



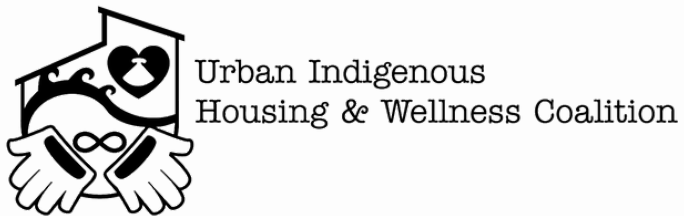
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Collecting Stories of Where  
You Live: A Strathcona  
Regional District Housing &  
Service Needs Estimation

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***Gold River, Tahsis, and  
Tsaxana***





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)





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# **GOLD RIVER, TAHSIS, AND TSAXANA**

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Results



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Gold River, Tahsis, and Tsaxana received 50 survey responses; 31 from Gold River, 18 from Tahsis, and 1 from Tsaxana. The following results are based on those 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. 24 survey respondents indicated “yes” to being housing unstable and 1 survey respondent indicated “unsure” for a combined 25 housing unstable respondents. Through further analysis, we were able to identify another five respondents experiencing housing instability according to the national definitions. Therefore, a total of 30 survey respondents are housing unstable.

An additional 26 dependents under the age of 18 and 43 adults reported as living with survey respondents. Therefore, based on survey results, we know that there are at least 99 people living in unstable housing situations in Gold River, Tahsis, and Tsaxana.

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, though the top five reasons cited were low wages, inability to afford rent/mortgage, physical and mental health concerns, domestic violence and abuse and/or family rejection, and their housing needs major repairs (i.e., no windows, no heat, water or mould damage, leaky roof). Other noted reasons include lack of transportation to and from housing and services, addictions/substance use, job loss, conflict with landlord, rent increase, living in overcrowding conditions, and COVID-19.



# Exploring the Spectrum of Homelessness in Gold River, Tahsis, and Tsaxana

Knowing that homelessness is a complex term that refers to several housing situations across a spectrum, it is important to better understand what homelessness looks like in Gold River, Tahsis, and Tsaxana. This can be achieved by exploring the experience of the 30 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 from a variety of statements that ranged from “I own the house I am currently in” to “I lived in supportive housing” to “I slept in a public space” and more.

To accurately present what a journey of homelessness might look like for respondents over a year, we have included all responses provided by each respondent.

**Table 37**

## *Respondents' Experience by Housing Situation in the Homelessness Spectrum*

<b>Place on the homelessness spectrum</b>	<b># of experiences along the spectrum</b>
Unsheltered	2
Emergency sheltered	4
Provisionally accommodated	6
At risk of homelessness	19
Not at risk	20

## Exploring the Spectrum of Homelessness in Gold River, Tahsis, and Tsaxana

This table demonstrates the diversity of respondents' experiences with housing instability and outlines that homelessness presents itself in more ways than simply sleeping outside. Respondents identified as at risk of homelessness emphasized their difficulty in being able to afford their rent/mortgage and that their home was in need of major repairs. Some of these respondents also lived in overcrowded housing, where there are too many people for the number of bedrooms in the home.

Some respondents noted that they had to stay with a friend/family, with a stranger, at an emergency weather shelter or at a domestic violence shelter to be sheltered at night. Other respondents had an even different experience of homelessness; staying in their vehicles and in short-term seasonal vacation rentals. An important thing to consider when reading this table is that people experiencing homelessness often fluctuate in and out of their situation, so while it is helpful to understand where survey respondents in Gold River, Tahsis, and Tsaxana fit on the homelessness continuum, it is not guaranteed that this is where they will all fit next week, next month, or next year.

### Housing and Service Needs Estimation Survey Population Overview

50 people responded to the Housing & Service Needs Estimation survey from Gold River, Tahsis, and Tsaxana; 38 (76%) of which identified as female, 10 (20%) as male, and no respondents identified as trans-male, trans-female, non-binary, two-spirit or as unsure, though two (4%) respondents preferred not to answer. 84% (42) of respondents identify as straight, 4% (2) as bisexual or pansexual, and 2% (1) as asexual. 8% (4) of respondents preferred not to answer.

Of the 50 respondents, no one under than age of 25 filled out the survey, though 20 (40%) people indicated they were between 26-45, 14 (28%) people between 46-65, and 16 (32%) person over 65.

84% (42) of survey respondents reported they were born in Canada, while 10% (5) reported immigrating to Canada.



