



**Aboriginal Off-Reserve Housing Needs
In the Cowichan Region**

*A Report for the Regional
Affordable Housing Directorate*

Colleen Kasting
March 31, 2014

Forward

The Regional Affordable Housing Directorate (RAHD) of Social Planning Cowichan wishes to thank Colleen Kasting for her dedication, care and attention to this important work. This report sheds light on cross-cultural homelessness and housing issues that can be difficult to understand and for which there is very limited clear, useful information.

In our housing work, the vision the community has adopted is:

“Everyone in the Cowichan Region has the opportunity to live in safe, affordable, culturally appropriate housing as a foundation for a healthy community.”

RAHD/SPC applied for and received a Service Canada grant under the Homelessness Partnering Strategy with the goals of:

- Creating stronger partnerships with First Nations people in the Cowichan Region – with a particular focus on gaining a greater understanding of First Nations people living off-reserve,
- Developing a stronger First Nations lens in our affordable housing work,
- Gaining a greater understanding of culturally appropriate, affordable housing needs and preferences of Aboriginal people living in the region, and
- Strengthening community capacity to address homelessness.

This report begins to address these goals through the words and experiences of many Aboriginal people who shared their personal housing experiences freely and openly, and/or offering their personal or professional knowledge about Aboriginal housing in the region. Each person brought their own perspective to the table.

Thank you Colleen and everyone who contributed to the information provided in this report. We trust the insights articulated in this study will make a difference in opening up new ways for us to go forward together in creating safe, affordable, culturally appropriate housing for all and building a stronger, healthier community.

Jenn George – Chair of Social Planning Cowichan

Brigid Reynolds – Co-Chair of RAHD

Anne Matheson – Co-Chair of RAHD

March 31, 2014

Housing is not only about the space needed, but about supportive environment in that space.

Community Member

We are native people. We think holistically. Housing does not function by itself but in connection with all other things.

Community Member

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Section 1: BACKGROUND

Introduction

The Cowichan Valley Regional District (CVRD) on Vancouver Island is part of the traditional territory of the Coast Salish Nation. This region stretches from the Pacific Coast of Vancouver Island to the Strait of Georgia (Salish Sea) and southern Gulf Islands to the east. It reaches north of Ladysmith and south to the Malahat/Mill Bay area. Over 80,000 people live in the region with the majority of the population along the eastern side of the island.

There are four municipalities – City of Duncan, Town of Lake Cowichan, District of North Cowichan and the Town of Ladysmith, as well as numerous unincorporated communities, a number of Gulf Islands and many First Nations reserves.

The seven local First Nations are: Cowichan Tribes, Halalt First Nation, Lake Cowichan First Nation, Lyackson First Nation, Malahat First Nation, Penelakut Tribe and Stz'uminus First Nation. Each nation is responsible for administering its own affairs under the overall federal administration of Aboriginal and Northern Development Canada (AANDC).

Just over 10% of the total population of the Cowichan Region is of Aboriginal heritage. Half live on-reserve. Those who live off-reserve are from local bands, bands from other communities, Metis, Inuit, or of mixed heritage.

At one time, it was estimated that between 5,000 and 10,000 aboriginal people lived in the Cowichan Region. Their traditional and cultural practices influenced all aspects of life and central to the community was the long house. With the arrival of the first European settlers came smallpox which decimated the Aboriginal population to less than 1000 people. Shortly afterwards, by the 1860s and 1870s, virtually all of the land was taken over by the new European settlers for farming. Tribes were “given” reserves where they were expected to relocate. About the same time, the federal government’s policy of assimilation created the residential school system. In 1920, it was mandatory to send all Aboriginal children to these schools. This practice of removing children from their villages to send to residential schools destroyed the soul of the people. Many of the present struggles that Aboriginal people face in the community are direct consequences of these colonial practices – some planned and some accidental.

Now, in 2013, approximately 8,500 Aboriginal people live in the Cowichan Region. It is a fast growing population and increasing at a rate of well over double that of the general population. Safe, affordable and appropriate housing is key to moving forward into the future, as a people, as a community and as a society.

Project Overview

Housing is a serious issue for Aboriginal people on most reserves and in urban communities, for historical, economic, demographic and bureaucratic reasons. Poverty is grinding and many people's housing and social conditions on reserves and off-reserve are substandard. Yet stable and affordable housing is a determinant of social and individual health, without which it is difficult to move forward in life. Although remembering the past and the legacy of colonization and mistrust is important, so is finding ways to move on. The first step towards self-sufficiency is to ensure that individuals attain the housing stability they need without which everything else is more difficult.

In order to understand the range of housing needs for Aboriginal people who live off-reserve, it is important to understand housing needs as a whole in the Cowichan Region and to understand the link between on and off-reserve housing needs. To do this, a review of existing literature was done. Data was collected from a range of local, provincial and federal sources. More importantly, interviews and discussions with people who live and work in the Cowichan Region gave a clearer understanding of the local housing needs and gaps.

Those interviewed included staff from agencies whose clients were affected by their housing instability, from staff at 6 local Bands and from many people whose lives were directly affected by their own housing experience. Over 25 people were interviewed and another 40 contributed through various meetings.

The information in this report shows the diversity of experiences and understandings of the housing needs of Aboriginal people in the Cowichan Region. Even within the range of perspectives of those interviewed, there are a number of commonly recognized issues mentioned by everyone: poverty, lack of acceptable housing, lack of life skills and housing knowledge.

This report brings the various perspectives together to increase our own understanding of the complexity of housing and the desire of the whole community to find solutions to help people find and keep the housing they need. There is no one solution, just as there is no one perspective. This paper helps to reveal some of the challenges that people – agencies and individuals - face and some solutions they have found, as they seek to increase the Aboriginal community's access to affordable, accessible, stable housing.

Limitations

This project had a 3 month time frame from January to March 2014. While this time frame allowed for meetings and interviews, it did not allow the time needed to meet all those who could contribute to the discussion. People are busy. Still, many took time from their busy lives to add to the picture. As information was collected, we learned of numerous local studies that could have been useful to review. As these studies will not be completed until later in 2014, this information could not be incorporated into this report.¹

Statistical information was based on what Statistics Canada had available. Not all of the data was available for 2011. Therefore, some, but not all, of the data could be used to directly compare Aboriginal data to total population data.

