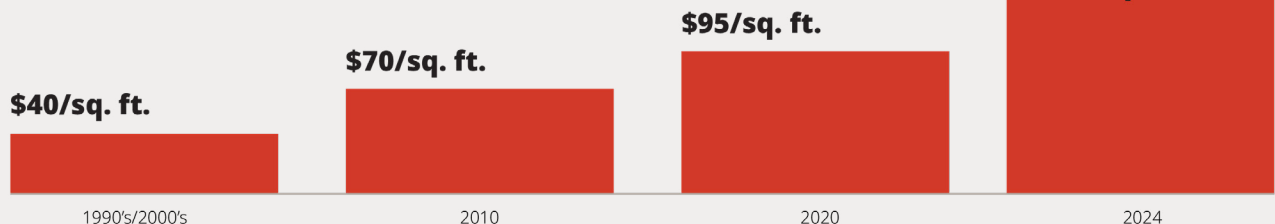
Cost to Squamish Nation in 2024

Cost to build new home:	\$360,000
ISC subsidy:	\$40,000 - \$80,000
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Nation pays:	\$280,000 - \$320,000

note: building off reserve can cost up to twice as much for the same home

Cost per Square Foot Over Time

- Metro Vancouver
- Squamish Nation



note: as of 2022 the Nation started covering drywalling of the main floor and putting in driveways as part of the construction costs

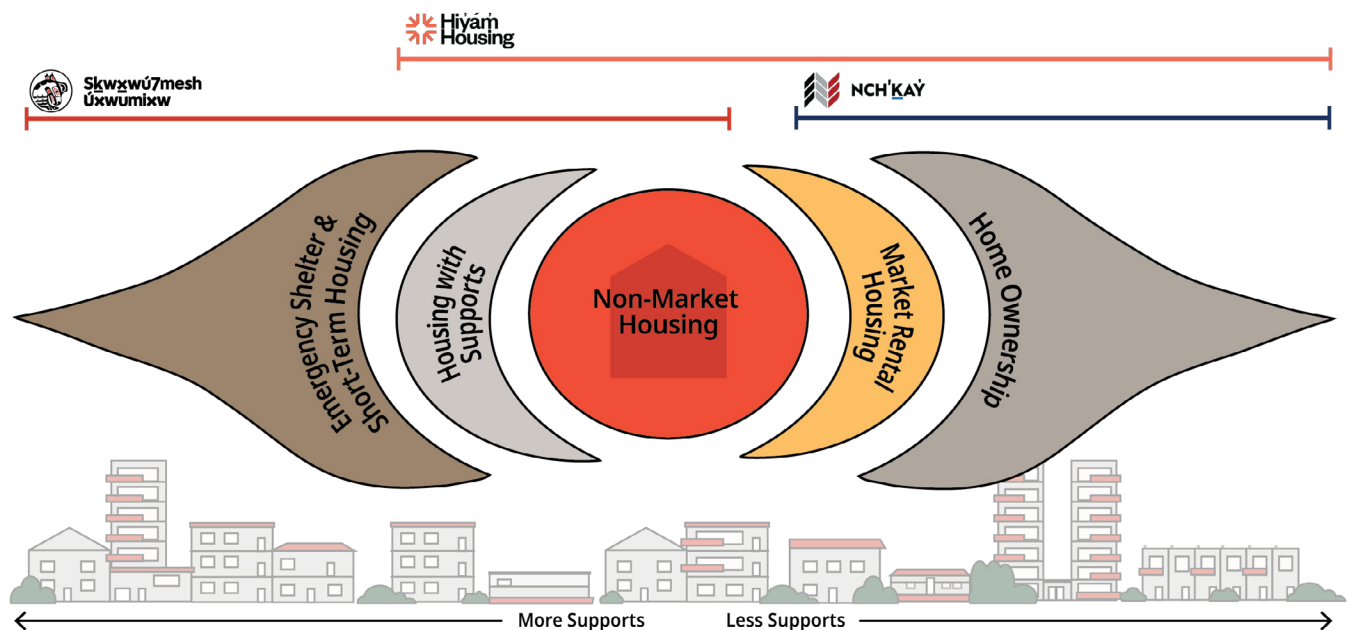
Because of high construction costs and the Nation’s reliance on ISC for funding, it has not been possible to increase the rate of home construction to meet the needs of all Squamish People.

In response, Squamish Nation is diversifying how it builds and operates housing to better meet the needs of the community (as shown in Figure 1 below). In 2019, Hiya’m Housing and Nch’kay Development were created to offer new models of housing delivery. Over the past five years these organizations have started construction on over 300 new homes for Squamish People, a 45% increase in the Nation’s housing supply.

The Squamish Nation Housing Needs Assessment found a short term need (2023 to 2028) of 885 homes. Because of high construction costs and the Nation’s reliance on ISC for funding, if all of this housing was provided through the Allocations Program, it would cost the Nation \$354 million on construction alone (not including infrastructure).

Housing for Skw̓xwú7mesh People

The housing continuum recognizes that a healthy community offers many different forms of housing.



1. Housing List

How do I apply to the Housing List?

