



# Strathcona Regional District

## Report Introduction and Regional Summary ELECTORAL AREAS HOUSING NEEDS REPORT

MAY 2022



We acknowledge with respect and gratitude the many Nations and traditional territories on which this study is taking place including those of the Ehattesaht First Nation, Homalco First Nation, Ka:’yu:’k’t’h’/Che:k’tles7et’h First Nation, Klahoose First Nation, K’omoks First Nation, Mowachaht–Muchalaht First Nation, Nuchatlaht Tribe, Tlowitsis First Nation, We Wai Kai First Nation, and Wei Wai Kum First Nation.

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- Quadra Island Health Society
- Reichert and Associates
- Sasamans Society
- Urban Indigenous Housing and Wellness Coalition

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# 1 Executive Summary

Safe, affordable, and inclusive housing is vital to the societal, economic, and individual health and well-being of residents of the Strathcona Regional District (SRD). To help track housing need, the SRD has commissioned the production of Housing Needs Reports for its rural communities; specifically, Electoral Areas A, B, C, and D.

These reports are descriptive analyses of the current housing needs and possible issues across each community. They aim to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

## 1.1 WHAT IS A HOUSING NEEDS REPORT?

The purpose of this work is to develop an understanding of the current and anticipated housing conditions across the communities that make up the rural SRD. Generally, the work strengthens the ability of local stakeholders and governments to:

- identify current and future housing needs;
- identify existing and projected gaps in housing; and
- identify housing priorities to better understand what dwellings may be most needed in their community.

This Housing Needs Report fulfills the requirements for Housing Needs Reports as outlined in the Local Government Act. The report can be used by community members, the broader public, service and housing providers, and by local and regional governments to understand current housing needs, projected community growth, and future housing need over the next five years from 2021 to 2026.

## 1.2 WHY DO WE NEED THIS STUDY?

A thorough assessment of housing needs is a useful resource to support many future initiatives. An assessment of housing need is often a precursor to the development of an Affordable Housing Strategy, which are action-oriented plans to identify and implement solutions. The insights and data generated by a needs assessment can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Finally, they are a useful resource for those engaged in, or entering the housing sector. Information contained in a needs assessment can inform the design and configuration of housing projects, as well as assist in the preparation of applications to various funding programs that support affordable housing development.

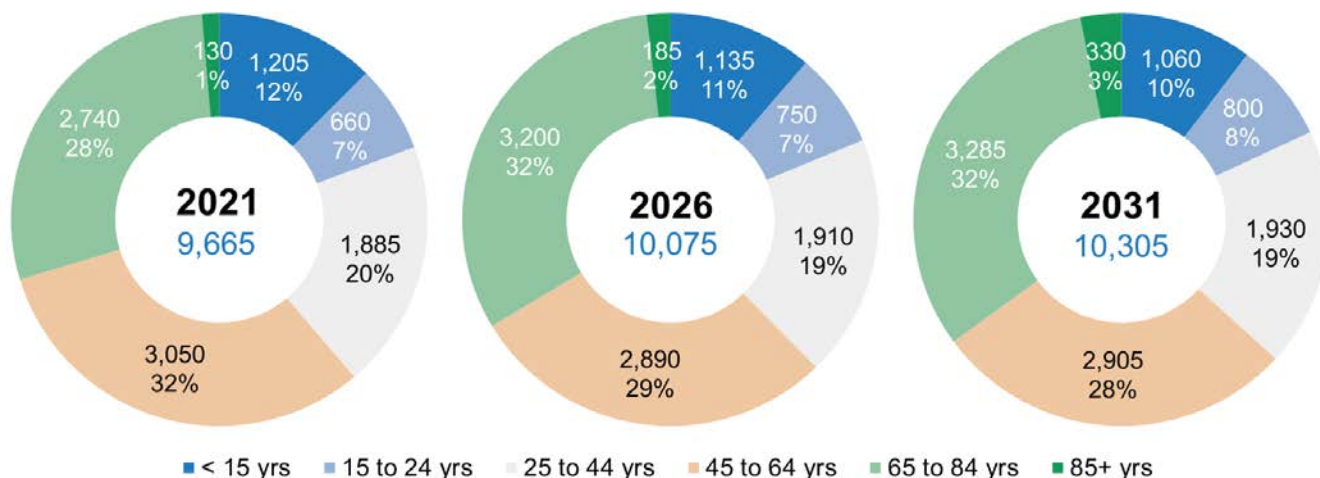
### 1.3 KEY FINDINGS

**The population of the Strathcona Regional District’s Electoral Areas is growing and aging.**

The population of the SRD’s Electoral Areas grew about 13% from 2011 to 2021 and projections anticipate an additional 7% growth between 2021 and 2031 to 10,305 people. However, growth is not even across all Electoral Areas. Electoral Area D is the largest by population and the fastest growing, increasing 18% since 2011, while Electoral Areas A, B, and C increased 9%, 8%, and 8%, respectively. Much of this growth is driven by positive net migration, which has remained relatively high since 2013.

Similarly, growth is occurring unevenly across age cohorts. Projections anticipate that most younger age cohorts are likely to decrease or remain proportionately stable, reflecting the modest population growth across the Regional District. Older age cohorts are expected to increase dramatically, with seniors growing from 18% of the population in 2011 to as high as 35% in 2031.

**Figure 1.3a: Rural Strathcona, Historical & Anticipated Population Distribution**



Source: derived from BC Statistics and Statistics Canada

These findings indicate a need for housing across the SRD that supports the needs of older residents. Specifically, there is a need for more housing that is affordable and accessible for those on a fixed income, particularly within the rental market. An aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. Seniors are also more likely to be living with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. In many parts of the study area, older residents may live in an affordable situation, but are increasingly worried about their ability to maintain their home and property.

*“Family is all grown and the house is too big for us. But it is home and we will stay and live in this lovely area as long as we can.”*

*“Will likely need to sell to downsize and there is no appropriate housing such as nice patio homes available on Quadra, yet the need will increase as many, many of us aging seniors will want to stay here on the Island.”*

*“Lack of smaller, self-contained houses to enable seniors to downsize without having to move to another region.”*

In addition to expressing a desire for small, maintainable units (though not necessarily fewer bedrooms), many seniors responded that they would prefer to be located closer to amenities and services or have some services extended to rural areas, especially as they choose to drive less or are unable to operate a personal vehicle. Expanding the availability of smaller, multi-unit housing, connected to services or transit options is vital for meeting the needs of an older population. Where appropriate, zoning and land-use decisions that prioritize multi-unit and smaller, denser housing with public and active transportation infrastructure would support the growing needs of seniors, as well as many other population groups.

Addressing seniors’ housing not only benefits that demographic, but younger ones as well. If seniors move out of their existing accommodations, their homes become available for upcoming generations who may not be able to afford a new dwelling but are willing to invest over time in an older, more affordable home.

**Rental housing is increasingly difficult to find, more expensive, and more likely to be in poor condition.**

About 18% of all residents in the Strathcona Regional District Electoral Areas are renters. Despite representing less than one in five households, the cost, availability, and condition of rental units was one of the most common concerns identified in the engagement process for this study. Though most people own their home, many residents have friends or family who are struggling to find a stable and affordable rental situation. Forty-five percent (45%) of renters who responded to the community survey indicated that their current housing costs were unaffordable to them.

A critical reason for the affordability challenges faced by renters was a reported rise in housing costs that exceeded income growth. Though renter incomes grew by 14% between 2005 and 2015, the median renter household only earned an estimated \$38,335, compared to the median owner household which earned about \$64,299. Rising renter incomes are an indicator that more middle-income households may be priced out of the ownership market and instead are renting with greater frequency. Renters also make up critical proportions of key industries in the SRD including retail, hospitality, and construction.

Across the study area, about 41% of all renter households were in a home that was either unaffordable, in need of major repair, or overcrowded. Households in any of these circumstances are described by Statistics Canada as being in Core Housing Need. For comparison, only 9% of owner households were in Core Housing Need.

*“This is a crisis issue that needs to be dealt with. The number of folks online that are desperate for housing is shocking. Any renter is at the mercy of their landlord to become homeless.”*

*“Can’t find a one bedroom for under \$1400/month. That’s double what it was 10 years ago. Absolutely outrageous!”*

*“There are other rentals... just a bedroom and bathroom, no kitchen, going for \$1000/month. And people are jumping on them because they need ANYTHING. But that’s not sustainable either. We need safe, healthy, and enjoyable housing that is affordable for minimum wage earners and young folks just starting out.”*

*“As a small business owner and someone who grew up on Quadra Island I see the struggle younger generations are going through to find housing. Rentals are increasingly hard to come by and finding property to buy for a young family trying to make a living on the island is not possible. There are younger generations that have grown up here and want to stay but just can’t make it without some kind of affordable housing. As a business owner I am experiencing the lack of labour options because of this.”*

Many key informants made it clear that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current rental housing deficit. Single-income households, lone-parent households, and those of Indigenous identity all demonstrated elevated rates of Core Housing Need and were more likely to rent than own. Informants overwhelmingly pointed to deficits in supportive housing, seniors’ supportive housing, and units available at a below market rate. Several key informants highlighted the need for supportive housing for lone-parent families, youth, and community members with physical or developmental and cognitive disabilities.

*“There is a HUGE lack of affordable housing on Cortes. People are in constant search of a place to live; some are elderly, many are young. People live in cars, vans, tents, derelict boats. People request a place to bring a trailer or a trailer able home.”*

**Short-term rentals are proliferating in the Electoral Areas, impacting affordability for renters.**

Between 2016 and the end of 2021, the number of short-term rentals (STRs) operating in the Strathcona Regional District grew from 153 to 625 unique properties. Nearly 70% of these units operated in the Electoral Areas and the vast majority of STRs were classified as an “entire home or apartment” meaning the owner of the property does not share the space with guests.

Many respondents, but especially those who are seasonally employed or who have recently looked for rental units, identified STRs as a key reason for perceived housing shortages. Interviewees and respondents frequently

remarked that fully employed people were increasingly living in tents, RVs, and un-serviced cabins as a result of reduced rental availability.

Often, before affordability was mentioned, supply was emphasized. Even for those who could afford typical rental rates, housing was simply not available. Short-term rentals were the most commonly cited reason for that lack of availability, especially in Electoral Areas B and C.

*“We need less Airbnbs and more housing for our community members on Cortes. Many capable hardworking people leave due to nowhere to live and this also creates a labour shortage along with no help from the younger generation to the elderly here on island. The affordable rental problem along with no available rentals at all is a vicious circle here on Island.”*

*“I am living in a side room semiconverted into a suite but almost everyone else I know is living in trailers, sheds, boats, RVs... The thing is that there IS a lot more housing available but we’ve slowly watched them all come off of the market and be moved to Airbnb. When I was searching for a place there was nothing here available. But 250+ Airbnbs. Do you have any idea how frustrating that is?”*

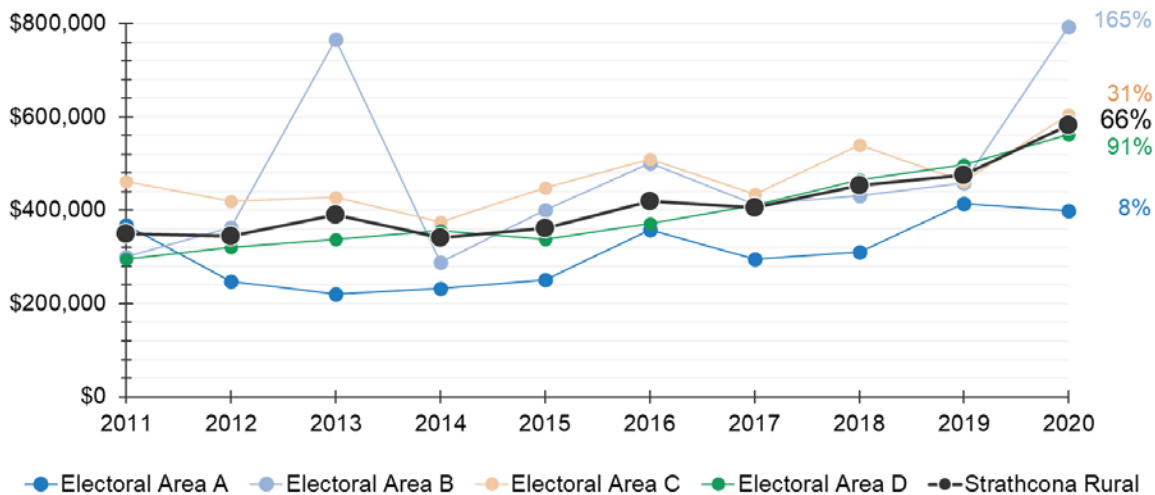
*“Another item that’s contributing to the lack of rentals is the explosion of Vrbo’s and Airbnb’s in the area. They are lucrative for the owners, but remove the units out of the rental market. They do contribute to tourism here in our area, so I don’t think they should be banned but density rules need to be relaxed on our rural properties.”*

*“There are a lot of Airbnbs on island that take away housing from the locals who live here year-round. It is extremely hard to find a stable year-round housing situation because of this. Even when those Airbnbs are sometimes rented out during the winter months when tourism is low, they often are not adequately insulated or suited for being lived in in the winter.”*

**Homeownership costs are rising, and finding housing is becoming more difficult for a larger proportion of the population.**

While affordable rentals remain the most pressing concern, owner housing prices have risen dramatically in the last ten years. Adjusted for inflation, median dwelling prices in the Electoral Areas are up 66% since 2011 and many households who may have been able to afford market ownership housing five years ago are no longer able to because of accelerated cost.

**Figure 1.3b: Dwelling Prices by Electoral Area (2020 dollars) & Percent Change '11-'20**



Source: BC Assessment

Anecdotal evidence collected through engagement indicates that increasing cost trends have been amplified by COVID-19 as wealthy homeowners realize that they can work remotely in a scenic destination rather than in a bigger city. These wealthy purchasers are contributing to rising costs throughout the region and often only live in their homes seasonally, leaving them empty the rest of the year.

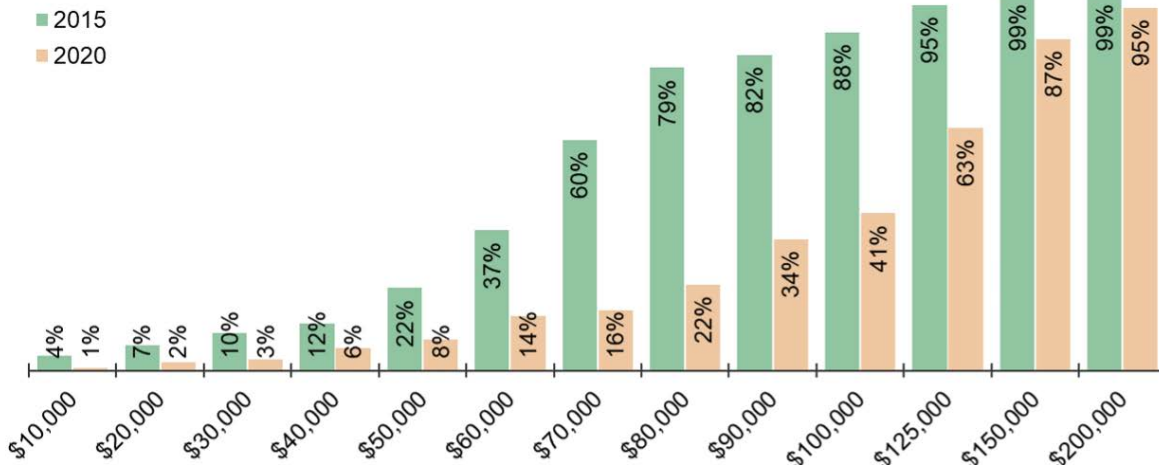
*“Find ways to build more affordable housing. Many of the houses on Cortes are empty, which raises the question of some kind of empty house tax.”*

*“I know many people who work on these multimillion-dollar vacation homes maintaining various aspects, seeing it sit empty for most of the year, but without a stable place to live themselves.”*

*“Many long-term residents 10 and 20+ years living on Cortes and contributing to the community are struggling to find any housing these days, while hundreds of homes sit empty for much of the year.”*

A comparison of incomes and dwellings for sale in 2015 and 2020 shows how the cost of housing has dramatically exceeded growth of incomes. In 2015, a first-time home buyer household with an income of \$70,000 could potentially afford the estimated mortgage of 60% of homes for sale across the SRD’s Electoral Areas. The same income could only afford an estimated 16% of dwellings sold in 2020. A household with an income of \$100,000 could afford 88% of dwellings in 2015 and only 41% of dwellings in 2020.

**Figure 1.3c: % of Sales that are Affordable per Income Threshold, '15 vs '20 (2020 dollars)**



Source: derived from BC Assessment, & Statistics Canada

*“Young families cannot afford to buy a house here. There are fewer long-term rentals available than before, as many have become vacation rentals. Businesses have trouble finding staff because they in turn can’t find housing. I don’t want to see us become a community of only rich retired people.”*

*“We have a massive housing shortage in our community. We work in agriculture and would like to buy land to farm but with the prices being so extremely high, and with lenders unwilling to lend to self-employed clients, we’re unable to. And if for any reason our tenancy should end in our current rental, it would be impossible to find another in our community, and even more to find one at a reasonable price.”*

*“Housing costs mean that my best friend, who’s lived here 28 years, cannot afford to buy a house here... They are moving to Nova Scotia.”*

*“There is no available housing in our community. Unless my children remain at home with me, or build another residence on my property, they will never be able to afford to buy a home.”*

**Developing new housing, especially new affordable housing, is very difficult.**

Though not the only solution to identified housing issues, newly built housing is likely an important component of plans to meet the future housing needs of rural residents. Two-thirds of all homes in the SRD’s Electoral Areas were built before 1990, and many homes are reaching the end of their lifespan or require significant repair or upkeep. Most importantly, the predominant single-detached stock is not able to evolve to meet the needs of older residents who may be looking for smaller more manageable options and younger residents who need more affordable units.

Throughout the engagement process, residents repeatedly identified challenges with building new dwellings. These challenges included construction costs and labour shortages, unaffordable septic and utility fees, and difficulty navigating policy around secondary dwellings. In many cases respondents indicated that some areas could support increased density, but were unable to because of water, septic, or other utility challenges.

*“In our situation, I would really like to see the allowance for increased density on our properties. We have just under an acre, so we have plenty of space but we are not allowed to build a secondary dwelling or place a tiny house on our property.”*

*“Local government needs to seriously look at community planning, existing zoning and bylaws that are preventing housing density. Local governments need to encourage more suites, carriage homes by creating fewer layers of red tape and stumbling blocks.”*

*“Remove barriers to construction of higher density housing like townhouses or duplexes. Update zoning laws to allow property owners to build multiple suites or secondary units when the owner is a resident on the property. An in-law suite is useful for our aging parents, but we also want to be able to provide housing for a nurse or caregiver without them living in our home. All property owners should be encouraged to build long term accommodation secondary suites.”*

New development needs will always be challenging in the Electoral Areas. Many informants described the costs associated with upgrading utilities to enable more density and their worries that building more housing would only further pressure already limited resources. Though enabling new units will be vital to improving affordability and availability, policy needs to acknowledge rural carrying capacity and servicing infrastructure.

**Continued investment in non-market housing is critical.**

Most new development is likely to be done through the private market, but unless substantial new stock arrives in a short period of time, any new market units are likely to remain at prices that exacerbate concerns around affordability. Strategic non-market and supportive housing options, that are maintained at affordable rates in perpetuity and include vital health other services, were also identified as critical. These often are difficult to develop, not only because of community perceptions about below market housing, but also because of limited funding and appropriately serviced and sited land.

*“Market housing is simply too expensive for a large segment of our society.”*

*“We need more affordable rentals managed by an organization. We need zoning to be relaxed to allow for more dwellings on large properties.”*

*“Government subsidized low-income housing. We’ve been doing it for years, why are we not doing it now!? Find a fund, build the houses. I’m done with it. This survey is this costing more money that could have gone into low-income housing projects.”*

**The SRD has many housing assets and informed and passionate non-profits and community members.**

Throughout the engagement process it was clear that housing need in the SRD is a subject about which people are passionate. Non-profits, health sector employees, local government representatives, and community advocates understand the issues and are working hard to address them. This report is intended to support and supplement the important work already being undertaken and help local governments direct their resources appropriately.

In addition to comments on areas of housing need, many community members and housing actors brought up alternative housing options and tools that could be implemented at the local government level. Generally supportive of increased density and smaller housing styles in appropriate areas, informants suggested cooperative housing models, land trusts, and seniors housing clusters as potential methods of improving availability, affordability, and stabilizing the market. Creative housing solutions will be critical to meeting housing needs in the SRDs Electoral Areas.

## 1.4 RECOMMENDATIONS

The following key recommendations emerged through the Housing Needs Report process. They respond directly to the findings identified in the Report and attempt to recognize the ability and limitations of regional government scope and policy approaches. The SRD is already supporting some of these recommendations and should continue to monitor progress moving forward. Key recommendations from this study are:

1. Deepen Housing Partnerships and Educate Residents
2. Promote and Protect Housing Affordability in the Market
3. Work with Partners to Expand Non-Market and Supportive Housing Options
4. Address Growth in Population Aged 65 Years and Over
5. Manage Growth



Credit - Strathcona Regional District

### Deepen Housing Partnerships and Educate Residents

Advocacy and education within the SRD and to other levels of government is an ongoing, and often unsung aspect of addressing affordable housing. Regional policy tools are limited, and Provincial and Federal governments are primarily responsible for the provision of affordable housing. However, local and regional governments are routinely the best positioned to address housing need and the most aware of specific needs and service gaps. The Regional District and its municipal and Indigenous government partners play a key role in building awareness of need and acceptance of new housing among residents, and can continue to coordinate and collectively build on incentives, regulations, advocacy, and education initiatives.

Priority Action	Appropriate Local Government Tools or Policy Levers
Continue to expand regional housing involvement	<ul style="list-style-type: none"> <li>• Continue to encourage regional partnerships for housing studies.</li> <li>• Work with municipalities Indigenous governments and regional and local service providers to identify opportunities for resource sharing, site identification, and other land use planning activities.</li> </ul>
Advocate for increased support from senior levels of government	<ul style="list-style-type: none"> <li>• With municipal and Indigenous partners, continue to leverage grant funding opportunities where possible, and advocate for increased housing funding and tools for non-profit developers and local and regional governments through Union of BC Municipalities and Federation of Canadian Municipalities.</li> <li>• Explore opportunities to collaborate with senior government to make pockets of developable land available for affordable housing.</li> <li>• Maintain awareness of Canada Mortgage and Housing Corporation research funding that could potentially encourage local innovation.</li> </ul>
Support non-profits who are bearing much of the cost of housing service delivery	<ul style="list-style-type: none"> <li>• Continue to advocate on behalf of these organizations.</li> <li>• Continue to support and participate in regional housing tables or networks that include service providers and non-profit housing agencies.</li> <li>• Consult with non-profit housing agencies when developing new housing policy.</li> </ul>
Educate residents on the value of affordable housing	<ul style="list-style-type: none"> <li>• Work with community partners to address stigma around non-profit and supported housing.</li> <li>• Support the development of education materials for the public to help build knowledge in the region about the opportunities available to address housing need.</li> <li>• Share findings of the SRD Electoral Areas Housing Needs Report with regional partners and the public on the SRD webpage and social media platforms.</li> </ul>
<p><b>Example:</b> Comox Valley Coalition to End Homelessness, Affordable Housing Benefits Everyone Project - <a href="https://www.cvhousing.ca/affordable-housing-benefits-everyone-project/">https://www.cvhousing.ca/affordable-housing-benefits-everyone-project/</a></p>	

**Promote and Protect Housing Affordability in the Market**

Though prices vary across Electoral Areas, costs of owning and renting are consistently increasing and many residents are struggling to find adequate housing, especially in the rental market. When appropriately sized units are available, many exceed a price that is considered affordable or are reported to be substandard condition, putting a prospective tenant into Core Housing Need.

Additional rental and ownership options will not, on their own, solve housing affordability concerns across the Regional District and rural areas are not necessarily the best place to encourage denser, rental-tenure developments. However, more available units in the market can alleviate immediate issues for many priority populations including seniors hoping to downsize, single-income households, and families unable to find appropriately sized units. Additional stock could slow down increases in the cost of renting, but market rentals are not capable of providing the services, deep affordability, or rent-geared-to-income approaches that many across the SRD need now or may need in the future. Policy tools in this section are broadly applicable at a regional level and are meant to be undertaken in partnership with municipalities and Indigenous governments.

Priority Action	Appropriate Local Government Tools or Policy Levers
Improve availability of affordable rentals	<ul style="list-style-type: none"> <li>• Collaborate with municipal, senior, and Indigenous governments to identify lands that could be used to facilitate rental housing or more affordable ownership options.</li> <li>• Consider partnering with non-profit or private entities that can facilitate rental housing or more affordable ownership options on identified lands.</li> <li>• Continue to support education around Canada Mortgage and Housing Corporation programs, including rental construction financing initiative.</li> <li>• Consider housing agreements as a condition of multi-family residential rezoning applications to promote the development of affordable housing units as community amenity contributions.</li> </ul>
Continue to monitor prevalence of short-term rentals (STRs) and consider further regulation.	<ul style="list-style-type: none"> <li>• Continue to monitor and regulate spread of STRs.</li> <li>• Consider restricting residential zones in which STRs are permitted, amending zoning to permit new STRs only through temporary use permit, or permit only a certain number of STRs at any given time.</li> </ul>
Encourage development of purpose-built rental and smaller and denser units in all residential areas.	<ul style="list-style-type: none"> <li>• Consider including language that supports purpose-built rentals and appropriate density in Official Community Plan.</li> <li>• Where appropriate and subject to servicing, continue to review and consider further relaxing restrictions on accessory dwelling units, especially moderately-sized accessory dwellings that are to be used as permanent rental options.</li> <li>• Where appropriate and subject to servicing, encourage row house, townhouse, duplexes and other denser, multi-family options in single family residential zones.</li> </ul>

### Work with Partners to Expand Non-Market and Supportive Housing Options

Though difficult to build and support in many rural areas, non-market and supportive housing options will be critical to providing stable and appropriate options to many residents of the SRD. Many key informants indicated a need for more supported housing options for those who need, or will need, housing with integrated health services and especially below-market rental or rent-geared-to-income options for families and seniors who are unable to find housing that meets their needs.

Not all non-market housing options contain supportive elements. Often called secured affordable housing, new units can be secured at affordable rates through covenants or agreements with senior government. These units are typically facilitated by non-profit or senior government providers, but local and regional governments are key facilitators of development. Non-market stock is key to providing safe, affordable, appropriate housing to the residents of the SRD. Most non-market units will continue to be sited in municipalities, but the Regional District can support applications, coordinate on land acquisition, and even provide support through capacity and expertise.

Priority Action	Appropriate Local Government Tools or Policy Levers
Expand non-market housing options.	<ul style="list-style-type: none"> <li>• Continue to support applications to BC Housing and CMHC funding programs. Leverage grant funding with partnering organizations where possible.</li> <li>• Consider taking on a more active role in non-profit development by supporting pre-development phases.</li> <li>• Consider including supportive language in Official Community Plans and explore allowing non-profit and supported uses in all residential zones.</li> </ul>
Enhance support for non-profit developers through incentives and reduced regulations.	<ul style="list-style-type: none"> <li>• Consider introducing incentives that can support non-profit developers. Incentives can include such things as parking requirement relaxation, setback relaxation, expedited application and permit processing, and development cost charge exemptions (when applicable).</li> <li>• Explore offering tiered incentives for building permits where non-profit developers are afforded greater incentives, which often directly impacts rent rates.</li> <li>• Provide staff support to help non-profits make appropriate development applications and navigate development procedures.</li> </ul>
Facilitate non-market development on underutilized and vacant land.	<ul style="list-style-type: none"> <li>• Consider collaborating with municipal, senior, or Indigenous governments to identify land that could be used to support these goals.</li> </ul>
Consider directly funding and supporting non-market and affordable housing options	<ul style="list-style-type: none"> <li>• In partnership with municipal and Indigenous government members of the SRD, explore developing a Regional Housing Service to increase local funds for affordable housing and housing supports.</li> </ul>
	<p><b>Example:</b> Cowichan Valley Regional District, Cowichan Housing Association Annual Financial Contribution Service Bylaw – CVRD Bylaw No. 4201, 2018.</p> <p><b>Example:</b> Comox Valley Regional District, Comox Valley Homelessness Supports Service Bylaw – Comox Valley Bylaw No. 389, 2015</p>

Priority Action	Appropriate Local Government Tools or Policy Levers
Work with Municipalities and Indigenous Governments to expand support for unhoused residents	<ul style="list-style-type: none"> <li>• Continue to support the efforts of local and regional partners to count and provide shelter for unhoused residents.</li> <li>• Support emergency housing projects where appropriate.</li> </ul>

**Address Growth in Population Aged 65 Years and Over**

Consistent with national trends, the population of the SRD is aging. Between 2011 and 2021 ,the number of seniors rose by 93% with projections anticipating further growth in older cohorts. These findings indicate a need for housing across the Region that supports the needs of older residents. Specifically, there is a need for more housing that is affordable and accessible for those on a fixed income, particularly within the rental market. An aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. Seniors are also more likely to be living with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. Many seniors that participated in the study indicated that if smaller, ground-oriented units became available in their community, they would be able to downsize and free up more single-detached stock for younger families.

Priority Action	Appropriate Local Government Tools or Policy Levers
Enhance support services aimed at seniors and elders.	<ul style="list-style-type: none"> <li>• Consider partnerships to improve services and other amenities in more rural portions of the Electoral Area to improve accessibility and livability for those residents who plan to live independently in their home as they age.</li> <li>• Consider ongoing communication with Island Health to discuss existing and desired services for rural SRD residents.</li> <li>• Advocate for housing that includes supportive or semi-supportive elements (e.g. meal service, integrated health services, cleaning services).</li> <li>• Support senior clusters or co-housing/co-op initiatives where appropriate.</li> <li>• Advocate for BC Transit service in relevant communities to improve accessibility.</li> <li>• Support the development of accessible pathways and trails to improve community connectivity with residential and rural residential housing areas.</li> </ul>
Support non-profit societies that directly address seniors’ housing needs.	<ul style="list-style-type: none"> <li>• Provide information on non-profit development and ongoing or upcoming projects.</li> <li>• Direct seniors’ organizations to available resources and organizations like the BC Non-Profit Housing Association.</li> </ul>
Encourage development of smaller, multi-family, accessible units.	<ul style="list-style-type: none"> <li>• Consider evaluating existing Official Community Plans to include language that supports purpose-built rentals and appropriate density.</li> <li>• Where appropriate and subject to servicing, continue to review and consider further relaxing restrictions on accessory dwelling units, especially moderately-sized accessory dwellings that are to be used as permanent rental options.</li> <li>• Where appropriate and subject to servicing, encourage row house, townhouse, duplexes and other denser, multi-family options in single family residential zones.</li> </ul>

### Manage Regional Growth

Population is expected to grow across the Strathcona Regional District’s Electoral Areas, reaching a projected 10,305 residents by 2031. Anecdotal evidence collected from key informants indicates that migration from higher-value southern markets is occurring at an increased pace, driving up prices and demand for services across the region. As working from home becomes normalized, the SRD may also experience growth in “amenity migrants” who are attracted to the area because of access to outdoor amenities, and other quality of life factors. Managing new growth while enhancing affordability is key to meeting the needs of community residents.

Priority Action	Appropriate Local Government Tools or Policy Levers
Align land-use, transportation, and service planning goals to promote affordability and growth in designated areas that are suitable for development and/or located close to services.	<ul style="list-style-type: none"> <li>• Especially important when considering development of land for affordable housing projects. Land is an important asset but properties that do not align with long-term transportation and service planning goal will increase long-term costs.</li> <li>• Align land use decisions with Official Community Plans.</li> </ul>
When possible, keep settlement compact, protect the integrity of rural and resource areas, protect the environment, and increase servicing efficiency.	<ul style="list-style-type: none"> <li>• Continue to explore and encourage denser and more diverse housing types where appropriate.</li> <li>• Encourage siting of new housing along transit or active transportation routes or as close as possible to existing services.</li> </ul>

## 1.5 HOUSING NEED PROFILES

The most compelling and impactful data on housing need often comes in the form of stories from people experiencing housing challenges. Finding a home that is accessible, in good condition, and within the budget your family can afford is an increasingly complicated proposition for many and not all facets of that experience can be codified or placed cleanly into a report. This section attempts to bridge the gap between data and engagement by combining both into profiles of a few ‘representative’ households navigating housing challenges in the SRD.

### Profile #1: Downsizing Senior Couple

Seniors are the fastest growing population cohort in the SRD. Many seniors have retired and rely on fixed monthly amounts from Canada Pension Plan (CPP) and Old Age Security (OAS) to pay for all expenses, including housing. This analysis assumes that a senior couple with minor mobility limitations would like to downsize from a larger rural home to a smaller, accessible option. The couple is not willing to leave their rural community and would like to remain close to their friends and family.

In this scenario, the couple has sold their single-detached home for \$624,000, just under the 2020 median sale price for a rural Strathcona home (\$624,450). They plan to use the equity to supplement their retirement savings, help a family member pay for university, and invest in a smaller, accessible home:



**Retained for retirement savings: -\$250,000;**

**Assist family with cost of university: -\$50,000;**

**Available to allocate towards cost of renting or purchasing: \$324,000**

Assuming this couple wants to rent over the next 15 years, they have approximately \$1,800 to spend on monthly rent. Assuming no rent increases, it would be feasible for this couple to find many rentals at that rate, with some financial cushion for rental increases, utilities, and luxury items.

Affordable Monthly Shelter Rent	Median Estimated Monthly Rents in SRD Primary Market <sup>1</sup>				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,800	\$700	\$1,150	\$930	\$1,250	\$1,650

<sup>1</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.

Throughout the study, many older residents reported they were considering selling their home to take advantage of the current market and downsize to a more manageable property. Though this couple could gain significant equity from their home and could likely afford most rental properties, it is very unlikely they would be able to find an appropriate smaller home in their rural area.

Affordable Purchase Price	Median Housing Sale Price in SRD Rural 2020 <sup>2</sup>					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$324,000	\$582,450	\$624,450	~ \$416,400	---	---	\$270,000

Sales of smaller row house or apartment style dwellings are so rare that we were unable to get accurate data for the rural areas of the SRD. Sales of semi-detached or manufactured homes are more common and would likely be affordable for this couple. Because options are limited, many seniors told us they are worried they will either have to stay in their large home or move to Campbell River or a larger centre. Even for seniors with significant resources, there are very few appropriate units.

*“We need affordable housing for seniors who want to downsize Lack of rental housing.”*

*“As an older senior, I can see the time when we are no longer able to manage our home and acreage and would like to have the option of living on Quadra in a condo or in a residence similar to our new seniors residence. but one that we could buy and own.”*

*“We are seniors on pensions. Will likely need to sell to downsize and there is no appropriate housing such as nice patio homes available on Quadra, yet the need will increase as many, many of us aging seniors will want to stay here on the Island.”*

<sup>2</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.

**Profile #2: Seasonal Worker**

The tourism and hospitality sector is a critical industry in the SRD. Combined, the retail, accommodation, and food services industries employ more than 18% of the rural working population (as of 2016). This is the third largest industry in the SRD behind Food Resources and Health Care. Tourism and hospitality is especially important in Electoral Areas B and C, and has an increasing presence in Electoral Area D. Wages in the tourism and hospitality sector tend to be lower than average and many workers make the Provincially regulated minimum wage. This profile assumes that a seasonal hospitality worker has advanced their career to a point where they are making above minimum wage.



A full-time hospitality worker making \$22 per hour and working 40 hours a week should earn around \$45,760 annually and can typically afford to pay up to \$1,144 per month towards rent and utilities. In this scenario, a hospitality worker should be able to afford a room in a shared house or a studio unit but would need to stretch themselves to afford anything over one bedroom.

Affordable Monthly Shelter Rent	Median Estimated Monthly Rents in SRD Primary Market <sup>3</sup>				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,144	\$700	\$1,150	\$930	\$1,250	\$1,650

If this individual sought to purchase a home, they could afford up to \$199,450, and a monthly payment of about \$800. This puts nearly all ownership options out of reach, especially with anticipated increases to interest rates.

Affordable Purchase Price	Median Housing Sale Price in SRD Rural 2020 <sup>4</sup>					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$199,450	\$582,450	\$624,450	~ \$416,400	---	---	\$270,000

If a seasonal worker could afford accommodations, availability of appropriate housing was often cited as a much larger concern than cost. Many hospitality sector workers reported that they had been displaced because of proliferating short term rentals or are rarely able to find a place for more than a few months at a time. Others cited poor conditions of available units, difficult landlords, and highly competitive searches. Many resorted to living in tents, in unsuitable cabins, in cars, and in boats as a last resort.

<sup>3</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.  
<sup>4</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.

*“There are a lot of Airbnbs on island that take away housing from the locals who live here year-round. It is extremely hard to find a stable year-round housing situation because of this. Even when those Airbnbs are sometimes rented out during the winter months when tourism is low, they often are not adequately insulated or suited for being lived in in the winter.”*

*“I know many people who love in tents or their car during the summer when cabins are being pit up on Airbnb. I know many people who have to move off the island in order to find housing. I know many people loving in inadequate housing situations as it is the only thing that they can find. I know many people who work on these multimillion-dollar vacation homes maintaining its various aspects, seeing it sot empty for most of the year, but without a stable place to live themselves. I know being able to find adequate housing on Cortes is a huge problem for a lot of people.”*

*“Airbnb rentals need to be regulated as to how many can be in one area or at least registered because people think they can make more money and have less hassle by turning their rental into an Airbnb and this has caused an alarming shortage on rentals including short-term summer workers.”*

Many younger residents and seasonal workers that responded to the survey reported extreme stress associated with finding accommodation. Most indicated that they would never have found a place if they weren't either very lucky or able to rely on significant support from friends and family.

*“It’s super stressful trying to secure year-round housing. It affects our health.”*

*“Lack of housing for younger community members. Businesses struggle to find employees. I’ve known employees (coworkers) to live in cars, tent, and even rent someone’s balcony where they had a makeshift room.”*

*“I am very privileged to live where I do now. I was paying exorbitant rent before and if I ever have to leave here I will be out of luck. It is so hard to find anything to rent.”*

Given the importance of seasonal employees to the economy of the SRD, their presence is unlikely to diminish. Hospitality workers who live in the SRD year-round would benefit from a non-market housing option that is secured at an affordable rate in perpetuity. Seasonal employees would benefit from employee housing that is close to employment centres as an alternative to permanent camping.

**Profile #3: Single Teacher**

Teachers and educators are a vital employment sector in the SRD, accounting for nearly 6% of all jobs and providing a critical service to all residents. A teacher with an appropriate graduate degree and a few years of experience likely earns an annual salary of between \$72,000 and \$77,000 in School District 72 (Campbell River) or 84 (Vancouver Island West).<sup>5</sup> This profile assumes a single teacher, making an average salary and working full time is looking for a place to live in one of the Electoral Areas.



A teacher earning an annual income of \$75,000 can typically afford to pay up to \$1,875 per month towards rent and utilities. Based on average prices, this teacher could likely afford a one- or two-bedroom rental unit and could probably stretch themselves to afford a three-bedroom rental unit in the rural areas of the SRD. The key concern for this renter is likely availability. Across the region, rental vacancies are low, and many renters were concerned with the quality and condition of available units.

Affordable Monthly Shelter Rent	Median Estimated Monthly Rents in SRD Primary Market <sup>6</sup>				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,875	\$700	\$1,150	\$930	\$1,250	\$1,650

While renting a one- or two-bedroom unit is likely affordable, ownership may not be. If this individual were able to save enough to put together a 10% down payment, they could afford up to \$326,900 (assuming about one third of their shelter budget goes to utilities and other expenses). A monthly mortgage payment would equate to about \$1,310. Unfortunately, this puts the median home in the Strathcona Regional District out of reach. In 2015, an income of \$70,000 could afford the estimated mortgage of 60% of the dwellings sold across the SRD’s Electoral Areas. By 2020, the same income could only afford 16% of dwelling units sold.

Affordable Purchase Price	Median Housing Sale Price in SRD Rural 2020 <sup>7</sup>					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$326,900	\$582,450	\$624,450	~ \$416,400	---	---	\$270,000

<sup>5</sup> Based on based on review of SD72 and SD84 Teachers’ Salary Grid. Available at <https://bcpsc.ca/teachers/collective-agreements/salary-grids/>  
<sup>6</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.  
<sup>7</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.

Given the very limited affordable ownership options, the most likely living situation for this individual would be renting a suite or an entire home in the secondary market. Throughout engagement it was reported that many critical employees, including teachers, doctors, and nurses, are turning down positions because they cannot find appropriate housing.

*“In the last two years, every house near me that sold, sold to someone who didn’t move in but has left the home sitting empty for most of the year. We simply need more tools if we are to maintain a community where teachers and families and the rest can live.”*

*“Lack of housing for community members including for doctors and teachers greatly affects the stability of our community.”*

*“We need more low-income rentals like trailer parks, apartments, small home sites for people starting out. We also need more land subdivided into smaller lots, so it is affordable. But unfortunately, our zoning does not allow for any of these.”*

*“Affordability is becoming a huge issue. I have no idea based on current wages for most jobs or even wages for jobs that require higher education how it can be expected that people will be able to afford even modest living arrangements.”*



Credit - Strathcona Regional District

**Profile #4: Single Senior on a Fixed-Income**

Seniors are the fastest growing population cohort in the SRD. Many seniors have retired and rely on fixed monthly amounts from Canada Pension Plan (CPP) and Old Age Security (OAS) to pay for all expenses, including housing. In this scenario, a single senior, who had been living comfortably in a small, rented home, had their rental home unexpectedly sold to a new owner. The senior now has two months to move out before the new owner makes the property their permanent residence. The single senior needs to find appropriate accommodation quickly but is reluctant to leave their current community and preferred rural lifestyle.



Throughout their working career, the senior contributed to the Canada Pension Plan, but was only able to retain limited savings. As they worked in a field that required them to move consistently, they were never in a position to purchase a home and had no equity they could liquidate to support their retirement. This profile assumes that the senior is eligible for \$619.17 per month from CPP (the average monthly benefit<sup>8</sup>) and an additional \$615.37 per month in OAS benefit. This senior is also eligible for an additional benefit through the OAS Guaranteed Income Supplement which would bring their total annual income to \$19,248 per year.<sup>9</sup> For the purposes of this profile, we will assume the senior still has a modest savings and a total of \$30,000 to spend on all expenses throughout the year.

Without putting themselves in Core Housing Need, this individual could spend around \$800 on housing costs. This puts nearly all rental and ownership options out of reach. Without substantial external support or a landlord who is willing to subsidize their housing costs this senior has no options available to them in the rural areas except maybe a shared room in a house.

Affordable Monthly Shelter Rent	Median Estimated Monthly Rents in SRD Primary Market <sup>10</sup>				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$750	\$700	\$1,150	\$930	\$1,250	\$1,650

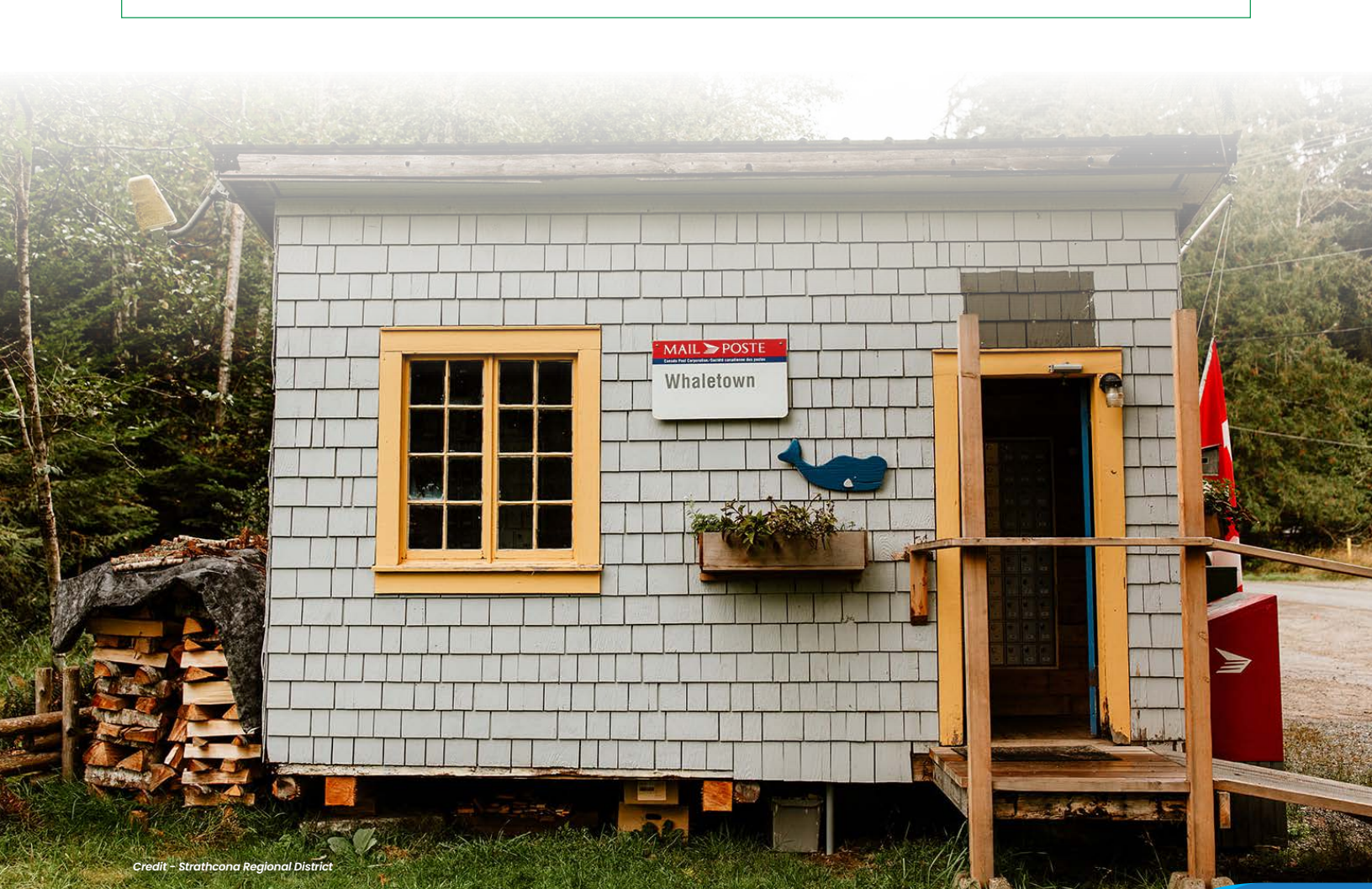
If the senior does find a rental unit and chooses to extend their financial resources to procure it, they may be eligible for the Shelter Aid for Elderly Renters (SAFER) subsidy which provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over. However, not all seniors are eligible. The best possible solution for this individual would be to procure a non-market unit, operated by a seniors-focused non-profit. Though some units exist in the rural areas, waitlists can be long and there may not be a home available for some time. In the absence of a non-market solution, the most likely housing solution for this renter is to hope they get very lucky and find an affordable rental unit with a sympathetic landlord or family member. More likely, they will need to consider leaving their rural lifestyle and move to a municipality where publicly subsidized seniors housing is more readily available.

<sup>8</sup> <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>  
<sup>9</sup> <https://www.atb.com/personal/good-advice/retirement/will-oas-and-cpp-be-enough/>  
<sup>10</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.

*“Our seniors are forced to move away from the community where they have lived for decades—where their friends and family are, where their activities are, and where they feel is their home.”*

*“It is impossible to find affordable housing! My husband and I are petrified by the unaffordability of housing in our city. We have lived in our duplex for 25 years and feel that at any time our landlord could kick us out or illegally raise the rent as he has done in the past. He has threatened us with doing that or evicting us for renovations. If we have to move right now; we could not find available and affordable housing. Waiting lists are years long for affordable housing and we may not have years to wait. I am certain there are others in our city facing similar situations. We are not eligible for SAFER because we make too much for our area and if we did it would only cover a small portion of the rent we would have to pay elsewhere.”*

*“Please build more affordable senior housing in our community! Please provide rentals for seniors that include utilities! Please provide for handicapped seniors who have mobility issues! Please help us with the sky-high cost of living!”*



Credit – Strathcona Regional District

**Profile #5: Young Couple with Children**

Though significant growth in younger age cohorts has not necessarily been reflected in demographic data, many key informants indicated that new residents, often young families, are looking for housing in the SRD with greater frequency. In this scenario, a young couple with two young children has been living with family and paying limited rent for a few years, but now need their own home to support their growing family. One partner works in construction (which employs nearly 10% of the working population) and the other is permanently employed in the hospitality sector. Both pick up additional shifts where they can but are limited to between 35 and 40 hours of work each week. As this couple has two incomes, we are assuming they earn slightly more than the median household income for couples with children in the SRD, or about \$100,000.



This household can afford to pay up to \$2,500 per month towards housing costs. Under this scenario, this couple should be able to afford most rental units based on average prices. The key concern for this family is likely availability of appropriate housing. Across the region, key informants reported limited rental vacancies and significant challenges finding units appropriate for families with young children.

Affordable Monthly Shelter Rent	Median Estimated Monthly Rents in SRD Primary Market <sup>11</sup>				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$2,500	\$700	\$1,150	\$930	\$1,250	\$1,650

Most ownership opportunities are out of reach for this couple. In 2015, about 88% of all homes sold in the SRD would have been reasonably affordable to a household earning \$100,000 per year. In 2020 only 41% of all homes sold would have been affordable to this couple. This is indicative of rising sales costs and increasingly challenging affordability conditions.

Affordable Purchase Price	Median Housing Sale Price in SRD Rural 2020 <sup>12</sup>					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$435,880	\$582,450	\$624,450	~ \$416,400	---	---	\$270,000

<sup>11</sup> Collected as part of this study. See section 4.3.3 of this reports for further detail.  
<sup>12</sup> Collected as part of this study. See section 4.3.2 of this report for further detail.

Without significant external help, this couple would find it very difficult to purchase a home. Limited sales volumes and rising prices means they will be looking for a home for a longer period and they will likely need to extend themselves financially to make a successful offer in an increasingly competitive market. In the interim, they will likely continue to live with family or find a rental unit that may be slightly too small for both them and their children as very few 3-bedroom rental units are available. Throughout the engagement process, many young couples reported that they wanted to make the jump to ownership but were unable to find anything appropriate for their family. A large number indicated that a lack of housing was forcing them to consider leaving the SRD.

*“There is no housing in our area. I have known many people including my family that have been evicted due to landlord use. Some the landlords lived in the house less than 2 months and re-rented at a higher cost or turned into an Airbnb. The renters did not want to deal with fighting their ex landlords over it.”*

*“When this housing issue first started getting bad my family of 5 and a dog could not find a place for all of us. Either there was too many of us or because of the dog. There were not enough places available. My kids had to live elsewhere and my husband and I had to live in a 5th wheel for 2 years. This is what happens to so many people - just look on the rental boards!”*

*“As a small business owner and someone who grew up on Quadra Island I see the struggle younger generations are going through to find housing. Rentals are increasingly hard to come by and finding property to buy for a young family trying to make a living on the island is not possible. There are younger generations that have grown up here and want to stay but just can’t make it without some kind of affordable housing.”*

*“We have 4 children living in the area and housing is becoming a real problem for them. last summer 2 of our children found themselves without places to live. One is a journeyman electrician with a wife and 2 kids that sold a condo last spring. They were intending to move into a larger space but between the time they sold and tried to re-purchase, they were priced out of the market. Even suitable rentals were priced higher than a journeyman electrician with a family could afford. They eventually left us and moved to Alberta.”*

*“I am probably moving the family to Alberta. There is no hope for a future here.”*

## 2 Introduction

In early 2022, M’akola Development Services and Turner Drake & Partners Ltd. were engaged by the Strathcona Regional District to complete Housing Needs Reports for Electoral Areas A, B, C, and D.

The reports are meant to provide local and regional staff, elected officials, and community partners with a better understanding of local housing needs and can be used to guide policy development, inform land use planning decisions, and to direct local and regional housing action.

The overall objectives of the Housing Needs Report process were to:

- Provide an understanding of housing supply, demand, and needs within the region across the full housing continuum, including: emergency and transitional shelter/housing, supportive housing (especially seniors’ and elders’), subsidized housing, rental housing (both primary and secondary market) and ownership housing (fee simple, strata ownership or shared equity ownership).
- Identify housing gaps and recommend strategies and best management practices taken by other local governments to address housing gaps as may be applicable.
- Identify opportunities, partnerships, and funding in support of local and broad regional housing projects and initiatives.
- Identify any additional factors that influence the supply, demand, or provision of housing.
- Create performance measures or common housing indicators that can be used to measure progress over time and regional staff can use for future updates.

### 2.1 APPROACH

#### 2.1.1 Study Area

The overall project’s scope encompasses all Electoral Areas within the SRD’s jurisdictional boundaries. Statistics Canada classifies an electoral area as a Census Subdivision (CSD). A CSD is the geographic area from which Statistics Canada reports its data.

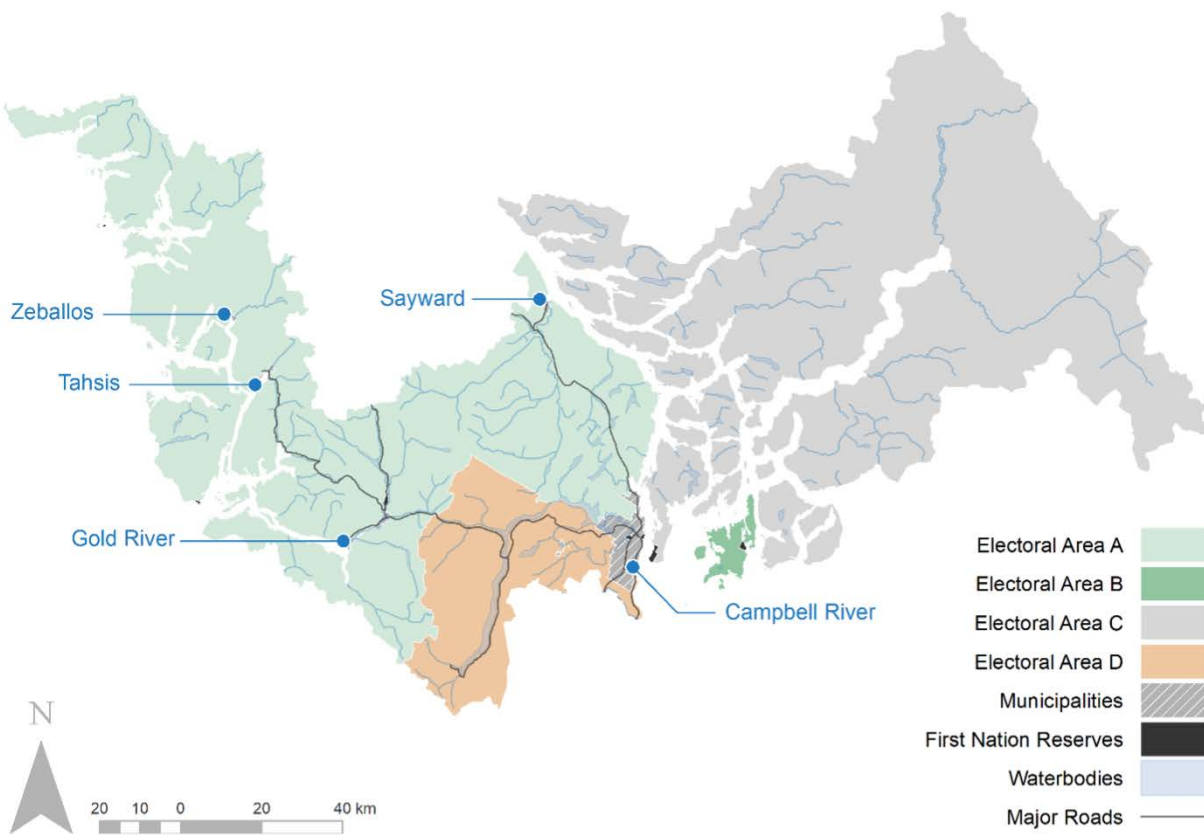
This report, and subsequent reports for individual Electoral Areas, will refer to areas by their letters (i.e. Electoral Area A) instead of using full local titles. The intent is to keep geographical references short – some are long and can break up the flow of a paragraph when frequently referred to. A summary of these local titles is as follows:

Local Title	Document Title
Strathcona A (Kyoquot/Nootka – Sayward)	Electoral Area A
Strathcona B (Cortes Island)	Electoral Area B
Strathcona C (Discovery Islands – Mainland Inlets)	Electoral Area C
Strathcona D (Oyster Bay – Buttle Lake)	Electoral Area D

The above geographies constitute what this and subsequent reports refer to as “Strathcona Rural.” The aggregate of their boundaries is not an official boundary reported by Statistics Canada, meaning that Strathcona Rural results rely on calculations that use individual CSDs as inputs. Given that each community is subject to Statistics Canada’s random rounding process, it is possible that the aggregate results shown in this report may not be as accurate as its parts. As such, please consider any Strathcona Rural level data as a reasonable *estimate* of overall conditions.

A map of the SRD (including its Electoral Areas and municipalities) is illustrated below.

**Figure 2.1a: SRD & Communities Map**



Source: BC Geowarehouse, Statistics Canada

## 2.1.2 Report Organization

This report is organized into four key sections:

### 1. Executive Summary and Report Introduction

A brief overview of the key regional findings, recommendations, background information on housing policy, local and regional government abilities, and community engagement undertaken as part of this study.

### 2. Strathcona Rural Housing Needs Report

A brief Housing Needs Report for the aggregate of the SRD's Electoral Areas. It contains high-level regional data related to demography, economy, housing, and housing need.

### 3. Individual Electoral Area Housing Needs Reports

Each of the participating Electoral Area reports contain in-depth information on housing needs. Reports contain both housing data and community engagement feedback.

### 4. Appendices

#### Community Housing Profiles

Individual Electoral Area housing profiles that highlight some of the most compelling housing data collected in this study. Profiles lack much of the in-depth analysis included in the full report and are intended to be used for public communication and quick reference.

#### Regional Engagement Summary Report

A complete summary of Regional District engagement undertaken as part of this study including process, methods, and broad discussion of findings.

#### Housing Planning Tools for Local Governments

Discussion and examples of various housing policy interventions available to regional and local governments, their applicability, and some potential next steps to address housing.

#### Housing Indicators and Monitoring Guide

Key indicators and monitoring recommendations to help local staff and stakeholders track housing conditions moving forward.

#### Community Data Tables

Data tables for each Electoral Area that include additional information that meets specific Provincial requirements. They can be used as reference by local staff or stakeholders.

#### Provincial Summary Forms

Provincial Summary Forms for each Electoral Area as required to complete obligations of the funding program.

### 2.1.3 Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by Strathcona Rural residents. The following is a comprehensive list of secondary quantitative data sources (information collected by other organizations but used for this report):

- BC Assessment <sup>13</sup>
- BC Data Catalogue <sup>14</sup>
- Canada Mortgage & Housing Corporation (CMHC) <sup>15</sup>
- Environics Analytics <sup>16</sup>
- Statistics Canada <sup>17 18</sup>

The report uses primary research to challenge/confirm the trends analyzed within the sources above (for instance, high-level Statistics Canada data may not be nuanced enough to truly represent housing hardship for specific household types). Primary research is predominantly from the community survey and stakeholder consultation work described throughout the report.

### Data Limitations

#### BC Assessment

##### *Grouped Information*

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2020/2021. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

##### *Unit Counts*

For purpose-built rental properties, unit totals within folios are sometimes represented by the value “20+.” This limits a user’s ability to correctly sum values and determine how many rental dwellings exist within a community. The 20+ category is not an issue for owned (non-purpose built rental) properties. That said, 20+ rental units are rare, if non-existent, within Strathcona Rural.

#### BC Data Catalogue

##### *Urban focus*

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources.

<sup>13</sup> British Columbia Data Catalogue. (2020, April 22). Housing Values (2006-2020). Retrieved from <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2020->

<sup>14</sup> British Columbia Data Catalogue. (2021). Housing Needs Reports. Retrieved from <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>.

<sup>15</sup> Canada Mortgage & Housing Corporation. (2021). Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>.

<sup>16</sup> Environics Analytics. (2021). DemoStats. Retrieved from <https://environicsanalytics.com/en-ca/data/demographic/demostats>.

<sup>17</sup> British Columbia Data Catalogue. (2020, June 30). Custom Census Reports (2016, 2011, 2006). Retrieved from <https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2016-2011-2006->

<sup>18</sup> Statistics Canada. (2021). Census Program. Retrieved from <https://www12.statcan.gc.ca/census-recensement/index-eng.cfm?MM=1>.

### **Canada Mortgage & Housing Corporation (CMHC)**

#### *Reporting landscape*

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to primary rental markets, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC only collects rental data for the City of Campbell River or the Campbell River Census Agglomeration (CA). Therefore, rental data will refer to Campbell River, since urban trends do have an impact on peripheral, rural communities.

### **EnviroNics Analytics**

#### *Proprietary process*

This industry trusted software is a useful tool in generating demographic, economic, and social data for customized geographies, especially for those that may not be defined or are suppressed by Statistics Canada. Although useful, how they generate the data is not public. In other words, explaining or replicating the entire methodology is not possible, and said methodology must be assumed to be appropriate and usable.

### **Statistics Canada**

#### *Area & data suppression*

There are instances where geographic areas are too small to report on, resulting in the deletion of all information for said area. Suppression of data can be due to poor data quality or to other technical reasons. This was not a particular concern for this study, but limited the ability to use more granular Census geographies (specifically, Census dissemination areas – see Glossary).

#### *Random rounding*

Numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and sub totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.

## **2.1.4 Engagement**

Community engagement was a key component of the Strathcona Regional District Electoral Area Housing Needs Report process. Beginning in February 2022 and ending with the close of the community survey in April, M’akola Development Services and staff from the SRD hosted a variety of engagement events, conducted key informant interviews, and distributed online and paper surveys. In total, the engagement process received feedback from close to 500 households in the Regional District. A full engagement summary report is included as Appendix B.

## **Community Survey**

The SRD Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened on March 1st, 2022 and was available through the SRD website for approximately eight weeks, closing on April 25th. The consulting team, with significant support from Regional District communications staff, utilized existing local distribution channels, such as social media

pages and community newsletters. Promotional material was made available to interview participants who were asked to share broadly with their networks. The SRD also produced a media release which was available to local media outlets.

As the survey was voluntary, open-access, and not controlled for a representative sample of the population, results may overrepresent certain cohorts or experiences. For example, rural residents who are experiencing housing challenges are likely more motivated to engage with the issue and complete the survey. Their perspectives may be more represented in results than in the greater population. The survey is predominantly a tool for understanding the human experience behind other data analysed in this report and for collecting additional insights that existing data sources do not address.

**Community Survey Response Profile**

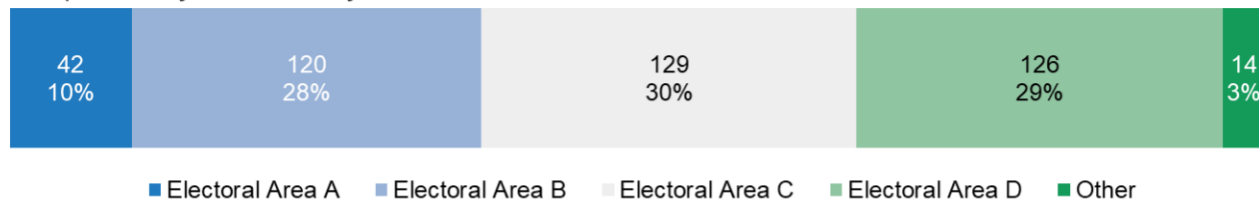
In total, the community survey received 431 responses from individuals and households throughout the Strathcona Regional District. Although this accounts for less than 5% of the total study area population, it represents an extraordinary response over such a short time. This can be taken as an indicator of the importance and awareness of local housing issues.

The following graphs breakdown responses by key topics collected as part of the survey. In some instances, the distribution of responses for topics are reasonably close to those reported by Statistics Canada (e.g. response by dwelling type); whereas, others differ greatly. Please note that these differences mean that other community survey results discussed within this report may not match overall trends.

With the above in mind, key results from the self-selecting sample survey include:

- The majority of respondents owned their home or lived in a home owned by someone else in their household.
- The median age of respondents falls around 50 years old.
- At least 41% of respondents lived in a household earning less than \$50,000 before-tax.
- The greatest share of respondents (48%) were couples without children.
- Most respondents (72%) lived in a single-family home.
- The median reported respondent housing cost was between \$750 and \$1,250.
- About 21% of households reported that their housing did not meet their needs.

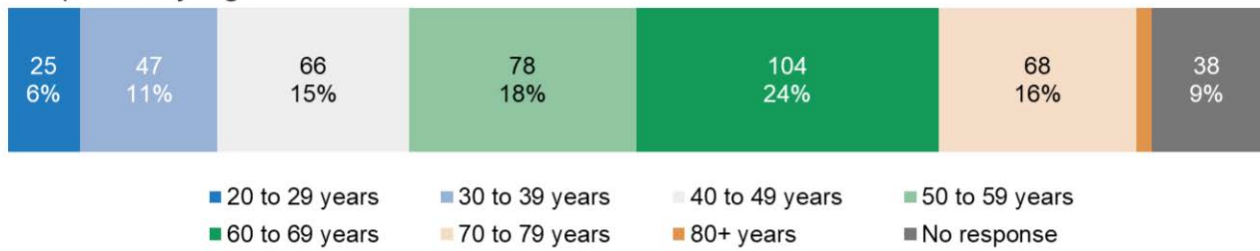
Response by Community



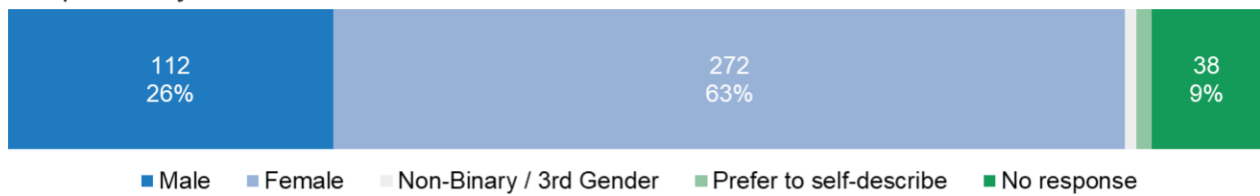
### Response by Tenure



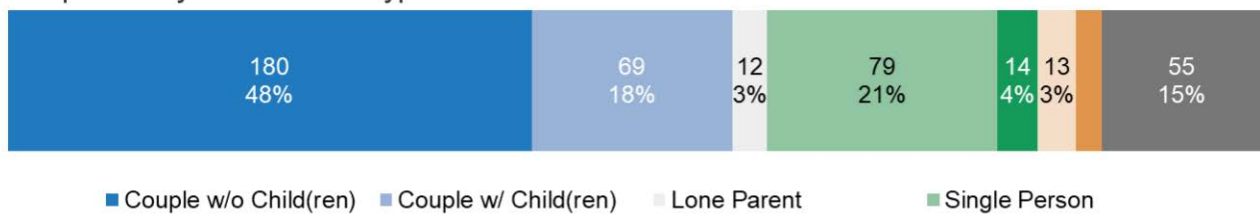
### Response by Age



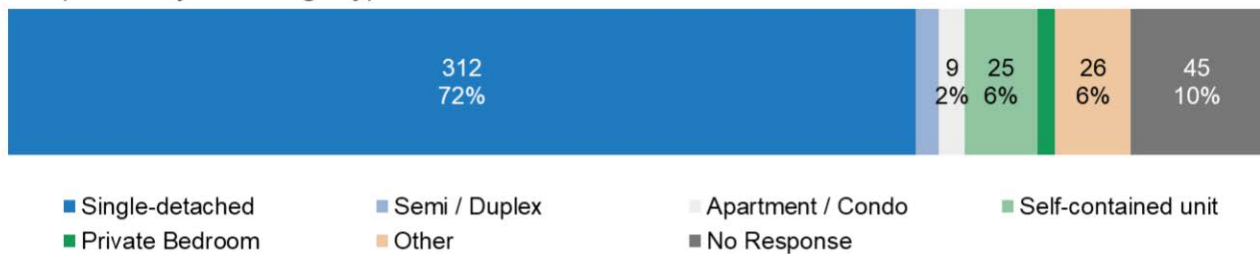
### Response by Gender



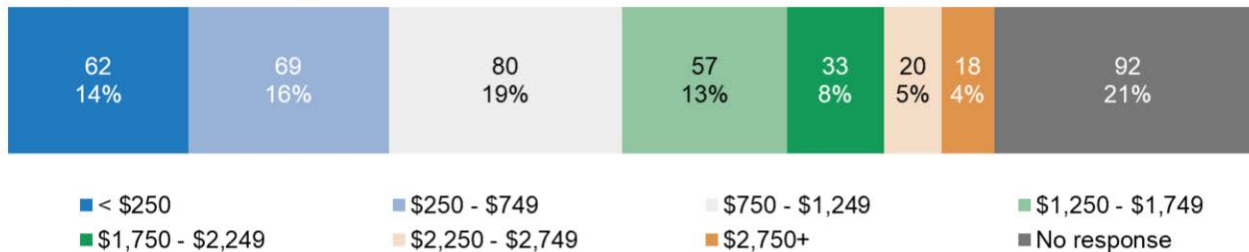
### Response by Household Type



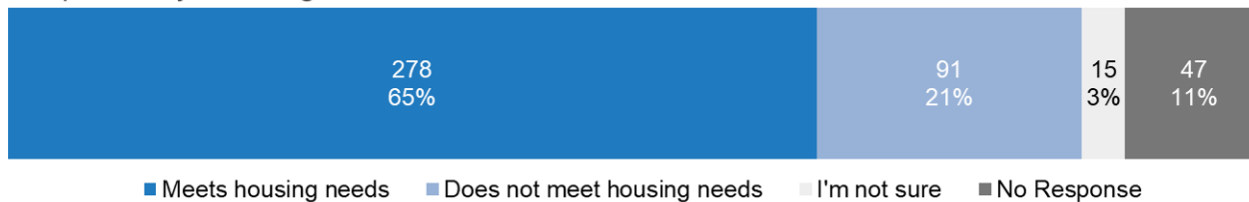
### Response by Dwelling Type



Response by Housing Cost



Response by Housing Meets Need



**Other Consultations**

In addition to the general community survey, a number of key stakeholders were identified and consulted as part of this study. Formats and methods varied, but in general, semi-structured interviews were conducted with individuals across a broad range of housing-related groups, such as:

- Non-profits and other social service providers involved in providing emergency shelter and housing navigation support, as well as support services to provisionally housed or other at-risk populations
- Municipal staff and elected regional officials
- Housing advocates
- Non-profit housing organizations and non-market housing developers
- Private sector real estate agents and property developers
- Economic development agencies, business improvement associations, and tourism development and promotions agencies.

## 2.2 BENEFITS OF AFFORDABLE HOUSING

### 2.2.1 The Housing Continuum / Wheelhouse

As per CMHC, the housing continuum model is a linear progression from homelessness or housing need to homeownership. It is the most common approach for visually depicting different housing segments. It assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 2.2a: The Housing Continuum<sup>19</sup>



Source: CMHC

In reality, many people and/or households do not move linearly from one state of housing to the next, but rather jump from type to type based on rapid changes to their professional and/or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Instead of gradually working through each element along the housing continuum, they can jump from homelessness to rental housing as quickly as finding a new available unit.

In an effort to better represent the relationship of different forms of housing need, some communities are exploring an alternative to the continuum. One of these communities is the City of Kelowna. Instead of the linear view, the City applies a circular model known as the “Wheelhouse,” reflecting that people’s housing needs are fluid based on lifestyle preferences and financial circumstances.

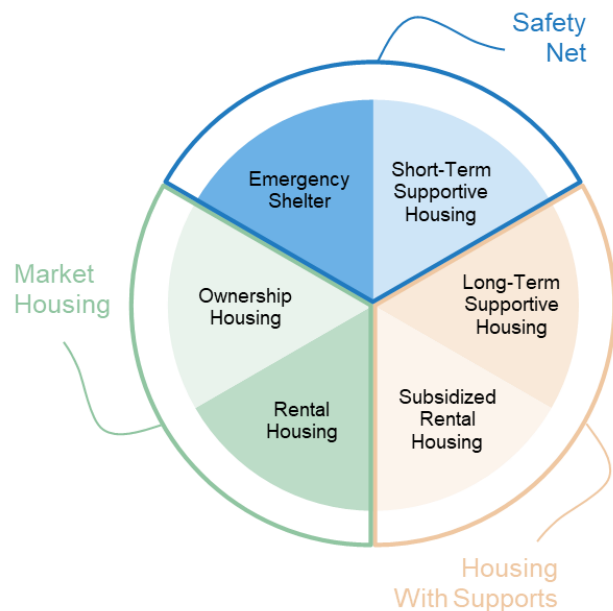
The Wheelhouse model allows the user to understand and address resident needs as they move around or across the circle between different types of housing. As such, a healthy housing stock must include diverse housing forms and tenure types to meet needs of different socio-economic backgrounds and life stages. The Wheelhouse breaks down housing supply into six key areas:

<sup>19</sup> Elver, D., Tang, E., & Baynes, S. (2019, August 7). The Wheelhouse: A New Way of Looking at Housing Needs. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

**Figure 2.2b: Wheelhouse Key Housing Areas**

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

**Figure 2.2c: The Housing Wheelhouse**



Source: adapted from CMHC & City of Kelowna

### 2.2.2 Defining what is “Affordable”

The topic of housing, and affordable housing in particular, is plagued by fluid and easily misinterpreted terminology which makes communication difficult.

In general, this report uses the long-standing and easily understood metric that housing is affordable when the combination of applicable costs (rent + utilities, or mortgage + insurance + property tax + utilities) are no greater than 30% of a household’s median before-tax income. This measure is a housing indicator tracked by Statistics Canada via the Census.

In quantifying the number of households experiencing affordability challenges, this report also makes use of the Core Housing Need metric established by Statistics Canada and CMHC which modifies the 30% rule to include consideration of affordable alternatives. In other words, data is adjusted to remove households that spend more than 30% of their gross income, but also have a less expensive option available to them. In practice, this tends to reduce the reported rates of housing unaffordability among homeowners as many effectively choose to “stretch” their budgets in order to gain access to the financial benefits of property ownership.

While many owner-occupied households experience affordability challenges, many do have the opportunity to downsize to a less expensive home, or ultimately a rental-tenured home (often in urban areas) if the situation required. In contrast, renter households typically have fewer reasonable alternatives and are more likely to be at risk of homelessness as a result. The use of the 30% indicator, and Core Housing Need helps shed light on both the magnitude of housing affordability challenges, and their severity in terms of alternatives.

There are instances where we amend the 30% indicator to 35%; specifically, when performing our affordability gap analysis. The reason for the change is that the latter is grounded in practical use by CMHC and financial institutions when considering a household’s debt load. This is known as the Gross Debt Servicing (GDS) ratio. Note that CMHC amended the GDS ratio to 39% as of July 1, 2020. The 35% is used in calculations to reflect the effective date of available data.

### 2.2.3 Social Benefits

The stability of an affordable mortgage or rent can have profound social benefits. Through reducing the shelter cost burden of a household, there is an increased stability which can have an impact on a household’s overall wellbeing and life satisfaction. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to social mix and social networks. Habitat for Humanity Canada (Habitat) documented a variety of positive social impacts, including increased employment quality, a reduction in the use of food banks, and increased levels of volunteerism and civic engagement for those living in housing that was affordable.<sup>20</sup>

Affordable housing allows households to access their preferred living arrangements across all stages of their life. This is particularly important for seniors (an age cohort growing at a considerably faster pace than its younger counterparts) who may lack purchasing power with retirement incomes.

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<sup>20</sup> Berz, Kilian. (2015). Transforming Lives: The Social Return on Habitat’s Work in Canada. <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

While the senior population is diverse, a commonality that exists is the desire to age within their homes and local communities. Alongside this desire is the need for accessibility and availability of home support services. Issues in housing can create barriers, and continue to contribute to premature placement into residential care, caregiver burnout, and overuse of acute care services. Research based out of Simon Fraser University (SFU) Gerontology Research Centre finds the value in “aging in community” and explores the needs of seniors and their built environments.<sup>21</sup>

The social benefits of affordable housing extend beyond those paying the rent or mortgage for the home, it also affects their families.<sup>22</sup> A stable and affordable home allows for children to establish healthy habits and relationships at school (both with friends and with teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These immediate outcomes lead to generational impacts on economic output, educational achievement, and creating opportunities for residents to give back to their communities.

