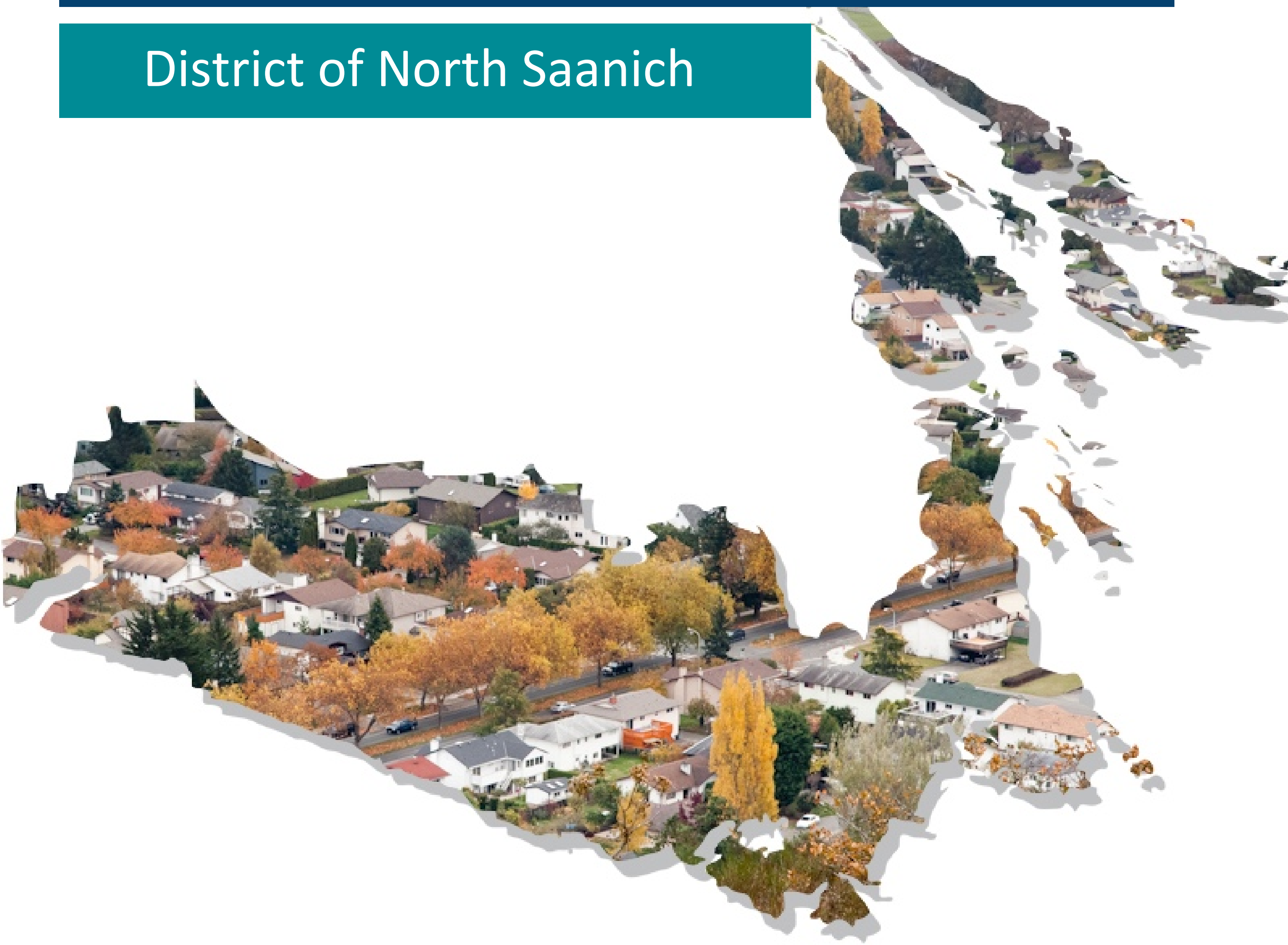
Capital Regional District Housing Needs Assessment

District of North Saanich



November 2020

Making a difference...together

North Saanich Housing Profile

This profile summarizes the findings of the District of North 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 is this profile is from Statistics Canada unless otherwise indicated.

