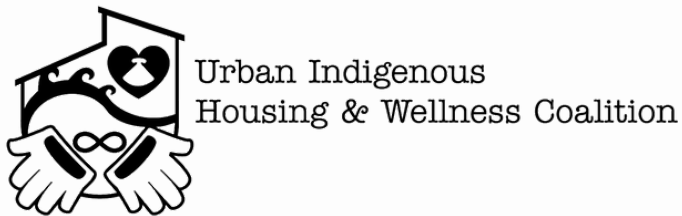




Collecting Stories of Where
You Live: A Strathcona
Regional District Housing &
Service Needs Estimation



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Table of Contents

Executive Summary	1
Definitions: What does "homelessness" mean?	2
Introduction	3
Methodology	4
Limitations	12
Results	
Strathcona Regional District	13
Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D	21
Cortes Island and T'oq (Klahoose First Nation)	41
Quadra Island and the Outer Islands	60
Gold River, Tahsis, and Tsaxana	79
Sayward	98
Opportunities Moving Forward	112
Conclusion	118
Appendix	119
References	121

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We thank you.

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Executive Summary

In the spring of 2022, the Strathcona Regional District (SRD) participated in a large-scale housing and service needs estimation, called “Collecting Stories of Where You Live,” to better understand what homelessness looks like in their community. The project was also an opportunity to understand the survey needs of residents in the Strathcona Regional District and to collect meaningful data to support decisions moving forward.

The Rural Development Network (RDN) worked with the Campbell River and District Coalition to End Homelessness (CRDCEH) to understand homelessness in Campbell River. Following the 2017 model outlined in RDN’s *Step-by-Step Guide to Estimating Rural Homelessness*, we developed a customized survey for Campbell River. Surveys were administered to community members in person by community service agencies across the region and online as an open Survey Monkey link. Surveys were available for a period of four weeks, from April 11 to May 11, 2022.

Of the 427 survey respondents, 311 were identified as housing unstable. An additional 304 dependents and 311 adults were reported as living with survey respondents. In total at least 801 people are living in unstable housing situations in the SRD.

Respondents identified a variety of reasons for housing instability. The top five reasons cited were respondents’ inability to afford rent or mortgage payments, low wages, housing in need of major repairs, increasing rent prices, and illnesses or medical condition.

This report shares data highlights from all responses across the SRD. We further break down results by demographic. We look at the employment and income sources and living situations of housing stable and unstable respondents. We also look at community supports and future housing opportunities for smaller community regions.

These results are broken down into the following community regions:

- Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D
- Cortes Island and T’oq (Klahoose First Nation)
- Quadra Island and the Outer Islands
- Gold River, Tahsis, and Tsaxana
- Sayward

In this report, RDN also suggests six opportunities service providers, housing coalitions, and municipal governments should consider as they continue to address issues of housing instability in the SRD.

Definitions: What does "homelessness" mean?

Homelessness

Homelessness is the situation of an individual, family or community without stable, safe, permanent, appropriate housing or the immediate prospect, means and ability to acquire it. It is the result of systemic or societal barriers, domestic violence, a lack of affordable and appropriate housing, the individual/ household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

Most people do not choose to be homeless, and the experience is generally negative, unpleasant, stressful and distressing. Individuals who become homeless experience a range of physical living situations. These various living situations include:

Unsheltered: Absolutely homeless, living on the streets or in places not intended for human habitation. (e.g. living on sidewalks, squares, parks, vehicles, or garages, etc.).

Emergency Sheltered: People who are staying in overnight shelters due to homelessness as well as those staying in shelters due to family violence.

Provisionally Accommodated: People with an accommodation that is temporary or that lacks security for tenure (e.g. couch-surfing, living in transitional housing, living in abandoned buildings, living in places unfit for human habitation, people who are housed seasonally, people in domestic violence situations, etc.).

At Risk of Homelessness: People who are not yet homeless but their current economic and/or housing situation is precarious or does not meet public health and safety standards. (e.g. people who are one rent payment missed from eviction, people whose housing may be condemned for health, by-law, or safety violations, etc.).

(Canadian Observatory on Homelessness, Canadian Definition of Homelessness, 2012).

Housing Unstable: Broad term used to encompass the entire spectrum of homelessness, which includes unsheltered, emergency sheltered, provisionally accommodated, and at risk of homelessness.

Introduction

When it comes to homelessness and understanding its causes, urban homelessness tends to dominate the conversation. In urban areas, individuals experiencing homelessness may be more “visible.” The issue of homelessness in rural and remote areas is far less understood and seldom acknowledged because of its “hidden” nature.

In an attempt to better understand what homelessness looks like in their region, the Campbell River and District Coalition to End Homelessness (CRDCEH) contracted the Rural Development Network (RDN) to conduct a housing and service needs estimation in the Strathcona Regional District (SRD). The purpose of the estimation was to:

- Develop a contextually relevant process for local service providers to engage and collect informed data with those who are at risk of or currently experiencing homelessness, those who are unstably housed, and/or those who have barriers to service/support access.
- Provide a comprehensive picture of housing instability and homelessness in the SRD, including demographic information on who is experiencing homelessness, which services are being accessed, and which services are missing.
- Help inform service providers and municipal, provincial, and federal policies, practices, and funding decisions on homelessness, housing, and support services.
- Develop recommendations and next steps for service providers and municipal, provincial, and federal governments.
- Elevate and incorporate the voices of people experiencing homelessness in the solutions to end homelessness.

This project is intended to complement both the Point-in-Time (PiT) Count data collected by the province of British Columbia, which was completed for Campbell River in 2021, and the [2022 Strathcona Regional District’s Housing Needs Report](#).

Methodology

The methodology used in this Housing and Service Needs Estimate report comes from the *Step-by-Step Guide to Estimating Rural Homelessness*, published by RDN in 2017. RDN initially developed the guide because of the lack of available and up-to-date data on rural homelessness. A lack of data limits the ability of rural communities, like SRD, to advocate for better resources for their residents.

The guide is unique in that it tackles the issue of housing insecurity and homelessness from a rural perspective. It recognizes the difficulties that come with conducting standard PiT counts in rural and remote areas, such as geographical location and distance between communities, lack of volunteer capacity, and the hidden nature of rural homelessness. The guide allows for anyone, including small non-profits and local front-line agencies, to gather data on gaps in local housing and service needs without putting additional strain on workloads and capacities. As with PiT counts, this estimation is an undercount and represents only those individuals identified during the four week period. The number of people who are experiencing housing instability is greater than what is presented in this report. Despite this being an undercount of those who are housing unstable, the estimation is an accepted methodological tool for collecting data on housing instability.

Following the model proposed in the *Step-by-Step Guide*, RDN worked with the CRDCEH Homelessness to develop a customized survey that reflected SRD communities. The survey was created using the Canadian Observatory on Homelessness' definitions of homelessness in order to understand housing precarity and homelessness in the community. However, the survey itself was advertised as, "Collecting Stories of Where You Live: A Regional Survey Project," in order to redirect the focus from housing precarity to one's experiences of their community. This title was a result of feedback from multiple service providers who are committed to minimizing stigma that could cause distress to their clients. By re-framing the language of the survey, service providers were able to encourage all clients to participate instead of pointedly targeting specific individuals.

Methodology

The survey was advertised online and at local agencies as a poster and write-up (see Appendix A and B in Appendices, page 119-120)

Thanks to funding from the UBCM Strengthening Communities' Services Grant we are coordinating a survey project for residents of the Strathcona Regional District. This project is different from the SRD's Housing Needs Assessment survey and asks a different type of questions. The survey we have created is meant to achieve a person-centred look at housing and services throughout the region. Instead of looking to market factors and housing availability, it instead looks at housing and service access through individual/family experiences.

With this method, we hope to be able to paint a picture of what affordable, accessible, and safe housing and services looks like throughout the region. This data will be available to organizations and governments for things such as:

- Articulating the importance of housing and service expansion
- Applying for funding to support housing and service needs
- Influencing program and service development
- Informing housing and services policies and practices in the region

People were invited to fill out this survey if they:

- Live in the Strathcona Regional District boundary (including Campbell River)
- Feel that their current home is unsuitable or unaffordable
- Find it difficult to secure housing and access services in their community

Methodology

Respondents were asked if they consider their living conditions to be secure and to fill out checkboxes that determined their objective housing situation. The survey's shift away from self-identifying as homelessness or housing unstable helped to mitigate stigma. Based on responses to that survey question, along with subsequent data analysis, RDN was able to determine which respondents were housing unstable. As shown in the results below, some individuals who do not consider themselves to be homeless or at risk of homelessness actually qualify based on the national definitions of homelessness.

At the same time as the survey was being designed, a customized survey administration process was created to ensure the greatest level of participation possible. For SRD, this customized process included surveys advertised at local service provider locations, municipal buildings, and online as an open Survey Monkey link across the community. Surveys were available through these locations and online for a period of from weeks, from April 11 to May 11, 2022.

Before the survey period began, a member of CRDCEH worked with participating agencies to orient them to the survey process and to discuss methodology. Where individual orientation was not possible, written instructions were provided (i.e., in agencies that had significant numbers of staff/volunteers who may be connecting with clients). This training included ensuring respondents' confidentiality and privacy, securing informed consent, and offering the survey in an open, non-intrusive manner. Agencies placed extra consideration in meeting the individuals' reasons for visiting the agency before offering the survey.

In order to ensure the trust and anonymity of survey participants, each respondent was asked to give consent at the beginning and end of the survey. Additionally, we created a unique identifier. The unique identifier allows RDN to maintain the integrity of the data without knowing respondent identities. The unique identifier is a combination of letters and numbers from a participant's name and birthdate.

