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TSAWWASSEN FIRST NATION

2021–2026 HOUSING NEEDS REPORT



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1

Introduction

1.1 Main Objectives

The main objectives of the Tsawwassen First Nation (“TFN”) Housing Needs Assessment study are to:

- Review and document existing studies and research related to housing policies and market and non-market housing within the TFN Community Area.
- Review existing housing inventory (market and non-market), including lot size, house size, family size, physical condition of the houses, short term rental rates, vacancy rates, dwelling type preferences (detached, townhouse, row house, etc.), renovations completed by year within the TFN Community Area, to develop a comprehensive housing profile.
- Analyze population, socio-economic and employment trends to develop a comprehensive demographic and socio-economic profile within the TFN Community area.
- Assess the costs of developing housing (site preparation, servicing, house construction) within the TFN Community Area.
- Create an inventory of residential lands in the community with special focus on vacant and under-utilized parcels.
- Develop and implement a consensus-based community engagement, communications, and consultation program. Engage with TFN staff, suitable community stakeholders (who are currently building and renovating within the TFN Community Area, target demographic groups of Members (elders, youth, women, etc.) to identify market and non-market housing needs and housing trends related to TFN Community Area.
- Identify and prioritize strategies to address any current and anticipated gaps in the housing continuum within the TFN Community Area.
- Document existing and proposed housing data by dwelling types, within the lease hold area, to confirm the total population of Members and non-Members living on TFN lands, over the next 5 to 10 years.
- Estimate the housing needs over the next 5 to 10 years, by dwelling type within the TFN Community Area.
- Create recommendations and an action plan to address the breadth and depth of housing issues within the TFN Community Area under the Comprehensive Housing Strategy themes.

1.2 Report Structure

The following is a brief description of the report structure:

Introduction: provides the overall objectives of the study, the approach, and the report structure and the limitations of the study.

Community Context: provides a brief history of TFN and its unique Treaty status, overview of the territorial and TFN lands, including TFN Community area. This section also briefly examines the regional and local economies (Delta and Tsawwassen) and their impact on the demand for housing (market and non-market). Further, it provides a demographic and economic profile of the community utilizing the latest census data, information from other research studies and discussions with industry professionals, including examining the population and household growth trends over the last few decades. Lastly, it includes a population projection for TFN lands for 2016 – 2051.

Housing Supply: examines existing housing stock on TFN lands, including an inventory of housing units by structure type and tenure (own vs. rent); housing sales and rental activity; and the number of market and non-market housing units in the community. It also examines the housing suitability, adequacy, and affordability characteristics of TFN and identifies the proportion of households in core housing need. A variety of data sources including the 2016 Census data, other TFN internal data, and surveys/interviews with appropriate stakeholders (e.g., housing developers, independent contractors, TFN Members and staff, etc.) have been used.

Housing Market Characteristics: examines the current housing sales activity within the TFN leasehold area and rental housing characteristics of the community. The section also examines the affordability of market housing by household type and dwelling type within the TFN leasehold area. Within the TFN Community Area there is not much sales activity, but the assessed values give a fair idea of market housing options.

Land Use and Land Utilization: examines the overall land use designations within the TFN Community area and lease hold area, including information on parcel size, area, zoning information, assessment class, assessed land, and improvement value and actual use category.

Member and Stakeholder Engagement: summarizes the engagement process, outlines the survey questions, documents key findings, identifies housing needs for the most vulnerable Members (youth and elders) and outlines considerations such as Rent-to-Own, Aging-in-Place, and other innovative approaches for housing (market and non-market) within the TFN Community Area.

Current Housing Gaps examines the current gaps and needs in housing – type, number of bedrooms and price ranges (both rental and ownership type) based on a variety of demand determinants such as population growth, and household income. This is for both market and non-market forms of housing within the TFN Community Area.

Comprehensive Housing Strategy and Housing Needs Projections: examines the future housing needs within the TFN Community Area based on the population and household growth projections, including housing for TFN youth and elders. The population growth projections are based on the Census 2016 population counts for TFN and the adjusted age cohort and population growth rates from the Delta School District for the period 2016 – 2031. The findings from the analysis provide the estimated market and non-market housing needs.

1.3 Limitations

Background data for this study was obtained from a variety of public (federal, provincial, regional, and Metro Vancouver) and private sector sources (including comparable residential sales from the local real estate board), as well as the engagement and field work conducted during the period of February 2021 to January 2022. Similar to other studies of this nature, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have been made. These assumptions are made with great care and are based on the most recent and reliable information available. Should any assumptions noted in this study be undermined by the course of future events,

it is recommended that the study's findings be re-examined. Short-term fluctuations are likely to occur, but long-term gradual growth rates should prevail. This study has been undertaken during the COVID period so certain challenges had to be faced. Census surveys were completed on TFN lands by Statistics Canada, but the data will not be available until mid 2022. The demand and market analyses are based on estimates, assumptions, and other information developed from research of the market and knowledge of the industry. The study primarily focuses on Member housing needs and primarily within the TFN Community Area (map included under List of Figures and Section 2.3).

2

Tsawwassen First Nation (TFN) Community Context

2.1 TFN History and Treaty Status

Tsawwassen and surrounding lands have been the ancestral home, and traditional lands, of the Coast Salish people, who lived in the area for more than 5,000 years. The TFN Reserve was a summer village site located between the mouth of Fraser River and Boundary Bay (Georgia Straight). Eight different prehistoric villages have been unearthed around Tsawwassen.



Colonial settlers claimed the lands surrounding the Reserve lands, developed fishing, farming and other colonial enterprises. Due to the Tsawwassen Ferry Terminal built in 1958 and the Roberts Bank Coal Port in 1969, tidal flows were blocked; natural ecosystem that provided fish, shellfish and cultural activities vanished, while TFN was neither consulted nor compensated for these impacts resulting in long term socio-economic impacts throughout the 20th century.

In 1992, Canada and the First Nations Summit established the B.C. Treaty Commission to oversee treaty negotiations. TFN joined the treaty table under a new process mandated by decades of court rulings that increasingly legalized Aboriginal claims to rights and land title. TFN pioneers were visionary and strategic planning and land use planning were undertaken in advance of the Treaty serving as a community mandate to pursue development initiatives compatible with the plans and directions outlined through the above processes. On Dec. 10, 2003 Members of the TFN voted overwhelmingly to approve the Agreement in Principle (AIP), resulting in a signed an Agreement in Principle (AIP) between TFN, the province and the federal government and in 2007 ratified a final agreement—the first urban First Nation to achieve a modern-day treaty.

THE TREATY:

CERTAINTY, SELF-GOVERNMENT, OWNERSHIP

The Tsawwassen First Nation Final Agreement (the Treaty) is a tri-partite agreement between Canada, British Columbia, and TFN. It is a comprehensive agreement that provides for the transfer of land and self-government jurisdiction to TFN. The Treaty came into effect on April 3, 2009 – 133 years after the Indian Act was enacted.

TFN was the first First Nation to achieve a modern treaty under the BC Treaty Process. Importantly, the Treaty gave us the tools to operate as a self-governing Nation with powers to create laws and make decisions on our land use.

On April 3, 2009, the treaty was signed and TFN became a self-governing First Nation with over 724 hectares of its traditional territory now under its direct jurisdiction and a 25-year benefits agreement with the Vancouver Port Authority.

OUR VISION



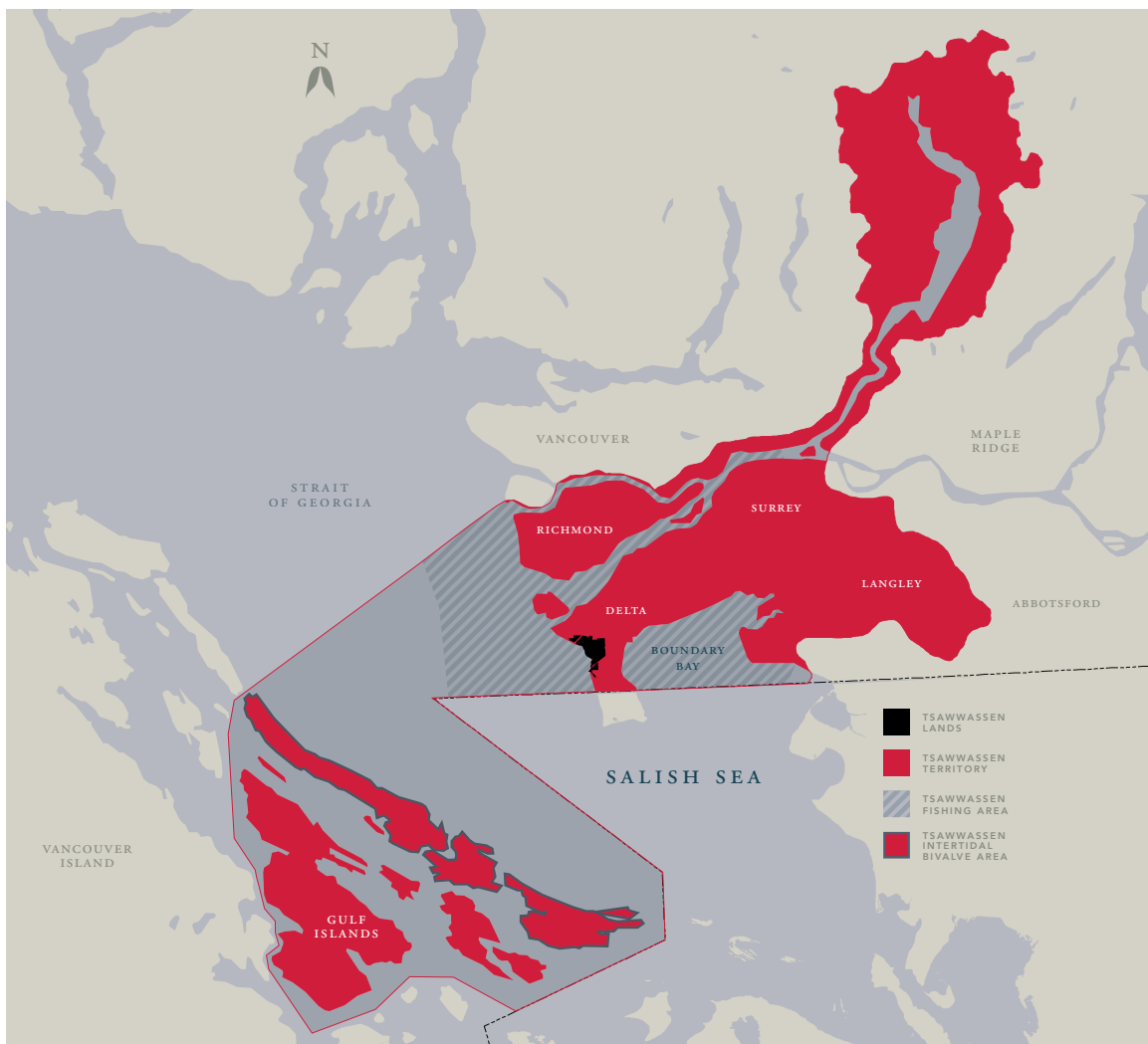
Tsawwassen Members are united, proud, and confident in
our culture; are connected to and taking care of our lands and resources;
and are healthy, self-reliant, and prospering.

PROSPERITY THROUGH
RECONCILIATION

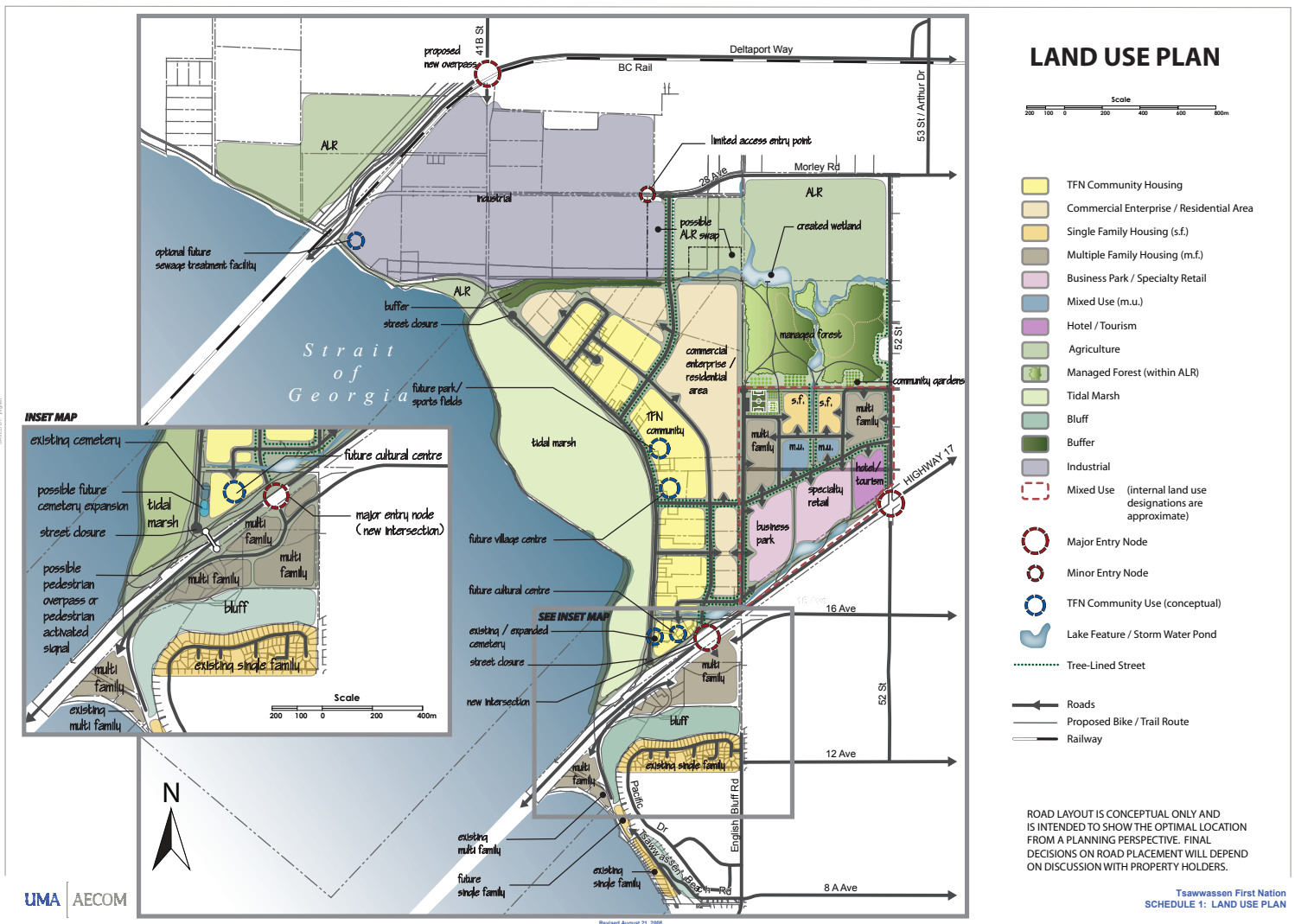
A strong economic foundation is critical to TFN's vision!

2.2 Geographical Location: TFN Territory and Lands

Tsawwassen means “Land facing the Sea” and the territory is vast as shown in the map below. The traditional TFN territory is bordered on the NE by the watersheds that feed into Pitt Lake, down the Pitt River, emptying into the Fraser River, including Burns Bog, part of New Westminster, south of Sea Island, cutting west across the Salish Sea to Galiano Island including Salt Spring, Pender, and Saturna Islands, including the Point Roberts Peninsula and the watersheds of the Serpentine and Nicomeckl rivers.



The TFN Land Use Plan in effect since April 3, 2009, is deemed a Regional Context Statement in Metro Vancouver Regional District until amended by the TFN community.



Tsawwassen First Nation (TFN) as a modern treaty first nation, has similarities to BC local governments, but also to a province and to the federal government of Canada. TFN is its own unique identity, with governance, taxation, land use legislation and other powers outlined in the TFN Final Agreement. The TFN Final Agreement governs those relations between TFN, BC and Canada. TFN is its own taxation authority, for purposes defined under the Final Agreement and supplemental agreements, in particular for Real Property Taxation. The Tsawwassen Land Act establishes the overall framework for the administration of Tsawwassen Lands. The Act prevents any sale of Tsawwassen Lands to any non-Member or non-TFN entity under any circumstances, through the prohibition of alienation. This ensures land will always continue to be owned by Tsawwassen First Nation Members. TFN participates as a member of Metro Vancouver Regional District and participates in the TransLink meetings, however TFN lands are not part of a local BC municipality. TFN laws are passed by a TFN Legislature, held twice a year, once in spring and once in fall each year. The legislature enacts and amends all TFN laws in accordance with a constitution. The top four legislators by vote count, together with a separately elected Chief, form the Executive Council, which manages day-to-day decisions of TFN. Land use planning and development at

TFN is governed under the Land Use Planning and Development Act 10. This Act sets out provisions for the TFN Land Use Plan (similar to the Official Community Plan in other municipalities), and various regulations including zoning, subdivision, development permit and offsite levies. Every five (5) years TFN goes through an elaborate process to identify strategic priorities and adopt a strategic plan which informs all the work plan and budgeting for 5 years.

2.3 TFN Community Area

Consistent with the TFN Land Use Plan, the purpose of the TFN Community Area is to:

1. Protect and preserve lands near the water including both TFN Government and TFN Member owned lands for member housing and TFN facilities use.
2. Allow the flexibility to decide on housing form, density, and design.
3. Manage development and redevelopment through restricting long-term leases to Members. (Non-Members can rent a building and reside in this area through short-term lease only.), and
4. Property taxes reduction: Explore possibility of requesting a separate class from BC Assessment (Tsawwassen Fee Simple Interest tenure, sale is restricted within TFN Members only).



The adopted map of the TFN Community Area (shown in darker yellow above), shows 397.5 acres of area which is an integral part of the Comprehensive Housing Strategy project, and consists of mostly TFSI lots and some parcels owned by TFN government.

The lands within the TFN Community Area are intended for member housing use and TFN facilities like the Youth Centre, Elders Centre, Recreation Centre, Community Hall, etc. that provide required services for TFN Members (and, in some cases, leaseholders, i.e., the TFN Youth Centre is also open to non-member youth living in the leasehold area).

2.4 Local Economy

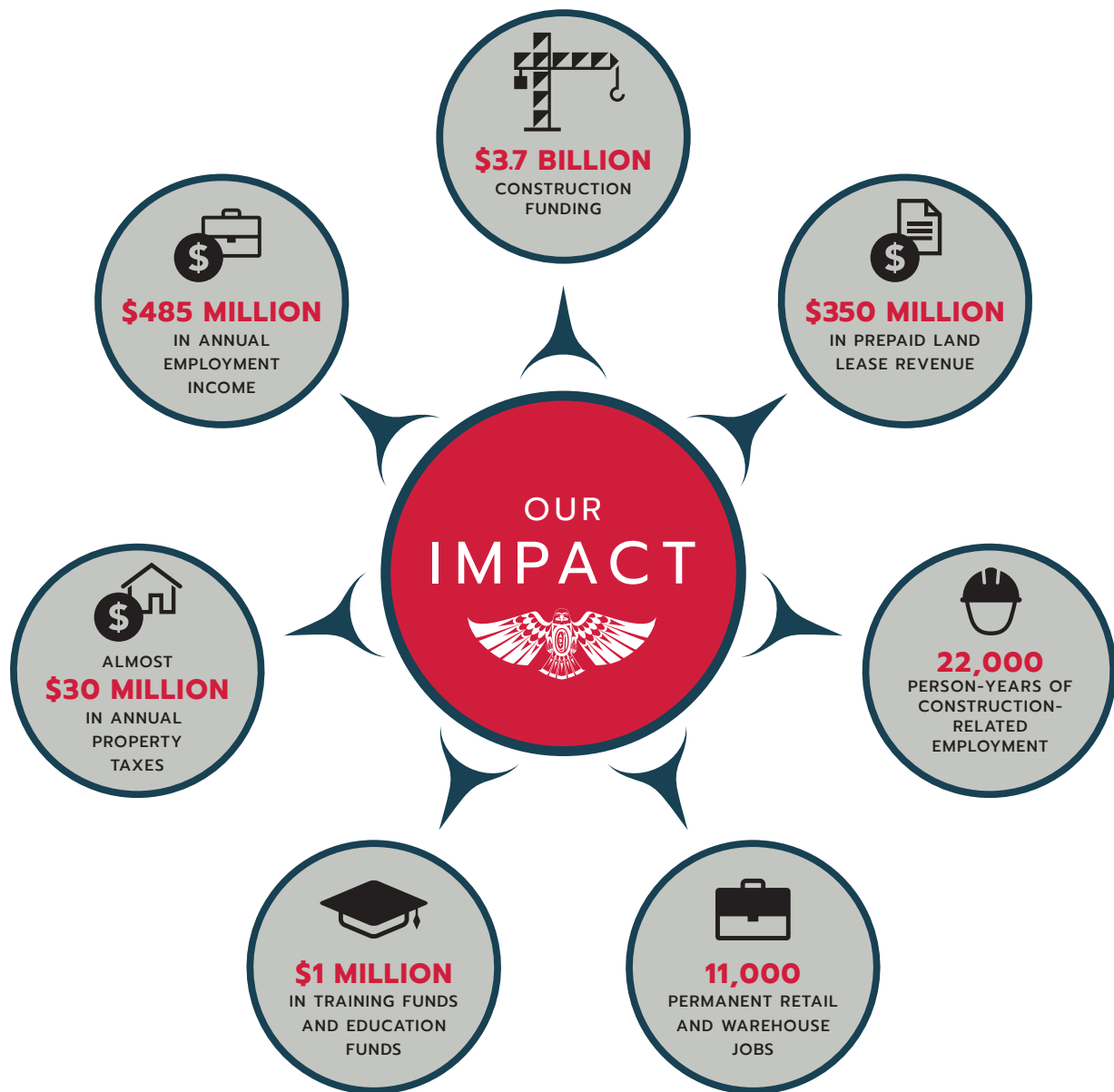
In British Columbia, the sectors most responsible for creating jobs, funding social programs, and contributing to the wealth of British Columbians are finance, real estate, manufacturing, construction, retail trade and tourism. Employment opportunities and job creation can be catalysts for population growth and can have implications on the demand for housing, and investments in infrastructure.

