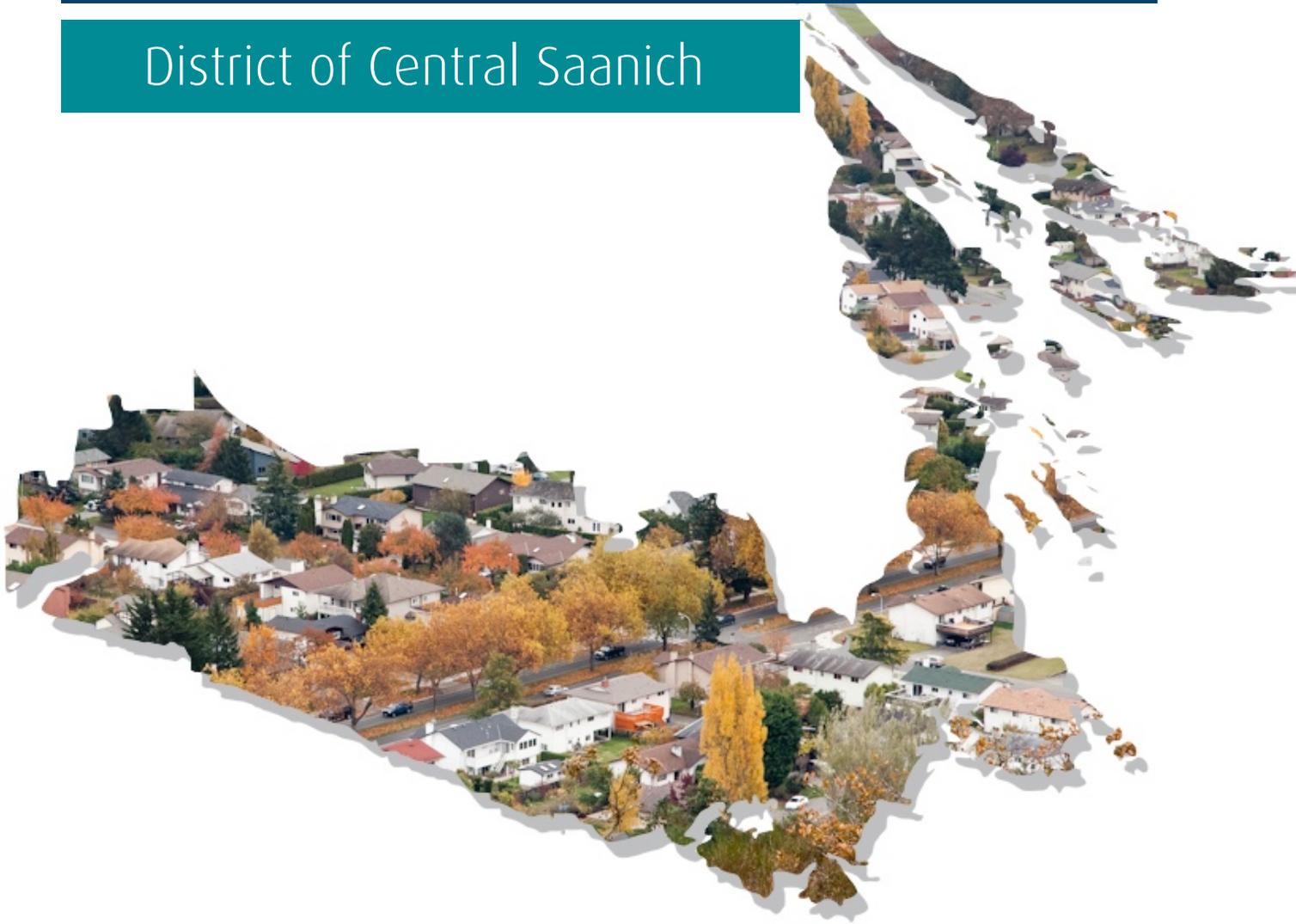


Capital Regional District Housing Needs Assessment

District of Central Saanich



November 2020



Making a difference...together

Central Saanich Housing Profile

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

Overview

The District of Central Saanich is located in the middle of the Saanich Peninsula, within the traditional territory of Tsartlip and Tsawout First Nations. Central Saanich is 41.4 square kilometers with a population of 16,814 residents, as of the 2016 census. The District contains a mix of urban and rural neighbourhoods and is home to the region's largest concentration of agricultural production, with an abundance of parks, beaches, and amenities for its residents

Population and Age

The population of Central Saanich grew by 1,069 residents, or 6.8%, between 2006 and 2016, a slower rate of growth compared to the CRD as a whole which grew by 11.1%. In 2016, the median age was 50.4, higher than the CRD at 45.5. There were larger proportions of adults aged 55 and older in Central Saanich compared to the CRD average.

Projections suggest Central Saanich could experience more rapid population growth in the future, primarily driven by growth in residents aged 75 to 84.

Households

There were 6,890 households in 2016 with an average household size of 2.4 persons, which is slightly larger than the regional average of 2.2 persons per household. There are a higher proportion of larger households in Central Saanich compared to the CRD, with 35% of households having three or more people. Households with children are more common in Central Saanich, while individuals living alone are less common.

Income

The 2015 median income in Central Saanich was \$86,626, which was approximately 24% higher than the CRD median income. There are large differences in household incomes in Central Saanich for households who rent and households with single incomes. Renter households reported incomes that were less than half that of owner incomes (\$47,792 versus \$98,393). Lone parent and non-census family households reported much lower incomes compared to other household types, although they remained higher compared to the regional averages.

Current Housing Stock

Central Saanich's housing stock is made up of primarily single detached houses and low-rise apartments. While recent building permits suggest a trend towards more multi-family forms, the single-family home remains the dominant dwelling type in Central Saanich, with most having three or more bedrooms (68%).

Homeownership

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

80% of households in Central Saanich own their home. Over the past 15 years, ownership prices have risen for all housing types, with the most rapid increases occurring since 2014 (see right).

Based on these prices, the benchmark single-detached home is unaffordable for many households, despite this being the most common type of home in the District. A household would require an annual income of nearly \$150,000 for their shelter costs to be affordable (e.g. less than 30% of before-tax household income).

Rental Affordability

(Statistics Canada and Canada Mortgage Housing Corporation)

20% of households in Central Saanich rent their home. Central Saanich has seen low vacancy and rising rental costs over the past 15 years, with little development of new primary rental market units. At the same time, renter households are growing more quickly compared to owner households: between 2006 and 2016, the number of renter households increased by 27%, compared to 7% for owner households. In 2016, there were enough primary rental market units for just 22% of renter households, indicating that most renters are relying on the secondary market.

Both primary and secondary market rents have risen in recent years. The median rent in the primary market was \$1,250 in 2019, which would require an annual income of approximately \$52,000 for rent to be affordable (e.g. less than 30% of before-tax household income).

AVERAGE 2019 SALES PRICES



Renter households relying on a single income likely struggle to find affordable and suitable housing in Central Saanich. Lone parent, single person, and senior households are the most likely to be in Core Housing Need in the District (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

Anticipated Housing Demand

If Central Saanich continues growing in a similar manner as the past, the community will see an additional 1,034 households form between 2016 and 2025. New households are projected to be 16% renters and 84% owners.

PROJECTED HOUSING UNITS NEEDED

	2016-2020	2020-2025
Total	477	557
Studio or 1 Bedroom	210	241
2 Bedroom	190	217
3+ Bedroom	77	99

Key Areas of Local Need

Affordable Housing

The cost of renting and owning in Central Saanich, like the CRD in general, has risen significantly in recent years. The affordability gap analysis showed that the cost of owning a single-detached home is out of reach for many household types. Purpose-built rental is still relatively affordable for households with more than one income, but extremely unaffordable for individuals living alone and most lone parents.

Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households in Central Saanich is growing, while there has been very little growth in the stock of purpose-built rental housing. As of 2018, the rental vacancy rate was 0.6%, far lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options. As of 2020, there are no households with disabilities who identified themselves on BC Housing's waitlist, however, there are 22 seniors on the waitlist, who may have similar accessibility needs to individuals with physical disabilities.

Housing for Seniors

Central Saanich is experiencing an aging trend with the median age growing from 45.8 in 2006 to 50.4 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Some need affordable and supportive housing,

which stakeholders identified as a key area of need throughout the Saanich Peninsula. Stakeholders indicated there are long existing waitlists. As of 2020, 22 seniors were on BC Housing's waitlist seeking non-market seniors housing in Central Saanich.

Housing for Families

Family-sized housing in Central Saanich is increasingly out of reach for families with children. The affordability gap analysis showed couples with children earning the median income would need to spend 29% of their monthly income to afford a single-detached home. This is close to the affordability threshold and indicates that those earning less than the median income would be unable to afford this housing type. While owning a townhouse or renting in the primary market are more affordable options for couples with children, there is limited supply of family-sized units. Most lone parent families earning the median income for this household type are priced out of all ownership and rental housing options with enough bedrooms to suitably house their children. As housing costs increase, stakeholders reported hearing and seeing individuals and families grapple with whether or not to live on the Peninsula, including workers moving with their families to the area for their jobs. This can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community. As of 2020, there are 18 families on BC Housing's waitlist seeking non-market housing in Central Saanich.

Homelessness

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

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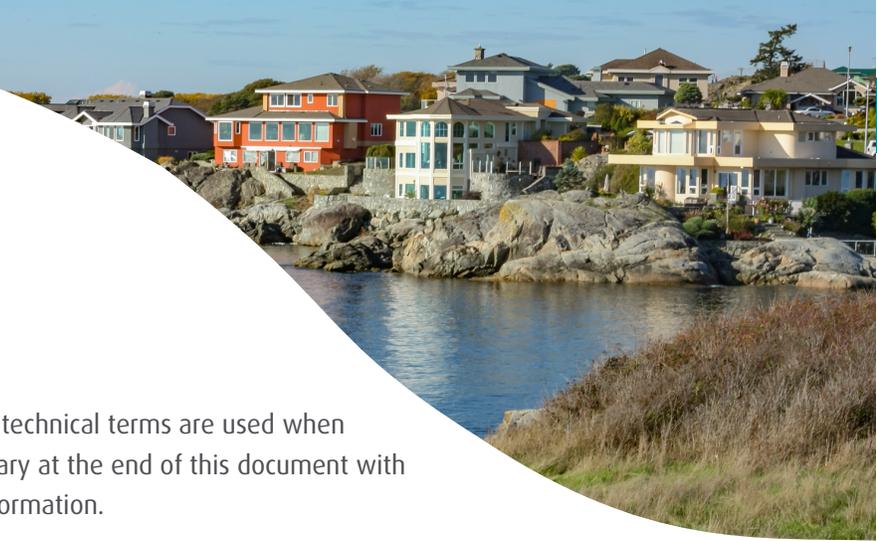
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1.0

Introduction



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

1.1 Overview

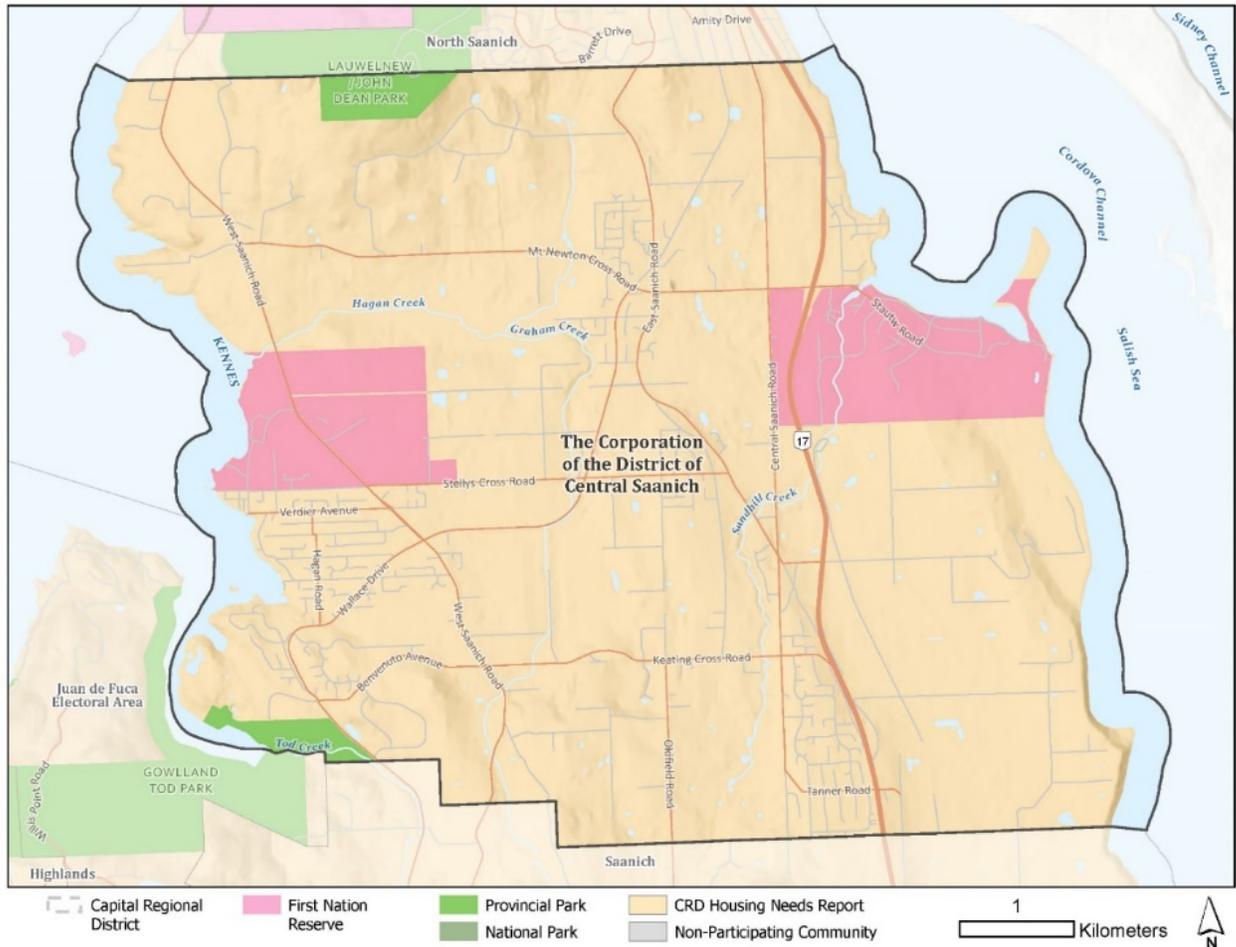
The District of Central Saanich is located in the middle of the Saanich Peninsula, within the traditional territory of Tsartlip and Tsawout First Nations. The District contains a mix of urban and rural neighbourhoods and is home to the region’s largest concentration of agricultural production and offers an abundance of parks, beaches, and amenities for its residents. Central Saanich is 41.4 square kilometres with a population of 16,814 residents in 2016.

Like other communities in the CRD and across the province, Central Saanich is experiencing increasing pressures on its housing market and the dominant housing form is out of reach for typical households. As Central Saanich’s population continues to grow and the proportion of older residents are aging, these demographics are shifting the types of housing that can support local needs and development trends are shifting towards more multi-family housing forms. Families of smaller household numbers are also increasing indicating a need for smaller housing units. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

FIGURE 1 HOUSING CONTINUUM



FIGURE 2 MAP OF CENTRAL SAANICH



The 2008 Official Community Plan (OCP) includes policies for growth management to ensure development opportunities are sustainable and support both agricultural and rural use. Additional policies support the creation of diverse, affordable, rental, and special needs housing to accommodate various housing needs of residents.

In 2019, the District completed a Housing Capacity, Needs Assessment, and Growth Report. This report identified housing needs and gaps and provided an analysis of existing land capacity. The analysis from this report suggested that there is not enough residentially designated land in Central Saanich to accommodate future growth demanded for an additional 1,249 units by the year 2036. Between 2006 and 2016, it was reported there were fewer households that maintained a single-detached home and there is a gradual trend towards townhouses and apartment markets. The report emphasizes the importance of evaluating policy interventions to concentrate higher density infill development in areas with existing services and amenities. The report also identified that single family income households ages 25 to 44 were unlikely to afford the average rental prices in Central Saanich due to cost-barriers and lack of availability.

1.2 Housing Need Report Requirements

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

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

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.¹ Most of this data is made available by the Government of BC through their data catalogue. All 50 data indicators, along with supplemental data, were collected as part of this project. This report includes most but not all indicators, focusing on those that provide insight into the housing system and excluding those that are not directly relevant. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 censuses and 2011 National Household Survey, via:
 - Data available online through Census profiles and data tables
 - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- Victoria Real Estate Board
- BC Stats
- AirDNA²
- District of Central Saanich

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

² AirDNA data is collected from airdna.co; AirDNA collects data from many sources, including Airbnb, Vacation Rental by Owner (VRBO), and through partnerships with property management companies. This data is used to provide a sense of trends in the short-term rental market.