Methodology

Figure 1

Housing and Services Needs Estimate Question #1: Anonymous Unique Identifier

Q1. Anonymous Unique Identifier
[ex. John Smith, born on 15th November 1964]

J	O	What are the first two letters of your FIRST name?
S	M	What are the first two letters of your LAST name?
1	5	What is the DAY you were born?
6	4	What are the last two numbers of the YEAR you were born ?

We received 620 survey responses during the four-week duration. 562 were completed online, and 58 were completed as paper copies.

Of the 620 surveys, 193 were excluded. Surveys were deemed unsuitable and excluded for one or more of the following reasons:

1. Survey respondent declined to give consent.
2. Survey respondent declined to provide the unique identifier or provided improper unique identifier information (e.g., characters instead for numbers, etc.).
3. Survey respondent submitted multiple surveys, which was discovered because of unique identifiers.

In total, 427 were determined to be suitable for further analysis and will be the focus of the results outlined below.

Limitations

Despite our best attempts to reduce stigma and increase the accessibility of the survey, not all clients who were offered a survey chose to participate. Additionally, staff at participating agencies were informed that participants under the age of 14 years old required guardian consent to participate in the survey. We recognize that this age restriction is inherently problematic and exclusionary, as most unaccompanied youth experiencing homelessness would not have a guardian to provide consent. However, RDN's head office is located in Alberta, and we must follow Alberta's age requirements. This age restriction complies with the Alberta College of Social Worker in order to maintain survey ethics.

As a result, there remains a portion of people experiencing homelessness or housing instability whose voices were not captured in this project. Therefore, while the trends, highlights, and recommendations made are very informative, it is important to remember that this report presents a conservative picture of the housing and services needs in SRD as a whole.





STRATHCONA REGIONAL DISTRICT

Results

Table of Contents

Objective Housing Situation	11
Exploring the Spectrum of Homelessness	11
Housing Stable versus Housing Unstable Population Overview	14
Education, Employment, and Income Sources	15
Living Situation	16
Community Supports	16

Objective Housing Situation

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 chose between “yes,” “no,” “I don’t know,” and “prefer not to answer.”

Of the 427 survey respondents, 171 indicated “yes” to being housing unstable, and 48 indicated “unsure.” Using the national definition, we were able to identify an additional 92 respondents experiencing housing instability at the time of the survey. A total of 311 survey respondents were found to be housing unstable.

An additional 304 dependents under the age of 18 and 311 adults were reported as living with survey respondents.

Based on survey results, we know that there were at least 801 people living in unstable housing situations in the entire region.

The top five reasons for housing instability were:

1. Inability to afford rent or mortgage payments
2. Low wages
3. Housing needs major repairs
4. Increasing rent prices
5. Illness or medical condition

Exploring the Spectrum of Homelessness in Strathcona Regional District

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 SRD. This knowledge can be achieved by exploring the experience of the 311 housing-unstable survey 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, including “I own the house I am currently in,” “I lived in supportive housing,” and “I slept in a public space.” To accurately present what a journey of homelessness might look like for respondents over the course of a year, we have included all responses.

Exploring the Spectrum of Homelessness in Strathcona Regional District

Table 1

Respondents Experience by Housing Situation in the Homelessness Spectrum

Place on the homelessness spectrum	# of experiences along the spectrum
Unsheltered	50
Emergency Sheltered	15
Provisionally Accommodated	97
At Risk of Homelessness	221
Not at Risk of Homelessness	138

Note. This table demonstrates the diversity of respondents' experiences with housing instability and outlines that homelessness presents itself in more ways than simply sleeping outside.

Housing And Service Needs Estimation Survey Population Overview

427 people responded to the SRD Housing and Service Needs Estimation survey. 318 (74.5%) respondents identified as female, 81 (19%) as male, three (0.7%) as trans-male, one (0.2%) as trans-female, nine (2%) as non-binary, and one (0.2%) as two-spirit. Two (0.4%) respondents indicated they were unsure of their gender identity, and 10 (2.3%) preferred not to answer.

329 (77%) respondents identified as straight, 10 (2.3%) as gay or lesbian, 30 (7%) as bisexual or pansexual, six (1.5%) as asexual, and 3 (0.7%) as queer. 36 respondents preferred not to answer and four people noted their sexual orientation was not listed in the options provided.

Housing And Service Needs Estimation Survey

Population Overview

Of those 427 respondents, four (1%) respondents indicated they were under the age of 18. We know from their unique identifier, which asks for digits from their birth year, as well as our ethical standards on the age of consent when administering the survey that these respondents were between 14 and 18 years old. 20 (4.5%) were between 18 and 25, 165 (38.5%) between 26 and 45, 142 (33%) between 46 and 65, and 96 (22%) are over 65.

86.5% (370) of survey respondents reported they were born in Canada, while 12.5% (53) reported immigrating to Canada, and 0.2% (one) came to Canada as a refugee.

73% (311) of survey respondents were white. While seven (1.5%) respondents identified as racialized, and an additional 25 (6%) identified as Indigenous only. 25 respondents preferred not to answer, and 15 respondents noted their racial identity was not listed in the options provided. Further, 71 (16.5%) of total respondents self-identified as Indigenous. Of the 71 Indigenous respondents, 38 (53%) identified as First Nations, two (3%) as Inuit, 19 (27%) as Métis, and 12 (17%) as having other Indigenous ancestry.

We also asked survey respondents to note if they have ever served in the Canadian Armed Forces, Royal Canadian Mounted Police (RCMP), or emergency services (EMS, police, fire department). Of the 427 respondents, seven indicated they serve(d) in the Canadian Armed Forces, two (0.46%) in the RCMP, and 31 (7.2%) in Emergency Services. Six (1.4%) respondents preferred not to answer.



Housing Stable versus Housing Unstable Population Overview

Table 2

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

Demographic characteristic	Housing stable	Housing unstable
Number of survey respondents	116	311
Gender	Male: 29	Male: 52
	Female: 81	Female: 237
	Trans-male: 0	Trans-male: 3
	Trans-female: 1	Trans-female: 0
	Non-binary: 1	Non-binary: 8
	Two-spirit: 1	Two-spirit: 0
	Don't know: 1	Don't know: 1
Sexual orientation	Straight: 99	Straight: 230
	Gay/Lesbian: 2	Gay/Lesbian: 8
	Bisexual/Pansexual: 2	Bisexual/Pansexual: 28
	Asexual: 3	Asexual: 3
	Queer: 0	Queer: 3
Age	0-17 years old: 2	0-17 years old: 2
	18-25 years old: 0	18-25 years old: 20
	26-45 years old: 21	26-45 years old: 144
	46-65 years old: 44	46-65 years old: 98
	65+ years old: 49	65+ years old: 27
Immigration status	Born in Canada: 90	Born in Canada: 280
	Immigrant to Canada: 23	Immigrant to Canada: 30
	Refugee to Canada: 0	Refugee to Canada: 1
Racial Identity	White: 93	White: 218
	Visible minority: 2	Visible minority: 5
Indigenous Identity	First Nations: 2	First Nations: 36
	Métis: 3	Métis: 16
	Inuit: 0	Inuit: 2
	Other Indigenous ancestry: 4	Other Indigenous ancestry: 8
Served in Canadian Armed Forces, RCMP, Emergency Services	Canadian Armed Forces: 1	Canadian Armed Forces: 6
	RCMP: 1	RCMP: 1
	Emergency services: 11	Emergency services: 20

Education, Employment, and Income Sources: Data Highlights

65% of housing-unstable respondents indicated they were employed. 60% of those employed were full-time, 25% part-time, and 7% were employed casually. 35 respondents selected “Not Listed” when asked about their employment type; they are either retired, self-employed, working on a temporary contract basis, working multiple part-time jobs, and/or are collecting employment insurance.

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen in Table 3.

Table 3

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	13	146
Between \$30,001 and \$50,000	20	69
Between \$50,001 and \$70,000	18	33
Between \$70,001 and \$90,000	27	26
Between \$90,001 and \$110,000	13	16
More than \$110,001	21	14

Of those housing-unstable respondents, 47% reported a household annual income of less than \$30,000 despite 65% of respondents being employed.

Living Situation: Data Highlights

The top three amenities housing-unstable respondents are missing in their homes are air conditioning, home or property insurance, and sufficient and affordable heating.

Many respondents are not originally from the SRD, having moved here from their previous community. Respondents' top three motivations for moving to SRD are for the lifestyle the community offers, because they received a job in the area, or because they followed their families here.

Community Supports: Data Highlights

In an attempt to better understand service needs and gaps in the SRD, respondents were asked: “What support services do you access?” The main reasons housing unstable respondents access services are to help with health and wellness, basic needs, and financial support. These responses are fairly similar to the housing-stable respondents, who mainly access services for health and wellness support, family and parenting support, and basic needs.

Based on respondents' overall perceptions of service provision in the SRD, we were also able to generate an overall satisfaction score. Housing-stable respondents are 52% satisfied with service provision in their communities, while housing-unstable respondents were only 33% satisfied.

Survey Results Breakdown

Survey results can be broken down by region in order to further understand issues of homelessness in SRD. These regions were divided based on survey responses. Areas where we did not receive responses are not included in the results section. The regions are as follows:

- Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D
- Cortes Island and T'oq (Klahoose First Nation)
- Quadra Island and the Outer Islands
- Gold River, Tahsis, and Tsaxana
- Sayward



**CAMPBELL RIVER,
WE WAI KAI
(QUINSAM), WEI WAI
KUM FIRST NATION,
AND SRD AREA D**

Results

Table of Contents

Objective Housing Situation	19
Exploring the Spectrum of Homelessness	20
Housing Stable versus Housing Unstable Population Overview	23
Education, Employment, and Income Sources	24
Living Situation	26
Community Supports	30
Future Housing Opportunities	33
What Does Homelessness Look Like for Someone?	36

Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D received 214 survey responses: 204 from Campbell River; one from We Wai Kai (Quinsam); one from Wei Wai Kum First Nation; and, eight from SRD Area D. 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.

