

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

December 2023



**qathet**  
REGIONAL DISTRICT

# Table of Contents

<b>Acknowledgements.....</b>	<b>v</b>
<b>Executive Summary .....</b>	<b>vi</b>
<b>1.0 INTRODUCTION.....</b>	<b>1</b>
<b>2.0 Background and Context.....</b>	<b>3</b>
2.1 Historical Growth.....	3
2.2 Regional Context.....	4
2.3 Data and Limitations .....	4
2.4 Community Input.....	6
<b>3.0 THE HOUSING CONTINUUM AND AFFORDABILITY .....</b>	<b>8</b>
3.1 The Housing Continuum .....	8
3.2 Affordable Housing Definition.....	9
3.3 Challenges of Homeownership .....	10
<b>4.0 POLICY SETTING.....</b>	<b>12</b>
4.1 Electoral Area A Official Community Plan .....	12
4.2 Savary Island Official Community Plan .....	13
4.3 Electoral Area B Official Community Plan .....	14
4.4 Electoral Area C Official Community Plan.....	15
4.5 Texada Island Official Community Plan .....	16
<b>5.0 ANALYSIS .....</b>	<b>18</b>
5.1 Data Qualifications .....	18
5.2 Population .....	19
5.2.1 Demographics .....	19
5.2.2 Households.....	25
5.2.3 Household Income.....	29
5.3 Unincorporated Communities.....	33
5.3.1 Van Anda.....	34
5.3.2 Lund.....	34
5.3.3 Gilles Bay .....	34
5.4 Labour and Employment .....	35

5.5	Commuting.....	36
5.6	Mobility.....	37
5.7	Housing.....	39
5.7.1	Non-Market Housing.....	48
5.7.2	Affordable Homeownership .....	49
5.7.3	Market Rental .....	50
5.7.4	Market Homeownership.....	51
5.7.5	Households in Core Housing Need .....	52
5.7.6	Affordability.....	52
5.7.7	Adequacy.....	53
5.7.8	Suitability .....	54
5.7.9	Vacant Homes .....	54
<b>6.0</b>	<b>PROJECTIONS.....</b>	<b>56</b>
6.1	Population Projections .....	56
6.2	Identified Gaps.....	61
6.3	Housing Needs 2028.....	62
<b>7.0</b>	<b>RECOMMENDATIONS.....</b>	<b>65</b>

## LIST OF TABLES

Table E-1: Projected Housing Types Required for 2028.....	vii
Table 1: Historical Population Statistics for qRD Electoral Areas A to D .....	3
Table 2: Examples of Purchasing Median Priced Home in the qRD , August 2023 .....	11
Table 3: Area A Household Sizes .....	25
Table 4: Area B Household Sizes .....	26
Table 5: Area C Household Sizes .....	26
Table 6: Area D Household Sizes .....	26
Table 7: Electoral Area A Household Income Distribution (2020 Income).....	30
Table 8: Electoral Area B Household Income Distribution (2020 Income).....	30
Table 9: Electoral Area C Household Income Distribution (2020 Income).....	31
Table 10: Electoral Area D Household Income Distribution (2020 Income).....	31
Table 11: Income by Household Type.....	32
Table 12: Summary of Unincorporated Communities 2021 Census Data .....	33

Table 13: qathet Regional District Historical Workforce Participation.....	35
Table 14: 2021 Employment Data using the National Occupational Classification .....	36
Table 15: 2021 Commuting Destination for Labour Force with a Usual Place of Work .	37
Table 16: Five Year Mobility Rates in the Regional District as of May 11, 2021 .....	38
Table 17: One Year Mobility Rates in the Regional District as of May 11, 2021 .....	38
Table 18: Electoral Area A Occupied Dwellings by Structure Type.....	39
Table 19: Electoral Area A Occupied Dwellings by Number of Bedrooms .....	40
Table 20: Electoral Area B Occupied Dwellings by Structure Type.....	41
Table 21: Area B Occupied Dwellings by Number of Bedrooms .....	42
Table 22: Electoral Area C Occupied Dwellings by Structure Type.....	43
Table 23: Electoral Area C Occupied Dwellings by Number of Bedrooms .....	44
Table 24: Electoral Area D Occupied Dwellings by Structure Type.....	45
Table 25: Electoral Area D Occupied Dwellings by Number of Bedrooms .....	46
Table 26: Affordable Rent Calculation based on 2020 Income Data.....	51
Table 27: 2021 Potentially Vacant Dwellings .....	55
Table 28: Population Projections based on BC Stats.....	58
Table 29: Population Projections for 2028.....	59
Table 30: Population Projections for 2028.....	63
Table 31: Total Housing Needs for 2028.....	63
Table 32: Projected Housing Gap for 2028 .....	63
Table 33: Recommendations for Meeting Housing Needs .....	67

## LIST OF FIGURES

Figure 1: Canada Mortgage and Housing Corporation Housing Continuum .....	8
Figure 2: Electoral Area A .....	13
Figure 3: Savary Island .....	13
Figure 4: Electoral Area B .....	14
Figure 5: Electoral Area C .....	15
Figure 6: Electoral Area D - Texada Island .....	16
Figure 7: Historical Federal Census Population for qRD Electoral Areas.....	20
Figure 8: Historical Federal Census Population by Age Group Electoral Area A .....	20
Figure 9: Percentage of Age Categories in Electoral Area A in 2021 .....	21



Figure 10: Historical Federal Census Population by Age Group Electoral Area B .....	21
Figure 11: Percentage of Age Categories in Electoral Area B in 2021 .....	22
Figure 12: Historical Federal Census Population by Age Group Electoral Area C .....	22
Figure 13: Percentage of Age Categories in Electoral Area C in 2021 .....	23
Figure 14: Historical Federal Census Population by Age Group Electoral Area D .....	23
Figure 15: Percentage of Age Categories in Electoral Area D in 2021 .....	24
Figure 16: Average and Median Age of Electoral Areas in 2021 .....	24
Figure 17: Total Number of Households in 2021 .....	27
Figure 18: Average Household Size in 2021 .....	27
Figure 19: Number of Renter Households in 2021 .....	28
Figure 20: Percentage of Renter Households in 2021 .....	28
Figure 21: Number of Owner Households in 2021 .....	28
Figure 22: Percentage of Owner Households in 2021 .....	29
Figure 23: Electoral Area A Occupied Dwellings by Structure Type .....	40
Figure 24: Electoral Area A Occupied Dwellings by Number of Bedrooms .....	41
Figure 25: Electoral Area B Occupied Dwellings by Structural Type .....	42
Figure 26: Area B Occupied Dwellings by Number of Bedrooms .....	43
Figure 27: Electoral Area C Occupied Private Dwellings by Structure Type .....	44
Figure 28: Electoral Area C Occupied Dwellings by Number of Bedrooms .....	45
Figure 29: Electoral Area D Occupied Dwellings by Structure Type .....	46
Figure 30: Electoral Area D Occupied Dwellings by Number of Bedrooms .....	47
Figure 31: qathet Regional District Household Size by Electoral Area 2021 .....	48
Figure 32: Area A – 2028 Population Projections by Age and Sex .....	59
Figure 33: Area B – 2028 Population Projections by Age and Sex .....	60
Figure 34: Area C - 2028 Population Projections by Age and Sex .....	60
Figure 35: Area D - 2028 Population Projections by Age and Sex .....	61
Figure 36: Four Pillars of BC Ministry of Housing Houses for People Initiative .....	66

## APPENDICES

Appendix A	Demographic Data
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The qathet Regional District Housing Needs Report for Electoral Areas A, B, C and D is an update of the 2021 “qathet Regional Housing Needs Report”. The development of this update was guided by leadership and input from the following groups and individuals.

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### COMMUNITY STAKEHOLDERS

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# EXECUTIVE SUMMARY

In 2020, the qathet Regional District (qRD or Regional District) partnered with the City of Powell River and the Tla'amin Nation to complete the 2021 “qathet Regional Housing Needs Report”. One of the recommendations for the Regional District was to update the housing needs assessment for Electoral Area A to D when the full results of the 2021 Federal Census were released in 2023. This report fulfills the provincial requirement to assess housing needs and gaps every five years, and completes the recommendation for an update.

This report will help the Regional District and provincial government to better understand and respond to housing needs in the qRD, and will be implemented through policy and regulation in official community plans and zoning bylaws, where applicable.

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 British Columbia (BC) are facing housing shortages and affordability issues, and not everyone is able to access adequate housing.

The purpose of this Housing Needs Assessment is to identify the housing types and number of units needed for the community to form a strategy to achieve these requirements. The Housing Needs Assessment will document and review the housing situation in the qRD and gain an understanding of the need and projected demand for housing in the rural electoral areas. This assessment will form the foundation for developing a housing strategy to address housing shortages and housing needs.

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 (Area B had 6.32%, Area C had 6.65% and Area D had 4.64% 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;
- Lack of secure year-round rental housing; and
- New housing starts are low, as confirmed by BC Housing, with only 10 housing starts in the entire qRD in 2022.

This study has demonstrated that there is a shortfall of housing units, that incomes in the Regional District are lower than the provincial average and that with an aging population, the demand will be for housing units smaller than 3 or more bedrooms. **Table E-1** illustrates the projected population for the 5-year target, the housing gap and the recommended housing types that would meet the future need.

It is assumed that as seniors transition out of their large single-detached dwellings, families may acquire these homes to meet their family needs. This would put ownership potential into the market. It is not possible to be exact, but it is recommended that most of the new housing units be year-round rental.

**Table E-1: Projected Housing Types Required for 2028**

Area	2028 Projected Population	2028 Housing Gap	Housing Types			
			1 bedroom	2 bedroom	3 bedroom	More than 3 bedrooms
<b>A</b>	1319	23	4	14	3	2
<b>B</b>	1751	75	11	46	11	7
<b>C</b>	2321	140	21	84	21	14
<b>D</b>	1221	100	15	60	15	10

This report sets out ten recommendations that recognize ongoing efforts of the Regional District and identify several new initiatives:

1. Support secondary suites in all residential areas;
2. Support accessory dwelling units in residential areas where Provincial septic and water servicing standards can be met;
3. Promote non-profit housing societies;
4. Collaborate with BC Transit to improve rural transit service;
5. Promote public information on available grants;
6. Promote partnership with Happipad;
7. Consider review of manufactured home park policies;
8. Develop a process to track rental housing;
9. Collaborate with City of Powell to consider establishment of a regional housing reserve fund; and
10. Complete updated housing needs assessment in 2028.

## 1.0 INTRODUCTION

Patricia Maloney Consulting was engaged by the qathet Regional District (qRD or Regional District) to complete this updated Housing Needs Report for Electoral Areas A, B, C and D. This report builds on information collected for the 2021 “qathet Regional Housing Needs Report”. The 2021 report was completed before the 2021 Federal Census data was released and included a recommendation for the qRD to update the Housing Needs Report once the full census data material was released in 2023. This is that report.

It is noted that this Report does not include Electoral Area E (Lasqueti Island). The Islands Trust is the planning authority for Lasqueti and their Housing Needs Report was prepared in 2018.

The 2021 “qathet Regional Housing Needs Report” was completed in partnership with the City of Powell River and the Tla’amin Nation with 2016 Census data. It was completed during COVID-19 with virtual engagement, which may have been difficult for some qathet residents due to weak bandwidth. The study was led by the City of Powell River; and as such; may not have reflected the issues of the rural electoral areas as clearly as the other partners.

With the 2021 Census data available, it is timely to update the report, and focus on the qathet housing needs and what actions a rural jurisdiction can accomplish. In addition, since 2021, both the federal and provincial governments have expanded their housing policies and funding options.

This report outlines the challenges for rural areas. Challenges rural areas have are:

- Small geographically scattered populations;
- Rural land not connected to community sewer and water supply systems;
- Lack of information on groundwater resources;
- No authority over well and septic regulations;
- No authority over subdivision of land or the road network;
- Not as many opportunities to partner with developers or non-profit housing providers as a city would have due to the lack of available services (sewer, water, transit, retail, medical) to support multi-unit housing developments.

This report provides recommendations and seeks to manage expectations. A rural area cannot achieve what an urban area can, nor do they have the same needs. A rural area cannot access the funds or developers as an urban municipality can. And even if additional dwelling units (secondary suites, accessory dwellings) are allowed, not every landowner wants a secondary unit in their home or on their property.

This report needs to consider what the actual need for housing is in the qRD. Is it housing for farm help? Is it family members? Is it young families? Is it retirees and widows(ers)? The 2021 Federal Census demonstrates that the population of the qRD is aging, families are not moving into the rural areas in large numbers and population growth is modest.

British Columbia (BC) Stats has completed population projections for the Electoral Areas of the Regional District. It is important to note that the numbers are very small. This will guide the housing needs for the region.

This report provides an assessment of the historical growth, definitions to be used in the report, analysis of the data, projections for the future and ultimately recommendations which are practical, pragmatic, and implementable.



## 2.0 BACKGROUND AND CONTEXT

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

### 2.1 Historical Growth

Every Housing Needs Assessment starts with historical population figures and then projects them to determine the future needs. **Table 1** 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

## 2.2 Regional Context

The qRD is located on the west coast of 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 km<sup>2</sup> 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.

## 2.3 Data and Limitations

This Housing Needs Report 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 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 5. 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 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 qathet 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. The appropriateness of a dwelling unit is measured by the number of bedrooms required by the resident.

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.

## 2.4 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. The organizations include: Housing Hope, Life Cycle Housing Society; LIFT

Community Services; Powell River Educational Services Society; Sunset Homes; Texada Island Non-profit Seniors Housing Society, and the Tla'amin Nation. 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.

## 3.0 THE HOUSING CONTINUUM AND AFFORDABILITY

### 3.1 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.

## 3.2 Affordable Housing Definition

For the purpose of the qRD Housing Needs Report, 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.

### 3.3 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;

- 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 Plan<sup>1</sup> 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 Regional District property tax of approximately \$1,600 or 133 per month;
- Assumed utilities include only 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.

<sup>1</sup> <https://mpp.pensionsbc.ca/cost-of-living-adjustments>

## 4.0 POLICY SETTING

This Housing Needs Report aims to build upon the existing strategic direction and policy framework of the qathet Regional District, 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.*

### 4.1 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.

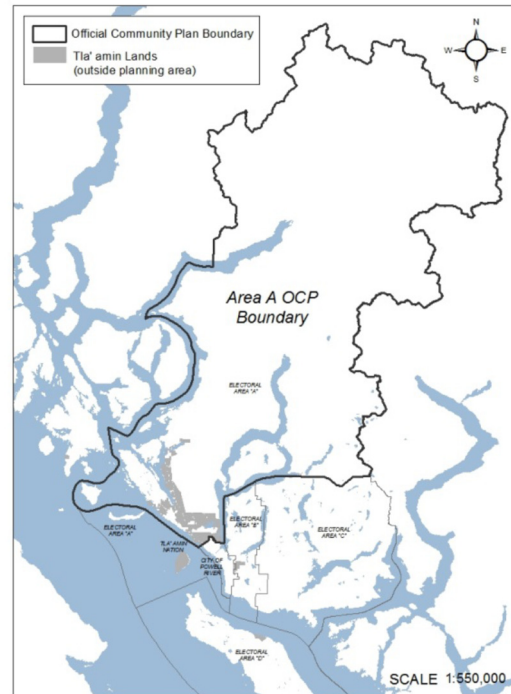
#### ***Vision***

*“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**



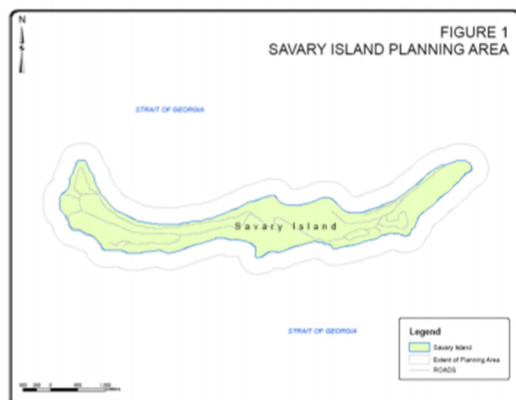
## 4.2 Savary Island Official Community Plan

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.

### **Vision**

*“To maintain Savary Island’s unique character and rustic Island lifestyle while protecting the*

**Figure 3: Savary Island**



*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 hectares in area. An additional dwelling is permitted for each additional 2 hectares of land.

### 4.3 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 manufacture 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.

## 4.4 Electoral Area C Official Community Plan

The Electoral Area C OCP applies to the area southeast from Whalen Road to Jervis 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.

