

Capital Regional District Housing Needs Assessment

Juan de Fuca Electoral Area



November 2020



Making a difference...together

Juan de Fuca Housing Profile

This profile summarizes the findings of the Juan de Fuca Electoral Area Housing Needs Report which was completed as part of a joint Housing Needs Report project for 11 CRD communities. It fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated.

While Juan de Fuca is a single electoral area, it is categorized into two census subdivisions by Statistics Canada: Juan de Fuca (Part 1) and Juan de Fuca (Part 2). As such, the data in this profile will be presented as two separate areas. Juan de Fuca (Part 1) consists of East Sooke, Malahat Shirley/Jordan River, Otter Point; and Willis Point. Juan de Fuca (Part 2) consists of the Rural Resource Lands and Port Renfrew.

Overview

Primarily a rural area, Juan de Fuca is the largest electoral area in the CRD by size at 1,491 square kilometres. The Juan de Fuca Electoral Area makes up 1.3% of the CRD's population as of 2016. The area is known for its recreational opportunities and access to the outdoors. There is limited residential settlement within the designated Rural Resource Lands.

Population and Age

The population of Juan de Fuca (Part 1) grew by 9.9% between 2006 and 2016, a slightly slower rate of growth compared to the CRD as a whole. The population in Juan de Fuca (Part 2) decreased by 18.8% over the same period. In 2016, the median age was 49.5 in Juan de Fuca (Part 1) and 52.0 in Juan de Fuca (Part 2), which were both higher than the CRD median age of 45.5. Juan de Fuca (Part 1) had a similar age distribution as the CRD as a whole, whereas Juan de Fuca (Part 2) had a smaller proportion of individuals age 15 to 24.

Projections suggest Juan de Fuca (Part 1) could experience moderate population growth in the future, primarily driven by growth of the population aged 35 to 44 and 65 and older.

Households

In 2016, there were 1,995 households in Juan de Fuca (Part 1) and 90 households in Juan de Fuca (Part 2). The average household size was 2.3 persons for Juan de Fuca (Part 1) and 2.2 persons for Juan de Fuca (Part 2), which are similar to the regional average of 2.2 persons per household. Households tend to be smaller in Juan de Fuca overall, as 69% are one and two-person households in Juan de Fuca (Part 1) and 83% are one and two-person households in Juan de Fuca (Part 2). Households without children are more common in both parts of Juan de Fuca compared to the region.

Income

The 2015 median income in Juan de Fuca (Part 1) was \$76,178, which was approximately 11% higher than the CRD median income. Juan de Fuca (Part 2) had a lower median household income than the CRD at \$61,760. There are large differences in household incomes for households who rent in Juan de Fuca. Renter households reported incomes that were a little over half that of owner incomes: \$42,904 versus \$82,273 in Juan de Fuca (Part 1) and \$44,363 versus \$88,704 in Juan de Fuca (Part 2). Lone parent and non-census family households reported much lower incomes compared to other household types in Juan de Fuca (Part 1).

Current Housing Stock

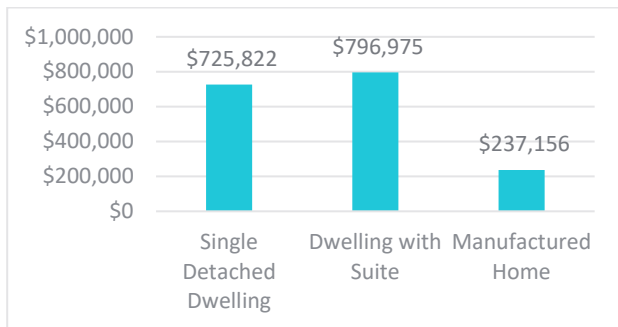
The overall housing stock in Juan de Fuca (Part 1) and Juan de Fuca (Part 2) are newer and less diverse than the CRD average. Recent building permits suggest single-detached dwellings remain the dominant dwelling type in the Juan de Fuca Electoral Area.

Homeownership

(Statistics Canada, BC Assessment, and Victoria Real Estate Board)

Eighty-four percent (84%) of households in Juan de Fuca (Part 1) and 93% of households in Juan de Fuca (Part 2) own their home. The average assessed value of a single-detached house (without a suite) in 2019 was \$725,822 in the Juan de Fuca Electoral Area. The BC Assessment average residential values for the top three dwelling types in Juan de Fuca Electoral Area are shown in the graph (see below).

AVERAGE ASSESSED RESIDENTIAL VALUES 2019



Based on these prices, the average single-detached home is unaffordable for median incomes of most household types, despite this being the most common type of home in the Electoral Area. A household would require an annual income of approximately \$143,794 for their shelter costs to be considered affordable (e.g. spending less than 30% of before-tax household income).

Rental Affordability

(Statistics Canada and Canada Mortgage Housing Corporation)

Sixteen percent (16%) of households in Juan de Fuca (Part 1) and 14% of households in Juan de Fuca (Part 2) rent their home. There is no recent data available on the primary or secondary rental markets in the Juan de Fuca Electoral Area. However, historically, Juan de Fuca has seen low rental vacancy rates. From 2001 and 2003, the overall rental vacancy rate for Juan de Fuca fluctuated between 0.5% and 1.5%. The number of renter households in Juan de Fuca (Part 1) increased by 65 from 2006 to 2016. There is no historical data available for Juan de Fuca (Part 2), however there were just 10 renter households in 2016.

Renter households relying on a single income likely struggle to find affordable housing in Juan de Fuca Electoral Area. Renter households led by lone parents are the households most likely to be in Core Housing Need in the Electoral Area (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

Anticipated Housing Demand

If Juan de Fuca (Part 1) continues growing in a similar manner as the past, the community will see an additional 5,290 households form between 2016 and 2025. New households are projected to be 47% renters and 53% owners. Projections were not prepared for Juan de Fuca (Part 2) due to the small community size and the growth policies which limit residential settlement within the Rural Resource Lands.

PROJECTED HOUSING UNITS NEEDED

	2016-2020	2020-2025
Total	118	115
Studio or 1 Bedroom	49	48
2 Bedroom	48	46
3+ Bedroom	20	22

Key Areas of Local Need

Affordable Housing

Housing costs in 2019 are high in the Juan de Fuca Electoral Area and across the CRD. The average assessed value for a single-detached house in Juan de Fuca Electoral Area was \$726,000 in 2019. The affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges.

Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households grew from 260 households in 2006 (15%) to 325 in 2016 (16%) in Juan de Fuca (Part 1). The stock of purpose-built rental housing was 404 units in 2003 although recent data is not available to understand if this number has changed. The primary rental market vacancy rate was 1.5% in Juan de Fuca Electoral Area in 2003. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

Housing for Seniors

Juan de Fuca (Part 1) and Juan de Fuca (Part 2) are experiencing aging trends with the median age growing from 44.3 to 49.5 and 45.8 to 52.0, respectively, from 2006 and 2016. Some need supportive housing, which was identified as a key area of need by regional stakeholders.

Housing for Families

Family-sized housing in the core area communities is increasingly out of reach for families with children in terms of affordability. West Shore communities are becoming more attractive options for families and other households requiring more space. The affordability gap analysis showed that the average assessed value of a single-detached home (\$726,000 in 2019) in Juan de Fuca Electoral Area is less expensive than in the core area communities, but it would still cause couples with children making the median household income to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone parent families who make up 5% of all Juan de Fuca (Part 1) households.

Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

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Appendix A Provincial Summary Form

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1.0

Introduction



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

Spanning the southern tip of Vancouver Island and the southern Gulf Islands, as of 2016, the Capital Regional District (CRD) serves more than 383,000 people spread throughout 13 municipalities and three electoral areas. The CRD includes a variety of urban and rural communities, big and small. It is a desirable place to live, with many walkable neighborhoods and access to nature and numerous amenities. Many communities within the CRD are experiencing pressure on their housing systems, with high property values and rental rates and low rental vacancy. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

FIGURE 1 HOUSING CONTINUUM



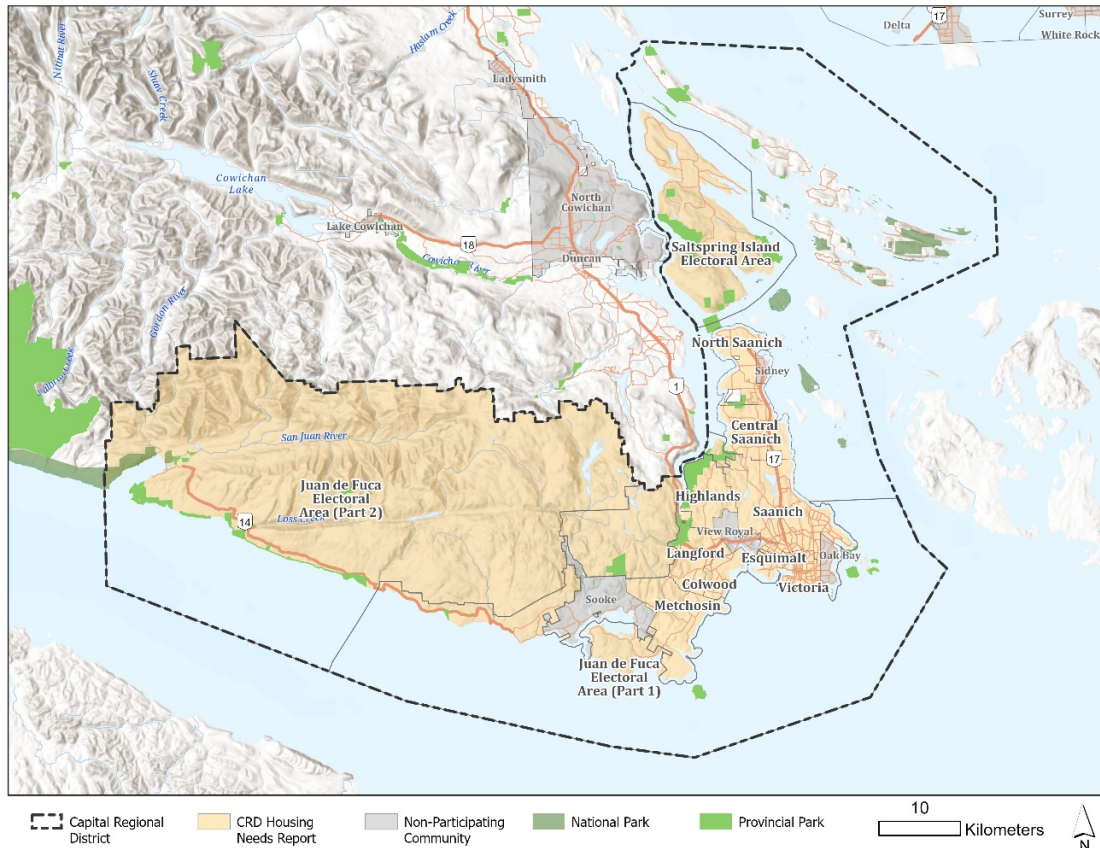
Communities in the CRD are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC amended the *Local Government Act*, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and to consider these in local plans and policies. Each local government must complete their first report by 2022, with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The CRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including the Juan de Fuca Electoral Area. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

1.1 Overview

The Juan de Fuca Electoral Area is comprised of 7 different areas: East Sooke, Malahat, Otter Point, Shirley/Jordan River, Willis Point, Port Renfrew, and the Rural Resource Lands. Each area has its own Official Community Plan that guides decisions around land use planning and policies.

FIGURE 2 MAP OF JUAN DE FUCA



Primarily a rural area, Juan de Fuca is the largest electoral area in the CRD by size at 1,491 square kilometres and with a population of 4,860, which represents 1.3% of the CRD's population as of the last census in 2016. The area is known for its recreational opportunities and access to the outdoors. The housing stock is primarily made up of single-detached houses with a few multi-family housing units. Some housing in the Juan de Fuca Electoral Area is used for commercial tourism.

The Rural Resource Lands make up the largest part of the Electoral Area and is primarily designated for resource extraction, including forestry and limited mining. Residential settlement within the Rural Resource Lands is limited. The population was estimated to be 160 with very little anticipated residential settlement. The Official Community Plans for the communities in the Juan de Fuca Electoral Area guide future residential development to be generally low-density. In addition, some communities have provisions for affordable housing policies.

While Juan de Fuca is a single electoral area, it is categorized into two census subdivisions by Statistics Canada: Juan de Fuca (Part 1) and Juan de Fuca (Part 2). As such, the data in this report will be presented as two separate areas. Juan de Fuca (Part 1) consists of East Sooke, Malahat Shirley/Jordan River, Otter Point; and Willis Point. Juan de Fuca (Part 2) consists of the Rural Resource Lands and Port Renfrew.

1.2 Housing Need Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.¹ Most of this data is made available by the Government of BC through their data catalogue. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

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

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

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify the housing units required currently and over the next five years, the number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.²

1.3 Data Limitations

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

¹ https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

² <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

Age of Data

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

2011 National Household Survey

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

Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Juan de Fuca and the CRD.

COVID-19

Most of the statistical data reported in this document was collected prior to COVID-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 6 COVID-19 Implications. The findings in the concluding chapters consider both available data, desk research on COVID-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.

2.0

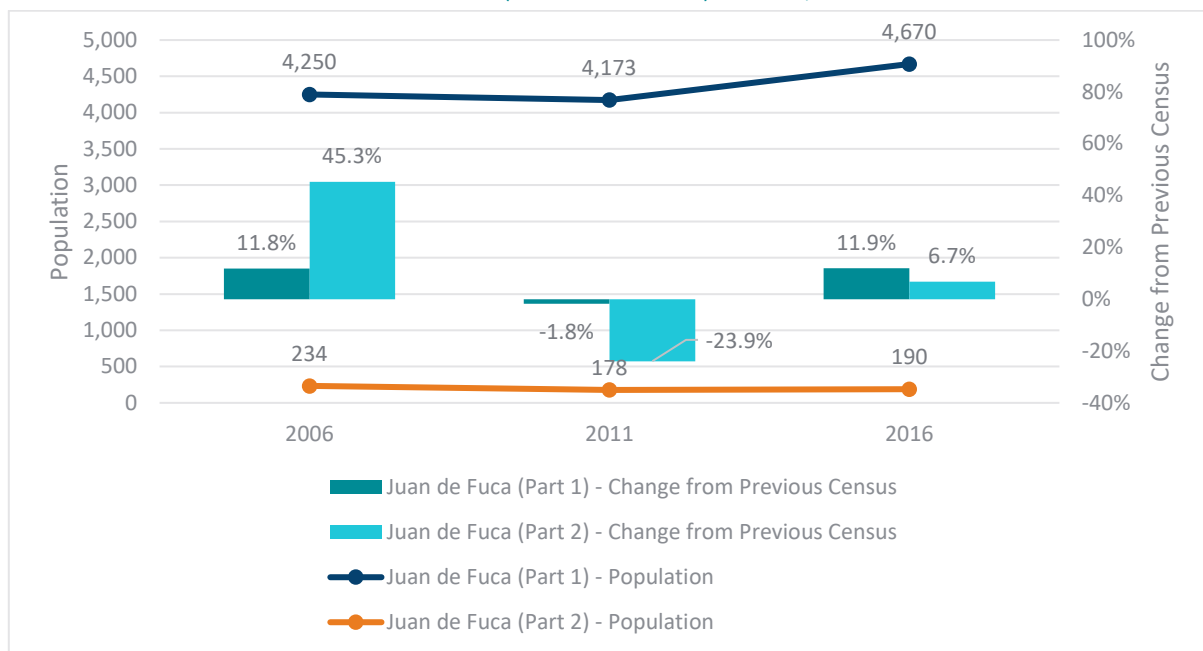
Community Profile

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

2.1 Population

Between 2006 and 2016, the population of Juan de Fuca (Part 1) grew by 9.9%, from 4,250 to 4,670 residents while Juan de Fuca (Part 2) decreased by -18.8% from 234 to 190 residents. This does not include residents within the Pacheedaht First Nation reserve area. Over this same period, the CRD grew by 11.1%. As of 2016, the Juan de Fuca Electoral Area makes up 1.3% of the CRD's population.

FIGURE 3 POPULATION CHANGE IN JUAN DE FUCA (PART 1 AND PART 2) AND CRD, 2006 TO 2016



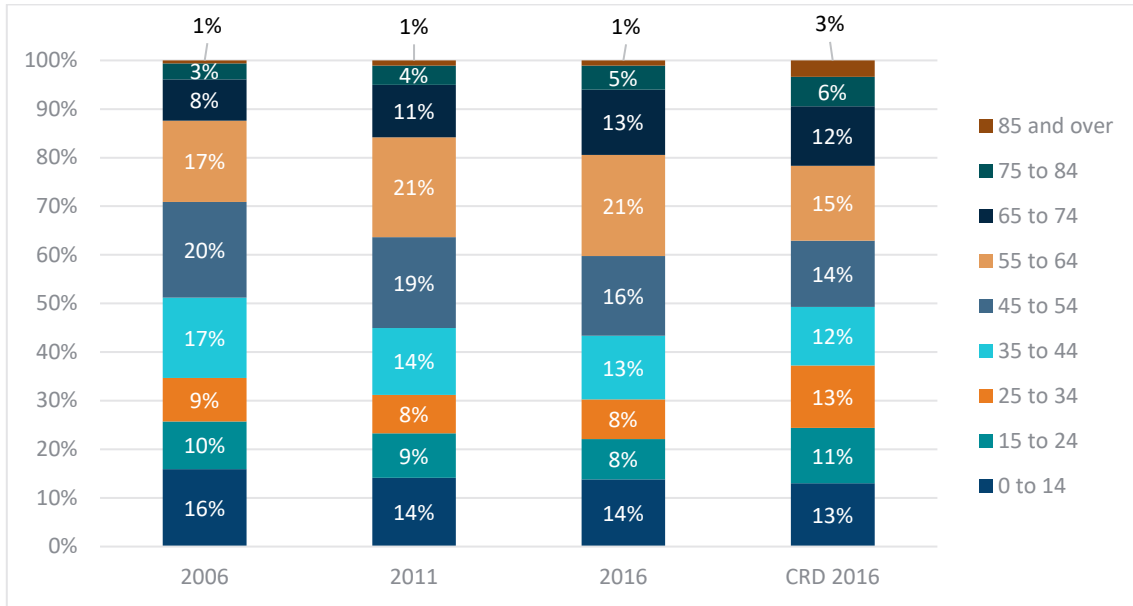
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age in Juan de Fuca (Part 1) rose from 44.3 to 49.5, and from 45.8 to 52.0 in Juan de Fuca (Part 2), indicating an aging trend in both communities.

The age distribution in Juan de Fuca (Part 1) stayed similar between 2006 and 2016, with a slight decline in the proportion of ages 35 to 44 and an increase in ages 65 to 84 (Figure 4).

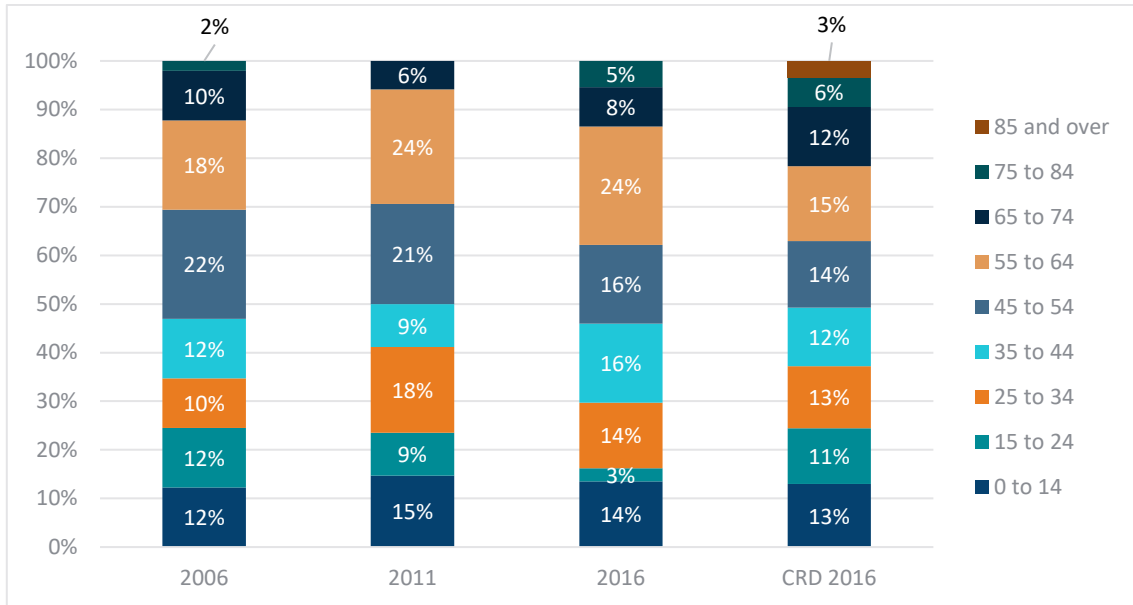
FIGURE 4 AGE DISTRIBUTION IN JUAN DE FUCA (PART 1), 2006-2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

During the same period, the Juan de Fuca (Part 2) age distribution remained consistent except for an increase in the proportion of individuals age 55 and older and a decrease of individuals ages 15 to 24 (Figure 5).

FIGURE 5 AGE DISTRIBUTION IN JUAN DE FUCA (PART 2), 2006-2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Juan de Fuca (Part 1) had a very similar age distribution as the CRD as a whole, whereas Juan de Fuca (Part 2) had a smaller proportion of ages 15 to 24.