Overview

The District of North Saanich is located at the northernmost tip of the Saanich Peninsula, within the traditional territory of the Pauquachin, Tseycum, Tsartlip, Tsawout, and Malahat Nations and Cowichan Tribes. North Saanich is 37.3 square kilometres with a 2016 population of 11,249 residents. Home to Swartz Bay Terminal and the Victoria International Airport, North Saanich offers easy access to the mainland and represents an important employment centre for the region. The surrounding coastlines and green, spacious landscape create a distinctly rural feel. North Saanich is a popular regional destination for hiking, cycling, and horseback riding in its network of parks and trails.

Population and Age

The population of North Saanich grew by 426 residents, or 3.9%, 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 56.2, much higher than the CRD at 45.5. In North Saanich, there has been a rapid increase in the proportion of older households over the past three census counts, with larger proportions of adults aged 55 and older compared to the CRD average in 2016.

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

Households

There were 4,630 households in Saanich 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. North Saanich has a much higher proportion of two-person households and a much smaller proportion of one-person households compared to the region. Two-person households were 51% of all households in the District in 2016. Households without children are much more common in North Saanich, while individuals living alone are less common.

Income

The 2015 median income in North Saanich was $102,364, which was approximately 47% higher than the CRD median income. There are large differences in household incomes in North Saanich for households who rent and households with single incomes. Renter households reported incomes that were less than half that of owner incomes ($55,208 versus $111,375). 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

North Saanich's housing stock is made up of primarily single detached houses. While recent building permits suggest a trend towards more multi-family forms, the single-family home remains the dominant dwelling type in North Saanich, with most having three or more bedrooms (78%).

Homeownership

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

87% of households in North Saanich own their home. Over the past 15 years, ownership prices have risen for all housing types, with the most rapid increases occurring since 2015 (see right):

Based on these prices, the average single-detached home is unaffordable for median incomes of all household types, despite this being the most common type of home in the District. A household would require a very high annual income to be able to affordably purchase a home.

Rental Affordability

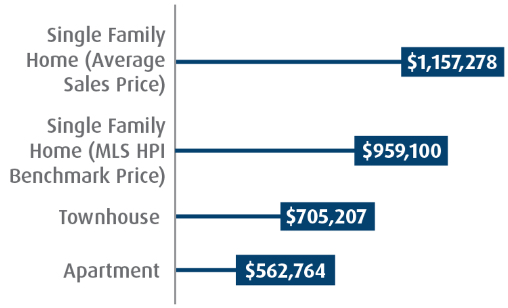
(Statistics Canada and Canada Mortgage Housing Corporation)

13% of households in North Saanich rent their home. Data on the primary rental market in North Saanich is extremely limited; the latest data is from 2004 when there were eight units. Most renters are likely relying on the secondary rental market which is less secure than the primary rental market. Rent in the secondary rental market is largely driven by housing prices which have risen substantially.

At the same time, the number of rental households is growing more quickly compared to owner households: between 2006 and 2016, the number of renter households increased by 31% between 2006 and 2016, compared to just 6% for owner households.

The low number of smaller housing units such as apartments, studios, one- and two-bedrooms suggest it may be challenging for households relying on a single income, like individuals living alone and lone parents, to find suitable and affordable rental housing. Lone parent, single person, and senior households have some of the highest rates of Core Housing Need in the District (i.e., are living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

AVERAGE 2019 SALES PRICES



Anticipated Housing Demand

If North Saanich continues growing in a similar manner as the past, the community will see an additional 516 households form between 2016 and 2025, and another 361 between 2025 and 2038.Projections suggest that 843 of new households formed between 2016 and 2038, or 96%, will be owners, while 33, or 4%, will be renters.

