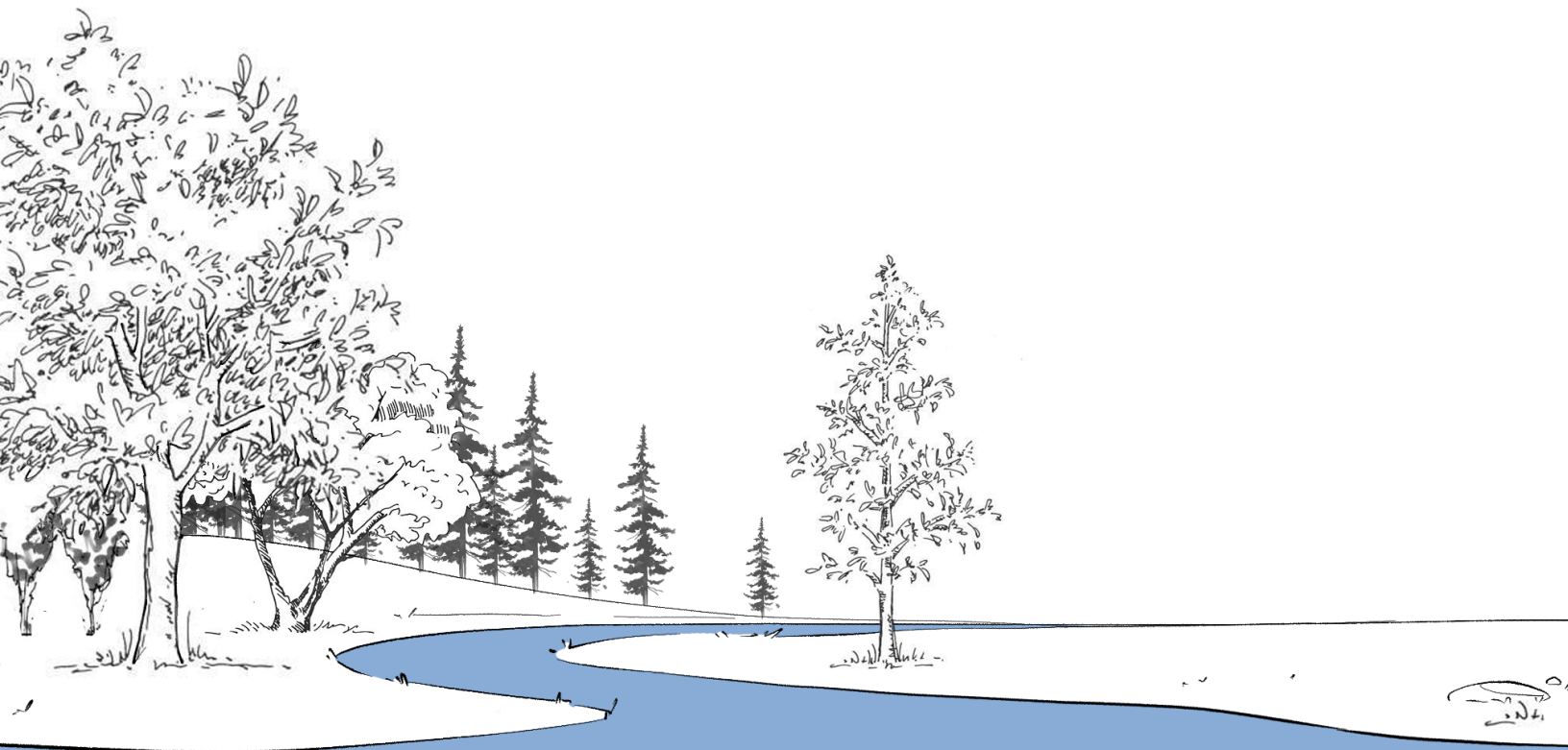


SAUGEEN FIRST NATION HOUSING ENGAGEMENT SUMMARY REPORT





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December 2025

The project team would like to thank all those who shared their knowledge, stories, and experiences with housing as part of this project.

EXECUTIVE SUMMARY

In Fall of 2024, the Saugeen First Nation Housing Department reached out to Together Design Lab (TDL) at Toronto Metropolitan University to explore opportunities to collaborate towards community-led housing change in Saugeen First Nation. In early 2025, a partnership was formed to better understand the housing experiences, challenges, and goals of community members. Goals for the project included understanding what housing changes are needed now, and the community's vision for housing in the future.

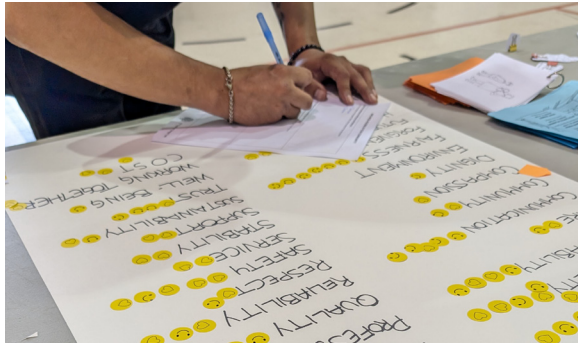
ENGAGEMENT GOALS

Beginning in May 2025, we met with Saugeen First Nation staff and leadership to talk about the ways housing is important to their day to day work, and how it could be better for the community members who access their programs. Findings from these conversations led to the development of key questions to support future decision making about housing in the community. The questions and activities intended to understand:

- What is housing like in Saugeen right now?
- What goals are there for housing in the future?
- Whose housing needs are not being met?
- What values should guide housing decision-making?

