



Lower Nicola Indian Band Housing Needs Assessment

December 2022

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Prepared for:

Lower Nicola Indian Band

ISL Engineering

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1. Community Context

Location

The Nicola Mameet 1 Reserve, centered around the community of Shulus, is located in the valley of the Nicola River downstream of the City of Merritt, in the traditional territory of Nlaka'pamux peoples. Nicola Mameet 1 is the most populous of the Lower Nicola reserves and is home to the band offices as well as a number of community amenities and commercial enterprises such as the Merritt Speedway, Johnny's On the Rez, and the Shulus Community Arena.

The Shulus community anchors the south side of the reserve, adjacent to Highway 8. Most population are resident in the southwest corner of the reserve, in Shulus and the nearby Rocky Pines to the North.

Local Economy

The Nicola Country has been hard hammered by recent events, with extensive flood damage during the fall of 2021 cutting many of the routes out of the region and doing long-term damage to Highway 8 to Spence's Bridge. Nonetheless, the regional economy continues to provide jobs, with a notable concentration in local resource industries.

Some key employers in the region include local government, education, as well as the Highland Valley Copper Mine near Logan Lake.

While Census Data is of limited utility in assessing the community due to limited response rates and small population size, 2021 Census Data is available regarding local economic trends. As of 2021, the largest category of local employment was in Public Administration, representing 24.4% of resident employment. Additional notable categories included Agriculture, forestry, fishing and hunting (11.1% of resident employment), Mining, Quarrying and Oil and Gas Extraction (11.1% of resident employment) as well as Construction and education (both 8.9%). Overall, Nicola Mameet residents work in goods producing sectors (such as manufacturing, construction, agriculture) at a high rate, and these sectors constitute 35.6% of the workforce. This compares to

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22.4% in the Thompson Nicola Regional District and 18.7% in BC Overall. 55.6% of employed residents work in services.

Table 1: Employment by Industry

Labour Force by Industry, 2021	Nicola	TNRD	BC	Nicola	TNRD	BC
Total labour force	230	71,385	2,657,275			
Industry - not applicable	10	1,440	54,165			
All industries	225	69,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	25	2,390	60,320	11.1%	3.4%	2.3%
21 Mining; quarrying; and oil and gas extraction	25	2,600	24,955	11.1%	3.7%	1.0%
22 Utilities	0	445	14,820	0.0%	0.6%	0.6%
23 Construction	20	6,845	234,345	8.9%	9.8%	9.0%
31-33 Manufacturing	10	3,405	152,790	4.4%	4.9%	5.9%
Goods producing industries	80	15,685	487,230	35.6%	22.4%	18.7%
41 Wholesale trade	0	1,825	80,165	0.0%	2.6%	3.1%
44-45 Retail trade	15	8,825	301,060	6.7%	12.6%	11.6%
48-49 Transportation and warehousing	0	4,025	142,230	0.0%	5.8%	5.5%
51 Information and cultural industries	0	675	71,295	0.0%	1.0%	2.7%
52 Finance and insurance	0	1,425	95,560	0.0%	2.0%	3.7%
53 Real estate and rental and leasing	0	1,040	59,155	0.0%	1.5%	2.3%
54 Professional; scientific and technical services	0	4,120	238,650	0.0%	5.9%	9.2%
55 Management of companies and enterprises	0	105	5,785	0.0%	0.2%	0.2%
56 Admin & support; waste mgmt & remediation	10	2,905	110,215	4.4%	4.2%	4.2%
61 Educational services	20	4,725	192,855	8.9%	6.8%	7.4%
62 Health care and social assistance	15	10,075	319,525	6.7%	14.4%	12.3%
71 Arts; entertainment and recreation	0	1,755	60,775	0.0%	2.5%	2.3%
72 Accommodation and food services	10	5,215	182,105	4.4%	7.5%	7.0%
81 Other services (except public administration)	0	2,985	113,780	0.0%	4.3%	4.4%
91 Public administration	55	4,535	142,730	24.4%	6.5%	5.5%
Services producing industries	125	54,235	2,115,885	55.6%	77.5%	81.3%

Source: Statistics Canada – Census 2021, Urbanics Consultants Ltd. (North American Industry Classification, 2-Digit). Red highlighted categories represent a concentration of employment above the regional and provincial average.

In the following table we can observe the change over time of various sectors of the local economy and compare them to changes in the Regional and British Columbia economies. These have been grouped together as major sectors under the classification system defined below:

- **Tourism:** accommodation & food services; arts, entertainment & recreation; and information & cultural industries.
- **Business, finance, and management:** finance & insurance; real estate, rental & leasing; and management of companies & enterprises.
- **Public services:** healthcare & social assistance; education services; administration & support; waste management & remediation; utilities & public administration.
- **Manufacturing and innovation:** manufacturing; construction; professional, scientific & technical services; mining, quarrying, oil & gas extraction; and agriculture, forestry, fishing & hunting.
- **Trade services:** wholesale trade; retail trade and transportation & warehousing.
- **Other Services:** repair & maintenance; personal & laundry services; religious, grant making, civic, and professional & similar organizations; and private household domestic labour.

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Table 2: Major Economic Sectors, 2011-2021

Major Economic Sectors	Nicola Mameet			TNRD			BC
	2011	2016	2021	2011	2016	2021	2021
Tourism	10 (6%)	20 (12%)	10 (5%)	8,250 (13%)	8,855 (13%)	7,645 (11%)	314,175 (12%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)	2,740 (4%)	2,650 (4%)	2,570 (4%)	160,500 (6%)
Public services	70 (42%)	70 (41%)	100 (49%)	20,295 (31%)	20,055 (30%)	22,685 (32%)	780,145 (30%)
Manufacturing and innovation	75 (45%)	70 (41%)	80 (39%)	17,595 (27%)	18,580 (28%)	19,360 (28%)	711,060 (27%)
Trade services	10 (6%)	10 (6%)	15 (7%)	14,245 (22%)	13,315 (20%)	14,675 (21%)	523,455 (20%)
Other services	0 (0%)	0 (0%)	0 (0%)	2,670 (4%)	3,090 (5%)	2,985 (4%)	113,780 (4%)
Total	165	170	205	65,795	66,545	69,920	2,603,115

Source: Statistics Canada –, National Household Survey 2011, Census 2016, Census 2021, Urbanics Consultants Ltd.

In this, we can see a broadly stable employment base for those on the reserve in that time, both in terms of employment numbers and employment composition. Notably, a very large share of population are employed in public services (49%) and the direct production of goods (manufacturing and innovation, 39%), with public service taking a growing share of employment since 2011 and manufacturing and innovation taking up a declining share.

In the table below are illustrated some commuting patterns from 2016. According to Census respondents, most employed residents of Nicola Mameet 1 (70%) worked in a different Census Subdivision within the same Census Division. In this case, this means they worked in another community in the

Table 3: 2016 Commuting Destination for Employed Labour Force aged 15 years and older for private households with usual places of work

Commuting Status	Nicola Mameet	TNRD	BC
Commute within census subdivision (CSD) of residence	25 (22%)	36,160 (74%)	864,415 (49%)
Commute to a different census subdivision (CSD) within census division	80 (70%)	10,810 (22%)	807,840 (46%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (9%)	1,375 (3%)	81,750 (5%)
Commute to a different province or territory	0 (0%)	525 (1%)	12,965 (1%)

Source: Statistics Canada – Census 2016, Urbanics Consultants Ltd.

Thompson Nicola Regional District, such as Merritt or Logan Lake. 22% of Residents worked on-reserve, and 9% worked at a location in a different Regional District in British Columbia. This is very high compared to the Region and the Province, but is expected given the size and scale of Nicola Mameet 1

Demographic Trends

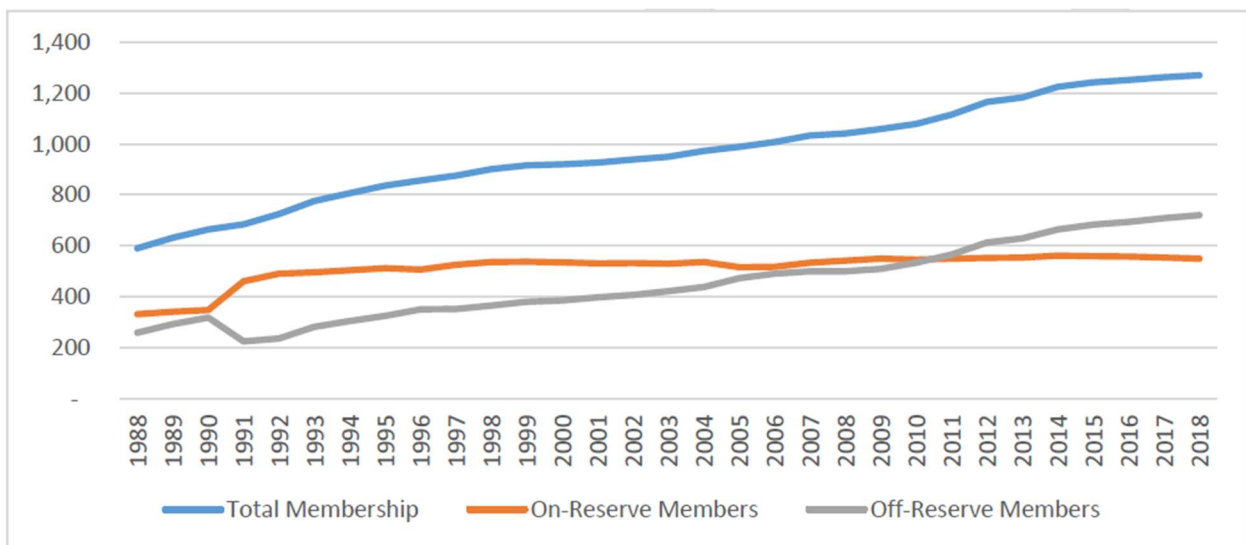
According to data from the Lower Nicola Indian Band, there are:

- 1,395 LNIB members
- 461 Residents of LNIB reserve lands
- 934 Members living off reserve.

