



# Comox Valley Regional District Housing Needs Assessment

CVRD Committee of the Whole – 10 March 2020



**TURNER DRAKE  
& PARTNERS LTD.**



# Agenda

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- 1. Housing Needs Reports**
- 2. Process**
- 3. Key Takeaways**
- 4. Planning for Change**
- 5. Next Steps**

# Our Team

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# Housing Needs Reports

- Across British Columbia housing prices are increasing. Rental vacancy rates are low. Homeownership is increasingly out of reach for working households.
- In response, the Provincial Government introduced new legislation mandating every local government complete a housing needs report.
- This report satisfies that legislative requirement for all local governments within the CVRD.

# Housing Needs Reports

## In this Report:

- *What is Happening:* local and regional Information on demographics, households, incomes, economy, and housing affordability.
- *Who it's Happening to:* engagement data, affordability analysis, which income groups are struggling.

## Not in this Report:

- Where new housing should go, or the form or density it should take.
- Each local government will decide how to act on the information in the report to support their communities (e.g. through OCP or zoning bylaw updates, partnership development, community education, etc.)

# Process

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**October 2019**      **Kick-Off and Context Gathering**

**November 2019**      **Data Collection**

- Collect, clean, and organize
- Public and private sources (StatsCan, BC Stats, CMHC, AirDNA, etc)

**Community Engagement**

- Public Survey (800+ responses)
- Pop-ups, lived experience questionnaires, focus groups
- Key informant interview

**January 2020**      **Analysis and Projection**

**Report Writing**

**March 2020**      **Council Presentations**

**Final Document**

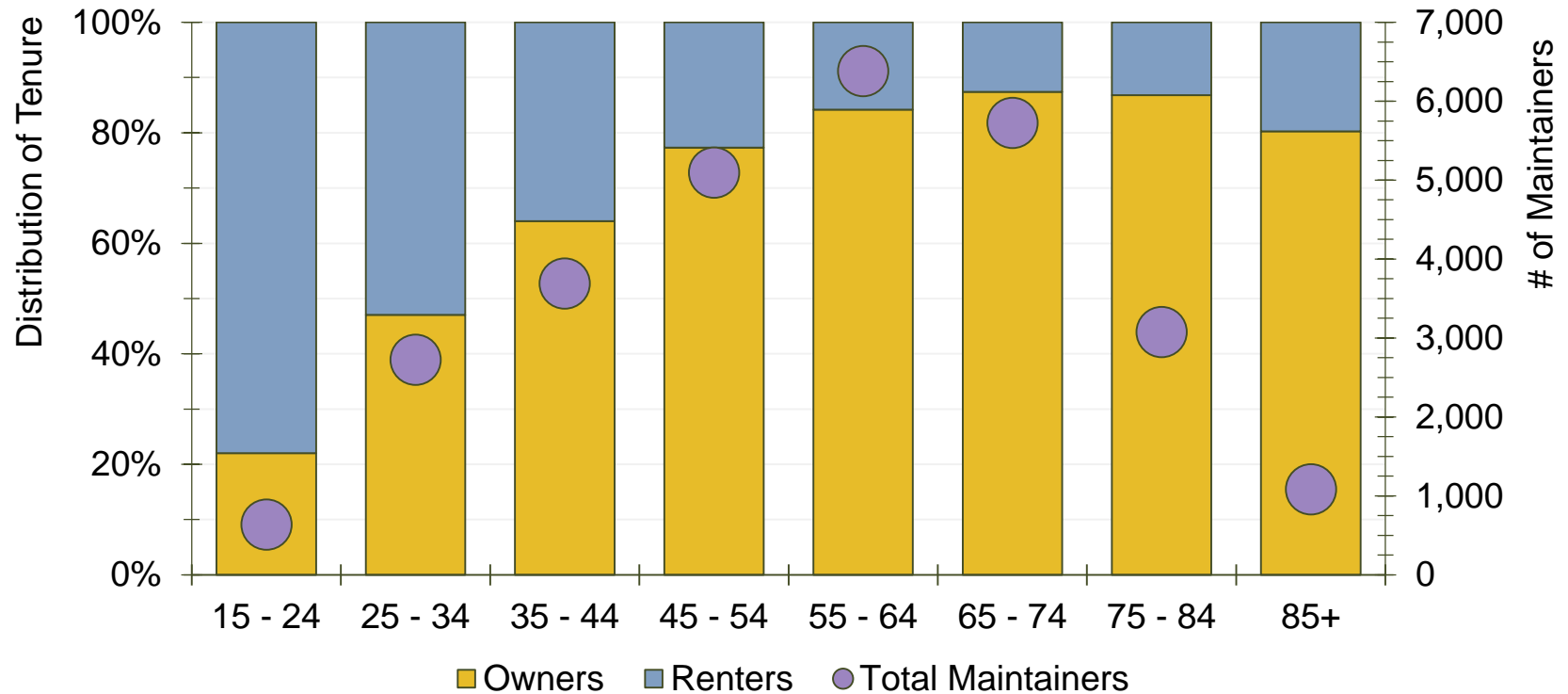
# Key Findings

- CVRD's population is steadily growing and ageing, creating need for additional housing units.
- Households are increasingly moving towards rental tenureship, by necessity and by preference.
- Incomes are growing, but housing affordability challenges are getting worse.
- Core Housing Need is increasing for both owner and renter households, but renters are harder hit
- Short-Term Rental market is growing quickly, mostly driven by increases in listing types that are likely to impact housing supply.

