


**The Queen Charlotte Village
Needs and Demands Assessment
2018**

**Queen Charlotte
Affordable
Housing
Study**



Queen Charlotte Heritage Housing Society
Funded by BC Housing

March 2018
Prepared by Co+Host



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The Village of Queen Charlotte is on the unceded territory of the Haida Nation.

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Table of Contents

Acknowledgements	1
Table of Contents	2
Introduction	5
Purpose of the Study	5
Scope of the Study	5
Methodology	5
Data Quality	5
Community Profile	6
Location	6
History	7
Government	7
Local Economy & Labour Force	9
Education	11
Healthcare	11
Population	11
Income	13
Current Housing Supply	14
Type of Dwelling	14
Housing Size and Composition	15
Housing Suitability & Conditions	16
Housing Satisfaction	18
Accessibility	19
Crowding	19
Tenure Types	19
Market Conditions	20
Current Affordable Housing Supply	22
Affordable Housing Societies	22
Affordable Housing Stock	23
Major Employer Housing Stock	24
Attracting and Maintaining Qualified Employees	30
Short-Term Accommodation	30

Hotels, Motels and Bed & Breakfasts	30
Airbnb	30
Opportunities	Error! Bookmark not defined.
Challenges	31
Non-resident Ownership	31
Social Networks	31
Community Planning	32
Student Housing	32
Current Affordable Housing Need	33
Housing Affordability	33
Invisible Homelessness	35
Assisted Living For Seniors/Downsizing for Seniors	Error! Bookmark not defined.
Group Home/Transition House/Affordable Housing	Error! Bookmark not defined.
Emerging Housing Need	36
Future Housing Intentions	36
Existing Households Falling into Need	37
Downsizing	38
Backlog of housing need among existing households	Error! Bookmark not defined.
In-migration	Error! Bookmark not defined.
Aggregate emerging housing need	38
Anticipated Housing Supply	39
Solutions	39
Affordable Housing	40
Transition House	40
Airbnb Bylaws	41
Empty Home Strategy	41
Tax & Business Incentives	41
Create a Poverty Reduction Strategy	42
Land Leasing and Development	42
Non-resident Ownership	42
Student Residence	42
Alternative Housing Types	42
Education on Tenant’s Rights	43

Gap Analysis	43
Appendix	45
Amended Census	45
Maps	45
Census boundary Map	45
Village of Queen Charlotte Map	46
Focus Groups	48
Service Providers	48
Residents of Queen Charlotte	55
Service Provider Clients	58
References	61
Definition of Terms	62

Introduction

Purpose of the Study

With financial assistance from BC Housing Society and support from the Queen Charlotte Heritage Housing Society, Co+Host was contracted in 2017-2018 to develop a Housing Need and Demand Assessment for the Village of Queen Charlotte/Daajing Giids. The objectives of this project include:

- Assess the current affordable housing need and supply
- Identify emerging housing needs and the anticipated affordable housing supply

Scope of the Study

Although affordable housing is a complex and islands' wide issue on Haida Gwaii, the focus of this study is on the Village of Queen Charlotte. Results from this project will be available for other communities to access and can be used as a reference for future studies.

Methodology

The methodology used to develop this assessment include:

1. **Data Collection and Analysis:** demographic, economic, housing and additional data from the 2016 census was used to understand the current context and trends that relate to housing in Queen Charlotte.
2. **Key Stakeholder Interviews:** Key stakeholders were interviewed to understand their views and perspective on the current and emerging housing needs and demands in Queen Charlotte. As well us to gain quantitative data on existing housing stock.
3. **Survey:** An online and paper survey was distributed to collect responses from the general public to understand housing conditions, preferences and solutions.
4. **Focus Groups:** Key stakeholder focus groups were facilitated to capture more in-depth information from residents, service providers and their clients.

Due to the lack of existing quantitative data for the Queen Charlotte Village, the study primarily utilized qualitative data.

Data Quality

- Global non-response rate (GNR), short-form census questionnaire: 6.1%
- Global non-response rate (GNR), long-form census questionnaire: 4.8%

- The response rate for Queen Charlotte was 96.2%, comparable to the response rate for the entire province, which was 96.5%.
- The 2016 population and dwelling counts census data for Queen Charlotte was amended February 15th, 2018. The analysis in this document utilize the original numbers. Amendments numbers are acknowledged in the document.
- There was a total of 153 survey participants, 128 of which lived in Queen Charlotte. This is a 15% of the Queen Charlotte population.
- There was a total of 26 participants in the focus groups.
- There was a total of 12 key informant interviews.

Survey Responses

The Queen Charlotte Housing Survey had a total of x respondents, 128 of whom reported that they lived in Queen Charlotte. All analyses were conducted on only those respondents. The sample was predominantly female at 71.65% and was clustered towards the middle age brackets, with 5% being 24 years or young, 34% being 25-34, 20% being 35-44 and 31% being 45-64. Response rates were low for seniors at 9% of the sample. Respondents were well-educated, with 65% having at least college education. Almost half were employed full-time.

Community Profile

The majority of the community demographic data was sourced from the 2016 Stats Canada census.

Location

Haida Gwaii is an archipelago of over 150 islands, 100 km off the north west coast of British Columbia. Haida Gwaii has a population of approximately 4,200 (Census, 2016). The majority of the population resides on Graham Island in the following communities: Queen Charlotte, Skidegate, Tlell, Port Clements, Masset, Old Massett and Tow Hill, with 340 individuals living in the community of Sandspit on Moresby Island.

This study is focused on the Village of Queen Charlotte (see Appendix – Map of Queen Charlotte). The land area of the Village of Queen Charlotte is 35.63 square kilometers and the population density is 23.9 people per square kilometer (Census, 2016).

The Village of Queen Charlotte is connected to the other Graham Island communities by Highway 16 and to the community of Sandspit by BC Ferries daily operations to Moresby Island. The village is bound by Bearskin Bay and embankments of Crown land on either (see Appendix

– Map of Queen Charlotte). Many of the low lying homes are built inside the tsunami flood zone. The steepness of the hills poses challenges for further road and residential construction.

History

The Village of Queen Charlotte is located in Haida Gwaii, the unceded traditional territory of the Haida people, on the site of the Haida village of Daajing Giids. Haida people have occupied Haida Gwaii since time immemorial. The pre-contact population numbered in the tens of thousands in several dozen villages dispersed throughout the archipelago. During contact, the numerous Haida communities of Haida Gwaii were decimated by smallpox and other infectious diseases and many of the survivors relocated to the current-day communities of Hlgaagilda (Skidegate) and Gaaw (Old Massett). The Haida population is concentrated in these two main communities, but also reside in every community on Haida Gwaii.

The settler community of Queen Charlotte was founded in 1908 when the North American Timber Holding Company built a sawmill in the area. Logging and mining opportunities led to rapid development and by the end of 1909 the community boasted a hospital, two hotels, a newspaper and a large number of stores. Commercial fishing brought in further development through the 1920s and 1930s, bolstering the booming timber industry through to the 1980s. Conflict over logging practices, old-growth clear-cuts and Haida land rights came to a head during the blockade on Lyell Island in 1985, signaling a downswing to the frantic pace of the logging industry in the mid-1980s that continues to this day. The economy of Haida Gwaii has been slow to recover; the Village of Queen Charlotte is now primarily a community of government, service and tourism-based industry, and draws much of its newer population from urban areas across Canada (Dalzell, Kathleen. *The Queen Charlotte Islands, vol 1: 1774-1966*. 1993). The Village currently has a population of 864, with an average age of 43.9 years.

Government

The Village of Queen Charlotte is a municipality located at the south end of Graham Island. The Village is governed by an elected Council that includes a Mayor and four Councilors. Currently the Queen Charlotte Village is pursuing the following targets in the 2017 - 2020 Strategic Plan:

- Update the Official Community Plan, Zoning, Building, and Subdivision Bylaws and applicable policies to ensure that they support our vision of a sustainable and affordable community
- Support the creation of Zoning that would enable tiny home pocket neighborhoods and float home strata water lots
- Work with local housing societies and BC Housing to conduct a housing needs assessment

In addition the following targets could have an impact on housing:

- Sewage Treatment Plant Referendum: Council is proposed the purchase of District Lot 18, located at 4603 Martynuik Road. This approximately 78 acre property would become the site of a sewer treatment plant capable of covering the majority of the municipality, including Skidegate Landing. The size of the property also opens the possibility of addressing some housing issues as lots could be subdivided and sold to individuals or developers (QC Village website 2017). On February 24th the public voted no in the referendum.

Queen Charlotte Residential Land-Use

In April of 2017, the Village of Queen Charlotte held an OCP and Bylaw Review Open House and discussed different options for Residential Land-Use. Below is a list of some of the residential land-use options that were explored:

- Tiny Home Pocket Neighbourhoods
- Float House Subdivision
- Rental Standards: Work with property owners to develop basic standards for rental accommodations
- Tourist Accommodations: Allow vacation cottages and B&Bs to be in separate buildings
- Tourist accommodations: allow permitted private property camping in all zones except Resource Management (RM)
- Conservation-style subdivisions: Homes are grouped together and natural features such as streams, wetlands, and forests are preserved for the neighborhood to enjoy. Possible only in Rural Residential (RR) zone
- New Rural Oceanfront Zone: accommodate current non-conforming uses and allow oceanfront lots to be subdivided into lot sizes smaller than 1 hectare (2.4 acres) in the Rural Residential (RR) zone

Tiny Home Neighbourhoods were discussed, with 55% of attendees stating that it would be a good idea, and 40% of attendees stating that it has potential. The advantages of such a model were that it provided increase housing choices and provided additional income for landlords. There were concerns about the potential property tax implications for owners of larger residential lots, and whether or not the homes should be moveable (OCP and Bylaw Review Open House, 2017).

Secondary suites were discussed, and 91% of attendees were interested. In addition float home subdivisions were discussed, with 42% of attendees stating that it was a bad idea and raised concerns around dock infrastructure implications, water treatment, and tsunami risks.

Stemming from this engagement, the Village Council has worked to develop Zoning Bylaws that create enabling structures for private landowners or developers to

Local Economy & Labour Force

In Queen Charlotte, of the 705 individuals aged 15 years and over, there are 520 individuals in the labour force, with a 7.7% unemployment rate. This is lower than the Skeena-Queen Charlotte Regional District unemployment rate of 12.3%. The highest unemployment rate is seen in youth aged 15-24 at 20%. Of the 70 individuals aged 65 and over, 100% are currently employed.

Table 1. Labour Force Status. Queen Charlotte labour force status data from 2016 Census, Stats Canada

Labour force status	Total	15 to 24	25 to 64	65 and over
Total population aged 15 years and over	705	80	480	155
In the labour force	520	50	400	70
Employed	485	45	370	70
Unemployed	40	10	35	0
Not in the labour force	185	30	80	85
Participation rate (%)	73.8	62.5	83.3	45.2
Employment rate (%)	68.8	56.3	77.1	45.2
Unemployment rate (%)	7.7	20	8.8	0

The primary industries of employment in Queen Charlotte are healthcare & social assistance, public administration and retail trade (Table 2). Of those employed, 20.8% are in sale and service. As well, Queen Charlotte has a high number of management, business, health, education and government services positions (Table 3). On Haida Gwaii, Queen Charlotte is the base for many government services head offices.

Table 2. Employment by Industry. Queen Charlotte, Industry - North American Industry Classification System (NAICS) 2012, 2016 Census, Stats Canada.

Industry Sectors	Queen Charlotte	
	Number	%
Total - Industry - North American Industry Classification System (NAICS) 2012	480	100
Agriculture, forestry, fishing and hunting	45	9.4
Mining, quarrying, and oil and gas extraction	0	0
Utilities	0	0
Construction	10	2.1
Manufacturing	10	2.1
Wholesale trade	10	2.1
Retail trade	60	12.5

Transportation and warehousing	30	6.3
Information and cultural industries	0	0
Finance and insurance	15	3.1
Real estate and rental and leasing	0	0
Professional, scientific and technical services	30	6.3
Management of companies and enterprises	0	0
Administrative and support, waste management and remediation services	25	5.2
Educational services	45	9.4
Health care and social assistance	85	17.7
Arts, entertainment and recreation	40	8.3
Accommodation and food services	20	4.2
Other services (except public administration)	0	0
Public administration	50	10.4

Table 3. Employment by Occupation Category. Queen Charlotte Village, Occupation - National Occupational Classification (NOC) 2016, Census, Stats Canada

Broad occupational categories	Queen Charlotte	
	Number	%
Total labour force population aged 15 years and over by occupation - National Occupational Classification (NOC) 2016 - 25% sample data	480	100
Management occupations	50	10.4
Business, finance and administration occupations	65	13.5
Natural and applied sciences and related occupations	40	8.3
Health occupations	50	10.4
Occupations in education, law and social, community and government services	55	11.5
Occupations in art, culture, recreation and sport	25	5.2
Sales and service occupations	100	20.8
Trades, transport and equipment operators and related occupations	70	14.6
Natural resources, agriculture and related production occupations	30	6.3
Occupations in manufacturing and utilities	0	0

Tourism

In recent years, Haida Gwaii has seen steadily increasing publicity throughout Canada and the world, including features in large newspapers, being named a leading tourism destination in

Lonely Planet, and serving as the focal point of several documentaries including Director Charles Wilkinson's *Haida Gwaii: On the Edge of the World* which won several large awards in 2015 and 2016. Though tourism numbers are hard to capture, there is anecdotal evidence that this increased publicity has corresponded with an increase in tourism, especially in Queen Charlotte which is easily accessible by both ferry and plane. Over the past three years, the community has seen an increase in tourism-related companies including two kayak guiding and rental companies, a large increase in the number of Airbnb's, and some turnover of existing hotels and companies to younger community members who are interested in expanding them. Tourism is limited by the availability and affordability of travel to the archipelago, which is only accessible by ferry or seaplane from Prince Rupert or by plane from Vancouver but tourism is quickly becoming one of the major industries in Haida Gwaii. The accessibility of websites like Airbnb for homeowners as well as tourists has had a visible impact on the rental and housing market, with increasing numbers of dwellings being transitioned from year-round rentals to vacation rentals, purpose-built vacation rentals and speculation from non-residents buying vacation homes.

Education

School District 50 provides K-12 education to the communities of Haida Gwaii. Students travel off-island for post-secondary education. Distance learning is offered through Northwest Community College and periodic trades training from off-island providers. The Haida Gwaii Higher Education Society (HGHEs), in partnership with the University of British Columbia, provides semester programs for on- and off-island students in natural resource management and reconciliation studies, based in Skidegate with students residing in Queen Charlotte and Skidegate.

Healthcare

There are two Northern Health Authority hospitals and General Practice clinics on-island: Haida Gwaii Hospital and Health Centre – *Xaayda Gwaay Ngaaysdll Naay* in Queen Charlotte and the Northern Haida Gwaii Hospital and Health Centre in Masset, both of which also have pharmacies. Northern Health also runs satellite clinics in Port Clements and Sandspit. There are two First Nations Health Authority Health Centres, one in Skidegate and the other in Old Massett. Dental care is provided by a private practice in Queen Charlotte and through both the Skidegate and Old Massett Health Centres.