Of Lower Nicola Reserves, Nicola Mameet 1 comprises the largest in terms of population, accounting for 219 out of 257 overall dwellings.

This is similar to the figures provided by INSTAT, which found 1,361 members in 2021, of whom 553 were reserve residents and 808 were off-reserve.

Figure 1: LNIB Population Evolution



LNIB Community Growth: LNIB Land Use Plan

According to LNIB data, the population has evolved as follows:

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Table 4: INSTAT Population Figures

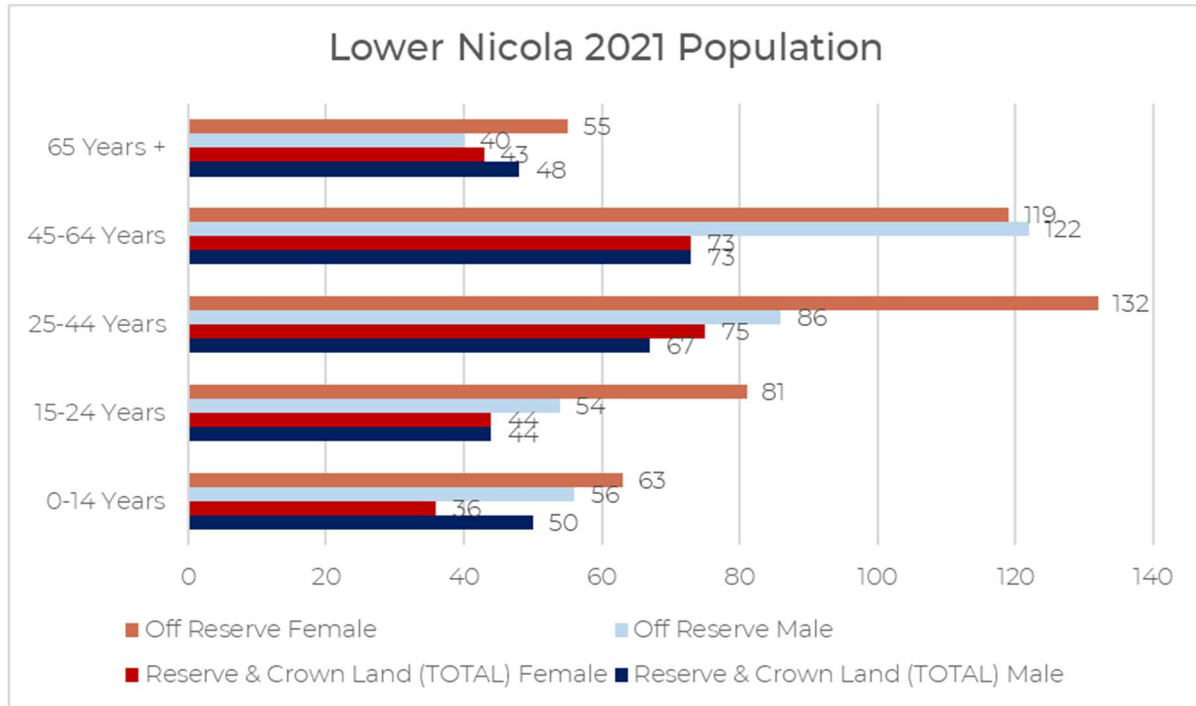
Age	TOTAL			Reserve & Crown Land			Off Reserve		
	Both Genders	Male	Female	Both Genders	Male	Female	Both Genders	Male	Female
All Ages	1361	640	721	553	282	271	808	358	450
0-14 Years	205	106	99	86	50	36	119	56	63
15-24 Years	223	98	125	88	44	44	135	54	81
25-44 Years	360	153	207	142	67	75	218	86	132
45-64 Years	387	195	192	146	73	73	241	122	119
65 Years +	186	88	98	91	48	43	95	40	55

LNIB Population, 2021 Demographics, Source: INSTAT

While the overall Lower Nicola Band has seen relatively fast population growth (2.4 percent average annual growth 1988-2018), the level of on-reserve population has seen growth at relatively low levels since the early 1990s. INSTAT data lists a population growth rate of 2.0% between 2002 and 2021, with 0.2% growth seen for the on-reserve population and 3.7% population growth seen off reserve. This compares to 1.5% population growth for First Nations in British Columbia, 0.5% population growth for reserve residents, and 2.4% population growth off-reserve across the province.

According to Census data, Nicola Mameet 1 has had a broadly similar population size to the size reported by the Band over the previous 15 years, around 500 residents. Over that time period, records suggest that the share of youth have fallen from a quarter to less than a fifth of the population, while the proportion of seniors has increased from 10% to 14%, with the middle age groups of 15 to 64 years old holding approximately steady as a share of the population and number of residents

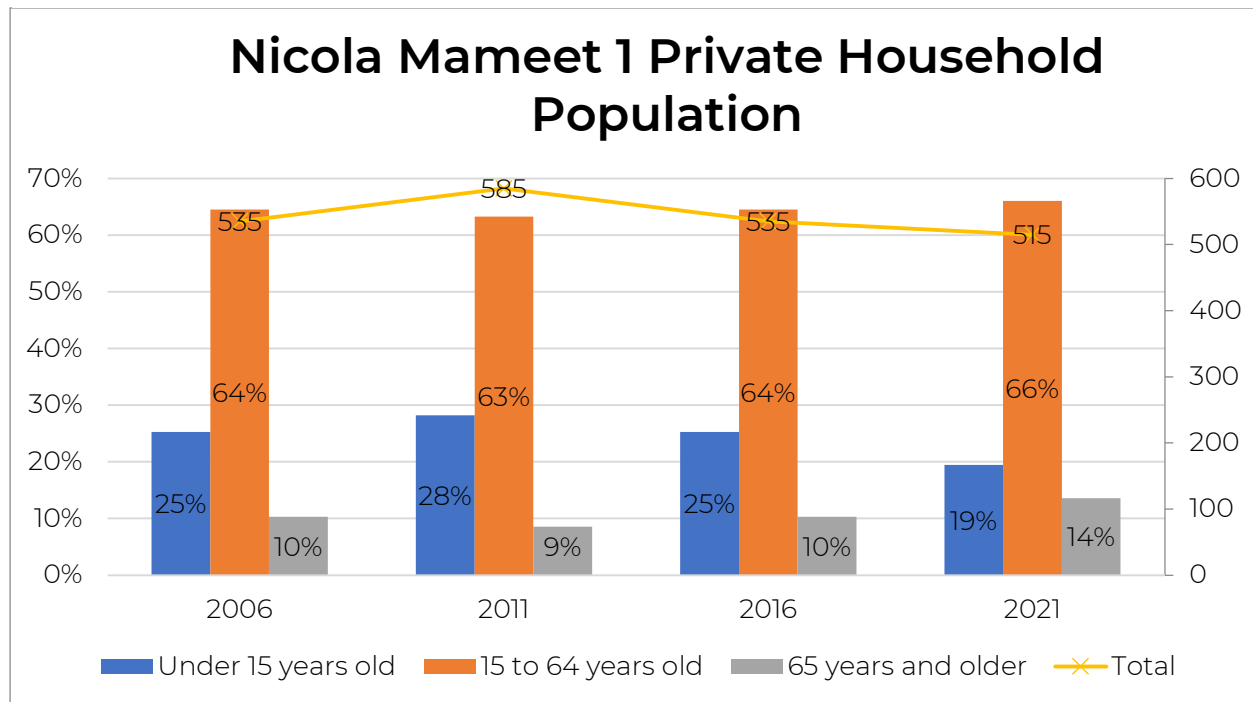
Figure 2: Population Pyramid



LNIB Population, 2021 Demographics, Source: INSTAT

According to INSTAT data, the demographic breakdown for Lower Nicola Band as a whole can be seen in the above chart. All age and gender groups see more residents off reserve than on-reserve except male elders. This difference is most notable among women, especially those aged 15-44, of whom approximately 2 out of 3 live off reserve. Elders are most likely to live on-reserve, especially men.

Figure 3: Population Evolution



Source: Statistics Canada Census 2006, 2011 National Household Survey, Census 2016, Cnesus 2021, Urbanics Consultants

A population seeing a decreasing proportion of youth and a growing proportion of elders is a common pattern seen in many communities but brings with it its own challenges of changing needs for housing of different sizes and scales, and the accommodation of mobility needs and concerns.

Table 5: Census Population Demographics

TNRD Population	2006	2011	2016	2021
Under 15 years old	20,210 (17%)	19,630 (16%)	19,825 (15%)	21,030 (15%)
15 to 64 years old	82,655 (69%)	85,570 (68%)	84,735 (66%)	90,190 (63%)
65 years and older	17,725 (15%)	20,760 (16%)	24,465 (19%)	32,460 (23%)
Total	120,595	125,960	129,020	143,680
Population growth rate				
5-year growth rate		4.45%	2.43%	11.36%
Annual average growth rate 2006 to 2021	1.17%			

Source: Statistics Canada Census 2006, 2011 National Household Survey, Census 2016, Census 2021, Urbanics Consultants