# Regional Households

- 28,395 Households -> 6,775 Renter Households (24%)

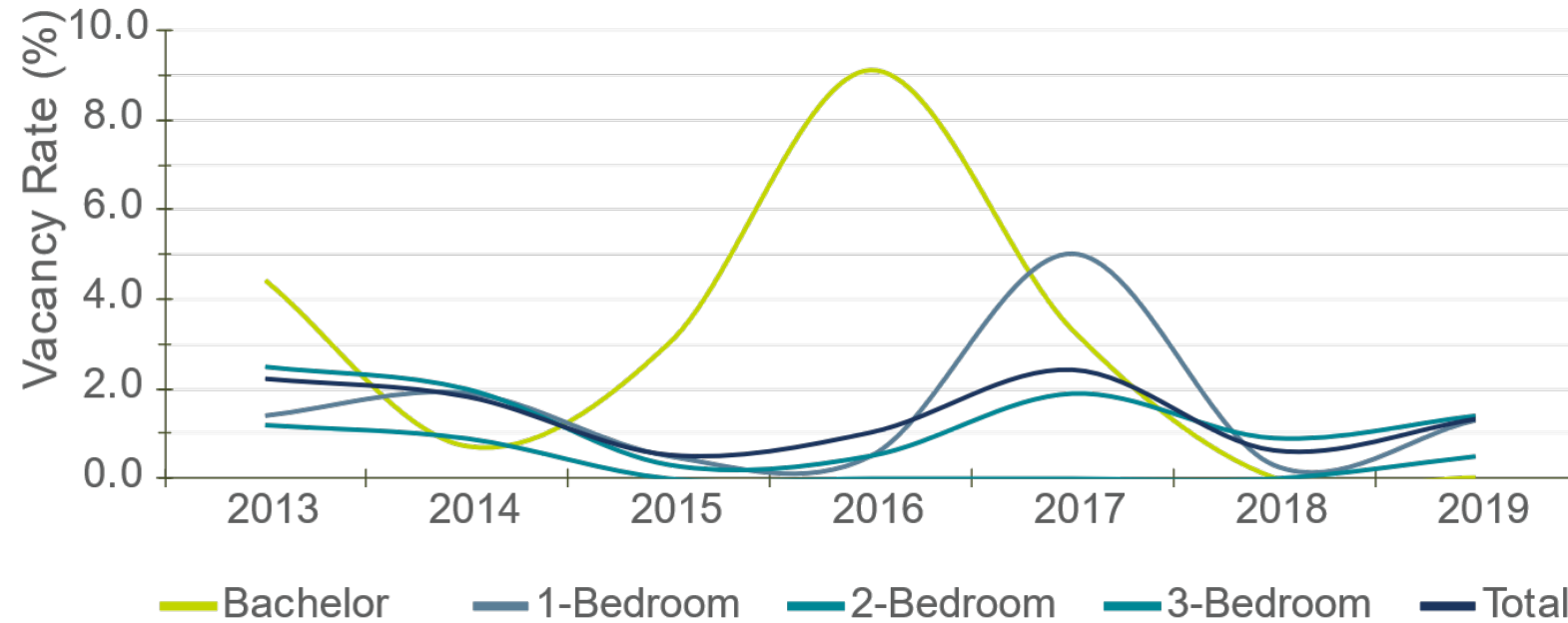
**PRIMARY HOUSEHOLD MAINTAINER  
BY TENURE & AGE, 2016**





# Rental Housing Availability

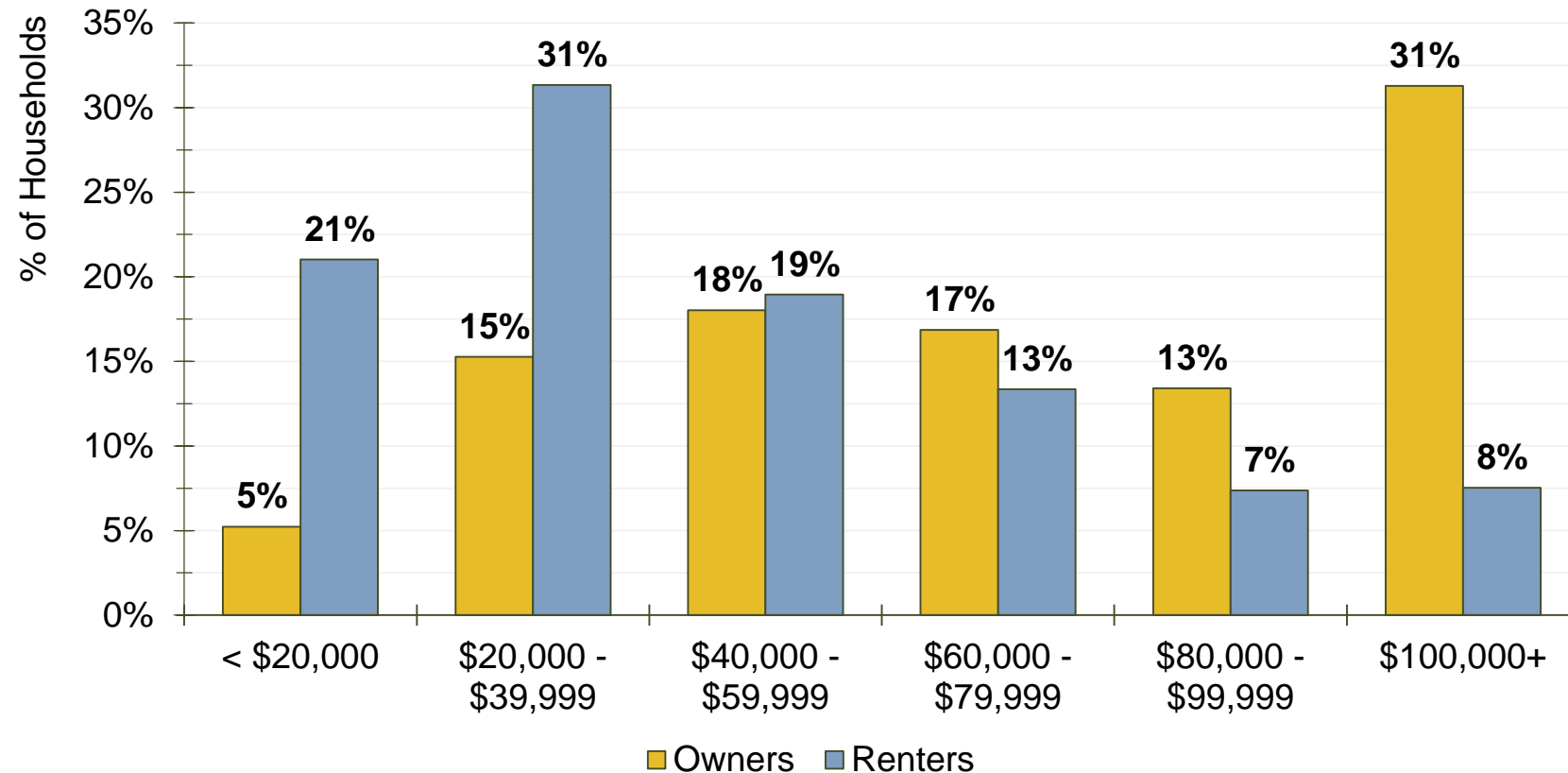
Regional vacancy rate (CMA, 7 year trend)