**Figure 5: Electoral Area C**



### **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.”*

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 manufacture 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.

## 4.5 Texada Island Official Community Plan

The Texada Island OCP applies to Texada Island. Residential development is focussed in 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.”*

**Figure 6: Electoral Area D - Texada Island**



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.

## 5.0 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.

### 5.1 Data Qualifications

During the preparation of this Housing Needs Report, 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 5. 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 5 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 with 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<sup>2</sup>. 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>

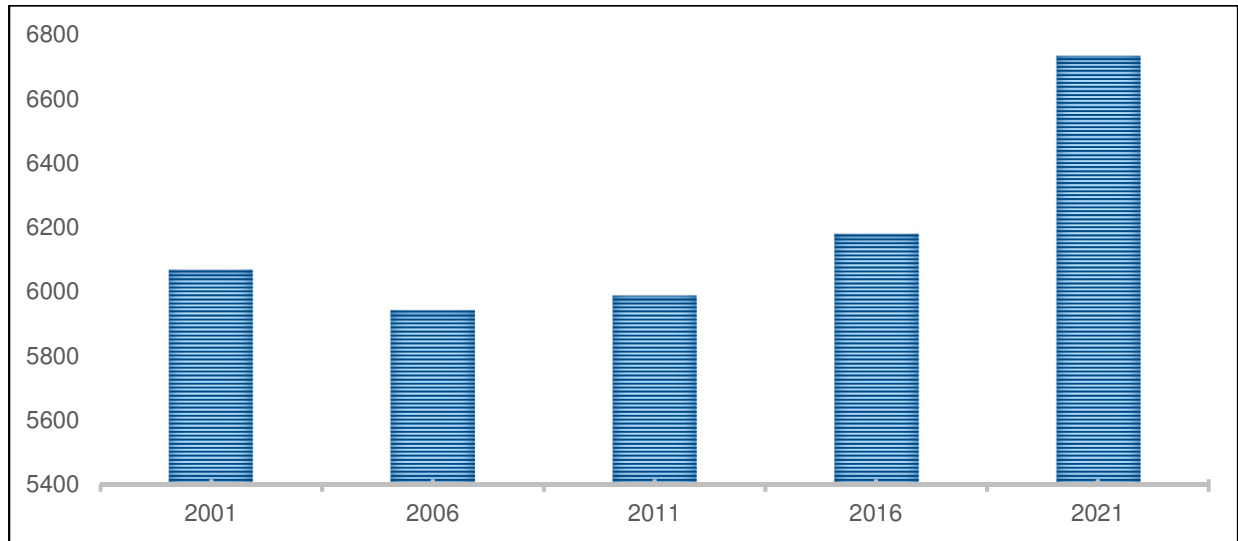
## 5.2 Population

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.

### 5.2.1 Demographics

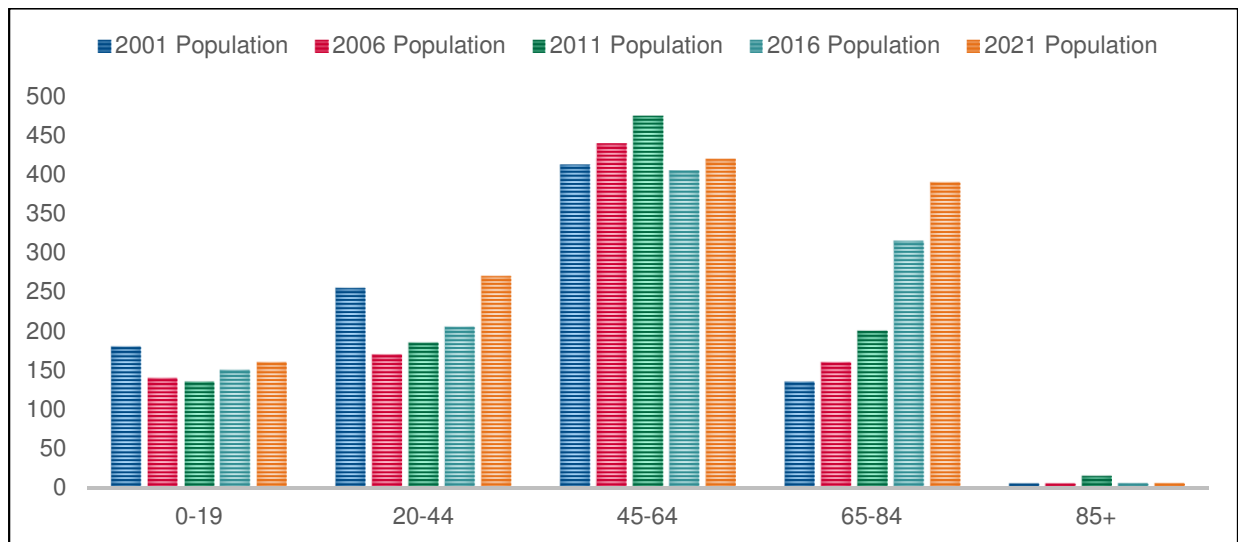
**Figure 7** illustrates the historical population for all of the qRD over the 20-year period from 2001 to 2021. *Note that these total population figures include Electoral Area E, Lasqueti Island, which is not included of this Housing Needs Report update.*

<sup>2</sup> 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 Census<sup>3</sup>

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

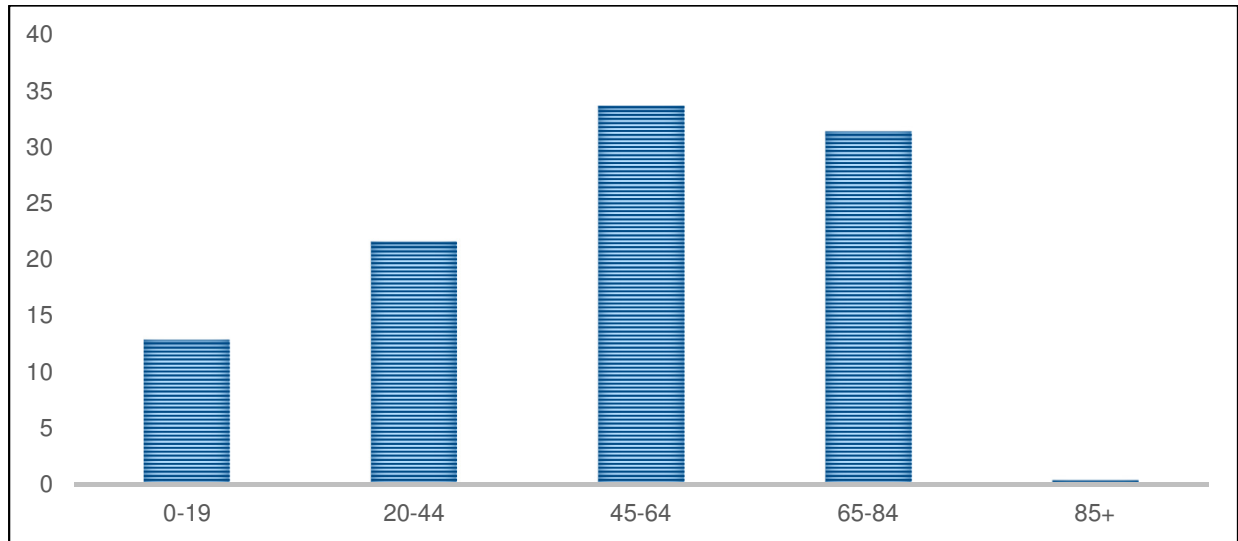
**Figure 8: Historical Federal Census Population by Age Group Electoral Area A**

Source: Statistics Canada 2021 Census<sup>4</sup>

<sup>3</sup> Federal Census numbers are rounded for each data collection category and often do not match from one category to the next.

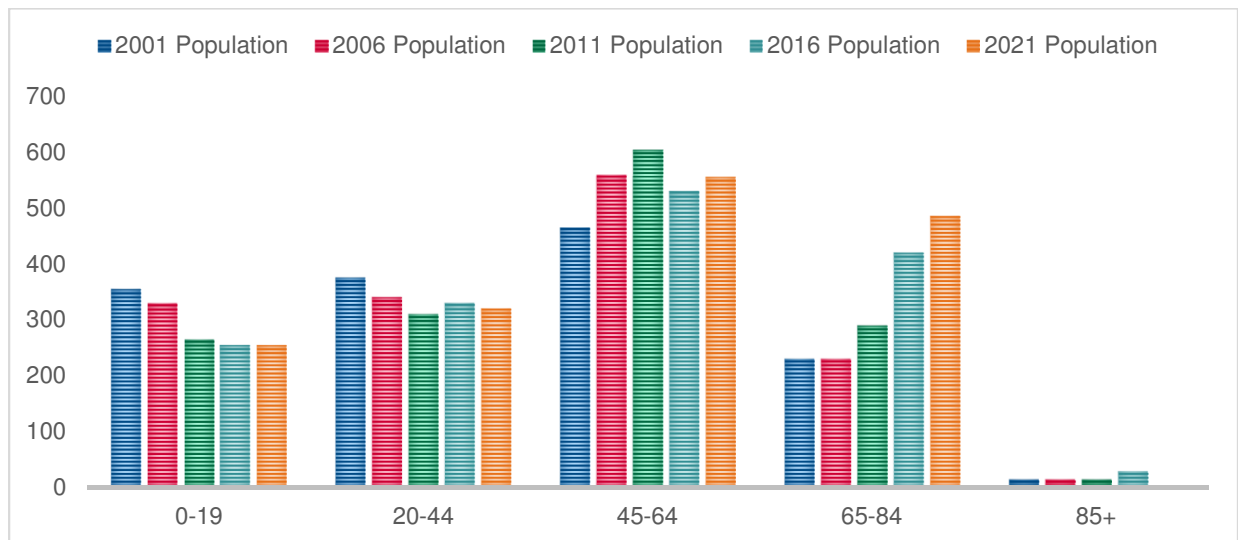
<sup>4</sup> Federal Census numbers are rounded for each data collection category and often do not match from one category to the next.



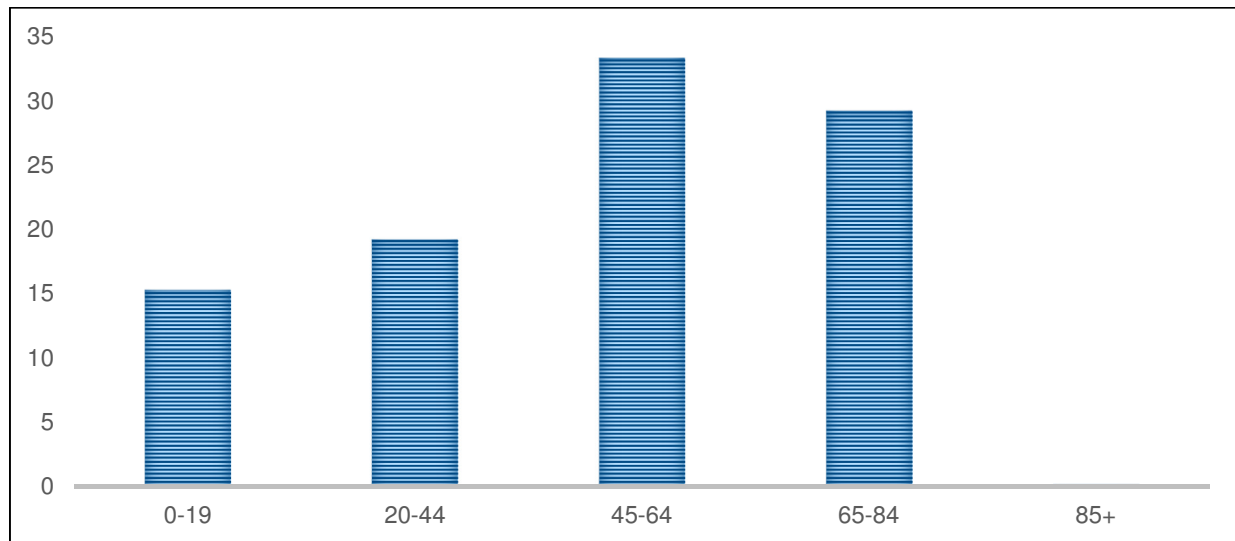
**Figure 9: Percentage of Age Categories in Electoral Area A in 2021**

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.

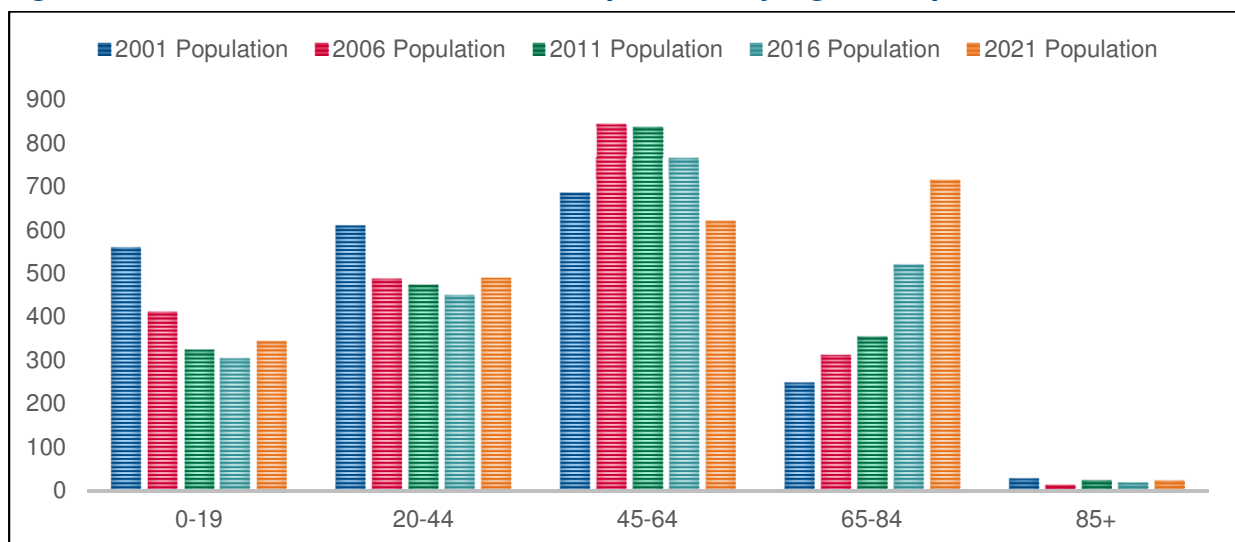
**Figure 10: Historical Federal Census Population by Age Group Electoral Area B**

Source: Statistics Canada 2021 Census

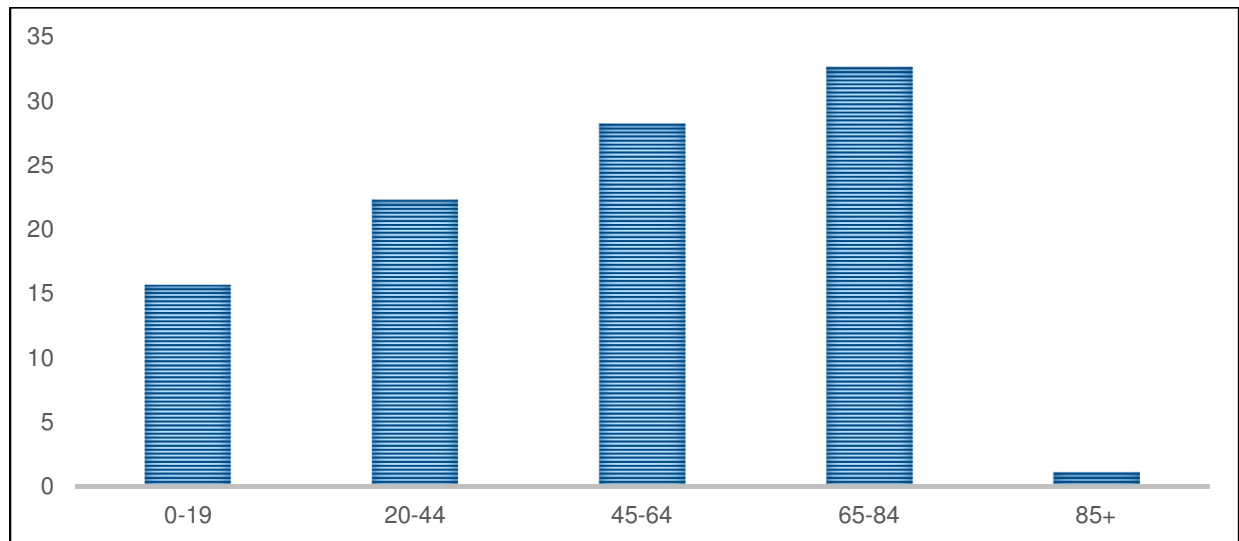
**Figure 11: Percentage of Age Categories in Electoral Area B in 2021**

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.

