



Nisga'a Lisims Government
Sayt-K'ilim-Goot
one heart, one path, one nation

Nisga'a Lisims Government

HOUSING NEEDS REPORT

APRIL 2022



Acknowledgments

The Nisga'a Nation and its peoples have lived in the northwest of British Columbia since time immemorial – long enough to see Nisga'a culture thrive, adapt, and endure. Nisga'a Nation lands are a world of inlets, dense forests, sleeping volcanoes, and close communities. The lands are as much a part of the Nation as Nisga'a Citizens. As of May 11, 2000, the Nisga'a Nation is a self-governing nation and British Columbia's first Modern Treaty. The Nation is not governed by the Indian Act, opening the door for joint economic initiatives in the development of the Nation's natural resources and lands.

It is with great respect and honour, that we acknowledge the deep history, culture, and modern treaty of the Nisga'a Nation as an important grounding point for this study any future housing interventions.

The development of this Housing Needs Report was led by Nisga'a Lisims Government and was supported primarily by staff from the Housing department.

We would like to acknowledge and thank key stakeholders and members of the community who shared information and experience through key informant interviews including:

- Nisga'a Lisims Government Housing Services
- Nisga'a Lisims Government Programs and Services
- Nisga'a Lisims Government Child and Family Services
- Gingolx Village Staff and Leadership
- Gitwinksihlkw Staff and Leadership
- Laxgalts'ap Staff and Leadership
- Gitlaxt'aamiks Staff and Leadership
- Gitmaxmak'ay Nisga'a Society
- Nisga'a Ts'amiks Vancouver Society

Prepared for:

Nisga'a Lisims Government
PO Box 231, 2000 Lisims Drive
Gitlaxt'aamiks, BC V0J 1A0

John Johansen
Housing Project Manager
johnj@nisgaa.net

Prepared by:



**MAKOLA
DEVELOPMENT
SERVICES**

M'akola Development Services
107-731 Station Avenue
Victoria, BC V9B 5R5

Sandy Mackay • Housing Research and Policy Lead
smackay@makoladev.com

Alexa McPhee • Planner
amcphee@makoladev.com



**TURNER DRAKE
& PARTNERS LTD.**

Turner Drake & Partners Ltd.
6182 North Street
Halifax, NS B3K 1P5

Andrew Scanlan-Dickie • Consultant, Planning Division
ascanlandickie@turnerdrake.com

This Housing Needs report was made possible with grant funding from the BC Ministry of Municipal Affairs, through the Housing Needs Reports Program, administered by the Union of BC Municipalities (UBCM).



Table of Contents

Acknowledgments	2	3 Economic Trends	36
Executive Summary	4	3.1 Employment	36
What is a Housing Needs Report?	4	3.1.1 Labour Force Statistics	36
Why Do We Need This Report?	4	3.1.2 Industries of Employment	37
Key Findings	5	3.2 Income	38
Recommendations	10	4 Housing	40
Introduction	12	4.1 Housing Inventory	40
Approach	13	4.1.1 Dwelling Type	40
Study Area	13	4.1.2 Dwelling Age	41
Report Organization	14	4.2 Rental Housing	42
Engagement	14	4.2.1 On Lands Rents	42
Data	15	4.2.2 Off Lands Rents	43
Nisga'a Lisims Government Housing Needs Report ..	17	4.3 Home Ownership / Residential Real Estate ...	45
1 Engagement	17	4.3.1 On Lands	45
1.1 Engagement Opportunities	18	4.3.2 Off Lands	46
1.2 Key Findings	19	4.4 Vacant Residential Land	47
2 Demography	25	5 Housing Need	49
2.1 Population	25	5.1 Housing Need Criteria	49
2.1.1 Historical Population	25	5.1.1 Suitability – Overcrowding	49
2.1.2 Anticipated Population	27	5.1.2 Adequacy – Prevalence of Major Repairs ..	50
2.1.3 Impacts of 2021 Census	28	5.1.3 Affordability	53
2.1.4 Age of Population	29	5.1.4 Availability	54
2.2 Household Characteristics	30	5.2 Housing Interventions	54
2.2.1 Historical Households	30		
2.2.2 Household Tenure	31		
2.2.3 Family Type	33		
2.2.4 Household Size	33		
2.2.5 Anticipated Households	34		

Executive Summary

Safe, affordable, secure, and culturally relevant housing is vital to the social, economic, individual, and community health and well-being of Nisga'a Citizens. Unfortunately, access to safe, affordable, secure and culturally relevant housing is becoming increasingly difficult for Nisga'a Citizens across British Columbia – but specifically in the four Nisga'a villages, the Nass Valley, Terrace, Prince Rupert and Vancouver.

To help address this need, the Nisga'a Lisims Government (NLG) has prepared a Housing Needs Report for the Nation. Funded by the Union of BC Municipalities' (UBCM) Housing Needs Report Program, this report provides a in depth analysis of the current housing needs, issues, and realities across Gingolx, Gitwinkshihlkw, Laxgalts'ap, Gitlaxt'aamiks, Terrace, Prince Rupert and Vancouver, and aims to strengthen the understanding of what kinds of housing are needed, and inform plans, policies and development decisions.

WHAT IS A HOUSING NEEDS REPORT?

The purpose of this work is to develop an understanding of the current and anticipated housing conditions across the Nisga'a Nation. Generally, the work strengthens the ability of local villages and NLG to:

- Identify current and future housing needs;
- Identify existing and projected gaps in housing; and
- Identify housing priorities to better understand what kind of dwellings (size and type) are most needed in their community.

This Housing Needs Report fulfills the requirements for Housing Needs Reports as outlined in the Local Government Act. The report can be used by community members, the broader public, service and housing providers, and by local, regional, and Indigenous governments to understand current housing needs, projected community growth, and future housing need over the next five years from 2021 to 2026.

WHY DO WE NEED THIS REPORT?

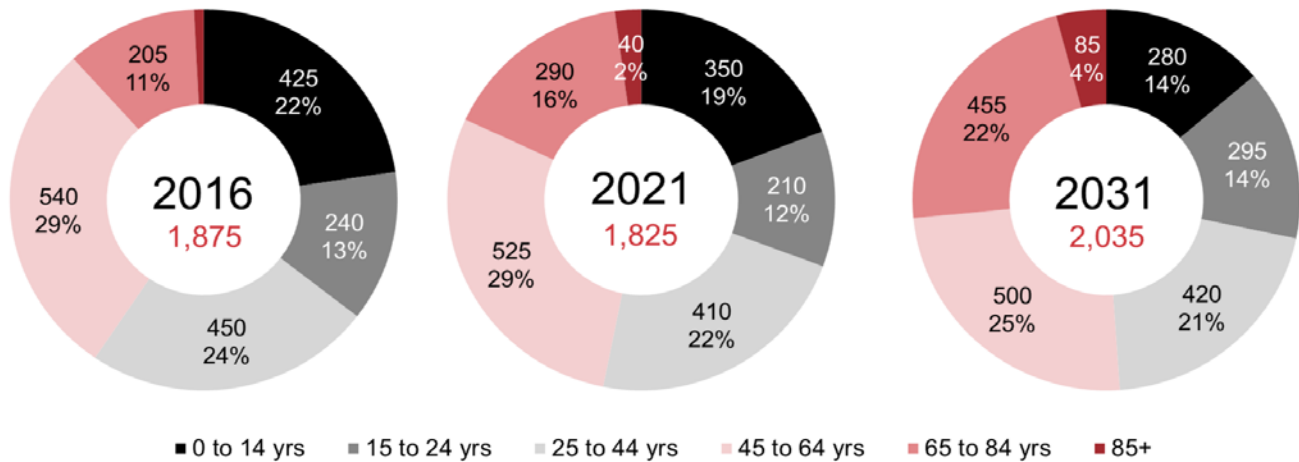
A thorough assessment of housing needs is a useful resource to support many future initiatives. An assessment of housing need is often a precursor to the development of an Affordable Housing Strategy, which are action-oriented plans to identify and implement solutions. The insights and data generated by a needs assessment can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Finally, they are a useful resource for those engaged in, or entering the housing sector. Information contained in a needs assessment can inform the design and configuration of housing projects, as well as assist in the preparation of applications to various funding programs that support housing development.

KEY FINDINGS

The Nisga'a Nation's on lands population is expected to grow and age.

The population living on Nisga'a Nation lands decreased by approximately 2.6% between 2016 and 2021. Population decreases were mainly observed in younger age cohorts, with growth happening in the 65+ age cohort during the same time. It is anticipated that the on lands population could increase by upwards of 210 residents by 2031.

Figure 0.1a: Anticipated Population, Nisga'a Nation (On Lands)



Source: derived from Big River Analytics, BC Statistics, & Statistics Canada

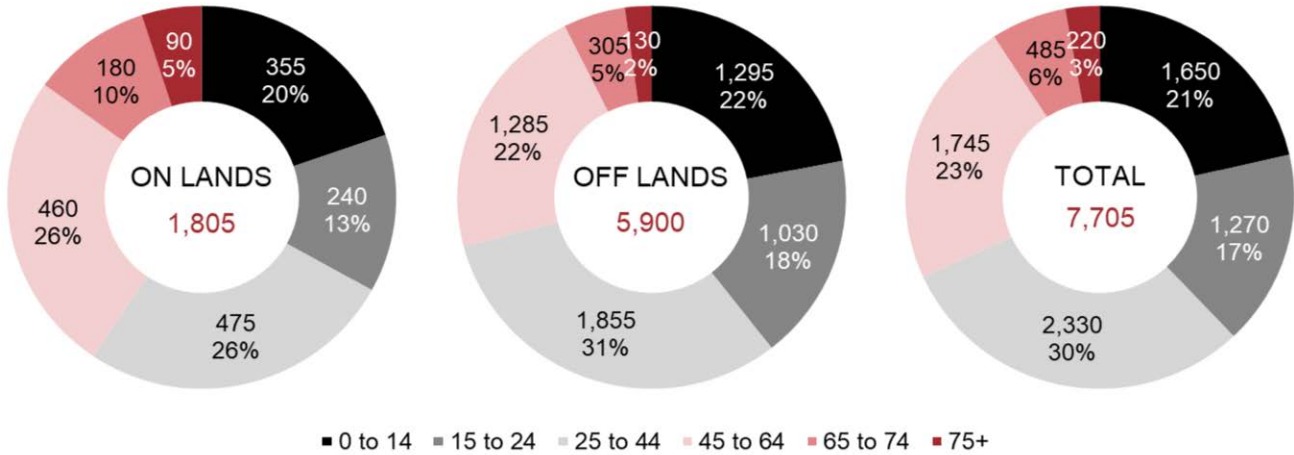
These findings indicate a need for housing on lands that supports the ability of Elders to age in place, downsize, and maintain their independence. There is also need for Elders' housing that is physically accessible and incorporates elements of wrap around services and community care. With an aging population on lands, the development of dedicated Elders' housing will allow older Nisga'a Citizens to remain in their community longer, in safe homes, that enable them to access the services they need.

"We need to diversify our Elders' housing. We need a variety of supportive housing, intergenerational housing, and independent apartment style housing to support our Elders."

The Nisga'a Nation's off lands population is expected to exceed the growth of the on lands population.

As of 2020, the Nisga'a Nation had 7,705 Citizens. Of the 7,705 total Citizens, approximately 76.5% of the population lives off lands, in communities across British Columbia. Citizens living off lands tend to be younger than those living on lands; nearly 50% of off lands Citizens are under the age of 30.

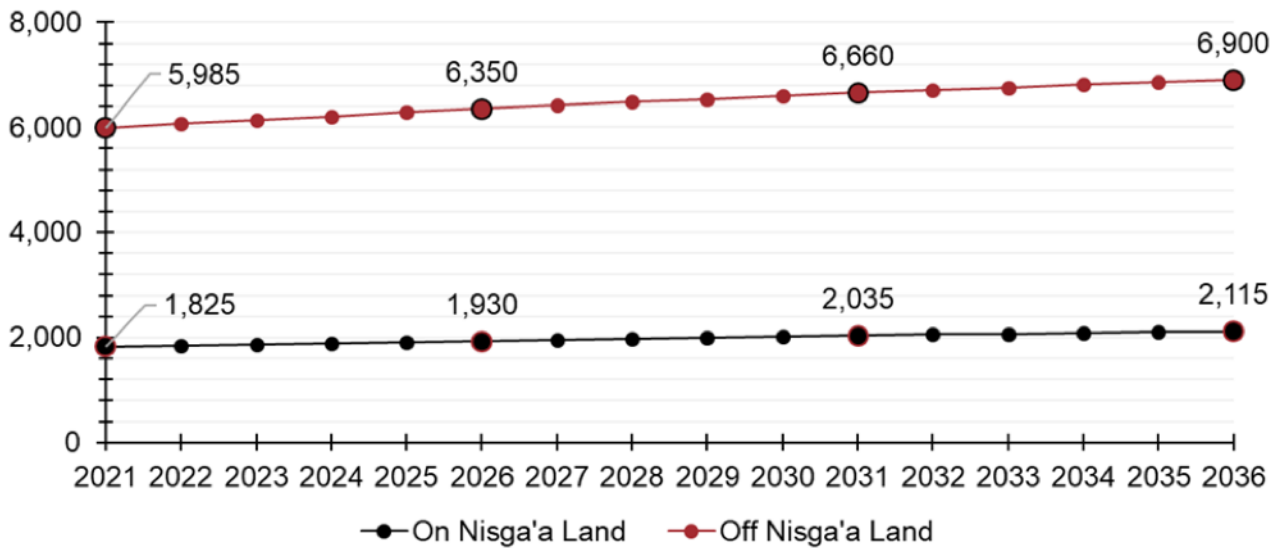
Figure 0.1b: Recent Population Data, Nisga'a Nation, 2020



Source: Big River Analytics

While both the on and off lands populations are expected to grow, growth will be more pronounced in off lands communities. By 2036 it is predicated that the Nisga'a population could grow by 1200 people, mostly in off lands communities.

Figure 0.1c: Anticipated Population, Nisga'a Nation



Source: Big River Analytics

These findings indicate a need for a variety of housing interventions and investments across the four villages, Terrace, Prince Rupert, and Vancouver. Leveraging Nation resources and strong partnerships, NLG pursue development of both on lands housing options and a Nation-owned off lands housing portfolio. Interventions across the Nation can be sound investments and provide a broad range of housing options for Nisga'a Citizens and other Indigenous community members.

“There is a very strong urban/rural divide. Many in the valley think people want to come home. Many of the urban residents don't particularly want to because of a variety of things. It's about 50/50. 50% do not want to ever move back – where they are now is where their homes, lives and communities are.”

There is limited available housing on and off lands, leading to overcrowding.

A key theme across all Nisga'a communities is a lack of available housing to accommodate the diversity of family and household types of Nisga'a Citizens. Housing suitability, as defined by Statistics Canada refers to “whether a private household is living in suitable accommodations to the National Occupancy Standards; that is, whether the dwelling has enough bedrooms for the size and composition of the household.”¹ In general, housing suitability refers to whether or not a home is “overcrowded” – however this definition does not take into account the lived experiences of intergenerational or larger families.

Key informants and survey data emphasized that there is a significant and growing need and demand for suitable affordable housing options on and off lands. The demand for affordable housing spans across housing type and size. Anecdotal evidence from key informants indicated an increased demand for larger housing sizes to accommodate intergenerational living and large families as well as individuals, Elders, or small families in need of affordable housing with additional supports. New housing stock, in a variety of unit configurations, will be critical for meeting the needs of Citizens. This is likely to include single-detached homes, medium-density options like tri- or quad-plexes, and even small apartment buildings for smaller families and single individuals. In denser urban areas, many Citizens would be best served by further development of apartment buildings or larger complexes, but many needed at least two bedrooms to support their family.

Figure 0.1d: Unsuitable Homes by Household Size, Nisga'a Lands

Household Size	Households in Suitable Housing	Households not in Suitable Housing	Total Surveyed	Percent Unsuitable
1 person	92	12	104	12%
2 persons	141	12	153	8%
3 persons	113	20	133	15%
4 persons	58	14	72	19%
5+ persons	110	28	138	20%
Total	514	86	600	14%

Source: Big River Analytics - 2020 Nisga'a Nation Housing Questionnaire

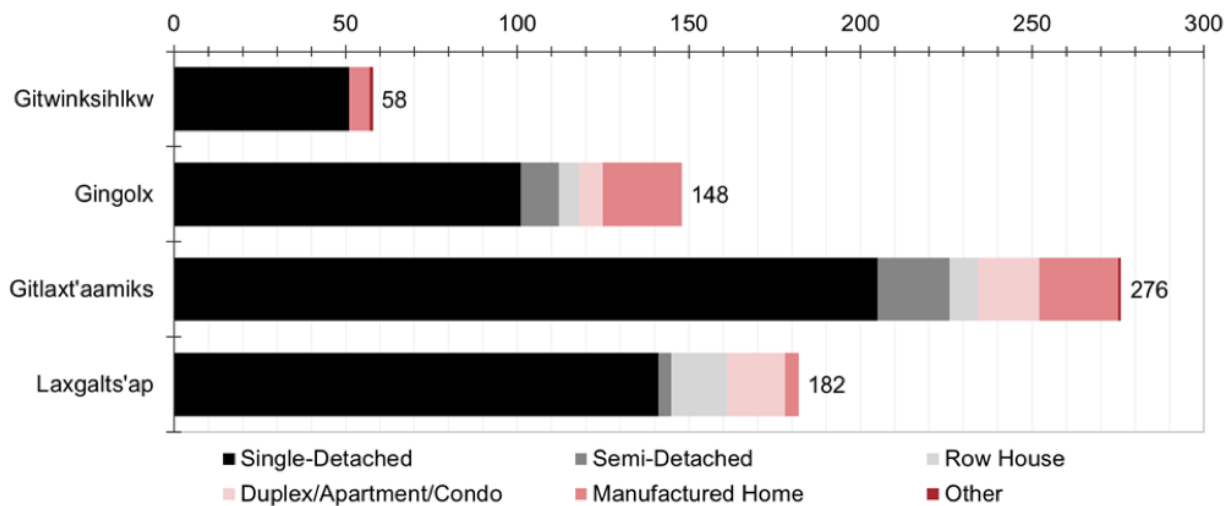
¹ Statistics Canada. (2016), “Dictionary, Census of Population – Housing suitability.” <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage029-eng.cfm>

“There’s definitely a need for larger homes and this has always been the case. We have 53 homes right now in the village and household numbers range in size. Our families do what they can to accommodate their children, and their children’s children.”

There is a limited diversity of housing options on lands.

The existing housing stock on lands is largely made up of single detached homes. Many of these homes are older and in need of varying degrees of repairs. According to the 2018-2019 Household Survey, only about 11% of Nisga'a Nation on lands dwellings were built between 2001 and 2017.

Figure 0.1e: Dwelling Type by Community, 2020



Source: BC Assessment

The greatest period of construction was the 1990s, which contributed about 29% of the Nation’s inventory, followed by the 1980s with 28%. Key informants and Government representatives that participated in the engagement process recognize that current housing on lands is not able to meet increased demand from Citizens. In addition to an older single-detached housing stock, there is a lack of affordable, safe, and accessible rental and home ownership options that can accommodate intergenerational living/larger family sizes and individuals in need of varying levels of supports.

“We need more supportive housing, affordable housing, safe homes, and transitional housing. There’s only one hotel in Gingolx for people fleeing unsafe environments, but over the past few years this need has exacerbated. Invisible homelessness is a big issue across all communities – urban and rural.”

Despite recent progress around housing, it has been difficult to establish a cohesive vision and strategic direction for housing across the Nation.