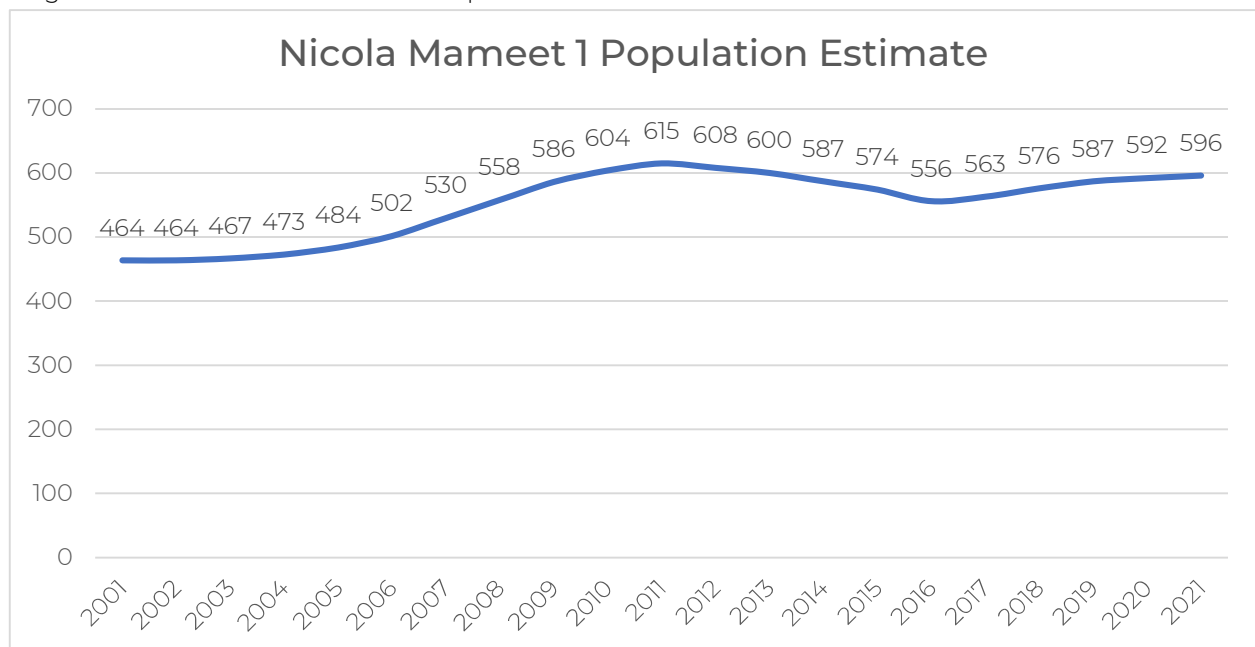
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This trend should be expected to continue into the future if present patterns continue, however, given the large population of band members who are not on-reserve residents, it's possible for changes in overall housing policy to change these trends in substantial ways through increased levels of on-reserve residence.

As can be seen in the above table, the Thompson Rivers Regional District has a not-dissimilar age-distribution of population to that recorded by the Census, though, with higher recorded rates of population growth. As of 2021, Nicola Mameet is modestly younger than the region, with somewhat more youth under 15 (9% compared to 15%) and somewhat lower proportion of elders over 65 years of age (14 percent compared to 23 percent).

Over the longer term, Statistics Canada's annual population estimates, which are based upon the census, administrative documents, tax records and vital statistics, suggest that the population has grown modestly over the previous 20 years, growing at an average annual rate of 1.26% per year in that time. Because of this different methodology, this does not match the population in private households or census headline population referenced elsewhere.

Figure 4: Statistics Canada Annual Population Estimate



Source: Statistics Canada Annual Population Estimates for Census Subdivisions, Urbanics Consultants Ltd.

Households

As referenced above, there are 219 houses on Nicola Mameet 1. As of 2021, the Census recorded 195 households, a broadly similar number.

Table 6: Household Size

Household Size, Nicola Mameet	2006	2011	2016	2021
1 person	40 (26%)	40 (21%)	60 (31%)	60 (31%)
2 persons	35 (23%)	55 (28%)	50 (26%)	45 (23%)
3 persons	40 (26%)	30 (15%)	35 (18%)	30 (15%)
4 persons	20 (13%)	40 (21%)	20 (10%)	30 (15%)
5 or more persons	30 (19%)	30 (15%)	35 (18%)	25 (13%)
Total - Private households by household size	155	195	195	195
Number of persons in private households	445	585	530	515
Average household size	2.9	3.0	2.7	2.6

Source: Statistics Canada Census 2006, 2011 National Household Survey, Census 2016, Census 2021, Urbanics Consultants

Over time the census statistics suggest that the population per household has fallen in recent years, with household sizes falling from approximately 3 residents per household to 2.6 residents per household in 2021, though this fluctuation may simply reflect variation in census accuracy. Trends suggest an increase in the number of 1 person households and a decrease in the number of 5 or-more person households, though the figures presented are well within Statistics Canada's rounding practices and so should not be taken as authoritative.

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Table 7: Private Households by Household Type, 2021 Census

Private Households by Household Type	Nicola Mameet	TNRD
One-census-family households without additional persons	95 (49%)	34,945 (58%)
Without children in a census family	25 (13%)	17,955 (30%)
With children in a census family	40 (21%)	12,350 (21%)
One-Census-family households with additional persons	15 (8%)	2,580 (4%)
Multi-Generational Households	15 (8%)	1,525 (3%)
Multiple-census-family households	0 (0%)	470 (1%)
Non-census-family households	70 (36%)	20,365 (34%)
One-person households	55 (28%)	17,115 (29%)
Two-or-more person non-census-family households	10 (5%)	3,255 (5%)
Total - Private households by household type	195	59,885

Source: Statistics Canada, Census 2021, Urbanics Consultants

According to the available 2021 Census Data, the household composition of Nicola Mameet 1 is listed above, and compared to that of the Region. The largest category of household consists of one person households (28 percent), followed by families with children without additional persons (21 percent).

Household Income

This section compares the total annual household income between Nicola Mameet, the TNRD, and British Columbia based upon 2020 data from the 2021 Census. It should be noted that 2020 was an unusual year due to large transfers to households that were not seen in ordinary years.

The total household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

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- Employment income from wages, salaries, tips, commissions, and net income from self-employment.
- Income from government sources, such as social assistance, child benefits, employment insurance, old age security pension, pension plan benefits and disability income.
- Income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs.
- Income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and
- Other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships.

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Table 8: Household income Census 2021

Household Income (2020)	Nicola Mameet		TNRD		BC	
	#	%	#	%	#	%
Under \$5,000	25	13%	660	1%	30,080	1%
\$5,000 to \$9,999	5	3%	265	0%	13,160	1%
\$10,000 to \$14,999	0	0%	480	1%	19,290	1%
\$15,000 to \$19,999	0	0%	1,445	2%	41,735	2%
\$20,000 to \$24,999	15	8%	2,530	4%	82,340	4%
\$25,000 to \$29,999	10	5%	2,020	3%	63,830	3%
\$30,000 to \$34,999	10	5%	2,035	3%	64,895	3%
\$35,000 to \$39,999	5	3%	2,375	4%	75,105	4%
\$40,000 to \$44,999	5	3%	2,320	4%	73,975	4%
\$45,000 to \$49,999	10	5%	2,265	4%	73,180	4%
\$50,000 to \$59,999	15	8%	4,630	8%	144,895	7%
\$60,000 to \$69,999	10	5%	4,290	7%	139,140	7%
\$70,000 to \$79,999	5	3%	3,870	6%	131,840	6%
\$80,000 to \$89,999	5	3%	3,620	6%	122,530	6%
\$90,000 to \$99,999	20	10%	3,315	6%	112,775	6%
\$100,000 to \$124,999	20	10%	7,010	12%	235,680	12%
\$125,000 to \$149,999	15	8%	5,330	9%	178,970	9%
\$150,000 to \$199,999	15	8%	6,420	11%	221,175	11%
\$200,000 and over	5	3%	5,005	8%	217,240	11%
Total - Household total income groups in 2015 for private households	195	100%	59,885	100%	2,041,835	100%
Under \$30,000	55	28%	7,400	12%	250,435	12%
\$30,000 to \$59,999	45	23%	13,625	23%	432,050	21%
\$60,000 to \$99,999	40	21%	15,095	25%	506,285	25%
\$100,000 and over	55	28%	23,765	40%	853,065	42%

Source: Statistics Canada Census 2021, Urbanics Consultants

The Census found that among households,

- 28% of households had incomes under \$30,000, compared to 12% in the TNRD or BC.
- 23% of households had incomes between \$30,000 and \$59,999, similar to the TNRD (23%) and BC (21%).

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- 21% of households had incomes between \$60,000 and \$99,999, compared to 25% in the TNRD and BC
- 28% of households had incomes above \$100,000, compared to 40% of TNRD households and 42% of BC Households.

This shows a community where the middle is broadly similar BC's income distribution but varies at the high income and lower income ends.

Table 9: Median Household Income by Type

Median Household Income (2020)				% of BC Med Income	
	Nicola Mameet	TNRD	BC	Nicola Mameet	TNRD
Economic families					
Couple-only family	\$93,000	\$89,000	\$93,000	100%	96%
Couple-with-children family	\$109,000	\$140,000	\$138,000	79%	101%
Lone-parent family	\$40,800	\$62,400	\$65,000	63%	96%
Family income	\$82,000	\$103,000	\$107,000	77%	96%
1-person households	\$25,200	\$36,800	\$39,200	64%	94%
2-or-more person households	\$85,000	\$103,000	\$108,000	79%	95%
Median household income	\$57,600	\$82,000	\$85,000	68%	96%

Source: Statistics Canada Census 2021, Urbanics Consultants

In the table above are listed the 2020 reported median incomes by household type per the 2021 Census. Reported incomes vary between 63 percent (Lone Parent families) of the BC median and 100% (Couple only families without children), but distributions broadly follow province-wide trends as reported. The most variant category were Lone-parent families (63% of BC median) and 1-person households (64 percent of BC Median).

