



TOQUAHT
NATION

Toquaht Nation

WEST COAST HOUSING NEED AND DEMAND STUDY

NOVEMBER 2021



WEST COAST HOUSING NEED AND DEMAND STUDY

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Prepared for:

Toquaht Nation

Brett Freake

Manager of Lands and Resources

Prepared by:



**MAKOLA
DEVELOPMENT
SERVICES**

M'akola Development Services

107-731 Station Avenue
Victoria, BC V9B 5R5

Sandy Mackay

Housing Research and Policy Lead
smackay@makoladev.com



**TURNER DRAKE
& PARTNERS LTD.**

Turner Drake & Partners Ltd.

6182 North Street
Halifax, NS B3K 1P5

Neil Lovitt

Vice-President, Planning & Economic Intelligence
nlovitt@turnerdrake.com

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Photos courtesy of: Toquaht Nation

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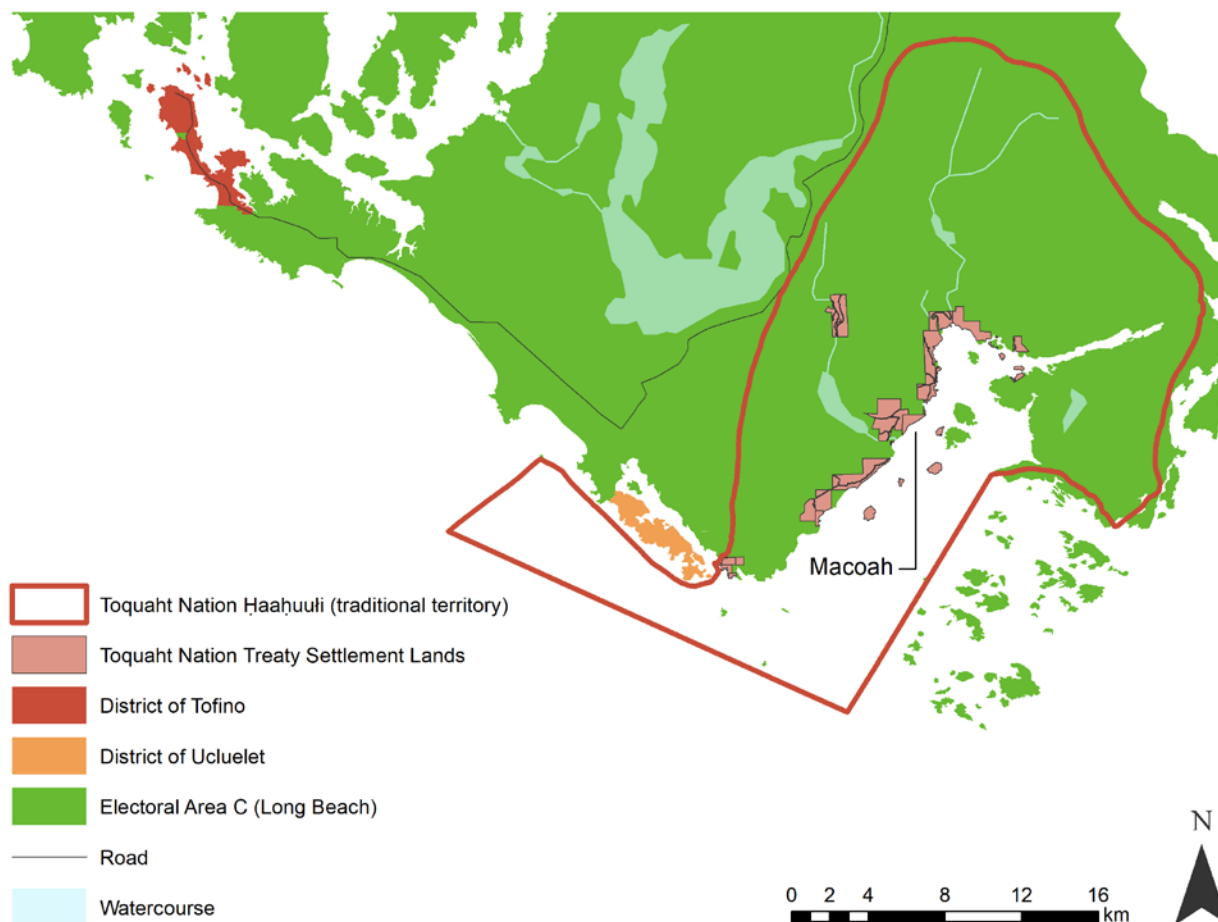
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2 Community Findings

2.1 STUDY AREA

This report's scope is centred on the Toquaht Nation; specifically, the Village of Macoah. Data is limited for the Toquaht Nation. Thus, many of this report's sections refer to trends across the West Coast Region (like the cost of housing) and for Indigenous peoples in the Alberni-Clayoquot Regional District (ACRD). A map of Toquaht Nation lands, as they relate to the other West Coast Region communities, is provided below.

Figure 2.1a: Map of Toquaht Nation Lands & Surrounding West Coast Region



Source: BC Geowarehouse, Statistics Canada

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2.2 DATA SUMMARY

Population

The 2021 population sits at 32 people within the Village of Macoah. Compared to 2016 Statistics Canada data, this represents a 68% increase over five years.

Indigenous populations are often younger than non-Indigenous populations, a trend that shows true within the Alberni-Clayoquot Regional District (ACRD) overall. Within the Village of Macoah, about 57% of residents are older than 50 years old, resulting in an estimated median range between 50 and 59 years old.

If the increase in total people seen in the last half decade remains consistent until 2026, the Village of Macoah may be home to 45 people. If the pace of growth follows the projections of Toquaht Nation's 2016 Official Community Plan, the total population may reach upwards of 82 people.

Households & Demand

The 2021 total for permanent households (those that consider the home to be their primary place of residence) was 18, up from 9 reported by Statistics Canada in 2016 (a 100% increase).

Based on the forecasted population and an assumed 2.4 person average household size, there may be 5 to 20 new households in Macoah by 2026, or 23 to 38 total households. Toquaht Nation's vision (based on the OCP) is to grow by four or five residential units annually. Though this vision has not been met over the past 5 years, Toquaht Nation staff have indicated that development is an ongoing goal for the Nation and there is continues demand for Nation-owned rental units. Growth is attainable is residential supply is made available.

Economy and Income

The total Indigenous working age population in the ACRD had a 58.2% participation rate in 2016, indicating that more Indigenous people are working or choosing to work than otherwise. The biggest employment sector across the West Coast is accommodation and food services (tied to tourism), which also hires the greatest number of Indigenous workers, followed by health care.

Indigenous household incomes in the ACRD are generally lower than for non-Indigenous households. The Indigenous median household income was \$38,810 in 2015, with renting households earning less than half of what owner households make.

With its higher share of potentially retired individuals who earn fixed retirement incomes, the Village of Macoah may have a lower median household income than reported for Indigenous households in the ACRD.

Housing Inventory & Construction

In 2016, Statistics Canada reported that Macoah had 11 total dwelling units (9 of which were occupied by usual year-round residents). No dwelling type information is available for that time period. Toquaht Nation's 2021 data indicates that 20 dwelling units existed at the time of collection, of which two were secondary homes (not the owner's permanent home). Half of the inventory are Nation-owned rentals, split among duplex units and single-family homes.

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As of August 2021, 10 families were on a waitlist for a rental in Macoah and 4 lots/units were in the process of development (though 3 are likely to be secondary homes).

Market Rental Housing Availability & Cost

Primary market data for Tofino and Ucluelet (there is limited rental market data pertaining to Toquaht Nation Citizens) indicates that overall rent prices have grown. This trend of growth by unit size, indicates that rents for 1-bedroom may have increased 20%, 2-bedrooms 39%, and 3+ bedrooms 59% since 2012. This means decreased affordability within the local rental market, including for Toquaht Citizens who may wish to live outside of Macoah but still in the West Coast Region. Data shared by Toquaht Nation staff indicates that rental rates for Nation owned and operated units have increased only marginally, less than 4% in the past 10 years.

Market Ownership Housing Availability & Cost

BC Assessment sales data is unavailable for Toquaht Nation; thus, its local sale volumes and prices cannot be expressed. However, sales activity in nearby communities Tofino and Ucluelet indicate sales have been on the rise, with the highest year of real estate activity occurring in 2016 with 133 home sales, followed by 110 transactions in 2020.

As activity has been on the rise, so have home prices – appreciating 82% since 2011 (in 2020 dollars). This suggests that the demand for housing in the West Coast region is increasing.

Housing Need

The most recent data available on Core Housing Need (i.e. overcrowding, substandard conditions, and affordability relative to income) is from the 2016 Census and reflects the Indigenous population of Alberni Clayoquot Regional District. It does not specifically reflect only Citizens of Toquaht Nation.

In 2016, 39% of Indigenous households in ACRD lived in a home that put them outside of their financial means (52% of renters and 18% of owner households). Due to affordability challenges, renter households were far more likely to live in overcrowded situations (15%, compared to 3% of owner households). Property condition was also an issue in the census data, affecting 12% (8% of owners, 15% of renters) of all indigenous households in ACRD.

With that in mind, as of 2016, about 45% of all Indigenous renter households in the ACRD and 5% of owner households were in Core Housing Need. Housing hardship was most prevalent among lone parent households as they tend to have lower incomes overall and have increased expenses related to children, which compounds the problem of housing costs. Single/roommate households also experienced elevated rates of financial difficulty accessing shelter.

Changes in Regional Affordability

Estimates suggest that over the first half of the last decade, the median West Coast Region (both Indigenous and non-Indigenous) household income could not generally afford the median home offered on the market; however, the gap between the two prices did not vary greatly, suggesting that real estate market conditions remained relatively stable.

By 2016, the affordable cost and actual (median) cost of a home looked to have hit a near equilibrium. This would not last, as the difference between the two began to expand until it hit its greatest disparity in 2020, an

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estimated \$357,000 difference. In 2020, the median income earning first-time home buyer could afford less than 50% of the median home price.

With lower median incomes among Indigenous households in the ACRD (\$38,810 in 2015), the difficulty to achieve market ownership within the West Coast Region is even greater.

2.3 ENGAGEMENT SUMMARY

The following key themes emerged throughout the engagement process. Quotes and themes in this section are from all Toquaht Citizens who participated in the engagement process and are not exclusive to residents of Macoah. For a full breakdown of these engagements, see the Engagement Summary Appendix of this report.

Housing Availability

Key informants and focus group participants emphasized that there is a significant and growing demand from Toquaht Citizens for affordable housing on Nation lands, particularly since the signing of the Maa-nulth First Nations Final Agreement in 2011. Interviewees noted a rising interest in moving back to Treaty Settlement Lands, with young families starting to make up more of the demand, particularly young single parents in need of safe, affordable housing for multiple children. There is also an expected increase in the demand for senior- and Elder-appropriate units as more choose to live closer to government services.

Key informants and Government representatives that participated in the engagement process recognize that current housing on lands is not able to meet increased demand, but unlike other communities in the study region, housing costs on Treaty Settlement Lands are typically affordable for most Citizens. Quantity of housing is the most pressing issue with many reporting demand that is continuously outpacing supply. New housing stock, in a variety of unit configurations and tenure arrangements, will be critical for meeting the needs of Toquaht Citizens. This is likely to include single-detached along with other medium-density options like duplexes, triplexes and potentially even small apartment buildings for smaller families and single individuals.

