



Toquaht Nation Housing Strategy

2026-2035

Wiser



Toquaht Nation
Tradition Transcending Time

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Executive Summary

Overview

This Housing Strategy (the 'Strategy') identifies the housing-related needs of the Toquaht Nation community and lays out a phased action plan for the Nation to address them. This work draws upon existing Toquaht strategies, policies, and data, along with updated community priorities and needs related to housing gathered from a community survey, an open house, and extensive input from Toquaht Executive leadership and staff. Additionally, background knowledge of other housing strategies and roadmaps for local and Indigenous governments have been considered to apply lessons learned for the Nation.

The intent of the strategy is to provide direction to Toquaht Nation on strategic actions to address community housing needs over the next ten years (2026 - 2035) using a phased approach. The document will enable Toquaht to plan to meet community needs for housing in a more proactive and ongoing way and support the continued growth of a resilient community and membership going forward.

The report has three main parts.

Part 1 Summary: Community and Housing Profile

Part 1 of this report summarizes background information about Toquaht Nation, its lands, relevant policy documents, as well as community demographics.

This section emphasizes the distinctiveness of Macoah, a small, remote community with approximately 40 residents, characterized by an older average age compared to neighbouring areas and the broader Toquaht population. The section also addresses Macoah's current vulnerability to coastal inundation and tsunami hazards and puts the Housing Strategy in the context of plans to relocate the community to a safer, elevated site known as Section 38 or Upper Macoah.

Additionally, Part 1 presents an inventory of the housing assets in Macoah, categorized by type, and assesses the condition of these existing structures. The section also summarizes ongoing capital projects at various stages of planning on Toquaht lands.

Together, this section establishes the foundational background for the Housing Strategy by outlining the policy context, demographic realities, status of housing stock, and the unique risks and opportunities facing Macoah, which inform the phased action plan guiding future housing development.

Part 2 Summary: Community Housing Needs

Part 2 of the report examines community housing needs through the following components:

- Summary of the 2021 West Coast Housing Needs Assessment (HNA) for Toquaht Nation
- Summary of regional housing context
- Summary of community perspectives on housing needs from surveys, open houses, and interviews conducted with staff and Executive leadership
- Population estimates for Toquaht Nation lands for 2026 - 2035
- Estimates for the number of new homes needed over the short-, medium- and long-term
- Recommended numbers of bedrooms to target in new homes
- Recommended targets for adaptable and accessible units for new homes

Population forecasts indicate that the population in Macoah could grow to anywhere from 66 to 148 residents in 2036. It is expected that actual growth will depend on several factors, including availability of housing, as well as employment opportunities and availability of services and amenities.

The updated housing needs analysis shows that approximately 68 new homes are needed on Toquaht lands by 2036, with an immediate need for roughly 40 of these units to be developed in the short-term (2026-2027). This includes:

- 24 existing homes that must be replaced due to coastal hazard risk or poor condition;
- 10 homes for families currently on the housing waitlist and additional households who have expressed a desire to return to Toquaht lands in the short-term; and
- 6 housing units for staff working at the Government House currently under construction and workers completing critical construction and infrastructure projects.

It is recommended that Toquaht Nation pursue development of an additional 9 units between 2028-2030, and 19 additional units between 2031-2036 to accommodate additional population growth, employees and service providers needed to support community growth.

Part 3 Summary: Housing Strategy and Actions

The final part of the report contains consideration for housing development for the Toquaht community, as well as actions to address the housing-related needs of community members over the next ten years (2026 - 2035). It is anticipated that support from multiple Toquaht Nation departments will be required to support implementation of these actions.

Each topic is grouped under an overarching category that is also provided with a rationale, considerations, estimated resources required. The actions fall into these four categories:

A. Policy and Governance Improvements

- Actions to improve housing outcomes that relate to creating or improving policies and procedures, strengthening governance practices, and building capacity to advance housing goals.

B. Asset Management and Infrastructure Planning

- Actions to manage and maintain existing assets and develop a long-term plan for infrastructure upgrades and improvements that will be required to support housing.

C. Development of Housing

- Actions related to direct investments to expand housing options for Citizens through capital projects.

D. Partnership Building, Funding, and Advocacy

- Actions to address the housing needs of Citizens that involve the development of partnerships or advocating with other governments or entities

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Introduction

Project Overview

This Housing Strategy (the 'Strategy') outlines the housing-related needs of the Toquaht Nation community and presents a phased action plan for the Nation to address these needs. The strategy is informed by existing Toquaht strategies, policies, and data, as well as updated community priorities and requirements obtained through a community survey, two open house events, and comprehensive input from Toquaht staff and leadership.

The purpose of this strategy is to guide Toquaht Executive leadership and staff in identifying and implementing the most effective actions to meet community housing needs, establishing a systematic approach for the next ten years (2026-2035).

Project Background

Toquaht Nation has recently undertaken strategic planning work that prioritizes housing, both for returning and local Citizens, staff and service providers, as well as potentially socio-economic housing opportunities and partnerships. Leadership seeks to ensure lands are planned and developed in a way that reflects Citizen priorities, while maximizing long-term sustainability. This Housing Strategy is designed to help achieve these objectives by outlining practical steps for both short- and long-term housing and infrastructure development.

Toquaht Nation has about 186 Citizens, with about 23 Citizens living on Toquaht Treaty Settlement Lands (TSL) centered around the community of Macoah (total population of 40). An increasing number of Citizens and staff have expressed the desire to live on Toquaht lands in recent years, however, accommodating a growing population will require comprehensive planning and community engagement to ensure suitable housing and services are available, both now and in the future. Therefore, a holistic assessment of community housing needs is essential to determine what types of housing should be developed, appropriate timelines, and to identify opportunities based on land resources, infrastructure requirements, and available funding options.

Project Goals and Objectives

The goal of this project is to create a Housing Strategy that provides direction for Toquaht to meet the housing-related needs of community members over the next 10 years (2026 - 2035), including identification of funding options.

The following project objectives have been identified in achieving the project goal:

1. Understand current and forecast future housing needs for the Toquaht community and Citizens currently living outside of Toquaht Nation lands.

2. Identify existing constraints to Toquaht housing (e.g., policies, OCP, infrastructure).
3. Identify strategies and an implementation strategy to meet future housing needs of community members currently living both on and outside of Toquaht Nation lands.
4. Identify funding opportunities, as they arise throughout the project, to support housing-related policy, planning and capital projects and position Toquaht for successful funding applications.

Project Approach and Methods

The following steps were agreed upon during the scoping and Project Charter process with the project team, in order to meet the agreed upon project objectives.

1. Review of relevant background materials
2. Creation of an inventory of existing housing stock on Toquaht lands
3. In-person site visit
4. Virtual and in-person meetings with members of the Executive and key staff members
5. Engagement of community members to identify housing needs through a virtual survey and two in-person community open houses
6. Forecast of future housing needs (including different typologies) based on historic growth rates and past housing needs assessments
7. Identification of strategies to meet future housing needs
8. Identification of proposed actions for the strategy and drafting of recommendations for the implementation of the strategy
9. Submission of draft report to the project team and review with the project team
10. Revision of actions and strategies based on feedback
11. Presentation of the draft Housing Strategy to Toquaht Executive leadership for feedback
12. Final revisions based on feedback from Toquaht Executive leadership

Part 1: Community and Housing Profile

This part of the document provides a comprehensive overview of Toquaht Nation, its land holdings and governance structure. To frame the current context for housing on community lands, the Nation's strategic priorities and guiding policies are outlined, particularly those related to housing development, including the Housing Act and Housing Regulation. In addition, the inventory and condition of existing housing stock on Toquaht lands are summarised alongside ongoing and planned capital projects. Finally, a brief community profile is established through analysis of demographic data.

About Toquaht Nation

On the Nation's website, the Toquaht (tuk^waaʔath) people are described as the people of Toquaht Bay, Mayne Bay and western Barkley Sound. Toquaht is one of the Nuuchahnulth Nations who have lived along Vancouver Island's west coast for over 10,000 years.

While Toquaht Nation has endured significant challenges due to disease and warfare during the 19th century, we remain resilient, standing as one of the smallest members among the nuučaan̓ul family of Nations.

Of about 186 Citizens, approximately 23 live in Macoah, a community of 40 people total, accessible off Highway 4 that connects Port Alberni with the West Coast of Vancouver Island. The majority of Toquaht Citizens live outside of Macoah, most in other communities on Vancouver Island, including Ucluelet, Port Alberni, and Victoria.

Governance

Toquaht Nation uses a "hybrid" governance structure, described as "a unique blend of hereditary and elected leaders". Three main bodies are part of this structure, including the People's Assembly, Council, and the Executive Branch of Council (the Executive).

*The **People's Assembly** includes the entire masčim (people who make up the community). They meet quarterly to give direction and input to the Toquaht Council.*

*The **Toquaht Council** is made up of two hereditary leaders and three leaders elected by Toquaht Citizens. The Council is responsible for advancing initiatives and enacting laws, known as acts, on behalf of Toquaht Citizens.*

The **Executive** is composed of members of council who are appointed to hold a specific portfolio. They are responsible for overseeing the management of the government administration and developing regulations or policies as needed.

Toquaht Nation also has an economic development arm. This Toquaht Nation corporate structure oversees Toquaht businesses as a separate entity.

Housing Committee

Toquaht Nation has a Housing Committee to manage and oversee housing policies and initiatives for the Toquaht community. The committee is responsible for the following tasks:

- *Decision-Making: Determining housing designations, rental eligibility, allocations, rental agreements, rent and deposits, non-residential uses, subletting, tenant alterations, seizure and sale of tenant property, service terminations, tenancy agreement terminations, and spousal tenancies.*
- *Tenancy Agreements: Entering into agreements on behalf of the Toquaht Nation.*
- *Representation: Acting for the Toquaht Nation in review requests and dispute resolutions under the Residential Tenancy Act.*
- *Recommendations: Advising the Executive on housing repairs, maintenance, renovations, and the development or acquisition of new housing.*
- *Additional Duties: Performing tasks or exercising powers as assigned by Toquaht enactments or the Executive.*

The Housing Act states that applicants must not be current representatives or employees of the Toquaht governments and that at least one appointed member must be a non-Toquaht Citizen residing on Toquaht lands. Applicants are committing to serving a four-year term.

Presently, the Housing Committee's scope mostly involves allocating housing to Citizens on the waitlist as units become available.

Treaty Settlement Land

Toquaht Nation is part of the Maa-nulth First Nations Final Agreement (the Treaty) which came into effect in April 2011 and represents a total of five Nuu-chah-nulth Nations along Vancouver Island's West Coast (Toquaht, Huu-ayaht, Yuułuʔiłʔatḥ, Uchucklesaht, and Ka:'yu:'k't'h'/Che:k'tles7et'h,).

The Maa-nulth Treaty was negotiated as part of the BC Treaty Commission's six-stage treaty process. This was a tri-partite negotiation involving the Federal Government, the Province of BC, and the Maa-nulth First Nations Treaty Society. The Maa-nulth Treaty is one of only a few modern-day treaties signed in British Columbia, and the first on Vancouver Island. It is also unique in that it encompasses a group of Nations.

Through the treaty, Toquaht Nation assumed jurisdiction over a combined area of 1,489 hectares, which includes both former reserve lands and provincial Crown lands. Since the treaty's implementation, the Nation has expanded its holdings, now overseeing a total of 1,841 hectares, with the possibility of further growth in the future. In addition to land,

Toquaht Nation holds authority over adjacent waters and foreshore zones, typically extending 200 metres from the high-water mark into the ocean. The Nation possesses legislative powers over all Treaty Settlement Lands (TSL), although certain federal and provincial laws remain applicable. The treaty also specifies which jurisdiction takes precedence in cases of legal conflict.

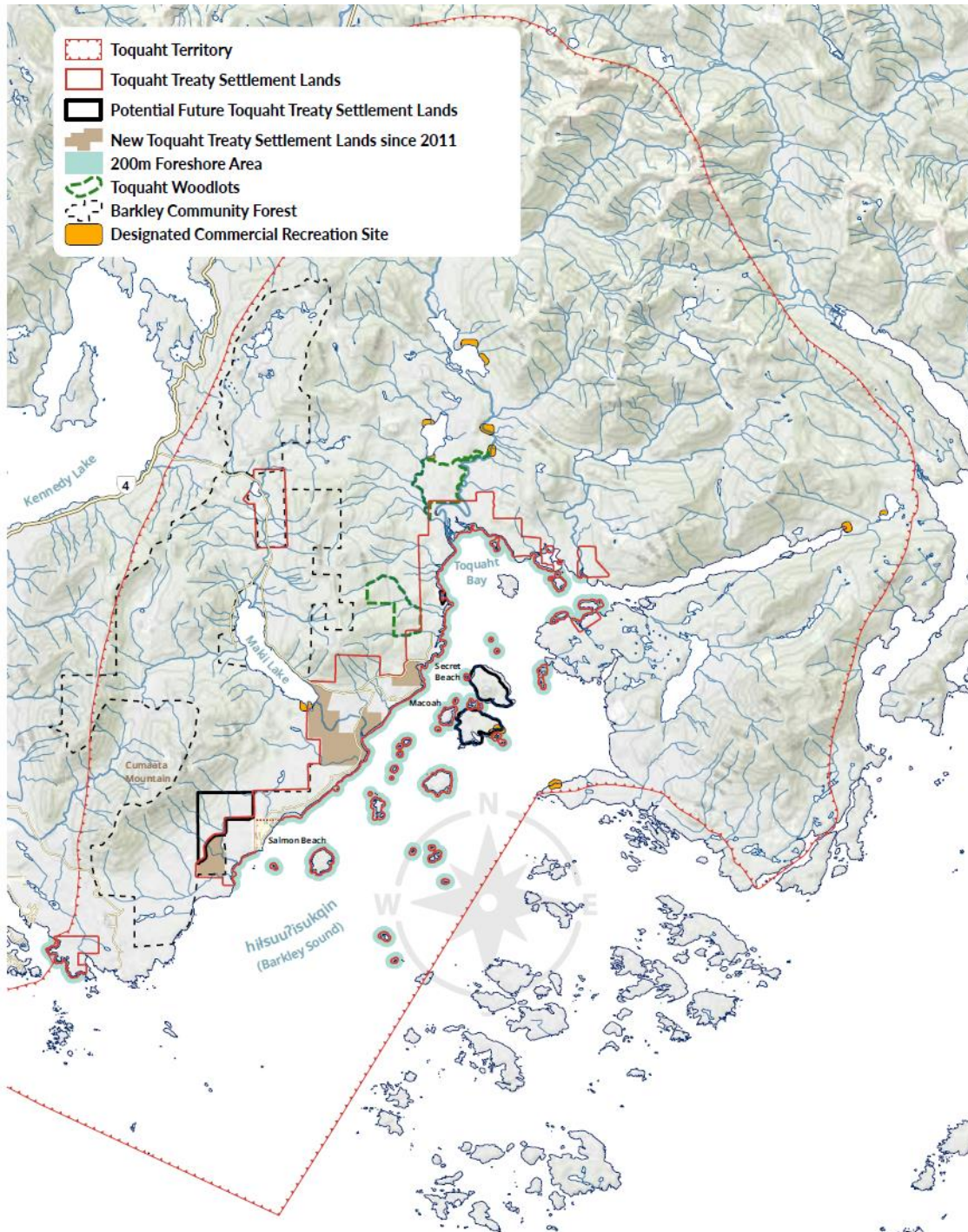


Figure 1: Overview of Toquaht lands (Source: Official Community Plan)

Toquaht Nation Guiding Policies

Toquaht Strategic Plan 2025-2030

The Strategic Plan outlines Toquaht Nation’s future direction, the steps to achieve the Nation’s goals, and the principles that will guide the process.

Vision: A healthy future for t̓ukʷaaʔaḥ through opportunities that meet their social, spiritual, and economic needs.

Mission: The Toquaht Nation supports all mas̓cim to thrive by being innovative and providing high quality programs and services within accessible, accountable, fair, and sustainable systems.

The strategic plan includes the following teachings:

- hišukma čawaak (everything is one)
- ʔiisaak (respecting)
- ʔuuʔaałuk (look after, care for)
- ʔaʔapcaʔaałuk (taking care that something proceeds correctly)

Strategic priorities outlined in the plan include:

- Strengthen governance
- Grow a sustainable economy
- Foster t̓ukʷaaʔaḥ community well-being
- Steward and protect the ḥaḥuuli

The housing goal as outlined under the third priority to foster community well-being is to “provide additional housing opportunities for Citizens and workforce”. The Strategic Plan highlights the following actions related to housing:

Provide additional housing opportunities for Citizens and workforce.

- Create a multi-year housing strategy which includes
 - A variety of nation owned single and multi-family options
 - ʔeʔiičum (Elder) housing complex
 - Staff and service provider housing
 - Options for citizen owned homes
- Amend Toquaht Nation Macoah Zoning and Structures Act.
- Pursue funding to construct housing.
- Assist Citizens to obtain insurance.

Toquaht Official Community Plan (2023)

The Official Community Plan (OCP), first adopted in 2023, guides land use and development on Toquaht Nation lands. The plan highlights Toquaht Nation's goal of bringing community members back to Macoah.

The OCP outlines the following land designations:

- Protected
- Home Lands
- Working Lands
- Foreshore and Marine
- Stewardship

The Working Lands designation pertains to areas that have development potential to grow the economy in new and traditional ways. Lands under this designation are sited for higher intensity uses and development to support the economic success of the Nation and promote self-sufficiency. The mostly forested lands include two community woodlots, lands around Secret Beach, and a designated industrial area. Lands around Stuart Bay have also been considered for tourism purposes under this designation. This land designation seeks to strike a balance between natural resource development and high environmental standards, with clear benefits for Citizens.

The Home Lands designation is where Toquaht Nation plans to develop homes, community buildings, and guest lodges to support Citizens. The OCP expresses support for multiple housing types on Home Lands, including single-family homes, duplexes, triplexes, multi-family homes, small homes, etc. Further, Toquaht Nation welcomes Elders housing and care facilities and supported housing for youth, and other community uses on areas designated as Home Lands.