109 survey respondents indicated “yes” to being housing unstable, and 34 indicated “unsure.” Using the national definition, we were able to identify 59 respondents experiencing housing instability at the time of the survey. A total of 168 survey respondents were found to be housing unstable.

An additional 114 dependents under the age of 18 and 178 adults reported as living with survey respondents.

Based on survey results, we know that there are at least 460 people living in unstable housing situations in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D.

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 the inability to afford rent/mortgage, low wages, mental and/or physical wellness concerns, increasing rent prices, and their housing needs major repairs (i.e., no windows, no heat, water or mould, damage, leaky roof). Additional responses included: job loss; domestic/family violence or abuse; family rejection; conflict with a landlord, guardian, or partner; death in the family; and, difficulty finding parking for mobile homes.

Exploring the Spectrum of Homelessness in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Knowing that homelessness is a complex term that refers housing situations across a spectrum, it is important to better understand what homelessness looks like in the community. This understanding can be achieved by exploring the experiences of the 168 housing-unstable respondents across the homelessness spectrum. In order to accurately place respondents along the spectrum, 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.” 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 4

Respondents Experience by Housing Situation in the Homelessness Spectrum

Place on the homelessness spectrum	# of experiences along the spectrum
Unsheltered	24
Emergency Sheltered	6
Provisionally Accommodated	34
At Risk of Homelessness	124
Not at Risk of Homelessness	57

Exploring the Spectrum of Homelessness in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 4 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.

Some respondents noted that they have to stay with a stranger, at an emergency shelter, or at a domestic violence shelter to be sheltered at night. Other respondents stayed in their cars, abandoned out-buildings, or public spaces. Importantly, people experiencing homelessness often fluctuate in and out of their situation, so while it is helpful to understand where survey respondents in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D 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

214 people responded to the Housing and Service Needs Estimation survey from the Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D. 170 (79.5%) respondents identified as female, 33 (15.5%) as male, three (1%) as trans-male, and three (1%) as non-binary. Three respondents preferred not to answer, and two skipped the question.

173 (81%) respondents identified as straight, six as gay or lesbian, 13 (6%) as bisexual or pansexual, one (0.5%) as asexual, and one (0.5%) as queer. 14 respondents preferred not to answer, and four skipped the question.

Of those 214 respondents, three (1.5%) respondents indicated they were under the age of 18. We know from their unique identifier, which asks for digits from their birth year, as well as our ethical standards on the age of consent when administering the survey, that these respondents were between 14 and 18 years old. 15 (7%) were between 18 and 25, 89 (41.5%) between 26 and 45, 71 (33%) between 46 and 65, and 37 (17%) were over 65.

94% (201) of survey respondents reported they were born in Canada, while 5.5% (12) reported immigrating to Canada, and 0.5% (one) came to Canada as a refugee.

Housing and Service Needs Estimation Survey

Population Overview

70% (150) of survey respondents were white. One (0.5%) respondent identified as East Asian, one (0.5%) as Latin American, and 17 (8%) as Indigenous only. Nine respondents preferred not to answer, eight respondents noted their racial identity was not listed in the options provided, and 28 skipped the question. Further, 21% (45) of the total respondents self-identified as Indigenous. Of the 45 Indigenous respondents, 26 (58%) identified as First Nations, one (2%) as Inuit, 13 (29%) as Métis, and five (11%) as having other Indigenous ancestry.

26 (12%) of 214 respondents stayed in foster care, a youth group home, or under a youth/young adult agreement in the past. An additional two (1%) respondents preferred not to answer. Notably, 40% of respondents that have stayed in foster care, a youth group home, or under a youth/young adult agreement are Indigenous despite only making up 24% of the entire survey population. Additionally, 20% of respondents that have stayed in care were not straight and/or cisgender.

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). Of the 214 respondents, four indicated they serve(d) in the Canadian Armed Forces, two in the RCMP, and 10 in Emergency Services. Two respondents preferred not to answer, and one respondent skipped the question.



Housing Stable versus Housing Unstable Population Overview

Table 5

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

Demographic characteristic	Housing stable	Housing unstable
Number of survey respondents	46	168
Gender	Male: 13	Male: 21
	Female: 31	Female: 138
	Trans-male: 0	Trans-male: 3
	Trans-female: 0	Trans-female: 0
	Non-binary: 1	Non-binary: 2
Sexual orientation	Straight: 42	Straight: 130
	Gay/Lesbian: 1	Gay/Lesbian: 6
	Bisexual/Pansexual: 0	Bisexual/Pansexual: 13
	Asexual: 1	Asexual: 0
	Queer: 0	Queer: 1
Age	0-17 years old: 1	0-17 years old: 2
	18-25 years old: 0	18-25 years old: 8
	26-45 years old: 10	26-45 years old: 79
	46-65 years old: 19	46-65 years old: 51
	65+ years old: 16	65+ years old: 22
Immigration status	Born in Canada: 41	Born in Canada: 160
	Immigrant to Canada: 5	Immigrant to Canada: 3
Racial identity	White: 35	White: 115
	Visible minority: 0	Visible minority: 2
Indigenous identity	First Nations: 2	First Nations: 24
	Métis: 2	Métis: 10
	Inuit: 0	Inuit: 1
	Other Indigenous ancestry: 0	Other Indigenous ancestry: 5
Time in foster care, youth group home, or youth/young adult agreement	Spent time in care: 1	Spent time in care: 25
Served in Canadian Armed Forces, RCMP, emergency services	Canadian Armed Forces: 1	Canadian Armed Forces: 3
	RCMP: 1	RCMP: 1
	Emergency services: 5	Emergency services: 5

Housing Stable versus Housing Unstable Population Overview

Based on the population breakdown in Table 5, we can determine the following:

- Female respondents were 6.6x more likely to be housing unstable than male respondents.
- Indigenous respondents were 4x more likely to be housing unstable than their non-Indigenous counterparts.
- At the time of the survey, four respondents indicated that they have experienced or were currently experiencing domestic/family violence and abuse.

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?” 1% of respondents reported that they have some grade school education, while 8% have some high school education, and 20% have a high school diploma or GED. 10% of respondents stated that they have an apprenticeship, trades certificate, or diploma, 30% have a college certificate or diploma, 7% have some post-secondary education, 16% have a bachelor’s degree, and 4% have a graduate or professional degree (e.g., Master’s, Doctoral, Medical, etc.).

Additionally, 68% of housing-unstable respondents indicated they were employed. Of those employed, 71% reported full-time employment, 15% part-time, and 5% casual. 10 respondents selected “not listed” when asked about their employment type; they were retired, self-employed, working on a temporary contract basis, and/or are 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 145 times, government-related 67 times, tax-related 74 times, and informal 24 times.

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen below in Table 6.

Table 6

Respondents Household Income in 2021

Total household income in 2021	# of respondents per income level
\$30,000 or less	61
Between \$30,001 and \$50,000	49
Between \$50,001 and \$70,000	26
Between \$70,001 and \$90,000	30
Between \$90,001 and \$110,000	15
More than \$110,001	26

We further broke this data down to understand household income level by housing stability status, as seen in Table 7.

Education, Employment, and Income Sources

Table 7

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	0	61
Between \$30,001 and \$50,000	6	43
Between \$50,001 and \$70,000	8	18
Between \$70,001 and \$90,000	8	22
Between \$90,001 and \$110,000	6	9
More than \$110,001	15	11

Of the housing-unstable respondents, 37% reported a household annual income of less than \$30,000 despite 68% of respondents being employed. Notably, this data indicates income is not the sole factor related to homelessness: 42 housing-unstable respondents generated an income of \$70,001 or more in 2021, yet they are still considered housing unstable based on national definitions of homelessness.

Living Situation

To better understand respondents' current living situations, we attempted to determine the number of respondents who rented their homes versus the number of respondents who owned their homes. We were able to determine that 59% of housing-stable respondents owned their homes, while only 8% of housing-unstable respondents owned their homes. Comparatively, 10% of housing-stable respondents rented their homes, while 25% of housing-unstable respondents rented. We also asked respondents who rented their homes to note their current rental price. Reported rental prices varied.

Living Situation

Some respondents seemed to indicate a rental price even though they did not state that they rented their homes. This response could be because respondents provided previous rental prices that they have paid because they included their mortgage payment amount because they did not indicate they rent but did note their rental price, or because, in some cases, respondents noted that they both rent and own property/homes (e.g., for seasonal work in another location).

Table 8

Rental Prices by Housing Stability Status

Rental price	# of housing stable renters	# of housing unstable renters
Less than \$500	1	3
Between \$500 to \$999	3	32
Between \$1000 to \$1499	2	37
Between \$1500 to \$1999	0	28
Over \$2000	0	20
I don't pay rent	27	37

Among those who rent and own, 16.5% of respondents reported they do not have sufficient heating in their home. Other than sufficient heating, very few respondents lack basic amenities that would make their homes considered livable. Fewer than 2% of respondents do not have access to electricity or safe drinking water. However, 43% of respondents lack air conditioning.

Living Situation

Table 9

Breakdown of Missing Amenities by Rent/Own Status

Missing amenities	# of home owners missing amenities	# of renters missing amenities
Indoor plumbing/bathing facilities	0	3
Sufficient and affordable heating	3	25
Safe drinking water	0	3
Refrigeration	0	3
Electricity (or equivalent, i.e., solar power)	0	3
Cooking facilities	0	3
Fire protection (smoke alarms, fire extinguishers)	3	6
Home/property insurance	2	31
Air conditioning	15	57
Access to laundry facilities	2	6

Table 9 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.” Some of these 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.

46 respondents, 39 of whom were housing unstable, have always lived in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and/or SRD Area D. An additional respondent always lived in their community seasonally. Of those housing-unstable respondents who were not born in these communities, 79 moved to the community to look for work or because they accepted a job offer, while 43 moved for family and 42 moved for the lifestyle these communities offer.