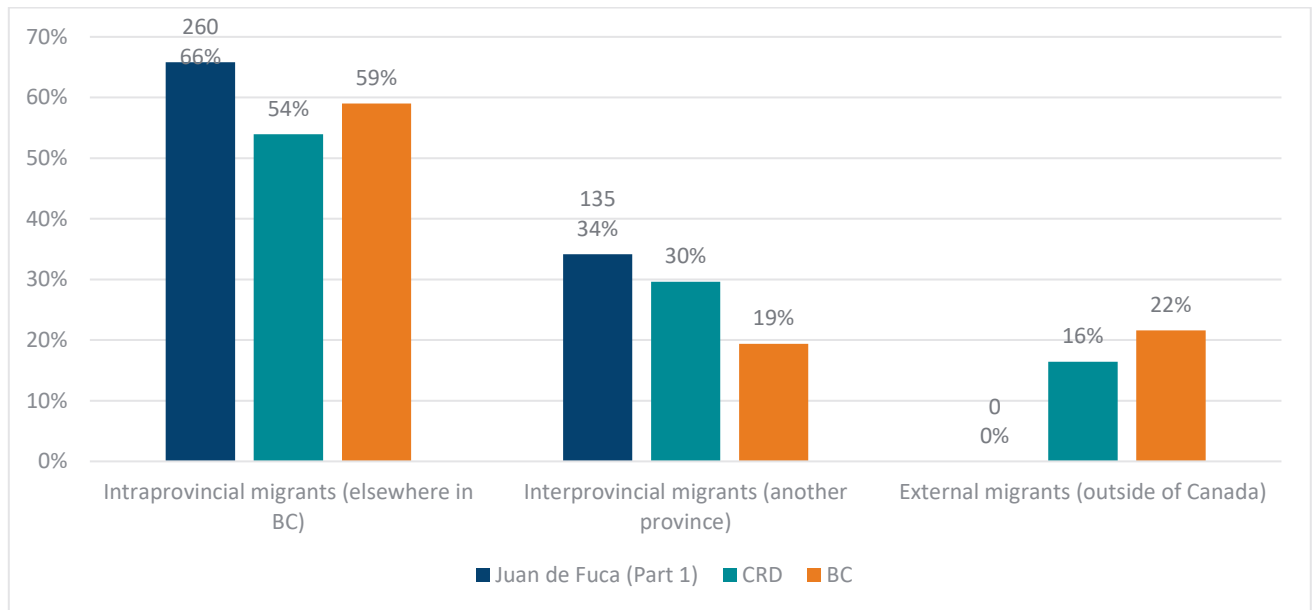
2.3 Mobility

In 2016, 8% of Juan de Fuca (Part 1) residents had moved to the community in the previous year, compared to 7% in both CRD and BC. Of those who moved into the Area, 66% were intraprovincial migrants (people who moved from elsewhere in BC), 34% were interprovincial migrants (people who moved from another province), and none were external migrants (people who moved from outside of Canada) (Figure 6).

Compared to the CRD, Juan de Fuca (Part 1) had a higher proportion of individuals who moved from within BC and from other parts of Canada, but a lower proportion from outside Canada.

There was no sufficient data for Juan de Fuca (Part 2) due to its small population size.

FIGURE 6 ONE-YEAR AGO MOBILITY STATUS IN JUAN DE FUCA (PART 1), CRD AND BC, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in Juan de Fuca (Part 1) grew by 15% from 1,740 to 1,995 and in Juan de Fuca (Part 2), the number decreased by approximately 15% from 106³ to 90 households.

The average household size for Juan de Fuca (Part 1) was 2.3 and for Juan de Fuca (Part 2) it was 2.0 in 2016, compared to 2.2 for the CRD. The average household size of Juan de Fuca (Part 1) has stayed similar to 2006 and Juan de Fuca (Part 2) has stayed similar to 2011.⁴

In 2016, 69% of households in Juan de Fuca (Part 1) and 83% of households in Juan de Fuca (Part 2) are one or two person households, compared to 71% of CRD households (Figure 7 and Figure 8).

³ The number of households for Juan de Fuca (Part 2) in 2006 is not available, however, the 2006 Census indicated that there are 106 dwellings occupied by usual residents. This is a rough estimate of the number of households in the community that year.

⁴ The average household size for Juan de Fuca (Part 2) in 2006 is not available.

FIGURE 7 HOUSEHOLDS BY SIZE IN JUAN DE FUCA (PART 1) AND CRD, 2016

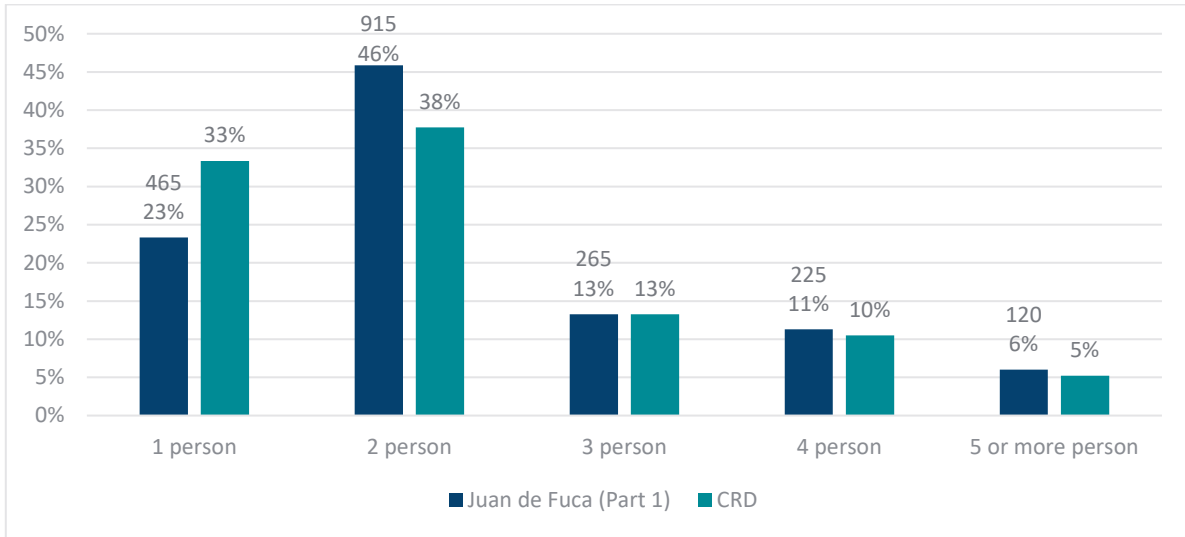
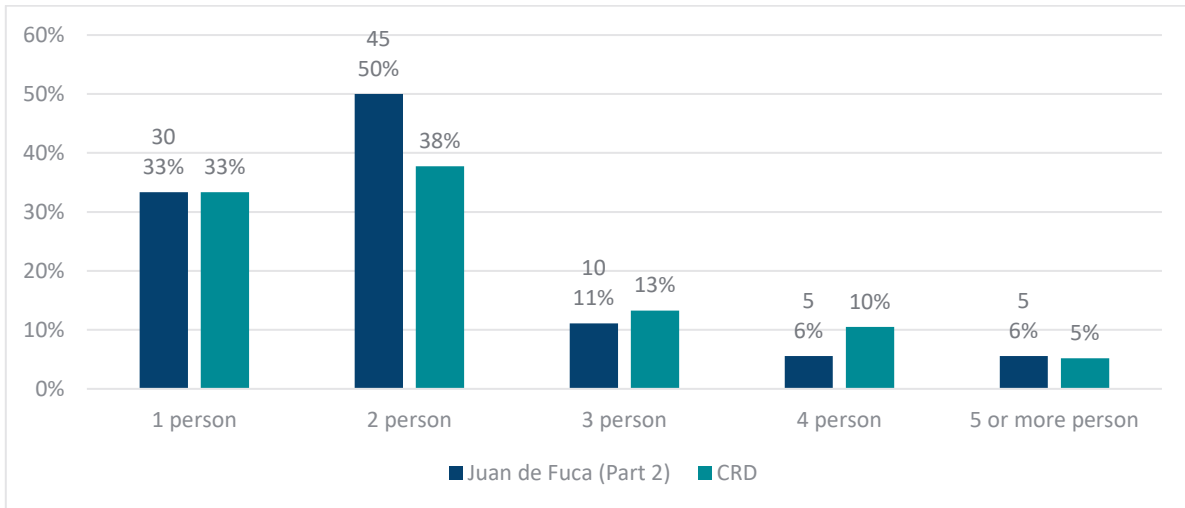


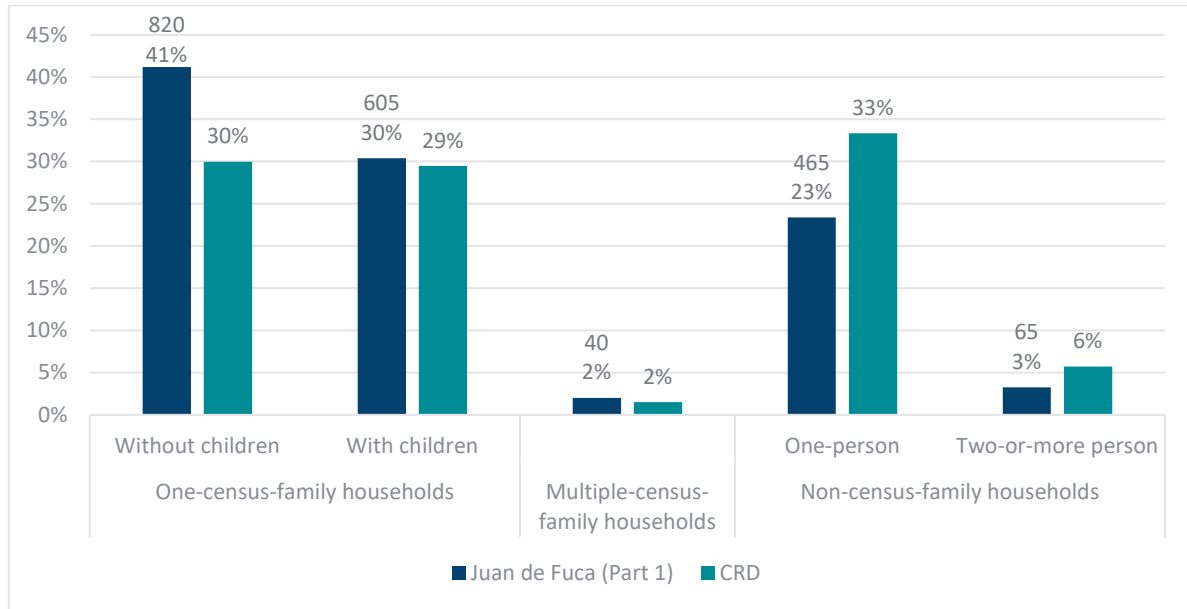
FIGURE 8 HOUSEHOLDS BY SIZE IN JUAN DE FUCA (PART 2) AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 9 shows Juan de Fuca (Part 1) had a higher proportion of households without children than the CRD, and a lower proportion of one person and two-person-or-more non-census-family households.

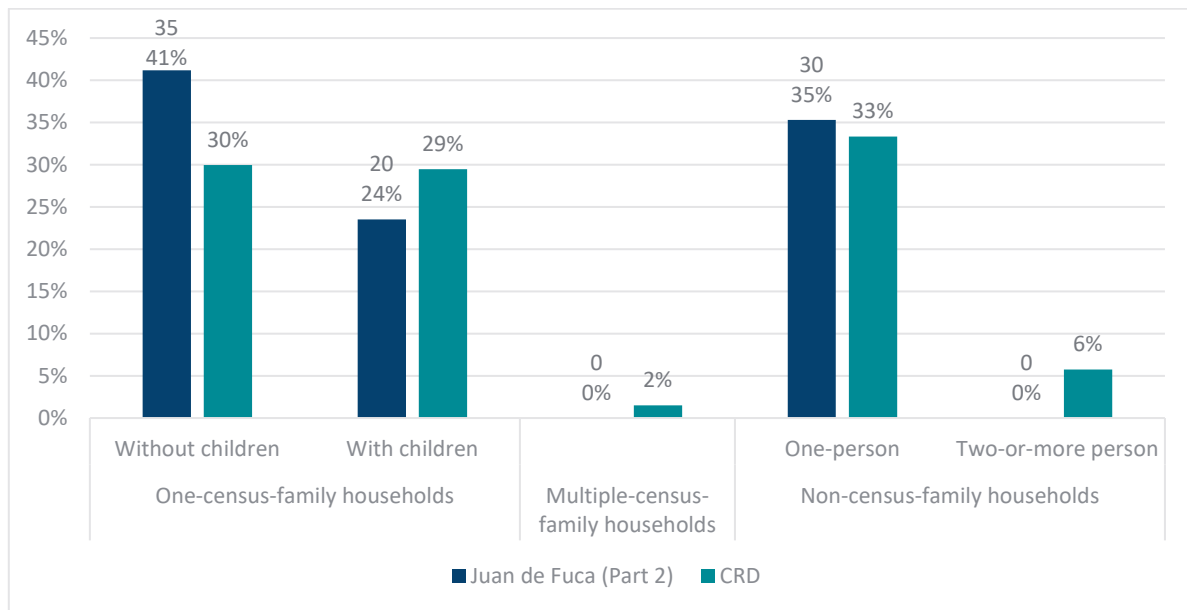
FIGURE 9 HOUSEHOLDS BY HOUSEHOLD TYPE IN JUAN DE FUCA (PART 1) AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Juan de Fuca (Part 2) had a higher proportion of households without children and a lower proportion of households with children than the CRD Figure 10.

FIGURE 10 HOUSEHOLDS BY HOUSEHOLD TYPE IN JUAN DE FUCA (PART 2) AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 11 shows the ages of primary household maintainers by tenure across age groups in 2016. Primary household maintainer refers to the person leading a household. The Census allows two maintainers to be identified per household and the data is based on the first entry.

In Juan de Fuca (Part 1), there was a smaller proportion of households headed by the youngest and oldest age cohorts in 2016. Across all age groups, households are more likely to own than rent. Homeownership rates increase with age in Juan de Fuca (Part 1), peaking between 55 and 64 before declining.

In Juan de Fuca (Part 2), the majority of the households are owners and are headed by individuals age 45 to 85 (Figure 11). There is no data available on primary household maintainer age of renter households in Juan de Fuca (Part 2) as there are few renter households.

FIGURE 11 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE IN JUAN DE FUCA (PART 1), 2016

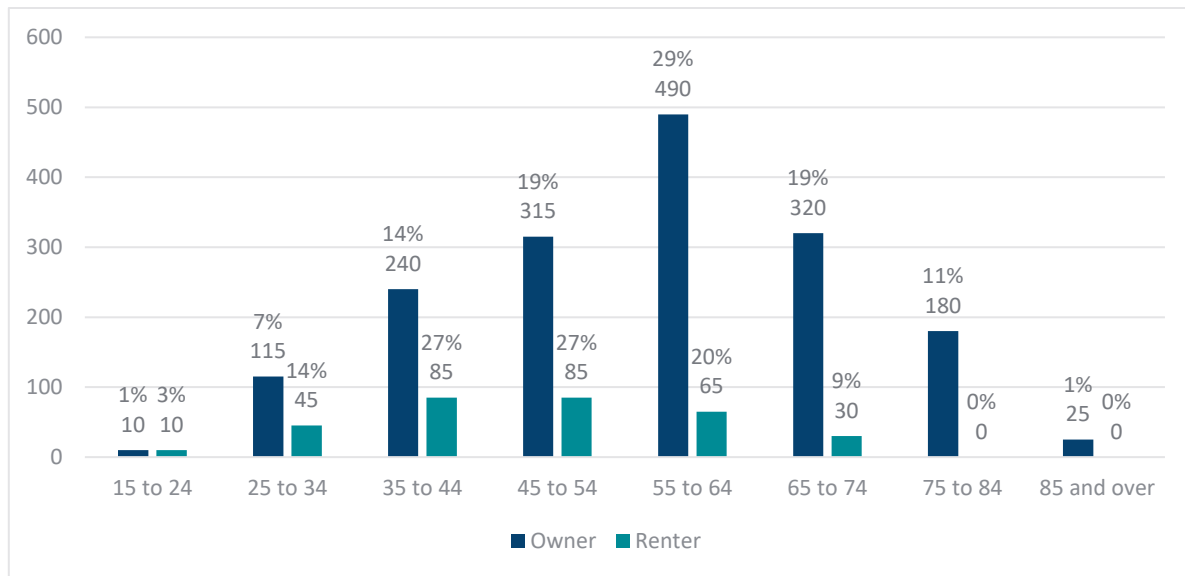
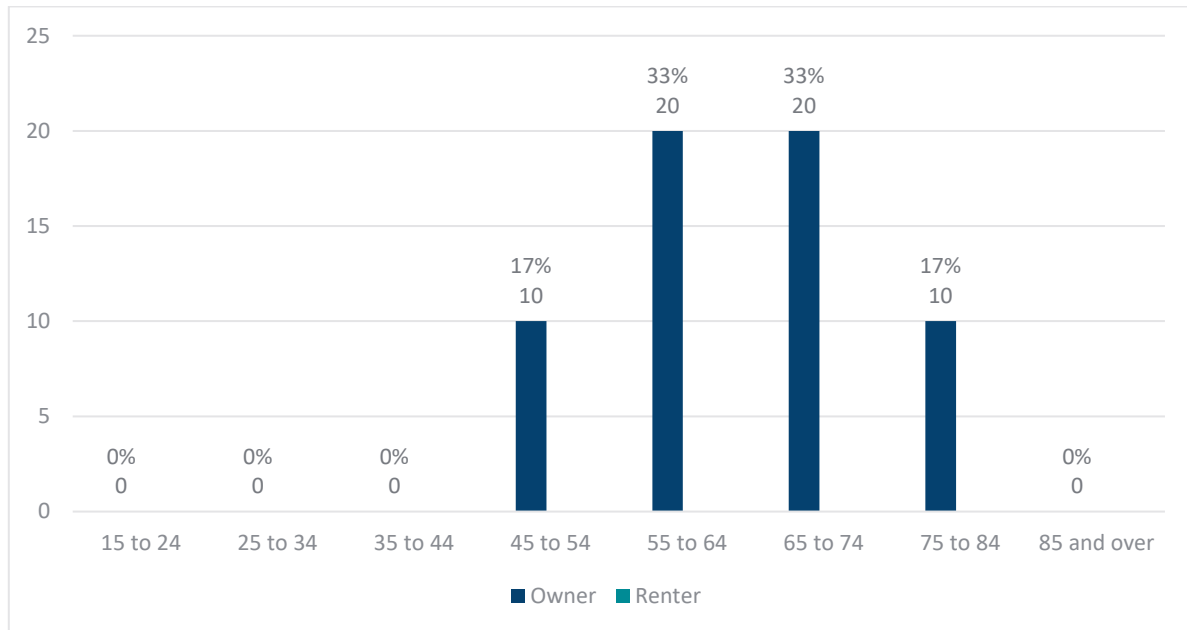


FIGURE 12 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE IN JUAN DE FUCA (PART 2), 2016*



*Renter data is suppressed due to the small number of renters in this area
 Source: Statistics Canada Census Program, Census 2016

2.5 Economy

In Juan de Fuca (Part 1), the top five industries of work for residents in 2016 were public administration (12%), construction (12%), health care and social assistance (10%), accommodation and food services (8%), and retail trade (7%).

In Juan de Fuca (Part 2), the top five industries of work for residents in 2016 were construction (33%), accommodation and food services (17%), health care and social assistance (17%), educational services (17%), and transportation and warehouse (17%).

Between 2006 and 2016, Juan de Fuca (Part 1) saw a small decrease in the labour participation rate (-7.8%) and an increase in the unemployment rate to 5.5% (Figure 13). During the same period, the participation rate decreased by 7.1% in Juan de Fuca (Part 2), however the unemployment rate dropped to 0.0%.

FIGURE 13 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE IN JUAN DE FUCA (PART 1) AND CRD, 2006 TO 2016

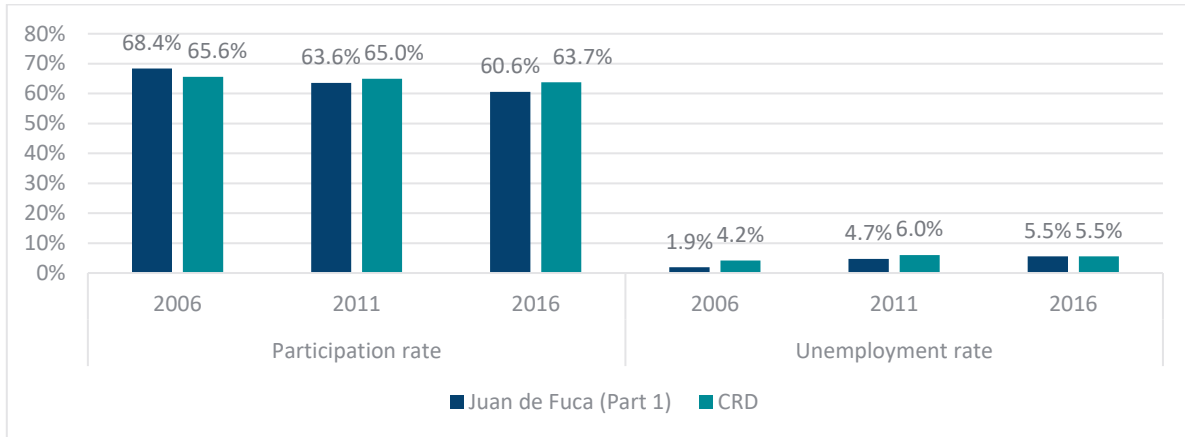
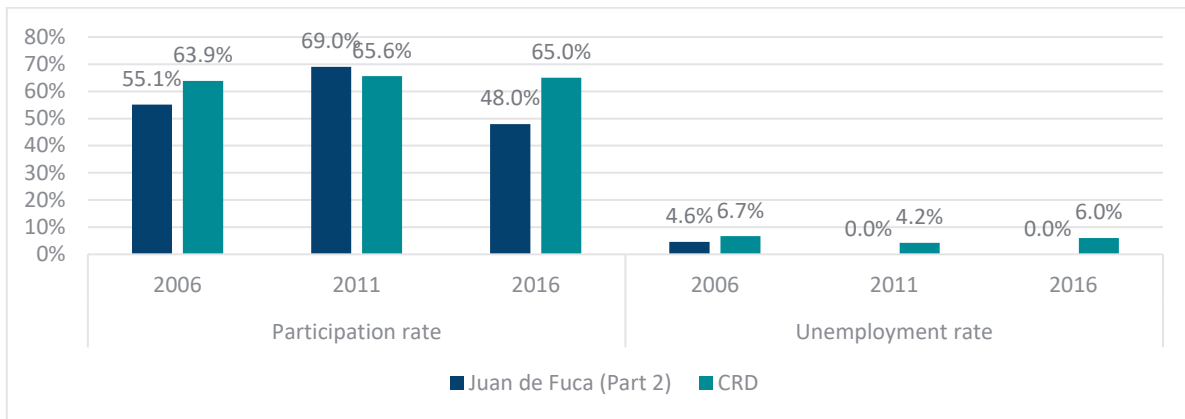


FIGURE 14 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE IN JUAN DE FUCA (PART 2) AND CRD, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

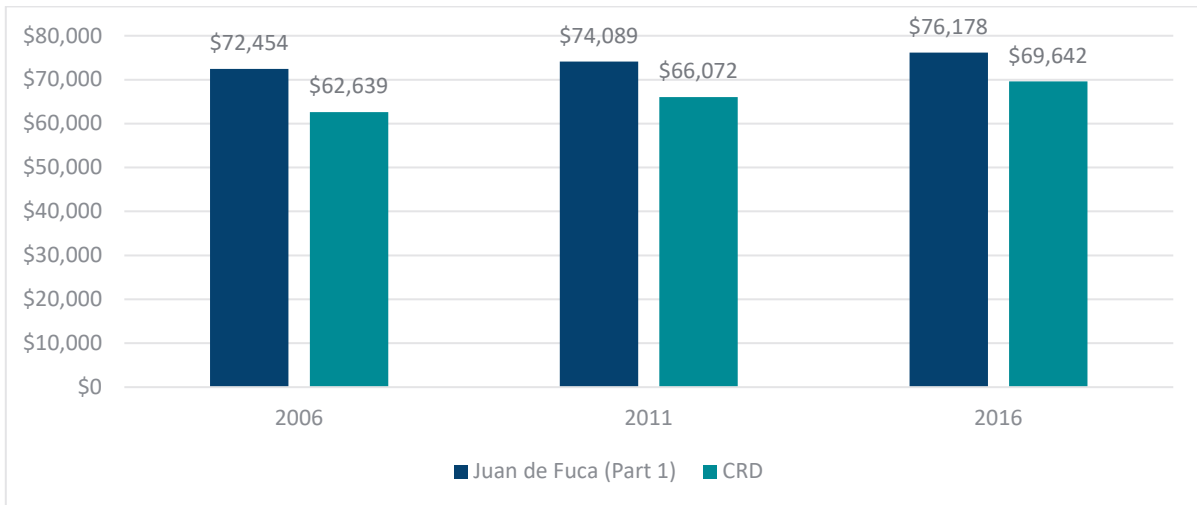
2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census profiles. The Census reports household income from the year prior to the census (e.g. the 2016 Census represents 2015 household incomes).