Population

The Village of Queen Charlotte has experienced a population decline of 9.7%, from 944 individuals in 2011 to 864 in 2016 (amended, Census 2016). This is in contrast to the rest of BC

and Canada, which has seen overall population growth in the same time period. This decline is most prominently seen at the 0-14 age range with a 27.3% decline in individuals aged 0-14 from 2011 to 2016. In contrast, from 2011 to 2016 Queen Charlotte experienced a 57.1% increase in population 65 and older, with approximately 35 people aged 80 and over. In 2016, there were 120 children aged 0 to 14 and 165 persons aged 65 in Queen Charlotte, representing respectively 14.1% and 19.4% of the total population. Queen Charlotte has an average age of 43.9 years, compared to the average age in Canada of 41 years. People of working age (15 to 64) represent 66.5% of the total population.

Temporary Population

Due to the seasonality of some industries and the lifestyle of many residents, Queen Charlotte experiences a transient population that rises and falls throughout the year as a result of the following:

- Tourists primarily May - September
- Seasonal employment in tourism
- Seasonal employment in forestry: silviculture and non-timber forest product industries
- Haida Gwaii Higher Education Society students and staff, September -May
- Rural health practitioners, locums and students throughout the year
- Infrastructure projects such as the construction of the Haida Gwaii Hospital and Health Centre – *Xaayda Gwaay Ngaaysdll Naay* that employ off-island contractors
- Lifestyle choices of residents

Individuals from any of the above situations may transition to long-term/permanent population.

Family and Marital Status

In Queen Charlotte, 59.6% of the total population aged 15 and over were either married (37.0%) or living with a common-law partner (22.6%) (Table 4.) The remaining 40.5% were not married and not living with a common-law partner, including those who were single (never-married), separated, divorced or widowed (Census 2016)

Table 4. Marital Status. Total Marital status for the population aged 15 years and over (730 people total) in Queen Charlotte.

Marital Status	Number of People
Married or living common law	435
<i>Married</i>	270
<i>Living common law</i>	165
Not married and not living common law	295

Never married	170
Separated	15
Divorced	65
Widowed	40

In Queen Charlotte there are a total of 395 private households, of that there 240 one-census family households and 155 non-census family households. One census family households are households that include either a couple with children or a lone parent and his or her children. Other persons related or unrelated to the census family may also be present. From 2011 to 2016, Queen Charlotte has experienced a decline in the number of multi-generational households and a rise in the number of non-census family households of two or more persons.

Table 5. Household type. Breakdown of household type of the 395 private households occupied by usual residents in Queen Charlotte.

Household Type	Number of Households
Total Private Households	395 ¹
One-census-family households	240
<i>Without children in a census family</i>	115
<i>With children in a census family</i>	125
Multiple-census-family households	0
Non-census-family households	155
<i>One-person households</i>	140
<i>Two-or-more person non-census-family households</i>	15

Income

In 2015, the median total income of households was \$69,120 (Census, 2016) and 125 persons (15.1% of persons) lived on low income². In 2015, 60.0% of households in Queen Charlotte contributed to Registered Retirement Savings Plans (RRSPs), Registered Pension Plans (RPPs),

¹ The amended private household count is 515 private dwellings, with 411 occupied by usual residents, Census 2016 amendment February 2018

² Low-income status is determined based on low-income measure, after-tax (LIM-AT). For a one-person household, the after-tax low-income measure (LIM-AT) was \$22,460 in 2015. For larger households, this amount was adjusted upward by multiplying it by the square root of household size. Persons in a private household with after-tax income below this threshold were considered to be in low income (Census, 2016).

or Tax-free Savings Accounts (TFSA), which is lower than the number of British Columbia households (64.2%) and households contributing nationally (65.2%).

In 2015, couple’s income equally was broken down as follows:

- 40.5% of couples in Queen Charlotte had fairly equal incomes
- Men had higher income in 35.7% of couples and;
- Women had higher income in the remaining 21.4% of couples.

In 2015, the median total income of couples in Queen Charlotte was \$97,024 which is higher compared to \$87,688 for all couples in Canada. The median income of higher-income partners in 2015 was \$61,824 and the median income of lower-income partners was \$28,864.

Comparatively, the median total income of one-person households in 2015 was \$30,016.

Current Housing Supply

Type of Dwelling

In 2016, there were 515 private dwellings in Queen Charlotte, 411 private dwellings were occupied in Queen Charlotte by residents (amended, Census 2016) and 104 dwellings were not occupied by residents. The latter number may include government-owned housing. Single-detached houses represented 79.7% of all occupied private dwellings in 2016, with no apartments with five or more storeys. Of the occupied dwellings, 8.9% are mobile dwellings.

Table 6. Type of Dwelling. Distribution of occupied private dwelling by structural type of dwelling, Queen Charlotte (Village), 2016

Type of Dwelling	Distribution of Occupied Dwellings
Single Detached Homes	79.7%
Apartments with fewer than 5 storeys	5.1%
Apartments with 5 or more storeys	0%
Apartments in a duplex	2.5%
Row Houses	1.3%
Semi-detached Houses	0%

Mobile Dwellings	8.9%
Other Single Attached Homes	2.5%

Other types of dwellings include float homes, boats and living in a tent/car. Currently there are several live-aboard boats in the Queen Charlotte Harbour. In addition, in response to the shortage of affordable housing individuals refurbish buses to live in or rent as accommodation in Queen Charlotte or in surrounding communities. As well, in response to adequate housing people have lived on friends' lawns or have chosen to live off-grid.

Of survey respondents, just under 40% reported they rented their home, 52% owned, 2% lived with family and 6% were unstably housed.

Housing Size and Composition

The predominant housing type in Queen Charlotte from survey results was a single family dwelling (68%), with roughly 20% of respondents living in duplexes, apartments, suites or cabins. Homes are relatively large, with 38% of respondents having three bedrooms (Figure A).

Figure A



Homes are also relatively well equipped, with over 95% having hot and cold running water, flushing toilets, a bathtub and/or shower, complete kitchen facilities, electricity and heat.

The majority of homes in Queen Charlotte were built in the 1970s and 1980s and 26% of respondents reported their homes were 21 to 30 years old, with 45% reporting their homes were 31 to 50 years old.

Though the majority of respondents lived with family members when asked why they live with other people, 4.31% of respondents reported that they live with other people because they do not have other housing options.

Housing Suitability & Conditions

Overall the community standard for homes in Queen Charlotte was determined to be lower than that of other communities, as described by social service staff in Queen Charlotte. Homes that are in need of repairs, have mold, rodents or other health and safety hazards are considered normal. Many service providers expressed feelings of frustration and despair at the standards of housing their clients were living in and noted that even among the less vulnerable population, standards are often much lower than other communities. Conditions make stable, safe daily living challenging for residents and can pose hazards to service providers entering homes. In Queen Charlotte, 13.9% of people reported that their dwelling was need of major repairs with 2.5% reporting that they lived in an unsuitable household (Census 2016).

From the Housing Survey, overall, there is a general sense that many of the homes in Queen Charlotte require repairing. Many homes will require minor and major repairs in the next two years with respondents stating that walkways and driveways, doors and window frames, porch and exterior siding will need repairs (Table 7).

Repairing homes in Queen Charlotte can take significant time and be expensive to receive supplies from off-island. Many homes go without repairs longer than they would otherwise, due to their location on Haida Gwaii. Some of which become unlivable due to poor upkeep by the property owner.

Individuals stated purchasing a home that is not move-in-ready and has significant repairs can be a barrier for individuals without the skill-set to do the major repairs themselves. Individuals purchasing a home understand that they will likely have to undergo major or minor repairs. In addition, homes for sale with major repairs can make it difficult to get a mortgage approved. This can create a barrier in ensuring that the house is lived in.

Table 7. Home Repairs. Homes requiring major and minor repairs in the next two years. n=136

	Major Repairs	Minor Repairs	No Repairs	I don't know	N/A
Chimney	8.80%	24.80%	30.40%	11.20%	24.80%
Roof	14.40%	21.60%	36.80%	23.20%	4.00%
Doors and window frames	19.38%	37.21%	23.26%	16.28%	3.88%
Foundation	9.92%	11.45%	41.98%	30.53%	6.11%
Plumbing	9.38%	31.25%	32.03%	22.66%	4.69%

Stairs	6.15%	24.62%	43.85%	17.69%	7.69%
Interior walls	8.46%	33.85%	39.23%	16.15%	2.31%
Exterior siding	9.38%	39.06%	28.91%	20.31%	2.34%
Porch	20.45%	26.52%	30.30%	14.39%	8.33%
Walkways/driveway	17.97%	35.16%	23.44%	17.19%	6.25%

Due to the climate and location of Queen Charlotte, mold is frequently found in homes around window sills, bathrooms and poorly ventilated walls. Approximately 13% of survey respondents stated that they agree or strongly agree that they live in unhealthy conditions (Figure B). In addition, 5% of survey respondents stated they feel unsafe in their home (Figure C) and 2.25% feel unsafe in their neighbourhood (Figure D). Rats, an invasive species on Haida Gwaii, have infested homes and properties along with other rodents. This has posed a healthy, safety and fire hazard in some homes, with one individual reporting that the rats chew through her electrical wires, causing power outages and brown.

Figure B.

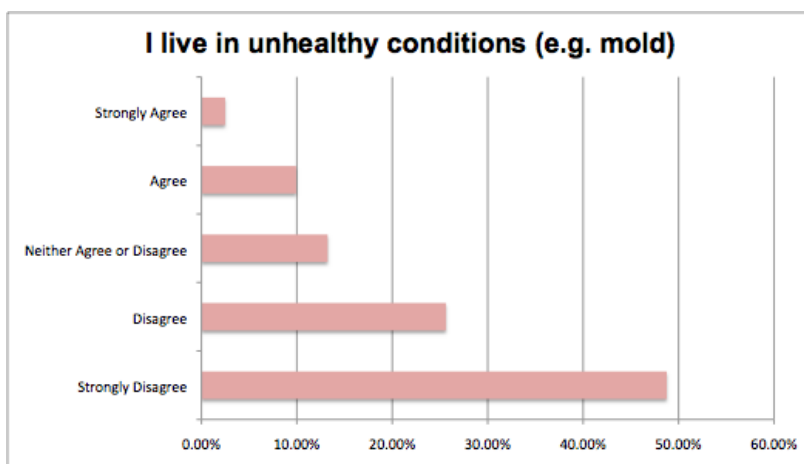


Figure C.

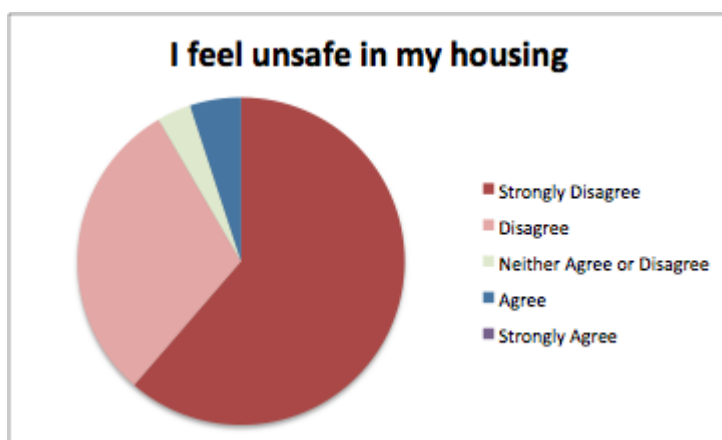
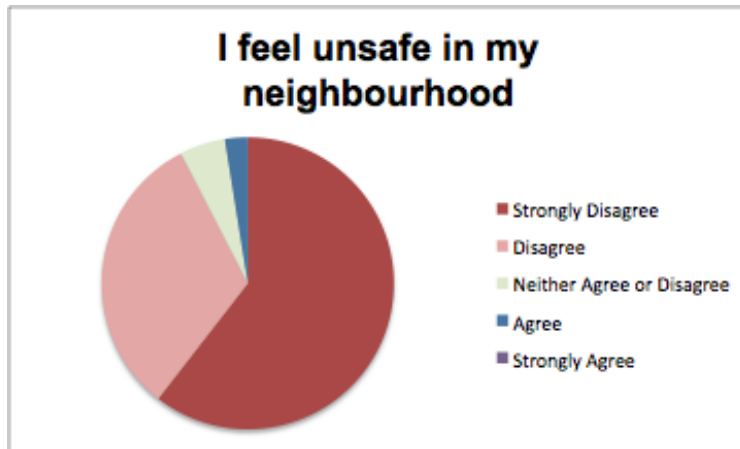


Figure D.

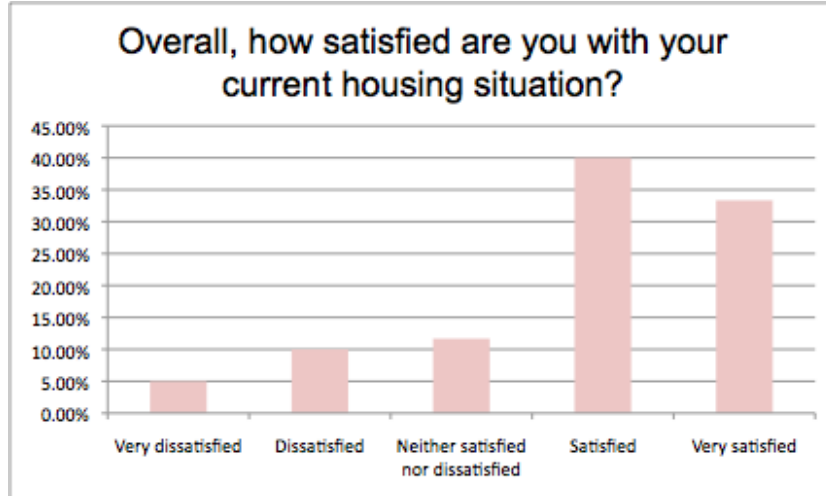


Services providers expressed that this situation is most apparent in homes their clients live in. One service provider noted that the health impacts of unsuitable housing are far reaching. Prolonged exposure to black mold, which is prevalent in many homes in Queen Charlotte, exacerbates lung disease and can result in allergies. Moisture management can be a challenge for any homeowner and this is only complicated by mental health and substance use challenges, limited mobility and lack of resources. There is real reticence amongst the renting population to pressure landlords to address issues in housing due to fear of eviction or degradation of relationships with landlords.

Housing Satisfaction

In general, survey respondents were relatively satisfied with their current housing situation, though just under 30% rated their satisfaction between neither satisfied nor dissatisfied and very dissatisfied (Figure E).

Figure E



Accessibility

Of the 7.5% of survey respondents that stated that require specialized access or equipment in their homes, 75% needs are not being met. Respondents noted that their primary concern was the number of stairs. Wheelchair accessible homes are limited, and individuals rely on their spouses/family for support.

Crowding

Overall, the majority of homes were not overcrowded.

- 90.89% said no, their home is not overcrowded
- 6.56% said their home was somewhat overcrowded
- 2.46% yes, their home is overcrowded

No seniors 65 and over reported experiencing overcrowding.

Tenure Types

In Queen Charlotte, 54.55% of survey respondents reported they owned their homes, with the remaining 45.45% indicating they did not. This is slightly lower than the 2016 Census findings, which showed 65.8% of households were home owners (Table 8). There is no cooperative housing options in Queen Charlotte. Individuals have lived in rental properties longer than they would have liked to, due to lack of available homes to purchase; 59% of survey respondents reported they are interested in buying a home in the two years.

Table 8. Number of households occupied by owner or renter in Queen Charlotte, Census 2016

	Number	Percentage

Total Households	395	100
Owner	260	65.8
Renter	135	34.2
Band	0	0.0

Market Conditions

We would like to add data from the Village re. trends in sales here.

