

A Comprehensive Community Housing Needs Assessment: Technical Report



**Housing Needs Assessment
Mohawks of the Bay of Quinte
Tyendinaga Mohawk Territory**

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Table of Contents

1. INTRODUCTION	1
1.1 Background	1
2. EXISTING CONDITIONS.....	3
2.1 Site Location.....	3
2.2 Population.....	3
2.3 Community Planning.....	5
2.4 Enhancement Opportunities.....	6
3. PEOPLE, GROWTH AND EMPLOYMENT.....	6
3.1 Existing Household Characteristics.....	6
3.2 Special Needs Housing.....	7
3.3 Senior Housing	8
4. MBQ DEMOGRAPHIC QUESTIONNAIRE.....	8
4.1 Methodology	8
4.2 Data Sample.....	9
4.3 Survey Results.....	9
5. DISCUSSION	25
6. CONCLUSIONS	27
7. REFERENCES	28

List of Figures

Figure 1: Tyendinaga Mohawk Territory Location.....	3
Figure 2: Tyendinaga Territory Extent.....	4

List of Tables

Table 1: MBQ Age Groups, December 2018.....	5
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1. Introduction

Housing is shaped by a variety of social and economic forces which are drivers of the housing environment within an economic region.

According to the 2016 census, there are over 1.67 million First Nations peoples within Canada. In addition, the First Nations cohort is the fastest growing population in Canada. Furthermore, First Nations peoples belong to the youngest cohort in Canada – about 44% were under the age of 25 in 2016 (Government of Canada, 2017). As part of the fastest growing and youngest population in Canada, the Mohawks of the Bay of Quinte (MBQ) wish take a proactive approach to enhance the understanding of their current and future housing needs within the Tyendinaga Mohawk Territory (TMT).

The MBQ wish to create a comprehensive community housing needs assessment that meets the needs of MBQ members and determines the immediate land, infrastructure and housing needs of the community. A comprehensive 20-year housing plan has been completed through research and consultation with staff, community members, and off-territory members.

The focus of this report is to provide the provisioned approach and methodology towards conducting a Housing Needs Assessment to include the compilation and evaluation of existing housing conditions, current and future demographic and market demands, and identify critical housing gaps and issues, which require attention.

1.1 Background

First Nations in Canada often face significant housing challenges compared to the general population. Historically, there has been a lack of adequate and affordable housing affecting many First Nations communities across Canada. According to the Canada Mortgage and Housing Corporation (CMHC) (2001), of approximately 88,000 houses within First Nations communities, more than half require significant repair or replacement. To help improve living conditions for First Nations peoples, there are a variety of programs – from the federal, provincial or other organizations – that work closely with First Nations communities.

Through the CMHC, the federal government provides funding each year to address housing needs within First Nations communities. The funding received by the CMHC supports the construction of new rental housing, the renovation of existing homes, and ongoing subsidies for existing social housing. More specifically, the CMHC's On-Reserve Non-Profit Housing Program assists First Nations in the construction, purchase and rehabilitation of suitable, adequate and affordable rental housing within First Nations communities. The CMHC also provides a subsidy to the program to assist with its financing and operation (Canada Mortgage and Housing Corporation, 2018).

Launched in 2007, Habitat for Humanity delivers an Indigenous Housing Program that has facilitated 166 First Nations families access affordable homeownership, 38 of which located on First Nations reserves. Habitat for Humanity aspires to partner with more than 300 First Nations families by 2020. Given the pressing need for adequate housing for First Nations peoples, Habitat for Humanity is highly motivated to build partnerships and homes for First Nations families in need (Habitat for Humanity, 2018).

Led by Indigenous and Northern Affairs Canada (INAC), the First Nation On-Reserve Housing Program has proved to be extremely beneficial in providing new and enhanced quality housing within First Nations communities across Canada. INAC provided about \$146M annually towards the improvement of First Nations on-reserve housing. First Nations communities used such funds granted to build and renovate houses, as well as contribute towards a variety of living costs (i.e. maintenance, insurance, debt servicing, etc.). INAC has contributed to the on-reserve success story for the Mohawks of the Bay of Quinte. Through key partners, the on-reserve social housing was some of the highest quality social housing on any First Nations reserve. Unfortunately, INAC is no longer active as of August 2017. However, there are several organizations proved willing to participate in on-reserve housing aid, including, but not limited to:

- Habitat for Humanity
- Indigenous Services Canada
- Crown-Indigenous Relations and Northern Affairs Canada
- Health Canada
- Ontario First Nations Technical Services Corporation
- BMO Bank of Montreal
- Loyalist College First Nations Technical Institute
- Ontario Secretariat for Aboriginal Affairs

According to the Government of Canada (2017), approximately \$4B will be allocated to improve First Nations community infrastructure through former INAC (now Indigenous Services Canada) programs. Of the amount, \$3.4B is allocated towards long-term infrastructure plans. The continuance of government aid bodes well for First Nations groups, including MBQ. Given the First Nations cohort is the fastest growing and youngest population in Canada, there is an obvious need for MBQ to take a proactive approach in conducting a Housing Needs Assessment within the Tyendinaga Mohawk Territory.

2. Existing Conditions

2.1 Site Location

The MBQ are located on the Tyendinaga Mohawk Territory (TMT), which is situated in eastern Ontario along the northern shores of the Bay of Quinte. The community is immediately south of Highway 401 and approximately 20 kilometers east of Belleville (Figure 1). TMT is home to approximately 17,779 acres of land. Approximately 90% of the land is held by individual MBQ members through Certificates of Possession (CPs), with the remaining land held by Band Council. Geologically speaking, TMT is situated on a combination of Paleozoic bedrock, fine-textured glaciolacustrine deposits, and stone-poor carbonate-derived silty to sandy till.



Figure 1: Tyendinaga Mohawk Territory Location

2.2 Population

As of 2007, the MBQ have the ninth largest membership of all First Nations in Canada, and the third largest in Ontario. The MBQ reside within the TMT, consisting of approximately 17,779 acres of land (Figure 2). As of December 2018, and while MBQ membership is 9,875 strong, 2,169 (22%) members live on-territory, with the remainder living off-Territory (MBQ Band Administration, 2019).

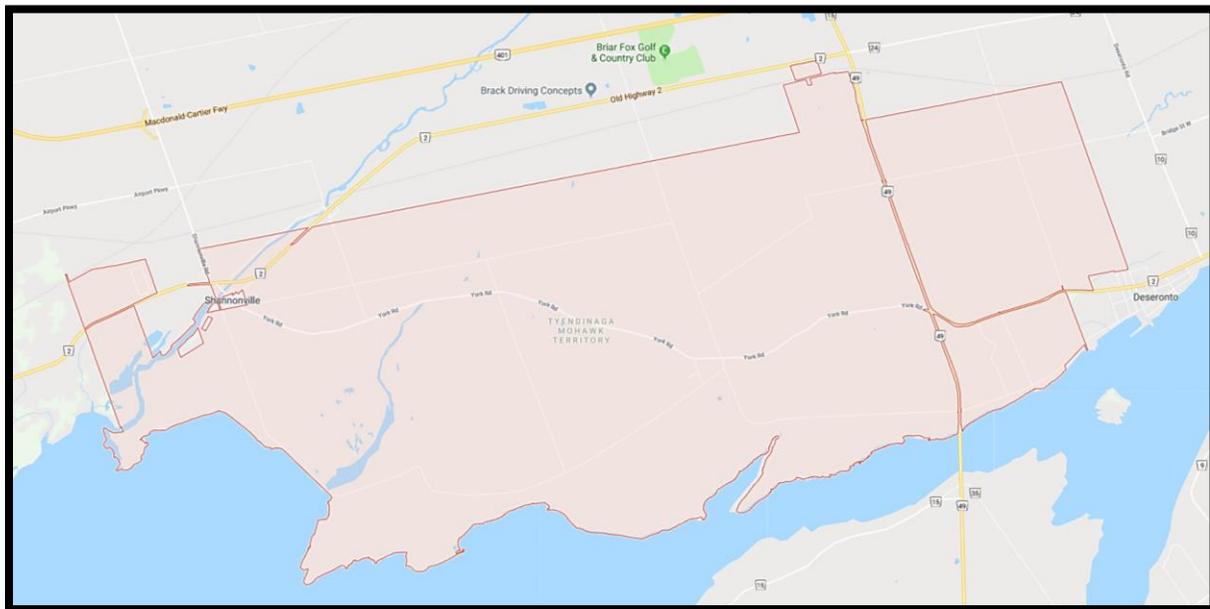


Figure 2: Tyendinaga Territory Extent

Several factors contribute to growth in a community. These include status registration, interprovincial migration, immigration, emigration, births and deaths. In many circumstances, these factors are related to the economic growth in the community.

When analyzing the needs for housing, key demographics should be identified. These groups are those most commonly affected by a lack of appropriate housing in a community. While medium to high-income owners have a wide range of options available to them on the housing continuum, the lack of housing affects low and moderate-income families regardless of their age, family type or size, background or physical ability. Those low and moderate-income households that are typically affected by a lack of appropriate housing include:

- Single-parent families
- Persons receiving social assistance benefits
- Seniors with fixed income, limited or no assets, persons with special needs (i.e. physical disabilities, brain injury, mental illness, etc.)
- Single adults

MBQ Demographics

Understanding the demographics for a community is essential to assessing the type of housing required in a municipality. In many circumstances, age plays a role in the type of housing required (i.e. family housing, empty nesters, seniors, etc.). Understanding the different age cohorts and their place on the housing continuum can further aid with community planning. The 2018 MBQ population is broken down in Table 1.

Table 1: MBQ Age Groups, December 2018

Age Group	On-reserve	Off-reserve	Total
0 – 4	69	83	152
5 – 11	186	308	494
12 – 17	158	394	552
18 – 24	258	725	983
25 – 34	326	1,120	1,446
35 – 44	259	1,035	1,294
45 – 54	284	1,236	1,520
55 – 64	331	1,314	1,645
65 – 74	194	916	1,110
75 +	104	575	679
Total	2,169	7,706	9,875
Source: MBQ Band Administration			

Approximately 5.6% of TMT population is aged 12 and under (children). Approximately 7.3% of TMT population is aged 13-18 years of age (youth). 11.9% of TMT population is aged 19-25 (young adults). 13.7% of TMT population aged 65 and over (seniors).

Indeed, the community is experiencing an aging population, with 40.3% of the TMT population expected to be seniors in the next 20 years. This identifies a significant housing gap with existing senior housing stock and what will be required in 20 years.

2.3 Community Planning

The MBQ have identified the need to conduct a 20-year housing plan to maintain and enhance its vitality and grow economically by providing viable options to encourage members to remain on TMT. In addition, the 20-year housing plan can encourage members living off-Territory, who may wish to return to the Territory, to do so with enhanced housing options. MBQ Band Council and Band Administration have communicated the desire for additional housing and infrastructure to support a larger on-reserve population.

While types of housing needs have been predetermined based on tacit knowledge, though quantifying the need as it related to population growth projections is critical. This 20-year housing plan intends to quantify such housing needs through the investigation of several variables to understand trends in current and historical data to help shape an enhanced understanding of future housing demand.