### 2.2.4 Health Benefits

A move to affordable or social housing is often correlated with improved health outcomes.<sup>23</sup> Although improving housing affordability is no guarantee of improved physical health as underlying factors may exist, the method or policy through which affordability is administered can have a key determining effect.

If affordable housing policies result in access to improved housing quality, such as newer or renovated lodgings that meet minimum standards for safety and condition, then benefits attributed to those policies can include those related to indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health has secondary benefits of reduced absenteeism at school and work, thus contributing to an improved performance overall. Additionally, Habitat found that living in affordable housing had positive effects on resident’s physical and mental health. Residents were less stressed about making rent or mortgage payments every month, which made it possible to allocate resources towards purchasing essential medicines, covering services such as dental and vision care, or buying healthier food.<sup>24</sup>

This carries on in the realms of mental and public health. Unaffordable housing can be a significant source of stress as individuals or families struggle constantly and live with the constant spectre of losing their access to a basic human necessity. Unaffordable housing therefore has a direct link to incidences of mental health issues, suicide, as well as addictions and substance abuse issues. This can become a negative, reinforcing cycle as the issues precipitated by precarious housing can in turn make it even harder for find and maintain stable housing.

Housing unaffordability, as a significant determinant of poverty, can also limit access to proper nutrition as household budgets reallocate spending on groceries to maintain their shelter. According to Food Banks Canada, around one-third of food bank users are children, while seniors make up 6% of food bank users nationally and 10% in British Columbia.<sup>25</sup> Rural households tend to spend a larger share of their budget on food than urban households do.<sup>26</sup>

21 Wister, A., O’Dea, E. Fyffe, I., & Wagner, K. R. (2019). Fact Book on Aging in British Columbia and Canada. <https://www.sfu.ca/grc/research/publications/2019.html>.

22 Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatm.ca/6-benefits-affordable-housing-family/>

23 Thomas, Matthew A. (2017). On the Benefits of Affordable Housing. <https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf>

24 Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatm.ca/6-benefits-affordable-housing-family/>.

25 Food Banks Canada. (2019). British Columbia: Food Bank User Statistics. <https://hungercount.foodbankscanada.ca/BC-data-insights.php>.

26 Marshall, J. and R. Bollman, (1999) Rural and urban household expenditure patterns for 1996. <https://www150.statcan.gc.ca/n1/en/pub/21-006-x/21-006-x1998004-eng.pdf?st=wsNux-98>.

In 2020, 4,057 people in the Strathcona Area (Gold River, Tahsis, Zeballos, and Sayward) accessed 28 high-impact programs through 18 agencies that addressed homelessness and poverty, food security, and mental health. This supported 1,708 food baskets, 11,865 remote support sessions, and 80 nights of shelter in the region.<sup>27</sup>

### 2.2.5 Economic Benefits

The economic benefits of affordable housing can be experienced both by residents and the greater community. At the household level, the primary economic benefit is the improved fiscal health of the household. Housing unaffordability disproportionately affects lower income households, and an increase in financial capacity here is more likely to result in additional spending activity than savings in contrast to higher income households where spending is not constrained.

At the community level, unaffordable housing can impact population growth and resident retention, and put pressure on employers as hiring becomes more difficult at any given wage level. In smaller communities especially, the most impacted economic sectors tend to involve goods and services that are disproportionately local and would result in further circulation of wealth within the economy. As housing costs increase and workers leave for more communities with more low-cost rental options, spending on groceries, utilities, transportation, and other major necessities tends to flow out of smaller communities to larger centres where the production and corporate management functions are concentrated.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment driving local economic activity.

Affordable housing also works to enhance local tax revenues. Instead of low or no payment of taxes by distressed properties, homeowners and renters in affordable housing contribute to the community.

In British Columbia, the total cost of poverty is estimated to be \$2.2 to 2.3 billion annually, or close to 6% of the provincial budget. The cost to society overall is considerably higher – \$8.1 to \$9.2 billion, or between 4.1 to 4.7% of BC's GDP. This equates to a cost of \$2,100 per person or \$8,400 for a family of four, every year. The amount of income tax that would be generated if those living in poverty were raised to the second lowest income bracket is \$1.7 billion. These resources could be reallocated to better support a range of unmet health care demands from primary care, to mental health care, and the full spectrum of universal public care services needed – including affordable housing.<sup>28</sup>

In the Strathcona Regional District the total average annual investment needed to support the region's current and future affordability and supply needs is estimated at \$20.21 million annually. These funds include \$4.25 million in income support, \$13.91 million in new housing supply, \$1.46 million in non-profit repair, and \$0.59 million to mitigate homelessness.<sup>29</sup>

27 United Way Central and Northern Vancouver Island. (2021). Community Impact Report 2020 – 2021. [https://www.uwcnvi.ca/application/files/8616/2915/4431/UW\\_ImpactReport\\_2020\\_ReaderSpreads\\_low\\_res\\_links.pdf](https://www.uwcnvi.ca/application/files/8616/2915/4431/UW_ImpactReport_2020_ReaderSpreads_low_res_links.pdf).

28 Ivanova, Igljika. (2011). The Cost of Poverty in BC. [https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA\\_BC\\_cost\\_of\\_poverty\\_full\\_report.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf)

29 Housing Central. (2017). Regional Breakdown: Strathcona Regional District. <https://bcnpha.ca/wp-content/uploads/2017/04/Strathcona.pdf>.

### 2.2.6 Benefits to the Provision of Other Services

A common misconception regarding affordable housing and service programs is that subsidized housing and services lead to a continuous cycle of dependency, or represents a direct fiscal transfer from higher income households to those in need. When affordable housing is accessible there is a reduction in spending required in other social services that is typically far greater than the cost of housing action itself, resulting in direct net savings to taxpayer-funded services.

People experiencing housing challenges do not simply disappear if their need for below-market housing is not supported by society. Those costs instead show up in the healthcare system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services.<sup>30</sup>

Boston Consulting Group's assessment on Habitat for Humanity's home-ownership program found that for every \$1 spent, about \$4 of benefits accrue to society.<sup>31</sup> This \$4 is represented in taxes and money freed up from shelter costs and other services, as well as additional local government revenue from tolls, city fees, etc. Increased revenue may mean improved infrastructure, more green space, and other elements of healthy communities that can keep residents healthy and safe.

The Canadian Centre for Policy Alternatives developed methodology to establish the cost of poverty in British Columbia. One of these costs, intergenerational, is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were to be eliminated. Children who grow up in poverty are more liable to be less productive and contribute less in taxes, while also being more likely to contribute to cumulative and enduring remedial costs. Overall, 30% of children who grow up in poverty are expected to remain in poverty in their adulthood. In BC, there would be a significant reduction in intergenerational costs if children who grew up in poverty were able to reach even the second lowest income bracket. Their combined income would rise by \$440 to \$550 million per year.<sup>32</sup>

It is clear that ending poverty in British Columbia, and Canada would have considerable benefits and result in a significant return on investment. Current government inaction on poverty is costing the province \$2 billion per year in economic loss, in excess of \$1.2 billion per year in the provincial healthcare system, and \$6.2 to \$7.3 billion in foregone revenue. As a major household expense for any family, housing costs are a significant driver of poverty, and childhood poverty in particular.<sup>33</sup>

30 Jadjadzadeh, Ali et al. (2020). Cost Savings of Housing First in a Non-Experimental Setting. <https://www.homelesshub.ca/resource/cost-savings-housing-first-non-experimental-setting>

31 Boston Consulting Group. (2015). Transforming Lives: The Social Return on Habitat's Work in Canada. <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

32 Ivanova, Igljka. (2011). The Cost of Poverty in BC. [https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA\\_BC\\_cost\\_of\\_poverty\\_full\\_report.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf)

33 Ibid.

## 2.3 GOVERNMENT ROLES FOR THE PROVISION OF HOUSING

### 2.3.1 Federal Government

#### **Canada's National Housing Strategy (NHS): A Place to Call Home<sup>34</sup>**

In November 2017, the Liberal government introduced the NHS, a policy document aimed at supporting the provision of housing supply and affordability. The following year, the government passed the National Housing Strategy Act, which commits the government to long-term visions for housing policy. Included among these visions is the priority to focus on those in greatest housing need and the use of public participation as a means of generating and implementing policy.

Section 4 of the NHS Act acknowledges that the right to adequate housing is a fundamental human right, central to inherent dignity and well-being of the person and to building sustainable and inclusive communities. As a response to this claim, the Act has put in place institutions focused on reporting, oversight, and participation in decision-making (i.e. a National Housing Council and a Federal Housing Advocate).

As for funding, the NHS touts a \$70+ billion housing program to build stronger communities and help Canadians across the country access a safe affordable home. In doing so it aims to cut chronic homelessness by half, remove 530,000 families from housing need, modernize 300,000 homes, and invest in up to 125,000 new affordable homes.

#### **Reaching Home: Canada's Homelessness Strategy<sup>35</sup>**

Homelessness has an impact on every community in Canada. It affects individuals, families, women fleeing violence, youth, seniors, veterans and people with disabilities. Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs. The federal government committed \$2.2 billion to tackle homelessness across Canada.

Reaching Home supports the goals of the National Housing Strategy, in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028.

### 2.3.2 Provincial Government

In contrast to the federal government's role in social housing, the Province of British Columbia's part in housing expanded in the 1990s. BC Housing, first established in 1967, became the appointed agency to fulfill the Province's continuing commitment to developing and managing subsidized housing. BC also acts as a liaison to engage local governments in meeting their needs, beginning with an amendment to the Local Government Act, which makes it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plans. The Province's guiding documents for affordable housing are outlined below.

<sup>34</sup> Canada Mortgage & Housing Corporation. (2021). About the Initiatives. <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

<sup>35</sup> Government of Canada. (2020, June 9). About Reaching Home: Canada's Homelessness Strategy. <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

### Local Government Act

The *Local Government Act* forms the foundation under which all municipalities and regional districts operate in British Columbia. This document sets out the framework for structure and operations, as well as the main powers and responsibilities of local governments as mandated by the province. The *Local Government Act* also covers important authorities for both municipalities and regional districts, such as planning and land use powers and statutory requirements for administering elections. Through the Act, local government involvement in the provision of social housing has taken a variety of forms, including such policy and regulatory measures as:

- the inclusion of affordable housing provisions in regional growth strategies and official community plans (required by the *Local Government Act*);
- the amendment of zoning bylaws to permit such things as increased densities in new or existing residential neighbourhoods, housing above shops, secondary suites, small lot developments, manufactured home parks, comprehensive development zones, density bonusing, housing agreements and the required inclusion of some affordable housing in new developments;
- the adoption of regulatory controls over the conversion of rental housing;
- the adoption of health, safety, and comfort standards for rental housing;
- the provision of social or special-needs housing in some new developments through “housing agreements”;
- the “fast-tracking” of approvals for affordable housing proposals; and
- the adoption of policies for special-needs housing.

While not all of the above policies and regulatory measures are required by the *Local Government Act*, it provides the legal jurisdiction for local governments to create policies and implement regulations and controls on the above measures.



Credit - Strathcona Regional District

### **BC Housing Action Plan 2019/20 to 2021/22<sup>36</sup>**

In June 2018, the Governments of Canada and British Columbia signed the CMHC–British Columbia Bilateral Agreement (the Agreement) under the 2017 National Housing Strategy to protect, renew, and expand social and community housing. The Agreement supports the priorities in “Homes for BC,” the provincial government’s 30–point plan for housing affordability in British Columbia.

Under this Agreement, more than \$990 million will be invested over 10 years. From April 1, 2019 to March 31, 2022 a total of \$217.2 million is forecasted to be invested, made up of matching contributions of \$108.6 million from both the Government of Canada and the Province of B.C.

The contributions will be invested into two initiatives, and 6 unique funding programs:

#### **Initiative 1: B.C. Priorities Housing Initiative**

- Home Adaptations for Independence: financial assistance for home modifications for low-income people with diminished physical abilities. Intended to improve physical accessibility of 1,700 homes for low-income seniors and persons with disabilities.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.
- Provincial Rental Supply Program: funding to support the development of new Community Housing under the Provincial Rental Supply Program.

#### **Initiative 2: Canada Community Housing Initiative**

- Building BC: Community Housing Fund: Funding under the Canada Community Housing Initiative will be applied to support the development of new mixed-income housing under the Community Housing Fund program.
- Retention of Social and Community Housing: A subsidy to extend funding agreements to preserve the affordability of units for low-income households as original agreements expire. These subsidy extensions will include greater operating flexibility for providers to move towards more sustainable operating models, for example, to allow developments to transition towards a mixed-rent or mixed-use model.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.

Through the programs described within initiative 1 and 2, BC housing aims to support nearly 40,000 households by maintaining and expanding social and community housing across the province, as well as by supporting needed repairs and adaptations.

<sup>36</sup> Statistics Canada. Table 13-10-0114-01 Life expectancy and other elements of the complete life table, three-year estimates, Canada, all provinces except Prince Edward Island. <https://doi.org/10.25318/1310011401-eng>

**Table 2.3a: Number of Households Addressed by BC Housing and Canada Initiatives**

Initiative	Target (Households)				
	2019/20 Year 1	2020/21 Year 2	2021/22 Year 3	3 Year Cumulative Total	2019/20 – 2027/28 Target
BC Priorities Housing Initiative	1,245	952	870	3,067	7,084
Canada Communities Housing Initiative	2,475	3,166	2,903	8,544	39,740
Canada Housing Benefit	TBD	TBD	TBD	TBD	TBD
<b>Total</b>	<b>3,720</b>	<b>4,118</b>	<b>3,773</b>	<b>11,611</b>	<b>46,824</b>

Source: BC Housing Action Plan 2019/20 to 2021/22

### Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia<sup>37</sup>

Released in conjunction with the BC Housing Action Plan, the 30-point Homes for BC Plan aims to make affordable housing more accessible and allocates funding to address homelessness across the province.

This plan proposes measures to stabilize housing prices, crack down on tax fraud, build affordable housing, improve security for renters, and build partnerships to preserve affordable housing. As a whole, the plan addresses many of the recommendations identified in UBCM’s report (section 3.3.2.4) and is supported by the funding opportunities in the BC Housing Action Plan (section 3.3.2.2).

### UBCM A Home for Everyone<sup>38</sup>

The Union of B.C. Municipalities (UBCM) has released a new housing strategy that calls upon all levels of government to diversify supply, manage demand, and prevent homelessness. UBCM considered potential federal and provincial actions and supports, in addition to opportunities for voluntary local government action, recognizing that local governments cannot tackle the housing crisis alone. The strategy entails 32 recommendations structured around four policy shifts:

1. A Rental Housing Strategy to help address a deficit in rental housing built up through decades of policy priority on homeownership.
2. A Demand Management Strategy with taxation measures to stabilize prices and restore affordability.
3. A Comprehensive Homeless Strategy to substantially reduce the number of people who are homeless.

<sup>37</sup> Statistics Canada. Table 13-10-0422-01 Live births, by birth weight. <https://doi.org/10.25318/1310042201-eng>

<sup>38</sup> Statistics Canada. Table 13-10-0418-01 Crude birth rate, age-specific fertility rates and total fertility rate (live births). <https://doi.org/10.25318/1310041801-eng>

An All-Government Approach towards Housing Affordability, through which all orders of government collaborate at a community level to bring about community appropriate change.

### **2.3.3 Local Government**

Changes to Federal and Provincial government roles are placing considerable pressure on municipalities and regional governments to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level. Where the provincial government plays a large role in providing services to support those in need of housing (e.g. rent supplements, public housing, and emergency shelters), municipalities and regional districts have the power to regulate, prohibit, or impose requirements on certain activities that affect people and property.

The role of local governments to support and encourage affordable and appropriate housing has become increasingly important, especially with recent jumps in the costs to both own or rent shelter that often go unmatched by dollar increases to wages. Local governments can create affordable housing policies, protect existing affordable housing stock, encourage a greater mix of residential uses, and encourage affordable housing development.

Modern urban and rural planning approaches to affordable housing require that local governments have the capacity to push for and support initiatives. Municipalities and regional districts need funding, staff, and/or land to meaningfully contribute to the cause. Many regional districts and smaller municipalities do not have this capacity, especially in comparison to large urban centres.

Local governments have an increasingly important role to play in facilitating the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, and staff capacity and resources. Their authority comes from Provincial legislation – the Community Charter, the Local Government Act, the Strata Property Act, and the Local Government Statutes (Housing Needs Reports) Amendment Act.

### **Regional Districts**

Regional Districts were formed in BC during the 1960s when there was no efficient way to manage community issues that took place outside of existing municipalities. Since a significant percentage of BC's population lived outside of municipalities in unincorporated areas of the province, regional districts provided residents with necessities like fire protection, water supply, and shared community resources like arenas and museums. Today, regional districts have three main roles:

1. providing regional governance and services;
2. providing a framework for region-wide services that may span multiple local governments (water systems, waste management, cultural facilities, etc.); and,
3. functioning as a local government and providing services like building regulation, street lighting, and nuisance regulation.

While regional districts have limited regulatory authority compared to municipalities, they can still decide where and how housing can be built. Land use controls directly effect the housing supply and permitted housing types. It is these controls that makeup the basket of tools with which a regional government and its electoral areas can support shelter affordability.

### **2.3.4 Non-Profit Organizations**

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer affordable rents, reduced-rate mortgages, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. As senior government responsibilities have changed, and as other levels of government have stepped back from providing affordable housing directly, non-profits have become the most active provider of affordable housing across British Columbia.

### **2.3.5 Private Sector**

Including developers, builders, investors, landowners, speculators, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.



### 3 Strathcona Rural Housing Needs

The following section summarizes key data points and trends observed for the Strathcona Rural study area. As mentioned, the study area refers to the whole of the SRD’s Electoral Areas (A through D).

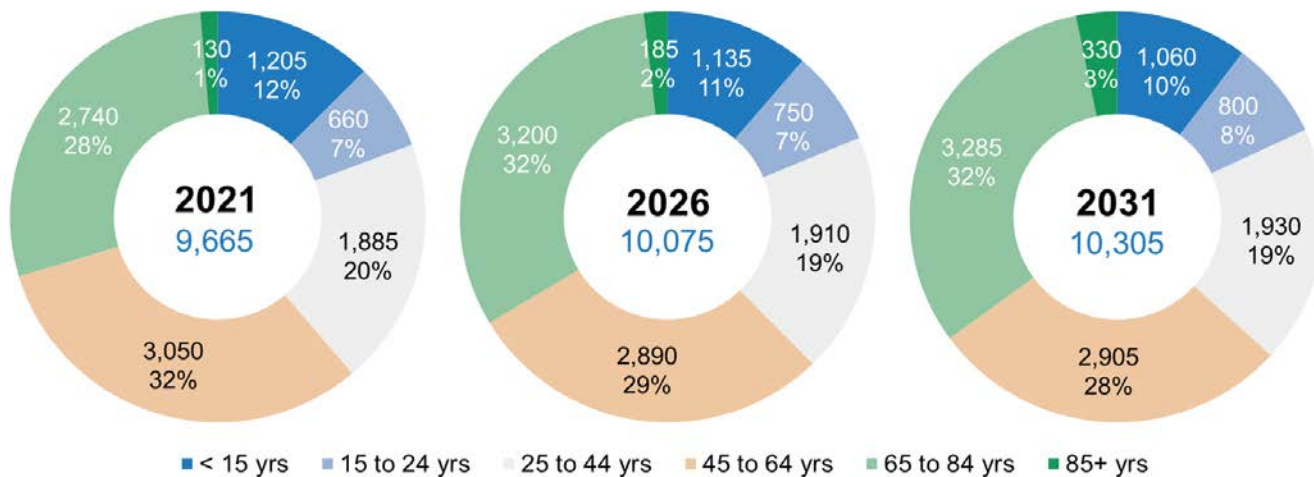
Given that Strathcona Rural trends refer to the aggregate of said communities, readers should view results as best estimates and not absolute fact. This is because 1) Strathcona Rural is not a defined Statistics Canada geography and is thus subject to the accuracy of its individual components, and 2) Statistics Canada’s random rounding practices at the individual community level may cause further discrepancy when all subject communities are combined.

#### 3.1 DEMOGRAPHY

##### 3.1.1 Age Distribution & Growth

The Strathcona Rural study area combined for about 9,665 residents in 2021, up 1,095 people from a decade prior (13% growth). The expansion did not distribute equally among age categories. For instance, total seniors aged 65 to 84 grew so substantially (by 93%, or from 1,420 to 2,740 people) that other age cohorts which grew over the decade saw decreases in their share of the total population. For instance, the total number of children younger than 15 years old has increased 7% since 2011, but their share of the total population fell from 13% to 12%.

**Figure 3.1a: Population Age Distribution (Historical & Anticipated)**



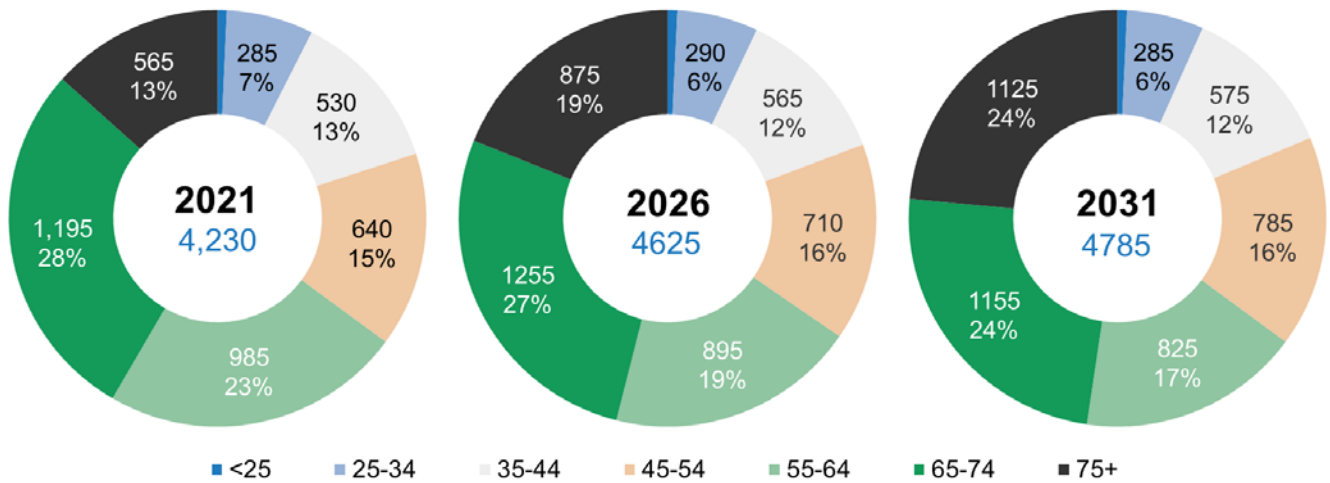
Source: derived from 2011, 2016, & 2021 Census Profiles & Statistics Canada Data Tables

Population projections anticipate that the total rural population may experience continued growth between 2021 and 2031 to about 10,305 (a rate of 7%). Although senior cohort distributions may expand greatly over that time, growth may also occur among late teen/young adults (21%, or 660 to 800) and middle adults (25 to 44 years old – 2%, or 1,885 to 1,930). All other non-senior age categories could expect a decline over the upcoming decade.

Total permanent households (HHs) occupied by a usual resident were largely unchanged between 2006 and 2016, growing 1% to 3,960. By 2021, total households jumped 7% to 4,230. During the same period, the population grew 8%, suggesting that the average household size had increased, largely due to growth among youth and middle adults.

Projections suggest that the number of households could grow by up to 13% between 2021 and 2031, noticeably more than projected population growth over the same period. This discrepancy is primarily related to a potentially massive expansion of senior led households, leading to smaller household sizes or more households per capita.

**Figure 3.1b: Historical & Anticipated Household Age Distribution**



Source: derived from Population Projections & Statistics Canada 2016 Census Profile



Credit - Strathcona Regional District

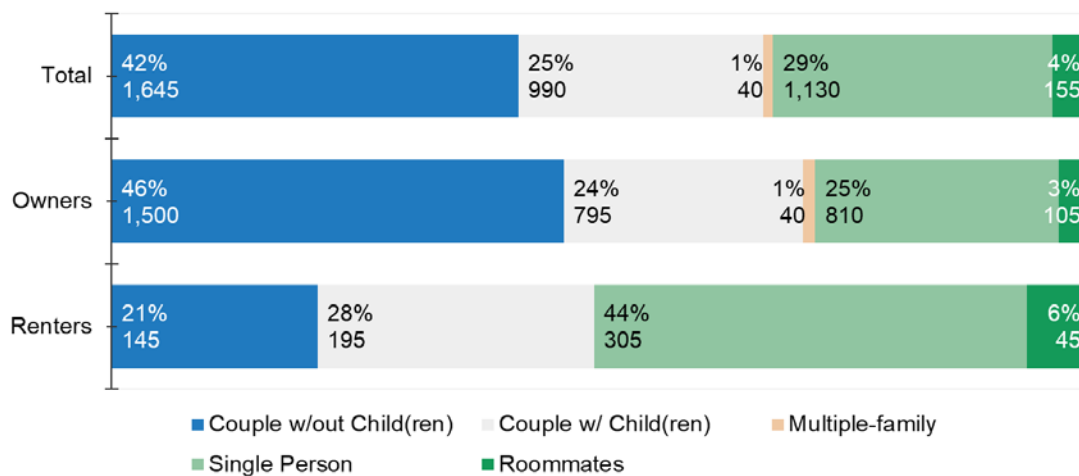
### 3.1.2 Household Type

Between 2006 and 2016, total permanent households grew by less than 1%. During the same period, total owner households grew 0.5% and total renter households shrank 3%.

In 2016, households were predominantly made up of couples without children (42%), followed by single person households (29%), and couples with children (25%). Note that couples with children includes both couples with children and single parents.

Renter households demonstrated significantly higher prevalence of single persons (44%) compared to owner households (25%). Renters were also more likely to have children in the household (28% versus 24%).

**Figure 3.1c: Household Type by Household Tenure, 2016**



Source: Housing Needs Statistics Canada Custom Data Set

Since 2006, total couples without children grew 13% (mirroring the rise in senior people), couples with children shrank 19%, and single person households grew 10%.

## 3.2 ECONOMY

### 3.2.1 Labour Force

In 2016, the Strathcona Rural labour force totalled about 7,380 people (those working or actively seeking work), equating to a 57.5% participation rate. Most communities in British Columbia are navigating a decreasing labour participation rate largely due to widespread demographic trends like an aging population. As seniors retire they stop working or actively seeking work. In Strathcona Rural, the labour force participation rate has dropped 6.2 points since 2006, mirroring the rise in senior people.

Total unemployed persons rose 1% from 2006 to 2016 while the total labour force decreased 13%, leading to a higher unemployment rate in 2016 (9.3%) versus 2006 (7.9%). No local data existed at the time of this report to demonstrate the local impacts of COVID-19.

The female labour force experienced a slower decrease in size over the decade (13% versus 18% for males). Women also reported a lower unemployment rate (7.2%) than men (11.5%). Between 2006 and 2016, greater rates of men became part of the non-labour force. Nevertheless, men still reported higher participation than women (59.8% versus 55.2%, respectively).

**Figure 3.2a: Labour Force Statistics by Sex & Percent Change, 2016**

	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	7,380	3,720	3,660	-4%	-8%	-5%
In Labour Force	4,245	2,225	2,020	-13%	-18%	-13%
Employed	3,855	1,975	1,890	-15%	-23%	-10%
Unemployed	395	255	145	1%	55%	-31%
Not in Labour Force	3,125	1,485	1,635	12%	13%	6%
Participation Rate (%)	57.5	59.8	55.2	-6.2	-7.5	-4.9
Employment Rate (%)	52.2	53.1	51.6	-6.6	-10.0	-2.9
Unemployment Rate (%)	9.3	11.5	7.2	+1.4	+5.4	-1.9

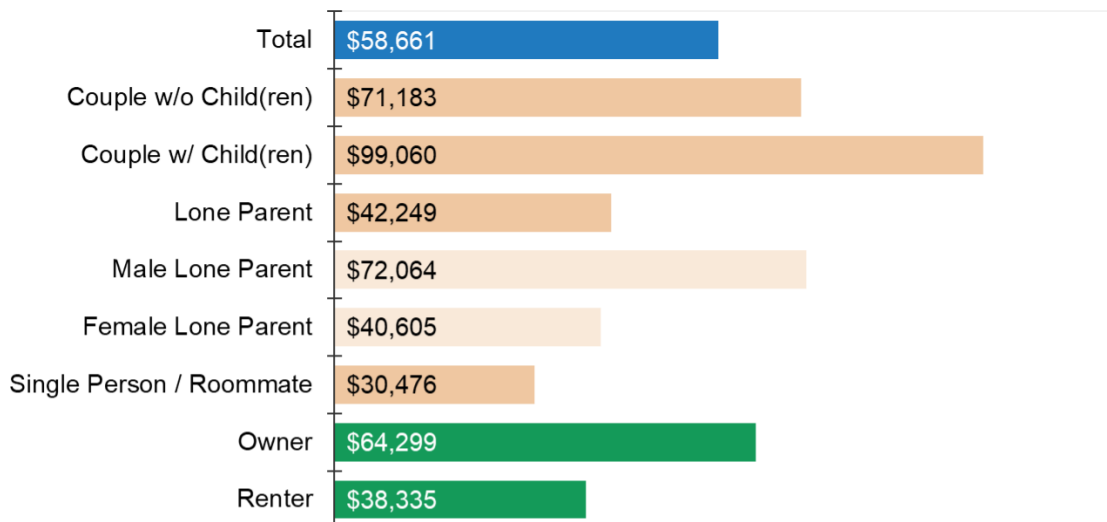
Source: Statistics Canada Census 2006 & 2016

### 3.2.2 Median Household Incomes

Overall, Strathcona Rural's estimated median before-tax household income grew 4% between 2005 and 2015 (in 2015 dollars), to approximately \$58,660. The median owner household earned about \$64,300 and the median renter household earned \$38,335, representing a 0.5% decrease and 14% increase since 2005, respectively.

Couples with children earn the highest median income (estimated at \$99,050) among household types, due to the increased likelihood of having dual non-retirement incomes in the same home. The median lone parent earned about \$42,250 in 2015, with median male and female lone parents earning \$72,050 and \$40,600, respectively.

**Figure 3.2b: Median Before-Tax Household Income by Household Type & Tenure, 2015**



Source: Statistics Canada<sup>39</sup>

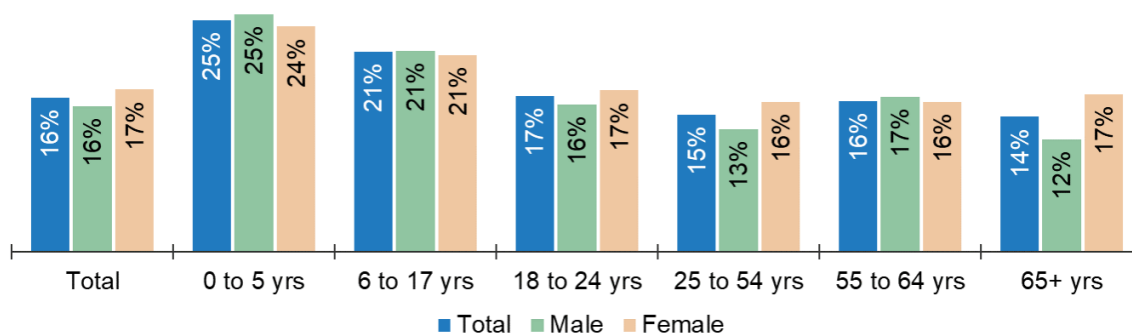
Income data for Indigenous households is sparse among individual communities. For the SRD overall, an Indigenous household earned about \$53,050. Indigenous owner households earned about \$76,700 versus \$35,550 for those that rented. Indigenous lone parents earned close to \$31,800.

### 3.2.3 Low Income Measure (LIM)

The Low-Income Measures (LIM) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

About 16% of Strathcona Rural residents fall below the after-tax LIM. Overall, children 0 to 5 years old demonstrated the greatest likelihood (25%) of belonging to a household below the measure. Older children (6 to 17) were not far behind at 21%. About 14% of seniors (65+) belonged to a household that fell below the after-tax LIM.

**Figure 3.2c: Low Income Measure After-Tax (LIM-AT) Prevalence by Age Cohort, 2015**



Source: Statistics Canada<sup>40</sup>

39 Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016099.  
40 Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016127

### 3.3 HOUSING

#### 3.3.1 Building Stock

According to the 2021 Census, about 87% of Strathcona Rural’s dwelling stock (occupied by a usual resident) was made up of single-detached dwellings. Mobile/manufactured homes made up the next greatest share (9%).

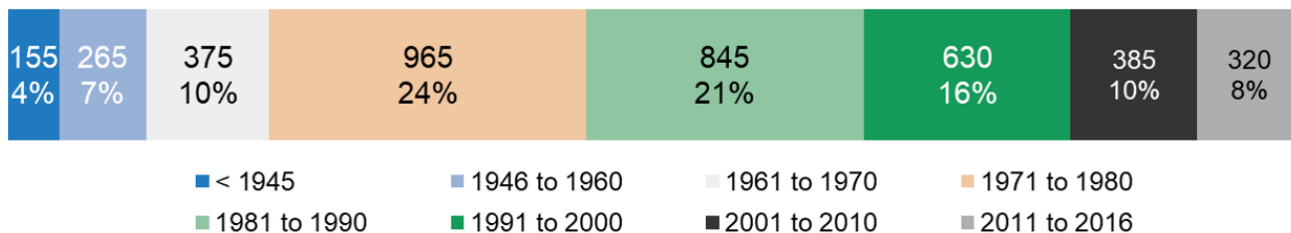
**Figure 3.3a: Dwelling by Type, 2021**



Source: Statistics Canada 2021 Census Profile

The greatest volume of construction occurred in the 1970s, reaching about 965 units (24% of the dwelling stock). Construction activity was highest from the '70s to the '90s, but declined considerably in the early 2000s (10%). Activity between 2011 and 2016 (8%) suggests that construction volumes were on the rise. Figure 3.3b illustrates the distribution of construction activity over the last century.

**Figure 3.3b: Dwelling Age of Construction, 2016**



Source: Statistics Canada <sup>41</sup>

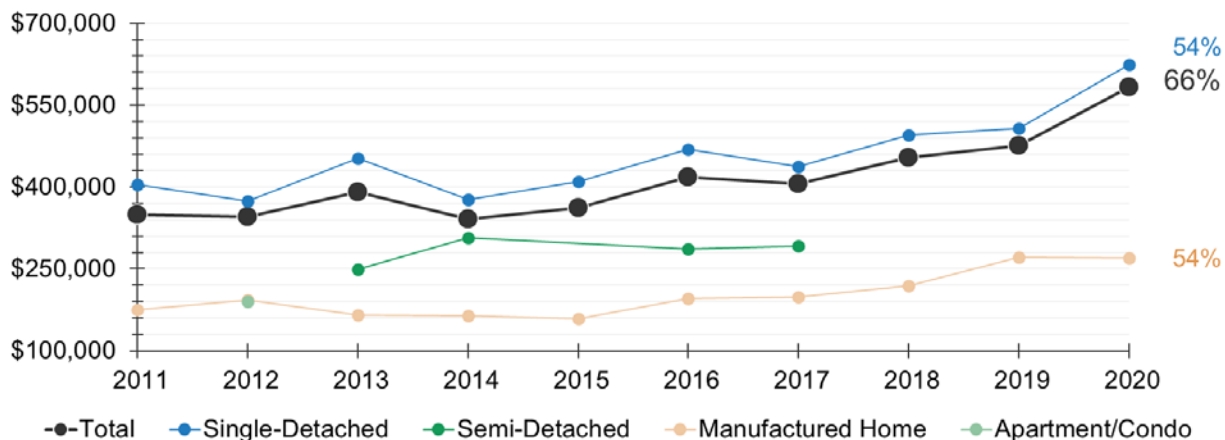
#### 3.3.2 Purchase Price

BC Assessment reports sale prices for multiple dwellings types. Figure 3.3c shows what the average price is per dwelling type, and the percent change (in 2020 dollars) from 2011 to 2020.

Overall, Strathcona Rural home prices appreciated 66% since 2011 (about \$350,200 to \$582,450). Price increases were similar across both single-detached and manufactured homes, suggesting that demand for both (relative to availability) has expanded.

<sup>41</sup> Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016222.

**Figure 3.3c: Dwelling Prices by Type (2020 dollars) & Percent Change '11-'20**



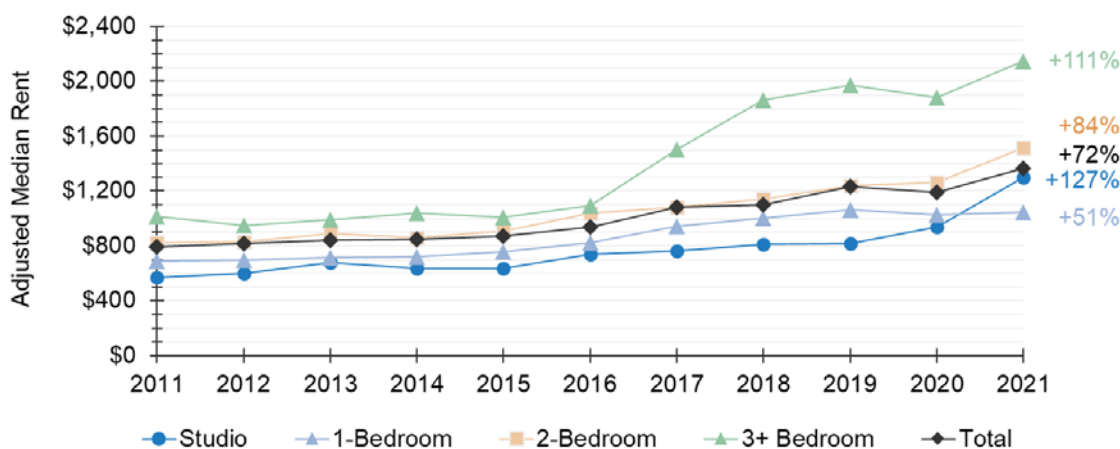
Source: BC Assessment

Adjusting prices for inflation (i.e. 2020 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, prices increased 78% when unadjusted, meaning inflation made up about 15% of the increase in price over the decade.

### 3.3.3 Rental Market Prices

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). Readily available primary market data is only obtainable for the Campbell River Census Agglomeration (CA). While actual price and vacancy levels may not exactly reflect conditions for renters outside of Campbell River, trends in these rental market characteristics can be instructive of the broader rental market throughout the rest of the regional district.

**Figure 3.3d: Adjusted Median Rent, Campbell River (2021 dollars) & Percent Change '11-'21**



Source: CMHC<sup>42-43</sup>

42 CMHC. (2022). Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/7100/3/Campbell%20River>

43 CMHC. (2022). Average Apartment Rents (Vacant & Occupied). <https://www.cmhc-schl.gc.ca/en/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/average-apartment-rents-vacant-occupied>

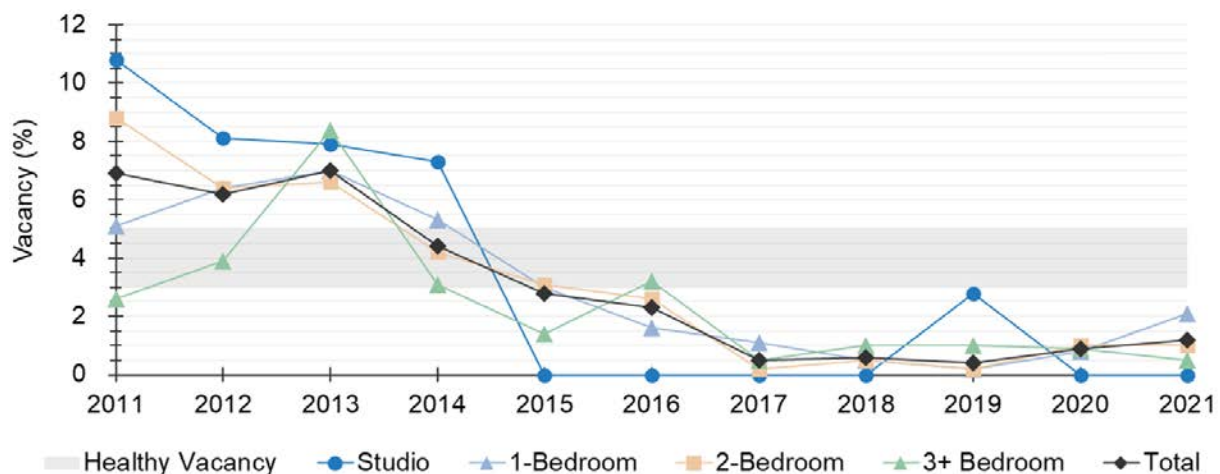
CMHC does differentiate between occupied and available rental prices in larger survey areas (Census Metropolitan Areas, or CMAs), which can help estimate what differences may be present locally. The rents reported below estimate the cost of a vacant unit by calculating the average difference between occupied and vacant unit prices across all CMAs in British Columbia. The average difference is then applied to data available for the Campbell River CA.

In 2021, the median unit within the primary rental market rented for \$1,366, a 72% increase since 2011 (adjusted for inflation). Studio apartment rents grew 127% to \$1,296, 1-bedrooms grew 51% to \$1,048, 2-bedrooms grew 84% to \$1,517, and 3+ bedrooms grew 111% to \$2,150.

### 3.3.4 Primary Rental Market Vacancy

Campbell River’s overall vacancy rate has been below the generally accepted healthy vacancy range of 3% to 5% since 2015. Only 3+ bedroom units demonstrated a value within the range (3.2%) during that time. Unhealthily low vacancy rates indicate potential shifts in the cost rental housing – the lower the vacancy, the less choice for renters, and greater incentive for landlords to increase prices. In comparing Figure 3.3d to Figure 3.3e, it is obvious that when vacancies dropped, rents began to increase at a faster rate (particularly for 3+ bedroom units).

**Figure 3.3e: Primary Rental Market Vacancy Rate, Campbell River**



Source: Statistics Canada <sup>44</sup>

Primary market trends impact those of the secondary market, both in the Campbell River CA and across the SRD. For example, with a growing renter population and declining vacancy, demand for rental tenured housing will be on the rise. As renters find little to no stock available in the supply of purpose-built rental dwellings, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.

44 CMHC. (2022). Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/7100/3/Campbell%20River>

### 3.3.5 Short-Term Rentals

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussions often refer to 2021 since it represents the last full year of data. Greater detail for each electoral area and about the collection process is available in the individual reports.

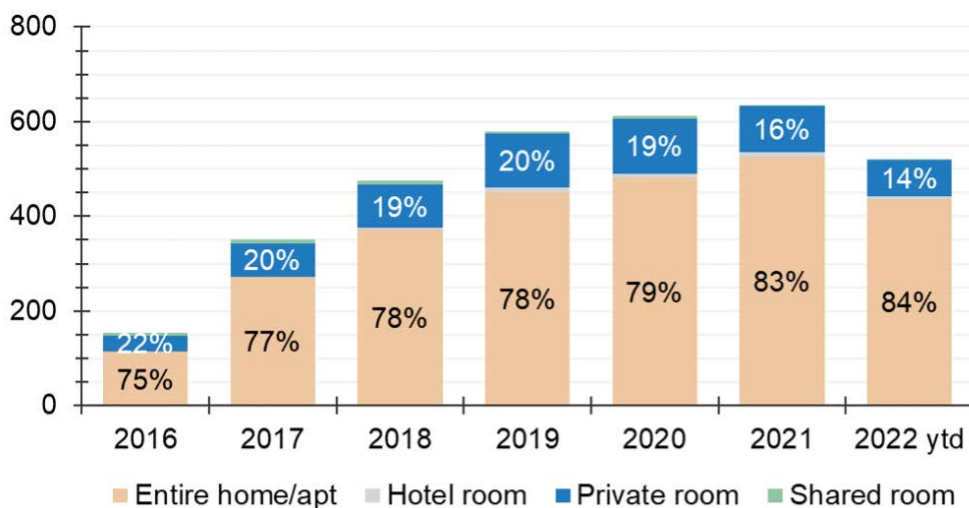
#### Inventory & Revenue

Figure 3.3f shows how the inventory of unique and active STRs across the SRD changed between 2016 and 2022. An active unit refers to one that has been listed as available or reserved for at least one day, demonstrating the intent to use the unit. Note that 2022 data is for the year to date (as of the end of February).

The presence of STRs emerged in 2016, growing from 153 units in 2016 to 352 in the span of one year. The Strathcona Rural area made up 67% of these units. By the end of 2021, 635 unique STR properties operated over that year, an increase from the year 2019 even in the midst of the COVID-19 pandemic.

The majority of STRs are classified as an “entire home or apartment,” meaning that the owner of the property does not share the space with guests (unlike for a “private room”). By 2021, about 83% of units were entire dwellings, 16% were private rooms, 2% were hotel rooms, and less than 1% were shared rooms.

**Figure 3.3f: SRD, Historical Total & Distribution of Active STRs by Type**

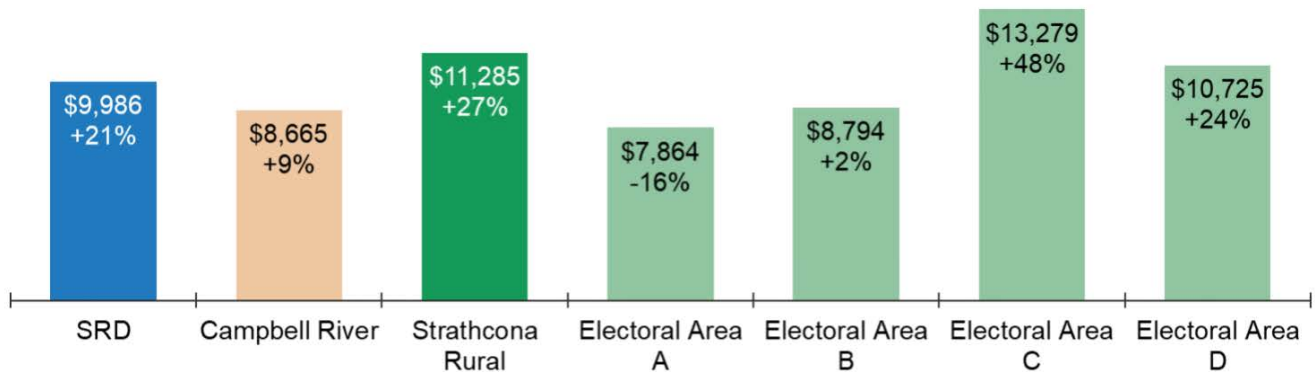


Source: derived from AirDNA

Average annual STR revenues peaked in 2021 at about \$10,000 per unit, up 47% from 2020 and 21% from 2019. Average unit revenues increased even as more unique properties entered the market, suggesting that the demand for STR accommodation continued to outpace unit growth.

Figure 3.3g illustrates the average annual revenues per unit across multiple SRD geographies and the percent change occurring between 2019 and 2021 (comparing pre-pandemic to present day contexts). Figure 3.3h shows how unit totals and shares of all SRD STRs has changed over the same time period.

**Figure 3.3g: 2021 Average Annual Revenue per Unit & 2019 to 2021 Percent Change**

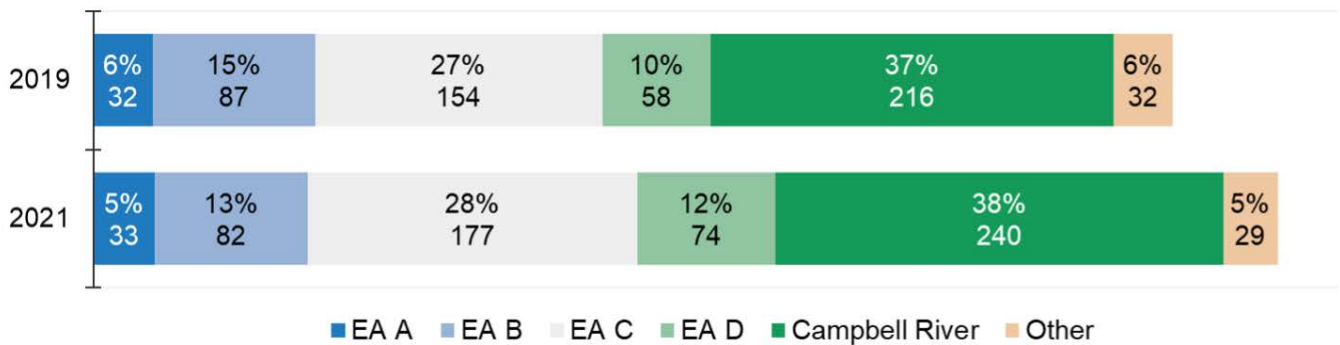


Source: derived from AirDNA

Annual revenues were particularly high for Electoral Area C and Electoral Area D, both of which posted the greatest revenue growth from 2019 to 2021. Over the entire SRD, STRs brought in 21% more money than they did the year prior to the pandemic.

Since 2019, all communities except for Electoral Area B and “other” (the smaller SRD municipalities) demonstrated an increase in their total units. Strathcona Rural’s inventory grew 11%, due entirely to an expansion of the Electoral Area C and D STR markets.

**Figure 3.3h: Total Unique Properties & Total Share by Community**



Source: derived from AirDNA

### Impact to Affordability

Use of residential real estate for short-term rental operations is a relatively new and understudied issue. STR units can have positive, neutral, and negative implications for housing availability and affordability, depending on their context. Overall, concerns posed by STR units with respect to housing affordability and availability are a function of the number of units that operate on a commercial basis. STR units that are a secondary use of an otherwise traditionally occupied home are unlikely to have the same impacts.

In more balanced areas, STR units in low concentrations can probably exist without a material impact to housing conditions while providing the same income-generating benefits to the people that operate them. In higher-demand areas, or if STR units become overly concentrated in an otherwise balanced area, they can represent a material reduction in housing supply, creating upward pressure on rents and purchase prices and making opportunities for permanent housing much more difficult to find at any cost.

Research on the impacts of STR activity on traditional residential rents or purchase prices exists, but is limited and generally focusses on the effect of concentrated STR activity within larger urban centres. For example, a study in Boston found that every 12 Airbnb listings in a census tract resulted in a 0.4% increase to market rents while another in New York found that a 10% increase in STR listings within a zip code area was associated with a 0.42% increase in rents and a 0.76% increase in purchase prices.<sup>45</sup>

Generally, about 46% of STR units function as commercial properties, meaning they were available/booked more than 50% of the year (thus, representing which ones are unlikely to offer capacity for long-term tenancy). Nevertheless, STR activity in the study area has likely caused only minor impacts to housing affordability as they tend to be spatially dispersed, and generally low in total number. Figure 3.3i summarizes the share of commercial STRs as they relate to total dwelling totals in each study area community.

**Figure 3.3i: Estimated Commercial STRs as a Share of Total Dwellings by Community**

Community	Estimated Commercial STRs (2021)	Total Dwellings (2021)	Commercial STR as % of Total Dwellings
Rural SRD	181	4,794	3.8%
Electoral Area A	13	474	2.7%
Electoral Area B	34	804	4.2%
Electoral Area C	97	1,663	5.8%
Electoral Area D	37	1,853	2.0%

Source: derived from AirDNA, Statistics Canada

Electoral Area B and C demonstrate the most concerning results, with an estimated 4.2% and 5.8% of their total dwellings being used as a commercial STR unit

<sup>45</sup> Economic Policy Institute. (2019). The Economic Costs and Benefits of Airbnb. <https://files.epi.org/pdf/157766.pdf>

### 3.3.6 Non-Market Housing & Programs

As of March 31, 2021, BC Housing supports shelter or homeless housing for 195 people in the SRD. An additional 193 units of transitional housing and assisted living, and 259 units of independent social housing are also supported. At the time data was made available, 460 individuals or households received rental assistance for private market dwellings, 70% of whom were seniors and 30% were families.

Non-market units located in the City of Campbell River make up 94% of non-market units in the SRD. This includes 100% of emergency shelter/housing spaces, 95% of transitional supported & assisted living units, and 98% of independent social housing units. According to BC Housing, 59 individuals or households in Strathcona Rural access non-market services, mostly in the form of private rental market assistance. Nine units of transitional housing and 6 units of independent social housing also exist in the rural areas.

Figure 3.3j shows how many people/households benefited from non-market housing across the SRD, Strathcona Rural, and Electoral Area A. Units for service allocation subgroups are marked with an 'XX' notation if one of the subgroups has 5 or fewer units.

**Figure 3.3j: Non-Market Housing Facilities & Programs, March 31 2021**

**Strathcona Regional District**

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
133	40	22	195	58	90	45	193	253	6	259	100	324	36	460	1,108

**Strathcona Rural**

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
0	0	0	0	XX	XX	XX	9	0	6	6	XX	XX	XX	44	59

Source: BC Housing

As of April 2022, the BC Housing wait list had 211 total applications from SRD residents that had not yet been fulfilled, including 83 families, 38 residents with disabilities, and 63 seniors. The greatest visible demand comes from municipal areas – 88% from Campbell River and 8% from other local municipalities. Based on available information, 12 Strathcona Rural applicants were on a BC Housing waitlist – 3 families, 2 people with disabilities, and 7 seniors.

The totals provided only reflect active applications with BC Housing and do not represent the true number of people who can or should be accessing services. Many individuals choose not to apply to BC Housing, either due to stigma around accessing services or because they feel disheartened by long wait list numbers or times. Rural residents are often deterred by the lack of available units or options in rural communities and may only apply to BC Housing when they have exhausted all other options. This is especially true for seniors and elders seeking supportive units who may not want to leave their community and social structure.

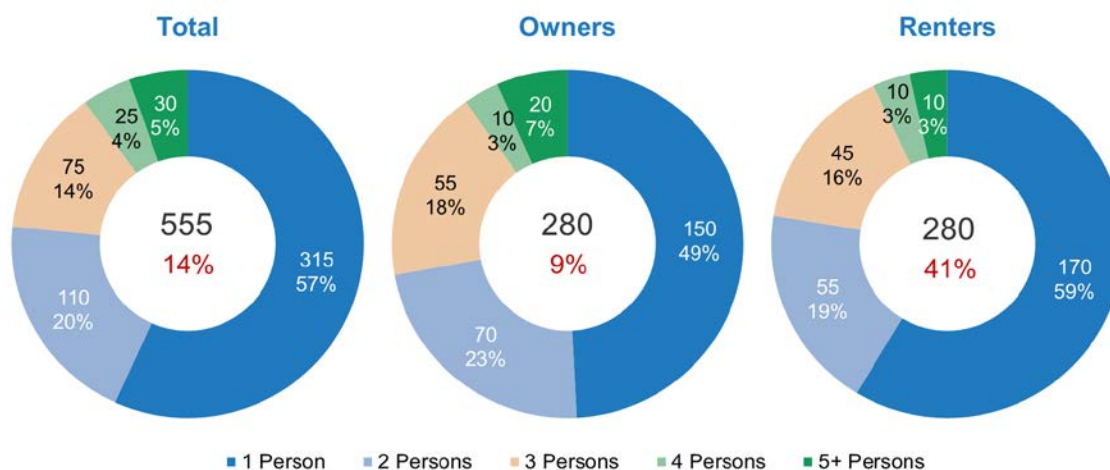
### 3.4 CORE HOUSING NEED

A dwelling’s housing condition is normally described using Statistics Canada’s three criteria of “Core Housing Need:” suitability, adequacy, and affordability. A quick guide is that inadequate means a need for major repair, unsuitable means overcrowded, and unaffordable is when shelter costs exceed 30% of before tax household earnings. If a household is in Core Housing Need, it means that they experience at least one of the aforementioned hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also whether an affordable, alternative dwelling exists in the market (given a household’s needs).

From 2006 to 2016, the rate of Core Housing Need decreased from about 15% to 14%, mirrored by a slight decrease in total households experiencing core need core need (560 to 555). Mostly 1 and 2 person households experienced core need in both periods, generally tied to available income.

Renter households demonstrated the greatest prevalence of Core Housing Need compared to owner households; 41% versus 9%, respectively.

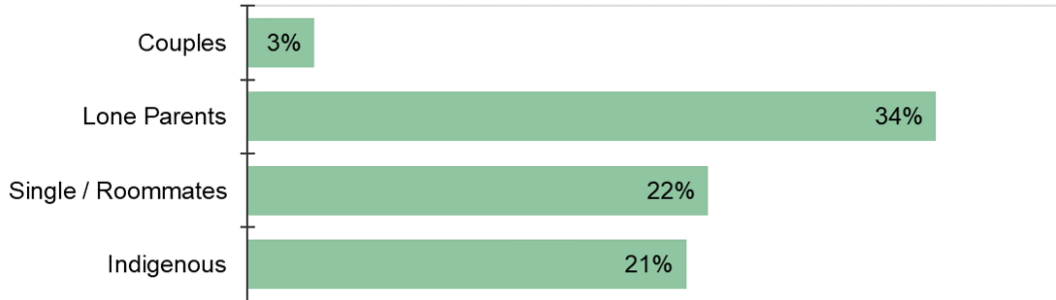
**Figure 3.4a: Core Housing Need (CHN) by Type & Total Households (HHs) in CHN by Size, 2016**



Source: Statistics Canada

Across the SRD (as a whole), lone parents demonstrated greatest prevalence of Core Housing Need among household types at 34%, meaning about 1 of every 3 lone parents faced financial, spatial, or quality hardship as they relate to housing. About 21% of Indigenous households were in core need. Couples, who often benefit from being dual income earning, experience the lowest prevalence of hardship.

**Figure 3.4b: Core Housing Need by Household Type & Indigenous Identity, 2016**



Source: Statistics Canada



Credit - Strathcona Regional District

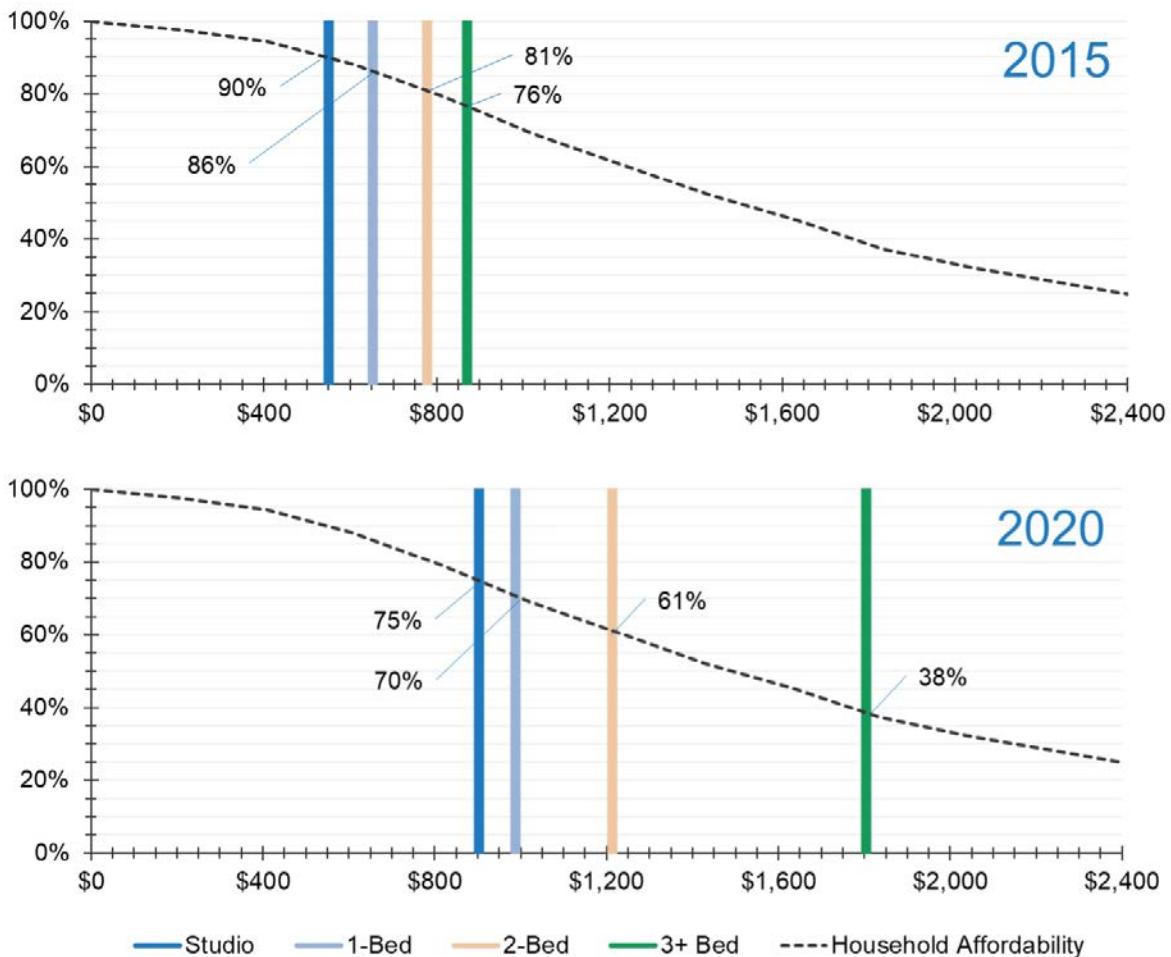
### 3.5 AFFORDABILITY GAPS

#### 3.5.1 Rental Prices

Anecdotally, the cost of shelter has risen over the last decade across most jurisdictions. In markets of unchanging demand and supply dynamics, one would expect prices to increase by about the rate of inflation. Provincial wide data indicates that rents have risen well above inflation; particularly, over the last decade. This trend is also felt within the City of Campbell River, the source of the majority of Strathcona Regional District’s rental inventory.

As prices have increased, the accessibility of rental housing has diminished. Figure 3.5a illustrates what proportion of total renter households (y-axis) can afford to rent at any given rent price (x axis) in 2015 and 2020. The vertical lines represent the median cost of a rental unit for that given year.

**Figure 3.5a: % of Renter HHs who could Afford Estimated Rents, '15 vs '20**



Source: derived from CMHC & Statistics Canada

A rough observation of 2015 estimates suggests that 90% of households could afford the median studio apartment in the SRD. Conversely, 10% could not. Given that the median represents the centre point of rents, this means that about 10% of households could not afford at least 50% of similar sized rental units. By 2020, estimates suggest this share had fallen from 90% to 75%.

Between 2015 and 2020, renter accessibility for 1-bedroom apartments may have fallen from 86% to 70%, 2 bedrooms from 81% to 61%, and 3+ bedrooms fell from 76% to 38%.

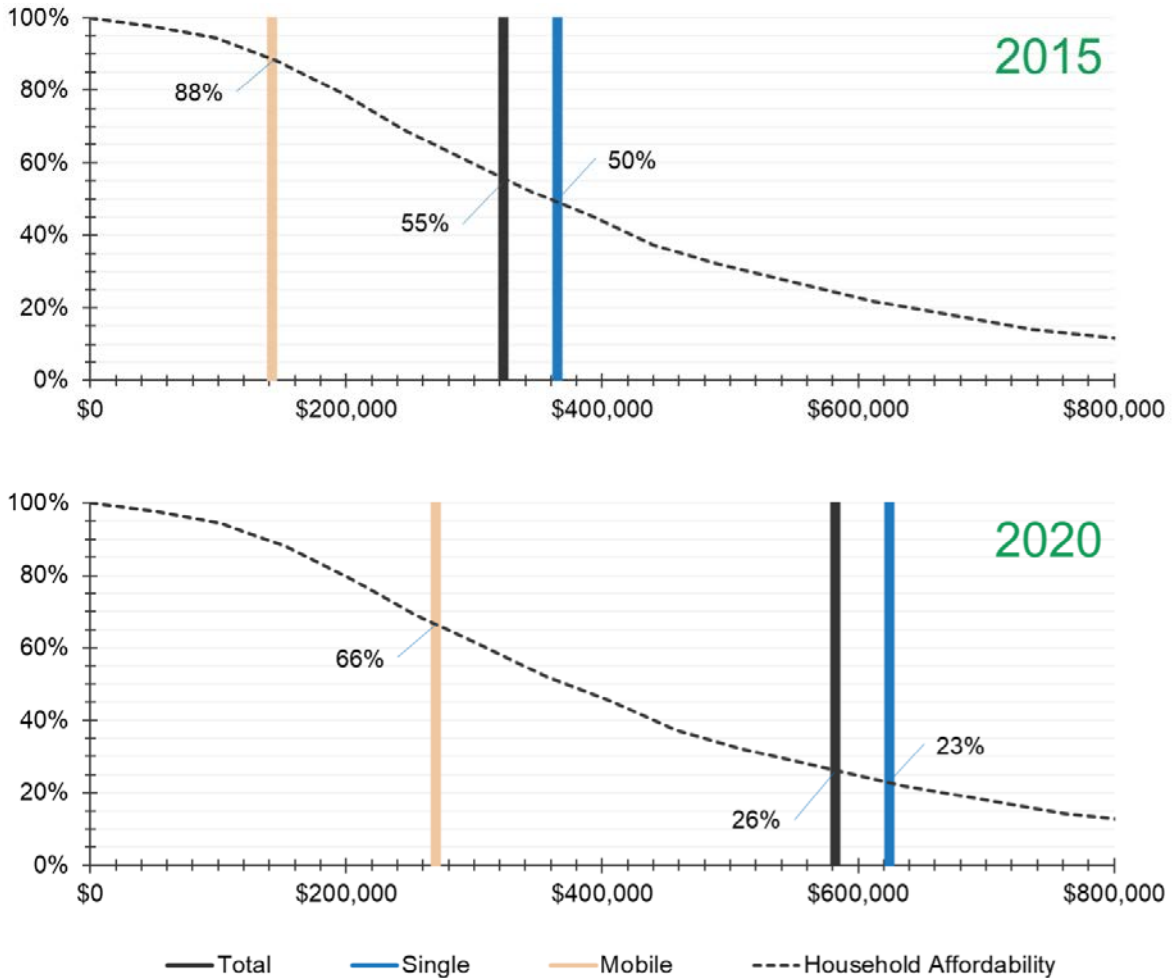
### **3.5.2 First-Time Home Buyers / Homeownership**

Figure 3.5b illustrates what proportion of total renter households (y-axis) can afford to buy a home at any given purchase price (x axis) in 2015 and 2020. The vertical lines represent the median cost of a dwelling type for that given year. For simplicity, this exercise does not consider whether a household has saved or can save for a down payment.

A rough observation of 2015 indicates that about 55% of renter households could afford the mortgage cost of the median home. By 2020, estimates suggest that this share decreased to about 26%. In other words, 74% of renter households (those who could potentially purchase a home for the first time) could not reasonably afford half the 2020 dwellings sold in Strathcona's rural communities.

As for specific dwelling types, the proportion of households that could afford the median single-detached home may have fallen from 50% to 23% and manufactured homes from 88% to 66%.

**Figure 3.5b: % of Renter HHs who could Afford Local Dwelling Prices, '15 vs '20**

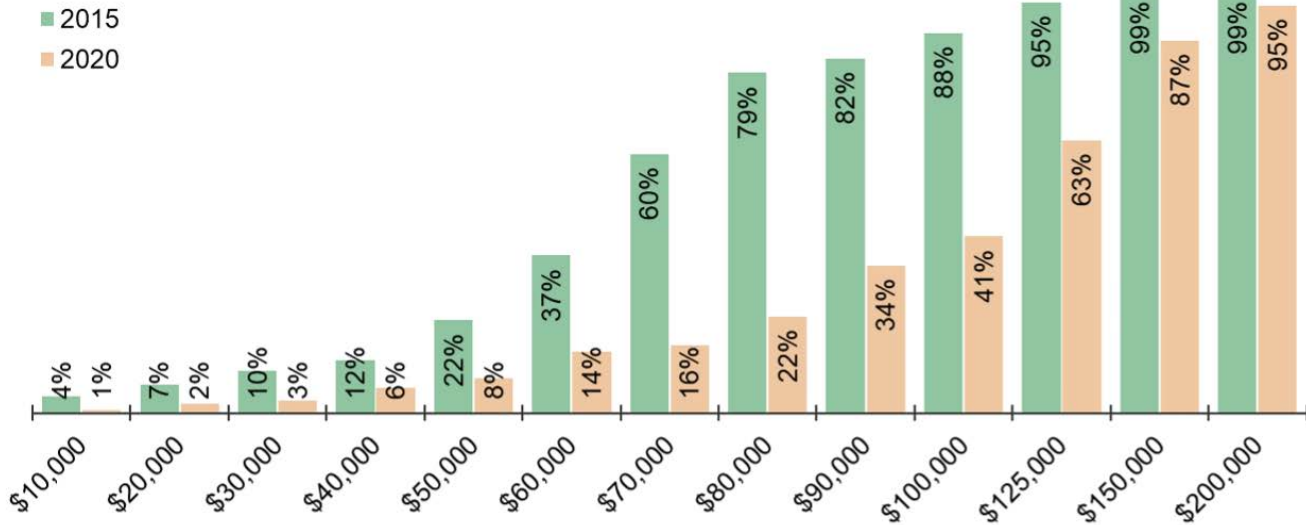


Source: derived from BC Assessment & Statistics Canada

An alternative way to discuss the change in real estate affordability is what percentage of dwellings for sale in 2015 and 2020 were affordable based on income category limits. Figure 3.5c shows this relationship at intervals based on publicly available Statistics Canada income ranges.

In 2015, an income of at least \$60,000 could afford the estimated mortgage (based on stated assumptions) of 37% of the dwellings sold across the SRD’s Electoral Areas. By 2020, the same income could possibly afford 14% of dwelling units. A household income of \$100,000 could afford 88% of dwellings in 2015, potentially down to 41% in 2020. Please note that this analysis is based on estimates, meaning that results are as good as the inputs available. Percentages are not accurate results; rather, they are educated guesses based on a set of assumptions.

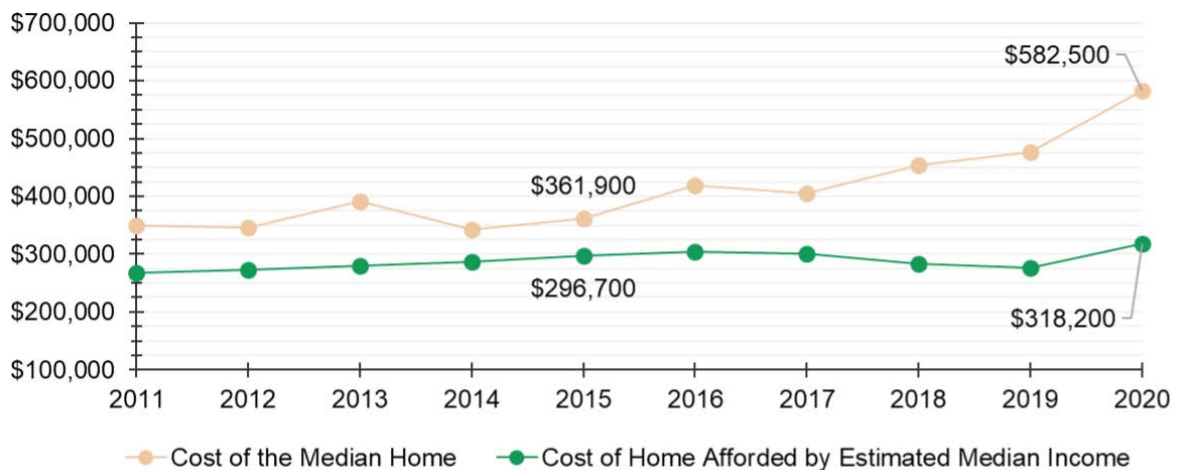
**Figure 3.5c: % of Sales that are Affordable per Income Threshold, '15 vs '20 (2020 dollars)**



Source: derived from BC Assessment, & Statistics Canada

Figure 3.5d offers a different perspective on the cost local housing by comparing the cost of the median home across Strathcona Rural versus the cost that the estimated median income in a given year could afford (based on the same assumptions discussed at the beginning of this section, with the addition that the affordable cost of one year uses the prime rate of that given year). The purpose is to highlight the impact of changing local incomes on affordability.

**Figure 3.5d: Median Home Cost vs Estimated Affordable Home Cost (Current Dollars)**



Source: derived from BC Assessment, & Statistics Canada

Generally, the cost of the median Strathcona Rural home has exceeded that of an affordable purchase price, but the difference remained about the same (with fluctuations) until later parts of the decade.

In 2015, the median home was about \$65,200 higher than the affordable price for an estimated median income. By 2020, this gap expanded to \$264,300.

It is important to note that the gap between the affordable purchase price and actual price reflects the median income and the median home cost. There are individuals or households who face significantly greater financial challenges related to their shelter than are represented in this graph or throughout much of this report.



*Credit – Strathcona Regional District*

## 4 Glossary

**“activity limitation”** refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the Statistics Act (Canada);

**“census agglomeration (CA)”** Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

**“census dissemination area (CA)”** is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“census dissemination block (DB)”** is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

**“census division (CD)”** means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Strathcona Regional District);

**“census family”** is defined as 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 partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

**“census subdivision (CSD)”** is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

**“child”** refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

**“commuting destination”** refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

**“components of demographic growth”** refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“core housing need”** is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

**“dissemination area (DA)”** refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

**“dwelling”** is defined as a set of living quarters;

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

**“economic family”** refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

**“employment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

**“equity seeking groups”** are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“family size”** refers to the number of persons in the family;

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“Indigenous identity”** refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

**“labour force”** refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

**“living wage”** means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

**“low-income measure, after tax,”** refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment

for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“NAICS”** means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

**“NAICS industry”** means an industry established by the NAICS;

**“participation rate”** means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“precarious housing”** means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

**“short-term rental (STR)”** means the rental of a housing unit, or any part of it, for a period of less than 30 days;

**“STR – commercial market”** refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“STR – total market”** refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“unemployment rate”** means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.



Consulting support from:



Funding support from:





# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

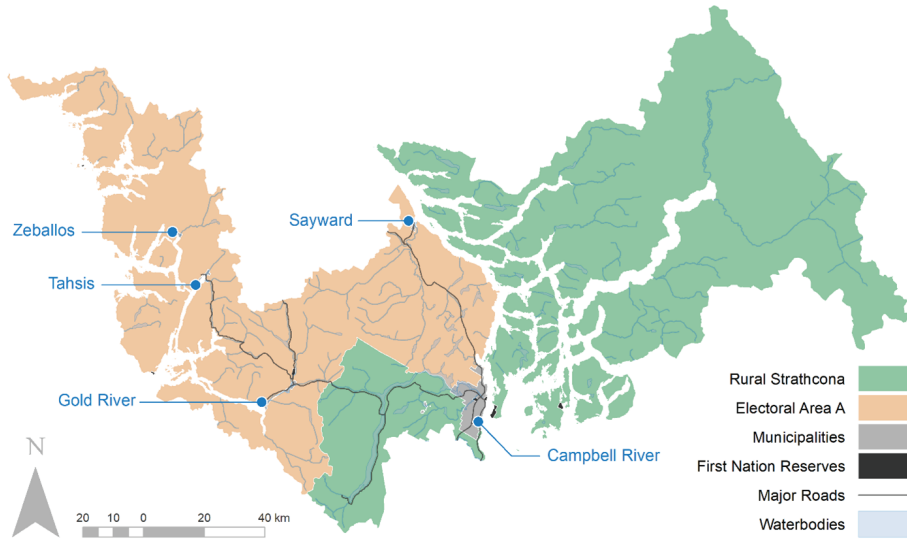
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### APPENDIX A: COMMUNITY HOUSING PROFILES



# COMMUNITY PROFILE

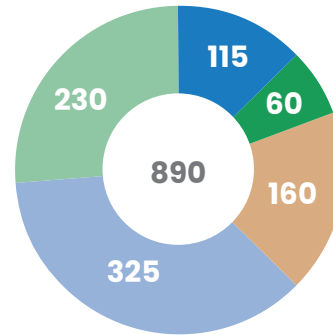
# ELECTORAL AREA A



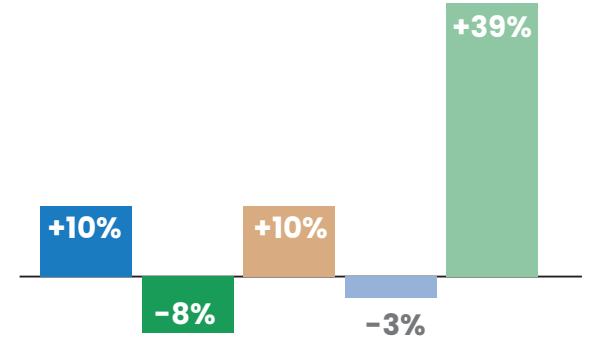
- Electoral Area A's population grew 9% from 2011 to 2021, to about 890 people; greatest growth was among total senior (65+) people (+39%) but increases did also occur for youth and middle adults.
- Projections anticipate that the total population may continue to expand between 2021 and 2026, possibly 6% to 940 people – with emphasis on young / middle adult growth.
- Even while there might be increases among younger adult cohorts, anticipated increases to total seniors should push the median age upwards to potentially 53.1 in 2026 (up from 52.8 in 2021).