ENGAGEMENT PROCESS

In August and November 2025, community members of all ages were invited and welcomed to join housing activities and discussions. We hosted a housing barbecue outside of the Governance Building, a table at the community forum event and at the night market. We also visited the Elders Lodge, Wellness Building, Ontario Works and the Community Garden and spent time with community members learning from their stories, opinions and ideas about housing. In November, we presented learnings through a community newsletter and at a community meeting hosted at the Governance Building to verify what was heard.



Saugeen First Nation members identified key values that should guide the future of housing at the Community Forum on August 20, 2025.



Members shared goals for the future of housing at the Housing BBQ on August 21, 2025.



Members shared their thoughts on the meanings of home and safety at the Night Market on August 21, 2025.

LEARNINGS FROM ENGAGEMENT

Learnings from engagement emphasized that community members want opportunities to talk about housing and have their say about what is working and what is not. After putting together everything that we heard, there were three main themes that most community members talked about or said were important:

Shared values to guide change

We heard that community members don't always know who to speak to and where to go for housing programs and services, including support for repairs, renovations and housing applications. Many community members would like to see shared values like accountability, affordability and fairness reflected in housing programs and services, including the housing policy, housing waitlist and general communications about housing in the community.

Inclusive community planning

We heard that many Saugeen First Nations members would like safe, reliable access to essential services, programming and social connections, especially those living up French Bay Road who may not have reliable access to community amenities in the village area. Building on existing community strengths, there is a desire to address gaps in infrastructure such as water and wastewater treatment which currently limit where housing can be built in the community, and to explore how transportation options can be improved in the community to promote safety and belonging.

Quality housing for everyone

We heard that the current approach to building 3 and 4 bedroom houses does not meet the needs of all members living in Saugeen First Nation, including single adults, families of different sizes and members with different abilities to pay. Needs change over time and housing options, including renovations and repairs, must be made available to support a diversity of community members across their life stages. Currently, construction and repairs often rely on hiring external contractors and timelines are hard to predict. There is a desire to support capacity building among Saugeen members for housing construction and repairs to keep housing skills and money within the community.

NEXT STEPS

As the Saugeen Housing Department builds on learnings from engagement and works toward next steps for housing in the community, emphasis should be placed on improving community members' access to existing housing programs and services, and planning for future housing in ways that promote existing community strengths and focus on safety and belonging for all Saugeen First Nation members.

Future housing work should continue to center the perspectives and experiences of community members, and work toward better aligning the work of the Housing Department with other departments and programs — such as the ongoing *Capital Planning Study* — to increase the range of housing options available to community members and promote connected subdivision development.

PARTNERSHIP

In Fall of 2024, the Saugeen First Nation Housing Department reached out to Together Design Lab at Toronto Metropolitan University (TDL) to explore opportunities to collaborate towards community-led housing change in Saugeen First Nation. TDL is an interdisciplinary participatory research team of faculty, staff and students with training in planning and architecture, and specialised experience working in partnership with First Nations. TDL applies a relational and immersive approach to community engagement and qualitative research where every person brings valuable knowledge and experience to housing and infrastructure discussions, and housing solutions can be found in the values, goals and priorities of communities.

In 2025, a partnership was formed to implement inclusive engagement focused on housing in the community, and build towards a plan to improve housing outcomes led by the voices of Saugeen First Nation members.



INTRODUCTION

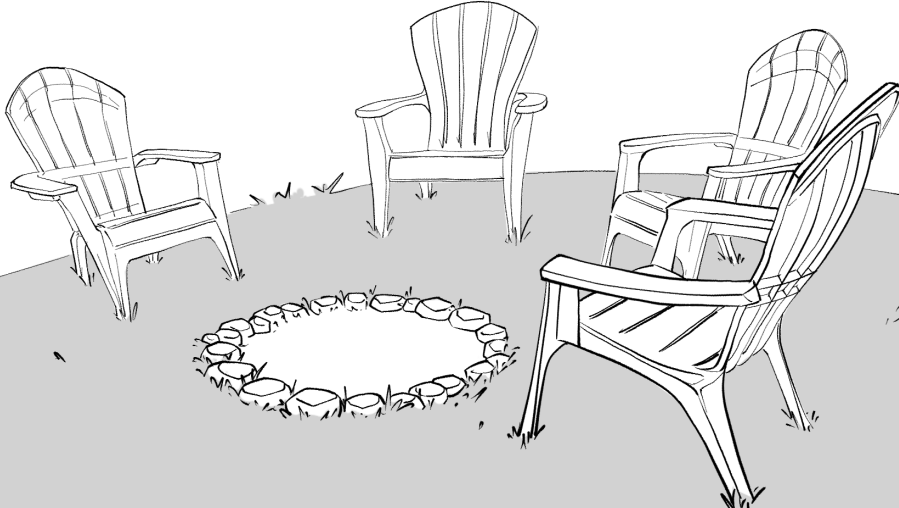
In 2024, Saugeen First Nation launched a *Strategic Plan* to guide the direction of decision making in the community between 2025-2030. Informed by input from Saugeen members, the Strategic Plan identified Infrastructure and Housing as a key strategic priority, with a goal to develop “a plan and timeline for infrastructure development based on community needs that is not impacted by change in leadership.” Work to advance this strategic priority has been initiated by staff at Saugeen First Nation, including through a *Capital Planning Study* which is currently being developed to guide future infrastructure planning in the community.

