Addressing data gaps in off-reserve housing need: a case-study with the Metlakatla Cumulative Effects Management Program

by
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Abstract

With recent government engagement in addressing housing unaffordability across BC and Canada, community-based data collection is needed to capitalize on resource support to design strategic and creative housing solutions. However, existing policy and tools are insufficient to address First Nation housing data needs. In 2020, a project team of SFU researchers and Metlakatla staff performed a housing needs assessment to support the Metlakatla Cumulative Effects Management (CEM) Program. The housing needs assessment focused on Metlakatla renters in Prince Rupert and used data from a community census designed within the CEM Program. The Metlakatla housing assessment demonstrates a method of data collection for housing need that is embedded in a community-governance framework and is an example of the role First Nation governments can play in addressing their members' housing needs off-reserve. This report presents the Metlakatla case study by outlining the governance framework and context in which this housing needs assessment took place, the process followed, results and recommendations, and the key lessons for others working to address housing data gaps their communities.

Keywords: Housing; Cumulative Effects Management; Disaggregated Data; First Nation Governance; British Columbia; Community-Based Planning

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Statement of Positionality

I am a graduate student in the School of Resource and Environmental Management at Simon Fraser University. My position as a white settler in higher education means my approach to this work is coloured through colonial institutions that benefit me while continuing to pose barriers to the community with whom I work. I have no lived experience of the intersectional systemic barriers that impact Indigenous renters, whom this study focuses on. I come to this research with an academic perspective, and with an interest in community-driven change, the importance and complexity of housing, and Indigenous sovereignty. My work reflects this. While this research is based on a community foundation of the Metlakatla Cumulative Effects Program that is designed to centre the Metlakatla voice and perspective, my own biases and experience are inseparable from how I interpreted the research findings. Recognizing this impact, I have tried to privilege Metlakatla voices and direction throughout this project, while continuing to learn for my own life and future work.

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List of Acronyms

BC   British Columbia

MFN   Metlakatla First Nation

CEM   Cumulative Effects Management

MMC Metlakatla Membership Census

CHN   Core Housing Need

MSS   Metlakatla Stewardship Society

CMHC Canadian Mortgage and Housing Corporation

SFU   Simon Fraser University

HIL   Housing Income Limit

NGO   Non-governmental organization

MDC   Metlakatla Development Corporation

Chapter 1: Introduction

1.1 Research Context

1.1.1 The Housing Crisis in Canada

Many Canadians are experiencing housing unaffordability. While larger urban centres are the epicentre of affordability challenges, rural, remote, and Northern communities are also experiencing unaffordability brought on by the inflow of population from high priced urban centres, population spikes and speculation from resource development projects, and aging housing infrastructure not being replaced (Ryser et al., 2020; Urban Systems Ltd, 2015). These housing crises can disproportionately impact Indigenous renters living off-reserve, as they face compounding pressures of the housing crisis on renters and colonial impacts to housing security and need.

Housing financialization is a major driver in the global housing crisis (August, 2020; Kalman-Lamb, 2017; Leijten & de Bel, 2020). It is the process whereby housing becomes a financial asset and a primary source of asset-based welfare. In the 1990's, Canadian federal efforts contributed to financializing homeownership by securitizing and guaranteeing mortgage loans with lower risk returns for finance capital (Kalman-Lamb, 2017). Mortgage securitization allows a transfer of risk onto homebuyers, making homes more accessible and increasing debt among homeowners who would not otherwise be on the market. Speculators and prospective buyers then drive demand up for scarce housing, raising prices significantly and out of step with income and inflation rates. In conjunction with incentives that financialize housing, in the mid-1990's the Canadian federal government stopped their involvement in social housing and downloaded responsibility to the provinces—effectively putting an end to new construction and reducing the supply of affordable housing going forward (Suttor, 2016). These mechanisms have increased rates of housing need across the country.

The housing crisis disproportionately impacts renters compared to homeowners. Financialization of housing presents a triple threat to renters as it has contributed to rising home and rent prices, financialized landlords, and government disinvestment in affordable rental housing (August, 2020; Kalman-Lamb, 2017). The resulting unaffordable home prices impact tenants in private rental markets as rental demand increases due to the inability of renters to purchase homes and homeowners fall into

greater debt (Kalman-Lamb, 2017). In addition to financialization of private homes, asset-based welfare incentives can cause multi-family units, once offering affordable housing prices, to become financial assets (August, 2020). When a multi-unit building is financialized, landlord behaviour becomes driven through incentives for increasing profit and decreasing costs. Reducing expenses can involve cutting costs to home repairs and upkeep, which can contribute to inadequate homes. Revenues are raised by imposing rent increases or applying new charges, such as for parking, to tenants. The most profit, however, can be derived from replacing low-rent-paying tenants with higher paying ones. In this way, investors in housing profit from taking tenant wealth and, in some cases, homes. This process stimulated creation of real estate investment trusts in multi-family units and financially driven landlords, concentrating home ownership and increasing instances of reneviction and other forms of displacement (August, 2020). Finally, many provinces created landlord-friendly tenancy legislation that allows the further financialization of landlord-tenant relationships (August, 2020). For example, legislation may allow rent increases upon turnover and downloading of costs of tax increases, security improvements, and capital repairs onto tenants.

First Nation individuals are particularly susceptible to housing affordability issues and housing need that results from lower supply of affordable housing units (Moran et al., 2016; Roberts, 2019). Due to historical and ongoing colonial policies and attitudes, Indigenous individuals in off-reserve environments experience lower incomes and housing discrimination at higher rates than non-Indigenous individuals and are therefore additionally vulnerable both to housing insecurity and housing need (Byers et al., 2018; Roberts, 2019). 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). According to Canada Mortgage and Housing Corporation (CMHC) data from 2016, Aboriginal (Metis, First Nation, and Inuit) off-reserve households in British Columbia face core housing deficiencies at higher rates than non-Aboriginal households in all economic development regions (Roberts, 2019). Consequently, housing financialization and settler governments' actions have created a hostile environment for housing among Indigenous renters in Canada that exacerbates rates of housing need.

While attention has been paid to the impacts of the affordability crisis in larger cities, rural, remote, and Indigenous local governments have faced housing supply

shortages and speculation due to resource development pressures. Resource development in particular may have impacts on Indigenous renters off-reserve. Renters are more susceptible to development and displacement pressures than homeowners due to the downloading of costs onto tenants, shorter contracts and the right of the landlord to end leases, and disproportionate representation of vulnerable or low-income populations among renter populations (CMHC, 2018b; Compass Resource Management Ltd. et al., 2014; Martin & Beck, 2018). Meanwhile, a disproportionate number of Indigenous households fall into housing need and low-income populations, and thus are at a greater risk of being impacted by development pressures (Roberts et al., 2018). Furthermore, it is well documented in environmental justice literature that resource development often occurs in communities with larger racialized or Indigenous populations (Deacon & Baxter, 2013). Consequently, in addition to displacement in larger urban cities, Indigenous renters may face displacement and housing insecurity in rural, remote, and northern communities as well.

1.1.2 Current Housing Policy Window

Despite increased vulnerability of Indigenous renters to the housing affordability crisis and the pressures from development, there are few formally recognized mechanisms in place for First Nation governments to support their members' housing needs when they are renting off-reserve. Unlike municipalities, First Nation governments, unless specified in a treaty or other agreement, do not have any settler-recognized jurisdiction over non-reserve lands, which means they cannot use municipal policy tools to increase access to affordable housing off-reserve. Furthermore, while health and impacts to housing may be included in an impact assessment process, public data available to project proponents and municipalities is usually aggregated, such as CMHC data, and may not provide baseline information on members from specific First Nations. The additional impacts of development projects that increase speculation and population growth are viewed through a project-based lens in an impact assessment process that does not account for the cumulative impacts to housing in the area, and the cumulative pressures felt by specific populations (Glasson, 2005; Kwon, 2016).

Recent national and provincial governments have shifted to focus on the current housing crisis, with grants and policies aimed at increasing housing supply and assessing housing need. For example, Canada has introduced the National Housing Strategy, which 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" (CMHC, 2018a). The Federal government plans to partner with provincial and territorial governments, local governments, non-profits, and First Nations governments. Additionally, the plan emphasized the goal of reducing the number of renter households in core-housing need (CHN) by 50% (CMHC, 2018a), which was at 12.7% of all households in Canada in 2016 (CMHC, 2018b). CHN is any housing that does not meet the criteria of adequacy, affordability, and suitability and explored further in Section 2.3.2.1 of this report (CMHC, 2014a). At a provincial level, BC introduced the Local Government Statutes (Housing Needs Report) Amendment Act in 2018 that requires local governments to undertake a housing needs assessment by April 2022, and every five years thereafter. These types of policy changes signify a recognition of the housing crisis and government's re-entry into affordable housing.

The recent government re-engagement in affordable housing offers an opportunity to develop models for using existing tools in innovative ways to address data shortages and strategic action for housing. The policy window also provides an opportunity for a planning-perspective approach rather than a project-based approach to addressing the housing needs crisis, which can accommodate for cumulative impacts experienced by First Nation renters off-reserve. This research uses a case study of the Metlakatla First Nation (MFN) on the north coast of what is now known as British Columbia to demonstrate the role that a First Nation government can play in supporting its members to find appropriate rental housing off-reserve.

1.2 Research Objectives

The main component of this research is a housing needs assessment performed by the author to support the Metlakatla Cumulative Effects Management (CEM) Program. The housing needs assessment used community tools, voices, and the CEM Program framework to identify the leading cause of housing need among Metlakatla renters living in Prince Rupert, what services are available to renters to help obtain appropriate housing, and whether those services are effective. The housing needs assessment built on previous research done through the CEM Program to recommend actions for a housing strategy for members renting off-reserve. The research objectives are as follows:

1. Identify key components of a housing needs assessment with considerations for an off-reserve First Nation renter population.
2. Develop a methodology for off-reserve housing needs assessment for Metlakatla First Nation through the CEM Program
3. Conduct a comprehensive housing needs assessment for Metlakatla members renting in the City of Prince Rupert.

The goals of this report are to describe the methods, results and outcomes of this housing needs assessment, and to examine the assessment as an example of a framework that First Nation governments can use to address housing needs for their members off-reserve.

1.3 Report Structure

The report is structured as follows: Chapter 1 provides an overview of the housing crisis and policy window to which this research responds. Chapter 2 is a literature review on traditional housing needs assessments methods, and best practices. Chapter 3 provides the background on the case study, an overview of research to date on the housing value in the CEM Program, and a summary of the key methods used in completing the assessment. Chapter 4 reviews the results from the housing needs assessment. Finally, Chapter 5 includes the recommendations made to Metlakatla and further conclusions that can by applied more widely in supporting First Nation governments to meet their members' housing needs.

Chapter 2: Housing Needs Assessment Methods

Housing assessments can act as the front end of developing a housing strategy that aims to increase supply of affordable housing, advocate for and enact policy change, or address accessibility issues for existing programs and services around housing (Oliveira, 2013; Raymond J. Struyk, 1987; South Shore Housing Action Coalition, 2016). However, traditional housing assessments and strategies are geared towards governments with jurisdictional authority. For example, the 2018 BC Housing Need Template, along with other guidelines, is geared toward municipalities (BC Non-Profit Housing Association, 2012). In this sense, housing strategies become centred around land-use. In contrast, community-based housing strategies from non-jurisdictional organizations have the power to inform on the state of access and adequacy of existing housing policies and programs and take into their own hands the delivery of programs that meet their community needs. Non-treaty First Nation governments working off-reserve are one example of a non-jurisdictional organization, but this category can also include non-profits, citizen associations, and housing providers. The data developed from qualitative and quantitative housing assessments can be used to ascertain funding, governmental support and partnerships, and strategic investment for non-jurisdictional bodies.

This literature review adapts guidelines, reports, and housing literature to the renter context and develops a framework for non-jurisdictional organizations to evaluate housing needs among target communities. As this research centres on a case study of the MFN, this guidance takes a Canadian- and British Columbian-specific perspective. This chapter provides an overview of six components traditionally found in housing needs assessment guidance that are relevant to renter populations. These include the community profile, housing supply, housing demand, housing projections, assets summary, and gap assessment. The content, purpose, and considerations for developing each of these components are outlined. The application of this framework to the MFN context is evaluated in Chapter 3.

2.1 Introduction and Community Profile

The introduction of a housing needs assessment outlines the intended audience of the housing needs report, how the report will serve them, and how the report fits into the community's existing goals and plans (BC Non-Profit Housing Association, 2010;

Oliveira, 2013). The introduction is often brief but important to clearly establish the purpose of the report. It may also include the methods and limitations of the study (Ryser et al., 2020).

A community profile contextualizes the housing needs of the community by providing a snapshot of the demographic, social, and economic characteristics of the target population (Nelson, 2010; South Shore Housing Action Coalition, 2016; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012; The City of Kelowna, 2017). Community profiles also often include a description of the physical community and surrounding areas (Charlotte & Housing, 2018; Ryser et al., 2020; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012). The physical location shapes the housing landscape by influencing levels of connectivity and accessibility for building, demographic access, economic sectors and patterns, and the climate impacts on the housing itself (Roberts, 2019; Urban Systems, 2015). Including the history of the area similarly supports an understanding of factors that drive housing demand and need. For example, Indigenous communities have often faced a history of displacement and residential schools that may shape capacity for housing retention and preference of housing type (Doyle, 2007).

Table 1 Components that can be included in a community profile of a housing needs assessment (*Catherine Palmer & Associates Inc, 2007; Charlotte & Housing, 2018; Ryser et al., 2020; Sources, n.d.; South Shore Housing Action Coalition, 2016).*

Demographic	Economic	Other
Total population and population parameters such as median and average age, senior and youth populations	Trends in sector participation rates	Health care access (access, staff retainment, etc.)
Trends in population growth or decline	Median and average incomes, broken down by age and gender	Social services (food security, social workers and counselling services, daycare, etc);
Specific population numbers and trends – Indigenous populations, those requiring additional health supports in place, immigrants, etc.	Economic trends – most recent and significant economic activities or downturns in the region	Education and training (next generation workforce, access to employment training, educational attainment);
Growth pressures such as birth rates, boom and bust economies, immigration rates	Employment and unemployment rates in the given community.	Social/cultural activities (art communities, church networks, traditional activities)

Table 1 provides an overview of factors to include in the community profile. Demographic factors impact housing demand and can provide important context for the demographic breakdown of housing need of the community (Belsky et al., 2007; James & Martin, 2012). Age pyramids are often used to show the demographic breakdown (EIDOS Consultants Incorporated, n.d.; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012; Urbanics Consultants Ltd., n.d.). Economic factors are also major drivers of population and housing (Belsky et al., 2007; James & Martin, 2012). These may include key labour force statistics and employment trends. Finally, housing studies can include a brief summary of other factors that drive population and economic factors (Ryser et al., 2020; The City of Kelowna, 2017; Urban Systems, 2015). These are summarized in the right column of Table 1. While some demographic and economic information should be reported quantitatively, much of this section can be qualitative. Key informants or community partners can be sources of information; however, the majority of the required information can be summarized and synthesized from existing reports in the region and administrative data often found in local government databases (BC Non-Profit Housing Association, 2010; Oliveira, 2013). For example, CMHC and BC Stats provide detailed overviews of community characteristics and profiles by regional district and sub-region.

When performing a housing needs assessment for a community within a larger population, factors external to the community have the power to influence housing demand and need. As described in Chapter 1, prospective development projects may increase housing prices in the area in anticipation of a growing population. Consequently, some larger population and economic trends can be included in the community profile section of the assessment to contextualize how the target community is affected by the larger context.

2.2 Housing Supply

The housing supply section covers an analysis of housing available to the community and the factors that affect supply of housing (Oliveira, 2013).

2.2.1   Housing Stock Assessment

The first purpose of the supply analysis for a renter population is to examine the existing rental housing stock (Oliveira, 2013). With a focus on rental housing, supply analysis

would include market and non-market rentals and various characteristics such as size and age (BC Non-Profit Housing Association, 2010; Oliveira, 2013). It can be difficult to find rental stock tenure in national level census data (Canadian Mortgage and Housing Corporation, 2016); therefore, this section will largely be influenced by the available data or resources to collect new data. The goal of the housing stock assessment is to inform the gap assessment on what type(s) of housing options dominate the community's housing market and what types of housing options are not available in the community (Oliveira, 2013).