Living Situation

Additionally, 14 respondents moved to the community to access better services than their previous communities offered and two moved here to access emergency shelter services. Some respondents indicated that they moved to the community to live with parents after being unable to afford rent. Others left their previous homes because they feared for their safety, fleeing from abusive/violent situations. Notably, 10 housing-unstable respondents moved between three and six times in the past 12 months, and one housing-unstable respondent moved more than six times in the past 12 months.



Community Supports

In an attempt to better understand service needs and gaps in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D, respondents were asked: “What support services do you access?” Respondents predominately accessed support services for reasons related to health and wellness, basic needs, and financial support reasons.

Table 10

Main Reasons Respondents Access Support Services

Services accessed	# of housing stable respondents who accessed services	# of housing unstable respondents who accessed services
Basic needs- Food, shelter, clothing, etc.	3	37
COVID-19 – PPE, information, supports, etc.	1	16
Crisis financial support – Eviction notice, utility bill problems, damage deposits, etc.	0	8
Family/parenting – Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals, etc.	5	19
Financial – Employment, housing, training/education, etc.	1	23
Health and wellness – Addictions, mental health, physical health care, spiritual/cultural, etc.	9	46
Legal – Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanour, etc.	0	13
Support Services – Help with government forms, help with accessing government/other programs or services, access to technology, etc.	0	14
Transportation – Access to basic services/education/employment, medical transportation	0	10

Community Supports

To further understand respondents' abilities to access the necessary support services, we asked two questions: (1) "Which of these services were you able to access in your community, either in-person or over the phone/online?"; and, (2) "Which of these services did you have to access in another community and how far did you have to travel to access these services?"

Many respondents, both housing stable and unstable, reported travelling by vehicle, ferry, plane, ambulance, and foot to Nanaimo, Courtenay, Victoria, and even other provinces in order to access essential services. This need to travel to another community is a significant barrier to accessing necessary services. Often, many respondents do not have the time to spare to travel for these services. Additionally, the rising gas, ferry, and plane prices may mean that housing-unstable respondents cannot access services in communities outside their own. Further, hitchhiking and/or walking to other communities to access the necessary services is an incredibly high-risk activity, putting respondents in very vulnerable positions. 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. Most residents did not access shelters because they did not feel safe at them.

Table 11

Reasons Respondents Did Not Access Shelter Services When Needed

Reason for not accessing shelter services	# of respondents
The shelter was full	12
There was no shelter in my area	3
No substance use or drinking allowed	2
I didn't feel safe	15
Health concerns (bed bugs, dirty, etc.)	12
Hours of operation	2
Lack of disability accommodations	1
Lack of transportation	3
No pets allowed	9
Separation from family member/partner	6

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

Respondents outlined several things they would like to see more of in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D. 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 12

Respondents' Perceptions of Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D's Service Provision

Does our community provide enough:	# of respondents who believe their community provides enough	# of respondents who believe their community does not provide enough
Employment opportunities	120	53
Free/accessible recreational and social opportunities	90	88
Social services	82	74
Accessible & affordable housing	9	187
Public transit services	93	80
Emergency services	134	42
Education opportunities	122	52
Access to food (grocery stores, markets, food banks)	170	20

Using respondents' perceptions of service provision in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D, we generated an overall service satisfaction score. Housing stable respondents were 60% satisfied with service provision in their community, and housing unstable respondents were 49%. One respondent illustrated their frustration with the provision of services in Campbell River: "I walk 10km on the shoulder of the highway for access to all my needs, including to access public transit."

"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, mental health services, and safety. 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 affordable and varied housing options in the community, such as low-income housing, transitional housing, seniors housing, tiny home communities, and so forth. Many respondents also noted the need for improved access to local mental health services. Further, respondents specifically noted that mental health support for men in the community is critical. Lastly, respondents highlighted their desire to see more focus from community leaders and emergency services on preventing crime and increasing overall community safety.

Future Housing Opportunities in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

In an attempt to gauge interest in supporting housing opportunities moving forward, we asked respondents two additional questions. First, as shown in Table 13, 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 Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 13

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

Reasons for creating/not creating rental units on respondents' properties	# of respondents who share this reason
I don't own property	125
My property cannot hold a secondary suite or separate dwelling	26
I'm not interested in having a rental unit on my property	11
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	23
Financial support to build or renovate	29
Tenant with their own tiny home	13
Right person to share the land with	11
Rental agency to help me manage the renting	3
I don't know	8
Other	15

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 14.

Future Housing Opportunities in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

Table 14

Respondents' Opinions of Factors Needed for Stabilizing the Housing Situation in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D

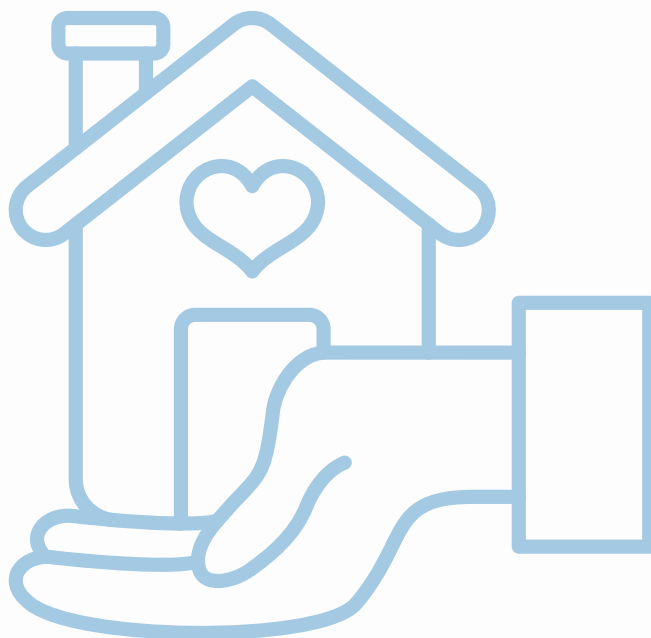
Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	91
Different development processes	86
More housing options (e.g. tiny homes, carriage houses, etc.)	151
Greater housing density	89
Income-based affordable rental units	180
Education and/or incentives for landowners to create secondary rental dwellings on their property	83
Supportive or complex care housing	117
A safe/transition home so that victims of domestic abuse have a safe place to go	88
Restrictions on landowners using secondary dwellings as vacation rentals	90
I don't know	8
Other	32

Based on Table 14, we can determine that respondents believed that creating income-based affordable housing units, increasing the number of housing options in the community, and creating supportive or complex care facility will help to stabilize the housing situation. Several respondents also noted that increasing regulations around Airbnb booking would help to increase the number of housing options available.

What Does Homelessness Look Like for Someone in Campbell River, We Wai Kai (Quinsam), Wei Wai Kum First Nation, and SRD Area D?

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 this case, the profile is a woman between the ages of 26 and 45 who has been renting a unit with her partner for over one year. The rental unit lacks amenities such as property insurance, air conditioning, and affordable heating. She finds it difficult to pay rent, spending more than a third of their combined household income on housing. She is also concerned that her landlord will be implementing a rent increase at their next lease signing. She and her partner moved to the community because of the lifestyle the community offers.





**CORTES ISLAND AND
T'OQQ (KLAHOOSE
FIRST NATION)**

Results

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

Place on the homelessness spectrum	# of experiences along the spectrum
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
Number of survey respondents	33	77
Gender	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
Sexual orientation	Straight: 24	Straight: 52
	Gay/Lesbian: 1	Gay/Lesbian: 1
	Bisexual/Pansexual: 1	Bisexual/Pansexual: 7
	Asexual: 2	Asexual: 2
	Queer: 0	Queer: 2
Age	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
Immigration status	Born in Canada: 22	Born in Canada: 66
	Immigrant to Canada: 11	Immigrant to Canada: 11
Racial identity	White: 28	White: 58
	Visible minority: 1	Visible minority: 2
Indigenous identity	First Nations: 0	First Nations: 4
	Métis: 0	Métis: 4
	Inuit: 0	Inuit: 1
	Other Indigenous ancestry: 2	Other Indigenous ancestry: 1
Served in Canadian Armed Forces, RCMP, Emergency Services	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

Total household income in 2021	# of respondents per income level
\$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

Services accessed	# of housing-stable respondents who accessed these services	# of housing-unstable respondents who accessed these services
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

Reason for not accessing shelter services	# of respondents
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

Does your community provide enough:	# of respondents that believe their community provides enough	# of respondents that believe their community does not provide enough
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

Reasons for creating/not creating rental units on respondents' properties	# of respondents who share this reason
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

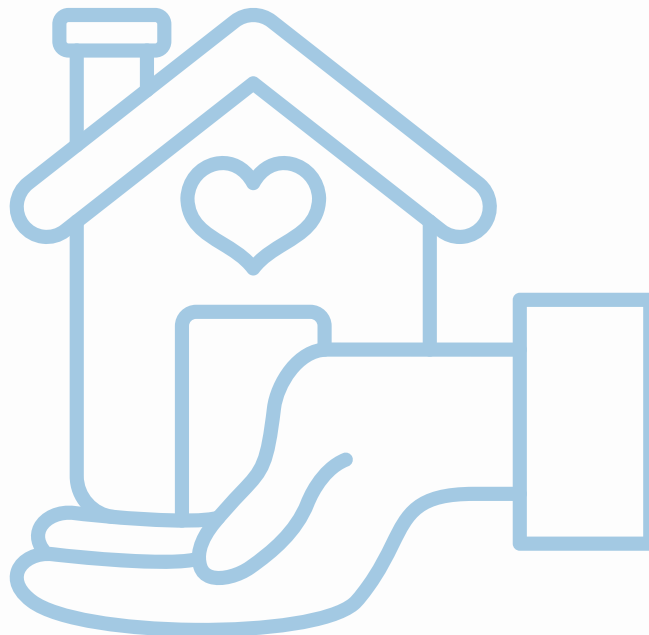
Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	78
Different development processes	58
More housing options (e.g. tiny homes, carriage houses, etc.)	83
Greater housing density	37
Income-based affordable 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.