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

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify 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, in fulfilment of Housing Needs Reports regulations.³

1.3 Data Limitations

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

Different Census Datasets

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

Age of Data

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

2011 National Household Survey

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

³ <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

Projections

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

Covid-19

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

2.0

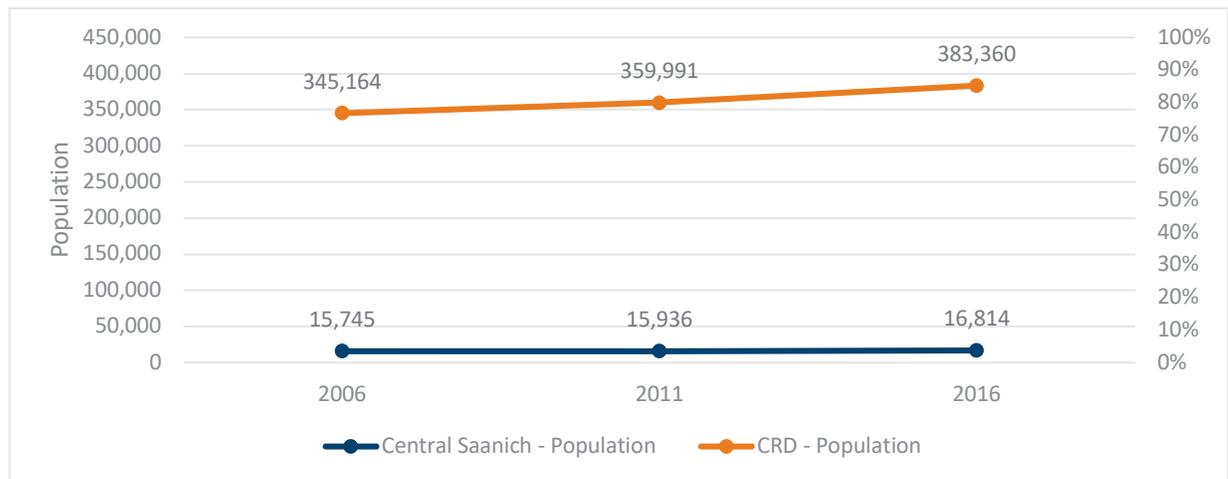
Community Profile

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

2.1 Population

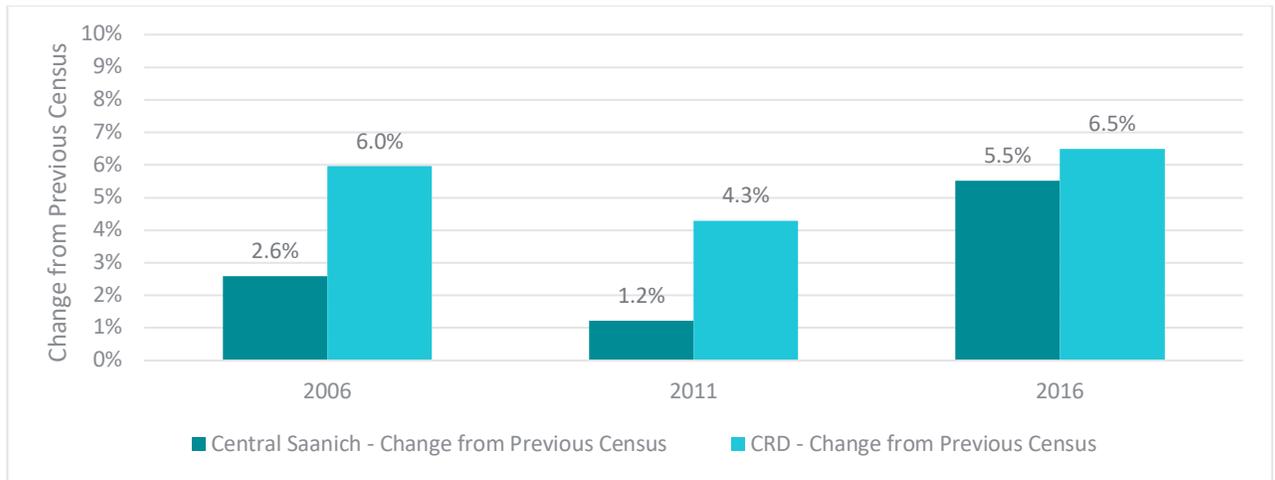
Between 2006 and 2016, Central Saanich grew by 6.8%, from 15,745 to 16,814 residents (Figure 2). This was a slower growth compared to CRD as a whole, which grew by 11.1% over the same period. Between 2011 and 2016, the growth rate in Central Saanich had risen and was comparable to the regional growth rate (Figure 3).

FIGURE 3 POPULATION CHANGE IN CENTRAL SAANICH AND CRD, 2006 TO 2016



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

FIGURE 4 RELATIVE POPULATION CHANGE FROM IN CENTRAL SAANICH AND CRD, 2006 TO 2016



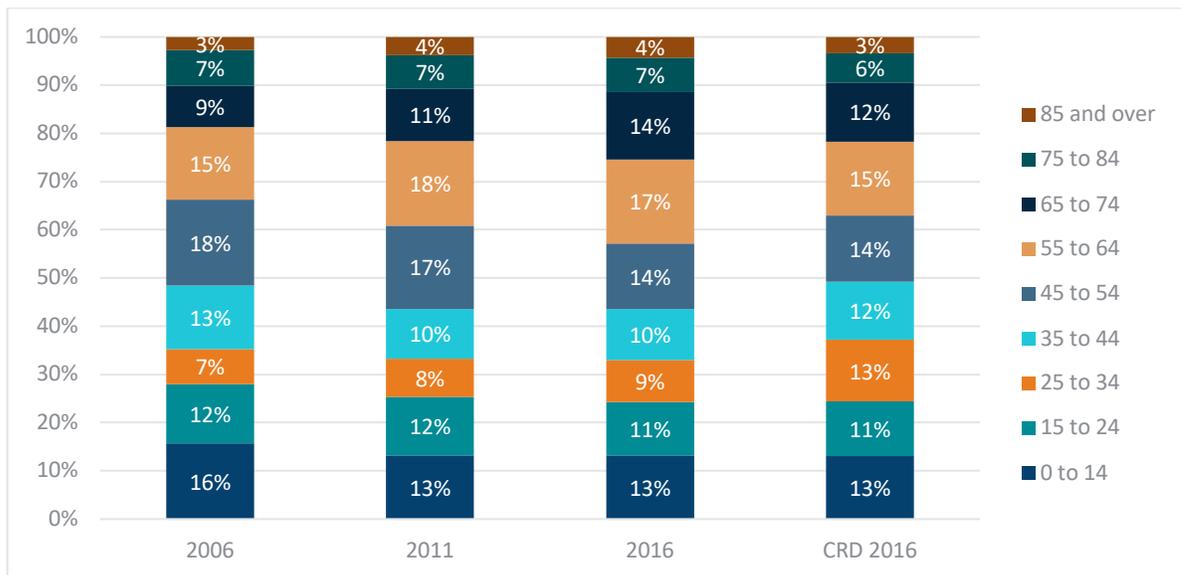
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

Between 2006 and 2016, the median age in Central Saanich increased from 45.8 to 50.4, indicating an aging trend. In 2016, the median age in the CRD was lower at 45.5.

The age distribution in Central Saanich shifted slightly between 2006 and 2016 (Figure 4). Over this time, the proportion of residents aged 25 to 34 and 55 and older increased slightly, while other cohorts decreased. Residents aged 55 or older made up 42% of the population in 2016, compared to 34% of the population in 2006. Compared to the CRD, Central Saanich had a higher proportion of residents aged 55 and older in 2016 (42% in Central Saanich compared to 36% in the CRD).

FIGURE 5 AGE DISTRIBUTION IN CENTRAL SAANICH, 2006-2016

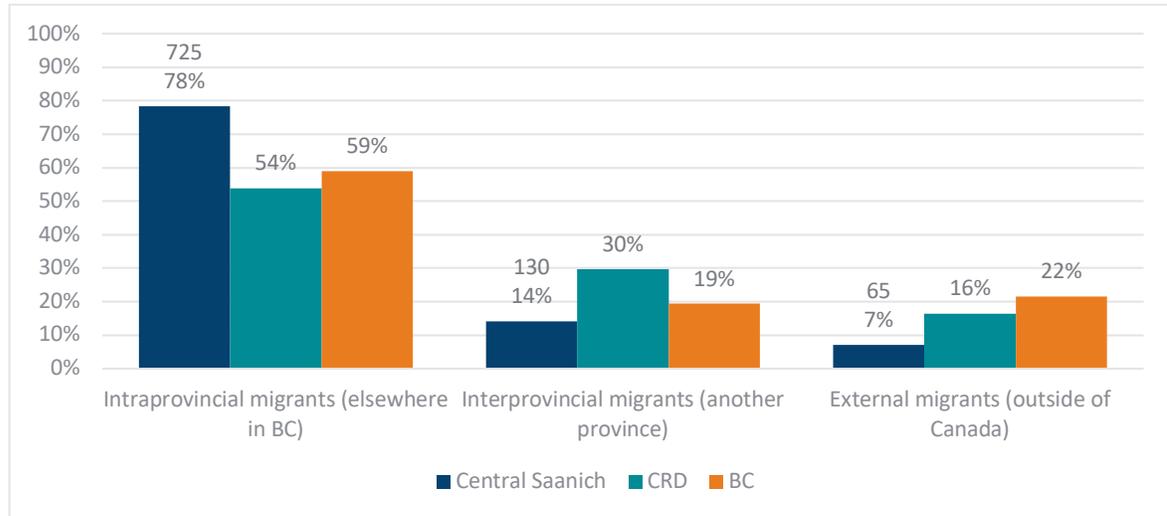


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.3 Mobility

In 2016, 6% of the population of Central Saanich had moved to the community in the previous year compared to 7% in both CRD and BC. Of those who moved into the District between 2015 and 2016, 78% were intraprovincial migrants (people who moved from elsewhere in BC) compared to 54% in the CRD. Only a small proportion of individuals moved from other parts of Canada or from outside of the country.

FIGURE 6 1-YEAR AGO MOBILITY STATUS IN CENTRAL SAANICH, CRD AND BC, 2016



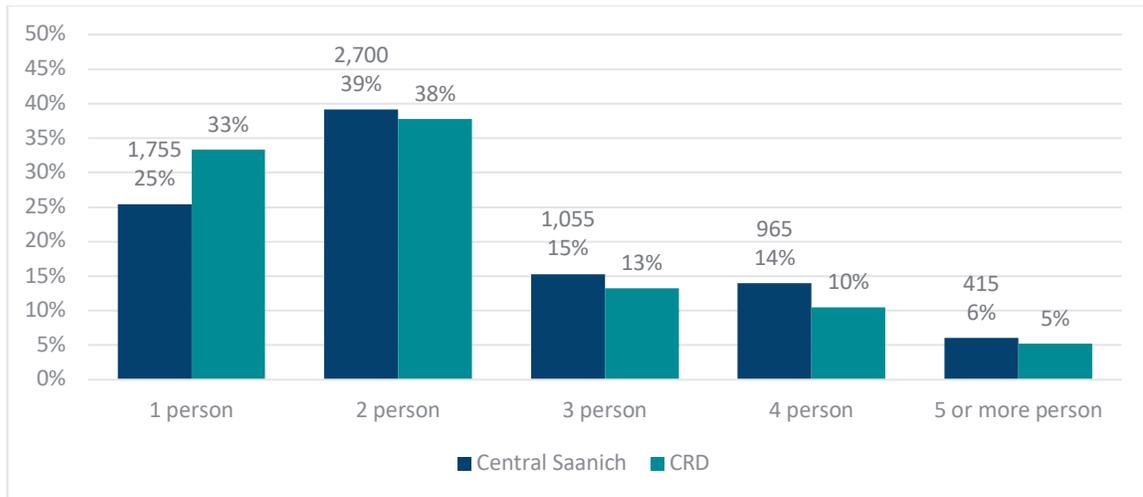
Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in Central Saanich grew by 10.4%, from 6,240 to 6,890. The rate of growth in households is higher than population growth, indicating that households may be getting smaller. The average household size in Central Saanich was 2.4 in 2016, decreasing slightly from 2.5 in 2006, compared to 2.2 in the CRD.

In 2016, 25% of households in Central Saanich were one-person households, compared to 33% of CRD households (Figure 6). There was a higher proportion of larger households in Central Saanich than the CRD, suggesting a higher proportion of families in Central Saanich.

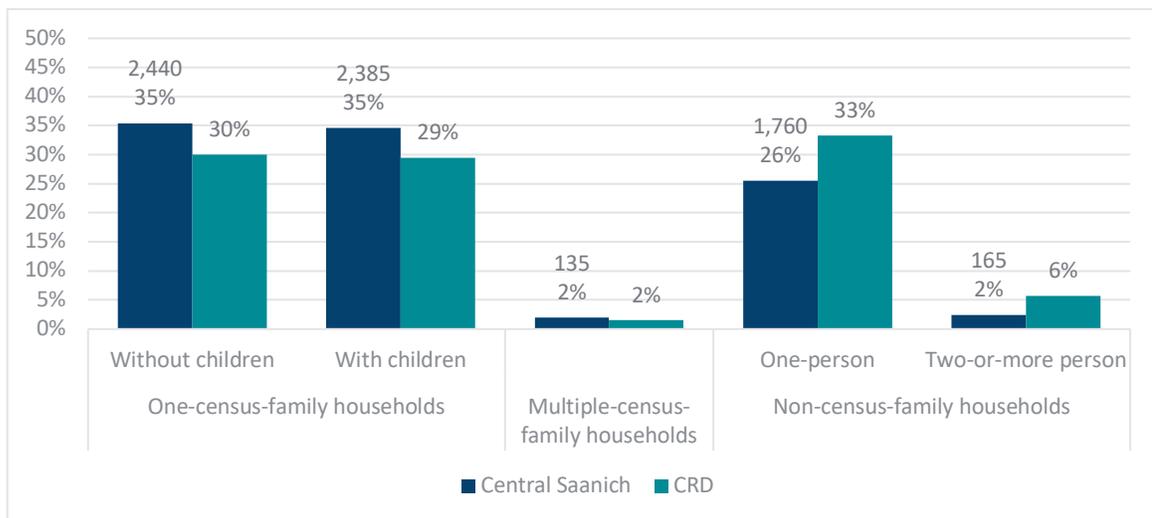
FIGURE 7 HOUSEHOLDS BY SIZE IN CENTRAL SAANICH, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

In 2016, Central Saanich had a higher proportion of family households with and without children than the CRD and a lower proportion of non-census-family households (individuals living alone or with unrelated roommates) compared to the CRD (Figure 8).

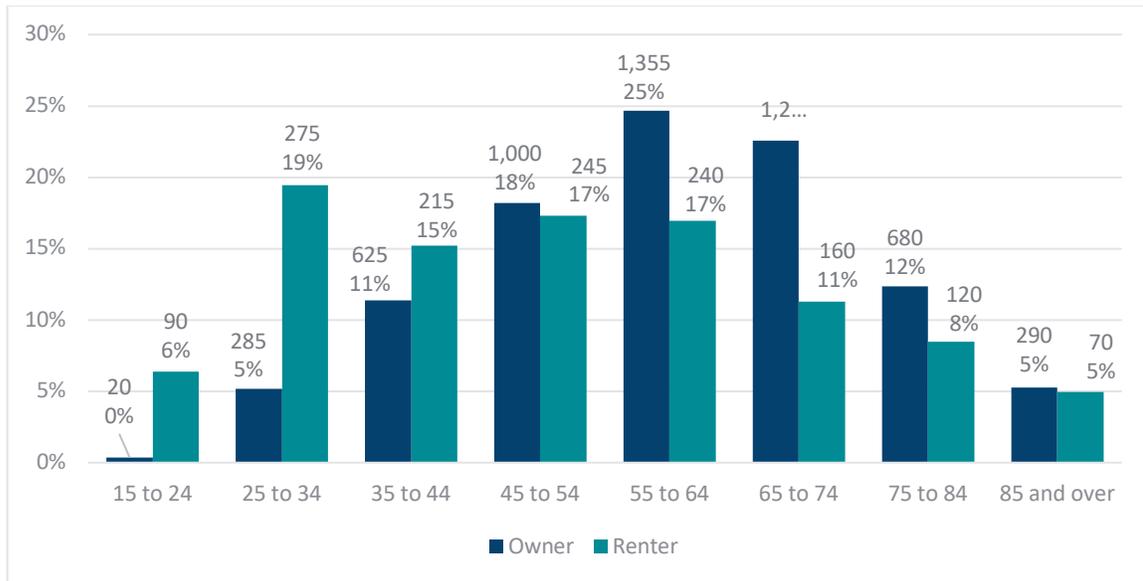
FIGURE 8 HOUSEHOLDS BY HOUSEHOLD TYPE IN CENTRAL SAANICH AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 9 shows the ages of primary households maintainers by tenure in 2016. Primary household maintainer refers to the person leading a household. The Census allows two to be identified per household and the data is based on the first entry. In Central Saanich, there was a smaller proportion of households headed by the youngest and oldest age cohorts. Younger age groups (under 35) are far more likely to rent than own. Homeownership rates increase with age, peaking between 55 and 64 in Central Saanich, before declining. As individuals get older, they are more likely to live with family or in collective housing forms.

FIGURE 9 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



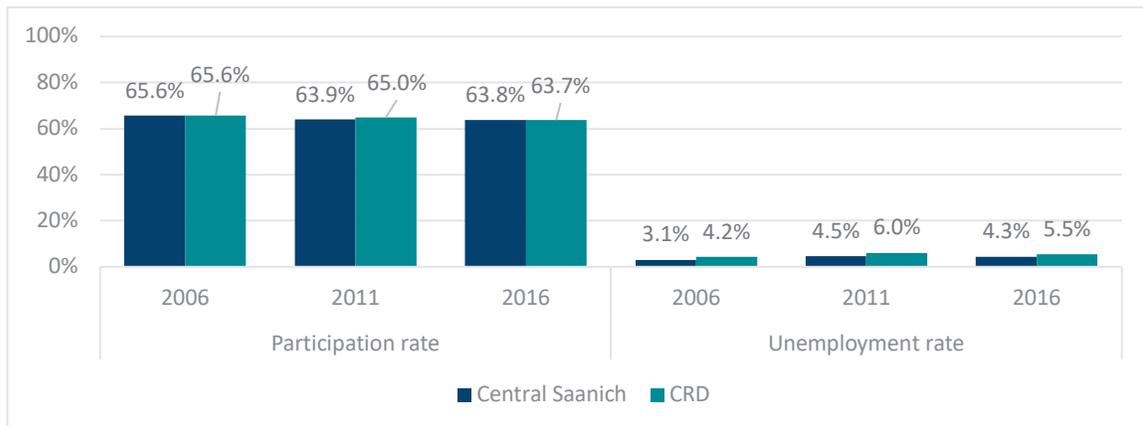
Source: Statistics Canada Census Program, Census 2016

2.5 Economy

In 2016, the top industries for work for Central Saanich residents were healthcare and social assistance (12%), public administration (12%), retail trade (11%). This was followed by educational services, professional, scientific, and technical services, and construction; 8% of residents were employed in each of these sectors.

