



REGIONAL HOUSING NEEDS REPORT

Regional District of Nanaimo

June 2020



This report was prepared for the Regional District of Nanaimo by CitySpaces Consulting Ltd. Within the report, the regional populations and housing projections have been prepared by Van Struth Consulting Group.

Sections of the report were co-authored by RDN Staff and input has been provided by the regional partners.

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Executive Summary

This report is a descriptive analysis of the current housing needs and conditions across the region that will inform the update of the Regional District of Nanaimo's (RDN) Regional Growth Strategy, Shaping Our Future to 2041. The majority of the statistical data is presented, up to the year 2018, for the region along with community housing highlights for the seven unincorporated Electoral Areas (Areas A, B, C, E, F, G, H) and four partner municipalities (Nanaimo, Lantzville, Parksville, Qualicum Beach).

Purpose

Housing needs reports are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A housing needs report is critical to developing a housing strategy or action plan.

Data Collection

The Province requires local governments to collect approximately 50 distinct kinds of data through a Housing Needs Report, including current and projected population, household income, significant economic sectors, and currently available and anticipated units. These findings align with the requirements and are a product of regional consultation, analysis of relevant housing information, and ongoing input from the RDN and regional partners.

Data Reporting

Housing Needs Reports are required to report on the following data:

- housing units required currently and over the next five years,
- number of households in core housing need, and
- statements about key areas of local need.

The Housing Needs Report includes a Summary Form, as required by the provincial government, figures and tables of the collected data as well as identifies key consideration for policy development.

Engagement

While the regulations on Housing Needs Reports do not provide direction on the type of community and stakeholder engagement that must be completed, the RDN recognizes the importance of stakeholder input to validate data and to assist in providing additional context not captured by statistical data. To address this 3 stakeholder workshops with representatives from social service organizations, developers, non-profit housing providers and local government were held in 2019.

Regional Highlights

Since 2006¹, it has been documented that the RDN has experienced an increasing shortage of affordable rental and owned housing for those in low to moderate income brackets. The shortage of affordable housing has been attributed to the widening gap between the cost of housing relative to incomes and a shortage of adequate and suitable rental stock. This report's findings indicate that this trend generally persists today; except for the City of Nanaimo (Nanaimo) and the City of Parksville (Parksville), which show a recent positive shift in the number of purpose-built rental units. Despite this progress, the region like many areas of British Columbia (BC), continues to experience housing affordability challenges with the greatest impacts felt in households with low and moderate incomes, especially seniors, single parent families and youth.

Population

- i. The region is maintaining a slow, steady rate of growth. The number of people living in the region has increased by 6.2% since 2011, from 146,574 to 155,698 residents in 2016. The region is projected to maintain a steady rate of growth, 0.7 %² annually, over the next 20 years. At this rate of growth it is estimated that there will be 179,283 persons by 2026 and 193,649 persons by 2041. This is an average annual change of 1,284 people.
- ii. The RDN has a significantly older age profile than the rest of BC. The 2016 Census recorded a median age of 51 years in the RDN compared to 43 years in BC. Of the total 2016 Census population in the RDN, 25% are 65 years and older. The portion of the ageing population, 65 years and older, is anticipated to increase to 33% of the total population in five years and 35% of the total population in the RDN by 2041.

Housing

- i. 2016 Census recorded 68,905 occupied dwellings in the region, which represents an increase of 6.9% since 2011, when there were 64,465 occupied dwellings. The projected housing unit demand is 83,599 units by 2041, with an average annual change of 600 units.
- ii. In 2016, the percentage of households in the region that rent their homes (26%) is less than the percentage of households that rent in British Columbia (32%).
- iii. Between 2012 and 2018, the number of purpose-built rental units increased by 524 units in Nanaimo, Parksville, and Town of Qualicum Beach (Qualicum Beach) areas. 2018, marked the most significant increase, notably Nanaimo (181 units), Parksville (52 units) and Qualicum Beach (1 unit) to bring the overall total of 4,665 purpose-built rental units in the urban centres.
- iv. A balanced rental market is considered to be one where the vacancy rate is at 3%. In 2009, the region's purpose-built rental market was healthy with an average of 3.1%. 2011 experienced an

¹ Regional District of Nanaimo, State of Sustainability Report, 2006

² Projects account for undercoverage in Statistics Canada Census data. Baseline Growth Scenario of 0.7% average annual growth rate (AAGR) is representative of the region and comparable to the provincial projections from 2019 to 2041 for the Vancouver Island/Coast Development Region.

increase to 4.3%, followed by a period of significant decline resulting in a low of 1% or less by 2017. In 2018, the rental vacancy rate returned to rate in two of the three urban centres; Nanaimo increased to a healthy 2.4%, and Parksville increased slightly to 0.2%. Qualicum Beach remains at 0%.

- v. Between 2009 and 2018, the average rent for all units in Nanaimo, Parksville and Qualicum Beach increased from \$651 to \$938³.
- vi. The number of non-market housing units in the region has increased by 267 units from 2013 to 2018 for a total of 1,860 units. It's worth noting, an additional 122 non-market units were added in 2019, bringing the total of units to 1,982 units. The majority (1,690) are located in Nanaimo.

Affordability

- i. Median household income levels in the RDN increased by 16.7%, from \$60,382 to \$70,483 from 2011 to 2015⁴.
- ii. The number of individuals and families receiving subsidies through BC Housing's Rental Assistance Program (RAP) and Shelter Aid for Elderly Renters (SAFER) has increased by 308 recipients from 2013 to 2018. A further 19 recipients were added between 2018 and 2019.
- iii. The number of people reported experiencing homelessness increased, particularly in Nanaimo, based on Point-in-Time (PiT) Count data. In 2018, 335 people were identified as experiencing absolute homelessness compared to 174 people in the last PiT Count in 2016.
- iv. The average resale price for single-detached homes in Nanaimo has risen by 69% between 2013 and 2018, from \$325,600 to \$550,200, and by 64% in Parksville/Qualicum Beach, from \$349,200 to \$571,500.
- v. The average resale price for townhouses in Nanaimo has risen by 65% between 2013 and 2018, from \$209,900 to \$347,200, and by 67% in Parksville/Qualicum Beach, from \$302,200 to \$505,800.
- vi. The average resale price for apartments in Nanaimo has risen by 73% between 2013 and 2018, from \$187,300 to \$323,500; and by 71% in Parksville/Qualicum Beach, from \$203,400 to \$347,300.
- vii. Generally, single person households earning the median income (\$28,699), and below median income, cannot afford the average rental price (\$938) in their communities at 30% of their gross incomes. This is particularly the case in Coombs and Errington, where households would be required to spend more than 50% of their respective incomes on rent.
- viii. Couple households earning the median income (\$76,780), can purchase a home for \$312, 277, with 10% down payment. However, the benchmark sales price is \$335,400, means couples earning the median income cannot afford to purchase within 30% of their gross income.

³ The maximum allowable rent increase that landlords are permitted to apply is established by the Province annually. From 2005 to 2018 the allowable increase trended upwards, ranging between 2 to 4% annually.

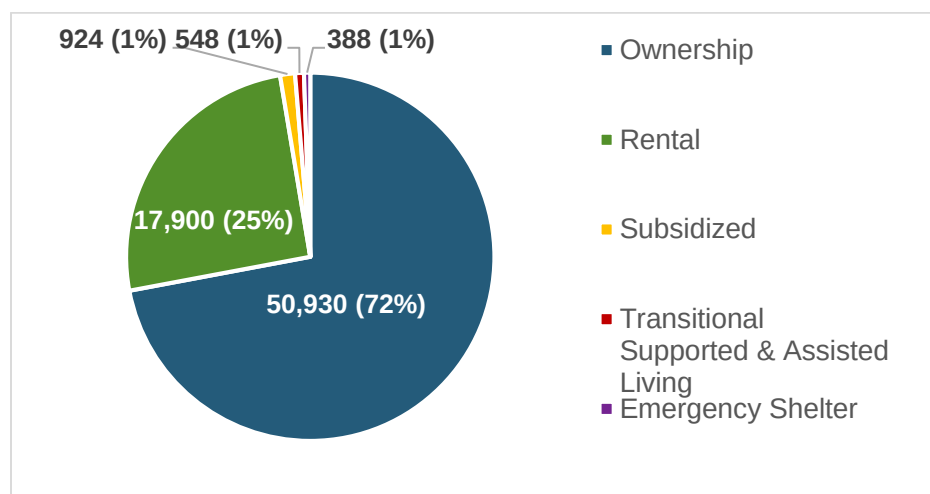
⁴ Income data is prepared by Statistics Canada based on the year preceding a census year. The most recent release of Tax-filer data is for the year 2015, which has been incorporated into this report.

- ix. The median income earnings for lone-parent (\$37,864) and single-persons (\$28,699) are lower than a couple household (\$76,780), placing homeownership out of reach for most lone-parent and single-parent households. Consequently, these households may remain in rental housing, contributing to the demand for a range of rental market units to accommodate different household sizes and life stages.

Housing Supply

The region's estimated current housing supply is a total of 70,690 units. The majority comprised of market housing, with ownership housing representing 72% (50,930 units), and rental housing representing 25% (17,900 units). The remaining 3% (1,860 units) is a mix form of non-market housing. The predominant market housing typology is single-detached homes and other ground oriented units, which compose 82% of the current housing mix. The 2016 Census indicates the majority (94%) of the housing stock only requires minor repairs and regular maintenance. While the housing stock is generally in good condition, units may need to be modified to accommodate changes in life stages to better support ageing- in-place and inter-generational living.

Percentage of Market and Non-Market Housing Supply, RDN, 2016, 2018



Source: Statistics Canada, Census (2016), BC Housing (2018)

The ageing demographic profile and persistent housing affordability challenges support further efforts to diversify the housing stock. Currently, 82% of the housing stock is single-detached (69%) and ground-oriented (13%) units. Over the next 20 years, it is anticipated that the population will grow to 193,649 people, 34% of which will be 65 years and older. To accommodate this growth, an estimated additional 9,363 housing units is needed. Single-detached and ground-orientated units are still anticipated to compose 80% of the housing mix, with an expected slight increase in ground-orientated (16%) and a decrease in single-detached (64%) units. The number of apartment buildings more than five storeys, are also anticipated to increase from 0.2 % to 2.3% of the housing mix (Table 5). The majority of future growth is intended to be accommodated inside the Urban and Rural Growth Containment Boundaries.

Housing Needs

According to the projected population and housing projections (on pages 31 and 32 of this report), the number of units needed to address projected population over the next 5-years, between 2021 and 2026, under the Base Growth Scenario, is summarized in the below:

Estimated Number of Housing Units Needed Over Next 5-years, RDN

	Current (2021)	2026
Single-Detached	50,161	51,921
Other Ground-Oriented	9,988	10,964
Apartment < 5 storeys	9,602	9,933
Apartment > 5 storeys	1,538	1,634
Movable	2,947	3,273
Total Housing Unit Demand	74, 236	77,725

Core Housing Needs is a key indicator in understanding gaps/issues in the community housing system. It is defined as household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators, and is spending 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).

As shown in the Tables below, there is a higher proportion of renters in core and extreme core housing need than owners and that the proportion of households in core housing need has increased since 2006.

Households in Core Housing Need, RDN

	2006		2011		2016	
	Households	%	Households	%	Households	%
All households	59,875	100	64,465	100	68,900	100
Of which are in core housing need	3,220	5.4	3,485	5.4	2,545	5.6
Of which are owner households	1,335	2.2	1,380	2.1	1,320	1.9
Of which are renter households	1,885	3.1	2,110	3.3	2,550	3.7

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

Those in Extreme Core Housing Need meet the definition of Core Housing Need and spend 50% or more of their income on housing.

Households in Extreme Core Housing Needs, RDN

	2006		2011		2016	
	Households	%	Households	%	Households	%
All households	59,875	100	64,465	100	68,900	100
Of which are in <i>extreme</i> core housing need	3,220	5.4	3,485	5.4	3,865	5.6
Of which are owner households	1,335	2.2	1,380	2.1	1,320	1.9
Of which are renter households	1,885	3.1	2,110	3.3	2,550	3.7

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

The following groups have been identified through the analysis and verified with stakeholders as the priority groups representing those experiencing the greatest challenges in the region's housing markets:

- Low-income households, including low-income families, single parents, single people and seniors,
- Moderate-income households, or workforce housing, including households trying to enter the homeownership market,
- Persons with physical and mental disabilities,
- Persons at risk of becoming homeless or experiencing homelessness, and
- Youth and young adults.

Housing Gaps

The housing continuum (on page 19 of this report) represents the full spectrum of market and non-market housing. Using this framework, the following housing gaps have been identified for the region:

- Accessible and adaptable housing
- Non-market rental housing
- Market rental housing
- Affordable home ownership options
- Transitional and low-barrier rental housing

Next Steps

By developing strategic directions and considering housing needs in comprehensive planning processes, the region can create an environment that works to address its housing challenges. Some next steps could include:

- Sharing the findings of this Housing Needs Report with the regional partners and the general public;
- Formulating regional policy options to address current and future housing needs, and incorporate these policies into the Regional Growth Strategy and through future updates of Official Community Plans;
- Consider the preparation of a Regional Housing Strategy that outlines policies, housing targets and tools to address housing needs and gaps in the region;
- Facilitating community housing needs discussions within the broader context of future planning, including transportation planning, and other relevant planning documents and bylaws;
- When development applications present themselves, implementing policies that facilitate development of affordable housing to address the growing needs of the community over time.

Housing Needs Report

Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population: Change since : %		
	Projected population in 5 years: Projected change: %		
	Number of households: Change since : %		
	Projected number of households in 5 years: Projected change: %		
	Average household size:		
	Projected average household size in 5 years:		
	Median age (local):	Median age (RD):	Median age (BC):
	Projected median age in 5 years:		
	Seniors 65+ (local): %	Seniors 65+ (RD): %	Seniors 65+ (BC): %
	Projected seniors 65+ in 5 years: %		
	Owner households: %	Renter households: %	
	Renter households in subsidized housing: %		

INCOME	Median household income	Local	Regional District	BC
	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

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

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):
2. Any community consultation undertaken during development of the housing needs report:
3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).
4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

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

Comments:

Table 3: Households in *Extreme* Core Housing Need

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

Comments:

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

1. Affordable housing:
2. Rental housing:
3. Special needs housing:
4. Housing for seniors:
5. Housing for families:
6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:
7. Any other population groups with specific housing needs identified in the report:

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

Part 1: Regional Housing Indicators

Introduction

Project Overview

In December 2018, CitySpaces was engaged by the RDN to undertake a housing study to provide staff and the Regional Board with a better understanding of local housing issues. The findings are intended to be used to guide policy formulation for Regional Growth Strategy (RGS) and the proposed development of the Regional Housing Strategy.

Report Organization + Methodology

The report is composed of three parts:

1. **Part 1 – Regional Housing Indicators:** This section provides baseline information with regard to housing data, including the current housing mix, housing tenure, rental prices, housing sales prices, household income, and housing vacancy rates. An affordability analysis of what households can afford was also produced as part of this section;
2. **Part 2 – Regional Housing Needs and Gaps Assessment:** This section reflects on the data research and community input received, and identifies the housing issues and gaps in the region. It also outlines preliminary directions for future planning initiatives;
3. **Appendix A: Consultation Summary Report:** Insights, perspectives, and comments from the community are summarized in this report. A series of workshops and key informant interviews were implemented to obtain qualitative information from key stakeholders on their housing concerns.

The methodology for undertaking this research was as follows:

- Determining the need and demand for housing is framed by BC Housing's *Housing Need and Demand Study Template*, and the legislative requirements outlined in the *Local Government Act* (mainly Part 14) and Housing Needs Reports Regulation, which focuses on obtaining statistical information to offer comprehensive insight into local housing needs. Quantitative sources are presented in Part 1 of this report, and the qualitative information is summarized in Appendix A. Part 2 of this report reflects the quantitative and qualitative information in order to identify housing needs and gaps within the RDN.
- The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the 2006, 2011, and 2016 Census of Canada, the Canada Mortgage and Housing Corporation (CMHC), BC Stats, BC Housing, and the Vancouver Island Real Estate Board and the 2018 Point-in-Time (PiT) Count for Nanaimo and Parksville/Qualicum.

- Further to the data research, in Spring 2019, there were several opportunities for community members to provide their insights and comments on housing in the RDN. Stakeholder consultation was completed with representatives from social service organizations, developers, non-profit housing providers, local government and other relevant community members. Consultation activities included focus groups, key stakeholder interviews, and a staff workshop. A full summary of consultation activities can be found in Appendix B.

Part 1 of this report presents the housing situation in the region starting with demographic characteristics, including population growth and projected change in age distribution, and housing mix. The report then describes the current supply of market housing: the number of housing units by structure type, rental and ownership characteristics, housing conditions, and the type and availability of the rental housing supply. A housing affordability analysis is also presented, demonstrating how much local residents can afford to rent or buy given median income levels and average rental prices and housing sales prices.

Part 1 of this report has a dedicated section to the non-market housing supply in the RDN, documenting the number of rent supplements, emergency and temporary beds for individuals experiencing homelessness, supported housing, and independent social housing in the region. Highlights from the recent Nanaimo Homelessness Count, and the 2018 Report on Homeless Counts in B.C., are also included.

Data Limitations

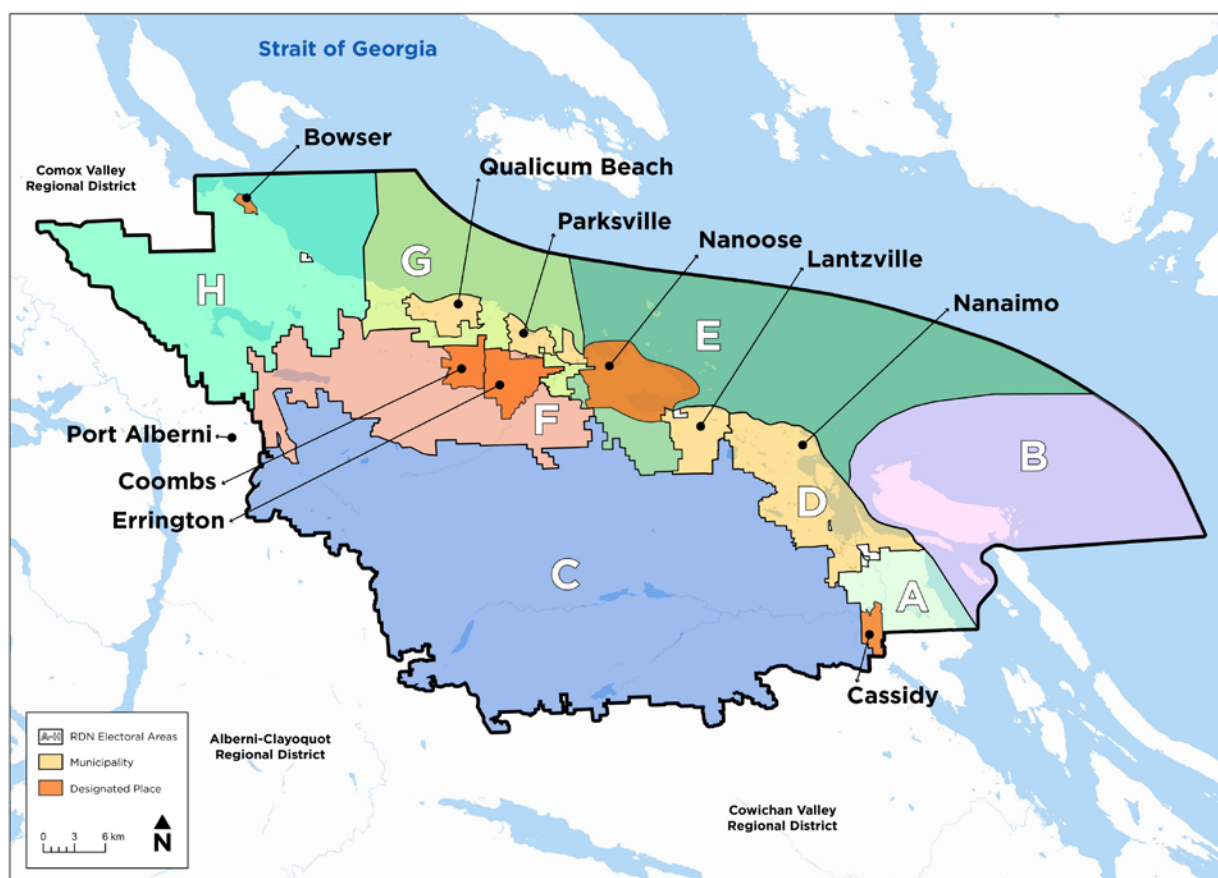
This report refers to many sources of information, such as Statistics Canada, BC Statistics, Canada Mortgage and Housing Corporation, BC Housing, BC Assessment and others. Reasonable effort has been made to use comparable data with consistent geographies and to identify trends. Where data is not available or is insufficient (i.e., less than 5 units) an attempt to supplement this data has been made with observational or local knowledge. Where there is no data or data has been suppressed to protect the confidentiality of individuals, this has been noted within the document.

The Region + Its Communities

Indicators have been provided and analyzed at the regional level, and, where reliable data is available, for Electoral Areas A-C, and E-H, as well as Nanaimo, Lantzville, Parksville, and Qualicum Beach.

For small communities or settlement area that do not meet Statistics Canada criteria to be a census subdivision (an area with municipal status) or population centre, the category Designated Place are created by the province, in cooperation with Statistics Canada, to provide data for sub-municipal areas, such as Errington and Coombs. Figure 1 provides a map of the study area.

Figure 1: Study Area Map - Regional District of Nanaimo



Regional Context in Housing

The following studies, plans and strategies are examples of activities that have been completed, or are in progress, and provide context for the Regional Housing Needs report.

REGIONAL GROWTH STRATEGY

In 2011, the RDN Board and regional partners adopted the Regional Growth Strategy (RGS), *Shaping Our Future* to provide a more sustainable approach to growth in the region. The Strategy is based on the belief that all decision-making and actions undertaken must be founded on sustainability principles to create economically, environmentally and socially healthy growth that is sustainable over its 20-year time frame. The Strategy's 11 goals and supporting policies are grounded in this vision and provide a general framework for directing growth and land use activities in the region. The detailed policies and regulations that are designed to align with the RGS are found in the electoral area and municipalities' respective Official Community Plans and zoning bylaws.

With respect to housing, the relevant sections of the RGS include:

- **Goal 3** - Ensure land use patterns and mobility networks are mutually supportive and work together to reduce automobile dependency and provide for efficient goods movement.
- **Goal 4** - Establish distinctive activity centres and corridors within growth containment boundaries that provide ready access to places to live, work, play and learn
- **Goal 6** - Support and facilitate the provision of appropriate, adequate, attainable, affordable and adaptable housing.

The goals and policies associated with housing affordability are under review as noted in the scope of work for the update of the RGS.

RDN HOUSING ACTION PLAN

Informed by the results of the *2009 Regional Housing Affordable Study*, the *2009 Housing Action Plan* sets out clear actions that the RDN could take to work towards the RGS goals. A review of the Action Plan, in 2019, shows that the majority of the actions have been enacted since its adoption. Highlights of these activities include the adoption of the a secondary suite bylaw in the RDN; updating OCPs and zoning to support affordable housing; the development and distribution of housing resources (i.e., RDN webpage and brochures/posters) and to encourage collaboration and partnerships where possible.

It is anticipated that the current Housing Action Plan will be updated or replaced by the proposed development of a Regional Housing Strategy. As part of this process, the regional partners will have the opportunity to explore options for gradually becoming more active, such as through establishing a regional service to develop a combination of policy, regulatory and financial measures.

CITY OF NANAIMO AFFORDABLE HOUSING STRATEGY

In April 2018, the City of Nanaimo completed an Affordable Housing Discussion Paper that describes the policy context, key housing data and key issues and opportunities as identified through an engagement process. This work was then used to inform the development of the City's Affordable Housing Strategy, which was completed August 2018. This Strategy is the framework for the City to work in partnership with other levels of government, the private sector and non-profit organizations to facilitate the development of affordable housing in Nanaimo.

TOWN OF QUALICUM BEACH

Qualicum Beach completed an Affordable Housing Assessment in 2009 and has recently updated this information through the implementation of the Housing Needs Assessment Survey completed in 2019. It is anticipated this information will inform housing policy options and future capital projects in Qualicum Beach.