Tracking the rental and for sale housing market on Haida Gwaii can be a challenge as much is advertised by word-of-mouth. The main resources for listings that make it to public forums are a Facebook Buy-and-Sell page and the Haida Gwaii Trader (www.haidagwaiitrader.com). On December 5, 2017, of the 27 real estate and rental listings on the Haida Gwaii Trader, seven listings were in Queen Charlotte. Of these seven, one was a home for sale (3-bedrooms listed at \$249,000), one was a serviced lot for sale (listed at \$90,000) and five were rentals, ranging from a bachelor to a 3-bedroom. Rent ranged from \$690 to \$1,300/month. On March 20, 2018, of the 31 real estate and rental listings, only two were in Queen Charlotte: one 3-bedroom home for sale for \$249,000 and one a short-term rental (available to April 30) for \$850/month. There were an additional two rental properties available in Skidegate, which is approximately 10km from Queen Charlotte, both listed at \$1,200/month.

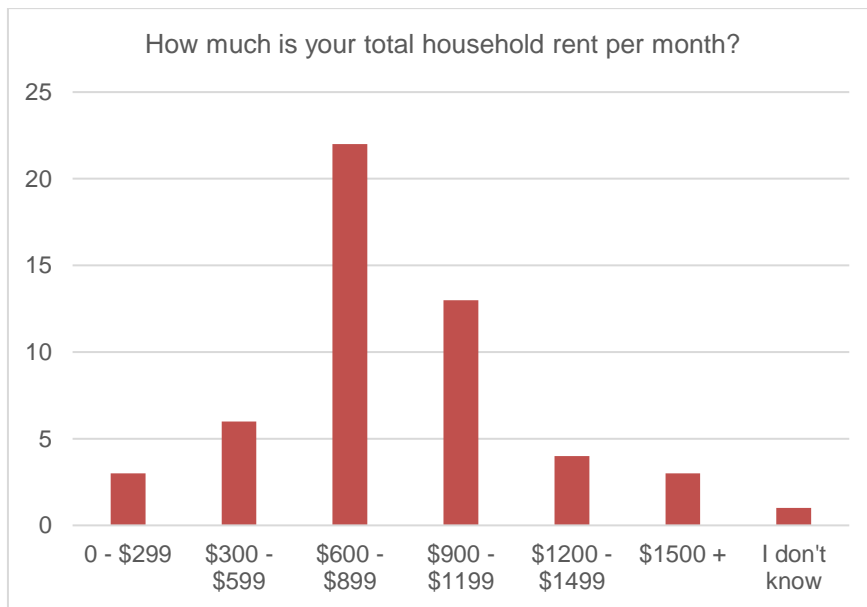
Houses are usually sold by owners but occasionally through real estate agents. On December 5, 2017, there were four listings for homes for sale on Haida Gwaii, one of which was in Queen Charlotte, a 4-bedroom home listed for \$279,000. The other three homes were in the Village of Masset. On March 20, 2018, there were four listings for Haida Gwaii, all of which were in Masset (www.realtor.ca).

Participants in all three focus groups discussed rapidly changing rental and real estate markets in Queen Charlotte over the past five or so years. The building of the new Haida Gwaii Hospital and Health Centre – *Xaayda Gwaay Ngaaysdll Naay* from 2014-2017 brought in a large number of off-island workers and has been implicated in a rapid decrease in available housing and increase in rental prices. Participants reported paying \$400-600 per month for a one- or two-bedroom dwelling in 2012/2013 and now paying closer to \$1000-\$1200 per month for similar dwellings. Similar experiences of increasing scarcity were shared in the real estate market, with newer homeowners saying they felt that had bought at just the right moment, which there were still homes available to buy, and renters who were looking to buy feeling they had “missed the boat,” and that there had not been sufficient numbers of homes on the market for quite some time. Participants reported knocking on doors and calling people they knew “out of the blue” to

ask if the homeowners were or would consider selling. There was also much discussion of the challenges with housing prices in Queen Charlotte; many homes have been in owned by the same family for a long time and there is great sentimental value in the home. Homes are often listed for considerably more than they are appraised for and this is challenging for first-time buyers and those who are not able to leverage funds beyond the mortgage for the appraised value. Survey participants who were interested in buying a home reported their top two barriers were lack of available housing stock (53%) and lack of a down payment (48%).

Survey results showed that 12% of renting households paid \$300-599 monthly, 42% paid \$600-899 and 25% paid \$900-1199 (Figure F). Survey results showed that 30% of respondents found their housing was either expensive or very expensive, and that they struggled to pay each month.

Figure F



Rental housing in Queen Charlotte can be somewhat unstable. It is not uncommon for renters to not have a rental agreement and 25% of renting survey respondents indicated that was the case in their home. Of those who did have rental agreements, 41% indicated it was month-to-month, 12% had a six month agreement and 19% had a year or longer. Additionally, 33% of respondents agreed with the statement “My housing situation is unstable,” 8% were concerned with having to move as their rental was also for sale and 12% were concerned that they would have to move so their rental could be Airbnb’ed.

Current Affordable Housing Supply

Affordable Housing Societies

There are two off-island non-profit affordable housing societies that have operated in Queen Charlotte: M’akola Group of Societies and Aboriginal Housing Management Association (AHMA). There are two non-profit housing societies in Queen Charlotte that are operated by the same Boards on-island: Queen Charlotte Heritage Housing Society and Queen Charlotte Housing Development Society. The fundamental purpose of both Queen Charlotte societies is to provide affordable housing for seniors, disabled people and those with low to moderate incomes in Queen Charlotte and Haida Gwaii.

Non-profit affordable housing societies on Haida Gwaii face funding challenges due to the end of federal housing subsidy agreements in 2017. These agreements have helped social housing providers offer lower rents to people living on low incomes. Most of the agreements are tied to 35-year mortgages that were offered by the Canada Mortgage and Housing Corporation (A. Hudson, 2016). When these mortgages are paid off, the societies will and have lost their federal subsidies. These societies will need to determine how they can still offer affordable housing, rent geared to income, and still cover their expenses. Some societies are raising rents, selling properties or looking for alternative sources of revenue.

Service providers expressed appreciation for the services offered by both the Queen Charlotte Heritage Housing Society and Queen Charlotte Housing Development Society but also noted that waitlists are long and turnover infrequent. There is a greater need than is being met by these societies. Service providers discussed individuals currently in hospital care who could not be released due to insufficient housing to return to, and also the frequency of ‘social admissions’ where individuals seek admission through the Emergency Room for a warm place to sleep and a health meal. There is also a great deal of concern about pressures on long-term care beds due to lack of appropriate seniors’ housing and assisted-living.

Relations with both M’akola and AHMA have been challenging for many years and service providers reported high levels of frustration with both organizations. Houses provided by these organizations are poorly maintained and may be unsafe or unfit. Several are empty and the application process is a substantial barrier to vulnerable clients who may not have Internet or a phone. Individuals that are seeking affordable housing from these organizations reported that they need to be their own advocates with these societies. They also criticized the housing societies in providing housing to individuals that do not meet the criteria.

Queen Charlotte Heritage Housing Society

Queen Charlotte Heritage Housing Society (QCHHS) was incorporated in 1982 to build and operate a Heritage House, a 10-suite, independent-living, subsidized building for seniors, those with disabilities or with low-incomes. QCHHS has an agreement with BC Housing to subsidize tenant rents in this building. Over the years they have added three family homes that are rented to low-income families, and a small office building. The office building was leased to Northern Health Authority but QCHHS is currently looking for funding to convert it to affordable suites.

Queen Charlotte Housing Development Society

QCHHS's sister organization, the Queen Charlotte Housing Development Society, was incorporated in 2005. It built and operates Martin Manor, a four-suite assisted-living facility. This building has a subsidy agreement with BC Housing. There is also an agreement with Northern Health to with assist operations.

M'akola Group of Societies

M'akola's mandate is to provide appropriate and affordable homes for Indigenous communities in BC, with housing spanning Vancouver Island and Northwest BC. The M'akola group includes both M'akola Development Services and the M'akola Housing Society. Though M'akola has operated housing in Queen Charlotte and Masset for many years, these homes are not listed on their website and the organization does not have staff in Haida Gwaii. Criteria for application to homes is somewhat dependent on the operating agreement particular to the dwelling, which is arranged through CMHC or BC Housing. Typically, criteria include affordability and family size and aim to fall in line with the National Occupancy Standards. M'akola receives an average of two to five housing inquiries in a six month period. Some of their homes remain unoccupied due to their condition as the costs to upgrade the units exceeds the organization's financial capacity (Kevin Albers, personal communication, March 19h, 2018). M'akola is in the process of divesting of it's houses on in Queen Charlotte and has sold three in the past five years, with intentions to sell five more in the next five years. This has become a contentious issue within the community, as homes designated for affordable housing are being sold at market rates.

Aboriginal Housing Management Association

Aboriginal Housing Management Association (AMHA) provides provincial funding to Indigenous Housing Providers for off-reserve, community-based organizations. AHMA owns three houses in Queen Charlotte but the team was unable to connect directly with AHMA, so the details of housing size and occupancy are missing from the data table below.

Affordable Housing Stock

Table 9. Affordable Housing Stock. A list of owned and occupied affordable housing provided by housing societies in Queen Charlotte in 2018.

Owner	Type of Dwelling	Occupancy	Criteria	Rental Subsidies
QCHHS	10-suite Apartment Building (Heritage House)	Occupied	Seniors, disabilities or low-income	subsidized
QCHHS	4-suite Assisted-Living Complex (Martin Manor)	Occupied	Assisted living facility	
QCHHS	Single Family Dwelling			
QCHHS	Single Family Dwelling			
QCHHS	Single Family Dwelling			
M'akola	2-Bedroom Home	Occupied	Low-income individuals or families	Subsidized
M'akola	3-Bedroom Home	Vacant	Low-income individuals or families	Subsidized
M'akola	4-Bedroom Home	Occupied	Low-income individuals or families	Subsidized
M'akola	3-Bedroom Home	Occupied	Low-income individuals or families	Subsidized
M'akola	4-Bedroom Home	Occupied	Low-income individuals or families	Subsidized
M'akola	3-Bedroom Home	Occupied	Low-income individuals or families	Subsidized
Aboriginal Housing	unknown	unknown		
Aboriginal Housing	unknown	unknown		
Aboriginal Housing	unknown	unknown		

Additionally, participants of all three focus groups expressed concerns about the lack of housing for service providers who work with many of the individuals who access affordable housing. During their key informant interview, Northern Health stated they had significant recruitment and retention challenges of new staff, specifically Registered Nurses and physicians, as they were unable to find appropriate housing for themselves and their families. MCFD echoed this challenge. There was considerable concern amongst service providers and their clients about having housing for incoming service providers to ease the burden of care on existing service providers.

Major Employer Housing Stock

Government services are a primary employer in Queen Charlotte, some of which provide subsidized housing to their employees. There are many misconceptions about the number of government owned homes, their vacancy and their ability to rent outside of the ministries. However, there is an overall sentiment that there are vacant government homes that should be made available to the public on the housing market. Pooled together, there are a total of 44 government-owned or leased dwellings in Queen Charlotte. These vary in size from studio apartments to three-bedroom family homes to a five-bedroom bunkhouse. Of these dwellings, four are vacant, one is vacant due to current renovations and one is a bunkhouse that has various levels of occupancy through the year.

From the survey results, approximately 38% of respondents moved to Queen Charlotte for a job but only 16% had their employer assist them with finding housing. Only seven respondents (5.5%) reported that their employer subsidizes their current housing.

The Royal Canadian Mounted Police (RCMP) has an office in the Village of Queen Charlotte. They provide housing to their armed police officers but they do not provide housing to other public service staff. This is a requirement, and if they were to have a statutory increase in regular members (armed police officers) they would be responsible for finding them housing. Their current housing stock meets their housing need, and they do not plan to sell any of their existing housing stock. These properties are rented to staff at below market rent as they are subsidized by the government.

The Ministry of Child and Family Services (MCFD) provides support in finding housing for their staff. They currently house a portion of their staff in two mobile homes. Housing and access to local amenities have been challenges in recruiting employees to Haida Gwaii, so they try to support employees in this process but they are not obligated to do so.

The Ministry of Forests, Lands, Natural Resource Operations & Rural Development (FLNRORD) provides subsidized housing to some of their employees, which has been a large factor in recruitment and retention of employees over the years. Currently, FLNRORD owns seven single family dwellings, six trailers, two homes that are not occupied due to need of major repairs, and a five-bedroom bunkhouse. Two of the single family homes and two of the trailers are currently occupied, though FLNRORD is recruiting for a number of positions currently and expect to fill these four homes with incoming staff in the next few months. The bunkhouse is a more temporary housing solution, used mostly for visiting staff and students on a short-term basis. FLNRORD is empowered to connect with other provincial and federal ministries on-island to swap housing to better accommodate staff family size and need.

Gwaii Haanas/Parks Canada owns eight dwellings in Queen Charlotte, one of which is a duplex, and all of which are occupied. Gwaii Haanas often works with other government agencies to ensure staff across the community is adequately housed and has also rented houses to the general public. Only a small percentage of Gwaii Haanas staff lives in government housing and those that do pay a near-market rate determined by the Canadian Mortgage and Housing Corporation (CMHC). In past, housing has been a barrier to recruiting and retaining staff but this has become less of an issue as Gwaii Haanas has pushed for increased local hiring.

School District 50 (SD50) currently has two homes available to rent at a reduced rate for staff in Queen Charlotte. Both are currently occupied. Housing is a significant challenge for SD50 in recruiting staff and is often one of the first things potential employees ask about. SD50 has sold most of the homes it owns on Haida Gwaii in the last five years due to lack of demand, but have found the last two to three years that that demand has increased again. There is also a sentiment among School Board Trustees that encouraging staff to rent or buy publicly available housing is more equitable and builds deeper community connection.

The Northern Health Authority (NH) operates a clinic and hospital in Queen Charlotte and identified housing as a major barrier in the recruitment and retention of staff and contractors, specifically Registered Nurses and physicians. NH leases four apartment suites, a small one-bedroom home, a one-bedroom basement suite and two rooms in the FLNRORD bunkhouse. Using these leases, NH is able to offer 30 days of housing to incoming staff, after which they are required to move into their own housing. NH also offers housing to temporary workers (e.g. locum physicians, Occupational Therapist filling a maternity leave, etc) and employed student nurses and medical students who rotate in and out of the community throughout the year. There are times, especially in the summer when more students come through, when NH does not have sufficient housing to meet their needs and have to “keep their ears to the ground” in order to find enough housing for staff. They regularly house two staff members in all two-bedroom units that they lease.

Fisheries and Oceans Canada (DFO) owns two homes in Queen Charlotte and leases a third. These are made available to their protection and enforcement officers, who accept three-year rotations in Queen Charlotte. Other staff is primarily hired locally and is not offered housing. Currently, all three homes are occupied, as is the norm for DFO.

Table 10. Major Employer Housing Stock.