## POPULATION

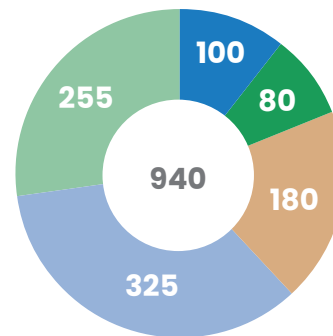
2021



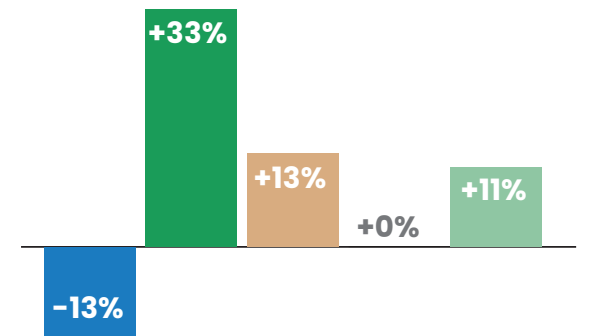
Change: '11-'21



2026



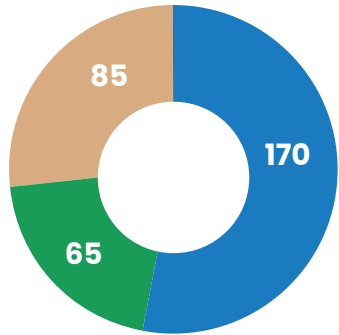
Change: '21-'26



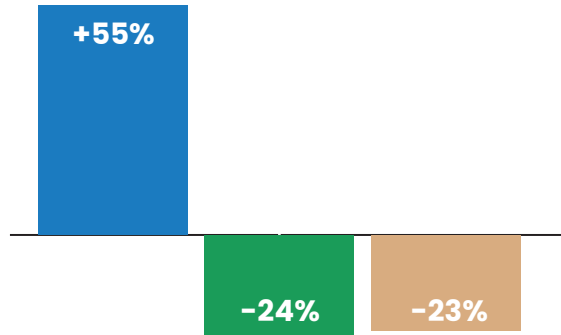
■ Youth (< 15)     
 ■ Young Adult (15-24)     
 ■ Middle Adult (25-44)  
■ Mature Adult (45-64)     
 ■ Senior (65+)

# FAMILIES

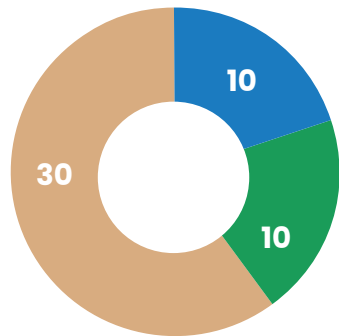
## Owners 2016



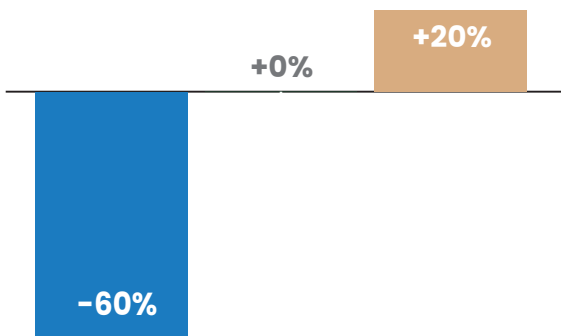
## Change: '06-'16



## Renters 2016



## Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Overall families without children (like senior couples) grew fastest at 29%, with growth solely among owner households. Renter couples without children fell 60%.

During the same period, total families with children decreased 11%, though renter households demonstrated no change over that time.

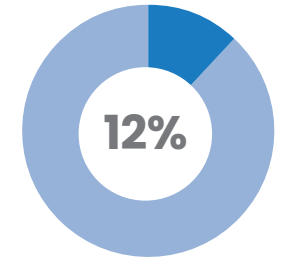
The only renter household type to grow was the single persons / roommates.

# HOUSEHOLDS



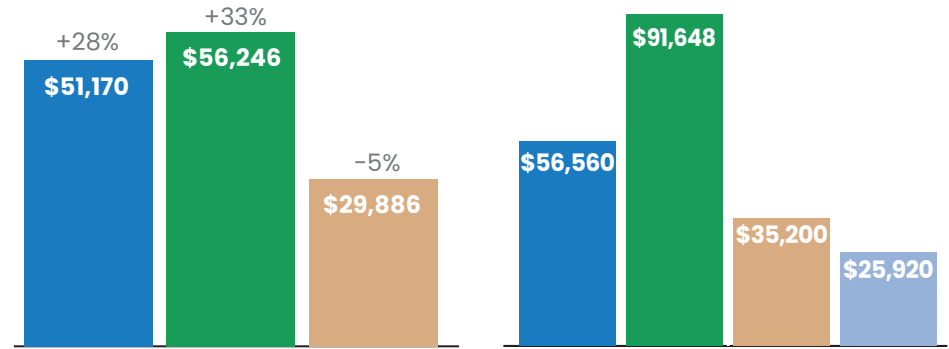
Total permanent households shrank to 370 from 2006 to 2016

Households that Rent in 2016



# INCOME

## Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households ■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000

↑ 140%

Households Earning less than \$40,000

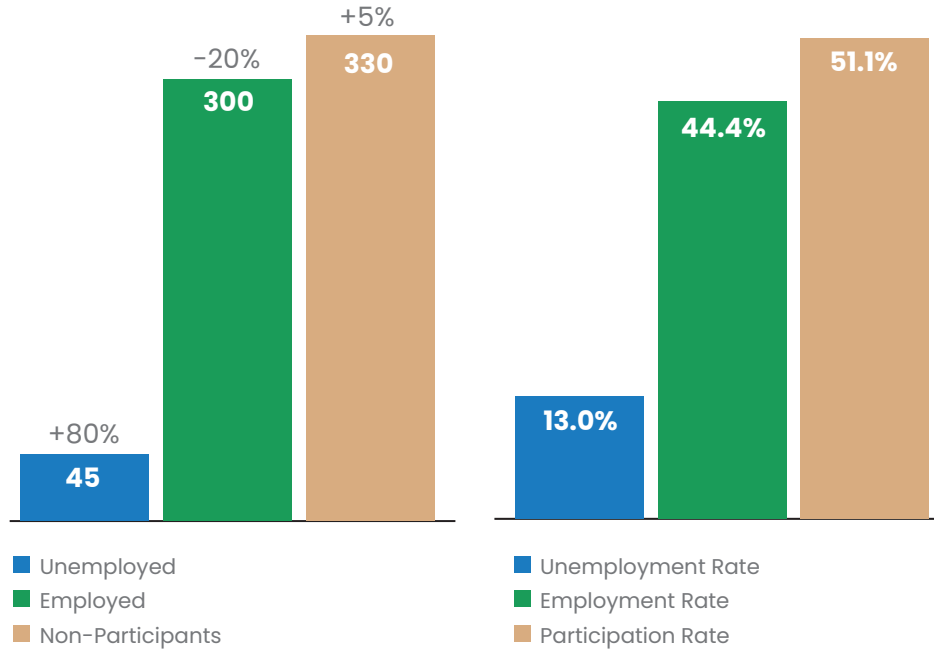
↓ 21%

24%

of Electoral Area A residents are in "Low Income" according to Statistics Canada; 43% of children aged 0 to 5 belong to a low income household.

# EMPLOYMENT

Labour Force '16 • Change: '06-'16      Labour Rate 2016

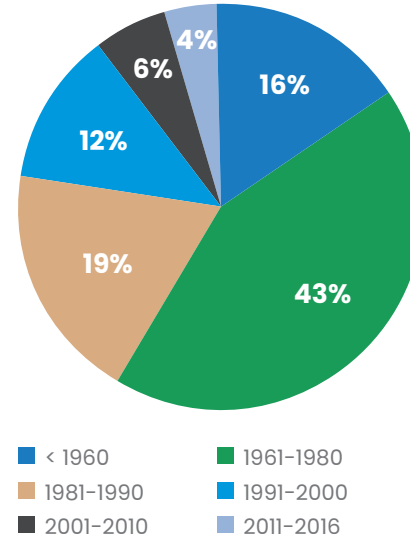


- Electoral Area A's total labour force (people working or seeking work) fell 14% from 2006 to 2016, while those not in the labour force (e.g. retirees) increased 5%.
- The total and rate of unemployed persons increased over the decade.

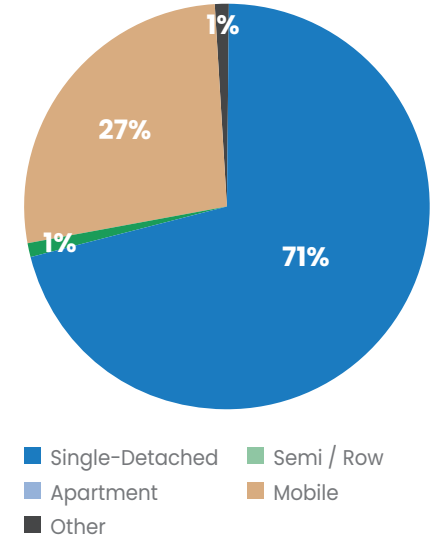
Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Agriculture, Forestry, Fishing, & Hunting	80	23.2%	- 11%	0%
Retail Trade	40	11.6%	+ 100%	25%
Health Care	35	10.1%	+ 40%	0%

# HOUSING

Dwelling Age 2016

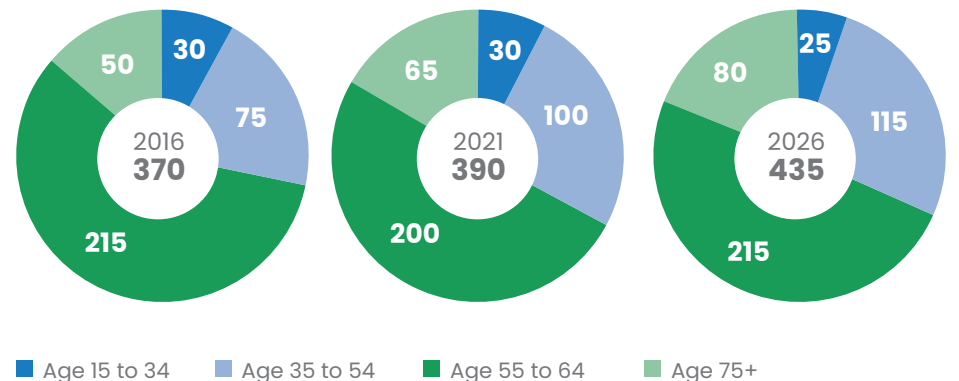


Dwelling Type 2021



- The majority of dwellings are single-detached (71%), followed by mobile home dwellings (27%).
- Household projections anticipate that the local population could demand 45 additional units above the status quo between 2021 and 2026.

# HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

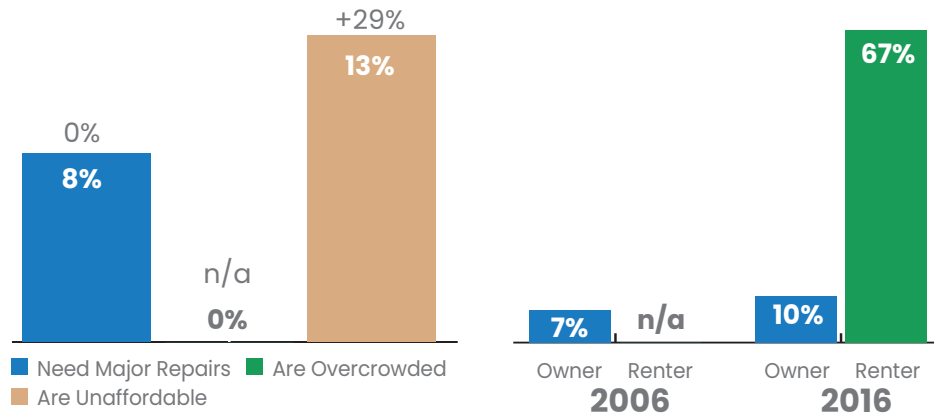
Median Ownership Cost	2020	10-Year Change
Overall Sale Price	\$398,425	+8%
Single-Detached Home Sales Price	\$406,057	-20%
Median Rent Cost	2021	
1 Bedroom	\$1,366	+72%
2 Bedroom	\$1,048	+51%
3+ Bedroom	\$2,150	+111%

Adjusted for Inflation,

- 16 dwellings sold in 2020; 88% were single-detached homes and the rest were mobile homes.
- CMHC rental data is unavailable for the rural areas of Strathcona Regional District. The chart displays estimates using Campbell River results.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16 Core Housing Need: '06-'16



- The number and percentage of homes that were unaffordable grew since 2006.
- Overall Core Housing Need grew from 7% to 14% over the same period, demonstrating a worsening of the housing experience.
- Renter households demonstrated notable Core Housing Need in 2016 at 67% (higher than 10% for owners). Note that the renter rate is based on there being only 45 renter households in Electoral Area A.

## ENGAGEMENT



A community survey distributed as part of this study received **431 responses** from individuals and households throughout the Strathcona Regional District. Quotes in this section come directly from residents of Electoral Area A.

## COMMUNITY QUOTES



*"Home prices in the Sayward area have jumped dramatically in the last 10 years. A home that cost \$150k in 2012 now costs \$500k. This is not affordable for first time home buyers and young families are forced to rent or live in homes that do not fulfill their needs."*

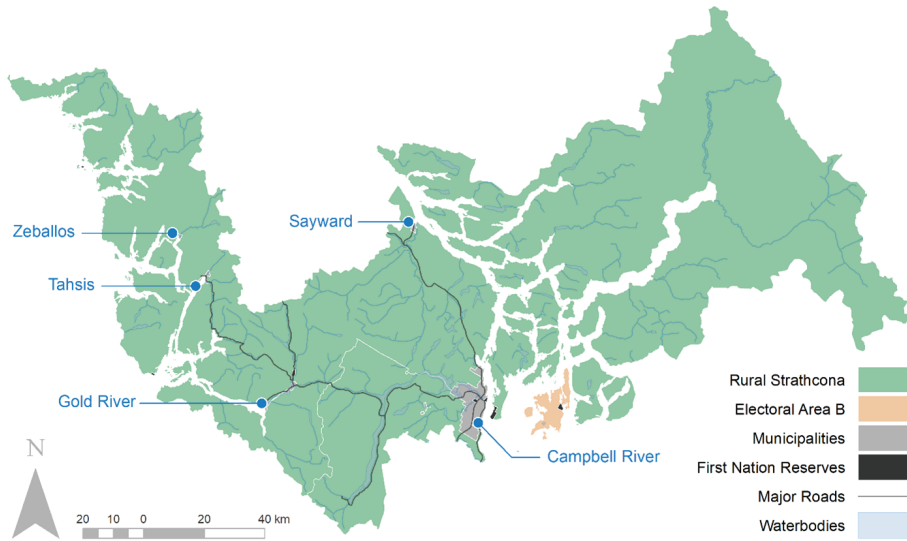
*"The cost to buy/rent a house today is out of reach for the average working people."*

*"Would like to see more affordable housing for seniors."*

*"Need affordable housing for seniors who want to downsize."*

# COMMUNITY PROFILE

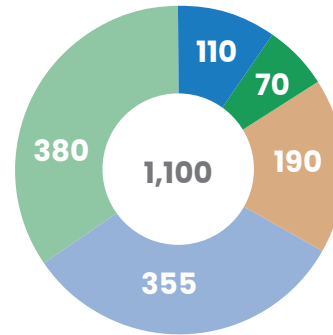
## ELECTORAL AREA B



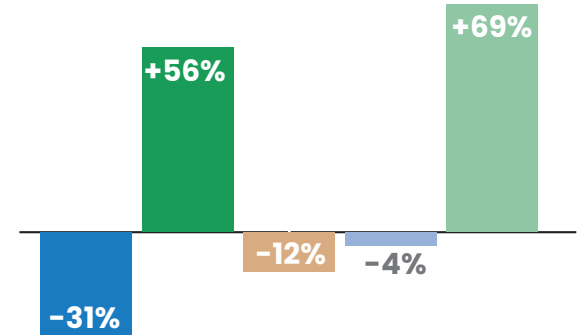
- Electoral Area B's population grew 8% from 2011 to 2021, to about 1,100 people. Increases were fuelled by gains among senior (65+) cohorts (+39%) and young adults (15 to 24).
- Projections anticipate that the total population may remain about the same between 2021 and 2026, brought down by losses among middle adults (25 to 44).
- With anticipated increases to total seniors, the median age should rise over the foreseeable future, potentially hitting 60.5 in 2026 (up from 58.4 in 2021).

### POPULATION

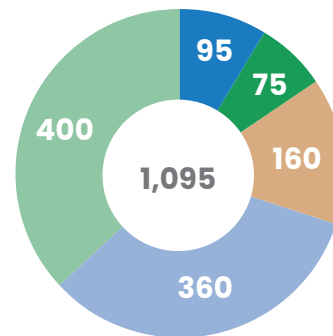
2021



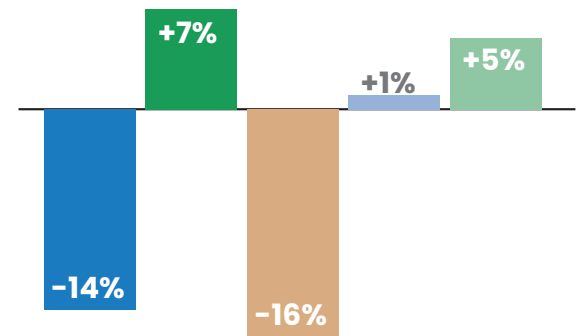
Change: '11-'21



2026



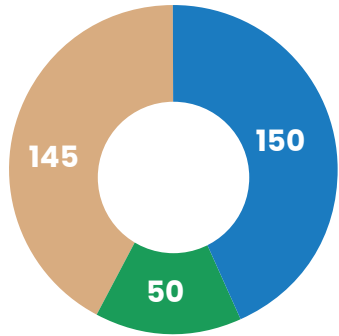
Change: '21-'26



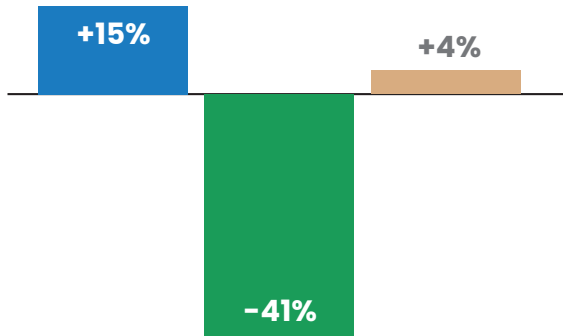
■ Youth (< 15)     
 ■ Young Adult (15-24)     
 ■ Middle Adult (25-44)  
■ Mature Adult (45-64)     
 ■ Senior (65+)

# FAMILIES

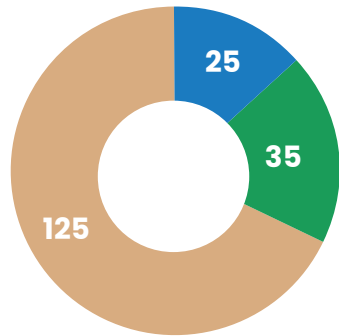
## Owners 2016



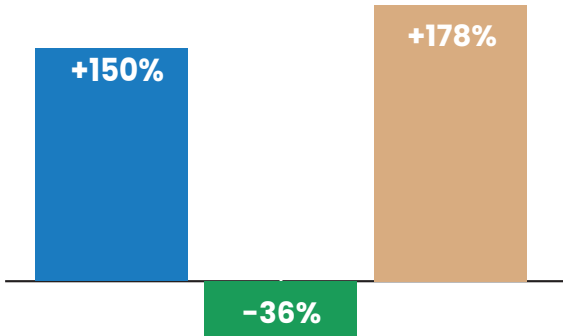
## Change: '06-'16



## Renters 2016



## Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Overall families without children (like senior couples) grew 30%, with growth among both owner and renter households without children (15% and 150%, respectively).

During the same period, total families with children decreased 45%.

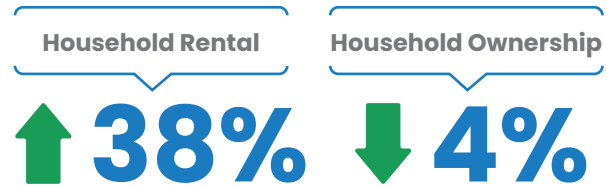
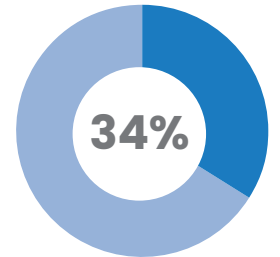
Single person / roommate households grew the most dramatically (46%) over the decade; particularly, among renter households (178%).

# HOUSEHOLDS



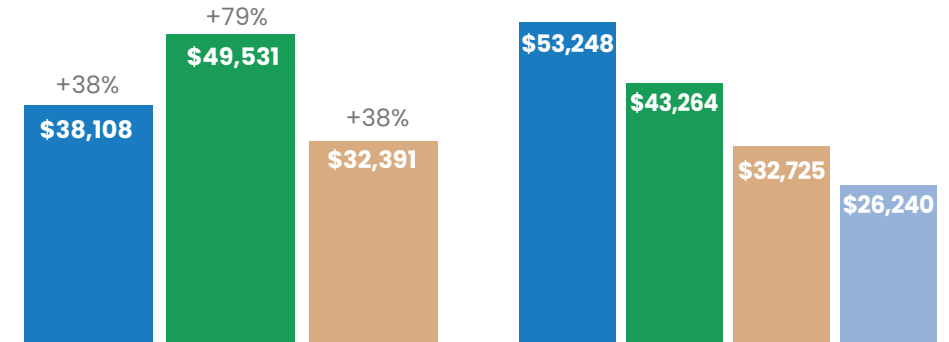
Total permanent households grew to 535 from 2006 to 2016

Households that Rent in 2016



# INCOME

## Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households  
■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000

**↑ 140%**

Households Earning less than \$40,000

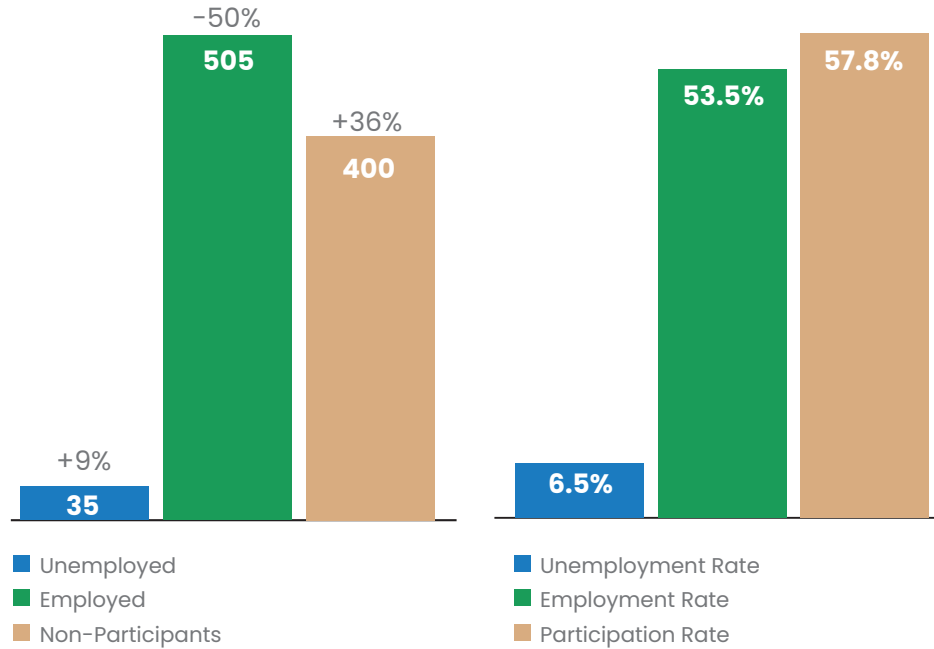
**↓ 15%**

**38%**

of Electoral Area B residents are in "Low Income" according to Statistics Canada; 55% of children aged 0 to 5 belong to a low income household.

# EMPLOYMENT

Labour Force '16 • Change: '06-'16      Labour Rate 2016

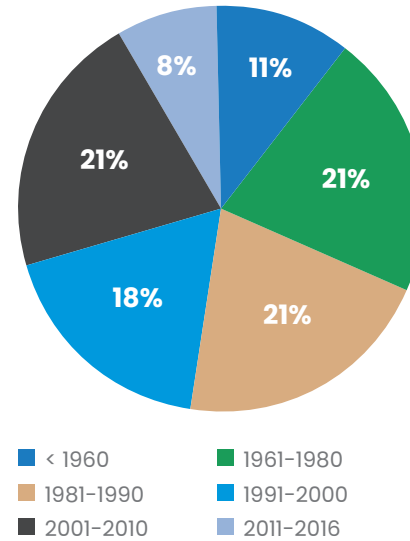


- Electoral Area B's total labour force (people working or seeking work) was unchanged between 2006 and 2016, while those not in the labour force (e.g. retirees) jumped 36%.
- The total and rate of unemployed persons fell by about half over the decade.

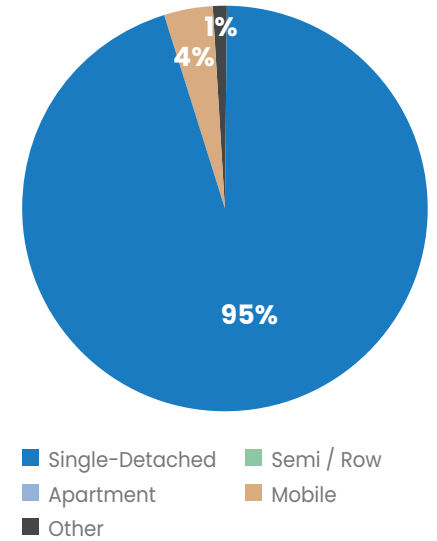
Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Agriculture, Forestry, Fishing, & Hunting	75	14.2%	+ 15%	47%
Administration & Support Services	70	13.2%	+ 40%	36%
Construction	65	12.3%	- 32%	0%

# HOUSING

Dwelling Age 2016

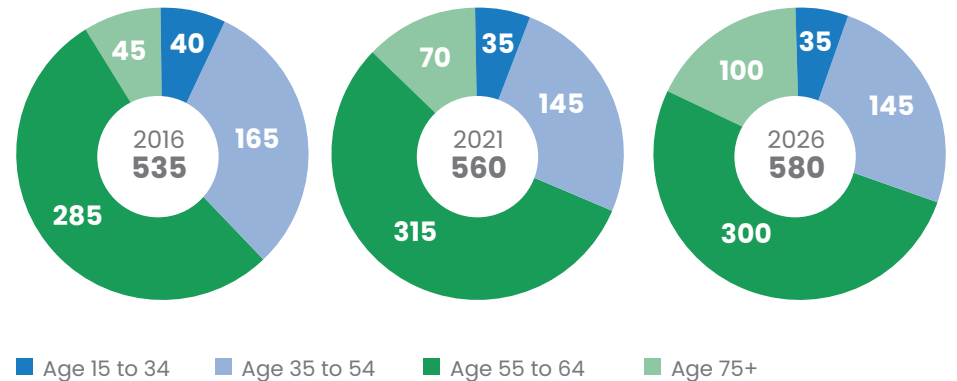


Dwelling Type 2021



- The majority of dwellings are single-detached (95%), followed by mobile home dwellings (4%).
- Household projections anticipate that the local population could demand 20 additional units above the status quo between 2021 and 2026.

# HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

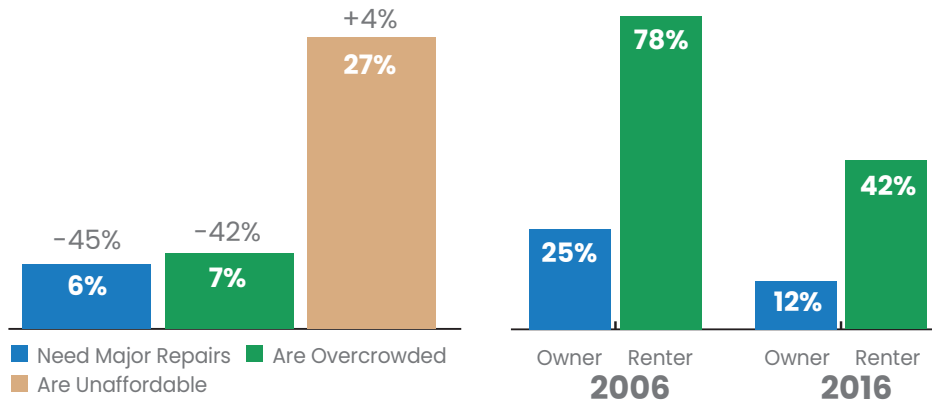
Median Ownership Cost	2020	10-Year Change
Overall Sale Price	\$794,581	+165%
Single-Detached Home Sales Price	\$794,581	+144%
Median Rent Cost	2021	
1 Bedroom	\$1,366	+72%
2 Bedroom	\$1,048	+51%
3+ Bedroom	\$2,150	+111%

Adjusted for Inflation

- 16 dwellings sold in 2020; 100% were single-detached homes.
- CMHC rental data is unavailable for the rural areas of Strathcona Regional District. The chart displays estimates using Campbell River results.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16    Core Housing Need: '06-'16



- From 2006 to 2016, the percent of homes that were unaffordable fell marginally, while the total number increased from 130 to 135.
- Overall Core Housing Need fell from 38% to 22% over the same period, demonstrating an improvement to overall housing circumstances.
- Renter households demonstrated notable Core Housing Need in 2016 at 42% (higher than 12% for owners). This was a notable improvement from 78% in 2006.

## ENGAGEMENT



A community survey distributed as part of this study received **431 responses** from individuals and households throughout the Strathcona Regional District. Quotes in this section come directly from residents of Electoral Area B.

## COMMUNITY QUOTES



*"My partner and I being able to buy a home in our 20s is an anomaly. I don't know anyone else in their 20s who has stable housing. The housing crisis on Cortes is dire, people are literally living in shacks, tents, unheated trailers, and boats. My entire generation who grew up on the Island has been forced to leave due to housing shortages."*

*"Rental housing shortages are putting extreme pressure on the community. I know multiple people who are currently employed on Island but unable to find suitable housing. I know at least one person who has been actively looking for rental housing for over a year. Businesses are struggling to find seasonal and year-round staff because there isn't appropriate housing."*

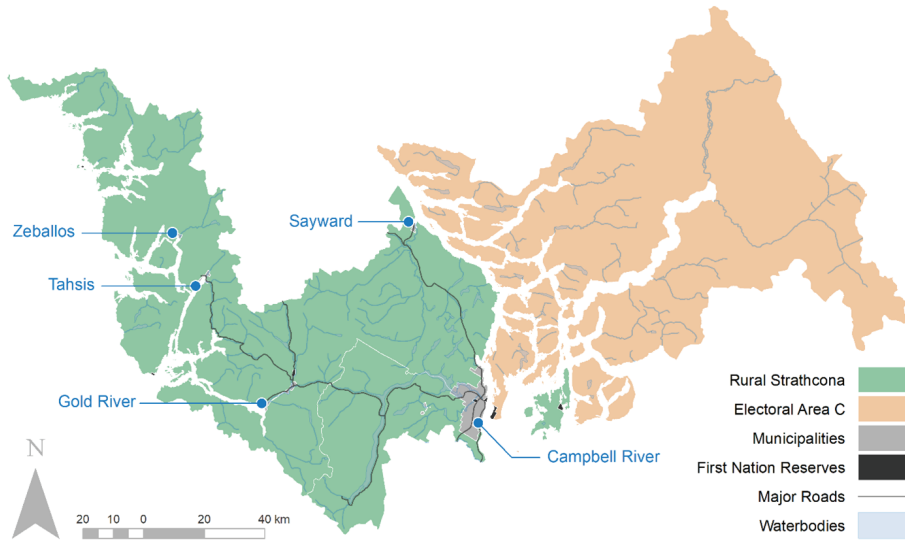
*"Lack of housing, affordability, accessibility issues for seniors."*

*"My mother with dementia may have to leave Cortes because of lack of elder care."*

*"We need more low-income rentals that are year-round. Airbnb has killed the housing for workers and families."*

# COMMUNITY PROFILE

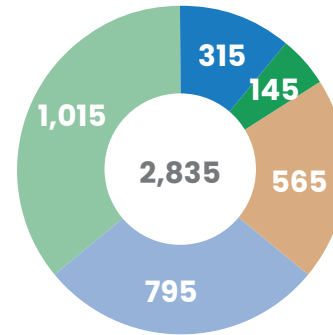
## ELECTORAL AREA C



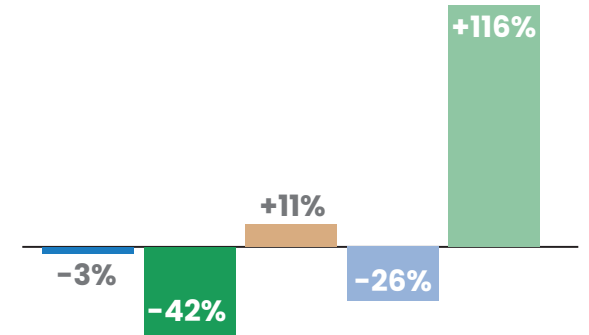
- Electoral Area C’s population grew 8% from 2011 to 2021, to about 2,835 people; greatest growth was among total senior (65+) people (+116%), with some increases among middle adults (25 to 44).
- Projections anticipate that the total population may continue to expand between 2021 and 2026, but by a lesser magnitude of 1% to 2,870 people – with continued emphasis on senior growth.
- With anticipated increases to total seniors, the median age should jump over the foreseeable future, potentially hitting 57.0 in 2026 (up from 52.8 in 2021).

### POPULATION

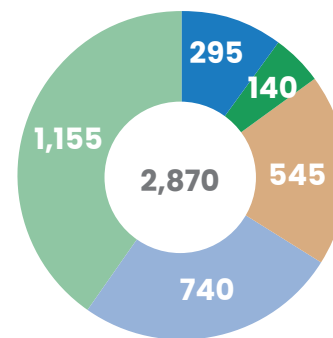
2021



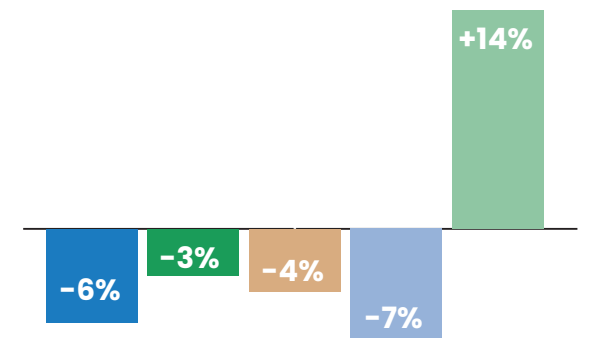
Change: '11-'21



2026



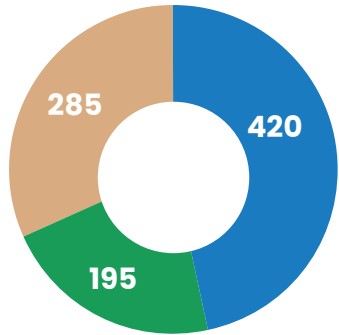
Change: '21-'26



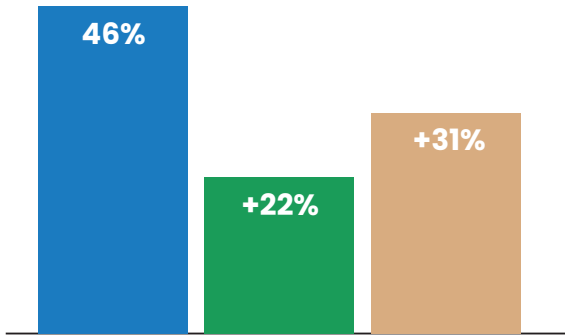
■ Youth (< 15)     
 ■ Young Adult (15-24)     
 ■ Middle Adult (25-44)  
■ Mature Adult (45-64)     
 ■ Senior (65+)

# FAMILIES

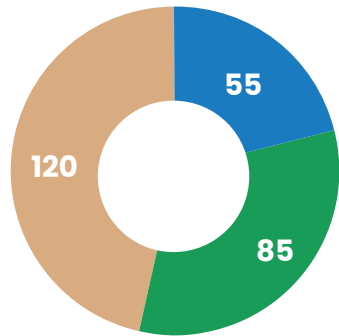
## Owners 2016



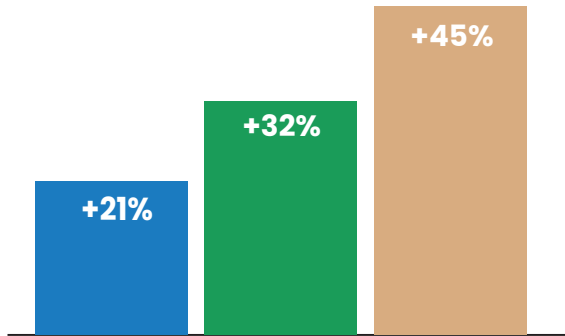
## Change: '06-'16



## Renters 2016



## Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)

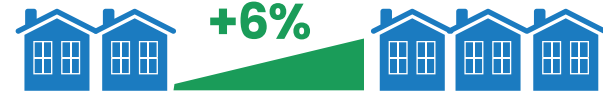


Overall families without children (like senior couples) grew fastest at 17%, with growth only for owner households.

During the same period, total families with children decreased 3%, with renter households increasing 42%.

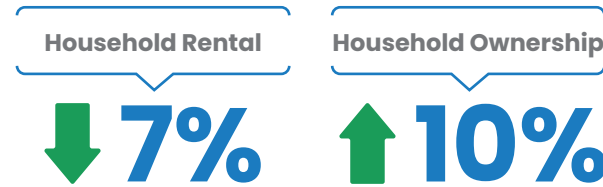
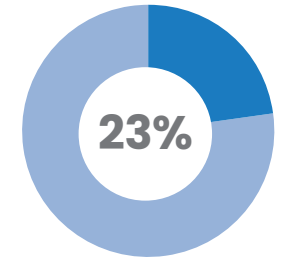
Single person / roommate households increased 9%, with renter household losses.

# HOUSEHOLDS



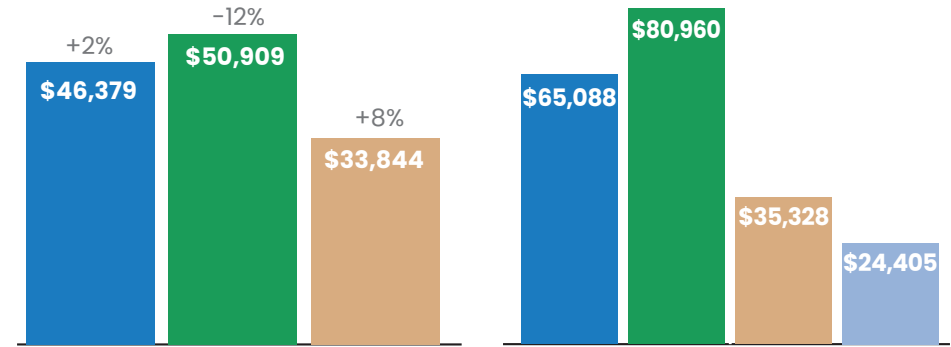
Total permanent households grew to 1,175 from 2006 to 2016

Households that Rent in 2016



# INCOME

## Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households  
■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000  
Households Earning less than \$40,000

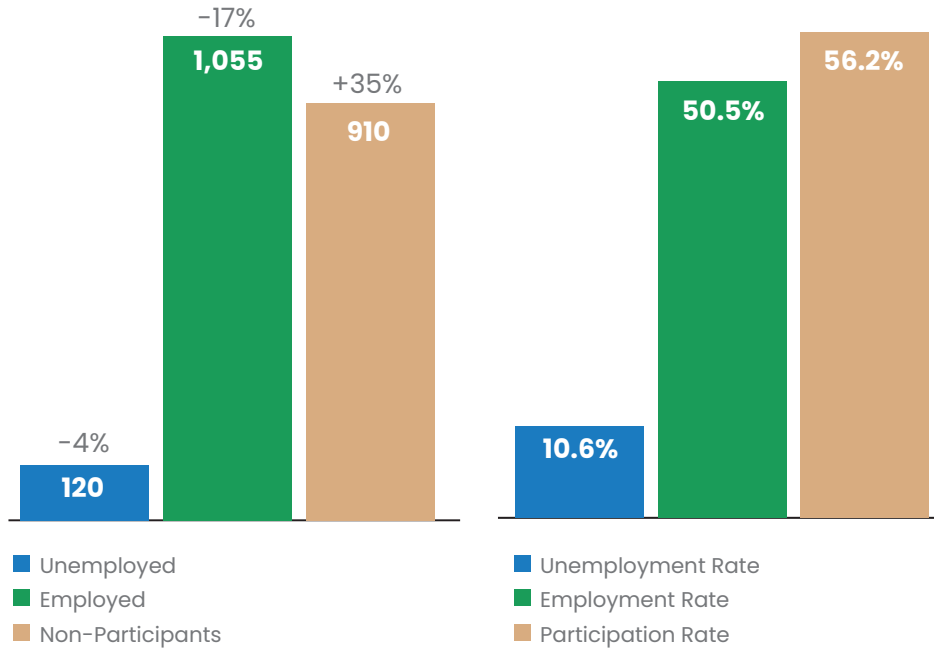


**25%**

of Electoral Area C residents are in "Low Income" according to Statistics Canada; 33% of children aged 0 to 5 belong to a low income household.

# EMPLOYMENT

Labour Force '16 • Change: '06-'16      Labour Rate 2016

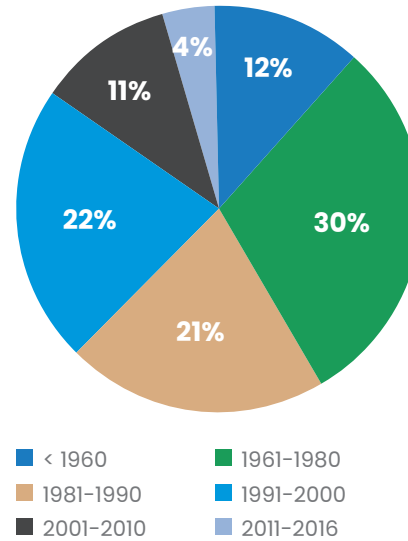


- Electoral Area C's total labour force (people working or seeking work) fell 16% from 2006 to 2016, while those not in the labour force (e.g. retirees) increased 35%.
- The rate of unemployed persons increased over the decade.

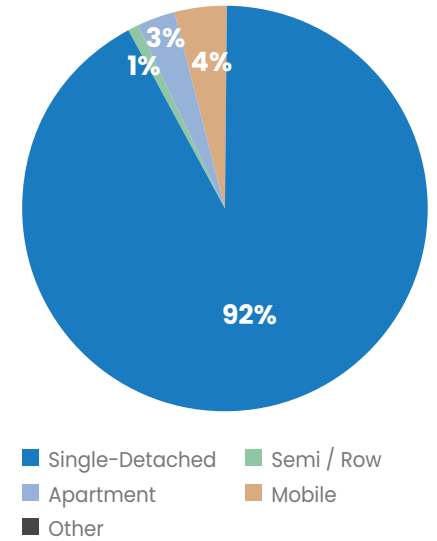
Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Manufacturing	135	11.6%	- 39%	15%
Food & Lodging	130	11.2%	- 10%	38%
Retail Trade	125	10.7%	+ 32%	42%

# HOUSING

Dwelling Age 2016

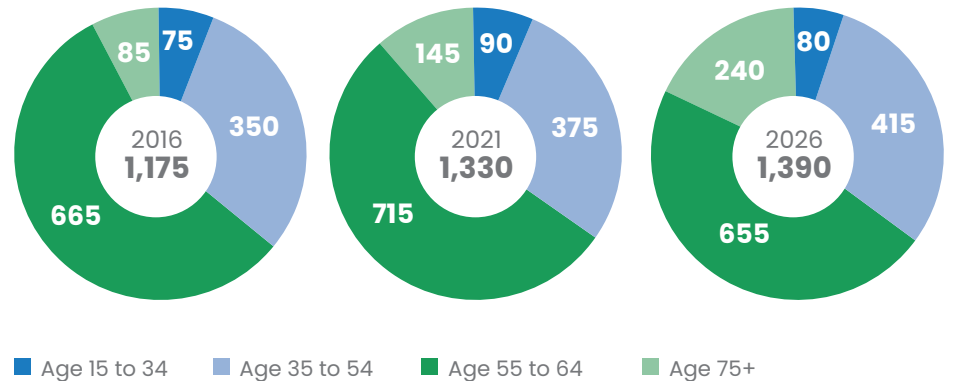


Dwelling Type 2021



- The majority of dwellings are single-detached (92%), followed by mobile home dwellings (4%).
- Household projections anticipate that the local population could demand 60 additional units above the status quo between 2021 and 2026.

# HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

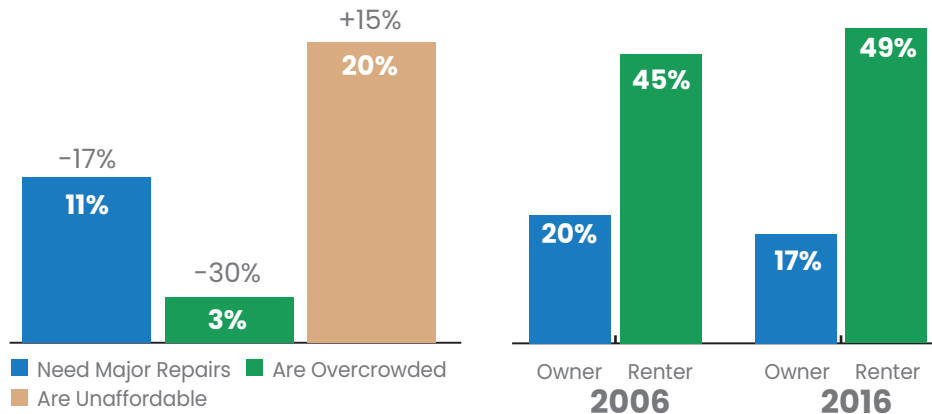
Median Ownership Cost	2020	10-Year Change
Overall Sale Price	\$604,827	+31%
Single-Detached Home Sales Price	\$653,185	+26%
Median Rent Cost	2021	
1 Bedroom	\$1,366	+72%
2 Bedroom	\$1,048	+51%
3+ Bedroom	\$2,150	+111%

Adjusted for Inflation

- 37 dwellings sold in 2020; 89% were single-detached homes and the rest were mobile homes.
- CMHC rental data is unavailable for the rural areas of Strathcona Regional District. The chart displays estimates using Campbell River results.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16    Core Housing Need: '06-'16



- The number and percentage of homes that were unaffordable grew between 2006 and 2016.
- The overall rate of Core Housing Need remained about the same at 25% while total households in need increased.
- Renter households demonstrated notable Core Housing Need in 2016 at 49% (higher than 17% for owners), slightly higher than a decade prior.

## ENGAGEMENT



A community survey distributed as part of this study received **431 responses** from individuals and households throughout the Strathcona Regional District. Quotes in this section come directly from residents of Electoral Area C.

## COMMUNITY QUOTES

*"Young families cannot afford to buy a house here. There are fewer long-term rentals available than before, as many have become vacation rentals. Businesses have trouble finding staff because they in turn can't find housing. I don't want to see us become a community of only rich retired people."*

*"There are rentals (with) just a bedroom and bathroom, no kitchen, going for \$1000/month. And people are jumping on them because they need ANYTHING... We need safe, healthy and enjoyable housing that is affordable for minimum wage earners and young folks just starting out."*

*"Quadra Island needs affordable housing for young people and seniors. We need areas of high density, affordable housing. We need young people to service our tourism industry, keep our schools functioning."*

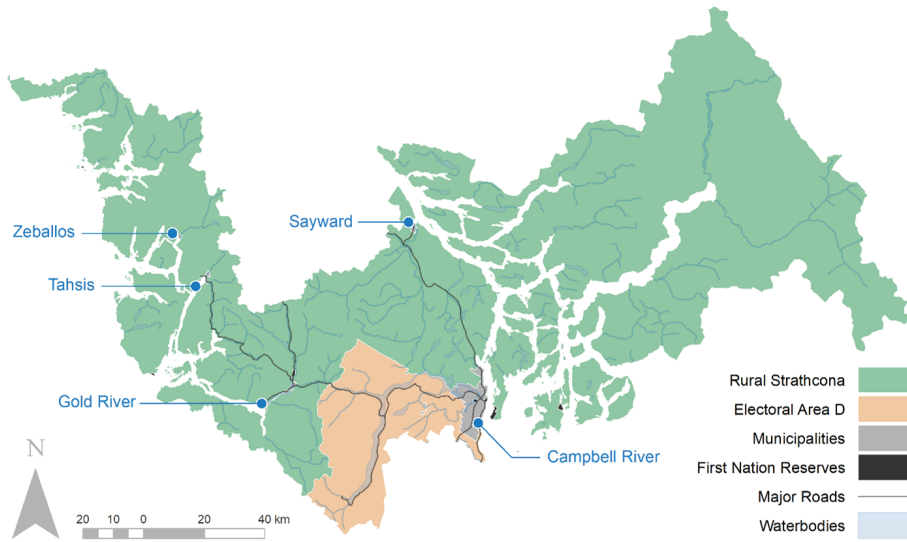
*"There is very little rental accommodation available on Quadra Island. Families move away because they cannot afford to rent the homes that are available."*

*"Our community is aging with very few young people being able to get a foothold here. There are less and less people to do the service and care jobs that seniors will need. This is a big issue for the people who are aging in place."*

*"The thing is that there IS a lot more housing available, but we've slowly watched them all come off of the market and be moved to Airbnb. When I was searching for a place there was nothing here available. But 250+ Airbnbs. Do you have any idea how frustrating that is?"*

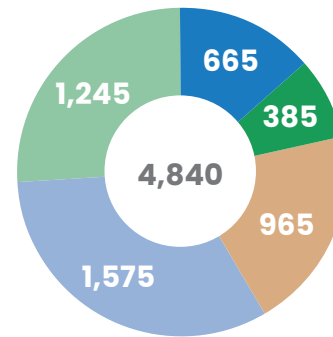
# COMMUNITY PROFILE

## ELECTORAL AREA D

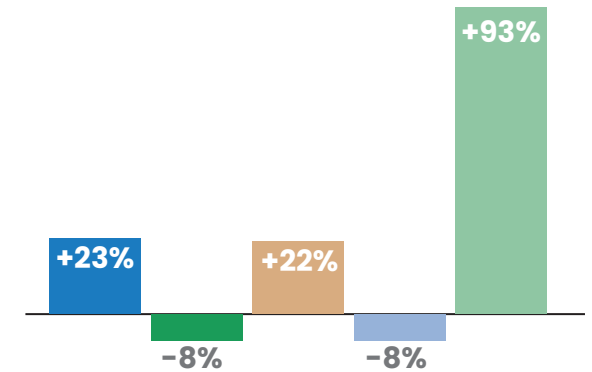


### POPULATION

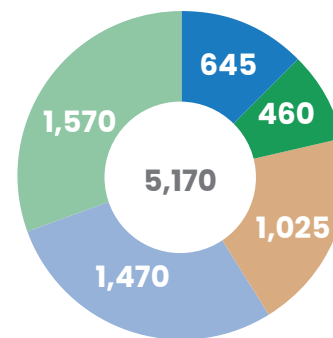
2021



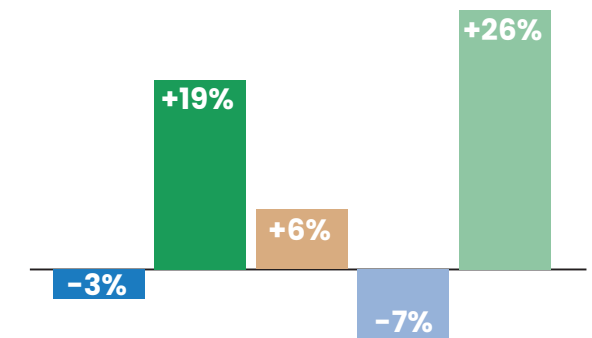
Change: '11-'21



2026



Change: '21-'26



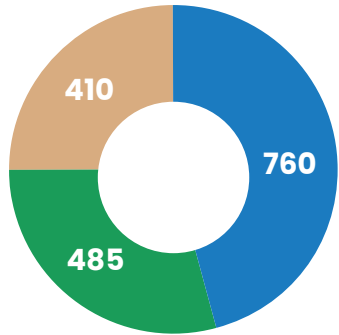
■ Youth (< 15)     
 ■ Young Adult (15-24)     
 ■ Middle Adult (25-44)  
■ Mature Adult (45-64)     
 ■ Senior (65+)

- Electoral Area D's population grew 18% from 2011 to 2021, to about 4,840 people; greatest growth was among total senior (65+) people (+93%), but increases did also occur for youth and middle adults.\*
- Projections anticipate that the total population may continue to expand between 2021 and 2026, possibly 7% to 5,170 people – with emphasis on young / middle adult growth.
- Even while there might be increases among younger adult cohorts, anticipated increases to total seniors should push the median age upwards to potentially 52.9 in 2026 (up from 52.6 in 2021).

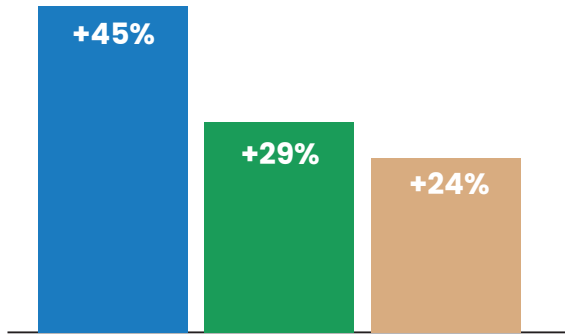
\* Population figures based on 2016 geographical boundaries for historical consistency. Statistics Canada altered Area D's boundaries for the 2021 Census.

# FAMILIES

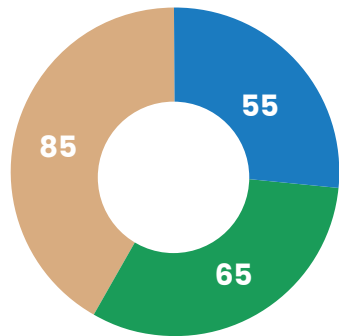
## Owners 2016



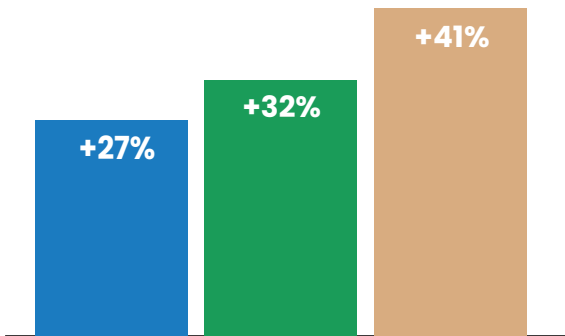
## Change: '06-'16



## Renters 2016



## Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Overall families without children (like senior couples) grew 6% between 2006 and 2016., with only owner households growing (9%).

During the same period, total families with children decreased 21%.

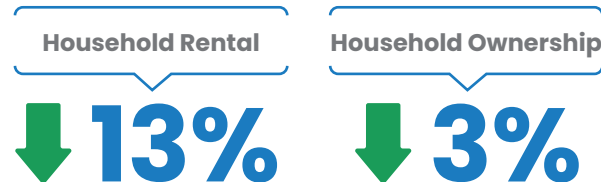
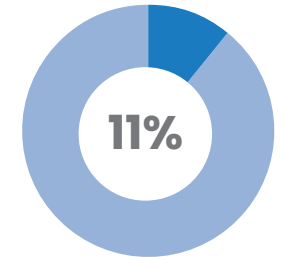
Total single person / roommate households grew 14%.

# HOUSEHOLDS



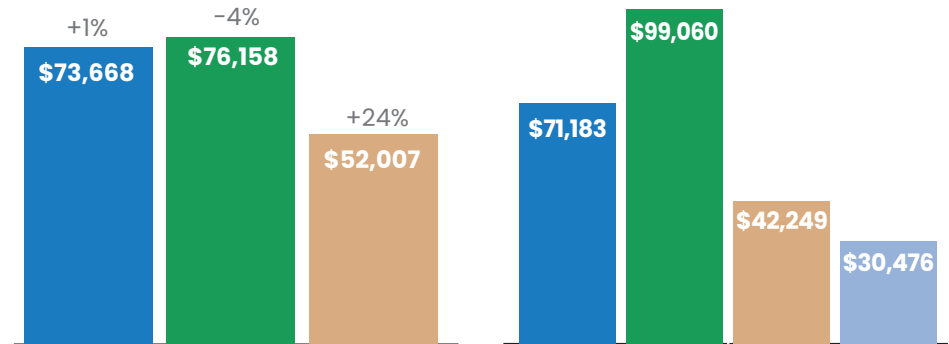
Total permanent households shrank to 1,880 from 2006 to 2016

Households that Rent in 2016



# INCOME

## Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households ■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000

↓ 2%

Households Earning less than \$40,000

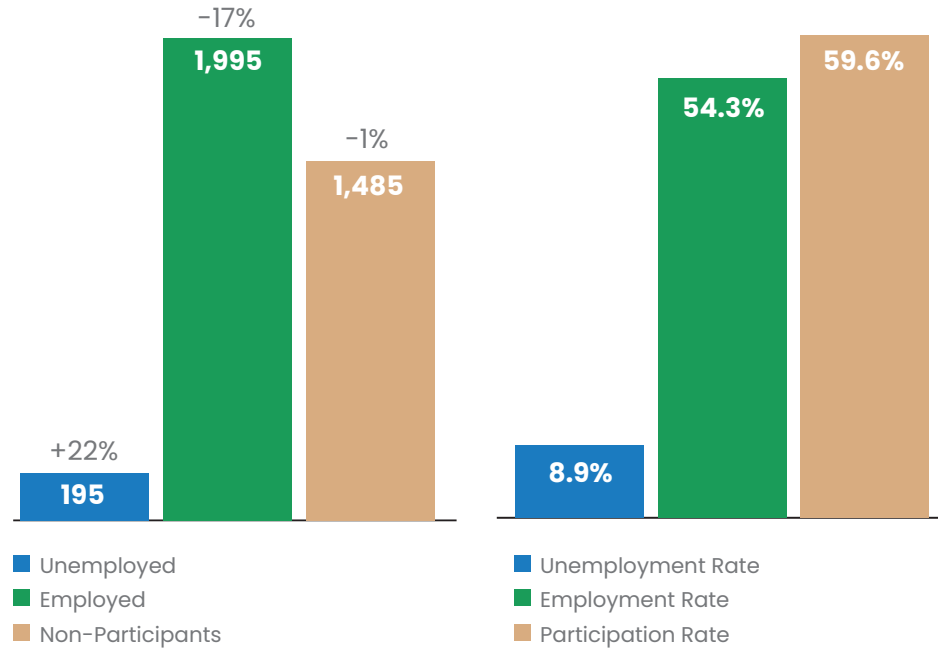
↓ 20%

11%

of Electoral Area D residents are in "Low Income" according to Statistics Canada; 13% of children aged 0 to 5 belong to a low income household.

# EMPLOYMENT

Labour Force '16 • Change: '06-'16      Labour Rate 2016

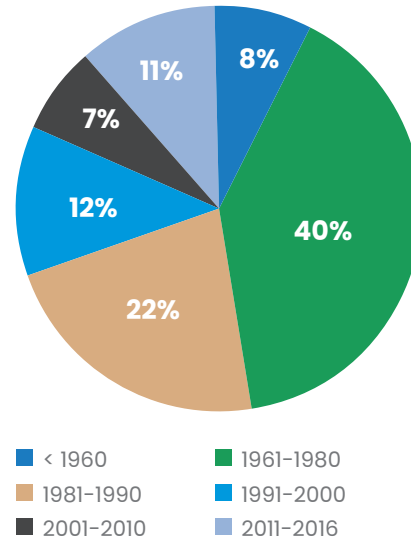


- Electoral Area D's total labour force (people working or seeking work) fell 15% from 2006 to 2016, while those not in the labour force (e.g. retirees) also declined 1%.
- The total and rate of unemployed persons increased over the decade.

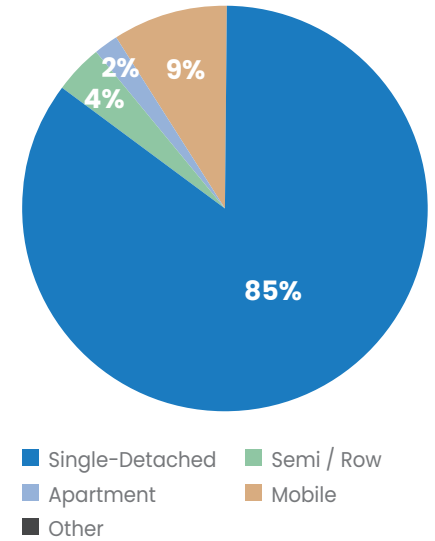
Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Health Care	320	14.8%	+ 2%	14%
Construction	225	10.4%	+ 41%	20%
Retail Trade	225	10.4%	- 34%	11%

# HOUSING

Dwelling Age 2016

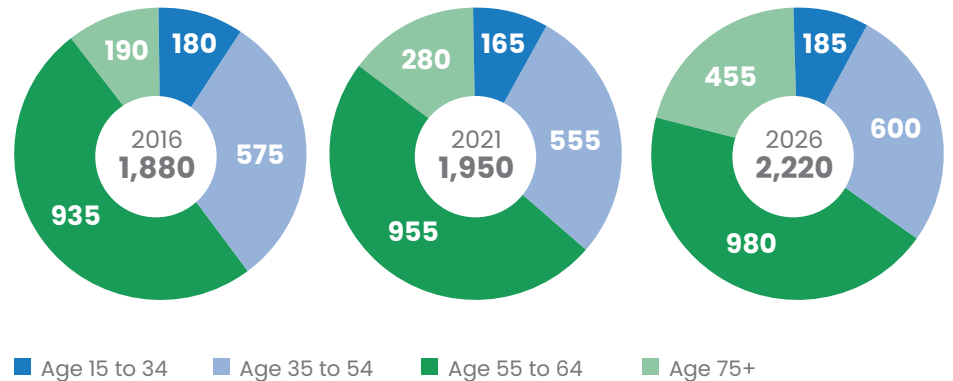


Dwelling Type 2021



- The majority of dwellings are single-detached (85%), followed by mobile home dwellings (9%).
- Household projections anticipate that the local population could demand 270 additional units above the status quo between 2021 and 2026.

# HOUSING DEMAND (by Maintainer Age)



## HOUSING COSTS & AVAILABILITY

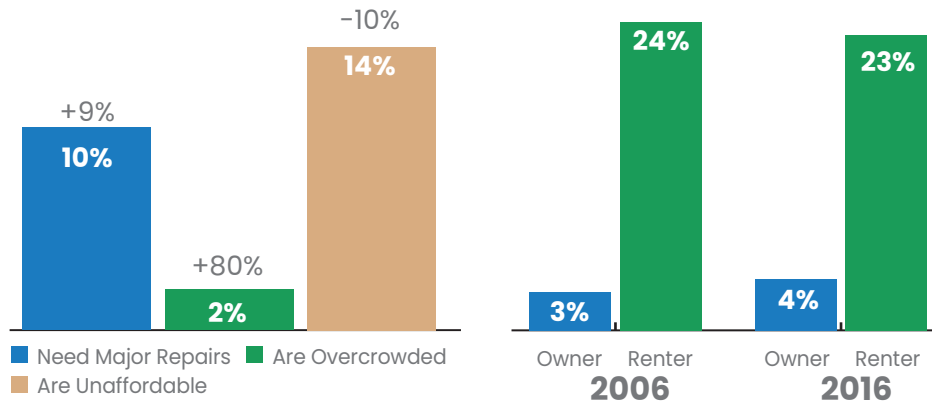
Median Ownership Cost	2020	10-Year Change
Overall Sale Price	\$563,119	+91%
Single-Detached Home Sales Price	\$613,548	+82%
Median Rent Cost	2021	
1 Bedroom	\$1,366	+72%
2 Bedroom	\$1,048	+51%
3+ Bedroom	\$2,150	+111%

Adjusted for Inflation

- 66 dwellings sold in 2020; 85% were single-detached homes and the rest were mobile homes.
- CMHC rental data is unavailable for the rural areas of Strathcona Regional District. The chart displays estimates using Campbell River results.

## CORE HOUSING CRITERIA

% of HHs '16 • Change: '06-'16    Core Housing Need: '06-'16



- The number and percentage of homes that were unaffordable improved from 2006 to 2016.
- Overall Core Housing Need grew from 5% to 6% over the same period, demonstrating a worsening to overall housing circumstances.
- Renter households demonstrated notable Core Housing Need in 2016 at 23% (higher than 4% for owners).

## ENGAGEMENT



A community survey distributed as part of this study received **431 responses** from individuals and households throughout the Strathcona Regional District. Quotes in this section come directly from residents of Electoral Area D.

## COMMUNITY QUOTES

*"Affordable is becoming a huge issue. I have no idea based on current wages for most jobs or even wages for jobs that require higher education how it can be expected that people will be able to afford even modest living arrangements."*

*"Who can afford \$3000 to rent a 4-bedroom house? It does not equate to working a reasonably paying job let alone minimum wage earners. How are youth supposed to get into the housing market? It's outrageous and a sad state of affairs for the working class let alone vulnerable people and seniors."*

*"I would really like to see the allowance for increased density on our properties. We have just under an acre, so we have plenty of space but we are not allowed to build a secondary dwelling or place a tiny house on our property."*

*"...It is not just about building more high-cost buildings, what about another mobile home park or RV park? There are lots of options."*

*"My 73-year-old mother has had to move in with us as well as our 30-year-old son due to lack of affordable housing. My mother was starving because she couldn't afford food and her mortgage on her pension."*

*"As a senior we are currently happy in our home... However, we will need to downsize at some point and would like to find a town house about the same square footage as our current residence but with a smaller yard."*



# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX B: REGIONAL COMMUNITY ENGAGEMENT SUMMARY REPORT



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## ABOUT THIS REPORT

The Strathcona Regional District Engagement Summary Report summarizes what we heard from February to April 2022 as part of the Regional Housing Needs Report planning process. The following is a summary of the engagement opportunities and key findings that were gathered through multiple engagement activities including: key informant interviews, a community survey, and community mailer. The findings are presented for each engagement type and are broken down into local and regional themes where applicable.

## ENGAGEMENT OBJECTIVES

Community engagement was a key component of the Strathcona Regional District (SRD) Electoral Area Housing Needs Report process. Beginning in February 2022 and ending with the close of the community survey in April, M'akola Development Services and staff from the SRD conducted a variety of engagement events, key informant interviews, and online and paper surveys. Objectives for the engagement process included:

### SRD HOUSING NEEDS REPORT ENGAGEMENT OBJECTIVES

**1. Acquire information that will help in meeting the requirements of the Local Government Act for a housing needs assessment.**

In smaller or rural communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, for many data points included in this study, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captures up-to-date data that informs findings and helps researchers determine the accuracy of external data sources.

**2. Help confirm the acknowledged demographic and resident population groups that have been identified as facing significant housing challenges and identify any gaps in the existing knowledge base.**

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can have a greater impact with community members and decision makers. Additional data captured through the engagement process will supplement quantitative findings and give the Regional District information about the people affected by housing, rather than just numbers.

**3. Promote Equity Through the Engagement Process**

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

**4. Gather ideas around best practices and unique solutions to address current and predicted areas of housing need.**

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

## ENGAGEMENT OPPORTUNITIES

### KEY INFORMANT INTERVIEWS

Key informant interviews targeted service providers, non-profit organizations, key employers, and community leaders who work primarily with community members who are struggling to find affordable, supportive, and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 30 minutes and an hour depending on the interview subject. In consultation with planning staff from the Regional District, the consulting team selected key informants based on following criteria:

- 1) Informants had to be geographically relevant and diverse. Interviewees had to live or work within the study area. Some collectively represented all areas and communities within the Regional District, others represented only one area. Because fewer services and industries are located in the electoral areas, many interviewees provided information from a regional perspective. However, due to the size and interconnected nature of the Regional District, much of the information was able to be extrapolated for the electoral areas.
- 2) Informants should have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants should be service providers, employers, or community leaders who primarily work within the community development, social services, education, health, tourism, or economic development.
- 4) Informants should understand or work with market housing and local government bylaws that regulate development.

See the next section for a list of participants and Appendix A for an interview script and questions.

HOUSING SURVEY

The SRD Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened on March 1<sup>st</sup>, 2022 and was available through the SRD website for approximately eight weeks, closing on April 25<sup>th</sup>. The consulting team, with significant support from Regional District communications staff, utilized existing local distribution channels, such as social media pages and community newsletters. Promotional material was made available to interview participants who were asked to share broadly with their networks. The SRD also produced a media release which was available to local media outlets.

March 11th, 2022

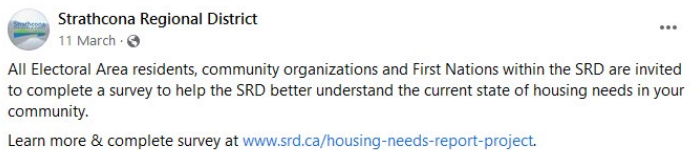
### SRD Housing Needs Assessment Project Launch

The SRD is inviting all Electoral Area residents, community organizations and First Nations to complete a survey to help us better understand housing in the Regional District.

*Press Release for the Project Launch available through the SRD's website.*

In addition to the media release, the survey was advertised on the SRD's Facebook Page on March 11<sup>th</sup> and March 31<sup>st</sup> 2022. Both posts were liked and shared multiple times by community members. In late March, the project team reviewed survey responses and noted that Electoral Areas B and C accounted for almost all surveys received. In response, the team worked with staff at the SRD to send a mailer advertising the survey to every address in Electoral Areas A and D. The mailer included a link to the full online survey as well as a modified short survey that could be returned by mail or dropped off at the Regional District office. The mailer led to a significant increase in responses from Area D and a slight increase from Area A.

See Appendices B, C, and D for the full online and paper surveys, and short survey mailer.



*Survey advertisement that appeared on the SRD Facebook Page on March 11<sup>th</sup> 2022.*

COMPLETE SURVEY ONLINE AT  
[WWW.SRD.CA/HOUSING-NEEDS-REPORT-PROJECT](http://WWW.SRD.CA/HOUSING-NEEDS-REPORT-PROJECT)

4

7 shares



Strathcona Regional District  
31 March · 🌐



We want to hear from you! Please share the current state of housing needs in your community with the SRD by completing the survey at [www.srd.ca/housing-needs-report-project](http://www.srd.ca/housing-needs-report-project).

All Electoral Area residents, community organizations & First Nations within the SRD are invited to take part. Survey responses are confidential & all entries will be eligible to win one of two \$100 Gift Cards!

**WE WANT TO HEAR FROM YOU**

Strathcona REGIONAL DISTRICT

**SRD HOUSING NEEDS SURVEY**

The SRD is developing a Housing Needs Report to better understand current and future housing needs in your community.

By completing this survey, you are helping us build a more complete picture of the housing situation in your area.

**ALL RESPONDENTS WILL BE ELIGIBLE TO WIN ONE OF TWO \$100 GIFT CARDS!**

Survey responses are completely confidential.

Please complete survey at [srd.ca/housing-needs-report-project](http://srd.ca/housing-needs-report-project)

👍❤️ 3

*Survey advertisement that appeared on the SRD Facebook Page on March 31<sup>st</sup> 2022.*

## WHAT WE HEARD

### KEY INFORMANT INTERVIEWS

Thirteen key gathering interviews were conducted from February through April 2022 with key representatives from regional organizations, elected representatives from the SRD, local housing service providers, and housing industry experts.

Date	Location	# of Engagements (approx.)
February through April 2022	Videoconference and Phone	13

Technique	Position or Organization
Interview	Housing industry expert
Interview	Housing industry expert
Interview	Representative from regional organization / local housing service provider
Interview	Representative from regional organization / local housing service provider
Interview	Representative from regional organization
Interview	Elected representative
Interview	Elected representative
Interview	Elected representative
Interview	Elected representative
Interview	Representative from regional organization
Interview	Housing industry expert
Interview	Housing industry expert
Interview	Representative from regional organization / local housing service provider

Interviews were largely informal, conducted with partners who work regionally or in multiple study communities, and were designed to gauge the general sense of housing in the SRD, rather than determine specific needs or demands. Answers to the questionnaire and interview responses informed engagement design and highlighted important issues the project team could expect to come up in conversations with community members.

Rather than solely focusing on rural communities, the project team also included regional stakeholders, involved staff from municipalities, and catalogued some of the housing issues that may be less present in rural areas, but are important Regional factors. Any direct quotes included in this document appear as they were transcribed by project team members with only minor edits for clarity. Unless otherwise indicated, any emphasis was added by the interview subject.

### KEY THEMES

#### 1) Seniors' Housing

While a lack of housing for all users was described as an issue, stakeholders of each electoral area highlighted an aging population and housing pressures associated with changing demographics as a key concern to be catalogued in the study. Throughout the rural areas in the SRD, there is a growing percentage of seniors whose needs for specific housing and supports are increasing. There is an extreme need for more seniors-oriented single storey housing with smaller, more manageable lots and floor space as well as supportive elements. Many seniors currently live on larger acreages and are looking for an option to downsize. Recent success building non-profit housing for seniors has been celebrated, but already there are long waitlists for units.

Some stakeholders emphasized that in the absence of new, appropriate stock, the Regional District could support more effective use of existing infrastructure and allow more, small developments to be built quickly. Existing homes could be more effectively used for seniors housing if there is a multi-generational approach whereby families occupy the main house and older relatives occupy an accessory dwelling. This was viewed as a simpler and more immediate solution than trying to build a duplex or small apartment given water and sewer restrictions.

“Higher percentage of seniors and their needs are getting more acute. We are going to need more support services.”

“A lot of those people were born here and will need smaller places to live. We finally got the seniors housing residence with over 1M in donations from Quadra islanders had the property donated. It’s amazing, but there will be more needed.”

“Already filled the 16 spots and another 30-40 on the waitlist. Many of the units are supportive or semi-supportive.”

“Lots of Seniors on acreages and looking to move. We 156 people on the waitlist for the 24 units!”

## 2) Unaffordable Housing

The cost of both renting and owning are increasing in most areas of the SRD, including the electoral areas. In addition to market inflation, informants indicated a lack of housing supply as a key challenge. Many interviewees believed that housing would not be as large an issue if there were more homes available of all types for renting and owning.

Interviewees remarked that while the electoral areas may not have the same challenges with visible homelessness as Campbell River, there is still a housing crisis. The average cost of housing has increased and availability has decreased. There are long waitlists for the little affordable, supportive, and semi-supportive housing that does exist and younger people and seasonal workers are often resorting to unsafe housing options.

Many suggested that increased housing costs are partially due to an influx of residents moving from urban areas. In the last five years, and especially since COVID, many longtime residents have sold their large properties to people moving from urban areas. These new residents may be seeking a quieter rural lifestyle, shifting to remote work, and are typically selling a valuable urban property. Locals with a lower purchasing power are unable to compete for limited homes.

The number of long-term rentals in the secondary market is also decreasing, driving up costs. Interviewees remarked that secondary suites are less common and long-term rentals are rare. Many properties that have a secondary unit are being lost to short-term rental use.

“COVID has driven an influx of buyers who are selling their homes in urban areas and wanting to by in a rural area. As a result, the market is so competitive that people are moving from urban areas and buying properties sometimes sight unseen.”

“Local buyers can't even enter the market due to lack of availability and affordability. Renters are experiencing a lot of renovictions.”

“There is an influx of retirees coming in from more urban areas. This is creating problems with the workforce.”

“Families and young households are the ones who can't afford housing, but they are the ones who keep the community going.”

“Quadra Island went up as much 100% in assessed values – that's going to kill people come tax time in June.”

“We've got two major developments on Quadra that are technically providing affordable lots, but the lowest priced lot will be \$350,000. And that's bare land – no services. Minimum cost for services is at least another \$50,000.”

### 3) **Age of Housing Stock**

Several interviewees commented on the age of homes in the electoral areas. Many were built between 1960 and 1990 and now require major upgrades each year. While some residents have the means in which to pay for these necessary upgrades, many do not and are struggling to maintain their homes.

“Homes are getting older – most built in 60s through 90s and so this requires major upgrades each year.”

“Homes are big, old, and tough to keep up!”