The OCP identifies the following policies related to housing:

Home Lands Section:

Objectives:

- 9.2.1.1 Support Citizens' housing needs.
- 9.2.1.2 Encourage a diversity of housing options and tenures to meet a range of needs, including families with children, individuals, couples, youth, and Elders.
- 9.2.1.3 Anticipate and meet future housing needs as Toquaht Nation's population grows.

Supported Uses:

- 9.2.2.1 Toquaht Nation Citizen housing (single-family, duplex, triplex, multifamily, small homes, etc.).
- 9.2.2.2 Elders housing and care facilities.
- 9.2.2.3 Supported housing for youth

Housing Policies:

- 9.2.3.1 Recognizes Citizen housing as a critical goal and will improve the availability of housing types and tenures to meet community needs and support Citizens in coming home.
- 9.2.3.2 Encourages new housing to be accessible to Elders and individuals with limited mobility.

- 9.2.3.3 Encourages new housing to be built to allow for multiple generations in the same home and to allow aging in place.
- 9.2.3.4 Encourages and facilitates the development of a more complete community that provides the social, economic, and community opportunities, services, and amenities to support year-round living in Macoah.
- 9.2.3.5 Respects the rights to privacy and home life at Macoah and will not permit uses that conflict with these rights
- 9.2.3.14 Requires new homes and facilities to be developed in ways that respect the natural environment and minimize negative impacts.
- 9.2.3.20 Encourages the use of local building materials and labour whenever possible.

Working Lands Section

Objectives:

- 9.3.1.10 Develop Secret Beach as a high-quality recreational and tourism area for visitors and a strong economic generator for Toquaht Nation.

Supported Uses:

- 9.3.2.11 Toquaht Nation housing.

Housing policies:

- 9.3.3.1 Supports the development of housing with different tenure models at Secret Beach (rentals, short-term leases, long-term leases, fee simple ownership) to foster a regionally competitive mix of visitor accommodations.
- 9.3.3.2 Supports Toquaht Nation Citizens establishing seasonal, temporary camps for traditional and cultural practices.
- 9.3.3.3 Will work with Toquaht Nation Citizens interested in developing permanent residences and residential areas where they will not conflict with or constrain other development activities, will not introduce any public risk, and will not require any commitment of resources by Toquaht.
- 9.3.3.4 Does not permit housing, including worker housing in the industrial area around near the former Toquaht Bay Campground due to high levels of arsenic and cobalt in the soils.

As such, the OCP states that future siting for housing and community facilities will take place on higher ground and above the tsunami flood inundation zone and sea level rise, coastal flooding, and coast erosion hazard area.

Coastal Adaptation Plan (2021)

The 2021 Coastal Adaptation Plan highlights climate and coastal hazards and outlines the significant vulnerability of infrastructure within the community. The Plan explains that all current homes in Macoah are within the tsunami and coastal flood extents, and coastal

erosion is threatening all waterfront properties. The report also outlines risks for future housing and explains that properties at Secret Beach may be vulnerable to coastal and tsunami flooding.

The Plan stresses several housing-related coastal adaptation priorities:

- Consider options for future townsite at a higher elevation outside flood hazard areas
- Establish Development and Design Guidelines for Macoah and Secret Beach - Provide guidance for future development in coastal areas, including flood construction levels and setbacks
- Update the Toquaht Land Use Plan to manage future residential and economic development within high-risk areas
- Floodproof homes and community buildings within flood areas in Macoah Village and planned developments at Secret Beach

Macoah Zoning and Structures Act (2018)

The Macoah Zoning and Structures Act regulates land use in the existing village area of Macoah, which is divided into zoning districts. Existing lots are zoned according for one of the following uses: Institutional, Single Family Residential or Two-Family Residential, Limited Development, Prohibited Development, and Foreshore Prohibited Development. The Zoning Act does not regulate development in Upper Macoah (Section 38) or the Secret Beach area. As of January 2026, the Zoning and Structures is being amended as part of the Community Master Plan project.

Coming Home - Macoah Village Concept Plan (2017)

The Coming Home Macoah Village Concept Plan was created in 2017 to offer more direction to Toquaht staff and leadership as they make decisions to encourage people return to the homelands. The plan explains that with few Toquaht Citizens living in Macoah, the Nation’s goal is to bring the masčim - the people - back home to the ɥaɥuułi - the territory.

The plan outlines four key goals:

1. Housing: a home for everyone who needs one
2. Economy: an affordable cost of living and good jobs close to home
3. Culture: a thriving culture and community
4. Environment: a healthy natural environment

Community engagement with residents of Macoah emphasized that residents appreciate the natural features of the environment and that Macoah is a place to escape city life. Residents expressed that they'd like Macoah to retain these features as it grows.

The key housing issues highlighted in the plan were having limited supply of housing to meet current demand, existing housing supply not being suitable for some residents, and having limited financial resources to expand housing. The plan outlines the following housing-related actions:

- **1.1 Build new rental housing (High Priority)**
 - Address strong immediate demand from the community for at least five additional units of rental housing
- **1.2 Confirm the process for citizen-led home construction and property ownership (High Priority)**
 - Address requests from some community members about rules regarding home construction on Toquaht lands
- **1.3 Ensure housing is accessible and build for the west coast (High Priority)**
 - Ensure that new housing is flexible for all ages and built to last
- **1.4 Incorporate design elements that support home privacy and wilderness feel (Medium Priority)**
 - Support two key community characteristics current Macoah residents strongly value
- **1.5 Seek opportunities to integrate culture into new housing construction (Medium Priority)**
 - Build the character of Macoah and make the homes feel unique to Toquaht

Toquaht's Housing Role and Services

Toquaht Nation owns and operates thirteen rental homes comprised of five detached homes and four duplexes. The homes are rented at or below market rates.

Housing Act (2019)

The Act relates to the use and occupation of Toquaht Housing, maintenance of Toquaht Housing, and the construction or acquisition of new Toquaht housing.

The Division of Housing is a division of the Department of Assets. The Division of Housing and the Housing Manager perform the following duties:

- *Manage and administer Toquaht housing and Toquaht infrastructure*
- *Maintain and protect records relating to Toquaht housing and Toquaht infrastructure*
- *Prepare forms and instruments to be used in relation to Toquaht housing and Toquaht infrastructure*
- *Provide administrative support to the Executive, the Housing Committee, the director of operations, the director of assets and other departments as required additional duties or powers assigned to the Division of Housing*
- *Maintain the housing list*
- *Receive and process completed application forms*
- *Assist the Housing Committee in the performance of its duties and the exercise of its powers*
- *Identify, research and report to the director of operations on potential new housing opportunities*
- *Identify and apply for grants or funding from Canada, British Columbia or other persons for potential new housing opportunities, as directed by the director of operations*

- *Provide the director of operations with information and technical or logistical support that may be necessary or desirable in negotiations regarding housing*
- *At the request of the director of operations, develop a draft housing plan for approval by the Executive*
- *Provide Toquaht Citizens with information regarding funding opportunities of financing strategies for repairs, maintenance or renovations to their home, or construction or acquisition of a new home*
- *At the request of the Executive or director of operations, report on the activities of the Department of Housing by oral or written report at a meeting of the People's Assembly, Council, or the Executive*
- *Perform any additional duties or exercise any additional powers assigned to the housing manager*

Housing Committee

The Housing Act outlines that the Housing Committee's mandate is to make decisions, enter into tenancy agreements on behalf of Toquaht Nation, represent the Toquaht Nation, make recommendations to the Executive, perform additional duties or exercise any additional powers assigned to the Committee. Presently, the Housing Committee's scope mostly involves allocating housing to Citizens on the waitlist as units come up.

Social Housing Eligibility

Eligibility requirements to rent Toquaht social housing are as follows:

- Must be a Toquaht citizen and at least 19 years of age
- Must have a combined household income equal to or less than the prescribed amount
- Must have not been convicted of an indictable offense within the past 10 years
- Must be in good financial standing with Toquaht Nation

Community members seeking housing can join the housing waitlist. To determine if applicants are eligible for social housing or market housing, they are asked to complete the eligibility application and provide information on their dependents, current residence, preferred bedroom number, their record of indictable offenses, and household income. Applicants are asked to provide supplemental information including tax returns, pay stubs, and a letter from an employer.

If a rental unit becomes available, Citizens on the waitlist are then invited to fill out an allocation application if they're interested in the available unit, and the Housing Committee makes housing allocations aligning with Toquaht law and their internal points system. At the time of writing, there are 9 families on the housing waitlist.

Market Housing Rentals

The Housing Committee is required to share that there is availability and invite individuals to apply. Individuals must submit forms and documents associated with application within 14 days of the posting, and the Housing Committee will allocate the market rental housing to the best suited applicant.

Rent

Table 1 summarizes the monthly rates for existing Nation-owned rentals in Macoah. A total of five units are rented at rates of \$300-\$550, while eight units are rented at market rates of \$512.50-\$750. Rents are currently decided upon through a recommendation from the Housing Committee as well as input from the Toquaht finance department.

Table 1: Monthly rates for existing Nation-owned rentals in Macoah

| Unit Type | Rate Type | Number of units | Monthly Rate |
|--------------|---------------------|-----------------|---------------------|
| Duplex Units | Social housing rate | 4 | \$307.50 - \$550 |
| | Market housing rate | 4 | \$512.50 - \$717.50 |
| Houses | Social housing rate | 1 | \$300 |
| | Market housing rate | 4 | \$650 - \$750 |

Housing Regulation (2019)

The Housing Regulation (2019) outlines specific regulations for rental housing owned by Toquaht Nation including details on deposits, tenancy agreement requirements, terms, processes for evictions, condition inspections, subletting, pets, and enforcement. The Housing Regulation states that a minimum of 40% of Toquaht housing must be designated as Toquaht social housing. It also outlines the maximum household incomes for social housing units as per the table below.

Table 2: Income limits for social housing

| Unit type | Maximum Household Income Before Tax |
|-----------------------------|-------------------------------------|
| Bachelor suite or 1-bedroom | \$33,000 |
| 2-bedroom | \$35,500 |
| 3-bedroom | \$48,500 |
| More than 3-bedrooms | \$52,000 |

Furthermore, the Housing Regulation outlines occupancy standards, ranging from 1-2 occupants for a bachelor or 1-bedroom unit to 5-12 occupants for a 6-bedroom unit.

Community Demographics

Based on the most recent Citizen list provided to the project team by Toquaht staff, Toquaht Nation has about 186 Citizens currently. 23 Citizens live in Macoah, representing approximately 12% of Toquaht Citizens. Of the approximately 40 residents of Macoah, 23 are enrolled citizens, representing roughly 12% of Toquaht citizens. The rest of the population is made up of un-enrolled Toquaht members, non-Toquaht family members, and people with other community ties. Residents of Macoah range from 2-80 years old. The average age is 47, and the median age 44. There is only one teenager (age 17) living in Macoah and five other children (under eight years old). All other residents are at least 39 years old. The average age of Citizens living outside of Macoah is much lower at 28 years while the median age is 24.

These community demographics indicate that while age-friendly housing may be needed in Macoah for current residents and other Elders wanting to move back, housing and services for young families with children are also a priority in order to support Citizens to move back.

Age Distribution of Toquaht Citizens

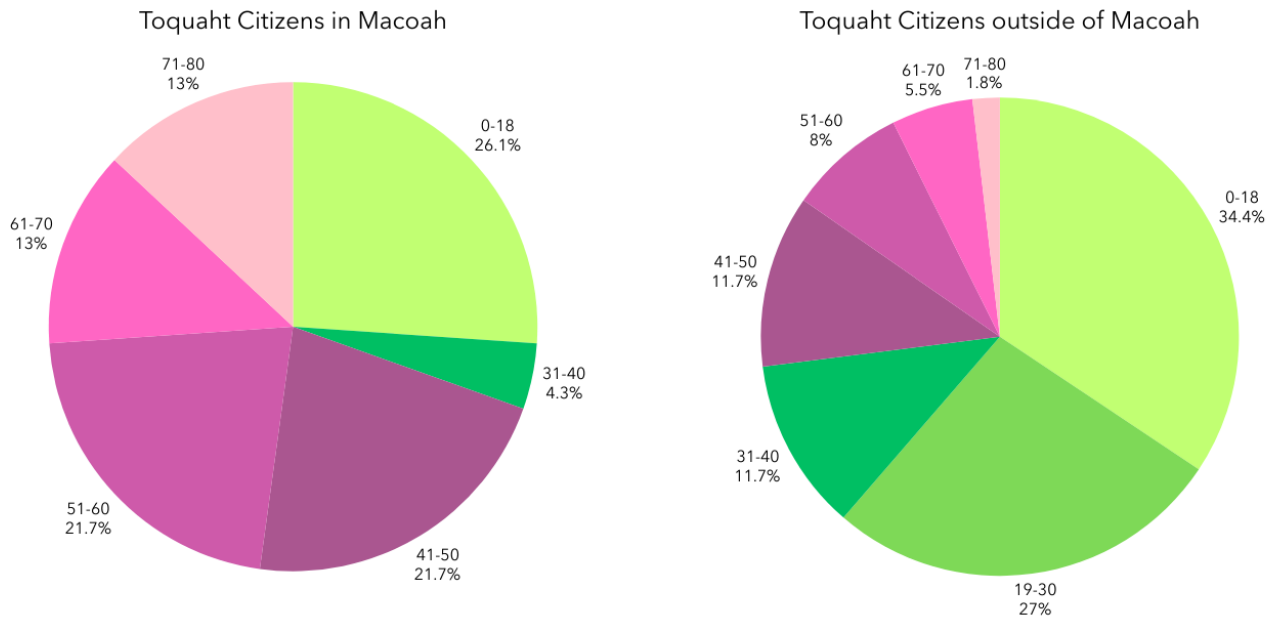


Figure 2: Age Distribution of Citizens in Macoah vs. Citizens living outside of Macoah

Port Alberni has the largest population of Toquaht Citizens who live away from the community. Other Citizens are largely dispersed around Vancouver Island in centers like Victoria, Ucluelet, and Nanaimo and throughout the Lower Mainland in Surrey, Vancouver, Abbotsford and Chilliwack. Few Citizens live outside of BC and Canada.

Toquaht Citizens Places of Residence

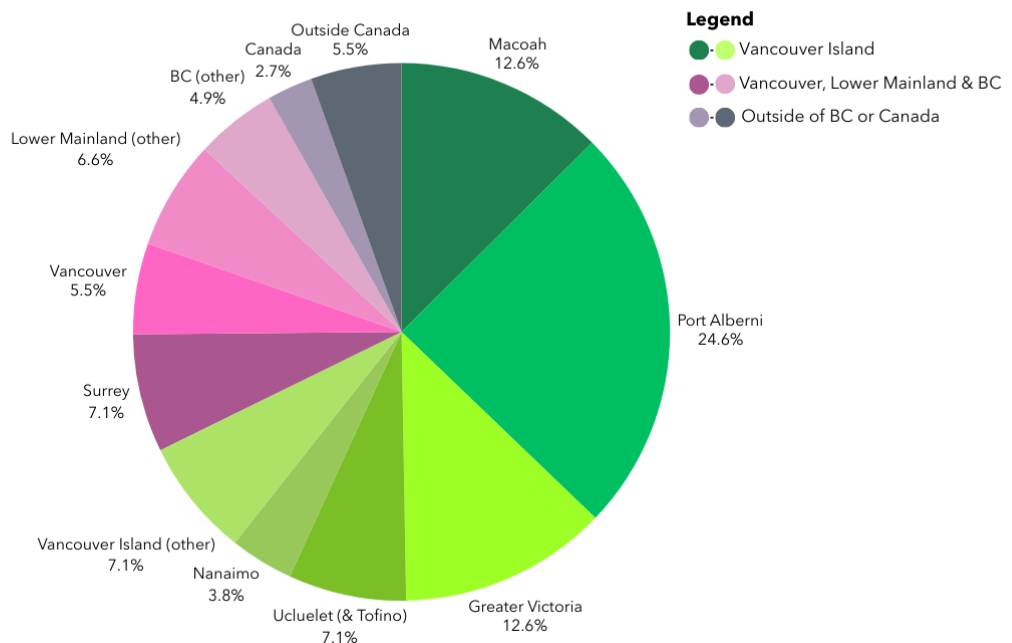


Figure 3: Age Distribution of Citizens in Macoah vs. Citizens living outside of Macoah

Indigenous Residents of the ACRD

As there is limited data available from Statistics Canada on Toquaht Citizens, this report also reviewed census information about Indigenous residents of the ACRD.

The 2021 Census outlined that 6,420 residents of the ACRD are Indigenous. The average age of Indigenous people in the region was significantly younger than non-Indigenous people at 33 and 44.5, respectively. The average household size in the area is 2.8 as of 2021.

Indigenous people in the ACRD are primarily employed in sales and services (28%), trades, transport and equipment operation (20%), education, law and social, community and government services (16%), and business, finance and administration (12%). Other notable sectors include health (7%), manufacturing and utilities (6.07) and natural resources, agriculture and related production (5.88%). About 54% of those 15 and older were working at the time of the census.

The incomes of Indigenous people in the ACRD were lower than those of non-Indigenous people. The poverty rate is 15.8% for Indigenous people in the ACRD, in comparison to 9.2% overall.

Table 3: Comparing incomes of Indigenous people to the average income in the ACRD (2021 Census)

| Metric | Income (\$) (overall population) | Income (\$) (Indigenous population) |
|---------|----------------------------------|-------------------------------------|
| Average | 44,880 | 36,040 |
| Median | 36,800 | 30,600 |

Existing housing stock

Inventory of Housing in Macoah

In Toquaht’s Official Community Plan, Macoah (m’ aʔaquuʔa) is described as “a small coastal community located along the northern shore of Barkley Sound (hʔsuuʔisukqin)”. Macoah is the Nation’s only populated village. Approximately 40 individuals currently reside in Macoah, most of which are Toquaht Citizens. There are a total of 26 dwelling units in Macoah, including two homes currently under construction, with one containing an accessory 1-bedroom suite. Current homes include 4 duplexes with 2 units each, and 15 single family homes. Of these existing 23 homes, one is unoccupied and is likely to be condemned, and 22 are occupied. Two of the village’s residents use their dwelling as a secondary home.

13 households are comprised of one individual (57%), making this the most prevalent household size in Macoah. There are five 2-person households (22%), four 3-person households (17%), and one 5-person household (4%). The average household size in Macoah is approximately 1.7.