Components to include within the housing stock assessment are summarized in Table 2. Data sources may include national or regional databases, local government databases, and previous planning documents or reports. For example, BC data sources may include CMHC, BC Housing, municipalities or First Nation governments resources.

Table 2 Housing supply overview developed from guidelines and housing reports (Catherine Palmer & Associates Inc, 2007; Charlotte & Housing, 2018; Ryser et al., 2020; Sources, n.d.; South Shore Housing Action Coalition, 2016).

Component	Description
Vacancy Rate	Most recent vacancy rate
Quantitative Stock Assessment	Tenure (market or non-market rental)
	Type (Size, composition, support availability, multi vs single unit, etc.)
	Age
Qualitative Stock Assessment	Qualify quantitative data
	Perceptions of housing stock
	Fill quantitative data gaps
Current Housing Projects	Current permits and housing starts
Trends in the above components	Patterns and trends observed over a given time period.

2.2.2 Factors Influencing Housing Stock

This section of the assessment is important to developing management actions that can directly address root causes of shortages in supply. Previous socio-economic and housing reports, interviews with builders, literature review, and data from the community profile can help to fill out the factors influencing the housing stock (BC Non-Profit

Housing Association, 2010; Oliveira, 2013). Factors that shape the building economy and the housing supply may include:

- transportation or building costs associated with the climate or region;
- impacts of climate change;
- impacts of population capacity and employment;
- history of policies in place that have driven building booms or discouraged them;
- difficulty retaining staff to manage and provides services in affordable or supportive housing (Ryser et al., 2020; Urban Systems, 2015).

2.3 Housing Demand

There are two parts of a housing demand assessment: the current housing demand snapshot and the needs summary.

2.3.1 Housing Demand Snapshot

The housing demand snapshot summarizes the market conditions and demographic breakdown that exists in current housing demand (BC Non-Profit Housing Association, 2010; Minnesota Housing Partnership, n.d.; Oliveira, 2013). It focuses on the housing market and key demographics that are currently renters and driving the rental market. The housing demand snapshot can also be put in the community profile or adjacent to the housing supply assessment. However, much of the same quantitative analysis will take place in the needs assessment and the housing demand snapshot. Unlike supply, rental demand may be specific to a smaller community within a larger population or location, and therefore these key statistics and parameters would refer to the target community (Kasting, 2014). In a renter-centred assessment, it is important to determine how much of the overall rental demand is made up of the target population, and whether the target population is a driver of the market or not. Data for this section may be available through sources similar to those for the supply side; however, often data that are disaggregated to the level necessary for a targeted population in a community do not exist externally.

An overview of housing demand developed from various reports and guidelines can include:

- Average and median rental prices and household income, as well as housing income limit;
- Size, composition and tenure;
- Trends of growth, which includes total number of households, change between recent years;
- Overall breakdown of demographics and groups outlined in the needs section

- Number of units for market or non-market rentals (Catherine Palmer & Associates Inc, 2007; EIDOS Consultants Incorporated, n.d.; Mochrie et al., 2016; Ryser et al., 2020; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012; The City of Kelowna, 2017; Urbanics Consultants Ltd., n.d.).

The housing demand snapshot may also mirror the supply analysis in qualitatively identifying known pressures on the market and groups that contribute significantly to housing rental demand. This information may come from previous reports, key informant interviews, or participant focus groups. For example, job-seeking behaviours can push demand for rental units in urban centres, or gentrification can push rental demand elsewhere within a city. Capturing this type of information as a driver is important in the housing assessment. For example, communities that include post-secondary schools may have rental demand driven by students (Ryser et al., 2020), and as students often have no income, they may not be captured in traditional affordability assessment methods (Luffman, 2006). Other pressures may include ways of living and rental behaviours by target groups. This information can be obtained through literature review or through plans or interviews that describe community goals and wants around housing. For example, a study in Australia showed that Aboriginal renters in the city of Geraldton often felt that subsidized affordable housing was the most stable housing option for them, an idea which is counter to traditional policy goals for housing that preference home-buyers or moving renters to market-rate rentals (Prout Quicke & Green, 2017). Other preferences may be towards larger units to house multigeneration families. Families may also seek individual units but are doubled up because of affordability challenges. These examples demonstrate how including qualitative data in this section helps to further contextualize the summary of needs (Kasting, 2014).

2.3.2. Needs Summary

Housing need indicates the gap between what is considered to be essential for appropriate housing and what is actually being provided (BC Non-Profit Housing Association, 2010; Oliveira, 2013). The needs assessment section generally focuses on areas of housing failures and demonstrates quantitatively and qualitatively housing issues among certain populations. It is used as a basis for future housing and policy decisions and/or to secure financing for various housing programs and projects (BC Non-Profit Housing Association, 2010).

2.3.2.1 Choosing housing condition indicators

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 (Raphael & Mikkonen, 2010). The most commonly used indicators in Canada for basic housing needs follow the model for core housing used by CMHC (CMHC, 2014b). The recent *Local Government Statutes (Housing Needs Reports) Amendment Act, 2018, S.B.C. 2018, c. 20* in BC requiring municipalities to perform housing needs assessments also outlines CHN indicators used by CMHC as required components.

Table 3 Core housing need criteria definitions (CMHC, 2014b).

Affordability	Suitability	Adequacy
Housing that has shelter costs equal to or less than 30% of total before-tax household income is affordable housing.	Suitable housing makes sure that there are enough bedrooms for the size and make-up of resident households. This is measured according to the National Occupancy Standard (NOS).	Housing that doesn't need any major repairs as reported by residents is adequate housing. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Adequacy is defined as not needing any major repairs (CMHC, 2014a). Poorly maintained houses can have major health implications for their residents (CMHC, 2014a; Raphael & Mikkonen, 2010). CMHC states that the major repairs generally include defective plumbing, electrical, and structural systems (CMHC, 2014a). CMHC's structural emphasis misses some key features outlined in the United Nations' discussion on a right to adequate housing, which includes habitability, accessibility, and availability of services, materials, facilities and infrastructure (UN Habitat, 2009).

Suitable housing means that the residence is not overcrowded (CMHC, 2014a). 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). Furthermore, crowded housing has been linked to acute health issues and amplifies the transfer of infectious diseases (Stone et al., 2011). CMHC uses National Occupancy

Standards[1] (NOS) to measure suitability. However, cultural norms for sleeping arrangements may vary from NOS, and the focus on bedrooms does not account for density which can similarly cause negative effects of overcrowding (Gray, n.d.). These differences are acknowledged in the definition of overcrowding put forward by the World Health Organization (UN Habitat, 2009). Across various definitions unsuitable or crowded housing exists when occupants have a lack of privacy and adequate space to live comfortably based upon their own societal norms (Roberts, 2019). In assessing suitability there is large flexibility around how questions are worded, and qualitative data and community participation are useful in shaping how suitability is measured.

Affordable housing is shelter that does not inhibit a household's ability to pay for other necessary expenses. Currently, affordability is the most common reason a household in Canada is in CHN (CMHC, 2014b). CMHC uses a shelter to income ratio (STIR) to express the cut-off for affordability. STIR is calculated by taking shelter costs divided by before-tax household income. Shelter costs for renters include rent, heat, water, electricity, gas, and any other municipal services (CMHC, 2014b). The cut-off from CMHC is set at 30%. However, Hulchanski (2005) has described this as an arbitrary cut-off that is not based on any empirical evidence. Additionally, scholars also criticize how lower-income households are likely to easily move across the line between core-housing need and non-core housing need because of the dynamism between income and shelter costs month-to-month (Hulchanski, 2005; Luffman, 2006). The dynamism of household income and cost data is another reason why reports released by CMHC are criticized for using different years for shelter cost and income data. Reports may not adequately represent the state of housing need at the time of release. Finally, this method does not include households reporting zero income and therefore can miss certain demographics that are particularly at risk (Hulchanski, 2005). Other measurements of affordability include the 'residual income' method. This method calculates a household income after expenditures for shelter and compares it to a minimally acceptable basket of goods (Stone et al., 2011). 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. Affordability is compounded by local wages, supply and demand, local housing policy, regional and provincial

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[1] National Occupancy Standards in Canada can be found at
https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731

economies, and desirability, highlighting the need for flexible or locally-focused housing policy (Hulchanski, 2005; Luffman, 2006).

These three indicators (affordability, suitability and adequacy) are useful in describing housing need as they often compound each other. For example, poor ventilation systems can contribute to increased heating costs, and overcrowding can more easily push houses to needing major repairs. Many reports may choose to focus more in-depth on one of the characteristics. For example, several housing needs reports across Canada look at 'acceptable' housing (suitability and adequacy) and affordable housing separately (CMHC, 2014a; Urbanics Consultants Ltd., n.d.). However, CHN can be an ineffective measure for monitoring because it does not incorporate other factors such as the influences of income assistance and precarious employment.

There are several other indicators that can be used to measure household need outside of the core housing model. Measuring mobility is an important indicator of household need and predictor of housing demand. High household mobility among certain demographics, such as families, can imply household tenure instability and cause stress and other deleterious effects to resident well-being (Desmond et al., 2015). Obtaining information on both frequency and reasons for mobility can inform housing need projections, make the gap assessment more comprehensive, and help support justification for programs and policies. Indicators relevant to rental housing may involve accessibility, which includes physical access to the house and flexibility of options for access to community services; the availability of in-house supports; and access to health and essential services which focus on location and transportation options (Belsky et al., 2007; Desmond et al., 2015; Eberle et al., 2012; Hulchanski, 2005; N.a., 2019; Raphael & Mikkonen, 2010). Additionally, factors such as reports of poor landlord-tenant relationships that include harassment or discrimination, challenges around lack of community support, and sense of safety and stability can be included as indicators of household need as they all inform policy options (Eberle et al., 2012).

Ultimately, indicators for housing need should be chosen with direction from the community and consider what data and resources are available. Table 4 outlines these considerations.

Table 4 Overview of data considerations for choosing indicators and housing types (Spickard, 2004).

Considerations on the purpose of the	Who is doing the report, what special

report	populations exist within the larger population, who should be consulted or lead data gathering for those populations? An initial engagement strategy can unearth these factors. However, reaching out to local organizations is also a useful way to reach populations that are generally underrepresented in engagement. Consider demographics and culture in choosing housing need indicators (which requires engagement)
Considering available data and previous research in choosing housing need indicators	What data is already available for housing and what do you need to collect regarding your chosen housing indicators? What limitations does the data pose for your purpose? For example, are specific populations represented or differentiated in the data? What resources are available to collect new data on your indicators?
Gathering qualitative data (interviews, focus groups, previous reports and research, literature)	Contextualizing numbers with qualitative data draws on potential strengths of both qualitative and quantitative methods, allowing researchers to explore diverse perspectives and understand relationships through multi-faceted lenses. Qualitative data can be used to describe housing challenges for specific groups and gathered through community-based and participatory methods (Shorten & Smith, 2017)
Gathering quantitative data (surveys, previous reports and research)	Quantitative data are often necessary to support funding applications. Such data are useful for giving specific numbers for need and demonstrating tangibly the degree of need that people are facing. Questions should be supported by secondary and when possible primary research to ensure they are appropriately worded and administered.

2.3.2.2 Choosing household types to assess

The purpose of an assessment is to aid in the creation of services and policy to address the needs identified (Oliveira, 2013). Therefore, it is necessary to break down household need in a way that facilitates the creation of targeted and strategic programs. For example, breaking down housing need numbers by household size, by certain

population parameters, or by demographic and cultural groups enables a more accurate understanding of the assessment numbers (Moran et al., 2016). More importantly, recognizing that groups face similar housing outcomes for different reasons allows housing programs targeted at the root cause of those issues to accurately account for the numbers in need (CMHC, 2014b). Furthermore, identifying the need among certain populations can elicit further research or action by and with that group to address their housing needs.

A basic population parameters breakdown includes age, sex, and marital status (*Core Housing Need, 2016 Census*, n.d.). Income, living arrangements, and accessibility concerns change over the course of an individual's life. These pose different challenges to different age groups. In particular, special attention to youth and senior housing is recommended by CMHC's and BC's requirements for housing needs assessment (BC Non-Profit Housing Association, 2010; CMHC, 2014b). Youth tend to face higher affordability barriers and may have difficulty accessing work, they may also be more represented among the rental population (Hoolachan et al., 2017). Seniors also face affordability and accessibility challenges (Ryser et al., 2020; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012). Gender-based analysis in an important component of housing need analysis. Genders face different barriers and challenges in meeting housing need (Bengtsson et al., 2012; Flage, 2018; Ryser et al., 2020). Understanding how genders experience housing need differently is key to creating appropriate and effective programs and policies to meet that need. Where possible, gender- based analysis includes recognizing housing need among members of the LGBTQ2S+ community. LGBTQ2S+ Canadians have accounted for a disproportionately large percentage of Canadians who are in CHN, homeless, or at risk of being homeless (CMHC, 2018b). This is especially true for members of at-risk groups who are also members of the LGBTQ2S+ community. These groups include youth, seniors, Indigenous people, newcomers, or people with mental health or addiction issues (CMHC, 2018b). Finally, marital status is often used as an indicator for household composition and in projection data for households (Belsky et al., 2007; South Shore Housing Action Coalition, 2016)

The groups to include within a housing needs assessment should reflect the demographics and culture of the community whose needs are being assessed and should be supported by literature. Table 5 outlines some groups recommended by

CMHC or found within CMHC data to face CHN at higher rates than others. Other groups that may face barriers to obtaining rental housing include persons with physical disabilities, veterans, and victims of abuse living in shelters. The intersectional nature of these different housing types means that many who are part of one group also belong to another. It is necessary to recognize this fact as part of the housing needs assessment and when possible perform demographic analysis (age and gender) for specific populations. The best way to know and access populations vulnerable to core-housing need within a community is to involve diverse community leaders and representation in your study design and integrate both quantitative and qualitative data. It is also important to consider what data are available and what resources are present to obtain more. For example, tenant organizations are important to include in designing assessments geared at renters, while housing groups may be useful areas to reach out to participants.

Table 5 Overview of commonly assessed housing type. Data is summarized from CMHC statistics (CMHC, 2018b)

Families	Analysing the number of families by children's age helps to create programs and interventions conscientious of specific childcare needs. In particular, single-parents households experience affordability challenges at higher rates than other families. Single parents work more and may have additional costs such as childcare. In Canada, 33% of singe parent households are in CHN, 84% of which were in CHN for affordability reasons.
New immigrants and refugee households	In Canada, 26.6% for recent immigrant-led households and 49.0% for recent refugee-led households. Language barriers, affordability, and discrimination can make rental housing difficult to obtain for these groups.
Indigenous groups	According to CMHC, Indigenous households face core-housing need at greater rates than non-Indigenous households. Roberts's (2019) analysis of off-reserve trends for Indigenous households compared to non-Indigenous across BC demonstrates that the difference in core-housing need rates differs by region and unique history of the area. However, ongoing and historical colonialism,

	such as a legacy of residential schools, low educational attainment, and discrimination pose unique and important challenges to Indigenous households in obtaining adequate, suitable, and affordable housing.
Individuals with brain injury, those with developmental disabilities, mental health, and substance use related challenge	These individuals face also face unique disadvantages and barriers when accessing housing and may require specific types of housing programs and services.

2.4 Projecting Housing Needs

Housing projections allow communities to plan for anticipated needs and mitigate growing pressures. Projected gaps in housing supply and demand can justify and inform the development of housing projects and policy programs (City of Prince Rupert, 2015; Oliveira, 2013; The City of Kelowna, 2017). Housing projections generally use a household characteristic parameter and apply it to population projections (BC Non-Profit Housing Association, 2010; Oliveira, 2013).

2.4.1   Simple Household to Population Ratio Method

Simple household-to-population ratio method uses the ratio of households to population and the projected population to determine projected household number (Population Division, 1973). This method assumes that the average number of people per household remains the same. However, this ratio is subject to change due to a number of demographic and socio-economic factors such as rents, interest rates, house prices, per capita income, degree of urbanisation, female economic participation rates, marriage rates, divorce rates, and the number of children. It can be refined by using only adult population predictions, as these are less affected by the mortality and fertility rates, however overall this method has been left behind by more complex approaches (Population Division, 1973).

