



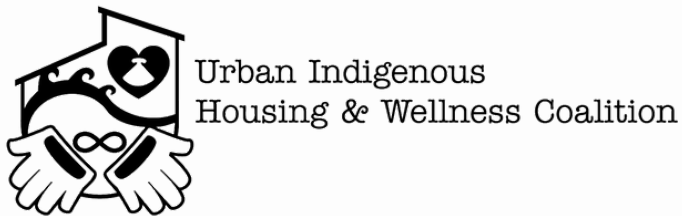
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Collecting Stories of Where  
You Live: A Strathcona  
Regional District Housing &  
Service Needs Estimation

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*Cortes Island and T'oq  
(Klahoose First Nation)*





Prepared for:  
Coalition To End Homelessness  
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## Report Disclaimer

This document is part of a larger housing and service needs project in the Strathcona Regional District called "Collecting Stories of Where You Live".

For more information on the project or to access the full report, please contact [info@crhousing.net](mailto:info@crhousing.net)

# Table of Contents

Objective Housing Situation	39
Exploring the Spectrum of Homelessness	40
Housing Stable versus Housing Unstable Population Overview	43
Education, Employment, and Income Sources	44
Living Situation	46
Community Supports	49
Future Housing Opportunities	52
What Does Homelessness Look Like for Someone?	55

Cortes Island & T'ooq (Klahoose First Nation) received 110 survey responses. 108 of the surveys were from Cortes and two from T'ooq. The following results are based on these responses.

## Objective Housing Situation

As part of the survey, participants were asked the following question: “Do you consider your housing situation to be unstable or feel you could easily lose your housing?” Respondents were given the options “yes,” “no,” “I don’t know,” and “prefer not to answer” to guide their responses.

51 survey respondents indicated “yes” to being housing unstable, while 7 respondents marked off “unsure.” Through further analysis, we were able to identify 26 respondents experiencing housing instability according to the national definition. A total of 77 survey respondents were found to be housing unstable.

An additional 29 dependents under the age of 18 and 53 adults reported as living with survey respondents. Based on survey results, we know that there were at least 159 people living in unstable housing situations on Cortes Island.

Respondents who self-identified as housing unstable were then asked to specify why they feel that their housing situation is unstable. Respondents identified a variety of reasons for housing-instability. The top five reasons cited were low wages, mental and physical health concerns, the inability to afford rent/mortgage, housing in need of major repairs (i.e., no windows, no heat, water or mould damage, leaky roof), and/or their house is only available to them seasonally/they struggle to find parking for their mobile home. Less frequently noted reasons for instability included rent increases, job loss, domestic/family violence and/or family rejection, lack of transportation, COVID-19, death of a family member/partner, and conflict with a landlord.

# Exploring the Spectrum of Homelessness on Cortes Island

Knowing that homelessness is a complex term that refers housing situations across a spectrum, it is important to better understand what homelessness looks like on Cortes Island. This knowledge can be achieved by exploring the experience of the 64 housing-unstable respondents across the homelessness spectrum. In order to accurately place respondents along the continuum, we used a series of measures to understand their situations, including their self-identified housing stability response, their current housing situation, and the amenities they lack in their current home.

For their current housing situation, respondents were able to choose all situations that applied to them; for example, “I own the house I am currently in”; “I lived in supportive housing”; and “I slept in a public space.” For consistency, we calculated respondents’ places on the homelessness spectrum based on the highest risk living situation each respondent noted in their survey responses.

**Table 15**

*Respondents’ Experience by Housing Situation in the Homelessness Spectrum*

<b>Place on the homelessness spectrum</b>	<b># of experiences along the spectrum</b>
Unsheltered	11
Emergency sheltered	3
Provisionally accommodated	46
At risk of homelessness	51
Not at risk	38

# Exploring the Spectrum of Homelessness on Cortes Island

Table 15 outlines the diversity of respondents' experiences with housing instability. It demonstrates that homelessness presents itself in more ways than simply sleeping outside. Respondents that have been identified as at risk emphasized their difficulty in being able to afford their rent/mortgages and/or that their home needs major repairs. Many of these respondents also reported living in overcrowded housing, where there are too many people for the number of bedrooms in the home.

Several respondents noted that they stay in an out-building—some by choice, some not by choice. Others have had to stay at an emergency shelter or at a domestic violence shelter. Some respondents had even different experiences of homelessness, sleeping in their cars and in public spaces. Importantly, people experiencing homelessness often fluctuate in and out of their situation, so while it is helpful to understand where survey respondents on Cortes Island fit on the homelessness continuum, it is not guaranteed that this position is where they will fit next week, next month, or next year.