Section 2: EXISTING RESEARCH

Two key pieces of research were done in 2006-2008 outlining the off-reserve housing situation of Aboriginal people in British Columbia.

Aboriginal Housing in British Columbia: Needs and Capacity Assessment (Catherine Palmer & Associates. 2007) was commissioned by the BC Office of Housing Standards to provide an overview of the status of housing for Aboriginal people in British Columbia and to assess the capacity of Aboriginal organizations and communities to develop and manage housing. The report also projects housing needs of Aboriginal people in BC over the next ten years and identifies barriers to “closing the gap” in housing for Aboriginal people.

Key findings from this report were:

- Housing is an urgent issue for Aboriginal people in BC.
- There is not enough housing for Aboriginal people in BC.
- A disproportionate number of Aboriginal people are homeless.
- There is a lack of capacity within Aboriginal organizations and First Nation communities to develop new housing.
- The need for Aboriginal housing will increase in the next ten years, particularly the need for more family, single, and elder housing.

¹ They include: Cowichan Tribes Housing Needs Assessment, a Cowichan Community Health Network study on key determinants of health, and Inviting Voice/Creating Space, a study of women’s safety needs. Cowichan Tribes is also exploring housing options for their very vulnerable and young members because they are in crisis due to a rash of suicides. Social Planning Cowichan has recently completed a Homeless Report which will give a picture of homelessness in the Cowichan Region.

Closing the Gap: Housing Needs and Priorities of BC's Urban Aboriginal People. Volumes I and II (Doyle & Kasting) was commissioned by the Aboriginal Housing Management Association (AHMA) at approximately the same time. AHMA is an umbrella organization of off-reserve aboriginal housing providers in British Columbia. This study provided an overview of the housing needs of Aboriginal people and was based on interviews of 13 off-reserve housing providers around the province. The results gave AHMA and BC Housing a framework from which to understand the housing needs of Aboriginal people in its member communities and then to prioritize the types of housing and locations. At the time (2007), \$52 million dollars had been allocated for off-reserve housing and there was no mechanism to decide which types of housing and which communities should have priority for aboriginal housing projects.

Five key themes were identified through this 2007 study that showed the gaps in housing along a continuum of need. The first four applied to housing problems and solutions and the fifth theme was a recommendation as to how the first four themes should be developed.

1. Emergency housing.
2. Short term housing, particularly for students, youth leaving foster care, and singles, and transitional housing for people trying to move to more independence. Short term lodging is also needed for people who come to urban areas for medical treatment.
3. Housing with long term supports for people, such as those suffering from FASD or mental illnesses and frail elders/seniors, who may never be able to live independently.
4. Affordable family and elders' housing configured to local needs.

The final theme, overarching all, was the need for capacity-building for both societies and tenants, which should be integral to all activities within the aboriginal housing sector.

This 2007 report stated, "*Suitable housing is particularly needed for: people who are homeless or at risk of homelessness, youth - especially students and those leaving foster care, very young single parents, people with mental and physical illnesses and addictions, those fleeing abuse, elders and families.*" (Doyle, Kasting)

The above findings, themes, and housing needs still stand. Housing conditions and availability have not improved. (For details see Appendix A: Housing Conditions) Indeed, as costs skyrocket, incomes remain stable, and income assistance rates remain inadequate for basic, acceptable housing, the stresses on families and individuals are taking their toll. For many Aboriginal people, extra challenges such as racism and cultural or social expectations, make it even more difficult to get acceptable housing.

With 20% of British Columbia's Aboriginal population living on Vancouver Island, it is important to understand their needs and realities in more detail. *Closing the Gap* noted, "We were unable, within the scope of this study, to hold community meetings in other Vancouver Island communities that would have given a fuller understanding of the housing situation for Aboriginal people living outside of the Capital Region" (Vol. II, p. 73).

This current report provides an opportunity to more fully develop the off-reserve housing picture for the Cowichan Region. It expands on the above report by using locally available data, interviews and discussions with those in the Cowichan Region who have an understanding of the local housing situation.

Section 3: ABORIGINAL LIFE IN THE COWCHAN REGION

The Cowichan Region has a total population of 80,330 with approximately 8,525 people of Aboriginal heritage (NHS 2011). Of these, 4,289 are First Nations people who live on their own Band land. The rest who live off-reserve include First Nations people from many different bands, Metis people, Inuit people, and people with mixed race heritage. The Metis population of 1,480 comprises 17% of all Aboriginal residents in the region and a full third of all off-reserve Aboriginal residents. It is important to note that Aboriginal people who are Metis, Inuit, and non-status First Nations people, do not have their own reserves. All live off-reserve unless married to a First Nations' band member.

The strong family structure within Aboriginal communities either supports family members or rejects them. In both cases, one's housing (or lack of) is central to the discussion. Many families prefer to live in multi-generational situations; their family support is important for child care, for living expenses, and cultural preferences of living together. Other families, broken apart because of the residential school legacies of alcohol and abuse, may have to ban some family members from staying with them. And many families who live in overcrowded and unsafe conditions have no space for the youngest members and their families. They, then, have to look for alternative housing.

Historical Influences and Impacts

The long house and the big house of the Coast Salish people were traditional places of living where life's daily activities were centred. People were used to, and were comforted by, being in a room where everyone stayed together. People shared child care, work, cooking, and support for the young and the old. As one woman stated, "*we would never leave a child in a room by itself. It wasn't done*". The long house was safe.

When children were removed from their families and their villages to live in the residential schools, the warmth of the long house was replaced by the coldness of the residential schools and the removal of all that they knew. Children had to find a new way of behaving and look for new kinds of support. Most often, those supports did not exist.

Back at the village, the parents had to learn to cope without their children. The village was torn apart.

A disconnect between the traditional ways of living and that of the present is evidenced by modern single family houses designed for nuclear families. They generally have two or three bedrooms. There is not enough room for families with many generations living together. Many families prefer to live with the extended family but overcrowding causes tensions and health related issues.