2.4.2   Life-table method: the Brown-Glass-Davidson Model

In this method, stationary assumptions are made about household composition based on age, sex, and marital status and applied to population growth (Population Division, 1973). In its original conception, these were based on 1947 UK population. This model assumed approximately 80% nuclear family rate among the total population and did not allow for doubling up of families. These same assumptions would not be appropriate for

newer or diverse contexts. Additionally, the cumulative error of all the variables could become too much when calculating projections (Population Division, 1973). However, if the assessor is willing to develop their own assumptions based on the target communities, the basic philosophy of this approach has potential to be adapted.

2.4.3 Vital Statistics Method

The vital statistics method is concerned with inflows and outflows of individual vital events relating to family formation, namely individual marriages, divorces, deaths and migrations (Population Division, 1973). It deals with the projection of families of married couples, which is transformed into households. Marriages, being regarded as the most important of all life events, are projected by applying the constant rate of marriage by sex and age to the corresponding population projections. The ratio between family households and families was informed by trends in census data and projected forward (Population Division, 1973). Drawbacks of this method include the fact that it does not take into consideration differentials between sex and age within the family and household relationship. Furthermore, although some marriages automatically create additional households and some deaths among family members immediately result in the dissolution of families, such factors do not necessarily constitute actual inflows and outflows of families and households.

2.4.4 Headship Rate or Primary Household Maintainer Method

The headship rate or household maintainer method is the most wide-spread method of performing housing projections (Ip & Mcrae, 1999; James & Martin, 2012). Populations are divided into classes, generally on the basis of age, sex, and marital status. For each class, projections are made for the number of persons (population) and the ratio of the number of household or family heads to the number of persons, called the specific "headship rate". The projected number of households and families in the entire population is obtained by adding up over all classes the product of the population and the ratio, estimated separately for each class (Ip & Mcrae, 1999; James & Martin, 2012)

While the most basic class division may be age-sex (of household maintainer), Ip & Mcrea found that all else being equal, the method using headship rates specific for sex, age and marital status will generally yield methodologically more accurate projections of households and families than the one using only sex-age specific rates (Ip & Mcrae, 1999). Furthermore, specific headship rates may be calculated for population categories defined in terms of other population characteristics or a combination of

characteristics. These can include urban-rural residence, type and size of household and family, type of family nucleus and number of children, number of members whose main source of livelihood is economic activity, and number of dependent members, and others, if the relevant classifications of population and the heads are provided in the census tabulations (Ip & Mcrae, 1999; James & Martin, 2012; Population Division, 1973). Furthermore, where possible while using household maintainer methods, assumptions around families doubling up in a single household should be taken into account.

Projecting future need using the headship method can use several approaches. These are summarized in Table 6.

Table 6 Overview of approaches to performing the headship rate method of housing projection (Belsky et al., 2007; Ip & Mcrae, 1999).

Approach	Description
Constant rate method	Use of headship rate with latest census, often convenient when multiple censuses do not exist
Extrapolative method	Using annual average change of headship rate in the past or by applying a simple mathematical formula on the basis of past trends (derivative of rates)
Regression method	Using either cross-sectional or subnational data on headship rates on the one hand, and economic and social indicators on the other eg. Swedish projections used income elasticity by social group
Normative approach	Using rates drawn up in the government's housing policy in accordance with its social and economic development programmes

In developing the headship model used by BC stats for small regions, researchers used cross-sectional multiple linear regression analysis to determine the relationship between certain demographic factors and household composition and size (Ip & Mcrae, 1999). The model is largely driven by demographic factors and therefore does not account for socioeconomic factors. They found child population to have a positive correlation with the average number of persons per household. Married population largely depends on lifestyle of the area, however in the model developed they found that higher incidence of married marital status resulted in lower household numbers. Finally, separated/divorced populations can impact household size in either direction (Ip & Mcrae, 1999). Other research shows the pattern of the age curve for male headship

rates roughly resembles that of male economic activity rates (labour force participation rates). For females, the level of headship rates is far lower and more variable between different countries than for males. At younger ages, the rate is extremely low and substantially increases after age 35, reaching the level of 30-40 per cent in the last age group, 65 and over). In Finland, the basic assumption underlying the projections is that, as a result of the rise in income levels, headship rates are expected to increase up to the normatively maximum values. These data are collected from specific populations and may not reflect all population patterns in headship rate due to differences in cultural preferences for living arrangements (Ip & Mcrae, 1999).

2.5 Assets Summary

Inventorying available assets to address housing is a piece of a housing needs assessment as it informs recommendations. Asset-based community development (ABCD) is an approach that maps the existing capacity in a community in order to hone and leverage what already exists (Blackman et al., 2015; Chirisa, 2009; McKnight & Kretzmann, 2012). As a value-focused approach, it veers away from a deficit narrative of communities and highlights the value that members can bring (McKnight & Kretzmann, 2012). Assets in this sense are defined as human and physical capital.

By adding an asset mapping exercise to a housing needs assessment, an organization or First Nation government can build on existing programs and assets rather than starting from scratch and better identify what service gaps exist and what services are not being accessed (Blackman et al., 2016; Chirisa, 2009). Communities can strategically invest with limited resources to fill those gaps. Furthermore, performing an asset map that looks not only at top-down policies but also at the rules and resources in use by community members captures both organizational and individual contributions that may already be more accessible to community members or can easily be made so (McKnight & Kretzmann, 2012). Developing a new rental assistance program or building an affordable housing unit may not be within the capacity of the community but creating a resource at a location community members already frequent to help navigate existing programs may be possible and effective. Many housing reports already perform some aspects of a capacity assessment in identifying pieces of vacant land and other opportunities for project building (Terra Housing Consultants & Cooper Planning and Development Consultants, 2012; The City of Kelowna, 2017), however a comprehensive

housing assessment for a non-jurisdictional organization would benefit from expanding and formalizing this process.

McKnight and Kretzmann (2012) point to how certain populations "are usually seen as needy and deficient, suited best for life as clients and recipients of services". This narrative becomes particularly relevant when a local government is performing a housing needs assessment for rental communities. Individuals and communities have the agency to know how they want to live, create community goals, and have their own concepts of overall well-being. The capacity for grassroots organization and individual skill is seen in examples of public housing residents forming local corporations or tenant advocacy groups, as well as in individuals who help others to navigate their way through the paperwork of rental assistance. When municipalities or local governments only see the population that they are surveying as recipients of programs, they run the risk of both reiterating the deficit narrative and pushing out existing community-grown institutions and people. These programs can result in poor uptake or may not entirely address the issues at hand (Chirisa, 2009; McKnight & Kretzmann, 2012). Recognizing organizational and individual strengths, especially in smaller communities or populations, can also help to get more community members involved in the housing assessment.

McKnight and Kretzmann created a framework that assumes that the most useful assets fall within the community and are mostly under community control (McKnight & Kretzmann, 2012). Next would be assets that are outside of the community but are mostly under community control. The final round of assets are outside of the community and its control. Examples of assets within these categories are provided in Table 7. Resources that are within the neighbourhood and under neighbourhood control can be linked and leveraged to meet their own needs and create self-value in the community members. (McKnight & Kretzmann, 1996). Mapping in-community assets may identify opportunities for leverage that a community can use for outside investment. Identifying these sources can help to design potential housing development projects or accessible areas for outreach or education programs. Often in-community resources that are not under community control are under the control of the local government and can be leveraged for new projects or programs. Finally, resources that originated outside of the community and are outside of the community control are often key funding sources for rental housing. These assets are useful in identifying potential partners for development (McKnight & Kretzmann, 2012).

Table 7 Examples of assets within each category of McKnight and Kretzmann (1996)
ABCD framework.

Category	Examples
In community, under community control	Individual capacities can include skills, talents, and experience of residents, home-based enterprises, and individual local businesses.
	Organizational and associational capacities can include citizen associations, business associations, financial institutions, cultural organizations, and religious organizations
	Less formal networks, such as housing Facebook groups or other online communities.
In community, outside of community control	Public institutions such as libraries, schools, emergency services, or parks.
	Physical resources such as vacant land or infrastructure can be useful, as well as energy and waste management resources that may drive up shelter costs.
Outside of community, outside of community control	Direct housing assistance programs, regionally or provincially owned affordable rental housing, or specific subsidy programs.

Assets summaries generally use qualitative methods to identify human and physical capital. While sources originating outside of the community can be mapped through online or secondary research such as provincial policy pages and service resource pages, surveys and interviews with community members are useful in understanding what in-community resources are available and can be used (Blackman et al., 2015). Similarly to assessing needs, participatory research methods are particularly appropriate to unearth a community's insider knowledge and practices around meeting their housing or shelter needs (Minkler, 2005). Qualitative approaches also allow community members to describe the challenges they face in accessing certain services or how those services fail to meet their needs. This will later inform the service gap assessment.

2.6 Gap assessment

The purpose of the gap assessment is two-fold. First, it pulls from all the housing demand, supply, and projection sections to summarize the gaps between housing supply

and demand, current and anticipated (Oliveira, 2013). Second, it describes the gaps in services and programs that exist to meet the needs described.

2.6.1   Gaps in Supply and Demand

Information on what type(s) of housing options dominate the community's housing market and what types of housing options are not available in the community are synthesized in this section to answer the central question of what types of housing are needed within the community (Oliveira, 2013). This analysis may be informed quantitively from assessment statistics or from qualitative reports or data. The second part of this assessment compares current supply and community plans for housing construction to the calculated projected housing demand. Trends in factors influencing housing should be included here as well to make qualitative predictions (Kasting, 2014). In these cases, core-housing need data of the target population in conjunction with vacancy rates may inform where there is a need for more housing supply.

2.6.2 Housing Service Gaps

The housing service gap assessment takes from the needs section and assets section to identify gaps in access or use of existing assets, as well as needs which no assets address. Literature has shown that competitive funding mechanisms and top-down community programs often include gaps in services or barriers to access for certain populations (Haalboom et al., 2020). Most data in this section will be qualitative and heavily informed by participant and key informant interviews, and where possible, participatory research performed in the area. However, some quantitative data can inform gaps. For example, existing monetary programs may not provide enough subsidy to keep households affordable for renters. This monetary gap can be derived through statistical analysis using quantitative data on costs and supplements. The key steps to performing a service gap assessment are as follows (Mayor's task force, 2007):

1. Describe existing programs and services that are available in the area. These can include rental assistance services, as well as employment services, affordable housing, etc.;
2. Investigate what services are accessed and what barriers are encountered by renters;
3. Summarize and describe what gaps exist and why might the gaps exist;
4. Describe what capacity exists to address major challenges.

This section will be informed from multiple sources. Existing programs and services can be obtained through community databases, public health databases, and key

informant interviews. Services accessed and barriers encountered by renters can be found through focus group, surveys, key informant interviews, waiting list and attendance records for services, as well as other qualitative methods. Gaps identified may include rental assistance programs that do not provide enough monetary assistance, difficulty navigating bureaucratic systems, or long waiting lists due to not enough affordable housing supply (Mayor's task force, 2007; Terra Housing Consultants & Cooper Planning and Development Consultants, 2012; The City of Kelowna, 2017). Example capacity assessment may include the community's ability to create a housing navigator role or host landlord-tenant education programs. This section will be key to informing the final recommendations of the housing report.

2.7 Adding a Community-Based Lens

The methods outlined in this chapter are useful in informing a housing strategy but lack a community-based focus. Specifically, they are limited in supporting a First Nation government to assess the housing needs of their members living off-reserve. Firstly, housing needs assessment guidance, in particular those guidelines provided by the Province of British Columbia, are largely directed at municipal and regional settler governments. They provide a comprehensive overview of all housing types to be used as a reference for a future housing needs strategy. The guidance is consequently given in the context of top-down assessments and not community-led assessments. Furthermore, the guidance's intent is to support the collection of a large quantity of data , rather than a strategic approach to data collection which can better support community action when considering limited resources and tools, jurisdictional power, and specific community goals. Second, while there is a direction to consult with local Indigenous groups within the traditional housing assessment guidance, it does not provide guidance on addressing Indigenous needs and perspectives in a disaggregated form (for example, needs for Elder housing). Specifically, the available data sets that inform these methods, such as the Canadian census, do not have the level of disaggregated data necessary for First Nation governments to understand housing need among their members. Finally, there is a lack of methods within traditional housing needs assessment guidance for First Nation governments to address housing off-reserve, where their mandates may not be formally recognized without a treaty or might fall under a recognized municipal jurisdiction. The Metlakatla Cumulative Effects Management Program provides a method of augmenting the standard housing needs assessment methodology with community tools to address these limitations.

2.7.1 Collecting Community Data

A major limitation for First Nation governments or organizations to assess housing needs among targeted rental populations is the lack of disaggregated data that is publicly available at the provincial and federal levels for each community. This stems from colour-blind and colonial data-gathering methods during the census and a lack of established human-rights framework under which to collect that data (BC Office of the Human Rights Commissioner, 2020). The recent 2019 BC *Impact Assessment Act* recognizes this limitation and advises proponents to seek to disaggregate data, including by sex, gender and other identity factors to help recognize particular impacts on vulnerable groups when evaluating social, health, and economic effects of a project (*Analyzing Health, Social and Economic Effects under the Impact Assessment Act - Canada.Ca*, n.d.). Evaluating housing need, whether from a project perspective or a cumulative effects perspective, consequently relies on the development of a community-based data collection method that considers data sovereignty and data use. The Grandmother Perspective and OCAP® provide key building blocks for a data collection method that suitably underpins a housing needs assessment for a First Nation off-reserve (BC Office of the Human Rights Commissioner, 2020; *The First Nations Principles of OCAP® | The First Nations Information Governance Centre*, n.d.).

The BC Human Rights Commission's Grandmother's Perspective provides a useful framework for collecting disaggregated data. It comes from a place of care rather than the paternalistic and big brother approach of traditional state-level data collection (BC Office of the Human Rights Commissioner, 2020). The framework rests on the key principle that disaggregated data is a tool and it must be accompanied by a process based on respectful relationships and based in community-governance that supports the purpose of reducing systemic racism and oppression and achieving equity. The framework described in the BC Human Rights Commissioner's report includes a legislative component that lays out provisions to support privacy protections at individual and community levels, a data governance model, an accountability body or secretariat, and a set of data standards. It also emphasizes the need to tie data to action and the immediate need to use this data to save lives (BC Office of the Human Rights Commissioner, 2020).

The First Nations principles of OCAP® provide a governance model that can be implemented in such a framework. OCAP stands for Ownership, Control, Access, and

Possession and asserts that First Nations alone have control over data collection processes in their communities (*The First Nations Principles of OCAP® | The First Nations Information Governance Centre*, n.d.). Ownership refers to the relationship of First Nations to their cultural knowledge, data, and information. This principle supports privacy provisions at community levels as it states that a community or group owns information collectively in the same way that an individual owns his or her personal information. Control affirms that it is a right for First Nations, communities or representatives to assume control over all aspects of research and data management processes that impact them. This includes planning processes, such as impact assessments. Access means that First Nations and their communities must always have access to their own data and are decision-makers about access to their collective information. Possession or stewardship refers to the physical control of data and the mechanism by which ownership is asserted and protected.

2.7.2   The Metlakatla Cumulative Effects Management Program Tools

Metlakatla's approach to address housing need is embedded within the Cumulative Effects Management (CEM) Program. The CEM Program provides tools to carry out a community-led, community-data driven approach that differs from the traditional housing needs approaches and provides a model for other First Nation governments trying to address housing for their members. The CEM Program provides a set of assets that helped indicate the capacity and direction to take with the housing needs assessment. Table 10 outlines these tools, and the CEM Program is described in detail in Section 3.1.2 of this report.

Table 8 CEM Program tools available to the housing needs assessment (Metlakatla Stewardship Society, 2019).

Tool	Provides
Management framework	The CEM Program management framework provides community-established indicators and tiered thresholds to trigger management actions. It gives clear signals for decision-making.
Continuity of research	Previous CEM Program research provided qualitative input from renters on the housing landscape, including barriers to accessing adequate and affordable housing that is not overcrowded.
Metlakatla Community Census	A community-designed and administered census for Metlakatla members living on traditional territories created through the CEM Program to collect value-specific data. The census was delivered during 2020, which provided the

	opportunity to design questions aimed at CHN indicators and service use of members during the course of the study.
Community-led	The CEM Program was developed as a partnership between MFN and Simon Fraser University. The MFN leadership provides a better ability to engage and get members involved in the project, is directed by concerns and input from community, and results and data are maintained in the community.
Shared SFU-Metlakatla Capacity and Data Agreement	The support of Simon Fraser University researchers in the program means that work does not take time away from in-house Metlakatla operations and increases capacity to perform work on priority values. Additionally, this partnership is based on Metlakatla representation on project teams and includes a data governance agreement.