Though current housing costs on lands are typically affordable for most Citizens, the cost of living on Toquaht lands is higher than in other communities due to transportation and heating costs associated with living in a more remote location. In addition to needing to travel greater distances to access amenities, interviewees remarked that most people living on Treaty Settlement Lands require a reliable vehicle with good tires as the roads can be challenging, and cell service is not reliable. Without access to public transit, Citizens' transportation choices are limited to more costly and less fuel-efficient vehicles, further increasing their monthly transportation costs.

“Create additional rental units for Toquaht citizens to move home.”

“More housing, but I understand that my Nation Government is doing all that they can to accommodate.”

“TSL needs to be serviced for those who wish to move home with discounts for Toquaht citizens to be able to move back to the Toquaht territory.”

“A lot of the folks who want to move back are Elders, who need social supports and assistance in accessing healthcare, etc.”

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“Nation should help cover costs for fuel for remote communities.”

“Sometimes folks aren’t able to get their kids in to school and Nation staff step in personally to drive them.”

Development Challenges

Interviewees highlighted servicing pressures, financing challenges, and the high cost of building as significant barriers to delivering new and affordable housing on Toquaht Treaty Settlement Lands. Building is exceptionally expensive as Macoah is located off the highway and quite far from Tofino and Ucluelet, adding a premium to material costs and making skilled labour difficult to contract. The heightened cost of new home construction combined with challenges acquiring funding for infrastructure and Nation managed housing makes meeting the needs of Nation Citizens who are hoping to move back to Treaty Settlement Lands very difficult. For already existing housing, extensions, renovations, and even minor repairs can be a challenge because of limited contracting options and difficulties securing construction loans.

If a Citizen wished to purchase a lot and build their own home or refinance to make repairs, financing restrictions require Nations to back individual mortgages. This was noted as a key obstacle to developing more housing.

“There used to be a RRAP program available for homeowners who couldn’t afford home repairs and maintenance. Is this program still available under the treaty for Macoah homeowners who are low income or on disability?”

“Financing is also an obstacle for people who do own homes in the community. Trying to get a loan to finance renovations is extremely difficult.”

“All of the lots that are feasible for building in Macoah are currently in use, so to build more, we will need to extend our servicing.”

Toquaht Nation staff have indicated that there are a small number of serviced lots available for Citizens and additional lots slated for Nation development. Extending services to facilitate availability is a key strategic priority.

Housing and Economic Development are Interrelated

April 2021 marked ten years since the Maa-nulth First Nations Final Agreement came into effect, which saw Toquaht Nation take back full, fee-simple ownership of 1,489 hectares of land and the law making authority to sustain the Nation, preserve the culture, and secure the future of the Toquaht people. In the intervening years, Toquaht Nation has steadily grown, with more and more citizens interested in moving back to their traditional homelands. However, many Citizens indicated that they are unable to move back due to either lack of housing or lack of employment opportunities. Toquaht Nation staff have been laying the groundwork to address the policy and infrastructure gaps to assist in the delivery and operation of new housing, but study respondents highlighted that more employment opportunities close to home is equally important to ensure that the community continues to grow and progress towards meeting the needs of all Citizens.

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“The economy is growing but there still aren’t that many jobs or services; supporting citizens coming back means offering jobs as well as means to support themselves.”

“Not enough housing to accommodate all Toquaht citizens, not enough employment. Older population needs more health services.”

Nation Capacity

Study participants identified the internal capacity of the Nation administration as a critical constraint to developing more housing on Treaty Settlement Lands. Though a clear priority for Toquaht Nation, staff ability to maintain current government functions while expanding housing development is a challenge. The ability to hire additional staff with the technical expertise to plan and oversee the delivery of additional homes for Toquaht Citizens will be key to positioning the Nation for success in tackling growing housing need across the Nation.

“The scale for housing management to be run efficiently is not there right now; it’s uncomfortable in a small community when you’re making housing decisions for your friends, coworkers, and neighbours.”

“It would help if we took housing out of the lands department and got a dedicated housing manager.”

Toquaht Nation is Well-Positioned to Contribute to Regional Collaboration

Though new housing will always be difficult to develop, across the West Coast Region many partners are interested in collaborative affordable housing solutions. Toquaht Nation can partner with other governments and organizations to develop land assets in ways that meet the housing needs of Citizens, grow the Toquaht Nation economy, and help others address their housing needs as well. There was significant interest from all stakeholders in learning about regional initiatives and participating where appropriate. As a key land holder in the West Coast with strong economic development goals, Toquaht Nation has the potential to be a critical partner in regional initiatives.

“A regional housing management group would be great step.”

Community Survey Response Profile – All Indigenous Respondents

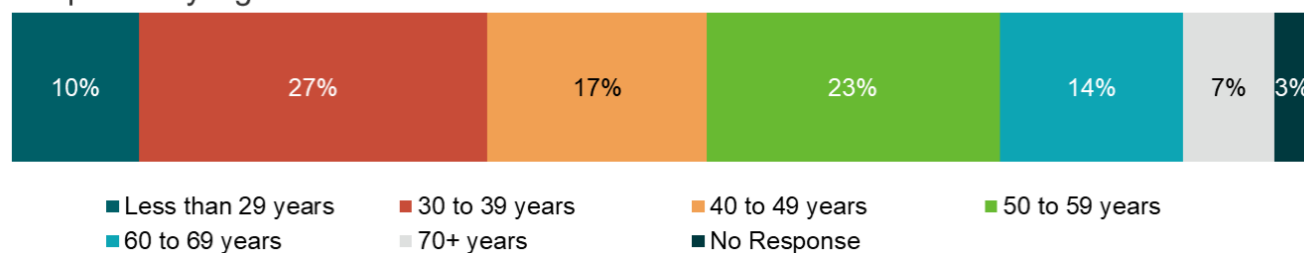
In total, the survey received 71 responses from Members and Citizens of participating Indigenous communities. The following graphs break down responses by key topics collected as part of the survey.

- More than half of respondents (54%) were under the age of 50.
- More than two-thirds (70%) of respondents were female.
- More than half (51%) of respondents belonged to a household that earned less than \$30,000 before-tax.
- Many respondents (46%) were couples with or without children, and a large proportion were temporarily staying with family and/or friends (14%).
- Most respondents (48%) lived in a single-detached home.

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- The median reported housing cost is approximately \$1,000 per month.
- Slightly more respondents indicated their current housing met their needs (48%) compared to 41% who believed it did not. An additional 10% were unsure.

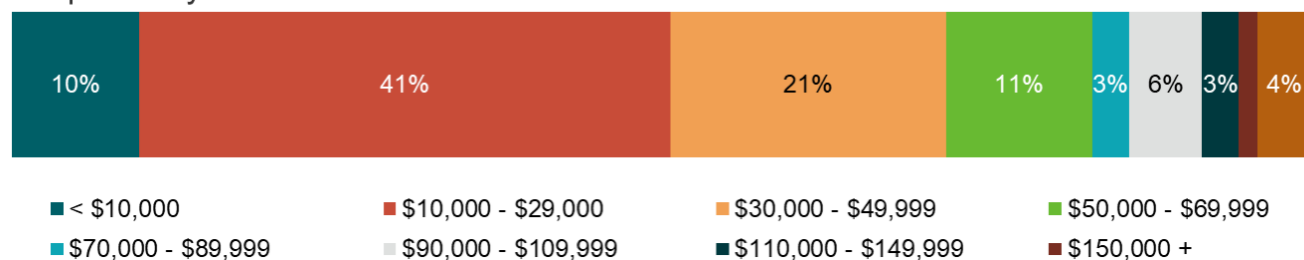
Response by Age



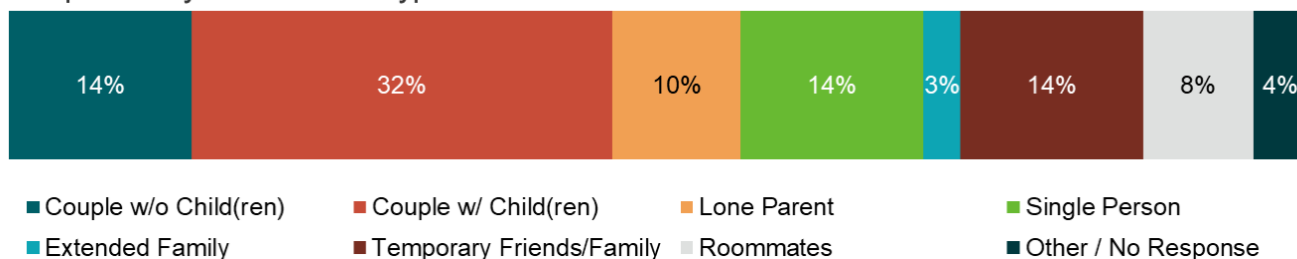
Response by Gender



Response by Income

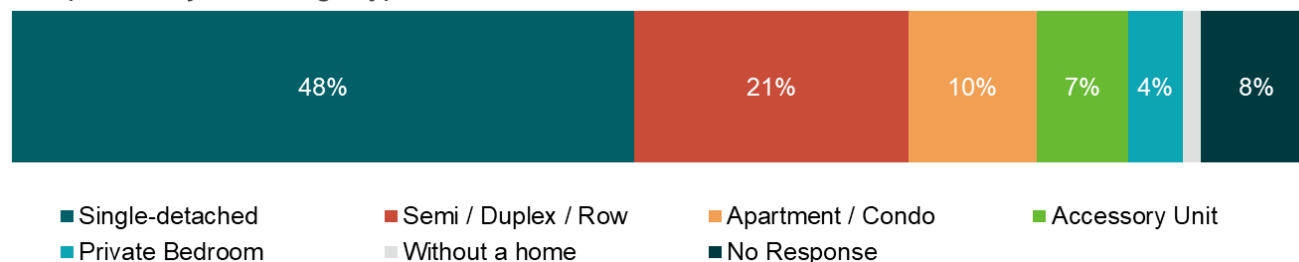


Response by Household Type

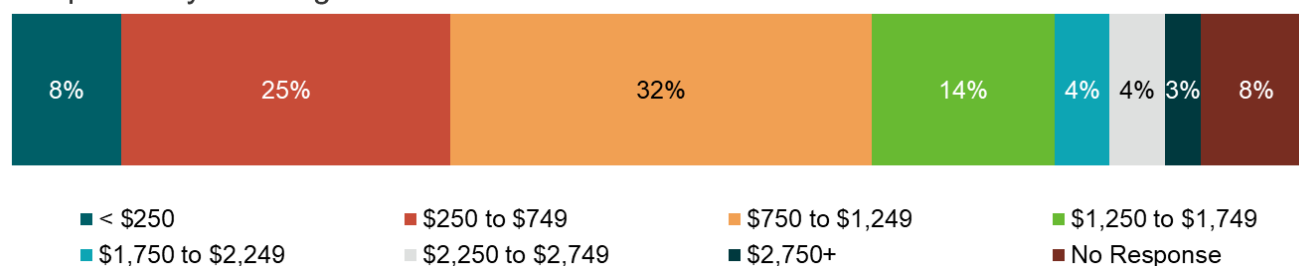


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Response by Dwelling Type



Response by Housing Cost



Response by Housing Meets Need



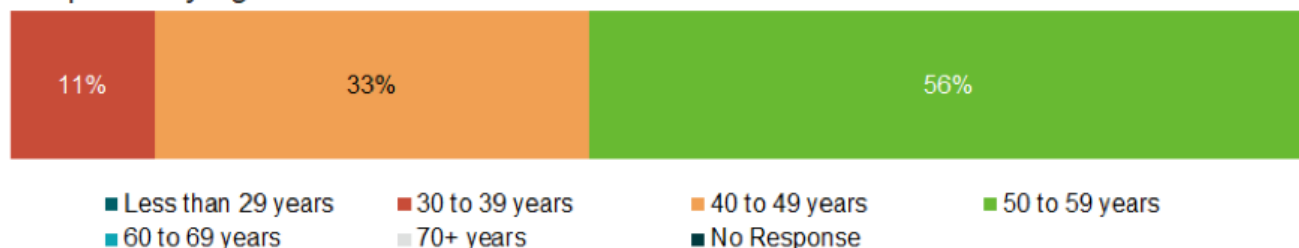
Community Survey Response Profile – Toquaht Nation Citizens

Only nine Toquaht Citizens participated in the community survey. While Toquaht Nation is the smallest participating government and nine responses represents a significant portion of Citizens, it is still very difficult to draw conclusions from a small sample size. However, comparing response profiles can still be instructive. The following graphs break down the same responses as above but highlights only Toquaht Nation data.