Between 2006 and 2016, the labour participation rate in Central Saanich fell slightly, while the unemployment rate increased (Figure 10). This was a trend experienced across the CRD.

FIGURE 10 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE IN CENTRAL SAANICH AND CRD, 2006 TO 2016



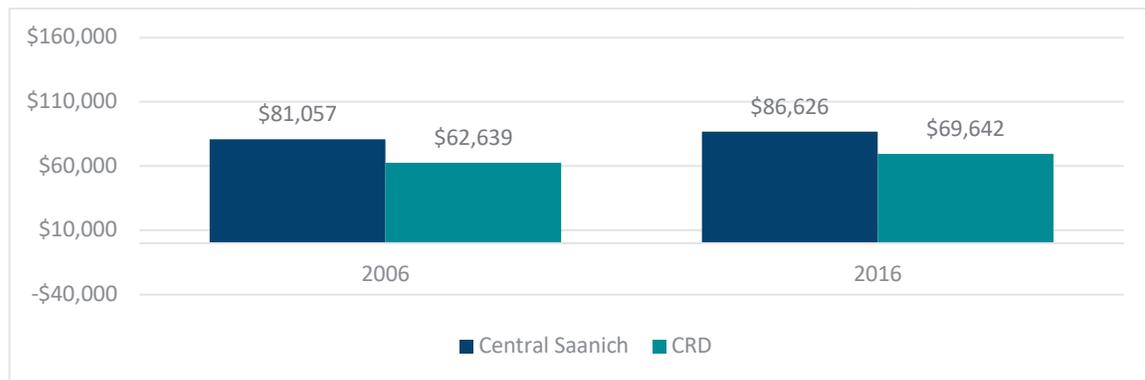
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census Profiles.

Between 2006 and 2016, the median before-tax income of private households grew by 6.9% in Central Saanich, compared to 11.2% for the CRD as a whole (Figure 11). Central Saanich has had much higher median incomes than the CRD. The 2016 median income was \$86,626, 24% higher than the CRD median household income of \$69,642 (Figure 11).

FIGURE 11 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN CENTRAL SAANICH AND CRD, 2006 TO 2016



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

Female lone parents and non-census-families (typically individuals living alone or with roommates) have much lower median household incomes than other family types (Figure 12). Notably, the median incomes for both female and male-headed lone parent families are much higher in Central Saanich than the region overall.

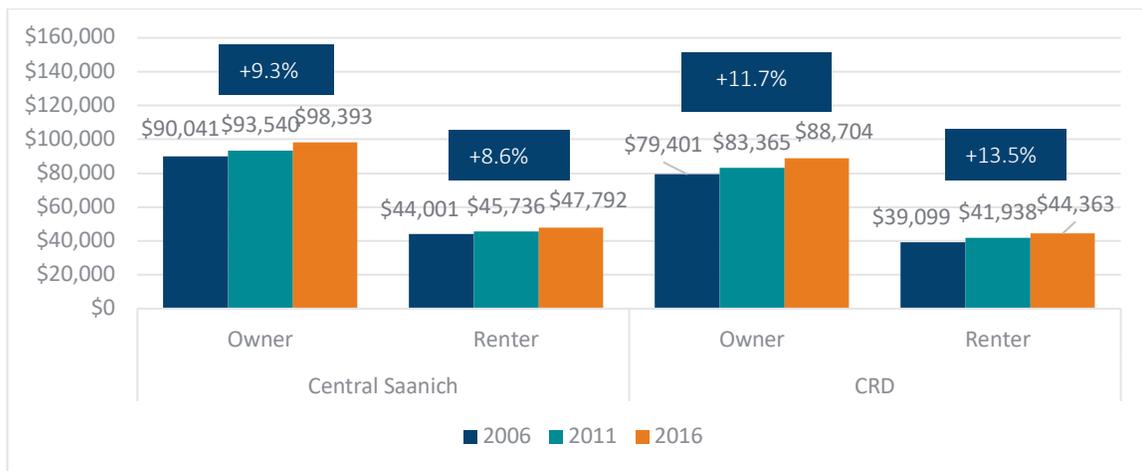
FIGURE 12 MEDIAN TOTAL HOUSEHOLD INCOME IN CENTRAL SAANICH AND CRD



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

The median renter household income in a community is generally much lower than the median owner household income. In Central Saanich, the median renter household income in 2016 was 49% of median owner household income (Figure 13).

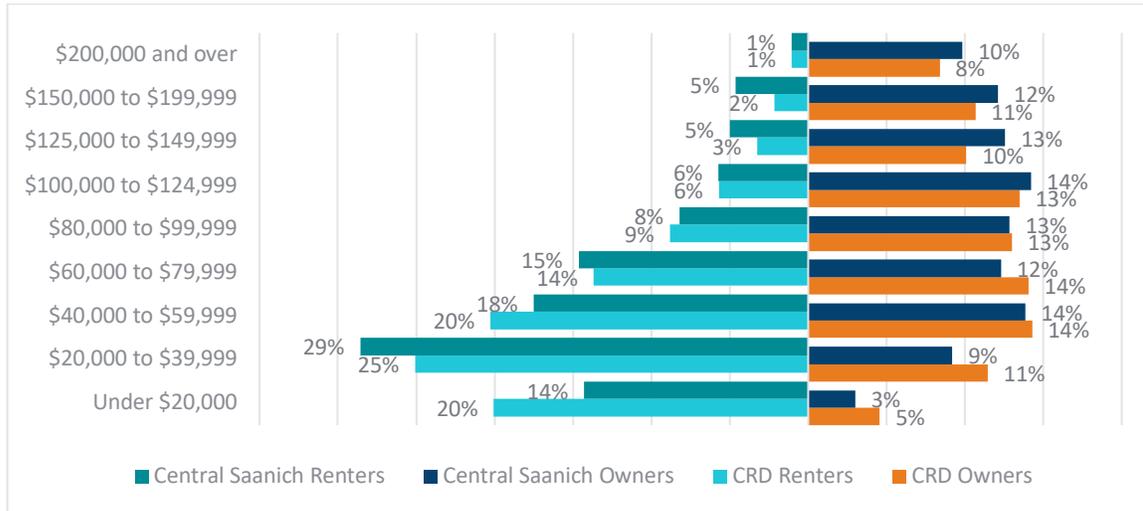
FIGURE 13 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN CENTRAL SAANICH AND CRD, 2006 TO 2016



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

Central Saanich has a higher proportion of owner households in higher income brackets than the CRD (Figure 14). While Central Saanich has a lower proportion of renter households in the very lowest income brackets (making under \$20,000), the community has a higher proportion of households making \$20,000 to \$39,999 than the CRD.

FIGURE 14 HOUSEHOLD INCOME DISTRIBUTION BY TENURE IN CENTRAL SAANICH AND CRD, 2016



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

2.7 Summary

- Central Saanich has been growing slower than the CRD overall. Between 2006 and 2016, Central Saanich grew by 6.8%, from 15,745 to 16,814 residents, while the CRD grew by 11.1% over the same period.
- 78% of new households moving to Central Saanich were from other parts of BC, 14% from other parts of Canada, and 7% from other countries. Compared to the CRD, Central Saanich attracted less individuals from other provinces and outside of Canada.
- Consistent with national trends, Central Saanich is experiencing a slight aging trend. The median age increased from 45.8 in 2006 to 50.4 in 2016.
- While Central Saanich’s age distribution was similar to the CRD, Central Saanich has a higher proportion of large households and a lower proportion of one-person households compared to the CRD.
- The top three industries employing Central Saanich residents in 2016 were health care and social assistance (12%), public administration (12%), and retail trade (11%).
- Central Saanich had higher incomes compared to the region over the past three census counts. Renter households reported incomes that were less than half of that owner incomes (\$47,792 versus \$98,393). Households with single incomes, especially female lone parent households and non-census family households, reported lower incomes compared to other household types.

3.0

Housing Profile

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

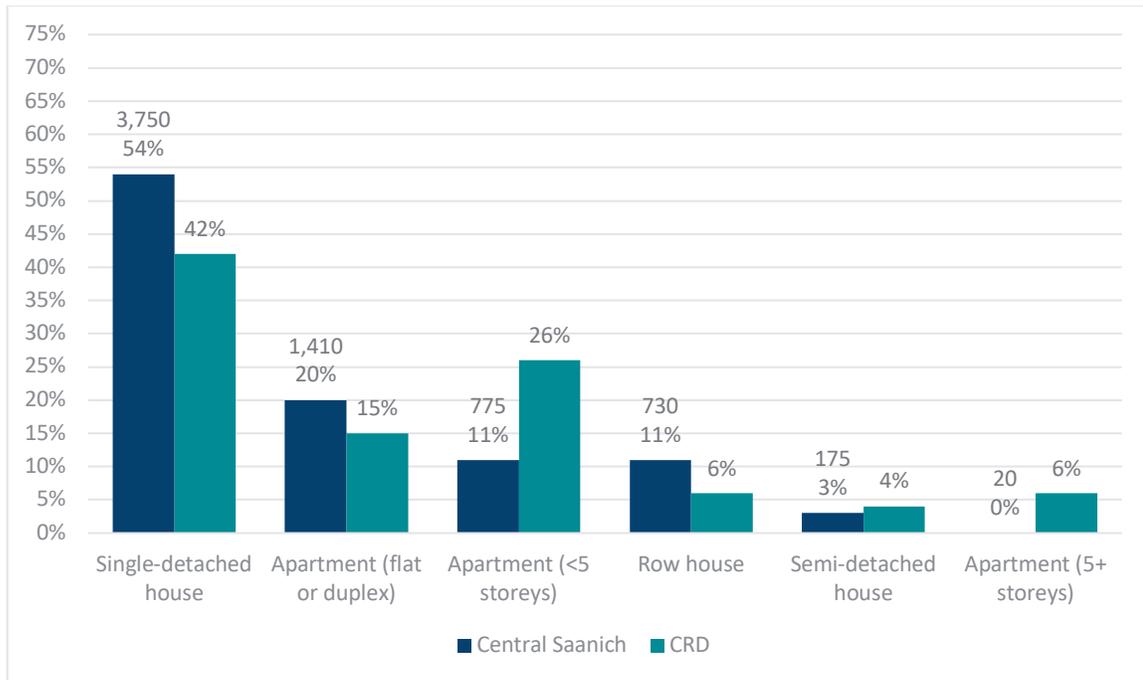
This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation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

3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 6,890 dwellings in Central Saanich. Compared to the CRD as a whole, Central Saanich has a higher proportion of single-detached houses and attached housing like row houses and apartment or flat in a duplex. In 2016, 54% of dwellings were single-detached houses and 20% were apartments in a flat or duplex (Figure 15). Apartment or flat in duplex refers to single-detached houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 5,175) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Central Saanich has a much lower proportion of low-rise apartments (less than five storeys) compared to the region and no higher rise apartments (five or more storeys) were counted in 2016. Anecdotal observations provided by District staff suggest there has been more development of apartment buildings since 2016. Between 2015 and 2017, two building permits were issued for five-storey apartment buildings, with another five-storey apartment building recently approved. Recent building permit data is provided in Section 3.1.3).

FIGURE 15 DWELLINGS BY STRUCTURE TYPE IN CENTRAL SAANICH AND CRD, 2016



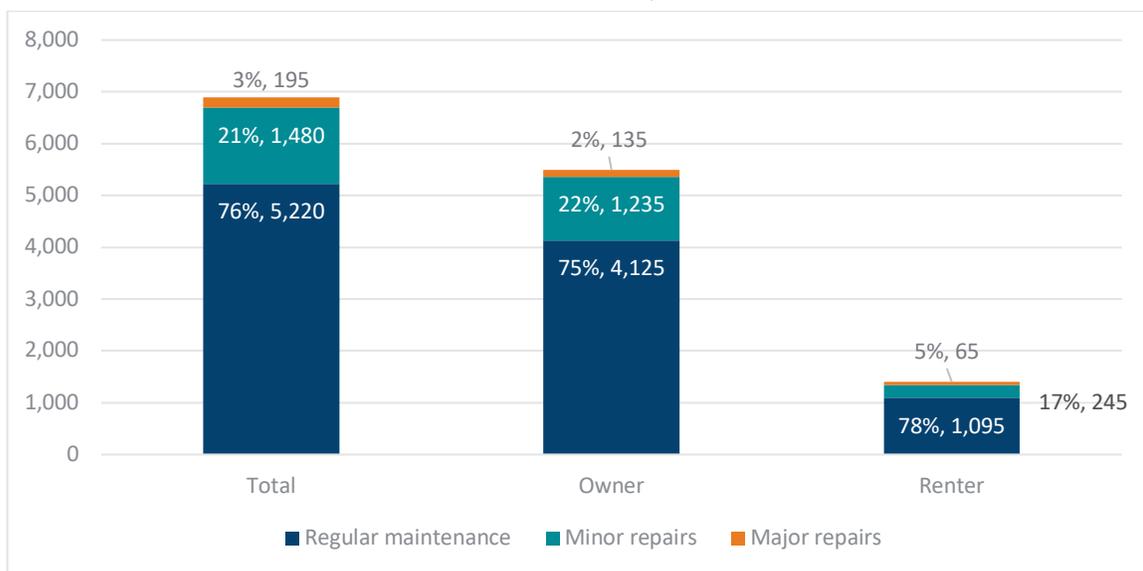
Note: Not shown on this graph are other single-attached homes (0 units) and moveable dwellings (25 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, most of the housing stock in Central Saanich requires only regular maintenance (Figure 16) A higher proportion of owner households (25%) reported needing minor or major repairs compared to renter households (22%).

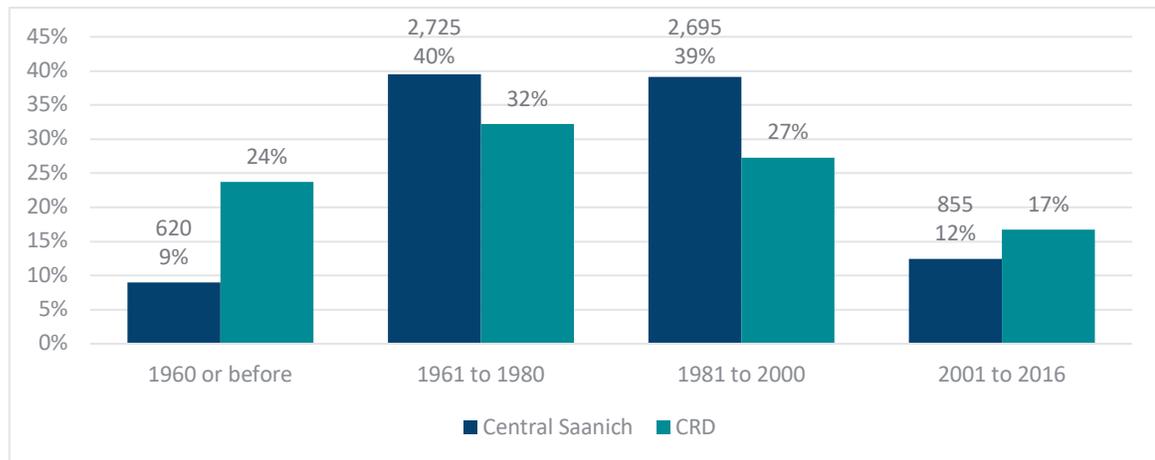
FIGURE 16 DWELLING CONDITION BY TENURE IN CENTRAL SAANICH, 2016



Source: Statistics Canada Census Program, Census 2016

As of 2016, most of Central Saanich's housing stock was built between 1961 and 2000. Compared to the CRD, Central Saanich has a much smaller proportion of older homes built in 1960 or earlier and a slightly smaller proportion of homes built between 2001 and 2016 (Figure 17).