Between 2006 and 2016, median before-tax private household income grew by 5.1% in Juan de Fuca (Part 1), compared to 11.2% across the CRD (Figure 15). In 2016, the median income in Juan de Fuca (Part 1) – \$76,178 – was \$6,536 higher than the CRD median income of \$69,642.

While historical median household incomes are not available in 2015 Constant Dollars for Juan de Fuca (Part 2), the median household income was \$61,760 in 2015; this is \$7,882 lower than the CRD median income. Median household incomes by household types is not available for Juan de Fuca (Part 2).

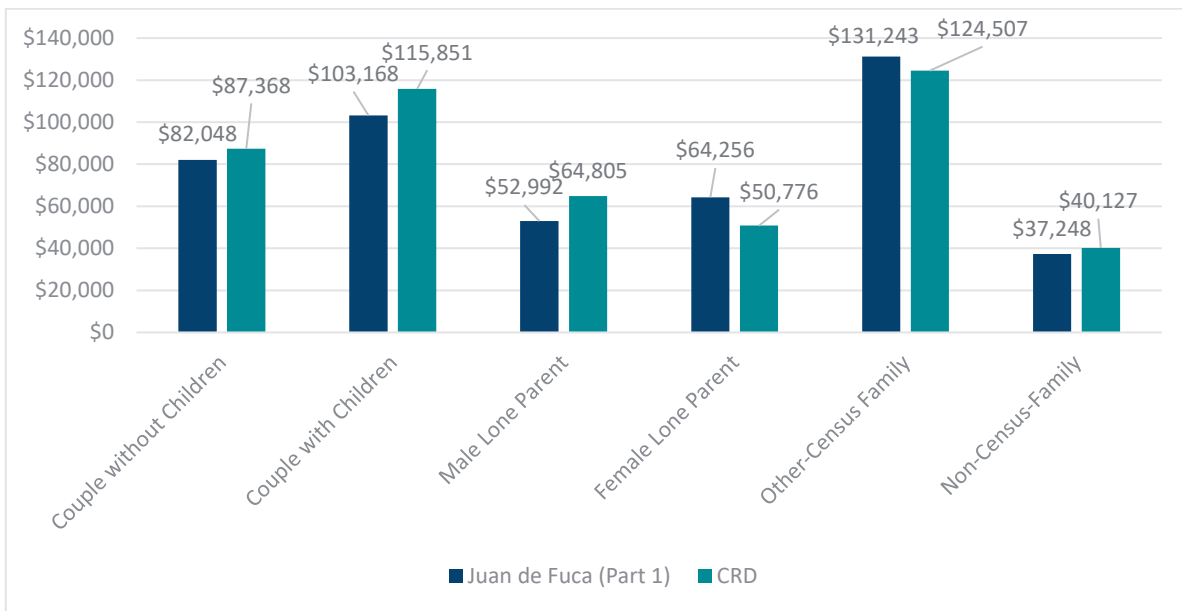
FIGURE 15 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN JUAN DE FUCA (PART 1) AND CRD, 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Median household income differs by household type. Households with single income earners often have lower median incomes than households with two or more incomes. In Juan de Fuca (Part 1), female lone parent households and non-census-family households (typically individuals living alone) had much lower median household incomes than other family types (Figure 16).

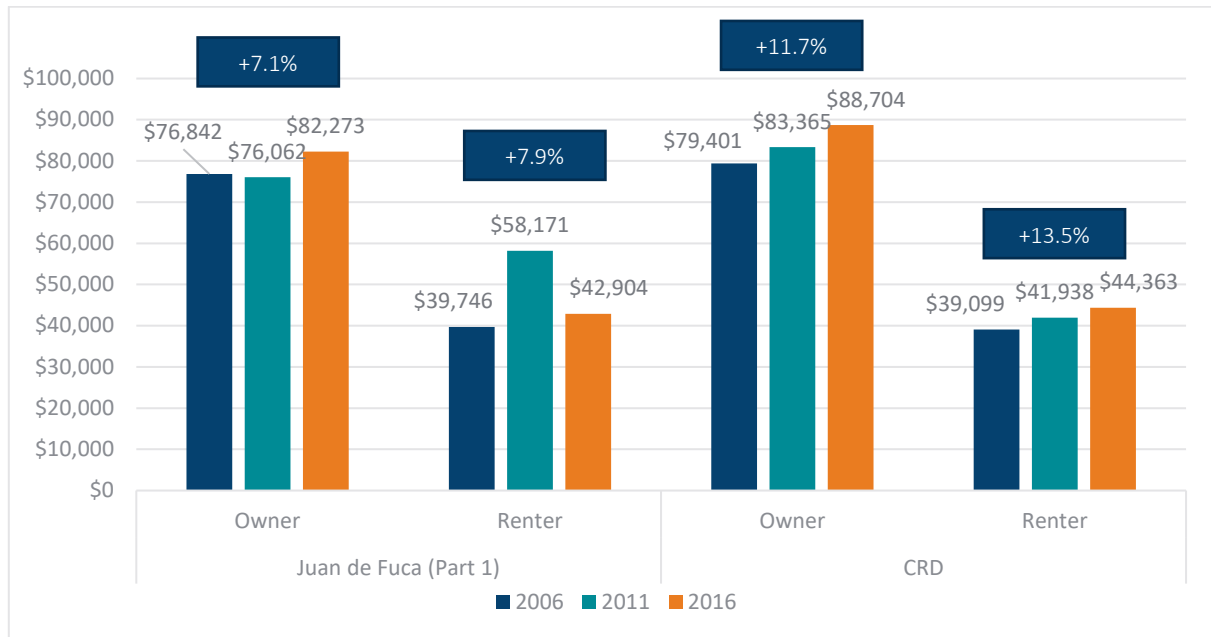
FIGURE 16 MEDIAN TOTAL HOUSEHOLD INCOME IN JUAN DE FUCA (PART 1) AND CRD



Source: Statistics Canada Census Program, Data Table 98-400-X2016099

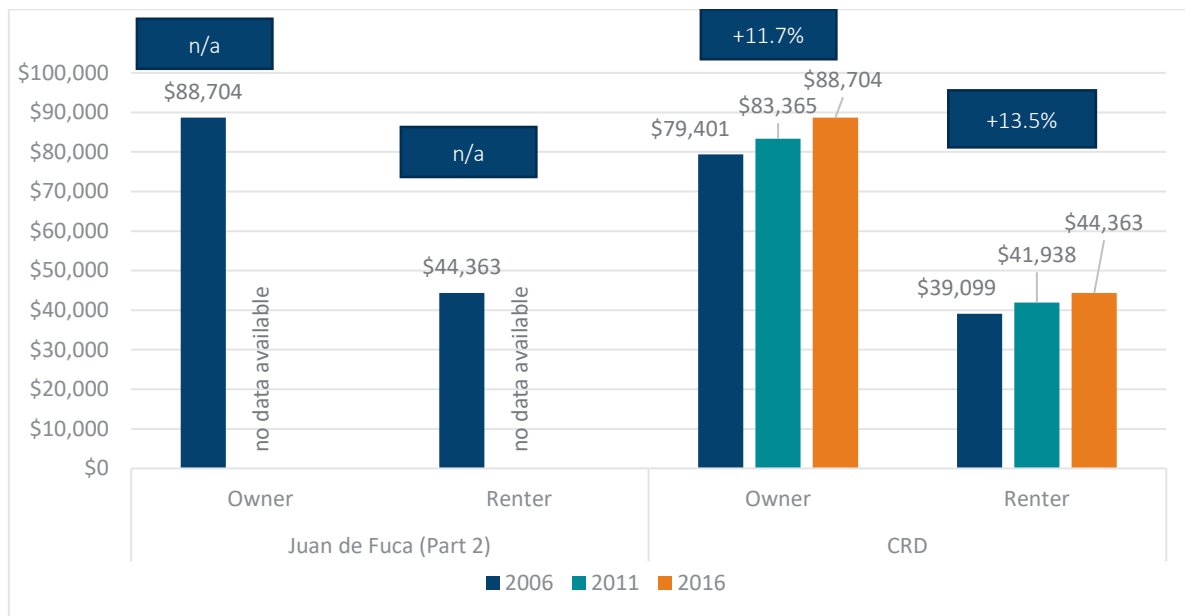
The median renter household income in a community is often lower than the median owner household income. In Juan de Fuca (Part 1), the median renter household income in 2016 was 52% of median owner household income (Figure 17).

FIGURE 17 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN JUAN DE FUCA (PART 1) AND CRD, 2006 TO 2016



In Juan de Fuca (Part 2), the median renter household income in 2006 was 50% of the median owner household income (Figure 18).⁵

FIGURE 18 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN JUAN DE FUCA (PART 2) AND CRD, 2006 TO 2016

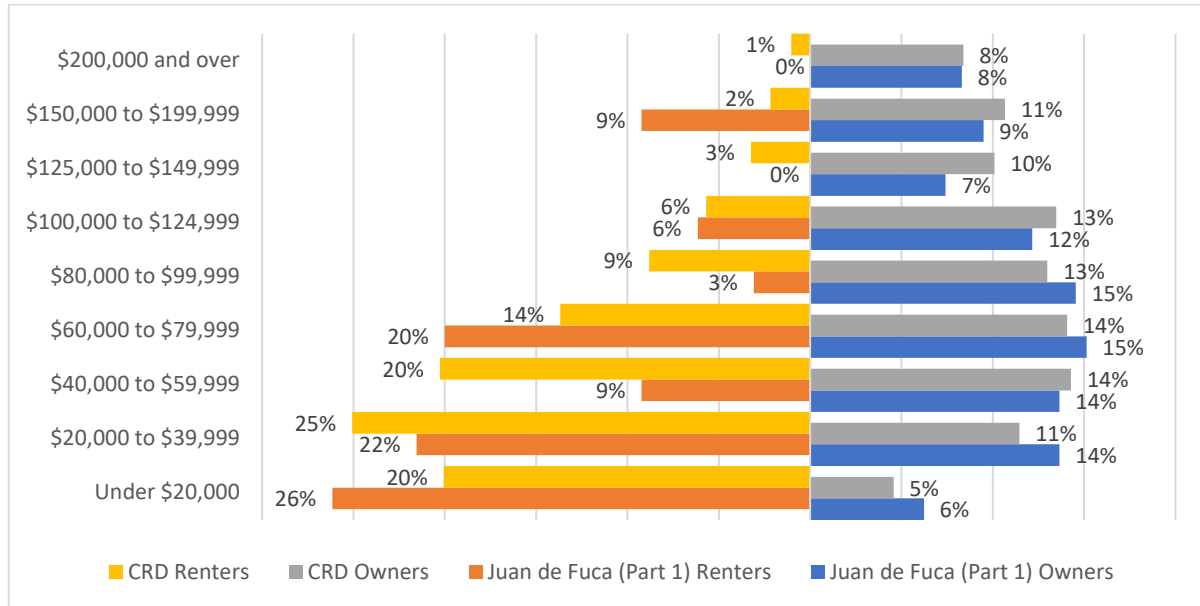


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

⁵ Median household income by tenure for 2011 and 2016 is not available for Juan de Fuca (Part 2).

In 2016, Juan de Fuca (Part 1) had a slightly higher proportion of households in higher income brackets compared to the CRD, among both owners and renters (Figure 19). Household income distribution by tenure is no

FIGURE 19 INCOME DISTRIBUTION BY TENURE IN JUAN DE FUCA (PART 1) AND CRD, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.7 Summary

- Juan de Fuca (Part 1) is continuing to grow at a rate that is similar to the CRD as a whole. Between 2006 and 2016, Juan de Fuca (Part 1) grew by 9.9%, from 4,250 to 4,670 residents, while the CRD grew by 11.1% over the same period.
- Juan de Fuca (Part 2) decreased in population by 18.8%, from 234 to 190 residents, over the same period. However, the population in 2016 is higher than what is anticipated in the zoning bylaw.
- Sixty percent (60%) of new households moving to Juan de Fuca (Part 1) were from other parts of BC, 34% from other parts of Canada, and 0% from other countries. Compared to the CRD as a whole, Juan de Fuca (Part 1) attracted less new international households.
- Consistent with national trends, Juan de Fuca (Part 1) and Juan de Fuca (Part 2) are experiencing an aging trend. The Juan de Fuca (Part 1) median age rose from 44.3 to 49.5 from 2006 to 2016, and for Juan de Fuca (Part 2) from 45.8 to 52.0.
- Juan de Fuca (Part 1) and Juan de Fuca (Part 2) have similar population age distribution as the CRD, but both areas have a higher proportion of two person households and households without children.
- The top five industries employing Juan de Fuca (Part 1) residents in 2016 were public administration (12%), construction (12%), health care and social assistance (10%), accommodation and food services (8%), and retail trade (7%). Challenges finding housing can affect the ability to attract and retain employees, especially as housing costs increase more quickly than incomes.
- The top five industries employing Juan de Fuca (Part 1) residents in 2016 were construction (33%), accommodation and food services (17%), health care and social assistance (17%), educational services (17%), and transportation and warehouse (17%).

- Juan de Fuca (Part 1) had higher incomes compared to the region over the past three census counts. Renter households reported incomes that were 52% of owner incomes (\$42,904 versus \$82,273). Households with single incomes, especially female lone parent households and non-census family households, reported significantly lower incomes compared to other household types.
- The median household income of renters in Juan de Fuca (Part 2) is 50% of owner households in 2006 (\$44,363 versus \$88,704), median household income for renters was not available for 2016.

3.0

Housing Profile

This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7.

This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

3.1 Overview of Housing Stock

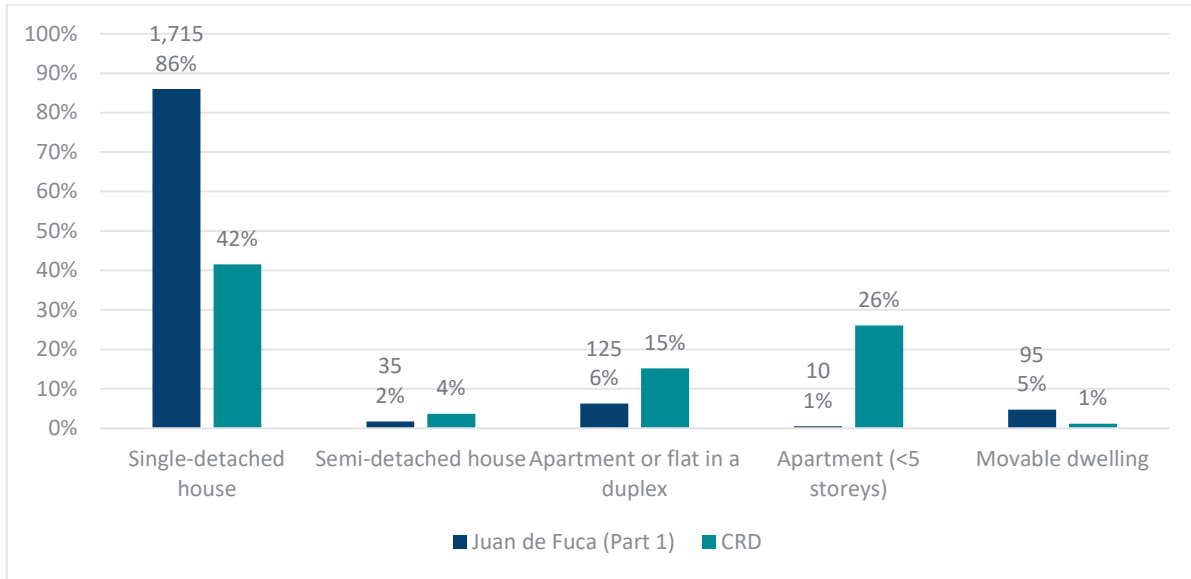
3.1.1 Housing Units

As of 2016, there were 1,995 dwellings in Juan de Fuca (Part 1) and 90 dwellings in Juan de Fuca (Part 2). Compared to the CRD as a whole, Juan de Fuca (Part 1) and Juan de Fuca (Part 2) both have higher proportions of detached dwellings and movable dwellings (Figure 20).

In addition, there are some semi-detached houses in Juan de Fuca (Part 1) which refers to duplexes and a few apartments. For Juan de Fuca (Part 2), single-detached houses and movable dwellings are the two most common types of housing.

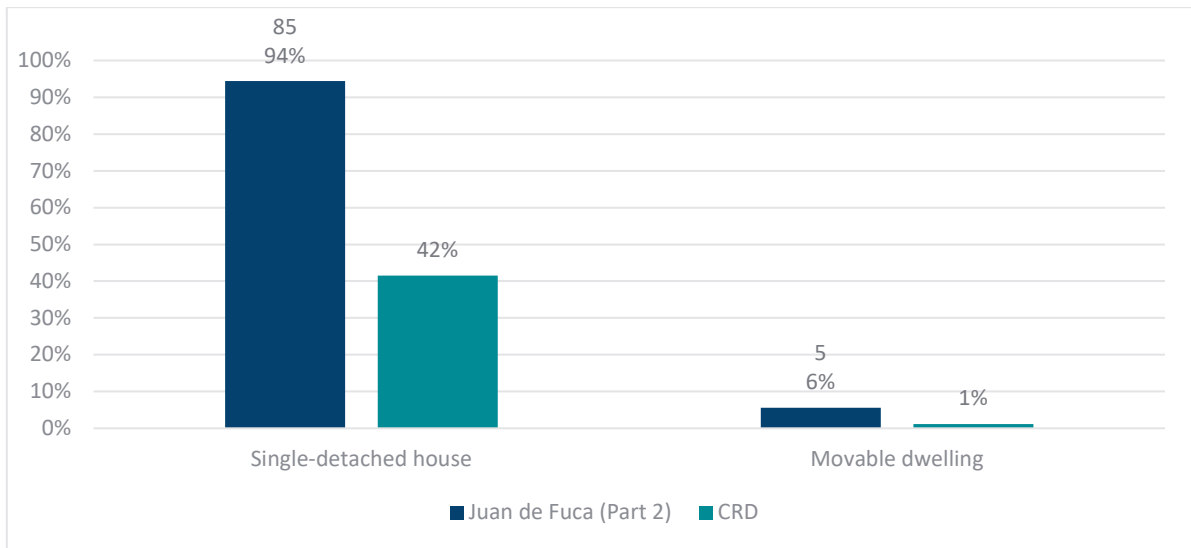
In 2016, Juan de Fuca (Part 1) had 125 units of apartment or flat in a duplex. Usually, half of the units recorded as apartments or flats in a duplex are assumed to be single-detached houses with secondary suites (approximately 17 units), while the other half are the suites themselves. Data from the Juan de Fuca Electoral Area indicates there are approximately 90 legal secondary suites. It is expected that the number of secondary suites in the Juan de Fuca Electoral Area is higher as some structures may not be registered (e.g. multiple suites, recreational vehicles, travel trailers, etc.).

FIGURE 20 DWELLINGS BY STRUCTURE TYPE IN JUAN DE FUCA (PART 1) AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

FIGURE 21 DWELLINGS BY STRUCTURE TYPE IN JUAN DE FUCA (PART 2) AND CRD, 2016

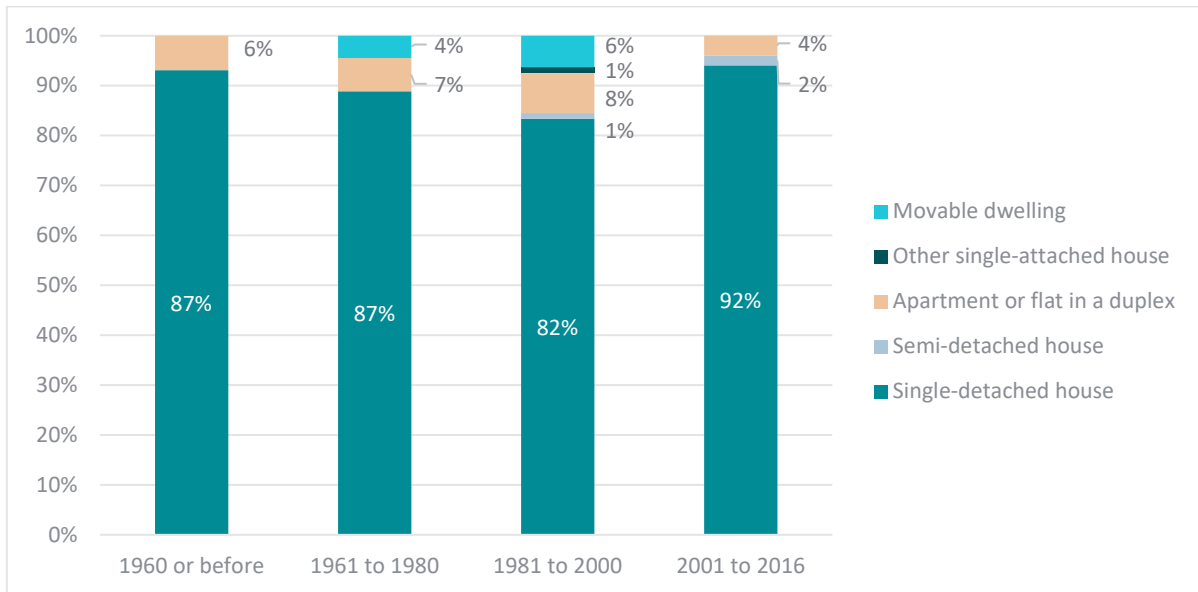


SOURCE: STATISTICS CANADA CENSUS PROGRAM, CENSUS PROFILES 2016

Figure 22 shows that single-detached houses was the predominant structural type of housing built in each period of construction in Juan de Fuca (Part 1). The most diverse dwelling structural types were built between 1981 to 2000. The most recent period of 2001 to 2016 saw the construction of new apartment or flat in a duplex and semi-detached houses.⁶

⁶ Dwellings by period of construction and structural type is not available for Juan de Fuca (Part 2).