Due to the economic oddity of 2020, it is worthwhile to report the share of public transfers as income. It is also worth remarking that market incomes were considerably suppressed by the Pandemic during this year. Nicola Mameet

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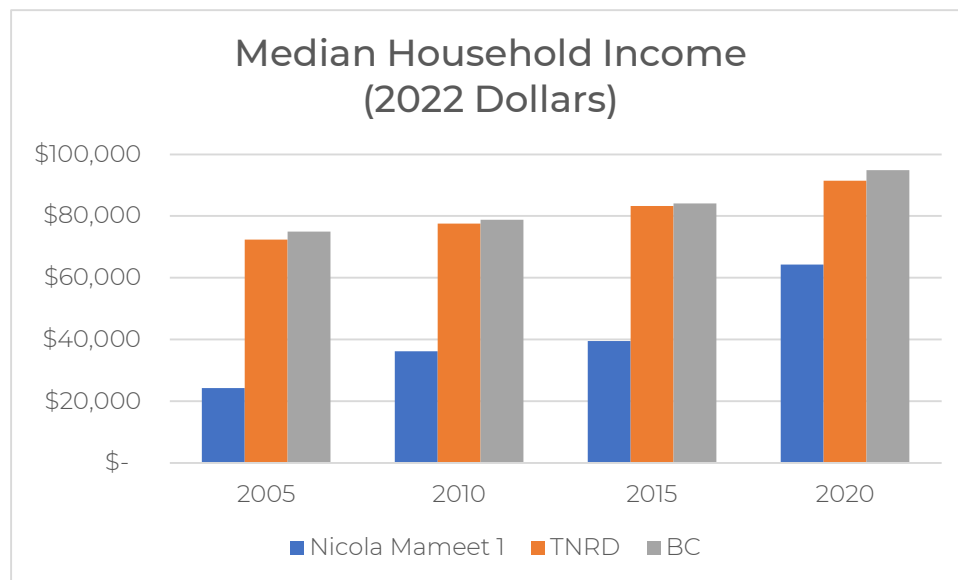
residents received assistance in similar proportion (23%) to residents of the wider TNRD or BC (26%)

Table 10: Covid-19 Benefits for 2021

Covid-19 Benefits	Nicola Mameet		TNRD		BC	
	#	Median	#	Median	#	Median
Number of COVID-19 emergency and recovery benefits recipients aged 15 years and over in private households in 2020	95	\$6,000	27,510	\$8,000	1,106,935	\$8,000
Share of Population/Median Income	23%	23%	23%	20%	26%	20%

Source: Statistics Canada Census 2021, Urbanics Consultants

Figure 5: Median Census Household Income



Over time, income, has evolved in Nicola Mameet 1, from a median household total income of \$24,229 in 2005 (2022 dollars) to a median income of \$64,247 in 2020, suggesting substantial income growth over that period for census respondents. In particular, real recorded incomes increased by 63% between 2015 and 2020 and grew at an average annual real rate of 6.7% per year. This compares to a change from \$72,386 for TNRD residents in 2005 to \$91,463 in 2020, and similar increases for British Columbia as a whole.

Future Population

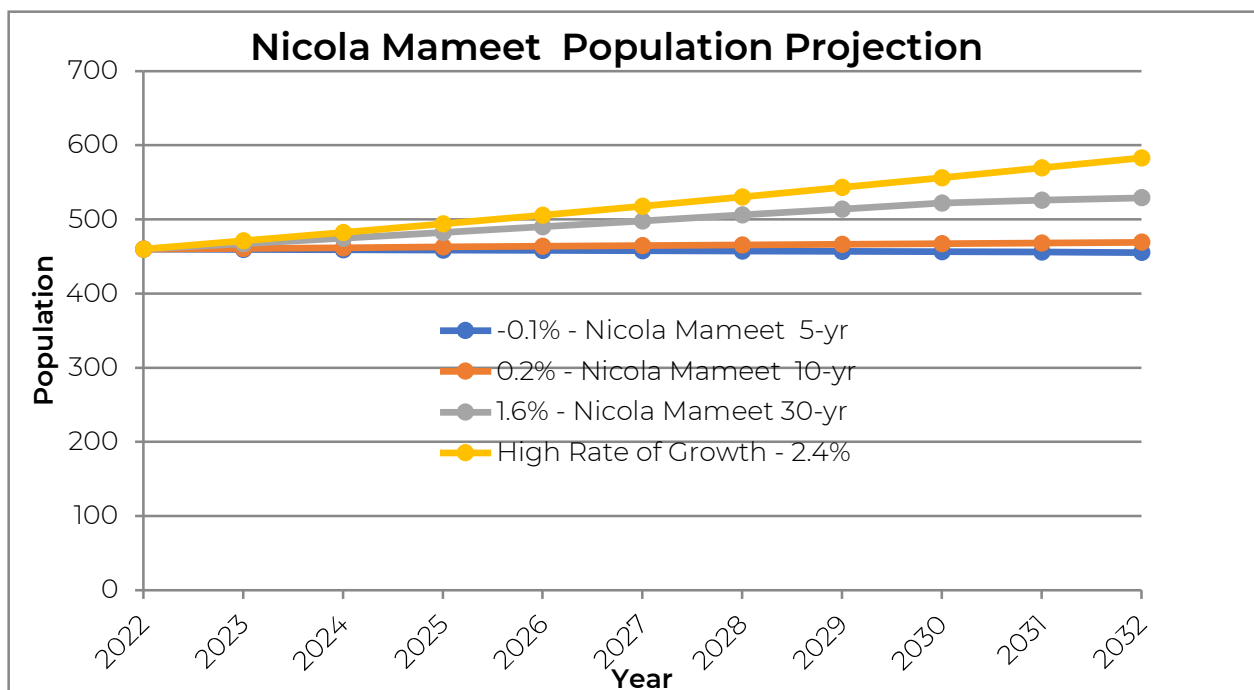
The future population of Nicola Mameet 1 is a more challenging projection to make as there are complications unlike those found in some other communities.

Namely, there are more band members living off reserve than there are living on reserve, and there is a substantial wait list for housing on reserve, with many more band members discouraged from entering the waitlist due to its length.

As such, policy has a unique ability to shape future population outcomes. Some residents estimate that if housing were available, perhaps half of off-reserve band members would take up the option. Population growth is in this (and, incidentally, in many cases) a function of housing growth. Many band members live in nearby off-reserve communities, and a home on reserve is an attractive substitute in many ways, especially for off-reserve renters.

Projecting past population growth forward is one method to estimate population in the future. For this purpose, the Consultants have taken some past

Figure 6: Population Projection



Source: Urbanics Consultants

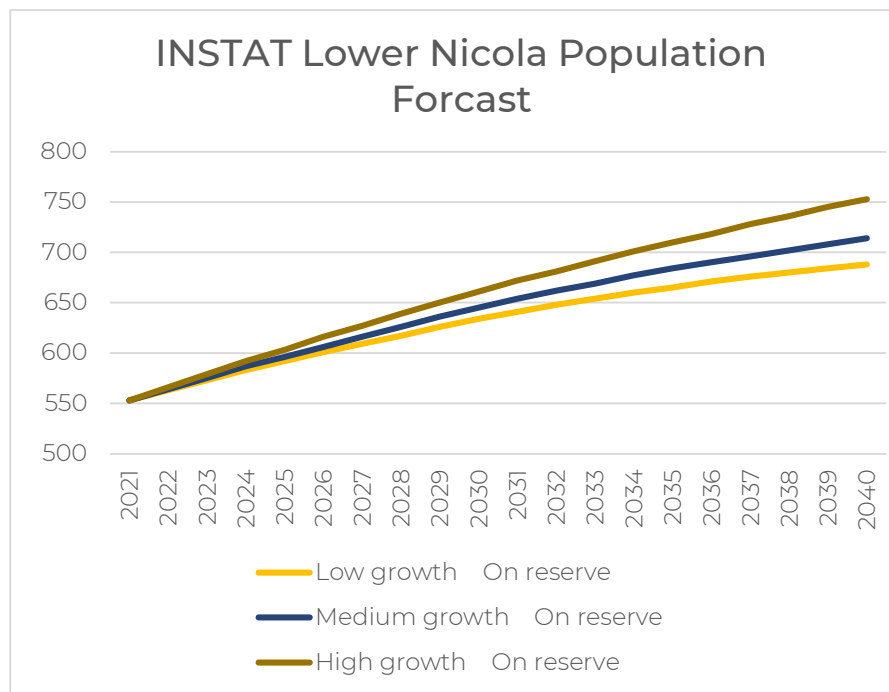
population growth rates for the on-reserve population provided by LNIB and INSTAT and projected them forward.

These projections are based on the 5-, 10-, and 30-year averages for LNIB reserve population, as well as a 'high rate of population growth' of 2.4%, based upon the overall population growth rate seen in LNIB membership over the last 30 years. These have been applied to the 461 on-reserve population figures provided by LNIB. The High scenario would imply increased proclivity to stay on the reserve for existing members, as well a return of some number of absent residents.

These projections foresee a future population in 2032 between 469 (a modest population decline similar to that estimated between 2013 and 2018) and 580, which is the result of 2.4% growth under the High scenario. 30-year and 10-year scenarios expect a population of 529 and 469, respectively. These projections foresee an increase in population between -5 and 123 over that time.

Alternatively, INSTAT also produces projections for First Nations, however, their projections are based on the projected population growth for all BC First Nations and applying these growth rates to Lower Nicola, rather than any Nation-specific demographic weighting. As such, two nations in BC that had the same

Figure 7: INSTAT Population Forecast



population would have the same population forecast. Lower Nicola Population Growth has historically been faster than that seen in in BC First Nations overall, though slower on-reserve. These reflect December 31st population for the year in question.

