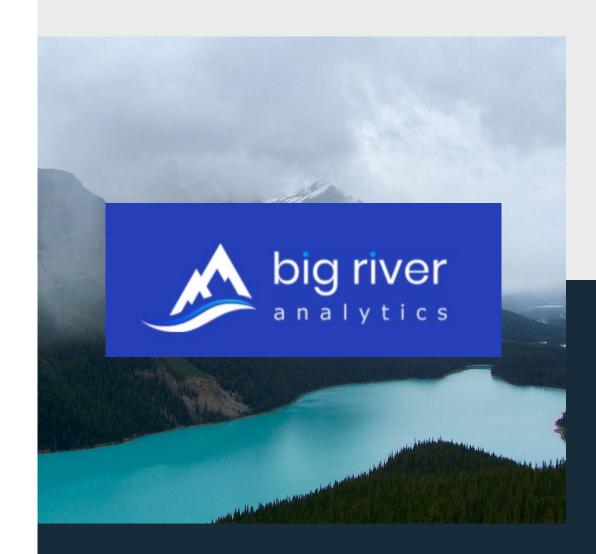






# Agenda

- Overview
- Key Findings
  - Core Housing Need
  - Affordability
  - Adequacy
  - Suitability
- Housing Programs & Supports
- Questions





#### Overview: Project Summary

The Canada-Métis Nation Housing Sub-Accord objective is to **reduce core housing need** among Métis in BC by **50% over five years.** 

The **Voice of Métis: Housing Needs Assessment** provides a baseline to reduce **core housing need**, which takes into account:

- Housing affordability
- Housing adequacy
- Housing suitability
- Cost of alternative local housing



#### Overview: Definitions

Housing is **affordable** when a household spends less than 30% of its pre-tax income on shelter costs.

Housing is **adequate** if it requires no major repairs, that is repairs that require expertise, and take additional time and financing to fix.

Housing is **suitable** if the number of bedrooms of a dwelling can accommodate the size and composition of a household.



#### Overview: Housing Needs Survey

The Housing Needs Survey was sent out through MNBC's social media channels and email newsletters between July 15-August 21 2021.

Citizens unable to complete the survey online could have someone call them back to complete over the phone.

Among others, the survey included questions about:

- household income and shelter costs;
- number of residents; and
- number of bedrooms.

There were **2,059 complete responses**, and the distribution of respondents by region closely mirrors the proportion of Métis households in each MNBC Region.



#### Overview: Levels of Analysis

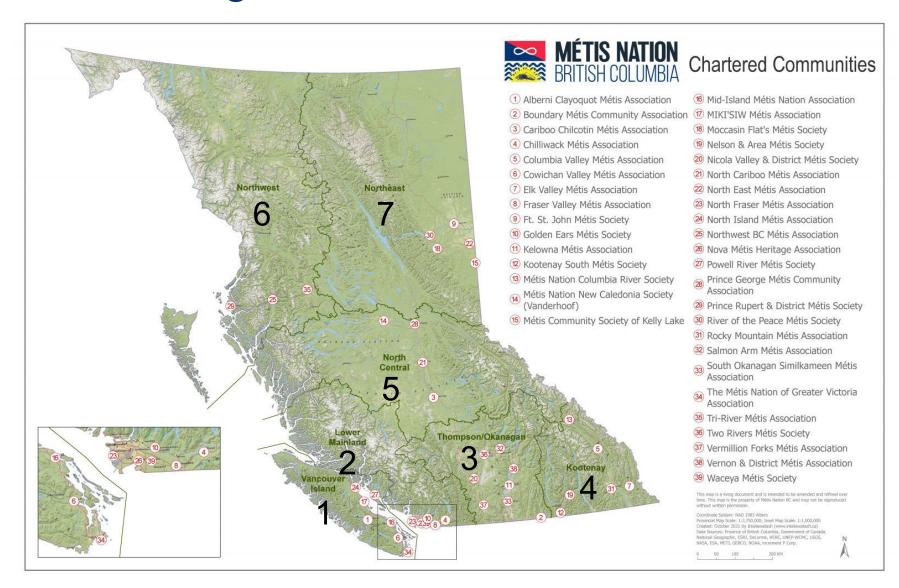
**Regional**-level analysis (by MNBC Region) helps us to understand **where** support programs should be directed.