### 4) **Alternative Housing Types Needed, Especially Non-Market Options**

The business case for affordable housing is becoming increasingly difficult to make. Cost of lumber, availability of tradespeople, and new quality control mechanisms for affordable housing mean that affordable units are more expensive to build, more challenging to construct, and rely on larger subsidies and increased funding. Senior funders rarely place affordable units in rural communities, and when they do, it is even more rare to see new units outside of rural municipalities. Increased support from senior government is critical for meeting the immediate shortfall of affordable housing in the SRD.

More housing stock is needed, interviewees said, and the SRD and its partners need to get creative. Elected officials in some electoral areas reported receiving calls each week from people wanting to know where they can pitch a tent, tiny house, van, or trailer.

Interviewees expressed an interest in other smaller dwellings including tiny homes and accessory dwellings to help address the lack of housing for seasonal workers, singles, and seniors. Overall, interviewees would like to see more mobile home parks, use of backyard cabins and secondary suites as long-term rentals or for seasonal workers, and possibly more co-op housing.

“Many people are posting ads asking, “do you have a space on your property where we can park a trailer?” It’s illegal, but people are doing it. And enforcement is only complaint-based.”

5) **Water and Septic, and other Rural Development Challenges**

Stakeholders with knowledge of development conditions commented on the difficulty of building new, affordable units in the electoral areas. Smaller, rural communities deal with issues including competition for funding, and cost of and access to utilities. Development is especially costly on the Islands, due to the cost of transporting material and labour.

As well, much of the land within the electoral areas is either on Agricultural Land Reserve (ALR) or Tree Farm License (TFL) land, restricting density due to subdivision restrictions and water, septic, and power capacity limitations. The alternative to density on existing lots is to build outward, but often there is no room to do so. Some neighbouring communities, such as the Village of Sayward, have more room for expansion and therefore have some housing projects in development.

One interviewee provided the example of a multi-family development proposed in Area C which gathered overwhelming support from the community. Two years into the project, it was paused as Island Health said it could not allow the densification due to water concerns. Although a water study was completed as requested, water capacity concerns remain, and the project is still paused. Supporters and project champions are giving up. Water, septic, and other services challenges are a key impediment to development in areas where densification is largely supported.

“Water a huge challenge. Same with septic and power – sometimes have to go underground in their case this is so. No municipal system to plug into so need to do it yourself as a property and way more expensive.”

“We finally got everything approved and we hit the VIHA wall.”

“Density can be challenging due to water and sewer.”

6) **Seasonal Worker Housing Concerns**

Interviewees highlighted the need for more housing for seasonal workers. A significant portion of the once-available rental housing, which is ideal for seasonal workers and younger people, has been lost to the short-term rental (STR) market. Additionally, entire homes that used to be rented out to seasonal workers are also being used as vacation rentals.

“Lots of secondary rental market housing has been lost (people keeping for their own family members and Airbnb) which impacts seasonal workers.”

“We’re seeing lots more Airbnbs that used to be used by recreational owners and rented to seasonal workers.”

7) **Emergence of Short-Term Rentals and Recreational Properties**

Recreational properties (RPs) and short-term rentals (STRs) on Quadra and Cortes Islands were identified as an emerging trend that exacerbates challenges around affordability and availability. Some parts of rural SRD nearly double in population over the summer due to tourists and, to a lesser extent, seasonal workers. The rise in RPs and STRs have a significant impact on the local housing market as shorter-term occupancies drive up the cost of rental and ownership, posing challenges for lower and middle-income earners. RPs and STRs also remove housing options for locals who live in the area year-round.

It is difficult to regulate short-term rentals because, while they threaten housing security for locals, they also significantly contribute to people's incomes. Unfortunately, many of the owners of these STRs and RPs do not live in the SRD and therefore spend their revenue elsewhere instead of investing it into the local SRD economy. Interviewees said that most people will only purchase a home if they can legally use it fully or partially as an STR. Recreational properties also cause issues as they are usually only occupied by a family or a couple for the summer months and may sit empty for the remaining months or rented out as an STR which, again, drives up the cost of rentals and ownership in the area and removing housing options for locals.

Given that almost every property is permitted a house and cabin, there is an incentive for owners to have a cabin to rent out as an STR. Interviewees remarked that a policy is needed whereby someone must live on site year-round if they have a short-term rental on the property.

“Short-term rentals have taken basically ALL of the long-term rental housing off the market. They used to be \$700 or \$500 a month rentals, and now they are \$250/night vacations.”

“Short-term rentals have absolutely eliminated the prospect of affordable housing for families that want to live here and have also eliminated housing options for older folks who just want smaller units.”

HOUSING SURVEY

Date	Location	# of Engagements
March to April 2022	Online via SRD Website Paper Copies at SRD Offices and by Request Mailed to Addresses in Electoral Areas A and D	431

The community survey received **431 responses** from individuals and households throughout the Strathcona Regional District. The survey was administered online through the Alchemer platform, and data from residents was collected anonymously and stored on Canadian servers, in complete compliance with Provincial and Federal privacy legislation. Available online beginning in March, responses were received throughout March and April of 2022 when the survey was available through the project webpage. Paper versions of the survey were available for download and at the SRD offices in Campbell River. By request, paper surveys were mailed to additional respondents. SRD Staff and the project team promoted the survey through the survey through social media, Elected Representatives, and community partner networks.

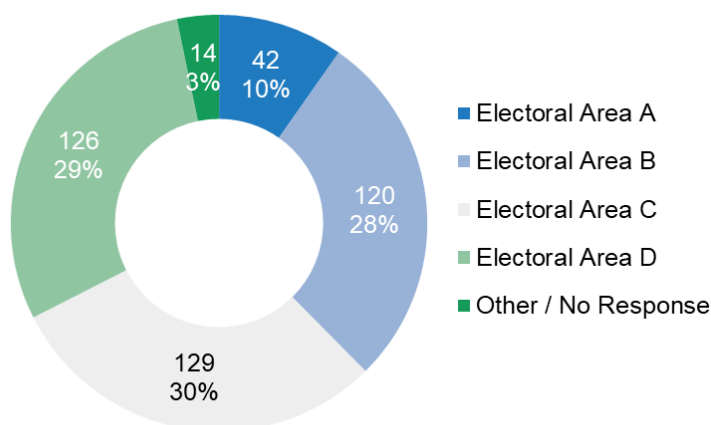
In late March, SRD staff and the project team reviewed response rates and elected to send a survey informational one-pager to the Electoral Areas A and D, the two areas with the lowest response rates. The one-pager included a link to the full survey and an alternate “short survey” that could be completed and returned to the SRD. This section includes analysis from both surveys.

It is important to note when reviewing the following survey results that in some cases, respondents were asked to select multiple responses, or were able to skip questions. Reported percentages have also been rounded. For these reasons, total response percentages may not always be equal to one hundred percent. Any direct quotes included in this document appear as they were entered in the survey with only minor edits for clarity. Unless otherwise indicated, any emphasis was added by the respondent.

RESPONSE NUMBER AND LOCATIONS

The survey received a total of 431 complete and partial responses. Most respondents (379) completed the entire survey and 52 respondents completed only some questions.

Figure 1: Number of Respondents



The survey received responses from every Electoral Area, with the largest proportion received from residents of the Electoral Area C (30% or 129 responses), followed by Electoral Area D (29% or 126 responses), and Electoral Area B (28% or 120 responses). Only 10% or 42 responses were received from Electoral Area A.

Fourteen respondents (3%) either did not indicate a home community or indicated they lived in an additional community outside of the Electoral Areas. The majority of these respondents were from Campbell River but indicated they had recently moved or had seasonal properties. Other respondents were temporarily in Vancouver for work or school.

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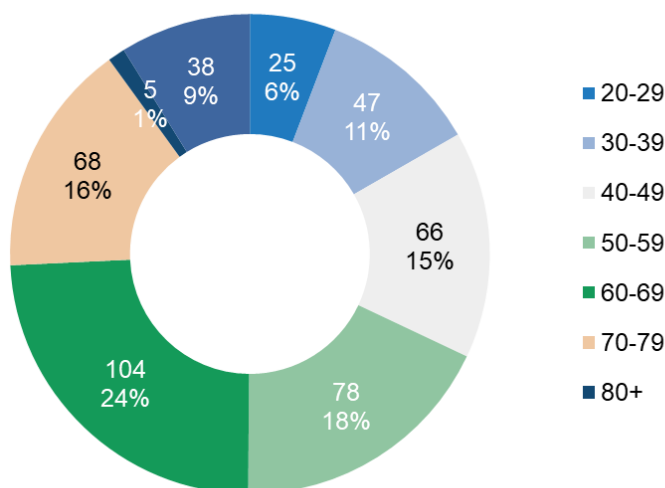
## RESPONDENT DEMOGRAPHY

**Do you identify as First Nations, Inuit or Métis?** About 12% (or 45 respondents) indicated that they identified as First Nations, Inuit or Métis. Of those who were comfortable sharing more, most indicated they were Métis (9), or identified as a member of We Wai Kai, Homalco, Nuuchahnulth, Gitksan, Haida, Nisga'a Nation, Cree, and Ojibwa. Many additional respondents indicated that they were not Indigenous but shared a household with partners and children who were.

**To what age group do you belong?** As with most housing related surveys, respondents tend to skew older than the overall populations. This is because most young children, school-aged children, and young adults are not household maintainers and are less likely to be concerned about housing issues. Only 17% of respondents were under the age of 40, while 33% were between 40 and 59 and nearly 60% were over 50 years of age. The largest respondent category was 60-69, representing 24% of respondents. The median age of respondents was about 55 years of age, slightly older than the 2021 median age of the combined Electoral Areas population, which was 53.4 years.

Residents of the SRD aged 65 and older made up approximately 29% of the Electoral Areas population in 2021 and accounted for about 30% of survey respondents indicating proportionately expected response rate amongst senior and non-senior residents. This is not necessarily relevant to findings but is a good indicator of data quality and of interest in housing across all age groups.

Figure 2: Age Distribution of Respondents



The median age of owner respondents was about 62 years while the median renter respondent was far younger, typically only about 45. Table 1 outlines the median age of respondents in each Electoral Area and the median age recorded in the 2021 Census.

Table 1: Median Age of Respondents by Electoral Area

Electoral Area	Median Age			
	Survey Respondents			In 2021 Census
	All	Owners	Renters	All
Electoral Area A	~ 50	~ 55	Not Available	52.8
Electoral Area B	~ 50	~ 60	~ 45	58.4
Electoral Area C	~ 60	~ 65	~ 45	52.8
Electoral Area D	~ 60	~ 65	~ 35	52.6

**What is your approximate annual income (before tax)?** Approximately 34% of survey respondents had an approximate annual income (before tax) of \$90,000 or more while 41% of respondents reported an annual income of less than \$50,000. The median annual income of respondents was about \$52,000, similar to Statistics Canada’s reported 2015 median income for the SRD Electoral Areas of \$58,661.

Renter respondents earned a median income of about \$40,000 per year while the median owner respondent earned closer to \$75,000 per year. In 2015, Statistics Canada reported that the median renter household earned \$38,335 and the median owner household earned \$64,229 in the SRD Electoral Areas.

Figure 3: Approximate Annual Household Income (Before Tax)

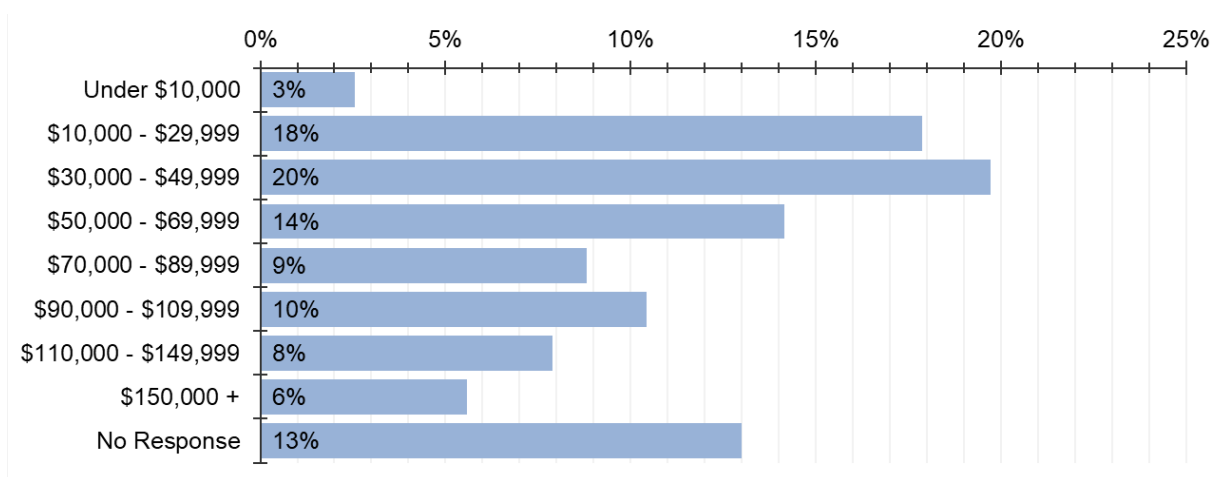


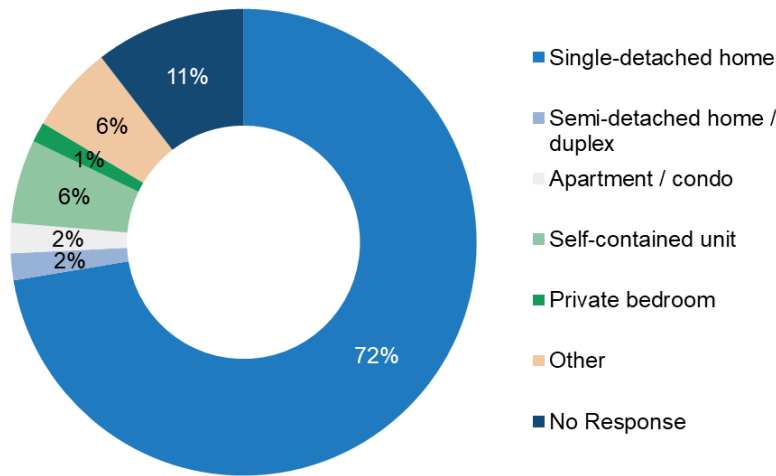
Table 2: Median Income of Respondents by Tenure and Electoral Area

Electoral Area	Reported Median Household Income		
	Of All Respondents	Of Owner Respondents	Of Renter Respondents
Electoral Area A	~ \$60,000	~ \$60,000	Not Available
Electoral Area B	~ \$40,000	~ \$50,000	~ \$20,000
Electoral Area C	~ \$50,000	~ \$60,000	~ \$40,000
Electoral Area D	~ \$80,000	~ \$80,000	~ \$40,000

RESPONDENT HOUSEHOLDS

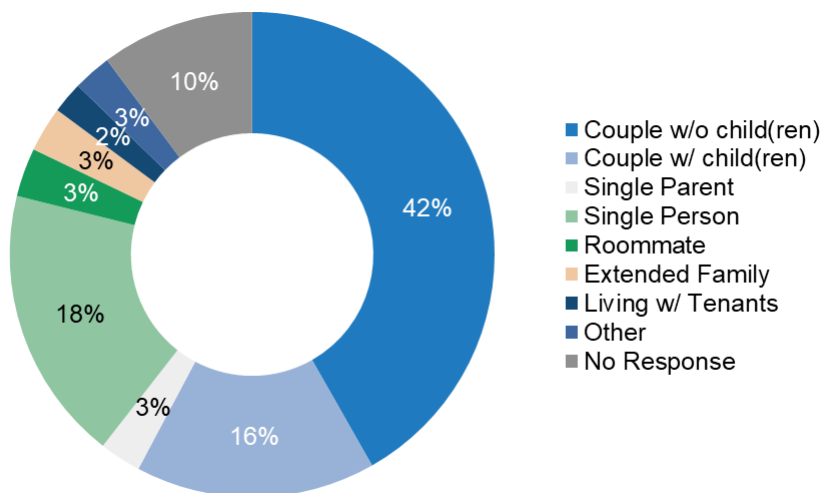
**What type of housing do you live in?** Most respondents (72%) indicated that they lived in a single-detached home. Six percent indicated that they lived in a self-contained suite that is part of a single-detached house/property (typically a basement suite, carriage house, secondary suite, etc.), 2% lived in apartment buildings or condos, 2% lived in a semi-detached home, and 1% lived in a private room with shared bathroom and kitchen spaces. Of the 26 or 6% of respondents who indicated “other” almost all were living in a camper, recreational vehicle, or converted/partially converted vehicle. Some were living in boats or camping in tents on raw land, and two respondents were actively couch-surfing. Almost all respondents who indicated other were residents of Electoral Areas B and C.

Figure 4: Respondent Housing Types



**How would you describe your household?** Most respondents (58%) indicated that they lived in a couple household. About 42% of respondents were couples without children and 16% were couples with children. About 18% of respondents said they lived on their own, 3% were single parents with children, 3% lived with roommates, 3% lived with extended family, and 2% lived with tenants. Of the 3% who responded “other”, most indicated they were living with children who had moved back home or sharing land or a campsite with others.

Figure 5: Respondent Household Types



**Do you rent or own your housing?** Most respondents (72%) indicated that they owned, while 18% indicated they rented. This differs from the proportions reported in the 2016 census which indicated that about 91% of households in the Electoral Areas were owners. Typically, the higher prevalence of renter respondents indicated that renters are more concerned about housing security and are therefore more likely to participate in housing research.

An additional 3% of respondents reported that they lived with family or friends and were being actively supported, paying reduced or no housing costs. If those who responded other, some owned their home but rented the land or paid pad or moorage fees. Others lived in an RV or tent that they owned and shared land, and many were working or contributing to a household in exchange for room and board.

Figure 6: Renter and Owner Respondents

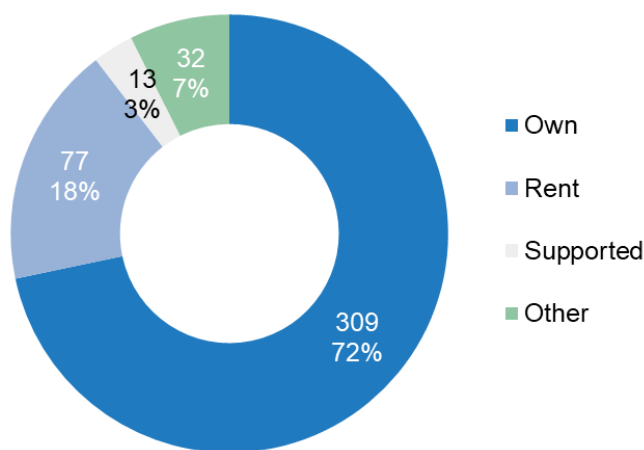


Table 3: Tenure Type by Electoral Area

Electoral Area	Owners %, (#)	Renters %, (#)	Supported %, (#)	Other %, (#)
Electoral Area A	86% (36)	7.1% (3)	0% (0)	7.1% (3)
Electoral Area B	55% (66)	24% (29)	6.7% (8)	14% (17)
Electoral Area C	69% (89)	23% (30)	1.6% (2)	6.2% (8)
Electoral Area D	87% (109)	10% (13)	1.6% (2)	1.6% (2)

Electoral Areas B and C had the highest percentage of non-owners, while areas A and D were very close to the overall Statistics Canada figures. This is likely due to the seasonal populations and tourism and hospitality workforces present in Areas B and C.

RENTERS

**Approximately how much does your household spend each month on housing costs, including rent, mortgage payments, condominium fees, pad rental fees, etc.?** Nearly half (45%) of renter respondents indicated that their housing costs were between \$750 and \$1,250 each month and 23% reported that their monthly expenditures were between \$250 and \$750. Another 12% indicated that they spent between \$1,250 and \$1,750 on housing costs and 11% spend more than \$1,750. Most respondents are likely spending around \$1,000 per month on rent.

Primary rental market data collected by the Canada Mortgage and Housing Corporation indicates that the median rent for Campbell River is around \$1,366 per month. This indicates that the Electoral Areas may be slightly less expensive than Campbell River or could reflect that rental options are typically fewer bedroom, lower quality, or potentially only land rather than a full home.

Figure 7: Reported Renter Housing Costs per Month

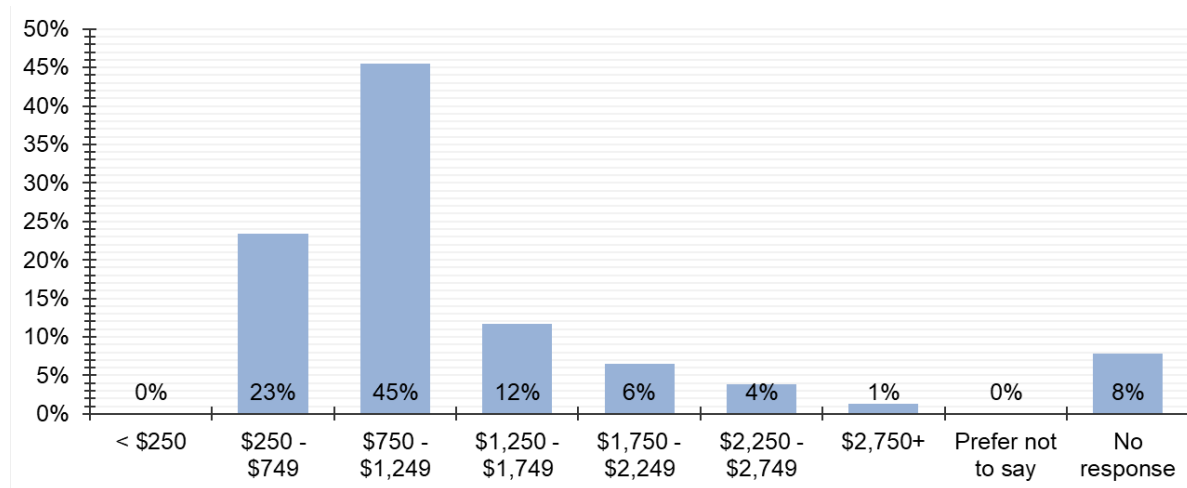


Table 4: Approximate Median Housing Cost for Renters by Electoral Area

Electoral Area	Reported Median Monthly Housing Cost, Renter Respondents
Electoral Area A	Not Available
Electoral Area B	~ \$1,000
Electoral Area C	~ \$1,000
Electoral Area D	~ \$1,500

Renters from Electoral Area D reported the highest median housing cost in the region, likely due to the proximity to Campbell River and relatively newer housing stock. Many renters may also be in full homes with multiple bedrooms rather and accessory dwellings, private bedroom, or renting land.

**Do you believe your housing costs are affordable for your household?** Forty-five percent (45%) of renter respondents indicated that their housing costs were not affordable to them, compared to 38% who believed they were. An additional 8% were unsure. Statistics Canada affordability data for the SRD’s Electoral Areas indicates that about 41% of renters are in an unaffordable, unsuitable, or inappropriate housing circumstance. This indicates that affordability statistics likely underestimate perceived affordability of renter housing.

Figure 8: Renter Respondents, Do you believe your housing costs are affordable for your household?

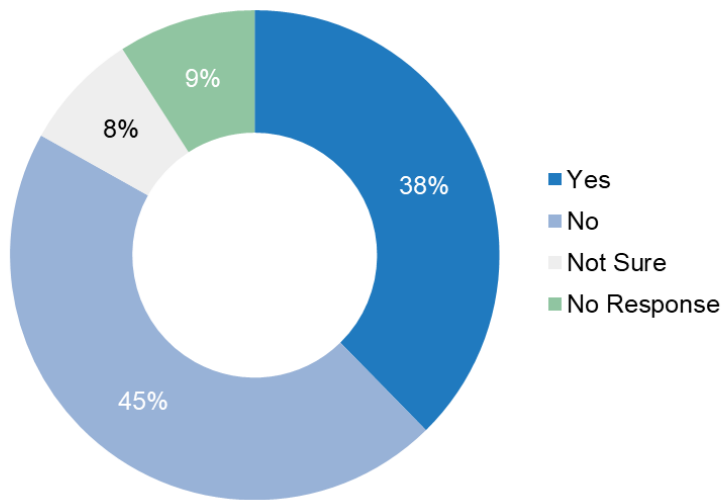


Table 5: Approximate Median Housing Cost for Renters by Electoral Area

Electoral Area	Reported Housing Cost Affordability, Renter Respondents			
	Yes	No	Not Sure	No Response
Electoral Area A	-	67%	-	33%
Electoral Area B	41%	35%	10%	14%
Electoral Area C	40%	50%	7%	3%
Electoral Area D	31%	54%	7%	8%

**Does your current housing meet your needs?** Forty-eight percent (48%) of renter respondents indicated that their current housing did not meet their needs, compared to 41% who believed it did. An additional 3% were unsure. This largely aligns with the responses to the affordability question above, indicating that most renters primary concern is the cost of housing.

Figure 9: Renter Respondents, Does your current housing meet your needs?

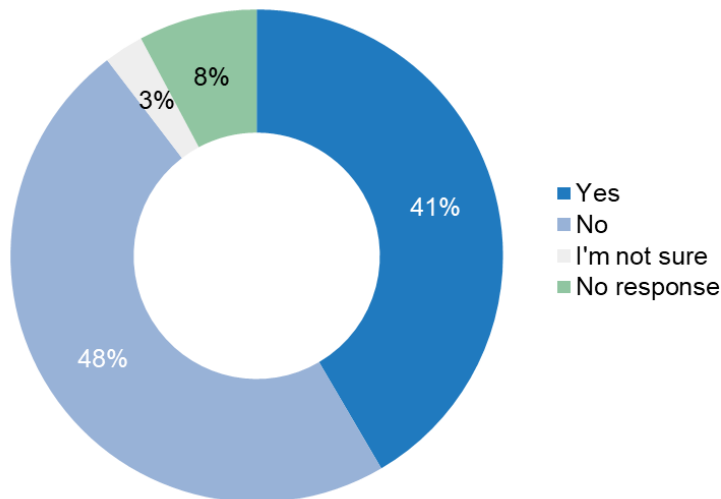
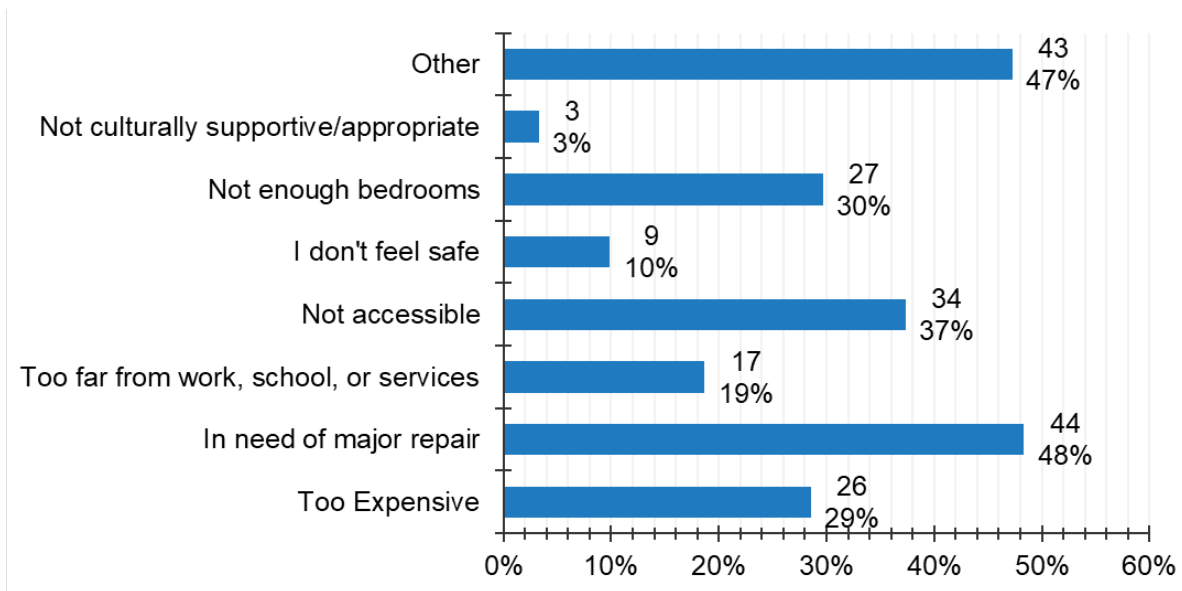


Table 6: Is Current Housing Meeting Needs, Renter Respondents

Electoral Area	Reported Housing Needs Met, Renter Respondents			
	Yes	No	Not Sure	No Response
Electoral Area A	34%	33%	33%	-
Electoral Area B	28%	55%	3%	14%
Electoral Area C	54%	40%	3%	3%
Electoral Area D	46%	54%	-	-

**Why does your current housing not meet your needs?** Of those who responded “no” to the above question, most indicated that their current home was in need major repair, was not accessible, was not large enough, or was too expensive. Many renter respondents were facing multiple challenges. Interestingly, despite 45% of renters indicating their housing was not affordable in an earlier question, only 29% indicated it was too expensive in this question. This likely speaks to changing perceptions of housing – renters may feel their home is unaffordable but may still feel it meets their needs. This speaks to the highly competitive rental market and the normalization of housing prices that exceed traditional “affordable” thresholds.

Figure 10: Renter Reported Housing Issues



Of the respondents that answered, “other”, many indicated that they were living in completely inhospitable, likely illegal conditions – far more extreme than simply “in need of major repair”.

“No lease or written contract, no long-term security. Seasonal rental only - vacation rental in summer months. No insulation in floor - very cold in winter, waterlines freeze often in winter, front door has no handle and blows open in the wind. Doesn't lock. Woodstove is broken and is the only source of heat. No indoor bathroom or shower. No laundry. Landlord does not communicate or respond to messages.”

“No bathroom. Gross outhouse. No hot water.”

“Inadequate heating, no plumbing.”

“No running water.”

Another common response was unstable housing due to seasonal accommodations. Many renters are forced to leave their homes for the summer to accommodate the homeowner.

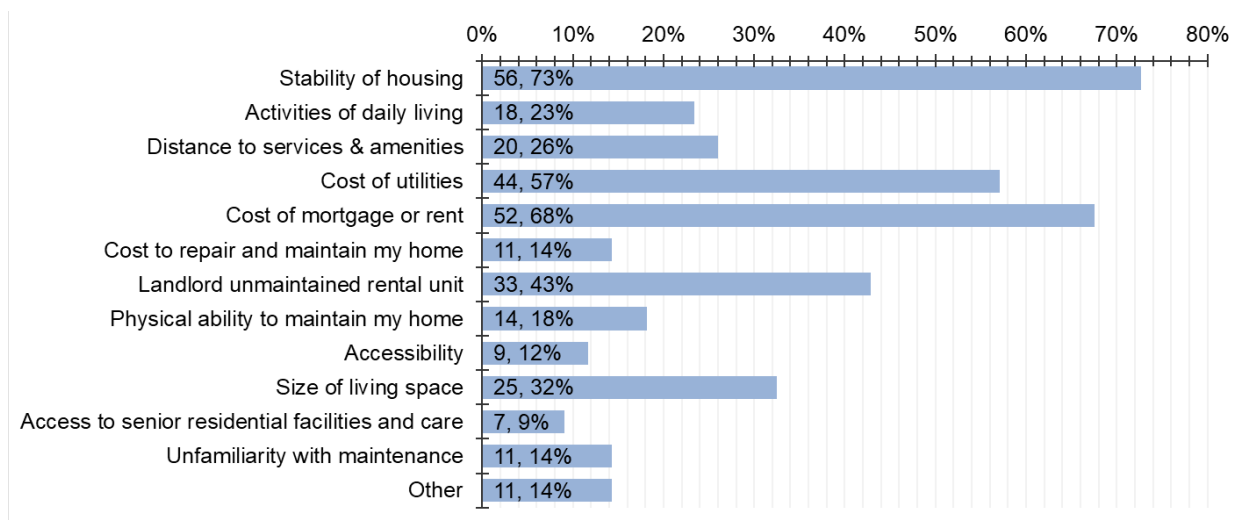
“Seasonal housing, I keep on getting evicted for "landlord use" that is short term but built into the lease.”

“Having to vacate in the summer months.”

“It is a short-term sublease and I moving to yet another short-term sublease.”

**In the next five years do you think any of these will be a problem for you?** When asked which issues they expected to face in the next five years, renter respondents indicated that stability and costs associated with rent or mortgage and utilities were the largest concern. Other major concerns were rental units not being maintained/repaired, and size of units. Renters were understandably more concerned about stability of housing than owners with nearly three-quarters of all renter respondents worried about their ability to stay in their home community because of housing stability.

Figure 11: Potential Problems for Renter Respondents in Next Five Years



HOMEOWNERS

**Approximately how much does your household spend each month on housing costs, including rent, mortgage payments, condominium fees, pad rental fees, etc.?** The most frequent owner reported housing cost was less than \$250 per month (18%), but respondents were relatively evenly distributed across available options below \$1,750. About 19% of respondents spend more than \$1,750. The median monthly housing cost for owners was around \$1,000 per month. The number of people spending less than \$250 is indicative of the older owner population. Likely many older owners have completely paid off their home.

Figure 12: Reported Homeowner Housing Costs per Month

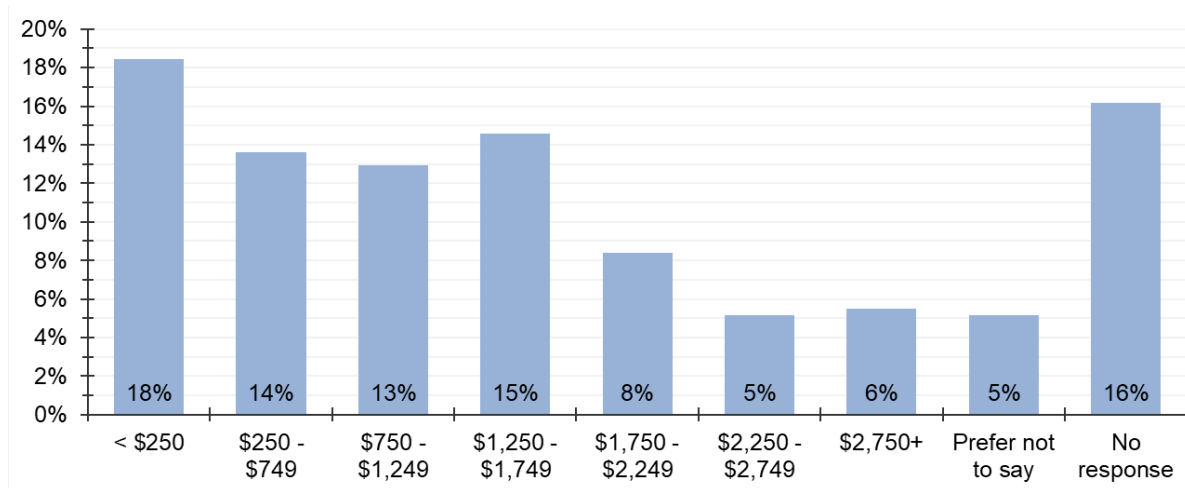


Table 7: Approximate Median Housing Cost for Owners by Electoral Area

Electoral Area	Reported Median Monthly Housing Cost, Owner Respondents
Electoral Area A	~ \$1,000
Electoral Area B	~ \$750
Electoral Area C	~ \$500
Electoral Area D	~ \$1,250

Owners from Electoral Area D reported the highest median housing cost in the region, likely due to the proximity to Campbell River and relatively newer housing stock. Owners from Electoral Area C reported the lowest median housing cost per month.

**Do you believe your housing costs are affordable for you?** Owners were much more likely than renters to report that their monthly housing costs were affordable. Only 18% of owners indicated they were in an unaffordable housing situation, and 61% indicated their housing costs were affordable. An additional 5% were unsure. Statistics Canada affordability data for the SRD’s Electoral Areas indicates that about 9% of owners are in an unaffordable, unsuitable, or inappropriate housing circumstance. This indicates that available affordability statistics may underestimate perceived affordability of owner housing.

Figure 13: Owner Respondents, Do you believe your housing costs are affordable for your household?

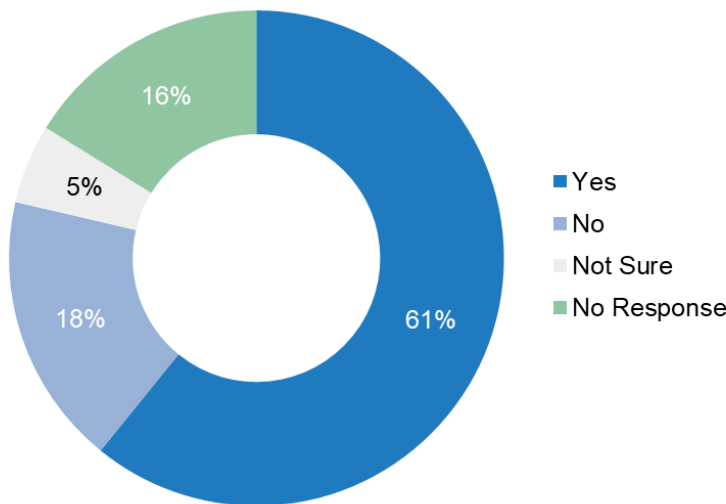


Table 8: Is Current Housing Meeting Needs, Owner Respondents

Electoral Area	Reported Housing Cost Affordability, Owner Respondents			
	Yes	No	Not Sure	No Response
Electoral Area A	50%	14%	3%	33%
Electoral Area B	68%	18%	9%	5%
Electoral Area C	66%	16%	6%	12%
Electoral Area D	57%	22%	2%	20%

**Does your current housing meet your needs?** A majority of owner respondents indicated that their current housing did meet their needs (65%). Only 21% indicated it did not and 3% were unsure. Though still a high number, this indicates that by all of the metrics studied in this report, owners are much more able to meet their housing needs through the current market.

Figure 14: Owner Respondents, Does your current housing meet your needs?

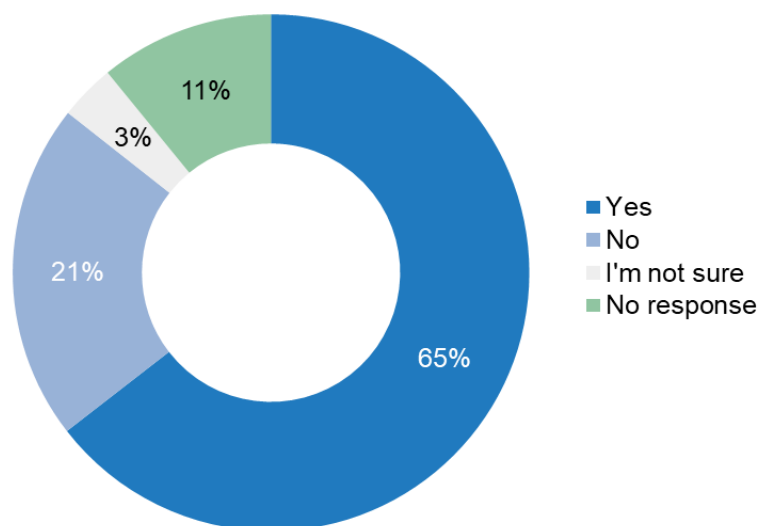
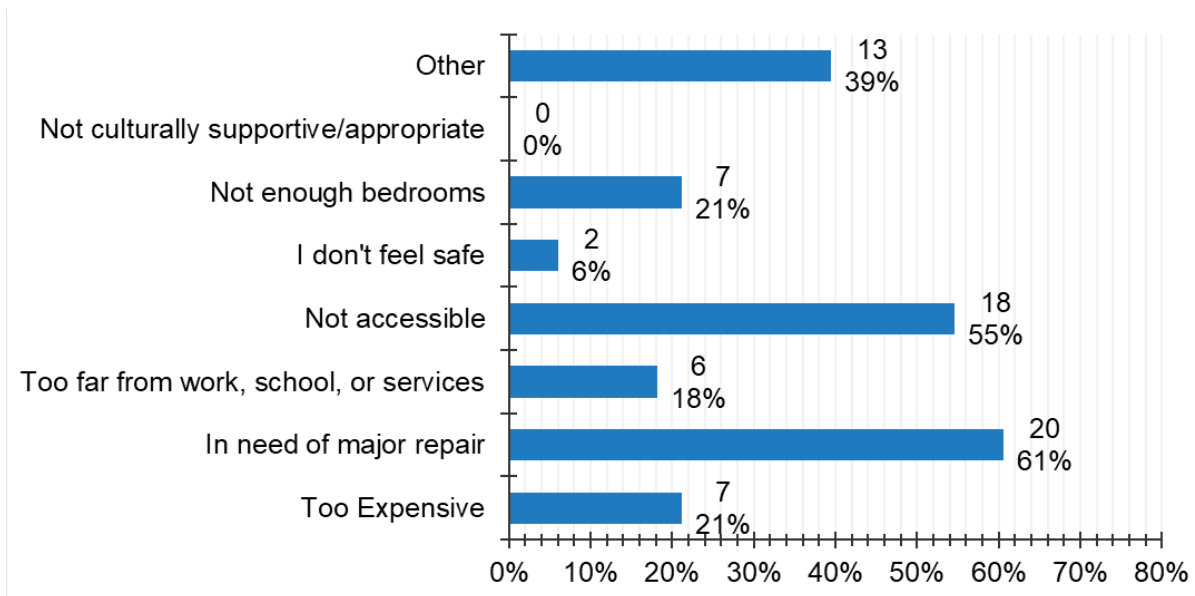


Table 9: Is Current Housing Meeting Needs, Owner Respondents

Electoral Area	Reported Housing Needs Met, Renter Respondents			
	Yes	No	Not Sure	No Response
Electoral Area A	69%	17%	7%	14%
Electoral Area B	76%	14%	5%	6%
Electoral Area C	73%	8%	2%	17%
Electoral Area D	83%	10%	1%	6%

**Why does your current housing not meet your needs?** Of those who responded “no” to the above question, most indicated that their current home was in need major repair or was not accessible. Many were facing multiple challenges. About 21% indicated it was too expensive, and another 21% indicated they did not have enough bedrooms.

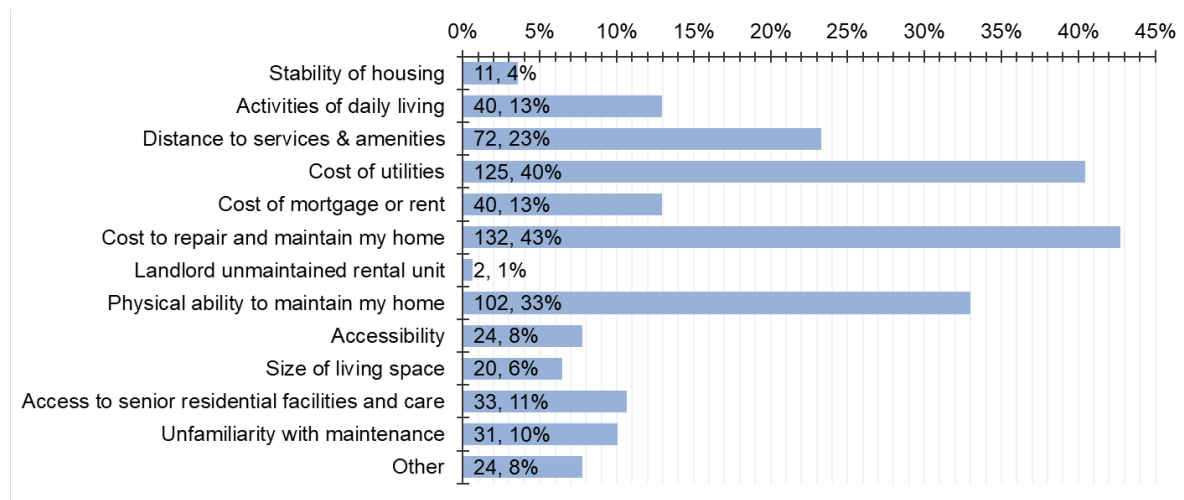
Figure 15: Owner Reported Housing Issues



Of the respondents that answered, “other”, many gave further details on the conditions of their home and needed upgrades. Others indicated that their home was too big, and they wish they could subdivide or rezone.

**In the next five years do you think any of these will be a problem for you?** When asked which issues they expected to face in the next five years, owner respondents indicated the cost of repairs and utilities (often related) was the most common expected challenge. Ability to maintain property and distance to services were also expected to be a challenge. This is likely due to the older owner population for whom cost, and stability are less concerning than housing issues associate with aging homes and residents.

Figure 16: Potential Problems for Owner Respondents in Next Five Years



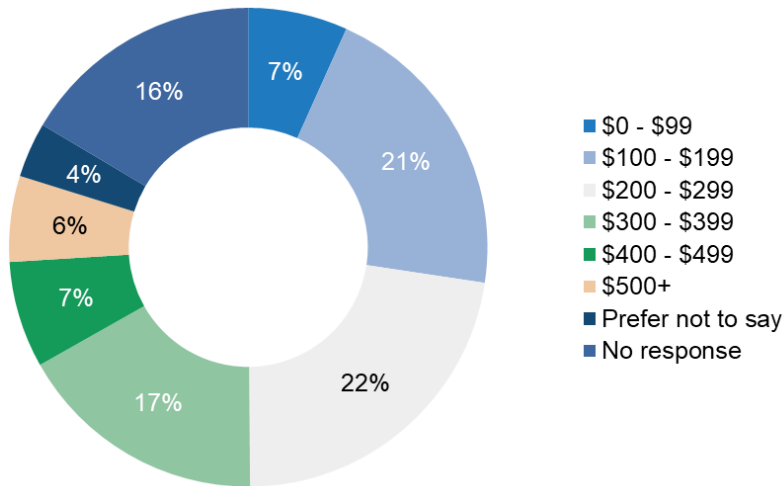
The most common concerns of owners who responded “other” were rising taxes, zoning restrictions, and issues keeping up larger properties.

ENERGY COSTS AND CHALLENGES

**Approximately how much does your household spend on heat and utilities each month on average?**

About 28% of survey respondents indicated they spend less than \$200 per month on heat and utilities. An additional 39% spend between \$200 and \$399, and 13% spend more than \$400 per month. The median expenditure on heat and utilities was around \$250 per month.

Figure 17: Reported Month Household Utility Cost

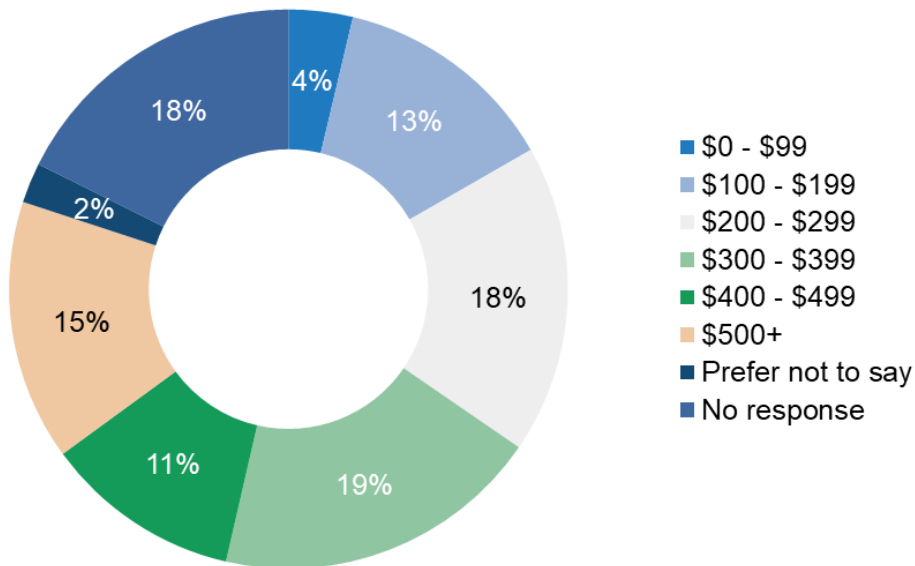


**What is your household’s heating method?** Most respondents (42.5%) heat their homes with wood or pellet stoves and an additional 38% use electric heating methods. About 12% use natural gas and a very small number heat with oil, propane, or solar. In Electoral Areas A, B, and C, about 50% used wood heat and 40% used electric with the remaining 10% using an alternative. In Area D, only 18% heated with wood, 38% with electric, and 40% with natural gas. This is indicative of the age of homes. Most homes in Area D are far newer than in other areas and take advantage of new heating technologies.

**Approximately how much does your household spend on transportation each month? Include gas, car maintenance, insurance, public transit, bicycle maintenance, etc.**

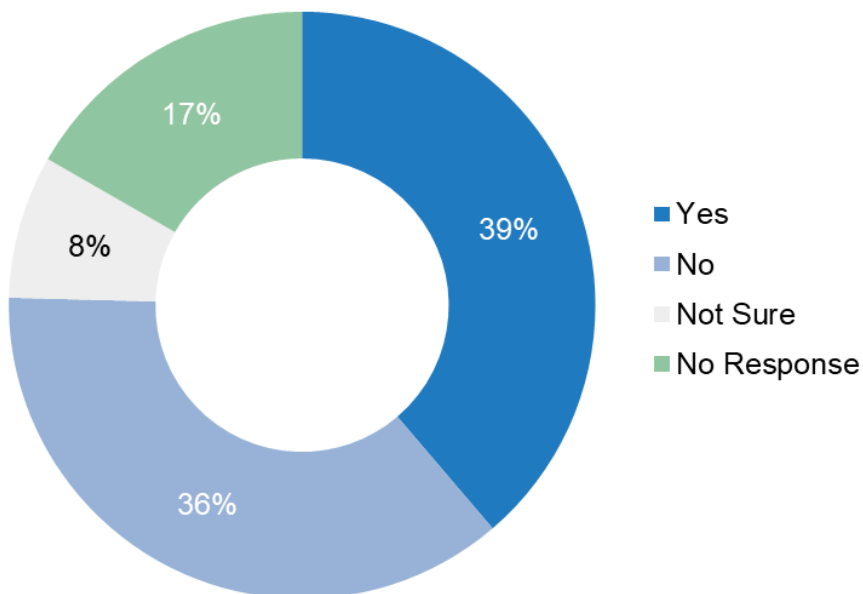
About one-third of survey respondents (35%) indicated they spend less than \$300 a month on transportation. Nineteen percent (19%) spend between \$300 and \$399 every month, and 26% of respondents are spending more than \$400 every month. Higher than average transportation costs are to be expected in rural areas as many rural residents drive up to an hour to access basic services or have to take multiple ferries.

Figure 18: Reported Monthly Household Transportation Cost



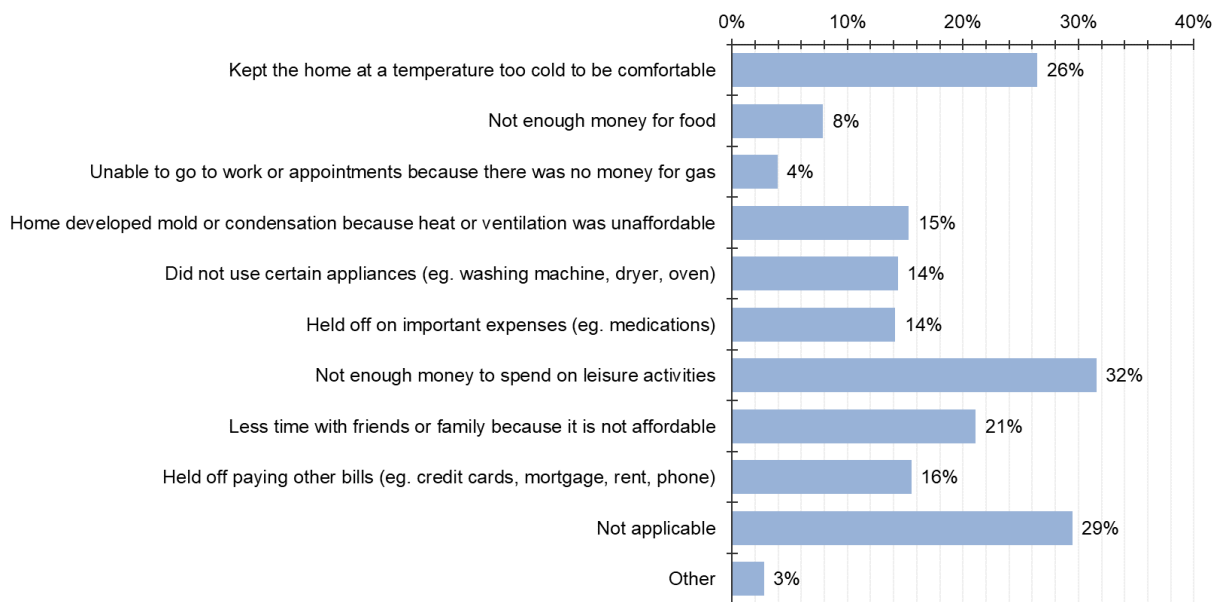
**In general, are your home’s energy bills (including transportation, heating, and electricity costs) affordable?** A significant proportion (36%) of all respondents indicated that their energy bills were not affordable to them. A greater proportion of renters (62%) reported unaffordable energy bills than owners (31%). Overall, many respondents find maintaining utilities for their home a challenge that impacts the affordability of their dwelling.

Figure 19: Affordability of Reported Energy Expenses – All Respondents



**When you or your family had difficulty paying energy bills in the past, did any of the following happen?** Only 127 respondents indicated that this question was not applicable to them indicating that most respondents have likely struggled to pay an energy bill in the past or currently struggle to pay all their bills. Thirty-two percent (32%) reported holding off on leisure activities and an additional 26% kept their home at a temperature too cold to be comfortable. Twenty-one percent (21%) indicated that they spent less time with family and friends to save money and 16% said they often held off on paying other bills. Respondents were able to select multiple options.

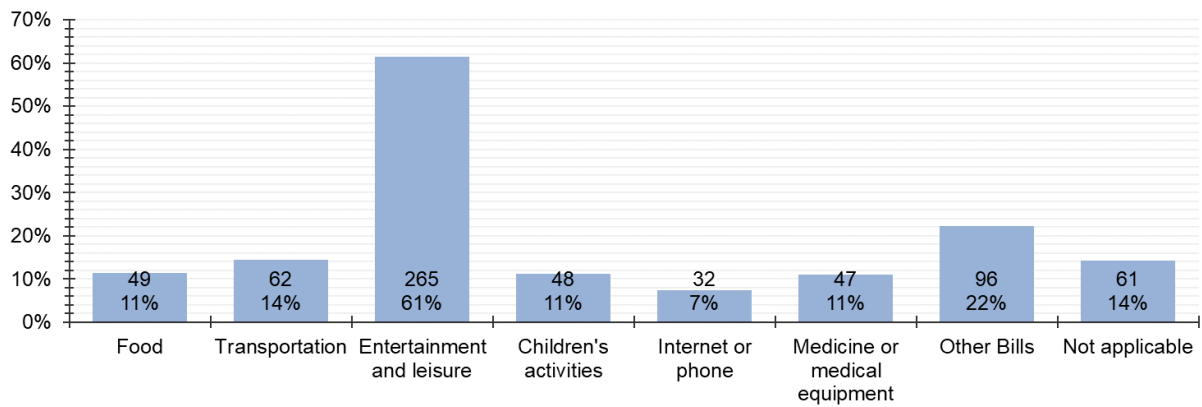
Figure 20: When Energy Bills Were Too Expensive, Which of the Following Happened?



Twelve respondents indicated “other” and included a short explanation. Some reported relying on family for help and others commented on the distance to services and amenities in the Electoral Areas. Some respondents reported taking on additional debt to make ends meet and many said they relied more on their ability to grow food and be self-sufficient to save money.

**What are the first things that your household goes without when money is tight?** For most respondents (61%), the first thing they go without is entertainment and leisure activities. As things get tighter, households are more likely to stop paying other bills (22%), cut back transportation (14%), food bills (11%), and medicine or medical equipment (11%). Only 14% of respondents felt this question was not relevant to them.

Figure 21: Expenses that are not Paid When Money is Tight



“We have an extensive garden and I will wild forage for vegetables, fruits, sea food. We do NOT go to restaurants. I'll try to buy items on sale whenever possible. I'll bicycle as often as possible, loading up my bike with groceries. I'll only take the ferry Mon -Thursday to save ferry costs.”

“We have electric heat, but we only burn wood, and dental medical gets delayed and put off if money is tight.”

“Cut back animal feed and vet calls.”

OPEN ANSWER QUESTIONS

**Are you aware of any housing issues that do not directly affect you, but may affect members of your family or community?** The following themes and responses have been highlighted as indicative of the trends seen across all responses.

**1. *Housing, especially rental housing, is unavailable or unattainable for many community members. While respondents from all Electoral Areas were concerned about price increases, the direst circumstances and most challenging conditions were described by residents of Electoral Areas B and C.***

“My partner and I being able to buy a home in our 20's is an anomaly. I don't know anyone else in their 20s who has stable housing. The housing crisis on Cortes is dire, people are literally living in shacks, tents, unheated trailers and boats. My entire generation who grew up in the island has been forced to leave due to housing shortages.”

“There is a terrible housing problem here and in much of the world. Prices have gone through the roof and rentals are wildly expensive and/or unavailable. We need to come up with innovative solutions immediately! Zoning changes, perpetually affordable units, etc.”

“Real estate is too expensive for most people to buy into the market here. I know more than a dozen people who were had to leave their rental accommodation during the summer months, or because their home was sold. I've met several who were forced to live in tents.”

“There are no long-term rental units on Cortes. Workers have to live in dorm like situations or in rooms, precarious dwellings or camp and even all these fill up and they have to move many times per year. Last year some food services were shut down due on and off to a shortage of workers and that was at the height of the tourist season. Single parents, women are children can be in vulnerable situations having to rely on housing offered by whoever which can lead to addictions and abuse etc.”

“There is no available housing in our community. Unless my children remain at home with me, or build another residence on my property, they will never be able to afford to buy a home on Cortes, and there are absolutely zero rental accommodations available.”

“Young families cannot afford to buy a house here. There are fewer long-term rentals available than before, as many have become vacation rentals. Businesses have trouble finding staff because they in turn can't find housing. I don't want to see us become a community of only rich retired people.”

“Yes, my children are in a generation where housing costs have made home ownership almost unattainable. One of the rents a fifth wheel as rent is even too

high here to be in a cabin. Rental options on island are near impossible for your people due to cost.”

“My eldest son and I had to purchase our house together because neither of us could afford to purchase or rent on our own. My younger two sons will likely be at home for some time, because they cannot afford to live on their own. There are also not enough rental units to meet the needs of our community.”

**2. Seniors’ housing, with and without integrated care, and downsizing options for older residents were a key concern across the Region.**

“The elderly, homeless, disabled cannot afford a place of their own. Having roommates can be challenging. I know with my income I am unable to find affordable housing should I lose my home. It needs to be better...it has to be better!”

Lack of smaller, self-contained houses to enable seniors to downsize without having to move to another region.”

“There is a need for houses/units for seniors to downsize to (which would free up some larger homes for families).”

“My 73-year-old mother has had to move in with us as well as our 30 year old son due to lack of affordable housing, my mother was starving because she couldn't afford food and her mortgage on her pension.”

“Yes! Not affordable for pensioners. Friends moving away because area d is too expensive to live.”

**3. Condition of homes is a key concern, and many individuals are living in extremely tenuous housing options, often without appropriate services, insulation, sewage, and plumbing. This was far more common in responses from Electoral Areas B and C. Respondents from Area A often indicated that their home was in need of repairs, but they could not afford to make them.**

“I'm aware of likely, a few dozen "living rough" people. Homes in the bush, home on a boat - anchored so no dock fee. Other trailers are parked in the back of people’s properties. Others living in their vehicles rotate to spots at trail heads, road ends, parking lots.”

“I know so many people who want to live and work on the island but are subjected to living in run down old trailers because the affluent tourists bogart all the available space.”

“I am living in a trailer. Substandard housing. No power. No water.”

“People are in constant search of a place to live; some are elderly, many are young. People live in cars, vans, tents, derelict boats. People request a place to bring a trailer or a trailer able home.”

“I am living in a side room semi-converted into a suite but almost everyone else I know is living in trailers, sheds, boats, RVs; Or houses with rat and mold issues that are subject to be torn down soon, thereby displacing the inhabitants once again. I am very lucky to be where I am at now. But I am worried about the cost of rent in the future. There are other rentals, just a bedroom and bathroom, no kitchen, going for \$1000/month. And people are jumping on them because they need ANYTHING. But that's not sustainable either. We need safe, healthy and enjoyable housing that is affordable for minimum wage earners and young folks just starting out.”

“People are living in their cars, derelict boats and in trailers without access to water or electricity. There are no rentals on Quadra Island! Let alone anything affordable. I will be forced to leave my home because of unaffordable properties no new units being built no subdivisions allowed. This hurting people! We are on the verge of homelessness the community is in crisis!”

**4. Zoning and building permitting restrictions reduce ability to densify and build new affordable units or add affordable infill options. Many also commented on the density restrictions imposed by Vancouver Island Health Authority. Some residents of Electoral Areas A and D suggested affordability might be improved by enabling accessory dwellings on smaller parcels, while others were concerned that expanded residential development would impact protected agriculture and forest lands.**

“Really no housing on Cortes. Need to rezone so folks can build on their property and hopefully offer those places to locals for rent.”

“Quadra has a community plan that is committed to maintaining a rural environment. This means it is difficult to subdivide acreages to create more housing for families. I know of several people who would do this if the costs and risk of failure were not so high.”

“Zoning rules keep property sizes too large to allow densification and cheaper housing options for single people, people working minimum-wage or seasonal work (a lot on the island) and seniors.”

“Quadra Island needs affordable housing for young people and seniors. We need areas of high density, affordable housing. We need young people to service our tourism industry, keep our schools functioning. The OCP is over 50 years old with so many amendments it is not understandable.”

“Forest land (formerly in managed forest reserve) being deforested for urban-density residential sprawl. The former UBC Research Farm (at Oyster River ) is underutilized, now being marketed for real estate development while its

precious wetlands and irreplaceable ALR farmland are at risk of conversion to non-farm uses and recreational trail access is at risk of further restrictions.”

**5. Seasonal housing leads to land or homes being purchased, but not used for all, or majority of, the year. Proliferation of short-term rentals has also impacted perceptions of affordability and availability.**

“Too many short-term rentals not enough long term rentals. Need a better balance between short- and long-term rentals.”

“Many of my friends are being evicted from their housing for summer rentals (Airbnbs) and landlord use. I have a coworker at the grocery store who is living in a boat, working full time, and another who is working part time living in their minivan.”

“There are a lot of Airbnbs on island that take away housing from the locals who live here year-round. It is extremely hard to find a stable year-round housing situation because of this. Even when those Airbnbs are sometimes rented out during the winter months when tourism is low, they often are not adequately insulated or suited for being lived in in the winter. If there was an incentive for landlords to provide safe, adequate, year-round housing to year round residents of Cortes perhaps there would be more rentals available.”

“Airbnbs sitting empty while long term renters don't have options.”

“Air BnB and vacation rentals make year-round renting exceptionally difficult. Friends of mine have been kicked out of their homes as soon as tourist season arrives.”

“The thing is that there IS a lot more housing available, but we've slowly watched them all come off of the market and be moved to Airbnb. When I was searching for a place. There was nothing here available. But 250+ Airbnbs. Do you have any idea how frustrating that is?”

**Do you have any ideas for how housing could be improved for you or members of your community?**

Respondents had many ideas for improving the housing system in their communities, though many did not provide specific implementation solutions. Many suggestions are not within the power of the Regional District to implement but can inform advocacy positions to higher levels of government or other agencies. In general, ideas fell into four categories:

**1. Increase the stock of affordable housing through a variety of mechanisms.**

- Enable denser development through changes to the OCP and Zoning Bylaws.
- Improve processing and turnaround times of rezoning and amendment applications.
- Encourage more multi-unit development include duplexes, triplexes, and small apartment structures.

- Update zoning laws to allow property owners to build multiple suites or secondary units when the owner is a resident on the property.
- More purpose-built rental units for long-term tenants.
- Direct investment in expansion of affordable housing, especially in townsites.
- Creative solutions to housing challenges including ecovillages, townhome and/or tiny home complexes with shared gardens and social spaces.
- Cooperatives and land banks.
- Improve access to affordable rentals for seniors, especially one-level, accessible developments.

**2. Tax second residences and vacation properties more heavily. Decrease, tax, or eliminate short-term rentals.**

- Impose significant restrictions or completely ban short term rentals.
- Restrict foreign ownership and tax secondary residences heavily. Invest tax income in local housing solutions.
- Create incentives for homeowners to build additional units on their property provided they are for long-term rentals.
- Potentially set-up local service similar to popular short-term rental sites to encourage money to stay in community.

**3. Support non-market options and affordable options however possible. Encourage and advocate for funding from senior government for implementation.**

- More secured, affordable housing options. Typically, non-market interventions funded in partnership with senior government.
- Reduce local restrictions for non-market housing wherever possible.
- Require a percentage of all market developments be made affordable or contribute to other perpetually affordable options.
- Advocate for increased senior government funding.
- More seniors housing affordable for residents on fixed incomes.
- Potentially establish a Housing Authority (like Tofino or Whistler) or explore other ways to directly fund non-market housing interventions.

“Affordable housing is not possible in the private sector. The government needs to step-up before our island communities are gutted/hollowed out and nothing but outposts for wealthy vacationers.”

Finally, survey respondents were asked; **is there anything else you would like to tell us about your housing experiences or any other housing concerns you would like to share?** Responses to this question, largely aligned with the themes presented in the two questions above. Responses are organized by theme and by Electoral Area.

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ELECTORAL AREA A

- **Cost of Housing and Maintenance**

“The cost of building material is way too high!”

“Housing is only affordable where income is relative to the prices. Found one has to make sacrifices by working in remote communities and away from home and less leisure activities in order to be able to afford to own your own place.”

“Finding qualified or willing trades people that actually live or want to work in and around Sayward. Getting work done on property is a real problem.”

“Our taxes are way too high! We are retired and worried about rising taxes taking too much of our low income. Are you planning on taxing us out of our home?”

“Many houses here are not being maintained and have become unhealthy. although we don't have many unhoused, we do have many people living in difficult, and even untenable circumstances.”

“I'm 83 and broke my hip. It's not healing good. So I need help with outside work. A grant or something in that line would sure help.”

- **Availability of Services**

“Poor communication choices for remote valley residences away from Sayward road (internet/TV). No cell service along Hwy 19. Make it safer to live here!”

“Wish we had cell service.”

- **Desired Changes to Building Restrictions and Density**

“There would be more housing options if you were allowed to build on ALR land!”

“Forced increased density on municipalities & districts for zoning including smaller minimum size floor plates is the key to increasing supply and affordability.”

ELECTORAL AREA B

- **Desire to Support Long-Term Residents**

“Currently, the housing market and rental shortages prioritize those who are retired, moving from the cities and have wealth accumulated. The locals who have lived here for 30 plus years are the ones without housing. It's very sad. Something needs to change.”

“Cortes is a small, special little haven, I feel like people far out of Cortesian wealth will continue to buy up the island and there is nothing that will stop that. I'd try and make it more comfortable for the people that will have to continue to cater to the wealthier people coming. If you want a mansion you should probably back up your wasted space with a duplex.”

“Millions of dollars are spent on excess while people struggle to secure the basics. The resources are here, but they must be taken and redistributed.”

“Many long-term residents 10 and 20+ years living on Cortes and contributing to the community are struggling to find any housing these days, while hundreds of homes sit empty for much of the year. Even seasonal housing is very limited. People are having to leave the island because of the housing scarcity. Landlords get away with unacceptable practices because people are so desperate for a place to live that they put up with unthinkable circumstances. I feel fortunate to live in a 300sq ft cabin with doors that don't properly open or shut, with no locks, no laundry, no insulation in the floors, no indoor bathroom, no bedroom, no portable water and the only heat source being a broken woodstove and a landlord who doesn't maintain or repair the cabin or property and will not provide any rental agreement.”

- **Support for Increasing the Diversity of Housing Options Available**

“We need more affordable rentals managed by an organization. We need zoning to be relaxed to allow for more dwellings on large properties. We need insurance companies to allow for tiny homes on properties that some other party owns and lives in. We were unable to insure our own house and property when we wanted to share our property with friends with a tiny home.”

“Consider reviewing bylaw restricting more than one family home on properties - allow people to construct a rental home on their property if they own more than 2 acres.”

- **Concern that the Island May Change for the Worse as More People Come**

“I am afraid the island is heading to the state of many small islands, where population density is the problem. Houses stacked side by side, small lots, and unable to sustain itself, except by raising taxes you the point where no one can

afford anyway. A place can only hold so many people. At some point we have to say, "no more room available.""

"If more affordable housing is made available on Cortes it will fill and more people will show up crying for housing."

- **Support for Taxing Non-Residents and Short-Term Rentals**

"Put luxury tax on house over 2400 square feet or some such. Tax foreign ownership, tax empty houses. Put funds toward social housing."

"Have moved too many times to count. TAX vacation rentals, FINE illegal Air b&b's, maybe incentives for landlord to make homes liveable and healthier!"

- **Challenges with Landlords**

"My last landlord was a bully and invaded my privacy and did not respect my personal boundaries. It was very upsetting to have him show up in the middle of my move sneaking around the property. As an older female it was threatening. He even came to my workplace, totally unacceptable!"

"It's impossible to find a house to rent on Cortes island. In the past 10 years I moved 6 times. At some rentals the landlord kicked us out in the summer to vacation here. At others there were mold issues and repairs that the landlord never fixed. On numerous occasions potential Landlords refused to rent to me because I have children."

- **Taxes and Other Costs for Long-Term Owners**

"In order to support ourselves in our later years, our house needs to retain its value. It's the only safety net we have. Listening to the demands by renters is stressful and concerning. Not that we don't have empathy, but there's very little understanding of the sacrifices we've made and continue to make to own a home that we love. We don't travel for instance, we don't have toys like ATVs or fancy cars. Taxes are very high and we don't get tax breaks for providing our own housing for example."

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ELECTORAL AREA C

- **Action, Supported By All Levels of Government, is Needed Urgently**

"I have been involved in trying to get more housing on Quadra for 14 years and our group has already organized 2 comprehensive surveys. Please could we stop doing surveys and get some action actually addressing what is a well known situation? Have you still got access to the last big detailed survey done by

Quadra Circle? We did get the senior's residence built and functioning eventually but the road blocks put in the way were daunting, disheartening and delayed the process. The housing provided by this immense effort is a tiny proportion of what is needed. There is a housing crisis and I believe it should be tackled as the emergency it is with the same total dedication to dealing with the situation as is brought to fires and floods etc."

- **Lack of Affordable Housing and Limited Housing Options**

"I lived in my van and couch surfed for two years, and squatted in an art studio for another two years before I found an affordable place to live on Quadra. Too many people are being priced out of their rental homes because Airbnb is such a lucrative market for people who have the means. SRD also makes it very hard for people who do have property to build new secondary housing for their family members. It's a desperate situation that needs government intervention."

"I want to move in with my partner. But we can't move in together at my place (way too small) but his place is likely only available for the next year or two. If we move in together there and the landlord decides to move back to the house we will be looking for another place. This has been discussed and I'm thankful the landlord is being honest. But it also makes moving in together and carrying on with our lives difficult because we are scared of losing housing again."

"Our current home is much more expensive than what we can comfortably carry but it was the only option for ownership. We previously lived in a moldy, leaky renovated rental cottage that was way too small for our needs. We have a 35yr mortgage and only about half that time left before we are retirement age which means realistically we will never retire. We will work until we die and hopefully have enough equity built to avoid being homeless in our old age."

"Housing is one of the largest hurdles facing my community today. In addition to the people paying far too much for far too little, the precarity of people's housing situation is a constant reminder that though you may live here now, it might not be for long if you're a renter. There is also a large, but largely unspoken for, amount of people I would characterize as 'underhoused', myself included. People living in trailers, boats, or places without basic amenities because that's all that's available."

- **Lack of Appropriate and Affordable Seniors Housing**

"Home care for rural communities (most of Quadra) is very limited and inadequate to help seniors or less able adults and minors to stay in their homes. More staff with consistency in staff (care aides, nurses, physio, etc) making the needed daily visits is necessary for quality of life and for care in place. Better at Home on Quadra is very helpful for addressing the non-medical, non-personal care needs in our community."

“Shortage of Island Health community care workers so seniors trying to live at home longer don't have enough supports , especially for dementia care, respite and complex care in community. Increase grants for Better at Home programs.  
Allow trailer parks to have long-term rentals.”

“As an older senior, I can see the time when we are no longer able to manage our home and acreage and would like to have the option of living on Quadra in a condo or in a residence similar to our new seniors residence. but one that we could buy and own.”

“Due to lack of downsizing housing for seniors I will probably have to change communities when the time comes. This is because the OCP is not really being looked at and followed. Instead more and more large parcels and very few small, sensible developments in the core areas.”

- **Support for Taxing Non-Residents and Short-Term Rentals**

“I think there's about 50+ Airbnbs operating on the island currently, all detached dwellings that might be rental units if they weren't so profitable to their owners. maybe some sort of subsidy to encourage ppl to transition these into actual rentals? or increased taxation on secondary for profit/guest houses as a deterrent?”

“We / the province needs to introduce a speculators tax, on properties being used as a commodity / going to the highest bidder.”

- **Availability and Cost of Utilities and Services**

“We require a new septic system and it is going to cost between \$25,000 and \$28,000 (and rising) due to changes in the system design which have resulted in the system being prohibitively expensive. I could see being cautious if we were on waterfront or in a small lot subdivision but we are on FIVE acres. Meanwhile, people are flushing directly into Q Cove. If we had a new septic system we could rent out space to people who need housing. Where are the subsidies for making this happen? Answer: there aren't any subsidies. If the cost of living keeps rising, we are going to have to sell. The property cost \$170,000 in 2011 and now it is worth \$1.2 million. I would be a fool to sell it for less but the only people who could afford it are non islanders.”

“Expanding housing on Quadra would be fraught with problems due to inadequate infrastructure.”

- **Need for New Housing Options**

“I would like to see more options especially for the younger generation here who choose to stay on our Island. It is already an aging population and we want to encourage diversity of the population.”

“The lack of housing options for a lot of people including young families and older people needing care and even the average person is changing the demographics of this island. It is fast becoming a playground for the rich, seasonal owner. Young families are leaving, tourism is growing exponentially, it is becoming a tourist mecca but year round residents are lessening due to housing shortage and cost which results in a non-tenable year round home that once was enjoyed by a consistent number of families.

- **Non-Market, Government Supported Housing is Critical**

“I am not at all sure how beneficial this housing needs survey will be. Only senior levels of government are able to adequately address what is quickly becoming a full blown crisis. Market housing is simply too expensive for a large segment of our society.”

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ELECTORAL AREA D

- **Lack of Affordable Housing and Limited Housing Options**

“People who grew up in our district are unable to afford to stay here. That's a problem for all of us. We need community more than ever in this digital age and we need villages to be healthy communities. Please consider helping curb this current housing crisis.”

“We are on wait lists for affordable housing but have been told it will be years before we can get into suites suitable for our needs. We may not have years to wait and could possibly be reno-evicted at any time. This is a hard burden to bear.”

“This is a crisis issue that needs to be dealt with. The number of folks online that are desperate for housing is shocking. Any renter is at the mercy of their landlord to become homeless.”

“The working class are being pushed out of this district. There will be problems staffing all amenities in the future if this continues.”

“As a professional working couple with no kids we are struggling to make it in this community. We are at a point now where we are going to relocate because house prices and rents are becoming so out of control we cannot see a future here. It saddens me to know we are not alone in our struggle to find a home and many people I know personally cannot find a place to live where they feel happy and safe.”

“We are lucky senior citizens who own our home and can afford to live in it. That may come to an end in the next decade, but for now it's not a problem for us, unlike too many others in this region.”

- **Cost of Utilities, Especially Water**

“We need autonomy from City of Campbell River, when it comes to water. Why do we pay an equal a point for Strathcona Gardens, but live miles away, it is not a local service.”

“The extraordinary cost of household water supply in the Area D is out of control and the infrastructure needs major updating to stop the water from being wasted and the public subsidizing the loss!”

“It's definitely becoming more expensive. The utilities keep going up. Also, we don't have recycling picked up so we have to use the recycling in oyster river that is often closed as it's too full. Our water bill in Area D also keeps going up also making it very unaffordable. I would love to be connected to the city for this.”

“Our water bill is extremely high! I don't think it is even legal for the amount of increase we have had over the last 5 years.”

- **Some Desire to Increase Infill Density and Affordable Options**

“Any parcel larger than one acre should be allowed a carriage house(1200 sq ft max), larger than 1.5 acres should be allowed a second home up to 3000 sq ft.”

“Development is key. We need more access to land for people to purchase. Why not allow tiny homes! Secondary suites. RV living. Allow mobiles and manufactured homes to be put on land out here. These are all great alternatives for adorable housing. I'd love to see tiny homes complexes like trailer parks. More RV parks. Manufactured home parks.”