NANAIMO, PARKSVILLE AND QUALICUM HOMELESSNESS COUNT

The Nanaimo Homelessness Coalition and the Oceanside Task Force on Homelessness completed Point-In-Time Counts for sheltered and unsheltered people in their respective communities in 2018. The counts provide an understanding of the number of people experiencing homelessness as collected by in-person interview over a 24-hour period; and are therefore typically undercounted.

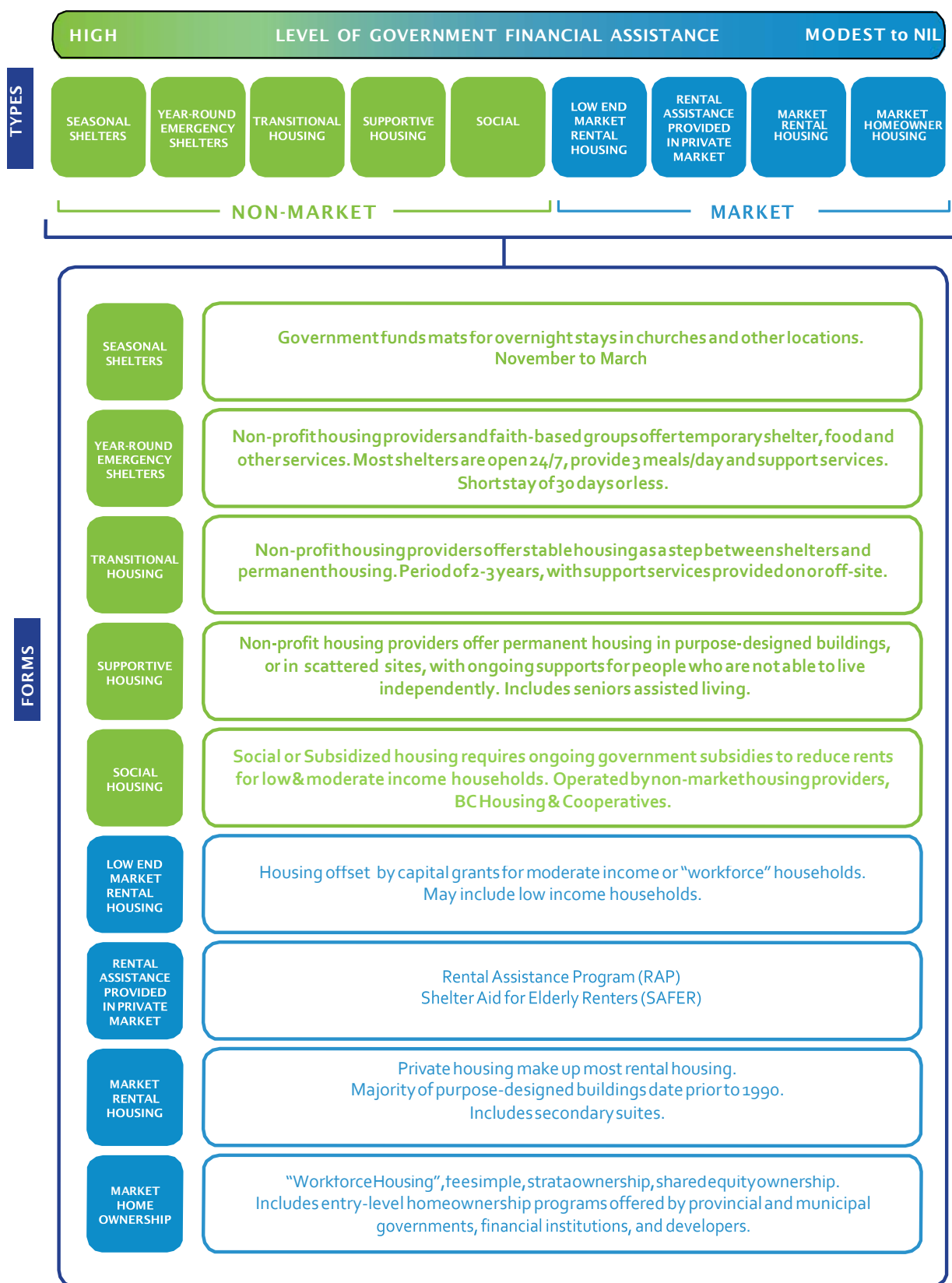
The Housing Continuum

The Housing Continuum (Figure 2) is commonly used in British Columbia and Canada as a visual concept to discuss the spectrum of housing types and housing affordability options that receive a level of government financial assistance, from seasonal shelters to homeownership. This illustration has two purposes—to provide readers with an “at a glance” look at what housing planners use as a basis for analysis, and as a tool to identify gaps in the housing market. The non-market side of the continuum, the left side, represents a range of temporary and less stable housing situations. On this end of the continuum, the housing forms typically include the greatest level of support services and often require the most public funding.

In the middle, there is independent social housing for low income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units.

On the right side of the continuum, rent supplements form a bridge across the non-market and market sides, with government assistance provided to individuals who are renting in the private market. The remaining tenures include rental and ownership housing forms that are available through the private market without any subsidy required.

Figure 2: Housing Continuum



Current Climate

Among Canada's different levels of government, the federal government played the most significant role in social housing from the 1940s through to the early 1990s. Since then, its role has varied considerably in step with changing perspectives and the priorities of different administrations. In 2018, the federal government recommitted and increased Canada's involvement in housing through the National Housing Strategy, along with \$40 billion in funding over 10 years. The intended outcomes are to create 100,000 new units, and repair 300,000 existing units.

By contrast, the Province of British Columbia's role in housing expanded in the 1990s. BC Housing, first established in 1967, became the agency to fulfill the province's continuing commitment to developing and managing subsidized housing. BC also took steps to engage local governments in meeting local needs, beginning with an amendment to the Local Government Act, which makes it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plans.

While both provincial and federal funding commitments have been more plentiful in the last few years, funding in all cases is predicated on partnerships with local governments or other funders to support development, and non-profits are typically expected to contribute land and/or make significant equity contributions to ensure project viability.

Legislative Framework

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

COMMUNITY CHARTER

This statute provides a municipality with:

- The use of "natural person powers", which gives municipalities the flexibility to identify and provide any service that Council considers necessary or desirable;
- The ability to waive/reduce fees and charges when property is owned or held by a charitable, philanthropic, or other non-profit corporation; and,
- The authority to establish a tax exemption program for an area designated as a "revitalization area". The program can stipulate the kinds of property eligible, the term of the exemption, and other conditions.

LOCAL GOVERNMENT ACT

This statute gives municipalities and regional districts specific provisions related to housing:

- Requires an Official Community Plan to include housing policies with respect to affordable housing, rental housing, and special needs housing;
- Provides flexibility to allow higher density in return for the provision of community amenities, including affordable and special needs housing;
- Enables a local government to enter into a housing agreement that is registered on the land's title, setting out specific conditions;
- Provides authority to waive or reduce Development Cost Charges for not-for-profit rental housing, as well as for-profit affordable housing.

STRATA PROPERTY ACT

The *Strata Property Act* provides limited provisions related to housing⁵:

- Provides authority for a Council or Board to decide on applications to convert an existing rental building into strata lots.

RESIDENTIAL RENTAL TENURE ZONING

May 31, 2018, the Province enacted a new authority that empowers local government (municipalities and regional districts) to apply residential rental tenure zoning to protect rental units in existing and future apartment buildings. The new authority can only be used where multi-family residential use is a permitted use. Within these areas local governments can:

- set different rules in relation to restricting the form of tenure of housing units for different zones and locations within a zone; and
- require that a certain number, portion or percentage of housing units in a building be rental.

The intent of these changes is to give local government greater ability to preserve and increase the overall supply of rental housing in their communities, and increase housing choice and affordability.

LOCAL GOVERNMENT STATUTES (HOUSING NEEDS REPORTS) AMENDMENT ACT

This statute requires local governments, at least every five years, to:

- Collect information necessary to identify current and projected housing needs;

⁵ Individuals who own strata property where a covenant or a strata bylaw prevents the property from being rented out are exempt from the Speculation and Vacancy Tax for the 2018 and 2019 tax years only. This applies if the rental restriction was in place on or before October 16, 2019 and the owner purchased the property before that date.

- Use that information to prepare and publish a report, known as a *housing needs report*, showing current and projected housing needs for at least the next five years;
- Consider the most recently collected information and housing needs report when amending community and regional plans.

Effective April 16, 2019, provincial regulations require local governments to complete housing needs reports for their communities by April 2022 and every five years thereafter. As a basis for determining current and projected housing needs, local governments are required to collect approximately 50 kinds of data about:

- Current and projected population;
- Household income;
- Significant economic sectors; and
- Currently available and anticipated housing units.

All housing needs reports are required to contain the following content, based on the analysis of the information collected:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type;
- Statements about key areas of local need;
- The number and percentage of households in core housing need and extreme core housing need; and
- A standardized summary form.

The legislation includes transitional provisions to accommodate local governments who are already working on, or who have recently completed a housing needs report, so that they will be considered to have met the legislated requirement for this first report. The five-year update to this report will address any gaps that may result due to the timing of the reporting and change in legislation.

Regional Housing Indicators

Growth Projections

Population and housing projections are based on a cohort component model that considers current demographics and historic patterns of migration into and out of the region. A technical memo that explains the methodology and assumptions behind the projections can be found in Appendix A.

Two growth scenarios have been prepared, based on alternative assumptions about the level of future net migration into the region. The **Baseline Scenario** assumes that future net migration to the region is the same as the period from 2006 to 2016 (with a few minor adjustments). The **High-Growth Scenario** assumes that the future net migration is higher, such that the region continues to match provincial growth rates.

The baseline scenario has the RDN averaging 0.73% population growth per year from 2016 to 2041. This is lower than historic growth in the region and shows that simply maintaining current levels of net migration are insufficient to compensate for rising mortality in the region related to the significantly higher share of older residents.

The high-growth scenario has the RDN averaging 1.16% annual growth through 2041, which is nearly identical to the region's growth in Census population from 2006 to 2016, and is often relative to other regions as well. This could occur through some combination of development policy, successful community branding and marketing to attract residents, enhancing local livability, boosting employment opportunities through economic development, relocation incentives, and many other possible factors.

These two scenarios provide a contrast between a possible future if communities continue on their current path (the baseline scenario) and a possible future if communities are able to successfully attract more new residents in the future (the high-growth scenario).

RECENT GROWTH

Population growth in the RDN averaged 1.2% per year from 2006 to 2016⁶, as measured by the national Census. This rate of growth represents a population increase of about 1,700 people per year. Growth was slightly faster from 2011 to 2016 (averaging 1.2% and 1,825 people per year) compared to 2006 to 2011 (averaging 1.1% and just under 1,600 people per year), as seen in Table 1.

⁶ The total population and housing units does not include First Nations Reserves, as those lands are outside of the RDN's jurisdiction.

Table 1: National Census Data, Historic Population Growth, RDN, 2006-2016

Community	2006	2011	2016	Average Growth Rate, 2006 to 2016	Average Change, 2006 to 2016
Nanaimo	78,692	83,810	90,504	1.4%	1,024
Lantzville	3,661	3,601	3,605	-0.2%	-12
Parksville	10,993	11,977	12,514	1.3%	152
Qualicum Beach	8,502	8,687	8,943	0.5%	44
Electoral Area A	6,751	6,908	7,058	0.4%	31
Electoral Area B	4,050	4,045	4,033	0.0%	-2
Electoral Area C	2,508	2,834	2,808	1.1%	30
Electoral Area E	5,462	5,674	6,125	1.2%	66
Electoral Area F	6,680	7,422	7,724	1.5%	104
Electoral Area G	7,023	7,158	7,465	0.6%	44
Electoral Area H	3,474	3,509	3,884	1.1%	41
RDN	138,631	146,574	155,698	1.2%	1,707

Source: Statistics Canada, Census (2006-2016)

Provincial (BC Stats) population estimates for this same period, indicate a slightly higher average growth rate of 1.4% per year and about 2,275 people per year in the last two years. This difference is attributed to undercoverage, which BC Stats accounts in their estimations. Undercoverage is the percentage of the population that is missed by the Census (balanced against those who are double-counted). The BC Stats estimated rate of growth (1.4%) is also consistent with an upward trend in housing starts and permitted residential units in the region over the 2016 to 2018 period.

AGE PROFILE

The RDN has a significantly older age profile than the rest of BC, with a 2016 median age of 51 compared to the BC median age of 43. The City of Nanaimo is the youngest part of the RDN with a median age of 45.5 while Parksville, Qualicum Beach and Gabriola Island (Electoral Area B) all have a median age above 60, see Table 2.

Table 2: Historic Median Age, RDN, 2016

Community	Median Age
Nanaimo	45.5
Lantzville	51.1
Parksville	60.9
Qualicum Beach	65.9
Electoral Area A	49.1
Electoral Area B	61.3
Electoral Area C	47.6
Electoral Area E	59.4
Electoral Area F	48.1
Electoral Area G	58.5
Electoral Area H	58.8
RDN	51.1

Source: Statistics Canada, Census (2006-2016)

POPULATION GROWTH FACTORS

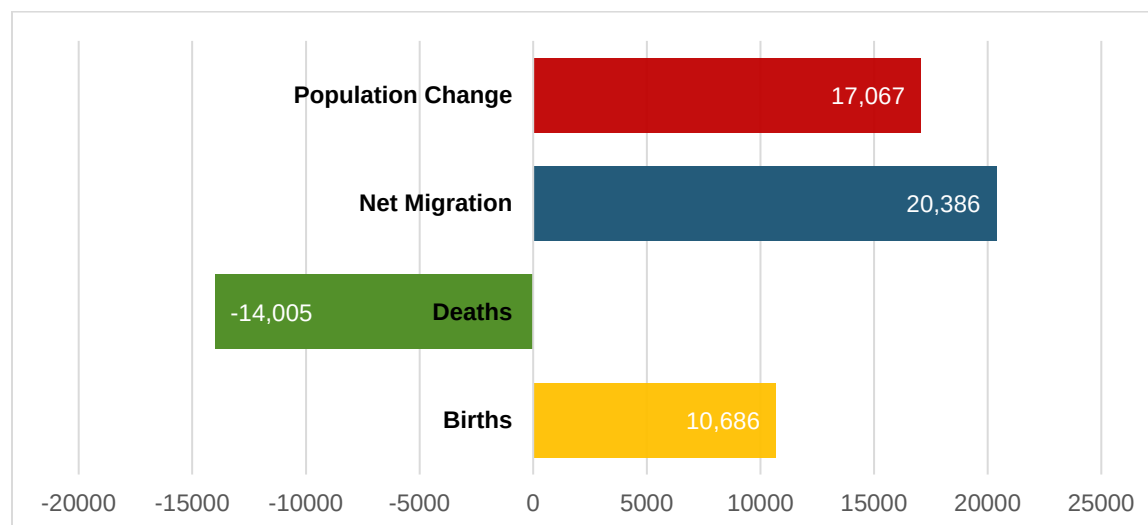
Population projections are based on three factors:

1. The **number of births**, which are estimated based on fertility data for the Nanaimo and the Qualicum Local Health Areas and reported by the BC Stats Vital Statistics Division. This data set measures the number of births to women at various ages and can be used to estimate future births based on the age profile of the female population.
2. The **number of deaths**, which are estimated based on mortality data for BC.⁷ This data set reports the probability of passing away for BC residents depending on their age and can be used to estimate future deaths based on the local age and sex profile. Taken together, births minus deaths is equal to the “**natural increase**” of the population.
3. The level of **net migration**, which is the difference between the number of people who move into the region/community and those who move away. Net migration is the most important factor in determining the level of future growth and the most uncertain.

⁷ Statistics Canada Data Table: 13-10-0114-01

The sum total of these three factors for the 2006 to 2016 period is shown in Figure 3. Natural increase was negative in the RDN by about 3,300 people, meaning that each year there were 330 more deaths than births, on average. The regional population grew because net migration averaged more than 2,000 people per year.⁸

Figure 3: Estimated Components of RDN Population Change, 2006 to 2016



Source: Statistics Canada, Census 2016; Consultant Projections

The rates of natural increase and net migration vary significantly across the RDN's member communities. Some communities currently have a natural increase that is slightly positive or near zero while others are already negative. Table 2 shows the median age of communities, the communities with the oldest median age (such as Qualicum Beach, Parksville and Area B) experience the most negative natural increase.

Under the Baseline Scenario, the population group that is projected to grow at the highest rate between 2016 and 2041 is the 75 to 84 age group at 2.8% per year, followed by the 85+ age group at 3.8% per year, as seen in Table 5.

Housing Projections

The likelihood of forming and maintaining a separate household and the preferred type of housing both change over the course of a person's life. These patterns can be used to project the number and type of housing units in the RDN based on the population projections.

⁸ The net migration in Figure 3 is estimated from the projection model after removing estimated births and deaths from the observed population change. It is slightly higher than the BC Stats figures for net migration, which are based on administrative records but also include the net change in the stock of non-permanent foreign residents, which are not included in the permanent population estimates. This small difference has no meaningful effect on the analysis and projection results.

Table 3 shows “household maintainer” rates for the RDN in 2016. Looking at the top row of the table, the 2016 rate shows that only 3.8% of the population between the age of 15 and 24 maintained a single-detached home, and 11.5% of these young adults maintain a separate household of any type. The other 88.5% are living in a household where someone else is the primary maintainer (such as parents, spouses or roommates).

Looking down the table, total maintainer rates increase as the population ages before finally declining for the 85+ age range. The maintainer rate for single-detached homes drops substantially for the oldest age group, while apartment rates increase.

Table 3: Household Maintainer Rates, RDN, 2016 (Using Undercount-Adjusted Population)

Age of Household Maintainer in Years	Single-Detached Units	Other Ground-Oriented Units	Apartment < 5 Storeys	Apartment 5+ Storeys	Mobile / Manufactured	All Structure Types
15 to 24	3.8%	2.4%	4.6%	0.6%	0.2%	11.5%
25 to 34	23.5%	7.6%	7.4%	1.0%	0.8%	40.3%
35 to 44	36.7%	6.6%	5.8%	0.5%	1.1%	50.7%
45 to 54	40.3%	5.7%	5.3%	0.9%	1.9%	54.1%
55 to 64	40.9%	5.2%	6.1%	0.9%	2.2%	55.2%
65 to 74	41.6%	6.9%	5.8%	1.0%	2.6%	58.0%
75 to 84	40.1%	9.0%	7.6%	1.4%	3.6%	61.7%
85+	27.6%	8.6%	9.3%	2.1%	2.3%	49.8%
All Ages	29.3%	5.4%	5.4%	0.8%	1.6%	42.5%

Source: BC Stats Population Estimates (2016), Statistics Canada Census Table 98-400-X2016227

This overall pattern is projected to stay largely the same going forward, with some evolution in dwelling unit types. Projected maintainer rates for 2041 are based on a continuation of the observed change in maintainer rates from 2006 to 2016, but at a slower rate. The changes from 2006 to 2016 are in Table 4.

It may seem odd that the total maintainer rate for single-detached homes increases slightly even though the maintainer rate at each 25+ age group declines. The reason is that the population has become more concentrated at the age ranges with the highest single-detached maintainer rates (from 45 to 84), even though any given person of that age is less likely to maintain a single-detached home.

Table 4: Trend in RDN Household Maintainer Rates by Age and Structure Type, 2006 to 2016

Age of Household Maintainer in Years	Single-Detached Units	Other Ground-Oriented Units	Apartment < 5 Storeys	Apartment 5+ Storeys	Mobile / Manufactured	All Structure Types
15 to 24	0.2%	0.2%	-0.9%	0.2%	0.0%	-0.4%
25 to 34	-2.9%	2.0%	-1.4%	0.6%	-0.5%	-2.2%
35 to 44	-1.2%	1.6%	-0.4%	-0.2%	-0.1%	-0.3%
45 to 54	-1.6%	1.4%	-0.2%	0.3%	0.6%	0.5%
55 to 64	-1.8%	0.3%	0.9%	0.2%	0.4%	-0.1%
65+	-1.1%	0.3%	-0.9%	-0.3%	-0.1%	-2.1%
All Ages	0.1%	0.9%	-0.2%	0.1%	0.2%	1.1%

Source: Statistics Canada Census Tables 98-400-X2016227 and 98-401-X2016055 (from 2016) and equivalent tables from 2006 Census

As seen in Table 4, overall, the rate of household formation declines for all age ranges under age 45, which is consistent with higher housing prices requiring young adults to share accommodations with others, including parents.

It is recognized that maintainer rates by structure type are influenced by both the preferred unit type for people of that age as well as the supply of units. It is reasonable to assume, for example, that some portion of the maintainer rate for single-detached units could be absorbed by other ground-oriented units or even large apartments if that is what is made available in the marketplace.

Population and Housing Projections Results

The population projections have been prepared using a cohort component model, which is a standard approach to population projections. This model uses current population by age and sex as the starting point and for each subsequent year, advances each person to the next age and takes into account the population growth factors identified in this report (birth, death and net migration).

Projections over a 20-year time horizon are uncertain, and may be influenced by a range of factors, both inside and outside the region. To offset this, the projections are presented in five year intervals and two growth scenarios have been prepared for comparison.

1. **Baseline Scenario** - assumes that future net migration is based on the estimated net migration over the 2006 to 2016 period (with some modest assumption for future population growth in the areas that typically export residents to the RDN).

This scenario suggests that RDN growth from 2016 to 2041 will average 0.73% per year, which is slower than past growth and also slightly slower than projected growth both nationally and provincially (1.2%). The main reason for lower growth under this scenario is that maintaining the same level of net migration is insufficient to compensate for rising mortality in the region related to the significantly higher share of older residents.

2. **High-Growth Scenario** - assumes that future net migration is higher than in the 2006 to 2016 period such that future RDN growth matches a moderate-high projection for BC of 1.16% growth per year.

Net migration assumptions for individual communities in the RDN are also adjusted in this scenario to match their current share of population, rather than their share of recent net migration. There is an implicit assumption under this scenario that communities with the oldest populations, and hence higher future mortality rates, experience a greater inflow of future residents to “replace” their older populations.

Population and housing projections, showing a demographic breakdown and a breakdown by housing structure type, are shown in Table 5 for the Baseline Scenario and Table 6 for the High Growth Scenario. The projections use 2016 as a base year, as it is the most recent Census year and has been adjusted to account for “net Census undercoverage.”

The components of population growth under the High-Growth Scenario are illustrated in Figure 4 and Figure 5.

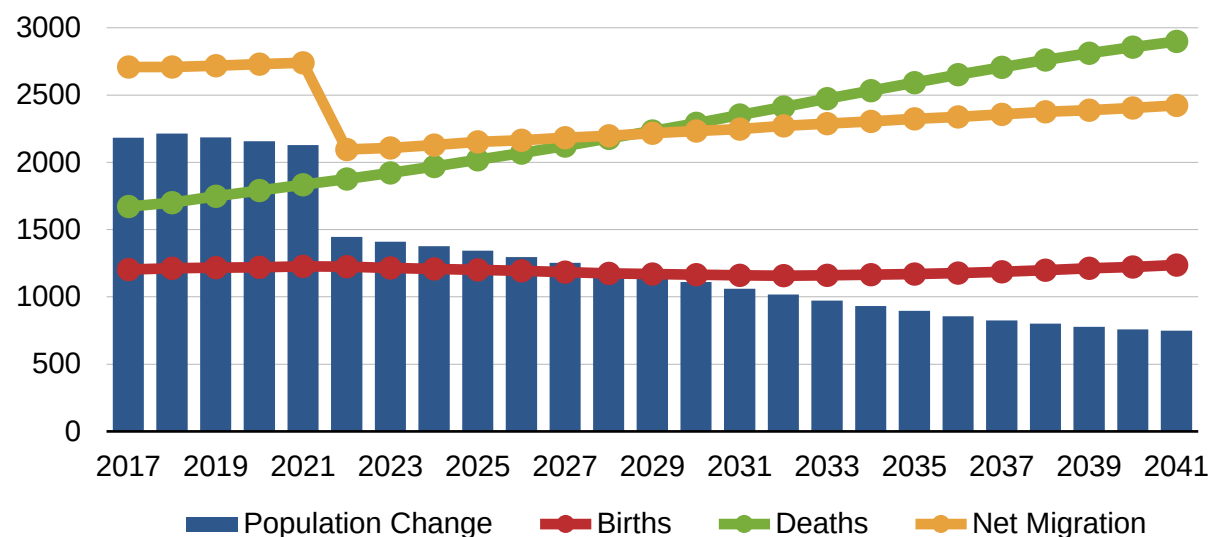
In BC, the average annual growth is estimated to be 1.2%⁹ from 2019 to 2041. It is expected that the population in B.C. will grow at an annual rate of 1.2% during the early period then the growth rate will begin to decline (from 2025) to end the period at about 0.7% . BC’s population is expected to increase from 5,050,481 persons in 2019 to 6,334,378 in 2041.