Table 4: Housing Inventory in Macoah

| | Unit # | Dwelling type | # of Occupants | Occupancy | Size | Year | Condition (*based on 2022 housing surveys) |
|----------------------------------|--------|------------------------------------|--------------------------------|------------|-------------|---------------------|--|
| Nation Owned Rental Units | 6 | Single family with accessory suite | 0 (likely 1-2 upon completion) | Year-round | TBD | 2-bed & 1-bed suite | Under construction |
| | 20 | Single Family | 1 | Year-round | 4-bed | 1980s | Major repairs* (some repairs completed as of Nov 2025) |
| | 110 | Single Family | 1 | Year-round | 4- or 5-bed | Early 1990s | Minor interior repairs. Major repairs completed in 2025 (windows, deck, siding, gutters, removed chimney). |
| | 212 | Single family | 1 | Year-round | 3-bed | 2023 | New build |
| | 213 | Single family | 2 | Year-round | 3-bed | 2023 | New build |
| | 214 | Single family | 5 (2 adults & 3 children) | Year-round | 3-bed | 2023 | New build |
| | 216A | Duplex Unit | 1 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 216B | Duplex Unit | 3 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 218A | Duplex Unit | 1 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 218B | Duplex Unit | 1 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 219A | Duplex Unit | 1 | Year-round | 3-bed | 2017 | Minor repairs* |
| | 219B | Duplex Unit | 1 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 217A | Duplex Unit | 1 | Year-round | 2-bed | 2017 | Minor repairs* |
| | 217B | Duplex Unit | 3 | Year-round | 3-bed | 2017 | Minor repairs* |
| Citizen Owned Units | 10 | Single Family | 3 | Year-round | 3-bed | 1980s | Major repairs* |
| | 30 | Single Family | 2 | Year-round | 3-bed | 1980s | Major repairs* |
| | 40 | Single Family | 3 | Year-round | 3-bed | 1980s | Replacement* |
| | 50 | Single Family | 2 | Year-round | 3-bed | 1980s | Recently renovated |

| | | | | | | |
|-----|---------------|---|------------|-------|---------------|--|
| 100 | Single Family | 1 | Year-round | 2-bed | Early 1990s | Major repairs* |
| 120 | Single Family | 0 | unknown | 4-bed | Early 1990s | Major repairs* / possible condemnation (house abandoned) |
| 130 | Single Family | 1 | Year-round | 2-bed | 2021 | Minor repairs* (new build) |
| 140 | Single Family | 2 | Secondary | 3-bed | 2020 | Minor repairs* (new build) |
| 145 | Single Family | 1 | Year-round | 2-bed | Early 1990s | Replacement* |
| 150 | Single Family | 2 | Year-round | 1-bed | 2026 (likely) | Under construction as of Nov 2025 |
| 221 | Single Family | 1 | Year-round | 1-bed | Early 1990s | Replacement* |

While 11 homes in Macoah are Citizen-owned, a total of 13 rental homes are currently owned and operated by Toquaht Nation. This includes six detached homes and four duplexes offered at market or below market rates in accordance with the Toquaht Housing Act & Housing Regulation. Among these, the most recent additions include three detached 3-bedroom homes constructed in 2023-2024 which utilized Insulating Concrete Forms (ICF), a method recognized for its energy efficiency and durability compared to traditional wood framing. Previously, in 2017-2018, the four duplexes (eight units total) were built as rentals, nearly doubling the local population and significantly expanding available housing options at the time.

Housing Condition and Adequacy

The table below reflects the condition of homes in Macoah based on the 2022 Toquaht Nation Housing Surveys. The information reflects the most recent renovations and repairs information available at the time of writing.

Table 5: Condition & Code Compliance of houses in Macoah

| Condition | # of homes |
|---|------------|
| Possible condemnation | 1 |
| Replacement recommended | 3 |
| Major repairs recommended | 4 |
| Recently renovated | 2 |
| Minor repairs recommended | 8 |
| Newly constructed | 8 |
| Code compliance *based on 2022 Housing Surveys | |
| Replacement required | 3 |
| Requires upgrades for code compliance, alongside major repair | 5 |

| | |
|--|----|
| Code compliance unknown | 1 |
| Up to code / no code upgrades required | 10 |

The inspection of homes revealed a range of significant concerns affecting the overall condition and safety of the properties. Common issues included structural and foundation problems, moisture and mould, inadequate insulation, and malfunctioning heating systems. Additional challenges were noted with plumbing and electrical systems, as well as water damage and poor construction quality. Many homes also required upgrades for accessibility, repairs or replacements of windows, doors, and decks, and general maintenance such as repainting, drywall touch-ups, and gutter repairs. These findings underscore the need for comprehensive renovations to address both code compliance and long-term habitability.

Capital & Policy Projects in Progress

Toquaht Nation is currently engaged in several capital and policy projects that impact the Housing Strategy in multiple ways. These initiatives will influence the availability of additional land for housing development, guide land use policy, and may even stimulate population growth and activity on Toquaht lands in the long-term.

Upper Macoah (Section 38)

Upper Macoah, often referred to as Section 38, is a 40-acre parcel of land purchased by Toquaht Nation to support the relocation of Macoah village residents due to significant safety risks from tsunami flood inundation and coastal erosion. Vulnerability assessments and adaptation plans have confirmed that the current housing stock in Macoah is considered unsafe and recommend moving the community out of the hazard zone to protect Citizens and capital assets. Upper Macoah is located directly north of the current village of Macoah and will be prioritized for new housing construction outside the flood risk area. This strategic move aims to ensure long-term safety and resilience for Toquaht Nation’s community.

Developing this site will require establishing a new subdivision and installing essential infrastructure. Toquaht Nation is currently applying for funding through Indigenous Services Canada (ISC) to support the installation of the required services, with approval expected to in winter 2025/2026. Once approved, it is expected that work will begin in short order and that it will take approximately 1 year to service an initial 40 lots for housing as part of phase 1.

Secret Beach

Between 2011 and 2020, Toquaht Nation conducted several studies to assess opportunities for both residential and commercial development in an area located on the waterfront between the current village and Secret Beach Campground and Marina. Following the initial exploration of options, the Nation undertook significant efforts to extend utility connections from the sewer and water plants to the Secret Beach area over the past five years. 76 new, comparatively small, residential lots were created that are now fully serviced. In addition, a new kayak launch and a new playground have been added in the area. A coastal trail connects Macoah to the Secret Beach development area and campground.

According to information from staff and Executive leadership, this area was intended to support the Nation’s economic development and was thus thought to be an ideal location for

a resort community and visitor accommodations. As a result, lots in this area are comparatively small in size. Toquaht is currently in the process of assessing options for the future tenure of these lots.

Coastal impact assessments have identified that a majority of the newly created lots in Secret Beach are in the coastal inundation and tsunami zones, contributing to complexities around the use of the newly serviced properties.

Toquaht Government House

Toquaht Nation is currently constructing a new government building as part of its long-term commitment to community health and vitality. This facility is strategically located between Macoah and Secret Beach and is intended to tie the community together in a good way. Once completed, the building will offer offices, shared workspaces, meeting rooms, a reception area, boardrooms, kitchens, washrooms, and storage for files and equipment. The new government building is envisioned as a cornerstone for future growth and engagement, supporting both administrative functions and community activities.

Construction is expected to be completed in winter 2026/ 2027, with a tentative move-in in fall 2027. Staff expect that the majority of Toquaht staff will be working out of the facility by the end of 2027, which is likely to drive additional housing need on Toquaht lands.

Community Master Plan

Simultaneously with this Housing Strategy, Toquaht Nation has launched a project to create a Community Master Plan to guide future growth and development. The plan will present a design vision for Macoah, Secret Beach, and Upper Macoah (Section 38), mapping out new roads, housing, infrastructure, and community services to support health, wellness, culture, and community life. EcoPlan and Matthew Thomson Design are leading the project, building on their previous work updating the Official Community Plan. Supporting legislation, such as the Macoah Zoning and Structures Act, will also be updated to better reflect resident needs and enable new development.

Part 2: Community Housing Needs

Part 2 of this report examines the Toquaht community's housing needs by analyzing existing information and insights from community engagement activities conducted as part of the Housing Strategy project. Information is sourced from the 2021 Toquaht Housing Needs Assessment (HNA), as well as other recent regional HNAs. This section then summarizes results from community engagement efforts, including the community dinners in Macoah and Port Alberni, the Housing Strategy survey, and the interviews held with both Executive leadership and staff. Finally, it presents several population forecast scenarios for Toquaht Nation lands for the next 10 years.

West Coast Housing Needs Assessment - Toquaht (2021)

Toquaht Nation's most recent HNA is from 2021 and was conducted as part of the West Coast Housing Needs and Demand Study led by the District of Tofino, District of Ucluelet, Alberni-Clayoquot Regional District (ACRD), Toquaht Nation, Yuułu?ił?atḥ Government - Ucluelet First Nation, and Tla-o-qui-aht First Nation. Relevant report sections are summarised below.

The HNA states that in August 2021, the population of Macoah was 32 people. According to Statistics Canada's, Macoah's total population was 19 residents in 2016, the same as 2006. If these numbers are correct, the population on Toquaht lands increased about 68% between 2006 and 2016. Comparatively, the West Coast Region population increased by only 18% over the same timeframe.

The report highlights that while the West Coast Region and the Indigenous population in the ACRD were relatively young (median ages 36.2 and 29.0, respectively), Macoah's residents tend to be older. Local data suggested the median age in Macoah was between 50 and 59, with 57% of residents over 50 in 2021.

Macoah had 18 permanent households in 2021, up from 9 in 2016. While the number of households grew faster than the population, the average household size dropped from 2.1 to 1.8 people per dwelling, likely due to the older population. By comparison, Indigenous households in the ACRD averaged about 2.4 people per home.

In 2021, 10 year-round households rented their dwelling from Toquaht Nation, while 8 owned their lots/dwellings, meaning that 56% of households were renters in Macoah.

While improved infrastructure, housing, and job opportunities had motivated some community members to move back, actual growth had been slower than expected between 2016 and 2021. Only 13 people had relocated over five years (2016-2021), compared to the 2016 OCP's annual target of 10. The HNA predicted that Macoah's population would grow from 32 in 2021 to between 45 and 82 by 2026. The former assumed growth would match the number of residents added over the previous half decade and the latter projected about 10 people would 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 report acknowledged that there is significant uncertainty about Macoah's future housing supply. Although the 2016 Official Community Plan aimed for four to five new residential units each year, recent growth had been slower. However, the demand for housing was already high, with 10 families waiting for Nation-owned rental units at the time, suggesting that increased housing supply could support further growth.

The report also highlights that seniors and Elders often require accessible, smaller homes and additional at-home care, as many live with disabilities and on fixed incomes. Study participants favored ground-level, communal housing options. While most of the demand for housing was from young families, the need for Elders' housing was 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.

The 2021 HNA identified the following four housing actions:

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

The HNA anticipates that expanding housing options would support Citizens in moving home. According to the report, many Citizens preferred single-detached homes, while others were open to attached housing forms; multi-generational families would likely benefit most from a large home, but smaller homes could suit younger families, singles, and Elders.

Due to limited serviced land, combining higher-density housing with larger homes was considered practical to accommodate more residents. Integrating residential units into economic development areas, i.e. mixing commercial, tourism, and living spaces, could support growth and affordability, according to the HNA. The report suggests that denser housing would likely suit seniors and Elders who require smaller, low-maintenance homes and options for at-home care.

2) Continue to Build Internal Housing Capacity

At the time of the HNA, Toquaht Nation staff indicated that internal capacity to manage housing should be increased by hiring additional staff dedicated to navigating housing development and operations or working with a non-profit housing consultant to build internal capacity. The report suggested that outsourcing certain aspects of housing to a partner agency could increase Toquaht's capacity to advance other projects.

3) Continue to Monitor Housing Needs

This HNA acknowledged that it offered Toquaht Nation a useful starting point for understanding housing needs, however, the data collected was considered imperfect and largely based on older census information. It was recommended to update the assessment with 2021 census data and to regularly monitor changing needs over time.

4) Deepen Housing Partnerships and Participate in Regional Initiatives

Collaborating with other West Coast communities was identified as a key strategy for Toquaht Nation to address housing needs, especially given limited government resources and funding challenges. By actively participating in regional partnerships and working groups, Toquaht could help coordinate efforts, share resources, and develop housing solutions that benefit both its Citizens and the wider region. The report states:

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.

The HNA suggests that if external funding is scarce, expanding Toquaht Nation's rental options in nearby areas could address immediate needs and build long-term assets.

Regional Housing Needs

The West Coast Housing Need and Demand Study Regional summary from 2021 highlights that the region had been experiencing rapid population growth, growing by approximately 25% between 2006 and 2016, with additional anticipated growth of 27% between 2016 and 2026. This population growth drove significant housing demand in the area, while adding pressure to local infrastructure and services. The report explains that housing scarcity has created workforce challenges, with 86% of hospitality workers citing housing as a barrier to living in the area permanently. Part-time and tourism employees on lower wages spoke to challenges having to compete for housing with tourists who rent short-term rentals during peak seasons. The tourism industry is a large part of the West Coast economy, having created 3,600 jobs and bringing in \$400 million in regional economic output. However, housing affordability and supply challenges put the tourism industry at risk.

Demographics had shifted in the region at the time of the 2021 HNA. The 65-84 age cohort expanded by 89% between 2006-2016 and may grow another 121% by 2026, while residents aged 25-44 were projected to make up 42% of the population by 2026. Demographic shifts are important to consider in housing as different age groups often have unique needs. Further, homeownership in the region had become increasingly unattainable, with median prices rising 82% between 2011-2021. Households earning \$70,000 could afford 57% of

homes in 2015 but only 26% by 2020, while \$100,000-earning households saw affordability decline from 68% to 39%.

See Appendix D for more detailed information on housing needs in the West Coast region, including updated HNAs from the District of Ucluelet and ACRD from 2024.

West Coast Housing Memorandum of Understanding

In June 2022, the ACRD, District of Tofino, District of Ucluelet, Tla-o-qui-aht First Nation, Toquaht Nation, and Yuułuꞵiꞵath Government signed the West Coast Housing Memorandum of Understanding (MOU). This agreement was created collaboratively and built on previous regional housing needs work. The MOU enables these organizations to coordinate on housing data, develop shared strategies, manage properties, deliver joint services, pursue grants and advocacy, and expand non-market housing. Following the signing of the MOU, the organizations met several times to align efforts and advance their shared goals. However, according to information from Toquaht staff, this collaborative effort is currently on hold, with staff turnover in partnering organizations having led to lack of leadership to chair the roundtable.

Community Engagement Summary

Community Open House Sessions

Two community engagement events were hosted as part of the Housing Strategy project to gather community feedback on visions for the community, housing needs, and specific housing preferences. Attendees were invited to engage with the project team through informal conversations, interact with several engagement boards, or leave written feedback responding to prompts.

Community Dinner in Macoah

The first community dinner and engagement session, held in Macoah on October 14th, 2025, had 18-20 attendees. Current residents of Macoah who attended the session shared that they are planning to stay on Toquaht lands in the future.

When asked to rank housing features most important to them, affordability was consistently ranked the most important feature, with accessibility and suitability for Elders close behind, along with multi-generational living. Storage spaces and safety and security were also ranked highly. Attendees felt that homes for couples and individuals along with homes for families are most needed. When asked what other features should be included in future housing in Macoah, the following preferences were shared:

- *Communal areas:* Indoor courtyard, carving shed, arts area, modern smoke houses
- *Outdoor spaces:* Places for livestock, fencing for pets, gardens around homes, greenhouses, outdoor work shed
- *Other:* Good driveways, Open concept housing, Language school

Preferred housing types included single family houses or duplexes, with also some desire for apartments, mobile homes, and supportive housing for Elders to age in place.

Most attendees shared that they would prefer a home with three bedrooms, with some respondents voicing a preference for two- or four-bedroom homes. Participants overwhelmingly preferred home ownership as a desired tenure type, with some interest in rent-to-own opportunities.

Notably, several staff members shared that they would have potential interest in moving to Macoah, however, they would want to ensure that enough housing is available for Citizens first, and that they would be welcome in the community.

Community Dinner in Port Alberni

The second community dinner and engagement session, held in Port Alberni on October 15th, 2025, brought together 18-20 participants, including Elders and families with kids.

Some attendees expressed a desire to move to Macoah but highlighted challenges to execute on this interest due to the lack of services and amenities in the community. Most attendees shared that they would not want to move to Macoah for these reasons. Access to the community is seen as a major barrier.

Affordability was ranked as the most important housing feature, with emphasis also placed on provision of storage spaces and family-friendly features. Secondary priorities included indoor common space to gather, accessibility and suitability for Elders, along with homes for couples and individuals. Tertiary priorities included safety and security, outdoor spaces, multigenerational living, locations close to family and friends, and locations close to services.

Attendees highlighted the following features that they would like to see reflected in their housing or community:

- *Amenities:* Laundry
- *Activities:* Mountain biking, outdoor activities, school
- *Cultural spaces:* Smoke houses, carving shed

Preferred housing types among attendees were evenly split between apartments, mobile homes, single family homes or duplexes, and supportive housing. Attendees also expressed interest in lodges and recovery housing. Attendees shared that they would prefer 1-3 bed homes, with a strong preference for rental opportunities as well as some interest in ownership and rent-to-own tenure.

See Appendix F for a detailed summary of these engagement sessions.

Housing Strategy Survey

To increase opportunities to provide feedback to the project team, Toquaht Citizens, staff, and community members were invited to complete an online or paper survey with up to 28 questions. The survey was available from October 15th to November 15th. Respondents were asked about their current housing, housing type and tenure preferences, and visions for Macoah and Toquaht Nation lands in the future. The survey received 34 responses, and responses were analyzed based on where respondents were living (in Macoah or away from Toquaht Nation lands), and whether they were Toquaht Citizens or staff.

Most respondents shared that they are living in 2-3-bedroom homes, and these remain the preference of approximately 70% of survey respondents. Most respondents expressed satisfaction with their current housing in terms of its ability to meet the needs of their family in terms of size, location or condition (67.65%). Those experiencing issues with their current homes (32.35%) said that they would prefer their homes to be larger overall (especially common areas) and have more bedrooms and bathrooms, among other concerns.