Anecdotal evidence and key informant interviews point towards a desire for a Nation-wide housing plan and associated policies that provide direction and actionable steps to address housing need and demand. This includes a desire for the development of Nation or Village owned rental housing, affordable home ownership options, and for a centralized housing operations service to manage, operate, and maintain Nation owned units.

“I think one way to achieve some level of efficiency would be to contract out property management to NLG. It would be nice to take a mixed-portfolio approach with NLG and develop a direct operational statement from NLG to guide operations across the Nation.”

There is a need for additional operational capacity building support and resources across the village governments, Nisga'a Lisims Government, and urban societies.

Key informant interviews point towards a need for operational and development capacity building across the village governments, Nisga'a Lisims Government, and urban societies. There is already tremendous capacity and excitement around housing, but many staff indicated they feel they don't have the time or resources to develop and operate additional housing in addition to their existing housing plans, responsibilities, and duties. Key informants also highlighted some of the challenges of being both a government and service provider, and a landlord. It can be incredibly difficult to operate units effectively when you have personal and community relationships with the renters. The establishment of a centralized property management and housing operations organization run by NLG could help alleviate some of the challenges of being a landlord and a government.

“We lack capacity and time for the policy, planning and engineering work. We want to, and are excited to develop those skills, but we just don't have the time or resources.”

There is excitement, capacity, and ability to develop a Nisga'a managed housing portfolio that expands across British Columbia and supports all Nisga'a Citizens regardless of where they live.

Though new housing will always be difficult to develop, there are many opportunities in developing collaborative affordable housing solutions. The Nisga'a Nation is already a leader in the modern-treaty process and self-governance. The Nisga'a Final Agreement is the first treaty in British Columbia to provide in respect of an Aboriginal people's Section 35 right to self-government. It recognizes Nisga'a Lands and opens the door for economic initiatives in the development of the Nisga'a Nation's natural resources and lands. The Nation is uniquely positioned to continue to be innovative leaders and create a Nation-specific approach to the development and operations of safe, secure, affordable, and culturally relevant housing for Nisga'a citizens on and off lands.

“We need to develop our labour force – project managers, construction managers, carpenters, trades, inspectors, electricians, plumbers. We need to support our own wherever possible rather than going outside. We can be the difference.”

RECOMMENDATIONS

The following key recommendations emerged through the Housings Needs Report process. Recommendations respond directly to the findings identified in the report and attempt to recognize the abilities and limitations of Nisga'a Lisims Government's scope and existing housing approaches. NLG, Village, and Urban Societies staff are already supporting some of these key recommendations and should continue to monitor progress moving forward.

Key recommendations from this study are:

1. Develop and implement a Nation-wide housing policy and comprehensive plan to ensure collaborative and coordinated housing interventions across all Nisga'a communities.
2. Develop and expand the Nation owned housing portfolio to meet the needs of Nisga'a Citizens on and off lands.
3. Invest in diverse housing typologies that support changing family structures and can include integrated supports and programs.
4. Deepen existing and establish new multi-party partnerships to address diverse housing needs of Nisga'a Citizens on and off lands.
5. Continue to build internal housing development and operations capacity.

Develop and implement a Nation-wide comprehensive housing plan and policies to ensure collaboration and coordination in housing interventions across all Nisga'a communities.

The development of coordinated and actionable housing policies that are followed across the Nation will facilitate the NLG's ability to develop projects and housing interventions that are appropriate, actionable, and equitable in addressing the diverse needs of Nisga'a Citizens on and off lands.

In interviews, NLG staff, Village governments and the Urban Societies indicated a desire for a comprehensive Nisga'a Nation housing plan including a vision, targets, and allocations for housing that will support all Nisga'a Citizen. Many Nations across British Columbia struggle to manage all the functions of a government while expanding housing development and managing a community's housing portfolio. This was also identified through key informant interviews. NLG should consider working in partnership with the four villages and urban societies to hire additional staff that are dedicated to housing. The Nation should also consider hiring a development/planning consultant who specializing in Indigenous housing to work closely with NLG, the four villages and urban societies to develop a comprehensive housing plan.

Develop and expand a Nation owned housing portfolio to meet the needs of Nisga'a Citizens on and off lands.

Additional housing options will enable Citizens to return to Nation lands, better support those who already live in Gitwinksihlkw, Gingolx, Gitlaxt'aamiks, and Laxgalts'ap, and better support urban locals. Many who participated in the engagement process indicated that there is a need for Nation owned housing units and options that are delivered to Citizens in a safe, secure, culturally appropriate, and affordable way.

In addition to investments in housing on Nisga'a Lands, opportunities to expand Nation owned housing in Terrace, Prince Rupert, and Vancouver may also become available through partnerships and economic development. Increasing the Nation's rental options in those communities may present a viable path to reducing need for local Citizens and expanding long-term assets.

A coordinated Nation-owned housing portfolio stretching across the entire Nisga'a Nation can help meet the needs of Citizens and become an economic opportunity for Nisga'a Lisims Government. An array of housing options including

affordable and market rental, independent housing, supportive housing, Elders' housing, and Youth housing can address housing gaps and provide housing for Nisga'a Citizens. Revenue from market units can be re-invested back into more affordable/supportive housing. The Nation should consider hiring a development consultant that specializes in Indigenous housing development and management to work closely with NLG, the four villages and urban societies to develop/build affordable housing while also building internal development and planning capacity.

Invest in affordable housing options that support Elders, changing family structures and can include integrated supports and programs.

The need and demand for housing across the Nation is diverse and dynamic. Many key informants indicated a need for more supportive housing options on and off lands for those who need, or will need, housing with integrated health services and especially below-market rental or subsidized options for individuals, families, and Elders who are unable to find housing that meets their needs. On and off lands, costs of owning, renting and maintaining a home are consistently increasing, and many Citizens are struggling to find adequate housing, especially in the rental market. When appropriately sized homes are available, many exceed a price that is considered affordable or are reported to be substandard condition, putting a prospective tenant into Core Housing Need.

The Nation should consider investing in and developing affordable housing that can incorporate varying levels of supports. Specific attention should be paid to the needs of Elders and those in need of health supports, and NLG should consider partnerships to improve housing services and supports to improve the availability of housing with integrated supports and programs. By creating housing for Elders, NLG can support transitions from larger living spaces, freeing up units for families and independent individuals.

Deepen existing, and establish new, multi-party partnerships to address the diverse housing needs of Nisga'a Citizens on and off lands.

Partnerships with Municipal, Provincial and Federal Governments, other service providers (like Nisga'a Health or Nisga'a Child and Family Services) and organizations emerged as one of the most compelling potential housing interventions for the Nisga'a Nation both on and off lands. There are countless opportunities to partner between villages, with BC Housing, CMHC, and other First Nations, and with non-profit organizations to address housing need.

Partnership and advocacy are an ongoing and often unsung aspect of addressing affordable and appropriate housing. Government resources are limited, and Provincial and Federal government funding is difficult to attract. NLG and its Municipal, Provincial, Federal and First Nations partners play a key role in building awareness of need and context-appropriate solutions and can continue to coordinate and collectively build on incentives, regulations, advocacy, and education initiatives.

As both the on and off lands populations are projected to grow, NLG should continue to support and actively participate in housing conversations with the Villages and urban societies. Where appropriate, NLG should consider working with municipalities, regional governments, and other levels of governments to identify opportunities for resource sharing, site identification, and other land use planning activities.

Continue to build internal housing development and operations capacity.

Nisga'a Lisims Government should continue to invest in building internal housing development and operations capacity. This could include a multi-year capacity building partnership with an Indigenous development/planning consultant in which Nation staff work closely with consultants to procure funding, negotiate with various levels of external governments, develop, construct, and manage housing. A capacity building partnership would allow the Nation to first work in partnership with an external consultant to develop housing in the immediate future, while developing the skills necessary to eventually develop, manage and operate housing completely by and for Nisga'a Citizens.

Introduction

In Spring 2021, M'akola Development Services and Turner Drake & Partners Ltd. were engaged by the Nisga'a Lisims Government to complete a Housing Needs Report for the on lands Nisga'a Nation.

The report is meant to provide village and Nation staff and elected officials with a better understanding local housing need. Results can be used to guide policy development, inform land use planning decisions, and complement housing grant applications.

The overall objectives of the Housing Needs Report process are to:

- Provide an understanding of housing supply, demand, and needs within the Nation across the full housing continuum, including: emergency and transitional shelter/housing, supportive housing (especially seniors' and Elders'), subsidized housing, rental housing (both primary and secondary market) and ownership housing (fee simple, strata ownership or shared equity ownership).
- Meet all requirements for data collection and reporting outlined in Provincial Housing Needs Reports legislation.
- Identify housing, programming, and servicing gaps and make high-level recommendations that could help Nisga'a Lisims Government begin to address housing needs.
- Identify opportunities and partnerships to support projects and initiatives.
- Identify any additional factors that influence the supply, demand, or provision of housing.



APPROACH

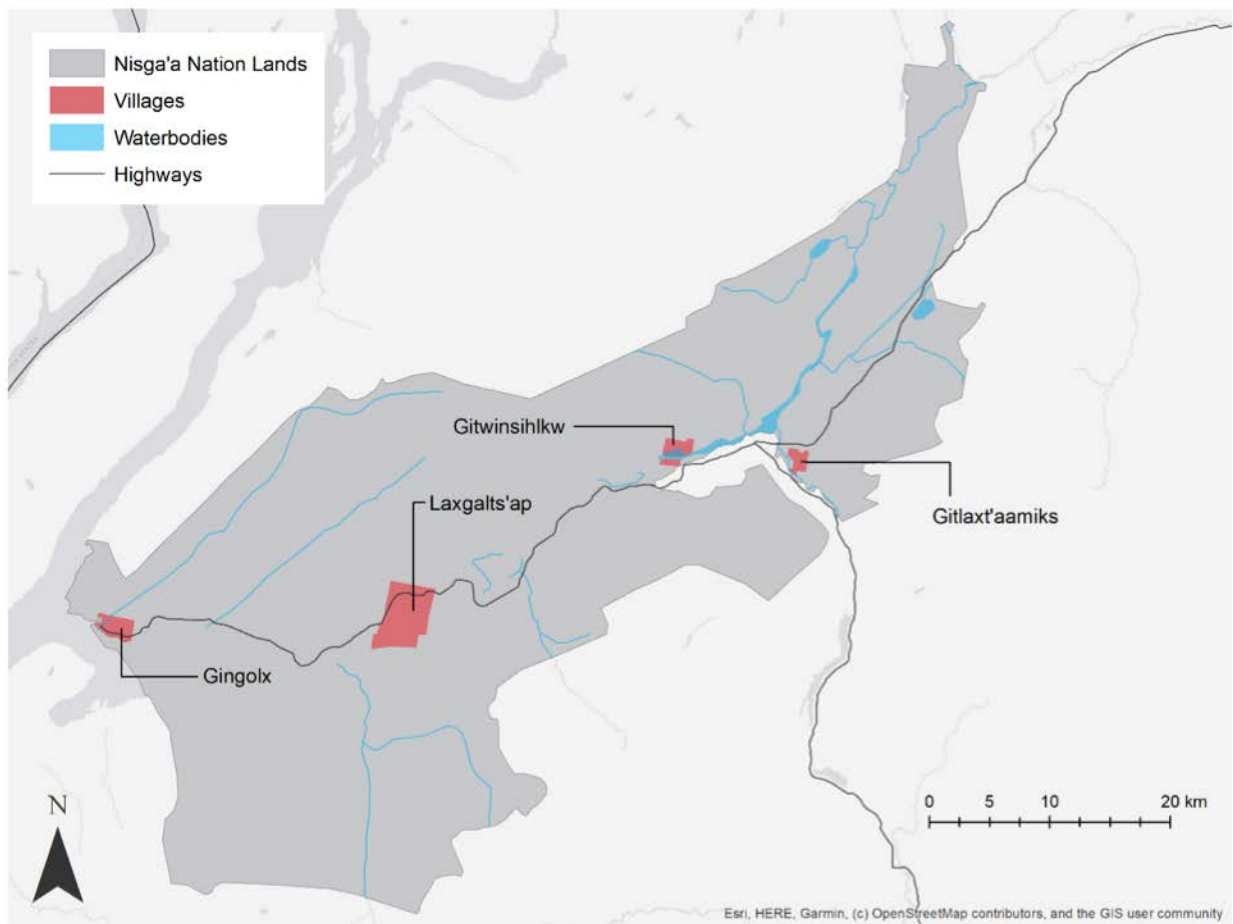
Study Area

This report's scope is centred on the Nisga'a Nation's on lands communities, inclusive of its four villages: Gitwinskihlkw, Gingolx, Gitlaxt'aamiks, and Laxgalts'ap.

Data will predominantly refer to the entirety of Nisga'a lands, with reference to individual villages where information is available. For some sections (notably related to housing costs), commentary and comparison is also made to major Nisga'a off lands communities, being the City of Prince Rupert, the City of Terrace, and the City of Vancouver.

A map of the Nisga'a Nation's lands, including the villages that participated in the Housing Needs Report, is illustrated below.

Figure 0.2a: Map of Nisga'a Nation Lands



Source: Esri, Garmin, OpenStreetMap, Statistics Canada, BC Geowarehouse

Report Organization

This report is organized into four key sections:

1. Executive Summary

A brief overview of the key findings and recommendations.

2. Housing Needs Report Introduction

Includes background information on housing policy, government abilities, and community engagement undertaken as part of this study.

3. Housing Needs Report

It contains discussions surrounding housing data and community engagement feedback collected from community members or stakeholders.

4. Appendices

Community Housing Profiles

Brief infographic housing summaries for all participating communities that highlight housing data collected in this study. Profiles lack much of the in-depth analysis included in the full report and are intended to be used for public communication and quick reference.

Housing Indicators and Monitoring Guide

Key indicators and monitoring recommendations are also included to help local staff and stakeholders track housing conditions moving forward.

Community Data Tables

Data tables for each participating community include additional information that meets specific provincial requirements. They can be used as reference by staff or stakeholders. Note that data specifically requested by legislation is sparse for the Nisga'a Nation, so data tables may be limited (especially for the villages).

Provincial Summary Forms

Provincial Summary Forms (as complete as possible) for each participating community as required to complete obligations of the funding program



Engagement

Engagement with key informants was a critical component of this study. Quotes and engagement feedback have been included as a stand-alone section (section 1) and integrated throughout the report to provide context for some of the data.

Look for red text throughout the report to indicate the inclusion of engagement feedback and quotes.

Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by Nisga'a Nation citizens. The following is a comprehensive list of secondary quantitative data sources (information collected by other organizations but used for this report):

- BC Assessment²
- BC Data Catalogue³
- Canada Mortgage & Housing Corporation (CMHC)⁴
- Nisga'a Lisims Government
- Statistics Canada^{5 6}

The report uses primary research to challenge/confirm the trends analyzed within the sources above (for instance, high-level Statistics Canada data may not be nuanced enough to truly represent housing hardship for specific household types). Primary research is predominantly from the community survey and stakeholder consultation work.

Data Limitations

BC Assessment

Grouped information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2006 through 2021. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

Availability

The housing need report files issued by BC Assessment includes limited information for Nisga'a Nation lands as a whole or the individual villages. The report thus relies on Nisga'a Lisims Government collected sales data for the villages and uses BC Assessment for off lands Nisga'a community trends.

BC Data Catalogue

Urban, municipal focus

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources. Unfortunately,

Canada Mortgage & Housing Corporation (CMHC)

Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to primary rental markets, which are those urban areas with populations of 10,000 and more.

2 British Columbia Data Catalogue. (2021). Housing Values (2006-2021). <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2021->

3 British Columbia Data Catalogue. (2021). Housing Needs Reports. <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

4 Canada Mortgage & Housing Corporation. (2021). Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

5 British Columbia Data Catalogue. (2020, June 30). Custom Census Reports (2016, 2011, 2006). <https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2016-2011-2006->

6 Statistics Canada. (2021). Census Program. <https://www12.statcan.gc.ca/census-recensement/index-eng.cfm?MM=1>

The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC **does not** collect rental data for Nisga'a on lands housing. CMHC data is specifically used to illustrate trends within urban off lands communities.

Statistics Canada

Area & data suppression

There are instances where geographic areas are too small to report on, resulting in the deletion of all information for said area. Suppression of data can be due to poor data quality or to other technical reasons. This was not a particular concern for this study, but limited the ability to use more granular Census geographies (specifically, Census dissemination areas – see Glossary).

Random rounding

Numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and subtotals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%. This is particularly worrisome for smaller geographies (like the villages). Consequently, the report rotates between both NLG provided and Statistics Canada data to ensure the source used is most appropriate/representative for the variable in question.

Nisga'a Lisims Government

Not yet standardized process

The NLG has made great strides in collecting locally meaningful data related to Nisga'a households and the dwellings they occupy. These initiatives (with special mention to the Nisga'a Nation 2018-2019 Household Survey) are above and beyond the normal practice of local governments for tracking/understanding the condition of their housing inventory.

Although NLG surveys are incredibly useful tools, it is important to acknowledge that the data comes from their first iterations. In other words, some elements (e.g. types of questions or phrasing of questions) may become even more effective over time as survey strengths and weaknesses are internally identified and NLG standardizes its processes.



Nisga'a Lisims Government Housing Needs Report

1 Engagement

Key informant interviews and qualitative engagement were a key component of the NLG Housing Needs Report. Beginning in October 2021, and ending in February 2022, M'akola Development Services and representatives from NLG, the four villages, Urban Societies, Nisga'a Child and Family Services, and Nisga'a Valley Health conducted multiple interviews and engaged in various conversations around the need, demand, and visions for housing across the Nation. Objectives for the engagement process included:

1. Collect Additional Data

Quantitative data can be very effective at showing housing need, but often qualitative data like stories or lived experiences can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give NLG information about the people affected by housing, rather than just numbers.

2. Ground Quantitative Data in Lived Experience and Nisga'a Knowledge

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captures up-to-date data that informs findings and helps researchers determine the accuracy of external data sources.

3. Identify Knowledge Gaps to be Filled in Order to Address Current and Arising Housing Need and Demand

Qualitative information from Citizens that may be facing housing barriers helps to identify and fill in key knowledge gaps to help inform recommended additions to the existing housing stock which would assist in alleviating the critical shortages (current need), as well as measures to keep pace with the community as it grows (arising need/demand).

4. Gather Ideas Around Best Practices and Unique Solutions to Address Current and Predicted Areas of Housing Need

Community engagement helps the researchers' meet members of the community and professionals whose work intersects with housing in the region, to observe the changes in need and demand over recent years, finding out what's working and what's not. This informs recommendations that are grounded in each community's unique but interconnected housing trajectory.

1.1 ENGAGEMENT OPPORTUNITIES

Housing Retreats

Throughout the project, staff from M'akola Development Services presented virtually and in person at the October 2021 and February 2022 Nisga'a Lisims Government housing retreats. The October 2021 included a description of the study and methodology and highlights of initial quantitative key findings. Participants were given opportunities to ask questions, provide feedback, and share additional resources. The February 2022 Housing Retreat presentation included more in-depth findings and highlighted data from interviews that took place between October 2021 and February 2022.



Village Chief and Council Presentations

Between the two housing retreats, M'akola Development Services presented virtually and in-person to Village Chiefs and Councils. These presentations provided description of the study and methodology and highlights of initial and quantitative key findings. Chiefs and Councils were then given space to provide feedback, ask questions, and share additional information. The project team was able to gather important quotes, areas for data revision and additional information around the state of housing in the four villages.