# Housing Unaffordability

- Median Income : \$73,367 (Owners) vs. \$38,394 (Renters)

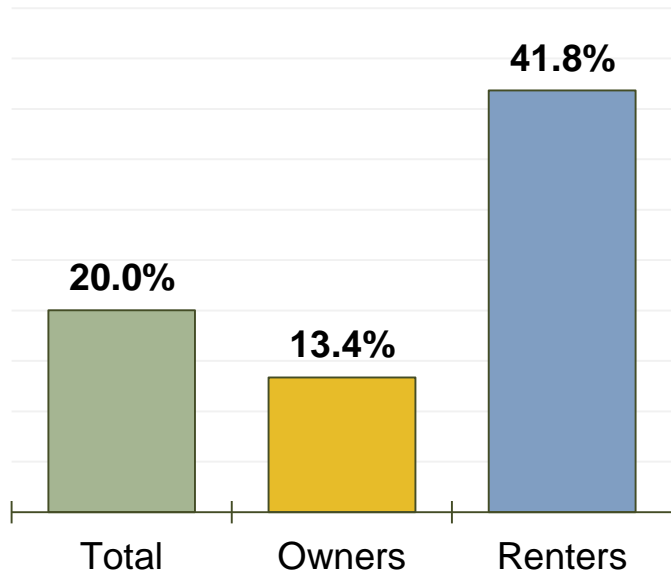
**INCOME DISTRIBUTION BY TENURE, 2015**  
(2015 dollars, %)



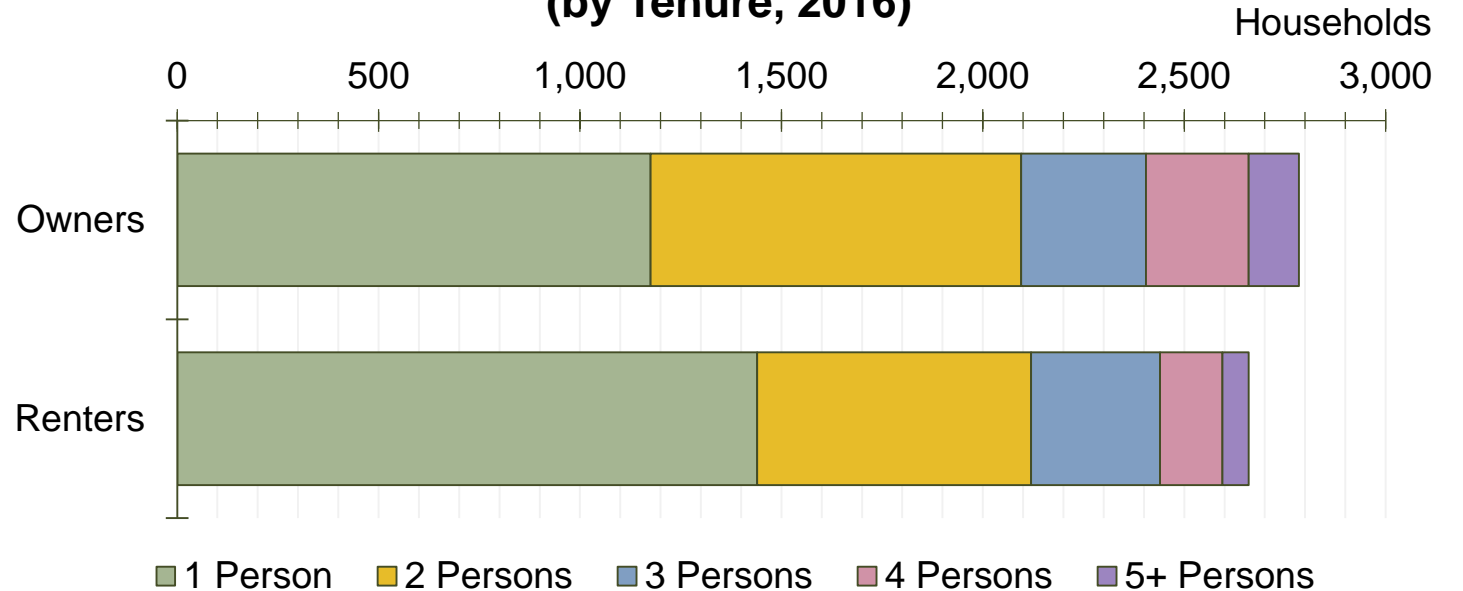
# Housing Unaffordability

- Median Monthly Shelter Costs: \$828 (Owners) vs. \$922 (Renters)

**Proportion of Not Affordable Housing (by Tenure, 2016)**



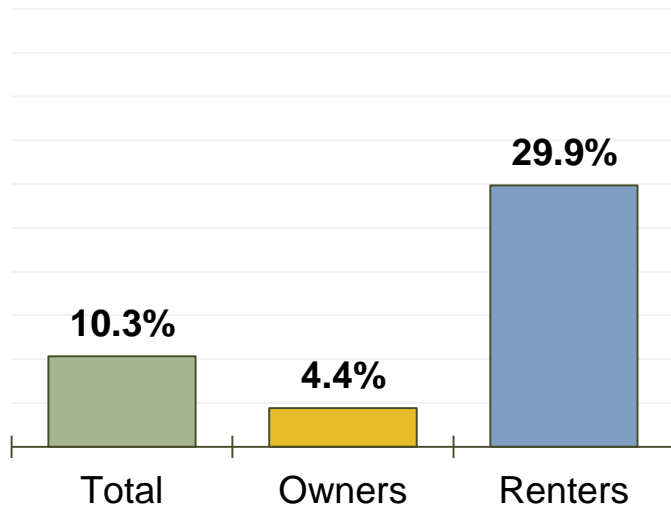
**Quantity of Not Affordable Housing (by Tenure, 2016)**