It is important to note that this is based on 2016 proportions of owners and renters. In reality, the number of renter households has been increasing more quickly than the number of owner households, so there is likely to be more growth in renter households than the projections suggest.

PROJECTED HOUSING UNITS NEEDED

	2016-2020	2020-2025	2025-2038
Total	**273**	**243**	**361**
Rental units	**11**	**3**	**19**
Ownership units	**262**	**240**	**342**
Studio or 1 Bedroom	129	119	181
2 Bedroom	120	106	139
3+ Bedroom	24	18	41

Key Areas of Local Need

Affordable Housing

The cost of owning a home in North Saanich, like the CRD in general, has risen significantly in recent years. Average prices in North Saanich are some of the highest in the region. Affordability gap analyses showed that ownership of a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types. While data on the rental market is limited, data for the Victoria Census Metropolitan Area secondary rental market and stakeholder engagement suggests that rents have risen alongside housing prices, as owners seek to offset mortgage costs by renting units on the secondary market.

Projections estimate that the number of households in Core Housing need may grow to 195 owner households and 110 renter households by 2038. These households may be looking for options that are more affordable than single-detached homes and non-market supports

Rental Housing

There is a need for more rental housing options across the CRD. While there is limited data on the rental market in North Saanich, the number of renter households is growing more quickly compared to the number of owner households. Stakeholders reported that there is an overall lack of rental units on the Peninsula, especially smaller units suited for smaller household types like workers or seniors.

Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. Between 2016 and 2038, projections based on 2016 proportions of owners and renters suggest that 33 new renter households will form in North Saanich. In reality, the number of renter households has been increasing more quickly than the number of owner households, so there is likely to be more growth in renter households than the projections indicate. 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 were 7 households with disabilities on BC Housing's waitlist seeking non-market housing in North Saanich.

Housing for Seniors

North Saanich is experiencing a significant aging trend with the median age growing from 50.8 in 2006 to 56.2 in 2016. The median age is noticeably higher than the median for the CRD as a whole, which was 45.5. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Some need supportive housing or housing suited to their downsizing and accessibility needs. Stakeholders identified this as a key area of need throughout the Saanich Peninsula and reported there are long existing waitlists.

Between 2016 and 2025, projections suggest there could be 256 households newly led by seniors, as residents age into the 65+ age groups. The number of households aged 75+ is also projected to increase, by approximately 405. Between 2025 and 2038, growth is also projected to be concentrated within households aged 75+. Most of these households are likely to be individuals living alone or couples without children. It will be important to plan for the needs of these households, as a lack of appropriate housing can push people to live in supports they need.

As of 2020, there were 10 seniors were on BC Housing's waitlist seeking non-market seniors housing in North Saanich.

Housing for Families

Family-sized housing in North Saanich is increasingly out of reach for families with children. The single detached home is out of reach for couples with children making the median household income. While owning a townhouse may be affordable options for couples with children, there is limited supply and the market is competitive for suitable units. Homeownership of all housing types is far out of reach for lone parent families making the median income. For families in the rental market, stakeholders reported a lack of affordable, family-sized rental units and a need for options like apartments and townhouses, which could be more affordable for young families buying their first home and families moving to the Peninsula for employment.

Between 2016 and 2038, projections suggest the number of new couple-with-children households will fluctuate, while 37 new lone parent family households could form. It will be important to plan for the needs of these households, as the availability and affordability of housing in a community can impact the ability and desire of households to stay. 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 were 7 families on BC Housing's waitlist seeking non-market housing in North 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