**Household**-level analysis (e.g. by tenure, number of children) provides insight into **what types of households** would benefit most from support programs.

**Individual**-characteristics level analysis (e.g. by age, gender) provides an understanding of **who** faces the greatest barriers to affordable, adequate and suitable housing.



#### MNBC Regions





#### Overview: Data Reliability

Survey responses were weighted according to population totals by Region to make inferences about the wider Métis population of BC. This process is known as **post-stratification**.

This process allowed the presentation of **weighted statistics** in the final report. These weighted statistics are reliable because survey data were adjusted (or 'weighted') using known totals of:

- Métis households (for which at least one household maintainer is Métis) by Region, housing tenure (rent/own), and income; and
- Métis individuals by Region, housing tenure, age, gender, and income.

Certain statistics were omitted in the final report due to non-coverage (zero respondents fell into certain combinations of categories) or small sample size (to preserve confidentiality).



#### Overview: Data Reliability

Region #	MNBC Region Name	Respondents		Métis households	
		#	%	#	%
1	Vancouver Island & Powell River	478	23	7,385	23
2	Lower Mainland	715	35	11,895	36
3	Thompson & Okanagan	432	21	6,440	20
4	Kootenay	116	6	1,450	4
5	North Central	199	10	2,975	9
6	Northwest	51	2	1,030	3
7	Northeast	68	3	1,525	5
TOTAL		2,059	100	32,700	100



#### **Overview: Data Limitations**

As much care as possible was taken to ensure that the statistics computed adequately reflect the true state of core housing need among Métis individuals in BC. We note the following limitations:

- ❖ Gender: small sample size and unspecified definition of genders other than male or female in the survey.
- ❖ Disabilities: relies on self-reporting; no mention of severity.
- MNBC Citizenship: could not be weighted as Census data do not currently distinguish between Métis Citizens and self-identified Métis.

These limitations do not apply at higher levels of analysis (regional and household), for which more data are available both in the survey and in Census data used to weight survey data.



#### Overview: Regional Comparisons

To contextualize findings by MNBC Region, rates of core housing need among Métis households were compared with overall average rates of core housing need for the largest population centre in each region:

Region #	MNBC Region Name	Core housing need (%)			
		Métis households	Largest popul. centre in region		
1	Vancouver Island & Powell River	17	14		
2	Lower Mainland	25	18		
3	Thompson & Okanagan	15	10		
4	Kootenay	7	9		
5	North Central	8	9		
6	Northwest	8	12		
7	Northeast	6	8		
Total (British Columbia average)		17 (15)	15 (15)		

Largest population centre in region				
Victoria				
Vancouver				
Kelowna				
Cranbrook				
Prince George				
Prince Rupert				
Fort St. John				
Prince Rupert				



## Key Findings: Core Housing Need

A household lives in core housing need if it meets two criteria:

- It falls below the standards for housing affordability, adequacy, and/or suitability; and
- 2. it "would have to spend 30% or more of its before-tax household income to access local housing that meets all three standards" (CMHC, 2019).