Respondents interested in moving to Macoah spoke to cultural reasons (fishing, family and friends) for wanting to move back. Several respondents shared that they would like to move to Macoah once they retire.

Respondents not interested in moving to Macoah cited that they already have stable housing closer to amenities. They also mentioned the road being a challenge. Having school-age children was also listed as a reason for not wanting to move back but that they may reconsider when their children are older.

One respondent expressed a desire to build a space that their family could visit on weekends and holiday breaks, but that they could not move to the community permanently. Notably, one staff member shared that they would only be interested in moving to Macoah if housing is built to meet the citizens' needs first.

Survey respondents shared the housing tenures they are most interested in for the future. 70% of respondents said they'd be interested in owning their home, 50% showed interest in rent-to-own opportunities, 23.33% expressed interest in rental tenure housing, and 6.67% showed interest in leasehold opportunities.

Respondents ranked their preferred housing types, with single family homes or duplexes as the most desired housing type, followed by (2) trailers (including mobile homes and tiny homes), (3) multiplexes, (4) rowhouses or townhomes, (5) apartments, and (6) supportive housing.

See Appendix F for a detailed analysis of all survey results.

Discussions with Executive Leadership and Staff

In a series of virtual and in-person conversations, Toquaht Executive leadership and staff members were asked about their visions for the community and housing on Toquaht Nation lands. Several key themes emerged from these interviews.

Housing Needs

The need for a facility for Elders to be able to age in place was voiced in many of the conversations. One interviewee expressed that they have heard many Toquaht Citizens express their wishes to spend the end of their life in Macoah. Numerous interviewees also voiced the need for housing for staff in the long term and trades in the immediate term as new permanent housing and services are added to the community. Emergency services were also an expressed need, along with climate preparedness.

Challenges

Interviewees shared that services and amenities are limited in Macoah, and this presents a barrier to Toquaht Citizens moving home. It was also stressed that transportation is a challenge in the community, with the road to Macoah needing paving to support the community's growth.

Buildings & Amenities

Interviewees also expressed the need for the following services, amenities, and infrastructure in the community. Bringing these elements to the community will play a key role in encouraging Toquaht Citizens to move home if desired.

- Longhouse with sight lines of the government house and the ocean visible
- Daycare
- Medical centre
- Food hub with a drying and prep area for elk and seafood, along with cold storage
- Gardens for growing food
- Learning/medicine garden
- Centre relating to culture, education, and art
- Carving shed and smokehouse (as suggested at in-person engagements)
- Supports idea to have a hotel (economic development)
- Commercial hub
- Potential gas station
- Wellness centre
- Motel or lodge to house work crews

Visions

Interviewees shared that they imagine Macoah developing into a community where residents have everything they need to live, work and play. Interviewees expressed that they would like to see neighbours visiting, kids playing, and Macoah having a community-oriented feel.

There is a vision for multiple styles of homes, with smaller and larger units to accommodate many household sizes, along with multi-suite homes to accommodate multigenerational living. One interviewee expressed the need for housing that is adequately spaced to maintain the character and spacious feeling of Macoah. Interviewees expressed that new housing should be built to last, taking the west coast climate into account, while using building materials that are both environmentally conscious and good for the health of residents.

Interviewees shared that having a mix of housing tenures in the community is necessary as not all Citizens can afford to purchase a home and may want rental opportunities when they first move to Macoah.

Secret Beach

Multiple visions were shared for the Secret Beach area. Interviewees acknowledged that the new lots are in the coastal inundation zone and there are risks associated with development. Some interviewees expressed a vision for development to take place outside of the inundation zone to ensure longevity of future housing, while others expressed the immediate need for housing in the community, and the reality that the Secret Beach lots are almost fully

prepared for development as they are serviced. Some interviewees suggested that the lots could be used on a temporary basis for mobile homes or housing for trades during construction or infrastructure projects.

Upper Macoah (Section 38)

Interviewees expressed that future growth in the community should take place in Upper Macoah, as these lands are located outside of the inundation zone. Several interviewees expressed that this area should be retained as Toquaht-owned land in the long-term and passed down to future generations of Toquaht Citizens. It was expressed that while these lands should remain under Toquaht ownership, this should be a place where Toquaht members and other members of the community can live together as one.

Priorities

Interviewees shared that building staffed, supportive housing for Elders in the community is a key priority. Further, interviewees expressed the vision for an aftercare program for Toquaht Citizens coming out of recovery programs. The goal for the aftercare program would be to welcome Citizens home to Macoah to become connected to the land to heal and offer a sense of belonging and purpose in the community.

Population Forecast

In order to estimate the future population of Toquaht lands, the project team reviewed historic population numbers change in the community over the past 25 years. While population has historically varied, the community has seen significant growth overall, with the addition of housing on community lands leading to the most significant growth. The table below outlines Macoah’s growth from 2001 to 2021 based on census data and predicts the 2026 population of Macoah based on current numbers and addition of at least two new housing units by 2026 (and thus, two additional residents).

Table 6: Historic population change in Macoah

| Population of Macoah | 2001 *based on census data | 2006 *based on census data | 2011 *based on census data | 2016 *based on census data | 2021 *based on census data | 2025 *based on current information | 2026 *upon completion of new homes (predicted) | Average change over 5 years since 2006 |
|---|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|---------------------------------------|---|--|
| # of residents | 10 | 19 | 22 | 19 | 32 | 40 | 42 | |
| Increase/Decrease over 5 years | n/a | +9 | +3 | -3 | +13 | n/a | +10 | 5.25 |
| Percentage increase/decrease over 5 years | n/a | 90% | 16% | -14% | 68% | n/a | 31% | 25% |

The 2021 West Coast HNA predicted that the community would grow to about 45-82 residents by this year, 2026. The former prediction was close to accurate, with a total of about 42 residents now expected to live in Macoah this year, 2026. However, this indicates that growth has historically been slower than anticipated, in large part due to limitations of housing and services.

To estimate the future population of Toquaht Nation as a whole, the project team reviewed historic population data, as well as predictions conducted as part of the 2023 Official Community Plan (OCP). The OCP predicted that Toquaht Nation might grow to 194 Citizens in 2032 based on past growth. However, the most recent population number of 186 Citizens (2025) indicates faster than anticipated growth. The below projection is based on the average annual growth rates per year between 2006 and 2025. Recognizing it is challenging to predict population growth accurately for small population sizes, the below projections should be considered estimates.

Table 7: Historic Toquaht Nation population change and forecast

| Toquaht Nation Population | 2006 *based on OCP | 2012 *based on OCP | 2022 *based on OCP | 2025 *current information | 2031 *projection | 2036 * projection |
|---------------------------|-----------------------|-----------------------|-----------------------|------------------------------|-----------------------|----------------------|
| # of Citizens | 118 | 142 | 166 | 186 | 215 | 242 |
| Increase/Decrease | | 24 | 24 | 19 | 29 | 27 |
| Growth rate per year | n/a | 3.13% per year | 1.57% per year | 3.68% per year | 2.42% per year | |
| Average growth per year | 2.42% per year | | | | | |

Toquaht has experienced significant population growth over the past two decades, resulting in a relatively young demographic profile. Ongoing growth is anticipated, underscoring the importance of strategic planning to accommodate future housing needs.

Estimated Population Growth

Based on historic growth rates, three scenarios have been created to forecast population growth on Toquaht lands over the next ten years. These scenarios reflect growth based on past years' growth, as well as moderate and high growth rates based on completion of ongoing capital projects, development of housing, and an increase in services and amenities.

Scenario A: Minimum Growth (based on past growth)

This scenario was developed using past average five-year growth rate since 2006, anticipating that growth continues to be slow due to a lack of services and amenities. This scenario reflects the minimum growth that can be expected.

Table 8: Population growth on Toquaht lands (scenario A: based on past average growth)

| Population on Toquaht lands | 2026 | 2031 | 2036 | Total over 10 years |
|-----------------------------|------|------------|------------|---------------------|
| # of residents | 42 | 52.5 (~53) | 65.6 (~66) | |
| Percentage increase | | 25% | 25% | |
| Increase in # | | 10.5 (~11) | 13.1 (~13) | 23.6 (~24) |

Scenario B: Moderate Growth

The following scenario was developed using an increased, moderate growth rate of 50% over five years based on expected infrastructure installation and completion of capital projects leading to faster growth of the community. The scenario is grounded in the assumption that funding for Section 38 is approved, and lots will be serviced within 2 years to allow for

significant development. The scenario also takes Toquaht’s overall anticipated population growth into account. This scenario assumes that these factors will result in growth at twice the rate observed in previous periods.

Table 9: Population growth on Toquaht lands (scenario B: based on moderate growth)

| Population on Toquaht lands | 2026 | 2031 | 2036 | Total over 10 years |
|-----------------------------|------|------|------------|---------------------|
| # of residents | 42 | 63 | 94.5 (~95) | |
| Percentage increase | | 50% | 50% | |
| Increase in # | | 21 | 31.5 (~32) | 52.5 (~53) |

Scenario C: Accelerated Growth

Scenario C assumes an accelerated projected growth rate of 75% over the first five years and 100% over the next five years, reflecting the large number of individuals wanting to move, the need for staff housing due to anticipated completion of the Toquaht Government House, as well as expected enhancements in development and infrastructure over the next decade. The scenario also considers the significant regional housing need, particularly in in the District of Ucluelet, and an urgent need for housing for seasonal and construction workers. With additional housing built in the next 5 years and increased services and employment opportunities becoming available, it is anticipated that population on Toquaht lands could double between 2031 and 2036.

Table 10: Toquaht lands population forecast (scenario C: based on accelerating growth)

| Population on Toquaht lands | 2026 | 2031 | 2036 | Total over 10 years |
|-----------------------------|------|------------|------|---------------------|
| # of residents | 42 | 73.5 (~74) | 148 | |
| Percentage increase | | 75% | 100% | |
| Increase in # | | 31.5 (~32) | 74 | 106 |

The above population forecasts indicate that the population in Macoah could grow to anywhere from 66 to 148 residents in 2036. It is expected that actual growth will depend on several factors, including availability of housing, as well as employment opportunities and availability of services. However, the community has shared an increased desire to move to Toquaht lands, and regional housing data demonstrates a significant need for additional housing in the region.

Estimated Future Housing Needs

An average household size of 2.4 has been determined in order to calculate required housing units based on the above population forecasts. This household size is based on the following factors:

- In the survey conducted by the project team, Citizens reported an average household size of 2.6, while Macoah currently has an average of 1.7 people per household.
- Per the 2021 census, the household size of Indigenous households in the ACRD was 2.8, and that of non-Indigenous households 2.1, leading to an average of 2.2.

- Anticipating that Toquaht lands will have a higher percentage of Indigenous residents (at least 50%), a median value of 2.4 has been calculated to ensure adequate housing numbers are provided, avoiding overcrowding.

Based on this household size and the projected population growth, Toquaht Nation is expected to require between 34 and 68 new housing units over the next decade, as can be seen in Table 11:

Table 11: Required housing units over 10 years

| | 10-year population growth | 10-year additional housing target | Homes needing replacement | Total over 10 years |
|-------------------|---------------------------|-----------------------------------|---------------------------|---------------------|
| Scenario A | 24 | 10 | 24 | 34 |
| Scenario B | 53 | 22 | 24 | 46 |
| Scenario C | 106 | 44.2 (~44) | 24 | 68 |

Based on the above information and assumptions, targeting the highest growth scenario (Scenario C) and planning for the development of 68 new housing units on Toquaht lands by 2035 is a reasonable target. This approach is responsive to current demand, serving both existing residents and Citizens wanting to return to the community, but is also forward-looking, positioning Toquaht Nation to accommodate future growth and considers cost and delivery efficiencies. Planning for the highest growth scenario will also enable Toquaht Nation to provide housing options for staff, contribute to much-needed regional housing stock, and position the community to expand on economic development opportunities including partnerships.

It is advisable to undertake the development of most of the necessary housing within the next five years for the reasons outlined below:

- At least three existing homes require immediate replacement due to their poor condition, and an additional 21 homes will need to be replaced within the next 1-2 years due to their location in the coastal inundation & tsunami zones.
- There are at least nine families currently on the housing waitlist who need homes as soon as possible.
- The completion of the Toquaht Government House is expected to draw most Toquaht staff to working on Toquaht lands by 2027, which will significantly increase demand for staff housing. Ensuring appropriate housing is available in advance will prevent delays in staffing essential programs and support the success of this major capital investment.
- Increased housing for a diverse population, including Elders, will also require availability of housing for service providers.
- Proactive planning for short-term and medium-term worker housing is also required to support construction activity and infrastructure installation, as well as economic development initiatives, such as the Secret Beach campground and marina. Providing housing for trades, contractors, and incoming staff is required in order to support the long-term success of the community.

By taking a proactive approach to development of housing, Toquaht Nation can ensure that both immediate and future needs are met, supporting sustained growth.

The table below outlines recommended housing development over the next 10 years.

Table 12: Breakdown of recommended housing development over the short, medium, and long-term

| | 2026 - 2027 | 2028-2030 | 2031-2036 |
|---|---|-----------|-----------|
| Housing units needed to replace existing homes | 24 | | |
| Housing units needed to accommodate additional population growth and Citizens wanting to move back | 10 <i>(including 9 families on the housing waitlist)</i> | 5 | 15 |
| Housing units needed for workers and staff | 6 | 4 | 4 |
| Total (cumulative) | 40 | 49 | 68 |

Based on the above, a total of about 56 Toquaht Citizen households, or about 134 Toquaht Citizens could live on Toquaht lands by 2036, representing over half of the expected total population of Toquaht Nation. In addition, at least 14 housing units would be available for workers and staff, some of which could be rented on a short-term or seasonal basis.

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Part 3: Housing Strategy

The following section outlines the 10-year Housing Strategy for Toquaht Nation, building on the insights from Parts 1 and 2 of this report, which include a review of background information, community engagement findings, and forecasted housing needs. The following pages summarise the key assumptions that shape the recommended approach, outline options for housing delivery and propose specific actions to address housing needs. The section outlines targeted actions related to policy and governance improvement, asset management and infrastructure planning, development of housing, as well as partnership building, funding, and advocacy.

Definitions

The definitions of terms frequently used in the Housing Strategy are listed below to ensure clarity in interpretation of the actions.

Table 13: Definitions

| Term | Definition |
|--------------------------------------|--|
| Dwelling unit | A self-contained living space with its own bathroom and kitchen, i.e. single-family home, suite, one unit in a duplex or multiplex, an apartment, etc. |
| Tenure | Refers to the legal or formal arrangement under which someone occupies or holds property or land |
| Toquaht community | Refers to the Toquaht Nation community, including Citizens, staff, residents of Macoah, and other individual with close community ties |
| Toquaht Citizens | Refers to all members of Toquaht Nation whether they are registered or non-registered Citizens |
| Toquaht Nation lands / Toquaht lands | Refers to all Toquaht Treaty Settlement Lands (TSL), including Macoah, Secret Beach, and the future Upper Macoah (Section 38) |

Assumptions

Following the various community engagement activities and existing information, the following assumptions have guided the housing strategy and actions presented:

- 1) Diverse housing typologies or options are needed on Toquaht lands.
- 2) Diverse tenure types will be needed to provide options for a broad range of current and future residents

- 3) Accelerated population growth is anticipated considering several factors, such as Citizens desire to move home, regional housing needs data, as well as capital projects currently underway.
- 4) The average household size used to calculate number of dwelling units is 2.4.
- 5) 24 homes in Macoah need to be replaced in the next 1-2 years due to coastal risks (all but the newest home constructed).
- 6) With two homes currently under construction in Macoah, the total number of housing units in the community will be 26 in 2026. The total number of residents is forecasted to grow to 42 in 2026 due to completion two additional housing units currently under construction.
- 7) Upper Macoah (Section 38) is expected to become the primary location for future housing development.
 - i) Upper Macoah (Section 38) infrastructure funding is expected to be approved imminently, and work is anticipated to commence in 2026.
- 8) While Upper Macoah (Section 38) is under development, interim housing solutions are desired.
 - i) Maintenance of existing homes in Macoah is to be prioritized while development work will be ongoing.
 - ii) Feasibility of developing interim housing solutions on Secret Beach lots is still to be established.
- 9) Toquaht lands are to remain largely under Toquaht ownership.
- 10) The Toquaht community welcomes non-Citizens in the community, including staff members.
- 11) There is a desire to build partnerships and relationships that may lead to or support a housing project outside of Toquaht lands.

Options for Housing Delivery

Based on the above assumptions, options for housing delivery on Toquaht lands have been assessed and refined. The sections below detail recommended locations for future housing development and aligned housing typologies and tenure types that reflect what was heard from the community.

Locations of Housing

Potential location for housing on Toquaht lands include the area known as Section 38, as well as the current Macoah village site and the Secret Beach area, both of which face significant risks due to their location in the coastal inundation zone.

Macoah

The current village of Macoah is situated in an area that faces significant risks from coastal erosion and the potential impacts of tsunamis. Existing homes located along the waterfront are experiencing deterioration and are in need of repair. Redevelopment of these homes at their present waterfront locations is not considered feasible due to these risks.

To address the ongoing risks to existing properties, it is recommended that Toquaht Nation review the possibility of introducing a development permit area for these lots, to reduce the vulnerability of homes to coastal hazards and promote safer redevelopment practices. This

measure would help ensure that any homeowners who wish to redevelop within the current village implement adequate mitigation strategies. Alternatively, development in other areas could be incentivized or encouraged to mitigate risk and minimize costly environmental construction considerations.

In addition to considering development permits, it is recommended that an asset management plan be developed for the existing homes in Macoah. This plan would support the ongoing maintenance and repair of existing homes in the village, ensuring that they remain safe and habitable despite environmental challenges.

Upper Macoah (Section 38)

Given the significant risks affecting the village of Macoah, Toquaht Nation is actively planning for the relocation of the community to the area situated above the current village referred to as Upper Macoah or Section 38. At present, Upper Macoah does not have the necessary servicing in place; however, a grant application has been submitted to secure funding for the required infrastructure expansion and the creation of new residential lots.