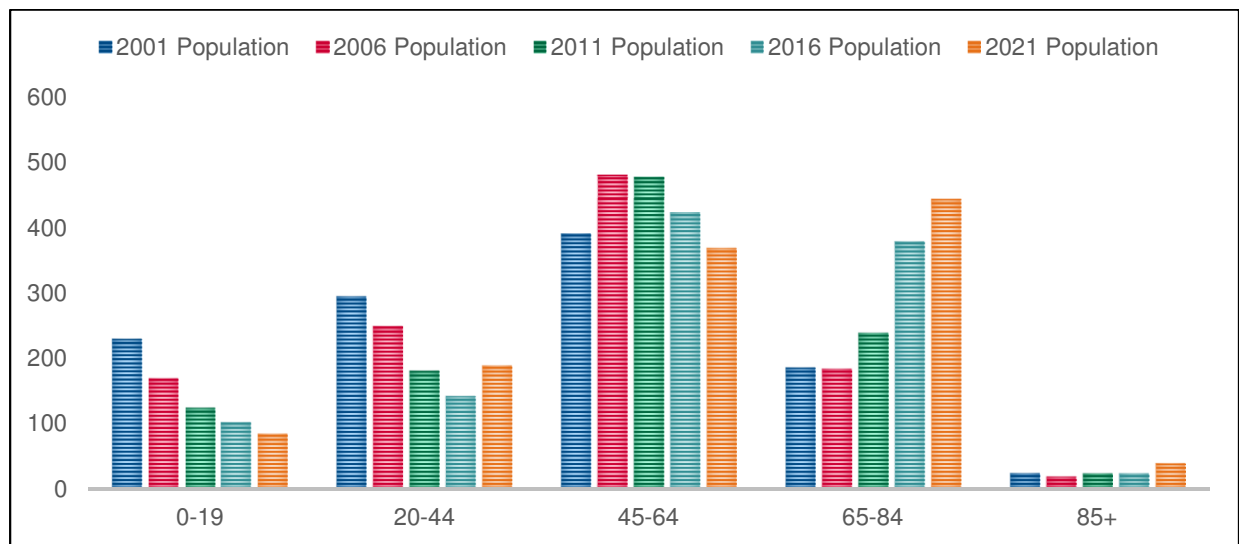
**Figure 12: Historical Federal Census Population by Age Group Electoral Area C**

Source: Statistics Canada 2021 Census

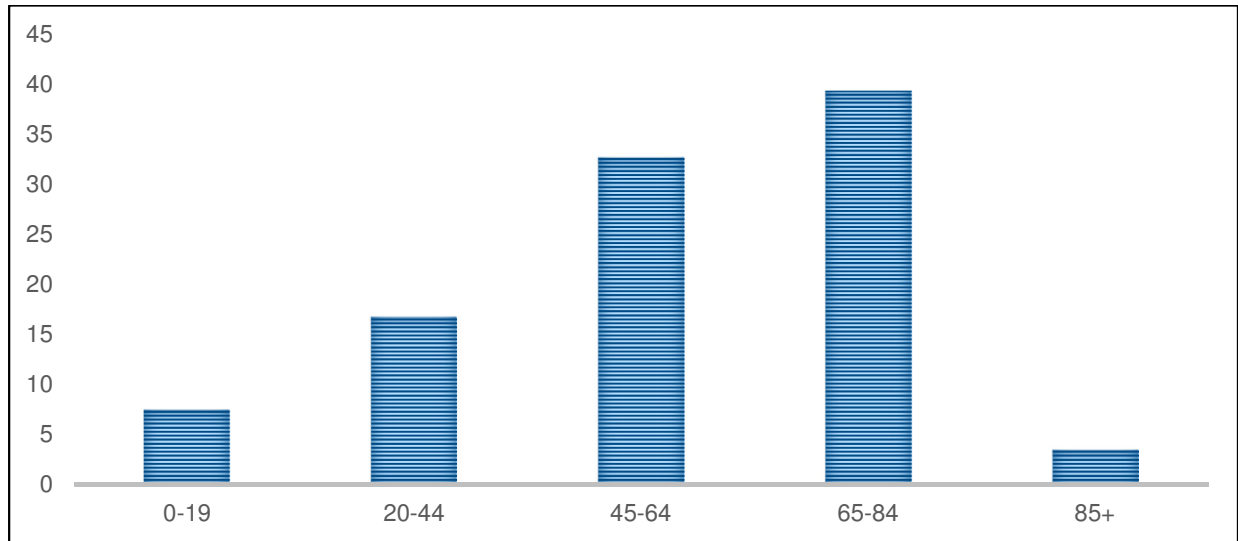
**Figure 13: Percentage of Age Categories in Electoral Area C in 2021**

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

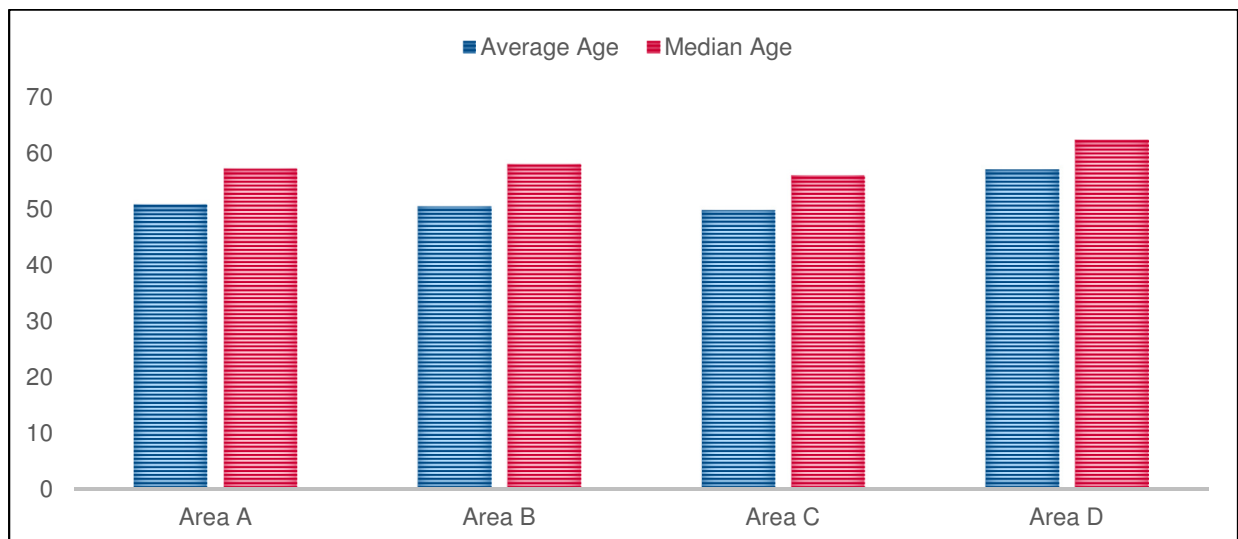
**Figure 15: Percentage of Age Categories in Electoral Area D in 2021**

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 Housing Needs Report.

### 5.2.2 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
<b>1 Person</b>	240	37.8
<b>2 Persons</b>	280	44.0
<b>3 Persons</b>	55	8.6
<b>4 Persons</b>	35	5.5
<b>5+ Persons</b>	25	4.0
<b>Total Households</b>	635	
<b>Average Household Size</b>	2.0	

Source: Statistics Canada 2021 Census

**Table 4: Area B Household Sizes**

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

Source: Statistics Canada 2021 Census

**Table 5: Area C Household Sizes**

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

Source: Statistics Canada 2021 Census

**Table 6: Area D Household Sizes**

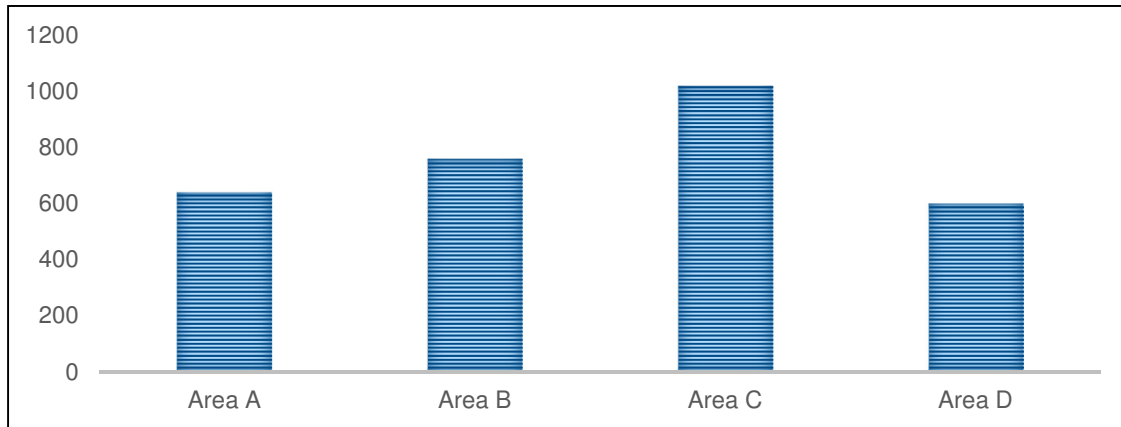
Household (HH) Size	Number of HH	% of HH
<b>1 Person</b>	250	42.0
<b>2 Persons</b>	270	45.4
<b>3 Persons</b>	55	9.2
<b>4 Persons</b>	15	2.5
<b>5+ Persons</b>	5	0.8
<b>Total Households</b>	595	
<b>Average Household Size</b>	1.8	

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.

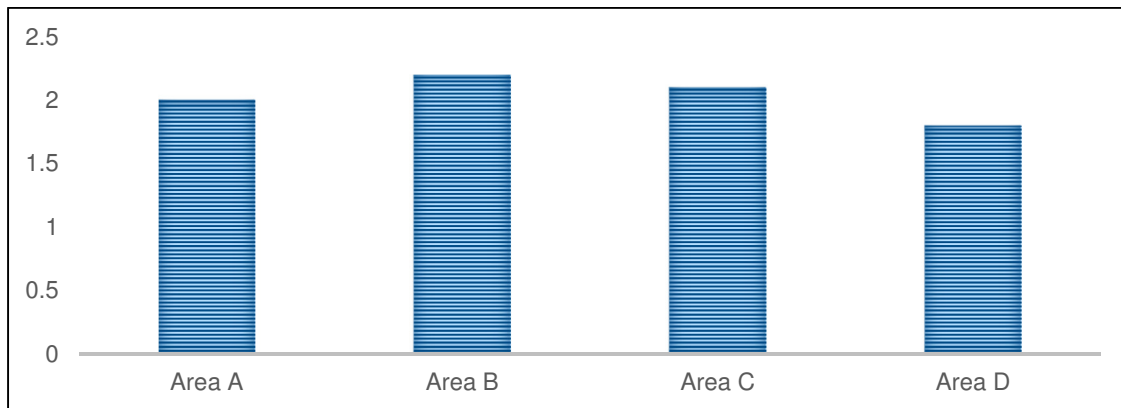
The 2021 Housing Needs Assessment used an average household size of 2.0 people per household to calculate future housing demand. It is the recommendation of this update, that for the calculation of housing needs, the average household size be reduced even more to 1.9 persons per household Regional District 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

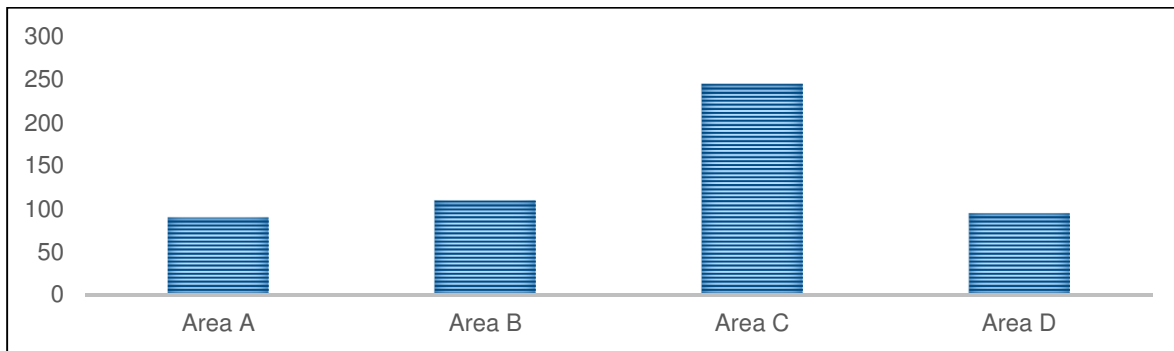
**Figure 18: Average Household Size in 2021**



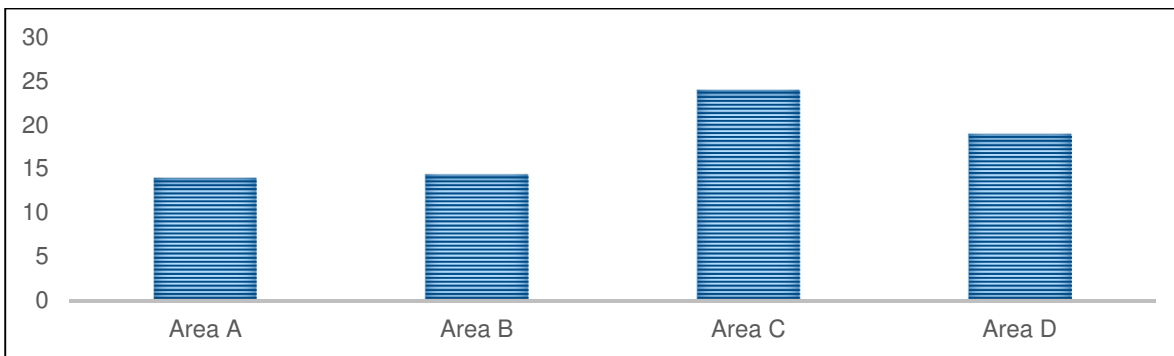
Source: Statistics Canada 2021 Census

**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.

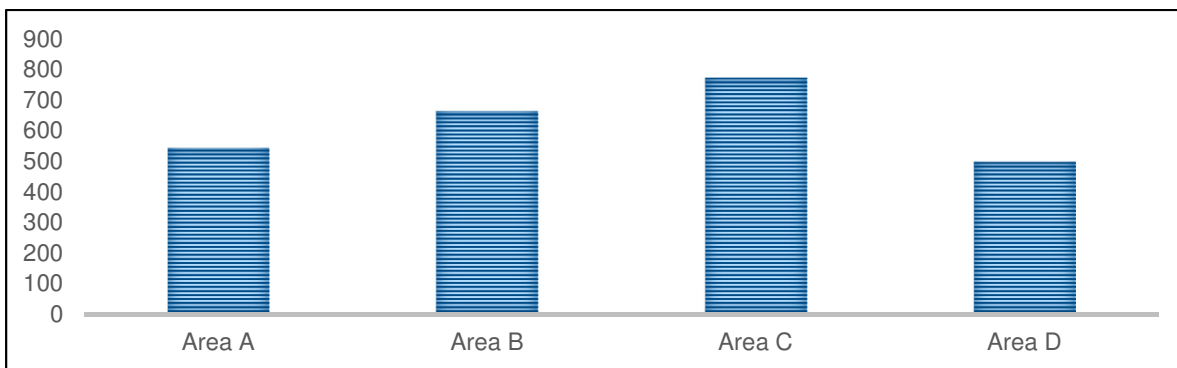


**Figure 19: Number of Renter Households in 2021**

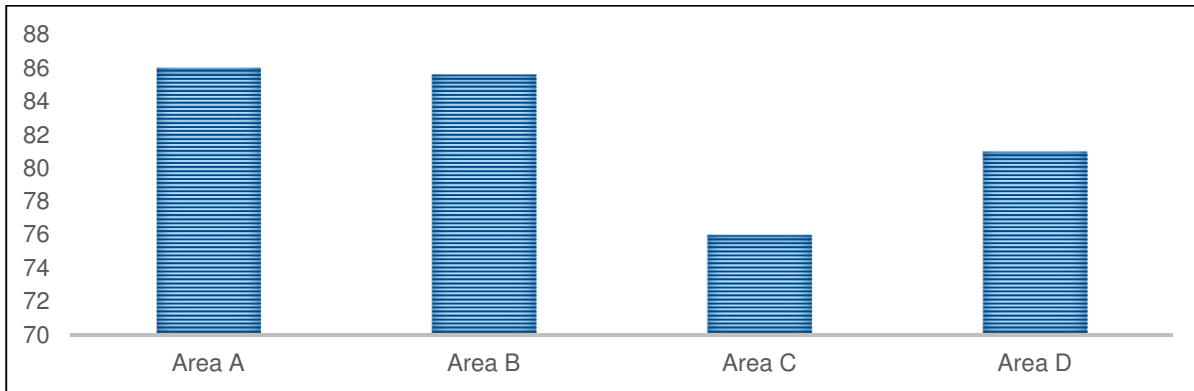
Source: Statistics Canada 2021 Census

**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

### 5.2.3 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	%
<b>Without total income</b>	30	2.7	n/a	n/a
<b>under 10,000</b>	100	8.9	15	2.3
<b>10,000 to 19,999</b>	160	14.2	40	6.2
<b>20,000 to 29,999</b>	210	18.7	90	14.1
<b>30,000 to 39,999</b>	135	12.0	54	8.4
<b>40,000 to 49,999</b>	150	13.4	65	10.1
<b>50,000 to 59,999</b>	95	8.4	60	9.4
<b>60,000 to 69,999</b>	60	5.3	50	7.6
<b>70,000 to 79,999</b>	50	4.5	40	6.2
<b>80,000 to 89,999</b>	40	3.6	45	7.0
<b>90,000 to 99,999</b>	20	1.7	35	5.4
<b>100,000 and over</b>	80	7.1	155	24.2
<b>Total</b>	1,120	100%	635	100.00%
<b>Average Pre-Tax Household Income \$73,200</b>				

