


October 2020

Mount Waddington Regional Housing Needs Report



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EXECUTIVE SUMMARY

This Housing Needs Report was prepared for the Regional District of Mount Waddington (RDMW), Village of Alert Bay, Village of Port Alice, District of Port Hardy, and Town of Port McNeill in fulfillment of requirements for Housing Needs Reports as outlined in the *Local Government Act*. The purpose of this Housing Needs Report is to document the demographic, economic and housing profiles of the communities in the Mount Waddington Region. The report can be used by community members, the broader public, service and housing providers, and by governments to understand current housing needs, projected community growth in terms of population and households, and future housing need over the next five years from 2020 to 2025.

It is important to note that there are several limitations related to the data and information provided in this report.

Boundary Change: As noted in section 1.1.1, the boundaries of the electoral areas in the region were changed in 2017. While this does not affect comparability of data and trends observed based on the 2006, 2011, and 2016 censuses, it is important to remember that the electoral areas referred to in this report are not the same as current electoral areas. It is also important to note that the upcoming 2021 Census will reflect new boundaries.

Different Census Datasets: This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. Custom data is based on a 25% sample and differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For the Mount Waddington Region, the total population and population in private households differ by 165 persons. Both the Census Profiles and custom data sets are used and are referenced.

Age of Data: The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends. To mitigate the effects of outdated census data, other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement to provide insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

Using Data in Small Populations: It is important to note that data collected by Statistics Canada for small populations often has data gaps, rounding errors, and suppressed data points that affect how data is reported.

2011 National Household Survey: The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHS is of a lower quality than census data.

Projections: The projections contained in this report offer possible scenarios and should be used with caution. Wherever possible, they should be informed by an understanding of the regional context. Projections are based on past trends leading up to the 2016 census, which was the most recent official population count. In reality, local conditions like boundary changes, population, immigration patterns, decisions on growth and density, and market forces affect future population. As such, the projections should be used to discern trends only and details should not be construed as certain future states.

Covid-19: The statistical data reported in this document was collected prior to Covid-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 7 Covid-19 Implications.

Past Demographic and Economic Trends

Between 2006 and 2016, the population of the region decreased by 4%, from 10,063 to 9,545. The largest decreases were seen in Electoral Areas A, B, and D, as well as Port McNeill, while Port Hardy experienced growth. Port Hardy grew by 8%, from 3,822 to 4,132 over this period. It is important to note that these reflect population trends within the old electoral area boundaries, and these do not include populations living on First Nations reserve lands. Across the region, Indigenous residents make up a larger proportion of the population compared to the provincial average. In Alert Bay, 40% of the population identified as Indigenous in 2016, followed by 29% in Electoral Area A and 26% in Port Hardy. This is reflective of the proximity of the region to many neighbouring First Nations.

Consistent with national trends, the population across the region is aging. The median age for the region rose from 40.0 in 2006 to 44.3 in 2016. For comparison, the 2016 median age for BC was 43. Over this period, Port Hardy saw a slight increase in individuals between 0 and 64 years old, while the population aged 0 to 64 decreased in all other communities.

Most of the region maintained a consistent number of households or saw slight declines in the number of households from 2006 to 2016. Household trends largely correspond with population trends, with the exception of Port McNeill. In Port McNeill, household numbers have remained similar to 2006 while the population has decreased. This may be due to an aging population and the formation of households in the senior age groups. There was a decrease in housing size between 2006 and 2016, which is generally reflective of an aging population.

Port McNeill, Electoral Area D, and Electoral Area B have the highest median household incomes across the region – \$84,589, \$83,968, and \$80,696, respectively. Relative to the region and to the provincial median, Electoral Area A has a low median household income of \$41,351. Median household incomes at the provincial level have



moderately increased from 2006 to 2016, but this trend is not seen in Port Hardy or Electoral Area A where the median household incomes have decreased. Renter household median incomes were less than half of owner household median incomes across the region. The exception is Port Alice, where renter household median incomes were higher than owner household median incomes. This is unusual and may be related to employment opportunities in the pulp mill.

Regional Housing Context

Most housing in the region is in the form of single-detached homes. Port Hardy has more diverse housing stock, with approximately half comprised of movable dwellings, apartment buildings, and other attached dwellings like row houses and secondary suites. In 2016, most housing in the region had three bedrooms. There are fewer small units (i.e., one-bedrooms or studios), which could meet the needs of individuals living alone or couples without children. In 2016, 2% to 38% of housing stock in the region were one-bedrooms or smaller, while 68% to 86% of households were one or two people, who may have more space than they need as per National Occupancy Standard requirements. There is also a lot of older housing stock in the region. Older housing can be challenging for some residents to maintain and repair. As the population continues to age, there will likely be an increased need for options for older adults looking to downsize out of large, aging single-detached homes.

Since 2016, residential building permit data shows an increase in housing development activity. Most new homes being built continue to be single-detached.

Historical data from BC Assessment shows that, similar to many BC communities, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Over this time, average sales prices rose in all communities, with the largest increases seen for housing in Electoral Area C (+249%), Electoral Area D (+178%), Port McNeill (+103%), and Port Hardy (+100%).

While most households owned their homes, renter households comprised 38% of households in Port Hardy and 33% in Port McNeill in 2016 and the number of renter households increased at a much faster pace than the number of owner households between 2006 and 2016 (+18%, compared to -1%). Short-term rental units make up a small proportion of the housing stock in the region but are more common than long-term rental units. There is a limited supply of long-term rental units in both the primary and secondary rental markets. As of 2019, there are approximately 75 primary rental units across the four municipalities, which serve less than 5% of renter households in the region. A scan of secondary rental market listings found 19 available units between March and April 2020.

Housing indicators show that affordability has been the most significant issue across the region from 2006 to 2016, with between 10% and 23% of households living in unaffordable housing in 2016. There are also a notable proportion of households living in housing that requires major repairs, with 5% to 20% of households reporting inadequate housing in 2016. This aligns with having aging housing stock. Renter households are far more likely to be in Core Housing Need, with approximately 340 renter households meeting this definition in 2016, compared to 240 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.

There were approximately 36 households in the municipalities and 32 households in the electoral areas that received support from BC Housing in 2019, with another 23 households on the waitlist, indicating there is need for more non-market housing in the region. These supports included individuals residing in units located in supportive, transitional, or emergency housing, as well as units on the private market receiving subsidies to help with the cost of rent.

Although there is no point-in-time homeless count data available for the region, based on food bank access, local service providers estimate there are a minimum of 34 individuals experiencing homelessness, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity.

Anticipated Housing Need

According to historical growth patterns in the last four censuses, populations across the region are projected to decline slightly from 2020 to 2025. From 2020 to 2025, the largest growth across the region is projected for the population aged 25 to 64. The 65 to 84 age group is also projected to see slight growth, while the under 25 age groups are projected to decrease.

Based on population projections, it is estimated that there will not be large demand for new dwelling units over the next five years across the region. Generally, there are enough housing units to house the projected future population.

However, projections are based on past growth, from 2001 until 2016. In reality, population trends and demand for housing is likely to change based on external factors such as migration patterns, economy, and the proportion of growth from the region overall distributed within each community. The distribution of growth has also been affected by the 2017 electoral area boundary changes. Additionally, rural communities, such as those in the region, may see increased housing pressures due to rising prices in more metro areas of the province such as the lower mainland. Real estate professionals have suggested that individuals may begin to look for more affordable options in rural communities, particularly with greater opportunities to work remotely due to covid-19 restrictions. Remote working will become more feasible as better internet and cellular service becomes available in more rural areas; various studies have demonstrated the impact of connectivity on rural communities' ability to attract and retain talent and grow employment.¹

Affordability Analysis

At 2019 average sales prices, mortgage payments for single-detached homes were affordable in the municipalities. They were likely unaffordable for owner households making the median income in Electoral Areas A and C, which is related to the higher average sales price of houses in these communities.

For renters, a one-bedroom unit would be considered affordable throughout the region, however, these units are in the least supply. Two and three-bedroom units are unaffordable for the average renter in Port Hardy and Electoral Area A.

Much of the housing stock throughout the region is old and may require repairs and maintenance, which can be expensive, creating added affordability changes as well as creating unsafe or unhealthy living conditions. Additionally, the cost of construction is much higher on the north island than in other areas of the province, creating an even greater challenge in the provision of affordable housing options.

¹ [https://www.ic.gc.ca/eic/site/139.nsf/vwapj/ISED_19-170_Connectivity_Strategy_E_Web.pdf/\\$file/ISED_19-170_Connectivity_Strategy_E_Web.pdf](https://www.ic.gc.ca/eic/site/139.nsf/vwapj/ISED_19-170_Connectivity_Strategy_E_Web.pdf/$file/ISED_19-170_Connectivity_Strategy_E_Web.pdf)
<https://www2.gov.bc.ca/gov/content/governments/connectivity-in-bc/connected-communities/success-factors>
<https://www2.gov.bc.ca/gov/content/governments/connectivity-in-bc/connected-communities/community-stories>



Community Engagement

While projections suggest there may be enough housing units in the region to meet the needs of the population, community engagement suggested that the region does not have the right kind of housing. A key theme that emerged from engagement is that there are not enough options for older adults looking to downsize out of large, single-detached homes. This is creating a bottleneck in housing supply, preventing these units from being available for young families who are moving to the region.

There is also a lack of options for people coming to work in the region, especially families looking to rent. It is challenging for employers to recruit and retain employees when rental options and single-detached homes for young families are not available. This could be related to the lack of smaller units, which could meet the needs of single workers and older adults looking to downsize, thereby freeing up larger units for families. Through the community survey, residents indicated that it is extremely difficult to find safe and appropriate rental housing throughout the region.

While community engagement indicated that residents and stakeholders are proud of the natural beauty of the region and consider it a desirable place to live, with land available for development and affordable prices compared to the rest of the province, there has been limited development in recent years. Stakeholders shared that this lack of development may be partially due to higher costs for construction in the region, which impact the ability to provide more affordable housing options. In particular, development of needed housing forms (e.g., rental, options for seniors) is necessary.



1 INTRODUCTION

This purpose of the Housing Needs Report is to document the demographic, economic and housing profiles of the communities in the Mount Waddington Region. The report can be used by community members, the broader public, service and housing providers, and by governments to understand current housing needs, projected community growth in terms of population and households, and future housing need over the next five years from 2020 to 2025. It is also intended to meet the Province of British Columbia's legislation and regulation regarding Housing Needs Reports.

Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document with relevant definitions and links for further information.

1.1 Study Area

The study area is the Regional District of Mount Waddington (RDMW), which includes four municipalities and four electoral areas. The municipalities are Village of Alert Bay, Village of Port Alice, District of Port Hardy, and Town of Port McNeill. The electoral areas are Electoral Area A (including Sointula/Malcolm Island), Electoral Area B (including Coal Harbour, Holberg, Quatsino and Winter Harbour), Electoral Area C (Hyde Creek) and Electoral Area D (including Telegraph Cove and Woss).



1.1.1 Boundary Change

In 2017, RDMW passed a resolution to change electoral area boundaries. This report primarily presents data from the 2006, 2011, and 2016 Censuses, which is based on the electoral area boundaries prior to the 2017 change. As such, while data is comparable across 2006, 2011, and 2016 (i.e., based on the same boundaries), this data should not be construed as data for current electoral areas. Broadly, this has the following effects:

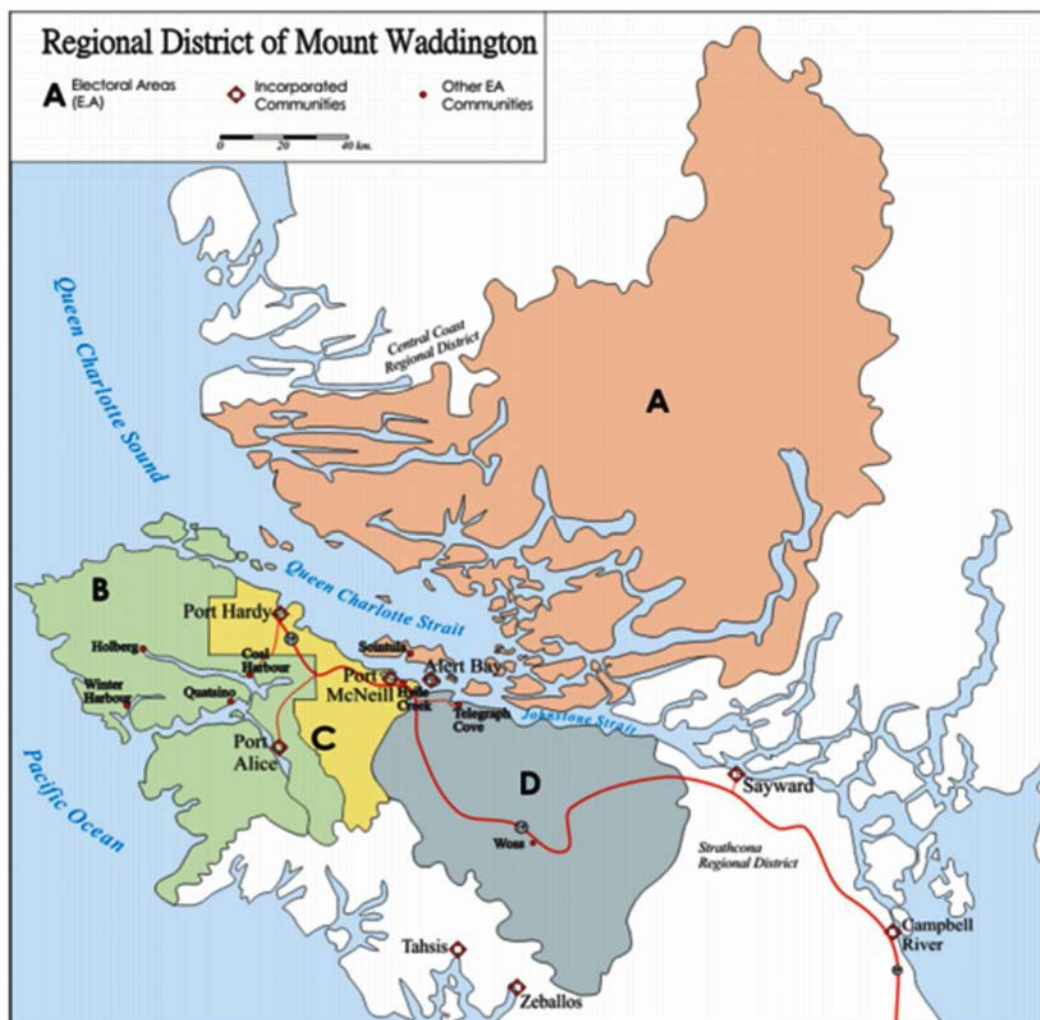
- Data labelled “Electoral Area A” includes Cormorant Island which has since moved within Electoral Area D boundaries.
- Data labelled “Electoral Area C” includes Quatsino and Coal Harbour, which have since moved within Electoral Area B boundaries.

1.1.2 Place Names

Throughout the report, data labelled “Electoral Area A/B/C/D” does not include First Nations reserve lands within their boundaries, because First Nations reserve lands are not included within Statistics Canada’s Census Subdivisions. Data labelled “RDMW”, refers to the Census Division of the region, which encompasses the Census Subdivisions and includes the four electoral areas, the four member municipalities, and First Nations reserves (Quaee 7, Gwayasdums 1, Dead Point 5, Sointula, Hyde Creek, Kipasse 2, Coal Harbour, Quatsino Subdivision 18, Tsulquate 4, and Hope Island 1). In some instances, data points for specific communities are compared to the region as a whole, including First Nations communities, to better understand the regional context.

Figure 1 shows the current electoral area boundaries.

Figure 1: RDMW with Current Boundaries



1.1 Understanding the Housing Spectrum

The Housing Wheelhouse, developed by the City of Kelowna in 2017, is a new way to think about different housing options. Typical housing models show these options as falling along a linear spectrum, where households progress from homelessness towards homeownership in a “housing continuum”. Under the traditional housing continuum, an individual might move from subsidized rental housing, to market rental housing, to homeownership, where their journey ends. The Wheelhouse model shows that this may not be the end of the journey – this same individual may move into long-term supportive housing if their health deteriorates, or into an emergency shelter or short-term supportive housing if their financial resources or living situation changes. This individual may never choose to move into ownership housing in their lifetime if it does not align with their goals or means.



The Wheelhouse recognizes that, in reality, people’s housing needs change throughout their lives, this change may not always be linear, and homeownership is not the ultimate goal for everyone. While the Wheelhouse shifts the focus away from homeownership as the ultimate goal and does not emphasize one level of housing over another. It includes the following six housing options:

- 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 transitional step between shelters and long-term housing (with typical stays of two to three years).
- Ownership housing: includes fee simple homeownership, strata ownership, multi-unit and single-detached homes, and shared equity (such as mobile homes or housing co-operatives).
- 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.
- Rental housing: includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-detached rental homes.
- Subsidized rental housing: subsidized rental homes operated by non-profit housing providers, BC Housing and housing co-operatives through monthly government subsidies or one-time capital grants.²

This report identifies options and needs with the potential to support housing throughout the Wheelhouse, recognizing that a complete housing stock needs to include a variety of types and tenures, in order to meet the diverse needs of residents from different socio-economic backgrounds at every stage of their lives.

² CMHC, available at: <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

1.3 Housing Needs Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock³, as well as projected population, households, and housing stock. Most of this data is made available by the Government of BC through their data catalogue. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in the Data Appendix at the end. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:
 - Data available online through Census profiles and data tables
 - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- Real Estate Board
- BC Stats
- AirDNA
- Local Governments

This document fulfills Housing Need Report requirements for all local governments within the Mount Waddington Region, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by each municipality, the Regional District, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.⁴

³ https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

⁴ <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

1.4 Data Limitations

There are limitations to the data used in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

Boundary Change

As noted in section 1.1.1, the boundaries of the electoral areas in the region were changed in 2017 in response to population and assessment imbalances between the areas represented by electoral area directors. While this does not affect comparability of data and trends observed based on the 2006, 2011, and 2016 censuses, it is important to remember that the electoral areas referred to in this report are not the same as current electoral areas. For example, in this report, rural Cormorant Island is included within data reported as “Electoral Area A”, while today, it is a part of Electoral Area D. It is also important to note that the upcoming 2021 Census will reflect new boundaries. As Housing Needs Reports are required to be updated every five years, future Housing Needs Reports will need to carefully consider the effects of the new boundaries on trends observed in the data and exercise caution when comparing to this report.

Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some

information not available in the Census Profiles. However, it is based on a 25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For the Mount Waddington Region, the total population and population in private households differ by 165 persons. Both the Census Profiles and custom data sets are used and are referenced.

Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends and is not reflective of the 2017 boundary change that affected all four electoral areas. This boundary change is described in more detail under section 1.1.1. The effects of this boundary change on data is described in more detail below. To mitigate the effects of outdated census data, other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement to provide insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

Using Data in Small Populations

It is important to note that data collected by Statistics Canada for small populations often has data gaps, rounding errors, and suppressed data points that affect how data is reported. While these errors and gaps are also present in data for larger populations, the effects are more obvious and noticeable in small data sets, where a small difference represents a larger portion of the overall data affected.

2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

The projections contained in this report offer possible scenarios and should be used with caution. Wherever possible, they should be informed by an understanding of the regional context. Projections are based on past trends leading up to the 2016 census, which was the most recent official population count. For electoral

areas, these trends are thus based on past electoral area boundaries. The purpose of including projections in this report is to meet provincial requirements and provide a sense of future direction. In reality, local conditions like boundary changes, population, immigration patterns, decisions on growth and density, and market forces affect future population. As such, the projections should be used to discern trends only and details should not be construed as certain future states.

Covid-19

The statistical data reported in this document was collected prior to Covid-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 7, Covid-19 Implications. The findings in the concluding chapters consider both available data, desk research on Covid-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.



2 DEMOGRAPHIC AND ECONOMIC PROFILES

The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.



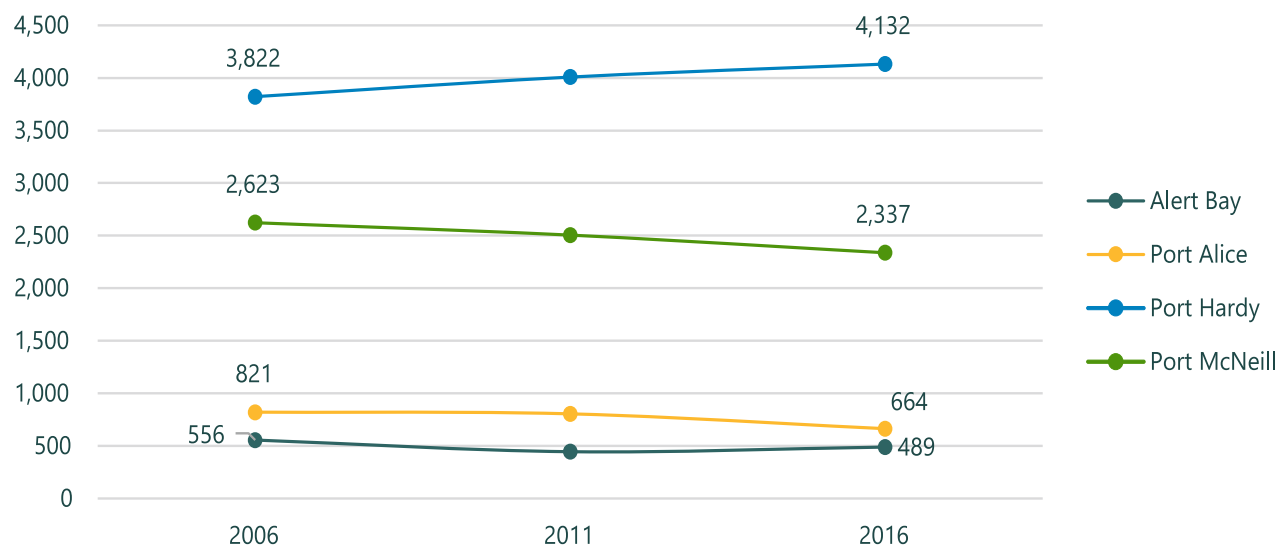
2.1 Demographic Trends

2.1.1 Population

In terms of the region's population distribution in 2016, the four municipalities represent 69% of the total population (7,622 persons), the four electoral areas represent 17% (1,923 persons) and First Nations reserves represent the remaining 14% (1,490 persons).

Except for Port Hardy, which has the largest population in the region, the municipalities' populations decreased between 2006 and 2016. During this time period, Port Hardy grew 12% (310 persons), Alert Bay decreased by 12% (-67 persons), Port McNeill decreased by 11% (-286 persons), and Port Alice decreased by 12% (-67 persons).

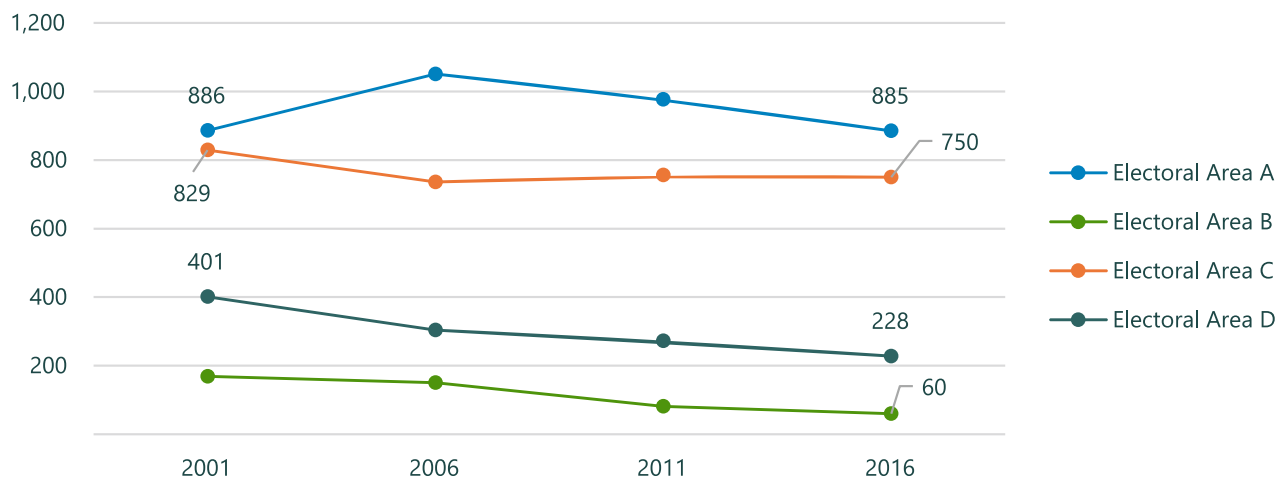
Figure 2: Population, Municipalities, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006

Similar to the municipalities, the populations declined in Electoral Areas A, B and D between 2006 and 2016. Electoral Area A decreased by 16% (-166 persons), Electoral Area D decreased by 25% (-76 persons), and Electoral Area B experienced a larger drop of 60% (-90 persons). Electoral Area C grew modestly by 2% (14 persons).

Figure 3: Population, Electoral Areas, 2006-2016

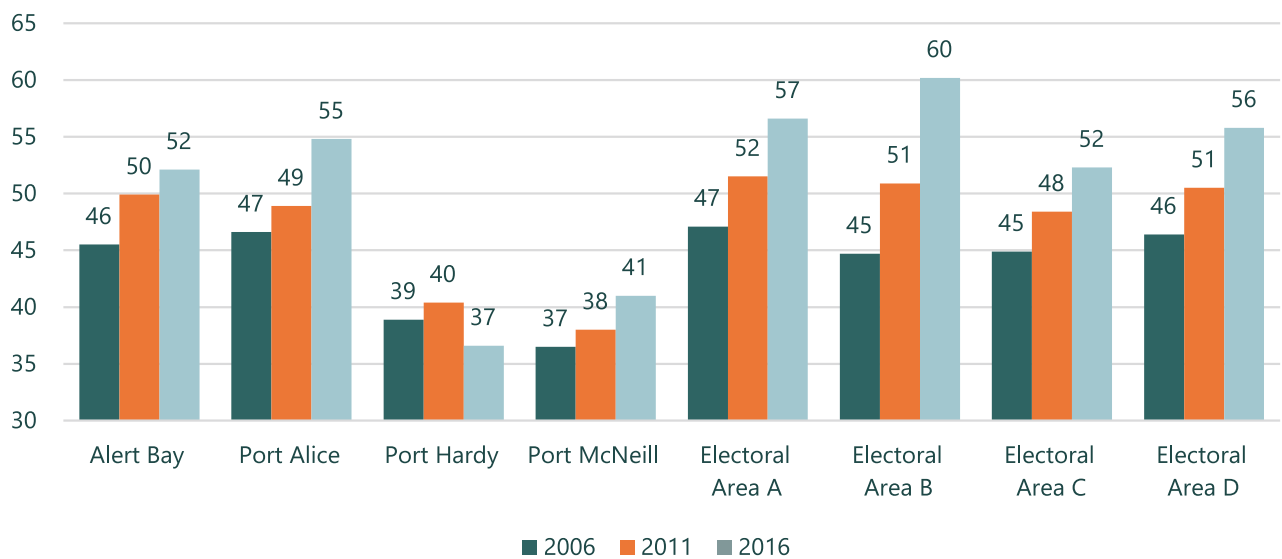


Source: Statistics Canada, Census 2016, 2011, 2006

2.1.2 Age

The median population age increased across most of the region between 2006 and 2016. The median age of each community varies, with Electoral Area B having the highest median age at 60 and Port Hardy having the youngest median age at 37. Port Hardy is the only municipality that saw a decrease in the median age between the 2006 and 2016 census periods.

Figure 4: Median Age, 2006-2016



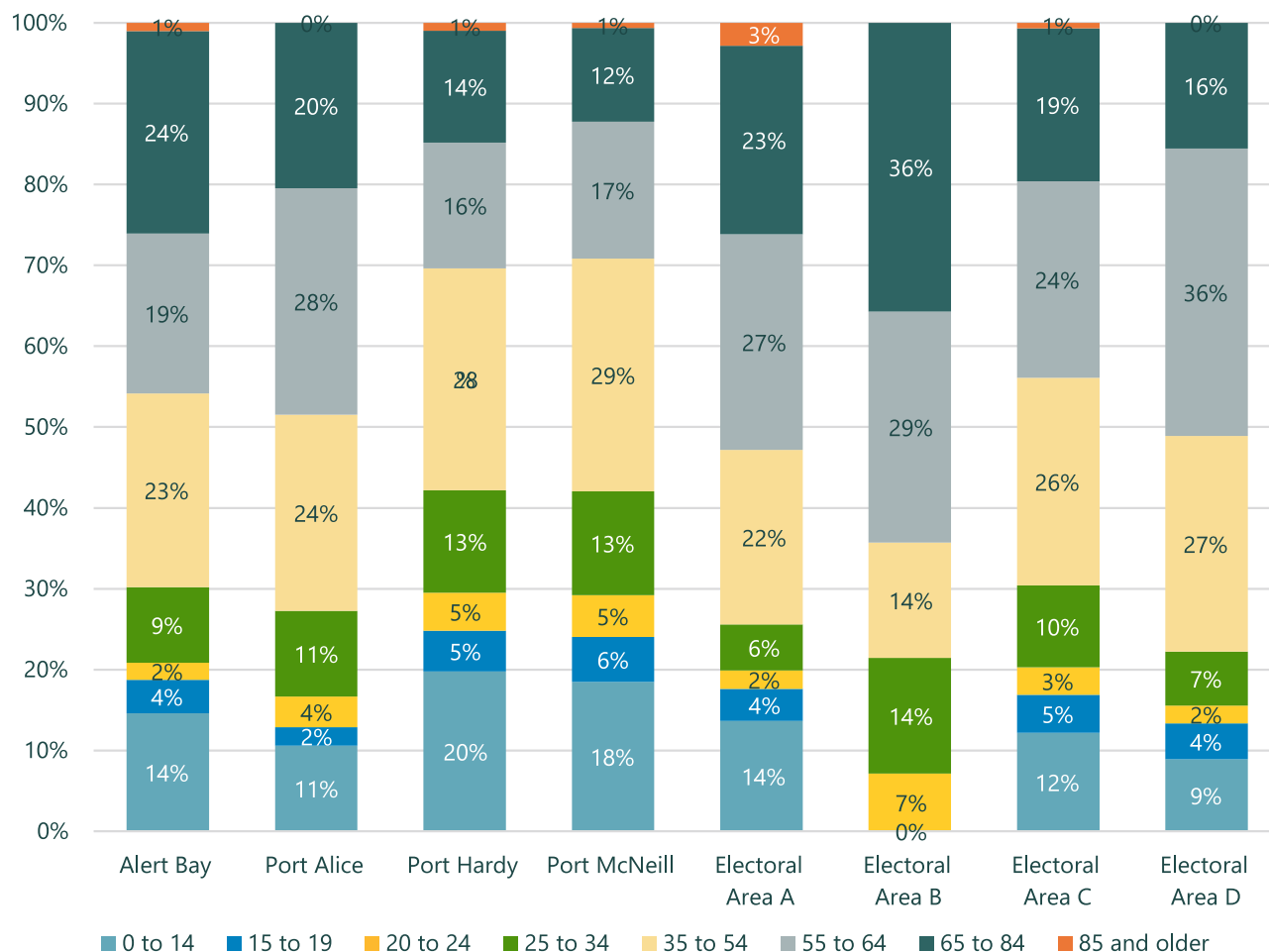
Source: Statistics Canada, Census 2016, 2011, 2006



Port Hardy and Port McNeill have a slightly younger population than the rest of the region, with 43% of Port Hardy's and 42% of Port McNeill's populations under the age of 34 (Figure 5). Electoral Area A, Electoral Area B, and Alert Bay have the largest proportion of seniors over the age of 65 at 26%, 36%, and 25%, respectively. In addition to having a large proportion of seniors, Electoral Area B does not have any youth under the age of 20.