Chapter 3: CEM Program Background and Methodology

Chapter 3 provides an overview of previous and current research on the housing value in the CEM Program. First is the case setting, followed by background on the housing value work done through the CEM Program that led to a housing needs assessment and strategy (the current research). Next, it describes the methodology used to support the housing needs assessment and its limitations.

3.1 The Case Setting

The Metlakatla First Nation (MFN) is one of two modern nations comprising the Coast Tsimshian, which also includes the Lax Kw'alaams First Nation (Anderson, 2006; Martindale and Marsden, 2011). Both First Nations are derived from the Coast Tsimshian alliance of nine tribes that have occupied their territory for over ten millennia (DM Cultueral Services Ltd., 2013). The Territory of the MFN is located on the North Coast of British Columbia (BC) in the Great Bear Rainforest. Metalakatla Territory encompasses approximately 20,000 km^2 of land and sea, including approximately 2,575 km of shoreline. The major city in the Territory is Prince Rupert. Metlakatla Village is a boat-accessed community located five kilometers northwest of Prince Rupert.

The majority of Metlakatla members who live on their traditional territory live in Prince Rupert and are consequently under pressure from the housing crisis that is affecting both urban and remote, rural, and Indigenous communities across Canada. Metlakatla's concerns around housing reflect those issues specific to indigenous housing off-reserve across Canada. These include higher housing need, few resources for Indigenous governments to take care of their members living off-reserve, lack of disaggregated data, and an ambiguous mandate for First Nation governments to manage housing off-reserve in their traditional territories (Gupta, 2017; Metlakatla Stewardship Society, 2019; Roberts, 2019). The MFN administration has four main departments (MFN, 2010), however at the outset of this assessment, off-reserve housing for Metlakatla members was under the purview of multiple departments with no dedicated portfolio.

3.1.2 Overview of the Metlakatla Cumulative Effects Management Program
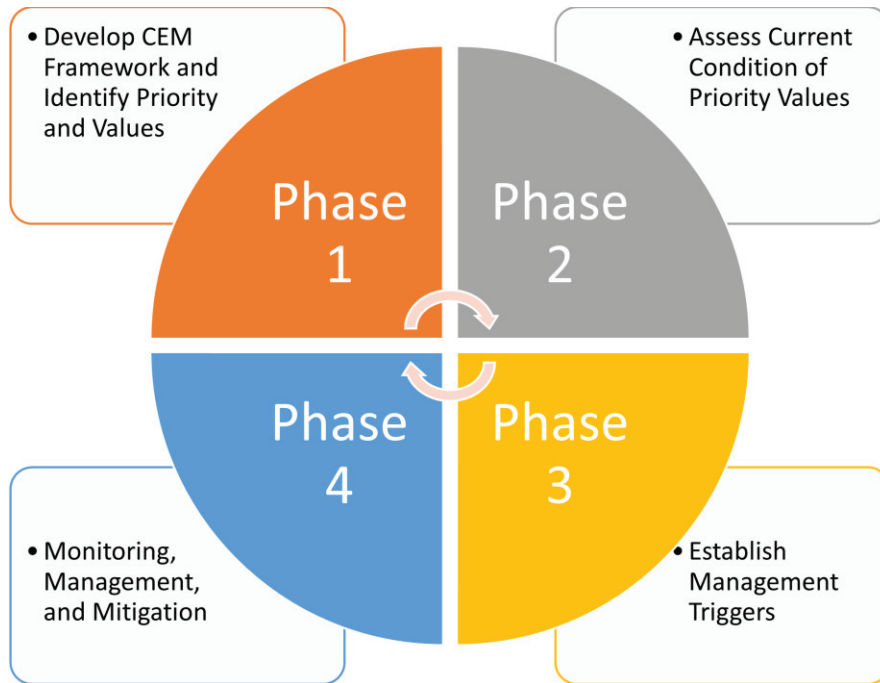
Figure 1 Phases in the Metlakatla Cumulative Effects Management (CEM) Program.

The CEM Program Synopsis describes the CEM Program as follows (Metlakatla Stewardship Society, 2019): the Metlakatla CEM Program is a resource management system for monitoring the status of high-priority Metlakatla values, including anticipating and responding to cumulative change in Metlakatla Territory over time. Metlakatla initiated the CEM Program in 2014 in response to increasing development activity within Metlakatla Territory. The Program is a partnership between MFN and Simon Fraser University researchers. The CEM Program framework uses a four-phase approach (Figure 1) to connect monitoring information to decision-making by outlining mitigation, monitoring and management strategies. The overall goal is to manage and improve the condition of high-priority Metlakatla values. The management framework for priority values in the Metlakatla CEM Program consists of a broad desired goal, a set of management zones and triggers (cautionary and critical management triggers) and a list of associated management actions that are designed to be effective and implementable (Figure 3). Management triggers are a series of markers that reflect increasing degrees of concern or change in the condition of the value being studied. The CEM Program focuses on five pillars: Environmental, Economic Prosperity, Social/Health, Cultural Identity, and Governance. Metlakatla chose four of the high-priority values for a pilot project of the CEM Program framework: food, social, and ceremonial activity; housing;

employment; and butter clams. This report focuses on the research performed on the housing value
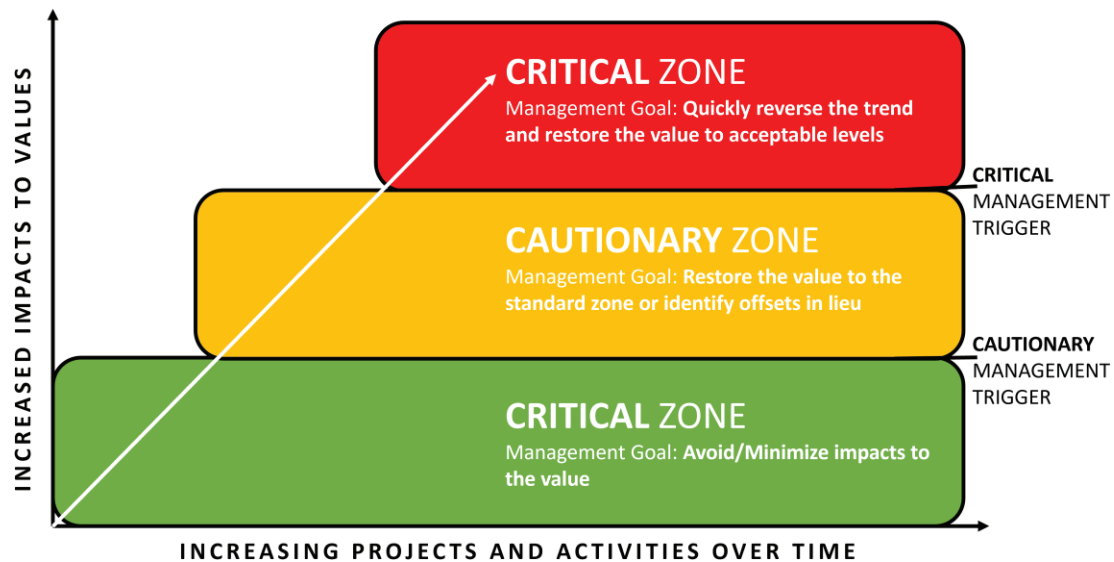
Figure 2 An illustration of the concept of management zones and triggers in the Metlakatla CEM Program.

3.2 The Housing Value Phases 1-3

The broad desired goal for housing in the Metlakatla CEM Program is "to have all members living in housing which meets their needs in terms of condition, size, and affordability" (Roberts et al., 2018). Work on this value currently focuses on Metlakatla renter households in Prince Rupert as they typically face greater pressure from development. The condition indicator for the housing value is the percentage of Metlakatla renter households in Prince Rupert in CHN. Table 8 outlines the definition of CHN used in the CEM Program. Respondent households in Prince Rupert not meeting household income thresholds and failing one or more of the criteria of affordability, suitability, and adequacy were determined to be in CHN. After housing was selected as a priority value in the CEM Program, SFU researchers and Metlakatla staff and members worked on various projects to help improve Metlakatla's understanding of housing conditions and availability, particularly within the Metlakatla Territory. Figure 3 outlines the steps taken in the CEM Program that have led to developing a community-based housing needs assessment and its components.

Table 9 Housing condition indicator adapted from the 2019 CEM Program Synopsis Report ((Metlakatla Stewardship Society, 2019).

CONDITION INDICATOR	UNIT	DESCRIPTION / RATIONALE
Core Housing Need	**% of Metlakatla renter households in core housing need in the City of Prince Rupert**	**A household is in core housing need if its housing fails to meet one or more of the following standards:** • **Adequate housing –** homes do not require any major repairs • **Affordable housing –** housing costs are less than 30% of total before-tax household income* • **Suitable housing –** has enough bedrooms for the size and make-up of resident households

*Note: CMHC further defines an affordable home as spending less than 30% of its total before-tax income to pay the median rent of alternative local housing that is acceptable (i.e., housing income limit). Housing income limits (HILs)are set yearly by CMHC and are used to determine eligibility in many affordable housing programs.
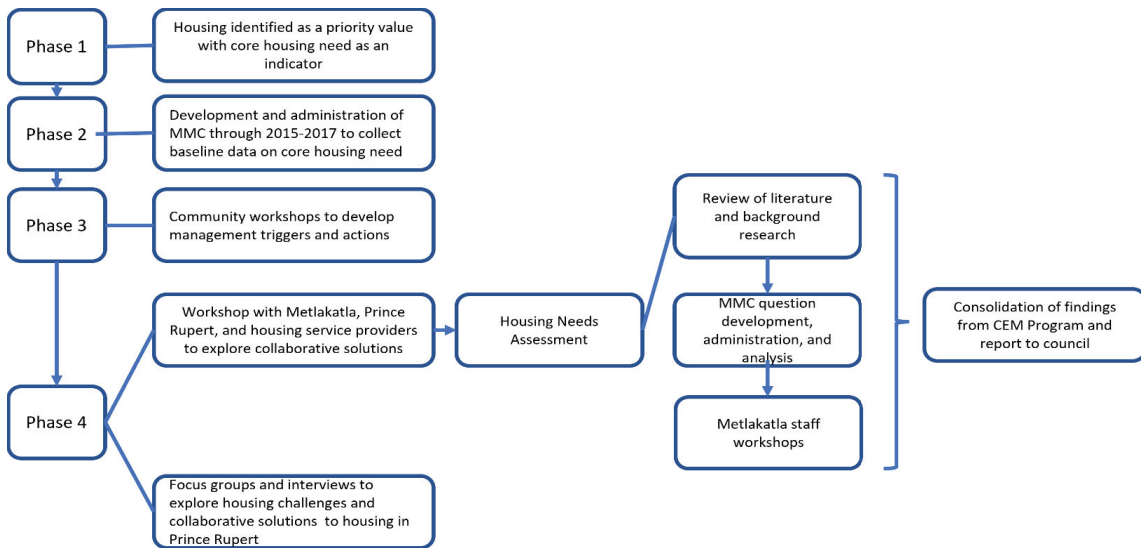
Figure 3 CEM Program methods for the housing value.

Seven community workshops were held with the Metlakatla CEM Working Group in 2017 to set management triggers and actions for the housing indicator (Roberts et al., 2018). The indicator chosen was the percent of Metlakatla households renting in Prince Rupert that are in CHN. The cautionary management trigger was set at 15% of households in CHN. The cautionary management trigger encourages actions to be implemented before CHN goes beyond the critical management trigger of 30% in CHN

(Roberts et al., 2018). Once the percent of Metlakatla households renting in Prince Rupert living in CHN surpasses 30%, critical management actions are required.

3.3 Phase 4: Exploring Collaborative Solutions

The CEM Program team moved forward to explore an engagement strategy and revisit options for providing resources for off-reserve housing. The research in Sections 3.1.1-**3.1.3** summarizes findings from the Housing Collaboration team, led by Alex Haalboom, a Master's student at SFU, with support from her project team including Philip Clement from Metlakatla, and Katerina Kwon and Murray Rutherford from SFU (Haalboom, 2021 and Haalboom et al., 2020). In July 2019, Haalboom and her team conducted focus groups and interviews. During focus groups, Metlakatla renters provided information on their housing challenges in Prince Rupert. Interviews with stakeholders were conducted to identify the key factors that contribute to successful housing initiatives and collaboration. At the end of 2019, Metlakatla held a 2-day multi-stakeholder workshop with the City of Prince Rupert and various housing organizations to explore collaborative options to address housing challenges for Metlakatla renters. A review of collaborative housing models was developed to inform the workshop, and a report of the workshop outcomes is available internally to Metlakatla.

3.3.1 Findings on Housing Challenges (Haalboom, 2020)

The off-reserve housing challenges identified by staff and elected officials from MFN and the City of Prince Rupert, local service providers, and urban-Indigenous housing specialists were similar to those reported by Metlakatla renters themselves.

High cost: Metlakatla renters in Prince Rupert described their situation as often a choice between paying rent, eating healthy food, and paying medical expenses. Participants identified cost of rental housing as their leading housing challenge. High housing costs are exacerbated by high hydro costs, and the generally high cost of living in the city.

Low supply of housing exacerbated by poor landlords: Metlakatla renters perceived a housing shortage in Prince Rupert that allows landlords to charge more for rent than units are worth. Most participants cited lack of upkeep and discriminatory practices by the landlord as highly impacting their ability to live in housing that meets their needs. Participants said that renters stay in inadequate housing because they do not feel they can find anything anywhere else.

Lack of access to services: Metlakatla renters cited a lack of access to rental assistance and other financial support as a major barrier preventing Metlakatla renters from finding good housing (Haalboom et al., 2020). Participants also expressed a desire for a service that would help navigate and inform them on the services available, as well as education programs for tenants and landlords on rights and responsibilities.

3.3.2 Findings on Collaborative Solutions (Haalboom, 2021)

Success factors for collaboration: Decision-makers, key informants, and Metlakatla renters stated that key elements for a successful collaboration include shared vision and goals with representation from all stakeholders. They also emphasized the need to define roles and responsibilities from the start to help establish a good governance structure for the partnership. Finally, the need to find committed funding early on that aligns with the vision and goal was recognized. However, there remain bureaucratic, financial, temporal, and relational barriers to successful partnerships. One key informant stated that an attitudinal shift is required by the City of Prince Rupert Council towards meaningful reconciliation with Indigenous Peoples for any collaboration to be successful.

Feasible areas for collaboration: Working together on data and information (research partnerships and multi-stakeholder workshops) was the most broadly supported type of collaboration among focus group and interview participants. Next was a grassroots committee of Metlakatla members, followed by working together on housing supply. While all interview participants raised issues over the complexity of joint building and management relationships, they mentioned that collaborating on data and information may be a way to foster a relationship for future collaboration. Additionally, participants emphasized that a grassroots committee would empower people with lived experiences to make decisions in collaborative action.

Uncertainty about who is responsible for local housing: Interviews and focus groups identified uncertainty over who is responsible for housing challenges experienced by Metlakatla renter households in Prince Rupert. Some Metlakatla participants struggled to identify any services that members could turn to when facing housing challenges off-reserve. Metlakatla participants were aware that MGC currently does not have a direct mandate for off-reserve housing. The Treaty process may assist with unifying Metlakatla members both on and off reserve. Metlakatla participants felt that the MGC still has a role in ensuring that all members are living in housing that meets their needs.

3.3.3 Findings from the Collaborative Workshop

The following four areas of action were identified in the collaborative workshop (Haalboom et al., 2020; Usborne, 2019).

- **Data and information:** The key action identified under this umbrella was to complete a detailed housing needs assessment of the membership to better align housing services and supply to meet the specific needs and challenges of Metlakatla households. This assessment would support the two goals of supply and services identified by the CEM Working Group (Haalboom et al., 2020; Usborne, 2019).
- **Supply and infrastructure:** Representatives from both MGC and the Prince Rupert City Council agreed that it is important to understand existing housing needs. A preliminary needs assessment was performed in January 2020 to support a potential application for funding from the BC Indigenous Housing Fund (Haalboom et al., 2020; Usborne, 2019). Both Councils have agreed to work on housing development projects on a project-by-project basis going forward.
- **Outreach and education**: MGC's and the City of Prince Rupert's representatives discussed the creation of a housing portfolio manager. This role would be informed by a needs and service gap assessment (Haalboom et al., 2020; Usborne, 2019).
  - **Governance relationships:** The Memorandum of Understanding signed by the City, MFN, and Lax Kw'alaams First Nation in 2019 was mentioned as a pathway to strengthen existing relationships between governments and work on shared goals for the region, such as affordable housing (Haalboom et al., 2020; Usborne, 2019). However, representatives from the MGC and the City of Prince Rupert generally chose to focus on the potential for implementing housing initiatives through existing ad-hoc arrangements, which was seen as a practical approach for collaboration in the near future (Usborne, 2019). No direct action was identified under this umbrella from the workshop.