Source: Statistics Canada 2021

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

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

Source: Statistics Canada 2021

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

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

Source: Statistics Canada 2021

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

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

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
<b>Individual Median Income<sup>5</sup></b>	35,200	36,400	34,000	30,800
<b>Individual Average Income</b>	43,500	44,920	40,760	41,800
<b>Household Median Income</b>	61,200	66,000	65,000	54,400
<b>Household Average Income</b>	73,200	83,000	73,200	67,600
<b>1 Person Household Average</b>	35,600	44,000	42,200	38,800
<b>2 Person and More Household Average Income</b>	95,600	103,600	88,800	89,200
<b>Couple Only Median Income</b>	81,000	78,500	76,500	67,500
<b>Couples with Children Median Income</b>	95,000	135,000	102,000	100,000
<b>One Parent Household Income<sup>6</sup></b>	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%)<sup>7</sup>.

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.<sup>8</sup>

<sup>5</sup> All Incomes are provided pre-tax.

<sup>6</sup> Statistics Canada collects two categories of “households”; households and economic families. One parent households are defined as “economic families”. For the purpose of this study, both terms households and economic families have been considered comparable.

<sup>7</sup> 2021 Federal Census

<sup>8</sup> 2021 Federal Stats Can Income Survey

## 5.3 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 Data<sup>9</sup>**

Category	Van Anda	Lund	Gilles Bay
<b>2016 Population</b>	296	246	441
<b>2021 Population</b>	362	292	428
<b>Population Change</b>	22.3%	18.7%	-2.9%
<b>Average Household Size</b>	1.7	2.0	1.8
<b>Number of Households</b>	170	190	260
<b>Dwelling Units</b>	206	176 (185) <sup>10</sup>	301
<b>Dwellings Occupied by the Usual Residents</b>	179	144	234
<b>Average Age</b>	56.1	50.2	59.3
<b>Median Age</b>	60.8	55.6	65.5
<b>Single-Detached Dwelling Units</b>	165	125	205
<b>1-2 person Households</b>	160	115	205
<b>2020 Pre-Tax Individual Median Income</b>	\$31,000	\$33,200	\$32,800
<b>2020 Pre-Tax Household Median Income</b>	\$52,800	\$54,000	\$62,000
<b>Unemployment Rate</b>	19.0%	10.3%	10.5%
<b>Household Own/Rent</b>	145/25	160/30	215/45
<b>Households spending more than 30% on Shelter</b>	40	40	35
<b>Acceptable Housing<sup>11</sup></b>	135	120	135
<b>People in Core Need</b>	25	55	25
<b>Median Value of Dwelling Unit</b>	\$368,000	\$500,000	\$400,000
<b>Mobility<sup>12</sup> in 1 year</b>	20	35	45
<b>Mobility in 5 years</b>	100	120	120

Source: BC Stats

<sup>10</sup> There was great inconsistency in the Census data on the number of dwelling units.

<sup>11</sup> Acceptable Housing is housing that is of an appropriate size for the household size.

<sup>12</sup> 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.

### 5.3.1 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 five years. 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.

### 5.3.2 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%<sup>13</sup>.
- 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.

### 5.3.3 Gilles Bay

Gilles Bay is the only community of the three that had a decrease in population (2.9% loss in the five years). 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.

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<sup>13</sup> Unemployment rates are based on the number of people eligible and looking for work.



## 5.4 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).<sup>14</sup>

**Table 13: qathet Regional District Historical Workforce Participation**

Electoral Area	2021 Population	Participation in the Workforce	Unemployment Rate
<b>A</b>	1250	51.8	19.5
<b>B</b>	1664	50.9	5.4
<b>C</b>	2197	46.7	12.5
<b>D</b>	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.

<sup>14</sup> Statistics Canada 2021 Federal Census

**Table 14: 2021 Employment Data using the National Occupational Classification**

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

## 5.5 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
<b>Total Labour Force</b>	<b>235</b>	<b>465</b>	<b>420</b>	<b>200</b>

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.

## 5.6 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.”<sup>15</sup>

In the 2021 Housing Needs Report, 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

<sup>15</sup> Statistics Canada

families of owners, 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
<b>Population</b>	1210	1620	2095	1010
<b>Movers</b>	530	615	805	325
<b>Non Migrants</b>	55	95	120	75
<b>Migrants</b>	475	520	685	250
<b>IntraProvincial</b>	430 (81%)	410 (67%)	610 (76%)	210 (65%)
<b>InterProvincial</b>	45 (9%)	90 (17%)	55 (8%)	30 (12%)
<b>External Migrants</b>	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
<b>Population</b>	1250	1620	2165	1040
<b>Movers</b>	200	195	150	115
<b>Non Migrants</b>	80	90	80	40
<b>Total Migrants</b>	120	105	70	75
<b>IntraProvincial Migrants</b>	70 (59%)	50 (48%)	55 (78%)	55 (74%)
<b>InterProvincial Migrants</b>	0	40 (38%)	0	0
<b>External Migrants</b>	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.

## 5.7 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 3** 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
<b>Total - Structural Type of Dwelling</b>	460	600	590	640
<b>Single-Detached House</b>	415	550	555	50
<b>Semi-Detached/ Apartment/Duplex Units</b>	0	0	10	20 <sup>16</sup>
<b>Movable Dwelling</b>	15	0	20	60

<sup>16</sup> 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**

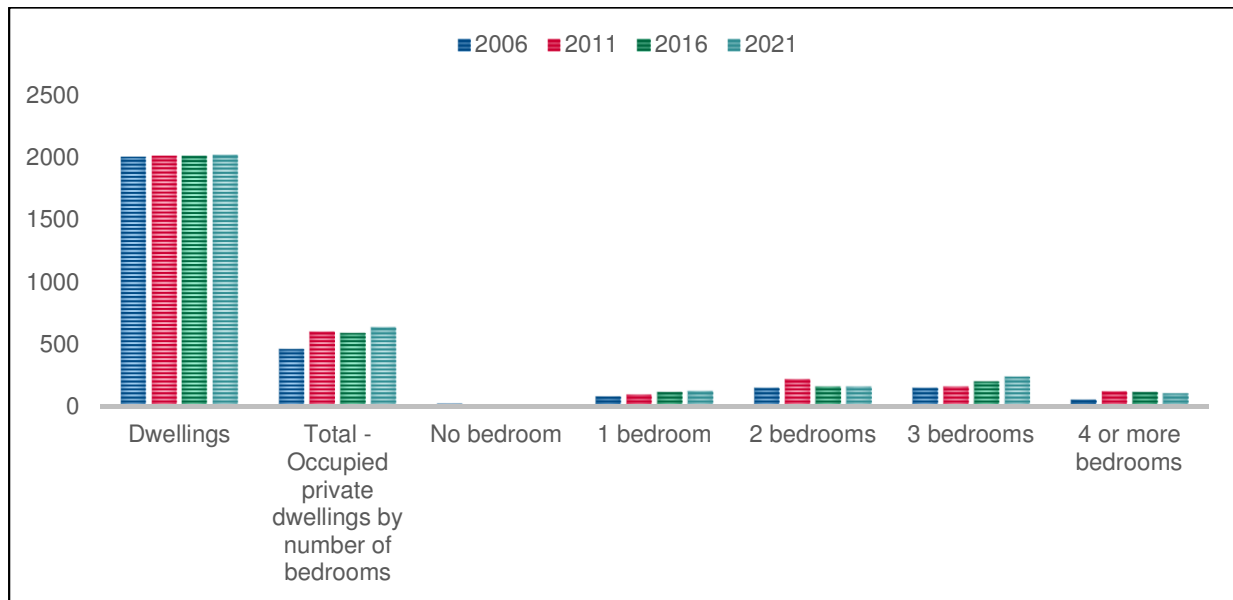
Source: Statistics Canada 2021 Census

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

Dwellings	2006	2011	2016	2021
<b>Total - Occupied Private Dwellings by Number of Bedrooms</b>	460	600	590	635 <sup>17</sup>
<b>No Bedroom</b>	20	0	0	0
<b>1 Bedroom</b>	80	95	115	125
<b>2 Bedrooms</b>	150	220	160	160
<b>3 Bedrooms</b>	150	160	200	240
<b>4 or More Bedrooms</b>	55	120	115	105

Source: Statistics Canada 2021 Census

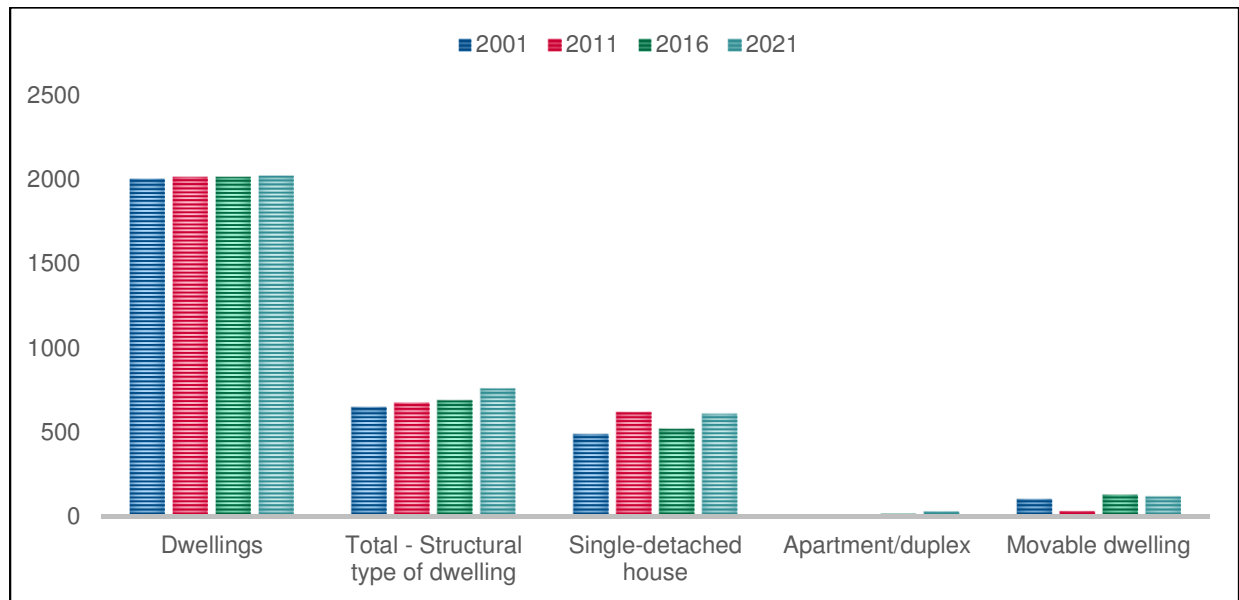
<sup>17</sup> The difference in the total dwelling units is caused by the rounding of the Federal Census figures.

**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
<b>Total - Structural Type of Dwelling</b>	650	675	690	760
<b>Single-Detached House</b>	490	620	520	610
<b>Apartment/Duplex</b>	0	0	15	30
<b>Movable Dwelling</b>	105	30	130	120

Source: Statistics Canada 2021 Census

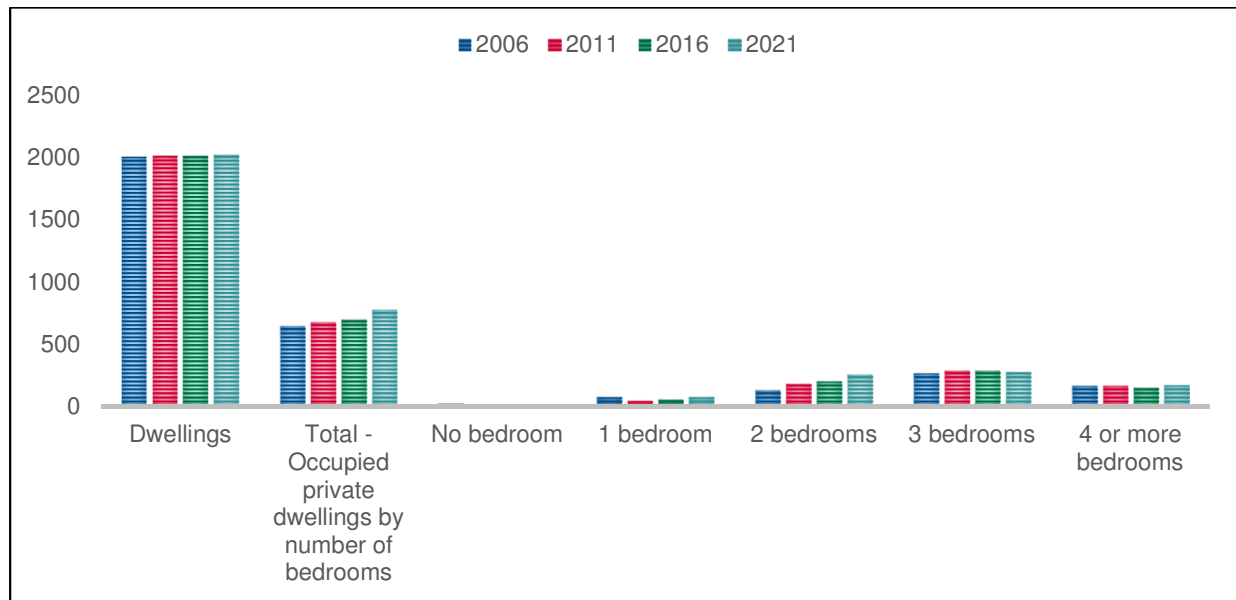


**Figure 25: Electoral Area B Occupied Dwellings by Structural Type****Table 21: Area B Occupied Dwellings by Number of Bedrooms**

Dwellings	2006	2011	2016	2021
<b>Total - Occupied Private Dwellings by Number of Bedrooms</b>	645	675	695	775 <sup>18</sup>
<b>No Bedroom</b>	20	0	0	0
<b>1 Bedroom</b>	75	45	55	75
<b>2 Bedrooms</b>	130	180	200	255
<b>3 Bedrooms</b>	265	285	285	275
<b>4 or More Bedrooms</b>	165	165	150	170