QUADRA ISLAND AND THE OUTER ISLANDS

Results

Table of Contents

Objective Housing Situation	58
Exploring the Spectrum of Homelessness	59
Housing Stable versus Housing Unstable Population Overview	62
Education, Employment, and Income Sources	63
Living Situation	65
Community Supports	68
Future Housing Opportunities	71
What Does Homelessness Look Like for Someone?	74

Quadra Island and the Outer Islands received 43 survey responses. 41 responses were from Quadra, one from Maurelle, and one from an outer island. 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.

21 survey respondents indicated “yes” to being housing unstable and 5 respondents indicated “unsure.” Using the national definition, we identified additional four respondents experiencing housing instability at the time of the survey. A total of 30 survey respondents were found to be housing unstable.

An additional 11 dependents under the age of 18 and 27 adults reported as living with survey respondents. Based on survey results, we know that there were at least 68 people living in unstable housing situations on Quadra Island and the Outer Islands.

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 physical or mental health concerns; inability to afford rent/mortgage; low wages; housing in need of major repairs (i.e., no windows, no heat, water or mould damage, leaky roof); and, domestic/family violence, abuse, and/or rejection. Other responses included job loss, rent increases, death of a family member/partner, conflict with landlord, lack of transportation, struggle finding parking for mobile homes, seasonal housing, and racism/discrimination.

Exploring the Spectrum of Homelessness on Quadra Island and the Outer Islands

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 Quadra and the Outer Islands. This understanding 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 spectrum, 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.” 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 26

Respondents’ Experience by Housing Situation in the Homelessness Spectrum

Place on the homelessness spectrum	# of experiences along the spectrum
Unsheltered	12
Emergency sheltered	2
Provisionally accommodated	11
At risk of homelessness	22
Not at risk	13

Exploring the Spectrum of Homelessness on Quadra Island and the Outer Islands

Table 26 demonstrates 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 that their home is in need of major repairs. Many of these respondents also live in overcrowded housing, where there are too many people for the number of bedrooms in the home.

Some respondents noted that they stayed with a friend/family or a stranger, at an emergency weather shelter, or at a domestic violence shelter to be sheltered for the night. Other respondents reported even different experiences of homelessness, staying in their vehicle or short-term seasonal vacation rentals. Importantly, when reading this people experiencing homelessness often fluctuate in and out of their situation, so while it is helpful to understand where survey respondents on Quadra and the Outer Islands fit on the homelessness continuum, it is not guaranteed that this position is where they will all fit next week, next month, or next year.

Housing and Service Needs Estimation Survey Population Overview

43 individuals responded to the Housing and Service Needs Estimation survey from Quadra Island and the Outer Islands. 31 (72%) of respondents identified as female, 10 (23%) as male, and one (2.5%) as non-binary. No respondents identified as trans-male, trans-female, two-spirit, or unsure, although one (2.5%) respondent preferred not to answer.

60% (30) of respondents identified as straight, 2.5% (1) as gay or lesbian, and 14% (6) as bisexual or pansexual. Four respondents preferred not to answer, and one skipped the question.

Of those 43 respondents, no one under the age of 18 filled out the survey. One (2.5%) respondent indicated they were between 18 and 25, nine (21%) between 26 and 45, 16 (37%) people between 46 and 65, and 17 (39.5%) over 65.

70% (30) of survey respondents reported they were born in Canada, while 30% (13) reported immigrating to Canada.

Housing and Service Needs Estimation Survey

Population Overview

74% (32) of survey respondents were white. 4% (2) respondents preferred not to answer, 7% (3) respondents noted that their identity was not listed in the options provided, and 14% (6) did not answer the question. 7% (3) of total respondents self-identified as Indigenous. Of the three Indigenous respondents, one (33%) identified as First Nations, one (33%) as Métis, and one (33%) as having other Indigenous ancestry.

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 respondent noted they serve(d) with the Canadian Armed Forces, five respondents indicated they are emergency services. 35 have not served with the Canadian Armed Forces, RCMP, or emergency services. An additional two respondents preferred not to answer.



Housing Stable versus Housing Unstable Population Overview

Table 27

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

Demographic characteristic	Housing stable	Housing unstable
Number of survey respondents	13	30
Gender	Male: 5	Male: 5
	Female: 8	Female: 23
	Non-binary: 0	Non-binary: 1
Sexual orientation	Straight: 11	Straight: 19
	Gay/Lesbian: 0	Gay/Lesbian: 1
	Bisexual/Pansexual: 1	Bisexual/Pansexual: 5
Age	18-25 years old: 0	18-25 years old: 1
	26-45 years old: 1	26-45 years old: 8
	46-65 years old: 3	46-65 years old: 13
	65+ years old: 9	65+ years old: 8
Immigration status	Born in Canada: 9	Born in Canada: 21
	Immigrant to Canada: 4	Immigrant to Canada: 9
Racial Identity	White: 12	White: 20
	Visible minority: 0	Visible minority: 0
Indigenous Identity	First Nations: 0	First Nations: 1
	Métis: 0	Métis: 1
	Inuit: 0	Inuit: 0
	Other Indigenous ancestry: 0	Other Indigenous ancestry: 1
Served in Canadian Armed Forces, RCMP, Emergency Services	Canadian Armed Forces: 0	Canadian Armed Forces: 1
	RCMP: 0	RCMP: 0
	Emergency services: 1	Emergency services: 4

Housing Stable versus Housing Unstable Population Overview

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

- 65% of housing unstable respondents were 46 or older.
- Women and non-binary individuals were 4.6x more likely to be housing unstable than men.

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?” 3% of respondents reported they have no formal education, 3% have some grade school, and 10% have a high school diploma or GED. 30% of respondents indicated that they have a college certificate or diploma, 20% have some post-secondary education, 27% have a bachelor’s degree, and 7% have a graduate or professional degree (Master’s, Doctoral, Medical, etc.).

Additionally, 33% of respondents indicated they were employed. 29% of those employed were reported full-time employment, 14% part-time, and 14% casual. 57% of housing-unstable respondents were unemployed at the time of the survey. Further analysis suggests that many of the respondents who were unemployed are either retired or unable to work due to medical conditions and/or physical disabilities.

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 13 times, government-related income 20 times, tax-related income 11 times, and informal income five times.

Education, Employment, and Income Sources

Table 28

Respondents Household Income in 2021

Total household income in 2021	# of respondents per income level
\$30,000 or less	19
Between \$30,001 and \$50,000	7
Between \$50,001 and \$70,000	6
Between \$70,001 and \$90,000	6
Between \$90,001 and \$110,000	3
More than \$110,001	1

We further broke this down to understand household income level by housing stability status, as seen in Table 29.



Education, Employment, and Income Sources

Table 29

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	2	17
Between \$30,001 and \$50,000	3	4
Between \$50,001 and \$70,000	1	5
Between \$70,001 and \$90,000	5	1
Between \$90,001 and \$110,000	2	1
More than \$110,001	0	1

Of those unstable respondents, 15% reported a household annual income of less than \$30,000. It is likely that many of these respondents were un- or underemployed at the time of the survey.

Living Situation

To better understand respondents' current living situations, we attempted to determine the number of respondents who rented their homes versus the number of respondents who owned their homes. We were able to determine that 14% (11) of housing-unstable respondents owned their homes, while 72% (13) of housing-stable respondents owned their homes. In comparison, 11% (9) of housing unstable respondents rented their homes, while 0 housing stable respondents indicated that they rent. We also asked respondents who rent 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 30

Rental Prices by Housing Stability Status

Rental price	# of housing stable renters	# of housing unstable renters
Less than \$500	0	2
Between \$500 to \$999	0	9
Between \$1000 to \$1499	0	1
Between \$1500 to \$1999	0	3
Over \$2000	0	1
I don't pay rent	9	9

Among those who rent and own, very few respondents lacked in basic amenities need to make their homes considered livable. Less than 7% of respondents do not have sufficient heating in their home, and less than 4% of respondents do not have access to safe drinking water. 100% of respondents have electricity, cooking facilities, and refrigeration.



Living Situation

Table 31

Breakdown of Missing Amenities by Rent/Own Status

Missing amenities	# of home owners missing amenities	# of renters missing amenities
Indoor plumbing/bathing facilities	0	1
Sufficient and affordable heating	4	2
Safe drinking water	3	1
Refrigeration	0	0
Electricity (or equivalent - i.e., solar power)	0	0
Cooking facilities	0	0
Fire protection (smoke alarms, fire extinguishers)	4	1
Home/property insurance	4	3
Air conditioning	4	6
Access to laundry facilities	3	0

Table 31 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.” Some of these 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.

Nine respondents, seven of whom were housing unstable, have always lived in their community. Of those housing unstable respondents who were not born on Quadra or the Outer Islands, 10 moved to the community to look for work or because they accepted a job offer, six followed family to the community, and 11 moved for housing. Additionally, some respondents moved to Quadra Island or the Outer Islands to care for aging family members; manage their substance use; reconnect with their culture, community, and traditions; and, because they could not afford the cost of living anywhere else. Of note, four respondents moved between three and six times in the past 12 months while one respondent moved more than 6 times in the past 12 months.

Community Supports

In an attempt to better understand service needs and gaps on Quadra and the Outer Islands, respondents were asked, “What support services do you access?” The main reasons respondents accessed support services related to basic needs, health and wellness, and legal services.