## Housing and Service Needs Estimation Survey Population Overview

110 people from Cortes Island responded to the Housing and Service Needs Estimation survey. 73 (66%) of which identified as female, 24 (22%) as male, one(1%) as trans-female, five(4%) as non-binary, one (1%) as two-spirit, and two (2%) as unsure. Four respondents preferred not to answer.

69% (76) of respondents identified as straight, 2% (2) as gay or lesbian, 7% (8) as bisexual or pansexual, 3% (4) as asexual, and 2% (2) as queer. 14 respondents preferred not to answer, and one respondent skipped the question.

Of those 110 respondents, one (1%) respondent indicated they were under the age of 18. We know from their unique identifier, which asks for digits from the birth year, as well as our ethical standards on age of consent, that this respondent was between 14 and 18 years old. Five respondents were (4%) between 18-25, 44 (40%) between 26-45, 36 (32%) between 46-65, and 24 (21%) are over 65.

80% (88) of survey respondents reported they were born in Canada, while 20% (22) reported immigrating to Canada.

# Housing and Service Needs Estimation Survey

## Population Overview

11% (13) of total respondents self-identified as Indigenous. Of the 11 Indigenous respondents, four (31%) identified as First Nations, one (7%) as Inuit, four (31%) as Métis, and four (31%) as having other Indigenous ancestry. Further, 78% (86) of survey respondents were white, while one (1%) respondent was Arab, one (1%) East-Asian, one (1%) West Asian, and two (2%) respondents identified as only Indigenous. 10 (9%) respondents preferred not to answer, one (1%) respondent noted their racial identity was not listed in the options provided, and nine (8%) respondents skipped the question.

We also asked survey respondents to note if they have ever served in the Canadian Armed Forces, RCMP, or emergency services (EMS, police, fire department). One (1%) respondent indicated they serve(d) in the Canadian Armed Forces and 5 (4%) in emergency services. One respondent (1%) preferred not to answer.





# Housing Stable versus Housing Unstable Population Overview

Table 16

## Housing and Service Needs Estimation Survey Population Overview Comparison by Housing Stability

Demographic characteristic	Housing stable	Housing unstable
<b>Number of survey respondents</b>	33	77
<b>Gender</b>	Male: 6	Male: 18
	Female: 23	Female: 50
	Trans-Male: 0	Trans-Male: 0
	Trans-Female: 1	Trans-Female: 0
	Non-binary: 0	Non-binary: 5
	Two-Spirit: 1	Two-Spirit: 0
	Don't know: 1	Don't know: 1
<b>Sexual orientation</b>	Straight: 24	Straight: 52
	Gay/Lesbian: 1	Gay/Lesbian: 1
	Bisexual/Pansexual: 1	Bisexual/Pansexual: 7
	Asexual: 2	Asexual: 2
	Queer: 0	Queer: 2
<b>Age</b>	0-17 years old: 1	0-17 years old: 0
	18-25 years old: 0	18-25 years old: 5
	26-45 years old: 4	26-45 years old: 40
	46-65 years old: 16	46-65 years old: 20
	65+ years old: 12	65+ years old: 12
<b>Immigration status</b>	Born in Canada: 22	Born in Canada: 66
	Immigrant to Canada: 11	Immigrant to Canada: 11
<b>Racial identity</b>	White: 28	White: 58
	Visible minority: 1	Visible minority: 2
<b>Indigenous identity</b>	First Nations: 0	First Nations: 4
	Métis: 0	Métis: 4
	Inuit: 0	Inuit: 1
	Other Indigenous ancestry: 2	Other Indigenous ancestry: 1
<b>Served in Canadian Armed Forces, RCMP, Emergency Services</b>	Canadian Armed Forces: 0	Canadian Armed Forces: 1
	RCMP: 0	RCMP: 0
	Emergency services: 2	Emergency services: 3

# Housing Stable versus Housing Unstable Population Overview

Based on this survey population overview breakdown, we can determine the following:

- Indigenous respondents were 5x more likely to be housing unstable than their non-Indigenous counterparts.
- Respondents who identified as women were 2.6x more likely to be housing unstable than male respondents.
- Non-binary and queer respondents were 5x more likely to be housing unstable than straight respondents.