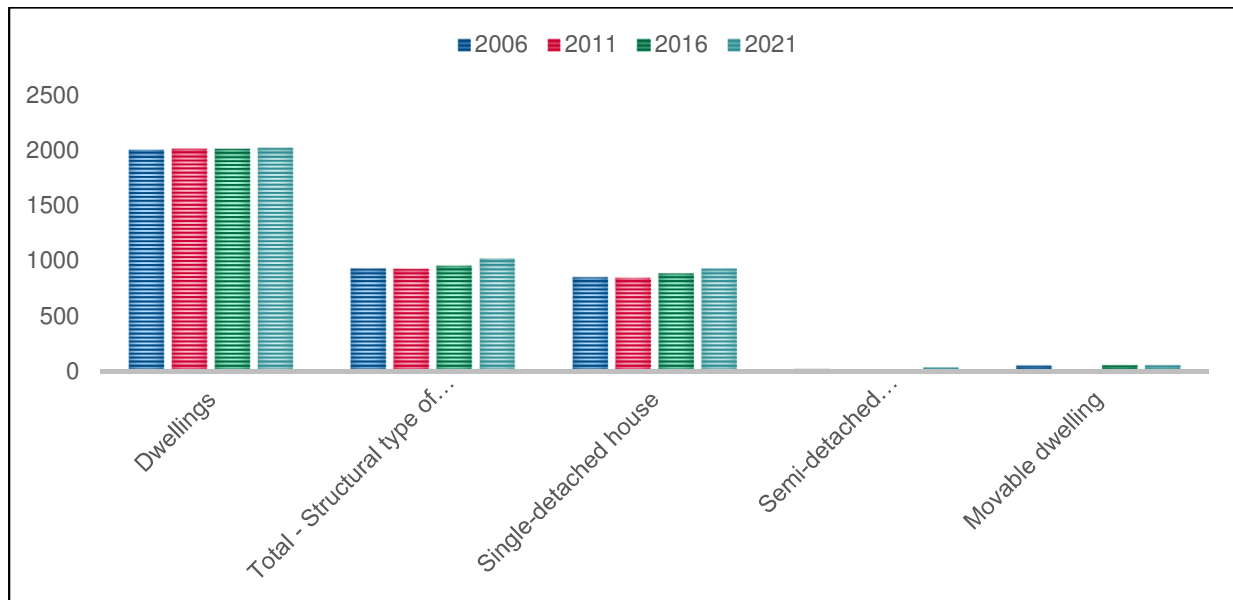
Source: Statistics Canada 2021 Census

<sup>18</sup> There is no explanation as to why the total dwelling units varies so greatly (760 to 775)

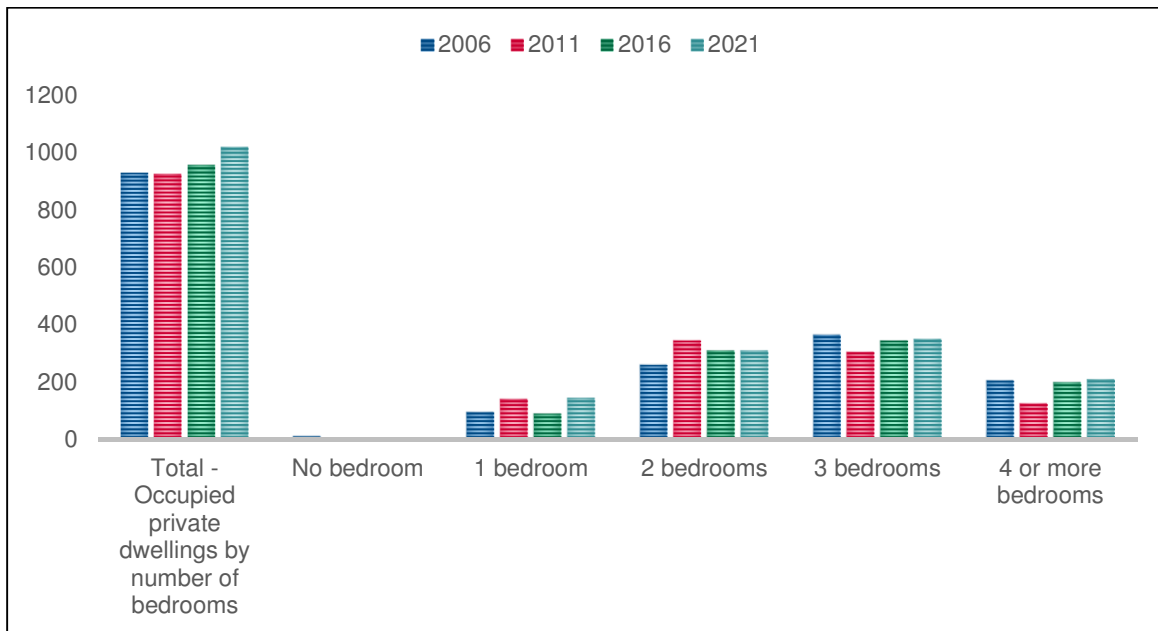
**Figure 26: Area B Occupied Dwellings by Number of Bedrooms****Table 22: Electoral Area C Occupied Dwellings by Structure Type**

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

Source: Statistics Canada 2021 Census

**Figure 27: Electoral Area C Occupied Private Dwellings by Structure Type****Table 23: Electoral Area C Occupied Dwellings by Number of Bedrooms**

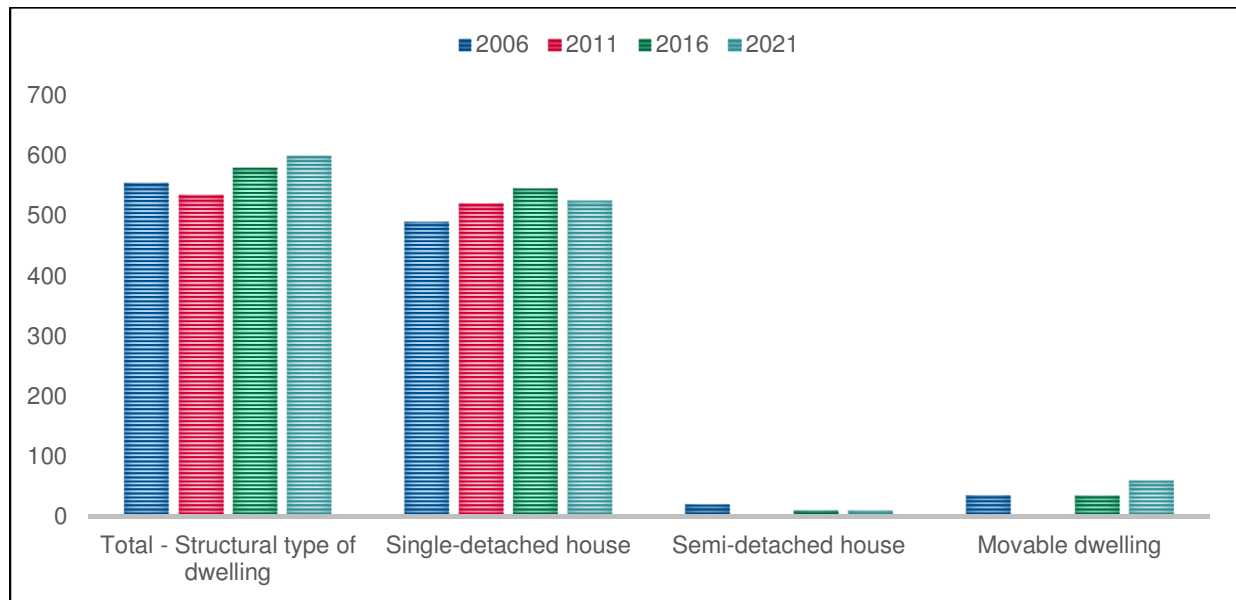
Dwellings	2006	2011	2016	2021
<b>Total - Occupied Private Dwellings by Number of Bedrooms</b>	930	925	955	1,020
<b>No Bedroom</b>	10	0	0	0
<b>1 Bedroom</b>	95	140	90	145
<b>2 Bedrooms</b>	260	345	310	310
<b>3 Bedrooms</b>	365	305	345	350
<b>4 or More Bedrooms</b>	205	125	200	210

**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**

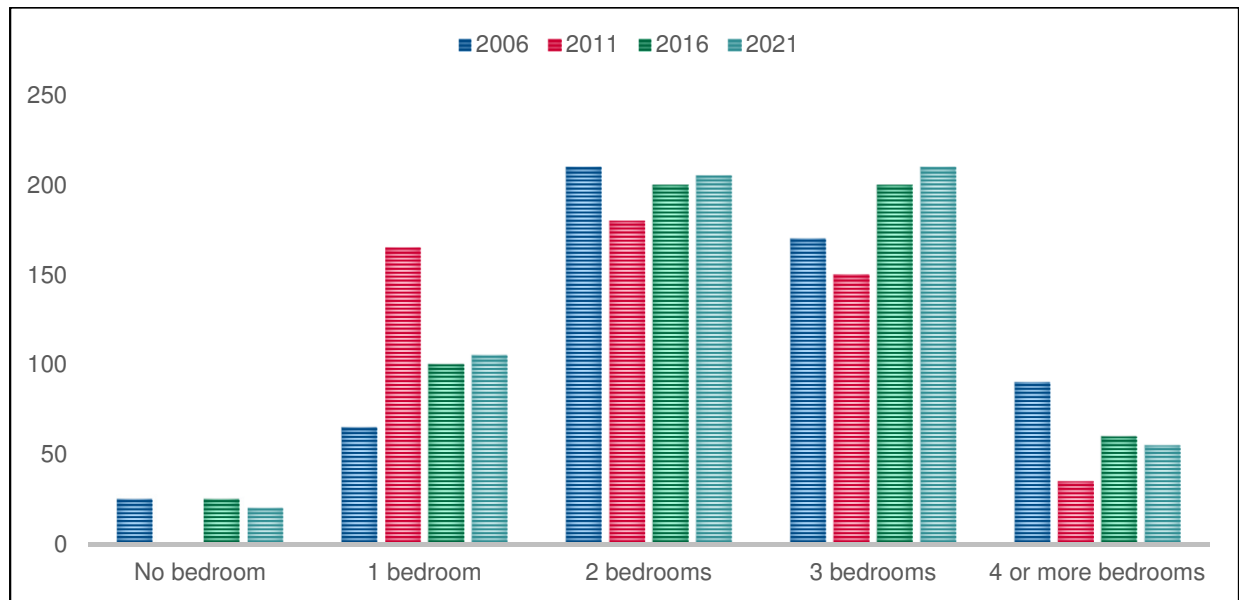
Dwellings	2006	2011	2016	2021
<b>Total - Structural Type of Dwelling</b>	555	535	580	600
<b>Single-Detached House</b>	490	520	545	525
<b>Semi-Detached House</b>	20	0	10	10
<b>Movable Dwelling</b>	35	0	35	60

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

**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:

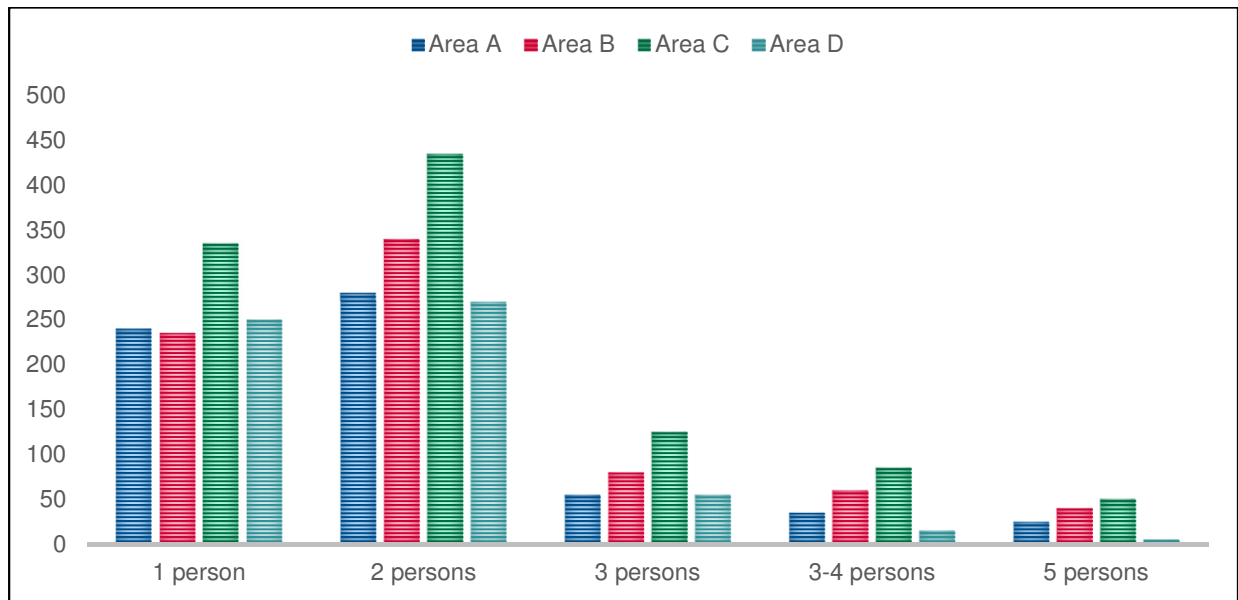
- Area A – 54% dwelling units with three or more bedrooms
- Area B – 58% dwelling units with three or more bedrooms
- Area C – 55% dwelling units with three or more bedrooms
- Area D – 45% dwelling units with three or more bedrooms.

And while this housing needs report 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 as there is in 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**

### 5.7.1 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 ALR and support for an associated subdivision application.



### 5.7.2 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 cooperative 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.

### 5.7.3 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 3 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 based on 2020 Income Data**

<b>Electoral Area</b>	<b>Household (HH) Median Income</b>	<b>One Parent Economic Family (OPEF) Median Income<sup>19</sup></b>	<b>Affordable Rent 30% (Median Income)</b>
<b>A</b>	\$61,200	\$54,000	HH - \$18,360/yr or \$1,530 /mo OPEF - \$16,200/yr or \$1,350/mo
<b>B</b>	\$66,000	\$64,500	HH - \$19,800/yr or \$1,650/mo OPEF - \$19,350/yr or \$1,612.5/mo
<b>C</b>	\$65,000	\$54,000	HH - \$19,500/yr or \$1,625/mo OPEF - \$16,200/yr or \$1,350/mo
<b>D</b>	\$54,400	\$50,800	HH - \$16,320/yr or \$1,360/mo OPEF - \$15,240/yr or \$1,270 per mo

Source: Statistics Canada 2021 Census

The purpose of this table is to demonstrate what would be considered an affordable rent for the median incomes. The incomes are based on 2020 incomes as collected by Stats Canada in 2021. The Household Median Income and the One Parent Economic Family Income are both illustrated.

While it was considered to factor up the incomes by using the BC Municipal Plan cost of living increases, it is evident that incomes have not kept pace with inflation and as such would not be germane to the assessment of affordability and potentially provide a distorted calculation of what an affordable rent might be. It is likely that the market rents have increased by 1.5 to 4.5 percent since 2020 but incomes may not have increased at all.

#### **5.7.4 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

<sup>19</sup> Statistics Canada collects two categories of “households”; households and economic families. One parent households are defined as “economic families”. For the purpose of this study, both terms households and economic families have been considered comparable.

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 Housing Needs Report 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 support through policy and bylaw, a wide variety of housing forms.

### **5.7.5 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.

### **5.7.6 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.

### 5.7.7 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.

### 5.7.8 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 2 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 is 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.

### 5.7.9 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 two percent 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 dis-connect 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
<b>Total Private Residences</b>	1418	908	1241	748
<b>Residences Occupied by the Usual Residents</b>	636	758	1020	598
<b>Potentially Vacant Homes</b>	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.



## 6.0 PROJECTIONS

**Table 1** in **Section 2.1** 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.

### 6.1 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.<sup>20</sup>

**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 Housing Needs Report needs to consider the 20-year projection. However, for the purpose of the Housing Needs Report, 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.