FIGURE 22 DWELLINGS BY PERIOD OF CONSTRUCTION AND STRUCTURAL TYPE IN JUAN DE FUCA (PART 1), 2016



*Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%.

3.1.2 Occupied and Unoccupied Dwellings

In 2016, out of every five private dwellings in Juan de Fuca (Part 2), there were two dwellings that were not occupied by usual residents, which refers to persons who are permanently residing there (41%) (Table 1). This typically means that the units are either vacant or rented out on a temporary basis.

In Juan de Fuca (Part 1), there was a much smaller proportion of dwellings not occupied by usual residents in 2016 (15%).

TABLE 1 PRIVATE DWELLINGS OCCUPIED BY USUAL RESIDENTS, 2016

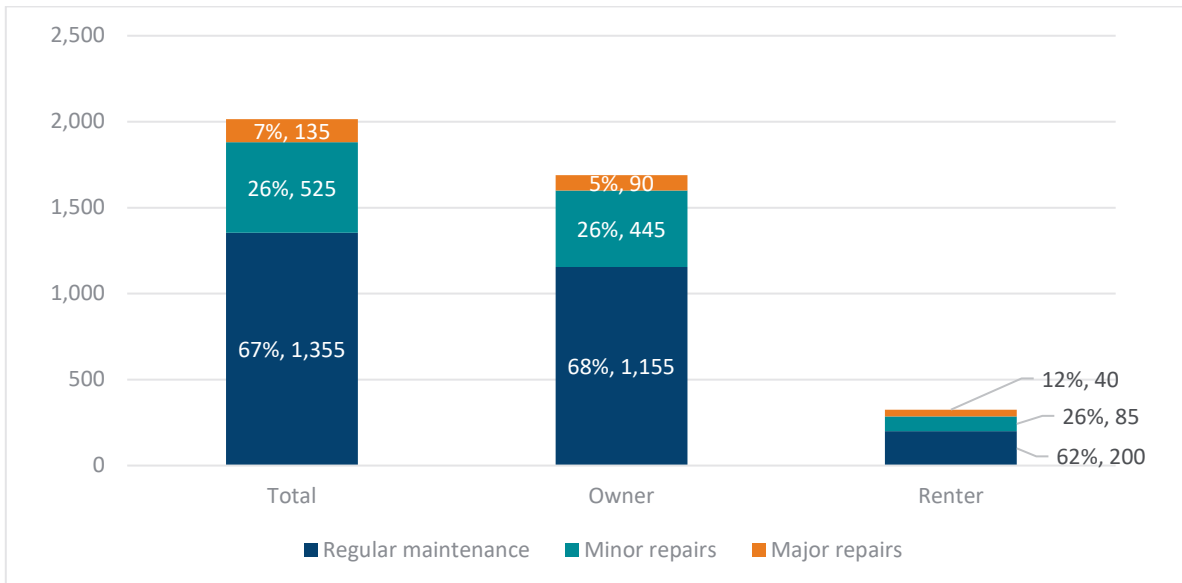
	Juan de Fuca (Part 1)		Juan de Fuca (Part 2)	
	Units	Percentage	Units	Percentage
Dwellings Occupied by Usual Residents	1,992	85%	89	59%
Dwellings Not Occupied by Usual Residents	345	15%	63	41%
Total	2,337	100%	152	100%

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.3 Condition of Housing

In Juan de Fuca (Part 1), renter households were more likely than owner households to live in a dwelling that requires major repairs, 12% compared to 5%, respectively (Figure 23). Overall, 67% of dwellings require regular maintenance, 26% require minor repairs, and 7% require major repairs.

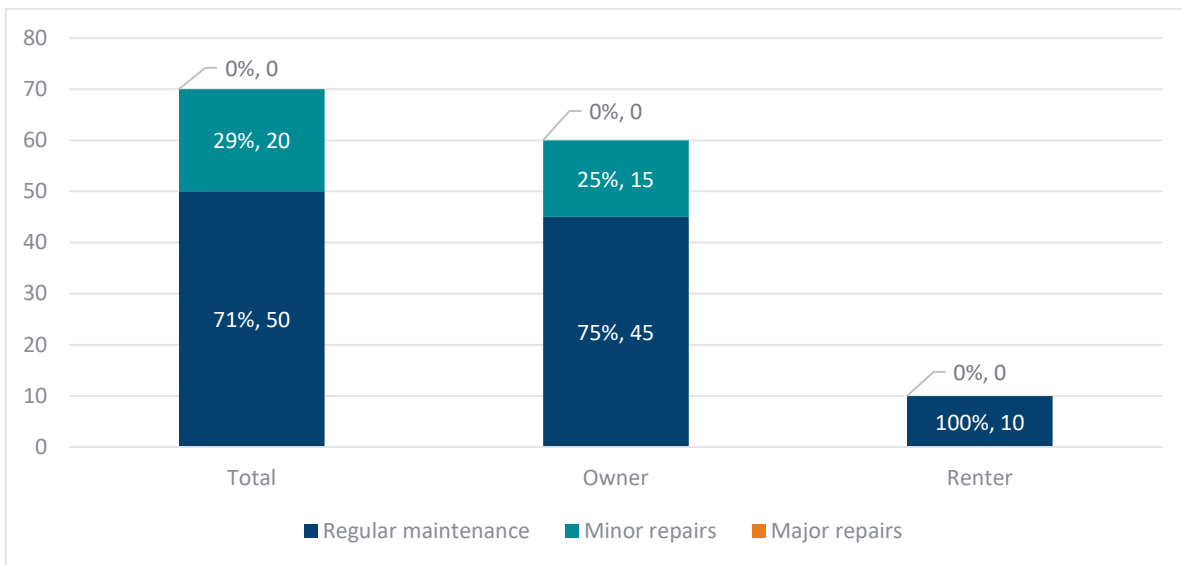
FIGURE 23 DWELLING CONDITION BY TENURE IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada, Census 2016, Table 98-400-X2016222.

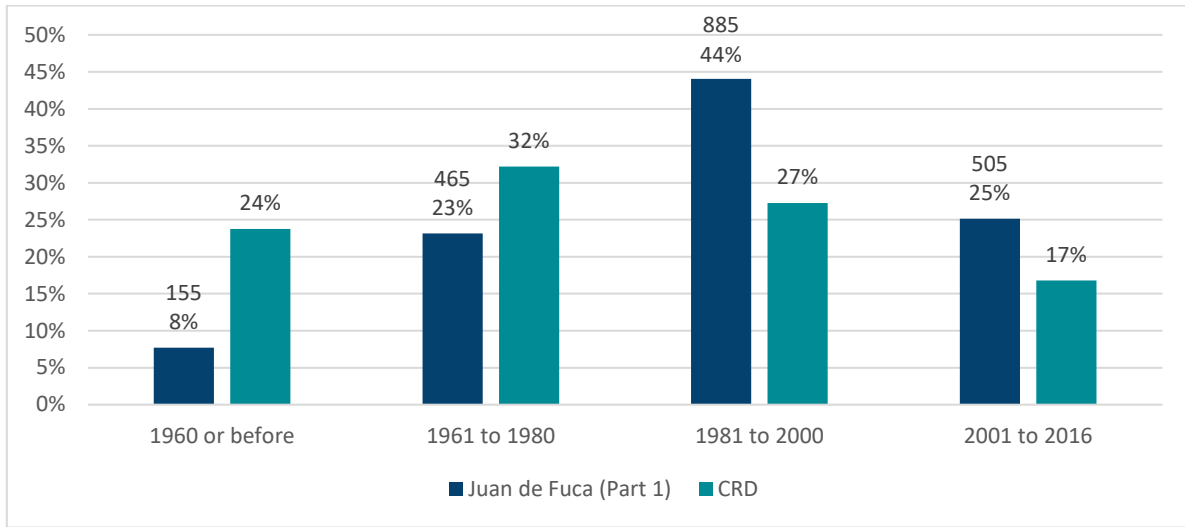
In Juan de Fuca (Part 2) there were no dwellings reported as needing major repair and 29% of dwellings needed minor repairs. Overall, 71% of dwellings require regular maintenance. Owner households were more likely to require minor repairs than renter households, 25% compared to 0%, respectively. This is likely due to the fact that there are minimal renter households in Juan de Fuca (Part 2).

FIGURE 24 DWELLING CONDITION BY TENURE IN JUAN DE FUCA (PART 2), 2016



Compared to CRD, dwellings in Juan de Fuca (Part 1) are slightly newer, with higher proportion built between 1981 to 2000, and 2001 to 2016 (Figure 25).

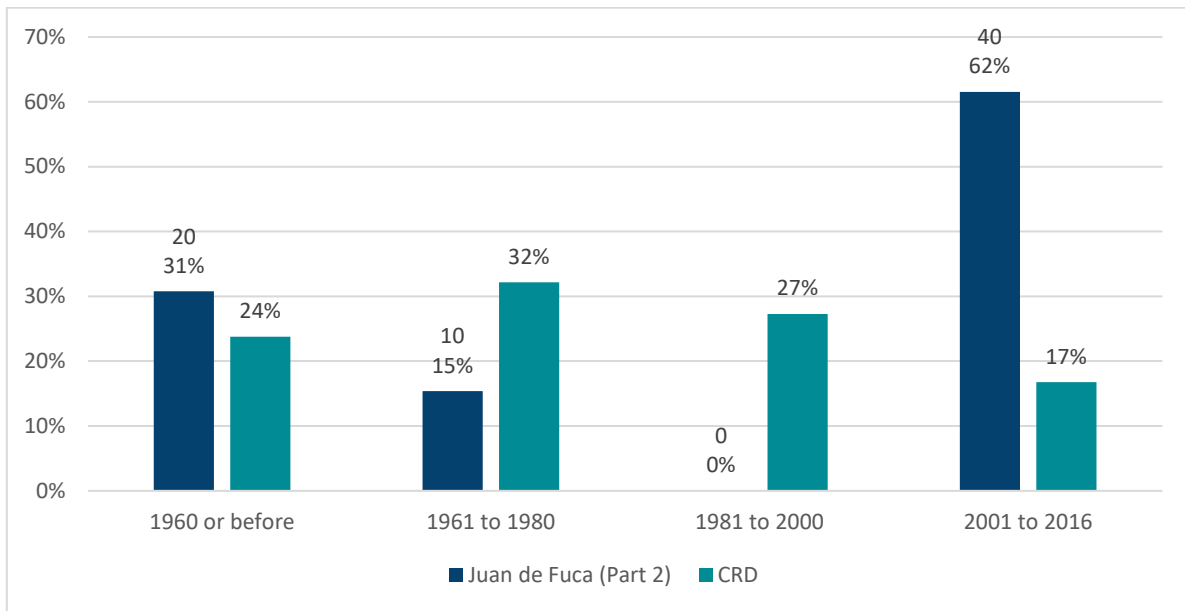
FIGURE 25 DWELLINGS BY PERIOD OF CONSTRUCTION IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada Census Program, Census Profiles 2016

In Juan de Fuca (Part 2), no new dwellings are reported to have been built between 1981 to 2000, but a higher proportion of the housing stock was built in recent years between 2001 to 2016.

FIGURE 26 DWELLINGS BY PERIOD OF CONSTRUCTION IN JUAN DE FUCA (PART 2), 2016



Source: Statistics Canada Census Program, Census Profiles 2016

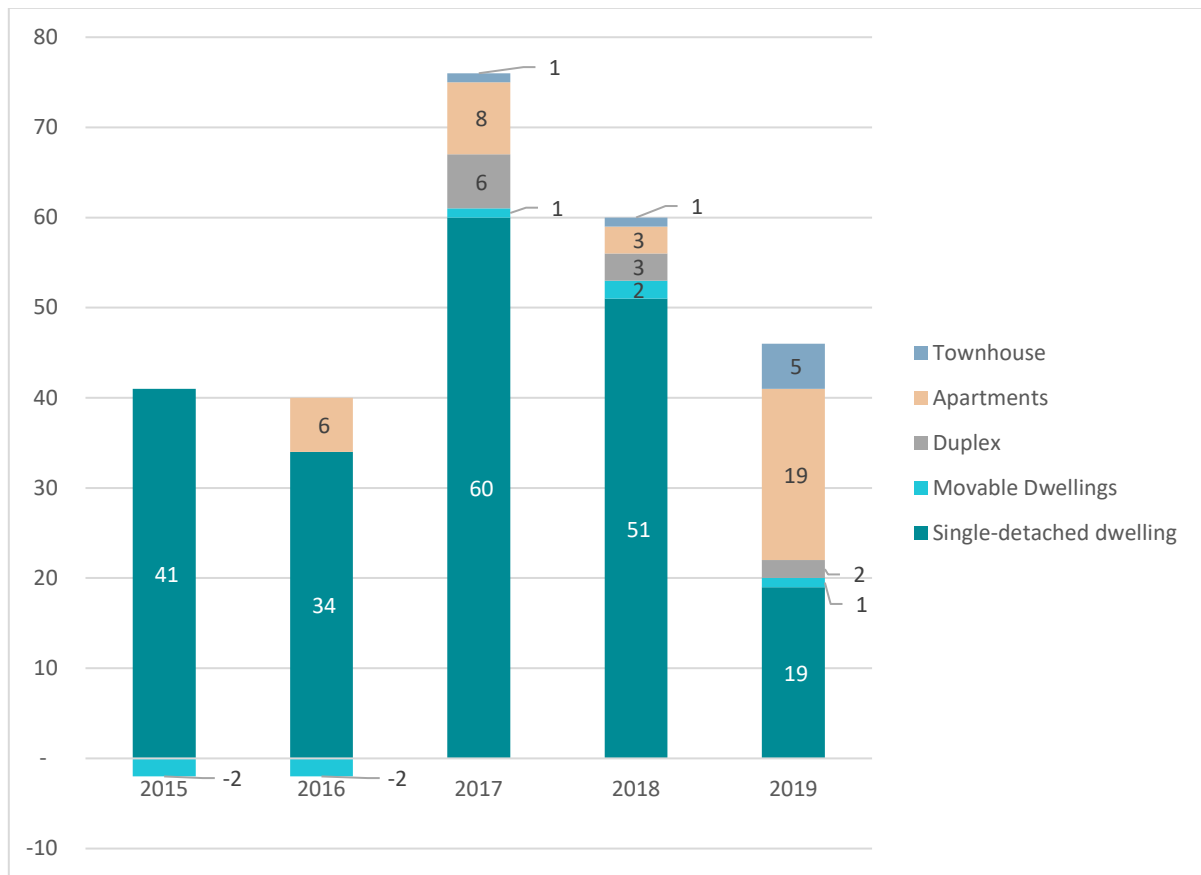
3.1.4 Recent Changes in Housing Stock

In the Juan de Fuca Electoral Area (which includes both Part 1 and Part 2), between 2015 and 2019, 79.2% of additional dwellings were single-detached dwellings, 13.9% were apartment and 4.2% were duplexes. Apartments in the context of Juan de Fuca are likely secondary suites.

The proportion of new homes that were single-family homes declined in 2019 and apartments increased suggesting that more compact forms of housing are increasing in Juan de Fuca Electoral Area. However, it should be noted that some of this growth in this five-year period is likely built by private owners for commercial tourist accommodations rather than residential accommodation for residents.

Note that this data considers net new homes and accounts for demolitions.

FIGURE 27 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE IN JUAN DE FUCA, 2015 TO 2019



Source: CRD Building Permit Data*

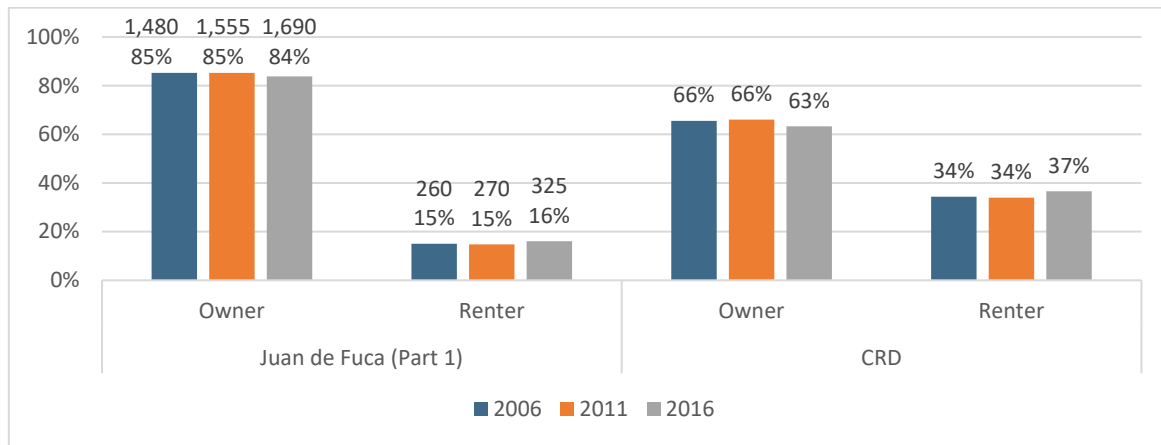
* The CRD uses Statistics Canada’s structure type classifications. “Apartments” includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store or other non-residential structure

In this case, the CRD category of “duplexes” refers to the Statistics Canada definition of semi-detached houses. These are dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed).

3.1.5 Tenure

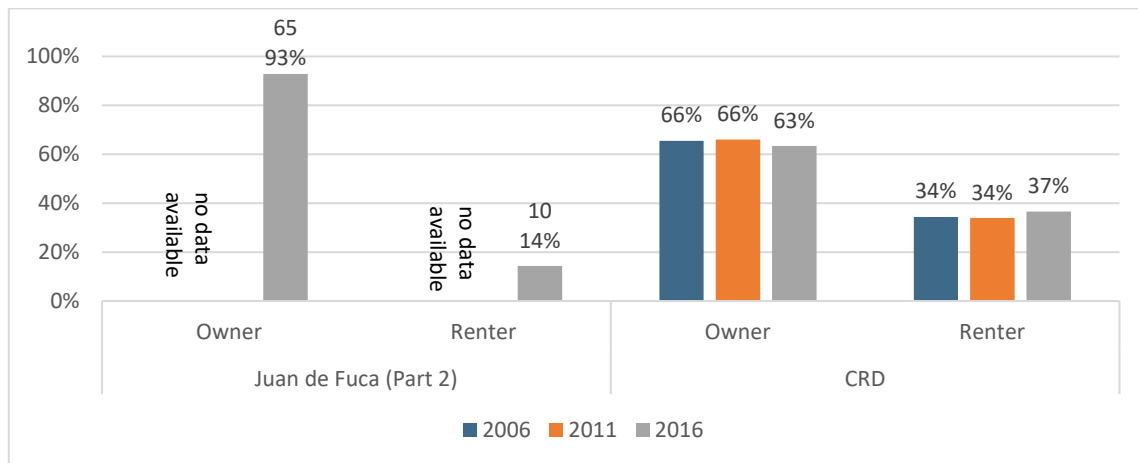
Juan de Fuca (Part 1) had a consistent proportion of owner households over the past three census periods, from 85% of all households in 2006 to 84% in 2016. Renters make up 16% of all households in 2016. Juan de Fuca (Part 2) has a high ownership ratio, with 93% of all household owners and the remaining 14% renters⁷. There is no historical tenure data available for Juan de Fuca (Part 2). For comparison, in 2016, 63% of CRD residents were homeowners and 37% were renters.

FIGURE 28 HOUSEHOLDS BY TENURE IN JUAN DE FUCA (PART 1), 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

FIGURE 29 HOUSEHOLDS BY TENURE IN JUAN DE FUCA (PART 2), 2006 TO 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

⁷ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. This discrepancy is especially common when looking at aggregations with different variables, such as tenure and condition.

In 2016, 20 households, or 6% of renter households Juan de Fuca (Part 1), reported that they live in subsidized housing.⁸ This is a slight increase from 2011 when no households reported that they lived in subsidized housing. This proportion is lower than the CRD, where 12% of renter households live in subsidized housing. The Census reports there are no households in subsidized housing in 2016 for Juan de Fuca (Part 2).