The Saugeen Housing Engagement project was initiated in alignment with existing strategic planning efforts at Saugeen First Nation. The goal of the work was to record community priorities, challenges and needs within the current housing system to better support community-led governance and future decision making about housing. The work was grounded in a recognition that housing challenges in Saugeen First Nation — including housing in urgent need of repairs, mould, overcrowding and homelessness — have resulted from over a century of colonial policies and practices that have consistently underfunded, and continue to underfund, First Nations housing and community infrastructure. The work is also grounded in a recognition that discussions of housing and infrastructure are inextricable from broader discussions of health and community wellbeing.

The Saugeen Housing Engagement project adopted a holistic approach, where housing was understood as more than just the provision of shelter, and critical to both the lived experience of occupants and community wellness. The structure of engagement was designed to be flexible with multiple options for community members to share thoughts and ideas, in alignment with findings from the 2025 *Saugeen First Nations Community Engagement Survey*, which highlighted the importance of providing members with different platforms to engage in conversations about community planning and governance such as small group sessions and written materials.

Learnings from engagement with Saugeen members established a recommended foundation and course of action for housing change in the community. Learnings from community engagement were verified, synthesized and reported back to community leadership and Saugeen members.

The findings outlined in this report reflect what was learned through engagement with community members, including understandings of critical issues and visions for housing in the future.



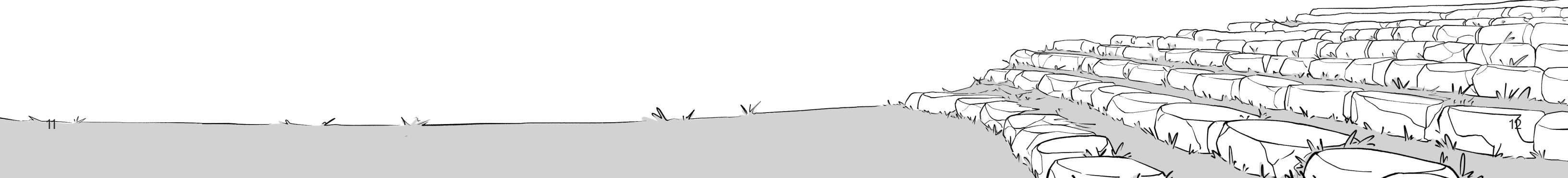
ENGAGEMENT GOALS

Ongoing conversations between the Housing Department and Together Design Lab led to the first phase of the Saugeen Housing Engagement project which aimed to better understand the housing context, challenges and opportunities within Saugeen as they are currently experienced by professionals working for the First Nation. The intention of these conversations was to inform the goals and structure of subsequent community engagement. This phase began with a kickoff meeting on May 29th, 2025 at the Saugeen First Nation Governance Building. This meeting invited Saugeen First Nation staff and leadership to share how their professional roles, observations and experience interrelate with housing in the community. Those in attendance included leadership with expertise and day to day responsibilities in Housing, Lands, Governance and Strategic Initiatives, Social and Community Services, and Administration at the First Nation.

Over a morning of roundtable discussion, attendees provided critical contextual knowledge, sharing housing histories, priorities and challenges. Attendees also discussed the ideas, methods and locations for community engagement in Saugeen that they have found to be successful in their work. Sharing from this meeting served as a foundation for housing community engagement in Saugeen, informing the development of engagement goals, questions and approach to implementation. After this visit, the project team also met and discussed housing with frontline staff and leadership working in the Health, Wellness and Social Services departments at Saugeen First Nation.

Informed by the first phase of conversations with Saugeen First Nation staff, a series of goals were identified to guide engagement throughout the project. Engagement was designed to be flexible to a variety of formats and audiences with the goal of answering fundamental questions about housing in Saugeen First Nation to better understand community experiences and priorities. Community engagement throughout the project aimed to:

1. Record current sentiments about and future vision for housing;
2. Identify the underlying values which are critical to improving housing processes and outcomes in Saugeen First Nation;
3. Begin to imagine what a housing spectrum tailored to Saugeen First Nation would look like; and
4. Establish and improve lines of communication and expectations between community members and the Saugeen First Nation Housing Department.



ENGAGEMENT PROCESS

Housing engagement with community members was scheduled over two sets of in-person meetings and activities in Saugeen First Nation held in August and November 2025. Virtual and asynchronous options were also created for those who could not attend at scheduled times. The structure and design of engagement reflected an understanding that housing is more than a physical structure and intersects with community wellbeing. As a result, it was critical to provide multiple, flexible opportunities for community members to share their thoughts and priorities.

Housing engagement focused on exploring three main lines of inquiry, as informed by conversations with Saugeen First Nations staff and leadership: context and visioning, building towards a housing spectrum, and guiding values. The following questions were used to guide community engagement in alignment with the three key areas of inquiry.

CONTEXT AND VISIONING

- What is the current housing landscape in Saugeen First Nation?
- What does home mean to you?
- What is your favourite thing about living in Saugeen First Nation?
- What makes a place safe to live?
- What goals do you have for the future of housing in your community?