<sup>20</sup> BC Stats <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>

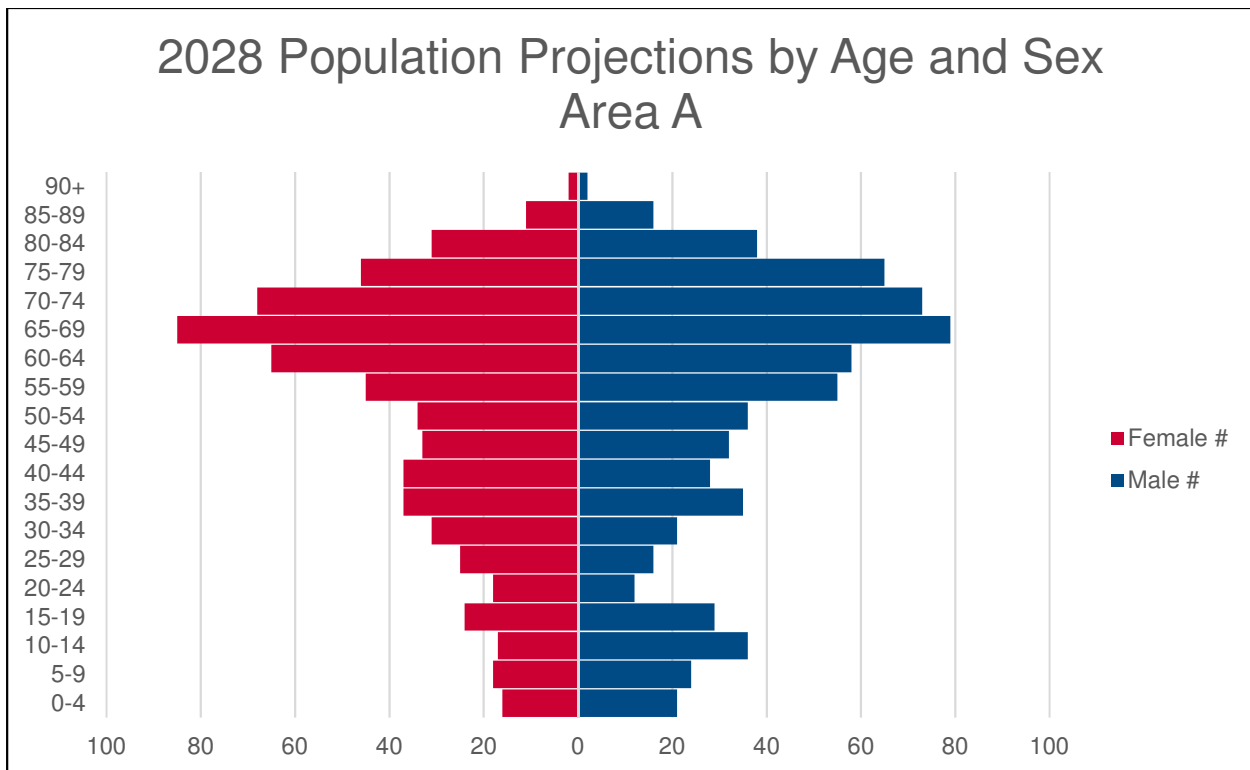
**Table 28: Population Projections based on BC Stats**

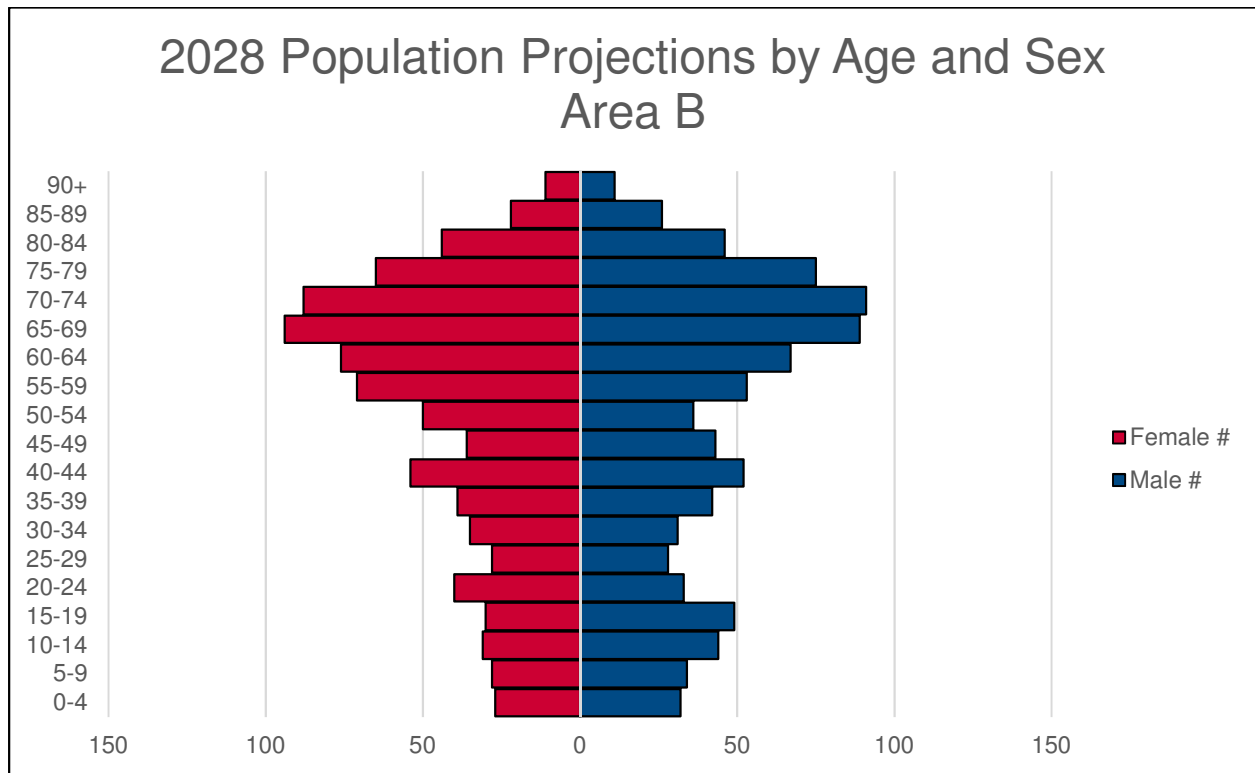
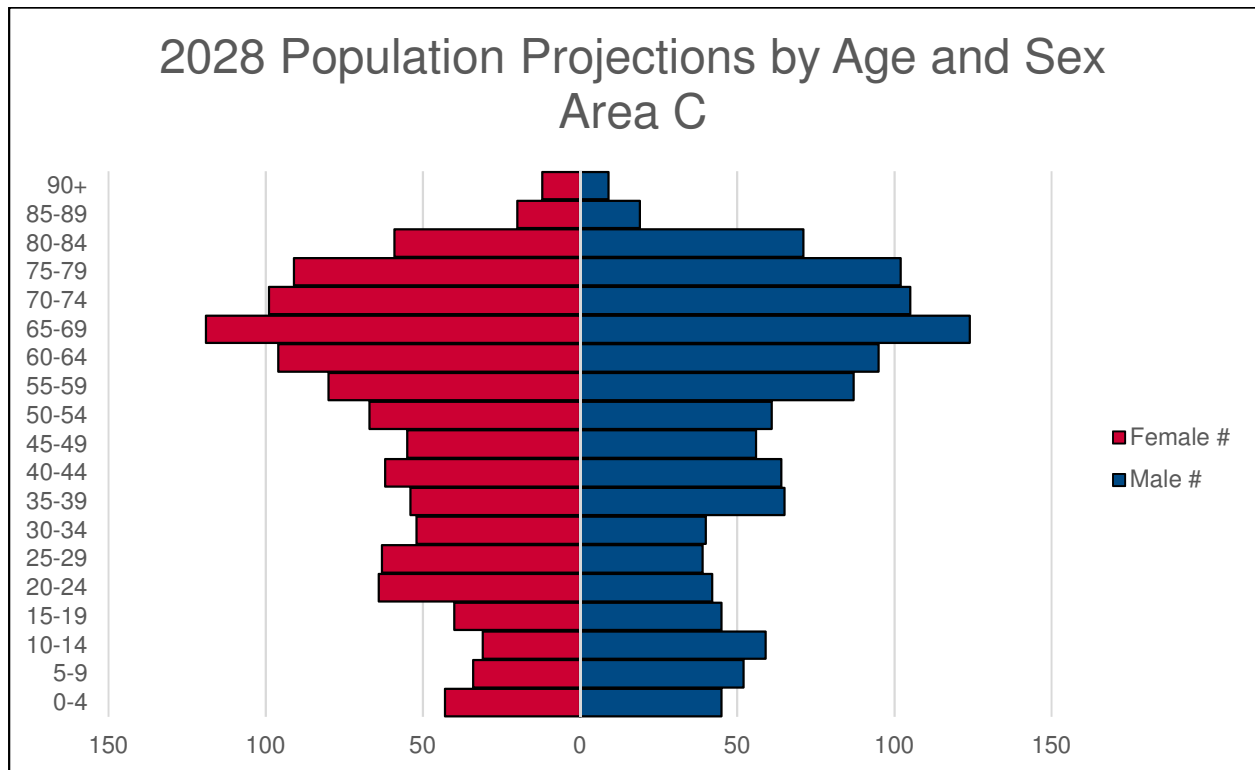
<b>Year</b>	<b>Area A</b>	<b>Area B</b>	<b>Area C</b>	<b>Area D</b>
<b>2021</b>	1250	1664	2197	1126
<b>2022</b>	1194	1654	2235	1179
<b>2023</b>	1231	1677	2253	1188
<b>2024</b>	1254	1704	2280	1202
<b>2025</b>	1253	1716	2290	1212
<b>2026</b>	1282	1730	2314	1212
<b>2027</b>	1298	1736	2328	1211
<b>2028</b>	1319	1751	2321	1221
<b>2029</b>	1318	1764	2334	1216
<b>2030</b>	1349	1775	2339	1223
<b>2031</b>	1357	1786	2365	1230
<b>2032</b>	1364	1805	2382	1239
<b>2033</b>	1386	1807	2400	1252
<b>2034</b>	1398	1827	2415	1244
<b>2035</b>	1422	1851	2440	1268
<b>2036</b>	1435	1877	2466	1284
<b>2037</b>	1460	1909	2494	1303
<b>2038</b>	1465	1932	2528	1313
<b>2039</b>	1489	1948	2559	1327
<b>2040</b>	1501	1975	2600	1351
<b>2041</b>	1528	2011	2621	1366
<b>2042</b>	1549	2026	2662	1380
<b>2043</b>	1567	2058	2695	1397
<b>2044</b>	1585	2061	2716	1411
<b>2045</b>	1593	2095	2752	1425
<b>2046</b>	1625	2117	2782	1451

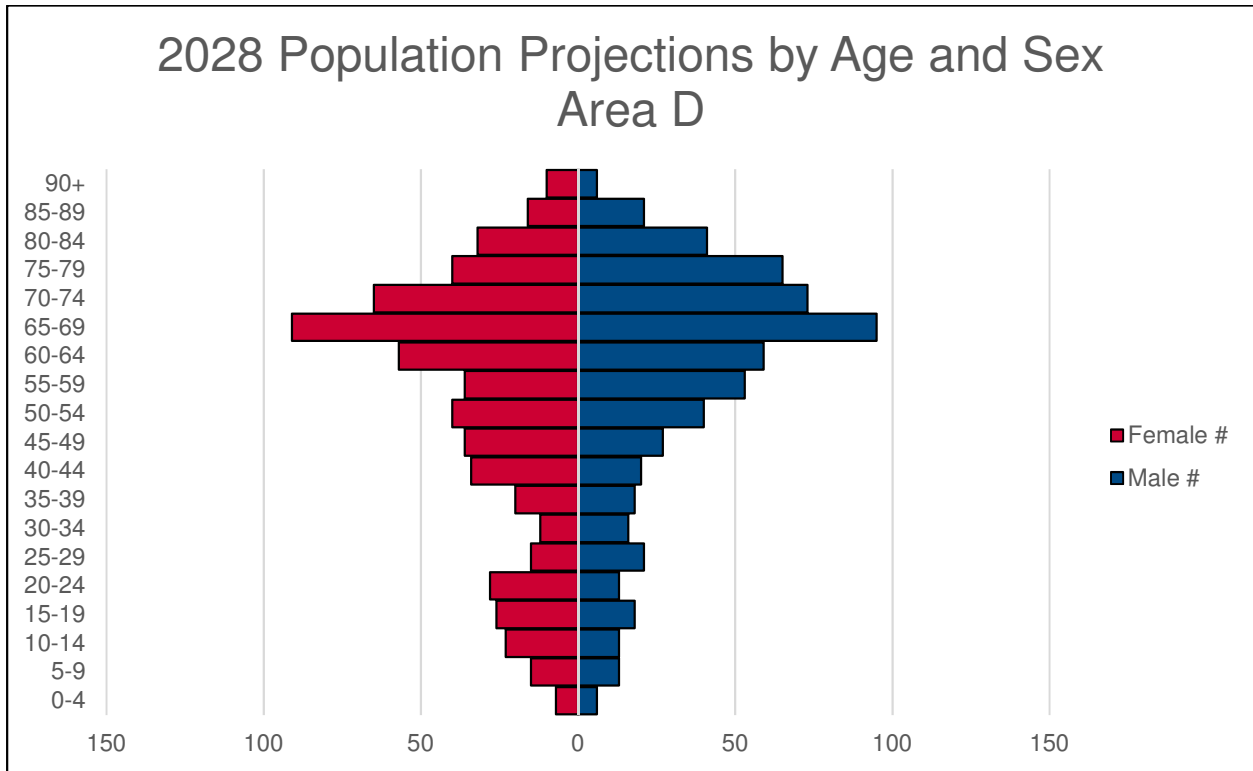
**Table 29: Population Projections for 2028**

Electoral Area	2021	2023	2028	% Growth between 2023 and 2028
<b>A</b>	1250	1231	1319	7.14%
<b>B</b>	1665	1677	1751	4.42%
<b>C</b>	2197	2253	2321	3.00%
<b>D</b>	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**

## 6.2 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.

## 6.3 Housing Needs 2028

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. 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 tables illustrate the housing needs. **Table 30** illustrates the projected population growth rate prepared by BC Stats for the projected 2028 population. **Table 31** illustrates the total number of housing units required in 2028. These projections are based on a slowly decreasing household size average based on the continued aging population. And **Table 32** illustrates the housing gap for the year 2028 and **Table 33** illustrates the estimates of the types of units that will be required for each Electoral Area.

**Table 30: 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%

**Table 31: Total Housing Needs for 2028**

Electoral Area	2021 Population	2021 Dwelling Units <sup>21</sup>	2021 Average Household Size	2028 Projected Population	Projected Average Household Size	Projected Total Housing Need
A	1250	636	2.0	1319	2.0	659
B	1665	758	2.2	1751	2.1	833
C	2197	1020	2.1	2321	2.0	1,160
D	1126	598	1.8	1221	1.75	698

Given the age categories projected for the 2028 population projection, prepared by BC Stats, it appears that the primary need for housing type will be primarily two-bedroom units.

**Table 32: Projected Housing Gap for 2028**

Electoral Area	2028 Projected Population	2021 Dwelling Units	2028 Projected Housing Need	2028 Housing Gap
A	1319	636	659	23
B	1751	758	833	75
C	2321	1020	1160	140
D	1221	598	698	100

<sup>21</sup> Dwelling Units Occupied by the Usual Residents



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.

**Table 33** assumes 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 percentage split between bedroom types is as follows:

- One bedroom – 15%
- Two bedrooms – 60%
- Three bedrooms -15%
- More than three bedrooms – 10%

**Table 33: Projected Housing Types Required for 2028**

Area	2028 Projected Population	2028 Housing Gap	Housing Types			
			1 bedroom	2 bedroom	3 bedroom	More than 3 bedrooms
<b>A</b>	1319	23	4	14	3	2
<b>B</b>	1751	75	11	46	11	7
<b>C</b>	2321	140	21	84	21	14
<b>D</b>	1221	100	15	60	15	10

This study looks at the ability for the Regional District to influence the availability of appropriate, affordable rental housing. This can take the form of accessory dwelling units, shared housing or purpose built rental (such as the Texada Seniors Housing project).

This Housing Needs Report 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 qathet 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.

## 7.0 RECOMMENDATIONS

This report acknowledges the fact that housing needs, and mental and physical health, are connected. This report seeks solutions that are implementable, pragmatic, measurable and achievable.

There is strong support for increased housing starts, both market and non-market, from higher levels of government. In recognition of the dire need for housing across the province, the BC Ministry of Housing has developed the Housing for People initiative, with funding for housing and housing initiatives over the next three years. There are four pillars (**Figure 36**) to Housing for People, which is an action plan to meet the challenges of today and deliver more homes for people faster. However, many of these initiatives are better suited to urban areas that provide infrastructure and services.

There are challenges for developing housing units in the Regional District. The market may provide much of the required housing. However, it is critical that the qRD look at partnerships with non-profit organizations and the City of Powell River to provide non-market housing opportunities.

**Table 33** provides a summary of ten recommendations, along with a timeline for when these initiatives could be completed. While continued collaboration with the City of Powell River and non-profit organizations in Powell River is not identified as a specific recommendation, it is implied in the qRD's Strategic Plan 2023-2027 which includes 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 has sewer and water supply systems capable of servicing higher density multi-unit housing projects that are located close to employment, facilities and services.