One interviewee mentioned a 2 bedroom house she knew of had 22 people living in it. In this case, it was impossible to remain healthy - physically, mentally, and spiritually.

Other problems arise from overcrowding. Mold is commonly found in overcrowded place. It leads to respiratory and other health related problems. Many children are born with or develop asthma from such conditions. And tensions from overcrowding may lead to violence and abuse. Some families support their family members and help them heal. Other families will not accept abusive behaviors of family members and ask them to leave.

If a person is asked to leave the housing and/or the reserve, their safety net is gone and the disconnection with their family, culture and community is even more complete.

Some families have done well in their transition to the European family version of housing and some have not. Some have survived the impact of the residential school system and benefited from what they learned. Most, however, have not. The legacy for those families was lack of guidance by the elders, alcohol abuse, violence, lack of life skills, and in many cases, children born with Fetal Alcohol Syndrome Disorder (FASD). As one worker mentioned, one in four Aboriginal children are still "conceived in alcohol".

At present, there are not enough houses being built or maintained on reserves and people must choose to live in crowded situations or move away. With a high birth rate, over 3 times the provincial average, suitable housing is becoming scarce. Girls are having babies at young ages and the households become ever more crowded. Stresses increase as do social problems.

Some families cope by adding the new family members into their already crowded homes, others ask some members to find other places to live. Those without life skills who move off-reserve no longer have their elders to consult.

A number of interviewees commented that there are many very young parents who live in unsafe or unsanitary conditions without the knowledge or skills needed to raise their own children. Some of the youth become homeless and live in the woods, or couch surf. Some of the young people find places to live with older "predatory" men. Many are left to their own devices until they get evicted.

In a gripping report about the state of street-involved and marginalized aboriginal youth in B.C. it was noted that of all youth in foster care, 52% are Aboriginal and of all youth in detention centres, 49% are Aboriginal. Yet Aboriginal youth only make up 9.8% of the total youth population of the province (McCreary, 2008).

The Report further noted that, *"Street-involved youth lack housing options, but the issue extends far beyond this group of youth to their families and wider Aboriginal communities. Lack of available housing was seen as a result of violence and other risk factors, as well as contributing to a sense of desperation for many Aboriginal youth and their families"* (McCreary, 2008.p.55).

Solutions to the lack of affordable and culturally appropriate housing are needed to stabilize the lives of those who fall through the cracks. Those whose lives are most affected must be at the table as the community seeks to find those solutions.

Section 4: COWICHAN REGION COMMUNITY PROFILE

The Cowichan Region is a large land area of 373,000 hectares (3730 square kilometers) stretching from the west coast to the east coast of Vancouver Island, north from the Malahat and south of Nanaimo. Most of its 80,332 residents live in the eastern part of the region in one of 4 municipalities: Duncan a city of 4,932 residents, North Cowichan Municipality (28,240 residents), Ladysmith (7,850 residents) and Lake Cowichan (2,955 residents). Others live in unincorporated areas and villages in the Cowichan Region, or on First Nations Reserves. Of all the residents, 10.6% are Aboriginal. The actual percentage of Aboriginals is most likely higher than reported by Stats Canada (2011). The following information is based on available information from Statistics Canada 2006 and 2011 and from the National Household Survey, as well as other reports when noted.

Population Characteristics

The population of Aboriginal people in the CVRD increased 14.8% from 2006 to 2011, over three times higher than that of the whole population. Further, Aboriginals make up 10.6% of the total population in the Cowichan Region. This is substantially higher than the provincial average of 5.2%.

Table 4.1.

Population	Total Population	Aboriginal Population	% Aboriginal Population
Total Population (BC) 2011	4,400,057	232,290	5.2%
Total Population (BC) 2006	4,113,487	196,070	4.7%
% Increase in Population	7%	18%	
Total Population (CVRD) 2011	80,332	8,525	10.6%
Total Population (CVRD) 2006	76,929	7,420	9.6%
% Increase in Population	4.4%	14.8%	

As listed in Table 4.1, within the Aboriginal population in the CVRD, just under 50% do not live on their reserve. Of those who live off-reserve (4,289), nearly one-third (1,780) are Metis and only 10 people are Inuit.

Median Age

The median age in the CVRD is much older than that of the whole of BC and much older than that of the Aboriginal population living in the CVRD.

Table 4.2

Median Age	Overall Population	Aboriginal Population	Difference between Median Ages
Median Age (BC)	38	27	11
Median Age (CVRD)	47.2	25.4	21.8

Prevalence of Children and Youth Under 25

In the Cowichan Region, the percentage of youth is less than that of British Columbia but the percentage of Aboriginal youth is substantially higher than that of their British Columbian counterparts.

Table 4.3

YOUTH UNDER 25 YEARS	Youth Population	% Youth Under 25	Aboriginal Youth	% Aboriginal Youth Under 25
Total Youth Population BC	1,232,310	28%	132,687	39%
Total Youth Population CVRD	17,570	22%	4,235	50%

Children

The children are the future of any community, especially within the Aboriginal community. Youth under 25 make up nearly one half of the total population (on and off-reserve) and those under 15 years of age (2,645) comprise 31% of the total Aboriginal population in the CVRD. Further, 30% of these children are Metis, all of whom live off-reserve.

Of these, nearly 38% of Aboriginal children lived in lone parent families compared to nearly 21% of non-Aboriginal children.

Individuals over 45

Those who are presently seniors and those who will be entering their senior years within the next 15 years will have extra challenges in terms of their housing and support needs. In BC, 45.6% of the total population is 45 and older; whereas, the percentage of older people in the CVRD is substantially higher. The pattern is similar within the Aboriginal population. A higher percentage of older Aboriginal people live in the CVRD as compared to BC.

Table 4.4

PEOPLE OVER 45 YEARS	Total Population	% Total	Aboriginal Population	% Total
Total Population BC	2,008,300	45.6%	42,054	27%
Total Population CVRD	42,762	53%	2,275	31%

Income and Employment

Aboriginal people generally have less income than the total population with 41% of all those over 15 years of age earning less than \$10,000 per year. This includes those with no income. Yet 7.3% earn more than \$60,000 per year. The 2011 Census reported that on average the median household income for Aboriginal households in CVRD was 85% of the median income of non-aboriginal households while the median income for individual Aboriginal people was only 56% of income reported for non-aboriginal individuals.