2.4 Enhancement Opportunities

As provided within the RFP, TMT community is serviced by a combination of the Town of Deseronto's WTP, TMT's WTP, wells and holding tanks:

Water Service	Buildings served
Town of Deseronto's WTP	290
MBQs WTP	72
Private Wells	564
Holding Tanks & Cisterns	133
Rain Barrel or No Service	2

It can be assumed water service will need to be increased within the Territory to sustain additional housing, and potentially, the improvement of water supply for existing housing units requiring upgrades/enhancements.

The MBQ community is serviced by a combination of the Town of Deseronto's Wastewater Treatment Plant, Ridge Road Peatland Wastewater Treatment System, and individual septic systems:

Waste Water Service	Buildings served
Town of Deseronto's WWTP	280
Ridge Rd. Peatland WWTS	20
Individual Septic System	745
Holding Tanks	5
No service	3

There is already a need to enhance sanitary services with 3 housing units lacking access to such services. However, and related to the water service enhancement, sanitary services will need to increase with future development.

3. People, Growth and Employment

Population and household characteristics and trends are important determinants of housing needs and demands within a community. Housing needs within a community are directed by changing demographics and economic trends. The following section focuses on the community's population, household composition, and household income.

3.1 Existing Household Characteristics

While population is an important parameter in housing markets, housing need is more directly related to the number and type of households in a community, and the range of dwelling units required.

There are currently 1,056 single-family dwellings located within the community, with 1,038 considered adequate housing. Of this amount, the following community housing units include:

- 1 duplex
- 2 triplexes
- 3 fourplexes
- 4 sixplexes
- 114 single detached houses
- 25-unit Elders Lodge

Household Size

It is important to understand the composition of individual households when determining the housing needs of a community. Based on the results of the MBQ Demographic Questionnaire (n=285), the average household size is approximately 3 people per households.

Household Income

Housing income has significant impact on the type of housing required in the community. Based on the results of the MBQ Demographic Questionnaire (n=630), the majority of the population earns \$0 to \$45,000 per year. While this may seem low, approximately 25% of the TMT population is under the age of 25, and as such, have an opportunity to shift those numbers over the next 20 years, especially when considering promising education qualifications as discussed later in this report. Furthermore, and based on the results of the MBQ Demographic Questionnaire, the average cost of living is \$1,213 to rent and \$1,239 to own.

3.2 Special Needs Housing

The following sections address various special needs housing issues being faced within Tyendinaga Mohawk Territory. This is primarily non-market housing that consists of supportive/transitional shelters (i.e. group homes and second stage/transitional family violence shelters) and emergency shelters (i.e. homeless shelters, youth shelters and family violence shelters) in which residents rent are partially or fully subsidized through government and social programs.

Emergency Housing

Several factors contribute to the need for emergency and transitional housing in a community. Family break-up, domestic violence, loss of employment, mental illness, eviction, unexpected disasters (i.e. fires, floods, etc.) and other unforeseen situations can place families and individuals in need of emergency and temporary accommodation until more stable housing is secured. It has been identified through membership consultation and the MBQ Demographic Questionnaire that emergency housing is one of the key housing needs. Moreover, transitional housing must be considered as well.

3.3 Senior Housing

Senior housing is a broad category that can include both market and non-market options. Senior housing is wide-ranging and includes:

Independent Living/Self Contained

Senior living units provide self-contained suites (i.e. bedroom, bathroom, kitchen and sitting area) along with common facilities for seniors who are functionally independent, yet wish to live in a congregate setting. Limited services are provided other than basic housekeeping and Home Care.

Seniors' Assisted Living

Seniors' assisted living units provide a combination of housing board and supportive services. These units are typically self-contained apartments for seniors or people with disabilities who require some support services to continue living independently, but do not require 24-hour facility care. Services provided include: daily meals; social and recreational opportunities; assistance with medication, mobility and other care needs; a 24-hour response system; and light housekeeping. TMT can benefit greatly from such services, especially with an aging population on the horizon.

Seniors' Supported Living

Provides similar housing and supports to that of Assisted living units but a higher level of care. Generally, health care related support services are provided by a Licensed Practical Nurse in Assisted Living and by a Registered Nurse in Supportive Living. The Elders Lodge is considered this type of living environment.

Given the TMT community is experiencing an aging population, with 40.3% of the TMT population expected to be seniors in the next 20 year, it has been identified through membership consultation and the MBQ Demographic Questionnaire that additional senior supported living conditions are a key priority for TMT. Given there Elder's Lodger is capped at 25 units, there is a significant housing gap to be filled.

4. MBQ Demographic Questionnaire

4.1 Methodology

Through a multi-phased approach, Greer Galloway developed a digital survey through project team engagement, membership consultation, review and refinement. Greer Galloway developed an intuitive survey to capture numerous demographic variables (see Appendix A). The survey was issued digitally on laptops, smartphones and tablets for rapid data capture.

Data was collected at the Mohawk Community Centre (MCC) and MBQ Band Administration Office, complimented by a door-to-door data collection approach to capture members

unavailable during membership consultation events at the MCC. Greer Galloway personnel facilitated data collection during routine membership consultation events, with MBQ Housing Administration staff collecting the rest of the data. It was determined most effective for MBQ Housing Administration to conduct door-to-door data collection.

The questionnaire captured 30 questions through a series of drop-down, multiple-choice, selection, slider-bar and ranking questions. The average completion time for each survey was 10 minutes. The survey was structured to ask questions using different formats to reduce perceived redundancies. The survey was designed to only accept submissions from completed surveys (i.e. using required fields). The survey also included several notes and disclaimers throughout in an effort to minimize any biases and help govern data quality (see Appendix A).

4.2 Data Sample

A total of 285 digital surveys were captured. Of the 285 surveys:

- 190 Door-to-door surveys
- 77 Band Administration Surveys
- 18 MCC Surveys

The data collected covered a relatively small sample (i.e. 2.9% of all MBQ population and 13.1% of TMT population).

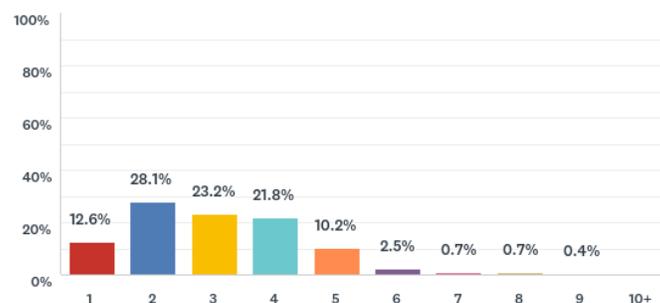
4.3 Survey Results

This section summarizes the 30-question survey administered. Insights and expanded descriptions are offered in the Discussion section of this report.

Question 1: How many people currently live in your household?

This question was designed to capture the typical size of each household. The average household size was found to be 3.05 persons per household, with a standard deviation of 1.43 and a maximum of 9.

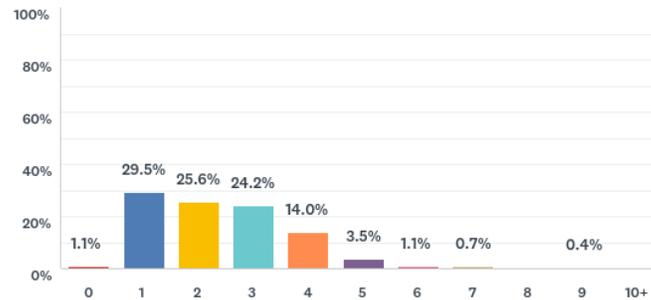
Q1 How many people currently live in your household?



Question 2: How many people living in your household are MBQ status members?

This question was designed to identify the percentage of household members with MBQ status. The average was 2.41 MBQ status members per household, with a standard deviation of 1.34. This can suggest that on average 4 in 5 household members have MBQ status.

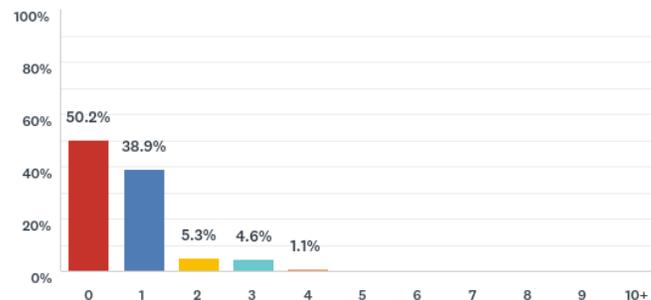
Q2 How many people living in your household are MBQ status members?



Question 3: How many people living in your household are not MBQ status members?

This question was designed to capture the percentage of household members without MBQ status. The previous question captures such information, so this question was designed to assess data quality. Theoretically speaking, the results for this question should compliment the results from the previous question. The results indicated an average of 0.67 non-members per household, with a standard deviation of 0.85 and a maximum of 4. The results proved to compliment the preceding question, which supports data integrity.

Q3 How many people living in your household are not MBQ status members?



Question 4: What is the marital status of your household?

This question was designed to capture marital statistics. Of the data collected:

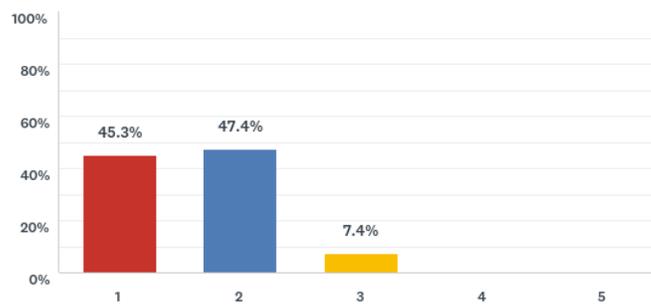
- 45% of respondents are married
- 37.5% of respondents are single or never married

- 27.4% of respondents are common law
- 11.6% of respondents are divorced
- 9.5% of respondents are widowed
- 6% of respondents are separated

Question 5: How many generations of family live in your household?

This question was designed to gather insight as to how many generations live within a household. The data suggests 1 or 2 generations live within 92.7% of households.

Q5 How many generations of family live in your household?



Question 6: Please list the number of people living in your household for each age category:

This question was designed to capture the number of people living within each household by age category. Of the data collected:

- 0 – 4 years account for 19.6% of the data sample
- 5 – 11 years account for 21.4% of the data sample
- 12 – 17 years account for 20.0% of the data sample
- 18 – 24 years account for 25.6% of the data sample
- 25 – 34 years account for 32.6% of the data sample
- 35 – 44 years account for 28.4% of the data sample
- 45 – 54 years account for 29.1% of the data sample
- 55 – 64 years account for 31.6% of the data sample
- 65 – 74 years account for 12.6% of the data sample
- 75 years + account for 4.6% of the data sample

Question 7: Please list the number of people for each gender status living in your household

This question was designed to capture gender counts. The 285 surveys captured information for 874 individuals. Of the 874 individuals captured, there was an average of 1.6 males per household (n=410) and 1.7 females per household (n=460). The sample for transgender and other is very small (n=4).

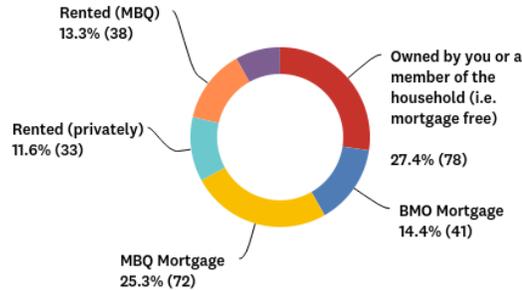
Q7 Please list the number of people for each gender status living in your household:



Question 8: What is the ownership status of your household?