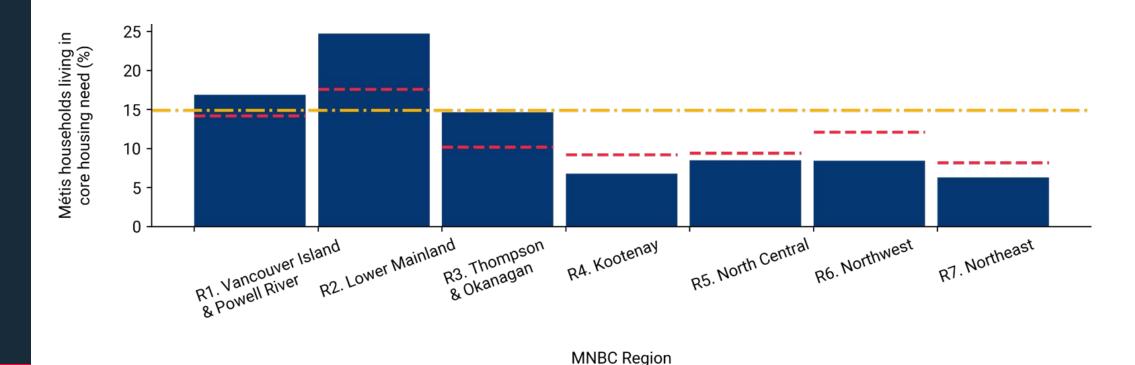
The highest proportions of Métis households living in core housing need are located in:

- Region 2: Lower Mainland (25%)
- ❖ Region 1: Vancouver Island & Powell River (17%)
- Region 3: Thompson & Okanagan (15%)



# Key Findings: Core Housing Need

- Métis core housing need rate: 17%
- ❖ Overall BC core housing need rate: 15%



Rate of core housing need for largest population centre in MNBC Region

Provincial rate of core housing need

Rate of Métis households living in core housing need



A household lives in affordable housing if it spends less than 30% of its pre-tax income on shelter costs. A household lives in unaffordable housing if the opposite is true.

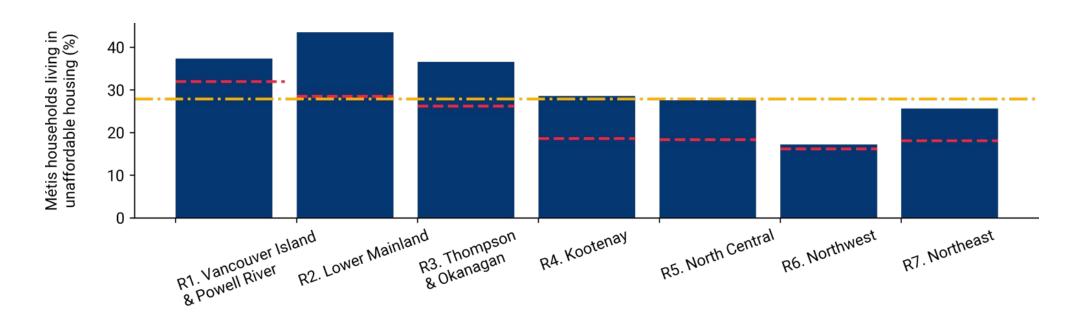
Shelter costs are defined as the average monthly total of all shelter expenses paid by households that own or rent their dwelling (StatCan, 2019).

The highest proportions of Métis households living in unaffordable housing are found in:

- Region 2: Lower Mainland (48%)
- Region 1: Vancouver Island & Powell River (40%)
- Region 3: Thompson & Okanagan (40%)



- ❖ Métis unaffordable housing rate: 41%
- ❖ Overall BC unaffordable housing rate: 28%