According to interviews conducted with Executive leadership and staff, Upper Macoah is expected to become the primary location for future housing development for Toquaht Citizens. The area is anticipated to accommodate a diverse range of residents including Toquaht families, Elders, and youth, as well as staff and other individuals with strong ties to the community. The development of Upper Macoah is viewed as a key step in ensuring safe, suitable, and inclusive housing options for the Nation moving forward.

Secret Beach

The Secret Beach area may represent an opportunity for future development, however, most of the area is situated within the coastal inundation zone, adding to other identified complexities, including questions on land ownership and tenure.

Initially, Secret Beach was not identified as a priority location for Citizen housing. However, this position is now under review by the Nation as part of ongoing housing planning efforts. This reconsideration is driven by the need to maximize available land resources while carefully considering the safety and suitability of housing options in areas exposed to environmental hazards.

At present, there are 76 small lots in this location that have already been serviced and are prepared for immediate development. Due to the relatively small size of the lots and their location in an area impacted by significant coastal risks, Secret Beach may be best suited for the construction of short-term, movable housing solutions, including tiny homes and mobile homes. Due to the inherent risks associated with the site's proximity to the coast, the potential implementation of a development permit area to ensure housing is created in a manner that prioritizes resident safety and resilience to environmental hazards would be valuable. Further assessment and planning will be required to determine the most appropriate use of Secret Beach in meeting the Nation's diverse housing needs.

Other communities

Community consultation has also underscored the need for housing options outside of Toquaht lands. The current lack of services and the remote nature of Macoah is anticipated to discourage Citizens from returning to the community who have long lived in other communities.

As such, Toquaht Nation may want to consider how housing can be provided to Citizens in neighbouring communities, including Port Alberni and Ucluelet. Given the broad and increasing demand for housing throughout the region, it is recommended to pursue partnerships with other First Nations as well as municipal governments. These collaborations could support the development of innovative solutions and expand the range of housing options accessible to Toquaht Citizens.

Purchasing homes within nearby communities and making them available for rental to Toquaht Citizens may also be an effective interim measure. This approach would help address the immediate housing needs of Citizens who may not wish or be able to relocate to Macoah at this time, while ensuring proximity to the community. Further, having additional assets in the government holdings that are freehold add diverse economic opportunities to the Nation.

Typologies of Housing

Policy documents underscore the importance of offering a diverse array of housing options to ensure that the needs of both current and future residents, including Toquaht Citizens, staff, and members of the local workforce, are met. At present, housing stock in Macoah primarily consists of single-family homes and duplexes. Feedback from the recent community engagement process reveals that 1-2-bedroom homes would be suitable for many community members, such as Elders, while larger homes are needed to accommodate bigger families, reflecting a broad spectrum of household sizes and living arrangements. Many Citizens expressed that they would like to live in slightly larger units than their present homes.

While many multi-generational families may be best served by a single-detached home, possibly with addition of a suite, younger families, singles, and Elders should also be considered when planning for future housing. A diverse housing portfolio for Toquaht Nation should include single-detached homes, attached homes like duplexes and triplexes, as well as small dwellings and units in multiplexes. Additionally, staff shared with the project team that building a motel or second lodge for work crews could offer a short-term housing solution during the development of Upper Macoah (Section 38). These units might later be converted into tourist accommodations, thereby contributing to economic growth and building on the regional demand for short-term rentals driven by tourism.

Future economic development projects should include housing and may combine commercial, tourist, and residential uses, fostering mixed-use environment that enhances local employment opportunities while delivering diverse housing options. By blending uses, the Nation can maximize available land resources, encourage sustainable growth, and create resilient neighbourhoods that reflect both community priorities and the realities of regional demand.



Figure 4: 1 Housing typologies as presented in community engagement

Based on the information collected in Part 2 of this report, the housing typologies outlined below should be prioritized on Toquaht lands within the next 10 years. It should be noted that larger scale projects (multiplexes) have the opportunity to also provide non-residential space (both community amenity and commercial). Each site and project will provide different unique opportunities to deliver additional space needs depending on the funding, financing and timing of the project. It is strongly suggested that various departments have input on each project to ensure other priorities for space are being considered from the outset of these larger projects.

Table 14: Recommended housing typologies

| Typology | Rationale |
|--|---|
| <p>Single family homes with suites and duplexes</p> <p>(2-5 bedrooms)</p> | <ul style="list-style-type: none"> • Most desired housing type in the community • Demonstrated need for large homes for families • Include accessory dwelling units or suites to allow for multigenerational living • Existing duplexes in Macoah work well • Particularly suitable for Upper Macoah (Section 38) area as infrastructure is still to be developed in the area and lot sizes can be planned accordingly |

| | |
|--|---|
| | <ul style="list-style-type: none"> • Opportunities for appropriate outdoor spaces for cultural activities, recreation, and pets |
| Mobile homes, prefabricated homes or tiny homes (1-3 bedrooms) | <ul style="list-style-type: none"> • May be suitable for small number of lots at Secret Beach • Options for modular and prefabricated housing allow for fast delivery of homes. Opportunities may exist to partner with a manufacturer. • Particularly suitable as seasonal and/or workforce housing • Possible short-term solution to relocate those living in unsuitable homes or wanting to move to Toquaht lands while Upper Macoah (Section 38) is being developed • Possibility for short-term rentals as economic development opportunity |
| Supportive housing for Elders (1-2 bedrooms) | <ul style="list-style-type: none"> • Supports Elders who want to move back to the community or downsize • Ensures appropriate care in a community with few other services • Highly desired by the community as well as leadership • Opportunities for social connection and community building |
| Multiplex (1-3 bedrooms) | <ul style="list-style-type: none"> • With apartments not being desired by most community members, residential developments with 3-8 units may present a good alternative to deliver smaller units, in particular as rentals • Adds to diversity of housing stock • Suitable for smaller families, singles, and Elders • Opportunities for multi-generational living • Opportunities for social connection and community building |
| Motel or lodge (1-2 bedrooms) | <ul style="list-style-type: none"> • Short-term housing for work crews, staff, and visiting Citizens • Could be converted to tourism accommodation in the future |

The table below outlines the recommended unit mix of new housing units based on Housing Strategy survey results, and average household size of about 2.5. While almost all Citizens expressed a desire for larger units, is anticipated that some 1-bedroom units may be suitable for the Elder’s complex, as well as the smaller housing solutions anticipated to be developed on Secret Beach lots (where possible).

Table 15: Unit mix targets

| By 2036 | |
|---|--|
| Number of housing units needed | 68 |
| Unit mix | 1-bedroom units: 7 (10%) 2-bedroom units: 20 (30%) 3-bedroom units: 27 (40%) 4- and 5-bedroom units: 14 (20%) |
| Accessible & adaptable units | 7 fully accessible units (10%) 7 units with adaptable design (10%) |

Tenure Types

Toquaht Citizens have clearly expressed that homeownership is a valued aspiration and an important goal for many families and individuals. However, the reality is that significant barriers to homeownership remain, particularly the high cost of single-family homes and challenges related to saving for down payments. These obstacles mean that not all Citizens will be able to achieve the goal of owning a home, and a variety of tenure options are

needed to ensure safe, suitable, and inclusive housing for everyone. Besides homeownership and rental tenure, it is recommended to explore opportunities for both leasehold models, where Toquaht retains ownership of their lands, as well as rent-to-own options, where Citizen's rental payments can contribute to the cost of their home over time for an eventual purchase.

Homeownership

Owning a home is the preferred choice for many Toquaht Citizens, representing stability and an investment in the community. In a traditional homeownership arrangement, households either pay a mortgage or purchase a property outright. However, rising housing costs and the need for substantial upfront savings will likely make it difficult for some Citizens to pursue this route at present.

To ensure that homes remain available to Toquaht Citizens, it is recommended to implement a right of first refusal policy. This would ensure that when homes are offered for sale, Toquaht Citizens have the first opportunity to purchase them, keeping housing within the Nation and prioritizing the needs of current and future members.

Rental

Given the barriers to homeownership, offering a range of rental options is crucial to address the immediate housing needs of the community. Rental units provide safe and accessible housing for those who are not yet able or ready to purchase, and support a diverse mix of households, including singles, Elders, and smaller families. Rentals also contribute to a more inclusive and resilient community by ensuring no one is left without suitable housing.

Rent-to-Own

Rent-to-own agreements may offer a practical pathway for Citizens who aspire to own a home but face financial barriers, such as saving for a down payment. Under this model, a portion of the rent paid over a set period is credited towards the eventual purchase of the home. Implementing rent-to-own arrangements would make it more feasible for individuals and families to transition from renting to owning and can help address barriers to homeownership.

Leasehold Tenure

Leasehold tenure is another key option that would allow Citizens and non-Citizens to own their homes while leasing the land from the Nation. In this model, individuals would own the building or unit, but the land would remain under Toquaht ownership. This approach ensures that land stays within Toquaht hands, supporting community sovereignty and long-term stewardship. Leasehold tenure options should be considered for all areas of Toquaht lands to maintain control over resources and support generational continuity.

By offering a range of tenure options and policies that prioritize Toquaht Citizens, the Nation can build a more inclusive, resilient, and self-determined community where all members have access to appropriate housing solutions.

Funding & Financing Opportunities

Securing adequate funding and financing is essential for the successful implementation of Toquaht Nation's Housing Strategy. By diversifying funding streams, Toquaht can address the varied housing needs of its members and support long-term community resilience.

In the medium term, Toquaht would be well positioned to develop a targeted funding strategy, aligned with the Housing Strategy and available resources, that considers both immediate housing needs and long-term objectives. Advocacy for increased federal and provincial investment in new housing initiatives on Toquaht Settlement Lands (TSL) is critical. Throughout this process, Toquaht can leverage the Nation's unique government-to-government relationship and successful past and ongoing capital projects to strengthen negotiation efforts.

Key funding sources to pursue include Build Canada Homes, Indigenous Services Canada, CMHC, HICC, and climate adaptation funding. For a detailed overview of funding sources and financing mechanisms, please refer to Appendix A.

Partnership opportunities

Partnerships will likely play a crucial role in strengthening Toquaht Nation's housing initiatives. By collaborating with other First Nations, government agencies, and external organizations, Toquaht can expand its capacity to deliver housing solutions and access additional resources. Building relationships with housing societies or development corporations can help secure additional funding and grants, while also shielding housing operations from political changes and election cycles. Such partnerships could give the Nation access to valuable expertise, encourage sharing of best practices, and help create housing options that align with community values and long-term objectives.

Some First Nations and governments use independent societies or development corporations to handle various aspects of owning and managing housing. This approach has several potential benefits:

- It makes more funding sources and grant opportunities available,
- lessens the burden on staff and leaders, and
- protects the organization from the disruptions of election cycles and sudden shifts in political direction that might hinder achieving medium- or long-term plans.

If Toquaht receives major funding for housing, funders may require that an independent entity oversee the project.

Beyond formal partnerships, Toquaht Nation can also engage in joint ventures with private developers, non-profit groups, and housing authorities to co-create and maintain housing projects. These collaborations could introduce new funding options, coordinated services, and better infrastructure planning. Partnering with a range of stakeholders helps ensure that Toquaht's housing efforts are thorough and sustainable, meeting Citizens' needs while protecting the Nation's sovereignty and responsible management of its lands.

Actions to Address Housing Needs

As a modern treaty nation with complete autonomy over the TSL, there are many different ways the Toquaht Nation can work toward addressing Citizens’ housing needs. This section identifies actions for Toquaht to address the community housing needs described in Part 2 of this report. Each action is followed by a rationale and specific considerations.

Each action is also identified as high, medium, or low priority and is labelled with a particular number of dollar signs that correspond with the anticipated resource requirements (both direct costs and staff time) for implementation. See the table below for guidance on interpreting these labels.

Table 16: Legend to interpret priority and resource requirement categories for actions

| Category | Definitions |
|------------------------------|---|
| Priority | <ul style="list-style-type: none"> High = Actions that need to be addressed to create pathways for urgently needed housing on Toquaht lands Medium = Actions that should be addressed to ensure long-term success of housing developments, appropriate governance, and smooth processes Low = Actions that should be considered to ensure long-term success to housing solutions but have been deemed as less urgent |
| Resource requirements | <ul style="list-style-type: none"> \$ = no or little direct costs, but requires staff time \$\$ = significant staff time required, or direct one-time costs estimated at less than \$100,000 \$\$\$ = >\$100,000 and <\$500,000 \$\$\$\$ = >\$500,000 and <\$5,000,000 |

The actions described in this part of the strategy have been grouped into four categories:

A. Policy and Governance Improvements

- Actions to improve housing outcomes that relate to creating or improving policies and procedures, strengthening governance practices, and building capacity to advance housing goals.

B. Asset Management and Infrastructure Planning

- Actions to manage and maintain existing assets and develop a long-term plan for infrastructure upgrades and improvements that will be required to support housing.

C. Development of Housing

- Actions related to direct investments to expand housing options for Citizens through capital projects.

D. Partnership Building, Funding, and Advocacy

- Actions to address the housing needs of Citizens that involve the development of partnerships or advocating with other governments or entities.

A: Actions related to Policy and Governance Improvements

1. Develop a land tenure policy for all Toquaht lands

Objective: Provide clarity to Citizens and non-Citizens regarding land tenure definitions and areas.

| Priority: High | Resource requirements: \$ |
|--|---------------------------|
| <p>Short-term Actions (within 1 year):</p> <ol style="list-style-type: none"> 1.1. Research and seek leadership direction on tenure types and preferences for all Toquaht lands based on legal and community considerations in year 1. 1.2. Utilize citizen forums for engagement and education around different tenure types and impacts within year 1. <p>Medium-term Actions (2-5 years)</p> <ol style="list-style-type: none"> 1.3. Begin transition of lands that require tenure changes in year 2. 1.4. During OCP/policy updates, implement tenure direction in new land use designations. 1.5. Clarify, communicate and undertake transition process for existing Nation-owned rentals to new rental or tenure policies so that every rental home is under the same policies and rental structure. | |
| <p>Rationale</p> <p>Establishing a clear land tenure policy is essential for supporting the diverse needs of Toquaht Nation Citizens and non-Citizens. Currently, future land tenure in both Secret Beach and Upper Macoah (Section 38) remain uncertain, and ongoing conversations highlight the need for clarity and flexibility. By accommodating a mix of tenure types, including rentals, fee simple ownership, land leases, and rent-to-own options, the Nation can offer pathways for people from various economic backgrounds to return to the community, invest, and build equity in their homes. This inclusive approach recognizes that while home ownership is highly valued, alternative models like rentals and long-term leases are crucial for those facing financial barriers.</p> <p>A well-defined tenure policy will also help drive economic development and strengthen community resilience by encouraging private ownership, equity-building programs, and investment opportunities. A transparent framework should be developed with community input to support decision-making and ensure land use and tenure transitions reflect community priorities and long-term strategic goals.</p> <p>Appendix B includes a summary of various approaches used by First Nation communities to help members build equity through land and buildings.</p> | |
| <p>Considerations</p> <ul style="list-style-type: none"> ○ Include existing community in decision-making around tenure of all future development areas. ○ Consider supporting a mix of tenure types: <ul style="list-style-type: none"> ○ Explore options for community members to build equity in land/property through rent-to-own program. ○ Offer rental housing. | |

- Offer opportunities for fee simple property ownership and land lease models for Toquaht Citizens and Non-Citizens.
- Consider offering first right of refusal to Toquaht Citizens for all Toquaht lands.
- Consider developing a policy to regulate short-term rentals on Toquaht lands.

2. Establish and refine policies and guidelines for housing development

Objective: Guide future housing development on all Toquaht lands.

| | |
|---|------------------------------------|
| Priority: High | Resource requirements: \$\$ |
| Short-term Actions (within 1 year): | |
| <p>2.1. Establish general design guidelines for housing on all Toquaht lands which reflect citizen and community priorities as well as long-term sustainability.</p> <p>2.2. Establish a Development Permit Area, particularly for lots within the coast inundation zone to manage associated risks.</p> | |
| Medium-term Actions (2-5 years): | |
| <p>2.3. Confirm process for citizen-led home construction and property ownership in new development areas.</p> | |
| Rationale | |
| <ul style="list-style-type: none"> ○ Ensure new housing is built to last and in accordance with community priorities. ○ Manage risks associated with proximity to inundation zone. ○ Ensure processes are in place for citizen-led construction. | |
| Considerations | |
| <ul style="list-style-type: none"> ○ Defining accessibility priorities and ways to achieve various accessibility improvements such as universal design ○ Designing for west coast conditions ○ Design elements that support home privacy and wilderness feel ○ Consider cultural histories and materials into design and construction ○ Fire risk mitigation measures for buildings in site planning and construction ○ Emphasis on utilizing local building materials, such as cedar ○ Site planning and building siting to prioritize light, breathability and privacy ○ Defining energy efficiency opportunities, steps to achieve various levels of performance in materials and site planning considerations | |

3. Update the relevant Toquaht Nation legislation and policies

Objective: Manage future residential and economic development on Toquaht lands, including high-risk areas.

| | |
|--|------------------------------------|
| Priority: High | Resource requirements: \$\$ |
| Short-term Actions (within 1 year): | |
| <p>3.1. Ensure OCP land use policies for all Toquaht lands are grounded in recent coastal risk assessments and reflect the Community Master Plan and Housing Strategy.</p> | |

- 3.2. Amend Toquaht Nation Macoah Zoning and Structures Act in accordance with OCP and Community Master Plan, and development permit area considerations as above.

Medium-term Actions (2-5 years)

- 3.3. Establish Zoning regulation for future development areas, including Upper Macoah (Section 38).
- 3.4. Update relevant Toquaht Nation legislation to ensure alignment with new policies.

Long-Term Actions (5-10 years):

- 3.5. Update Official Community Plan every 5 years.

Rationale

An updated Official Community Plan will help determine the most suitable locations for new housing by considering the location of current and future services and infrastructure, as well as coastal hazards.

To ensure planning policies respond to these changing housing needs (and other changing community priorities) the Official Community Plan should be updated on a five-year cycle using the most recent housing needs assessment. This is consistent with the approach now required of local governments across BC to ensure that planning to create sufficient housing for growing communities, such as Toquaht, is proactive, long-term, and prevents another severe shortage of housing in the future.