As shown in Table 5, the RDN is projected to grow by 0.7 % per year under the **Baseline Scenario**, which is comparable to the BC Stats estimates projected for the Vancouver Island/Coast Development Region of 0.8%⁹, but significantly below the RDN’s historic average annual rate of growth of 1.2%. The Baseline Scenario projects the regions population will increase from 161,549 persons in 2016 to 179,283 in 2026, and an estimated 193,649 persons by 2041.

Table 6, presents the **High Growth Scenario**, which assumes a higher rate of net migration. Under this scenario the RDN is projected to grow by 1.4% per year, thus maintaining a faster growth rate than the Vancouver Island/Coast Development Region (0.8%), provincial and historic average of 1.2%. Under the High Growth Scenario the regions population is estimated to significantly increase from 161,549 persons in 2016 to 186,864 in 2026, and to an estimated 215,612 persons by 2041.

⁹ BC Stats PEOPLE 2019: BC Sub-Provincial Population Projections.

Figure 4: Projected Components of RDN Population Change, *Baseline Scenario*, 2016 to 2041



Source: Consultant Projections

Population and housing projections under the High-Growth Scenario, which assumes a higher level of net migration into the region (and all other assumptions held constant) are shown in Table 6 on the following page.

Figure 5: Projected Components of RDN Population Change, *High-Growth Scenario*, 2016 to 2041

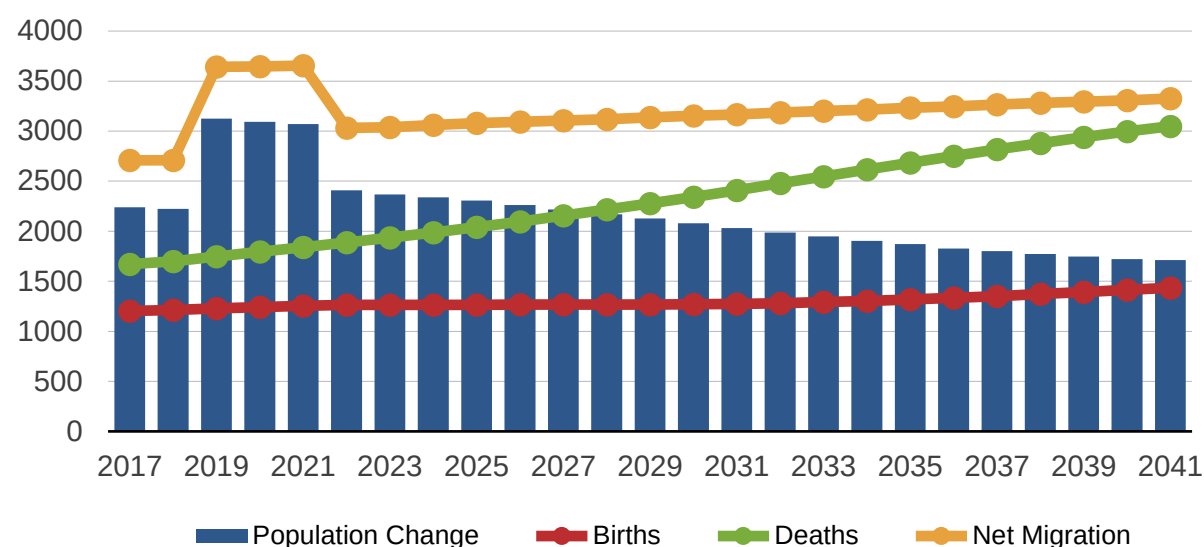


Table 5: Projected Population and Housing Demand, RDN *Baseline Scenario*, 2016-2041

	2016	2021	2026	2041	Growth, 2016- 2041	Average Annual Change, 2016- 2041	Average Annual Growth Rate
Population	161,549	172,414	179,283	193,649	32,100	1,284	0.7%
Age 0 to 14	20,258	22,199	22,406	22,218	1,961	78	0.4%
Age 15 to 24	16,042	15,259	16,000	17,975	1,933	77	0.5%
Age 25 to 34	16,990	17,089	16,029	17,322	332	13	0.1%
Age 35 to 44	16,543	19,158	20,790	18,782	2,239	90	0.5%
Age 45 to 54	20,840	19,761	20,098	24,067	3,227	129	0.6%
Age 55 to 64	27,730	27,193	25,033	26,568	-1,162	-46	-0.2%
Age 65 to 74	24,819	29,756	31,004	27,447	2,627	105	0.4%
Age 75 to 84	12,852	16,063	21,110	25,430	12,579	503	2.8%
Age 85+	5,477	5,937	6,814	13,840	8,363	335	3.8%
Housing Unit Demand	68,600	74,236	77,725	83,599	14,999	600	0.7%
Single-Detached	47,335	50,161	51,921	53,859	6,524	261	0.5%
Other Ground- Oriented	8,715	9,988	10,964	13,413	4,698	188	1.7%
Apartment < 5 storeys	8,655	9,602	9,933	10,487	1,832	73	0.8%
Apartment > 5 storeys	1,315	1,538	1,634	1,934	619	25	1.6%
Movable	2,580	2,947	3,273	3,908	1,328	53	1.7%

Source: Consultant Projections

Table 6: Projected Population and Housing Demand, RDN *High-Growth Scenario*, 2016-2041

	2016	2021	2026	2041	Growth, 2016-2041	Average Annual Change, 2016-2041	Average Annual Growth Rate
Population	161,549	175,193	186,864	215,612	54,063	2,163	1.2%
Age 0 to 14	20,258	22,735	23,787	25,618	5,360	214	0.9%
Age 15 to 24	16,042	15,620	16,966	20,673	4,631	185	1.0%
Age 25 to 34	16,990	17,451	16,991	19,998	3,008	120	0.7%
Age 35 to 44	16,543	19,522	21,772	21,525	4,982	199	1.1%
Age 45 to 54	20,840	20,124	21,077	26,869	6,029	241	1.0%
Age 55 to 64	27,730	27,555	26,002	29,315	1,585	63	0.2%
Age 65 to 74	24,819	30,115	31,952	30,064	5,244	210	0.8%
Age 75 to 84	12,852	16,134	21,504	27,225	14,374	575	3.0%
Age 85+	5,477	5,937	6,814	14,326	8,849	354	3.9%
Housing Unit Demand	68,600	75,252	80,558	92,116	23,516	941	1.2%
Single-Detached	47,335	50,852	53,828	59,436	12,101	484	0.9%
Other Ground- Oriented	8,715	10,124	11,358	14,748	6,033	241	2.1%
Apartment < 5 storeys	8,655	9,736	10,297	11,515	2,860	114	1.1%
Apartment > 5 storeys	1,315	1,558	1,694	2,131	816	33	2.0%
Movable	2,580	2,982	3,381	4,286	1,706	68	2.1%

Source: Consultant Projections

Housing Indicators

The housing indicators in this section were compiled from a variety of data sources. Where possible, the information is presented for specific geographic areas that encompass the RDN. Data at this level of geography is available as consistent as possible; however, there are certain instances where data has been suppressed to prevent direct or residual disclosure of identifiable data. Where it is relevant, the province of B.C. as a whole is used as a benchmark or comparison.

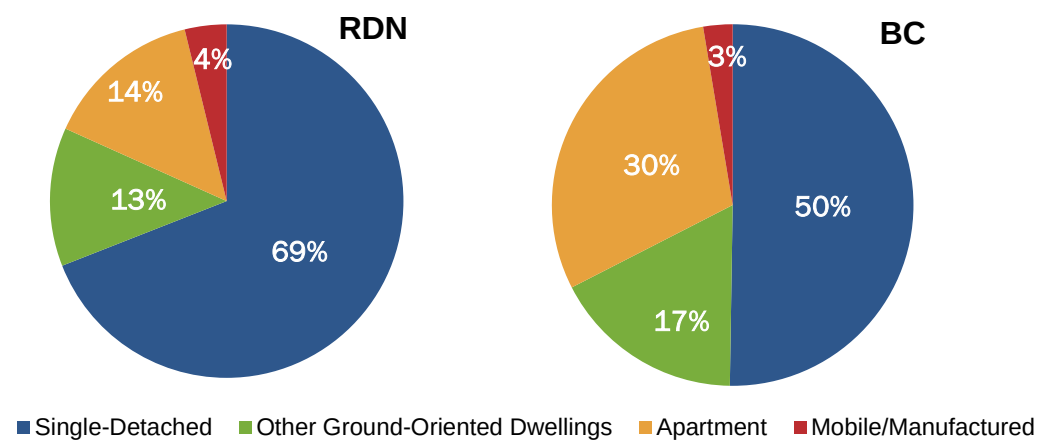
MARKET HOUSING

According to the 2016 Census, there were 68,905 private households occupied by usual residents¹⁰ in the RDN, which represents an increase of 4,440 dwellings, or 6.4%, since 2011, when there were 64,465 private households in the region. This rate of increase is less than the previous five years of growth of 4,595 dwellings, or 7.7% between 2006 and 2011, when there was 59,870 dwellings occupied by usual residents. In addition to the private dwellings occupied by usual residents, in 2016, there are 620 private dwellings occupied by foreign/temporary residents, and 4,100 unoccupied private dwellings.¹¹

Single-detached homes¹² are the predominant form of housing in the region, comprising about 47,578, or 69%, of the total number of occupied dwellings in the community, as seen in Figure 6. Other ground-oriented dwellings, including duplexes, townhouses, secondary suites, and other single-attached homes, total 8,737, or 13% of the total number of occupied dwellings in the community, as demonstrated in Figure 6. The remainder of the RDN's housing stock is comprised of apartment dwellings (9,960, or 14%), and mobile/manufactured homes (2,635, or 4%). In mixed-use developments, residential units attached to commercial units, or other non-residential spaces (i.e. live-work units) would be classified as "apartment in a building that has fewer than five storeys", or "other single-attached house".

Census data indicates that there were 2,985 dwellings that were duplexes, 2,940 townhouses, 2,667 secondary suites, 8,640 apartments in a building with fewer than five storeys, 1,320 apartments in a building that has five or more storeys, 145 other single-attached houses, and 2,635 mobile/manufactured dwellings in 2016. Housing composition in the RDN is distinct from BC on a whole, with a greater proportion of residents residing in single-detached homes than in BC.

Figure 6: Housing Mix by Structure Type, RDN & BC, 2016



Source: Statistics Canada, Census (2016)

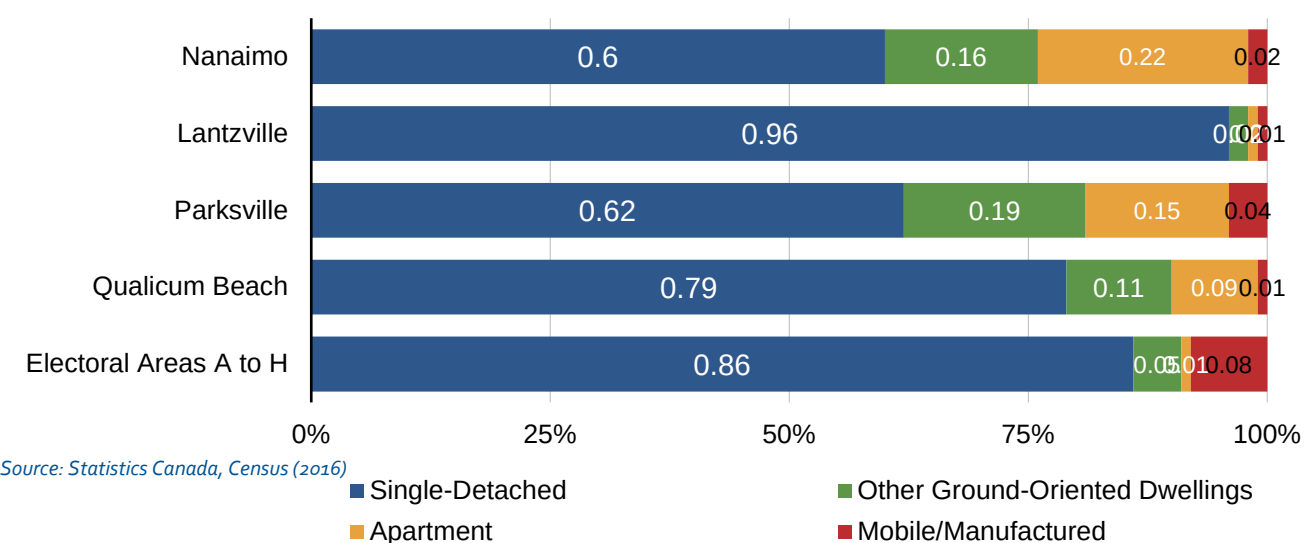
¹⁰ Statistics Canada defines "private dwelling occupied by usual residents" as a dwelling in which a person or a group of persons is permanently residing. It excludes collective dwellings, which include, for example, seniors homes and complex care facilities.

¹¹ Private dwellings occupied solely by temporary/foreign residents (TRFR) and unoccupied private dwellings together account for a very small percentage of total dwellings. These categories are smaller and much less stable than that of private dwellings occupied by usual residents. The two numbers tend to fluctuate and comparisons between census results are generally not recommended. There is also likely to be cross over in the classification for the two categories.

¹² This measurement includes half of the units defined as "apartment or flat in a duplex" by Statistics Canada, as those units generally correspond to single-detached dwellings, with secondary suites.

The housing stock in the RDN Electoral Areas (Electoral Areas A, B, C, E, F, G, H) is almost entirely ground-oriented, with 91% being single-detached homes and other ground-oriented dwellings, 8% classified as mobile/manufactured homes, and 1% as apartment buildings. This pattern is replicated in Lantzville, where 97% of the housing stock is comprised of single-detached homes, and other ground-oriented dwellings. By comparison, Nanaimo, Parksville, and Qualicum Beach experience greater diversity in housing mix, with a larger percentage of other ground-oriented dwellings, and apartment buildings. Housing stock in Nanaimo is particularly diverse, with 22% being apartment dwellings.

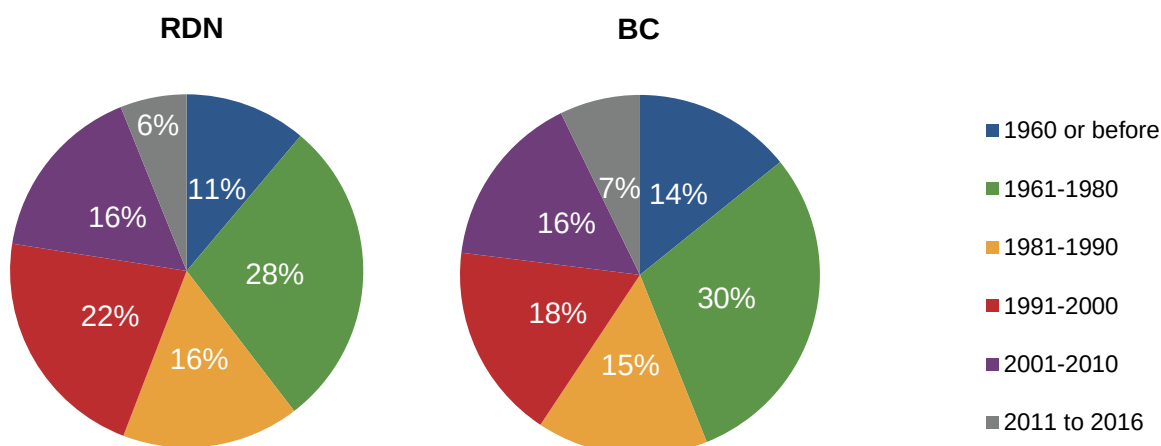
Figure 7: Housing Mix by Structure Type, RDN Sub-Areas, 2016



AGE OF HOUSING

Based on the 2016 Census, 11% of privately occupied dwellings in the RDN were built before 1960, and 39% were built prior to 1981. Throughout B.C., 44% of privately occupied dwellings were built before 1981, as seen in Figure 8. The RDN has a slightly newer housing stock when compared to B.C. overall; 44% of privately occupied dwellings were built between 1991 and 2016, as compared to 41% across B.C.

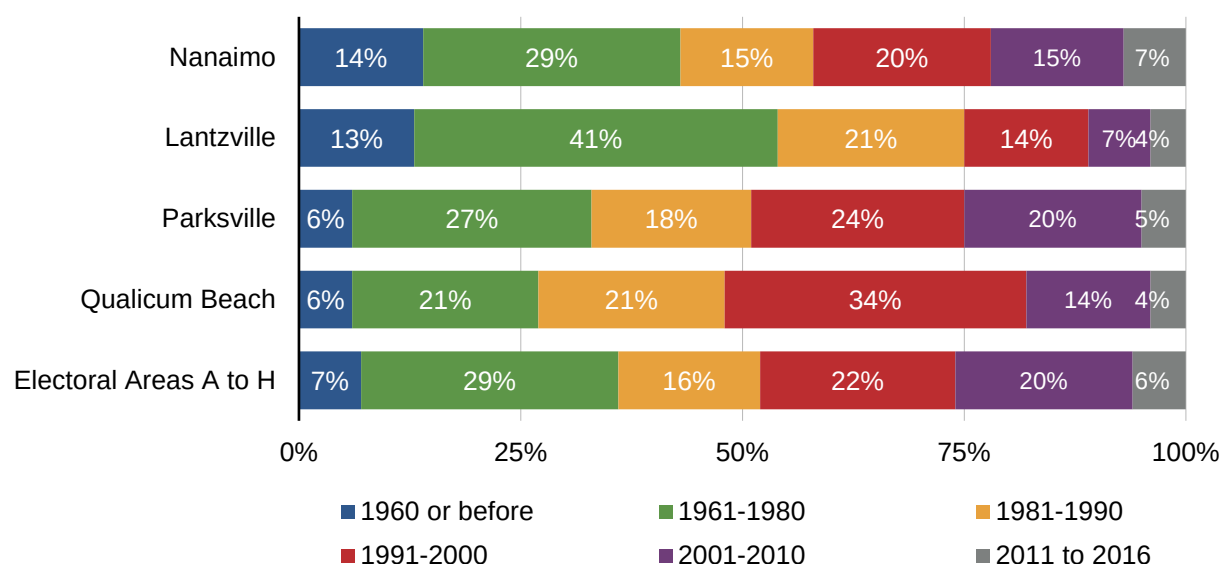
Figure 8: Age of Housing Stock, RDN & B.C., 2016



Source: Statistics Canada, Census (2016)

When analyzing the age of buildings in the RDN's Electoral Areas, 36% of privately occupied dwellings were built before 1981, as compared to 41% of privately occupied dwellings that were constructed before 1981 in the region's four municipalities. Based on this data, the Electoral Areas appear to have a newer housing stock, which is reinforced by the percentage of dwellings constructed since 2001. Of the housing stock in the Electoral Areas, 26% of privately occupied dwellings were constructed since 2001, compared to 21% of privately occupied dwellings built since 2001 in the region's four municipalities. While the age of buildings is not necessarily a reflection of the quality or condition of the housing stock, it is another characteristic that helps with the overall understanding of the stock.

Figure 9: Age of Housing Stock, RDN Sub-Areas, 2016

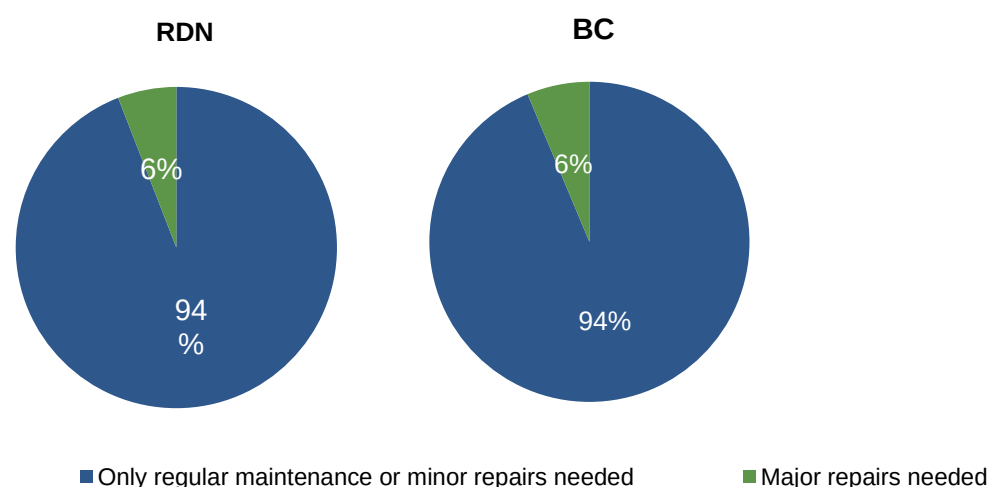


Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

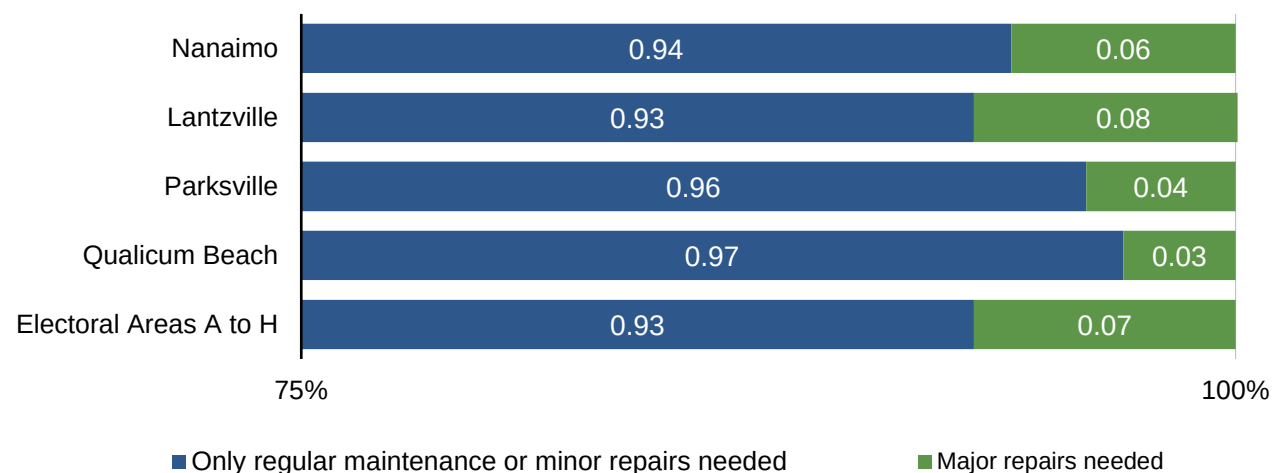
The 2016 Census indicates the RDN has the same percentage of occupied dwellings in poor condition compared to the province of B.C. as a whole. Examples of "major repairs" include problems that compromise the dwelling structure (such as structural problems with the walls, floors, or ceilings) or the major systems of the dwelling (such as heating, plumbing, and electrical). While the RDN's housing stock is generally in good condition, units may need to be modified to accommodate changes in life stages and accessibility needs.