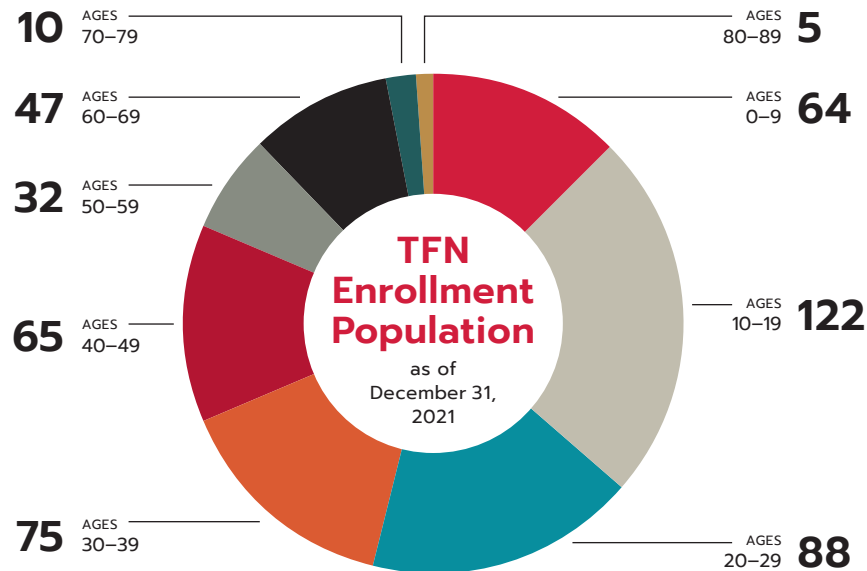
Residents of B.C. have been trying to grapple with affordable housing options for several years. When COVID pandemic hit, the economy suffered a lot due to closures to contain the spread. Government intervention to help re-boost the economy included first-time home buyer incentives and reducing the mortgage borrowing rates. The dip in the mortgage rates increased the borrowing capacity of buyers and increased demand for housing-ownership, which in turn hiked the real estate prices even more. Local governments have been tasked with creating rental housing policies, variety of housing forms, easy processing, and incentives for developers to increase the housing supply, in anticipation of combating the affordability crisis.

TFN government has taken appropriate steps to invest in strategic infrastructure projects (new roads, buildings, sewage treatment facility, etc.) to boost the local economy. Within the last 3 years, TFN has investments from huge employers like Amazon with a 450,000 sq.ft. operational warehouse. Many other civic, commercial, residential and industrial development projects have been completed and are on-going on TFN lands, making it a very desirable place to live, work and play. TFN lands are strategically located and well connected to the Metro Vancouver area as well as to the Vancouver Island making it a preferred location for many residents.

The Local Economic as well as the Community and Housing profiles rely largely on data collected through Statistics Canada's Census program that is complimented with some data from BC Assessment, TFN government and Metro Vancouver. Prior to the treaty signing, TFN was mandated by the Indian Act and considered "On-Reserve Lands". Local economy depended largely on indigenous activities like fishing, crabbing, indigenous arts, etc. Since 12+ years after the Treaty signing in 2009, TFN has embarked upon various joint ventures and land development projects, as well as economic activities to make the nation self-reliant and prosperous. The past 5 years have seen significant population growth of non-Members within the leased lands and Members within the TFN Community area.

The figure below is an example of the local economic footprint at the 10-year treaty anniversary of TFN in April 2019:





There is a significant young population under 29 years of age, while a very small proportion falls within the 50+ age group, as shown in the member enrollment pie-chart of December 31, 2021.

The significant young population is likely to be first-time homeowners in a few years. In addition, we will have off-lands Members returning to lands.

2.5 Demographic Trends

Out of a total of 508 TFN Members, approximately 287 Members live off-lands within the Lower Mainland and Okanagan areas of BC as well as Alberta and Washington State in USA. There is a significant non-member population living on leasehold lands that have seen tremendous development (variety of housing forms, commercial as well as industrial uses) in the last few years. Current population within the lease hold area is approximately 2,099 and by 2026 the projected population is anticipated to be 6,650. The total projected population by 2026 for resident Members is 310, with the total a up to 8,000 on TFN lands.

Within the residential areas of TFN, the TFN Community Area has Member-housing and TFN facilities, while the Leasehold Area has non-Members (market)housing, commercial and industrial uses. Many initiatives are undertaken to encourage off-lands (non-resident) Members to return to lands in the near future.

2.6 Household Income

Due to privacy concerns, there is limited documentation of household incomes within the TFN Community Area. However, some information on incomes was collected from the HNA survey through a sample that responded which is not representative of the whole TFN Community Area. As described in Section 6 of this report, the sample shows that 41% of self-reported household incomes fell between \$10,000 to \$50,000, and 49% of respondents reported household incomes greater than \$50,000. The most vulnerable demographics with limited income are “TFN Youth” (19-30 years) and “Elders” (55 years and above). Going forward, the incomes of youth will likely improve in the coming years, as they complete their education and secure jobs.

2.7 Population Projections

Within the residential areas, TFN jurisdiction has two major categories: **TFN Community Area** (Members housing and TFN facilities) and **Leasehold Area** (non-Members housing and other uses). There is a significant non-member population living on leased lands that have seen tremendous development (variety of housing forms, commercial as well as industrial uses) in the last few years. Four developers, i.e., Onni, Executive, Aquilini and Mosaic have been building all the residential development within the leasehold area. All the development is placed under a 99-year lease as sale of TFSI properties is prohibited to non-Members as explained earlier in this report. The total existing leasehold residential units are 1096 units, while others in approval and construction phases, likely to be completed by 2022, 2023 and 2024 as indicated in the tables below.

Projected Development Estimates (Nov. 2021)			Units				OSL Status					COMPLETION (EST.)
DEVELOPER	DESCRIPTION	SF	TH	APT	TOTAL	SF	TH	APT	OTHER	FORECAST YIELD (EST.)		
AQUILINI	Aquilini Phase 1 (A1, A5, C2)	Tsawwassen Shores										
	1A SF	42			42	Paid					built	
	1B SF	29			29	Paid					built	
	1C1 SF	16			16	Paid					built	
	1C1 Lots 18, 19, 20, 21 TH (Duplex)		4		4	Paid					built	
	1C1 Lot 27 TH "Aerie Walk"	BP-2016-287		45		45		Paid			built	
	1C1 Lot 28 APT "Coast"	BP-2016-289			112	112			Paid		built	
	1C2 Lots 1+2 TH "Pelican Cove"	BP-2017-03		117		117		Paid			112 built	2019
	1C2 Lot 3 APT Building 1 "Peregrine"	BP-2017-34			92	92			Paid			2020
	1C2 Lot 3 APT Building 2 "Peregrine"	BP000492			108	108			Paid			completed
		Subtotal	87	166	312	565						
	Aquilini Phase 2 (A2, A3, A6, A7)	Tsawwassen Boardwalk										
	Phase 2-1 SF	SP-2017-06	26			26	Paid					Q4 2021
	Phase 2-1 SF converted TH			12		12		0.5M			Q3 2022	Q4 2022
	Lot 202 Lot A Phase 1	BP000476		21		21		Paid				completed
	Lot 202 Lot A Phase 2	BP000592, 593, 594, 595		18		18		Paid				completed
	Lot 202 Lot A Phase 3	BP000608, 609, 610		18		18		Paid				completed
	Lot 202 Lot A Phase 4	BP000626, 627, 628		18		18		Paid				completed
	Lot 202 Lot B	BP		2		2		0.1M			Q1 2022	
	Lot 202 Lot B	BP		36		36		1.6M			Q3 2023	2024
	Lot 201 Apt 1 (Total 381 Units)	BP			165	165			5.3M		Q1 2022	2023
	Lot 201 Apt 2	BP			117	117			3.7M		Q1 2023	
	Lot 201 Apt 3	BP			99	99			3.2M		Q1 2024	
	Lot H TH	BP		28		28		Paid			Q4 2021	Q1 2023
	Lot F TH	BP		48		48		2.1M			Q2 2022	Q1 2023
	Lot G TH	BP000682-000690 issued March 26, 2021		26		26		Paid			Q1 2021 paid March 15, 2021	14 units by Q4 2021
	Lot E SF	SP	23			23	1.3M				Q2 2022	
	Lot E TH	BP		75		75		3.3M			Q2 2023	
	Onni/ADC Landswap	SP	4			4	0.2M				3Y+	
		Subtotal	27	302	381	710						
		Aquilini Total	114	468	693	1275						

Projected Development Estimates (Nov. 2021)						Units				OSL Status					COMPLETION (EST.)
DEVELOPER	DESCRIPTION	SF	TH	APT	TOTAL	SF	TH	APT	OTHER	FORECAST YIELD (EST.)					
ONNI	Onni (C1)	Tsawwassen Landing													
	PHASE 1														
	SF	SP-2015-12	19			19	Paid				54 BP's issued	2020			
	SF	SP-2015-12	44			44	Paid					2021			
	TH Lot 66 ph 1 + ph 2	BP-2018-68		67		67		Paid				Dec 2021/ Jan 2022			
	TH Lot 66 ph 3	BP000639, 640, 641		18		18		Paid			Q1 2021	2023			
	TH Lot 66 ph 4	BP000678, 679, 680		18		18		Paid			Q1 2021	2023			
	TH Lot 66 ph 5	BP000790, 794, 795		16		16		Paid			Q2 2021	2023			
	TH Lot 66 ph 6	BP000791, 792, 793		16		16		Paid			Q2 2021	2023			
	TH Lot 66 ph 7	BP000786, 787, 788, 789		21		21		Paid			Q2 2021	2023			
	PHASE 2														
	TH-phase 1			32		32	1.4M			3Y+					
	TH-phase 2			20		20	0.9M			3Y+					
	TH-phase 3			40		40									
	TH-phase 4			40		40									
	TH-phase 5			29		29									
	TH-phase 6			19		19									
	Apt 1				118	118	3.8M			Q2 2022		2024			
	Apt 2				117	117	3.7M			3Y+					
	Apt 3				121	121	3.9M			3Y+					
	Apt 4				117	117	3.7M			3Y+					
	PHASE 3														
	SF	SP-2015-12	40			40	Paid						2022		
	TH			62		62		2.7M			3Y+				
	PHASE4						Paid								
	SF	SP-2015-12	109			109	Paid								
	TH			99		99		4.3M			3Y+				
	PHASE 5														
	SF	SP-2015-12	53			53	Paid								
	TH			67		67		2.9M			3Y+				
	PHASE 6														
	SF	SP-2015-12	62			62	Paid								
	PHASE 7														
	SF	SP-2015-12	54			54	Paid								
		Subtotal	381	564	473	1418									
	Lot 335 EPP68378		35			35	2M			5Y+					
		Onni Total				1453				All OSLs for SF Lots Paid					

Projected Development Estimates (Nov. 2021)			Units				OSL Status						
Developer		Description	SF	TH	APT	TOTAL	SF	TH	APT	OTHER	Forecast Yield (Est.)	Completion (Est.)	
MOSAIC	Mosaic (South Nhd)		Seaside										
	Phase 1 Lot D	BP-2017-01		44		44	Paid					built	2019
	Phase 1 Lot D	BP-2017-01		81		81	Paid					built	2020
	Phase 2 Lot H	BP000522 - 534 (excl 527)		77		77		Paid					2022
	Phase 3 Lot L	BP000565, 566, 572 (Bldgs 1,2&8)		22		22		Paid					2022
	Phase 3 Lot L	BP000567 - 571		30		30		Paid			Q1 2021	2022	
	Phase 4 Lot K	BP000573		6		6		Paid					2023
	Phase 4 Lot K	BP000574 - 578		32		32		Paid			Q2 2021	2023	
		Mosaic Total	0	292	0	292							

Projected Development Estimates (Nov. 2021)		Units				OSL Status					COMPLETION (EST.)	
DEVELOPER	DESCRIPTION	SF	TH	APT	TOTAL	SF	TH	APT	OTHER	FORECAST YIELD (EST.)		
EXECUTIVE	Executive (G1)											
	Phase 1 SF	SP-2017-01	20			20	1.1M				Q2 2021	2021
	Phase 1 TH	BP000834-000839		30		30		1.3M			Q1 2022	
	Phase 1 APT 1			41	41	1.3M				Q2 2022		
	Phase 1 APT 2			43	43	1.4M				Q3 2022		
	Phase 1 APT 3			43	43	1.4M				Q4 2022		
	Phase 2 SF		22		22	1.2M				Q3 2022		
	Phase 3 SF		37		37	2.1M				Q3 2022		
	Phase 2 TH			10	10	0.4M						
	Phase 3 TH			12	12	0.5M				3Y+		
		Subtotal	79	52	127	258						
	Executive (B1)											
	Hotel (7,198 sq.m.)					3.5M			3Y+			
	TH		96		96	4.2M				3Y+		
	APT 1			70	70	2.2M			3Y+			
	APT 2			70	70	2.2M			3Y+			
		Subtotal	0	96	140	236						
		Executive Total	79	148	267	494	Excluding Hotel Units					

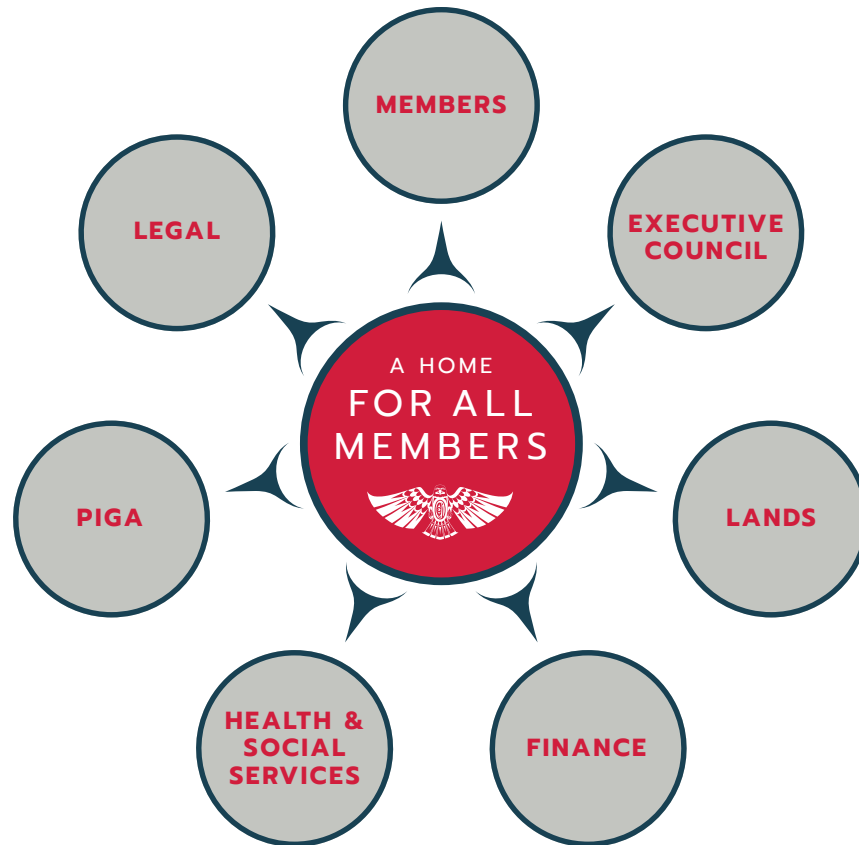
Current population within the lease hold area is approximately 2,099 and by 2026 the projected population is anticipated to be 6,650. The anticipated member population is likely to be around 310, giving a total projected population by 2026 to be anywhere between 7,000 – 8,000, as indicated in the table below.

A very high-level population projection 2016-2051 is shown in the table below, which will be reflected in the housing needs analysis of Metro 2050 report:

TFN	2016	2020	2021	2025	2026	2030	2035	2036	2040	2041	2045	2046	2050	2051
Population	830	3,500	4,150	6,620	7,140	8,780	9,950	10,100	10,520	10,590	10,790	10,820	10,900	10,920
Housing	340	1,570	1,880	3,100	3,370	4,200	4,340	4,770	4,850	5,060	5,090	5,210	5,230	5,280
Employment	390	2,150	2,320	3,100	3,260	3,720	3,810	4,060	4,100	4,230	4,250	4,310	4,350	4,360

3

TFN Comprehensive Housing Strategy and TFN Strategic Plan (2018–2023)



TFN Housing Strategy

Interdepartmental Area: A coherent whole government approach is needed to achieve a “wrap around” program that benefits each member



TFN’s 2018–2023 Strategic Plan has six overarching themes:

- Housing, lands, and infrastructure
- Culture, community, and traditions
- Education and employment
- Health and healing
- Economic development
- Governance and operations

TFN developed the Strategic Plan (2018-2023) setting out a 5-year plan prioritizing the goal of providing more affordable housing options to its Membership. This Strategic Plan acknowledges that our work as a housing provider goes beyond building to meet the needs of residents who make TFN their home. A well-maintained housing stock is an important foundation for ensuring complete communities are built at TFN.

Under Housing, lands and infrastructure, the following goal is stated: Tsawwassen Members have a home, i.e. There are a variety of housing types and ownership options on Tsawwassen Lands suited to the needs of all Tsawwassen Members. Another goal states: Lands are managed with the future in mind, i.e., Land is available for future housing and other infrastructure needs of TFN Members. All the initiatives are identified within the initial Land Use Plan adopted in 2009 and refined through the 5-year strategic planning exercise. The Strategic Plan identifies objectives and achievable goals to mark areas that need more work. This helps us to continue to learn, improve, adapt, and work towards the community vision.

A Comprehensive Housing Strategy (CHS) was therefore developed.

The next Strategic Plan (2023-2027) will include recommendations from CHS and have robust housing deliverables. It could identify revised indicators to measure success by recording member population on TFN lands, member houses built each year, number of housing grants

accessed, number of affordable housing unit built, variety of housing and ownership types available to Members (by family, by Elders, by youth, etc.), number of Members benefiting from social support, number of Members without adequate housing, correlation between improved housing outcomes, policies, and other strategic plan indicators.

The TFN Comprehensive Housing Strategy vision statement: **‘Every TFN Member Has a Home’** and a mission statement: **‘To provide safe, healthy, and cost-efficient housing for all TFN Members on TFN lands, ensuring political, financial, and public accountability, and operational transparency.’** All the housing work and budget allocations are aligned with these robust vision and mission statements.

The core objectives of the CHS can be broadly classified into three main categories: New Housing project planning and implementation; Capacity Building (staff and Members) and Property Management and Maintenance, which these will be implemented through the Housing Section within Lands Department.



PROPERTY MANAGEMENT
& MAINTENANCE



CAPACITY BUILDING



NEW HOUSING

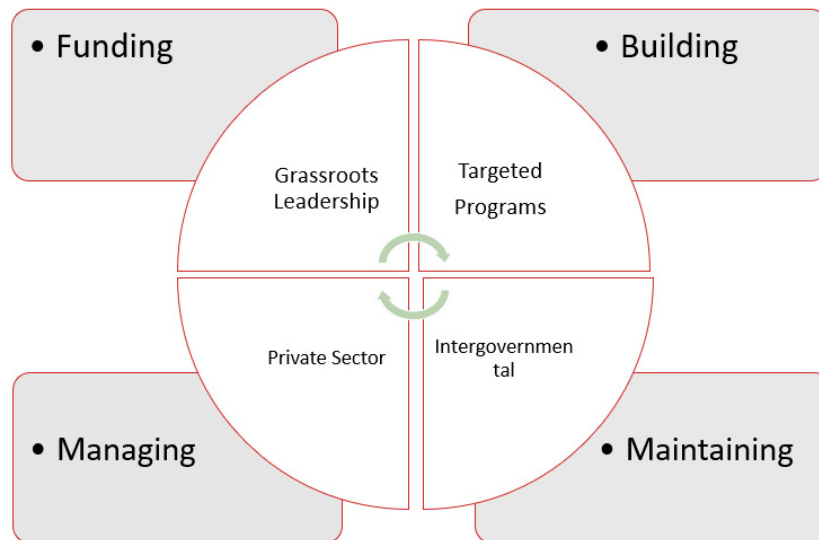
Source: Urban Matters CCC report on Housing Authority for TFN government

Housing Needs Assessment will establish the member housing needs within the TFN Community area and inform the CHS which is meant to be a wrap-around solution with a “No Member left behind” principle, to support each TFN resident by facilitating individual member housing needs, supporting opportunities, and promoting better outcomes for all TFN residents resulting in improved well-being for the whole community. CHS acknowledges the importance of collaboration with stakeholders, building relationships with strategic alliances, with other service providers and all levels of governments,

as well as the private sector to achieve common goals that strengthen the social fabric and manage TFN’s member housing resources in a socially, environmentally, and culturally viable manner. Partnerships are now the norm in creating funding and managing affordable housing (ownership or rental, new construction, or renovation). In other words, the CHS will be a comprehensive resource document that is an over-arching umbrella for the TFN Members, staff, decision makers and other indigenous partners.



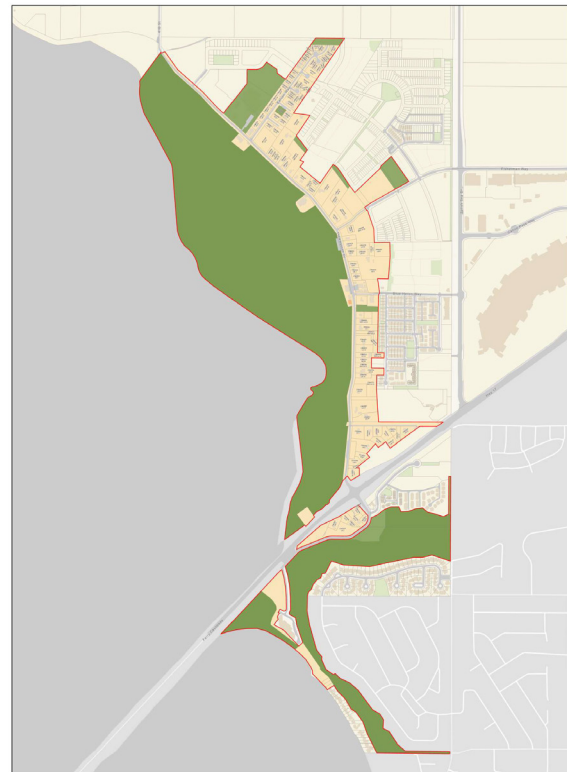
TFN Housing Strategy:



To realize this goal the strategy proposes actions within the following 9 themes:

1) Adoption of the TFN Community Area:

The TFN Community Area was first defined in the Land Use Plan adopted by community vote in 2008, however it was never finalized and adopted. Since 2011 to 2020 there have been several attempts by the Executive Council, including consultation through family meetings and at member gatherings, to find solutions to preserve the Members Housing Area, while allowing TFSI holders to benefit from economic opportunities through leasing their land to non-Members. The parameters, finalizing and adoption of the Members Benefit Area were very crucial within the context of Members' property tax position prior to 2022. If tenures are restricted in the TFN Community Area, this will result in reduced cost of Property Transfer Taxes and reduced annual Property Taxes, however this is likely to restrict the income generating possibility through long term leasing. The intention is to help TFN preserve its community member housing for generations to come, reduce property taxes without diminishing the property values. This plan went through an elaborate member consultation process as well as legal review and was adopted along with a Policy Framework by the Executive Council in March 2021.