- Most respondents (56%) were between 50 and 59 years of age.
- Responses by gender were split more evenly, with 56% reporting female and 44% reporting male.
- The median income of Toquaht Nation respondents was substantially higher, at nearly \$60,000 per year.
- Many respondents (55%) were couples with or without children.
- Almost all respondents (89%) lived in a single-detached home or a low-density multi-family dwelling.
- The median reported housing cost is approximately \$1,000 per month.
- All respondents indicated that their current housing met their needs.

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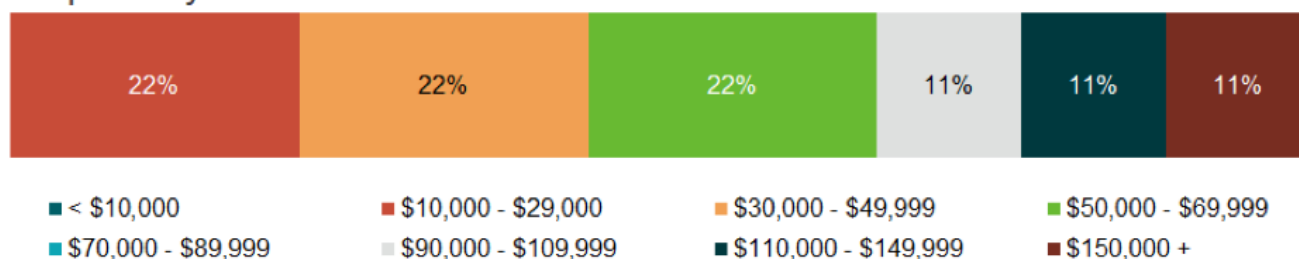
Response by Age



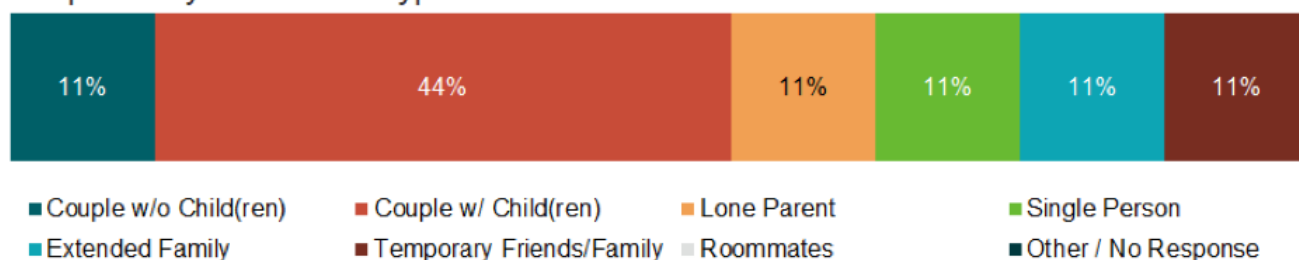
Response by Gender



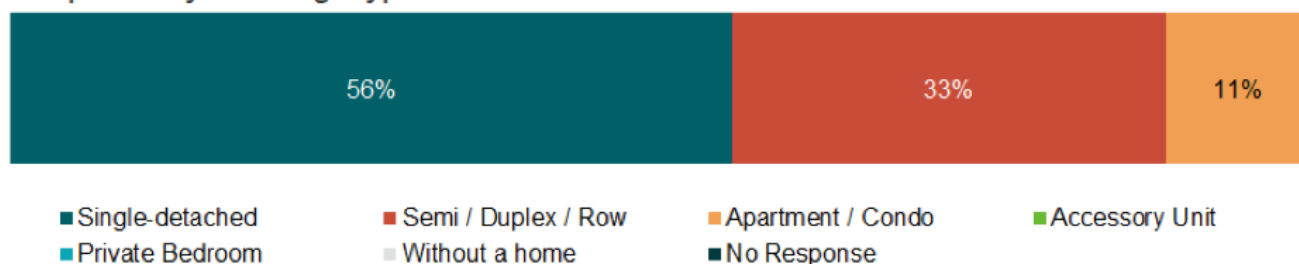
Response by Income



Response by Household Type

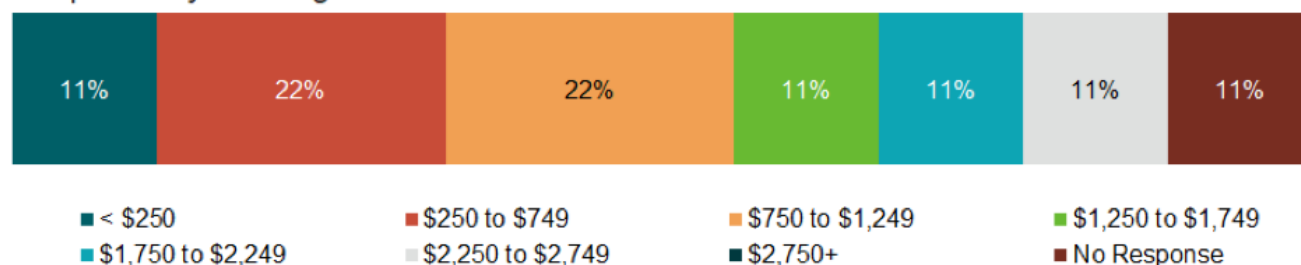


Response by Dwelling Type

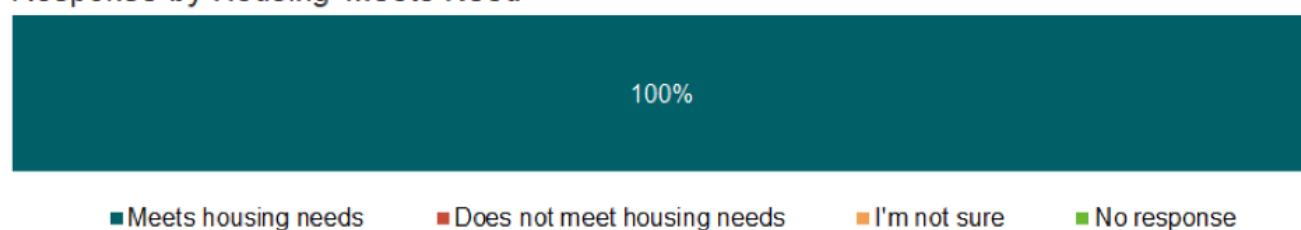


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Response by Housing Cost



Response by Housing Meets Need



2.4 KEY RECOMMENDATIONS

The following key recommendations emerged through the Housing Needs Report process. They respond directly to the findings identified in the Report and attempt to recognize the ability and limitations of Toquaht Nation's governance and policy approaches. Toquaht Nation is already supporting some of these recommendations and should continue to monitor progress moving forward. Key recommendations from this study are:

1. Expand Housing Portfolio to Enable Citizens to Return to Treaty Settlement Lands
2. Continue to Build Internal Housing Capacity
3. Monitor Housing Needs and Changing Housing Demands
4. Deepen Housing Partnerships and Participate in Regional Initiatives

Expand Housing Portfolio to Enable Citizens to Return to Treaty Settlement Lands

Additional housing options will enable Citizens to return to Treaty Settlement Lands. Many who participated in the engagement process indicated that a single-detached home, on lands, was their preferred housing option, but most indicated a willingness to consider attached housing, provided it had enough rooms for their family. Many multi-generational families are still best served by a single-detached home, but younger families and single Citizens are also looking for options. A diverse housing portfolio for Toquaht Nation should include investments in single-detached homes, attached homes like duplexes and triplexes, and could eventually include smaller, apartment-style dwellings.

Because serviced land is at a premium, the most efficient way of housing the most families is likely through a combination of increased density options and larger family options. When considering large economic development initiatives, use the opportunity to build housing and potentially mix commercial, tourist, and residential uses. Economic development areas are also more appropriate sites for denser housing uses to enable easy commuting and cheaper rent structures. Higher-density units are often most appropriate for seniors or Elders as well.

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Seniors and Elders typically need more at home care options and smaller housing units that are easier to maintain. Seniors and Elders are also more likely to be living with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. Many who participated in the study indicated smaller, ground-oriented units that enable more communal living would be ideal. Though most of the current housing demand is from young families, Elders' housing will continue to be an important consideration as that proportion of the population is expected to grow.

In addition to investments in housing on Treaty Settlement Lands, opportunities for investment in housing in Tofino, Ucluelet, or Area C may also become available through regional initiatives. In the absence of significant external funding for new development on Treaty Settlement Lands, increasing Toquaht Nation's rental options in those communities may present a viable path to reducing short-term need and expanding long-term assets.

Continue to Build Internal Housing Capacity

Many Nations struggle to manage all the functions of government while expanding housing development and managing an entire community's housing portfolio. Toquaht Nation staff identified this as a critical housing challenge. Staff not only have to develop and administer new units but are also both a government representative and a landlord. In a small community, it can be very difficult to collect rent, serve eviction notices, and prioritize repairs while maintaining kinship with your neighbours and fellow Citizens.

Toquaht Nation should consider hiring additional staff who are dedicated to navigating the housing development and operations environment or potentially work with a non-profit housing consultant who specializes in Indigenous housing management to build internal capacity. Strategic decision-making around outsourcing certain aspects of housing to a partner agency may increase Government capacity to address critical economic development and infrastructure projects.

Continue to Monitor Housing Needs

This study provides Toquaht Nation with a reasonable baseline measure of housing needs across the Nation. However, available data is far from perfect, and required indicators for this study are not necessarily the best mechanism to track internal needs. The data here can form the basis of a conversation around need with funders and can help prioritize housing interventions, but it can also be improved. Much of the data in this report is from 2016, when the last census was conducted. It is recommended that Toquaht Nation conduct this study again as new Statistics Canada data from the 2021 Census is released, likely in 2023, and continue to monitor need as it grows and changes in across Toquaht Nation.

Deepen Housing Partnerships and Participate in Regional Initiatives

Partnership with other West Coast communities emerged as one of the most compelling potential housing interventions for Toquaht Nation. Partnership and advocacy is an ongoing, and often unsung aspect of addressing affordable and appropriate housing. Government resources are limited, and Province and Federal government funding can be difficult to attract. Toquaht Nation and neighbouring municipal, regional, and Indigenous governments partners play a key role in building awareness of need and can continue to coordinate and collectively build on incentives, regulations, advocacy, and education initiatives.