Table 4.5

INCOME - CVRD	Total CVRD Population	Aboriginal People	Difference	% Difference in Median Income
Median <u>Household</u> Income – All Sources of Income	\$56,471	\$47,779	\$8,692	15%
Median <u>Individual</u> Income	\$27,710	\$15,398	\$12,312	44%

The unemployment rate reinforces the disparity between Aboriginal and non-Aboriginal individuals with 5.9% of the CVRD population unemployed. Yet, 22.2% of the Aboriginal population in the region is unemployed (NHS 2011).

Section 5: FIRST NATIONS COMMUNITIES IN THE COWICHAN REGION

The Interconnection Between On and Off-Reserve Housing

Given an option, most band members would prefer to live on their own reserve land, especially if it is close to town. Many band members already have land so housing is potentially cheaper to build. While living on reserve, educational costs and health supports are provided by their band making it desirable to continue living on the reserve. With family members close-by, child care, elder care, and ongoing family supports are readily available. Rather than face the stresses of racism on a daily basis, many prefer to stay in familiar surroundings.

Generally, households in the Cowichan Region tend to remain stable on reserves as evidenced by the fact that 77% of Aboriginal people had not moved in the past year and 59% had not moved in the last 5 years. Yet, individuals, especially youth, within these households are more likely to move in and out of their home base. McCreary (2008) notes that the increasing number of youth who are homeless is reaching a crisis level and many of those youth are First Nations. Those interviewed told many stories of overcrowded housing, drug and alcohol addictions, and a lack of financial knowledge. One story referred to young people climbing through bedroom windows in their family home just to sleep as they had no other place to go.

There are a number of reasons why living on reserve may not be possible and why band policies, practices and physical realities directly affect off-reserve housing.

Following are some examples: On Cowichan Tribes, much of the land is within the flood plains. Infrastructure costs are expensive. People want to build on their own land but that may not be possible. The Halalt Band land is also located in the floodplain so the water table is very high. A drainage system is being developed but until that is completed, nothing else can be built. Penelekt's Tsussie Road also has drainage problems, which will be solved with Halalt's new drainage system.

A number of bands are working to access land through the treaty process. This will open up building possibilities. Until such time; however, housing opportunities are minimal and places are overcrowded. Wait lists are long. Some bands only ask for housing applications if a house becomes available, which is rare. Others who live off-reserve and know the challenging condition of many of the houses on reserve have no desire to move back. This is directly due to substandard building and overcrowded houses.

Mold is a known problem on many reserves, generally because of overcrowding. This leads to respiratory issues, especially with children. A mold remediation program was set up a number of years ago. People moved from their housing into the broader community until the problem was cleared up.

Most First Nations bands build band-owned housing through Canada Mortgage and Housing Corporation (CMHC). Its On-Reserve Non-Profit Housing Program (Section 95) provides direct loans to First Nations bands to build rental housing. The number of units able to be built does not nearly match the need. CMHC also provides loan insurance for band members to build their own housing if they have a Certificate of Possession (CP) or band agreement to build. The bands must agree to cover the mortgage costs should it go into default. One band has stopped this housing option because too many people were defaulting on their mortgage costs.

People who have Certificates of Possession (CP) over land on their reserve can access a mortgage through either the Bank of Montreal or the Royal Bank. However, the infrastructure must first be in place. This is costly if the land is within the flood plain or there are other impediments to getting appropriate infrastructure. The First Nations Market Housing Fund (FNMHF) is available to help bands become self-sustaining in their housing needs.

Finally, because of jurisdictional issues between on and off-reserve, building inspections on reserves may not be up to provincial standards and shoddy workmanship is often missed during inspection. Other times, no inspections are done. One band housing staff mentioned an example where a shipment of electrical boxes were rejected provincially because of a defect; yet, these same rejected boxes were installed in a number of band houses by the contractor. They caused electricity arcs and blackouts. Luckily, no houses caught on fire but they all had to be replaced.

Another band staff stated that his desire would be to have a slate of trusted tradespeople with whom they could work, knowing they could trust their integrity as to quality of work and billing practices. He said that was his biggest need.

Living On and Off-Reserve

Of the 232,290 Aboriginal people in British Columbia, two-thirds are First Nations, one third are Metis and just less than 1% are Inuit. Further, over three-quarters of all Aboriginal people in BC live off-reserve. Of all Aboriginal people (First Nations, Metis and Inuit) in the Cowichan Region, approximately half live off-reserve. Band members who live off-reserve range from 100% of Lyackson Band members to 35% Stz'uminus Band members.

Table 5.

FIRST NATIONS POPULATION 2011	Total Band Membership (Local Bands)	Population Living on Reserve	Population Living Off Reserve
Cowichan Tribes	4,548	2,668	1,880
Halalt Band	216	109	107
Lake Cowichan	Data suppressed³	20	20
Lyackson Band	200	0⁴	200
Malahat Band	288	161	127
Penelecut Tribe	893	566	327
Stz'uminus Band	1,179	765	414
Total Population	7,354	4,289	3,065

Source: AANDC.2012

Note that the total band membership (Table 5.1) refers to all band members no matter where they live, which may be local or in other jurisdictions across Canada and elsewhere. The total Aboriginal membership in the Cowichan Region refers to anyone (First Nations, Metis, Inuit and mixed race) who has at least one Aboriginal parent.

Housing on First Nations Land

The following table outlines the number of units on each reserve that are either owned or rented by band members. It also gives the wait lists or how decisions are made when houses become available. Lastly, the comments are from housing departments about housing issues, challenges and solutions to housing needs.

³ Because of the small number of registered band members, the data is not available through AANDC. According to staff, there are about 30 registered band members.

⁴ AANDC noted that 41 Lyackson members lived on-reserve. However, staff said that no one presently lives there.