Key Informant Interviews

Key informant interviews targeted service providers, urban society representatives, village representatives and Nisga'a Lisims Government representatives who work primarily with key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews typically lasted between 45 and 90 minutes depending on the interview subject. In consultation with planning staff from the participating governments, the consulting team selected key informants based on the following criteria:

- Informants had to be geographically relevant and diverse and represent a variety of experiences on and off lands, in rural and in urban areas.
- Informants should have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- Informants should be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- Informants should be able to understand or work with market housing and local government bylaws that govern development.

1.2 KEY FINDINGS

Lack of Affordable and Available Housing

There is a very real and drastic supply shortage of affordable housing across the Nass Valley, and in urban areas like Terrace, Prince Rupert, and Vancouver. Each key informant interview touched on the barriers Nisga'a Citizens face in accessing and maintaining safe, secure, affordable and culturally relevant housing. Key barriers highlighted by key informants focussed on an overall lack of housing supply and rising housing costs for owners and renters (including energy costs and maintenance/repair costs). Larger and intergenerational families were identified as groups that faced added barriers in accessing affordable and available housing because there are limited housing options that can provide space for large households. Even those who are able to afford market housing rates struggle to find suitable homes. This is an issue that impacts Nisga'a Citizens on and off lands.

“Two days ago someone posted on a community page that they inherited their fathers house and their apartment is now available – within 20 minutes there were 40 comments from people saying they would apply (out of a community of 560 people).”

“Housing is so limited that some visiting professionals are having to move into group homes, and those group homes have now been renovated into apartments for the professionals – creating a big gap in housing for independent youth.”

“We NEED bachelor suites, 1 bedrooms, and homes that can accommodate changing family sizes. There is a lack of rentals.”

“We’ve had very limited housing growth in the last 10 years. We’ve got limited properties, limited resources, and added economic challenges from Covid-19.”

“I was couch surfing for 6 months trying to find housing, rent or buy, and there weren’t any supports available. I had to be aggressive with my employer and say I need housing, or I am quitting. Eventually, they [my employer] gave me housing but it wasn’t efficient/liveable. We need to take down barriers and honestly look at what we are offering our citizens.”

Housing Need for Elders and Those in Need of Additional Supports On Lands

Key informants in the villages and the Nass Valley identified a gap and need for Elders' housing and those in need of additional supports to maintain healthy and successful homes. There are very limited options for Elders looking to downsize, or for those in need of additional health and mobility supports. Similarly, there are extremely limited options for people in need of supportive housing or emergency shelter housing services. Key informants identified a need for Nisga'a owned and operated housing that provides wrap around health, wellness and cultural supports. Additionally, the COVID-19 pandemic has exacerbated the need for Elders and supportive housing options on lands.

"Clients are feeling over-studied and underserved."

"We need a housing navigator position that can provide guidance for housing, independent living, life skills, health and wellness supports... It may be beneficial to develop a wellness group that comes together to provide wrap around services to an individual or family."

"There is a big need among youth transitioning and wanting to live independently, but we don't have the support programs or services in place to facilitate this."

"Supportive housing is a major need. Intergenerational supportive housing, and supportive housing for new families."

"We have so many units where elders, or peoples living with disabilities, are living on their own and have no supports."

"I see a big demand around diversifying elders housing – supportive housing, intergenerational housing, elders apartment style housing – and housing that takes into account mobility between homes and the need for shared/common amenity spaces."

"Invisible homelessness is a big issue across all our communities – urban and rural."

Conditions of Existing Housing Stock

Many of the existing housing options on lands are aging, aged and/or in need of major repairs. Key informants identified poor housing conditions as major issue village governments deal with on a daily basis. Many homeowners have been unable to keep up with repairs, leaving much of the existing housing stock in need of major repairs such as new roofing, new foundations, new plumbing or pipes, and mold issues. Key informant interviews made it clear that the villages know that the conditions of their existing housing stock are a key issue but feel they do not have the proper resources to address these issues.

“Many of our existing houses were built with funding from INAC and those structures don’t have proper foundations, need electrical and insulation upgrades, and are in poor poor conditions. We hear about it often, and this year has been especially bad because of the weather.”

“Material costs have seriously impacted community members ability to keep up with renovations and repairs.”

“We need some sort of computer software that organizes housing inventory and condition – where each lot is, where its located, what repairs are needed and so on.”

“We need condition assessment reports for our homes and to inform our short and long term plans.”

“Housing maintenance is an ongoing challenge. There are minimal supports for owners that need ongoing or major maintenance/repairs to their homes.”

Urban/Rural Divide

As the Nisga'a Nation is a self-governing Nation, and has an abundance of Nation lands, the question of how the Nation can bring people home is ever-present and evolving. As such, key informants were asked what the Nation can do bring Citizens home to Nation lands. Key informants had diverse responses to the question. It was common that on lands representatives were excited and motivated to bring Citizens home, however Urban Locals don't necessarily share that sentiment. Key informants representing the Urban Societies highlighted the importance of the services, jobs, education, and other opportunities that are available in other cities, and the importance of recognizing many urban locals feel that Vancouver, Terrace, or Prince George are their homes. These differing views highlight the importance of investing in housing both on and off lands.

“There is a very strong urban/rural divide. Many in the valley think people want to come home. Many of the urban residents don’t particularly want to because of things. It’s about 50/50. 50% do not want to move back. Housing and jobs are 1 and 2 for people who want to move back.”

“If you build it, they will come. We need significant funding support - we need homes and economic opportunities to get members to come home and bring their significant education and experience with them!”

“People tend to move away when they graduate [High School] because there aren’t enough housing or economic opportunities in their communities.”

“How are we going to pay for people moving home if there is no work in the Nation? Economic development in the Nass Valley needs to be beefed up. Based on the buzz I hear now, people are moving where the jobs, health services and schools are – and right now that’s in Vancouver.”

Lack of Larger Homes That Can Accommodate Larger and Intergenerational Family Sizes

Another key theme that interviewees identified was the prevalence of larger and intergenerational families, and how many struggle with overcrowding because of a lack of affordable and available housing. Key informants all agreed that there is a need for larger home sizes that can accommodate intergenerational living and large families, and that it is important to identify intergenerational housing and larger home sizes as a form of culturally safe housing.

“‘Overcrowding’ isn’t necessarily the issue... there are mixed feelings from families – culturally, intergenerational and larger families is normal. It’s not necessarily that people are suffering through overcrowding, but we really need larger unit sizes.”

“There are a lot of homes that are overcrowded. In many cases it’s the homeowner and 1,2,3 other families. We currently have a family living in a 2 bedroom and there is 7 of them!”

“Intergenerational housing = culturally safe housing.”

“Intergenerational housing has increased due to Covid. No work and less money. I would say, due to the market, I think 75% of our 371 households are just making it by. Need for more units, affordable units. It’s definitely the biggest issue.”

Desire to Build Internal Housing, Development and Construction Capacity

Key informants demonstrated the exceptional capacity and commitment to housing that already exists across the Nation. However, interviewees identified limited capacity specifically around the development phases, funding processes, and the construction process in terms of procuring and securing trade contracts, due to the locations of the villages. The villages and NLG are very aware of what their community's needs are, but do not possess have the internal capacity required to initiate and implement large scale, multi-unit housing projects. There is a desire and excitement to learn and build these skills so that NLG can eventually develop and run their own housing.

"It's been really difficult to keep up with repairs because it's hard to get certified trades people to come/stay in the community, especially when we are competing with corporate interests."

*"We need to develop our skilled labour – carpenters, trades, inspectors, electricians, plumbers/ We need to support our own wherever possible rather than going outside.
We can be the difference."*

"We lack capacity for policy work, planning and engineering, but we are excited to develop those skills."

*"Covid has been very challenging – our fourplex isn't even finished and was started in 2020.
Supply shortages and labour shortages have impacted construction.
Overall, it's been a challenge."*

Desire to Partner with Multiple Levels of External Governments and Housing Organizations to Develop Nisga'a Nation Owned Housing

Key informants identified partnerships as an important first step in building internal housing, development and construction capacity. Through partnerships with external governments and housing organizations like BC Housing, Canada Mortgage and Housing Corporation, and Indigenous housing developers and operators, NLG can work in partnership to develop new units and housing, while learning about and developing skills specific to the development process.

"We need BC Housing as a partner to be able to pull anything off."

"A perfect partnership would be one where we can be mentored, gain experience from housing operators and developers. We need to look for ways to develop these skill sets."

*"I'd like to work with NLG to develop a direct operational statement from NLG,
and develop a multi-unit housing building."*

Need for Housing Education for Nisga'a Citizens

Key informants also identified a need for housing education programs and supports for Nisga'a citizens. Many key informants expressed concerns around Citizens' understandings of what it means to be a homeowner, the rights and responsibilities of being a tenant, how to plan for repairs, what maintenance planning. This is especially critical as fee-simple ownership options on lands expand.

"We need to provide education to everyone about the different housing programs and supports available to them. We also need to provide education around financial planning for homeownership/maintenance, and general financial literacy. We have had people lost their homes for not understanding payments."

"Some homeowners aren't aware of their responsibilities in owning their home. Especially the rights and responsibilities of homeowners, taxes, etc., Some people still see these things as just a government cash grab."

"There are two groups of people – ones who haven't had to live under Indian Affairs and those who did. One group (younger peoples) will pick up things faster than the other. When you have been impacted by the old Indian Act and Residential Schools (for example) there are additional layers of trauma that you must deal with to be able to bring housing education to citizens. Under the modern treaty there were a lot of adjustments to be made, and some people still don't understand what it means to be a homeowner or renter."



2 Demography

2.1 POPULATION

2.1.1 Historical Population

National trends indicate that overall populations are aging, due predominantly to lower rates of growth among young age cohorts. This broad trend looks to have manifested itself locally. According to the 2006 and 2016 censuses, the Nisga'a Nation experienced a 12% decrease of its total citizens younger than 45 years old (1,270 to 1,115 people). The loss was greatest among those aged 15 to 24 (25%). Total persons aged 45+ rose 17% over the same period.

Figure 2.1a summarizes the Nisga'a population living on lands in 2016 by age cohort, the share each cohort holds of the total, and their change since 2006. The figure presents the same information for the four villages.

The Village of Gitlaxt'aamiks experienced the most noticeable contraction of its population over the decade, with losses among the youngest defined age cohorts. Gitwinksihlkw reported a decrease in total young adults (15 to 24 years old) and Gingolx had a decrease in total children (0 to 14).

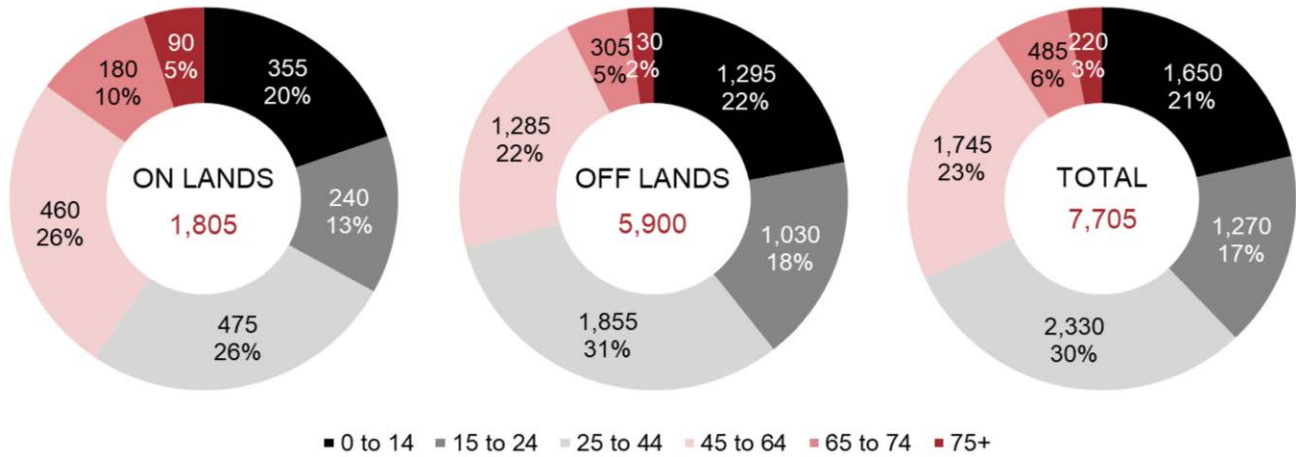
Figure 2.1a: Historical Population by Age Cohort, 2016

		0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+	Total
On Nisga'a Lands	Population	425	240	450	540	205	15	1,875
	Proportion	23%	13%	24%	29%	11%	1%	100%
	%Δ '06-'16	-8%	-25%	-8%	5%	64%	50%	-2%
Gitwinksihlkw	Population	50	20	55	50	35	5	215
	Proportion	23%	9%	26%	23%	16%	2%	100%
	%Δ '06-'16	11%	-43%	10%	-17%	250%	n.a.	8%
Gingolx	Population	75	55	95	110	40	5	380
	Proportion	20%	14%	25%	29%	11%	1%	100%
	%Δ '06-'16	-25%	38%	0%	22%	100%	0%	9%
Gitlaxt'aamiks	Population	170	110	160	220	80	5	745
	Proportion	23%	15%	21%	30%	11%	1%	100%
	%Δ '06-'16	-13%	-19%	-18%	5%	60%	0%	-6%
Laxgalts'ap	Population	95	45	95	105	40	0	380
	Proportion	25%	12%	25%	28%	11%	0%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Source: Statistics Canada 2006 & 2016 Census

A minority of the Nisga'a Nation's citizens live on lands. According to Big River Analytics (Big River), about 23% of citizens lived on lands and 77% lived off lands - in areas like the City of Terrace, the City of Prince Rupert, and the City of Vancouver. Figure 2.1b shows the relationship between on and off land populations by age cohort.

Figure 2.1b: Recent Population Data, Nisga'a Nation, 2020



Source: Big River Analytics

Big River's recent historical data suggests that population loss among younger demographics is in part related to the migration of youth to off Nisga'a lands communities. From 2017 to 2020, the on lands population continued the patterns shown between 2006 and 2016, being a decrease in total persons younger than 45 years old. What appears to have changed is that citizens aged 45 to 64 years old are also contracting.

In contrast, off Nisga'a lands citizens experienced an expansion of their total population, occurring across each defined age cohort (see Figure 2.1c). From 2017 to 2020, total citizens living off Nation increased 12%, while those living on Nation decreased 6%.

Figure 2.1c: Recent Population Data, Nisga'a Nation

Age	On Nisga'a Lands					Off Nisga'a Lands				
	2017	2018	2019	2020	% Δ	2017	2018	2019	2020	% Δ
0 to 14	375	345	355	355	-5%	1,195	1,210	1,265	1,295	8%
15 to 24	265	250	245	240	-9%	1,010	1,035	1,040	1,030	2%
25 to 44	535	530	490	475	-11%	1,615	1,740	1,810	1,855	15%
45 to 64	505	475	465	460	-9%	1,100	1,210	1,255	1,285	17%
65 to 74	170	170	180	180	6%	240	260	275	305	27%
75+	75	80	85	90	20%	85	80	115	130	53%
Total	1,925	1,850	1,820	1,805	-6%	5,245	5,535	5,760	5,900	12%

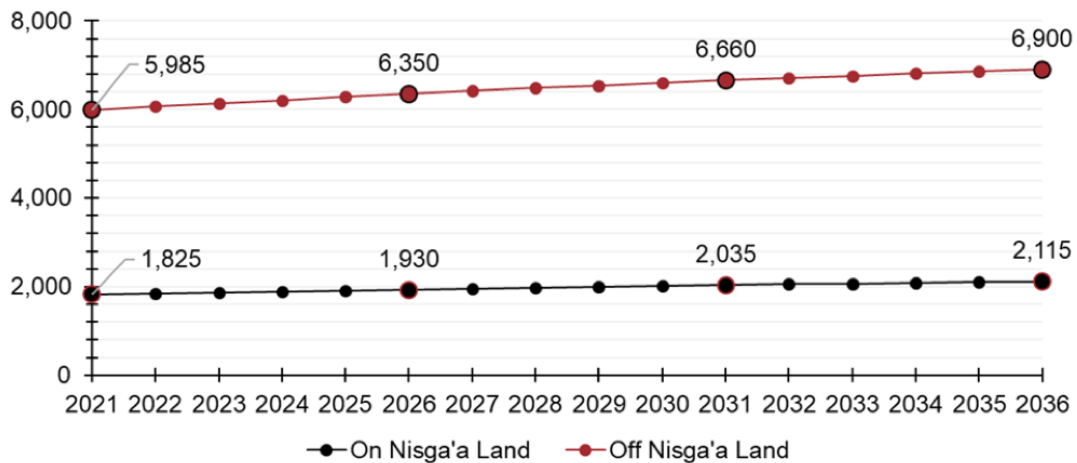
Source: Big River Analytics

“People tend to move away when they graduate [High School] because there aren't enough housing or economic opportunities in their communities.”

2.1.2 Anticipated Population

Population projections anticipate that total Nisga'a Nation citizens could increase by about 19% over the course of the next decade and a half (to 2036), with growth occurring for both total on and off Nisga'a lands citizens. Over the next decade (2021 to 2031), on land totals, after historically decreasing, may reach 2,035 people - up 12%. Off land totals may grow by a similar rate to 6,660 people.

Figure 2.1d: Anticipated Population, Nisga'a Nation



Source: Big River Analytics

To project the possible age cohort distributions of the anticipated populations provided by Big River, their results were combined with projections produced by BC Statistics. Briefly, age cohort results produced by the Province were proportionally adjusted based on the relationship between BC's total results and Big River's total results. The outcomes are estimates illustrated in Figure 2.1e, which highlights the totals and shares of each defined age group. The exercise was only possible for Nisga'a citizens living on lands.

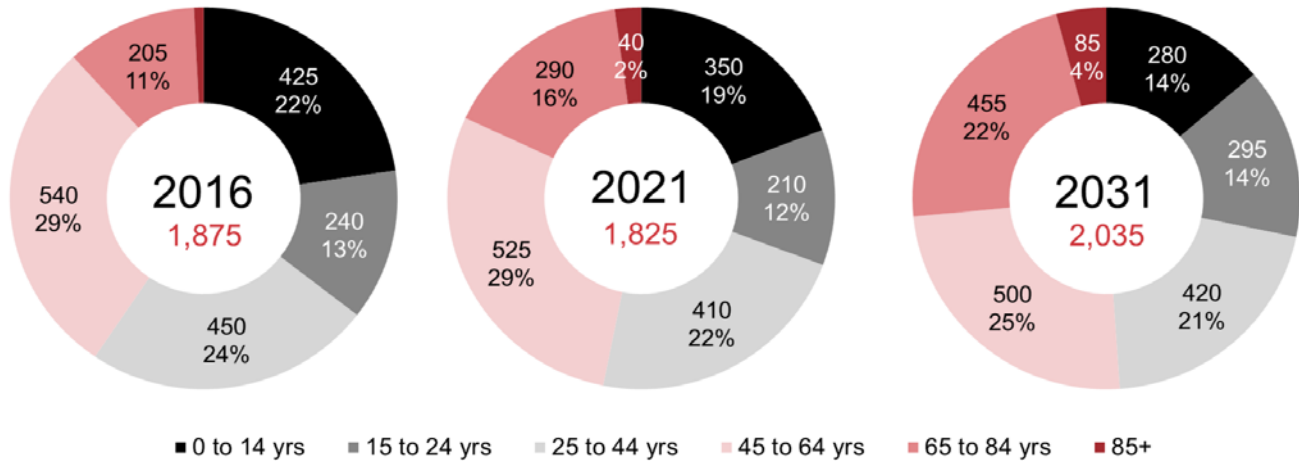
In 2021, estimates indicated that the total population on Nisga'a lands had fallen since 2016. Based on the defined age groups, losses predominantly came from the same source as historically: total citizens younger than 45 years old. Growth did continue among seniors (65+).