**Figure 36: Four Pillars of BC Ministry of Housing Houses for People Initiative**

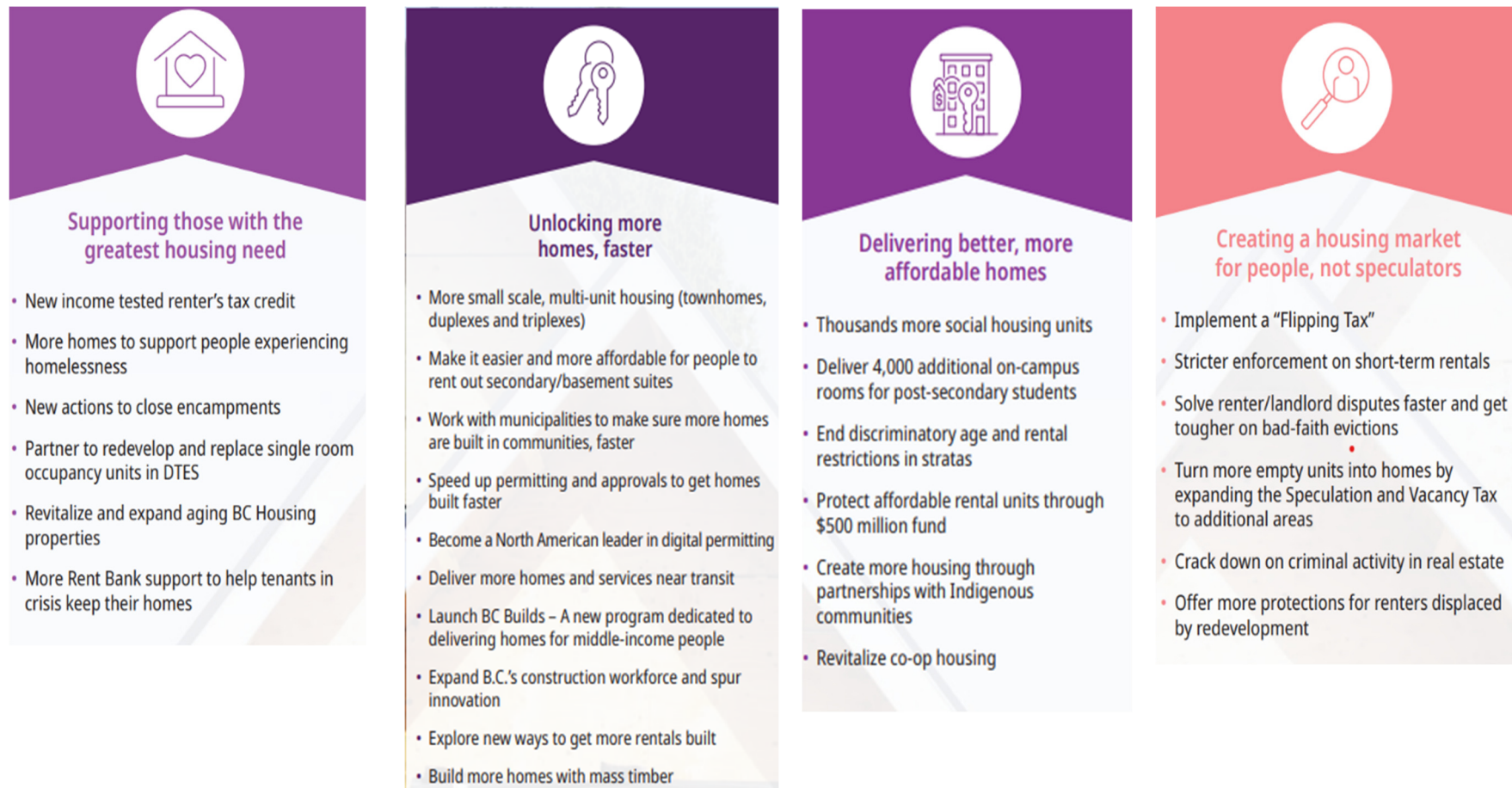


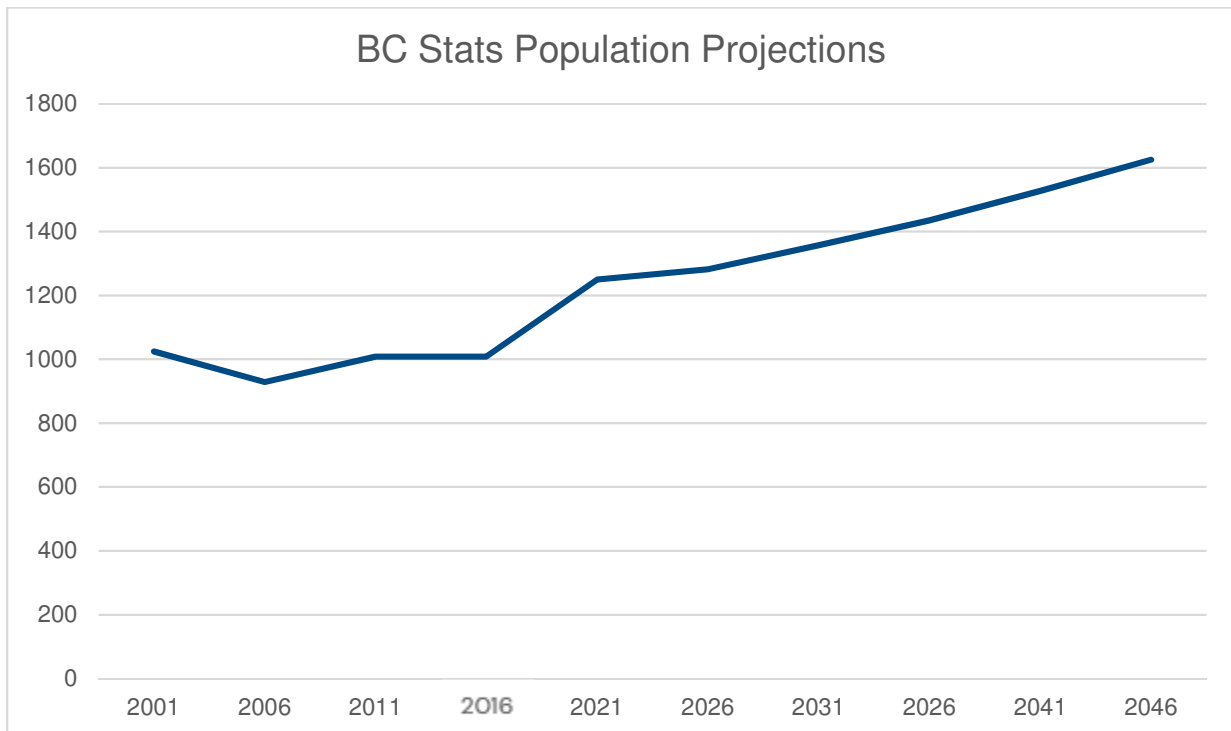
Table 33: Recommendations for Meeting Housing Needs

Recommendation	Description	Time Frame	Status and Resourcing
<b>1. Support Secondary Suites in all Residential Areas</b>	<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>	Ongoing	qRD OCPs and zoning bylaws currently support a secondary suite as an accessory use in all residential areas.
<b>2. Support Accessory Dwelling Units in Residential Areas where Provincial Septic and Water Servicing Standards can be met</b>	<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 one hectare where provincial septic and water servicing standards can be met.</p>	Ongoing	<p>Area D OCP and Area B OCP currently support an accessory dwelling unit as an accessory use in residential areas where provincial septic and water servicing standards can be met.</p> <p>Area A OCP and Area C OCP amending bylaws currently sit at second reading.</p> <p>Staff time for public engagement and public hearings.</p>
<b>3. Promote Non-Profit Housing Societies</b>	<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, and proximity to transit, employment, goods and services.</p>	Ongoing	<p>Staff time for liaising, providing advice and support.</p> <p>Letters of support for funding applications to higher levels of government.</p> <p>Financial resources through community grants in aid.</p> <p>Financial resources through OAP / MRDT funding.</p> <p>Board advocacy to higher levels of government.</p>
<b>4. Collaborate with BC Transit to Improve Rural Transit Service</b>	Improvements in transit will support the options for accessory dwelling units, shared housing and new construction of housing in areas currently underserved by transit. It is recommended that the qRD collaborate with BC Transit to improve rural transit service to improve the liveability for seniors, youth and the work force.	Ongoing	<p>Staff time for liaising with BC Transit.</p> <p>Board advocacy to BC Transit.</p>
<b>5. Promote Public Information on Available Grants</b>	It is recommended that the qRD provide information on the qRD website regarding Homeowner Grants for home modifications to allow aging in place and for building accessory dwelling units. The website could also include information for other grant programs and contact information for BC Housing and CMHC.	Short	Staff time to update the website.
<b>6. Promote Partnership with Happipad</b>	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.	Short	<p>Staff time for liaising and sharing information about Happipad with Non-Profit Housing Providers.</p> <p>Board advocacy to Non-Profit Housing Providers.</p>

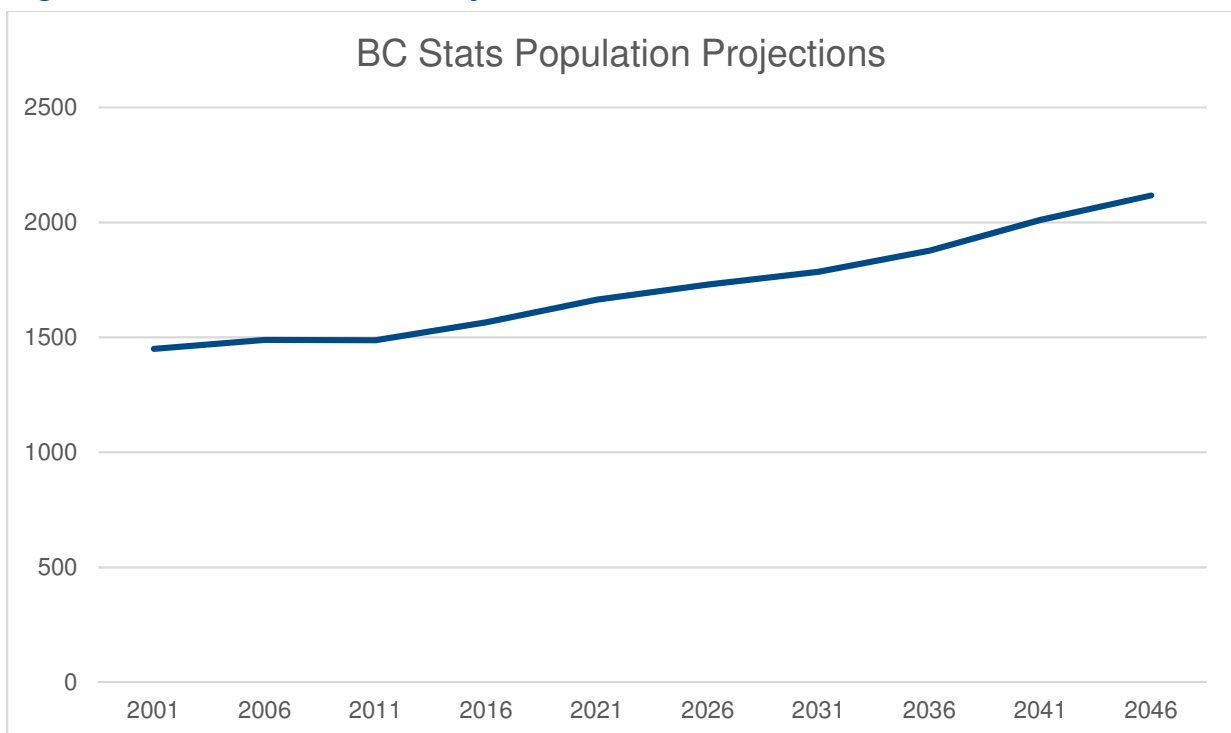
Recommendation	Description	Time Frame	Status and Resourcing
<b>7. Consider Review of Manufactured Home Park Policies</b>	Manufactured homes and mobile homes provide important affordable housing options for people in the electoral areas. It is recommended that the qRD review current manufactured home park policies and consider supporting the expansion of existing manufactured/mobile home parks where provincial septic and water servicing standards can be met.	Medium	Staff time for research, report and public engagement.
<b>8. Develop Process to Track Rental Housing Units</b>	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.	Medium	Staff time and consultant services to design and develop a voluntary online rental housing registry.  Staff time to liaise with BC Housing to improve the tracking of new construction in the electoral areas.
<b>9. Consider Establishment of Regional Housing Reserve Fund</b>	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.  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..	Long	Consultant services to develop the business plan, bylaws and bank support for the loan.
<b>10. Complete an Updated Housing Needs Study in 2028</b>	The time frame for this Housing Needs Study is five years. The Provincial government has mandated that Housing Needs Reports be completed every five years.	Long	Staff time and consultant services.

# **APPENDIX A**

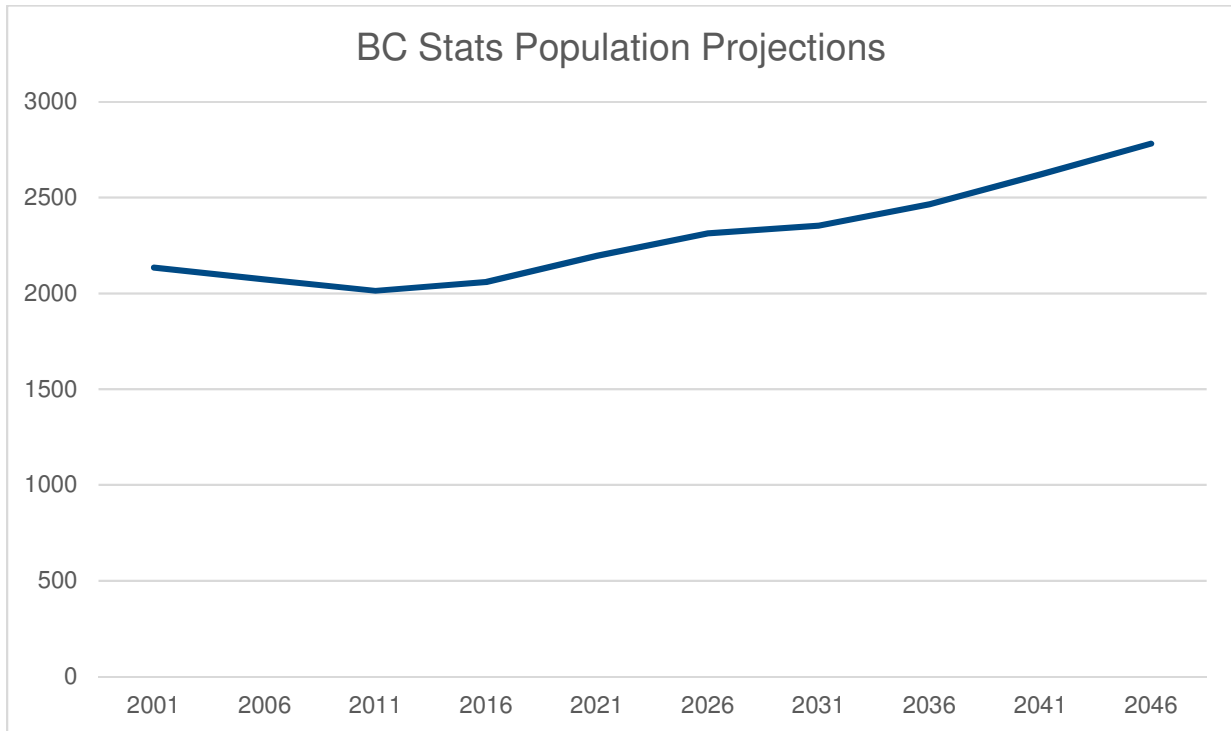
## **DEMOGRAPHIC DATA**

**Figure A-1: Area A Growth Projections**

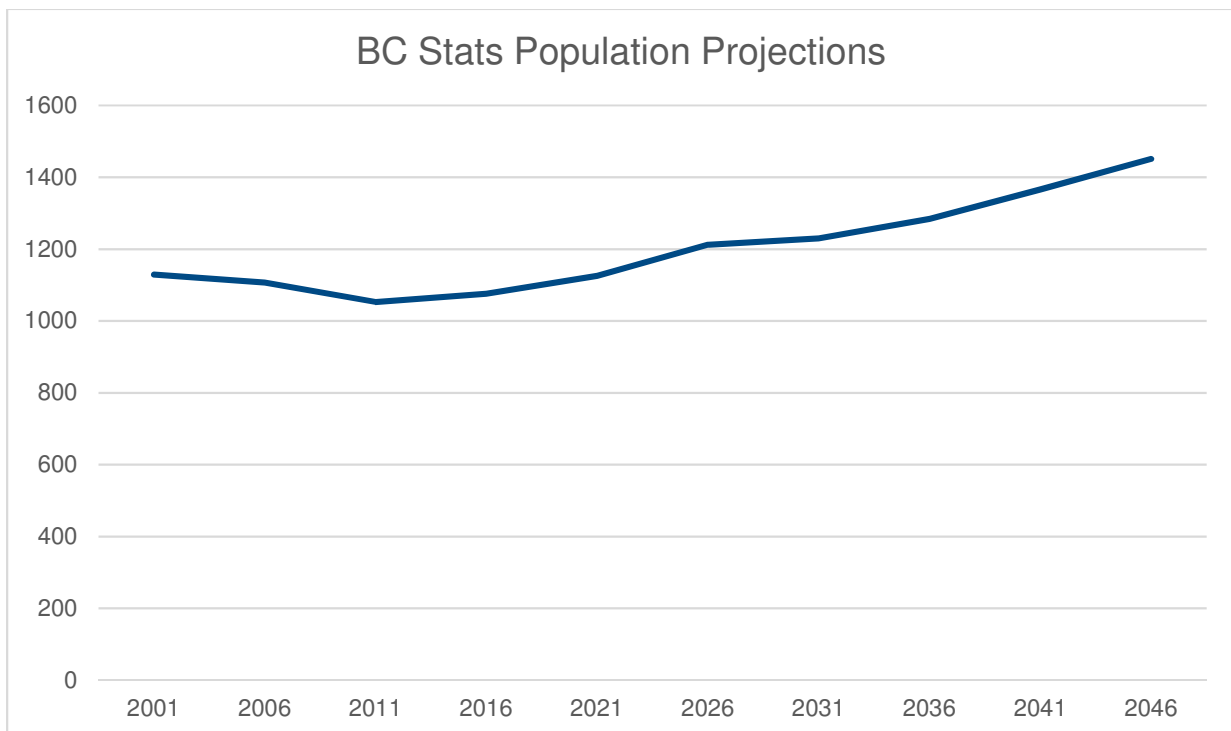
Projected population for Area A by 2028 1,319 people.