Organization	House Type	Number of Bedrooms	Occupancy	Available to Other Ministries/Public	Property Manager
FLNRORD	Single Family Dwelling	3	Vacant - under renovation	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Vacant	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Bunkhouse	5	Varies	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	2	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	2	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	3	Vacant	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	2	Vacant	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Mobile Home	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Vacant	No - requires renovations	Brookfield GIS/WSI
FLNRORD	Single Family Dwelling	3	Occupied	Yes (Ministries)	Brookfield GIS/WSI
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas

Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Single Family Dwelling	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Duplex (side 1)	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
Gwaii Haanas	Duplex (side 2)	3	Occupied	Yes (Ministries and Public)	Gwaii Haanas
MCFD	Mobile Home	3	Occupied	No	Brookfield GIS/WSI - TBD
MCFD	Mobile Home	2	Occupied	No	Brookfield GIS/WSI - TBD
Northern Health	Apartment (Causeway)	2	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Apartment (Causeway)	2	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Apartment (Causeway)	1	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Apartment (Causeway)	1	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Apartment (Sea Raven)	2	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Single Family Dwelling	1	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Basement Suite	1	Occupied	No	Landowner (this dwelling is a lease)
Northern Health	Room in Bunk House	1	Vacant	Yes (Ministries)	FLNRORD (this room is a lease)
Northern Health	Room in Bunk House	1	Vacant	Yes (Ministries)	FLNRORD (this room is a lease)
Northern Health	Room in Bunk House	1	Vacant	Yes (Ministries)	FLNRORD (this room is a lease)

RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
RCMP	Single Family Dwelling	2-3	Occupied	No	Brookfield GIS/WSI & RCMP Asset Management
SD50	Single Family Dwelling	2	Occupied	No	SD50
SD50	Single Family Dwelling	2	Occupied	No	SD50
DFO	Single Family Dwelling	2-3	Occupied	Yes (Ministries)	Local contractors
DFO	Single Family Dwelling	2-3	Occupied	Yes (Ministries)	Local contractors
DFO	Single Family Dwelling	2-3	Occupied	Yes (Ministries)	Local contractors

Attracting and Maintaining Qualified Employees

Challenges between housing and its relationship to attracting and maintaining qualified employees was identified among focus group participants, survey respondents and major employers. Some employers are required to find or assist in finding housing for employees. Positions have gone unfilled for extended periods of time since the potential candidate is unable to finding housing in Queen Charlotte.

Short-Term Accommodation

Hotels, Motels and Bed & Breakfasts

Hotels and motels typically provide short term accommodation to off-island travelers that are here for recreation or business purposes. In addition they provide short-term accommodation for Sandspit or Northern Haida Gwaii residents needing to stay in Queen Charlotte.

During major infrastructure projects, hotels and motels in Queen Charlotte have alleviated housing pressures by providing temporary housing to off island contractors. This can span 4 weeks to 6 months and this is primarily during the September - April season. Some hotels, such as the Hecate Inn, try to limit the number of rooms that are available as short-term housing to 2-3 rooms. As individuals that do use hotels as housing can be harder on the rooms, especially the kitchen appliances. As well, although the longer term guests provide a consistent income, the rooms are charged at a reduced rate which can impact the overall earnings. It can be both a benefit and loss financially. In addition, in past hotels have provided short-term accommodation to the Haida Gwaii Higher Education Society for a semester (four months). In recent years, typically students find alternative housing arrangements.

Hotels have shown their own discretion in providing housing for individuals in the community that would otherwise be homeless. Currently, there is one individual living in hotel that has had difficulty finding housing and may otherwise be homeless. Some bed and breakfasts provide 4-6 month temporary rental in the low season (September - April), and the B&B operates in the summer season. Others operate as B&B's year round

Airbnb

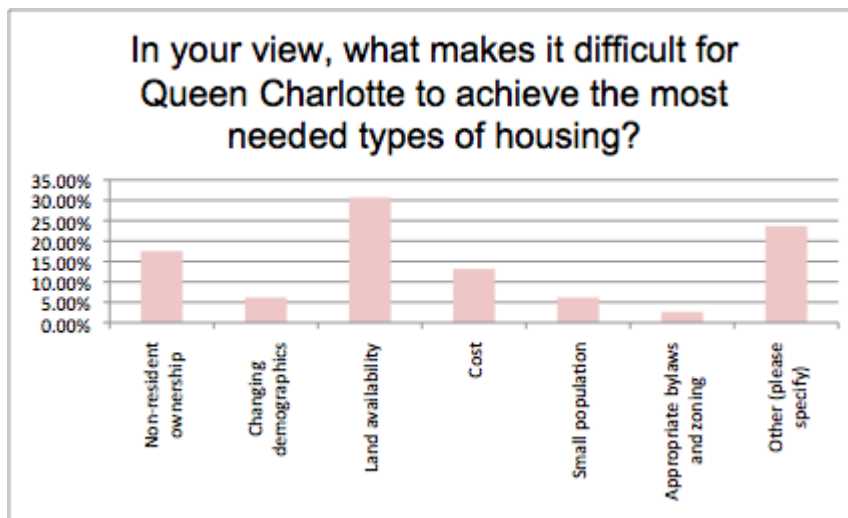
In response to the seasonality of the tourism season, some homeowners have chosen to list their long-term property rentals on Airbnb for nightly accommodations, typically between May - September. As of March 13, 2018 there were 39 rentals listed on Airbnb, 19 of which are full home rentals. The average price per-night of \$137 (www.Airbnb.ca). This has increased from 29

listings, 13 of which were full homes, in early December, 2017. There is considerable discussion of Airbnb in the community and the pressures the service has put on the housing market came up in survey responses, focus groups and key informant interviews. Residents recognize the rights of private homeowners to use their property as they see fit, but also voice significant concerns regarding short-term vacation rentals and their effects on the rental market.

Challenges

In addition to the challenges outlined above, survey respondents identified different challenges in providing affordable housing in Queen Charlotte, with the primary challenges being land availability, non-resident ownership and “other.” Other included a combination of land availability, non-resident ownership, cost, and Airbnb (Figure G).

Figure G



Non-resident Ownership

Non-resident ownership is increasing in Queen Charlotte as real estate speculation from urban buyers increases. This has impacted the housing supply and vacancy rates in the community. Despite a decline in population and increase in the number of private dwellings between the 2011 and 2016 Census, there are fewer homes available for rent or for sale and more dwellings sitting visibly empty for large portions of the year.

Social Networks

In Queen Charlotte, finding housing can rely on and be determined by the size of your social network. Many rental opportunities are not listed on the Haida Gwaii Trader or Facebook, and are found by word-of-mouth. This can be both a benefit and a barrier; individuals with small

social networks, experiencing isolation or are new to the community experience difficult finding housing. Lack of social network was identified as a barrier for these individuals, and can make newcomers feel unwelcome. This can be further exacerbated if your social network is comprised of individuals in the same situation as you, without housing, or if you have negative relationships within the community. This also impacts individuals social networks, as some have seen friends move off island in part due to lack of housing in Queen Charlotte.

Community Planning

When discussing housing in the resident focus groups, and in the housing survey, the relationship between housing and long-term community planning was identified. There is concern around the density and vacant homes in Queen Charlotte and how that affects the community's aesthetics. Individuals recognized that the community is changing, and will continue to change but local residents would like to provide input on how the community housing supply changes. Topics and concerns include:

- Community plan that address Queen Charlotte's character and appeal
- Concerns that residents are putting too many buildings on a lot and are altering the density
- The type of materials used in housing is not appropriate for weather and geography
- Ensuring walkability of communities
- Identifying what community density the community would like to see
- Concern that there is no community plan for housing, and individuals from off island will build what works off island
- Individuals stated that they moved to Haida Gwaii to be close to wilderness and do not want to see this lost within the community
- 53% of respondents stating that their driveway and walkway will be in need of repair in the next two years
- Focusing less on coastal property that has a shelf life and homes that are in need of updates, and start working on "homes with an ocean view" that are in an area within tsunami evacuation zone. We don't need apartments or to downsize, just better thought put into land distribution and allocation.

Student Housing

The Haida Gwaii Higher Education Society (HGHEs) enrolls approximately 20 students per semester, with a total of 40 students from September to May each year, with the occasional custom program over the spring and summer months. The program has been operating since 2009, and since then 70% of the enrolled students live with a host family in Queen Charlotte. A host is considered a room within a home rather than renting a private home. Each year hosts are invited to submit rooms or homes available for rent to students. The number of submissions

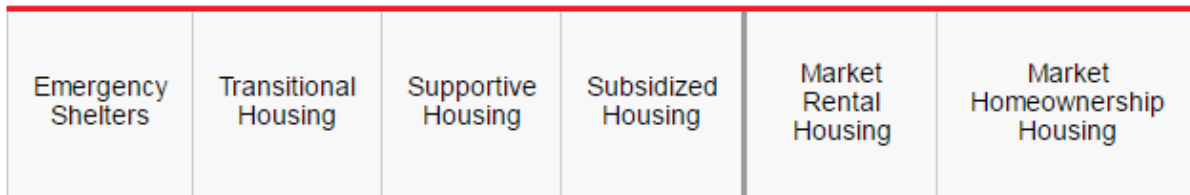
fluctuates each year, with an average of 15-20 different options, with some options providing up to four rooms. Students pay a monthly rent that ranges from \$300 to \$750+. Based on anecdotal feedback, HGHEs might not be putting pressure on the number of available homes for rent since the rooms that students rent would not otherwise be on the rental market. However, the rental rate of \$750+ may be driving up the monthly rental rate.

Current Affordable Housing Need

Housing Affordability

Affordable housing can refer to any part of the housing continuum from temporary emergency shelters through transition housing, supportive housing, subsidized housing, market rental housing or market homeownership.

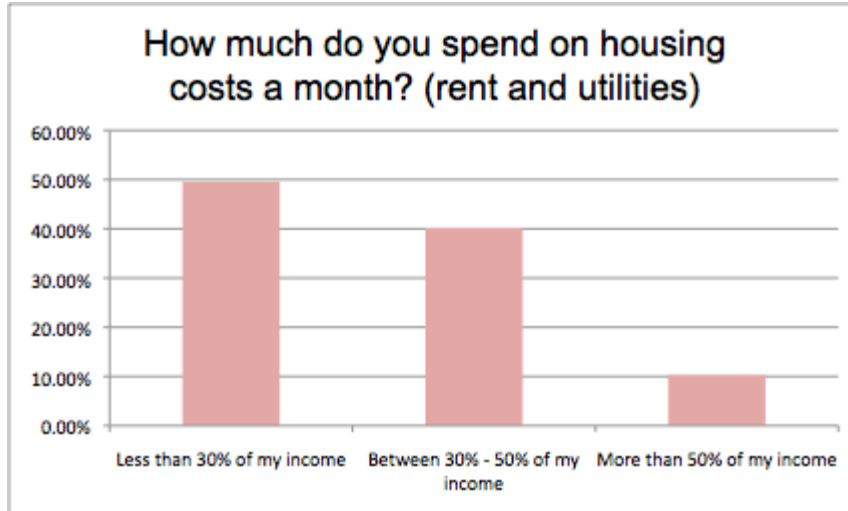
Housing Continuum



In Canada, housing is considered affordable if shelter costs account for less than 30 per cent of before-tax household income (CMHC). Households that spend more than 30% of their income on shelter are deemed to be in *core housing need* and households that spend 50% or more of their income on shelter are *considered severe housing need*.

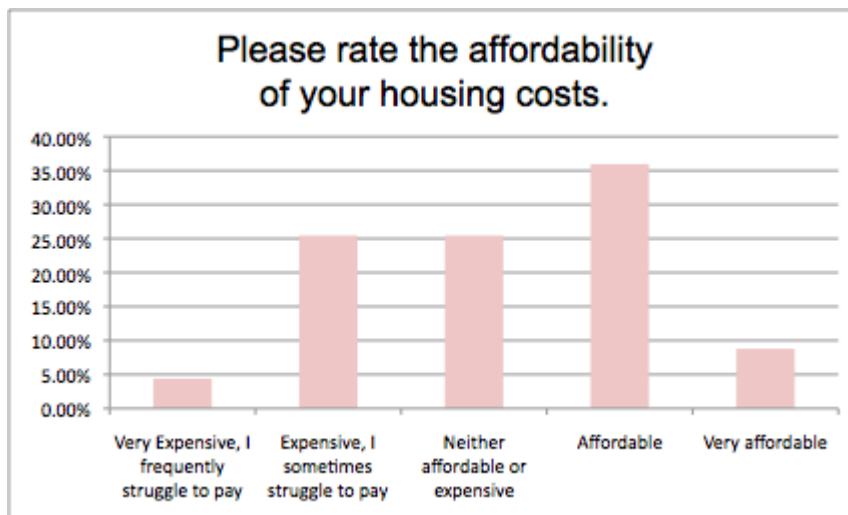
In Queen Charlotte, 19% of residents spent 30% or more of their 2015 total income on shelter costs (Census 2016). Survey responses were much higher, with 50% of respondents indicating they spent 30% or more of their income on housing (Figure H).

Figure H



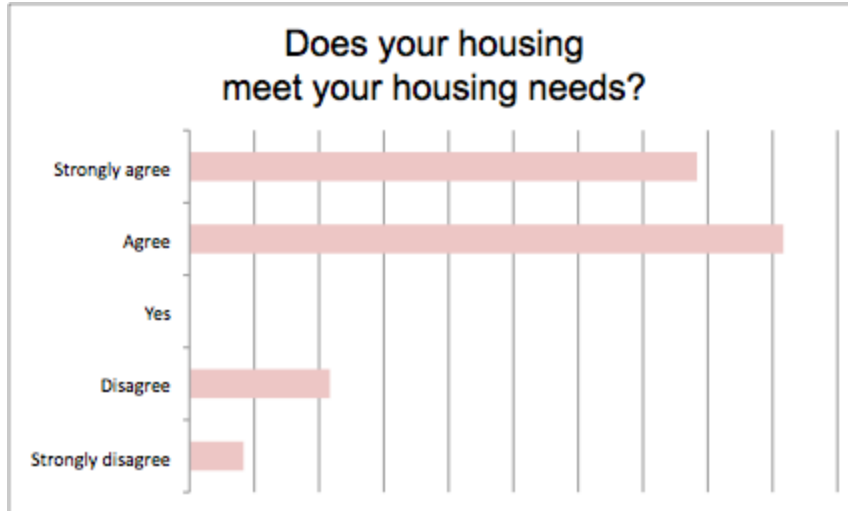
From the 2016 Census, the average monthly cost for a rented home in Queen Charlotte is \$708 and for an owned home is \$825. This corroborates survey results, which showed that 42% of renters paid between \$600 and \$899 in total household rent per month. Residents of Queen Charlotte often struggle with housing costs; 30% of survey respondents reported their housing was either expensive or very expensive, and that they struggle to pay those costs (Figure I).

Figure I



In Queen Charlotte 83% of survey respondents either strongly agreed or agreed that their housing met their housing needs, with 5% strongly disagreeing, and 12% disagreeing (Figure J).

Figure J



Invisible Homelessness

Service providers firmly stated that there is an invisible homelessness population that moves between the communities of Queen Charlotte, Skidegate and Sandspit. This population is temporarily or unstably housed in housesits, couch surfing, crashing in friend or family homes, camping, sleeping rough, or in pursuing or maintaining unhealthy relationships in order to have a warm place to sleep. This instability directly contributes to the cycle of mental health and substance misuse challenges and was described by many service providers and their clients as a cycle of hopelessness. Service providers were especially concerned about women, children and youth who remain in unsafe relationships or homes because there is nowhere else for them to live, or return to abusive situations after fleeing because they cannot find stable housing elsewhere.

As Queen Charlotte is a very small community, many individuals also shared stories of having landlords and/or housing managers bar them from multiple rentals in the community, further reducing their housing options. Some landlords have also raised rents to attract different tenants to their rentals.