Table 5.2

FIRST NATION	# Living on Reserve	Total Units	Wait List	Comments
Cowichan Tribes	4,548	556	550	<p>Wait lists are increasing rapidly.</p> <p>Overcrowding is a problem but people have no place to go. Tribes can only build 5 or 6 units per year on CMHC funds. Other members would like to build on their own CP land and can access mortgages from BMO but must first cover costs of infrastructure. This is expensive as much land is within the flood plain.</p> <p>Tribes will no longer co-sign mortgage with CMHC for private ownership because of problems the band has in collecting mortgage payments. Not enough band funding is available for upkeep on rental housing.</p>
Halalt	216	40	no list	4 homes are band owned and one not used due to flooding. The rest are privately owned. The band is updating the waste water system before building more units.
Lake Cowichan	n/a	6	10	They plan to change the way that membership is counted based on bloodlines so more people can access housing on reserve. They hope to build 10 more units in the next 10 years.
Lyackson	0	0	0	Lyackson band land is on Valdez Island where there are no services. At least 5 families must be willing to move there to access infrastructure funding. Through the treaty process, they hope to access land on Vancouver Island. Most people are used to living off-reserve but many would like to come "home and build on the reserve".
Malahat	288	33	no list	Malahat built 9 new units in the past few years. They worked with Vancouver Island University to build their housing and are looking for innovative ways to build more housing units. They work with FNMHF ⁵ rather than CMHC as the funding mechanism is too bureaucratic and slow and the immediate housing need was too great.
Penelekut	893	146	100	<p>Priority for housing is based on need rather than wait lists.</p> <p>Residential properties on Penelekut Island (122), Tsussie Road (22), and North Gabriola (2). Mixture of owned and band rented.</p>
Stz'uminus	1,179	195	n/a	Information not available

Source: AANDC (2012) and discussions with band staff.

Housing and Housing Supports Available for Aboriginal People in the Cowichan Region

There has been good, but not enough, housing support for Aboriginal people in the Cowichan Region. The following are the major places that people go for support and have, to some degree, the comfort of knowing the expectations that their culture places on them will be recognized.

M'akola Housing Society owns and manages the vast majority of subsidized family units in the Cowichan Region. It prioritizes applications from those with Aboriginal heritage. M'akola also manages all Rural and Native Housing units which are scattered in the rural areas throughout the Cowichan Region. It is a well run off-reserve organization where people can access affordable housing for themselves and their families. One man noted that he had been living in his parents' home with his three children, all in one room previous to his tenure with M'akola. As a working adult, this was his first experience living off-reserve.

Hiiye'yu Lelum House of Friendship Society offers a range of supports and cultural programs for Aboriginals in the community. These programs, although not housing specific, offer supports needed to help with stability and to offer a cultural "home" to the community. They also has 2 outreach workers who work with the homeless and low income population.

Somenos House, a transition house for women fleeing abuse, has the capacity to house 10 women and their children. Approximately 50-60% of the residents who have come to the "house" are Aboriginal women. They are able to stay for up to 30 days while they make decisions about where to go next. Some find places to rent, some return to their families, and some return to their abusive partners. If the "house" is full, the staff does its best to send the women to transition houses in other communities, if the women choose to do so. Somenos has Aboriginal staff members that help to ensure that cultural responsibilities are recognized.

Warmland House, a shelter for adults over 19, has units for people who need short term accommodation of up to 2 years and who need some support. They also have emergency beds for up to 30 people who need a place for the night. Approximately 10-15% of the shelter users are Aboriginal. Warmland has strict regulations that do not allow people to come and go in the evening. They do, however, make allowances for people leaving for cultural reasons such as attending long house activities.

Private Landlords and Property Managers Some landlords will rent to people with mental health issues providing they do not "burn their bridges". Some property managers understand the challenges of these tenants and do their best to support them. One interviewee whose son has severe problems with mental health and addictions stated that the property managers in his apartment complex have been very supportive to help keep things from getting out of hand.

It should be noted however, that the interviewees, also told stories of other landlords who refuse to rent to Aboriginal people or who take advantage of their lack of housing knowledge and housing regulations. For example, one woman said that her landlord use to walk into her apartment without knocking. She did not know her rights and that this was against the law.

Ready to Rent is a housing education program that helps people find and keep the housing they need. Over one hundred Cowichan residents have taken this training that has provided them with the skills and knowledge they need to be good renters. Over half of these participants are Aboriginal. Many landlords accept the Ready to Rent certificate in lieu of a reference. This helps those with no references find housing and those with poor housing records to have a second chance at rental housing.

Subsidized Housing in the CVRD

Even with better rental opportunities than average in British Columbia (see Appendix B) many Aboriginal people do not have the income needed to access what is available. When they do, they use most of their income for rent with little left for food and other necessities. Subsidized housing is highly sought after with long waitlists of well over 200 families. Individuals have little chance of accessing subsidized housing.

Most low cost housing subsidies are provided by BC Housing. AHMA manages subsidies for all Aboriginal housing agencies in the province, include M'akola Housing, the largest AHMA member. All subsidies go with the unit, not the person, except for the RRAP funded units. Subsidies for the RRAP units are available to those who are working. The subsidies for these units are based on household incomes but a cap is placed on the amount of subsidy. The following chart shows those subsidized units listed by population group, number of units, which units are Aboriginal priority for renting and the locations where the units exist in the Cowichan Region.