"If you build it, they will come. We need significant funding support - we need homes and economic opportunities to get members to come home and bring their significant education and experience with them!"

"There is a very strong urban/rural divide. Many in the valley think people want to come home. Many of the urban residents don't particularly want to because of a variety of things. It's about 50/50. 50% do not want to ever move back – where they are now is where their homes, lives and communities are."

"People tend to move away when they graduate [High School] because there aren't enough housing or economic opportunities in their communities"

Figure 2.1e: Anticipated Population, Nisga'a Nation (On Lands)



Source: derived from Big River Analytics, BC Statistics, & Statistics Canada

By 2031, the total population may expand by almost 200 citizens, representing a rebound from historical losses. Although citizens older than 65 should still experience the greatest relative growth over the upcoming decade, projections suggest there could be a rebound among younger adults (15 to 44 years old). Total children could continue to contract over the foreseeable future.

2.1.3 Impacts of 2021 Census

In February 2022, Statistics Canada released its first wave of data from the 2021 Census. This release was limited, presenting only the total population and total dwellings by geography.

Figure 2.1f summarizes the change in total population for the Nisga'a as a whole, as well for each village. Results demonstrate that total citizens living on lands decreased almost 5% over the half decade. Only the Village of Gitlaxt'aamiks reported an increase over the same period.

Figure 2.1f: Population Change, 2016 to 2021

	2016	2021	%Δ '16-'21
Nisga'a Lands	1880	1794	-4.6%
Gitwinksihlkw	211	207	-1.9%
Gingolx	374	367	-1.9%
Gitlaxt'aamiks	737	749	1.6%
Laxgalts'ap	376	248	-34.0%

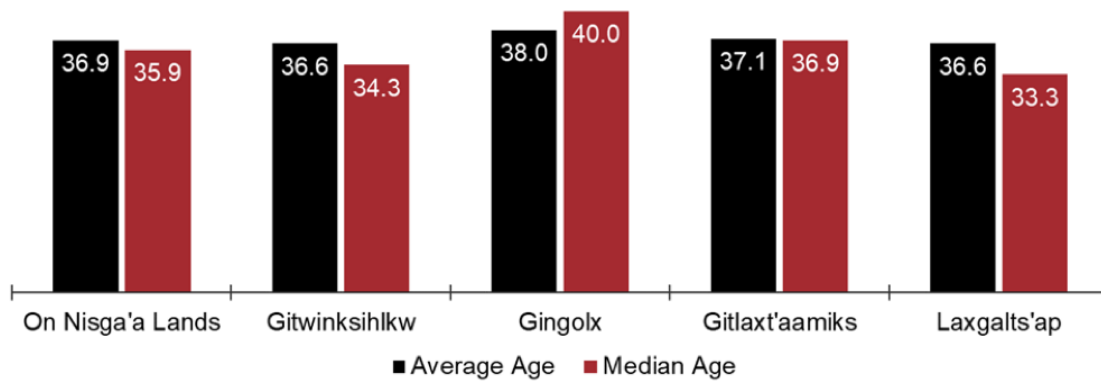
Source: Statistics Canada 2016 & 2021 Census

Big River's population projections anticipated a reduction of total Nisga'a lands citizens between 2016 and 2021 – shy of 3%, or 50 people. Thus, the trend trajectory was correct, but the magnitude was less severe in the model than in reality. The true impact of the greater decrease between Census periods is unknown; however, it is possible that the total population could increase as projected by Big River, though growth may not be as notable given the continued historical decline portrayed by the last few Census periods.

2.1.4 Age of Population

In 2016, Statistics Canada reported that the median age of citizens living on Nisga'a lands was 35.9 years old. The average age was 36.9. The youngest population belonged to the Village of Laxgalts'ap (median age of 33.3 years old). The oldest population was in the Village of Gingolx (40 years old).

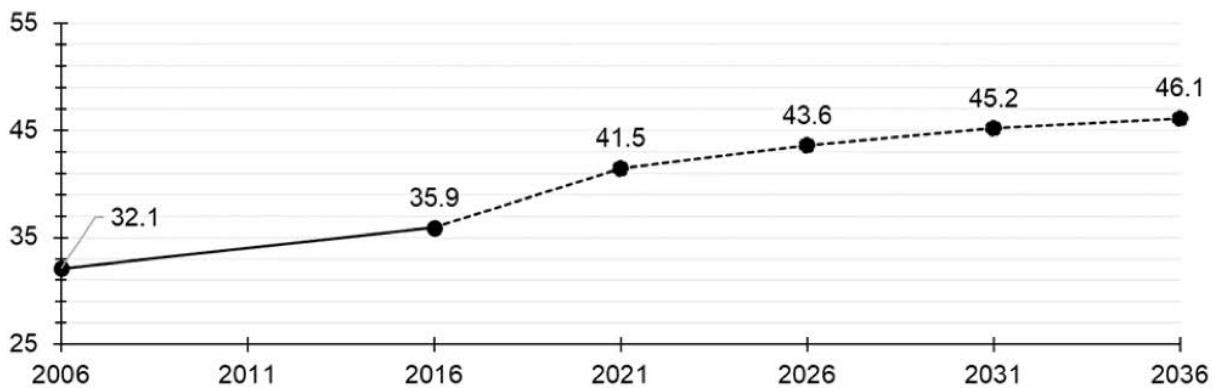
Figure 2.1g: Average & Median Age, 2016



Source: Statistics Canada 2016 Census

Using age cohort projections discussed prior, anticipated median ages were produced for each year up to 2036. With expectations that older age cohorts should expand at a greater rate than younger cohorts, the median age should increase steadily over the course of the next decade and a half. By 2036, the median citizen could be about 46.1 years old.

Figure 2.1h: Projected Median Age, Nisga'a Nation (On Lands)



Source: derived from Big River Analytics, BC Statistics, & Statistics Canada

2.2 HOUSEHOLD CHARACTERISTICS

Statistics Canada defines a “household” as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, lone parents, a single person, or roommates. A household is the highest-level descriptor of many unique living situations.

This report often categorizes households by their “primary household maintainer” age cohorts. A household maintainer refers to whether or not a person residing in the household is responsible for paying all or the majority of the rent, the mortgage, the taxes, the electricity, or other services and utilities. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer.

Important note: *Statistics Canada results have been known to underreport household data specific to Indigenous communities. Additionally, it is possible that a notable share of Census responses (as well as for local government led surveys) may not reflect the respondents' true reality due to the sensitive nature of the information requested. Consequently, specific numbers may not offer a correct representation of on the ground realities. However, in many cases Statistics Canada's data is the most reliable source available and is used to supplement locally collected findings.*

2.2.1 Historical Households

Total households, and the age distribution of household maintainers, is mostly a function of changes occurring in the population. Many factors come into play for the makeup of households, like moving across community boundaries, changes in preferences, or new financial circumstances. Like the earlier section, an aging population is at the core of most trends. Figure 2.2a shows the totals and distributions of these cohorts in each community and includes their decade percent change. Results come from Statistics Canada Census data.

Figure 2.2a: Historical Households by Maintainer Age, 2016

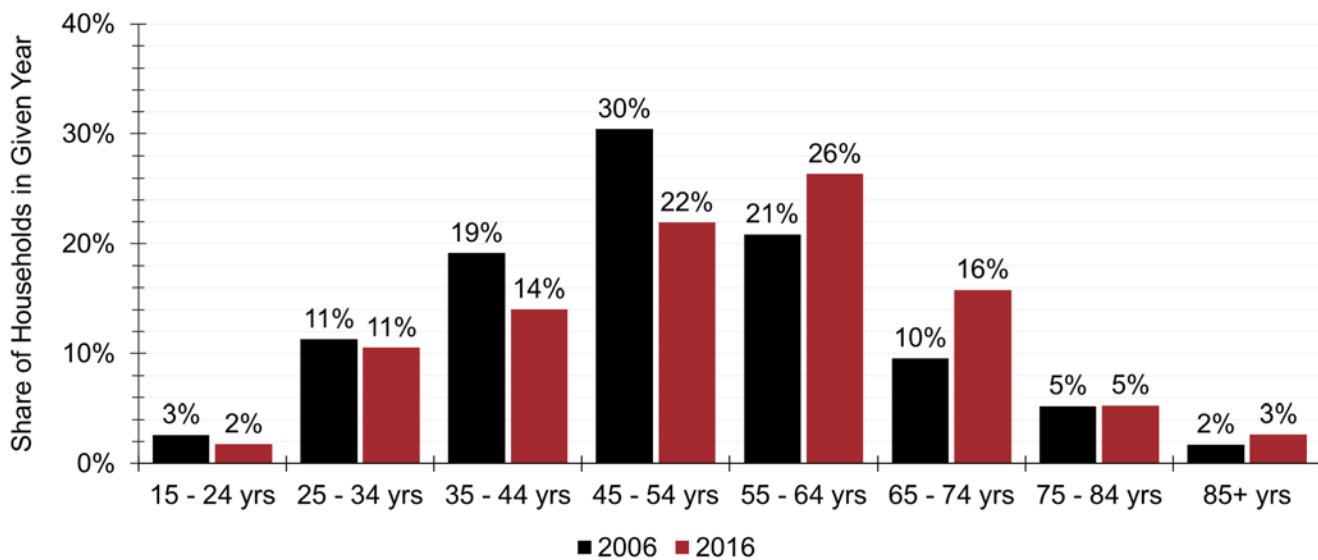
		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Total
On Nisga'a Lands	Households	10	60	85	125	150	95	50	575
	Proportion	2%	10%	15%	22%	26%	17%	9%	100%
	%Δ '06-'16	-33%	-8%	-23%	-29%	25%	73%	25%	-1%
Gitwinksihkw	Households	0	10	10	15	10	10	10	50
	Proportion	0%	20%	20%	30%	20%	20%	20%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Gingolx	Households	0	15	20	25	35	20	0	130
	Proportion	0%	12%	15%	19%	27%	15%	0%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Gitlaxt'aamiks	Households	0	20	35	55	65	35	10	225
	Proportion	0%	9%	16%	24%	29%	16%	4%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Laxgalts'ap	Households	0	15	10	25	30	20	10	110
	Proportion	0%	14%	9%	23%	27%	18%	9%	100%
	%Δ '06-'16	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

Source: Statistics Canada 2006 & 2016 Census

Similar to population trends, total households led by younger adults experienced a decrease between 2006 and 2016 for those living on Nisga'a lands. During that decade, total households led by a maintainer younger than 55 years old contracted 23%, while those 55 or older expanded 37%.

In 2006, the greatest share of Nisga'a led households living on lands were 45 to 54 years old (30%). By 2016, this shifted to the 55 to 64 age group which held the greatest share at 26% (see Figure 2.2b for an illustration of the change between both Census periods).

Figure 2.2b: Total & Share of Primary Maintainers by Age Cohort



Source: Statistics Canada 2006 & 2016 Census

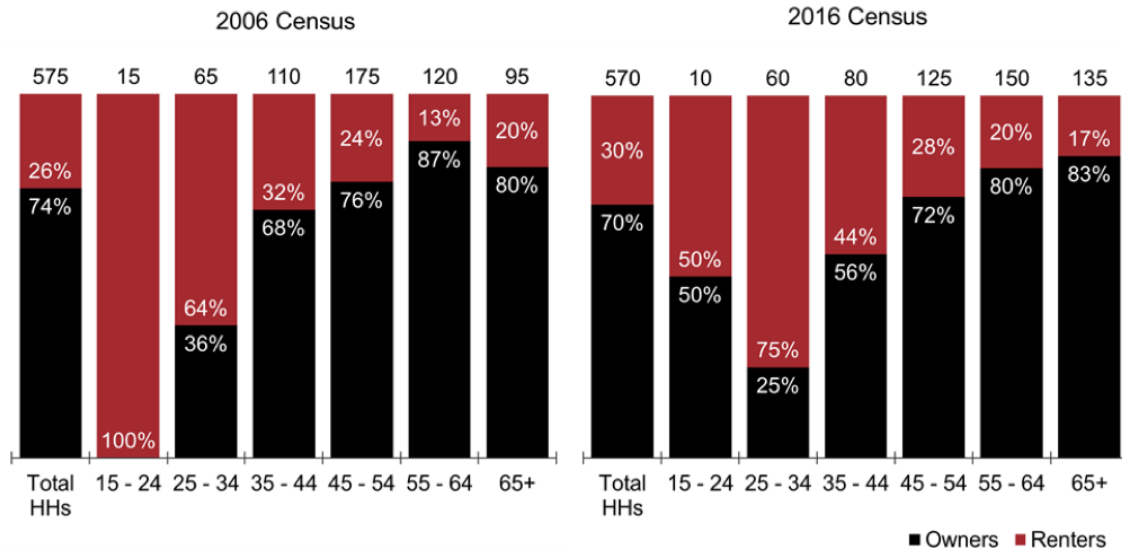
2.2.2 Household Tenure

Among the households living on Nisga'a Nation lands, about 30% rented their residence in 2016, up from 26% in 2006. Shown in Figure 2.2c, homeownership is less attainable for households led by a younger adult, immediately tied to lower incomes typically earned in the earlier years of adulthood.

Although Statistics Canada underreports its household totals for Indigenous communities, the distributions generated using its data demonstrates that the overall shift towards rental accommodation has been pervasive across most household age cohorts. Between 2006 and 2016, only households led by a maintainer aged 15 to 24 or 65+ experienced a proportional increase in its rate of homeownership (the former's sample size is negligible, which can skew results when combined with Statistics Canada's random rounding).

According to anecdotal evidence, there is no clear cause for why the change in tenure shifted as it did between the two Census periods. The Nisga'a housing stock has remained close to constant over the decade, which limits the ability for households to transition to different shelter arrangements. Given the static nature of housing on Nation, a possible reason may simply be that households that own their dwelling became older while remaining in the same residence. In other words, they transitioned to older age groups but were not replaced by a similar household in their original cohort, reducing the total households within said cohort substantially enough to increase the share that renter households hold (the same renter households over a smaller total will result in a higher proportion).

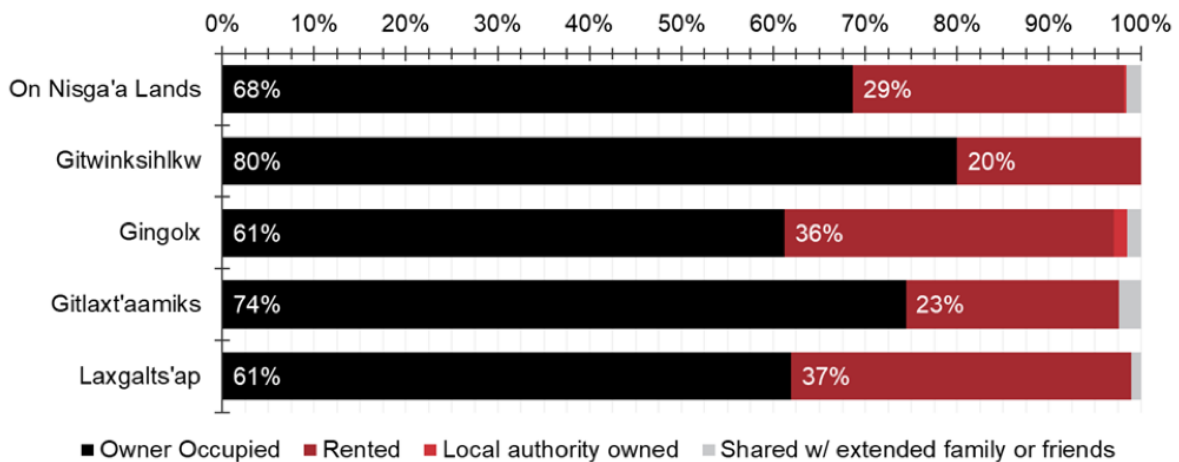
Figure 2.2c: Historical Household Tenure by Maintainer Age Cohort



Source: Statistics Canada 2006 & 2016 Census

Based on data collected by the 2018-2019 Nisga'a Nation Household Survey, a similar share of households rented in 2019 (29%) – shown in Figure 2.2d. Greatest renting levels occurred in the Village of Laxgalts'ap (37%). The Village of Gitwinksihlkw demonstrated the highest prevalence of homeownership (80%). About 2% of households reported sharing their accommodation with other family citizens or friends.

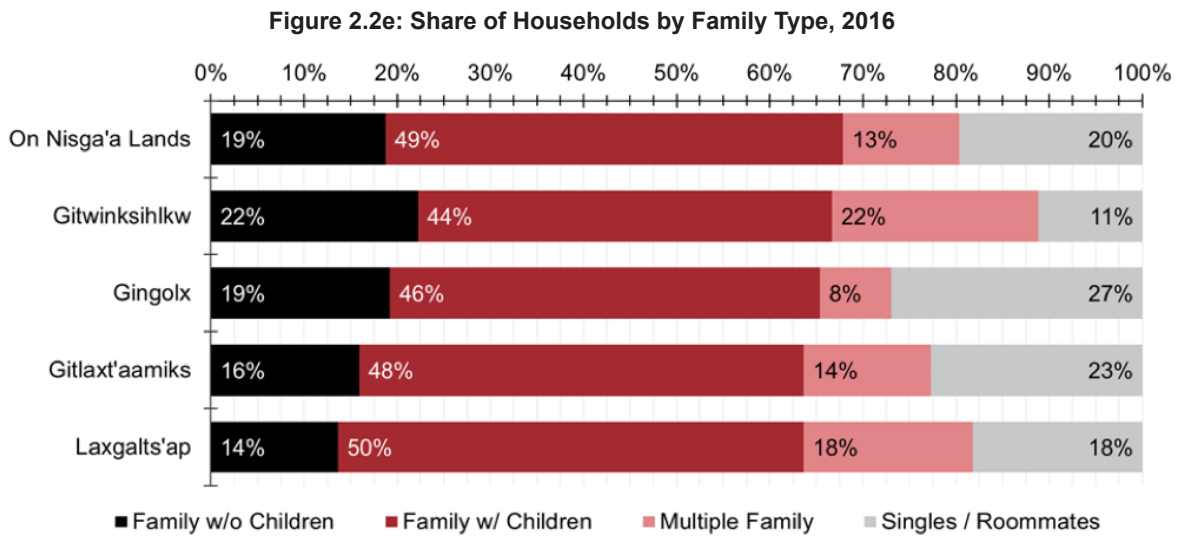
Figure 2.2d: Share of Households by Household Tenure, 2019



Source: Nisga'a Nation 2018-2019 Household Survey

2.2.3 Family Type

A “family type” refers to the type of family that occupies a dwelling (see Glossary). Statistics Canada mainly considers the following types: (1) families without children, (2) families with children (including lone parents), (3) multiple families living together, or (4) non-families (herein known as single people or roommate households). Figure 2.2e illustrates the distribution of each of these types among Nisga'a Nation households living on lands and broken down by village.



Source: Statistics Canada 2016 Census

In 2016, about 49% (the greatest share) of households living on Nisga'a lands were families with children, 20% were single persons or roommates living together, 19% were families without children, and the rest (13%) were multiple families.