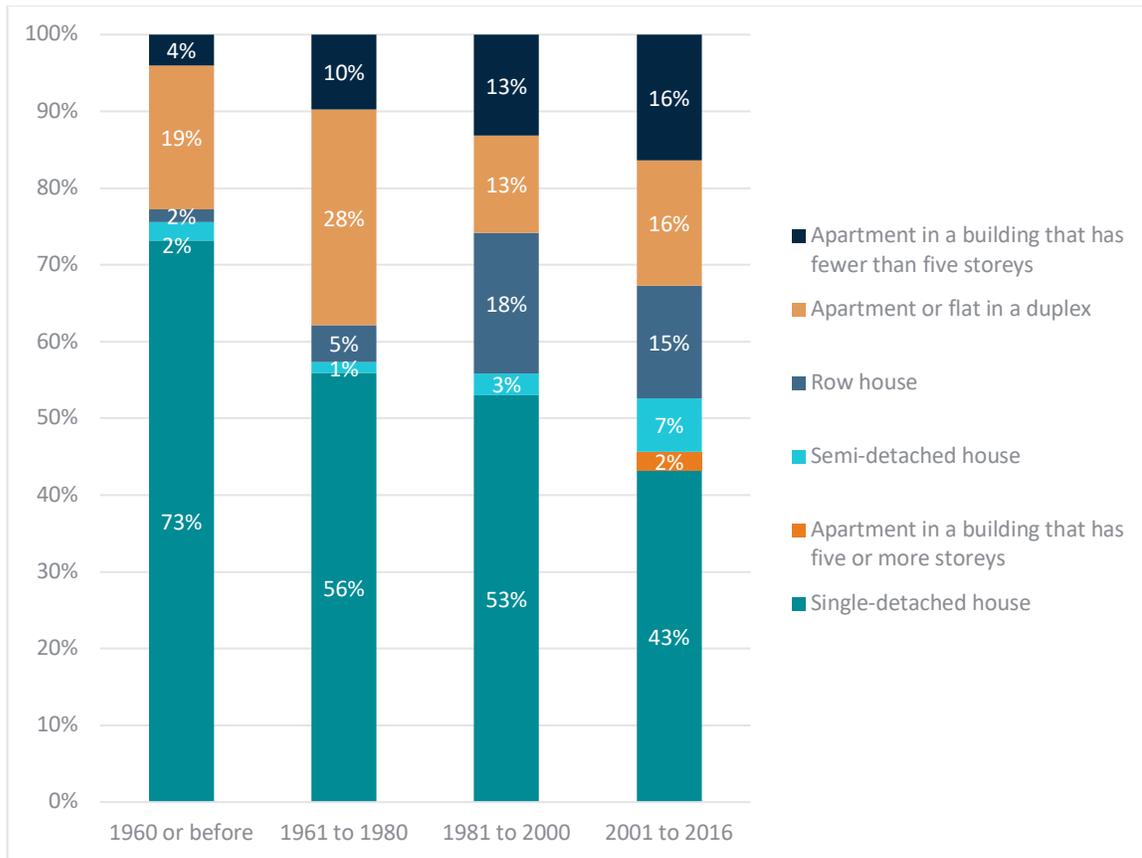
FIGURE 17 DWELLINGS BY PERIOD OF CONSTRUCTION IN CENTRAL SAANICH AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 18 shows that single-detached houses is the predominant structural type of housing built in each period of construction. The proportion of single-detached houses built has decreased, while there has been increased construction of semi-detached houses and apartments in both low and high-rise buildings. The first apartments in a building with five or more storeys were built between 2001 and 2016. Anecdotal information from District staff indicates there have been more permits and approvals for apartment buildings with five storeys or more since 2016. The proportion of row houses and apartments in a flat or duplex has fluctuated from 1961 to 2016.

FIGURE 18 DWELLINGS BY PERIOD OF CONSTRUCTION AND STRUCTURAL TYPE IN CENTRAL SAANICH, 2016

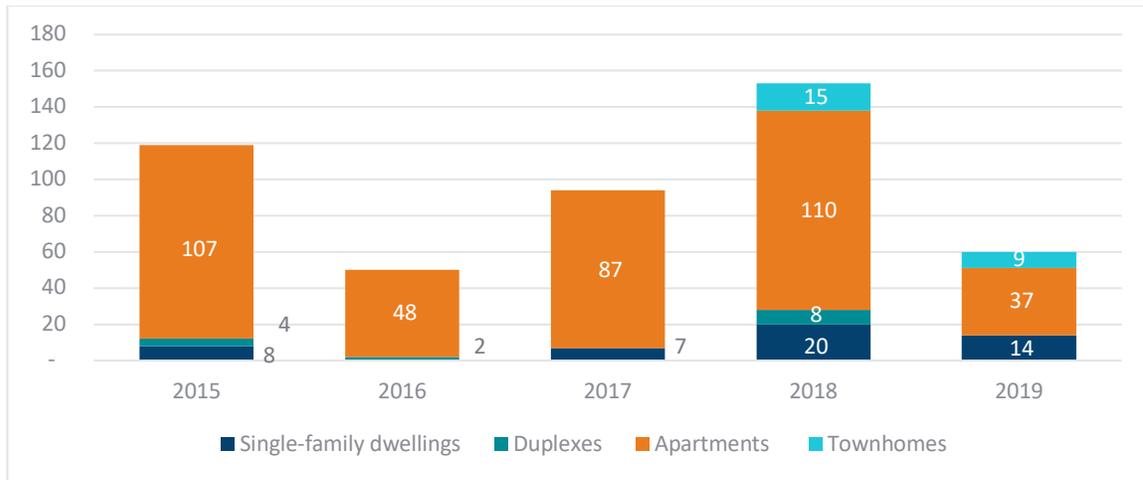


Note: Not shown on this graph are moveable dwellings (~10 units).
 Source: Statistics Canada Census Program, Census Profiles 2016

3.1.3 Recent Changes in Housing Stock

Building permit data from 2015 to 2019 shows that most new dwellings created have been “apartments”, including dwelling units found in a wide range of structures, such as triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store or other non-residential structures (Figure 19). Over this period, there were 49 single-family dwellings added, representing 10% of all dwellings added. There were 389 apartments added, representing 81%. For comparison, 18% of new homes added across the whole region were single-family dwellings and 76% were apartments. Using the same classification, apartments comprised 31% of the District’s housing stock in 2016, suggesting a changing trend. Note that this data considers net new homes and accounts for demolitions.

FIGURE 19 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE IN CENTRAL SAANICH, 2015 TO 2019



Source: CRD Building Permit Data*

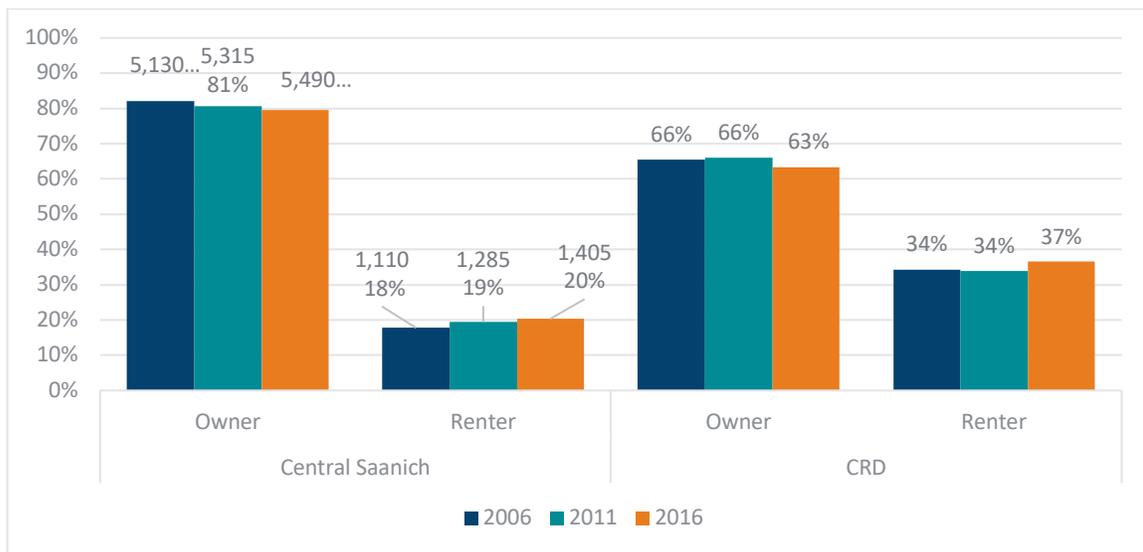
Note: Movable homes are not shown on this graph (~6 units).

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

3.1.4 Tenure

Between 2006 and 2016, Central Saanich experienced a slight decrease in the proportion of owner households, from 82% to 80%, and a slight increase in the proportion of renter households, from 18% to 20% of households. This is similar to the decrease of proportion of owners from 66% to 63% over the same period in the CRD. The rate of growth among renter households was 26.5% between 2006 and 2016, which was much higher than the rate of growth among owner households (7.0%).

FIGURE 20 HOUSEHOLDS BY TENURE IN CENTRAL SAANICH, 2006 TO 2016



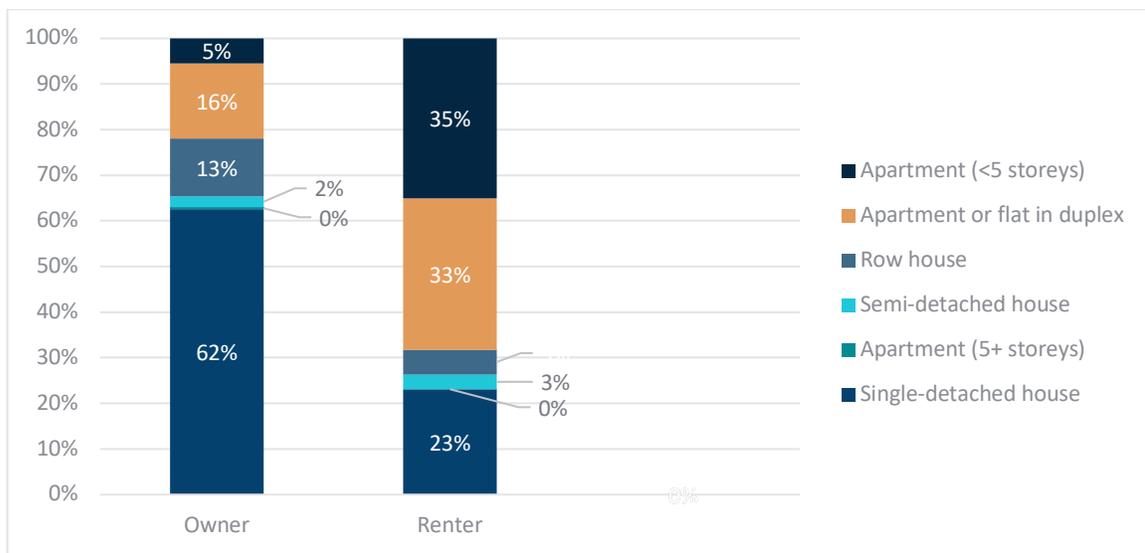
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

The number of renter households who reported they were living in subsidized units decreased between 2011 and 2016.⁴ In 2016, there were 130 renter households who reported they were living in subsidized units, representing 9% of renter households, compared to 215 households in 2011, representing 16.7% of renter households. There is no data available before 2011.

3.1.5 Households and Structure Type

Among owner households in Central Saanich, the most common structure types are single-detached houses (62% of owner households), followed by homes with secondary suites (apartment or flat in duplex) and row houses. 33% of renter households occupy secondary suites, indicating that these are important structure types for rental housing in the community.

FIGURE 21 STRUCTURE TYPE BY TENURE IN CENTRAL SAANICH, 2016

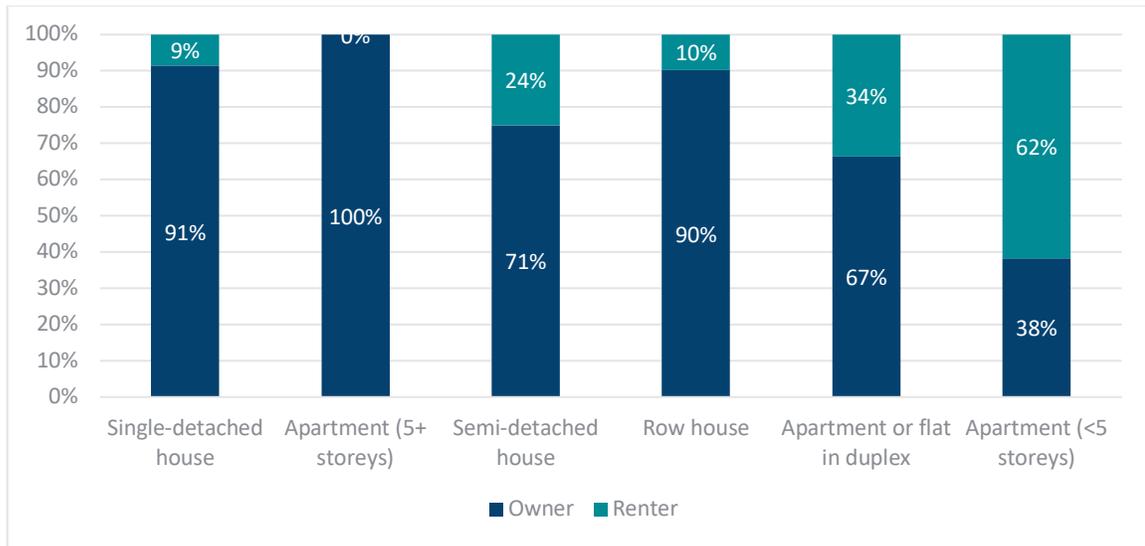


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Owner households occupy all apartment homes, 91% of single-detached homes, and 90% of row houses. Renter households most commonly occupy low-rise apartments (62%) or apartments or flats in a duplex, which are primarily secondary suites (34%).

⁴ Subsidized housing includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the District is provided in Section 3.4.

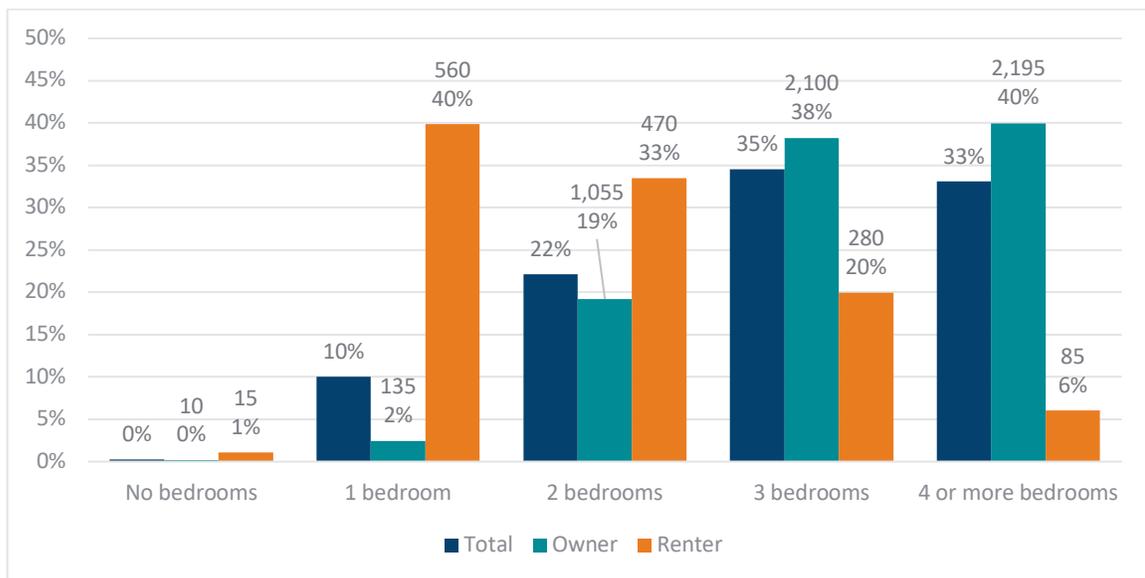
FIGURE 22 TENURE BY STRUCTURE TYPE IN CENTRAL SAANICH, 2016



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

In 2016, the majority of dwellings in Central Saanich had three or more bedrooms (68%). While 78% of dwellings with three or more bedrooms were owned, 26% were rented. Nearly three-quarters (73%) of rented dwellings were one- or two-bedroom units (Figure 23).

FIGURE 23 DWELLINGS BY UNIT SIZE AND TENURE IN CENTRAL SAANICH, 2016



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

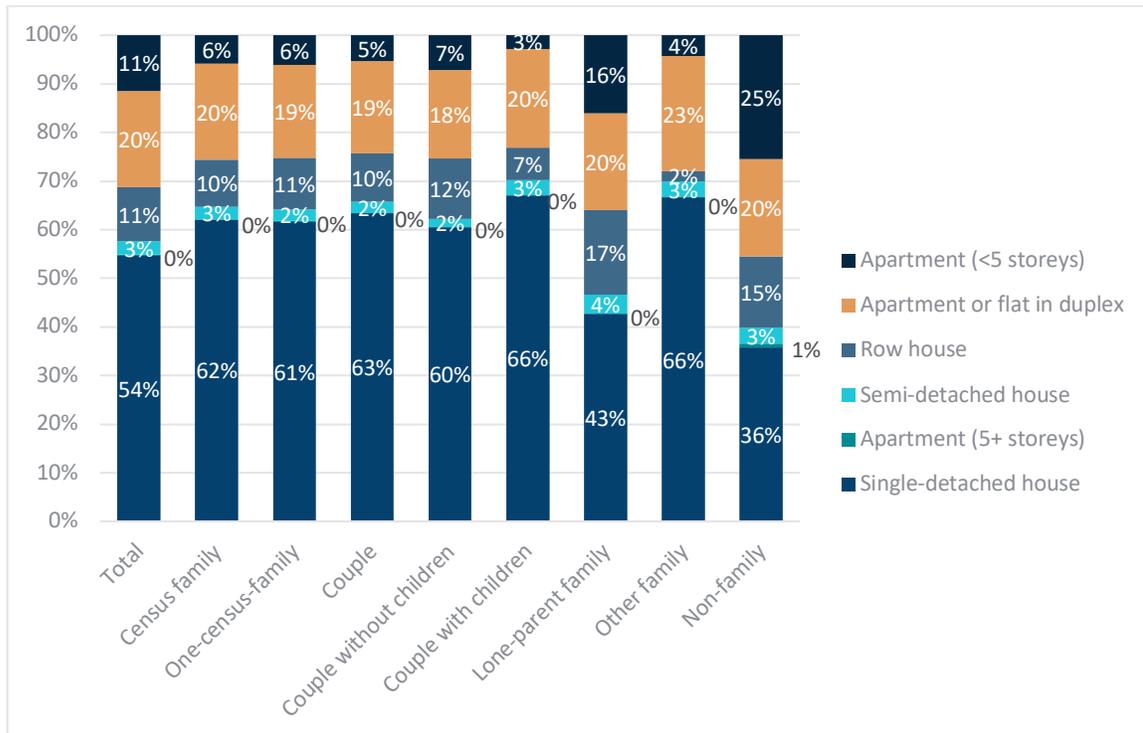
Figures 24, 25, and 26 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of single-family homes in the Central Saanich, they are often the dominant structure type.