*N.B.: The rest of the reported results will focus on those respondents that have been identified as housing unstable unless otherwise indicated. Additionally, responses of “None given” (i.e., respondent skipped the question) and “Not applicable” have automatically been excluded from the analysis.*

## Education, Employment, and Income Sources

Respondents indicated various education levels when responding to the question, “What is the highest level of education you have completed?” 6% of respondents have some high school education, 12% have a high school diploma or GED. 5% stated they have an apprenticeship, trades certificate, or diploma, 19% have a college certificate or diploma, 19% have some post-secondary education, 31% have a bachelor’s degree, and 6% have a graduate or professional degree (e.g., Master’s, Doctoral, Medical, etc.).

Additionally, 75% of respondents indicated they were employed. Of those employed, 32% reported full-time employment, 39% part-time, and 10% casual. 17% of respondents selected “not listed” under their employment type; they were retired, self-employed, working on a temporary contract basis, and/or collecting employment insurance.

Recognizing that many respondents were not employed full-time, we asked them, “What are your sources of income?” Respondents were encouraged to check all that apply from the following list of income options:

- Job-related (e.g., employment, partner/spouse’s income, alimony/child support, etc.);
- Government-related (e.g., Canadian Emergency Relief Benefit, Seniors Benefits, Veterans’ Benefits, Disability Benefits, Employment Insurance, Student loans, etc.);
- Tax-related (e.g., child and family tax benefits, GST refunds, etc.); and,
- Informal (e.g., bottle returns, panhandling, money from family and friends, etc.).

## Education, Employment, and Income Sources

Respondents likely checked off more than one category, with job-related income checked off by respondents 66 times, government-related 26 times, tax-related 33 times, and informal income 27 times.

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen below in Table 17.

**Table 17**

### *Respondents Household Income in 2021*

<b>Total household income in 2021</b>	<b># of respondents per income level</b>
\$30,000 or less	61
Between \$30,001 and \$50,000	22
Between \$50,001 and \$70,000	8
Between \$70,001 and \$90,000	10
Between \$90,001 and \$110,000	5
More than \$110,001	3

We further broke this down to understand household income level by housing stability status, as seen in Table 18.

# Education, Employment, and Income Sources

Table 18

*Respondents household income in 2021 by stability*

Total household income in 2021	# of housing stable respondents per income level	# of housing unstable respondents per income level
\$30,000 or less	7	54
Between \$30,001 and \$50,000	7	15
Between \$50,001 and \$70,000	3	5
Between \$70,001 and \$90,000	9	1
Between \$90,001 and \$110,000	5	0
More than \$110,001	2	1

Of those unstable respondents, 71% reported a household annual income of less than \$30,000 despite 75% of respondents being full-time employed.

## Living Situation

To better understand respondents' current living situations, we attempted to determine the number of respondents who rented their home versus the number of respondents who owned their home. We were able to determine that 70% of housing-stable respondents owned their home, while only 7% of housing-unstable respondents owned their home. Comparatively, 5% of housing-stable respondents rented their home, while 22% of housing-unstable respondents rented. We also asked respondents who rent their home to note their current rental price. Reported rental prices varied.

Some respondents seemed to indicate a rental price even though they did not state that they rented their home. This response could represent mortgage payments. Alternatively, they could have missed reporting rentals or they may own and rent different properties.



## Living Situation

Table 19

### *Rental Prices by Housing Stability Status*

Rental price	# of housing stable renters	# of housing unstable renters
Less than \$500	0	25
Between \$500 to \$999	3	28
Between \$1000 to \$1499	1	8
Between \$1500 to \$1999	0	1
Over \$2000	0	0
I don't pay rent	23	13

Among those who rent and own, several respondents reported that they lack basic amenities that would make their homes considered livable. Notably, 35% of respondents did not have sufficient heating in their home, 32.5% of respondents did not have indoor plumbing/bathing facilities, and 11.5% did not have access to safe drinking water.



# Living Situation

Table 20

*Breakdown of Missing Amenities by Rent/Own Status*

Missing amenities	# of home owners missing amenities	# of renters missing amenities
Indoor plumbing/bathing facilities	17	8
Sufficient and affordable heating	19	8
Safe drinking water	7	2
Refrigeration	5	3
Electricity (or equivalent - i.e., solar power)	2	1
Cooking facilities	5	3
Fire protection (smoke alarms, fire extinguishers)	10	2
Home/property insurance	22	8
Air conditioning	31	13
Access to laundry facilities	18	7

Table 20 highlights respondents who reported a lack in basic amenities. Additionally, it is one of the ways in which we were able to calculate how many people fell under the category of “objectively housing unstable.” Several respondents self-identified as housing stable; however, using the criteria listed in the Canadian definition of homelessness, respondents lacked essential amenities for their housing situation to be considered stable.