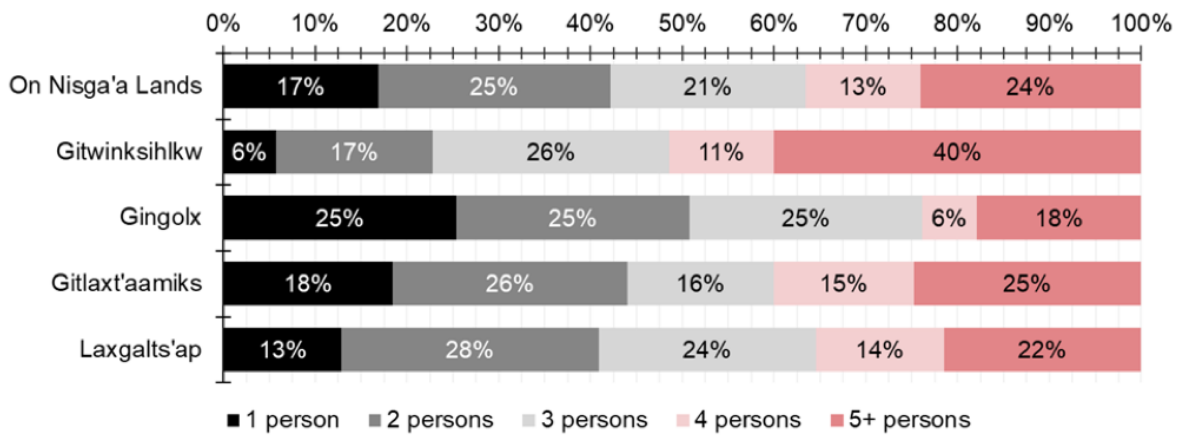
The Village of Laxgalts'ap demonstrated the greatest share of families with children, Gingolx had the greatest share of single persons / roommates, and Gitwinksihlkw had the highest proportion of families without children.

2.2.4 Household Size

Generally, the distribution of family types is closely tied with the distribution of household size. For instance, the on lands Nisga'a Nation had a majority (58%) of its households being 3 or more people large in 2019, reflecting the high shares of families with children and multiple family households (shown in Figure 2.2f).

According to the Household Survey, the Village of Gitwinksihlkw demonstrated the largest share of 3+ person households (77%). The Village of Gingolx had the fewest households proportionally (49%) of the same size. Gingolx also reported the highest share of citizens living alone (25%).

Figure 2.2f: Share of Households by Household Size, 2019



Source: Nisga'a Nation 2018-2019 Household Survey

“There are a lot of homes that are overcrowded. In many cases it’s the homeowner and 1, 2, 3 other families. WE have a family living in a 2-bedroom trailer - there are 7 of them!”

“We have families of 1-4 children and we don’t have the housing capacity to house all of the larger family types. I’m hoping to increase housing capacity to be able to offer bigger housing for them - but this is slow.”

“Intergenerational housing has increased due to COVID. No work and less money. I would say, due to the market, I think 75% of our 371 households are just making it by. Need for more units, affordable units. It’s definitely the biggest issue.”

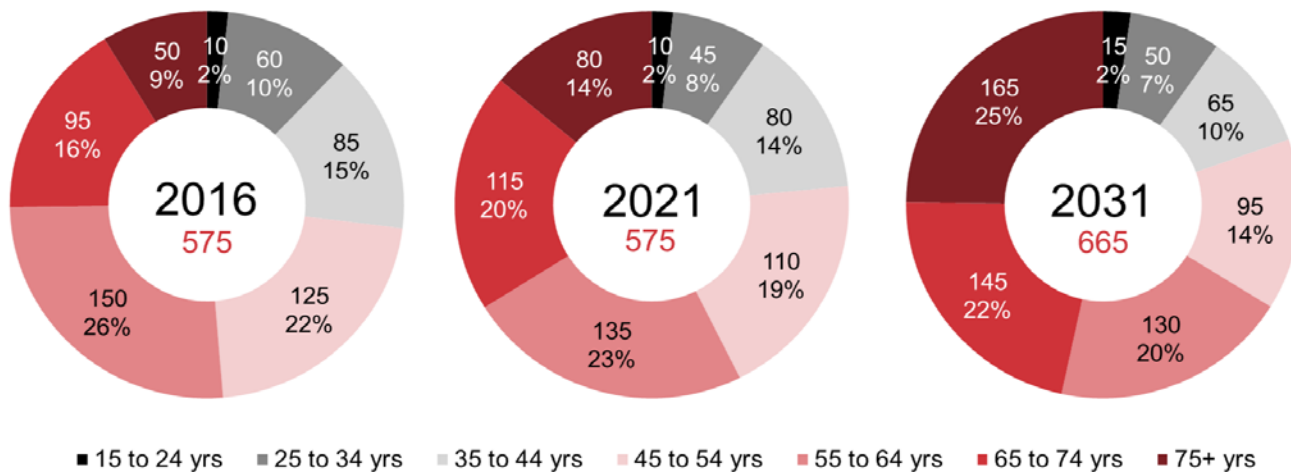
2.2.5 Anticipated Households

Household growth is an important fundamental component of housing demand. By definition a household requires an available dwelling to occupy. Therefore, household projections are (simplistically) synonymous with the increase in housing stock required to accommodate expected population changes (note that overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification). Projecting future growth in the number of households requires two related data inputs:

1. population projections, and
2. the historical proportion of maintainers by age cohort, divided by the total people in that cohort (known as the headship rate).

Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1). Figure 2.2g illustrates the distribution of household maintainer ages in 2016, 2021, and 2031. Figure 2.2g demonstrates how total households may change relative to total population. Note that the figures, like historical data, likely underrepresent the true total of households living on Nisga'a lands. Consequently, percentage figures (shares or anticipated changes) should be prioritized over absolute numbers.

Figure 2.2g: Anticipated Households, Nisga'a Nation (On Lands)

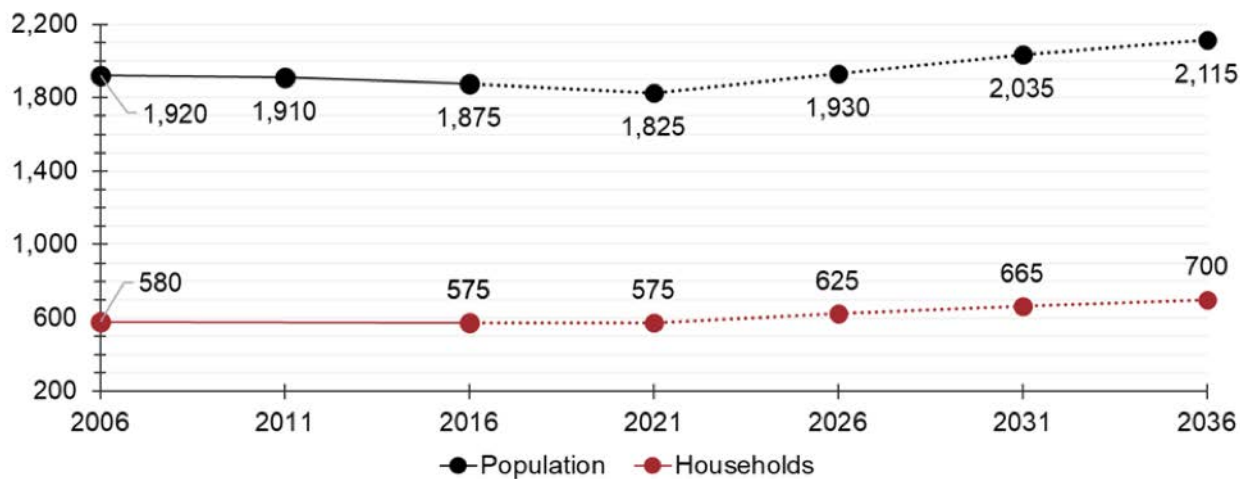


Source: derived from Big River Analytics, BC Statistics, & Statistics Canada

With an expectation that the total population will transition to a generally older population (people are aging, unmatched by births or in-migration of youth or young adults), there is also a supposition that household trends should continue in the same manner. For instance, estimates suggest that total senior aged primary maintainers (65+) may increase by 34% between 2006 and 2021. Total non-senior led households may contract 10% over the same period.

As households age, the average household size should decrease as children grow old enough to consider living on their own or starting their own families. Smaller household sizes translate to an increased number of homes required per citizen. In other words, the demand for on land housing should change by rates greater than those of population trends for the foreseeable future. For instance, Figure 2.2h shows that the total population may increase from 1,825 to 2,035 from 2021 to 2031 - 12% growth. Over the same period, total households may increase close to 16%.

Figure 2.2h: Anticipated Population & Households, Nisga'a Nation (On Lands)



Source: derived from Big River Analytics, BC Statistics, & Statistics Canada

3 Economic Trends

3.1 EMPLOYMENT

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

3.1.1 Labour Force Statistics

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

In 2016, Statistics Canada reported a total on lands labour force of 855 people (those working or actively seeking work, and who are 15+ years old), equating to a 59.0% participation rate. In other words, more people are contributing to the local or broader economy via employment than otherwise.

The total labour force contracted about 10% between 2006 and 2016. At the same time, the total number of people in the non-labour force expanded 17%. This a pervasive trend across most communities related to populations transitioning to retirement.

Figure 3.1a: Labour Force Statistics by Sex & Percent Change, Nisga'a Nation (On Lands)

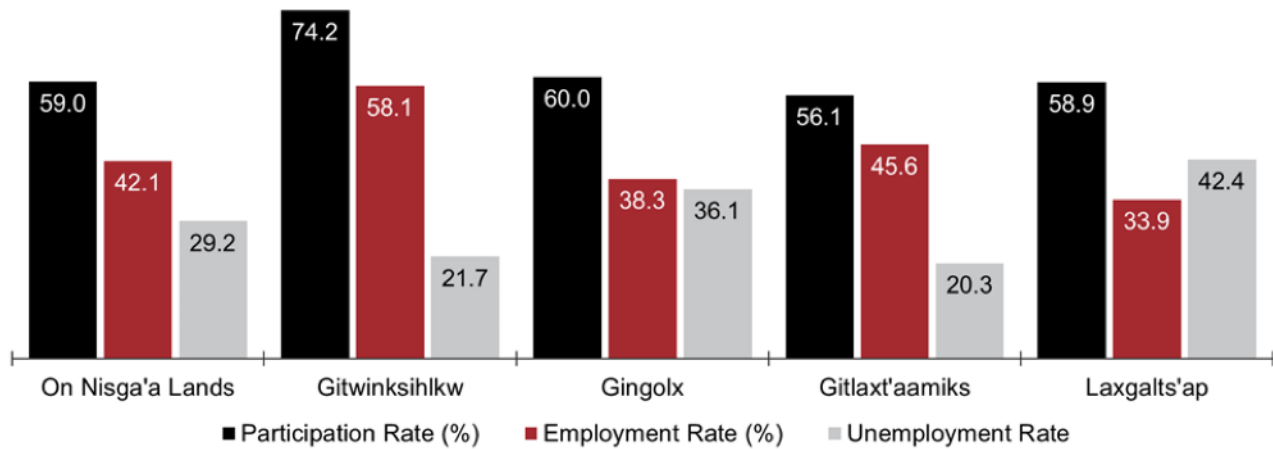
	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	1,445	775	675	-0.7%	-	-
In Labour Force	855	465	390	-10.0%	-	-
Employed	610	295	315	-9.6%	-	-
Unemployed	245	170	75	-10.9%	-	-
Not in Labour Force	595	305	285	16.7%	-	-
Participation Rate (%)	59.0	60.0	57.8	-6.1	-	-
Employment Rate (%)	42.1	38.1	46.7	-4.1	-	-
Unemployment Rate (%)	29.2	36.6	19.2	+0.3	-	-

Source: Statistics Canada 2006 & 2016 Census

In 2016, the percentage of male citizens participating in the labour force was higher than female citizens (60.0% versus 57.8%). However, women were more likely to be employed at the time; their rate of employment was higher and unemployment lower.

Among the Nisga'a Nation villages, Gitwinksihlkw reported the greatest rate of labour force participation in 2016 (74.2%) and among the lowest unemployment rates (21.7% - just above Gitlaxt'aamiks' 20.3%).

Figure 3.1b: Labour Force Statistics by Community, 2016

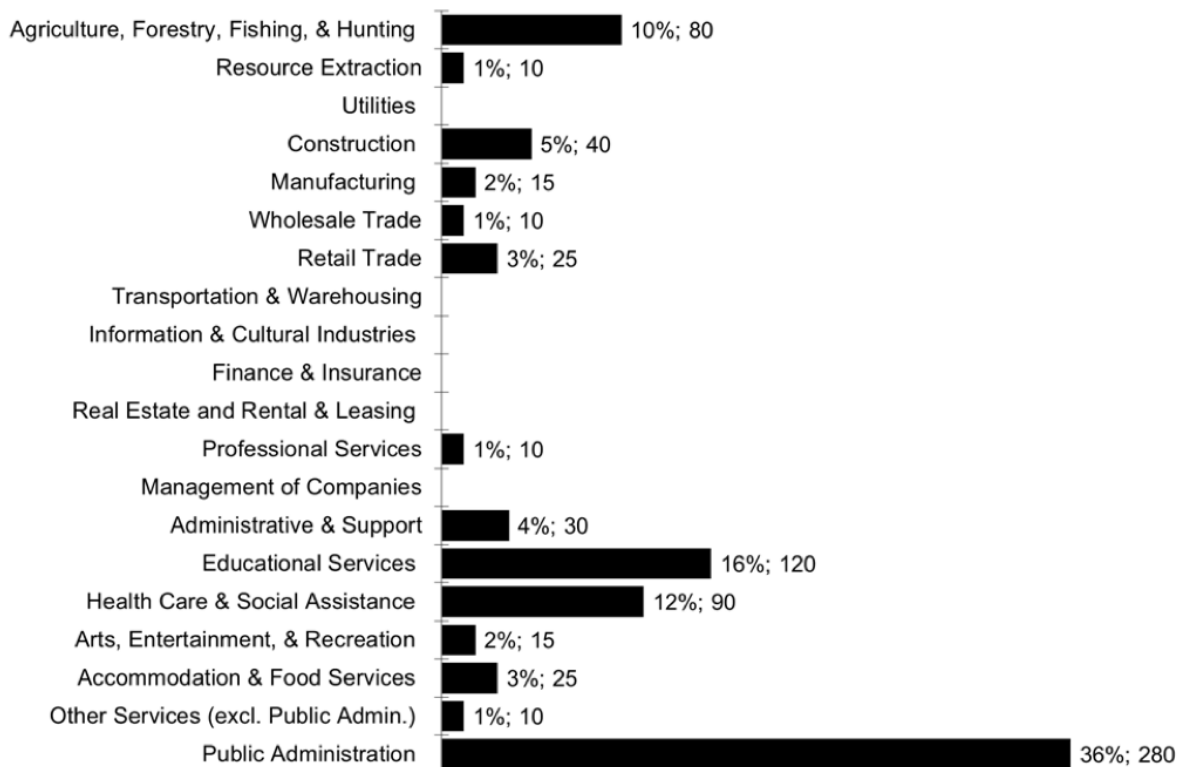


Source: Statistics Canada 2016 Census

3.1.2 Industries of Employment

The North American Industry Classification System (NAICS) was developed by North American federal statistical agencies for the standardized collection, analysis, and publication of economic data. Figure 3.1c summarizes the on lands Nisga'a Nation distribution of employment across NAICS industries.

Figure 3.1c: Industries of Employment, 2016, Nisga'a Lands



Source: Statistics Canada 2016 Census

The three largest Nisga'a Nation industries based on employment (2016) were:

1. Public Administration – 280 (36%);
2. Educational Services – 120 (16%); and
3. Health Care & Social Assistance – 90 (12%).

3.2 INCOME

Overall, the median before-tax household income grew about 32% between 2005 and 2015, or from about \$42,860 to \$56,960. The increase is largely due to a substantial rise in households earning more than \$100,000 annually, combined with a decrease in lower income bracket earners.

Figure 3.1d summarizes local median before-tax household incomes of notable Nisga'a Nation off lands communities and Nisga'a on lands as a whole by tenure in 2015. Median household incomes of each village are also shown, though tenure specific incomes are unavailable.

Generally, owner households earned about 20% more than renter households. Although not an uncommon relationship, the percent difference is much smaller than the usual community. For instance, the average difference between the two tenures for Vancouver, Terrace, and Prince Rupert is nearly 106%.

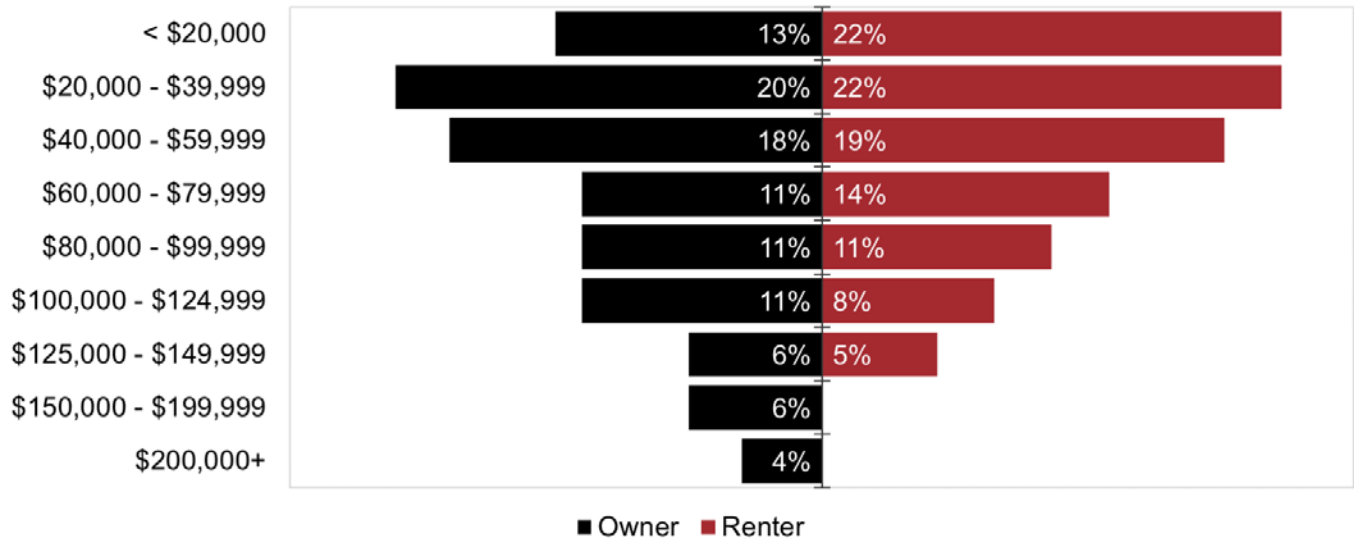
Figure 3.1d: Median Household Income by Tenure (where available) by Community, 2015

Community	Overall Household Income				Indigenous Household Income		
	Total	Owner	Renter	Owner/ Renter (%)	Total	Owner	Renter
Vancouver	\$65,606	\$88,629	\$50,389	76%	\$38,604	\$93,544	\$33,205
Terrace	\$76,245	\$94,773	\$42,988	120%	\$56,769	\$87,995	\$42,438
Prince Rupert	\$73,334	\$98,281	\$44,443	121%	\$55,293	\$90,022	\$42,407
Nisga'a On Lands	\$56,960	\$58,816	\$49,024	20%			
Gitwinksihlkw	\$99,584						
Gingolx	\$34,688						
Gitlaxt'aamiks	\$69,973						
Laxgalts'ap	\$47,168						

Source: Statistics Canada 2016 Census

According to Statistics Canada, about 140 households earned above \$100,000 in 2015, versus 75 in 2005 (an increase from a 13% share of total households to 25%). About 80 households earned below \$20,000, down from about 140 in 2005 (reducing the share from 25% to 13%). Figure 3.1e illustrates the distribution of annual incomes by tenure for Nisga'a on lands households.