This question was designed to capture levels of home ownership to guide inferences for future housing market needs. Regarding home ownership for survey respondents, 27.4% are mortgage free (n=78), 25.3% have a MBQ mortgage (n=72), and 14.4% have a BMO mortgage (n=41). Regarding home rentals for survey respondents, 13.3% rent from MBQ (n=38) and 11.6% rent from the private sector (n=33).

Q8 What is the ownership status of your household?



Question 9: What year was your dwelling built?

This question was designed to capture household conditions. 16.8% of households (n=48) are 30-40 years old, and 14.7% of households (n=42) are 60 years old or greater. 31.2% of households (n=89) are less than 20 years old.

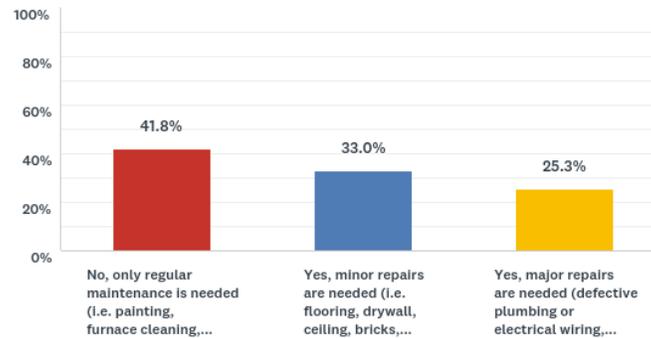
Q9 What year was your dwelling built?



Question 10: Is your dwelling in need of any repairs?

This question was designed to capture existing conditions of the average household within TMT. 41.8% of households (n=119) communicated only regular maintenance was required. 33% of households (n=94) communicated minor repairs was required. 25.3% of households (n=72) communicated major repairs required. With approximately 70% of households surveyed being greater than 20 years old, it is unsurprising that 58.3% of households require minor or major repairs.

Q10 Is your dwelling in need of any repairs?



Question 11: For your dwelling, what is your average monthly payment for electricity/hydro?

This question was designed to capture typical monthly hydro costs. Based on the data captured (n=262), the average monthly payment for hydro was \$184 with a standard deviation of \$259.

Question 12: For your dwelling, what is your average monthly payment for heating?

This question was designed to capture typical monthly heating costs. Based on the data captured (n=254), the average monthly payment for heating was \$201 with a standard deviation of \$176.

Question 13: For your dwelling, what is your average monthly payment for water and sewer services?

This question was designed to capture typical monthly water and sewer service costs. Based on the data captured (n=162), the average monthly payment for water and sewer services was \$64 with a standard deviation of \$110.

Question 14: What is the monthly rent / mortgage paid for your dwelling?

This question was designed to capture typical monthly rent and mortgage costs. Based on the data captured, the average monthly rent payment was \$764 with a standard deviation of \$565 (n=76), while the average monthly mortgage payment was \$790 with a standard deviation of \$405 (n=142).

Question 15: If you own your home, approximately how many square feet is your home?

This question was designed to capture average square footage of homes. Based on the data captured (n=196), the average is 1,678 square feet per home with a standard deviation of 771 square feet.

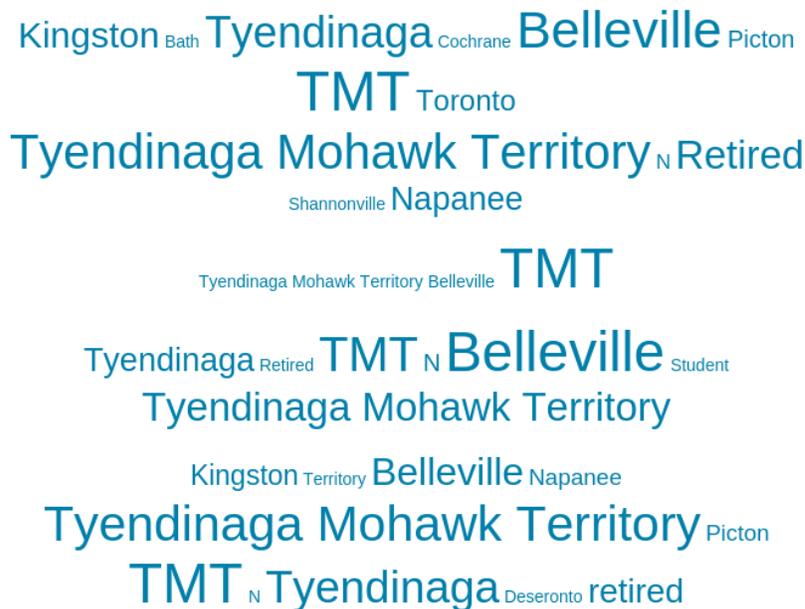
Question 16: If you own your home, what would you estimate for the real estate value?

This question was designed to capture estimated real estate value for homes owned. Based on the data captured (n=206), the average estimated real estate value for a home is \$271,144 with a standard deviation of \$113,647.

Question 17: Please provide the employment location for each working individual in your household (e.g. Tyendinaga Mohawk Territory, Belleville, Deseronto, Napanee, Kingston, etc.):

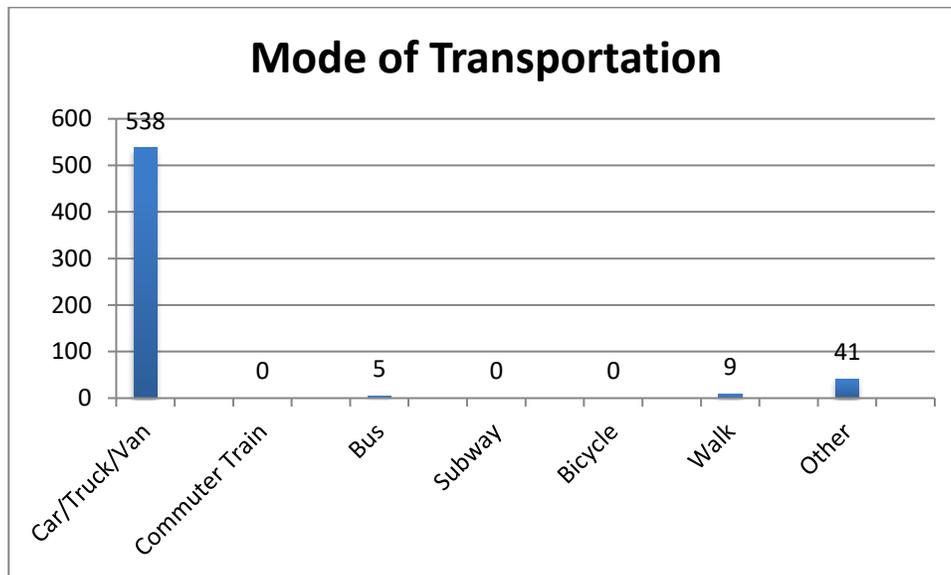
This question was designed to capture commuting patterns. The word cloud below indicates prominent areas travelled to and from work. The data suggests most household members work in TMT, Belleville, Kingston and Napanee.

Q17 Please provide the employment location for each working individual in your household (e.g. Tyendinaga Mohawk Territory, Belleville, Deseronto, Napanee, Kingston, etc.):



Question 18: For the information provided in the previous question (i.e. keeping Person 1, Person 2, etc. consistent), please provide how each person usually travels to work (e.g. car/truck/van, commuter train, bus, subway, bicycle, walk, or other):

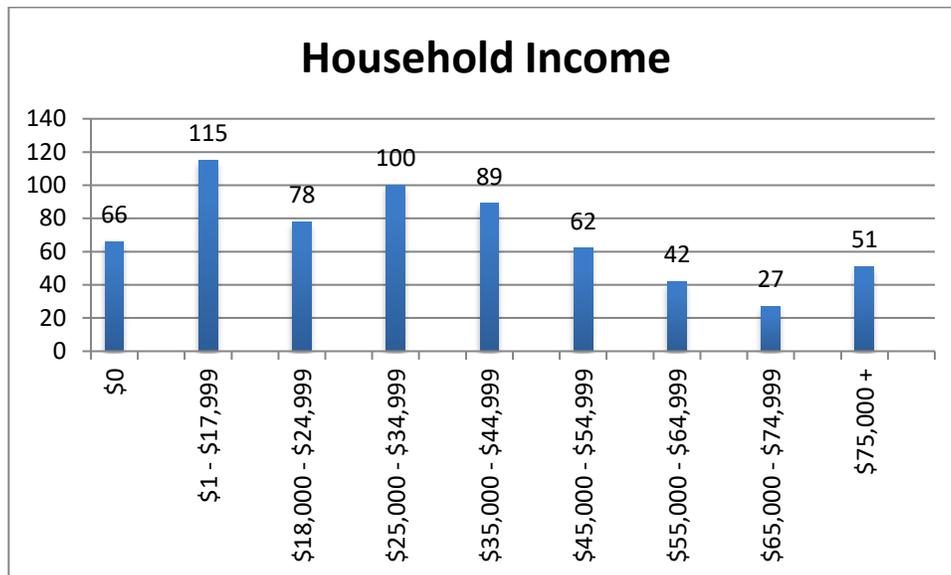
This question was designed to capture typical mode of transportation used to travel to work. Based on the data captured (n=593), 90.7% of respondents use a car, truck or van to get to work, with 1.5% walking to work, 0.8% taking the bus to work, and 6.9% using other modes of transportation.



Question 19: Keeping Person 1, Person 2, etc. consistent from previous questions, which earned gross income group does each individual household member fall within?

This question was designed to capture gross household income. Based on the data captured (n=630):

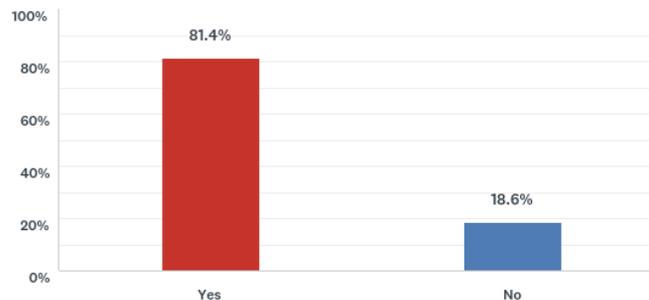
- \$0 account for 10.5% of the data sample
- \$1 – \$17,999 account for 18.3% of the data sample
- \$18,000 – \$24,999 account for 12.4% of the data sample
- \$25,000 – \$34,999 account for 15.9% of the data sample
- \$35,000 – \$44,999 account for 14.1% of the data sample
- \$45,000 – \$54,999 account for 9.8% of the data sample
- \$55,000 – \$64,999 account for 6.7% of the data sample
- \$65,000 – \$74,999 account for 4.3% of the data sample
- \$75,000 + account for 8.1% of the data sample



Question 20: Do you currently live on Tyendinaga Mohawk Territory?

This question was designed to capture how many people live on TMT as an insight relative to the rest of the data captured. Based on the data captured (n=285), 81.4% of respondents lived on TMT when the survey was completed.