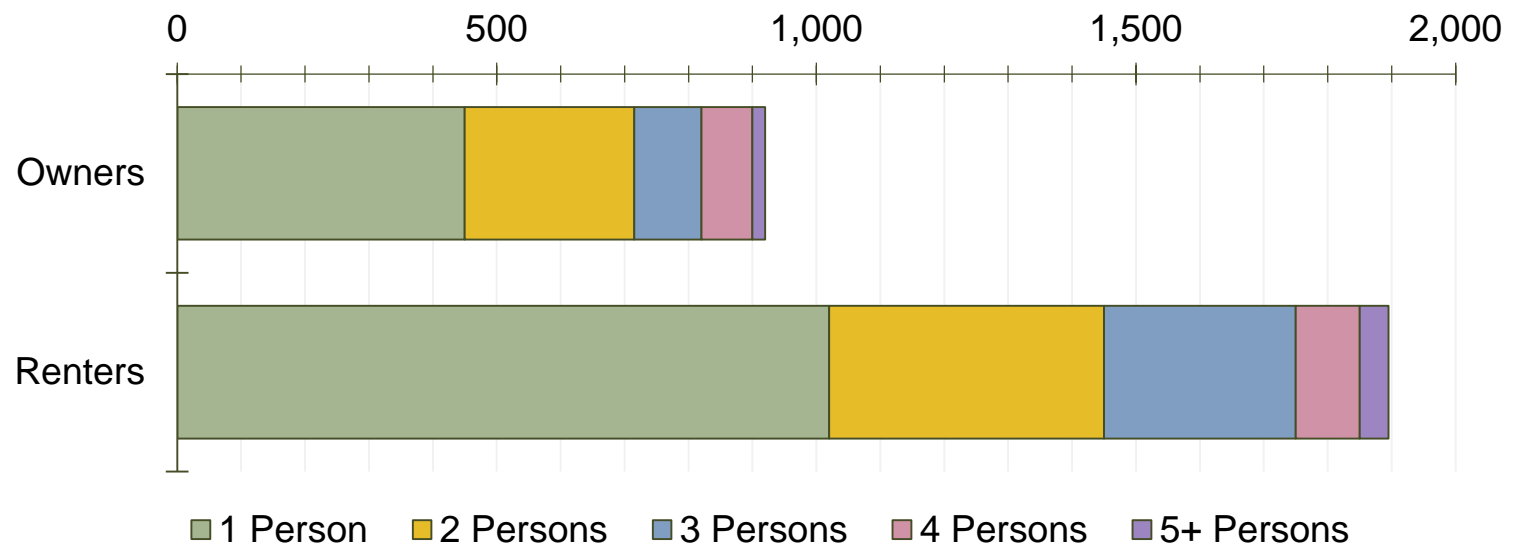
# Housing Unaffordability

- Renters are almost **SEVEN** times more likely than owners to experience Core Housing Need

**Proportion of Households in Core Housing Need (by Tenure, 2016)**



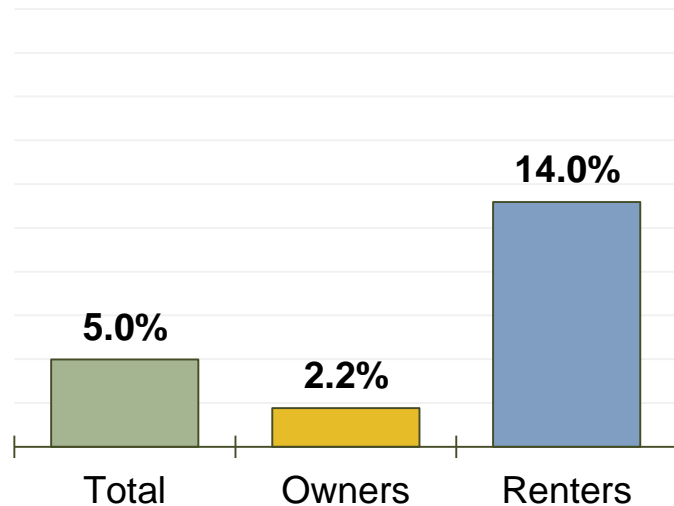
**Quantity of Households in Core Housing Need (by Tenure, 2016)**