Furthermore, the Nation’s legal counsel has identified several additional pieces of Toquaht legislation pertaining to land use and development that may require revision.

Considerations

The following amendments are likely to be required to align with policy changes:

- Certain amendments required:
 - Official Community Plan
 - Zoning Bylaw
- Likely amendments required:
 - Real Property Tax Act
 - Land Act
- Should be reviewed to ensure adequate for new reality:
 - Building and Development Authorization Act
 - Business Licensing Act
 - Planning and Land Use Management Act
 - Public Works and Services Act
- May require consideration
 - Emergency Preparedness Act
 - Public Order, Peace and Safety Act
 - Trespass and Community Safety Act

It is crucial to engage with the Toquaht community in advance of these changes, in particular in relation to future Official Community Plan updates.

4. Continue to monitor housing needs

Objective: Maintain up-to-date data on housing demand.

| | |
|---|------------------------------------|
| Priority: Medium | Resource requirements: \$\$ |
| Medium-term Actions (2-5 Years) | |
| 4.1. Update Housing Needs Assessment every 5 years. | |
| Rationale | |
| The community housing needs documented in Part 2 of this report will evolve over time as community demographics shift, as the broader regional housing and labour market changes, and as Toquaht Nation creates more housing in Macoah and community members living elsewhere have opportunities to relocate. A five-year review cycle, as used by other governments, ensures policies remain relevant and responsive. Regularly updated data provides an important foundation for decision-making regarding housing development as well as funding applications. | |
| Considerations | |
| <ul style="list-style-type: none"> ○ Align with provincial and federal requirements for housing needs reporting. ○ Ensure regular engagement with the Toquaht community regarding housing needs. | |

5. Continue to build internal housing capacity and strengthen housing operations and governance

Objective: Ensure effective structures are in place to manage housing assets and operations.

| | |
|---|---------------------------------------|
| Priority: Medium | Resource requirements: \$-\$\$ |
| Medium-term Actions (2-5 Years) | |
| 5.1. Expand on existing housing policy, including Housing Act and Regulation, to guide operations, roles, and responsibilities of the housing department. | |
| 5.2. Expand the role of the Housing Committee in accordance with the Housing Act. | |
| 5.3. Provide ongoing training and professional development opportunities to staff. | |
| Long-Term Actions (5-10 years): | |
| 5.4. Explore partnerships and alternative operational models to expand capacity to manage and operate Toquaht owned homes. | |
| 5.5. Explore the development of a stand-alone society or development corporation to lead new housing projects and take on all housing-related responsibilities. | |
| Rationale | |
| A more comprehensive housing policy would supplement this Housing Strategy by describing in detail the procedures used by Toquaht Nation to manage and maintain housing assets, which are projected to increase significantly in the coming years. This would help clarify expectations and establish standard practices for maintenance and repairs, help ensure tenants have access to fair processes to evaluate complaints, clarify roles for those involved in housing management, and help improve Toquaht's ability to plan for the staff resourcing and budget requirements to manage housing assets. | |

As a part of this work, the responsibilities and structure of the existing Housing Committee should be reviewed and formalized to ensure it effectively supports Toquaht staff with implementing the Housing Strategy. Important functions for the Housing Committee include overseeing policy development related to housing and adjudicating complaints from tenants and Citizens related to housing.

As the number of homes on Toquaht lands increases and as standard procedures recommended in this Strategy are implemented, the time required to fulfill responsibilities related to owning, managing, and operating additional housing will increase significantly. There may be a benefit in outsourcing some or all of these functions to private entities to help maintain staff capacity for other functions. Alternatively, Toquaht may wish to enter into a capacity-building agreement with an experienced agency or organization to help build and established an enhanced housing operations department and team.

Considerations

5.1. - The existing housing policy could become more comprehensive with the addition of these sections:

- a description of how rental rates are established and collected,
- a comprehensive review of current rents
- a description of Toquaht’s responsibilities related to privately-owned homes in Macoah,
- processes and policies related to changes of tenure for homes in Macoah (i.e., from private ownership to Toquaht Nation and vice versa), and policies and procedures related to the management of possible Toquaht-owned homes outside Macoah (e.g., allocation of homes and rental fees).

5.4 & 5.5 - Considerations for a different governance structure for housing management and operations could be complemented by the following tasks:

- Conducting a review of governance approaches used by First Nations for responsibilities related to housing to gather pros, cons, and lessons learned
- Identifying funding sources available to support a) the establishment, and b) ongoing operations of a stand-alone housing society or development corporation
- Involving leadership and/or the community in deciding whether to establish a stand-alone housing entity through a series of engagements (which could be combined with an OCP engagement process), a vote of the leadership, or a referendum in conjunction with the next election

6. Track implementation of the Housing Strategy

Objective: Effectively support and deliver housing initiatives over the short, medium and long term.

Priority: High

Resource requirements: \$-\$\$

Short-term Actions (within 1 year):

- 6.1. Designate one staff member or external resource to lead implementation of the Housing Strategy.
- 6.2. Identify key departments, roles and responsibilities in implementing actions of the Housing Strategy.

Medium-term and Long-Term Actions (2-5 Years and 5-10 years)

- 6.3. Monitor Housing Strategy implementation annually and communicate progress.
- 6.4. Consider hiring a Housing Manager to support housing development and operations in the medium and long-term.

Rationale

Implementation of the Housing Strategy will take concerted effort over many years, require additional resources, and require ongoing re-evaluation of priorities. Tracking the implementation is essential to ensuring that the housing needs of the community are met, both now and in the future.

As the scope and complexity of housing responsibilities grow, driven by an increasing number of homes and the adoption of recommended standard procedures, consistent oversight will become crucial. Dedicating staff resources and assigning roles and responsibilities, such as designating a lead and (re-)establishing a Housing Manager position, will provide the capacity to coordinate initiatives, manage growing workloads, and maintain momentum.

Transparent and regular communication with community members about progress, through updates will ensure engagement, enable informed participation, and build support for prioritizing housing work. This collaborative approach will help secure necessary resources and community support and ensure that decisions about housing supply and management reflect the community’s evolving needs and preferences.

To support implementation and monitoring, an implementation plan is provided in Part 3.

Considerations:

- o Engage community regularly: Schedule consistent updates (e.g., two to four times per year) to keep community members informed and involved in decision-making

B: Actions related to Asset Management and Infrastructure Planning

7. Create a housing and asset management plan for existing homes in Macoah

Objective: Increase the longevity of current and future homes through a dedicated budget, standard procedures, and staff and ensure existing homes remain in safe condition.

Priority: Medium

Resource requirements: \$\$\$

Short-term Actions (within 1 year):

- 7.1. Formalize the maintenance and repair program to increase the longevity of Nation-owned homes through a dedicated budget, standard procedures, and staff.
 - i) Create detailed housing inventory of Nation-owned homes.
 - ii) Track building condition, renovations/repairs.
 - iii) Grow the Housing Reserve Fund through regular contributions.
 - iv) Establish the eligible uses of the Housing Reserve Fund, as well as an annual renewal budget for Nation-owned homes.

- v) Conduct yearly inspections of Nation-owned homes as outlines in the Housing Act.
 - vi) Ensure future processes are in place as development of additional housing units begins and ensure all future housing is included in the housing and asset management plan going forward.
- 7.2. Create housing inventory of Citizen-owned homes and track building condition, renovations/repairs.

Medium-term Actions (2-5 years):

- 7.3. Conduct building condition assessments of Nation-owned and Citizen-owned homes in Macoah every 5 years.
- 7.4. Establish incentive program / maintenance and repair program for existing Citizen-owned assets to support repairs and renewal, such as energy and accessibility improvements.
- 7.5. Assist Citizens to obtain home insurance.

Long-term Actions (5-10 years)

- 7.6. Consider options to incentivize existing residents to move to Upper Macoah by providing alternate housing.

Rationale

The Toquaht Nation Housing Act requires annual inspections of Nation-owned homes by the Housing Manager. In addition, it is recommended to procure expert Building Condition Assessments every five years. These measures will help ensure safe living conditions, reduce long-term repair costs through proactive maintenance, and provide a solid basis for prioritizing repairs and budgeting. Proactive maintenance also lowers complaints and supports the longevity of homes. A detailed maintenance schedule, informed by inspections, enables repairs to be addressed systematically and ensures costs are planned within the operating budget.

Toquaht Nation’s existing Housing Reserve Fund is dedicated to reinvesting in existing homes, but policy guidance is needed to regulate its use for major repairs, upgrades, and new housing development.

Empowering Citizens to renovate their own homes through a Maintenance and Repair Program not only improves individual living conditions but also strengthens the overall housing stock and community resilience. Including Citizen-owned homes in the asset management plan ensures that all future housing, whether Nation or Citizen-owned, benefits from consistent standards of maintenance, safety, and longevity.

Considerations:

- o When considering renewal of existing assets, consider age of the home, and proximity to coastal inundation zone.
- o It is recommended that annual contributions be made to the reserve fund from the general operating budget. This ensures a continuous stream of resources for the significant housing investments anticipated in the coming years.

8. Create infrastructure plan for areas identified for future housing development

Objective: Ensure infrastructure servicing is coordinated with development planning processes.

| | |
|--|------------------------------------|
| Priority: High | Resource requirements: \$\$ |
| Short-term Actions (within 1 year): | |
| <p>8.1. Create an inventory of lots for future housing development on Toquaht lands from which phased planning can occur.</p> <p>8.2. In collaboration with the Capital Projects team, identify sequence in which infrastructure servicing in Upper Macoah (Section 38) will occur and develop a phased development plan.</p> <p>8.3. Establish feasibility of utilizing Secret Beach lots outside of the inundation zone temporarily for interim housing solutions, such as mobile homes or tiny homes.</p> | |
| Rationale | |
| <p>Infrastructure planning is already in progress as part of the PAR funding application, with 40 lots scheduled to be serviced at once. However, to ensure coherent and efficient development, this infrastructure work should be closely integrated with planning for the actual sequence of housing development and the inventory of lots. This means aligning servicing timelines with decisions about which lots will be built out first and what types of housing will be constructed, so that infrastructure upgrades directly support phased development and community needs.</p> <p>In order to take advantage of funding opportunities to create new housing on Toquaht lands, advanced planning will be required to ensure projects are as 'shovel ready' as possible. As such, developing an inventory of proposed future housing lots will enable Toquaht to undertake preliminary planning for housing projects as time and resources permit, such as surveying, site clearing and preparation. Understanding what type and scale of housing is best suited for different lots and advancing these predevelopment activities will enable Toquaht to respond to funding opportunities with strong applications that are more likely to attract financing from partners.</p> | |
| Considerations: | |
| <ul style="list-style-type: none"> ○ Align inventory with master planning outcomes to aid OCP updates. ○ Track land readiness, including servicing. | |

C: Actions related to Direct Investments to Expand Housing Options

9. Target building 68 dwelling units over the next 10 years, with 40 units built as soon as possible, while ensuring that a broad spectrum of housing options is provided

Objective: Provide sufficient, appropriate housing options for current and future residents.

| | |
|--|--|
| Priority: High | Resource requirements: \$\$\$\$ |
| Short-Term Actions (within 1 year): | |
| <p>9.1. Develop interim/short-term housing for Citizens, staff, and work crews</p> | |

- Smaller units, mobile homes, tiny homes
- Motel or lodge for work crews

Medium-Term Actions (2-5 years):

- 9.2. Develop Nation-owned rentals (both single-family and multi-family options)
- 9.3. Develop long-term staff and service provider rental housing
- 9.4. Develop Elder housing complex
 - 5-10 1-bedroom & 2-bedroom units

Long-Term Actions (5-10 years):

- 9.5. Support development of Citizen-owned homes through a first-time home buyer program or as a second placement on a first mortgage through a conventional lender.
- 9.6. Develop transitional or supportive housing.

Rationale

Part 2 of this report (the housing needs assessment) indicates that Toquaht Nation will need to create 68 new homes by 2036 to meet community housing needs. About 40 of these units are needed as soon as possible to accommodate current residents, Citizens wanting to move back, as well as staff, workers, and service providers.

To provide an option for Citizens and staff to live in the community until Upper Macoah (Section 38) is built out, Toquaht could temporarily designate an area for tiny homes and mobile homes and provide for the use of a designated 'pad' through a rental agreement. The lots at Secret Beach would lend themselves well to these and other small housing forms, however, coastal risks remain and will need to be weighed carefully against opportunities.

When Secret Beach is ready, development of Nation-owned rentals (both single-family and multi-family options) should be a priority to allow community members to move home. As a next step, long-term options for staff and service providers working in the community should be prioritized. An Elder's complex is desired by many community members and can be targeted once resources and services are available in the community to ensure successful aging in place. Lastly, Toquaht Nation may want to provide supports for Citizens to build their own homes to allow them to build equity.

While finding safe and secure housing is a challenge for many community members, it is often a most challenging for the most vulnerable members of a community, such as those struggling with mental health or addictions, or leaving abusive relationships or living situations. To address the needs of these Citizens, Toquaht could invest in a transitional housing project (e.g., a safe house, shelter, or housing with supports on a temporary basis). The federal Indigenous Shelter and Transitional Housing Initiative is a source of funding dedicated to these types of housing projects. To better understand community needs and ensure a culturally appropriate approach, Toquaht may wish to ask community members through future engagements (open houses, surveys) about the need for these types of housing services.

Considerations

Continual investment in housing supply will come at a significant cost. Building attached small-scale housing forms such as duplexes, triplexes, and quadplexes can help lower the per unit cost of the projects and reduce short- and long-term costs associated with servicing. Including suites in single-family homes will provide opportunities for multigenerational living as well as options for additional income for homeowners. The use of modular forms of housing would likely help manage costs and shorten timelines, particularly if Toquaht establishes a partnership as proposed in recommendation 10.2.

10. Explore use of pre-approved designs and modular housing options

Objective: Accelerate development process for new housing, enable quick housing delivery, and reduce cost.

Priority: Low-Medium

Resource requirements: \$

Medium-term Actions (2-5 years):

- 10.1. Select 5-10 pre-approved designs for new housing from the various public catalogues in existence.
- 10.2. Explore opportunities to partner with a modular housing fabricator for bulk pricing.

Rationale

Given the remote location of Macoah and the shortage of construction labour, modular approaches to building housing hold promise for addressing community housing needs. To support recommendation X (build X homes per year), Toquaht should explore partnership opportunities with a modular housing fabricator to benefit from lower prices. Modular fabrication is a growing industry in BC and emerging companies may be interested in partnership opportunities to support their growth and increase the use of their products.

The use of CMHC and other pre-approved housing designs is to reduce the time and cost of building new homes by streamlining the design and approval process. By providing standardized, pre-vetted blueprints that are compliant with regional building codes, these designs help accelerate construction, lower development costs, and simplify planning. These designs also emphasize energy efficiency, accessibility, and livability.

Considerations:

- o Pre-approved design catalogues:
 - o **CMHC:** <https://www.housingcatalogue.cmhc-schl.gc.ca/designs>
 - o **Government of BC:** https://www2.gov.bc.ca/assets/gov/farming-natural-resources-and-industry/construction-industry/building-codes-and-standards/guides/bc_std_des_catalogue_v1.pdf
 - o Missing Middle Catalogue: <https://missingmiddlehousing.com/neighborhood-kit/>
 - o Small Housing BC: <https://smallhousingbc.org/sample-designs/>

11. Explore opportunities to provide housing options outside of Toquaht Nation lands

Objective: Ensure Citizens residing in other communities are securely housed.

| | |
|--|--|
| Priority: Medium | Resource requirements: \$\$\$\$ |
| Medium-term Actions (2-5 years): | |
| <p>11.1. Consider securing a small number of existing homes in locations where significant community members live.</p> <p>11.2. Seek partnerships to develop a more urban housing project on strategically located lands in the region to support Citizens' transition back to the area.</p> | |
| Rationale | |
| <p>Many Toquaht Citizens live in other communities on Vancouver Island and BC either temporarily or permanently. Recognizing how challenging the housing market is across the province, Toquaht Nation could purchase homes in communities where sizeable numbers of Citizens exist, such as Port Alberni (28%), Victoria (11%), Ucluelet (7%) or Nanaimo (4%), to provide rental homes at market or below-market rates.</p> <p>While purchasing properties in these locations would require a significant investment (ranging from approximately \$500,000 per single-family house to \$1,200,000), it would also help diversify Toquaht's asset holdings and provide opportunities for future redevelopments that could help address community housing needs and/or support economic development.</p> <p>The Economic Development department could also explore strategic opportunities with public and private sector entities to develop a mixed-use project with residential and commercial units to support housing development. These development opportunities could also result in market or below-market housing opportunities for Citizens in close proximity to Macoah. BC Housing's new BC Builds program may provide a platform through which interested partners could be identified.</p> | |
| Considerations | |
| <p>Consider Port Alberni and Ucluelet as locations for housing outside of Toquaht lands, given their proximity to Macoah.</p> | |

D: Actions related to Partnership Building, Funding, and Advocacy

12. Secure funding for capital projects on Toquaht lands

Objective: Secure sufficient resources to achieve housing objectives.

| | |
|--|---|
| Priority: High | Resource requirements: \$\$-\$\$\$ |
| Short-term Actions (within 1 year): | |
| <p>12.1. Pursue Build Canada Homes funding in order to deliver one initial housing project on Toquaht lands.</p> | |

Medium-term Actions (2-5 years):

- 12.2. Develop funding strategy based on Housing Strategy, priorities and resource availability.
- 12.3. Advocate for more federal and provincial funding for new housing projects on TSL.
- 12.4. Establish seed funds, equity or land to position for a partnership for a more urban, regionally situated housing project.

Rationale

Toquaht Nation has a unique government-to-government relationship with the Government of Canada and an opportunity to demonstrate and advocate for community needs, including housing. Several ongoing initiatives will help position Toquaht well for negotiations by quantifying the need for housing development, including this Housing Strategy outlining community housing needs and steps to address them, several recent successful capital projects and the Coastal Impact Assessment.

Toquaht Nation would likely also benefit from partnering and actively participating with the other Self-Governing Indigenous Governments in the New Fiscal Framework federal policy development process on Infrastructure and Housing core funding.