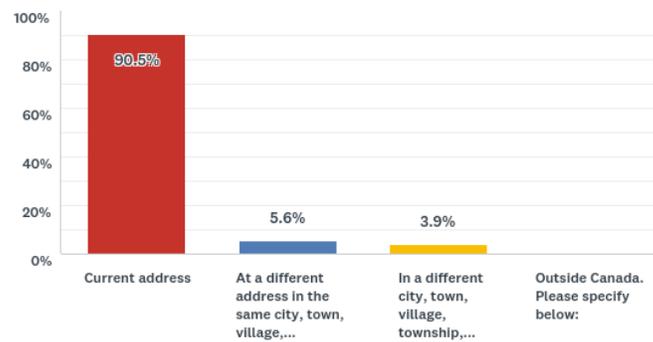
Q20 Do you currently live on Tyendinaga Mohawk Territory?



Question 21: For the person whose name is on the rental lease or owns the home, where did you live 1 year ago?

This question was designed to capture on and off-territory mobility within the past year. Based on the data collected (n=285), 90.5% of respondents lived at their current address within the past year, with 5.6% living at a different address within the same community, and 3.9% living in a different community.

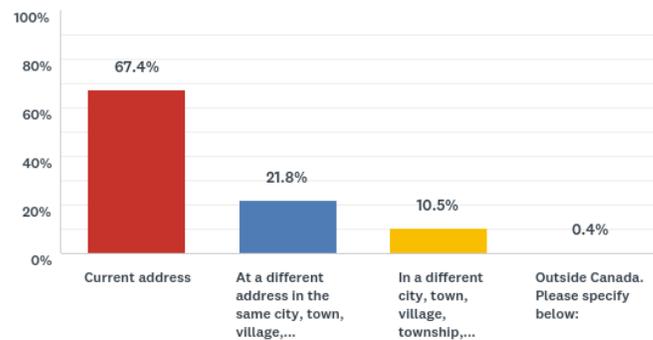
Q21 For the person whose name is on the rental lease or owns the home, where did you live 1 year ago?



Question 22: For the person whose name is on the rental lease or owns the home, where did you live 5 years ago?

This question was designed to capture on and off-territory mobility within the past 5 years. Based on the data collected (n=285), 67.4% of respondents lived at their current address within the past five years, with 21.8% living at a different address within the same community, 10.5% living in a different community, and 0.4% living outside of Canada.

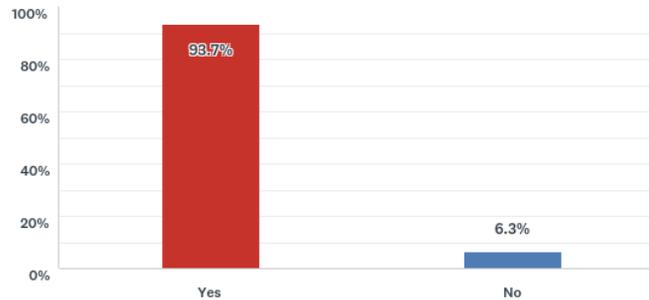
Q22 For the person whose name is on the rental lease or owns the home, where did you live 5 years ago?



Question 23: Have you ever lived on Tyendinaga Mohawk Territory?

This question was designed to capture how many respondents have lived on TMT. Based on the data captured (n=285), 93.7% have lived on TMT and 6.3% have not.

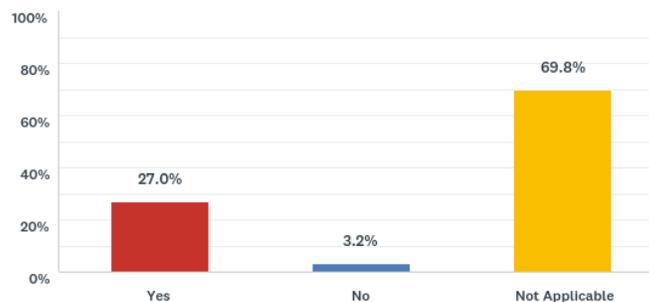
Q23 Have you ever lived on Tyendinaga Mohawk Territory?



Question 24: Would you consider moving back to Tyendinaga Mohawk Territory if housing options were available?

This question was designed to capture how much interest there would be among membership to move back to TMT. Based on the data captured (n=285), 27% of respondents would consider moving back to TMT if housing options were available, 3.2% would not, and 69.8% already lived on TMT. By filtering responses to those where the question applies, 89.5% of respondents (n=77) would consider moving back to TMT and 10.5% (n=9) would not.

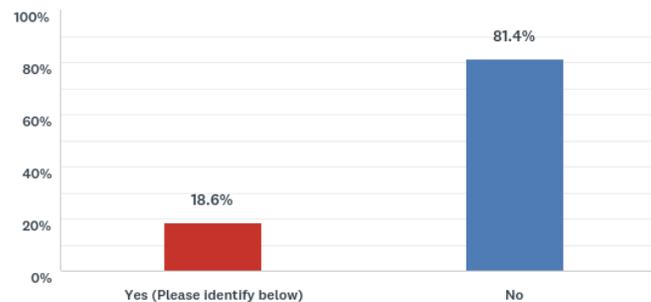
Q24 Would you consider moving back to Tyendinaga Mohawk Territory if housing options were available?



Question 25: Are members of your household Certificate of Possession holders without developed land?

This question was designed to capture potentially developable lands. Based on the data captured (n=285), 18.6% of respondents have members in their household who are CP holders without developed land.

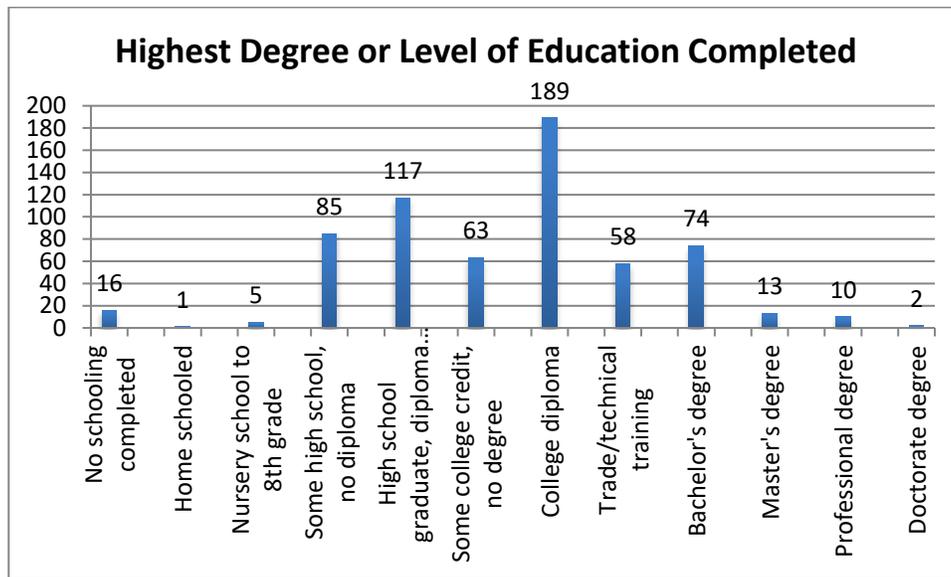
Q25 Are members of your household Certificate of Possession holders without developed land?



Question 26: Keeping Person 1, Person 2, etc. consistent from previous questions, what is the highest degree or level of education each individual in your household has completed? If currently enrolled, select the highest degree received:

This question was designed to capture educational qualifications. Based on the data captured (n=633):

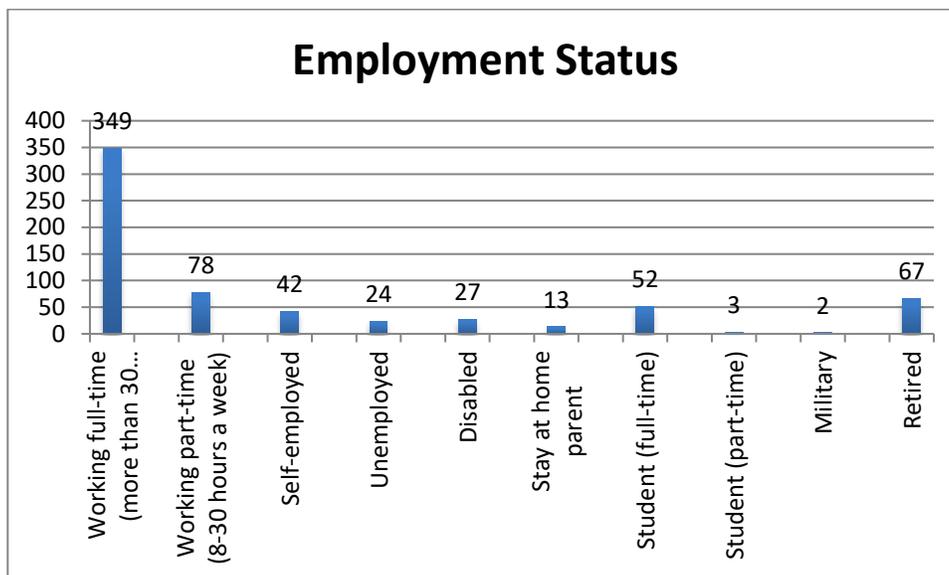
- No schooling completed account for 2.5% of the data sample
- Home schooled account for 0.2% of the data sample
- Nursery school to 8th grade account for 0.8% of the data sample
- Some high school, no diploma account for 13.4% of the data sample
- High school graduate, diploma account for 18.5% of the data sample
- Some college credit, no degree account for 10% of the data sample
- College diploma account for 29.9% of the data sample
- Trade/technical training account for 9.2% of the data sample
- Bachelor's degree account for 11.7% of the data sample
- Master's degree account for 2.1% of the data sample
- Professional degree account for 1.6% of the data sample
- Doctorate degree account for 0.3% of the data sample



Question 27: What is the current employment status for each individual in your household?

This question was designed to capture employment status for each individual in each household. Based on the data captured (n=657):

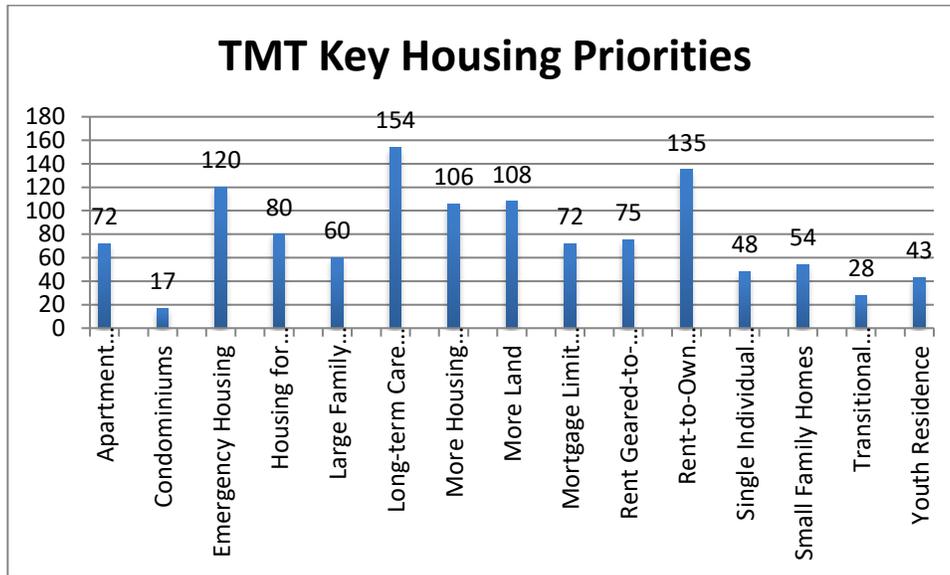
- Working full-time account for 53.1% of the data sample
- Working part-time account for 11.9% of the data sample
- Self-employed account for 6.4% of the data sample
- Unemployed account for 3.7% of the data sample
- Disabled account for 4.1% of the data sample
- Stay at home parent account for 2% of the data sample
- Student (full-time) account for 7.9% of the data sample
- Student (part-time) account for 0.5% of the data sample
- Military account for 0.3% of the data sample
- Retired account for 10.2% of the data sample



Question 28: In your opinion, what do you feel are key housing priorities for Tyendingaga Mohawk Territory? Please select at least three different key priorities from the drop-down options.