Toquaht Nation should continue to support and actively participate in any regional housing working groups that emerge from this study. Where appropriate, Toquaht Nation should consider working with municipalities,

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regional governments, and other Indigenous governments to identify opportunities for resource sharing, site identification, and other land use planning activities. Toquaht is unique in that it has a potential land base for new economic and housing development. The most appropriate way to leverage that asset may be to collaboratively develop housing options that serve the entire region in addition to Toquaht Citizens.

2.5 EXISTING POLICY ENVIRONMENT

Toquaht Nation Housing Goals

In 2016, the Toquaht Nation Government adopted its Official Community Plan (OCP). Essentially, the OCP sets out priorities for growing the Toquaht Nation. Priorities include: the development of an enduring economic base, protection of the environment, and the nurturing of cultural values and practices. Unsurprisingly, housing is a topic of interest, for which there are four primary goals:

1. to ensure that members of Toquaht Nation live in safe, affordable, and adequate housing;
2. to bring Toquaht families home;
3. to build homes in a way that promotes the development of a strong community fabric; and
4. to build housing that is affordable, of high quality to withstand west coast weather conditions, and built to fit the changing needs of Citizens.

Crucial to the provision of housing is the understanding of how many Citizens may choose to return to the Village of Macoah. In other words, how many homes are necessary to meet Citizen demand over the short- and long-term.

Forecasting housing trends is an imperfect exercise, particularly for small communities. Large relative change in demand can be brought on by unforeseeable regional trends, requiring communities to adapt quickly. For instance, Toquaht Nation's 2016 Official Community Plan projected that 10 people would return to Macoah annually. This has not yet occurred. However, demand and/or a willingness to return does exist, which could bring about large relative change in the near-future if supply adapts accordingly.



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3 Demography

3.1 POPULATION

Current Population on Toquaht Nation Treaty Settlement Lands

Figure 3.1a highlights the total population for the Village of Macoah as of August 2021, the result of primary data collection by the Toquaht Nation Lands and Resources Department. It compares this primary data to West Coast Region estimates. Results indicate that Macoah was home to 32 people, of which 47% were male and 53% female.

Statistics Canada's 2016 Census reported that the Village of Macoah's total population was 19 residents, the same as 2006. If assumed to be an accurate total in 2016, recent numbers would suggest that the population on Toquaht lands increased about 68% over 5 years. Comparatively, the West Coast Region population may have increased 18% over that time.

Figure 3.1a: Total Population & Age Cohorts '21 and Percent Change '16-'21

		<20	20-39	40-49	50-59	60-69	70+	Total
West Coast	Population	1,120	2,395	860	560	630	560	6,125
	Proportion	18%	39%	14%	9%	10%	9%	100%
	%Δ '16-'21	9%	21%	22%	-10%	9%	96%	18%
Macoah	Population	5	7	2	5	7	6	32
	Proportion	16%	22%	6%	16%	22%	19%	100%
	%Δ '16-'21	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	68%

Source: derived from Statistics Canada & Toquaht First Nation

Registered Toquaht Nation Citizens

Indigenous and Northern Affairs Canada (INAC) provides annual registered population totals for First Nations in Canada. Included are on and off Toquaht Nation Treaty Settlement Lands totals, summarized for 2016 through 2021 (2020 was not available) in Figure 3.1b. In 2021, about 87% of Toquaht Nation Citizens lived outside of Macoah, with little change since 2016.

Figure 3.1b: Recent Historical Registered Toquaht Citizens, On & Off Toquaht Lands

	2016	2017	2018	2019	2020	2021
Total	152	156	155	155		152
On Toquaht Lands	20	20	19	19		20
Off Toquaht Lands	132	136	136	136		132

Source: Indigenous and Northern Affairs Canada

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Although the 2021 INAC total demonstrates that 20 people are within the Village of Macoah, this does not account for the non-registered population. Hence why the total population reported by the Toquaht Nation Lands and Resources is higher.

Median Age

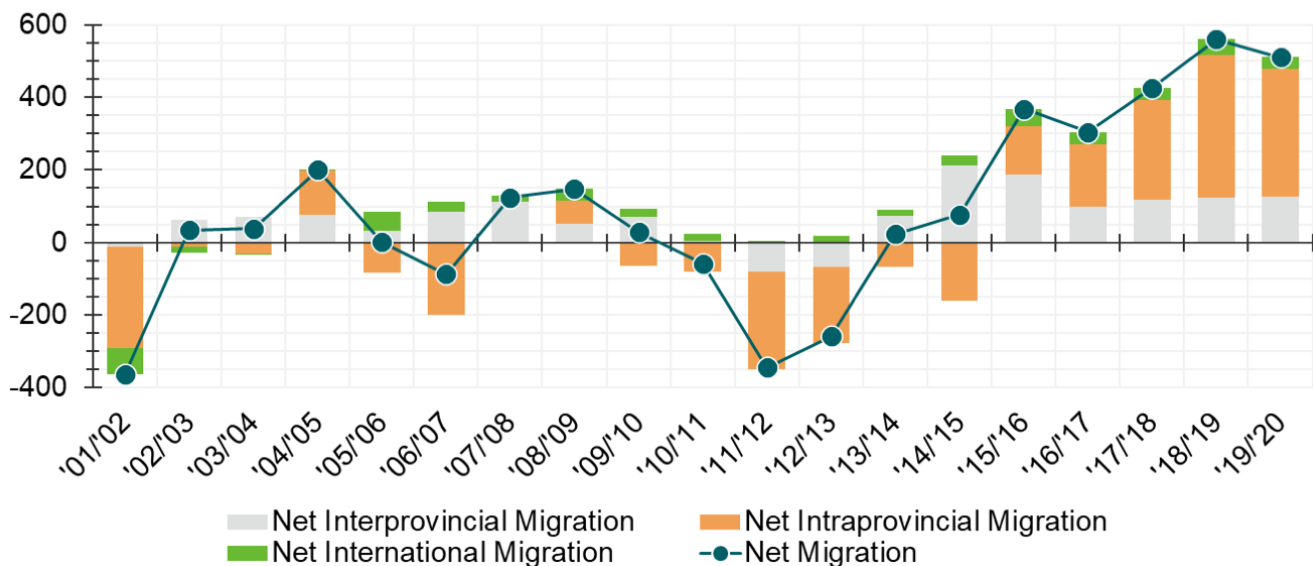
The West Coast Region is generally younger than the Alberni-Clayoquot Regional District (about 36.2 versus 46.6, respectively). The Indigenous population in the ACRD is even younger, reporting a median age of 29.0.

Locally sourced age cohort data (reported above) indicates that the median age of the Macoah population could fall between 50 to 59 years old, meaning that residents on Toquaht lands are generally older than overall Indigenous and West Coast populations. About 57% of the Macoah population is older than 50 years old.

Historical Migration (Regional District)

Statistics Canada reports on historical components of demographic growth, which refers to the in- and out-migration of people, whether within Canada's or British Columbia's borders, or between countries. Figure 3.1c summarizes these components, whose detail is only available for geographies as small as a Census Division (i.e. regional districts). Consequently, the vertical bars represent the cumulative impact of these in- and out-flows on the Alberni-Clayoquot Regional District (ACRD), while the dotted line indicates the net change in ACRD population from migration during a given year. Readers can find definitions of each term below in the Glossary section.

Figure 3.1c: ACRD, Net Migration of People



Source: Statistics Canada

WEST COAST HOUSING NEED AND DEMAND STUDY

Over the last two decades, the ACRD fluctuated between negative and positive net annual migration. Overall, Alberni-Clayoquot welcomed about 1,740 more people than it lost over the last two decades (or about 30 between 2006 and 2016). Substantial gains occurred within the last half decade, attracting nearly 2,170 people since 2015/2016.

Although detailed migration data is unavailable at the municipal level, it is reasonable to anticipate that some of these trends could influence Macoah and Toquaht Nation. Especially the elevated rates of in-migration as people/households appear to be choosing the small-town coastal lifestyle in Tofino and Ucluelet, which could spillover to First Nations people returning to their Treaty Settlement or Reserve lands.

Persons with Disabilities (British Columbia)

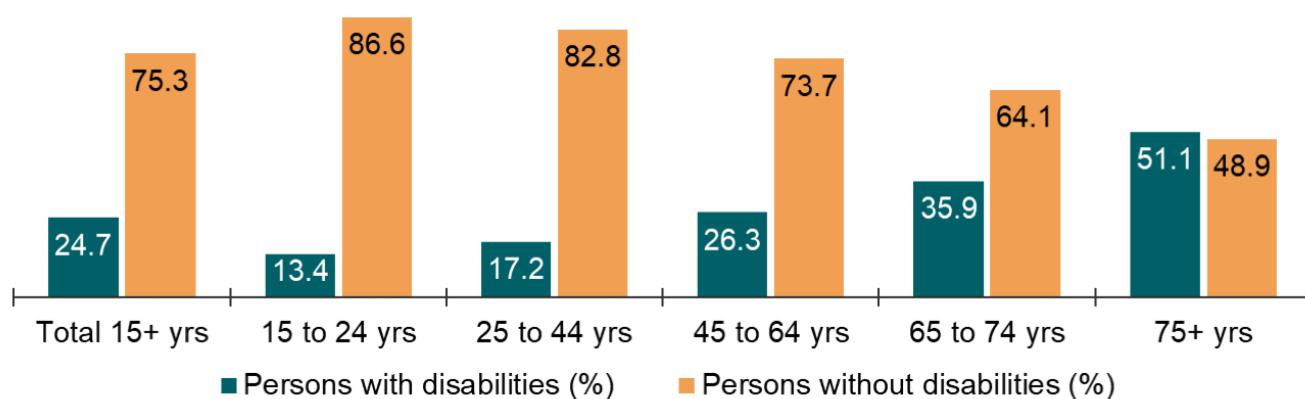
Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, offers national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or more disabilities. Unfortunately, data representing more granular geographies like Macoah are not available, meaning discussions must remain at the provincial level.

The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown. Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over:

- 29% had one type;
- 38% had two or three; and
- 33% had four or more.

In 2017, 926,100 British Columbians aged 15 years old or older reported having at least one disability, or about 25% of all residents in that age cohort.