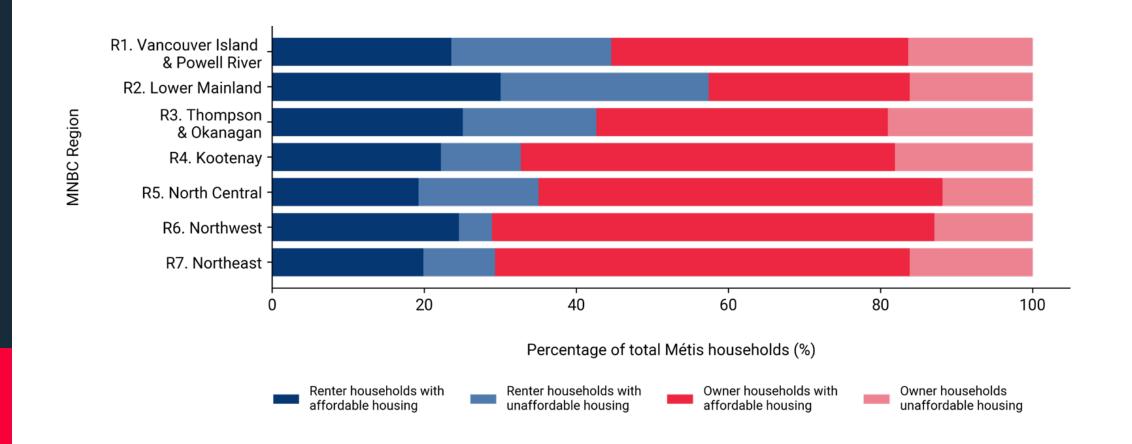


**MNBC** Region

Provincial rate of unaffordable housing
Rate of unaffordable housing for largest population centre in MNBC Region
Rate of Métis households living in unaffordable housing

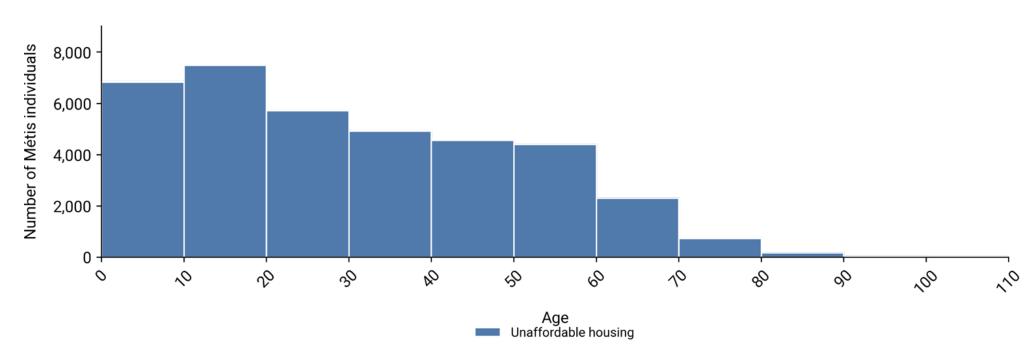


In Regions 1 and 2, a higher percentage of renters live in unaffordable housing than owner households.





- ❖ Nearly half of Métis children and youth (aged 0 to 20) in BC live in unaffordable housing.
- Children and youth report the highest rates of unaffordable housing across age groups.





A household lives in inadequate housing if it requires at least one major repair.

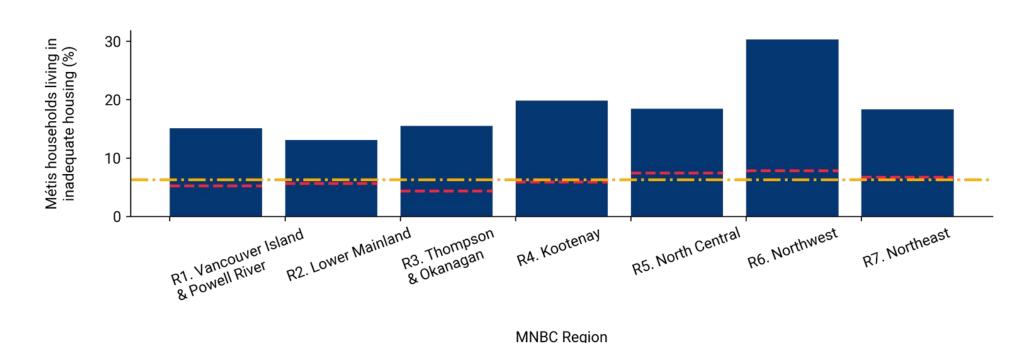
Examples of major repairs include (i) structural repairs to roofs, floors, or ceilings, (ii) repairing defective plumbing, and (iii) repairing defective electrical wiring.