**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

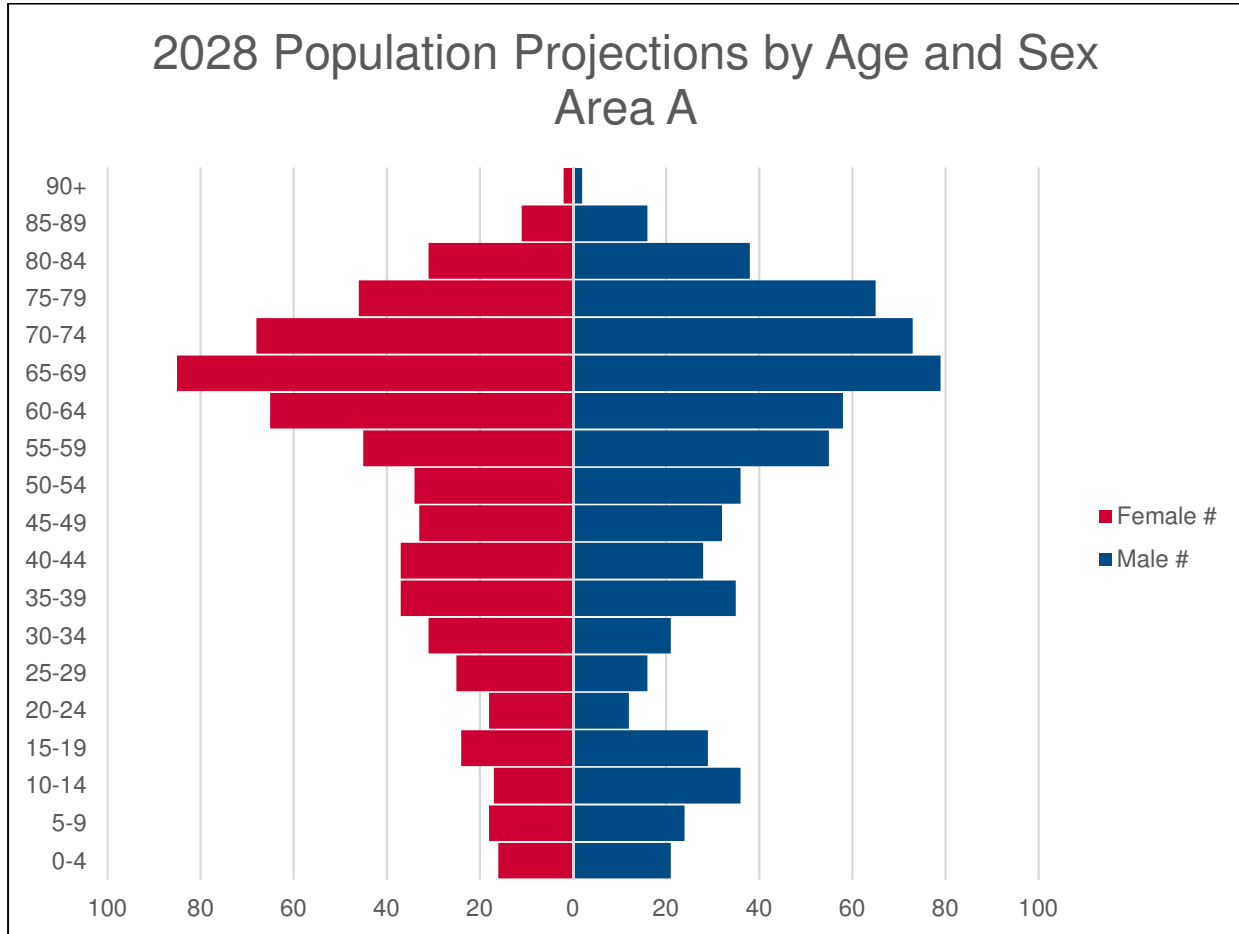


Table A-1: Detailed Age Category Breakdown for 2028 Projection For Area A

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
<b>Total</b>	<b>643</b>	<b>646</b>

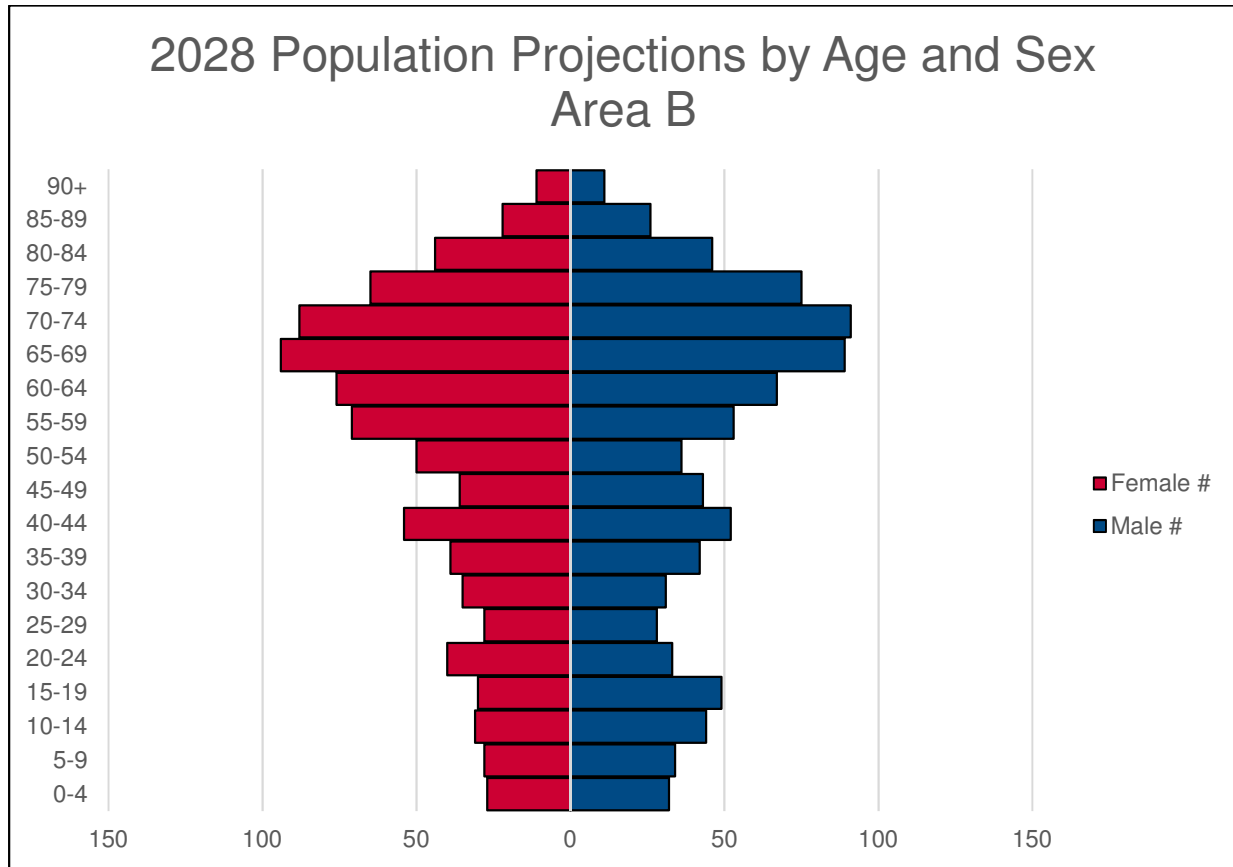
**Figure A-6: Area B 2028 Population Projections by Age and Sex**

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
<b>Totals</b>	<b>869</b>	<b>882</b>

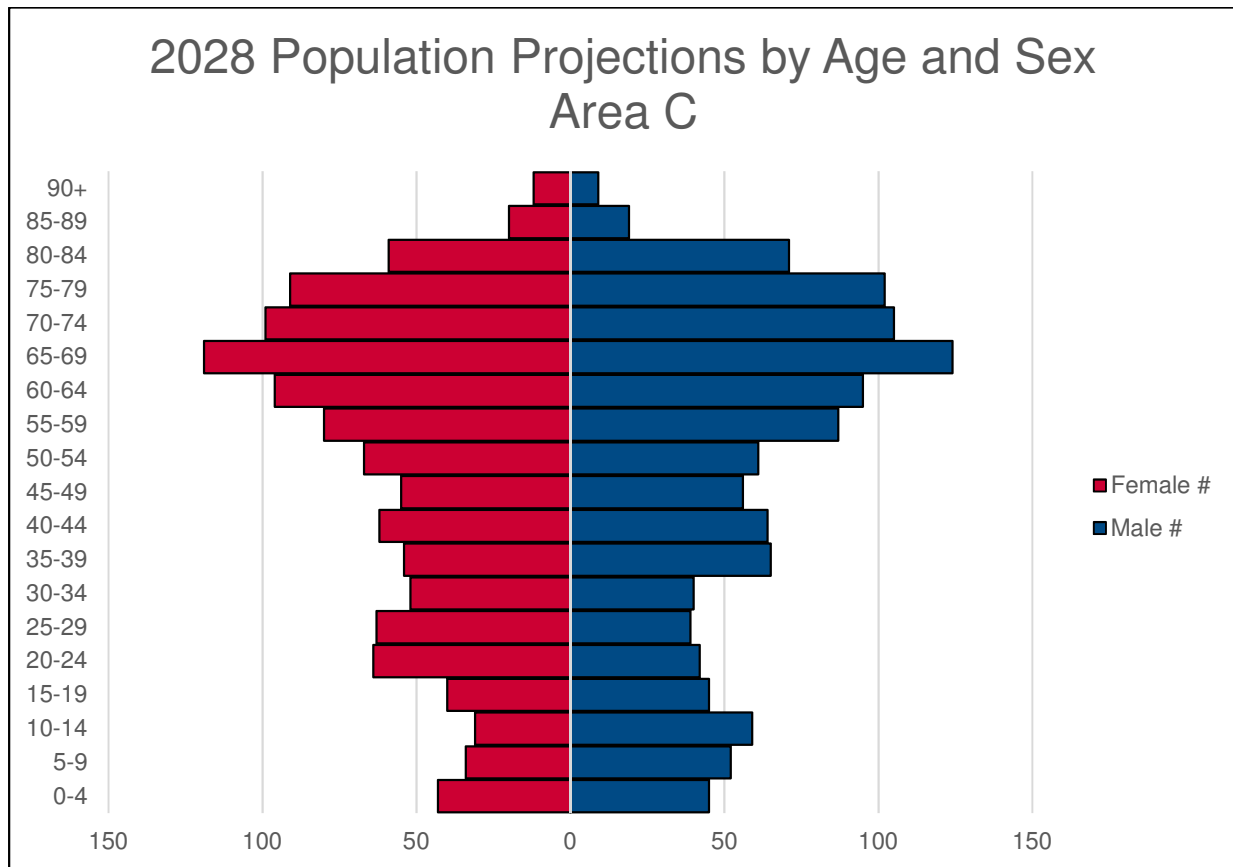
**Figure A-7: Area C 2028 Population Projections by Age and Sex**

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
<b>Totals</b>	<b>1141</b>	<b>1180</b>

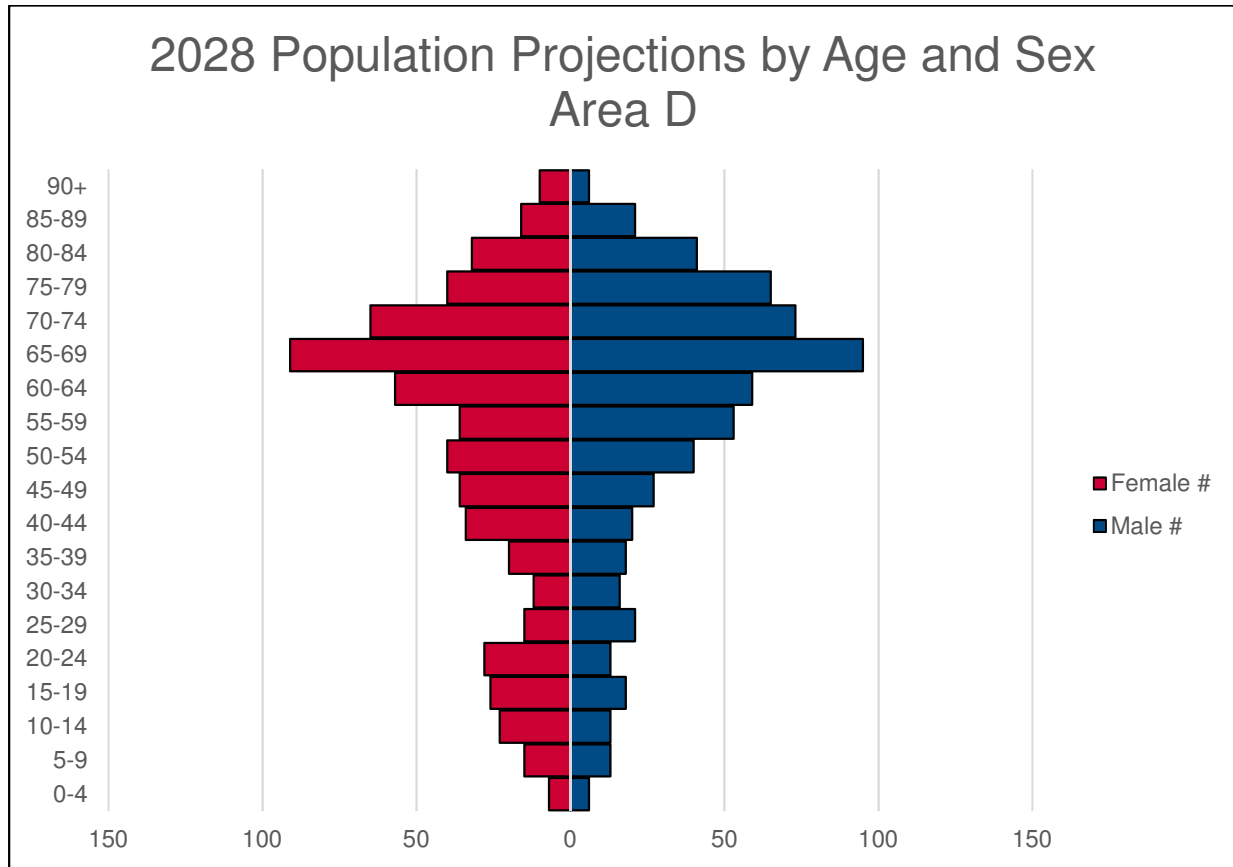
**Figure A-8: Area D 2028 Population Projections by Age and Sex**

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
<b>Totals</b>	<b>603</b>	<b>618</b>