Schedule 1 – TFN Community Area



Legend	
	TFN Community Area Boundary
	Residential and Institutional
	Parks and Open Spaces
	Parcel Boundary

2) Help Members build new homes on TFN Lands

Members who have mortgage pre-approval, can apply for a lot on TFN Lands (with a nominal refundable deposit) and build a home (TFN approves a Building Permit, BCBC code compliance is required). TFN government is a guarantor for the mortgage loans of Members up to a maximum of \$500,000. Lands Department staff guide and assist Members throughout the approval process. For new construction of their primary residence, currently Members also get a \$15,000 - \$20,000 grant for pre-development work and an additional grant for site servicing. Management of home construction projects continue to be a challenge for Members. The new updates in the Servicing Policy will require Members to have a project manager/engineer and help them better manage the deliverables and timelines of the project.

3) Help Members repair and renovate existing homes on TFN lands

Lands staff help Members with any individual home repair needs, including applying for renovation grants application and disbursement, as and when required and requested. TFN Staff have also helped manage renovations projects for several TFN Members homes, especially Elders, from start to finish. The purpose of the grant is to provide timely monetary relief to an individual who needs to resettle or find alternative accommodations due to an Emergency Housing situation. The policy is not intended to replace property and/or contents insurance but to supplement shortfalls. The CHS document establishes a streamlined approach to extend this assistance to Members in need of renovations of their existing primary residences, rather than a request for an emergency repair.

4) Manage and maintain existing and new TFN owned rental housing units

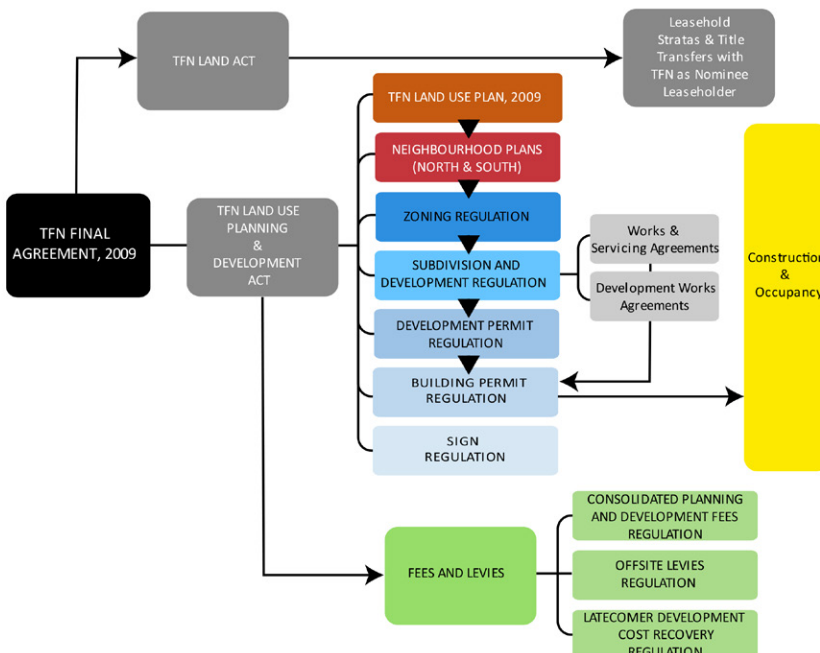
TFN staff manage and repair current rental housing stock, as and when required and requested. Usually this is a reaction to an emergency repair requested from a member renter. A proactive and streamlined approach is crucial for efficient Capital Planning. TFN needs to comply with the Residential Tenancy Act for all the residential rental units on lands. The first six-plex has been completed and 36 unit-townhouse project construction has started. These new rental affordable housing units need a body to asset manage operations and maintenance proactively.

5) Create new affordable housing supply

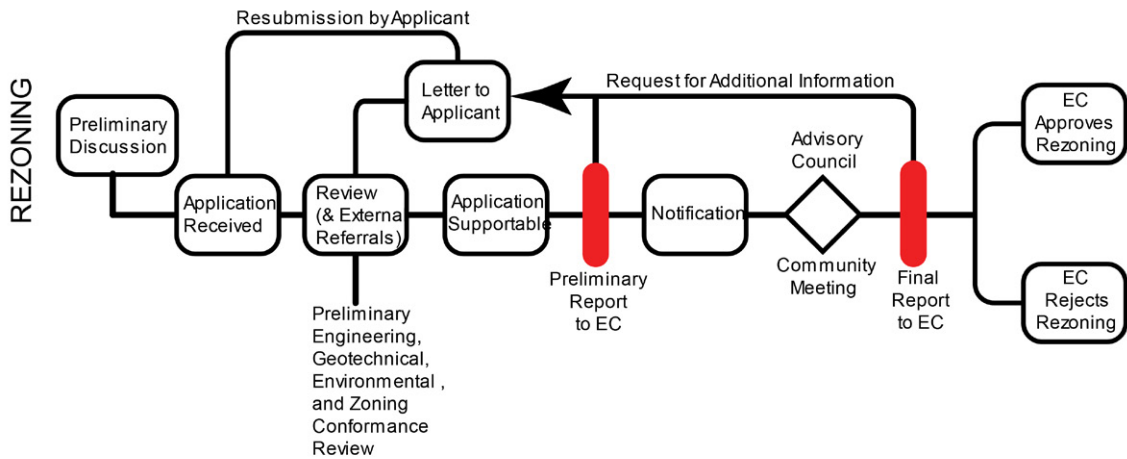
Housing prices have more than doubled in the last decade, resulting in a domino effect across the housing continuum and TFN is no exception. This CHS theme involves identifying lands, funding projects, and managing non-market (affordable) housing until completion. TFN has identified the land inventory to increase the supply of affordable housing for all Members, with an intention of welcoming off-lands Members back home. Lands staff have secured funding through CMHC for the first non-market rental affordable six-plex (6 units), which is almost complete. Lands staff have secured funding through BC Housing (36 units), under construction, to realize its goal of building a variety of housing stock for its Membership and facilitate the process of bringing back off-land Members by providing them with adequate housing options, as well as new amenities and facilities to support the resident needs. Prohibitive Capital costs to build non-market housing units continues to be a challenge. Staff continue to explore other grant options to add new affordable housing supply for special groups such as Elders, Youth, etc. TFN has in-house champions and is aware of the requirements of funding partners.

TFN also has a very streamlined approach with a robust professional team of planners, architects, engineers and building officials to plan, approve and manage new housing projects from conception to completion. The development process is efficient and explained in the diagram below:

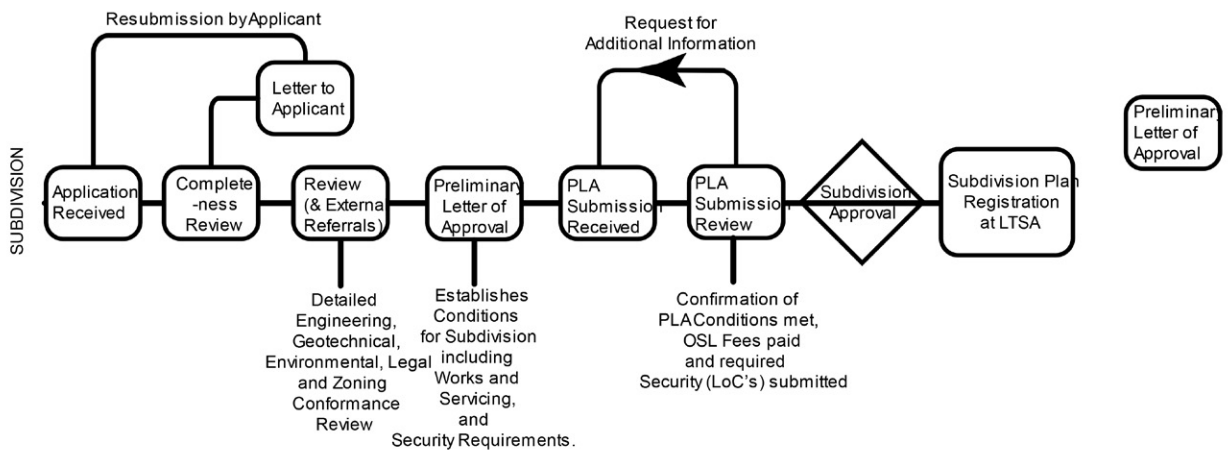
Land Development Process on TFN Lands



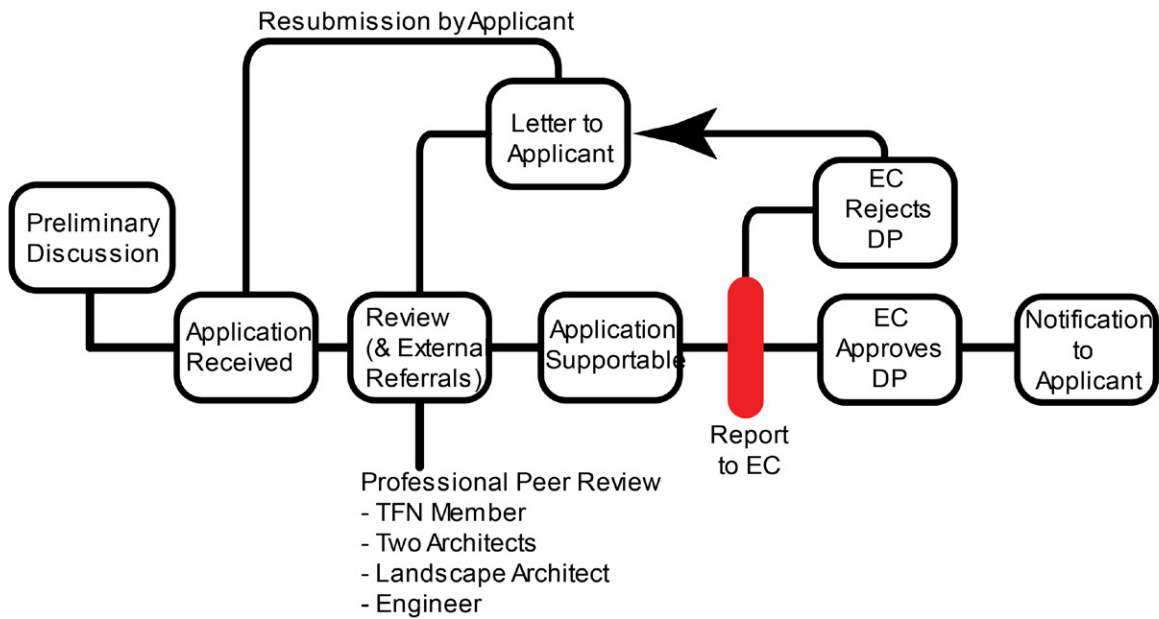
TFN Rezoning Approval Process



TFN Subdivision Approval Process



TFN Development Permit Approval Process



5) Safely house vulnerable Members of the TFN community

TFN Elders and Youth are the two demographics most in need of secure affordable rental housing, services, and community support, according to the December 2017 Rental Housing Demand study. Other vulnerable demographics are women who need a safe house, Members who are physically challenged as well as Members aspiring to overcome addictions (alcohol and drug). There are funding options available through Federal and Provincial programs to be able to house the vulnerable in all communities across BC. The Housing Needs report is documenting the housing needs of vulnerable Members as well as help plan, budget, and implement these capital projects in the coming years.

6) Assist TFN Members to afford Rent

TFN has its own Social Assistance program, and the Health and Social Services Department assists Members with accessing S/A funds. Lands, Finance, and the Health and Social Services departments coordinate to ensure all Members-tenants who qualify, get the assistance they need to be able to pay rent. The tenants living in the affordable rental units pay a subsidized rent.

7) Assist Off-lands Membership with their housing needs

Currently out of a total of 508 TFN Members, approximately 287 Members live off-lands within the Lower Mainland and Okanagan areas of BC as well as Alberta and Washington State in USA and they manage their own housing needs. They are not accessible to pre-construction grants or assistance with accessing other funding for renovations, energy upgrades, elder subsidies, etc. Recently some emergency housing funds were disbursed for Members living off lands. A \$10,000 TFN Emergency Housing Assistance Grant is now available to both on-lands and off-lands Members. The purpose of the grant is to provide timely monetary relief to an individual who needs to resettle or find alternative accommodations due to an Emergency Housing situation. TFN will explore better incentives to encourage off lands Members to return to TFN lands.

8) Increase land availability for future TFN housing projects

Currently there are only 10 out of 26 Falcon Way lots available for Members. There is a waitlist maintained by Lands staff. Members with a mortgage pre-approval, can apply for a lot at no cost, to build their primary residence. There are two larger lots, lots A and B and a 13-acre parcel to plan and build new member housing (ownership as well as affordable rental) that includes a variety of housing forms to serve the needs of all age groups. The intention is to offer various housing forms and encourage off-lands Membership to return home. TFN will consider other means like rezoning, land swap with Members and private developers to maximize suitability, location, compatibility, value for future housing projects, and research land banking options for TFN.

4

Housing Supply

4.1 Housing Stock Trends

The growth of the housing stock on TFN Lands has been erratic in the past based on funding availability for new homes. Since Treaty TFN has seen a lot of growth in its housing stock both in the Community Area and Leasehold Area. With the TFN Community Area, the average growth rate of housing was approximately 2.5 percent per year (Table below). TFN's Member population has grown by 2.5 percent annually over the same period.

Since 2010, the single detached house has been the dominant form of dwelling, which will continue given the presence of larger households and the preference for a detached home. Despite this general preference for single family homes, TFN has been working to steadily increase the number of rental units available to its Membership, which so far has been in the town-house form. As TFN takes on more of a developer role and provides rent to own options, duplexes will also be added to the housing stock in the community area. Encouraging these forms will be important to TFN's strategy for supplying secure and more affordable housing for its Membership.

TFN Housing Stock	2006	2011	2016	2021
Single detached house (% share total)	54	57	59	73
Attached housing (duplex, triplex, fourplex, etc.)	1	1	1	1
Row house	6	6	6	12
Apartment	0	0	0	0
Total Housing Stock	61	64	66	86
5 Year % change	—	0.9%	0.6%	5.4%
Annual Average % change 2006-2021	2.3%			

Table showing housing stock trends: Dwellings by housing form – 2006 to 2021
Source: Tsawwassen First Nation

Dwellings by number of bedrooms	2006	2011	2016	2021
1 bedroom	2	2	2	2
2 bedrooms	1	1	1	1
3 bedrooms	49	52	54	69
4 bedrooms or more	14	14	14	19
Total	66	69	71	91

Table showing housing stock trends: Dwellings by number of bedrooms – 2006 to 2021

Source: Tsawwassen First Nation

The composition of dwellings by the number of bedrooms on TFN Lands skews towards larger homes. Since 2011 the majority of dwellings have had three bedrooms or more. Two-bedroom units declined as a portion of the total housing stock over that same period while there have been no more one-bedroom units constructed.

TFN will have a new 36-unit multi-family affordable rental housing complex by 2023 which is a mix of 1-4-bedroom units built in a ground-oriented attached townhouse form. These units will be the very first 1-bedroom and 2-bedroom units being built within the TFN Community Area since Treaty. Rental units within the Community Area will increase by 32.5% by 2023 as projected in Table.

TFN Rental Housing Stock	Existing	Future (by 2023)
1 bedroom	2	14
2 bedrooms	1	13
3 bedrooms	11	19
4 bedrooms	2	6
Total	16	52

Table showing TFN rental stock by size

Source: Tsawwassen First Nation

Within the TFN Community area, currently there are no apartments or condos. Intention is to understand the housing trends, document it and plan for the coming years, based on the immediate identified needs of a growing community.

4.2 Land and Housing Tenure

TFN government has a unique identity (unlike other municipal governments), considered off-reserve. On April 3, 2009 the Final Agreement signed, established the TFSI (Tsawwassen Fee Simple Interest) tenure at BC Land Titles (like other Fee Simple land tenure but with unique elements, constraints, and differences). All the Certificate of Possession (CP) holdings on the former reserve lands were converted into TFSI holdings on Treaty effective April 03, 2009. For e.g., Land valuations for TFSI parcels have transfer restrictions; have No-Build restrictions, have other institutional features of TFN. The Tsawwassen Land Act establishes the overall framework for the administration of the TFN lands; for e.g., prevents any sale of Tsawwassen Lands to any non-TFN entity under any circumstances, through section of the Land Act). Tsawwassen Land Act establishes the legal framework for TFSI holdings on TFN lands. TFN lands can be leased to non-Members or a non-TFN identity body for up to 99 years. TFSI are registered in the BC Land Titles System and anyone acquiring a title must be named in a certificate of transfer from TFN as permitted transferee (defined in Section 16 of the Tsawwassen Land Act). TFN is also its own unique taxation authority (defined under the Final Agreement and other supplemental agreements).

4.3 Housing Costs and Grants

Typically housing costs can be broadly divided into: Capital costs and Operating costs. The capital costs for market and non-market housing do not differ much, however the non-market housing projects can avail of external funding (grants). For affordable housing options, the operating costs are often subsidized to match the rent paying capacity of tenants in affordable rental housing. For market housing, the operating cost are not subsidized.

MARKET DETACHED HOUSING

TFN Members can build their homes within the TFN Community Area either on available free TFSI Lots serviced by TFN, currently located within the Falcon Way Subdivision, or on their own properties. TFN facilitates the building construction process and also ensures all homes built on TFN Lands (Leasehold and Community Area) are BC Building Code compliant. To support Members with the process of new home construction, TFN has made available the following grants to Members:

Pre-Construction Grant: Administered through the Policy for Payment of Servicing and Pre-Construction Grants, allows TFN Members to receive \$15,000 - \$20,000 for pre-construction costs (Geotech, site survey, design, etc.).

Servicing Extension Grant: Administered through the Policy for Payment of Servicing and Pre-Construction Grants, allows Members to get reimbursed for site servicing costs and also pay for project management fees from start to finish. There is currently no cap on the reimbursable amount to help Members subdivide and service large parcels.

The following costs are eligible under the policy for payment of servicing extension and pre-construction costs.:

- Extension of a water line to the Member owned lot line, including a meter,
- extension of a sewage line to the Member owned lot line,
- extension of an electrical line to the panel of the principal structure on the Member owned lot,
- extension of communications lines (including telephone, cable, and internet) to the panel of the principal structure on the Member owned lot,
- modification of any TFN owned public infrastructure required as part of the servicing (e.g., raising a fire hydrant),
- installation of drainage infrastructure on the Member owned lot,
- installation of drainage infrastructure on adjoining lots if required by TFN, construction of a driveway on the Member owned lot from the road to a garage sill,
- design, supply, placement, compaction, and certification of site fill on the Member owned lot, and
- Field Survey and Plans prepared by a registered BC Land Surveyor.

Currently, to receive a serviced TFSI lot Members have to be eligible for an amount of \$220,000 to allow for construction of a modest 1–2-bedroom home on their property. Due to this low mortgage pre-approval cut off several youth Members and young families with limited income have become first-time owners. All Members building a home on TFN Lands are also eligible for a **\$40,000 New Home Construction grant from Indigenous Services Canada through the Housing Support Program** which is usually used towards initial building construction costs such as foundation and crawl space.



Most single family detached homes are 3-4-bedroom units and the average construction cost breakdown for a home within the TFN Community Area is as follows:

- Pre-construction Costs: \$25,000 - \$35,000
- Foundation: \$40,000 - \$80,000 (depending on Square footage and inclusion of a crawl space)
- Regular construction Costs: \$375,000-\$500,000
- Total new home construction costs: \$440,000 - \$615,0000

NON-MARKET HOUSING

Rental Housing: TFN currently has 16 rental units under its administration within the Community Area. There are twelve 3-bedroom units in the town house form and four 3-4-bedroom single family detached homes. Within the last 3 years, TFN government. has leveraged \$ 16.5 million of investment through local, federal, and provincial funds to build new affordable homes, increase the rental stock, renovate old housing stock, and address servicing gaps within the TFN Community Area.

In March 2021 TFN completed construction of a new 6-plex on TFN Lands, the first rental complex in the TFN Community Area since treaty. The 3-bedroom 6-plex has been fully occupied since April 2021 by various TFN families who were previously on the housing waitlist. For the 6-plex project TFN received a \$1.3 million grant through CMHC's Section 95 program.

In 2018 TFN also received \$7.2 million in funding through the Indigenous Housing Fund administered by BC Housing which has been put towards the construction of a 36-unit multi-family housing complex in the Community Area. The affordable housing complex will be a mix of 1 - 4-bedroom units and will help house majority of TFN Members and their families currently on the housing waitlist.

The construction of the first 12 units will be completed by 2022 and the entire complex will be finished in 2023.