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Table 12: INSTAT Population Counts

Scenario:	Year:	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040
	Residence:																				
Low growth	Total	1,361	1,375	1,388	1,402	1,415	1,428	1,440	1,453	1,465	1,477	1,488	1,498	1,508	1,518	1,527	1,536	1,545	1,553	1,562	1,569
	On reserve	553	563	573	583	592	601	609	617	626	634	641	648	654	660	665	671	676	680	684	688
	Off reserve	808	811	814	817	820	823	827	830	833	837	840	844	847	850	854	857	861	865	869	872
Medium growth	Total	1,361	1,377	1,393	1,409	1,424	1,440	1,456	1,471	1,486	1,501	1,515	1,528	1,542	1,554	1,567	1,579	1,591	1,603	1,615	1,627
	On reserve	553	564	575	587	596	606	616	626	636	645	654	662	669	677	684	690	696	702	708	714
	Off reserve	808	812	816	820	825	830	835	840	845	850	854	859	865	870	875	880	886	892	898	904
High growth	Total	1,361	1,381	1,401	1,422	1,441	1,461	1,480	1,501	1,519	1,538	1,556	1,574	1,592	1,609	1,626	1,643	1,661	1,678	1,696	1,713
	On reserve	553	566	579	592	603	616	627	639	650	661	672	681	691	701	710	718	728	736	745	753
	Off reserve	808	815	821	828	835	841	849	856	863	871	877	885	893	900	907	915	924	932	941	950

Table 11: INSTAT Population Historic Growth Rates

Growth Rates of the Registered Indian Population Affiliated to a First Nation Located in British Columbia or to Lower Nicola First Nation by Residence, December 31st, 2002-

Band:	First Nations Located in British Colum			Lower Nicola First Nation		
Residence:	Total	On reserve	Off reserve	Total	On reserve	Off reserve
Year:		& Crown			& Crown	
2002-2003	1.8%	1.9%	1.6%	1.2%	-0.6%	3.4%
2003-2004	1.6%	0.2%	3.0%	2.4%	1.3%	3.8%
2004-2005	1.8%	0.5%	3.0%	1.6%	-3.7%	8.2%
2005-2006	1.7%	0.2%	3.2%	1.8%	0.2%	3.6%
2006-2007	1.5%	0.8%	2.2%	2.6%	3.1%	2.0%
2007-2008	1.5%	0.6%	2.4%	0.8%	1.5%	0.0%
2008-2009	1.5%	1.3%	1.7%	1.7%	1.7%	1.8%
2009-2010	1.6%	1.2%	1.9%	1.9%	-0.7%	4.7%
2010-2011	2.3%	0.4%	4.0%	3.3%	0.5%	6.2%
2011-2012	2.9%	0.6%	4.8%	4.5%	0.5%	8.3%
2012-2013	1.6%	0.8%	2.3%	1.5%	0.4%	2.6%
2013-2014	1.5%	0.4%	2.4%	3.6%	1.3%	5.6%
2014-2015	1.4%	0.2%	2.3%	1.4%	-0.4%	2.9%
2015-2016	1.4%	0.0%	2.5%	0.7%	-0.4%	1.6%
2016-2017	1.5%	0.5%	2.3%	0.9%	-0.7%	2.2%
2017-2018	0.3%	-0.1%	0.7%	0.6%	-0.5%	1.6%
2018-2019	0.8%	0.1%	1.3%	1.3%	-0.4%	2.5%
2019-2020	1.1%	0.3%	1.8%	2.5%	0.9%	3.7%
2020-2021	1.7%	0.0%	2.9%	3.3%	0.0%	5.6%
2002-2021	1.5%	0.5%	2.4%	2.0%	0.2%	3.7%

Under INSTAT projections, Lower Nicola would be expected to have a total population between 1,498 (low) and 1,574 (high) by 2032, with 648 on-reserve residents (low) and 681 on reserve residents (high), and a medium growth figure of 662 by 2032. This is an increase of 109 residents over INSTAT's population figures for 2021

According to INSTAT, population growth for Lower Nicola overall is expected to reach 714 on-reserve residents by 2040 under the medium scenario, with 688 under the low scenario and 753 under the high scenario. For 2032, the population under the medium scenario is expected to be 662 on-reserve residents (between 648 and 681) for all LNIB reserves.

It should be noted that even under conditions of falling population, this does not replace the need for additional housing, as secular trends towards falling population sizes tend to increase the amount of housing occupied even in flat or modestly shrinking populations, thanks to the tendency of families to have fewer children, of longer living elders, and more willingness and ability to live alone. Provided housing is available, this effect explains many unintuitive dynamics regarding housing availability and population growth that are sometimes seen.

2. Housing Supply

This section will examine the current housing supply in Nicola Mameet 1, with an eye towards measuring the housing needs of the community.

Housing Stock

The Lower Nicola Indian Band reports that their total housing stock is as follows:

- 257 Units, located at:
 - 219 units at Nicola Mameet 1
 - 17 units at Joeyaska 2
 - 1 unit Pipecul 3
 - 14 units at Zoht 4
 - 1 unit at Zoht 5
 - 3 units Hamilton Creek 7
 - 1 unit Speous 8
 - 1 unit at Hihium Lak 6

For Nicola Mameet, the tenure breaks down as follows:

- Certificate of Possession: 36 units
- Band-owned: 70 units
- Band-rental: 46 units
- CMHC units: 58 units
- Section 10 Units: 5

Additionally, a 14-unit apartment building is to be constructed in the near future under an agreement the CMHC and LNIB under the Rapid Housing Initiative. This will include:

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- 8 one-bedroom units
- 4 two-bedroom units
- 2 three bedroom units

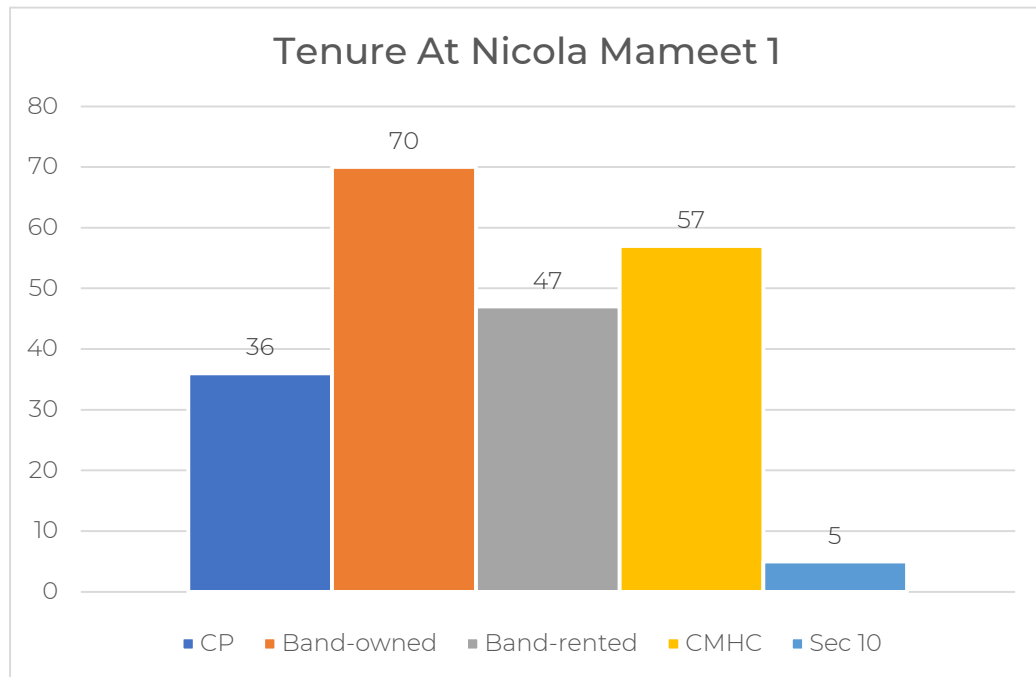


Figure 8: Household Tenure

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The bulk of housing on reserve is known to be single detached dwellings. The Census reported the following figures:

These are at considerable variance from LNIB figures however, reflecting limited sampling as well as self-reporting.

Table 14: Household Maintainer Age

Private Households by age of Primary Household Maintainer	Total	Percent
15 to 24 years	10	5%
25 to 34 years	25	12%
35 to 44 years	30	15%
45 to 54 years	40	20%
55 to 64 years	55	27%
65 to 74 years	30	15%
75 to 84 years	15	7%
85 years and over	0	0%

Source: Statistics Canada Census 2021, Urbanics Consultants

For the above table, the Census reported the age of primary household maintainers (formerly known as 'head of household'). Where there were multiple household maintainers the age of the first listed was used. This shows

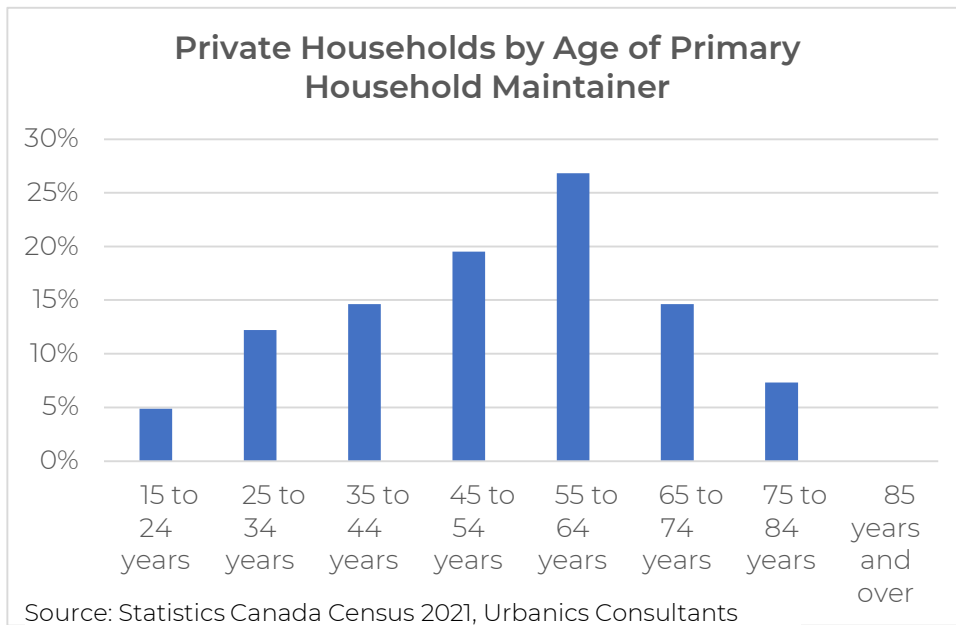
Table 13: Household Tenure

Dwellings	2006	2011	2016	2021
Nicola Mameet				
Owners	105	95	105	110
Renters	60	75	50	55
Band Housing, Local Government	40	25	40	30
Total occupied dwellings	155	195	195	195
Ownership Rate	68%	49%	54%	56%
TNRD				
Owners	49,970	40,695	41,515	44,025
Renters	38,200	12,355	13,810	15,245
Band Housing, Local Government	11,770	325	180	615
Total occupied dwellings	50,375	53,375	55,505	59,885
Ownership Rate	99%	76%	75%	74%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,190
Renters	494,000	525,000	599,360	669,450
Band Housing, Local Government	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,835
Ownership Rate	70%	70%	68%	67%

Source: Statistics Canada Census 2021, Urbanics Consultants

a relatively smooth progression as households age, with household maintainer numbers peaking at the 55-64 age. The chart below represents each age band as a share of the total household maintainers.