Table 32

Main Reasons Respondents Accessed Support Services

Services accessed	# of housing-stable respondents who accessed these services	# of housing-unstable respondents who accessed these services
Basic needs - Food, shelter, clothing, etc.	0	9
COVID-19 - PPE, information, supports, etc.	1	7
Crisis financial support - Eviction notice, utility bill problems, damage deposits, etc.	0	3
Family/parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals etc.	0	3
Financial - Employment, housing, training/education, etc.	0	4
Health and wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	2	8
Legal - Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanor, etc.	0	7
Support services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	0	4
Transportation - Access to basic services/ education/employment, medical transportation.	1	2

Community Supports

To further understand respondents' abilities to access the necessary support services, we asked two questions: (1) "Which of these services were you able to access in your community, either in-person or over the phone/online?"; and, (2) "Which of these services did you have to access in another community and how far did you have to travel to access these services?"

Many respondents, both housing stable and unstable, reported traveling to Campbell River by vehicle and/or ferry to access the necessary services. This need to travel to another community, especially by ferry, which can cost anywhere from \$18 to \$30 per trip, is a significant barrier to accessing necessary services. Rising gas prices could make the trip too expensive for housing unstable respondents. Respondents may not have the time nor the money to travel to access services. Additionally, 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 33

Reasons Respondents Did Not Access Shelter Services When Needed

Reason for not accessing shelter services	# of respondents
The shelter was full	0
There was no shelter in my area	3
No substance use or drinking allowed	0
I didn't feel safe	1
Health concerns (bed bugs, dirty, etc.)	2
Hours of operation	0
Lack of disability accommodations	2
Lack of transportation	1
No pets allowed	3
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 Quadra Island and the Outer Islands. 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 34

Respondents Perceptions of Quadra Island and the Outer Islands' Service Provision

Does your community provide enough:	# of respondents that believe their community provides enough	# of respondents that believe their community does not provide enough
Employment opportunities	19	20
Free/accessible recreational and social opportunities	25	16
Social services	6	26
Accessible & affordable housing	0	38
Public transit services	0	36
Emergency services	30	10
Education opportunities	9	25
Access to food (grocery stores, markets, food banks)	31	9

Based on respondents' perceptions of service provision on Quadra and the Outer Islands, we generated an overall satisfaction score. Housing stable respondents were 50% satisfied with service provision in their communities, and housing unstable respondents were 28% satisfied with service provision. Interestingly, both stable and unstable respondents were equally dissatisfied with the amount of affordable housing units and access to public transportation.

"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, employment, and transportation. 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 senior citizen and disability-accessible housing options at both market and below-market or low income rates, while others simply wished for more housing options in the community. Many respondents also noted their desire to see more employment opportunities within the community, both in the form of jobs and employment training opportunities. Respondents highlighted the need for jobs that pay a living wage and provide benefits. Lastly, respondents mentioned the need for improved and affordable transportation services.

Future Housing Opportunities on Quadra Island and the Outer Islands

In an attempt to gauge interest in supporting housing opportunities moving forward, we asked respondents about two additional questions. First, as shown in Table 35, 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 Quadra Island and the Outer Islands

Table 35

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

Reasons for creating/not creating rental units on respondents' properties	# of respondents who share this reason
I don't own property	16
My property cannot hold a secondary suite or separate dwelling	2
I'm not interested in having a rental unit on my property	4
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	4
Financial support to build or renovate	9
Tenant with their own tiny home	2
Right person to share the land with	2
Rental agency to help me manage the renting	1
I don't know	0
Other	9

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 36.

Future Housing Opportunities on Quadra Island and the Outer Islands

Table 36

Respondents' Opinions of Factors That Could Stabilize the Housing Situation on Quadra Island and the Outer Islands

Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	28
Different development processes	22
More housing options (e.g. tiny homes, carriage houses, etc.)	36
Greater housing density	14
Income-based affordable rental units	33
Education and/or incentives for landowners to create secondary rental dwellings on their property	21
Supportive or complex care housing	22
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	28
I don't know	2
Other	10

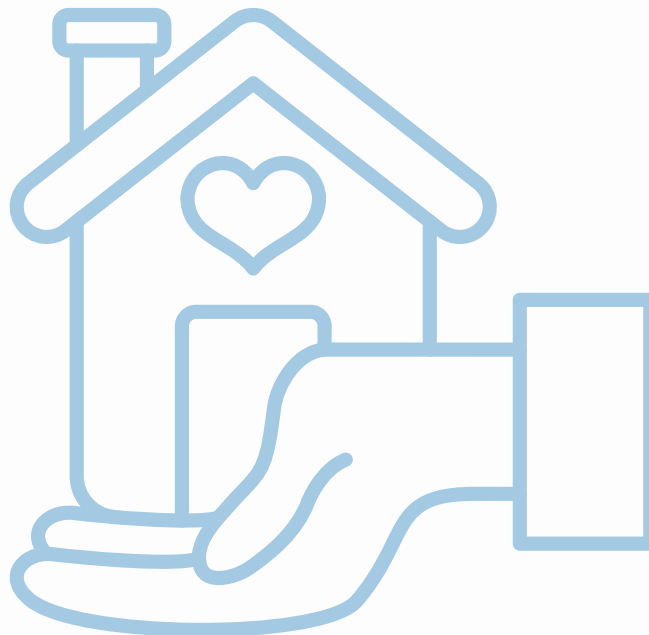
Results show that 27% of housing stable respondents either have no interest in having a secondary rental unit on their property or their property cannot hold a secondary suit/separate dwelling.

What Does Homelessness Look Like for Someone on Quadra Island and the Outer Islands?

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 Quadra and the Outer Islands, this profile is a woman, between the ages of 45 and 65, who lives with her partner. Their rental unit does not have air conditioning, and the heating is insufficient for the temperatures they experience in the colder months. She has a medical condition that affects her ability to maintain stable employment. It is difficult for them to pay rent. They are spending more than a third of their combined income on housing, which is between \$500 and \$999 per month.

She has lived in the community for over a year and enjoys the lifestyle the area offers, but she finds it difficult to access health and wellness services, often travelling outside their community to receive necessary support.





GOLD RIVER, TAHSIS, AND TSAXANA

Results

Table of Contents

Objective Housing Situation	77
Exploring the Spectrum of Homelessness	78
Housing Stable versus Housing Unstable Population Overview	81
Education, Employment, and Income Sources	82
Living Situation	84
Community Supports	87
Future Housing Opportunities	90
What Does Homelessness Look Like for Someone?	93

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

Place on the homelessness spectrum	# of experiences along the spectrum
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

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

Total household income in 2021	# of respondents per income level
\$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

Rental price	# of housing stable renters	# of housing unstable renters
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

Missing amenities	# of home owners missing amenities	# of renters missing amenities
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

Services accessed	# of housing-stable respondents who accessed these services	# of housing-unstable respondents who accessed these services
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

Reason for not accessing shelter services	# of respondents
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

Does your community provide enough:	# of respondents that believe their community provides enough	# of respondents that believe their community does not provide enough
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

Reasons for creating/not creating rental units on respondents' properties	# of respondents who share this reason
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

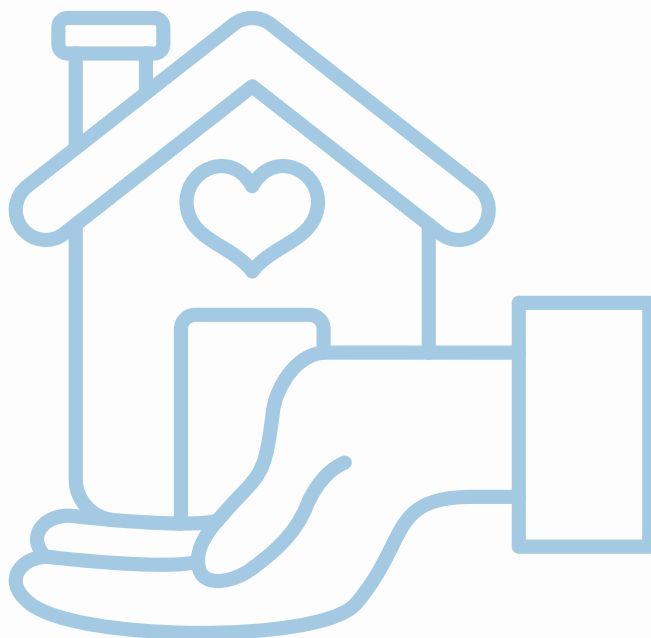
Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	19
Different development processes	22
More housing options (e.g. tiny homes, carriage houses, etc.)	36
Greater housing density	12
Income-based affordable 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.





SAYWARD

Results

Table of Contents

Objective Housing Situation	96
Exploring the Spectrum of Homelessness	97
Housing Stable versus Housing Unstable Population Overview	99
Education, Employment, and Income Sources	100
Living Situation	102
Community Supports	104
Future Housing Opportunities	106

Sayward received 10 survey responses. 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. Four survey respondents indicated “yes” to being housing unstable. Through further analysis, we were able to identify an additional two respondents experiencing housing instability according to the national definitions. Therefore, a total of six survey respondents are housing-unstable.

An additional six dependents under the age of 18 and three adults reported as living with survey respondents. Therefore, based on survey results, we know that there are at least 15 people living in unstable housing situations in Sayward.

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 three reasons cited were low wages, inability to afford rent/mortgage, and their housing needs major repairs (i.e. no windows, no heat, water or mould damage, leaky roof). Other responses included lack of transportation, cost of living as a single parent, concerns about passing approvals on upcoming mortgage renewals, health/mental health concerns, rent increase, and conflict with landlord, parent/guardian, roommate, or partner.



Exploring the Spectrum of Homelessness in Sayward

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 Sayward. This can be achieved by exploring the experiences of the six 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 48

Respondents Experience by Housing Situation in the Homelessness Spectrum

Place on the homelessness spectrum	# of experiences along the spectrum
Unsheltered	1
Emergency sheltered	0
Provisionally accommodated	0
At risk of homelessness	5
Not at risk	4

Exploring the Spectrum of Homelessness in Sayward

This table demonstrates the diversity of respondents' experiences with housing instability and outlines that homelessness presents itself in more ways than simply sleeping outside.