This question was designed to capture key housing needs based on tacit knowledge among membership. Based on the data captured (n=1,172):

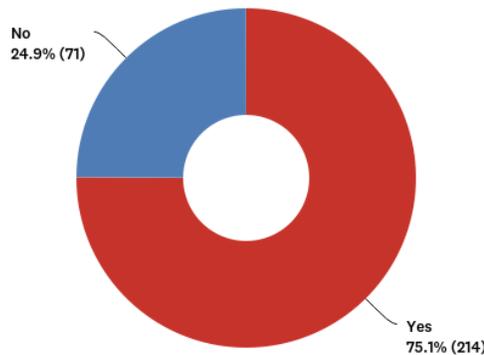
- Long-term care facilities account for 13.1% of the data sample
- Rent-to-own housing account for 11.5% of the data sample
- Emergency housing account for 10.2% of the data sample
- More housing rentals account for 9.0% of the data sample
- More land account for 9.2% of the data sample
- Housing for persons with disabilities account for 6.8% of the data sample
- Rent geared-to-income housing account for 6.4% of the data sample
- Mortgage limit increases account for 6.1% of the data sample
- Apartment buildings account for 6.1% of the data sample
- Large family homes account for 5.1% of the data sample
- Small family homes account for 4.6% of the data sample
- Single individual residence account for 4.1% of the data sample
- Youth residence account for 3.7% of the data sample
- Transitional housing account for 2.4% of the data sample
- Condominiums account for 1.5% of the data sample



Question 29: In an effort to measure demand for long-term care facilities, does your family have any history of chronic disease/illness (e.g. diabetes, heart disease, dementia, arthritis, etc.)?

This question was designed to capture historical health data. Based on the data captured (n=285), 75.1% of respondents claimed to have a family history of chronic disease/illness.

Q29 In an effort to measure demand for long-term care facilities, does your family have any history of chronic disease/illness (e.g. diabetes, heart disease, dementia, arthritis, etc.)?





Question 30: If there is any additional information you wish to provide, please use the space below:

This question was designed to capture any additional thoughts or comments. Of the 285 surveys completed, 18.2% of respondents provided additional information. The word cloud below summarizes key themes:

Q30 If there is any additional information you wish to provide, please use the space below:



5. Discussion

The MBQ Demographic Questionnaire was a useful tool to capture an array of MBQ-related market data. Through membership consultations and survey delivery, members had the opportunity to express their opinion(s) and provide insight as to what types of housing development is desired based on tacit knowledge and ongoing challenges faced.

The accuracy and reliability of the assessment hinges on the ability to obtain the necessary data to reflect an accurate housing demand for the 20-year study. It is acknowledged there is a good chance the data sample is unrepresentative of the diverse MBQ population, and as such, a more expansive data collection program is recommended for future studies. This limitation makes it difficult to capture statistical significance to fully support any hypotheses. Regardless, the data has provided some interesting qualitative and quantitative insights.

Home ownership was captured in the MBQ demographic questionnaire to guide inferences for future housing market needs. 27.4% of respondents are mortgage-free, approximately 40% have a mortgage, and approximately 25% rent. As housing demand continues to grow, the administration should consider the investment into a water tower with a capacity to future-proof housing needs. Preliminary aquifer tests are recommended to field approximate capacity for dwelling sizes for market-based, rental and social housing calculations. Furthermore, service expansion is required to meet future housing needs. It is recommended to future-proof service capacities along road reconstruction projects in areas provisioned/primed for housing development.

With approximately 70% of households surveyed being greater than 20 years old, it is unsurprising that 58.3% of households require minor or major repairs. Something for future consideration is the area is susceptible to an alarmingly high water table in the spring, accompanied with some year-round water level challenges. It is critical to ensure building inspections are thorough and best practices are exercised as to minimize major repair requirements in the future. A strong foundation is critical - ensuring structural integrity is a key to success.

According to the MBQ Demographic Questionnaire, members with CPs and undeveloped land communicated a few common themes: swamp land, unserviceable area, and not enough money, with the most prominent being the latter. Furthermore, respondents claimed an average household value of approximately \$270,000. A SWOT Analysis of MBQ mortgage and rental unit policies was completed (Appendix B). Several incentives are available to mortgage applicants and holders to help bolster market-based housing and minimize chances of rental arrears. It has been recommended to explore expanding the maximum loan amount from the current cap of \$200,000 to align with today's increased cost of construction.

Of the data sampled, 18.5% have received a high school diploma (or equivalent), and approximately 55% have received credentials beyond high school – 30% of which have received a college diploma. This is very promising because it can suggest an educated and motivated cohort. Such an interpretation is echoed by the employment data captured – 3.7% unemployed, approximately 8% student status, 53% working full-time and 71% working at some capacity. Based on the data sampled, the near future workforce of TMT can benefit from mortgage limit increases.

Respondents to the MBQ Demographic Questionnaire expressed great interest in moving to TMT should there be adequate housing available. More specifically, 89.5% of respondents would consider moving back to TMT. However, there is clearly an existing housing shortage. This can be echoed in the questions regarding mobility, where the data sample found very little growth over the past five years. 10.5% of respondents reported living in a different community five years ago and 3.9% one year prior to – can this suggest almost a 1% increase per year? A larger dataset capturing additional off-territory members can refine such a metric.

The MBQ Demographic Questionnaire provided the opportunity to rank key housing priorities. The data sample communicated the greatest need for long-term care facilities. Members residing on TMT over the age of 65 represent 13.7% of the population. With 40.3% of the existing TMT population expected to be seniors in the next 20 years, long-term care facilities are imperative to meet the demand, especially when considering the demand for the Elders Lodge today.

The second and third highest-ranked housing priorities based on the data captured are rent-to-own housing and more housing rentals. Based on the results of the MBQ Demographic Questionnaire, the average cost of living is \$1,213 to rent and \$1,239 to own. Rent-to-own can be appealing if the cost of living is relatively similar, especially if members wish to (re-)establish credit scores.

Another key housing priority based on the data captured is emergency housing. There is currently no infrastructure to support emergency housing, which makes it critical. However, the real issue is the limited infrastructure to transition from emergency housing. As such, development of emergency housing coordinated with transitional housing is highly recommended.

6. Conclusions

Through thorough review and understanding of the data provided and data collected, MBQ community housing rental and mortgage policy review, existing and future challenges and opportunities, the Greer Galloway Group has completed a comprehensive Housing Needs Assessment. With further research that leverages socio-economic, demographic, and market trend data, the Housing Needs Assessment was completed to:

- Provide material that will result in a strong diverse housing supply that meets the needs and provides viable options for the full range of MBQs residents;
- Help position the community to establish a housing supply that aligns with economic growth, long-term community sustainability, and diversification opportunities;
- Identify new and innovative housing delivery options that can be pursued promptly, as well as in the medium- and long-term (including, but not limited to Rent-To-Own); and
- Be conducted in a manner that provides adequate input by members of MBQ to ensure their needs are represented in the final plan.

The data collected indicate the greatest future focus for housing is long-term care and rent-to-own. These strategies will address two of the largest concerns facing the community; an aging population, and individuals with the means (age, education, mobility) to support home ownership but shortage of opportunities to enter the market.

We trust this Housing Needs Assessment Technical Report provides sufficient information and is to your complete satisfaction.

Respectfully submitted,

THE GREER GALLOWAY GROUP INC.
ENGINEERS AND PLANNERS

Rafik Said, M.Sc.
GIS Specialist

Peter Zandbergen, P.Eng.
Project Manager

7. References

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Appendix A
MBQ Demographic Questionnaire

MBQ Demographic Questionnaire



MBQ Housing Needs Assessment

Demographic Questionnaire

DISCLAIMER: This is to be completed by one person per household only.

OK

MBQ Housing Needs Assessment

Demographic Questionnaire

DISCLAIMER: This is to be completed by one person per household only.

1. How many people currently live in your household?

2. How many people living in your household are MBQ status members?

3. How many people living in your household are not MBQ status members?

4. What is the marital status of your household? Note: multiple options can be selected.

Marital Status	
Single, never married	<input type="checkbox"/>
Married	<input type="checkbox"/>
Common Law	<input type="checkbox"/>
Widowed	<input type="checkbox"/>
Divorced	<input type="checkbox"/>
Separated	<input type="checkbox"/>

5. How many generations of family live in your household?

<input type="radio"/> 1	<input type="radio"/> 4
<input type="radio"/> 2	<input type="radio"/> 5
<input type="radio"/> 3	

6. Please list the number of people living in your household for each age category:

Number of People	
0 - 4 years	<input type="checkbox"/>
5 - 11 years	<input type="checkbox"/>
12 - 17 years	<input type="checkbox"/>
18 - 24 years	<input type="checkbox"/>
25 - 34 years	<input type="checkbox"/>
35 - 44 years	<input type="checkbox"/>
45 - 54 years	<input type="checkbox"/>
55 - 64 years	<input type="checkbox"/>
65 - 74 years	<input type="checkbox"/>
75 years +	<input type="checkbox"/>

7. Please list the number of people for each gender status living in your household:

Male	<input type="text"/>
Female	<input type="text"/>
Transgender	<input type="text"/>
Other	<input type="text"/>

8. What is the ownership status of your household?

- Owned by you or a member of the household (i.e. mortgage free)
- BMO Mortgage
- MBQ Mortgage
- Other (please specify)
- Rented (privately)
- Rented (MBQ)

9. What year was your dwelling built?

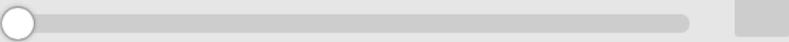
- 1960 or before
- 1961 - 1970
- 1971 - 1980
- 1981 - 1990
- 1991 - 1995
- 1996 - 2000
- 2001 - 2005
- 2006 - 2010
- 2011 - 2016
- 2017 +
- Unknown

10. Is your dwelling in need of any repairs?

- No, only **regular maintenance** is needed (i.e. painting, furnace cleaning, etc.)
- Yes, **minor repairs** are needed (i.e. flooring, drywall, ceiling, bricks, defective steps, railing or siding, etc.)
- Yes, **major repairs** are needed (defective plumbing or electrical wiring, structural, foundation, roof, windows, etc.)

11. For your dwelling, what is your average **monthly** payment for electricity/hydro? Note: you can enter a dollar value in the box field (no letters, commas, decimals, or symbols).

\$0 (included in rent or other payments) \$1,000 \$2,000

A horizontal slider control with a white circular knob on the left and a grey square on the right. The slider bar is grey and spans from the left to the right. The text above the slider indicates values of \$0, \$1,000, and \$2,000.

