



## Project Overview

The MNBC project consists of two phases. In Phase I, the project developed and launched the MNBC Housing Needs Survey and conducted a baseline housing needs assessment. In Phase II Part 1, the project used the survey data. The assessment allowed researchers to identify some determinants that predict Métis CHN and the mechanisms which explain them. The analysis revealed the relationships between the three measures of housing need (unaffordability, inadequacy, and unsuitability), and the policy tools that might reduce the number of Métis living in CHN. In Part II of the same phase, the team used these data in conjunction with pricing data from the RSMears database to establish a budget for reducing Métis CHN by 50%. Parts I and II of the project were organized around the following key research questions:

- What are the key determinants of Métis CHN in BC? In other words, what are the factors that are associated with CHN?
- What are the mechanisms by which the key determinants drive CHN? In other words, what are the processes through which the determinants impact CHN?
- What would it cost to reduce CHN in British Columbia by 50%?

## Key Findings: Part I

To provide context to the analysis, Table 1 demonstrates the CHN with respect to each housing standard by each MNBC region. The table demonstrates that affordability is the greatest need of all three standards. The region experiencing the greatest percentage of households in CHN is the lower mainland of British Columbia.

Region #	MNBC Region Name	CHN	Affordability Need	Suitability Need	Adequacy Need
1	Vancouver Island & Powell River	14%	12%	4%	2%
2	Lower Mainland	16%	14%	3%	3%
3	Thompson & Okanagan	9%	8%	1%	2%
4	Kootenay	11%	11%	2%	1%
5	North Central	7%	5%	2%	1%
6	Northwest	12%	12%	3%	1%
7	Northeast	4%	4%	0%	3%
	<b>British Columbia</b>	<b>12%</b>	<b>11%</b>	<b>3%</b>	<b>2%</b>

Table 1: Share of Métis Households in CHN, overall and with respect to each housing standard, by MNBC Region, 2021

- Métis households experiencing only affordability need account for **approximately 68%** of all Métis households in CHN.
- The key determinants of Métis CHN in British Columbia are income, median rent, housing tenure, and the number of Métis in a household. Métis appear to be making tradeoffs, enduring one type of housing need (either affordability, suitability, or adequacy) to avoid another. The authors noted that households living in metropolitan areas with greater economic activity were more likely to experience affordability challenges.

- The majority (66%) of Métis households living in housing need are not in CHN. In other words, these households would not have to spend more than 30% of their before-tax income to find affordable, suitable, and adequate housing. Of the Métis in housing need, 81% are below only one of the affordability, suitability, or adequacy standards, and only approximately 2% are below all three.
- The mechanisms that explain CHN are illuminated through a GBA+ lens.
  - **Differences in CHN between Métis households with male and female earners are driven by income.**
  - **Métis lone-parent households experience greater rates of CHN**, independent of differences in income. Housing supports that target the specific needs of single parent households could be beneficial in bringing these families out of housing need.
- Each housing support initiative has a different impact on housing need.
  - Among Métis households, recipients of **rent subsidies** (portable housing benefits) live in more affordable housing than those with same total income but not receiving such a subsidy.<sup>1</sup>
  - In contrast, households receiving **income assistance** live in more expensive housing than households receiving rental subsidies.
  - Finally, households in **non-market housing** (including government, nonprofit, and cooperative housing) are less likely to be in housing need, more likely to be in affordable housing, and tend to be more satisfied with their housing.

## Part II: Scenarios to Reduce Core Housing Need

The team developed 5 different scenarios that are presented in Table 2.

The team addressed affordability, adequacy, and suitability needs with the following interventions:

- **Affordability:** cash support to ensure a household needs to spend less than 30% of its income on shelter costs for a year.
- **Adequacy:** a transfer of funds to either homeowners or landlords would support repairs to make the dwelling adequate.
- **Suitability:** For renters, a cash support to allow households to rent suitable and adequate local market housing without increasing the shelter costs they currently incur for one year. For homeowners, a new residential construction, which includes the cost for servicing land and the land price per square foot.

Scenario	Constraint	Total Cost (\$)	Households no longer in CHN (#)
1	Reduce Métis CHN by 50% while ensuring the number of households in each type of need is also reduced by 50%	18,807,028	3,440
2	Reduce Métis CHN by 50% in British Columbia	14,256,290	3,440
3	Reduce Métis CHN by 50% in British Columbia and reduce Métis CHN in each MNBC region by 50%	15,323,308	3,440
4	Reduce Métis CHN by 50% and remove from CHN all those experiencing all three types of need.	40,056,652	3,440
5	Close the regional CHN gaps between Métis households and non-Indigenous households	896,361	241

Table 2: Different scenarios to reduce Métis CHN in BC

<sup>1</sup> The rental assistance programs administered by the province of British Columbia and MNBC are exclusive. The Métis Nation's rental assistance program is temporary, and provides support only for its citizens if they meet criteria that indicate they are not receiving any other kind of support (see: <https://www.mnbc.ca/work-programs/programs-services/metis-housing-rent-supplement-program>). The provincial rental assistance program is the same (see <https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP>). In other words, a household cannot access multiple rental assistance programs at once.