“Property owners should be able to put tiny homes on their property in order to provide more housing for people looking for low cost housing. Also and home that has a suite should be made a legal suite in order to provide more housing. Anyone with an RV should be legally able to rent to provide more housing.”

“Our area needs a sewage system. Keep rural residential status with a possibility of a carriage house. No high density housing.”

- **Desire to Preserve Rural Character**

“I would prefer to let Area D be a rural community and let continued growth happen in Campbell River. Just as it is now in areas like Jubilee Parkway and Dogwood.”

“Oyster River needs a well-managed plan for new homes to be built so that new families can have a rural lifestyle, grow their own food, and afford to own or rent a home.”

APPENDIX A: KEY INFORMANT INTERVIEW SCRIPT AND QUESTIONS

## Strathcona Regional District Needs Report Stakeholder Interview Questions

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Thank you for agreeing to participate in the Strathcona Regional District Housing Needs report process. Below is a list of potential questions that may come up during the stakeholder interview process. Stakeholder interviews are semi-structured, so please feel free to elaborate and go into detail with your responses.

Interviews should last between 20 and 45 minutes.

### Interview Questions:

1. Can you please tell us:
  - a. About your organization
  - b. How you hear about housing need through your position?
  - c. If you offer any housing or housing related services?
  - d. Do you serve any specific population groups? If yes, please explain.
2. Why do you feel housing is an important issue in the Strathcona Regional District?
3. Are there specific groups you see facing more housing challenges?
  - a. Seniors
  - b. Families
  - c. Renters
  - d. Individuals with disabilities
  - e. Women and children
  - f. People with an Indigenous identity or who are part of a visible minority
4. Have there been any changes in housing needs or demand over recent years (e.g. 5 years)?
5. If yes, are there any specific housing services, housing resources, or housing types that you feel are needed in your community?
6. Could you describe a little more what you or your organization is doing/what is being done to address housing in your community?
7. What are some barriers that make working to address housing in the region a challenge?
8. If you had a magic wand, what is one thing you would change in your community that would improve housing and/or make the work of your organization easier?
9. How can we make this report more useful to you or your organization?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

## APPENDIX B: FULL COMMUNITY SURVEY - ONLINE

For reference, questions from the online survey are included here. Not all questions were required, and some were only triggered based on previous responses.

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### About You

#### 1) Which community do you live in?

**NOTE: This survey is designed specifically to capture information on housing needs from residents of the SRD's Electoral Areas. Incorporated municipalities (Campbell River, Gold River, Sayward, Tahsis, Zeballos) have completed or are completing separate housing needs studies. Please refer to local government websites for more information.**

Electoral Area A (Kyuquot/Nootka - Sayward)

Electoral Area B (Cortes Island)

Electoral Area C (Discovery Islands - Mainland Inlets)

Electoral Area D (Oyster Bay - Buttle Lake)

Other, please describe:: \_\_\_\_\_

#### 2) What is your gender?

Male

Female

Non-Binary / third gender

Prefer to self-describe:: \_\_\_\_\_

#### 3) Do you or anyone in your household identify as First Nations, Inuit, or Métis?

Yes

No

#### 4) If you are comfortable, please tell us more about your Indigenous identity.

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#### 5) To which age group do you belong?

0-19

20-29

30-39

40-49

50-59

60-69

70-79

80+

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### About Your Household

#### 6) What is your approximate annual household income (before tax)?

Under \$10,000

\$10,000 - \$29,999

- \$30,000 - \$49,999
- \$50,000 - \$69,999
- \$70,000 - \$89,999
- \$90,000 - \$109,999
- \$110,000 - \$149,999
- \$150,000 +

**7) How would you describe your household?**

- I live on my own
- I live with my spouse / partner – without children
- I live with my spouse / partner – with children
- I am a single parent living with children
- I live with my extended family
- I live with roommates (living in same dwelling, sharing common areas such as living room, kitchen, bathroom, etc.)
- Living with tenants (living in a same dwelling, but little or no shared common space)
- Other - please describe:: \_\_\_\_\_

**8) What type of housing do you live in?**

- Single-detached house (stand-alone house)
- Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
- Semi-detached home or duplex
- Row house or townhouse
- Other multi-family housing (small apartment, tri-plex, quad-plex, etc.)
- A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
- Other (e.g. couch-surfing, living in my car, living in RV, etc.) - please describe:: \_\_\_\_\_

**9) Do you rent or own your housing?**

- Rent
- Own
- Live with family or friends and pay reduced or no housing costs
- Other - please describe:: \_\_\_\_\_

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**Housing Costs and Expenses**

**10) Approximately how much does your household spend each month on housing costs, including rent, mortgage payments, condominium fees, pad rental fees, etc.?**

- Less than \$250
- \$250 - \$749
- \$750 - \$1,249
- \$1,250 - \$1,749
- \$1,750 - \$2,249
- \$2,250 - \$2,749
- \$2,750 or more
- Prefer not to say

**11) Do you believe your housing costs are affordable for your household?**

- Yes
- No
- I'm not sure

**12) Approximately how much does your household spend on heat and utilities each month on average?**

- \$0 - \$99
- \$100 - \$199
- \$200 - \$299
- \$300 - \$399
- \$400 - \$499
- \$500+
- Prefer not to say

**13) How do you primarily heat your home?**

- Electric
- Propane
- Oil
- Natural Gas
- Diesel
- Wood Burning or Pellet Stove
- Solar
- Geo-Thermal
- Other - Write In: \_\_\_\_\_

**14) Approximately how much does your household spend on transportation each month? Include gas, car maintenance, insurance, public transit, bicycle maintenance, etc.**

- \$0 - \$99
- \$100 - \$199
- \$200 - \$299
- \$300 - \$399
- \$400 - \$499
- \$500+
- Prefer not to say

**15) In general, are your home's energy bills (including transportation, heating, and electricity costs) affordable?**

- Yes
- No
- I don't know

**16) If you or your family had difficulty paying your energy bills in the past, did any of the following happen? Check all that apply.**

- Kept the home at a temperature too cold to be comfortable
- Utilities were disconnected
- Not enough money for food
- Unable to go to work or appointments because there was no money for gas
- Home developed mold or condensation because heat or ventilation was unaffordable
- Did not use certain appliances (eg. washing machine, dryer, oven)
- Held off on important expenses (eg. medications)
- Not enough money to spend on leisure activities

- Less time with friends or family because it is not affordable
- Held off paying other bills (eg. credit cards, mortgage, rent, phone)
- Other - Write In: \_\_\_\_\_
- Not applicable

**17) If money is tight, what are the first things your household goes without? Check all that apply.**

- Food
- Other Bills
- Transportation
- Medicine or medical equipment
- Entertainment and leisure
- Children's activities
- Internet or phone
- Other - Write In: \_\_\_\_\_
- Not applicable

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**Your Housing Needs**

**18) Does your current housing meet your needs?**

- Yes
- No
- I'm not sure

**19) If not, please select all that apply:**

- Too expensive
- Not enough bedrooms
- Too far from work, school, or services
- In need of major repair
- Not accessible/not appropriate for me as I get older
- I don't feel safe
- Not culturally supportive or appropriate
- Other - please describe:: \_\_\_\_\_

**20) In the next five years do you think any of these will be a problem for you? Check all that apply.**

- Stability of housing (concerns about renovations, loss of housing to vacation rentals, etc.)
- Activities of daily living (cooking, cleaning, caring for myself, etc.)
- Distance to services and amenities (groceries, bank, medical, school, etc.)
- Cost of utilities (electricity, water, internet, heat, etc.)
- Cost of mortgage or rent
- Lack familiarity with home maintenance
- Cost to repair and maintain my home
- Rental unit not being repaired or maintained by landlord
- Physical ability to maintain my home
- Accessibility (e.g. stairs and counter height)
- Access to senior/elder residences, care facilities or residential facilities that offer some level of care to residents (semi-independent, assisted living, etc)
- Size of living space
- Other - please explain:: \_\_\_\_\_

**Your Turn!**

21) Are you aware of any housing issues that do not directly affect you, but may affect members of your family or community?

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22) Do you have any comments or suggestions to improve housing in your community?

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23) Is there anything else that you would like to tell us about your housing experiences or any other housing concerns you would like to share?

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Thank You!

## APPENDIX C: FULL COMMUNITY SURVEY - PAPER

For reference, the full paper survey is included here. Not all questions were required, and some were only triggered based on previous responses.

# Strathcona Regional District Housing Needs Survey



Does your home meet the needs of your family?

How would you like to see housing grow and change in your community?

**Thank you for your interest in housing in the Strathcona Regional District!**

The Strathcona Regional District is developing a Housing Needs Report to better understand current and future housing needs in Electoral Area A, B, C, and D. Thank you for taking the time to complete this survey! You are helping us to build a more complete picture of the housing situation in your area.

More information about this study is available on the project web page at [www.srd.ca/housing-needs-report-project](http://www.srd.ca/housing-needs-report-project). You can also contact the project team via the contact information below if you have any questions about the study.

**Meredith Starkey, Manager, Parks and Planning  
Strathcona Regional District**  
Telephone: 778-346-9143  
Email: mstarkey@srd.ca

**Sandy Mackay, Housing Research and Policy Lead  
M'akola Development Services**  
Telephone: 778-401-7028  
Email: smackay@makoladev.com

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## ABOUT YOU

### 1) Which community do you live in?

- Electoral Area A (Kyuquot/Nootka- Sayward)
- Electoral Area B (Cortes Island)
- Electoral Area C (Discovery Islands- Mainland Inlets)
- Electoral Area D (Oyster Bay- Buttle Lake)
- Other: \_\_\_\_\_

### 4) If you are comfortable, please tell us more about your Indigenous identity.

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### 2) What is your gender?

- Male
- Female
- Non-binary / third gender
- Prefer not to say
- Prefer to self-describe: \_\_\_\_\_

### 5) To which age group do you belong?

- 0-19
- 20-29
- 30-39
- 40-49
- 50-59
- 60-69
- 70-79
- 80+

### 3) Do you or anyone in your household identify as First Nations, Inuit, or Métis?

- Yes
- No

## ABOUT YOUR HOUSEHOLD

### 6) What is your approximate annual household income (before tax)?

- |   |   |
|---|---|
| <input type="checkbox"/> Under \$10,000     | <input type="checkbox"/> \$70,000- \$89,999   |
| <input type="checkbox"/> \$10,000- \$29,999 | <input type="checkbox"/> \$90,000- 109,999    |
| <input type="checkbox"/> \$30,000- \$49,999 | <input type="checkbox"/> \$110,000- \$149,999 |
| <input type="checkbox"/> \$50,000- \$69,999 | <input type="checkbox"/> \$150,000+           |

### 7) How would you describe your household?

- I live on my own
- I live with my spouse / partner – without children
- I live with my spouse / partner – with children
- I am a single parent living with children
- I live with my extended family
- I live with roommates (living in same dwelling, sharing common areas such as living room, kitchen, bathroom, etc.)
- Living with tenants (living in a same dwelling, but little or no shared common space)
- Other- please describe: \_\_\_\_\_  
\_\_\_\_\_

### 8) What type of housing do you live in?

- Single-detached house (stand-alone house)
- Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
- Semi-detached home or duplex
- Row house or townhouse
- Apartment building or condo
- Mobile home
- A private bedroom with shared bathroom/kitchen
- Other (e.g. couch-surfing, living in my car, living in RV, staying with relatives).  
Please describe: \_\_\_\_\_  
\_\_\_\_\_

### 9) Do you rent or own your housing?

- Rent
- Own
- Live with family or friends and pay reduced or no housing costs
- Other- Please describe: \_\_\_\_\_  
\_\_\_\_\_

## HOUSING COSTS AND EXPENSES

### 10) Approximately how much do you spend each month on housing costs including rent, mortgage payments, condominium fees, and utilities (heat, water, electricity, etc.)?

- |   |  |
|---|--|
| <input type="checkbox"/> Less than \$250  | <input type="checkbox"/> \$1,750- \$2,249  |
| <input type="checkbox"/> \$250- \$749     | <input type="checkbox"/> \$2,250- \$2,749  |
| <input type="checkbox"/> \$750- \$1,249   | <input type="checkbox"/> \$2,750 or more   |
| <input type="checkbox"/> \$1,250- \$1,749 | <input type="checkbox"/> Prefer not to say |

### 11) Do you believe your housing costs are affordable for your household?

- Yes
- No
- I'm not sure

### 12) Approximately how much does your household spend on heat and utilities each month on average?

- |                                       |  |
|---------------------------------------|--|
| <input type="checkbox"/> \$0- \$99    | <input type="checkbox"/> \$400- \$499      |
| <input type="checkbox"/> \$100- \$199 | <input type="checkbox"/> \$500+            |
| <input type="checkbox"/> \$200- \$299 | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> \$300- \$399 |  |

### 13) How do you primarily heat your home?

- |                                      |   |
|--------------------------------------|---|
| <input type="checkbox"/> Electric    | <input type="checkbox"/> Wood Burning or Pellet Stove |
| <input type="checkbox"/> Propane     | <input type="checkbox"/> Solar                        |
| <input type="checkbox"/> Oil         | <input type="checkbox"/> Geo-Thermal                  |
| <input type="checkbox"/> Natural Gas | <input type="checkbox"/> Other:                       |
| <input type="checkbox"/> Diesel      |   |

### 14) Approximately how much does your household spend each month on transportation (gas, maintenance, transit costs, insurance, etc.)?

- |                                       |  |
|---------------------------------------|--|
| <input type="checkbox"/> \$0- \$99    | <input type="checkbox"/> \$400- \$499      |
| <input type="checkbox"/> \$100- \$199 | <input type="checkbox"/> \$500+            |
| <input type="checkbox"/> \$200- \$299 | <input type="checkbox"/> Prefer not to say |
| <input type="checkbox"/> \$300- \$399 |  |

### 15) In general, are your home's energy bills (including transportation, heating, and electricity costs) affordable?

- Yes
- No
- I'm not sure

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## HOUSING COSTS AND EXPENSES, CONTINUED

**16) If you or your family had difficulty paying your energy bills in the past, did any of the following happen? Check all that apply.**

- Kept the home at a temperature too cold to be comfortable
- Utilities were disconnected
- Not enough money for food
- Unable to go to work or appointments because there was no money for gas
- Home developed mold or condensation because heat or ventilation was unaffordable
- Did not use certain appliances (e.g. washing machine, dryer, oven)
- Held off on important expenses (e.g. medications)
- Not enough money to spend on leisure activities
- Less time with friends or family because it is not affordable
- Held off paying other bills (e.g. credit cards, mortgage, rent, phone)
- Other, please describe: \_\_\_\_\_
- Not applicable \_\_\_\_\_

**17) If money is tight, what are the first things your household goes without? Check all that apply.**

- Food
- Other bills
- Transportation
- Medicine or medical equipment
- Entertainment and leisure
- Children's activities
- Internet or phone
- Other, please describe: \_\_\_\_\_
- Not Applicable \_\_\_\_\_

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## YOUR HOUSING NEEDS

**18) Does your current housing meet your needs?**

- Yes
- No
- I'm not sure

**19) If not, please select all that apply**

- Too expensive
- Not enough bedrooms
- Too fall from work, school, or services
- In need of major repair
- Not accessible/appropriate for me as I get older
- I don't feel safe
- Not culturally supportive or appropriate
- Other: \_\_\_\_\_

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## YOUR TURN!

**20) In the next 5 years, do you think any of these will be a problem for you? Check all that apply:**

- Stability of housing (concerns about renovations, loss of housing to short-term vacation rentals, etc.)
- Activities of daily living (cooking, cleaning, caring for myself, etc.)
- Distance to services and amenities (groceries, bank, medical, school, etc.)
- Cost of utilities (electricity, water, internet, etc.)
- Cost of mortgage or rent
- Cost to repair and maintain my home
- Lack of familiarity with home maintenance
- Rental unit not being repaired or maintained by landlord
- Physical ability to maintain my home
- Accessibility (e.g., stairs and counter heights)
- Access to senior/elder residences, care facilities or residential facilities that offer some level of care to residents (semi-independent, assisted living, etc)
- Size of living space
- Other: \_\_\_\_\_

**21) Are you aware of any housing issues that do not directly affect you, but may affect members of your family or community?**

**22) Do you have any comments or suggestions to improve housing in your community?**

**23) Is there anything else that you would like to tell us about your housing experiences or any other housing concerns you would like to share?**

---

**PLEASE COMPLETE AND RETURN BY APRIL 10<sup>th</sup> 2022**

**Return this survey to the location you received, or mail to or drop off at:**

**Strathcona Regional District**  
c/o Meredith Starkey  
990 Cedar Street  
Campbell River, BC | V9W 7Z8

**To be entered into the draw for gift cards to a local business please add your contact information:**

**Name:**

**Contact Phone/Email:**

APPENDIX D: SHORT COMMUNITY SURVEY MAILER

For reference, the short survey community mailer has been included here.

**WE WANT TO HEAR  
FROM YOU**



## **SRD HOUSING NEEDS SURVEY**

The SRD is developing a Housing Needs Report to better understand current and future housing needs in your community.

By completing this survey, you are helping us build a more complete picture of the housing situation in your area.

Survey responses are completely confidential.

### **For More Info:**

Please contact the Strathcona Regional District, Meredith Starkey – Manager, Planning and Parks  
778-346-9143 | [mstarkey@srd.ca](mailto:mstarkey@srd.ca)

**ALL RESPONDENTS WILL BE  
ELIGIBLE TO WIN ONE OF  
TWO \$100 GIFT CARDS!**

**Please complete the survey:**

- **ONLINE - Full Version**  
[www.srd.ca/housing-needs-report-project](http://www.srd.ca/housing-needs-report-project)

**OR**

- **MAIL/DELIVER - Short Version**  
(survey on the next page) to:  
Strathcona Regional District  
c/o Meredith Starkey  
990 Cedar Street  
Campbell River, BC | V9W 7Z8

**Complete Survey > [www.srd.ca/housing-needs-report-project](http://www.srd.ca/housing-needs-report-project)**

# RURAL HOUSING SURVEY

## Short Version



### 1) Which community do you live in?

- Electoral Area A (Kyuquot/Nootka- Sayward)
- Electoral Area B (Cortes Island)
- Electoral Area C (Discovery Islands- Mainland Inlets)
- Electoral Area D (Oyster Bay- Buttle Lake)
- Other: \_\_\_\_\_

### 2) Do you rent or own your housing?

- Rent
- Own
- Live with family or friends and pay reduced or no housing costs

### 3) Does your current housing meet your needs?

- Yes
- No
- I'm not sure

### 4) If not, please select all that apply

- Too expensive
- Not enough bedrooms
- Too far from work, school, or services
- In need of major repair
- Not accessible/appropriate for me as I get older
- Not culturally supportive or appropriate
- Other: \_\_\_\_\_

### 5) Is there anything you would like to tell us about your housing experiences or any other housing concerns you would like to share?

---

**PLEASE COMPLETE AND RETURN BY APRIL 24<sup>th</sup> 2022**

Return this survey by mail or drop off at:

**Strathcona Regional District**

c/o Meredith Starkey

990 Cedar Street

Campbell River, BC | V9W 7Z8

To be entered into the draw for \$100 gift cards please add your contact information:

**Name:** \_\_\_\_\_

**Phone/Email:** \_\_\_\_\_

APPENDIX E: COMPLETE "OPEN ANSWER" RESPONSES

Provided without analysis, the complete list of all "open answer" responses given for questions 21 through 23 of the Regional Survey. Responses have been organized by Electoral Area.

ELECTORAL AREA A

21. ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR FAMILY OR COMMUNITY?

Unwelcome new residential developments on Menzies Bay and along Race Point Road that affect the quality of life of residents in my area. Residential permits being approved directly along my source of water.
Housing is too expensive to rent or buy
The cost to buy/rent a house "today" is out of reach for the average working people
hard to find rentals because the summer residents create more demand seasonally and its more profitable to cater to the tourists rather than provide more full year residents
Home affordability, rising costs of utilities.
Housing stability
Far to many members of the community living off grid, multiple campers and RV on a single property.
My eldest son and I had to purchase our house together because neither of us could afford to purchase or rent on our own. My younger two sons will likely be at home for some time, because they cannot afford to live on their own. There is also not enough rental units to meet the needs of our community.
No
Children want to live in work in the city where its unaffordable to live, rather than work and live in remote communities where there is work and affordable housing, but little entertainment, leisure activities for them.
Cost prohibitive for ownership
Rising rent prices make it difficult for young families to find housing. Rising house prices impact on our taxes, making them much higher Cost of living making and fuel tax impacting ability to afford to go to town
High costs of housing
Rent is very expensive!
no
No

Affordable housing to own or rent.

Home prices in the Sayward area have jumped dramatically in the last 10 years. A home in the Village that cost \$150k in 2012 now costs \$500k. This is not affordable for first time home buyers and young families are forced to rent or live in homes that do not fulfill their needs.

high rent/mortgage payments

We had issues with snow this year and much damage as a result of it, so I know people (us included) are still trying to deal with damages

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22. DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY?

More community involvement and feedback when it comes to the approval of new residential developments.

Airbnb and Virbo properties take away rentals and sales, license and tax them

Tax the speculator's Forestry workers from out of town be provided with proper single accommodation (meaning not living in single family housing)

build more housing stock, including assisted living

Community environmental order

Better tax generating revenue for proper housing and transportation with reliable services from road maintenance, services and food outlets

We bought in Sayward because we couldn't afford to buy in Campbell River, where we work and go to school. We also couldn't afford to rent in Campbell River. Put restrictions on foreign investments, AirBNB, and vacation rentals.

We need more affordable housing.

Less government interference with regulatory bodies dictating what rules apply and which dont.

Sayward needs to expand the village and allow for more building permits for houses.

I hope there are some experts looking at this information not just councillors co laying our responses. Just because the people living here come up with ideas does not mean they are good sustainable ideas for our community

need affordable housing for seniors who want to downsize Lack of rental housing

Another apt building maybe with an elevator

last winter, from December 4th 2021 to January 8th 2022 we had at least 15 power outages from 4 hours to 20 hours; that is unacceptable. The average of power outages per winter is 8 times varying from 2 hours to 20 hours, again too many. The moment we have high wind, anxiety goes up as we might lose power. Yes, we are ready; generators and al. Still It happens too often. So, is there any way some actions; trees cutting, branches pruning, etc in the area can be done prior the incidents happen. Thank you

No
Force municipalities and districts to increase single family zoning to allow for up to three housing units per current single family lot as has been done in other areas. Gradually that will increase supply and affordability.
The Sayward area could benefit tremendously from high density housing options including townhomes and apartments.
Improve access to local shopping in Sayward village. Improve parking and camping availability in Sayward valley. Create cultural, musical, local tours on land and water events. Throw an annual bash for the entire valley. Make it more palatable to reside here.

23. IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE?

lack of housing for ppl with pets, and the breed restriction in buildings for pets. Can't judge a pet by its breed just like race or colour of humans
The cost of building material way to high ! NO value added industries, sawmills in the community ! Raw logs leaving the community, all going south ! Tax the logs leaving the community !
many houses here are not be maintained and have become unhealthy. although we don't have many unhoused we do have many people living in difficult, and even untenable circumstances.
We live seasonally in Kyuquot so many of my answers are swayed to june to Sept occupancy. My house(s) sit vacant the rest of the year
no
We had been living in a too-small rental home in Campbell River, when our landlord renovicted us. Even though fuel prices have skyrocketed, it was cheaper for us to buy a home in Sayward than it was to rent in Campbell River. The process was extremely stressful, and we almost didn't qualify for the purchase. The house we bought is still really too small for our family of 6, but is all we could manage.
Housing is only affordable where income is relative to the prices. Found one has to make sacrifices by working in remote communities and away from home and less leisure activities in order to be able to afford to own your own place.
Finding qualified or willing trades people that actually live or want to work in Sayward. Getting work done on property is a real problem.
Thank you for the opportunity to comment
There would be more housing options if u were allowed to on ALR land!
no
No

Forced increased density on municipalities & districts for zoning including smaller minimum size floor plates is the key to increasing supply and affordability. This is being done in other areas of Canada and USA and some European countries and is already long time used in countries like China (Hong Kong ) and Japan.

Wish we had cell service (sullivan road, sayward)

Our taxes are way too high! We are retired and worried about rising taxes taking too much of our low income. Are you planning on taxing us out of our home?

I'm 83 and broke my hip. It's not healing good. So I need help with outside work. A grant or something in that line would sure help.

More need/desire for places to live in Sayward than there are available homes to buy or rent.

Services not so bad now as coop has a small grocery store.

We live in Sayward in a flood zone. We would need a bigger culvert on Sayward Road near our property. During heavy rain the water can't run fast enough. There's always the danger of flooding again. The consequences are too expensive to be ignored.

We could not afford rent on PWD so we had family help to purchase a run down mobile on land. It became uninhabitable over time. We luckily inherited a small amount of money and had some more family financial help. With this we managed to build a new home over 2.5 years. It has been a struggle for us since being on disability and getting suitable housing.

Poor communication choices for remote valley residences away from Sayward road (internet/TV). No cell service along Hwy 19. Make it safer to live here!

Would like to see more affordable housing for seniors.

## ELECTORAL AREA B

21. ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR FAMILY OR COMMUNITY?

My partner and I being able to buy a home in our 20's is an anomaly. I don't know anyone else in their 20s who has stable housing. The housing crisis on Cortes is dire, people are literally living in shacks, tents, unheated trailers and boats. My entire generation who grew up in the island has been forced to leave due to housing shortages. All employers cannot find enough employees due to housing shortages. It's a really bad situation. The community housing project at rainbow ridge is certainly a start but it is years away from fruition and already has a massive waiting list. Implementing an empty homes tax where the funds collected could directly go towards affordable housing projects is a good place to start. Also taxing those who are doing vacation rentals and kicking out local tenants (often families) who then are forced to camp over the summer tourist season. Also having more places to park tiny homes ect. Would be a good idea.

there is a serious shortage of affordable rental housing on island, as well as temporary workers' housing.

There are so many folks here looking for stable housing. Person looking for land to put her yurt, mother with young child having to live in compromised social situation to have a roof over her head. People getting evicted for summer rentals. People living out of their van.

No access to housing for the younger generation and people of lower income brackets. Issues of gentrification that have affected most coastal communities are beginning to overtake Cortes as well.

Yes, overwhelmingly I have lived w/housing insecurity for 12 yrs on Cortes. Moving out of my rental for several months in the summer. Staying in a room or on a boat and working 60 + hrs a week. I have since gotten married and my partner built us a home. We were able to purchase land from a friend for a fair price. We feel very fortunate.

no availability

Expensive housing because of poor future planning

There is a terrible housing problem here and in much of the world. Prices have gone through the roof and rentals are wildly expensive and/or unavailable. We need to come up with innovative solutions immediately! Zoning changes, perpetually affordable units, etc.

Lack of affordable, long term housing and wages that make access to such realistic

Yes. Too many people arriving on island and looking for "affordable housing" without first securing employment.

I'm aware of many housing issues amongst friends and family here on Cortes. I'm quite blessed where I live though it is not comfortable, it's my only option or I go back to living in my van which is actually more comfortable. I watched a whole family pack up and leave because they couldn't find a house for them all to live in. Rent prices isn't an issue for them, availability, none. Too many vacant houses on Cortes not being rented and too many rich people buying up land and pricing out locals that have lived here for over 20 years. There's many people who have been apart of the community for much longer then the people moving in who only vacation for a few months of the year. Preference should be given to the people who actually want to do life here, and not the people that just want to visit.

My adult son moved home to pay off debt because rental costs are so high. We do not charge him rent at this time.

yes we are in a crisis a really bad one

we need a tiny home community or something similar where people are somewhat responsible for their home.

Too many short term rentals not enough long term rentals. Need a better balance between short and long term rentals. Good paying stable jobs. Construction material prices/inflation are outrageous

Real estate is too expensive for most people to buy into the market here. I know more than a dozen people who were had to leave their rental accommodation during the summer months, or because their home was sold. I've met several who were forced to live in tents.

Across BC we have an affordable housing shortage. Affordability vs income is a grater divide

Almost No rentals in the community

There are no long term rental units on Cortes. Workers have to live in dorm like situations or in rooms, precarious dwellings or camp and even all these fill up and they have to move many times per year. Last year some food services were shut down due on and off to a shortage of workers and that was at the height of the tourist season. Single parents, women are children can be in vulnerable situations having to rely on housing offered by whoever which can lead to addictions and abuse etc. I would support a tax on bookers of vacation rentals although not the hosts if they are locals.

I have two granddaughters living with me at the moment. They can't find housing on Cortes. It benefits, me now, as I have help, but am assuming they will eventually find housing.

There are not enough affordable rentals.

Good people who contribute greatly to the community forced to move far away to another province perhaps due to lack of housing

There is no available housing in our community. Unless my children remain at home with me, or build another residence on my property, they will never be able to afford to buy a home on Cortes, and there are absolutely zero rental accommodations available.

No rentals available and landlords refusing tenants with children.

Not enough houses for people to live in. People are living in their cars and leaving behind garbage as they've from spot to spot. Going to the bathroom wherever they can on the side of the road.

Yes

Rental income is not high enough to cover landlord costs so houses are rented as summer accommodations to cover the cost of insurance, taxes, maintenance, etc.

Really no housing on Cortes. Need to rezone so folks can build on their property and hopefully offer those places to locals for rent.

There is a SEVERE shortage of housing on Cortes for seniors, young people and families! We were fortunate to buy our house in 1992 when things were affordable, and we had seasonal employment off island until we retired.

I We are fortunate to have decent pension income for now so feel secure in my home for now but foresee not being able to maintain this big a house (though only 1600 sq feet). So many people are not able to find a house to rent or can't find one that is either affordable or decent enough it is hard to find people to hire to do work on the house e.g..plumbing. We aren't able to attract workers and young families to sustain the work force because of housing issues. So many people are opting to do short term vacation rentals rather than rent year round both for the increased cash and because being a landlord is difficult...it is very hard to get rid of a bad tenant. Not to mention that the real estate prices have skyrocketed in the last 2 years!

There are a lot of airbnbs on island that take away housing from the locals who live here year round. It is extremely hard to find a stable year round housing situation because of this. Even when those airbnbs are sometimes rented out during the winter months when tourism is low, they often are not adequately insulated or suited for being lived in in the winter. If there was an

incentive for landlords to provide safe, adequate, year round housing to year round residents of Cortes perhaps there would be more rentals available.

Yes. There is a terrible housing shortage on Cortes. My whole age group that I grew up with had to move away because of lack of affordable housing.

There are so few affordable options available on Cortes

yes, it is way to hard to find housing. Rent and buying. People with money from elsewhere buy up our houses so courtesans have nowhere to life

A lack of affordable housing, especially for single-income residents.

Yes

Lack of rental housing on Cortes for all demographics.

No affordable housing for adult children.

I am aware that there is an extreme housing shortage on Cortes Island, long term rentals are near non-existent, the market is littered with air bnbs and even young families and folks who grew up here returning cannot find adequate places to live.

Yes. Very many people here (friends of mine) cannot find rental accommodations that are year round. Have to move out in summer. Cannot afford to buy. Many sub standard rentals that people are willing to live in to make it work here.

There are not enough rentals for locals. There are not enough affordable living options. Without any public transportation on the island, location becomes important as many people don't drive for a variety of reasons. There is an employee shortage due to a housing shortage on the island

No

Lack of housing, affordability, accessibility issues for seniors

lack of availability

no

Not a lot is available! It's largely the luck of the draw I think, unless you are able to afford land, but even then not much available. Costs are also very high, not just housing but other expenses (food etc)

People continue to move here and then complain about not finding housing. It doesn't make sense to move to a "remote" island without securing long-term housing first. I completely understand how a lot of people end up choosing short term rentals like B&B's, over doing a long-term rental. The headache involved if you have a disrespectful tenant just isn't worth it anymore. If renters need stable housing that is affordable, they need to be in a city with government regulated housing, not on a "remote" island demanding people hand over their cabins.

All the classics Lack of housing, Price hikes for property owners which then fall onto renters also if applicable. All guaranteed to happen when your property value skyrockets so fast.

Not enough housing, low-income people are being priced out, essential workers forced to move

Rental housing shortages are putting extreme pressure on the community. I know multiple people who are currently employed on island but unable to find suitable housing. I know at least one person who has been actively looking for rental housing for over a year. Businesses are struggling to find seasonal and year round staff because there isn't appropriate housing.

There is a housing crisis on Cortes. Too many people do not have stable affordable housing. It deeply impacts the cultural and economic strength of our community.

Many people have to vacate their rental properties in the summer because the landlords either move in for the summer or rent the place out as a short-term vacation rental

yes

There is a lack of safe, secure, affordable rentals on the island. This affects me and many others in my age bracket.

No year-round rentals or affordable property or homes for sale on Cortes. Many homes sit empty for months/years at a time. Vacation rentals and air BnB take priority over rental properties for local residents. High rent for untenable cabins, unhealthy living conditions. Too many renovations and seasonal rentals. People have nowhere to go in the summer. Housing insecurity makes it difficult to have job security.

Availability, affordability, opportunities! I believe drug addiction is a huge part of homelessness. This may not be obvious but it is very real & true. It also affects affordability & creates areas of poverty and crime which affect rental & create housing challenges.

Borderline realistic day-to-day survival & comfort.

As a resident of Cortes for over 20 years, it is very disconcerting to watch the disparity between what local residents are able to afford, based on the local economy, and what part time homeowners, whose income is based in urban, (and often US) economies can afford. Not only have property prices risen beyond the reach of Islanders, but so many homes are occupied for a few weeks of the year, and left empty--not just exacerbating the difficulty of housing for those who live and work here, but also means an increasing portion of the population are not contributing to the social, economic and cultural aspects of the community. This is not a situation unique to Cortes, I realize. But it is one that tears apart the fundamental fabric of a rural community. The majority of the people on this island are committed and resilient. But what I see is a trend that will become increasingly untenable for seniors and young families.

So called affordable housing will never be affordable here. Too many high priced professionals control developments. A homeless person is not allowed to build a shack.

Absolutely, no one wants to rent to others because they don't take care of the property

Housing crisis. There is none

Not enough housing for service workers

Address vacant 2nd home issue effectively.

Rich people leaving homes empty most of year. Not even renting guest cottages to locals. Or most housing is used as Airbnb. No regulation, no safety, ripped off all the time. Unsafe housing situations

Though there are many empty homes, there is a significant shortage of affordable housing on Cortes. When I worked at the CNFC (Cortes Natural Food Co-op), we regularly had staff or prospective staff living in unstable housing. Many people / workers have left the island due to unstable housing, or are without housing during the summer months when short-term rentals are more profitable for homeowners.

many people are living in sub standard conditions without adequate heat or indoor plumbing

My older husband may have these issues regarding living on a remote island: Access to senior/elder residences, care facilities or residential facilities that offer some level of care to residents (semi-independent, assisted living, etc) and distance to access hospital/medical support.

It appears to be difficult to find housing for employees of companies that provide services to us.

Many people in my community are unable to find clean and affordable housing or housing at all

Living in a trailer Substandard Housing No power No water

Yes.

too many tourists

Yes. There is a HUGE lack of affordable housing on Cortes. People are in constant search of a place to live; some are elderly, many are young. People live in cars, vans, tents, derelict boats. People request a place to bring a trailer or a trailer able home.

BC Housing regulations make it very costly and risky to rent out a room in a private home or to set up a small rental unit on an acreage. If BC reduced rent control, the number of rental units would likely increase as people become more willing to take a chance on having a renter in their home.

There are not enough year round rental spaces in my community to house everyone. And definitely not enough housing for all the workers needed to provide services for the summer tourists.

Local employment

extremely high property taxes

Cortes suffers greatly from a lack of stable, affordable housing. Our community doesn't create the space for younger families to succeed, it is common for families and young workers to have to move away due to the extreme shortage of housing. If there were adjustments to the zoning conditions, more landowners could build secondary dwellings on their acreages and contribute year-round housing for the health of our community. (Or, sadly, and more realistically they could build Air B&B rentals for visitors - but I imagine some would be willing to commit to long term rentals)

No affordable housing available. No housing for workers. Price of housing. Suitable housing. Community members choosing Air B+B over housing those in need. Kicking people out for the summer to make more money Non Canadians buying up real estate and driving up prices. Young people/families having to leave the community because there is nowhere to live. Increasing homelessness.

wealthy people built a massive house next to ours, now we have to pay more in taxes, that is not fair.

Not enough housing available for size of community that wishes to stay on Cortes island year round.
Lack of full time permanent housing for long term residents
Many people are looking for housing on the island because are newcomers or they live in a inappropriate setting.
No availability, and when it is, it is too expensive or only seasonal.
Yes lack of rental homes for younger people, parents with children - and people wanting to work and live on Cortes
My mother with dementia may have to leave Cortes because of lack of elder care.
We are a blended family with 6 children total in their 20s and early 30s. In spite of being educated and working hard they can barely afford housing.
lack of housing for community members including for doctors and teachers greatly affects the stability of our community
yes, many people without the resources to have affordable, secure, decent housing.

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22. DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY?

Implementing an empty homes tax where the funds collected goes towards affordable housing! Having more available places for tiny homes or RVs to park. Taxing vacation rentals
Increase the square footage of secondary dwellings take the cap of zone limits.
Allowing more security for renters. caps on rent. Subdivided land and more funding for community off-grid living.
Allow RV, tiny home or trailer parking in part of the housing complex.
Limit purchasing of 2nd and 3rd homes w/higher tax rates. Invest in the Rainbow Ridge Housing development and build homes for people
award grants to well-organized local initiative trying to build low-cost and seniors housing units
More residential zoning and eliminate f1 on private lands.
See above
A community tax on absentee landlords
Build a trailer park.
If you want to buy a vacation house here, you have to pay "community building taxes" for the DAYS your home is empty. Or be forced to build a second family dwelling on the property, to avoid the taxes and in turn put a little money back into the property owners pocket.

Increase protection for landlords so that, if they land up with bad tenants, there is a way out of the situation. Why create a suite or rental unit when tenants have such strong rights? It is not cheap to maintain, insure and run a home anymore but there's a lack of understanding of these costs among renters. I think many of us have or would consider having a rental unit, but there are just too many horror stories about bad tenants. And one could get stuck with a bad one. Some peace of mind for owners might open up new rental units.

30%taxe on foreign buyers going back 10 years,10%taxe of the value of the house to pay every year for houses that site empty most of the year,limite vacation rental that it would be a privilege only to family that need the income to survive.try everything possible to discourage investors to buy houses here

see previous box

Build affordable housing that incorporates for profit housing.Develop let's say 18 affordable houses for year round residents and 6 vacation rentals that would provide income and jobs for some residents

Find ways to build more affordable housing. Many of the houses on Cortes are empty, which raises the question of some kind of empty house tax.

More funding for affordable housing

-zoning reviews/changes to allow land owners to provide affordable, year round long term rentals to the island resident population. -Increase in property taxes, as well as tariffs for empty homes/investment ownership/vacation & Airbnb income for non primary residences! &/or some other way of balancing the scales and "decommodofying" housing so that locals have the opportunity to purchase and to rent decent, healthy, stable housing. Cortes has officially been gentrified as a playground for the wealthy. - Use the taxes/tariffs towards supporting development of affordable housing

Tiny home park

My disabled son lives in a trailer on the property, he is doing well where he is, and I am happy he is stable. Stability is very important for people with Mental Illness.

Less people

I think the zoning should be changed to allow for more dwellings per lot.

Tax vacation rentals! Tax second homes owned by same owners. Tax any dwelling not lived in as a primary residence

More low income rental housing

Site rentals for mobile units More rental units/BC housing infrastructure Empty home tax Ban airbnb

Build more affordable housing for locals. Changing rules for air bnbs to allow 1 full time renter on property before being able to rent out to vacation rentals.

More affordable housing is needed for year round residents.

We need more low income rentals like trailer parks, apartments, small home sites for people starting out. We also need more land subdivided into smaller lots so it is affordable. But unfortunately our zoning does not allow for any of these.

#### Rezoning

Put some limits on short term rentals. This might hopefully increase the rental stock and alleviate some ferry congestion and environmental concerns. E.g. there must be a full time resident on the property where there is a short term rental. This is more in line with the intention of the current bylaw about "b&b type operations, intended to supplement income of resident, not provide income for an off island owner.

I think an incentive to property owners to provide year round stable safe and adequate housing might help steer land owners away from airbnb. I think there are also a lot of secondary homes that sit empty for most of the year as the owners don't live here and may visit for a couple of weeks during the summer. These are often large homes with a big property, and if there was an incentive for those owners to provide a space for one local to live year round perhaps that would help. I say incentives as i believe that is a better option, but i also believe an appropriate punishment in the form of higher taxes for empty homes, more regulation on airbnb properties etc could help redirect the use of some properties and homes towards stable year round housing.

More empty homes tax. And more affordable housing projects. Money from empty homes tax goes directly toward affordable housing.

#### Ban air b&b's housing for Courtesans first

Absolutely. It is well past time the zoning restrictions on RU- 1 allow for subdivision and/or additional secondary dwellings. These will provide needed income and support for an aging population as well as housing for young families and workers.

We need less airbnbs and more housing for our community members on cortes. Many capable hardworking people leave due to no where to live and this also creates a labour shortage along with no help from the younger generation to the elderly here on island... the affordable rental problem along with no available rentals at all is a vicious circle here on island

No affordable housing on Cortes limits population growth and development. On an island this size, were the population grow substantially, the WATER resources would be depleted like other islands in the Salish Sea. I do NOT wish for more people on this island. Spells disaster for the natural world here.

Less Air Bnbs More long term rentals All the empty houses here should be rented instead of staying empty.

Create some restrictions on the number of air b & b. ALSO: very important: revise Landlord and Tenant Act so that Landlords have some kind of influence over terminating tenancy agreements when less than desirable situations Sri de. Many people here with rental accommodations are afraid to rent long term because they have been burned by tenants that do t pay rent and won't move out. I realize the tenant needs solid rights but the landlords here are quite concerned about not being in control of their own asset and primary residence.

More restrictions and taxes on airbnbs to encourage more places to offer permanent rentals to locals instead of going the airbnb route. Zoning to allow more secondary dwellings such as tiny

homes that could be rented to locals. More incentives to encourage secondary dwellings for local rentals.

More long term rentals, reasonable rents

limit short term rentals. Air b and b has been extremely detrimental to me as a low income renter

no

Restrictions on people who own land here and don't use it year round. Contributing members of the community should have stable housing access, not just tourists who pour into the economy for a few weeks every year.

It is a difficult problem that isn't easily answered. Every renter in B.C. is screaming out, "where am I to live affordably?!?" There should be more government funded housing in cities. In an "adult summer camp" like Cortes, the seasonal employers should be providing housing to their transient workers. I apologize for not having any constructive or clear answers to this question. I wouldn't want more housing to be created here because it would continue to clog up an already very busy ferry.

Not sure I know enough. Increase number of buildings aloud to be rented out on a big enough property, maybe even make it mandatory for certain areas. I don't want Cortes to all be 1/2 acre lots, but I don't think anyone should have, or deserves 10+ acres of land. Obviously should be circumstantial, a lot of land can't be built on and if somebody wants to feel good about themselves owning a creek fine by me. My property is a little under 5 acres, and I just don't need that much space, but my understanding is I can't subdivide if my property is under 10 acres? Again I don't know what I'm talking about.

Build more affordable housing. There is absolutely none

dramatic shift in wages so that people can afford to live here

- More non profit developments like Siskin Lane. - an Airbnb tax that puts fund into community housing. - support for Cortes Housing Society to create more affordable inter-generational rental housing

Ban Air BNB!! More affordable housing. non-Canadians shouldn't be able to buy property here and then rent it out or only visit occasionally

more rental unit and low income housing units available

I hope for a rural island approach to affordable housing that respects the needs of fragile ecosystems on these small islands and supports a diverse and thriving community. Density is not always the answer. I wonder if it's possible to create a rural island approach to small dwellings, in harmony with the natural landscape.

More affordable housing options are essential. Increased housing density. Housing co-ops. Zoning that allows land owners to build additional cabins or tiny homes or rental suites. Incentives for creating rentals. Greater taxes to discourage home owners from leaving secondary properties sitting empty or used only seasonally or as vacation rentals. Priority given to housing local residents and community members. Tiny home village? Creating some new lots for purchase from existing crown land.

Increase density in downtown areas, allow for wider range of flexibility with respect to building & zoning. Offer incentives to property owners who are willing to make land, buildings, resources available to ease market pressures on affordability. For example, offer increased density & or zoning changes where owners/developers stand to benefit so they in turn can offer more affordable housing options. Binding agreements that do not allow for speculation of affordable housing product.

Creative solutions, funding

Perhaps a tax for property owners for whom the island is not their primary residence. This tax, and prudent changes in zoning could support cohousing villages, tiny home villages, well maintained RV parks, shared garden spaces to support a sustainable food supply. Perhaps also property owners who are part time or vacation residents who do not wish to rent their homes, could be required to build a cabin, RV pad or tiny home that would be rented to year round tenants.

Organized trailer parks with services ie; pad with water, electrical sewage is an affordable option.

Need to allow people to sub divide

Get rid of airbnb

Modify zoning bylaws to allow affordable housing.

Stop allowing foreign ownership. Stop airbnb. Insist seasonal residents offer a space for year round housing. An Island trust and building codes.

Home / landowners should have to provide year-round housing before offering short-term rentals to visitors. I understand that tourism is significant to the local economy, but there won't be anyone to service the tourists without stable housing. This could be accomplished by an empty house tax, or other bylaws which encourage home / landowners to prioritize housing to locals.

Implement an empty home tax, and/or make incentives for property owners to rent out their place that is otherwise sitting empty. Allow re-zoning wherever possible to allow more liveable dwellings.

SRD could do a lot MORE to support the building of affordable housing in remote communities. For example: 1/ SRD purchasing and/or donating land for non-profit groups to build & operate. 2/ SRD fast tracking rezoning of land for affordable housing. 3/ SRD pre-zoning centrally-strategically located lands for higher density community housing projects. 4/ SRD partnering with local non-profits to win housing grants. 5/ SRD implement a Vacation Home & Hotel "Tourism" tax to collect funds for local non-profit housing groups. 6/ SRD find creative ways to incorporate zoning bylaws for fully serviced tiny home communities & floating home communities.

We need to develop more affordable, stable, and suitable housing for tradespeople.

Co-op land and housing

We need more low income rentals that are year round. Air bnb has killed the housing for workers and families.

Allow Guest Cabin square footage to 1200Sq. Ft. Allow additional accommodations on 10 acre or more lots.

tax b&bs

- create bylaws that enable trailerable homes - financial incentive and support for people to create extra housing on their property. - reduce the minimum lot size so that land could be subdivided for a family member. - create an additional tax on homes sold over 1.5 million that goes specifically to creation of affordable housing - extra tax for foreign ownership that goes specifically to creation of affordable housing - extra tax on unoccupied homes that goes specifically to creation of affordable housing

Restrictive land-use regulations and costly environmental regulations make it virtually impossible to build housing cost-effectively. This reduces the number of housing units, driving up the cost of existing units. Fewer government regulations would help to open up the private housing market.

Summer evictions should not be permitted.

Ban vacation rentals and non resident ownership

n/a

If there were adjustments to the zoning conditions, more landowners could build secondary dwellings on their acreages and contribute year-round housing for the health of our community. (Or, sadly and more realistically, they could build Air B&B rentals for visitors - but I imagine some would be willing to commit to long term rentals) Government funded higher density housing would make a massive positive difference and would help to encourage people to stay and contribute to our community and economy. Maybe some of the funding could come from added taxes to homeowners prioritizing vacation rentals over year round housing? Perhaps an added tax on homes that are unoccupied for a certain amount of time per year? Previously visitors who owned property here would rent out their houses during the off season. That has become less common and has contributed to the housing shortage. Although it was by no means a perfect system, (with people having to find alternate housing during the summer months) at least there were some options for people wanting to stay.

Build the subsidized housing we have applied for. The community really needs it here on Cortes. Stop foreign ownership of property in Canada. Disallow the corporatization of housing.

Nationalize vacations homes, over 1000 square feet, and use them to house people who contribute to our community.

Open up zoning for tiny houses and tiny house communities

Need affordable housing construction.

Make affordable housing a priority - and review regulations to make it easier to construct homes.

Please help a single middle aged male with health issues and no income access housing.

Create opportunities for young people to purchase land / a home through communal property or other strategy.

Address the impact of AirBnBs on housing, set up local Air-bnb platform so that money for this doesn't go off island, determine incentives for landowners to allow more tenants on their land, set up a land bank for local housing, so many things the regional district could be doing to support our communities. Fund a coordinator for this via a local non-profit society administered by people who know the community (not by an off-island person who does not know the community).

I suggest that we outlaw the owning of second homes. We are in a climate and biodiversity emergency, and we need an emergency response that includes solutions previously not considered. we could have plentiful affordable housing if the costs weren't driven up by investment and leisure properties owned by super-wealthy. We could create many jobs by converting these (mostly) oversized homes into appropriate sized units. This would liberate people's time and energy so they could focus on the issues of the day that will effect all future generations (especially climate change). emergency mode.

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23. IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE?

I just really hope that there is a way to have diverse demographics of people living on Cortes. Currently, the housing market and rental shortages prioritize those who are retired, moving from the cities and have wealth accumulated. The locals who have lived here for 30 plus years are the ones without housing. It's very sad. Something needs to change.

Put luxury tax on house over 2400 square feet or some such. Tax foreign ownership, tax empty houses. Put funds toward social housing

All peers from my income bracket and age group live in unstable housing or off-grid options (RV, sailboats, etc.). There are no affordable housing options for young people and living off-grid and outside the housing system is the only option in the future

Home owners are somehow expected to rent their homes cheap because people come to the island with no job or have no skills. Most do not stat long because of lack of services , busy ferries, etc. If there were mobile home parks they could live inexpensivly and work on the island. Many people do not stay morel thaln a year or two.

My last landlord was a bully and invaded my privacy and did not respect my personal boundaries. It was very upsetting to have him show up in the middle of my move sneaking around the property. As a older female it was threatening. He even came to my workplace, totally unacceptable!

have moved too many times to count. TAX vacation rentals, FINE illegal Air b&b's, maybe incentives for landlord to make homes liveable and healthier.

Provincial Government has made it illegal to build your own home/shack. = high cost to construct a home.

Thanks for making this a priority

My biggest concern is for the people who really want to be here, really give back to the community, and really want to make a good life for themselves. Some of these people show up, and live in tents, in the winter, hoping to wiggle their way into someone's heart, so that they can find a permanent place to stay. One such fellow met an untimely end because of his deplorable housing situation. It doesn't need to be that way if we work together, but we have to be willing to work together.

In order to support ourselves in our later years, our house needs to retain its value. It's the only safety net we have. Listening to the demands by renters is stressful and concerning. Not that we don't have empathy, but there's very little understanding of the sacrifices we've made and continue

to make to own a home that we love. We don't travel for instance, we don't have toys like ATVs or fancy cars. Taxes are very high and we don't get tax breaks for providing our own housing for example.

when capitalism is becoming so aggressive in the real estate market we are going too far. canada sign the declaration of human right after the second world war and we agree that any person as a right to a shelter.

if more affordable housing is made available on cortes it will fill and more people will show up crying for housing.

Less bureaucracy

Lack of affordability - I only own because I inherited.

It would please me to see a new housing situation which could still have some degree of privacy from neighbors. I like the way that Siskin lane turned out.

I am afraid the island is heading to the state of many small islands, where population density is the problem. Houses stacked side by side , small lots, and unable to sustain itself, except by raiseing taxes yo the point where no one can afford anyway. A place can only hold so many people. At some point we have to say "no more room available.

It's impossible to find a house to rent on Cortes island. In the past 10 years I moved 6 times. At some rentals the landlord kicked us out in the summer to vacation here. At others there were mold issues and repairs that the landlord never fixed. On numerous occasions potential Landlords refused to rent to me because I have children.

It's super stressful trying to secure year round housing. It affects health.

Affordable year round housing is an issue here.

I know many people who love in tents or their car during the summer when cabins are being pit up on airbnb. I know many people who have to move off the island in order to find housing. I know many people loving in inadequate housing situations as it is the only thing that they can find. I know many people who work on these multimillion dollar vacation homes maintaining it's various aspects, seeing it sot empty for most of the year, but without a stable place to live themselves. I know being able to find adequate housing on cortes is a huge problem for a lot of people.

I would like to see help for people on AOS or PWS .With home improvements. There is help from the ministry but not for seniors

Mold and intermittent rat infestations have seriously impacted my long-term health. The cost of a major renovation is beyond my reach. RU-1 zoning should be revamped to offer greater flexibility for 10 acre "neighbourhood" lots; an additional granny or worker suite is not the end of the world and would make a substantial difference in the lives of my neighbours and I.

The community needs to care more about its community members. Housing is tye biggest issue when it comes to other community problems.. such as crime, homelessness, drug addiction, domestic violence, animals being abandoned and abused and children ending up in the system which is a nasty cycle of its own

No skilled tradesmen, handymen for household and garden maintenance. Cannot afford the going rate of \$30 hour for unskilled individuals.

I moved back here in October 2020. Now in March 2022, this is the third place I've lived. And come April I will move to a fourth location and each time it's worse for amenities because I will take what I can find.

We need more affordable rentals managed by an organization. We need zoning to be relaxed to allow for more dwellings on large properties. We need insurance companies to allow for tiny homes on properties that some other party owns and lives in. We were unable to insure our own house and property when we wanted to share our property with friends with a tiny home.

I am a senior with disabilities which will become more problematic, at the moment I have inadequate heat and no plumbing

no

Stable housing could easily lead to a more stable workforce.

Cortes is a small, special little haven, I feel like people far out of Cortesian wealth will continue to buy up the island and there is nothing that will stop that. I'd try and make it more comfortable for the people that will have to continue to cater to the wealthier people coming. If you want a mansion you should probably back up your wasted space with a duplex.

There's not enough housing so I have to live with my grandma and her house is falling apart and needs major repairs. There is no rentals on Cortes island.

millions of dollars are spent on excess while people struggle to secure the basics. the resources are here, but they must be taken and redistributed

Like a lot of people on Cortes, I lose my housing in May for the summer. It's important to be aware that just because someone has housing in March (the time of this survey) it doesn't mean they have housing for the whole year.

extreme instability of housing causes a lot of stress on this small island. I am currently forced into a work trade situation due to the housing shortage

Many long term residents 10 and 20+ years living on Cortes and contributing to the community are struggling to find any housing these days, while hundreds of homes sit empty for much of the year. Even seasonal housing is very limited. People are having to leave the island because of the housing scarcity. Landlords get away with unacceptable practices because people are so desperate for a place to live that they put up with unthinkable circumstances. I feel fortunate to live in a 300sq ft cabin with doors that don't properly open or shut, with no locks, no laundry, no insulation in the floors, no indoor bathroom, no bedroom, no portable water and the only heat source being a broken woodstove and a landlord who doesn't maintain or repair the cabin or property and will not provide any rental agreement.

Housing affordability increases the amount of money spent locally in the community which is good for everyone. High mortgages and rents means all that money goes out of town to the big banks in the big cities which is not good for local opportunity or community.

The downside of vacation rentals = suffering and borderline situations of struggling workers, contributes to substance abuse/self medicating. Dignity is the cornerstone of a solution to housing/homelessness/desperate situations.

I currently live on a boat. From where I am moored, I can see 8 homes...only two of which are occupied year round by locals. The other homes have been empty more than 9 months of the year. Having been in contact directly or indirectly with all of the other owners of these homes, I have learned that none of them were willing to either rent their homes. I can understand this. But also, none of them were willing to consider renting cabins, garden space or allow a situation for a trailer or an RV, or even moorage at the unused docks. In the meantime, it is heartbreaking to watch long term residents, who have made significant social, cultural and economic contributions to the community, be finally beaten by the lack of housing and/or skyrocketing property prices, and have had to move off island. Many of those who chose to stay are left with either substandard or unstable or unreliable tenancy. One last issue: perhaps some kind of ordinances that restrict vacation rentals could be considered. For instance, the Hollyhock retreat center, which for many years made some of their facilities available in the off season, no longer offered that...and several houses sat for months, other than for a few days. This makes neither good economic nor social sense.

I've built over a dozen affordable homes on Cortes (not spec) now its illegal without a license. Forest land homesteads were down zoned from 10ac to unsubdividable parcels without thought for the communities future needs.

Local governments need to change with the times. Simply throwing cash at the problem alone won't solve the problem.

It has been awful. Humiliating. I rented a place with no running water or woodstove. On an island a woodstove is vital. I had to haul water by bike. I currently rent a tiny house with only cold water coming in by garden house. Electricity is a bunch of extension cords. I am supposed to have access to laundry and a bath in the main house on property but the current tenants there do not make space or time for me. I have limited opportunities to bathe or shower at friends places but then lose access in the summer as it turns into a holiday rental. In the summer I bathe in the lakes or ocean. My gas oven is unsafe. My landlord refuses to fix. I cannot use it. The woodstove stove pipe has a huge gap so I get lots of smoke etc etc.

Properties that are zoned RU-1 on Cortes should be allowed to have 2 full size dwellings. Currently the second dwelling is only allowed to be a secondary suite.

I am pleased to hear that there are some initiatives that are attempting to deal with these issues. Also, some of the housing that is available is barely livable for heat, water, toilet facilities and other basic requirements.

Government sponsored housing

Allow an additional accommodation for a Senior.

Appreciate that time and resources are being used to address and hopefully resolve this huge problem. This is a growing issue and trusting that positive solutions will manifest! Thank you.

I was left homeless for two months when I purchased my home because of BC Housing regulations pandering to renters. This type of rule (number of months notice plus one-month free rent) also makes renting risky if a person is thinking about selling. These types of rules, while perhaps well intended, reduce the number of rental units in our community.

n/a

Nah, I think that about covers it for now, thanks for asking. :)

The property I am living on is on the market. When it sells I may be homeless=anxiety. Unstable housing is not conducive to wellness both physical and mental nor does it serve the society except for the rich.

We have been lucky with housing, but I hear many stories of people that would love to stay on the island or have crappy rentals. Also staffing the few businesses is hard, one challenge is housing issue.

Consider reviewing bylaw restricting more than one family home on properties - allow people to construct a rental home on their property if they own more than 2 acres.

Please help us with housing. If we can find housing then we need to leave in the summer for vacation rentals... and can't afford to pay summer costs. Food is also really expensive and gas.

We are currently building on Cortes, and finding it a wonderful community with many skilled tradespeople.

Lack of housing is an emergency situation. Get out of your office and engage with residents in the communities, meet with them in person. We need local solutions made by local people, make it community-driven in every way, and support the solutions that are created through funding and other resources.

I don't think that everyone is entitled to housing at a price that suits them, wherever they want it. But I do think that people are entitled to land to build a secure life for themselves. Let's make land accessible for people to build their own homes. Below-market rate tiny home pads in ecologically appropriate locations is what we need.

## ELECTORAL AREA C

21. ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR FAMILY OR COMMUNITY?

There are desperate housing needs for many people, the younger adults, the disabled, low income seniors, seniors/disabled needing appropriate senior friendly accommodation close to stores and other amenities. There is a need for houses/units for seniors to downsize to (which would free up some larger homes for families) There is a need for housing for the currently homeless.

Quadra Island needs affordable housing for young people and seniors. We need areas of high density, affordable housing. We need young people to service our tourism industry, keep our schools functioning. The OCP is over 50 years old with so many amendments it is not understandable. We need a Regional Director that understands the big picture and one who is ready for changes.

Yes. Many of my friends are being evicted from their housing for summer rentals (air bnbs) and landlord use. I have a coworker at the grocery store who is living in a boat, working full time, and another who is working part time living in their mini van. I know of a senior man who has been living in his pick up truck camper for the last two years while waiting for affordable housing to come through.

yes

There is no housing available. I am living in a side room semiconverted into a suite but almost everyone else I know is living in trailers, sheds, boats, RVs; Or houses with rat and mold issues that are subject to be torn down soon, thereby displacing the inhabitants once again. The thing is that there IS a lot more housing available but we've slowly watched them all come off of the market and be moved to airbnb. When I was searching for a place.. there was nothing here available. But 250+ airbnbs. Do you have any idea how frustrating that is? I am very lucky to be where I am at now. But I am worried about the cost of rent in the future. There are other rentals.. just a bedroom and bathroom, no kitchen, going for \$1000/mnth. And people are jumping on them because they need ANYTHING. But that's not sustainable either. We need safe, healthy and enjoyable housing that is affordable for minimum wage earners and young folks just starting out.

Yes! Not enough affordable housing. Too many Air bnb's. Instead of making a trailer park where locals could live affordable in a RV they are putting in RV spots for tourists who want to play f-ing golf.

Yes I am fully aware! The elderly, homeless, disabled cannot afford a place of their own. Having roommates can be challenging. I know with my income I am unable to find affordable housing should I lose my home. It needs to be better...it has to be better!

lack of affordable housing! There are many rentals units on Quadra Island but most of them are now being rented as air bnb's and are not available for long term renter's. We need a bylaw that says only spaces in your main residence can be rented as air bnb!

Lack of affordable rental properties. Lack of affordable housing for purchase.

Assessments went up 40% across Quadra. Young families cannot afford to buy a house here. There are fewer long term rentals available than before, as many have become vacation rentals. Businesses have trouble finding staff because they in turn can't find housing. I don't want to see us become a community of only rich retired people.

Yes my children are in a generation where housing costs have made home ownership almost unattainable. One of the rents a fifth wheel as rent is even too high here to be in a cabin. Rental options on island are near impossible for your people due to cost. People also tend to air BnB their cabins and extra dwelling as it makes them more money. That leaves less available for full time renters.

Cost of housing Low availability Competing with buyers from lower mainland

I have 2 rentals on my property and I charge less than the going rate because they wouldn't be able to afford to live on Quadra with the rental shortages and increasingly high rents being charged.

There is very little rental accommodation available on Quadra Island. Families move away because they cannot afford to rent the homes that are available and the quality of homes is quite poor because of lack of required building permits. The local school has been declining in population for over a decade as a result. Our community is aging with very few young people being able to get a foothold here. There are less and less people to do the service and care jobs that seniors will need. This is a big issue for the people who are aging in place.

Many of the older folks on the island want/need to downsize but nothing suitable available eg small townhouses. modular home park, small homes/cabins, tiny home or container parks, co-housing, co-ops.,care home.

<p>Quadra has a community plan that is committed to maintaining a rural environment. This means it is difficult to subdivide acreages to create more housing for families. I know of several people who would do this if the costs and risk of failure were not so high.</p>
<p>Air bnbs sitting empty while long term renters don't have options.</p>
<p>Lack of rentals</p>
<p>Our community is aging and young families can not afford to live here. Housing costs including property taxes are based on prices being paid by rich people buying seasonal homes or retirement homes. Locals are being squeezed off the island. Development is not for affordable housing. It is for profit of the developer who doesn't live here.</p>
<p>No rentals or affordable housing available. We are losing many young families to Vacation Rentals and wealthy vacation properties.</p>
<p>Lack of multi-unit less expensive rentals</p>
<p>vacation rentals put many people out in April til October most years.</p>
<p>Low income housing for young families</p>
<p>People are living in their cars, derelict boats and in trailers without access to water or electricity. There are no rentals on Quadra island! Let alone anything affordable. I will be forced to leave my home because of unaffordable properties no new units being built no subdivisions allowed. This hurting people! We are on the verge of homelessness the community is in crisis!</p>
<p>No available rentals</p>
<p>There is almost rental market on island and with the current director in place , little chance of development ideas outside the cove plan . The cove plan is outdated and needs to be re-evaluated.</p>
<p>Bureaucratic harassment of liveaboards</p>
<p>Air BnB and vacation rentals make year round renting exceptionally difficult. Friends of mine have been kicked out of their homes as soon as tourist season arrives.</p>
<p>Quadra: I'm aware of likely, a few dozen "living rough" people. Homes in the bush, home on a boat - anchored so no dock fee. Other trailers are parked, back of peoples properties . somewhat out of site. Others living in their vehicles rotate to spots at trail heads, road ends, parking lots</p>
<p>Low-income longtime community members are getting squeezed out of housing. The high resale value of homes means that owners are choosing to sell properties that were being rented, used as rooming houses or with yards that allowed trailer parking.</p>
<p>They can not afford the cost of buying. Having a very hard time finding something to rent.</p>
<p>Lack of inventory both to buy and rent.</p>
<p>No where for young workers to live. Limited places seniors to downsize and remain in community. Nothing small but not tiny le: a small home type community but with green space.</p>
<p>Lack of affordable rentals, cost to buy property, cost of heat</p>
<p>no rentals available</p>

People are always looking for somewhere to live on Quadra. Frequently singles/couples with young children. A lot are being kicked out as people sell and long-term rentals are not easily available - also due to issues with difficulties around bad tenants and not knowing what to do.

There is no housing in our area. I have known many people including my family that have been evicted due to landlord use. Some the landlords lived in the house less than 2 months and re-rented at a higher cost or turned into an Airbnb. The renters did not want to deal with fighting their ex-landlords over it. Private owners starting their own tiny housing villages is not the answer. Opening up crown land for larger acreage properties and allowing people to subdivide their current properties for reasonable money is the answer.

The Airbnb rentals in my area steal from potential long-term renters and drive prices up because it contributes to the low vacancy rates. Where I live we have less than 1% vacancy but way too many Airbnb and short-term rentals. It's a horribly greedy system and the government doesn't actually want to fix it.

Rental spaces being turned into vacation rentals. Rental prices too high for people in the service industry.

the lack of rental and seasonal housing.

I have 3 grown sons living with me. There are no rentals they can afford with their wages they make.

No rental housing available locally

Huge housing shortage here on the island and in every community I know of (all of my friends are struggling either under oversized mortgages or untenable rent) up until recently my own rent was over half my income.

lack of affordable housing, like most communities

Lack of affordable homes to buy or rent. Increased assessment value of home up by 300,000 this past year - paying property taxes won't be beyond our ability to pay as well as home insurance rates increasing. We are seniors on pensions. Will likely need to sell to downsize and there is no appropriate housing such as nice patio homes available on Quadra, yet the need will increase as many, many of us aging seniors will want to stay here on the island.

We have a massive housing shortage in our community. We work in agriculture and would like to buy land to farm but with the prices being so extremely high, and with lenders unwilling to lend to self-employed clients, we're unable to. And if for any reason our tenancy should end in our current rental, it would be impossible to find another in our community, and even more to find one at a reasonable price. We are aware of many families struggling with these issues.

My two children and their families (one in Vancouver and one in Prince George) have so far been unable to find suitable/affordable homes to purchase.

need for all types of affordable stable rental housing for workers, young families, seniors with high to low income if they want to stay in our community

Zoning rules keep property sizes too large to allow densification and cheaper housing options for single people, people working minimum-wage or seasonal work (a lot on the island) and seniors.

Affordable non-mouldy rentals for families

I have four children (8,10,14,18) and my 70 year old disabled mother living with me. No one can afford to live on their own or FIND any other rental.

There is nowhere near enough affordable housing to rent or buy on quadra

Severe shortage of rentals for other locals and seasonal workers. My business suffers due to lack of staff caused by lack of affordable rentals.

Absolutely. A massive increase in air B and B and a reduction in rentals. Extremely high rents for inadequate living conditions. People working in service industry such as grocery store have difficulty meeting demands. Families unable to stay due to no availability and extremely high costs. It's seen everywhere, with friends of mine, client etc

there is zero rental zoning or purpose built rentals

AIRBNB has created a terrifying lack of long term, affordable housing. How are we supposed to fill all of the service industry job needs if there is nowhere for us to live? The chronic staffing issues that the Quadra Island service industry faces could be solved if there were places for workers to live. I know so many people who want to live and work on the island but are subjected to living in run down old trailers because the affluent tourists bogart all the available space.

Shortage of rental units and homes for sale. Difficulty getting zoning/OCP changes and approvals for new construction and developments.

Shortage of affordable housing is a problem on Quadra Island. I am a Tiny Home advocate and would love to see several Tiny Home communities that have facilities similar to rv parks but are treated as actual houses. My favorite youtube information/inspiration site is 'Living Big in a Tiny Home'. You can learn everything you want to know about Tiny Home living & communities there. I also believe that these homes should be affordable so that people can own them outright, or within a reasonable amount of time. When things start 'trending' prices often go up but doing this is an affordable way, such as Habitat for Himanity does, should be an option. I've just bought a 28 foot Tiny Home shell and, though I'm excited about it, a lot of it will be DIY with help from friends, sourcing thrifted materials, etc. As a group/community housing project expenses could be kept lower, work completed quicker, with specialists participating in their fields, ie: electricity, plumbing, carpentry, etc.

Lack of housing for younger community members. Businesses struggle to find employees. I've known employees (coworkers) to live in cars, tent, and even rent someone's balcony where they had a makeshift room.

No places to rent . Can't hire staff because they have no where to live and we all know seasonal work makes it breaks this community for year round survival

Over 170 airbnbs on a small island and no affordable rentals for average workers. Every single business on Quadra is struggling to keep running because of lack of workers as we can not find safe and secure accommodation. The system will break and everyone will be affected young and old, homeowners and renters.

Lack of anywhere to live for young people who can't afford their own residence yet.

There are housing issues. Locals want to find a place to stay year round but markets have squeezed them out of buying and vacation rentals have squeezed them out of rental space. When you get generate \$1000 over a 3 night minimum over someone that can afford only \$1000-1200 a month, It

only makes sense. Less use, less damage and overall maintenance. And 4 times the revenue. Plus it's difficult to evict someone in your own asset. Not worth it. Big problem though and I'm not sure how to handle it.

- there is not enough of it - prices to buy are out of range for many people-

Yes.

There are very few rentals available on Quadra. We need way more housing not only for those who already live here but for the many workers we still need! Inexpensive and decent housing options would be wonderful.

Smaller detached units for seniors and young adults. I'm new to the island and it seems that many people want to move back here but can't find a place to rent let alone purchase. Many are willing to live in a trailer but not many people have the septic hook up to accommodate.

too many expensive property's for young people to buy on their income.

Not enough rentals. I always see the corkboard on Facebook flooded with people looking for places to live on Quadra.

There is a lack of affordable housing both to purchase and rent for many people .

shortage of affordable rentals

There seems to be a need for subsidized housing. Perhaps a government / private industry cooperative venture to create rentals that are in sync with wages and inflation. Many local shop employers pay minimum wage and you can't live on Quadra on minimum wage unless you live with your parents.

There is very little housing available for people who earn under \$200,000/yr. Houses on the market currently are all over 1 million dollars, and there are few enough of them.

Lack of affordable rentals for service workers, young families and older people. Lack of affordable housing to purchase for anyone except the wealthy.

none

I know our island could benefit from more affordable housing for renters. We are young and are lucky to have made smart choices and given a leg up with the loss of a parent so our bills are low (mortgage) but this island needs more affordable housing

Affordable housing for young adults and families with small children. Making it possible for all age groups to live here.

Lack of smaller, self-contained houses to enable seniors to downsize without having to move to another region.

Yes: there is a severe shortage of affordable housing for all groups

Lack of rental space or starter homes for younger families. Condos, tiny houses, density are issues. Building of units is stalled due to VIHA regulations for water. This issue needs to be dealt with soon.

Yes, I have a friend who was living in her car until she found a place to live. We had a lot of trouble finding a place to live, eight years ago, when we first moved to Quadra for a new job. At the time, we were able to have someone help us out and rented a place that was on the market for sale but we couldn't afford to buy it. We are lucky to have been able to buy our home when we did but given the recent price increases, if we hadn't found something at that time we would be priced out of the market now.

Lack of housing for those with mental health issues, addiction issues, and low income people who are barely holding it together at the moment (including seniors who are renters). Personal income not keeping up with cost of living. Unexpected changes such as change of landlord or death of current landlord leading to a forced eviction due to unit being sold, when the availability of rental units is nonexistent.

yes. Housing costs mean that my best friend who lived here 28yrs,cannot afford to buy a house here on Quadra. they sold their house 3 years ago, rented, now costs of houses have gone too high -they are moving to Nova Scotia. \_

Availability of affordable housing within the rental market

Lack of rental space on Quadra Island. Therefore lack of finding employees for lots of employers on the island, especially in the summer. Rising home costs make it difficult for young families to move/live here. However, none of those issues affect me personally We rent out living space and try to keep the rent affordable for the tenants.

Too little rental accommodation, partially due to the preponderance of holiday short-term rentals.

As a small business owner and someone who grew up on Quadra Island I see the struggle younger generations are going through to find housing. Rentals are increasingly hard to come by and finding property to buy for a young family trying to make a living on the island is not possible. There are younger generations that have grown up here and want to stay but just can't make it without some kind of affordable housing. As a business owner I am experiencing the lack of labour options because of this.

yes. most of Quadra Island rentals are now ABNB's zero vacancy rate.

No

Affordability and availability of housing for my parents and friends who have deep roots in the community. The lack of housing has also made it hard for local businesses to hire and retain staff, leading to reduced amenities in an already small and relatively remote community.

Workers in local service industry are unable to find accommodation during peak season. Some accommodation is available off-season, but this makes the situation unsuitable for families.

yes

I can afford places to live even if I have to keep moving, but I subsidize my roommates' rents because otherwise despite being employed in important ways on the island, they couldn't afford to live here at all. Short term vacation rentals and an absurd housing market driiiiiive the rents so it is becoming impossible to live and work in the same place.

Yes, lack of and cost of homes are not adequate in todays society.

Yes! Essential workers cannot afford to live here, and housing for them is extremely difficult to find even if they could afford it. This impacts the entire community as we need these services. Young people are leaving the area as the prospects for making a living and an affordable wage are severely limited.

Extreme cost to purchase a home. Also, nothing to rent in the vicinity.

Lack of rental housing and affordable housing for all ages.

Not enough rentals and accommodations for families and seniors.

affordable & accessible housing

Lack of general homes, properties.

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22. DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY?

Some land should be made available somehow to build low cost housing at /nearby one of the 2 population centres. There are people living in the bush, or really substandard accommodation such as old trailers, some with no sanitation or electricity. Minimal safe shelter with basic facilities could be provided at reasonable cost if some land and the appropriate zoning permits etc were provided.

Review the official community plan to allow areas for density, Like Mobil homes, apartments, an rv park. The OCP only pleases a group of people that want no changes. It is unrealistic to think the island will stay how it was 50 years ago. Canada has a housing crisis; that is more important.

Due to the nature of the housing that is available (cottages, second properties) we need to regulate air bnbs at a provincial and federal level via taxation, and provide incentives for people with multiple livable units to rent long term and ensure stability for services on Quadra island.

build more

Rules and regulations around airbnb. Start taxing them like hotels are and suddenly people may not be so into that revenue stream perhaps. I'm not going to pretend to have the answer, it's complicated. But we function as communities, whether we like that or not. And if we want services available to us, we have to allow space for those services to exist. And that includes labour.

RV park would be great. Low income apartments.

Stop allowing the cost of housing to skyrocket and build affordable housing.

First and foremost, it's time to redo the Official Community plan! Make more land available for affordable housing. Partner with the Provincial Gov't to accomplish this.

Multi unit housing. Duplex, Triplex, Quadplex, etc. More cost effective to build a multi unit home than to build a single occupancy home. The costs to service multi unit are more but the land purchase costs are the same.

Make it more expensive for people to have second homes and speculate in housing.

Affordable housing! This may be to purchase or rent...either way these are very much missing in our community.

More affordable rentals Restrict out of town buyers

Provide an incentive for landlords to charge less rent to long-term tenants in the form of a grant or lower taxes, and allow a homeowner to have an in-suite rental in their home or on their property without deeming it illegal if renting to non-family members.

Remove barriers to construction of higher density housing like townhouses or duplexes. Update zoning laws to allow property owners to build multiple suites or secondary units when the owner is a resident on the property. An in-law suite is useful for our aging parents but we also want to be able to provide housing for a nurse or caregiver without them living in our home. All property owners should be encouraged to build long term accommodation secondary suites (as opposed to BnB or hotel rooms for temporary stays). Long term tenancy (proven with a lease) should qualify for a tax relief or a tax credit since this provides less income for the owner but it benefits their community and helps address a very real housing crisis.

As mentioned above. Young folks also need more rentals that are reasonably priced. Perhaps a youth hostel of some kind for seasonal workers. More small apartments to rent.

Better balance in approving subdivision.

Require long term rentals on any property with air bnb (like tofino).

#1 solution is to prohibit vacation rentals in cabins and suites (bedrooms in owner's home would be ok as in a classic B&B). If you look at the number of Air B&B's on Quadra Island on their website you will be surprised. It is unbelievable. Banning these would instantly improve long-term rental stock. Because of lack of supply the costs of housing (rent and buy) has skyrocketed.

Recent applications to build affordable housing have been thwarted by water quality requirements that were based on assumption, not actual data from the water source. The required systems to insure water safety put building costs \$150,000 - \$165,000 over budget. Some projects could not be completed due to added cost. Actual, current data from water source needs to be a factor in determining water quality and any need for additional care of water. Permits for building need to include affordable housing especially for seniors and young families.