Figure 9: Household Maintainer Age



Suitability and Adequacy

At this time, the Band has rated the housing stock by adequacy, and the breakdown for Nicola Mameet 1 is as follows:

- Houses: 219
- Needing Replacement: 10
- Needing Major Renovation: 40
- Adequate Units: 169

As such, approximately 77% of units at Nicola Mameet 1 should be regarded as presently adequate. This ratio could be compared to the wider TNRD where the 2021 Census found that 94% of occupied dwellings were in an adequate state of repair (though this would not account for inadequate dwellings not occupied by usual residents, which would likely push the number somewhat lower). This figure is equivalent to the Census-reported figure for Nicola Mameet, where it was found that 180 units were in an adequate state of repair in 2021. The Census found that there twenty units occupied by usual residents which required major renovations.

Across the whole Lower Nicola housing system, only 71% of units are in an adequate state of repair, with disproportionate numbers of units on the smaller reserves requiring replacement or major renovation.

Table 15: Suitability and Adequacy of Housing

Suitability Standards	Nicola Mameet	TNRD	BC
Total - Private households by housing below standards	195	59,885	2,041,835
Below the suitability standard (not suitable)	20	1965	122,700
% below the suitability standard (not suitable)	10	3	6

Private households by housing below standards	Nicola Mameet	TNRD	BC
Total	195	59,885	2,041,835
Below the adequacy standard (major repairs needed)	20	3,880	119,195
% below the adequacy standard (major repairs needed)	10	6	6

Source: Statistics Canada Census 2021, Urbanics Consultants

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The Census found that approximately 10% of Nicola Mameet Occupied Dwellings had more occupants than the National Occupancy Standards. These standards are based on the following criteria:

- A maximum of 2 persons per bedroom
- Lone parents have a separate bedroom from their children
- Adult household members who are not married or common law have their own bedroom
- Youth over 5 may share bedrooms, provided they are the same gender
- Children under 5 can share bedrooms with same-gender youth.
- Single-room homes for single-person households are suitable.

While this standard is not necessarily culturally or socially appropriate for all families, it is used as a yardstick for access to housing for comparative purposes for measuring overcrowded housing. Per the above table, approximately twenty units are regarded by the Census as suitable.

Table 16: Dwellings by Period of Construction

Dwellings by Period of Construction	Nicola Mameet	% of total	TNRD %	BC %
Occupied private dwellings	195			
1960 or before	10	5	11	13
1961 to 1980	40	21	38	27
1981 to 1990	25	13	11	14
1991 to 2000	70	36	16	16
2001 to 2005	25	13	5	6
2006 to 2010	15	8	7	8
2011 to 2016	0	0	6	7
2016 to 2021	10	5	7	9

Source: Statistics Canada Census 2021, Urbanics Consultants

Per the 2021 Census, there are fewer dwellings built before 1980 (26 percent) than seen in the TNRD or BC (49 and 40 percent, respectively), while somewhat less of the housing stock has been built in the last ten years than in the TNRD or BC (5 percent, compared to 13 percent in the TNRD and 16 percent province-wide). As such, 70 percent of the occupied dwelling estimated by the Census were built between 1981 and 2010, with 36 percent built in the 1990s, approximately double the share of homes built during that period in the TNRD or BC.

Waitlist.

Per information provided by LNIB, the current waitlist stands as follows:

- 1-bedroom units: 12
- 2-bedroom units: 3
- 3 + bedroom units: 14
- Incomplete: 13
- Total: 42

This represents approximately a fifth of the housing stock worth of unmet housing need. It should be noted that, given the pace at which units come available, that these figures do not comprise the whole sum of *unmet* housing need. The length of time necessary to traverse the list is itself a barrier which discourages potential applicants.

3. Regional Housing Markets

With most of the membership living off-reserve, the regional housing market is an unavoidable consideration for community housing needs.

Housing Market Activity

According to Census Data, the median home in Merritt had a value of \$400,000, and the median dwelling in the TNRD had a value of \$500,000. A survey of local real estate listings found the home values to be broadly accurate at time of survey.

Table 17: Regional Housing Market Activity

Regional Housing Market Activity		
2021 Census	Merritt	TNRD
Median Value of Dwellings	\$ 400,000	\$ 500,000
Average Value of Dwelling	\$ 405,200	\$ 531,000
Median Shelter Cost (owned)	\$900	\$1,080
Median Shelter Cost (rented)	\$990	\$1,203
Median Shelter Cost (band or local government housing)	\$	\$416

Source: Statistics Canada Census 2021, Urbanics Consultants

The current Merritt real estate listings had asking prices for single family homes of \$677,500, for mobile or manufactured homes of \$160,000, and half duplexes of \$420,000.

However, as reported rental markets reflect incumbent rents rather than spot rents, they lag current market rents quite considerably, thanks to the presence of long-established tenants subject to rent control.

As of October 2021, the CMHC Rental Market Report found similar incumbent rental rates for the nearby Kamloops Census Metropolitan Area as the Census reported for the TNRD, with average rental rates of \$1095, ranging from \$932 for a Bachelor Unit, \$1,018 for a 1 bedroom, \$1,223 for a 2 bedroom, and \$1,487 for 3 bedrooms. Vacancy rates for the area were found to be 0.8%, which in normal real estate markets is considered to be extremely low and tends to promote

high and rising rents. This was down from 2.1% seen in October 2019, before the Pandemic.

A consultant survey of rental market listings for Merritt, reflecting the spot market rather than current payments, was frustrated by limited listings, however found that rents started around \$900 per month, rising rapidly as bedroom counts increased to upwards of \$2500. The lowest-rent unit the consultant found was \$700 for a furnished private room in a shared residence. For study purposes due to limited population size a sample rent of \$700 was assigned to a room, \$900 for a one-bedroom basement, and \$2500 for a 3-bedroom house rental. These are based upon real rental listings in the Merritt area.

Affordability of Regional Housing Markets

Using the sample prices determined in the above section, these were compared to the incomes of Nicola Mameet 1 residents (from the 2021 Census). For the ownership market the following was assumed for calculations:

To calculate housing affordability measures, the consultant made the following assumptions:

- 30% of total income affordability standard
- 20% down payment – Anything less will force the borrower to pay mortgage insurance every month until the borrower has built 20 percent equity in the property. Also, many lenders require at least this much down payment as part of their lending guidelines.
- 25-year mortgage amortization – This is the longest-term mortgage available, which lends itself to the smallest monthly payment.
- 5.5% mortgage interest rate – This is a currently advertised interest on a 25-year fixed-rate mortgage.
- \$ 7.131 per \$1000 in home value – This is the 2020 residential property tax rate in Merritt.

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- 0.25% insurance rate – This is to account for insurance requirements the lender may have; and
- Buyers are only purchasing one unit – no rental income is derived from property for a bank loan.
- Under these circumstances, and with the prices sampled above, the consultants found the following:

Table 18: Affordability of Regional Housing Options

Dwelling Types	Sales Price	Loan Amount	Mortgage Payment (Monthly)	PITI (Annual)	Qualifying Income (Annual)
Owner-Occupied					
Median Merritt Dwelling	\$ 400,000	\$ 320,000	\$ 1,965	\$ 27,433	\$ 91,445
Median TNRD Dwelling	\$ 500,000	\$ 400,000	\$ 2,456	\$ 34,292	\$ 114,306
Half Duplex	\$ 420,000	\$ 336,000	\$ 2,063	\$ 28,805	\$ 96,017
Mobile/Manufactured	\$ 160,000	\$ 128,000	\$ 786	\$ 10,973	\$ 36,578
Single Family Home	\$ 677,500	\$ 542,000	\$ 3,328	\$ 46,465	\$ 154,884
Renter-Occupied					
Median Rent (2021)			Monthly rent		
Room			\$ 990		\$ 39,600
1 Bedroom Basement			\$ 700		\$ 28,000
2 Bedroom Basement			\$ 900		\$ 36,000
3 bedroom House			\$ 1,800		\$ 72,000
			\$ 2,500		\$ 100,000

Source: Statistics Canada Census 2021, Urbanics Consultants

As can be seen, a qualifying household income for the median Merritt dwelling is \$91,445, and \$114,306 for the median TNRD Dwelling as of the 2021 Census. Per current market research, the most affordable homes such as mobile and manufactured housing would require a median income of \$36,578 to afford, while single family homes would require a median income of \$154,884.

For perspective renters, the situation is more tolerable. Current incumbent renters could afford their rents with \$39,600 in income, while a family needing a 3-bedroom house would require a \$100,000 income to get by affordably.