## Part II: Key Findings

The total cost of reducing Métis CHN by 50% and each individual type of need by 50% is **\$18,807,028**. This would remove **3,440 households** (50% of Métis) from CHN in BC. This scenario removes 103 Métis households from CHN experiencing all three types of housing need.

- The cost of removing 50% of Métis from CHN in British Columbia is estimated to be **\$14,256,290** (see Scenario 2 in Table 2).
- While both Scenarios 2 and 3 allocate all intervention funding to affordability need, Scenario 3 additionally considers the optimal distribution of affordability interventions across regions to reduce Métis CHN by 50% in each region.
- **241 households** would need to be removed from CHN to close the gap between Métis CHN rate and non-Indigenous CHN rate.
- Scenario 4 (\$40,056,652) is significantly larger than the total cost of any of the other scenarios because the largest component addresses homeowners experiencing all three types of need (17 households in British Columbia). The intervention for homeowners experiencing all three types of need is new residential construction.

## Challenges

- During Part I of the analysis, the research team did not have the Core Need Income Threshold (CNIT) available to support the analysis, and the 2021 Census data were also not available. As a result, the team used the median rents used by CMHC, and relied on 2016 Census data to weight the survey. It is important to take these challenges into account when interpreting results.
- Part II required reweighting of the survey data using the 2021 census, and the use of the CNIT instead of median rents, which had a significant change to the percentage of Métis households in CHN:
  - CHN was originally estimated to be 17% of Métis households, and this was reduced to 12% in the Part II.

## Implications for the Housing Sector

- Because households living in subsidized housing units were less likely to be in housing need, and more likely to be satisfied with their dwelling, Big River Analytics and MNBC support the creation of more non-market housing for Métis households to reduce housing need and increase housing satisfaction.

- Rent subsidies are effective to address housing unaffordability. To reduce all types of Métis housing need, supports should be flexible to address unsuitability or inadequacy. In other words, rental subsidy guidelines should also include allowing payments for major repairs where necessary to bring a unit up to the adequacy standard or allow for households to move to suitable housing.

## Glossary of Key Terms

- **Adequate Housing:** Housing is considered adequate when it is not in need of major repairs, such as repairs to defective plumbing or electrical wiring, or structural repairs.
- **Affordable Housing:** Housing is affordable when housing costs less than 30% of before-tax household income.
- **Core Housing Need:** A household is considered to be in core housing need if it meets two criteria (i) the household is below one or more of the adequacy, suitability, and affordability standards, and (ii) the household would have to spend more than 30% of its before-tax household income to access local housing that meets all three standards.
- **Core Need Income Threshold (CNIT):** For every Census Subdivision (CSD), the Canadian Housing and Mortgage Corporation estimates the yearly before-tax income a household would need to earn in order to spend at most 30% of its income on suitable housing, based on local housing costs and updated yearly. This income level is the Core Need Income Threshold for the given CSD, year, and number of bedrooms.
- **Dwelling:** (or 'Private Dwelling' in Statistics Canada's Census of Population) Refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building.
- **Housing Need:** A household is in housing need if it falls below one or more of the adequacy, suitability or affordability standards. In other words, a household is in housing need if it lives in unaffordable, inadequate, and/or unsuitable housing, regardless of whether or not household would have to spend more than 30% of its before-tax household income to access local housing that meets all three standards.
- **Household Income:** The combined incomes of all members within a dwelling. Income includes, but is not limited to, salaries, wages and pensions earned by an individual.





- **Major Repair:** Problems with a dwelling that require expertise, and additional time and financing to fix, including lead abatement, structural repairs to walls, foundations, ceilings and roofing, and environmental restorations.
- **Métis Household:** A private household in which at least one household member self-identifies as Métis.
- **Non-market housing:** Non-market housing includes housing that is subsidized by government as well as non-profit housing that is below market (see <https://www.bchousing.org/publications/Community-Acceptance-Toolkit-Introduction.pdf> ).
- **RS Means:** a database that provides construction cost data that helps owners, architects, cost engineers, contractors and others to project and control the cost of both new building construction and renovation projects (see <https://www.rsmeans.com/>, in English only)
- **Shelter Costs:** The sum of mortgage, rent, or condo fees, property taxes, and utilities paid by a household over a given period of time in order to live in a unit.
- **Suitable Housing:** Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households. Enough bedrooms means one bedroom for each: cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family. If there are two opposite sex children under 5 years of age, they can share a bedroom. A one-person household can occupy a bachelor unit with no bedroom. MNBC notes that the suitability standard presumes a historically colonial perspective of what families and households should look like, and there may exist different preferences for family structures and households among Métis.

## For Further Information

- [Phase II Part 1 Report](#)
- [Phase II Part 2 Report](#)

## Related Reading

- [The Voice of the Métis: Housing Needs](#)
- [Off-Reserve Indigenous Housing Needs and Challenges in Canada \(Phase 1\)](#)
- [Off-Reserve Indigenous Housing Needs and Challenges in Canada \(Phase 2\)](#)
- [Métis Nation of Ontario Housing and Health \(Research Insight\)](#)
- **Authors: Elisabeth Feltaous, Métis Nation of British Columbia**

# Additional Resources



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