While Electoral Area D has one of the smaller proportions of seniors age 65 and over (16%), the 55 to 64 age group is the largest proportion across the region (36%), indicating that the senior age cohort will grow over

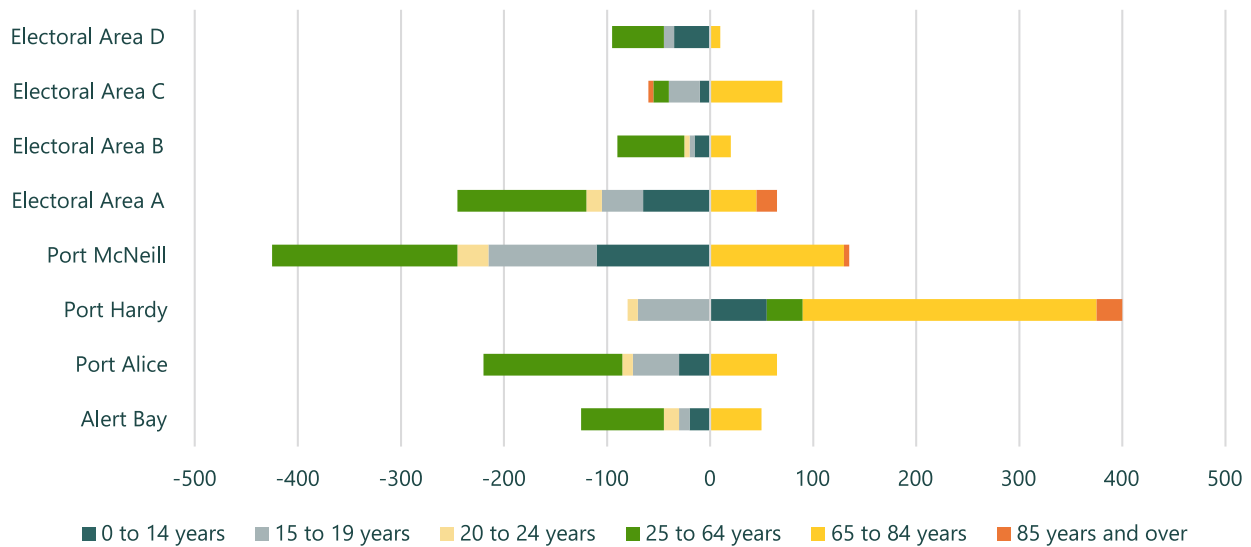
Figure 5: Population by Age Group, 2016



Source: Statistics Canada, Census 2016

Between 2006 and 2016, the entire region saw most population growth in the groups aged 65 and older. Port Hardy saw a slight increase in individuals between 0 and 64 years old, while the population aged 0 to 64 decreased in all other communities.

Figure 6: Change in Population by Age Group, 2006-2016

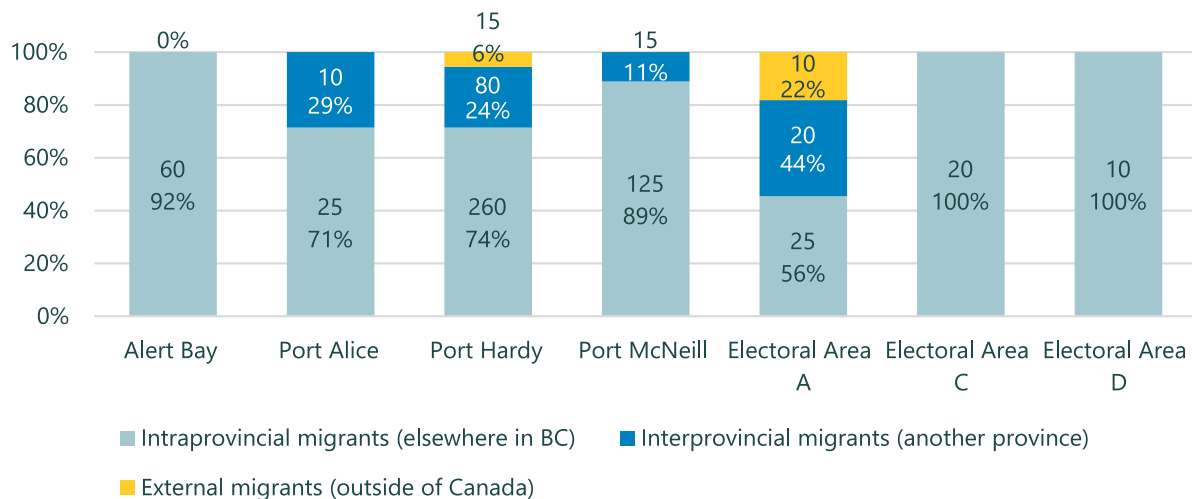


Source: Statistics Canada, Census 2016

2.1.3 Mobility

A similar proportion of the population reported moving to the region in 2016 compared to the provincial average. Figure 7 shows the number of migrant individuals who have moved into a given community from elsewhere over a one-year period, between 2015 to 2016. Of those who moved into the region, most were from elsewhere in BC (intraprovincial). Port Alice, Port Hardy, Port McNeill, and Electoral Area A each saw some new residents arriving from another province in Canada (interprovincial). Port Hardy and Electoral Area A were the only two areas that had migrants move from outside of Canada (external), with 6% and 22% external migrants, respectively.

Figure 7: Movers, 2015-2016



*Due to rounding error, some percentages do not add up to 100%.

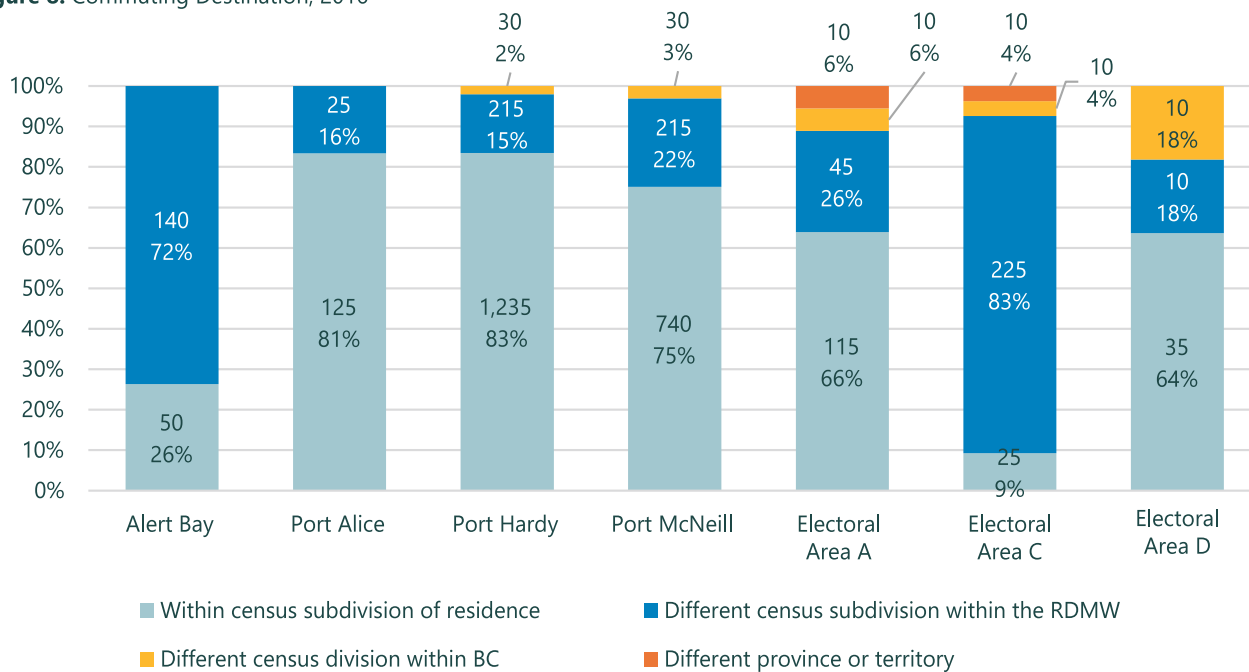
**Data for Electoral Area B has been suppressed due to a low number of responses.

Source: Statistics Canada, Census 2016



In terms of commuting to and from employment, most residents in Port Alice, Port Hardy, Port McNeill, Electoral Area A and Electoral Area D live and work within the same census subdivision. In the remaining communities – Alert Bay and Electoral Area C – residents most commonly work in a census subdivision outside of the region at 72% and 83%, respectively. A small proportion of Electoral Area A and Electoral Area C residents work in a different province or territory.

Figure 8: Commuting Destination, 2016



*Due to rounding error, some percentages do not add up to 100%.

**Data for Electoral Area B has been suppressed due to a low number of responses.

Source: Statistics Canada, Census 2016

2.1.4 Households

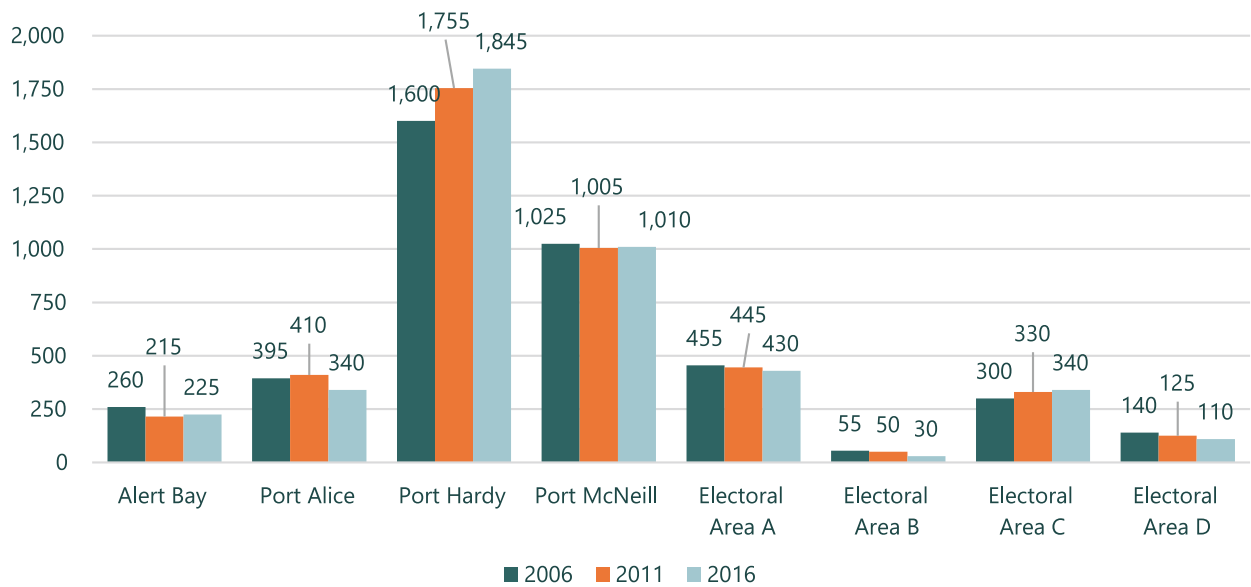
The information presented in this section is about households. Here, household refers to the person or people living in a single housing unit. Together, all occupants of one housing unit form a household and do not have a usual place of residence elsewhere.⁵ A household can be thought of, for example, as a family, a group of roommates or a single individual living alone. Housing stock refers to the number of homes in a community and although housing stock generally matches the number of households assuming most households have housing, this is different data is presented later in the report.

Other than Port Hardy, the number of households in each municipality remained the same or slightly decreased over the time period between 2006 and 2016. Port Hardy has experienced the most growth in the region, increasing by 245 households. Household growth trends largely correspond with the population trends, with the exception of Port McNeill where household numbers have remained similar to 2006 while the population decreased. This may be due to an aging population and the formation of households in the senior age groups.

⁵ Dictionary, Census of Population, 2016

In the electoral areas, the number of households decreased across Electoral Area A, Electoral Area B, and Electoral Area D, consistent with population trends over the same period. The number of households in Electoral Area C has grown by 40, which reflects with its growing population.

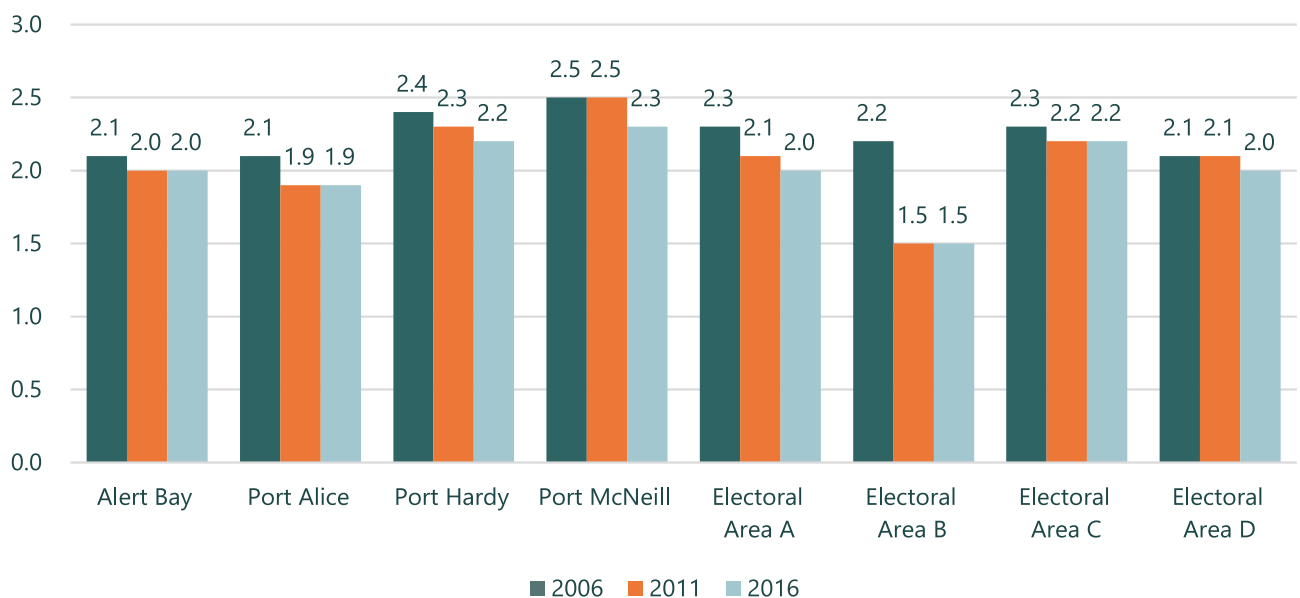
Figure 9: Private Households, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006

Across the region, average household size decreased between 2006 and 2016. This is consistent with trends seen across the province. Households in the region tend to be on the smaller side, averaging around the 2-person household size. In 2016, they ranged between 1.5 and 2.3 persons per household (Figure 10). For comparison, the provincial average is 2.5 persons per household.

Figure 10: Average Household Size, 2006-2016

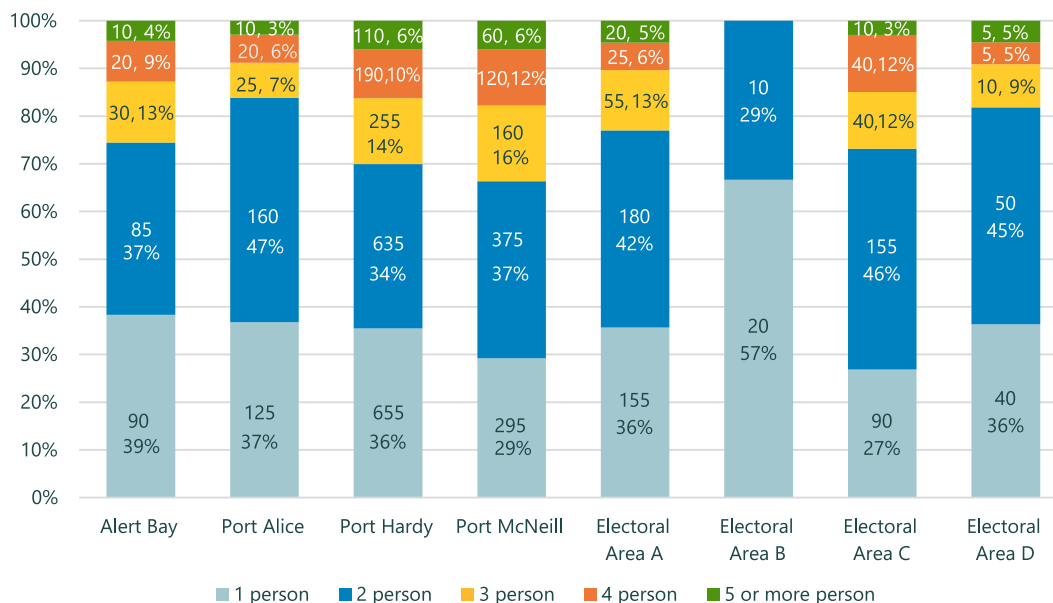


Source: Statistics Canada, Census 2016, 2011, 2006



Figure 11 shows the distribution of household sizes across the region. Most households are one or two persons. Alert Bay (26%), Port Hardy (30%), Port McNeill (31%), and Electoral Area C (27%) have the highest proportions of larger households (i.e., those with three or more people).

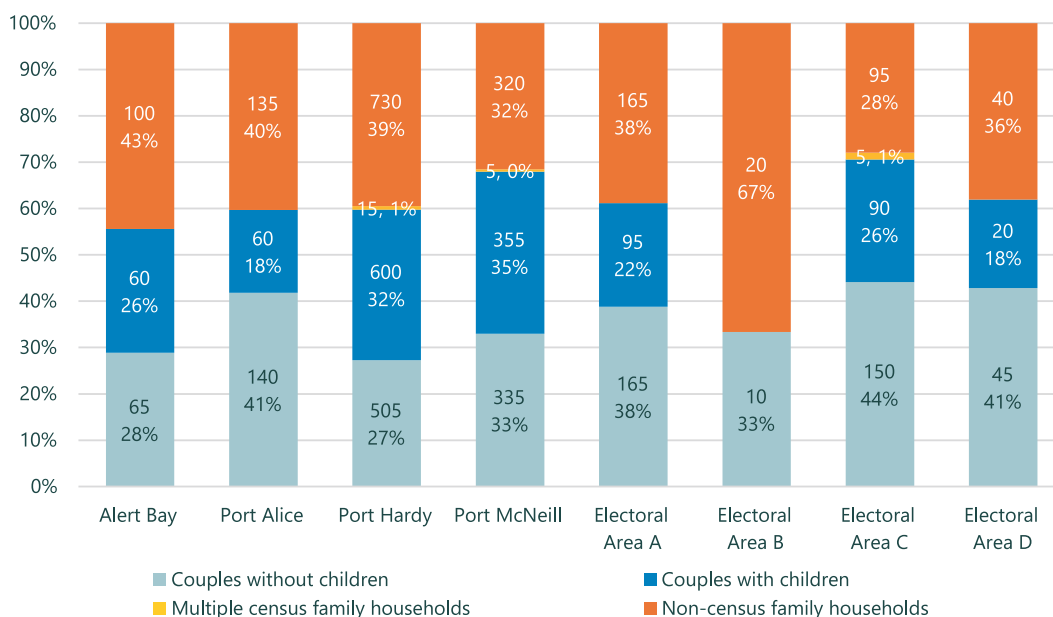
Figure 11: Private Households by Size, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

There are high proportions of non-census families across the region, particularly in Electoral Area B and Alert Bay (Figure 12). Most of these households are individuals living alone, with a small portion comprised of individuals who live with roommates. This household type is usually prominent in aging communities. Port McNeill has the highest proportion of couples with children across the region (35%), closely followed by Port Hardy (32%). There are fewer couples with children in Port Alice (18%), Electoral Area D (18%) and Electoral Area B (0%).

Figure 12: Household Types, 2006-2016

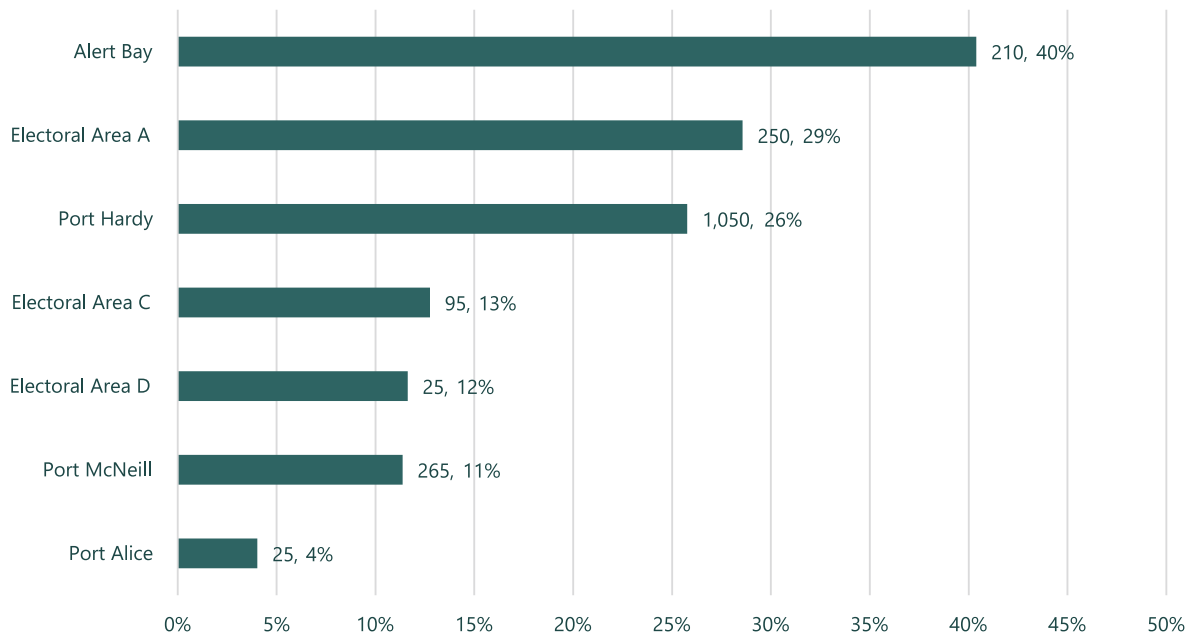


Source: Statistics Canada, Census 2016

2.1.5 Indigenous Identity

Approximately 5,235 individuals who identify as Indigenous live in the region, not on reserve land ("off-reserve"). Figure 13 shows the proportion of individuals who identify as Indigenous living off-reserve in the region in 2016. Approximately 40% of the population, or 210 persons in Alert Bay were Indigenous, the highest proportion across the region. Port Hardy had the highest absolute number of persons with Indigenous identity – 1,050 persons, representing 26% of the population. Electoral Area A had 250 persons with Indigenous identity (26%), Electoral Area C had 95 Indigenous persons (13%), Port McNeill had 265 Indigenous persons (11%), Electoral Area D had 25 Indigenous persons (12%), and Port Alice had 25 Indigenous persons (4%).

Figure 13: Indigenous Identity in Private Households, 2016

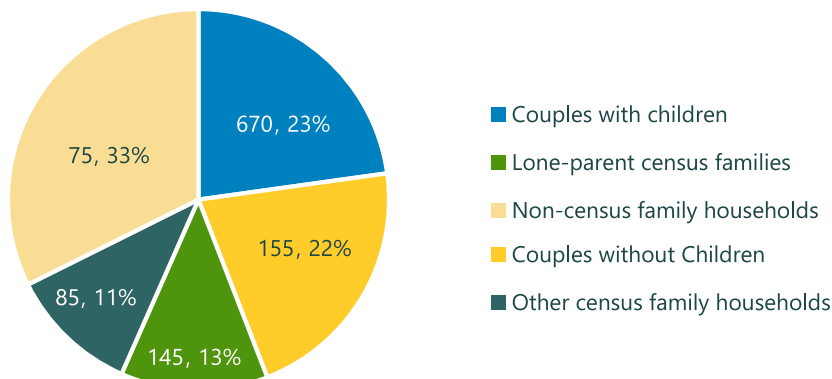


**Data for Electoral Area B has been suppressed due to a low number of responses.*

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Most Indigenous households in the region are non-census family households (33%) (Figure 14). This is followed by couples with children (23%) and couples without children (22%).

Figure 14: Indigenous Households by Household Type, 2016



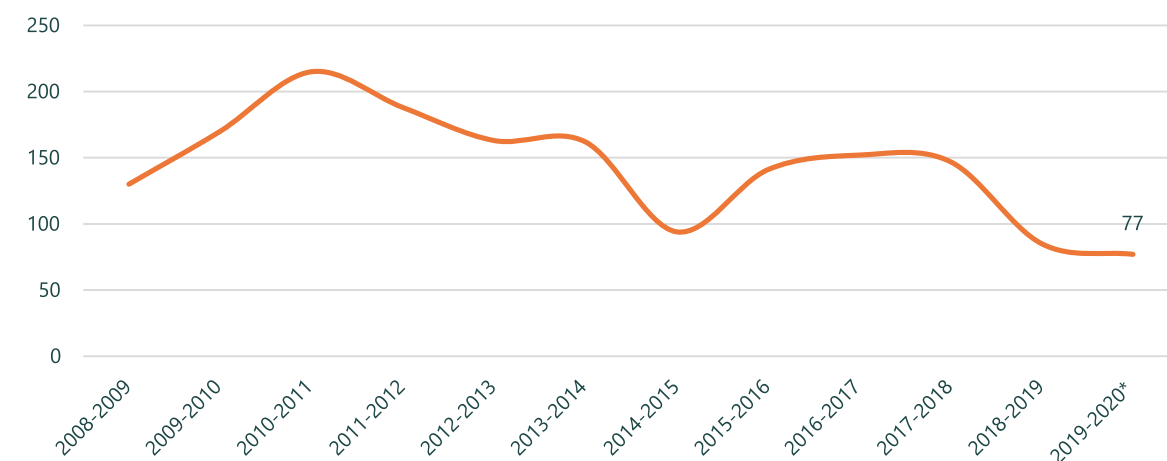
Source: Statistics Canada, Custom Data Organization from the Census 2016



2.1.6 Students Enrolled in Post-Secondary Institutions

There is one post-secondary institution in the region, North Island College. The number of students enrolled in post-secondary institutions within the region has fluctuated over the years. In the 2019-2020 school year, there were 77 students enrolled. This was lower compared to previous years, although this number is captured at the start of the school year and can rise over the course of the fiscal year. There are no on-campus residences for North Island College students.

Figure 15: Student Enrollment, North Island College, Port Hardy Campus, 2008-2020



Source: North Island College

2.2 Economy

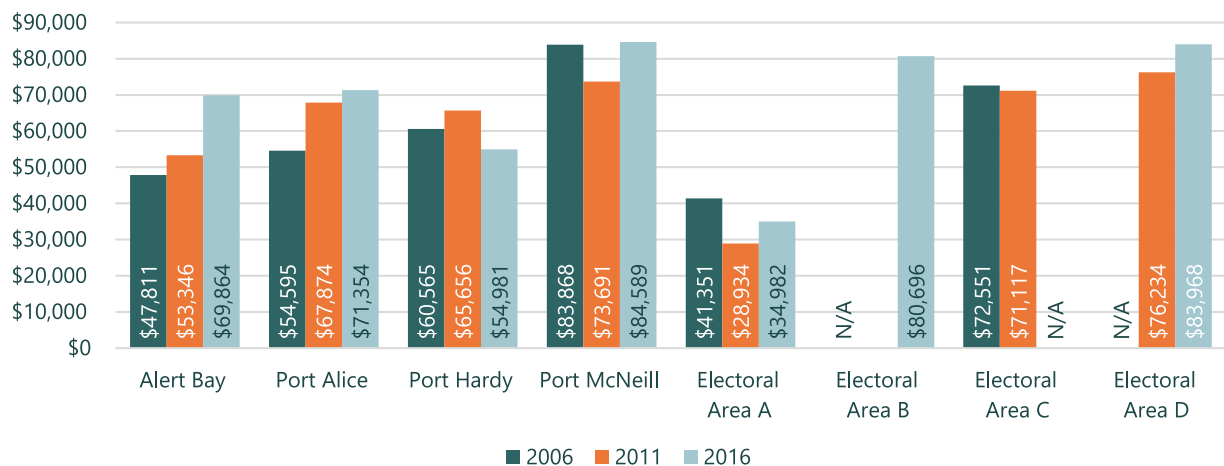
2.2.1 Household Income

As the Census reports on income data from the year prior, information in this section shown for the 2016 Census represents 2015 incomes, 2011 represents 2010 incomes, and so on. Most graphs in this section report on median household incomes, which are the mid-points of income distribution. This means that half of the sample makes more than the median income and half makes less.

Port McNeill, Electoral Area D, and Electoral Area B have the highest median household incomes across the region – \$84,589, \$83,968, and \$80,696, respectively. Relative to the region and to the provincial median, Electoral Area A has a low median household income of \$41,351. Median household incomes at the provincial level have moderately increased from 2006 to 2016, but this trend is not seen in Port Hardy or Electoral Area A where the median household incomes have decreased.

Note that the data in this subsection is custom data from Statistics Canada's 2016 Census, which reports on 2015 incomes. Income data for 2006 and 2011 is adjusted for 2015 constant dollars. The custom data set provided for the purposes of Housing Needs Reports is also adjusted for 2015 constant dollars.