Among couples (with or without children) and other families, the single-detached house is the dominant structure type (Figure 24), followed by apartments or flats in a duplex.

Between 50% and 66% of all households with three persons or more live in single-detached homes (Figure 23). 16% to 27% of households live in apartments or flats in a duplex. More single person households were likely to live in a high-rise apartment (27%) compared to other household sizes.

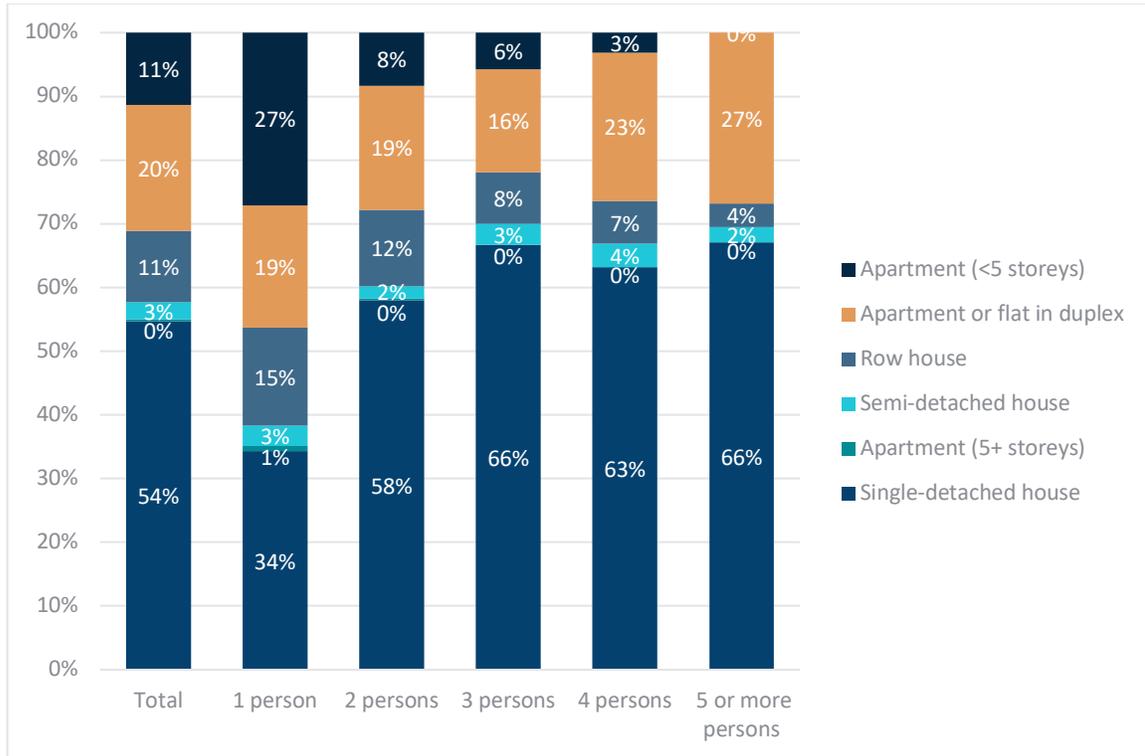
Most households led by primary household maintainers ages 35 years or older also live in single-detached homes (Figure 25). The majority of primary household maintainers ages 15 to 24 live in apartments or apartments in a flat or duplex (52%).

FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN CENTRAL SAANICH, 2016



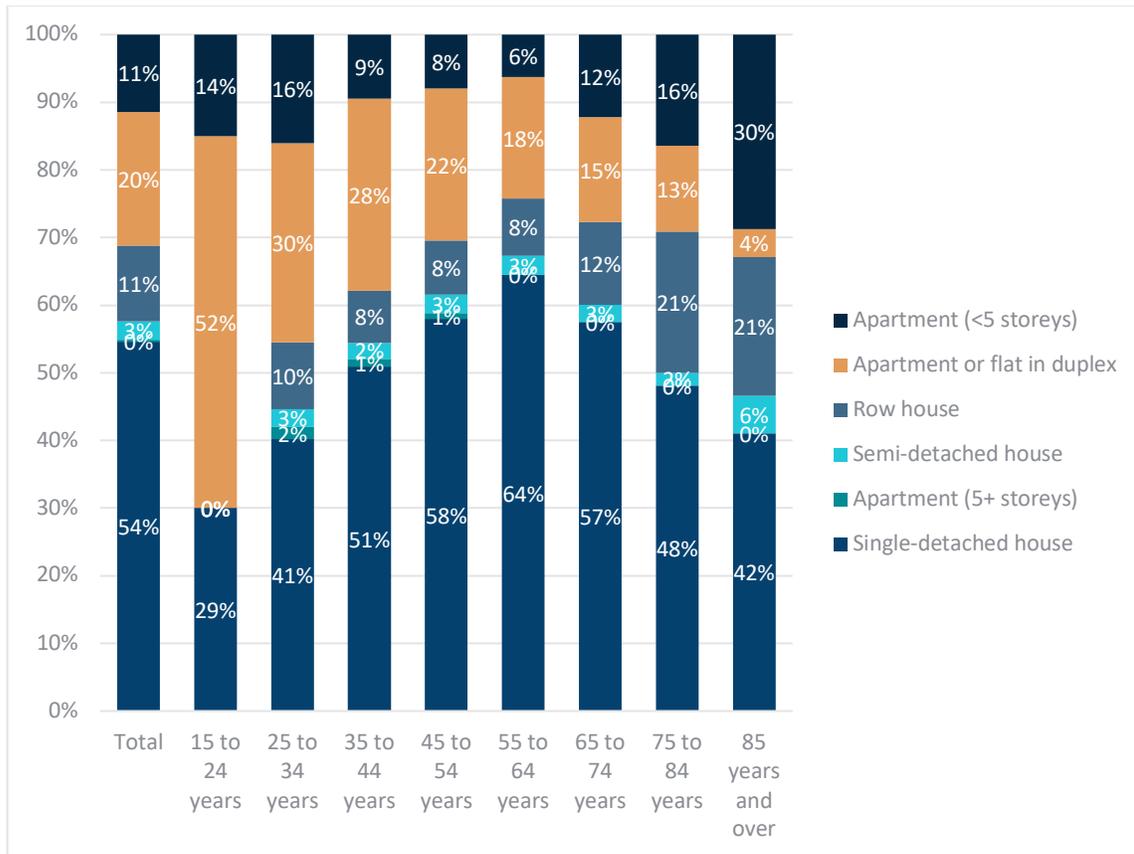
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

FIGURE 25 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE IN CENTRAL SAANICH, 2016



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

FIGURE 26 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE IN CENTRAL SAANICH, 2016

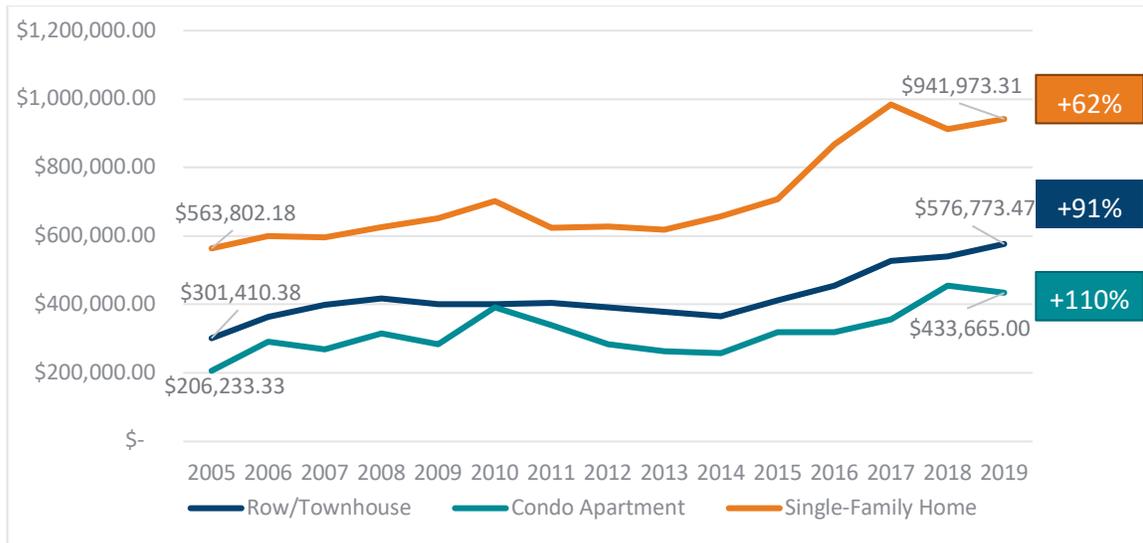


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

3.2 Trends in Homeownership Market

Average home sale prices have grown substantially over the past 15 years, with price increases accelerating after 2014 (Figure 27). Condo apartment sales prices have more than doubled since 2005 (\$206,233 versus \$433,655). Row/townhouses have shown a similar trend in the same period growing at a rate of 91% (\$301,410 versus \$576,733). Single-family homes sales prices have increased at a slower rate of 62%.

FIGURE 27 AVERAGE HOME SALE PRICES FOR SINGLE-FAMILY DWELLINGS IN CENTRAL SAANICH, 2005 TO 2019*



Source: Victoria Real Estate Board

3.2.1 Homeownership Affordability Gap Analysis

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

When it comes to homeownership, shelter costs are primarily made up of mortgage payments and other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees. The analysis is based on October 2019 data from the Multiple Listings Service (MLS) Housing Price Index (HPI) benchmark prices from the Victoria Real Estate Board and 2015 median total before-tax household incomes from the 2016 census. As incomes have likely grown since the census, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016.

Home prices are based on the MLS HPI benchmark prices for each housing type and do not account for any differences in the age or size of homes.⁵ To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and a total of between \$577 to \$783 (depending on the housing type) for property tax, utilities, home insurance, municipal services charges, and strata fees (where applicable).

⁵ The MLS HPI benchmark prices take into consideration a set of housing features that can be compared year-to-year and exclude extremely low or extremely high prices that may not be representative of the market overall. The HPI is considered to be a more accurate measure of housing price trends.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁶

Couples with children often have higher incomes compared to other family types because they typically include two incomes at peak working and earning age. Other census families often have higher incomes compared to other family types because they can include multi-generational or different family living arrangements with more than two incomes. These household types earning the median income are likely to be able to afford homeownership at the 2019 October MLS HPI benchmark prices. Couples with children earning the median income are close to the affordability threshold and would need to spend 29% of their monthly income to afford a single-detached home. This means that couples with children earning less than the median income would face affordability challenges in affording this housing type.

The most significant affordability gaps are for non-census families (primarily individuals living alone) and lone parent families. Homeownership is likely out of reach for most single income households. Lone-parent families making the medium income would need to spend approximately 38% of their income for an apartment. Non-census families would need to spend 50% or more of their monthly income on shelter costs for any dwelling type.

Apartments at the October 2019 MLS HPI benchmark prices were affordable for couples with and without children and other census families earning the median household income. Townhouses were affordable only couples with children and other census families. As single-detached homes are the most common housing type in Central Saanich, the availability of other housing forms is also a limiting factor.

TABLE 1 AFFORDABILITY GAPS ANALYSIS FOR OWNERS IN CENTRAL SAANICH (REAL ESTATE HPI BENCHMARK PRICES)

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$652,600)	Townhouse (\$567,500)	Apartment (\$364,800)
Couples without children	\$107,695	\$2,692	-\$1,038	-\$179	\$197
Couples with children	\$153,198	\$3,830	\$99	\$959	\$1,334
Lone parent families	\$78,509	\$1,963	-\$1,768	-\$908	-\$533
Non-census families	\$50,524	\$1,263	-\$2,468	-\$1,608	-\$1,232
Other census families	\$163,760	\$4,094	\$363	\$1,223	\$1,598

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

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

⁶ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

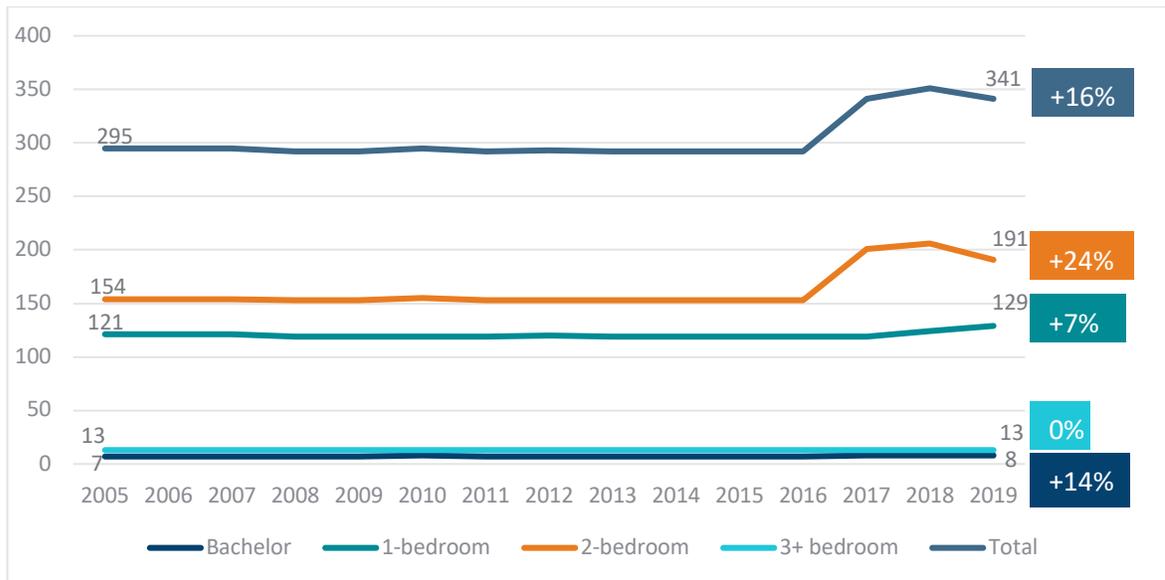
3.3 Trends in Rental Market

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

3.3.1 Primary Rental

The primary rental market consists of purpose-built rental buildings with multiple units. Between 2005 and 2016, there was very little change in the total number of primary rental market units in Central Saanich (Figure 28). Between 2016 and 2019, there were 46 new units added overall, resulting in a total increase of 16% over the past 15 years. There was a slight decrease in the total number of units in the District between 2018 and 2019. Compared to other unit types, the largest relative increase was seen for two-bedroom units, which increased by 24%.

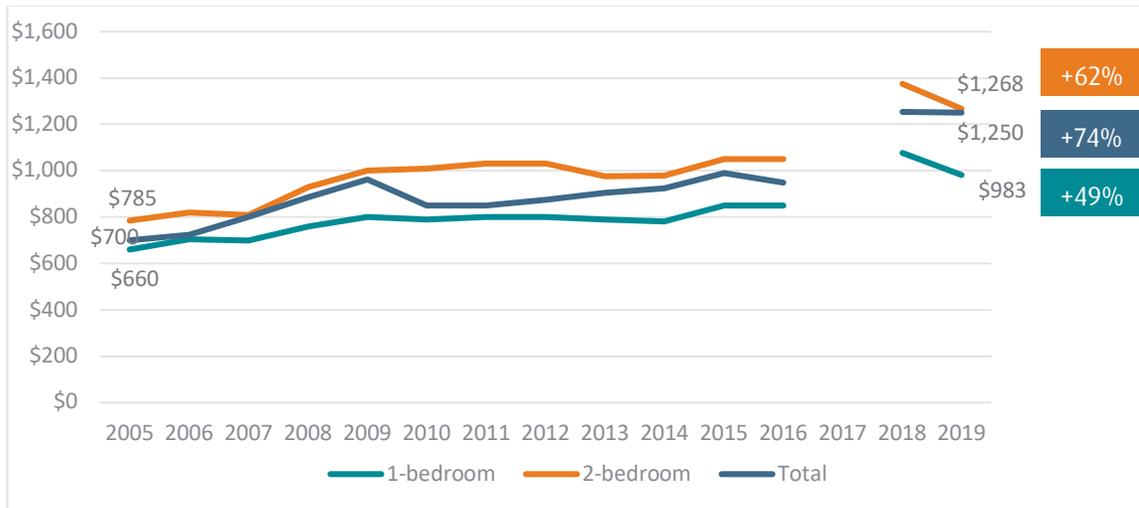
FIGURE 28 PRIMARY RENTAL MARKET UNITS IN CENTRAL SAANICH, 2005-2019



Source: CMHC Rental Market Survey, 2020

The median rent for primary rental market units in Central Saanich increased substantially (74%) between 2005 and 2019 (Figure 29). In 2019, the median rent for one-bedroom units is \$983 and \$1,268 for two-bedrooms units.

FIGURE 29 MEDIAN RENT IN THE PRIMARY RENTAL MARKET IN CENTRAL SAANICH, 2005-2019



Source: CMHC Rental Market Survey, 2020

Note: There is no data for 2017. Data for bachelor units and units with three or more bedrooms has been suppressed because there are too few units to ensure data quality and reliability.

As of October 2018, the overall rental vacancy rate for Central Saanich was 0.6% (Figure 30). A healthy vacancy rate is generally considered to be between 3% and 5%. A low vacancy rate often indicates a high level of rental demand and can result in excessive competition for available rental units and upward pressure of prices, making it especially difficult for vulnerable populations to find safe, suitable, and affordable rental housing options.

FIGURE 30 PRIMARY RENTAL MARKET VACANCY RATE IN CENTRAL SAANICH, 2005 TO 2019



Source: CMHC Rental Market Survey

Note: There is no data for 2019

3.3.2 Rental Housing Affordability Gap Analysis

To assess affordability gaps for renters in the primary market in Central Saanich, a rental housing affordability gaps analysis was conducted. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for only 22% of renter households in 2016, suggesting that 78% of renters in the District are likely residing in secondary rental market units.