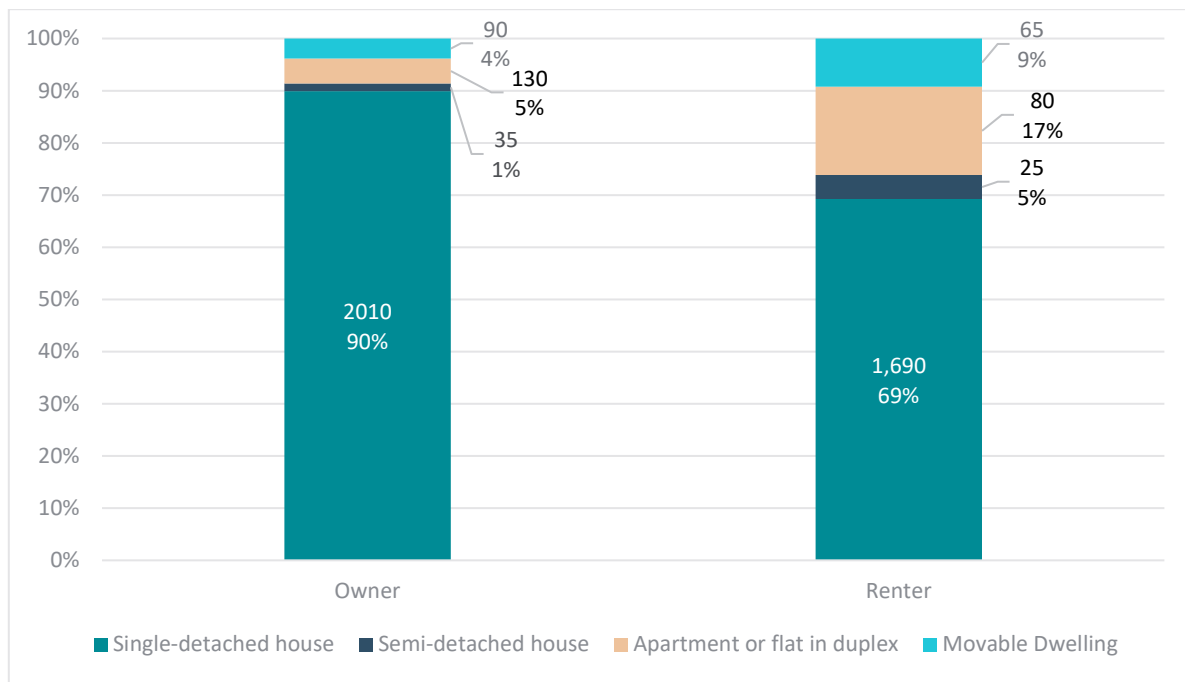
3.1.6 Households and Structure Types

Among owner households in Juan de Fuca (Part 1), the most commonly occupied structure type in 2016 were single-detached houses (90%), followed by apartment or flat in a duplex (5%), and movable dwellings (4%) (Figure 30).

For renter households in Juan de Fuca (Part 1), the structural housing types occupied were more diverse and include single-detached houses (69%), followed by apartments or a flat in a duplex (17%), movable dwelling (9%) and semi-detached house (5%).

In Juan de Fuca (Part 2), owner households are likely to live in single-detached houses (92%) followed by movable dwellings (15%). There is no data on tenure by structure type or dwellings by structure type for Juan de Fuca (Part 2) renter households in 2016.

FIGURE 30 STRUCTURE TYPE BY TENURE IN JUAN DE FUCA (PART 1), 2016

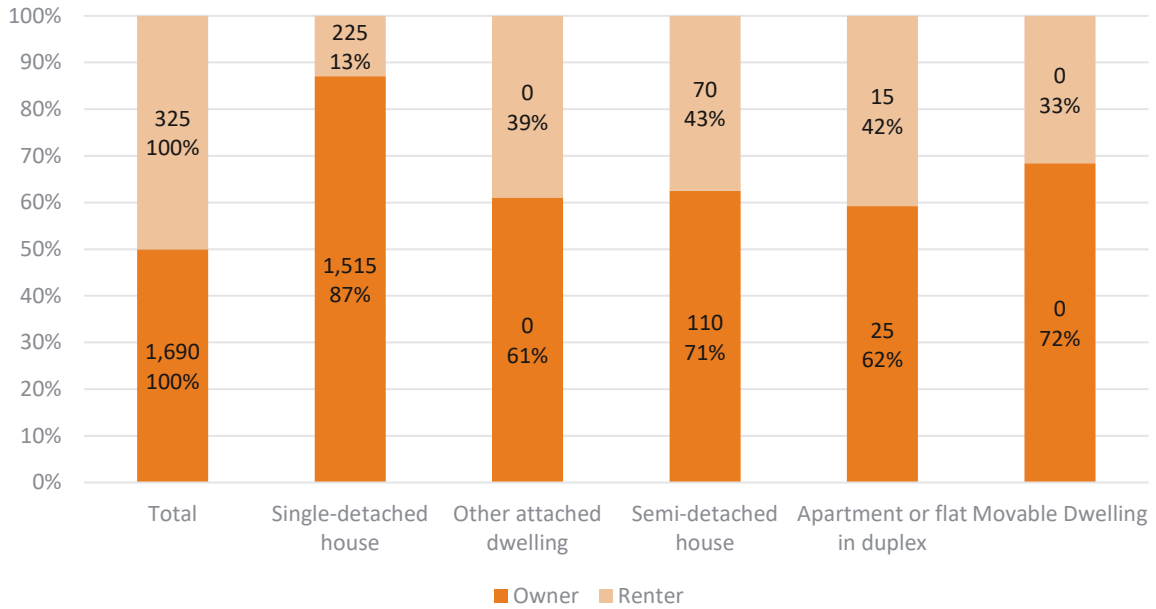


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

⁸ Subsidized housing is self-reported by census respondents. It includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the District is provided in Section 3.4.

Data from 2016 suggests that single-detached houses in Juan de Fuca (part 1) were occupied by owner households (87%). Tenure was much more evenly distributed among other household types.

FIGURE 31 TENURE BY STRUCTURE TYPE IN JUAN DE FUCA (PART 1), 2016

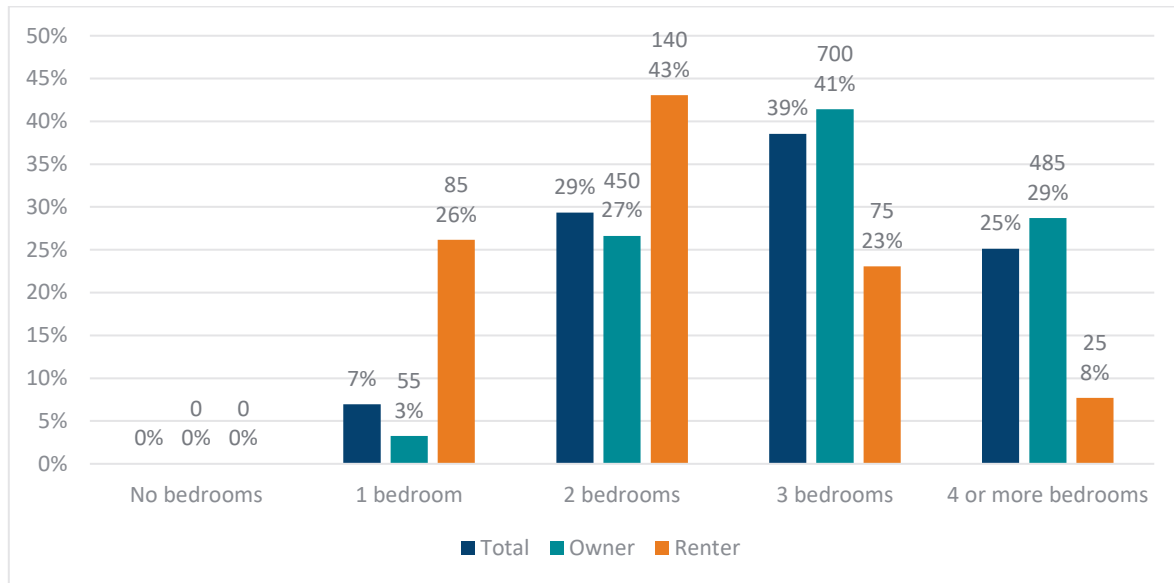


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

In 2016, 64% of dwellings in Juan de Fuca (Part 1) were three bedrooms or more (Figure 32). Most dwellings with three bedrooms or more were owned; 70% of all owned dwellings had three bedrooms or more, compared to 31% of all rented dwellings. Most rented dwellings had two bedrooms or fewer (69%).

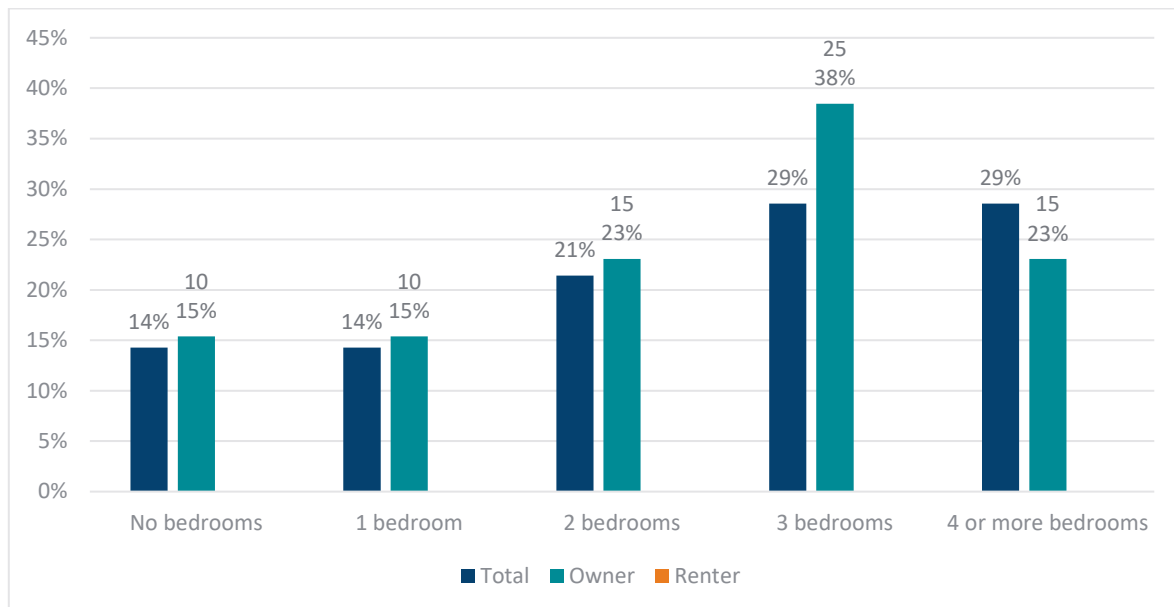
In 2016, 58% of dwellings in Juan de Fuca (Part 2) were three bedrooms or more (Figure 33). There is no renter household data available for the three census for Juan de Fuca (Part 2). A high proportion of dwellings with three bedrooms or more are occupied by owner households (61%).

FIGURE 32 DWELLINGS BY UNIT SIZE AND TENURE IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

FIGURE 33 DWELLINGS BY UNIT SIZE AND TENURE IN JUAN DE FUCA (PART 2), 2016



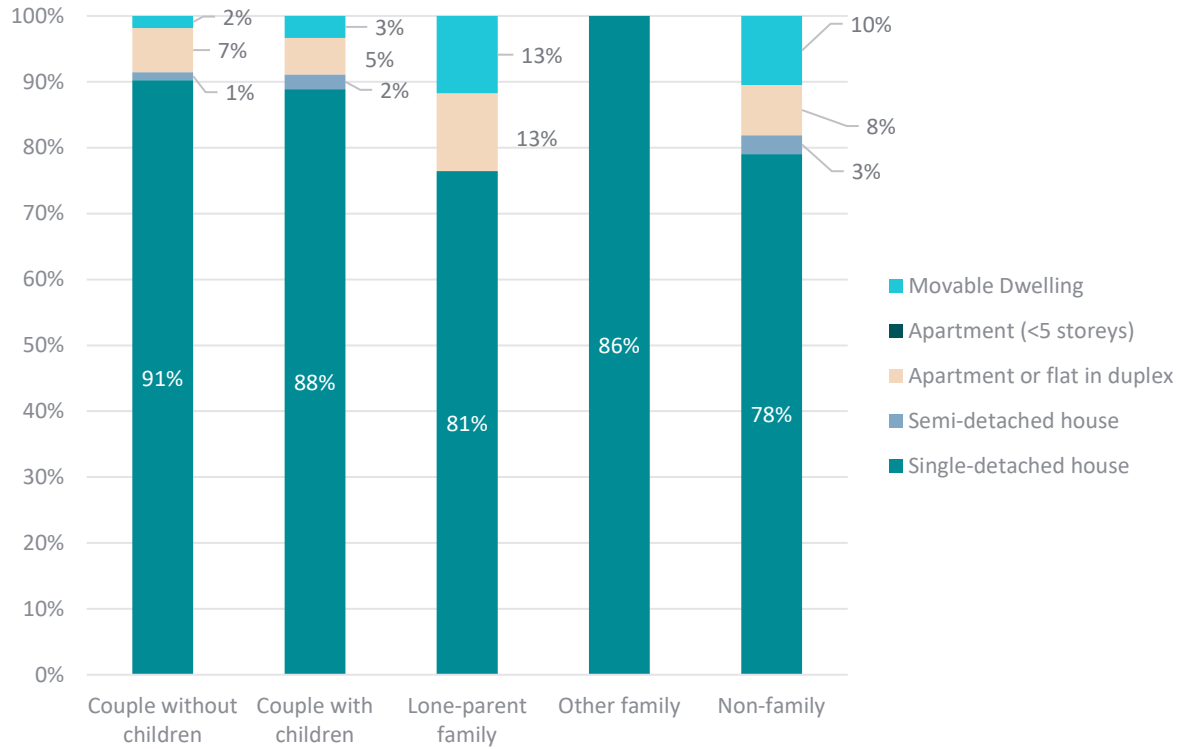
Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

Figure 34, Figure 35, and Figure 36 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types for Juan de Fuca (Part 1). Due to the large proportion of single-family houses in the area, they are often the dominant structure type. No data is available for Juan de Fuca (Part 2)

Among couples (with or without children) and other families, the single-detached home is the dominant structure type, while lone parent households and non-census-families are slightly more likely to live in

movable dwellings and secondary suites (apartment or flat in a duplex) (Figure 34). There are a few three persons and four persons households that live in movable dwellings (Figure 35). Households led by Juan de Fuca (Part 1) residents aged 15 and 25 years in 2016 were most likely to either live in secondary suites (apartment or flat in duplex) or semi-detached houses (Figure 36).

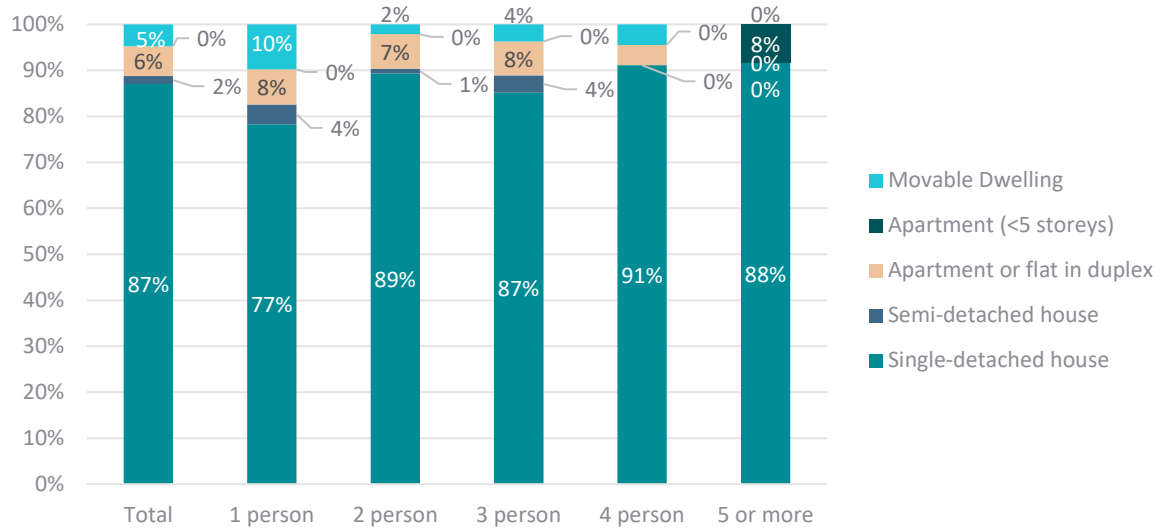
FIGURE 34 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN JUAN DE FUCA (PART 1), 2016 ⁹



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

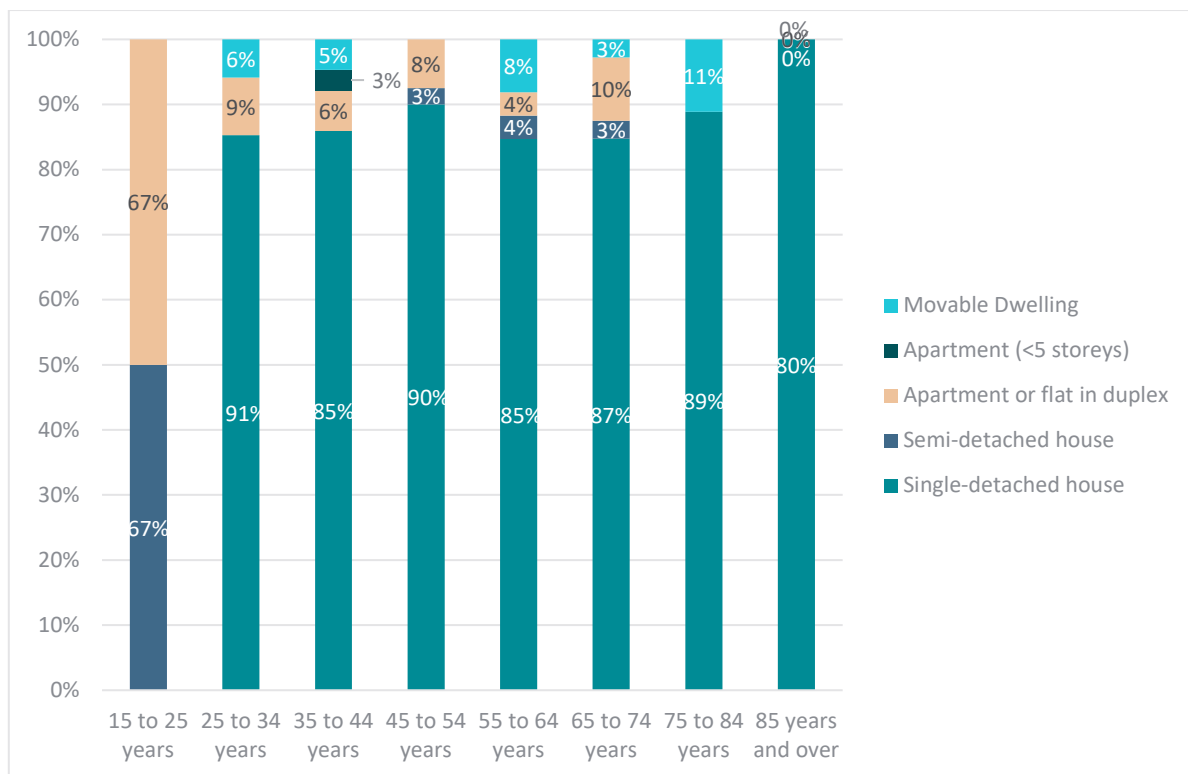
⁹ For the “Other Family” category there are a total of 140 dwellings identified, however only 120 are single-detached and no other data is available regarding the remaining dwelling types.

FIGURE 35 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

FIGURE 36 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE IN JUAN DE FUCA (PART 1), 2016 ¹⁰



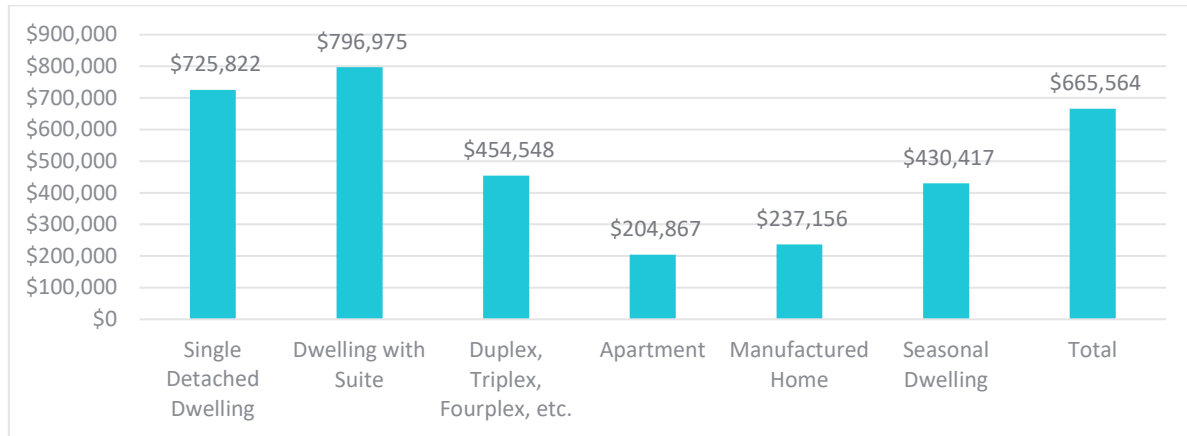
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

¹⁰ In the “85 years and over” category there are a total of 25 dwellings identified, 20 are indicated to be single-detached and information is not available on the remaining dwellings.

3.2 Trends in the Homeownership Market

There is no real estate data available for Juan de Fuca Electoral Area as a whole from the Victoria Real Estate Board. The average residential property values in 2019 for Juan de Fuca from BC Assessment were used to understand the cost of housing in the community. Single-detached dwellings and dwellings with suites are the valued the highest (Figure 37).

FIGURE 37 AVERAGE RESIDENTIAL VALUE, JUAN DE FUCA ELECTORAL AREA, 2019



Sources: BC Assessment, 2019

3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to assess gaps between shelter costs and household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 data from BC Assessment and median total before-tax household incomes from the 2016 census for Juan de Fuca (Part 1). Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016. There is insufficient data for household incomes in Juan de Fuca (Part 2) to conduct the gaps analysis.

Home sales prices are based on the average 2019 sales prices for each housing type and do not account for any differences in the age of homes, size of homes, and low-end or high-end properties. To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and a total of \$656 added for property tax, utilities, home insurance, and municipal or private services charges. There is insufficient data for sales prices of other dwelling types in Juan de Fuca to conduct the gaps analysis.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of

monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.¹¹

There are significant gaps for all household types in affording single-detached homes, the most common type of home in Juan de Fuca. Household types classified as “Other census families” often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household would likely be able to afford the average single-detached home if they were making the median income. Those in the “Couples without children “ category making the median income would need to spend approximately 46% of their monthly income on shelter costs, while “Couples without children” would need to spend 37%.

Homeownership is likely out of reach for single-income households like lone-parent and non-census families. Median-earning lone parent families would need to spend 65% of their income on shelter costs for the average single-detached home. Non-census families would need to spend 102% their monthly income to be able to afford housing.