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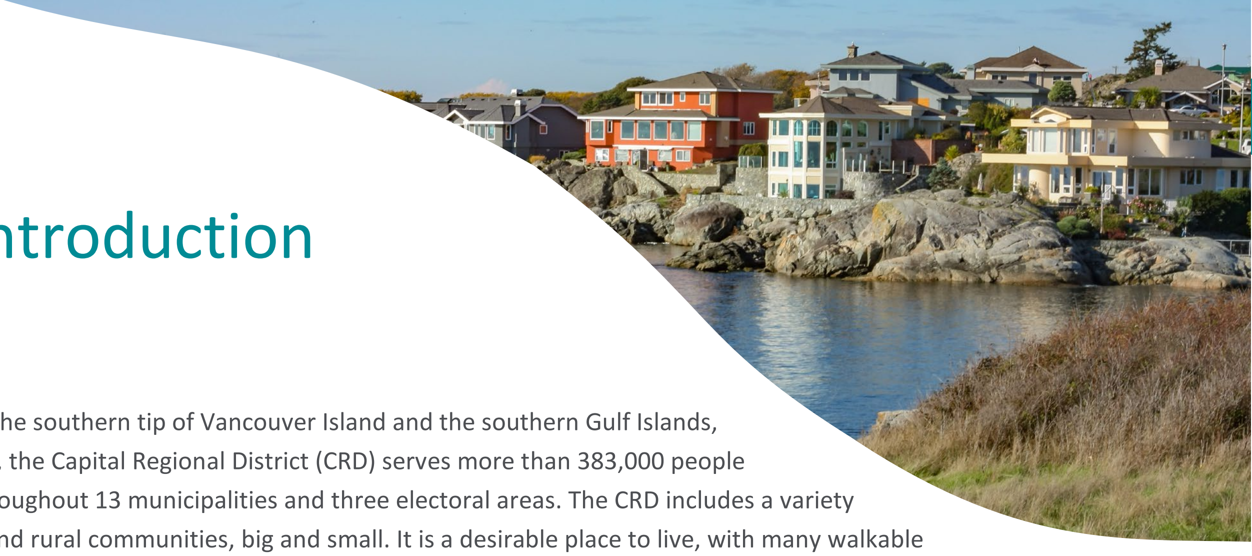


1.0 Introduction

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

FIGURE 1 HOUSING CONTINUUM

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

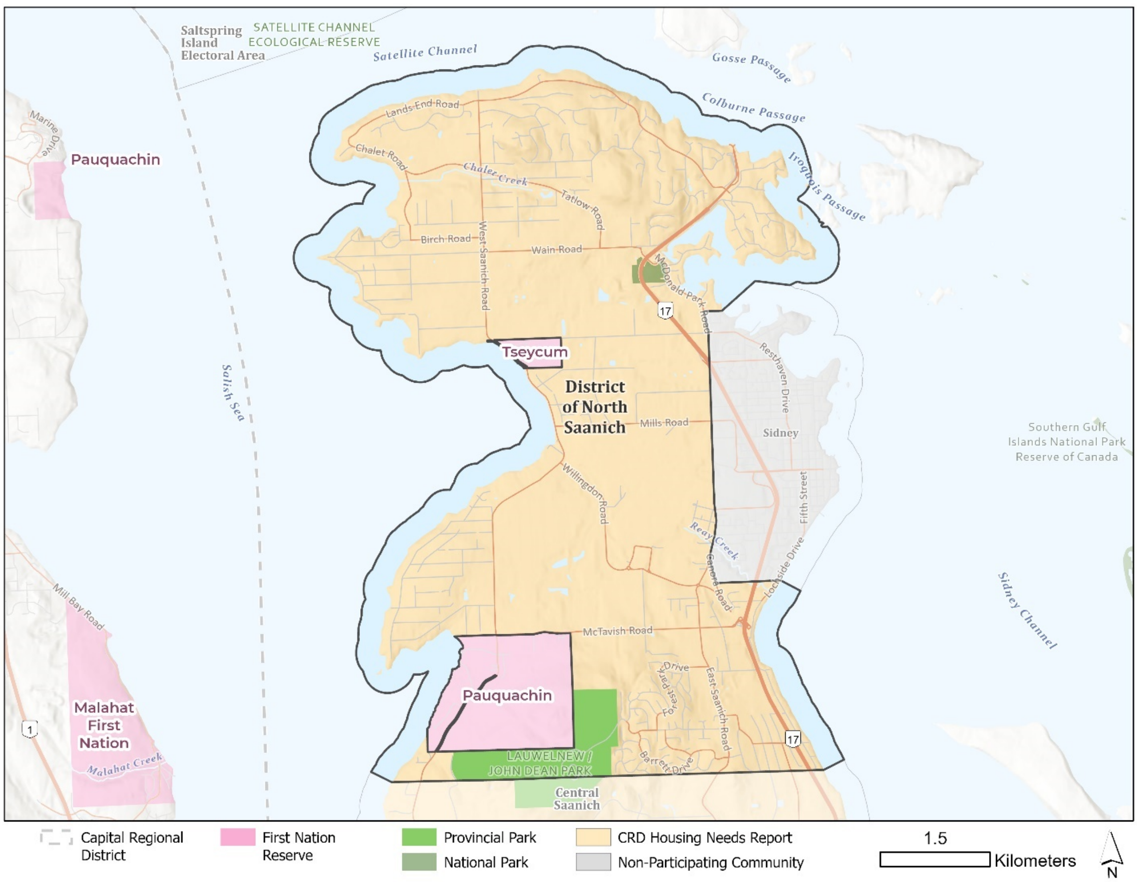
In 2019, the Government of BC introduced changes to the *Local Government Act*, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local 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 through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including the District of North Saanich. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