Figure 10: Housing Conditions, RDN & B.C., 2016



Source: Statistics Canada, Census (2016)

Figure 11: Housing Conditions, RDN Sub-Areas, 2016



Source: Statistics Canada, Census (2016)

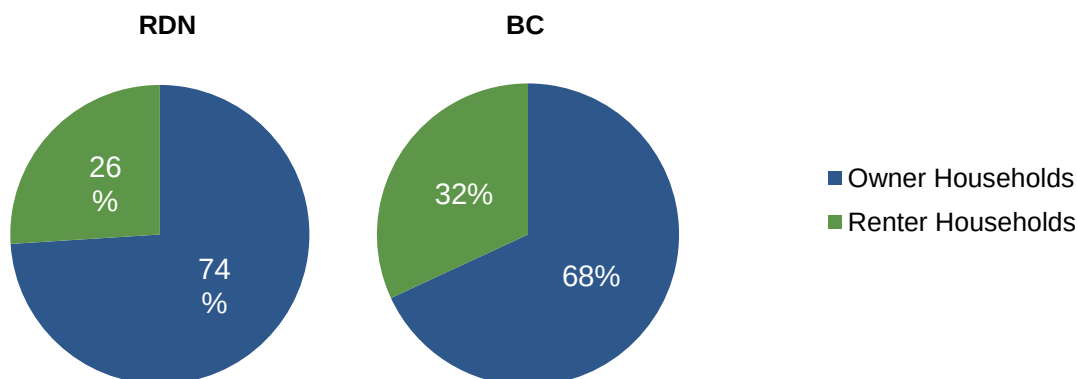
When considering dwelling conditions of the RDN's sub-communities, there was little variation noted across the municipalities. Lantzville had the highest number of dwellings in need of major repairs (8%), and Qualicum Beach had the lowest number of dwellings in need of major repairs (3%). Across the Electoral Areas, 7% of all dwellings were in need of major repair (~1235 dwelling units), which is slightly above the regional average. Two Electoral Areas deviate somewhat from this average, with 9% of dwellings in need of major repairs in Electoral Area A and B.

HOUSING TENURE

According to 2016 Census data, the percentage of households in the RDN that rent their homes (26%) is less than the percentage of households that rent their homes across B.C. (32%). The 2006 Census and

2011 National Housing Survey indicate that between 22-23% of households rented their homes in the RDN, which shows an increasing number of rented dwellings in the region. While the RDN exhibits diversity in housing form, this is not replicated to the same extent for housing tenure, as owner households represent a sizeable majority.

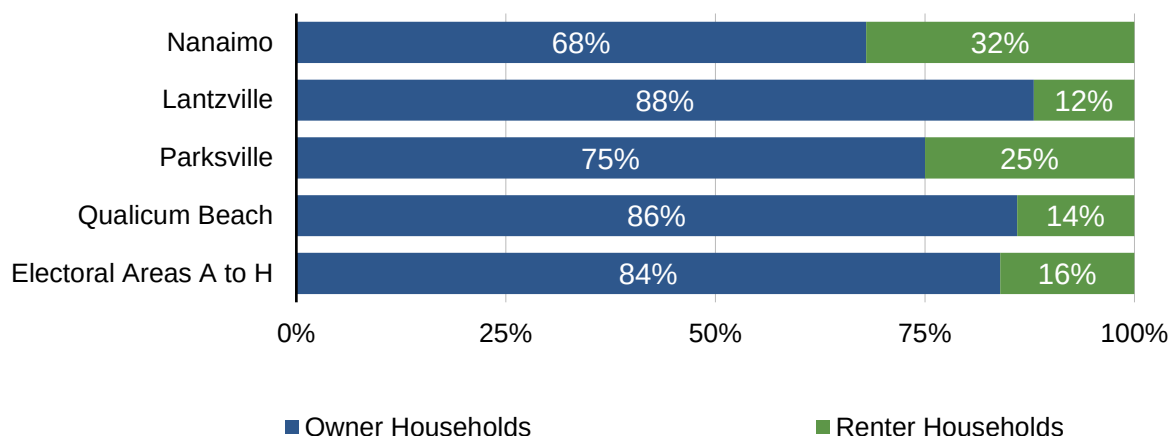
Figure 12: Housing Tenure, RDN & BC, 2016



Source: Statistics Canada, Census (2016)

The communities of Qualicum Beach and Lantzville had very high proportions of owner occupancy, ranging from 86 to 88%. Nanaimo was the main outlier, with the smallest share of owner households at 68%, and a large share of renter households at 32%. In general, the Electoral Areas had a smaller share of renter households (16%), and a larger share of owner households. Of note, however, is the share of renter households in Electoral Area F (27%), and Electoral Area E (10%). Renter households in the remaining Electoral Areas made up between 11% and 19% of all households.

Figure 13: Housing Tenure, RDN Sub-Areas, 2016



Source: Statistics Canada, Census (2016)

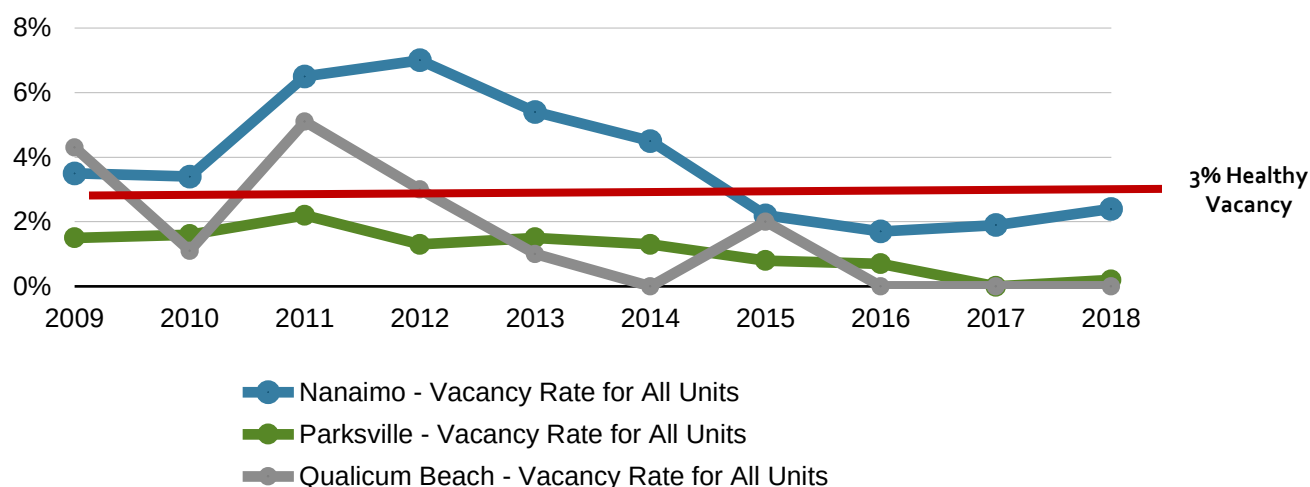
RENTAL VACANCY RATE

Typically, the rental market experiences pressure when vacancy rates are less than 1%, and over-supply when vacancy rates are greater than 3%. For several of the smaller RDN communities, CMHC rental information is unavailable. In an attempt to supplement this data, a scan of rental listings in various online sources was undertaken over a two-week period in January 2019. This review yielded insufficient data, as rental listings in several of the smaller communities were extremely limited (i.e. less than 5 units).

In 2009, vacancy rates for apartments and row houses were 3.5% in Nanaimo, which is indicative of an over-supplied rental market. This was particularly the case for row houses, which had a 4.6% rental vacancy rate in 2009, compared to 3.4% for apartments. In Parksville, vacancy rates for all unit types were lower, at 1.5%, which is indicative of a healthy rental market, and in Qualicum Beach, the rental vacancy rate was 4.3% for all unit types, which is indicative of an over-supplied rental market.

Since 2009, the vacancy rate for apartments and row houses has fluctuated. From 2012 there was a notable downwards trend dropping to 2.0% in Nanaimo in 2016. Since 2016, Nanaimo has been gradually rebounding and is currently resting at 2.4% for all unit types in Nanaimo, which is indicative of a healthy rental market. Row houses in Nanaimo exhibited a 1.0% vacancy rate, while apartments had higher vacancies of 2.5%. Since 2009, in Parksville and Qualicum Beach, rental vacancy rates dropped significantly, from 1.5% to 0.2% in Parksville, and from 4.3% to 0% in Qualicum Beach. The rental market Parksville appears to be gradually recovering, while in Qualicum Beach the market remains highly stressed (0%), with limited vacancies.

Figure 14: Vacancy Trends for All Units, Nanaimo, Parksville & Qualicum Beach, 2009-2018



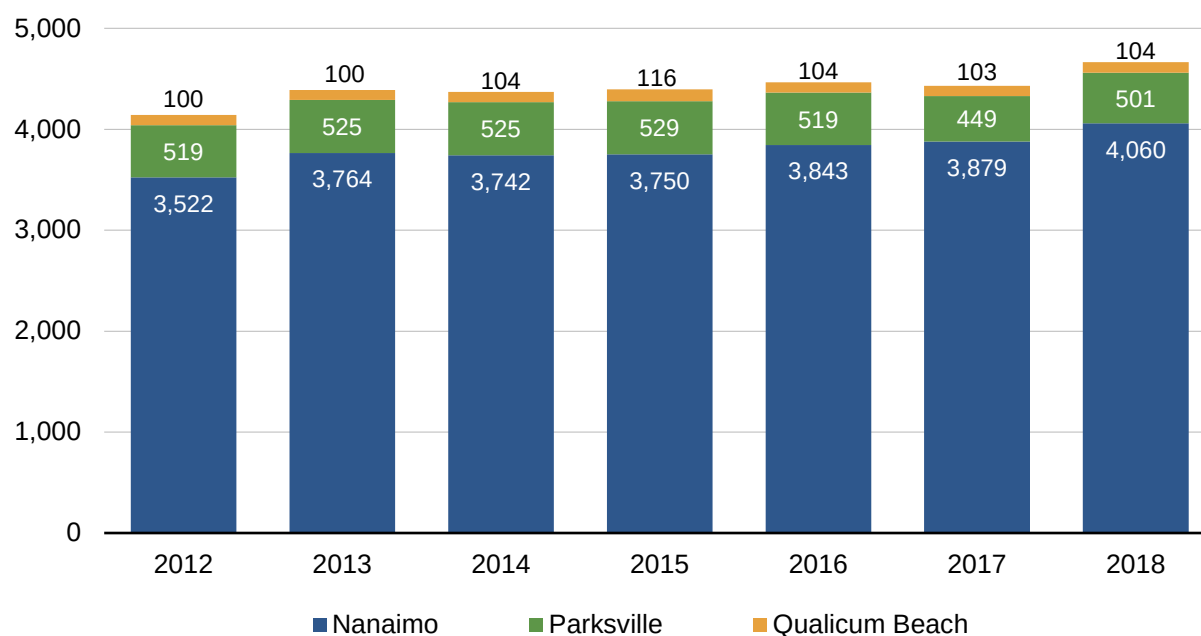
Source: CMHC, Market Rental Reports, 2009-2018

Rental vacancy rates are also by bedroom type, which provides an additional illustration of market demand. In 2009, the vacancy rate for one-bedroom units was 2.9% in Nanaimo, compared to 5.9% for 3+ bedroom units. Since 2009, the vacancy rates have fluctuated, and are currently resting at 2.3% for one-bedroom units, and 2.6% for 3+ bedroom units.

The *Seniors Housing Report (2018)* produced by CMHC indicates the vacancy rate for independent living spaces in the Nanaimo Census Area is 3%, which represents an increase from 2017, when the vacancy rate was 1.7%. Currently, this rate is healthy, and indicative of some vacancies. This measurement will be important to monitor as the population continues to age.

The *Nanaimo Affordable Housing Strategy (AHS)*, completed in August 2018, prioritizes an increase in the supply of rental housing to address limited vacancies and incremental increases in the purpose-built rental stock. This is an important policy direction reflected in the CMHC data that shows the rental vacancy rates in Nanaimo have increased from 1.7% in 2016 to 2.4% in 2018. From a supply perspective, the AHS specifies the purpose-built rental housing stock in Nanaimo experienced a 0.9% increase from 2016-2017, which grew to 4.5% between 2017 and 2018, when 181 units were added to the Nanaimo rental market.

Figure 15: Total Number of Purpose-Built Rental Units, Nanaimo, Parksville & Qualicum Beach, 2012-2018



Source: CMHC, *Market Rental Reports, 2012-2018*

Figure 15 illustrates the total number of rental housing units in Nanaimo, Parksville and Qualicum Beach from 2012-2018. The purpose-built rental stock⁷ has remained relatively consistent over the past 6 years ranging between 4,141 and 4,665 units, with a notable increase in 2018. Since 2017, there has been an overall increase of 234 units, the majority of units in Nanaimo (181) followed by Parksville (52) and Qualicum Beach(1). With some new construction of purpose-built rental housing, and low rental vacancy rates in Parksville and Qualicum Beach, the rental market is improving. This is consistent with observational and building permit data showing a significant increase in the construction of residential apartment buildings since 2016 (Figure 19). However, population and unit projections indicate the RDN will continue to grow at a slow, steady rate, and additional purpose-built rental housing will be needed

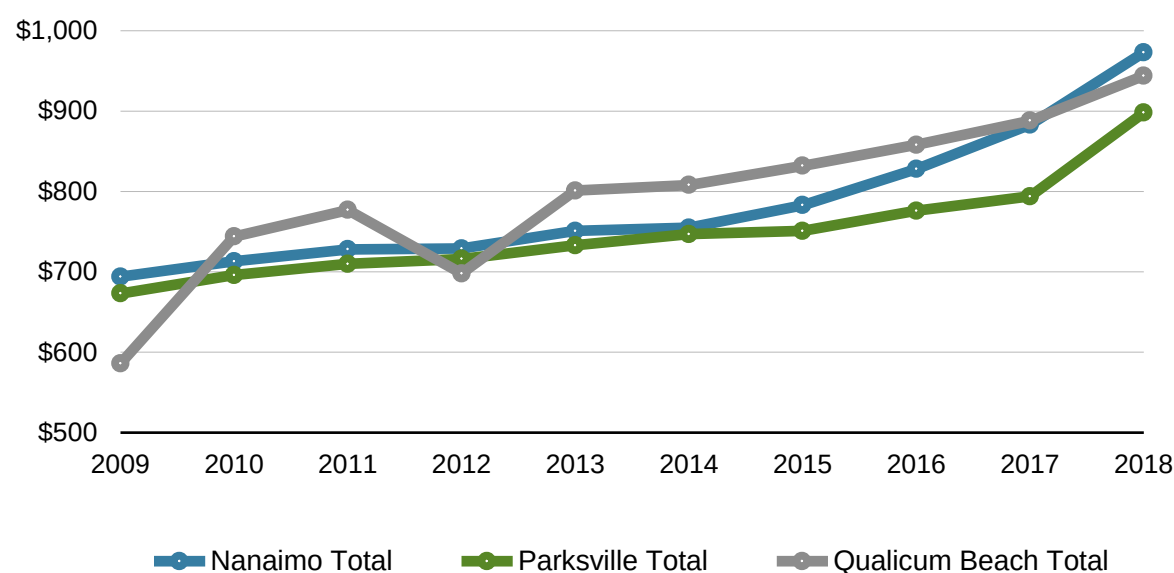
⁷ CMHC rental housing data does not take into account the secondary rental market, which includes secondary suites, and condominium rentals.

to accommodate future residents. Thus, it will be important to continue to monitor the absorption rate of new units.

COST OF RENT

In Nanaimo, Parksville, and Qualicum Beach, the average rent for all units in 2018 is \$938. This represents a substantial increase since 2009, when average rental prices for all units was \$651. Generally, average rents in these municipalities reflect a trend evident across BC; the cost of rent has risen gradually over the last ten years, and beginning in 2016, has increased significantly. It's worth noting that the maximum allowable rate increase that landlords are permitted influences this increase along with inflation. The maximum rate of rental increase is set by the provincial government annually and ranged from 2% to 4% between 2009 and 2018. Recently, in 2019, the rate has been significantly reduced from 4% in 2018 to 2% in 2019 to help stabilize the rental market.

Figure 16: Average Rental Prices for All Units, Nanaimo, Parksville & Qualicum Beach, 2009-2018



Source: CMHC, Market Rental Reports, 2009-2018

SHORT-TERM RENTAL HOUSING

To supplement this rental housing data, a scan of Airbnb was undertaken over a two-week period in January 2019. Table 7 presents a snapshot of the cost of short-term rental housing, and provides an indication of the cost and number of units that might be available in the region.

Table 7: Rent Levels in Short-Term Rentals Listings Snapshot, RDN & Sub-Areas, January 2019

Community	Average Nightly Price	Total # of Listings	Average Monthly Revenue (@ 50% Occupancy)
Nanaimo	\$133	300+	\$1,995
Lantzville	\$112	120	\$1,680
Parksville	\$134	183	\$2,010
Qualicum Beach	\$129	162	\$1,935
Cassidy	\$96	26	\$1,440
Gabriola	\$128	33	\$1,920
Nanoose Bay	\$123	215	\$1,845
Coombs	\$111	83	\$1,665
Errington	\$134	205	\$2,010
Bowser	\$147	24	\$2,205
RDN	\$125	1,351	

Source: Airbnb, 2019

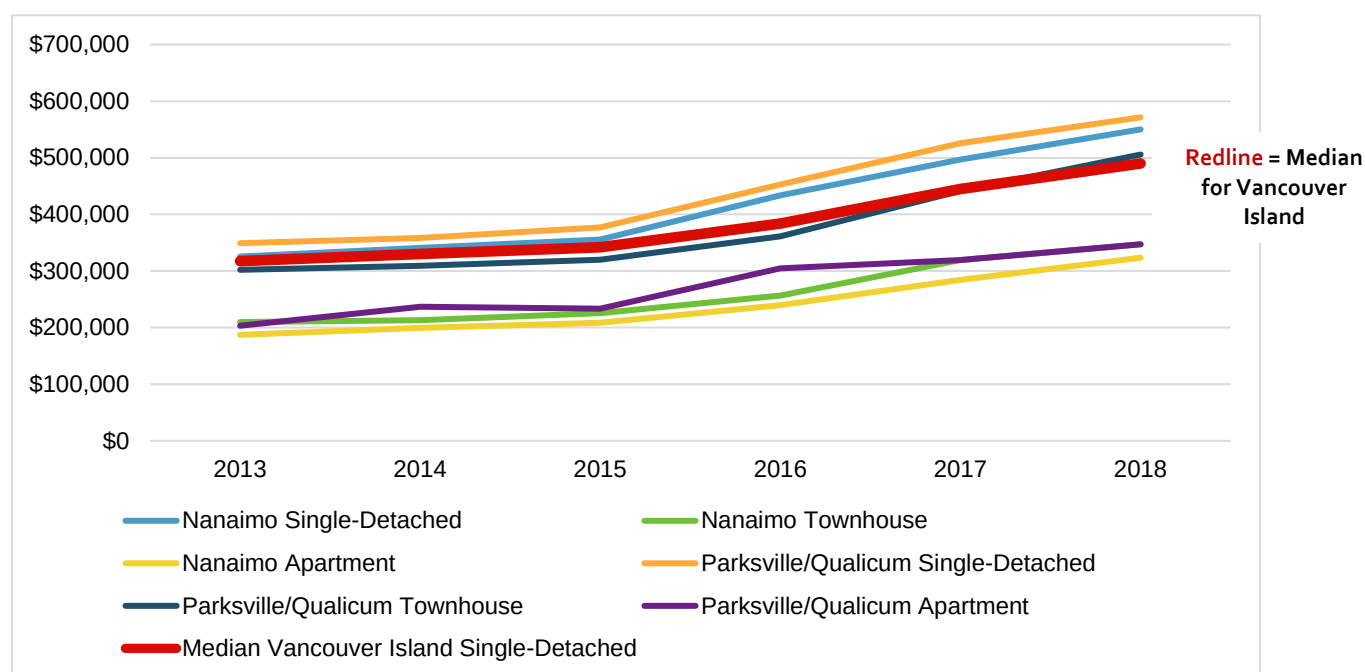
While it appears there are over 1,300 homes available for short-term rental accommodation in the RDN, the Airbnb location search function is not specific to municipal boundaries, and the listings above likely represent some duplication. In the RDN, the highest average nightly price is in Bowser (\$147), closely followed by Errington & Parksville (\$134). The lowest average nightly price is in Cassidy (\$96), where there are limited available units (26). When compared, the potential average monthly revenue from AirBnB exceeds the average monthly rental revenue of \$938. Although the actual impact of short-term vacation is difficult to quantify, an increase will invariably reduce the availability of rental units for residential tenancy.

COST OF HOMEOWNERSHIP

With regard to homeownership prices, the Vancouver Island Real Estate Board (VREB) provides historical resale data for single-detached homes, townhouses, and apartments on Vancouver Island. Information is available for specific “zones”, which include Nanaimo, and Parksville/Qualicum. This data demonstrates that the cost of homeownership has increased in the last five years. For single-detached homes in both zones, prices increased by an average of 66% between 2013 and 2018 from \$337,400 to \$560,850. For townhouses in both zones, prices increased by an average of 67% between 2013 and 2018, from \$256,050 to \$426,500, and for apartments in both zones, prices increased by an average of 72% between 2013 and 2018, from \$195,350 to \$335,400. Generally, average resale prices in the RDN reflect a trend evident across Vancouver Island; the cost of homeownership has risen significantly over the last five years, and particularly since 2015.

The Affordability section (Part 2) will provide an analysis of these prices in comparison to average incomes to understand rental and homeownership affordability.

Figure 17: Average Resale Prices by Housing Type, Nanaimo & Parksville/Qualicum Beach, 2013-2018



Source: Vancouver Island Real Estate Board, 2013-2018

Average resale prices provide an illustration of homeownership costs, and assessed values help to further demonstrate market trends. The average assessed value of single-detached homes in Central Vancouver Island¹³ have increased since 2013, and the average assessed value of strata residential properties in Nanaimo¹⁴ have also increased by 15%, from \$268,000 to \$309,000. Generally, the average assessed values are less than the average resale prices listed above; however, this data is indicative of housing demand, as prices continue to rise on a yearly basis.¹⁵ Based on the information provided by BC Assessment, the average assessed value of a single-detached home in the RDN¹⁶ has increased by 13%, from \$465,820 in 2018, to \$522,420 in 2019.

¹³ BC Assessment data is divided into geographic areas, and the Central Island includes many RDN communities.

¹⁴ BC Assessment data regarding strata residential properties is unavailable for other municipalities and Electoral Areas within the RDN.

¹⁵ Average assessed values are determined by BC Assessment, and reflect the property value as of July 1 of the previous year. Market value is determined by what a buyer is willing to pay for a home, and what the seller is willing to accept.

¹⁶ BC Assessment data for the RDN is available for Rural Nanaimo, Nanaimo, Lantzville, Parksville, and Qualicum Beach. Rural Nanaimo encompasses large portions of the Region's Electoral Areas.

Table 8: Average Assessed Value for Single-Detached Residential Properties, RDN & Sub-Areas, 2018

Community	2018 Average Assessed Value	2019 Average Assessed Value	% Change
Nanaimo	\$434,000	\$490,000	12%
Lantzville	\$538,000	\$624,000	16%
Parksville	\$433,000	\$448,100	11%
Qualicum Beach	\$542,000	\$615,000	13%
Nanaimo Rural	\$382,100	\$435,000	13%
RDN	\$465,820	\$522,420	13%

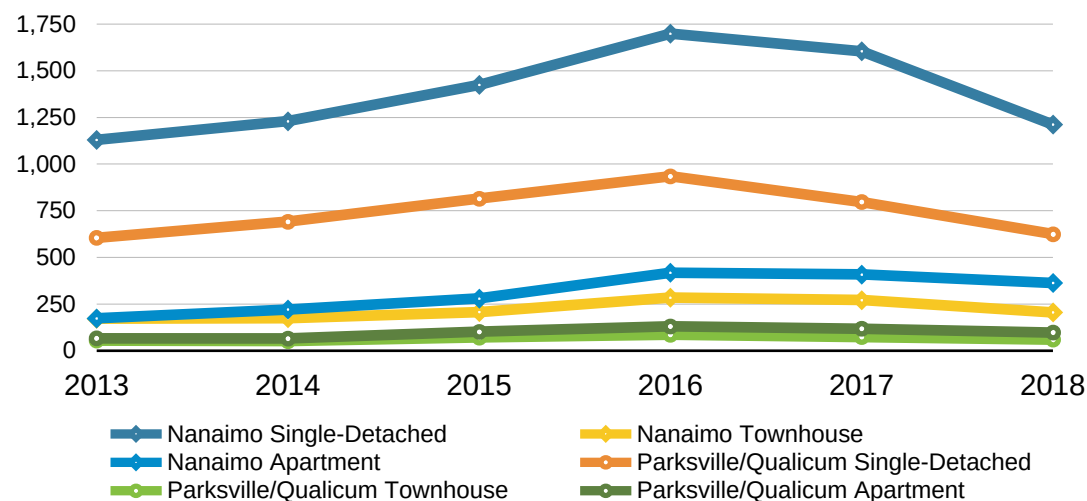
Source: BC Assessment, 2019

REAL ESTATE SALES

The Vancouver Island Real Estate Board provides real estate sales data by dwelling type for different geographic zones on the Island, including Nanaimo, and Parksville/Qualicum Beach. Historical sales data is summarized for single-detached homes, townhouses and apartments in Figure 17. From 2013 to 2016, there was an increase in sales for all dwelling types in both regions. Following 2016, there has been a decrease in sales for all dwelling types in both regions. In Nanaimo, the number of single-detached homes and townhouses sold in 2018 represents a 28% decrease since 2016. In Parksville/Qualicum Beach, this downward trend is more significant, with a 33% reduction in the number of single-detached homes sold between 2016 and 2018, a 30% decrease in the number of townhouses sold between 2016-2018, and a 25% reduction in the number of apartments sold between 2016-2018.