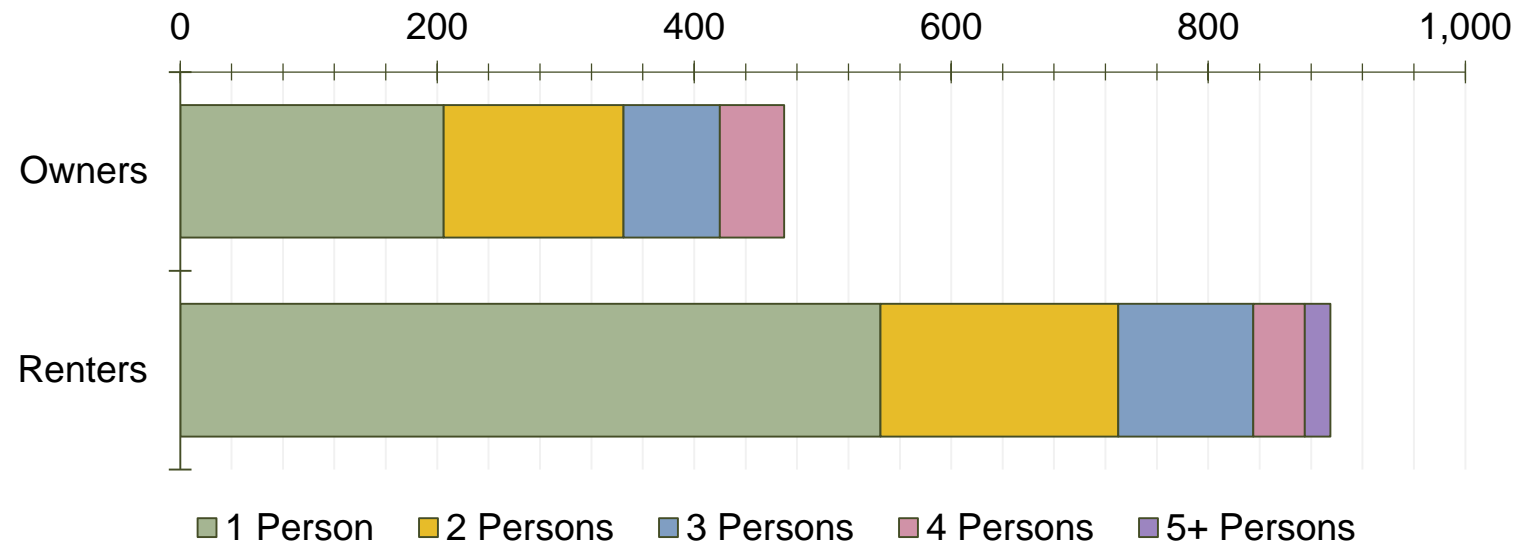
# Housing Unaffordability

- Extreme Core Housing Need – Cost Threshold of 50%

**Proportion of Households in Extreme Core Housing Need (by Tenure, 2016)**



**Quantity of Households in Extreme Core Housing Need (by Tenure, 2016)**



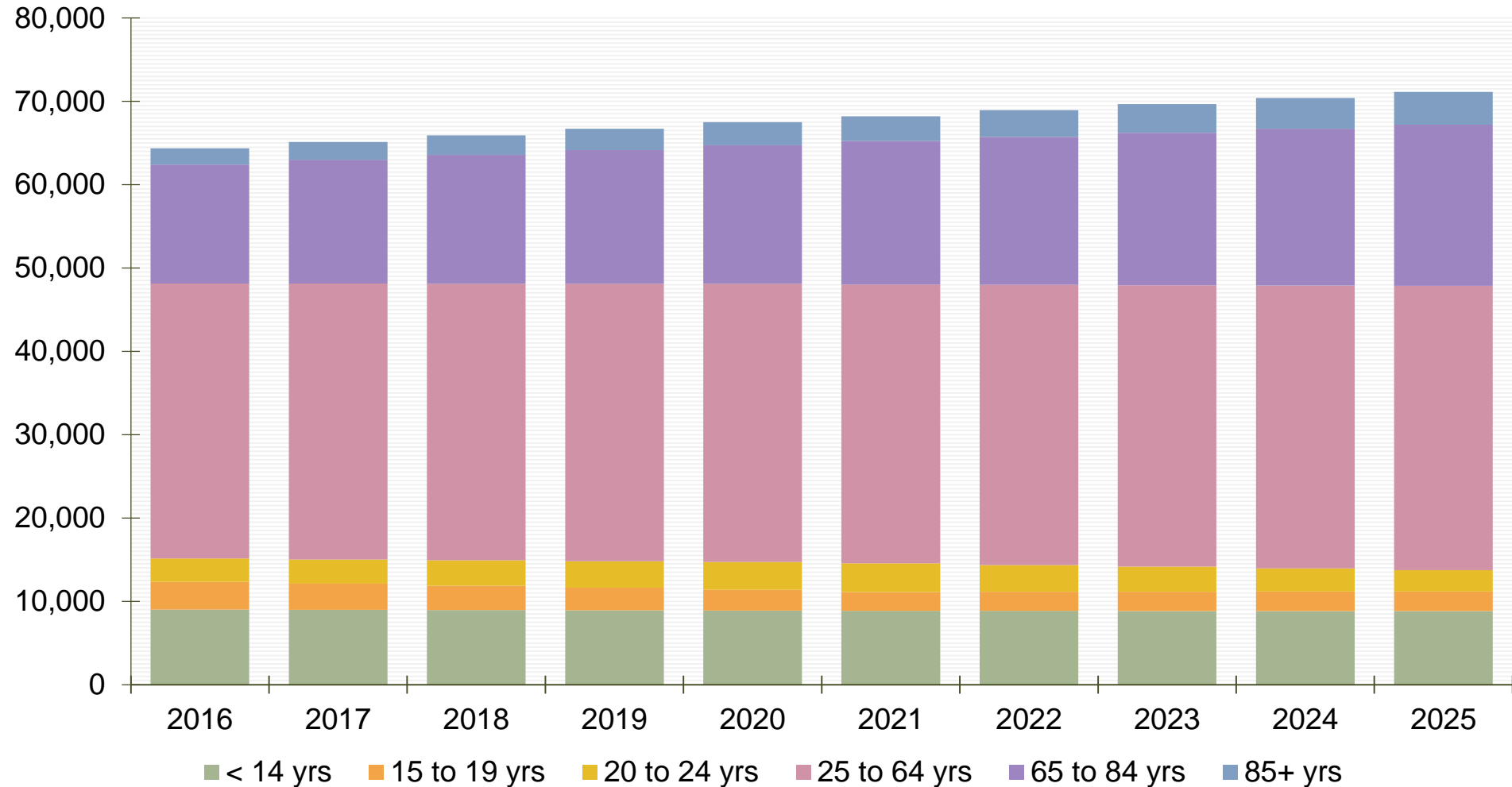
# Housing Unaffordability

## Economic Family Ownership and Rental Cost Gaps

Economic Families	Median Income	Affordable (30%)		Rent Gap			Sale Price Gap				
		Monthly Payment	Dwelling Value	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Single Family	Condo Apt.	Patio Home	Town House
Non-econ. family	\$31,386	\$785	\$183,850	\$185	-\$15	-\$240	-\$515	-\$267,150	\$11,350	-\$227,150	-\$88,650
Lone parent	\$46,517	\$1,163	\$272,481	\$563	\$363	\$138	-\$137	-\$178,519	\$99,981	-\$138,519	-\$19
Couple w/ child	\$108,290	\$2,707	\$634,326	\$2,107	\$1,907	\$1,682	\$1,407	\$183,326	\$461,826	\$223,326	\$361,826
Couple w/o child	\$78,012	\$1,950	\$456,966	\$1,350	\$1,150	\$925	\$650	\$5,966	\$284,466	\$45,966	\$184,466
Median Income	\$67,165	\$1,679	\$393,433	\$1,079	\$879	\$654	\$379	-\$57,567	\$220,933	-\$17,567	\$120,933

# Aging Population

### Projected Population ('16 - '25)



# Missing Typologies

- Demonstrated need across nearly all unit types.
- “Missing Middle” especially important for working families
- Supportive housing options and additional tenure models also important as population ages.
- Deep affordable rental and units available at shelter assistance levels are also insufficient.