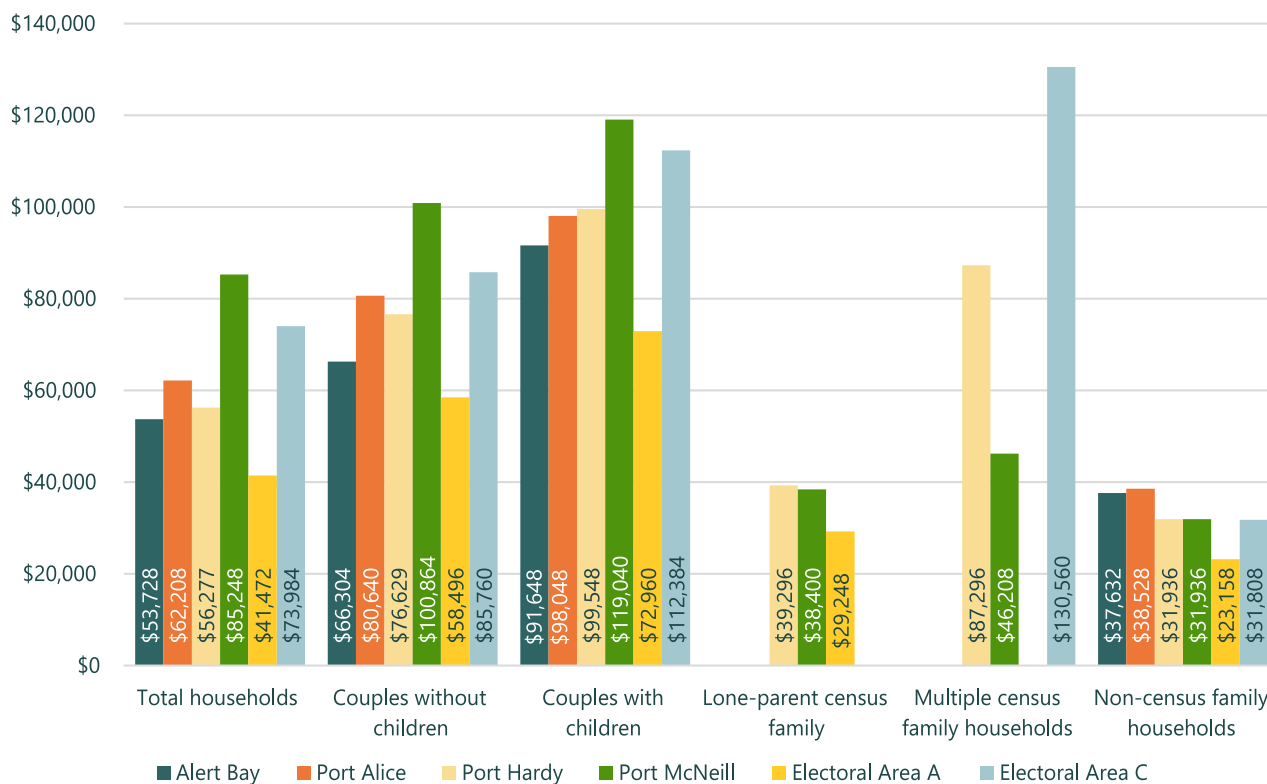
Figure 16: Median Before-Tax Household Income of Private Households, 2006-2016



***Data for Electoral Area B 2006 and 2011, Electoral Area C 2016, and Electoral D 2006 has been suppressed due to a low number of responses.
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing*

The general trend across the region is that couples with children have the highest median incomes, with Port McNeill having the highest median incomes overall (\$119,040). Electoral Area C has a high household median income for multiple census families although the number of households in this category are few. Couples without children have the next highest median household incomes. Non-census family households and lone-parent census families have the lowest median household incomes, typically because these households are relying on a single income.

Figure 17: Median Before-Tax Household Income by Household Type, 2016

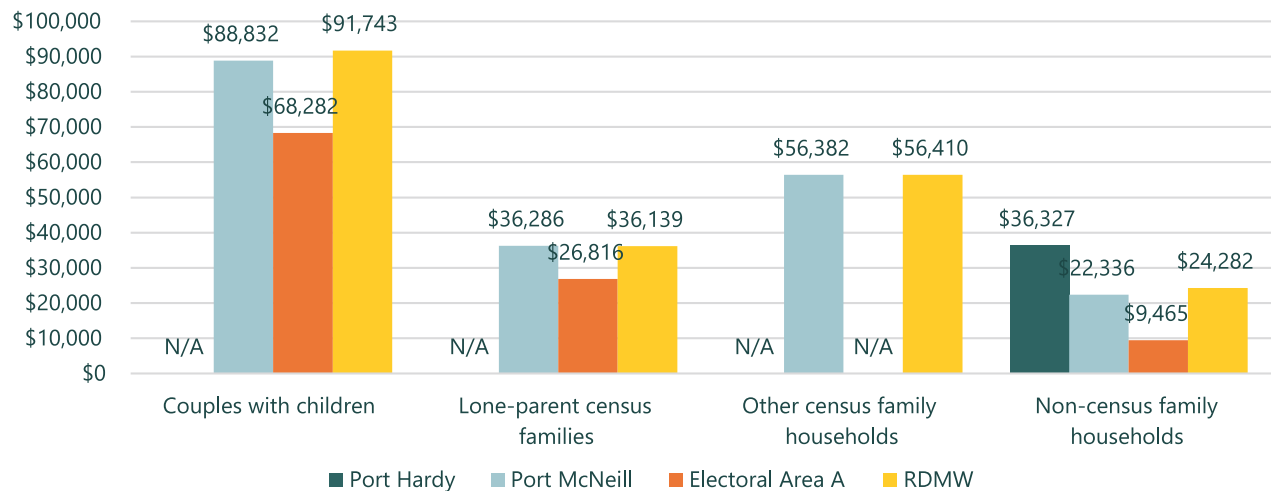


***Data for Electoral Areas B and D and data blanks in the graph indicate that data has been suppressed due to a low number of responses.*

Source: Statistics Canada, Census 2016

Figure 18 shows the median household incomes of Indigenous households in Port Hardy, Port McNeill, Electoral Area A, as compared to the RDMW as a whole.

Figure 18: Median Before-Tax Household Income of Indigenous Households by Community, 2016



***Data for Electoral Areas B, C, and D and data blanks in the graph indicate that data has been suppressed due to a low number of responses.
Source: Statistics Canada, Custom Data Organization from the Census 2016.*

When comparing median household income by tenure, renter household incomes are less than half of owner households in the region (Table 1). The exception is Port Alice, which has a higher median renter income than owners, and Electoral Area C, which has comparable renter and owner median household incomes. This could be due to the relatively small populations in both communities and, in Port Alice, employment opportunities associated with the pulp mill.

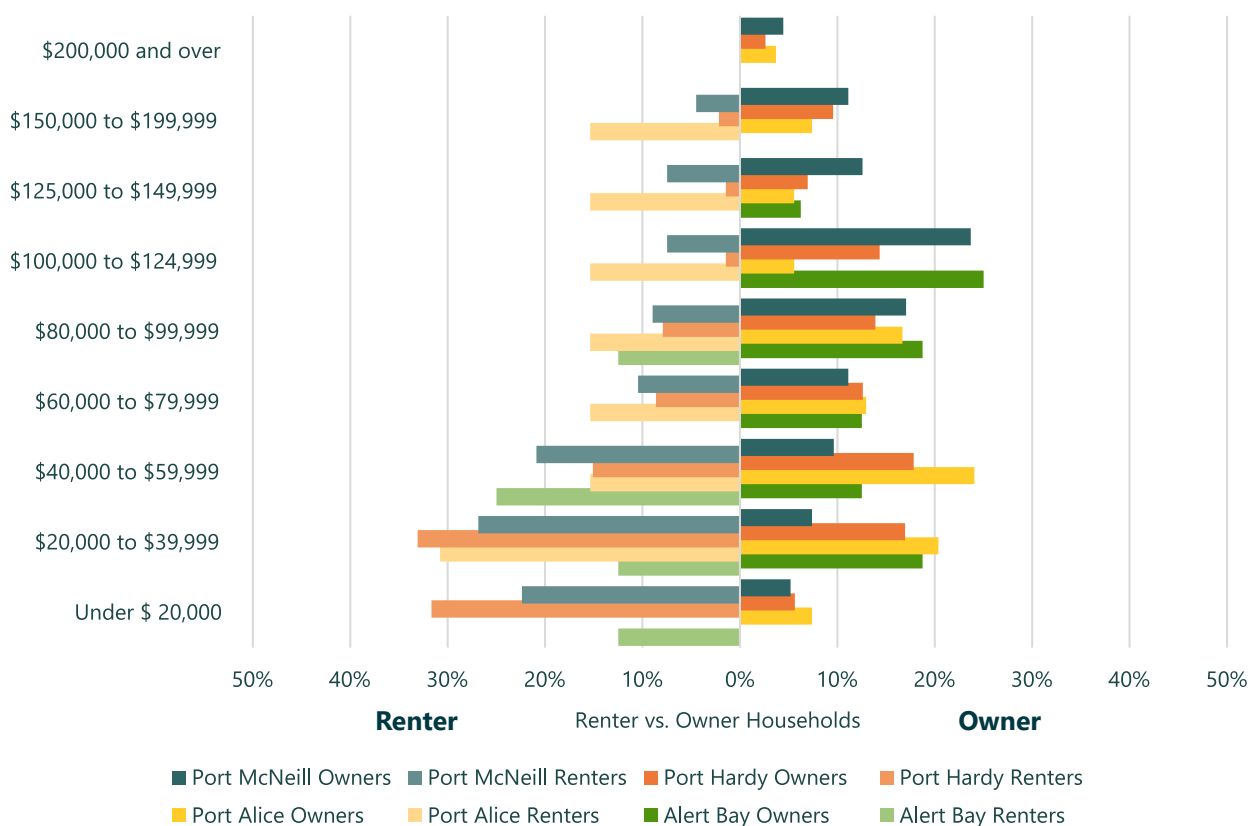
Table 1: Median Household Income by Tenure, 2016

	Owner	Renter
Alert Bay	\$81,037	\$44,336
Port Alice	\$63,037	\$83,621
Port Hardy	\$76,087	\$29,903
Port McNeill	\$101,677	\$40,149
Electoral Area A	\$43,121	\$27,317
Electoral Area B	-	-
Electoral Area C	\$72,613	\$58,577
Electoral Area D	-	-

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 19 shows the distribution of median household incomes by renter and owner households. Across the region, with the exception of Port Alice, renter households are more likely to be earning less than \$60,000, while owner households are more evenly distributed across the income groups. Detailed household income data by income groups is not available for electoral areas due to data suppression.

Figure 19: Households by Income Brackets and Tenure, Municipalities, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

2.2.2 Employment and Industry

Across the region, residents reported being employed in a range of industries. Table 2 shows the six industries that employed the largest proportions of residents in 2016.

Table 2: Labour Force by North American Industry Classification System Category, 2016

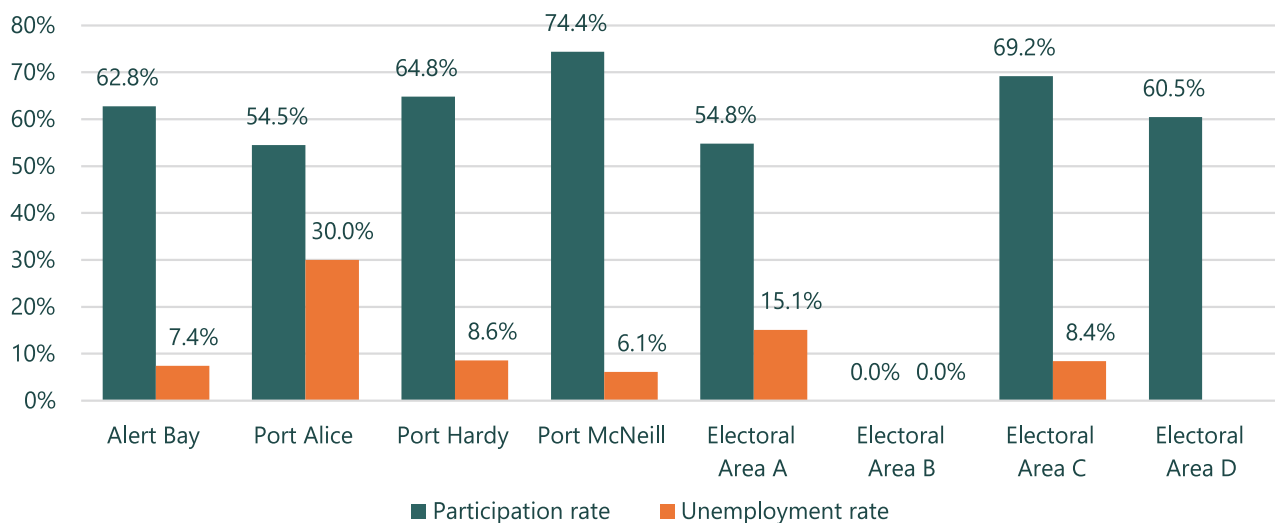
	Alert Bay	Port Alice	Port Hardy	Port McNeill	Electoral Area A	Electoral Area C	Electoral Area D
Agriculture, forestry, fishing and hunting	4%	24%	13%	26%	18%	22%	48%
Construction	15%	5%	6%	8%	7%	8%	9%
Health care and social assistance	28%	3%	11%	8%	12%	11%	0%
Manufacturing	0%	29%	12%	4%	6%	4%	0%
Retail trade	6%	5%	10%	13%	5%	11%	0%
Transportation and warehousing	15%	7%	7%	4%	9%	10%	17%
Totals	68%	73%	60%	63%	56%	65%	74%

*Data for Electoral Area B has been suppressed due to a low number of responses.

Source: Statistics Canada, Census 2016

The participation rate is the proportion of all individuals aged 15 and over who are in the labour force. Port McNeill has a participation rate of 74.4%, the highest across the region and higher than the provincial rate (Figure 20). Port Alice and Electoral Area A have the two lowest participation rates indicating that a large proportion of the two communities are retirees. These two same communities also have the highest unemployment rates (30.0% and 15.1%, respectively). This could be attributed to the pulp mill in Port Alice, which was the Village's largest employer before shutting down in 2015. Overall, the region has a higher unemployment rate than the provincial average (10.4% compared to 6.7%). Data for Electoral Area D indicates an unemployment rate of 0.0%, although this is likely due to rounding error or data suppression.

Figure 20: Participation and Unemployment Rates, 2016



Source: Statistics Canada, Census 2016

2.3 Summary

- Unlike provincial trends, the region's population is declining. Between 2006 and 2016, the population of the region decreased by 4%, from 10,063 to 9,545. The greatest absolute population decline was experienced in Port McNeill (-286 persons) and Electoral Area A (-166 persons). The largest proportional losses were experienced in Electoral Area B (-60%) and Electoral Area D (-25%). Port Hardy experienced population growth over this same time period, increasing from 3,822 to 4,132, or 8%. It is important to note that these reflect population trends within the old electoral area boundaries, and these do not include populations living on First Nations reserve lands, which may be experiencing different population trends. It is common for small, resource-based communities across BC to experience population fluctuations and declines associated with resource economies and as more residents move closer to service centres, like Port Hardy.
- Consistent with national trends, the population across the region is aging. The median age for the region rose from 40.0 in 2006 to 44.3 in 2016. For comparison, the 2016 median age for BC was 43. All electoral areas had a median age higher than 50 years, indicating that at least half of the population was over 50 years old. At 60, Electoral Area B had the highest median age of all communities.
- Across the region, between 2006 and 2016, most of population growth occurred in people aged 65 and older. Port Hardy saw a slight increase in individuals between 0 and 64 years old, while the population decreased in the age groups below 65 years old for the rest of the region. As of 2016, Port Hardy and Port McNeill have slightly younger populations than the rest of the region, with 43% of Port Hardy and 42% of Port McNeill residents under the age of 34. Electoral Area A, Electoral Area B, and Alert Bay have the largest proportion of seniors. While Electoral Area D had a smaller proportion of seniors, the 55 to 64 age group is the largest proportion across the region (36%), indicating that the senior age cohort will grow over the next ten years if this group remains in the community.
- Most people who move to the Mount Waddington region are coming from elsewhere in BC. Port Hardy received the highest number of movers from within BC between 2015 and 2016 (260 people).
- Most of the region maintained a consistent number of households or saw slight declines in the number of households from 2006 to 2016. Household trends largely correspond with population trends, with the exception of Port McNeill. In Port McNeill, household numbers have remained similar to 2006 while the population decreased. This may be due to an aging population and the formation of households in the senior age groups. Most household growth was concentrated in Port Hardy, which saw an increase of 245 households, or 14%.
- In 2016, households were relatively small across the region, averaging around two-person households or less. All communities saw a decrease in housing size between 2006 and 2016, which is generally reflective of an aging population.
- In 2016, the highest proportion of individuals in private households who identified as Indigenous was seen in Alert Bay (40%), followed by Port Hardy and Electoral Area A (26% each). For comparison, the provincial average was 6%.
- Renter household median incomes were less than half of owner household median incomes across the region. The exception is Port Alice, where renter household median incomes were higher than owner household median incomes. This is unusual and may be related to employment opportunities in the pulp mill.



3 REGIONAL HOUSING CONTEXT

This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided at the end of this report.

This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; local rental postings; AirDNA; BC Assessment data; and BC Housing.



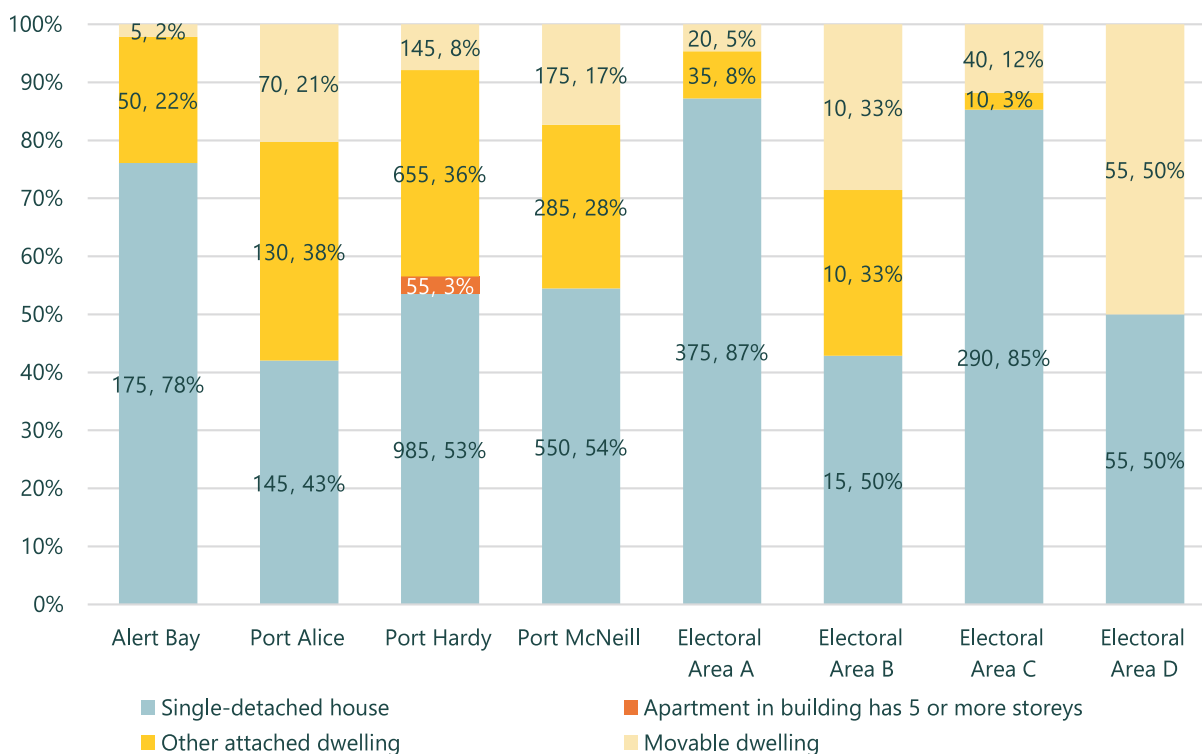
3.1 Dwelling Units

3.1.1 Structural Type

The most common occupied dwelling type across the region is the single-detached home, especially in Alert Bay (78%), Electoral Area A (87%), and Electoral Area C (85%). There are a high proportion of movable dwellings in Port Alice (21%), Port McNeill (17%), Electoral Area B (33%), and Electoral Area D (50%). Port Hardy is the only community that has apartments in a building that has five storeys or more (3%). Alert Bay, Port Alice, Port Hardy, and Port McNeill have some apartment buildings with less than five storeys; these units are counted in the “other attached dwelling” category. Note that this data is only available for dwellings that were occupied by their usual resident on the reference day of the 2016 Census count. In communities that have higher proportions of dwellings not occupied by their usual resident (i.e., Port Alice and Electoral Areas A, B, and D) the distribution of dwellings by structural type that are physically present in the community may differ slightly from Figure 21.

It is estimated that there are 27 legal secondary suites in Port McNeill and 22 legal secondary suites in Alert Bay, which is slightly higher than the counts recorded in the 2016 Census.⁶ Anecdotal evidence suggests there may also be a few secondary suites in Port Alice, which are used as both long and short-term rentals. Across the region communities have reason to believe that there is a large percentage of illegal suites, even including people living in RVs on private property.

Figure 21: Dwellings by Structure Type, 2016



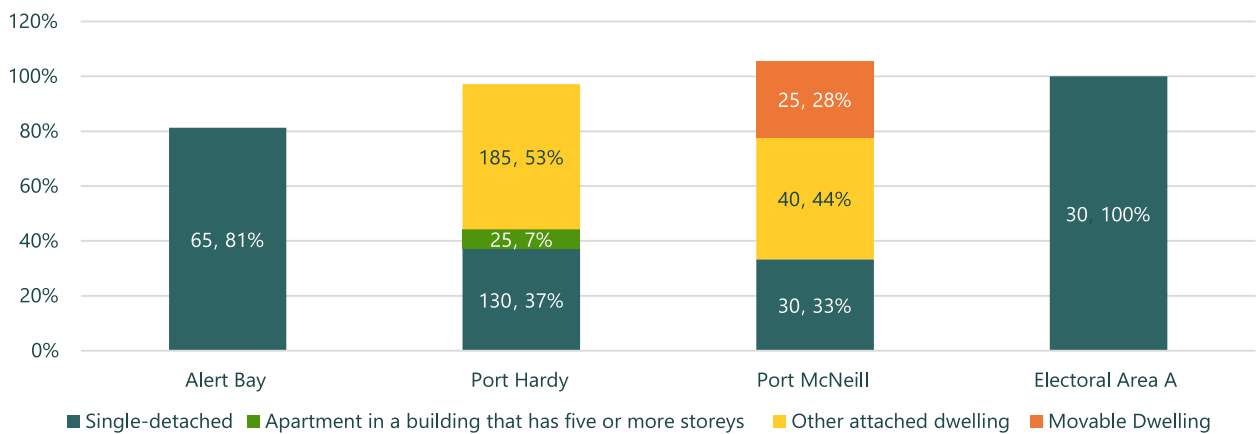
*Some percentages do not add up to 100% due to rounding.

Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

⁶ As reported by the Village of Alert Bay and Town of Port McNeill.

Figure 22 shows that Indigenous households living in Alert Bay and Electoral Area A occupy a similar range of housing types compared to the full population. This aligns with the higher proportions of Indigenous residents living in these communities (see Figure 13). In Port Hardy and Port McNeill, Indigenous households are less likely to live in a single-detached home or movable dwelling and are more likely to live in an apartment or other attached dwelling, such as an apartment in a building with less than five storeys, a rowhouse, or a secondary suite. In Port Alice, Indigenous households are less likely to live in a single-detached home and more likely to live in other attached dwellings or movable dwellings.

Figure 22: Dwellings by Structure Type for Indigenous Households, 2016



*Some percentages do not add up to 100% due to rounding.

**Data for Electoral Areas B, C, and D has been suppressed due to a low number of responses.

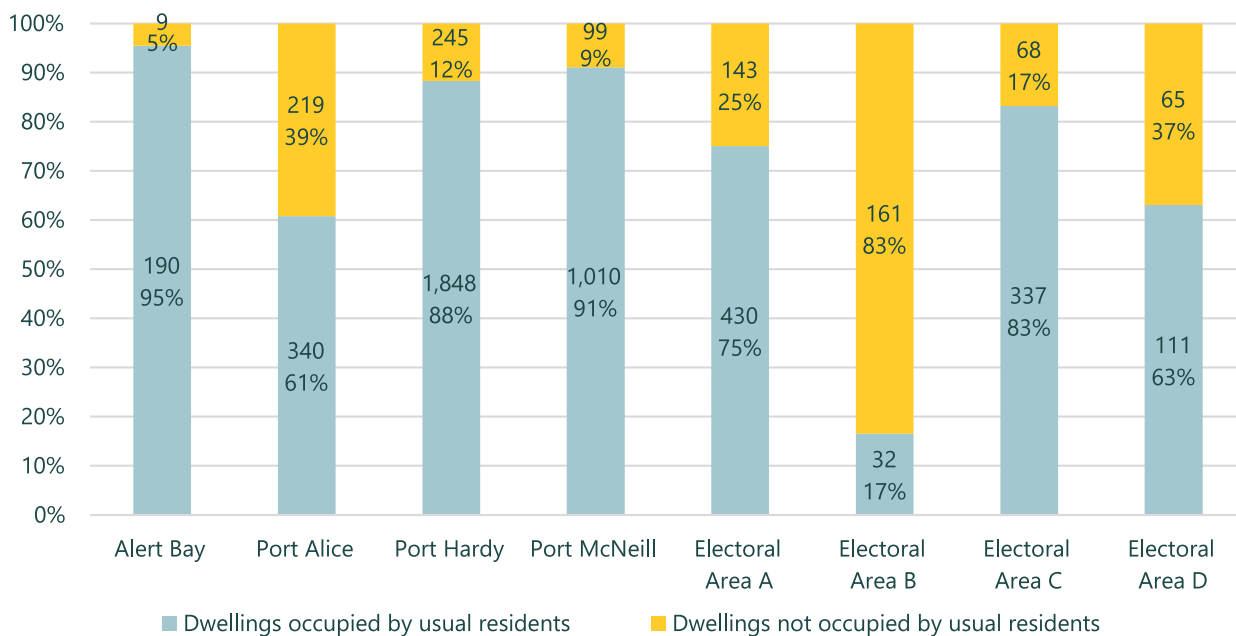
Source: Statistics Canada, Custom Data Organization from the Census 2016.



3.1.2 Occupied Dwellings

Private dwellings that are occupied by usual residents means a house in which a person or household is permanently residing, such as the owner or a rental tenant. Dwellings not occupied by usual residents may be vacant, rented out on a temporary or short-term basis, and/or used as holiday homes. As shown in Figure 23, the majority of houses in Electoral Area B were not occupied in 2016 (83% or 161 units). Almost two out of every five homes in each of Port Alice and Electoral Area D were unoccupied in 2016 (38% or 219 units and 37% or 65 units, respectively). A quarter of houses in Electoral Area A were not occupied by their usual resident (25% or 143 units). These are high proportions, but higher rates are not uncommon in more rural or remote communities. For comparison, the 2016 average across BC was 9%.

Figure 23: Occupied Private Dwellings, 2016



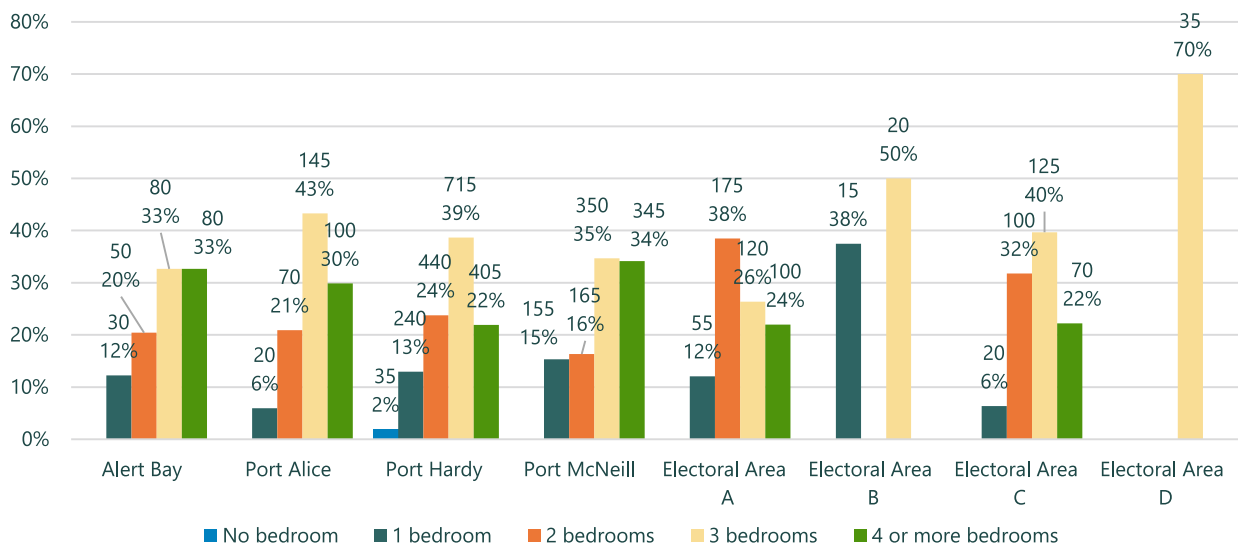
Source: Statistics Canada, Census 2016

3.1.3 Number of Bedrooms

In 2016, in most of the region, three-bedroom houses comprised the largest portion of occupied housing stock (Figure 24). The exception was Electoral Area A, where two-bedroom houses were more common.

While most occupied houses in the region have three or more bedrooms, the proportion of households with three or more persons is relatively small (Figure 11), indicating that there are generally more bedrooms than required to meet households' occupancy needs.

Figure 24: Dwellings by Number of Bedrooms, 2016



*Some percentages do not add up to 100% due to rounding.