This data indicates the housing markets in Nanaimo and Parksville/Qualicum Beach moderated to some degree from 2016-2018. Despite lower demand, however, assessed values continued to rise.

Figure 17: Real Estate Sales by Housing Type, Nanaimo & Parksville/Qualicum Beach, 2013-2018

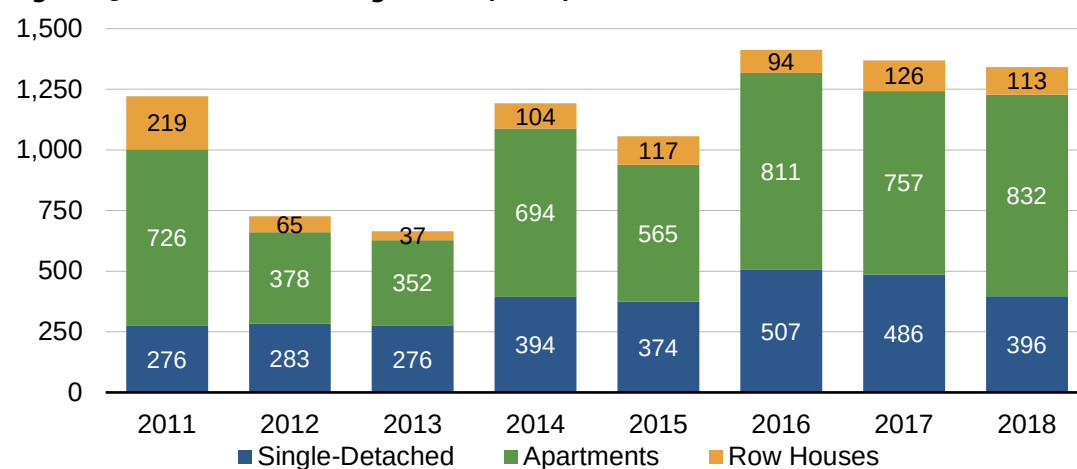


Source: Vancouver Island Real Estate Board, 2013-2018

NEW HOUSING CONSTRUCTION

As demonstrated in Figure 19, the majority of building permits issued in the RDN between 2011 and 2018 were for apartments, totalling approximately 5,115 units.¹⁷ Single-detached dwellings and townhouse permits totalled 2,992 units, and 875 units, respectively. The highest year for apartment building permits was 2018 when 832 permits were issued by municipalities in the RDN. Since 2012, the rate of issue for all residential building permits has increased, and while apartment dwellings represent the majority of issued building permits, the number of single-detached dwelling building permits has increased since 2012. While the number of townhouse permits decreased from 2017 to 2018, townhouse permits have experienced a general upward trend. Combined with the growing number of apartment building permits, and the decrease of single-detached dwelling building permits from 2016-2018, there is increasing variety in the RDN's housing stock.

Figure 19: Residential Building Permits, RDN, 2011-2018



Source: BC Statistics, Building Permits by Community, 2011-2018

¹⁷ BC Stats data includes building permits issued for additions, and renovations.

The RDN's Building Permit data provides a detailed annual break-down of residential permitting activity for Electoral Areas in the RDN, which illustrates increases and decreases in particular housing forms.

In the Electoral Areas, the majority of building permits issued between 2011 and 2018 were for single-detached dwellings, totalling approximately 1,415 units. Secondary suite and moved on building (factory and non-factory) permits totalled 96 units, and 187 units, respectively. Since the bylaw to allow secondary suites in the electoral areas was adopted in 2014*, the rate of issue for secondary suite permits has increased from 0 in 2011-13, to 32 in 2018 per year, as seen in Table 9.

Table 9 Number of Secondary Suite Building Permits in Electoral Areas, 2011 - 2018

Electoral Area	2011	2012	2013	2014*	2015	2016	2017	2018
A	0	0	0	1	2	2	4	5
B	0	0	0	0	0	0	0	1
C	0	0	0	3	3	3	1	7
E	0	0	0	1	3	7	4	10
F	0	0	0	1	4	2	2	2
G	0	0	0	4	2	2	8	4
H	0	0	0	0	0	2	3	3
Total	0	0	0	10	14	18	22	32

Building permit data from the RDN's municipalities illustrate the distinctions that emerge in more urban settings. While building permit data from Lantzville and Parksville demonstrates a similar pattern to that of the Region's Electoral Areas, Qualicum Beach and Nanaimo exhibit slightly greater variety in homeownership form.

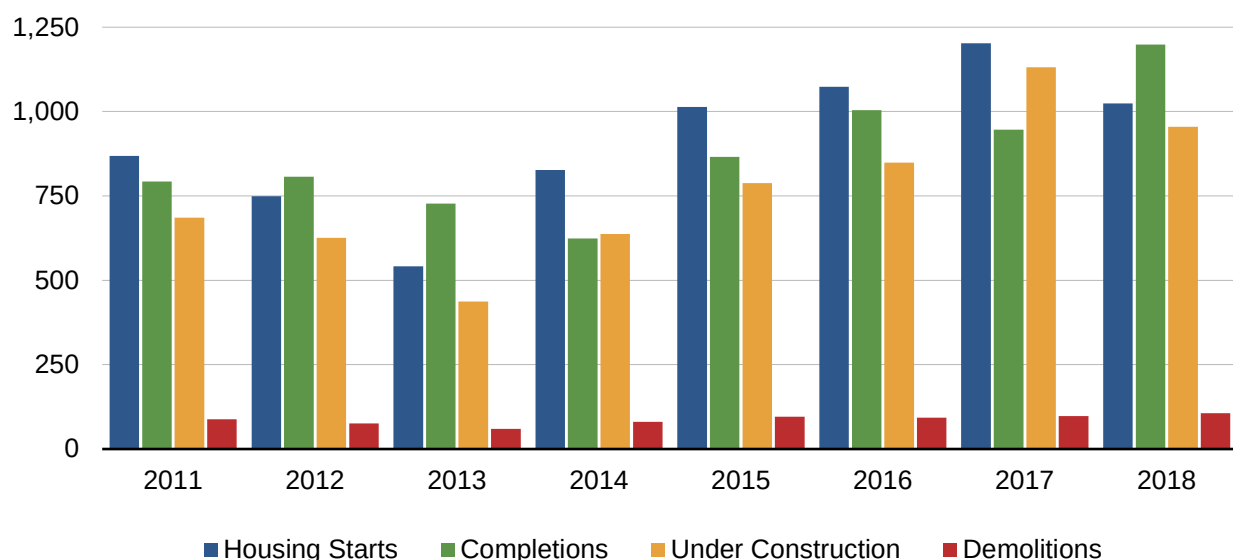
- In Qualicum Beach, the majority of building permits issued between 2011 and 2018 were for single-detached houses, totalling approximately 232 units. Secondary suite and multi-unit dwelling permits totalled 40 units, and 198 units¹⁸, respectively.
- In Nanaimo, the majority of building permits issued between 2011 and 2018 were for single-detached houses, totalling approximately 3,227 units. Secondary suites and multi-unit dwelling permits totalled 790 units, and 2,315 units, respectively.

Housing construction in the RDN is further summarized in Figure 20 which uses CMHC data and information from local municipalities on demolitions to provide an illustration of housing starts, completions, units under construction, and demolitions from 2011 to 2018. In 2018, the majority of the RDN's new housing construction was concentrated in Nanaimo, as 77% of the RDN's housing starts, and 79% of the RDN's housing completions, were located within the RDN's largest municipality. Figure 20 illustrates the pattern of development that has occurred in the RDN since 2011; housing starts,

¹⁸ All the multi-unit permits correspond to buildings of 5 units or less, and 3 stories or less, with the exception of a 94-unit seniors retirement facility constructed in 2017.

completions, and units under construction have increased in the last seven years, reaching a high of 1,202 housing starts in 2017, and 1,199 completions in 2018.

Figure 20: New Housing Construction & Demolitions, RDN, 2011-2018



Source: CMHC, New Housing Construction, 2011-2018

Emergency and Non-Market Housing

Affordable, non-market housing refers to housing below market rents or prices, ranging from emergency shelters through various forms of supportive to rent-geared-to-income (RGI) rentals and housing co-operatives (see Figure 2). The lower rents are maintained as a result of ongoing government subsidy, or created through collection of rents and donations on a non-for-profit business model.

NON-MARKET HOUSING SUPPLY

BC Housing is the central Provincial agency that supports and funds efforts to meet the housing needs of BC's most vulnerable residents through the provision of affordable housing. The statistics in this section were collected on March 31, 2018, and summarize waitlists, and the number of units for emergency, supportive and independent housing in communities across the RDN. Between 2013 and 2018, the number of non-market housing units in the region has increased by 275 units, and the number of rent supplements has increased by 308 recipients.

At the time of this study, the BC Housing statistics outlined in Table 10 demonstrate that Nanaimo had the highest number and greatest proportion of non-market housing in the region, with a total of 1,539 non-market units, or 83% of the total non-market housing inventory in the region. Parksville followed at 11% of the total inventory (211 units). Qualicum Beach captured 4.5% of the inventory at 84 units. There were very few non-market housing units found in Lantzville, and the Electoral Areas.

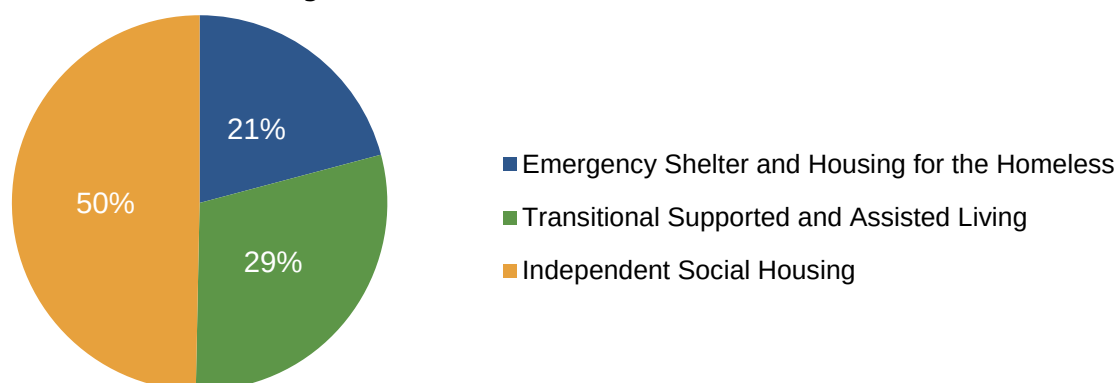
Table 10: Total Number of Non-Market Housing Units, RDN & Sub-Areas, 2018

Community	Emergency Shelter and Housing for the Homeless			Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Rent Supplements	Homeless Shelter Beds	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
Nanaimo	253	75	37	337	122	17	410	288	1,539
Parksville	-	15	8	30	8	-	20	130	211
Qualicum Beach	-	-	-	30	-	-	10	44	84
Electoral Area H	-	-	-	-	-	-	-	20	20
RDN	253	90	45	397	133	18	442	482	1,860*

Source: BC Housing, 2018²⁰

*Note: March 2019, BC Housing data shows an increase between 2018 and 2019 of 122 non-market units; a change of 7% bringing the adjusted regional total of non-market housing units to 1,982.

Figure 21: Non-Market Housing Units, RDN, 2018



Source: BC Housing, 2018

The rent supplements found in Table 11 include individuals and families receiving subsidies through BC Housing's Rental Assistance Program (RAP) and the Shelter Aid for Elderly Renters (SAFER). The RAP program is a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market. The SAFER program is a housing subsidy for seniors with low to moderate incomes to help make private market rents affordable.

²⁰ Tables 10, 11, 12 and Figure 21, reflect only units where BC Housing has a financial relationship. There may be other subsidized housing units in the community.

Table 11: Total Number of RAP & SAFER Recipients, RDN & Sub-Areas, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Total
Nanaimo	720	290	1010
Lantzville	10	4	14
Parksville	164	27	191
Qualicum Beach	92	28	120
Electoral Areas	115	61	176
RDN	1101	410	1511

Source: BC Housing, 2018

Based on the BC Housing data outlined in Table 11, approximately 73% of rental assistance recipients in the RDN access a subsidy through the SAFER program. To be eligible for SAFER, recipients must be over the age of 60, and paying more than 30% of their gross income towards shelter costs. This represents 1.9% of the seniors' population in the RDN (60+) that is receiving rental assistance through the SAFER program.

BC Housing also maintains statistics on waitlists for non-market housing. In 2018, the majority (44%) of waitlist applicants are seeking seniors housing, the remainder, 25% of the waitlist applicants are seeking family housing, and 27% are on the waitlist for a unit for persons with disabilities and/or require wheelchair modified units in the RDN, as seen in Table 12. Between 2013 and 2018, the number of applicants on waitlists for non-market housing has increased significantly, from 227 applicants to 485 applicants. The number of families on the waitlist has remained consistent, while there are substantially more people with disabilities, seniors, and those seeking wheelchair modified units in 2018 than there were in 2013.

Table 12: Applicants on Waitlists for Non-Market Housing, RDN & Sub-Areas, 2018

Community	Types of Units					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
Nanaimo	106	76	147	26	16	371
Lantzville	1	3	2	-	-	6
Parksville	9	10	43	5	-	67
Qualicum Beach	3	7	19	1	1	31
RDN	119	96	221	32	17	485

Source: BC Housing, 2018

Further, BC Housing has a standard Housing Income Limits (HILs - previously known as the Core Need Income Thresholds, or CNITs), which outline the income required for households to pay the average market rent by size of unit in the private market. These limits are outlined in Table 13 on the following page. Residents in the RDN who earn less than the HILs chart may be eligible for non-market housing provided by BC Housing.

Table 13: Housing Income Limits, RDN & Sub-Areas, 2018

Community	Types of Units				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Nanaimo	\$29,600	\$34,400	\$41,200	\$52,300	\$64,300
Lantzville	\$42,400	\$48,500	\$56,500	\$61,500	\$66,000
Parksville	\$25,600	\$34,300	\$37,900	\$47,100	\$57,900
Qualicum Beach	\$25,600	\$34,300	\$37,900	\$47,100	\$57,900
RDN Electoral Areas	\$42,400	\$48,500	\$56,500	\$61,500	\$66,000

Source: BC Housing, 2018

HOMELESSNESS

Data on homelessness is not available for the entirety of the RDN; yet, there is recent data available from the City of Nanaimo's Point-in-Time (PiT) Count, and from the provincial PiT Count that was completed in several communities, including Parksville/Qualicum. The Nanaimo Homelessness Coalition conducted the seventh PiT Count in Nanaimo on April 18, 2018. The PiT Count completed in Parksville/Qualicum was coordinated by the Homelessness Services Association of BC, Urban Matters, and the BC Non-Profit Housing Association, and was completed in Spring 2018. These counts used different methodologies, which are explained in further detail below. It is important to note PiT Counts likely undercount those experiencing homelessness in different communities and provide limited information on precariously housed individuals - those that are living in unstable or insecure housing.

In total, 335 people²¹ were identified as experiencing absolute homelessness²² in Nanaimo, which is a significant increase from 174 people reported in the last PiT Count in the winter of 2016. Of this total, 278 people were unsheltered, and 57 people were sheltered. The PiT Count Report specifies that although this figure is substantially higher than the previous PiT Count in 2016, it is entirely consistent with recent observations of Nanaimo social service agency workers and the local RCMP. Figure 21 demonstrates the increase in the number of persons experiencing absolute homelessness in Nanaimo

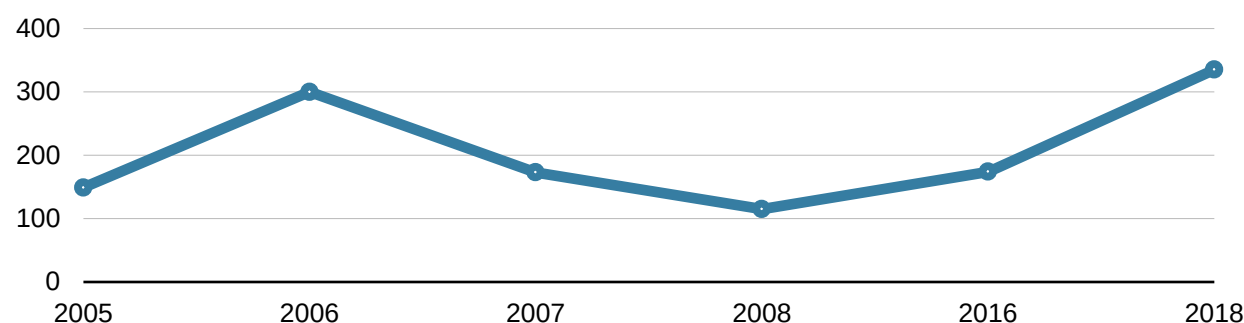
²¹ This number is a minimum estimate, and is likely an undercount of those experiencing homelessness in Nanaimo.

²² Absolute homelessness is defined as those individuals living in public spaces, emergency shelters or transitional shelters with no stable residence to return to. Individuals experiencing 'hidden homelessness,' categorized as those in temporary or precarious housing, or corrections and medical health facilities, were not included in this count.

since 2005²³, and while 300 people were counted experiencing absolute homelessness in 2006, the PiT Count that year was conducted in the summer, when a greater number of people are typically visibly experiencing absolute homelessness.

According to the 2018 Report on Homeless Counts in B.C., there were 42 people identified as experiencing homelessness, of which 3 people were sheltered and 39 people were unsheltered, in Parksville/Qualicum Beach. The approach used in this count differs from the Nanaimo PiT Count in that the B.C. PiT Count does include people who were couch surfing, if they were identified during the count.

Figure 22: Persons Experiencing Absolute Homelessness, Nanaimo, 2005-2018



Source: Nanaimo Point-in-Time Counts, 2005-2018

DEMOGRAPHIC CHARACTERISTICS

The survey portion of the Nanaimo PiT Count provides self-identified demographic characteristics of the people surveyed, as well as qualitative information regarding their situations - why they became homeless, and what would help them obtain and maintain affordable, suitable housing.

- The minimum number of individuals experiencing absolute homelessness in Nanaimo on April 18, 2018 was 335 people.
- Respondents were able to identify more than one response to what caused them to lose their housing most recently, and of the reasons given, 31% of respondents identified addictions or substance use, 21% indicated inability to pay rent, 14% specified unsafe housing conditions, and 14% referenced conflict with a partner.
- Increasingly high rents and low income were the most frequently cited barriers to finding housing, and 75% of respondents indicated access to affordable housing would help them.
- Those experiencing absolute homelessness in Nanaimo were primarily men over the age of 35, with 18% of the absolute homeless identified as having very poor or poor physical health, and 26% identified as having very poor or poor mental health.

²³ PiT count data is only available from 2005-2008, 2016, and 2018.

- Almost one-third (31%) of those surveyed identified as First Nations, Metis or having Indigenous Ancestry, which is somewhat higher from the 2016 survey figure of 24%.
- In Parksville/Qualicum, those experiencing homelessness were primarily adult men, with 58% of the homeless population identified as having 2 or more health conditions, and 8% of the homeless population identified as Indigenous.
- In both Nanaimo and Parksville/Qualicum Beach, Indigenous people are over-represented when compared to the total population experiencing homelessness, which reflects a provincial trend. According to the 2018 Report on Homeless Counts in B.C., a total of 1,904 survey respondents identified as Indigenous, representation 38% of all respondents. Census data indicates Indigenous People accounted for six percent of B.C.'s total population. Indigenous people face additional barriers in securing safe and affordable housing for a multitude of factors, including poverty and income inequality, health, low income, prejudice, racism, discrimination, justice, and displacement from their home communities²⁴.

HISTORY OF HOMELESSNESS

The majority of Nanaimo respondents (53%) reported that they had been experiencing homelessness for 12 months or more, with 19% experiencing homelessness for 6 months or more in the previous 12 months. In Parksville/Qualicum, 58% of respondents reported that they had been homeless for 1 year or more. These individuals would be considered chronically homeless:

*Individuals, often with disabling conditions (e.g. chronic physical or mental illness, substance use issues), who are currently experiencing homelessness and have been experiencing homelessness for six months or more in the past year (i.e. have spent more than 180 cumulative nights in a shelter or place not fit for human habitation).*²⁵

By differentiating the population experiencing homelessness in terms of length and severity of experience, policy makers and service providers are able to design interventions strategically. Individuals who are chronically and episodically experiencing homelessness account for less than 15% of the homeless population; however, their personal struggles - mental and physical health issues, addictions, legal and justice issues, discrimination - tend to be much more severe.²⁶

While they represent a small fraction of all persons experiencing homelessness, these individuals account for more than half the resources in the homelessness system, including emergency shelter beds and day programs.²⁷ For these reasons, research demonstrates persons experiencing chronic and

²⁴ Indigenous Housing: Policy and Engagement, Final Report to Indigenous Services Canada, April 30, 2019

²⁵ Employment and Social Development Canada, Homelessness Partnering Strategy Directives 2014-2019. Retrieved from: www.esdc.gc.ca/eng/communities/homelessness/funding/directives.shtml

²⁶ Homeless Hub, Addressing Chronic Homelessness, 2014. Retrieved from: www.homelesshub.ca/solutions/prevention/addressing-chronic-homelessness

²⁷ Ibid.

episodic homelessness should be prioritized, and assessment programs can be used to ensure each individual receives the most appropriate intervention.

INDIGENOUS POPULATION AND HOUSING

The Snuneymuxw, Snaw-Naw-As and Qualicum First Nation Reserve Lands are located within the boundaries of the RDN. In 2016, there was 1,035 persons living on Indian Reserve Lands within the region. According to the Census, growth has been accelerated since 2006, averaging 2.2% per year and about 20 people per year over the last two Census years. The population is relatively young with a median age of 33.5 years, compared to the median age of 51 years in the remainder of the region.

Estimates for on reserve population and housing projections for Indian Reserve Lands was outside of the scope of this study. Future years reporting could include a parallel process to consult with First Nation community representatives to better understand the relationship between on reserve and off reserve housing for Indigenous peoples in the region.

Table 14: Historic Population Growth, Indian Reserve Lands in the RDN, 2006 - 2016

Community	2006	2011	2016	Average Growth Rate 2006 to 2016	Average Change, 2006 to 2016	Number of On Reserve Dwellings, 2016
Indian Reserves						
Nanaimo Town 1	279	377	360	2.6%	8.1	115
Nanaimo 2	21	26	20	-0.5%	-0.1	100
Nanaimo 3	50	81	92	6.3%	4.2	
Nanaimo 4	208	180	259	2.2%	5.1	
Nanoose	191	204	230	1.9%	3.9	85
Qualicum	86	81	74	-1.5%	-1.2	30
Total	835	949	1035	2.2%	20	330

Source: Statistics Canada, Census (2016 – 2016)²⁸

The Indigenous communities have on reserve housing programs and there are several housing organizations that serve Indigenous people living in Nanaimo. Currently, there is an estimated 330 on reserve private dwellings (Census 2016, Table 14) and 225 units and 18 beds off reserve housing in Nanaimo (Table 15) provided by several housing organizations as follows:

²⁸ On reserve housing data is from Statistics Canada Census Profile information, which is based on 25% sample data.

Table 15: Off Reserve Housing organizations and Units/Beds, 2018

Organization	Number of Units/Beds
Tillicum Lelum Aboriginal Friendship Centre	Total 20 units and 8 shelter beds
Salish Lelum Youth & Elder Housing	18 independent living units
Friendship Lelum	8 beds
Nanaimo Aboriginal Centre Nanaimo Aboriginal House	25 unit apartment complex
Sanala	35 affordable townhouse units
M'akola Housing Society	127 affordable housing units
Total	225 units/ 18 beds

Source: City of Nanaimo Affordable Housing Discussion Paper, April 2018

It's worth noting that the Snuneymuxw First Nation recently (2019) entered into a Memorandum of Understanding that sets out the terms and understanding between Snuneymuxw First Nation, Nanaimo School District No. 68, the City of Nanaimo, and BC Housing – collectively known as the “Knowledge Partners – for the Te'tuxwtun Project.” The purpose of this project is to jointly develop a site in Harewood that includes complementary mixed uses, such as new affordable housing, learning centre and health and child care services. Snuneymuxw First Nation will lead the development of the project, which is still in the preliminary stages.