# Non-Market Housing Need

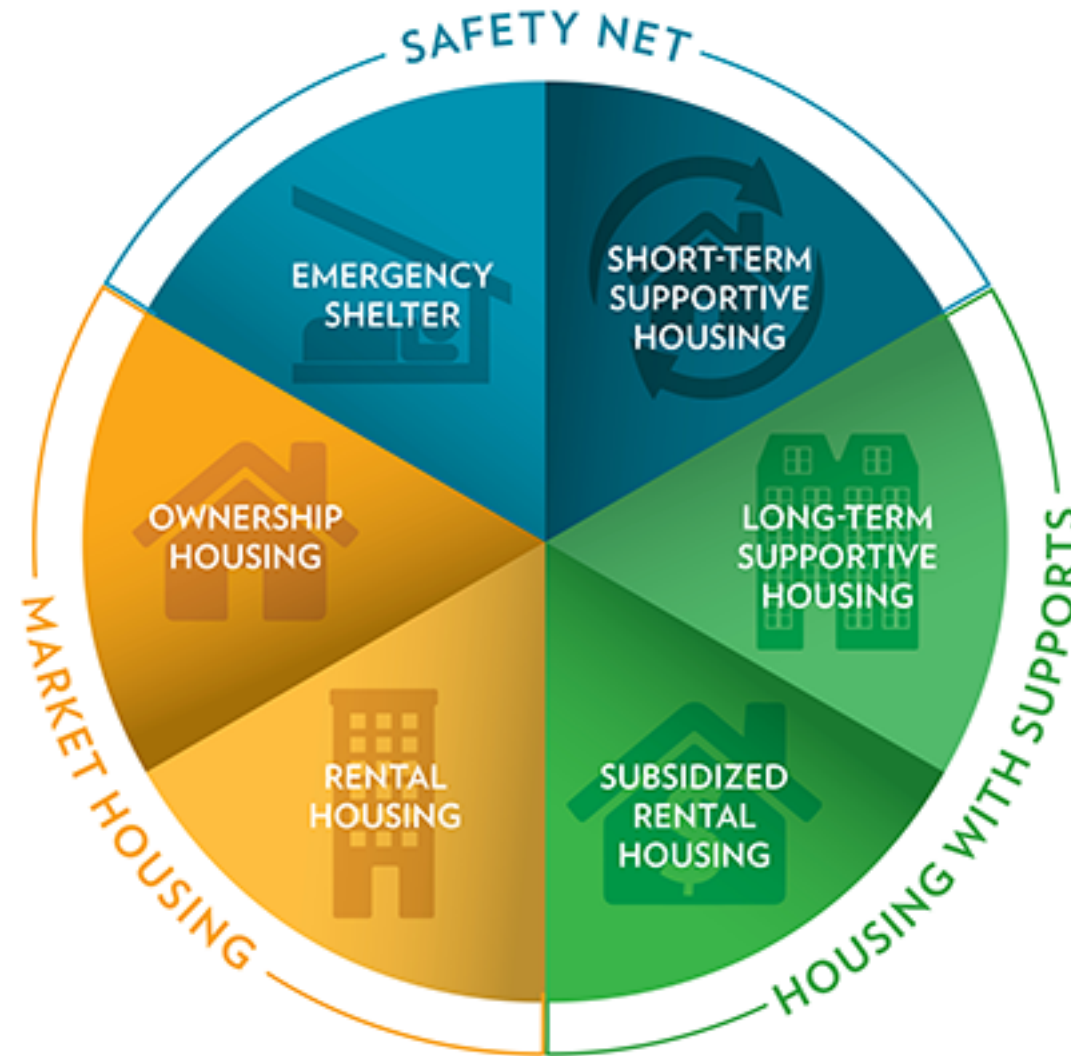
- Need for non-market housing options throughout the Region, but vast majority of BC Housing units are concentrated in Courtenay
- Generally, a need for greater non-market housing options; total waitlist for housing support is 270 households as of January 2020
- 2019 PIT Count – 117 individuals identified as unhoused

## Current Supply of Non-Market Housing Supports in CVRD (as of March 2019)

There is a present need for more non-market housing across CVRD. As of January 2020, the BC Housing wait list for subsidised units had 270 applications, specific to: 73 families, 82 residents with disabilities, 74 seniors, 12 persons requiring wheelchair modified housing, 25 singles, and 1 rent supplement applicant.