To apply, please drop by the Community Lands office and ask to speak to the Housing Officer. They will help you complete an application in person. You can also request an application by emailing CommunityLands@Squamish.net.

Am I eligible to apply to the Housing List?

You can apply to be on the Housing List if you are:

- A Squamish Person with Membership with the Squamish Nation
- 18 years of age or older
- Have never received full or partial interest in a home or lot through a purchase, gift, transfer or allocation
- Have never self-financed a home or received a loan through the Hiýárn Home Loan program

Your place on the Housing List is based on your **date of application** so it is beneficial to apply as soon as you turn 18.

What are the categories?

There are four Housing List categories:

1. Single
2. Single parent
3. Married/common law
4. Elder

Allocations are based on these categories and date of application. In the past, when allocations have taken place, the most common distribution has been:

- 8 homes for those in the married/common law category
- 4 homes for those in the single parents category
- 3 homes for those in the Elders category

note: *each allocation is different and these numbers could change in the future. Council has the ability to alter these numbers.*

Right now, there are no allocations offered to those that are in the single category. Single people should still apply in case their family circumstances change in the future.

Your category is not permanent and will change if your life circumstances change. Over time you may get married or separated, have children, or become an Elder. The category you are in will reflect these changes.

To qualify for a Housing List category, you must verify your eligibility. Below is a summary of the eligibility requirements for each category.

Single

An applicant will be added to the single category if they meet the eligibility criteria for the Housing List but do not meet the eligibility criteria for any of the other categories.

Married/Common-Law

Applicants will be added to the married/common-law category if they provide at least two of the following:

- a. a marriage certificate
- b. a joint tax filing for the previous calendar year
- c. proof of a shared address
- d. a statutory declaration confirming the relationship

If the applicants each have differing application dates when they are added to the married/common-law category, the earliest date of application will be used for their joint application.

If applicants in the married/common-law category separate, they will be moved out of the married/common-law category and their original individual application dates will be re-applied.

Applicants in the married/common law category who receive a lot and home allocation will have the allocation registered in both of their names (unless one person is not a Squamish Person).

Single Parent

An applicant will be added to the single parent category if they provide a birth certificate for a biological or adopted minor or adult child and proof of current or past custody, which may include:

- a. parenting agreement
- b. parenting court order
- c. child tax benefit
- d. proof of shared address
- e. verification letter from adult child
- f. other documentation showing the parent has been responsible for the care of the child

Elder

Applicants are eligible for the Elder category once they turn 65.

When applicants turn 65, they will need to decide whether or not they want to stay in their old category, or move to the Elder category. Applicants will be required to remain in the category that they choose as long as they are eligible for that category.

How is my information on the Housing List kept up to date?

It is your responsibility to make sure your information is up to date. Your information cannot be changed until you complete the correct form. The Housing Officer needs the right documents in order to make any changes to the Housing List.

To update your information, please contact the Housing Officer at CommunityLands@Squamish.net. They will provide you with the appropriate form.

Why does my position change?

Remember, your overall position on the Housing List is based off of the date that you applied and will only change if applicants above you are removed from the Housing List. Applicants can be removed from the List if they have already been allocated a lot or home, have been gifted or have purchased a new home, or have passed away. Although it would be very rare.

That being said, your ranking within your category may change as other people's life circumstances change. This means that if someone joins your category (i.e., joining the Elder category after they turn 65), and they have an earlier application date than you, your position in that category will move down.

Please be aware that when information is out of date, the category information on the Housing List may be incorrect. This is very common. The Housing Officer will only update information on the Housing List when requested by the applicant or when verifying information right before an allocation. This means that you may not know the number of people ahead or below you in a category until an allocation is made and all information is verified.

When will the Housing List be published?

Moving forward, the Housing List will be published every year. This is the process that will be followed:

1. A notice will be sent out for applicants to update their information every fall.
2. Applicants who wish to update their information will contact the Housing Officer to request the appropriate form.
3. Update forms must be received by December 31 if applicants wish to see their correct information on the next published Housing List.
4. In January, the Housing Officer will review all submitted forms and update the Housing List.
5. Once the update has been completed, the Housing Officer will submit the updated Housing List to Council for approval. **This list is for publication only.** It may not be the final list used in the next allocation.
6. The Housing List will be published at the start of the next fiscal year (around April).

2. Lot and Home Allocations

How does the Nation decide when an allocation will happen?

During the annual budget process the Director of Planning and Capital Projects will make a recommendation about whether or not an allocation is possible in the coming year based on:

- Availability of funds (ISC and Own Source Revenue)
- Number of available and serviced lots
- Status of home construction of previous allocations
- Other considerations as they emerge

Council will review the recommendation and approve or reject it. An announcement about allocations will be made at the same time as the publication of the Housing List (each spring).

What happens when an allocation takes place?

When a decision has been made to go ahead with an allocation, the Housing Officer will contact the top 15 people in each category to verify their information and eligibility for the category they are currently in. Being contacted to confirm your information doesn't mean that you are guaranteed an allocation for that round. At this stage, some applicants may see their category updated to reflect their current life circumstances.