Figure 3.1d: % of Population w/ 1+ Disability by Age Cohort, British Columbia, 2017



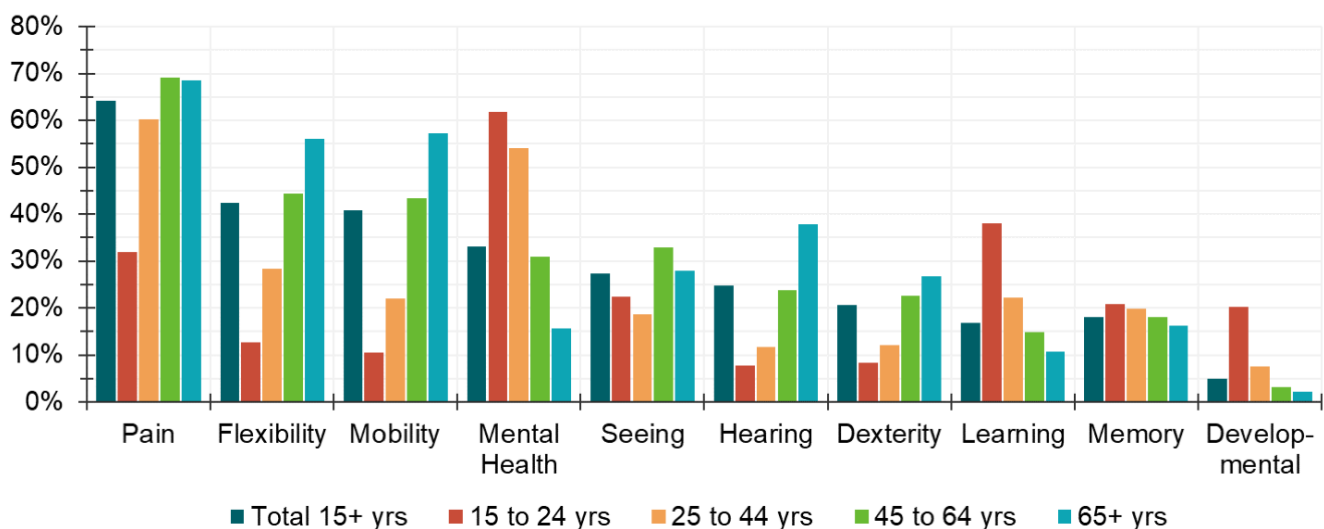
Source: Canadian Survey on Disability 2017

WEST COAST HOUSING NEED AND DEMAND STUDY

As residents age, the prevalence of disability increases. Statistics Canada reported that 42% of persons aged 65 or older had a disability. The rate of disability rises almost 10 points for those 75 or older. This increased prevalence among older cohorts is particularly important as said cohorts have historically and will continue to represent greater proportions of the overall population.

Overall, pain, flexibility, and mobility are the most prevalent types of disabilities (64%, 42%, and 41% of people experience either type, respectively). All three are most prevalent in older age.

Figure 3.1e: % of Disabled Persons w/ Specific Disability Type by Age, British Columbia, 2017



Source: Canadian Survey on Disability 2017

Mental health is next most prevalent (33%), with significantly higher prevalence among young adults. About 62% of people 15 to 24 years of age reported having mental health difficulties. The prevalence decreases across older cohorts.

The prevalence of disability highlights the importance of appropriate, accessible housing. In many cases, a dwelling's condition/layout does not match the needs of moderate to severe disabilities, impacting an individual and/or a household's quality of life.

Anticipated Population on Toquaht Nation Treaty Settlement Lands

In 2016, Statistics Canada reported a total population of 19 people. In 2021, the Toquaht Nation identified that the Village of Macoah had expanded to 32, marking a 68% growth over 5 years (13 residents).

According to the Toquaht Nation's 2016 Official Community Plan (OCP), a major goal for the Nation is "bringing people home." Many Citizens indicated that would consider moving back to Macoah, likely tied to improved infrastructure, housing, and employment opportunities. The OCP projected that 10 people would decide to move home annually between 2016 and 2026.

WEST COAST HOUSING NEED AND DEMAND STUDY

Since 2016, projections have not been met, with 13 net people moving to Macoah over 5 years. If historical absolute growth remains the same over the upcoming half decade, the Village may reach 45 people. If Official Community Plan projections begin to come to fruition, the total may be upwards of 82 by 2026.

3.2 HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a family with children, a family without children, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

Current Households on Toquaht Nation Treaty Settlement Lands

Toquaht Nation's primary data collection of August 2021 also provided datapoints related to dwelling types, tenure, and overall household totals.

In 2021, 18 permanent households (those who consider Macoah as their primary place of residence) lived in Macoah. In 2016, Statistics Canada reported a total of 9 permanent households, the same reported in 2006. If assumed to be an accurate total in 2016, total permanent households have possibly grown 100% between 2016 and 2021, a magnitude of change that is higher than that of population change during the same period.



WEST COAST HOUSING NEED AND DEMAND STUDY

In 2016, the estimated average household size was about 2.1. With faster growth for total households than total population, the average household size appears to have decreased to about 1.8 people per dwelling in 2021. This is not uncommon among communities who have the majority of their population above 50 years old. Comparatively, the average household size for Indigenous households in the ACRD is about 2.4.

Household Tenure

Based on the primary data, 10 existing year-round households rented their dwelling from Toquaht Nation, while 8 owned their lots/dwellings in 2021. Thus, about 56% of households rented in Macoah.

Anticipated Households & Housing Demand Impacts on Toquaht Nation Treaty Settlement Lands

Future household totals depend on two major components: 1) the change in population of the foreseeable future, and 2) the amount of people that make up a household.

Macoah's population may grow from 32 in 2021 to between 45 and 82 by 2026. The former assumes growth will match the number of residents added over the previous half decade; whereas, the latter (based on the 2016 OCP) projects 10 people will return to Macoah annually.

If we assume the average household size of future populations matches that of the Indigenous population in the ACRD, then there will be about 0.4 permanent households per person moving to Macoah (or 2.4 persons per household). This average household size assumption is also used within the 2016 OCP.

Given the above, there may be 5 to 20 new households in Macoah by 2026, or 23 to 38 total households. The variable range means there is considerable uncertainty for the future of Macoah's housing supply over the next few years. Toquaht Nation's vision (based on the OCP) is to grow by four or five residential units annually. The last five years have not met this vision, but the next half decade has potential. Toquaht Nation is already seeing pent up demand for its Nation-owned rental units, with 10 families on a waiting list for housing. Therefore, growth is attainable if supply is made available to meet demand.

It is also important to note that population and household forecasts do not consider the impact of the demand for units as secondary dwellings. Present estimates indicate two secondary homes exist within Macoah, with another set to break ground soon.

WEST COAST HOUSING NEED AND DEMAND STUDY

4 Economy

4.1 EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. Consequently, it is important to understand what trends may be occurring across the labour force.

Labour Force Statistics

The Glossary section defines participation, employment, and unemployment in regards to summarizing labour force activity.

In 2016, Statistics Canada reported a total Indigenous labour force of 2,525 people (those working or actively seeking work, and who are 15+ years old) in the ACRD, equating to a 58.2% participation rate. In other words, more people are contributing to the local or broader economy via employment than otherwise.

The labour force jumped close to 17% between 2006 and 2016. At the same time, total people in the non-labour force grew 51%. Canadian communities typically experience greater growth in the non-labour force versus the labour force. It is largely a consequence of a rapidly aging/retiring population. This trend appears to hold true for Indigenous peoples, and possibly the Village of Macoah whose population mostly above 50 years old.

Figure 4.1a: Regional Indigenous Population, Labour Force Statistics by Sex & Percent Change

	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	4,340	2,050	2,290	29.0%	22.4%	35.1%
In Labour Force	2,525	1,240	1,285	16.9%	2.5%	36.0%
Employed	2,140	1,015	1,125	17.6%	1.0%	38.0%
Unemployed	380	225	160	11.8%	9.8%	23.1%
Not in Labour Force	1,820	815	1,005	51.0%	75.3%	34.9%
Participation Rate (%)	58.2	60.5	56.1	-6.0	-11.7	+0.3
Employment Rate (%)	49.3	49.5	49.1	-4.8	-10.5	+1.0
Unemployment Rate (%)	15.0	18.1	12.5	-0.7	+1.2	-1.3

Source: Statistics Canada

Total female residents in the labour force grew about 36%, with total males increasing 3%. Female participation has historically been lower than for males, but became closer to parity as of 2016 with male participation falling nearly 12 points while female participation remained consistent.

WEST COAST HOUSING NEED AND DEMAND STUDY

In 2006, overall unemployment was recorded at 15.7% and decreased 0.7 points over the decade to 15.0%. Unemployment was higher among the male labour force.

Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. Figure 4.1b summarizes the Indigenous population's distribution of employment across NAICS industries, with a focus on an individual sex.

Figure 4.1b: Regional Indigenous Population, NAICS Industry of Employment by Sex, 2016

NAICS Code	Industry Title	Total People	% Share	By Sex	
				Female	Male
72	Accommodation & Food Services	410	16.9%	62%	38%
62	Health Care & Social Assistance	310	12.8%	85%	15%
44-45	Retail Trade	270	11.1%	50%	50%
11	Agriculture, Forestry, & Fishing	235	9.7%	20%	80%
31-33	Manufacturing	225	9.3%	18%	82%
91	Public Administration	205	8.5%	63%	38%
61	Educational Services	125	5.2%	81%	19%
23	Construction	115	4.7%	13%	87%
81	Other Services (excl. Public Admin)	105	4.3%	60%	40%
56	Administrative & Support	100	4.1%	55%	45%
48-49	Transportation & Warehousing	80	3.3%	20%	80%
71	Arts, Entertainment, & Recreation	65	2.7%	54%	46%
54	Professional Services	65	2.7%	75%	25%
41	Wholesale Trade	25	1.0%	0%	100%
22	Utilities	25	1.0%	0%	100%
53	Real Estate and Rental & Leasing	15	0.6%	100%	0%
51	Information & Cultural Industries	15	0.6%	50%	50%
21	Resource Extraction	15	0.6%	50%	50%
52	Finance & Insurance	10	0.4%	0%	100%
55	Management of Companies	10	0.4%	100%	0%
	Total Industries	2,425		51%	49%

Source: Statistics Canada

WEST COAST HOUSING NEED AND DEMAND STUDY

The three largest industries for Indigenous people in the ACRD based on employment (2016) were:

- (1) Accommodation & Food Services – 410 (16.9%);
- (2) Health Care & Social Assistance – 310 (12.8%); and
- (3) Retail Trade – 270 (11.1%).

The three industries (above 20 people) with the greatest proportion of female employees (2016) were:

- (1) Health Care & Social Assistance – 85%;
- (2) Educational Services – 81%; and
- (3) Professional Services – 75%.

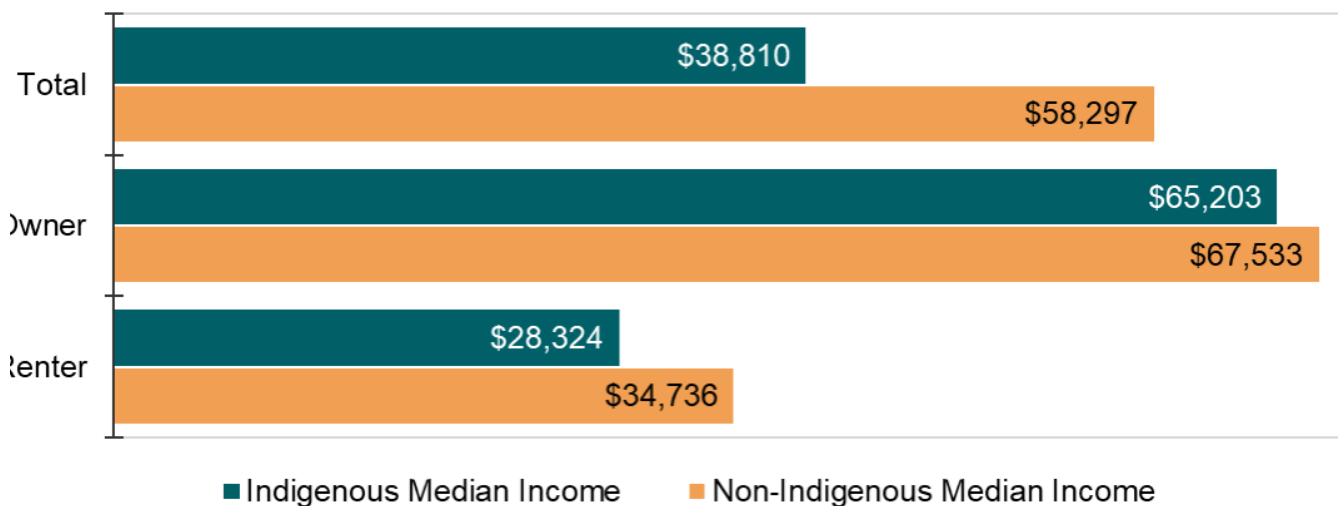
4.2 INCOME

Income data refers to one year prior to a Census. For instance, income from the 2016 Census reflects income from the 2015 tax year. No income data is available for the Village of Macoah. The following demonstrates what Indigenous household incomes are in the ACRD.