The exploration of collaborative housing solutions identified the need to perform a comprehensive housing needs assessment and a service gap analysis for Metlakatla members renting in Prince Rupert. The research in this report flows from this gap.

3.4 Phase 4: The Housing Needs Assessment Methodology

In 2020, the housing assessment project team of the CEM Program began designing a housing assessment to assess the state of CHN and service use among Metlakatla

renters in Prince Rupert. Recognizing the context and the tools available through the CEM Program, the assessment team worked backwards from the goals, needs, and capacity of MFN to shape the assessment approach. This process allowed more actionable recommendations and helped centre Metlakatla collected data and voice. The assessment pulls on traditional housing needs assessment methodologies, but differs in what data are used and how the data are framed to support specific actions within Metlakatla's capacity. The approach also centred concerns and questions raised by Metlakatla members and staff throughout the development of the housing value, including those around service use, need among Elders and children, and whether to build or not. Additionally, the assessment and the recommendations included in the report built on work already done in the CEM Program on housing. Consequently, recommendations reflect the work done on developing indicators, management thresholds and actions for the housing value, as well as the research on pathways for collaboration.

3.4.1 The Housing Need Assessment Methods

The housing assessment team, composed of Philip Clement from Metlakatla and Myfannwy Pope, Katerina Kwon, and Tom Gunton from SFU, used a process that included reviewing reports, CEM Program findings, academic literature, and speaking to key informants involved in housing assessment. Findings were used to design questions for the 2020 Metlakatla Members' Census (MMC) concerning housing need and service use. The 2020 MMC data were then analyzed and presented at a workshop with Metlakatla staff and members focusing on housing-related work to obtain feedback and direction on how to tailor recommendations to the community. The project team attempted to create a comprehensive picture of Metlakatla's housing needs in this report; however, several limitations and caveats exist. The limitations come from the design, administration, and analysis of the census and may indicate that the CHN estimates in this report are conservative. Sections 3.3.1-3.36 outline the housing needs assessment process in more detail.

Literature Reviews and Key Informants

The first step in designing the assessment was a literature review and key informant interviews. Question design, report structure, and contextual information for Prince Rupert were largely grounded in a review of previous reports and findings from: the Metlakatla CEM Program, previous Metlakatla community research, the City of

Prince Rupert, and socioeconomic assessments of the region. This research also informed much of the interpretation of findings and areas for action. Literature on housing assessments, Indigenous housing, rental housing markets, CHN and community-based housing responses was also reviewed. The literature review identified key challenges faced by Indigenous renters off-reserve. It informed best methods for household projections, measuring CHN, and tailoring needs assessments to communities. Key informant interviews also provided context and information used in the development of this report.

Designing MMC Questions

Next, MMC questions were designed based on findings from the literature review and key informant interviews. The proposed questions were reviewed by the MMC project team before being incorporated into the census. The 2020 MMC included questions on impacts of the Coronavirus Pandemic on housing, awareness and use of housing services, and questions on CHN (Appendix A).

2020 MMC Data Collection

The 2020 MMC was administered from November 9 to December 7, 2020. The survey was available online using SurveyMonkey and in paper hardcopies dropped off at member households on the contact list. All Metlakatla members aged 15 years and older were invited to fill out the survey. Due to the pandemic, census administrators did not go into homes to help residents fill out the census as they have in previous years. Instead, they offered to help members remotely. After survey responses were collected, responses were entered, anonymized, and cleaned to make the data consistent and easier for analysis. The anonymized and cleaned data on the housing section of the MMC was provided to the housing assessment project team for analysis.

2020 MMC Data Analysis

The fourth step was to analyze data on CHN from the 2020 MMC. This assessment used MMC data and publicly available data on the City of Prince Rupert to assess CHN among Metlakatla members. The response rate for the 2020 MMC was 61.2%. The unit of analysis was the household, so repeat household addresses were removed from the dataset. Respondents reporting the fullest level of information were prioritized to be kept in the sample analyzed in this report. Publicly available data from

Statistics Canada, BC Housing, and the City of Prince Rupert reports were used to inform the household growth projections for housing demand in Prince Rupert.

Collaboration and Consultation with Metlakatla Staff and Members

In March 2021, two workshops were held with Metlakatla staff and members. Researchers presented preliminary findings from the MMC data assessment. Metlakatla staff and members provided information and direction on the purpose, content, and framing for this report as well as recommendations on how to present these findings to MGC. Day one focused on presenting MMC findings and receiving input on the content of the report. Day two centred on what to emphasize in a presentation to Council and how to package the report.

Presentation to Metlakatla Governing Council

Results and recommendations from this assessment were presented to the Metlakatla Governing Council on December 3, 2021.

3.4.2 Limitations to Methodology

MMC results may not reflect the full picture of housing need. First, there can be a lack of accuracy in response to self-reported questions, which may be attributed to misinterpretation of questions by respondents, poorly worded questions, recall errors, response reluctance, fatigue, yea-saying, or guessing (Statistics Canada, n.d.). Second, almost 39% of the target population did not respond to the MMC, and the target population may not include members in housing need due to a lack of address or contact information. Those not living in households can include institutionalized populations, homeless populations, geographically mobile, and displaced individuals – many groups who are highly represented as facing CHN (Villegas & Samman, n.d.). The MMC project team concluded that many of those on the target list that did not respond to the census were members that were generally unavailable due to work or other commitments. The lack of coverage of these populations in household census data can result in a snapshot of housing need that underestimates true need among Metlakatla members living in MFN traditional territory. Third, repeat households were removed in the analysis based on address, and therefore the assessment may not have captured the true make-up of households and rent arrangements, such as multiple families living together. Fourth, few of the respondents provided satisfaction ratings for services from the MMC; therefore, we excluded these results from the analysis since they were non-generalizable. Finally,

mistakes made in data reporting, cleaning, and calculations may have arisen. Steps were taken to minimize the potential for this error, including having a second researcher review data calculations. (Usborne, 2019)

Analysis methods and CHN indicators can fail to capture all those in need. First, the difference between the use of HILs in calculating CHN between respondents in Prince Rupert and Metlakatla Village does not allow for direct comparison between reported numbers. Certain demographic and CHN counts may miss households that left blanks or incomplete answers. Most significantly, those households that live in Prince Rupert and did not report a household income were unable to be compared to the CHMC HILs and therefore are not included in CHN counts. Second, the calculations for CHN indicators can introduce error and miss households experiencing housing challenges. Criticisms of the CHN indicators based on CMHC data includethe arbitrary cut-off of the 30% shelter-to-income ratio (STIR) and the cultural appropriateness of the National Occupancy Standards (Gray, n.d.; Hulchanski, 2005).

The information and methods used to contextualize MMC CHN findings also contain limitations. First, both staff members through the City of Prince Rupert and Metlakatla First Nation have expressed doubt in the accuracy of CHMC and BC Stats data on the Prince Rupert housing market within CEM Program workshops (Usborne, 2019) . Specifically, they believe that actual rents are higher than CMHC collected data. Second, population data collected through the Canadian census has been shown to have low completion rates among Indigenous groups and therefore may be inaccurate (Carter, 2021). Other than the MMC data from 2020, which is potentially subject to deficiencies and limitations due to the Covid19 pandemic, most of the data used are from 2016 and may not accurately reflect current conditions. Housing projection data obtained from the City of Prince Rupert and BC Housing makes several assumptions about population growth rate that adds large margins of error to projections.

Chapter 4: Results & Recommendations of the Case Study

Chapter 4 outlines key findings from the case study, including housing needs assessment results and CEM Program findings.

4.1 Key Challenges Facing Metlakatla Renters in Prince Rupert

The findings in the following section focus on Metlakatla renter households in Prince Rupert, as they make up the largest groups of respondent households from the 2020 MMC when compared by tenure-type and location, as well as the majority of household respondents in CHN when compared on the same criteria. The analysis found that Metlakatla renters in Prince Rupert make up 49% of total MMC respondent households (Table 11) and 54% of households in CHN (Figure 4). These findings justify a focus on Metlakatla renter households in Prince Rupert in the CEM Program and in this case-study. Of this population, 38% of respondent renter households in Prince Rupert were in CHN (Figure 5), which surpasses the critical management trigger of 30% set in the CEM Program**.**

Table 10 Percentage of total MMC respondent households by location (Prince Rupert and Metlakatla Village) and tenure (Owner and Renter). Data adapted from 2020 MMC.

	Total Respondent Households[2]		Respondents Households in Prince Rupert		Respondent Households in Metlakatla Village	
	Owner	Renter	Owner	Renter	Owner	Renter
Percent of total respondent households	44%	54%	30%	49%	11%	5%

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[2] Not all respondents indicated whether they rented or owned, and therefore tenure breakdown does not reflect 100% of the respondent population indicating residence in Prince Rupert or Metlakatla Village.
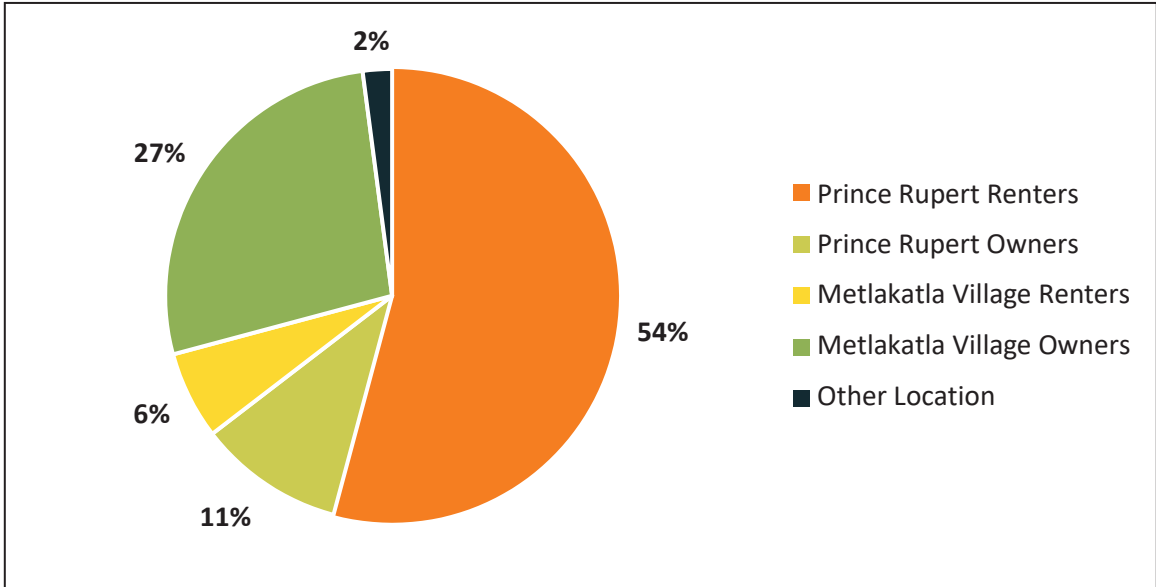
Figure 4 MMC Respondents in CHN are grouped into renters in Prince Rupert, owners in Prince Rupert, renters in Metlakatla Village, owners in Metlakatla Village, and those living elsewhere in Metlakatla Territory. Data adapted from 2020 MMC.
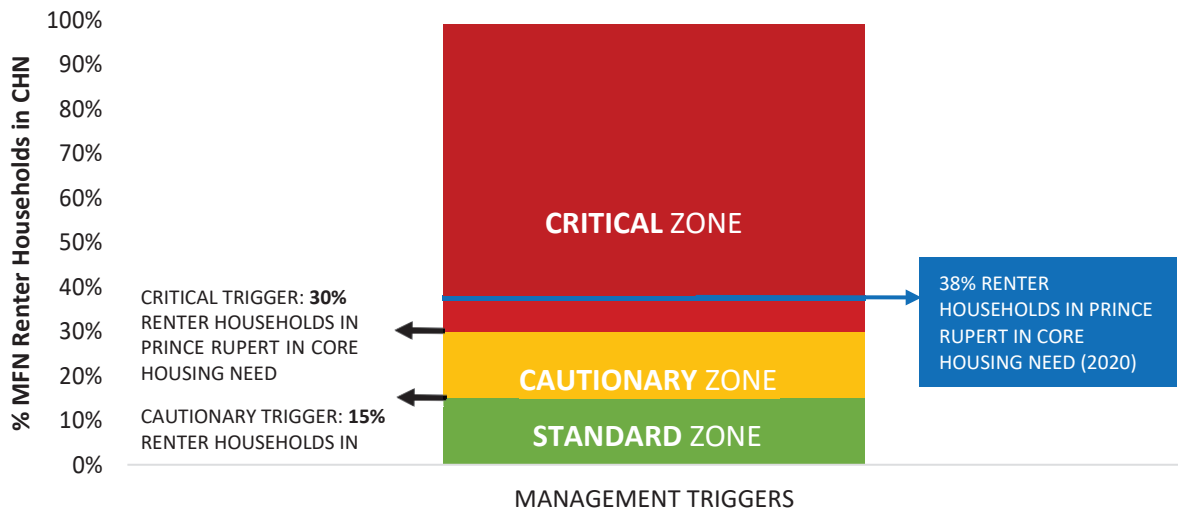
Figure 5 Tiered management triggers for the CEM housing value. The 2020 MMC rate of CHN among renter households in Prince Rupert is indicated in blue. Data adapted from 2020 MMC.

The findings from the MMC results were synthesized into three major challenges facing Metlakatla renters in Prince Rupert. First, affordability is the leading cause of CHN among renter households, which may lead to those households staying in unsuitable and inadequate homes and/or having insufficient income for other necessities. Second,

there is a lack of awareness and use of housing services among Metlakatla respondents. Third, MMC results highlight the potential ineffectiveness of housing services to remove households from CHN.

4.1.1 Affordability as the Leading Stressor of Core Housing Need

Affordability is the leading stressor of CHN among respondent households renting in Prince Rupert. Approximately 26% of the MMC respondent households renting in Prince Rupert were in CHN due to affordability (Figure 6). Workshop participants consistently emphasized affordability as an issue (see Section 4.2). Affordability is also the leading stressor for all demographic groups that were found to be experiencing CHN at a higher rate than the average rate for all respondents, including families with children, Elders, youth, and households with 2 bedrooms (Table 12). In comparison, only 11% and 9% of respondent households renting in Prince Rupert were not meeting the suitability and the adequacy criteria respectively (Figure 6).

Figure 6 Leading stressors among Metlakatla renters in Prince Rupert. Respondent Prince Rupert renter households in CHN are grouped by criteria they are failing. Data adapted from 2020 MMC.