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN JUAN DE FUCA, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap
			Single-detached home (\$725,822)
Couples without children	\$93,192	\$2,330	-\$1,265
Couples with children	\$117,181	\$2,930	-\$665
Lone-parent families	\$66,587	\$1,665	-\$1,930
Non-census families	\$42,307	\$1,058	-\$2,537
Other census families	\$149,070	\$3,727	\$132

Sources: Statistics Canada, 2016 Census and BC Assessment, 2019

*Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

¹¹ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 0 and 0.

3.3 Trends in the Rental Market

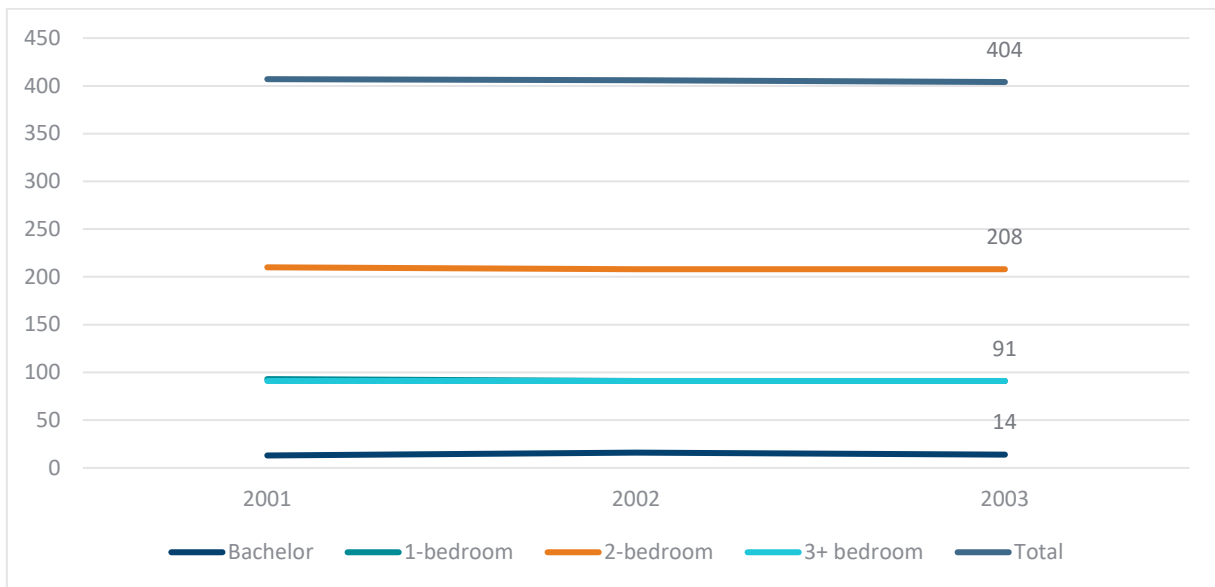
The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

3.3.1 Primary Rental

For Juan de Fuca Electoral Area (Parts 1 and 2), the primary rental market data is only available for 2001 to 2003. This data is considered outdated as it is nearly 20 years old, but it provides a snapshot of what the market looked like historically.

In 2003, there were 404 purpose-built rental units in Juan de Fuca. There is no data available to estimate whether this number has increased or decreased in 2020. In 2003, two bedroom units were the most common unit type (208 units or 51%), followed by 1-bedroom and 3 or more bedrooms (91 units or 23% each) (Figure 38). There are fewer bachelor units (14 units or 3%).

FIGURE 38 PRIMARY RENTAL MARKET UNITS IN JUAN DE FUCA, 2001-2003



Source: CMHC Rental Market Survey

There is no recent data available on rental vacancy rates or median rents in the primary rental market in Juan de Fuca.

3.3.2 Secondary Rental Market Trends

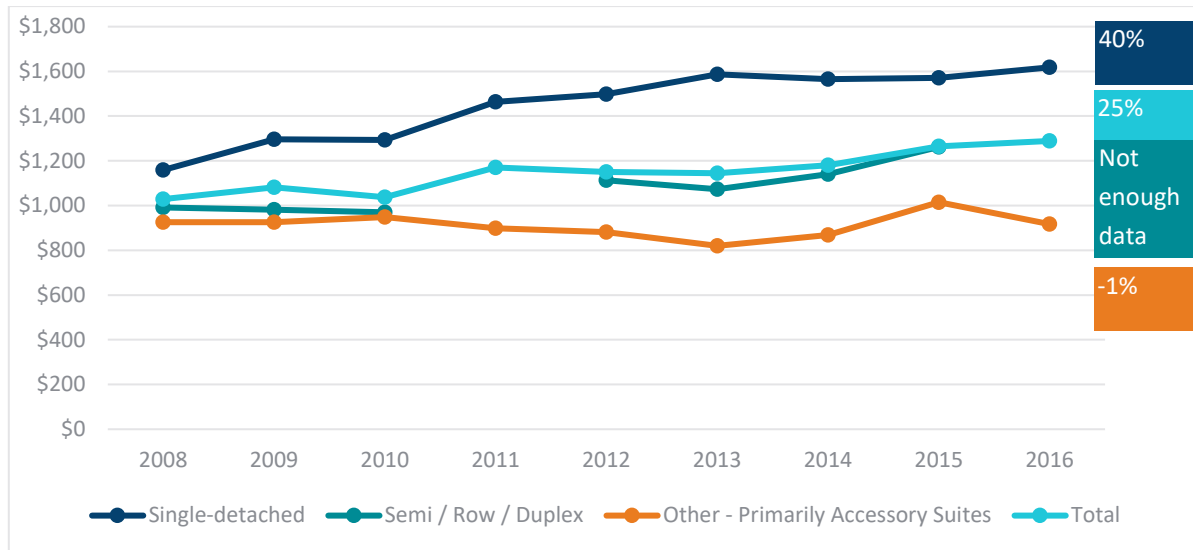
Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. There was a total of 335 renter households in the Juan de Fuca Electoral Area (Part 1 and Part 2) in 2016 and 404 primary market rental units in 2003.

According to the Juan de Fuca Electoral Area’s records, there are 90 legal and registered secondary suites in the community. However, unregulated suites are believed to be somewhat common.

CMHC provides data for the secondary rental market for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and Juan de Fuca (Part 2). This data is of much lower quality than data for the primary rental market.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40% (Figure 49). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008.

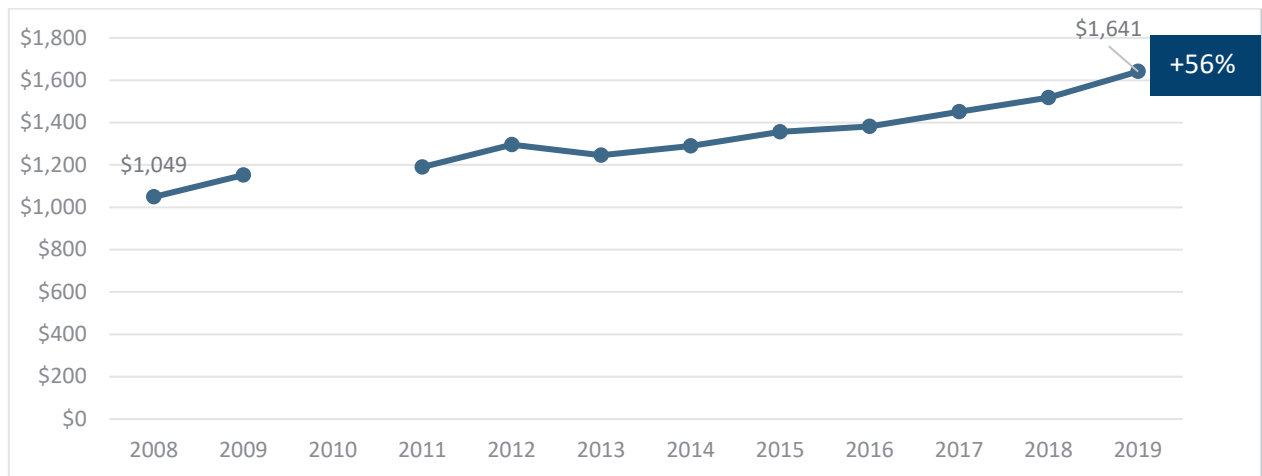
FIGURE 39 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016



Note that there are some data gaps and that some of the data is of poor quality. 2016 is the latest year for which there is data. Source: CMHC, 2019

While the data for rented condominiums in Victoria CMA shows a slow, steady increase in average rents, there are data gaps and some of the data is of poor quality (Figure 40).

FIGURE 40 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019



Source: CMHC, 2019

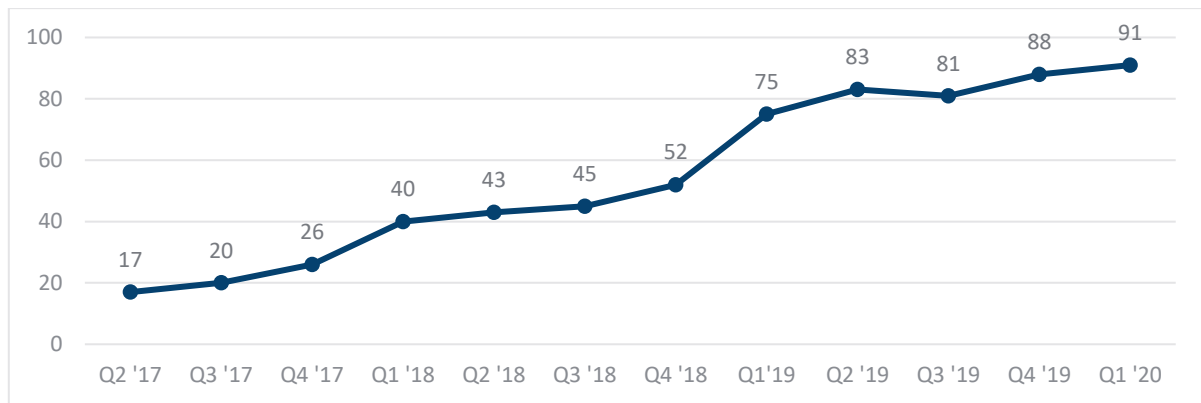
3.3.3 Short-Term Rental Market¹²

There is no data is available for the short-term rental market for the Juan de Fuca Electoral Area through AirDNA except for Port Renfrew.

In Port Renfrew, where the majority of the tourism in Juan de Fuca Electoral Area is centered, a scan of AirDNA data on short-term rentals was completed on July 29, 2020 and it found 56 active rentals listed. Of these rentals, 90% were entire homes for rent and 10% were a private room in a home or a shared room. Some of these dwellings may include cabins on land zoned for tourist accommodation, rather than for residential use.

AirDNA also provides data on previous quarters. The number of short-term rentals in Port Renfrew has grown significantly over the last three years, from 17 units in the second quarter of 2017 to 91 units in the quarter of 2020 (over 400%) (Figure 41). Data from the first quarter of 2020 showed a number of 91 listings compared to 56 listings on July 29, 2020. This suggests that the COVID-19 pandemic and social distancing measures have had some impact on the short-term rental market, at least for the present time.

FIGURE 41 NUMBER OF SHORT-TERM RENTALS PER YEARLY QUARTER, 2017 - 2020

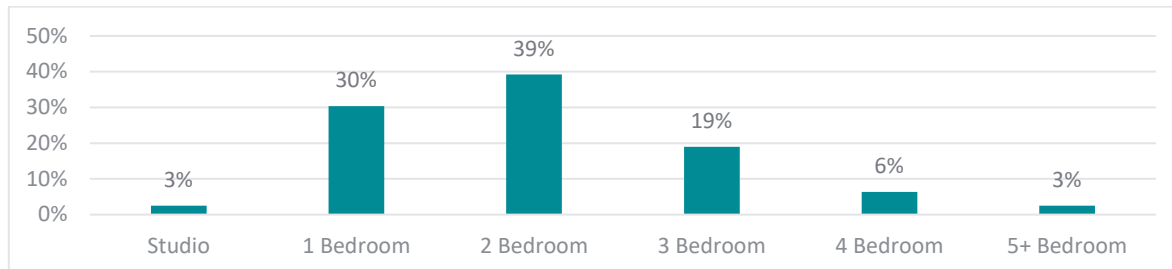


Source: AirDNA

¹² Data for the short-term rental market is accessed through the publicly available information on AirDNA.com. The date of data collection is noted in the text and may be different from other reports completed through the CRD Housing Needs Report project.

When looking at unit size, short-term rentals in Port Renfrew were listed as studio units (3%), one bedrooms (30%), two bedrooms (39%), three bedrooms (19%) and four bedrooms or more (9%) (Figure 42).

FIGURE 42 SHORT-TERM RENTALS IN PORT RENFREW BY NUMBER OF BEDROOMS, MARCH 19, 2020



As of April 2020, AirDNA reported an occupancy rate of 94% in Port Renfrew, compared to 14% in January. The high occupancy rate could be due to some owners listing their units as occupied to restrict visitors, or it could also be due to some individuals are vacationing closer to home due to social distancing measures and travel restrictions.

3.4 Non-Market Housing

As of 2019, there are no non-market units where BC Housing has a financial relationship in Juan de Fuca. There are no co-operative housing units in Juan de Fuca that are registered with the Co-operative Housing Federation of BC as of 2019.

BC Housing Registry waitlist for non-market housing is not available for Juan de Fuca Electoral Area.

3.5 Homelessness

It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. The Point-in-Time (PiT) count identified at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals who stayed in unknown locations.

As the PiT count was taken during the start of the COVID-19 pandemic, some individuals may have made decisions regarding staying outdoors or attending PiT count-related events. Compared to the 2018 PiT count, there was an increase in unsheltered homelessness which may be due to the fear of COVID-19 spreading in confined spaces. Furthermore, since the March 11, 2020 count, recent initiatives to increase the number of shelter beds (e.g. repurposing hotel rooms as shelters) will have shifted the number of individuals who are sheltered or unsheltered. With the exception of an extreme weather emergency shelter that operated out of the Juan de Fuca Local Area Services Building for the 2018 and 2019 winter seasons, there are no existing or planned facilities to provide accommodation for unsheltered individuals in the Juan de Fuca EA.

It is important to note that although these counts provide valuable data and can suggest trends, they face several challenges. PiT counts are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count. Individuals who are not interviewed during the day of

the count are not counted. These counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

3.6 Student Housing

There are no post-secondary institutions located in Juan de Fuca. University of Victoria and Camosun College have locations in the District of Saanich. Royal Roads University is located in Colwood. Data from all three post-secondary institutions is provided below as it is required by legislation (where available), but it is likely less applicable to the Juan de Fuca Area

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at these three post-secondary institutions (Table 3). The University of Victoria is the only post-secondary institutions with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. Students attending Camosun College and Royal Roads University, as well as students who are not able to access housing at the University of Victoria may be looking for housing in the region. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria's full-time equivalent¹³ enrolments grew by 6.5%, while Camosun College and Royal Roads University both saw declines of 8.3% and 1.6%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing, as well as the low rental vacancy rate across the region, suggest that there is a need for more student housing in the region.

TABLE 3 PUBLIC POST-SECONDARY INSTITUTIONS IN CAPITAL REGION DISTRICT, NUMBER OF BEDS AND FULL TIME EQUIVALENT STUDENTS, 2018/2019

School	Beds	Full-Time Equivalent Enrolments
Camosun College	0	6,107
Royal Roads University	0	2,062
University of Victoria	2,625	16,796
Total	2,625	24,965

Source: Ministry of Advanced Education, Skills and Training

3.7 Housing Indicators

Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.¹⁴

¹³ The total student head count (including full-time and part-time students) enrolled in post-secondary institutions is anticipated to be higher than the full-time equivalents.

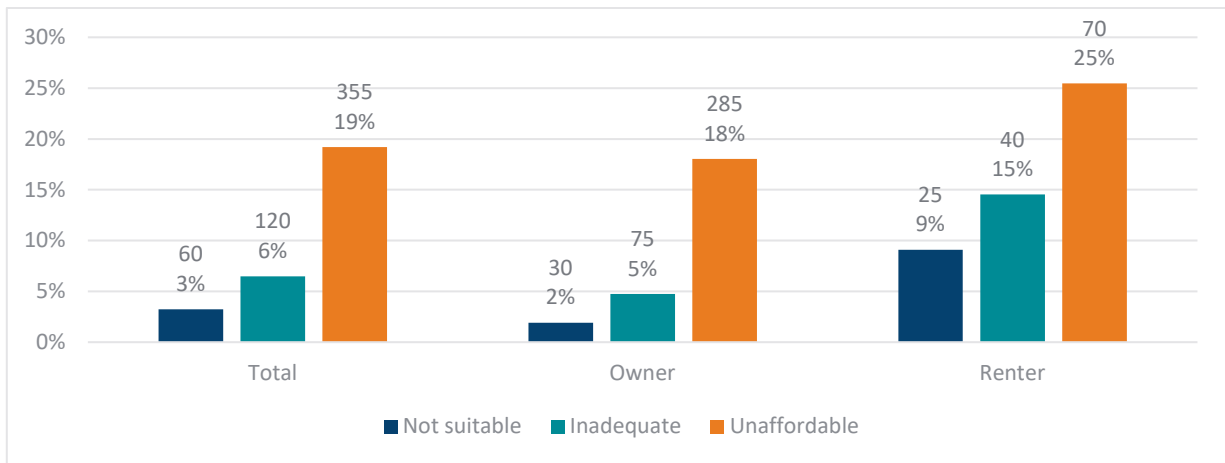
¹⁴ The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

In Juan de Fuca (Part 1), the proportion of households living in homes below the affordability and adequacy housing standards decreased over the past three census counts, while the proportion below suitability standards has remained consistent. Affordability challenges typically have increased across regional and provincial trends.

In 2016, 19% of all households in Juan de Fuca (Part 1) spent 30% or more of their income on shelter costs, including 25% of renter households and 18% of owner households (Figure 43). There were also higher proportions of renters living in unsuitable or inadequate housing compared to owners. Renter households were more than three times more likely to be living in inadequate housing compared to owner households.

Housing indicator data is not available for Juan de Fuca (Part 2) due to the small population size.

FIGURE 43 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

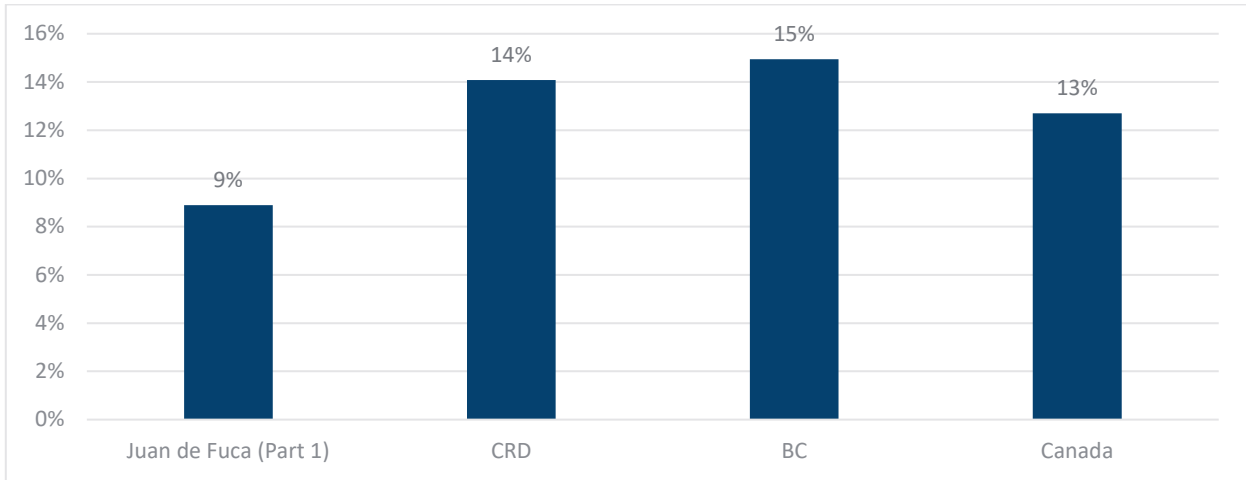
3.7.1 Core Housing Need

Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards *and* would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and are currently spending more than 50% of their income on shelter costs.

In 2016, Juan de Fuca (Part 1) had a lower proportion of households in Core Housing Need compared to the CRD, British Columbia (BC), and Canada (Figure 44).

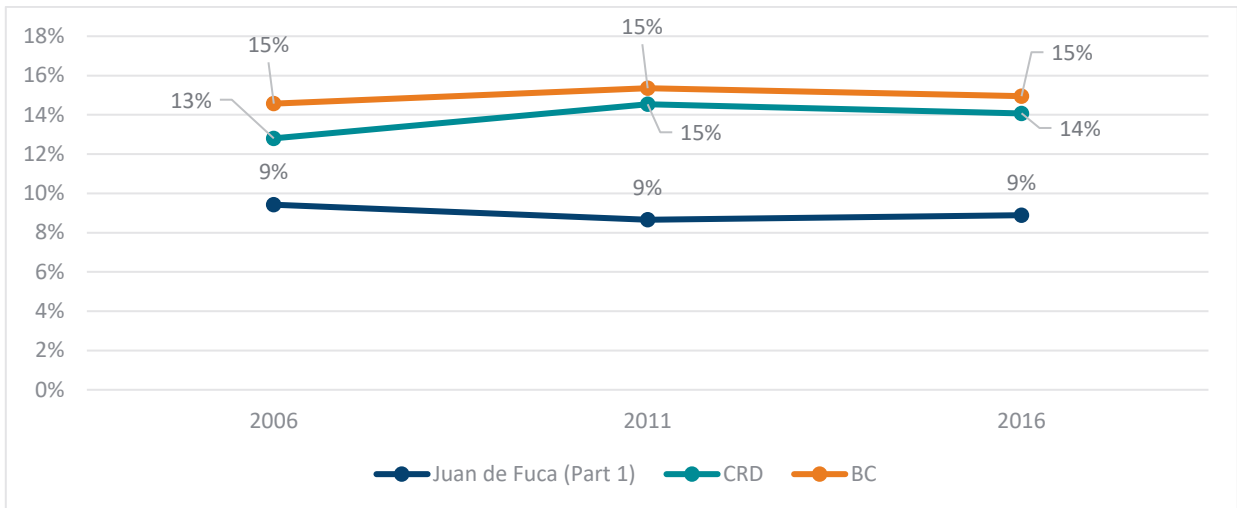
FIGURE 44 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

Figure 45 shows the historical data of households in Core Housing Need in Juan de Fuca (Part 1) compared to the CRD. Juan de Fuca (Part 1) has seen a consistent proportion of households in Core Housing Need from 2006 to 2016 whereas this has slightly increased for the region.