Figure 3.1e: Share of Annual Household Income by Tenure (Own or Rent), Nisga'a Lands



Source: Statistics Canada Census 2016

Please note that Census income data refers to one year prior. For instance, income in the 2006 and 2016 censuses would reflect incomes from the 2005 and 2015 tax years. Incomes are also reported in 2015 dollars (thus, 2005 incomes have been adjusted for inflation).

“Because of Covid, there are a lot more younger families or individuals working camp jobs – so they have more financial independence and are seeking out their own place (but aren’t ready to take on a mortgage).”

“For others, Covid has played a devastating role in the community - many homes are overcrowded, people lost their jobs, got sick. Many people approached village in need of homes.”

4 Housing

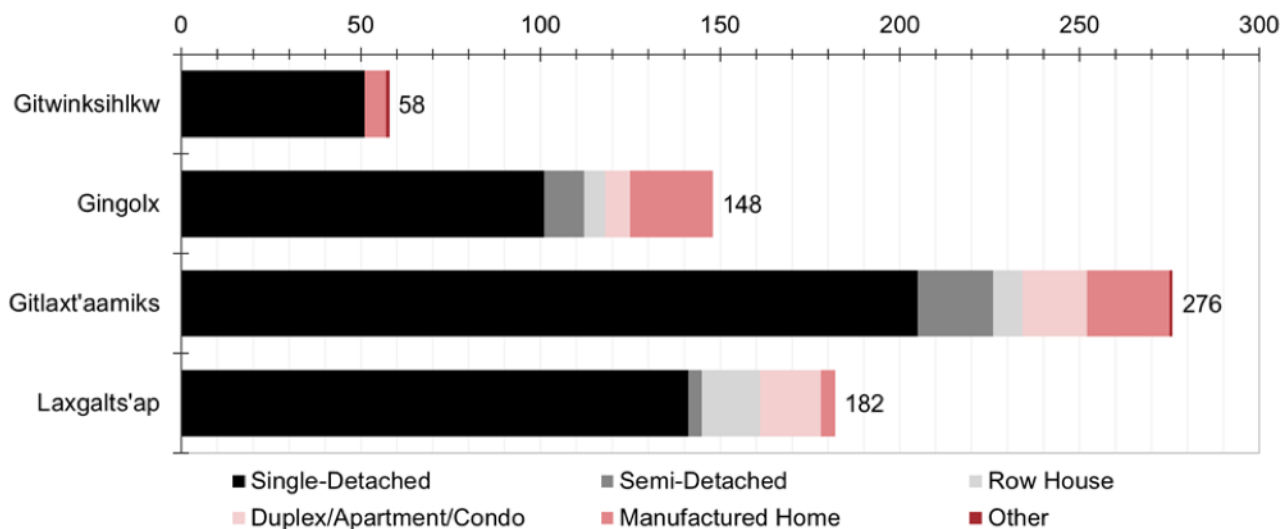
4.1 HOUSING INVENTORY

4.1.1 Dwelling Type

According to 2020 data from BC Assessment, the Nisga'a Nation had an inventory of 664 dwellings, with greatest share attributed to the Village of Gitlaxt'aamiks with 42% (276 total). The make up of Nisga'a dwellings is as follows (and illustrated in Figure 4.1a):

- 75% (498) single-detached
- 5% (36) semi-detached
- 5% (30) row house
- 6% (42) duplex/apartment/condominium
- 8% (56) manufactured home

Figure 4.1a: Dwelling Type by Community, 2020



Source: BC Assessment

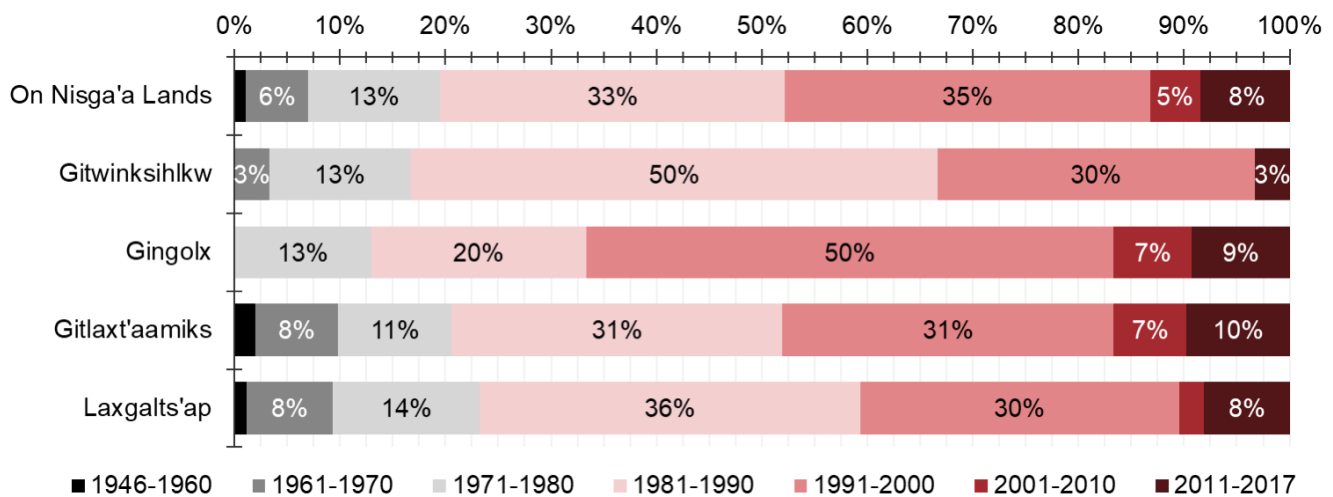
A discrepancy often exists between the dwelling type inventories reported by BC Assessment and Statistics Canada. When Statistics Canada reports on dwelling type categories (single, semi, row, apartment, or manufactured home), it bases their results on a 25% sample; whereas, BC Assessment data represents the entire non-sampled property base. Consequently, the preference is to use BC Assessment data where possible. Nevertheless, note that Statistics Canada does provide a total private dwelling datapoint (not 25% sampled) as the highest level indicator of the housing stock. In 2016, Statistics Canada identified 677 dwellings.

4.1.2 Dwelling Age

According to the 2018-2019 Household Survey, about 13% of Nisga'a Nation on lands dwellings were built between 2001 and 2017. The greatest period of construction was the 1990s, which contributed about 35% of the Nation's inventory, followed by the 1980s with 33%.

The survey sample suggests that the Village of Gitwinksihlkw has had the lowest build out since 2001 (3% of its dwellings); about 66% of dwellings were built before 1990. Gingolx demonstrates the greatest share of construction since 1991 (66%).

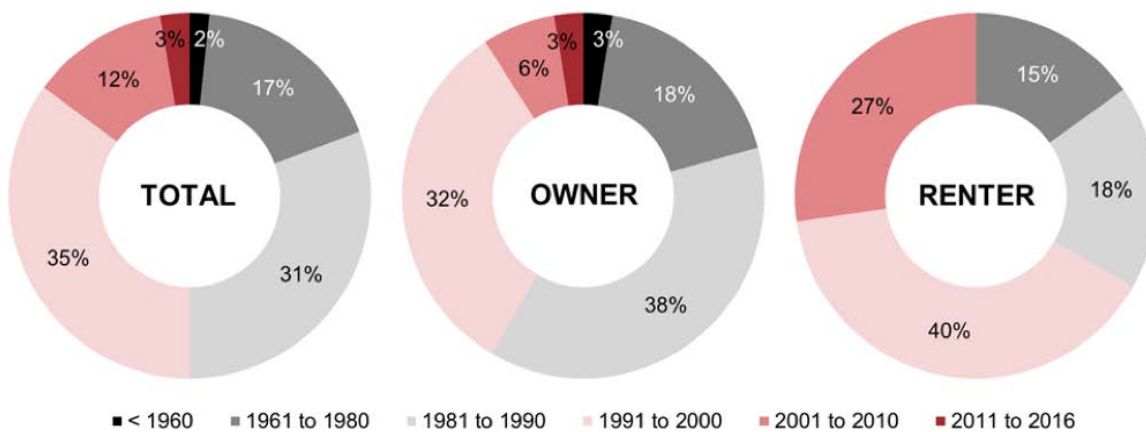
Figure 4.1b: Share of Dwelling Age of Construction, 2018-2019



Source: Nisga'a Nation 2018-2019 Household Survey

When speaking to the age of housing, there is often a disconnect between the age distribution among owner occupied and rental housing. Figure 4.1c illustrates the differences between both tenures using the most recent Statistics Canada data available. Based on the collected sample, about 67% of renting households occupied a dwelling built in the '80s and '90s, with the remainder (33%) built prior. In contrast, 56% of owner occupied housing were built prior to 1980.

Figure 4.1c: Share of Dwelling Age of Construction by Tenure, Nisga'a Nation (On Lands), 2016



Source: Statistics Canada 2016 Census

“No safe homes have been built in any of the communities, it’s been flagged for 20 years and hasn’t happened.”

“Very limited housing growth in the last 10 years - around 4 new houses and currently completing a new rental 4-unit complex.”

“Many houses in community were built with old funding from INAC and those structures don’t have proper foundations, need electrical and insulation upgrades, in poor poor conditions - they hear about it (especially during a power outage) often and this year has been especially bad because of the weather.”

4.2 RENTAL HOUSING

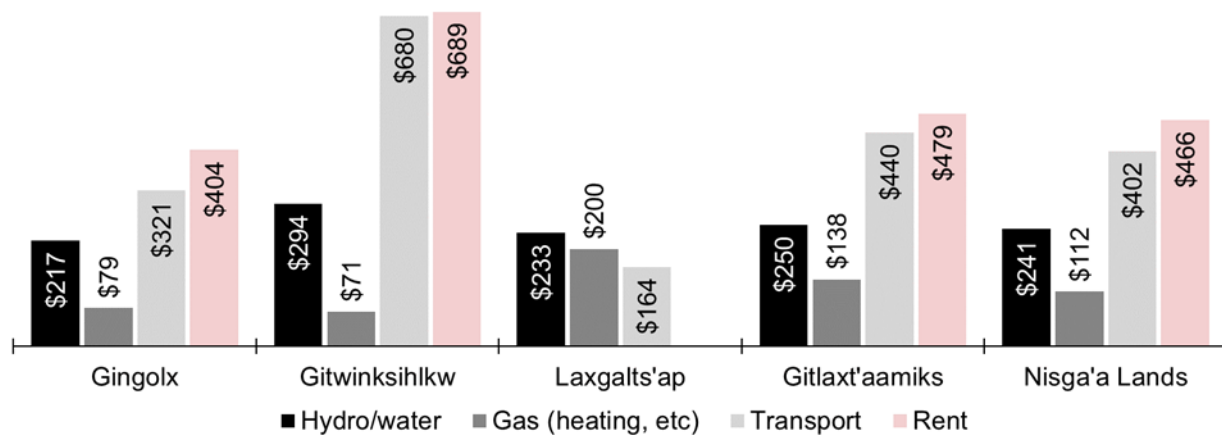
4.2.1 On Lands Rents

Big River’s 2018-2019 Household Survey collected information related to utility and rent expenses borne by its on land citizens. Figure 4.2a summarizes the results for each village and the Nisga’a lands as a whole.

In 2019, the average cost to rent a local Nisga’a dwelling was about \$466 dollars a month, with the highest average rental expense occurring in the Village of Gitwinksihlkw. The maximum rent paid by a respondent was \$1,600 a month.

After rents, the most burdensome expense for households was transportation costs, averaging about \$402 a month. This demonstrates the impact of isolated communities in accessing amenities, services, and employment that are readily available in urban municipalities.

Figure 4.2a: Average Monthly Shelter Costs for Renters by Community, 2019



Source: Nisga'a Nation 2018-2019 Household Survey

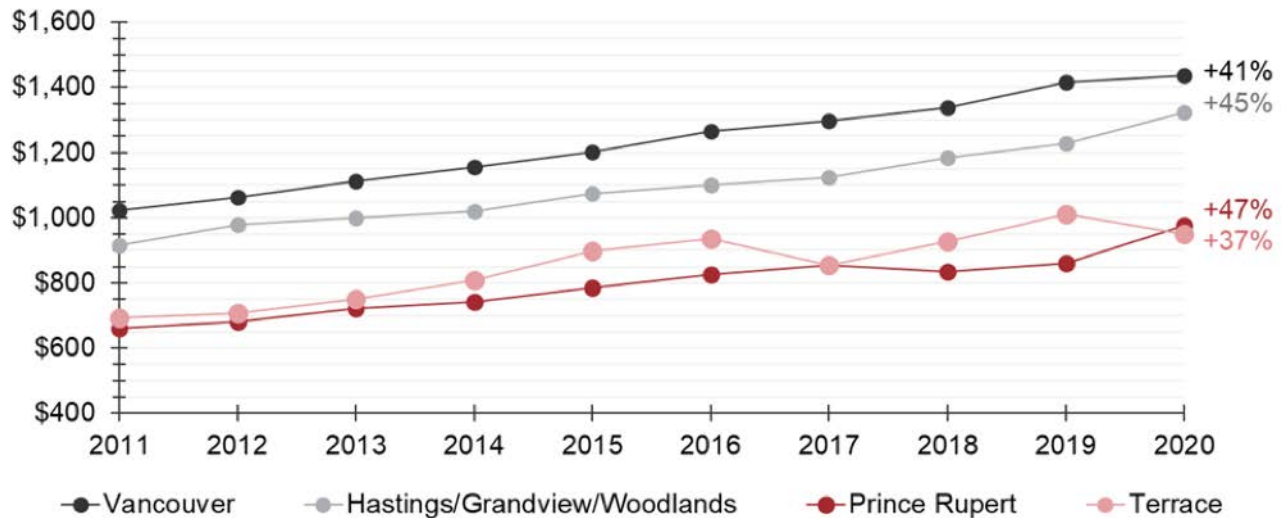
4.2.2 Off Lands Rents

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see Glossary). The three most notable off lands communities where Nisga'a citizens live (Vancouver, Prince Rupert, and Terrace) all have corresponding CMHC information. Note that we also include the Hastings / Grandview / Woodlands census tract (a sub-area of Vancouver) due to its high Indigenous representation.

All communities have seen relatively consistent year over year rises in local rent prices, increasing between 37% to 47% from 2011 to 2020 (about 4% to 5% annually) - see Figure 4.2b. Historical prices are converted to 2020 dollars, meaning that any change over the decade is above and beyond the impact of inflation.

Note that median rents consider the entirety of the rental market and not only units that are vacant/looking for tenants. Consequently, the medians are smaller than what a household should expect when seeking to rent shelter. If "vacant" rental data was available, it may demonstrate greater growth than what the figure illustrates.

Figure 4.2b: Historical Rental Rates among Off Lands Communities (2020 dollars)

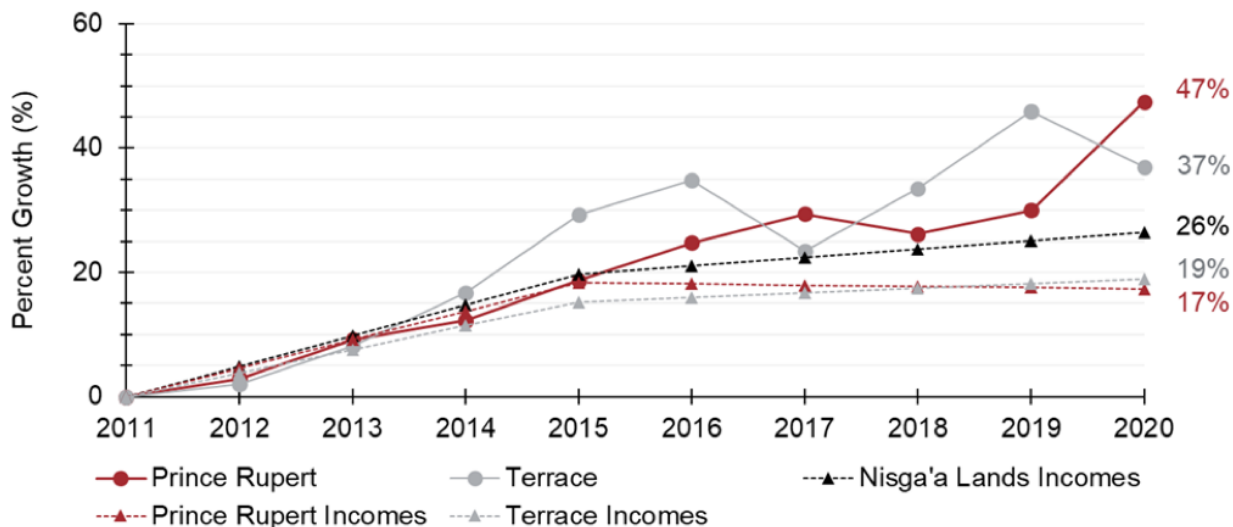


Source: Canadian Housing & Mortgage Corporation

While rental costs rise, incomes are not catching up. Over the same period, incomes grew an estimated 24% among Prince Rupert and Terrace households, generally resulting in tighter shelter budgets. Estimated incomes for Nisga'a Nation households (on lands) grew about 33%, suggesting that citizens are better able to keep up with rising costs. Notwithstanding, Nisga'a on lands households may have earned about \$60,100 in 2020, below both Prince Rupert and Terrace with \$72,700 and \$78,700, respectively.

If comparing only the City of Prince Rupert and Terrace to their respective household incomes (and that of on lands Nisga'a households), it is clear that the cost to rent the median unit is increasing in excess of the rate of income growth. Shown in Figure 4.2c, from 2011 to 2020, rents have grown a minimum 37%, while Nisga'a on lands household incomes grew 26% (growth was even lower among off lands communities).

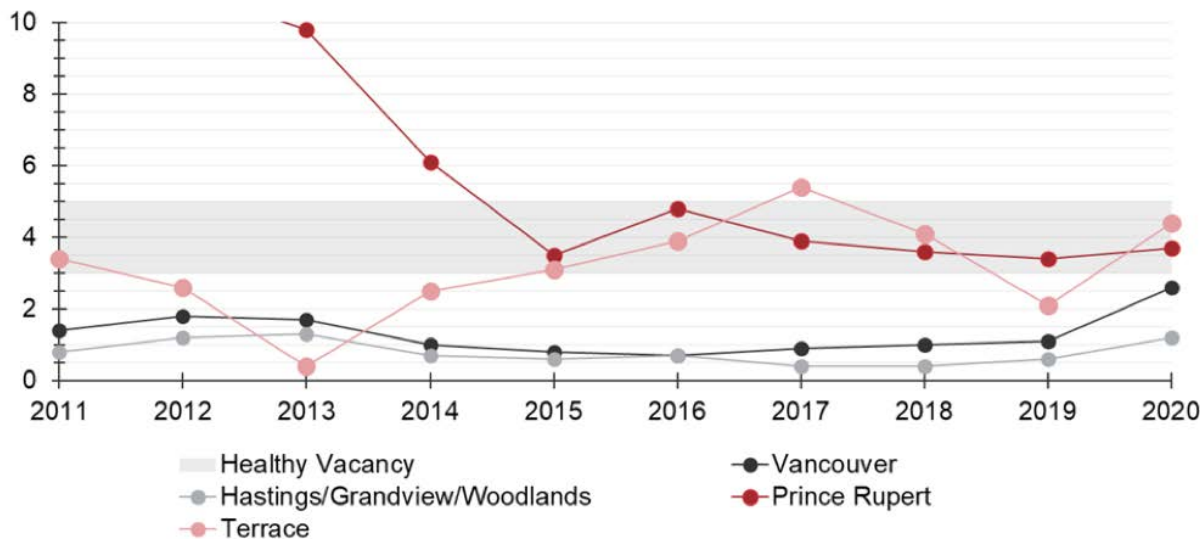
Figure 4.2c: Median Unit Rental & Household Income Percent Growth



Source: Canadian Housing & Mortgage Corporation, Statistics Canada

What is increasingly worrisome about rental cost conditions outside of Nisga'a Nation lands is the sustained low rates of vacancy present among most urban communities (notably Vancouver), including those where Nisga'a citizens live. In other words, there are insufficient levels of housing available, giving landlords greater negotiating power which inevitably results in higher rents.