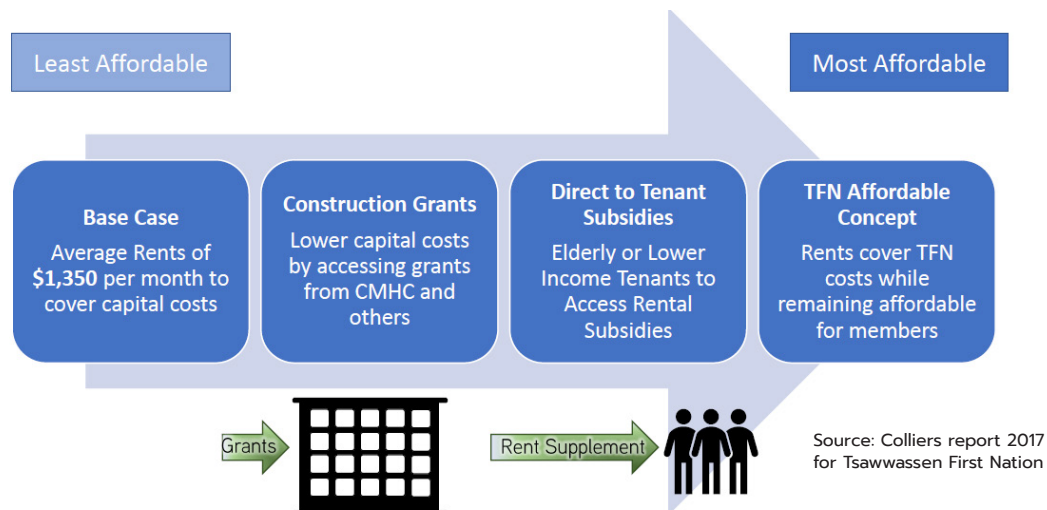




Cost to maintain and operate rental apartment building can equal approximately \$450 per month per suite. These costs include:

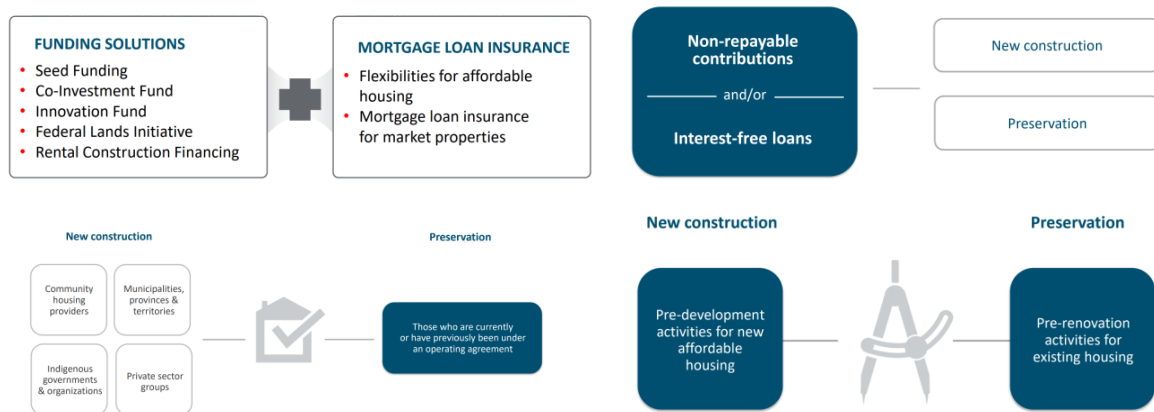
- **Common Area Utilities** – electricity and gas costs for common area
- **Water & Sewer** – TFN can set
- **Property Taxes** – TFN can waive property taxes to support feasibility
- **Repairs & Maintenance** – regular maintenance needs to be budgeted for and completed in order to preserve the quality of the homes
- **Property Management** – typically based on a per unit basis
- **Other** – things like waste removal, insurance, elevator maintenance, fire & safety
- **Capital Reserve** – building a capital reserve allows for a capital maintenance plan to be properly funded

Landlord pays the above costs. Tenants pay for each suite's heat + electricity (\$50-\$100).

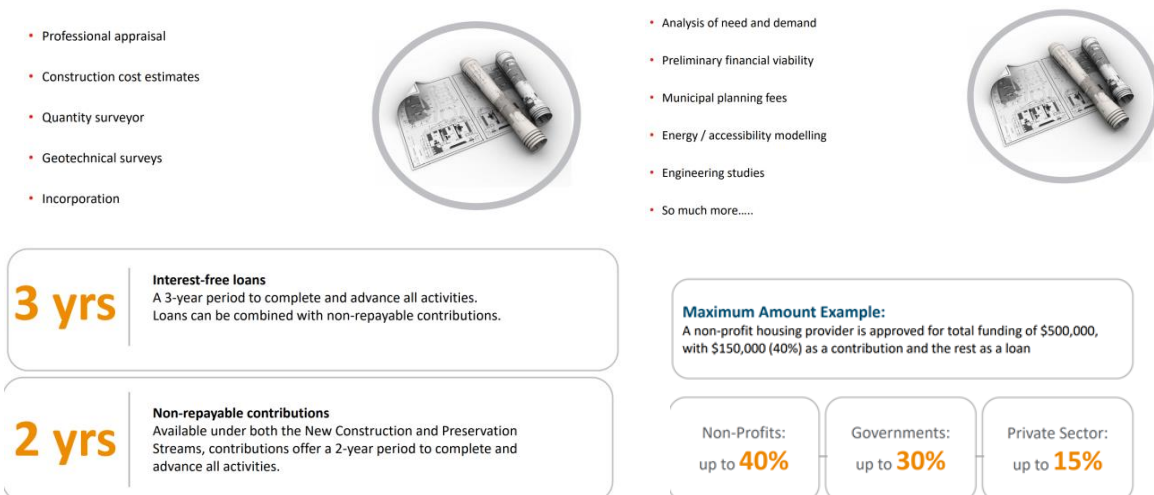


TFN is working on having a robust asset management section, to manage housing operating costs by sustainable design choices, educating tenants as well as regular inspections and managing repairs/upgrades pro-actively.

Government. Funding partners: CMHC and BC Housing are the main government funders for non-market housing development. Some of the programs and opportunities are documented below:



Source: CMHC Website



Source: CMHC Report

Besides Seed Funding, CMHC has other programs like the Section 95, renovation grants for existing housing that needs upgrades, rent subsidies, etc. BC Housing has programs such as IHF, RHFP, CPI, CHF, rent subsidies, etc.

CMHC uses the following three criteria to measure core housing need:

- **Affordability:** If a household is paying more than 30% of its gross household income on shelter costs, then its accommodation is deemed to be unaffordable.
- **Suitability:** If a household does not have enough bedrooms for the size and make-up of its occupants (according to National Occupancy Standard), then its accommodation is deemed to be unsuitable.
- **Adequacy:** If a household's dwelling is in need of major repairs, as determined by its occupants, then its accommodation is deemed to be inadequate.

In most cases, one can identify specific phases of a project and apply for funding to assist with certain aspects, building into the whole project from conception to completion.

Non-market Housing - Creative Funding Options

The affordable housing concern has stimulated the emergence of some alternative financing approaches as well as more creative use of traditional approaches. CMHC research outlines creative means such as:

- **Bonds** (social investment bonds) are increasingly being used to raise funding for non-market housing, by governments, non-profits, and for-profit enterprises. Benefits of raising funds through bonds (instead of using conventional loans from banks) for non-profit organizations are increased scope, flexibility, and autonomy in funding new construction; as well as funds for renovating/upgrading/densifying existing stock and better asset management.
- Soliciting donations through special-need groups and charitable groups as well as crowd-funding from the general public. Contributors may include land donations, associations dedicated to specific special need groups (a project may already be sponsored by one), foundations, faith-based groups, wealthy philanthropists, clubs, associations, charitable groups, community groups and the general public.
- Tapping into existing equity of a housing project to get a better borrowing rate for maintenance and rehabilitation. With the lending rates at the lowest right now, this is an attractive option.

- Densification of existing development and re-designation of land
- Preserving land for affordable housing through Community Land Trusts, a new-to-Canada approach to holding, supplying, and preserving land for affordable housing use.
- Restructuring loan payments, such as through shared equity mortgages.
- Real estate investment trusts (REITs) for non-market housing. There is a good one now in the US, the example of which may raise optimism for replication in Canada.
- New partnership initiatives to aid housing providers. Initiatives to help partnering are developing at all levels of government. In other developments, specialized institutions put together and operated by partnerships among stakeholders are offering the expertise and resources to guide existing projects in managing their finances.
- Life leases and Rent-to-own, forms of tenure between ownership and renting.
- Energy savings performance agreements to finance retrofitting and save on operating costs. Under this type of agreement, up-front capital is not required since investors get their payment from energy savings achieved.
- Funding from new taxes, such as a tax on real estate speculation or vacancy tax.

Establishing a crowdfunding portal, advocating for project intensification, or championing energy savings performance agreements are all ways that third-sector umbrella organizations could support new funding techniques. Shared equity schemes and social impact bonds continue to be excellent candidates for pilot projects involving public-private partnerships.

Through online research TFN finds that some of these creative ways of securing funding for non-market housing projects on indigenous communities is possible and needs to be explored. TFN staff will continue to resource suitable grants that match the needs of a growing community.

RENOVATION OF EXISTING HOMES AND GRANTS AT TFN

TFN relies on external provincial and federal grants for renovations. Given the lack of provincial renovation grants available to TFN, the nation relies on two federal grants sources:

Indigenous Services Canada - Regular and Health and Safety Renovation Grants

Tsawwassen First Nation Members have been accessing Indigenous Services Canada grants for renovation projects for many years that have enabled Members to pay for renovation costs. Members can receive up to \$40,000 in funding to assist them with their renovation costs. The Housing Planner sends out completed applications to Indigenous Services Canada on behalf of the Members. Staff can apply for this grant year-round and there is a 2-year approval limit of \$1 million dollars. Between 2019-2021 TFN Members had received \$1 million in funding towards renovation and new home construction projects from ISC, for 35 renovations and 6 new home construction projects. ISC renovation grants have so far been the most reliable renovation grants available to Members in the last 4 years.

Thus far between 2019-2021 TFN government has obtained 48 renovation grants for almost 50% of the existing housing stock through the renovation grants are from Indigenous Service Canada and other sources and the grant amounts range between \$25,000-\$40,000 each. Some renovation projects are quite extensive, requiring a much larger budget (about 60,000) to make the homes health and safety compliant. Often the renovations costs are much higher than the grant amounts. TFN will have to create its own renovations grant for Members to meet this deficit in renovation funding. In the interim, a \$10,000 TFN Emergency Housing Assistance Grant is now available to both on-lands and off-lands Members to help Members pay for emergency repairs and assist with ancillary costs related to the emergency.

Some of the projects that need extensive repairs require regular oversight and management that Staff have provided since Treaty. Moving forward TFN's housing section Member Homes also need routine annual inspections to prevent certain issues from festering over long periods of time and rendering the homes unsafe.

CMHC Residential Rehabilitation Assistance Program (RRAP) grants

This housing grant provides funding to low-income persons who own and occupy substandard housing so that they can have a comfortable home that meets the minimum federal health and safety standards. This means repairs to heating, structural, electrical, plumbing and fire safety. Each home can receive up to a maximum of \$60,000 in funds through this grant. Between 2015-2018 several homes on TFN lands had been renovated using RRAP grants, however current Lands Staff have been unable to find reliable records of the works completed and funds remaining, and Members are not entirely sure of the extent of renovations done in their homes, including some works that were not up to code and had to be repaired again using ISC renovation grants.

4.4 Housing Suitability and Adequacy

Within the TFN Community area, the existing housing inventory has a significant number of detached houses that house member families that have joint or extended families living together. Many of these houses need major renovations on an on-going basis. In addition to this, 6 new townhouses that are affordable (non-market) rental houses have been completed and 36 new rental affordable townhouses are under construction. With the changing demographics and real estate price hikes, it has been documented that “Elders” (55+ age group) and “Youth” (19-30 age group) will need smaller units that can be affordable and also use some creative ownership models. The challenges and next steps section of this report identifies the gaps of housing form, size, and models.

5

Housing Market Characteristics

5.1 Housing Sales activity – Leasehold area

All the development is placed under a 99-year lease as sale of TFSI properties is prohibited to non-Members as explained earlier in this report. Four developers, i.e., Onni, Executive, Aquilini and Mosaic have been building all the residential development within the leasehold area. TFN government plays the role of “development regulator and approver” so all rezoning, subdivision, development, variance and building permits are considered by the Executive Council and approved through a formal process.

Although housing needs assessment is focused on the “TFN Community Area”, there is merit in looking at the type of housing sales that have occurred within the lease-hold area. In 2021, the detached home average sale prices have ranged from \$800,000 to \$1,469,000; while Townhome average sale prices have ranged from \$549,900 to \$869,000 (depending on square footage and bedrooms) and Apartment average sale prices have ranged from \$364,900 to \$650,000 (depending on square footage and bedrooms). The leasehold area is booming in terms of home sales, so affordability is a concern. Currently there are no non-market housing options in the leasehold area.

5.2 Affordability within the TFN Community Area

Housing is considered affordable when total shelter costs are less than 30% of pre-tax income, as measured through the Shelter-cost-To-Income Ratio (STIR). The current demographics of TFN Members shows that out of a total 508 Members, there is a significant young population under 29 years of age, who have limited incomes as they are completing studies and enhancing career prospects. These age-group are in need of smaller units (500-750 sq. ft. in size) that are affordable and creative ownership models. A smaller proportion falls within the 50+ age group, as shown in the member enrollment pie-chart of December 31, 2021, however that is likely to increase as the Members age, so adaptable, easy to maintain, elder-friendly housing forms need to be planned and implemented. Again, this age-group is also on limited income and will likely need rental subsidies on new affordable housing units being built within the TFN Community area. Staff maintains a “wait-list” for member housing needs, and as per the housing waitlist, after all applicants are accommodated in the new rental affordable 36-unit townhouse project, there will still be a need for 15-20 smaller units (1-2 bedroom) mostly to accommodate youth and elders.

To effectively manage the rental affordable housing portfolio TFN will need to develop a rental assistance program that works for Members based on the current and future needs. Some options are depicted below:

Shelter Aid for Elderly Seniors (SAFER)

- › Helps make rents affordable for eligible BC seniors (age 60+) with low to moderate incomes by providing monthly cash payments to subsidize rents
 - › Maximum household income of \$30,000 for single and \$33,000 for couple
- › Must not be in receipt of income assistance (OAS & GIS excluded).
- › SAFER supplement is based on household size and monthly rent
- › The maximum SAFER supplement is \$525/month.
 - › SAFER supplement is the difference between the rent ceiling and 30% of household income
 - › Greater supplements are paid out to those with lower income and larger households

	Annual Gross Income	Monthly Rent	Maximum Monthly Supplement
Single	\$16,000	\$850	\$330
Couple	\$16,000	\$1,000	\$380

- The actual level of income and housing subsidies will vary by each TFN member.
- Based on a high-level analysis, we feel that the suggested “Affordable” housing model will not be able to accommodate all potential rental housing demand.
 - Persons with Disabilities may not be able to afford the rents unless they have additional sources of income
 - Single Seniors may not be able to afford the rents
 - Low Income singles, couples and families may be challenged to afford the rents
- TFN may need to consider additional housing supplements for the groups that cannot afford the standard rents charged

	Persons with Disabilities			Seniors			Low Income Employed			Medium Income Employed		
Family Size	1	2	3+	1	2	3+	1	2	3+	1	2	3+
Can Pay “Affordable” Market Rents in TFN Building												



Unable to afford rents without TFN subsidy



May be able afford rents with difficulty



Would be able afford proposed rents

Source: Colliers rental study report 2017 for Tsawwassen First Nation

6

Land Use and Land Utilization

The primary purpose of this TFN housing needs assessment is to identify gaps in the provision of community housing (market and non-market); identify challenges and opportunities within the TFN Community area to plan and implement future housing needs. The basic Land Use Assessment will assist with current and historical land use, document land inventory owned by TFN government. for new affordable housing projects and determine a road map to accommodate community growth (Members returning to Lands). The existing zoning categories and assessment values will assist with financial analysis for future housing projects. The data includes information on property classes, area, zoning, and assessed land and improvements value.

TFN also has access to 278 Hectares of Right of Refusal lands north of TFN called Brunswick Point lands. These lands are not within the TFN Community Area. TFN has identified the Rights of Refusal lands as a potential area of growth to serve the future needs of the TFN Community, subject to future detailed land use analysis on these lands.

6.1 Residential Zones

This section focuses on the residential zones, property classes, assessed values within the TFN Community Area. The intention is to identify inventory of future housing projects (vacant parcels), land utilization, improvement values in the TFN Community Area.

The Land Use plan was developed and adopted in 2009 as a pre-requisite to Treaty Agreement signing. The TFN Land Use Plan envisions a complete community, quiet, pedestrian-friendly streets, parks, and trails for TFN Members in this area.

- **Residential** – A mix of housing is envisaged including Detached (single family), and Attached (townhomes, low-rise apartments) and assisted living for Elders.
- **Institutional** – A wide range of services will be within a short walk of home.
- **Parks and Open Spaces** – The tidal marsh area and TFN parks within the TFN Community Area provide open spaces close to Member homes. Planned community parks like the Falcon Way community park as well as Sports field, for safe outdoor play for kids, exist within this area.

6.2 Zoning Categories and Assessed Values

The TFN Community Area includes the following residential zones in its land-use regulation:

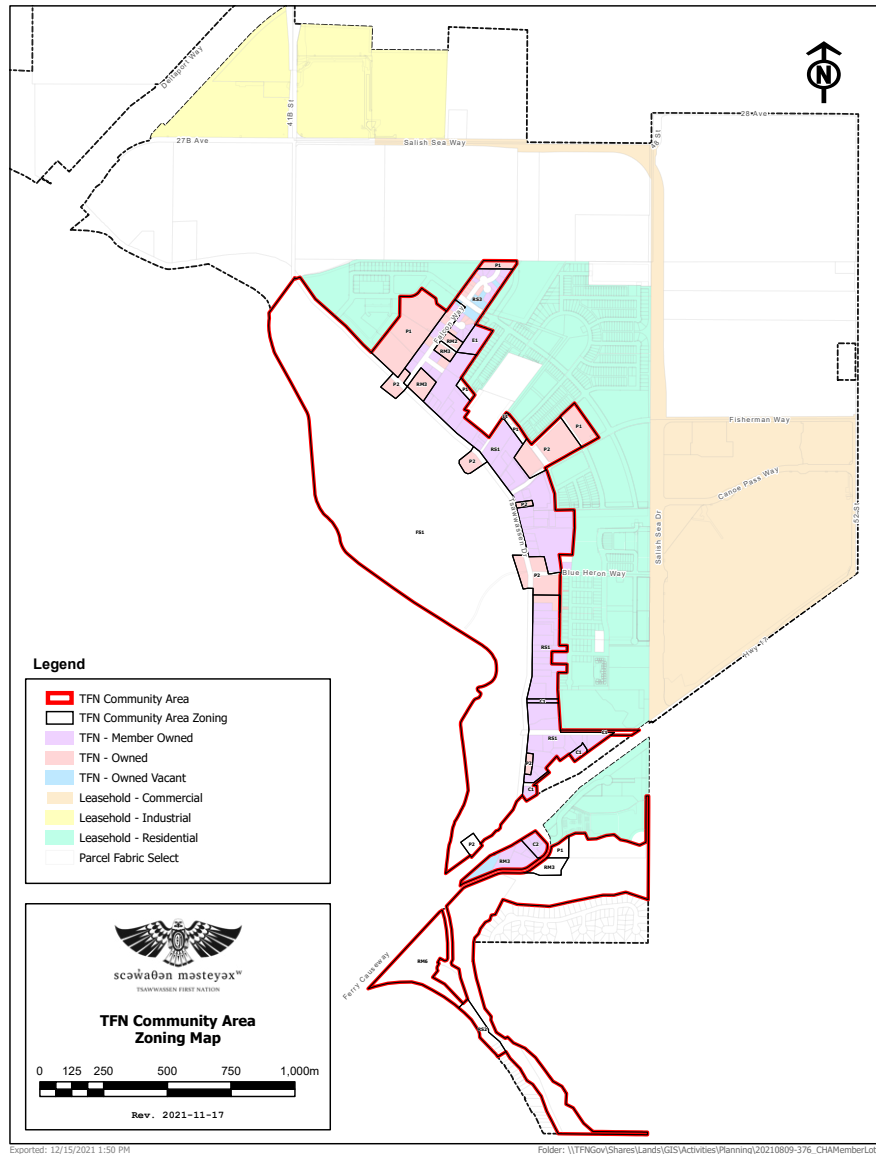
- Low-density residential zones: This zoning category comprises RS1 to accommodate low density single family and duplex residential uses on large parcels. Minimum lot size is 0.09 hectare (900m²).
- Urban residential zones: These zones are intended for single family residential on urban lots, with RS2 and RS3 as the primary categories. Minimum lot sizes range from 0.045 hectares (450m²) to 0.05 hectare (500m²).
- Multi-family residential zones: This zoning category applies to low to high density multi-family housing consisting of duplexes, townhomes, and apartments, and congregate housing. The zoning includes RM2 and RM3, and RM6, with minimum lot sizes ranging from 0.023 hectares (230 m²) to 0.2 hectares (2,000m²).

The primary existing zones within the TFN Community Area are RS1, RS2, RS3, RM2, RM3 and RM6. This list also includes a comprehensive development zone (RM3) that allows for housing designed to meet site-specific needs. The total area and percentage total of each zoning category is summarized in the table below:

Zone Group	Acres (Hectares)	%
Low-Density Residential (RS1)	59 (22ha)	15%
Urban Residential (RS2 & RS3)	10 (4ha)	3%
Multi-Family Residential (RM2, RM3)	10 (4ha)	3%
Green Zone (FS1)	214 (87ha)	55%
Parks (P1 & P2)	84 (34ha)	22%
Other (E1, C1, C2)	7 (3ha)	2%
Total	384 (154ha)	100%

Address data from TFN shows that more than 80% of address are classified as Residential. Detached houses, zoned RS1, RS2 and RS3 zones consist of 74% of all addresses. The existing zoning reflects a similar pattern, with the largest proportion of zoning falling within residential categories, including Low-Density Residential Zones (47%), Urban Residential Zones (27%),

Multi-Family Residential Zones (6%). The Green Zone consists of the FS1 zone, which is to protect the tidal marsh area, intended for recreational, fishing, walking, indigenous plant growing, etc. The Parks zone designation consists of P1, which is used to accommodate outdoor parks and passive recreational uses, and P2, which is used to accommodate TFN government administrative, institutional, and service uses.



The TFN Community Area existing zones map shows land inventory owned by TFN government and by individual Members, including vacant parcels that are identified for possible future affordable housing projects, are reflected in the map above.