Affordability Analysis

Affordability is the relationship between household median income and the estimated income available for either purchasing or renting a home.

The relative affordability of housing in a community is determined by the relationship between average shelter costs (rent or monthly mortgage) and household income. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. A household is considered to be in “core housing need” if its housing falls below at least one of the adequacy, affordability or suitability standards, and would have to spend 30% or more of its gross income to pay the median rent of alternative local housing that is acceptable (i.e. meets the three housing standards of adequacy, affordability and suitability).

RENTAL AFFORDABILITY ANALYSIS

For rental affordability, median income levels were obtained through Statistics Canada, using a custom tabulation of tax-filer income data.²⁹

Median income means that half of the population is earning more than the median income, and half of the population is earning below the median income. Table 13 illustrates couple household median income levels by selected communities, and the amount of rent they can afford at 30% of their gross incomes, and another scenario at 50% of their gross incomes.

What are shelter costs?

- For renters, shelter costs include rent and utilities.
- For owners, shelter costs include mortgage payments (principal and interest), property taxes, condominium/strata fees (if any), and any payments for electricity, water, and other municipal services.

Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, and childcare.

Table 13: Rental Affordability for Couple Households, RDN & Sub-Areas, 2015

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Avg. Rent for All Housing Types			
					Bachelor	1 Bed	2 Bedr	ALL
Nanaimo	\$83,060	\$6,922	\$2,077	\$3,461	\$792	\$885	\$1,085	\$973
Lantzville	\$93,490	\$7,791	\$2,337	\$3,895	-	-	-	\$973
Parksville	\$74,553	\$6,213	\$1,864	\$3,106	\$583	\$755	\$933	\$898
Qualicum Beach	\$74,860	\$6,238	\$1,872	\$3,119	-	\$847	\$1,001	\$944
Cassidy	\$69,720	\$5,810	\$1,743	\$2,905	-	-	-	\$973
Gabriola	\$66,834	\$5,570	\$1,671	\$2,785	-	-	-	\$973
Nanoose Bay	\$89,527	\$7,461	\$2,238	\$3,730	-	-	-	\$973
Coombs/ Errington	\$71,220	\$5,935	\$1,781	\$2,968	-	-	-	\$973
Bowser	\$67,760	\$5,647	\$1,694	\$2,823	-	-	-	\$973
RDN	\$76,780	\$6,398	\$1,920	\$3,199				\$961

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

For several of the smaller RDN communities, CMHC rental information is unavailable. In an attempt to supplement this data, a scan of rental listings in various online sources was undertaken over a two-week

²⁹ Tax-filer data is not available for the RDN Electoral Areas. Data is available at the community-level, and communities located in Electoral Areas have been included where data is available.

period in January 2019. This review yielded insufficient data, as rental listings in several of the smaller communities were extremely limited (i.e. less than 5 units). For the purposes of analysis, average rent levels from the Nanaimo CA (\$973) have been assumed in several of the smaller communities located within the Regional Electoral Areas.

Analyzing Table 13 broadly, it appears that couple households earning the median household income, or more can afford the average rental prices within 30% of their gross incomes, in every community. For several of the smaller RDN communities, CMHC rental information is unavailable. In an attempt to supplement this data, a scan of rental listings in various online sources was undertaken over a two-week period in January 2019. This review yielded insufficient data, as rental listings in several of the smaller communities were extremely limited (i.e. less than 5 units). For the purposes of analysis, average rent levels from the Nanaimo CA (\$973) have been assumed in several of the smaller communities located within the Regional Electoral Areas.

That said, the rental prices vary depending on condition and number of bedrooms, and could be more or less affordable than the average listed price.

Table 14 illustrates the rental affordability for lone parent households, based on their median income levels, and compared to average rental rates. Generally, it appears that lone-parent households earning the median household income, or more can afford the average rental prices within 30% of their gross incomes across the RDN, with the exception of Gabriola, Bowser, and Coombs/Errington. In these communities, lone-parent households would need to spend more than 30% of their incomes on rent. The red highlighted boxes in the following tables demonstrate instances where housing is not affordable for median-income earning households. For instance, in Table 14, the red boxes indicate the households in Gabriola, Coombs/Errington and Bowser would not be able to afford the average rent when spending 30% of their income. As per the CMHC definition of affordability, housing would be unaffordable for these households, as they would need to spend more than 30% of their income toward rent.

Table 14: Rental Affordability for Lone-Parent Households, RDN & Sub-Areas, 2015³⁰

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Avg. Rent for All Housing Types			
					Bachelor	1 Bed	2 Bed	ALL
Nanaimo	\$40,704	\$3,392	\$1,018	\$1,696	\$792	\$885	\$1,085	\$973
Lantzville	\$44,200	\$3,683	\$1,105	\$1,842	-	-	-	\$973
Parksville	\$38,767	\$3,231	\$969	\$1,615	\$583	\$755	\$933	\$898
Qualicum Beach	\$43,507	\$3,626	\$1,088	\$1,813	-	\$847	\$1,001	\$944
Cassidy	Data Suppressed				-	-	-	
Gabriola	\$28,992	\$2,416	\$725	\$1,208	-	-	-	\$973
Nanoose Bay	\$42,397	\$3,533	\$1,060	\$1,767	-	-	-	\$973
Coombs/Errington	\$33,125	\$2,760	\$828	\$1,380	-	-	-	\$973
Bowser	\$31,220	\$2,602	\$781	\$1,301	-	-	-	\$973
RDN	\$37,864	\$3,155	\$947	\$1,578	-	-	-	\$961

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Table 15 illustrates rental affordability for single-person households, based on median income levels, and compared to average rental rates. Within the RDN, single people have the lowest median income compared to other household groups, and have the least amount of choice in the rental market. At 30% of their incomes, single people earning the median income in the RDN could afford \$717 towards rent, or \$1,196 towards rent if they spent 50% of their gross income on housing. Median household income for single people is the lowest in Coombs/Errington. In the communities where CMHC rental data is available (Nanaimo, Parksville, Qualicum Beach), average rents, and incomes, in Parksville are the lowest. While this is an interesting dynamic, market rental rates are a result of numerous factors, and are not necessarily related to median household income.

Generally, single person households earning the median income, and below median income, cannot afford the average rental prices in their communities at 30% of their gross incomes. This is particularly the case in Coombs and Errington, where households would be required to spend more than 50% of their respective incomes on rent. As specified in the Housing Tenure section, the share of renter households in Electoral Area F (where Coombs and Errington are located) is substantial, at 27%.

³⁰ Tax-filer data for lone-parent households in Cassidy has been suppressed due to privacy reasons, as there are a limited (<20) number of households of lone-parent households in this Census Designated Place.

Table 15: Rental Affordability for Single Person Households, RDN & Sub-Areas, 2015

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Available for Rent (50% of income)	Avg. Rent for All Housing Types			
					Bachelor	1 Bed	2 Bed	ALL
Nanaimo	\$28,689	\$2,391	\$717	\$1,195	\$792	\$885	\$1,085	\$973
Lantzville	\$31,470	\$2,623	\$787	\$1,311	-	-	-	\$973
Parksville	\$28,467	\$2,372	\$712	\$1,186	\$583	\$755	\$933	\$898
Qualicum Beach	\$30,400	\$2,533	\$760	\$1,267	-	\$847	\$1,001	\$944
Cassidy	\$29,660	\$2,472	\$742	\$1,236	-	-	-	\$973
Gabriola	\$24,166	\$2,014	\$604	\$1,007	-	-	-	\$973
NanOOSE Bay	\$33,130	\$2,761	\$828	\$1,380	-	-	-	\$973
Coombs/ Errington	\$22,770	\$1,898	\$569	\$949	-	-	-	\$973
Bowser	\$29,540	\$2,462	\$739	\$1,231	-	-	-	\$973
RDN	\$28,699	\$2,392	\$717	\$1,196	-	-	-	\$961

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Table 16 provides a summary of rental affordability for all RDN households by age, comparing the ability to afford rent between couple households, lone parent households, and single person households. The data indicates that median rental housing prices should be affordable for most couple households in the RDN. There is a significant decrease in the ability of single-person households to afford average rent prices compared to couple households and lone-parent households. Most single-person households would need to spend between 30% and 50% of their monthly income to afford average rental prices in the RDN. Rental affordability is particularly challenging for younger households, as lone-parent families, and single persons under the age of 25 do not appear to be able to afford average rental prices with 50% of median gross incomes.

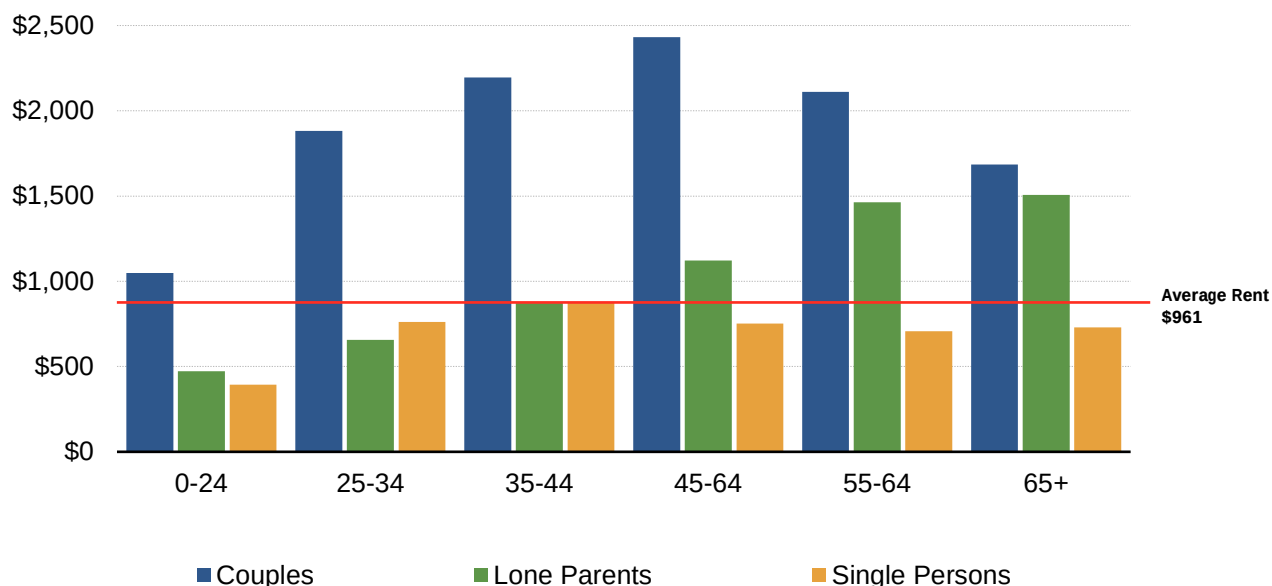
Table 16: Rental Affordability for RDN Households by Age, 2015

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,049	\$472	\$393	\$1,749	\$787	\$655	\$961
25 to 34	\$1,881	\$657	\$762	\$3,136	\$1,096	\$1,270	\$961
35 to 44	\$2,196	\$872	\$874	\$3,660	\$1,453	\$1,457	\$961
45 to 54	\$2,431	\$1,121	\$753	\$4,052	\$1,868	\$1,256	\$961
55 to 64	\$2,110	\$1,463	\$708	\$3,517	\$2,438	\$1,180	\$961
65+	\$1,684	\$1,506	\$730	\$2,806	\$2,510	\$1,217	\$961
ALL	\$1,894	\$946	\$692	\$3,157	\$1,576	\$1,154	\$961

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

While couple households and lone-parent households over the age of 65 should be able to afford rents within 30% of median gross incomes, lower incomes mean they are more challenged than other age groups with housing affordability. Many seniors in this category may have limited incomes and rely on income from federal government programs, such as Old Age Security (OAS) and Canadian Pension Plan (CPP), and may lack savings and other sources of financial support. At the same time, some seniors may have assets, may have paid off their mortgages, or have other wealth accumulation that is not accounted for. Or, conversely, some seniors may have inherited debt. These are all additional factors that influence households' ability to afford rent. Furthermore, when considering average monthly shelter costs, rental prices vary depending on condition and number of bedrooms and could be more or less affordable than the typical listed price.

Figure 23: Summary of Rental Affordability for RDN Households by Age + Median Income Levels, 2015



Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

HOMEOWNERSHIP AFFORDABILITY ANALYSIS

Households pursuing homeownership rather than rental will require a mortgage and must be qualified by a banking institution or a mortgage broker to obtain one. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow. For this report, assumptions were based on typical expenses and 2019 mortgage rates, including:

- Gross Debt Service (GDS) Ratio at 35% (entire monthly debt, such as car loans and credit card payments, including the potential monthly mortgage payment, should be no more than 35% of gross monthly income);
- Bank of Canada Reported 5-Year Fixed Rate (semi-annual) at 5.34%;
- Amortization Period of 25 years; and,
- Monthly maintenance fees at \$200, property taxes at \$250, and utilities/heating at \$100.

It is important to note that this analysis does not consider household debt, or savings, as that information is not publicly-available. Furthermore, this analysis does not incorporate the new mortgage rules introduced in 2018, which require all federally regulated financial institutions to vet borrowers' applications using a minimum qualifying rate equal to the greater of the Bank of Canada's five-year benchmark rate, or their contractual rate, plus two percentage points. This mortgage stress test is designed to ensure that borrowers can afford their mortgage payments even if interest rates increase. Ultimately, this stress test promotes affordability, and results in households qualifying for smaller mortgages.

Homeownership affordability can be estimated based on the assumptions made about a household's ability to obtain a mortgage, and using the median household income from Statistics Canada (tax-filer income data)³¹. For the RDN, using the 2018 combined benchmark price³² of single-detached homes, townhouses, and apartments (\$440,917)³³, most lone-parent and single-person households would not be able to afford a home within 30% of their gross incomes with a 10% down payment. As this analysis is based on median income levels, those households earning greater than the median income can afford more, as well as households that have saved large down-payments. Single-detached homes (SDH) are substantially more expensive than apartments (APT) in the RDN, thus the tables below assess homeownership affordability using average apartment prices.

Table 17 demonstrates the maximum purchase price that a couple household earning the median income can afford with a 10%, and 5% down payment. In the RDN, couple households earning the median income can purchase a home for \$312,277, with a 10% down payment. Given the benchmark sales price for an apartment is \$335,400 in the RDN, some couple households earning the median income cannot afford to purchase a home within 30% of their gross incomes. For households in Cassidy, Gabriola, Coombs/Errington, Bowser, Parksville, and Qualicum Beach, homeownership is more challenging, and couple households in these communities are more likely to afford rent than qualify for a mortgage.

Based on residential building permit data, there has been significant new apartment construction in the last ten years, which indicates there should likely be sufficient supply to accommodate couple households who would like to purchase an apartment unit. Table 20 indicates the ability to purchase a home varies with age, with the highest purchasing power falling in the 45 to 54 age group earning the median income, who can afford a home worth up to \$422,679. Couples under the age of 35, and over the age of 65, earning the median income are priced out of the homeownership market.

³¹ Tax-filer data is not available for the RDN Electoral Areas. Data is available at the community-level, and communities located in Electoral Areas have been included where data is available.

³² Estimated sale price of a benchmark property. Benchmarks represent a typical property in each market, and tend to be slightly lower than corresponding medians and averages.

³³ The Vancouver Island Real Estate Board provides benchmark price data for six sub-regions on Vancouver Island, including Nanaimo, and Parksville/Qualicum Beach. For smaller communities without VIREB data, sub-regional benchmark prices are used for analysis.

Table 17: Homeownership Affordability for Couple Households, RDN & Sub-Areas, 2015

Community	Median Annual Income	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
					SDH	TH	APT
Nanaimo	\$83,060	\$311,521	\$346,134	\$327,917	\$550,200	\$347,200	\$323,500
Lantzville	\$93,490	\$362,129	\$402,365	\$381,188	\$550,200	\$347,200	\$323,500
Parksville	\$74,553	\$270,244	\$300,271	\$284,467	\$571,500	\$505,800	\$347,300
Qualicum Beach	\$74,860	\$271,733	\$301,926	\$286,035	\$571,500	\$505,800	\$347,300
Cassidy	\$69,720	\$246,793	\$274,215	\$259,782	\$550,200	\$347,200	\$323,500
Gabriola	\$66,834	\$232,790	\$258,656	\$245,042	\$550,200	\$347,200	\$323,500
Nanoose Bay	\$89,527	\$342,900	\$381,000	\$360,947	\$571,500	\$505,800	\$347,300
Coombs/ Errington	\$71,220	\$254,072	\$282,302	\$267,444	\$571,500	\$505,800	\$347,300
Bowser	\$67,760	\$237,283	\$263,648	\$249,772	\$571,500	\$505,800	\$347,300
RDN	\$76,780	\$281,049	\$312,277	\$295,842	\$560,850	\$426,500	\$335,400

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

As seen in Table 18, median income earning lone-parent households are challenged to afford the benchmark prices of housing in the RDN, and would be more likely to rent than own their homes. Table 18 indicates homeownership is slightly more attainable for lone-parent households above the age of 65, as those households could be able to afford a home worth up to \$223,116. Similar to the couple household analysis, lone-parent households in Gabriola, Coombs/Errington, and Bowser, have lower household incomes than the RDN average, and are particularly challenged to afford the benchmark price of housing in the RDN.

Table 18: Homeownership Affordability for Lone Parent Households, RDN & Sub-Areas, 2015

Community	Median Annual Income	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
					SDH	TH	APT
Nanaimo	\$40,704	\$106,004	\$117,782	\$111,583	\$550,200	\$347,200	\$323,500
Lantzville	\$44,200	\$122,967	\$136,630	\$129,439	\$550,200	\$347,200	\$323,500
Parksville	\$38,767	\$96,605	\$107,339	\$101,690	\$571,500	\$505,800	\$347,300
Qualicum Beach	\$43,507	\$119,604	\$132,894	\$125,899	\$571,500	\$505,800	\$347,300
Cassidy	Data Suppressed						
Gabriola	\$28,992	\$49,176	\$54,640	\$51,764	\$550,200	\$347,200	\$323,500
Nanoose Bay	\$42,397	\$114,219	\$126,909	\$120,230	\$571,500	\$505,800	\$347,300
Coombs/ Errington	\$33,125	\$69,230	\$76,922	\$72,873	\$571,500	\$505,800	\$347,300
Bowser	\$31,220	\$59,986	\$66,651	\$63,143	\$571,500	\$505,800	\$347,300
RDN	\$37,864	\$92,025	\$102,250	\$96,868	\$560,850	\$426,500	\$335,400

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Table 19 demonstrates single individuals are priced out of the homeownership market. There may be occurrences where singles in these age groups earn more than the median income and, with substantial savings, could possibly find a way to buy. For single person households, there is limited variation among RDN communities, as singles across the region are unable to afford homeownership.

Table 19: Homeownership Affordability for Single Person Households, RDN & Sub-Areas, 2015

Community	Median Annual Income	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
					SDH	TH	APT
Nanaimo	\$28,689	\$47,705	\$53,006	\$50,216	\$550,200	\$347,200	\$323,500
Lantzville	\$31,470	\$61,199	\$67,999	\$64,420	\$550,200	\$347,200	\$323,500
Parksville	\$28,467	\$46,628	\$51,809	\$49,082	\$571,500	\$505,800	\$347,300
Qualicum Beach	\$30,400	\$56,007	\$62,231	\$58,955	\$571,500	\$505,800	\$347,300
Cassidy	\$29,660	\$52,417	\$58,241	\$55,176	\$550,200	\$347,200	\$323,500
Gabriola	\$24,166	\$25,759	\$28,621	\$27,115	\$550,200	\$347,200	\$323,500
Nanoose Bay	\$33,130	\$69,254	\$76,949	\$72,899	\$571,500	\$505,800	\$347,300
Coombs/ Errington	\$22,770	\$18,986	\$21,095	\$19,985	\$571,500	\$505,800	\$347,300
Bowser	\$29,540	\$51,835	\$57,594	\$54,563	\$571,500	\$505,800	\$347,300
RDN	\$28,699	\$42,829	\$47,588	\$45,083	\$560,850	\$426,500	\$335,400

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

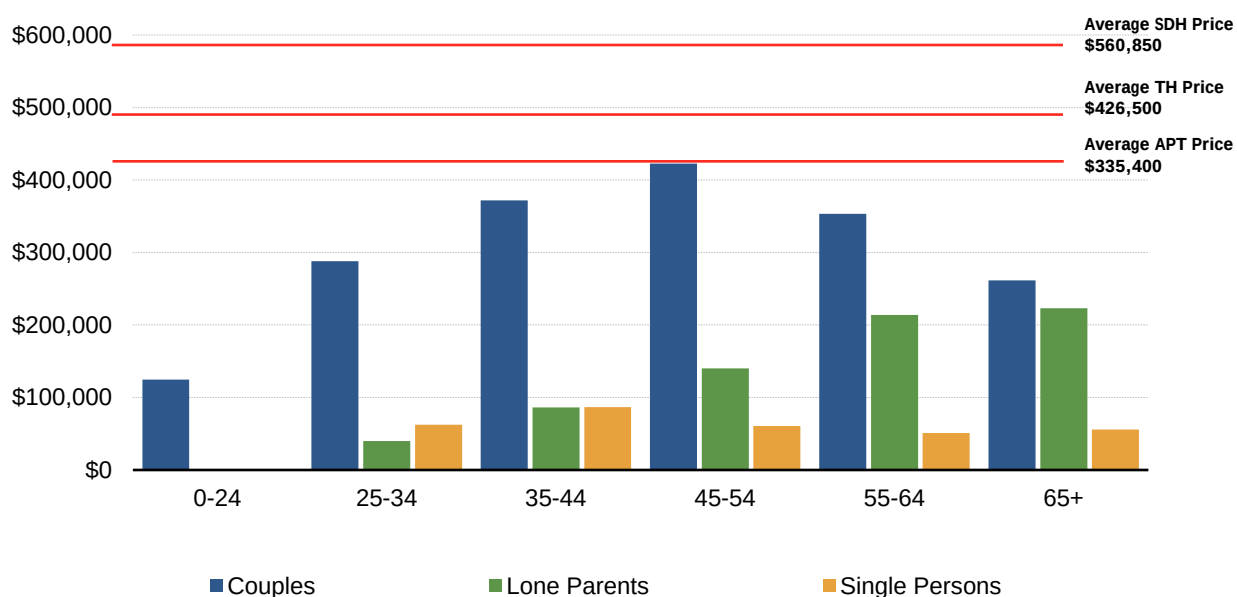
Table 20 summarizes homeownership affordability for all RDN households by age, which illustrates the majority of lone-parent and single person households are priced out of the homeownership market, and would be required to rent their homes. While the affordability analysis indicates older households may not be able to afford to purchase homes in the RDN, older households may have paid off their mortgages, or have accumulated savings sufficient to cover shelter costs. Simultaneously, this measurement applies to households who have already entered the homeownership market and does not reflect challenges new households may experience trying to enter the homeownership market.

Table 20: Homeownership Affordability for RDN Households by Age, 2015

Age Group	Purchase Price with 10% Down			Purchase Price with 5% Down			Average Sale Price		
	Couple	Lone Parent	Single Person	Couple	Lone Parent	Single Person	SDH	TH	APT
0 to 24	\$124,586	Unable to afford mortgage	Unable to afford mortgage	\$118,029	Unable to afford mortgage	Unable to afford mortgage	\$560,850	\$426,500	\$335,400
25 to 34	\$287,887	\$40,110	\$62,667	\$272,735	\$37,999	\$59,369	\$560,850	\$426,500	\$335,400
35 to 44	\$371,867	\$86,383	\$86,825	\$352,295	\$81,837	\$82,256	\$560,850	\$426,500	\$335,400
45 to 54	\$422,679	\$139,994	\$60,791	\$400,433	\$132,626	\$57,592	\$560,850	\$426,500	\$335,400
55 to 64	\$353,348	\$213,746	\$50,990	\$334,751	\$202,497	\$48,306	\$560,850	\$426,500	\$335,400
65+	\$261,389	\$223,116	\$55,863	\$247,632	\$211,374	\$52,923	\$560,850	\$426,500	\$335,400
ALL	\$306,843	\$117,246	\$50,043	\$290,693	\$111,075	\$47,409	\$560,850	\$426,500	\$335,400

Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Figure 24: Summary of Homeownership Affordability for RDN Households by Age + Median Income Levels, 2015



Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Based on median income data, it would appear market homeownership is out-of-reach for many lone-parent and single-person households. Consequently, these households may remain in rental housing, meaning individuals on fixed incomes or social assistance may face greater challenges in securing rental units. Affordability limitations mean that households “stuck” in rental housing create pressure on the rental housing stock, which contributes to the limited rental vacancy rates in Parksville and Qualicum Beach. With rising rental and homeownership prices in many Regional District communities, local municipalities will likely continue to encounter affordability challenges.

