An Analysis of Off-Reserve Core Housing Need of Indigenous Renters in British Columbia

by

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Approval

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Abstract

This project uses Canada Mortgage and Housing Corporation’s Core Housing Need (CHN) indicator to assess the incidence of inadequate housing, unaffordable housing, and unsuitable housing for Indigenous and non-Indigenous renter households from 1996 to 2016 in British Columbia using data collected through the Census and National Household Survey. Trends over time, regional differences, and disparities between Indigenous and non-Indigenous households are discussed in relation to housing policy and other indicators, such as average household income and vacancy rate. The incidence of CHN of Indigenous renter households decreased from 48.5% to 35.2% between 1996 and 2016. However, the current incidence of CHN (2016) continues to be much higher for Indigenous renter households (35.2%) than non-Indigenous renter households (29.4%). Regionally, Indigenous renter households in the Mainland/Southwest and Vancouver Island/Coast regions experienced the highest levels of CHN in 2016, while the Nechako and Northeast regions had the lowest levels of CHN. Affordability is the primary determinant of CHN. Recent housing policy is attempting to address this problem by funding the development of affordable housing nationally and in BC, with both the federal and provincial government contributing to on- and off-reserve housing. Although the incidence of CHN for Indigenous renter households has improved over time, it remains a substantial issue and the gap between Indigenous and non-Indigenous households continues to exist.

Keywords: Indigenous housing; core housing need; rental housing; social determinants of health; urban Indigenous peoples; National Housing Strategy; housing policy
To my mother, Janine, who has supported me beyond measure.
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<th>Description</th>
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<tr>
<td>AFN</td>
<td>Assembly of First Nations</td>
</tr>
<tr>
<td>AHMA</td>
<td>Aboriginal Housing Management Association</td>
</tr>
<tr>
<td>BC</td>
<td>British Columbia</td>
</tr>
<tr>
<td>BCNPHA</td>
<td>BC Non-Profit Housing Association</td>
</tr>
<tr>
<td>CA</td>
<td>Census Agglomeration</td>
</tr>
<tr>
<td>CD</td>
<td>Census Division</td>
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<tr>
<td>CMA</td>
<td>Census Metropolitan Area</td>
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<tr>
<td>CEM</td>
<td>Cumulative Effects Management</td>
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<td>CHN</td>
<td>Core Housing Need</td>
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<td>CMHC</td>
<td>Canada Mortgage and Housing Corporation</td>
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<td>HIL</td>
<td>Housing Income Limit</td>
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<td>INAC</td>
<td>Indigenous and Northern Affairs Canada</td>
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<td>NAHA</td>
<td>National Aboriginal Housing Association</td>
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<td>NOS</td>
<td>National Occupancy Standards</td>
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<tr>
<td>RCAP</td>
<td>Royal Commission on Aboriginal Peoples</td>
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<tr>
<td>STIR</td>
<td>Shelter to Income Ratio</td>
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### Glossary

<table>
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<th>Term</th>
<th>Definition</th>
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<tr>
<td>Acceptable housing</td>
<td>Acceptable housing is housing which meets the affordability, adequacy, and suitability, standards.</td>
</tr>
<tr>
<td>Adequate housing</td>
<td>Adequate housing does not require any major repairs, according to residents.</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>Affordable housing costs less than 30% of before-tax household income.</td>
</tr>
<tr>
<td>Core Housing Need</td>
<td>A household is in core housing need if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30% or more of its before-tax income to access acceptable local housing (CMHC, 2014).</td>
</tr>
<tr>
<td>Suitable housing</td>
<td>Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements (CMHC, 2014).</td>
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Note on Terminology

Throughout this report, the terms ‘Indigenous’ and ‘Aboriginal’ are used interchangeably. Indigenous is an inclusive term used internationally to describe persons who have occupied a geographic area for an extensive period of time. In Canada, the term ‘Indigenous’ encompasses Aboriginal peoples. ‘Aboriginal’ refers to First Nations, Inuit, and Métis peoples. ‘Aboriginal’ is used by Statistics Canada when collecting and analyzing demographic data, therefore, in this report, data is generally presented using the term ‘Aboriginal’ while Indigenous is otherwise used. Both terms are used in this report to refer to First Nations, Inuit, and Métis peoples in Canada, regardless of registered Indian status.

The terms ‘on-reserve’ and ‘off-reserve’ are also used throughout this report to refer to Indigenous peoples who live on Indian Reserves and those who do not. I recognize that the Indian Reserve system is a colonial structure which displaced Indigenous peoples from their traditional territories and has had lasting, wide-spread impacts on Indigenous sovereignty. Due to the legal and structural impacts regarding housing for Indigenous peoples living on-reserve, it is important that a distinction is made between housing on-reserve and else-where. In this report, off-reserve housing includes all private and social housing in urban, rural, and remote areas which is not located within an Indian Reserve.
Chapter 1.

Introduction

1.1. Research Context

This research was born out of work done as part of the Cumulative Effects Management (CEM) program developed by Metlakatla First Nation. The CEM program is a community-driven approach to identifying and managing the impacts of development in the traditional territory of Metlakatla First Nation, which includes the City of Prince Rupert. Proposed development projects, such as liquefied natural gas (LNG) and port development have led to speculation in real estate in Prince Rupert and a lowered vacancy rate for rental units (Jang, 2015). In addition to the increased pressure on housing in Prince Rupert, the rental housing available in the community is old and often in poor condition (Community Development Institute, 2016c); this has created concern regarding local residents’ ability to find acceptable housing. A large portion of Metlakatla’s membership lives off-reserve in Prince Rupert and these members have felt the impacts from LNG development proposals on housing in the city. Adequate housing, both on- and off-reserve, was identified as a valued component of the CEM program, with core housing need (CHN) as the value indicator (Metlakatla Stewardship Society, 2015). This report expands upon the work done as part of the Metlakatla CEM program, to examine CHN for Indigenous renters living off-reserve across BC and to identify trends over time, regionally, and comparatively between Indigenous renter households living on- and off-reserve and non-Indigenous renter households.

1.1.1. Rental Housing Market Crisis in British Columbia

Over the past decade, the state of the rental housing market in British Columbia, and especially Vancouver, has received substantial media attention. Open houses for relatively affordable apartments have involved standing in line with large numbers of other prospective renters competing for the right to rent the apartment (Yeung, 2017). Some tenants have resorted to renting out dens, living rooms, and closets, in order to reduce their own rental payments (Ghoussoub, 2018). As of 2018, Vancouver had a
rental vacancy rate of 1% and the average rent (including all housing types) was $1,385 – a 6.2% increase from 2017 (Canada Mortgage and Housing Corporation (CMHC), 2018d). In Kelowna, the vacancy rate of rental housing was 1.9% in 2018 and the average rent rose 8.1% from 2017 to $1,113 (CMHC, 2018a). Even in northern and more rural parts of BC, the vacancy rate for one bedroom apartments has dropped precipitously and rental rates have risen, targeting a transient, professional demographic of engineers and tradesmen associated with natural resource development projects, rather than the local community members (Pawliw, 2017; Jang, 2014; CBC News, 2008).

The rental market has frequently been viewed as a setting for household formation and pathway to homeownership, but with increasing housing costs and stress in the rental market, this is no longer the case in many cities. In fact, advocacy group Generation Squeeze highlights that in 1976, young Canadians had to save for five years to afford a 20% down payment for a home in Vancouver, and as of 2016, this had increased to 23 years (Kershaw & Minh, 2016).

1.1.2. The Importance of Acceptable Housing

Poor housing has an impact on many aspects of a person’s life including health, educational and career outcomes, and overall personal sense of security. Lower socio-economic status, poverty, and social exclusion often goes hand-in-hand with living in unacceptable housing (National Collaborating Centre for Aboriginal Health (NCCAH), 2017). Home is often a place of refuge and relaxation, and if a person is unable to enjoy time spent at home due to crowded conditions, health and safety issues, or other reasons, it makes perfect sense that this would have an impact in other areas of their life. As Lawrence Poirier, the Manager of Kinew Housing Inc. stated for the Senate Standing Committee on Social Affairs, Science and Technology:

Housing stabilizes families. If they are constantly on the move for decent housing, the children are moved from school to school and their education is affected with each move. When families are in decent housing, they can concentrate on the other areas of their lives, such as education and employment (Senate Standing Committee on Social Affairs, Science and Technology (SSCSAST), 2009, p. 83).

Housing quality, affordability, location, appropriateness, and accessibility are all important determinants of health, and, when lacking, can lead to poor health outcomes,
especially for children (Mikkonen & Raphael, 2010; Reading & Halseth, 2013; Patrick, 2014). Overcrowding has been shown to lead to increased incidence of respiratory and other illnesses and unstable or unsafe housing can also increase stress and lead to unhealthy means of coping such as substance abuse (Mikkonen & Raphael, 2010; Reading & Halseth, 2013). A 2014 study by Riva et al. found that over-crowding was a source of chronic stress within the Nunavik Inuit population. Additionally, high housing costs contributes to a lack of resources to access other needs and services (Mikkonen & Raphael, 2010). Rental costs have risen dramatically in cities in Canada and the proportion of people spending more than 30% and 50% of their gross monthly income on housing has increased as well (Mikkonen & Raphael, 2010). At the same time, there has also been an increase in precarious and part-time employment across Canada and income insecurity is strongly linked to housing insecurity (Mikkonen & Raphael, 2010).

1.1.3. Brief History of Indigenous Housing in BC

Indigenous peoples have resided in BC for thousands of years and the province is home to many diverse and distinct First Nations with unique cultures and histories. Prior to the arrival of Europeans and colonization, First Nations were self-governing and self-sustaining (Centre for First Nations Governance, 2011). Indian reserves were not created in BC until the 1850s, after BC became an official colony of the British Empire (Indigenous and Northern Affairs Canada (INAC), 2010). The creation of Indian reserves removed Indigenous people from their settlements and disrupted their governmental autonomy. It was the Constitution Act of 1867 which granted the federal government authority over Indians and Indian reserves, while the 1876 Indian Act gave the Minister of Indigenous and Northern Affairs Canada (INAC) management responsibilities for the reserve lands (INAC, 2013). As a result of these pieces of legislation, the Government of Canada has enacted further regulation specifically dealing with Indigenous peoples including taxation, lands and resources, and band membership (Simeone, 2001). As well, the Indian Act includes provisions making it more difficult for Indigenous peoples to qualify for mortgages on-reserve and property rights are granted through a distinct system utilizing ‘Certificates of Possession’, vastly different than property right off-reserve.

Although the supply and management of housing on Indian reserves is the responsibility of the First Nation government, the federal government supports First
Nations in providing housing through funding and other programs (INAC, 2016a). Today, the federal government administers funding for housing on-reserve in BC through the New Approach for Housing Support and Housing Subsidy programs (INAC, 2016b; INAC, 2016c). The New Approach for Housing Support funds a range of activities such as the development of housing strategies, housing construction or renovations, and lot development (INAC, 2016c). The Housing Subsidy program supplies First Nations with funding for constructing, renovating, and purchasing housing on-reserve (INAC, 2016b). The Canada Mortgage and Housing Corporation (CMHC) also has specific programs to support on-reserve housing, including funding for renovating homes and training for First Nation housing managers (CMHC, 2018b).

A large proportion of Indigenous people now live off-reserve and the population is growing faster than any other demographic in Canada (National Collaborating Centre for Aboriginal Health, 2017). Nationally, approximately two-thirds of Indigenous people lived off-reserve in 2009 (National Aboriginal Housing Association (NAHA), 2009). Studies have also documented that Indigenous households change place of residence more frequently than non-Indigenous households, indicating that housing for Indigenous households is less stable (Rea et al., 2008). Although there are a significant number of Indigenous people living off-reserve, there has been little federal or provincial government funding directed at this specific population, besides the brief Aboriginal Housing Trust, which expired in 2009, and some social housing programs (Government of Canada, 2011; NAHA, 2009). Indigenous people who are living off-reserve may need to adjust to a housing market and system that is vastly different than housing on-reserve. Additionally, Indigenous people often represent a greater proportion of Canadian’s with low income (Senate Standing Committee on Social Affairs, Science and Technology (SSCSAST), 2009) and could face substantial pressure in expensive housing markets.

The poor state of on-reserve housing has been widely recognized (NCCAH, 2017). A 2015 report by the Senate Standing Committee on Aboriginal Peoples examined the current and historical challenges that have plagued on-reserve housing for decades. The report found that current housing programs do not meet the need for housing on-reserve and often the housing that exists is in poor condition and crowded resulting in health and safety risks (Senate Standing Committee on Aboriginal Peoples (SSCAP), 2015). In 2007, a report calling for a “ten year Housing Action Plan to address and remedy the critical shortage of adequate, suitable, affordable housing affecting
Aboriginal people on- and off-reserve and in the North” was tabled in the House of Commons (SSCAP, 2015, p. 3). Although plans to address the housing challenges Indigenous people are facing have been discussed, a coordinated and effective plan has yet to be implemented.

In addition to the poor housing conditions that often exist on-reserve, Indigenous people also face unique pressures when living off-reserve. Occasionally, some Indigenous people may choose to move off-reserve due to the poor conditions of housing on-reserve or long waitlists for housing (Brandon & Peters, 2014). Indigenous households living off-reserve often have poorer quality housing than non-Indigenous households and are also less likely to own their own home (NCCAH, 2017; Reading & Halseth, 2013).

A lack of financial resources is the predominant reason for Canadians to experience housing problems (Mikkonen & Raphael, 2010). The 1996 Royal Commission on Aboriginal Peoples identifies three key problems in regard to Indigenous housing policy in Canada:

i. Lack of adequate incomes
ii. Absence of functioning housing market in areas where Indigenous people live
iii. Lack of clarity surrounding government responsibility to respond to the issue (NCCAH, 2017)

Past studies on Indigenous housing have been conducted at the national, provincial, and municipal scales (SSCAP, 2015; Kasting, 2014; Catherine Palmer & Associates Inc., 2007), however, the majority of these studies have focused on First Nation housing on-reserve. A study of off-reserve Aboriginal housing across BC has not been conducted since 2007 (Catherine Palmer & Associates Inc., 2007), and off-reserve housing was only a subsection of the report.

1.1.4. Urban Migration and Off-Reserve Housing Challenges

As of 2016, 78% of Indigenous people in BC lived off-reserve (Government of BC, 2016). Canada-wide, 13% of Indigenous people lived in urban settings as of 1961 and this rose to 50% as of 2006 (Statistics Canada, 2008). Indigenous populations are characterized as being highly mobile, young, and often women who leave Indian
Reserves for education, family, and housing reasons (INAC, 2010). Norris and Clatworthy (2011) conducted a review of the proportion of Canada’s Indigenous population residing in urban areas and found that from 1961 to 2006 the percentage of Indigenous people living in urban areas increased from 13% to 53%. For Vancouver, the population grew from 289 individuals in 1951 (City of Vancouver) to 40,310 individuals as of 2006 (Vancouver Census Metropolitan Area (CMA)) (Norris & Clatworthy, 2011). Norris and Clatworthy (2011) also examined the inflows and outflows of Indigenous people from Indian Reserves, rural areas, urban areas, and urban Census Metropolitan Areas (CMAs) and found that inflows have been greatest for Indian Reserves and urban CMAs, while the outflow has been most felt in rural areas and urban areas which are not part of CMAs. The 2016 Census confirmed these findings: the urban Indigenous population is growing due to demographic growth, mobility and changing patterns of self-reported identity (Statistics Canada, 2017b).

In spite of the high proportion of Indigenous households living off-reserve, there has continued to be a large focus on improving housing on-reserve and Indigenous people living off-reserve have received less attention. Increasing urbanization and migration of Indigenous people to regional centers warrants increased support for new arrivals and those struggling to find housing which meets their needs. Housing systems are incredibly different on- and off-reserve and Indigenous households may face difficulty navigating rental housing markets they are not familiar with. Additionally, households that have resided on-reserve for many years may lack a suitable rental or credit history, further frustrating the search for rental housing.