Table 5.3

POPULATION GROUP	No of Units	Aboriginal Priority	Locations
Families Long Term			
Low Income Families	150	123	Duncan, Ladysmith, Lake Cowichan, Crofton
Rental Assistance in Private Market (RAP)	202	0	Chemainus, Cobble Hill, Cow Bay, Crofton, Duncan, Honeymoon Bay, Ladysmith, Mill Bay, Shawnigan Lake, Westholme, Youbou, Lake Cowichan
Rural and Native Housing (RNH)	8	8	Duncan, Lake Cowichan, Saltair, Crofton
Seniors Long Term Housing			
Seniors Independent Social Housing	325	0	Duncan, Crofton, Ladysmith, Lake Cowichan, Chemainus
Rental Assistance (SAFER)	285	0	Chemainus, Cobble Hill, Cow Bay, Crofton, Duncan, Malahat, Mesachie Lake, Mill Bay, Ladysmith, Shawnigan Lake, Thetis Island Youbou
Frail Elderly Supported Housing	142	50	Ladysmith, Duncan, Chemainus
Special Needs			
Supported and Assisted	61	0	Duncan, Cobble Hill, Shaw Lake, Lake Cowichan
Women Fleeing Abuse (30 day max.)	10	0	Duncan, Cobble Hill, Shaw Lake, Lake Cowichan
Individuals Supported (maximum 2 years)	24	0	Duncan
House of Friendship-Homeless Rent Supplements	10	10	Various locations
Shelter Beds: Short Term			
Warmland	30	0	Duncan
Warmland - Cold Weather	10	0	Duncan

M'akola Housing provided the following details of its housing units and the wait lists for them. M'akola has a range of units available for families as outlined below. This is compared to data collected in 2006. Interestingly, more people are on the wait list for smaller units than in 2006 and fewer people are waiting for the larger units. It is not clear why there are fewer people on the wait list at present. However, a substantial number of people are still without affordable housing.

Table 5.4

M'AKOLA DUNCAN	Units Available 2006	Wait List 2006	Units Available 2014	Wait List 2014
Bachelor/1 Bedroom	4	19	4	19
2 Bedrooms	34	78	34	95
3 Bedrooms	55	76	55	59
4 Bedrooms	16	53	16	29
5 Bedrooms	5	25	5	8
Disabled Units	3	15	3	
Rural and Native Housing	-	-	8	
Total Families	117	251	125	210
Assisted Living (frail seniors)	-	-	50	5

M'akola Housing developed its assisted living complex, Ts'i'ts'uwatul' Lelum (Home for Helping Each Other) in collaboration with BC Housing, CMHC, and Cowichan Tribes. This housing unit is located on Cowichan Tribes land and, upon agreement with the involved parties, is available for anyone who fits the criteria (frail elderly) and needs the support. At present, of the 50 units, only 6 are occupied by Aboriginal tenants (3 from Cowichan Tribes, 2 from other bands and one Metis person). The rest of the units are filled by non-Aboriginal frail seniors.

Section 6: WHAT THE COMMUNITY HAD TO SAY

The following is a compilation of the comments and opinions of those who were interviewed for this project. Those interviewed included executive directors, front line workers, families who lived off-reserve and several people who were homeless. Their range of experience included housing, education, social services, or community work.

They all contributed to our understanding of the housing situation and condition for Aboriginal people in the Cowichan Region. Everyone knows that housing stability is critical to a healthy community. Through their interviews, a very rich tapestry of information was collected. It tells a range of stories, not just one. This report respects different points of view and attempts to show that there is not one solution but many.

Poverty. Poverty affects one's ability to find housing that is affordable and appropriate to their needs. It is not uncommon for people receiving income assistance and those working part-time or in minimum waged jobs to be paying 85% or more of their income on their rent. This is not sustainable and evictions result. Single people find roommates, which is one solution to living affordably provided they choose their roommates carefully. Others give up and continue to live with their families in overcrowded situations. Others, still, have health problems which are exacerbated by crowded situations, mold, and/or poorly kept units.

Racism and Indifference. The effects of racism are felt throughout the Cowichan Region. A number of Aboriginal people stated that they phoned a potential landlord to make arrangements to see a place to live. However, when they met the landlord, they were told that the place was already rented. An interviewee was lectured by a potential landlord about the housing conditions on-reserve. This landlord said that she would never rent to “Indians.” This interviewee asked the question, “Why do people just presume that I would be a bad renter?”

Many prefer to stay within their own community rather than face racist comments and innuendos. This limits their options.

Disconnection between On and Off-Reserve Policies and Governance. What happens on reserve affects off-reserve and vice versa. For example, if a person who lives on income assistance leaves the reserve to find the housing they need, they can no longer receive assistance from the band but are not eligible for income assistance for 3 weeks. Without income, they have no time to settle into their new place or to find and start a job. They end up returning home in defeat. There is, at present, no mechanism or understanding as to how to bridge the gap between band (federal) jurisdiction and provincial jurisdiction.

Lack of Life Skills, including Housing and Financial Education. Many, especially very young parents do not have the skills or knowledge to be renters. Some stay at home with the support of their families but live in overcrowded conditions. Others move into cheaper but poorly maintained apartments. And others may not have the skills needed to look after themselves and their children in a healthy manner. Many of these people could benefit from housing education and life skills training so they can become successful renters.

Forms. Many people, especially those who have limited literacy skills and those who have not had positive educational experiences, are challenged to fill out the forms required to access housing or other services. They are, therefore, limited in the housing options available to them. For example, Pacifica Housing has 23 units which must be applied for through the BC Housing Registry. They did not have a wait list for their Duncan units as of interview time.

Others will not sign forms for fear of losing something that is important to them. This is a legacy of residential schools when people were forced to sign away their children. Many people are not far removed from the memories of such experiences.

Mental Health and Addictions Supports. Supports are needed for those living with mental health challenges, addictions, FASD and other barriers to housing stability. With support, people can live with greater stability in their own places, in market or non-market housing. Little is available. For adults with FASD, there is virtually no support available.

Spiral of Dysfunction. For those caught up in the legal system, lack of housing contributes to the “spiral of dysfunction”. Court workers commented that most of their clients have housing problems – they move from place to place, usually couch surfing. As one worker put it, many people are “*lost in the breeze*”. They, unfortunately, are clearly a result of generations of family problems, starting with the residential school break-up of families. She asked, “*Where do you start?*”

A few landlords own or manage a majority of rental housing in the Cowichan Region. If a renter has “*burned their bridges*” with these landlords, they are often unable to access any housing and have no place to go.

Outlying Areas. Communities such as Lake Cowichan have cheaper rental accommodations than many rental units in Duncan. However, lack of transportation limits peoples' ability to get to jobs, services and support systems. To live in Lake Cowichan one must factor transportation expenses into one's budget.