Larger projects that consist of building multiple attached homes at the same time can help reduce overall costs to create new housing, use less land per home, and reduce servicing costs. A larger (15-30 unit) multi-family project would also meet a significant proportion of Citizens’ housing needs. Toquaht well positioned to provide a contribution to a project of this scale and attract external funding through grant contributions and low-interest debt. Not all units would need to be owned/occupied by Toquaht Citizens but a larger building provides flexibility for residents, partners and can attract other funding based on the size of financing and funding required and doors delivered.

Considerations:

- Toquaht could pursue funding through Build Canada Homes, which is a promising new funding source.
- Consider application for a Real Estate Foundation Grant (opening in January 2026).
- Other opportunities include capital development funding from NICHI (National Indigenous Collaborative Housing Incorporated).
- Consider utilizing funding opportunities related to climate change adaptation.

See Appendix A for a list of possible funding opportunities.

13. Continue to build relationships and collaborate with regional partners

Objective: Understand and address housing needs in the region.

Priority: Medium

Resource requirements: \$-\$\$

Medium-term Actions (2-5 years):

- 13.1. Expand on the existing MOU with the District of Ucluelet and ACRD.
- 13.2. Champion revitalization of West Coast Regional Housing table.
- 13.3. Continue working closely with District of Ucluelet and other Nations to support collaboration on projects, infrastructure and funding opportunities.

Rationale

Toquaht Nation signed the Regional Housing Memorandum of Understanding with several local governments and First Nations in the ACRD, demonstrating a commitment to address shared housing challenges collaboratively. Building on this initiative could enable Toquaht Nation to further advance housing initiatives throughout the region.

It is recommended that Toquaht Nation consider taking a leading role in revitalizing the West Coast Regional Housing table that met regularly until recent organizational changes occurred. Toquaht Nation is well-positioned to support the reassembly and renewed activity of this group. Additionally, sustained collaboration with the District of Ucluelet and neighbouring Nations will enhance partnership opportunities and reduce competition for limited resources.

Considerations:

The following opportunities may arise from sustained collaboration with regional partners:

- Creation of a funding source for regional housing needs through the establishment of a regional housing service or through collaborative grant applications
- Collaboration on research and studies to better understand housing-related needs and appropriate solutions (e.g., identify cost-effective construction techniques and designs appropriate for the remote West Coast)
- Collaborative development of market and below-market housing in nearby communities that can house Citizens of several Nations

Toquaht Nation may want to consider developing a relationship agreement with the District of Ucluelet. Along with asserting other priorities, this may be an opportunity to support the housing-related needs of Toquaht Citizens in the following ways:

- Promote the inclusion of Toquaht-owned or operated housing units through amenities in new developments,
- Support the creation of more market and below-market rental housing that could benefit Citizens currently living or seeking to live in Ucluelet, and
- Provide alternative revenue sources for housing-related investments through renegotiation of service agreements or revenue-sharing arrangements.

14. Improve access to Macoah for current and future residents

Objective: Support Citizens moving home by enhancing transport options for families with school-age children and Elders.

Priority: Low

Resource requirements: \$

Medium-term Actions (2-5 years):

- 14.1. Continue to advocate for road improvements to Macoah.
- 14.2. Continue to advocate for implementation of a school bus.
- 14.3. Explore opportunities to provide transportation to future residents through each new housing or capital project (i.e. portion of budget to contribute to transportation related infrastructure from roads and transit to a new gas station).

Rationale

Quality and condition of the current road into Macoah significantly constrain the community's potential for growth. Feedback from various engagement participants indicated that, while many are interested in residing on Toquaht lands, concerns regarding the remote location remain a deterrent. In addition to the gradual development of further services and amenities, enhancing transportation options is viewed as a critical component for supporting future housing development.

Considerations:

- Access has been identified as a barrier for citizens to return to Macoah; any new housing or capital project provides the opportunity to improve this in a variety of ways, as well as adding new density/residents to increase infrastructure requests etc.

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Implementation Schedule

Table 17: Housing Strategy implementation schedule

| Housing Strategy Actions | Resources | 2026 | 2027 | 2028 | 2029 | 2030 | 2031-2036 |
|---|-----------|------|------|------|------|------|-----------|
| Actions related to Policy and Governance Improvements | | | | | | | |
| 6.1. Designate one staff member or external resource to lead implementation of the Housing Strategy. | \$\$ | | | | | | |
| 6.2. Identify key departments, roles and responsibilities in implementing actions of the Housing Strategy. | \$ | | | | | | |
| 6.3. Monitor Housing Strategy implementation annually and communicate progress. | \$ | | | | | | |
| 1.1. Research and seek leadership direction on tenure types and preferences for all Toquaht lands based on legal and community considerations in year 1. | \$ | | | | | | |
| 1.2. Utilize citizen forums for engagement and education around different tenure types and impacts. | \$ | | | | | | |
| 2.1. Establish general design guidelines for housing on all Toquaht lands which reflect citizen and community priorities as well as long-term sustainability. | \$\$ | | | | | | |
| 2.2. Establish a Development Permit Area, particularly for lots within the coast inundation zone to manage associated risks. | \$\$ | | | | | | |
| 3.1. Ensure OCP land use policies for all Toquaht lands are grounded in recent coastal risk assessments and reflect the Community Master Plan and Housing Strategy. | \$\$ | | | | | | |
| 3.2. Amend Toquaht Nation Macoah Zoning and Structures Act in accordance with OCP and Community Master Plan, and development permit area considerations as above. | \$\$ | | | | | | |
| 5.3. Provide ongoing training and professional development opportunities to staff. | \$ | | | | | | |

| | | | | | | | |
|--|------|--|--|--|--|--|--|
| 1.3. Begin transition of lands that require tenure changes in year 2. | \$ | | | | | | |
| 1.4. During OCP/policy updates, implement tenure direction in new land use designations. | \$ | | | | | | |
| 3.3. Establish Zoning regulation for future development areas, including Upper Macoah (Section 38). | \$\$ | | | | | | |
| 3.4. Update relevant Toquaht Nation legislation to ensure alignment with new policies. | \$\$ | | | | | | |
| 4.1. Update Housing Needs Assessment every 5 years. | \$\$ | | | | | | |
| 2.3. Confirm process for citizen-led home construction and property ownership in new development areas. | \$\$ | | | | | | |
| 1.5. Clarify, communicate and undertake transition process for existing Nation-owned rentals to new rental or tenure policies so that every rental home is under the same policies and rental structure. | \$ | | | | | | |
| 3.5. Update Official Community Plan every 5 years. | \$\$ | | | | | | |
| 5.1. Expand on existing housing policy, including Housing Act and Regulation, to guide operations, roles, and responsibilities of the housing department. | \$ | | | | | | |
| 5.2. Expand the role of the Housing Committee in accordance with the Housing Act. | \$ | | | | | | |
| 6.4. Consider hiring a Housing Manager to support housing development and operations in the medium and long-term. | \$\$ | | | | | | |
| 5.4. Explore partnerships and alternative operational models to expand capacity to manage and operate Toquaht owned homes. | \$ | | | | | | |
| 5.5. Explore the development of a stand-alone society or development corporation to lead new housing projects and take on all housing-related responsibilities. | \$ | | | | | | |

| Actions related to Asset Management and Infrastructure Planning | | | | | | | |
|--|----------|--|--|--|--|--|--|
| 7.1. Formalize the maintenance and repair program to increase the longevity of Nation-owned homes through a dedicated budget, standard procedures, and staff (see detailed outline above). | \$\$\$ | | | | | | |
| 7.2. Create housing inventory of Citizen-owned homes and track building condition, renovations/repairs. | \$\$\$ | | | | | | |
| 7.4. Establish incentive program / maintenance and repair program for existing Citizen-owned assets to support repairs and renewal, such as energy and accessibility improvements. | \$\$\$ | | | | | | |
| 8.1. Create an inventory of lots for future housing development on Toquaht lands from which phased planning can occur. | \$ | | | | | | |
| 8.2. In collaboration with the Capital Projects team, identify sequence in which infrastructure servicing in Upper Macoah (Section 38) will occur and develop a phased development plan. | \$ | | | | | | |
| 8.3. Establish feasibility of utilizing Secret Beach lots outside of the inundation zone temporarily for interim housing solutions, such as mobile homes or tiny homes. | \$\$ | | | | | | |
| 7.5. Assist Citizens to obtain home insurance. | \$ | | | | | | |
| 7.3. Conduct building condition assessments of Nation-owned and Citizen-owned homes in Macoah every 5 years. | \$\$ | | | | | | |
| 7.6. Consider options to incentivize existing residents to move to Upper Macoah by providing alternate housing. | \$\$\$ | | | | | | |
| Actions related to Direct Investments to Expand Housing Options | | | | | | | |
| 9.1. Develop interim/short-term housing for Citizens, staff, and work crews, such as smaller units, mobile homes, tiny homes, or a motel/lodge for work crews | \$\$\$\$ | | | | | | |

| | | | | | | | |
|---|----------|--|--|--|--|--|--|
| 10.1. Select 5-10 pre-approved designs for new housing from the various public catalogues in existence. | \$ | | | | | | |
| 10.2. Explore opportunities to partner with a modular housing fabricator for bulk pricing. | \$ | | | | | | |
| 9.2. Develop Nation-owned rentals (both single-family and multi-family options) | \$\$\$\$ | | | | | | |
| 11.1. Consider securing a small number of existing homes in locations where significant community members live. | \$\$\$\$ | | | | | | |
| 9.3. Develop long-term staff and service provider rental housing | \$\$\$\$ | | | | | | |
| 9.4. Develop Elder housing complex. | \$\$\$\$ | | | | | | |
| 11.2. Seek partnerships to develop a more urban housing project on strategically located lands in the region to support Citizens' transition back to the area. | \$\$ | | | | | | |
| 9.5. Support development of Citizen-owned homes through a first-time home buyer program or as a second placement on a first mortgage through a conventional lender. | \$\$\$ | | | | | | |
| 9.6. Develop transitional or supportive housing. | \$\$\$\$ | | | | | | |
| Actions related to Partnership Building, Funding, and Advocacy | | | | | | | |
| 12.1. Pursue Build Canada Homes funding in order to deliver one initial housing project on Toquaht lands. | \$\$ | | | | | | |
| 12.2. Develop funding strategy based on Housing Strategy, priorities and resource availability. | \$ | | | | | | |
| 12.3. Advocate for more federal and provincial funding for new housing projects on TSL. | \$ | | | | | | |
| 13.3. Continue working closely with District of Ucluelet and other Nations to support collaboration on projects, infrastructure and funding opportunities. | \$\$ | | | | | | |

| | | | | | | | |
|--|------|--|--|--|--|--|--|
| 14.1. Continue to advocate for road improvements to Macoah. | \$ | | | | | | |
| 14.2. Continue to advocate for implementation of a school bus. | \$ | | | | | | |
| 14.3. Explore opportunities to provide transportation to future residents through each new housing or capital project (i.e. portion of budget to contribute to transportation related infrastructure from roads and transit to a new gas station). | \$ | | | | | | |
| 13.2. Champion revitalization of West Coast Regional Housing table. | \$ | | | | | | |
| 13.1. Expand on the existing MOU with the District of Ucluelet and ACRD. | \$ | | | | | | |
| 12.4. Establish seed funds, equity or land to position for a partnership for a more urban, regionally situated housing project. | \$\$ | | | | | | |

Conclusion

The Toquaht Nation Housing Strategy 2026-2035 is intended to establish a strong foundation for future housing development and community growth by providing actionable steps to increase housing options on Toquaht lands. Over the next ten years, the actions recommended in this report will help guide Toquaht Nation toward an effective, transparent, and community-driven approach to development.

Importantly, this strategy is a living document, meant to be revisited, adapted, and used as a practical roadmap throughout the coming decade. As circumstances, needs, and opportunities evolve, the Strategy should be updated to reflect new insights and changing priorities, ensuring it remains relevant and responsive to the community's aspirations.

Community input was crucial to the development of this Strategy. Through surveys, open houses, and ongoing engagement with Citizens, staff, and leadership, the voices and priorities of the Toquaht community have shaped every aspect of this plan. The strategy balances these community priorities with a realistic path toward growth, recognizing both the opportunities and challenges ahead.

As outlined in the report, ongoing and proactive communication, transparency, and the careful transition of existing housing will be essential to the successful implementation of new policies and tenure structures. Leveraging funding and financing opportunities will be crucial in supporting capital projects and expanding affordable housing options. By collaborating with federal, provincial, municipal, and Indigenous partners, Toquaht Nation is well positioned to accelerate the delivery of much-needed housing and community infrastructure.

In summary, the actions developed as part of the Housing Strategy present significant steps forward in supporting Toquaht Nation's vision for growth. A commitment to continuous monitoring and adaptation will help ensure positive outcomes for all Citizens, now and into the future.

Appendices

Appendix A: Funding and Financing Opportunities

Funding for capital projects

Table 18: Funding for capital projects

| Program | Details |
|---|--|
| <p><u>Build Canada Homes</u></p> | <ul style="list-style-type: none"> • Build Canada Homes initiative, federal mandate to scale up the supply of affordable housing - also looking to build transitional and supportive housing for homeless • This new investment policy framework to note steps forward in how government is investing in housing - outlines agency's priorities, investment principles, and eligibility criteria. • Looking to work with NPs, Indigenous partners, developers and government at all levels to accelerate the delivery of housing Canadians faster and more affordably. • Main principles of the framework: <ul style="list-style-type: none"> ○ Ready to build ○ Affordability ○ Innovation & Speed ○ Strong Partnership ○ Made in Canada • Portal is intended to streamline the process moving forward • Policy Framework sets out guiding principles and priorities for how public capital will be deployed for housing outcomes • Eligible projects - vary from new builds to seniors, rentals and supportive housing • Looking to work with non-profits, indigenous communities, developers (mainly ones partnered with NPs) & government • Build Canada Homes (BCH) will be consulting with the affordable housing sector to discuss gaps and challenges to identify the most effective models for supporting early-stage project development costs, streamline coordination with governments, unlocking capital for planning and pre-development • Proposals submitted through CMHC's AHF will be considered for BCH funding |
| <p>CMHC Section 95</p> | <ul style="list-style-type: none"> • Capital funding for housing, could be suitable for serviced lots <ul style="list-style-type: none"> ○ Fully allocated for 2025, keep eyes open early 2026 |

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| Funding | <ul style="list-style-type: none"> • Purpose: Supports First Nations in meeting housing needs by providing financial assistance for affordable rental housing • Funding is offered as low-cost repayable loans and housing subsidies • Eligible Projects <ul style="list-style-type: none"> ○ New construction of housing units ○ Purchase and/or rehabilitation of existing housing ○ Conversion of non-residential buildings into housing ○ Includes First Nation-owned housing or units moved on-reserve (excludes units under existing Section 95 agreements) • Borrow funds from CMHC or an Approved Lender. • CMHC Direct Lending programme offers insured loans covering up to 100% of eligible project costs • Loan security (e.g., Ministerial Loan Guarantee, letter of credit, leasehold interest) confirmed at application stage • Monthly subsidy provided for up to 25 years or the loan amortisation period (whichever is shorter) • CMHC and First Nation sign loan agreement (if CMHC is lender) and operating agreement (max 25 years) • First Nations manage project development and day-to-day operations |
| CMHC Proposal Development Funding (PDF) for First Nation communities | <ul style="list-style-type: none"> • Interest-free, repayable loan of up to \$75,000 for planning work / proposal stage <ul style="list-style-type: none"> ○ Fully allocated for 2025, keep eyes open early 2026 • First Nation communities can apply for funding to help them develop the proposal needed to enter the CMHC Non-Profit Housing Program • Type of work covered: <ul style="list-style-type: none"> ○ Activities that assess the feasibility of a housing project are eligible for proposal funding, including: <ul style="list-style-type: none"> ▪ best buy, viability, and need and demand analyses ▪ soil tests ▪ drawings and specifications ▪ development permits ▪ site selection ▪ housing acquisition exploration ▪ cost estimates ▪ financing option exploration ▪ contract document preparation ▪ management planning ▪ incorporation ▪ membership/tenant development and education • Interest-free, repayable loan of up to \$75,000 |
| REFBC - General Grant Stream <small>HSP</small> | <ul style="list-style-type: none"> • Who can apply: First Nations, non-profits, and other organizations working on projects relating to land use or real |

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| | <p>estate in BC. REFBC prioritizes applications from Indigenous-led organizations</p> <ul style="list-style-type: none"> • Project eligibility: law and policy reform, applied research, community engagement, professional and public education, staffing and program delivery, project coordination, communications, consultant fees, workshops and training, travel and meeting expenses, ceremony and cultural protocols, honoraria, building cultural competency; No capital costs (land or buildings) • Maximum funding available: grassroots projects (\$5k-\$50k); province-wide projects (\$50k-over \$100k); complex, multi-year programs and initiatives (\$100k-\$300k) • Application opening date: January 2026 |
| <p>Reaching Home - Research and Planning Stream</p> | <ul style="list-style-type: none"> • Run by the First Nations Housing and Infrastructure Council (FNHIC) • Purpose: Support efforts that are directly preventing and reducing homelessness • Who can apply: First Nations governments or bands and Tribal Councils that are supporting Indigenous Peoples living on- or off-reserve. • Project eligibility: Projects have to be directly tied to preventing and reducing homelessness among individuals who are currently experiencing homelessness or are at imminent risk of homelessness. <i>Note: Based on discussions with staff, Toquaht Nation has accessed Reaching Home Funding through the federal government. It is unknown at this time, of a second grant through FNHIC could be applied for.</i> • Maximum funding available: \$250k • Research and Planning Stream: For conducting research, planning, or coordination activities that support efforts to prevent and reduce homelessness. Ex: housing needs assessments, point-in-time counts, service mapping, coordinated access development, and strategic planning • Funding availability/timeline: Rolling funding call |

Funding for climate change adaptation projects

Table 19: Funding for climate change adaptation projects

| Program | Details |
|--|--|
| <p>GMF Adaptation in Action</p> | <ul style="list-style-type: none"> • Maximum Award: \$1,000,000 <ul style="list-style-type: none"> ○ Grant for 60% of eligible costs up to a maximum of \$1 million ○ Stackable incentive available in addition to the grant. Projects may qualify for grant funding of up to 100% of eligible project costs if they qualify for all four of the following incentives: |

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| | <ul style="list-style-type: none"> ▪ +10% - for applicants that are Indigenous communities, local governments applying in partnership with an Indigenous community, or for projects that include two or more municipal governments. ▪ +10% - for applicants that are rural and/or remote communities, and municipalities with populations below 10,000. ▪ +10% - for projects that meaningfully address anti-racism, equity, and/or Reconciliation. ▪ +10% - for projects that emphasize nature-positive adaptation <ul style="list-style-type: none"> • Open To: <ul style="list-style-type: none"> ○ Canadian municipal governments (e.g., towns, cities, regions, districts, and local boards) ○ Municipal partners, which include: <ul style="list-style-type: none"> ○ municipally owned corporations ○ regional, provincial or territorial organizations delivering municipal services ○ non-governmental organizations ○ not-for-profit organizations ○ research institutes (e.g., universities) ○ Indigenous community • Expected Output: Climate adaptation implementation projects designed to help communities adjust and respond effectively to the impacts of climate change. • Funding is scheduled to open in 2026 • Funding available for 1 Implementation Project and 1 Feasibility Study |
| <p><u>First Nation Adapt Program</u></p> | <ul style="list-style-type: none"> • The First Nation Adapt (FNA) program provides financial support for projects led by First Nation communities and organizations located south of the 60th parallel. FNA funds projects that assess the impacts of climate change and increase climate resilience in support of self-determined priorities. The program accepts project proposals year-round. • The program can fund the following types of projects: <ul style="list-style-type: none"> ○ risk assessments of climate change impacts ○ identification and assessment of adaptation options ○ small-scale implementation of adaptation actions (maximum \$250,000) ○ development of, or access to, climate change hazard information and adaptation planning resources • Examples of eligible activities for funding include: <ul style="list-style-type: none"> ○ community discussions on climate change adaptation ○ gathering and/or utilizing Indigenous Knowledge or science-based data ○ assessing risks and mapping hazards (including flood maps) |

- integrating adaptation options in land-use and/or emergency management planning for communities' key priorities
- implementing small-scale adaptation options, such as native vegetation planting to support water retention, backflow water valves to reduce flooding, or fuel management to reduce the risk of wildfire on infrastructure
- First Nations are encouraged to identify project activities that address their individualized needs. Staff are readily available to help scope out project activities.
- There is \$9.75 million in contribution funding available for the 2025-2026 fiscal year.
- There is no deadline to apply. Applications are reviewed on an ongoing basis.