Further, urbanization can result in a loss of community support and identity as Indigenous people move away from traditional territories and can also impact Aboriginal rights. Senese and Wilson (2013) explored the relationship between health, Aboriginal rights, and urbanization in a population of Indigenous newcomers to Toronto, Ontario. The authors note that Indigenous people are often associated with rural and remote settings and when Indigenous people live in more urban settings, it is viewed as ‘problematic and unnatural’ and the assertion of Aboriginal rights is viewed as illegitimate (Senese & Wilson, 2013). This perspective was also identified in the 1996 Report of the Royal Commission on Aboriginal Peoples as a persistent remnant of colonialism and the government placing Indigenous people where they ‘belong’ (on Indian Reserves and in rural areas) (RCAP, 1996). Senese and Wilson (2013) interviewed 36 Indigenous
newcomers to Toronto who had recently moved from a rural or reserve setting on their experiences of urbanization, Aboriginal rights, and implications for health. The participants of the study spoke about disrespect for Aboriginal rights and persistent discrimination faced in Toronto, which had perceived impacts to health (Senese & Wilson, 2013). This finding echoes what was heard during work with Metlakatla First Nation in Prince Rupert: racism can prevent Indigenous households from accessing acceptable rental housing (Kwon & Roberts, 2017). Participants in the study by Senese and Wilson (2013) identified accessing Aboriginal rights-based services and social and community support as important means to navigating the urban setting. In regard to Aboriginal rights, it was identified that the connection between Aboriginal rights and reserve settings results in inequities among Indigenous people who move away from their Traditional Territories – Aboriginal rights are less likely to be recognized for Indigenous peoples living off-reserve (Senese & Wilson, 2013).

A report examining Aboriginal housing needs in BC identified 20 barriers to ‘closing the gap’ between Indigenous and non-Indigenous people which included:

i. issues regarding federal and provincial jurisdiction over off-reserve Indigenous housing
ii. issues of Indigenous control over housing
iii. lack of a coordinated approach between and within governments regarding housing programs for Aboriginal people
iv. lack of coordination among Aboriginal organizations off-reserve and between on and off-reserve communities
v. costs and complexity of planning
vi. lack of money
vii. arrears on-reserve
viii. government budget cycles
ix. lack of access to serviceable, affordable land
x. lack of programs to promote home ownership
xi. limited financial options on-reserve
xii. administrative barriers between First Nations, governments and municipalities
xiii. lack of capacity and education of tenants in Aboriginal housing
xiv. capacity issues of organizations and communities
xv. cultural issues such as lack of credit and differences in lifestyle
xvi. income barriers for Aboriginal people
xvii. information gaps (Catherine Palmer & Associates Inc., 2007, p. vii-viii)

Other issues for Indigenous people moving off-reserve and into urban areas include unemployment, sustaining language and identity, and passing knowledge on to future generations (UN Permanent Forum on Indigenous Issues, 2009). Young people often move off-reserve to pursue opportunities that are not available within their
Indigenous communities, but then find that urban societies are not accepting of their cultural differences (UN Permanent Forum on Indigenous Issues, 2009). The UN recommends ‘culturally-specific’ policies when addressing healthcare, housing, education, and employment so that the unique needs of Indigenous people are met, as well as a recognition that Indigenous people have a common cultural identity that is not divided between urban and rural environments but is adaptive to different circumstances (UN Permanent Forum on Indigenous Issues, 2009). The multitude of studies which have identified challenges faced by Indigenous people who live off-reserve and away from their community illustrates the need for further action in addressing these issues.

1.2. Significance of Research

The poor state of on-reserve housing in Canada has been well documented (Royal Commission on Aboriginal People (RCAP), 1996; SSCAP, 2015); however, a recent, detailed analysis of off-reserve housing data for BC has not been conducted. The most recent report was written in 2007 by Catherine Palmer & Associates Ltd. and it used qualitative data instead of quantitative housing indicators to measure housing need. With increasing urban Indigenous populations, a greater understanding of the unique challenges facing Indigenous people living off-reserve and in-depth historical analysis is required.

Additionally, there has been broad public attention to the housing crisis that currently exists in much of Canada. Housing in Canadian cities is often unaffordable and precarious, while housing in rural communities is aging, with tight rental markets due to incoming workers hired by resource development projects. CHN was identified in the recently announced National Housing Strategy as a target indicator, and this study will provide context and refinement to the issue of CHN for Indigenous people living off-reserve in BC, with insights into historical and regional differences.

As well, disparities between Indigenous and non-Indigenous peoples still exist in many aspects. In the wake of the Truth and Reconciliation Commission’s report (Truth and Reconciliation Commission of Canada, 2015), recognizing and addressing inequalities between Indigenous and non-Indigenous housing is an important step towards meaningful reconciliation. This research will highlight the difference in incidence of CHN that exists for Indigenous and non-Indigenous households.
1.3. Research Objectives

The goal of this research is to understand the current and historical incidence of CHN for Indigenous peoples renting housing off-reserve in BC. As well, the research aims to examine differences in CHN for Indigenous people over time, regionally, and in comparison with non-Indigenous households. In order to achieve these goals, this study has three main objectives:

i. Provide an overview of CHN and why it is an appropriate indicator to measure the state of housing for Indigenous peoples in BC;

ii. Present the current and historical levels of CHN (as well as the percentage of households living in unaffordable, unsuitable, and inadequate housing) for Indigenous renter households in British Columbia; and

iii. Discuss the difference in the levels of CHN between Indigenous and non-Indigenous people renting off-reserve in BC and differences between regions.

1.4. Structure of Report

This report is made up of four additional chapters. Chapter two provides an overview of the CHN indicator, including the rationale behind choosing it as the primary housing indicator and its limitations. Chapter two also defines adequate, affordable, and suitable housing and why these standards make up CHN as an indicator of housing acceptability. The third chapter provides an analysis of CHN data collected through the Canadian Census (and National Household Survey) for 1996, 2001, 2006, 2011, and 2016, and outlines the methods used to analyze the data. The incidence of CHN, as well as the standards of adequacy, affordability, and suitability, is analyzed over time and regionally for Indigenous and non-Indigenous households. Findings are presented to show trends and differences in incidence of CHN or sub-standard housing. Chapter three also discusses the findings of CHN, affordability, suitability, and adequacy of housing of Indigenous people in BC over time, across regions, and in comparison to non-Indigenous households. Chapter four includes a discussion of recent housing policy
and housing programs available to Indigenous people living off-reserve. Recommendations given in past reports and studies of off-reserve housing are summarized and implementation status and impact of housing policy and programs are discussed. The final chapter concludes with key findings, research limitations, opportunities for future research, and the implications of this study for future housing policy in BC.
Chapter 2.
Core Housing Need as a Housing Indicator

2.1. Calculating Core Housing Need

2.1.1. What is core housing need?

CMHC (2016) places a household in CHN if the household is living in housing which does not meet one or more of the adequacy, suitability or affordability standards set by CMHC, and the household would have to spend 30% or more of its before-tax income to access acceptable local housing. For housing to be acceptable, it must be in adequate condition, suitable in size, and affordable (Figure 1). Adequate housing is housing that does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard (NOS) requirements. Affordable housing costs less than 30% of before-tax household income.

Figure 1: If a household does not meet one or more of the housing standards (adequacy, affordability, and suitability) and cannot access local, affordable housing, the household is deemed to be in CHN.
CHN is refined to account for voluntary and involuntary burdens (Pomeroy, 2010); in simple terms, a voluntary burden occurs when a household chooses to live in unaffordable or substandard housing. Using housing income limits (HILs), CMHC determines whether a household is able to afford alternative acceptable housing within their community. HILs are calculated as the income required to afford the average market rent for housing of each bedroom type based on the 30% shelter to income ratio (STIR). For example, the HIL for a one bedroom apartment in Vancouver in 2017 was $45,000 (BC Housing, 2017). The number of bedrooms a household requires is determined by national occupancy standards. Using HILs removes households which are ‘choosing’ to live in unacceptable housing from the CHN population. Using the previous example, if a household with an annual income of $60,000 reported living in a one bedroom apartment in Vancouver which required major repairs, they would not be captured in the CHN population as they could theoretically afford to find alternative acceptable housing within Vancouver.

2.1.2. How is core housing need measured?

CHN is made up of three standards: affordability, adequacy, and suitability. Student-maintained households, farm housing, and band-owned housing are not included in CHN calculations (Statistics Canada, 2017e). Student households are not included because the hardship of CHN for students is seen to be temporary by CMHC (Statistics Canada, 2017e; Cooper & Skelton, 2015); farm housing is not included because housing costs on farms are often difficult to separate from farm expenditures (Will Dunning Inc., 2007); and band housing is not included because of variations in the definition of household expenditures compared to other forms of housing (described further below) (Statistics Canada, 2017d). As well, households with no reported income and households whose annual shelter costs exceed household income are not evaluated for CHN (Statistics Canada, 2017e). Homelessness is also not captured in CHN.

Data to calculate CHN is collected by Statistics Canada and CMHC through the national Census every five years. Questions on annual household income, household composition, and housing characteristics such as the number of bedrooms, need for repairs, and shelter expenses provide the information needed to determine CHN.
Statistics Canada and CMHC then provide analysis of CHN across different geographic scales, demographics, and other variables.

CHN is not always calculated for on-reserve indigenous housing, but suitability and adequacy is measured every five years through the Census. Affordability information is not always available for on-reserve households due to differences in the components of shelters costs for band housing as a result of historical and statutory factors (Statistics Canada, 2017d). Affordability information for Indian Reserves may not be disseminated if a large proportion of the on-reserve housing is band housing, thus making the shelter costs of any owner- and renter-occupied dwellings unrepresentative of the Indian Reserve (Statistics Canada, 2017d).

2.2. Why Core Housing Need?

The concept of CHN was first developed by CMHC in the mid-1980s as a tool to quantify housing need across Canada for the purposes of distributing federal funding for housing (Pomeroy, 2010). However, CHN is now used as an aggregate housing indicator by agencies such as CMHC, Statistics Canada and provincial and local governments to track housing trends, along with a suite of other indicators such as vacancy rates and median home prices. CMHC publishes figures on CHN every five years using information from the national Census and often reports on trends in CHN for various cities and demographic groups (CMHC, 2016b). Because CHN data is generated from information collected for the Census, CHN data is comprehensive, available at national and local geographic scales, and is available over a lengthy time series.

However, several critiques of CHN as an indicator of housing need exist. Comprehensive core housing data is only collected every five years and is often released two years following the most recent Census. The data are therefore out of date (Pomeroy, 2010). At the time of writing this report in June 2018, detailed data on Indigenous housing need was only just released from Statistics Canada and CMHC for the 2016 Census. Another issue is the mismatch between income data and reported shelter costs. When calculating CHN, Statistics Canada uses income data from the year prior to the Census and reported shelter costs from the year the Census takes place, meaning that income and expenses may not align (Pomeroy, 2010). Shelter costs and
income do not necessarily stay the same year-to-year or even month-to-month, thus relying on outdated income data leads to inaccuracies in the calculation of CHN.

Additionally, as described further in the next section, households who report incomes of zero and student-maintained households are not included in CHN calculations, which may lead to the exclusion of those who live on the margin (Pomeroy, 2010). Pomeroy (2017) argues that CHN is an ineffective measure for monitoring the effectiveness of the National Housing Strategy released by the federal government in December 2017 due to its inability to incorporate other factors such as the influences of income assistance and precarious employment.

Furthermore, because of the use of the 30% STIR threshold, CHN has a further weakness of being susceptible to large changes in the rate of CHN due to small changes in annual income or shelter costs. For example, if there are a relatively large number of households who have a STIR just above 30%, and their monthly income increases only by a few hundred dollars, the incidence of CHN could change substantially. A study by Rea et al. (2008) also demonstrated that the population that is deemed to be in CHN is dynamic and may not remain in CHN for long periods of time; lower income households move across the affordability benchmark most often, indicating that there is considerable variation in annual household STIR and thus small changes to income or shelter costs can place or remove a household from CHN.

Although CHN is not a perfect indicator, it is unique among housing indicators as it incorporates various housing standards into a single indicator. For a household to be in CHN, the home must fail at least one of the following standards: affordability, adequacy, and suitability (CMHC, 2016b). These standards are further described below. Each of these stressors represent a separate housing pressure, and CHN is able to embody these different pressures in one indicator.

2.3. Affordable housing

2.3.1. What is affordable housing?

Affordable housing is shelter that does not inhibit a household’s ability to pay for other necessary expenses. CMHC defines affordable housing as housing that does not require a household to spend 30% or more of their before-tax income on shelter costs.
For renters, shelter costs include rent, heat, water, electricity, gas, and any other municipal services (CMHC, 2014). To measure the affordability of housing, a household’s costs must be compared to the ability of the household to pay those costs. This is expressed as a ‘Shelter Cost-to-Income Ratio,’ (STIR) with 30% being the benchmark ratio used in Canada (CMHC, 2008). The benchmark of 30% was developed by CMHC and the provinces in 1986 as a method of defining affordable housing (Statistics Canada, 2017d), and is now used as a standard measure of whether housing is affordable or not on a household by household basis; however, the 30% benchmark value was not chosen based on evidence or empirical study and it has changed over time from 20% of income to 30% of income. Therefore, it is a somewhat arbitrary cut off at which housing costs are either deemed ‘affordable’ or ‘unaffordable’ (Hulchanski, 1995).

Other measures of affordability may be used, such as the ‘Residual Income’ method. The Residual Income method calculates a household’s income after expenditures for shelter, and compares this to a, “minimally acceptable basket of goods” (Croll, 2017; Stone, 2006). According to the Residual Income method, a household is living in unaffordable housing if they are unable to pay for other essentials, or the minimal ‘basket of goods’. Luffman (2006) supports this approach with her findings that the amount spent on food and clothing was similar across all households, regardless of whether the household was living in affordable or unaffordable housing according to the STIR method.

A study highlighted by CMHC (2008) tracked households over the years 2002 to 2004 living in unaffordable housing. The study tracked all households that exceeded the 30% STIR benchmark at any point over the entire period and found that over the three years, 28% of households exceeded that affordability benchmark at some point during the three year period, which is higher than the 20% proportion that exceeded the threshold at any one time (CMHC, 2008). This indicates that there is a turnover of households which live in unaffordable households each year (CMHC, 2008). Additionally, low income households were much more likely to exceed the affordability benchmark than middle income households (63% of low income households exceeded the threshold over the three year period compared to 23% of middle income households) (CMHC, 2008). The study also found the Aboriginal households were more likely to
exceed the affordability threshold compared to non-Aboriginal households (CMHC, 2008).

Affordability also varies substantially geographically both across and within communities. Bunting et al. (2003) examined the spatial heterogeneity of affordability across CMAs and found that there was significant unevenness in affordability. Affordability is compounded by local wages, supply and demand, local housing policy, regional and provincial economies, and desirability, highlighting the need for flexible or locally-focused housing policy (Bunting et al., 2003)

2.3.2. Why is STIR a component of core housing need?

Affordability is the primary factor affecting CHN in Canada (Will Dunning Inc., 2007). Bryant (2009) found that all kinds of households (male-led, female-led, married, and single) in CHN had issues with affordability. For both Indigenous and non-Indigenous households, affordability is the most common reason a household is in CHN (CMHC, 2011). As a result of increasing unaffordability, it could be predicted that this would have an impact on the levels of CHN in British Columbia.