1.1 Overview

The District of North Saanich is a rural-residential community located at the northernmost tip of the Saanich Peninsula. With Swartz Bay Terminal and the Victoria International Airport within its boundaries, North Saanich offers easy access to the mainland and beyond and represents an important employment centre for the region. There is close access to services in the adjacent Town of Sidney and with the more urban City of Victoria approximately 25 kilometers down the highway. At the same time, the District is surrounded by coastlines on three sides and has a rolling, green, spacious landscape, creating a distinctly rural feel. It is a popular regional destination for hiking, cycling, and horseback riding in its network of parks and trails.

In 2016, 92% of houses in the District were single family homes, with or without secondary suites. Like other communities in the CRD and across the province, North Saanich is experiencing increasing pressures on its housing market. Single family homes comprise 92% of the District's housing and are priced out of reach for typical households. The population of North Saanich had a median age of 56.2 in 2016, much higher than the regional average of 45.5. As the population grows and ages, affordability and changing demographics are shifting the types of housing that can support local needs. Although there has been some more development of multi-family housing forms in recent years to meet these needs, the overwhelming majority of housing remains single family.

FIGURE 2 MAP OF NORTH SAANICH



The District's current Official Community Plan (OCP) was adopted in 2007. The OCP contains residential policies that recognize a need for seniors and affordable family housing, while also focusing on retaining the character of current neighbourhoods. Certain areas are designated for multi-family affordable housing development (i.e., affordable housing, seniors' housing, rental housing, and special needs housing), while multi-family housing is discouraged in other areas of the District. Other policies reflect a strong commitment to preserve the agricultural land base and agricultural activities. The OCP also contains reference to an Affordable Housing Strategy and Policy (Section 6.12), which more specifically addresses housing concerns such as the need for seniors' housing, the provision of affordable housing, secondary suites, and special needs housing within designated areas.

The District is currently in the process of updating its OCP, and this report contains information intended to support such updates, including information about the current population and demographics, population trends, the economy, and housing, including affordability issues. This information is intended to support the development of high-level planning documents, such as an OCP, and as well as baseline evidence for specific sections, such as an update to the Affordable Housing Strategy and Policy section.

In 2007, the District also completed a Housing Needs Assessment, which was used to inform their 2008 Housing Strategy. The Needs Assessment observed that while most existing residents were adequately housed relative to their incomes, the lack of housing diversity made housing difficult to access for many workers and for existing residents who are aging. In response, the Strategy presents recommendations with a goal of gradually broadening the range of housing choices in North Saanich while retaining existing character.

In 2013 the District created a Housing Strategy Implementation Plan, intended to help implement recommendations from the Housing Strategy for guiding the development of multi-unit housing, medium-density multi-unit housing, and low-density smaller lot detached homes.