The highest proportions of Métis households living in inadequate housing are found in:

- Region 6: Northwest (30%)
- Region 4: Kootenay (20%)
- ❖ Region 5: North Central(18%)
- Region 7: Northeast (18%)



- Métis inadequate housing rate: 16%
- Overall BC inadequate housing rate: 6%



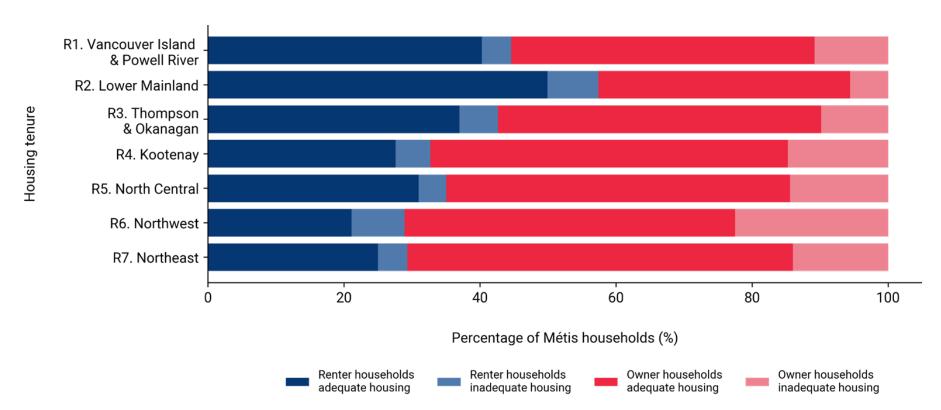
Rate of inadequate housing for largest geographic centre in MNBC Region

Provincial rate of inadequate housing

Rate of Métis households living inadequate housing

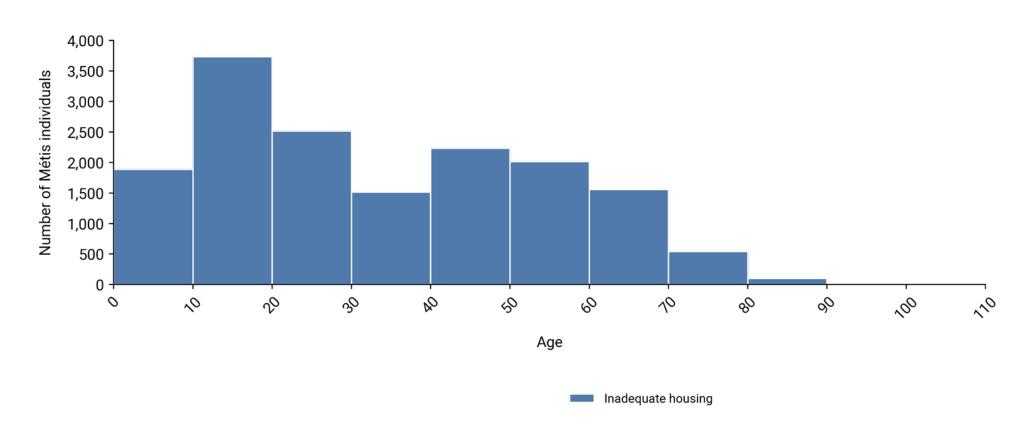


- Rates of housing inadequacy are lower for renter households than for owner households in all regions except Region 2.
- Region 6 has the highest rates of housing inadequacy for renter and owner households.





Youth aged 11 to 20 experience the highest rates of housing inadequacy across age groups.





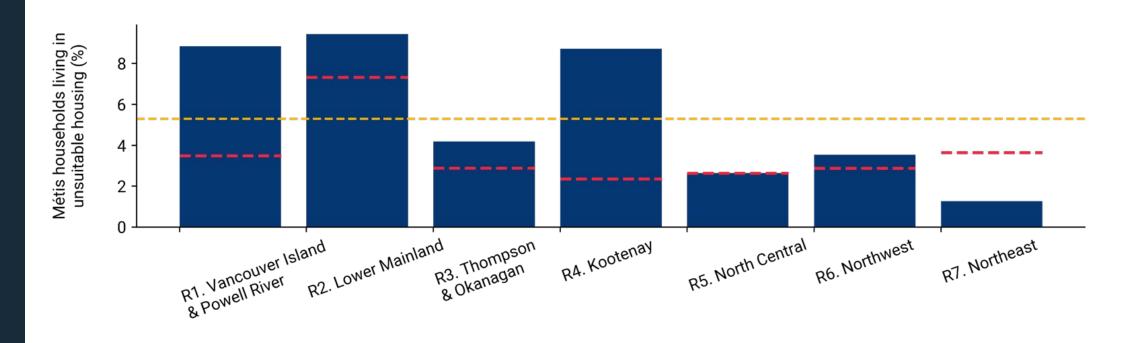
A household lives in unsuitable housing if their dwelling does not have enough bedrooms for the size and composition of the household (CMHC, 2019).