If households are unable to access affordable housing in their community, this can lead to financial instability. In particular, expensive housing takes away from financial resources that may be needed for food, clothing, and other expenses. As well, unaffordable housing can cause undue stress, which leads to mental and physical health issues. Mulroy & Lane (1992) examined the effects of housing affordability on single mothers who struggled to obtain housing that was affordable within limited budgets, and emphasized that when housing policy is not supportive of those with low incomes, households can easily slide into homelessness and experience major mental stress. Furthermore, affordable housing has the benefit of allowing households to re-allocate income to other essential resources (such as more nutritious food) and life enriching activities such as sports and educational pursuits, thus contributing to health and wellbeing (Lubell et al., 2007). Lubell et al. (2007) also discuss the effects of neighbourhood and community on wellness outcomes: households which are able to access affordable housing in neighbourhoods with less crime, more amenities, and lower levels of poverty, experienced better mental and physical health.
2.4. Suitable housing

2.4.1. What is suitable housing?

Suitable housing is housing which has enough bedrooms for the number and composition of people living in the household. Unsuitable housing is often referred to as being crowded. CMHC’s definition of suitable housing is based on the National Occupancy Standards:

For a dwelling to be suitable for a household, there must be one bedroom for (CMHC, 2014):

- Each cohabitating adult couple
- Each lone parent
- Each unattached household member over 18 years of age and over
- Each same-sex pair of children under age 18
- Each additional boy or girl in the household between 5 and 18 years of age,
- Each pair of children under the age of 5 (children of opposite sex can be expected to share a bedroom)

For example, a household comprised of a grandmother (age 65), married couple (ages 40 and 39), daughter (age 10), son (age 8), and boy and girl twins (ages 3), would require 5 bedrooms. If a household does not have an acceptable number of bedrooms for the number and type of occupants of the dwelling, then the household would not meet the suitability standard.

A limitation of defining suitability in this way is that it is based exclusively on the number of bedrooms in the dwelling and ignores other aspects such as the total floor area or shared bathrooms. Morrison (1994) noted that focusing only on bedrooms does not take into account the number of other rooms in the dwelling, leading to an overestimation of suitability in larger homes. The definition of suitability is not akin to density, however, and other measures can be used to compare the number of people per dwelling, room, or bedroom.

As well, this definition does not take into account one’s own perception of feeling crowded or lack of privacy (Gray, 2001). Cultural norms for sleeping arrangements may also vary from the National Occupancy Standards used by CMHC, leading to households failing the suitability standard when there is no individual sense of crowding.
in the home. The World Health Organization (WHO) defines a ‘healthful residential environment’ with several references to crowding:

One of the fundamentals of a healthful residential environment should be a safe and structurally sound, adequately maintained, separate, self-contained dwelling unit for each household if so desired, with each dwelling unit providing at least the following:

- a sufficient number of rooms, usable floor area and volume of enclosed space to satisfy human requirements for health and for family life, consistent with the prevailing cultural and social pattern of that region and so utilised that living or sleeping rooms are not overcrowded
- at least a minimum degree of desired privacy
  - for individual persons within the household
  - for members of the household against undue disturbance by external factors
- suitable separation of rooms as used for:
  - sleeping by adolescent and adult members of the opposite sex except husband and wife
  - housing of domestic animals apart from the living room of the dwelling unit.

These needs can be expressed in terms of space requirements to perform household activities and/or occupancy standards. (WHO, 1961, p. 17-18)

The definition presented by WHO acknowledges differences in social norms. Globally, Canada has one of the most generous standards for suitable housing, in terms of bedrooms required for each individual. In a review of suitability standards, Gray (2001) noted that Britain and Canada have developed different bedroom standards which reflect the ‘majority norm’ of the nation; in Britain, children of different sexes may share a bedroom until ten years old, while in Canada children of the opposite sex should have separate bedrooms at five years old. In New Zealand, overcrowding is considered to occur when there are two or more families sharing a household involuntarily and if there are more than three people per bedroom, in which case the household is considered to be ‘severely overcrowded’ (Gray, 2001). Across these definitions, the general consensus is that unsuitable or crowded housing exists when occupants have a lack of privacy and adequate space to live comfortably based upon societal norms.
2.4.2. Why is suitability a component of core housing need?

Having suitable housing means that there is enough space and privacy for all the individuals living in the household, making it an obvious contributor to the definition of ‘acceptable’ housing. Accessing housing which provides enough personal space for each person living there is an obvious basic need, thus making it a component of CHN.

Additionally, crowded housing has been shown to be unhealthy; crowding causes mental and physical stress as well as an increased ability for disease to spread by proximity of occupants to one another. Crowded housing has been linked to health issues (such as pneumonia, tuberculosis, and meningococcal disease (Gray, 2001) and amplifies the transfer of infectious diseases (Rosenburg et al., 1997). In Canada, there has been several studies which specifically focused on crowding and health issues in Indigenous communities. A study of the incidence of hepatitis A on Indian Reserves in BC found an association between more persons per housing unit and higher incidence of hepatitis A (Jin & Martin, 2003) and a 2002 study found that rates of tuberculosis were higher in communities with a greater number of persons per room (Clark et al., 2002). Crowding in Indigenous communities in BC has also been correlated with higher rates of injury-related hospitalizations (Brussoni et al., 2014).

In addition to impacts on physical health, a lack of personal space and privacy can make individuals stressed, prevent positive social relationships from forming, and lead to mental health issues (Lubell et al., 2007). A study of crowded households in Chicago determined that crowding leads to poorer social relationships, psychological withdrawal, insufficient sleep, and poorer child care (Gove et al., 1979). Furthermore, children living in crowded housing in India reported having more conflicts with their parents and had higher blood pressure than children living in lower density housing (Evans et al., 1998).

2.5. Adequate housing

2.5.1. What is adequate housing?

Adequate housing refers to dwellings that are in good condition, with necessary servicing, and not in disrepair. CMHC defines adequate housing as housing that does
not require any major repairs, as reported by residents (CMHC, 2014); major repairs include defective plumbing, electrical, and structural systems. Minor repairs are not included in the measurement of adequate housing because they do not affect the health and safety of those living there. Examples of minor repairs would be missing floor tiles, defective steps or railings, and painting. Information on the adequacy of housing is self-reported through the Census and is often incorrectly reported (L. Monk, personal communication, March 25, 2019).

Adequacy is often what people think of when they think of unacceptable housing as it refers to the physical condition of the home, which is arguably the most important aspect of shelter. In the UN’s discussion on a right to adequate housing, habitability, accessibility, and availability of services, materials, facilities and infrastructure were all included as key aspects of adequate housing (United Nations Office of the High Commissioner for Human Rights, 2009). Habitability refers to, “protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards” (United Nations Office of the High Commissioner for Human Rights, 2009) which is most aligned with CMHC’s definition of adequacy. However, running water, indoor plumbing, and accessibility could all be considered important aspects of the physical structure of a home, and would be consistent with the majority expectation for shelter in Canada – the definition of adequacy used by CMHC could be expanded to include availability of services and infrastructure and accessibility.

WHO proposed that a healthful residential environment was defined as a “safe and structurally sound, adequately maintained … dwelling-unit” and included:

- a “potable and palatable water supply, piped by sanitary plumbing into the dwelling-unit or in the courtyard”
- “safe and sanitary means for the disposal of sewage, garbage, and other wastes”
- “sufficient facilities for washing and bathing”
- “appropriate facilities for cooking, dining, and the storage of food”
- “appropriate protection against excess heat, cold, noise, and dampness”
- “adequate ventilation and internal air free of toxic or noxious agents”
- “sufficient natural and artificial illumination” (WHO, 1961, p. 17-18)

This definition of acceptable housing includes many aspects related to the physical condition of the dwelling unit, beyond CMHC’s definition.
2.5.2. Why is adequacy a component of core housing need?

Housing conditions are a critical aspect of shelter and have been proven to affect health and safety of residents. For example, improper ventilation can lead to dampness and respiratory issues and thus impact the health of people living in the home. Faulty electrical wiring and plumbing can lead to life-threatening situations such as fire. It has been widely recognized that housing which is in poor condition is not adequate shelter.

Many studies have shown links between housing conditions and health and safety issues. Infectious diseases are more common in households which do not have access to clean drinking water, hot water, or indoor plumbing (Krieger & Higgins, 2002). In addition to finding a connection between the incidence of hepatitis A on Indian reserves in BC and crowded housing, Jin and Martin (2003), also found that problems with community water supply (such as unreliable household water servicing) were associated with higher rates of hepatitis A. Furthermore, Brussoni et al. (2014) also found that injury-related hospitalizations were linked to poor housing conditions. A lack of running water and inadequate sewage disposal were found to be contributors to shigellosis on Indian reserves in Manitoba due to a lack of handwashing and poor sewage disposal practices (Rosenberg et al., 1997). Increased death rates from house fires has also been attributed to housing conditions and lack of basic home fire inspections (SSCAP, 2015). In addition to physical health, poor housing conditions may negatively affect mental health. Dampness (and resulting mould) in housing was significantly associated with emotional distress in a study conducted in Scotland (Hopton & Hunt, 1996). Additionally, residential injuries, such as falls, are also a major risk to children living in homes that lack structural elements such as hand rails and window guards (Breysse et al., 2004).
Chapter 3.

Current and Past Conditions of Off-Reserve Housing in BC

3.1. Methods

3.1.1. Structure of Analysis

Data for Indigenous and non-Indigenous households was obtained from CMHC’s Housing in Canada Online (HiCO) platform at the Census Division (CD) geographic scale for regional districts in BC. The CD geographic scale aligns with the regional district boundaries in BC and allows for regional comparisons of CHN. The data at the CD level was then aggregated into the eight Development Regions of BC: Cariboo, Kootenay, Mainland/Southwest, Nechako, North Coast, Northeast, Thompson-Okanagan, and Vancouver Island/Coast (Figure 2).

Figure 2: Development Regions of BC (Source: BC Stats)
An historical (1996 to 2016), geographical (Development Region), and comparative (Indigenous vs. non-Indigenous households) analysis of CHN was conducted. Data was compared over time from 1996 to 2016, across Development Regions, and between Indigenous and non-Indigenous households. As well, the disaggregated indicators of affordability, suitability, and adequacy were also examined over time, at the provincial and regional scale, and for Indigenous and non-Indigenous households. It should be noted that the disaggregated indicators are not adjusted according to HILs, as CHN is, so the total of the number of households in unaffordable, unsuitable, and inadequate housing will exceed the number of households in CHN.

Other housing and socio-economic indicators are also included in the analysis to provide additional context when examining changes to CHN and the housing standards. Average household income, average shelter cost, average STIR, unemployment rate, and rental vacancy rate give insight to local economic and housing market conditions which can have an impact on CHN. In particular, average STIR reveals how sensitive the affordability standard is to small changes in income and to what extent households may lie just above or below the 30% threshold.

The focus of this report is rental households because renters account for a large portion of off-reserve Indigenous households (48%) and the incidence of CHN is much higher for renters than owners (Figure 3 and Figure 4). Rented housing includes social housing\(^1\) and co-operative housing based upon the definition used by CMHC (2014). On-reserve, a greater proportion of Indigenous households own their home (Figure 3) (although home-ownership on-reserve is often unique and involves Certificates of Possession rather than freehold title). Past housing policy has often focused on owners rather than renters, particularly with the establishment of CMHC, a mortgage lending and insurance institution (Hulchanksi, 2007). Owners have benefitted from public policy that has subsidized homeownership, such as the Canadian Homeownership Stimulation Plan, while renters have received little support in comparison (Hulchanski, 2007).

\(^1\) Social housing is non-market rental housing which has often been subsidized by government programs. This includes social housing operated by First Nation housing societies.
Figure 3: **Number of Indigenous households living on- and off-reserve in 2016.**
(Source: CMHC (Census-based housing indicators and data))

Furthermore, this study is limited to off-reserve households as CHN data is not available for Indigenous households living on-reserve. The affordability standard cannot be accurately determined for on-reserve housing as shelter cost payments such as utilities and monthly rent do not always apply in the case of band-owned housing (Statistics Canada, 2017g). However, in the Census households living on Indian Reserves are typically asked about the adequacy and suitability of their housing.

### 3.1.2. Sources of Data

The data used in this study are derived from the Census and National Household Survey. The Census is conducted every five years across Canada and collects information on shelter costs, household income, and housing condition, as well as other demographic, social, and economic characteristics of the Canadian population. However, in 2011 the National Household Survey was introduced to replace the long-form Census questionnaire and was voluntary, resulting in statistics from 2011 being of lower quality than other years. The 2016 Census reinstated the mandatory long-form questionnaire and was received by one in four households (Statistics Canada, 2017c). The Census and National Household Survey is self-administered, with the exception of remote locations and Indian reserves which have the questionnaires administered by Statistics Canada enumerators (Statistics Canada, 2017c). Beginning in 2006, respondents could give Statistics Canada permission to access their tax files instead of
responding to questions on income (Statistics Canada, 2017c), resulting in increased accuracy for questions on income by reducing response error.

The data used in this analysis were obtained from CMHC’s HiCO platform which contains data from the Census and the 2011 National Household Survey (CMHC, n.d.). CMHC’s standards for housing affordability, adequacy, and suitability are applied to the data, and CHN is also determined for each household (CMHC, n.d.). Because the data in HiCO are derived from the Census and NHS, it can be used in conjunction with the wider volume of data available from Statistics Canada. HiCO is able to provide data over different geographic scales (CMAs and CD) and contains data from 1991 to 2016. Data in HiCO can be further refined by tenure, Indigenous and non-Indigenous households (Indigenous households are self-identified), average income, average shelter costs, age of primary household maintainer and household type (single, couple, multifamily, etc.).

Sources of error in the Census data include coverage errors (dwellings or persons are missed or counted more than once), non-response errors (no response to a question), response errors (question not understood properly), processing errors (such as errors in coding responses), and sampling errors (Statistics Canada, 2017d). As well, the comparability between each Census year varies due to changes in data collection methods, such as the use of income tax information beginning in 2006. Notably, the introduction of the 2011 National Household Survey, which made the long-form questionnaire voluntary for that year, means that 2011 Census results must be compared with caution to other years. The 2011 National Household Survey had a sampling rate of 3 in 10 and a response rate of 68.6%, whereas the 2016 long-form questionnaire had a response rate of 96.9% (Statistics Canada, 2017d). At larger geographic scales (i.e. CMAs), the quality of the 2011 NHS was deemed acceptable by Statistics Canada for comparisons with other data sources at the same geographic scale; however, the NHS cannot be compared with other data sources at a more detailed geographic scale (Statistics Canada, 2017d). This study compares data at the CD level, which is large enough that 2011 and 2016 data comparisons are acceptable. The boundaries of CDs follow Regional Districts, so if there is a boundary change for a Regional District, there is a resulting change in the CD, resulting in year to year comparisons differing slightly (Government of BC, n.d.). However, Development Regions in BC are comprised of Regional Districts or CDs, and are essentially static in regards to boundaries (Government of BC, n.d.), allowing comparisons over many years.
Another issue in comparing data by year is that the definition of Aboriginal households has evolved over the years. However, for the data-set used in this study (1996 to 2016) Aboriginal households are defined consistently using the Aboriginal identity of household members as self-identified on the Census (CMHC, 2014). A non-family Aboriginal household is one where at least half of the household’s members self-identify as Aboriginal but not in the same family and a family Aboriginal household has either half self-identified Aboriginal household members or at least one spouse, common-law partner, or lone parent who self-identifies as Aboriginal (CMHC, 2014). Since 1996, Aboriginal identity has been enumerated on the Census and National Household Survey (Statistics Canada, 2017a). Aboriginal peoples include First Nations, Metis, and Inuit peoples (Statistics Canada, 2017a).

One potential influence on the changes over time in the incidence of CHN of Indigenous households could be changes in self-identification by Indigenous people of their Indigenous identity. While Statistics Canada has found that the pattern of self-identification has been stable for most people over time, there can be changes in self-identification year to year due to anticipated legal changes, attitudes towards Indigenous identity, or other reasons (Statistics Canada, 2017f). Over the period from 2006 to 2016, the population of self-identified Aboriginal peoples in Canada increased by 42.5%, which is more than four times the rate of growth for the non-Aboriginal population (Statistics Canada, 2017b). As of 1996, Aboriginal people made up 2.8% of the national population, while in 2016 this had increased to 4.9% (Statistics Canada, 2017b). In addition to trends of increased self-identification, increased life expectancy and high fertility rates have contributed to Indigenous population growth (Statistics Canada, 2017b).