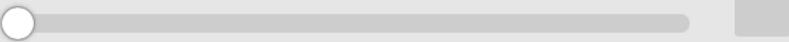
12. For your dwelling, what is your average **monthly** payment for heating? Note: you can enter a dollar value in the box field (no letters, commas, decimals, or symbols).

\$0 (included in rent or other payments) \$1,000 \$2,000

A horizontal slider control with a white circular knob on the left and a grey square on the right. The slider bar is grey and spans from the left to the right. The text above the slider indicates values of \$0, \$1,000, and \$2,000.

13. For your dwelling, what is your average **monthly** payment for water and sewer services? Note: you can enter a dollar value in the box field (no letters, commas, decimals, or symbols).

\$0 (included in rent or other payments) \$1,000 \$2,000

A horizontal slider control with a white circular knob on the left and a grey square on the right. The slider bar is grey and spans from the left to the right. The text above the slider indicates values of \$0, \$1,000, and \$2,000.

14. What is the **monthly** rent / mortgage paid for your dwelling?

Rent

Mortgage

15. If you own your home, approximately how many square feet is your home?

16. If you own your home, what would you estimate for the real estate value?

\$0 (I do not own my home) \$250,000 \$500,000 +

17. Please provide the employment location for each working individual in your household (e.g. Tyendinaga Mohawk Territory, Belleville, Deseronto, Napanee, Kingston, etc.):

Person 1

Person 2

Person 3

Person 4

Person 5

Person 6

Person 7

Person 8

Person 9

Person 10

18. For the information provided in the previous question (i.e. keeping Person 1, Person 2, etc. consistent), please provide how each person **usually** travels to work (e.g. car/truck/van, commuter train, bus, subway, bicycle, walk, or other):

	Mode of Transportation
Person 1	<input type="text"/>
Person 2	<input type="text"/>
Person 3	<input type="text"/>
Person 4	<input type="text"/>
Person 5	<input type="text"/>
Person 6	<input type="text"/>
Person 7	<input type="text"/>
Person 8	<input type="text"/>
Person 9	<input type="text"/>

19. Keeping Person 1, Person 2, etc. consistent from previous questions, which **earned gross** income group does each individual household member fall within?

	\$0	\$1-\$17,999	\$18,000-\$24,999	\$25,000-\$34,999	\$35,000-\$44,999	\$45,000-\$54,999	\$55,000-\$64,999	\$65,000-\$74,999	\$75,000+
Person 1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 5	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>					
Person 6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 7	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Person 10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

20. Do you currently live on Tyendinaga Mohawk Territory?

- Yes
- No

21. For the person whose name is on the rental lease or owns the home, where did you live 1 year ago?

- Current address
- At a **different** address in the same city, town, village, township, municipality or Territory. Please specify below:
- In a **different** city, town, village, township, municipality or Territory in Canada. Please specify below:
- Outside Canada**. Please specify below:

If you answered at a **different** address or **Outside Canada**, please specify the location (e.g. Belleville, ON):

22. For the person whose name is on the rental lease or owns the home, where did you live 5 years ago?

- Current address
- At a **different** address in the same city, town, village, township, municipality or Territory. Please specify below:
- In a **different** city, town, village, township, municipality or Territory in Canada. Please specify below:
- Outside Canada**. Please specify below:

If you answered at a **different** address or **Outside Canada**, please specify the location (e.g. Belleville, ON):

23. Have you ever lived on Tyendinaga Mohawk Territory?

- Yes
- No

24. Would you consider moving back to Tyendinaga Mohawk Territory if housing options were available?

- Yes
- No
- Not Applicable

25. Are members of your household Certificate of Possession holders without developed land?

- Yes (Please identify below)
- No

If Yes, please identify the primary barrier to developing:

26. Keeping Person 1, Person 2, etc. consistent from previous questions, what is the highest degree or level of education each individual in your household has completed? If currently enrolled, select the highest degree received:

Highest Degree or Level of Education Completed	
Person 1	<input type="text"/>
Person 2	<input type="text"/>
Person 3	<input type="text"/>
Person 4	<input type="text"/>
Person 5	<input type="text"/>
Person 6	<input type="text"/>
Person 7	<input type="text"/>
Person 8	<input type="text"/>
Person 9	<input type="text"/>
Person 10	<input type="text"/>

27. What is the current employment status for each individual in your household?

Employment Status	
Person 1	<input type="text"/>
Person 2	<input type="text"/>
Person 3	<input type="text"/>
Person 4	<input type="text"/>
Person 5	<input type="text"/>
Person 6	<input type="text"/>
Person 7	<input type="text"/>
Person 8	<input type="text"/>
Person 9	<input type="text"/>
Person 10	<input type="text"/>

28. In your opinion, what do you feel are key housing priorities for Tyendingaga Mohawk Territory? Please select *at least* three different key priorities from the drop-down options.

TMT Key Housing Priorities	
Priority 1	<input type="text"/>
Priority 2	<input type="text"/>
Priority 3	<input type="text"/>
Priority 4	<input type="text"/>
Priority 5	<input type="text"/>

29. In an effort to measure demand for long-term care facilities, does your family have any history of chronic disease/illness (e.g. diabetes, heart disease, dementia, arthritis, etc.)?

Yes

No

If Yes, please specify:

30. If there is any additional information you wish to provide, please use the space below:

Submit

Example Disclaimer Message



MBQ Housing Needs Assessment

Demographic Questionnaire

DISCLAIMER: This is to be completed by one person per household only.

 This question requires an answer.

1. How many people currently live in your household?

Appendix B
SWOT Analysis of MBQ Housing, Rental and
Mortgage Policies

Mohawks of the Bay of Quinte Housing Needs Assessment: SWOT Analysis of MBQ Housing Rental and Mortgage Policies



**Housing Needs Assessment
Mohawks of the Bay of Quinte
Tyendinaga Mohawk Territory**

Submitted to:

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Project # 18-3-6357

Table of Contents

EXECUTIVE SUMMARY	1
1. INTRODUCTION.....	2
2. METHODOLOGY	2
3. SWOT GENERAL PICTURE.....	2
3.1 Strengths	3
3.2 Weaknesses	7
3.3 Opportunities	8
3.4 Threats	10
4. CONCLUSIONS.....	11
5. REFERENCES.....	13

Appendices

Appendix A – Documents Reviewed for Policy SWOT Analysis

Executive Summary

In September 2018 the Mohawks of the Bay of Quinte initiated a Comprehensive Housing Needs Assessment to maximize intermediate and long-term housing foresight. Several housing priorities have been identified; however, it is important to quantify housing priorities to determine how much and which types of housing infrastructure are required for long-term sustainability.

As part of the Comprehensive Housing Needs Assessment, a SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats) of MBQ housing rental and mortgage policies is required. The SWOT Analysis offers an in-depth review of MBQ housing rental and mortgage policies to suggest areas of adjustment and the identification of external threats.

Existing MBQ housing rental and mortgage policies generally protect the interests of Tyendinaga Mohawk Council (TMC) by clearly defining provisions to limit liability using appropriate language within policy documents; however, and a key weakness is the limited ability to act on some of the language embedded within policy. The inability to exercise the language within the policy can undermine MBQ Housing, but also undermine Council for the approval of such policies that can lack enforcement.

Several recommendations have been made, which include, but not limited to:

- Capture updated rental agreements to avoid multi-room units being occupied by single tenants;
- Ensure up-to-date house insurance policies are provided by mortgagor(s) to mitigate high-risk mortgage defaults;
- Update language within *Residential Rental Incentive Policy* to stipulate proof of renter's insurance is required to qualify for the rent-free month of December;
- Establish matrimonial real property rules to further protect the interests of TMC;
- Document local market values every time *Purchase of an Existing Home Policy and Procedures* has been successfully exercised for internal housing market analyses;
- Develop a working relationship with a credit bureau (e.g. TransUnion, Equifax) to help minimize payment arrears;
- Develop policy documents or revise existing to include language that pertains to emergency housing and Rent-Geared-to-Income housing;
- Develop an incentive policy for members who opt-in to energy efficient methods; and
- Develop a policy document to place a cap on land value per acre that grows with the rate of inflation (or 2% per year).

1. Introduction

According to the 2016 Census, there are over 1.67 million First Nations peoples within Canada. In addition, the First Nations cohort is the fastest growing population in Canada. Furthermore, First Nations peoples belong to the youngest cohort in Canada – about 44% were under the age of 25 in 2016 (Government of Canada, 2017). As part of the fastest growing and youngest population in Canada, the Mohawks of the Bay of Quinte (MBQ) wish take a proactive approach to enhance their understanding of current and future housing needs within the Tyendinaga Mohawk Territory (TMT). As part of the Housing Needs Assessment, a SWOT Analysis of the current Housing Rental and Mortgage Policies is required.

2. Methodology

A policy learning framework to result in a SWOT Analysis was developed through a discussion and review approach, meaning policy documents were reviewed, followed by discussion with key administrative staff and councilors for clarification. Upon the receipt of clarification, a SWOT Analysis was developed to identify internal and external opportunities and threats to MBQ housing rental and mortgage policies.

3. SWOT General Picture



3.1 Strengths

Upon review of the MBQ housing rental and mortgage policies, numerous strengths were identified. The MBQ housing rental and mortgage policies protect the interests of TMC by clearly defining provisions to limit liability using appropriate language within policy documents. Strengths have been broken down by rental and mortgage policies.

Rental Policies

The *Rental Unit Policy* contains standard language to protect the interests and offer no liability of the MBQ governing body. The *Rental Unit Policy* outlines key tenant responsibilities to meet rental unit life expectancies. Security deposits are required by tenants to be withheld in the event of damages or extraordinary cleanup required for a rental unit. Furthermore, in the event damages exceed the security deposit, the amount owed will be filed with MBQ Band Administration and payment (including interest) is required before the member(s) receive any future tenancy or mortgage loan and the member(s) will be ineligible for any policy incentive opportunities. If a member with outstanding debts requires tenancy or requests a mortgage, the member must enter an arrears repayment plan to pay the outstanding arrears prior to consideration.

A key strength of the *Rental Unit Policy* is the ability to increase rental rates depending on location and type of accommodation on the anniversary of rental agreements. This limits the potential for housing rentals operating on a burn (i.e. upkeep costs exceeding rental inflow). Furthermore, rental rate fluctuations have the ability to reflect demand.

Rental contract termination and evictions are covered within the *Rental Unit Policy* with clarity. Excessive damages, safety issues, disturbances, or negligence of responsibilities are enough to warrant a warning of eviction. Additional people living in a rental unit without notice is also enough to warrant a warning of eviction. The *Rental Unit Policy* reserves Council the right to request those not listed on the occupancy list to vacate the rental unit. If an issue outlined in the initial warning is not addressed or another issue arises, a second warning will be issued. A third infraction will result in an immediate eviction from the rental unit. Based on information provided by MBQ Housing, there have been nine (9) evictions since July 2010, which means language in the policy has been exercised to the intended effect.