Arrayed against Census incomes, affordability can be seen in the following table:

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Table 19: Affordability of Regional Housing Options by Household

Households	Median Household Income (Census, NM 1)	Affordable purchase price	Median Merrit Dwelling	Median TNRD Dwelling	Half Duplex	Mobile/Manufactured	Single Family Home
			\$ 400,000	\$ 500,000	\$ 420,000	\$ 160,000	\$ 677,500
Couple-only family	\$ 93,000	\$ 504,082	✓	✓	✓	✓	✗
Couple-with children	\$ 109,000	\$ 590,806	✓	✓	✓	✓	✗
Lone-parent family	\$ 40,800	\$ 221,146	✗	✗	✗	✓	✗
Family income	\$ 82,000	\$ 444,460	✓	✗	✓	✓	✗
1 person households	\$ 25,200	\$ 136,590	✗	✗	✗	✗	✗
2 or more person household	\$ 85,000	\$ 460,720	✓	✗	✓	✓	✗
Household income	\$ 57,600	\$ 312,206	✗	✗	✗	✓	✗

Households	Median Household Income (Census, NM 1)	Affordable Rent	Median Rent (2021)	Room	1 Bedroom Basement	2 Bedroom	3 bedroom House
			\$ 990	\$ 700	\$ 900	\$ 1,800	\$ 2,500
Couple-only family	\$ 93,000	\$ 2,325	✓	✓	✓	✓	✗
Couple-with children	\$ 109,000	\$ 2,725	✓	✓	✓	✓	✓
Lone-parent family	\$ 40,800	\$ 1,020	✓	✓	✓	✗	✗
Family income	\$ 82,000	\$ 2,050	✓	✓	✓	✓	✗
1 person households	\$ 25,200	\$ 630	✗	✗	✗	✗	✗
2 or more person household	\$ 85,000	\$ 2,125	✓	✓	✓	✓	✗
Household income	\$ 57,600	\$ 1,440	✓	✓	✓	✗	✗

Source: Statistics Canada Census 2021, Urbanics Consultants

As shown above, the Census median couple-only or couple-with children family can afford the median Merritt dwelling, TNRD Dwelling, average half duplex, average manufactured home, but not the average single-family home. Similarly, such families can afford most rentals, but the family-sized rental dwelling may be out of reach.

For the single parent family, most average housing types are out of reach for affordability, however the average mobile or manufactured home may be affordable. A 1-person household may have difficulty affording most types of housing investigated. It is concerning that the median Nicola Mameet household income (\$57,600 per the 2021 Census) is not enough to afford the median Merritt dwelling, however it does pay the median rent. For a hypothetical 2-bedroom unit renting for \$1800 per month, median lone-parent families, as well as 1 person households and households overall would find rents unaffordable as well. This is a substantial challenge for households with limited income sources.

4. Gaps in Housing Availability

Survey Findings

Some key findings reported by participants in the consultative process included:

- Concern for adequate and appropriate housing for various types of families.
 - Desire for larger 3-4+ bedroom homes
 - Desire for tiny homes
 - Housing for elders and youths
 - Accessibility for children and elders
 - Existing housing sometimes too small for families inhabiting it.

There is an expressed feeling that the housing availability does a poor job of meeting needs at either end of the household size distribution, with a limited availability of larger multi-bedroom homes, and a desire for small homes for small households.

- Long waitlists.
 - Reported 2 year waits for housing applicants
 - Members living in hotels, or away from the community
 - Merritt has a compounding housing shortage, especially after flooding

Long housing waitlists have an effect of sorting out members who have had access to wider opportunities and make it difficult to plan and prepare for making a life in the community. As such, long wait lists will ensure high levels of out migration and ensure that those who leave are more likely to leave permanently.

- Unaddressed maintenance needs
 - Waiting time for repairs
 - Energy efficiency improvements that could be made

- Care of aging houses
- Older housing not up to modern standards for safety and code
- Lack of spare capacity
 - Housing available during emergency situations
 - Lack of capacity to house families experiencing separation or divorce

The 'spare capacity' of housing is important for dealing with personal and social unforeseen circumstances, be they personal crises, natural disasters, or other circumstances.

- Housing as opportunity for needed economic development,

Building a home is skilled work in high volume and presents transferable skills and capabilities that can contribute to community economic development.

- Lack of opportunity for ownership tenure
 - Generational transmission
 - Pride of ownership
 - Sense of responsibility and development of knowledge

Ownership tenure is at the same time both more stable and less flexible than alternative tenures, which can have positive benefits for those seeking that personal, family, and intergenerational stability.

- Need for supportive housing in the community
- Absence of affordable housing
- Neighbourhood walkability could be improved

Walkable neighborhoods have a number of pro-social and economic positives, such as increased opportunities for social interaction, improved health outcomes, and reduced necessary expenses on transportation.

5. Housing Needs Projection

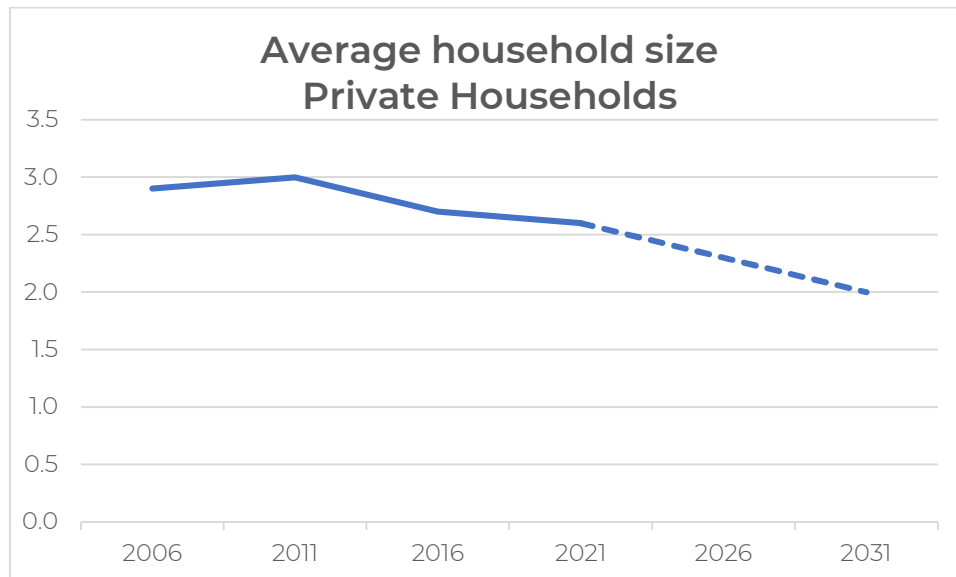
This section examines the future housing needs of the community based on projections, as well as survey. Based on previous sections population projections, some scenarios will be explored.

It should be noted that 14 units are to be added in cooperation with the CMHC under rapid housing units in an apartment building to be built. This will include 8 one-bedroom units, 4 two-bedroom units, and 2 three-bedroom units. Figures below do include them.

Housing Needs as a Result of Falling Household Sizes

A key component of housing needs are housing needs as a result of the change in population. Assuming present trends continue with respect to falling household sizes, it can be expected that the average household will be around 2.0 members by 2031. As such, a population of 460 in 2032 would require 230 homes, while a population of 550 would require 275 homes. Both of these results are an increase in the number of homes over the present number of units.

Figure 10: Past & Projected Average Private Household Size

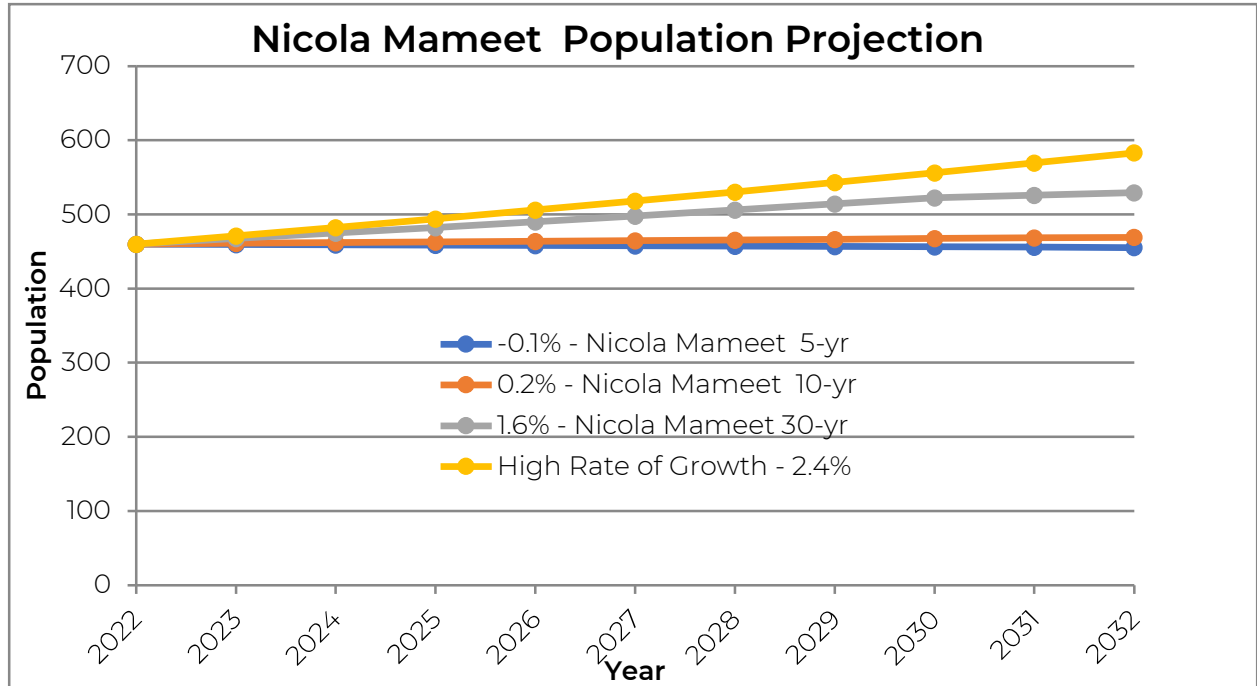


Source: Statistics Canada Census 2001-2021, Urbanics Consultants

Housing Needs as a Result of Population Growth

Building upon the change in the number of households, and based upon the previously discussed population projections, a calculated housing need for a given population trajectory has been calculated.

Figure 11: Population Projection



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Under this circumstance, the modest population decrease scenario requires 5 fewer homes to fulfill reduced housing needs as a result of falling household sizes, while the high rate of growth scenario requires 59 new houses.

Table 20: Housing Requirements of Growth

Year	-0.1% - Nicola Mameet 5-yr -0.10%	0.2% - Nicola Mameet 10-yr 0.2%	1.6% - Nicola Mameet 30-yr 1.6%	High Rate of Growth 2.4% 2.4%	People Per Household
2022	209	209	209	209	2.2
2023	211	211	214	216	2.2
2024	213	214	220	223	2.2
2025	214	216	225	231	2.1
2026	216	219	231	239	2.1
2027	218	221	237	247	2.1
2028	220	224	243	255	2.1
2029	222	226	250	264	2.1
2030	224	229	256	273	2.0
2031	226	232	260	282	2.0
2032	228	235	265	292	2.0
Additional Homes	-5	2	32	59	
(Excluding new building)	9	16	46	73	

Housing Needs as a Results of Inadequate and Insufficient Housing

Per LNIB Data, 10 Nicola Mameet 1 houses are in need of complete replacement, and 15 in the whole Lower Nicola Band housing system, which may or may not be desirable to replace on the existing site.