Key Conclusions from the Housing Indicators

This section demonstrates housing affordability in the RDN is challenging, as lone-parent households and single-person households are priced out of the homeownership market, and households under the age of 25 are likely to spend more than 30% of their gross income on housing. While the average rental housing prices should be affordable for most RDN couple households, the analysis indicates that a potentially sizeable minority of lone-parent and single person households are having difficulty finding and affording suitable housing in the RDN. While there has been a positive shift in the rental market in Nanaimo and Parksville, limited rental vacancies remain in Lantzville and Qualicum Beach. This demonstrates a need to continue to monitor the overall rental market absorption rate and suggests a need for additional purpose-built rental housing in areas where the majority of growth is intended, including the Urban Centres and the Rural Village Centres.

Demographic data indicates the RDN is aging; projected deaths are anticipated to increase at a much faster rate than either projected births or projected net migration, leading to a slowdown in population growth. With existing waitlists for seniors housing across the RDN, it will be important to provide accessible housing in proximity to services and amenities for older residents. In rural areas, this challenge is compounded by transit limitations, as many older residents are living in remote locations, far from social supports, and healthcare services.

Specific housing needs and gaps are assessed, and addressed more thoroughly in Part 2 of this report. Engaging with community stakeholders and local associations facilitated a greater understanding of the unique challenges facing specific population groups across the region. Qualitative data, summarized in Appendix B, coupled with the relevant quantitative housing data contained in this report, has helped to highlight recommendations and possible opportunities for improving housing affordability in the RDN.

Part 2: Regional Housing Needs + Gap Analysis

Introduction

Part 2: Regional Housing Needs + Gap Analysis applies the housing indicators information and affordability analysis presented in *Part 1: Regional Housing Indicators* of this report to assess the housing gaps and needs across the region, and provides key insights on individual communities. This section also offers strategic direction regarding policy recommendations, and/or regulatory tools that can be further explored by the RDN and member municipalities as part of future planning initiatives. Where data is referenced from *Part 1: Regional Housing Indicators*, it is noted for completeness and the reader's convenience.

Regional Themes

Based on the housing indicators data, and stakeholder input received, there are broad themes to consider when examining regional housing capacity and gaps. These trends are summarized below:

- **Aging Demographics:** When considering the population projections for the RDN, the most significant trend will be an aging of the region's population as baby boomers age. Projected deaths in the RDN are projected to increase at a much faster rate than either projected births or projected net migration, leading to a slowdown in population growth based on historic trends reflected in the Baseline Growth Scenario. With existing waitlists for seniors housing, and limited age-friendly options in more rural areas, it will be important to focus efforts on creating more seniors-oriented housing.
- **Managing Growth:** The majority of the projected population growth is forecast to occur in the City of Nanaimo, which aligns with the Regional Growth Strategy as Nanaimo is identified as the Regional Urban Centre within the Growth Containment Boundary. It will be important to provide affordable rental options, and supportive housing for vulnerable populations within the City, particularly given recent Point-in-Time (PiT) Count data indicates the number of people experiencing absolute homelessness in Nanaimo has increased since 2016.
- **Transportation and Housing:** The cost of transportation is typically the second highest expense for households after the cost of housing. Currently, the level of transit service varies across the region and a few Electoral Areas (Area A and F) have opted out of expanding transit services. Thus, it's important to prioritize transit-orientated development to promote a more fulsome picture of household affordability as well as encourage transit ridership and active transportation options.
- **Trailers and RVs:** With limited rental vacancies, and rising rental prices, households have turned to short-term accommodation for long-term housing. Stakeholders expressed concern for vulnerable residents residing in Recreational Vehicles (RVs) or living in their vehicles year-round. Safety issues and health concerns have been observed.

- **Regional Focus:** The findings in this report help to establish a baseline for future years reporting³⁴ that demonstrates the current housing situation and anticipated housing needs. It can be used to inform subsequent planning processes, such as through the update to the Regional Growth Strategy and the proposed development of a Regional Housing Strategy.

Community Characteristics

CITY OF NANAIMO

Nanaimo Housing Highlights

- Nanaimo is a relatively affordable community for couple households with median incomes (\$83,060), who are looking to rent or purchase a home.
- Those with the least choice in the Nanaimo housing market include youth, lone-parent households, low-income families, low-income individuals, and single person households.
- Based on BC Housing waitlist data, there is a need for additional non-market housing in Nanaimo, particularly affordable family-oriented rental housing (3+ bedroom units), and seniors housing.
- There is a demonstrated need for supportive housing for individuals who are experiencing homelessness and are currently living on the street or in shelters.
- Rental vacancy rates are currently healthy, having increased from 1.7% in 2016 to 2.4% in 2018. With additional purpose-built rental housing constructed, it will be important to monitor vacancy rates, and understand the rate at which absorption is occurring.

Nanaimo is located on the southeastern coast of the RDN, and is one of the most urban areas in the region. With the most diverse housing stock in the RDN, Nanaimo has 22% apartment and 78% ground-oriented housing. It also has the highest proportion of renters in the region (32%), and the largest number of short-term rental listings. Nanaimo has more renters, and more purpose-built rental stock, than anywhere else in the RDN.

On the whole, Nanaimo can be considered to be a relatively affordable community in which to live for the average working couple and family, with a median income or more. However, single parents and single people living on their own earn much less than couples (which is consistently true for all singles living in the RDN). Single persons earning the median income (\$28,689), and below median income, cannot afford the average rental prices in Nanaimo at 30% of their gross incomes. Because of these affordability challenges, these households are likely to experience less choice in the rental housing market and may, at times, acquire rental units in poor condition, and ill-suited to their needs, in order to afford a home within their budgets. Although the housing supply in Nanaimo is reported as being in

³⁴ Under the *Local Government Act*, local governments are required to produce a Housing Needs Report every five years.

relatively good condition (6% in need of major repair), the rental housing stock likely accounts for those units in the greatest need of repair, especially older apartments. This assumption is further supported by observations from community-based organizations.

The distribution of non-market housing units in the region is proportionately highest in Nanaimo, with a total of 1,539 units (37 of which are temporary / emergency beds). This accounts for 83% of the non-market housing inventory in the RDN as a whole. As per Table 10, Nanaimo also has the highest number of rental subsidy recipients: 720 SAFER (low-income seniors' subsidy) and 290 RAP (low-income families subsidy). This accounts for 67% of the rental subsidies offered in the region.

The amount of non-market housing in Nanaimo is not over-supplied, or disproportionate for the region. The demand for non-market housing is the greatest in Nanaimo: 371 applicants are on the wait list for affordable non-market housing, 147 of which are for affordable seniors housing. The wait list for non-market housing in Nanaimo accounts for 74% of the applications in the region. Within the RDN, the majority of people experiencing homelessness are located in Nanaimo, estimated at 335 homeless individuals (2018).³⁶ Given the challenges of locating and interviewing homeless individuals, the count is believed to be an undercount.

DISTRICT OF LANTZVILLE

Lantzville Housing Highlights

- Lantzville is a relatively affordable community for couple households that have median incomes, and who are looking to rent or purchase a home.
- Those with the least choice in the Lantzville housing market include singles, low-income families, and low-income individuals.
- Given the proximity of Lantzville to Nanaimo, it is likely there is a need for additional non-market housing for families and seniors. Improving access to rent supplements may be a viable option.

The coastal community of Lantzville was incorporated in 2003, and is located approximately 13.5 kilometres north of the City of Nanaimo. Stakeholder emphasized that while the data indicates growth pressures and demand for non-market housing are concentrated in Nanaimo, the District of Lantzville is likely going to experience similar challenges due to its proximity to the City.

The housing stock in Lantzville almost entirely comprises single-detached homes (99%). While these units are in relatively good condition (8% require major repairs), the majority of the stock was constructed before 1991 (75%). While the age of buildings is not necessarily a reflection of the quality or

³⁶ Nanaimo Point-in-Time Count Report, 2018

condition of the housing stock, it is another characteristic that helps with the overall understanding of the stock.

Lantzville has a very high proportion of owner occupancy, with 88% owner household. Incomes are above average in Lantzville compared to the region, yet rental affordability is still challenging for single person households, who would be required to spend more than 30% of their monthly incomes on shelter costs. Couples earning the median income or more (with or without children) can afford to purchase the average townhouse or apartment unit. Singles living on their own have the greatest challenge affording rent, and are unlikely to afford purchasing a home of their own.

Lantzville has no units of non-market housing³⁵. There are 14 rent supplement recipients, 10 of which are dedicated to seniors (SAFER program). Lantzville has 6 applicants on the waitlist for non-market housing, divided between all housing category types: 1 for family, 2 for seniors and 3 for persons with disabilities.

CITY OF PARKSVILLE

Parksville Housing Highlights

- Couple households, earning the median income or more, can afford the average rental prices in Parksville. Yet, unlike Nanaimo and Lantzville, couple households are not as easily able to afford the purchase price of the average townhouse or apartment unit.
- Those with the least choice in the housing market are low-income singles and low-income families, especially single parents.
- There is a demonstrated need for affordable home ownership and purpose-built rental housing in Parksville.

The City of Parksville is located 37 kilometres north of Nanaimo along the eastern coast of Vancouver Island. The municipality has a moderately diverse housing stock, with 38% apartments, mobile dwellings, and other ground-oriented units, such as townhouses. The stock is in relatively good condition (4% require major repairs, and 25% of residents are renters).

Parksville is characterized as having proportionately more households earning low incomes compared to Nanaimo, Lantzville and Qualicum Beach. Average rental prices in Parksville are among the lowest in the region, and while single individuals would be challenged to afford rents for 1 bedroom units, bachelor units would be affordable and within 30% of their monthly income. Rental vacancy rates in

³⁵ This data reflects only units where BC Housing has a financial relationship. There may be other subsidized housing units in the community.

Parksville are among the lowest in the region at 0.2%, and the number of purpose-built rental housing units in the community has decreased from 2012 to 2018.

Couples, lone-parent families, and single individuals in Parksville cannot afford the average priced apartment or townhouse. There are likely instances of homeowners in Parksville struggling to pay their mortgages and other expenses associated with the cost of living, especially transportation. Community stakeholders stressed the importance of concentrating affordable housing in areas with amenities and transit service. Transportation costs can be significant and it is important to prioritize the development of affordable housing in areas with access to transit.

The non-market housing supply in Parksville is reflective of the community needs with respect to income and housing disparities. Parksville has the second highest number of non-market housing units in the region at 211, accounting for 11% of the region's non-market housing stock. It also has the second highest number of rent supplement recipients at 191 (13% of rent supplements in the region). This is further reflected in waitlist data – Parksville has the second highest number of applicants on the non-market housing waitlist (67, or 13% of all waitlist applicants in the region). The majority of applicants are seeking seniors housing (43 applicants), with 9 for family, 10 for persons with disabilities, and 5 for accessible units.

TOWN OF QUALICUM BEACH

Qualicum Beach Housing Highlights

- Couple households, earning the median income or more, can afford the average rental prices in Qualicum Beach. However, given low vacancy rates and limited purpose-built rental stock, there is a need for additional rental housing in Qualicum Beach. As is the case in Parksville, these couple households are not as easily able to afford the purchase price of the average townhouse or apartment unit.
- There is a demonstrated need for affordable housing in Qualicum Beach, especially seniors housing to reflect the current age demographics.

Of the region's four member municipalities, Qualicum Beach has the oldest population, with the highest median age of 65.9. When conducting an affordability analysis in a municipality where the majority of residents are seniors, it is important to recognize the distinctions that may emerge based on median income levels. Many seniors may have limited incomes and rely on income from federal government programs, such as Old Age Security (OAS) and Canadian Pension Plan (CPP), and may lack savings and other sources of financial support. At the same time, some seniors may have assets, may have paid off their mortgages, or have other wealth accumulation that is not accounted for. These are all additional factors that influence households' ability to afford rent.

Given the difficulty in calculating household debt, or savings, tax-filer income data provides a cursory understanding of households that are experiencing affordability challenges. Couple households should be able to afford rent within 30% of their gross incomes, however these households would be challenged to afford the average price of a townhouse or apartment. Lone-parent households and single-person households have lower incomes and would be challenged to afford the benchmark price of housing in Qualicum Beach.

The Town of Qualicum Beach demonstrates a typical housing mix for a community of its size and location with 79% single-detached homes, with some apartments and other ground-oriented housing. The housing stock is in very good condition, with only 3% of units requiring major repairs. As for tenure, the ratio is comparable to Lantzville with 14% of households being renters. Qualicum Beach has the lowest vacancy rate in the region (0%), and very limited purpose-built rental stock. The cost of rental housing has increased substantially in the last ten years – from \$586 in 2009, to \$984 in 2018. With increasing rental prices, limited purpose-built rental stock, and a 0% vacancy rate, there is demand for additional rental housing in Qualicum Beach.

There are 84 units of non-market housing in Qualicum Beach, which is 4.5% of the region's stock. There are 120 rent supplement recipients, 92 of which are dedicated to seniors (SAFER program). Qualicum Beach has 31 applicants on the non-market housing waitlist, divided between all housing category types: 3 for family, 19 for seniors, 7 for persons with disabilities, 1 for an accessible units, and 1 for singles.

Housing Highlights for Rural Areas

Rural Housing Highlights

- An estimated 25% of the region's population (2016 Census) live in rural, unincorporated areas of the RDN.
- A sizeable percentage (36%) of housing was constructed between 1961 and 1980. The majority (84%) of households are owner-occupied.
- A slightly higher proportion (7%) of homes in rural areas are in need or major repairs. Electoral A and B are the highest with 9%.
- Typical of rural areas, the predominant housing form is single-detached (86%). At 8%, the rural areas have the highest proportion of the mobile/manufactured housing stock in the region.
- Lack of multi-residential development limits market and non-market housing options in rural areas, posing a challenge to low income families, individuals and people on a fixed income (e.g., seniors on pension and people with disabilities.)
- Seniors living in rural areas are challenged to find adequate and suitable housing to enable them to age-in-place.
- Low population density may contribute to limited public transportation options.

Housing issues in rural areas are quite diverse and are heavily influenced by a region's proximity to major urban areas; whether it has been designated as a potential resort or retirement community; and whether there has been population decline or growth in recent years. In addition to these external factors, expansion of transit service may be slower to develop in some areas due to low population density. The RDN shares many of these same rural characteristics and is also attributed with a lack of rental housing and general high market appeal that serves to maintain high property values. Consequently, the RDN has developed select policies and regulations in support of affordable housing, such as permitting secondary suites across the Electoral Areas. With the change in regulations in 2014 to support secondary suites, the number of secondary suites has gradually increased with an average of 19 new units per year between 2014 and 2018. 2018 shows the highest increase in a given year with 32 units. It's also worth noting that a few rural areas (Area A and H) are scheduled for an expansion of RDN transit service in 2020.

Tax-filer data was only available for select areas within four of the Electoral Areas, those being: Cassidy (Area A), Gabriola Island (Area B), Coombs/Errington (Area F) and Bowser (Area H). Of these areas, median income levels are among the lowest in the region. Low income households would be challenged to afford a rental unit within 30% of their monthly income, and home ownership is out-of-reach for the majority of the households, including couples families.

Additionally, stakeholders expressed concern for rural residents using recreational trailers for long-term housing. This is a growing trend, and concerns regarding living in conditions (i.e., health, sanitation and safety) were expressed.

Regional Housing Needs

PRIORITY GROUPS

Based on an analysis of data in the Housing Indicators Report and feedback from stakeholder workshops and key informant interviews, the following priority groups have been identified:

- **Low-Income Seniors:** Population projections and demographic data indicate the RDN is experiencing population aging. This is related to national trends across Canada, as baby-boomers age. Currently, several communities in the RDN have older age profiles than the rest of B.C., and are aging more quickly. There is a net positive inflow for those above the age of 65, and while many of these retirees may be relatively affluent, many long-time resident seniors have very limited incomes. This is particularly true for single-person senior households.

The number of seniors on the BC Housing Registry has increased substantially from 2013 to 2018, from 49 households to 220 households. Simultaneously, the number of independent social housing units for low-income seniors has grown considerably, from 251 units in 2013, to 337 units in 2018. Although an increase in supply is a positive trend, 220 seniors households remain on the BC Housing Registry, and coupled with rising rental and homeownership costs, low-income seniors have few rental, non-market housing, semi-supportive, and supportive housing options in the RDN that are accessible, suitable, and affordable.

- **Low-Income Households:** Based on the affordability analysis, low-income households are challenged to find suitable and affordable housing. Lone-parent households have median incomes slightly below the provincial median, and most would not be able to buy a house in the regional housing market. Younger lone-parent households are particularly challenged to afford rental housing, as most would be required to spend more than 30% of their monthly income on shelter costs. Most single-person households would need to spend between 30% – 50% of their monthly income to afford average rental prices in the RDN, and single persons and lone parent households under the age of 25 do not appear to be able to afford average rental prices with 50% of median gross incomes.

Stakeholders emphasized that young people, with entry level jobs, cannot find rental housing that they can afford, which has additional consequences on community livability. Based on feedback received during stakeholder consultation, businesses are struggling to retain staff who can afford to live in the RDN when making close to minimum wage. Stakeholders expressed retail vacancies are increasing, and there are concerns young people will leave the RDN because of housing affordability.

- **Moderate-Income Households:** In a stressed rental market, with limited purpose-built rental housing stock, moderate income families are close to being able to afford homeownership, but remain priced out of the housing market, particularly for single-detached homes. Based on these factors, there is a need to develop additional market homeownership options in the RDN, including ground-oriented, multi-unit housing (i.e. townhouses, duplexes), and 3+ bedroom units, to meet the needs of families.
- **Persons Experiencing Homelessness or At-Risk of Homelessness:** There is limited data on homelessness for the entirety of the RDN; yet, there is recent data available from the City of Nanaimo's Point-in-Time (PiT) Count, and from the provincial PiT Count that was completed in several communities, including Parksville / Qualicum. The number of people experiencing homelessness in Nanaimo has almost doubled since 2016, which is consistent with recent observations of Nanaimo social service agency workers and the local RCMP. Recent homeless encampments in Nanaimo, and in other RDN communities, indicate there is likely a need for more supplements and housing supports for individuals experiencing or at-risk of experiencing homelessness in the Regional District. This need could be much greater than is immediately apparent as it is hard to account-for and reach hidden homeless populations.
- **Persons with Disabilities:** The number of affordable housing units dedicated to persons with disabilities has increased marginally since 2013, and the number of individuals on the BC Housing Registry for persons with disabilities, and wheelchair modified units has increased substantially from 40 to 103, and 5 to 33, respectively. While an increase in units is a positive trend, numerous applicants remain on the waitlist, which demonstrates there is a need to develop new accessible living facilities to accommodate persons with disabilities in the community.

HOUSING GAPS

This section summarizes the top housing gaps within the RDN, as identified by the background research and consultation activities, and is meant to demonstrate the housing gaps holistically in the regional context. The following housing gaps have been identified:

- **Non-Market Rental Housing:** Based on the analysis of median incomes, the majority of non-senior lone-parent and single-person households cannot afford to buy housing at a price within 30% of their gross incomes. Younger lone-parent and single-person households also encounter challenges securing affordable and suitable rental housing, and would need to spend more than 30% of monthly income on shelter costs. Non-market rental housing is needed in a variety of forms, particularly units appropriate for families, given the number of families on the BC Housing Registry.
- **Market Rental Housing:** Evidence-based information, and feedback from stakeholders, demonstrates there is limited availability of market rental housing, and many households are likely struggling to secure affordable and suitable rental accommodation. This may be associated with escalating rental prices, as lone-parent and single-person households have much lower incomes than couple households and, consequently, have far fewer choices in the rental housing market. The affordability analysis demonstrates there is a gap between what younger lone-parent and single-person households can afford, when compared to average rents and the suitability of available units.
- **Transitional and Low-Barrier Rental Housing:** Due to the low rental vacancy rates, individuals in need of temporary accommodation often have limited housing options in the RDN. This can impact those in vulnerable situations, such as women fleeing violence, low-income individuals experiencing mental health or substance use issues, and persons experiencing homelessness. Such an affordable housing option may be time-limited and could offer additional supports to residents. Transitional and low-barrier rental housing can help prevent experiences of relative homelessness for vulnerable households in the area, and prevent other vulnerable households from relocating to other communities.
- **Affordable Homeownership Opportunities:** Based on the analysis of incomes in the area, a number of moderate income households are close to being able to afford homeownership, but remain priced out of the housing market. Affordable homeownership opportunities could help these households purchase their own homes. Smaller and more compact homes, such as townhouses, duplex or multi-unit housing, could present an affordable homeownership option for some moderate income households. Manufactured or modular housing may also lower housing costs, and present a viable alternative for further exploration.
- **Accessible Housing:** Based on BC Housing waitlist data, there is a need for more accessible housing to enable independent living for seniors and persons with disabilities. With consistent new housing construction, the RDN's housing stock may be more suitable for seniors, but affordability challenges may limit the ability of households to secure new, accessible units. Given the RDN's aging demographics, there is a need for more dwellings with doorways and hallways that are wide-

enough to adequately fit walkers and wheelchairs. In some cases, existing housing can be modified to meet accessibility needs. Promoting housing accessibility can help seniors age-in-place, and stay in the same home and community they have lived in for years.

Additional Housing Challenges

Urban + Rural Development Patterns

The RDN contains both distinctively urban and rural communities within its regional boundaries. Urban communities, like Nanaimo, Parksville and Qualicum Beach, contain the most diversified housing stock, tenure mix and market/non-market housing mix. Concentrations of services, amenities, institutions, and businesses are also located in urban areas. Rural communities tend to be less diverse with respect to housing form and tenure, as is the case for Lantzville and the Electoral Areas in the RDN.

To support this anticipated growth to the RDN, additional development will be required. Urban development patterns concentrate density, roads, and infrastructure – making growth more efficient from a land use and municipal financing perspective. Concentrations of people and activities can also build capacity to further support development, businesses, and social services. These density thresholds can trigger enhanced transit services, and community amenity development that cannot be achieved in areas of low-density populations. With additional density, alternative forms of transportation become viable. Including RDN Transit Services, as a stakeholder, early on in the development process helps to prioritize transit-orientated design throughout the planning process.

Stakeholders expressed concerns about servicing limitations in rural areas. Although there is a role and need to maintain rural character and communities, there are also sustainability trade-offs associated with rural residential development. For regions, balancing the development and servicing to both rural and urban communities is challenging, and will require further analysis as part of the upcoming RGS review.

Housing + Transportation

Transportation is inherently linked to housing in many ways. More affordable rental and homeownership options are typically located away from urban areas, as is the case in the RDN. While the cost of housing may seem more affordable in these suburban, or rural locations, the residents of these households may end up with significant commutes, with consequences to household budgets and the ability to afford housing.

Stakeholders expressed concerns that low-income households are limited in their housing choices, and can only afford housing in areas with limited transit service. In order to support all households (market and non-market housing) a shift towards transit-orientated development that creates opportunities for both rural and urban areas is needed. Consider opportunities for creating transit nodes within the overall regional transportation system, to encourage areas of higher density within close proximity to housing, services, education, employment and recreation.

Housing + Healthcare

With the region's aging demographics, access to healthcare is especially important for seniors living in rural areas. The population densities in the Region's rural communities are unlikely to support transit service, thus it will be important to understand how seniors can age-in-place with the supports they require. There are existing programs to help facilitate this transition, such as BC Housing's Home Adaptations for Independence (HAFI) Program which provides financial assistance in the form of a grant to eligible low-income households to complete home adaptations for independent living.

