



Housing Report for We Wai Kai Nation

New Home Starts/Sales

2000-2014

Review of Residential Transactions
Lise Steele – Director of Lands and Natural Resources

Background – Home Ownership for the We Wai Kai Nation

Independent home ownership began for the We Wai Kai Nation in the village at Cape Mudge in the early 1900's. The government of Canada had consolidated all existing legislation into the *Indian Act in 1876*. The *Indian Act* was a comprehensive policy that tried to deal with all aspects on "reserve" living including how lands could be divided and disposed of.

Present day finds the Nation with two residential areas for their citizens': Cape Mudge IR#10 ~ on Quadra Island & Quinsam IR#12 located within the city limits of Campbell River. The Nations' population is about 1100 citizens and of those, roughly 1/3 live on reserve.

Only citizens of the Nation are permitted to secure and receive a residential lot, thus resulting in re-sales of homes, trailers, or modular homes only to those who are We Wai Kai citizens. The Nation has a housing policy along with a *Land Use Plan* as well, completing a *Residential Zoning Law* and a *Matrimonial Real Property Law*. These laws and rules will explicitly explain how to acquire a lot for residential purposes and what can be done in that residential zone.

Cape Mudge IR#10 has two residential areas; the main Village area consisting of Weway Road & Tekya Road, along with the "Upper Flats" area consisting of Upper Ridge Road, Chinook Crescent and Tyee Crescent. The average lot size in Cape is typically smaller than those at Quinsam mainly due to the fact that the majority of the homes in Cape are water front. The typically home/lot at Cape has an average frontage of about 20 meters (about 65 feet) in the main Village area, while the Upper Ridge area has a frontage of about 30 meters. All homes in Cape are hooked up to sewer and have water from the wells located in the Village.

Cape Mudge Stats

- Cape Mudge IR#10 is the largest reserve for the We Wai Kai Nation with a land base of 458ha (1132 acres) and currently has 66 individual homes with about 6 vacant serviceable lots.
- The last "new" housing stock that was added to Cape Mudge was around 2002.
- From about 2006 to 2014, five (5) homes have been resold to other citizens along with 2 homes that were transferred via inheritance.
- Demographically, Cape Mudge has an older/semi-retired population with few young families.

Some of the factors for the declining numbers at Cape Mudge could be the cost & inconvenience of the ferry to/from Campbell River, employment opportunities on Quadra Island are either rare and/or seasonal, general overall services such as health care, shopping and family activities (clubs, team sports etc.) are also limited.

Residential living on Quinsam IR#12 was established in and around the 1940's, with a handful of houses starting on Nursery Road. Over the years a series of new subdivisions were added to Quinsam; Quinsam Crescent, Likwiltok Road, We Wai Kai Crescent, Raven Crescent and Seahawk Drive. The size of these lots are roughly based on the average residential lots located within Campbell River. All homes at Quinsam are serviced for water and sewer through the City of Campbell River.

Quinsam Stats

- Quinsam IR#12 is the 2nd largest land based reserve with 121ha (300 acres) and has 102 individual homes with 16 vacant serviceable lots.
- Two new homes have been built in 2014¹
- In the last 10 years over 38 new homes, and or trailers/modular homes have been added to the Quinsam housing stock, in addition, 11 homes were sold to other citizens.
- Demographically, Quinsam is younger with more independent seniors and young families.

Housing Money

Aboriginal Affairs and Northern Development Canada (AANDC) provide a housing program where they will supply \$24,222.00 for new homes² added to the reserve. These funds can be used for a typical stick built house³, new trailer or modular home as long as it is adding housing stock to the reserve.

¹ One of the two new homes being constructed in 2014 is a result of 1 citizen who tried to buy an existing home at purchase price, the offer was refused hence the construction of their own home.

² That all housing to be constructed, acquired or renovated shall be inspected by qualified inspectors who must confirm that it will meet or exceed the National Building Code (NBC) standards and other relevant standards. The First Nation understands that the record of inspection and record of compliance to NBC standards or other relevant standards must be kept on file by the First Nation for the life of the MLG and that AANDC may require to see these records from time to time.

³ A stick-built home is a wooden house constructed entirely or largely on-site; that is, built on the site which it is intended to occupy upon its completion rather than in a factory or similar facility. This term is used to contrast such a dwelling with mobile homes and modular homes that are assembled in a factory and transported to the site entirely or mostly complete and hence are not "stick-built". Stick built homes are also those homes which are built using a more traditional method of home building rather than a modular type. The "sticks" mentioned usually refer specifically to the superstructure of the walls and roof.

Example of utilizing the funds

New home construction cost \$200,000.00, the We Wai Kai citizen may have the option of applying for a mortgage (or use their own monies) less the \$24,222.00 (\$175,778.00 mortgage/own funds) or,

- the option of applying for a mortgage (or using their own monies) for the full amount (\$200,000.00), and once those funds are released from AANDC, having those funds applied directly to their mortgage or,
- apply for a \$200,000.00 mortgage (or use their own monies) to have a house constructed at a completed value of \$224,222.00.

Buy Existing or Build New?

The housing money definitely comes into play when a citizen is looking at purchasing an existing house, or having a new house constructed.

Some of the factors that citizens will face is lot size; the most recent sub-division in Quinsam is Seahawk Drive originally developed with 48 serviceable lots based on funding services from AANDC. Over the years the citizens of We Wai Kai voiced their concerns regarding the size of these small lots, thus in 2012 with the assistance of an engineer, 10 lots were re-configured and made larger to accommodate bigger (stick built) homes. Since the reconfiguration, 6 of the 10 lots have been selected and built on.

Of the 11 homes that were sold on Quinsam, 9 of those homes were those located on mature large lots with established greenery, lawns, and fences evident that there is a demand for larger, bigger lots.

Future Forecast

With the recent court ruling of Bill C-3 Gender Equality, the We Wai Kai Nation is now in a position of receiving in new members/citizens which will impact the amount of residential land. The Nation is in the process of acquiring land through the Additions to Reserve policy which when complete will see about another 17.5ha (43 acres) being added to Quinsam. Most of this land is unusable and will be "green" space, however, it is anticipated that upwards of 30 lots could be constructed for future residential use.

Both Cape Mudge and Quinsam are poised to accommodate even more housing, based on future demands, with that being said, the future lots will not have the same size and volume of the existing (older) lots.

The option for We Wai Kai Citizens is varied, they have choices of location and choices of building new or buying existing, as in any housing market, it is based on supply and demand, with willing sellers and buyers.