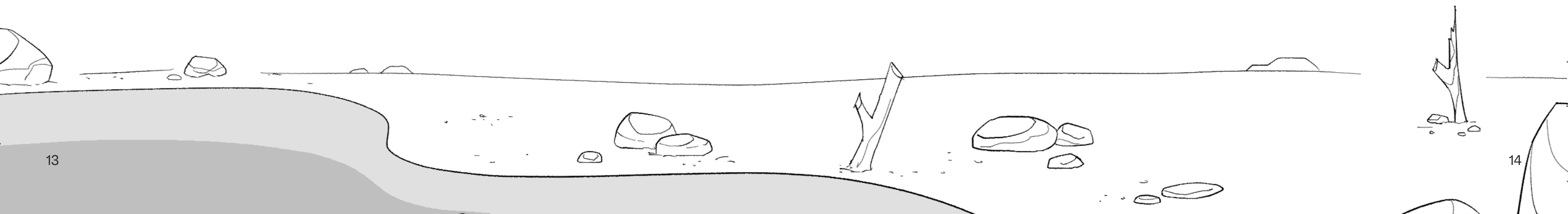
BUILDING TOWARDS A HOUSING SPECTRUM

- What housing needs are not currently being met?
- Which populations are in need of housing?
- What challenges do these populations currently face with housing?
- What are the unique housing needs of these populations?

GUIDING VALUES

- What values do community members feel should guide housing decision-making?
- How are selected values understood?
- What do selected values mean to community members?
- What actions could the housing department take to show that they were guided by the selected values?
- What would housing look like in the future if it were guided by the selected values?

Questions were translated into worksheets, discussion questions and values-based activities which were used during engagement with community members. The following is a summary of the community engagement that took place in August and November 2025.



AUGUST 2025

In August 2025, discussions about housing were brought to a wider community audience through information booths, worksheets, passive engagement posters, arts-based activities and informal individual and group sharing circles. Questions about the existing housing context and visioning were designed to be answered through informal and small group conversations, while posters with sticky notes framed the same questions in a conversation format with a facilitator. Activities focused on prioritizing values were presented on a poster with a list of potential housing values and stickers to be completed with a facilitator. Meanwhile, worksheets with questions about a housing spectrum and housing values were designed to be completed independently.

Opportunities to participate in housing engagement on these topics were facilitated in a variety of spaces in Saugeen First Nation between August 19th-21st, 2025. On the first day, project team members met the Wellness team to learn about the way their programming intersects with housing issues. The team then spent the afternoon at the Ontario Works medicine bag workshop and learned from the housing experiences of workshop attendees and staff. On the second day of the trip, project team members attended the Elders craft and lunch and the Wellness walk in lunch respectively, to talk to those participating in programming about their housing priorities and needs. The project team also set up a booth with the Saugeen First Nation Housing Department at the Community Forum event and invited community members to have their say through a suite of engagement activities which invites members of all ages to participate in whatever way they felt comfortable.

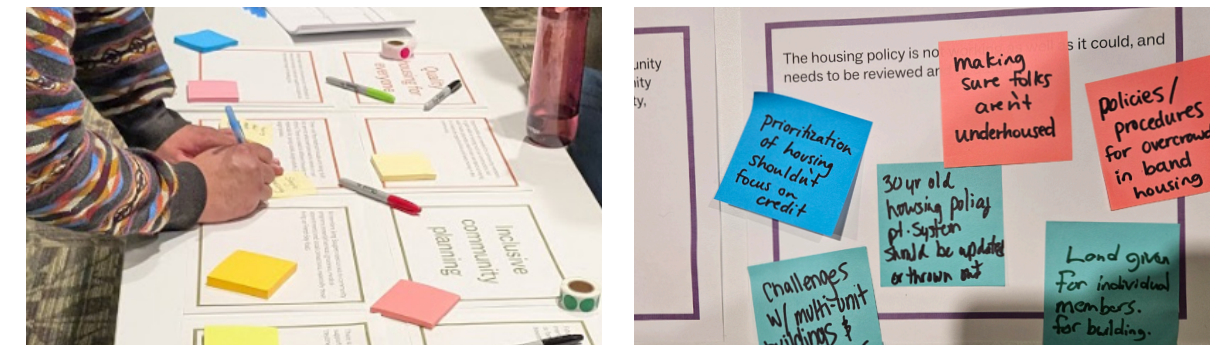
On the final day, housing engagement activities were set up in the morning outside of the Governance Building, and project team members visited the community garden to learn about its programming and the housing experiences of those who work there. The project team also hosted a housing barbecue from lunch into the afternoon which invited all Saugeen First Nation members to stay for a meal, talk about housing and participate in engagement activities outside the Governance Building. A booth was also set up at the Night Market that evening to capture input from community members who had not been able to attend daytime events. An online form was set up that asked the same engagement questions as were explored during in-person engagement and information cards were distributed which connected to this form, and provided more information about the project.

NOVEMBER 2025

Learnings from engagement in August and from staff conversations that began in May were synthesized into three themes. On November 24th, 2025, the project team reported overall learnings through a presentation to Chief and Council. Learnings were also shared with community audiences for verification through a community newsletter and at a community meeting hosted at the Governance Building. The summary of learnings guided conversations with Saugeen First Nation community members about desired pathways towards future housing change. Through the community newsletter, members were also invited to scan a QR code to share their thoughts and visions for housing through the project website.



In August 2025, a range of engagement activities and conversations were held including at the Community Forum.



In November 2025, a community meeting was held at the Governance Building where members were invited to share their thoughts and opinions on the housing themes synthesized so far.

LEARNINGS FROM ENGAGEMENT

Feedback shared through engagement emphasized that Saugeen First Nation members would like to be involved in housing conversations and decisions. There are many community members who are actively working to support improved housing in the community and many others who have clear visions for the future of housing and would like to have their say about what is working and what is not. Housing conversations should continue to include a wide range of community members, including those struggling with addiction, poverty, unemployment and unsafe housing.