12 respondents, including 7 of whom were identified as housing-unstable, have always lived on Cortes Island. Of those housing-unstable respondents who were not born in the community, 24 moved to the island to look for work or because they accepted a job offer, 12 followed family, 10 moved to look for housing, and 6 lived in the community seasonally. Notably, 47 housing-unstable respondents and housing-stable respondents moved to Cortes Island for the lifestyle that the community offers.

## Community Supports

In an attempt to better understand service needs and gaps on Cortes Island, respondents were asked, “What support services do you access?” The main reasons respondents accessed support services were related to health and wellness, basic needs, and COVID-19.

**Table 21**

### *Main Reasons Respondents Access Support Services*

<b>Services accessed</b>	<b># of housing-stable respondents who accessed these services</b>	<b># of housing-unstable respondents who accessed these services</b>
Basic needs - Food, shelter, clothing, etc.	3	17
COVID-19 - PPE, information, supports, etc.	5	17
Crisis financial support - Eviction notice, utility bill problems, damage deposits, etc.	1	4
Family/parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals etc.	2	8
Financial - Employment, housing, training/education, etc.	1	12
Health and wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	13	26
Legal - Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanor, etc.	4	5
Support services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	3	7
Transportation - Access to basic services/ education/employment, medical transportation.	2	7

## Community Supports

Further, many respondents, both housing stable and unstable, reported travelling anywhere from one to five hours to access the necessary services. Respondents travelled by vehicle, ferry, and hitchhiking to access necessary services. This length of travel, as well as the mode of some respondents' travel, specifically hitchhiking, is a significant barrier to accessing the necessary services. It is also very dangerous. This concern is significant because many respondents may continue to cycle through stages of homelessness if they are unable to access necessary services.

Respondents provided several reasons for not accessing shelter services when they needed them. For most respondents, there was no shelter in their community to access.

**Table 22**

### *Reasons Respondents Did Not Access Shelter Services When Needed*

<b>Reason for not accessing shelter services</b>	<b># of respondents</b>
The shelter was full	0
There was no shelter in my area	8
No substance use or drinking allowed	0
I didn't feel safe	0
Health concerns (bed bugs, dirty, etc.)	0
Hours of operation	0
Lack of disability accommodations	0
Lack of transportation	0
No pets allowed	2
Separation from family member/partner	0



## "What Would You Like to See More of in Your Community?"

Respondents outlined several things they would like to see more of on Cortes Island. Many of the answers aligned perfectly with respondents' answers to a previous question they were asked, "Does your community provide enough...employment opportunities; free/accessible recreational and social opportunities; social services; accessible and affordable housing; public transit services; emergency services; education opportunities; access to food?"

**Table 23**

### *Respondents' Perceptions of Cortes Island's Service Provision*

<b>Does your community provide enough:</b>	<b># of respondents that believe their community provides enough</b>	<b># of respondents that believe their community does not provide enough</b>
Employment opportunities	45	42
Free/accessible recreational and social opportunities	52	41
Social services	20	61
Accessible & affordable housing	3	95
Public transit services	2	97
Emergency services	64	31
Education opportunities	29	58
Access to food (grocery stores, markets, food banks)	72	24

Based on respondents' perceptions of service provision on Cortes Island, we were able to generate an overall satisfaction score. Housing stable respondents were 44% satisfied with the island's service provision, and housing unstable respondents were 33% satisfied. Interestingly, both stable and unstable respondents were equally dissatisfied with social services, affordable housing, and transportation services. They were similarly satisfied with access to food in their communities.

## "What Would You Like to See More of in Your Community?"

Respondents offered many suggestions for improved service provisions in their community. Most suggestions fell into one of three categories: housing, recreation and social opportunities, and support services. Of those who responded to the question of what their community is missing, almost all noted that their community needs increased affordable housing options. Several respondents outlined their desire for more low-income seniors' housing options. Others detailed their interest in seeing improved regulations to both allow for tiny homes and reduce individual owners' accumulation of private land. Another recommendation was to provide property and home/rental insurance support to individuals struggling with housing. Similarly, the need for year-round housing options was highlighted several times.