There is CMHC data available for the secondary rental market at a regional scale (see Section 3.3.3), however, this data is not available disaggregated for Central Saanich. The most reliable rental data specific to Central Saanich is for the primary rental market and is used in the following analysis.

Similar to the affordability gap analysis for owners, this analysis is based on median total before-tax household incomes from the 2016 census, adjusted for 2020 based on historical growth rates and further adjusted for renter household incomes. Renter households typically make far less than owner households. In Central Saanich, median household income for renter households was 60% of the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

The rents used in this analysis are 2019 median rental rates for primary rental units from CMHC's Rental Housing Survey and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the lower median income of renter households relative to owner households based on the difference between owner household median income and overall median income for 2016.

In addition to the median rents listed in the table, this analysis includes \$58 per month for utilities and tenant insurance in shelter costs.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁷

There are significant gaps for single-income households, like non-census families and lone-parent families making the median household income. Although there are no affordability gaps for couples with or without children making the median income for all rental unit types, it is important to remember that there is an overall low rental vacancy rate that can result in competition for available rental units and upwards pressure of prices.

Couples without children include older couples whose children have left home. These couples may be living on a single income or, if retired, on fixed income from pension and investments. These households are close to the affordability threshold; however, they are also more likely to own a home and benefit from rising market prices when downsizing, offering more financial resources to put towards housing.

Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable

⁷ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Section 3.8.

units at the median rental rates. While non-census families may be suitably housed in a 1-bedroom apartment, lone-parent families require a minimum of two bedrooms to suitably house their children.

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR RENTERS IN CENTRAL SAANICH

	Median Household Income (Renters, 2019)	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap		
			1-Bedroom Apartment	2-Bedroom Apartment	All Rental Unit Types
Couples without children	\$52,310	\$1,308	\$267	-\$18	\$0
Couples with children	\$74,412	\$1,860	N/A	\$534	\$552
Lone-parent families	\$38,134	\$953	N/A	-\$373	-\$355
Non-census families	\$24,541	\$614	-\$427	-\$712	-\$694
Other census families	\$79,543	\$1,989	N/A	\$663	\$681

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

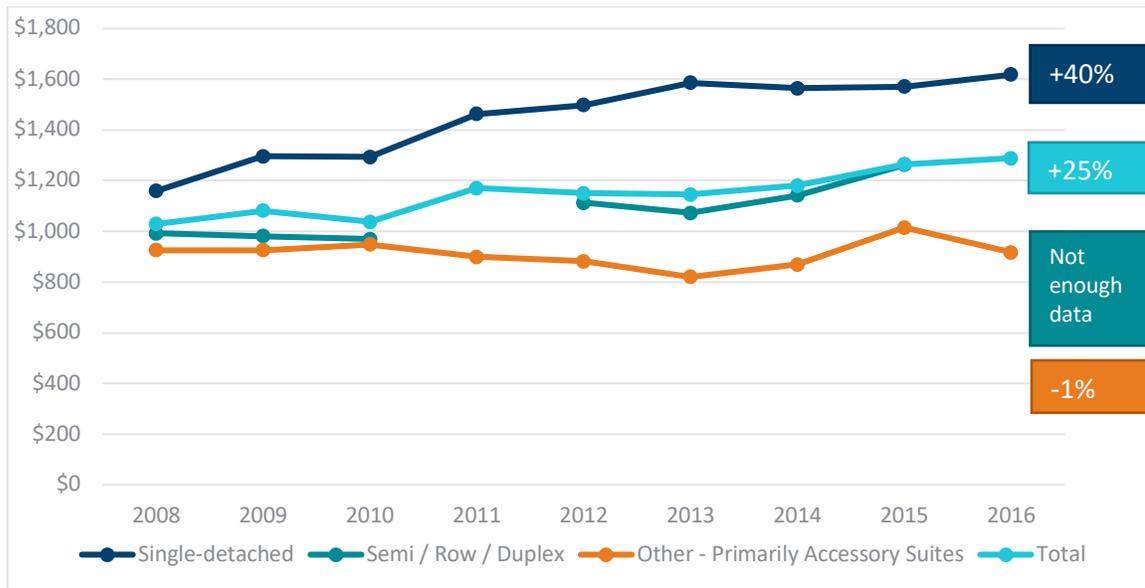
3.3.3 Secondary Rental Market Trends

The secondary rental market consists of rented homes, secondary suites, rented condominium units, and other dwellings that were not built as exclusively rental properties. It refers to units that are rented by the property owner. In 2016, there were 1,405 renter households in the District and 584 primary market rental units, suggesting that 78% of renter households were in the secondary rental market.

CMHC provides data for the secondary rental market for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and parts of the Juan de Fuca Electoral Area. This data is of much lower quality than data for the primary rental market but is provided below to show trends.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40%, a substantial increase but not as large as seen in the primary rental market (Figure 31). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008.

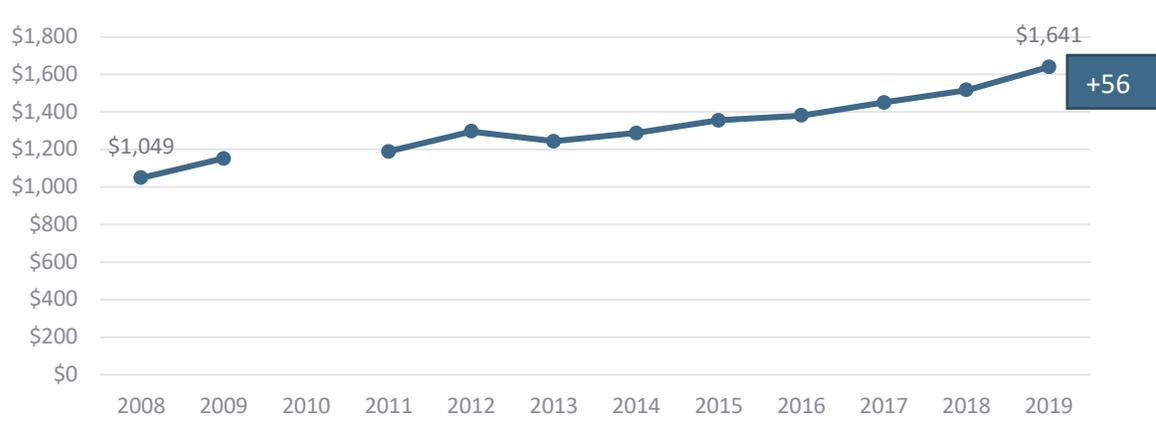
FIGURE 31 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016



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

The data for rented condominiums shows a steady increase in average rents but there are many data gaps (Figure 32).

FIGURE 32 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019

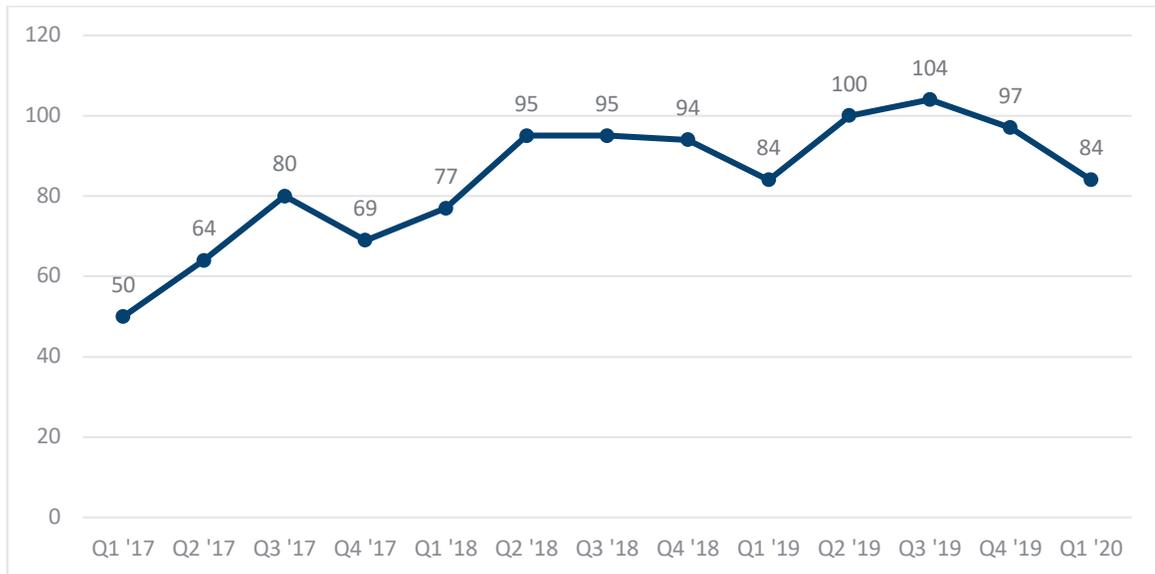


Note that there are significant data gaps and that some of the data is of poor quality. Source: CMHC, 2019.

3.3.4 Short-Term Rental Market⁸

Based on a scan of AirDNA data on May 19, 2020, there are 70 active short-term rental listings for Central Saanich. Of these rental listings, 81% listed the entire home for rent and 19% listed a private room in a home. AirDNA also provides data on previous quarters. Data from March 19, 2020, showed a smaller number of listings than any quarter since the last quarter of 2017 (Figure 33). It is likely the Covid-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at least temporarily.

FIGURE 33 AIRDNA QUARTERLY RENTAL GROWTH

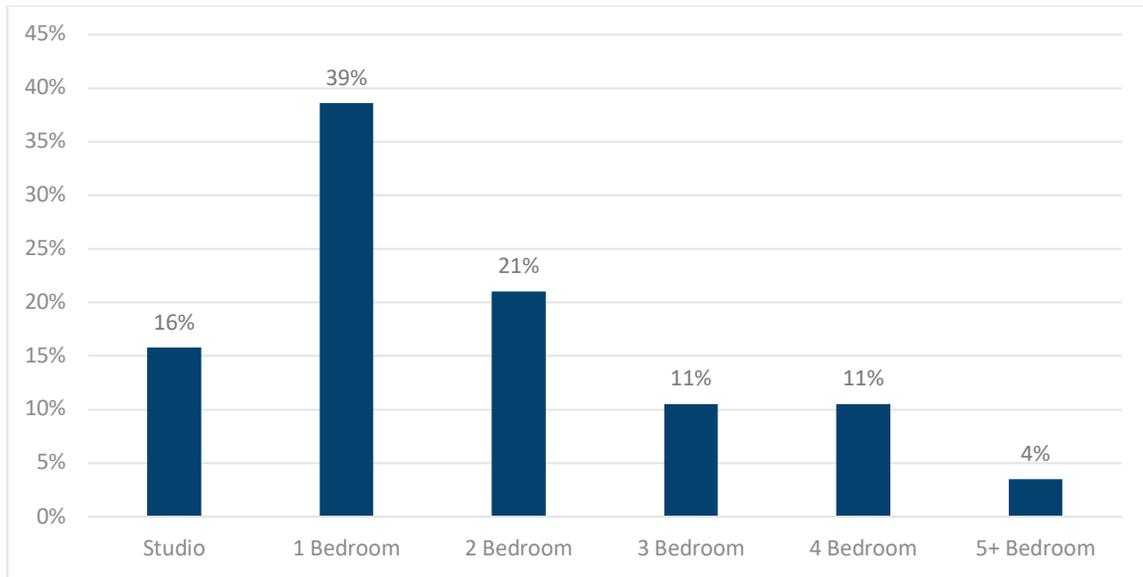


Source: AirDNA, 2020

When looking at unit size, 66% of active short-term rentals are smaller units (studios, one-bedroom, or two-bedroom units) (Figure 34). 26% of these rentals are larger units (three-bedrooms or more).

⁸ Data for the short-term rental market is accessed through the publicly available information on AirDNA.co. The date of data collection is noted in the text and may be different from other reports completed through the CRD Housing Needs Report project.

FIGURE 34 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS, MARCH 19, 2020



Source: AirDNA

The occupancy rate for August 2019 was 81%. However, from August 2019 to August 2020, the median occupancy rate decreased to 61% in Central Saanich indicating that fewer short-term rentals were occupied over this 12-month period. It is likely the COVID-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at least temporarily, while far few people continue to travel due to social distancing measures and travel restrictions.

3.4 Non-Market Housing

As of 2019, there were 281 housing units receiving some form of assistance from BC Housing in Central Saanich (Table 3). Most of these units are for seniors. There are no units targeted to women and children, people with disabilities, or individuals experiencing homelessness.

As of March 31, 2020, there were 58 households on BC Housing's Housing Registry for Central Saanich, including 22 seniors, 18 families, and 18 households in undisclosed categories.⁹

According to the Co-operative Housing Federation of BC, there are no co-operative housing units in Central Saanich.

TABLE 3 BC HOUSING SUBSIDIZED UNITS IN CENTRAL SAANICH, 2019*

Service Group	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Seniors	63	79	97	239
Families	-	-	23	23

⁹ BC Housing suppressed some figures for Central Saanich for privacy reasons.

Service Group	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
People with Mental or Physical Disabilities	19	-	-	19
Total				281

**The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.*

Source: BC Housing Research and Planning Department, 2019.

3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 58 households on BC Housing's Housing registry for non-market housing in Central Saanich. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

TABLE 4 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING IN SAANICH, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	0	18	22	0	0	58*

** Includes units in Saanichton, which are counted separately by BC Housing; 18 units are not classified by service group.*

Source: BC Housing, March 2020

3.5 Homelessness

It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. The Point-in-Time (PiT) count identified at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals who stayed in unknown locations. Homelessness is a regional challenge. Although there is no data on homelessness specific to Central Saanich, the effects are experienced within the District.

As the PiT count was taken during the start of the COVID-19 pandemic, some individuals may have made decisions regarding staying outdoors or attending PiT count-related events. Compared to the 2018 PiT count, there was an increase in unsheltered homelessness which may be due to the fear of COVID-19 spreading in confined spaces. Furthermore, since the March 11, 2020 count, recent initiatives to increase the number of shelter beds (e.g. repurposing hotel rooms as shelters) will have shifted the number of individuals who are sheltered or unsheltered.

It is important to note that although these counts provide valuable data and can suggest trends, they face several challenges. PiT counts are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count. Individuals who are not interviewed during the day of the count are not counted. These counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

3.6 Student Housing

There are no postsecondary institutions in Central Saanich. Data from the region's three postsecondary institutions is provided below as students live throughout the region.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at the region's three postsecondary institutions: Camosun College, Royal Roads University, and the University of Victoria (Table 5). The University of Victoria is the only postsecondary institutions with student housing at this time with 2,625 beds. The University has plans to expand student housing on campus in the near future.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria's full-time equivalent enrollments grew by 6.5%, while Camosun Collage and Royal Roads University both saw a decline by 8.3% and 1.6%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

TABLE 5 PUBLIC POST-SECONDARY INSTITUTIONS IN CAPITAL REGION DISTRICT, NUMBER OF BEDS AND FULL TIME EQUIVALENT STUDENTS, 2018/2019

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

Source: Ministry of Advanced Education, Skills and Training

3.7 Housing Indicators

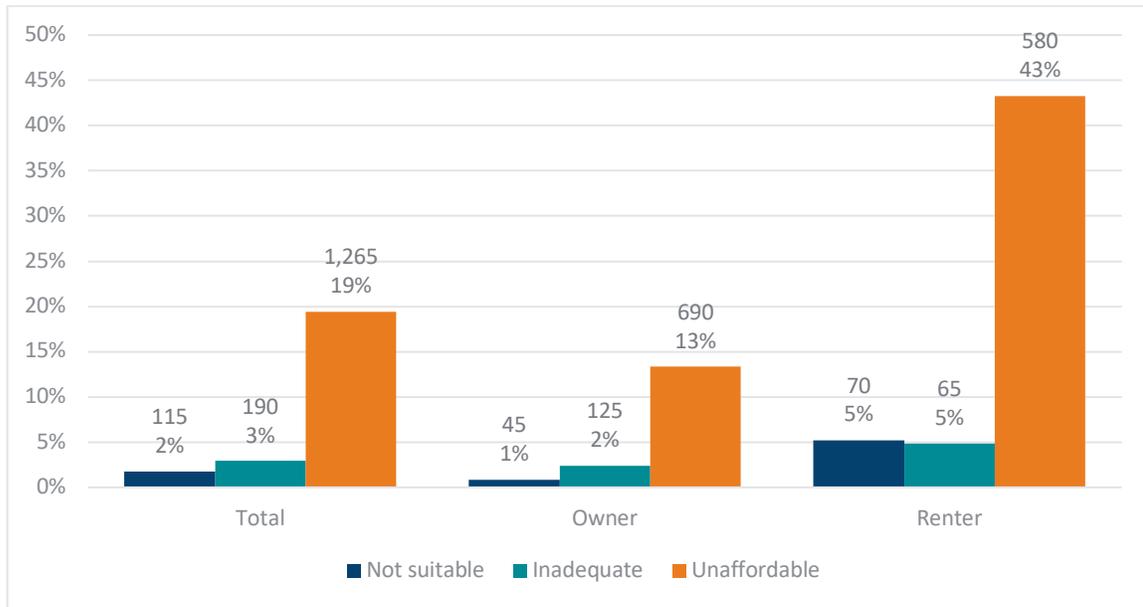
Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

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

In Central Saanich, the proportions of households living in homes below each of the three housing standards has stayed relatively consistent across the last three censuses. The proportion of households facing housing unaffordability increased slightly (from 17% to 19%).

Affordability is the most common housing standard not met in Central Saanich, which is typical of the regional and provincial trends (Figure 35). In 2016, 19% of all households spent 30% or more of their income on shelter costs, including 43% of renter households and 13% of owner households. A higher proportion of renters live in unsuitable or inadequate housing compared to owners. The data indicates that renter households are much more likely to be facing housing challenges than owner households.