Learnings from community engagement were organized into three themes which summarize key housing priorities and provide a framework for action towards housing change.

- Shared values to guide change
- Inclusive community planning
- Quality housing for everyone

The following section of this report provides further detail about what was heard about these themes through engagement, including recommended pathways to actualizing the vision of each of the three themes.



A range of activities were used to engage members in conversations about what makes a place safe to live and their goals for the future of housing in Saugeen First Nation.



Members completed worksheets and added comments on post-it notes to identify what kinds of housing are needed in the future to support all community members.



Members identified values that they felt should be reflected in housing in Saugeen First Nation and shared their favourite aspects of living in the community.

SHARED VALUES TO GUIDE CHANGE

We heard that community members don't always know who to speak to and where to go for housing programs and services, including support for repairs, renovations and housing applications. Many community members would like to see shared values like accountability, affordability and fairness reflected in housing programs and services, including the housing policy, housing waitlist and general communications about housing in the community.

Clarify the role of the Saugeen Housing Department

The Saugeen Housing Department has a wide-reaching mandate with multiple programs and services that are often unclear or overlapping, reflecting a patchwork of provincial and federal government funding programs. Often, the work of the Housing Department intersects with other departments at Saugeen First Nation including Health, Wellness and Ontario Works. However, without clarity on the range of programs and services offered by the Housing Department, and metrics to understand community housing needs, it can be challenging for staff to navigate funding systems and align resources in an ongoing rather than reactionary way.

One area of alignment between the Housing Department and other staff departments relates to a need for more accessibility modifications and renovations for Elders and persons with disabilities in the community. Although assessment of need for these modifications is going well, this does not necessitate that adequate funding is available for ramps, grab bars and accessible showers. The First Nation has access to limited funding for these changes through federal and provincial housing, social services and health programs. However, the need for repairs and renovations in the community is not currently captured or accurately understood which makes prioritization and planning of repairs challenging.

There is a need for an internal referral system between departments doing in-home visits and the Housing Department in order to identify repairs needed before they become emergencies. This process is currently being undertaken in an informal way, but an established system would better keep track of the need for repairs as well as codify and encourage the continuation of these referrals when there are staffing changes at the First Nation.

Improve access to housing programs and services

Clear communication about housing programs and services available through the Saugeen Housing Department can ensure community members know who to contact when applying for housing and getting support for maintenance and repairs. Many Saugeen First Nation members are living in homes that are in need of repairs, renovations and upgrades to promote occupant safety and wellbeing. Housing issues in the community are causing and exacerbating not only physical health conditions, but the mental health struggles of community members and contributing to social isolation and stigma. Many homes are in poor condition with frequently identified health and safety issues including severe mould, damaged and uneven flooring, broken kitchen and bathroom plumbing fixtures and appliances, structural issues and hazardous septic systems due to location, capacity or connections. There are many community members who have a need for repairs in their homes who do not know who to talk to about them, do not know that they could be funded through existing programming, feel ashamed of the state of repair of their homes or feel that they do not want to be a burden to the First Nation by asking for help. Many community members spoke about needing repairs or renovations to their homes, but not knowing who to contact or not knowing whether they would receive any support after a home inspection was completed. The extent and projected cost of these unreported repairs is difficult to determine, and currently remains unknown until a particular repair becomes an emergency. Housing maintenance and repair requests require clearer systems navigation tools so that community members are aware of what they should contact a particular department of the First Nation about (e.g. Housing, Health or Social Services) to initiate these requests expeditiously and reduce administrative burden and backlog.



Clearer communication about the role and jurisdiction of the Saugeen Housing Department will also support values that community members said they would like to see reflected in housing, including accountability, honesty, and transparency. Currently, there is sometimes confusion and conflation in the community between the Saugeen Housing Department and Habitat for Humanity, leading to a misunderstanding of how housing is run in the community and the wide set of housing roles of the First Nation that extend beyond the contracted construction and maintenance of housing. Mistrust of Habitat for Humanity amongst community members is at times inaccurately projected onto the Housing Department, leading to skepticism, miscommunications, and damaged trust. This may also contribute to an unwillingness to be candid about housing issues with the Housing Department, and is likely contributing to the tendency for community members to skip administrative processes and bring housing grievances directly to Chief and Council. The history of building primarily 3 and 4 bedroom houses in the community has also led some members, including single adults, to not apply for housing at all because they may not see their needs reflected in the current housing system. Clarifying the range of programs and services available through the Saugeen Housing Department to all members will help improve access.

Ensure the housing policy is actionable

Many community members expressed the ways in which the current housing policy is not currently meeting community needs. The housing prioritization criteria is tailored to families with financial stability, and while this does address a housing need in the community, it does not address the needs of all community members. When efforts are taken to increase housing supply in the community across a spectrum of housing need, housing allocation and prioritization criteria will need to be added to the policy that is not solely focused on families and financial status. Community members feel that the jurisdictional gap on reserve has led to renters having less protections than those living in urban centres where tenants are protected by provincial legislation. In the absence of a housing policy that functions to hold both tenants and landlords accountable, rental housing in the community will remain at risk of resulting in damaged housing assets and community members without a safe and stable place to live. There is a desire for policy to prevent winter evictions in cases where discipline is based on financial rather than behavioural breaches of the policy, and during all seasons, a backstop of housing options to support those who would otherwise be

faced with homelessness. Any updates to the Saugeen First Nation Housing Policy should occur through a process which includes community input, with policy guided by community values, and shared and understood in detail by all impacted parties. Key priorities of this process may include promoting housing security, a compassionate approach to enforcement, and eligibility criteria designed for different housing types (houses, townhouses, apartments) and tenure options (rental, ownership) so that more community members can access housing. There is also a desire for pathways back towards housing for those who have past arrears and debts, and for incentives and benefits for those who do not have a history of breaching housing policy to help improve their housing situations. Mechanisms for those who can afford it to build and own homes in the community is another crucial initiative that must be pursued, and advocacy to the federal government about the role of Ministerial Loan Guarantees in Saugeen and how the program can be improved is a step towards this goal.