Many respondents also noted their desire to see more public social and recreation opportunities, especially those at low or no cost. Suggestions included community sports programming, a public playground, and alternative education opportunities for youth. A theme throughout all suggestions for recreation and community social events was transportation to and from events.

Lastly, respondents highlighted the need for improved mental health support services and supports, including housing for women experiencing domestic/family violence and abuse.

## Future Housing Opportunities on Cortes Island

In an attempt to gauge interest in supporting housing opportunities moving forward, we asked respondents two additional questions. First, as shown in Table 24, we asked, "If you own property that could have a secondary suite or separate dwelling on it, but does not currently, what would encourage you to have a long-term/year-round rental unit on your property?"



# Future Housing Opportunities on Cortes Island

Table 24

*Respondents' Reasons for Creating/Not Creating Rental Units on their Property*

<b>Reasons for creating/not creating rental units on respondents' properties</b>	<b># of respondents who share this reason</b>
I don't own property	65
My property cannot hold a secondary suite or separate dwelling	5
I'm not interested in having a rental unit on my property	5
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	12
Financial support to build or renovate	14
Tenant with their own tiny home	11
Right person to share the land with	14
Rental agency to help me manage the renting	3
I don't know	2
Other	13

Secondly, we asked, “What do you think might help stabilize the housing situation in your community?” Respondents were encouraged to choose all options that apply to them, which are listed in Table 25.

# Future Housing Opportunities on Cortes Island

Table 25

*Respondents' Opinions of Factors That Could Stabilize the Housing Situation on Cortes Island*

<b>Factors that would stabilize the housing situation</b>	<b># of respondents who believe this factor would stabilize the housing situation:</b>
An empty homes tax	78
Different development processes	58
More housing options (e.g. tiny homes, carriage houses, etc.)	83
Greater housing density	37
Income-based affordable rental units	76
Education and/or incentives for landowners to create secondary rental dwellings on their property	65
Supportive or complex care housing	52
A safe/transition home so that victims of domestic abuse have a safe place to go	59
Restrictions on landowners using secondary dwellings as vacation rentals	56
I don't know	4
Other	25

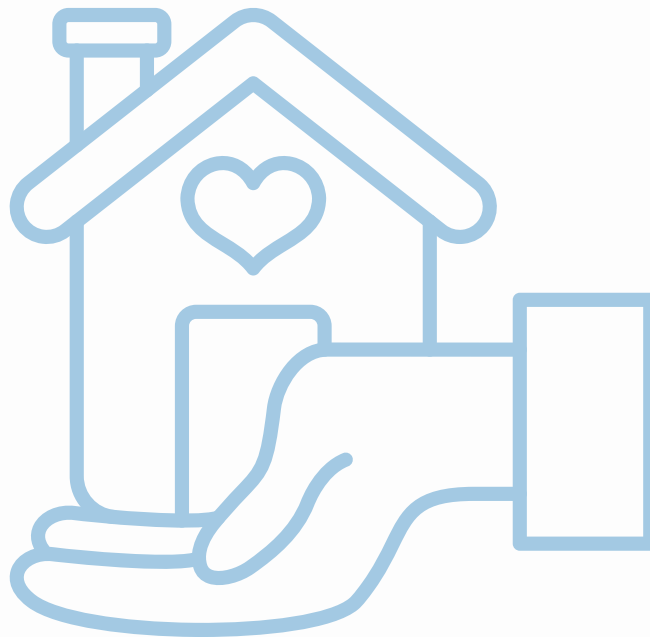
Based on Table 25, we can determine that respondents believed that an empty homes tax, increased housing options, and increased income-based affordable rental units will help to stabilize the housing situation on Cortes Island. Respondents would also like to see increased regulations and restrictions on vacation rentals.



## What Does Homelessness Look Like for Someone on Cortes Island?

In a report that is composed of mainly quantitative data, it can be easy to overlook the humanity behind the numbers reported. Using the most common responses from the survey, we were able to compile a profile of a “typical” respondent facing housing instability.

In the case of Cortes Island, this profile is a woman between the ages of 26 and 45, with one dependent. She moved to this community to start her current part-time job and relies on GST returns and the child tax benefit to make up the difference in income. She sometimes finds it difficult to pay her rent of \$1000 per month. With her landlord looking to sell the home she is renting and no year-round rental units available within her budget, she is very concerned about their housing situation.





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