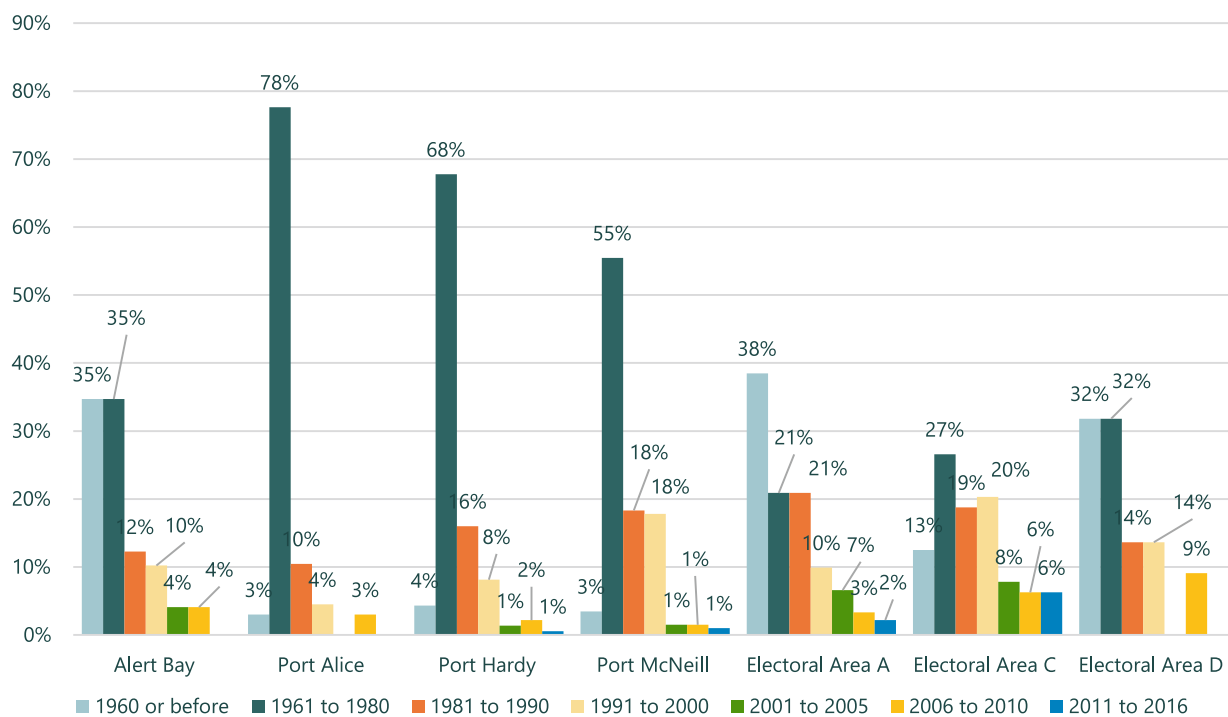
Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing



3.1.4 Period of Construction

Based on occupied dwellings, there is a lot of older housing stock in the region. A high proportion of dwellings across the municipalities were constructed in the period between 1961 and 1980 or 1960 and earlier. The electoral areas have newer housing stock (i.e., built after 2000). Generally, older housing requires more maintenance and repairs than newer housing.

Figure 25: Dwellings by Period of Construction, 2016



*Some percentages do not add up to 100% due to rounding.

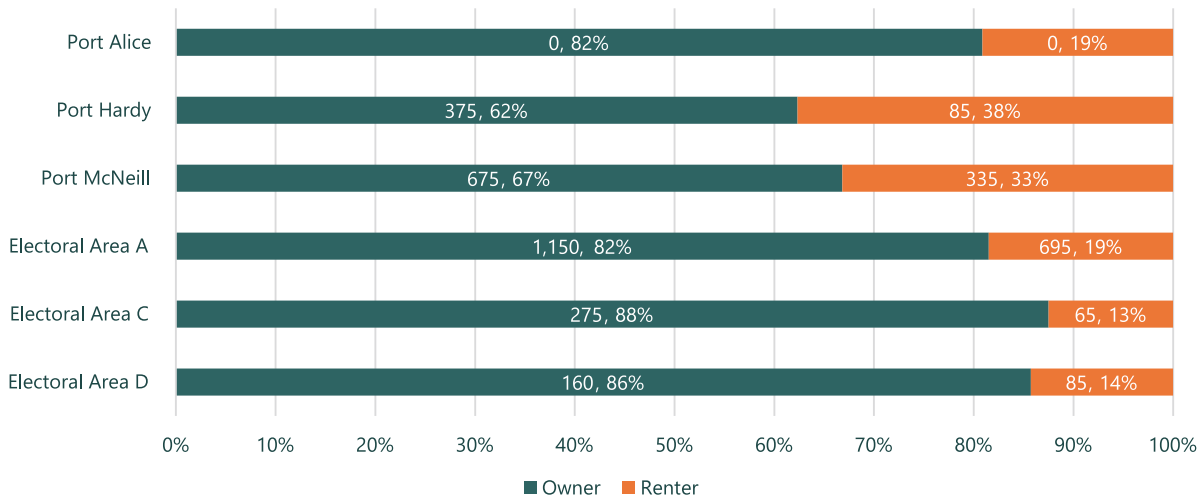
**Data for Electoral Area B has been suppressed due to a low number of responses.

Source: Statistics Canada, Census 2016

3.1.5 Tenure

Port Alice (82%), Electoral Area A (82%), Electoral Area C (88%), and Electoral Area D (86%) have the largest proportions of owner households in the region. Alert Bay, Port Hardy and Port McNeill have high proportions of renters. The renter households represent 35% of households in Port Alice, 38% in Port Hardy, and 33% in Port McNeill.

Figure 26: Household Tenure, 2016



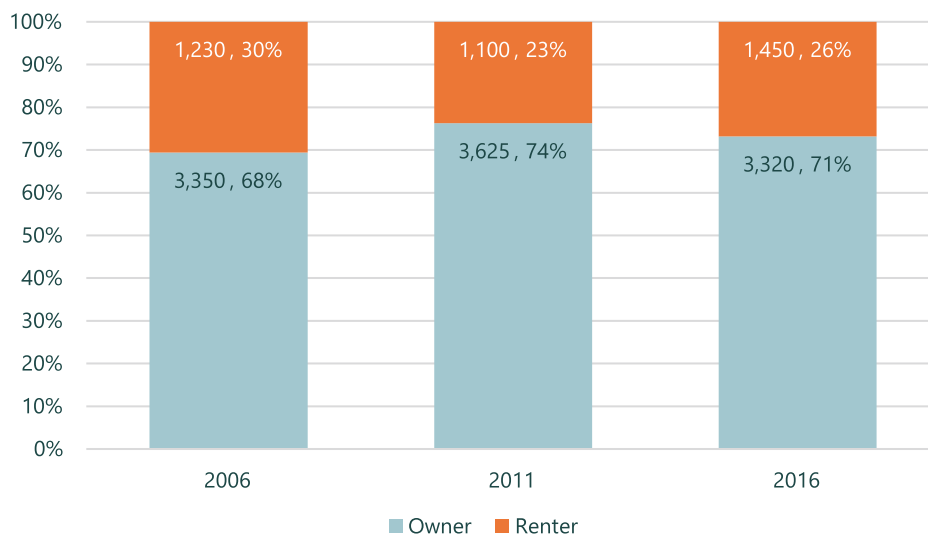
*Some percentages do not add up to 100% due to rounding.

**Data for Electoral Area B has been suppressed due to a low number of responses.

Source: Statistics Canada, Census 2016

Over the past three censuses, the number of renter households increased at a faster rate compared to owner households. While the overall proportions of owner and renter households remained similar, the number of renters increased by 18%, compared to a 1% decrease in the total number of owner households (Figure 27). Through stakeholder engagement it was identified that a growing number of the local workforce is contract based and may only be in the region for short periods of time while their full-time homes are located elsewhere. This may be contributing to increased rental demand. An increase in renters is also likely directly related to increasing housing sales prices that are outpacing incomes. People are renting more frequently, longer into their lives because the path to ownership is increasingly more difficult.

Figure 27: Household Tenure, 2006-2016



*Some percentages do not add up to 100% due to rounding.

Source: Statistics Canada, Census 2016, 2011, 2006- Custom Information for BC Ministry of Municipal Affairs and Housing



3.1.6 New Home Construction Data

Data on new home construction is available from two sources:

- BC Housing, which collects information from Licensed Residential Builders and owner builders through the New Home Registration forms and Owner Builder Authorization applications. This information shows when a house was built or if it is in the process of being built.
- Local government building and site permit data which shows when permits were issued and can suggest when new homes are beginning to be built.

Both sets of data are shown below. The former shows what was recently built, while the latter provides some indication of what is currently being constructed or will be in the near future. Readers should note that the BC Housing New Homes Registry data does not include accessory dwellings and does include housing units in the electoral areas. The building permit data includes accessory dwellings, but does not include housing units in the electoral areas.

BC Housing Registered New Homes

There was a total of 36 new homes registered with BC Housing across the region from 2016 to 2018 (Table 3). Of these, 31 were single-detached homes and 5 were purpose-built rental homes. No new multi-unit homes were registered in this time period.

Table 3: Registered New Homes by Unit Type, 2016-2018

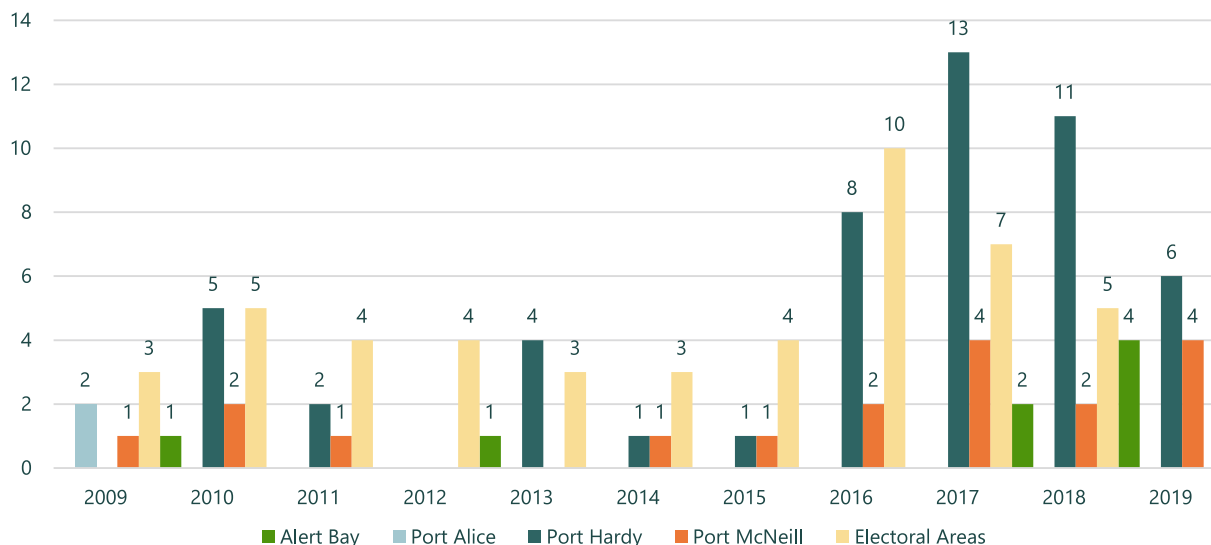
	2016	2017	2018	Total
Single-detached homes	9	17	5	31
Multi-unit homes	0	0	0	0
Purpose-built rental homes	0	5	0	5
Total new homes	9	22	5	36

Source: BC Housing

Building Permit Data

Available residential building permit data shows an increase in housing development activity from 2016 to 2019 (Figure 28).

Figure 28: Building Permits Issued, 2009-2019



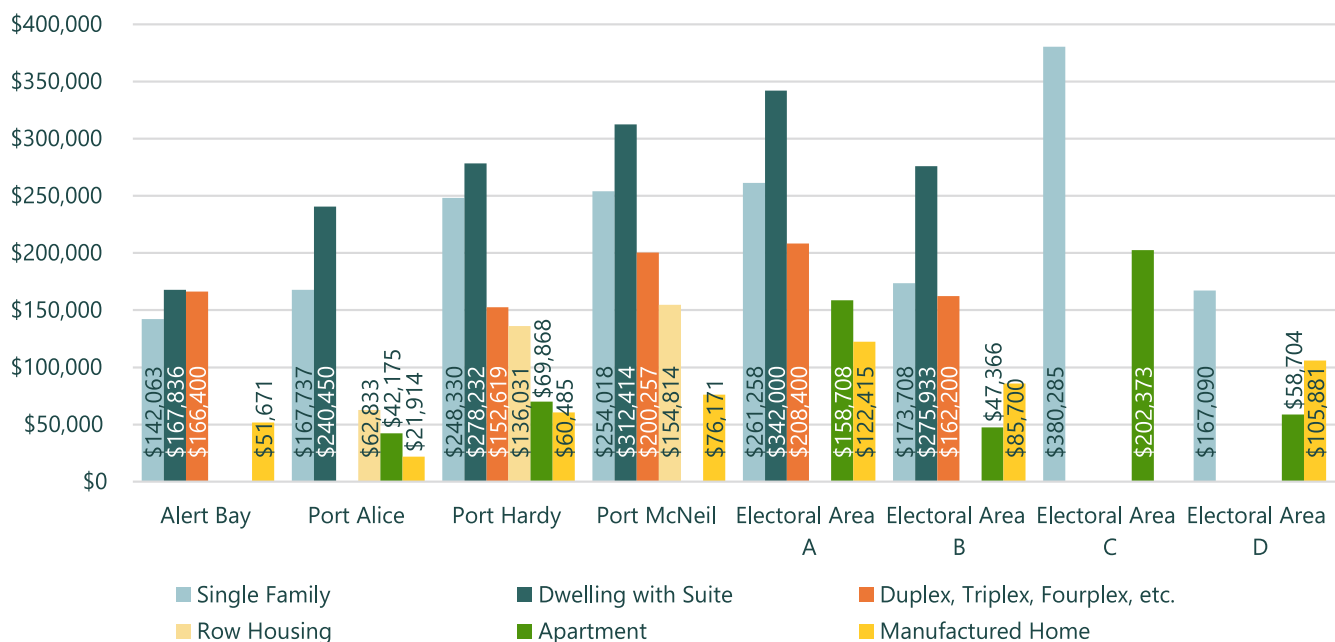
Source: Adapted from RDMW local governments

Industry estimates suggest that construction costs tend to be higher on Vancouver Island and in more northern communities in the province as compared to the City of Vancouver, which is used as the benchmark city for BC. Compared to Vancouver, 2019 construction costs were estimated to be 1.08 times higher in Victoria and 1.15 times higher in the northern interior. Based on the location of RDMW, it likely falls within this range or higher, depending on how remote the site is. Stakeholders indicated that development is challenging in the region and that much of the housing stock is old and in need of repairs; construction costs may create a barrier to addressing this.

3.2 Homeownership Market

Figure 29 shows the 2019 average assessed property values by housing type across the region.⁷ The average value of a single-detached dwelling in the region ranges from approximately \$142,000 to \$380,000. Dwellings with a suite have the highest average assessed value across most communities, except for Electoral Area C and Electoral Area D, where single-detached dwellings are the most expensive. Electoral Area A and Port McNeill had the overall highest housing values across the housing types.

Figure 29: Average Residential Assessed Values by Housing Type, 2019



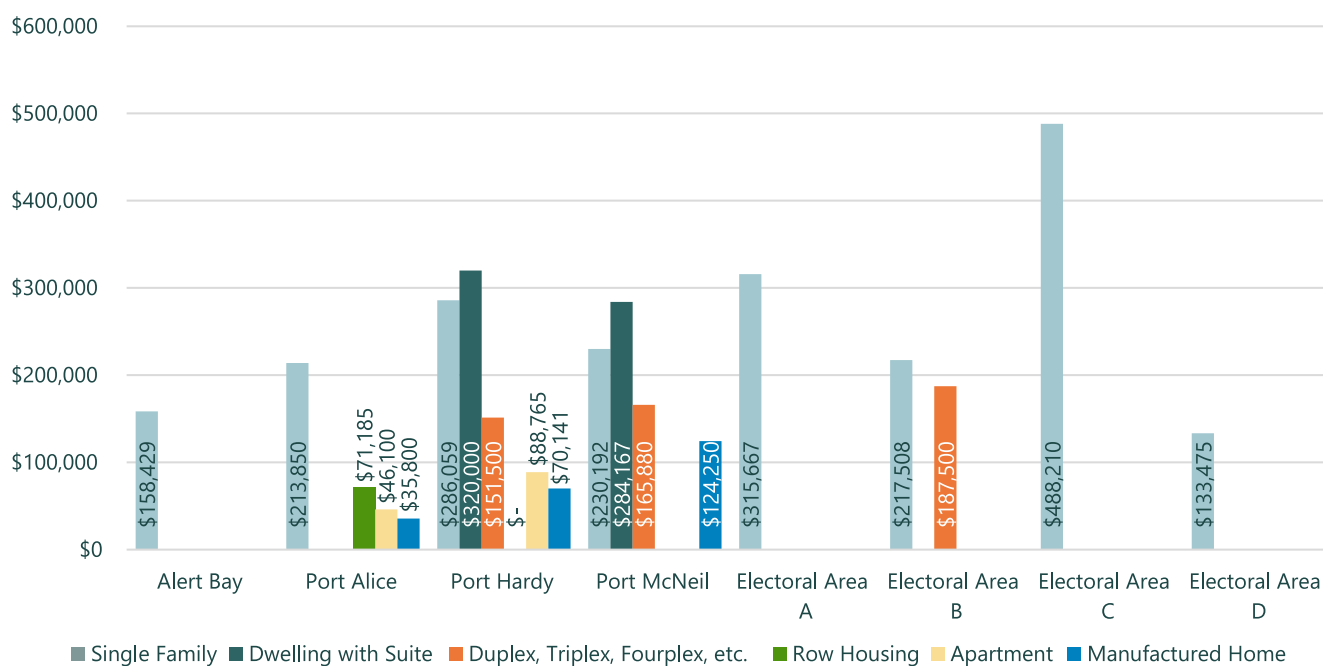
Source: BC Assessment, 2019

*BC Assessment accounts for manufactured homes as a separate category, while Statistics Canada considers them to be part of the single-detached homes unless they are movable.

⁷ All BC Assessment assessed values are based on the valuation date of the prior year (i.e. 2020 assessed values are as of July 1, 2019). Sales prices are collected from the year's previous July to the current year's July (e.g. 2020 sales prices are from July 1, 2018 to July 1, 2019). It is important to note that these are the average and not median assessed values. Average sales prices can sometimes be less accurate in smaller markets where a few higher priced home sales in one year may skew the overall average.

Assessed values are a determination of a property's fair market value as of July 1 in the prior year and are used by taxing authorities to determine the share of property taxes owners will pay. Assessed value differs from sales price, which is the actual price a residence was sold for at any point in time. It is important to note that assessed values are captured at a point in time each year and often do not reflect market realities, as sales prices can change quickly in response to economic trends. Compared to the assessed values, the sales prices of housing across the region are generally higher, which is a common pattern in BC. This could indicate that housing prices are trending upwards.

Figure 30: Average Conveyance Price (Sales Price) by Housing Type, 2019

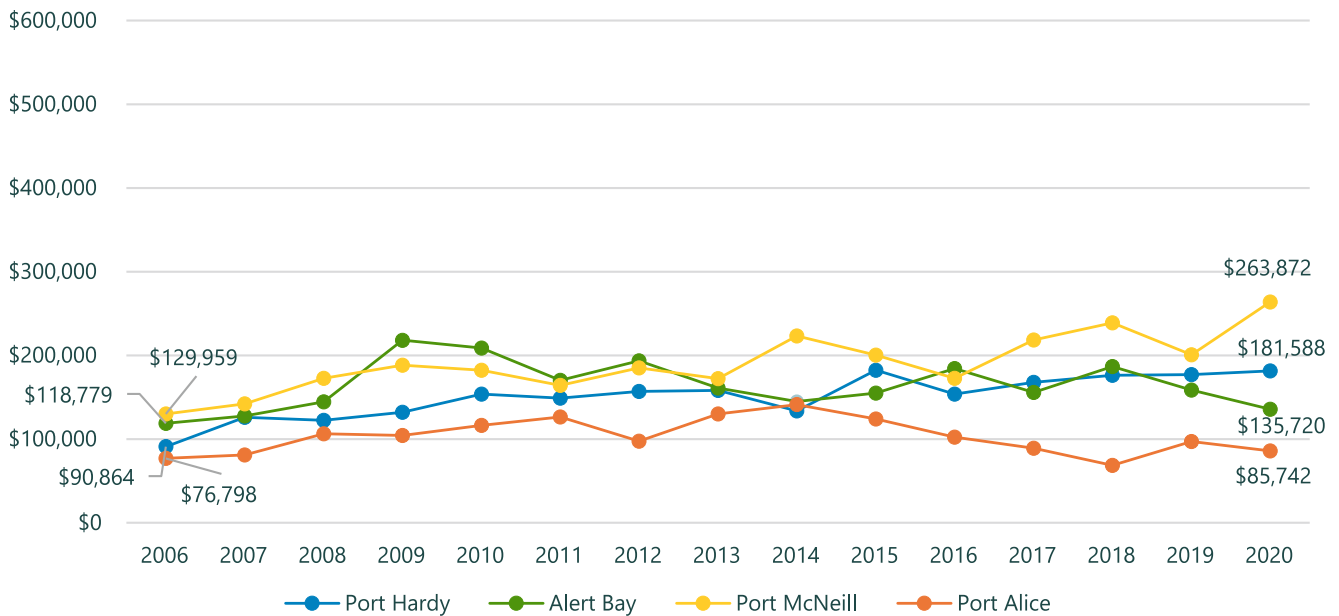


Source: BC Assessment, 2019

*BC Assessment accounts for manufactured homes as a separate category, while Statistics Canada considers them to be part of the single-detached homes unless they are movable.

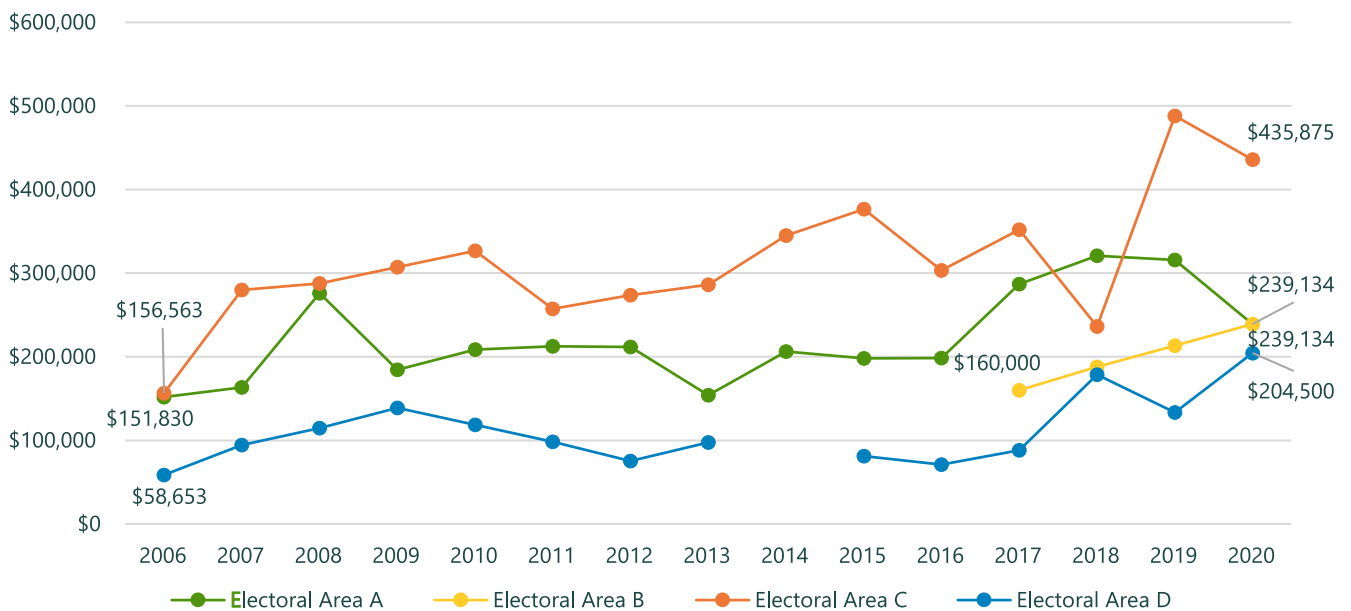
Figure 31 shows the average sales prices recorded by BC Assessment from 2006 to 2020 in the municipalities; Figure 32 shows the same for the electoral areas. These are the averages of sales of all housing types. There is not enough data to break out sales prices by housing type over time for each community. Across the region, prices have increased. In Port McNeill and Port Hardy, housing prices doubled (+103% and +100%, respectively) over this time. The most dramatic increases were seen in Electoral Areas C and D, where housing prices increased by 249% and 178%, respectively. It is important to remember that this is based on a smaller number of data points and one or two large, expensive property sales can skew the data.

Figure 31: Average Sales Prices, Municipalities, 2006-2020



Source: BC Assessment, 2020

Figure 32: Average Sales Prices, Electoral Areas, 2006-2020



Source: BC Assessment, 2020



Similar to many BC communities, the increases in average housing prices have outpaced the increase in median household incomes. While a rough estimate only, Table 4 shows the approximate change in average sales prices compared to estimated changes in median household incomes over the same period. In Port Hardy and Port McNeill, household incomes have increased at a much slower rate compared to housing prices. The same is true for Electoral Area C, although this information should be used with caution due to the small number of data points collected by BC Housing in this community. Average sales prices have not increased as quickly as median household incomes in Port Alice and Alert Bay, where average sales prices have fluctuated since 2006.

Table 4: Change in Sales Prices Compared to Change in Incomes, 2006-2020

Community	Change in Average Sales Prices	Change in Median Household Incomes*
Alert Bay	+14%	+51%
Port Alice	+12%	+54%
Port Hardy	+100%	+14%
Port McNeill	+103%	+31%
Electoral Area A	+58%	+67%
Electoral Area B	+49% (2017 to 2020)	No data
Electoral Area C	+249%	+34%
Electoral Area D	+178%	No data

*2020 incomes estimated using the average annual percentage increase between 2006 to 2016.

3.3 Rental Market

Rental housing is typically divided into the primary rental and secondary rental markets. The primary rental market consists of purpose-built rental buildings with multiple units, while the secondary market consists of all other rental units such as secondary suites, condominiums, or entire homes that are rented. Short-term rental housing is usually housing that is rented for 30 days or less and can include renting a portion or all of the premises.

Estimates can be made based on BC Assessment data for 2019, it is estimated there are approximately 75 primary rental units across the four municipalities.⁸ Compared to 2016 data, the 75 purpose-built units serve approximately 5% of the total renter households in the region. In reality, the number of renter households has likely increased since 2016, meaning that this proportion could be lower.

To assess the secondary rental market, a scan of local rental postings and advertisements was conducted between the months of March and April 2020. In total, 19 listings were reviewed to better understand the costs of rents and availability of rental housing in the region (Table 5). Although this dataset is not statistically valid, it suggests that there are not many rentals available and that Port Hardy has higher cost of rent.

Table 5: Average Rent in the Secondary Rental Market, 2020

	Number of Listings	Average Rent (\$)		
		1-Bedroom	2-Bedroom	3-Bedroom
Port Alice	4	-	\$850	\$800
Port Hardy	10	\$613	\$929	\$1,300
Port McNeill	2	\$500	\$850	-
Electoral Area A	1	\$850	-	-
Electoral Area B	2	-	\$1,250	-

Source: Kijiji, Craigslist, newspaper postings and local Facebook rental page.

⁸ Generally, data for the primary rental market (i.e., number of units, average cost of rent, vacancy rate, etc.) is provided by the Canadian Mortgage and Housing Corporation (CMHC). For some smaller populations – including RDMW – this data is not available.

Short-term rental units make up a small proportion of the housing stock in the region. Using data from AirDNA, which collects data from Airbnb and VRBO short-term rental listings, there were approximately 47 units across the region on February 6, 2020 (Table 6). Port Hardy appears to have the highest number of short-term rentals with 24, renting at an average daily rate of \$102. This number and rate may differ during the summer months when demand for short-term rentals is higher. It is important to note that at the time of this report both Port Hardy and Port McNeill did not allow for short-term rentals, and therefore current rentals were operating outside of permitted uses.

Table 6: Short-Term Rental Units, February 6, 2020

	Units	Proportion of Private Dwellings (2016)	Average Daily Rate
Alert Bay	8	4%	\$98
Port Alice	6	2%	\$79
Port Hardy	24	1%	\$102
Port McNeill	9	0%	\$79
Total	47	-	-

Source: AirDNA

3.4 Non-Market Housing

Non-market housing is any form of housing that is not traditional market housing, such as co-operative housing, below-market rentals, and supportive living for seniors, among many others. Generally, BC Housing provides the most complete and accurate data for non-market housing. BC Housing data captures any housing units with which they have a financial relationship, including units located in supportive, transitional, or emergency housing, as well as units on the private market receiving subsidies to help with the cost of rent.

There were approximately 36 households in the municipalities and 32 households in the electoral areas that received some housing support in 2019 (Table 7). As of March 31, 2019, there were 86 non-market housing units in the region, including the Nimpkish 2 reserve. More detailed data such as service group (i.e., seniors, families, etc.) has been suppressed. Compared to 2016 data, these 86 non-market units served approximately 6% of renter households in the region. In reality, the number of renter households has likely increased since 2016, meaning that this proportion could be lower.

Table 7: Housing Units Subsidized by BC Housing, 2019*

	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Alert Bay	0	0	0	0	0
Port Alice	0	0	0	0	0
Port Hardy	10	1	13	12	36
Port McNeill	0	0	0	0	0
Electoral Area A	0	0	8	3	11
Electoral Area C	0	0	6	15	21
Nimpkish 2 (Reserve)	0	0	1	0	3
Total	10	1	37	38	86

*The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.

**Includes both homeless housed in housing with supports and homeless rent supplements.

Source: Adapted from BC Housing



3.4.1 Waitlist

As of January 31, 2020, there were 23 households on the waitlist in the region for non-market housing units subsidized by BC Housing (Table 8). The most common groups on the waitlist are families (9 households) and seniors (7 households).