Appendix B: First Nations Housing Programs Review

A high-level review of existing housing programs was conducted to explore potential opportunities for community members to build equity through land and housing. The table below summarizes key approaches and features of current programs implemented by various BC Nations.

Table 20: Summary of housing programs in other First Nations communities

| Nation/Program | Details |
|---|--|
| Westbank First Nation (WFN) | <ul style="list-style-type: none"> • WFN maintains 50 residential homes and oversees 27 lease-to-purchase homes • WFN Allotment Commission allots Community Lands, set aside by Council, to Members who qualify for home ownership • Work toward ensuring that every Member has the opportunity to apply for an allotment for the purpose of building their own home • WFN maintains a stock of non-profit housing units consisting of rental and rent-to purchase homes. The rent-to-purchase homes are single family units with the majority located on Tsinstikeptum IR#9. • WFN also takes on mortgages for both rental and rent-to-own housing units for its Members • Significant financial contributions are made by WFN to mortgages |
| West Moberly First Nation (WMFN) | <ul style="list-style-type: none"> • The WMFN Rent-to-Own program provides WMFN Members an opportunity to rent a residential unit on WMFN Lands. • These residential units are rentals built by WMFN with financing through a mortgage and are owned by WMFN for the duration of the original mortgage loan period and thereafter unless and until an Option to Purchase is completed. • The WMFN Member occupies the unit as a tenant and pays Rent and Infrastructure Fees to cover the ongoing loan payments and operating costs for that specific Residential Unit. |
| Kamloops Indian Band | <ul style="list-style-type: none"> • Upon approval, members can receive up to \$20,000 from INAC BC Region’s housing program for the purchase of a new home. • Homeowners with mortgage-free homes can apply for a grant of up to \$9,935 for home renovations. • New homeowners can apply for a one-time grant of \$5,000 from the band. • Homeowners and renovators may apply to a bank for additional loans, and the band will co-sign. |

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| | <ul style="list-style-type: none"> • INAC funding has been used to a maximum level and has contributed in a large part to the success of the KIB housing plan's success. • This program has benefited individual band members in that they do not feel dependent upon anyone else for renovations and gain a sense of accomplishment in owning their own housing. • The creation of more housing on reserve, owned by individual band members, has helped create a diverse housing supply. Further, it has increased the number of trained workers and jobs on-reserve. |
| <p>Wei Wai Kum First Nation</p> | <ul style="list-style-type: none"> • Ensures homeownership loans to every member • For those who are not already homeowners, 16 rent-to-own units are available |
| <p>MFCBC First-Time Home Buyer Program (FTHBP)</p> | <p>The MFCBC First-Time Home Buyer Program (FTHBP) is for Métis Citizens in British Columbia who are purchasing their first home. It is a one-time grant to provide financial assistance with the down payment and closing costs associated with the purchase of their first home.</p> <p>Provide financial assistance (Contribution) in the form of a forgivable loan (2nd mortgage) to a maximum of \$20,000 towards the down payment or purchase price and \$3,000 towards the closing costs.</p> <p>The Contribution is interest free and will not have to be repaid provided the terms and conditions of the program are respected for a period of five years from the date of the home purchase.</p> |

Appendix C: First Nations Land Tenure Models Review

Table 21: Summary of land tenure policies in other First Nations communities

| Nation | Details |
|--------------------------------|--|
| Tsawwassen First Nation | <ul style="list-style-type: none"> • Land Act establishes the framework for the administration of Tsawwassen Lands and procedures for managing the lands by the Tsawwassen Government • The act prevents the sale of Tsawwassen Lands to any non-Member or non-TFN entity to make sure that Tsawwassen Lands will always be owned by Tsawwassen First Nation • All former Certificate of Possession (CP) holdings on the former reserve lands were converted to TFSI holdings on Treaty Effective Day (2009) • TFSI holders own their land and are able to develop it or lease it as long as those activities align with the Tsawwassen Land Use Planning and Development Act and zoning • TFSI lands cannot be sold to anyone other than TFN members/entities • TFSI can be leased for up to 99 years; TFN public lands can only be leased up to 49 years (for non-residential purposes) unless a longer period is approved by council • Certain land decisions require a community vote, including leases on public lands over 25 years, and the disposition of interest in natural resources for more than 5 years, and granting TFSI ownership to Members for parcels that are not being used for a residence by that Member |
| Tla'amin First Nation | <ul style="list-style-type: none"> • Has a Land Law governing how land is managed • Laws must respect the designation and zoning of Tla'amin Lands, the process for Tla'amin Citizens gaining an interest in Tla'amin Lands, and changes to the boundaries of Tla'amin Lands • Consultation is required before significant changes to land use or land acquisition are made • Government can't enter into a transaction (sale or lease of large number of lands) unless the transaction is approved by a majority Citizens vote in a referendum • Executive Council is responsible for the administration of Tla'amin lands • There are limits on mortgages of Tla'amin Lands; can't mortgage more than 20ha fee simple interest of any Tla'amin lands at once • Restrictions on leases and rentals -- max 99 years for a residential lease; 60/99 years for a non-residential lease • The land law designates some sites for recreational use for Citizens • Citizen land titles <ul style="list-style-type: none"> ○ Folks holding Tla'amin Nation Land Title must be a permitted transferee (hold Tla'amin Nation Certificate) ○ Persons eligible to apply for or hold Tla'amin Citizen Land Title include: |

| | |
|---|--|
| | <ul style="list-style-type: none"> ▪ Tla'amin Citizens 19 or older ▪ A person acting as trustee or in another official capacity for a Tla'amin Citizen ▪ An official administrator, executor or personal representative of the estate of a deceased Tla'amin citizen or person mentioned in the f-1 of the final agreement ▪ A Tla'amin public institution ▪ The Tla'amin Nation ▪ Any person or category of person prescribed by regulation of the Executive council |
| <p>Spirit Bay Developments Sc'ianew (Beecher Bay) First Nation</p> | <ul style="list-style-type: none"> • Spirit Bay was planned as a sustainable, master-planned waterfront community on Sc'ianew (Beecher Bay) First Nation land <ul style="list-style-type: none"> ○ Envisioned build-out: 500-800 homes, a village centre with shops and services, marina facilities, community amenities, and an ocean-sourced district energy system ○ Promoted as an innovative First Nations-led development focused on ecological design, economic opportunity, and small-town coastal living • All homes were to be offered as long-term sub-leases (typically 99-year residential leases) <ul style="list-style-type: none"> ○ The development company held a master lease from the Sc'ianew First Nation and then granted sub-leases to individual homeowners. This model was intended to ensure the Nation retained underlying land ownership while buyers received long-term security similar to freehold. • The Sc'ianew First Nation held a 51% ownership stake in the development partnership, intended to generate sustained revenue and long-term benefits • Only about 50 homes were constructed to date <ul style="list-style-type: none"> ○ Some additional lots were serviced but left undeveloped, and major phases (commercial core, marina amenities, expanded residential areas) remained unbuilt ○ Key infrastructure, including the sewage treatment plant and robust water servicing, was not completed • Construction activity effectively stalled around 2020 <ul style="list-style-type: none"> ○ The development faced chronic financial difficulties, accumulating more than \$13 million in debts ○ The Sc'ianew First Nation emerged as the largest creditor (owed over \$8 million) ○ In 2024, the project entered receivership, and Grant Thornton LLP was appointed to manage the assets and obligations • Stalled construction, incomplete infrastructure, and unmet development commitments led to major uncertainty about further build-out and the status of remaining leaseholds |

Appendix D: Local and Regional Housing Context

Communities along the west coast are experiencing notable growth, with places like Ucluelet and Tofino seeing population increases of 20.3% and 27.9% respectively between 2016 and 2021. As the region's population expands, the demand for housing continues to rise, putting pressure on local infrastructure and services.

The local economy is shaped by several key industries. Accommodation and food services account for 27.7% of the labour market, followed by construction at 10.8%, and agriculture, forestry, and fishing at 9.2%. Tourism stands out as the largest employer, generating approximately 3,600 jobs and contributing \$400 million in economic output to the region.

District of Ucluelet Interim Housing Needs Report (2024)

The District of Ucluelet's Housing Needs Report projects a significant demand for new housing units over the coming years. According to the HNR Method, 245 additional units will be required within the next five years, and a total of 794 new units will be needed over the next 20 years. These estimates are based on a detailed analysis of local demographics and housing trends. The updated calculations aim to focus resources and strategies to address the community's evolving housing challenges.

Breaking down the projected demand, the report identifies several key areas of need:

- 48 new units will be needed to support households experiencing extreme core housing need.
- 22 new units will be required to meet the needs of people experiencing homelessness.
- 170 new units are necessary to overcome suppressed household formation (providing opportunities for people to make transitions in their life which are currently being limited by the lack of housing supply - such as moving out into one's own place, or couples affording a home without the need for roommates, purchasing a first home, etc.).
- 319 new units are projected to meet the needs of community growth over the next 20 years (this represents roughly 1.8% annual growth of the permanent resident households in Ucluelet above the 880 counted in the 2021 census).
- An additional 228 units are projected to meet additional local demand, based on the provincial guidelines (these could account for second homes, lifestyle and investment purchases, etc.).

Alberni-Clayoquot Regional District Interim Housing Needs Report (2024)

The Alberni-Clayoquot Regional District (ACRD) Interim Housing Needs Report from 2024 projects that the Electoral Areas will require the construction of 519 new housing units by 2026 and a total of 1,228 units by 2041 to meet anticipated demand. This need is driven both by future population growth and by a backlog of suppressed households dating back to 2006. Market housing is expected to focus on 2- and 3-bedroom units, while non-market solutions will be important for providing smaller 0- and 1-bedroom dwellings. The report emphasizes that market housing should remain the primary contributor to the local inventory

but also highlights a clear need for non-market interventions, including 295 affordable or below-market units and 141 deeply affordable units by 204.

The report notes that the historical shortage of available housing has contributed to rising ownership and rental prices across the region. Significant progress has been made since the last assessment in 2021, and ongoing collaboration between ACRD, non-profit and private partners, and senior levels of government is seen as crucial for meeting their ambitious targets.

Figure 6 shows the housing needs as calculated for the Electoral Area directly bordering Toquaht Nation Lands (Area C).

Electoral Area C (Long Beach) Interim Housing Needs Report Requirements

Number of Housing Units Required to Meet Current and Anticipated Need

| Description | 5-year | 20-year | 30-year |
|---------------------------------------|--------|---------|---------|
| Total demand from 2021 base year | 48 | 113 | 146 |
| Total demand from current year (2024) | 29 | 89 | 110 |

Anticipated Housing Demand Calculations

| Component | Housing units for: | 5 year (by 2026) | 20 year (by 2041) | 30-year (by 2051) |
|--------------|--|---------------------|----------------------|----------------------|
| A | Households in Extreme Core Housing Need | 6 | 23 | 23 |
| B | Individuals experiencing homelessness | 5 | 10 | 10 |
| C | Suppressed households | 3 | 13 | 13 |
| D | Anticipated household growth | 33 | 66 | 99 |
| E | Increasing the rental vacancy rate to 3% | 1 | 2 | 2 |
| F | A local demand buffer | 0 | 0 | 0 |
| TOTAL | | 48 | 113 | 146 |

* note that totals may not equal the sum of the components due to rounding

Figure 6: ACRD Electoral Area C Housing Needs

The ACRD is currently completing additional work to build upon the Interim HNR, incorporating more community-level engagement and Advisory Planning Commission engagement on housing needs as well as a more comprehensive housing data analysis.

West Coast Housing Needs Assessment Regional Summary (2021)

The 2021 Housing Needs Assessments (HNAs) for the West Coast Region provided local governments, officials, and community partners with comprehensive data on housing challenges to support policy development, land use planning and regional housing initiatives.

The West Coast Region experienced 25% population growth between 2006 and 2016, with projections indicating another 27% increase from 2016 to 2026. Tofino, Ucluelet, and

Electoral Area C are expanding fastest due to migration, while Indigenous communities like Tla-o-qui-aht First Nation, Yuułuᑭitᑭath Government, and Toquaht Nation showed more modest growth. Community members attributed slower Indigenous population growth to limited housing availability and economic opportunities.

The 65-84 age group represented the fastest-growing demographic, expanding 89% between 2006 and 2016, with potential for 121% growth by 2026. Residents aged 25-44 continued to increase and were expected to make up 42% of the population by 2026.

The report concluded that varied housing types are needed to serve the region's diverse demographics. Seniors need home care services and smaller, maintainable units in walkable locations near amenities. Multi-unit housing supporting car-free living accommodates aging residents losing driving capabilities. Compact, transit-connected developments benefit both older and younger generations through filtering. As seniors downsize from family homes, these properties become available for younger families, maintaining community diversity across age groups.

Thirty-six percent of West Coast households rent (2016 Census), exceeding typical rates for smaller communities. This particularly impacts Indigenous communities and tourism workers. Approximately half of surveyed renters find housing unaffordable, though monthly rental costs (\$1,500) hardly differ from ownership costs (\$1,750).

Tourism sector employees face heightened challenges, competing with short-term rentals during peak seasons while earning lower wages in part-time roles. Housing scarcity contributes to workforce shortages, with 86% of hospitality respondents identifying housing as a barrier to permanent residency. Employed individuals increasingly resort to living in tents, cars, and RVs. Even those who are able to afford market rates have challenges finding housing due to supply shortages.

Housing prices are rising faster than incomes. As of 2020, median dwelling prices increased 82% since 2011 (inflation-adjusted), with row homes rising 102%, single-detached homes 91%, apartments 60%, and semi-detached dwellings 50%. Households are losing their housing purchasing power. Households earning \$70,000 could afford 57% of available homes in 2015 but only 26% by 2020. For \$100,000-earning households, affordability dropped from 68% to 39%. COVID-19 accelerated these trends as remote workers relocated to scenic areas like Tofino and Ucluelet, further escalating prices and limiting who can afford to live in the region.

Increasing housing stock is important, but perpetual affordability is best provided through nonmarket housing secured through covenants and partnerships.

Appendix E: Evaluative Criteria

To help shortlist and prioritize actions for Toquaht to meet housing-related goals and needs, seven evaluation criteria were identified as part of the Housing Strategy project. These criteria can be used for both strategic and tactical decisions; for example, to compare ‘apples to apples’ multiple options for a specific action or different pathways to achieve an agreed upon goal.

Table 22: Criteria to evaluate housing actions

| Criteria | Description | Weighting (1 = lowest importance; 5 = highest) |
|---|---|--|
| Direct impact on housing development | How many homes are likely to result from the action? How will this impact the quality of housing? Can the action be scaled up or replicated in other areas of Toquaht lands or for future phases? | |
| Potential for cultural and community fit | To what extent can the action or its outcomes be tailored to meet the unique needs of the community? How flexible are the actions and outcomes to address changing needs? Does the action support climate resilience, energy efficiency, or sustainable land use? Are there environmental risks or benefits associated with implementation? | |
| Timeliness of impact | How quickly is the action likely to result in positive impacts that help address community needs? What is the probability around timing of the action? Are there legal, zoning, or regulatory barriers to implementation? Is the action consistent with existing policies and agreements? | |
| Costs and resources | How much is the action likely to cost Toquaht to undertake, in development, construction and operations? How could the costs negatively impact or detract from other housing actions or needs? | |
| Economic Impact | Does this option generate a long-term socio-economic benefit to the community? If so, to which specific entities or groups? | |
| Effort required | How much effort (time and expertise for staff and/or consultants) is the action likely to require? How much can be done in-house, with partners, or third parties? What knowledge and tools do we currently have that could advance the action or build the action off of? | |
| Directness of control | To what extent is the outcome within the control of Toquaht? (i.e., does success depend on the actions of other entities?) How important is this for this specific action? | |

Appendix F: Engagement Summaries

Submitted separately:

- Summary of in-person engagement sessions
- Summary of Housing Strategy survey results

Wiser