3.2. Results: Province Wide Levels of Core Housing Need

The scope of this report is focused on renters as they experience substantially higher levels of CHN than owners (Figure 4). However, the incidence of CHN and households below each housing standard for owners will also be examined at the provincial-scale. Over the past twenty years in BC, owner households have experienced a steady level of CHN of approximately 8%, with Indigenous households experiencing slightly higher levels of CHN in 1996 and 2001, but falling to the same levels as non-Indigenous households in 2006 (Figure 4). In contrast, the incidence of CHN in renter...
households is approximately three times that of owners and clear disparities still exist between Indigenous and non-Indigenous renter households.

These differences between renters and owners, and between Indigenous and non-Indigenous households, are generally echoed in each of the housing standards. Renters face greater challenges with affordability, and Indigenous renter households have a higher incidence of unaffordable housing than non-Indigenous renter households (Figure 5). Markedly, the disparity between Indigenous and non-Indigenous owner households in unaffordable housing is less than one percent, except for 2016, where Indigenous households have lower instances of unaffordability (Figure 5). The percentage of Indigenous owner households in crowded housing has historically been greater than the percentage of non-Indigenous households in such circumstances, but the difference has decreased over time (Figure 6). As well, owner households have occasionally suffered from greater rates of crowded housing than renter households. The greatest challenge for owner households appears to be housing conditions, as a greater percentage of both Indigenous and non-Indigenous owner households report failing the adequacy standard than renter households (Figure 7). In particular, Indigenous owners report living in housing that requires major repairs much more frequently than non-Indigenous owners or all renters. Despite this, overall a greater

![Incidence of CHN for owner and renter households in BC from 1996 to 2016. (Source: CMHC (Census-based housing indicators and data))](image-url)
percentage of renter households fall into CHN than owners. Thus only renter households will be examined at a regional scale throughout the rest of this report.

For both Indigenous and non-Indigenous renter households in BC, the incidence of CHN has declined over the past 20 years; levels of CHN were lowest in 2006 and 2016 (Figure 4). The notable decline in CHN for Indigenous renter households in 2006 also coincides with low levels of provincial unemployment (4.8% overall) and low STIR (30.9% for all Indigenous renter households); however, vacancy rates were also very low at this time (Table 1). It is not possible to discern the exact contributing factors to changes in CHN, but as CHN is often driven by affordability, increases in household income due to greater rates of employment could be a possible explanation for the lower CHN in 2006.

The incidence of unaffordable housing has fluctuated more than adequacy and suitability, likely due to the nature of the rental housing market and ties to local economic conditions. The other factor is related to the STIR indicator being based on a single threshold of 30%. As discussed earlier, small changes in income and shelter costs can lead to large changes in the proportion over the threshold if there are a large number of households close to the threshold level. This is illustrated by the comparison of average STIR between 1996 and 2016, which show less variation than the incidence of households below the affordability standard. Further, the average STIR is relatively close to the 30% threshold and therefore small changes in income could result in large changes in the proportion over 30% (Figure 8).
Figure 5: Percentage of households below affordability standards for owner and renter households in BC from 1996 to 2016. (Source: CMHC (Census-based housing indicators and data))

Figure 6: Percentage of households below suitability standards for owner and renter households in BC from 1996 to 2016. (Source: CMHC (Census-based housing indicators and data))
Figure 7: Percentage of households below adequacy standards for owner and renter households in BC from 1996 to 2016. (Source: CMHC (Census-based housing indicators and data))

Table 1: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in British Columbia. Unemployment rate and vacancy rate is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))
3.3. Results: Regional Levels of Core Housing Need

There are notable differences in the incidence of CHN for Indigenous households across regions in BC. Overall, CHN of Indigenous renter households has decreased across all regions between 1996 and 2016, though it has fluctuated within that time period (Figure 9). The Nechako region reached a high of 70% of Indigenous renter households living off-reserve experiencing CHN in 2001, but had the lowest incidence of CHN in 2016, at 12%, well below other regions. Over time, regions in the southern portion of BC have experienced higher levels of CHN, while the northern parts of BC have had lower levels of CHN. With the exception of the Kootenay region, most regions experienced their lowest levels of CHN in 2006 and 2016.
Figure 9:  Percentage of Indigenous renter households in CHN regionally from 1996 to 2016 (Source: CMHC (Census-based housing indicators and data)).

A

Table 11 (in Appendix A) shows a detailed breakdown of each standard for Indigenous and non-Indigenous renter households by region and year. The percentage of renter households below the affordability standard varies somewhat less by region than the two other components of CHN. The incidence of Indigenous households below the affordability standard is highest in the SW and Mainland (35% of Indigenous renter households) and lowest in the Nechako (9% of Indigenous renter households) (Figure 10). Disparities between Indigenous and non-Indigenous households failing the affordability standard is greatest in the North Coast (10 percent difference) (see Table 12 in Appendix A), and in the Nechako region the proportion of Indigenous renter households below the affordability standard is lower than non-Indigenous households. The Nechako region is also an anomaly as it has a much lower incidence of households failing the affordability standard than other regions in BC.
The percentage of renter households below the suitability standard in 2016 was generally low in every region, but was highest in the SW and Mainland for both Indigenous and non-Indigenous households (Figure 11). Across the province, the incidence of unsuitable housing for Indigenous renter households was often more than twice that of non-Indigenous households. The Nechako and Northeast regions had the lowest incidence of unsuitable housing for Indigenous households at 1% and 2% respectively, while the disparity between Indigenous and non-Indigenous renter households was greatest in the North Coast and Cariboo regions with Indigenous households having an incidence of 5% and non-Indigenous households at 1%.

**Figure 10:** Percentage of renter households below the affordability standard for each economic development region in 2016. (Source: CMHC (Census-based housing indicators and data)).
Figure 11: Percentage of renter households failing the suitability standard for each economic development region in 2016. (Source: CMHC (Census-based housing indicators and data))

As of 2016, issues with adequacy (housing condition) were highest in the regions of Coast and Vancouver Island (9%), North Coast (9%), and SW and Mainland (8%) and lowest in the Northeast (1%) and Nechako (2%) regions (Figure 12). In all regions, the proportion of Indigenous renter households living in inadequate housing was higher than non-Indigenous households. The disparity was greatest in the SW and Mainland and smallest in the Northeast and Cariboo, with differences of 5 percentage points and 1 percentage point, respectively.
3.3.1. Vancouver Island/Coast

The Vancouver Island and Coast region has experienced modest decreases in the incidences of renter households falling below housing standards over the past 20 years. Levels of CHN and households in unaffordable housing were lowest in 2006 at 32.3% and 27.2%, respectively, nearly half the rate recorded in 2001. The rate increased slightly in 2016. From 2001 to 2006, unemployment rates for Vancouver Island and Coast also improved substantially, falling from 9.2% in 2001 to 4.9% in 2006, which likely had an impact on CHN through increasing households’ ability to pay for shelter costs. The average STIR for Indigenous renter households was also lowest in 2006, at 26.5%. In contrast, in 2001 average household incomes declined for Indigenous renter households and this coincided with a high unemployment rate and low vacancy rate, resulting in 50.5% of renter households failing the affordability criteria. Indigenous renter households in unaffordable housing have experienced more variations in affordability than non-Indigenous renter households. The incidence of households in unsuitable housing has steadily decreased since 1996, from 14.7% of Indigenous renter households living in crowded homes to 4.0% in 2016. Inadequate housing has remained relatively unchanged over the past twenty years in the Vancouver Island/Coast region.
For Indigenous households, inadequate housing was greatest in 2001 and lowest in 2011 and as of 2016, 8.5% of Indigenous renter households lived in inadequate housing. As noted above, for all standards, the disparity between Indigenous and non-Indigenous households has decreased over time.

Within the Vancouver Island/Coast region, the City of Victoria faces challenges with low incomes, high rents, low vacancy rates, lack of new rental housing stock, and existing rental housing stock in poor condition (City of Victoria, 2016). Cowichan Regional District also struggles with housing affordability and low incomes, downturns in the local economy, and aging current rental housing stock (Social Planning Cowichan, 2010). Other issues experienced in the region include communities which are difficult to access, declines in key industries such as fishing, and homelessness (Catherine Palmer & Associates Ltd., 2007). The Capital Regional District is forecast to experience a large increase in the number of households in CHN by 2036 (up to 3,830 new renter households) (BC Non-Profit Housing Association (BCNPHA), 2012).

**Figure 13:** Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Vancouver Island/Coast region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
Table 2: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Vancouver Island/Coast. Unemployment rate and vacancy rate (Victoria CMA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>51.1</td>
<td>45.2</td>
<td>14.7</td>
<td>10.8</td>
<td>30526.00</td>
<td>633.13</td>
<td>35.75</td>
<td>9.5</td>
<td>4.1</td>
</tr>
<tr>
<td>2001</td>
<td>55.0</td>
<td>50.5</td>
<td>9.9</td>
<td>13.0</td>
<td>29659.88</td>
<td>650.00</td>
<td>36.29</td>
<td>9.2</td>
<td>0.5</td>
</tr>
<tr>
<td>2006</td>
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<td>27.2</td>
<td>6.8</td>
<td>9.3</td>
<td>37103.76</td>
<td>574.36</td>
<td>26.51</td>
<td>4.9</td>
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</tr>
<tr>
<td>2011</td>
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<td>32.8</td>
<td>7.4</td>
<td>4.4</td>
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<td>766.27</td>
<td>31.82</td>
<td>7.8</td>
<td>2.1</td>
</tr>
<tr>
<td>2016</td>
<td>37.8</td>
<td>32.2</td>
<td>4.0</td>
<td>8.5</td>
<td>47328.66</td>
<td>890.91</td>
<td>30.96</td>
<td>5.8</td>
<td>0.5</td>
</tr>
</tbody>
</table>

### 3.3.2. Mainland/Southwest

In the Mainland and Southwest region of BC, CHN is heavily influenced by affordability. For Indigenous households, both CHN and the incidence of renter households in unaffordable housing was greatest in 1996 (53.7% and 46.8%, respectively), lowest in 2006 at 35.6% and 29.6%, and increased back closer to 2001 levels in 2011 and 2016. This is mirrored by the average STIR for Indigenous renter households. In 1996, the average STIR was 36.6%, but this decreased to 32.8% in 2001 as incomes increased. However, in 2011, although incomes increased substantially, the average STIR also increased, indicating that shelter costs rose faster than incomes for Indigenous renter households. For non-Indigenous renter households, the rate of unsuitable housing has decreased since 1996 from 7.7% to 4.1% in 2016; the levels of unsuitable housing for Indigenous households has dramatically decreased since 1996 in the Mainland and Southwest region from 17.7% to 7.5% in 2016, although it increased slightly from 2006 to 2016. The percentage of households in inadequate housing has remained relatively stable over time for both Indigenous and non-Indigenous renter households (around 10% and 4%, respectively), although the rate has decreased slightly since 1996 and for Indigenous households, was at its lowest in 2006 at 6.0%. For all standards, the disparities between Indigenous and non-Indigenous households were smallest in 2006, with the difference in CHN between Indigenous and non-Indigenous households being 6.6%. Although CHN has improved over time in the Mainland/Southwest region, it has been widely recognized that the housing market, particularly in Vancouver, has experienced rapid growth and become increasingly unaffordable over the past ten or twenty years. However, this does not appear to be
reflected in the CHN indicator, likely because the CHN data lag the recent major housing price increases (Figure 14) and rent increases lag the housing price increases because of rent controls.

Figure 14: Benchmark price of housing for the Lower Mainland from 2005 to 2018. (Source: The Canadian Real Estate Association)

Within the Mainland/Southwest region, the greatest issue facing the City of Vancouver is affordability, as rental rates and housing prices have outpaced local incomes and speculation has fueled the market (City of Vancouver, 2018). A greater supply of social, affordable, and market rental housing is being encouraged by the city. The Fraser Valley Regional District has experienced increasing housing prices, a movement towards denser housing, low vacancy rates, and was severely impacted by the 2008 economic downturn (Fraser Valley Regional District, 2011). In 2007, interviewees included in a study by Catherine Palmer & Associates Ltd. (2007) highlighted that issues with low vacancy rates made it difficult for renters to use the rent supplement program, there was a lack of new rental housing construction, homelessness was wide-spread, and rodent infestations were often an issue. The vast majority of rental demand growth and new households in CHN is projected to occur in the Greater Vancouver region, largely due to population growth and local demographic characteristics (BCNPHA, 2012).
Figure 15: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Mainland/Southwest region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))

Table 3: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Mainland/Southwest. Unemployment rate and vacancy rate (Vancouver CMA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>53.7</td>
<td>46.8</td>
<td>17.7</td>
<td>11.2</td>
<td>30708.25</td>
<td>670.50</td>
<td>36.55</td>
<td>8.2</td>
<td>1.1</td>
</tr>
<tr>
<td>2001</td>
<td>40.2</td>
<td>34.5</td>
<td>7.7</td>
<td>9.8</td>
<td>37021.00</td>
<td>711.00</td>
<td>32.83</td>
<td>6.7</td>
<td>1.0</td>
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<td>2006</td>
<td>35.6</td>
<td>29.6</td>
<td>5.6</td>
<td>6.0</td>
<td>42157.78</td>
<td>844.78</td>
<td>31.23</td>
<td>4.5</td>
<td>0.7</td>
</tr>
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<td>2011</td>
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<td>36.7</td>
<td>6.5</td>
<td>10.4</td>
<td>54168.33</td>
<td>1021.67</td>
<td>32.52</td>
<td>7.4</td>
<td>1.4</td>
</tr>
<tr>
<td>2016</td>
<td>38.6</td>
<td>35.3</td>
<td>7.5</td>
<td>8.3</td>
<td>57775.20</td>
<td>1122.78</td>
<td>31.58</td>
<td>5.5</td>
<td>0.7</td>
</tr>
</tbody>
</table>
3.3.3. Thompson-Okanagan

For Indigenous households in the Thompson-Okanagan, the incidence of CHN and renter households in unaffordable housing has decreased substantially since 1996 from 52.2% to 32.6% in 2016 for CHN and from 48.4% to 30.5% in 2016 for unaffordability. This decline in rates of unaffordability is also reflected in the decline in the average STIR. The incidence of unaffordable housing in 2016 is about the same as 2006 (30.2%), but the rate of CHN in 2016 was the lowest that it has been in the past twenty years. Non-Indigenous renter households also experienced decreases in the level of CHN and unaffordable housing since 1996 (from 37.1% to 29.0%); however, both CHN and unaffordability were at their lowest in 2006, increased in 2011, and then fell slightly above 2006 levels in 2016 (29.0% and 27.8%, respectively). For Indigenous renter households, the incidence of unsuitable housing has halved between 1996 and 2001 (from 14.4% to 6.6%) and has slightly decreased since. For non-Indigenous renter households, the incidence of unsuitability has steadily decreased since 1996 from 5.3% to 1.7% in 2016. The levels of inadequate housing have remained stable over the past twenty years for both Indigenous and non-Indigenous renter households, although 2016 had the lowest incidence in both cases (5.8% and 3.4%, respectively). The disparity between Indigenous and non-Indigenous renter households has substantially decreased over time for CHN and affordability. In 2016, the difference in incidence of CHN for Indigenous and non-Indigenous renter households was only 3.6 percentage points, compared to a 15 point difference in 2001. In the case of adequacy, the disparity has remained generally the same over the past twenty years, while for suitability the disparity decreased between 1996 and 2001 and then has remained constant. Since 1996, the average household income of Indigenous renter households has nearly doubled, while shelter costs have not increased as rapidly; this likely plays a large role in the overall decrease in CHN for Indigenous renter households in the Thompson-Okanagan.

Within the Thompson-Okanagan region, the City of Penticton faces challenges with affordability, demand for smaller units, low incomes, seasonal demand for housing, and aging rental housing stock (Urbanics Consultants Ltd., 2017). Similarly, Kelowna has issues with a lack of supply of rental housing, low vacancy rates, high rents, and low incomes (City of Kelowna, 2012). Residents of the region have commented on a lack of low-income housing and housing for single parents, a lack of capacity to develop affordable housing, and impacts from frost and weather on housing conditions.
(Catherine Palmer & Associates Ltd., 2007). The BCNPHA anticipates that the Okanagan region will experience high levels of population growth, increased rental demand, and increased levels of CHN, with up to 4,640 new renter households falling into CHN by 2036 (BCNPHA, 2012).