Prioritize shared community values

When asked to identify the values that were critical to improving housing processes and outcomes in Saugeen First Nation, the most frequently chosen was Accountability, followed by Affordability, Fairness, Safety and Accessibility. Communication, Health, Honesty and Quality were also frequently chosen. Community members shared their reasoning for selecting these values and what housing in the community would look like if it were guided by the values that they felt were important. Responses included the importance of having open communication and more community meetings about housing, and the need for confidentiality when accessing housing programs and services from the Housing Departments. Grounding housing discussions, programs and services in shared community values such as accountability, affordability, fairness, safety and accessibility can ensure housing decisions reflect the values that community members expressed as most important.



INCLUSIVE COMMUNITY PLANNING

We heard that many Saugeen First Nations members would like reliable access to essential services, programming and social connections, especially those living up French Bay Road who may not currently have reliable access to community amenities in the village area. Ensuring inclusive community planning and access also means addressing gaps in infrastructure such as water and wastewater treatment, which currently limit where housing can be built in the community and exploring how transportation options can be improved within the community.

Promote community strengths

Saugeen First Nation members expressed a great desire for more opportunities to live in the community, and shared the reasons they loved living there or would like to live there. Closeness to multiple generations of family, friends and community members coming together were the most frequent responses related to community strengths. Many also shared their love for the natural environment and the space, freedom, recreation and sustenance it provides, as well as a desire to protect all land and water from pollution that may result from development, including significant areas such as hunting grounds and Chief's Point. Community members also mentioned that they loved the dedication of the First Nation's staff and the lower cost of living compared to other nearby urban places. The development of new housing and surrounding community infrastructure should take care to preserve, protect and promote these community strengths.

Focus on safety and belonging

Saugeen First Nation members described a place that feels like home as one that provides feelings of safety, security, and peace of mind—a place for family, love and community. It is critical that the future of housing in the community takes a holistic approach and aims not only towards shelter, but home. In contrast to this future vision, current concerns about safety in the community due to violence, vandalism and theft were widely expressed. Community members expressed that in addition to improvements to in-home safety through repairs, renovations and home modifications, there was a need for many community safety improvements. It was generally understood that increased street lighting, sidewalks, dogs being leashed, security cameras and local law enforcement would improve community safety. The risk of fire and flood were recurring concerns, particularly with multi-unit buildings or homes located close together, as there are community members who are living in homes that have fire and water damage where insurance was not in place to cover the repairs.

To build connections within the community and promote belonging there is a desire for more community spaces and programming accessible near all built areas in the community. This programming could include additional meals, activities and skills training to build relationships and capacity for community members of all ages. For example, there is a desire to expand the community garden and its food sovereignty projects to support community health, land-based knowledge and self-sufficiency. A home and community that provides physical and emotional safety and belonging to all, was seen as crucial to supporting those who are struggling. It is important that housing discussions and decisions approach housing in a way that looks at the whole system, thinking not only about shelter, but home and community safety for all community members.



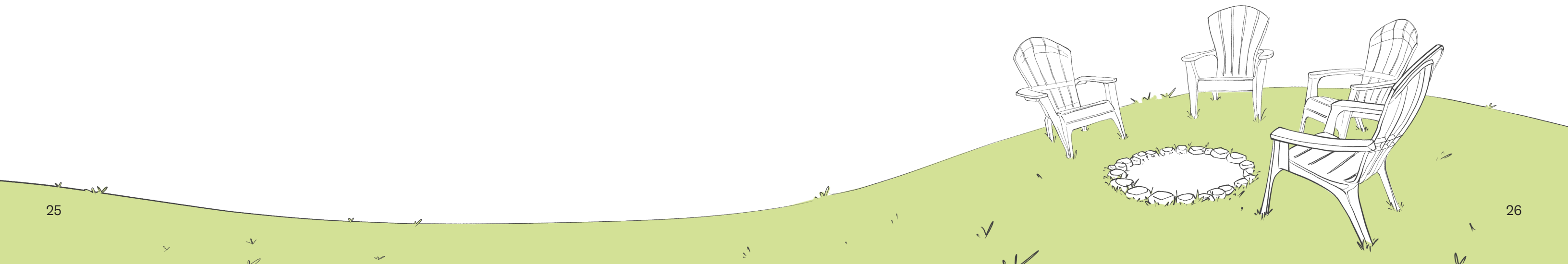
Promote connected subdivision development

Saugeen members shared the need and desire for a diversity of housing typologies ranging from single apartments to large family homes that are supported by water infrastructure, wastewater treatment, and connections to community amenities. Subdivision and lot development should be designed so as to accommodate housing of a variety of sizes and configurations, rather than limiting development to two to four bedroom homes. Some community members felt that subdivision development should be accompanied by local water infrastructure and wastewater treatment. The most socially desirable location for new subdivision and housing development was identified as adjacent to the Saugeen village area, but this may not be the most feasible location for development and other options are being explored through the capital planning study.