Seniors' Housing Options

There is a need for opportunities for seniors to downsize into private dwellings and/or assisted-living. Though there are two facilities (14 units) in Queen Charlotte intended for seniors, however some of these units house other individuals with high needs. There is a perception among some community members that Martin Manor should be for seniors, and it is currently filled with individuals that do not meet that criteria. Seniors in focus groups and the housing survey expressed the desire to eventually buy smaller homes or apartments but also feared that wouldn't be an option and that they would be forced to remain in homes too big for them or that

were challenging to maintain. In the survey, 41% of respondents 65 years and older intended to downsize in the next five years and 33% identified that they would require assisted living in the next five years.

Transition and Group Homes

There is only one Transition House on Haida Gwaii and it is located in the Village of Masset, 140km from Queen Charlotte on a highway with no bus service. Service providers reported making frequent use of this resource and that the lack of such a facility in the south end of Graham Island was a significant issue. Women fleeing violence have found themselves with no other option but to return to an unsafe or abusive situation because they could not find a safe place to live.

There are no emergency shelters, group homes or facilities for youth or men. Service providers shared stories of “scrounging together” funds to support men travelling off-island to access emergency housing and supports. Service providers spoke about the need for increases in services for men and for a men’s facility, and for the need for a youth group home.

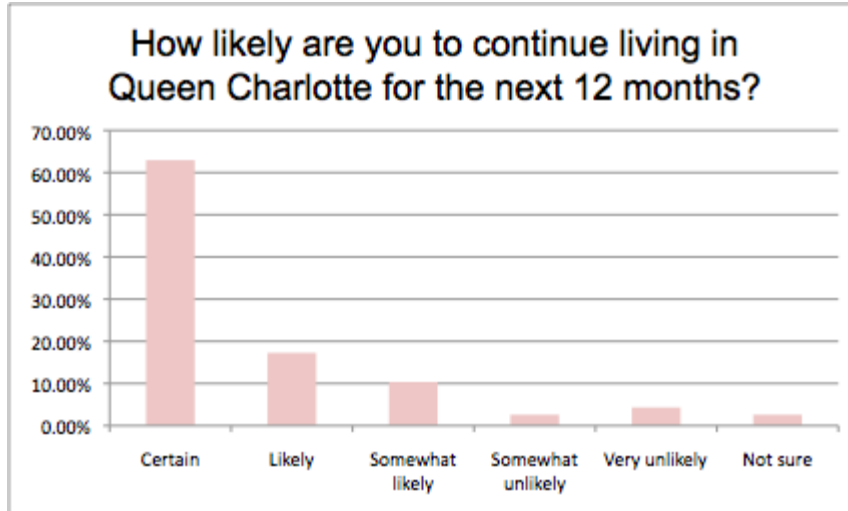
There is an intense need for more housing options that include Life Skills and supported living services. As it stands, individuals in social housing are often providing housing to other vulnerable individuals because they are acutely aware of the dearth of other options. In the words of one service provider, “the most vulnerable are helping the most vulnerable.”

Emerging Housing Need

Future Housing Intentions

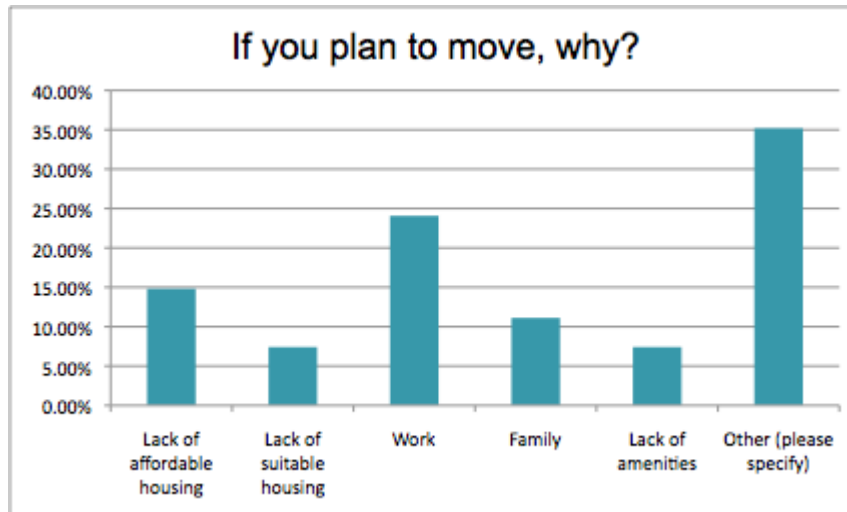
Only 63% of respondents stated they were certain that they would continue living in Queen Charlotte in the next 12 months (Figure K). This uncertainty is related to employment, amenities/medical, lifestyle choices, access to housing and other factors.

Figure K



Of the individuals that plan to move 15% stated that it would be as a result of a lack of affordable housing, and 7% stated that it would be as a result of a lack of suitable housing (Figure L). Addition reasons for moving included cost of living, access to a French immersion program, returning to school, lack of medical services and to be with family.

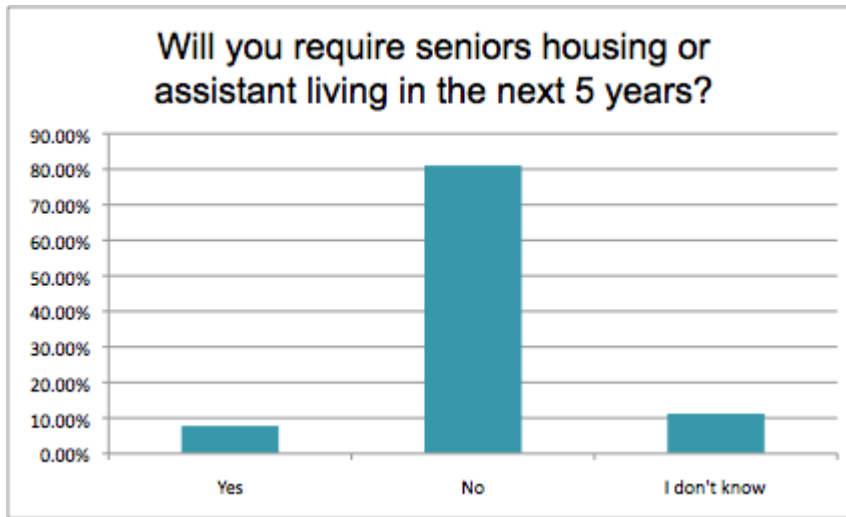
Figure L



Existing Households Falling into Need

Of existing households, 8% of respondents identified that they will require seniors housing or assistant living in the next five years (Figure M). Service providers also reported that they had many clients who seemed to cycle through periods of more and less unstable housing. They related this cycle to a variety of factors including mental health and addictions challenges, family dynamics, and the suitability of the housing for the individual or family. One service provider noted that they had worked with several individuals up to 12 times in the past year trying to secure stable, safe, and appropriate housing.

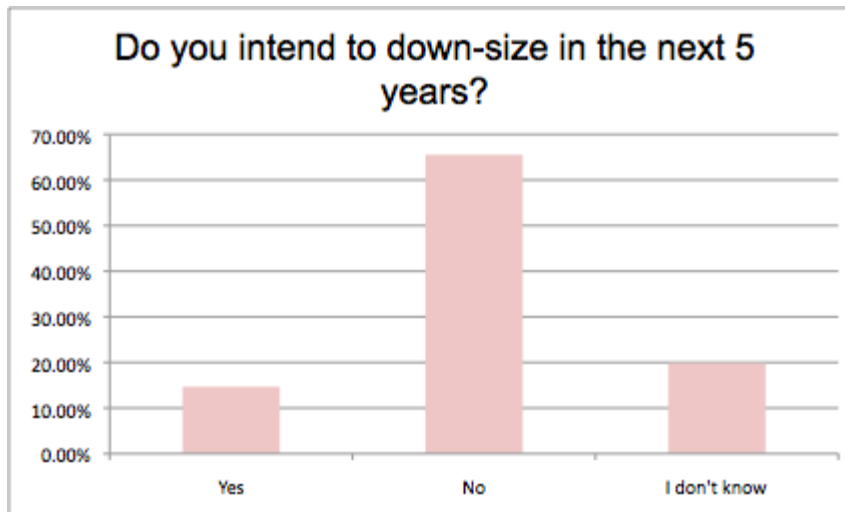
Figure M



Downsizing

With an aging population, individuals 65 and over will be looking to downsize. A concern is that there will not be housing available that is comparable to their current home conditions. Overall, 15% of survey respondents are looking to downsize in the next five years (Figure N).

Figure N



Aggregate emerging housing need

Overall, there is a need for increases in all kind of housing in Queen Charlotte, and for improvements to the safety and suitability of most existing housing. Among the general population, there is a need for more rental options and for affordable real estate options for young families looking to buy. Seniors are looking for more options when it comes to downsizing into private dwellings or into assisted-living situations. More vulnerable sections of the population need access to subsidized, accessible housing that

is safe, appropriate for their family size, and easy to apply for. There is a need for short-term housing services including shelters, transition houses and group homes.

Anticipated Housing Supply

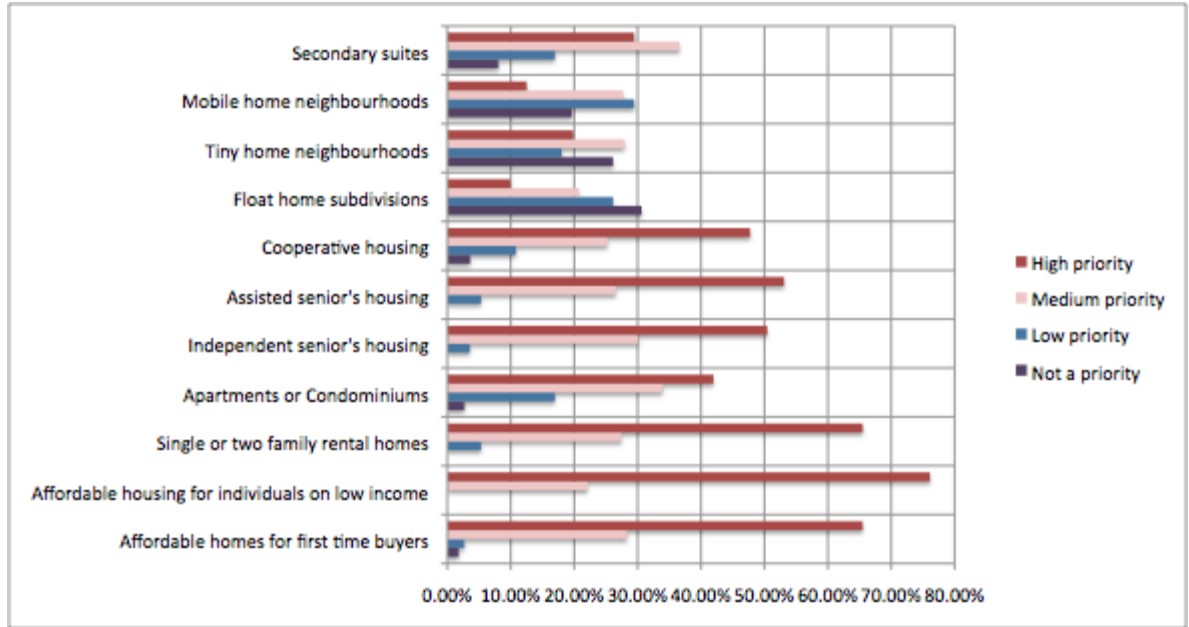
With the changes coming to M'akola and the Aboriginal Housing Management Association's housing, a significant decrease in the quantity of social housing is expected over the next year. Both organizations will be selling off the properties they currently own and, currently, there does not seem to be any organization able to step in to fill this gap. The Queen Charlotte Housing Development Society has a small building that they intend to turn into three or four new units but no other developments appear to be on the horizon at this time, and their two existing facilities have long waitlists and low turnover rates.

Private housing is increasingly unavailable at sub-market rates as tourism and large building projects drawing in off-island workers, putting pressure on the rental market. There is little incentive for landlords to charge less for their units as most rentals are not open long enough to warrant advertising them. Word-of-mouth is sufficient to rent a unit at whatever the asking price within a matter of days, if not hours.

Solutions

Housing has been a topic of conversation in Queen Charlotte for the last several years and community members, municipal leaders, service providers and non-profits have many ideas for possible solutions to the crisis. Figure P shows the prioritization provided by survey respondents to a selection of possible solutions. Those which garnered the highest prioritization were single or two family rental homes, affordable housing for low-income individuals, and affordable homes for first-time buyers. These solutions all require a specific blend of private investment, and favorable conditions created by federal, provincial and municipal funding, policy and bylaws. Survey, focus group and key informant interview results were aggregated to present some of the many options community members have considered to address the housing crisis.

Figure P



Affordable Housing

Affordable housing for low-income residents was top of mind for a large number of survey respondents, service providers and clients. The services provided by the existing Life Skills program and support staff are invaluable and there is a need for increases to these services. Clients expressed an interest in having a four to 10 unit building with supports available where individuals could live cooperatively, sharing responsibilities and improving their own skills in caring for their homes.

Housing Coordinator

Service providers and clients specifically cited the need for an all-islands Housing Coordinator who would be responsible for guiding and supporting clients through the numerous application processes they are required to go through. This would help alleviate the pressure on service providers, who are currently providing this support off the sides of their desks. There was also some interest among major employers in having a central person to manage and coordinate government staff houses, though many of these are not available to the public.

Transition House

In the service provider focus groups and in the survey, a transition house model in the south end was identified as a need for both men and women. It was expressed that it is vital to care for the existing community before attracting new residents.

Airbnb Bylaws

Numerous concerns were vocalized around the number of full homes that are utilized for long-term and short-term Airbnb and the pressure that this creates on the housing rental market. Overall, many looked to the Village of Queen Charlotte to address this concern, take a leadership role in housing policy and to look at other communities off-island as examples. The sentiment is that local residents should be prioritized first. There was also recognition that property owners should have the ability to respond to the rise in tourists on Haida Gwaii and provide accommodation, since accommodation for tourists is also limited. Suggestions included:

- Village of QC creates bylaws and restrictions on Airbnb
- Prevent the eviction of longer-term renters for Airbnb or other tourist accommodation
- Create rules around the length of time a home needs to be owned before it can transition to Airbnb
- Create restrictions on the length of time an Airbnb can be vacant especially between September - April
- No more than 40% of a residential property to be used for short-term rentals which excludes licensed hotels, as they are not residential properties anyway.

Empty Home Strategy

There is concern in the number of vacant homes, number of homes needing major repairs to be livable and the number of government homes that are vacant. In response to these concerns, the following solutions were suggested:

- Create a strategy for the community to repair empty homes for them to be livable
- Ensure government homes do not go unoccupied for extended periods of time
- Work with M'akola to ensure they do not have empty homes.