The highest proportions of Métis households living in unsuitable housing live in:

- Region 2: Lower Mainland (9%)
- Region 1: Vancouver Island & Powell River (9%)
- Region 4: Kootenay (9%)



- Métis unsuitable housing rate: 9%
- ❖ Overall BC unsuitable housing rate: 5%



Provincial rate of unsuitable housing

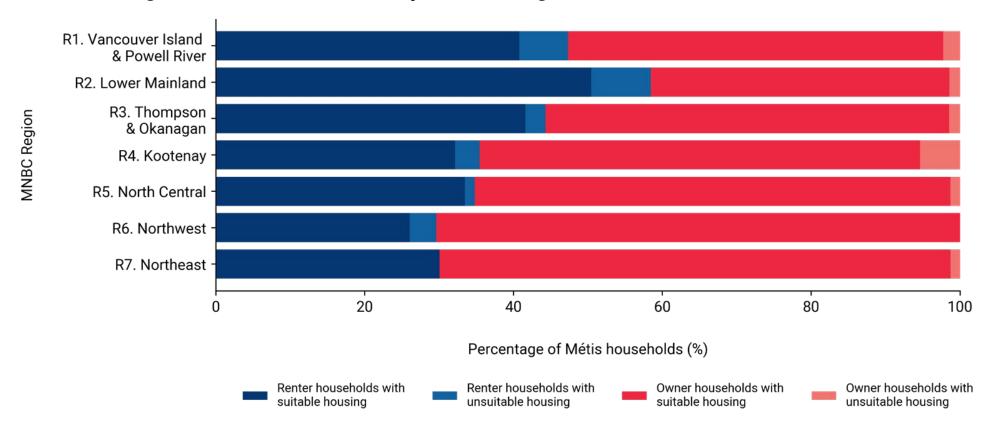
Rate of Métis households living unsuitable housing

MNBC Region

Rate of unsuitable housing for largest population centre in MNBC Region

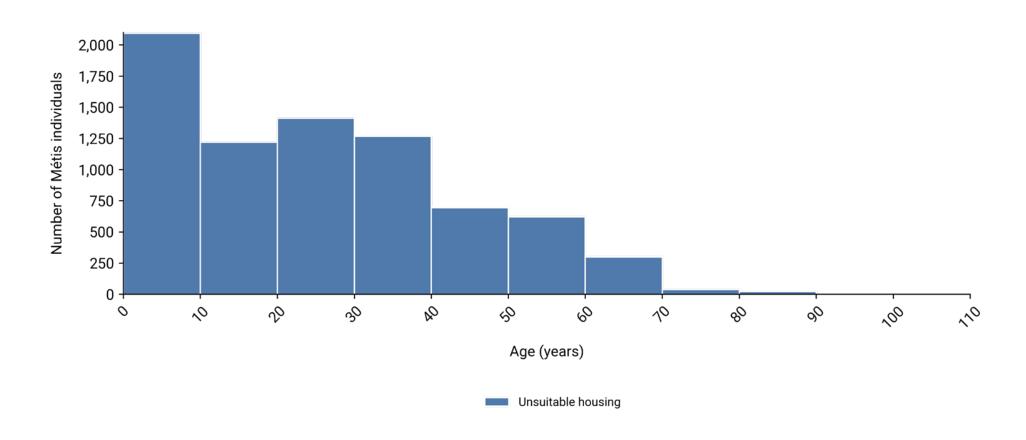


- Renter households are more likely to live in unsuitable housing compared to owner households.
- Higher proportions of renter households live in unsuitable housing in Regions 1 and 2 than any other Region.