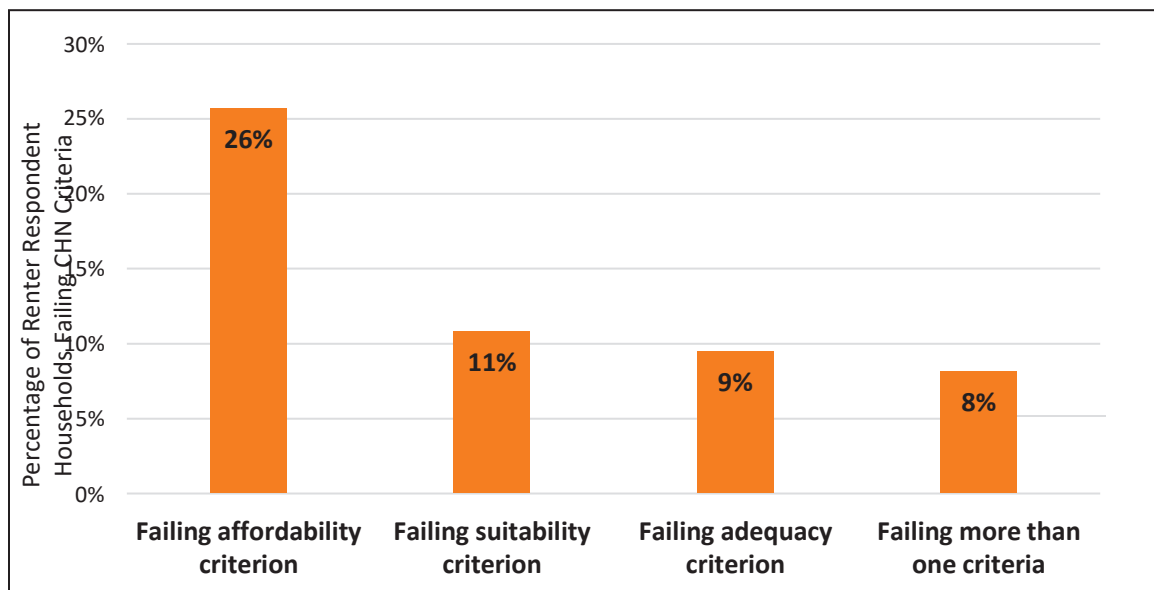*Table 11 Who is most impacted by CHN? Rates of CHN among demographic groups within the MMC renter respondent population that have higher rates of CHN than average for renters. These household groups are not exclusive and may overlap. Data adapted from the 2020*

Household Type	Percent in CHN
Renter households with children	45%
Youth-led renter households	50%
Elder-led renter households	43%
2-Bedroom Renter Households	53%

Lack of supply of market affordable homes, lack of subsidized homes, and high electricity costs may be causes for high rates of unaffordability among MMC respondents. Metlakatla members, housing providers, and decision-makers cited a lack of available housing units, a finding that is supported by a 2015 Urban Systems report and in the CEM Housing workshop in 2019 (Urban Systems, 2015; Usborne, 2019). CMHC data on Starts and Completion Rates and Prince Rupert 2014 Housing Survey results indicate that building rates have slowed down significantly since 1990 in Prince Rupert and may not be keeping up with population growth (Canadian Mortgage and Housing Corporation, 2017; City of Prince Rupert, 2014). Additionally, Prince Rupert has a lack of supply of subsidized housing units. For example, a 2015 report by the City of Prince Rupert found that affordable housing providers had long wait lists (Urban Systems Ltd, 2015). Among Metlakatla renter respondents, approximately 7% in Prince Rupert indicated they used subsidized housing, which may be indicative of the lack of access to affordable units. Additionally, focus group and workshop participants also emphasized the burden of energy costs. Electricity and heating costs in Prince Rupert may be high due to the northern and wet climate and the age of buildings which can lead to poor building envelope or poorly maintained systems, as well as inefficient and carbon-intensive heating systems (EcoTrust Canada, 2020; The Homeless Hub, n.d.).
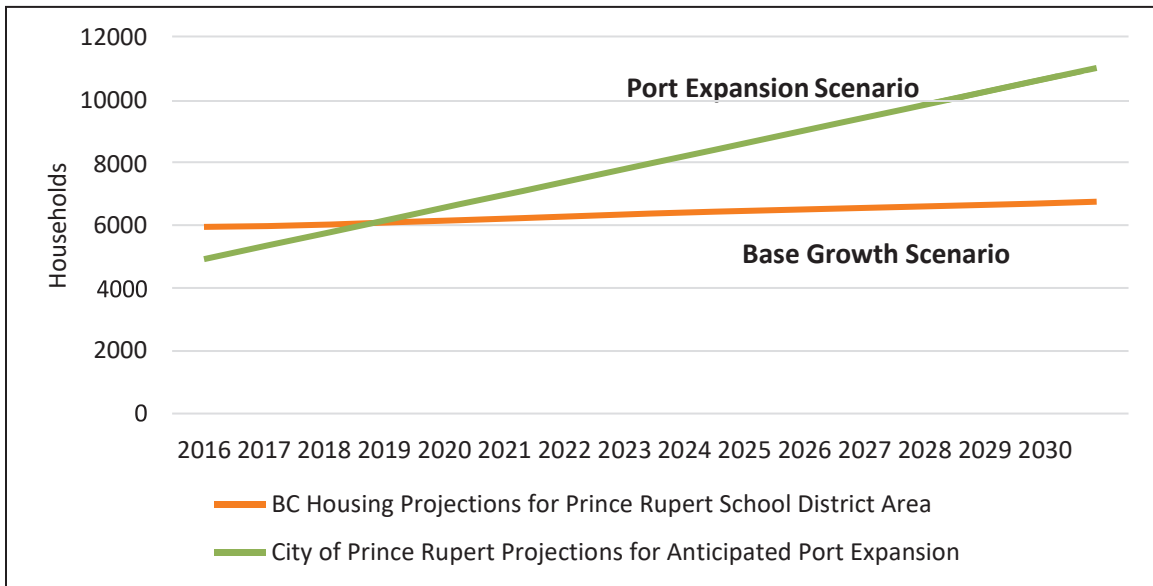
Figure 7 Projected household growth until 2030 in Prince Rupert based on two growth scenarios. Base growth scenario is taken form BC Housing Household Projection data for Prince Rupert School District. Port expansion scenario is derived from predictions made by the City of Prince Rupert.

Table 12 Projected Metlakatla household growth in Prince Rupert for 2030 using 10-year average growth rate for off-reserve (3%). This rate is expected to increase in a post-Treaty scenario. Data adapted from 2020 MMC.

Growth Scenario	Total Metlakatla Household Size
Current (2020) households in Prince Rupert	123
2030 forecasted households if current trend continues	165

Affordability is likely to get worse among Metlakatla renters with increased pressure due to Prince Rupert population growth. Prince Rupert's 2030 Vision Report outlines the City's expectations for growth with planned development. The report used population projections provided by the City and the Port Authority (Beasley & Associates, 2019). They forecast an estimated increase of 5,000-6,000 households by 2030 (Beasley & Associates, 2019) (Figure 7). Population growth and increase in demand without an appropriate increase in supply is likely to reduce affordability by driving up housing prices and rent, as seen in the extreme rent increases in Kitimat and Terrace with the Rio Tinto Modernization project and the Coastal Gaslink LNG Pipeline

project (Ministry of Municipal Affairs and Housing, 2020). Terrace has seen rent increases of 9.5% and 6.7% in 2018 and 2019, with their vacancy rate dropping from 5.4% to 2.1% in the same period (Terra Housing Consultants & Cooper Planning and Development Consultants, 2012). In 2013-2014, Kitimat saw rent increases of 24% and 22%. In 2018, Kitimat saw an average rent increase of 43%[3] (Ministry of Municipal Affairs and Housing, 2020). With increased pressure from development, Metlakatla renters are likely to be pushed into CHN at a higher rate. This process may be exacerbated as the Metlakatla population is also projected to grow (Table 13). Furthermore, with increasing rents, the gap between a household income that is eligible for subsidized housing and one necessary to afford market housing may grow and exacerbate the affordability crisis.

4.1.2 A Lack of Awareness and Use of Services and Barriers to Access

The awareness and use of housing services among MMC respondent households was low. The MMC measured the awareness, use, and satisfaction of housing services available in Prince Rupert, including various cash assistance and subsidized housing. The rate of awareness of services among all respondents was below 40%, with awareness of cash assistance programs such as BC Rental Assistance and BC Income Assistance being lower than awareness of affordable housing service providers. Among respondents in CHN, awareness of services remained below 50% across almost all services (Figure 8). A low awareness of housing services may be a cause for continued CHN among Metlakatla renters. Awareness of Elder-specific services was also low among the total respondent population, varying from 46% for Cedar Village (an Elders housing project owned by Metlakatla) to 9% for Shelter Aid for Elderly Renters. In addition to lower awareness, use of listed housing services was very low. Reported service use for all MMC respondents was below 5% for all services included in the MMC.

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[33] Vacancy rates are extremely high during these periods as well, which may be a result of rents significantly above markets being charged in rental buildings.
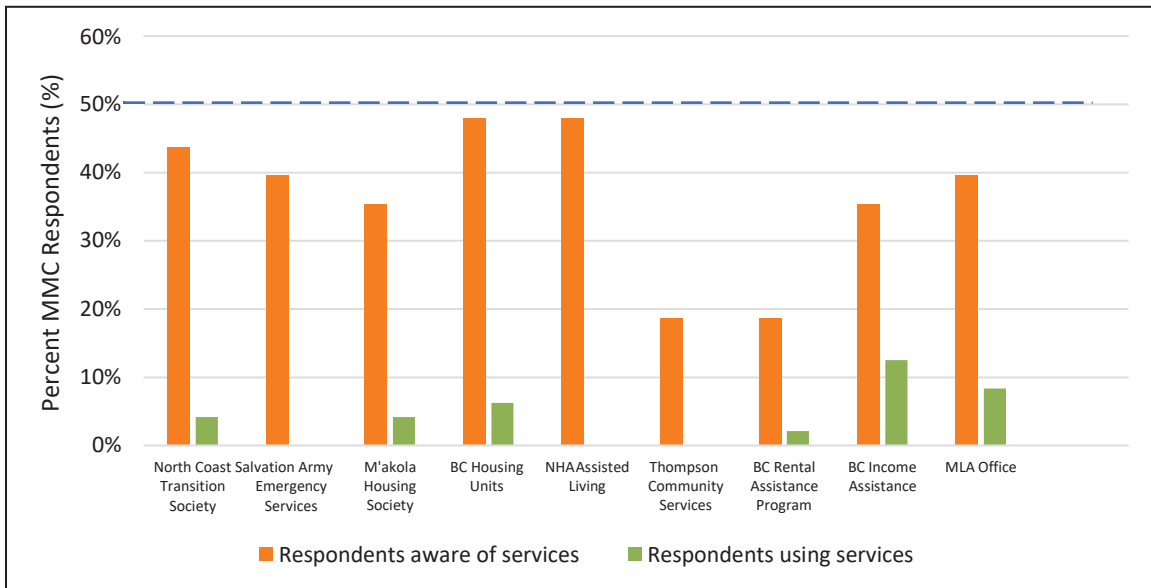
Figure 8: Percent awareness and use of housing services among MMC respondents in CHN. Awareness was below 50% across all services (marked by the horizontal line). There is a substantial difference between awareness and use of services. Data adapted from 2020 MMC.

The difference between the level of awareness and the level of use of housing services among respondents in CHN may indicate barriers to access services. This conclusion is supported by findings from the 2019 CEM focus groups where participants cited a lack of access to rental assistance and other financial support as a major barrier preventing Metlakatla renters from finding good housing (Haalboom et al., 2020). While awareness among the total respondent population was low, use of services was much lower. This discrepancy between awareness and use may indicate a lack of access to services due to strict eligibility requirements. For example, while data from the 2020 MMC show shelter costs to be comparable to CMHC established Housing Income Limits (HILs) for 2021 (Table 13), focus group participants raised concerns that actual asking costs are higher. HILs are based on figures established by CMHC and are intended to reflect the minimum income required to afford appropriate accommodation in the private market. They represent the maximum gross household income for eligibility in many affordable housing programs. Therefore, if actual shelter costs are higher than CHMC Housing Income Limits, it would mean that even if individuals cannot afford average rents in Prince Rupert, they may still make too much to qualify for many government housing support programs. This is an example of where further research into eligibility requirements would be useful. Additionally, focus groups felt that the process for finding and applying to support programs was too burdensome and confusing to navigate. Other

barriers may include systemic discrimination and cultural unsuitability of service delivery, lack of awareness of eligibility requirements, overburdened systems, or shame of using services (Belanger et al., 2012; Nader et al., 2017; Novac et al., n.d.). For example, one factor contributing to the low use of affordable units among MMC respondents is likely an overburdened system based on evidence of long waitlists for subsidized housing services in Prince Rupert.

Table 13 Average rent per month and electricity and heat costs per year as reported by 2020 MMC respondent households in Prince Rupert. Households living in subsidized housing were excluded from the calculation. The third column shows 30% of Prince Rupert 2021 HILs, or what affordable shelter costs would be under the maximum household income eligible for various support programs. Highlighted cells show where reported average shelter costs exceed 30% of the HILs.

Household Size	Average Rent Per Year	Electrical and Heat Costs Per Year	Maximum affordable shelter costs based on CMHC HIL (30% of HILs)
1-bedroom	$8, 553.24	$878.18	$10, 500
2-bedroom	$11, 492.76	$1,289.89	$12, 150
3-bedroom	$12, 545.28	$1,620.91	$12, 450
4+ -bedroom	$15,695.04	$1,094.57	$15, 600

4.1.3 Potential Low Effectiveness of Existing Services in Removing Households from Core Housing Need

CHN rates of MMC respondent households already using existing housing services offer some evidence that these services can be ineffective in removing users from CHN. MMC data also showed that overall, 38% of respondent households renting in Prince Rupert that indicated use of subsidized housing or rental assistance were still in CHN. To understand which services were more or less effective at addressing CHN, Figure 9 shows the proportion of housing service users that are still in CHN based on a selection of services that respondents indicated they used. Respondents indicating use of services were divided based on whether they were in CHN or not. Almost one-half of MMC respondents using BC Housing units continue to be in CHN. However, only 17% of respondents using BC Housing units are in CHN due to affordability. One-quarter of

respondents using M'akola Housing Society are in CHN and only 17% of these are in CHN based on affordability. This suggests that these providers have been relatively successful in addressing affordability but may be failing in some cases to maintain adequate homes, or the available homes are not suitable for the needs of those accessing them. In contrast to long-term subsidized housing programs, cash assistance programs, such as BC Rental and Income Assistance, fail to address affordability as well as other dimensions of CHN. For example, 100% of respondents accessing BC Income Assistance were in CHN, suggesting that BC Income Assistance is not meeting an individual's housing need. Receiving Income Assistance also makes one ineligible for BC Rental Assistance, which could exacerbate this policy shortfall.
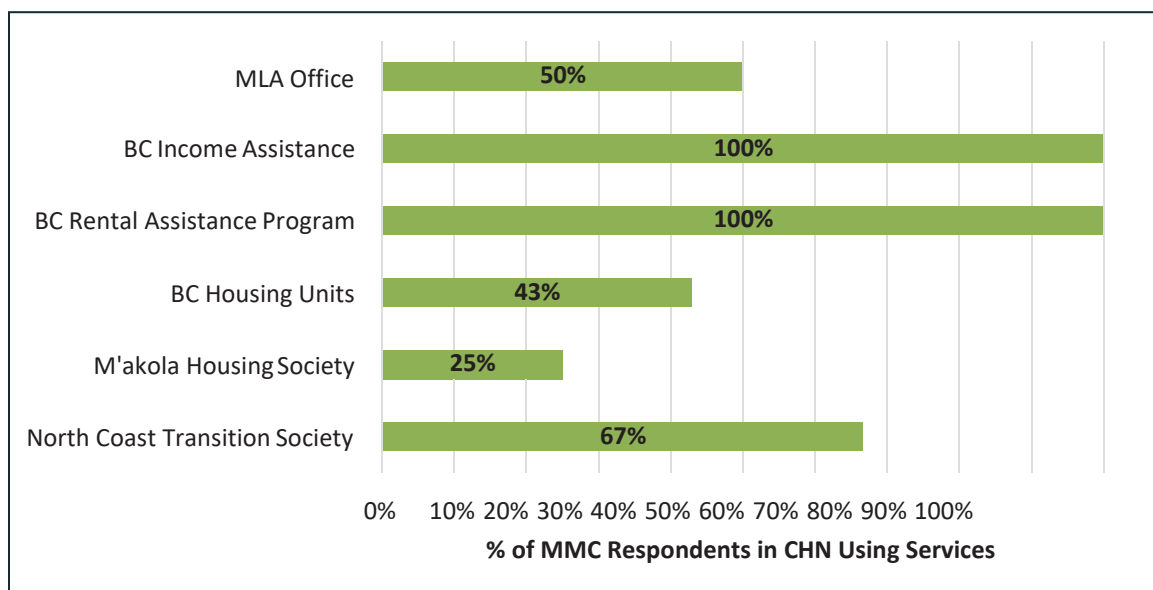
Figure 9: Proportion of housing service users in CHN using housing service. The selected services are currently being used by Metlakatla members as reported in the MMC. Data adapted from 2020 MMC.

4.2 Results from the Metlakatla Staff Workshops

In March 2021, a workshop with Metlakatla members and staff was held to support the housing needs assessment. The objectives of the workshop were to: (1) share key findings from the Metlakatla housing assessment, (2) obtain feedback on an early draft of the housing assessment, and (3) discuss how the assessment can best support the MFN and their housing goals. Participants emphasized that housing should be a priority for the MFN. From the workshop, participants identified that Metlakatla should help support members in finding housing that is suitable, affordable, adequate, culturally relevant, and climate resilient to their members.