FIGURE 45 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN JUAN DE FUCA (PART 1) AND CRD, 2006-2016

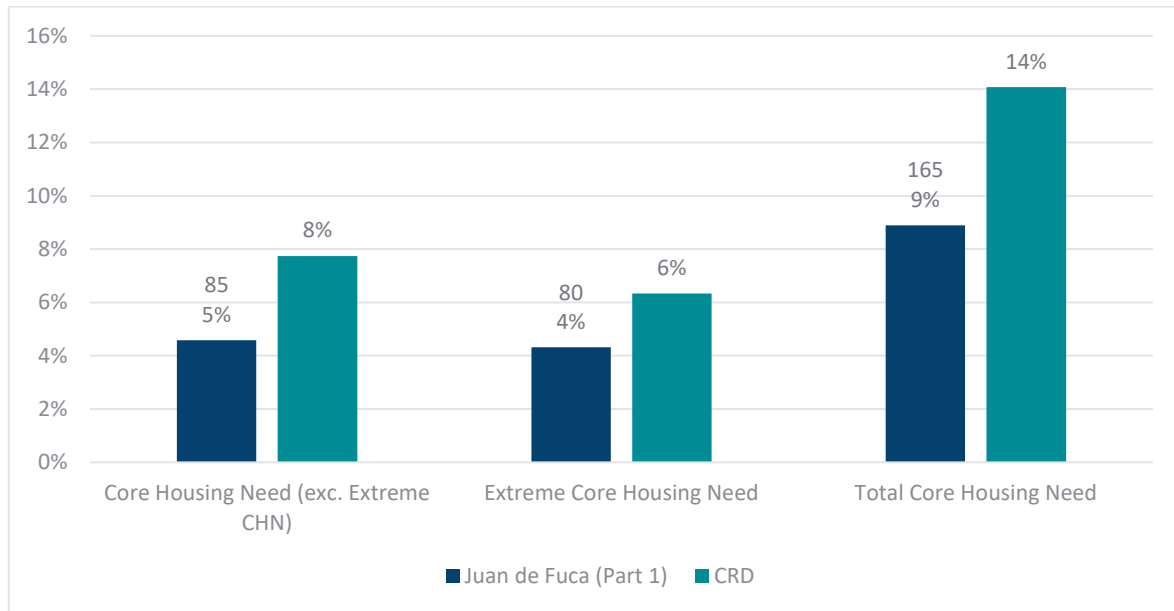


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3.7.2 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Juan de Fuca (Part 1) had 4% of households in Extreme Core Housing Need compared to the CRD's 6% (Figure 46).

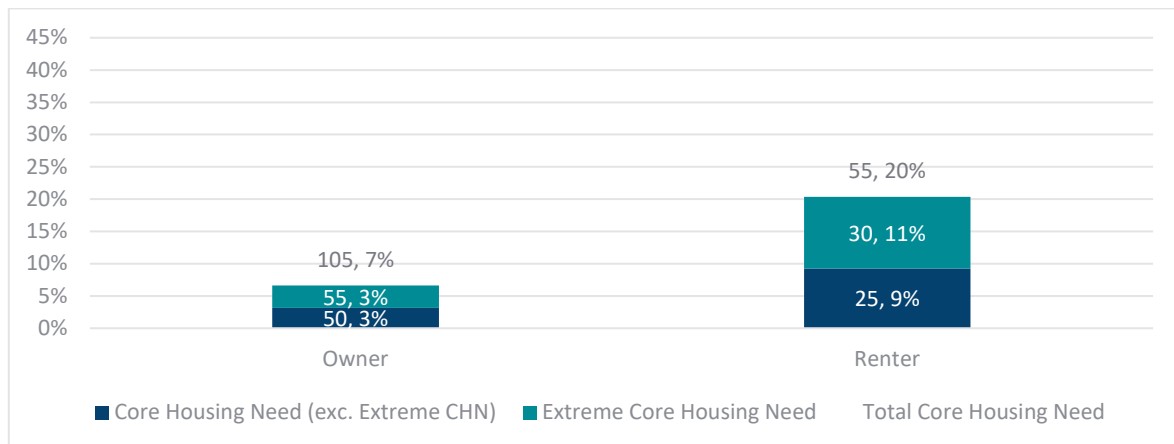
FIGURE 46 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN JUAN DE FUCA (PART 1) AND CRD, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

A higher proportion of renter households (20%) in Juan de Fuca (Part 1) are in Core Housing Need than owner households (7%) (Figure 47). Across the region, renters are far more likely to be in Core Housing Need than owners.

FIGURE 47 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN JUAN DE FUCA (PART 1), 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3.7.3 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and others are disproportionately likely to be in Core Housing Need. Table 4 provides more a more detailed breakdown of Juan de Fuca Electoral Area households in Core Housing Need by different household characteristics. Each row in the table shows the proportion of households with that household characteristic that is in Core Housing Need. Due to the smaller population size in Juan de Fuca, this data may be prone to rounding errors (e.g. households round up to the closest interval by 5). Despite this limitation, the data provides a general idea of which populations are struggling with Core Housing Need in the electoral area.

In the Juan de Fuca, Table 4 offers the following key takeaways:

Tenure

Across all household characteristics, renter households are more likely to be in Core Housing Need than owner households.

Age of Primary Household Maintainer and Households with Seniors

Seventeen percent of households with a primary household maintainer between 35 and 44 are slightly more likely to be in Core Housing Need. This is higher than other age groups and the need is primarily experienced by renter households. This could be due to working in lower paid jobs, precarious employment, or a lack of affordable rental housing options.

Renter households are less likely to be in Core Housing Need as the primary maintainer ages. Households led by primary household maintainers 55 years of age or older are less likely than other age groups to be in Core Housing Need. Households with one or more seniors living there are also less likely to be in Core Housing Need than households without seniors. This suggests a need to support households under 55, particularly renter households who may be experiencing more housing affordability challenges.

Household Type

Among household types, 18% of lone-parent renter households, 14% one-person renter households, and 27% of other non-family owner households are more likely to be in Core Housing Need than others. Lone parent renter households are more likely to be in Core Housing Need than other household groups. This is to be expected as this household type typically relies on a single income.

TABLE 4 HOUSEHOLD CHARACTERISTICS BY CORE HOUSING NEED AND TENURE, 2016¹⁵

	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total	165	9%	60	22%	105	7%
Core Housing Need by Age of Primary Household Maintainer						
15-24	0	0%	0	0%	0	-
25-34	0	0%	0	0%	0	0%
35-44	50	17%	20	29%	35	16%
45-54	45	13%	15	21%	30	11%
55-64	35	7%	15	30%	25	5%
65+	35	7%	10	33%	25	5%
Core Housing Need by Household Type						
Couple with Children	25	5%	10	13%	15	4%
Couple without Children	45	6%	0	0%	40	5%
Lone Parent Household	20	18%	15	60%	10	11%
Multiple-Family	0	0%	0	-	0	0%
One Person Household	55	14%	30	29%	30	11%
Other Non-Family	15	27%	10	100%	10	22%
Core Housing Need based on Immigration Status						
Non-Immigrant	120	8%	50	20%	70	6%
Non-Permanent Resident	0	-	0	-	0	-
Immigrant	45	13%	10	40%	35	10%
Recent Immigrant	0	-	0	-	0	-
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	45	7%	10	25%	30	5%
Household Without A Senior (65+)	125	10%	45	19%	80	8%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	110	10%	30	17%	80	9%
Household Without A Person With an Activity Limitation	50	7%	25	25%	25	4%
Core Housing Need by Indigenous Households						
Aboriginal Households	10	11%	0	0%	10	15%
Non-Aboriginal Households	155	9%	55	22%	100	7%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	45	11%	25	33%	20	6%
Household Without a Child (<18 years)	120	8%	40	21%	85	7%

¹⁵ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. These discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

3.8 Summary

Housing Stock

- Compared to the CRD as a whole, the overall housing stock in Juan de Fuca (Part 1) and Juan de Fuca (Part 2) is slightly newer and less diverse. While recent building permits suggest a trend towards more apartments (secondary suites) in the Juan de Fuca Electoral Area, some of these residential developments are created for commercial tourism rather than long-term residency.
- The single-family home is the dominant dwelling type in Juan de Fuca (Part 1) and Juan de Fuca (Part 2), with most houses having three or more bedrooms (62%).
- Most (64%) households in Juan de Fuca (Part 1) contain one or two people. These may be comprised of older individuals or couples whose children have moved away.
- While 90% of Juan de Fuca (Part 1) owners occupy single-family homes, renters occupy a much wider range of structure types with fewer bedrooms.
- There may be a lack of options for older adults looking to downsize out of large single-family homes and for families looking for rental units with enough bedrooms to suit their needs or to enter the homeownership market.

Homeownership Market

- In 2016, 84% of households owned their home and 16% rented.
- The average assessed value for a single-detached house is approximately \$726,000 in 2019 in the Juan de Fuca electoral area.
- The single-detached house is severely unaffordable for lone-parent families and non-census family earning the median household income for their type. It is also moderately unaffordable for couples with or without children making the median household income, despite this being the most common type of home in the electoral area. Assuming a 10% down payment and an interest rate of 2.54% as per Section 3.2.1, couples with children making the median income would need to spend approximately 37% of their monthly income on shelter costs for a single-detached home at the 2019 average assessed value, while couples without children would need to spend 46%.
- Other census families earning the median household income for this housing type are able to afford mortgaging a single-detached dwelling in 2019 in Juan de Fuca.

Rental Market

- For Juan de Fuca Electoral Area, primary rental market data is only available for 2001 to 2003. This data is considered outdated as it is nearly 20 years old, but it provides a snapshot of what the market looked like historically.
- The number of short-term rentals in Port Renfrew has grown significantly over the last three years, from 17 units in the second quarter of 2017 to 91 units in the quarter of 2020 (over 400%).

Non-Market Housing

- As of 2019, Juan de Fuca Electoral Area does not have any existing units that receive non-market supports from BC Housing. There are no co-operative housing units in the Juan de Fuca Electoral Area that are registered with the Co-operative Housing Federation of BC as of 2019.
- In 2016, 20 households, or 6% of renter households in Juan de Fuca (Part 1), reported that they live in subsidized housing.

- It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. On that night, there were at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals stayed in unknown locations.

Housing Indicators and Core Housing Need

- In Juan de Fuca (Part 1), the housing indicators show the proportion of households below the affordability standard has decreased by 6% from 2006 to 2016. This is opposite of provincial and national trends where affordability challenges have been increasing.
- Renter households are far more likely to be in Core Housing Need, with 25 renter households meeting this definition in 2016, compared to 50 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents. There are slightly more renter households in Extreme Core Housing Need than in Core Housing Need (30 versus 25 households).
- The rate of Core Housing Need in Juan de Fuca (Part 1) (5%) was slightly lower than the rate seen in the CRD as a whole (8%) in 2016.
- Lone-parent renter households are one of the household types most likely to be in Core Housing Need, as they likely face challenges affording rental units with two or more bedrooms to accommodate their children. Lone-parent households also have some of the lowest median incomes in the District, especially female lone-parents. Women fleeing domestic violence are a vulnerable population and may be disproportionately in Core Housing Need.
- Renters living alone are similarly likely to be in Core Housing Need, with individuals not in census families having the lowest median incomes of all household types in the Area.
- Renter households led by individuals age 35 to 44 have the highest rate of Core Housing Need in the Electoral Area (17%), suggesting there may be a lack of affordable rental options for this age group.

4.0

Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population count through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016.

4.1 Methodology

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

The household projections were developed using headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates in Juan de Fuca (Part 1) are assumed to remain constant (by age group) over time.

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

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

4.2 Limitations

Due to the relatively small size of Juan de Fuca (Part 2), these projections are primarily concerned with, and based on data for, Juan de Fuca (Part 1). While the population projections supplied by BC Stats cover Juan de Fuca generally, the methodology of the projections includes an adjustment to Census 2016 population levels for Juan de Fuca (Part 1). The small size of Juan de Fuca (Part 2) makes the use of Juan de Fuca (Part 2) household data unreliable.

The household projections are also limited by the assumption of constant headship rates over time.

The tenure projections methodology assumes the distribution of new owner and renter households will reflect the 2016 tenure distribution within each age group. It does not account for the fact that, in Juan de Fuca (Part 1), renter households have been growing at a much faster rate than owner households over the past several census counts. Because of this, the tenure projections may overestimate the number of new owner households and underestimate the number of new renter households.

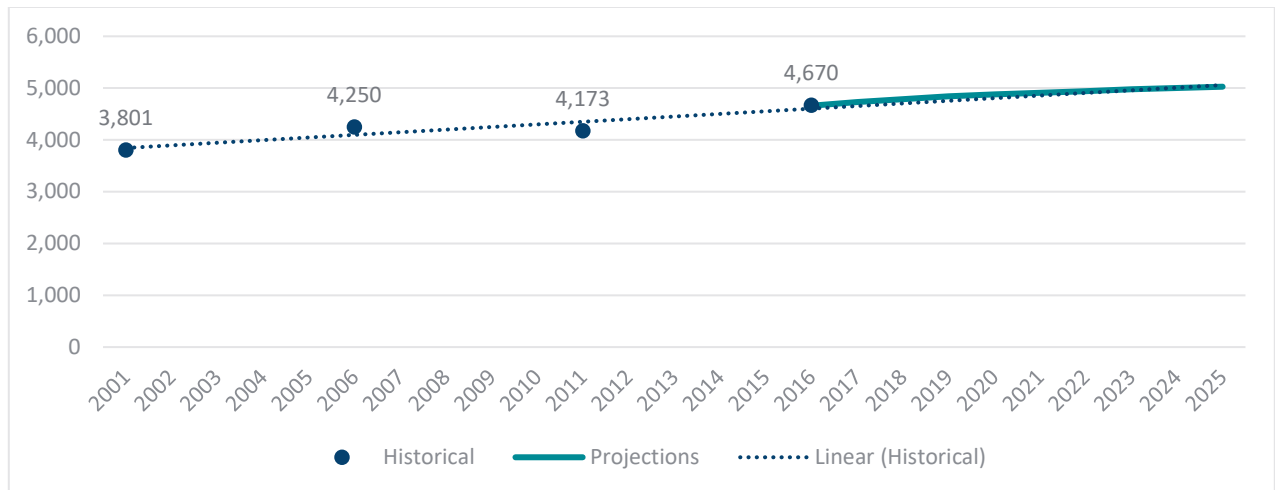
While “population demand” (interest in moving to, or staying in Juan de Fuca (Part 1)) certainly will impact the formation of households and the development of housing in Juan de Fuca (Part 1), in an attractive and growing region, the provision of housing may determine household and population growth.

In summary, these projections present one potential scenario of the future. The actual growth in the community is more complicated and will be determined by numerous factors.

4.3 Population Growth

Over the next five years, the population of Juan de Fuca (Part 1) is projected to grow modestly. Projections suggest that Juan de Fuca (Part 1) grew by 217 residents from 2016 to 2020 and could grow by an additional 150, reaching 5,027 in 2025.

FIGURE 48 ESTIMATED AND PROJECTED POPULATION, 2001-2025



Please note: The historical growth trends in these projections are based on Census data for Juan de Fuca (Part 1), whereas Juan de Fuca (Part 2) represents a smaller proportion of the population in the overall area.

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

TABLE 5 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	4,660	4,877	5,027
Change from prior period	N/A	217	150

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.4 Age Projections

Population growth is expected to be mostly in the older age groups (65 to 84), with strong growth also expected in the 35 to 44 age group (Table 6). Moderate growth is also expected for the population of children ages 14 and under. Some age groups are expected to shrink, including ages 15 to 24, 25 to 34, 45 to 54, and 55 to 64. Based on these projections, the number of seniors in Juan de Fuca (Part 1) is expected to increase by 157 individuals while the working age group (25 to 64) is expected to see a net decrease of 10 individuals.

TABLE 6 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	31	12
15 to 24 years	-3	-13
25 to 34 years	5	-15
35 to 44 years	76	72
45 to 54 years	-50	0
55 to 64 years	-3	-67
65 to 74 years	111	46
75 to 84 years	50	111
85 years and over	0	4
Total	217	150

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

The median age in Juan de Fuca (Part 1) is expected to slightly increase, from 49.5 in 2016 to 49.6 in 2025 (Table 7).

TABLE 7 MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2016 Estimate	2020	2025
Median	49.5	49.5	49.6	49.6
Average	45.3	45.4	46.0	46.7

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5 Household Projections

Household projections anticipate an additional 118 households between 2016 and 2020, and 115 households between 2020 and 2025 (Table 8). Household growth is slightly higher relative to population growth which may indicate that new households will be smaller, reflective of an aging population, more individuals living alone, and more couples without children

TABLE 8 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	2,035	2,153	2,268
Change from prior period	N/A	118	115

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.1 Projected Households by Tenure

Based on the projection's methodology, owner households are projected to continue to form the majority of new households (Table 9). However, this result should be approached with caution as the projections methodology assume that future tenure distribution will reflect the 2016 tenure distribution in Juan de Fuca (Part 1). It does not account for the different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households and owner households are expected to growth at rates similar to the past, in the near future.

TABLE 9 PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

Tenure Type	2016 to 2020	2020 to 2025
Owner	107	104
Renter	11	11
Total	118	115

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.2 Projected Households by Household Family Type

Couples without children and non-census-family households are projected to see the largest increase in numbers among household types. This is likely related to the aging population trend, which is typically accompanied by an increase in households comprised of individuals living alone and couples without children, as adult children age and move out. Nevertheless, couples with children households are also anticipated to grow, as well as modest growth in the lone-parent household type.

TABLE 10 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

Household Types	2016 to 2020	2020 to 2025
Couple without Children	61	51
Couple with Children	19	21
Lone-Parent	6	9
Other-Census-Family	1	-3
Non-Census-Family	31	37
Total	118	115

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.3 Projected Households by Age of Primary Household Maintainer

Senior-led households are projected to comprise a high proportion of household growth. It will be important to plan for the needs of seniors such as aging in place, supportive and assisted living, accessible housing units, as this proportion of the population increases at a greater rate compared to younger households.

TABLE 11 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2025

Age Group	2016 to 2020	2020 to 2025
15 to 24 years	0	0
25 to 34 years	1	-4
35 to 44 years	41	38
45 to 54 years	-27	0
55 to 64 years	-1	-40
65 to 74 years	64	25
75 to 84 years	40	94
85 years and over	0	2
Total	118	115

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.4 Projected Households by Bedroom Type Needs

Table 12 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

TABLE 12 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 13 and Table 14 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. A large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units). These units will likely be needed to meet the needs of the increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

Based on the CRD building permits data, Juan de Fuca issued 212 permits between 2016 and the end of 2019. This exceeds the projected household growth and anticipated units needed for the period of 2016 to the end of 2020 in Juan de Fuca. However, as noted in Section 3.1.4, some of these units may have been built for commercial tourist accommodation and do not necessarily represent residential accommodation for residents.

TABLE 13 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

Household Types	Bedroom Type			Total
	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	
Couple without Children	31	31	0	61
Families with Children and Other Families	0	9	17	26
Non-Family	19	9	3	31
Total	49	48	20	118
% by bedrooms	42%	41%	17%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

TABLE 14 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

Household Types	Bedroom Type			Total
	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	
Couple without Children	26	26	0	51
Families with Children and Other Families	0	9	18	27
Non-Family	22	11	4	37
Total	48	46	22	115
% by bedrooms	41%	40%	19%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.6 Summary

- If past trends continue, Juan de Fuca (Part 1) is projected to experience modest population growth from 2020 to 2025. Over this period, Juan de Fuca (Part 1) could see an increase of 150 individuals and 115 households.
- The projections estimate that most new households are projected to be owner households (104 or 90%).
- Most growth is expected to be driven by growth within senior age groups (i.e., 65 and older), while many of the age groups falling within common working age (i.e., 25 to 64 years old) are expected to decrease.
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by the dominant growth projected for seniors. For household types, most growth is projected for non-census families or couples without children. The number of households led by seniors as primary maintainers are also projected to see the most growth. As a result, most new housing units needed to meet these households' needs are expected to be small units (i.e., studio, one, or two bedroom).

5.0

Community Engagement Findings

This section summarizes the findings of the stakeholder focus groups and interviews that were held through late July and August of 2020. Stakeholders across the housing system were invited to provide insight into housing needs across the region and in the core area communities. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing need. Stakeholders interviews focused on unmet needs and demands, issues and challenges when it came to addressing housing needs, and potential solutions.

Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. The organizations interviewed included the Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society. Most interviewees worked across the CRD and provided insight into the housing system on a regional level.

Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's west shore communities. Participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

5.1 Regional Findings

Many interviewees and focus group participants spoke about housing challenges and opportunities that were relevant across CRD communities. This section provides a summary of cross-cutting themes and insights.

5.1.1 Housing Challenges

Housing Affordability

Housing affordability was a concern across stakeholders, with particular mention of the need for affordable housing for low-income households, including lone-parent families, youth, Indigenous peoples, renters, and seniors on fixed incomes. As housing costs increase in the core area communities of the CRD (Saanich, Victoria, Esquimalt), stakeholders are seeing individuals and families move to further communities in the West Shore communities and Sooke for more affordable options. Family-sized housing in the core area is desired, but is increasingly scarce and higher household income is required in order to afford it.

Although the demand for housing is high and there is a need for more housing supply, stakeholders noted that the downtown core of Victoria is already built out. Greater distribution of affordable housing options is needed across the region over the next five to ten years.

Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to the Salt

Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

Options for Renters

There is a need for more housing options for renters and other low-income groups across the CRD, regardless of gender, age or ethnicity. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. The high demand for market rental housing puts renters at a disadvantage as landlords can be selective or demanding when leasing to tenants.

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-geared-to-income housing programs are left without alternative housing options and can become vulnerable to homelessness. To keep up with demand, a few stakeholders have either recently refocused their service programs or are in the process of expanding their services to new municipalities.

Indigenous Housing

There are rental housing options available for Indigenous families with children across the CRD. The gap that stakeholders see in the region is housing for Indigenous households who require housing supports after their children have moved away. There is also opportunity to provide affordable housing options for non-traditional families, such as children whose guardians are not their legal guardians.

Additional non-market housing options are needed as low-end market housing can often be out of reach for very-low income Indigenous households. There is also a need for more culturally appropriate housing for Indigenous peoples in the CRD as they are disproportionately represented in the homelessness population. Stakeholders report there is a service gap in terms of land-based healing, decolonized harm reduction framework, and more pathways for healing. Elders are particularly in need of culturally appropriate housing and activities.