The light green, pale yellow and beige colours in the map above depict the leasehold development area. The remaining TFN Community Area depicts 128 properties that has mostly independent member houses, as well as some TFN owned parcels for facilities and affordable rental housing for Members.

The following table provides a breakdown of the number of properties within each category examined on the map:

Property Classification	# of Addresses	%	Acres (Hectares)	%
Member-Owned Properties	69	54%	52 (21ha)	51%
Member-Owned Vacant	21	16%	12 (4.6ha)	12%
TFN-Owned	25	20%	25 (10ha)	25%
TFN-Owned Vacant	13	10%	13 (5.2ha)	13%
Total	128	100%	102 (41ha)	100%

Addresses by property classification, Tsawwassen First Nation
Source: Tsawwassen First Nation

Tsawwassen First Nation combined address-level and zoning data to estimate the assessed value within zoning categories within the TFN Community Area. These rates are approximated measures to determine the capacity for more intense development.

- Adequately utilized addresses are those with an assessed building value greater than or equal to 50 percent of the assessed land value.
- Vacant addresses are those with no assessed building value.

The data shows that approximately 47% of addresses are in the RS1 residential zone used to accommodate low density single family and duplex residential uses on large parcels. RS1 zones are on the south side of Tsawwassen First Nation, mainly on Tsawwassen Drive fronting the foreshore area. Only 5.5 % of addresses are vacant, indicating that limited properties are available to redevelop in future, i.e., utilization of housing lands within TFN Community Area is high. However, only one property, consisting of 2% of total addresses had a building assessment value higher than 50% of the land assessment. This may signify an opportunity for higher intensity development. RS1 zones allow for secondary suites and heights of nine metres, approximately two to three storeys. However, there would be a need to ensure these lots are properly serviced to allow for denser residential development.

Additionally, the data shows that approximately 24% of addresses are in the RS₃ residential zone, intended for single family residential on urban lots. The RS₃ zones are mainly located within the north end of Falcon Way. Although 61% of properties are vacant, indicating an opportunity for densification on existing vacant lots, the “fit” with respect to existing surrounding context and member expectations are key considerations here. Only two properties, consisting of 7% of total addresses had a building assessment value higher than 50% of the land assessment, representing another opportunity for possible densification in future, subject to determining the right housing form. RS₃ zones allow for secondary suites and couch houses, with a height allowance of nine metres on the principal building.

Zoning	Number of Addresses	2021 Assessed Value				
		Land	Building	Total	% Adequately utilized	% Vacant
FS1		\$6,910,000	–	\$6,910,000	–	–
P1	9	\$37,170,102	–	\$37,170,102	0%	100%
P2	9	\$20,200,000	\$1,244,100	\$3,264,100	56%	44%
RS1	54	\$94,676,200	\$4,689,300	\$99,365,500	94.5%	5.5%
RS2	3	\$3,409,000	–	\$3,409,000	0%	100%
RS3	28	\$26,647,300	\$4,509,200	\$31,156,500	39%	61%
RM2	1	\$1,997,000	\$139,000	\$2,136,000	100%	0%
RM3	6	\$20,805,300	\$203,000	\$21,008,300	67%	33%
E1	1	–	–	–	–	–
C1	1	\$2,508,000	\$41,800	\$2,549,800	100%	0%
C2	3	\$4,959,500	\$470,000	\$5,429,500	100%	0%
Total	115					

Assessment values and utilization rates of addresses on Tsawwassen First Nation

Source: Tsawwassen First Nation

6.3 Existing Housing Stock – Age and Values

The TFN Community area consists a significant proportion of older detached houses, 50% of which have been renovated in some capacity within the last 3 years.

TFN Community Area Properties - Age of Buildings (N=85 Properties)									
Under 5 Years, Under Construction	5-10 Years	10-15 Years	15-20 Years	20-25 Years	25-30 Years	30-35 Years	35-40 Years	40 Years+ (1980+)	Total
24% (20)	2% (2)	4% (3)	2% (2)	4% (3)	0% (0)	0% (0)	2% (2)	62% (53)	100% (85)

Age of buildings by building year, Tsawwassen First Nation
Source: Tsawwassen First Nation

As shown above, the age of most properties is skewed towards properties that are either less than under 5 years old or currently under construction or properties that are 40 years or older (1980+). In general, the values of structure depreciate over time so building values of newer houses are higher.

Land appreciates overall, but at a lower pace than in the open market, due to the TFSI tenure and restriction of sale to TFN Members only.

Some photos of a sample of existing detached member-owned houses are included below:

Under 5 Years and Under Construction (sample housing stock)



Home built recently (2020) within the Falcon Way subdivision

5-10 Years (sample housing stock)



Home built on Tsawwassen Drive in 2016

10-15 Years (sample housing stock)



Home built in 2010 within a residential subdivision in south Tsawwassen (south of Highway 17)

15-20 Years (sample housing stock)



Home built on Tsawwassen Drive in 2005

35-40 Years old (sample housing stock)



Home on Tsawwassen Drive built in 1985

40 Years+ (sample housing stock)



Home on Falcon Way built 40+ years ago, prior to 1980.

Falcon Way subdivision has serviced lots that are set aside for Members who do not have a primary residence or for Members wanting to return to live on lands. With a nominal refundable deposit of \$1,000 and a mortgage preapproval, Members can build a house and staff support them through the process. Falcon Way also hosts some older and recently built rental affordable housing units for Members.

It is anticipated that within the next 5 years renovations of existing detached member-owned houses will be a significant activity. Some bigger member owned properties are also going through a subdivision process to create smaller parcels that the extended family can own and build houses on. Most of these newer subdivisions (25-30 new parcels) will likely be completed within the 5-year timeline, before undertaking the next Housing Needs assessment in 2026-2027.

7

Member and Stakeholder Engagement

7.1 Member and Stakeholder Engagement Process

In recognition of the often-complicated politics within the governments of First Nations communities, researchers actively sought out objective information from various stakeholders and housing staff in the absence of any factors, places, people, or environments that might have impeded their capacity to provide honest and unfiltered perceptions and opinions. Since the majority of the community consultation portion of this assessment was conducted in-house by Tsawwassen First Nation employees on the core team, researchers also conducted independent interviews with key stakeholders and staff to identify attitudes and perceptions of the housing situation within the TFN community, including responsiveness to need, access to housing, roadblocks to home ownership, maintenance processes, gaps or oversights in policy or planning and perceived funding limitations. Community engagement approaches undertaken by the team Members from TFN included youth and elder forums, community engagement meetings and online and paper surveys.

To understand all aspects of the housing needs within the community, including opportunities and challenges, it was important to reach out to Members of all ages, TFN government staff working in related areas as well as external stakeholders like developers, contractors and consultants who work closely on various housing projects within the TFN community.

From June to September 2021, Lands staff engaged TFN Members on and off lands, including youth and elders at six engagement sessions to understand concerns, challenges, and housing needs in the community. Staff also engaged other TFN staff who work closely with elders and youth, and with external stakeholders who build member housing. Engagement session dates were as follows:

- June 29th and July 27th - online zoom sessions for all TFN Members.
- July 8th – an in-person session for TFN Summer program students, 13–21 years of age, held at the Temporary Beachfront Members Park.

- July 6th and July 15th - two online sessions held for TFN Elders.
- July 21st - one online session was held for older TFN youth, aged 20-30.
- Oct 20th – in-person member engagement session at the Beachfront park.

Methods used to collect information through member and stakeholder engagement included the following:

- A physical copy of the HNA survey distributed to all elders participating in the lunch program.
- Phone calls placed to remind Members of all engagement sessions.
- Social Media and online sources: HNA survey made available through TFN social media, emails, and Community Notice notifications.

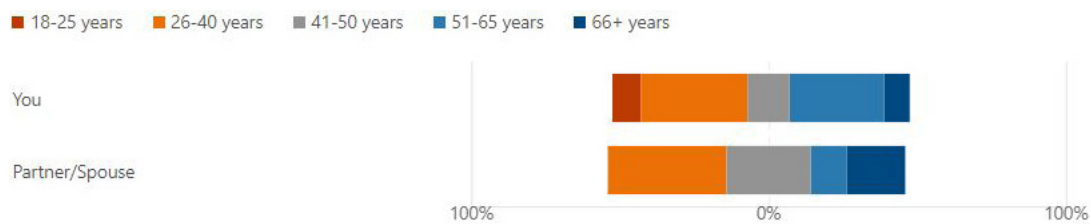
7.2 Member Engagement Survey and Key Findings

A total of 101 surveys were received which formed the sample. This reflects % of on-lands Member population and % of total Member population and therefore considered statistically significant.

The key findings are summarized below:

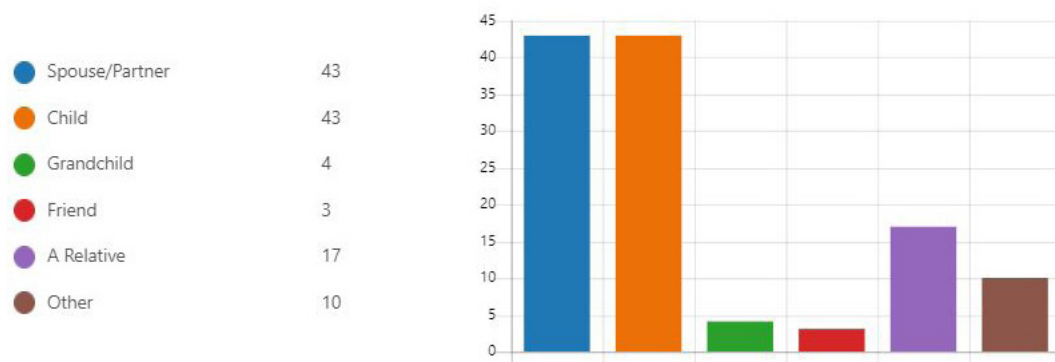
DEMOGRAPHICS OF RESPONDENTS

Fig. 1: Age of Respondents



Most respondents fell within the age of 26-40 (35.4%) or 51-65 (31.7%).

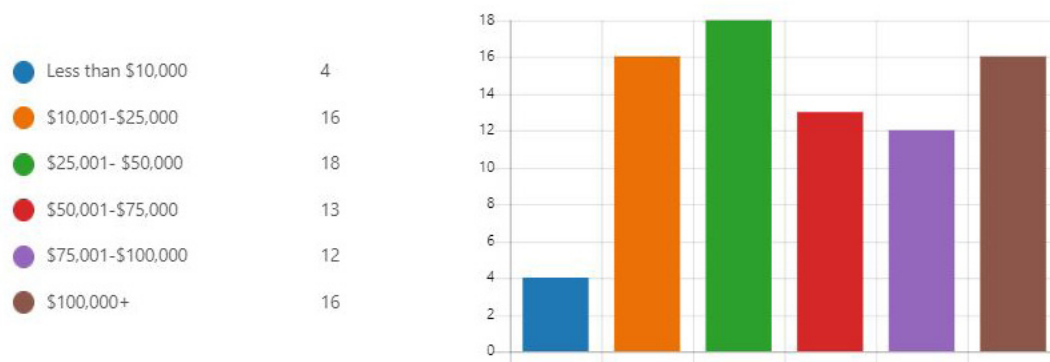
Fig. 2: No. of Members/Household



- Most respondents did not live alone (83%)

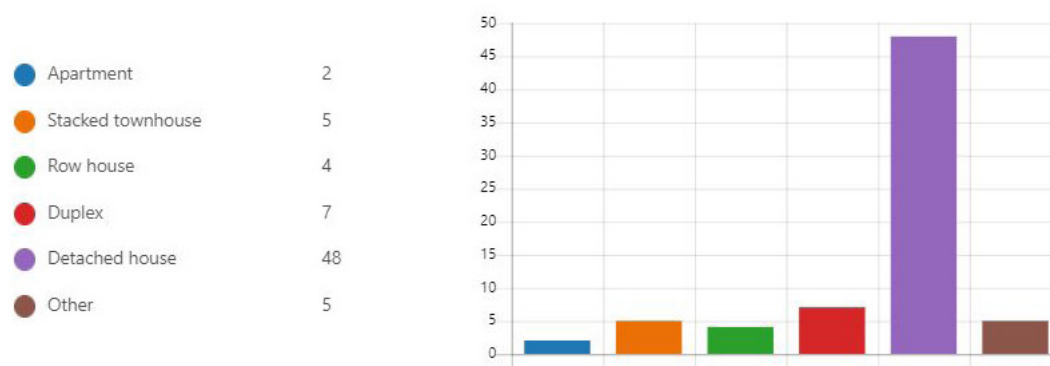
INCOME AND HOUSING TYPE PREFERENCE

Fig. 3: Income Range



- 50% of respondents had incomes between \$50,000 - \$100,000
- Most respondents stated that they owned their home (55%)

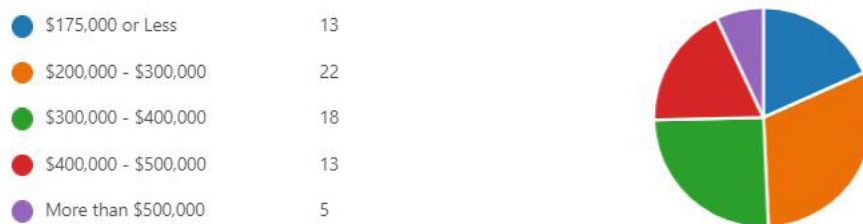
Fig. 4: Housing Type Preference



- Most respondents prefer to own detached house

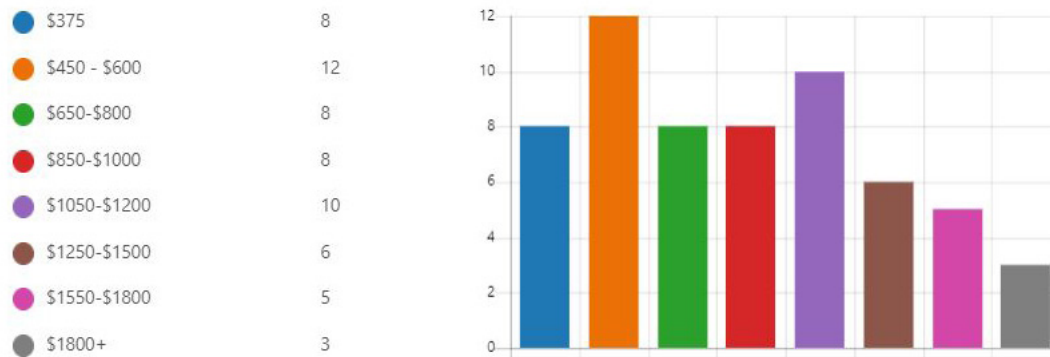
AFFORDABILITY – HOME OWNERSHIP AND RENTAL

Fig. 5: Home Ownership Affordability



- Most respondents preferred to own a home.
 - ♦ 50% can afford \$175,000 to 300,000
 - ♦ 45% can afford \$300,000-\$500,000
 - ♦ 5% can afford more than \$500,000

Fig. 6: Rent Affordability



- 45% qualify for affordable rental housing.
 - ♦ 10% can afford \$375/month
 - ♦ 35% can afford \$450 - \$800/month
 - ♦ 30% can afford \$850 - \$1200/month
 - ♦ 20% can afford \$1050 - \$1500/month
 - ♦ 10% can afford \$1800+

Some challenges identified by Members through the surveys received are summarized below:

- Better communication to Members on waitlist status for TFN-owned affordable rental assets.
- Subdivision process (transferring land to family Members, engineering requirements).
- Lender’s requirements are onerous (“Ministerial Guarantee” system and Members cannot use home line-of-credit or receive mortgages based on limited income).
- Restrictions on use and resale of member homes as per the Land Act.
- Lack of clarity on the costs of building a home on TFN lands.
- Limited housing stock that is affordable.
- High Rental costs and challenges for Members experiencing barriers such as poor credit.
- Limited employment income to match the limited supply of affordable rental housing on and off lands.
- High costs of home ownership.
- Lack of financial supports for middle-income earners who do not qualify for “low-income” housing.
- Limited assistance for Members living off-lands.
- Housing for students: Large cohort of TFN Members who are college-aged and who may not want to live on-lands but still require support (e.g., on-campus housing, housing near school).
- Creative ownership models: Need more housing options such as rent-to-own or other creative models to suit the needs of all ages who may want to return to Lands.
- Exiting Housing stock: Older housing stock needs major renovations that cannot be covered through the grants.
- Lack of options such as Transition or Safe Homes for Members “living-in between” suffering from drug and/or alcohol addiction and need a Recovery place.
- Housing for elders: More information required on assisted living for elders; as well as better understanding and services for long-term care needs.
- Drainage: Flooding due to weather events; Inadequate parking, etc.

7.3 Stakeholder Engagement Survey and Key Findings

A total of 4 external stakeholder surveys were completed. Two surveys were provided by TFN land development consultants, one survey was completed by a staff member of a TFN joint venture, and one interview was held with a TFN developer.

A summary of key findings from stakeholder engagement below:

FEEDBACK FROM MEMBER AND NON-MEMBER STAFF AND SERVICE PROVIDERS

Responsiveness to Housing Need

- Retain experienced home builders/project managers to deliver new homes.
- Assist homeowners to mitigate drainage and flooding issues.
- Provide additional housing related supports and improvements.
- More supports to cope with addictions and recovery in the community.

Access to Housing

- Need “Rent-to-own” and turn-key options for Members.
- Provide Supportive/Transition/Recovery housing and safe houses on TFN lands
- Need youth and second stage housing for social service clients.
- Need supportive housing for people with different physical and cognitive abilities.

Maintenance Processes

- Proactive Annual Repair and maintenance inspections for Member homes.
- Foster a deeper connection with nature by improving environmentally sensitive areas within the TFN Community area.

Gaps or Oversights in Policy or Planning and Perceived Funding Limitations

- Renovation, servicing, and pre-construction grants have been very helpful.
- Build supports from the ground up to ensure safety in the community.
- Programs that help Members learn home maintenance and financial management skills (Youth).
- Allow 19+ youth to access their trust funds to invest in homes.

FEEDBACK FROM EXTERNAL STAKEHOLDERS

Responsiveness to Housing Need

- Encouraging Members/applicants to engage professional help.
- Clear funding and cash flow requirements for member-driven single-family projects.

Access to Housing

- TFN driven turn-key solutions can be the answer.
- Consider a rent-to-own program for Members.
- Try a street row homes project for Members.
- Provide more dense housing forms - a healthy mix of detached, townhouses, and apartment for housing diversity and affordability.
- Cooperative housing models can be explored.

Roadblocks to Home Ownership

- Consider prioritizing and supporting the single-family land transfer concept.
- Consider increasing density to combat high housing costs.

Gaps or Oversights in Policy or Planning and Perceived Funding Limitations

- Prefab/Modular units tend to come with delivery challenges, should not be encouraged.
- TFN government. should consider providing lots that meet the FCL or higher for the existing member-owned and rental houses; plan for long-term servicing and drainage to meet expected sea level rise.

7.4 Considerations for future

The survey findings inform some considerations for future housing needs, broadly classified under affordability, household size and form, housing tenure and accessibility.

Affordability

- The survey findings indicates that there is need to provide housing for older youth (20-30), young families (26-40), and elders (50+). Lands received a higher response rate from 26–40-year-olds (35.4%) and 51–65-year-olds (31.7%), which may signify a higher need.
- 41% of self-reported household incomes fell between \$10,000 to \$50,000, suggesting a need for TFN to provide affordable rental options for Members not able to own a home. However, 49% of respondents reported household incomes from \$50,000, upwards of \$100,000+ suggesting an affordability in purchasing a multifamily or detached home. TFN should consider that the 18-25 age cohort may require financial support to afford a home.

Household Size and Form

- Members prefer to own a detached home (58%). Since a large percentage of Members already own such housing (55%), and that most Members report living with someone else (83%), TFN would need to provide housing that supports a larger household size.
- In terms of cost preference for home ownership, 75% of Members prefer to pay between \$200,000 to \$500,000. This suggests a large percentage of Members feel comfortable with mortgages large enough to support the purchase of multifamily housing, such as apartment, townhome, row home, and duplex development. With financial assistance from TFN, detached housing may be possible for Members able to afford the upper bound of this range. It is important to note that 18% of Members prefer to pay \$175,000 or less for a home, suggesting a need to find creative solutions to support home ownership such as a rent-to-own model.

Housing Tenure

- 60% of Members report the ability to afford rents between \$375 to \$1000 per month. Of this group, 33% report the ability to afford rents between \$375-\$600 per month, suggesting a need for TFN to offer affordable rental or subsidized rental options. However, 40% of respondents report being able to afford rents from \$1050 to \$1800+. 55% of Members state that they did not qualify for affordable housing; this suggests an ability of these Members to afford market rents for multifamily or detached housing.

Accessibility

- It is important for TFN to consider Members' physical and mental needs are addressed in the development of future Members housing projects: 13.8% of Members report requiring ramp access to their home, 19% reported a need for wider bathroom door(s) for wheelchair/scooter access, and 26% report requiring shower grab bars/rails near the tub/shower/toilet/washroom.

8

Housing Needs Projections

TFN is a member of the Metro Vancouver Board, along with 21 other municipalities and 1 electoral area, and has been an active participant in the M2050 and T2050 consultation sessions. Collaborating with Metro Vancouver, the anticipated housing needs for this decade is outlined below. Housing Demand Estimates are not targets, but rather a reference to assist member jurisdictions and the region in long range planning. The Housing Demand Estimates are based on the housing projections developed for each member jurisdiction by Metro Vancouver. They are then calculated using different

assumptions about future tenure trends and income trends in each jurisdiction. Housing projections for each jurisdiction are provided by structure type for the years 2021 to 2031. The structure types used in the housing projections are mapped to the two structure types used in the Housing Demand Estimates (ground-oriented structures and apartment structures). Housing Demand Estimates for rentals are also provided by income category. There are five income categories which are based on the median household income for the entire Metro Vancouver region as reported in the 2016 Census (\$72,600).

The table below shows the thresholds for each category.