There is also a desire to expand available amenities to French Bay or new subdivision areas, such as community gathering spaces or a grocery store. Connectivity would also be supported by safety improvements to French Bay road which is the most straightforward route between the village area and the French Bay subdivision, but is often circumvented due to the quality of the road surface, lack of street lighting and presence of bears at the landfill. The underuse of French Bay Road contributes to the disconnect between the village area and French Bay subdivision and ongoing maintenance and safety improvements are critical to create safe connections between built areas in the community and promote social inclusion.

Increase transportation options

Connection between homes and existing community amenities requires reliable transportation options so that all community members can access the community spaces, programs, essential services and retail they need. Connection is especially important for the subdivision off of French Bay road and any new subdivisions that are not adjacent to the village area. There is a need for reliable transportation options—for example, a shuttle or dedicated transit service—between these places, the Governance Building and community programming in the village area, and to other essential locations such as grocery stores and appointments in nearby urban areas. For those who do not have personal vehicles or licenses living in these areas, this connectivity is crucial to prevent social isolation and promote community health. Additional bicycle parking at key locations in the community would also increase connectivity, as in the warmer months, bicycles are a popular mode of transportation around the community.



QUALITY HOUSING FOR EVERYONE

We heard that the current approach to building 3 and 4 bedroom houses does not meet the needs of all members living in Saugeen First Nation, including single adults, families of different sizes and members with different abilities to pay. Needs change over time and housing options, including renovations and repairs, must be made available to support a diversity of community members across their life stages. Currently, construction and repairs often rely on hiring external contractors and timelines are hard to predict. There is a desire to support capacity building among Saugeen members for housing construction and repairs to keep housing skills and money within the community.

Increase the range of housing options

An increase of supply is the first housing need expressed in the majority of conversations about housing in Saugeen First Nation. It is widely acknowledged that housing is being built in the community, but that there are populations whose needs are not met by the 3 and 4 bedroom typology of housing that is most often built within the current system, often by Habitat for Humanity through standard government funding programs. The waitlist for housing in the community is long, and those who do not inherit a house from family or meet the current eligibility criteria of this typology may be waiting forever. With no way of attaining housing in Saugeen, members who want to stay close by or pursue an employment opportunity with the First Nation are faced with the unattainably high cost of housing in adjacent urban areas. A conscious shift is required from just providing housing, to providing choice through the development of a spectrum of housing. Populations who are currently not served by the 3-4 bedroom homes and their housing needs began to be articulated through engagement, and include: young adults, large families, Elders and single adults.

YOUNG ADULTS

Young people want to move out of their parents' homes or back to Saugeen after pursuing education, employment or other endeavours outside of the community. Young adults are overlooked within current community housing prioritization criteria as larger families are prioritized and good credit is necessary—something that is challenging to achieve when young. Some young adults would like to live by themselves, others in a 2-3 person family arrangement with a partner, sibling and/or a young child. There is a need for 1-2 bedroom spaces, either multi-unit or detached with manageable upkeep and reasonable eligibility and affordability requirements for those just starting out on their independent housing journeys. Opportunities for financial literacy education around building credit and the true cost of different tenure models of housing would also be of benefit to this population.

LARGE FAMILIES

There are many family living arrangements in the community who meet eligibility criteria for the 2-4 bedroom units commonly available in Saugeen but in reality, have too many members/occupants to live comfortably in these homes. Saugeen members shared that overcrowding is a major housing concern. There needs to be enough living space, sleeping space and bathrooms for large families whether they are multi-generational or a parent/parents with multiple children. Existing funding programs have recently supported some renovations to reduce overcrowding, but need far outpaces supply, and reluctance or embarrassment in asking for help has limited its uptake and underrepresented actual demand. Housing designed with flexible spaces that allow for a balance of privacy and shared living are desired to mitigate noise and reduce conflict and abuse of Elders in multi-generational homes. Design of large family homes must also have energy-efficiency in mind to support affordability while adequately heating and cooling large units.



ELDERS

Older adults in the community, whether living alone, with a partner or with family are in need of accessible places to live where upkeep is manageable. Elders in Saugeen want safe, dedicated housing that preserves their independence, dignity, and community connection through proximity to family and friends and access to dedicated gathering spaces. However, limited housing options in the community and unsafe living conditions have left many isolated or with growing housing responsibilities as they welcome family or other community members with nowhere else to live into their homes—particularly in winter months.

The Elders Building is one model of housing for Elders, with tailored design components such as accessibility features, laundry service, proximity to the health centre and a gathering and hospice space, but capacity is limited and it is not the preferred model for every Elder. There is a desire for not only more units like those in the Elders building, but a suite of affordable housing choices for Elders ranging from small accessible homes, to multi-generational living. Providing these options within Saugeen is critical as Elders expressed that they did not want to leave the community to access housing with care support. Saugeen Elders want to have their own space for privacy and dignity while still remaining close to their families, communities and one another. Housing that Elders are currently living in in the community has many accessibility and safety issues, ranging from a need for modifications, to reliance on systems that cannot safely be operated by those with disabilities or limited mobility, to hoarding and uneven floors causing frequent falls and associated medical challenges. In addition to housing designed specifically with and for Elders, there is a need for increased maintenance, modification and support programming to ensure Elders are able to live safely and comfortably in existing homes.