Transportation and support is also needed for people from outlying areas, such as on Penelakut Island. Those with medical issues or soon to deliver a baby need to be close to medical facilities on a short term basis. Presently, Island Health pays for people to stay at a motel in Duncan. A place offering cultural support and familiar surroundings would be very beneficial to healing.

The same applies to those continuing with their education. Housing managed by those who understand the importance of cultural practices and family obligations would increase the chances of more students completing their studies.

Safety Concerns. One parent stated that many people living on low incomes also live in areas that are not safe to walk. One woman stated that, to keep her children safe from negative influences, she chose to live in an area and pay higher rents. However, with rent increases, her income is being squeezed and she may need to move. Her teenage child is an "A" student and she worries that, in the wrong neighbourhood, he may be negatively influenced.

There are also safety concerns related to living in rural areas where bus stops are spread out, there is poor or no lighting and bears and wildlife are common.

Section 7: PROJECTIONS FOR THE FUTURE

New Government Policies. The provincial government's updated Housing Matters BC (January 2014) states that the Ministry is developing policy shifts and in doing so, they project seven outcomes. Two are: *"increasing supports as individuals transition out of an institution, or from one form of housing to another, and enhancing rental assistance programs that help more people choose from a broader range of options."* Residents in the Cowichan Region should expect to benefit from some of the policy shifts in 2014, although specific information is not available at the time of printing this report.

Population Growth. The population growth of the Cowichan Region, although slower than in other parts of British Columbia is still projected to increase by 30% in the next 25 years (Martin. 2009). Rental accommodation will be stretched beyond capacity as rental demand is projected to increase by 30-34% in the next 25 years. That means approximately 660 to 726 new, affordable housing units will be needed over the next 25 years until 2036.

Rental Demand. With the increased pressure on the rental market over the next 25 years, approximately 30-35% of residents will have core housing need. That is, *"they will be in a situation where their housing is too small for the number of members in a household, is in need of major repair, or is too costly given household means."* (From BC Non-Profit Housing Association - CVRD Cowichan Region Projections. 2012.)

Age Related Issues. As one generation of elders die, some people fear that the teachings will die with them. They worry about the disconnection between the old teachings and the modern pressures of urban living.

The older generation on the other hand, will soon be reaching the age of 60 and older. They will increasingly need to rely on their family for support and will put extra pressure on the health system. Elders will need a range of housing options from supported housing to private units designed for “elders only” and will also allow for visiting family to support them.

At the same time, the numbers of Aboriginal youth moving into adulthood over the next 25 years will create an increased need for affordable housing for these young people and their families. Both on and off-reserve, there will be increasing pressure on housing numbers. Youth will need to develop their life skills and housing literacy in order to successfully negotiate their housing needs with both private and non-market housing providers.

Non-Market Housing. Federal and provincial policy changes to remove housing subsidies over the next 10 or so years will have a direct impact on people living in subsidized housing and could impact housing affordability in the community more generally.

Federal and provincial housing subsidy programs will be phased out between now and 2030 when all operating agreements are ended. In Duncan, that means that as early as May 1, 2014 some housing complexes will be moving from rent geared to income to a fixed market rent. Operating Agreements are different for each complex. For those complexes where the subsidy has not yet ended, the rent geared to income will go from 25% of one’s income to 30%. As the Operating Agreements expire, the subsidies will end and the rent will be fixed, regardless of income. M’akola will do its best to accommodate people into rent geared to income units if available. However, virtually everyone except those on OAS or CPP will have to pay more for their housing.

Those who live in Rural and Native Housing (RNA) for 5 years or more will have the option to purchase their housing provided they can meet mortgage criteria. M’akola will contribute 5% of the down payment up to \$15,000 depending on the negotiated price. (For more detail see www.makola.bc.ca)

Homelessness and Mental Health. Without support for youth who are becoming isolated from their families, the level of mental health and homelessness is expected to increase. A study of street-involved youth in B.C communities, including in Victoria and Nanaimo, noted that the percentage of youth with Aboriginal heritage increased within 6 years from 36% to 57%. The study further suggested that, *“More than half of the youth involved in the original survey were Aboriginal, which suggests prevention, intervention and other supportive programming for street-involved youth must include approaches specifically for Aboriginal communities and Aboriginal youth”* (McCreary, 2008).

The number of adults with Fetal Alcohol Spectrum Disorder (FASD) will increase as those youth with the same syndrome will become adults. At present, there is no support for these individuals.

First Nations Court System. Finally, one encouraging development is that the First Nations Court System, set up in Duncan in October 2013, ensures that those individuals who have been caught up in the legal system have an alternative way of integrating back into the communities with the help of their elders.

Section 8: ABORIGINAL HOUSING NEEDS IN THE COWICHAN REGION

Affordable, acceptable housing is needed across the housing spectrum. This study did not prioritize these needs. The following is a list based on the comments from interviewees combined with available data. Housing needs are:

1. More affordable housing: This includes housing for youth, families, older people, and for those with severe barriers to housing. As noted earlier, this is similar to *Closing the Gap 2007*. Nothing much has changed.
2. Housing supports for young parents: This includes life skills training and housing literacy.
3. Housing for adults with mental health challenges including FASD: They will need ongoing and long term support.
4. Housing options for single, older women and men who have a history of homelessness and addictions: They will soon be too old and unwell to stay outside.
5. A local treatment centre: To achieve positive results, an addictions treatment centre should be available locally so people do not have to leave their community. This centre is urgently needed.
6. Housing-related knowledge such as Ready to Rent courses: Housing knowledge and money management skills increase one's ability to find and keep housing. Knowing one's rights and responsibilities as tenants leads to positive rental experiences – for both landlords and tenants.
7. Off-reserve housing with cultural understandings: As more people from the Cowichan region, including landlords, understand more about the culture and history of Aboriginal people, a growing acceptance should change the nature of the community.
8. Short term housing: Those who need ongoing medical treatment and pregnant women with pending births or problematic pregnancies cannot readily access timely medical treatment if they live in out-lying rural communities. At present, medical services pays for these people to stay in a Duncan motel. No cultural and social supports are available and this is a time when individuals have a great need for support.
9. Housing for students. Housing is needed for students at Vancouver Island University (VIU) and other educational institutions.
10. Housing for elders: Housing for elders who need support is greatly needed.
11. Housing for families: Traditionally, families received support from the grandparents, aunts, etc. Housing must be created within communities of support and should be designed to be repurposed for various uses as needed.
12. Housing that accommodates cultural traditions: Any community plan or Official Community Plan (OCP) must incorporate the wishes of the community into its design. With an Aboriginal population of nearly 11% in the region, all planning should make some allowance for cultural and familial expectations.