Figure 4.2d: Historical Vacancy Rates among Off Lands Communities



Source: Canadian Housing & Mortgage Corporation

“Renting is Becoming increasingly challenging. Real estate prices are rising. Vast majority of housing stock was built during the post-war high forestry boom. Real estate and rental values were normal for a long time. Now a poor condition 2-bedroom unit will go for \$2,000/month.”

“In Vancouver, There’s about a little over 200 elders. Maybe 100 residences. Single parents maybe 10 to 30 households. 50% are low-income households. About 150. Need has increased, especially during Covid.”

“Transportation is a barrier, many without license. Centrally located family housing is important. Emerging need for singles and couples for the that very basic apartment. 1 bed, low rent, less than 1000 a month.”

4.3 HOME OWNERSHIP / RESIDENTIAL REAL ESTATE

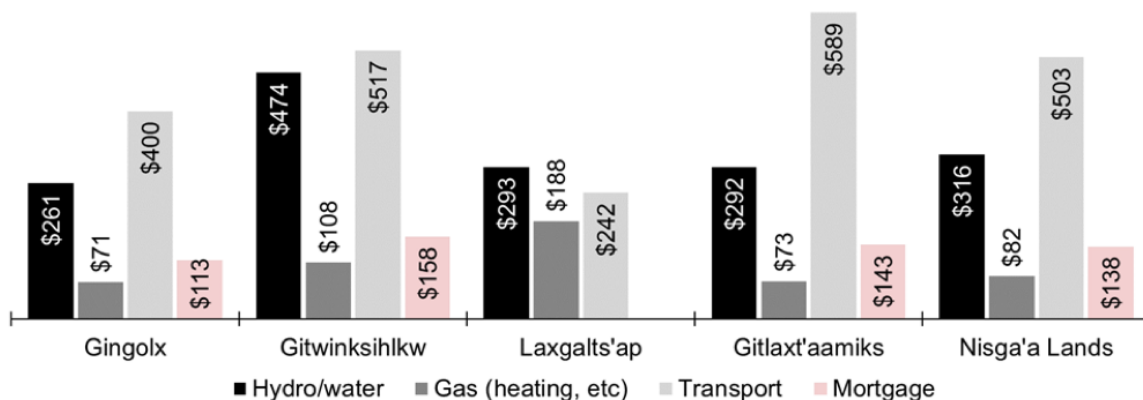
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market, including dwelling prices and sales volumes.

Data specific to properties within the Nisga'a Nation boundary is limited; predominantly due to the different housing options available to citizens (e.g. Nation owned housing) and negligible sales transactions that occur on an annual basis. For local data, this report refers to the 2018-2019 Household Survey for monthly expenses. For off lands, this report uses BC Assessment collected sales information.

4.3.1 On Lands

In 2019, the average cost to own a local Nisga'a dwelling was about \$138 dollars a month, with the highest average expense occurring in the Village of Gitwinksihlkw. The reported average mortgage cost is almost one quarter that of rental prices (as reported above). However, in many cases households no longer have mortgages, significantly reducing their overall cost of shelter. Of those respondents to the 2018-2019 Household Survey who own their dwellings, the maximum reported mortgage cost was about \$1,300.

Figure 4.3a: Average Monthly Shelter Costs for Owners by Community, 2019



Source: Nisga'a Nation 2018-2019 Household Survey

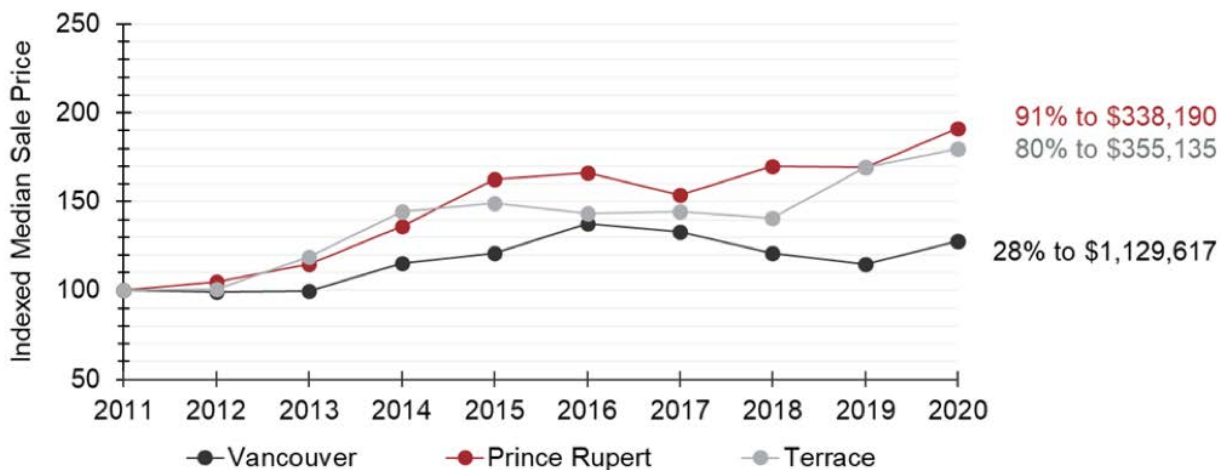
4.3.2 Off Lands

While on lands ownership costs appear low and thus obtainable, this mostly reflects the experience of citizens who have lived on Nisga'a lands over the long-term (whether as the primary owner or via transfer among family citizens). With low rates of new construction and limited property turnover, there is little opportunity for coming of age citizens to move into their own homes. As such, many move to off lands communities (often also for economic opportunities) where housing costs prove to be significantly higher.

Figure 4.3b highlights the indexed change in the cost of the median home in the three major off Nisga'a lands communities, being the cities of Vancouver, Prince Rupert, and Terrace. Figure 4.3c illustrates how housing costs among the two latter communities have changed relative to the change of median incomes in those communities and for those living on Nisga'a lands.

Since 2011, the cost to purchase a home has increased significantly faster than the rate of inflation. In Prince Rupert, the median home price nearly doubled over the decade, growing 91%. The City of Terrace was not far behind, growing 80%. Although Vancouver reported a slower rate of appreciation (28%), its starting point began much higher - over the course of ten years, the median Vancouver home increased about nearly \$250,000 (in 2020 dollars). In all cases, the cost of housing has risen dramatically and has become increasingly out of reach for low to moderate income earners.

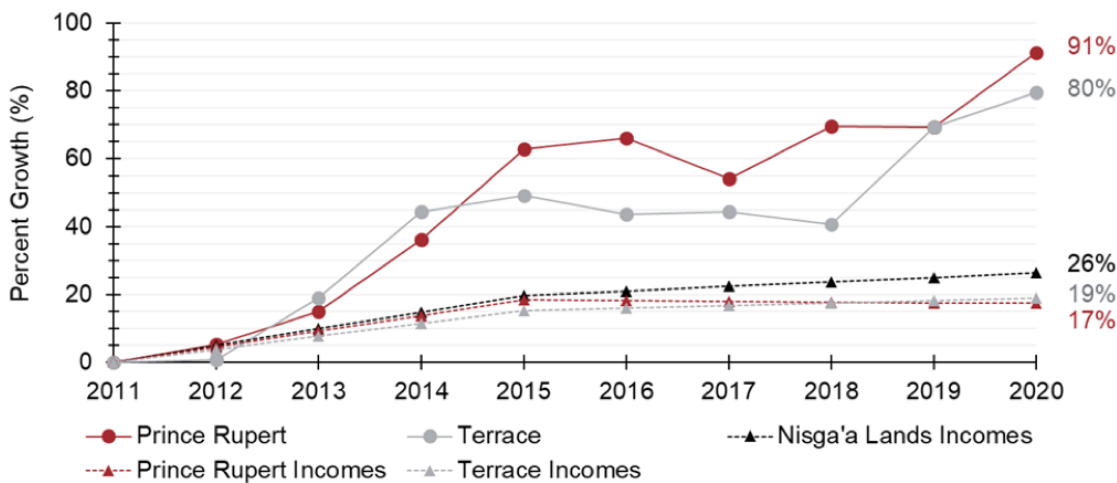
Figure 4.3b: Historical Median Sale Price (Indexed, 2011=100) by Community, 2020 dollars



Source: BC Assessment

When compared to the growth in median household incomes over the same period for Prince Rupert and Terrace, we see that the increase to the cost of housing has eclipsed that of local income growth and that of Nisga'a citizens living on lands. These communities remain relatively affordable when compared to major centres like Vancouver; however, although they may retain some affordability at the moment, trends would suggest that housing conditions may worsen.

Figure 4.3c: Historical Growth of Median Prices & Household Income by Community, 2020 dollars



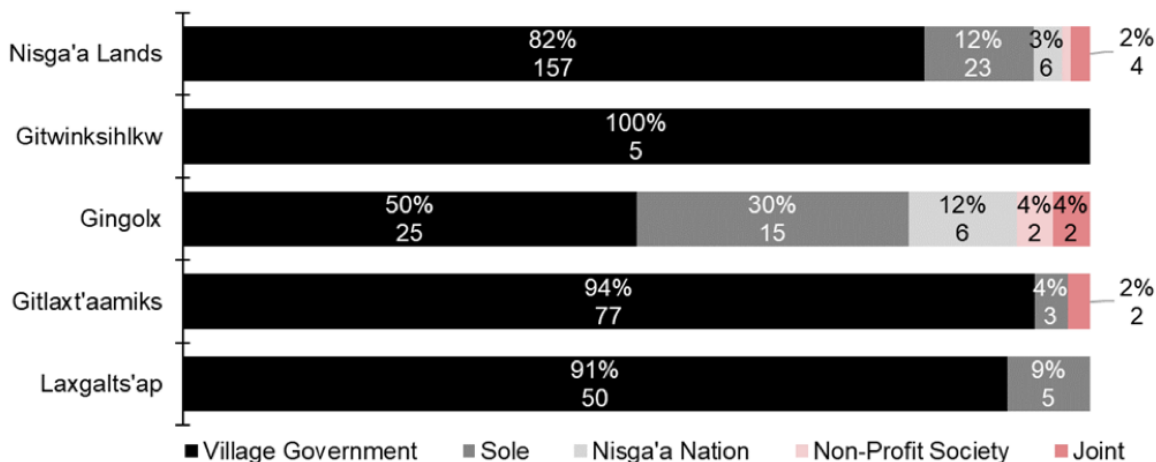
Source: derived from BC Assessment & Statistics Canada

4.4 VACANT RESIDENTIAL LAND

Housing discussions revolve around two main concepts: 1) the current stock of housing from which the population can ideally select the size and types of home they prefer, and 2) the reserve of land available on which housing can potentially be erected to satisfy unmet demand.

Nisga'a village governments have notable influence in the provision of housing for its citizens due to the volume of land inventory available. Over the entirety of Nisga'a lands, 192 parcels of various sizes and quality exist, of which 82% are owned by the village governments (shown in Figure 4.4a). The Village of Gitlaxt'aamiks demonstrates the greatest stock of vacant properties with 82, 77% of which are owned/controlled by its government.

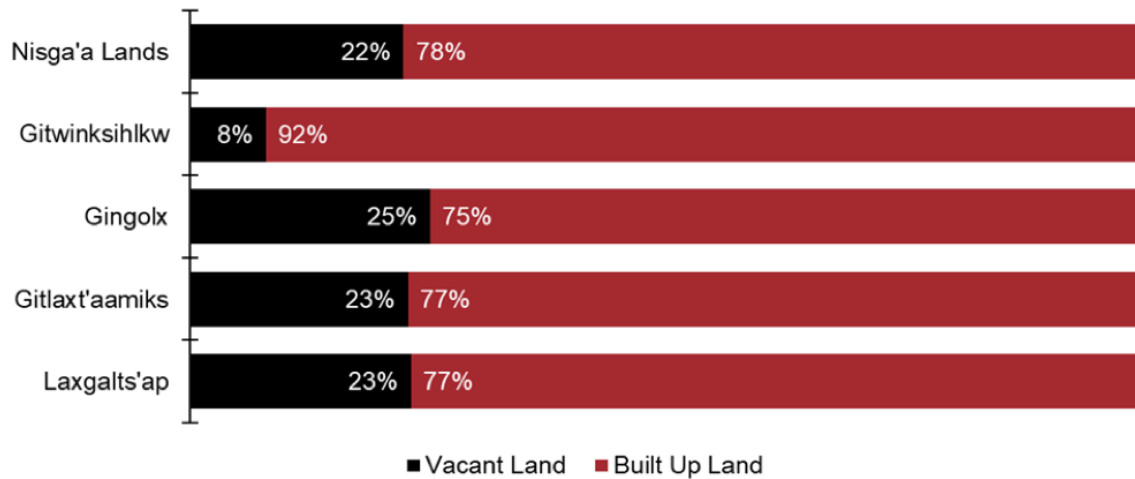
Figure 4.4a: Distribution of Vacant Land by Ownership Type, 2020



Source: BC Assessment

In 2020, residential vacant land made up about 22% of all residential properties across Nisga'a lands. Similar shares exist across Gingolx, Gitlaxt'aamiks, and Laxgalts'ap. The Village of Gitwinksihlkw only has about 5 vacant lots (all village government owned), which make up about 5% of total residential properties.

Figure 4.4b: Share of Vacant and Built Up Land, 2020



Source: BC Assessment



5 Housing Need

Statistics Canada defines housing need using three criteria: suitability, adequacy, and affordability. A quick guide is that unsuitable means overcrowded, inadequate means a home requires major repair, and unaffordable is when shelter costs exceed 30% of before-tax household income. If any household experiences one or more of these criteria, Statistics Canada classifies them as living in “Core Housing Need,” the catch-all metric for housing hardship. In many cases, the housing need criteria are the best metrics of how a community’s household may be faring when it comes to their housing security, even the data may be outdated (the Census occurs every five years).

This data is generally not collected for First Nation communities (especially at the village level), often creating a knowledge gap that limits the ability of government and community builders to make data supported decisions. For the Nisga'a Nation, local data does exist thanks to the efforts of both Big River Analytics and the Nisga'a Lisims Government in 2019 and 2020. The following sections reflect the results of those efforts.

5.1 HOUSING NEED CRITERIA

5.1.1 Suitability – Overcrowding

The 2016 Census reported that about 10% of households living on Nisga'a lands had a home that was too small for the number of people residing within it. As of 2020, Big River Analytics indicated that unsuitability may be closer to 14% (86 households), suggesting that conditions may have worsened.

Figure 5.1a summarizes Big River’s survey results related to unsuitability by household size. Unsurprising is that households containing more people experienced the greatest prevalence of overcrowding, with decreasing prevalence as the household size shrinks. Nevertheless, about 10% of 1- to 2-person households (24 total) expressed that their shelter did not meet their spatial needs. This indicates that the issue of insufficient space is pervasive.

Figure 5.1a: Unsuitable Homes by Household Size, Nisga'a Lands

Household Size	Households in Suitable Housing	Households not in Suitable Housing	Total Surveyed	Percent Unsuitable
1 person	92	12	104	12%
2 persons	141	12	153	8%
3 persons	113	20	133	15%
4 persons	58	14	72	19%
5+ persons	110	28	138	20%
Total	514	86	600	14%

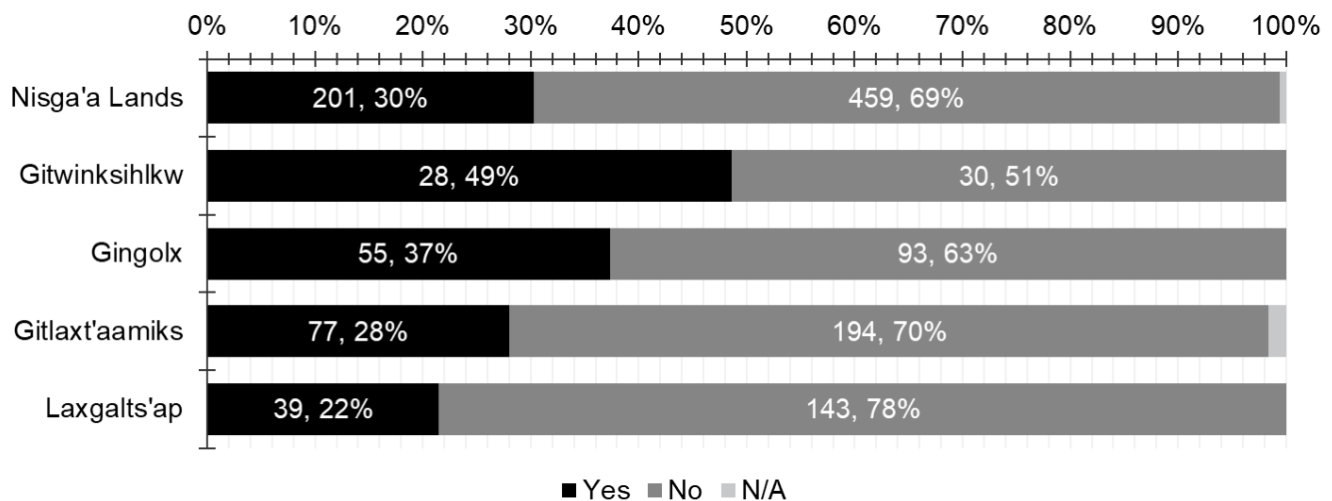
Source: Big River Analytics - 2020 Nisga'a Nation Housing Questionnaire

Statistics Canada and Big River results used specific criteria to establish whether a home is suitable or not. For each household size, they asked contextual questions about how the citizens of the households live within the rooms they have, with the goal of determining whether the number of rooms meets the needs of the household. This approach does not consider the nuances that each household may have in how they define suitability or overcrowding.

The Nisga'a Nation 2018-2019 Household Survey also asked about overcrowding, but without a set of criteria that respondents needed to meet. Simply, the survey asked "does your household experience overcrowding?" By framing it subjectively, the surveyors collected data that reflected individual household nuance. Results showed that about 30% of respondents were experiencing overcrowding. If applied to the total 2020 dwelling count (as per BC Assessment), this could mean about 200 households.

In other words, a minimum of between 86 to 200 households face challenges of overcrowding, depending on the method of collection (objective or subjective, respectively). Note that even this large range may not capture the true total unsuitable homes. This is because building one unit of housing may not satisfy the spatial requirements of an existing household that has several families living together that need more than a single addition to the inventory.