Overall, the Indigenous median before-tax household income in 2015 was about \$38,810. Owner households earned about \$65,203, while renter households earned about \$28,324.

The typical relationship is that renter households earn less than half as much as households living in owner-occupied housing. Figure 4.2a illustrates how these relationships differ between Indigenous and non-Indigenous household in the ACRD.

Figure 4.2a: Median Before-Tax HH Income by Tenure & Indigenous Identity



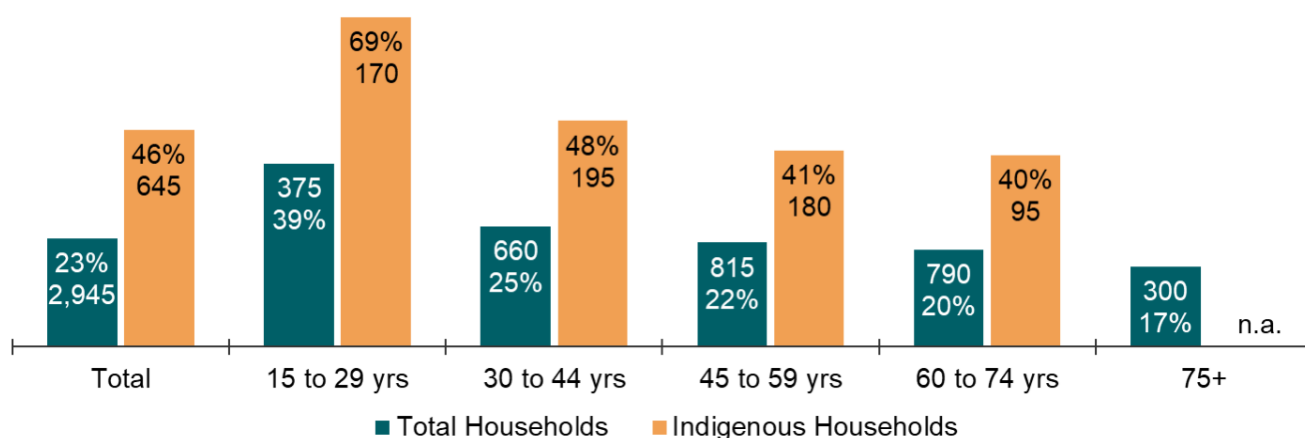
Source: Statistics Canada

WEST COAST HOUSING NEED AND DEMAND STUDY

4.3 LOW-INCOME HOUSEHOLDS (ACRD WIDE)

The Low-Income Measure After-Tax (LIM-AT) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. "Adjusted" refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

Figure 4.3a: Total & Indigenous Households (ACRD), LIM-AT Prevalence by Age Cohort, 2015



Source: Statistics Canada

In 2016, about 46% of Indigenous households in the ACRD (645) were below the LIM-AT threshold. Of those 645, about 170 were young adults (or 26% of the cohort's total households). About 69% of young adult households were below the LIM-AT.

WEST COAST HOUSING NEED AND DEMAND STUDY

5 Housing

5.1 HOUSING INVENTORY

In 2016, Statistics Canada reported that Macoah had 11 total dwelling units (9 of which were occupied by usual year-round residents). No dwelling type information is available for that time period. Toquaht Nation's 2021 data indicates that 20 dwelling units existed at the time of collection, of which two were secondary residences (not the owner's permanent home).

Of the 20 units, 10 are rentals. Eight units belong to 4 duplexes with 2- and 3-bedroom units. Two were single-detached homes.

The remaining 10 owned lots/units are predominantly single-family homes, with one recreational vehicle (RV). The RV and one single-family unit are used as a secondary residence.

Three lots are in the early stages of new single-family development. One will be occupied permanently, while the other two will likely be secondary residences. One of these lots has the existing RV on it.

As of November 2021, two additional lots had been approved for fee-simple ownership and the transfer process was underway. Both lots will likely be developed as secondary residences.

Figure 5.1a: Current & Upcoming Macoah Housing Inventory

	Dwelling Type	Units	Occupancy	Size	Build Year
Nation Owned Rental Units	Duplex	8 units (4 dwellings)	Year-round	6x2 bedroom 2x3 bedroom	2017
	Single-family	2 units	Year-round	1x5 bedroom 1x4 bedroom	early 1990s
Citizen Owned Units / Lots	Single-family	8 units	Year-round	unknown	early 90s
	Single-family	1 unit	Year-round	unknown	under development
	Single-family	1 unit	Secondary	unknown	2020
	Single-family	1 unit	Secondary (likely)	unknown	under development
	Recreational Vehicle	1 unit	Secondary	unknown	unknown
	unknown	2 lots	Secondary (likely)	unknown	application submitted

Source: Toquaht Nation

WEST COAST HOUSING NEED AND DEMAND STUDY

5.2 RENTAL HOUSING

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see Glossary). Only Port Alberni meets CMHC's criteria among all ACRD communities, leaving a considerable gap about the cost of renting in small municipalities, on Treaty Settlement or Reserve lands, in rural areas.

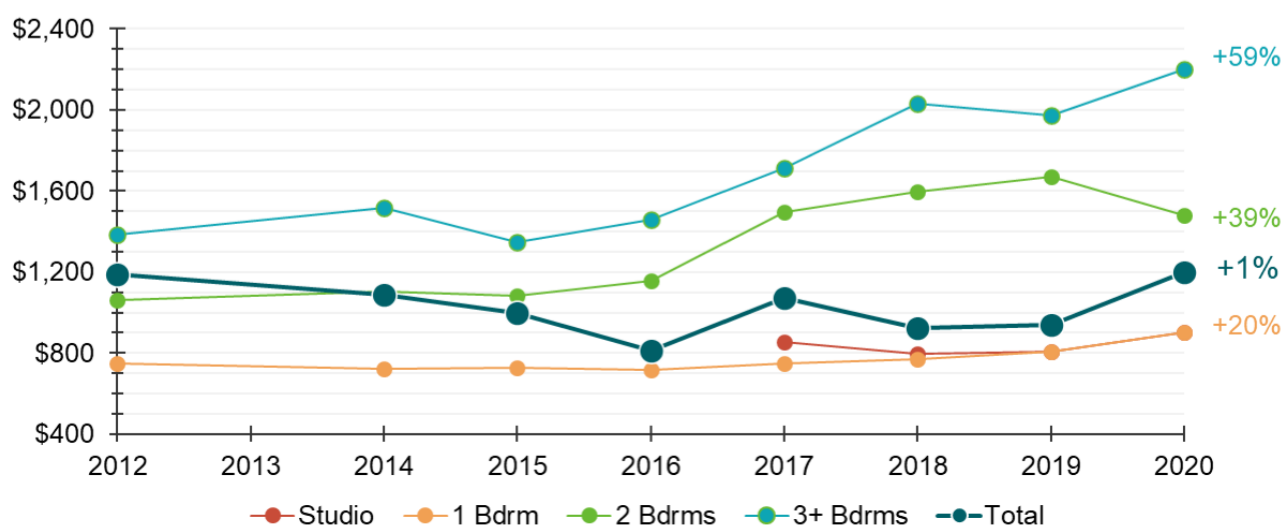
Thankfully, the Coastal Family Resource Coalition, a multidisciplinary network of health and social service providers, has put time and effort into scanning local classified ads for rental units, collecting unit rents and characteristics within the Districts of Tofino and Ucluelet since 2012. Unfortunately, similarly detailed data is unavailable for Citizens of Toquaht Nation. Nevertheless, Tofino and Ucluelet data offers a glimpse at what the overall trends in rental housing prices may be in the West Coast and what Citizens may expect if they were considering renting in either district. Figures 5.2a summarizes the change in rents by unit size.

Since 2012, overall rent prices may have grown 1% (in 2020 dollars). Comparing solely to 2012 does not paint the whole picture, as local data would suggest there was a dip in prices in 2016, which has since recovered. From 2016 to 2020, the median rent rose 73%.

The main contributor to the irregular overall trend is how the sample rents are distributed. Since 2012, about 54% of collected rents were for 1-bedroom units, 22% were for 2-bedrooms, and 21% were for 3+ bedrooms.

If we solely look at trends by unit size, we see that rents for 1-bedroom may have increased 20%, 2-bedrooms 39%, and 3+ bedrooms 59% since 2012.

Figure 5.2a: Tofino & Ucluelet, Historical Median Rent Prices (2020 dollars), % Change '12-'20



Source: Coastal Family Resource Coalition

WEST COAST HOUSING NEED AND DEMAND STUDY

5.3 HOMEOWNERSHIP / RESIDENTIAL REAL ESTATE MARKET

The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes. With access to high level BC Assessment data, we are able to report on these two topics at the local level.

BC Assessment sales data is unavailable for Toquaht Nation; thus, its local sale volumes and prices cannot be expressed and observed. Similar to the Rental Housing section, this report elects to provide overall West Coast Region residential real estate trends for context on how expensive nearby communities can be if Toquaht Nation Citizens considered purchasing outside Nation lands.

Sales Activity

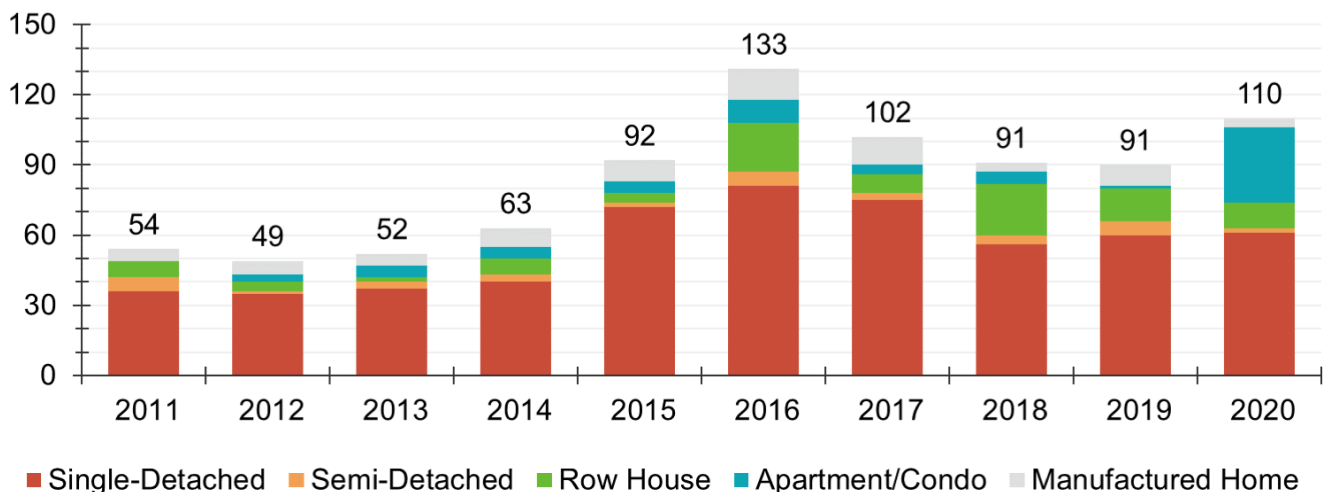
Residential sale volumes over the last decade appear relatively cyclical, with peaks occurring every 5 years or so. Over the observed cycle, it would appear the base total sales has increased.