FIGURE 35 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN CENTRAL SAANICH, 2016



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

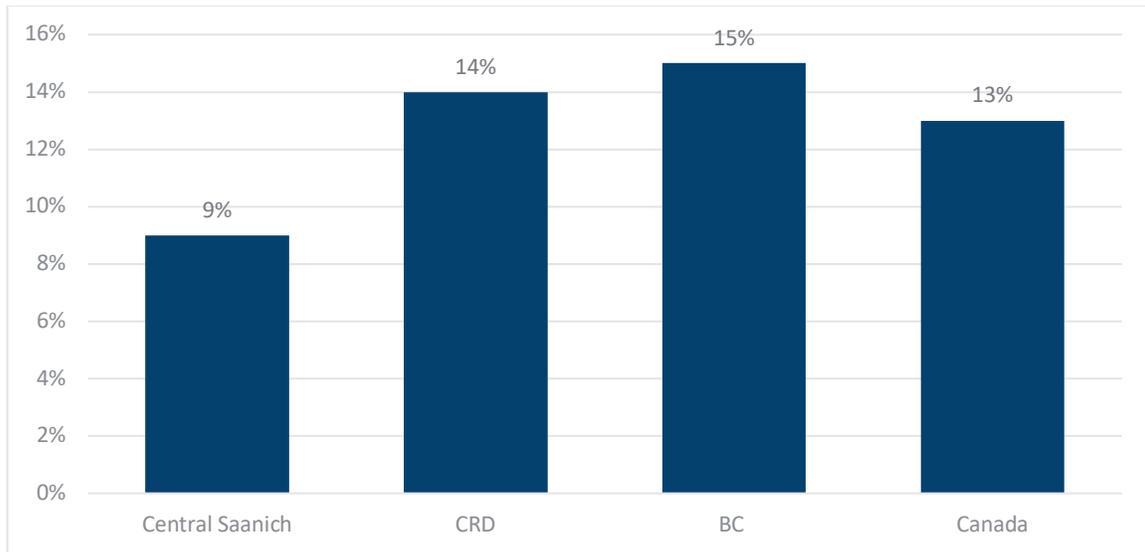
3.8 Core Housing Need

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

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

In 2016, a lower proportion of Central Saanich households were in Core Housing Need compared to the CRD, BC, and Canada (Figure 36).

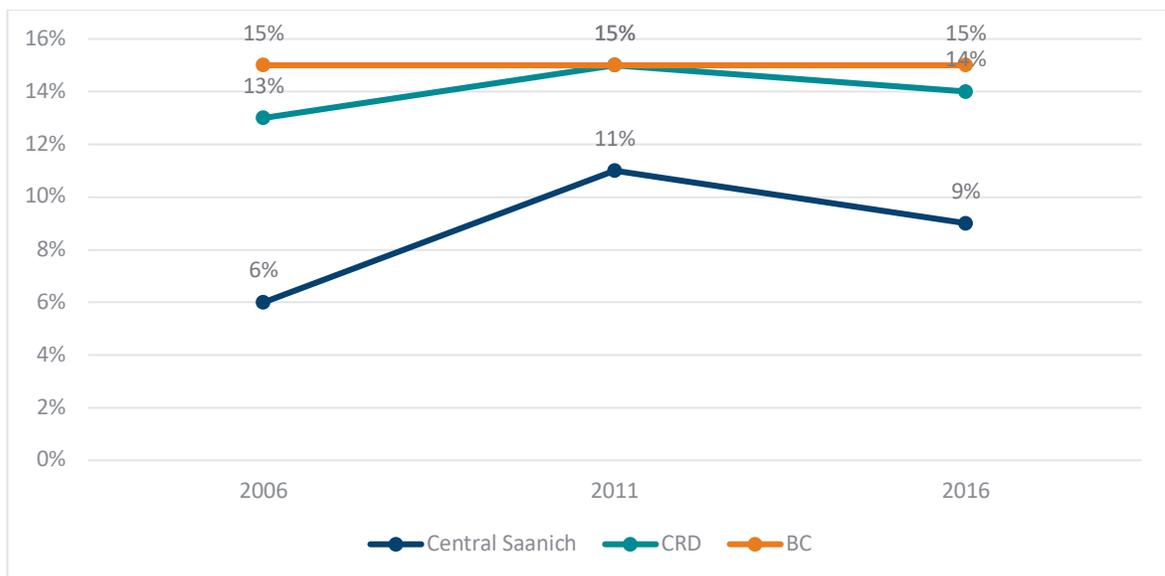
FIGURE 36 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



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

Figure 38 shows the historical data of households in Core Housing Need in Central Saanich compared to the CRD and BC. Central Saanich and the region have seen an overall increase of households in Core Housing Need from 2006 to 2016.

FIGURE 37 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN CENTRAL SAANICH, CRD, AND BC, 2006-2016

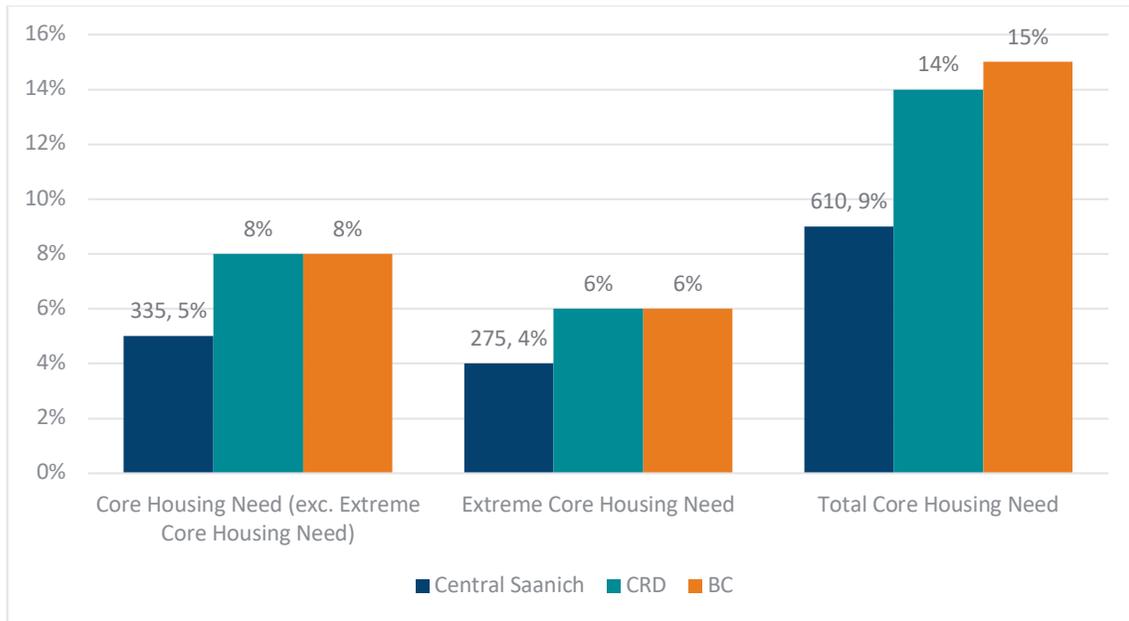


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Central Saanich has 4% of households in Extreme Core Housing Need compared to the CRD's 6%.

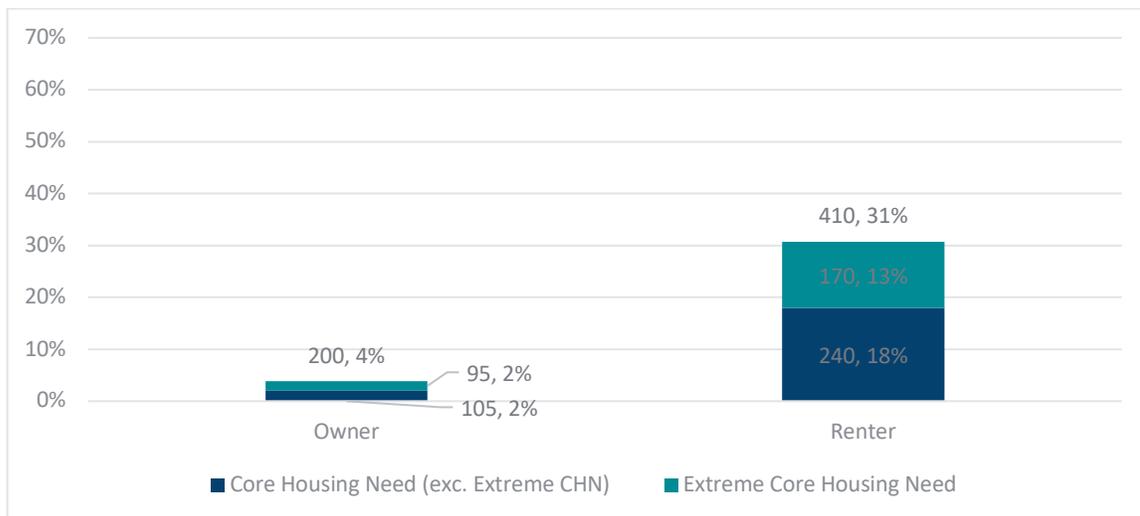
FIGURE 38 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN CENTRAL SAANICH AND CRD, 2016



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

Across the region, renters are far more likely to be in Core Housing Need than owners. In Central Saanich, there were double the number of renter households in Core Housing Need and Extreme Core Housing Need compared to owner households (410 compared to 200) (Figure 39). Renter households in Central Saanich are ten times more likely to be in Core Housing Need than owner households; 30.7% of all renter households are in Core Housing Need, compared to 3.9% of owner households.

FIGURE 39 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN CENTRAL SAANICH, 2016



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

3.8.2 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need. Table 6 provides more a more detailed breakdown of Central Saanich households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need in the District.

Each row shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 9% of all households are in Core Housing Need, while 32% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 33% of renter households in this age group are in Core Household Need and 67% of owner households in this age group are in Core Housing Need.

In Central Saanich, Table 6 offers the following key takeaways:

Tenure and Housing Standards

Renter households are far more likely to be in Core Housing Need than owner households across nearly all household characteristics.

Age of Primary Household Maintainer and Households with Seniors

Among different age groups, households led by a primary household maintainer 24 years of age or younger are slightly more likely to be in Core Housing Need overall. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

However, renter households led by primary household maintainers 65 years of age or older are far more likely than other age groups to be in Core Housing Need. Households with one or more seniors living there are also far more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.

Household Type

Among household types, lone-parent and one-person renter households are far more likely to be in Core Housing Need than others. Other non-census family renter households – such as those living with roommates – also show high rates of Core Housing Need, although the absolute number of these households is smaller in comparison.

Immigration Status

Among households based on immigration status, renter households that are immigrants or non-permanent residents are most likely to be in Core Housing Need.

Households with Activity Limitations

Among households with at least one persons with an activity limitation renter households are more likely to be in Core Housing Need.

TABLE 6 HOUSEHOLD CHARACTERISTICS BY CORE HOUSING NEED AND TENURE, 2016¹⁰

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	610	9%	410	31%	200	4%
Core Housing Need by Age of Primary Household Maintainer						
15-24	30	32%	25	33%	10	67%
25-34	50	10%	50	19%	10	4%
35-44	45	6%	30	14%	15	3%
45-54	75	6%	50	22%	30	3%
55-64	110	7%	70	31%	35	3%
65+	295	12%	190	58%	110	5%
Core Housing Need by Household Type						
Couple with Children	40	2%	15	6%	30	2%
Couple without Children	60	3%	40	15%	20	1%
Lone Parent Household	100	23%	65	46%	30	10%
Multiple-Family	0	0%	0	0%	0	0%
One Person Household	360	22%	255	44%	105	10%
Other Non-Family	40	22%	30	32%	10	13%
Core Housing Need based on Immigration Status						
Non-Immigrant	485	9%	340	30%	140	3%
Non-Permanent Resident	0	0%	0	0%	0	-
Immigrant	125	10%	70	35%	60	5%
Recent Immigrant	0	0%	10	50%	0	-
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	295	11%	190	56%	110	5%
Household Without A Senior (65+)	320	8%	225	23%	95	3%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	425	12%	280	36%	140	5%
Household Without A Person With an Activity Limitation	190	7%	130	24%	60	3%
Core Housing Need by Indigenous Households						
Aboriginal Households	55	17%	45	38%	10	5%
Non-Aboriginal Households	560	9%	370	30%	190	4%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	85	6%	50	19%	35	3%
Household Without a Child (<18 years)	525	10%	360	34%	165	4%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

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

3.9 Summary

Housing Stock

- Compared to the CRD as whole, housing stock in Central Saanich is newer. While recent building permits suggest a trend towards more apartments, the single-detached home is the most common dwelling type in Central Saanich, comprising 54% of housing in the District in 2016. Another 20% were single-detached houses with secondary suites; half of these are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Most homes have three or more bedrooms (68%). For comparison, most (64%) households in Central Saanich contain one or two people, suggesting some of the population may be living in larger homes than they need.
- While 62% of owners occupy single-family homes, renters occupy a much wider range of structure types, generally with fewer bedrooms.
- There may be a lack of options for older adults looking to downsize out of large single-family homes and for families looking for rental units with enough bedrooms to suit their needs or to enter the homeownership market.

Homeownership Market

- In 2016, 80% of households owned their home and 20% rented. Between 2006 and 2016, the proportion of owner households decreased from 82% to 80% while the proportion of renter households grew from 18% to 20%.
- Prices have risen substantially in both homeownership and rental markets over the past few years. Ownership prices have risen for all housing types, with the most rapid increases occurring between 2014 and 2019.
- The single-detached home is unaffordable for many households earning the median income for their household type. Lone-parent families making the medium income would need to spend approximately 57% of their income for a single-detached home while non-census families would need to spend 89%. Homeownership is fully out of reach for most households of these types. Higher earning households with two or more incomes, like couples with children and other census families, are likely able to afford a single-detached home at the October 2019 MLS HPI benchmark price.
- Apartments at the October 2019 MLS HPI benchmark prices were affordable for all median-earning households with two or more incomes. Townhouses were affordable only for the households types with the highest median incomes.

Rental Market

- In the primary rental market, Central Saanich has seen low vacancy and rising rental costs over the past 15 years. There has been little development of new primary rental units over this period.
- With enough primary rental units for just 42% of renter households, renters are relying on the secondary market. The secondary rental market is less secure than the primary rental market and while prices have risen more moderately according to CMHC data, rent in the secondary rental market is largely driven by housing prices, which have risen substantially.

- Single-income renter households, like lone-parent families and non-census families, likely face affordability challenges when renting housing in the District. Specifically, it may be challenging for lone-parent renters to find rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children), which they can afford. Non-census families, like individuals living alone, face similar affordability gaps across all rental types, even for one-bedroom units.

Non-Market Housing

- Central Saanich has 281 housing units receiving some form of assistance from BC Housing. There are no co-operative housing units reported in Central Saanich

Student Housing

- Despite declines in full-time equivalent enrolments at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

Housing Indicators and Core Housing Need

- Housing indicators show that affordability has been the most significant issue in Central Saanich since 2006, with 13% of owner households and 43% of renter households not meeting the affordability standards.
- Renter households are far more likely to be in the Core Housing Need, with 240 renter households meeting this definition, compared to 105 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.
- The rate of Core Housing Need in Central Saanich was lower than the rate seen in the CRD as a whole in 2016.
- Lone-parent households are far more likely to be in the Core Housing Need, as they likely face challenges affording rental units with two or more bedrooms to accommodate their children. Lone-parent households also have some of the lowest median incomes in the District, especially female lone-parents. Women fleeing domestic violence are a vulnerable population and may be disproportionately in Core Housing Need.
- Renters living alone are similarly likely to be in the Core Housing Need.
- Renter households led by or containing seniors are another household type with high rates of Core Housing Need, suggesting that there may be a lack of rental options that are accessible and suitable or aging.

4.0

Projections

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

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

4.1 Methodology

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

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

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

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

Note that the population and household projections presented in this report were prepared using a slightly different method and timeline than the projections prepared for the 2019 Housing Capacity, Needs Assessment, and Growth Projections report.

The 2019 report estimates that between 2016 and 2016, Central Saanich will gain an additional 1,771 residents and need an additional 795 housing units to keep up with growth. These figures are provided for comparison with the projections in this section.

Key Similarities and Differences

This report provides projections up to 2025 as required for housing needs reports. The 2019 report provides projections up to 2036.

The methodologies used in this report and the 2019 report are based on similar fertility and mortality rate inputs, which are reported by BC Stats Vital Statistics Division and Statistics Canada. However, there are likely small variations due to annual reviews and adjustments by BC Stats.

The methodologies differ in their estimates of net migration. Unlike the 2019 report, the 2020 projections do not account for local inputs such as increased growth due to the impacts of the Keating Business District. This results in a small difference in projected population

Household projections presented in this report are based on headship rates. The methodologies used in both the 2019 and 2020 household projections are based on household maintainer rates, which are applied to projected population growth to estimate new household formation. The methodologies differ in that the rates applied to the population projections in this report are also based on maintainer rates plus household family type and tenure, which are then used to estimate unit needs, whereas the rates used in the 2019 report appear to be based on maintainer rate plus structure type, which provide an estimate of unit needs. This is based on information provided in the publicly available report. This results in differences in projected households:

This underscores that projections are an indication of possible future scenario, not a prediction.