Tax & Business Incentives

A variety of tax and business incentives were suggested. The primary two being incentives for long-term rentals instead of Airbnb, and business incentives for repairing underutilized homes. The list of potential tax and business incentives included:

- Vacant housing tax
- Tax incentives for renting to long term tenants instead of Airbnb
- Tax incentives for developers to build affordable housing
- Incentives to develop existing undeveloped lots
- Low interest business loan for private developers
- Low interest loan for homeowners to repair and renovate their home
- Grants for home repairs
- Opportunities for co-investment to develop parcels
- Incentives for those who sell to long term residents instead of new comers

Create a Poverty Reduction Strategy

- Housing is interconnected and a human right
- The number of homeless people is increasing

Land Leasing and Development

- Crown land leases for cooperative housing and tiny home neighborhoods
- Develop Crown land
- Provide Haida title education and understanding
- Develop under-utilized areas of the community (e.g. Forestry Hill and the area behind the high school)

Non-resident Ownership

- Taxes on non-resident ownership

Student Residence

There are some concerns that from September - April Haida Gwaii Higher Education students are renting rooms that residents could be utilizing. With the continued operation of HGHE, there could be an opportunity for a residence to be built. There is evidence from the key informant interview with HGHE that the students of this program occupy a pocket of the rental market that would be unlikely to become part of the mainstream rental market, were they to have a residence (e.g. rooms in family homes, etc)

Alternative Housing Types

Given the need for a large variety of housing types, many alternative building and living arrangements have been entertained including:

- Container homes for single or couples
- Apartments
- Condos
- Tiny home neighbourhoods
- Energy efficient/solar powered homes

The Village of Queen Charlotte is invested supporting solutions and has already created bylaws to empower the creation of tiny home neighbourhoods. Northern Savings Credit Union has also created mortgages specific to this kind of development.

Education on Tenant's Rights

- Village of Queen Charlotte to provide education
- Village of Queen Charlotte could have a tenants' rights point-person

Gap Analysis

Overall, the current need for affordable housing in Queen Charlotte exceeds the supply and the future supply of affordable housing is likely to fall even more short of the expected need. These gaps can be broken down into four bottlenecks in the housing crisis: home ownership, rentals, seniors' housing and affordable housing.

Home Ownership

Households of median income should be able to purchase homes that fall along the median price point in the real estate market. In Queen Charlotte however, the turnover of private homes into the real estate market is extremely low and homes are often bought and sold without ever entering the open market or the MLS listings. There is an increasing desire, especially among younger families, to buy a home, partially fueled by the instability of the rental market. With the increasing interest from off-island, urban buyers, it is likely that the insufficient housing stock will continue to be an issue in the coming years.

Rental Market

There are an insufficient number of rentals available at a variety of price points and dwellings sizes to meet the current need. This has resulted in situations where six or seven roommates are living together in one house, couch surfing and individuals living in shelters without electricity, running water or heat. As the tourism industry continues to put pressure on the rental market, and with the lack of real estate for purchase forcing young families to stay in rental housing, there are no indicators that the rental market will be diversifying in the near future.

Seniors' Housing

There are currently 14 units of seniors' housing in Queen Charlotte, approximately half of which is occupied by other individuals who require supports in their living environment. The remaining units are insufficient to the needs of the growing seniors population in the community. This issue is putting pressure on the long-term care wing of the hospital and also on the real estate market, as seniors lack options when it comes to downsizing their homes. With the number of medical services available on Haida Gwaii at this time, seniors are not feeling pushed to move to urban areas as they age and are instead choosing to stay in their communities. This is, in part, helping

to prevent turnover in the real estate market. There is a need for both manageable private options for seniors to downsize to and for more assisted living units.

Affordable Housing

With the imminent departure of M'akola and the Aboriginal Housing Management Association, Queen Charlotte is facing a crisis in social housing. The 11 homes currently owed by these two organizations will be either losing their subsidized status or will be sold to private buyers over the next years or so, effectively eliminating social housing from the community. Several families and individuals will face eviction in the face of this situation. At this point, there are no plans for new units of affordable or subsidized housing in the community.

Conclusion

Housing in Queen Charlotte is a deeply personal and emotional topic. During the course of this study, the researchers were approached by numerous individuals from all walks of life who were anxious to share their stories and challenges in finding appropriate, safe and suitable housing in their home communities. As a service provider noted in our focus group, housing is at the base of the pyramid in Maslow's Hierarchy of Needs and without that foundation, it can be nearly impossible to build a satisfying and fulfilling life. A variety of pressures have pushing the housing situation in Queen Charlotte to a "crisis point" as Mayor Greg Martin put it. A concerted and planned effort by local, provincial and federal government, all community members, private landowners and non-profits is required to move the community forward and ensure a long and healthy future for all of Haida Gwaii.

Appendix

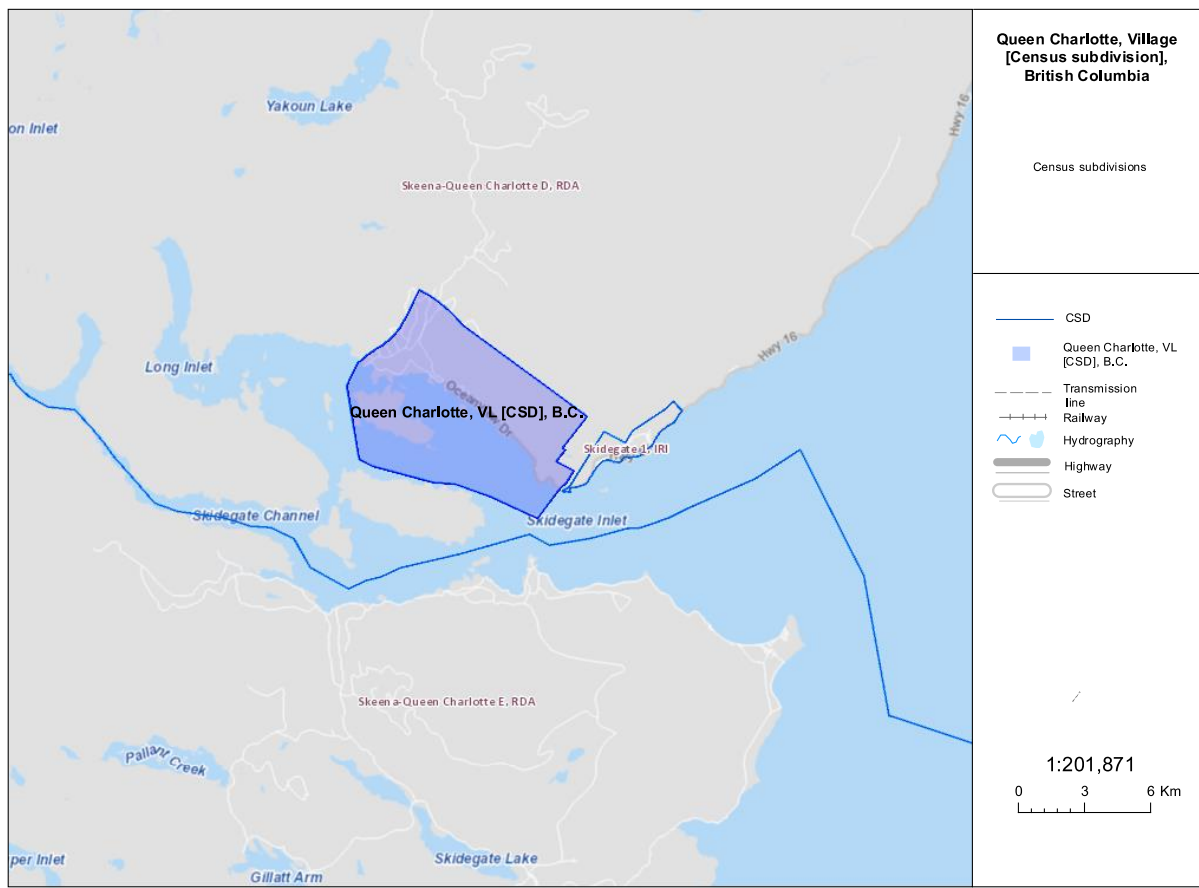
Amended Census

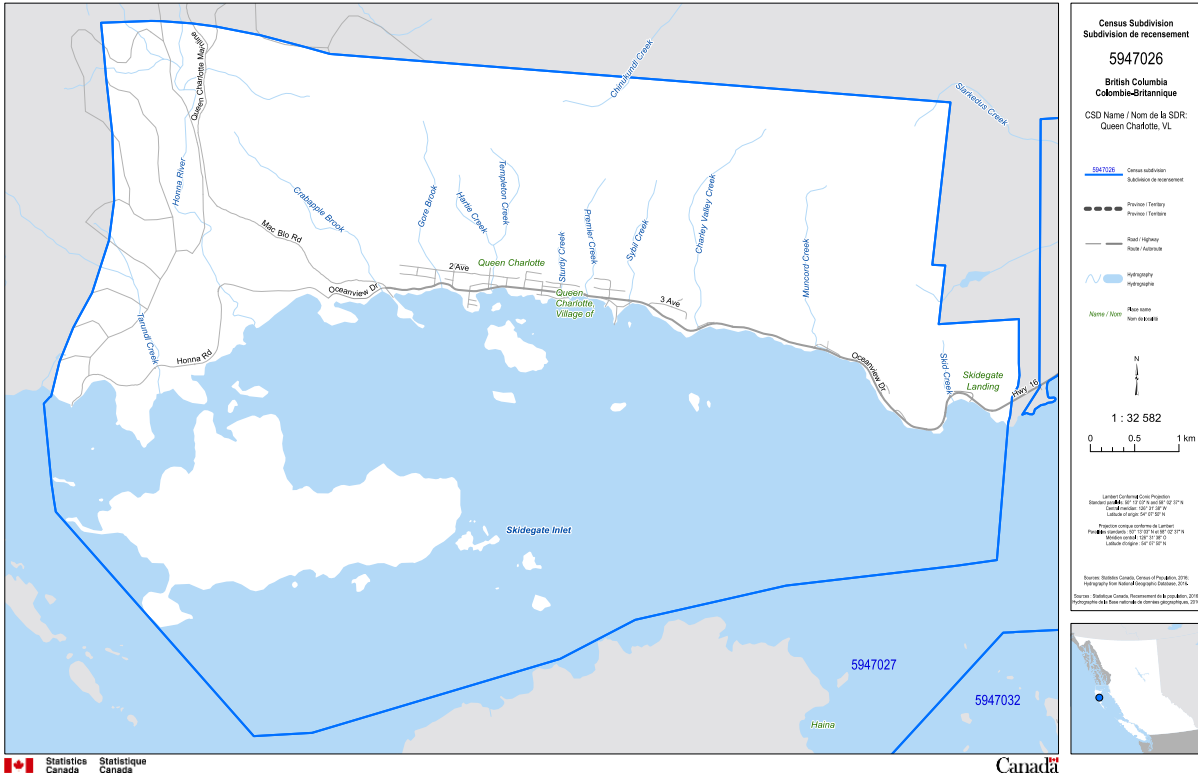
The 2016 census was amended in February 2018. The following numbers were revised.

	Population		Total Private Dwellings occupied by residents		Total Private Dwellings	
	Original	Revised	Original	Revised	Original	Revised
Queen Charlotte	852	864	396	411	500	515

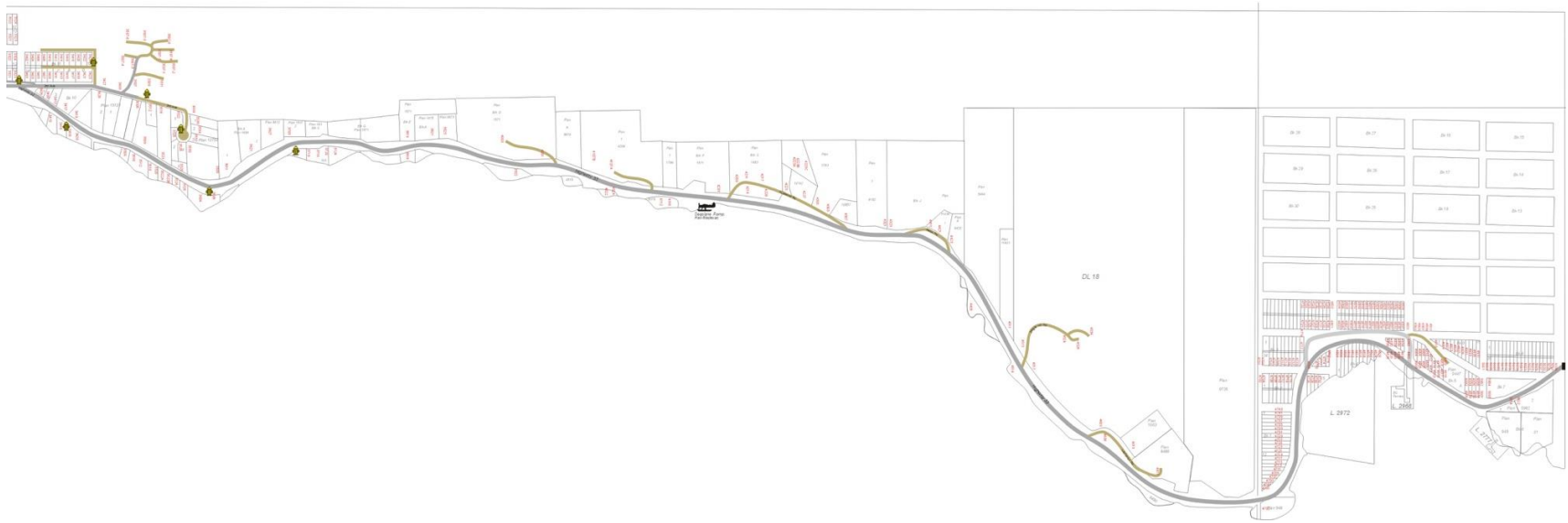
Maps

Census Boundary Maps





Village of Queen Charlotte Map



Focus Groups

The focus groups were approximately two hours in length and were held in the Eric Ross Room in the Queen Charlotte Community Hall on March 1st and March 2nd, 2018. Participants received compensation for their participation. Focus Groups were held for the following stakeholder groups:

- A. Health, Education, Social Services, Policing
- B. Landowners/Landlords, Households
- C. Hard-to-House Individuals

Service Providers

The Service Providers focus group was an invite-only event, held during working hours. Providers from a number of local organizations were invited to participate and the final group of 11 providers included representation from the Islands Wellness Society (Victims' Services, Outreach and Children's Counselling), Ministry of Children and Family Development, Literacy Haida Gwaii, and Northern Health (Life Skills Program, Primary Care - Public Health, Primary Care Nursing, and Mental Health & Addictions). Participants had been in their roles from anywhere from ten years to less than one year and all were female.

Describe your clients housing needs in Queen Charlotte.