Income Group Definition	Income Thresholds
(based on 2016 Census Median Household Income of \$72,600)	
Less than 50% of regional median household income	< \$35,000
50% to 80% of regional median household income	\$35,000 - \$60,000
80% to 120% of regional median household income	\$60,000 - \$85,000
120% to 150% of regional median household income	\$85,000 - \$115,000
More than 150% of regional median household income	\$115,000 +

Source: Statistics Canada

8.1 Current Housing Support Programs at TFN

Currently, the Homelessness Prevention Program supports Members who are underhoused, at risk of becoming homeless, or are transient without stable housing to achieve housing stability. It provides culturally relevant social programs and services aimed at preventing and reducing homelessness among Members. This program is partially funded by Reaching Home, which is Canada's Homelessness Strategy. Currently, supports include, but are not limited to subsidies to afford local housing; outreach and connection with housing opportunities; and individualized housing support such as navigating the transition from treatment to stable housing and housing support for those fleeing domestic violence.

8.2 Non-Market Housing Needs within TFN Community Area

TFN Housing staff maintain a rental housing waitlist that comprises of both on-lands and off-lands Members applying for homes. This list is being constantly updated and currently has over 50 applicants. The applications include youth, elders, families, Elder couples, and single mothers among others. Each category has specific housing needs (for e.g., accessibility, no. of bedrooms).

The new 36-unit multi-family housing complex that will be built by 2023 will help house most of the applicants currently on the waitlist. However, there is a need for more 1–2-bedroom units within the TFN community area to house the remaining applicants and youth looking to rent their own apartments in the coming years. The smaller units will provide housing for youth, young families, as well as Elders who prefer in need of housing or those looking to downsize.

8.3 Address housing affordability

Rental Units in Community Area

All existing rental units within the Community Area have standardized rents to make units more affordable to the TFN Membership. For instance, 1-bedroom units are \$350/month, 2-bedroom units are \$500/month, 3-bedroom units are \$600/month, and 4-bedroom units are \$700/month. These units have been priced to enable Members on Social Assistance to be able to pay their rents without causing more hardships and preventing them from going into arrears.

The new 6-plex completed in 2021 funded by the CMHC's Section 95 program consists of affordable units and rents for each 3-bedroom unit is \$660/month. The upcoming 36-unit multi-family housing complex will have units with affordable rents determined at a later date. TFN will be developing resourced to subsidize rents for Members who can't afford rents for larger units. The increased number of rental units will provide more options for Members to downsize if and when needed.

Rent-To-Own Options

In the coming year TFN will be developing its own Rent-to-Own program for Members who are having difficulty getting into the housing market and getting larger mortgages. TFN will be developing 6 duplexes within the Falcon Way subdivision, some of which will be Rent-To-Own units available to Members. The program is being developed and will be implemented in 2022.

Home Construction

Home construction is an expensive venture anywhere on the lower mainland. However, Members have the opportunity to get free serviced TFSI lots and they can build on that lot as long as they qualify for a \$220,000 mortgage which is significantly lower than in other areas on the lower mainland. This has allowed for several youth and young families to build homes in the last 5 years in the TFN Community Area.

TFN Staff help facilitate the home building process and also administer TFN pre-construction (\$15,000-\$20,000) and site servicing grants (no cap) that help reduce the cost for building homes on TFN lands. Executive Council and Staff will continue to support Members with the building process and take additional steps such as providing Members with a list of contractors and Project Managers who have experience building on TFN Lands as well do more informational workshops with Members from time to time to clarify the building and land development process.

8.4 Prepare for Anticipated Growth in Population aged 19-30 and 55+

In the next five years, the number of Elders and youth will rise substantially. Appropriate housing options for both these age groups are crucial in the coming years.

This housing needs report will guide TFN to a better understanding of the housing inventory (qualitative and quantitative), identify gaps, new housing needs for future, rental housing needs and help plan for housing options for all ages in the coming years.

9

Current Housing Challenges and Next Steps

The purpose of a Comprehensive Housing Strategy for TFN is to develop a need-based and evidence-based approach that offers a variety of housing options for the Members; that creates efficient systems in place as well as prevents homelessness for current and future generations of TFN Members.

Various indigenous communities may have varying challenges to build affordable housing options, depending on the location and financial health. Some of these are listed below:

1. Geographical location
2. Land ownership
3. Startup money
4. Programs and funding managed by non-indigenous body
5. Planning and Development capacity/internal champion
6. Community support
7. Political will/ Board Composition
8. Determining needs (data, housing workforce, supply, etc.)
9. Servicing and Infrastructure
10. Redevelopment (existing mortgage, subsidy agreement, etc.)
11. Development regulations (density, zoning, land use, etc.)
12. Successful partnerships/Strategic alliances

In the TFN context, some of the challenges have actually been opportunities (1, 2, 3, 5, 6, 10, 11, 12 above), such as Provincial and Federal funding; we know our Community well; there is great momentum on initiatives on TFN lands and much has been achieved in 11 years of treaty; staff has dedicated champions to research and apply for funding and project manage efficiently; we have a robust Lands department to manage planning and implementation of capital projects and community planning, Members housing projects; and TFN is a leader among other indigenous communities so we have always believed in sharing our “lessons learned” as well as success stories, to increase the impact and assist others on a similar journey. Significant servicing and infrastructure upgrades have been implemented, while some redevelopment potential needs to be assessed in other areas. Operationalizing a Housing Section within the existing Lands Department at TFN will go a long way in enhancing member housing services.

It should be noted that the Comprehensive Housing Strategy document needs to be re-visited to evaluate what has not worked and what needs to be changed. Although a lot has been completed, there is more to do. Some items are listed below:

- Enhance member housing services by adding a Housing Section within the Lands Dept. that will do both, facilitate individual member housing as well as asset manage.
- Effective project management and support with construction of new Member homes.
- Explore a wrap around program with the TFN Health and Social Services and TFN Education and Skills team (e.g., Lummi Nation). The wrap around program needs to include assistance in recovering from mental health, addictions, poverty, illiteracy, unemployment, etc. with an intention of reducing pathways into homelessness and achieve wellness.
- Middle -income home ownership options for TFN Members who are unable to get mortgages above \$250,000. These projects will mostly likely have to be project managed by TFN for efficient delivery.
- More oversight and support with member home renovation and a proactive system for routine inspections, documenting of maintenance and timely repairs.
- Continue to secure funding for various housing projects.
- Actively manage housing operating costs by sustainable design choices, educating tenants as well as managing repairs/upgrades pro-actively.
- Develop a comprehensive approach to reducing homelessness by being pro-active in planning and implementing a wrap around program for TFN residents.

Some challenges currently being faced by the TFN community are summarized below:

Housing Affordability

- Lack of housing affordability (for rental and home ownership) and high cost of living.
- Lack of employment and sufficient income to afford rent or a mortgage.
- The lack of clarity on the rough costs and ‘hidden costs’ of home construction on TFN lands.
- Rental barriers such as criminal record check, waitlist, move-in costs, high utility bills, etc.
- More home renovation funds needed for on-lands Members.
- New Home Construction, pre-construction, and renovation grants needed for off-lands Members.
- Rent to own program and cooperative housing for Members.

Housing Options

- Lack of housing options within the TFN Community Area.
- Lack of smaller housing options for singles and childless couples.
- Lack of options to sell or downsize in the TFN Community Area.
- A need for larger serviced lots that accommodate a “decent sized home and yard”.
- Rental housing that add to the housing continuum, such as safe homes and transitional housing.

Land Development

- Challenges with land transfers and sub-divisions.
- Lack of clarity around land subdivisions and site servicing processes.
- Complicated and expensive site servicing and home construction process.
- Difficulty finding dependable contractors who have experience building in the TFN Community Area.

Infrastructure Upgrades and Environmental Considerations

- Old infrastructure in the TFN Community Area needs upgrades, such as improved storm connections, drainage, bioswales, electrical poles, etc.
- Fear of loss of property due to flooding and adverse weather events due to climate change.
- Flooding on lots due to pre-existing drainage issues and lower floor level elevations of homes 10 years or older.
- Homes too close to construction and port activities.

Accessibility Considerations

- Greater supports for Elders aging in place and funds available to make their homes accessible. For e.g., installation of chairlifts and grab bars, ensuring all appliances are in working order, etc.
- Renovating the existing stock of member housing for improved accessibility (through means of grant programs or via TFN funding).
- Help Members assess if there is a need for assisted living rather than long-term care homes on TFN lands.
- Assist Members to assess whether there is a need for hospice or extended care facilities on lands.

Additional Supports

- More social supports for Elders aging in place.
- Access to reliable transportation/transit links.
- Additional space needed for carvers, artists, entrepreneurs, etc. (renters and homeowners).
- Concerns regarding community safety, i.e., non-Members close to the Member living area and drug activity.
- Membership needs access to a ‘Healing’ center or space.

Next Steps to address housing challenges within the TFN Community Area

Challenges	Action Items	Status
Housing Affordability	▪ Initiating a TFN Rent-to-own program to help first time home buyers get into the housing market.	▪ In progress and will be implemented in 2022.
	▪ Create sustainable income sources to cover rental housing operating costs and subsidize rents.	▪ In progress.
	▪ Find efficient solutions to reducing rental housing related expenses for Members, such as utility bills.	▪ In progress. TFN is working with BC Hydro to analyze utilities in TFN's rental properties and improve efficiency.
	▪ Conduct frequent info sessions with Members, especially youth, about housing construction costs for different housing forms.	▪ Staff conduct one on one information sessions throughout the year. Staff will also conduct formal workshops in 2022.
	▪ Create a TFN renovation fund for on-lands and off-lands Members to assist with major renovations needed.	▪ An Emergency Housing Assistance Grant of \$10,000 already exists. A TFN renovation grant for regular renos has not been implemented.
	▪ Create a TFN new home construction fund to assist off-lands Members.	▪ Not yet implemented.
Housing Options	▪ Build smaller units such as townhouses, duplexes, in addition to single-family homes. This will create more options to sell or downsize in the TFN community Area.	▪ In progress. TFN will be prioritizing smaller home projects such as duplexes and townhomes and also provide rent to own and turn-key options to the Membership.
	▪ Build smaller rental units to help house elders, youth, and smaller families.	▪ In progress. TFN will complete construction of 36 new 1–4-bedroom units by 2023.
	▪ Create larger serviced TFSI lots that can be transferred to Members for new single detached homes.	▪ There is a 13 Acre parcel site north of the Falcon Way subdivision that will be developed for housing and will be subdivided to provide larger lots for single detached homes.
	▪ Prioritize housing capital projects that add to the housing continuum, such as safe homes and transitional housing.	▪ TFN Lands, Finance, and HSS staff will have to work collaboratively

Challenges	Action Items	Status
Land Development	Clarify land transfers and sub-divisions processes for Members.	In progress. Staff will do more informational workshops with Members in 2022 and make the info easily accessible.
	Clarify site servicing and land development processes for Members.	In progress. Staff will do informational workshops in 2022 and also make the information easily accessible.
	Develop a roster of dependable and experienced contractors and project Managers who have experience building in the TFN Community Area.	In progress. Staff will provide Members with a list of contractors and PM's who can help them with land development and home construction processes.
Infrastructure Upgrades and Environmental Considerations	Assist Members with servicing upgrades, such as improved storm connections, drainage, bioswales, electrical poles, etc.	In progress. Staff are developing an existing services policy to administer grants for eligible servicing upgrades.
	Help Members deal with property loss due to flooding and adverse weather events due to climate change.	Completed. Members already have access to a TFN Emergency Housing Assistance grant since 2020.
	Help Members deal with flooding on lots due to preexisting drainage issues.	In progress. The TFN Existing Services policy is being developed that will help Members improve on-site drainage.
	Homes too close to construction and port activities.	Staff are helping mitigate noise and activity related disturbances through enforcement of bylaws.
Accessibility Considerations	Provide more supports and funds for Elders aging in place to make their homes accessible.	Staff are actively working on improving Member homes for accessibility using external grants and using TFN funds administered through the TFN Better at Home program.
	Assess the need for a hospice or extended care facilities in the Community Area and prioritize the right option as a future capital project.	Staff will consult with the TFN community.
Additional Supports	Provide more social supports for Elders aging in place.	TFN Health and Social Services Staff are providing several supportive services through the Better at Home program.
	Ensure there is easy access to reliable transportation/transit links.	TFN Staff are working continually with TransLink and Metro Vancouver to improve transit links and access to public transport.
	Provide additional spaces for community artists and entrepreneurs.	Not implemented yet. Staff will be looking at increasing creative spaces in existing and future Facilities buildings.
	Improve community safety.	In progress. TFN Staff are working with the community to create a safer Community Area.
	Provide access to a 'Healing' center or space.	A healing space will be provided in TFN's Elder Centre that will be completed by 2024.

Learning through Sharing

Indigenous communities are experiencing a housing crisis with an estimated backlog of approximately 130,000 housing units across Canada. In a March 2012 report, AANDC estimates that *“between 2010-2031 a need for 130,197 new units to accommodate household and family growth, 11,855 replacement units to accommodate the deteriorated stock, and the major renovation of between 8,261 and 10,861 units.”* (AFN Housing Fact sheet, June 2013).

TFN has been a leader among many other indigenous communities and believes in “learning through sharing”. Lessons learned, research findings, process followed, challenges as well as success stories will be shared with other indigenous partners and housing providers.

This Housing Needs Assessment represents a final step in TFN’s effort to plan a Comprehensive Housing Strategy more effectively for the community to determine needs, gaps, and strengths in community housing up to 2026. This study is meant to answer questions through research and survey methodology to determine the number, type, and location of affordable housing units to evaluate the current housing stock and strengthen the TFN Housing portfolio heading into the next five years.

TFN is very grateful to the Ministry of Municipal Affairs and Housing as well as UBCM for the grant that made this Housing Needs report possible. TFN also acknowledges the preliminary work done by Swepath Society during the initial stages of the Study.

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Definitions of Non-Market Housing Types

BC Housing periodically reviews and updates definitions of non-market housing terms. The following definitions are based on BC Housing terminology. Non-market housing includes the following forms of housing, applicable to the TFN community as well:

- **Assisted Living:** Housing that includes hospitality services (e.g., meals, housekeeping, social and recreational activities) and personal assistance services, such as regular assistance with activities of daily living, medication services, or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to live independently but do not need 24-hour facility care, and housing in which residents receive services related to mental health and substance-use issues.
- **Senior's Housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently, typically in self-contained apartments that provide accessible, barrier-free design features.
- **Supportive Housing:** Supportive housing provides assistance that allows residents to live independently. It's available for people who are homeless, at risk of homelessness, or may have barriers to housing such as mental illness or substance use. Also supported are seniors and others who require medical and supportive services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.
- **Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns the development.
- **Below-market rental:** Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.
- **Transitional housing:** Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provides for a minimum of 30 days and lasts up to three years.

- **Second-stage housing:** Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months.
- **Safe homes:** Provides temporary shelter and services (often for women and children) who face housing insecurity or domestic violence. This may include private homes, hotel units, or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, they also provide support services such as advocacy, information and referral, counselling, and transportation to appointments.
- **Transition houses:** Serve women and children fleeing violence. they provide housing, food, crisis intervention and referrals. All provincially funded transition houses have around-the-clock staff coverage. Typically, stays do not exceed 30 days.
- **Shelter:** Year-round and emergency weather shelters provide single and shared bedrooms for stays of 30 days or less, with varying levels of support to individuals

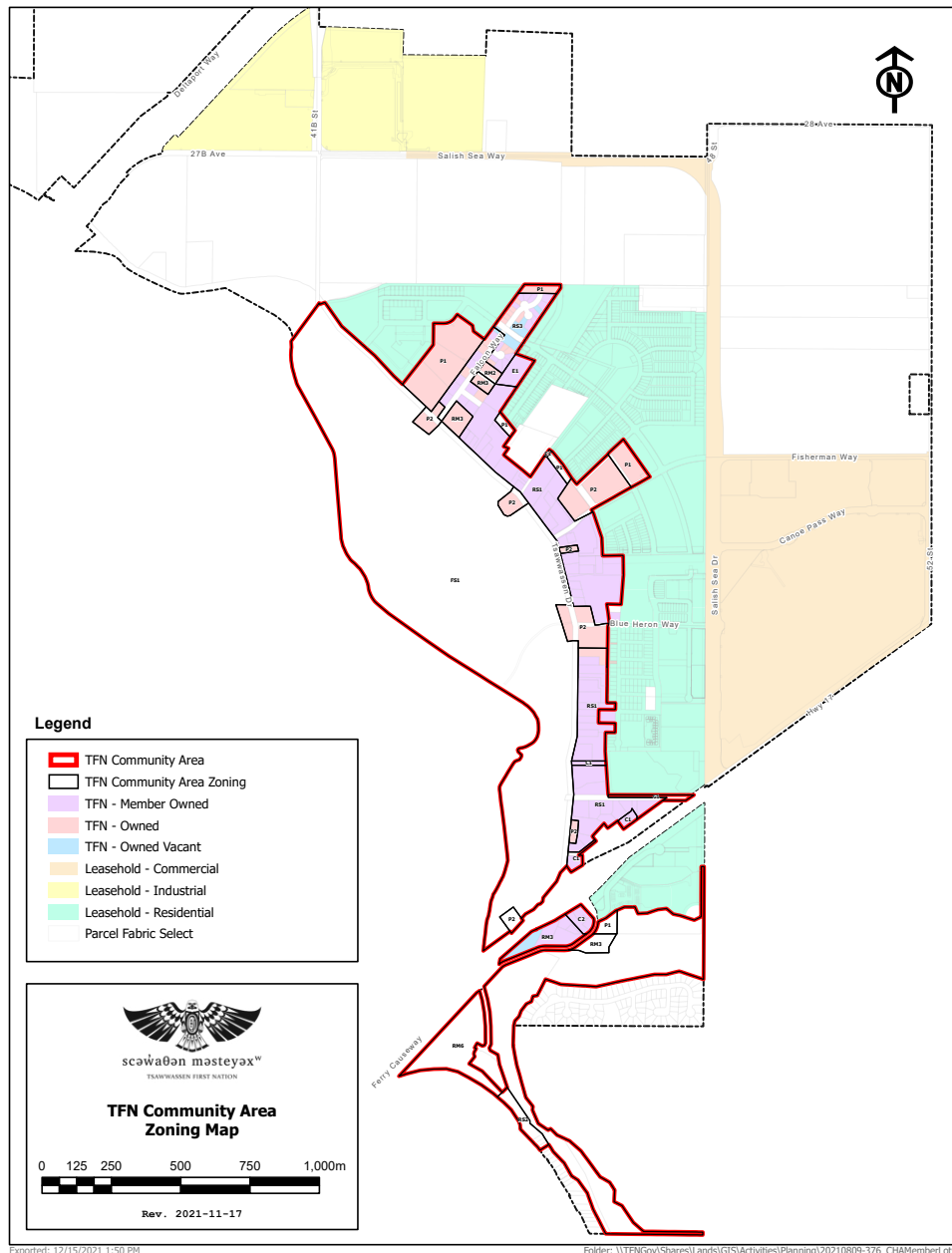
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Appendices

Appendix 1: TFN Community Area Map



Appendix 2: TFN Community Area Zoning and Vacant Lots Map



Appendix 3: Photos of Sample Housing Stock – TFN Community Area

Under 5 Years and Under Construction (sample housing stock)



Home built recently (2020) within the Falcon Way subdivision

5-10 Years (sample housing stock)



Home built on Tsawwassen Drive in 2016

10-15 Years (sample housing stock)



Home built in 2010 within a residential subdivision in south Tsawwassen (south of Highway 17)

15-20 Years (sample housing stock)



Home built on Tsawwassen Drive in 2005

30-35 Years (sample housing stock)



Home built on Tsawwassen Drive in 1990

35-40 Years old (sample housing stock)



Home on Tsawwassen Drive built in 1985

40 Years+ (sample housing stock)



Home on Falcon Way built 40+ years ago, prior to 1980.

Appendix 4: Population and Housing Units Projections – Leasehold Area

2016-2051 - high-level population projection

TFN	2016	2020	2021	2025	2026	2030	2035	2036	2040	2041	2045	2046	2050	2051
Population	830	3,500	4,150	6,620	7,140	8,780	9,950	10,100	10,520	10,590	10,790	10,820	10,900	10,920
Housing	340	1,570	1,880	3,100	3,370	4,200	4,340	4,770	4,850	5,060	5,090	5,210	5,230	5,280
employment	390	2,150	2,320	3,100	3,260	3,720	3,810	4,060	4,100	4,230	4,250	4,310	4,350	4,360

Housing Units Projections – Leasehold Area

Projected Development Estimates (Nov. 2021)		Units				OSL Status				Forecast Yield (EST.)	Completion (EST.)
DEVELOPER	DESCRIPTION	SF	TH	APT	TOTAL	SF	TH	APT	OTHER		
AQUILINI	Aquilini Phase 1 (A1, A5, C2)	Tsawwassen Shores									
	1A SF	42			42	Paid				built	
	1B SF	29			29	Paid				built	
	1C1 SF	16			16	Paid				built	
	1C1 Lots 18, 19, 20, 21 TH (Duplex)		4		4	Paid				built	
	1C1 Lot 27 TH "Aerie Walk"		45		45		Paid			built	
	1C1 Lot 28 APT "Coast"			112	112			Paid		built	
	1C2 Lots 1+2 TH "Pelican Cove"		117		117		Paid			112 built	2019
	1C2 Lot 3 APT Building 1 "Peregrine"			92	92			Paid			2020
	1C2 Lot 3 APT Building 2 "Peregrine"			108	108			Paid			completed
	Subtotal	87	166	312	565						
	Aquilini Phase 2 (A2, A3, A6, A7)	Tsawwassen Boardwalk									
	Phase 2-1 SF	26			26	paid					Q4 2021
	Phase 2-1 SF converted TH		12		12		0.5M			Q3 2022	Q4 2022
	Lot 202 Lot A Phase 1		21		21	paid					completed
	Lot 202 Lot A Phase 2		18		18	paid					completed
	Lot 202 Lot A Phase 3		18		18	paid					completed
	Lot 202 Lot A Phase 4		18		18	paid					completed
	Lot 202 Lot B		2		2		0.1M			Q1 2022	
	Lot 202 Lot B		36		36		1.6M			Q3 2023	2024
	Lot 201 Apt 1 (Total 381 Units)			165	165			5.3M		Q1 2022	2023
	Lot 201 Apt 2			117	117			3.7M		Q1 2023	
	Lot 201 Apt 3			99	99			3.2M		Q1 2024	
	Lot H TH		28		28		paid			Q4 2021	Q1 2023
	Lot F TH		48		48		2.1M			Q2 2022	Q1 2023
	Lot G TH		26		26		paid			Q1 2021 paid March 15,	14 units by Q4 2021
	Lot E SF	23			23	1.3M				Q2 2022	
	Lot E TH		75		75		3.3M			Q2 2023	
	Onni/ADC Landswap	4			4	0.2M				3Y+	
	Subtotal	27	302	381	710						
	Aquilini Total	114	468	693	1275						

Appendix 4: Population and Housing Units Projections – Leasehold Area

[illegible]

Appendix 5: HNA Surveys Members

TFN Housing Needs Assessment (HNA) survey questions

The TFN Comprehensive Housing Strategy (CHS) acknowledges that the government's role as a housing provider goes beyond building residential structures to meet the needs of residents who make TFN their home. It is meant to be a wrap-around solution with a "No Member left behind" principle, to support each TFN resident by facilitating individual member housing needs, supporting opportunities and promoting better outcomes for all TFN residents resulting in improved well-being for the whole community. Executive Council has endorsed 9 (nine) themes under the CHS.