The *Residential Rental Arrears Policy and Procedures* offers a comprehensive approach to settling rental payment arrears through repayment planning with MBQ Housing support staff. Tenants will receive a notice of eviction and demand for repayment of all rental arrears if the tenant is unresponsive for a period of forty-five (45) calendar days through a series of communication efforts. A key strength of the *Residential Rental Arrears Policy and Procedures* is how it offers the tenant up to the date of eviction to settle a repayment agreement; however, if no agreement has been made to recoup the rental arrears owing, the tenant will be issued a final notice of eviction. Furthermore, under exceptional circumstances, a one-time one-month rental waiver may be permitted.

The *Residential Rental Incentive Policy* is a major strength for rental policies; tenants can receive an annual rent incentive for the month of December of each year the policy is in effect. Tenants must make eleven (11) consecutive payments starting in January of each year to qualify for the rent-free month of December. Such an incentive offers value to tenants who are loyal to terms and conditions of rental contracts.

Mortgage Policies

The *Mortgage Application Policy and Procedures* is a comprehensive policy containing standard language to protect the interests and minimize liability of the MBQ governing body. Mortgage loans are given out upon proof of a registered Certificate of Possession for the property associated with the mortgage application. Upon completion of a mortgage application the *New Construction Policy and Procedures*, *Purchase of an Existing Home Policy and Procedures*, *Residential Renovation Policy and Procedures* or *Mortgage Rewrite Policy* are initiated once a decision on the mortgage has been made.

A key strength of the mortgage application process is how the applicant(s) must meet with an MBQ Housing Officer to complete a housing affordability worksheet to calculate the Gross Debt Service Ratio and Total Debt Service Ratio for the applicant(s). Such practice determines how much money the applicant(s) can afford to borrow. An additional strength is how MBQ Housing Administration reserves the right to oversee all building projects and reconsider mortgage funding *at any time* deemed relevant or necessary.

Compared to the off-territory standard of a 20% minimum down payment (5% for first-time home buyers), a 1% deposit is required upon acceptance of a mortgage for new construction or the purchase of an existing home if the loan is greater than \$75,000. Such a deposit is identified as a strength as it offers many members the opportunity to own a home. Such a benefit only applies to members, which encourages opportunities for economic prosperity among membership.

If the mortgage is for a new construction, the property for which the applicant(s) intend to build must be the primary place of residence – other homes owned by the applicant(s) must be deemed inferior or be sold in order to qualify. Furthermore, the *New Construction Policy and Procedures* outlines conditions to ensure new construction adheres to a set standard, for example:

- Proof of adequate water source;
- Environmental Screening Report from the Environmental Services Officer;
- Site Inspection Report written from Health Canada; and
- Ongoing housing inspection.

If such conditions have not been met, the mortgage funds may be reallocated; however, once conditions have been met, building construction may ensue. Building construction must comply with standards of the National Building Code, Health Canada Specifications, Electrical Safety Authority Code (ESA), Technical Safety Standards Authority (TSSA), and the

expectations of the Wood Energy Technical Guide. In addition, the structure must conform to minimum: front, rear, side and high-water mark setbacks. Such conditions also apply to the *Residential Renovation Policy and Procedures*. The order of operations outlined within policy enables consistent housing development within TMT, and by extension, offers a strength to the MBQ governing body.

The *Residential Renovation Policy and Procedures* stipulates a member seeking a loan for housing renovations may qualify when a minimum of twenty-four (24) consecutive mortgage payments have been made on time (i.e. no outstanding arrears). The mortgage loan for housing renovations becomes part of the existing mortgage owed (as long as it does not exceed the mortgage limit), and if there is no mortgage on the property, the applicant(s) are required to sign a Land Transfer Form for the property associated with the renovation loan. This is a strength because it can serve as an incentive to avoid mortgage arrears and supports members who have displayed financial capability.

If the mortgage is for the purchase of an existing home, the *Purchase of an Existing Home Policy and Procedures* outlines how all aspects pertaining to the purchase of an existing home become the responsibility of the applicant(s); the property for which the applicant(s) intend to build must also be the primary place of residence. Furthermore, the *Purchase of an Existing Home Policy and Procedures* outlines conditions to ensure a fair transfer of ownership, for example:

- Written notice stating cost of home and agreement to sell;
- Site Inspection Report written from Health Canada;
- Home inspection for Health and Safety issues; and
- Official appraisal of the house conducted by qualified appraiser.

The information listed above is perceived to be a key strength of the purchase policy as it ensures fair transfer of ownership based on the agreed sale price. Such data is valuable and can enable MBQ Housing to collect data pertaining to local market values.

Another key strength of MBQ mortgage policies is the economic protection during estate settlements. The *Purchase of an Existing Home Policy and Procedures* outlines the scenario where no will exists, agreements to settle an estate cannot exceed the maximum mortgage limit through the *MBQ Mortgage Application Policy and Procedures* (i.e. \$200,000).

MBQ mortgage policies offer several incentives to work as strengths. The *Mortgage Incentive Policy* encourages members to make on-time payments for a reward of a payment-free month. Members are also required to provide proof of insurance year-to-year to qualify for the mortgage incentive. The mortgagor must make eleven (11) consecutive payments starting in January of each year to qualify for the payment-free December incentive.

Developed to allow mortgage holders an opportunity to financially sustain their mortgages and to revise their mortgage agreement to maintain homeowner status, the *Mortgage Rewrite Policy* is structured to maximum benefit of the members. The policy accommodates substantial life changes which impact financial capacity, including the dissolution of marital or

common-law relationships and the inheritance of an estate property. The policy also applies to members when:

- Unable to work due to illness;
- Unable to secure suitable employment;
- Unforeseen financial obligations incurred; and
- Death of mortgagor.

A strength of the *Mortgage Rewrite Policy* is the flexibility it has to offer in circumstances where a primary mortgage amount and a newly acquired estate (or inherited) mortgage exceeds the maximum mortgage limit of \$200,000. Members who can demonstrate financial capability may be permitted to hold both mortgages under this policy.

Tyendinaga Mohawk Territory largely consists of peatland, which can be difficult to develop. As a result, MBQ encourages further development through the *Residential Culvert Application Policy and Procedures*. The policy provides financial assistance for members who require a culvert to allow for passable access to their property. MBQ Administration facilitates residential culvert installations and will invoice the applicant(s) the full cost of the culvert and just 50% of the cost of gravel. Such facilitation is perceived as a strength as it promotes growth within TMT while ensuring proper drainage is implemented within the area as to mitigate any issues that may arise with respect to drainage.

The *Sanitation Incentive Policy* provides financial assistance for homeowners to obtain and install an environmentally safe drinking water source and an environmentally safe septic system. The applicant(s) of the policy must ensure the Environmental Health Inspector from Health Canada is contacted before and after installation of a septic system and/or well. The incentive covers up to 50% of the paid invoice up to a maximum of \$4,000 for the well construction, water installation, hook-up to water and sewer services. All well and septic installations must be installed by a licensed well and septic contractor. Such a policy is considered a key strength as it encourages growth of adequate water supply and sewage disposal within TMT.

The *Water Purification Policy* provides financial assistance for homeowners to improve their water quality. The incentive covers up to 50% of the paid invoice up to a maximum of \$3,000 for water purification services. Because water quality is considered a health concern, applicants qualify for financial assistance in the form of a promissory note or a mortgage rewrite at the MBQ standard mortgage rate of 6% interest per annum. A key strength of this policy is the offering of adequate water quality.

The *Seniors Interest Free Mortgage Policy and Procedures* was developed to assist seniors access adequate health and safety housing updates through an interest-free renovation loan up to a maximum of \$25,000. This policy is critical due to the limited space available at the Tyendinaga Elders Lodge. A key strength of the policy is how total household income will be considered before the policy can be exercised. Annual Statistics Canada Low Income Cut Offs will also be considered. Quotes for the proposed works are required prior to the release of any funds to justify the amount requested for the renovation loan.

In tandem with Canada Mortgage and Housing Corporation, the *Procedures Policy for the Residential Rehabilitation Assistance Program (RRAP)* assists low-income homeowners unable to afford renovations to provide adequate housing. The policy offers a grant up to \$5,000 to assist in the cost of major repairs, such as: structural, electrical, plumbing, heating and fire safety. If costs of major repairs exceed \$5,000, funds will not be released without proof of coverage from other sources (i.e. bank, homeowner, personal loan, etc.). RRAP is also available for landlords or rental property, which offers aid towards adequate housing within TMT. Furthermore, RRAP is available to help disabled individuals improve the accessibility and livability of their homes. Similar to the *Seniors Interest Free Mortgage Policy*, quotes for the proposed works are required prior to the release of any funds.

In tandem with the First Nations Market Housing Fund (FNMHF), the *Market Based Housing Program Policies and Procedures* was designed to supplement economic supply to provide affordable mortgages to members who wish to construct, renovate, or refinance a home within TMT. The terms and conditions are similar to the *Mortgage Application Policy and Procedures*, *New Construction Policy and Procedures*, *Purchase of an Existing Home Policy and Procedures*, *Residential Renovation Policy and Procedures* and *Mortgage Rewrite Policy*. A distinct difference within the *Market Based Housing Program Policies and Procedures* is the addition of a 2% administration fee and a down payment of 5% (where applicable) to be paid by the applicant(s). A key strength of this policy is the clarity in the language and what is expected from mortgagors (i.e. “gross debt ratio is not to exceed 32% and total debt ratio is not to exceed 40%”).

Based on dialogue with MBQ Housing and during membership consultation sessions, the greatest strength of policy is perhaps the ability to deviate from policy and offer flexibility to those in need. Such capabilities can evoke good faith, but can also provide adequate housing, adequate water supply and waste disposal to those in need.

3.2 Weaknesses

While a key strength of the MBQ housing rental and mortgage policies is the use of appropriate language to protect the interest of the MBQ organization and to limit liability, there are some opportunities to enhance the language. Moreover, based on information provided by MBQ Housing and information gathered during membership consultation sessions, a key weakness of MBQ rental housing and mortgage policies is the limited ability to act on some of the language embedded within policy. Weaknesses have been broken down by rental and mortgage policies.

Rental Policies

The *Rental Unit Policy* stipulates members must maintain renter’s insurance and include content and liability within the insurance policy. Members are also expected to provide proof of renter’s insurance on an annual basis; however, based on information provided by MBQ Housing, proof of renter’s insurance is rarely provided. Such instances can lead to unfortunate scenarios whereby members lose personal belongings without coverage – something MBQ

Administration wishes to avoid. Without a designate or purview to ensure maintenance of insurance policies, it can be challenging to minimize such losses.

The *Rental Unit Policy* stipulates rental agreements to be renewed and signed annually, and rental agreements not signed upon renewal will be an indication the Tenant will be vacating the property to MBQ Housing Department. Based on dialogue with MBQ Housing, Rent-Geared-to-Income (RGI) rental agreements are signed annually while full-rate rental agreements are outdated. This is considered a weakness as it can lead to single tenants occupying three-bedroom rental units while the waitlist continues to grow (i.e. January 2019 waitlist consists of 76 rental applications covers a total number of 210 persons).

Mortgage Policies

A requirement to receive a mortgage under the *New Construction Policy and Procedures* document is to sign a Land Transfer Form to the Mohawks of the Bay of Quinte as a security in case of default. This appears to be a strength on paper; however, dialogue with MBQ Housing suggests otherwise: “MBQ does not exercise the land transfer frequently, there is currently an issue around the *Matrimonial Real Property* legislation affecting this process”.