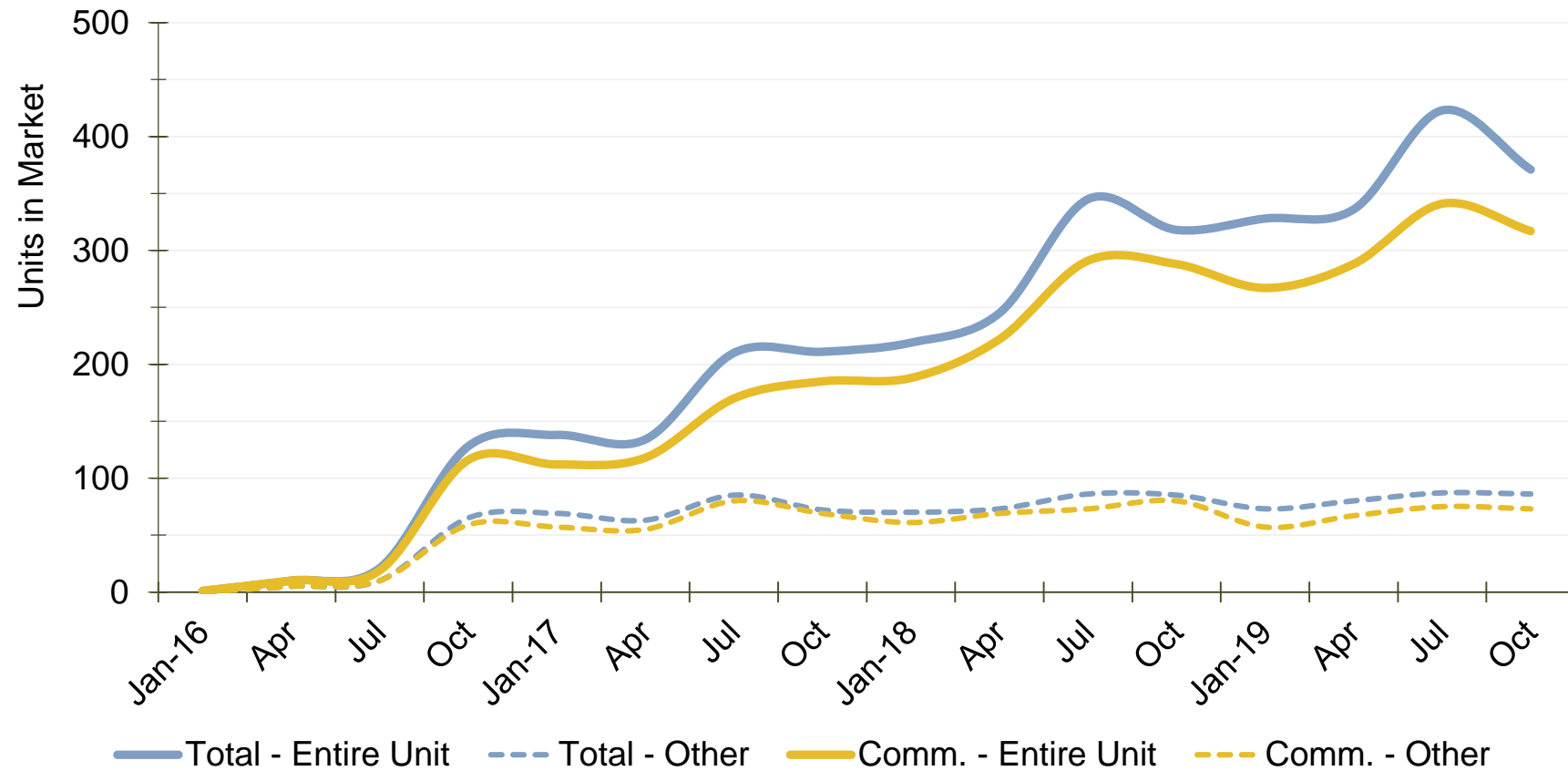


# Across the Continuum



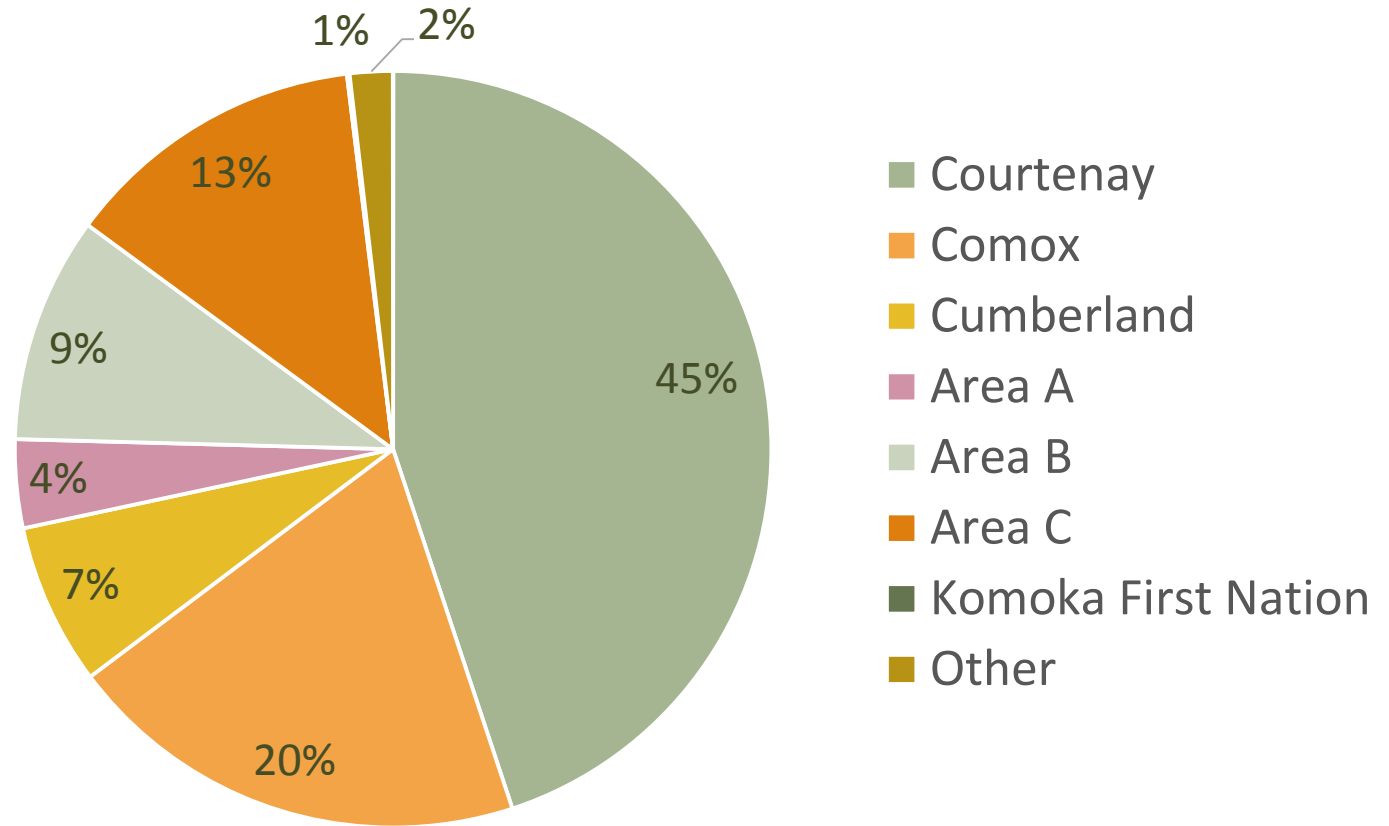
# Short-Term Rentals

**Historical CVRD STR Market – Total versus Commercial Market (AirDNA)**

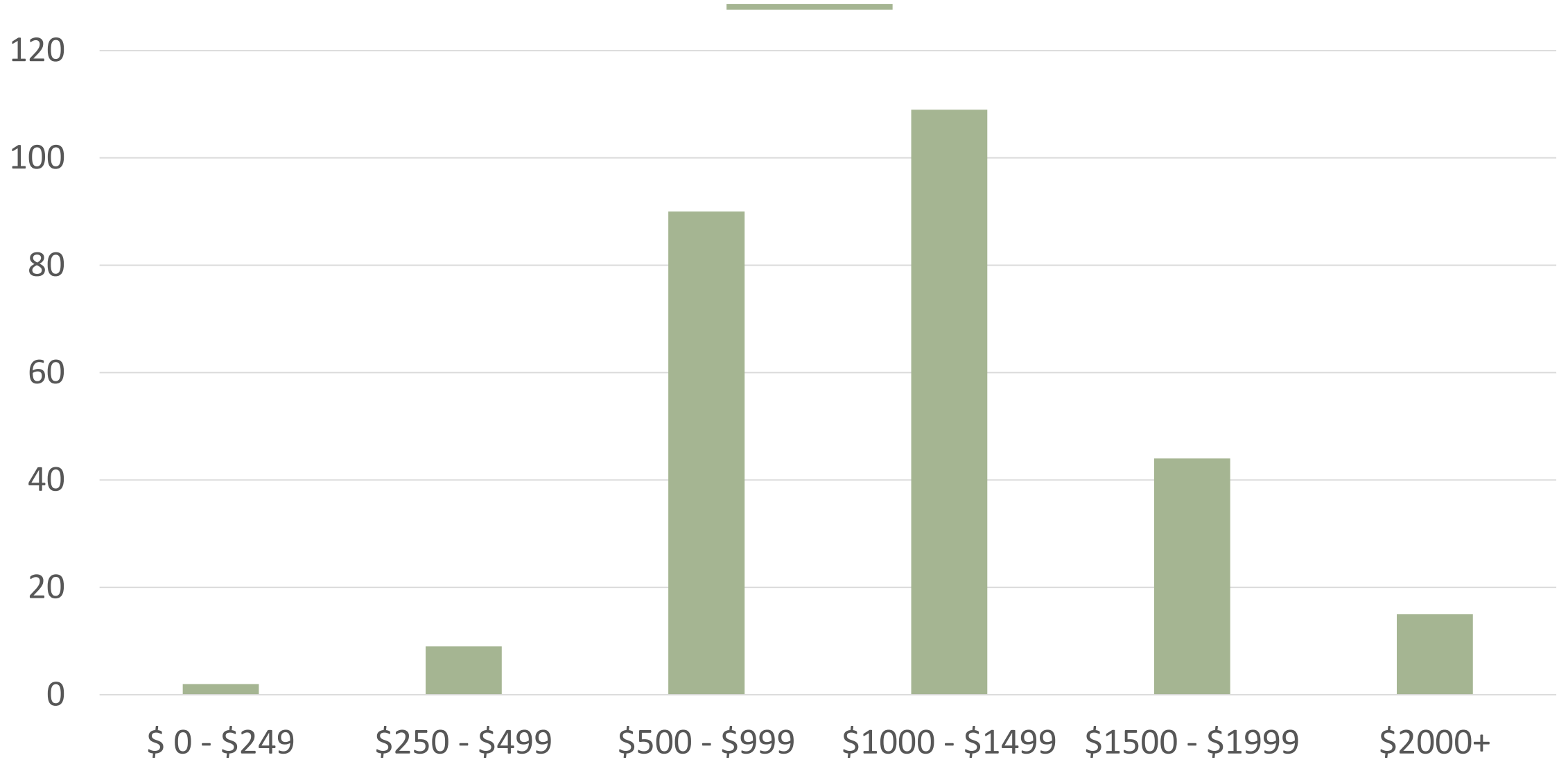


# Household Survey

**889**  
Survey  
Responses



# Cost of Rent



# Household Survey

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**20%**

**Stated that their  
current home did  
not meet their needs**

- Location is far away from where they need to be (work etc.)
- Too many people for the home
- Living in a smaller home because costs are too high
- Living in a large home that they can no longer maintain, but can't afford to move or no options to move in to
- Not connected to transportation
- Hard to find housing that allows pets
- Several respondents living in RV's, boats and trailers

# Household Survey

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**12%**

**Feel they have been refused housing because of discrimination**

“Want to move into patio complex, but will not accept special needs son, as not over 55.”

**“Landlords not interested in renting to parents with young children.”**

**Being a single mother**

**Too young**

“I've been denied housing because the landlords were concerned about having someone who has a mental disability, and I've been denied because they didn't want someone on assistance.”

“Homeless for 6 months because nobody was willing to rent to a single parent with one low income. Only housed now because the apartment is owned by a relative. Told multiple times places within my budget would be too small for my children and were constantly rented to childless double income families instead of mine.”

“Typically have been declined housing due to being on disability.”

## Household Survey

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**25%**

**Indicated that they are considering moving out of the community they live in.**

“Cant afford to purchase suitable housing. Thank god I have affordable rent. If I have to move we are sunk”

“I worry I will never be able to afford a home here, and cannot see myself living in my rental forever. My partner and I both make good wages, but seemingly could never afford the mortgage rates for the current homes on the market, or the rental rates of well-maintained rental homes.”

“The costs of living has gone up considerably but my wages only increase 2% a year - these do not line up. I work full-time for my local gov't (pretty good job) and have had to go to the food bank multiple times this year. I don't know how some people in our communities are surviving.”