- Housing is not a new issue, we do have homelessness here, often transitory as people move into and out of more stable living situations
- There are currently 5-6 unhoused people in QC and a larger number who are in inadequate or unaffordable housing (no running water, hydro, extreme mold, housing unsafe, etc.)
- Accessing housing is very hard, especially for people who have no phone or internet and barriers with MH and/or addictions
- There is no specified/dedicated housing provider/coordinator in the community/on-island
- BC Housing and Makola are inaccessible, do not have local representation and do not return phone calls or emails
- Unsafe situations with family members make youth at-risk for homelessness
- NH works as advocates and liaisons to BC housing, makola, heritage house, MCFD but it's extremely time consuming because clients don't have phones, miss meetings, etc.
- There are a lot of floating people between QC, SKG, Sandspit, who sleep in inappropriate places and where ever they can find a bed. They are youth and adults, male and female, elders, etc.
- Predation happens because they're homeless and this is invisible
- QC has a lot of very inappropriate housing with rats, mold, ceilings literally falling down
- There's nowhere to turn, sometimes people move to Masset but there's nothing there either
- Heritage House is hard to get in to and there only 4 units at assisted living
- People leave the islands, and their supports and family, because they can't find housing
- People have lived in the campground for extended periods of time in winter without heating or power
- For youth, a youth group home would be great

- Youth and children face unsafe situations at home and have nowhere to go
- Youth over 18 they transition out of social programs, homelessness is a risk at this point
 - Housing may also not be available through Skidegate Band Council, so sometimes they come to QC and find there's nothing here either
- Domestic violence rates are very high, there's nowhere for victims to go despite no contact orders with family members and RCMP involvement
 - Forced resumption of relationships, sometimes despite no contact orders, because there's no time and space to be apart before resuming parenting together
- Several youth are couch surfing back and forth between QC and Skidegate, either because there are safety concerns in the home or they've willfully left the home
- In Maslow's hierarchy of needs, housing is a crucial building block and without that clients can't build any of the other pieces of their lives.
- Public Health sees young families living in moldy houses or who can't find a place at all
 - Affordable housing isn't available, families need a proper sized home and safety in home
 - Professionals have come up for jobs we needed to fill at Northern Health and they can't find a place to live either, affordability isn't an issue there, there just isn't anything to rent
- There are individuals struggling with substance use, who want to change their behaviour but their housing situation doesn't allow that, they're living with peers who use and they can't get out of that context
- There is an individual living in a tiny camper on side of son's home, is homeless, wandering streets, very lost
- There are substance abuse issues when everyone is living in one home, people can't get better in the context of availability and pressure of drugs/alcohol
- Unhappiness and homelessness is rampant
- There are individuals who are making applications for treatment for addictions, for them to be accepted they have to have stable housing coming out of treatment, without that they can't apply for residential treatment
 - Tertiary care and pre/post care won't accept you if you're homeless
- Handicapped people are stuck in the hospital in acute care beds because the housing isn't accessible for them and so they can't be released from the hospital
- There are people on the street currently
- Some people are known in town and landlords/managers won't put them in their housing
- Definitely of Homeless – no fixed address, sleeping outdoors without a tent, staying in abandoned boat
- Transition house in Masset is great resource for women, there's no similar resource for men on island
 - Transition house is very flexible with their mandate in terms of why women access it and how long they stay, but the mandate is still there and that can prevent female clients from accessing
 - Informal networks sometimes have to collect money to send men off-island to seek shelter
 - The transition house sometimes ends up being a long-term option because there's nowhere to go after being there, but it is actually a very short-term plan, it's a bandaid solution
 - For men there's nothing at all
- Historically there was some funding for building a men's building but no money for programming/operating, which is a huge barrier to moving forward with a project like that
- Staff are being hired at Northern Health and can't find housing, it's really critical, we can't recruit professionals to support our clients who also can't find housing
- There is a lack of assisted living, we have an aging population, health needs are going to be going up and if we rely on the hospital to house people who have advanced health care needs, they are going to have to go off-island
 - If there's not space in the hospital then we transfer them to residential facilities (e.g. clients with mental health challenges, Parkinson's, physical disabilities, etc), this will become a growing need/problem

- These people get transferred all over the province, far from home and family

How much of an issue is housing affordability for your clients (e.g., households paying more than 30% of their income on housing, 50% of their income)? Are any of your clients at risk of homelessness or currently homeless?

- Nurses spend a lot of time filling out application forms/paperwork, trying to make connections for people, just to show that the need is so great
 - There's nothing there but you're doing the paperwork to continue to show the need. It's frustrating because we don't have the time to do that kind of paperwork without expectation of an outcome
 - Our communities have high healthcare needs. The Masset hospital does respite care but QC doesn't, so if you need that here you go to the north end. People want to support family members at home but it may not be physically possible in terms of accessibility.
- We spend a lot of time filling out Heritage House applications but the waitlist is huge. We spend time brainstorming, look in other communities, support people through the process because a lot of people are frustrated with it
- Almost all of our clients need housing at some point
- More often than not our hands are tied and it becomes community word-of-mouth. The systems are not doing their job
- Northern Health does have respite down south, despite no designated bed for it, so it depends on bed availability
 - Northern Health contributes to assisted living and personal care in terms of services provided to clients
 - We fill out lots of applications that go nowhere
 - Heritage House has 10 beds, but only has a vacancy every year or so
 - Assisted living has a vacancy every 1.5-2 years
- For Mental Health patients there's a housing subsidy they can apply for, but it's limited and has very specific criteria
- MCFD often uses other family members who have stable housing, develop a safety plan for mom/child about where that person will stay, but it's short-term and can add other stresses
 - For youth, I network in community, looking for who's renting, who has space, but the landlord often not stoked to rent to a teen
 - For families with physically unsafe housing, MCFD has paid for renovations to mitigate that, can help with the financial barrier piece to improving housing. This has to be approved at a higher level (off-island)
 - Extended family is my main tool
- Life Skills goes to the thrift store for blankets, clothes to provide to clients
 - Our Life Skills program has bathing facilities and laundry at hospital
 - Individuals who are part of the Life Skills Program can come in, shower and dry off, get new clothes, have a meal
- Children's Counselling helps network because it's a lot of word-of-mouth
- Stigma is a big challenge, some landlords just won't rent to my clients
- Unhoused people often have to give something in order to get housing and that shelter can change every day (no fixed address)
 - There are people who are vulnerable/without resources themselves who are providing housing to vulnerable people, even though they are the least able to.
 - People are camping, and other folks living in a disgusting trailer are taking in the unhoused, but they also have no resources and are the only ones looking after them
 - Peer-based support is the main one for the adult population, but the peers are deeply struggling themselves

- People are hugely vulnerable and there is a high potential for entrapment
- We do this work but none of us are housing experts, we do it off the side of our desks
- We try to help but can by accident exacerbate the problem, we need a coordinator who knows it all
- There's no go-to person, I rely on my network, people I know, community
 - I don't know where else I can direct them
- Would love to see the Village step in to offer support and help, this is a municipal issue
 - The Village is more than aware, have applied for module housing and are looking for land
- This is one small part of the entire pie

Describe housing adequacy in Queen Charlotte. (Adequacy relates to state of repairs, health and safety)

- Need supported housing with staff, client not able to take care of dwelling by themselves
- Lots of clients need different options, we don't just need one kind of housing
- We need independent homes, supported housing, assisted living
- A lot of the cabins and things that people lived in for cheaper rents have become vacation places
- We don't have as big an issue in family housing within my work
 - We need bachelor suites and 1 or 2 bedrooms, and those could have some supported and some independent units
- Housing is inadequate here
- Makola's houses are unmaintained, there is an individual who has had a broken furnace for two years and gone seven years with no repairs, has had other unhoused people living there. There are lots of rats, lots of mold, and this person has to keep bedroom door closed because it's the only room that has heat. There is no running water in bathroom. The individual is wheelchair-bound. The bathroom floor is caving in.
- Makola never answers emails
- Lots of housing is also just empty
- Makola took over the BC Housing portfolio six years ago
 - Failed to maintain or don't rent the houses because they were unlivable, and/or sold them
 - Demographics have changed, lots of subsidized housing built back then was family housing, a lot of hard-to-house adults need smaller places
 - The application itself is for families, so single people are ineligible
 - If you're on income assistance, you're not eligible for the housing subsidy
- Individuals are living in boats, cabins with no heat/running water, can't afford to buy more propane or firewood
- Service providers have given away sleeping bags, tents and camp stoves
- Does housing meet the community standard is a problematic question. The standard here is very low, rats and mold are considered normal
- No one has smoke detectors or locks on the door
- If this family can't live in their current home, where can they live? Nowhere, so they stay there
- I've seen way more rats than I ever needed to see during home visits
- I quit my job and moved to a new role because I didn't want to go into homes anymore
- There's an individual who is a senior in their 70s living on the beach
- There are a lot of safety hazard to workers going in to check on people in their homes
 - Home Support Workers filling in who aren't from here were distraught by the conditions they saw in people's homes
 - There are violent people that need to not be in a house in order for workers to enter it, huge safety issues there,
 - There are safety issues in terms of rotting steps, rotting floors, etc
- The environment here is wet and houses rot and mold, the need for heat to keep out moisture is high, otherwise things decay and rot really quickly, especially if someone doesn't have the means to buy propane/oil/wood

- Some individuals don't have capacity to keep fire going, keep warm
- Often landlords don't live here and no maintenance is done on houses
- It falls to service providers to be the advocates for clients, contact landlords, etc

What are your clients' emerging housing need?

- We only have 8 long-term care beds and 4 assisted living units in the hospital, so there are waitlists for both
 - People living in long-term care are often there for 8-9 years
 - Families struggle to care for Elders at home
- Makola is dropping/selling off their housing, which has been a long-term gradual decline
 - There is no BC Housing representative here
- No subsidized housing here, aside from Heritage House
 - To be a new applicant into what exists here is impossible
 - Makola lost their funding
- Is it fair to say that emerging needs are largely to do with federal money running out this year and no new housing projects are in place yet?
 - Federal funding has been promised but could be 1-2 years
- Makola houses disappear this year
 - There are families and individuals who will become homeless at the end of the year because the subsidy is going away and they will be charged market rent they can't afford
- One of individual's rent will go from 330 to 990, with their monthly income at 1k
- There are many situations where a mum is forced into an unsafe relationship because she can't afford another option for housing
 - Women seek relationships with men for housing that aren't necessarily safe
 - Mums can't afford or can't find housing with their children, accept unsafe situations with men in order to have housing
- We see clients living in something they could afford, it gets sold and they have to move, and rent prices have gone up a lot so they can't find a new place
 - Not uncommon to see this now, lots of it in the last few years
- People who grew up here and who want come back to HG with their young kids are unable to
 - They want to be close to parents, support extended family
 - Healthy contributing people with income have nowhere to live
- People are renovating buses/vans because there aren't other options for housing
- Lots of houses that were rented to families are now exclusively Airbnb
 - We lived in a place that was housing 2 families, but is now are exclusively Airbnb and mostly sit vacant
 - People who want to move here and contribute and who can afford rent aren't able to find anything
 - Also the rent prices have really increased in a short time. Four years ago I was paying way lower rent for a good place, now \$900 is a good deal for a one bedroom

What impacts are housing issues having on your clients in terms of family, social, health, education, and economics?

- Housing is the base of the hierarchy
 - Clients in recovery need that stability
 - You have to spend all your money on rent so you don't have money for medication, food, heat
 - Growth and development for humans is housing dependent
- I see this personally, and at work, and with food bank
 - People aren't doing as well here as they used to because of the lack of housing and infrastructure
 - People's quality of life has declined and people are leaving because of it, or coming here and getting frustrated

- Clients are in crisis, trying to support ideas to improve their lives but can't settle into those things because they're just trying to survive, find a place to sleep, have a shower. They can't move forward, so they cycle through my services
- If we could deal with housing part, they could maybe move on
- Re: helping same people with same issues every day at work. This is 12th time I've tried to help this person get housed this year. It's not their fault
- Haida Gwaii is a fabulous place to come to, people are flooding here, we don't have enough infrastructure to make our community work, this impacts the people who aren't well more and more because there's less for them here
- To grow and thrive, the community needs to support the least well people
- I have a female client trying to leave a relationship, she stays because housing/affordable housing issues
- On the education side, when they come to me they're trying to work but they can't focus on that because they don't have food or housing
 - Without housing you can't get things done because you don't have an address to put on paperwork
- All areas are affected when you don't know where you're going to be living
 - How do you move forward in healthy way in any area of your life without those basic needs
 - Friends, people in my personal life who are good tenants can't get places, so how will my clients ever find somewhere to live?
- Pets make you harder to house
- The whole situation is hugely problematic
 - It goes in circles, we can't hire people to help these people because they can't find somewhere to live either
- People have anxiety directly related to the housing situation
- People can't plan ahead
- There are also huge health issues. Lung disease: black mold is everywhere, even in good houses, there is very little pressure on landlords to fix that and it exacerbates lung disease.
 - It's just how it is here.
 - My husband has developed a mold allergy. Moisture management is very hard and we're two highly educated people and it's been hard to figure out how to have a house not go moldy.
 - I had another experience where my family was off-island and my husband had to seek some medical care and ended up describing housing here. His health care providers were flabbergasted that this was a problem.
- Community standard is low
- Young kids are more vulnerable, immunocompromised people are more vulnerable.
- People are scared to complain about their housing because of fear of eviction
 - Sometimes the situation gets turned around and blame is laid on the tenant for the damage
- Lately many clients have been coming in and saying they're really depressed and at risk for suicide, it's getting worse and worse. We get the run around trying to get them help, sitting at work with your hands tied making phone calls
- Elders are in acute beds when they need long-term care, we're down to six acute care beds because the rest of full of old people and two don't have safe housing to go home to
- Clients are more anxious, depressed
- Overcrowding could be reemphasized
 - There are families in need with multiple generations in the same house, which can be very healthy, but doesn't leave space for self care or compromises self-care
 - People are living with other people not by choice but by necessity
 - Elder abuse: families rely on the disability/incomes/pensions or their home itself, elders don't want to move or be put on waitlist for assisted living because family relies on home/pension/etc,

children and grandchildren rely on that elder. This is willingly done by elder, despite their needs for more care.

- The most vulnerable are helping most vulnerable
- It has an impact on health care. We have a lot of social admission at hospital, which means the province is spending thousands housing people at the hospital for a 'detox' but what they actually need is just a warm bed and sandwich. We're familiar with this practice and they're always welcome but sometimes it's not possible
 - That is such a mismatch because hospital care is so expensive, we could house so many people with that money
- In the 70's there was heavy institutionalization. That was taken away, which is good, but not replaced with community services and supports. It's not enough for semi-independent living.
- There are not enough home support, home care nurses, life skills workers, and we don't have housing for the staff to fill new roles
- Social housing piece ties into economic housing piece and there is an imbalance

What do you think are the biggest barriers to improving housing adequacy, accessibility, affordability and/or choice for your clients?

- Coordinated response to the issue!
- Infrastructure, getting together, partnerships between organizations, pool resources
- A housing lead, from BC Housing or funded here, they could be liaison with BC Housing. It would be a full-time job
 - Funding is the barrier to having that
- There is no federal housing strategy
- Makola and BC Housing have washed their hands of us
- There is support from non-profits here but nothing from provincial or federal govt
 - Our population is too small for them to come here
- We spend a lot of time advocating and acting as income assistance workers
 - Bring in a housing coordinator who also did income assistance
 - Within our client groups, they need support with accessing both systems
 - That job could also advocate for us externally, look for funding, opportunities, programs that exists out there that none of us have time
- Service BC is in both ends of Haida Gwaii, have added to their mandate in terms of income assistance. But North end is only open 4 days a month
- Knowing who to call, how to navigate the system, access to a phone, internet, it's all very hard
- The process is the biggest headache. To get the login, you have to have an email address. It takes two days to get a login. Everything is online. You need 2 pictures of yourself and all your ID, financial statements, to have a bank account with statements, a letter with reasons why you haven't worked, letters from doctors
 - Need to get/replace id which has been stolen (time and money)
 - The process took two months for this client
- Legally, social assistance is supposed to be provided by a human but they took our worker away 8-10 years ago. Even as a service provider they won't give you a number to call back. I regularly spend two hours on hold
- There isn't enough housing that's been built or being built
- For Seniors Grants, you have to have 3 estimates for an installation and there aren't 3 people here who can give quotes, sometimes they also want an occupational therapy assessment and OTs only come once or twice a year
- Landlord accountability and building management is a big problem in terms of adequacy
 - Tenants won't call landlords because they've done so much damage to the house they don't want landlord to come by

- A lot of the housing has gone to Airbnb, which has impacted housing market, driven up costs
 - Other municipalities have imposed taxes/disincentives to having vacation rentals or empty properties
 - The municipality needs to play some kind of role in this
- Airbnb is great as a landlord. Renters take care of the home and it leaves lots of time with no renters, which allow access from landlords for visiting family, etc. That's why supported housing is important

What is the ideal housing situation in Queen Charlotte for your clients?