## Housing and Service Needs Estimation Survey Population Overview

70% (35) of survey respondents are white, while 2% (1) identified as Latin American and 2% (1) as East-Asian. Five (10%) respondents noted that they only identified as Indigenous, three (6%) preferred not to answer and three (6%) skipped the question. Further, 19% (9) of total respondents self-identified as Indigenous. Of the nine Indigenous respondents, seven (14%) identified as First Nations, one (2%) identified as Métis and one (2%) as having other Indigenous ancestry.

We also ask survey respondents to note if they have ever served in the Canadian Armed Forces, Royal Canadian Mounted Police, or emergency services (EMS, Police, Fire Department). Of the 50 respondents, one indicated they serve(d) in the Canadian Armed Forces and seven indicated they serve(d) in emergency services. One respondent preferred not to answer.



# Housing Stable versus Housing Unstable Population Overview

Table 38

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

<b>Demographic characteristic</b>	<b>Housing stable</b>	<b>Housing unstable</b>
<b>Number of survey respondents</b>	20	30
<b>Gender</b>	Male: 4	Male: 6
	Female: 16	Female: 22
<b>Sexual orientation</b>	Straight: 18	Straight: 24
	Bisexual/Pansexual: 0	Bisexual/Pansexual: 2
	Asexual: 0	Asexual: 1
<b>Age</b>	26-45 years old: 5	26-45 years old: 15
	46-65 years old: 3	46-65 years old: 11
	65+ years old: 12	65+ years old: 4
<b>Immigration status</b>	Born in Canada: 14	Born in Canada: 28
	Immigrant to Canada: 3	Immigrant to Canada: 2
<b>Racial identity</b>	White: 15	White: 20
	Visible minority: 1	Visible minority: 1
<b>Indigenous identity</b>	First Nations: 0	First Nations: 7
	Métis: 0	Métis: 1
	Inuit: 0	Inuit: 0
	Other Indigenous ancestry: 1	Other Indigenous ancestry: 0
<b>Served in Canadian Armed Forces, RCMP, emergency services</b>	Canadian Armed Forces: 0	Canadian Armed Forces: 1
	RCMP: 0	RCMP: 0
	Emergency services: 3	Emergency services: 4

# Housing Stable versus Housing Unstable Population Overview

Based on this survey population overview breakdown, we can determine that women make up 73% of housing unstable respondents and are 3.6x more likely to be housing unstable than men. Further, it is important to highlight that four housing unstable women indicated experiencing family/domestic violence and abuse. These respondents also indicated that they are experiencing illness/a significant medical condition, fear family rejection, and are all living in households with a total annual household income of \$30,000 or less.

*\*Note that 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 a variety of education levels when responding to: “What is the highest level of education you have completed?” 13% of respondents have some high school education, 10% have a high school diploma or GED, 10% have an apprenticeship, trades certificate, or diploma, 43% have a college certificate or diploma, 10% have some post-secondary education, 3% have a bachelor’s degree, and 7% have a graduate or professional degree (Master’s, Doctoral, Medical, etc.).

Additionally, 53% of respondents indicated they were employed; 50% of those employed are full-time, 33% noted they were employed part-time, and 6% employed casually.

Recognizing that many respondents are 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.).

Respondents likely checked off more than one category, with job-related income checked off by respondents 23 times, government-related income 15 times, tax-related income 18 times, and informal income eight times.



## Education, Employment, and Income Sources

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen in Table 39.

**Table 39**

### *Housing Stable & Unstable Respondents Household Income in 2021*

<b>Total household income in 2021</b>	<b># of respondents per income level</b>
\$30,000 or less	15
Between \$30,001 and \$50,000	11
Between \$50,001 and \$70,000	10
Between \$70,001 and \$90,000	6
Between \$90,001 and \$110,000	3
More than \$110,001	3

We further broke this down to understand household income level by housing stability status, as seen in Table 40.



# Education, Employment, and Income Sources

**Table 40**

*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	4	11
Between \$30,001 and \$50,000	4	7
Between \$50,001 and \$70,000	5	5
Between \$70,001 and \$90,000	4	2
Between \$90,001 and \$110,000	0	3
More than \$110,001	2	1

Of those unstable respondents, 38% reported a household annual income of less than \$30,000 despite 50% of respondents being full-time employed.

## Living Situation

To better understand respondents' current living situations, we attempted to determine the number of respondents who rent their home versus the number of respondents who own their home. We were able to determine that 18% (12) of housing-unstable respondents own their home while 81% (17) of housing-stable respondents own their home. In comparison, 19% (13) of housing unstable respondents rent their home versus the 5% (1) of housing-stable respondents who rent their home. We also asked respondents who rent their home to note their current rent price. Of the respondents who rent their home, rent prices vary.