SINGLE ADULTS

Community members who would like to live alone and are no longer youth but not yet Elders experience unique housing challenges and many in the community are faced with housing instability or homelessness. Housing options in Saugeen are currently limited for this population as there is a shortage of housing units that meet their needs, and eligibility requirements based on number of occupants, household income, employment or sobriety may pose additional challenges. Many single adults have no choice but to resort to unsafe solutions such as couch surfing in spaces with violence, theft and addiction, staying in abandoned trailers in the winter—with no service connections or insulation, or living in burned or damaged structures. This lack of housing options has led to and exacerbated severe mental health challenges, with resounding negative impacts across all aspects of this population's lives.

Whether as part of multi-unit buildings or detached homes, single adults are in need of safe, manageable, affordable places to live on their own. There is a need for short-term emergency housing for singles who do not meet the gender eligibility requirement of the Women's Shelter, or the sobriety requirements of the Wellness Centre Tiny Homes. Housing for those who are trying to recover from addictions should be located within the community in locations at a distance from places frequently accessed by those in active addiction. There is also a need for small-scale housing with long-term or permanent tenure for single adults that meets their needs beyond the function of emergency shelter or transitional housing. These homes must offer more than just sleeping space, allowing them to be made into a home by their occupants and with enough space for family and friends to visit. The singles apartments offer an example of this type of housing, but persistent security and maintenance issues suggest the need for future housing design that mitigates these issues within multi-unit housing—such as soundproofing, and greater security measures. Safe, secure and affordable places to live that address the current housing instability and homelessness being experienced by single adults in Saugeen was repeatedly identified as critical to building towards not only individual, but wider community wellbeing.



Promote a range of supportive tenure models

The cost of building and maintaining housing is challenging for individuals, families and the First Nation. There are many Saugeen First Nation members who are struggling with the cost of their housing, and the cost of renovations and repairs is only one of the affordability challenges being faced. Where the cost of housing in communities nearby to the reserve is exponentially higher and thereby prohibitive, there are community members who are also struggling to keep up with housing payments on the reserve. In some cases this is renters who are not able to afford their rental payments, but in many cases it is members who can't keep up with their rent-to-own mortgage payments, or have inherited property that they cannot afford but is their only housing option. Single-income individuals and families are most impacted by this, and when renovations or repairs are needed, many must go without. The cost of home insurance for owners or personal property coverage for renters must sometimes be forgone in order to afford the housing itself, and has left many without a place to live or any way of replacing their belongings when emergencies arise. Administrative challenges have also prevented community members from securing loans to buy housing on reserve, even when cost is not a burden, inability to secure a mortgage has resulted in an additional affordability challenge. Housing challenges are prevalent yet distinct across different tenure options in the community. Saugeen should look for opportunities to enact more functional tenure options and housing opportunities and match these with the ability to pay off a variety of occupants to support community members in keeping up with the costs of housing.

Advance local capacity development

Many community members expressed a desire for more opportunities for Saugeen members to develop skills in building and repairing housing such as land surveying, construction, and red seal trades to keep housing money and skills development in the community now and into the future. In the past, Habitat for Humanity has played a role in Saugeen First Nation as builders and repairers of housing. However, their embedded involvement in the local housing system has caused feelings of mistrust for community members. There are evidenced concerns circulating about the safety and quality of craftsmanship, and the inability of a system that relies on one external volunteer-dependent organization to keep up with the extent of community renovations and repair needs. There is a desire for more community involvement in local housing design and construction and for the least expensive builders and materials to not be the default. Community members would like to be included in decision-making about layouts and interior finishes and would like to see higher-quality, community-driven housing being built with more choice and flexibility. There is also a desire for Saugeen members to be engaged in the building and maintenance of homes in the community, and for a sustainable local housing system to be developed that does not rely on external consultants. One pathway towards realizing this vision is creating and supporting local opportunities for community members to be trained in the building of housing, keeping housing money and skills development in the community.



NEXT STEPS

The Saugeen First Nation Housing Engagement project was intended to record community priorities, challenges and needs within the current housing system to better support community-led governance and future decision making about housing. The work aligns with the *Saugeen First Nation Strategic Plan (2025-2030)*, including strategic priorities related to Infrastructure and Housing.

Building on learnings from engagement, future work to support housing in Saugeen First Nation should continue to center the perspectives and experiences of community members, and work toward better aligning the work of the Housing Department with other departments and programs. For example, existing work to support housing and infrastructure — such as the ongoing *Capital Planning Study* — should build on learnings shared by community members through the Saugeen First Nation Housing Engagement project, including the need to increase the range of housing options available to community members and promote connected subdivision development.

Future work to address housing needs in Saugeen First Nation should also prioritize community voices and recognize that there are many community members who did not participate in the engagement outlined in this report. Some shared that many who are struggling the most with addiction, poverty, employment or unsafe housing were more likely to be missed. It was also shared that it is those who are struggling most who feel the least safety and belonging in Saugeen, and finding ways to include and welcome all community members to participate in conversations that inform housing decision-making is critical. Providing opportunities to participate that are not located inside the Governance Building is one approach that may increase participation. Another is meeting people where they are at in an unstructured and low-pressure, conversational format that aligns with their daily activities and routines, or providing asynchronous or online methods of participation. These strategies align with findings from the 2025 *Saugeen First Nations Community Engagement Survey*, which highlighted the importance of providing members with different platforms to engage in conversations about community planning and governance.

As the Saugeen Housing Department builds on learnings from engagement and works toward next steps for housing in the community, emphasis should be placed on improving community members' access to existing housing programs and services. The Housing Department should also prioritize planning for future housing in ways that promote existing community strengths and focus on safety and belonging for all Saugeen First Nation members.



••• Together Design Lab