In 2017, the District released a discussion paper on housing affordability to inform deliberations about the areas designated for multi-family affordable housing in the OCP: Area 1 (McTavish) and Area 2 (Tsehum). A need for more seniors' and low-income family housing was identified. As a result of the discussion paper, North Saanich Council resolved that all new development proposals in Areas 1 and 2 "would be restricted to those which exclusively provide affordable housing through recognized affordable housing providers." Council also directed staff to proceed with a new Affordable Housing Strategy and Policy.

The 2018 Affordable Housing Strategy and Policy identifies an affordable housing gap for low-income families and seniors in North Saanich and identifies a strategic approach to addressing this gap using policy and regulatory tools and procedural changes. Policy suggestions focus on facilitating development of affordable housing in designated areas and encouraging more diverse housing options in other areas through OCP policies and tools such as tax exemptions, housing agreements, amenity contributions, and regional collaboration. There are also recommendations related to the zoning bylaw and fast-tracking the development process for affordable projects.

1.2 Housing Need Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.[1] Most of this data is made available by the Government of BC through their data catalogue. 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
- AirDNA
- Township of Esquimalt

This document fulfills Housing Needs Report requirements for North 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.[2]

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

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

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 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

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

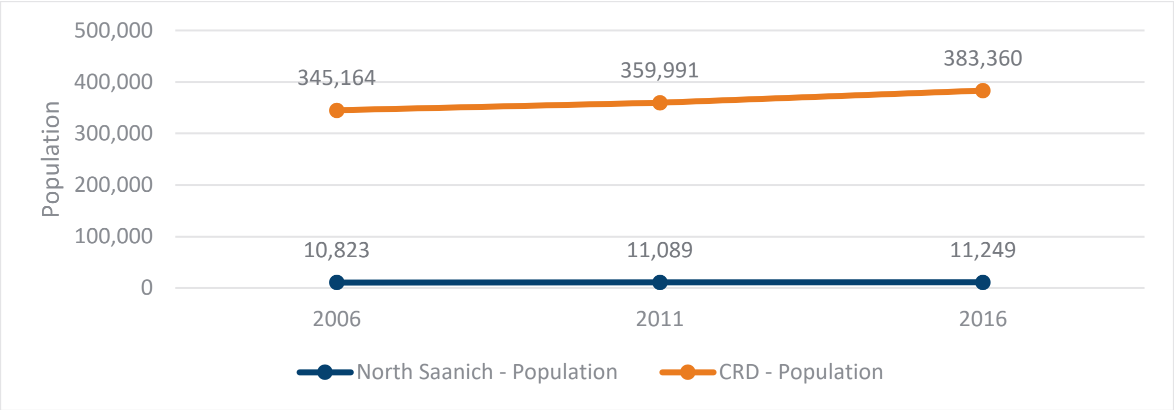
2.0 Community Profile

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

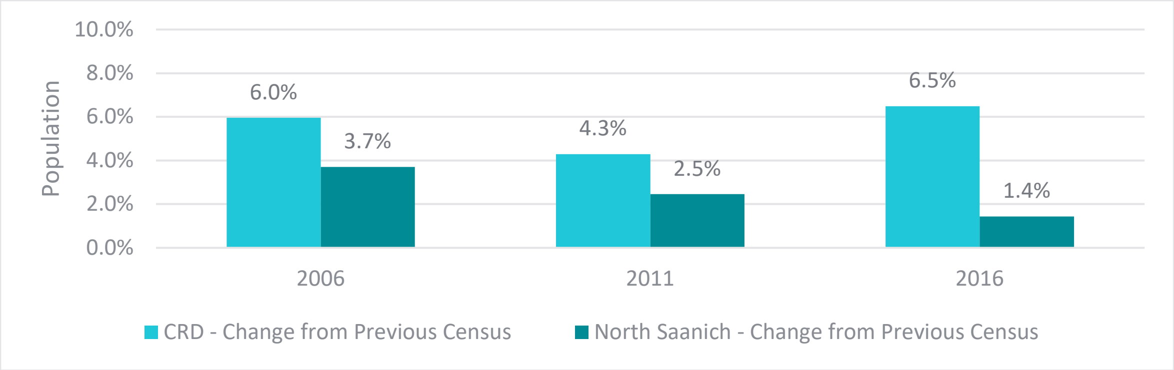
Between 2006 and 2016, North Saanich grew by 3.9%, from 10,823 to 11,249 residents (Figure 3). This was slower growth than the region as a whole, where the population increased by 11.1%. Growth in North Saanich occurred at a slowing rate over this period, while it accelerated in the CRD (Figure 4). As of 2016,