The highest year of real estate activity occurred in 2016 with 133 home sales, followed by 110 transactions in 2020.

Since 2011, single-detached homes have made up about 66% of the West Coast's sold properties, followed by row houses (12%), manufactured/mobile homes (9%), and apartments/condos (8%).

Apartments/condos exhibited its greatest share of sales in 2020 (29%, or 32 sales), all of which came from the District of Tofino and likely attributed to the sale of new condos within the same development or few developments.

Figure 5.3a: West Coast, Historical Sales Volumes



Source: BC Assessment

WEST COAST HOUSING NEED AND DEMAND STUDY

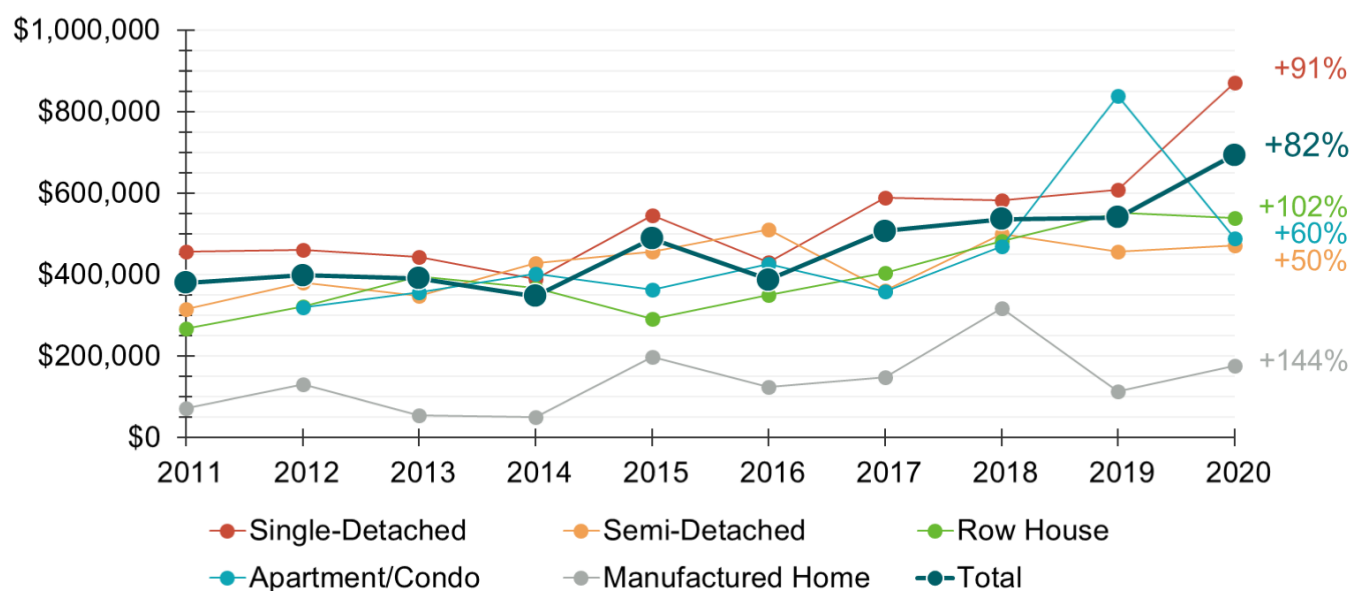
Sale Prices

BC Assessment reports sale prices for multiple dwelling types. Figure 5.3b shows what the average price is per dwelling type, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall, West Coast home prices appreciated 82% since 2011 (about \$380,400 to \$694,100). Single-detached homes, as the majority dwelling type sold, helped elevate the cost of housing over the decade, rising 91% (\$456,100 to \$871,400). Row house and manufactured home price appreciation also contributed, growing 102% (\$266,900 to \$538,100) and 144% (\$72,000 to \$175,900), respectively.

Data suggests that price appreciation has not been consistent on an annual basis, with a dip in 2014 and a sizeable jump in after 2019. Without 2020, annual appreciation was about 4%. Adding the 28% single year increase from 2019 to 2020 pushes the decade's annual growth rate to 6%.

Figure 5.3b: Historical Median Dwelling Prices (2020 dollars), Percent Change '11-'20



Source: BC Assessment

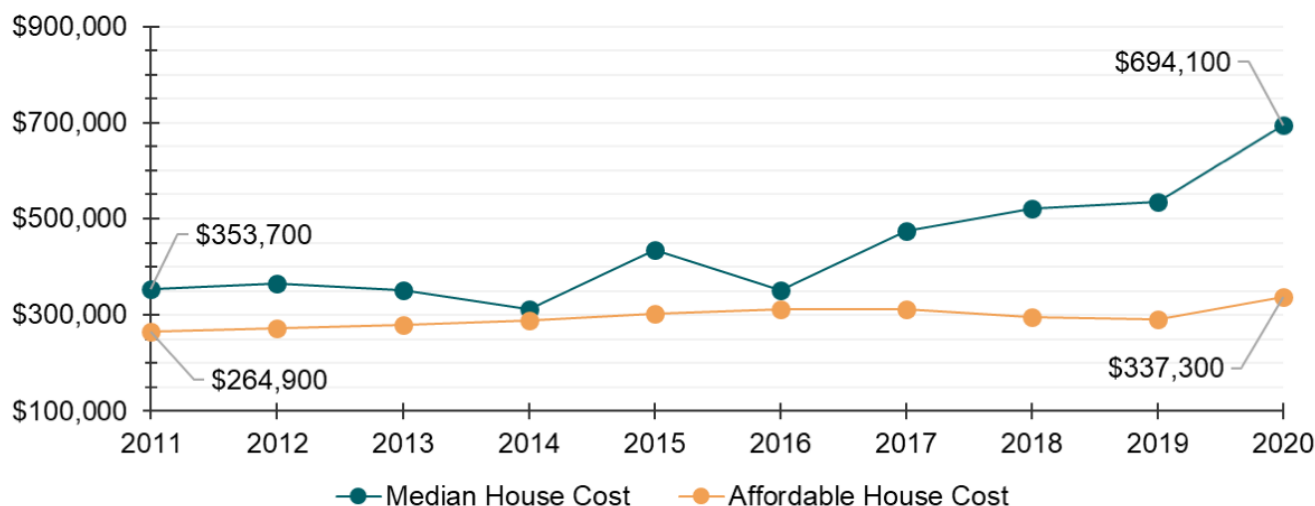
Adjusting prices for inflation (e.g. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, overall prices increased 96% when unadjusted, meaning inflation made up about 15% of the increase in price over the decade.

Affordability

Figure 5.3c offers a perspective on the cost of local housing by comparing the cost of the median home in the West Coast versus the cost of that the median income could possibly afford in a given year. The purpose is to highlight the impact of changing incomes on affordability, particularly for first-time home buyers; households who have built up significant equity via real estate are generally more capable of affording local housing.

WEST COAST HOUSING NEED AND DEMAND STUDY

Figure 5.3c: Median Home Cost vs Estimated Affordable Home Cost



Source: derived from BC Assessment, & Statistics Canada

The West Coast's estimated median income was less than that of the BC median (\$61,417 versus \$69,995 in 2015). Estimates suggest that over the first half of the last decade, the median household income could not generally afford the median home offered on the market; however, the gap between the two prices did not vary greatly, suggesting that real estate market conditions remained relatively stable.

By 2016, the affordable cost and actual (median) cost of a home looked to have hit a near equilibrium. This would not last, as the difference between the two began to expand until it hit its greatest disparity in 2020, an estimated \$357,000 difference. In 2020, the median income earning first-time home buyer could afford less than 50% of the median home price.

With lower median incomes among Indigenous households in the ACRD (\$38,810 in 2015), the difficulty to achieve market ownership within the West Coast Region is even greater.

5.4 NON-MARKET HOUSING

BC Housing provides annual counts regarding the provision of non-market housing within communities and across regions like the ACRD. The data, collected in March 2021, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

Facilities & Programs

As of March 31, 2021, the BC Housing supports emergency shelter or homeless housing for 155 people in the ACRD. This includes 135 units for those needing transitional housing and assisted living, and 218 units of independent social housing. In March, 274 individuals or households received rental assistance for private market dwellings, 73% of whom were seniors or Elders.

WEST COAST HOUSING NEED AND DEMAND STUDY

The City of Port Alberni's non-market housing contributions make up 90% of ACRD services. The remaining 10% share is distributed across the district municipalities and electoral areas. BC Housing does not have information regarding non-market housing units for Toquaht Nation Citizens or Citizens receiving rental assistance. Figure 5.4a shows how many people/households benefited from non-market housing across the ACRD.

Figure 5.4a: Non-Market Housing Facilities & Programs, March 31 2021

Alberni-Clayoquot Regional District

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
92	40	23	155	79	40	16	135	118	100	218	46	199	29	274	782

Source: BC Housing

Non-Market Housing Waitlist

As of June 2021, the BC Housing wait list had 109 total applications from ACRD residents that had not yet been fulfilled, including: 64 families, 10 residents with disabilities, and 17 seniors. Like for services, the greatest visible demand comes from Port Alberni (91% of applications). Based on available information, there was no information regarding applicants who are Citizens of Toquaht Nation.

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. The unavailability of options in rural communities also serves as a deterrent to applying to urban services, especially when social (family and friends) supports may not be in these urban centres or if residents simply wish to remain in their community (like seniors or Elders aging in place).

WEST COAST HOUSING NEED AND DEMAND STUDY

6 Regional Indigenous Housing Need

Statistics Canada defines housing need using three set of criteria: suitability, adequacy, and affordability. The Glossary section provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when shelter costs exceed 30% of before-tax household income. If any household experiences one or more of these criteria, Statistics Canada classifies them as living in “Core Housing Need,” the catch all metric for housing hardship.

Core Housing Need data, including its housing criteria components, is unavailable for the Village of Macoah, nor for the entirety of Toquaht Nation. As such, this report speaks to higher level trends. Unlike earlier sections, the following information reflects only the Indigenous population of the Alberni Clayoquot Regional District. Unfortunately, it does not specifically reflect only Citizens of the Toquaht Nation.

6.1 AFFORDABILITY

In 2016, Statistics Canada reported that 39% of Indigenous households in the ACRD lived in a home that put them outside their financial means (meaning, they allocated more than 30% of their before-tax household income to shelter costs). Comparatively, 24% of all ACRD households and 34% of Indigenous households across BC had elevated shelter expenses relative to incomes.