Figure 16: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Thompson-Okanagan region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
Table 4: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Thompson-Okanagan. Unemployment rate and vacancy rate (Kelowna CMA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>52.2</td>
<td>48.4</td>
<td>14.2</td>
<td>7.2</td>
<td>27761.40</td>
<td>630.60</td>
<td>37.58</td>
<td>10.4</td>
<td>3.8</td>
</tr>
<tr>
<td>2001</td>
<td>46.8</td>
<td>44.4</td>
<td>6.6</td>
<td>8.0</td>
<td>31166.20</td>
<td>659.40</td>
<td>35.06</td>
<td>9.3</td>
<td>1.1</td>
</tr>
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<td>2006</td>
<td>34.3</td>
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<td>37867.64</td>
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<td>2011</td>
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<td>8.3</td>
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<td>33.50</td>
<td>7.8</td>
<td>3.0</td>
</tr>
<tr>
<td>2016</td>
<td>32.6</td>
<td>30.5</td>
<td>5.2</td>
<td>5.8</td>
<td>53400.84</td>
<td>1013.72</td>
<td>30.68</td>
<td>7.8</td>
<td>0.6</td>
</tr>
</tbody>
</table>

3.3.4. Kootenay

For Indigenous households in the Kootenay region, CHN has varied over the past twenty years, but has decreased over time from 49.7% in 1996 to 35.7% in 2016. CHN and affordability have followed similar trends; the incidence of CHN and unaffordable housing for Indigenous renter households was lowest in 2011 at 31.7% and 27.6%, respectively, and increased in 2016 to 35.7% and 30.7%. This decrease in the incidence of CHN and unaffordable housing in 2011 coincides with a large increase in average Indigenous renter household income ($35,587 in 2006 to $50,948 in 2011), although shelter costs also increased by $200 per month during this time period. The disparities between Indigenous and non-Indigenous renter households was smallest in 2011, and the gap widened in 2016 for all indicators, with the exception of adequacy. For Indigenous households, the level of unsuitable housing has decreased steadily since 1996 from 12.9% to 4.0%, although it increased slightly from 2011 to 2016. Non-Indigenous households have also experienced decreasing levels of unsuitable housing over the past twenty years; as of 2016, the incidence of unsuitable housing for non-Indigenous renter households was 1.7%. In contrast to other regions and standards, Indigenous households have experienced lower levels of inadequate housing than non-Indigenous households over time, with the exception of 2001 and 2016, when the rates of inadequate housing for Indigenous households slightly exceeded non-Indigenous households. Non-Indigenous households have had steady decreases in inadequate housing since 1996, while the percentage of Indigenous households in inadequate housing peaked in 2001 at 8.7% and remained relatively constant at about 6% from 2006 to 2016.
On a local level, Taylor Pardy from CMHC has stated that from 2014 to 2017, the supply of rental housing in Cranbrook was in decline, while about 450 people were moving into the area each year, with many young households choosing to rent rather than buy (The Drive FM, 2017); this has led to lower vacancy rates in the city which has put upward pressure on rents. The Kootenay region, particularly Cranbrook, also experienced an influx in people due to spillover effects from rapid growth in Alberta in the early 2000s (Catherine Palmer & Associates Ltd., 2007). The City of Nelson struggles with low vacancy rates, minimal rental stock, poor quality and safety of rental housing, and limited new development (City Spaces, 2010). By 2036, up to an estimated additional 682 renter households are projected to be in CHN in the Kootenay regions (BCNPHA, 2012).

Figure 17: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Kootenay region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
Table 5: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Kootenay. Unemployment rate and vacancy rate (Cranbrook CA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
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<tr>
<td>1996</td>
<td>49.7</td>
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<td>38.4</td>
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<td>616.00</td>
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<td>4.2</td>
<td>5.4</td>
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<td>30.83</td>
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<td>30.37</td>
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<td>1.5</td>
</tr>
</tbody>
</table>

3.3.5. Cariboo

For Indigenous households in the Cariboo, CHN and the incidence of households in unaffordable housing have decreased over time. Both peaked in 2001 at 45.3% and 42.1%, respectively, and were at their lowest levels in 2016 at 30.0% and 27.9%.

Unemployment rates for all households were also at their highest in 2001. Indigenous renter households have experienced a greater decrease in the incidence of CHN and unaffordable housing than non-Indigenous households over the past twenty years.

Average household incomes of Indigenous households increased substantially between 2011 and 2016 (up by $13,000), which likely contributed to lower STIR and fewer households falling below the affordability standard. Unsuitable housing was at its lowest level in 2006 for Indigenous households at 4.9% and has decreased significantly since 1996 when the rate was 11.4%. Indigenous renter households experienced their lowest levels of inadequate housing in 2016 at 4.8%; however, the incidence of inadequate housing has not substantially changed since 1996. Likewise, the level of inadequate housing for non-Indigenous households has also been relatively stable since 1996, falling from 5.6% to 3.6% in 2016. For CHN, affordability, and adequacy, the disparity between Indigenous and non-Indigenous households was smallest in 2016 and has fallen significantly from 1996 levels. The disparity for suitability was smallest in 2006.

The City of Prince George is the major urban center of the Cariboo region and has experienced an aging population which has contributed to households becoming smaller and much of the available housing is not suitable for seniors (Community Development Institute, 2014). Housing has increased in diversity in recent years,
although a single family dwelling built in the 1980s or earlier is the most common type of dwelling (Community Development Institute, 2014). In 100 Mile House, the population is older than the provincial average and there have been signs of recent financial stress (Community Development Institute, 2016b). The housing stock is diverse (less than half are single family dwellings); however, there has been little new development since the 1980s and housing prices are beginning to rise (Community Development Institute, 2016b). Residents of the region commented on long waiting lists for social housing, lack of housing for those with disabilities, seniors, and single people, a lack of coordination among housing providers, difficulty connecting to the electrical grid in remote regions, and the transient characteristic of people living in the region (Catherin Palmer & Associates Ltd., 2007). In the Cariboo region, up to 535 additional renter households could be in CHN by 2036 according to projections by the BCNPHA (2012).

Figure 18: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Cariboo region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
Table 6: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Cariboo. Unemployment rate and vacancy rate (Prince George CA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>44.2</td>
<td>40.9</td>
<td>11.4</td>
<td>8.3</td>
<td>31152.50</td>
<td>611.00</td>
<td>33.35</td>
<td>8.6</td>
<td>4.5</td>
</tr>
<tr>
<td>2001</td>
<td>45.3</td>
<td>42.1</td>
<td>7.9</td>
<td>8.8</td>
<td>33421.00</td>
<td>631.00</td>
<td>33.85</td>
<td>9.7</td>
<td>12.2</td>
</tr>
<tr>
<td>2006</td>
<td>31.2</td>
<td>29.4</td>
<td>4.9</td>
<td>6.6</td>
<td>39577.00</td>
<td>649.65</td>
<td>29.15</td>
<td>6.1</td>
<td>2.7</td>
</tr>
<tr>
<td>2011</td>
<td>39.1</td>
<td>36.4</td>
<td>6.1</td>
<td>7.6</td>
<td>40965.00</td>
<td>755.50</td>
<td>31.80</td>
<td>7.5</td>
<td>4.9</td>
</tr>
<tr>
<td>2016</td>
<td>30.0</td>
<td>27.9</td>
<td>5.3</td>
<td>4.8</td>
<td>53977.60</td>
<td>869.90</td>
<td>28.30</td>
<td>7.4</td>
<td>4.1</td>
</tr>
</tbody>
</table>

3.3.6. North Coast

On the North Coast, CHN for Indigenous renter households has decreased from 42.9% in 1996 to 33.1% in 2016. However, non-Indigenous households have experienced a slight increase in levels of CHN, with the incidence of CHN being at its lowest in 1996 at 19.3%, rising to 22% in 2016. Affordability is strongly associated with CHN and follows similar patterns. For Indigenous renter households, the levels of unaffordable housing were highest in 2001 at 43.5% and lowest in 2016 at 28.6%. Unemployment rates (for all households) were at their highest in 2001 and average household incomes decreased from 1996 to 2001 for Indigenous households while shelter costs increased. Non-Indigenous renter households have experienced an increase in the incidence of unaffordable housing since 2006, although levels were highest in 2001, similar to CHN. Suitability has also improved for Indigenous renter households since 1996 with levels in 2016 of 5.0% compared to 14.8% in 1996. Non-Indigenous households experienced a decline in unsuitable housing from 1996 to 2006 from 3.1% to 0%, and a minor increase from 2006 to 2016. Adequacy (housing condition) has varied over time for Indigenous renter households, with the proportion of inadequate housing at its lowest in 2006 at 8.9% and in 2016 at 9.0%. Non-Indigenous households have experienced a slight increase in housing inadequacy, rising from 3.1% in 1996 to 4.6% in 2016. With the exception of adequacy, the disparities between Indigenous and non-Indigenous households for all standards were lowest in 2016. The disparity for adequacy was lowest in 2006. Compared to other regions, the North Coast has a wider gap between Indigenous and non-Indigenous households than other areas of BC, particularly the affordability and suitability standards.
Examining local housing pressures, Urban Systems (2015) identified several challenges facing housing in the City of Prince Rupert including high rents due to demand from out of town and transient workers, long waitlists for social housing, poor condition of units (exacerbated by high demand, which means that there is little incentive for landlords to maintain or improve units), and physical development constraints. In the Village of Queen Charlotte, issues such as non-resident ownership, lack of social networks in order to find available housing, poor housing conditions, invisible homelessness (i.e. couch surfing), and lack of rental supply (Co+Host, 2018).

Accessibility and access to infrastructure is a key issue in the region, which leads to increased building costs (Catherine Palmer & Associates Ltd., 2007). As well, there is limited market rental housing, limited student housing, issues with mould and heating systems, and competition for on-reserve housing (Catherine Palmer & Associates Ltd., 2007). On the North Coast, an estimated 149 additional renter households could be in CHN by 2036 (BCNPHA, 2012).
Figure 19: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the North Coast region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))

Table 7: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in North Coast. Unemployment rate and vacancy rate (City of Prince Rupert only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>42.9</td>
<td>35.5</td>
<td>14.8</td>
<td>10.5</td>
<td>33849.00</td>
<td>580.00</td>
<td>30.50</td>
<td>7.6⁴</td>
<td>7.8</td>
</tr>
<tr>
<td>2001</td>
<td>46.0</td>
<td>43.5</td>
<td>9.2</td>
<td>12.4</td>
<td>31385.00</td>
<td>612.50</td>
<td>34.45</td>
<td>11.0</td>
<td>25.4</td>
</tr>
<tr>
<td>2006</td>
<td>35.7</td>
<td>31.3</td>
<td>8.1</td>
<td>8.9</td>
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<td>588.15</td>
<td>28.90</td>
<td>6.7</td>
<td>22.4</td>
</tr>
<tr>
<td>2011</td>
<td>38.7</td>
<td>34.9</td>
<td>5.9</td>
<td>9.9</td>
<td>43517.33</td>
<td>681.33</td>
<td>28.37</td>
<td>8.6</td>
<td>14.0</td>
</tr>
<tr>
<td>2016</td>
<td>33.1</td>
<td>28.6</td>
<td>5.0</td>
<td>9.0</td>
<td>55857.10</td>
<td>899.40</td>
<td>27.80</td>
<td>7.7</td>
<td>4.8</td>
</tr>
</tbody>
</table>

² Unemployment rate for 1996 is for North Coast and Nechako combined
3.3.7. Nechako

The Nechako region is somewhat of an anomaly compared to other regions, with great variation in housing standards over time. This could be attributed to the region being the least populous in BC and thus the data are more sensitive to changes to individual households year-to-year. As of 2015, the two major population centers of the Nechako region, Smithers and Vanderhoof, only had 326 and 174 units of private rental housing, respectively (CMHC, 2016a). As well, a large proportion of Indigenous peoples live on-reserve in the Nechako region: in 2016, 31% of the Indigenous population (2,286 individuals) lived on-reserve in the Bulkley-Nechako CD (BC Stats, n.d.-a).

Once again, CHN and affordability are strongly correlated. Indigenous households experienced a high peak in CHN and unaffordability in 2001 of 69.5% and 65.0% respectively, and this plummeted in 2006 and was at the lowest levels in 2016 of 11.7% and 9.1% respectively. Average household income for Indigenous households has varied wildly over the study time period from a low of $21,479 in 2001 to a high of $80,726 in 2011. Average shelter costs also varied over time, following similar patterns to household income. For non-Indigenous renter households, CHN and unaffordability has been relatively stable over time, with the exception of 2011, during which CHN and unaffordability spiked, surpassing the rates of CHN and unaffordability of Indigenous renter households. Since 2006, Indigenous renter households have experienced lower levels of CHN and unaffordability than non-Indigenous households. However, this gap narrowed in 2016. For both Indigenous and non-Indigenous renter households, the incidence of unsuitable housing has slowly decreased since 1996. For Indigenous households, the incidence of crowded housing was 8.0% in 1996 and 1.1% in 2016. Indigenous renter households in inadequate housing was at a relatively high level in 1996 of 19.1% and dropped to its lowest point in 2006 of 3.5%. As of 2016, the level of inadequate housing was at 5% for Indigenous households. Non-Indigenous households have had consistent levels of inadequate housing since 1996, staying close to 2-3%. The disparity between Indigenous and non-Indigenous households has greatly decreased over time in the Nechako region. The data available for the Nechako region should be interpreted with care, as the large fluctuations may be due to poor data quality and small sample sizes.
Locally, a 2010 report by the Smithers Housing Task Force noted gradual population decline, low vacancy rate and limited housing options as challenges facing the rental housing market in Smithers. Additionally, Smithers is unique in that it has a relatively large number of homes having one bedroom or less (13%) compared to other communities in northern BC (Community Development Institute, 2016d). Vanderhoof faces challenges of limited new development of housing since the 1960s and 1970s, limited options beyond single family homes, few basement suites due to the location of the floodplain, minimal rental housing stock, and the high cost of developing new housing (Community Development Institute, 2015). Accessibility, infrastructure, weather and frost, and a weak local economy are also issues faced by the Nechako region (Catherine Palmer & Associates Ltd., 2007). By 2036, an estimated 138 additional renter households could experience CHN (BCNPHA, 2012).

Figure 20: Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Nechako region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
Table 8: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Nechako. Unemployment rate and vacancy rate (Town of Smithers only) is for all households, regardless of Indigenous status. Information on vacancy rate in Smithers is only available for 2006. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate), and Smithers Housing Task Force (vacancy rate)).