4.2.1 Feedback on the Assessment Methods and Findings

Participants expressed that CHN is a narrow metric of housing need and does not fully capture the extent of what housing should aim to provide. One participant suggested that using CMHC definitions for housing need may not be appropriate for Metlakatla housing. CMHC definitions do not capture factors that are specific to Metlakatla culture and land, such as a changing climate, high energy costs, and appropriate household design for cultural activities. Other factors raised by participants are summarized in Table 14. Additionally, CHN does not directly account for measures of build quality and physical safety in housing, which were raised as potential concerns for Metlakatla members in the workshop. These factors have complex and unique impacts on housing affordability and adequacy.

Table 14 Household need factors raised by participants that fall outside of the CHN indicator

Cultural Relevance	Climate Resilience
Culturally relevant homes mean that households are designed to encourage the continuation of spiritual or cultural practices, such as cooking, communal meals, or traditional food preparation (Rachelson et al., 2018). They are also built to allow comfortable occupation by cultural traditions of family structures, such as multigenerational families (Rachelson et al., 2018).	Homes are able to anticipate, withstand, recover, and keep their tenants safe and housed in any major climate events, such as flooding or heat spells, that result from a changing climate (Canada, n.d.; EcoTrust Canada, 2015). Climate resilience may also include reducing the use of carbon-based energy and building design and materials that are sustainably sourced and reduce energy costs.

Participants also highlighted some limitations of the current iteration of the MMC and methods of data assessment. The MMC's target list is limited to individuals with available contact information and may miss community members that are homeless or living in institutionalized settings. It may also miss identities that are often disproportionately in CHN, such as members of the LGBTQ2S + community. Participants noted that the removal of repeat households from the population of analysis may fail to capture specific housing arrangements, such as youth supporting Elders or multiple families living together, that they know to exist among Metlakatla households. Finally, workshop participants felt that rents and energy costs are higher than reported from the MMC results.

4.2.2 Input on Recommendations

Participants at the workshop emphasized the need for recommendations to consider long-term goals. They identified the immediate need to create a Metlakatla staff position tasked with addressing housing off-reserve, which would develop a mandate and accountability to advance action on housing. This immediate action would then lead to a long-term strategy that would incorporate other areas of action and recommendations outlined in this report. Three themes emerged from the workshop discussions that should underlie housing actions going forward. These include community-driven projects and programs, relationship building, and innovative housing solutions.

Make housing projects and programs accountable and transparent to Metlakatla members and emphasize community voice in priority-setting and implementation of solutions. Transparent and accountable processes and community voice featured strongly in conversations around framing recommendations for housing. Participants raised the need for more transparent house building processes that include community input in all stages. They mentioned that lessons on what worked and what did not work can be learned from the development process for Cedar Village by seeking community and staff input. This input can help in increasing transparency and accountability in future building projects. Accountability to act on housing can be increased by creating a staff position with a mandate and adequate resources to advance a housing strategy. Suggestions for improving accountability included ensuring this position is filled by a Metlakatla member, having a volunteer community committee to support the position, and having mechanisms for this position to liaise one-on-one with community members.

Develop relationships with service providers, other governments, and members to increase capacity for addressing housing needs for members. Discussions from the workshop underscored the importance of relationships in acting on many of the proposed recommendations. Building relationships with services providers in Prince Rupert can help members get connected to services, monitor the housing value, and advocate for members' interests or needs. For example, building a relationship with North Coast Transition Society to facilitate adding a question to the BC Homeless Count Survey could help answer how many Metlakatla members are

experiencing homelessness in Prince Rupert[4]. Building relationships with other Nations or governments can help to produce partnerships for building new subsidized units. While participants acknowledged the political complexity involved in these relationships, partnerships offer the opportunity to reduce the burden of taking on a project alone. Finally, building relationships with community members can help members feel comfortable asking for help and sharing their housing issues.

Housing solutions should be creative, adaptive, and ready to take advantage of opportunities for funding and capacity building that arise. This theme encompasses several types of suggestions that were emphasized throughout workshop discussions on both building and non-building related actions. Related to building, the range of considerations raised by participants demonstrated a need to be creative in the location, process, and type of building. For example, one participant mentioned the use of tiny homes to address homelessness, which would allow Metlakatla to act quickly and at low cost. Another participant put forward the idea of rezoning Grassy Bay or Butze Rapids Reserves from light industry to residential as an option for building as they are under Metlakatla's jurisdiction. Beyond building, participants suggested looking at resources available for housing, funding opportunities, and what other Nations are doing to financially support their members. These suggestions emphasize the need to be flexible and grasp opportunities as they come up. Finally, one member stressed being future-oriented in any housing action. They highlighted the need to consider the changes that climate change may bring to the territory and its impact on the current state of housing. They also noted the need to design solutions around anticipated growth of the Metlakatla population in the territory.

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[4] Wording for this question was suggested as "Which First Nation communities are you affiliated with?" to reflect the nature of many Indigenous individuals' relationships with multiple First Nations.

Chapter 5: Recommendations & Conclusions

Chapter 5 provides an overview of the recommendations provided to MFN from the CEM Program findings and the conclusions from the case study.

5.1 Recommendations from the Metlakatla Housing Needs Assessment

Data collection should be tied to action, and thus recommendations were provided to Metlakatla based on the findings from the CEM Program to date. Immediate actions are recommended, and a roadmap for a housing strategy based on the CEM Program management framework is provided.

5.1.1 Immediate Actions

To address the most serious issues facing Metlakatla renters in Prince Rupert, the housing needs assessment team, made up of SFU researchers and a Metlakatla staff member, recommends that Metlakatla consider implementing the following actions over the next 1-2 years.

1. **Support the development of a comprehensive, long-term housing strategy which is critical for coordinating actions that will address housing need among Metlakatla renters in Prince Rupert. The CEM Program can help support Metlakatla in developing a community-driven housing strategy as part of the cumulative effects management regime.**

A long-term housing plan would provide a roadmap for strategically addressing housing challenges for Metlakatla renters and give Metlakatla a more direct mandate to address housing off-reserve. While the primary challenge facing Metlakatla members is affordability of housing, factors that lead to unaffordable homes are complex and arise from many intersecting systems and root causes. Many of these causes are outside the direct control of Metlakatla. Furthermore, goals for member housing beyond addressing CHN have arisen through the CEM Program's focus on housing. Tackling affordability and its implications therefore requires a strategic direction and a long-term, cumulative effects management perspective. The findings from the CEM Program are informed by community voice and direction and therefore provide a useful foundation on which to build an overall vision and strategic plan to address housing. Additionally, the management framework used in the CEM Program provides a basis for managing the

development and implementation of a strategic housing plan that would involve working closely with the CEM Program manager.

2. **Metlakatla should consider establishing a committee, or a housing manager position to lead a volunteer committee, that would be responsible for the development and implementation of a long-term housing strategy.**

Creating a committee made up of members with the mandate to develop and implement a housing strategy assigns responsibility for addressing housing and accountability in the long term. Housing is an intersectional issue and currently falls under several departments across Metlakatla's governing structure. This division of responsibility and the various other priorities of each department may contribute to an ad-hoc approach or to a delay in action on addressing housing. CEM Program research supports the establishment of a position or committee to extend Metlakatla's mandate to off-reserve housing and to adapt and act on CEM Program findings (Haalboom et al., 2020). The position or committee would be responsible for the development of a strategic housing plan and its implementation, including monitoring and adapting the plan on a regular basis. Workshop participants highlighted the need for members facing housing challenges to be represented on the committee and for the position or committee to be adequately resourced to carry out actions. They also highlighted capacity building, job creation, and community voice as key benefits of having Metlakatla members fill the roles on the committee or position. After a committee is established, the action areas outlined in Figure 10 and section 5.1.2 should be put into operation in tandem with the development of a longer-term strategy.

3. **The committee's first actions should include a feasibility assessment for building new units to address the shortage of affordable housing for renters off-reserve.**

Initiating a feasibility assessment on building new housing units will help launch one action area identified in this report and give momentum to a housing plan overall. The 2020 MMC findings support the need to build more housing to address the lack of supply of affordable housing and the anticipated growing demand in Prince Rupert. Specifically, the assessment showed that new units should be built to accommodate families with children, families with Elders or Elders choosing to live alone, and young people. It identified a need for approximately 15-20 three- and four-bedroom units and 5-

10 one- and two- bedroom units. Workshop participants felt that building was a key piece in a housing strategy and considering whether building was feasible for Metlakatla should be one of the first actions undertaken. A feasibility study would look at various options for building and opportunities to fund them given Metlakatla's constraints and resources. Several innovative suggestions for building were provided through the CEM Program, including tiny homes and rezoning Grassy Bay or Butze Rapids reserves to residential. This process should investigate opportunities to collaborate with other governments (First Nations, Municipal, Provincial, and Federal) or NGOs to build units and learning from previous building projects. Considerations for collaborative building are detailed in Section 5.1.2.

5.1.2. A Roadmap for Off-reserve Rental Housing

The development and implementation of a Metlakatla housing strategy could use the CEM Program as a foundation and be community-driven, transparent, and future-oriented. It could use the CEM Program management framework at its base for operation and be championed by a committee or position responsible for its administration. Affordability is the leading challenge facing Metlakatla renters. This problem is exacerbated by increasing demand and low supply of housing, lack of awareness and use of existing services, and ineffective services for addressing CHN. These challenges lead to three areas for action:

1. Building more affordable units
2. Empowering renters to access available services, and
3. Supporting advocacy efforts at provincial and national levels to improve policies and services for Metlakatla renters.

The strategy would also include administrative processes including coordinating internal and external collaboration, monitoring actions and progress on the strategy, and investigating knowledge gaps and feasibility of projects and programs. The following section provides detailed recommendations for actions and administration of a housing strategy based on the CEM Program foundation. These recommended actions are informed by community values and input, community-collected data, and reports and literature on addressing housing need.
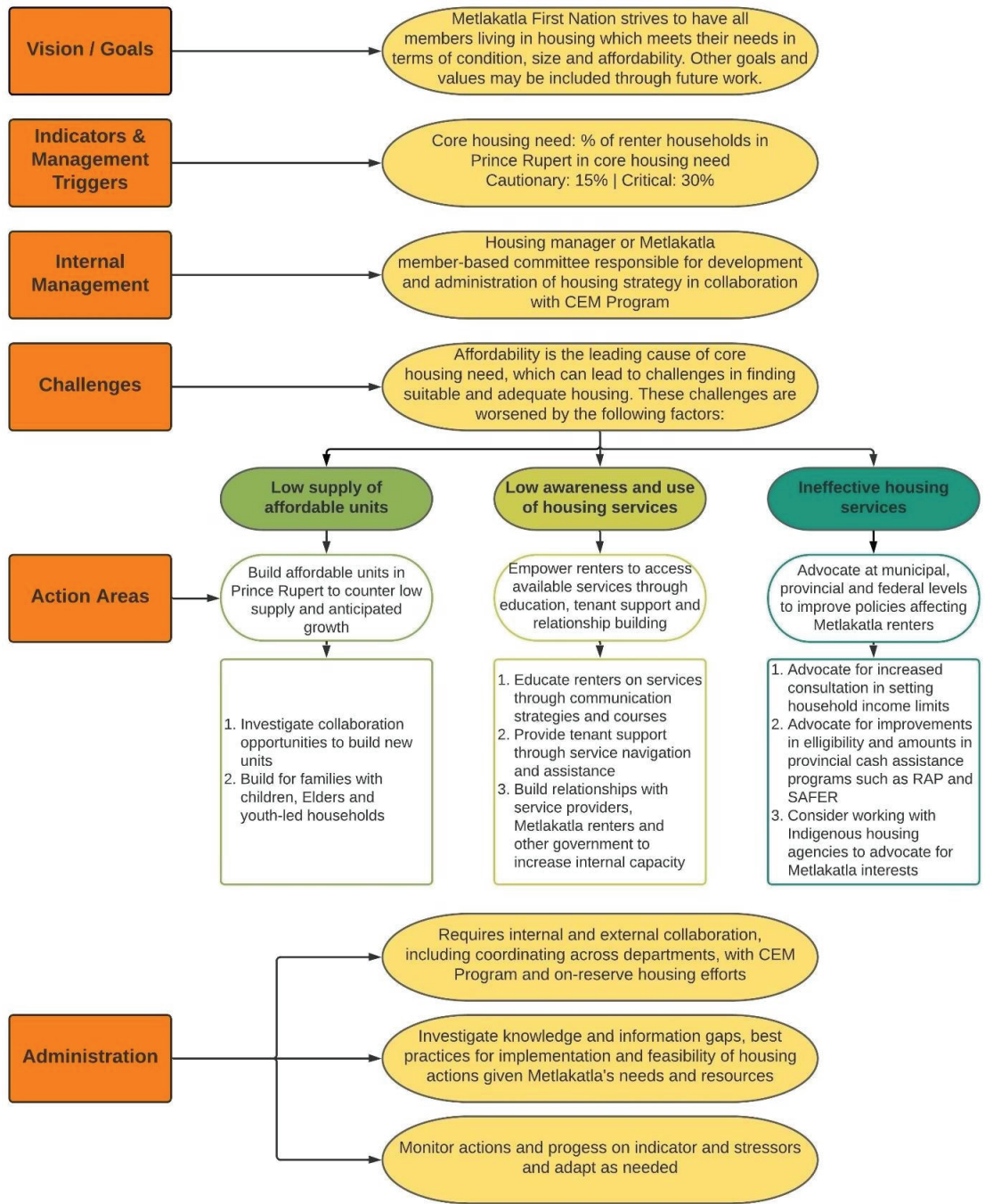
Figure 10 A housing strategy road map.

5.1.2.1 Priority Action Area 1: Off-reserve housing manager and committee could investigate the feasibility of collaborative partnerships to build new housing

The findings from this assessment support building additional supply of housing units in Prince Rupert to a) address shortage of affordable units in Prince Rupert, b)

provide affordable, climate resilient units that are suitable and culturally relevant to Metlakatla renters, and c) take advantage of an environment hospitable to building affordable housing.

Opportunities for Partnerships:

The CEM Working Group identified pursuing partnerships to provide modular or tiny homes to renters and developing housing for other vulnerable populations as building options for Metlakatla to consider. There are opportunities for partnerships at several scales, although Metlakatla staff and members acknowledged that partnerships for building can be complex. The environment in Prince Rupert is supportive of developing new housing. At the local scale, there may be opportunities for Metlakatla to collaborate with the City of Prince Rupert, other Nations such as Lax Kw'alaams First Nation, or non-profit organizations. Metlakatla may also work with partners at Provincial or National scales, as they did with BC Housing for Cedar Village. The following sections outline opportunities for collaboration in Prince Rupert.

The City of Prince Rupert: There are opportunities to collaborate with Prince Rupert based on thee city's recent plans and previous interactions between MFN and the City. The CEM collaborative housing workshop in late 2019 led to an informal agreement between Metlakatla and Prince Rupert to continue working ad-hoc on housing projects together rather than create a governance arrangement for housing (Usborne, 2019). The City of Prince Rupert released their Official Community Plan (OCP) in 2020, which outlines steps they are considering to address the housing needs they anticipate in their 2030 Vision Plan. The OCP offers some opportunities to Metlakatla for collaboration and shows willingness to support building. Based on the plan's indication of using Indigenous Housing Funds and the additional 500 units outside of Prince Rupert that will be needed for First Nation housing between Lax Kw'alaams and MFNs, the City may expect partnerships to arise between the City and First Nation governments or Indigenous development organizations to push these projects forward. Additionally, the city is likely to continue to rely on private development of housing, which the Metlakatla Development Corporation may be well-suited to support. The City is undergoing new zoning to support their development goals, including new density zoning and residential zoning which may reduce policy barriers to proposed Metlakatla developments.

Lax Kw'alaams First Nation: Lax Kw'alaams First Nation also provides a potential partner for building. The Nation has demonstrated an interest in housing and development with a suite of completed and proposed projects on-reserve and in Prince Rupert. In their October 2020 newsletter, plans for a project for 60 units were announced to be located at Edward and 11th in Prince Rupert (*North Coast Review: Lax Kw'alaams Announces Site for 60 Unit Apartment Development in Prince Rupert*, n.d.). Lax Kw'alaams has applied for rezoning and reported that the City provided the land. The building which is to stand five or six stories high will have 12 one-bedroom units, 18 two-bedroom units and 30 three-bedroom units (*North Coast Review: Lax Kw'alaams Announces Site for 60 Unit Apartment Development in Prince Rupert*, n.d.).