Finally and Most Important

Underlying all decisions on housing needs for Aboriginal people is the **need for self-determination**. Those who have lived experience need to be at the table for all discussions. It is they, who can best determine the solutions needed for their community and their lives that will be affected by decisions made.

Section 9: CONCLUSION

This document was designed to help the Cowichan community in general, and the Regional Affordable Housing Directorate in particular, gain a greater understanding of culturally appropriate affordable housing needs and preferences of Aboriginal people who call this region their home.

We know that overcrowded housing and dire poverty within the Aboriginal communities is out of proportion with that of the population-at-large. In the Cowichan Region, the Aboriginal population is double that of the rest of BC. These issues of poverty and overcrowded housing conditions cannot be ignored and within the unstably housed and homeless Aboriginal youth, things have reached a crisis level. With over 50% of all Aboriginal people under 25 years old, their future housing needs must be considered in all planning discussions.

This document offers a rich tapestry of information based on interviews and discussions with many people. Each person who was interviewed gave his or her own perspective on housing needs. Their information, plus available statistical information, created the overall picture of housing needs for Aboriginal people in the region. Each person helped open the door to understanding the lives and realities of those who struggle to access the kind of housing and supports they need for a healthy life.

The housing situation among Aboriginal people is critical and needs to be addressed immediately. We hope that with understanding comes impetus for action, and with action comes change.

We have a belief that it is when all four colours come together, we will start to solve our problems.

First Nations in BC

Section 10: BIBLIOGRAPHY

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Appendix A: Housing Conditions

Housing Tenure

The following information describes all Aboriginal people who live in the Cowichan Region – those who live on and those who live off their reserves. Substantially fewer Aboriginals than the total population own their own houses although nearly 60% of Aboriginal households do own their homes.

Table A.1

HOUSING TENURE	Total Population CVRD	Aboriginal Population CVRD
Ownership	80%	59%
Renters	20%	32%
Band Housing - Rentals		9%

Housing Affordability

The “core need” income threshold, now called the Housing Income Limits, is based on local rental market conditions and is used by BC Housing to determine the income level that a household needs to have in order to afford suitable and adequate housing within their community without spending 30% or more of their income on housing. This table gives an idea of the income needed by an individual or a household in order to rent units without spending more than 30% of their income on rent.

Table A.2

HOUSING AFFORDABILITY	2012
Bachelor	\$21,500
1-Bedroom units	\$25,000
2-Bedroom units	\$30,000
3-Bedroom units	\$41,500
4-Bedroom units	\$45,000

Housing Suitability

Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if their dwelling has enough bedrooms, as calculated using the National Occupancy Standard. Housing suitability assesses the required number of bedrooms for a household based on the age, sex, and relationships among household members.

Table A.3

CVRD	Total Population	Aboriginal Population
Suitable	31,885 or 96.2%	2,790 or 86.7%
Unsuitable	1,275 or 3.8%	430 or 13.3%

Source: Our Home, Our Future: Projections of Rental Housing Demand and Core Housing Need

Condition of Housing Stock

Condition of housing stock is one of the characteristics that determines the health of housing within the community. Over twice as many housing units need major repairs within Aboriginal communities than within the population at large both in the CVRD and in BC.

Table A.4

MAJOR REPAIRS	Total Population	Aboriginal Population
BC	7.0%	15%
CVRD	7.3%	16%

Appendix B: Housing Accessibility in the Cowichan Region

The following data compares the Duncan CA (Census Agglomeration)¹ with the BC average for communities larger than 10,000 people. Information for the Cowichan Region as a whole was not available (Source: CMHC Rental Market Report, Spring 2013).

Private Apartment Vacancy Rates for April 2012 and April 2013

The vacancy rate in Duncan is slightly higher than the average for BC. That means that housing is more available than in other parts of BC providing people have the money to pay the rent. Note that the larger units had a very high vacancy rate in 2013 (10.4%). This should be beneficial to those with large families.

Table B.1

	Bachelor		1 Bdrm		2 Bdrm		3 Bdrm	
	2012	2013	2012	2013	2012	2013	2012	2013
Duncan	3.0%	1.6%	7.3%	7.4%	7.9%	11.8%	2.9%	10.4%
BC	2.5%	2.6%	3.2%	3.3%	4.0%	4.2%	3.2%	3.1%

Average Rents

Average rents in the Duncan CA are lower than the provincial average across the spectrum of unit sizes. With a higher vacancy rate and lower rents, landlords want to keep their units filled. It is logical that the rents have changed little in the past 3 years. It is expected that rents are substantially less in the smaller communities outside of Duncan although data was not available.

Table B.2

	Bachelor		1 Bdrm		2 Bdrm		3 Bdrm	
	2012	2013	2012	2013	2012	2013	2012	2013
Duncan	\$529	\$532	\$631	\$639	\$733	\$736	\$832	\$837
BC	\$795	\$814	\$892	\$918	\$1036	\$1069	\$1153	\$1196

¹ A census agglomeration (CA) comprises one or more adjacent census subdivisions that has a core population of 10,000 or greater. Duncan CA includes approximately 43, 000 people, roughly half of the Cowichan Region.

Appendix C: Interviewees

The following people were interviewed for this project and included over 25 individuals and another 40 people who contributed through various meetings.

- Executive Directors from non-profit housing and service organizations.
- Band staff from 6 First Nations Bands – Housing staff, Chiefs, Project staff.
- Project managers.
- Planners.
- Legal professionals and court workers.
- Front line and outreach staff.
- Researchers and Academics.
- Ready to Rent graduates.
- Homeless people.