- A men's transition house
- A housing coordinator/advocate
- Assisted living staff to ensure social housing is safe, appropriate
- We are unique, the number of people here is small, if we made 50 places on the south end we could solve our problem
- There are some big advocates of coop housing on-island. It would be a mixture of well and less well people working together
- Seven Sisters Residence in Terrace with nursing support and staff support, it works really well there
- There's no land here and no one has a car or transportation
- There are many ministry-owned and school district houses that are vacant
 - We need an inventory of where those houses are and if any are available to connect them with people who need homes
- We need to building upwards, have smaller units, smaller footprint to house solo people and single mums
- We need a youth group home, just a small house with 4-6 bedrooms and staff
- In other communities MCFD have staff resources where houses are 24-hour staffed
- For the older population, we need transitional housing for increased support within the same space, so you don't have to move over and over as your care needs increase, which can be hugely disruptive.
 - We're so small, how many full care vs assisted living spots we need changes all the time
- Socially-owned housing, by an accountable organization that houses the hard-to-house, makes sure things stay livable
- Coop housing, the hospital is spending \$1250 a day for a 'detox' when all that person really needed was a bed
 - Coop housing allows for a sense ownership and staff, get people cooking and cleaning and get their life back on track
 - People can taking turns managing different aspects of housing, learn skills
- Social enterprise housing, have 2-3 units that are rented or Airbnb that are expensive that could fund the rest of the building
- We need every type of housing that exists
 - We need a shelter
 - The hospital is not a stand-in for a shelter
 - This does not only affect vulnerable folks, it's everybody
 - I've wanted to move for years now but renting is too unstable, my house is way too big
 - There's a new doctor at the hospital who is desperate for housing to stay and work here.
 - We need housing for families, we need small units, we need supported units

Residents of Queen Charlotte

Participants were invited to register to participate through an online pre-registration link. Eleven individuals were then invited to the focus group. A diversity of housing tenures were present including: first time homeowners, renters seeking homeownership, long-term renters, landlords

sharing accommodation with multiple tenants, young professional unable to find long-term housing, individual looking to downsize, landlords, and individuals seeking to develop their property. Participants had lived on Haida Gwaii from 3 months to over 45 years. Of the 11 participants, 3 individuals were male and 8 individuals were female.

1. Describe your housing experience in Queen Charlotte.

- Individual would like to downsize but partner does not want to.
- Discussed how housing is impacting everyone and individuals are not living in their ideal situation.
- An individual has housed up to 9 tenants and considering building on property to house more people.
- Multiple individuals interested in buying a home and are having to rent longer than they would like to.
- Discussed how young professionals have left Haida Gwaii because they cannot find housing, and that an individual may be forced to leave Haida Gwaii because of housing.
- *How can there be a decrease in population, but nobody has a place to live?*
- Discussed Market Distortion: There are lots of vacation homes where the owners do not live on Haida Gwaii year round. These individuals don't contribute to the community.
- *It's upsetting to see so much Airbnb here.*
- Discussed government agencies owning properties that others cannot access and discussed wanting to know which properties they own.
- *We came here to settle down. This is where our heart lives. Everything is word of mouth but we don't know anyone.*
- Discussed how having pets can hinder finding a rental property.
- An individual would like to do something with their property and want to understand the community needs. They are interested in building and purchasing more land.
- Individual has seen friends move away because they can't find housing and it has been impacting her relationships and social circle.
- An individual stressed that she was unable to find appropriate housing that would allow her to have a dog, and that she may need to move off island, and leave her husband here, to live with her dog.

2. In your experience, what is the current demand for housing in Queen Charlotte?

- *Cheaper here than where we lived before. Property manager told him, that the rental is affordable. The problem is available rental properties.*
- *Pets create a lot of damage. It's very expensive to replace and repair the home.*
- *I worry now that people are starting to put two buildings on a single lot – I worry about what that does to the character of the town. Changing the density is a double edged sword.*
- Worry about people coming from off island and build what works off island.
- *This was a fishing and logging community. Yes things change – but I want to have more of a say on how things change. It's a balancing act with welcoming new people.*
- Discussed how having a rental property or Airbnb is a form of income for people who are retired.
- Individual charges lower for rent, but when talking to other landlords was surprised at what they were charging. It seemed very high.
- Individual was able to rent her home because the rent was so high, that it was unaffordable to other's who were interested.
- Individual is able to Airbnb the bottom of her rental, which makes it affordable.

- *Sellers know that they have an asset. The price makes no sense to me. Sellers try justify it with views etc.*
- *You build a home because you want to live here, you won't get your money back.*
- *Discuss that the reasons you live here are for tranquility, views etc. Now, you're looking into your neighbours home. I feel like I am searching for a unicorn. I'm not asking for a lot.*
- *Individual has multiple people living in her home, and some individuals that have lived on her lawn or in their vehicle on their property.*
- *Individual bought a house that needed a lot of work, but had the skills to fix it and recognized not everyone can do this.*
- *Individual almost didn't get the mortgage approved because of the amount of problems with the lot.*
- *Availability is very tight. Not wanting to buy a place for the sake of buying a place. Has been renting for 6 years and has looked for a place to buy.*
- *Fear if they were asked to leave their home that they wouldn't be able to find a place*
- *Discuss tenants rights and that landlords would offer lower rent for the right tenant because it's hard to evict someone.*
- *Where am I going to downsize, that is comparable to what I have but is smaller? Or where could I rent that could be secure?*
- *How many people have bought properties just to Airbnb them? Airbnb is room in their homes, or smaller homes on their property. It's not really competing with the people looking for rental homes to live in month after month. How much is the Airbnb pressure?*
- *We only have so much land. What density do we want?*
- *It's a community, it's a town. It's not a rural area. QC is only going to get more dense.*
- *If you develop land, you need to build the road to highway standards. If not then it's a private road that the owner has to maintain, which can be a big problem and very expensive developing on the hill. Developers are not interested in this – it hasn't been worthwhile for a developer – But it could be.*

3. What is your understanding of how many people are unstably and struggling to find homes in Queen Charlotte?

- *Discussed how Queen Charlotte does not have a visible homeless problem like in urban centres. The homeless problem is invisible and impacted a lot of young men.*
- *Discussed that there is an underlying drug and alcohol problem in QC.*
- *Discussed how landlords up the rent to push people away, and then get people that can afford.*
- *Discussed how there is not sufficient accommodations for people with challenges in their lives.*
- *Discussed how if you do not have a social network it's difficult to find stable housing, even if you have a good, stable income.*
- *People sell their home when it's not for sale. How do newcomers feel welcome, how do we join the community? It makes me question everything. How can the market be properly assessed. Do people want the town to expand, or not? It feels like they don't but it won't sustain the community. How do I navigate this as someone new to a community?*
- *Discussed how very few properties on Haida Gwaii are sold on MLS, most are sold through word of mouth and then eventually end up on the Haida Gwaii Trader*
- *Discussed how there are lots of contractors coming and going for construction projects.*
- *Discussed how Queen Charlotte attracts a very transient population. Some individuals intend to come for a few weeks/months and end up staying for years.*
- *Individual felt like her rental was very stable as she had a long-term lease.*
- *Discussed that there should be more housing for vulnerable people that can't pay market prices.*
- *Discussed how the rental market might not be over-priced, but there is an shortage of supply.*

- Queen Charlotte is limited based on geography, available land and the Haida Title case.
- Discussed that more and more families leave, and the younger population keeps moving away.
- Discussed how people want to come here for tourism and to live. Haida Gwaii has received a lot of publicity lately, so people do want to come.
- *Haida Gwaii dictates who lives here – something drives people to stay – the people that will do whatever it takes end up slogging it out.*
- *I knew it was bad, but I didn't know that it was this bad*
- *We are now entering crisis mode in terms of housing, but it will even its self out.*
- Discussed the quick turnaround time when a property goes up for rent. A flood of inquiries comes in, and people are frustrated.
- Discussed how when people leave for school or a job they continue to pay rent on Haida Gwaii in fear of losing their rental
- Discussed how people live off-grid, in vans or buses to create their own housing opportunities.
- Discussed how people live in unsecure conditions, house sitting homes for short term.
- Discussed how people didn't know what affordable housing/assisted living was available
- Discussed how people didn't know what property could be purchased in the Village

4. What is your ideal housing situation in Queen Charlotte?

- Discussed developing underutilized lots
- Have higher density housing for individuals that want to downsize
- A commune
- Taxation on Airbnb that goes back into the community
- Make it easier to navigate the system and identify long and short term rentals
- Individuals don't want to settle in an apartment. An apartment would solve a short-term problem
- Rather see high density than sprawl, so that we can still access nature
- *This has always been a very organic community. This community was built by diverse, eccentric people. Are the people living on your couch going to live in an apartment? I can't say what we need, it just develops.*
- Tiny house neighbourhoods
- Repair old homes using skills within the community
- Townhouses are extremely expensive to build up here. People won't like the rental rates
- Housing grants to build better housing
- Bulldoze poorly built homes such as the ones with no foundations

Service Provider Clients

Participants were invited by social service providers. One service provider attended on behalf of four individuals who did not feel comfortable attending. There were six participants in total.

Quotes are italicized.

Describe your housing experience?

- Individuals stay in unsafe conditions due to lack of housing options
- Individuals are in unstable housing and having to leave erradictly leaving behind their belongings
- Individual fought for 3 years with Makola to secure housing.
- There is a cycle of hopelessness in finding in housing and self medication/substance abuse.
- The housing situation impacts emotional and physical health.
- Need to self-advocate to find housing. An individual called Jennifer Rice to get a house.

- An individual provides housing to others in a similar situation. Tenants ended up trading groceries for rent, since they are not allowed to have tenants.
- Individuals living in campers and vehicles in the winter when it's too cold
- *Although my family is here, they are unable to provide housing.*
- *I have about 5 people asking for a place to live. They can't get rental properties because of substance abuse problems. They burned those bridges.*
- *My house was empty for 7 years before I came. There are so many empty houses.*
- *My situation is embarrassing. It's driving me to drink. Then if I do that the problem will be twice as bad.*
- *Senior citizens should be a priority. I shouldn't be on the street.*
- *It's hard because there's nothing in some rentals. There are unfurnished rentals for \$800. Just throw in a mattress.*
- *Society and communities have an obligation to house their people.*

Describe housing adequacy in Queen Charlotte. (Adequacy relates to state of repairs, health and safety)?

- *My house is very scary, there are fire hazards*
- *Rats are chewing on electrical. The landlady hasn't fixed it.*
- *I am worried about going home and my house will be gone.*
- *I looked at place for \$900 with no fridge, no kitchen set. You can't live there. It's way too expensive.*
- *This is inhumane. I can't even put the heat on. I have all my winter coats on.*

What do you think are the biggest barriers?

- The paperwork for (rental subsidies) is hindering
- To live in the Makola house an individual had to get her Dad to live with her. They allowed her to stay after he left.
- Lack of friends, family and network on Haida Gwaii.
- Rental prices.
- Available housing.
- *With the new hospital, rent went way up, but now the hospital is done and the rent is still way up there.*
- *Instead of building that hospital they should build an apartment building. There is nothing for nurses and doctors. They have nothing here to offer to people.*
- *People rely on social networks and connections. Most things are not advertised. If all of your connections are the people sharing the same problems as you. You won't be able to hear about things. If you are not in the right social circle you won't hear about it.*
- *If people have judgement about people, they won't rent to them.*
- *I don't know how people from off island live here. It's hard to move here and even find a job. A lot of people move away because they can't find housing.*
- *Family should be a big part of it [housing]. I have a big family and they aren't helping me out. It's cold. I have a nice sleeping bag though.*
- *People from Alberta coming and buying housing for vacationing.*
- *People from away can come and buy here, but local people can't.*
- *It would be cheaper to pay a mortgage than to rent around here.*

What are potential housing solutions in Queen Charlotte?

- *More wheelchair accessible housing*
- *Martin Manor should be for seniors in need, not young people*
- *Different housing choices would be great. There's not enough space. There's no where to build. No one has enough money, to build.*
- *Buildings that are eco friendly.*
- *Social housing for people that nobody wants to rent to.*

- *There should be more communal living areas, that is walkable. A lot of people don't have vehicles.*
- *Meegans that could be housing. A large house with a lot of rooms. Common room. A safe space.*
- *All you need is four apartments in a space. That is a very manageable amount of space. Staff and service come to the house.*
- *The heritage house should stay as the heritage house for seniors.*
- *The heritage house got leveraged because people need housing.*

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Letter from Lorne Anderson, Director of Western and Northern Territories, Statistics Canada, to Mayor Greg Martin, Village of Queen Charlotte. January 31, 2017

Definition of Terms

Affordable Rental Housing: Affordable rental housing is for people who have a low-to-moderate income but may not be eligible for subsidized housing. Affordable rental housing is housing with rents equal to, or lower than, average rates in the private-market.

Affordable Housing: In Canada, housing is considered affordable if shelter costs account for less than 30 percent of before-tax household income.

Assisted Living: A type of housing for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

Census Family: A married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both spouses; or a long parent of any marital status with at least one child living in the same dwelling and that child or those children (Stats Canada).

Co-op Housing: A co-op is a type of housing that residents own and operate as part of a membership.

Dwelling: A place of residence.

Group Home: A home where a small number of unrelated people in need of care, support or supervision can live together.

Housing Affordability: Housing is considered affordable when 30 per cent or less of your household's gross income goes towards paying for your housing costs.

Homeless, at risk of homelessness: An individual or family that does not have a permanent address or residence.

Housing Suitability: Refers to whether a private household is living in suitable accommodations according to the National Occupancy Standards (NOS). This includes whether the dwelling has enough bedrooms for the size and composition of the household.

Independent Seniors Housing: Housing designed for seniors, also known as retirement homes, senior living communities and independent living communities.

Invisible Homeless: Refers to individuals who live temporarily with others but without the guarantee of continued residency or immediate prospects for accessing permanent housing.

Market rent: A rent amount that is generally similar to the rent of other units in the private (non-subsidized) housing market.

Non-resident Ownership: Housing owned by individuals who do not consider the community the home is in as their home community.

Private Dwelling: A separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons.

Rental Assistance Program: A type of rent supplement program that BC Housing offers to eligible low-income families.

Secondary Suites: A second dwelling unit (self-contained living quarters including cooking equipment and a bathroom), located within the structure of an owner-occupied single family dwelling.

Seniors Supportive Housing Program: A BC Housing program that provides housing and supportive services for low-income seniors and/or people with disabilities.

Social housing: A housing development that the government or a non-profit housing partner owns and operates on-site hospitality but not personal-care support services.

Subsidized housing: A type of housing for which the provincial government provides financial support or rent assistance.

Tiny Homes: A home under 93 square meters (1000 square feet). Under the Village of Queen Charlotte Zoning Bylaws (pending adoption), the minimum size of a tiny home will be 29 square meters (312 square feet), and maximum will be 60 square meters (650 square feet) on the ground floor and 90 square meters (975 square feet) on the second storey.

Transition houses: A type of temporary housing for women and children fleeing violence. A safe, anonymous place to stay with food, staff and services.

Transitional housing: A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.