Figure 6.1a: Unaffordable Housing by Household Tenure



Source: Statistics Canada

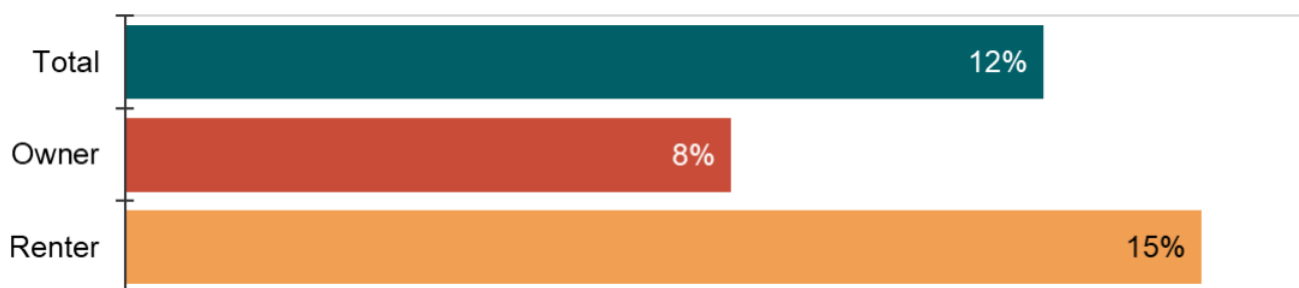
Renter households are more likely to deal with the burden of unaffordable housing. About 52% of Indigenous renting households paid more than 30% of their income versus about 18% of owners. This hardship largely stems from the higher proportion of renting single income households.

WEST COAST HOUSING NEED AND DEMAND STUDY

6.2 ADEQUACY – PREVALENCE OF MAJOR REPAIRS

In 2016, Statistics Canada reported that 12% of Indigenous households in the ACRD lived in a home that needed major repairs. Again, the greatest prevalence is among renting households, 15% versus 8% for owners.

Figure 6.2a: Inadequate Housing by Household Tenure



Source: Statistics Canada

Comparatively, 9% of all ACRD households and 12% of Indigenous households across all of BC lived in a home that required major repair.

Toquaht Nation data from 2021 suggests that many of the Citizen-owned single-detached homes in Macoah are in need of repair, ranging from minor to major.

6.3 SUITABILITY – OVERCROWDING

In 2016, Statistics Canada reported that 10% of Indigenous households in the ACRD lived in a home that was too small for their needs (overcrowded). Unsuitable dwellings appeared to affect renter households to a larger degree than renters.

Figure 6.3a: Unsuitable Housing by Household Tenure, 2016



Source: Statistics Canada

Comparatively, 3% of all ACRD households and 8% of Indigenous households across all of BC lived in overcrowded conditions.

WEST COAST HOUSING NEED AND DEMAND STUDY

6.4 CORE HOUSING NEED

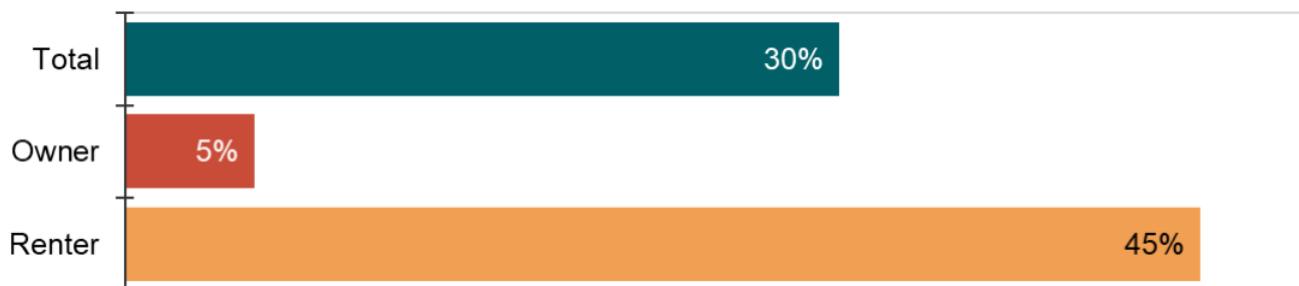
If a household is in Core Housing Need, it means that they experience at least one of the previously mentioned hardships, but with one major difference: affordability is not only whether expenses surpass the 30% threshold. It also takes into account whether an affordable, adequate, and suitable alternative option exists in the market (given a household's needs). Put simply, Core Housing Need filters out those who voluntarily spend more money on housing because their means (generally) allow them to or those who choose to live in unsuitable and inadequate housing when their incomes facilitate otherwise. For example, a household earning \$300,000 could spend a significant portion of their income on housing, when cheaper options are available, without seriously impacting their ability to afford other necessities.

Core Housing Need may overcount total households experiencing financial hardship from housing, particularly for owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family need. That said, most households in Core Housing Need do experience financial hardship.

Statistics Canada reported that 30% of Indigenous households in the ACRD lived in Core Housing Need. Among owner households, the rate was 5%, while renter households experienced substantially higher proportions of need at 45%.

Comparatively, 15% of all ACRD households and 24% of Indigenous households across all of BC lived in precarious housing, based on quality, size, or cost.

Figure 6.4a: Core Housing Need by Household Tenure



Source: Statistics Canada

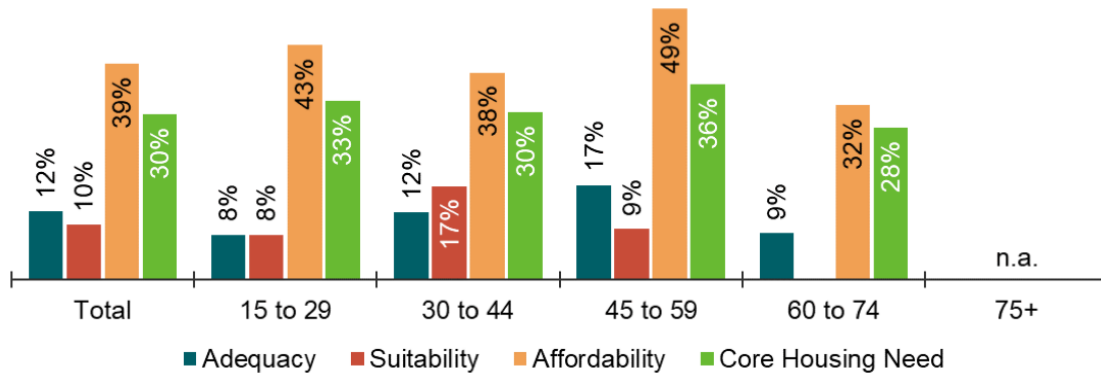
In 2015, total households in core need earned a median before-tax income of about \$19,600 (or 35% of ACRD's overall median income). Based on Statistic's Canada 30% affordability threshold, a household earning said income could only reasonably pay \$490 a month on shelter.

6.5 HOUSING NEED BY MAINTAINER AGE

Housing need differs based on the age of the household. For instance, inadequate and unsuitable dwellings are less common among young adult Indigenous households, possibly due to younger people requiring less space and quality as they navigate early adulthood. Overcrowding increases in years with greatest likelihood of children.

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Figure 6.5a: Housing Criteria by Tenure & Family Type, 2016



Source: Statistics Canada

Unaffordability is generally high among most age cohorts, but more so among young adults (43%) and middle-aged adults (49%).

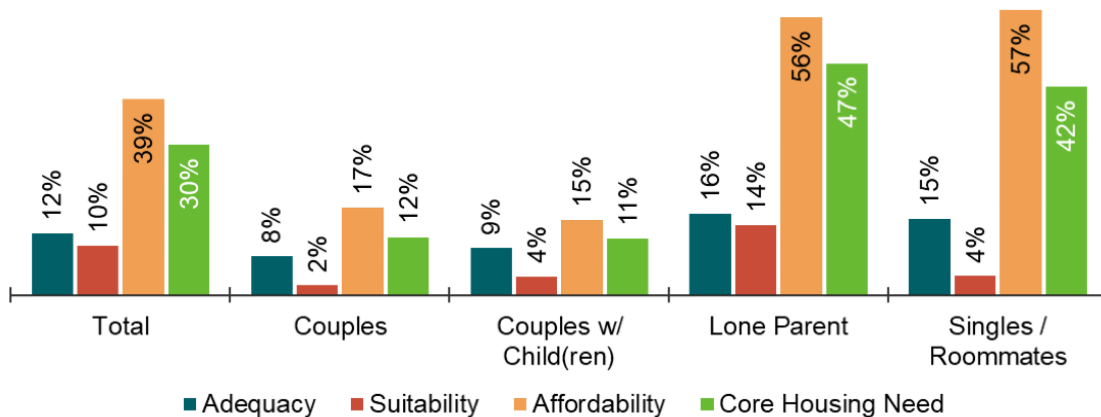
Due to their higher prevalence of inadequate and unaffordable housing, middle-aged adult Indigenous households reported the greatest rate of Core Housing Need of the defined cohorts.

6.6 HOUSING NEED BY FAMILY TYPE

Tied to income, couples (with or without children) are usually more likely to reasonably afford their accommodation and can access adequate housing as a result. Single income households, like lone parents and single person/roommate living situations, reported elevated rates of financial difficulty revolving around shelter (56% to 57%).

Both lone parent and single person/roommate households demonstrated higher rates of living in inadequate housing (15% to 16%). The former reported the most substantial percentage of overcrowding (14%), unsurprising given the additional complexity of acquiring appropriately sized housing to accommodate children.

Figure 6.6a: Housing Criteria by Tenure & Family Type, 2016



Source: Statistics Canada

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7 Glossary

“activity limitation” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

“bedrooms” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“census” means a census of population undertaken under the Statistics Act (Canada);

“census agglomeration (CA)” Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

“census dissemination area (CA)” is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“census dissemination block (DB)” is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

“census division (CD)” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Alberni-Clayoquot Regional District);

“census family” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“census subdivision (CSD)” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

“child” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“commuting destination” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“components of demographic growth” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

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“emigrant” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

“immigrant” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“interprovincial migration” refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

“intraprovincial migration” refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

“non-permanent residents” refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

“core housing need” is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

“adequate housing” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“affordable housing” means that household shelter costs equate to less than 30% of total before-tax household income;

“suitable housing” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

“dissemination area (DA)” refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“dwelling” is defined as a set of living quarters;

“dwelling type” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

“single-detached house” means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

“semi-detached house” means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

“row house” means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not

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having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

“duplex” (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

“apartment in a building that has five or more storeys” means a dwelling unit in a high-rise apartment building which has five or more storeys;

“apartment in a building that has fewer than five storeys” means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

“mobile home” means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

“economic family” refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

“employment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

“equity seeking groups” are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups

are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

“extreme core housing need” has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“family size” refers to the number of persons in the family;

“full-time equivalent (FTE) student” represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

“household” refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

“owner household” refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

“renter household” refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

“household maintainer” refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

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“household size” refers to the number of persons in a private household;

“household type” refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

“Indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

“labour force” refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

“living wage” means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

“low-income measure, after tax,” refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

“migrant” refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

“mobility status, one year” refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

“NAICS” means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“NAICS industry” means an industry established by the NAICS;

“participation rate” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“primary rental market” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“precarious housing” means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

“Rental Market Survey” refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

“secondary rental market” means a market for rental housing units that were not purpose-built as rental housing;

“shelter cost” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

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“short-term rental (STR)” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“STR – commercial market” refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“STR – total market” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“subsidized housing” refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

“tenure” refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“unemployment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

“vacancy” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.



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