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>38.7</td>
<td>25.1</td>
<td>8.0</td>
<td>19.1</td>
<td>38713.00</td>
<td>473.50</td>
<td>22.10</td>
<td>7.6³</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>2001</td>
<td>69.5</td>
<td>65.0</td>
<td>4.5</td>
<td>6.5</td>
<td>21479.50</td>
<td>300.50</td>
<td>13.10</td>
<td>11.0</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>2006</td>
<td>13.2</td>
<td>10.1</td>
<td>3.5</td>
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<td>37072.95</td>
<td>573.15</td>
<td>21.75</td>
<td>6.7</td>
<td>4.8</td>
<td>n/a</td>
</tr>
<tr>
<td>2011</td>
<td>21.5</td>
<td>18.1</td>
<td>1.9</td>
<td>6.9</td>
<td>80726.00</td>
<td>1166.00</td>
<td>19.70</td>
<td>8.6</td>
<td>n/a</td>
<td>n/a</td>
</tr>
<tr>
<td>2016</td>
<td>11.7</td>
<td>9.1</td>
<td>1.1</td>
<td>4.4</td>
<td>62581.75</td>
<td>733.70</td>
<td>21.15</td>
<td>7.7</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

3.3.8. Northeast

The Northeast region of BC has experienced high variation in CHN over time. For Indigenous households, affordability was worst in 2001 (33.5%), and then greatly improved by 2006 to 13.6%; however, it has since increased to 26% in 2016 as shelter costs have increased substantially since 2006. Despite a very high vacancy rate of 28.8% in 2016 for the Fort St. John CA, the average rent was over $1000. For non-Indigenous renter households, the incidence of unaffordable housing was greatest in 2001 and dipped through 2006 and 2011, then increasing to 2001 levels in 2016. The incidence of CHN for non-Indigenous households has worsened from its low of 13% in 2006 to 20.3% in 2016. Housing suitability and adequacy levels have improved over the past twenty years for Indigenous and non-Indigenous renter households and have stayed relatively stable since 2006. The proportion of crowded housing for Indigenous households was 7.0% in 1996 and 1.9% in 2016. For Indigenous households, the incidence of inadequate housing was greatest in 1996 at 10.9% and fell to 2.0% in 2016. The disparity between Indigenous and non-Indigenous renter households has fallen from its peak in 1996 to 2016. However, the disparity between levels of CHN for Indigenous and non-Indigenous renter households was smallest in 2006, when the difference was only 0.4%, and has increased to 6.2% in 2016.

Within the Northeast region, Urban Systems undertook a study on affordable housing in the City of Fort St. John that highlighted public concerns over safety, poor

³ Unemployment rate for 1996 is for North Coast and Nechako combined
housing conditions, lack of units geared towards seniors, and high rents targeting people employed in the oil and gas industry (Urban Systems, 2011). Residents of the region also commented on economic booms which do not benefit low income earners, high tenant turnover rates, high heating costs, and a lack of housing for elders and families (Catherin Palmers and Associates Ltd., 2007). Ryser et al. (2014) studied the development patterns of the Peace River Region and found that rather than a ‘boom and bust’ cycle of development, communities have adapted to ‘regional waves’, as different industries expand and contract at different times, causing communities to experience different housing pressures over time. The BCNPHA anticipates that the Peace River region will experience high relative growth in rental demand to 2036, including increased incidence of CHN (up to 883 additional renter households) (BCNPHA, 2012).

**Figure 21:** Incidence of CHN, inadequate, unaffordable, and unsuitable housing in the Northeast region from 1996 to 2016 for off-reserve Indigenous and non-Indigenous renter households. (Source: CMHC (Census-based housing indicators and data))
### Table 9: Summary of housing and socio-economic indicators from 1996 to 2016 for Indigenous renter households in Northeast. Unemployment rate and vacancy rate (Fort St. John CA only) is for all households, regardless of Indigenous status. (Source: CMHC (Census-based housing indicators and data), Statistics Canada (unemployment rate and vacancy rate))

<table>
<thead>
<tr>
<th>Year</th>
<th>CHN (%)</th>
<th>Affordability (%)</th>
<th>Suitability (%)</th>
<th>Adequacy (%)</th>
<th>Average Household Income ($)</th>
<th>Average Shelter Cost ($)</th>
<th>Average STIR (%)</th>
<th>Unemployment Rate (%)</th>
<th>Vacancy Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1996</td>
<td>35.2</td>
<td>31.3</td>
<td>7.0</td>
<td>10.9</td>
<td>40709.50</td>
<td>615.00</td>
<td>31.60</td>
<td>7.2</td>
<td>5.1</td>
</tr>
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<td>2001</td>
<td>39.1</td>
<td>33.5</td>
<td>3.2</td>
<td>3.5</td>
<td>41125.00</td>
<td>683.50</td>
<td>30.70</td>
<td>6.1</td>
<td>3.2</td>
</tr>
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<td>2006</td>
<td>13.6</td>
<td>13.6</td>
<td>2.2</td>
<td>1.9</td>
<td>56018.60</td>
<td>729.85</td>
<td>22.10</td>
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<td>5.1</td>
</tr>
<tr>
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<td>1.9</td>
<td>2.0</td>
<td>61084.80</td>
<td>1042.95</td>
<td>28.10</td>
<td>9.7</td>
<td>28.8</td>
</tr>
</tbody>
</table>

### 3.3.9. Summary of Regional Differences of Core Housing Need, Affordability, Adequacy, and Suitability

Regionally, CHN for both Indigenous and non-Indigenous renter households has generally decreased over time in all areas of the province. However, there have also been regions that have experienced large highs and lows in the level of CHN year-to-year, such as the Nechako region and the Northeast. These variations are most likely due to economic changes that influence the local housing markets and thus affordability (Ryser et al., 2014; Kilian & Zhou, 2018). CHN for Indigenous renter households has been highest in the southern portion of the province, particularly the SW and Lower Mainland, Coast Vancouver Island, and Thompson Okanagan regions, which have been associated with issues of affordability. The Nechako, Northeast, and North Coast regions have experienced the lowest incidences of unaffordable housing over time. Affordability has an extreme impact on the rate of CHN, thus it is evident that the regions with the greatest issues with affordability (and greatest demand for housing) such as the Lower Mainland and Okanagan, would experience the highest levels of CHN among regions. Figure 22 illustrates regional levels of CHN for Indigenous renter households in 2016, from lowest to highest.

Unsuitable housing has been an issue for Indigenous renter households in the Coast and Vancouver Island, SW and Lower Mainland, North Coast, and Thompson Okanagan regions with 4% to 7.5% of Indigenous renter households living in crowded homes. In 1996, nearly 1 in 5 (17.7%) of Indigenous households in the SW and Lower Mainland were crowded, compared to 7.7% of non-Indigenous households. The rate of
unsuitable housing in the SW and Lower Mainland has decreased substantially since 1996, although it is still at the highest rates of all the regions. Again, the number of households living in crowded homes is likely tied to the affordability of housing in the region. If a household is unable to afford a larger home, they will be forced to live in smaller, more crowded dwellings until they can afford a larger residence. Notably, the North Coast region does not have the same characteristics of other regions with high levels of CHN: the North Coast, especially Prince Rupert, has a very old and limited supply of housing (Community Development Institute, 2016c), which could cause difficulties for families who need larger homes.

In the Nechako, North Coast, Coast and Vancouver Island, and SW and Lower Mainland, inadequate housing has remained a significant issue for Indigenous renter households. In particular, the rate of inadequate housing in the North Coast has remained relatively unchanged over the past 20 years with 9% of Indigenous renter households living in inadequate housing as of 2016 compared to 10.5% in 1996. As mentioned above, this could be caused in large part by the lack of new housing in major communities in the North Coast region due to the expense and difficulty of building in remote locations with short summers (Urban Systems, 2015). However, in the Nechako region, the rate of inadequate housing has decreased dramatically from 19.1% in 1996 to 4.4% in 2016 for Indigenous households. This could potentially be attributed to new rental units being built, as the number of building permits issued for residential uses in the Nechako region was higher from 1993 to 1998 (approximately 217 units each year) than the historical average for this region (BC Stats, n.d.-b). As of 2016, one in four homes existing in Smithers was constructed in the 1990s (Community Development Institute, 2016d). Inadequate housing has not been a large issue in the Northeast region, at around 2% for Indigenous households since 2006 (although the rate of inadequate housing was 10.5% in 1996). The increase in oil and gas development in the Northeast has stimulated the building of housing and resulted in an influx of capital into the region, which has likely improved the housing stock in the area (Community Development Institute, 2016a).
Figure 22: Incidence of CHN for Indigenous renter households by region in 2016. (Source: CMHC (Census-based housing indicators and data))
Chapter 4.

Policy Discussion

4.1. Federal Housing Policy and Programs

Major federal housing initiatives in Canada began after World War II when there was large growth in urban centers and increased demand for housing. After World War II, the federal government began to develop public housing, established CMHC, and funded the development of rental housing across Canada. CMHC’s lending abilities led to a bounty of housing construction and growth of suburban areas (Wolfe, 1998; Leone & Carroll, 2010). In the 1960s, provincial housing corporations were created which administered federal funding for local housing projects. These provincial housing corporations still exist today and will be further discussed below. In 1964, the federal government amended the National Housing Act and began a much more substantial public housing program, constructing approximately 200,000 units over 10 years (Hulchanski, 2002). Further programs were developed in the 1970s, including cooperative housing and Aboriginal housing programs (Hulchanski, 2002).

However, the election of a new government in 1984 led to a review of government expenditures, and social housing programs were found to be expensive and not necessarily targeted at the households most in need (Canada, 1986 as cited in Wolfe, 1998). In 1986, the provinces and territories took on a lead role for the delivery and administration of new social housing programs, through the negotiation of agreements with the federal government (Wolfe, 1998). Housing programs were to target only the most needy of households, and it was at this time that the CHN indicator was developed as a way of determining the number of households in need and ensuring that funding was distributed equitably (Wolfe, 1986). In 1983, the federal government was developing 25,000 units of social housing, and by 1993 this had fallen to zero (Hulchanski, 2002). In 1996, the federal government announced that the provinces would be responsible for administering all social housing, with the exception of loans from CMHC (Wolfe, 1986).

The devolution of the federal government responsibilities for affordable housing to the provinces in the early 1990s has been widely discussed by various researchers...
(Wolfe, 1998; Hulchanski, 2002; Dalton, 2004; Sutor, 2009; Leone & Carroll, 2010) and it is notable how quickly federal social housing programs were dismantled. These policy changes may have influenced the rate of CHN over time; however, economic influences could also have had a profound effect on housing indicators over the time period. Unemployment rates were relatively high during the 1990s, placing further pressure on households that had limited housing options. Hulchanski (2002) also discusses the elimination of the Canada Assistance Plan in 1995, which had additional impact on Canada’s most needy, as provinces cut social assistance payments. The result of devolution is the present market-based housing system and a social housing sector that is smaller than any other Western nation, except for the US (Hulchanski, 2002). However, Wolfe (1998) also notes that British Columbia actively supported social housing programs through the 1980s and 1990s, including the initiation of the ‘Homes BC’ program in 1994, and this could have had a lasting positive effect on CHN, despite the departure of the federal government from social housing programs. Today, the federal government has indicated renewed involvement in social housing, beyond the consultative and lending role it has had since the 1990s. Beginning with the Affordable Housing Initiative of 2001, administered through CMHC, the federal government has contributed modest funding to the development of social housing; however, it is the provinces which have taken on a leadership role in relation to social housing since the beginning of devolution in the 1980s (Leone & Carroll, 2010).

In 1991, the federal government established the Royal Commission on Aboriginal Peoples (RCAP) to examine Aboriginal issues, including housing. The RCAP examined the role of the federal government in forming policy relating to the Indigenous peoples of Canada and found that obstacles to providing acceptable housing to Indigenous peoples included the structures of governance, land tenure, and subsidy programs which existed on-reserve (RCAP, 1996). The report bluntly stated that the housing conditions, health issues, and poverty endured by Indigenous peoples in Canada was “an embarrassment to Canadians” (RCAP, 1996). The report recommended four major strategies to improve health outcomes of Aboriginal peoples to be undertaken immediately, including a community infrastructure program to solve urgent housing problems (RCAP, 1996). Despite this blistering recognition that the state of housing for Indigenous peoples, particularly on-reserve, is sorely inadequate, the issue has persisted and resulted in
further government studies, such as the Standing Senate Committee on Aboriginal Peoples 2015 report regarding on-reserve housing challenges.

The next section of this report looks more closely at specific federal programs and strategies relating to off-reserve rental housing. Programs available to all Canadians, including Indigenous people living off-reserve, such as CMHC’s Residential Rehabilitation Assistance Program, will not be reviewed. Additionally, discontinued programs such as the Rural and Native Housing Program (discontinued in 1993) will not be included; only current programs will be reviewed.

4.1.1. Urban Aboriginal Strategy

The Urban Aboriginal Strategy was initiated in 1997 by the federal government to provide funding and develop partnerships with other organizations to support the economic and social participation of urban Indigenous peoples (INAC, 2016d). The Urban Aboriginal Strategy works toward several outcomes including targeting urban Indigenous socio-economic needs in appropriate federal initiatives, improving access to services and programs, coordinating development and communication of research and policies, and maximizing investment and results of partnerships with provincial and local government, Indigenous groups, and the private sector (INAC, 2016d). Investments are prioritized for job training, skills and entrepreneurship, and supporting Indigenous women, children, and families (INAC, 2016d). As of 2014, the federal government was providing $43 million per year to the National Association of Friendship Centres, which administers the funding to urban Indigenous and other non-profit organizations through an annual call for proposals (INAC, 2016d).

However, the Urban Aboriginal Strategy focuses on supporting economic self-sufficiency and does not include any housing measures. Additionally, Walker (2005) offers a critical review of the early Urban Aboriginal Strategy arguing that the lack of recognition of Aboriginal self-determination and self-government in the strategy undermines its objective of reducing poverty and increasing economic participation. In 2016, INAC conducted engagement with Indigenous organizations and urban Indigenous people regarding the Urban Aboriginal Strategy. During engagement, it was frequently raised that housing and homelessness are key issues that are not currently included in the mandate of the Urban Aboriginal Strategy; however, housing is
interconnected to many objectives of the strategy, such as improved access to programs and services (INAC, 2017).

4.1.2. National Housing Strategy

In December 2017, the Liberal government announced the much anticipated National Housing Strategy, which signalled the re-engagement of the federal government in affordable housing. The strategy outlines $40 billion worth of funding over 10 years, targeting vulnerable populations such as, “women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults” (Government of Canada, 2017). The plan emphasizes partnerships with provincial and territorial governments, local governments, non-profits, and notably, First Nations governments. Additionally, the plan set a lofty goal of reducing the number of renter households in CHN by 530,000 or 50% (Government of Canada, 2017). Indigenous housing and supporting greater autonomy and responsibility for housing by Indigenous communities and organizations are identified as priorities for the National Housing Strategy (CMHC, 2018c). The Strategy even goes as far as suggesting that housing is a right and “every Canadian deserves a safe and affordable home” (Government of Canada, 2017). Included in the strategy is the action of development of legislation which will require the federal government to monitor and report on outcomes of a required National Housing Strategy.

The Strategy indicates that the Government of Canada intends to ‘co-develop’ housing strategies with Indigenous partners and accentuates the importance and respect the federal government holds for government-to-government relationships with Indigenous peoples. This is a positive step forward and accepts that housing cannot be developed for Indigenous people without Indigenous people being involved. Funding is to be provided for Indigenous Housing Strategies in addition to the $40 billion National Housing Strategy funding, although an amount is not specified. A new policy framework is also to be developed with First Nations which will support First Nation control and management of housing and infrastructure both on- and off-reserve (Government of Canada, 2017).

The Indigenous Housing Caucus Working Group (IHCWG), funded by several organizations including BC Housing and M’akola Development Services, responded to
the National Housing Strategy calling on the federal government to respond to the housing service gap which exists for the 87% of Indigenous people in Canada who do not live on reserve and establish a ‘For Indigenous By Indigenous Housing Centre’ (Indigenous Housing Caucus Working Group (IHCWG), 2018). The IHCWG proposes that this Centre administer the $225 million approved by the National Housing Strategy for non-reserve housing Indigenous Housing and conduct nation-wide consultation with current urban, rural, and northern Indigenous housing and service providers regarding governance, administration, and function of the proposed Centre (IHCWG, 2018). This proposed ‘Fourth Strategy’ is consistent with past calls to deliver Indigenous housing in a manner in which Indigenous autonomy is supported. Further, the proposal builds upon organizations which have been filling a service gap for decades, since CMHC’s Urban Nation and Rural and Native Housing Programs were discontinued in 1993 (IHCWG, 2018). The Ontario Federation of Indigenous Friendship Centres also responded to the National Housing Strategy with similar messages: a specific urban Indigenous strategy should be developed in partnership with existing Indigenous housing providers, there should be specific focus led by urban Indigenous communities on Indigenous homelessness, and the implementation of the strategy should recognize Indigenous infrastructure (Ontario Federation of Indigenous Friendship Centres, 2018).