Table 8: BC Housing Applicant Waitlist for Non-Market Housing, January 2020

	Family	Singles	Seniors	Individuals with Mobility Challenges	Individuals with Developmental Disabilities	Transfers	Totals by Location
Totals by Service Group	9	1	7	1	4	1	23
Alert Bay	1	0	1	0	0	0	2
Port Alice	2	0	1	1	0	0	3
Port Hardy	6	1	3	0	2	1	13
Port McNeill	1	0	2	0	2	0	5
Kingcome Inlet	1	0	0	0	0	0	1

Source: Adapted from BC Housing

3.5 Housing Indicators and Core Housing Need

Statistics Canada and CMHC have established national housing indicators based on housing affordability, adequacy, and suitability. Communities throughout Canada use these indicators to identify issues and make improvements related to housing. A household meets the nationally defined housing standards when the following conditions are met:

1. Adequate housing is reported by its residents as not requiring any major repairs.
2. Affordable housing has shelter costs equal or less than 30% of total before-tax household income.
3. Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

3.5.1 Housing Indicators

Across the region, affordability challenges are most common, except for Electoral Area A, where adequacy is the most common challenge (Figure 33, Figure 34).

Alert Bay, Port Hardy, Port McNeill, and Electoral Area C have experienced an increase in the proportion of households experiencing housing unaffordability between 2006 and 2016. The proportion of households experiencing housing unaffordability in Electoral Area A decreased between 2011 and 2016, although this is likely related to the data challenges associated with the 2011 National Household Survey. It could also reflect households moving out of the community.

Looking at adequacy over this period, the proportion of households falling below the adequacy standard decreased slightly in Alert Bay, Port Hardy, and Electoral Area A. This trend could be related to home renovations or redevelopment. Electoral Area A had the largest proportion of households falling below the adequacy standards in all three census years, suggesting that households are experiencing challenges with repairing and maintaining their homes.

Housing suitability is not a significant issue for the region.

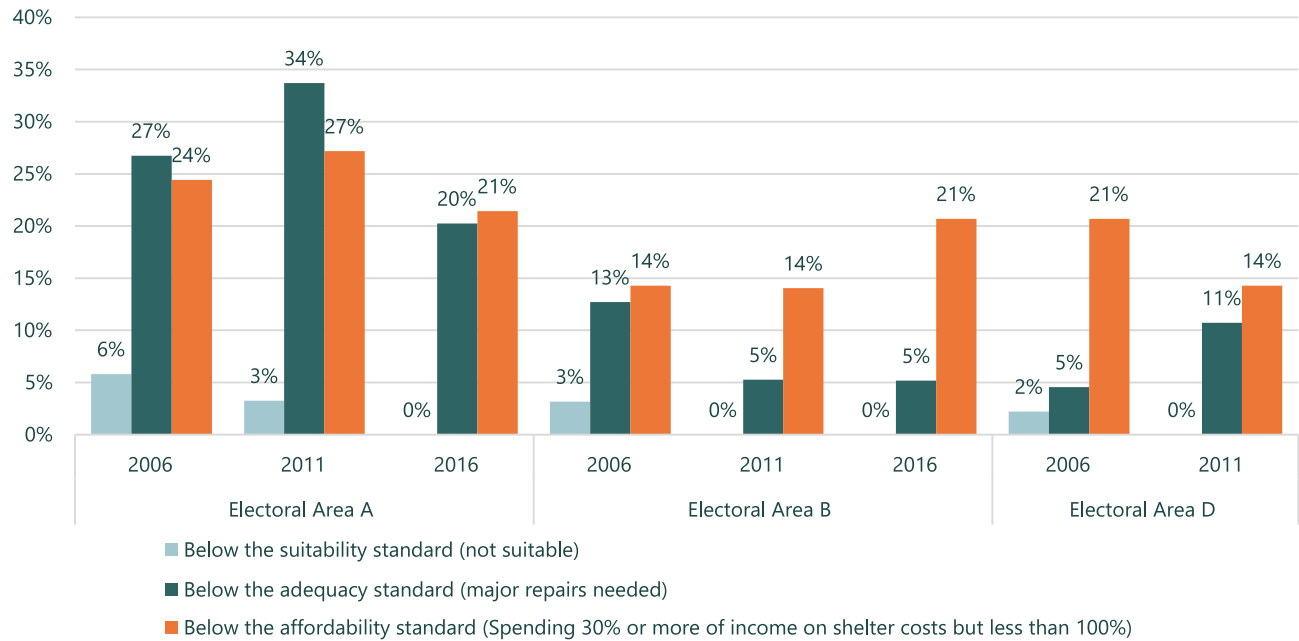
Figure 33: Housing Indicators, Municipalities, 2006-2016



Source: Statistics Canada, Census 2006, 2011, 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing



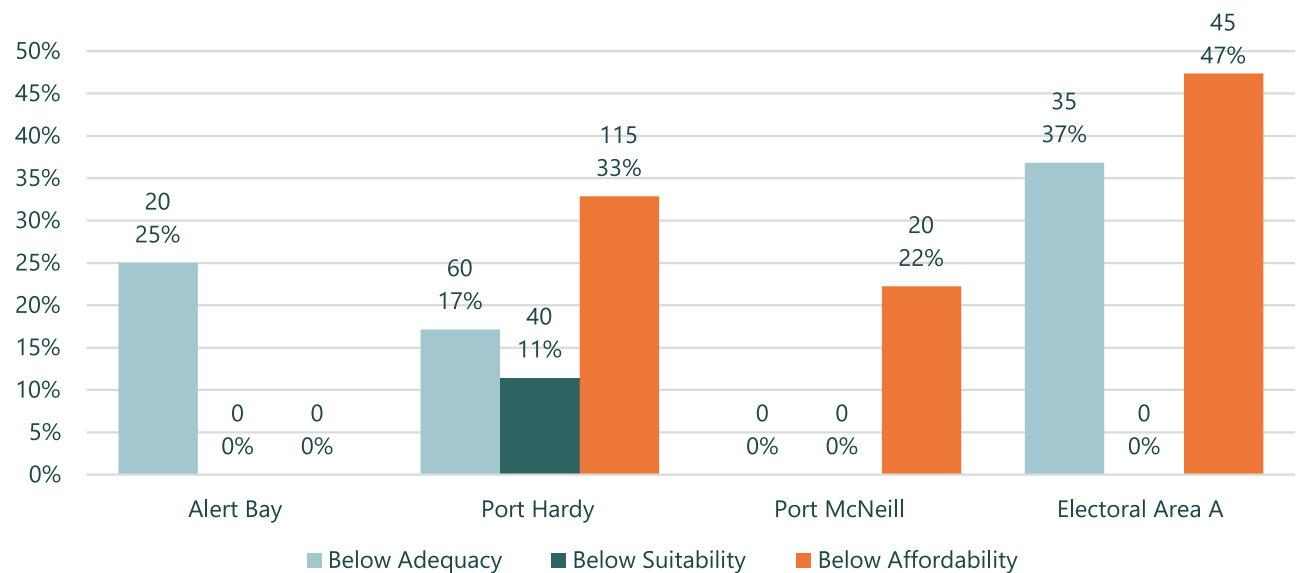
Figure 34: Housing Indicators, Electoral Areas, 2006-2016



***Data for Electoral Area B 2011 and 2016, Electoral Area C 2006, and Electoral Area D 2016 has been suppressed due to a low number of responses.
Source: Statistics Canada, Census 2006, 2011, 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing*

Figure 35 shows the proportion of Indigenous households falling below housing indicators in communities for which there is sufficient data. The zeroes in the graph highlight the challenges of reporting on data for small populations, where there are often data gaps, rounding errors, and suppressed data points that affect how data is reported. Though reported as zeroes by Statistics Canada, there may be a small number of households that fall within that category.

Figure 35: Housing Indicators of Indigenous Households, 2016



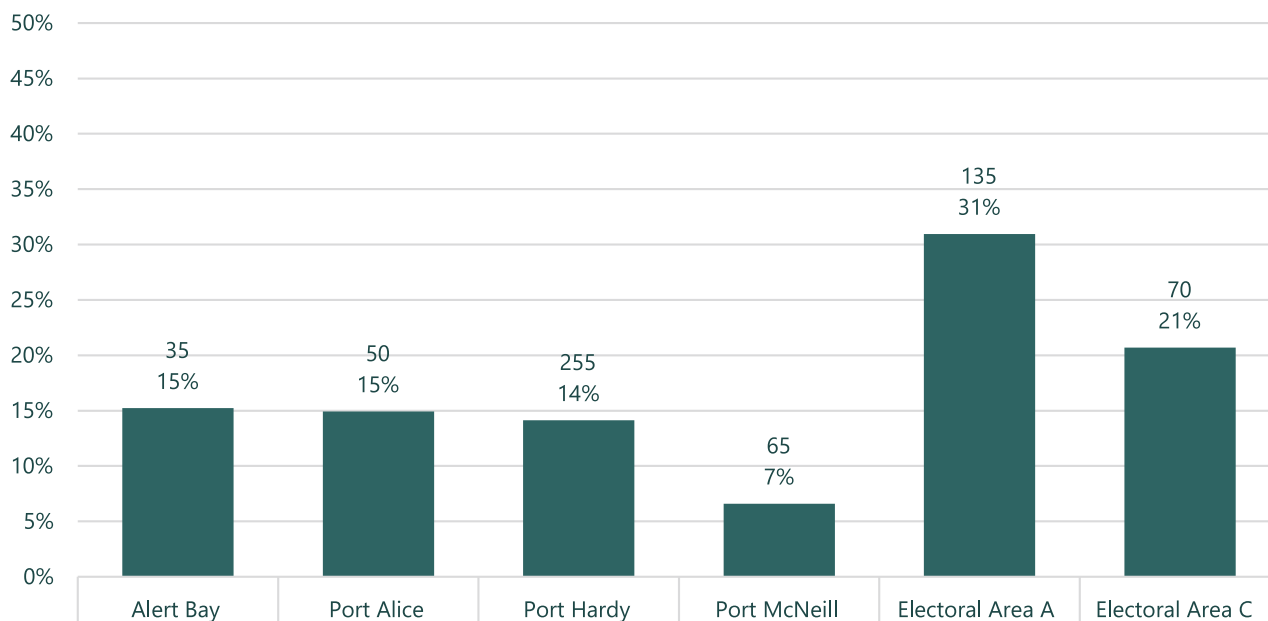
***Data for Electoral Areas B, C, and D has been suppressed due to a low number of responses.
Source: Statistics Canada, Custom Data Organization from the Census 2016.*

3.5.2 Core Housing Need and Extreme Core Housing Need

Core housing need households are stuck in unaffordable, inadequate, or unsuitable housing. A household is in core housing need when it does not meet one or more of the affordability, adequacy, and suitability standards and could not afford alternative suitable and adequate housing in their community. A household is in extreme core housing need when one or more of the standards are not met and the household is currently spending more than 50% of their total before-tax income on housing.

Across the region, Electoral Area A has the highest proportion of households in core housing need (31%), followed by Electoral Area C (21%). For comparison, the provincial rate of core housing need is 14%.

Figure 36: Proportion of Households in Core Housing Need, 2016



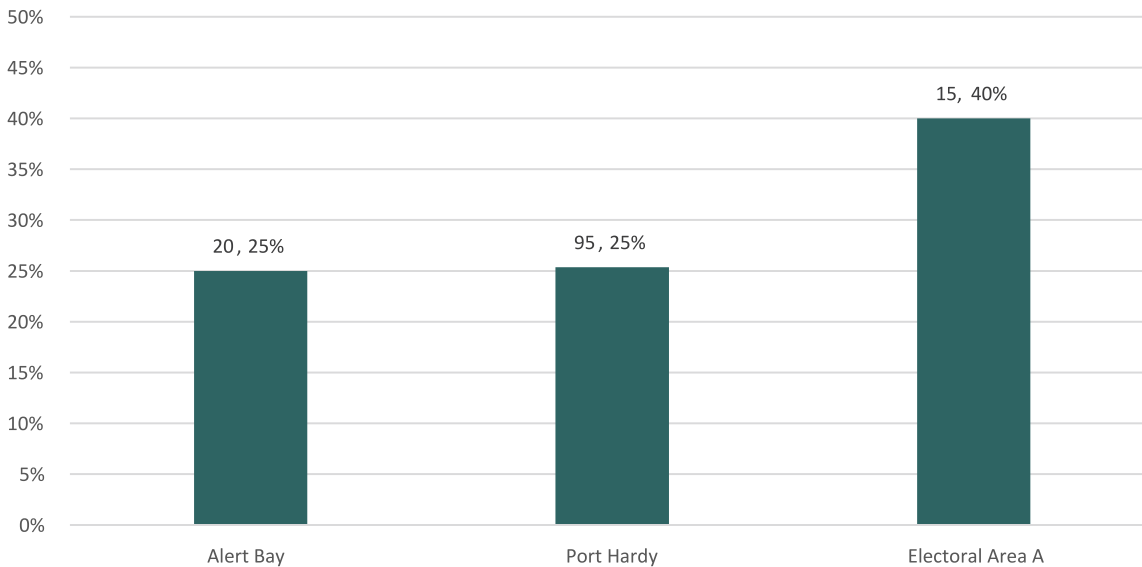
Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing



Due to a small number of responses, data for households in Extreme Core Housing Need is not displayed in Figure 36. In 2016, there were 10 households reported as being in Extreme Core Housing Need in Alert Bay, 125 in Port Hardy, and 40 in Port McNeill.

For communities for which there is data, Indigenous households are more likely to be in core housing need (Figure 37).

Figure 37: Proportion of Indigenous Households in Core Housing Need, 2016

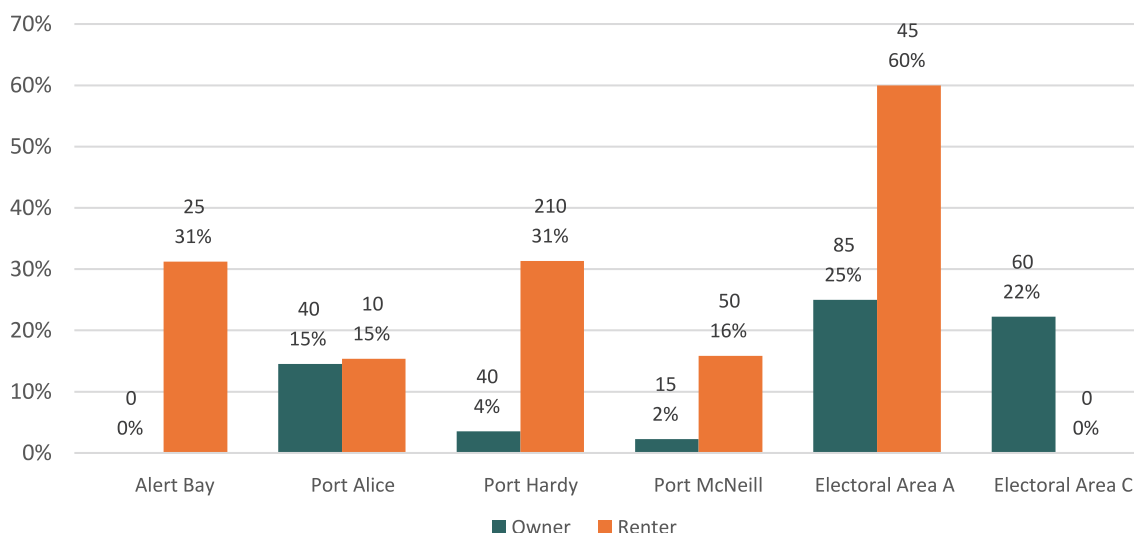


***Data for Port McNeill, Port Alice, and Electoral Areas B, C, and D has been suppressed due to a low number of responses.*

Source: Statistics Canada, Custom Data Organization from the Census 2016.

Renter households are more likely than owner households to be in core housing need and extreme core housing need. A high proportion of renter households in Port Hardy and Electoral Area A are in core housing need (31% and 60%, respectively) (Figure 38) and extreme core housing need (17% and 20%, respectively). Thirty-one percent (31%) of renter households in Alert Bay and Port Hardy are in core housing need. For comparison, the provincial rate of renter core housing need is 30%.

Figure 38: Core Housing Need Households by Tenure, 2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

While not displayed due to data gaps, there were more renter households in extreme core housing need compared to owner households. The difference was most noticeable in Port Hardy, where 115 renter households were in extreme core housing need, compared to owner households (17% of renter households, compared to 1% of owner households). All households in Port McNeill who were in extreme core housing need were renter households. The same number of owner and renter households were in extreme core housing need in Electoral Area A, however, the proportion of renter households was much higher compared to owners (20% versus 4%).

3.6 Homelessness

There is no data available for the region related to the number of individuals who are unhoused. Stakeholders indicated that hidden homelessness appears to be more prevalent in the region and that individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars or RVs.

In 2018 the Mount Waddington Health Network, Sacred Wolf Friendship Centre, MHSU, MCFD, The District of Port Hardy, Local First Nations, all of whom who are either stakeholders, supporters or operators of the Federal “Housing First Program” (renamed “Reaching Home” in 2019) met to discuss the viability of doing a homeless count or assessment of the number of people experiencing housing insecurity. The most regularly used methodology to count the homeless in the Province of B.C. is a Point-in-Time Count (PIT Count) which provides a “snapshot of people who are experiencing homelessness in a 24-hour period. For the purpose of the 2018 homeless counts conducted in the 12 provincially funded B.C. communities, an individual was defined as experiencing homelessness if they do not have a place of their own where they pay rent and can expect to stay for at least 30 days.”

Findings of these discussions revealed that in performing a traditional PIT count, rural communities have challenges in volunteer capacity, geographic distances, landscape, and also the unique forms homelessness takes in response to environment which result in an under-representation of the number of impacted people. In the Regional District of Mount Waddington, social service providers anecdotally surmise that vehicular homeless, for instance, is noted to be higher in rural regions. Additionally, there is access to partially serviced and free campsites and locations throughout the region with more privacy and inherent support than is found in urban tent-cities. Many of the vehicular homeless or people who live in communal or overcrowded situations meet the definition of homelessness as defined in a B.C. PIT count yet are noted to not identify as “homeless” in the street entrenched sense of the word.

It should be noted through this formative work, the regional stakeholders exploring homelessness were introduced to The Rural Alberta Development Network (RADN) which is an organization leading the National research and development of rural homeless estimation methodologies. RADN has done an exemplary job of creating a living document that details the challenges that render rural PIT counts inaccurate. In answer to those inaccuracies and to gather more accurate data, RADN piloted a “Unique Identifier Count” and a step-by-step guide to estimating homeless numbers in rural areas.

Regionally, the aforementioned groups flag the RADN “Unique Identifier Count” as being the most practical and cost-effective manner of collecting the data around homelessness and housing security in the region. This and other work being piloted by the RADN should strongly be considered first in exploring future actions being considered for the region, and anyone interested in quantifying the homeless in rural areas is well advised to review this work.

⁹ <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

¹⁰ The 2018 series of meetings on housing were the impetus for the start of the 2019 Regional Housing Strategy commissioned by the Mount Waddington Health Network and completed by BC Health Communities. One of the action items in the strategy was the completion of a Regional Housing Needs Assessment.

¹¹ <https://hsa-bc.ca/2018-homeless-count.html>

¹² And ¹³ <https://www.ardn.ca/publications/step-by-step-guide-to-estimating-homelessness>



3.7 Summary

Housing Stock

- The single-detached home is the dominant dwelling type in the region, comprising the majority of homes in the region. Port Hardy has more diverse housing stock, with 53% single-detached, 8% movable dwellings, 3% apartment buildings more than five storeys, and 36% other attached dwellings including semi-detached houses, row houses, single-detached homes with secondary suites, apartments in a building that has fewer than five storeys and other single-attached houses.
- Based on 2016 data for occupied homes, the most prevalent housing unit size in the region is three bedroom. There are fewer small units (i.e., one-bedrooms or studios), which could meet the needs of individuals living alone, or couples without children. In 2016, one-bedrooms and studios comprised 2% to 38% of occupied housing stock in the region, while 68% to 86% of households were one or two people. These households may be living in larger units than they need as per National Occupancy Standard requirements. As the population continues to age, projections suggest there may be more households comprised of individuals living alone or couples without children. There may be a lack of options for older adults looking to downsize out of large single-detached homes.

Homeownership and Rental Market

- There were high rates of homeownership in all communities in 2016; Port Hardy had the lowest rates of home ownership (62%) and highest rate of renter households (38%). This was followed closely by Port Alice with 35% renter households and Port McNeill at 33%.
- In 2019, the average sales price for a single-detached home, the most common type of housing in the region, ranged between \$133,475 in Electoral Area D and \$488,210 in Electoral Area C.
- Similar to many BC communities, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Over this time, average sales prices rose in all communities, with the largest increases seen for housing in Electoral Area C (+249%), Electoral Area D (+178%), Port McNeill (+103%), and Port Hardy (+100%).
- There is no data available for the primary rental market in the region. The secondary rental market is less secure than the primary rental market. Average rents have likely risen since 2016 alongside housing prices, as generally, secondary rental market rents are largely driven by housing prices.

Non-Market Housing

- There were 86 units receiving non-market supports in the region. Most of these units (38) were for rent assistance in the private market, typically meaning the SAFER or RENT programs, followed by independent social housing units (37). Non-market housing serves as an important source of affordable and supported housing for some vulnerable groups.
- As of January 31, 2020, there are a total of 23 households on the waitlist in the region for non-market housing units subsidized by BC Housing. The most common groups on the waitlist are families (9 households) and seniors (7 households).

Housing Indicators and Core Housing Need

- Housing indicators show that affordability has been the most significant issue across the region, with 10% to 23% of households living in unaffordable housing in 2016. Affordability was also the most common challenge in 2006 and 2011. There are also a notable proportion of households living in housing that requires major repairs, with 5% to 20% of households reporting inadequate housing in 2016.

- Renter households are far more likely to be in Core Housing Need, with approximately 340 renter households meeting this definition in 2016, compared to 240 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.

Homelessness

- There is no data available for the region related to the number of individuals who are unhoused. Stakeholders indicated that hidden homelessness appears to be more prevalent in the region and that individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars or RVs.
- Key stakeholders in the region have flagged that a traditional Point-in-Time Count is likely inappropriate for the rural nature of communities and have identified a “Unique Identifier Count” developed by the Rural Alberta Development Network (RADN) as being the most practical and cost-effective manner of collecting the data around homelessness and housing security in the region. This and other work being piloted by the RADN should strongly be considered first in exploring future actions being considered for the region, and anyone interested in quantifying the homeless in rural areas is well advised to review this work.





4 ANTICIPATED HOUSING NEED AND AFFORDABILITY ANALYSIS

4.1 Projections

Population, household, and dwelling projections provide a glimpse of one possible future and are most useful when interpreted as broad trends. The projections in this section should be used with caution because they rely on historical population trends that may not hold consistent in future years due to economic, behavioural, and regulatory changes, such as the 2017 electoral area boundary change.

Projections are based trends leading up to the 2016 census, which was the most recent official population count. For electoral areas, these trends are thus based on past electoral area boundaries, which have since been adjusted. This means that the projections for electoral areas do not reflect current population distributions. Table 9 provides a sense of the scale of change estimated as a result of population redistribution with the boundary changes.

Table 9: Estimated Population Changes due to Boundary Change in Electoral Areas, 2017¹⁴

Community	Estimated Population Redistribution
Effects	-43%
Electoral Area B	+800%
Electoral Area C	-26%
Electoral Area D	+279%

In small communities, even small changes can have big impacts on the rate of population change. These projections should be considered with an informed understanding of the context within the communities, including the effects of the boundary change as well as changing economic landscapes including the closure of the Port Alice mill and movement towards more contract and shift based work through several large employers in the region. Table 9 is intended to help inform this context.

Methodology

The population projections presented in this report are based on BC Stats population projections developed for the Mount Waddington Region. These population projections are based on historical fertility, mortality, and migration, adjusted where possible to take into account expected changes in the region.

The household projections were developed using headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure).

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project that there would be an additional 20 couple households without children where the occupants owned their home, and where the head of the home was between the ages 45 and 54.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom needs by household family type.

Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same or will continue to change in the same manner as they have been changing in the past. There are a few key limitations that underlie most projected variables:

- Household projections are also limited by the assumption of constant headship rates over time.
- While “population demand” (interest in moving to or staying in the region) certainly will impact the formation of households and the development of housing in all regional communities, the provision of housing can also determine household and population growth.
- Alert Bay, Port Alice, Port McNeill, and the electoral areas experienced fluctuating populations between 2001 and 2016, which affects the direction of projected growth.

¹⁴ Estimates based on current and proposed populations presented in RDMW Electoral Area Boundary Re-alignment Report.



- Projections for Electoral Area C and Electoral Area D should be used with particular caution. As the populations recorded by Statistics Canada for these two communities are very small, the headship rates which are used to derive the projections are not considered reliable.
- The effects of the boundary change on population distribution is not reflected in projected values, as projections are based on population distributions of previous electoral area boundaries.

In summary, these projections present one potential scenario of the future. They should be interpreted with knowledge of community context, recognizing that growth in each community will be determined by numerous factors.

4.1.1 Population Projections

According to historical growth patterns in the last four Censuses, populations across the region are projected to decline slightly from 2020 to 2025, except for Electoral Area A (Table 10). In reality, this is likely to change depending on external factors such as migration patterns, economy, and based on the proportion of growth from the region overall distributed within each community. The distribution of growth has also been affected by the 2017 electoral area boundary changes.

Between 2020 and 2025, Alert Bay's population is projected to decrease by approximately 9 individuals (-2%), Port McNeill by 35 individuals (-2%), and Port Hardy by 43 individuals (-1%). Port Alice is projected to see the highest proportional decline in population, of 34 individuals or -5%.

During the same time period, population across the electoral areas is anticipated to decline with the exception of Electoral Area A. Electoral Area A is projected to grow slightly by 4 individuals (or less than 1 percent). The population in Electoral Area B will decline by 5 (-17%), Electoral Area C will decline by 6 (less than 1 percent), and Electoral Area D will decline by 13 (-6%).

Table 10: Population Projections, 2016-2020 and 2020-2025

Community	2016	2020	2025	Change from 2016-2020	Change from 2020-2025
Alert Bay	488	479	470	-9	-9
Port Alice	664	629	595	-35	-34
Port Hardy	4,132	4,089	4,046	-43	-43
Port McNeill	2,336	2,301	2,266	-35	-35
Electoral Area A	885	888	892	3	4
Electoral Area B	59	52	43	-7	-9
Electoral Area C	749	742	736	-7	-6
Electoral Area D	227	214	201	-13	-13

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

4.1.2 Population Projections by Age

From 2020 to 2025, the largest growth is projected for the population aged 25 to 64 across the region (Table 11 and Table 12). The 65 to 84 age group is also projected to see slight growth, while the under 25 age groups are projected to decrease, with the exception of Electoral Area C. This is unlike trends seen across the province, where most communities are expecting growth in the population aged 65 and older.

Table 11: Population Projections by Age, Municipalities, 2016-2020 and 2020-2025

	Change from 2016-2020				Change from 2020-2025			
	Alert Bay	Port Alice	Port Hardy	Port McNeill	Alert Bay	Port Alice	Port Hardy	Port McNeill
Total	0	0	0	0	0	0	0	0
0 to 14 years	-2	-6	-14	-7	-1	-7	-14	-6
15 to 19 years	-2	-2	-8	-4	-2	-1	-7	-4
20 to 24 years	-7	-21	-23	-21	-8	-21	-25	-21
25 to 64 years	6	6	23	12	6	8	24	12
65 to 84 years	0	0	1	1	-1	0	2	0
85 years and over	-9	-35	-43	0	-9	-34	-43	-35

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

Table 12: Population Projection by Age, Electoral Areas, 2016-2020 and 2020-2025

Table 12: Population Projection by Age, Electoral Areas, 2016-2020 and 2020-2025

Community	Change from 2016-2020				Change from 2020-2025			
	Electoral Area				Electoral Area			
	A	B	C	D	A	B	C	D
Total	3	-7	-7	-13	4	-9	-6	-13
0 to 14 years	-2	0	-6	-5	-1	0	-6	-5
15 to 19 years	-2	0	-3	0	-1	0	-3	-1
20 to 24 years	-2	-1	1	0	-2	0	1	-1
25 to 64 years	1	-6	-5	-10	1	-7	-3	-8
65 to 84 years	7	0	6	2	6	-2	5	2
85 years and over	1	0	0	0	1	0	0	0

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001



The median age is projected to increase across the region. Relative to provincial aging trends, the regional population in Port Hardy and Port McNeill is projected to remain young. For comparison, the median age for BC was 43.0 in 2016. The rest of the region has an older population, with median ages projected to reach approximately 53 to 63 years old by 2025.

Table 13: Projected Median Age, 2016, 2020, and 2025

Community	Median Age		
	2016	2020	2025
Alert Bay	51.8	52.9	54.1
Port Alice	54.3	55.2	56.2
Port Hardy	41.0	41.7	42.4
Port McNeill	40.7	41.2	41.7
Electoral Area A	56.3	56.6	56.9
Electoral Area B	61.9	62.0	62.8
Electoral Area C	52.4	52.8	53.1
Electoral Area D	55.3	55.7	56.3

4.1.3 Household Projections

Aligned with the population projections, most of the region is projected to see a decrease in the number of households from 2020 to 2025 (Table 14). Consistent with projected population growth, it is anticipated that Electoral Area A will grow by 5 households between 2020 to 2025.

Table 14: Household Projections, 2016-2020 and 2020-2025

Community	2016	2020	2025	Change from 2016-2020	Change from 2020-2025
Alert Bay	251	250	246	-1	-4
Port Alice	327	319	313	-8	-6
Port Hardy	1,845	1,844	1,843	-1	-1
Port McNeill	1,006	1,001	996	-5	-5
Electoral Area A	408	413	418	5	5
Electoral Area B	33	30	25	-3	-5
Electoral Area C	349	350	352	-7	-6
Electoral Area D	111	107	104	-13	-13

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

4.1.4 Projected Dwellings Needed

Based on historical population growth in the region, the projections indicate there is unlikely to be a need for additional dwellings due to declining populations between 2020 and 2025. However, these projections should be interpreted with caution. While the data indicates there were more dwelling units in 2016 than there are projected households in 2025, it does not account for dwellings not occupied by usual residents (e.g. unoccupied or seasonal accommodations) or unlivable dwellings (e.g. dwellings needing major repairs).

In addition, the projections indicate that there is a need for smaller units (e.g. two bedrooms or fewer), which are based on the anticipated growth of smaller households and the minimum bedroom requirements in the

National Occupancy Standards. The projections do not consider demand for housing sizes due to household preferences. The assumed distribution of number of bedrooms needed by the age of primary household maintainer is shown in Table 15.

Table 15: Assumed Distribution of Number of Bedrooms Needed by Age of Primary Household Maintainer

	0 Bedrooms	1 Bedroom	2 Bedroom	3+ Bedroom
15 to 24 years	50%	25%	25%	0%
25 to 64 years	0%	50%	25%	25%
65 to 84 years	20%	50%	20%	10%
85 years and over	50%	50%	0%	0%

Currently, housing units across the region are larger in size (e.g. three or more bedrooms), which is common in more rural and remote communities. Larger housing sizes are suitable for some households, however, households or individuals who are experiencing affordability challenges may prefer the minimum number of bedroom(s) to meet their needs.

Municipalities

The following tables outline what housing units existed in each of the municipalities in 2016 and what the projected dwelling units needed would be in 2016, 2020, and 2025 based on the assumed distribution in Table 15.

In Alert Bay, based on the projected number of households, it is anticipated there will be a need for 246 units total in 2025 (Table 16). This is about the same number as the 245 units that already existed in 2016.

Table 16: Projected Dwellings Needed, Alert Bay, 2020-2025

	Occupied dwellings in 2016 (Census)	Alert Bay Projected Dwellings Needed	
		2020	2025
Total	245	250	246
No bedroom	0	20	19
1 bedroom	30	125	123
2 bedrooms	50	56	56
3 or more bedrooms	160	49	48

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

In Port Alice, it is anticipated there will be 314 units needed in 2025 (Table 17). This is less than the 335 units that existed in 2016.

Table 17: Projected Dwellings Needed, Port Alice, 2020-2025

	Occupied dwellings in 2016 (Census)	Port Alice Projected Dwellings Needed	
		2020	2025
Total	335	320	314
No bedroom	0	20	21
1 bedroom	20	160	157
2 bedrooms	70	75	73
3 or more bedrooms	245	65	63

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001



In Port Hardy, it is anticipated there will be 1,843 units needed in 2025 (Table 18). This number is less than the 1,850 units that existed in 2016.

Table 18: Projected Dwellings Needed, Port Hardy, 2020-2025

	Occupied dwellings in 2016 (Census)	Port Hardy Projected Dwellings Needed	
		2020	2025
Total	1,850	1,844	1,843
No bedroom	35	129	130
1 bedroom	240	903	904
2 bedrooms	440	437	436
3 or more bedrooms	1,120	375	373

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

In Port McNeill, it is projected that there will be 995 units needed in 2025 (Table 19). This is slightly less than the 1,010 units that existed in 2016.

Table 19: Projected Dwellings Needed, Port McNeill, 2020-2025

	Occupied dwellings in 2016 (Census)	Port McNeill Projected Dwellings Needed	
		2020	2025
Total	1,010	1,001	995
No bedroom	0	67	68
1 bedroom	155	489	486
2 bedrooms	165	238	236
3 or more bedrooms	695	207	205

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

Electoral Areas

The following tables outline what housing units existed in each electoral area in 2016 and what the projected dwelling units needed would be in 2016, 2020, and 2025 based on the assumed distribution in Table 15.

In 2025, Electoral Area A is anticipated to need 417 units (Table 20). This is less than the 450 units that existed in the community in 2016.

Table 20: Projected Dwellings Needed, Electoral Area A, 2020-2025

	Occupied Dwellings in 2016 (Census)	Electoral Area A Projected Dwellings Needed	
		2020	2025
Total	450	414	417
No bedroom	0	31	31
1 bedroom	55	206	208
2 bedrooms	175	96	97
3 or more bedrooms	220	81	81

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

Electoral Area B is anticipated to need 25 units in 2025 (Table 21). This is less than the 40 units that existed in 2016.

Table 21: Projected Dwellings Needed, Electoral Area B, 2020-2025

	Occupied Dwellings in 2016 (Census)	Electoral Area B Projected Dwellings Needed	
		2020	2025
Total	40	30	25
No bedroom	0	3	3
1 bedroom	15	15	12
2 bedrooms	0	7	6
3 or more bedrooms	20	5	4

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

As mentioned previously, the projections for Electoral Area C and Electoral Area D should be used with caution and are not recommended for informing future housing growth. Using the headship rates available, projections show that the anticipated demand for Electoral Area C is 352 units in 2025 (Table 22). This is more than the 315 units that existed in the community in 2016. For Electoral Area D, it is anticipated there will be demand for 104 units in 2025 (Table 23). This is more than the 50 units that existed in the community in 2016.

Table 22: Projected Dwellings Needed, Electoral Area C, 2020-2025

	Occupied Dwellings in 2016 (Census)	Electoral Area C Projected Dwellings Needed	
		2020	2025
Total	315	350	352
No bedroom	0	22	23
1 bedroom	20	174	175
2 bedrooms	100	82	83
3 or more bedrooms	125	72	71

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001

Table 23: Projected Dwellings Needed, Electoral Area D, 2020-2025

	Total Dwellings in 2016 (Census)	Electoral Area D Projected Dwellings Needed	
		2020	2025
Total	50	106	104
No bedroom	0	5	5
1 bedroom	0	53	52
2 bedrooms	0	25	25
3 or more bedrooms	35	23	22

Source: Derived from Statistics Canada Census 2016, 2011, 2006, and 2001



4.2 Affordability Analysis

Affordability gaps analyses was conducted to assess the minimum household income needed for housing affordability, for owner and renter households. Median household incomes are compared to mortgage payments and rent for typical homes in the region in 2019, to identify the gaps between incomes and affordable housing costs. The gaps analyses do not include other costs associated with housing (e.g. utilities, insurance, property tax, municipal service charges, etc.), which, together, are considered 'shelter costs.'

Affordable housing is defined by the Canada Mortgage and Housing Corporation and Statistics Canada as housing where the household is spending less than 30% of their before-tax income towards shelter costs.

4.2.1 Owner Affordability Analysis

The affordability gaps analysis for ownership housing is based on 2019 data from BC Assessment and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016.

Table 24 shows that in the municipalities, the median owner household incomes are higher than the household incomes needed to afford mortgage payments. Cells coloured green indicate the household would be spending less than 30% of before-tax income on mortgage payments; cells coloured orange indicate the household would be spending 30 – 49%; and, cells coloured red indicate the household would be spending 50% or more.

Owner households earning the median income in the municipalities can afford a mortgage for single-detached dwellings in 2019. This means that more than half of owner households can likely afford mortgage costs. The average prices for homes in Electoral Areas A and C are the highest in the region. Households earning the median income in these communities may face challenges affording mortgage costs. Based on the analysis below, less than half of the owner households in Electoral Areas A and C can afford a mortgage for a single-detached dwelling in 2019. Despite having the lowest estimated median owner household income, Electoral Area A has higher average sales prices.

While actual shelter costs are higher when including utilities, property taxes, municipal user fees, home insurance, and more, when divided into monthly costs and compared to incomes, they do not have a major impact on results of the analysis.

Table 24: Ownership Affordability Analysis, 2019

	Average Sales Price for a Single-detached House (2019)	Monthly Mortgage Payments	Estimated Median Owner Household Income (2019)	Affordable Monthly Shelter Costs	Affordability Gaps
Alert Bay	\$158,429	\$689	\$91,745	\$2,294	No gap
Port Alice	\$213,850	\$930	\$71,813	\$1,795	No gap
Port Hardy	\$286,059	\$1,244	\$79,149	\$1,979	No gap
Port McNeill	\$230,192	\$1,001	\$110,116	\$2,753	No gap
Electoral Area A	\$315,667	\$1,372	\$50,500	\$1,263	-\$109
Electoral Area B	\$217,508	\$806	N/A	N/A	N/A
Electoral Area C	\$488,210	\$2,122	\$79,303	\$1,983	-\$139
Electoral Area D	\$133,475	\$580	N/A	N/A	N/A

**Data for Electoral Areas B and D has been suppressed due to a low number of responses and is thus not available for analysis.*

Source: Adapted from BC Assessment, 2019 and Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Table 25 shows estimated median owner household incomes for 2019 used in the analysis, compared to annual incomes that would be required to afford mortgage payments across the region. In most cases, households are estimated to be making enough to afford average mortgage payments. The exceptions are Electoral Areas A and C.

Table 25: Annual Household Income Needed to Afford Mortgage Costs at Average Sales Prices, 2019

	Estimated Median Owner Household Income (2019)	Annual Household Income Needed to Afford Mortgage Payments (Based on 2019 Average Sales Prices)
Alert Bay	\$91,745	\$27,255
Port Alice	\$71,813	\$36,790
Port Hardy	\$79,149	\$49,212
Port McNeill	\$110,116	\$39,601
Electoral Area A	\$50,500	\$54,280
Electoral Area B	N/A	\$37,419
Electoral Area C	\$79,303	\$83,989
Electoral Area D	N/A	\$22,962

**Data for Electoral Areas B and D has been suppressed due to a low number of responses and is thus not available for analysis.*

Source: Adapted from BC Assessment, 2019 and Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

4.2.2 Renter Affordability Analysis

The renter affordability gaps analysis is based on 2020 data from a scan of rental listings in the region and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2020 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect

the lower median income of renter households relative to owner households based on the difference between owner household median income and overall median income for 2016.

Table 26 shows average cost of rent compared to estimated median renter household incomes for 2019. Like the ownership analysis, cells coloured green indicate the household would be spending less



than 30% of before-tax income on rent payments; cells coloured orange indicate the household would be spending 30 – 49%; and, cells coloured red indicate the household would be spending 50% or more.

Generally, households earning the median renter household income can afford the average rent for 1-bedroom units. For 2-bedroom and 3-bedroom units, affordability challenges can be seen for renter households in Port Hardy and Electoral Area A. Renter households in Port McNeill may also face

affordability challenges when renting a 3-bedroom unit, as they are likely spending about 30% of their monthly income on rent.

It is important to remember that, in reality, shelter costs also include utilities, home insurance, and more. When divided into monthly costs and compared to incomes, they do not have a major impact on results of the analysis but may impact affordability especially for those households close to the threshold.

Table 26: Renter Affordability Analysis, 2019

	Estimated Median Renter Household Income (2019)	Affordable Monthly Shelter Costs	Affordability Gaps		
			1-Bedroom \$654 (2020)	2-Bedroom \$970 (2020)	3+ Bedroom \$1,050 (2020)
Alert Bay	\$50,194	\$1,255	No gap	No gap	No gap
Port Alice	\$95,262	\$2,382	No gap	No gap	No gap
Port Hardy	\$31,107	\$778	No gap	-\$192	-\$272
Port McNeill	\$43,481	\$1,087	No gap	No gap	No gap
Electoral Area A	\$31,992	\$800	No gap	-\$170	-\$250
Electoral Area B	N/A	N/A	N/A	N/A	N/A
Electoral Area C	\$63,974	\$1,599	No gap	No gap	No gap
Electoral Area D	N/A	N/A	N/A	N/A	N/A

**Data for Electoral Areas B and D has been suppressed due to a low number of responses and is thus not available for analysis.*

Source: Adapted from rental listings and Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Based on the average rents listed in Table 26, the minimum annual incomes that would be required to afford rents in the region are as follows:

- \$26,173 for a 1-bedroom unit
- \$38,790 for a 2-bedroom unit
- \$42,000 for a 3+ bedroom unit

In most cases, households are estimated to be making enough to afford average rent payments. The exceptions are Port Hardy and Electoral Area A, where median renter household incomes are much lower than other communities.

4.3 Summary

- According to historical growth patterns in the last four censuses, populations across the region are projected to decline slightly from 2020 to 2025. Similarly, most of the region is projected to see a decrease in the number of households from 2020 to 2025. Electoral Area A is the exception; this community is expected to see slight growth over this period. In reality, this is likely to change based on external factors such as migration patterns, economy, and the proportion of growth from the region overall distributed within each community. The distribution of growth has also been affected by the 2017 electoral area boundary changes.
- From 2020 to 2025, the largest growth is projected for the population aged 25 to 64 across the region. The 65 to 84 age group is also projected to see slight growth, while the under 25 age groups are projected to decrease, with the exception of Electoral Area C. This is unlike trends seen across the province, where most communities are expecting growth in the population aged 65 and older.
- Based on projected populations for 2025, it is projected that there will not be large demand for new dwelling units over the next five years across the region. Generally, there are enough housing units to house the projected future population. However, projections are based on past growth, from 2001 until 2016. In reality, factors like migration patterns, economy, and population distribution (as affected by the boundary change and other, natural shifts) will affect demand for housing across the region.
- At 2019 average sales prices, mortgage payments for single-detached homes were affordable in the municipalities. They were likely unaffordable for owner households making the median income in Area A and Area C, which is related to the higher average sales price of houses in these communities.
- For renters, a one-bedroom unit would be considered affordable throughout the region, however, these units are in the least supply, despite the high number of one and two person households. Two and three-bedroom units are unaffordable for the average renter in Port Hardy and Electoral Area A.





5 COMMUNITY ENGAGEMENT FINDINGS

As part of the Housing Needs Report, RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. Findings from these activities help to build on the quantitative data presented in this report, offering additional, recent community context.

The survey ran from April to June 2020. It was made available online through the RDMW, Port Hardy, and Port McNeill websites and the link was shared with a number of local organizations for distribution throughout their networks. The survey was also made available as hard copies, which were mailed out to residents. In total, there were 321 surveys completed and another 38 partially completed. Survey respondents were asked a series of demographic questions and questions about their current housing situation. They were also asked open ended questions about housing concerns and issues, experienced by themselves or seen in their communities.

There were 7 focus groups held in May and June 2020 with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Each focus group started with an overview of housing data findings, followed by structured discussion on housing strengths, challenges, strategies, and using the results of this Housing Needs Report.

Finally, 11 key informant interviews were conducted in June and July 2020. Interviewees were from a range of community service organizations, economic interests and businesses, health and social services, and institutions. Interviewees were asked about housing strengths, challenges, and strategies.

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

Cross-cutting themes identified across engagement activities are described here. An engagement summary, which provides more detail on responses and themes from each activity, can be found in Appendix C.

5.1 Strengths

When asked about what's currently working well with regards to housing in the region, participants identified several strengths. Participants suggested that the region is more affordable compared to other similar areas and is a desirable place to live, which is close to nature and offers space. Most survey respondents indicated that they feel their housing costs are affordable (67%) and more than half suggested their housing needs are being met. There is lots of land still available for development in the region, with larger lots that are an affordable option. Participants suggested these factors have attracted more young families to the region in recent years.

Participants also discussed the strong sense of community in the region, as well as having a good network of shelters to help at-risk populations for short periods of time, such as women fleeing abuse, individuals experiencing homelessness, and individuals in recovery.

Finally, participants suggested that although housing stock is aging throughout the region, homeowners maintain and care for their homes well, especially over the past few years. This is important with aging housing stock, which can become unsafe for living if not maintained.

5.2 Challenges

When asked about current challenges and barriers in the region with regards to housing, participants and survey respondents most commonly provided comments that relate to not having the right kind of housing. There is a lack of housing stock in the region, and what is available is not adequate or affordable for those who are in need. Broadly:

- There is a need for more housing, specifically for renters and seniors looking to downsize.

- The lack of options for seniors looking to downsize is creating a bottleneck, preventing single-detached homes from being available for young families.
- Rental housing is very hard to find, especially safe and affordable options, for all kinds of households.
- Some homes are empty and some are rented on a short-term basis.
- There has been limited development in recent



years, as development is challenging in the region even though there is land available. In particular, development of needed housing forms (e.g., rental, options for seniors) has not been happening.

- It is challenging for employers to recruit and retain employees when rental options and single-detached homes for young families are not available.

Participants also discussed the impacts a lack of recent development combined with having lots of old housing stock. While participants suggested that many owners are good at maintaining their homes, there are also

many homes in need of repair. When asked about housing issues they are currently experiencing, survey respondents most commonly selected “housing is in need of major repair”.

Participants also discussed the need to plan ahead and take proactive action to address community issues that underlie housing challenges.

Some survey respondents indicated they felt discriminated against as visible minorities when accessing housing.

5.3 Strategies

Participants in engagement were asked to share any opportunities, solutions, innovations, resources, etc. that could be strategies for RDMW to consider in addressing housing challenges. The most common theme related to facilitating the development of more diverse forms of housing, by finding ways to attract developers. It was suggested that the region could look at how to use bylaws, regulations, and incentives to encourage needed forms of housing.

Participants also suggested that reach out and attracting industry could have related benefits for housing – building industry could help the community grow, thereby supporting or providing opportunities for new development.

Participants suggested partnerships could help to share best practices and develop collaborative solutions to community issues, including housing.

Finally, participants emphasized the connection to other community challenges, suggesting that housing issues in the region would positively impact other community concerns, including community health and employee recruitment and retention. They suggested that more housing-related programming and supportive housing is needed to support those most at-risk, while also recognizing it is challenging to fund, develop, and operate.



6 COVID-19 IMPLICATIONS

Discovered in 2019, COVID-19 is a coronavirus and infectious disease that causes respiratory illness. While most people show mild or moderate symptoms and recover without medical aid, older populations or people with compromised immune systems can experience more severe symptoms, resulting in hospitalization and sometimes, death. Because COVID-19 can be easily transmitted between people in close proximity through droplets from coughing, sneezing, and exhaling, governments across the world have taken measures to reduce physical interactions and keep people in their local communities, to reduce the spread.¹⁵ Measures include closing borders, requiring businesses to close, and instructing people to stay at home as much as possible. As a result of the pandemic and these safety measures, there have been international economic repercussions, with economies all over the world in various states of recession or depression.

In BC, economic impacts have been most felt in tourism, accommodation, food services, recreation, transportation, retail, and similar industries. Employees of these industries commonly have lower

¹⁵ <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>



median incomes, and many are likely to be young people and / or renter households.¹⁶ Students and recent graduates looking for work may experience delays finding work and may stay with their family for longer or move out of student or rental housing and back in with their families.¹⁷ Those who were considering retirement may be unwilling or unable to work under new circumstances and may be pushed into retirement earlier than anticipated, or, they may need to stay longer than anticipated to make up for the economic impacts on their savings.¹⁸

Effects of the pandemic on employment, income, and savings are already significant and are expected to persist for months to years. In response to widespread unemployment, the federal and provincial governments implemented temporary relief measures such as the Canada Emergency Response Benefit (CERB), which provided Canadians with \$500 per week for up to 28 weeks of temporary income support between March and October 2020.¹⁹ In addition, a number of programs have been put in place for students, Indigenous communities, low to moderate income households, and seniors to support them through this crisis. Various agencies in BC implemented measures to help protect housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes.²⁰

6.1 Considerations for the Housing in the Region

CMHC has predicted slowed housing starts throughout the Vancouver census metropolitan area (CMA) and other urban CMAs in Canada as a result of increased unemployment, uncertainty, and reduced immigration.²¹ There is predicted to be less demand for condominium apartments and more demand for more spacious housing options, like single-detached homes.

In BC, rural communities have been seeing more visitors and tourism from elsewhere in BC, especially populations from the Vancouver CMA, in place of international travel. Increasingly, urban residents are moving out of urban areas in search of more space in more rural communities. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces, like single-detached and townhomes in rural areas. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core.²² This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally.

The COVID-19 pandemic also created unprecedented challenges for Indigenous communities. First Nations in the region have been busy managing daily operations, responding to the pandemic, and protecting the health and safety of their communities. This created challenges engaging with First Nations in the Housing Needs Report process.

¹⁶ <https://bc.ctvnews.ca/these-groups-were-the-hardest-hit-by-the-coronavirus-pandemic-b-c-s-finance-minister-says-1.4988852>

¹⁷ <https://www.cbc.ca/news/canada/british-columbia/covid-19-young-canadians-parents-homes-1.5590956>

¹⁸ <https://www.theglobeandmail.com/investing/globe-advisor/advisor-news/article-canadians-being-forced-to-retire-early-face-challenging-ramifications/>

¹⁹ <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>

²⁰ For more information, see CMHC, Big Six Banks, BC Hydro, Province of BC, and BC Housing

²¹ <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/housing-market-outlook/2020/housing-market-outlook-canada-summer-61500-2020-en.pdf?rev=ee98fa7e-3704-4e5f-9c43-95f04113558f>

²² <https://biv.com/article/2020/05/rural-property-search-surges-bc-during-pandemic>



7 KEY AREAS OF LOCAL NEED

7.1 Affordable Housing

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. More than 20% of households in Port Hardy and Electoral Areas A, B, and D were living in unaffordable housing in 2016. Electoral Areas A and C had the highest rates of core housing need (31%, or 135 households and 21%, or 70 households, respectively), indicating that households are stuck living in unaffordable housing that does not have enough space for their household and/or is in need of major repairs. Higher housing prices in the electoral areas contributes to unaffordability, as median-earning households would not be able to afford mortgage costs of a single-detached home at the average 2019 sales price. Both Port Hardy and Electoral Area A saw median household incomes decrease between 2006 and 2016 while housing prices rose. Across the region, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Over this time, average sales prices rose in all communities, with the largest increases seen for housing in Electoral Area C (+249%), Electoral Area D (+178%), Port McNeill (+103%), and Port Hardy (+100%).



In all communities for which there is data, Indigenous households are more likely to be experiencing affordability challenges or core housing need.

Housing stock in Port Hardy, Port Alice, and Port McNeill is old and may require repairs and maintenance, which can be expensive, creating added affordability challenges. The cost of construction is also much higher on the north end of the island than in other areas of the province, creating an even greater challenge in the provision of affordable housing options. Indigenous households are much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

7.2 Rental Housing

Across the region, community engagement indicated that finding rental housing is a major challenge. There is very limited supply of rental options. There were 75 purpose built rental units across the region in 2019, which would serve less than 5% of renter households, leaving the majority of renters relying on the secondary market. Secondary market rental units are less secure than primary rental market units and are more likely to be unsafe, in need of repairs, or have other issues. A scan of secondary rental market units found 19 units available region-wide between March and April 2020, suggesting that there is limited supply of these units as well.

Community engagement also found significant concern about the effects of short-term rentals on the rental housing supply. Although short-term rental units make up a small proportion of overall housing stock in the region and may be portions of homes that would not otherwise be rented, there were far more short-term rental listings listed in February 2020 compared to long-term rental listings from March and April. In 2016, unoccupied dwellings were most common in Electoral Area B (83% of homes), Port Alice (38%),

electoral Area D (37%), and Electoral Area A (25%). These are high proportions compared to the provincial average (9%), but higher rates are not uncommon in more rural or remote communities.

Renter households in Port Hardy and Electoral Area A likely face challenges finding affordable rentals, which community engagement suggested is affecting the ability of the region to attract and retain workers and young families. Families looking to rent likely face challenges in finding affordable rentals, with enough bedrooms to suit their family's needs. Lone parent families have lower incomes compared to household types that traditionally have two or more incomes and likely experience the greatest barriers. Workers, especially individuals living alone, may struggle to find vacant rental units.

The number of renter households in the region has been increasing at a faster rate compared to owner households over the past three censuses (+17% compared to -1%). Should this trend continue, there could be even greater need for rental housing in the region.

7.3 Special Needs Housing

Special needs housing refers to housing for people needing support services, including adults or youth living with mental and/or physical disabilities.

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. Maintenance and repairs can be challenging for people with limited mobility and other disabilities; as much of the region's housing is old, this challenge could increase in coming years.

7.4 Housing for Seniors

The median age in Port Alice, Alert Bay, and the electoral areas is projected to reach 53 to 63 years old by 2025. These communities are likely to experience increased demand for housing options for seniors, which community engagement indicated are already in short supply. Community engagement suggested there is a lack of options for seniors looking to downsize, which is preventing single-detached housing stock from being available for younger households. Community engagement also identified a lack of supportive and accessible housing options for seniors in the region.

Most existing housing is comprised of older single-detached homes, which may have more bedrooms than senior households, like couples without children or

Community engagement also suggested that while there is a strong sense of community, there is need for more housing-related programming and supportive housing to meet the needs of individuals with disabilities. As of March 31, 2020, there were 37 units of independent social housing administered by BC Housing in the region; while data on what group these units serve is suppressed, they are likely for people with disabilities as well as seniors. There were another four individuals with developmental disabilities and one household with mobility limitations on the waitlist for BC Housing in

individuals living alone, need. While these household types were the majority of households in Port Alice, Alert Bay, and the electoral areas in 2016 (ranging from 71% in Alert Bay to 100% in Electoral Area B), there were few one-bedroom units in these communities. One-bedroom units could meet the needs of seniors looking for smaller options with less maintenance requirements. While community engagement suggested some homeowners have been working on maintenance and repairs, they also indicated that the aging housing stock is a concern.

While data is not available for the number of seniors' housing units supported by BC Housing, as of January 2020, there were seven seniors on the waitlist, indicating that there is a gap.

7.5 Housing for Families

Unlike much of BC, the region is projected to see most growth in the population aged 25 to 64. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. Desktop research on the COVID-19 pandemic suggests this trend could intensify in the near-term, as working from home has become more common and young families look for larger homes with more space in affordable, less urban locations. With the lowest past and projected median ages in the region, this trend could be most pronounced in Port Hardy and Port McNeill.

While mortgage payments in Port Hardy and Port McNeill may be affordable for household making the median income, households with single incomes such as lone parents are likely challenged to find affordable ownership housing. Families who rent and are making the median income are likely challenged

to find affordable rental housing, especially with enough bedrooms to suitably house their children. In Port Hardy, households making the median income would need to spend an estimated 37 – 40% of their monthly income to afford the average cost of rent for a two- or three-bedroom unit in the secondary rental market. In Port McNeill, households making the median income would be spending close to 30% of their monthly income on rent. It is important to remember that this does not account for other shelter costs, such as utilities and insurance. Compounded with the low stock of rental housing, families who rent likely face large barriers in finding affordable and suitable housing throughout the region.

While data is not available for the number of family housing units supported by BC Housing, as of January 2020, there were nine families on the waitlist, indicating that there is a gap.

7.6 Homelessness

There is no point-in-time homeless count data available for the region. While these counts are widely understood to underestimate actual numbers of individuals experiencing homelessness, they provide valuable data to inform community planning and service provision and can suggest trends.

Based on food bank access, local service providers estimate there are a minimum of 34 individuals

experiencing homelessness, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Stakeholders indicated that individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

APPENDIX A: GLOSSARY

The glossary below identifies commonly used terms and phrases in demographic and housing statistics.

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Census Family: Census families include couples with and without children, and a single parent with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in ‘core housing need’ if its 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 is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Household Income: The sum of incomes for all household members.

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>



Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Non-Family Households: Households which do not include a census family.

Other attached-dwelling: Other-attached dwelling is a subtotal of Census dwelling types and includes semi-detached house, row house, apartment or flat in a duplex, apartment in a building that has fewer than five storeys and other single-attached house.

Other Family or Other Census Family: When comparing households one way to distinguish between households is by "household family types." These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include "other families" which refer to households which include at least one family and additional persons. For example, "other family" could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Private 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. The household universe is divided into two sub-universes on the basis of whether the household is occupying a collective dwelling or a private dwelling. The latter is a private household.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage014-eng.cfm>

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

Shelter Cost: "Shelter cost" refers to the average 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."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: "'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."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: "[Housing that] has enough bedrooms for the size and composition of resident households."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Supportive Housing for Seniors: This document defines assisted living and long term or residential care options as supportive housing for seniors.

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

<https://www.bchousing.org/glossary>



APPENDIX B: Engagement Summary Report

Mount Waddington Regional Housing Needs Report

Community Engagement Summary

August 2020



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Introduction

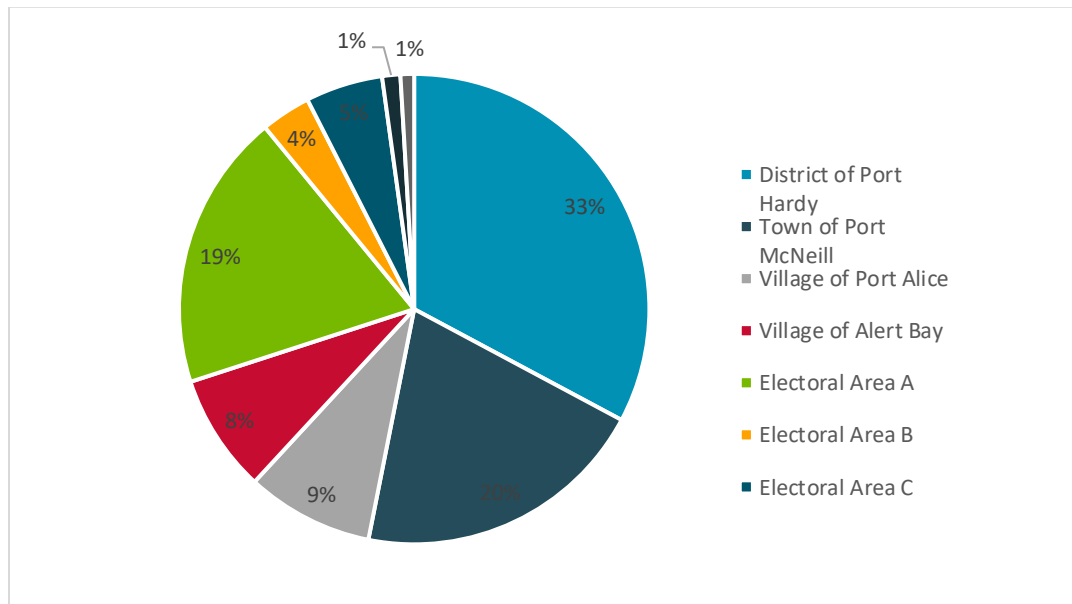
As part of the Mount Waddington Regional Housing Needs Report process, engagement activities were conducted to gather feedback and insights from community members on the needs, challenges, and opportunities for accessing and maintain appropriate housing options throughout the region. These engagement activities included a short survey, focus groups, and key informant interviews. This document provides a summary for each of the activities conducted.

Community Survey

A community survey was made available both online and also through mail to all households with a North Island postal code. Three hundred and twenty-one (321) survey responses were received, 201 surveys were fully completed online and 38 surveys were partially completed. An additional 120 hard copy responses were received from the mailout survey. The online survey was shared through the Regional District of Mount Waddington District, of Port Hardy, and Port McNeill websites. The survey link was also shared with a number of local organizations to be distributed amongst their networks. Residents were able to respond to the survey between April and June of 2020. The following summarizes all responses received.

1. In which community do you live?

Figure 1 Respondents by Community



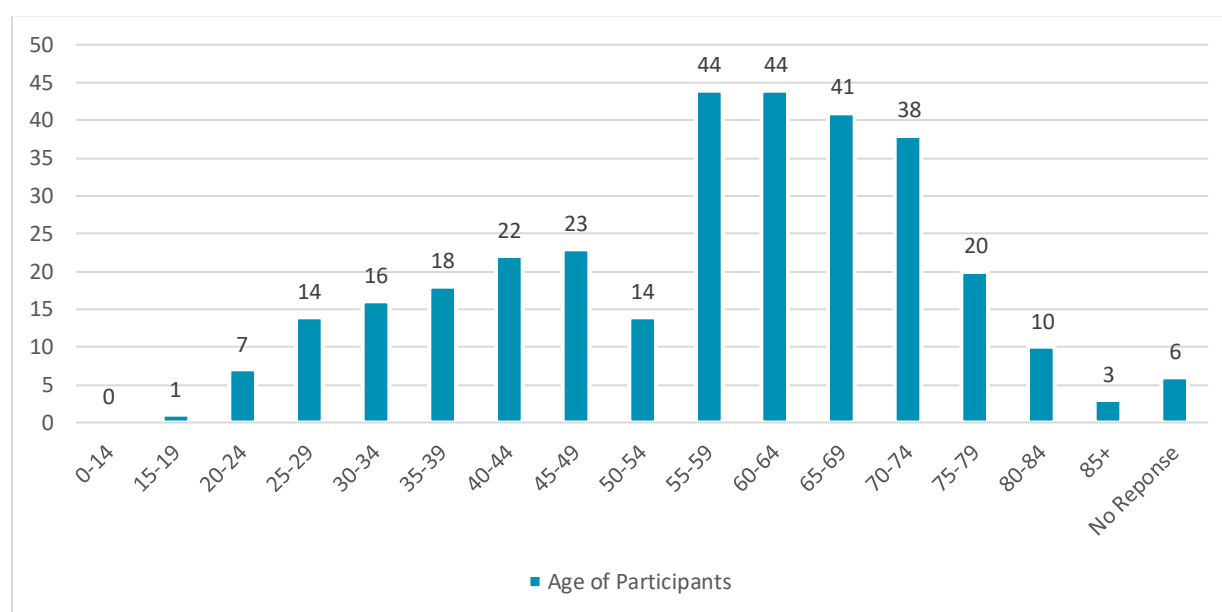
One-third of survey participants lived in the District of Port Hardy. Nearly 87% of Port Hardy respondents completed the online survey compared to the Village of Port Alice where conversely 96% of respondents completed the paper survey. Respondents from Port Hardy and Port McNeill were more likely to be renters and those residing in the Electoral Areas were more likely to be owners.

2. Do you identify as First Nations, Inuit or Métis?

Approximately 7% of respondents identified as First Nations, Inuit or Metis. Participants also identified as members of 'Namgis, Wekayi, Tsimian, Haisa, Quatsiono, Kwakiutl, Cree, or Riel Nations or Families.

3. To which age group do you belong?

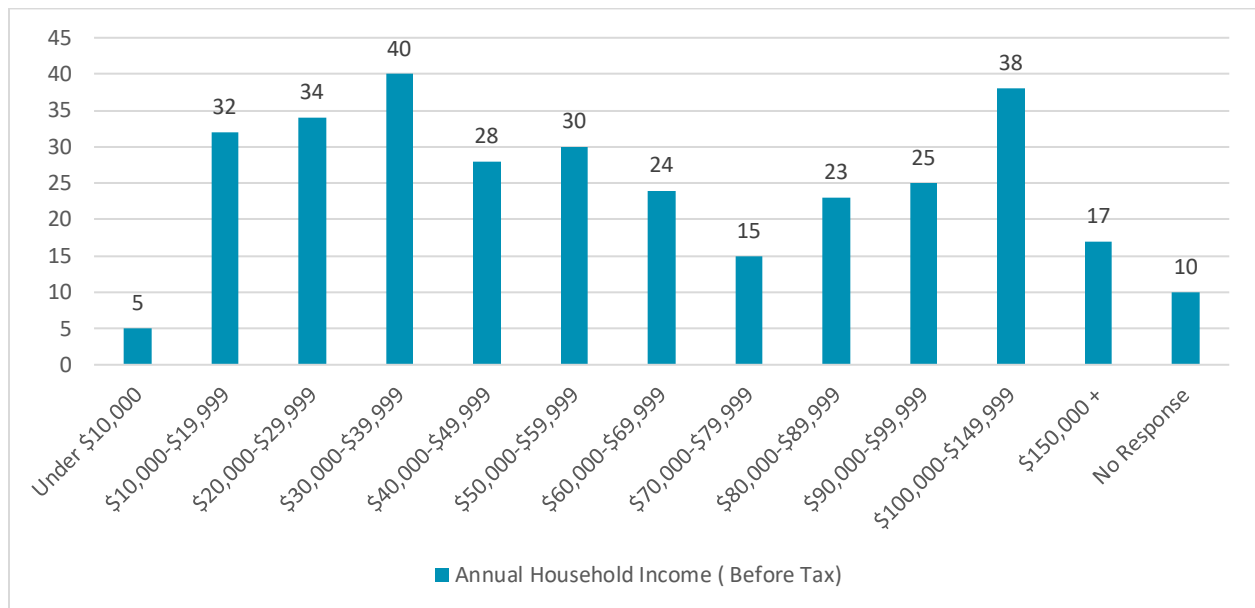
Figure 2 Respondents Age Demographics



Despite Port Hardy and Port McNeill having the youngest median ages in the region (37 and 41 respectively) and the largest number of survey respondents were between the ages of 55 and 74 years old. Only ~17% of total respondents were under 40 years of age. Overall, this demographic representation aligns with the data collected from Statistics Canada.

4. What is your approximate annual household income (before tax)?

Figure 3 Respondents Household Income

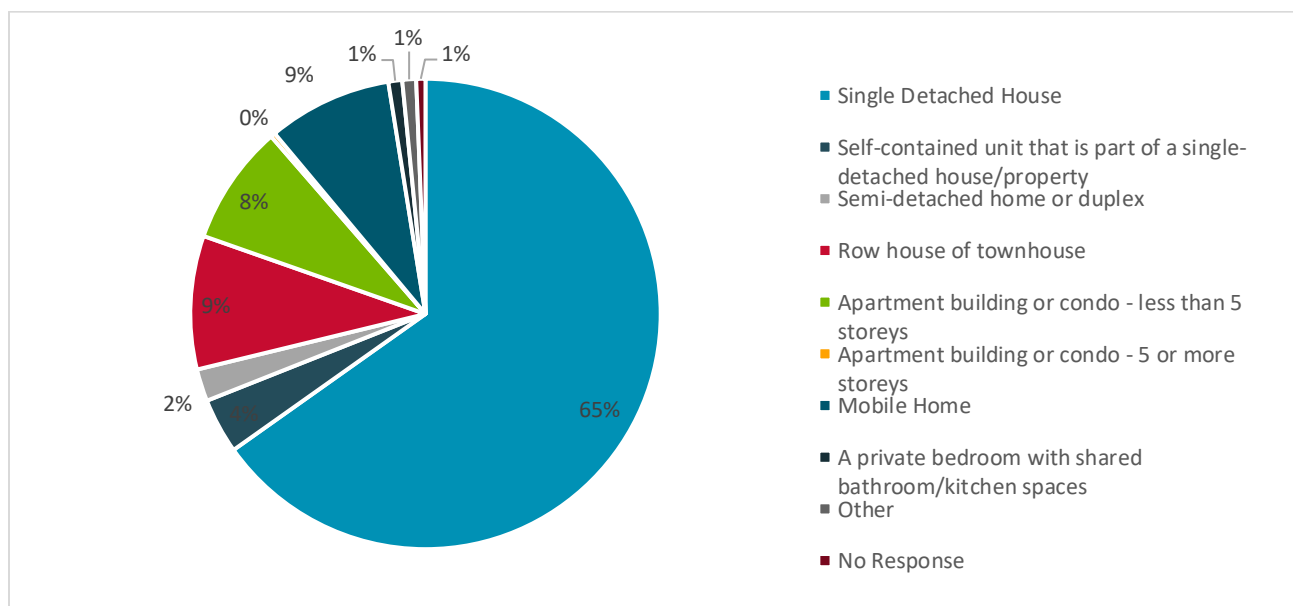


Over one-third of respondents had an annual household income of under \$40,000. This can be broken down further to show that 23% of owners and 39% of renters made less than \$40,000 annually.

On the opposite side of the spectrum 28% of households made over \$90,000 annually. Thirteen percent (13%) of renters and 29% of owners reported having an annual household income of more than \$100,000.

5. What type of housing do you live in?

Figure 4 Respondents by Housing Type

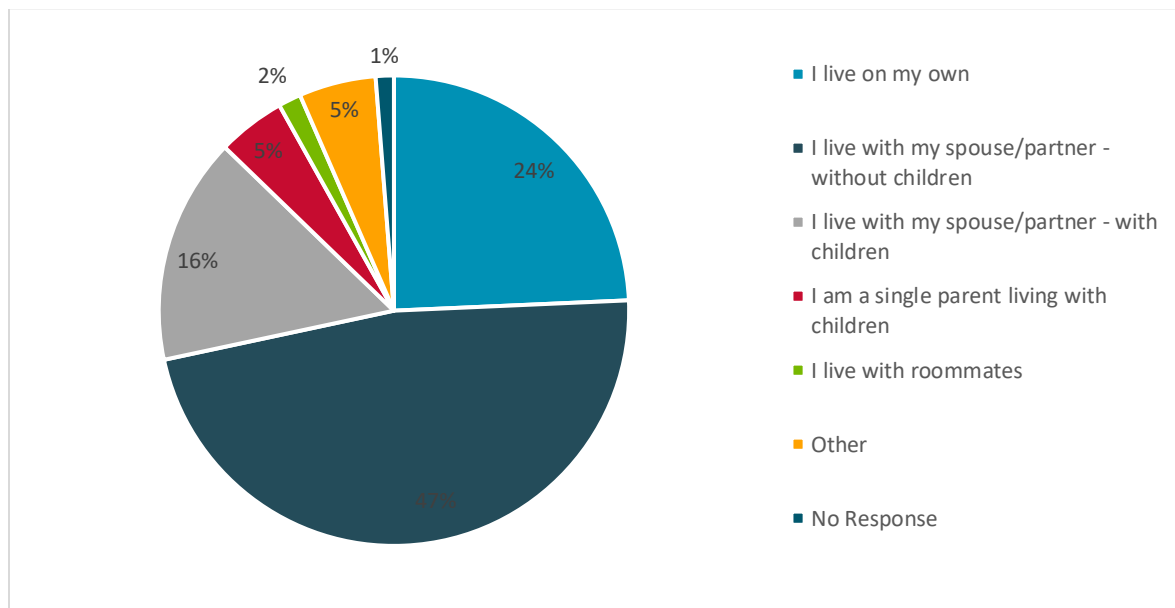


Single detached homes are the prevalent dwelling type across the region. Sixty-five (65%) of respondents live in single detached homes in the region. Row house/townhouse, Mobile Homes, and Apartment/Condos (less than 5 storeys) were the next most popular but were all under 10%. Individuals that selected “other” were typically living with relatives.

Eighty-two percent (82%) of owners reported living in a single-detached home compared to 25% of renters. Three quarters of the renter typology was evenly distributed amongst single detached homes, row house/townhouses, and apartment/condo buildings that are less than 5 storeys in height.

6. How would you describe your household?

Figure 5 Respondents by Living Arrangement

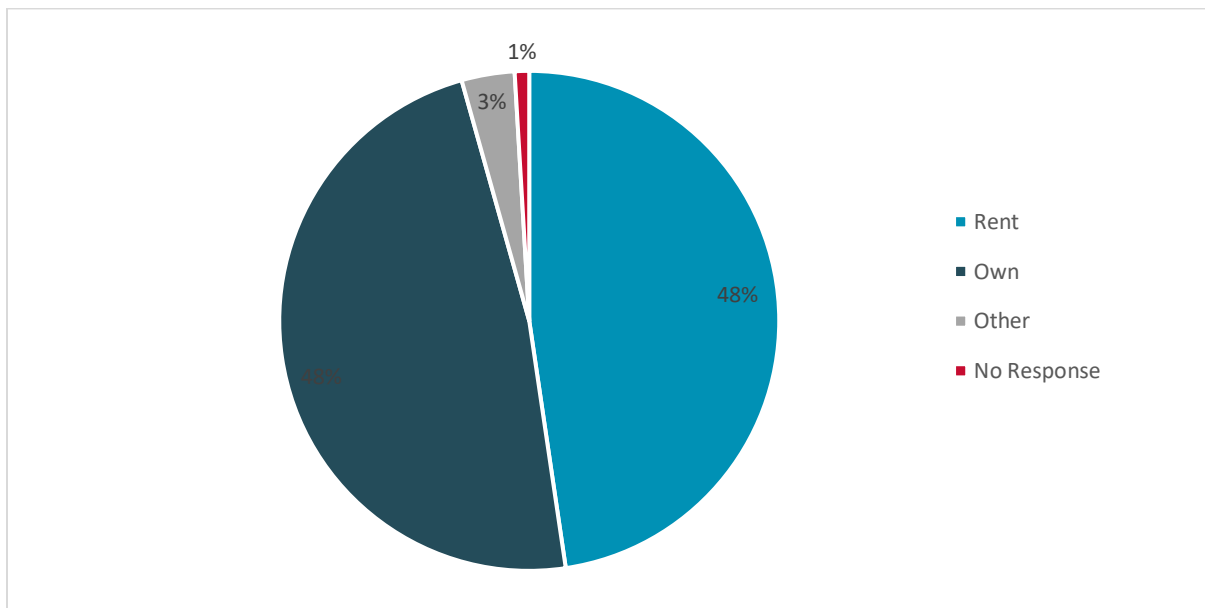


Nearly half of survey respondents lived with their spouse/partner without children. Nearly a quarter of respondents lived alone. Respondents who answered “other” were primarily extended family members and adult aged children living at home with parents.

Over 55% of owners, compared to 35% of renters, live with their spouse without children. Renters were far more likely to live on their own with 28% of respondents selecting this option compared to only 13% of owners.

7. Do you rent or own your housing?

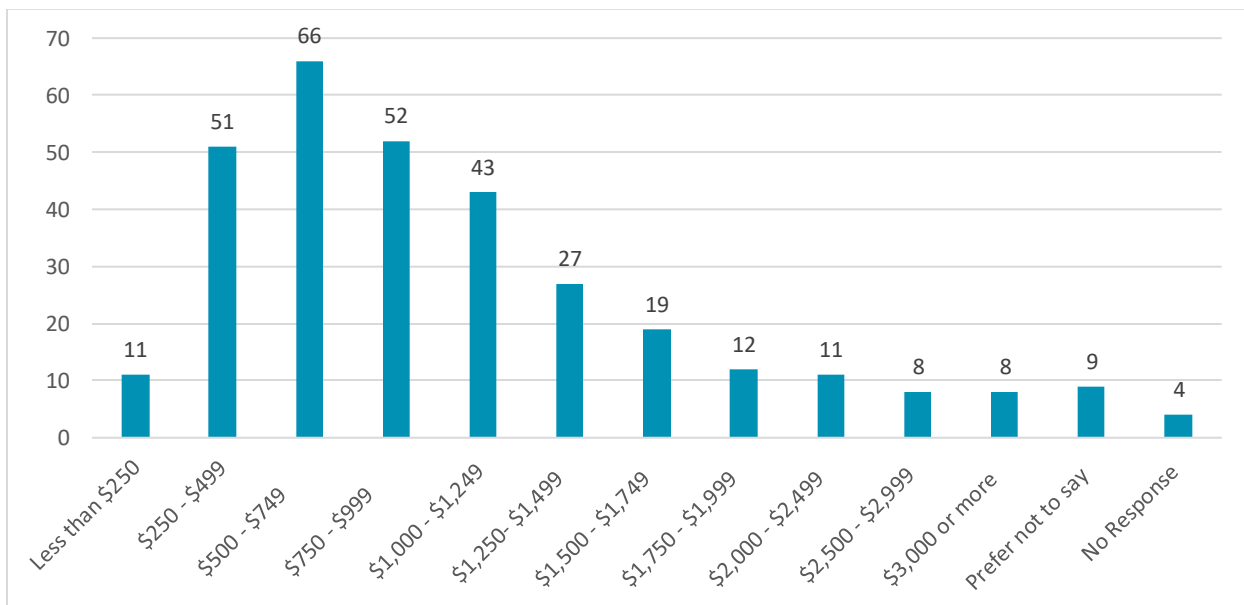
Figure 6 Respondents by Tenure



The survey results found an even split between renters and owners in the region. Respondents who answered “other” owned their home but paid rent for mobile pad rentals or were living with family for no charge. Only 6% of respondents under the age of 35 owned their home. Fifty-nine (59%) of respondents over the age of 55 owned their home. The highest percentage of renters were between the ages of 25 and 49 years old.

8. Approximately how much do you spend each month on housing costs? Including rent, mortgage payments, condominium fees, and utilities (heat, water, electricity).

Figure 7 Respondents Housing Costs

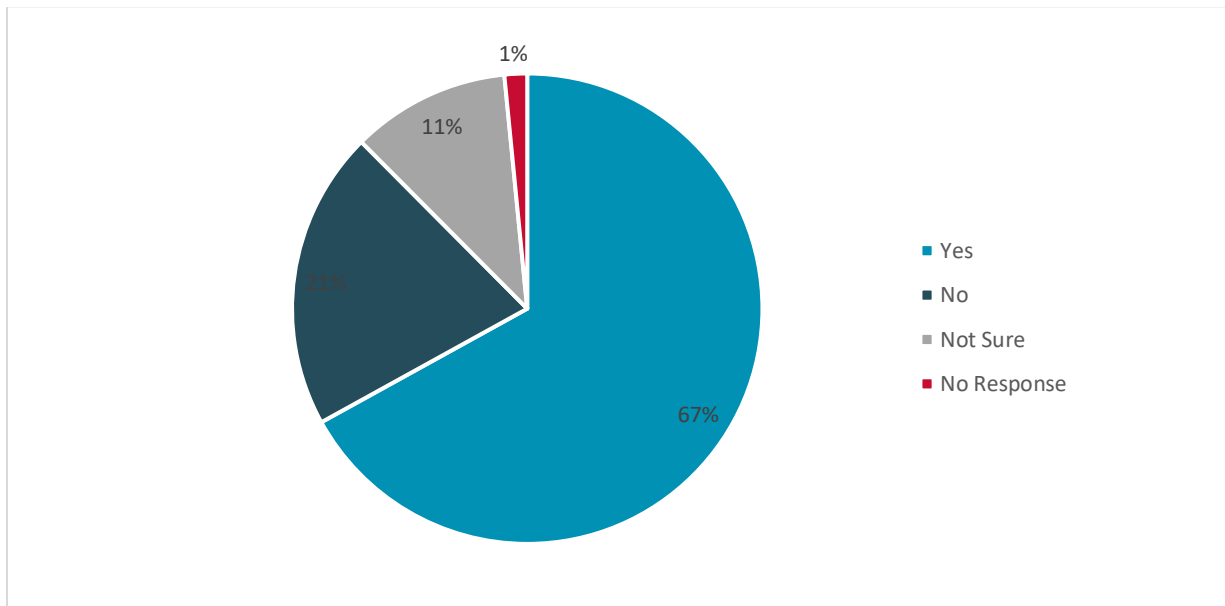


Respondents were asked how much they spend on housing costs inclusive of rent, mortgage payments, condominium fees, and utilities (heat, water, electricity). Fifty-six percent (56%) of respondents are spending under \$1,000 per month on housing. Only 8% of survey respondents are paying over \$2,000 per month for housing related costs.

Renters had greater variability than owners in regard to housing related expenses. Forty-two percent (42%) of renters indicated they spent between \$750-\$999 on housing related expenses. A similar percentage of owners (45%) spent between \$250-\$999 on housing related expenses.

9. Do you believe your housing costs are affordable for you?

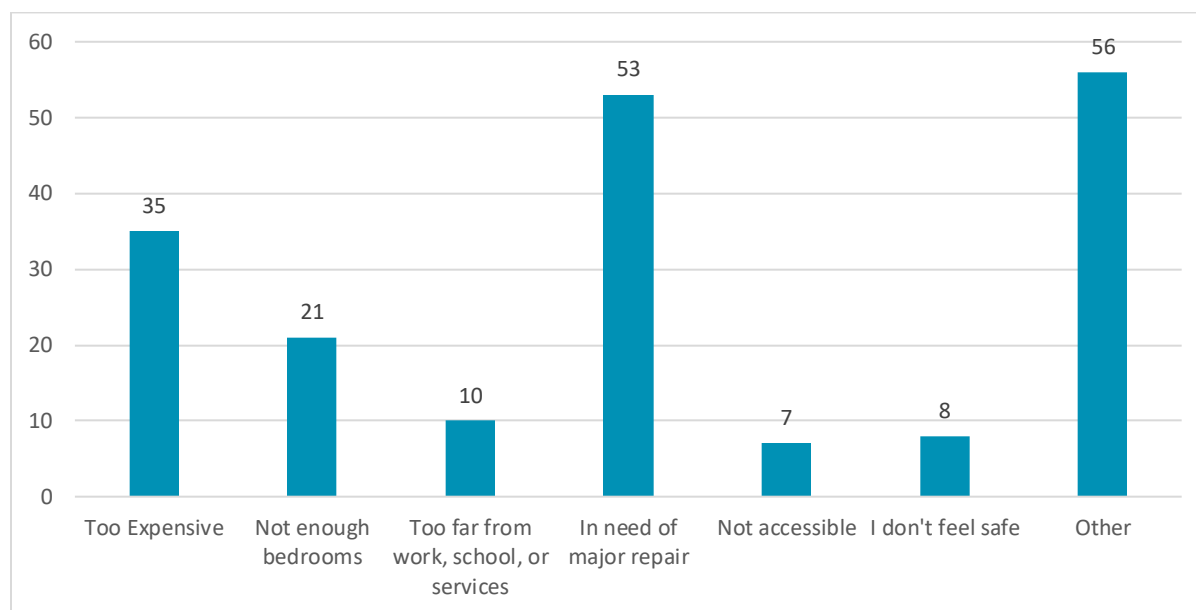
Figure 8 Respondents Perceived Affordability of Housing



Two-thirds of respondents considered their housing costs to be affordable. Sixty-nine (69%) of owners deemed their housing costs to be affordable compared to 55% of renters. Eleven percent (11%) of respondents indicated that they were unsure whether their housing was affordable which could suggest other economic factors such as job security and a fluctuating housing market may be impacting their perception of whether their housing is affordable for their current situation.

10. Does your current housing situation meet your needs?

Figure 9 Respondents by Issues with Current Housing Situation



Over 50% of respondents did not select any of the available options. It can be inferred that these respondents feel their housing needs are currently being met. Housing in need of major repairs was highlighted as a major issue for both owners and rents in the main selection as well as in more detail in the “other” selection. Respondents who selected “in need of major repair” also selected combinations of “not enough bedrooms”, “I don’t feel safe” and “too expensive” in some instances. This could indicate families are having issues finding suitable affordable housing options.

11. 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?

Over 100 respondents provided a written response to survey question #11. The following key themes emerged from their responses:

- Affordable, safe rentals are very difficult to find throughout the region
- A large proportion of current housing stock is in need of major repairs
- Community members are relocating outside of the region to find more suitable housing options
- Current homeowners are selling their homes which results in tenants being required to find new rental housing
- Some homes are being used as short-term rentals and sit vacant for most of the year
- Utility costs were very expensive and alternative options were limited

COST

“My son and his fiancée have a baby on the way. Their [sic] only source of income is Persons with Disabilities (pwd) and they can’t find anywhere to rent that they can afford”.

“Affordable, safe rentals are not available for a single person.”

“I am fortunate to be renting from family. If I didn’t rent would be too high or the housing availability is in rough shape. There are not a lot of reasonable choices for mid income families. There is a huge housing shortage all over the North Island.”

“It is very [sic] hard to find anything in the area, let alone in my price range, with enough rooms for myself and my 3 kids. I also have a small dog and it is hard to find a place that would allow her.”

“Living with family because we can’t afford anything... even out here!”

VACANCY

“The shift in demographics, the reduction of rental homes due to vacation homes, and semi permanent residents has dramatically changed the rental conditions here. At any time I can usually name 4 people actively seeking rentals that want to be fulltime residents, many with generational ties to community.”

“It was extreme difficult to find safe housing when I moved to Port Hardy 2 years ago. This appears to be the same problem now.”

“We have moved 5 times in 18 months because each house gets sold. Many houses are empty here but owners are too afraid of damage to rent and renting is a pain to them.”

“A large majority of the homes on the island are empty as they are owned by people who may come 2-3 weeks out of a year. Some haven’t had anyone in them in years.”

“Sointula has no available rentals and many empty houses. For our community to thrive there needs to be affordable upkeep homes for families to relocate to, many people want to move here with their children but simply cannot find a single available rental.”

SUITABILITY & HOUSING CONDITIONS

“More young professionals would come to the community and stay here if they had access to appropriate housing.”

“It is very hard to find anything in the area, let alone in my price range, with enough rooms for myself and my 3 kids. I also have a small dog and it is hard to find a place that would allow her.”

“Need more rental apartments in good clean and safe for families and seniors in Port Hardy.”

“If there was grant money available, I would love to put a rental suite in my basement.”

“Would like to see tiny homes, or similar, allowed. My house is much bigger than I need. Would be happy to live in tiny house on my property and have family live in my house.”

“The apartments I live in are in really bad condition. The elevator took over 6 months to get fixed, and it’s still scary to use. Mold is a big problem. They charge too much for what is done in building maintenance.”

“There is a lack of safe rental housing. The owners of existing apartment blocks need to clean up and make their property safe.”

12. Are you aware of any housing issues that do not directly affect you, but may affect members of your community?

Over 120 respondents provided a written response to survey question #12. There was a considerable amount of overlap of the themes found in question #11. The following key themes emerged from their responses:

- High rental prices and low vacancy rates have forced families to rent unsuitable housing options. These options are deemed unsafe, too small, or too expensive
- Many rentals need major repairs resulting in unsafe living conditions
- The lack of suitable housing makes it challenging to attract working professionals to reside in the region
- Short term rentals are reducing the rental stock for local populations and catering to the tourist population
- respondents felt that they had experienced instances of discrimination because of their race or status as a visible minority, when accessing housing. This included discrimination experienced by Indigenous community members

COST

“Lack of options, private rentals are very high rent due to market demand. Causes some to have to take lower rent options to stay in budget but results in children living in areas not suitable.”

“The renting process may make renting a place inaccessible due to credit and/or high rent cost and/or rent cost.”

“Lack of decent affordable rentals. The apartments in Port Hardy are slums.”

VACANCY

“Many homes sitting empty because they are only used by tourists for a short period of the year, or they are AIRBNB’s for profit.”

“There are year round empty homes that could be sold or rented.”

“Many houses are renting extra rooms, garages and sheds and motor homes for people to live in, in one yard. Not healthy.”

“Very low rental vacancy, and unsafe living conditions”

SUITABILITY & HOUSING CONDITIONS

“Poor living conditions in most if not all of the apartment buildings, drugs and drug paraphernalia litter many of the buildings, mold issues in many of the rentals available, and many are unsafe (drugs, partying, drug dealing, violence, etc.)”

“(a family of 2 adults and a child) had to move to Campbell River to live with her because they could not find affordable/suitable housing here so they [sic] had to leave the community.”

“There is a serious lack of affordable rentals in Port Hardy, and rental properties in general. Many of the apartments are extremely run down . . . It’s a tragic situation for young families.”

“Not enough housing suitable for seniors. Also not enough rentals for professional-type people.”

“Not enough housing for seniors that would like to downsize but would still enjoy having their own home.”

Focus Group Summaries

As part of the Mount Waddington Regional Housing Needs Report engagement process, seven focus groups were held with housing and housing-related stakeholders in the community.

Focus groups included:

- Municipal Councilors
- Mount Waddington Health Network Table of Partners
- Municipal and Regional Area Planning Committees

A summary of what was discussed in the workshops is provided below:

Housing Strengths in Region

Stakeholders expressed that the region is a desirable place to live for a variety of reasons, including being close to nature and being able to afford larger lots of land to build their homes. There is a strong sense of community and individuals often come together to help find solutions to problems impacting the municipalities.

Stakeholders also noted that they are seeing more young families moving into the region.

While the housing stock is generally older, there has been noticeable efforts over the past few years by homeowners to renovate and update their properties. Stakeholders appreciate that most houses are occupied by the homeowners, as this creates a more stable community.

Compared to many similar areas, the region is more affordable and there is land available for development.

Housing Challenges in Region

Based on stakeholder comments, the lack of housing stock (for renting and owning) is a more significant issue than affordability. The most frequently mentioned challenge is the limited rental stock in the region (11 respondents). For businesses, it is challenging to recruit and retain employees if they aren't able to find adequate and affordable housing. There is a gap in housing for seniors who are wanting to age in place and for individuals with disabilities. Currently, seniors are staying in their existing homes that are larger than their needs because there is nowhere for them to downsize to.

There is a perception that the region's population has been increasing over recent years, but there has not been an increase in the housing stock. Of the homes that do exist, stakeholders note that many of them are old and in need of repair. There are concerns that the homes being repaired and renovated will lead to higher rent.

According to stakeholders, there is land available for development to create more housing, but current bylaws and zoning restrictions create barriers that deter developers. If developers are not able to profit from their developments, there is no incentive for them to build.

Resources and Strategies That Would Help to Provide Housing

Stakeholders stated that current bylaws and zoning restrictions need to be reviewed and updated as they are not able to address current issues and needs of the communities. Alternative housing options are becoming more popular, but do not fit within the current bylaw or zoning restrictions.

With such limited housing stock in region, stakeholders believe that AirBNBs should be limited and better regulated to ensure that there are enough units in the long-term rental pool. Having said that, stakeholders also acknowledge that smaller communities rely on AirBNB for supplementary income and to provide tourist accommodations because hotel or motel accommodations do not exist. It was suggested that a housing trust would help to ensure that a certain level of rental housing stock is maintained.

It is felt that the region's governments need to find ways to encourage and incentivize developers. There is land available for development, yet it seems that lots sit empty.

Key Informant Interviews

As part of the Housing Needs Report process, 11 interviewees provided diverse perspectives on the housing system, community needs and housing opportunities within the region. Interviews were conducted were between June and July of 2020. A summary of the findings from these interviews is provided here.

Across stakeholders, several key themes were noted:

- There is a lack of housing stock within the region, and what is available is not adequate or affordable for those who are in need.
- There is a desire to see more partnerships created in the community to share best practices and develop collaborative solutions to community issues, including housing.
- Solving the housing issues in the region would positively impact other community concerns, including community health and employee recruitment and retention.

Interviewees

The following organizations were interviewed:

- Aboriginal Coalition to End Homelessness
- Salvation Army
- Western Forest Products
- Port McNeill & District Chamber of Commerce
- Community Futures
- North Island Crisis Centre
- North Island Community Services
- PH Bulldozing
- First Nations Health Authority
- Home Hardware
- North Island College

Reflections on What's Working Well

Interviewees reflected that region has a good network of shelters to help at risk groups for short periods of time. These groups include battered women and families, individuals experiencing homelessness, and individuals in recovery. This being said, stakeholders indicated that there is still a great need for long-term sustainable housing options and greater supports for those facing substance abuse challenges.

Current Challenges and Barriers

Interviewees expressed that there is limited housing stock within the region, and the units that are available are neither adequate nor affordable for those in need. Much of the housing stock within the community is old and in need of repair.

While interviewees are seeing many discussions and studies about housing within the region, they are not seeing any action. Programs and efforts that do currently exist are addressing immediate issues within the community, but this leaves little time or resources to look ahead and help prevent these issues from occurring in the future. Being able to plan ahead is crucial for addressing the underlying housing issues. Interviewees also noted that while there are some good ideas coming from these discussions, there is a lack of accountability for who will run these programs. To be effective, these programs and services need organizations to take ownership of them.

It is acknowledged that more housing, specifically rental housing, is needed; however, construction is expensive and developing buildings with the specific purpose of being rentals is a difficult concept to sell as it creates many uncertainties.

Based on interviewee feedback, there is a belief in the region that the lack of seniors housing is creating a bottle neck on the supply of housing. With seniors staying in their single-family homes longer, there is a limited supply of this housing type for new, young families, deterring them from moving to region's communities.

Opportunities, Solutions, Innovations and Strategies

Interviewees were asked to identify any opportunities, solutions, innovations, and strategies for addressing housing needs:

- Create partnerships within the regional governments to have open discussions about sharing models and best practice to address housing issues.
- Develop more housing related programming and social/supportive housing to support those individuals and groups most at risk. Interviewees would like to see more of these programs and housing units available, but also acknowledged that finding the resources to develop and maintain these ideas is a challenge.
- Interviewees said they would like to see more diversity in the housing that is developed to better meet the broader needs of the regions community members.
- Interviewees understand that recruiting and retaining employees is extremely difficult when affordable and adequate housing is inaccessible. It was suggested that local governments should see what opportunities there are to build industry in the community to help the community grow (in terms of population, housing, and economy).

Engagement with First Nations

The Covid-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

APPENDIX C: Housing Needs Report Summary Forms

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Village of Alert Bay

REGIONAL DISTRICT: Mount Waddington

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Port McNeill, Port Alice, Port Hardy, Electoral Area A, Electoral Area B, Electoral Area C, Electoral Area D
	Neighbouring First Nations:
	Sointula, Hyde Creek, Gwayasdums 1, Dead Point 5, Quaae 7

POPULATION	Population: 489 (2016)		Change since 2006 : -12 %	
	Projected population in 5 years: 470		Projected change: (2020-2025) -1.9 %	
	Number of households: 225		Change since 2006 : -13.4 %	
	Projected number of households in 5 years: 246		Projected change: (2020-2025) -1.6 %	
	Average household size: 2.0			
	Projected average household size in 5 years: 1.9 (2025)			
	Median age (local): 52.1 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 54.1 (2025)			
	Seniors 65+ (local): (2016) 25 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years: (2025) 29 %			
	Owner households: (2016) 65 %		Renter households: (2016) 35 %	
	Renter households in subsidized housing: (2016) 13 %			

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 69,864.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 44,336.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 81,037.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 62.8 %	Unemployment rate: (2016) 7.4 %
	Major local industries: Health care and social assistance; Transportation and warehousing; Construction	

HOUSING	Median assessed housing values: \$ 142,063 (average)	Median housing sale price: \$ 158,429 (average)
	Median monthly rent: \$ N/A	Rental vacancy rate: N/A %
	Housing units - total: 230 (2016)	Housing units – subsidized: 0 (2016)
	Annual registered new homes - total: 4 (2018, RDMW)	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	11 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	13 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Alert Bay's Official Community Plan (2014) has policies to "facilitate affordable permanent housing for all Cormorant Island residents." Strategies in the action plan include making allocations to increase multi-family dwellings in accordance with zoning designations, allowing for secondary suites, encouraging multi-family residential developments that include affordable housing, and supporting opportunities to enhance ageing in place.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	20	19
1 bedroom	125	123
2 bedrooms	56	56
3+ bedrooms	49	48
Total	250	246

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	240	100	215	100	230	100
Of which are in core housing need	40	17	30	14	35	15
Of which are owner households	30	13	15	7	0	0
Of which are renter households	10	4	0	0	25	11

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	240	100	215	100	230	100
Of which are in extreme core housing need	0	0	0	0	10	4
Of which are owner households	0	0	0	0	0	0
Of which are renter households	0	0	0	0	0	0

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020.

2. Rental housing:

Rental options are in very limited supply. In 2019, there were only 75 purpose-built rental units across RDMW. There is also significant concern about the effects of short-term rentals on the rental housing supply. There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

The median age in Alert Bay is projected to increase to 54.1 by 2025. There will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

Unlike much of BC, RDMW is projected to see most growth in the population aged 25 to 64. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. Families who rent and earn the median income are likely challenged to find affordable housing.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Village of Port Alice

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:		
	<u>Port McNeill, Alert Bay, Port Hardy, Electoral Area A, Electoral Area B, Electoral Area C, Electoral Area D</u>		
	Neighbouring First Nations:		
	<u>Quatsino Subdivision 18, Coal Harbour, Sointula, Hyde Creek, Tsulquate 4, Kipasse 2</u>		

POPULATION	Population: 664 (2016)		Change since 2006 :	-12 %
	Projected population in 5 years: 595 (2025)		Projected change:	(2020-2025) -5.4 %
	Number of households: 340 (2016)		Change since 2006 :	-13.9 %
	Projected number of households in 5 years: 313 (2025)		Projected change:	(2020-2025)-1.8 %
	Average household size: 1.9 (2016)			
	Projected average household size in 5 years: 1.9 (2025)			
	Median age (local): 54.8 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 56.2 (2025)			
	Seniors 65+ (local): (2016) 20 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years:			(2025) 25 %
	Owner households:	(2016) 82 %	Renter households:	(2016) 19 %
	Renter households in subsidized housing:			(2016) 0 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 71,354.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 83,621.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 63,074.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 54.5 %	Unemployment rate: (2016) 30.0 %
	Major local industries: Manufacturing; Agriculture, forestry, fishing and hunting; Transportation and warehousing	

HOUSING	Median assessed housing values: \$ 167,737 (average)	Median housing sale price: \$ 213,850 (average)
	Median monthly rent: \$ 825 (secondary market estimate)	Rental vacancy rate: N/A %
	Housing units - total: 345	Housing units – subsidized: 0
	Annual registered new homes - total: 0 (2018, RDMW)	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	10 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	13 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Port Alice's Official Community Plan (2010) has policies to for Council to encourage "a range of housing types and densities" and to "support the development of seniors' housing, including assisted housing."

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	20	21
1 bedroom	160	157
2 bedrooms	75	73
3+ bedrooms	65	63
Total	320	314

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	375	100	405	100	335	100
Of which are in core housing need	65	17	85	21	50	15
Of which are owner households	55	15	60	15	40	12
Of which are renter households	10	3	0	0	10	3

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	375	100	405	100	335	100
Of which are in extreme core housing need	15	4	0	0	0	0
Of which are owner households	20	6	0	0	0	0
Of which are renter households	0	0	0	0	0	0

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Housing stock is old and may require repairs and maintenance, which can be expensive.

2. Rental housing:

Rental options are in very limited supply. In 2019, there were only 75 purpose-built rental units across RDMW. There is also significant concern about the effects of short-term rentals on the rental housing supply. There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

Seniors (ages 65+) are projected to be 22% of Port Alice's population in 2025. There will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

Unlike much of BC, RDMW is projected to see most growth in the population aged 25 to 64. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. As of January 2020, nine families in RDMW were on the BC Housing waitlist, indicating there is a gap.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: District of Port Hardy

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Port McNeill, Port Alice, Alert Bay, Electoral Area A, Electoral Area B, Electoral Area C, Electoral Area D
	Neighbouring First Nations:
	Quatsino Subdivision 18, Coal Harbour, Hope Island 1, Tsulquate 4, Kipasse 2

POPULATION	Population: 4,132 (2016)		Change since 2006		:	8.1 %
	Projected population in 5 years: 4,046 (2025)		Projected change:		(2020-2025)-1.1 %	
	Number of households: 1,845 (2016)		Change since 2006		:	15.3 %
	Projected number of households in 5 years: 1,843 (2025)		Projected change:		(2020-2025) 0.0 %	
	Average household size: 2.2 (2016)					
	Projected average household size in 5 years: 2.2 (2025)					
	Median age (local): 36.6 (2016)		Median age (RD): 44.3 (2016)		Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 42.4 (2025)					
	Seniors 65+ (local): (2016) 15 %		Seniors 65+ (RD): (2016) 16 %		Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years:		(2025) 16.4 %			
	Owner households: (2016) 62 %		Renter households: (2016) 38 %			
	Renter households in subsidized housing:		(2016) 22 %			

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 54,981.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 29,903.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 76,087.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 64.8 %	Unemployment rate: (2016) 8.6 %
	Major local industries: Agriculture, forestry, fishing and hunting; Health care and social assistance; Manufacturing	

HOUSING	Median assessed housing values: \$ 248,330 (average)	Median housing sale price: \$ 286,059 (average)
	Median monthly rent: \$ 947 (secondary market estimate)	Rental vacancy rate: N/A %
	Housing units - total: 1,845	Housing units – subsidized: 36
	Annual registered new homes - total: 6 (2019, RDMW)	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	23 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	13 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	4 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Port Hardy's Official Community Plan (2011) has policies to "ensure the availability of a range of housing typologies and tenures to meet the diverse needs of the community." Strategies include encouraging the development of different housing typologies and tenures, supporting retrofits of existing housing stock, permitting mixed-use developments, and creating "flexi-zones" and incentives in the zoning by-law.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	129	130
1 bedroom	903	904
2 bedrooms	437	436
3+ bedrooms	375	373
Total	1,844	1,843

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,535	100	1,700	100	1,805	100
Of which are in core housing need	165	11	170	10	255	14
Of which are owner households	45	3	30	2	40	2
Of which are renter households	115	7	140	8	210	12

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,535	100	1,700	100	1,805	100
Of which are in extreme core housing need	75	5	55	3	125	7
Of which are owner households	30	2	15	1	10	1
Of which are renter households	45	3	40	2	115	6

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Despite RDMW being more affordable than other similar areas, 23% of Port Hardy households live in unaffordable housing. This need can further increase as median household incomes decreased from 2006 to 2016, while average housing sales prices rose (+100%). The older housing stock may create added affordability challenges.

2. Rental housing:

Rental options are in very limited supply. Renter households likely face challenges finding affordable rentals, which engagement suggests is affecting the ability of the region to attract and retain workers and young families. Rental housing needs could further increase as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

Port Hardy's median age is comparable to BC's. Since the population is ageing, there will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to RDMW recently. Families who rent and earn the median income would need to spend 37–40% of their monthly income to afford the average cost of a 2- or 3-bedroom unit in the secondary rental market.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Town of Port McNeill

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	<u>Alert Bay, Port Alice, Port Hardy, Electoral Area A, Electoral Area B, Electoral Area C, Electoral Area D</u>
	Neighbouring First Nations:
	<u>Sointula, Hyde Creek, Gwayasdums 1, Dead Point 5, Kipasse 2</u>

POPULATION	Population: 2,337 (2016)		Change since 2006	:	-10.9 %
	Projected population in 5 years: 2,266 (2025)		Projected change:	(2020-2025)	-1.5 %
	Number of households: 1,010 (2016)		Change since 2006	:	-1.5 %
	Projected number of households in 5 years: 996 (2025)		Projected change:	(2020-2025)	-0.5 %
	Average household size: 2.3 (2016)				
	Projected average household size in 5 years: 2.28 (2025)				
	Median age (local): 41.0 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)		
	Projected median age in 5 years: 41.7 (2025)				
	Seniors 65+ (local): (2016) 13 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %		
	Projected seniors 65+ in 5 years:		(2025) 13.7 %		
	Owner households:	(2016) 67 %	Renter households:	(2016) 33 %	
	Renter households in subsidized housing:		(2016) 0 %		

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 84,589.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 40,149.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 101,677.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 74.4 %	Unemployment rate: (2016) 6.1 %
	Major local industries: Agriculture, forestry, fishing and hunting; Retail trade; Construction; Health care and social assistance	

HOUSING	Median assessed housing values: \$ 254,018 (average)	Median housing sale price: \$ 230,192 (average)
	Median monthly rent: \$ 675 (secondary market estimate)	Rental vacancy rate: N/A %
	Housing units - total: 1,010	Housing units – subsidized: 0
	Annual registered new homes - total: 4 (2019, RDMW)	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	14 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	9 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	3 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Port McNeill's Official Community Plan (1997) and Zoning By-Law are currently under review. The existing OCP has policies which encourage the development of affordable housing on serviced land. There is also a policy to "encourage the provision of affordable rental and special needs housing as part of new housing development by the private sector, non-profit societies, or any agency of the Provincial or Federal government."

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	67	68
1 bedroom	489	486
2 bedrooms	238	236
3+ bedrooms	207	205
Total	1,001	995

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,010	100	950	100	985	100
Of which are in core housing need	20	2	35	4	65	7
Of which are owner households	10	1	15	2	15	2
Of which are renter households	10	1	20	2	50	5

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,010	100	950	100	985	100
Of which are in extreme core housing need	0	0	15	2	40	4
Of which are owner households	0	0	0	0	0	0
Of which are renter households	0	0	15	2	35	4

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Housing stock is old and may require repairs and maintenance, which can be expensive.

2. Rental housing:

Rental options are in very limited supply. In 2019, there were only 75 purpose-built rental units across RDMW, while 33% of households in Port McNeill are renters (2016). There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate throughout RDMW.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

Port McNeill's median age is comparable to BC's. Since the population is ageing, there will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

While growth is not projected for children and youth, anecdotal evidence suggests more young families moving to RDMW recently. Single-income households (e.g., lone parents) are likely challenged to afford housing. Families who rent and earn the median income would be spending close to 30% of their monthly income on rent.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area A

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	<u>Alert Bay, Port McNeill, Port Alice, Port Hardy, Electoral Area B, Electoral Area C, Electoral Area D</u>
	Neighbouring First Nations:
	<u>Quaae 7, Gwayasdums 1, Dead Point 5, Sointula, Hyde Creek</u>

POPULATION	Population: 885 (2016)		Change since 2006		:	-15.8	%
	Projected population in 5 years: 892 (2025)		Projected change:		(2020-2025)	0.45	%
	Number of households: 430 (2016)		Change since 2006		:	-5.49	%
	Projected number of households in 5 years: 418 (2025)		Projected change:		(2020-2025)	1.2	%
	Average household size: 2.0 (2016)						
	Projected average household size in 5 years:2.13 (2025)						
	Median age (local): 56.7 (2016)		Median age (RD): 44.3 (2016)		Median age (BC): 43.0 (2016)		
	Projected median age in 5 years: 56.9 (2025)						
	Seniors 65+ (local): (2016) 26 %		Seniors 65+ (RD): (2016) 16 %		Seniors 65+ (BC): (2016) 18 %		
	Projected seniors 65+ in 5 years:						(2025) 28 %
	Owner households:		(2016) 82 %	Renter households:		(2016) 19 %	
	Renter households in subsidized housing:						(2016) 2 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 41,351.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 27,317.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 43,121.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 54.8 %	Unemployment rate: (2016) 15.1 %
	Major local industries: Agriculture, forestry, fishing and hunting; Health care and social assistance; Transportation and warehousing	

HOUSING	Median assessed housing values: \$ 261,258 (average)	Median housing sale price: \$ 315,667 (average)
	Median monthly rent: \$ 850 (secondary market estimate)	Rental vacancy rate: N/A %
	Housing units - total: 460 (2016)	Housing units – subsidized: 11 (2016)
	Annual registered new homes - total: N/A	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	21 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	20 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Malcolm Island's Official Community Plan (2005) has policies to provide a diversity of housing choices while respecting the individual character of each area. Small-lot residential development is limited to serviced areas in Sointula, while medium density development are areas in Sointula outside of the service area.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	31	31
1 bedroom	206	208
2 bedrooms	96	97
3+ bedrooms	81	81
Total	414	417

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	435	100	460	100	420	100
Of which are in core housing need	170	39	215	47	130	31
Of which are owner households	100	32	180	48	85	25
Of which are renter households	70	58	45	50	45	60

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	435	100	460	100	420	100
Of which are in extreme core housing need	30	7	75	16	25	6
Of which are owner households	10	3	65	17	15	4
Of which are renter households	15	13	10	11	15	20

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. Electoral Area A had the highest rates of core housing need (31% of households) in RDMW. Challenges with affordability could worsen as median household incomes decreased from 2006 to 2016, while housing prices rose.

2. Rental housing:

Rental options are in very limited supply. Renter households likely face challenges finding affordable rentals, which engagement suggests is affecting the ability of the region to attract and retain workers and young families. Rental housing needs could further increase as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

The median age in Electoral Area A is projected to increase to 56.7 by 2025. There will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

Unlike much of BC, RDMW is projected to see most growth in the population aged 25 to 64. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. Families who rent and earn the median income are likely challenged to find affordable housing.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area B

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	<u>Alert Bay, Port McNeill, Port Alice, Port Hardy, Electoral Area A, Electoral Area C, Electoral Area D</u>
	Neighbouring First Nations:
	<u>Hope Island 1, Quatsino Subdivision 18, Coal Harbour, Tsulquate 4</u>

POPULATION	Population: 60 (2016)		Change since 2006 : -60.0 %	
	Projected population in 5 years: 43 (2025)		Projected change: (2020-2025)-17.3 %	
	Number of households: 30 (2016)		Change since 2006 : -45.4 %	
	Projected number of households in 5 years: 25 (2025)		Projected change: (2020-2025)-16.7 %	
	Average household size: 1.5 (2016)			
	Projected average household size in 5 years: 1.7 (2025)			
	Median age (local): 60.5 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 62.8 (2025)			
	Seniors 65+ (local): (2016) 0 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years:		(2025) 44 %	
	Owner households: (2016) 43 %	Renter households: (2016) 57 %		
	Renter households in subsidized housing:		(2016) 57 %	

INCOME	Median household income	Local	Regional District	BC
	All households	\$ N/A	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ N/A	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ N/A	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 90.9 %	Unemployment rate: (2016) 0 %
	Major local industries: Agriculture, forestry, fishing and hunting	

HOUSING	Median assessed housing values: \$ 173,708 (average)	Median housing sale price: \$ 217,508 (average)
	Median monthly rent: \$N/A	Rental vacancy rate: N/A %
	Housing units - total: 40	Housing units – subsidized: 0
	Annual registered new homes - total: N/A	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	21 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	5 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Electoral Area B has 3 Official Community Plans: Quatsino (2002); Coal Harbour (2002); and, Winter Harbour (consolidated in 2017). While the OCPs have policies to ensure the housing stock available meets needs around private, public, and affordable housing, the preferred development pattern is low-density throughout the area. Medium-density developments are permitted in Coal Harbour.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	3	3
1 bedroom	15	12
2 bedrooms	7	6
3+ bedrooms	5	4
Total	30	25

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	55	100	50	100	35	100
Of which are in core housing need	N/A	N/A	N/A	N/A	N/A	N/A
Of which are owner households	N/A	N/A	N/A	N/A	N/A	N/A
Of which are renter households	N/A	N/A	N/A	N/A	N/A	N/A

Comments:

Data for Electoral Area B has been suppressed due to a low number of responses.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	55	100	50	100	35	100
Of which are in extreme core housing need	N/A	N/A	N/A	N/A	N/A	N/A
Of which are owner households	N/A	N/A	N/A	N/A	N/A	N/A
Of which are renter households	N/A	N/A	N/A	N/A	N/A	N/A

Comments:

Data for Electoral Area B has been suppressed due to a low number of responses.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. All households that rent (57%) are living in subsidized housing. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020.

2. Rental housing:

Rental options are in very limited supply. There is significant concern around the impacts of short-term rentals as 83% of homes in 2016 were unoccupied in Electoral Area B. There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

100% of households are between the ages of 60–64 in Electoral Area B and the median age is projected to be 62.8 by 2025. There will likely be an increased demand for housing options for seniors, which are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options.

5. Housing for families:

Currently, there are no households with children in Electoral Area B. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. Families who rent and earn the median income are likely challenged to find affordable housing.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area C

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:		
	<u>Alert Bay, Port McNeill, Port Alice, Port Hardy, Electoral Area A, Electoral Area B, Electoral Area D</u>		
	Neighbouring First Nations:		
	<u>Sointula, Hyde Creek, Tsulquate 4, Kipasse 2</u>		

POPULATION	Population: 750 (2016)		Change since 2006 :	1.9 %
	Projected population in 5 years: 736 (2025)		Projected change: (2020-2025)	-0.8 %
	Number of households: 340 (2016)		Change since 2006 :	13.3 %
	Projected number of households in 5 years: 352 (2025)		Projected change: (2020-2025)	0.6 %
	Average household size: 2.2 (2016)			
	Projected average household size in 5 years: 2.09 (2025)			
	Median age (local): 52.3 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 53.1 (2025)			
	Seniors 65+ (local): (2016) 20 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years:			(2025) 22 %
	Owner households:	(2016) 88 %	Renter households:	(2016) 13 %
	Renter households in subsidized housing:			(2016) 0 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 72,551.00	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ 58,577.00	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ 72,613.00	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 69.2 %	Unemployment rate: (2016) 8.4 %
	Major local industries: Agriculture, forestry, fishing and hunting; Health care and social assistance; retail trade	

HOUSING	Median assessed housing values: \$ 373,150 (average)	Median housing sale price: \$ 435,875 (2020, average)
	Median monthly rent: \$ N/A	Rental vacancy rate: N/A %
	Housing units - total: 320	Housing units – subsidized: 21
	Annual registered new homes - total: N/A	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	N/A %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	N/A %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	N/A %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Hyde Creek's Official Community Plan (2001) has policies that are intended to ensure the available housing stock meets needs around private, public, special needs and affordable housing. The preferred development pattern in the area is "low-density clustered growth" and infill development is supported.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	22	23
1 bedroom	174	175
2 bedrooms	82	83
3+ bedrooms	72	71
Total	350	352

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025. Projections should be interpreted with caution.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	N/A	100	285	100	290	100
Of which are in core housing need	N/A	N/A	40	14	60	21
Of which are owner households	N/A	N/A	45	18	60	22
Of which are renter households	N/A	N/A	0	0	0	0

Comments:

Data for Electoral Area C in 2006 has been suppressed due to a low number of responses.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	N/A	100	285	100	290	100
Of which are in extreme core housing need	N/A	N/A	0	0	0	0
Of which are owner households	N/A	N/A	0	0	0	0
Of which are renter households	N/A	N/A	0	0	0	0

Comments:

Data for Electoral Area C in 2006 has been suppressed due to a low number of responses.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

21% of households in Electoral Area C live in unaffordable housing. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Electoral Area C had the largest increase in housing sales prices in RDMW (+249%).

2. Rental housing:

Rental options are in very limited supply. In 2019, there were only 75 purpose-built rental units across RDMW. There is also significant concern about the effects of short-term rentals on the rental housing supply. There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

The median age in Electoral Area C is projected to increase to 52.3 by 2025. There will likely be an increased demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options for seniors.

5. Housing for families:

Unlike much of BC, RDMW is projected to see most growth in the population aged 25 to 64. Youth (0 to 24) are projected to be 18.3% of the population in 2025. Anecdotal evidence suggests there have been more young families moving to the region recently. Median income families who rent are likely challenged to find affordable housing.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area D

REGIONAL DISTRICT: Mount Waddington (RDMW)

DATE OF REPORT COMPLETION: October/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:		
	<u>Alert Bay, Port McNeill, Port Alice, Port Hardy, Electoral Area A, Electoral Area B, Electoral Area C</u>		
	Neighbouring First Nations:		
	<u>Quaee 7, Gwayasdums 1, Sointula, Hyde Creek</u>		

POPULATION	Population: 228 (2016)		Change since 2006 :	-25.0 %
	Projected population in 5 years: 201 (2025)		Projected change: (2020-2025)	-6.1 %
	Number of households: 110 (2016)		Change since 2006 :	-21.4 %
	Projected number of households in 5 years: 104 (2025)		Projected change: (2020-2025)	-2.8 %
	Average household size: 2.0 (2016)			
	Projected average household size in 5 years: 1.93 (2025)			
	Median age (local): 56 (2016)	Median age (RD): 44.3 (2016)	Median age (BC): 43.0 (2016)	
	Projected median age in 5 years: 56.3 (2025)			
	Seniors 65+ (local): (2016) 16 %	Seniors 65+ (RD): (2016) 16 %	Seniors 65+ (BC): (2016) 18 %	
	Projected seniors 65+ in 5 years:			(2025) 19 %
	Owner households:	(2016) 86 %	Renter households:	(2016) 14 %
	Renter households in subsidized housing:			(2016) 0 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ N/A	\$ 58,113.00	\$ 69,979.00
	Renter households	\$ N/A	\$ 35,727.00	\$ 45,848.00
	Owner households	\$ N/A	\$ 74,114.00	\$ 84,333.00

ECONOMY	Participation rate: (2016) 60.5 %	Unemployment rate: (2016) N/A %
	Major local industries: Agriculture, forestry, fishing and hunting; Transportation and warehousing	

HOUSING	Median assessed housing values: \$ 167,090 (average)	Median housing sale price: \$ 133,475 (average)
	Median monthly rent: \$ N/A	Rental vacancy rate: N/A %
	Housing units - total: 105	Housing units – subsidized: 0
	Annual registered new homes - total: 5 (2018, RDMW)	Annual registered new homes - rental: 0 (2018, RDMW)
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	(2011) 14 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	(2011) 11 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	(2011) 0 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Woss's Official Community Plan (1999) has policies that encourage there to be a variety of housing options while maintaining property values. Residential land uses are classified in four land use types: General, Hamlet, Small-lot, and Multiple-Family residential. The highest permitted density on a multiple-family site is 40 apartment units per hectare.

2. Any community consultation undertaken during development of the housing needs report:

RDMW conducted engagement activities to gather feedback and insights from community members. These activities included a short survey, focus groups, and key informant interviews. The survey was made available online as well as in hard copy. Information on the focus groups and key informant interviews can be found below (question 3).

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Focus groups were held with community stakeholders from non-profits and service organizations, economic development / business organizations, local governments, development and real estate sector, and health and social services. Key informant interviews were also conducted with participants from a range of community service organizations, economic interests and businesses, health and social services, and institutions.

4. Any consultation undertaken with First Nations:

The COVID-19 pandemic created unprecedented challenges connecting with First Nation communities. Many First Nation band administrators were working out of office and were very busy managing daily operations. We did receive a recommendation to assist the creation of future intertribal engagements to discuss community services, emergency, and housing needs. These engagements would be led by the Nations whose territories are in around the region.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	5	5
1 bedroom	53	52
2 bedrooms	25	25
3+ bedrooms	23	22
Total	106	104

Comments:

The above estimates are based on projected growth in households by household type, combined with an assumed distribution of unit sizes needed for each household type. Currently needed units are those units projected to meet the needs of new households since the 2016 Census, while anticipated unit needs are those units projected to meet the needs of new households that form between 2020 and 2025. Projections should be interpreted with caution.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	135	100	N/A	100	N/A	100
Of which are in core housing need	15	11	N/A	N/A	N/A	N/A
Of which are owner households	15	11	N/A	N/A	N/A	N/A
Of which are renter households	10	100	N/A	N/A	N/A	N/A

Comments:

Data for Electoral Area D in 2011 and 2016 has been suppressed due to a low number of responses. Owner and renter households in core housing need may not add up to 15 due to rounding error.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	135	100	N/A	100	N/A	100
Of which are in extreme core housing need	0	0	N/A	N/A	N/A	N/A
Of which are owner households	0	0	N/A	N/A	N/A	N/A
Of which are renter households	0	0	N/A	N/A	N/A	N/A

Comments:

Data for Electoral Area D in 2011 and 2016 has been suppressed due to a low number of responses.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

While housing in the region is more affordable compared to other similar areas, there remain affordability challenges. Across the RDMW, the increases in average housing prices outpaced the increases in median household incomes between 2006 and 2020. Electoral Area D had one of the largest increases in housing sales prices in RDMW (+178%).

2. Rental housing:

Rental options are in very limited supply. In 2019, there were only 75 purpose-built rental units across RDMW. There is significant concern around short-term rentals as 37% of homes in 2016 were unoccupied. There could be even greater need for rental housing in the future as the number of rental households has been increasing at a fast rate.

3. Special needs housing:

Community engagement indicated that there is a gap in housing options for people with disabilities. There is need for more accessible units to meet the needs of people with limited physical mobility and seniors as they age. There is also need for more housing-related programming and supportive housing for individuals with disabilities.

4. Housing for seniors:

By 2025, the percentage of seniors is projected to increase to 19% and the median age to 56.3. There will likely be an greater demand for housing options for seniors, which community engagement indicated are already in short supply. There is a lack of options for seniors looking to downsize and a lack of supportive and accessible housing options.

5. Housing for families:

Unlike much of BC, RDMW is projected to see most growth in the population aged 25 to 64. While growth is not projected for children and youth, anecdotal evidence suggests there have been more young families moving to the region recently. Families who rent and earn the median income are likely challenged to find affordable housing.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Local service providers estimate there are a minimum of 34 individuals experiencing homelessness in RDMW, including hidden forms such as couch surfing, and another 78 who are experiencing critical levels of housing insecurity. Individuals experiencing homelessness may be living in tents, accessing shelter beds when possible, and/or living in their cars.

7. Any other population groups with specific housing needs identified in the report:

Indigenous households are more likely to be experiencing affordability challenges or core housing need. Indigenous households are also much more likely to be living in housing requiring repairs, which likely contributes to the higher rates of core housing need.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic has had significant impacts on employment, income, and savings which are expected to persist for months to years. Industry experts report that demand for homes has shifted, with less demand for small spaces in urban areas to larger spaces. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in areas outside the Metro Vancouver core. This could affect demand for housing in the region and we have heard anecdotally that these effects may already be felt locally. The COVID-19 pandemic also created unprecedented challenges for Indigenous communities (e.g., managing daily operations, responding to the pandemic, and protecting the health and safety of their communities). This created challenges engaging with First Nations in the Housing Needs Report process.