Affordable housing is not possible in the private sector. The government needs to step-up before our island communities are gutted/hollowed out and nothing but outposts for wealthy vacationers. Dovetailing food security and housing stock is the challenge that must be tackled in a changing world.

On Quadra Is. we don't allow trailer parks anywhere on the island, or any multi-unit housing anywhere except at Quathiaski Cove. This is terribly rigid, snobbish and elitist, and does not help the plight of renters who might move here and actually stay here to create a stable life by filling the many jobs that are available now - if there was somewhere to live! We need responsibly run trailer parks and townhouse developments and modest apartment buildings for workers to live in. Since our lot sizes are "rural" and quite large here there is lots of space to provide vegetated buffer zones around any developments giving privacy and so as to not offend anyone who does not want to look at such developments. eg Murakami Gardens on Saltspring Is. was one such solution.

invest in townsite expansion of affordable housing, perhaps ecovillages, townhomes and/or tiny home complexes with shared gardens and social spaces. air b&b and vacation rentals should be max 50% of any one's rental housing. the remainder being long term. (if we don't enforce this it will never happen).

We need more housing for seniors
Cut the red tape. Allow multiple dwellings on properties and allow sub divisions. The young people are being forced out of our childhood homes
Build multifamily and affordable housing
See previous comment
Welcome liveboards, and appreciate the work they do. Entrench our rights, as they do renters.
There is extremely limited housing, and most is substandard housing. For example - trailers, converted vehicles etc without running or potable water and indoor plumbing.
We, like most communities in BC / nationally ; globally have a home as a right crisis! The ubber rich, have many apartments in locations that lie empty. Recently, real estate is being traded, no different from mineral stocks ie. by the piece for a 12% rate of return. These speculators are pumping up prices in every community!
We need housing for low-income seniors and singles and struggling families.
Government subsidized low-income housing we've been doing it for years why are we not doing it now! Find a fun build the houses I'm be done with it the survey is this costing more money that could have gone into low-income housing projects.
Allow people like us to subdivide our 5 acres hassle free. Allow clusters of tiny lots that people can have smaller homes on without resorting to apartment type places (as we live in a rural setting vs city)
More affordable housing being built, limit air bnb, low income housing available to families In need
it's time to allow acreages with wells able to support a second home, the opportunity to have a second residence on five or more acres
More support for long-term rental housing, a lot of people can't afford to buy, is it possible to give support to people who are willing to rent their property - perhaps like a local rental board that helps protect landlords rights as well as tenants rights - with standard contracts/check-ins and assistance if having difficulties (eg tenants who start to trash the place or landlords who don't fix things)
Make subdividing less cost prohibitive and less hoops.
It should not cost \$60,000 plus to split your own land up into small parcels. The government talks a good game about making housing affordable but turns around and makes even the basics to expensive to accomplish. Also 95% of bc is provincial crown land why not start selling off parcels at an affordable price to entice people to new areas and stop the population increase in already low vacancy areas. Thirdly it should illegal to have airbnb in areas with less than 2% vacancy rates.
Rent freeze. Rent cap based on size of unit.
This is one in a long list of housing surveys I have answered and nothing seems to come from them. Many years ago the Quathiaski Cove Plan was approved, however the SRD did not plan how to implement it. There is currently an issue with water supply in smaller lots and the SRD wants independent owners to cover the cost of water supply adding tens of thousands of dollars to

development. They don't want to implement a potable community water system which, although expensive, would help densify Quathiaski Cove. This is a political issue and there is no will to address it. The sewer in the Cove is also an issue. The rates go up in large percentages from year to year. Although the SRD says the system is running well, we get letters saying they need to fix something else and rates go up.

Need affordable rentals under \$1500. Affordable land so they could build a small home. Why is land so expensive? Where do people get the land in the first place so as to sell it for so much money?

Push for rezoning of ALR property to allow for more secondary dwellings or subdivision.

Co-op housing projects could work really well for the island, and maybe some high density rental units in the cove would be good as well, theres always about 20 or so families looking for housing on Quadra.

creating conditions that would encourage vacation rental properties to return to low cost rental housing.

I believe a Coop housing complex allowing for single people, couples, families and seniors would be a great asset on Quadra. It's would be an affordable and sustainable way to increase housing here which is so badly needed. People could buy in and when they are ready to leave with \$ to invest elsewhere.

We are on Quadra island, and there is a reluctance here to allow any development at all. While I understand that we want to retain the rural nature of the island, there is also a very real need for housing. Taxing empty houses and rules which limit vacation rentals would be a start, but also a more timely and efficient process for allowing more housing would be hugely beneficial. In our community there is concern about available water, if mandates and subsidies were offered to encourage rain water harvesting in new builds, or to retro fit current homes that are on wells, that would help to alleviate some of the resistance to growth. Also allowing reasonable and simplified subdivision of large acreages, into 5 acre plots for instance, and making crown land available for the same purpose would be helpful.

It is becoming increasingly clear that government subsidized (social) housing needs to be brought forward. The private sector is now building only for those who are relatively wealthy and up. A lot of folks are being left out in the cold.

restrict air b'nb; incentives for landlords to rent; support services for renters who are hard to house because of mental health/addiction issues, so landlords here are afraid to rent to them.( so such service here.) Island health push to have community water system is restricting housing starts in area where higher density housing is permitted SRD has few fee breaks for non-profit housing developers

Change the zoning! My property was built with 4 units. Two are not accessible except by outside staircase, so obviously not designed as a single residence, even though that's the zoning. I provide homes for 3 other families but am zoned "single residential" (even though surrounded by commercial properties) although I am allowed to have "lodgers". What a dumb rule! A four-plex (one on top of the other) is so practical -- one foundation, one roof for 4 homes. It looks like a normal (large 5000 sq ft) house from the outside, so does not interfere with the "look" of the neighbourhood. I am on less than an acre of land, but it provides plenty of parking space and the septic system and well meets our needs well (I collect rainwater in two 2500 gallon tanks for

irrigating me extensive gardens and my animals). This should be the model for affordable housing on the island!

Needs to have some sort of apartment / small house for families and singles to rent and afford to stay on Quadra

There is NO affordable housing on Quadra Island. None.

Affordable housing for working families

We need a reduction of the minimum lot size and number of dwellings allowed on lots. Easement of VIHA's restrictions on water distribution for multi-dwelling parcels of land.

Limitation on air band b, incentives for long term and lower cost rentals

apartment buildings are needed

AIRBNB should be banned. All of these small rental units are taking away from long term housing and driving up realty prices. Nothing will be affordable to the people who bag your groceries, serve your coffee or make sure that the gas station is open.

Listen to community members who don't necessarily fall into the category of NIMBY/Obstructionists. Take a logical look at responsible development but let's start acknowledging that our island (Quadra) needs a certain amount of new development to meet our housing needs and support our economy. Time for a Regional Director who is not a NIMBY.

I think I just answered this.

Better community planning for development. Realizing development is an asset, but coming up a strategic plan on how to best support development and housing projects on island.

It should be easier to subdivide or build more houses on a property especially family owned . Too many rules

Regulate, inspect and charge airbnb, vrbo and non commercial vacation rentals harsher. Regulate and tax empty vacation homes that sit unused and don't contribute to local economy. More low income housing options for local workers without bringing in condos or apartments buildings.

It WOULD be nice to have an apartment block, maybe co-owned by some island residents, for first arrivals and young people who can't yet afford to buy.

Smaller lot sizes in certain areas. There are some places to be developed and people should have the chance to put a dwelling to live here. They don't all have to be mansions. They don't all have to be trailers either.

\*Perhaps accomodation for tiny homes or mobile homeparks which are affordable for families and not owned by property owners who leave the accomodation empty for most of the year.

Yes. Disallow Air BB. Restructure and rewrite rental agreements. Freeze land and home sale prices.

Some sort of tiny home idea. Not sure if apartments are feasible.

Higher density in Quathiaski cove. Water survey and serious decisions about water use and conservation.

i would like to see the property taxes for people who own their own homes for at least 5 years not to go up more than the cost of living and the people who flip houses, use their properties for vacation rental, or have their vacation homes here pay much more in property taxes.

Subdivide more land. Build more houses. 5 acres is plenty of space and privacy. We are actually hoping to subdivide into 2x 2.5 acres and sell half the land that our house isn't on this year.

We have considered setting up a space for a trailer but the cost of hydro connection is prohibitive.

trailer park

Would love to see housing development for young people and families close to services so walking is an option. Cooperative housing would be a nice fit for Quadra Island.

The OCP encourages a concept of infill on existing properties. Maybe this means if someone has a 9 acre lot in a neighbourhood zoned for 5, that subdividing the lot into a 4 and 5 would be considered good use of that concept/clause, and of the land in general. I think developing the infill clause to include more density on existing properties, at least to 2.5 acres (which is the requirement for stand alone septic) would allow for stable development and increase in housing supply. Not everyone wants or needs to subdivide to 2.5 acres, but for those barely able to afford mortgages, for the old houses that are in need of repair and often don't get it because people are house poor, and for the young people in our community wanting to stay here, settle, raise families, and contribute to our community, it would give them the chance they currently aren't being afforded.

Get VIHA to open their eyes to the real needs of people and stop paying these people to harass but to help. Stop doing studies over and over again with the same results and not actions. Let some of the people in the community with ideas to help do so.

Lower Taxes and development fee's

Letting people subdivide and allow rental units

There is not enough developable land on Quadra Island at reasonable prices for the housing needs. The zoning bylaw, official community plan and development approval process (including VIHA) are far too restrictive to allow economical housing to be built. Q. Cove needs a water distribution system NOW, not wasting time and money on a study.

Recent announcement that a conference center will be allowed to be built here will ruin the nature of the community

More small houses, suitable for one or two people - i.e. of a manageable size - so seniors can continue to live independently.

Due to the rising cost of land and development, cooperative housing should be considered

By-laws that prevent residential property owners from allowing people to reside in an RV on their property are causing homelessness.

Infrastructure seems to be one of the issues. Water, waste, transportation are all things that require coordinated efforts to bring about change. These things are soooo slow to move.

Creation of incentives for homeowners to build an additional home on their property, of a livable size for a family would really help to house more people. The current limit is quite small, it'd be fine for a temporary-use cabin but families need homes and they are almost impossible to find, and have been for years already. Additionally, this would need to be coupled with disincentives for using these secondary dwellings for short-term, AirBnB etc, rentals which have created a terrible situation for families trying to find stable housing in the area. There should also be some restrictions on people renting out trailer space in their front yards because in some areas of Quadra Island it has created very unsightly areas in what are otherwise residential neighbourhoods. Perhaps a trailer park with long-term options would be preferable and contained, and not result in the entire neighbourhood looking like trailer parks.

Building more affordable housing for lower income seniors. Building housing such as community housing where people of all ages could live affordably. Changes in real estate laws to prevent the bidding wars that are now occurring Increase in the Provincial Renters Aid Program for low income Seniors.

more low cost accommodation for younger people, families, cheaper rentals, no selling to people off island who are buying to speculate, more senior housing needed

Allowing second dwellings on smaller lots as a means of filling the desperate need for rentals in the community

Allow incentives for construction of more rental accommodation, and possibly disincentives for short-term holiday accommodation.

The community plan needs to be looked at and some kind of higher density housing needs to happen on Quadra. Also VIHA needs to stream line their bureaucracy in regards to water systems, too many projects have been held captive.

build some low cost housing . the rich get richer and the poor get poorer on this island.

Please find a way to create affordable rental options on BC island

Allowing small apartments/rowhouses, allowing people to subdivide their existing land more easily, allowing a tiny home/trailer park to be built, placing an additional tax on homeowners who are not full-time residents, or building affordable/subsidized housing.

lack of rental housing too many airbandbs

Short term vacation rentals need to be regulated more and to be honest I don't believe in vacation homes at all. Quadra would be so much more resilient if workers could afford to live here.

SRD to ease on their rules and restrictions for businesses to come in and allow growth.

Allow people to build and live in tiny homes/tiny home communities. Rezoning may be needed. This will help essential workers. Limit the number of AirBnBs - encourage owners to rent their spare cabins to longer term renters.

Get control over b and b's that bring many tourists to the area but don't allow long time rentals or hames available to purchase.

Stick to the Community Plan . I do not want high rise apartment buildings here on Quadra Island

Build low income housing and accessible rancher style for older people.

We need more housing - group housing. We need the ability to have "Granny" houses being allowed on lots with another residence.

We need rancher-style low-cost rentals for our aging population

It would be nice to see some developments where new homes can be built.

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23. IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE?

I have been involved in trying to get more housing on Quadra for 14 years and our group has already organised 2 comprehensive surveys. Please could we stop doing surveys and get some action actually addressing what is a well known situation? Have you still got access to the last big detailed survey done by Quadra Circle? We did get the senior's residence built and functioning eventually but the road blocks put in the way were daunting, disheartening and delayed the process. The housing provided by this immense effort is a tiny proportion of what is needed. There is a housing crisis and I believe it should be tackled as the emergency it is with the same total dedication to dealing with the situation as is brought to fires and floods etc.

I lived in my van and couch surfed for two years, and squatted in an art studio for another two years before I found an affordable place to live on Quadra. Too many people are being priced out of their rental homes because air bnb is such a lucrative market for people who have the means. SRD also makes it very hard for people who do have property to build new secondary housing for their family members. It's a desperate situation that needs government intervention.

there are too many tree huggers that feel that other people should not have to live on Quadra unless they are rich

I want to move in with my partner. But we can't move in together at my place (way too small) but his place is likely only available for the next year or two. If we move in together there and the landlord decides to move back to the house we will be looking for another place. This has been discussed and I'm thankful the landlord is being honest. But it also makes moving in together and carrying on with our lives difficult because we are scared of losing housing again.

Too many people evicting tenants so they can have airBnBs

People are renting shacks out illegally as it is the only place some folks can afford. This leads to dangerous situations.

House prices do not relate to income Buyers from lower mainland displace local younger families

AirBnB rentals need to be regulated as to how many can be in one area or at least registered because people think they can make more money and have less hassle by turning their rental into an AirBnB and this has caused an alarming shortage on rentals including short-term summer workers. It's getting worse over the years and will continue to do so until something is done to change the way one can simply take their property off rental and list as an AirBnB.

Our current home is much more expensive than what we can comfortably carry but it was the only option for ownership. We previously lived in a moldy, leaky renovated rental cottage that was way too small for our needs. We have a 35yr mortgage and only about half that time left before we are

retirement age which means realistically we will never retire. We will work until we die and hopefully have enough equity built to avoid being homeless in our old age.

BC's pro renter bias frightens people with vacant cabins from renting creating a greater housing shortage. This contributes to the choice some make to rent through Airbnb or not rent at all. And since they can't subdivide places that could be used sit empty and are not maintained.

Sad but true: we need rentals for staffing for our businesses but we cannot have more people move here. It is unsustainable. A full analysis of BC Ferries data on overloads needs to be included in this report. A full analysis of water quantity is also needed. There are so many homes on Quadra Island that have no water anymore. Return cabins to long term housing stock by banning vacation rentals for use by staff who work here. Do not allow a population increase. Our residents already have lost a significant portion of their income due to the inability to work in Campbell River due to ferry overloads. So many can no longer save money on groceries by going to Campbell River. And many have stopped seeking medical help due to the ferry situation. Please do not leave this out of the equation. It currently takes 3 hours minimum for a return trip Quadra to Campbell River. Resident priority loading or making the new second vessel residents only with the other vessel first come first served might help this situation. We cannot sustain a larger population. Cortes Island also needs its own ferry berth in Campbell River.

Home care for rural communities (most of Quadra) is very limited and inadequate to help seniors or less able adults and minors to stay in their homes. More staff with consistency in staff (care aides, nurses, physio, etc) making the needed daily visits is necessary for quality of life and for care in place. Better at Home on Quadra is very helpful for addressing the non-medical, non-personal care needs in our community.

ALR limitations to housing is a huge barrier to a dynamic food secure future.

I manage our cat rescue charity Quadra Cat Rescue here on Quadra Is. and so I see a lot of stuff that many others don't. Some appalling living conditions, people living out of their cars or in derelict campers up on blocks, or living in shacks that may be unsafe. We can provide background info on housing situations based on our unique observations if you like. Email me at [quadracatrescue@yahoo.com](mailto:quadracatrescue@yahoo.com)

i live on Quadra and we are at serious risk of losing our community due to lack of affordable housing. we need more than just tourists and wealthy landowners. Low wages and short busy season means a feast or famine existence for many essential workers here due to the high cost and low availability of housing on island.

Outlaw Airbnb rentals. 100 airbnbs when locals can't even find a home. Then are destroying the limited housing and only creating further housing crisis. When no one has a home, who will work in the seasonal jobs, who will work at the grocery stores.

Too many air bnb

Legislate a boat dweller' bill of rights.

The potential to purchase a home or land is virtually non-existent for average income individuals and families.

We / the province needs to introduce a speculators tax, on properties being used as a commodity : going to the highest bidder. The bids, are now rigged by computer algorithms.

Low-income housing needs to be in walking distance to existing amenities like medical offices and stores.

I would like to stay, down the road as I age, on Quadra but cannot manage my 5 acres - there could easily and quickly be acreages opened up for small places to be built. Then someone with energy and youth, could have our 5 acres to carry on with food security that it offers.

after paying on my mortgage for the past five years, the actual amount the mortgage has gone down is nothing short of criminal. It's long past time the banks should be able to steal such vast sums of money over so many years.

A bus service on quadra would be awesome - even just from ferry to ferry (back road and front road)...would help a lot of people in terms of access.

The greedy and predator real estate practices line the pockets of the rich, the powerful and our elected officials. It's time to take big money out of the government

The SRD is very good at doing many studies and spending money on them. They don't seem to be as good in managing infrastructure (sewer system) and creating the conditions to promote smart growth and development on this island. They are reactive, not proactive

Why are the elderly and people with disabilities treated unfairly

No

i think theres about 50+ airbnbs operating on the island currently, all detached dwellings that might be rental units if they weren't so profitable to their owners. maybe some sort of subsidy to encourage ppl to transition these into actual rentals? or increased taxation on secondary for profit/guest houses as a deterrent?

when we purchased property here in 1974, land sold for \$10,000 for 10 acres. Since that time land prices have escalated at an exponential rate driven partly by demand, but largely due to a profit driven real estate industry that treats property as an investment and, of course, greed.

In areas where food growth is viable and there is a real interest in agriculture, more land, again, crown land perhaps, should be made available to people who would like to purchase for permaculture and other kinds of farming to provide jobs, housing, and local food in a sustainable way.

I am not at all sure how beneficial this housing needs survey will be. Only senior levels of government are able to adequately address what is quickly becoming a full blown crisis. Market housing is simply too expensive for a large segment of our society.

shortage of Island Health community care workers so seniors trying to live at home longer don't have enough supports , especially for dementia care, respite and and complex care in community . Increase grants for Better at Home programs. Allow trailer parks to have long-term rentals.

Allow multiple tiny homes on properties as long as rainwater collection systems are in place. Allow composting toilets as an alternative or supplement to septic systems for waste management. Have a mobile home park on the island as a low-cost "first rung" housing option. Assess the aquifers on the island to determine exactly how much water is and will be available to determine maximum population size. Limit use of livable accommodations for holiday lets so that it is available for long

term renting. Give landlords tax breaks to encourage them to make their space available for renting to offset the risks of tenant damage.

I am probably moving the family to Alberta. There is no hope for a future here.

rentals need to be fixed term to create opportunities or younger people. way too many seniors on Quadra.

I lived in an uninsulated shack for the first year I lived here until I was able to find an affordable room in a house. It's a sublease so I will be moving again and then again later this year. I have 3 jobs on Quadra and am well known in the community so why is it so hard to find somewhere to call home?

My husband and I lost our place on the real estate ladder when we sold our house in 2017. A few months later he suffered a head injury and his health spiralled down until he was unable to work. A friend gave us a place to stay in an rv. We have been helped a lot by People on Quadra Island. This is a big part of the reason I advocate for Tiny Homes. RV living saved us from being homeless, but it is not adequate over a long period of time in traditional rvs. Tiny Homes made with timber with proper insulation would be very helpful on Quadra Island, As well as most of Vancouver Island due to the mostly temperate winters.

I think that tofino's plan that you can airbnb as long as there is full time rental available on the property sounds like a great plan. I empathize that the money is great for vacation rentals but it's currently not sustainable for the island. We don't have enough cleaners for the vacation rentals, locals who have lived on island for over a decade still struggle to find housing when there are over 100 vacation rentals on island.

Quadra is a special place that has lost many wonderful and talented workers due to this issue and it will suffer the repercussions in other economic sectors for years to come unfortunately.

There ARE a lot of nice people who can't afford to buy, but we also hear so often about people who rent to somebody that trashes the place, won't leave, etc. that many of us older people are NOT willing to take in boarders or renters like I found for accommodation 50+ years ago when I was single and working in new locations.

I see people complain a lot about not having a place to live. I also see those people not working full time and expecting others to consider their situation because they are good people. It's a tough position because couples they work full time should have a chance to buy a spot and it just isn't working out for many locals.

\* As an older senior, I can see the time when we are no longer able to manage our home and acreage and would like to have the option of living on Quadra in a condo or in a residence similar to our new seniors residence. but one that we could buy and own.

I'd like to see less opportunity for developers serving wealthy off islanders and more opportunity for young and working resident islanders to have access to present structures.

I am very privileged to live where I do now. I was paying exorbitant rent before and if I ever have to leave here I will be out of luck. It is so hard to find anything to rent.

I would like to see more options especially for the younger generation here who choose to stay on our Island. It is already an aging population and we want to encourage diversity of the population.

our rental is too low, to accommodate improvements and property taxes, yet it's difficult to raise the rent as it would be a hardship for the present reliable good renters

The community is in a state of change with many city dwellers flocking to the islands for the lifestyle. I worry with rising real estate prices we will not be as diverse in population. Rezoning in appropriate neighbourhoods might increase the availability of land but at what costs? Lack of water is a big concern for us.

We bought an old house that needs repair, but we can barely afford the mortgage/tax/insurance and property repair/maintenance as is. We were working on a deal with a friend who has a family and wants to stay here but can't find affordable housing, where we would try and subdivide so she could buy the other 2.5 acres. We could then afford the repairs on our house and she could stay in the community. We were discouraged and ultimately decided not even to attempt it as there are significant costs and no guarantees. We now have a big mortgage that is scary, no money to pay for the repairs this old Quadra house needs, and she still doesn't have a house for her family and might leave. The OCP encourages a solution to the housing affordability crisis, and I believe developing the concept of infill and allowing (with some guarantees) for these partnerships to develop in the community would solve many of our problems.

Due to lack of downsizing housing for seniors I will probably have to change communities when the time comes. This is because the OCP is not really being looked at and followed. Instead more and more large parcels and very few small, sensible developments in the core areas.

The process of building a new home on Quadra Island was an exercise in paper work. And B.C. Hydro cost me TWO extra months of paying a mortgage on a house that did not have electricity AND paying rent even though I had applied for power hookup in July of 2015 BC Hydro did not get around to hooking up my power until December of 2015 and only after I SCREAMED at the Hydro Manager

No

Yes ... we require a new septic system and it is going to cost between \$25,000 and \$28,000 (and rising) due to changes in the system design which have resulted in the system being prohibitively expensive. I could see being cautious if we were on waterfront or in a small lot subdivision but we are on FIVE acres. Meanwhile, people are flushing directly into Q Cove. If we had a new septic system we could rent out space to people who need housing. Where are the subsidies for making this happen. Answer: there aren't any subsidies. If the cost of living keeps rising, we are going to have to sell. The property cost \$170,000 in 2011 and now it is worth \$1.2 million. I would be a fool to sell it for less but the only people who could afford it are non islanders.

There are not options for smokers and people with pets. NONE AT ALL.

There are over 100 seasonal rental units on the island. If these were available, rental space wouldn't be as tight. That being said, with inflation and retirement incomes shrinking, seasonal rentals are keeping many retirees afloat.

There's nothing we can do about the current price of housing, but making it so that property owners can help by creating more usable housing, I'm sure a lot of people would be happy to do that.

We currently live in a wonderful place with a fantastic LandLady who also lives on the property. There are two rental units on the property and we have lived in ours for 9 years. Prior to moving into rental housing we lived on a boat and prior to that we owned our own home. We chose

renting rather than purchasing because it was more affordable than purchasing a home and we did not want the responsibilities that go along with owing a house and property. We have been very satisfied with our decision. But of course are somewhat concerned as things can change very quickly due to unplanned events. As in everyone's life.

such a pity housing costs have tripled on Quadra in 3 years -imposs. for working people to afford...  
.and see #19

Expanding housing on Quadra would be fraught with problems due to inadequate infrastructure.

the lack of housing options for a lot of people including young families and older people needing care and even the average person is changing the demographics of this island. It is fast becoming a playground for the rich seasonal owner, young families are leaving, tourism is growing exponentially, it is becoming a tourist mecca but year round residents are lessening due to housing shortage and cost which results in a non-tenable year round home that once was enjoyed by a consistent number of families. I neglected to raise the issue of ferries and the inability for locals to get on and off the island, especially from April to Oct.

I am not the only one in this situation of not having secure or permanent housing as there are no rental options. If workers cannot find places to live, then services and luxuries like restaurants and gas stations and shops will not be able to survive as they will have no work force

Housing is one of the largest hurdles facing my community today. In addition to the people paying far too much for far too little, the precarity of people's housing situation is a constant reminder that though you may live here now, it might not be for long if you're a renter. There is also a large, but largely unspoken for, amount of people I would characterize as 'underhoused', myself included. People living in trailers, boats, or places without basic amenities because that's all that's available.

no

Prices are residuals and ferry capacities don't justify residents to want to stay and wait for homes to be available.

To make life/housing more affordable, public transport from the ferry terminal in Campbell River would help, to encourage people to walk-on the ferry instead of taking a car.

Our children make more money than we never had and yet they are not able to purchase or find affordable rentals.

There are people moving off island as they can't find a place to live. Going to the E Coast or to the Far North.

Housing has become too expensive, especially for families.

it is a very scary feeling having to find affordable housing for somewhat limited ability and funding. Very scary - there are many in my position.

## ELECTORAL AREA D

21. ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR FAMILY OR COMMUNITY?

Cost is affecting everyone.

I am fortunate to have a home that I subsidize with a small rental until but I do know of many folks that are either living in housing they cant afford or struggling to find something to house them

rising property tax assessments are out of control and do not correctly reflect the actual value based on condition of many homes in my community

Yes Cost to maintain life

Mostly the cost of living for so many!

It is impossible to find affordable housing! My husband and I are petrified by the unaffordability of housing in our city. We have lived in our duplex for 25 years and feel that at any time our landlord could kick us out or illegally raise the rent as he has done in the past. He has threatened us with doing that or evicting us for renovations. If we have to move right now; we could not find available and affordable housing. Waiting lists are years long for affordable housing and we may not have years to wait. I am certain there are others in our city facing similar situations. We are not eligible for SAFER because we make too much for our area and if we did it would only cover a small portion of the rent we would have to pay elsewhere.

Rental properties selling, and new landlords choosing to "use property for their own purposes" and ending tenancies

Yes - we have 5 adult children ages 23-30. one owns a home in CR, one moved to port hardy to be able to afford a home as CR is not affordable, another is living in an RV to save housing costs, another is living in Merville and wants to move to CR to be closer to work but cannot afford the costs in renting a new place. finally the last one lives in Vancouver and is renting. He would love to buy a place but cannot afford to do so.

All my friends can't even afford to rent a bedroom nevermind a house. The costs are too high even for 1 bedroom (avg. \$1000). And there's no regulation about what landlords can and can't make rules on (ie no pets, single person, certain genders only even if the landlord is the opposite gender, no kids, etc). Some of my friends are single moms that have to live in their brother's crappy RV with 3 kids while he sleeps in his truck. It feels like the world is only meant for the rich.

My 73 year old mother has had to move in with us as well as our 30 year old son due to lack of affordable housing, my mother was starving because she couldn't afford food and her mortgage on her pension

Yeah campbell river openly accepting homeless when long before they started showing up in droves again mental illness etc government supports were at max capacity with almost yearlong waits

lot's of people living in RV's all over the place in the bush and recreation areas

Investors buying multiple homes and renting them out at unreasonable rates. Desperate people have no choice but to pay those rates and are priced out of homes.

some of my children cannot afford to buy a house due to recent cost increases

The cost of housing and supply has been a major issue, it's a huge problem for families and seniors and young adults. When this housing issue first started getting bad my family of 5 and a dog could

not find a place for all of us, either there was too many of us or because of the dog there were not enough places available. My kids had to live elsewhere and my husband and I had to live in a 5th wheel for 2 years. This is what happens to so many people just look on the rental boards. Other areas in BC and other provinces have started actually creating affordable home ownership, tiny home communities, it's an affordable option for retirees young families and who ever. The people that end up on the streets need a place that is away from the downtown core make it a place that has mental health, medical help and help with how too take care of them selves and how to be confident in themselves. It is not just about building more high cost buildings, what about another mobile home park or RV park there are lots of options. I say again Tiny home community where it's a smaller footprint, the little lots are part of a strata or a lease option. It gives people the opportunity to own, to grow their own food, to feel pride in what they have.

Lack of housing options in our area and zoning that does not permit secondary suites, etc on rural properties.

Affordable is becoming a huge issue. I have no idea based on current wages for most jobs or even wages for jobs that require higher education how it can be expected that people will be able to afford even modest living arrangements.

Forest land (formerly in managed forest reserve) being deforested for urban-density residential sprawl. The former UBC Research Farm (at Oyster River ) is underutilized, now being marketed for real estate development while its precious wetlands and irreplaceable ALR farmland are at risk of conversion to non-farm uses and recreational trail access is at risk of further restrictions. Use of tourist commercial properties for permanent housing in recreational vehicles with inadequate septic disposal systems.

No

Lack of available, affordable housing.

Lack of affordable housing options for first time buyers and younger generations. Interest rates on the rise are going to impact large mortgages in the next 5 years.

There is very limited building available. The cost of housing is so expensive we want to build a carriage house for a child to live in but that is not something the regional district wants to happen. They want no increase in density but with the housing crisis we have to do things to support our children

Yes

I am afraid my children will not be able to enter I to the home ownership category when they get older because wages are not on par with cost of living so they won't be able to save for a down payment and they won't qualify for a mortgage at the rate that hose praises are increasing.

Everything is becoming more expensive. Some people are affected more than others. Let's talk about the community plan and making smart communities in the regional district. Plan for corner stores. Plan around shared community spaces. Improve public transportation. Allow for some higher density lots. Create connected green spaces for wildlife and people to enjoy. Allow for sustainable food production on all property sizes.

There are little to no affordable(under \$1000) rentals in the city of Campbell River and surrounding. We had to purchase a fixer upper that was private sale to get out of the rental market. Even

purchasing a home right now is a fight unless you pay cash, or you have the ability to put bid others.

I am not aware of any housing issues directly affecting me or any of my family

There is not enough affordable housing. New buildings being built are not renting for a fair price to what a person can make. Discriminatory practices of not renting to families or single parents. Discriminatory practices or tenants who do not take care of rental getting off the responsibility when they leave. Families not being able to stay in their own community to raise the next generation due to housing prices/ rental rates. Who can afford 3000\$ to rent a 4 bedroom house? It does not equate to working a reasonably paying job let alone minimum wage earners. How are youth supposed to get into the housing market. It's outrageous and a sad state of affairs for the working class let alone vulnerable people and seniors

The cost of water is unreasonable and unfairly applied.

Water rates are a fraud and burden on many working families and disabled even worse , what a nasty thing for campbell river to be given the power to charge at will for water , especially after failing to claim the area for its own to exploit , we live here because we dont like living in a city environment .

Yes, currently the housing market is so out of control young families are unable to purchase a decent home that does not require major renovations for under \$600,000. Even while interest rates are low, people are bidding \$50,000 to \$100,000 over asking making it impossible for many people to purchase a home at a resonable price and do the required maintenance, be able to afford their utilities and pay their mortgage. So instead many people in the community are opting to rent. However, renting is not a viable option either at this time. Many landlords are listing rentals in the \$2,000+ a month price range. Again this is not affordable for many community members and they have to for go any enjoyable activities our community provides, miss bill payments, only pay the minimum on their credit cards, or go hungry so they can have a roof over their head. Our community is in a major housing crisis affecting anyone who has not amassed a substantial amount of wealth or purchased their home here so long ago it only cost them \$250,000.

yes not affordable for pensioners friends moving away because area d is too expensive to live

Rising cost of housing is out of control

If we could develop land and build small homes on ALR land, either as ownership or rentals it would ease the housing crisis tremendously in our area.

no

Housing costs. The younger generation aren't going to be able to afford to live in the communities in the surrounding areas.

Hold my beer! There is a serious lack of affordable, long term rental housing to the point where the lower middle class are in danger of becoming homeless. The aging population of the SRD, coupled with home ownership affordability, and a lack of decent affordable housing could be lessened by opening up legal secondary suites for LONG TERM rental, not just AirBnb spaces. Bylaws have the power to make life better for both our seniors and our young families. My own brother is living in a trailer on our property because his work is minimum wage, half-time and he is challenged to get full time work. If he didn't live here he WOULD be homeless.

Lack of affordable housing - both rent and purchase prices.
Housing too expensive for son and his family so they emigrated to Portugal
Lack of affordable rental accommodation or ability to realistically afford to buy a house for my 32 yer old daughter and her partner.
No
Young workers can not afford to rent or buy a home.
no
Cost of housing Lack of available housing
Lack of affordable housing is a major concern in the community. Both affordable housing purchase and rental are in short supply
cost of rent senior's housing
The current housing portion of provincial disability assistance in BC is \$375. This amount of money is GROSSLY inadequate to cover the current rental rates in Campbell River, as well as the majority of other communities on Vancouver Island.
limited appropriate lower income housing available in oyster river area and area D to Ocean Grove . OF NOTE there is only one primary school that services the entire area from Erickson Rd to the Oyster River. Two elementary schools were closed down and Ocean Grove School is packed with children, portables are used and there is only one gym. RIDICULOUS.
the cost of housing, we purchased our home in 2013, it's impossible for any local to purchase in this area now.
My adult children still live at home. They have full time jobs but cannot find affordable housing.
no
Lack of low cost housing for persons on Disability Benefits
Yes, no one can afford to buy a home or rent these days and the lack of supply
Housing cost too high, our son would like to live in this area but as he reaches the down payment the cost goes up
no
My wife and I are in our mid fifties and we have been in the housing market for many years. However, we have 4 children living in the area and housing is becoming a real problem for them. last summer 2 of our children found themselves without places to live. One is a journeyman electrician with a wife and 2 kids that sold a condo last spring. They were intending to move into a larger space but between the time they sold and tried to re-purchase, they were priced out of the market. Even suitable rentals were priced higher than a journeyman electrician with a family could afford. They eventually left us and moved to Alberta. My other daughter, her husband and 4 kids found themselves out of a home in September as well. They have very good incomes, but with the amount of rentals available and the large lineup of people to occupy them, no one would rent to

them. The available units would always go to the professional couple with no kids rather than to the family of 6. More perceived wear and tear I guess. In the end, my wife and I moved out of our house and let them live in it while we found another place to live.

No

cost of homes

not enough affordable houses for the younger generation. Both of our kids are in their 20's and live at home as they do not want to rent but would rather buy a home. Way too expensive for a first time buyer rancher.

RD Needs to allow more development and work with developers to provide affordable home ownership

Too expensive for young people to enter housing market

The skyrocketing price of residences, putting both owning or renting out of reach for many people, especially those just starting out. The economic inequity between the "haves and the have nots" has come to mean that sharing accommodation is required by more people than in the past.

Expansion of Saratoga Raceway, with unrestricted hours of operation and noise levels is of concern

My teenage children will have a very difficult time affording rent or purchasing a home when they decide to move out given the current market for housing/rent.

No

The prices to buy a home certainly effects our adult children.

risk of homelessness due to high rent or being evicted from affordable housing & then can not find anything within budget. Rent increases over the last few years have been exorbitant.

Yes. I am aware that members of my community need better education to enable them to secure good jobs

no control over areas used as a camp site rather than housing

A steady increase in the value of our real estate makes for inflated prices.

My younger children are not able to afford housing to fit their growing family. Cost of living escalating to unaffordability in an already stressful world.

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22. DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY?

Build more affordable housing. Give tax breaks for first time homebuyers, and for houses with suites.

All new-permits for multi unit private for profit housing should include a % of income affordable units in these builds--this could be a bit of a tax break on this unit or other incentives -but without a community getting involved all building units that are for sale -subdivisions townhouses should also

have to also contribute to solutions to housing -they have the recourses-and incentives could be provided to offset this cost-

Let us subdivide our large properties so we can build affordable housing for our children/ families

access to water with the growth in the area...do not believe the Black Creek/Oyster Bay water system can sufficiently provide water service to the current residents

Smaller lots More single family affordable housing

Some cheaper housing for older people, and allowing their pets as we love our fir babies sometimes they are our Best company!

Please build more affordable senior housing in our community! Please provide rentals for seniors that include utilities! Please do not cram seniors in such small apartments! 500 square foot housing is not adequate. Please provide for handicapped seniors who have mobility issues! Please help us with the sky high cost of living!

pay people more so they can afford housing. people need to make more money. UBI

Housing needs to be affordable for young people to afford to purchase rather than rent. Mortgage rules need to be adjusted as in many cases rent is more costly than a mortgage payment. Young people are priced out of the market. It is rare to find a detached home under 500k in CR now.

More low income housing!!!! Regulated rental rates. No more foreign buyers that just want another vacation home that'll sit empty for 10 months of the year. Raise minimum wage to a livable wage. Not just the bare minimum but so people can actually be comfortable... there's literally so many things the government could do to fix this it would take hours to list them all.

Permit secondary building for rental assistance

There is know way of improvement without increasing peoples income and banning airbnb in communities, building new housing is just driving the market up

Stop foreign buyers, stop allowing people to gentrify properties that don't need it. Impose a tax on vacant/seasonal homes

build more co-op's and affordable housing and services

Rent cap. Raise taxes for investment properties and for people that do not primarily live in this community

Govt of Canada needs to use interest rates to temper the market! It's ridiculous!

Brenda Leigh has destroyed Area D with her personal desire to keep it rural. Families on larger parcels should be allowed to build secondary dwellings to keep children close as the parents age and also to get them into a highly inflated housing market. Area d has been held hostage for 20+ years by the policies in place

I think we as a community need to really start looking at what's best for the natural world around us. Smaller areas more places for people to choose they can choose to grow their own food or choose to live simpler. We need to keep some of the wild and that is a lot easier if we plan it. We can not recreate animal habitat that we have taken away but we can learn to build and create things that make it better for all.

Undertake similar zoning allowances to the Comox Regional District that allows for a legal suite on any residential zoned property in the district.

Local government needs to seriously look at community planning, existing zoning and bylaws that are preventing housing density. Local governments need to encourage more suites, carriage homes by creating fewer layers of red tape and stumbling blocks.

Home ownership is not always the right choice if it results in unsustainable debt burden. Positive and encouraging trends are upgrades/renovations of older homes/mobiles or replacement with single-level ranchers and bungalows that are affordable and manageable for small households and seniors wanting to stay in their community and wise use of gas-tax income for long term upgrades and replacement of pumping stations, potable water meters, and pipelines and emergency/disaster services.

Bi law sorting out some of the houses with so much junk outside them in the Surfside/wavecrest area. We also have a drug house in our area that is incredibly scary and unpredictable. I don't want to let our kids ride their bikes in our area in case due to the people that this house is attracting and the unpredictability of it. We would love our neighbourhood to feel safe. Also, cracking down on noise and parties would be wonderful.

Allow people with large properties to add housing, build onto existing, trailers, campers.

WE NEED MORE BUILDING LOTS AVAILABLE !!! There is a huge shortage! We need Developments in area d.

I worry about the costs associated with converting to sewer if and when the time comes as I am barely making it by as it is and struggle with the costs of maintaining a home now a days and added costs of converting to sewer or any extra large costs pertaining to my home may make it impossible to stay living in my own home

Allow more in-law suites or duplexes

Lower costs

People's wages need to increase drastically to be able to afford housing.

See previous response. When designing neighbourhoods please consider community. Also - please SRD have influence on MoT re: road maintenance - particularly when dealing with ditches that fish use seasonally or culverts that transport water to fish bearing systems. Not only do they create a visually unappealing reluctance when they scrape the sides of the streets they also increase exposed soils increasing sedimentation into these watercourses. When they did out the riches the same happens. Work should not occur when there is water in the ditch.

No, we are fairly new to British Columbia, moved here 2 years ago, and love the area.

Affordable housing that means fair pricing based on a persons income. Single bachelor suites for men/woman who are single but need a safe place to live or youth moving out. More penalties on tenants who leave a rental trashed and also penalties harsher for landlords who evict to raise rents

Water grants to seniors , low income families and the disabled . Leave area d as is , and dont become like campbell river , pushing out families because taxes , made the mortgage no longer affordable , cities want china style of living , stack the bodies on top of eachother to maximize rent , that is inhumane .

If our community is interested in building some affordable housing a good option might be a retail/condo development. Allowing individuals who have larger properties and want to subdivide might be an option. Lots of the region is ALR I understand and is needed to help feed our community. However, what if there was an agreement made where a percentage of the land could be developed for a second or third home and individuals living in those homes helped farm the remaining land. Carriage homes with a rent cap might also help the rental market.

let some smaller lot sizes to increase tax income and affordability

Spend some tax \$ on affordable housing for the homeless !!

We have large rural properties that should be allowed secondary dwellings like tiny homes or carriage homes to help with affordable housing.

Allow development on ALR land and give approval to applications for these projects at the SRD local governance.

Sewer system Snow removal M O T dangerous tree removal

no

I have no suggestions

See above. Let's make this happen - the problem is real, it's now, and it's hurting the most vulnerable sectors of our community.

In town, I would like to see very small affordable one- bedroom apartments for single people and small affordable apartments/housing for families of all ages.

Bring in sewer and better water so area can be densified

We need bus service into Stories Beach Area, Area D, BC Transit cut that in 2017. We are under serviced , especially for seniors. Need some rental accommodation in this area.

Thanks

Allow more than 1 residence on smaller properties.

Price of water too high. We are basically being blackmailed by the city of Campbell River. Stop paying for Strathcona Gardens and use this money towards a local community centre. It's too far away and is of little or no benefit to the vast majority of people in this area. Perhaps a survey or referendum to no longer belong to and pay for Strathcona Gardens.

Maintain water supply integrity as community grows. Example Black Creek-Oyster River water system and amount of proposed future usage.

Convert vacant retail/industrial into housing

Need to target increased density in specified areas. (e.g. north end of Area D) However the state of the roads and water and sewer would need to be brought up to a higher standard before further housing can be considered.

I'd like to have senior housing on my property - a few pads for seniors only, with an amenities building

There needs to be affordable rental housing that is available exclusively for people with disabilities. The provincial government needs to increase the monthly disability assistance amount to at least \$2000.

There is no sewer, it is only septic, so any further development is not going to be supported with infrastructure. There is limited water, as the city/ AREA D needs to improve the water system and delivery of same south of the Jubilee parkway. The roads are in terrible shape in the neighbourhoods, no edges for children to walk on for buses to school or for walking home. Pot holes are obvious and big enough to blow tires and damage vehicles. Before housing- we need the above. If you increase the population, you need the infrastructure and the schools to improve the lives of children and their families.

more parks/bike lanes and spaces to walk. To many people walking on the streets with no shoulder

Affordable housing

Something has to be done about cost of water. I am single, no dishwasher, 1 load wash a week and shower every 3 days. I don't even flush all the time. I don't water my lawn. HOWEVER I pay the same water bill as the neighbour with 5 kids and a spouse!

Encourage affordable housing options in Area D.

Build more affordable housing units, tiny homes etc.

Allow secondary suites on properties larger than 1 acre.

In our situation, I would really like to see the allowance for increased density on our properties. We have just under an acre, so we have plenty of space but we are not allowed to build a secondary dwelling or place a tiny house on our property. Many municipalities are tackling housing needs in this way and it seems backward in this day and age not to allow those of us that want to help with the housing crisis and have the space, to not be allowed.

Build affordable smaller houses/duplexes, townhouses in cleared but undeveloped land nearby

Ensure that developers include a percentage of low-cost housing before approving permits.

stop rental companies from buying up houses that could be on the market for first time young buyers

My family has been in the real estate industry for over 60 years in the Campbell River and Comox Valley. I have been selling, developing, and building homes myself for over 45 years. I also own and operate a mortgage brokerage to assist buyers in obtaining the best rates, terms for their financing for purchase and construction of new homes so I think we have a very good perspective on what is happening in the current market place. There are many items contributing to the housing shortage and the high prices but none bigger than the lack of supply. Please see my comments below: 1. Lack of a positive response and lack of cooperation with developers and builders who are putting forward new developments in the RD from politicians has stifled development. There is a great need to quickly rezone and assist in the development of new small lot subdivisions, townhouse complexes and even mobile home parks. In order to facilitate this we need Sewers & Water in the RD. 2. Our Area D Representative needs to be make immediate applications for funding to Provincial and Federal governments in order to assist in paying for the services & infrastructure the RD needs to allow growth 3. RD politicians needs to get on the same page as Campbell River City and Comox Valley RD to support these plans for development and the

installation of services and see them through to fruition. 4. The lower end of the real estate market is fueled by First Time Homebuyers. Interest rates are set to rise to slow inflation and this will again hurt First Time Homebuyers. Another stumbling block for First Time Homebuyers is a lack of action by the Provincial Government to reduce the cost to First Time Homebuyers by increasing the Property Transfer Tax exemption above \$525,000. I would "NO LIMIT" for First Time Homebuyers. All levels of Government need to lobby the Provincial Government for this purpose. The BCREA & our local real estate boards have been lobbying for removal of this tax for years. 5. There is no new rental housing being built in the RD. It is all within the City of Campbell River and in the Comox Valley. This is because we don't have the services for it or support from RD to develop more. I will go on and complete the online survey as well. If you need clarity on any of this or have any questions for me please let me know Best Regards

Allow more suites, carriage houses, etc

Improved cell service to avoid 'booster' costs and dropped calls

The only way to affect the market is to increase the supply of housing.

No

If you can do something about the increasing house prices that would be great!

Affordable housing for families, adjust tenancy agreement. I feel that the tenancy agreement is so in favour of the renters that landlords jack up the rent to try to avoid "bad apples". Support each party fairly. We are creating a dangerous environment in which families can not afford to live here, hence a shortage of tradesmen, labourers, skilled workers, ..... they will go elsewhere. Somewhere where they can afford to live & enjoy regular family activities.

Deal with the mental health/drug and alcohol abuse issues and people may be more inclined to rent spaces to those who need it.

sewer system,proper ditch drainage,better lit streets,affordable water meters or less expensive water bill

Smaller lots

Allow for two homes on larger plots of land, review rezoning applications.

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23. IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE?

This kind incentives could also be offered on existing multi unit rentals as well- improving and removing barriers and including more secondary delinking in existing houses

Utilities unaffordable, water, electrical, no amenities

We are on wait lists for affordable housing but have been told it will be years before we can get into suites suitable for our needs. We may not have years to wait and could possibly be renoevicted at any time. This is a hard burden to bare.

I haven't had a good night sleep since moving to the area. This is dismal.

This is a crisis issue that needs to be dealt with. The number of folks online that are desperate for housing is shocking. Any renter is at the mercy of their landlord to become homeless.

Im lucky enough to be able to afford a rental with my boyfriend but I couldn't if we both didn't have jobs and I wasn't on disability assistance. I doubt we'll be able to get a house before we're 30 without help from our parents who are fortunate enough to even be able to help us.

In disgusted with campbell river it has allowed itself to turn into the same shithole as courtenay while lining builders/investors pockets.

Poor previous planning by SRD in regard to water, sewage, drainage in my area

The working class are being pushed out of this district. There will be problems staffing all amenities in the future if this continues.

Speaking about Area D, any parcel larger than one acre should be allowed a carriage house(1200 sq ft max), larger than 1.5 acres should be allowed a second home up to 3000 sq ft. Brenda Leigh has also blocked all attempts to have SRD find their own water supply, so we are forced to rely on other local governments for our water supply. This is ridiculous in an area like ours with so many identified locations of aquifers

In the plans to create better options make sure it's better not just more,

The current residential tax structure is too much for fixed-income seniors who live at home and want to age in place. A whole generation of elderly taxpayers must defer property taxes indefinitely under the provincial deferral program. Ever-more tax burden to pay for high maintenance indoor recreation facilities (Strathcona Gardens). Dumping and storage of hazardous wastes in landfills and unregulated alterations of shorelines in Campbell Lakes Community Watershed are threatening the security and safety of the drinking water supply. Concerns about unregulated landfilling, earthworks and retaining walls built on slopes near riparian areas and along waterfronts that infringe on access to ocean beaches.

It's definitely becoming more expensive. The utilities keep going up. Also, we don't have recycling picked up so we have to use the recycling in oyster river that is often closed as it's too full. Our water bill in Area D also keeps going up also making it very unaffordable. I would love to be connected to the city for this.

No.

Development is key. We need more access to land for people to purchase. Why not allow tiny homes! Secondary suites. Rv living. Allow mobiles and manufactured homes to be put on land out here. These are all great alternatives for adorable housing. I'd love to see tiny homes complexes like trailer parks. More rv parks. Manufactured home parks.

Sew previous answer

Our water bill is extremely high! I dont think it is even legal for the amount of increase we have had over the last 5 years

None at this time

The bylaws and community plan need to be comprehensively reviewed and updated to keep pace with the rapid increase in population of Vancouver Island and changing social values/focus.

No
People who grew up in our district are unable to afford to stay here. That's a problem for all of us. We need community more than ever in this digital age and we need villages to be healthy communities. Please consider helping curb this current housing crisis.
we are very concerned that water runoff from new development will damage our foundation. Our driveway and walkways have already shown significant cracking since uphill development behind us. This is not something we can afford to fix.
The city of campbell river needs to stay out of area d , the board votes are rigged in their favor , that is not democratic .
As a professional working couple with no kids we are struggling to make it in this community. We are at a point now where we are going to relocate because house prices and rents are becoming so out of control we cannot see a future here. It saddens me to know we are not alone in our struggle to find a home and many people I know personally cannot find a place to live where they feel happy and safe.
take the percentage water tax off our homes, we pay more than enough
The raising cost of water for area D residents with no justification. I know this because we have switched to a water meter and our water consumption has not exceeded the minimum quarterly water rate charged.
Oyster River needs a well-managed plan for new homes to be built so that new families can have a rural lifestyle, grow their own food, and afford to own or rent a home.
SRD Bylaw is not looking at illegal trailers and additional homes on property not zoned for it
If we sold our house, we might have trouble buying another house in the area that we can afford.
The water bill in area D is highway robbery! I would also like compost, garbage and recycling pick up in our area.
Worried about large development on York Road with water and sewage issues. Area D should work with Feds and City of Campbell River to bring water and sewers to everyone
It has been virtually impossible for the average working person to be able to afford to buy a house in the Campbell River market since 2017, too competitive, especially with so many people coming in from mainland with big money, prices have been driven up ridiculously here.
Thanks
We need autonomy from City of Campbell River, when it comes to water. Why do we pay an equal amount for Stathcona Gardens, but live miles away, it is not a local service. Would like to pay same amount Quadra residents do towards the service. We are being treated as a cash cow for the City of Campbell River and Strathcona Gardens ,which vast majority of people in this area never receive any benefit from.
no
We are lucky senior citizens who own our home and can afford to live in it. That may come to an end in the next decade, but for now it's not a problem for us, unlike too many others in this region.

We had a serious house fire in 2003 and it was dreadfully difficult to find a contractor to rebuild our home. The situation for someone to rebuild if they suffered such a catastrophe today, would be even worse.

Cost of housing and living does not match income for many MANY people

Many people with disabilities, including me, are forced to rely on family for housing, and so we are robbed of the independence that comes with being able to live on our own. Moreover, living with roommates or in group homes is often not conducive to those of us who struggle with significant mental health issues, such as generalized anxiety disorder, obsessive compulsive disorder, bipolar disorder, eating disorders and autism. We need a calm and quiet living environment that fosters mental well-being.

the cost, you are pushing locals out and keep all beaches pet friendly

Would like to upgrade from our old oil furnace/wood burning stove situation to an electric furnace or heat pump but even with the financial incentives offered by the government the upgrades are still too costly for us to afford.

see above

There should be controls on the amount of rent between tenants for a rental property, similar to how much rent can be increased yearly.

The extraordinary cost of household water supply in the Area D is out of control and the infrastructure needs major updating to stop the water from being wasted and the public subsidizing the loss!

Another item that's contributing to the lack of rentals is the explosion of vrbo's and airbnb's in the area. They are lucrative for the owners, but remove the units out of the rental market. They do contribute to tourism here in our area, so I don't think they should be banned but density rules need to be relaxed on our rural properties.

It was very difficult to find affordable housing in this area. I am renting a duplex which is larger square footage than I need and paying rent that is very high and barely affordable.. I'm at the high end of what I can afford.

Ensure that green space and trees are left for the benefit of people, birds and critters. With so many trees coming down where will all the herons, eagles etc build their homes and resting spots...

My children and I returned to Vancouver Island in 2017. We fled an abusive relationship after only being off the Island for < 6 months. We moved in with my parents so I could begin to rebuild my life. We thought that would be a 6 month solution, but here we are at 4.5 yrs! I applied and was rejected twice by Habitat for Humanity, did not qualify for housing subsidies and the so called "family friendly" 3 bedrm West Urban apartments were \$2700+. The rents are atrocious and out of reach for a single mom in healthcare.

Would like to see the house connected to City sewer. Septice tanks are a hassle. The cable/internet services are not up to speed as they would be in the cities.

Our family was very fortunate to be able to reside in Campbell River area for an extended period; so many aspects of living on the Island, specifically in the Strathcona Regional District have proven to be ideal for raising a family.

I appreciate the generous amount of space available in Area D, and would like to see the property sizes kept large enough to avoid crowding

Inflated home values so taxes are raised. To dispute the increase a person has to be computer literate. Plus they want to charge \$30.00 to put in a grievance.

Property owners should be able to put tiny homes on their property in order to provide more housing for people looking for low cost housing. Also and home that has a suite should be made a legal suite in order to provide more housing. Anyone with an RV should be legally able to rent to provide more housing.

I would prefer to let Area D be a rural community and let continued growth happen in Campbell River. Just as it is now in areas like Jubilee Parkway and Dogwood.

No

No

we have repeatedly asked for help with ditch drainage to no avail. Have met with red tape ++ when trying to get approval for house improvements. Some in area say do it no one checks anyway.

My house is large, however, even if I sell it I would not be able to afford tiny houses. The real estate market on Vancouver Island is way overpriced.

Concern with drainage and flooding.

We live in what used to be one of the premier neighbourhoods in the CR area. In the past few years, goings on in the neighbourhood have reduces our desire to stay here. "Dog Park" on lot on Asman Turn, logging trucks, etc. being parked on the roads, etc. When Reg. Dist. contacted re these, nothing is done. So... why bother... just look for another community on the Island.

As a senior we are currently happy in our home which is 2011 square feet with a yard that is 1/3rd of an acre. However, we will need to downsize at some point and would like to find a town house about the same square footage as our current residence but with a smaller yard situated in a residential area that is within walking distance of shopping and recreational property. I would also like to recommend that where we currently reside (Mittlenatch) that we move from septic to sewer and the the road be properly resurfaced, not just spot repaired! Thanks you.

Family is all grown and the house is too big for us. But it is home and we will stay and live in this lovely area as long as we can.

Built house 1970. No help from SRD. Big problem speeding in 50k zones. No policing? Taxes too high.

There is a new First Nation development next door but there isn't any update on what is happening there. I support the development and feel that the Regional District has not. It would have been better to begin the process with this community on a better note. Good thing I can be on good terms with them as new neighbours.

I work in health care a reasonable paying job and so many of my coworkers are struggling to be able to afford their hopes for their own home.

We know people who would love to buy in this area.

Our area needs a sewage system. Keep rural residential status with a possibility of a carriage house.  
No high density housing.

# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX C: HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS



## HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS

Addressing housing needs is a challenge for smaller local and regional governments. Generally, they have fewer tools, financial resources, less development pressure to leverage, and fewer developable areas, all of which makes housing issues more difficult to manage. The recommendations section of this report represents the project teams' suggested path forward over the short term for the Strathcona Regional District, but as needs grow and change, staff and community members may refer to this guide. While many of the tools in this appendix are not necessarily appropriate for the SRD at the moment, they may become more relevant. Regional District staff can use this document as a toolbox, choosing appropriate options as needs become more or less acute.

Tools have been broadly categorized and include implementation suggestions for communities of different sizes and localities where appropriate. Many of the tools listed here are most relevant to larger municipalities but were still often mentioned in community engagement sessions. A complete list of implementation suggestions gathered through the engagement process is included in the Regional Engagement Summary Report.

### PLANNING PROCESSES

TOOL	DESCRIPTION
Affordable Housing Strategy	<p>An Affordable Housing Strategy or Action Plan can be used by local and regional governments to set a vision for affordable housing and identify the government tools, partnerships, and actions needed to support that vision. Many strategies articulate major policy initiatives, inform bylaw reviews, and generally guide decision-making and communicate affordability initiatives to community members.</p> <p>Larger municipalities may want to consider producing a more in-depth housing plan, while smaller communities and Electoral Areas may only need to include an affordability component in the housing section of their OCP.</p>
Official Community Plan (OCP) Policies	OCP policies can be used to express commitment to affordable housing goals and provide direction for staff. They can lay the groundwork for activities such as updating zoning bylaws to support housing affordability or initiating the development of an Affordable Housing Strategy. Legislation mandates that findings from the Housing Needs Report be considered when updated the OCP.
Housing Needs Reports	Housing Needs Reports will continue to be mandated by the Province, but a similar funding program may not be available to local governments before the next update. The reports will continue to be a valuable resource for housing information about your community.

	<ul style="list-style-type: none"> <li>• Schedule next housing need report for some time in 2023 to align with the release of data from the 2021 Census. Plan to conduct housing needs reports every five years after.</li> <li>• Begin budgeting and saving for the report process now. Larger communities may spend up to \$50,000, while smaller communities may only need to spend \$10,000-\$15,000. Communities with more planning capacity may choose to conduct the study internally.</li> <li>• Consider pooling resources to develop another in-depth regional assessment.</li> </ul>
<p>Regional Growth Strategy</p>	<p>A Regional Growth Strategy (RGS) is a strategic plan that defines a regional vision for sustainable growth. It is a commitment made by affected municipalities and regional districts to a course of action involving shared social, economic, affordability, and environmental goals.</p> <p>An RGS can make development decisions easier for local governments and the Regional District by codifying a sustainable pattern of population growth and development in the region, often by encouraging and directing new development to designated nodes or growth containment boundaries. This pattern of development aims to keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region.</p>
<p>Develop a Definition of Secured Affordable Housing</p>	<p>A definition of secured affordable housing can articulate the types of units a community is looking to attract through market and non-market buildout. Affordability is typically tied to income and secured refers to the length of time the units will be offered at that rate, often regulated through covenant. For example, some communities allow developers to add density provided a certain proportion of units are secured as affordable.</p> <p>A common definition of affordability is that rents will not exceed 30% of 80% of the median monthly household income for the area. More nuance can be introduced through Housing Income Limits, like in this example from Nanaimo which sets maximum rental prices for a development to qualify as affordable.</p>

<b>HOUSING INCOME LIMITS, NANAIMO (2018)</b>			
<b>Type</b>	<b>Housing Income Limit (2018)</b>	<b>@ 30% of Household Income</b>	<b>Monthly Rent</b>
Studio	\$29,600	\$8,880	\$740
1 Bdrm	\$34,400	\$10,320	\$860
2 Bdrm	\$41,200	\$12,360	\$1,030
3 Bdrm	\$52,300	\$15,690	\$1,308

Source: Nanaimo Affordable Housing Strategy (2018)

This is a useful tool for communities of all sizes. In larger communities where density is more common, the definition can help activate certain density incentives. In smaller communities it provides a benchmark for landlords and can help the municipality determine which projects can accessing City funds or are eligible for equity contributions.

## REGULATORY AND ZONING TOOLS

TOOL	DESCRIPTION
<p>Increase Density in Areas Appropriate for Affordable Housing</p>	<p>Allowing increased density in certain areas can incentivize development in the private and non-market sectors. Increased density tends to make a project more financially viable as the developer can spread the cost of development among more units. Decisions on increased density areas should be aligned with other land-use planning elements like active transportation, public transit, and access to amenities.</p> <p>Density can be implemented through a variety of tools that are relevant for different jurisdictions. In areas where apartment buildings are more common, changes to the maximum floor area ratio (FAR) in the zoning bylaw and adjusting height allowances may be appropriate. In other communities, allowing multiple dwellings on a property and encouraging mid-density multi-family options might be a better option.</p>
<p>Mandate Affordable Housing Covenants or Housing Agreements on Title as a Prerequisite for Accessing Other Actions and Incentives</p>	<p>Affordable housing covenants mandate that a certain percentage of units remain affordable for the lifetime of the development. Developers are required to register affordable housing covenants on title to access incentives such as density bonusing and development cost charge waivers or grants. This is the “secured” portion of secured affordable housing.</p> <p>Municipalities and Regional Districts should be prepared to waive local covenant requirements when a project must already meet stringent covenant requirements from Provincial and Federal agencies as a condition for funding approval.</p>
<p>Expand Housing Options in Residential Zones to including Secondary Suites, duplexes and triplexes</p>	<p>Broadening residential zoning to permit row house, townhouse, duplexes and triplexes is an easy way of introducing density and new units without disrupting neighbourhood character. Traditional R1 zoning is slowly disappearing in many municipalities and regions, especially in those with high prices and low vacancy. This intervention is likely more suited to larger centres where land is at a premium or where municipal demand is spilling into rural areas.</p>
<p>Supportive, Shelter, and Transitional Housing Supported in All Residential Zones</p>	<p>Include supportive, shelter, and transitional housing as a permitted use in all residential/institutional zones in Zoning bylaw. These uses are typically not sited in Electoral Areas, but occasionally some uses can be supported. Expanding the areas in which these uses are permitted makes it easier to acquire land for these developments and help meet the most acute need in your community. Must be partnered with rigorous community education campaigns to be effective and should consider connectivity to other resources.</p>

<p>Reduce or Eliminate Parking Requirements for Infill, Affordable, and Rental Developments</p>	<p>Explore alternative solutions to reduce parking requirements including car share promotion, bicycle storage rooms, and nearby transit stops. Parking can be incredibly expensive to include in the non-profit development process and eliminating even a few stalls can help provide more units at less cost to community members. This intervention is best suited to larger centres where on-street parking is limited, and transportation is regular and reliable. In smaller communities, allowing secondary suites or carriage homes without requiring additional parking may be appropriate.</p>
<p>Investigate Implementation of Smaller Lot Sizes</p>	<p>Allow smaller lot sizes in residential zones to increase densification of existing and future lots. For many people, a single-detached home is still their housing goal. Smaller lots still permit single-detached development while increasing density. In many smaller communities where multi-family buildings are not common, this may be a solution to increase density while maintaining character.</p>
<p>Establish Inclusionary Zoning Policy</p>	<p>Inclusionary housing programs are local government programs that use the development regulations and approval process to oblige private developers to provide a portion of affordable housing within their new market projects. For example, an inclusionary zoning bylaw might mandate that 25% of all new units be offered at a secured and affordable rate. This is most suited to larger multi-family buildings and larger centres.</p>
<p>Explore Permitting Micro-Housing or Cluster Housing in Certain Zones</p>	<p>Micro-housing or tiny homes often come up in conversations with rural residents. Dependent on servicing requirements, local governments may consider expanding permissions for this type of use, provided homes comply with building codes. These homes can also be permitted as infill or accessory dwelling options.</p>
<p>Consider implementing a Community Amenity Contribution (CAC) policy</p>	<p>A community amenity contribution policy can enable local and regional governments to capture additional community value from new developments. Typically CACs are described on a per unit or lot basis, but can be negotiated based on additional density.</p> <ul style="list-style-type: none"> <li>• <b>Example:</b> Squamish-Lillooet Regional District Community Amenity Contributions Policy – <a href="https://www.slrd.bc.ca/sites/default/files/pdfs/administratio n/Policies/12-2018%20Community%20Amenity%20Contributions%20Policy_1.pdf">https://www.slrd.bc.ca/sites/default/files/pdfs/administratio n/Policies/12-2018%20Community%20Amenity%20Contributions%20Policy_1.pdf</a></li> </ul>

## TOOLS TO INCENTIVIZE NEW AFFORDABLE HOUSING DEVELOPMENT

TOOL	DESCRIPTION
<p>Waive/lower Development Cost Charges (DCC's) for Non-Market Developments</p>	<p>Local governments can reduce or eliminate development cost charges to reduce capital costs of secured affordable housing projects and help keep rental prices lower. Often the development must meet the definition of secured affordable housing to qualify for a waiver/reductions and other fee reductions. Some local government choose to offer grants to offset the cost of DCC's rather than waive the fee.</p> <p>DCC's may seem small compared to the construction budget of a development, but often waiving these fees can impact final rental costs dramatically.</p>
<p>Develop Land Acquisition and Disposal Plan</p>	<p>One of the most valuable contributions that a local government can make to an affordable housing project is to provide land or facilitate land transfer to a non-profit developer. An acquisition and disposal of lands plan can improve availability of land for the purpose of developing affordable housing.</p> <p>A plan should:</p> <ul style="list-style-type: none"> <li>• Prioritize acquisition of land in areas close to services, amenities, and public transportations</li> <li>• Develop key criteria for purchasing land based on lot size, cost, and geographic location</li> <li>• Disposal criteria based on need, non-profit status, and funding availability</li> <li>• Potentially pre-zone municipal owned sites for multi-family secured affordable housing development</li> </ul> <p>While this is most effective in a larger centre where land can be very expensive, smaller communities often have more land available, but non-profits lack the capacity, knowledge, or capital to acquire it.</p>
<p>Assign a "Champion" Staff Member for Non-Profit Housing Projects</p>	<p>Local governments should consider establishing a single point of contact for non-profit organizations and developers. This can help ensure prompt delivery and response time to inquiries. The "Champion" can also work with project proponents and other levels of government to help secure funding and coordinate other affordable housing policies as they relate to a particular project.</p>
<p>Prioritize Affordable Housing Applications</p>	<p>There are many ways to fast-track non-profit development applications to make development easier and bring units to market quickly:</p> <ul style="list-style-type: none"> <li>• Bring application to the "top of the pile" and commit to quick decision timelines</li> <li>• waive any requirements that are already met by the project (housing agreement, public information meeting, etc.)</li> </ul>

	<ul style="list-style-type: none"> <li>• waive fees based on depth of affordability</li> </ul>
<p>Investigate a Regional Housing Service to increase local funds for affordable housing and housing supports</p>	<p>A regional housing service or supports bylaw has been used by Regional Districts to raise and distribute funds to one or more non-governmental organizations for the purposes of delivery affordable housing or homelessness supports services.</p> <p>Typically funded by a small additional tax levy, bylaws often require approval by referendum. This necessitates broad multi-sector support, and though it is often led by Regional Districts, requires participation of local governments.</p> <ul style="list-style-type: none"> <li>• <b>Example:</b> Cowichan Valley Regional District, Cowichan Housing Association Annual Financial Contribution Service Bylaw <a href="https://www.cvrld.ca/DocumentCenter/View/90698/4201">https://www.cvrld.ca/DocumentCenter/View/90698/4201</a></li> <li>• <b>Example:</b> Comox Valley Regional District, Comox Valley Homelessness Supports Service Bylaw <a href="https://www.comoxvalleyrd.ca/sites/default/files/docs/Services/4bylaw_389_homelessness_supports_service_est.pdf">https://www.comoxvalleyrd.ca/sites/default/files/docs/Services/4bylaw_389_homelessness_supports_service_est.pdf</a></li> </ul>

### TOOLS TO PROTECT EXISTING AFFORDABLE HOUSING

TOOL	DESCRIPTION
<p>Restrict Condo/Strata conversions</p>	<p>Preventing conversion of rental units to ownership tenures will help preserve vital housing stock, especially in larger communities.</p> <p>Strata conversions can be restricted through policy by allowing conversion only when vacancy rates are above a certain threshold for a certain period of time.</p>
<p>Develop “No Net Loss” of affordable units policy</p>	<p>As a community develops, and land becomes more valuable, a “no net loss” policy can ensure no affordable units are lost and older, cheaper stock is protected or replaced.</p> <p>A number of policy tools can be implemented to protect older, rental units when they due to be replaced or demolished:</p> <ul style="list-style-type: none"> <li>• Require developers to connect with the local or regional government to explore alternatives to demolition.</li> <li>• Require standardized relocation plans and offer existing residents “right of first return”</li> <li>• Consider “rental only” pre-zoning for existing aging rental stock</li> </ul>

## EDUCATION AND ADVOCACY

TOOL	DESCRIPTION
Prepare Guides for Developing Affordable Housing	Municipalities can prepare guides to make it easier for housing providers to understand what they need to do to build units. Potential guides include a guide to the development approval process or a guide to the regulations and responsibilities that homeowners must meet to have secondary suites or add accessory dwelling units.
Advocate to Senior Government for Additional Tools and Funding	<p>Local governments should continue to work regionally and with other municipalities at Union of BC Municipalities and Federation of Canadian Municipalities to develop consistent advocacy positions. This includes:</p> <ul style="list-style-type: none"> <li>• further funding for affordable housing</li> <li>• new planning tools and resources supported by Senior Government</li> </ul> <p>Rural and smaller communities might consider forming inter-local government working groups to define goals collectively.</p>
Continue to Educate Residents on Value of Affordable and Supportive Housing Options	There are many tools developed by local governments and non-profits to combat NIMBYism and encourage community buy-in for a variety of affordable and support uses in traditional residential and higher-income neighbourhoods. Local governments can reduce negative perceptions of these uses through advocacy campaigns and long-term change management approaches.

# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX D: HOUSING INDICATORS AND MONITORING GUIDE



## HOUSING INDICATORS AND MONITORING GUIDE

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but electoral areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measurables are good indicators of how and why your community might be changing. They are relatively easy to measure (they are provided by the Province), appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables (when data is made available) will help your community understand its needs and meet its legal requirements. The included questions will inform basic analysis of the data and appropriate policy responses.

### DEMOGRAPHY

	Total Current Year	Share (%) Current Year	Total Previous Year	% Change
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

#### Key Questions:

1. Is there a balance of Working Age people to total population? Is the ratio of youth + seniors to working age people healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?

## HOUSEHOLDS

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
Total Households						
Families w/ Child(ren)						
Families w/o Child(ren)						
Single / Roommates						

\*up or down since previous reporting period?

### Key Questions:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

## EMPLOYMENT

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
% of Total People						

\*up or down since previous reporting period?

**Key Questions:**

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefitting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics. For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.
2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

**INCOMES & HOUSING**

	Current Report Year	Previous Report Year	% Change
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Overall Vacancy (%)			
Median Housing Price			

\* Income, rents, and housing costs should ideally be in real dollars (inflation adjusted). If unavailable, nominal (current year) dollars should be used for all pieces of data for better comparisons between them.

**Key Questions:**

1. Are incomes growing faster than rents or housing prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest). It is possible that prices increase much more significantly over time than income, but interest rates fall enough to render mortgage payments more affordable.
2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate (if available)? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

### HOUSING NEED CRITERIA

	Overall	↑ or ↓*	Owners	↑ or ↓	Renters	↑ or ↓
<b>Unsuitable Housing</b>						
# of Households						
% of Households						
<b>Inadequate Housing</b>						
# of Households						
% of Households						
<b>Unaffordable Housing</b>						
# of Households						
% of Households						
<b>Core Housing Need</b>						
# of Households						
% of Households						

\*up or down since previous reporting period?

**Key Questions:**

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.
3. Are the # and % of households in Core Housing Need increasing or decreasing? Based on its housing criteria (adequacy, suitability, and affordability) results, which of the three seems to contribute the most to Core Housing Need? How might results compare to other collected metrics?

# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX E: COMMUNITY DATA TABLES



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## 1. ELECTORAL AREA A – Kyuquot/Nootka – Sayward

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## Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\* Source: Statistics Canada, BC Stats

Population	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
< 15 yrs	105	85	115	110	105	100	95	100	-13%	95	90	85	80	85	-15%
15 to 19 yrs	35	30	45	45	45	45	45	50	11%	50	50	50	50	55	10%
20 to 24 yrs	25	20	20	20	20	20	20	30	50%	30	30	30	30	30	0%
25 to 64 yrs	485	450	490	495	500	505	510	505	3%	515	525	535	545	555	10%
65 to 84 yrs	155	190	215	220	225	230	235	240	12%	240	240	240	240	235	-2%
85+ yrs	10	10	15	15	15	15	15	15	0%	15	15	15	15	20	33%
Total	820	790	890	900	910	920	930	940	6%	950	960	970	980	985	5%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
< 15 yrs	13%	11%	13%	12%	12%	11%	10%	11%	10%	9%	9%	8%	9%
15 to 19 yrs	4%	4%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	6%
20 to 24 yrs	3%	3%	2%	2%	2%	2%	2%	3%	3%	3%	3%	3%	3%
25 to 64 yrs	59%	57%	55%	55%	55%	55%	55%	54%	54%	55%	55%	56%	56%
65 to 84 yrs	19%	24%	24%	24%	25%	25%	25%	26%	25%	25%	25%	24%	24%
85+ yrs	1%	1%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Households	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
<25		0	0	0	0	0	0	0	-	0	0	0	0	0	-
25-34		30	30	30	30	30	30	25	-17%	25	25	25	25	25	0%
35-44		30	40	45	50	55	60	55	38%	55	55	55	55	60	9%
45-54		45	60	60	60	60	60	60	0%	60	60	60	60	60	0%
55-64		115	100	100	100	100	100	100	0%	105	110	115	120	115	15%
65-74		100	100	105	110	115	120	115	15%	115	115	115	115	105	-9%
75+		50	65	70	75	80	85	80	23%	80	80	80	80	90	13%
Total		370	390	400	410	420	430	435	12%	440	445	450	455	455	5%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
<25		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25-34		8%	8%	8%	7%	7%	7%	6%	6%	6%	6%	5%	5%
35-44		8%	10%	11%	12%	13%	14%	13%	13%	12%	12%	12%	13%
45-54		12%	15%	15%	15%	14%	14%	14%	14%	13%	13%	13%	13%
55-64		31%	26%	25%	24%	24%	23%	23%	24%	25%	26%	26%	25%
65-74		27%	26%	26%	27%	27%	28%	26%	26%	26%	26%	25%	23%
75+		14%	17%	18%	18%	19%	20%	18%	18%	18%	18%	18%	20%
Total		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	800	880	740	695	735	650	105	145	85
Indigenous Identity	60	30	55	55	20	50	10	0	10
Non-Indigenous Identity	740	845	680	645	715	605	90	135	80

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	8%	3%	7%	8%	3%	8%	10%	0%	12%
Non-Indigenous Identity	93%	96%	92%	93%	97%	93%	86%	93%	94%

## Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	800	855	730	690	735	645	100	125	85
Non-Mover	720	815	670	635	695	590	85	120	75
Mover	75	40	60	60	40	55	15	0	10
Non-Migrant	0	25	15	10	20	10	0	0	0
Migrants	75	20	45	55	20	40	15	0	10
Internal Migrants	70	0	35	55	0	30	15	0	10
Intraprovincial Migrant	60	0	30	50	0	30	10	0	0
Interprovincial Migrant	10	0	0	0	0	0	10	0	0
External Migrant	10	15	15	0	15	15	0	0	0

## Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	370	385	365	99%	315	340	320	55	45	45	15%	12%	12%
1 person	115	130	100	27.0%	95	125	75	25	0	20	22%	0%	20%
2 persons	155	140	200	54.1%	130	120	185	25	0	15	16%	0%	8%
3 persons	45	35	40	10.8%	40	30	35	10	0	0	22%	0%	0%
4 persons	35	50	30	8.1%	30	25	20	0	0	0	0%	0%	0%
5+ persons	20	0	0	0.0%	15	0	0	0	0	0	0%	n.a.	n.a.
Average HH Size	2.2	2.3	2.0		2.2	2.1	2.0	1.8	2.9	1.9	-	-	-

## Household Maintainers

Source: Statistics Canada

				Total 10yr Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total HHs</b>	370	385	370	0%	315	340	320	60	50	45
15 - 24 yrs	0	0	0	-	10	0	0	0	0	0
25 - 34 yrs	30	0	30	0%	20	0	25	0	0	0
35 - 44 yrs	30	35	30	0%	20	35	25	10	0	0
45 - 54 yrs	95	170	45	-53%	80	155	40	15	0	10
55 - 64 yrs	95	70	115	21%	95	65	100	0	0	10
65 - 74 yrs	95	45	100	5%	75	50	90	20	0	10
75 - 84 yrs	30	35	40	33%	30	30	35	0	0	0
85+ yrs	0	0	10	-	0	0	10	0	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	295	330	320
w/ Mortgage (#)	135	185	135
w/ Mortgage (%)	46%	56%	42%
<b>Renters</b>	55	50	45
Subsidised (#)	0	0	10
Subsidied (%)	0%	0%	22%

## Household Income

HNRR Section 4(a – e)\* -- Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
<b>Total Household</b>	370	385	370	100.0%	315	340	320	100.0%	60	45	50	100.0%
< \$5,000	20	25	10	2.7%	20	0	0	0.0%	0	0	0	0.0%
\$5,000 - \$9,999	20	0	0	0.0%	20	0	0	0.0%	0	0	0	0.0%
\$10,000 - \$14,999	0	0	10	2.7%	0	0	10	3.1%	0	0	0	0.0%
\$15,000 - \$19,999	20	20	20	5.4%	20	15	10	3.1%	0	0	10	20.0%
\$20,000 - \$24,999	30	20	30	8.1%	25	0	30	9.4%	15	0	0	0.0%
\$25,000 - \$29,999	25	35	30	8.1%	20	10	20	6.3%	10	0	10	20.0%
\$30,000 - \$34,999	20	0	10	2.7%	10	0	10	3.1%	0	0	0	0.0%
\$35,000 - \$39,999	30	0	20	5.4%	20	0	10	3.1%	10	0	10	20.0%
\$40,000 - \$44,999	30	10	25	6.8%	35	10	25	7.8%	0	0	0	0.0%
\$45,000 - \$49,999	15	0	15	4.1%	20	0	15	4.7%	0	0	0	0.0%
\$50,000 - \$59,999	40	25	40	10.8%	30	25	40	12.5%	0	0	10	20.0%
\$60,000 - \$69,999	15	0	30	8.1%	10	0	25	7.8%	10	0	0	0.0%
\$70,000 - \$79,999	15	35	25	6.8%	15	25	25	7.8%	0	0	0	0.0%
\$80,000 - \$89,999	20	20	15	4.1%	20	20	15	4.7%	0	0	0	0.0%
\$90,000 - \$99,999	10	65	35	9.5%	10	65	35	10.9%	0	0	0	0.0%
\$100,000+	25	80	60	16.2%	25	85	60	18.8%	0	0	0	0.0%
\$100,000 - \$124,999	15	75	35	9.5%	20	75	35	10.9%	0	0	0	0.0%
\$125,000 - \$149,999	0	0	0	0.0%	10	0	0	0.0%	0	0	0	0.0%
\$150,000 - \$199,999	0	0	15	4.1%	10	0	15	4.7%	0	0	0	0.0%
\$200,000+	10	0	0	0.0%	0	0	0	0.0%	0	0	0	0.0%
Median Income	\$39,835	\$75,019	\$51,170		\$42,413	\$82,091	\$56,246		\$31,427	\$26,517	\$29,886	
Average Income	\$46,626	\$68,163	\$64,018		\$47,388	\$74,089	\$67,988		\$42,183	\$25,160	\$36,921	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+ yrs)</b>	715	695	675	625	600	605	90	100	70
In Labour Force	400	400	345	360	345	305	40	55	45
Employed	375	380	300	335	320	265	40	55	40
Unemployed	25	25	45	20	25	40	0	0	10
Not In Labour Force	315	295	330	265	255	300	50	40	25
Participation Rate (%)	55.9	57.5	51.1	56.8	57.5	50.4	44.4	55.0	57.1
Employment Rate (%)	52.5	54.0	44.4	52.8	53.3	43.8	44.4	60.0	57.1
Unemployment Rate (%)	6.3	6.3	13.0	7.0	5.8	13.1	0.0	0.0	0.0

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter Share
	2006	2011	2016		2006	2011	2016	2006	2011	2016	
<b>Labour Force</b>	400	400	345	100.0%	360	345	300	40	55	45	13%
Agriculture, Forestry, Fishing, & Hunting	90	70	80	23.2%	85	65	75	0	0	0	0%
Mining, Quarrying, and Oil & Gas Extraction	0	0	0	0.0%	0	0	10	0	0	0	0%
Utilities	0	0	0	0.0%	0	0	0	0	0	0	-
Construction	25	30	20	5.8%	20	0	25	10	0	0	0%
Manufacturing	35	0	25	7.2%	35	0	20	0	0	0	0%
Wholesale trade	10	0	0	0.0%	0	0	0	0	0	0	-
Retail trade	20	45	40	11.6%	15	50	30	10	0	10	25%
Transportation & Warehousing	30	20	10	2.9%	25	20	15	10	0	0	0%
Information & Cultural Industries	0	0	0	0.0%	0	0	0	0	0	0	-
Finance & Insurance	0	0	10	2.9%	0	0	10	0	0	0	0%
Real Estate and Rental & Leasing	10	20	0	0.0%	10	25	0	0	0	0	-
Professional, Scientific, & Technical Services	25	0	10	2.9%	20	0	10	0	0	0	0%
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0	-
Administrative & Support, Waste Management & Remediation Services	15	0	0	0.0%	0	0	10	10	0	0	0%
Educational Services	35	15	15	4.3%	35	15	10	0	0	10	50%
Health Care & Social Assistance	25	20	35	10.1%	25	20	35	0	0	0	0%
Arts, Entertainment, & Recreation	10	0	0	0.0%	10	0	0	0	0	0	-
Accommodation & Food Services	55	0	20	5.8%	50	0	20	0	0	0	0%
Other Services (excl. Public Administration)	10	35	20	5.8%	0	0	15	0	0	0	0%
Public Administration	15	35	25	7.2%	10	35	25	0	0	10	29%

## Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	230	155	190	100%	195	155	160	35	0	35
Commute within Community	25	65	20	10.5%	15	65	15	10	0	0
Commute within SRD	170	85	150	78.9%	145	80	120	25	0	30
Commute within Province	30	0	20	10.5%	30	0	15	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	370	385	370	100%	310	335	320	55	50	45
Single-Detached	335	300	280	75.7%	285	275	250	50	0	30
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	20	0	0	0.0%	15	0	0	0	0	0
<i>Semi-Detached</i>	10	0	0	0.0%	0	0	0	0	0	0
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Apartment</i>	10	0	0	0.0%	10	0	0	0	0	0
<i>Other single-attached</i>	10	0	0	0.0%	10	0	0	10	0	0
Movable	15	60	90	24.3%	15	40	70	0	0	15

## Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	370	385	365	100%	315	340	325	55	45	45
No bedroom	10	0	10	2.7%	0	0	0	10	0	0
1 bedroom	45	10	35	9.6%	40	10	20	10	0	10
2 bedroom	115	115	120	32.9%	90	105	100	25	0	15
3+ bedroom	200	265	215	58.9%	185	220	200	15	0	15

## Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
<b>Total Dwellings</b>	370	390	370	100%	315	340	320	100%	60	45	45	100%
< 1960	75	30	60	16.2%	65	30	55	17.2%	0	0	0	0.0%
1961 to 1980	160	200	160	43.2%	130	155	130	40.6%	30	45	25	55.6%
1981 to 1990	50	35	70	18.9%	45	35	60	18.8%	10	0	10	22.2%
1991 to 2000	70	70	45	12.2%	55	65	45	14.1%	10	0	10	22.2%
2001 to 2010	15	55	20	5.4%	10	55	10	3.1%	0	0	10	22.2%
2011 to 2016	0	0	15	4.1%	0	0	15	4.7%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*No subsidized unit inventory available in the SRD electoral areas.*

## Housing – Rental Vacancy (%)

HNRR Section 6 (1)(i – j) \* – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

*No primary rental market data available for rural Strathcona Regional District communities. All rented dwellings listed in the “Structural Type” table are assumed to be secondary market rentals.*

## Housing – Short Term Rentals

### HNRR Section 6 (1)(k)(iii)

	2016	2017	2018	2019	2020	2021	2022
Total Listings	8	105	236	322	362	312	44
Available Days	76	1,726	4,137	5,270	6,080	5,079	579
Reservation Days	19	649	1,069	1,432	957	1,143	222
Occupancy Rate	20%	27%	21%	21%	14%	18%	28%

Total Annual Revenue	\$2,850	\$112,428	\$180,681	\$298,691	\$344,939	\$259,516	\$23,052
Average Annual Revenue	\$1,425	\$8,648	\$7,856	\$9,334	\$10,453	\$7,864	\$961

Total Commercial Properties	1	5	7	9	10	13	10
Total Unique Properties	2	13	23	32	33	33	24
% Commercial	50%	38%	30%	28%	30%	39%	42%

Entire home/apt	2	6	11	16	18	18	17
Hotel room	0	0	0	2	2	2	0
Private room	0	7	12	14	13	13	7
Shared room	0	0	0	0	0	0	0
Total	2	13	23	32	33	33	24

## Housing – Cooperative Housing

HNRR Section 6 (1)(l) – Source: Coop Housing Federation of BC

*The rural community does not have cooperative housing.*

## Housing – Post-secondary Housing

HNRR Section 6 (1)(o) – Source: AEST

*The rural community does not have cooperative housing.*

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

*The rural community houses or shelters 0 homeless people based on BC Housing data.*

## Housing – Non-Market Housing

Source: BC Housing

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
0	0	0	0	0	0	0	0	0	0	0	XX	XX	XX	7	7

### Housing – Starts & Demolitions

HNRR Section 6 (1)(m)(i – iv)\* -- Source: Local Government

*No housing start / demolition information is available for the electoral area.*

### Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

*No data available specifically for the electoral area.*

### Real Estate – Assessment

HNRR Section 6 (1)(f)(i – iii) – Source: BC Assessment

#### Median Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$227,150	\$224,489	\$215,281	\$228,882	\$227,096	\$237,706	\$237,657	\$247,000	\$307,561	\$322,271
Single-Detached	\$267,934	\$265,994	\$249,714	\$261,806	\$262,515	\$275,847	\$276,068	\$272,812	\$360,349	\$377,260
Semi-Detached	\$392,339	\$367,621	\$354,880	\$184,785	\$189,072	\$205,037	\$196,640	\$1,466,538	\$236,142	\$258,600
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	\$209,847	\$171,883	\$301,292	\$303,563	\$308,930	\$295,764	\$296,350	\$451,286	\$459,000
Manufactured Home	\$107,982	\$101,505	\$97,995	\$109,883	\$99,885	\$100,266	\$97,381	\$105,881	\$112,798	\$124,006
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$227,150	\$224,489	\$215,281	\$228,882	\$227,096	\$237,706	\$237,657	\$247,000	\$307,561	\$322,271
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$368,726	\$344,239	\$310,655	\$187,556	\$190,453	\$197,191	\$196,026	\$309,099	\$249,313	\$262,293
2 Bedroom	\$226,594	\$219,059	\$215,353	\$235,046	\$224,840	\$236,135	\$235,182	\$237,918	\$293,656	\$301,931
3+ Bedroom	\$284,159	\$286,706	\$273,170	\$291,465	\$294,013	\$302,742	\$306,826	\$254,380	\$405,102	\$442,914

#### Average Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$259,257	\$254,046	\$249,477	\$261,586	\$259,518	\$267,375	\$267,748	\$302,605	\$337,282	\$353,724
Single-Detached	\$311,151	\$305,070	\$293,216	\$302,605	\$303,016	\$311,968	\$312,466	\$343,080	\$395,871	\$415,104
Semi-Detached	\$392,339	\$367,621	\$354,880	\$184,785	\$189,072	\$205,037	\$196,640	\$1,466,538	\$236,142	\$258,600
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	\$209,847	\$171,883	\$301,292	\$303,563	\$308,930	\$295,764	\$296,350	\$451,286	\$459,000
Manufactured Home	\$111,003	\$105,991	\$104,162	\$114,537	\$104,502	\$107,772	\$105,478	\$113,897	\$122,243	\$133,609
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$259,257	\$254,046	\$249,477	\$261,586	\$259,518	\$267,375	\$267,748	\$302,605	\$337,282	\$353,724
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$375,478	\$355,105	\$323,716	\$202,812	\$208,866	\$212,150	\$208,267	\$334,771	\$264,723	\$276,622
2 Bedroom	\$241,730	\$234,920	\$231,467	\$249,578	\$245,922	\$249,773	\$248,803	\$273,451	\$308,108	\$317,089
3+ Bedroom	\$325,175	\$322,440	\$318,162	\$334,023	\$331,203	\$340,471	\$343,218	\$335,925	\$437,667	\$478,253

### Real Estate – Sales Price

HNRR Section 6 (1)(g)(i – iii)\* – Source: BC Assessment

**Median Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$369,152	\$248,310	\$220,276	\$233,015	\$251,170	\$358,764	\$294,798	\$309,997	\$414,152	\$398,425
Single-Detached	\$508,860	\$327,380	\$295,395	\$330,720	\$334,742	\$441,692	\$360,178	\$358,752	\$468,528	\$406,057
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	\$190,580	-	-	-	-	-	-	-	-
Manufactured Home	\$124,663	\$144,137	\$126,377	\$93,436	\$84,027	\$68,517	\$115,002	\$114,978	\$169,459	\$345,000

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$369,152	\$248,310	\$220,276	\$233,015	\$251,170	\$358,764	\$294,798	\$309,997	\$414,152	\$398,425
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$215,098	\$84,944	-	-	\$408,152	\$390,468	\$324,681	\$51,496	\$837,178	\$168,250
2 Bedroom	\$205,981	\$148,221	\$178,687	\$182,301	\$184,045	\$201,100	\$277,916	\$242,003	\$251,508	\$350,458
3+ Bedroom	\$461,090	\$342,264	\$303,454	\$290,068	\$299,620	\$453,306	\$304,533	\$365,629	\$405,943	\$476,222

**Average Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$369,152	\$248,310	\$220,276	\$215,268	\$253,773	\$392,953	\$295,297	\$361,159	\$417,361	\$399,043
Single-Detached	\$508,860	\$327,380	\$295,395	\$313,119	\$336,354	\$487,692	\$360,178	\$422,704	\$472,451	\$406,764
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	\$190,580	-	-	-	-	-	-	-	-
Manufactured Home	\$124,663	\$144,137	\$126,377	\$75,482	\$88,610	\$61,368	\$116,874	\$114,978	\$169,459	\$345,000

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$369,152	\$248,310	\$220,276	\$215,268	\$253,773	\$392,953	\$295,297	\$361,159	\$417,361	\$399,043
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$215,098	\$84,944	-	-	\$408,152	\$390,468	\$324,681	\$143,555	\$837,178	\$168,250
2 Bedroom	\$205,981	\$148,221	\$178,687	\$168,337	\$187,379	\$196,334	\$278,985	\$242,003	\$251,508	\$350,458
3+ Bedroom	\$461,090	\$342,264	\$303,454	\$268,066	\$301,769	\$524,862	\$304,533	\$458,650	\$414,770	\$477,322

**Real Estate – Rents**

HNRR Section 6 (1)(h)(i – ii)\* -- Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

**Core Housing Need – Affordability**

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	330	350	360	275	320	310	55	35	45
Above Affordable Threshold	35	80	45	30	50	20	0	0	20
1 person household	15	35	35	10	35	10	10	0	20
2 persons household	15	0	0	10	0	0	0	0	0
3 persons household	10	0	0	10	0	10	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	10.6%	22.9%	12.5%	10.9%	15.6%	6.5%	0.0%	0.0%	44.4%

### Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	330	350	360	275	320	310	55	35	45
Below Adequacy Standard	30	60	30	15	60	20	10	0	10
1 person household	10	0	0	0	0	0	0	0	0
2 persons household	15	0	15	0	0	10	10	0	10
3 persons household	0	0	0	10	0	10	0	0	0
4 persons household	10	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	10
Inadequate Housing (%)	9.1%	17.1%	8.3%	5.5%	18.8%	6.5%	18.2%	0.0%	22.2%

### Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	330	350	360	275	320	310	55	35	45
Below Suitability Standard	15	0	0	10	0	0	0	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	10	0	0	0	0	0	10	0	0
3 Persons	0	0	0	10	0	0	0	0	0
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	10	0	0	0	0	0	10	0	0
Unsuitable Housing (%)	4.5%	0.0%	0.0%	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%

### Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	330	355	360	270	320	305	55	30	45
Household not in CHN	305	265	305	250	265	280	50	0	20
Household in CHN	25	85	50	20	55	30	0	0	30
1 Person	10	10	35	0	15	15	0	0	20
2 Persons	15	0	15	10	0	10	0	0	10
3 Persons	0	20	0	0	20	10	0	0	0
4 Persons	10	0	0	0	0	0	0	0	0
5+ Persons	10	0	0	0	0	0	0	0	0
Household in CHN (%)	7.6%	23.9%	13.9%	7.4%	17.2%	9.8%	0.0%	0.0%	66.7%

### Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	330	355	360	270	320	305	55	30	45
Household not in ECHN	330	320	340	260	320	295	55	30	35
Household in ECHN	0	35	20	10	0	10	0	0	10
1 person household	10	0	20	0	0	10	0	0	10
2 persons household	0	0	0	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0	0	0	0
4 persons household	10	0	0	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	0.0%	9.9%	5.6%	3.7%	0.0%	3.3%	0.0%	0.0%	22.2%

### Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

Demand	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
No Bed		10	10	10	10	10	10	10	0%	10	10	10	10	10	0%
1 Bed		30	30	30	30	30	30	35	17%	35	35	35	35	35	0%
2 Bed		115	120	120	120	120	120	130	8%	130	130	130	130	135	4%
3 Bed		160	165	165	165	165	165	175	6%	180	185	190	195	190	9%
4+ Bed		65	75	75	75	75	75	85	13%	85	85	85	85	90	6%
Total		370	390	400	410	420	430	435	12%	440	445	450	455	455	5%

## 2. ELECTORAL AREA B – Cortes Island

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### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a –g)\* Source: Statistics Canada, BC Stats

Population	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
< 15 yrs	160	135	110	105	100	95	90	95	-14%	95	95	95	95	105	11%
15 to 19 yrs	25	35	45	40	35	30	25	20	-56%	20	20	20	20	25	25%
20 to 24 yrs	20	35	25	30	35	40	45	55	120%	50	45	40	35	30	-45%
25 to 64 yrs	590	575	550	545	540	535	530	520	-5%	515	510	505	500	505	-3%
65 to 84 yrs	210	275	360	365	370	375	380	380	6%	385	390	395	400	410	8%
85+ yrs	15	15	20	20	20	20	20	20	0%	25	30	35	40	35	75%
Total	1,020	1,070	1,100	1,100	1,100	1,100	1,100	1,095	0%	1,095	1,095	1,095	1,095	1,105	1%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
< 15 yrs	16%	13%	10%	10%	9%	9%	8%	9%	9%	9%	9%	9%	10%
15 to 19 yrs	2%	3%	4%	4%	3%	3%	2%	2%	2%	2%	2%	2%	2%
20 to 24 yrs	2%	3%	2%	3%	3%	4%	4%	5%	5%	4%	4%	3%	3%
25 to 64 yrs	58%	54%	50%	50%	49%	49%	48%	47%	47%	47%	46%	46%	46%
65 to 84 yrs	21%	26%	33%	33%	34%	34%	35%	35%	35%	36%	36%	37%	37%
85+ yrs	1%	1%	2%	2%	2%	2%	2%	2%	2%	3%	3%	4%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Households	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
<25		10	10	10	10	10	10	10	0%	10	10	10	10	10	0%
25-34		30	25	25	25	25	25	25	0%	30	35	40	45	40	60%
35-44		65	55	55	55	55	55	45	-18%	45	45	45	45	40	-11%
45-54		100	90	90	90	90	90	100	11%	95	90	85	80	75	-25%
55-64		120	125	125	125	125	125	125	0%	125	125	125	125	115	-8%
65-74		165	190	185	180	175	170	175	-8%	180	185	190	195	200	14%
75+		45	70	75	80	85	90	100	43%	100	100	100	100	110	10%
Total		535	560	565	570	575	580	580	4%	580	580	580	580	590	2%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
<25		2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
25-34		6%	4%	4%	4%	4%	4%	4%	5%	6%	7%	8%	7%
35-44		12%	10%	10%	10%	10%	9%	8%	8%	8%	8%	8%	7%
45-54		19%	16%	16%	16%	16%	16%	17%	16%	16%	15%	14%	13%
55-64		22%	22%	22%	22%	22%	22%	22%	22%	22%	22%	22%	19%
65-74		31%	34%	33%	32%	30%	29%	30%	31%	32%	33%	34%	34%
75+		8%	13%	13%	14%	15%	16%	17%	17%	17%	17%	17%	19%
Total		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	1,025	1,195	1,070	720	840	710	305	350	365
Indigenous Identity	25	0	75	25	0	45	0	0	35
Non-Indigenous Identity	1,000	1,185	995	700	830	670	300	350	325

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	2%	0%	7%	3%	0%	6%	0%	0%	10%
Non-Indigenous Identity	98%	99%	93%	97%	99%	94%	98%	100%	89%

## Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	1,000	1,190	1,060	705	840	710	290	350	350
Non-Mover	800	1,035	790	640	740	595	160	295	195
Mover	200	155	270	70	100	115	130	50	155
Non-Migrant	110	50	85	40	0	25	75	50	60
Migrants	90	105	180	25	100	85	60	0	100
Internal Migrants	80	100	170	25	100	80	50	0	85
Intraprovincial Migrant	75	100	135	25	100	65	40	0	65
Interprovincial Migrant	0	0	35	0	0	20	10	0	25
External Migrant	10	0	10	0	0	0	10	0	15

## Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	495	555	535	100%	365	380	350	130	170	185	26%	31%	35%
1 person	185	215	240	44.9%	145	130	130	40	85	110	22%	40%	46%
2 persons	160	185	200	37.4%	140	150	165	25	35	30	16%	19%	15%
3 persons	75	60	30	5.6%	40	35	15	30	0	10	40%	0%	33%
4 persons	60	40	15	2.8%	30	30	0	30	0	0	50%	0%	0%
5+ persons	10	55	55	10.3%	15	35	30	0	0	30	0%	0%	55%
Average HH Size	2.1	2.2	2.0		2.0	2.2	2.0	2.3	2.1	2.0	-	-	-

## Household Maintainers

Source: Statistics Canada

				Total 10yr Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total HHs</b>	490	555	535	9%	365	385	350	130	175	185
15 - 24 yrs	0	0	10	-	0	0	0	0	0	10
25 - 34 yrs	60	60	30	-50%	20	0	0	40	40	30
35 - 44 yrs	85	145	65	-24%	45	90	25	40	60	35
45 - 54 yrs	90	85	100	11%	70	60	70	20	0	35
55 - 64 yrs	165	150	120	-27%	135	110	90	30	35	30
65 - 74 yrs	70	60	165	136%	70	50	135	10	0	25
75 - 84 yrs	20	50	20	0%	25	50	15	0	0	10
85+ yrs	0	0	25	-	0	0	15	0	0	10

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	360	375	335
w/ Mortgage (#)	105	170	120
w/ Mortgage (%)	29%	45%	36%
<b>Renters</b>	130	170	180
Subsidised (#)	0	0	20
Subsidied (%)	0%	0%	11%

## Household Income

HNRR Section 4(a – e)\* -- Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
<b>Total Household</b>	490	555	535	100.0%	365	385	350	100.0%	130	175	185	100.0%
< \$5,000	20	0	0	0.0%	15	0	0	0.0%	0	0	0	0.0%
\$5,000 - \$9,999	45	0	20	3.7%	20	0	0	0.0%	25	0	10	5.4%
\$10,000 - \$14,999	45	30	65	12.1%	30	0	25	7.1%	15	0	35	18.9%
\$15,000 - \$19,999	50	25	45	8.4%	40	20	30	8.6%	10	0	15	8.1%
\$20,000 - \$24,999	65	0	40	7.5%	55	0	25	7.1%	10	0	15	8.1%
\$25,000 - \$29,999	45	65	25	4.7%	25	35	20	5.7%	15	0	10	5.4%
\$30,000 - \$34,999	25	55	40	7.5%	15	50	15	4.3%	10	0	25	13.5%
\$35,000 - \$39,999	40	15	50	9.3%	30	0	25	7.1%	15	0	25	13.5%
\$40,000 - \$44,999	25	30	25	4.7%	15	25	20	5.7%	10	0	0	0.0%
\$45,000 - \$49,999	20	0	15	2.8%	15	0	15	4.3%	0	0	0	0.0%
\$50,000 - \$59,999	15	30	40	7.5%	10	0	40	11.4%	0	20	0	0.0%
\$60,000 - \$69,999	35	95	30	5.6%	30	70	25	7.1%	0	0	10	5.4%
\$70,000 - \$79,999	15	55	15	2.8%	15	55	15	4.3%	0	0	10	5.4%
\$80,000 - \$89,999	20	30	25	4.7%	15	0	25	7.1%	0	0	10	5.4%
\$90,000 - \$99,999	0	15	35	6.5%	0	15	25	7.1%	0	0	10	5.4%
\$100,000+	25	65	60	11.2%	20	65	50	14.3%	0	0	15	8.1%
\$100,000 - \$124,999	25	15	20	3.7%	20	15	15	4.3%	0	0	10	5.4%
\$125,000 - \$149,999	0	0	10	1.9%	0	0	10	2.9%	0	0	0	0.0%
\$150,000 - \$199,999	0	0	15	2.8%	0	0	10	2.9%	0	0	10	5.4%
\$200,000+	0	0	15	2.8%	0	0	20	5.7%	0	0	0	0.0%
Median Income	\$27,683	\$54,525	\$38,108		\$27,733	\$61,240	\$49,531		\$23,431	\$31,115	\$32,391	
Average Income	\$35,245	\$60,529	\$55,413		\$38,870	\$68,561	\$62,826		\$24,935	\$42,553	\$41,206	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+ yrs)</b>	830	960	935	630	710	640	200	250	300
In Labour Force	535	600	535	405	395	320	130	205	220
Employed	465	555	505	345	380	300	115	175	210
Unemployed	70	45	35	55	15	20	10	0	15
Not In Labour Force	295	360	400	230	315	320	65	45	75
Participation Rate (%)	64.5	62.2	57.8	63.5	55.6	50.0	65.0	82.0	73.3
Employment Rate (%)	56.0	57.0	53.5	55.6	53.5	46.1	60.0	68.0	68.3
Unemployment Rate (%)	13.1	7.5	6.5	13.8	3.8	6.2	7.7	0.0	6.8

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter Share
	2006	2011	2016		2006	2011	2016	2006	2011	2016	
<b>Labour Force</b>	525	590	530	100.0%	390	390	315	130	205	215	41%
Agriculture, Forestry, Fishing, & Hunting	65	25	75	14.2%	45	20	40	20	0	35	47%
Mining, Quarrying, and Oil & Gas Extract	0	0	10	1.9%	0	0	15	0	0	0	0%
Utilities	0	0	0	0.0%	0	0	0	0	0	0	-
Construction	95	110	65	12.3%	90	85	55	10	0	0	0%
Manufacturing	25	0	15	2.8%	20	0	10	10	0	10	50%
Wholesale trade	0	0	0	0.0%	0	0	0	0	0	0	-
Retail trade	35	65	45	8.5%	30	15	10	0	0	35	78%
Transportation & Warehousing	35	50	25	4.7%	40	45	20	0	0	0	0%
Information & Cultural Industries	15	0	15	2.8%	0	0	15	15	0	0	0%
Finance & Insurance	0	0	0	0.0%	0	0	0	0	0	0	-
Real Estate and Rental & Leasing	0	0	0	0.0%	0	0	0	0	0	0	-
Professional, Scientific, & Technical Ser	20	15	25	4.7%	15	15	15	0	0	10	40%
Management of Companies & Enterprise	0	0	0	0.0%	0	0	0	0	0	0	-
Administrative & Support, Waste Manage	50	65	70	13.2%	30	0	45	25	35	25	36%
Educational Services	100	55	30	5.7%	85	20	15	10	35	10	40%
Health Care & Social Assistance	15	10	60	11.3%	10	10	30	0	0	30	50%
Arts, Entertainment, & Recreation	0	30	20	3.8%	0	25	20	0	0	0	0%
Accommodation & Food Services	50	100	30	5.7%	10	95	15	40	0	15	50%
Other Services (excl. Public Administrati	20	0	25	4.7%	10	0	0	10	0	20	100%
Public Administration	0	0	20	3.8%	0	0	0	0	0	20	100%

## Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	245	335	190	100%	170	195	80	70	135	115
Commute within Community	185	300	165	86.8%	140	160	65	40	140	100
Commute within SRD	50	20	15	7.9%	30	20	10	20	0	10
Commute within Province	0	10	10	5.3%	0	15	10	0	0	0
Commute outside of Province	10	0	0	0.0%	0	0	0	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	495	550	535	100%	365	385	350	130	170	180
Single-Detached	445	540	495	92.5%	335	365	340	110	170	155
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	20	0	15	2.8%	10	0	0	10	0	20
<i>Semi-Detached</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	20	0	10	1.9%	10	0	0	10	0	10
<i>Apartment</i>	0	0	10	1.9%	0	0	0	0	0	0
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	30	0	20	3.7%	25	0	15	10	0	10

## Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	490	555	535	100%	365	385	355	130	175	185
No bedroom	40	0	0	0.0%	40	0	0	10	0	0
1 bedroom	125	170	160	29.9%	60	110	60	70	60	105
2 bedroom	175	130	170	31.8%	155	105	145	25	30	30
3+ bedroom	145	230	195	36.4%	110	155	155	30	50	50

## Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
<b>Total Dwellings</b>	495	555	535	100%	365	380	350	100%	125	170	180	100%
< 1960	50	50	60	11.2%	40	20	30	8.6%	10	0	30	16.7%
1961 to 1980	110	140	110	20.6%	80	110	75	21.4%	25	30	40	22.2%
1981 to 1990	135	55	115	21.5%	85	35	80	22.9%	50	20	35	19.4%
1991 to 2000	155	110	95	17.8%	120	80	60	17.1%	35	35	30	16.7%
2001 to 2010	45	195	115	21.5%	35	135	75	21.4%	0	55	30	16.7%
2011 to 2016	0	0	45	8.4%	0	0	35	10.0%	0	0	10	5.6%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*No subsidized unit inventory available in the SRD electoral areas.*

## Housing – Rental Vacancy (%)

HNRR Section 6 (1)(i – j) \* – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC *The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

*No primary rental market data available for rural Strathcona Regional District communities. All rented dwellings listed in the “Structural Type” table are assumed to be secondary market rentals.*

## Housing – Short Term Rentals

### HNRR Section 6 (1)(k)(iii)

	2016	2017	2018	2019	2020	2021	2022
Total Listings	231	734	941	940	905	790	127
Available Days	4,684	13,861	14,311	10,913	7,863	5,697	819
Reservation Days	891	4,226	5,260	5,534	3,255	4,405	350
Occupancy Rate	16%	23%	27%	34%	29%	44%	30%

Total Annual Revenue	\$95,445	\$582,383	\$677,603	\$747,776	\$502,514	\$721,111	\$41,242
Average Annual Revenue	\$2,328	\$7,466	\$7,365	\$8,595	\$5,710	\$8,794	\$644

Total Commercial Properties	23	50	47	37	29	34	20
Total Unique Properties	41	78	92	87	88	82	64
% Commercial	56%	64%	51%	43%	33%	41%	31%

Entire home/apt	26	57	70	75	76	77	60
Hotel room	0	0	0	0	0	0	0
Private room	10	16	17	10	10	5	4
Shared room	5	5	5	2	2	0	0
Total	41	78	92	87	88	82	64

## Housing – Cooperative Housing

HNRR Section 6 (1)(l) – Source: Coop Housing Federation of BC

*The rural community does not have cooperative housing.*

## Housing – Post-secondary Housing

HNRR Section 6 (1)(o) – Source: AEST

*The rural community does not have cooperative housing.*

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

*The rural community houses or shelters 0 homeless people based on BC Housing data.*

## Housing – Non-Market Housing

Source: BC Housing

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
0	0	0	0	XX	XX	XX	4	0	6	6	XX	XX	XX	8	18

### Housing – Starts & Demolitions

HNRR Section 6 (1)(m)(i – iv)\* -- Source: Local Government

No housing start / demolition information is available for the electoral area.

### Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

No data available specifically for the electoral area.

### Real Estate – Assessment

HNRR Section 6 (1)(f)(i – iii) – Source: BC Assessment

#### Median Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$436,566	\$427,447	\$427,912	\$378,887	\$383,565	\$379,668	\$410,642	\$403,727	\$432,065	\$466,389
Single-Detached	\$440,760	\$431,416	\$431,845	\$381,574	\$386,368	\$382,350	\$415,316	\$407,440	\$436,094	\$470,617
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	\$421,774	\$438,851	\$442,337	\$460,014	\$445,925	\$449,653	\$464,007	\$492,186	\$551,809	\$582,000
Manufactured Home	\$233,278	\$216,235	\$217,600	\$206,411	\$209,199	\$208,682	\$213,750	\$236,009	\$238,296	\$265,171
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$436,566	\$427,447	\$427,912	\$378,887	\$383,565	\$379,668	\$410,642	\$403,727	\$432,065	\$466,389
0 Bedroom	\$352,936	\$347,039	\$348,192	\$336,378	\$351,006	\$690,787	\$637,965	\$356,949	\$590,335	\$644,362
1 Bedroom	\$680,073	\$663,508	\$673,119	\$331,606	\$336,477	\$333,927	\$386,988	\$451,606	\$393,034	\$432,338
2 Bedroom	\$516,899	\$506,848	\$506,827	\$459,005	\$463,836	\$457,891	\$498,548	\$425,072	\$557,937	\$604,634
3+ Bedroom	\$559,758	\$556,770	\$554,666	\$522,615	\$526,814	\$516,343	\$538,425	\$418,379	\$524,427	\$563,203

#### Average Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$488,291	\$478,018	\$480,641	\$430,901	\$432,004	\$428,848	\$459,364	\$475,399	\$477,540	\$520,422
Single-Detached	\$493,748	\$483,038	\$485,664	\$434,527	\$435,547	\$432,152	\$464,916	\$480,524	\$482,316	\$525,578
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	\$421,774	\$438,851	\$442,337	\$460,014	\$445,925	\$449,653	\$464,007	\$492,186	\$551,809	\$582,000
Manufactured Home	\$234,954	\$224,231	\$226,229	\$219,588	\$228,931	\$235,600	\$236,183	\$258,993	\$260,784	\$290,153
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$488,291	\$478,018	\$480,641	\$430,901	\$432,004	\$428,848	\$459,364	\$475,399	\$477,540	\$520,422
0 Bedroom	\$352,936	\$347,039	\$348,192	\$336,378	\$351,006	\$690,787	\$637,965	\$342,765	\$581,785	\$626,648
1 Bedroom	\$712,281	\$698,787	\$716,779	\$381,624	\$382,030	\$378,912	\$415,503	\$573,494	\$429,005	\$471,255
2 Bedroom	\$576,755	\$565,540	\$565,142	\$511,482	\$516,234	\$511,067	\$559,310	\$487,804	\$611,095	\$670,148
3+ Bedroom	\$606,947	\$599,161	\$596,669	\$565,187	\$563,919	\$554,412	\$580,934	\$474,003	\$560,108	\$604,405

### Real Estate – Sales Price

HNRR Section 6 (1)(g)(i – iii)\* – Source: BC Assessment

**Median Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$300,263	\$362,958	\$766,107	\$288,899	\$401,163	\$501,080	\$412,381	\$431,961	\$458,888	\$794,581
Single-Detached	\$325,335	\$362,958	\$816,048	\$298,056	\$414,091	\$508,547	\$438,443	\$431,961	\$458,888	\$794,581
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$99,682	-	\$316,638	\$206,484	\$284,809	\$344,272	\$125,700	-	-	-

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$300,263	\$362,958	\$766,107	\$288,899	\$401,163	\$501,080	\$412,381	\$431,961	\$458,888	\$794,581
0 Bedroom	-	\$381,160	-	-	-	\$2,089,827	-	-	-	-
1 Bedroom	\$152,361	\$234,141	\$440,700	\$308,163	\$281,498	\$364,875	\$322,184	\$543,595	\$505,848	\$1,081,000
2 Bedroom	\$338,066	\$240,893	\$767,284	\$205,368	\$441,030	\$337,672	\$481,405	\$408,174	\$417,830	\$744,256
3+ Bedroom	\$554,952	\$558,672	\$1,251,274	\$366,035	\$421,128	\$554,423	\$417,655	\$410,912	\$496,996	\$770,600

**Average Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$300,263	\$366,380	\$766,107	\$288,899	\$401,163	\$495,581	\$486,762	\$497,590	\$458,888	\$1,020,616
Single-Detached	\$325,335	\$366,380	\$816,048	\$298,056	\$414,091	\$502,786	\$519,586	\$497,590	\$458,888	\$1,020,616
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$99,682	-	\$316,638	\$206,484	\$284,809	\$344,272	\$125,700	-	-	-

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$300,263	\$366,380	\$766,107	\$288,899	\$401,163	\$495,581	\$486,762	\$497,590	\$458,888	\$1,020,616
0 Bedroom	-	\$381,160	-	-	-	\$2,089,827	-	-	-	-
1 Bedroom	\$152,361	\$250,114	\$440,700	\$308,163	\$281,498	\$364,875	\$430,269	\$543,595	\$505,848	\$1,081,000
2 Bedroom	\$338,066	\$240,893	\$767,284	\$205,368	\$441,030	\$326,184	\$481,405	\$470,642	\$417,830	\$1,146,094
3+ Bedroom	\$554,952	\$558,672	\$1,251,274	\$366,035	\$421,128	\$552,223	\$520,987	\$503,917	\$496,996	\$770,600

**Real Estate – Rents**

HNRR Section 6 (1)(h)(i – ii)\* -- Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

**Core Housing Need – Affordability**

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	460	540	500	345	370	325	115	170	180
Above Affordable Threshold	130	55	135	65	25	50	65	30	85
1 person household	40	30	105	30	0	40	15	20	70
2 persons household	25	15	10	0	0	10	20	0	0
3 persons household	40	0	10	20	0	10	20	0	0
4 persons household	25	0	0	0	0	0	20	0	0
5+ persons household	10	0	10	0	0	0	0	0	10
Unaffordable Housing (%)	28.3%	10.2%	27.0%	18.8%	6.8%	15.4%	56.5%	17.6%	47.2%

### Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	460	540	500	345	370	325	115	170	180
Below Adequacy Standard	55	65	30	35	15	15	15	50	10
1 person household	20	0	20	15	0	15	0	0	10
2 persons household	15	0	0	0	0	0	10	0	0
3 persons household	15	0	0	10	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	10
Inadequate Housing (%)	12.0%	12.0%	6.0%	10.1%	4.1%	4.6%	13.0%	29.4%	5.6%

### Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	460	540	500	345	370	325	115	170	180
Below Suitability Standard	60	15	35	20	15	10	35	0	25
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	15	0	15	10	0	0	0	0	15
3 Persons	30	0	10	10	0	0	20	0	0
4 Persons	20	0	0	0	0	0	20	0	0
5+ Persons	0	0	10	0	0	0	0	0	0
Unsuitable Housing (%)	13.0%	2.8%	7.0%	5.8%	4.1%	3.1%	30.4%	0.0%	13.9%

### Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	460	535	505	345	375	325	115	165	180
Household not in CHN	280	470	390	260	345	285	25	125	105
Household in CHN	175	65	110	85	25	40	90	40	75
1 Person	45	40	90	30	0	35	15	30	55
2 Persons	35	0	0	20	0	0	15	0	10
3 Persons	60	0	0	25	0	0	30	0	10
4 Persons	30	0	0	10	0	0	25	0	0
5+ Persons	0	0	10	0	0	10	0	0	0
Household in CHN (%)	38.0%	12.1%	21.8%	24.6%	6.7%	12.3%	78.3%	24.2%	41.7%

### Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	460	535	505	345	375	325	115	165	180
Household not in ECHN	400	505	475	315	375	310	75	165	160
Household in ECHN	60	30	30	30	0	15	40	0	20
1 person household	30	0	25	25	0	15	10	0	15
2 persons household	15	0	0	0	0	0	20	0	0
3 persons household	10	0	0	0	0	0	15	0	0
4 persons household	0	0	0	10	0	0	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	0
Household in ECHN (%)	13.0%	5.6%	5.9%	8.7%	0.0%	4.6%	34.8%	0.0%	11.1%

### Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

Demand	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
No Bed		20	15	15	15	15	15	15	0%	15	15	15	15	15	0%
1 Bed		260	190	190	190	190	190	195	3%	195	195	195	195	200	3%
2 Bed		180	165	165	165	165	165	170	3%	170	170	170	170	175	3%
3 Bed		140	135	135	135	135	135	135	0%	135	135	135	135	140	4%
4+ Bed		75	65	65	65	65	65	65	0%	65	65	65	65	60	-8%
Total		535	560	565	570	575	580	580	4%	580	580	580	580	590	2%

### 3. ELECTORAL AREA C – Discovery Islands – Mainland Inlets

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### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)\* Source: Statistics Canada, BC Stats

Population	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
< 15 yrs	325	260	315	310	305	300	295	295	-6%	285	275	265	255	245	-17%
15 to 19 yrs	155	90	70	75	80	85	90	90	29%	95	100	105	110	110	22%
20 to 24 yrs	100	100	75	70	65	60	55	45	-40%	50	55	60	65	65	44%
25 to 64 yrs	1,580	1,380	1,360	1,345	1,330	1,315	1,300	1,285	-6%	1,275	1,265	1,255	1,245	1,235	-4%
65 to 84 yrs	450	665	970	995	1,020	1,045	1,070	1,095	13%	1,085	1,075	1,065	1,055	1,050	-4%
85+ yrs	20	35	45	50	55	60	65	60	33%	70	80	90	100	120	100%
Total	2,625	2,530	2,835	2,840	2,845	2,850	2,855	2,870	1%	2,860	2,850	2,840	2,830	2,825	-2%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
< 15 yrs	12%	10%	11%	11%	11%	11%	10%	10%	10%	10%	9%	9%	9%
15 to 19 yrs	6%	4%	2%	3%	3%	3%	3%	3%	3%	4%	4%	4%	4%
20 to 24 yrs	4%	4%	3%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
25 to 64 yrs	60%	55%	48%	47%	47%	46%	46%	45%	45%	44%	44%	44%	44%
65 to 84 yrs	17%	26%	34%	35%	36%	37%	37%	38%	38%	38%	38%	37%	37%
85+ yrs	1%	1%	2%	2%	2%	2%	2%	2%	2%	3%	3%	4%	4%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Households	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
<25		0	0	0	0	0	0	0	-	0	0	0	0	0	-
25-34		75	90	90	90	90	90	80	-11%	75	70	65	60	55	-31%
35-44		155	195	195	195	195	195	200	3%	200	200	200	200	200	0%
45-54		195	180	185	190	195	200	215	19%	220	225	230	235	240	12%
55-64		315	250	240	230	220	210	200	-20%	200	200	200	200	190	-5%
65-74		350	465	465	465	465	465	455	-2%	435	415	395	375	355	-22%
75+		85	145	165	185	205	225	240	66%	255	270	285	300	325	35%
Total		1,175	1,330	1,340	1,350	1,360	1,370	1,390	5%	1,385	1,380	1,375	1,370	1,365	-2%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
<25		0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
25-34		6%	7%	7%	7%	7%	7%	6%	5%	5%	5%	4%	4%
35-44		13%	15%	15%	14%	14%	14%	14%	14%	14%	15%	15%	15%
45-54		17%	14%	14%	14%	14%	15%	15%	16%	16%	17%	17%	18%
55-64		27%	19%	18%	17%	16%	15%	14%	14%	14%	15%	15%	14%
65-74		30%	35%	35%	34%	34%	34%	33%	31%	30%	29%	27%	26%
75+		7%	11%	12%	14%	15%	16%	17%	18%	20%	21%	22%	24%
Total		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,395	2,305	2,365	1,875	1,780	1,830	515	525	530
Indigenous Identity	75	65	105	45	45	45	30	25	65
Non-Indigenous Identity	2,320	2,240	2,255	1,835	1,740	1,785	485	500	470

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	3%	3%	4%	2%	3%	2%	6%	5%	12%
Non-Indigenous Identity	97%	97%	95%	98%	98%	98%	94%	95%	89%

## Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	2,375	2,295	2,340	1,860	1,775	1,820	515	525	520
Non-Mover	2,100	2,040	2,120	1,710	1,650	1,705	385	385	420
Mover	270	260	220	145	125	120	125	135	105
Non-Migrant	105	90	110	60	30	35	45	60	75
Migrants	170	170	115	85	95	85	80	75	30
Internal Migrants	165	160	105	90	90	75	80	70	25
Intraprovincial Migrant	110	110	95	40	45	65	75	65	30
Interprovincial Migrant	60	50	0	45	45	10	10	0	0
External Migrant	0	0	10	0	0	10	0	0	0

## Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	1,110	1,155	1,170	100%	825	895	905	285	255	265	26%	22%	23%
1 person	330	375	360	30.8%	180	260	250	145	115	110	44%	31%	31%
2 persons	495	545	560	47.9%	410	490	470	85	60	90	17%	11%	16%
3 persons	140	105	135	11.5%	110	65	110	30	45	25	21%	43%	19%
4 persons	85	110	85	7.3%	70	65	55	15	40	25	18%	36%	29%
5+ persons	60	15	30	2.6%	50	15	15	10	0	10	17%	0%	33%
Average HH Size	2.2	2.0	2.0		2.3	2.0	2.0	1.8	2.0	2.0	-	-	-

## Household Maintainers

Source: Statistics Canada

				Total 10yr Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total HHs</b>	1,110	1,150	1,170	5%	820	890	905	285	255	265
15 - 24 yrs	30	45	0	-100%	10	0	0	25	0	0
25 - 34 yrs	85	140	75	-12%	50	50	25	35	90	50
35 - 44 yrs	180	65	155	-14%	105	45	115	75	25	40
45 - 54 yrs	310	235	195	-37%	255	195	145	60	40	45
55 - 64 yrs	345	390	315	-9%	275	330	255	65	55	60
65 - 74 yrs	95	210	350	268%	80	200	305	20	0	40
75 - 84 yrs	55	60	55	0%	55	55	45	0	0	10
85+ yrs	10	15	30	200%	10	15	15	10	0	20

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	815	890	895
w/ Mortgage (#)	395	365	345
w/ Mortgage (%)	48%	41%	39%
<b>Renters</b>	285	260	265
Subsidised (#)	0	0	10
Subsidied (%)	0%	0%	4%

## Household Income

HNRR Section 4(a – e)\* -- Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
<b>Total Household</b>	1105	1150	1170	100.0%	820	895	905	100.0%	285	255	270	100.0%
< \$5,000	40	20	20	1.7%	30	10	15	1.7%	15	0	0	0.0%
\$5,000 - \$9,999	35	40	20	1.7%	25	25	15	1.7%	15	0	10	3.7%
\$10,000 - \$14,999	100	40	70	6.0%	40	25	45	5.0%	55	0	25	9.3%
\$15,000 - \$19,999	55	50	85	7.3%	30	30	50	5.5%	20	20	40	14.8%
\$20,000 - \$24,999	65	60	105	9.0%	50	30	70	7.7%	15	35	35	13.0%
\$25,000 - \$29,999	50	35	55	4.7%	25	25	50	5.5%	25	0	10	3.7%
\$30,000 - \$34,999	75	65	115	9.8%	40	50	80	8.8%	30	0	35	13.0%
\$35,000 - \$39,999	40	60	40	3.4%	30	50	25	2.8%	10	15	10	3.7%
\$40,000 - \$44,999	85	60	50	4.3%	60	65	35	3.9%	25	0	15	5.6%
\$45,000 - \$49,999	30	65	60	5.1%	25	45	45	5.0%	10	0	10	3.7%
\$50,000 - \$59,999	75	90	100	8.5%	60	70	70	7.7%	10	0	35	13.0%
\$60,000 - \$69,999	95	140	75	6.4%	90	95	70	7.7%	10	45	10	3.7%
\$70,000 - \$79,999	45	80	45	3.8%	45	65	40	4.4%	0	15	0	0.0%
\$80,000 - \$89,999	95	80	65	5.6%	70	75	60	6.6%	20	0	10	3.7%
\$90,000 - \$99,999	40	50	50	4.3%	35	50	35	3.9%	0	0	15	5.6%
\$100,000+	185	210	210	17.9%	155	180	190	21.0%	30	30	15	5.6%
\$100,000 - \$124,999	100	75	65	5.6%	70	55	60	6.6%	25	0	10	3.7%
\$125,000 - \$149,999	30	65	80	6.8%	30	60	75	8.3%	0	0	0	0.0%
\$150,000 - \$199,999	35	45	35	3.0%	30	40	30	3.3%	0	0	0	0.0%
\$200,000+	20	30	30	2.6%	25	25	25	2.8%	0	0	0	0.0%
Median Income	\$45,308	\$59,025	\$46,379		\$58,051	\$61,518	\$50,909		\$31,402	\$47,498	\$33,844	
Average Income	\$59,617	\$95,351	\$61,467		\$66,780	\$107,418	\$66,761		\$39,298	\$53,287	\$43,451	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+ yrs)</b>	2,070	2,090	2,090	1,640	1,650	1,650	425	435	435
In Labour Force	1,395	1,315	1,175	1,080	985	885	315	335	290
Employed	1,275	1,185	1,055	985	870	815	280	310	240
Unemployed	125	130	120	85	115	70	35	20	50
Not In Labour Force	675	775	910	565	670	765	115	105	150
Participation Rate (%)	67.4	63.1	56.2	65.5	59.7	53.3	73.3	77.0	66.7
Employment Rate (%)	61.4	56.6	50.5	60.4	52.7	49.4	64.0	72.4	55.2
Unemployment Rate (%)	8.6	9.9	10.6	8.4	11.7	8.0	11.1	4.5	17.2

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter Share
	2006	2011	2016		2006	2011	2016	2006	2011	2016	
<b>Labour Force</b>	1,380	1,275	1,165	100.0%	1,065	945	880	310	325	285	24%
Agriculture, Forestry, Fishing, & Hunting	170	210	90	7.7%	150	195	90	20	15	0	0%
Mining, Quarrying, and Oil & Gas Extract	0	0	10	0.9%	0	0	10	0	0	0	0%
Utilities	0	0	0	0.0%	0	0	0	0	0	0	-
Construction	120	90	100	8.6%	90	60	80	35	25	20	20%
Manufacturing	220	195	135	11.6%	160	70	115	60	130	20	15%
Wholesale trade	0	0	10	0.9%	0	0	10	0	0	0	0%
Retail trade	95	95	125	10.7%	60	75	70	30	20	50	42%
Transportation & Warehousing	90	45	60	5.2%	65	25	50	20	10	10	17%
Information & Cultural Industries	10	0	35	3.0%	10	0	30	0	0	0	0%
Finance & Insurance	35	35	15	1.3%	30	40	10	0	0	0	0%
Real Estate and Rental & Leasing	15	55	15	1.3%	15	50	20	0	0	0	0%
Professional, Scientific, & Technical Ser	70	95	60	5.2%	60	90	45	10	10	15	25%
Management of Companies & Enterpr	0	0	0	0.0%	0	0	0	0	0	0	-
Administrative & Support, Waste Manag	75	75	65	5.6%	50	65	40	25	0	20	33%
Educational Services	95	40	80	6.9%	90	35	65	0	0	10	13%
Health Care & Social Assistance	140	80	115	9.9%	140	30	80	10	50	35	30%
Arts, Entertainment, & Recreation	35	40	40	3.4%	20	35	40	15	0	0	0%
Accommodation & Food Services	145	85	130	11.2%	70	45	80	75	40	50	38%
Other Services (excl. Public Administrati	40	15	45	3.9%	25	15	25	10	0	15	38%
Public Administration	30	70	30	2.6%	20	70	15	10	0	10	40%

## Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	800	785	655	100%	605	530	495	195	250	160
Commute within Community	475	505	410	62.6%	315	275	295	155	225	115
Commute within SRD	260	225	155	23.7%	245	205	125	20	20	30
Commute within Province	50	50	85	13.0%	40	45	70	10	0	15
Commute outside of Province	0	0	10	1.5%	10	0	10	0	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	1,110	1,150	1,170	100%	825	895	905	285	255	265
Single-Detached	1,005	1,005	1,030	88.0%	760	810	840	245	190	190
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	45	25	45	3.8%	20	0	10	25	0	35
<i>Semi-Detached</i>	15	0	20	1.7%	0	0	10	10	0	10
<i>Row House</i>	0	0	0	0.0%	0	0	0	0	0	0
<i>Duplex</i>	10	0	10	0.9%	10	0	0	10	0	10
<i>Apartment</i>	15	0	0	0.0%	0	0	0	15	0	10
<i>Other single-attached</i>	0	0	10	0.9%	0	0	0	0	0	0
Movable	60	115	100	8.5%	45	70	55	15	45	45

## Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	1,110	1,150	1,170	100%	820	890	900	285	255	265
No bedroom	55	30	10	0.9%	30	0	0	20	0	10
1 bedroom	180	215	195	16.7%	80	150	105	95	65	85
2 bedroom	330	390	365	31.2%	250	315	285	85	80	80
3+ bedroom	545	515	595	50.9%	465	415	505	80	100	85

## Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total			'16 % of Total	Owners			'16 % of Total	Renters			'16 % of Total
	2006	2011	2016		2006	2011	2016		2006	2011	2016	
<b>Total Dwellings</b>	1,105	1,150	1,165	100%	820	895	905	100%	285	260	265	100%
< 1960	145	165	145	12.4%	90	140	85	9.4%	55	25	60	22.6%
1961 to 1980	365	320	355	30.5%	240	250	275	30.4%	125	70	75	28.3%
1981 to 1990	310	275	250	21.5%	235	215	185	20.4%	75	65	60	22.6%
1991 to 2000	215	210	260	22.3%	190	155	235	26.0%	25	60	20	7.5%
2001 to 2010	70	185	125	10.7%	60	140	85	9.4%	0	20	40	15.1%
2011 to 2016	0	0	40	3.4%	0	0	35	3.9%	0	0	0	0.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*No subsidized unit inventory available in the SRD electoral areas.*

## Housing – Rental Vacancy (%)

HNRR Section 6 (1)(i – j) \* – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

*No primary rental market data available for rural Strathcona Regional District communities. All rented dwellings listed in the “Structural Type” table are assumed to be secondary market rentals.*

## Housing – Short Term Rentals

### HNRR Section 6 (1)(k)(iii)

	2016	2017	2018	2019	2020	2021	2022
Total Listings	288	1,010	1,363	1,582	1,801	1,735	269
Available Days	5,678	18,755	23,398	23,867	22,329	16,264	2,507
Reservation Days	1,114	5,316	7,768	8,955	8,001	12,097	1,108
Occupancy Rate	16%	22%	25%	27%	26%	43%	31%

Total Annual Revenue	\$161,179	\$726,640	\$1,093,856	\$1,385,752	\$1,267,345	\$2,350,430	\$138,739
Average Annual Revenue	\$2,985	\$6,319	\$8,546	\$8,998	\$7,368	\$13,279	\$1,020

Total Commercial Properties	34	78	84	95	92	97	62
Total Unique Properties	54	115	128	154	172	177	136
% Commercial	63%	68%	66%	62%	53%	55%	46%

Entire home/apt	42	92	105	129	142	153	122
Hotel room	0	0	1	2	2	2	1
Private room	12	20	19	21	26	22	13
Shared room	0	3	3	2	2	0	0
Total	54	115	128	154	172	177	136

## Housing – Cooperative Housing

HNRR Section 6 (1)(l) – Source: Coop Housing Federation of BC

*The rural community does not have cooperative housing.*

## Housing – Post-secondary Housing

HNRR Section 6 (1)(o) – Source: AEST

*The rural community does not have cooperative housing.*

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

*The rural community houses or shelters 0 homeless people based on BC Housing data.*

## Housing – Non-Market Housing

Source: BC Housing

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
0	0	0	0	0	0	0	0	0	0	0	XX	XX	XX	18	18

### Housing – Starts & Demolitions

HNRR Section 6 (1)(m)(i – iv)\* -- Source: Local Government

*No housing start / demolition information is available for the electoral area.*

### Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

*No data available specifically for the electoral area.*

### Real Estate – Assessment

HNRR Section 6 (1)(f)(i – iii) – Source: BC Assessment

#### Median Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$398,294	\$391,013	\$380,620	\$358,447	\$356,433	\$366,224	\$399,332	\$413,444	\$497,105	\$471,004
Single-Detached	\$407,374	\$400,111	\$389,385	\$365,344	\$363,011	\$372,944	\$404,850	\$420,084	\$504,227	\$476,972
Semi-Detached	\$900,193	\$744,042	\$743,216	\$858,767	\$851,716	\$841,037	\$856,216	\$988,526	\$993,053	\$990,000
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$231,184	\$229,523	\$225,244	\$220,588	\$225,941	\$231,370	\$251,650	\$273,190	\$309,910	\$307,201
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$398,294	\$391,013	\$380,620	\$358,447	\$356,433	\$366,224	\$399,332	\$413,444	\$497,105	\$471,004
0 Bedroom	\$681,321	\$637,253	\$573,621	\$540,308	\$461,379	\$401,554	\$635,652	\$426,769	\$678,738	\$628,455
1 Bedroom	\$633,575	\$620,620	\$609,382	\$308,911	\$289,934	\$294,520	\$329,356	\$493,927	\$429,280	\$392,062
2 Bedroom	\$490,277	\$482,482	\$467,039	\$444,785	\$442,228	\$453,660	\$484,982	\$437,544	\$612,177	\$573,552
3+ Bedroom	\$517,612	\$515,435	\$508,096	\$484,935	\$486,271	\$495,914	\$539,876	\$431,808	\$650,685	\$624,545

#### Average Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$453,697	\$446,695	\$435,141	\$408,843	\$397,209	\$409,308	\$442,935	\$472,952	\$546,745	\$521,701
Single-Detached	\$465,492	\$458,676	\$446,790	\$418,312	\$405,919	\$418,244	\$450,581	\$482,334	\$556,464	\$530,062
Semi-Detached	\$900,193	\$744,042	\$743,216	\$858,767	\$851,716	\$841,037	\$856,216	\$988,526	\$993,053	\$990,000
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$244,311	\$240,315	\$235,093	\$230,745	\$233,731	\$239,395	\$258,910	\$284,049	\$313,362	\$316,489
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$453,697	\$446,695	\$435,141	\$408,843	\$397,209	\$409,308	\$442,935	\$472,952	\$546,745	\$521,701
0 Bedroom	\$681,321	\$637,253	\$573,621	\$540,308	\$461,379	\$401,554	\$635,652	\$467,577	\$706,268	\$634,382
1 Bedroom	\$676,154	\$665,405	\$652,922	\$349,196	\$326,257	\$332,408	\$371,534	\$601,230	\$474,865	\$445,738
2 Bedroom	\$538,125	\$530,031	\$521,669	\$496,829	\$484,703	\$493,928	\$530,368	\$490,009	\$661,923	\$623,753
3+ Bedroom	\$577,939	\$576,683	\$565,524	\$538,667	\$527,513	\$544,664	\$583,055	\$475,726	\$700,305	\$678,258

### Real Estate – Sales Price

HNRR Section 6 (1)(g)(i – iii)\* – Source: BC Assessment

**Median Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$461,279	\$419,554	\$427,540	\$374,604	\$449,011	\$509,039	\$434,520	\$540,075	\$461,441	\$604,827
Single-Detached	\$519,149	\$426,982	\$432,059	\$376,566	\$488,508	\$510,302	\$438,104	\$555,121	\$467,346	\$653,185
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$220,154	\$326,709	\$305,528	\$343,210	\$125,137	\$450,963	\$294,727	\$336,960	\$284,287	\$205,873

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$461,279	\$419,554	\$427,540	\$374,604	\$449,011	\$509,039	\$434,520	\$540,075	\$461,441	\$604,827
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$516,951	\$144,786	\$300,195	\$396,455	\$219,201	\$423,768	\$399,209	\$207,012	\$255,959	\$332,586
2 Bedroom	\$391,395	\$302,666	\$406,680	\$317,281	\$672,666	\$583,196	\$494,567	\$467,268	\$592,177	\$500,867
3+ Bedroom	\$510,710	\$591,978	\$499,723	\$420,316	\$402,799	\$477,960	\$403,080	\$954,795	\$432,887	\$835,833

**Average Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$458,534	\$428,781	\$474,699	\$381,806	\$458,169	\$568,567	\$471,347	\$589,626	\$463,631	\$590,351
Single-Detached	\$515,746	\$436,947	\$480,965	\$384,219	\$498,783	\$571,124	\$475,876	\$608,342	\$469,609	\$636,955
Semi-Detached	-	-	-	-	-	-	-	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$220,154	\$326,709	\$305,528	\$343,210	\$125,137	\$450,963	\$294,727	\$336,960	\$284,287	\$205,873

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$458,534	\$428,781	\$474,699	\$381,806	\$458,169	\$568,567	\$471,347	\$589,626	\$463,631	\$590,351
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$516,951	\$144,786	\$300,195	\$396,455	\$219,201	\$433,254	\$399,209	\$207,012	\$291,115	\$318,243
2 Bedroom	\$392,048	\$319,085	\$495,967	\$332,521	\$672,666	\$610,816	\$504,768	\$513,848	\$564,568	\$489,233
3+ Bedroom	\$504,472	\$594,950	\$527,914	\$424,213	\$421,115	\$583,901	\$469,594	\$1,046,954	\$444,849	\$818,453

**Real Estate – Rents**

HNRR Section 6 (1)(h)(i – ii)\* -- Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

**Core Housing Need – Affordability**

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,015	1,115	1,135	765	875	870	250	240	265
Above Affordable Threshold	200	220	230	115	130	125	85	90	100
1 person household	85	130	130	40	60	60	45	75	70
2 persons household	75	60	40	45	55	30	20	0	10
3 persons household	25	15	40	15	0	30	10	0	15
4 persons household	0	0	10	0	0	0	0	0	0
5+ persons household	20	0	10	15	0	0	10	0	0
Unaffordable Housing (%)	19.7%	19.7%	20.3%	15.0%	14.9%	14.4%	34.0%	37.5%	37.7%

### Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,015	1,115	1,135	765	875	870	250	240	265
Below Adequacy Standard	150	230	125	85	155	90	65	75	35
1 person household	60	85	35	40	80	25	15	0	10
2 persons household	40	95	50	20	55	40	15	0	10
3 persons household	20	0	30	10	0	25	10	0	0
4 persons household	20	20	0	15	0	10	0	0	0
5+ persons household	10	0	0	0	0	0	0	0	0
Inadequate Housing (%)	14.8%	20.6%	11.0%	11.1%	17.7%	10.3%	26.0%	31.3%	13.2%

### Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,015	1,115	1,135	765	875	870	250	240	265
Below Suitability Standard	50	55	35	30	50	10	20	0	25
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	25	30	15	15	35	0	10	0	10
3 Persons	10	20	0	0	15	0	10	0	10
4 Persons	0	0	0	0	0	0	0	0	0
5+ Persons	10	0	10	0	0	0	0	0	0
Unsuitable Housing (%)	4.9%	4.9%	3.1%	3.9%	5.7%	1.1%	8.0%	0.0%	9.4%

### Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,010	1,115	1,135	765	875	865	245	245	265
Household not in CHN	755	820	850	615	675	715	135	145	135
Household in CHN	255	295	280	150	195	150	110	100	130
1 Person	105	150	135	50	75	60	55	75	75
2 Persons	85	95	70	60	85	50	30	0	25
3 Persons	35	30	55	15	20	35	15	10	20
4 Persons	10	15	15	0	0	10	10	0	10
5+ Persons	20	0	10	10	0	0	10	0	10
Household in CHN (%)	25.2%	26.5%	24.7%	19.6%	22.3%	17.3%	44.9%	40.8%	49.1%

### Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,010	1,115	1,135	765	875	865	245	245	265
Household not in ECHN	920	1,070	1,035	715	850	820	205	225	210
Household in ECHN	90	45	100	50	25	45	40	20	55
1 person household	55	35	60	20	15	20	40	15	40
2 persons household	20	10	30	20	0	20	0	0	10
3 persons household	0	0	10	10	0	0	0	0	0
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	8.9%	4.0%	8.8%	6.5%	2.9%	5.2%	16.3%	8.2%	20.8%

### Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

Demand	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
No Bed		10	10	10	10	10	10	10	0%	10	10	10	10	10	0%
1 Bed		195	225	225	225	225	225	235	4%	235	235	235	235	230	-2%
2 Bed		365	420	425	430	435	440	445	6%	440	435	430	425	430	-3%
3 Bed		425	490	495	500	505	510	510	4%	510	510	510	510	500	-2%
4+ Bed		160	180	180	180	180	180	190	6%	190	190	190	190	185	-3%
Total		1,175	1,330	1,340	1,350	1,360	1,370	1,390	5%	1,385	1,380	1,375	1,370	1,365	-2%

#### 4. ELECTORAL AREA D – Oyster Bay – Buttle Lake

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### Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a –g)\* Source: Statistics Canada, BC Stats

Population	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
< 15 yrs	540	640	665	660	655	650	645	645	-3%	640	635	630	625	630	-2%
15 to 19 yrs	255	190	220	230	240	250	260	265	20%	265	265	265	265	260	-2%
20 to 24 yrs	165	195	165	170	175	180	185	195	18%	200	205	210	215	225	15%
25 to 64 yrs	2,500	2,590	2,540	2,530	2,520	2,510	2,500	2,495	-2%	2,505	2,515	2,525	2,535	2,540	2%
65 to 84 yrs	600	895	1,195	1,250	1,305	1,360	1,415	1,480	24%	1,500	1,520	1,540	1,560	1,585	7%
85+ yrs	45	50	50	60	70	80	90	90	80%	100	110	120	130	150	67%
Total	4,105	4,565	4,840	4,905	4,970	5,035	5,100	5,170	7%	5,215	5,260	5,305	5,350	5,395	4%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
< 15 yrs	13%	14%	14%	13%	13%	13%	13%	12%	12%	12%	12%	12%	12%
15 to 19 yrs	6%	4%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
20 to 24 yrs	4%	4%	3%	3%	4%	4%	4%	4%	4%	4%	4%	4%	4%
25 to 64 yrs	61%	57%	52%	52%	51%	50%	49%	48%	48%	48%	48%	47%	47%
65 to 84 yrs	15%	20%	25%	25%	26%	27%	28%	29%	29%	29%	29%	29%	29%
85+ yrs	1%	1%	1%	1%	1%	2%	2%	2%	2%	2%	2%	2%	3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Households	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
<25		20	20	20	20	20	20	25	25%	25	25	25	25	25	0%
25-34		160	145	150	155	160	165	160	10%	160	160	160	160	165	3%
35-44		205	245	250	255	260	265	265	8%	265	265	265	265	275	4%
45-54		370	310	315	320	325	330	335	8%	350	365	380	395	410	22%
55-64		565	515	505	495	485	475	470	-9%	455	440	425	410	405	-14%
65-74		370	440	455	470	485	500	510	16%	505	500	495	490	495	-3%
75+		190	280	315	350	385	420	455	63%	485	515	545	575	600	32%
Total		1,880	1,950	2,005	2,060	2,115	2,170	2,220	14%	2,250	2,280	2,310	2,340	2,375	7%

	2011	2016	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
<25		1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
25-34		9%	7%	7%	8%	8%	8%	7%	7%	7%	7%	7%	7%
35-44		11%	13%	12%	12%	12%	12%	12%	12%	12%	11%	11%	12%
45-54		20%	16%	16%	16%	15%	15%	15%	16%	16%	16%	17%	17%
55-64		30%	26%	25%	24%	23%	22%	21%	20%	19%	18%	18%	17%
65-74		20%	23%	23%	23%	23%	23%	23%	22%	22%	21%	21%	21%
75+		10%	14%	16%	17%	18%	19%	20%	22%	23%	24%	25%	25%
Total		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

## Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	4,865	3,945	4,295	4,330	3,460	3,855	535	485	440
Indigenous Identity	300	180	350	175	175	260	125	0	95
Non-Indigenous Identity	4,560	3,770	3,945	4,155	3,285	3,595	415	490	350

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Indigenous Identity	6%	5%	8%	4%	5%	7%	23%	0%	22%
Non-Indigenous Identity	94%	96%	92%	96%	95%	93%	78%	101%	80%

## Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population</b>	4,825	3,915	4,240	4,300	3,440	3,810	520	475	435
Non-Mover	4,390	3,490	3,805	3,995	3,230	3,515	400	265	290
Mover	435	425	435	310	215	295	125	215	140
Non-Migrant	225	200	180	140	125	100	80	70	80
Migrants	205	225	255	165	85	195	45	145	60
Internal Migrants	180	225	240	140	80	190	40	140	50
Intraprovincial Migrant	105	185	155	100	55	130	10	130	25
Interprovincial Migrant	80	40	90	45	30	65	35	0	30
External Migrant	25	0	10	25	0	10	0	0	10

## Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Private HHs</b>	1,970	1,695	1,875	100%	1,740	1,480	1,675	240	210	200	12%	12%	11%
1 person	395	350	430	22.9%	325	305	365	70	45	60	18%	13%	14%
2 persons	875	805	915	48.8%	780	715	835	95	90	75	11%	11%	8%
3 persons	280	240	225	12.0%	255	190	195	25	55	25	9%	23%	11%
4 persons	280	220	220	11.7%	230	200	190	50	0	30	18%	0%	14%
5+ persons	145	75	85	4.5%	145	70	85	0	0	0	0%	0%	0%
Average HH Size	2.5	2.3	2.3		2.5	2.3	2.3	2.2	2.3	2.2	-	-	-

## Household Maintainers

Source: Statistics Canada

				Total 10yr Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total HHs</b>	1,970	1,690	1,875	-5%	1,735	1,485	1,675	240	210	200
15 - 24 yrs	0	15	20	-	10	0	0	0	10	15
25 - 34 yrs	195	130	160	-18%	110	75	110	85	50	55
35 - 44 yrs	345	260	205	-41%	295	205	145	50	55	55
45 - 54 yrs	550	420	370	-33%	510	365	335	40	50	35
55 - 64 yrs	435	485	565	30%	400	470	535	40	20	30
65 - 74 yrs	240	215	370	54%	225	200	360	15	15	10
75 - 84 yrs	145	120	150	3%	145	115	140	0	0	0
85+ yrs	55	40	40	-27%	45	45	40	10	0	0

## Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
<b>Owners</b>	1,730	1,480	1,670
w/ Mortgage (#)	990	770	910
w/ Mortgage (%)	57%	52%	54%
<b>Renters</b>	235	210	200
Subsidised (#)	0	0	30
Subsidied (%)	0%	0%	15%

## Household Income

HNRR Section 4(a – e)\* -- Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
<b>Total Household</b>	1970	1695	1875	100.0%	1735	1480	1675	100.0%	240	210	200	100.0%
< \$5,000	20	65	15	0.8%	20	40	15	0.9%	0	0	0	0.0%
\$5,000 - \$9,999	0	35	30	1.6%	0	25	25	1.5%	0	0	0	0.0%
\$10,000 - \$14,999	45	0	30	1.6%	20	0	20	1.2%	20	0	10	5.0%
\$15,000 - \$19,999	70	70	30	1.6%	55	55	20	1.2%	15	15	10	5.0%
\$20,000 - \$24,999	125	25	70	3.7%	110	25	65	3.9%	20	0	0	0.0%
\$25,000 - \$29,999	105	35	50	2.7%	80	35	50	3.0%	25	0	0	0.0%
\$30,000 - \$34,999	90	75	95	5.1%	60	75	60	3.6%	35	0	40	20.0%
\$35,000 - \$39,999	35	105	70	3.7%	35	100	65	3.9%	0	0	0	0.0%
\$40,000 - \$44,999	65	35	110	5.9%	55	30	95	5.7%	10	0	15	7.5%
\$45,000 - \$49,999	45	80	80	4.3%	40	75	65	3.9%	10	0	10	5.0%
\$50,000 - \$59,999	210	155	160	8.5%	155	125	150	9.0%	50	35	0	0.0%
\$60,000 - \$69,999	145	200	160	8.5%	120	160	130	7.8%	20	45	30	15.0%
\$70,000 - \$79,999	140	100	130	6.9%	135	100	125	7.5%	10	0	10	5.0%
\$80,000 - \$89,999	160	145	150	8.0%	150	140	130	7.8%	10	0	20	10.0%
\$90,000 - \$99,999	105	70	95	5.1%	95	55	85	5.1%	10	15	15	7.5%
\$100,000+	615	485	605	32.3%	605	440	575	34.3%	10	45	30	15.0%
\$100,000 - \$124,999	255	175	195	10.4%	250	170	185	11.0%	0	0	10	5.0%
\$125,000 - \$149,999	175	145	145	7.7%	175	130	140	8.4%	0	15	0	0.0%
\$150,000 - \$199,999	150	100	170	9.1%	150	70	155	9.3%	0	0	15	7.5%
\$200,000+	35	70	95	5.1%	35	65	95	5.7%	0	0	0	0.0%
Median Income	\$72,660	\$69,649	\$73,668		\$79,464	\$70,035	\$76,158		\$41,923	\$65,343	\$52,007	
Average Income	\$81,448	\$83,249	\$90,924		\$86,305	\$84,658	\$94,289		\$46,083	\$73,388	\$63,125	

\* smaller income brackets shown in the report for readability

## Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Population (15+ yrs)</b>	4,080	3,435	3,680	3,655	3,025	3,320	425	410	365
In Labour Force	2,575	2,075	2,190	2,280	1,800	1,925	295	275	265
Employed	2,415	1,890	1,995	2,165	1,635	1,760	250	250	235
Unemployed	160	190	195	115	160	170	50	25	30
Not In Labour Force	1,505	1,355	1,485	1,375	1,225	1,385	130	135	95
Participation Rate (%)	63.1	60.6	59.6	62.3	59.3	58.2	69.4	67.1	72.6
Employment Rate (%)	59.2	55.0	54.3	59.1	54.2	53.1	58.8	61.0	65.8
Unemployment Rate (%)	6.4	8.9	8.9	5.0	9.2	8.5	15.3	9.1	9.4

## NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total				'16 % of Total	Owners			Renters			Renter Share
	2006	2011	2016			2006	2011	2016	2006	2011	2016	
<b>Labour Force</b>	2,535	2,010	2,165	100.0%	2,255	1,755	1,895	275	250	265	12%	
Agriculture, Forestry, Fishing, & Hunting	315	195	215	9.9%	270	145	205	45	50	10	5%	
Mining, Quarrying, and Oil & Gas Extract	60	35	90	4.2%	45	25	80	20	0	10	11%	
Utilities	30	0	20	0.9%	35	0	25	0	0	0	0%	
Construction	160	190	225	10.4%	140	175	180	20	20	45	20%	
Manufacturing	200	75	105	4.8%	180	70	90	20	0	10	10%	
Wholesale trade	70	35	55	2.5%	55	30	50	15	0	10	17%	
Retail trade	340	310	225	10.4%	285	285	195	50	25	25	11%	
Transportation & Warehousing	105	115	90	4.2%	75	115	75	25	0	10	12%	
Information & Cultural Industries	40	30	25	1.2%	35	20	25	0	0	0	0%	
Finance & Insurance	55	40	55	2.5%	55	40	55	0	0	0	0%	
Real Estate and Rental & Leasing	60	30	45	2.1%	50	25	30	0	0	10	25%	
Professional, Scientific, & Technical Serv	60	120	85	3.9%	60	95	80	0	0	0	0%	
Management of Companies & Enterprise	0	0	10	0.5%	0	0	15	0	0	0	0%	
Administrative & Support, Waste Manage	85	100	115	5.3%	70	90	110	10	0	10	8%	
Educational Services	195	160	120	5.5%	180	150	115	20	0	10	8%	
Health Care & Social Assistance	315	255	320	14.8%	305	205	270	15	50	45	14%	
Arts, Entertainment, & Recreation	20	50	35	1.6%	20	45	35	0	0	0	0%	
Accommodation & Food Services	195	115	155	7.2%	180	90	105	20	25	50	32%	
Other Services (excl. Public Administrati	90	80	85	3.9%	80	80	85	10	0	10	11%	
Public Administration	135	70	75	3.5%	135	70	75	0	0	0	0%	

## Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Usual Workers</b>	1,835	1,490	1,470	100%	1,655	1,300	1,310	180	185	155
Commute within Community	85	155	110	7.5%	80	135	100	15	0	0
Commute within SRD	1,585	1,185	1,015	69.0%	1,425	1,035	920	155	150	95
Commute within Province	115	135	280	19.0%	110	115	225	10	15	50
Commute outside of Province	50	20	70	4.8%	40	15	60	10	0	0

## Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Occupied Dwellings</b>	1,975	1,695	1,875	100%	1,735	1,480	1,670	240	210	205
Single-Detached	1,645	1,435	1,535	81.9%	1,520	1,285	1,380	130	150	155
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	80	85	95	5.1%	60	40	85	25	50	10
<i>Semi-Detached</i>	50	60	70	3.7%	35	0	60	20	40	10
<i>Row House</i>	0	0	10	0.5%	0	0	0	0	0	10
<i>Duplex</i>	20	25	25	1.3%	20	25	25	0	0	0
<i>Apartment</i>	15	0	0	0.0%	10	0	0	10	0	0
<i>Other single-attached</i>	0	0	0	0.0%	0	0	0	0	0	0
Movable	245	170	240	12.8%	165	155	210	85	0	35

## Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
<b>Total Dwellings</b>	1,975	1,690	1,875	100%	1,735	1,480	1,675	235	210	200
No bedroom	0	0	0	0.0%	0	0	0	10	0	0
1 bedroom	135	50	100	5.3%	90	35	60	45	20	40
2 bedroom	400	330	380	20.3%	310	275	325	90	55	60
3+ bedroom	1,435	1,305	1,390	74.1%	1,335	1,170	1,280	105	135	110

## Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total			'16 % of Total	Owners			'16 % of Total	Renters			'16 % of Total
	2006	2011	2016		2006	2011	2016		2006	2011	2016	
<b>Total Dwellings</b>	1,975	1,690	1,875	100%	1,735	1,480	1,675	100%	240	215	200	100%
< 1960	205	130	140	7.5%	160	95	125	7.5%	40	40	15	7.5%
1961 to 1980	915	735	755	40.3%	760	590	640	38.2%	150	145	110	55.0%
1981 to 1990	495	550	405	21.6%	470	525	360	21.5%	30	30	45	22.5%
1991 to 2000	300	210	230	12.3%	280	210	215	12.8%	15	0	10	5.0%
2001 to 2010	60	65	135	7.2%	60	70	125	7.5%	0	0	20	10.0%
2011 to 2016	0	0	210	11.2%	0	0	205	12.2%	0	0	10	5.0%

## Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

*No subsidized unit inventory available in the SRD electoral areas.*

## Housing – Rental Vacancy (%)

HNRR Section 6 (1)(i – j) \* – Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC *The SRD does not have a geography within the survey criteria set by CMHC.*

## Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

*No primary rental market data available for rural Strathcona Regional District communities. All rented dwellings listed in the “Structural Type” table are assumed to be secondary market rentals.*

## Housing – Short Term Rentals

### HNRR Section 6 (1)(k)(iii)

	2016	2017	2018	2019	2020	2021	2022
Total Listings	28	248	461	574	706	759	123
Available Days	694	3,917	6,275	7,370	6,288	6,429	1,461
Reservation Days	76	1,674	2,684	4,670	3,823	5,415	632
Occupancy Rate	10%	30%	30%	39%	38%	46%	30%

Total Annual Revenue	\$7,063	\$168,275	\$285,460	\$500,467	\$364,606	\$793,682	\$90,582
Average Annual Revenue	\$1,177	\$5,428	\$5,597	\$8,629	\$5,524	\$10,725	\$1,438

Total Commercial Properties	4	21	29	39	28	37	34
Total Unique Properties	6	31	51	58	66	74	63
% Commercial	67%	68%	57%	67%	42%	50%	54%

Entire home/apt	5	26	42	47	55	65	56
Hotel room	0	0	0	0	0	0	0
Private room	1	5	9	11	11	9	7
Shared room	0	0	0	0	0	0	0
Total	6	31	51	58	66	74	63

## Housing – Cooperative Housing

HNRR Section 6 (1)(l) – Source: Coop Housing Federation of BC

*The rural community does not have cooperative housing.*

## Housing – Post-secondary Housing

HNRR Section 6 (1)(o) – Source: AEST

*The rural community does not have cooperative housing.*

## Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

*The rural community houses or shelters 0 homeless people based on BC Housing data.*

## Housing – Non-Market Housing

Source: BC Housing

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal	
0	0	0	0	XX	XX	XX	5	0	0	0	XX	XX	XX	11	16

## Housing – Starts & Demolitions

HNRR Section 6 (1)(m)(i – iv)\* -- Source: Local Government

Starts	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	9	4	13	14	6	6	26	21	16	8	8
Semi-Detached	0	0	0	0	0	0	0	0	2	0	0
Row	0	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	3	0	0	0
All	9	4	13	14	6	6	26	24	18	8	8
Completions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	8	4	8	16	9	7	17	21	18	12	10
Semi-Detached	0	0	0	0	0	0	0	0	2	0	0
Row	0	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	2	1	0	0
All	8	4	8	16	9	7	17	23	21	12	10

## Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

*No data available specifically for the electoral area.*

## Real Estate – Assessment

HNRR Section 6 (1)(f)(i – iii) – Source: BC Assessment

### Median Assessment (2020 dollars)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$320,516	\$312,147	\$313,293	\$323,780	\$334,076	\$356,715	\$398,162	\$450,481	\$452,659	\$489,399
Single-Detached	\$352,030	\$341,780	\$342,357	\$355,763	\$366,307	\$391,131	\$434,697	\$492,289	\$493,662	\$534,952
Semi-Detached	\$311,399	\$313,798	\$314,351	\$313,292	\$320,559	\$328,819	\$320,801	\$400,602	\$402,237	\$409,000
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	\$480,756	\$474,494	\$478,263	\$426,599	\$413,595	\$478,237	\$490,797	\$522,299	\$606,584	\$663,000
Manufactured Home	\$167,238	\$166,171	\$168,227	\$166,024	\$173,940	\$185,797	\$218,490	\$238,583	\$238,754	\$258,268
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$320,516	\$312,147	\$313,293	\$323,780	\$334,076	\$356,715	\$398,162	\$450,481	\$452,659	\$489,399
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$270,525	\$271,877	\$251,403	\$254,166	\$256,524	\$273,729	\$313,216	\$407,092	\$384,906	\$426,137
2 Bedroom	\$255,441	\$251,941	\$251,755	\$262,817	\$264,437	\$277,938	\$318,934	\$420,350	\$375,329	\$400,992
3+ Bedroom	\$361,061	\$349,592	\$351,572	\$363,656	\$377,453	\$402,578	\$448,410	\$484,300	\$504,139	\$544,601

**Average Assessment (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$352,913	\$349,172	\$350,982	\$358,723	\$367,025	\$386,470	\$429,308	\$493,547	\$491,326	\$518,497
Single-Detached	\$390,776	\$386,242	\$387,388	\$397,101	\$405,400	\$426,147	\$471,533	\$542,632	\$538,616	\$568,157
Semi-Detached	\$295,475	\$296,149	\$298,685	\$299,541	\$303,695	\$322,822	\$322,652	\$389,803	\$401,500	\$412,182
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	\$480,756	\$474,494	\$478,263	\$426,599	\$413,595	\$478,237	\$490,797	\$522,299	\$606,584	\$663,000
Manufactured Home	\$174,186	\$173,049	\$175,660	\$174,734	\$181,627	\$193,206	\$224,317	\$249,436	\$249,227	\$269,340

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$352,913	\$349,172	\$350,982	\$358,723	\$367,025	\$386,470	\$429,308	\$493,547	\$491,326	\$518,497
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$299,180	\$303,852	\$286,491	\$290,939	\$287,571	\$298,507	\$332,952	\$429,259	\$410,117	\$438,463
2 Bedroom	\$277,581	\$276,920	\$277,403	\$283,323	\$287,791	\$304,450	\$344,011	\$456,215	\$404,775	\$429,013
3+ Bedroom	\$396,557	\$390,115	\$392,916	\$402,189	\$412,820	\$433,628	\$482,303	\$532,122	\$546,882	\$575,058

**Real Estate – Sales Price**

HNRR Section 6 (1)(g)(i – iii)\* – Source: BC Assessment

**Median Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$294,958	\$320,932	\$338,130	\$356,302	\$338,054	\$372,152	\$410,347	\$464,696	\$497,289	\$563,119
Single-Detached	\$336,425	\$352,535	\$407,882	\$393,954	\$373,111	\$437,264	\$448,752	\$524,972	\$547,146	\$613,548
Semi-Detached	-	-	\$248,681	\$306,935	-	\$285,976	\$291,517	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$176,086	\$183,985	\$156,064	\$171,565	\$202,499	\$199,252	\$227,741	\$231,630	\$288,793	\$280,718

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$294,958	\$320,932	\$338,130	\$356,302	\$338,054	\$372,152	\$410,347	\$464,696	\$497,289	\$563,119
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$230,047	-	-	\$263,406	\$241,079	\$311,054	\$212,353	\$495,152	\$338,918	\$382,400
2 Bedroom	\$215,044	\$280,534	\$231,673	\$286,493	\$298,825	\$284,256	\$287,139	\$406,320	\$359,115	\$399,100
3+ Bedroom	\$339,910	\$339,295	\$390,060	\$384,525	\$367,846	\$414,833	\$474,432	\$493,123	\$578,451	\$596,227

**Average Sale Price (2020 dollars)**

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$301,116	\$353,699	\$336,982	\$379,445	\$411,443	\$403,322	\$400,893	\$486,342	\$510,435	\$585,016
Single-Detached	\$345,185	\$383,970	\$407,009	\$422,033	\$464,355	\$483,483	\$434,488	\$545,537	\$567,593	\$635,962
Semi-Detached	-	-	\$248,681	\$306,935	-	\$285,976	\$291,517	-	-	-
Row House	-	-	-	-	-	-	-	-	-	-
Duplex	-	-	-	-	-	-	-	-	-	-
Apartment/Condo	-	-	-	-	-	-	-	-	-	-
Manufactured Home	\$174,786	\$222,525	\$153,897	\$171,684	\$206,850	\$191,262	\$241,994	\$257,455	\$271,410	\$299,718

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<b>Total</b>	\$301,116	\$353,699	\$336,982	\$379,445	\$411,443	\$403,322	\$400,893	\$486,342	\$510,435	\$585,016
0 Bedroom	-	-	-	-	-	-	-	-	-	-
1 Bedroom	\$230,047	-	-	\$263,406	\$241,079	\$311,054	\$212,353	\$446,022	\$338,918	\$382,400
2 Bedroom	\$233,741	\$302,097	\$231,715	\$290,759	\$439,919	\$299,786	\$279,223	\$412,301	\$365,442	\$418,100
3+ Bedroom	\$339,456	\$377,154	\$388,332	\$415,235	\$406,233	\$455,026	\$464,050	\$529,414	\$595,751	\$619,048

## Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)\* -- Source: CMHC

*The SRD does not have a geography within the survey criteria set by CMHC.*

## Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,930	1,600	1,840	1,695	1,415	1,645	235	180	200
Above Affordable Threshold	295	260	265	205	230	195	90	30	65
1 person household	95	90	105	70	65	75	30	25	25
2 persons household	85	80	105	35	75	80	45	0	20
3 persons household	35	45	20	40	45	10	0	0	15
4 persons household	50	25	20	35	20	10	10	0	10
5+ persons household	30	0	15	25	0	10	0	0	0
Unaffordable Housing (%)	15.3%	16.3%	14.4%	12.1%	16.3%	11.9%	38.3%	16.7%	32.5%

## Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,930	1,600	1,840	1,695	1,415	1,645	235	180	200
Below Adequacy Standard	175	125	190	135	100	160	35	30	30
1 person household	40	25	35	35	20	25	10	0	10
2 persons household	75	55	105	60	45	90	15	0	10
3 persons household	15	45	20	15	35	10	0	0	10
4 persons household	50	0	20	20	0	15	20	0	0
5+ persons household	0	0	15	10	0	20	0	0	0
Inadequate Housing (%)	9.1%	7.8%	10.3%	8.0%	7.1%	9.7%	14.9%	16.7%	15.0%

## Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,930	1,600	1,840	1,695	1,415	1,645	235	180	200
Below Suitability Standard	25	30	45	15	25	30	15	0	15
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	10
3 Persons	10	0	10	15	0	0	0	0	10
4 Persons	15	0	10	0	0	10	10	0	0
5+ Persons	0	20	15	0	20	20	0	0	0
Unsuitable Housing (%)	1.3%	1.9%	2.4%	0.9%	1.8%	1.8%	6.4%	0.0%	7.5%

### Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,930	1,595	1,845	1,695	1,415	1,645	230	185	200
Household not in CHN	1,820	1,495	1,735	1,645	1,340	1,580	175	150	150
Household in CHN	105	100	115	55	75	60	55	30	45
1 Person	65	45	55	40	0	40	25	20	20
2 Persons	25	0	25	10	0	10	15	0	10
3 Persons	10	0	20	10	0	10	0	0	15
4 Persons	20	0	10	0	0	0	15	0	0
5+ Persons	0	0	10	0	0	10	0	0	0
Household in CHN (%)	5.4%	6.3%	6.2%	3.2%	5.3%	3.6%	23.9%	16.2%	22.5%

### Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
<b>Total Households</b>	1,930	1,595	1,845	1,695	1,415	1,645	230	185	200
Household not in ECHN	1,865	1,535	1,780	1,655	1,375	1,615	205	165	165
Household in ECHN	65	60	65	40	40	30	25	20	35
1 person household	45	40	35	25	0	20	20	0	15
2 persons household	15	0	15	10	0	10	0	0	15
3 persons household	0	0	10	0	0	0	0	0	0
4 persons household	10	0	10	10	0	0	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	3.4%	3.8%	3.5%	2.4%	2.8%	1.8%	10.9%	10.8%	17.5%

### Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

Demand	2011	2016	2021	2022	2023	2024	2025	2026	5yr Δ	2027	2028	2029	2030	2031	5yr Δ
No Bed		10	10	10	10	10	10	10	0%	10	10	10	10	15	50%
1 Bed		100	105	110	115	120	125	125	19%	125	125	125	125	135	8%
2 Bed		390	405	415	425	435	445	465	15%	470	475	480	485	500	8%
3 Bed		935	970	995	1,020	1,045	1,070	1,100	13%	1,115	1,130	1,145	1,160	1,175	7%
4+ Bed		455	460	470	480	490	500	515	12%	520	525	530	535	550	7%
Total		1,880	1,950	2,005	2,060	2,115	2,170	2,220	14%	2,250	2,280	2,310	2,340	2,375	7%

# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX F: PROVINCIAL SUMMARY FORMS



## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** Electoral Area A (Strathcona A)

**REGIONAL DISTRICT:** Strathcona Regional District

**DATE OF REPORT COMPLETION:** June 2022 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	<b>Neighbouring municipalities and electoral areas:</b>
	EA C, EA D, Campbell River, Zeballos, Tahsis, Gold River, Sayward, Alberni-Clayoquot C, Mount Waddington D
	<b>Neighbouring First Nations:</b>
	Ka:'yu:'k't'h'/Che:k:tleset'h First Nation, Nuchatlaht Tribe, Ehattesaht First Nation, Mowachaht-Muchalaht First Nation

<b>POPULATION</b>	<b>Population:</b> 890 (2021 est.)		<b>Change since 2016 :</b>	+ 13 %	
	<b>Projected population in 5 years:</b> 940		<b>Projected change:</b>	+ 6 %	
	<b>Number of households:</b> 390 (2021)		<b>Change since 2016 :</b>	+ 5 %	
	<b>Projected number of households in 5 years:</b> 435		<b>Projected change:</b>	+ 12 %	
	<b>Average household size:</b> 2.1 (2021)				
	<b>Projected average household size in 5 years:</b> 2.0 (2026)				
	<b>Median age (local):</b> 52.8 (2021)		<b>Median age (RD):</b> 49.6 (2021)	<b>Median age (BC):</b> 42.8 (2021)	
	<b>Projected median age in 5 years:</b> 53.1 (2026)				
	<b>Seniors 65+ (local):</b> 2021: 27.4 %		<b>Seniors 65+ (RD):</b> 2021: 29.6 %	<b>Seniors 65+ (BC):</b> 2021: 20.3 %	
	<b>Projected seniors 65+ in 5 years:</b>			2026: 31.7 %	
	<b>Owner households:</b>		2016: 88 %	<b>Renter households:</b>	2016: 12 %
	<b>Renter households in subsidized housing:</b>			2016: 22 %	

	Median household income	Local	Regional District	BC
<b>INCOME</b>	All households 2015	\$ 51,170	\$ 62,225	\$ 69,979
	Renter households 2015	\$ 29,886	\$ 38,910	\$ 45,848
	Owner households 2015	\$ 56,246	\$ 71,848	\$ 84,333

<b>ECONOMY</b>	<b>Participation rate:</b> 2016: 51.1 %	<b>Unemployment rate:</b> 2016: 13.0 %
	<b>Major local industries:</b> Agriculture, Forestry, Fishing, & Hunting (80, 23.2%); Retail Trade (40, 11.6%); Health care & Social Assistance (35, 10.1%)	

<b>HOUSING</b>	<b>Median assessed housing values:</b> \$ 322,271 (2020)	<b>Median housing sale price:</b> \$ 398,425 (2020)
	<b>Median monthly rent:</b> \$ 1,585 (2021, Campbell River)	<b>Rental vacancy rate:</b> 2021 (Campbell River): 1.2 %
	<b>Housing units - total:</b> 474 (2021)	<b>Housing units – subsidized:</b> n.a.
	<b>Annual registered new homes - total:</b> n.a.	<b>Annual registered new homes - rental:</b> n.a.
	<b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b>	2016: 12.5 %
	<b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b>	2016: 8.3 %
	<b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b>	2016: 0.0 %

**Briefly summarize the following:**

**1. Housing policies in local official community plans and regional growth strategies (if applicable):**

Only a small portion of Electoral Area A is covered by an OCP. The Menzies Bay OCP includes policies that seek to maintain rural character and encourage a range of densities where services allow. It also encourages a mix of residential styles, densities, and sizes catering to various socio-economic groups and allows for subdivisoning and zoning that allows affordable housing, include secondary suites and potentially smaller parcel sizes.

**2. Any community consultation undertaken during development of the housing needs report:**

Community consultation was extensive for this project. The project team distributed a community survey that received more than 400 responses, conducted a series of key informant interviews, and recorded findings videos that were posted on the project website and promoted over social media. An engagement report is included as an appendix to the housing needs report.

**3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Staff and elected representatives from the Regional District were involved in a project steering committee, received regular project updates and reviewed drafts. Staff from the Strathcona Community Health Network (funded by Island Health and other partners) were included in key informant interviews and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

**4. Any consultation undertaken with First Nations:**

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Surveys were distributed to relevant Nations, the project team reviewed the Ka:'yu:'k't'h'/Che:k:tleset'h First Nation health and wellness plan and spoke to consultants assisting the Nation, and the project team interviewed a variety of Indigenous housing service organizations.

## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently	Anticipated (5 years)
<b>0 bedrooms (bachelor)</b>	10 (2021)	10
<b>1 bedroom</b>	30 (2021)	35
<b>2 bedrooms</b>	120 (2021)	130
<b>3+ bedrooms</b>	225 (2021)	260
<b>Total</b>	390 (2021)	435

**Comments:**

Slight population growth, an aging population, and reduced median household size is anticipated to expand the demand for housing in the short-term. By 2026, Electoral Area A may demand 435 units, an increase of about 9 units annually.

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	330	100	355	100	360	100
<b>Of which are in core housing need</b>	25	7.6	85	23.9	50	13.9
Of which are owner households	20	7.4	55	17.2	30	9.8
Of which are renter households	0	0.0	0	0.0	30	66.7

**Comments:**

The total and percent of households in Core Housing Need grew between 2006 and 2016. About 10% of owners were in Core Housing Need; whereas, 67% of renters were facing difficulty meeting their housing needs.

**Table 3: Households in Extreme Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	330	100	355	100	360	100
<b>Of which are in extreme core housing need</b>	0	0.0	35	9.9	20	5.6
Of which are owner households	10	3.7	0	0.0	10	3.3
Of which are renter households	0	0.0	0	0.0	10	22.2

**Comments:**

The number and percentage of households in Extreme Core Housing Need rose between 2006 and 2016. About 3% of owners were in Extreme Core Housing Need and about 22% of renters.

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

Quantitative data shows generally affordable conditions across Electoral Area A for those making the median income or slightly less. However, engagement shows many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental housing.

**2. Rental housing:**

Engagement data indicates there was a lack of affordable rental housing across Electoral Area A. Some current renters would like to own, but are unable to primarily because of cost. which has outpaced income growth over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

**3. Special needs housing:**

Quantitative data on special needs housing is limited in the Electoral Areas. Engagement feedback indicates that available data likely under-represents need. There are currently 38 wait listed applications for non-market housing for people with disabilities in the SRD, most for Campbell River but some applications are likely from rural residents.

**4. Housing for seniors:**

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

**5. Housing for families:**

1- and 2-person households will make up nearly 80% of all households in 2026, reflecting the aging demographic. Many informants indicated that prices in urban areas are forcing families to look for housing in rural areas. Family housing demands are likely to grow, but only modestly in Electoral Area A.

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

**7. Any other population groups with specific housing needs identified in the report:**

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

**Were there any other key issues identified through the process of developing your housing needs report?**

Electoral Area A's key issues were the increasing senior population that will require senior-specific housing, and housing for median- to low-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. Housing costs are rising, making it more difficult for lower income household to purchase a home, necessitating more stable, affordable rental options. Non-market housing will be critical to meeting this need. With support from Senior funders, Area A and surrounding communities need to work together to develop and facilitate new, perpetually affordable, non-market units. Development and servicing challenges, an aging housing stock, and proliferation of short-term rentals were also emerging concerns.

## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** Electoral Area B (Strathcona B)

**REGIONAL DISTRICT:** Strathcona Regional District

**DATE OF REPORT COMPLETION:** June 2022 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	<b>Neighbouring municipalities and electoral areas:</b> EA C, EA D, Qathet A
	<b>Neighbouring First Nations:</b> Klahoose First Nation

<b>POPULATION</b>	<b>Population:</b> 1,100 (2021 est.)		<b>Change since 2016</b> :	+ 13 %	
	<b>Projected population in 5 years:</b> 1,095		<b>Projected change:</b>	- 0.5 %	
	<b>Number of households:</b> 560 (2021)		<b>Change since 2016</b> :	+ 5 %	
	<b>Projected number of households in 5 years:</b> 580		<b>Projected change:</b>	+ 4 %	
	<b>Average household size:</b> 1.9 (2021)				
	<b>Projected average household size in 5 years:</b> 1.8				
	<b>Median age (local):</b> 58.4 (2021)		<b>Median age (RD):</b> 49.6 (2021)	<b>Median age (BC):</b> 42.8 (2021)	
	<b>Projected median age in 5 years:</b> 60.5 (2026)				
	<b>Seniors 65+ (local):</b> 2021: 36.9 %		<b>Seniors 65+ (RD):</b> 2021: 29.6 %	<b>Seniors 65+ (BC):</b> 2021: 20.3 %	
	<b>Projected seniors 65+ in 5 years:</b>			2026: 40.1 %	
	<b>Owner households:</b>		2016: 65 %	<b>Renter households:</b> 2016: 35 %	
	<b>Renter households in subsidized housing:</b>			2016: 11 %	

	Median household income	Local	Regional District	BC
<b>INCOME</b>	<b>All households</b> 2015	\$ 38,108	\$ 62,225	\$ 69,979
	<b>Renter households</b> 2015	\$ 32,391	\$ 38,910	\$ 45,848
	<b>Owner households</b> 2015	\$ 49,531	\$ 71,848	\$ 84,333

<b>ECONOMY</b>	<b>Participation rate:</b> 2016: 57.8 %	<b>Unemployment rate:</b> 2016: 6.5 %
	<b>Major local industries:</b> Agriculture, Forestry, Fishing, & Hunting (75, 14.2%); Administrative & Support (70, 13.2%); Construction (65, 12.3%)	

<b>HOUSING</b>	<b>Median assessed housing values:</b> \$ 466,389 (2020)	<b>Median housing sale price:</b> \$ 794,581 (2020)
	<b>Median monthly rent:</b> \$ 1,585 (2021, Campbell River)	<b>Rental vacancy rate:</b> 2021 (Campbell River): 1.2 %
	<b>Housing units - total:</b> 804 (2021)	<b>Housing units – subsidized:</b> n.a.
	<b>Annual registered new homes - total:</b> n.a.	<b>Annual registered new homes - rental:</b> n.a.
	<b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b> 2016: 27.0 %	
	<b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b> 2016: 6.0 %	
	<b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b> 2016: 7.0 %	

**Briefly summarize the following:**

**1. Housing policies in local official community plans and regional growth strategies (if applicable):**

The Cortes Island OCP is one of the more advance rural housing policy documents in the Province. It allows for secondary dwelling and suites where appropriate, encourages housing for all incomes and needs, supports the use of housing agreements to provide affordable housing, supports extra density in exchange for affordable units, supports a housing co-op and land trusts, and encourage partnerships with senior government to develop a non-market housing.

**2. Any community consultation undertaken during development of the housing needs report:**

Community consultation was extensive for this project. The project team distributed a community survey that received more than 400 responses, conducted a series of key informant interviews, and recorded findings videos that were posted on the project website and promoted over social media. An engagement report is included as an appendix to the housing needs report.

**3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Staff and elected representatives from the Regional District were involved in a project steering committee, received regular project updates and reviewed drafts. Staff from the Strathcona Community Health Network (funded by Island Health and other partners) were included in key informant interviews and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

**4. Any consultation undertaken with First Nations:**

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Surveys were distributed to relevant Nations, the project team reviewed the Ka:'yu:'k't'h'/Che:k:tleset'h First Nation health and wellness plan and spoke to consultants assisting the Nation, and the project team interviewed a variety of Indigenous housing service organizations.

## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently	Anticipated (5 years)
<b>0 bedrooms (bachelor)</b>	15 (2021)	15
<b>1 bedroom</b>	190 (2021)	195
<b>2 bedrooms</b>	165 (2021)	170
<b>3+ bedrooms</b>	200 (2021)	200
<b>Total</b>	560 (2021)	580

**Comments:**

A stable population, combined with reduced median household sizes is anticipated to expand the demand for housing in the short-term. By 2026, Electoral Area B may demand 580 units, an increase of about 4 units annually.

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	460	100	535	100	505	100
<b>Of which are in core housing need</b>	175	38.0	65	12.1	110	21.8
Of which are owner households	85	24.6	25	6.7	40	12.3
Of which are renter households	90	78.3	40	24.2	75	41.7

**Comments:**

The total and percent of households in Core Housing Need decreased between 2006 and 2016. About 12% of owners were in Core Housing Need; whereas, 42% of renters were facing difficulty meeting their housing needs. This does not match with lived experience feedback from Electoral Area B where instances of housing insecurity are reportedly more common in the past five years.

**Table 3: Households in Extreme Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	460	100	535	100	505	100
<b>Of which are in extreme core housing need</b>	60	13.0	30	5.6	30	5.9
Of which are owner households	30	8.7	0	0.0	15	4.6
Of which are renter households	40	34.8	0	0.0	20	11.1

**Comments:**

The number and percentage of households in Extreme Core Housing Need decreased between 2006 and 2016. About 5% of owners were in Extreme Core Housing Need and about 11% of renters. This does not match with lived experience feedback from Electoral Area B where instances of housing insecurity are reportedly more common in the past five years.

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

Quantitative data shows very difficult housing conditions across Electoral Area B for those making the median income or even slightly more. Engagement shows many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental housing.

**2. Rental housing:**

Engagement data indicates there was a lack of affordable rental housing across Electoral Area B. Many current renters would like to own, but are unable to primarily because of cost, which has outpaced income growth over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

**3. Special needs housing:**

Quantitative data on special needs housing is limited in the Electoral Areas. Engagement feedback indicates that available data likely under-represents need. There are currently 38 wait listed applications for non-market housing for people with disabilities in the SRD, most for Campbell River but some applications are likely from rural residents.

**4. Housing for seniors:**

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

**5. Housing for families:**

1- and 2-person households will make up more than 80% of all households in 2026, reflecting the aging demographic. Many informants indicated that families were leaving the Island because of cost and availability issues, and younger couples were no longer able to stay with children. Affordable options for families are critical in Electoral Area B.

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

**7. Any other population groups with specific housing needs identified in the report:**

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

**Were there any other key issues identified through the process of developing your housing needs report?**

Electoral Area B's key issues were the increasing senior population that will require senior-specific housing, and housing for median- to low-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. Housing costs are rising, making it more difficult for lower income households to purchase a home, necessitating more stable, affordable rental options. Non-market housing will be critical to meeting this need. With support from Senior funders, Area B and surrounding communities need to work together to develop and facilitate new, perpetually affordable, non-market units. Development and servicing challenges, an aging housing stock, and proliferation of short-term rentals were also emerging concerns.

## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** Electoral Area C (Strathcona C)

**REGIONAL DISTRICT:** Strathcona Regional District

**DATE OF REPORT COMPLETION:** June 2022 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	<b>Neighbouring municipalities and electoral areas:</b>
	EA A, EAB, Qathet A, Squamish-Lillooet A & C, Cariboo J, Mount Waddington A & D
	<b>Neighbouring First Nations:</b>
	Tlowitsis First Nation, We Wai Kai First Nation

<b>POPULATION</b>	<b>Population:</b> 2,835 (2021)		<b>Change since 2016 :</b>	+ 12 %	
	<b>Projected population in 5 years:</b> 2,870		<b>Projected change:</b>	+ 1 %	
	<b>Number of households:</b> 1,330 (2021)		<b>Change since 2016 :</b>	+ 13 %	
	<b>Projected number of households in 5 years:</b> 1,390		<b>Projected change:</b>	+ 5 %	
	<b>Average household size:</b> 2.0 (2021)				
	<b>Projected average household size in 5 years:</b> 2.1				
	<b>Median age (local):</b> 52.8 (2021)		<b>Median age (RD):</b> 49.6 (2021)	<b>Median age (BC):</b> 42.8 (2021)	
	<b>Projected median age in 5 years:</b> 57.0 (2026)				
	<b>Seniors 65+ (local):</b> 2021: 40.2 %		<b>Seniors 65+ (RD):</b> 2021: 29.6 %	<b>Seniors 65+ (BC):</b> 2021: 20.3 %	
	<b>Projected seniors 65+ in 5 years:</b>			2021: 41.5 %	
	<b>Owner households:</b>		2016: 77 %	<b>Renter households:</b>	2016: 23 %
	<b>Renter households in subsidized housing:</b>			2016: 4 %	

<b>INCOME</b>	Median household income	Local	Regional District	BC
	<b>All households 2015</b>	\$ 46,379	\$ 62,225	\$ 69,979
	<b>Renter households 2015</b>	\$ 33,844	\$ 38,910	\$ 45,848
	<b>Owner households 2015</b>	\$ 50,909	\$ 71,848	\$ 84,333

<b>ECONOMY</b>	<b>Participation rate:</b> 2016: 56.2 %	<b>Unemployment rate:</b> 2016: 10.6 %
	<b>Major local industries:</b> Accommodation & Food Services (130, 11.2%); Manufacturing (135, 11.6%); Retail Trade (125, 10.7%)	

<b>HOUSING</b>	<b>Median assessed housing values:</b> \$ 471,004 (2020)	<b>Median housing sale price:</b> \$ 604,827 (2020)
	<b>Median monthly rent:</b> \$ 1,585 (2021, Campbell River)	<b>Rental vacancy rate:</b> 2021 (Campbell River): 1.2 %
	<b>Housing units - total:</b> 1,663 (2021)	<b>Housing units – subsidized:</b> n.a.
	<b>Annual registered new homes - total:</b> n.a.	<b>Annual registered new homes - rental:</b> n.a.
	<b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b> 2016: 20.3 %	
	<b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b> 2016: 11.0 %	
	<b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b> 2016: 3.1 %	

**Briefly summarize the following:**

**1. Housing policies in local official community plans and regional growth strategies (if applicable):**

The Quadra Island OCP encourages affordable and safe living and housing opportunities and a variety of tenures. It allows additional dwellings depending on parcel size, increased densities in certain zones in exchange for affordable units or amenities, allows housing agreements, creates an affordable housing strategy, and creates a resident-based affordable housing committee. It also allows comprehensive development zones in two neighbourhoods.

**2. Any community consultation undertaken during development of the housing needs report:**

Community consultation was extensive for this project. The project team distributed a community survey that received more than 400 responses, conducted a series of key informant interviews, and recorded findings videos that were posted on the project website and promoted over social media. An engagement report is included as an appendix to the housing needs report.

**3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Staff and elected representatives from the Regional District were involved in a project steering committee, received regular project updates and reviewed drafts. Staff from the Strathcona Community Health Network (funded by Island Health and other partners) were included in key informant interviews and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

**4. Any consultation undertaken with First Nations:**

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Surveys were distributed to relevant Nations, the project team reviewed the Ka:'yu:'k't'h'/Che:k:tleset'h First Nation health and wellness plan and spoke to consultants assisting the Nation, and the project team interviewed a variety of Indigenous housing service organizations.

## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently	Anticipated (5 years)
<b>0 bedrooms (bachelor)</b>	10 (2021)	10
<b>1 bedroom</b>	225 (2021)	235
<b>2 bedrooms</b>	420 (2021)	445
<b>3+ bedrooms</b>	670 (2021)	700
<b>Total</b>	1,330 (2021)	1,390

**Comments:**

A slight population increase and an aging population are anticipated to expand the demand for housing in the short-term. By 2026, Electoral Area C may demand 1390 units, an increase of about 12 units annually.

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,010	100	1,115	100	1,135	100
<b>Of which are in core housing need</b>	255	25.2	295	26.5	280	24.8
Of which are owner households	150	19.6	195	22.3	150	17.3
Of which are renter households	110	44.9	100	40.8	130	49.1

**Comments:**

The total households in Core Housing Need increased between 2006 and 2016 while the % decreased slightly. About 17% of owners were in Core Housing Need; whereas, 50% of renters were facing difficulty meeting their housing needs. This aligns with lived experience feedback from Electoral Area C where instances of housing insecurity are reportedly more common in the past five years.

**Table 3: Households in Extreme Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,010	100	1,115	100	1,135	100
<b>Of which are in extreme core housing need</b>	90	8.9	45	4.0	100	8.8
Of which are owner households	50	6.5	25	2.9	45	5.2
Of which are renter households	40	16.3	20	8.2	55	20.8

**Comments:**

The total households in Extreme Core Housing Need increased between 2006 and 2016 while the % remained stable. About 5% of owners were in Extreme Core Housing Need and about 20% of renters. This aligns with lived experience feedback from Electoral Area C where instances of housing insecurity are reportedly more common in the past five years.

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

Quantitative data shows very difficult housing conditions across Electoral Area C for those making the median income or even slightly more. Engagement shows many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental housing.

**2. Rental housing:**

Engagement data indicates there was a lack of affordable rental housing across Electoral Area C. Many current renters would like to own, but are unable to primarily because of cost, which has outpaced income growth over the past 10 years. Rental units are very difficult to find in the rural areas and are often in need of significant repair.

**3. Special needs housing:**

Quantitative data on special needs housing is limited in the Electoral Areas. Engagement feedback indicates that available data likely under-represents need. There are currently 38 wait listed applications for non-market housing for people with disabilities in the SRD, most for Campbell River but some applications are likely from rural residents.

**4. Housing for seniors:**

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

**5. Housing for families:**

1- and 2-person households will make up nearly 80% of all households in 2026, reflecting the aging demographic. Many informants indicated that families were leaving the Island because of cost and availability issues, and younger couples were no longer able to stay with children. Affordable options for families are critical in Electoral Area C.

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

**7. Any other population groups with specific housing needs identified in the report:**

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

**Were there any other key issues identified through the process of developing your housing needs report?**

Electoral Area C's key issues were the increasing senior population that will require senior-specific housing, and housing for median- to low-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. Housing costs are rising, making it more difficult for lower income households to purchase a home, necessitating more stable, affordable rental options. Non-market housing will be critical to meeting this need. With support from Senior funders, Area C and surrounding communities need to work together to develop and facilitate new, perpetually affordable, non-market units. Development and servicing challenges, an aging housing stock, and proliferation of short-term rentals were also emerging concerns.

## Housing Needs Reports – Summary Form

**MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA:** Electoral Area D (Strathcona D)

**REGIONAL DISTRICT:** Strathcona Regional District

**DATE OF REPORT COMPLETION:** June 2022 (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

<b>LOCATION</b>	<b>Neighbouring municipalities and electoral areas:</b>
	EA A, Campbell River, Comox Valley C, Alberni-Clayoquot C & D, Qathet A
<b>LOCATION</b>	<b>Neighbouring First Nations:</b>
	Wei Wai Kum First Nation, Homalco First Nation, K'omoks First Nation

<b>POPULATION</b>	<b>Population:</b> 4,840 (2021 - incl. DA 59240439)		<b>Change since 2016 :</b>	+ 6 %	
	<b>Projected population in 5 years:</b> 5,170		<b>Projected change:</b>	+ 7 %	
	<b>Number of households:</b> 1,950 (2021)		<b>Change since 2016 :</b>	+ 4 %	
	<b>Projected number of households in 5 years:</b> 2,220		<b>Projected change:</b>	+ 14 %	
	<b>Average household size:</b> ~ 2.4 (2021 - not incl. DA 59240439)				
	<b>Projected average household size in 5 years:</b> 2.5 (2026)				
	<b>Median age (local):</b> 52.6 (2021)		<b>Median age (RD):</b> 49.6 (2021)	<b>Median age (BC):</b> 42.8 (2021)	
	<b>Projected median age in 5 years:</b> 52.9 (2026)				
	<b>Seniors 65+ (local):</b> 2021: 30.4 %		<b>Seniors 65+ (RD):</b> 2021: 29.6 %	<b>Seniors 65+ (BC):</b> 2021: 20.3 %	
	<b>Projected seniors 65+ in 5 years:</b>			2026: 32.2 %	
	<b>Owner households:</b>		2016: 89 %	<b>Renter households:</b>	2016: 11 %
	<b>Renter households in subsidized housing:</b>			2016: 15 %	

	Median household income	Local	Regional District	BC
<b>INCOME</b>	All households 2015	\$ 73,668	\$ 62,225	\$ 69,979
	Renter households 2015	\$ 52,007	\$ 38,910	\$ 45,848
	Owner households 2015	\$ 76,158	\$ 71,848	\$ 84,333

<b>ECONOMY</b>	<b>Participation rate:</b> 2016: 59.6 %	<b>Unemployment rate:</b> 2016: 54.3 %
	<b>Major local industries:</b> Health Care & Social Assistance (320, 14.8%); Retail Trade (225, 10.4%); Construction (225, 10.4%)	

<b>HOUSING</b>	<b>Median assessed housing values:</b> \$ 489,399 (2020)	<b>Median housing sale price:</b> \$ 563,119 (2020)
	<b>Median monthly rent:</b> \$ 1,585 (2021, Campbell River)	<b>Rental vacancy rate:</b> 2021 (Campbell River): 1.2 %
	<b>Housing units - total:</b> 2,082 (2021 - incl. DA 59240439)	<b>Housing units – subsidized:</b> n.a.
	<b>Annual registered new homes - total:</b>	<b>Annual registered new homes - rental:</b> n.a.
	<b>Households below <i>affordability</i> standards (spending 30%+ of income on shelter):</b>	2016: 14.4 %
	<b>Households below <i>adequacy</i> standards (in dwellings requiring major repairs):</b>	2016: 10.3% %
	<b>Households below <i>suitability</i> standards (in overcrowded dwellings):</b>	2016: 2.4 %

**Briefly summarize the following:**

**1. Housing policies in local official community plans and regional growth strategies (if applicable):**

The Oyster Bay - Buttle Lake OCP promotes affordable rentals, special needs housing, and increase density, provided it is appropriate for a low density rural area. It allows a second dwelling on parcels larger than 8 hectares, supports secondary suites in single-detached dwellings, and supports opportunities for affordable housing, rentals, and special needs housing. It also encourages compact development and discourages rural sprawl.

**2. Any community consultation undertaken during development of the housing needs report:**

Community consultation was extensive for this project. The project team distributed a community survey that received more than 400 responses, conducted a series of key informant interviews, and recorded findings videos that were posted on the project website and promoted over social media. An engagement report is included as an appendix to the housing needs report.

**3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Staff and elected representatives from the Regional District were involved in a project steering committee, received regular project updates and reviewed drafts. Staff from the Strathcona Community Health Network (funded by Island Health and other partners) were included in key informant interviews and BC Housing contributed waitlist data and other information on non-profit operated housing across the region.

**4. Any consultation undertaken with First Nations:**

The project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Surveys were distributed to relevant Nations, the project team reviewed the Ka:'yu:'k't'h'/Che:k:tleset'h First Nation health and wellness plan and spoke to consultants assisting the Nation, and the project team interviewed a variety of Indigenous housing service organizations.

## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

	Currently	Anticipated (5 years)
<b>0 bedrooms (bachelor)</b>	10 (2021)	10
<b>1 bedroom</b>	105 (2021)	125
<b>2 bedrooms</b>	405 (2021)	465
<b>3+ bedrooms</b>	1,430 (2021)	1,615
<b>Total</b>	1,950 (2021)	2,220

**Comments:**

A population increase is expected to drive expanded demand for housing in the short-term. By 2026, Electoral Area C may need 2220 units, an increase of about 54 units annually.

**Table 2: Households in Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,930	100	1,595	100	1,845	100
<b>Of which are in core housing need</b>	105	5.4	100	6.3	115	6.2
Of which are owner households	55	3.2	75	5.3	60	3.6
Of which are renter households	55	23.9	30	16.2	45	22.5

**Comments:**

The total and percentage of households in Core Housing Need increased between 2006 and 2016. About 4% of owners were in Core Housing Need; whereas, 23% of renters were facing difficulty meeting their housing needs.

**Table 3: Households in Extreme Core Housing Need**

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,930	100	1,595	100	1,845	100
<b>Of which are in extreme core housing need</b>	65	3.4	60	3.8	65	3.5
Of which are owner households	40	2.4	40	2.8	30	1.8
Of which are renter households	25	10.9	20	10.8	35	17.5

**Comments:**

The total and percentage of owners in Extreme Core Housing Need remained relatively constant between 2006 and 2016 while the number of renters in Extreme Core Housing Need increased. About 2% of owners were in Extreme Core Housing Need; whereas, 18% of renters were facing difficulty meeting their housing needs.

**Briefly summarize current and anticipated needs for each of the following:**

**1. Affordable housing:**

Though Area D is still relatively affordable for most households, especially those earning the median income or above, it is becoming more difficult to enter the market for first-time home buyers. Engagement shows many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental housing.

**2. Rental housing:**

Engagement data indicates there was a lack of affordable rental housing across Electoral Area D. Many current renters would like to own, but are unable to primarily because of cost, which has outpaced income growth over the past 10 years. Rental units are typically very difficult to find.

**3. Special needs housing:**

Quantitative data on special needs housing is limited in the Electoral Areas. Engagement feedback indicates that available data likely under-represents need. There are currently 38 wait listed applications for non-market housing for people with disabilities in the SRD, most for Campbell River but some applications are likely from rural residents.

**4. Housing for seniors:**

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

**5. Housing for families:**

1- and 2-person households will make up nearly 75% of all households in 2026, reflecting the aging demographic. However, all household sizes are expected to increase, including families with multiple children. Maintaining an affordable housing stock for young families will be critical in Area D.

**6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

Qualitative data indicates a need for increased shelter space and especially for rentals available to those collecting a shelter allowance and on a fixed income. There was also evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing.

**7. Any other population groups with specific housing needs identified in the report:**

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

**Were there any other key issues identified through the process of developing your housing needs report?**

Electoral Area D's key issues were the increasing senior population that will require senior-specific housing, and housing for lower-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. Housing costs are rising, making it more difficult for lower income households to purchase a home, necessitating more stable, affordable rental options. Non-market housing will be critical to meeting this need. With support from Senior funders, Area D and surrounding communities need to work together to develop and facilitate new, perpetually affordable, non-market units. There is also a desire to meet expanding housing needs while preserving rural character, which can be challenging to navigate. Though not as common as in Electoral Areas B and C, short-term rentals are becoming more common, potentially reducing rental options.



Consulting support from:



Funding support from:





# Strathcona Regional District

## ELECTORAL AREAS HOUSING NEEDS REPORT

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### APPENDIX G: 2024 INTERIM HOUSING NEEDS REPORT



# 2024 Interim Housing Needs Report

In June 2024, the *Local Government Act and Housing Needs Report Regulation* were updated to require that all local governments complete an Interim Housing Needs Report by January 1, 2025. The next regular Housing Needs Report must then be completed in 2028, and every 5 years thereafter.

The following requirements are outlined below and fulfilled within the subsequent pages of this Appendix:

1. Total housing units required over the next 5- and 20-years

2. Actions taken since the last report to reduce housing needs

3. Need for housing in proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation

## 1. TOTAL HOUSING UNITS REQUIRED OVER 5- AND 20- YEAR TIME PERIODS

Local governments must use a standard methodology called the “HNR Method” to estimate the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20- year timeframes, based on publicly available data sources that can be applied to communities of various scale. The HNR Method consists of six components which are added together to provide the total number of housing units needed in a municipality or regional district electoral area. Each component is detailed in the following section, with completed data tables for each electoral area available starting on page five of the Interim Housing Needs Report.

## Components of the HNR Method

### *A: Supply of units to reduce extreme core housing need*

Extreme core housing need (ECHN) for renters and owners with a mortgage is used to estimate the number of new units required for those in vulnerable housing situations. Extreme core housing need, as defined by Statistics Canada, refers to private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% or more of total pre-tax income to pay the median rent for alternative acceptable local housing (as compared to 30% for core housing need).

Not all households in core housing need require a new unit to address housing inadequacies; for some households, solutions such as making repairs to an existing unit may be sufficient. With that understanding, the use of ECHN data as a subset of core housing need provides a more conservative estimate of new units required while still relying on consistent and available data<sup>1</sup>.

### *B: Supply of units to reduce homelessness*

People experiencing homelessness (PEH) is a population not typically captured well in data sources such as the census. This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness.

Data on homelessness is derived from the Province's Integrated Data Project (IDP), a program initiated in partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. The IDP provides robust data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time counts conducted by many local and regional governments.

To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. The data is publicly available at the regional scale, with the most recent year being 2021.

### *C: Supply of units to address suppressed household formation*

Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment.

Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

*D: Supply of units to meet household growth over the next 5 or 20 years*

Anticipated household growth (AHG) quantified the additional households required to accommodate an increasing population over the next 5 or 20 years.

*E: Supply or unit needed to meet at least 3% rental vacancy rate*

A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. These calculations use the more conservative rate of 3%.

*F: Supply of units needed to meet local demand (the “demand buffer”)*

A calculated number of housing units reflecting additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities. Accounting for additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system. Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities. For the purposes of HNRs, a demand factor based on a ratio of housing price to housing density is calculated for each applicable municipality. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand.

**Note: Regional district electoral areas are exempt from the requirement to apply the demand factor.**

1 Guidelines for Housing Needs Reports – HNR Method Technical Guidance (2024, June). Retrieved from [hnr\\_method\\_technical\\_guidelines.pdf\(gov.bc.ca\)](https://www2.gov.bc.ca/gov2/othergov/20240601_hnr_method_technical_guidelines.pdf)

## Housing Units Required - Data Appendices

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## Electoral Area A: Kyuquot/Nootka - Sayward Housing Projections

### *Component A: Extreme core housing need calculation*

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

**Table 1A** shows total owner and renter households in Area A in the four previous census years.

Electoral Area A				
Total Households	2006	2011	2016	2021
Owners	315	340	320	365
Renters	60	50	45	60

**Table 1B** shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN. *Please note that data for owners with a mortgage is only available for 2021.*

Electoral Area A									
ECHN	2006 #	2006 % of total	2011 #	2011 % of total	2016 #	2016 % of total	2021 #	2021 % of total	Average ECHN Rate
Owners with a mortgage	n/a		n/a		n/a		20	5.48%	5.48%
Renters	0	0	0	0	10	22.22%	0	0	5.56%

**Table 2** shows the estimated total number of owners with a mortgage and renter household in ECHN in 2021.

Electoral Area A			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners with or without a mortgage	365	5.48%	20
Renters	60	5.56%	3.33
<b>Total New Units to Meet ECHN - 20 years</b>			<b>23.33</b>

### *Component B: Housing units and homelessness*

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

**Table 3** shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need.

Electoral Area A				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
47,280	930	1.97%	383	7.53
<b>Total New Units to Homelessness Needs – 20 years</b>				<b>7.53</b>

*Component C: Housing units and suppressed household formation*

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

**Table 4A** shows the number of owner and renter households unable to form due to a constrained housing environment in 2006 by age of the primary household maintainer.

Electoral Area A		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	10	0
25 to 34 years	20	0
35 to 44 years	20	10
45 to 54 years	80	15
55 to 64 years	95	0
65 to 74 years	75	20
75 years and over	30	0

**Table 4B** shows the number of owner and renter households unable to form due to a constrained housing environment in 2021 by age of the primary household maintainer.

Electoral Area A		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	25	20
35 to 44 years	35	15
45 to 54 years	90	10
55 to 64 years	70	0
65 to 74 years	105	10
75 to 84 years	30	0
85 years and over	0	0

**Table 5** shows the population by age category in 2006 and 2021.

Electoral Area A					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	80	100	60	70
	25 to 34 years	20		10	
25 to 34 years	25 to 29 years	20	60	50	100
	30 to 34 years	40		50	
35 to 44 years	35 to 39 years	15	45	50	95
	40 to 44 years	30		45	
45 to 54 years	45 to 49 years	90	155	50	145
	50 to 54 years	65		95	
55 to 64 years	55 to 59 years	120	180	65	155
	60 to 64 years	60		90	
65 to 74 years	65 to 69 years	85	125	90	160
	70 to 74 years	40		70	
75 years and over	75 to 79 years	20	45	45	80
	80 to 84 years	25		15	
	85 years and over	0		20	

**Table 6** shows the 2006 headship rate of each age category for both renters and owners.

Electoral Area A					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	0	100	10%	0%
25 to 34 years	20	0	60	33.33%	0%
35 to 44 years	20	10	45	44.44%	22.22%
45 to 54 years	80	15	155	51.61%	9.68%
55 to 64 years	95	0	180	52.78%	0%
65 to 74 years	75	20	125	60%	16%
75 years and over	30	0	45	66.67%	0%

**Table 7** shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Electoral Area A					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10%	0%	70	7	0
25 to 34 years	33.33%	0%	100	33.33	0
35 to 44 years	44.44%	22.22%	95	42.22	21.11
45 to 54 years	51.61%	9.68%	145	74.84	14.03
55 to 64 years	52.78%	0%	155	81.81	0
65 to 74 years	60%	16%	160	96.00	25.60
75 years and over	66.67%	0%	80	53.33	0

**Table 8** calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines.

Electoral Area A							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	7	0	0	0	7	0	7
25 to 34 years	33.33	0	25	20	8.33	-20	0
35 to 44 years	42.22	21.11	35	15	7.22	6.11	13.33
45 to 54 years	74.84	14.03	90	10	-15.16	4.03	0
55 to 64 years	81.81	0	70	0	11.81	0	11.81
65 to 74 years	96	25.60	105	10	-9	15.6	6.6
75 years and over	53.33	0	30	0	23.33	0	23.33
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>62.07</b>

*Component D: Housing units and anticipated household growth*

The following tables calculate the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

**Table 9** shows the 20-year population projection and growth rate for your regional district.

Strathcona Regional District			
Regional District Projections	2021	2041	Regional Growth Rate
Households	21,230	27,364	28.89%

**Table 10** shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections.

Electoral Area A				
Growth Scenarios	Regional Growth Rate	Households		New Units
	28.89%	2021	2041	124.24
Regionally Based Household Growth		430	554.24	
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				<b>124.24</b>

*Component E: Housing units and rental vacancy rate*

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

**Table 11** shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

Electoral Area A				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%	60	61.86
Local Vacancy Rate	1.40%	98.6%		60.85
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>1</b>

*Component F: Housing units and demand (the “demand buffer”)*

**Note:** Regional district electoral areas are exempt from the requirement to apply the demand factor.

## Total 5-year and 20-year housing need

**Table 12** sums all components and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

<b>Electoral Area A</b>		
<b>Component</b>	<b>5 Year Need</b>	<b>20 Year Need</b>
A. Extreme Core Housing Need	5.83	23.33
B. Persons Experiencing Homelessness	3.77	7.53
C. Suppressed Household Formation	15.52	62.07
D. Anticipated Growth	50.41	124.24
E. Rental Vacancy Rate Adjustment	0.25	1
F. Additional Local Demand	N/A	N/A
<b>Total New Units – 5 years</b>	<b>76</b>	
<b>Total New Units – 20 years</b>		<b>218</b>

## Electoral Area B: Cortes Island Housing Projections

### *Component A: Extreme core housing needs calculation*

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

**Table 1A** shows total owner and renter households in Area B in the four previous census years.

Electoral Area B				
Total Households	2006	2011	2016	2021
Owners	365	385	350	415
Renters	130	175	185	145

**Table 1B** shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate. *Please note that data for owners with a mortgage is only available for 2021.*

Electoral Area B									
ECHN	2006 #	2006 % of total	2011 #	2011 % of total	2016 #	2016 % of total	2021 #	2021 % of total	Average ECHN Rate
Owners with a mortgage	n/a		n/a		n/a		20	4.82%	4.82%
Renters	40	30.77%	0	0	20	10.81%	0	0%	10.40%

**Table 2** shows the estimated total of owners with a mortgage and renter household in ECHN in 2021.

Electoral Area B			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners with or without a mortgage	415	4.82%	20
Renters	145	10.40%	15.07
<b>Total New Units to Meet ECHN - 20 years</b>			<b>35.07</b>

### *Component B: Housing units and homelessness*

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

**Table 3** shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need.

Electoral Area B				
		Local Population		
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
47,280	1,055	2.23%	383	8.55
<b>Total New Units to Homelessness Needs – 20 years</b>				<b>8.55</b>

*Component C: Housing units and suppressed household information*

The following table calculates the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

**Table 4A** shows the number of owner and renter households unable to form due to a constrained environment in 2006 by age of the primary household maintainer.

Electoral Area B		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	0	0
25 to 34 years	20	40
35 to 44 years	45	40
45 to 54 years	70	20
55 to 64 years	135	30
65 to 74 years	70	10
75 years and over	25	0

**Table 4B** shows the number of owner and renter households unable to form due to a constrained environment in 2021 by age of the primary household maintainer.

Electoral Area B		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	10	10
35 to 44 years	45	25
45 to 54 years	55	20
55 to 64 years	85	25

65 to 74 years	110	50
75 to 84 years	95	20
85 years and over	20	0

**Table 5** shows the population by age category in 2006 and 2021.

Electoral Area B					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	30	30	45	80
	25 to 34 years	0		35	
25 to 34 years	25 to 29 years	35	105	20	50
	30 to 34 years	70		30	
35 to 44 years	35 to 39 years	60	140	80	135
	40 to 44 years	80		55	
45 to 54 years	45 to 49 years	80	170	65	120
	50 to 54 years	90		55	
55 to 64 years	55 to 59 years	155	255	135	185
	60 to 64 years	100		50	
65 to 74 years	65 to 69 years	65	95	105	230
	70 to 74 years	30		125	
75 years and over	75 to 79 years	35	35	100	145
	80 to 84 years	0		30	
	85 years and over	0		15	

**Table 6** shows the 2006 headship rate of each age category for both renters and owners.

Electoral Area B					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	30	0%	0%
25 to 34 years	20	40	105	19.05%	38.10%
35 to 44 years	45	40	140	32.14%	28.57%
45 to 54 years	70	20	170	41.18%	11.76%
55 to 64 years	135	30	255	52.94%	11.76%
65 to 74 years	70	10	95	73.68%	10.53%
75 years and over	25	0	35	71.43%	0%

**Table 7** shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Electoral Area B					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0%	0%	80	0	0
25 to 34 years	19.5%	38.10%	50	9.52	19.05
35 to 44 years	32.14%	28.57%	135	43.39	38.57
45 to 54 years	41.18%	11.76%	120	49.41	14.12
55 to 64 years	52.94%	11.76%	185	97.94	21.76
65 to 74 years	73.68%	10.53%	230	169.47	24.21
75 years and over	71.43%	0%	145	103.57	0

**Table 8** calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines.

Electoral Area B							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	0	0	0	0	0	0
25 to 34 years	9.52	19.05	10	10	-0.48	9.05	8.57
35 to 44 years	43.39	38.57	45	25	-1.61	13.57	11.96
45 to 54 years	49.41	14.12	55	20	-5.59	-5.88	0
55 to 64 years	97.94	21.76	85	25	12.94	-3.24	9.71
65 to 74 years	169.47	24.21	110	50	59.47	-25.79	33.68
75 years and over	103.57	0	115	20	-11.43	-20.0	0
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>63.93</b>

#### *Component D: Housing units and anticipated household growth*

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

**Table 9** shows the 20-year population projection and growth rate for your regional district.

Strathcona Regional District			
Regional District Projections	2021	2041	Regional Growth Rate
Households	21,230	27,364	28.89%

**Table 10** shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections.

Electoral Area B				
Growth Scenarios	Regional Growth Rate	Households		New Units
	28.89%	2021	2041	
Regionally Based Household Growth		555	715.36	
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				<b>160.36</b>

#### *Component E: housing units and rental vacancy rate*

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

**Table 11** shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

Electoral Area B				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%	145	149.48
Local Vacancy Rate	1.40%	98.6%		147.06
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>2.43</b>

#### *Component F: Housing units and demand (the “demand buffer”)*

**Note:** Regional district electoral areas are exempt from the requirement to apply the demand factor.

## Total 5-year and 20-year housing need

**Table 12** sums all components and round the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

<b>Electoral Area B</b>		
<b>Component</b>	<b>5 Year Need</b>	<b>20 Year Need</b>
A. Extreme Core Housing Need	8.77	35.07
B. Persons Experiencing Homelessness	4.27	.855
C. Suppressed Household Formation	15.98	63.93
D. Anticipated Growth	65.07	160.36
E. Rental Vacancy Rate Adjustment	0.61	2.43
F. Additional Local Demand	N/A	N/A
<b>Total New Units – 5 years</b>	<b>95</b>	
<b>Total New Units – 20 years</b>		<b>270</b>

## Electoral Area C: Discovery Islands – Mainland Inlets Housing Projections

### *Component A: Extreme core housing need calculation*

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

**Table 1A** shows total owner and renter households in Area C in the four previous census years.

Electoral Area C				
Total Households	2006	2011	2016	2021
Owners	820	890	905	1,080
Renters	285	255	265	250

**Table 1B** shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate.

*Please note that data for owners with a mortgage is only available for 2021.*

Electoral Area C									
ECHN	2006 #	2006 % of total	2011 #	2011 % of total	2016 #	2016 % of total	2021 #	2021 % of total	Average ECHN Rate
Owners with a mortgage	n/a		n/a		n/a		50	4.63%	4.63%
Renters	40	14.04%	20	7.84%	55	20.75%	0	0%	10.66%

**Table 2** shows the estimated total of owners with a mortgage and renter household in ECHN in 2021.

Electoral Area C			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners with or without a mortgage	1,080	4.63%	50
Renters	250	10.66%	26.65
<b>Total New Units to Meet ECHN - 20 years</b>			<b>76.65</b>

*Component B: Housing units and homelessness*

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

**Table 3** calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Electoral Area C				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
47,280	2,680	5.67%	383	21.71
<b>Total New Units to Homelessness Needs – 20 years</b>				<b>21.71</b>

*Component C: Housing units and suppressed household formation*

Calculates the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

**Table 4A** shows the number of owner and renter households unable to form due to a constrained housing environment in 2006 by age of the primary household maintainer.

Electoral Area C		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
15 to 24 years	10	25
25 to 34 years	50	35
35 to 44 years	105	75
45 to 54 years	255	60
55 to 64 years	275	65
65 to 74 years	80	20
75 years and over	65	10

**Table 4B** shows the number of owner and renter households unable to form due to a constrained housing environment in 2021 by age of the primary household maintainer.

Electoral Area C		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	0
25 to 34 years	45	30
35 to 44 years	105	50
45 to 54 years	110	35
55 to 64 years	235	50
65 to 74 years	435	60
75 to 84 years	120	0
85 years and over	30	10

**Table 5** shows the population by age category in 2006 and 2021.

Electoral Area C					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	135	260	60	110
	25 to 34 years	125		50	
25 to 34 years	25 to 29 years	80	180	80	185
	30 to 34 years	100		105	
35 to 44 years	35 to 39 years	115	280	130	285
	40 to 44 years	165		155	
45 to 54 years	45 to 49 years	220	570	140	285
	50 to 54 years	350		145	
55 to 64 years	55 to 59 years	310	535	185	480
	60 to 64 years	225		295	
65 to 74 years	65 to 69 years	115	165	470	795
	70 to 74 years	50		325	
75 years and over	75 to 79 years	60	90	155	260
	80 to 84 years	20		60	
	85 years and over	10		40	

**Table 6** shows the 2006 headship rate of each age category for both renters and owners.

Electoral Area C					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	25	260	3.85%	9.62%
25 to 34 years	50	35	180	27.78%	19.44%
35 to 44 years	105	75	280	37.50%	26.79%
45 to 54 years	255	60	570	44.74%	10.53%
55 to 64 years	275	65	535	51.40%	12.15%
65 to 74 years	80	20	165	48.48%	12.12%
75 years and over	65	10	90	72.22%	11.11%

**Table 7** shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Electoral Area C					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	3.85%	9.62%	110	4.23	10.58
25 to 34 years	27.78%	19.44%	185	51.39	35.97
35 to 44 years	37.50%	26.79%	285	106.88	76.34
45 to 54 years	44.74%	10.53%	285	127.50	30
55 to 64 years	51.40%	12.15%	480	246.73	58.32
65 to 74 years	48.48%	12.12%	795	385.45	96.36
75 years and over	72.22%	11.11%	260	187.78	28.89

**Table 8** calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines.

Electoral Area C							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	4.23	10.58	0	0	4.23	10.58	14.81
25 to 34 years	51.39	35.97	45	30	6.39	5.97	12.36
35 to 44 years	106.88	76.34	105	50	1.88	26.34	28.21
45 to 54 years	127.50	30	110	35	17.50	-5	12.50

55 to 64 years	246.73	58.32	235	50	11.76	8.32	20.05
65 to 74 years	385.45	96.36	435	60	-49.55	36.36	0
75 years and over	187.78	28.89	150	10	37.78	18.89	56.67
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>144.60</b>

*Component D: Housing units and anticipated household growth*

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

**Table 9** shows the 20-year population projection and growth rate for your regional district.

<b>Strathcona Regional District</b>			
<b>Regional District Projections</b>	<b>2021</b>	<b>2041</b>	<b>Regional Growth Rate</b>
Households	21,230	27,364	28.89%

**Table 10** shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections.

<b>Electoral Area C</b>				
<b>Growth Scenarios</b>	<b>Regional Growth Rate</b>	<b>Households</b>		<b>New Units</b>
		<b>2021</b>	<b>2041</b>	
Regionally Based Household Growth	28.89%	1,335	1,720.72	<b>385.72</b>
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				

*Component E: housing units and rental vacancy rate*

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

**Table 11** shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

Electoral Area C				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%	250	257.73
Local Vacancy Rate	1.40%	98.6%		253.55
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>4.18</b>

*Component F: Housing units and demand (the “demand buffer”)*

**Note:** Regional district electoral areas are exempt from the requirement to apply the demand factor.

**Total 5-year and 20-year housing need**

**Table 12** sums all components and round the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

Electoral Area C		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	19.16	76.65
B. Persons Experiencing Homelessness	10.86	21.71
C. Suppressed Household Formation	36.15	144.60
D. Anticipated Growth	156.51	385.72
E. Rental Vacancy Rate Adjustment	1.05	4.18
F. Additional Local Demand	0	0
<b>Total New Units – 5 years</b>	<b>224</b>	
<b>Total New Units – 20 years</b>		<b>633</b>

## Electoral Area D: Oyster Bay – Buttle Lake Housing Projections

### *Component A: Extreme core housing need calculation*

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

**Table 1A** shows total owner and renter households in the four previous census years.

Electoral Area D				
Total Households	2006	2011	2016	2021
Owners	1735	1485	1675	1530
Renters	240	210	200	190

**Table 1B** shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate.

*Please note that data for owners with a mortgage is only available for 2021.*

Electoral Area D									
ECHN	2006 #	2006 % of total	2011 #	2011 % of total	2016 #	2016 % of total	2021 #	2021 % of total	Average ECHN Rate
Owners with a mortgage		n/a		n/a		n/a	20	1.31%	<b>1.31%</b>
Renters	25	10.42%	20	9.52%	35	17.50%	0	0%	<b>9.36%</b>

**Table 2** shows the estimated total of owners with a mortgage and renter household in ECHN in 2021.

Electoral Area D			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners with or without a mortgage	1,530	1.31%	20
Renters	190	9.36%	17.78
<b>Total New Units to Meet ECHN - 20 years</b>			<b>37.78</b>

### *Component B: Housing units and homelessness*

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

**Table 3** calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Electoral Area D				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
47,280	4,075	8.62%	383	33.01
<b>Total New Units to Homelessness Needs – 20 years</b>				<b>33.01</b>

*Component C: Housing units and suppressed household formation*

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

**Table 4A** shows the number of owner and renter households unable to form due to a constrained housing environment in 2006 by age of the primary household maintainer.

Electoral Area D		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
15 to 24 years	10	0
25 to 34 years	110	85
35 to 44 years	295	50
45 to 54 years	510	40
55 to 64 years	400	40
65 to 74 years	225	15
75 years and over	190	10

**Table 4B** shows the number of owner and renter household unable to form due to a constrained housing environment in 2021 by age of the primary household maintainer.

Electoral Area D		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	0	15
25 to 34 years	60	25
35 to 44 years	240	60
45 to 54 years	260	25

55 to 64 years	385	30
65 to 74 years	395	30
75 to 84 years	160	0
85 years and over	35	0

**Table 5** shows the population by age category in 2006 and 2021.

Electoral Area D					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	375	575	195	305
	25 to 34 years	200		110	
25 to 34 years	25 to 29 years	140	335	135	295
	30 to 34 years	195		160	
35 to 44 years	35 to 39 years	270	660	275	530
	40 to 44 years	390		255	
45 to 54 years	45 to 49 years	570	1,090	225	515
	50 to 54 years	520		290	
55 to 64 years	55 to 59 years	505	830	360	815
	60 to 64 years	325		455	
65 to 74 years	65 to 69 years	240	365	415	710
	70 to 74 years	125		295	
75 years and over	75 to 79 years	60	220	165	335
	80 to 84 years	105		115	
	85 years and over	55		55	

**Table 6** shows the 2006 headship rate of each age category for both renters and owners.

Electoral Area D					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	10	0	575	1.74%	0%
25 to 34 years	110	85	335	32.84%	25.37%
35 to 44 years	295	50	660	44.70%	7.58%
45 to 54 years	510	40	1090	46.79%	3.67%
55 to 64 years	400	40	830	48.19%	4.82%
65 to 74 years	225	15	365	61.64%	4.11%
75 years and over	190	10	220	86.36%	4.55%

**Table 7** shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant.

Electoral Area D					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	1.74%	0%	305	5.30	0
25 to 34 years	32.84%	25.37%	295	96.87	74.85
35 to 44 years	44.70%	7.58%	530	236.89	40.15
45 to 54 years	46.79%	3.67%	515	240.96	18.90
55 to 64 years	48.19%	4.82%	815	392.77	39.28
65 to 74 years	61.64%	4.11%	710	437.67	29.18
75 years and over	86.36%	4.55%	335	289.32	15.23

**Table 8** calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines.

Electoral Area D							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	5.30	0	0	15	5.30	-15	0
25 to 34 years	96.87	74.85	60	25	36.87	49.85	86.72
35 to 44 years	236.89	40.15	240	60	-3.11	-19.85	0
45 to 54 years	240.96	18.90	260	25	-19.04	-6.10	0
55 to 64 years	392.77	39.28	385	30	7.77	9.28	17.05
65 to 74 years	437.67	29.18	395	30	42.67	-0.82	41.85
75 years and over	289.32	15.23	195	0	94.32	15.23	109.55
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>255.16</b>

#### *Component D: Housing units and anticipated household growth*

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

**Table 9** shows the 20-year population projection and growth rate for your regional district.

Strathcona Regional District			
Regional District Projections	2021	2041	Regional Growth Rate
Households	21,230	27,364	28.89%

**Table 10** shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections.

Electoral Area D				
Growth Scenarios	Regional Growth Rate	Households		New Units
	28.89%	2021	2041	496.96
Regionally Based Household Growth		1,720	2,216.96	
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				

#### *Component E: Housing units and rental vacancy rate*

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

**Table 11** shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate.

Electoral Area D				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%		195.88
Local Vacancy Rate	1.40%	98.6%	190	192.70
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>3.18</b>

#### *Component F: Housing units and demand (the “demand buffer”)*

**Note:** Regional district electoral areas are exempt from the requirement to apply the demand factor.

## Total 5-year and 20-year housing need

**Table 12** sums all components and round the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

<b>Electoral Area D</b>		
<b>Component</b>	<b>5 Year Need</b>	<b>20 Year Need</b>
A. Extreme Core Housing Need	9.45	37.78
B. Persons Experiencing Homelessness	16.50	33.01
C. Suppressed Household Formation	63.79	255.16
D. Anticipated Growth	201.65	496.96
E. Rental Vacancy Rate Adjustment	0.80	3.18
F. Additional Local Demand	N/A	N/A
<b>Total New Units – 5 years</b>	<b>292</b>	
<b>Total New Units – 20 years</b>		<b>826</b>

**Summary of total 5-year and 20-year housing need by Electoral Area**

The table below provides a summary of 5-year and 20-year housing estimates for all Electoral Areas within the Regional District.

<b>Estimated 5-year and 20-year Housing Need by Number of Units</b>		
<b>Electoral Area</b>	<b>5 Year Need</b>	<b>20 Year Need</b>
Electoral Area A: Kyuquot/Nootka - Sayward	76	218
Electoral Area B: Cortes Island	95	270
Electoral Area C: Discovery Islands – Mainland Inlets	224	663
Electoral Area D: Oyster Bay – Buttle Lake	292	826

## 2. ACTIONS TAKEN TO REDUCE HOUSING NEEDS SINCE LAST HOUSING NEEDS REPORT

As mandated by the Province of British Columbia, the Strathcona Regional District must provide a list of the actions taken to reduce housing needs since the last Housing Needs Report was produced and received by the Regional Board at their June 29, 2022 meeting. The table below summarizes actions that have either been initiated, are in progress, or have been completed since June 29, 2022.

<b>Action</b>	<b>Action Description</b>	<b>Status</b>
Regional Housing Service	<p>Recent adoption of Bylaws no. 512 and 515 which authorize the SRD to establish a regional housing service and borrow up to \$10 million dollars for service delivery. While the scope of the regional housing service is still being defined, key features of this program could include:</p> <ul style="list-style-type: none"> <li>• Affordable Housing Programs: Local governments working with private or non-profit developers to provide below-market units as standalone developments or within multi-unit complexes.</li> <li>• Investment in workforce housing, seniors housing, and other forms of housing.</li> <li>• Homelessness prevention: Local governments may fund and support shelters, outreach programs and homelessness prevention initiatives.</li> <li>• Housing information and referral; Local governments may use tactful and accessible communication strategies to provide resources for residents seeking housing options.</li> <li>• Homeownership programs: Local governments may facilitate homeownership opportunities for low and moderate-income individuals and families.</li> <li>• The service would apply throughout the SRD to be used only where there is a need and demonstrated public benefit.</li> </ul>	Scope of service is currently being established.

	<ul style="list-style-type: none"> <li>• The anticipated return on investment would be unique to each project and would be assessed before public funds are committed.</li> <li>• The SRD would not automatically borrow capital funds or incur debt, but the borrowing authority would provide a source of capital when and if needed.</li> <li>• The SRD could enter into agreements with housing societies and other entities to develop housing solutions that are customized to community needs and conditions.</li> </ul>	
Zoning Bylaw Updates	<p><b>In Response to Bill 44 (Housing Statutes Amendment Act), the adoption of:</b></p> <ul style="list-style-type: none"> <li>• Bylaw No. 554 – Menzies Bay Zoning Amendments</li> <li>• Bylaw No. 555 – Electoral Area C Zoning Amendments</li> <li>• Bylaw No. 556 – Electoral Area D Zoning Amendments</li> </ul> <p><b>In progress:</b></p> <ul style="list-style-type: none"> <li>• Bylaw No. 309 - Cortes Island Zoning Bylaw to replace Zoning Bylaw No. 2455, Electoral Area 'I' (Cortes Island) Zoning Bylaw, 2002</li> </ul> <p><b>In Response to Bill 35 (Short-Term Rentals Accommodation Act, 2023), the adoption of:</b></p> <ul style="list-style-type: none"> <li>• Bylaw No. 563 – Electoral Area B Zoning Amendments</li> <li>• Bylaw No. 565 – Electoral Area D Zoning Amendments</li> </ul> <p><b>Amendments in progress:</b></p> <ul style="list-style-type: none"> <li>• Bylaw No. 564 – Electoral Area C Zoning Amendments</li> <li>• Bylaw No. 1460 - Desolation Sound Rural Land Use Bylaw</li> <li>• Bylaw no. 578 – Menzies Bay Zoning Amendments</li> </ul>	Draft Bylaw No. 309 presented for community review on Sept 12, 2024. Draft Bylaw No. 564 went to public hearing on Sept 11, 2024.
2023 Area D OCP Bylaw Update	Adoption of Bylaw No. 273, “Oyster Bay – Buttle Lake Official Community Plan Bylaw, 2023” which introduced improvements to housing policies and infill support to reflect changes to legislation, provincial policy direction, planning practice and community desires.	Completed.

2023 CMHC Housing Accelerator Fund Application	In 2023 the SRD applied to the Canada Mortgage and Housing Corporation’s (CMHC) Housing Accelerator Fund (HAF) which is intended to support initiatives that create conditions for increasing housing supply and promoting the development of affordable, inclusive, and diverse communities that are low-carbon and climate resilient.	Application denied.
2024 CMHC Housing Accelerator Fund 2 Application	<p>SRD reapplied to CMHC’s HAF2 Program in Sept 2023, the requirements of which consist of:</p> <ul style="list-style-type: none"> <li>• Developing a Housing Action plan with a minimum of five initiatives to accelerate housing development including housing supply growth targets, associated actions and timelines for completion.</li> <li>• Committing to a housing supply growth target with a minimum of 1.1% over 3 years and this target must exceed the current growth rate by 10%.</li> <li>• Completing or updated a housing needs assessment report and including a reoccurring scheduled review date within the report.</li> <li>• Fulfilling CMHC reporting requirements.</li> </ul>	Application is under review.
Grant Funding Allocation for Cortes Community Housing Society Project	On June 26, 2024, the SRD adopted Bylaw No. 550: Rainbow Ridge Housing Project Funding Agreement Authorization Bylaw 2024, to provide up to \$140,000 from Area B’s Community Works Fund to support the construction a public road that will provide access to a 24-unit affordable housing project located at 965 Beesley Rd.	Project in progress.
Just like Home Lodge	On June 14, 2023, the contract for the architectural design of the Just Like Home lodge was awarded. Upon project completion, Just Like Home Lodge will provide temporary accommodation (and potentially medical workforce accommodation) for adults and their family while accessing or upon discharge from accessing medical services in Campbell River.	Project in progress.

### 3. NEED FOR HOUSING CLOSE TO TRANSPORTATION INFRASTRUCTURE THAT SUPPORTS WALKING, BICYCLING, PUBLIC TRANSIT, OR OTHER ALTERNATIVE FORMS OF TRANSPORTATION

The Strathcona Regional District serves over 48,000 residents within several remote and rural communities across approximately 22,000 square kilometers. As population growth is projected to increase by an additional 10,305 residents by 2031, planning appropriately for new growth requires thoughtful consideration around the location of future housing, in proximity to both daily needs and transportation options.

Establishing policies for co-locating housing, services, amenities, and transportation infrastructure that supports walking, cycling, public transit, or other alternative forms of transportation can bring a multitude of benefits to the community. Not only does it enable community members to meet diverse daily needs, but it also fosters a more inclusive, equitable, accessible, and age-friendly environment.

Where appropriate, zoning and land-use decisions that prioritize affordable multi-unit and smaller, denser housing forms alongside public and active transportation infrastructure can help support the growing needs of many population groups, particularly seniors. Enhancing the viability of aging in place has been a longstanding desire for the Region's older population.

Aligning appropriate land-uses, services, and multi-modal transportation infrastructure with jobs, recreation, housing, and each other can create the conditions for decreasing vehicle reliance. An added benefit of this includes preservation of the natural environment by reducing sprawl and, subsequently, greenhouse gas emissions. The encouragement of development near existing transit stations can also increase housing supply and affordability, and allow for more efficient use of land, which reduces the need for expensive transportation infrastructure.