Infants and children aged 0 to 10 report the highest incidence of housing unsuitability.





We additionally asked respondents about:

- 1. The programs and supports they accessed since January 2020, and
- 2. Who provided them.

Most commonly-accessed housing programs and supports provided by MNBC:

- ❖ Rent assistance (49%)
- Utilities assistance (45%)



Lastly, we asked respondents about what housing programs and supports they would like to see that are not currently provided by MNBC.

#### The following themes emerged:

- Housing & homeownership
  - Desire for Métis-specific subsidized housing
  - Concerns about accessing homeownership
- Culture & community
  - > Interest in communal land base and modular housing
  - > Living in community with other Métis
- Seniors & people with disabilities
  - > Interest in Métis senior housing
  - > Need for accessibility retrofitting



#### Ma Nîķi Seniors Home Renovation Program:

Electrical

 Plumbing (i.e. toilets, sinks, showers, hot water tank, septic system) Fire & Smoke Alarms

Roofs

Chimney

Replacement siding

heating

Water supply

Mobile home skirting/leveling

Door & window replacement

Insulation

Drywall

- Floor coverings
- Minimum age of 60 (only one spouse in a couple needs to be 60 +)
- Could be eligible for up to \$20,000, if you meet criteria:
- MNBC citizen or bona fid citizenship application
- Resident of BC for at least one year
- Property owner
- Single senior with gross income less than \$46,000 per year or Senior couple with gross income less than \$66,000 per year.
- maniki@mnbc.ca --- 1-800-940-1150 --- www.mnbc.ca



#### **Rent Supplement Program:**

- Could cover up to 30% of monthly rent to a maximum of \$475 per month for 1 year (6 month review)
- MNBC citizen or bona fid citizenship application
- Resident of BC for at least one year
- Renter with tenancy agreement
- Maximum household income of \$54,000 per year (NOA from CRA or 4 recent pay stubs)
- rentsupplement@mnbc.ca --- 1-800-940-1150 --- www.mnbc.ca



#### **Covid-19 Emergency Shelter Program:**

- Limited funding
- Person who is put at risk due to Covid-19 pandemic and where they do not have access to shelter or basic amenities and need immediate financial assistance
- applicant must exhaust all other location options prior to application for this support fund. Only once all other resources have been exhausted will the MNBC Emergency Shelter Support fund be made available.
- MNBC citizen or bona fid citizenship application
- <u>emergencyshelterfund@mnbc.ca</u> --- 1-800-940-1150 --- www.mnbc.ca



#### Selected quotes: Housing & homeownership

"Myself and many others my age truly believe we will never be able to own a house, and that we will be forced to rent forever. It is an unbelievable level of hopelessness."

"I would like to own my own home even if it's an apartment/condo but saving for [a] down payment is impossible. Developing a program for Métis home ownership would be so wonderful as this is a dream for my family that seems unreachable and it shouldn't be."



#### Selected quotes: Culture & community

"A communal land base, or regional ones that tiny homes or modular homes can be placed upon. That Métis with financial, or other personal struggles can find shelter and a future around others with [the] same cultural backgrounds."

"Co-op housing with land access and communal gathering space. Perhaps [housing] programs or programs similar that have a Métis focus or the creation of Rural community space that is Métis focused."



#### Selected quotes: Seniors & people with disabilities

"... there [are] virtually no wheelchair accessible rentals or homes suitable for wheelchair use available to purchase causing us to purchase a home and pay for renovations to make it safe to live in"

"I would like to be living in a complex for seniors, I find living with young people hard, they don't seem to have respect for anything or anyone ... I would like to be with others who have things in common with me."



mnbc.ca

1-800-940-1150

housing@mnbc.ca