Once eligibility has been verified, the Housing Officer will submit the allocation list to Council.

This list will be based on applicant category and date of application.

Council will approve these applicants on the condition that each applicant meets the following criteria **within 30 days** of receiving notification of their allocation:

- Requests to be allocated a new lot or to use their existing lot
- If applicable, initiates transfer of interest in an existing lot to another Squamish Person
- Signs a statutory declaration that the allocated home will be their primary residence for the first two years following construction
- Designates a single beneficiary

In addition to meeting the requirements above, applicants will need to accept, deny, or defer the allocation by providing a written and notarized response.

If an applicant does not meet these requirements within 30 days, their allocation will be revoked and the next person in the same category will be allocated the home.

An applicant that denies a home allocation will be removed from the Housing List. An applicant can defer a home allocation to a future allocation twice before they are assigned a new application date. An applicant who does not respond to the notification will be moved to the bottom of the Housing List.

How are lots selected?



Applicants who **do not have interest in an existing lot** will have 30 days after confirming acceptance of the allocation to select one of the lots designated for allocations. Lot selection will occur on a first-come, first-served basis. The lot selection process needs to happen in person.



Applicants who have a **partial interest in an existing lot** will be required to transfer their interest to another Squamish Person and then select a new lot.



Applicants who have **full interest in an existing lot** (through inheritance only) will need to either:

- Transfer their interest and then select a new lot; or
- Request an evaluation to determine if a home can be built on the existing lot and identify what the costs would be for construction.*

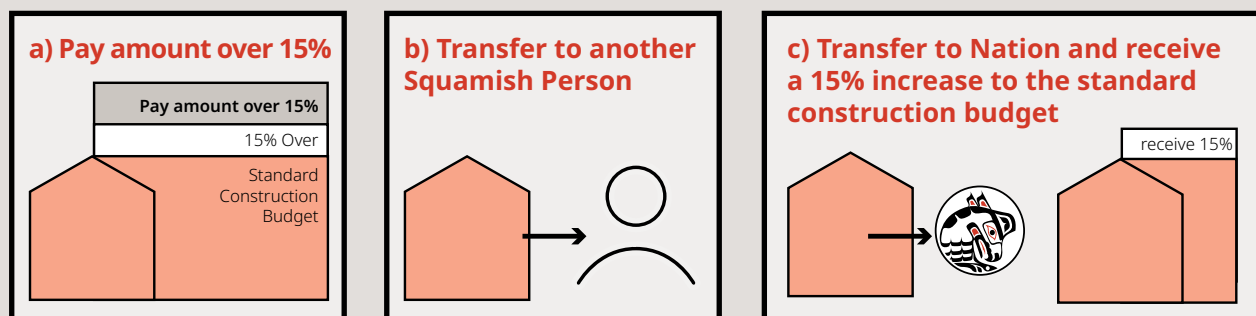
What happens if a cost estimate is requested?

If a cost estimate is requested, the Director of Planning and Capital Projects will determine if the existing lot can be developed and estimate the additional cost of doing so. Some things that will be considered include geographical features, infrastructure needs, and existing structures.

If the existing lot can be developed and the additional costs are less than 15% of the standard construction budget for the home, the home will be built on the existing lot and the Nation will cover the additional cost.

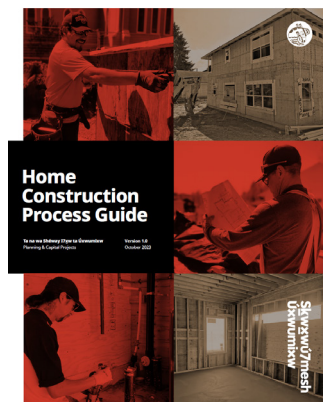
If the existing lot can be developed and the additional costs are over 15% of the standard construction budget, the applicant can choose to pay the amount over 15%, transfer the lot to another Squamish Person and select a new lot, or transfer the lot to the Nation and receive a 15% increase to the standard construction budget as compensation. Compensation is only provided if the lot is transferred to the Nation and can only be used to increase the construction budget. The additional amount will not be paid directly to the applicant.

Additional Costs Over 15% Options



* While the Nation supports people building on existing lots, in some cases the land may be undevelopable (e.g., extreme flood hazard or steep slope) or be too costly to develop (e.g., unserviced lots). Evaluating the costs helps determine whether or not the lot can be built on and how much it would cost. The applicant will be given options based on the results of the evaluation.

What does the construction process look like?



Once an applicant has selected a lot, home construction can begin! This process begins with a meeting with the Housing Team. You can find out more about the home construction process at squamish.net/divisions/community-services/planning-capital-projects/housing/.

Where can I learn more?



The full Allocations Policy can be found at squamish.net/community-initiatives/housing-policy-engagement/.



Housing is our people's number one priority. Founded in 2019 by Squamish Nation Council, Hi'yám ta Skwxwú7mesh Housing Society is the not-for-profit organization responsible for building and managing affordable housing for our members. Hi'yám means "to return home or to come home," a name so beautifully and aptly given to describe our hopes and dreams to Bring the Squamish People home. Learn more about Hi'yám at hiyamhousing.com.