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 41

*Rental Prices by Housing Stability Status*

<b>Rental price</b>	<b># of housing stable renters</b>	<b># of housing unstable renters</b>
Less than \$500	1	1
Between \$500 to \$999	0	11
Between \$1000 to \$1499	0	6
Between \$1500 to \$1999	0	3
Over \$2000	0	0
I don't pay rent	15	5

Among those who rent and own, several respondents are lacking in basic amenities that would make their homes considered livable. Important to note is that 50% of respondents do not have sufficient heating in their home and 10% of respondents do not have electricity, and 6.5% do not have access to safe drinking water.





## Living Situation

Table 42

### *Breakdown of Missing Amenities by Rent/Own Status*

<b>Missing amenities</b>	<b># of home owners missing amenities</b>	<b># of renters missing amenities</b>
Indoor plumbing/bathing facilities	1	0
Sufficient and affordable heating	8	7
Safe drinking water	2	0
Refrigeration	1	0
Electricity (or equivalent - i.e., solar power)	2	1
Cooking facilities	1	1
Fire protection (smoke alarms, fire extinguishers)	3	4
Home/property insurance	4	4
Air conditioning	7	9
Access to laundry facilities	1	4

This breakdown highlighted respondents who lack basic amenities and is one of the ways in which we were able to calculate the objective housing unstable number. Some respondents self-identified as housing stable, but lack amenities that would consider their housing situation stable according to the Canadian definition of homelessness.

Nine respondents, seven of whom are housing unstable, have always lived in their community. Of those housing unstable respondents who were not born in Gold River, Tahsis, or Tsaxana, 10 came to the community to look for work or because they accepted a job offer, six followed their family to the community, and 11 came looking for housing. Additionally, some respondents moved to Gold River, Tahsis, or Tsaxana to care for aging family members, to manage their substance use, to reconnect with their culture, community, and traditions, and because they couldn't afford the cost of living anywhere else.

## Community Supports

In an attempt to better understand service needs and gaps in Gold River, Tahsis, and Tsaxana, respondents were asked: “What support services do you access?” The top three reasons respondents access community supports are to help with health and wellness, basic needs, and financial support.

**Table 43**

### *Main reasons respondents access community supports*

<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	10
COVID-19 - PPE, information, supports, etc.	1	5
Crisis financial support - Eviction notice, utility bill problems, damage deposits, etc.	0	4
Family/parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals etc.	2	6
Financial - Employment, housing, training/education, etc.	0	11
Health and wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	3	16
Legal - Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanor, etc.	0	4
Support services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	0	10
Transportation - Access to basic services/ education/employment, medical transportation.	2	7

## Community Supports

Further, many respondents, housing stable and unstable, reported travelling anywhere from one to three hours by vehicle to access the necessary services. The need to travel between one and three hours is a significant barrier to accessing the necessary services, as it is time that many respondents wouldn't have to spare. Additionally, the rising gas prices could make the trip prohibitive to housing unstable respondents. Unable to access services, many respondents may continue to cycle through the spectrum of homelessness.

Of the respondents who needed shelter services but did not access them, several reasons were provided as to why. For most respondents, there was no shelter in their community to access.

**Table 44**

### *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	1
There was no shelter in my area	6
No substance use or drinking allowed	0
I didn't feel safe	1
Health concerns (bed bugs, dirty, etc.)	1
Hours of operation	0
Lack of disability accommodations	0
Lack of transportation	1
No pets allowed	2
Separation from family member/partner	2



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

Respondents outlined several things they would like to see more of in Gold River, Tahsis, and Tsaxana; many of which align 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; affordable housing; public transit services; emergency services; education opportunities; access to food?"

**Table 45**

### *All Respondents Perceptions of Gold River, Tahsis, and Tsaxana Provision of Services*

<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	8	35
Free/accessible recreational and social opportunities	20	26
Social services	17	24
Accessible & affordable housing	2	38
Public transit services	0	44
Emergency services	35	11
Education opportunities	10	34
Access to food (grocery stores, markets, food banks)	10	35

Based on respondents' perceptions of service provision in Gold River, Tahsis, and Tsaxana, we were able to generate an overall satisfaction score. Housing stable respondents are 28% satisfied, and housing unstable respondents are 27% satisfied with service provision in their community. Interestingly, both stable and unstable respondents are equally dissatisfied with community service provision.