The Housing Needs Assessment study will assist with understanding the housing needs within the TFN Community Area and is funded through a grant approved by the Ministry of Municipal Affairs and Housing. This report will assist with planning, budgeting, and implementing housing projects on TFN lands within the next 5-10 years.

Your feedback is important, please answer the following questions. All surveys will remain anonymous and will be kept confidential.

Q1. Do you live on lands? **Yes/No**

Q2. Please choose the age group you and your partner/spouse belong to:

AGE	CHOOSE
18-25 years	
26-40 years	
41-50 years	
51-65 years	
66+ years	

Q3. Do you live alone? **Yes/No**

Q4. If you live with someone else, please select all that apply:

RELATION	CHOOSE
Spouse/Partner	
Child	
Grandchild	
Friend	
A Relative	
Other	

Appendix 5: HNA Surveys Members

Q5. What category best describes your gross total household income from all sources – before deductions – last year? **(this survey is anonymous.)**

INCOME	CHOOSE
Less than \$10,000	
\$10,001-\$25,000	
\$25,001- \$50,000	
\$50,001-\$75,000	
\$75,001-\$100,000	
\$100,000+	

Q6. Do you currently own your home? **Yes/No**

Q7. If you prefer to own, what type of housing would best suit your needs?

HOUSING FORM	CHOOSE
Apartment	
Stacked townhouse	
Row house	
Duplex	
Detached house	
other	

Q8. If you prefer to own, what is your price range?

- ☐ \$175,000 or Less
- ☐ \$200,000 - \$300,000
- ☐ \$300,000 - \$400,000
- ☐ \$400,000 - \$500,000
- ☐ More than \$500,000

Q9. If you prefer to rent, how much can you pay per month rent (not including utilities)?

RENT per month (excl utilities)	CHOOSE
\$375	
\$450 - \$600	
\$650-\$800	
\$850-\$1000	
\$1050-\$1200	
\$1250-\$1500	
\$1550-\$1800	
\$1800+	

Appendix 5: HNA Surveys Members

Q10. “Affordable housing” for rental properties refers to units with rents that do not exceed 30% of your gross family income. These need income proof and can be subsidized. These units are more modest in size, design and amenities and are rented to people with lower incomes.

Do you qualify for affordable housing? **Yes/No**

Q11. Do you and/or your spouse/partner have any physical or mental special needs? **Yes/No**

Q12. Do you need any of the following in your home (Please select all that apply):

- a) Ramp (wheelchair/scooter accessible) access to the home. **Yes/No**
- b) Wider bathroom door (for wheelchair/scooter passage). **Yes/No**
- c) Shower -grab rails near the tub/shower grab rails near the toilet/washroom. **Yes/No**

Q13. Please identify your top 3 housing challenges.

- 1.
- 2.
- 3.

Q14. Is there anything else you would like to tell us?

Thank you for completing this survey!

Appendix 5: HNA Surveys Members

Housing Needs Assessment (HNA) Survey questions – External Stakeholders:

1. Please list 3 best things about working on housing services in the TFN community.

2. Are there any housing related services/programs/initiatives that work well in the community? Please list.

3. In relation to Q.2 above, are there any suggestions for improvement on housing related services/programs/initiatives existing or new in the community? Please identify gaps.

4. What do you think are some of the greatest assets within the TFN Community?

5. Please list housing services/programs/initiatives related challenges you faced and suggestions to avoid these in future.

6. Please identify 3 best practice suggestions that exist in other jurisdictions.

7. Picture the TFN community housing situation today. What do you see within the next 5-10 years?

8. Is there anything else you would like to add?

Appendix 5: HNA Surveys Members



TFN Housing Needs Assessment (HNA) Survey Questions

The TFN Comprehensive Housing Strategy (CHS) acknowledges that the government's role as a housing provider goes beyond building residential structures to meet the needs of residents who make TFN their home. It is meant to be a wrap-around solution with a "No Member left behind" principle, to support each TFN resident by facilitating individual member housing needs, supporting opportunities and promoting better outcomes for all TFN residents resulting in improved well-being for the whole community. Executive Council has endorsed 9 (nine) themes under the CHS.

The Housing Needs Assessment study will assist with understanding the housing needs within the TFN Community Area and is funded through a grant approved by the Ministry of Municipal Affairs and Housing. This report will assist with planning, budgeting, and implementing housing projects on TFN lands within the next 5-10 years.

Your feedback is important, please answer the following questions. All surveys will remain anonymous and will be kept confidential.

Q1. Do you live on lands? **Yes/No**

Q2. If you live with someone else, please select all that apply:

RELATION	CHOOSE
Spouse/Partner	
Child	
Grandchild	
Friend	
A Relative	
Other	

Q3. Are you a full-time student? **Yes / No**

Q4. If you answered "No" to Q3 above, do you have a "part-time" job? **Yes / No**

Q5. If you answered "Yes" to Q4 above, how many hours a week do you work?

_____ hours per week.

Appendix 5: HNA Surveys Members

Q7. Please specify the highest level of education completed.

Q6. If you prefer to own, what type of housing would best suit your needs? Please choose one.

HOUSING FORM	CHOOSE
Apartment	
Stacked townhouse	
Row house	
Duplex	
Detached house	
Other	

Q7. If you prefer to rent, how much rent can you pay per month (not including utilities)?

RENT per month (excl utilities)	CHOOSE
\$375	
\$450 - \$600	
\$650-\$800	
\$850-\$1000	
\$1050-\$1200	
\$1250-\$1500	
\$1550-\$1800	
\$1800+	

Q8. "Affordable housing" for rental properties refers to units with rents that do not exceed 30% of your gross family income. These need income proof and can be subsidized. These units are more modest in size, design and amenities and are rented to people with lower incomes.

Do you qualify for affordable housing? **Yes / No**

Q9. Do you need accessible or adaptable housing due to physical or mental needs? **Yes / No**

Q10. Do you need any of the following in your home (Please select all that apply):

- a) Ramp (wheelchair/scooter accessible) access to the home. **Yes / No**
- b) Wider bathroom door (for wheelchair/scooter passage). **Yes / No**
- c) Shower -grab rails near the tub/shower grab rails near the toilet/washroom. **Yes / No**
- d) Other _____

Appendix 5: HNA Surveys Members

Q11. Please identify your top 3 housing challenges.

- 1.
- 2.
- 3.

Q12. What does your future home need to have? Please identify your top 3 desirable qualities in a home.

- 1.
- 2.
- 3.

Q13. What does your ideal housing situation look like?

Q14. Is there anything else you would like to tell us?

Thank you for completing this survey!

Appendix 5: HNA Surveys Members

HNA Survey for TFN Staff

Housing Needs Assessment (HNA) Survey questions – staff and other service providers who work closely with members/elders/youth:

1. Are you a TFN Member? **YES / NO**

2. Do you live on TFN lands? **YES / NO**
If yes, what is the best thing about living on TFN lands? What makes you want to stay?
If no, are there any barriers preventing you?

3. What is your perception of how outsiders see the TFN Community?

4. Are there any housing related services/programs/initiatives that work well in the community?
Please list.

5. What do you think are some of the greatest assets within the TFN Community?

6. Are there any housing related services/programs/initiatives that work well in the community?
Please list.

7. In relation to Q.6 above, are there any suggestions for improvement on housing related services/programs/initiatives existing or new in the community? Please identify gaps.

8. Please identify 3 best practice suggestions that exist in other jurisdictions.

9. Picture the TFN community housing situation today. What do you see within the next 5-10 years?

10. Is there anything else you would like to add?

COMMUNITY/HOUSING PROFILE (LEASED & TFN COMMUNITY AREA)

Source: Metro Vancouver, September 2021

The community profile section examines key demographic, household, and economic indicators for the Tsawwassen First Nation (TFN), including population growth, age, household characteristics, and labour force statistics. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

DEMOGRAPHICS

Population

According to data from the 2016 Census of Population, there were 816 people in Tsawwassen First Nation at the time of the census. Tsawwassen First nation represented 0.03% of the Metro Vancouver population, which was 2.5 million in 2016. Between 2006 and 2016 (the three most recent census periods), Tsawwassen First Nation's population increased by 21.1%, which was a growth of 142 people. Table 1 shows the population change in Tsawwassen, Metro Vancouver and British Columbia from 2006 to 2016.

Table 1. Population Change, Tsawwassen First Nation, Metro Vancouver, and BC (2006, 2011, 2016)

Community / Area	Population Growth	2006	2011	2016
Tsawwassen First Nation	21.1%	674	720	816
Metro Vancouver	16.4%	2,116,581	2,313,328	2,463,431
British Columbia	13.0%	4,113,487	4,400,057	4,648,055

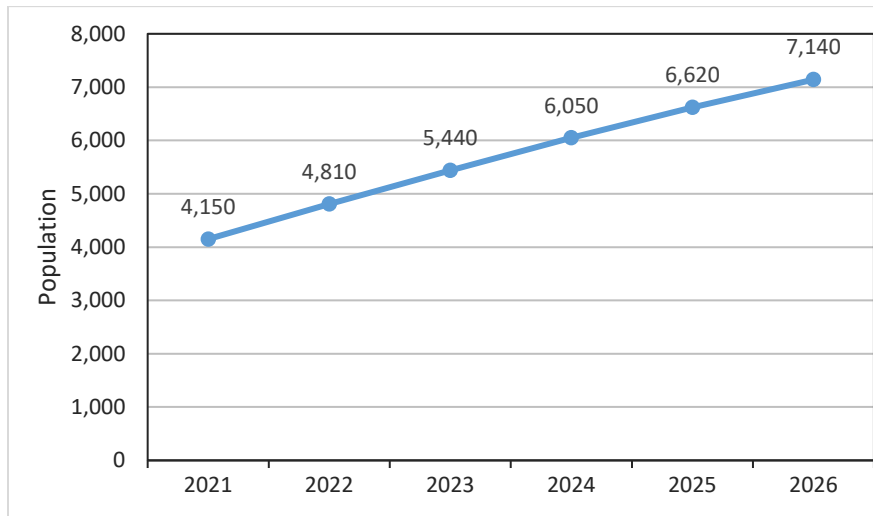
Source: Statistics Canada, Census of Population, 2006, 2011, 2016.

ANTICIPATED POPULATION

Metro Vancouver prepares population and growth projections for the region and its member jurisdictions. According to the most recent projections¹, Tsawwassen First Nation's population is anticipated to increase by 2,990 people, from 4,150 residents in 2021 to 7,140 residents in 2026.

¹ The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.

Figure 1. Anticipated Population, Tsawwassen First Nation (2021 to 2026)



Source: Metro Vancouver

The growth shown in Figure 1 represents an anticipated population growth of 72.0% over a 5-year period. In comparison, the Metro Vancouver region is expected to experience 8.5% population growth over the 5-year period, 2021-2026 (Table 2).

Table 2. Anticipated Population Growth, Tsawwassen First Nation and Metro Vancouver (2021 to 2026)

Community/Area	Anticipated Population Growth	2021	2026
Tsawwassen First Nation	72.0%	4,150	7,140
Metro Vancouver	8.5%	2,807,470	3,046,860

Source: Metro Vancouver

Age Profile

Table 3 shows the median age of Tsawwassen First Nation's population, as reported in the three most recent census periods. Tsawwassen First Nation's reported median age (54.3) was higher than that of the region (40.9).

Table 3. Median Age, Tsawwassen First Nation and Metro Vancouver (2006, 2011, 2016)

Age	2006	2011	2016
Tsawwassen First Nation	47.5	49.7	54.3
Metro Vancouver	39.1	40.2	40.9

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Between 2006 and 2016, the number of people aged 25 years and over in Tsawwassen First Nation increased, while the number of children decreased. Table 4 shows the population by age group in Tsawwassen First Nation during the last three Census periods (2006, 2011 and 2016).

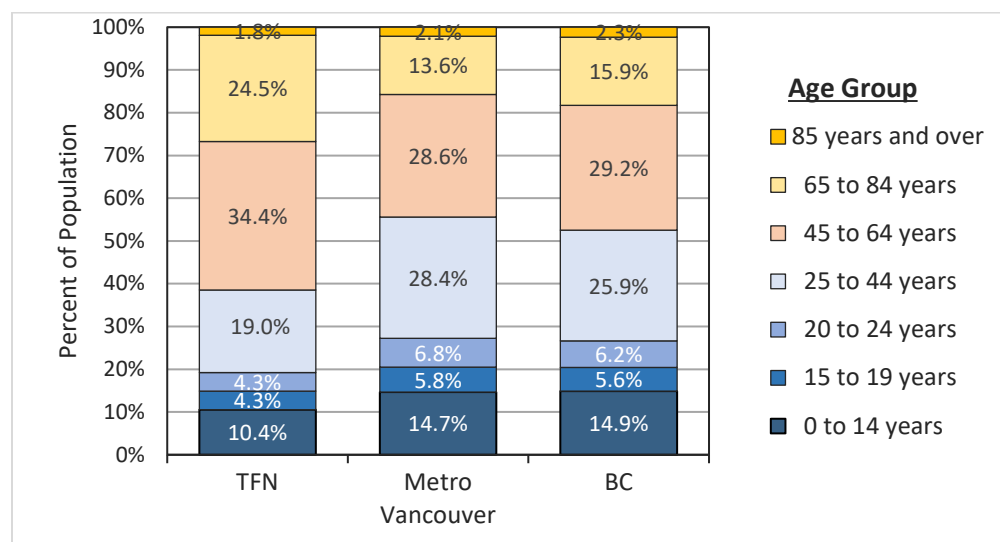
Table 4. Population by Age Group, Tsawwassen First Nation (2006, 2011, 2016)

Age Group	2006		2011		2016		Percent change 2006-2016
0 to 14 years	100	14.9%	85	11.8%	85	10.4%	-15.0%
15 to 19 years	55	8.2%	40	5.6%	35	4.3%	-36.4%
20 to 24 years	35	5.2%	45	6.3%	35	4.3%	0.0%
25 to 44 years	115	17.2%	145	20.1%	155	19.0%	34.8%
45 to 64 years	260	38.8%	275	38.2%	280	34.4%	7.7%
65 to 84 years	95	14.2%	135	18.8%	200	24.5%	110.5%
85 years and over	0	0.0%	10	1.4%	15	1.8%	-
Total	670	100%	720	100%	815	100%	21.6%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The age distribution of the population in Tsawwassen First Nation differed from that of Metro Vancouver and the province of BC. The proportion of people aged 44 years or under was lower in Tsawwassen First Nation's (38.0%) than in Metro Vancouver (55.6%) and in BC (52.6%). The proportion of seniors 65+ years old in Tsawwassen First Nation (26.4%) was higher than that in Metro Vancouver (15.7%) and BC (18.3%). Figure 2 compares the total population of Tsawwassen First Nation, Metro Vancouver, and BC by age group.

Figure 2. Population by Age Group, Tsawwassen First Nation, Metro Vancouver, and BC (2016)



Source: Statistics Canada, Census of Population, 2016

ANTICIPATED AGE PROFILE

According to Metro Vancouver growth projections, the most significant growth in Tsawwassen First Nation is expected to occur among people aged 85 years and over (+275.0%) and people aged 25 to 44 years (+181.6%). Table 5 shows the anticipated population growth by age group in Tsawwassen First Nation from 2021 to 2026.

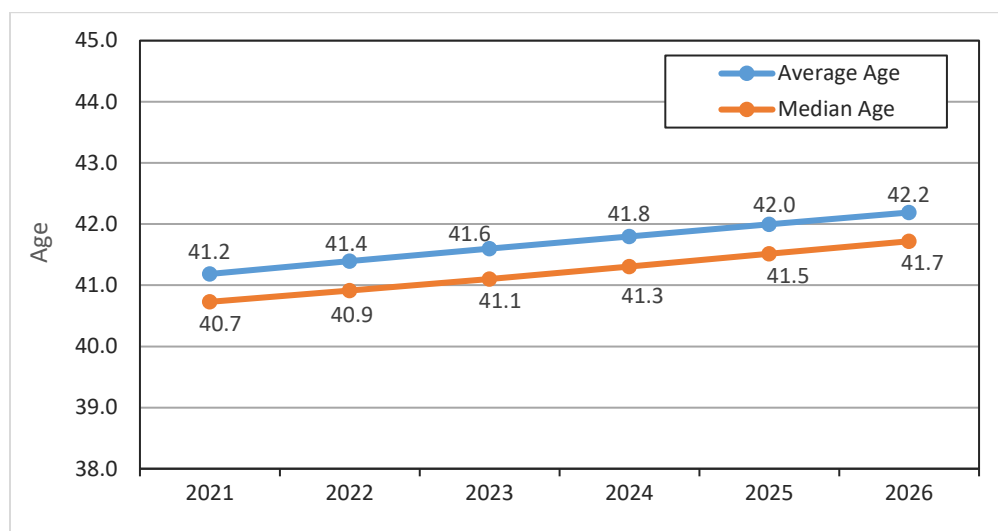
Table 5. Anticipated Population Growth by Age Group, Tsawwassen First Nation (2021 to 2026)

Age Groups	2021		2026		Population Change 2021 - 2026	
0 to 14 years	670	16.1%	1,050	14.7%	380	56.7%
15 to 19 years	350	8.4%	240	3.4%	-110	-31.4%
20 to 24 years	90	2.2%	140	2.0%	50	55.6%
25 to 44 years	380	9.2%	1,070	15.0%	690	181.6%
45 to 64 years	960	23.1%	1,630	22.8%	670	69.8%
65 to 84 years	1,630	39.3%	2,720	38.1%	1,090	66.9%
85 years and over	80	1.9%	300	4.2%	220	275.0%
Total	4,150	100%	7,140	100%	2,990	72.0%

Source: Metro Vancouver

BC Stats also prepares population estimates and projections at a regional district level. According to BC Stats' most recent projections which are shown in Figure 3, the median age of the anticipated population in Metro Vancouver will increase from 40.7 years in 2021 to 41.7 years by 2026, suggesting that the trend over the 5-year period will be an aging of the region's population. This is concurrent with the findings of Metro Vancouver's projections, and trends experienced across the province and country.

Figure 3. Average and Median Age of the Anticipated Population, Metro Vancouver (2021 to 2026)



Source: BC Stats

HOUSEHOLDS

Number of Households

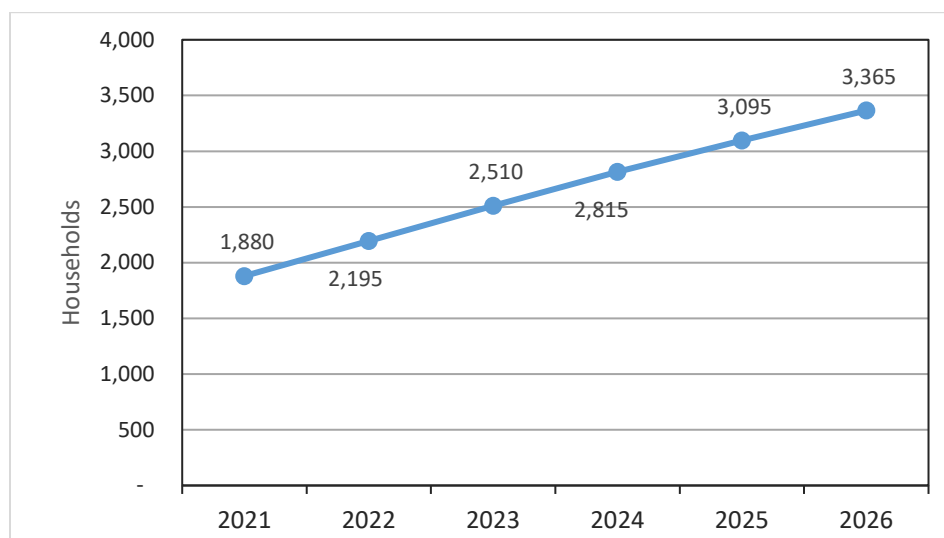
In 2016 according to Census data, the total number of households in Tsawwassen First Nation was 325. This represented a 16.1% growth in the number of households between 2006 and 2016.

ANTICIPATED HOUSEHOLDS

According to Metro Vancouver population and housing projections², the anticipated number of households in Tsawwassen First Nation is expected to grow to a total of 3,365 households by 2026, a 79.0% increase from 2021. Figure 4 contains information on the household projections for Tsawwassen First Nation from 2021 to 2026.

Figure 4. Anticipated Total Number of Households, Tsawwassen First Nation (2021 to 2026)

² The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.



Source: Metro Vancouver

Household Size

Two thirds (67.7%) of Tsawwassen First Nation households were 1-person households and 2-person households, as shown in Table 6. Households containing 5 or more persons accounted for 6.2% of all households. According to the 2016 Census, the average number of persons in a Tsawwassen First Nation household was 2.3, which was lower than the average household size in Metro Vancouver (2.5) and BC (2.4).

Table 6. Number and Percentage of Households by Household Size, Tsawwassen First Nation (2006, 2011, 2016)

Household Size	70		25.0%		75	
1 person	115	41.1%	130	42.6%	145	44.6%
2 persons	35	12.5%	35	11.5%	50	15.4%
3 persons	45	16.1%	35	11.5%	30	9.2%
4 persons	10	3.6%	20	6.6%	20	6.2%
5 or more persons	280	100.0%	305	100.0%	325	100.0%
Total	70	25.0%	75	24.6%	75	23.1%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

ANTICIPATED HOUSEHOLD SIZE

By 2026, the average number of persons in a Tsawwassen First Nation household is expected to be 2.1.