4.2. Provincial Housing Policy and Programs

As alluded to in the previous section, provincial involvement in social housing began in the 1960s and intensified in the 1980s, when the federal government began to step away from administering public housing programs. The British Columbia Housing Management Commission (BC Housing) was established in 1967 and administers the Provincial Rental Housing Corporation, which was created in 1961 and holds property for social housing (BC Housing, 2018f). BC Housing manages a diversity of subsidized housing programs in the province, including emergency shelters and rental assistance in the private market (BC Housing, 2018f).

BC Housing is partially funded through bi-lateral agreements with CMHC. Since the 2001 Affordable Housing Agreement, supplementary agreements and extensions have been signed which have supported the development of social housing in BC and various housing programs. A 2006 agreement transferred the majority of federally administered social housing units (except for co-operatives and on-reserve housing) to
BC Housing in an effort to ‘streamline administration’ (BC Housing, 2007a). This included the transfer of 2,600 units for off-reserve Aboriginal social housing units to the Aboriginal Housing management Association (AHMA) (BC Housing, 2007a). Notably, in 2018, the Canada-BC 10-year bilateral housing agreement was signed which provides for the investment of nearly $100 million a year in social and community housing through long-term and predictable funding as part of the National Housing Strategy (BC Housing, 2018e).

Devolution of housing has also occurred at the provincial level, with the transfer of Indigenous social housing to the Aboriginal Housing Management Association (AHMA) in 2004 (BC Housing, 2018c). British Columbia was the first province in Canada to transfer social housing for off-reserve Indigenous peoples to the Indigenous community and AHMA now provides support to over 4,200 units as well as Indigenous housing programs and subsidies, including the Homeless Outreach Program (BC Housing, 2018c). AHMA does not develop or build new off-reserve housing; rather AHMA provides knowledge, expertise, and financial support to Aboriginal housing societies and housing providers and is an advocate for Indigenous housing off-reserve (Aboriginal Housing Management Association (AHMA), n.d.)

The next sections describe key programs and initiatives that the BC Government has developed in support of off-reserve rental housing for Indigenous peoples.

4.2.1. Indigenous Housing Initiative

The Aboriginal Housing Initiative (now renamed the Indigenous Housing Initiative) began in 2007 and is jointly funded by the federal government ($50.9 million through the Off-reserve Aboriginal Housing Trust) and the province, administered though AHMA (BC Housing, 2007b). Through this initiative 200 units of affordable housing for Indigenous peoples living off-reserve were developed and, in 2012, a further $5 million was jointly invested by the federal and provincial governments to develop affordable rental units for Indigenous peoples (BC Housing, 2018c). Examples of projects completed under this initiative include the Spirit Bear Center in Abbotsford, which serves young Indigenous women who are at risk of homelessness (BC Housing, 2008). Currently, there are 282 units available through the Aboriginal Housing Initiative in eight communities serving Indigenous peoples at various life-stages (BC Housing, 2018b).
4.2.2. Aboriginal Homeless Outreach Program

BC Housing provides funding for and AHMA administers the Aboriginal Homeless Outreach Program which offers services to Indigenous people aged 19 years or older who are at immediate risk of or experiencing homelessness (BC Housing, 2018a). The program also offers outreach services in order to connect individuals to culturally appropriate housing and services.

4.2.3. Off-Reserve Aboriginal Action Plan

The Off-Reserve Aboriginal Action Plan (ORAAP) was first identified in October 2011 in the Speech from the Throne of the BC Liberal Government (Government of BC, 2017). The plan was developed through a multi-stakeholder and community-driven process and focuses on improving education and job training, healthy families, and cultures and traditions of Indigenous people living off-reserve in BC (Government of BC, 2017). Several provincial ministries were involved in the development of the ORAAP as well as the BC Association of Aboriginal Friendship Centres, Metis Nation British Columbia, Union of BC Municipalities, and Indigenous and Northern Affairs Canada (Government of BC, 2017). The stated vision of ORAAP is:

A world where all urban Aboriginal communities, families and children are empowered to achieve their full human potential by living healthy, self-sufficient and more economically viable lives in a way that meets their individual and community interests and cultural traditions. (Government of BC, 2017)

The focus of the ORAAP is to support the 700 provincial programs which serve off-reserve Indigenous populations and communities and organizations who access the programs through coordination, collaboration, and innovation (Government of BC, 2016). Specific accomplishments of ORAAP include the completion of a Metis Youth Health in BC Report and support for the Metro Vancouver Aboriginal Executive Council to develop strategies and corporate partnerships to support participation by off-reserve Indigenous people in the economy (Government of BC, 2016). Although ORAAP focuses on Indigenous people living off-reserve and their health and wellbeing, housing is notably missing from the vision and themes of the plan.
4.2.4. Homes for BC and Indigenous Housing Fund

In June 2018, the government of BC announced funding for on- and off-reserve Indigenous housing as part of a 30-point housing plan. The plan includes, “partnering with Indigenous communities to invest $548 million over 10 years in social housing” (Point 19) and, “extending the life, quality, and affordability of existing affordable [rental] housing” (Point 24) (Government of BC, 2018). The plan also states that the government will work with, “all levels of government, Indigenous peoples, non-profits, and the private sector to streamline the creation of new affordable homes in every region of the province” (Government of BC, 2018, p. 18). Margaret Pfoh, CEO of AHMA, responded to the announcement positively, stating that it was “fantastic to take this initiative to meet the needs of Indigenous peoples both in the First Nations communities and in urban, rural and northern areas” (MacLeod, 2018).

Point 19 speaks to the new ‘Indigenous Housing Fund’ and recognizes that over 70% of Indigenous people in BC live off-reserve and are under-housed compared to the rest of the population. BC Housing plans to construct 1,750 units of social housing meant for Indigenous peoples over the next 10 years through the Indigenous Housing Fund and in partnership with the Aboriginal Housing management Association, Indigenous housing societies, and First Nations (BC Housing, 2018d). The plan also recognizes the importance of reconciliation and engages Indigenous people in housing design and delivery (Government of BC, 2018); however, engagement is not equal to self-government. While 1,750 units of housing is important, it is a small amount when contrasted with the apparent need for acceptable rental housing in many communities across BC; in 2016, 17,845 Indigenous renter households were in CHN in BC (CMHC (Census-based housing indicators and data), n.d.) and the BC Non-Profit Housing Association estimates that by 2036, there will be up to 65,000 additional renter households (Indigenous and non-Indigenous) in CHN (BCNPHA, 2012). Notably, the Indigenous Housing Fund is the first time a province had dedicated funds to on-reserve housing (BC Housing, 2018d).

4.2.5. Housing Infrastructure Council

A First Nations Housing Infrastructure Council with the mandate of establishing a Housing and Infrastructure Authority in BC controlled by First Nations was first
established in 2017 with the support of the federal government, First Nations Summit, and BC Assembly of First Nations (First Nations Housing and Infrastructure Council (FNHIC), 2019a). The First Nations Housing and Infrastructure Authority would deliver all Indigenous housing and infrastructure programs and services in BC, both on- and off-reserve (First Nations Housing and Infrastructure Council (FNHIC), 2019a). The development of the authority is Indigenous-led and currently underway. In March 2019 a two-day forum was held to bring together partners and stakeholders, including the federal and provincial governments (First Nations Housing and Infrastructure Council (FNHIC), 2019b).

4.3. Recommendations for Reducing CHN for Indigenous People in BC

Over the past two decades, various organizations have published reports with recommendations on how best to address housing issues for Indigenous peoples living off-reserve. In this section, the recommendations of these reports are summarized and whether they have been implemented is also discussed.

The reports and recommendations summarized in this section (see Table 10) do not include every report and study on off-reserve Indigenous housing needs; however, key reports below have been included due to their significance and relevance to off-reserve Indigenous housing needs in BC.

- *Providing Housing Services for Off Reserve Aboriginal Peoples: Analysis and Recommendations (Congress of Aboriginal Peoples, 1995)* – In 1995, the Congress of Aboriginal Peoples released their report on current off-reserve Aboriginal housing programs and policy delivered by CMHC and provided recommendations on new initiatives that were required to provide acceptable off-reserve housing to Indigenous peoples.


- *Closing the Gap: Housing Needs and Priorities of B.C.’s Urban Aboriginal People (AHMA, 2007)* – AHMA prepared a report to BC Housing in 2007 outlining specific gaps and needs in urban areas of BC for Indigenous housing. The report also provides information relating to thirteen communities in BC, collected through interviews and public meetings.
- **A New Beginning: A National Non-Reserve Aboriginal Housing Strategy** *(Pomeroy, 2007)* – Steve Pomeroy, on behalf of the National Aboriginal Housing Association makes six recommendations for addressing off-reserve Indigenous housing, which acknowledge cooperation between various levels of government and other organizations.

- **A Time for Action: A National Plan to Address Aboriginal Housing** *(NAHA, 2009)* – The National Aboriginal Housing Association put forward five targets for action to address disparities between Indigenous and non-Indigenous housing in 2009 and included recommendations to the federal government on how to achieve these targets.

- **National First Nations Housing Strategy** *(Assembly of First Nations (AFN), 2013)* – The Assembly of First Nations released a National First Nations Housing Strategy with a stated vision of: “[a]ll First Nations members living on or away from their community have a right to shelter and they must be provided with an opportunity to access safe, secure, adequate and affordable housing” *(AFN, 2013, p. 1).*

- **Policy Options Paper for an Urban and Rural Indigenous Housing Strategy** *(Vink, Pomeroy, & Ball, 2017)* – Vink, Pomeroy, and Ball developed policy options for the Canadian Housing and Renewal Association regarding an urban and rural Indigenous housing strategy.

### 4.3.1. Have the recommendations been implemented?

Over the past twenty-plus years, multiple organizations, committees, and individuals have made recommendations on how to improve housing for Indigenous peoples living off-reserve. Many of the recommendations have been echoed consistently by various reports. In particular, themes regarding Indigenous authority over housing, increased federal funding, recognition of the federal government’s fiduciary responsibility to all Indigenous peoples, and continued monitoring are frequently repeated. A key message is the need for co-operation and collaboration between all levels of government and housing organizations.

Table 10 displays recommendations made regarding Indigenous housing in several key reports, and also gives examples of recent housing policy which begins to fulfil those recommendations. Of the eighteen recommendations identified above, three have been largely implemented, eleven partially implemented, and four not implemented *(Table 10)*. In determining whether recommendations had been implemented, housing policy and initiatives were examined to evaluate whether the recommendation had been implemented, whether there was policy intent or direction to implement the recommendation, or if there was an absence of any policy or initiatives related to the
recommendation, and this was confirmed through consultation with various BC Indigenous housing experts.

The Off-reserve Aboriginal Housing Trust fund was discontinued in 2009. However, in 2018, the BC government announced the creation of the Indigenous Housing Fund which would provide funding of $550 million over ten years to construct social housing for Indigenous peoples (Government of BC, 2018). Federal commitments to fund off-reserve rental housing, as well as affordable housing in general, have increased recently with the announcement of the National Housing Strategy. Funding of $225 million has been earmarked for off-reserve Aboriginal housing as part of the National Housing Strategy.

Notably, both the National Housing Strategy and Homes for BC specifically include funding for Indigenous people living on- and off-reserve. This addresses recommendations that Indigenous housing programs and initiatives bring about fairness between Indigenous people living both on and off-reserve. The federal government has not formally acknowledged any fiduciary duty for housing of Indigenous people living off-reserve; however, the National Housing Strategy emphasizes the importance of government-to-government relationships between the Crown and Indigenous peoples. The National Housing Strategy also tackles the recommendation that the federal government lead consultative processes with other levels of governments and organizations regarding Indigenous housing.

Increased research, knowledge sharing, and the use of Indigenous-specific indicators is also recommended in recent housing policy (Vink et al., 2017; AFN, 2013; AHMA, 2007) and this is partially addressed in recent policy. The National Housing Strategy sets targets, including reducing chronic homelessness by 50% and removing 530,000 households from CHN. These targets and indicators will allow the government to measure success of programs and policies; however, they are not specific to Indigenous peoples. The National Housing Strategy also dedicates $241 million to research on housing, closing gaps in data and knowledge, and measuring outcomes. Beyond setting targets for the number of units of new housing, Homes for BC does not include policies regarding the measurement of outcomes or support for research.
With the devolution of Indigenous housing to AHMA in BC in 2004, recommendations supporting increased autonomy of Indigenous peoples in housing have been partially addressed. There continues to be emphasis on self-determination, authority, and responsibility for housing by Indigenous organizations, and AHMA continues to provide support to Indigenous housing associations and providers. Both the federal government and the BC government have recognized that Indigenous housing policy must be developed with input and partnership with Indigenous peoples. The establishment of the First Nations Housing and Infrastructure Council in 2017 and vision to create a First Nations-controlled Housing and Infrastructure Authority in BC is a step towards self-government and an example of Indigenous-led housing policy.

Since 2007, several organizations have advocated for a national Indigenous housing strategy, but this recommendation has not been fulfilled. The National Housing Strategy does specifically highlight Indigenous housing issues, but policies and funding are embedded within the broader strategy. Due to the unique historical and legal context of Indigenous peoples, a separate Indigenous housing strategy is a wise recommendation and should be further explored, perhaps at provincial levels.

BC Housing does provide subsidized affordable rental housing units to those in need of housing and many other housing agencies in BC provide housing at rental rates geared to income. Rental assistance is available from BC Housing to households who meet several requirements, including having an income less than $40,000 and living in non-subsidized housing (BC Housing, 2018g). The BC NDP government elected in 2017 has also promised a $400 annual renters’ grant that will be available to all renters in BC. However, this proposed renters’ grant has yet to be implemented and the impact of such a grant on housing affordability has not been evaluated.

Overall, many of the recommendations made over the past twenty years have been at least partially implemented. Organizations often agree on steps that should be taken to address Indigenous housing needs, though following through with the recommendations requires significant financial resources, a commitment of time, and working partnerships between various levels of government. The National Housing Strategy addresses many of the recommendations made, but it has yet to be fully implemented. Recommendations focused on improving affordability of housing should have the greatest impact on reducing CHN, as unaffordable housing is the driving force
between high levels of CHN; however, tackling housing affordability is complex and often divisive.
Table 10: Summary of key recommendations from chosen reports regarding Indigenous housing off-reserve. The degree of implementation is evaluated (not implemented, partially implemented, largely implemented, fully implemented) based on relevant recent policy and stage of execution.