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

Respondents offered many suggestions for improved service provisions in their community, most of which fell into one of 3 categories: housing, recreation and social opportunities, and food. Almost all respondents who provided a response to the question of “*What would you like to see more of in your community?*” noted increased affordable housing options. Several respondents outlined their desire for more seniors and accessible housing options, both market and below-market rate, while others simply wish for more housing options in the community. Other detailed their interest in seeing improved regulations of vacation homes and property rentals, including Air BnB’s. Many respondents also noted their desire to see more public social and recreation opportunities, especially those at low or no cost. Others encouraged the local library to expand their hours. And lastly, respondents highlighted their interest in seeing more local businesses, specifically food businesses (restaurants, markets, grocery stores) open up throughout the community.

### Future Housing Opportunities in Gold River, Tahsis, and Tsaxana

In an attempt to gauge interest in supporting housing opportunities moving forward, we asked respondents about two additional questions. 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 in Gold River, Tahsis, and Tsaxana

Table 46

## *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	17
My property cannot hold a secondary suite or separate dwelling	8
I'm not interested in having a rental unit on my property	10
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	9
Financial support to build or renovate	12
Tenant with their own tiny home	2
Right person to share the land with	4
Rental agency to help me manage the renting	2
I don't know	2
Other	8

Respondents who selected “other” noted that their community does not allow for secondary suites due to flood zoning. Housing stable respondents also commented on their desire to see more financial support for implementing solar power and for developing secondary suites.

We also asked respondents “What do you think might help stabilize the housing situation in your community?” Respondents were encouraged to choose all options that apply to them.

# Future Housing Opportunities in Gold River, Tahsis, and Tsaxana

Table 47

*Respondents opinions of factors that could stabilize the housing situation in Gold River, Tahsis, and Tsaxana*

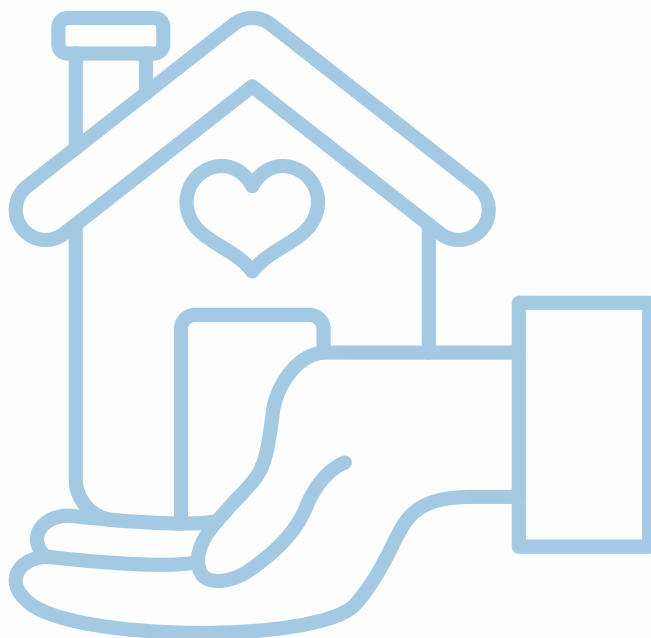
<b>Factors that would stabilize the housing situation</b>	<b># of respondents who believe this factor would stabilize the housing situation:</b>
An empty homes tax	19
Different development processes	22
More housing options (e.g. tiny homes, carriage houses, etc.)	36
Greater housing density	12
Income-based affordable rental units	34
Education and/or incentives for landowners to create secondary rental dwellings on their property	23
Supportive or complex care housing	23
A safe/transition home so that victims of domestic abuse have a safe place to go	14
Restrictions on landowners using secondary dwellings as vacation rentals	13
I don't know	3
Other	9

Many respondents noted that changes to municipal bylaws to allow for more secondary suites, the development of more businesses, and the rezoning of community spaces to allow for tiny homes and van/RV accommodations would help to stabilize the housing situation. Housing stable respondents also commented on the need to “deal with” unused and abandoned buildings, to enforce property bylaws, and to continue supporting vacation rental homes.

## What Does Homelessness Look Like for Someone in Gold River, Tahsis, and Tsaxana?

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 Gold River, Tahsis, and Tsaxana, this turns out to be a white woman, between the ages of 26 and 45, who has lived in the community for more than one year. She is currently employed part-time, relying on her partners’ income and the Child & Family Tax Benefit to make ends meet. With a total household income of less than \$30,000, she finds it difficult to pay rent, feeling like she spends more than a third of her monthly income on housing, even though she shares her accommodations with other family members. She also notes that they lack sufficient and affordable heating and air conditioning in their rental unit. With mental health concerns and a lack of transportation, she finds it difficult to access services.







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