Household Tenure

In 2016, 89.2% of Tsawwassen First Nation households were owners. This proportion was higher than in 2006 (81.8%). Table 7 shows the tenure breakdown for Tsawwassen First Nation households for the past three Census periods.

Table 7. Number and Percentage of Households by Household Tenure, Tsawwassen First Nation (2006, 2011, 2016)

Tenure	2006		2011		2016	
Owner households	225	81.8%	270	90.0%	290	89.2%
Renter households	40	14.5%	25	8.3%	30	9.2%
Total	275	100%	300	100%	325	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

According to the Statistics Canada Census, 'subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. Data on the number of renter households in subsidized housing was not available for Tsawwassen First Nation.

Table 8. Number and Percentage of Renter Households in Subsidized Housing, Tsawwassen First Nation (2006, 2011, 2016)

Subsidized Renter Households	2006		2011		2016	
Renter households with subsidy	n/a	n/a	n/a	n/a	n/a	n/a
Renter households without subsidy	n/a	n/a	n/a	n/a	n/a	n/a
Total	n/a	n/a	n/a	n/a	n/a	n/a

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Note: 2006 Census did not collect information on the presence of rental subsidies.

Household Income

In 2016, the median income for all Tsawwassen First Nation households was \$85,885, and the average income was \$130,504. These were higher than the incomes of households throughout BC as a whole (\$69,979 median income; \$90,354 average income) and households in the Metro Vancouver region (\$72,585 median income; \$96,423 average income). Table 9 shows the median household incomes for Tsawwassen First Nation, Metro Vancouver, and BC during the past three census periods.

Table 9. Median Household Incomes, Tsawwassen First Nation, Metro Vancouver, and BC (2006, 2011, 2016)

Median Household Income	2006	2011	2016
Tsawwassen First Nation	\$94,554	\$61,997	\$85,885
Metro Vancouver	\$65,342	\$68,830	\$72,585
British Columbia	\$62,372	\$65,555	\$69,979

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

In Tsawwassen First Nation, 36.9% of households were earning less than \$60,000 per year during the latest census period, as shown in Table 10. The proportion of households earning less than \$30,000 per year was 13.8% in 2016. These households often require below market housing such as rent-geared-to-income housing.

Table 10. Number and Percentage of Households by Household Income Bracket (Constant 2015\$), Tsawwassen First Nation (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	10	3.6%	10	3.3%	10	3.1%
\$5,000 to \$9,999	0	0.0%	20	6.7%	0	0.0%
\$10,000 to \$14,999	0	0.0%	15	5.0%	0	0.0%
\$15,000 to \$19,999	25	9.1%	0	0.0%	10	3.1%
\$20,000 to \$24,999	0	0.0%	0	0.0%	15	4.6%
\$25,000 to \$29,999	10	3.6%	10	3.3%	10	3.1%
\$30,000 to \$34,999	0	0.0%	10	3.3%	10	3.1%
\$35,000 to \$39,999	10	3.6%	0	0.0%	10	3.1%
\$40,000 to \$44,999	10	3.6%	0	0.0%	15	4.6%
\$45,000 to \$49,999	20	7.3%	35	11.7%	15	4.6%
\$50,000 to \$59,999	25	9.1%	20	6.7%	25	7.7%
\$60,000 to \$69,999	20	7.3%	0	0.0%	15	4.6%
\$70,000 to \$79,999	10	3.6%	15	5.0%	20	6.2%
\$80,000 to \$89,999	0	0.0%	0	0.0%	20	6.2%
\$90,000 to \$99,999	30	10.9%	0	0.0%	15	4.6%
\$100,000 to \$124,999	40	14.5%	30	10.0%	40	12.3%
\$125,000 to \$149,999	25	9.1%	15	5.0%	35	10.8%
\$150,000 to \$199,999	35	12.7%	20	6.7%	30	9.2%
\$200,000 and over	35	12.7%	55	18.3%	30	9.2%
Total households	275		300		325	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Compared to the median income for all Tsawwassen households (\$85,885) renter households had a significantly lower median income (\$61,101). Among renters, the proportion of households earning less than \$60,000 was 33.3%. Table 11 shows the number and percentage of renter households by household income bracket for the past three census periods.

Table 11. Number and Percentage of Renter Households by Household Income Bracket (Constant 2015\$), Tsawwassen First Nation (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	0	0.0%	0	0.0%	10	33.3%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%

Household Income	2006		2011		2016	
\$25,000 to \$29,999	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	0	0.0%	0	0.0%	0	0.0%
\$35,000 to \$39,999	0	0.0%	0	0.0%	0	0.0%
\$40,000 to \$44,999	0	0.0%	0	0.0%	0	0.0%
\$45,000 to \$49,999	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$59,999	10	25.0%	0	0.0%	0	0.0%
\$60,000 to \$69,999	0	0.0%	0	0.0%	10	33.3%
\$70,000 to \$79,999	0	0.0%	0	0.0%	0	0.0%
\$80,000 to \$89,999	0	0.0%	0	0.0%	0	0.0%
\$90,000 to \$99,999	0	0.0%	0	0.0%	0	0.0%
\$100,000 to \$124,999	0	0.0%	0	0.0%	0	0.0%
\$125,000 to \$149,999	10	25.0%	0	0.0%	0	0.0%
\$150,000 to \$199,999	10	25.0%	0	0.0%	0	0.0%
\$200,000 and over	0	0.0%	0	0.0%	0	0.0%
Total renter households	40		25		30	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Owners had a higher median income when compared to all households in Tsawwassen First Nation. With a median household income of \$96,222, owner households made more than \$10,000 more than the median income of all households, and about \$35,000 more than the median income of renter households. Table 12 shows the number and percentage of owner households by household income bracket for the past three census periods.

Table 12. Number and Percentage of Owner Households by Household Income Bracket (Constant 2015\$), Tsawwassen First Nation (2006, 2011, 2016)

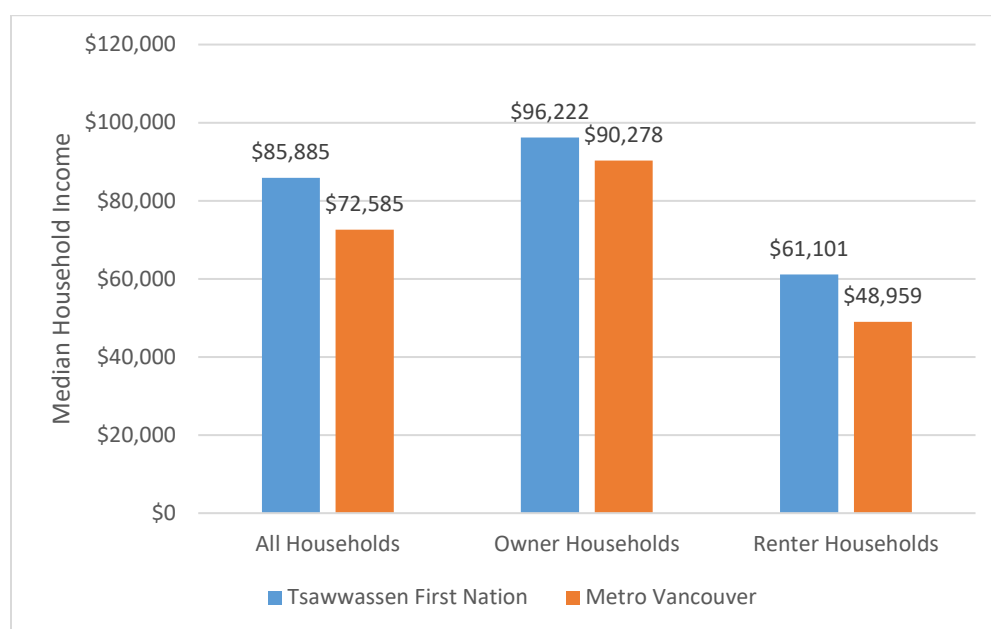
Household Income	2006		2011		2016	
Under \$ 5,000	0	0.0%	10	3.8%	0	0.0%
\$5,000 to \$9,999	0	0.0%	15	5.7%	10	3.5%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	20	8.7%	0	0.0%	10	3.5%
\$20,000 to \$24,999	0	0.0%	0	0.0%	15	5.3%
\$25,000 to \$29,999	0	0.0%	0	0.0%	10	3.5%
\$30,000 to \$34,999	0	0.0%	0	0.0%	10	3.5%
\$35,000 to \$39,999	10	4.3%	0	0.0%	10	3.5%
\$40,000 to \$44,999	10	4.3%	0	0.0%	10	3.5%
\$45,000 to \$49,999	15	6.5%	30	11.3%	15	5.3%
\$50,000 to \$59,999	15	6.5%	15	5.7%	20	7.0%
\$60,000 to \$69,999	20	8.7%	10	3.8%	10	3.5%
\$70,000 to \$79,999	0	0.0%	10	3.8%	20	7.0%
\$80,000 to \$89,999	0	0.0%	0	0.0%	20	7.0%
\$90,000 to \$99,999	25	10.9%	0	0.0%	10	3.5%

Household Income	2006		2011		2016	
\$100,000 to \$124,999	35	15.2%	20	7.5%	40	14.0%
\$125,000 to \$149,999	15	6.5%	10	3.8%	35	12.3%
\$150,000 to \$199,999	25	10.9%	20	7.5%	35	12.3%
\$200,000 and over	35	15.2%	50	18.9%	30	10.5%
Total owner households	230		265		285	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Finally, Figure 5 compares the median household incomes in Tsawwassen First Nation and Metro Vancouver by household tenure, highlighting the significantly higher incomes of owner households compared with renter households.

Figure 5. Median Household Income by Tenure, Tsawwassen First Nations and Metro Vancouver (2016)



Source: Statistics Canada, Census of Population, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

ECONOMY & EMPLOYMENT

Labour Force

The local economy has a significant impact on housing need and demand. Tsawwassen First Nation's participation rate was lower than that of Metro Vancouver and the province as a whole. Its unemployment rate was higher than Metro Vancouver's and BC's, as shown in Table 13.

The number of workers in the labour force decreased by 27.0% between 2006 and 2016, despite the increase of 21.1% in the overall population of Tsawwassen First Nation over the same period.

Table 13. Labour Force Statistics, Tsawwassen First Nation, Metro Vancouver, and BC (2016)

	Tsawwassen First Nation	Metro Vancouver	British Columbia
Total Population Aged 15 Years and Over	665	2,064,615	3,870,375
In Labour Force	325	1,355,520	2,471,665
Employed	300	1,276,900	2,305,690
Unemployed	25	78,620	165,975
Not In Labour Force	335	709,095	1,398,710
Participation Rate	48.9%	65.7%	63.9%
Unemployment Rate	7.7%	5.8%	6.7%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The largest proportion of workers residing in Tsawwassen First Nation worked (regardless of whether their place of work was in Tsawwassen First Nation or not) in retail trade (15.4% of the workforce) and public administration (9.2% of the workforce). Table 14 displays the number and percentage of workers by industry for the past three Census periods for workers who lived in Tsawwassen First Nation.

Table 14. Number and Percentage of Workers by NAICS Sector, for workers who lived in Tsawwassen First Nation (2006, 2011, 2016)

Sector	2006		2011		2016	
Industry - Not applicable	0	0.0%	15	4.2%	0	0.0%
All industry categories	440	98.9%	345	95.8%	320	98.5%
Agriculture, forestry, fishing and hunting	10	2.2%	0	0.0%	15	4.6%
Mining, quarrying, and oil and gas extraction	10	2.2%	0	0.0%	0	0.0%
Utilities	10	2.2%	0	0.0%	0	0.0%
Construction	20	4.5%	55	15.3%	25	7.7%
Manufacturing	20	4.5%	20	5.6%	10	3.1%
Wholesale trade	25	5.6%	0	0.0%	0	0.0%
Retail trade	30	6.7%	55	15.3%	50	15.4%
Transportation and warehousing	25	5.6%	15	4.2%	25	7.7%
Information and cultural industries	0	0.0%	0	0.0%	0	0.0%
Finance and insurance	10	2.2%	0	0.0%	20	6.2%
Real estate and rental and leasing	15	3.4%	0	0.0%	10	3.1%

Sector	2006		2011		2016	
Professional; scientific and technical services	50	11.2%	0	0.0%	20	6.2%
Management of companies and enterprises	0	0.0%	0	0.0%	0	0.0%
Administrative and support; waste management and remediation services	15	3.4%	35	9.7%	25	7.7%
Educational services	75	16.9%	30	8.3%	25	7.7%
Health care and social assistance	20	4.5%	10	2.8%	20	6.2%
Arts; entertainment and recreation	30	6.7%	15	4.2%	10	3.1%
Accommodation and food services	45	10.1%	0	0.0%	15	4.6%
Other services (except public administration)	10	2.2%	10	2.8%	20	6.2%
Public administration	25	5.6%	45	12.5%	30	9.2%
Total	445		360		325	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Commuting Destination

In Metro Vancouver, commuting destination is also an important factor when considering a household's housing and transportation cost burden. The large majority of Tsawwassen First Nation residents (76.3%) commuted to a different part of the region for work, compared to 21.1% who both lived and worked within Tsawwassen First Nation. Table 15 shows the breakdown of commuting destinations for workers with a usual place of work (workers who have a specific work address outside their home).

Table 15. Number and Percentage of Workers with a Usual Place of Work by Commuting Destination, Tsawwassen First Nation (2016)

Commuting Destination	2016	
Within Tsawwassen First Nation	40	21.1%
Within Region of Metro Vancouver but outside Tsawwassen First Nation	145	76.3%
Within BC but outside of Metro Vancouver	0	0.0%
To a different Province or Territory	0	0.0%
Total - Worker Population with a Usual Place of Work	190	100%

Source: Statistics Canada, Census of Population, 2016

HOUSING PROFILE

The housing profile section provides an overview of key housing indicators for Tsawwassen First Nation, including dwelling units currently occupied and available, changes in the housing stock, and housing values. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

HOUSING SUPPLY

Housing Unit Types

Data from the 2016 Census shows that the majority of housing units in Tsawwassen First Nation were single-detached houses (68.8%). Following this housing type, low rise apartments were the next most common form of housing, comprising 28.1% of the total housing units. Table 17 shows dwelling units by structure type in Tsawwassen First Nation during the past three Census periods.

Table 16. Number and Percentage of Dwelling Units by Structure Type, Tsawwassen First Nation (2006, 2011, 2016)

Structure Type	2006		2011		2016	
Single-detached house	125	44.6%	185	60.7%	220	68.8%
Semi-detached house	20	7.1%	0	0.0%	0	0.0%
Apartment (duplex)	0	0.0%	0	0.0%	5	1.6%
Row house	10	3.6%	5	1.6%	5	1.6%
Apartment (fewer than 5 storeys)	95	33.9%	95	31.1%	90	28.1%
Apartment (5 or more storeys)	0	0.0%	0	0.0%	0	0.0%
Other single-attached house	25	8.9%	0	0.0%	0	0.0%
Movable dwelling	0	0.0%	15	4.9%	5	1.6%
Total	280	100%	305	100%	320	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

In terms of the breakdown of housing units by type (i.e. number of bedrooms), the large majority of Tsawwassen First Nation's housing units (90.6%) was housing that could be suitable for families (2 bedroom or 3+ bedroom units). Between 2006 and 2016, there was an increase in the number of dwelling units with 2 or more bedrooms, and a decrease in units with 1 bedroom. Table 18 shows the dwelling units by number of bedrooms during the past three Census periods.

Table 17. Number and Percentage of Dwelling Units by Number of Bedrooms, Tsawwassen First Nation (2006, 2011, 2016)

Number of Bedrooms	2006		2011		2016	
0 bedrooms	10	3.6%	0	0.0%	0	0.0%
1 bedroom	40	14.5%	25	8.3%	30	9.4%
2 bedrooms	80	29.1%	75	25.0%	100	31.3%
3+ bedrooms	145	52.7%	195	65.0%	190	59.4%
Total	275	100%	300	100%	320	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

According to the 2016 Census, the majority of dwelling units in Tsawwassen First Nation were built between 1981 and 2000 (68.9%). Table 19 shows information on dwelling units by period of construction.

Table 18. Number and Percentage of Dwelling Units by Period of Construction, Tsawwassen First Nation (2016)

Period of Construction	2016	
1960 or before	15	5.2%
1961 to 1980	10	3.4%
1981 to 1990	90	31.0%
1991 to 2000	110	37.9%
2001 to 2005	10	3.4%
2006 to 2011	20	6.9%
2011 to 2016	45	15.5%
Total	290	100.0%

Source: Statistics Canada, Census of Population, 2016

Rental Housing

Due to the small population size of the Tsawwassen First Nation, data on the rental market is not available through Statistics Canada or the Canada Mortgage and Housing Corporation.

Non-Market Housing

Non-market housing is affordable housing that is owned or subsidized by government, non-profits, or housing cooperatives; where the housing is provided at below market rents or prices. Non-market housing is found across the housing spectrum, ranging from emergency housing, to supportive housing and cooperatives.

BC Housing assists in meeting the needs of BC's most vulnerable residents through the provision of affordable non-market housing, and by making housing in the private rental market more affordable through the provision of rent supplements.

The information in this section is based on BC Housing's summary of housing units identified as emergency, supportive and independent housing in Tsawwassen First Nation.

Table 20 summarizes the number of dwelling units that were identified by BC Housing as non-market units in Tsawwassen First Nation and Metro Vancouver in 2020, and Table 21 summarizes the total number of non-market housing units and shelter beds specifically available for the homeless population in Tsawwassen First Nation and Metro Vancouver.

Table 19. Number of Dwelling Units that are Non-Market (Subsidized) Units, Tsawwassen First Nation and Metro Vancouver (2020)

Community	Transitional Supported and Assisted Living	Independent Social Housing Low Income Families	Low Income Seniors	Total Units
Tsawwassen First Nation	0	0	0	0
Metro Vancouver	9,477	10,834	13,296	33,607

Source: BC Housing

Table 20. Number of Housing Units and Shelter Beds for the Homeless, Tsawwassen First Nation and Metro Vancouver (2020)

Community	Housing Units for the Homeless	Shelter Beds	Total
Tsawwassen First Nation	0	0	0
Metro Vancouver	7,565	1,339	8,904

Source: BC Housing

Changes in Housing Stock

Housing completions are a measure of increasing housing supply. Data on housing completions is provided by CMHC through the CMHC Starts and Completions Survey. However, data for all first nations within Metro Vancouver is grouped together, so data for Tsawwassen First Nation is not available.

As housing developments age over time, the renewal and redevelopment of these dwellings can result in demolitions. Demolitions affect net additions to the housing stock. Data on demolitions is provided by Statistics Canada. However, this data is not available for Tsawwassen First Nation.

HOUSING MARKET CONDITIONS

Housing Values

Tables 22 and 23 show the average values of housing for all units, by structure type, and by types of housing unit (0, 1, 2, 3, and 4+ bedrooms) in Tsawwassen First Nation based on 2020 BC Assessment data. In 2020 the average housing value for a single family dwelling was \$1,196,256. Average housing values were highest for dwellings with 4 or more bedrooms (\$1,301,107).

Table 21. Average Housing Values by Structure Type, Tsawwassen First Nation (2020)

Structure Type	Number of Dwellings	Average Value
Single family dwelling	252	\$1,196,256
Residential dwelling with suite	21	\$1,171,438
Strata (condominium)	200	\$557,630
Duplex	6	\$797,933
Row housing	202	\$683,932
Multi-family (apartment)	1	\$2,258,000
2 acres or more	8	\$5,872,325
Manufactured home	5	\$679,720
Total	695	\$911,021

Source: BC Assessment, 2020

Table 22. Average Housing Values by Number of Bedrooms, Tsawwassen First Nation (2020)

Number of Bedrooms	Number of Dwellings	Median Value
0 bedrooms	-	-
1 bedroom	33	486,121
2 bedrooms	228	745,416
3 bedrooms	293	900,024
4+ bedrooms	141	1,301,107
Total	695	\$911,021

Source: BC Assessment, 2020

Sale Prices

The Real Estate Board of Greater Vancouver also tracks home sales in the Metro Vancouver region through the MLSLink Housing Price Index® (MLSLink HPI®) which measures benchmark or typical home prices. The MLSLink® Housing Price Index (HPI), established in 1995, is modelled on the Consumer Price Index. Instead of measuring goods and services, the HPI measures the change in the price of housing features. Thus, the HPI measures typical, pure price change (inflation or deflation). The HPI benchmarks represent the price of a typical property within each market. The HPI takes into consideration what averages and medians do not – items such as lot size, age, and number of bedrooms, for example. Each month's sales determine the current prices paid for bedrooms, bathrooms, fireplaces, etc. and apply those new values to the 'typical' house model.

Data for Tsawwassen First Nation, along with other smaller communities, is not available.

Affordable Sales

Metro Vancouver is often identified as having the highest home prices relative to household income in North America. Factors such as sale price, household income and mortgage rates impact affordability within the ownership market. Ownership units are considered to be affordable if households with median

household income can purchase the unit, with 10% down, 25-year amortization period and pay no more than 30% of their income. Based on these considerations the estimated affordable price is set at \$420,000 (previously set to \$385,000 for 2011-2015).

Data for Tsawwassen First Nation, along with other smaller communities, is not available.

Rental Prices

Data on rental prices is collected by the Canada Mortgage and Housing Corporation. Data for Tsawwassen First Nation, along with other smaller communities, is not available.

Affordable Rents

Affordability is a function of high housing costs relative to incomes and it can be made worse if rents grow at a faster rate than incomes. Affordability pressures can also be more severe for households falling at the lower end of the income distribution.

Rental units are considered to be affordable to a household if that household spends 30% or less of their household income on rent. Based on this consideration, units that rent for \$940 per month or less are deemed to be affordable for households earning \$37,500 per year (approximately 50% of the 2016 regional median household income), and units that rent between \$940 and \$1,500 are deemed to be affordable for households earning \$60,000 (approximately 80% of the 2016 regional median household income).

Data for Tsawwassen First Nation, along with other smaller communities, is not available.