Regional or National Partnerships: Finally, commitment to affordable housing at other levels of government has been made. The National Housing Strategy indicates a commitment from the federal level for more opportunities for housing development. BC Housing and CMHC offer various building grants and opportunities for partnership to build affordable homes. BC Housing offers support for affordable housing projects through various streams, including the Indigenous Housing Fund and the Affordable Rental Housing Program. CMHC provides seed funding for new construction of affordable homes for various eligibility criteria. CEM focus group and interview participants identified BC Housing as an important partner for future building projects (Haalboom, 2021). Selected housing programs are listed in Appendix D.

Recent or Ongoing Projects: Workshop participants highlighted the potential for partnering on projects already in progress.

5.1.2.2 Priority Action Area 2: Off-reserve housing manager and committee can work to empower renters through education, tenant support, and relationship-building to increase access to services for members.

Education and Outreach:

Communication strategy: Metlakatla's housing strategy and committee actions should include a communications component that focuses on raising awareness of the existing housing-related services among the entire membership. A communications strategy can focus on educating members on the eligibility for programs and should be grounded in further research on barriers to access. The communication strategy should also focus on promoting Cedar Village and any future projects related to housing as part

of their building strategy. The Metlakatla community newsletter may be a useful tool for this strategy.

Ready to rent course: Metlakatla should also focus on preparing members for renting by educating them on their rights and responsibilities as renters. The Ready to Rent course is developed through RentSmart BC and currently offered at Prince Rupert's Unemployment Action Centre. The CEM Working Group also identified the Coastal Training Center as a host for this program to deliver it to Metlakatla renters (Roberts et al., 2018).

Tenant Support:

Service navigator: Previous CEM research highlighted a role for a housing navigator or manager for off-reserve housing services to address the bureaucratic barriers to housing services (Haalboom et al., 2020; Roberts et al., 2018). This role would liaise with local organizations to ensure continuity of service.

Application assistance: The applications for housing programs and assistance can be burdensome for members (Haalboom, 2020). Creating a position or process for connecting members directly to assistance with housing-related challenges (application forms, landlord disputes, financial assistance) can lessen this burden on member households. This service could also extend beyond renters to helping owners navigate funding, grants, or rebates for upgrades and renovations.

Relationship-Building:

Build the foundation for collaborative partnerships: Relationship building is a fundamental success factor in establishing partnerships for service delivery, building, and advocacy. Previous CEM research has identified key challenges and requirements for successful collaboration, and a committee can look for opportunities to begin building these relationships. A report by Alex Haalboom is available for reference on what factors contribute to successful collaborations (Haalboom, 2021).

Service collaborative or joint resource centre: The manager or committee can create relationships with service organizations operating in Prince Rupert to expand the scope of services (e.g., North Coast Transition House has the Housing Outreach Program and Renters at Risk Program), lessen direct burden on Metlakatla staff, and inform managers on which services are best suited to help Metlakatla members. Relationships with service providers may also be useful to support advocacy for renters

and monitoring household need for Metlakatla members. Finally, a joint resource centre can be useful in clarifying the role and responsibilities in services, which was identified as a source of confusion in CEM interviews and focus groups. Service representatives from the collaborative housing workshop hosted in 2019 showed a willingness to develop these relationships with Metlakatla (Haalboom, 2021).

Metlakatla renters: The committee should have mechanisms to liaise one-on-one with members to better recognise the housing challenges they are facing and to create trust between renters and the housing manager and committee so that renters feel comfortable asking for help.

5.1.2.3 Priority Action Area 3: Off-reserve housing manager and committee should advocate for renters at multiple scales. Advocacy efforts should focus on ensuring Metlakatla renters are accessing housing that meets their needs.
Individual Scale: A manager or committee that deals with off-reserve housing can help connect members to legal or educational support. For example, Metlakatla renters cited lack of upkeep and discriminatory practice by landlords as highly impacting their ability to live in housing that meets their need. Committee members may provide weight to tenant claims or leverage relationships with service providers to help tenants facing these challenges.

Community Scale: At a community scale, decisions by both MGC and the City of Prince Rupert have the potential to influence Metlakatla renters in Prince Rupert. A housing manager or committee can represent and advocate for Metlakatla renter interests to these councils. For example, a committee member or manager can support the City of Prince Rupert in establishing an advisory housing committee with members representing a range of stakeholders (Roberts et al., 2018). The City identified housing as a priority and showed the intention to create a housing committee for the city in their OCP (Beasley & Associates, 2019). The CEM Working Group identified several other advocacy actions at the community level, including advocating for standards of maintenance bylaws and for other housing policies to increase affordability, supply, and public transit operations based on housing need.

Regional or National Scales: Policy and program shortfalls outside of MFN's jurisdiction are likely to continue to leave members in CHN. This report identified specific policies that may be failing to help Metlakatla renters experiencing CHN and suggests

actions to address them. These include a) advocating for policy change to housing assistance programs (eligibility requirements), b) advocating for increases to housing cash assistance or income assistance programs such as RAP and SAFER, and c) advocating for more consultation in setting CMHC HILs. Metlakatla should consider developing partnerships with existing housing collaborations and advocacy groups to support ongoing work in these areas. Findings from interviews and collaborative workshops identified the potential for Prince Rupert and Metlakatla to partner on housing advocacy toward the Provincial or Federal governments (Haalboom, 2021).

5.1.2.4 Administration of a Housing Strategy

<u>Continuous Housing Need Reporting</u>**:** The proposed housing committee or manager should continue to use the MMC to collect and report progress on housing actions and condition relative to the CEM Program targets, support adaptive management of the housing value, and provide direction with partnerships.

<u>Expand the Scope of Monitoring:</u> The housing assessment workshops highlight key shortfalls of the current assessment methodology. Based on these limitations, a housing manager and committee should consider expanding the indicators beyond those for CHN to encompass measures of other Metlakatla housing goals (e.g., climate resiliency and cultural relevance in housing).

<u>Joint Data Collection:</u> The committee should look to partnerships to expand the capacity for data monitoring methods. The housing workshop held in November 2019 identified the opportunity to coordinate with partners, including housing service organizations and the City of Prince Rupert, for joint-data collection or data collection sharing (Usborne, 2019). Furthermore, focus group and interviews identified joint data collection as the most feasible and effective collaboration model (Haalboom, 2021). One example of joint data collection that arose during the 2019 collaborative housing workshop and the 2021 housing assessment workshop was to work the North Coast Transition Society on adding a question about First Nation affiliation to the Homeless Count Survey to fill the gap in data on unhoused populations.

<u>Best Practices and Feasibility Studies:</u> The 2021 workshops raised the theme of providing innovative solutions to address housing need and supply. For example, the CEM Working Group suggested tiny homes or modular homes. In the workshop, one participant raised the question of rezoning Grassy Bay or Butze Rapids reserves to

residential for building. The off-reserve housing manager and committee could be responsible for assessing the feasibility of these options as a starting point. These actions would include performing cost-benefit analysis and best practices for implementation. This action would also include evaluating other program options that arise over time.

Coordinating across Departments: An off-reserve housing committee or manager would be responsible for coordinating collaborations with other departments across Metlakatla's governance structure. For example, a committee can coordinate with on-reserve housing actions to promote programs that address housing for members in both Prince Rupert and Metlakatla Village. The 2020 MMC findings show inadequacy of housing (i.e., home condition) is a major challenge facing homeowners in Metlakatla Village. Therefore, housing actions that relate to adequacy or other shelter costs such as electricity should consider including on-reserve actions as well. Coordinating programs and knowledge transfer can help to promote the ability for members to live in Prince Rupert or Metlakatla Village based on their preference rather than out of necessity and provide more community-wide solutions. Additionally, the housing committee or manager would work closely with the CEM Program manager as housing is still within the CEM framework and can use resources through this program to help develop and administer the strategy.

5.2 Conclusions

This research identifies opportunities, challenges, and methods that a First Nation may use to assess housing need for their members renting off-reserve. The re-entrance of senior governments into affordable housing policy in the midst of the ongoing housing crisis offers an opportunity of which First Nation communities can take advantage. The 2018 housing needs assessment requirement in BC offers a formal mechanism for local governments to contribute their data to senior government actions and justify their need for resources for local initiatives. However, the MFN case study demonstrates a need for First Nation governments to take alternative approaches to accomplish data collection and management goals instead of relying on municipal governments or on traditional methods of the housing needs assessments. Guidance for housing needs assessments provides comprehensive data that may be useful for the portfolio of jurisdictional tools available to municipalities or regional settler governments, but this guidance does not consider strategic use of resources. Furthermore, municipalities may rely on aggregated levels of data for First Nation individuals that make it impossible to develop targeted

actions and a strategic use of resources to meet the specific needs of First Nation renters. The Metlakatla CEM Program provides a useful model to address these limitations. It enables community-driven approaches to housing, addressing limitations in data through community-data gathering and incorporating community voices and direction. Furthermore, the 5 pillars of the CEM Program encapsulate the holistic and intersectional nature of housing with health and community.

Findings from the CEM Program research and the MMC may reflect challenges that other First Nation households face living in municipalities across BC or Canada. The assessment found that rates of CHN were high among Metlakatla renters in Prince Rupert at approximately 38% of respondent households in the city. Affordability poses a major challenge to Metlakatla renters in Prince Rupert and can lead to issues of suitability and adequacy. This problem may be made worse by a low supply of available affordable homes, a low awareness and use of existing housing services among Metlakatla renters, and low efficacy of existing programs in removing households from CHN. External factors, such as growing housing pressure in Prince Rupert and climate change, exacerbate these issues and pose new considerations for addressing housing. Rural and remote communities across the country may face similar pressures as the urban housing crisis grows and overflows into these communities, housing infrastructure ages without replacement, and affordable housing supply declines.

The outcomes of the Metlakatla housing needs assessment, which included input from Metlakatla members and had Metlakatla staff on the project assessment team, provide key insights to other First Nation governments in developing a housing strategy to address off-reserve housing for their members. Assessment findings showed that Metlakatla should continue to be future-thinking, adaptive, and strategic in their approach to housing. Housing solutions should ensure that members have housing that is affordable, not overcrowded, safe and in working condition, climate resilient, and culturally relevant. Community voice, relationship-building, and innovation are key in developing these types of solutions.

While the methodology, findings, and recommendations in this case study may act as a roadmap for other First Nation governments to address housing off-reserve, this research also highlights two key actions that senior settler governments should take to support First Nations in addressing housing for their members. Firstly, provincial governments and CMHC should consult with First Nation renters and governments to

understand barriers to accessibility and efficacy of existing housing programs for their members and make appropriate adjustments. This would include re-evaluating the methodology for determining CMHC HILs and developing them in consultation with local governments, including First Nation governments, and housing service users. Second, senior governments can provide support for First Nation governments in addressing housing needs for their members off-reserve through providing funding for First Nations to collect community-based data and develop and implement housing strategies. This support should be developed in collaboration with First Nation communities and accommodate diverse approaches to accomplishing this goal.

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Appendix: Metlakatla Membership Census Excerpts

Participant Information

What is your age? _____

What is your gender?
  ☐ Male
  ☐ Female
  ☐ Other: _____

Is your primary place of residence in the Metlakatla Village? ☐ Yes ☐ No
What is your address? *If you live in Metlakatla, please write your mailing address (PO BOX).*
  Street Address: _____
  City: _____
  Postal Code: _____

Which of the following best describes your marital status?
  ☐ Single
  ☐ Married
  ☐ Living with partner (Common-law)
  ☐ Widowed

Section 4: Housing
The next few questions will ask about **your household**. For this census, a 'household' is a group of people (often a 'family') who live in the same dwelling and share meals and living space together.

Do not fill out this section if you are a youth (18 years old and younger).

1. For the previous year (2019), please think of your **total household (combined) income** from all sources before tax. What income range does it fall under?
    By household income, we are asking for the total sum of money you and the other earners in the household made in the past year. Examples of income include personal wages and salaries, commissions, investment income, bonuses, tips, research grants, royalties, CPP, EI, rental assistance, social assistance, CERB, etc. in the past year before any tax deductions.

No income	$30,000 - $39,999
Under $5,000	$40,000 - $49,999
$5,000 - $9,999	$50,000 - $59,999
$10,000 - $14,999	$60,000 - $79,999
$15,000 - $19,999	$80,000 - $99,999
$20,000 - $24,999	$100,000 - $124,999
$25,000 - $29,999	$125,000 and over

2. How has your housing situation changed this year due to the COVID-19 (Coronavirus) pandemic? **Please select <u>one.</u>**

Worsened A Lot (1)	Worsened Slightly (2)	Stayed Same (3)	Improved Slightly (4)	Improved A Lot (5)

3. Please record how many people, **INCLUDING YOU,** live in your house **now<u> at least half the time</u>**, using the age categories below. *If none, mark '0'.* Please fill in the entire table below.

	How many Metlakatla FEMALES?	How many non-Metlakatla FEMALES?	How many Metlakatla MALES?	How many non-Metlakatla MALES?
Children 0 – 4 years old				
Children 5 – 17 years old				
Adults 18 – 64 years old				
Elders 65+ years old				

4. How many couples live in your home now (i.e., share a bedroom)? _____

5. How many bedrooms does your home have? _____

6. Does your home need repairs? Note that:
   - *Major repairs include*: defective plumbing or electrical wiring, structural repairs to walls, floors, ceiling, roof, etc.
   - *Minor repairs include*: missing or loose floor tiles, bricks, shingles, defective steps, railings, siding, etc.

     ☐ Yes, major repairs
     ☐ Yes, minor repairs
     ☐ No, only regular maintenance is required (e.g., painting)
     ☐ Don't know

7. Do you own or rent your home? ☐ Own ☐ Rent

8. Do you receive rental assistance or live in subsidized housing? **Please <u>select all</u> that apply.**
   - *Subsidized housing (i.e. social housing)* is a long-term housing arrangement where rent is based on income or reduced through private, public, or non-profit funding.

- ***Rental assistance*** *is cash assistance to help households with their monthly rent payments (does not include income assistance).*

  ☐ No
  ☐ Yes, I live in subsidized housing
  ☐ Yes, I receive rental assistance

9. Please fill out the following table with the **average yearly** costs of living.
   If a field does not apply to you, please write N/A.

Cost of Living	Average Yearly Cost ($/year)
Water and municipal services	
Electricity	
Heat (natural gas, separate from electricity)	
Property tax	

10. Please fill out the following table with the **average monthly** costs of living.
    If a field does not apply to you, please write N/A.

Cost of Living	Average Monthly Cost ($/month)
Rent or mortgage payment	
Condo fees	
Transportation between Metlakatla Village and Prince Rupert	

The following questions focus on identifying which services Metlakatla members rely on to access good housing and which gaps exist in housing-related services. The findings will help Metlakatla identify areas for housing actions that could be included in an overall housing strategy.

11. Please indicate which of the following housing programs or services you are aware of and/or have used to help you maintain safe and affordable housing. ***Please do not fill out if you are NOT in need of any housing assistance.***
    Please answer 'Yes (Y)' or 'No (N)' beside the program or services that you are aware of and/or have used before. Please answer 'Yes (Y)' or 'No (N)' to rate your satisfaction with the service in helping you meet your housing needs.

Service Name	Are you aware of this service? (Y/N)	Have you used this service? (Y/N)	Were you satisfied with this service? (Y/N)
Housing Assistance			
North Coast Transition House			
Salvation Army Emergency Shelter			
M'akola Housing Society Units			
BC Housing Units (Mariposa			

Service Name	Are you aware of this service? (Y/N)	Have you used this service? (Y/N)	Were you satisfied with this service? (Y/N)
Gardens, Pineridge Terrace, Harbour View Gardens, Sunset Villas, Kootenay Place)			
Cedar Village			
Kaien Senior Citizens Housing			
Northern Health Authority Assisted Living or Long-Term Care (e.g., Acropolis)			
Thompson Community Services Residential Housing (Home Sharing or Independent Living)			
Monetary Assistance			
Rental Assistance Program (RAP)			
Shelter Aid for Elderly Renters (SAFER)			
BC Income Assistance			
Other Assistance			
Jennifer Rice's (MLA) Office			

12. Is there anything else you would like to share regarding your housing needs? *Including other housing programs or services in Prince Rupert that we have not listed above or other housing services that you would recommend.*