<table>
<thead>
<tr>
<th>Recommendation</th>
<th>Degree of Implementation</th>
<th>Policy Examples</th>
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<tbody>
<tr>
<td>Create a National Indigenous Housing Strategy to specifically address the unique issues faced by Indigenous peoples living on- and off-reserve. (Pomeroy, 2007; NAHA, 2009; AFN, 2013, Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>The National Housing Strategy speaks about the development of a First Nations Nationals Housing and Infrastructure Strategy. The First Nations Housing &amp; Infrastructure Council in BC begins to address this.</td>
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<tr>
<td>Increase funding from the federal and provincial governments for off-reserve housing programs. (Congress of Aboriginal Peoples, 1995; RCAP, 1996; Pomeroy, 2007; NAHA, 2009; Vink et al., 2017)</td>
<td>Largely implemented</td>
<td>Homes for BC and National Housing Strategy allocate funding for off-reserve housing.</td>
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<tr>
<td>Allocate funding for Indigenous housing to bring about equity and fairness between on-reserve and off-reserve peoples. (Congress of Aboriginal Peoples, 1995; RCAP, 1996)</td>
<td>Partially implemented</td>
<td>Homes for BC and National Housing Strategy allocate funding for off-reserve housing. Fairness and equity is not discussed in either strategy. The First Nations Housing &amp; Infrastructure Council in BC would work for both on- and off-reserve Indigenous peoples.</td>
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<tr>
<td>Acceptance by the federal government of its fiduciary responsibility for Indigenous peoples, regardless of ancestry and whether they live on- or off-reserve. (RCAP, 1996; Pomeroy, 2007; NAHA, 2009)</td>
<td>Partially implemented</td>
<td>National Housing Strategy addresses needs both on- and off-reserve, but does not explicitly accept fiduciary responsibility for off-reserve housing.</td>
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<tr>
<td>Develop a consultative framework on future housing policy, led by the federal government, in collaboration with non-governmental organizations, Indigenous representatives, provinces, and territories, and local governments. (RCAP, 1996; Pomeroy, 2007; NAHA, 2009)</td>
<td>Partially implemented</td>
<td>National Housing Strategy includes a new public engagement campaign and specifically commits to the co-development of new Indigenous housing policy.</td>
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<td>Extend the off-reserve Aboriginal Housing Trust and establish of an administrative structure within its agency to focus exclusively on aboriginal housing. (Congress of Aboriginal Peoples, 1995; Pomeroy, 2007; NAHA, 2009; AFN, 2013; Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>The BC Government established the Indigenous Housing Fund in 2018 and a First Nations Housing &amp; Infrastructure Council would focus solely on Indigenous housing.</td>
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<td>Recommendation</td>
<td>Degree of Implementation</td>
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<tr>
<td>Measure success of a housing strategy through an accountability framework, use Indigenous targets, and seek public participation. (Pomeroy, 2007; NAHA, 2009; Vink et al., 2017)</td>
<td>Largely implemented</td>
<td>National Housing Strategy includes targets such as the number of households to be removed from CHN and emphasis on public engagement.</td>
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<tr>
<td>Extend subsidies through rent supplements and require integrated poverty reduction. (RCAP, 1996; Pomeroy, 2007; NAHA, 2009; Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>National Housing Strategy creates a Canada Housing Benefit of $2,500 a year for 300,000 households. BC NDP Government campaigned on a $400 annual renter's grant, but it has not been implemented.</td>
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<tr>
<td>Fill data and knowledge gaps that undermine the ability to understand and act upon Indigenous housing need and help communities and service providers implement best practice strategies to address Indigenous housing needs. (Congress of Aboriginal Peoples, 1995; AHMA, 2007; AFN, 2013; Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>National Housing Strategy dedicates $241 million to a research agenda to address data gaps.</td>
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<td>View housing matters as a core area of self-government jurisdiction for Aboriginal nations and provide resources to increase capacity in that regard. (RCAP, 1996; AHMA, 2007; Pomeroy, 2007; NAHA, 2009; AFN, 2013; Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>National Housing Strategy allocates $10 million for capacity development for management of on-reserve housing and First Nations Housing &amp; Infrastructure Authority is a step towards self-government.</td>
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<tr>
<td>Clarify with treaty nations a modern understanding of existing treaty terms regarding housing and federal responsibilities. (RCAP, 1996)</td>
<td>Not implemented</td>
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<tr>
<td>Support partnerships and ensure a coordinated approach to Indigenous programs within the federal government and with other organizations, such as CMHC. (AFN, 2013; Vink et al., 2017)</td>
<td>Partially implemented</td>
<td>National Housing Strategy emphasizes co-development of Indigenous housing policy and partnerships. Homes for BC also supports partnerships between various levels of government and non-profits.</td>
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<tr>
<td>Provide funding to increase the number of Indigenous rental units which address the continuum of housing need and allow for repair and regeneration of Indigenous rental housing and protect existing units. (AHMA, 2007; Pomeroy, 2007; NAHA, 2009; AFN, 2013; Vink et al., 2017)</td>
<td>Largely implemented</td>
<td>National Housing Strategy allocates some funding to off-reserve housing units and establishes a fund to maintain existing units. Homes for BC also includes policy addressing existing housing with a focus on improving affordability and units for Indigenous peoples.</td>
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<tr>
<td>Recommendation</td>
<td>Degree of Implementation</td>
<td>Policy Examples</td>
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<tr>
<td>Develop culturally sensitive Indigenous housing and encourage partnerships</td>
<td>Partially implemented</td>
<td>National Housing Strategy emphasizes co-development of Indigenous housing policy. Homes for BC also includes policy regarding partnering with</td>
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<td>in order to provide appropriate support services. (AHMA, 2007; Pomeroy, 2007;</td>
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<td>Indigenous organizations to advance reconciliation.</td>
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<td>NAHA, 2009; Vink et al., 2017)</td>
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<td>Treat severe risks to health and safety due to sub-standard housing as an</td>
<td>Not implemented</td>
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<td>emergency and target for immediate action. (RCAP, 1996)</td>
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<tr>
<td>Develop a public organization that provides advices and support to</td>
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<tr>
<td>establishing housing entities at local and regional levels. (AHMA, 2007; AFN,</td>
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<td>2013)</td>
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<td>Develop an Indigenous specific homeownership approach, where an</td>
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<td>Indigenous intermediary organization would work with Indigenous people to</td>
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<td>access homeownership. (Vink et al., 2017)</td>
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Chapter 5.

Conclusion

Overall, this study has found that the incidence of CHN has generally improved over time since 1996 for Indigenous and non-Indigenous renter households across BC. It is difficult to attribute the improvement in rates of CHN to any one program or source, and it is more than likely that a combination of economic factors, federal and provincial government re-involvement in housing, and demographic changes have led to improved rates of CHN for Indigenous renter households. More analysis is required to determine the causal factors underlying these changes. Regionally, there is variation in the levels of CHN and rates of crowded, unaffordable, and inadequate housing. This study also confirms that affordability is the greatest issue facing renters and drives levels of CHN.

A disparity continues to exist between Indigenous and non-Indigenous renter households in terms of CHN, affordability, adequacy, and suitability. This gap that exists off-reserve appears to have begun to close over the past twenty years; however, this could be, in part, a result of a change in the rate of identification of Indigenous households resulting from a greater number of Indigenous people self-identifying as Indigenous on the Census. The Indigenous population faces greater housing challenges that the non-Indigenous population. Therefore housing policy should include targeted actions intended to meet the needs of the Indigenous population and should be developed in partnership the Indigenous community. Housing policy has paid increasing attention to Indigenous housing on- and off-reserve, especially in the past 2 years. The National Housing Strategy and Homes for BC are ambitious resolutions to improve the supply and quality and housing for Indigenous peoples and emphasize co-development of housing policy and Indigenous authority over housing for Indigenous peoples. However, recommendations and calls to action to improve Indigenous housing have been made for over twenty years and have been largely unmet until recently. Whether these new Indigenous housing initiatives will be co-developed with Indigenous peoples, effectively implemented, and address Indigenous housing problems is still an open question.

CHN is incomplete as an indicator as it does not give the full picture of housing market conditions and need. Other indicators and information such as vacancy rates,
unemployment rates, average incomes, growth rates, average shelter costs, utilities, transportation costs, and government subsidies and programs should be examined in conjunction with CHN data. Additionally, CHN may not be the most suitable measure of housing need for Indigenous households, taking into consideration the residual impacts of colonialism and unique cultural norms. Research into the accuracy and appropriateness of CHN as an indicator of housing need for Indigenous peoples and alternative indicators could better inform future housing policy.

CHN and the affordability indicator are also based upon thresholds of shelter costs to income, which is a crude measure of housing need. Small fluctuations in income or rental costs can move large numbers of households above or below the STIR, thus recording a significant change in affordability even though the change in households’ average shelter cost to income ratio may have changed very little. For example, in 1996, 50% of Indigenous renter households were in CHN and by 2016 this had dropped to 35%. However, the change in average STIR of Indigenous renter households was smaller, changing from 35.8% in 1996 to 30.4% in 2016. Although the use of the STIR to measure housing unaffordability (and subsequently CHN) can be viewed as a drawback of the indicator, policy that targets reducing housing costs or increasing income could have a significant impact on the incidence of CHN and unaffordable housing. The renters’ grant proposed by the BC government of $400 annually to every renter in BC could result in reductions to the levels of CHN, although an analysis of the impacts of such a grant is not included in the scope of this report.

The final take-away of this work is that policy and funding should look at regional needs and consider unique challenges of Indigenous people living off-reserve. Local economic challenges affect housing markets, and thus CHN and affordability. Regions that are struggling with high levels of unemployment, affordability issues, or decaying housing stock could greatly benefit from targeted government funding addressing specific issues. Understanding the local housing challenges that contribute to high rates of CHN is vital to reducing levels of housing need on the ground. In addition to developing housing policy in partnership with Indigenous peoples, local community context and circumstances must be taken into consideration for policy to be effective.

Future research should focus on identifying the causal reasons for change to CHN and other housing indicators over time, paying particular attention to the influence
of using the STIR to measure housing affordability. In addition, consideration should be given to the improvement of CHN as an indicator of housing need, taking into account the diverse nature of housing markets in Canada. As well, the effectiveness of housing policy and implementation of the plethora housing strategies and plans has not been well monitored – the development of a framework for monitoring policy effectiveness and implementation would be invaluable for bodies attempting to reduce housing need.

In summary, the recommendations of this study are:

1. Indigenous housing policy should include targeted actions intended to meet the needs of the Indigenous population and be co-developed in partnership the Indigenous community and all levels of government.

2. As housing markets vary regionally, housing policy should take into account local community context and circumstances.

3. Future research should focus on identifying the causal reasons for change to CHN and other housing indicators over time, paying particular attention to the influence of using the STIR to measure housing affordability.

4. A framework for monitoring housing policy effectiveness and implementation, including the use of indicators and targets, should be developed in order to ensure strategies and plans are accomplished.

### 5.1. Challenges and Limitations

This study provides an analysis of CHN and the housing standards of affordability, suitability, and adequacy over the past twenty years. The analysis is limited by the frequency of the Census, as data are only available every five years. As discussed in chapter two, the calculation of CHN is limited through various sources of error in the Census, including the use of previous years’ income information to determine whether a households is spending an amount on shelter which is deemed affordable.

On-reserve housing is not within the scope of this report, and calculating CHN and determining comparable figures for the number of households living in unaffordable housing on-reserve is not possible due to differences in tenure and payment of shelter
costs of rental housing on- and off-reserve. In regions where a large proportion of Indigenous households live on-reserve, the trends in CHN may not reflect the housing realities in the region. As well, the focus of this report is on renter households living off-reserve due to the greater incidence of CHN of renters; however, a large number of Indigenous households are also off-reserve home-owners. A complete assessment of housing needs for Indigenous households living off-reserve should consider both owners and renters, as well as those at the margins who do not have a home. Although CHN appears to have improved over time for Indigenous households, homelessness is still a major issue in BC and a disproportionate number of homeless individuals are Indigenous. As of 2017, 34% of homeless individuals in Metro Vancouver were Indigenous, although they make up only 2% of the total population (BC Non-Profit Housing Association & M. Thomson Consulting, 2017). The calculation of CHN does not capture homeless individuals, and without question, they are not having their housing needs met. In addition, CHN does not include student-led households or households with no income, which leaves further gaps in the data.

Additionally, an in-depth analysis of regional economic conditions and causal factors determining CHN is outside the scope of this project; however, understanding the relationship between CHN, vacancy rate, and economic conditions and other factors affecting CHN should be a priority for future research. Further, this study does not discuss housing disparities within regions, particularly large and rural regions, and future research exploring gaps in funding and housing policy for areas often overlooked would be valuable.

With more people self-identifying as Indigenous, this could have had an impact on the apparent disparity in housing outcomes for Indigenous and non-Indigenous households and the trends in CHN over the 1996-2016 period. Guimond et al. (2004) examined changes to Census questions that collect information on ethnicity and identity and found that there was a shift to encouraging Canadians to declare multiple ancestries in the Census beginning in 1986 and this, when also tied to legal changes, marriages, and Indigenous resurgence, could possibly account for the growth in Aboriginal population that far outpaced a natural increase from 1981 to 2001. As well, Guimond et al. (2004) note that the introduction of the Aboriginal identity questions (rather than ancestry) was meant to count persons who felt a connection or allegiance to their Aboriginal ancestry (i.e. did they identify themselves as Aboriginal). There remain
questions regarding whether changes in self-identity could sway the estimation of socio-economic characteristics of the Indigenous demographic, and thus influence CHN and other housing indicators.

Of note, the Metlakatla Membership Census was conducted from 2015 to 2017 to support the Metlakatla CEM Program and it was also used to calculate CHN for the Metlakatla membership living in the Prince Rupert area using the same standards and definitions as CMHC. Interestingly, the findings showed a much higher incidence of CHN for Metlakatla households (unpublished data) than what was reported in the 2016 Census for all Aboriginal households in the Prince Rupert CD. This is surprising as Metlakatla members generally have good levels of employment and household income and potentially highlights issues with response rates and data quality within the Canadian Census. Reflecting on the past relationship of the federal government and Indigenous peoples in Canada, it is reasonable to suggest that Indigenous peoples may hesitate to disclose personal information through the Census, impacting the accuracy of the data collected.

5.2. Going Forward

Over the past twenty years, recognition of reconciliation with Indigenous peoples has come to the forefront of politics and Canadian culture. The Royal Commission on Aboriginal Peoples recognized in 1996 that the issue of housing for Indigenous people was of utmost importance and could, “undermine efforts to improve relations with aboriginal people and Canadian society” (RCAP, 1996, p. 341). The BC government announced the New Relationship in 2005, with the aim of improving the relationship between First Nations and the provincial government in BC. The first goal of the New Relationship was to, ‘restore, revitalize and strengthen First Nations and their communities and families to eliminate the gap in standards of living with other British Columbians…” (BC Government, 2005, p. 1). In 2015, the Truth and Reconciliation Commission of Canada Calls to Action were released and these calls to action included closing the gap between Indigenous and non-Indigenous peoples, particularly in regard to health outcomes (Truth and Reconciliation Commission of Canada, 2015). The National Housing Strategy is based upon nine principles surrounding people, communities, and partnerships, including recognition that “First Nations, Inuit, and Metis Nation housing strategies must be co-developed and founded in the values of
recognition of rights, respect, and co-operation” (Government of Canada, 2017, p. 5). Part of reconciliation between Indigenous peoples and Canada must include actions to close the gap in CHN between Indigenous and non-Indigenous people.

The federal and provincial governments have taken steps towards reconciliation and improving Indigenous housing recently; however, there is still a considerable way to go. Disparities in housing adequacy, suitability, and affordability between Indigenous and non-Indigenous households still exist and there are continued challenges facing Indigenous peoples living off-reserve, including racism and discrimination. Cooperation between all levels of government, Indigenous governments, non-governmental organizations, and other parties is vital to effectively reducing CHN of Indigenous peoples. Increased funding for social housing, increased rental supplements, support for Indigenous capacity development, and recognition of Indigenous authority over Indigenous housing are all steps that should be continually followed into the future.

Further, in addition to a National Housing Strategy, a National Indigenous Housing Strategy has been proposed by various advocacy groups and could serve as a key framework in improving housing outcomes for Indigenous peoples. Housing is a basic need and for too long Indigenous peoples have been neglected in the wake of colonialism; now is the time to make serious progress on closing the gap between Indigenous and non-Indigenous households.
References


Canada Mortgage and Housing Corporation. (2008). *The dynamics of housing affordability.* (Research Highlight, Socio-economic Series 08-002). Retrieved from https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?cat=143&itm=13&lang=en&sid=yq6H2EQGesHiPaf3n2SQNg98szZ0hoyBupYokqQTQQ0f2zLqWEN0ikG7ijklGbhiZAA&fr=1531102452145


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Statistics Canada. (n.d.-d). *Table 34-10-0132-01 Canada Mortgage and Housing Corporation, vacancy rates, row and apartment structures of three units and over, privately initiated in Census agglomerations of 10,000 to 49,999 and cities, weighted average*. CANSIM [data base]. Retrieved from https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=3410013201


Appendix A

Table 11: Percentage of Indigenous and non-Indigenous renter households below each standard regionally from 1996 to 2016. (Source: CMHC (Census-based housing indicators and data))

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Table 12: Difference in percentage (% points) of Indigenous and non-Indigenous renter households in CHN and below each standard regionally from 1996 to 2016. Negative indicates that the percentage of Indigenous households falling below a standard was less than the percentage of non-Indigenous households. (Source: CMHC (Census-based housing indicators and data))

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