4.2 Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same.¹¹ Of course, this may not be the case – it may be that economic factors will

¹¹ Or will continue to change in the same manner as they have been changing in the past.

change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

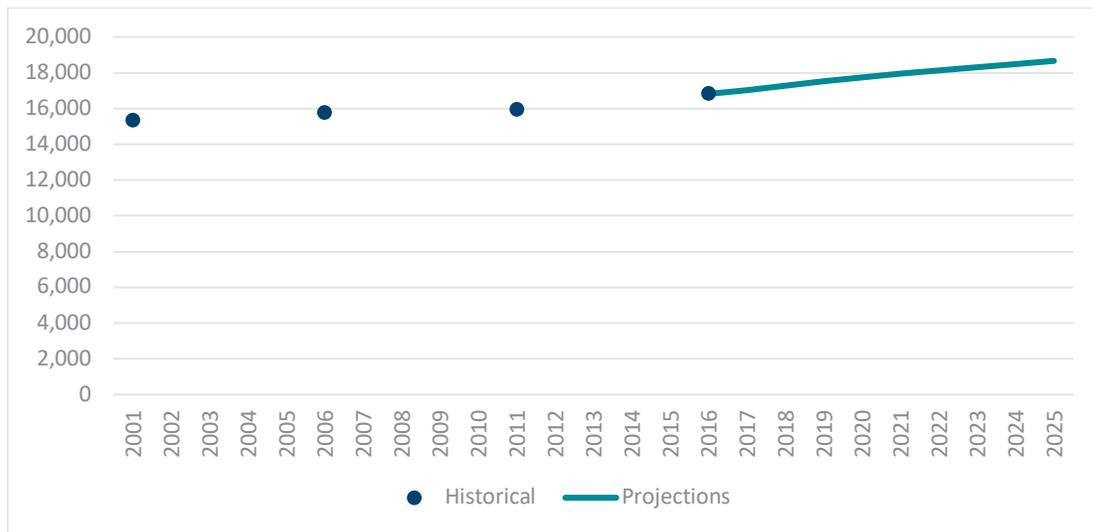
The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these. Similarly, the household projections are limited by the assumption of constant headship rates over time.

In general, the direction of the projections presents a conceptual limitation. While “population demand” (interest in moving to or staying in Central Saanich) certainly will impact the formation of households and the development of housing in Central Saanich, in an attractive and growing region, the provision of housing may determine household and population growth. In summary, the actual provision of housing over time may invalidate the population and household projections presented within this report.

4.3 Population Growth

Over the next five years, reflecting regional growth trends, the population of Central Saanich is projected to grow more rapidly than it has over the 2001-2016 period (Figure 40).

FIGURE 40 ESTIMATED AND PROJECTED POPULATION, 2001-2025



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

Projections suggest that Central Saanich grew by 925 residents between 2016 and 2020 and could grow by an additional 923 residents from 2020 and 2025 (Figure 40).

TABLE 7 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	16,815	17,740	18,663
Change from prior period	N/A	925	923

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

4.4 Age Projections

Older age groups are projected to see considerable growth, particularly in the numbers of those between 75 and 84. Over the time period provided, some age groups will see a net decrease in population, including age groups 15 to 24, 25 to 34, 45 to 54, and 55 to 64 years old.

TABLE 8 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	108	87
15 to 24 years	6	-78
25 to 34 years	19	-30
35 to 44 years	202	228
45 to 54 years	-141	29
55 to 64 years	-3	-188
65 to 74 years	419	224
75 to 84 years	258	576
85 years and over	57	75
Total	925	923

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

The median age in Central Saanich is expected to increase slightly, from 50.4 in 2016 to 51.8 in 2025 (Table 9) reflecting the increase in older age groups.

TABLE 9 MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2020	2025
Median	50.4	51.0	51.8
Average	46.7	47.5	48.7

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

4.5 Household Projections

Household projections anticipate an estimated growth of 437 households between 2016 and 2020, and 557 households between 2020 and 2025 (Table 10). Household growth is slightly higher than population growth which may indicate that new households are smaller, reflective of an aging population and more individuals living alone and couples without children.

TABLE 10 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	6,855	7,332	7,889
Change from prior period	N/A	477	557

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

4.5.1 Projected Households by Tenure

Based on the projections methodology, owner households are expected to continue to form the majority of new households (Table 11). However, the actual distribution of owner and renter households will be determined based on the supply of housing in the community.

TABLE 11 PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

Tenure Type	2016 to 2020	2020 to 2025
Owner	402	472
Renter	75	85
Total	477	557

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

4.5.2 Projected Households by Household Family Type

Couples without children and non-census-family households are projected to see the largest increase in numbers among household types. This likely due to the aging population trend, which is typically accompanied by an increase in households comprise of individuals living alone and couples without children.

TABLE 12 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

Household Types	2016 to 2020	2020 to 2025
Couple without Children	219	232
Couple with Children	48	65
Lone-Parent	16	29
Other-Census-Family	27	23
Non-Census-Family	167	208
Total	477	557

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

4.5.3 Projected Households by Age of Primary Household Maintainer

Senior-led households are projected to comprise a high proportion of household growth. These trends are also dependent on the type of housing available in the community. Younger households have a diversity of needs but typically require more affordable options. As the community ages, it will be important to plan for the needs of seniors such as aging in place, supportive and assisted living, accessible housing units, and more as this proportion of the population increases at a greater rate compared to younger households.

TABLE 13 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2025

Age Group	2016 to 2020	2020 to 2025
15 to 24 years	0	-4
25 to 34 years	8	-12
35 to 44 years	97	109
45 to 54 years	-74	13
55 to 64 years	-1	-103
65 to 74 years	247	132
75 to 84 years	171	384
85 years and over	29	38
Total	477	557

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

4.5.4 Projected Households by Bedroom Type Needs

Table 14 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

TABLE 14 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

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

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

Table 15 and Table 16 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. A large portion of needed units are smaller units (i.e., studio, one-bedroom, or two-bedroom units). These units will likely be needed to meet the needs of increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

TABLE 15 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

Household Type	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	110	110	0	219
Families with Children and Other Families	0	30	61	91
Non-Family	100	50	17	167
Total	210	190	77	477
% by bedrooms	44%	40%	16%	100%

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

TABLE 16 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	116	116	0	232
Families with Children and Other Families	0	39	78	117
Non-Family	125	62	21	208
Total	241	217	99	557
% by bedrooms	43%	39%	18%	100%

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

4.6 Summary

- If regional trends continue, Central Saanich is projected to experience slightly faster population growth from 2020 to 2025 than seen in the past. Over this period, Central Saanich could see an increase of 923 people and 557 households.
- The projections estimate that most new households will be owner households (472 households or 84%). However, this result should be approached with caution as the projections methodology does not account for different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households may continue to grow faster than owner households in the near future. In reality, the actual distribution of owner and renter households will be affected by the supply of housing the community.
- Most growth is expected to be driven by senior age groups (i.e., 75 years and older). Many of the younger age groups are expected to decrease.
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by dominant growth projected for seniors. For household types, most growth is projected for couples without children and non-census families. The number of households led by seniors (i.e., 75 to 84 years old) are also projected to see the most growth. However, the real makeup of the community will be determined by the type and affordability of housing available.
- In addition to household growth projected for 2020 to 2025, there may be unmet demand from growth pressures from 2016 to 2020. Building permit data from the CRD suggests that there were 357 new housing units created in Central Saanich between 2016 and the end of 2019. For comparison, projections estimate that 477 new households were formed between 2016 and 2020. This highlights how projections can be affected by local realities. Housing supply can drive household formation while at the same time, household formation can create demand leading to new housing supply. There may be unfulfilled demand for housing in Central Saanich to meet the needs of these new households, contributing to the low vacancy rate and rising home sales prices.

5.0

Community Engagement Findings

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

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

Three focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's Peninsula communities. Participants included individuals from Habitat for Humanity Central Saanich, South Vancouver Island Housing Society, Victoria Airport, Urban Development Institute Capital Region, and Victoria Residential Builders' Association.

5.1 Regional Findings

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

5.1.1 Housing Challenges

Housing Affordability

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

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

Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to the Salt Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

Options for Renters

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

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

Indigenous Housing

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

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

Supportive Housing

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

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

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

Youth Housing

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

Student Housing

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

5.1.2 Barriers and Challenges in Developing and Operating Housing

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

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

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

5.1.3 Opportunity Areas

Multi-sectoral Collaboration and Partnerships

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

Local Government Leadership to Support Affordable Housing

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

Continued Support for Culturally Supportive Housing

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

Encourage Broader Public Engagement

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

Other Opportunities

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

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a bynames list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services

- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community.

5.2 Findings for Central Saanich

In addition to the region-wide themes described in Section 0, focus group participants with insight into Central Saanich and the Saanich Peninsula were asked to comment on housing challenges and opportunities specific to the Peninsula communities. While the Saanich Peninsula includes the municipalities of Central Saanich, North Saanich, and Sidney, discussion was focused on Central Saanich and North Saanich, as Sidney was not a participating community in this project. Key themes specific to the Peninsula and Central Saanich are summarized in the following sub-sections.

Lack of Housing Diversity

Stakeholders emphasized the need for more, denser housing options on the Saanich Peninsula, such as apartments and townhouses. Agricultural uses and the Agricultural Land Reserve limit the amount of land available and suitable for residential development and past development has focused on single-detached homes on large lots, in keeping with the rural character maintained by Peninsula communities.

It was heard that there is increasing need for options like apartments and townhouses, for seniors looking to downsize out of large single-detached homes while staying on the Peninsula, first-time buyers looking for more affordable options to enter the market, and workers looking for more affordable options close to their employment.

Stakeholders reported that Central Saanich has more of a town center than North Saanich and has recently been exploring options for gentle densification along the central strip. It was suggested that Central Saanich is meeting some of the need for more units in apartment and townhouse form in areas near other services.

Need for Seniors' Housing and Supports

In addition to the need for more housing diversity, stakeholders noted that there is a severe lack of affordable and supportive housing units for seniors, especially options that are affordable for those on fixed incomes. It was reported that there are long waitlists for existing seniors' housing on the Peninsula.

Lack of Rental

The need for options for renters is acutely felt on the Saanich Peninsula, where past development of single-detached homes with a focus on rural character has especially limited the number of primary rental units located in North and Central Saanich. It was reported that recently, there have been some

new, good quality rental apartments and townhouses developed in Central Saanich. Stakeholders indicated that although these units were fairly expensive, they were rented out quickly. It was reported that many renter households on the Peninsula end up in Central Saanich, where rental housing is relatively more affordable compared to North Saanich.

Need for Workforce Housing Options

In addition to increased housing diversity and rental options, stakeholders identified a need for more housing suitable for the workforce, such as affordable renter and ownership options. BC Ferries and the Victoria Airport Authority are major employers in the region, while stakeholders reported that employees are increasingly commuting from more affordable areas like Sooke and facing challenges finding rental options located on the Peninsula. It was also reported that this is a challenge for recruitment and retention of employees.

Development Challenges

Stakeholders suggested that some barriers felt by developers throughout the CRD are more acutely experienced on the Saanich Peninsula. It was noted that it is challenging for developers to navigate three different sets of policies and regulations from the three municipalities on the Peninsula, which, combined with long processing times, make it challenging to develop financially feasible housing projects. Energy step code requirements adopted by Central and North Saanich were also reported to increase cost and create additional channelings to building more affordable housing. Developer and real estate stakeholders reported there is a disconnect between what forms of housing are financially feasible to develop on the Peninsula and what forms are needed.

Development Strengths

Stakeholders from the development and real estate industry also identified some strengths specific to development in Central Saanich. It was reported that a recent workshop held by Central Saanich successfully brought together residents, industry, and District staff to explore gentle densification around the town centre. It was also suggested that there are more opportunities for multi-use, higher density developments in Central Saanich as compared to other areas of the Peninsula. Stakeholders indicated that Central Saanich's willingness to accept a developer's donation to a third-party housing provider (Habitat for Humanity) as a community amenity contribution for a recent development is a good example of making affordable housing happen.

NIMBY-ism

NIMBY-ism was reported to be especially strong on the Peninsula, where many wealthy homeowners who are comfortable in their housing situation and wish to maintain the rural feel, oppose some denser forms of housing. It was suggested that local governments on the Peninsula have the opportunity to increase public awareness and address misconceptions about non-market housing and to be vocally supportive of affordable housing projects.

6.0

COVID-19 Implications

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

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

6.1 Preliminary Economic Impacts

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

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently got into the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020¹².
- Owners who rent their properties in the secondary market either long term or short term may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

¹² Global News. (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the summer months¹³. Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

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

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months¹⁴.

6.2 Stakeholder Perspectives

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

Challenges:

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

Emerging Opportunities:

- Due to COVID-19, there may be opportunities to acquire available and below-market properties and land for affordable housing (including protecting existing purpose-built rental properties).

¹³ South Island Prosperity Partnership. (August 2020). Monthly economic recovery dashboard. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

¹⁴ Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

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

7.0

Summary of Key Areas of Local Need

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

7.1 Number of Units Needed by Unit Size

presents the projected housing units needed in Central Saanich based on population growth and the distribution of each household types by the suitable number of bedrooms.

TABLE 17 PROJECTED HOUSING UNITS IN CENTRAL SAANICH, 2016-2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	210	190	77	477
Couple without Children	110	110	0	219
Families with Children and Other Families	0	30	61	91
Non-Family	100	50	17	167
2020-2025	241	217	99	557
Couple without Children	116	116	0	232
Families with Children and Other Families	0	39	78	117
Non-Family	125	62	21	208

7.2 Statements of Key Areas of Local Need

7.2.1 Affordable Housing

Housing costs are rising in Central Saanich and across the CRD. Stakeholders reported that the costs of living in the community are impacting the ability of individuals and families to stay. Households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is putting pressure on the housing stock of these communities.

The cost of renting and owning in Central Saanich, like the CRD in general, has risen significantly in recent years. While stakeholders indicated it is considered relatively more affordable compared to North Saanich, there remain significant affordability gaps for both rental and ownership housing.

Across bedroom types, the median rent increased by 74% between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Central Saanich purpose-built rental market is still relatively affordable for families, but extremely unaffordable for individuals

living alone or lone parents. However, as most renter households in Central Saanich are in the secondary market, this analysis may not capture the full picture of affordability in the community.

In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 62% (for a single-family home) and 110% (for a condo apartment). The affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges. The median income for these household types is not enough to afford an appropriate unit. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is affordable for household types with the highest median incomes – couples with children and other census families. Couples with children earning the median income are close to the affordability threshold and would need to spend 29% of their monthly income to afford a single-detached home. As half of couples with children earn less than the median, this indicates that this housing type would be unaffordable to a large portion.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 58 households in the District on BC Housing's waitlist.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. In Central Saanich, the proportion of renter households is growing, from 1,110 households in 2006 to 1,405 in 2016 (27%). Despite this growth, there has been little growth in the stock of purpose-built rental housing in the District, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data. Between 2005 and 2019, the total stock of purpose-built rental market units in Central Saanich increased by 16% to a total of 341 units. Most of the increase in purpose-built units was seen since 2016. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. As of 2019, the rental vacancy rate for Central Saanich was 0.6%, far lower than what is considered to be healthy (between 3% and 5%). Stakeholders reported that a recent purpose-built rental project was occupied quickly and predict there is more demand. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

7.2.3 Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 36% of renter households and 5% of owner households with at least one person with a disability were in Core Housing Need, compared to 24% of renter households and 3% of owner households without anyone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

As of 2020, there are no households with disabilities who identified themselves on BC Housing's waitlist as seeking non-market housing in Central Saanich. There are 22 seniors on the waitlist, who may have accessibility needs similar to individuals with physical disabilities.

7.2.4 Housing for Seniors

Central Saanich is experiencing an aging trend with the median age growing from 45.8 in 2006 to 50.4 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Increasingly communities are looking for ways to support aging in place by having downsizing and supportive housing options available for when aging residents' housing needs change. Stakeholders noted that there is a severe lack of affordable and supportive housing units for seniors, especially options that are affordable for those on fixed incomes. It was reported that there are long waitlists for existing seniors' housing on the Peninsula. The lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 22 seniors were on BC Housing's waitlist seeking non-market seniors housing in Central Saanich.

7.2.5 Housing for Families

Family-sized housing in Central Saanich is increasingly out of reach for families with children. The affordability gap analysis showed couples with children earning the median income would need to spend 29% of their monthly income to afford a single-detached home. This is close to the affordability threshold and indicates that half of couples with children would not be able to afford a single-detached home at the benchmark price. Homeownership is out of reach for lone parent families making the median household income. Couples with children may be able to afford to rent two-bedroom apartments in the primary rental market, however, these units may not have enough bedrooms to suitably house larger families. There is a limited supply of larger units in the primary rental market, with 13 three-bedroom units in the District as of 2019, the same number of units as was recorded in 2005. Stakeholders indicated that purpose-built rental townhouses recently developed in Central Saanich rented out quickly, despite having monthly rental costs of more than \$2,000. Lone parent families are likely priced out of all rental units with enough bedrooms to suitably house their children.

As housing costs increase, stakeholders reported hearing and seeing individuals and families grapple with whether or not to live on the Peninsula, including workers moving with their families to the area for their jobs. The availability of housing for families will also influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community.

As of 2020, there are 18 families on BC Housing's waitlist seeking non-market housing in Central Saanich.

7.2.6 Homelessness

Homelessness is a regional challenge. Although there is no data on homelessness specific to Central Saanich, the effects are experienced within the District. There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing

A group of people in a meeting, with a man in a blue shirt pointing at a screen.

APPENDIX A

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	:	%	
	<i>Projected</i> population in 5 years:		<i>Projected</i> change:		%	
	Number of households:		Change since	:	%	
	<i>Projected</i> number of households in 5 years:		<i>Projected</i> change:		%	
	Average household size:					
	<i>Projected</i> 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):	%
	<i>Projected</i> seniors 65+ in 5 years:					
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:					

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

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?



APPENDIX B

Glossary

Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically

include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Seniors: Individuals aged 65 and over.

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

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

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

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

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

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

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

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

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

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

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