Figure 5.1b: Percent of & Estimated Total Dwellings that are Overcrowded



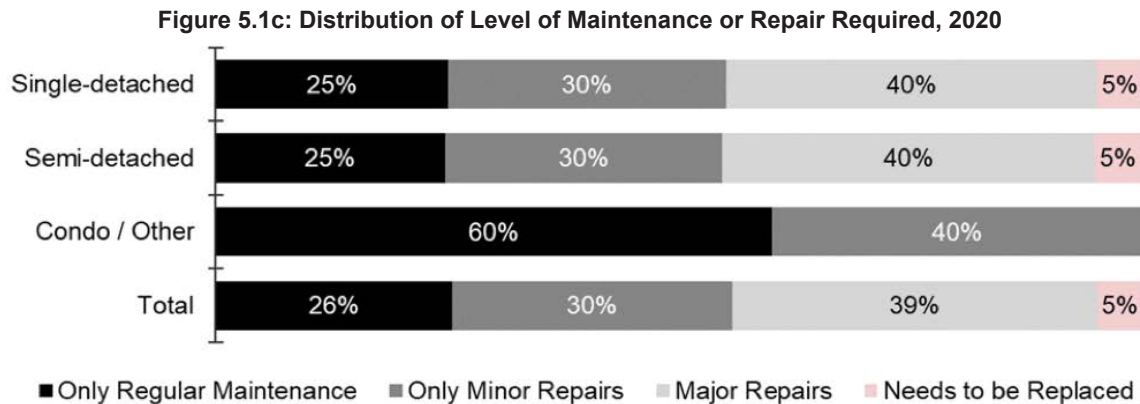
Source: Nisga'a Nation 2018-2019 Household Survey, BC Assessment 2020

5.1.2 Adequacy – Prevalence of Major Repairs

The 2016 Census reported that 225 households living on Nisga'a lands had a home that required major repair, or about 39% of households. As of 2020, Big River Analytics indicated that inadequacy may be closer to 44%, again demonstrating worsening housing conditions.

The need for major repair is directly associated with the overall age of the dwelling stock. The older a building is, the greater likelihood it will need substantial investment to retain or improve upon its stability and comfort. With lower rates of new construction occurring since the turn of the century, the existing, aging stock remains the predominant viable housing option. With high construction costs (related to both remoteness and general increase in material prices), making repairs to the current inventory is expensive (discussed in greater detail in the Housing Interventions section).

Figure 5.1c highlights the distribution of maintenance/repair requirements by dwelling type. Households living in single-detached and semi-detached homes reported similar distributions of need, with about 55% indicating their shelter requires only regular maintenance or minor repairs. The remaining 40% indicated major repairs were needed and 5% identified their homes as needing replacement.



Source: 2020 Nisga'a Nation Housing Questionnaire

Figure 5.1d summarizes the data included in the previous chart for the purpose of shedding additional light on the categories used and the total dwellings identified. Specifically, the dwelling types do not include row houses, which 2020 assessment data identifies as also part of the housing inventory (the condo/other category total is too small to include this housing type). It is reasonable to assume the level of repair could match overall findings.

Furthermore, the total surveyed dwellings does not equal that which BC Assessment reports in their database (657 versus 664). The reason for the discrepancy is unknown. Nevertheless, the sample size is large enough to apply the resulting percent shares with confidence.

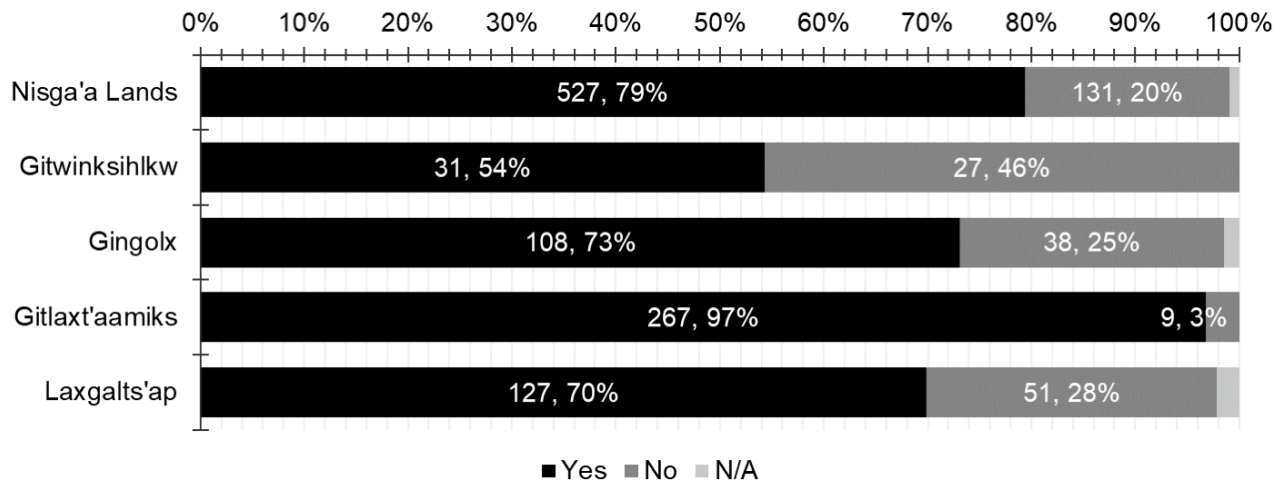
Figure 5.1d: Number & Percent of Inadequate Housing by Dwelling Type, Nisga'a Lands

Dwelling Type	Only Regular Maintenance	Only Minor Repairs	Major Repairs	Needs to be Replaced	Total	Percent Inadequate
Single-detached	138	165	220	27	550	45%
Semi-detached	24	29	39	5	97	45%
Condo / Other	6	4	0	0	10	0%
Total	168	198	259	32	657	44%

Source: 2020 Nisga'a Nation Housing Questionnaire

Interestingly, the 2018-2019 households survey suggests that there exists at minimum a credible concern for the state of housing on Nisga'a lands, even if dwellings may not officially need to be repaired. Figure 5.1e demonstrates that about 79% of survey respondents felt that their home had structural damage or they were concerned that there may be damage, versus the 44% rate identified by the 2020 Housing Questionnaire. The former represents the subjective opinion of respondents; whereas, the latter reflects an inspection conducted by surveyors. If we apply Household Survey percentages to the 2020 BC Assessment dwelling inventory, an estimated 527 households identify as having structural damage concerns.

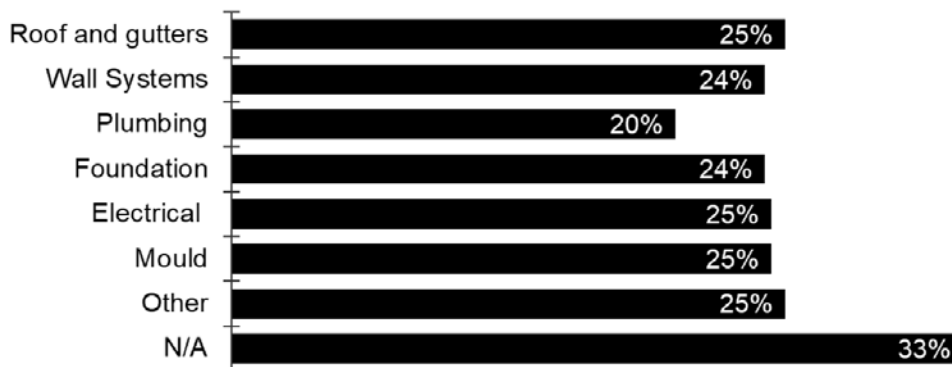
Figure 5.1e: Percent of & Estimated Total Dwellings with Structural Damage Concerns



Source: Nisga'a Nation 2018-2019 Household Survey, BC Assessment 2020

Of those who reported existing or a concern for structural damage, there was no main culprit to be rectified. Each item listed as a possible deficiency (see Figure 5.1f) were prevalent in at least 21% of dwellings surveyed, with most ranging from 24% to 25%.

Figure 5.1f: % of Dwellings with Structural Damage by Type of Damage, Nisga'a Lands



Source: Nisga'a Nation 2018-2019 Household Survey

“Housing maintenance is an ongoing challenge. Minimal supports for owners that need ongoing or major maintenance/repairs to the homes.”

“Biggest barriers are funding, land, and homeowner awareness. Some homeowners aren't aware of their responsibility to their own home. Need condition assessment report for homes and to inform our short and long term plan - we know what we want to do, both for existing and new housing. We now need is funding - financial support, capacity, and training.”

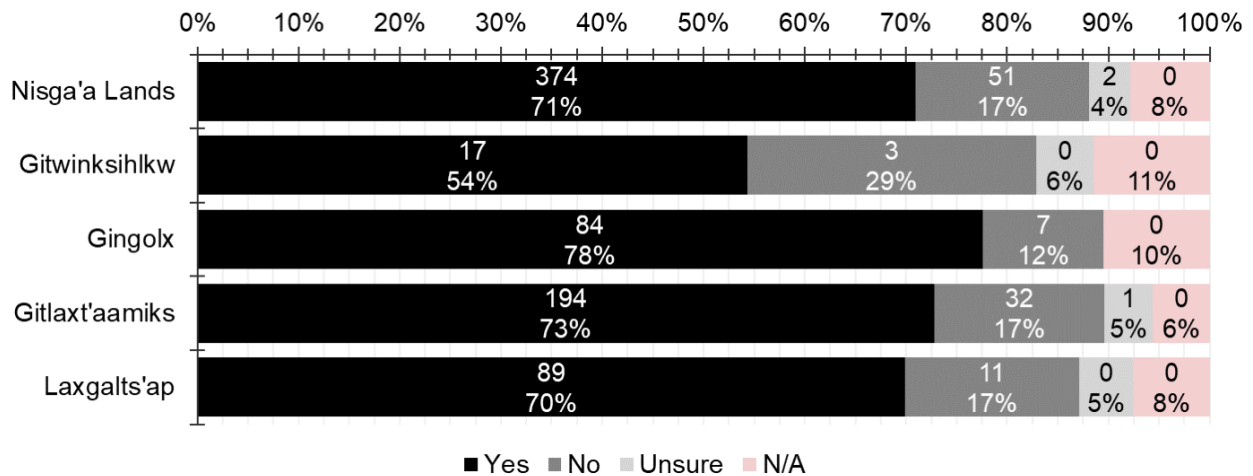
5.1.3 Affordability

Statistics Canada does not report availability data for on lands Nisga'a households. Nevertheless, in many cases the monthly cost of shelter is not the financial hurdle; rather, it is the cost of repairs required to maintain or improve upon the quality of life of said shelter (as discussed in the previous section).

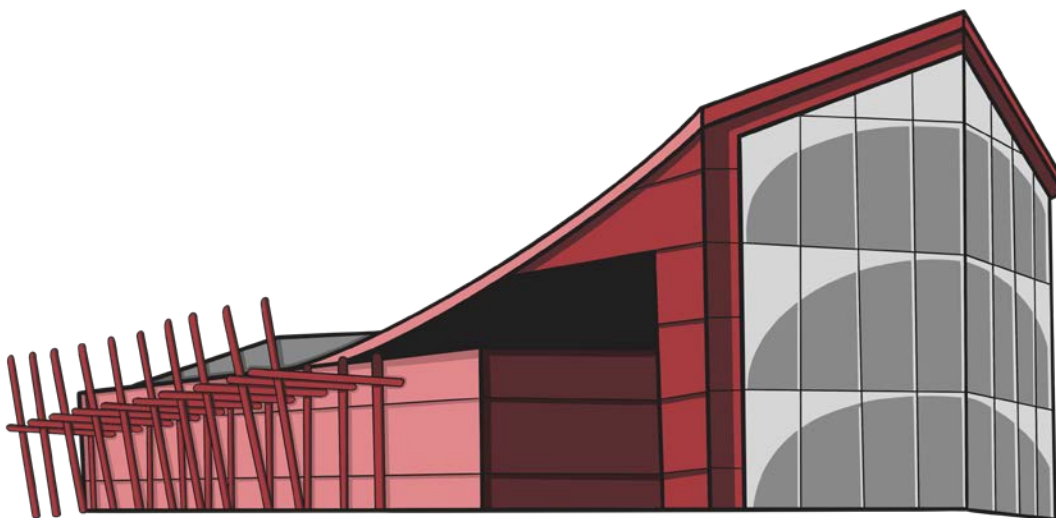
The 2018-2019 Households Survey asked respondents who identified necessary repairs if said repairs were affordable. Figure 5.1g summarizes the results by village. Overall, 71% of respondents who required home repairs indicated that the cost was unaffordable. The Village of Gingolx reported the highest prevalence of costly repair work at 78%.

Following suit of prior analysis, if the 2020 BC Assessment dwelling totals are applied to the 2018-2019 Household Survey sample's percentages, we can estimate the total households who may not be able to afford upcoming repairs (totals are shown in Figure 5.1g). Estimates suggest that upwards of 374 households in 2020 could not afford work on their dwelling.

Figure 5.1g: Percent of Dwellings Needing Repairs that are Unaffordable



Source: Nisga'a Nation 2018-2019 Household Survey, BC Assessment 2020



5.1.4 Availability

Big River's 2020 assessment of availability was based on the capacity of the Nisga'a Lisims Government to meet the demand for housing on their lands. It is measured by the number of units required to accommodate the households currently on their housing waitlist for adequate, suitable, and affordable housing. Figure 5.1h summarizes results for on and off Nisga'a land households, further categorized by the size of said households.

Figure 5.1h: Number of Households on Waitlists by Household Size, Nisga'a Nation

Household Size	On Nation Waitlisted Households	Off Nation Waitlisted Households	Total
1-person	14	19	33
2-persons	23	36	59
3-persons	18	24	42
4-persons	13	16	29
5+ persons	19	27	46
Total	87	122	209

Source: 2020 Nisga'a Nation Housing Questionnaire

In 2020, 209 households (of various sizes) were waiting to receive notice that there was availability to occupy adequate and appropriate housing on Nisga'a lands. Of the 209, 122 households (58%) were looking for local housing while currently living off Nation, suggesting a desire from citizens to return home.

The totals may not represent the true total of people trying to access on land housing (supported by anecdotal evidence). Village representatives shared that their knowledge of waitlists at the time of this report was that they were much higher. No firm data was available. Furthermore, many may be choosing not to apply for waitlists, either due to stigmatization of accessing services or feeling disheartened by long queues or times.

5.2 HOUSING INTERVENTIONS

Big River's 2020 Nisga'a Housing Questionnaire (part of the Closing the Gap report from the same year) sheds light on the condition of housing on Nisga'a lands related to overcrowding, dwelling condition, and availability. It is offered cost estimates of what it may cost to eliminate the substandard conditions.

Figure 5.2a summarizes the total interventions needed by housing indicator. Note that the table is not the same as reported in the Closing the Gap document. Some calculation adjustments have been made to the "adequacy" total and subsequent cost estimates.

Big River identified 571 necessary interventions in 2020, of which 363 were specifically related to the physical condition of occupied dwellings. To fully repair the existing inventory, it may cost upwards of \$27 million (or nearly \$75,000 per household); to address overcrowding (unsuitability), it would cost at least \$45 million; and to assign a dwelling to all households on a waitlist would cost at least \$132 million. The cost to address overcrowding and availability are significantly higher than repairs (even if they represent smaller shares of total households) because wholly new units would be needed for these interventions.

Figure 5.2a: Number of Interventions & Cost of Interventions

Indicator	2020 # of Interventions	2020 Rate (Nisga'a Lands)	Cost for All Interventions	Cost Per Household	Cost per 1% of HHs
Adequacy	363	55.3%	\$26,967,270	\$74,290	\$488,486
Suitability	86	13.1%	\$45,374,976	\$527,616	\$3,459,909
Availability	122	18.6%	\$60,059,990	\$492,295	\$3,229,032
Total	571	-	\$132,402,236	\$231,878	\$1,521,567

Source: derived from Big River Analytics - 2020 Nisga'a Nation Housing Questionnaire

Figure 5.2b further details the type of repairs necessary among the 363 dwelling identified as needing adequacy interventions. The most common was life and safety, specifically related to missing smoke detectors. Note that these 600 were not included in the 363.

The next most prevalent repair interventions were the presence of defective electrical wiring (166 dwellings, \$17,600 per intervention); structural roof issues (155, \$7,100); structural wall, floor, and ceiling issues (151, \$13,200); and defective plumbing (149, \$9,500).

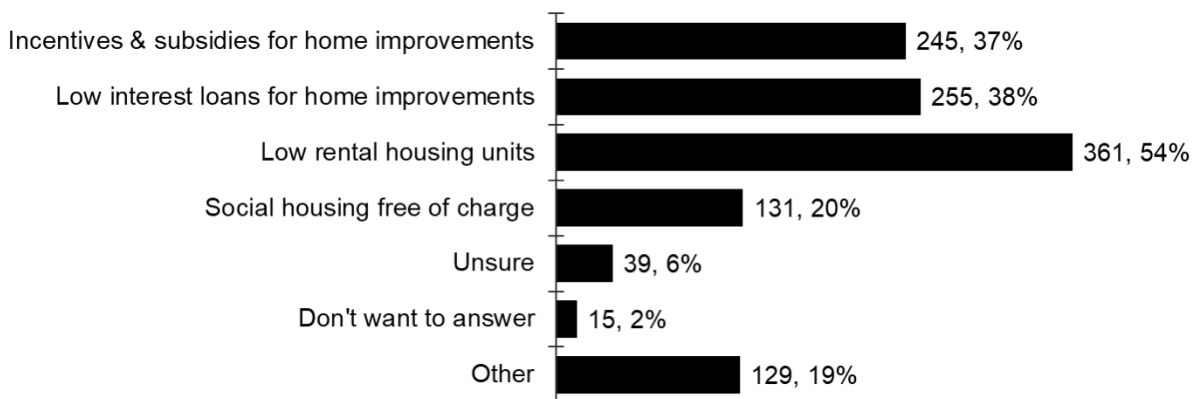
Figure 5.2b: Type, Number, & Average Cost of Major Repairs Required

Type of Major Repair(s)	# of Repairs Required	Average Cost to Repair	Type of Major Repair(s)	# of Repairs Required	Average Cost to Repair
Defective Plumbing	149	\$9,478	Mold Remediation	137	\$10,155
Defective Electrical / Wiring	166	\$17,602	Defective Windows or Doors	78	\$9,600
Structural Problems (walls, floors, or ceilings)	151	\$13,202	Environmental	4	\$600,000
Structural Problems (roof)	155	\$7,109	Life & Safety	600	\$100
Asbestos Abatement	50	\$13,540	Foundational Repairs	142	\$9,260
Lead Abatement	0	-	Painting, Cosmetics, Finishing	38	\$6,093

Source: Big River Analytics - 2020 Nisga'a Nation Housing Questionnaire

The 2018-2019 Household Survey asked respondents what they thought could be done to improve the local housing environment. Unsurprisingly, at least 37% of the survey sample identified that home improvement incentives would be helpful. If applied to the 2020 dwelling count, this is about 245 households.

Figure 5.2c: Opinion - What Can Be Done to Improve Housing Situation?



Source: Nisga'a Nation 2018-2019 Household Survey, BC Assessment 2020

Although interventions for overcrowding and availability were of lesser prevalence than adequacy (as per the 2020 Closing the Gap report), about 54% of respondents (about 360 households) believed that low rental housing units would help relieve local housing issues. Adding low rental units address all interventions:

- 1) Overcrowding: More dwelling units frees up space for overcrowded homes to redistribute across the total inventory.
- 2) Adequacy: Households currently living in a structural compromised home can move to a safe and comfortable dwelling.
- 3) Availability: More dwelling units generally frees up space for those looking for a place to live on Nisga'a lands.





Nisga'a Lisims Government

Sayt-K'ílim-Çoot
one heart, one path, one nation

Consulting support from:



MAKOLA
DEVELOPMENT
SERVICES



TURNER DRAKE
& PARTNERS LTD.

Funding support from:

