

qathet Regional District Housing Needs Report Electoral Area A, B, C and D

Interim Update
November 2024



qathet
REGIONAL DISTRICT

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EXECUTIVE SUMMARY

In July 2024, the Province of British Columbia (BC) adopted new requirements for all municipalities and regional districts to complete an Interim Housing Needs Report (HNR) by January 1, 2025.¹ This Interim Report is required to meet a new standardized methodology, developed by University of BC's (UBC's) Housing Assessment Resource Tools (HART). UBC's HART developed an online calculator and methodology driven by Provincial requirements, to determine the amount of housing needed over a 5- and 20-year timeframe.

The HNR calculator determines the housing needs of a local government and regional district based on six components:² extreme core housing need; housing units and homelessness; housing units and suppressed household formation; housing units and anticipated household growth; housing units and rental vacancy rate; and housing units and demand. Finally, the calculator takes all six components and determines the 5- and 20-year housing need. All tables and data related to the six components can be found in **Appendix B**. It is important to note that the growth rates assigned to the qRD's Electoral Areas are based on regional growth; as such, are skewed by growth in the City of Powell River.

Housing is recognized as one of the fundamental human needs. The right to housing is law in Canada in the *National Housing Strategy Act* of 2019. The right to housing is also recognized in Article 25 of the Universal Declaration of Human Rights and Article 28 of the Convention on the Rights of Persons with Disabilities. As such, everyone should have the right to housing, and this means the right to an adequate standard of living and the right to live somewhere that is secure, with peace, and dignity. Despite this, many communities across Canada and BC are facing housing shortages and affordability issues, and not everyone is able to access adequate housing.

The purpose of the HNR Interim Update is to document and assess Census, BC Stats and UBC's HART data to gain an understanding of the projected housing need and demand in Electoral Areas A, B, C, and D over the next 5- and 20-year time horizons. The findings from this assessment form a foundation for understanding potential housing needs in the rural electoral areas and planning for how to address housing needs over time.

¹ Bill 44 – 2023 – *Housing Statutes (Residential Development) Amendment Act* 2023.

² Local Government Act Division 22, Section 585.

The critical element to the housing needs for the qRD is that there are small populations, large geographic areas, little public transit, and a lack of community sewer and water supply systems. The rural nature of the electoral areas makes it difficult to consider any form of multi-unit housing outside of the three unincorporated communities of Lund, Gillies Bay and Van Anda where servicing is available. This restricts the type of housing that can be provided in the rural areas and emphasizes the importance of encouraging higher density multi-unit housing options to locate in the City of Powell River.

Key housing trends identified in the qRD include:

- Slow population growth over the last five years, with the exception of Area A, which experienced 24% growth between 2016 and 2021, and Area D, which experienced a population decline of 0.26% over the same time period;
- Household income is generally below provincial averages;
- Housing stock is limited to primarily single-detached units, with a high percentage of ownership versus rental;
- Majority of housing consists of 3+ bedroom units;
- Large number of housing units are not lived in by the usual residents, implying either seasonal residency or short-term vacation rentals;
- Housing affordability is a challenge, as experienced across the province; and
- Lack of secure year-round rental housing.

Table E-1 and **Table E-2** illustrate the estimated 5- and 20-year housing need for Electoral Areas A, B, C, and D based on UBC's HART data.

Table E-1: 5-year Housing Needs Projections

	Electoral Area A	Electoral Area B	Electoral Area C	Electoral Area D
Extreme Core Housing Needs	0	2.74	6.14	5.64
Persons Experiencing Homelessness	1.77	2.33	3.09	1.5
Suppressed Housing Formation	22.7	19.86	18.94	6.78
Anticipated Growth	61.51	75.07	98.81	58.12
Rental Vacancy Rate Adjustment	0.38	0.48	1.05	0.42
Additional Local Demand	0	0	0	0
Total 5-year	86	100	128	72

Table E-2: 20-year Housing Needs Projections

	Electoral Area A	Electoral Area B	Electoral Area C	Electoral Area D
Extreme Core Housing Needs	0	10.95	24.57	22.58
Persons Experiencing Homelessness	3.66	4.66	6.18	2.99
Suppressed Housing Formation	90.82	79.43	75.77	27.11
Anticipated Growth	115.89	141.44	186.15	109.5
Rental Vacancy Rate Adjustment	1.51	1.92	4.18	1.67
Additional Local Demand	0	0	0	0
Total 20-year	212	238	297	164

It is important to note that the projections completed by BC Stats for the January 2024 HNR and shown in **Section 5** are slightly different from the projections calculated using the HART method, shown above and in **Section 6**. This represents a different methodology for calculating projected populations using a regional average, rather than breaking down the population characteristics of each specific electoral area. This demonstrates the uncertainty in 20-year projections and suggests that new projections should be completed every five years after the new census figures have been released.

1.0 BACKGROUND AND CONTEXT

The following sections provide some background and context to the update of the HNR for Areas A, B, C and D of the qRD.

1.1 Historical Growth

Every Housing Needs Assessment starts with historical population figures and then projects them to determine the future needs. **Table 1** shows the historical population for the entire Regional District jurisdictions from 2001 to 2021. It is important to note that percentage change in small populations is greatly influenced by small numbers of growth or population loss. Overall, the statistics show Texada Island losing population. This reflects an aging population with no appropriate means to age in place.

Area A saw the largest growth of the four Electoral Areas in the study, with 26.52% growth in the 20-year period, and the majority of growth happening between 2016 and 2021. While there is no quantifiable evidence, it is considered that this growth occurred during COVID-19, when people were migrating from urban areas to rural areas and many property owners decided to move to their recreational homes. It is unclear if these people will remain as permanent residents, or if the 2026 Census will demonstrate a decrease in population as people move back to cities and areas with full services.

Area B saw fairly steady growth with 14.75% growth over 20 years. This growth is close to provincial average growth rates over the 20 years.

Area C had virtually no growth over the 20-year period, with a 2.9% growth over 20 years.

Area D saw a small net loss in population over the 20-year period.

Table 1: Historical Population Statistics for qRD Electoral Areas A to D

Area	2001	2006	2011	2016	2021	Total Population Change 2001 - 2021	% Population Change 2001 - 2021
Area A	988	914	1,008	1,008	1250	264	26.52
Area B	1,450	1,489	1,488	1,565	1664	214	14.75
Area C	2,135	2,074	2,014	2,060	2197	62	2.90
Area D	1,129	1,107	1,053	1,076	1126	-3	-0.26

1.2 Regional Context

The qRD is located on the west coast of British Columbia (BC), about 175 km north of Vancouver, within the traditional territory of the Tla'amin, shishalh, Klahoose, Homalco and K'omoks First Nations. The Regional District includes approximately 5,000 km² of land, encompassing the mainland that runs north to Toba Inlet and south to Jervis Inlet, as well as Savary, Texada and Lasqueti Islands. Portions of the Regional District are only accessible by ferry or plane. The qRD incorporates five Electoral Areas, encompasses one municipality (the City of Powell River), serves a population of just over 20,000, and sits immediately adjacent to the Tla'amin Nation.

The Electoral Areas for the purpose of this Housing Needs Study include:

- **Area A:** Includes lands northwest of the City of Powell River to Desolation Sound, and includes the Malaspina Peninsula, the community of Lund and Savary and Hernando Islands, and excludes Tla'amin Nation lands.
- **Area B:** Includes land southeast of the City of Powell River to Whalen Road and includes Paradise Valley and properties outside the city on Nootka, Covey and Tanner Streets, and excludes Tla'amin Nation lands.
- **Area C:** Includes lands southeast from Whalen Road to Jervis Inlet, and includes the communities of Black Point, Kelly Creek, Lang Bay, Stillwater and Saltery Bay.
- **Area D:** Includes Texada Island and includes the communities of Van Anda and Gillies Bay.

1.3 Data and Limitations

This HNR relied heavily on the 2021 Federal Census, supplemented by BC Stats, information from various non-profit housing providers, representatives from both BC Housing and Canada Mortgage and Housing Corporation (CMHC), as well as qRD staff. Tables and charts will provide the specifics of the data sources.

There are some limitations to the data in this report:

1. **Small Populations** – Generally the population in the qRD Electoral Areas is very low and very sparsely distributed (compared to urban areas), primarily focused along Highway 101 and the coastline. Small changes in population make significant changes in percentages. In addition, there are some significant changes for which assumptions can be made, but the data is not available to allow accurate assessment or to understand if the trend will continue. In addition, the Federal Census is rounded up or down to the closest five. This is not an issue in large municipalities but in small rural areas, five people or five dwelling units makes a significant difference in percentages and total numbers.

2. **Overall Observations** – The qRD has demonstrated, over the 20-year period of this study, that, like most places in Canada, the population is aging. Rural areas are not attracting families and young people in any great number, and the required services are generally much more efficiently provided in urban areas where there is a greater population to access and pay for the services (such as education, medical, retail and employment nodes).
3. **Growth Anomalies** – The population growth in Area A in the last five years was unusual. While there is no clear explanation, it has been assumed that during COVID-19, a number of owners on Savary Island may have decided to move to the island and live full-time, working remotely, or retiring. It is unknown if these residents will remain on Savary or if Area A will see a population decline in the 2026 Census.
4. **Unhoused Populations** – Getting accurate estimates of people who are unhoused is difficult, as many who are unhoused go untraced or undocumented. The unhoused can also be invisible; therefore, there can be segments of unhoused that are uncounted for and missing from initial observations. In 2023, LIFT Community Services completed a homeless count in the City of Powell River. They recorded 126 people who were unhoused or underhoused. It was not clear how many of these people were “residents” of the qRD.
5. **Housing Inventory** – New housing in qRD is not tracked or recorded; therefore, there may be housing stock that is unaccounted for. BC Housing maintains a registry for new housing construction. The report from BC Housing illustrated that in 2022, 10 new houses were built and registered in the Regional District. It is not clear where those houses are located. It is also assumed that there are housing units constructed that may not be registered.
6. **Dwellings Occupied Seasonally** – It is important to note that while this study demonstrates a deficit of housing units for the projected population, there is in fact, sufficient dwelling units in the qRD that could house the projected population. However, many homes in the Regional District are owned by non permanent residents, and utilized as either seasonal vacation homes or short-term vacation rentals. And even if these homes are rented “long-term” from September to May, they are not considered to be secure long-term rental units, as they un-house the tenants for a period of time (generally the peak summer season).
7. **Housing Types** – The dominant housing form in qRD is single-detached units. Urban areas see a greater variety in dwelling types. This also allows urban areas to access funds for larger multi-unit housing projects, which is not feasible in rural areas due to lack of water and sewer servicing infrastructure, transit, employment, and services. New programs and legislation from the provincial and federal governments may provide more support for smaller, shared or co-operative type housing arrangements.

8. **COVID-19** – In the year 2020, the world was affected by a global pandemic that impacted local, regional, national, and international markets and economies. While some business sectors have suffered greatly, others have seen growth. There have also been changes in in-migration, as people living in larger cities have sold their homes in high market locations, to move to smaller communities or to move to make their seasonal dwelling a permanent residence. These people may be retired or will continue to work from home. They add to the local economy, but have impacted the housing prices, affecting affordability and potentially forcing existing low-income residents out of the community. The 2021 Federal Census tracks mobility and it clearly demonstrates that much of the growth in the region was gained from intraprovincial migration. However, the full impacts are not quantifiable, and it cannot be predicted if people will move back to urban areas now that COVID-19 restrictions have ended.
9. **HART Calculations** – The HART calculations were based on the regional projections. This has caused a high projection for the Electoral Areas as the inclusion of the City of Powell River skews the projections due to a higher growth rate. This inflates the housing needs projected for Electoral Areas A to D and must be considered when tracking the new housing units.

1.4 Community Input

This report builds on information collected for the 2021 “qathet Regional Housing Needs Report”. Between August 2020 and February 2021, the following engagement methods were implemented:

- A Regional Housing Needs Survey was launched online on August 25 – September 27, 2020, with 512 returned surveys.
- Eight one-on-one interviews were conducted to gain detailed information about current initiatives and identified issues.
- Three virtual round table meetings were held with residents, Housing Needs Advisory Committee members, builders, housing providers and municipal staff.
- A virtual meeting was conducted with the Tla’amin Nation Housing Committee, staff, members and elders in December 2020.
- Two virtual public open houses were held on February 16 and 17, 2021, with a total of approximately 29 people in attendance.

Community input received during through the engagement process provided important perspectives on the need for a diversity of housing options. The outcome of the engagement generally supported the increase of housing supply, provision of supportive housing for those in need, looking at innovative housing opportunities and seeking out partnerships to create housing and finding ways to provide a variety of housing types.

The qRD has several not-for-profit housing providers working to fill the gap in housing needs. These organizations include: Housing Hope, Life Cycle Housing Society; LIFT Community Services; Powell River Educational Services Society; Sunset Homes; and Texada Island Non-profit Seniors Housing Society. Efforts of not-for-profit housing providers have been focused on homelessness, transient and shelter accommodations, supportive housing, appropriate housing for the workforce, and multi-unit seniors housing. These projects generally require a champion to lead the project, often in collaboration with BC Housing and other funders.

Currently, housing programs focus finding housing for people in the City of Powell River because it places people closer to transit, employment and services. In future, it is likely that more multi-unit residential developments will be located in the City of Powell River due to the lack of community sewer and water services in the Electoral Areas; thus, moving more qRD residents into the city.

The development of affordable housing requires the dedicated commitment of a not-for-profit housing provider to promote, access funds, gain community support, design, develop, and manage the project, along with support from local government and funding from higher levels of government.

2.0 THE HOUSING CONTINUUM AND AFFORDABILITY

2.1 The Housing Continuum

The Housing Continuum includes the range of financial options, as well as the range of housing types. The continuum includes shelter and accommodation for those who are unhoused or at risk of losing housing, up to the high-end market housing for people with high incomes. It includes a range of housing from transitional nightly accommodation, to shared accommodation to individually privately-owned homes. It includes multi-unit and single-detached dwelling units, as well as duplexes, townhouses, low rise apartments, and high-rise apartments.

While housing is not necessarily a linear progression, the graphic below (**Figure 1**) is CMHC's illustration of the various housing forms that make up the continuum. This graphic does not address tenancy versus ownership, and it is not proportionately representative of the amount of housing needed in each category.

This graphic demonstrates the need for housing to support the people who are homeless, people at risk of homelessness, and the need for transitional and temporary housing. It also illustrates the need for supportive housing for people who are unable to live completely independently. Community and Affordable housing allow for a wide variety of not-for-profit/co-op, and government assisted housing. Finally, there is market housing. This does not distinguish between ownership or tenancy. It addresses the fact that there is still a fairly large portion of the population that can afford market housing.

The continuum does not specifically deal with the housing needs of people at various stages of their lives. Young people may be seeking a small urban dwelling, transitioning into a larger suburban dwelling as they age and possibly have families, and further transition into supportive smaller dwellings as they age.

Figure 1: Canada Mortgage and Housing Corporation Housing Continuum



Nor does the continuum deal specifically with tenure. While the majority of the need for housing is secure, safe, year-round, affordable, appropriate rental housing, there is also the need for entry level homeownership. Whether this is through senior government grants for first time home buyers, through the development of co-operative housing, or the private sector building smaller more affordable housing in missing middle forms, such as freehold duplexes and row housing, many people still aspire to own their homes.

The recommendations in this report focus primarily on provision of rental units for the supportive to lower end market housing.

2.2 Affordable Housing Definition

For the purpose of the qRD HNR, the definition used by higher levels of government has been selected. This ensures that when applying for grant funding, the same language is applied. It also provides the same definition as found in the census; therefore, matches the demographic analysis.

Both BC Housing and CMHC consider shelter “affordable” if it costs less than 30% of a household’s before-tax income. Affordable housing is a broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure, such as rental, ownership, and co-operative ownership, as well as temporary and permanent housing.

The Federal Census considers people who pay more than 30% of their before-tax income on shelter as living in unaffordable housing. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

In addition, prior to the 2021 collection year, the Federal Census considered people in core housing need if they were spending more than 50% of their pre-tax income on shelter. Now “Core Housing Needs” refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability and 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 (attains all three housing indicator thresholds). Housing indicator thresholds are defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs;
- Affordable housing has shelter costs equal to less than 30% of total before-tax household income; and

- Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS).

This applies other criteria. For example, a family may live in an apartment that costs less than 30% of their pre-tax income and is in good condition, but if it is a one-bedroom apartment for a family of five, it is not considered suitable and the family is still in core housing need.

2.3 Challenges of Homeownership

Many individuals and households dream of homeownership. However, it has become increasingly difficult for individuals to purchase a house in BC and Canada more broadly. For most, getting a mortgage will be the biggest and most challenging financial commitment they will make. In Canada, the required down payment for a home ranges between 5 to 20%, depending on the lender requirements and whether the purchaser wishes to obtain additional mortgage insurance. This can be a significant amount depending on the cost of the house, and an individual's income and savings.

Market housing follows the rules of supply and demand. When there is limited supply, a house goes up for sale on the market, bidding wars often ensue between prospective homeowners, resulting in properties selling for well above their original asking prices. This leaves first-time buyers, who are already struggling to afford the housing costs, with another financial hurdle to achieving homeownership. Purchase price also includes realtor fees and provincial property tax transfer.

Once a house is purchased, beyond the down payment and monthly mortgage, there are also additional costs. These include home insurance, property taxes, and money needed for repairs and home maintenance. All of this in addition to existing daily expenses, such as food, transportation and utilities.

As such, it is challenging for most households to find housing that is affordable, to enter the homeownership market and to have enough to afford all the costs associated with buying a home in Canada.

Based on an internet search of homes for sale in the qRD, Redfin estimates the median house price in the Regional District to be \$650,000 in 2023 (up from \$465,000 in 2021).

Table 2 below shows four options for the purchase of a home in the Regional District. The following assumptions and calculations have been made:

- Median house price is \$650,000,³
- Average household Income is \$91,042 (based on the 2020 average household total income Electoral Area A of \$83,000 and projected up by the Cost-of-Living Adjustments utilized by the Municipal Pension Plan⁴ to 2023). This reflects \$7,587 income per month, 30% of which would be \$2,276.10;
- Average term of the mortgage has been assumed to be 25 years;
- Assumed 2023 qRD property tax of approximately \$1,600 or 133 per month;
- Assumed utilities include hydro and propane averaged at \$200 per month; and
- Example is based on a freehold property with no strata fees.

The calculations illustrated in **Table 2** provide options for interest rate and percentage down payment for a mortgage. Note that this calculation does not include real estate or property tax transfer fees. The mortgage rates are based on the current rates provided by the TD Bank on August 16, 2023, without mortgage life insurance and with monthly payments.

Table 2: Examples of Purchasing Median Priced Home in the qRD, August 2023

Option	Down Payment		Interest Rate	Monthly Mortgage Payment	Taxes and Utilities	Total Monthly Payment	% total average household income
1	10%	\$65,000	3 year fixed @ 6.51%	\$3,922	\$333	\$4,255	56.0%
2	15%	\$97,500	5 year fixed @ 6.19%	\$3,598	\$333	\$3,931	51.8%
3	15%	\$97,500	1 year closed at 7.39%	\$4,004	\$333	\$4,337	57.2%
4	20%	\$130,000	5 year closed @6.64%	\$3,527	\$333	\$3,860	46.48%

This demonstrates that even with a 20% down payment based on average household income before taxes, the home is not affordable. And the accumulation of this kind of down payment often depends on inheritance or some other “windfall”. The other concern with homeowners is the upkeep and maintenance, and it only takes one major event, such as a roof or furnace replacement, to potentially force the residents out of the home. Homeownership is not always an option for people. And while living in a safe, affordable, secure, appropriate home might be a human right, the question of tenure is not.

³ Powell River Sunshine Coast Real Estate Board.

⁴ <https://mpp.pensionsbc.ca/cost-of-living-adjustments>

3.0 POLICY SETTING

This HNR aims to build upon the existing strategic direction and policy framework of the qRD, their relationship with the City of Powell River, the Tla'amin Nation, and the non-profit housing providers that are currently providing housing options.

The qRD's Strategic Plan 2023-2027 includes the following housing related priority and area of focus:

Social Supports - We focus on diversity of housing throughout our region, encouraging density in our municipal areas.

The strategic area of focus recognizes that development potential of land in the rural Electoral Areas is constrained by topography and how the land will be serviced with potable water and on-site septic disposal. Without community sewer and water supply systems, minimum lot sizes and density (number of dwellings per parcel) will continue to be dependent upon the ability of a lot to safely accommodate an individual well and on-site septic system that meets provincial standards.

The strategic area of focus is supported in the five Official Community Plans (OCPs), which apply in Electoral Areas A to D:

- *Electoral Area A Official Community Plan Bylaw No. 500, 2015;*
- *Savary Island Official Community Plan Bylaw No. 403, 2006;*
- *Electoral Area B Official Community Plan Bylaw No. 465, 2012;*
- *Electoral Area C Official Community Plan Bylaw No. 467, 2012; and*
- *Texada Island Official Community Plan Bylaw No. 551, 2019.*

3.1 Electoral Area A Official Community Plan

The Electoral Area A OCP applies to the area northwest of the city boundary to Desolation Sound, and includes the Malaspina Peninsula, the community of Lund, and Hernando Island, and excludes Tla'amin Nation lands. Residential development is focussed along the water and Highway 101 between Tla'amin Nation land and the unincorporated village of Lund.

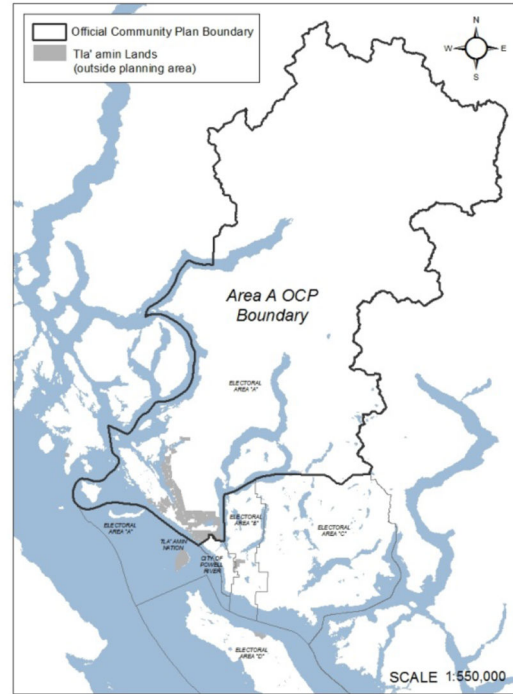
Vision

“Our vision is a vibrant and diverse community that preserves and enhances its rural, coastal character and balances economic opportunity with the environment.”

OCP goals, objectives and policies related to housing include:

- Encourage higher density residential development in Lund where sewer and water servicing are available.
- In Lund, support innovative housing designs, cluster housing, and affordable housing options such as multi-family housing and secondary suites.
- In Lund, the maximum number of dwellings or serviced buildings per parcel for development purposes shall be dictated by approvals for sewer servicing from the Regional District and approvals for water servicing from Lund Water Improvement District.
- Outside Lund, support secondary suites in single-family dwellings as a form of affordable rental accommodation.
- Promote minimum lot sizes and density compatible with Vancouver Coastal Health Subdivision Guideline.
- For parcels serviced by an individual well and on-site septic, the maximum number of dwellings per parcel for development purposes shall be one dwelling per parcel up to 1.0 hectare in area, plus one dwelling for each additional 1.0 hectare of land.

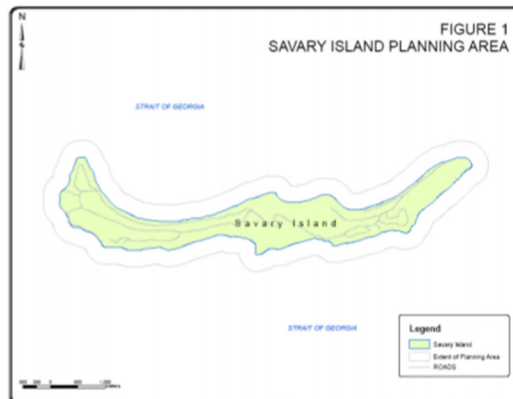
Figure 2: Electoral Area A



3.2 Savary Island Official Community Plan

Savary Island is located in Electoral Area A but has its own OCP. Savary is a recreationally oriented island community, whose philosophy towards the future is keyed to minimizing the adverse environmental and social impact of increased development on the Island and surrounding waters.

Figure 3: Savary Island



Vision

“To maintain Savary Island’s unique character and rustic Island lifestyle while protecting the Island’s groundwater resources, its sensitive ecosystems and its unique biophysical characteristics.”

Development on Savary is characterised largely by small, rustic cabins on small lots served by narrow, poorly maintained roads. BC Hydro does not serve the Island and is generally not desired, as it may stimulate more year-round development. Except for lots serviced by the Savary Shores Improvement District, most land is serviced by individual wells and on-site septic disposal systems. These systems may represent a problem for future water quality.

OCP goals, objectives and policies related to housing include:

- Provide for a level of residential development, which maintains the Island’s rural character and is mindful of the Island’s carrying capacity.
- Encourage lot consolidation in order to reduce the total number of lots and limit the density of residential development.
- Support one residential dwelling on any parcel less than or equal to 2.0 hectares in area. An additional dwelling is permitted for each additional 2.0 hectares of land.

3.3 Electoral Area B Official Community Plan

The Electoral Area B OCP applies to the area southeast of the city boundary to Whalen Road, includes Paradise Valley and properties adjacent to the City of Powell River on Nootka Street, Covey Street and Tanner Avenue, and excludes Tla’amin Nation lands. Residential development is focussed along the water, Highway 101 and Padgett Road.

Vision

“Area B is dedicated to a sustainable rural lifestyle where residents can enjoy the natural environment while encouraging thoughtful economic development and protecting agriculture and environmentally sensitive lands and resources.”

Figure 4: Electoral Area B



OCP goals, objectives and policies related to housing include:

- Retain single-family dwelling emphasis in rural residential areas.
- Provide for a range of residential development options which retain the qualities of residential peace and privacy.
- Accommodate affordable housing in the planning area.
- Support secondary suites in single-family dwellings as a form of affordable rental accommodation.
- Promote minimum lot sizes and density compatible with Vancouver Coastal Health Subdivision Guideline.
- For parcels serviced by an individual well and on-site septic, the maximum number of dwellings per parcel for development purposes shall be one dwelling per parcel up to 1.0 hectare in area, plus one dwelling for each additional 1.0 hectare of land.
- Recognize that manufactured home parks represent a form of affordable housing and support the retention of existing manufactured home parks.
- Discourage expansion of existing manufactured home parks.
- Encourage new manufactured home parks to locate in the City of Powell River.
- Support the establishment of affordable housing, rental housing and special needs housing within residential designations provided development is consistent with the recommended density provisions, and servicing requirements can be met without added costs to the area's taxpayers.

3.4 Electoral Area C Official Community Plan

The Electoral Area C OCP applies to the area southeast from Whalen Road to Jarvis Inlet, and includes the neighbourhoods of Black Point, Kelly Creek, Lang Bay, Stillwater, and Saltery Bay. Residential development is focussed along the water and Highway 101.

Vision

“Electoral Area C is dedicated to a sustainable rural lifestyle where residents can enjoy the natural environment while encouraging thoughtful economic development and protecting agricultural and environmentally sensitive lands and resources.”

Figure 5: Electoral Area C



OCP goals, objectives and policies related to housing include:

- Retain single-family dwelling emphasis in rural residential areas.
- Provide for a range of residential development options which retain the qualities of residential peace and privacy.
- Accommodate affordable housing in the planning area.
- Support secondary suites in single-family dwellings as a form of affordable rental accommodation.
- Promote minimum lot sizes and density compatible with Vancouver Coastal Health Subdivision Guideline.
- For parcels serviced by an individual well and on-site septic, the maximum number of dwellings per parcel for development purposes shall be one dwelling per parcel up to 1.0 hectare in area, plus one dwelling for each additional 1.0 hectare of land.
- Recognize that manufactured home parks represent a form of affordable housing and support the retention of existing manufactured home parks.
- Discourage expansion of existing manufactured home parks.
- Encourage new manufactured home parks to locate in the City of Powell River.
- Support the establishment of affordable housing, rental housing and special needs housing within residential designations provided development is consistent with the recommended density provisions, and servicing requirements can be met without added costs to the area's taxpayers.

3.5 Texada Island Official Community Plan

The Texada Island OCP applies to Texada Island. Residential development is focussed on the unincorporated villages of Van Anda and Gillies Bay and a collection of rural neighbourhoods on the northern portion of the island.

Vision

“Texada Islands’ vision is to sustain an independent rural lifestyle with minimal regulations. We envision our island economy fostering a diverse and balanced mix of resource industries, tourism, small business enterprises, agriculture and services for seniors. Texada Island will adapt to change carefully, while always preserving our freedoms, stewarding the natural beauty of our island, our coast and our island lifestyle.”

OCP goals, objectives and policies related to housing include:

- Adapt to change and ensure access to appropriate, affordable and safe housing for all ages.
- Encourage higher density residential development to locate in Van Anda and Gillies Bay where water servicing is available.
- Encourage the development of affordable housing (including seniors housing) to meet the housing needs of the community.
- Support secondary suites in single-family dwellings as a form of affordable rental accommodation.
- Maximum number of dwellings or serviced buildings per parcel is based on proof of water and sewer servicing that meets provincial standards.

Figure 6: Electoral Area D - Texada Island



4.0 ANALYSIS

The demographic, geographic, economic and social conditions of a community directly shape its housing needs. Factors such as age, income, population, and employment all affect the types of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data sources, such as Statistics Canada Census data, BC Housing and CMHC.

4.1 Data Qualifications

During the preparation of this HNR, it became obvious that some of the census numbers are not consistent and do not add up correctly. There are several reasons for this:

- All census data is rounded up or down to the nearest unit of five. However, in some instances the averaging goes up, while another goes down, creating differences in, for example, the number of private dwellings occupied by usual residents. This can also differ from households.
- The smaller the population, the greater the influence of a small number of units. For example, a 5-unit difference in the City of Vancouver is not noticeable, but five units up or down in Area A or B is significant.
- The 2021 Census was a long form year. New questions were added that were not on previous census forms. This is why some data is available for one census year but not for another and why some of the data collected in 2021 is not comparable to any other census data.
- The long form census is only issued to a 25% sampling of the population and is then averaged up to the total population, dwelling unit, and household figures. This also creates a discrepancy in the total numbers and the averaging. For example, the 2016 Census identifies 6,078 private dwellings occupied by the usual residents, and then identifies 6,080 occupied private dwellings, but when you add up the dwellings by type, it totals 6,075. This discrepancy is not considered significant in larger municipalities. However, it can be very significant in smaller communities.
- The qRD opted to utilize the Population Projections provided by BC Stats. These projections use the roster of the Medical Service Plan (MSP) of BC and are not consistent with StatsCanada data. BC Stats uses demographic estimates from the [Regional District from Statistics Canada](#) as reference. These projections also take into account mortality and birth rates, and recognize that the small numbers in the Electoral Area rounding of numbers can show significant changes, when in actual fact, the changes are fairly small.

- There are two ways that data is presented in the census: median and average. They produce quite different results.⁵ For the purpose of this study, the following definitions will be adopted:
 - Median means the value separating the higher half from the lower half of a data sample, a population or a probability distribution. For a data set, it may be thought of as "the middle" value.
 - Average is a single number taken as representative of a list of numbers. For this Housing Needs Assessment, the "average" refers to the arithmetic mean, the sum of the numbers divided by how many numbers are being averaged.
- Census data from the Federal Census 2021 were acquired from the following sites:
 - Area A - <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=qathet%20A&DGUIDlist=2021A00055927010&GENDERlist=1,2,3&STATISTIClist=1,4&HEADERlist=0>
 - Area B - <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=qathet%20B&DGUIDlist=2021A00055927012&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0>
 - Area C - <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=qathet%20C&DGUIDlist=2021A00055927016&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0>
 - Area D - <https://www12.statcan.gc.ca/census-recensement/2021/dp-pd/prof/details/page.cfm?Lang=E&SearchText=qathet%20D&DGUIDlist=2021A00055927018&GENDERlist=1,2,3&STATISTIClist=1&HEADERlist=0>

4.2 Population

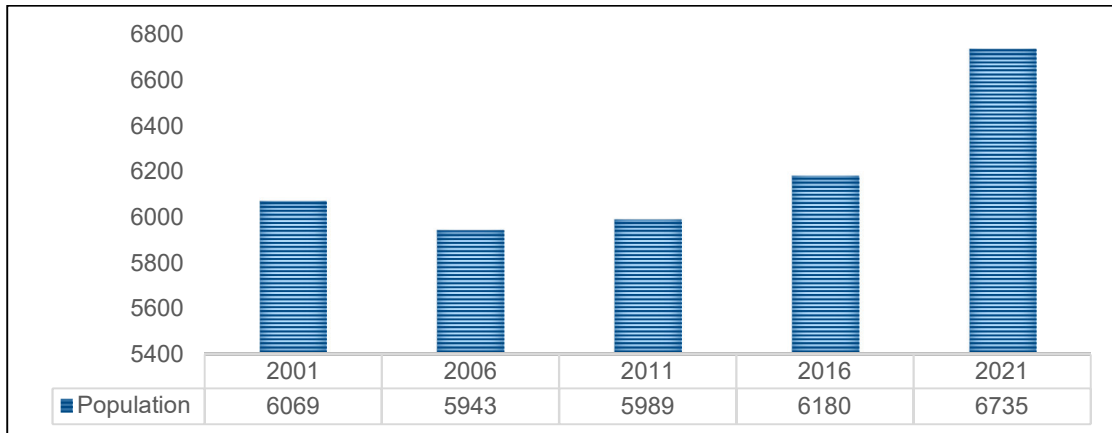
The Regional District population has gone through periods of growth and decline over the past 20 years. This section looks at various demographic and income characteristics for each Electoral Area over the past 20 years.

4.2.1 Demographics

Figure 7 illustrates the historical population for all of the qRD over the 20-year period from 2001 to 2021. *Note that these total population figures include Electoral Area E, Lasqueti Island, which is not included of this HNR update.*

⁵ For example, the 2021 Average Age for Area A was 50.9 and the Median Age was 57.2.

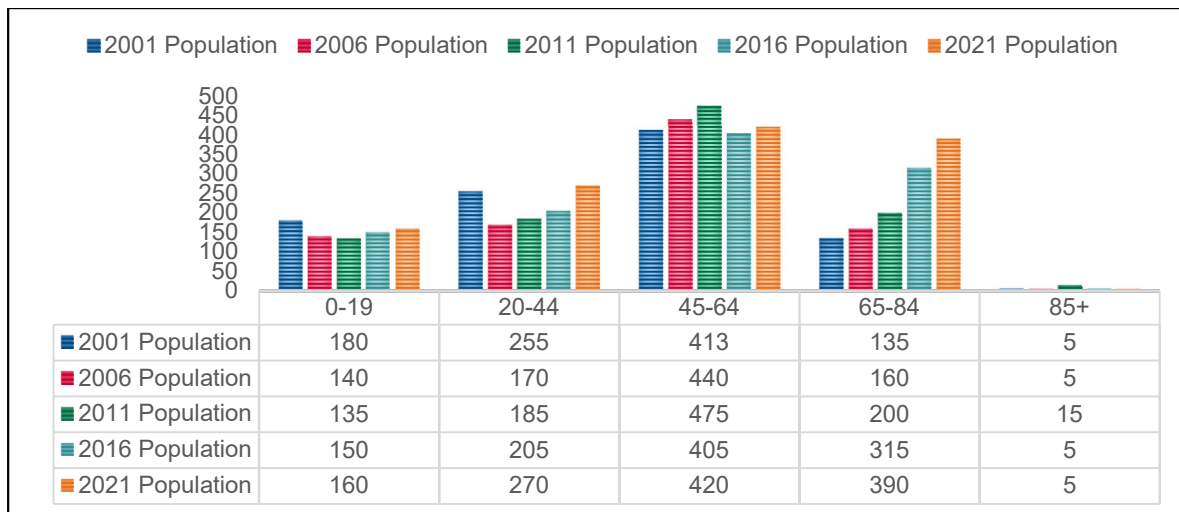
Figure 7: Historical Federal Census Population for qRD Electoral Areas



Source: Statistics Canada 2021 Census⁶

Figures 8 through 15 illustrate population broken down by age categories for the four Electoral Areas subject to this HNR.

Figure 8: Historical Federal Census Population by Age Group Electoral Area A

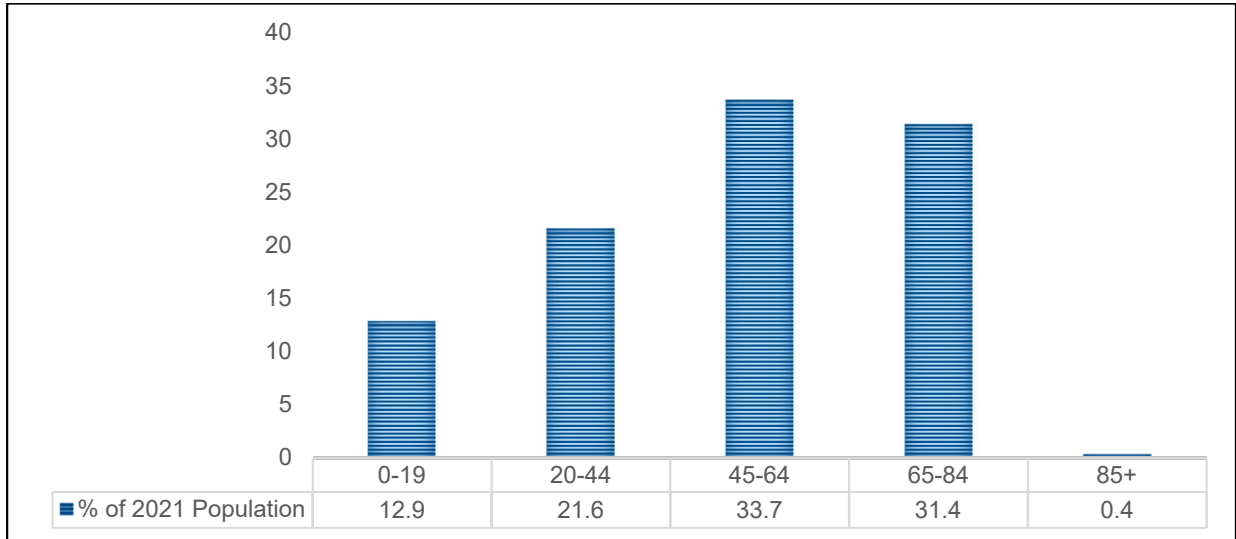


Source: Statistics Canada 2021 Census⁷

⁶ Federal Census numbers are rounded for each data collection category and often do not match from one category to the next.

⁷ Federal Census numbers are rounded for each data collection category and often do not match from one category to the next.

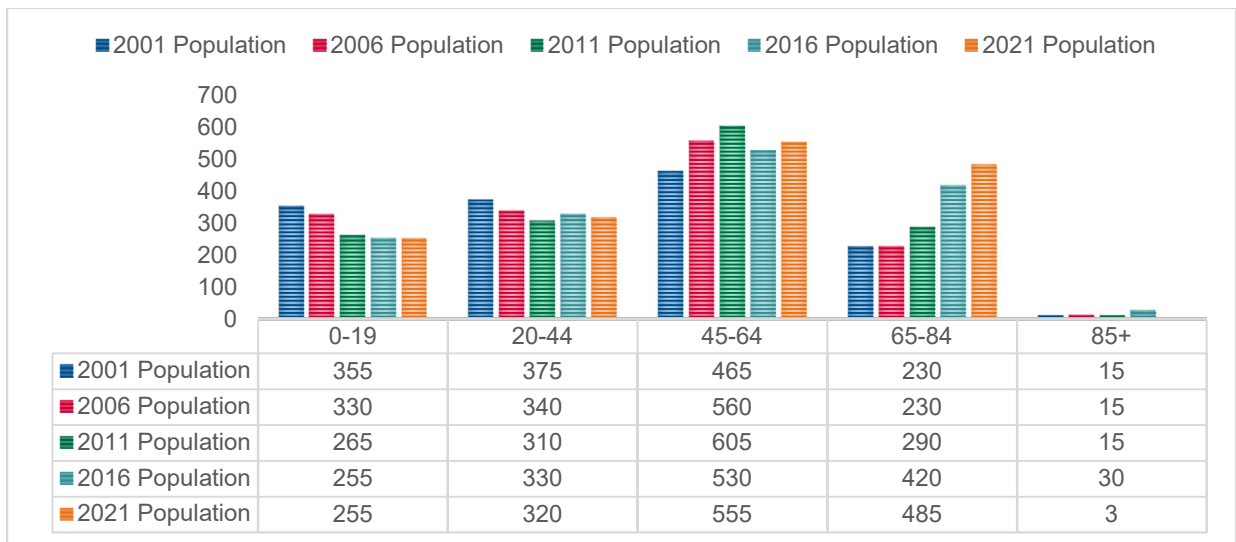
Figure 9: Percentage of Age Categories in Electoral Area A in 2021



Source: Statistics Canada 2021 Census

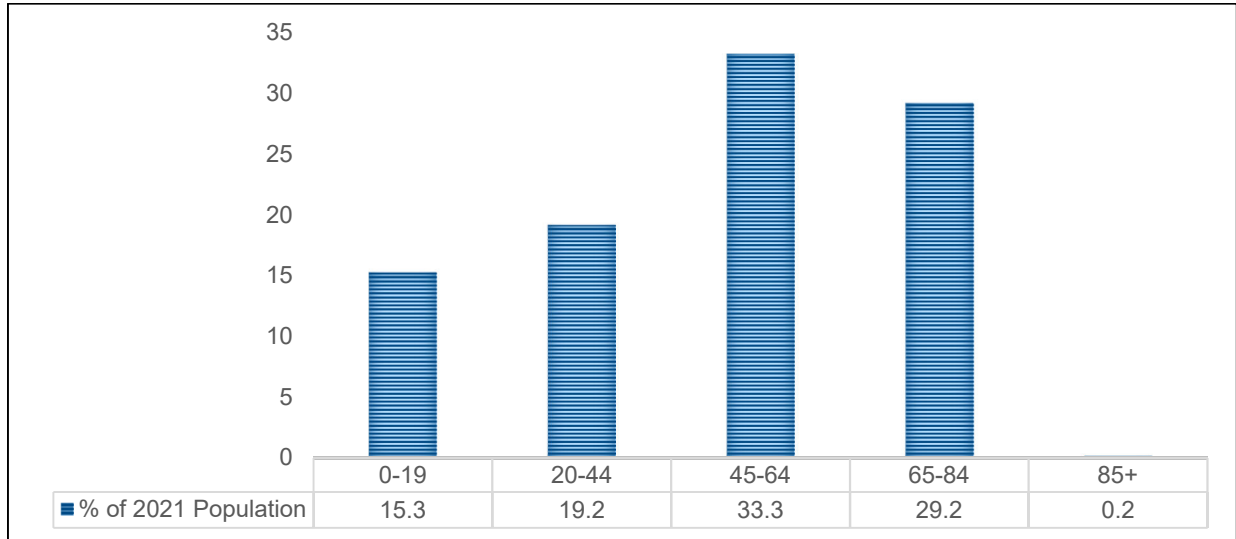
Electoral Area A demonstrates growth in the 65 to 84 age category and a decrease in school aged children. Area A saw unprecedented growth between 2016 and 2021, likely attributed to the COVID-19 pandemic, a time when many seasonal residents moved to their recreational homes to take up permanent residence. It is unclear if it will be a lasting trend.

Figure 10: Historical Federal Census Population by Age Group Electoral Area B



Source: Statistics Canada 2021 Census

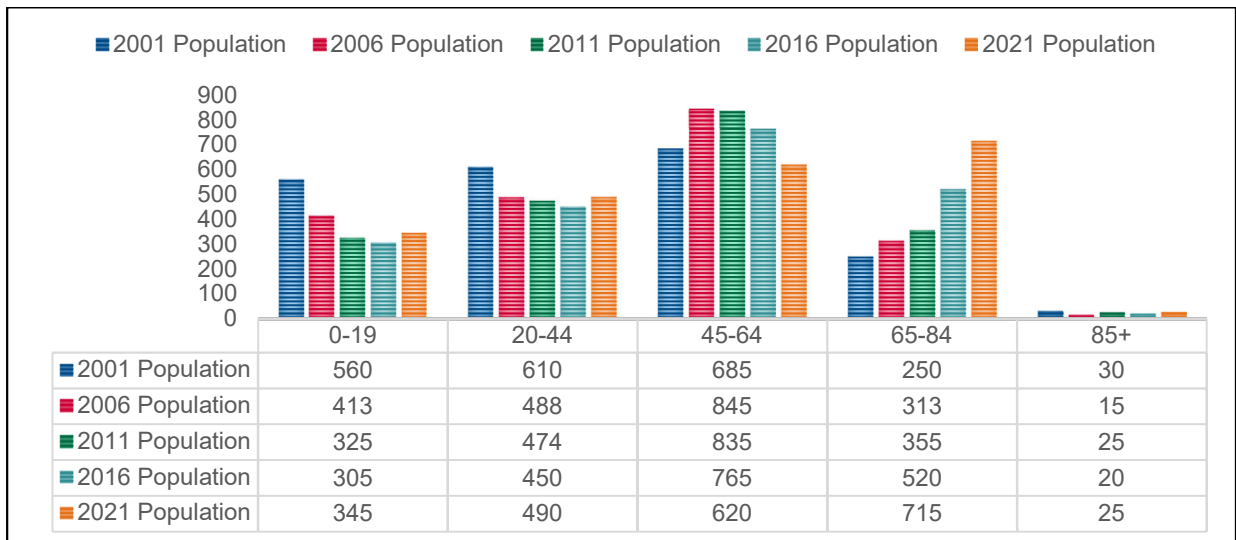
Figure 11: Percentage of Age Categories in Electoral Area B in 2021



Source: Statistics Canada 2021 Census

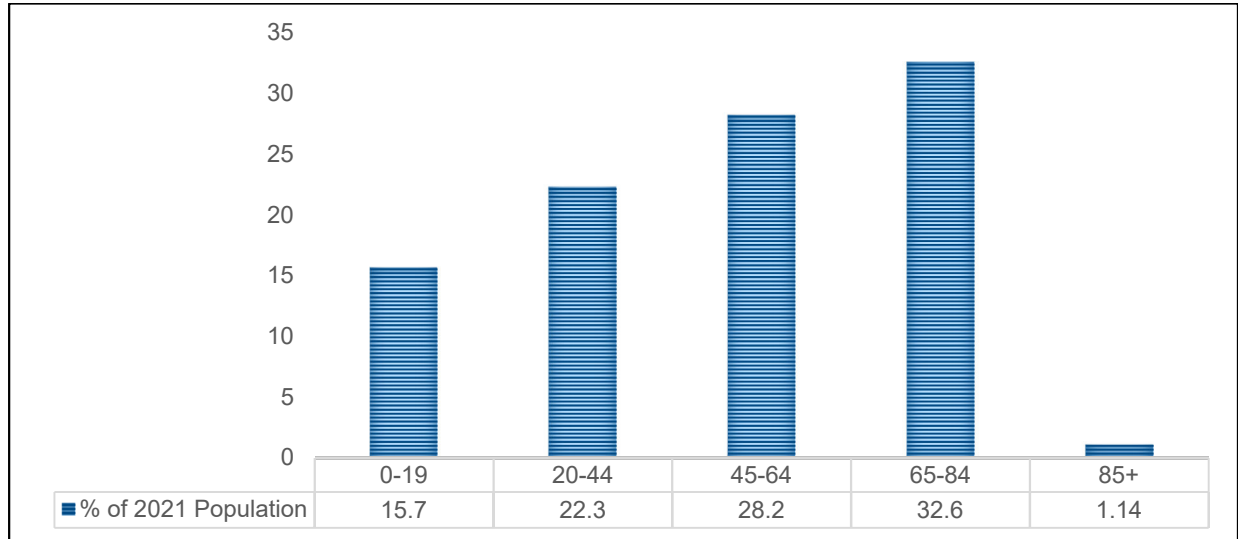
Area B shows a significant increase in the 65 to 84 age group, but a significant drop in the 85+ age group.

Figure 12: Historical Federal Census Population by Age Group Electoral Area C



Source: Statistics Canada 2021 Census

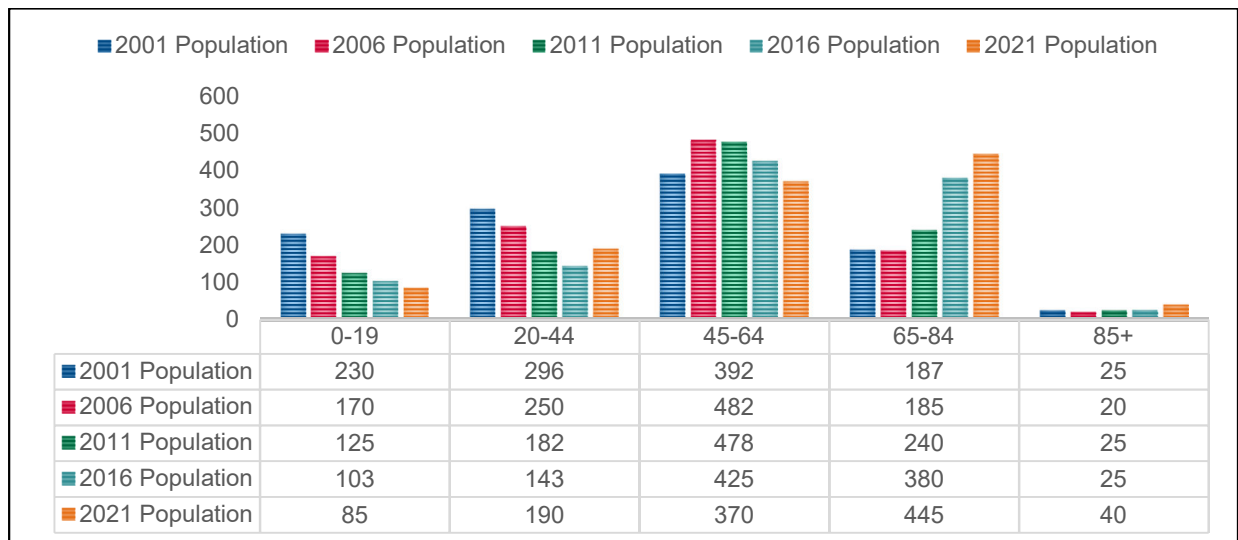
Figure 13: Percentage of Age Categories in Electoral Area C in 2021



Source: Statistics Canada 2021 Census

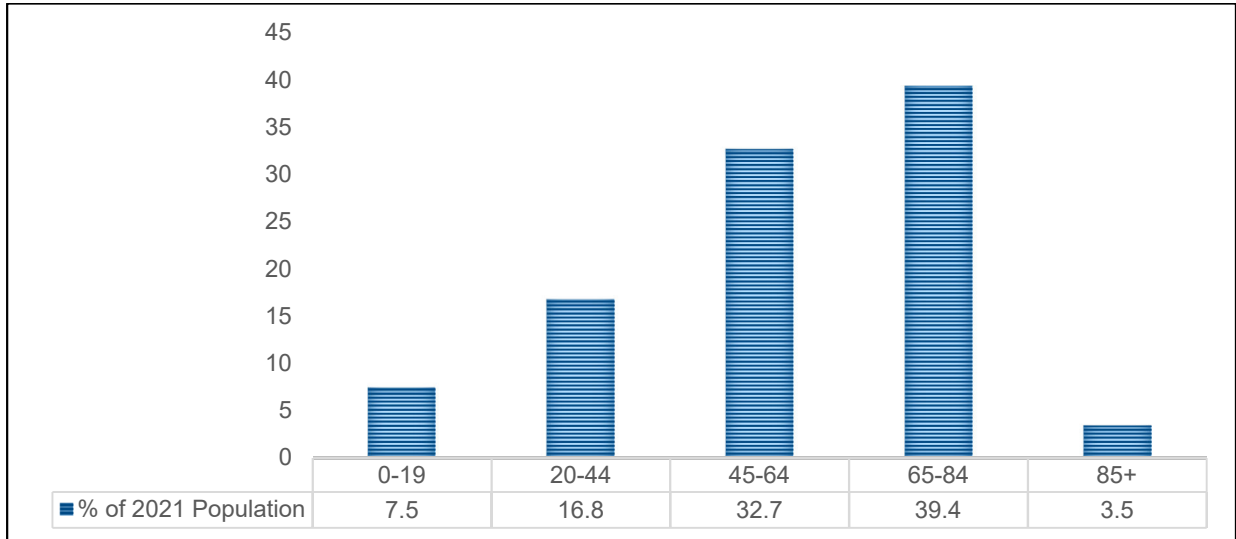
Electoral Area C shows a significant population decrease in the 45 to 64 age group and a significant increase in the 65 to 84 age category, recognizing residents are aging in place.

Figure 14: Historical Federal Census Population by Age Group Electoral Area D



Source: Statistics Canada 2021 Census

Figure 15: Percentage of Age Categories in Electoral Area D in 2021



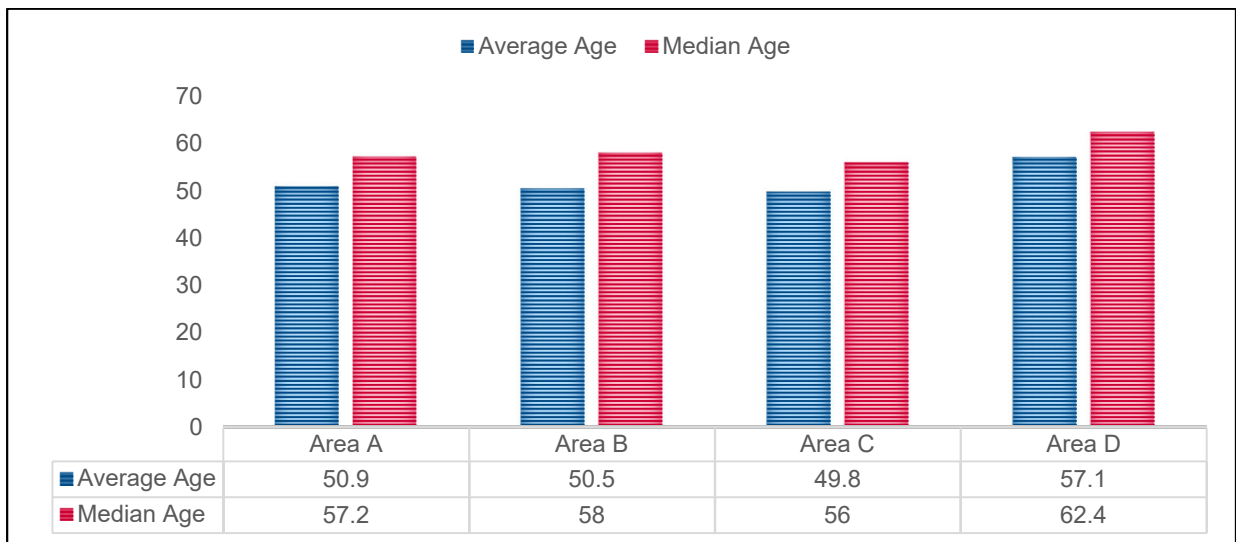
Source: Statistics Canada 2021 Census

Texada Island (Area D) shows a similar age breakdown to the other Areas, including the aging in place with increased numbers of people over the age of 65.

In summary, the Regional District is aging. Growth will only occur with the in-migration of young adults and families, and out-migration of elderly residents.

These figures also demonstrate very low populations of residents over the age of 85. This may reflect the fact that aging in place is difficult and many elderly seniors cannot live in the rural area without services.

Figure 16: Average and Median Age of Electoral Areas in 2021



Source: Statistics Canada 2021 Census

It is clear in all Electoral Areas that the median ages and the average ages continue to increase. The Median ages in Areas A, B, C, and D range from 57.2 to 62.4 and the average ages range from 49.8 to 57.1. This demonstrates an older population than BC (median age 41.6 with average age 42.2) and Canada (median age 40.6 and average age 41.7). This likely signifies a future decline in total population, as elderly people leave the rural area for locations with housing and services conducive to an aging population. The ability for the rural areas to serve their needs is very restricted.

The significant senior population, the increasing rate of aging and the increase in the senior population in the qRD are key factors to consider from the population data for the HNR.

4.2.2 Households

A “household” is defined as a person or group of persons who occupy the same dwelling as their primary residence, according to Statistics Canada. In 2021, the average household size ranged from 1.8 in Area D to 2.2 in Area B (illustrated in **Tables 3 to 6**). This is much lower than the Province of BC’s average (2.4 persons per household) and the national average (2.51 persons per household). This reflects the aging population, widow(er)s, divorce, the decrease in families and school aged children, and the migration to urban areas where services are available.

The 2021 Federal Census breaks down household size by number of people in the household. **Tables 3 to 6** demonstrate that between 74.7 and 87.4 percent of all households in Electoral Areas A to D are one or two person households.

Table 3: Area A Household Sizes

Household (HH) Size	Number of HH	% of HH
1 Person	240	37.8
2 Persons	280	44.0
3 Persons	55	8.6
4 Persons	35	5.5
5+ Persons	25	4.0
Total Households	635	
Average Household Size	2.0	

Source: Statistics Canada 2021 Census

Table 4: Area B Household Sizes

Household (HH) Size	Number of HH	% of HH
1 Person	235	31.1
2 Persons	340	45.0
3 Persons	80	10.6
4 Persons	60	8.0
5+ Persons	40	5.3
Total Households	755	
Average Household Size	2.2	

Source: Statistics Canada 2021 Census

Table 5: Area C Household Sizes

Household (HH) Size	Number of HH	% of HH
1 Person	335	32.5
2 Persons	435	42.2
3 Persons	125	12.1
4 Persons	85	8.25
5+ Persons	50	4.9
Total Households	1,030	
Average Household Size	2.1	

Source: Statistics Canada 2021 Census

Table 6: Area D Household Sizes

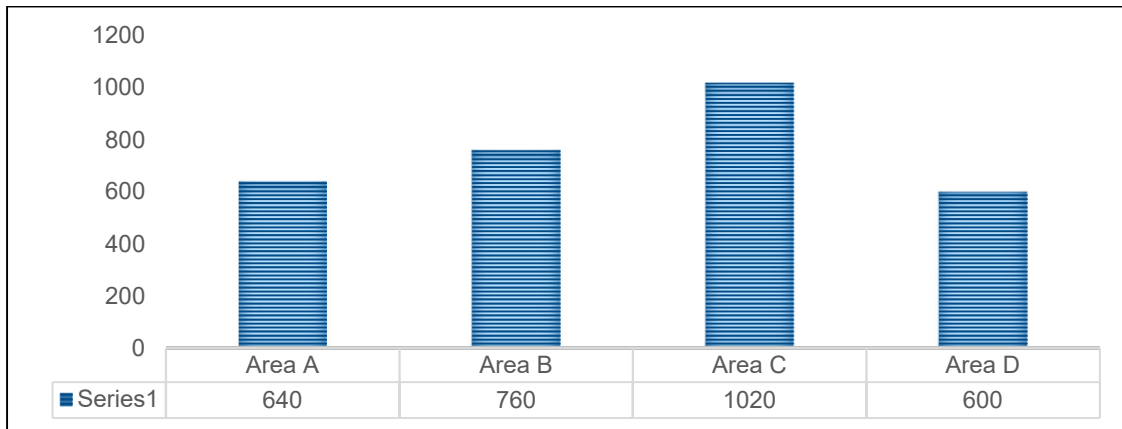
Household (HH) Size	Number of HH	% of HH
1 Person	250	42.0
2 Persons	270	45.4
3 Persons	55	9.2
4 Persons	15	2.5
5+ Persons	5	0.8
Total Households	595	
Average Household Size	1.8	

Source: Statistics Canada 2021 Census

The 2021 Federal Census shows zero renter households are in subsidized housing in Area A, B, and D and eight households are in subsidized housing in Area C.

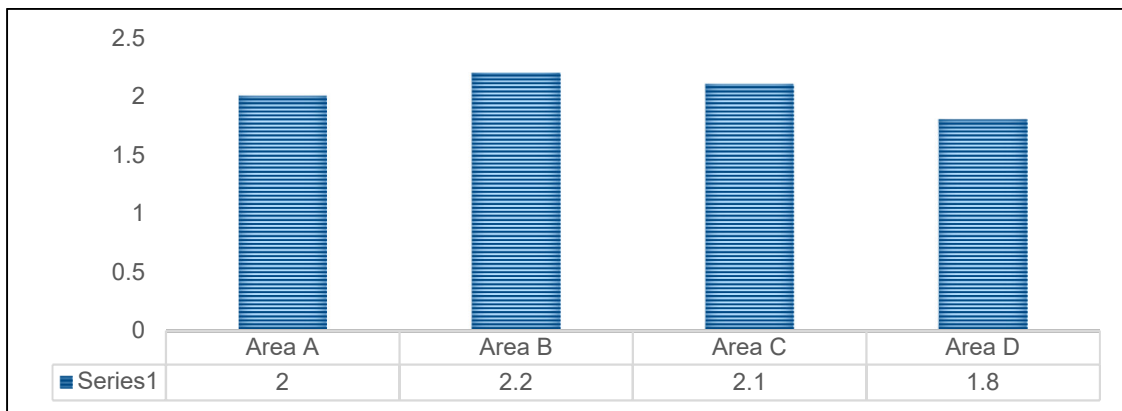
The 2021 Housing Needs Assessment used an average household size of 2.0 people per household to calculate future housing demand. It is the recommendation of this update, that for the calculation of housing needs, the average household size be reduced even more to 1.9 persons per household Regional District wide, to recognize the continued aging population, slowly growing populations, and inability to provide services that families and seniors require.

Figure 17: Total Number of Households in 2021



Source: Statistics Canada 2021 Census

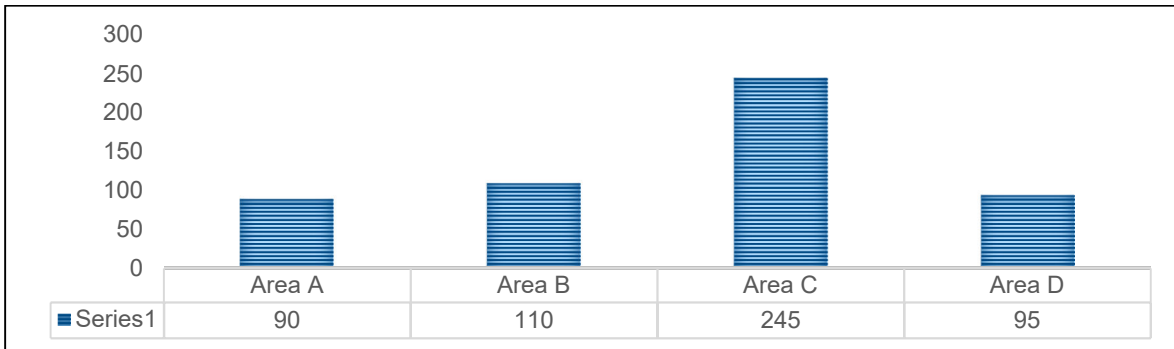
Figure 18: Average Household Size in 2021



Source: Statistics Canada 2021 Census

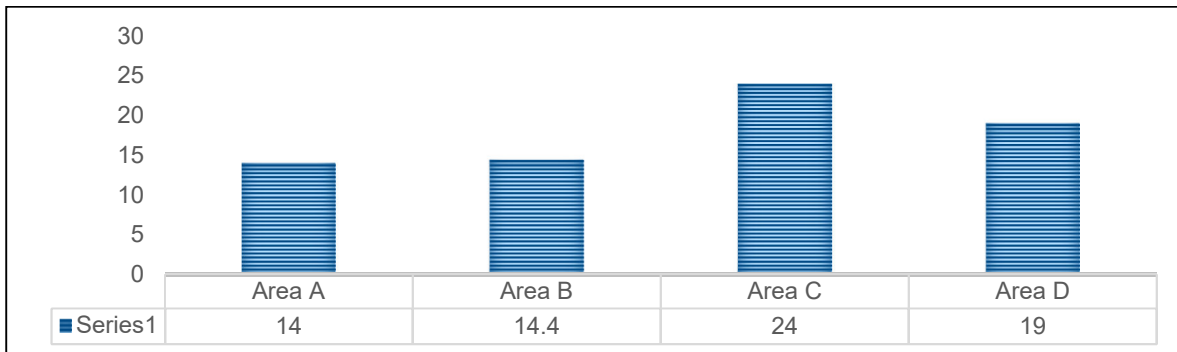
Figures 19 to 22 provide a breakdown of how many households rent or own their home. The vast majority of residents own their homes. Area C has a larger percentage of renters.

Figure 19: Number of Renter Households in 2021



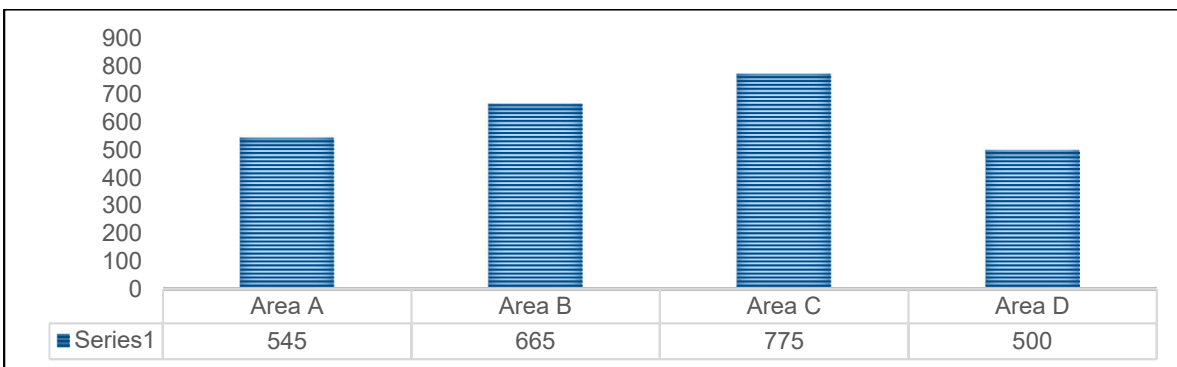
Source: Statistics Canada 2021 Census

Figure 20: Percentage of Renter Households in 2021

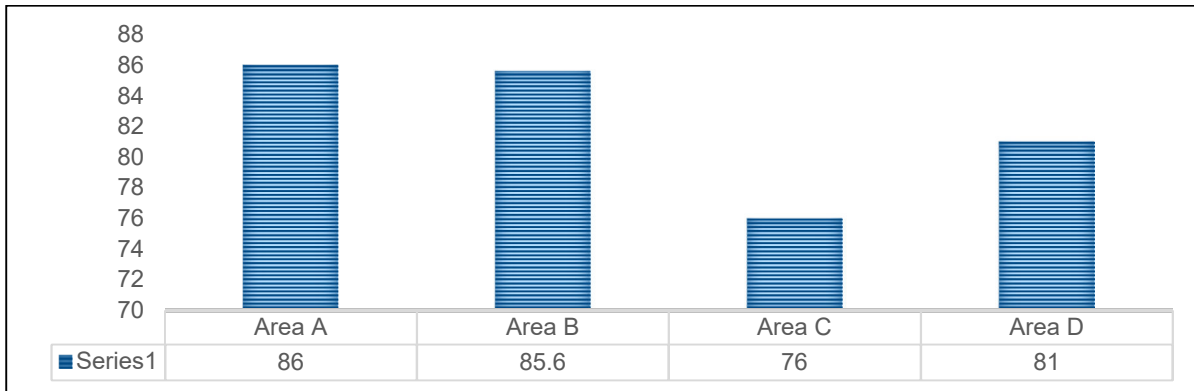


Source: Statistics Canada 2021 Census

Figure 21: Number of Owner Households in 2021



Source: Statistics Canada 2021 Census

Figure 22: Percentage of Owner Households in 2021

Source: Statistics Canada 2021 Census

4.2.3 Household Income

Household income is an indicator that can best evaluate housing affordability, as it considers all persons residing in a single dwelling who may be contributing to housing costs. **The 2021 Federal Census collects 2020 income data.** Recognizing that this is likely outdated, it can be projected up using BC's cost of living increments.

Presented below is the household income distribution from the 2021 Census. The data shows that households in the lower income brackets (below \$50,000) range from 34.7% in Electoral Area B to 45.8% in Electoral Area D.

Seventy (70) percent of Area A Individuals and 41% of all households earn less than \$50,000 per year. Additionally, almost one quarter (22.6%) of all households alone have an income of less than \$30,000. This has extreme implications for the ability to pay for housing. **Tables 7 to 10** illustrate the income per individual and household for each Electoral Area.

Table 7: Electoral Area A Household Income Distribution (2020 Income)

Income	# Individuals	%	# Households	%
Without total income	30	2.7	n/a	n/a
under 10,000	100	8.9	15	2.3
10,000 to 19,999	160	14.2	40	6.2
20,000 to 29,999	210	18.7	90	14.1
30,000 to 39,999	135	12.0	54	8.4
40,000 to 49,999	150	13.4	65	10.1
50,000 to 59,999	95	8.4	60	9.4
60,000 to 69,999	60	5.3	50	7.6
70,000 to 79,999	50	4.5	40	6.2
80,000 to 89,999	40	3.6	45	7.0
90,000 to 99,999	20	1.7	35	5.4
100,000 and over	80	7.1	155	24.2
Total	1,120	100%	635	100.00%
Average Pre-Tax Household Income \$73,200				

Source: Statistics Canada 2021

Table 8: Electoral Area B Household Income Distribution (2020 Income)

Income	# Individuals	%	# Households	%
Without total income	20	1.4	n/a	n/a
under 10,000	125	8.6	15	2.0
10,000 to 19,999	190	13.1	20	2.6
20,000 to 29,999	265	18.2	80	10.5
30,000 to 39,999	220	15.2	75	9.8
40,000 to 49,999	140	9.6	75	9.8
50,000 to 59,999	140	9.6	80	10.5
60,000 to 69,999	100	6.9	60	7.9
70,000 to 79,999	70	4.8	40	5.2
80,000 to 89,999	45	3.1	40	5.2
90,000 to 99,999	35	2.4	35	4.6
100,000 and over	115	7.9	240	31.6
Total	1,450	100%	760	100.00%
Average Pre-Tax Household Income \$83,000				

Source: Statistics Canada 2021

Table 9: Electoral Area C Household Income Distribution (2020 Income)

Income	# Individuals	%	# Households	%
without total income	50	2.6	n/a	
under 10,000	170	8.9	20	2.0
10,000 to 19,999	270	14.1	35	3.5
20,000 to 29,999	355	18.5	110	10.8
30,000 to 39,999	290	15.2	95	9.3
40,000 to 49,999	215	11.2	50	10.3
50,000 to 59,999	185	9.6	100	9.8
60,000 to 69,999	100	5.2	80	7.8
70,000 to 79,999	70	3.7	85	8.3
80,000 to 89,999	50	2.6	65	6.4
90,000 to 99,999	55	2.8	60	5.9
100,000 and over	95	5.0	250	24.5
Total	1,910	100%	1,020	100.00%
Average Pre-Tax Household Income \$73,200				

Source: Statistics Canada 2021

Table 10: Electoral Area D Household Income Distribution (2020 Income)

Income	# Individuals	%	# Households	%
without total income	15	1.5	n/a	n/a
under 10,000	85	8.5	15	2.5
10,000 to 19,999	170	17.0	45	7.5
20,000 to 29,999	210	21.0	85	14.2
30,000 to 39,999	160	16.0	65	10.8
40,000 to 49,999	90	9.0	65	10.8
50,000 to 59,999	75	7.5	55	9.2
60,000 to 69,999	40	4.0	50	8.3
70,000 to 79,999	35	3.5	55	9.2
80,000 to 89,999	30	3.0	35	5.8
90,000 to 99,999	25	2.5	20	3.3
100,000 and over	60	6.0	110	18.3
Total	995	100%	600	100.00%
Average Pre-Tax Household Income \$67,600				

Source: Statistics Canada 2021

Table 11: Income by Household Type

Median Income by Household Type – 2020 Income				
	Electoral Area			
	Area A	Area B	Area C	Area D
Individual Median Income⁸	35,200	36,400	34,000	30,800
Individual Average Income	43,500	44,920	40,760	41,800
Household Median Income	61,200	66,000	65,000	54,400
Household Average Income	73,200	83,000	73,200	67,600
1 Person Household Average	35,600	44,000	42,200	38,800
2 Person and More Household Average Income	95,600	103,600	88,800	89,200
Couple Only Median Income	81,000	78,500	76,500	67,500
Couples with Children Median Income	95,000	135,000	102,000	100,000
One Parent Household Income	54,000	64,500	54,000	50,800

Source: Statistics Canada 2021 Census

The affordability definition is based on Median income before tax. However, average incomes have been provided by way of comparison. **Table 11** illustrates the median and average incomes in each Electoral Area, along with a breakdown of the income for a variety of household types, including one person, two people, and one parent households.

This demonstrates that the median household incomes (ranging from \$54,400 to \$66,000) are far below the 2020 Median household income for BC at \$96,270.

The Federal Census also demonstrates that the poverty rate of youth (aged 0-17) in the total Regional District is relatively high at 23.4%, compared to BC (18.5%) and Canada (17%).⁹

The Federal statistics also demonstrated that 1 in 6 seniors (16%) in the qRD are living in poverty. Nationally, the poverty rate for seniors increased by 2.5 percentage points to 5.6% in 2021, close to the 2019 poverty rate (5.7%), mainly because of the decrease in COVID-19 benefits. Similarly, after a decrease from 12.0% in 2019 to 7.4% in 2020, the poverty rate for unattached seniors increased to 13.0% in 2021.¹⁰

⁸ All Incomes are provided pre-tax.

⁹ 2021 Federal Census.

¹⁰ 2021 Federal Stats Can Income Survey.

4.3 Unincorporated Communities

The qRD contains three unincorporated communities that could potentially sustain growth. These communities are generally not separated out in the Federal Census. BC Stats was requested to provide more detail on the three communities of Lund, Gilles Bay and Van Anda. Due to the small size of these communities, some information is not provided in the census to protect privacy of individuals. **Table 12** provides a summary of the pertinent data to each community for the Housing Needs Assessment.

Table 12: Summary of Unincorporated Communities 2021 Census Data¹¹

Category	Van Anda	Lund	Gilles Bay
2016 Population	296	246	441
2021 Population	362	292	428
Population Change	22.3%	18.7%	-2.9%
Average Household Size	1.7	2.0	1.8
Number of Households	170	190	260
Dwelling Units	206	176 (185) ¹²	301
Dwellings Occupied by the Usual Residents	179	144	234
Average Age	56.1	50.2	59.3
Median Age	60.8	55.6	65.5
Single-Detached Dwelling Units	165	125	205
1-2 person Households	160	115	205
2020 Pre-Tax Individual Median Income	\$31,000	\$33,200	\$32,800
2020 Pre-Tax Household Median Income	\$52,800	\$54,000	\$62,000
Unemployment Rate	19.0%	10.3%	10.5%
Household Own/Rent	145/25	160/30	215/45
Households Spending more than 30% on Shelter	40	40	35
Acceptable Housing¹³	135	120	135
People in Core Need	25	55	25
Median Value of Dwelling Unit	\$368,000	\$500,000	\$400,000
Mobility¹⁴ in 1 year	20	35	45
Mobility in 5 years	100	120	120

Source: BC Stats

¹² There was great inconsistency in the Census data on the number of dwelling units.

¹³ Acceptable Housing is housing that is of an appropriate size for the household size.

¹⁴ Mobility Refers to the status of a person with regard to the place of residence on the reference day, May 11, 2021, in relation to the place of residence on the same date one or five years earlier at the provincial level. Persons who have not moved are referred to as non-movers and persons who have moved from one residence to another are referred to as movers.

4.3.1 Van Anda

Van Anda has the highest unemployment of the three communities, sitting at 19.0%. No new houses have been constructed for 15 years, and yet the population growth was 22.3% over the 5-year census period. The housing prices were the lowest with a low number of households in core housing need. Some other key findings from the census include:

- This community has the highest unemployment rate of 19.0%.
- Of the 105 people employed, 55 were seasonal or part-time workers.
- The three top employment categories were trades/transport/equipment (30 or 28.5%), education/law/government (15 or 14.2%) and natural resources/agriculture (15 or 14.2%).
- No housing has been constructed after 2005.

4.3.2 Lund

Lund has the largest household size of the three communities and the highest average dwelling prices. With a population increase of 18.7% over the 5-year census period, and the lowest average and median ages, it appears that families may have found Lund to be a desirable location. Lund has the highest number (55 households or 32.3%) in core housing need. Some other key findings from the census include:

- Due to statistics and number rounding, the number of total dwelling units varies from 176 to 185, which is significant in a small community.
- All dwelling units were constructed prior to 2010.
- The unemployment rate is 10.3%.¹⁵
- Primary employment categories are sales/services (30 people or 26%) and trades/transport/equipment (50 people or 43.5%).
- Seventy-six (76) percent of workers drive personal vehicles to work and 24% walk to work.

4.3.3 Gilles Bay

Gilles Bay is the only community of the three that had a decrease in population (2.9% loss in the 5-year census period). And yet, this is the only community of the three that has seen new dwelling unit construction up to and including 2021. Household size is 1.8. Some other key findings from the census include:

- This community has an unemployment rate of 10.5%.
- Of the 195 people employed, 110 were full-time workers.
- The two top employment categories were trades/transport/equipment (75 or 38.5%) and sales/services (35 or 18%).
- Gilles Bay has had recent new house construction.

¹⁵ Unemployment rates are based on the number of people eligible and looking for work.

4.4 Labour and Employment

Economic indicators, such as labour and employment, can be used to determine the direction of the economy, the strength of the labour force, and employment rates among the population. The labour force describes the people of working age (15+), who are either employed or unemployed. It is recognized that much of the employment for the residents of the Regional District is located in the City of Powell River.

The participation rate measures the percentage of the labour force who are either working or looking for work (those who choose to participate in the workforce). The 2021 participation rate in the four Electoral Areas ranged from 39.6% to 51.8%. It is assumed that this low participation rate is primarily due to the number of retirement age residents in qathet region (**Table 16**).

Table 13 illustrates the participation in the workforce and the unemployment rate for each Electoral Area. Apart from Area B, these unemployment rates are high compared to the Province of BC (6.50% in 2020) and Canada (8.09% in 2020).¹⁶

Table 13: qathet Regional District Historical Workforce Participation

Electoral Area	2021 Population	Participation in the Workforce	Unemployment Rate
A	1250	51.8	19.5
B	1664	50.9	5.4
C	2197	46.7	12.5
D	1126	39.6	15.4

Source: Statistics Canada 2021 Census

Table 14 illustrates the employment categories for each Electoral Area based on the Federal Statistics for 2021 Employment Data using the National Occupational Classification.

¹⁶ Statistics Canada 2021 Federal Census

Table 14: 2021 Employment Data using the National Occupational Classification

Labour Force Category	Electoral Area			
	A	B	C	D
Legislative/Senior Management	15	0	0	0
Business/Financial/Administration	50	115	105	30
Natural/Applied Sciences	0	15	25	10
Health	30	75	90	20
Education/Law/Social/Community/Government	55	120	105	30
Art/Culture/Recreation/Sport	25	25	25	15
Sales/Services	120	120	180	70
Trades/Transport/Equipment Operators	165	170	205	145
Natural Resources/Agriculture	35	40	65	50
Manufacturing/Utilities	40	45	55	0
Total Labour Force	540	725	855	365

Source: Statistics Canada 2021 Census

Area A has the highest employment in the sales/services and the trade/transport/equipment operators combined (285 or 52.7%). Area B also shows a large participation in the sales/services and the trade/transport/equipment operators (290 or 40%), but also shows a high participation in business/financial/administrative and education/law, etc. (115 or 15%, and 120 or 16.5%, respectively). Area C shows a high employment rate in trades/transport/equipment (205 or 24%), along with strong employment in sales/services (180 persons or 21%). Area D shows a strong employment in the trades/transport/equipment (145 people or 40%).

4.5 Commuting

The data requirements of the BC Ministry of Municipal Affairs and Housing requires that the Housing Needs Assessment includes the commuting destination. This measures the number of people who live inside a census division and travel outside of their census division for work. It is noted that the commuting data is based on labour force with a usual place of work. This does not reflect temporary, seasonal or casual labour. For that reason, the numbers of total labour force are much lower than in the previous section that addressed total labour force. The commuting patterns are addressed in **Table 15**.

Table 15: 2021 Commuting Destination for Labour Force with a Usual Place of Work

Commuting Characteristic	Electoral Area			
	A	B	C	D
Commute within Census Subdivision of Residence	60	20	75	170
Commute to Different Census Subdivision within the Same Census Division	155	410	335	20
Commute to a Different Census Subdivision and Census Division within BC	20	30	0	15
Commute to a Different Province or Territory	0	0	0	0
Total Labour Force	235	465	420	200

Source: Statistics Canada 2021 Census

The large portion of residents that commute outside their census subdivision, but within their census division, are assumed to be people travelling to the City of Powell River for work.

4.6 Mobility

For the purpose of this study, mobility is defined as Statistics Canada defines it. Mobility refers to “the status of a person with regard to the place of residence on the reference day, May 11, 2021, in relation to the place of residence on the same date five years earlier at the provincial level. Persons who have not moved are referred to as non-movers and persons who have moved from one residence to another are referred to as movers. Movers include non-migrants and migrants. Non-migrants are persons who did move but remained in the same city, town, township, village or Indian reserve. Migrants include internal migrants, who moved to a different city, town, township, village or Indian reserve within Canada. External migrants include persons who lived outside Canada at the earlier reference date.”¹⁷

In the 2021 HNR, it was noted anecdotally, that the region has seen a significant increase in in-migration. The Powell River Sunshine Coast Real Estate Board recorded that over 70% of all home purchases in the region in 2020 were by people from outside of the Powell River area. In addition, the community survey completed in 2020, indicated that many people had been evicted from their rental units due to owners, or families of owners,

¹⁷ Statistics Canada

moving back to Powell River. With an aging population, in-migration into the Regional District will provide the majority of the growth. **Tables 16** and **17** illustrate the percentage of the population that have moved into the qRD over the past 5- and 1-year periods, primarily from other parts of BC.

Table 16: Five Year Mobility Rates in the Regional District as of May 11, 2021

2021 Mobility Rates				
	Area A	Area B	Area C	Area D
Population	1210	1620	2095	1010
Movers	530	615	805	325
Non-Migrants	55	95	120	75
Migrants	475	520	685	250
IntraProvincial	430 (81%)	410 (67%)	610 (76%)	210 (65%)
InterProvincial	45 (9%)	90 (17%)	55 (8%)	30 (12%)
External Migrants	10 (2%)	15 (3%)	20 (3%)	15 (6%)

Source: Statistics Canada Census 2021

Table 17: One Year Mobility Rates in the Regional District as of May 11, 2021

2021 Mobility Rates				
	Area A	Area B	Area C	Area D
Population	1250	1620	2165	1040
Movers	200	195	150	115
Non-Migrants	80	90	80	40
Total Migrants	120	105	70	75
IntraProvincial Migrants	70 (59%)	50 (48%)	55 (78%)	55 (74%)
InterProvincial Migrants	0	40 (38%)	0	0
External Migrants	40 (34%)	15 (14%)	10 (18%)	0

Source: Statistics Canada Census 2021

Note that the numbers do not add to the totals and the percentages are missing residents. These numbers are taken directly from Statistics Canada Federal Census records.

4.7 Housing

In any community, there must be a variety of housing types, sizes, and prices to meet the housing needs of all members of the community, regardless of income, family status, ability, or age. This includes a variety of tenures including rental, co-op housing and ownership. This range of housing is referred to as the “Housing Continuum” as identified in **Section 2** of this report, which includes non-market and market housing, and shows the progression of housing from emergency shelters for the unhoused and vulnerable population to full private market housing.

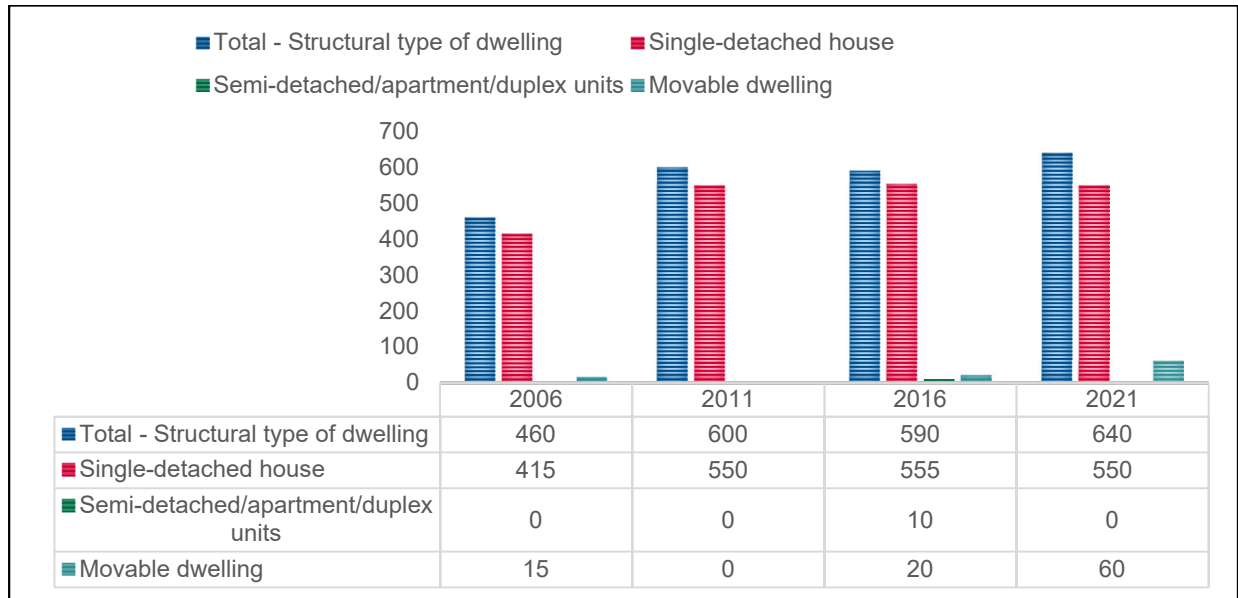
The following charts and graphs illustrate the lack of diversity in the housing typology in the qRD. In Area A, 90.2% of all dwelling units are single-detached dwellings. In Area B, 75.4% of all dwelling units are single-detached dwellings. Area C has the highest percentage of single-detached dwellings, with 91.4% of all dwellings being single-detached. Finally, Area D has 88.3% of all housing units as single-detached. Moveable dwellings (mobile homes) are included in single-detached dwellings. This does not provide options or affordability.

Table 18: Electoral Area A Occupied Dwellings by Structure Type

Dwellings	2006	2011	2016	2021
Total - Structural Type of Dwelling	460	600	590	640
Single-Detached House	415	550	555	50
Semi-Detached/Apartment/ Duplex Units	0	0	10	20 ¹⁸
Movable Dwelling	15	0	20	60

Source: Statistics Canada 2021 Census

¹⁸ The Federal Census is not clear on the nature of these units. They could be cottages or secondary suites.

Figure 23: Electoral Area A Occupied Dwellings by Structure Type

Source: Statistics Canada 2021 Census

Table 19: Electoral Area A Occupied Dwellings by Number of Bedrooms

Dwellings	2006	2011	2016	2021
Total - Occupied Private Dwellings by Number of Bedrooms	460	600	590	635 ¹⁹
No Bedroom	20	0	0	0
1 Bedroom	80	95	115	125
2 Bedrooms	150	220	160	160
3 Bedrooms	150	160	200	240
4 or More Bedrooms	55	120	115	105

Source: Statistics Canada 2021 Census

¹⁹ The difference in the total dwelling units is caused by the rounding of the Federal Census figures.

Figure 24: Electoral Area A Occupied Dwellings by Number of Bedrooms

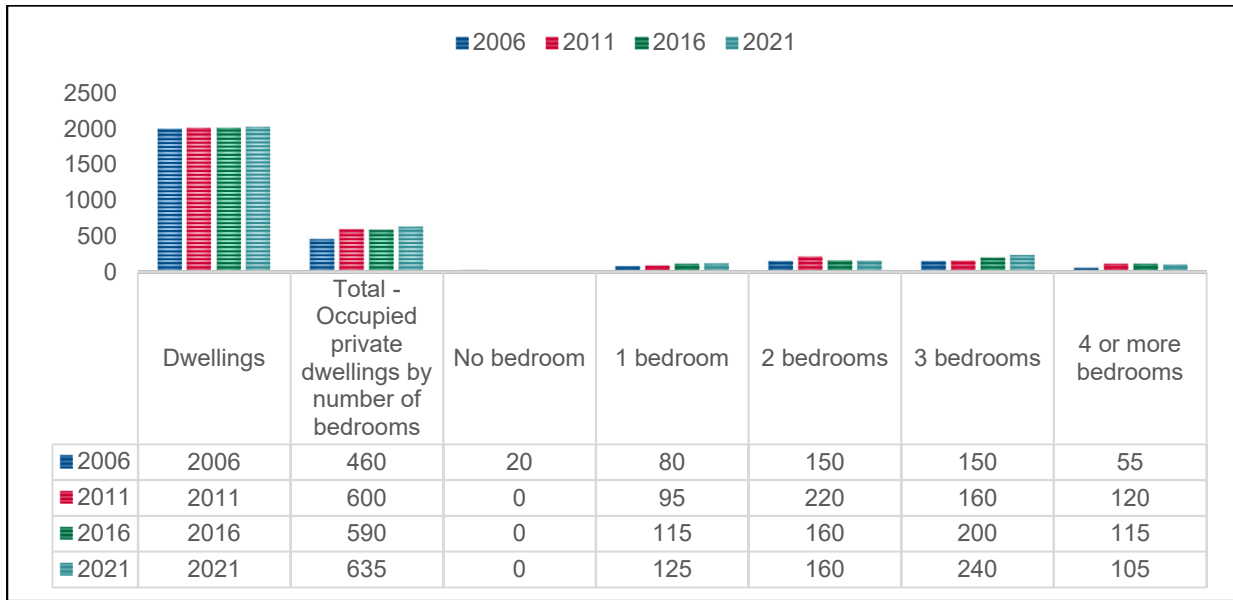
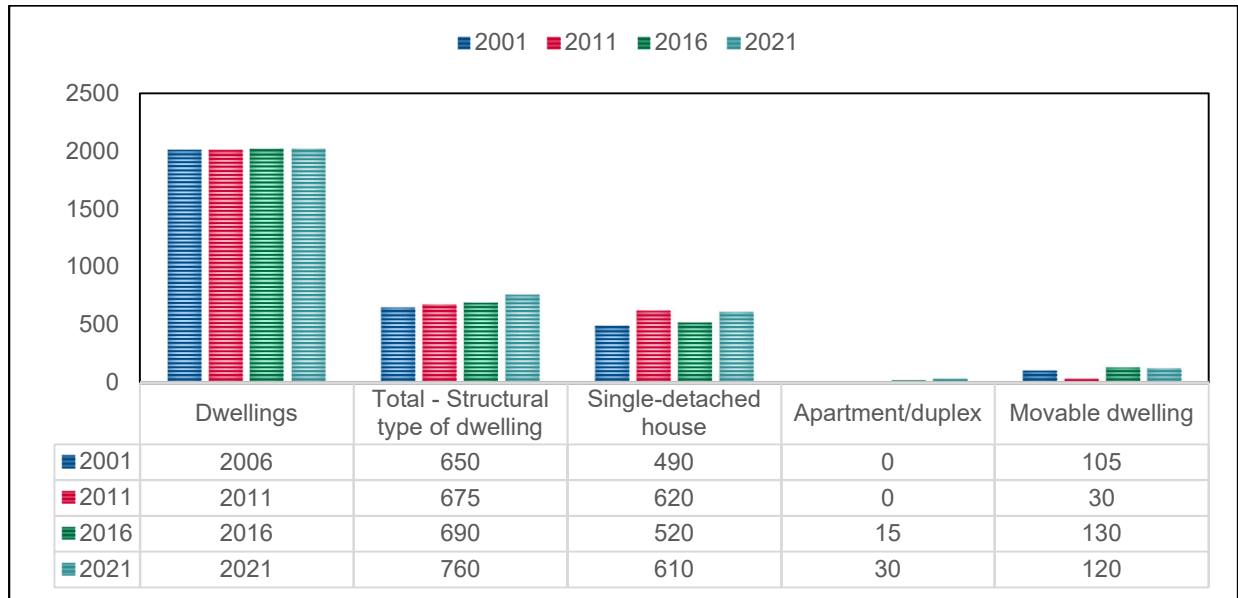


Table 20: Electoral Area B Occupied Dwellings by Structure Type

Dwellings	2006	2011	2016	2021
Total - Structural Type of Dwelling	650	675	690	760
Single-Detached House	490	620	520	610
Semi-Detached/Apartment/ Duplex Units	0	0	15	30
Movable Dwelling	105	30	130	120

Source: Statistics Canada 2021 Census

Figure 25: Electoral Area B Occupied Dwellings by Structural Type



Source: Statistics Canada 2021 Census

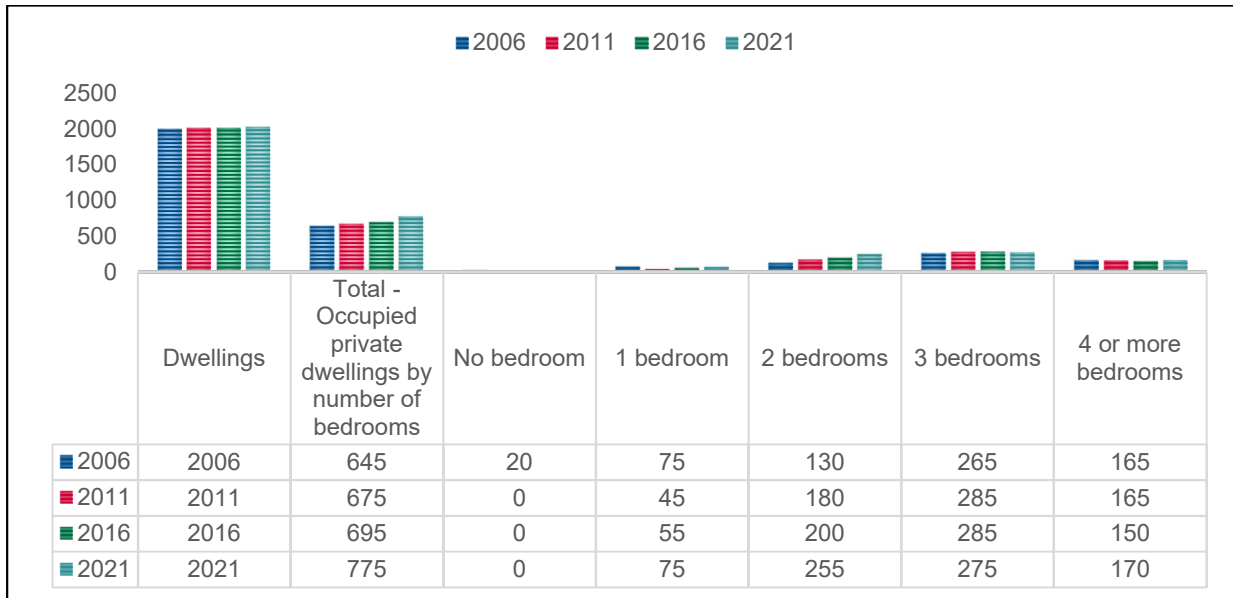
Table 21: Area B Occupied Dwellings by Number of Bedrooms

Dwellings	2006	2011	2016	2021
Total - Occupied Private Dwellings by Number of Bedrooms	645	675	695	775 ²⁰
No Bedroom	20	0	0	0
1 Bedroom	75	45	55	75
2 Bedrooms	130	180	200	255
3 Bedrooms	265	285	285	275
4 or More Bedrooms	165	165	150	170

Source: Statistics Canada 2021 Census

²⁰ There is no explanation as to why the total dwelling units varies so greatly (760 to 775)

Figure 26: Area B Occupied Dwellings by Number of Bedrooms



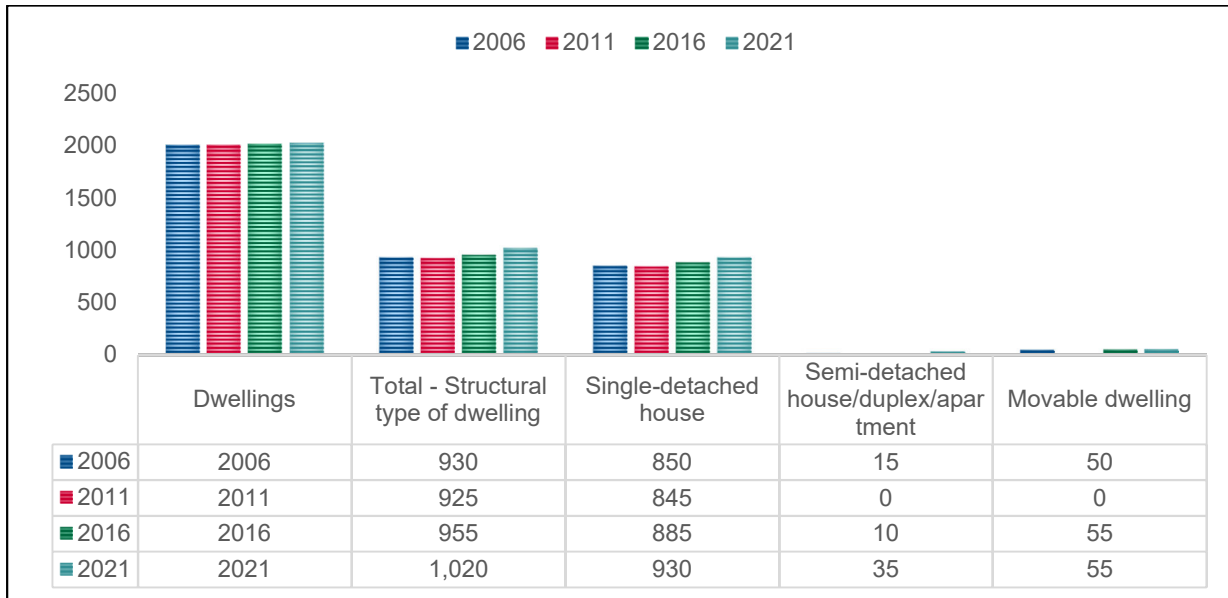
Source: Statistics Canada 2021 Census

Table 22: Electoral Area C Occupied Dwellings by Structure Type

Dwellings	2006	2011	2016	2021
Total - Structural Type of Dwelling	930	925	955	1,020
Single-Detached House	850	845	885	930
Semi-Detached House/Duplex/ Apartment	15	0	10	35
Movable Dwelling	50	0	55	55

Source: Statistics Canada 2021 Census

Figure 27: Electoral Area C Occupied Private Dwellings by Structure Type



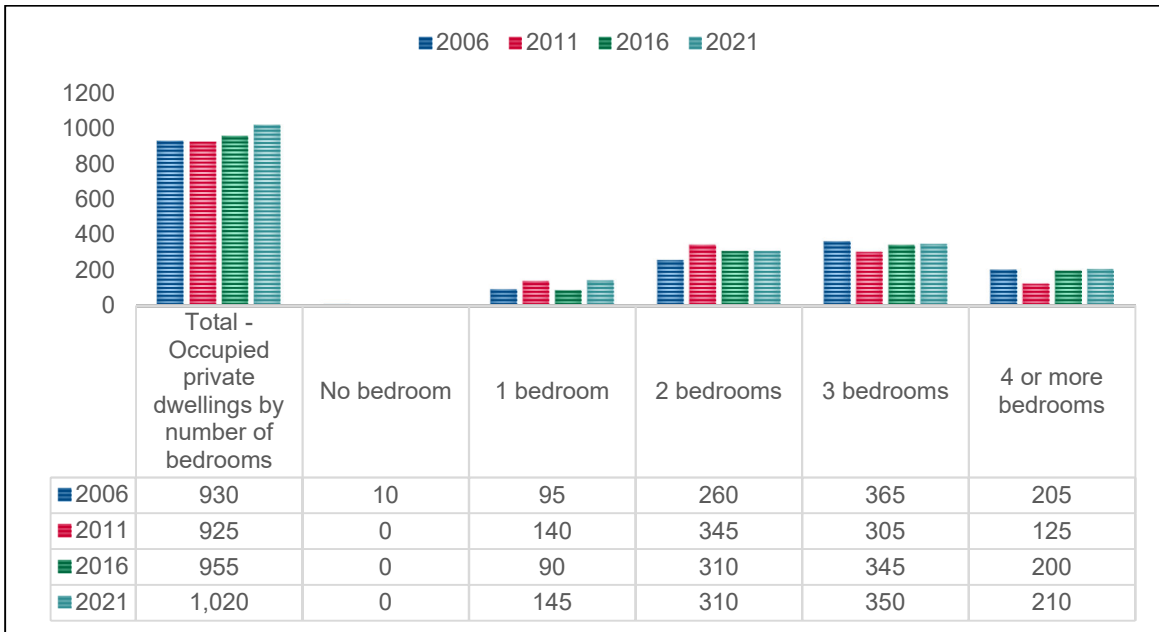
Source: Statistics Canada 2021 Census

Table 23: Electoral Area C Occupied Dwellings by Number of Bedrooms

Dwellings	2006	2011	2016	2021
Total - Occupied Private Dwellings by Number of Bedrooms	930	925	955	1,020
No Bedroom	10	0	0	0
1 Bedroom	95	140	90	145
2 Bedrooms	260	345	310	310
3 Bedrooms	365	305	345	350
4 or More Bedrooms	205	125	200	210

Source: Statistics Canada 2021 Census

Figure 28: Electoral Area C Occupied Dwellings by Number of Bedrooms



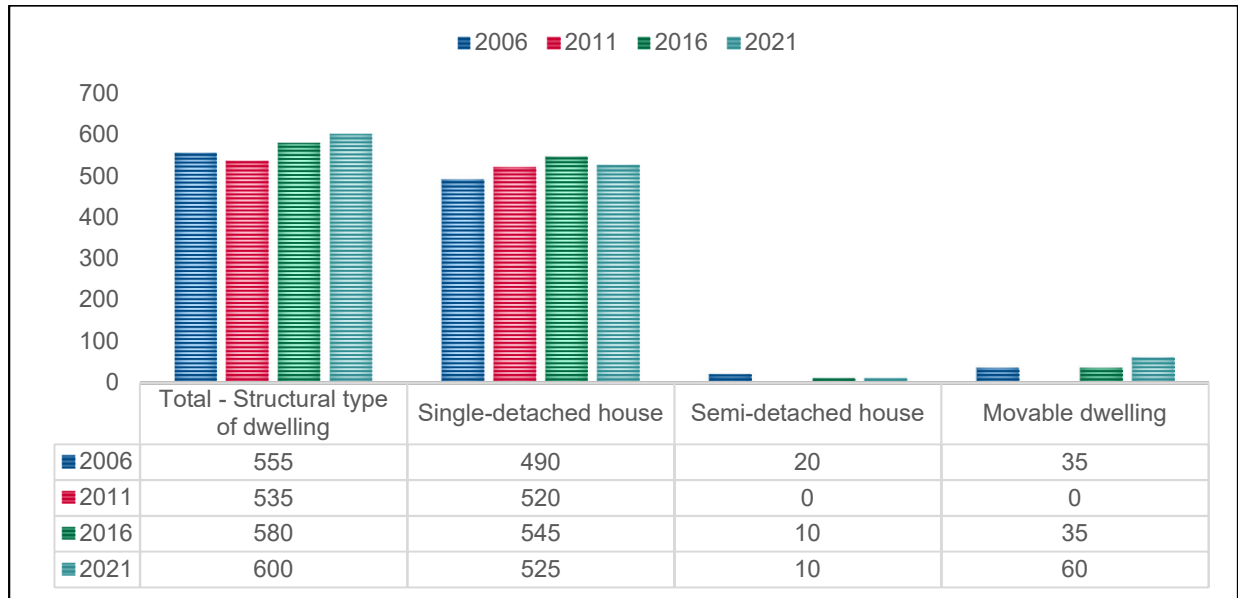
Source: Statistics Canada 2021 Census

Table 24: Electoral Area D Occupied Dwellings by Structure Type

Dwellings	2006	2011	2016	2021
Total - Structural Type of Dwelling	555	535	580	600
Single-Detached House	490	520	545	525
Semi-Detached House/Duplex/ Apartment	20	0	10	10
Movable Dwelling	35	0	35	60

Source: Statistics Canada 2021 Census

Figure 29: Electoral Area D Occupied Dwellings by Structure Type



Source: Statistics Canada 2021 Census

Table 25: Electoral Area D Occupied Dwellings by Number of Bedrooms

Dwellings	2006	2011	2016	2021
Total - Occupied Private Dwellings by Number of Bedrooms	555	530	580	595
No Bedroom	25	0	25	20
1 Bedroom	65	165	100	105
2 Bedrooms	210	180	200	205
3 Bedrooms	170	150	200	210
4 or More Bedrooms	90	35	60	55

Source: Statistics Canada 2021 Census

Figure 30: Electoral Area D Occupied Dwellings by Number of Bedrooms



Source: Statistics Canada 2021 Census

The above tables and charts demonstrate that along with the primary form of housing being single-detached, a large percentage have three or more bedrooms:

- Area A – 54% dwelling units with three or more bedrooms;
- Area B – 58% dwelling units with three or more bedrooms;
- Area C – 55% dwelling units with three or more bedrooms; and
- Area D – 45% dwelling units with three or more bedrooms.

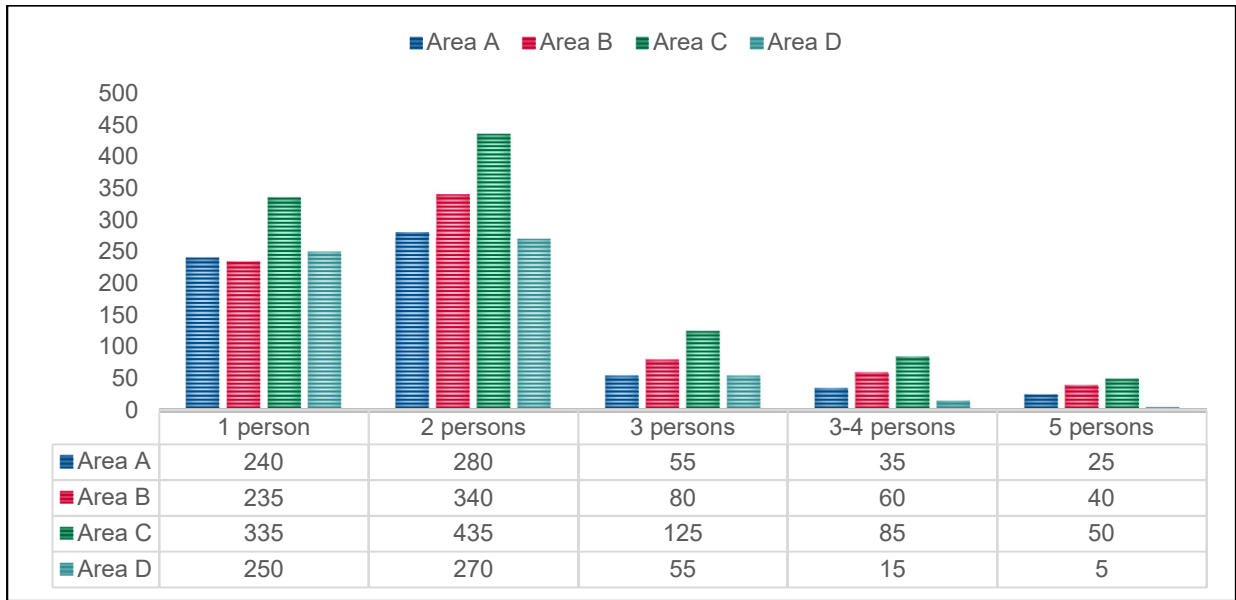
And while this HNR does not presume that a single person household should only need a one-bedroom dwelling unit, it appears that many seniors are aging in a large home where there may be excess bedroom capacity. This provides the opportunity for shared housing and secondary suites.

In addition, as seen previously in this report, over 77% of all residential units in the total Regional District area are owned, as opposed to rented.

This is not unexpected in a rural area. There is little or no opportunity for the development of multi-unit housing relative to a city with infrastructure and services. However, the opportunity in a rural area for accessory dwelling units is significant.

The following is a summary breakdown of the household size by number of members. It is evident that the majority of the households are single or two people households. As such, it may be assumed that many of the traditional single-detached homes are underutilized.

Figure 31: qathet Regional District Household Size by Electoral Area 2021



4.7.1 Non-Market Housing

Non-market housing includes shelters, transitional housing, supportive housing, social housing and independent assisted-living. These housing types are typically used to provide temporary housing for homeless and unhoused populations, or serve as transitional homes to support vulnerable and at-risk populations. They are subsidized by government and include non-profit housing that is below market, while often times providing on-site support services to help residents move towards independence and self-sufficiency.

In BC, non-market units are commonly developed, managed, or otherwise supported in part by BC Housing, in partnership with a not-for-profit organization or a municipality. Based on BC Housing’s Unit Count Reporting Model (March 31, 2020), the only non-market housing located in the Regional District is within the City of Powell River. However, Lifecycle Housing Society does own and manage 12 two-bedroom cottages in Electoral Area C (Brew Bay) for affordable housing.

The Texada Island Non-profit Seniors Housing Society is working to provide a 24-unit seniors’ housing project. The vision is for an affordable independent to assisted living residence with common areas in order to keep seniors in their community. This project is proposed to be located in Gillies Bay. This will require BC Housing funding, potentially a donation of land, and support from the Regional District to apply for exclusion of land from the Agricultural Land Reserve (ALR) and support for an associated subdivision application.

4.7.2 Affordable Homeownership

CMHC and BC define affordable housing as housing that does not cost more than 30% of a household's median annual income, before taxes, including utilities and strata fees. These housing types typically come in the form of multi-unit development, such as row houses, townhomes, duplexes and apartments. These housing types can generally offer an average sale price that is lower than single-detached homes. In addition, BC Housing supports the construction and placement of modular housing for an affordable alternative.

Within the Regional District, strata tenure units represent only a small proportion of the stock (5% and 7%, respectively). Most ownership is freehold with or without a mortgage. This is much lower than the provincial proportion, where strata tenure developments account for approximately one third of the ownership stock across the province.

Co-operative housing is another option for home ownership. By definition, a co-op, or co-operative housing, is usually a multi-family piece of real estate in which a business holds the title to the property. The residents gain equity in the building by buying shares in that business. Co-op residents own a share of the property, but not the deed to the property itself.

There is one housing co-operative in the Regional District, called the Hearthstone Village Cooperative, on 42 acres of land. Three families currently live in this co-operative, and there are plans to expand the co-operative.

There is evidence that there may be more "informal" cooperative developments which were not confirmed and therefore not documented for this study. Co-op housing provides an affordable option for housing. While it often requires private sector initiative, organizations such as the Community Land Trust from the Co-operative Housing Federation of BC can work with a group to build new co-ops as affordable housing. Local government plans must allow for collaborative living and a zoning bylaw that will allow multiple dwelling units on a single lot.

The Regional District is also home to several manufactured home parks. These also provide an affordable home ownership option where the resident owns the home, and rents or leases the pad on which the home sits. While the OCP policies do not encourage new manufactured home developments, the existing parks provide an affordable opportunity for home ownership.

4.7.3 Market Rental

In 2021, the median household income ranged from \$71,000 to \$91,000. However, the range of income for single parent families was far less: \$50,800 to \$64,000.

The census demonstrated that a high proportion of renters spend more than 30% of their income on housing:

- Area A – 90 renter households or 28% of all renters:
- Area B – 115 renter households, or 26% of all renters;
- Area C – 250 renter households, or 30% of all renters; and
- Area D – 100 renter households, or 20% of all renters.

In 2021, the average rents, according to Statistics Canada based on rents as of May 2021, in the Regional District ranged from \$590 per month in Area D to \$900 per month in Lund. This is an overall increase from the average rent in the Regional District in 2016 of \$777 per month.

The vacancy rate in the entire qRD was 1.7% in 2020 (there are no statistics for each individual Electoral Area). This is considered to be very low and allows the landlord the benefits of setting rental rates. A vacancy rate of 3% is considered to indicate a healthy market – one where there is a balance between reasonable choices for renters and reasonable rates of return for landlords. The Regional District's low vacancy rate indicates that the demand for rental units is high. It highlights a need for increased rental supply to meet the demand and more affordable rental options. **Table 26** below uses both household median income and single parent households to calculate an affordable rent.

An online search of market rental units on October 1, 2023, shows a range of rental prices from \$1,400 for a one bedroom suite to \$2,400 for a three bedroom house, all without utilities. This is significantly higher than the 2021 Census rental rates. The table below demonstrates that the October 2023 rental rates would be too high for a single parent household in Areas A, B and D. And that a three bedroom for a household would be too expensive in every Electoral Area.

Table 26: Affordable Rent Calculation for 2021

Electoral Area	Household (HH) Median Income	Single Parent Household (SPHH) Median Income	Affordable Rent 30% (Median Income)
A	\$80,625	\$55,825	HH - \$24,187 per year / \$2,105 per month SPHH - \$16,747 per year / \$1,395 per mo
B	\$81,000	\$54,000	HH - \$24,300 per year / \$2,025 per month SPHH - \$16,200 per year / \$1,350 per mo
C	\$91,000	\$64,500	HH - \$27,300 per year / \$2,275 per month SPHH - \$19,350 per year / \$1,612 per mo
D	\$71,000	\$50,800	HH - \$21,300 per year / \$1,775 per month SPHH - \$15,240 per year / \$1,270 per mo

Source: Statistics Canada 2021 Census and on-line research

4.7.4 Market Homeownership

In the qRD, 77% of the housing is owned, compared to 66% nationally (StatsCanada) and 70% in British Columbia (Government of British Columbia). Ninety-five percent of the housing is single-detached housing. This does not provide variety or options. Many residents have lived in the region for many years. It is assumed that homes and land were purchased many years ago, and either are paid off or have a minimal mortgage owing. It is generally understood that rural residents live in the region because of the lifestyle, and resist selling their homes and moving out of their community. Rural residents are not as quick to “downsize” as people are in urban areas, primarily because the options for housing are not available. But even if a resident’s home is paid off and mortgage free, it is an expensive venture to maintain a single-detached home. People with fixed income or pension income may have difficulty covering all the costs.

Approximately 46.4% of all owners living in the broader qRD (including the City of Powell River and Electoral Area E) reported that they had a mortgage in 2016. With variable mortgages and significant increase in mortgage rates in Canada in 2023, it is likely that many people are struggling to pay their mortgage.

According to the 2021 Census, average monthly payments across owners living in the Regional District was \$827, while the median monthly payments for owners was \$574. This large difference between the average and median payment amounts could be attributed to the fact that there are more senior-led households who may have their mortgages paid in full.

While a HNR focuses on the non-market housing, it is critical to increase all forms of housing to create diversity. And while a rural jurisdiction has less influence on building

and housing form than an urban jurisdiction, it is important to a wide variety of housing forms, support through policy and bylaw.

4.7.5 Households in Core Housing Need

A household is considered to be in core housing need if it falls below at least one of the three housing standards: affordability, adequacy, and suitability and the household 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.

- Affordable housing has shelter costs equal to less than 30% of total before-tax household income.
- Adequacy is based on housing requiring any major repairs.
- Suitable housing has enough bedrooms for the size and composition of resident households, according to NOS.

4.7.6 Affordability

In 2016, 13.3% of the households were in housing that was considered unaffordable because they were paying more than 30% of their before-tax income on shelter. In 2021, across the four Electoral Areas, this increased to 16.4%, with an average of 26% of all tenants in core housing need.

This implies that people getting into the housing market are over-extending themselves or existing residents, such as seniors on a fixed pension and still have a mortgage, find the increases in property taxes or need for major repairs (such as a roof or a furnace replacement) create a financial hardship. It also implies that the lack of supply is pushing up the market rents and housing prices.

To provide affordability, non-conventional forms of housing tenure that may not be captured in the census, need to be looked at. Because the census is self-reporting, there is limited data collected on residents living permanently in non-conventional types of housing, such as mobile homes, tiny homes, recreational vehicles or modular housing on private property within a variety of tenure structures. These are generally considered to be single-detached dwellings.

In 2023, qRD staff completed a survey of the 2022 orthographic mapping imagery and an inventory of non-conventional housing sites. Some sites were ground-truthed, with windshield surveys or by reviewing the assignment of civic address to a unit. While the accuracy cannot be guaranteed, it provides an indication of the number of non-conventional housing units in the region that may not be captured in the census data. The survey showed that in 2022, Area A had 19 units, Area B had 318 units, Area C had 44 units and Area D had 99 units. A total of 480 units provides an indicator that either some

residents are choosing an alternative form of housing as their residence, but it may also be an indicator that there is no conventional housing available to them. While the qRD Electoral Area A, B and C OCP's encourage new manufactured home developments to be located within the City of Powell River, the opportunity to support the expansion of or development of new multi-unit sites might be an opportunity to promote compliance with provincial on-site water and septic servicing standards.

4.7.7 Adequacy

The adequacy of a home is measured by the major repairs required to bring the home to appropriate standard for health and safety, and the suitability for the home for the resident(s). In 2006, in the four Electoral Areas, 11.7% of all dwelling units required major repairs. The 2016 Federal Census indicated that 10% of the dwelling units needed major repairs.

Community input received through the 2020 survey provided important perspectives on the inadequacy of some homes. One resident commented that they lived in a home without heat, the roof leaked severely and there was terrible mold. Others commented on living in accommodation with outdated electrical, insufficient insulation and dirt floors.

In the 2021 Census, the number of dwelling units requiring major repairs were:

- Area A – 8.6%
- Area B – 7.3%
- Area C – 15.2%
- Area D – 9.2%

While there has been improvement in some Electoral Areas, in some, the need for major repairs has increased. This may be attributed to the continued aging of the structures, the increase in residents and homeowners that are aging and on fixed incomes, or increases in mortgage rates leaving less money for home upkeep and high unemployment.

4.7.8 Suitability

Suitability defines the size of the housing unit based on bedrooms as appropriate for the size and make up of the family. Based on the 2016 Census, 3% of private households were identified as being non-suitable.

Community input received through the 2020 survey provided important perspectives on the unsuitability of some homes. One resident commented on living with his three children in 500 square foot accommodation with one bed because he had no options for a larger home within budget. Another resident commented they had four kids and two adults living in a two-bedroom unit because it was the only place they could find and afford.

The 2021 Federal Census identifies the following lack of suitability for dwellings:

- Area A – 4% of the housing is not suitable;
- Area B – 3% of the housing is not suitable;
- Area C – 5.4% of the housing in not suitable; and
- Area D – 1.7% of the housing is not suitable.

Except for Area C, which has increased, and Area D, which is below the average, the rate of suitability has not changed drastically from 2016.

4.7.9 Vacant Homes

Like many BC jurisdictions, the qRD has a number of vacation homes. Seasonal residents have been coming to the area for generations. Family homes, cabins and cottages have been traditionally inhabited seasonally. However, the newer phenomenon is that of short-term vacation rentals. Many people are renting out their homes and cottages to generate revenue to help maintain their properties. Some people are even using rentals as their primary income source.

Currently, the qRD does not regulate rentals. In fact, the qRD as whole (including the City of Powell River) benefits from short-term rentals through the Municipal and Regional District Tax (MRDT). The MRDT was introduced in 1987, by the Provincial Government, to provide funding for local tourism marketing, programs, and projects and expanded to include affordable housing for workers initiatives in 2018. The MRDT in the qRD is a 2% tax applied to sales of short-term accommodation. MRDT funds have been supporting affordable housing for workers since 2020.

In some rural areas, jurisdictions prohibit short-term rentals, require them to get a municipal business license or a Temporary Use Permit, or have worked with the province to apply a vacant home tax. Other jurisdictions have determined that short-term vacation rentals are good for the local economy, and choose not to regulate or monitor in any way.

Whether the practice of short-term rentals is impacting the availability of long-term rentals in the Regional District is not the subject of this report. However, it is critical to note that when calculating the number of housing units to meet the projected population, there is a disconnect between the existing total number of dwelling units in each Electoral Area, those that are occupied by the usual residents and the number that sit vacant much of the year. **Table 27** illustrates the total number of dwelling units and those occupied by the usual residents.

Table 27: 2021 Potentially Vacant Dwellings

Dwelling Units	Electoral Area			
	A	B	C	D
Total Private Residences	1418	908	1241	748
Residences Occupied by the Usual Residents	636	758	1020	598
Potentially Vacant Homes	782	150	221	150

Source: Statistics Canada Federal Census 2021

It is clear that many people do not want to rent long-term. They want to use their family homes and cottages when they want, they do not want to deal with provincial tenancy acts and restrictions, and many do not have financial difficulties requiring them to generate additional revenue to support the maintenance of these homes. However, when this report addresses the number of housing units required to house the projected population, the report will utilize the “residences occupied by the usual residents” to project housing needs.

5.0 PROJECTIONS

Table 1 in **Section 1.1** of this report provides the historical growth of the four Electoral Areas. The growth for Electoral Areas A, B, C and D varied significantly.

The Area A growth was extremely high between 2016 and 2021. This could be a COVID-19 anomaly. Considering the in-migration numbers in the 2021 Census, it appears that Area A experienced a very high in-migration in 2020: 200 people. This could be a result of seasonal residents deciding to move to their recreational homes to live permanently during COVID-19. The 2026 Census will confirm if these people stay in Area A as permanent residents, or if they leave and move back into urban areas. While there was significant growth elsewhere, Area D saw a growth of less than 1% per year (**Table 1**). In every Electoral Area, there is an aging population and fewer families, but it is also important to note that as the “baby boomers” age and pass away, the next generation is much smaller and the region, as with all of Canada, will have to depend on in-migration to keep our population steady and continue to grow.

The Province of BC is projecting province-wide in-migration of over 100,000 people moving to BC every year. The continued ability to work remotely in some industries is seeing people leaving cities for rural/small town living, seeking more affordable housing, and locating in beautiful locations such as qathet. And while it cannot predict long-term impacts of the COVID-19 pandemic, it can see that the short-term impacts have been significant and it can be assumed that the trends will continue.

The ability for people to age in place, provision of support services, public transit and improved internet will all be factors in the future growth of the qRD.

5.1 Population Projections

The qRD selected to use the BC Stats population projections for the Electoral Areas. BC Stats created the annual demographic estimates from 2001 to 2022, using data from the roster of the MSP of BC, census data and the demographic estimates from the [Regional District from Statistics Canada](#), as reference. BC Stats attempts to align the total population of the census subdivision demographic estimates with the total population estimated by Statistics Canada at the [Census Subdivision level](#), as much as possible. However, some differences are noticeable for smaller census subdivisions.

The projections (data from 2023 forward) are made using historical fertility, mortality and migration data for each geography. However, *the fertility, mortality and migration data are accommodated to fit the context of the provincial-level migration, which adds assumptions*

regarding international and interprovincial migration in line with the economic forecast of the Treasury Board of the provincial government. Note that these are heavily influenced by urban growth trends. The international migration assumptions (including the Federal Ukraine permanent residency program) include adjustments for the Federal Immigration targets, which may or may not trickle down to rural Electoral Areas, and many of these programs are temporary. Moreover, the fertility and mortality of each region changes as the demographic make up of the region changes (i.e., an older population would be expected to have a higher number of deaths and a lower number of births). However, as with any forecast, the reliability of our projections will fade the longer the horizon of the forecast.²¹

Table 28 below provides the annual projections from BC stats for each Electoral Area. All Electoral Areas show significant growth over the 20-year period. As noted by BC stats, the further out the projection, the less confidence in the projections, as there could be many things that occur that cannot be predicted that could change the growth of an area. Also, BC Stats made no interpretation of the very high increase in population in Area A, but carried that growth forward. As noted earlier, it is anticipated that much of this growth was seasonal owners moving to their recreational homes full-time during COVID-19 and it is not known if they will remain permanent residents. As well, the BC Stats use national immigration figures. It is unknown how impactful that policy will be on the qRD.

It is also important to note that the population can only grow if new housing is constructed, or the current seasonal homes provide permanent residency.

A HNR needs to consider the 20-year projection. However, for the purpose of the HNR, the focus is on the 5-year projections that will guide the actions of the Board and staff. These projections focus on 2028 projections. The projected populations for the Electoral Areas for 2028 are illustrated on **Table 29**.

Appendix A provides the detailed charts for each Electoral Area, including population pyramids, which breakdown the age categories.

²¹BC Stats <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>

Table 28: Population Projections based on BC Stats

Year	Area A	Area B	Area C	Area D
2021	1250	1664	2197	1126
2022	1194	1654	2235	1179
2023	1231	1677	2253	1188
2024	1254	1704	2280	1202
2025	1253	1716	2290	1212
2026	1282	1730	2314	1212
2027	1298	1736	2328	1211
2028	1319	1751	2321	1221
2029	1318	1764	2334	1216
2030	1349	1775	2339	1223
2031	1357	1786	2365	1230
2032	1364	1805	2382	1239
2033	1386	1807	2400	1252
2034	1398	1827	2415	1244
2035	1422	1851	2440	1268
2036	1435	1877	2466	1284
2037	1460	1909	2494	1303
2038	1465	1932	2528	1313
2039	1489	1948	2559	1327
2040	1501	1975	2600	1351
2041	1528	2011	2621	1366
2042	1549	2026	2662	1380
2043	1567	2058	2695	1397

Table 29: Population Projections for 2028

Electoral Area	2021	2023	2028	% Growth between 2023 and 2028
A	1250	1231	1319	7.14%
B	1665	1677	1751	4.42%
C	2197	2253	2321	3.00%
D	1126	1188	1221	2.77%

The following figures provide a breakdown of the anticipated age category breakdowns for each Electoral Area. In the 5-year projection period, the charts see a continued aging population with small numbers of children.

Figure 32: Area A – 2028 Population Projections by Age and Sex

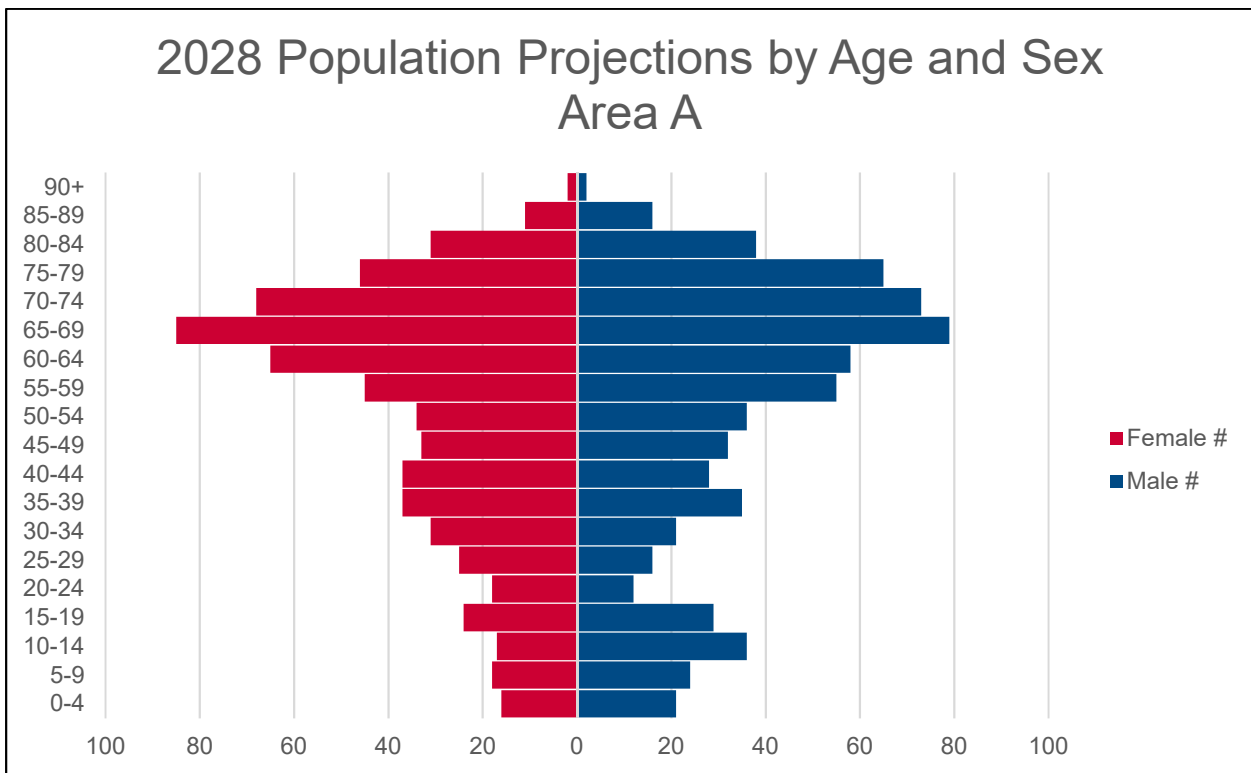


Figure 33: Area B – 2028 Population Projections by Age and Sex

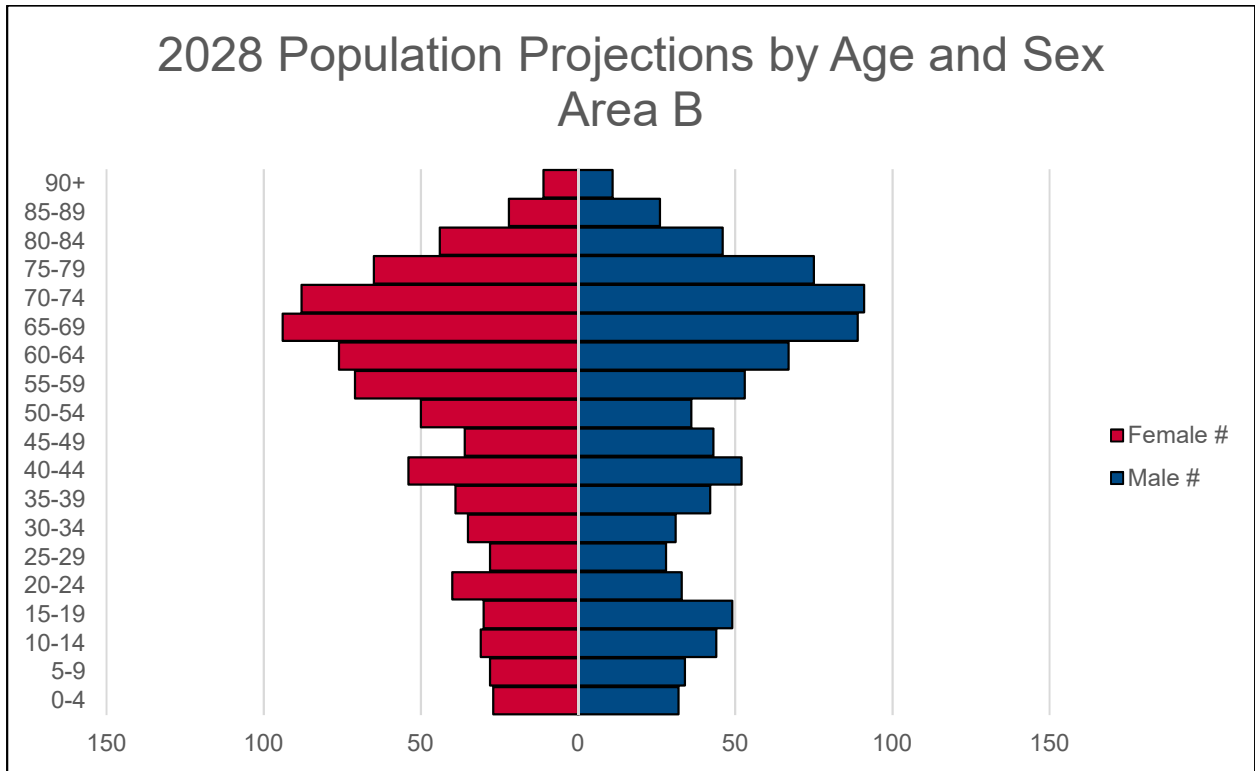


Figure 34: Area C - 2028 Population Projections by Age and Sex

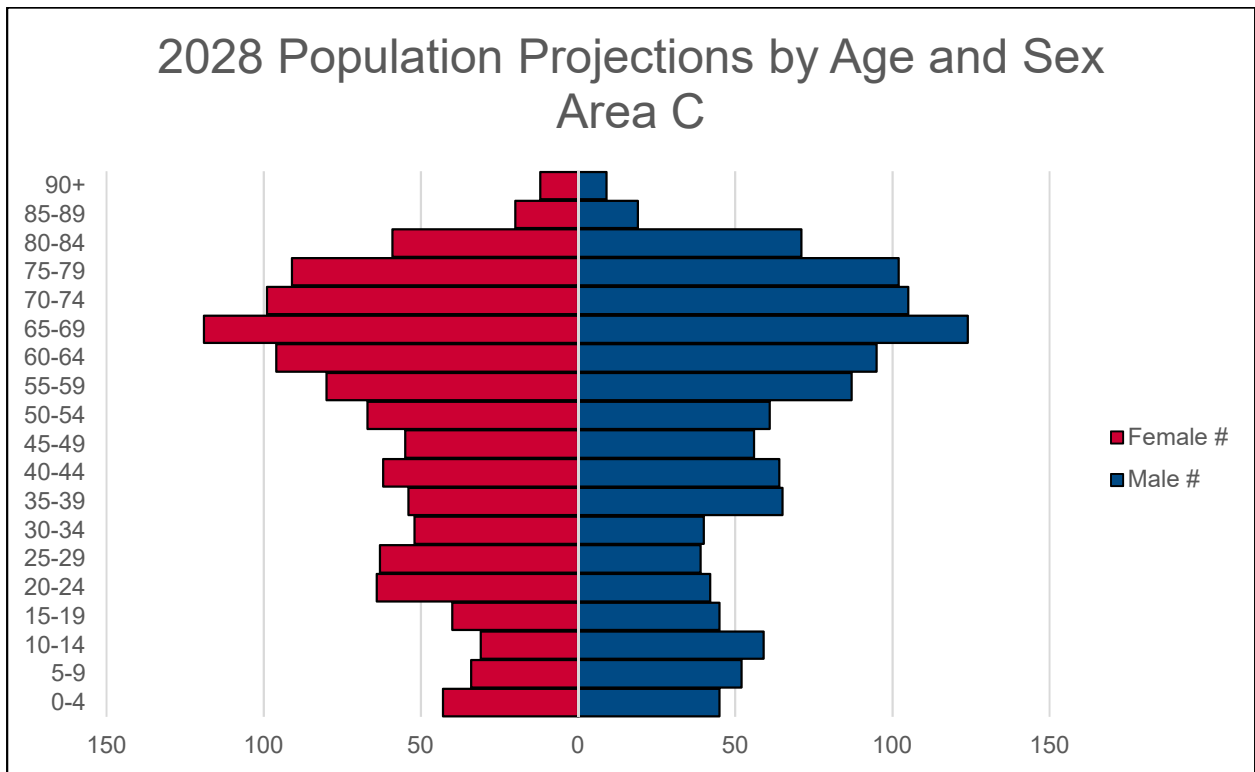
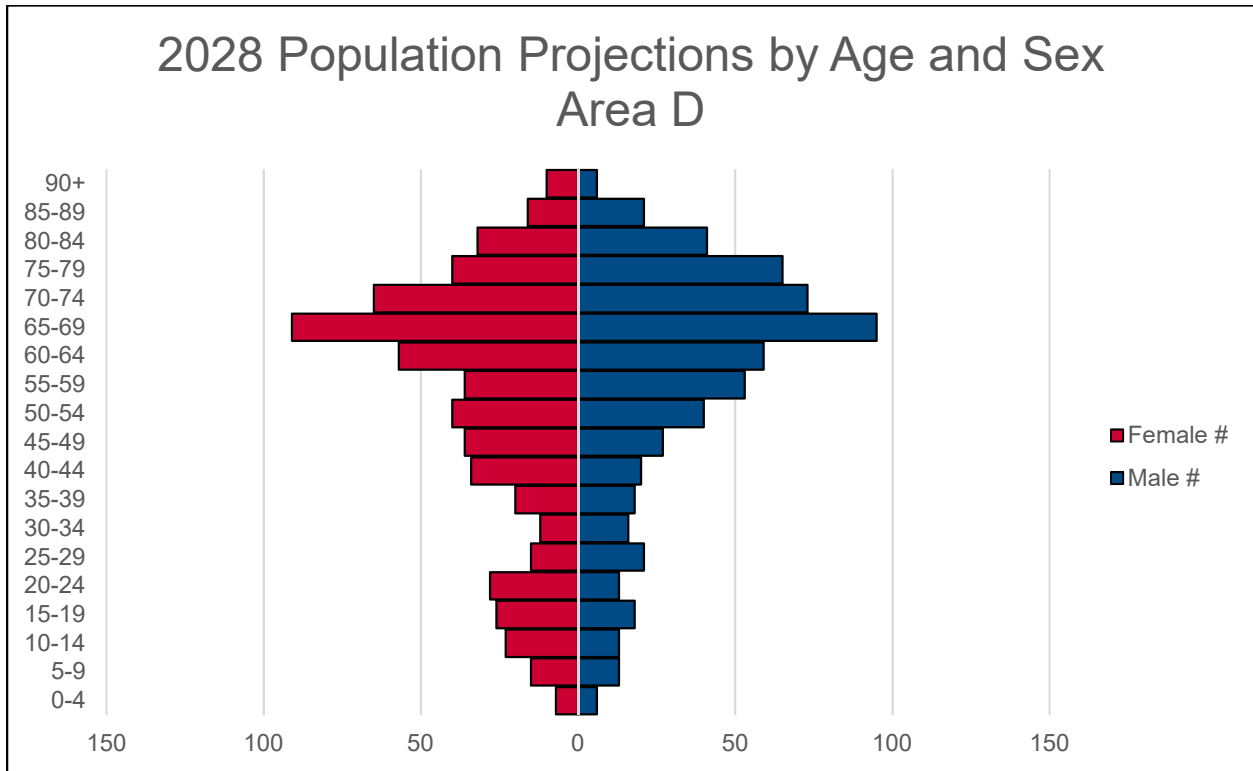


Figure 35: Area D - 2028 Population Projections by Age and Sex



5.2 Identified Gaps

There are several data gaps that make it difficult to provide accurate numbers. The population projections are based on small numbers and local trends, making it difficult to provide accurate projections. The following are the gaps that have been identified for the qRD's Housing Needs Assessment.

Actual Building Numbers and Secondary Suites – The Regional District does not regulate development or issue building permits. For this reason, it is very difficult to track the actual number of dwelling units, the size of the units, the numbers of bedrooms or the availability of potential rentals. While BC Housing does track new construction, these would be the registered units applying for mortgage. It is likely that there is construction happening in the qRD that is not registered.

Impact of Short-Term Vacation Rentals – As noted in this report, there are a number of properties that are not occupied permanently. Without licensing or registration with the Regional District, there is no accurate data on how many of these properties have the potential to be used for long-term housing.

Seniors Housing – The Regional District will continue to age for the next 15 years. And while people are healthier and more active than decades ago, seniors face financial and physical restrictions. The number of low-income seniors is increasing in proportion to the total number of seniors. Seniors require a variety of housing types, or adaptation and modification to their existing homes. There is no accurate information on the current seniors and their ability to age in place (with modifications to their home which can be covered by a variety of grants), or numbers of people who are unable to remain in their own homes and require some assisted seniors housing. In addition, it is unknown how many people would be willing to leave their homes to move to a community if there were affordable appropriate seniors housing available. The only indication is the waiting list for the Texada Island Non-profit Seniors Housing Society proposed project in Gillies Bay.

Accessible Housing – People receiving disability assistance spend an average of 82% of income on rent. It is understood that many people’s mobility and physical abilities change over time. Many people do not want to leave their homes. In rural areas, with limited internet services, limited public transit, significant distances between neighbours and services, it is very difficult to provide accessible housing. Many rural areas are dealing with this through home services (meals on wheels, delivery of groceries, home care, etc.). This update does not have any specific information on the number of Regional District residents that may require accessible housing.

Shelters and Transient Housing – In 2023, a homeless count was conducted in the City of Powell River. A total of 126 people were identified as being homeless. However, without fixed addresses, it is difficult to know how many of those people were from the Electoral Areas. BC Housing indicates that there are no shelters located outside of the City of Powell River, within the broader qRD. It has been reported anecdotally through the qathet Regional Housing Needs Survey that the number of homeless people has increased in the qRD. Many people seek refuge in moveable dwelling units, tents, personal vehicles and uninhabitable buildings (gardens sheds and shops). Transitional housing would most likely be located in Powell River, which would then require the relocation of the people.

6.0 INTERIM HOUSING NEEDS 2028 AND 2043

In July 2024, the Province of BC adopted new requirements for all municipalities and regional districts to complete an Interim HNR by January 1, 2025.²² This Interim Report is required to meet a new standardized methodology, developed by UBC's HART. UBC's HART developed an online calculator and methodology driven by Provincial requirements, to determine the amount of housing that is needed over a 5- and 20-year timeframe.

The HNR calculator determines the housing needs of a local government and regional district based on six components:²³ extreme core housing need; housing units and homelessness; housing units and suppressed household formation; housing units and anticipated household growth; housing units and rental vacancy rate; and housing units and demand. Finally, the calculator takes all six components and determines the 5- and 20-year housing need. All tables and data related to the six components can be found in **Appendix B**. It is important to note that the growth rates assigned to the qRD's electoral areas are based on regional growth; as such, are skewed by the growth in the City of Powell River.

The critical element to the housing needs for the qRD is that there are small populations, large geographic areas, little public transit, and a lack of community sewer and water supply systems. The rural nature of the electoral areas makes it difficult to consider any form of multi-unit housing outside of the three unincorporated communities of Lund, Gillies Bay and Van Anda where servicing is available. This restricts the type of housing that can be provided in the rural areas and emphasizes the importance of encouraging higher density multi-unit housing options to locate in the City of Powell River.

The following describes how the calculations were completed based on the HNR calculator and methodology for each of the four electoral areas.

It is important to note that the projections completed by BC Stats for the January 2024 HNR and shown in **Section 5** are slightly different from the projections calculated using the HART process, shown in **Section 6**. This represents a different methodology for calculating projected populations using a regional average rather than breaking down the population characteristics of each specific electoral area. This demonstrates the uncertainty in 20-year projections and suggests that new projections should be completed every five years after the new census figures have been released.

²² Bill 44 – 2023 – Housing Statutes (Residential Development) Amendment Act 2023

²³ Local Government Act Division 22, Section 585

Electoral Area A qathet Regional District

Area A, based on the HNR calculator and methodology needs 86 units in five years and 212 units in 20 years, in order to address the number of new homes needed, according to Provincial guidelines.

For the 5- and 20- year periods, Area A sees the highest demand for units for anticipated growth²⁴, 61.51 for 5-year and 115.89 for 20-year projections (Components D. and DD.). However, in Area A, the 20-year housing need for Suppressed Household²⁵ Information (Component CC.) spikes from 22.7 (5-year) to 90.82 (20-year), with the age category 65-74 years of age making up the majority of the need (55.87, 61.5%).

Electoral Area B qathet Regional District

Area B, based on the HNR calculator and methodology needs 100 units in five years and 238 units in 20 years, in order to address the number of new homes needed, according to Provincial guidelines.

For the 5- and 20- year periods, Area B sees the highest demand for units for anticipated growth, 75.07 for 5-year and 141.44 for 20-year projections (Components D. and DD). However, in Area B, the 20-year housing need for Suppressed Household Information (Component CC.) is shared closely between three age categories: 25-34 (26.50, 33.3%); 55-64 (16.36, 20.5%); and 65-74 (20.0, 25.1%).

Electoral Area C qathet Regional District

Area C, based on the HNR calculator and methodology needs 128 units in five years and 297 units in 20 years, in order to address the number of new homes needed, according to Provincial guidelines.

For the 5- and 20- year periods, Area C sees the highest demand for units for anticipated growth, 98.81 for 5-year and 186.15 for 20-year projections (Components D. and DD). In Area C, the 20-year housing need for Suppressed Household Information (Component CC.) is shared closely between two age categories: 25-34 (26.13, 34.4%); and 75 and

²⁴ Based on regional growth rates.

²⁵ For the purposes of the HNR calculations, Suppressed Housing Need is defined as households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

over (43.85, 57.8%). Of all four Areas, Area C projects the highest number of housing units needed for Extreme Core Housing Need²⁶ in 20 years (24.57, 42.3%).

Electoral Area D qathet Regional District

Area D, based on the HNR calculator and methodology needs 72 units in five years and 164 units in 20 years, in order to address the number of new homes needed, according to Provincial guidelines.

For the 5- and 20- year periods, Area D sees the highest demand for units for anticipated growth, 58.12 for 5-year and 109.5 for 20-year projections (Components D. and DD). In Area D, the 20-year housing need for Suppressed Household Information (Component CC.) is shared closely between two age categories: 45-54 (6.63, 24.4%); and 55-64 (10.43, 38.4%). Area D projects the second highest number of housing units needed for Extreme Core Housing Need in 20 years (22.58, 38.8%).

Projection Summaries

Table 30 and **Table 31** illustrate the projected population growth rate between 2023 and 2028 and between 2023 and 2043.

Table 30: 5-Year Population Projections for 2028

Electoral Area	2021	2023	2028	% Growth between 2023 and 2028
A	1250	1231	1292	4.95%
B	1665	1677	1752	4.47%
C	2197	2253	2352	4.39%
D	1126	1188	1246	4.88%

Source: BC Stats, and using the anticipated growth of the HNR Calculator

Table 31: 20-Year Population Projections for 2043

Electoral Area	2021	2023	2028	2043	% Growth between 2023 and 2043
A	1250	1231	1292	1362	10.64%
B	1665	1677	1752	1894	12.94%
C	2197	2253	2352	2538	12.64%
D	1126	1188	1246	1356	14.14%

²⁶ Extreme Core Housing Need is defined as a household with shelter costs for housing that are more than 50% of total before-tax household income.

Best practices (in past Housing Needs Assessments) have demonstrated that the majority of the demand for affordable housing is for rental housing (both market and non-market). And while affordable housing to purchase is also in demand, the market is not building “starter” homes. There are government grants and programs to help individuals purchase homes, but the initiative and application must be by the individual and there is no role for local government in that program.

The housing projections in the January 2024 report were based on the population projections, projected household size and provide housing types (by numbers of bedrooms). The new provincial methodology uses a regional growth rate (which is skewed high by the City of Powell River) and does not address bedroom numbers.

Table E-1 and **Table E-2** illustrate the estimated 5- and 20-year housing need for Electoral Areas A, B, C, and D based on UBC’s HART data.

Table E-1: 5-year Housing Needs Projections

	Electoral Area A	Electoral Area B	Electoral Area C	Electoral Area D
Extreme Core Housing Needs	0	2.74	6.14	5.64
Persons Experiencing Homelessness	1.77	2.33	3.09	1.5
Suppressed Housing Formation	22.7	19.86	18.94	6.78
Anticipated Growth	61.51	75.07	98.81	58.12
Rental Vacancy Rate Adjustment	0.38	0.48	1.05	0.42
Additional Local Demand	0	0	0	0
Total 5-year	86	100	128	72

Table E-2: 20-year Housing Needs Projections

	Electoral Area A	Electoral Area B	Electoral Area C	Electoral Area D
Extreme Core Housing Needs	0	10.95	24.57	22.58
Persons Experiencing Homelessness	3.66	4.66	6.18	2.99
Suppressed Housing Formation	90.82	79.43	75.77	27.11
Anticipated Growth	115.89	141.44	186.15	109.5
Rental Vacancy Rate Adjustment	1.51	1.92	4.18	1.67
Additional Local Demand	0	0	0	0
Total 20-year	212	238	297	164

The January 2024 HNR assumed that the demand for three or more bedrooms will decrease due to continued aging of residents, and demand for two-bedroom units will be the greatest demand for seniors downsizing and young couples or small families moving into the area. The new Housing Calculator does not calculate housing demand by size of unit and do not use bedrooms as any indicator of appropriateness of the housing.

This HNR is primarily focused on non-market housing and the types of housing units required by the future population. People who can afford to buy market housing are not the primary target for a Housing Needs Assessment.

It is evident that there are qRD residents who require transitional and supportive housing, and generally find this housing available in the City of Powell River, where it is close to government services, shopping, medical, educational, and employment opportunities. This speaks to the need for the qRD, the City of Powell River, and the Tla'amin First Nation to continue working together to find sites and funding for housing for residents from all jurisdictions that are struggling.

In addition to the calculations and projections, the Interim HNR is also directed to make a statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation.

While walkability, active transportation and transit are recognized as critical elements to the development of affordable housing, the ability for the qRD to influence any of these additions to a very rural area are extremely limited due to the fact that roads and sidewalks are completely controlled and managed by the Ministry of Transportation and Infrastructure, and transit is within the purview of BC Transit. In addition, the distances and sparse population in the Electoral Areas is not conducive to transit or the expenditure of significant public funds for bike lanes on miles of highway.

The most suitable area for additional, and particularly multi-family, housing developments is the City of Powell River and the qRD continues to work closely with their urban neighbour to support and participate in housing projects, as appropriate.

7.0 RECOMMENDATIONS

This HNR Interim Update seeks solutions that are implementable, pragmatic, measurable and achievable. **Table 32** provides a summary of eight recommendations, along with a timeframe and status on what actions have been taken since January 2024.

There are challenges to developing non-market affordable housing in the rural electoral areas. Significant distances to services, lack of reliable transit and lack of sanitary sewer and water supply systems makes it close to impossible to access funding from higher levels of government. This largely limits potential to market housing in the form of secondary suites and accessory dwelling units. The qRD can look at partnerships with non-profit organizations, Tla'amin First Nation and the City of Powell River to provide non-market housing opportunities where servicing is available.

Continued collaboration with the City of Powell River and non-profit organizations in Powell River is identified as a specific recommendation. This action aligns with the qRD's Strategic Plan 2023-2027, which identifies the strategic area of focus "we focus on diversity of housing throughout our region, encouraging density in our municipal areas". It is understood that much of the needed housing, for those at risk of homelessness, the vulnerable populations, and people with mental and physical health issues, will need to be located in the City of Powell River. The City of Powell River has piped sewer and water supply systems capable of servicing higher density multi-unit housing projects that are located close to employment, facilities, and services.

Table 32: Recommendations for Meeting Housing Needs

Recommendation	Description	Time Frame	Status and Resourcing
1. Support Secondary Suites in all Residential Areas	<p>Secondary suites provide important rental housing options for people in the Electoral Areas.</p> <p>The Provincial government has mandated that secondary suites be permitted in all residential areas across BC.</p>	Complete	<p>On April 24, 2024, the Regional Board received a staff report on subject of “New Provincial Housing Legislation: Effect on qathet Regional District”. The report included discussion of Bill 44 <i>Housing Statutes (Residential Development) Amendment Act</i>, Provincial requirements for small-scale multi-unit housing and findings from a review of qRD OCPs and zoning bylaws. The review confirmed that qRD bylaws, policies and regulations comply with the new provincial requirements for supporting a secondary suite in all single-family residential areas and zones.</p> <p>Link to staff report: https://qathetrd.civicweb.net/document/162159/New%20Provincial%20Housing%20Legislation%20Effect%20on%20q.pdf?handle=17AC33D82A8D4A90ADA3E22B11BBA9FB</p> <p>No further action required from the Regional Board or Planning Services staff.</p>
2. Support Accessory Dwelling Units in Residential Areas where Provincial Septic and Water Servicing Standards can be Met	<p>Accessory dwelling units provide important rental housing options for people in the Electoral Areas.</p> <p>The Provincial government has mandated that accessory dwelling units be permitted in all residential areas across BC. For rural properties without community sewer and water servicing, accessory dwelling units are permitted on parcels larger than 1.0 hectare, where provincial septic and water servicing standards can be met.</p>	Complete	<p>On April 24, 2024, the Regional Board received a staff report on subject of “New Provincial Housing Legislation: Effect on qathet Regional District”. The report included discussion of Bill 44 <i>Housing Statutes (Residential Development) Amendment Act</i>, Provincial requirements for small-scale multi-unit housing and findings from a review of qRD OCPs and zoning bylaws. The review confirmed that qRD bylaws, policies and regulations comply with the new provincial requirements for supporting an accessory dwelling unit in all single family residential areas and zones on parcels larger than 1.0 hectare, where provincial septic and water servicing standards can be met.</p> <p>Link to staff report: https://qathetrd.civicweb.net/document/162159/New%20Provincial%20Housing%20Legislation%20Effect%20on%20q.pdf?handle=17AC33D82A8D4A90ADA3E22B11BBA9FB</p> <p>No further action required from the Regional Board or Planning Services staff.</p>

Recommendation	Description	Time Frame	Status and Resourcing
<p>3. Promote Non-Profit Housing Societies</p>	<p>Non-profit housing societies provide a critical role in developing and managing affordable housing options due to their ability to partner with BC Housing and access funding from senior levels of government.</p> <p>Local Governments play an important role in promoting the efforts of non-profit housing societies to deliver affordable housing projects.</p> <p>Municipal areas are better suited to affordable multi-unit housing developments due to the presence of sewer and water supply systems, as well as proximity to transit, employment, goods and services.</p>	<p>Short</p>	<p>Since adoption of the HNR in January 2024, the Regional Board has promoted non-profit housing providers through the following actions:</p> <ul style="list-style-type: none"> • Provided LIFT Community Services a letter of support for their proposed Homelessness Task Force and appointed Director McCormick to participate on the Task Force. • Authorized PRESS to submit '2024 Annual Affordable Housing MRDT Plan for NEST Worker Co-Living Housing Initiative' to Sunshine Coast Tourism to access 2023 MRDT funds and continue their work to deliver affordable housing for workers in the City of Powell River (10 units). • Provided Texada Island Non-profit Seniors Housing Society a \$25,000 social planning grant to support costs associated with due diligence for land purchase and site design for proposed affordable housing for seniors on Texada Island (40 units). • Supported request from Texada Island Non-profit Seniors Housing Society and Selkirk Mountain Forest Ltd. (property owner) to prepare an application to the Agricultural Land Commission (ALC) to exclude 3.2 hectare parcel of land from the provincial ALR to accommodate proposed seniors affordable housing project at the corner of Gillies Bay Road and Airport Road on Texada Island. • Directed Planning Services staff to work with TINSHS and property owner to prepare application to the ALC to exclude 3.2 hectare parcel of land from the provincial ALR to accommodate proposed seniors affordable housing project. ALC provided conditional approval on October 2, 2024. • Provided Tla'amin Nation a letter of support for their grant application to the Indigenous Housing Fund for proposed affordable housing project in the City of Powell River (30 units). • Forwarded UBCM the following resolution: <ul style="list-style-type: none"> <i>WHEREAS offering permissive tax exemptions to non-profit societies is a valuable tool to support the creation of non-market housing;</i> <i>AND WHEREAS municipalities have the authority to grant permissive tax exemptions to non-profit societies which create non-market housing but Regional Districts do not;</i> <i>THEREFORE BE IT RESOLVED THAT the UBCM urge the Province to amend the Local Government Act to expand Regional Districts' authority to include granting permissive tax exemptions to not-for-profit societies for non-market housing.</i> <p>In addition, the qathet Regional Hospital District Board provided City of Powell River consent for removal of highway dedication for proposed supportive housing project located adjacent to the qathet hospital in City of Powell River (27 units).</p>

Recommendation	Description	Time Frame	Status and Resourcing
4. Promote Public Information on Available Grants	<p>It is recommended that the qRD provide information on the qRD website regarding Homeowner Grants for modifications to allow aging in place. The website could also include other grant programs and contact information for BC Housing and CMHC.</p>	<p>Short</p>	<p>On June 4, 2024, the Regional Board sent a letter to Ravi Kahlon, BC Minister of Housing advocating for expansion of the Secondary Suite Incentive Program (SSIP). The SSIP is intended to help homeowners create affordable housing in their communities. The program provides grants to help homeowners create a new secondary suite on their property to be rented out for below market value. Homeowners who qualify will receive up to 50% of the cost of renovations, up to a maximum of \$40,000. Homeowners in the qRD are not currently eligible for this program. BC Housing restricts eligibility to municipalities and regional districts with building permit and inspection services to ensure that the homes built are safe for tenants and owners living in those homes.</p> <p>Staff resources will need to be dedicated to researching grants that homeowners in the qRD are eligible for and creating a webpage.</p>
5. Promote Partnership with Happipad	<p>Happipad is a Canadian federally incorporated non-profit that has created an App and provides a service to facilitate home sharing that is safe, affordable, and accessible to those who can benefit most. It is recommended that the qRD promote a partnership between a Non-Profit Housing Provider and Happipad to support house sharing by linking landlords and tenants. This recognizes that there are people who may have a suite to rent but want help vetting tenants, assistance with lease preparation and understanding of the legislation. This also recognizes that housing may be available, but is not being advertised in a public manner.</p>	<p>Medium</p>	<p>Staff resources will need to be dedicated to networking with non-profit housing providers to see if any of them are willing to partner with Happipad.</p>
6. Consider Developing a Process to Track Rental Housing Units	<p>It is recommended that the Regional District set up a voluntary online registry to track rental housing units in the Electoral Areas. Without building permit authority or business licensing authority, the qRD has no way to track rental housing units in the Electoral Areas. In addition, it is recommended that the qRD work closely with BC Housing to track new construction in the Electoral Areas.</p>	<p>Medium</p>	<p>Staff resources will need to be dedicated to researching approaches to setting up a voluntary online registry to track rental housing units.</p>

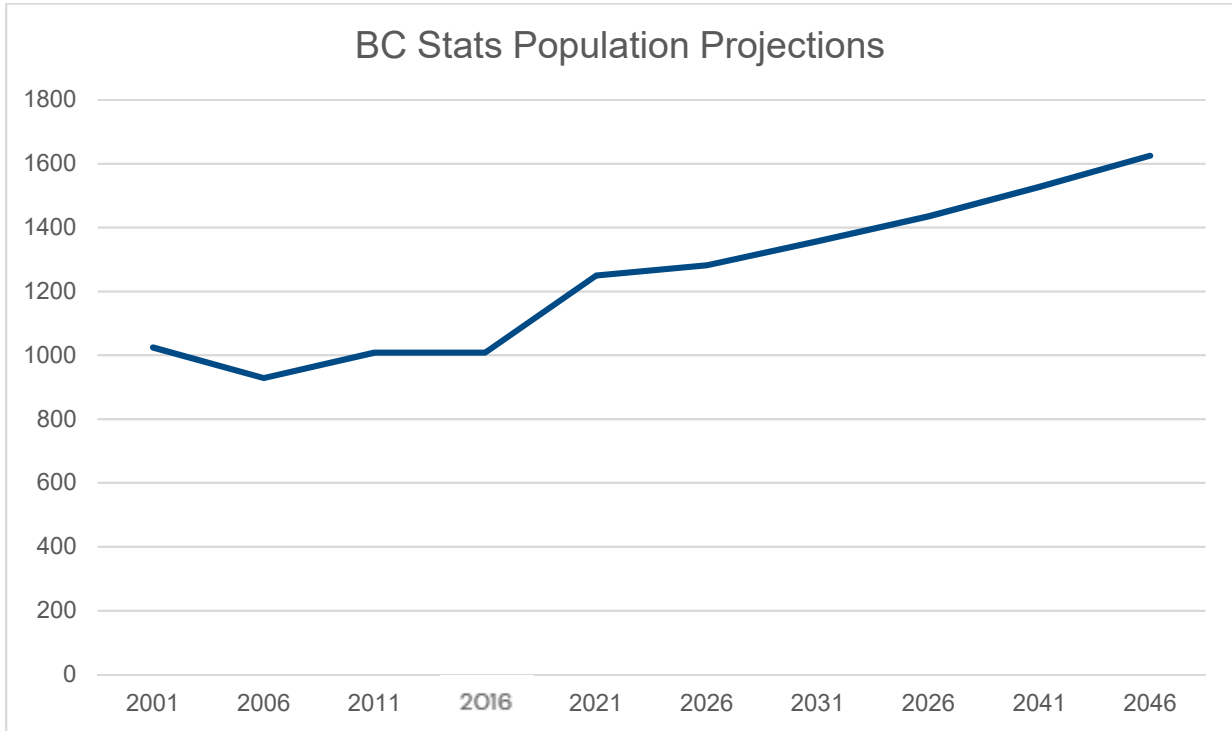
Recommendation	Description	Time Frame	Status and Resourcing
7. Consider Establishment of Regional Housing Reserve Fund	<p>It is recommended that the qRD collaborate with the City of Powell River and consider the establishment of a regional housing reserve fund to support housing projects. Regional Districts can borrow funds, by going through the legislated process (<i>Local Government Act</i>, Part 5, S.185(b), Part 6, S.210(d), and Part 6). Funds could be used to support land acquisition and affordable housing development.</p> <p>The qRD could partner with a not-for-profit housing provider to develop and manage the property. There are many examples of local governments purchasing land and buildings for the purpose of developing affordable housing. Grant funding through higher levels of government could assist with purchase and any potential required renovation of building.</p>	Long	Staff resources and consultant services will be needed to be dedicated to this work.
8. Prepare Housing Needs Report in 2028	<p>The Provincial government has mandated that HNRs be completed every five years.</p>	Long	Staff resources and consultant services will need to be dedicated for this work.

APPENDIX A

2021 FEDERAL CENSUS

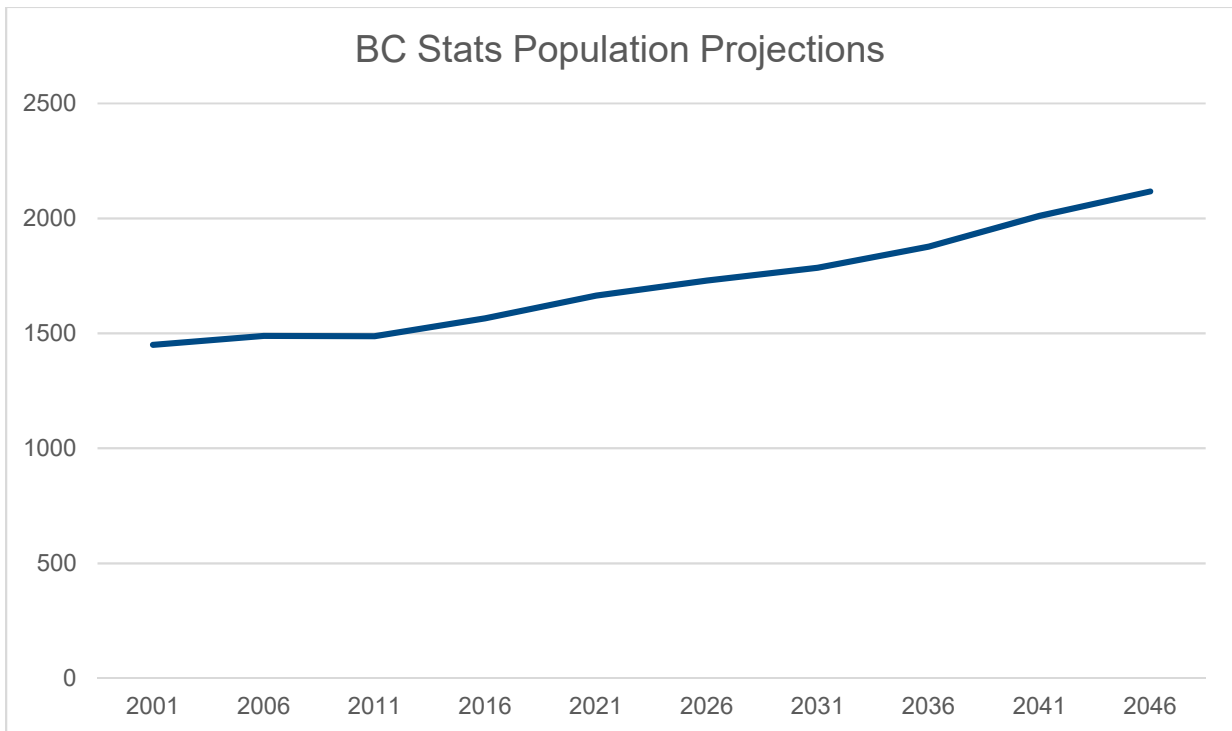
DEMOGRAPHIC DATA

Figure A-1: Area A Growth Projections



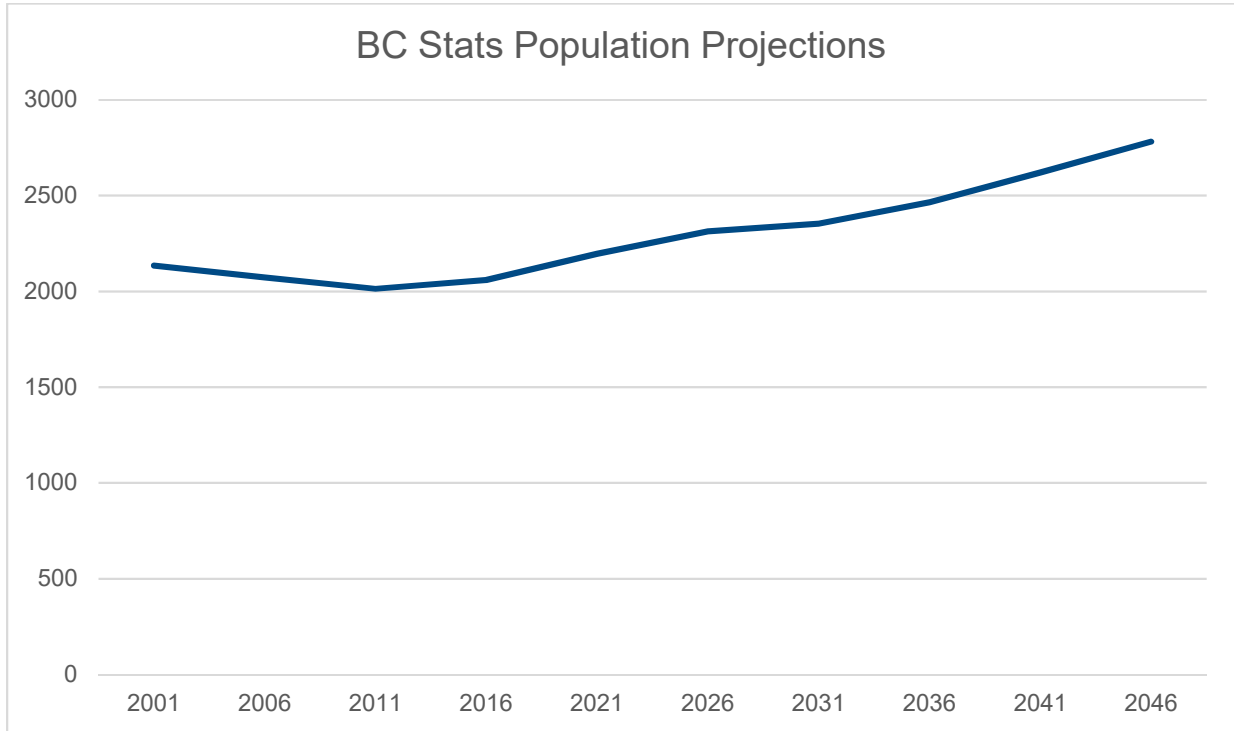
Projected population for Area A by 2028 1,319 people.

Figure A-2: Area B Growth Projections



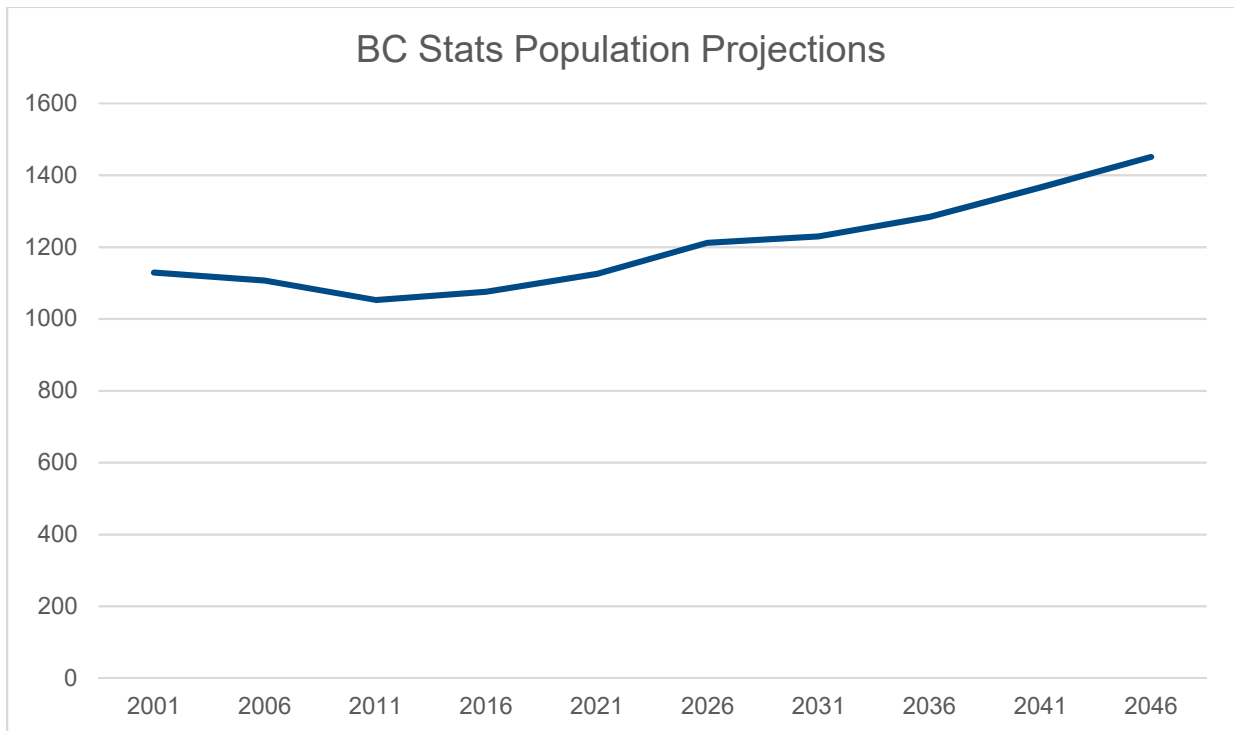
Projected population for Area B by 2028 1,751 people.

Figure A-3: Area C Growth Projections



Projected population for Area C by 2028 is 2,321 people.

Figure A-4: Area D Growth Projections



Projected population for Area D by 2028 is 1,221 people.

2028 Population Projections by Age and Sex

Figure A-5: Area A 2028 Population Projections by Age and Sex

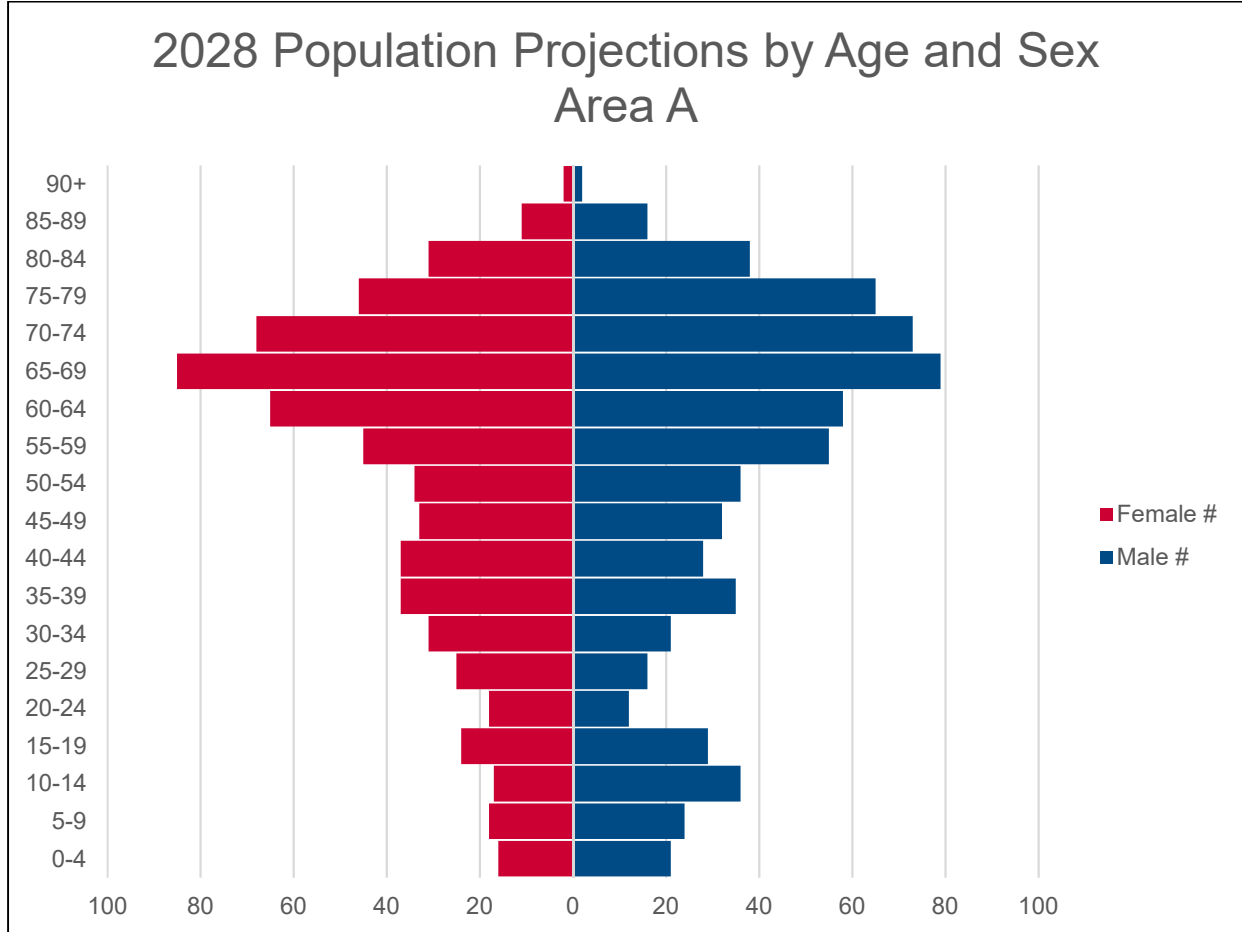


Table A-1: Detailed Age Category Breakdown for 2028 Projection For Area A

Age	Female	Male
0-4	16	21
5-9	18	24
10-14	17	36
15-19	24	29
20-24	18	12
25-29	25	16
30-34	31	21
35-39	37	35
40-44	37	28
45-49	33	32
50-54	34	36
55-59	45	55
60-64	65	58
65-69	85	79
70-74	68	73
75-79	46	65
80-84	31	38
85-89	11	16
90+	2	2
Total	643	646

Figure A-6: Area B 2028 Population Projections by Age and Sex

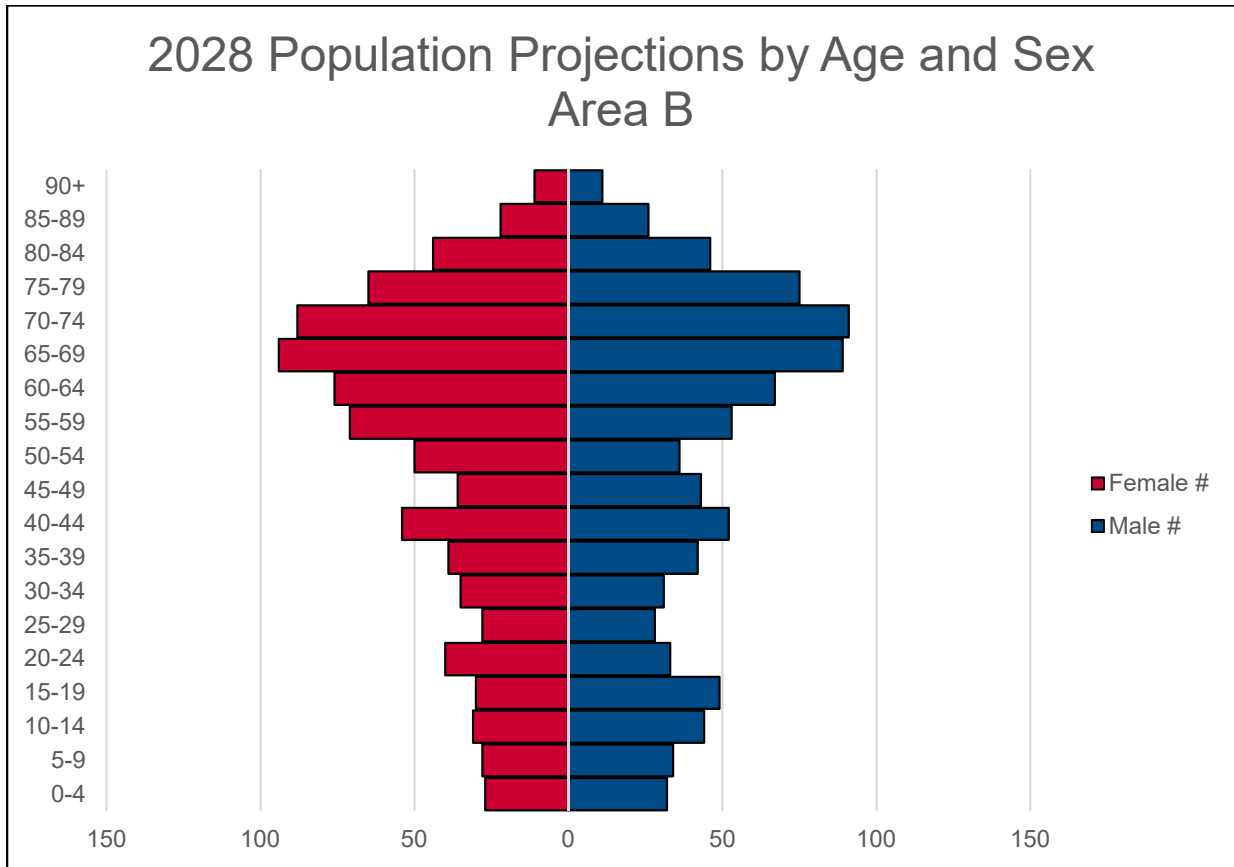


Table A-2: Detailed Age Category Breakdown for 2028 Projection For Area B

Age	Female	Male
0-4	27	32
5-9	28	34
10-14	31	44
15-19	30	49
20-24	40	33
25-29	28	28
30-34	35	31
35-39	39	42
40-44	54	52
45-49	36	43
50-54	50	36
55-59	71	53
60-64	76	67
65-69	94	89
70-74	88	91
75-79	65	75
80-84	44	46
85-89	22	26
90+	11	11
Totals	869	882

Figure A-7: Area C 2028 Population Projections by Age and Sex

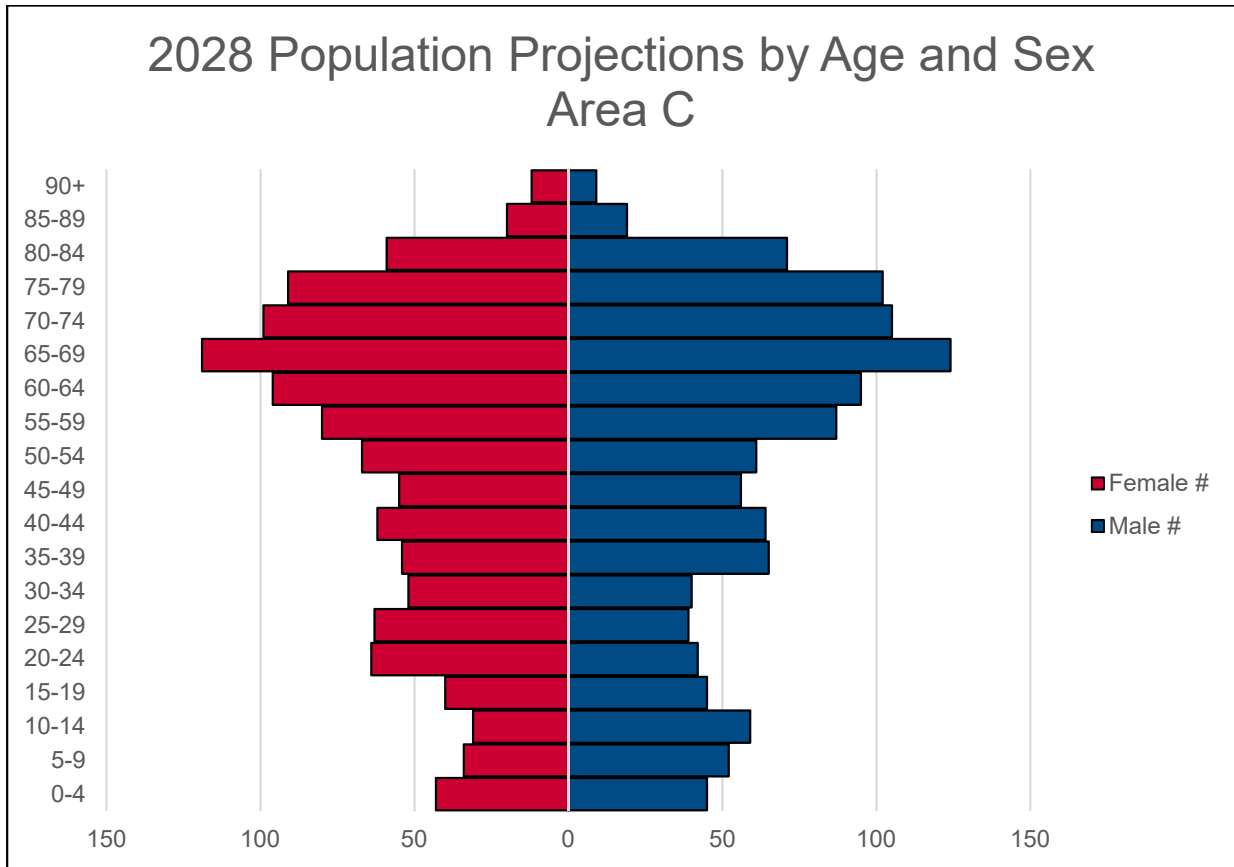


Table A-3: Detailed Age Category Breakdown for 2028 Projection For Area C

Age	Female	Male
0-4	43	45
5-9	34	52
10-14	31	59
15-19	40	45
20-24	64	42
25-29	63	39
30-34	52	40
35-39	54	65
40-44	62	64
45-49	55	56
50-54	67	61
55-59	80	87
60-64	96	95
65-69	119	124
70-74	99	105
75-79	91	102
80-84	59	71
85-89	20	19
90+	12	9
Totals	1141	1180

Figure A-8: Area D 2028 Population Projections by Age and Sex

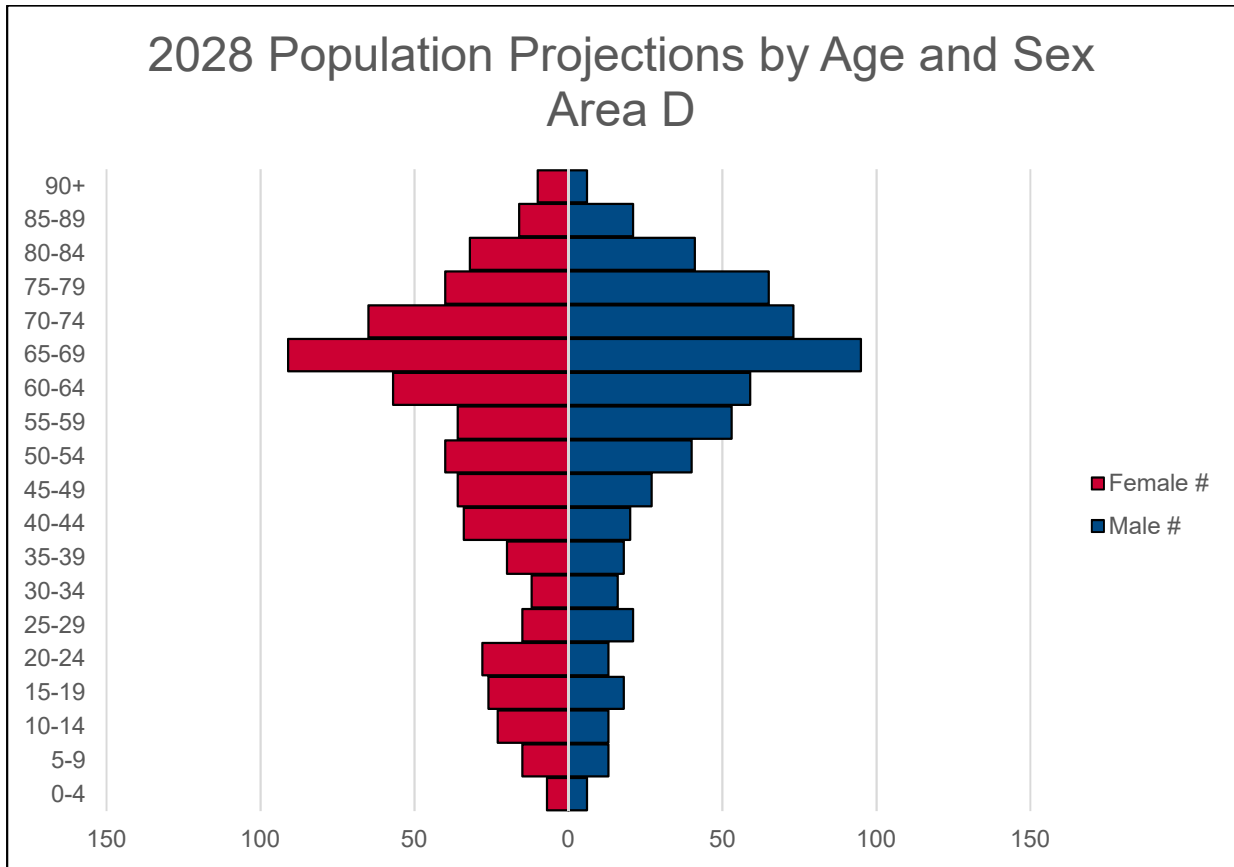


Table A-4: Detailed Age Category Breakdown for 2028 Projection For Area D

Age	Female	Male
0-4	7	6
5-9	15	13
10-14	23	13
15-19	26	18
20-24	28	13
25-29	15	21
30-34	12	16
35-39	20	18
40-44	34	20
45-49	36	27
50-54	40	40
55-59	36	53
60-64	57	59
65-69	91	95
70-74	65	73
75-79	40	65
80-84	32	41
85-89	16	21
90+	10	6
Totals	603	618

APPENDIX B

HOUSING ASSESSMENT RESOURCE TOOLS (HART)

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.
- A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

qathet A RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	385	450	510	545
Renters	75	150	85	90

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

qathet A RDA (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0.00%	0.00%
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

qathet A RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	545	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters		0.00%	0.00
Total New Units to Meet ECHN - 20 years			0.00

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

qathet A RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	1,245	5.91%	60	3.55
Total New Units to Homelessness Needs - 20 years				3.55

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

qathet A RDA (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	10	0
35 to 44 years	35	30
45 to 54 years	105	25
55 to 64 years	105	10
65 to 74 years	95	0
75 years and over	40	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

qathet A RDA (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	20	25
35 to 44 years	80	25
45 to 54 years	60	15
55 to 64 years	105	10
65 to 74 years	215	10
75 to 84 years	60	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

qathet A RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	40	80	35	45
	20 to 24 years	40		10	
25 to 34 years	25 to 29 years	0	20	40	110
	30 to 34 years	20		70	
35 to 44 years	35 to 39 years	40	125	95	175
	40 to 44 years	85		80	
45 to 54 years	45 to 49 years	90	205	75	145
	50 to 54 years	115		70	
55 to 64 years	55 to 59 years	130	225	60	195
	60 to 64 years	95		135	
65 to 74 years	65 to 69 years	80	115	190	340
	70 to 74 years	35		150	
75 years and over	75 to 79 years	15	50	60	85
	80 to 84 years	10		25	
	85 years and over	25		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

qathet A RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	80	0.00%	0.00%
25 to 34 years	10	0	20	50.00%	0.00%
35 to 44 years	35	30	125	28.00%	24.00%
45 to 54 years	105	25	205	51.22%	12.20%
55 to 64 years	105	10	225	46.67%	4.44%
65 to 74 years	95	0	115	82.61%	0.00%
75 years and over	40	0	50	80.00%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

qathet A RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	45	0.00	0.00
25 to 34 years	50.00%	0.00%	110	55.00	0.00
35 to 44 years	28.00%	24.00%	175	49.00	42.00
45 to 54 years	51.22%	12.20%	145	74.27	17.68
55 to 64 years	46.67%	4.44%	195	91.00	8.67
65 to 74 years	82.61%	0.00%	340	280.87	0.00
75 years and over	80.00%	0.00%	85	68.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

qathet A RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	55.00	0.00	20	25	35.00	-25.00	10.00
35 to 44 years	49.00	42.00	80	25	-31.00	17.00	0.00
45 to 54 years	74.27	17.68	60	15	14.27	2.68	16.95
55 to 64 years	91.00	8.67	105	10	-14.00	-1.33	0.00
65 to 74 years	280.87	0.00	215	10	65.87	-10.00	55.87
75 years and over	68.00	0.00	60	0	8.00	0.00	8.00
Total New Units to Meet Suppressed Housing Need – 20 years							90.82

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

qathet A RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	10,055	11,890	18.25%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

qathet A RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	18.25%	635	750.89	115.89
Total New Units to Meet Household Growth Needs – 20 years				115.89

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

qathet A RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	90	92.78
Local Vacancy Rate	1.40%	98.60%		91.28
Total New Units to Achieve 3% Vacancy Rate – 20 years				1.51

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or “demand buffer”), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

qathet A RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	3.55
C. Suppressed Household Formation	90.82
E. Rental Vacancy Rate Adjustment	1.51
Total	95.87
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

qathet A RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	1.77	3.55
C. Suppressed Household Formation	22.70	90.82
D. Anticipated Growth	61.51	115.89
E. Rental Vacancy Rate Adjustment	0.38	1.51
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	86	
Total New Units - 20 years		212

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

qathet B RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	500	510	580	660
Renters	145	165	115	115

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

qathet B RDA (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0.00%	0.00%
Renters	30	20.69%	0	0.00%	20	17.39%	0	0.00%	9.52%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

qathet B RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	660	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	115	9.52%	10.95
Total New Units to Meet ECHN - 20 years			10.95

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

qathet B RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	1,635	7.76%	60	4.66
Total New Units to Homelessness Needs - 20 years				4.66

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

qathet B RDA (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	15	50
35 to 44 years	75	15
45 to 54 years	140	20
55 to 64 years	115	50
65 to 74 years	120	0
75 years and over	30	10

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

qathet B RDA (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	30	15
35 to 44 years	80	15
45 to 54 years	80	0
55 to 64 years	150	20
65 to 74 years	220	30
75 to 84 years	95	20
85 years and over	10	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

qathet B RDA (CSD, BC)					
Age Categories – Household Maintainers	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	115	155	45	130
	20 to 24 years	40		85	
25 to 34 years	25 to 29 years	30	100	60	110
	30 to 34 years	70		50	
35 to 44 years	35 to 39 years	85	205	120	190
	40 to 44 years	120		70	
45 to 54 years	45 to 49 years	135	260	70	150
	50 to 54 years	125		80	
55 to 64 years	55 to 59 years	120	270	120	305
	60 to 64 years	150		185	
65 to 74 years	65 to 69 years	80	160	185	360
	70 to 74 years	80		175	
75 years and over	75 to 79 years	45	65	125	210
	80 to 84 years	20		50	
	85 years and over	0		35	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

qathet B RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	155	0.00%	0.00%
25 to 34 years	15	50	100	15.00%	50.00%
35 to 44 years	75	15	205	36.59%	7.32%
45 to 54 years	140	20	260	53.85%	7.69%
55 to 64 years	115	50	270	42.59%	18.52%
65 to 74 years	120	0	160	75.00%	0.00%
75 years and over	30	10	65	46.15%	15.38%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

qathet B RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	130	0.00	0.00
25 to 34 years	15.00%	50.00%	110	16.50	55.00
35 to 44 years	36.59%	7.32%	190	69.51	13.90
45 to 54 years	53.85%	7.69%	150	80.77	11.54
55 to 64 years	42.59%	18.52%	305	129.91	56.48
65 to 74 years	75.00%	0.00%	360	270.00	0.00
75 years and over	46.15%	15.38%	210	96.92	32.31

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

qathet B RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	16.50	55.00	30	15	-13.50	40.00	26.50
35 to 44 years	69.51	13.90	80	15	-10.49	-1.10	0.00
45 to 54 years	80.77	11.54	80	0	0.77	11.54	12.31
55 to 64 years	129.91	56.48	150	20	-20.09	36.48	16.39
65 to 74 years	270.00	0.00	220	30	50.00	-30.00	20.00
75 years and over	96.92	32.31	105	20	-8.08	12.31	4.23
Total New Units to Meet Suppressed Housing Need – 20 years							79.43

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

qathet B RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	10,055	11,890	18.25%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

qathet B RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	18.25%	775	916.43	141.43
Total New Units to Meet Household Growth Needs – 20 years				141.43

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

qathet B RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	115	118.56
Local Vacancy Rate	1.40%	98.60%		116.63
Total New Units to Achieve 3% Vacancy Rate – 20 years				1.92

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or “demand buffer”), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

qathet B RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	10.95
B. Persons Experiencing Homelessness	4.66
C. Suppressed Household Formation	79.43
E. Rental Vacancy Rate Adjustment	1.92
Total	96.96
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

qathet B RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	2.74	10.95
B. Persons Experiencing Homelessness	2.33	4.66
C. Suppressed Household Formation	19.86	79.43
D. Anticipated Growth	75.07	141.44
E. Rental Vacancy Rate Adjustment	0.48	1.92
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	100	
Total New Units - 20 years		238

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.
- A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

qathet C RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	790	715	740	770
Renters	140	205	215	250

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

qathet C RDA (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0.00%	0.00%
Renters	10	7.14%	40	19.51%	10	4.65%	20	8.00%	9.83%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

qathet C RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	770	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	250	9.83%	24.57
Total New Units to Meet ECHN - 20 years			24.57

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

qathet C RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	2,170	10.30%	60	6.18
Total New Units to Homelessness Needs - 20 years				6.18

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

qathet C RDA (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	20
25 to 34 years	70	30
35 to 44 years	95	20
45 to 54 years	230	15
55 to 64 years	210	20
65 to 74 years	115	0
75 years and over	75	25

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

qathet C RDA (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	15
25 to 34 years	35	55
35 to 44 years	75	35
45 to 54 years	95	40
55 to 64 years	140	60
65 to 74 years	285	15
75 to 84 years	125	25
85 years and over	10	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

qathet C RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	135	235	90	145
	20 to 24 years	100		55	
25 to 34 years	25 to 29 years	80	155	80	180
	30 to 34 years	75		100	
35 to 44 years	35 to 39 years	75	230	90	205
	40 to 44 years	155		115	
45 to 54 years	45 to 49 years	190	470	135	245
	50 to 54 years	280		110	
55 to 64 years	55 to 59 years	235	380	160	340
	60 to 64 years	145		180	
65 to 74 years	65 to 69 years	110	195	285	505
	70 to 74 years	85		220	
75 years and over	75 to 79 years	60	130	150	265
	80 to 84 years	55		80	
	85 years and over	15		35	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

qathet C RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	20	235	0.00%	8.51%
25 to 34 years	70	30	155	45.16%	19.35%
35 to 44 years	95	20	230	41.30%	8.70%
45 to 54 years	230	15	470	48.94%	3.19%
55 to 64 years	210	20	380	55.26%	5.26%
65 to 74 years	115	0	195	58.97%	0.00%
75 years and over	75	25	130	57.69%	19.23%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

qathet C RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	8.51%	145	0.00	12.34
25 to 34 years	45.16%	19.35%	180	81.29	34.84
35 to 44 years	41.30%	8.70%	205	84.67	17.83
45 to 54 years	48.94%	3.19%	245	119.89	7.82
55 to 64 years	55.26%	5.26%	340	187.89	17.89
65 to 74 years	58.97%	0.00%	505	297.82	0.00
75 years and over	57.69%	19.23%	265	152.88	50.96

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

qathet C RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	12.34	0	15	0.00	-2.66	0.00
25 to 34 years	81.29	34.84	35	55	46.29	-20.16	26.13
35 to 44 years	84.67	17.83	75	35	9.67	-17.17	0.00
45 to 54 years	119.89	7.82	95	40	24.89	-32.18	0.00
55 to 64 years	187.89	17.89	140	60	47.89	-42.11	5.79
65 to 74 years	297.82	0.00	285	15	12.82	-15.00	0.00
75 years and over	152.88	50.96	135	25	17.88	25.96	43.85
Total New Units to Meet Suppressed Housing Need – 20 years							75.76

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

qathet C RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	10,055	11,890	18.25%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

qathet C RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	18.25%	1,020	1,206.15	186.15
Total New Units to Meet Household Growth Needs – 20 years				186.15

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

qathet C RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%		257.73
Local Vacancy Rate	1.40%	98.60%	250	253.55
Total New Units to Achieve 3% Vacancy Rate – 20 years				4.18

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or “demand buffer”), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

qathet C RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	24.57
B. Persons Experiencing Homelessness	6.18
C. Suppressed Household Formation	75.76
E. Rental Vacancy Rate Adjustment	4.18
Total	110.69
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

qathet C RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	6.14	24.57
B. Persons Experiencing Homelessness	3.09	6.18
C. Suppressed Household Formation	18.94	75.77
D. Anticipated Growth	98.81	186.15
E. Rental Vacancy Rate Adjustment	1.05	4.18
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	128	
Total New Units - 20 years		297

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

qathet D RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	465	490	475	500
Renters	90	45	110	100

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

qathet D RDA (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		15	3.00%	3.00%
Renters	15	16.67%	0	0.00%	15	13.64%	0	0.00%	7.58%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

qathet D RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	500	n/a	n/a
Owners with a mortgage		3.00%	15.00
Renters	100	7.58%	7.58
Total New Units to Meet ECHN - 20 years			22.58

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

qathet D RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	1,050	4.98%	60	2.99
Total New Units to Homelessness Needs - 20 years				2.99

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

qathet D RDA (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	20	0
35 to 44 years	45	15
45 to 54 years	135	0
55 to 64 years	110	45
65 to 74 years	80	15
75 years and over	65	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

qathet D RDA (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	20	15
35 to 44 years	30	0
45 to 54 years	40	15
55 to 64 years	135	50
65 to 74 years	185	0
75 to 84 years	75	0
85 years and over	10	10

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

qathet D RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	65	95	0	10
	20 to 24 years	30		10	
25 to 34 years	25 to 29 years	25	75	35	85
	30 to 34 years	50		50	
35 to 44 years	35 to 39 years	55	115	45	65
	40 to 44 years	60		20	
45 to 54 years	45 to 49 years	125	230	55	105
	50 to 54 years	105		50	
55 to 64 years	55 to 59 years	135	230	130	290
	60 to 64 years	95		160	
65 to 74 years	65 to 69 years	70	145	125	285
	70 to 74 years	75		160	
75 years and over	75 to 79 years	50	85	85	130
	80 to 84 years	0		30	
	85 years and over	35		15	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

qathet D RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	95	0.00%	0.00%
25 to 34 years	20	0	75	26.67%	0.00%
35 to 44 years	45	15	115	39.13%	13.04%
45 to 54 years	135	0	230	58.70%	0.00%
55 to 64 years	110	45	230	47.83%	19.57%
65 to 74 years	80	15	145	55.17%	10.34%
75 years and over	65	0	85	76.47%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

qathet D RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	10	0.00	0.00
25 to 34 years	26.67%	0.00%	85	22.67	0.00
35 to 44 years	39.13%	13.04%	65	25.43	8.48
45 to 54 years	58.70%	0.00%	105	61.63	0.00
55 to 64 years	47.83%	19.57%	290	138.70	56.74
65 to 74 years	55.17%	10.34%	285	157.24	29.48
75 years and over	76.47%	0.00%	130	99.41	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

qathet D RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	22.67	0.00	20	15	2.67	-15.00	0.00
35 to 44 years	25.43	8.48	30	0	-4.57	8.48	3.91
45 to 54 years	61.63	0.00	40	15	21.63	-15.00	6.63
55 to 64 years	138.70	56.74	135	50	3.70	6.74	10.43
65 to 74 years	157.24	29.48	185	0	-27.76	29.48	1.72
75 years and over	99.41	0.00	85	10	14.41	-10.00	4.41
Total New Units to Meet Suppressed Housing Need – 20 years							27.11

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

qathet D RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	10,055	11,890	18.25%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

qathet D RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	18.25%	600	709.50	109.50
Total New Units to Meet Household Growth Needs – 20 years				109.50

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

qathet D RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	100	103.09
Local Vacancy Rate	1.40%	98.60%		101.42
Total New Units to Achieve 3% Vacancy Rate – 20 years				1.67

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or “demand buffer”), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

qathet D RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	22.58
B. Persons Experiencing Homelessness	2.99
C. Suppressed Household Formation	27.11
E. Rental Vacancy Rate Adjustment	1.67
Total	54.35
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

qathet D RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	5.64	22.58
B. Persons Experiencing Homelessness	1.50	2.99
C. Suppressed Household Formation	6.78	27.11
D. Anticipated Growth	58.12	109.50
E. Rental Vacancy Rate Adjustment	0.42	1.67
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	72	
Total New Units - 20 years		164

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
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