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 Sayward 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

10 people responded to the Housing & Service Needs Estimation survey from Sayward; seven (70%) of which identified as female and three (30%) as male. 90% (9) of respondents identify as straight and 10% (1) as bisexual or pansexual; no respondents identified as trans-male, trans-female, non-binary, two-spirit or as unsure.

Of those 10 respondents, no one under than age of 25 filled out the survey, though three (30%) people indicated they were between 26-45, six (40%) people between 46-65, and one (10%) person over 65.

90% (9) of survey respondents reported they were born in Canada, while 10% (1) reported immigrating to Canada.

90% (9) of survey respondents are white. One (10%) person preferred not to answer. Further, 20% (2) of total respondents self-identified as Indigenous. Of the two Indigenous respondents, one (50%) identified as Métis and one (50%) 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). 40% (4) respondents indicated they are emergency services.

Housing Stable versus Housing Unstable Population Overview

Table 49

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

Demographic characteristic	Housing stable	Housing unstable
Number of survey respondents	4	6
Gender	Male: 1	Male: 2
	Female: 3	Female: 4
Sexual orientation	Straight: 4	Straight: 5
	Bisexual/Pansexual: 0	Bisexual/Pansexual: 1
Age	26-45 years old: 1	26-45 years old: 2
	46-65 years old: 3	46-65 years old: 3
	65+ years old: 0	65+ years old: 1
Immigration status	Born in Canada: 4	Born in Canada: 5
	Immigrant to Canada: 0	Immigrant to Canada: 1
Racial identity	White: 3	White: 5
	Visible minority: 0	Visible minority: 0
	Preferred not to answer: 1	Preferred not to answer: 0
Indigenous identity	First Nations: 0	First Nations: 0
	Métis: 1	Métis: 0
	Inuit: 0	Inuit: 0
	Other Indigenous ancestry: 0	Other Indigenous ancestry: 1
Served in Canadian Armed Forces, RCMP, emergency services	Canadian Armed Forces: 0	Canadian Armed Forces: 0
	RCMP: 0	RCMP: 0
	Emergency services: 0	Emergency services: 4

*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?” One respondent has some high school education, one respondent has a high school diploma or GED, three have a college certificate or diploma, and one has a graduate or professional degree (Master’s, Doctoral, Medical, etc.).

Additionally, 67% of respondents are employed. 75% of those employed indicated they were employed full-time, while 25% are employed part-time.

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 six times, government-related income three times, tax-related income four times, and informal income once.

We also asked respondents to identify their approximate household income for the previous year. Responses varied widely as seen in Table 50.



Education, Employment, and Income Sources

Table 50

Housing Stable & Unstable Respondents Household Income in 2021

Total household income in 2021	# of respondents per income level
\$30,000 or less	3
Between \$30,001 and \$50,000	0
Between \$50,001 and \$70,000	1
Between \$70,001 and \$90,000	1
Between \$90,001 and \$110,000	3
More than \$110,001	2

We further broke this down to understand household income level by housing stability status, as seen in Table 51.

Table 51

Respondent's 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	0	3
Between \$30,001 and \$50,000	0	0
Between \$50,001 and \$70,000	1	0
Between \$70,001 and \$90,000	1	0
Between \$90,001 and \$110,000	0	3
More than \$110,001	2	0

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 one housing-unstable respondent owns their home while two housing-unstable respondents 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.

Please note here that some respondents seem to have indicated a rental price even though they did not state that they rented their home. This could be because respondents provided previous rental prices that they have paid, because they included their mortgage payment amount, or because they did not indicate they rent but did note their rental price.

Table 52

Rent Prices by Housing Stability Status

Rental price	# of housing stable renters	# of housing unstable renters
Less than \$500	0	2
Between \$500 to \$999	0	0
Between \$1000 to \$1499	0	1
Between \$1500 to \$1999	0	0
Over \$2000	0	0
I don't pay rent	4	2

Among those who rent and own, several respondents are lacking in basic amenities that would make their homes more stable. Specifically, four respondents do not have home or property insurance and two respondents don't have fire protection.

Living Situation

Table 53

Breakdown of Missing Amenities by Rent/Own Status

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

No survey respondents were born in Sayward; all having moved to Sayward for a specific reason. Some came to Sayward for housing options, noting housing prices were cheaper than in other communities, while others came to Sayward for the lifestyle it offers.



Community Supports

In an attempt to better understand service needs and gaps in Sayward, respondents were asked: “What support services do you access?” The main reasons respondents access support services are to help with basic needs, health and wellness, and legal support.

Table 54

Main reasons respondents access support services

Services accessed	# of housing-stable respondents who accessed these services	# of housing-unstable respondents who accessed these services
Basic needs - Food, shelter, clothing, etc.	0	2
COVID-19 - PPE, information, supports, etc.	0	0
Crisis financial support - Eviction notice, utility bill problems, damage deposits, etc.	0	0
Family/parenting - Child care, parenting/family issues, relationship issues, child developmental assessment tools/referrals etc.	0	1
Financial - Employment, housing, training/education, etc.	0	1
Health and wellness - Addictions, mental health, physical health care, spiritual/cultural, etc.	0	5
Legal - Separation/divorce/ custody, wills/estates, employment/labour standards, landlord/tenant issues, immigration issues, criminal/misdemeanor, etc.	0	2
Support services - Help with government forms, help with accessing government/other programs or services, access to technology, etc.	0	0
Transportation - Access to basic services/ education/employment, medical transportation.	0	0

Related to basic needs, only one respondent didn’t access a shelter service when they needed, and they cited safety concerns as the reason they did not access the shelter.

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

The survey also captured respondents' perceptions of service delivery in Sayward when 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 55

All Respondents Perceptions on Sayward's Provision of Services

Does Sayward provide enough:	# of respondents that believe their community provides enough	# of respondents that believe their community does not provide enough
Employment opportunities	3	5
Free/accessible recreational and social opportunities	7	1
Social services	3	5
Accessible & affordable housing	2	7
Public transit services	2	7
Emergency services	10	0
Education opportunities	3	6
Access to food (grocery stores, markets, food banks)	7	3

Further, when asked what they would like to see more of in their community, responses can be themed into three categories: housing, public transportation, and business. More specifically, respondents believe Sayward needs more affordable housing and seniors-specific affordable housing. Respondents would also like to see more businesses open in Sayward to help increase the economy and provide access to more goods and services that are currently missing in the community.

Future Housing Opportunities in Sayward

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?”

Table 56

Respondents’ Reasons for Creating/Not Creating Rental Units on their Property

Reasons for creating/not creating rental units on respondents’ properties	# of respondents who share this reason
I don’t own property	0
My property cannot hold a secondary suite or separate dwelling	2
I’m not interested in having a rental unit on my property	3
Zoning changes (I would like to but my property is not zoned for a secondary dwelling)	1
Financial support to build or renovate	3
Tenant with their own tiny home	0
Right person to share the land with	1
Rental agency to help me manage the renting	0
I don’t know	1
Other	0

Future Housing Opportunities in Sayward

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.

Table 57

Respondents opinions of factors that could stabilize the housing situation in Sayward

Factors that would stabilize the housing situation	# of respondents who believe this factor would stabilize the housing situation:
An empty homes tax	2
Different development processes	1
More housing options (e.g. tiny homes, carriage houses, etc.)	6
Greater housing density	1
Income-based affordable rental units	6
Education and/or incentives for landowners to create secondary rental dwellings on their property	3
Supportive or complex care housing	5
A safe/transition home so that victims of domestic abuse have a safe place to go	1
Restrictions on landowners using secondary dwellings as vacation rentals	1
I don't know	0
Prefer not to answer	1
Other	1



Opportunities Moving Forward

Opportunities Moving Forward

Based on the findings outlined in this report, RDN has identified 6 opportunities for action to address housing and homelessness.

1. Protect and Develop Accessible Housing Opportunities

- Increase community awareness and understanding of homelessness
 - The purpose of community conversations around homelessness is twofold: (1) to support community learning on issues of homelessness; and (2) to highlight the various experiences of homelessness. With at least 720 individuals living in unstable housing conditions in the SRD, it is critical that public have well-informed and sympathetic perceptions of homelessness. Hosting community conversations to support a sympathetic mindset will be critical to successfully address housing instability.
- Highlight the need for affordable and adaptable housing projects to increase housing options for different household groups, including income-based units and increasing housing availability
 - When asked what housing unstable respondents wanted to see more of in their community, most respondents focused on housing. Specifically, they mentioned the need for increased available rental and purchase units to local residents, affordable/low-income units, and long-term rental contract unit options. For example, 255 housing unstable and 75 housing stable respondents showed support for having income-based rental units as a way to help stabilize housing within their communities and provide greater access to housing for those in need. Many respondents noted that without income-based rental units, they have no choice but to live with family or take on multiple roommates because they currently cannot afford to live independently.
- Advocate for improved and increased high need housing options, including transitional housing options and emergency shelter options
 - While survey results show that most unstable housing respondents (208) did not require shelter services, many of the respondents who did need shelter services could not access them. Respondents were unable to access shelter services for several reasons, including that there was no shelter in their community, the shelter in their community was at full capacity, and the shelter policies would have required them to be separated from their pet or their family members. Additionally, some respondents noted their concerns with the health and safety standards of the shelter(s) in their area. Conducting an emergency shelter audit across the region, scanning for the number of shelters and their average capacity, and a review of intake and operational policies to look for improvements is recommended to better support those respondents who are unsheltered and emergency sheltered.