Stakeholders also expressed a need for more seniors housing across the RDN, including supportive housing for those residents needed additional care and support. This is further re-enforced by waitlist data; there are currently 220 senior households on the BC Housing waitlist, which demonstrates the extent of need.

Key Considerations

The RDN is currently undergoing a review of the RGS. This study has been designed to help inform and explore policy options as part of the review process. While the RDN will not be able to address all the housing gaps identified in this Housing Capacity and Gap Analysis on its own, targeted efforts to fill gaps, informed by research to maximize impact, could have a significant impact in addressing the housing needs of RDN residents. The RDN has achieved significant progress with the implementation of the current Regional Housing Action Plan (adopted 2010); however, additional tools and a combination of approaches are needed to keep pace with the changing housing needs in the region. In order to create more housing options in the region, the RDN may consider establishing a housing service to provide funding or land to develop affordable housing.

The following table summarizes report findings, and identifies key considerations based on the housing needs and gaps identified through this study. It is important to note that a review of existing policies and initiatives undertaken by the RDN and member municipalities has not been completed as part of this study. In terms of next steps, the RDN may consider developing a Regional Housing Strategy that identifies and prioritizes actions to address regional housing gaps. As part of this process, a policy review exercise to explore tools and vet applicability and viability should be undertaken.

To clarify, housing needs and housing gaps are defined as follows:

- HOUSING NEED refers to households in a community that lack their own housing, or live in inadequate housing for a variety of reasons, and cannot afford the housing they need in the local housing market without some assistance.
- A HOUSING GAP is a housing form, tenure, or program missing from the housing continuum that could address the needs of residents with the least choice in the housing market.

Regional Housing Need	Housing Gap/Issues	Key Considerations
Housing for Low-Income Seniors	Accessible & adaptable housing	- Expand on policies to encourage Universal Design Standards of buildings to make them more accessible to all people regardless of age or disability. - Consider floor area exemptions for residential units that incorporate basic universal housing features in new developments - Explore partnerships with non-profit organizations to obtain input into housing needs and design for program clients that require accessibility features
Housing for Low-Income Households	Non-market rental housing	- Review policies that secure affordability in perpetuity, such as Housing Agreements - Explore opportunities to use public or local government land for affordable housing - Explore family-friendly housing policies, including requirements for a minimum of 2+ bedroom units - Support organizations to renew aging non-market housing stock - Enhance policies coordinating land use and mobility to encourage affordable and rental housing along key transit corridors.
Housing for Moderate Income Households	Market rental housing	- Explore policies to incentivize the construction of market rental units, including waiving fees, parking reductions, and application fast-tracking - Explore infill and intensification opportunities in existing urban neighbourhoods - Explore family-friendly housing policies, including requirements for a minimum of 2+ bedroom units

Regional Housing Need	Housing Gap/Issues	Key Considerations
	Affordable home ownership opportunities	- Explore density bonusing policies to accommodate smaller units and increase affordability in urban areas - Consider restrictions on resale for multi-unit developments to ensure units remain affordable for future owners, such as zoning areas for rental only. - Explore partnership opportunities with federal and provincial government to create affordable homeownership initiatives, such as down payment assistance programs
Housing for Persons Experiencing Homelessness or At-Risk of Homelessness	Transitional and low-barrier rental housing	- Explore strategies to increase the supply of supportive housing using the Housing First model - Support Island Health Authority partnerships to strengthen mental health and addictions support services
Housing for Persons with Disabilities	Accessible housing	- Explore opportunities to support diverse housing forms that offer livability and an alternative to single-detached housing. This could be explored in the RGS review - Consider floor area exemptions for residential units that incorporate basic universal housing features in new developments - Facilitate partnerships with non-profit organizations to obtain input into housing needs and design for program clients that require accessibility features

In addition to policy development and analysis to address the housing gaps in the RDN, there are several tools that the Regional District, member municipalities, and non-profit housing and service providers can draw on from various levels of government to implement housing solutions. These include improving access to rent subsidies offered to low-income seniors and families by BC Housing, establishing land banks and affordable housing trust funds, and incorporating a non-profit housing society to facilitate the development or acquisition of affordable housing.

Exploring Strategies, Policies + Other Recommendations

This Regional Housing Capacity Assessment is an important first step to developing a Regional Affordable Housing Strategy, which identifies specific actions, lead organizations, and a timeline for implementation. This next stage may require additional dialogue with stakeholders and the community to determine priority actions.

Although not an exhaustive list, the region and its' respective communities may explore the following considerations to address the housing needs and gaps identified in this report:

- Consider exploring strategic, policy, regulatory, financial, and program options to address housing needs and gaps in the region – these options can be explored in a Regional Affordable Housing Strategy. Options to address housing challenges should be shared with the community at-large to discuss benefits, trade-offs, and implications to the built environment and social sustainability of the region.
- As a start, specific options that could be explored in urban environments include: alternative forms of construction techniques and forms; manufactured and modular housing; tenant protection strategies, affordable family-friendly homeownership solutions (i.e. pocket neighbourhoods, cluster housing), inclusionary housing policies, and rental-only zoning. In rural areas, specific options that could be explored include: accessible and adaptable housing policies, strategies to renew aging non-market housing stock, consider expansion of the secondary suite policy, continued support for the development of non-market housing, and public education to increase community awareness.
- Consider engaging with community-based organizations, and the Vancouver Island Health Authority to create new supportive housing in the urban areas of the region, such as Nanaimo and Parksville.
- Consider expanding accessible and adaptable housing guidelines in the region.
- Initiate further research into specific vulnerable populations reported through consultation in this study. This may include researching housing and social services needs of people with mental health issues, and further investigation of residents living in trailers and RVs in rural areas. Consider engaging with community-based organizations to identify appropriate housing solutions to meet their specific needs.
- Advocate for and educate the community about available rent supplement programs through BC Housing (Rental Assistance Program – RAP, and Shelter Aid For Elderly Renters – SAFER), as well as services to support eligible households with completing rent supplement applications. Consider partnering with community-based organizations, and BC Housing to investigate specific strategies for advocacy and education.

In Closing

The housing challenges within the Regional District of Nanaimo are similar to those faced by comparable communities across the province. Residents most in need of affordable housing typically include low-income families and seniors, moderate-income households, and vulnerable residents, such as those with special needs and disabilities, people with mental health and addiction issues, and those experiencing homelessness or at-risk of homelessness.

The solutions developed across the province, however, are not one-size-fits-all. Each region, and its member municipalities, is unique, and requires responses that meet the specific needs of their populations, reflective of local culture and aspirations. Preparing this Regional Housing Capacity and Gap Analysis is an important component to a comprehensive, long-range planning process for the

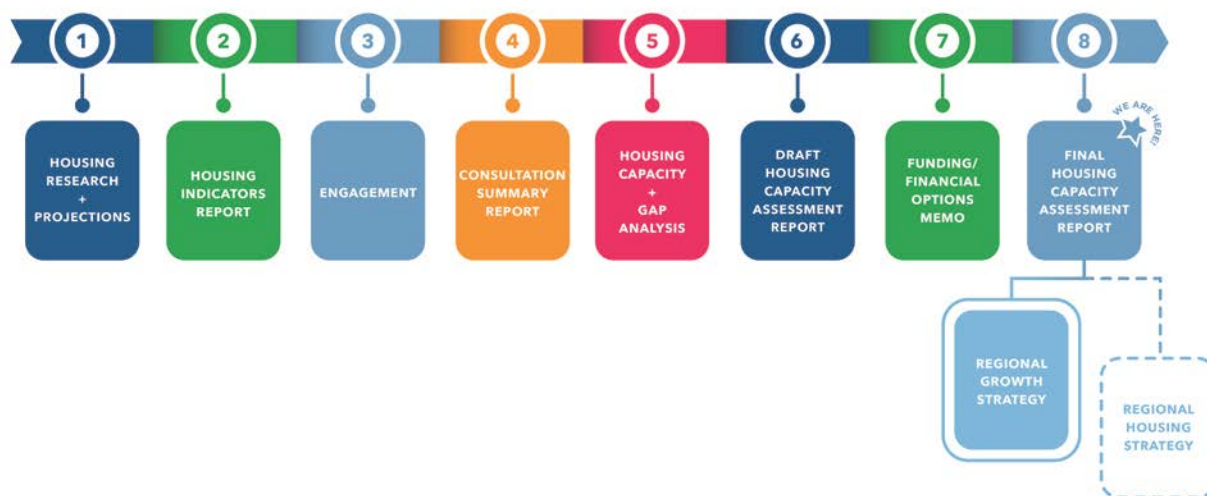
region. It should inform the review of the Regional Growth Strategy, particularly regarding policies to address the characteristic and location of housing needed to support livability throughout the region.

The identified housing needs and gaps from this report can assist with facilitating discussions with potential partners to develop or acquire affordable housing units to meet community need. These partners, such as BC Housing, non-profit housing societies, private market developers, and community groups will have a better understanding of the demand for affordable housing, as well as their potential roles in responding to local housing challenges. Addressing the housing gaps in the Regional District of Nanaimo is a move towards creating a more inclusive and livable region

Appendix A: Consultation Summary Report

Consultation Summary Report Introduction

As part of the development of the Regional HNR report this process, stakeholder consultation was completed with representatives from social service organizations, developers, non-profit housing providers, local government and other relevant community members. These engagement activities produced important qualitative data which was used alongside the information outlined in Part 1 of the report to determine the housing needs and gaps in the region. This illustration provides an overview of the process, showing engagement as a key component early on:



This document summarizes the outcomes of a Spring 2019 community engagement process. The engagement activities included focus groups, key stakeholder interviews, and a staff workshop. A list of stakeholders who participated in the engagement activities is available on pages 89 to 91.

Consultation Activities

COMMUNICATIONS + AWARENESS

The RDN's website was a primary tool used to inform the community about the Housing Capacity and Gap Analysis and to provide opportunities to engage with the project. Community-based organizations and representatives from the development and building industry were contacted by email, and invited to attend focus groups or engage in one-on-one phone conversations.

FOCUS GROUPS + STAFF WORKSHOP

In total, over 30 representatives from community-based organizations attended two focus groups held in April 2019. The first focus group was held on Wednesday, April 3rd, from 10 AM - 12 PM, at the RDN office. The second focus group was held on Thursday, April 4th, from 10 AM - 12 PM, at the RDN office. The sessions provided an opportunity for the consultants to report back on the preliminary findings of

the regional housing needs assessment, and group discussions identified specific housing needs and issues in the region, from the perspective, and based on the experience, of attendees.

A staff workshop was held on Thursday, April 4th, from 2 - 4 PM, with representatives from regional member municipalities, and RDN staff from different departments related to housing and growth management. A summary of the responses received at these focus groups can be found in the “What We Heard” section of this report.

KEY STAKEHOLDER INTERVIEWS

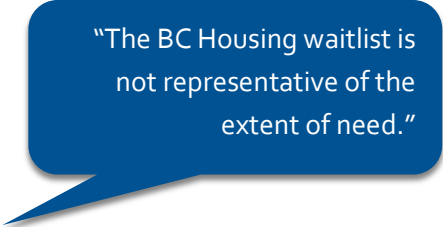
Eleven one-on-one interviews were completed with individuals from the building and development industry, as well as three interviews with representatives from community-based organizations and member municipalities who were unable to attend the focus groups, or had additional information they wished to provide. These conversations allowed the consultants to discuss particular issues in greater detail, such as rural homelessness, and other issues that were not captured by quantitative data measurements.

What We Heard

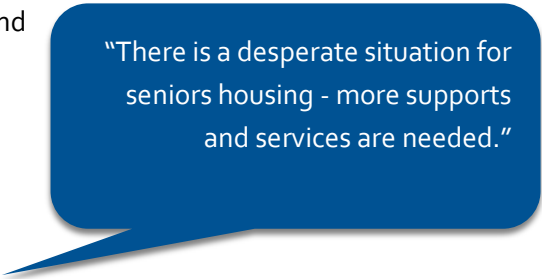
FOCUS GROUPS

PRIORITY HOUSING ISSUES:

1. The need for affordable and diverse rental stock.
2. The rezoning and development application process is difficult to navigate, and time-consuming.
3. The use of trailers and RV's as long-term housing.
4. A need for workforce housing, for low to moderate income households.
5. A need for better coordination between housing and transportation planning.
6. Greater security of rental tenure is needed; evictions associated with renovations or resale are a concern.
7. Housing affordability is a provincial issue, and requires solutions that examine the broader region.
8. There is a concern that particular population groups are struggling to find suitable housing that meets their needs, and the housing that is unavailable is in need of major repair.
9. Capacity limitations in the non-profit housing sector.
10. NIMBY (Not In My Back Yard) opposition to affordable housing projects.
11. Aging populations and limited seniors-oriented housing.



“The BC Housing waitlist is not representative of the extent of need.”



“There is a desperate situation for seniors housing - more supports and services are needed.”

GROUPS THAT FACE THE GREATEST CHALLENGES:

- 1. Vulnerable People:** Vulnerable people include those leaving the hospital or incarceration and those with mental health and/or addictions issues who may be experiencing homelessness or at-risk of homelessness. There is diversity within this population, and it will be important to assess acuity and determine appropriate housing solutions based on client needs.
- 2. Low-income Households:** Including the working poor, singles, youth, families and those on a fixed income. This group faces the additional challenge of finding housing that is close to transit.
- 3. Families:** Families have limited housing options, and experience issues with overcrowding, poor housing quality and difficulty finding suitable housing that meets their needs.
- 4. Seniors:** Seniors are especially vulnerable, and this includes single women, those staying in campgrounds, and those living in rural areas with limited access to healthcare and transit.
- 5. Disabilities:** Persons with physical disabilities have a hard time finding appropriate housing and affording suitable housing on a fixed income.
- 6. Persons with Pets:** There are limited pet-friendly rental buildings, and these populations are at a disadvantage for that reason.
- 7. Women Experiencing Violence:** There is limited transitional housing available in the region for women needing a safe and secure place to stay.

STAKEHOLDERS IDENTIFIED THE FOLLOWING POLICIES/TOOLS TO CONSIDER:

1. Implement an inclusionary housing policy which would require developers to provide land or units for affordable housing.
2. Ensure widespread use of Housing Agreements to secure tenure and affordability, and explore opportunities to register secondary suites as affordable rental housing using a Housing Agreement.
3. Consider fast-tracking affordable housing development applications, and streamlining the review process.
4. Create more awareness in the community through education and information campaigns.
5. Establish development standards to ensure housing is maintained, and suitable for residents.
6. Promote innovative housing forms, and support housing co-operatives.
7. Explore tenant protection policies to limit displacement and ensure security of tenure.
8. Engage with the development community and involve industry stakeholders in decision-making processes.
9. Advocate for more assistance from senior levels of government.
10. Evaluate growth management policies; consider the role of rural town centres within the region for housing options.
11. Explore the possibility of rental-only zoning in areas close to services and transit.
12. Consider proactive planning to ensure regional local governments are prepared to leverage available funding from senior levels of government, and BC Housing.

HOUSING TYPES TO CONSIDER:

1. Affordable seniors housing.
2. Safe, shelter-rate units.
3. More 3-4 bedroom units.
4. Housing co-operatives.
5. Intergenerational housing that can support large families.
6. Resilient housing that can adapt and withstand impacts from natural disasters, fires and flooding.
7. Mixed income, mixed tenure projects.
8. Greater diversity of housing form, particularly ground-oriented, low to mid density development.

STAFF WORKSHOP

PRIORITY HOUSING ISSUES:

1. The Board has provided direction to assess the use of trailers and RV's as one option affordable housing option.
2. Impact of short-term rentals on housing availability.
3. Coordination between housing and transportation.
4. Capacity limitations in the non-profit sector. Non-profits looking to develop housing need more expert support and project management help to move projects through the approvals process.

SUPPORT AND EDUCATION:

1. The development application process can be confusing for some applicants. Additional information about application requirements and timelines would be beneficial given the capacity of the housing sector.
2. There is a need to communicate and inform residents about the benefits of rental housing, and the importance of a diverse housing stock.

STAKEHOLDERS IDENTIFIED THE FOLLOWING POLICIES/TOOLS TO CONSIDER:

1. Explore strategies to incentivize innovative housing forms.
2. Investigate the impacts of age-restricted buildings on housing availability.
3. Create more awareness in the community about different housing needs, and associated typologies and tenures, through education and information campaigns.

DEVELOPMENT AND HOUSING TYPES:

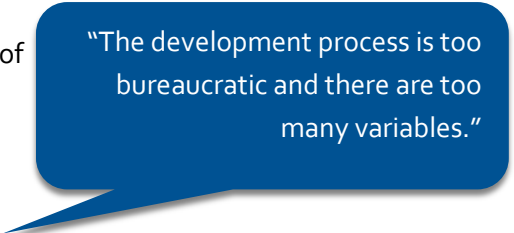
1. A need for additional funding to support the development of on-reserve housing and off-reserve housing for urban Indigenous populations.
2. Secondary suites - more detailed data needed to understand availability and suitability.

KEY STAKEHOLDER INTERVIEWS

Key stakeholder interviews were primarily conducted with representatives from the building and development industry. Interviews were also conducted with representatives from community-based organizations who were unable to attend the focus groups, which are summarized in the Focus Group section. The following section focuses on concerns and suggestions raised by the building and development community.

PRIORITY HOUSING ISSUES:

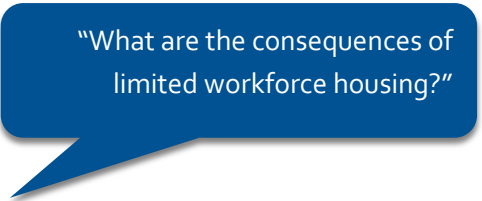
1. The development application process is difficult to navigate, time-consuming and expensive.
2. The use of trailers and RV's as long-term housing.
3. The cost of land, and construction escalations, have made building affordable housing very difficult.
4. Water and servicing limitations in rural areas restrict development potential and it is costly to service new buildings.
5. Building code changes result in additional costs, and the number of changes recently have created uncertainty about development requirements.
6. There is significant demand for mobile home parks, and existing waitlists.
7. Infill development is constrained by zoning limitations and NIMBY (Not In My Back Yard) attitudes.



"The development process is too bureaucratic and there are too many variables."

GROUPS THAT FACE THE GREATEST CHALLENGES:

1. Young families and couples looking to enter the homeownership market.
2. Workforce populations, in need of affordable rental housing.
3. Vulnerable populations, particularly those at-risk of experiencing homelessness.
4. Low-income seniors.



"What are the consequences of limited workforce housing?"

STAKEHOLDERS IDENTIFIED THE FOLLOWING POLICIES/TOOLS TO CONSIDER:

Policy and Local Government Actions

1. Streamline the process for permits and approvals.
2. The RDN should own land/buildings to facilitate the development of affordable housing.
3. Consider fast-tracking affordable housing development applications.
4. Promote innovative housing forms, and support housing co-operatives.

5. Offer incentives to fill needed gaps in housing.
6. Facilitate infill development by introducing new zoning categories.
7. Promote innovative housing forms, and support housing co-operatives.
8. Explore the possibility of rental-only zoning in areas close to services and transit.
9. Waive Development Cost Charges and other fees for affordable housing projects.
10. Review existing zoning categories, and consider allowing mobile home parks in additional areas.
11. Explore growth management policies, and ensure lands designated for agricultural uses are capable of supporting crops and contributing to food production.

"There is a new appetite for infill - zoning must be changed."

Partnerships

1. Advocate for more assistance from senior levels of government.
2. Consider long-term leases on RDN-owned land to facilitate the development of affordable housing.
3. Facilitate partnerships between local government, BC Housing and Canada Mortgage and Housing Corporation.
4. Initiate discussions with Vancouver Island Health Authority regarding the relationship between housing and healthcare.

"Affordable housing isn't affordable anymore - building code and BC Housing regulations drive up the price."

Overall Key Themes

The key themes identified in discussions with stakeholders and focus group attendees are outlined below:

SUMMARY OF TOP ISSUES:

Local Governments Development Process: The development process should be streamlined and expedited. On-going support is beneficial to the development process.

Rental Housing: The cost to rent housing is rising and many people cannot afford market rents.

Trailers and RV's: Households are relying on short-term accommodation for long-term housing, which has resulted in safety issues and health concerns.

Transportation and Housing: Low-income households are able to afford housing in areas with limited transit service. Concentrate affordable rental housing in areas with existing transit service, local amenities and services.

Workforce Housing: The lack of affordable rental housing has impacted community livability. Professionals and the working poor cannot afford housing, which has resulted in retail vacancies, and shortages of local tradespeople.

Diversity of Housing Types: There is demand for alternate forms of ground-oriented housing, such as townhouses, duplexes and carriage houses.

Provincial Issue: Housing affordability is a provincial issue, and requires solutions that examine the broader region.

A Need for Supportive Housing: Landlords are unable to provide supports in independent rental housing projects, and tenants requiring greater assistance have limited alternate options.

Cost of Land and Construction Escalations: Affordable housing is difficult to develop without additional incentives or subsidies.

SUMMARY OF TOP PRIORITIES:

Seniors: Seniors represent many different income groups, but there is a growing consensus that additional supply will be needed to meet the housing demands of an aging population.

Families: Families are being priced out of the housing market and are moving out of the community.

Young People: Young people with entry level jobs cannot find rental housing that they can afford.

Low-income People: Low-income single parents, families and single people are in need of housing. There is not enough affordable and subsidized housing for this population.

Working Poor: Many people are living paycheck to paycheck. For those who are working and earning minimum wage, finding affordable housing is challenging.

Mental Health and/or Addictions: Vulnerable adults and youth who have mental health issues and/or addictions need extra support in securing and keeping housing.

STAKEHOLDERS IDENTIFIED THE FOLLOWING POLICIES/TOOLS TO CONSIDER:

Policy and Local Government Actions:

- Streamline and expedite the development approval process.³⁶
- Waive Development Cost Charges and other fees for affordable housing projects.
- Facilitate the development of infill housing by creating new zoning categories.
- The RDN should own land/buildings to facilitate the development of affordable housing.
- Consider implementing an inclusionary housing policy which would require developers to provide land or units for affordable housing.
- Explore tenant protection policies to limit displacement and ensure security of tenure.
- Consider rental-only zoning in areas close to transit and services.
- Promote innovative housing forms, and support housing co-operatives.

³⁶ The RDN and member municipalities recently completed a review of the development approvals process, and have implemented actions to improve the process and timelines.

- Evaluate the possibility of providing incentives to fill needed gaps in housing.

Partnerships:

- Work with the provincial and federal governments to bring housing funding into the region.
- Consider partnerships with Canada Mortgage and Housing Corporation.
- Support affordable and low-income housing projects with funds, land and guidance to help projects move forward.

Support and Education:

- An emphasis on education and support was made. This included supporting tenants, landlords and the non-profit sector; programs for seniors; community awareness about rental housing, different housing typologies, and the benefits of having inclusive neighbourhoods; and, clarity surrounding the development application process.

List of Stakeholder Consultation + One-to-One Participants

COMMUNITY-BASED ORGANIZATIONS

- BC Housing, Vancouver Island
- Bowser Seniors Housing Society
- Canadian Mental Health Association - Mid Island Branch
- Central Vancouver Island Home Builders Association
- Central Vancouver Island Multicultural Society
- Community Living
- Habitat for Humanity - Mid Vancouver Island
- Haven Society
- John Howard Society, Nanaimo
- Kiwanis Village, Nanaimo
- LOVE Community Response Network
- Manna Homelessness Society
- Nanaimo and Area Resource Services for Families
- Nanaimo Association of Community Living
- Nanaimo Citizen Advocacy Association
- Nanaimo Community Response Network
- Nanaimo Family Life Association
- Oceanside Task Force on Homelessness

- Pacifica Housing
- Parksville Lions Housing Society
- People for a Healthy Community
- Salvation Army - Parksville
- Society of Organized Services - District 69 Housing Society
- United Way Central & North Vancouver Island
- Vancouver Island University
- Woodgrove Senior Citizens Housing Society

BUILDER/DEVELOPMENT SECTOR

- Cottage Lane Development
- Groupe Deux
- Magnolia Enterprises
- Oceanside Development & Construction Association

LOCAL GOVERNMENT - SENIOR PLANNING STAFF

- Regional District of Nanaimo
- City of Nanaimo
- City of Parksville
- Town of Qualicum
- District of Lantzville





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