An additional requirement to receive a mortgage for new construction, the purchase of an existing home, or residential renovations is to provide proof of Homeowner’s insurance prior to occupancy and maintained on a yearly basis. Up-to-date copies are to be submitted to the MBQ Finance Department annually by the mortgage holder(s); however, dialogue with MBQ Housing suggests otherwise. Based on information provided by MBQ Housing, mortgagors typically provide proof of insurance to attain a mortgage, but then fail to renew insurance policies. Such scenarios represent high-risk as mortgagors may be unable to cover losses.

While the *Water Purification Policy* provides financial assistance for homeowners to improve their water quality, any applicant found to be in arrears of mortgage payments are ineligible for funding. Because water quality can be considered a critical health concern, applicants should qualify for financial assistance in the form of a mortgage rewrite, despite any arrears. Helping members gain adequate water quality to those in need can promote additional good faith.

3.3 Opportunities

There are several external opportunities to enhance the strengths of the existing MBQ housing rental and mortgage policies. The *Rental Unit Policy* stipulates members must maintain renter’s insurance to include content and liability within the insurance policy. Members are also expected to provide proof of renter’s insurance on an annual basis; however, proof of renter’s insurance is rarely provided. Without a designate or purview to ensure maintenance of insurance policies, it can be challenging to minimize such losses. An opportunity would be to update the language within the policy document to reflect proof of renter’s insurance as a requirement to qualify for the rent-free month of December through the *Residential Rental Incentive Policy*. It would be beneficial to include similar language within the *Mortgage*

Incentive Policy document. Including these clauses will add a layer of protection to MBQ's interests.

A requirement to receive a mortgage under the *New Construction Policy and Procedures* document is to sign a Land Transfer Form to the Mohawks of the Bay of Quinte as a security in case of default. While is considered a strength, MBQ is unable to exercise land transfer for older transfers, where *Matrimonial Real Property* legislation applies. According to the *Matrimonial Real Property on Reserves*, thirteen (13) First Nations have created their own laws under this Act; and another thirty-seven (37) have created their own matrimonial real property rules as a component of their Land Code laws under the *First Nations Land Management Act*. A First Nation that has yet to enact its own matrimonial real property laws may do so at any time. A key opportunity for MBQ is to establish matrimonial real property rules to further protect the interests of TMC.

While MBQ mortgage policies offer several incentives to work as strengths, and while the *Mortgage Incentive Policy* invites members to make on-time payments for a reward of a payment-free month, mortgages for debt consolidation do not qualify for the incentive unless they have entered into an arrears agreement that is up-to-date. This is perceived as a opportunity for revision to the *Mortgage Incentive Policy* and *Mortgage Rewrite Policy* because those in debt consolidation typically need the most financial help. Amending the policies to reflect good standing under an arrears agreement will allow those in debt consolidation loans who have made eleven (11) consecutive on-time payments starting in January of each year should qualify for the payment-free December incentive, this is especially beneficial for members who experience unforeseen circumstances.

As a requirement to purchase an existing home, the *Purchase of an Existing Home Policy and Procedures* outlines conditions to ensure a fair transfer of ownership, which includes the written notice stating the agreed selling price and the official appraisal value of the house conducted by a qualified appraiser. Such data is extremely valuable for MBQ as it can provide quality year-by-year insight into the local market value growth and fluctuations and help shape decisions of policy updates/development. However, and based on dialogue with MBQ Housing, such data is not readily available or is difficult to access. A key opportunity is to capture such data for tabulation and interpretation. Once the historical values have been tabulated, such data should be tabulated "on-the-fly" for every time the *Purchase of an Existing Home Policy* is successfully exercised.

An opportunity to minimize payment arrears is the ability to report non-payment or arrears to a credit bureau. Such courses of action would theoretically minimize the amount of rental/mortgage payment arrears. Members may reconsider non-payment with the understanding their credit score can be impacted. As such, establishing a working relationship with TransUnion and/or Equifax can be promising.

Over the course of the Housing Needs Assessment, a contentious housing issue is lack of emergency housing and Rent-Geared-to-Income (RGI) housing. The development of such policies is inevitable, and thus should be considered in the near future, even in the absence of the housing infrastructure. While the policy would be in the infancy stage, the conversation

and consideration among councilors can lead to action. Having the policies approved by Council and signed by the Chief would likely qualify for funding opportunities, especially with demand identified from the Housing Needs Assessment.

The Community Energy Plan (2018) developed a comprehensive long-term community plan to improve energy efficiency, reduce electricity consumption and assess opportunities for renewable energy solutions. The Community Energy Plan provides comprehensive information of future energy projections, proposed recommendations and initiatives, along with potential funding opportunities. The Community Energy Audit found majority of heating sources to be space heating, which is the least cost-effective heating source. As such, a key opportunity for MBQ is to develop an incentive policy for members who opt-in to energy-efficient methods (e.g. members who retrofit heating source with natural gas furnaces and water heaters, members who leverage solar power, etc.). Such policy implementation serves as a sustainable measure and can provide long-term benefits for TMT in the form of qualification for funding opportunities, including but not limited to:

- Hydro One Conservation Program;
- Hydro One Retrofit Program;
- Virtual Net Metering; and
- Affordable Energy Canada – Low-Income Retrofits.

An additional opportunity for MBQ could be the distribution of inexpensive digital surveys to policy holders to determine how many members *actually* understand their policies. The survey can be a series of true/false and/or multiple-choice questions. Members would be free to request copies of their policies for review if they wish and membership participation can be incentivized. Such data could determine if deviation from policy is linked to a communication/awareness or financial issue.

MBQ has partnered with Canada Mortgage and Housing Corporation (CMHC) for seven construction phases of rental units, with mortgages for over twenty-five (25) years, under Section 95. MBQ also accesses the Residential Rehabilitation Assistance Program (RRAP), the Emergency Repair Program (ERP) and the Home Adaptations for Seniors' Independence (HASI) through CMHC. As such, continued partnership with CMHC is a critical opportunity for MBQ housing rental and mortgage policies.

3.4 Threats

A key external threat to address is the effect of the informal economy on prices of land value being driven by tobacco and cannabis shop owners. Such owners hold strong purchase power, which works against members who wish to purchase land to develop. Members must purchase land at an inflated price but fail to qualify for a mortgage loan enough to build a home to meet their housing needs. Such an issue needs to be addressed to enable members to purchase land at a reasonable price, so it avoids a cost-prohibitive scenario to build a home on land purchased. Further research on the feasibility of placing a cap on land value per acre that grows with the rate of inflation (or 2% per year) may provide a solution to such issues.

Based on information gathered from membership attendees of the membership consultations, the mortgage limit of \$200,000 is insufficient. This issue is multifaceted as several external variables influence why \$200,000 is insufficient. Some examples include the abovementioned issue of the informal economy driving up the price of land, and the inflation of home construction materials working against the static mortgage limit. Such issues are compounded due to existing and forecasted housing needs, and limited territory funding through Indigenous and Northern Affairs Canada (INAC). While provincial funding is for all members, INAC funding is population-based by territory, capped at funding for 1,500 First Nations members.

According to the Community Energy Plan (2018), the 2018 on-territory population was 2,181 with a projected growth of 3,655 by 2041. The cap works against MBQ as existing mortgage limits are deemed insufficient despite anticipated growth in need for mortgages and inflated land values. Such issues can lead to the depletion of internal MBQ funds. While there is currently a class action that includes eight (8) First Nations to adjust the cap, such potential issues speak to how critical it is to maintain continued partnership with CMHC.

The *Mortgage Rewrite Policy* was developed to allow mortgage holders an opportunity to revise their mortgage agreement to accommodate life changes which may impact financial capacity; however, the dissolution of marital or common-law relationships and the inheritance of an estate property has proved challenging during the legal dissolution of relationships. A member purchasing another member's interest in real estate must be entitled to hold a Certificate of Possession, which can be problematic and is perceived as a threat / vulnerability.

An additional external threat working against MBQ is the inability for MBQ Band Administration to enforce the language developed within housing rental and mortgage policies. The *Ontario Residential Tenancies Act, 2006* is not enforceable on the Tyendinaga Mohawk Territory (TMT) because it is inconsistent with the federal *Indian Act* system of landholding. Based on information provided by MBQ Housing, this has led to several scenarios where members appealed their eviction in court despite payment arrears and maintained or regained tenancy.

The *Family Homes on Reserves and Matrimonial Interests or Rights Act, 2013* is another piece of legislation working against the ability to enforce some policy against members who fail to comply with contractual obligations. This piece of legislation applies to married couples and common-law partners living on a territory, providing basic rights and protection regarding the family home and other matrimonial interests and rights in the event of a relationship breakdown. The provisional federal rules now apply until a First Nation enacts their own community-specific matrimonial real property law (Government of Canada, 2018). Until TMC enacts community-specific matrimonial real property law, this can be problematic for MBQ mortgage policies because MBQ Housing is unable to exercise land transfer for loans prior to 2013 during loan default under this piece of legislation.

4. Conclusions

Through a policy learning framework, this MBQ Housing Rental and Mortgage Policy SWOT Analysis was completed through a discussion and review approach. The SWOT Analysis

identifies internal and external opportunities and threats for MBQ consideration for intermediate and long-term housing needs. Based on a preliminary housing needs assessment, key opportunities include, but not limited to:

- Capturing updated rental agreements to avoid multi-room units being occupied by single tenants;
- Ensuring up-to-date house insurance policies are provided by mortgagor(s) to mitigate high-risk mortgage defaults;
- Updating language within *Residential Rental Incentive Policy* to stipulate proof of renter's insurance is required to qualify for the rent-free month of December;
- Establishing matrimonial real property rules to further protect the interests of TMC;
- Documenting local market values every time *Purchase of an Existing Home Policy and Procedures* has been successfully exercised for internal housing market analyses;
- Developing a working relationship with a credit bureau (e.g. TransUnion, Equifax) to help minimize payment arrears;
- Developing policy documents or revise existing to include language that pertains to emergency housing and Rent-Geared-to-Income housing;
- Developing an incentive policy for members who opt-in to energy efficient methods; and
- Developing a policy document to place a cap on land value per acre that grows with the rate of inflation (or 2% per year).

We trust this Policy SWOT Analysis provides sufficient information and is to your complete satisfaction.

Respectfully submitted,

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Appendix A
Documents Reviewed for Policy SWOT Analysis

Policy Documents Reviewed for SWOT Analysis

- Rental Unit Policy – April 2015
- Residential Rental Arrears Policy and Procedures – May 2008
- Residential Rental Incentive Policy – October 2009
- Mortgage Application Policy and Procedures – August 2013
- New Construction Policy and Procedures – August 2013
- Purchase of an Existing Home Policy and Procedures – August 2013
- Residential Renovation Policy and Procedures – August 2013
- Mortgage Incentive Policy – September 2016
- Mortgage Rewrite Policy – August 2013
- Residential Culvert Application Policy and Procedures – August 2013
- Sanitation Incentive Policy – April 1997
- Water Purification Policy – October 2001
- Seniors Interest Free Mortgage Policy and Procedures – August 2013
- Residential Rehabilitation Assistance Program (RRAP) – January 1989
- Market Based Housing Program Policy and Procedures – July 2014

Other Documents Reviewed for SWOT Analysis

- Community Energy Plan – June 2018
- Family Homes on Reserves and Matrimonial Interests or Rights Act, 2013
- Residential Tenancies Act, 2006