Opportunities Moving Forward

- 176 respondents believed that the development of a transitional housing unit in the SRD would help to address issues of homelessness. Further, results suggest that it would better support respondents experiencing domestic/family abuse and violence who either are housing unstable as a result of leaving their unsafe situation or who are unable to leave their situation due to lack of housing.
- Please note that projects focused on the development of affordable housing and/or transitional housing units are a massive undertaking. In rural and remote communities, such projects are more than acquiring land and a building. For example, they also often include approval and zoning processes, road, sewer, and septic construction. Further, funding is often very challenging to acquire to support such projects. The Cortes Community Housing Society is no stranger to these challenges; a community of approximately 1,100, Cortes Island is in the midst of an affordable housing development project. Despite all of these challenges, their continued efforts and dedication to this development will make all the difference for 24 families once the doors open. Recognizing these challenges, we recommend beginning with a regional conversation on transitional housing units and finding community locations best suited to serve residents across the region. Collaboration will be critical to the success of this recommendation.

2. Foster Community Awareness and Housing Education

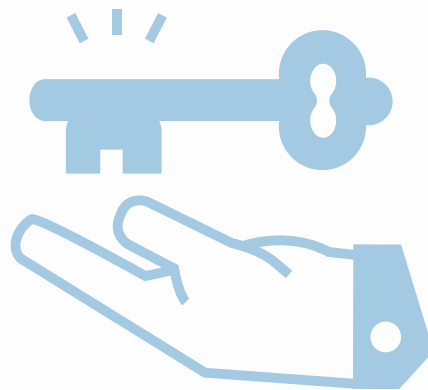
- Increase awareness of, and educate residents on, tenant rights
 - 160 respondents reported renting their home, though we expect that number is actually higher. With limited housing availability in the SRD, many of those respondents have turned to unauthorized or illegal rental units. As a result, respondents recognized that their housing situations are very precarious, feeling like they “are at the whim of their landlord.” They may have been subjected to higher rent, more frequent rent increases, discrimination, and a lack of safe/quality housing. By ensuring that community members are aware of and know their rights as tenants, respondents will be able to make informed decisions around their housing situation and, hopefully, alleviate stress related to their housing.
 - Respondents who rented legal units faced challenges with understanding and exercising their rights as tenants. Many faced challenges such as a lack of communication from their landlord, only sign seasonal or short-term rental contracts available, high rent prices, and rent increases. 139 respondents noted that they were spending more than a third of their income on housing (the national standard for housing instability), while 129 stated that they simply do not make enough money to rent a place long-term. By ensuring proper awareness and knowledge of their rights, respondents may be able to better advocate for themselves, voicing their concerns and providing protection to stabilize their housing situation.

Opportunities Moving Forward

- Increasing awareness and knowledge of tenant rights might look like holding information and education sessions; offering information packages; providing general rental agreement templates, tips, and tricks; and/or advocating to governments and small- and large-scale landlords/property rental companies to better support their tenants.

3. Support Growth and Services for Aging Population

- Advocate for affordable and accessible housing for the aging population
 - While many respondents highlighted the struggle residents have in finding rental and ownership accommodations, even more noted the difficulty the aging population faces in accessing housing. Finding housing to meet their accessibility needs as well as financial means was proven to be nearly impossible for many respondents. The development of supportive care units, complex care units, and accessible and wheelchair-accessible income-based rental units would significantly improve the quality of life among respondents and help to stabilize the housing situation in the SRD.
- Promote and increase awareness of senior support services.
 - 96 respondents indicated that they are 65+ years old, and 142 indicated that they are between the ages of 46 and 65. Several respondents indicated that they are or will soon experience hardship in maintaining their home and property as a result of limited mobility, disability, limited finances, and general aging. Support services such as lawn and property care, senior-focused transportation (i.e., accessible transportation), delivery services, health and wellness supports, and social events would all benefit the aging population. We recommend promoting any services related to assisting aging populations that are currently in operation and consider developing additional support services that are not already in operation.



Opportunities Moving Forward

4. Elevate and Increase Accessible and Affordable Community Services

- Advocate for accessible and affordable community services
 - Many respondents noted difficulty accessing basic need services, specifically shelter and food services, often due to hours of operation, distance from their residence, and/or lack of transportation/delivery options.
 - 107 respondents lacked sufficient and affordable heating in their homes, 55 respondents lacked indoor plumbing/bathing facilities, and 37 respondents did not have access to safe drinking water. Improved awareness of, and access to, crisis financial resources and supports is critical to ensure residents in the SRD are able to receive the basic amenities needed to ensure their home is in a livable condition. Further, many respondents emphasized their difficulty in paying their rent/mortgage each month, often falling behind without a stable income. Widely promoting that crisis financial support is available to individuals in the community may be critical to ensuring respondents do not lose their homes in times of hardship.
 - Perhaps, the most important community service for individuals living in the SRD is transportation. A significant number of housing unstable respondents indicated they travel upwards of three hours to access various services including grocery stores, doctors' appointments, laundry services, and mental health care. Others highlighted the increasing prices of travelling long distances to access services with gas prices going up and ferry tickets becoming increasingly expensive. For example, a return trip from Cortes Island to Campbell River can cost \$65 to \$70. These costs can be prohibitive to accessing services for housing unstable respondents. This barrier often leads to high-risk behaviour; many housing unstable respondents reported walking or hitchhiking to access services in other communities because they had no other option. Improved transportation services that are accessible for low-income individuals are critical to improve the safety and quality of life among housing unstable individuals and, more broadly, to address issues of homelessness.

Opportunities Moving Forward

5. Encourage Community Engagement and Growth Management

- Consider land re-zoning options to allow for mobile home and/or tiny home accommodations solely for use by local residents
 - Both housing stable and housing unstable respondents who own property indicated that changes to land zoning options would encourage them to have a secondary suite or separate dwelling on their property. Currently, zoning requirements and regulatory by-laws prevent them from doing so. 236 respondents also noted that they would like to see more housing options, such as tiny homes, carriage homes, dock parks, and mobile parks in the region. These housing options would allow low-income and housing unstable community members to establish more sustainable and accessible housing. It could also be the key to re-establishing an individual or family's housing situation after a life-altering event such as divorce, addiction, loss of family support, or loss of finances.
- Facilitate a formal review of community land and tax policies, specifically regarding land zoning/re-zoning and the implementation of an empty homes tax
 - 218 respondents support the implementation of an empty homes tax, which would see higher taxes for property owners who allow their unit to sit unoccupied in the off-season. Additionally, 195 respondents indicated their support for the implementation of different development processes to stabilize the housing situation, including improving zoning processes to make it quicker and easier to build more diverse types of housing.

6. Promote and Adapt Short-Term Housing Solutions

- Encourage collaboration between community housing providers and vacation home landlords
 - By building a network of community housing providers and vacation home landlords, they can better communicate and collaborate around their service offerings; for example, they might be able or willing to offer their rental services to provide temporary housing to local residents during the off-season to support the gap short-term housing need.
- Advocate for dedicated property specifically allocated for local residents to park their mobile homes and/or tiny homes
 - Providing a space dedicated to local residents will increase housing stability within the community and provide more opportunities for local residents to stay in one place for longer, rather than jumping from short-term/vacation rental to short-term/vacation rental. Further, with the support of government zoning offices, the collaboration between community housing providers and vacation home landlords might see fit to develop policy encouraging their members to allow local residents to stay on their land in exchange for compensation (e.g., reduced land taxes, access to home improvement grants, etc.).

Conclusion

This report is intended to support organizational, funder, and governmental decision-making around issues of housing and homelessness by providing reliable and up-to-date data on housing and service needs in the SRD. It should be used to complement the 2021 Campbell River PiT Count conducted by the province of British Columbia and the [2022 Strathcona Regional District's Housing Needs Report](#). It can also be used and referred to in SRD communities for program and advocacy purposes related to housing, homelessness, and service needs.

After receiving 620 survey responses over a four-week period, 427 responses were determined to be suitable for further analysis. Of those, 311 survey respondents were considered housing unstable. An additional 304 dependents and 311 adults reported as living with survey respondents. In total, at the time of the survey, 801 of people in the SRD were living in unstable housing situations.

As part of the survey, participants were asked, “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. Of the 427 survey respondents, 171 indicated “yes” to being housing unstable, and 48 indicated “unsure.” Using the Canadian definition of homelessness, we identified an additional 92 respondents experiencing housing instability. A total of 311 survey respondents were housing unstable.

An additional 304 dependents under the age of 18 and 311 adults reported as living with survey respondents.

In total, at least 801 people were living in unstable housing situations in SRD.

Appendices

Appendix A

"Collecting Stories of Where You Live" (Project Advertisement Poster)

Survey open
April 11-May 11, 2022

Collecting Stories of Where you Live

Do you:

- Live in the Strathcona Regional District (including Campbell River)?
- Feel that the home you have is not affordable to you or suitable for you needs?
- Or find it difficult to find the services and housing that you need?

Please fill out our survey* to help our communities discover what service and housing needs are not being met.

**Note: This survey is different from the SRD's Housing Needs Assessment Survey and asks for a different type of information.*

<https://www.surveymonkey.com/r/CampbellRiverDistrict>

 **COALITION TO
END
HOMELESSNESS**
CAMPBELL RIVER & DISTRICT

 Urban Indigenous
Housing & Wellness Coalition

Appendix

Appendix B

"Collecting Stories of Where You Live" (Project Advertisement Poster)



**Collecting
Stories of
Where You Live**

Do you:

- Live in the SRD (incl. Campbell River)?
- Feel that your home is not suitable or affordable?
- Or find it difficult to secure housing or services in your community?

Please fill out our survey!

Your answers will help us assess housing and social service need in your community.

 Urban Indigenous
Housing & Wellness Coalit

 **COALITION TO
END
HOMELESSNESS**
CAMPBELL RIVER & DISTRICT

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