Furthermore, there are 42 households on the waiting list. It can be surmised that 40 to 50 houses are in need of construction on the basis of unmet needs here demonstrated.

This brings the total count to approximately 50 houses under the low estimate to 125 houses under the high estimate. (This does not account for the 14 new units).

Housing Needs as a Result of Return of Members.

Off-reserve band members number some 934, larger than the on-reserve population by some amount.

Below are several scenarios for share of the off-reserve membership who would take up housing if it was available. Several scenarios for household size have been included, since as if off-reserve households are structured similarly to on-reserve households, then a different number of houses would be necessary than if off-reserve households are disproportionately single, for example. LNIB's 2018 demographics would seem to suggest that the off-reserve population is

Table 21: Household Need as a Result of Return of Members

Assumed People per Household	Uptake 10%	Uptake 20%	Uptake 30%	Uptake 40%	Uptake 50%
2	46	91	137	183	229
2.5	37	73	110	146	183
3	30	61	91	122	152

somewhat younger than the on-reserve population.

Under a 10% scenario with large household sizes, 10% uptake would require an additional 30 homes, while under the 50% scenario, with small household sizes this would require an additional 229 homes. (this does not account for the 14 new units).

It's important to note that to a great extent the housing needs of the reserve are endogenous to the amount of housing *on* the reserve. While there are economic limitations to the amount of population that may be supportable given LNIB's available resources and the state of the regional economy, it is nonetheless fair to say that the primary cap on reserve population is housing availability at this time.

Housing Needs by Typology

Survey results and community interaction have suggested a strong preference for detached homes as the ideal preferred housing typology. This is consistent with goals of privacy, space for various activities, and wider social values. This

preference is widely seen in many communities in North America of many ethnic, cultural, or national backgrounds.

However, single family homes, it should be noted, are the most land-intensive form of housing, especially if provisioned with large, usable yard spaces. These sorts of housing typologies, due to greater linear meters of roads, powerlines, servicing, water and sewer services, also lead to higher overall costs for the community to provision and service.

Members have called for the provision of “tiny homes” (often defined as single family houses in the low hundreds of square feet). This can be an effective housing typology for providing the benefits of single-family homes for smaller households. Demand for smaller homes comes often from younger or elder households, who often do not have spouses or resident children and appreciate the reduced care and maintenance load versus a more conventionally sized house. However, tiny homes are less flexible than larger units, and have thermal efficiency issues due to their high ratio of surface area to volume.

Townhouses combine some of the benefits of single-family homes with some of the benefits of apartments. They generally require less linear feet of utilities and servicing, they come with yard space, however they do not necessarily have the privacy benefits of single-family homes. They can, however, provide many of the social and culturally preferred benefits of single-family homes at a lower overall expense than single family homes, while enhancing relative walkability.

Apartment buildings can provide some of the lowest overall housing costs, due to their greater economies of scale, thermal efficiency, and lower overall demands on servicing. A well-designed apartment building can facilitate smaller or larger units, though generally smaller than townhouses or single-family homes. Apartments also make most efficient use of land (which may be a concern given sentiments expressed regarding preservation of ranch land, cultural sites, and other concerns) However, apartment buildings may not correspond to expressed community values and create meaningful difficulties for maintenance obligations upon the operator.

Ultimately, typology is a decision where community desires meet financial availability. However, the mix of unit sizes is a somewhat more material calculation. Firstly, household composition is expected to lead to lower overall

size requirements, as the number of people per household is expected to fall over time.

However, members have reported substantial difficulties in finding suitably sized accommodation for themselves and their families, which suggests a backlog of latent demand for larger units. The modal waitlist entry is for a 3 or more-bedroom unit, with the second most common being for a one-bedroom unit. This suggests that future housing need ought to be met by a mix of large and small units foremost, with 2-bedroom unit demand being less pressing.

As discussed in previous sections, household size is as follows:

Table 22: Household Size (Census)

Household Size, Nicola Mameet	2006	2011	2016	2021
1 person	40 (26%)	40 (21%)	60 (31%)	60 (31%)
2 persons	35 (23%)	55 (28%)	50 (26%)	45 (23%)
3 persons	40 (26%)	30 (15%)	35 (18%)	30 (15%)
4 persons	20 (13%)	40 (21%)	20 (10%)	30 (15%)
5 or more persons	30 (19%)	30 (15%)	35 (18%)	25 (13%)
Total - Private households by household size	155	195	195	195
Number of persons in private households	445	585	530	515
Average household size	2.9	3.0	2.7	2.6

Source: Statistics Canada Census 2006, 2011 National Household Survey, Census 2016, Census 2021, Urbanics Consultants

Based upon expected 2.0 household size in 2031, based upon the 46-household growth scenario, a breakdown of units could be as follows:

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Table 23: Projected Household Requirements

Number of bedrooms	2011	2016	2021	2026	2032
0 bedrooms (bachelor)	0 0%	0 0%	0 0%	0 0%	0 0%
1 bedroom	15 8%	20 10%	25 13%	35 16%	40 17%
2 bedrooms	60 31%	50 25%	50 26%	50 23%	50 21%
3 bedrooms	90 46%	75 38%	80 41%	90 41%	95 39%
4 bedrooms or more	35 18%	55 28%	45 23%	45 21%	55 23%
Total	195	200	195	218	241

This would imply an additional fifteen 1-bedroom units, fifteen three-bedroom units, and ten 4-bedroom units. Accounting for the new building, this would imply seven 1-bedroom units and eight 4- bedroom units.

6. Housing Options

While housing options will be detailed in subsequent components of this overall study, this section will detail housing policy suggestions that may alleviate housing needs for LNIB members.

A conversation about denser housing forms

A key piece of feedback from many LNIB members was a desire for space in housing – for homes that had large yards and separation from neighbours. Nonetheless, some prudent community conversations regarding housing forms can help expand community possibilities with overall planning and development benefits.

Members and elders also expressed a desire to preserve ranch lands and other land resources. As such, housing forms that reduce land consumed per house can help reduce the pressure on the community's land base, especially land that is proximate to Shulus and Rocky Pines. An example would be the use of smaller lots with reduced setbacks, or townhouse development, which can provide the desired yard space and private outdoor areas while still reducing overall land requirements.

Additionally, such housing can provide cost benefits for LNIB through reduced utility requirements. A narrower lot requires shorter water, sewage, road, and service requirements, which at the scale of a community can provide substantial benefits. Homes that share walls may require less energy to heat and cool, reducing operating costs and lowering utility bills for residents.

Additionally, narrower lot sizes can improve walkability and maximize per-unit access to community amenities like stores, school, and simple neighbourliness.

Subsidized band housing

A key tool in any First Nations tool kit is the development of on-reserve housing owned by the band. Band housing is most often substantially less financially burdensome on residents than regional housing markets.

This type of housing has substantial capital cost-savings potential through the ability to avoid provincial and federal taxes and fees, as well as making use of land that is already owned by the Band, or which is not subject to wider market pressures.

A benefit of on-reserve housing development is that the band can set subsidy levels in an unconstrained manner, reflecting social goals and operational opportunities. Subsidies can be targeted in some of the following manner:

- Capital Subsidies – The total realized construction cost of a given unit is a substantial part of the cost of creating and operating housing. This can be targeted through:
 - Free or reduced cost land, making use of the nation's remaining land base to provide low-cost housing.
 - Construction cost subsidies – the Band can cover some or all construction costs to reduce overall cost born by residents of Band Housing. In this manner, resident housing cost can be targeted towards ongoing operating costs.
- Operating subsidies – the overall operating costs of a unit of housing, including provision for eventual renovation, management, and ongoing maintenance can be deferred by the band.

In this manner, supposing a 1,000 square foot unit with a hypothetical \$250/per square foot construction cost, a \$200 per month operating cost and a 5% financing rate would have a \$1,660 cost per month in total costs before the cost of land. Being born by the median household, this cost would be \$200 per month greater than the amount affordable to the median Nicola Mameet household in 2020 (as discussed in previous sections). Through a one-time capital subsidy of approximately \$35,000 in this hypothetical scenario, the total monthly cost could be brought to a level affordable to the median household. More affordability could be achieved through greater levels of subsidy.

Rents can be set on a flat basis reflecting overall policy, however they can also be set up on a rent-geared-to-income basis, so that better off members are able to contribute more to defray the cost of Band Housing, while lower-income

members are not unduly burdened. Often such programs are targeted to 30% of gross income, however this can vary as desired.

Market housing

As noted in above sections, the Merritt regional housing market has grown quite tight in recent years, with increasing rents and purchase prices affecting LNIB members and other regional residents. This can, however, be to the benefit of LNIB through the commissioning of general public rental or leasehold development on surplus land. This can provide a stream of revenue that can support LNIB social policy objectives and fund housing needs.

The most well-covered example of this in recent years has been the co-development of *Senókw* by the Squamish Nation and developer Westbank on a 10.5 acres site recovered from the Province adjacent to Vancouver. The project proposes more than 6,000 homes and the site is currently being cleared for construction. The Westbank First Nation has been very successful in leveraging their land base along similar, if less intensive lines.

While large apartment towers were popular with Shulus children at the open house, they are unlikely to be financially feasible in the region; however, a careful, sensitive, and forward-looking leasehold development of lower density housing can help create financial resources for the Band, create economic opportunities for members, and ensure that the land base remains with the Band over the long term. On-reserve general public rental units are able to develop their own rental regulation regime and need not be subject to Provincial rental regulations, which may provide an operating cost advantage over similar units off-reserve.