Supportive Housing

The need for more supportive housing is seen as a significant area of investment by stakeholders. Prior to the COVID-19 pandemic, supportive housing providers across the CRD were operating at capacity. More supportive housing is needed for Indigenous peoples, seniors and women. The lack of supportive housing options pushes people to live in rental housing where they may not be receiving the supports they require (e.g. care for mental health, substance use disorders, or other health needs).

In addition to increasing the supply of supportive housing, there is also a need to increase or improve programs that serve specific groups, such as harm reduction programs, human-centered supports, permanent and flexible housing programs (e.g. Housing First approach), and Indigenous healing programs.

In terms of community and social wellness, housing for those with concurrent disorders is a key service which is currently missing in the CRD. Relative to the general population, the amount of people in the CRD who experience overlapping mental health and substance use disorders is small. However, stakeholders report that supports for individuals experiencing complex needs are important because this is where the most damaging behaviours are from the community's perspective.

Youth Housing

Housing for families is considered an important issue in the CRD, and stakeholders felt that more attention should be given to the housing gap for youth and for youth aging out of care. Youth aging out of care have a much higher risk of experiencing homelessness in their first year.

Student Housing

Student housing was identified as a service gap in the core communities of the CRD. Students represent a large proportion of the regional population influx and they are seeing a deep affordability crunch. On-campus residential development requires higher density, fewer parking requirements, and transportation options to support the successful implementation of new housing.

5.1.2 Barriers and Challenges in Developing and Operating Housing

The overall development process to build new housing can be challenging, particularly for affordable or supportive housing. In the CRD, affordable housing developers need to have the capacity to overcome barriers related to buying property or land, bridging financing, and securing funding to make the development feasible.

Although supportive and affordable housing development applications are fast-tracked in some local governments in the CRD, a few stakeholders reported that the development process can still be challenging. This is due to issues related to prescriptive zoning, not-in-my-backyard attitudes (NIMBYism) in the community, policy directions that encourage development of other types of housing, and parking regulations. In some cases where there is opposition against a proposed development project, it is felt that people become the focus rather than land-use issues.

Many housing providers in the CRD are operating at capacity. Where there is opportunity to provide more non-market units onto the market, organizational capacity becomes an issue on the operations side. It is felt that there is a limited pool of trained staff who are experienced with working alongside vulnerable populations (e.g. individuals with mental health or substance use disorders). The high housing costs in the CRD also makes it difficult for the retention of housing staff as they are more likely to take on two jobs and more prone to experience burnout. It can be an issue to collect rents from tenants who are experiencing mental health crises.

5.1.3 Opportunity Areas

Multi-sectoral Collaboration and Partnerships

It is encouraged to continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

Local Government Leadership to Support Affordable Housing

In the CRD, affordable housing buildings can be designed with local context and local need in mind. It was felt that affordable housing across the region has historically been driven by program requirements by senior government funders such as BC Housing and that local governments can lead the way to new affordable housing initiatives, and play a bigger role in unit design and mix. In addition, participants felt that local governments have a role to increase public awareness about misconceptions about people who live in non-market housing and to be supportive of affordable housing projects.

Continued Support for Culturally Supportive Housing

There have been new initiatives aimed at providing culturally supportive housing for the most vulnerable Indigenous populations in the CRD. Stakeholders who serve Indigenous peoples are developing new frameworks and pilot projects to better meet the needs of this population (e.g. Elders support, using traditional foods, land-based healing, family reunification). Providing space for Indigenous people and organizations and trusting Indigenous ways of knowing and being can lead to new models of care.

Encourage Broader Public Engagement

There is opportunity to broaden the public engagement to engage different voices and groups during the development approvals process. While community associations are an important group to hear, it is equally important to provide space for more individuals and groups to represent the diverse housing needs in the CRD.

Other Opportunities

Stakeholders noted other opportunities to build new housing or to support groups in need:

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a bynames list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services
- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community

5.2 Findings for West Shore Communities

The housing needs identified in section 5.1.1 reflect what was heard for Juan de Fuca Electoral Area and the CRD and are not repeated here. Focus group participants were asked specifically about housing challenges and opportunities in Juan de Fuca and the other West Shore communities (Langford, Metchosin, Highlands, Colwood). The findings are summarized in this section.

5.2.1 Housing pressures felt across the housing continuum

Market housing pressures

It was heard that while the demand for housing has increased and unaffordability has deepened in the core area communities, the West Shore communities are feeling housing pressures as well. Stakeholders reported that housing costs are rising in the West Shore communities and some households (e.g. renters, younger adults) cannot afford to transition into entry-level homeownership. In addition, employers noted that it can be difficult to recruit and train staff due to the increasing housing costs being experienced in the West Shore communities.

A need for more non-market housing

Stakeholders cited that housing unaffordability pressures impact low-income households, including single person households and individuals with disabilities. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness (i.e. couch surfing, individuals living in vehicles etc.). Community serving organizations reported that the clients they serve earn significantly less than the 2016 median household incomes across the West Shore communities. It was noted that some of the most underserved groups in the subregion are not captured under the Census as they are potentially not living in homes, and instead are staying in makeshift shelters such as tents.

5.2.2 Opportunity Areas Specific to West Shore Communities

Provide housing options for households looking for space

The West Shore communities are seen as attractive places for families and households who desire more space to live in. Stakeholders cited higher affordability compared to other areas of the CRD, plentiful community and recreation amenities, as well as growing housing supply to serve these households. It was noted that newer homes may often be preferred by families as they are easier to maintain and smaller lot subdivisions provide affordable housing options without having to sacrifice space.

Explore partnerships and housing innovation

Stakeholders reported that existing efforts to increase non-market housing options in the West Shore communities are on a site by site basis, which can be inefficient when more units are needed. It was heard that BC Housing, local governments, and private developers are important partners for non-profit and community organizations looking to improve housing in their communities. To support housing innovation, stakeholders expressed that bylaws and zoning regulations could be reviewed so that new and alternative housing options can be made available, such as tiny housing and cooperative housing complexes.

5.3 Additional Findings for Juan de Fuca Electoral Area

This section focuses on specific barriers and opportunity areas to addressing housing issues in Juan de Fuca Electoral Area as heard through the focus groups:

- Stakeholders noted that there have been conversations about housing in the Juan de Fuca area, and that action should be taken to improve housing. Housing innovation and ideas can be supported through policies and regulations.
- It was reported that homelessness and poverty have been issues in the Sooke and nearby areas for many years. The barriers to supporting these individuals are a lack of resources and a lack of understanding about wraparound supports needed to house individuals who may have underlying or overlapping mental health and substance use disorders.

6.0

COVID-19 Implications

In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers.

This section provides an overview of preliminary economic impacts based on the information available during this study process, as well as perspectives on the pandemic heard from stakeholders through the engagement process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

6.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently entered the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020¹⁶.
- Owners who rent their properties in the secondary market, both long term and short term, may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the

¹⁶ Global News. (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

summer months¹⁷. Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

Unemployment rates are quite high for the Victoria Census Metropolitan Area – 10.3% in August 2020 which is far higher than the recorded unemployment rate in February of 3.4%. However, since these figures are reported by Statistics Canada on a three-month moving average, the region's unemployment rate is expected to continue to change as new data is collected from Phase 3 of BC's Restart Plan.

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months¹⁸.

6.2 Stakeholder Perspectives

Stakeholders who participated in the Housing Needs Report engagement process shared information on the impacts of the pandemic on the housing system that they were seeing.

Challenges:

- Renters or individuals receiving temporary financial and housing supports may struggle to find stable and permanent housing in coming months.
- Supportive housing operations have had to reduce capacity to meet social distancing requirements, further compounding many issues related to housing instability. As a result, the number of visible homeless and tent cities has increased.
- COVID-19 has highlighted the difficulties communities face without a coordinated access system for homeless groups.
- Overdose deaths in BC are far higher than COVID-related deaths, highlighting the ongoing health crisis and unsafe drug supply in the province. Social isolation, poor living conditions, unemployment, and the stresses of the pandemic may be contributing to increased overdoses, among other factors.

¹⁷ South Island Prosperity Partnership. (August 2020). Monthly economic recovery dashboard. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

¹⁸ Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

Emerging Opportunities:

- Due to COVID-19, there may be opportunities to acquire available and below-market properties and land for affordable housing (including protecting existing purpose-built rental properties).
- BC Housing in partnership with community service agencies and local governments are taking action to address homeless camps by finding individuals housing or by sheltering people in private hotels. This may free up rental housing stock for other households in need to live in.
- Families may desire more space now that COVID-19 has shown that remote working is a possibility.
 - Since the start of the COVID-19 pandemic, some community serving organizations have noticed that clients have not needed as much support because they have been receiving temporary financial relief from the federal government.

7.0

Summary of Key Areas of Local Need

This section summarizes the projected number of units by number of bedrooms for 2016 to 2020 and then the next five years, 2020 to 2025 (from Section 4). It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined in Sections 3 and 5 of the report.

7.1 Number of Units Needed by Dwelling Type in Juan de Fuca (Part 1)

Table 15 presents the projected housing units needed in Juan de Fuca (Part 1) based on population growth and the distribution of each household types by the suitable number of bedrooms. Based on the CRD building permits data, Juan de Fuca issued 212 permits between 2016 and the end of 2019. This exceeds the projected household growth and anticipated units needed for the period of 2016 to the end of 2020 in Juan de Fuca. However, as noted in Section 3.1.4, some of these units may have been built for commercial tourist accommodation and do not necessarily represent residential accommodation for residents.

TABLE 15 PROJECTED HOUSING UNITS IN JUAN DE FUCA (PART 1), 2016-2020 AND 2020-2025

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	49	48	20	118
Couple without Children	31	31	0	61
Families with Children and Other Families	0	9	17	26
Non-Family	19	9	3	31
2020-2025	48	46	22	115
Couple without Children	26	26	0	51
Families with Children and Other Families	0	9	18	27
Non-Family	22	11	4	37

7.2 Statements of Key Areas of Local Need in the Capital Regional District

7.2.1 Affordable Housing

Housing costs in 2019 are high in the Juan de Fuca Electoral Area and across the CRD. Stakeholders reported that the costs of living in the core area communities are impacting the ability of individuals and families to stay. Households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is placing pressure on the housing stock of these communities.

The cost of owning in Juan de Fuca Electoral Area, while comparatively more affordable than the CRD in general, is still high. The average assessed value for a single-detached house in Juan de Fuca Electoral Area was \$726,000 in 2019. The affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges.

The median income for these household types is not enough to afford an appropriate unit. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is out of reach for households making the median income, even couples with children who tend to make higher incomes than other household types. The only exception are other census families.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households grew from 260 households in 2006 (15%) to 325 in 2016 (16%) in Juan de Fuca (Part 1). The stock of purpose-built rental housing was 404 units in 2003 although recent data is not available to understand if this number has changed. The primary rental market vacancy rate was 1.5% in Juan de Fuca Electoral Area in 2003. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

7.2.3 Housing for People with Disabilities

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Juan de Fuca Electoral Area and across the CRD. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) limits access to housing options.

7.2.4 Housing for Seniors

Juan de Fuca (Part 1) and Juan de Fuca (Part 2) are experiencing aging trends with the median age growing from 44.3 to 49.5 and 45.8 to 52.0, respectively, from 2006 and 2016. Increasingly communities are looking at aging in place in the community as an approach to addressing changing housing needs and an older demographic: having downsizing and supportive housing options available ensures seniors in the community are able to stay in the community for the long-term. The lack of supportive housing options in the CRD pushes people to live in housing that may not have the accessibility or health supports required.

7.2.5 Housing for Families

Family-sized housing in the core area communities is increasingly out of reach for families with children in terms of affordability. West Shore communities are becoming more attractive options for families and other households requiring more space. The affordability gap analysis showed that the average assessed value of a single-detached home (\$726,000 in 2019) in Juan de Fuca Electoral Area is less expensive than in the core area communities, but it would still result in couples with children that make the median household income spending more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families (5% of all Juan de Fuca (Part 1) households). For those in the rental market, no recent data is available to understand the supply of larger units.

7.2.6 Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 Point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

Glossary

Activity Limitation: “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

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

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

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

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

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

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

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

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

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

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

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

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

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

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

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

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

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

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

Movable Dwelling: A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

Multiple-Census Family Household: A **household** in which two or more **census families** (with or without additional persons) occupy the same private dwelling. **Family households** may also be divided based on the presence of persons not in a **census family**.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

National Occupancy Standard: Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

Non-Census-Family Households: Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

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

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

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

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

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

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

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

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

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

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

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

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

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

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

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



APPENDIX A

Provincial Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Juan de Fuca Electoral Area (Part 1)

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: October 2020

Note: While Juan de Fuca is a single electoral area, it is categorized into two census subdivisions by Statistics Canada: Juan de Fuca (Part 1) and Juan de Fuca (Part 2). As such, the data in this Housing Needs Report will be

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas: Highlands, Langford, Metchosin, Sooke
	Neighbouring First Nations: Esquimalt First Nation, Songhees First Nation

POPULATION	Population: 4670 (2016)		Change since 2006 :	11.9 %		
	Projected population in 5 years: 5027		Projected change:	8.0 %		
	Number of households: 1995 (2016)		Change since 2006 :	15 %		
	Projected number of households in 5 years: 2268		Projected change:	5.3 %		
	Average household size: 2.3					
	Projected average household size in 5 years: 2.2					
	Median age (local): 49.5		Median age (RD): 44.8	Median age (BC): 42.5		
	Projected median age in 5 years: 49.6					
	Seniors 65+ (local):	19 %	Seniors 65+ (RD):	17.6 %	Seniors 65+ (BC):	17 %
	Projected seniors 65+ in 5 years:				24.4 %	
	Owner households:		84 %	Renter households:		16 %
	Renter households in subsidized housing:				1 %	

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 76,178	\$ 69,642	\$ 69,979
	Renter households	\$ 42,904	\$ 44,363	\$ 45,848
	Owner households	\$ 82,273	\$ 88,704	\$ 84,333

ECONOMY	Participation rate:	60.6 %	Unemployment rate:	5.5 %
	Major local industries: Public administration, construction, health care and social assistance, accommodation and food services, and retail trade.			

HOUSING	Median assessed housing values: \$ 665,564 (average)	Median housing sale price: \$ 640,990 (average)
	Median monthly rent: \$ 775	Rental vacancy rate: 1.5 %
	Housing units - total: 1995	Housing units – subsidized: 20
	Annual registered new homes - total: N/A	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 19 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 6 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 3 %	

Briefly summarize the following:

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

The Official Community Plans for the communities in the Juan de Fuca Electoral Area guide future residential development to be generally low-density. In addition, some communities have provisions for affordable housing policies.

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

Stakeholder focus groups and interviews were held through July and August of 2020. Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD’s west shore communities.

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

Interviewed organizations included Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M’akola Housing Society. Focus group participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

4. Any consultation undertaken with First Nations:

Several First Nation serving organizations were included in the public consultation process. These organizations include the Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M’akola Housing Society.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	140	48
2 bedrooms	590	46
3+ bedrooms	1285	22
Total	2015	116

Comments:

The projections are combined with Juan de Fuca Part 2.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1645	100	1675	100	1855	100
Of which are in core housing need	155	9.4	145	8.7	165	8.9
Of which are owner households	100	7.1	100	7.0	105	6.6
Of which are renter households	55	23.9	40	16.0	55	20.4

Comments:

In 2016, Juan de Fuca (Part 1) had a lower proportion of households in Core Housing Need compared to the CRD as a whole. Juan de Fuca (Part 1) has seen a consistent proportion of households in Core Housing Need from 2006 to 2016. As with other areas in the region, a higher proportion of renter households are in Core Housing Need than owner households.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1645	100	1675	100	1855	100
Of which are in extreme core housing need	45	2.7	80	4.8	80	4.3
Of which are owner households	40	2.8	55	3.9	55	3.5
Of which are renter households	10	4.3	0	0	30	11.1

Comments:

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

1. Affordable housing:

The cost of owning in Juan de Fuca Electoral Area, while comparatively more affordable than the CRD in general, is still high. Lone-parent families and non-census families face the greatest housing challenges in the Juan de Fuca Electoral Area.

2. Rental housing:

Renter households in Juan de Fuca (Part 1) grew from 260 households in 2006 (15%) to 325 in 2016 (16%). The stock of purpose-built rental housing was 404 units in 2003 (recent data is not available to understand if this number has changed). The primary rental market vacancy rate was 1.5% in Juan de Fuca Electoral Area in 2003.

3. Special needs housing:

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Juan de Fuca Electoral Area. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

4. Housing for seniors:

Juan de Fuca is experiencing an aging trend, and aging in place is a priority for many households. Currently, there is a lack of supporting housing options in the CRD, which forces people to live in housing that may not have the accessibility or health supports required.

5. Housing for families:

The average assessed value of a single-detached home (\$726,000 in 2019) is less expensive than in the core area communities, but would still cause couples with children making the median household income to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families.

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

Homeless data specific to Juan de Fuca is not available, but there has been an increase in individuals experiencing homelessness across the CRD in recent years. The March 11, 2020 point-in-time count identified 1,523 individuals experiencing homelessness in the CRD; 350 individuals emergency sheltered and 743 provisionally accommodated.

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

Single person households and individuals with disabilities experience housing unaffordability pressures significantly more than other groups. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness.

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

Stakeholders noted that there have been conversations about housing in the Juan de Fuca area, and that action should be taken to improve housing. Housing innovation and ideas can be supported through policies and regulations. It was reported that homelessness and poverty have been issues in the Sooke and nearby areas for many years. The barriers to supporting these individuals are a lack of resources and a lack of understanding about wraparound supports needed to house individuals who may have underlying or overlapping mental health and substance use disorders. Due to lack of affordable housing, households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is placing pressure on the housing stock of these communities.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Juan de Fuca Electoral Area (Part 2)

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: October 2020

Note: While Juan de Fuca is a single electoral area, it is categorized into two census subdivisions by Statistics Canada: Juan de Fuca (Part 1) and Juan de Fuca (Part 2). As such, the data in this Housing Needs Report will be presented in two separate

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas: Highlands, Langford, Metchosin, Sooke
	Neighbouring First Nations: Esquimalt First Nation, Songhees First Nation

POPULATION	Population: 190 (2016)		Change since 2006	:	6.7 (2016) %	
	Projected population in 5 years: N/A		Projected change:		N/A %	
	Number of households: 90 (2016)		Change since 2006	:	15 %	
	Projected number of households in 5 years: N/A		Projected change:		N/A %	
	Average household size: 2.0					
	Projected average household size in 5 years: N/A					
	Median age (local): 52.0		Median age (RD): 44.8		Median age (BC): 42.5	
	Projected median age in 5 years: N/A					
	Seniors 65+ (local): 21.0 %		Seniors 65+ (RD): 17.6 %		Seniors 65+ (BC): 17 %	
	Projected seniors 65+ in 5 years:					N/A %
	Owner households:		87 %		Renter households: 13 %	
	Renter households in subsidized housing:					0 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ N/A	\$ 69,642	\$ 69,979
	Renter households	\$ N/A	\$ 44,363	\$ 45,848
	Owner households	\$ N/A	\$ 88,704	\$ 84,333

ECONOMY	Participation rate: 48.0 %	Unemployment rate: 0.0 %
	Major local industries: construction, accommodation and food services, health care and social assistance, education services, and transportation and warehouse.	

HOUSING	Median assessed housing values: \$ N/A	Median housing sale price: \$ N/A	
	Median monthly rent: \$ N/A	Rental vacancy rate: N/A %	
	Housing units - total: 90	Housing units – subsidized: 0	
	Annual registered new homes - total: N/A	Annual registered new homes - rental: N/A	
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):		N/A %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):		N/A %
	Households below <i>suitability</i> standards (in overcrowded dwellings):		N/A %

Briefly summarize the following:

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

The Official Community Plans for the communities in the Juan de Fuca Electoral Area guide future residential development to be generally low-density. In addition, some communities have provisions for affordable housing policies.

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

Stakeholder focus groups and interviews were held through July and August of 2020. Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD’s west shore communities.

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

Interviewed organizations included Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M’akola Housing Society. Focus group participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

4. Any consultation undertaken with First Nations:

Several First Nation serving organizations were included in the public consultation process. These organizations include the Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M’akola Housing Society.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with JdF Part 1)
1 bedroom	10	(combined with JdF Part 1)
2 bedrooms	20	(combined with JdF Part 1)
3+ bedrooms	40	(combined with JdF Part 1)
Total	70	(combined with JdF Part 1)

Comments:

The projections are combined with Juan de Fuca (Part 1). Please see the Juan de Fuca (Part 1) summary form.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	N/A	100	85	100	90	100
Of which are in core housing need	N/A	N/A	N/A	N/A	N/A	N/A
Of which are owner households	N/A	N/A	N/A	N/A	N/A	N/A
Of which are renter households	N/A	N/A	N/A	N/A	N/A	N/A

Comments:

Limited data available.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	N/A	100	85	100	90	100
Of which are in extreme core housing need	N/A	N/A	N/A	N/A	N/A	N/A
Of which are owner households	N/A	N/A	N/A	N/A	N/A	N/A
Of which are renter households	N/A	N/A	N/A	N/A	N/A	N/A

Comments:

Limited data available.

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

1. Affordable housing:

The cost of owning in Juan de Fuca Electoral Area, while comparatively more affordable than the CRD in general, is still high. Lone-parent families and non-census families face the greatest housing challenges in the Juan de Fuca Electoral Area.

2. Rental housing:

There is no rental data available for Juan de Fuca (Part 2), but generally there is a need for more rental housing options across the CRD.

3. Special needs housing:

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Juan de Fuca Electoral Area. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

4. Housing for seniors:

Juan de Fuca is experiencing an aging trend, and aging in place is a priority for many households. Currently, there is a lack of supporting housing options in the CRD, which forces people to live in housing that may not have the accessibility or health supports required.

5. Housing for families:

The average assessed value of a single-detached home (\$726,000 in 2019) is less expensive than in the core area communities, but would still cause couples with children making the median household income to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families.

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

Homeless data specific to Juan de Fuca is not available, but there has been an increase in individuals experiencing homelessness across the CRD in recent years. The March 11, 2020 point-in-time count identified 1,523 individuals experiencing homelessness in the CRD; 350 individuals emergency sheltered and 743 provisionally accommodated.

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

Single person households and individuals with disabilities experience housing unaffordability pressures significantly more than other groups. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness.

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