“I will not be able to afford market rents when I retire (within 5 years) and will not qualify for subsidy--even if there were sufficient senior rentals, which there aren't.”



# Lived Experience Focus Group

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- Attendees:
  - Most over the age of 50
  - Most have lived in the region for 10 years or more
- Very hard to find options for a single person
- There is a need for more affordable rental options → these options were once available in the region but have now been lost to redevelopment
- Not everyone has complex health or addiction issues and don't feel safe living in housing that caters to those that do
- Living in poor housing conditions due to the cost
- Support staff are kind and do all that they can to help

# Housing Insecurity



“We have lived in 5 different places since moving to the Comox Valley in 2014. Every time we have been evicted for one reason or another (renoviction, illegal eviction due to having a toddler, landlord moving back in, etc) and every time we face an increasingly more difficult rental market.”

**“We're given very short notice to move and had to purchase an RV to live in until we can purchase rural property and /or a house.”**

“Far too small for 5 people but just not affordable on our own (parents/in-laws live with us to offset the rent). The neighbourhood is decently located but transit is virtually unusable for us as it would take us an hour to get to work, which is only a 15 min drive.”

“I would like to obtain guardianship of my brother but I can't have him here and I can't afford a 2 bedroom apartment on my own.”

# Housing Insecurity

“When I graduate, I don’t even know if a full time nurses wage will pay for housing. Places that aren’t a tiny sublet with absolutely strict conditions are \$1800 a month, no utilities.

**I want to save,  
I want to own a house someday,  
I want to have a life.”**

# Moving Forward

- This report contains the *what* and the *who*
- Determining *how* to meet housing needs is up to the local or regional government
  - Regulation, Incentivize, Partner, Educate, Advocate
- There is broad consensus and a willingness to act across the region
- This report is not an answer – it is a tool to inform your next step.

# Next Steps

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- Final design and distribution of housing needs report.
- Community forum to share results and encourage collecting housing action.
- Staff capacity building for future Housing Needs Reports.



# QUESTIONS?



# Thank You!

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