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



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

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



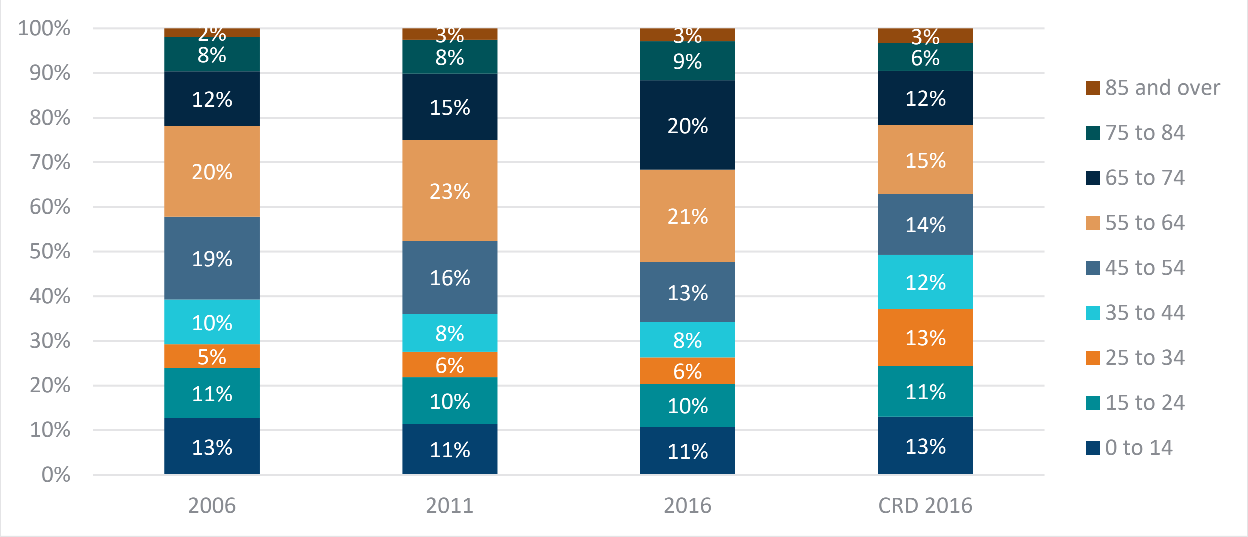
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

Many Canadian communities are experiencing an aging trend. In North Saanich, this trend is particularly marked with a rapid increase in the proportion of older households over the past three census counts. Between 2006 and 2016, the median age in North Saanich increased from 50.8 to 56.2. The median age in North Saanich is noticeably higher than the CRD, where the median age was 45.5 in 2016.

Between 2006 and 2016, the proportion of adults 65 and over increased from 22% to 32% of the population. For comparison, 21% of CRD residents were 65 and over in 2016. While the proportion of adults 25 to 34 in North Saanich increased slightly over this period, most age groups under 65 decreased as a proportion of the whole population. The largest decrease was in the proportion of adults 45 to 54, indicating that, over time, those in that age group have gotten older or left and are not being replaced at the same rate from younger demographics aging in the community or moving into North Saanich.

FIGURE 5 AGE DISTRIBUTION IN NORTH SAANICH, 2006 TO 2016

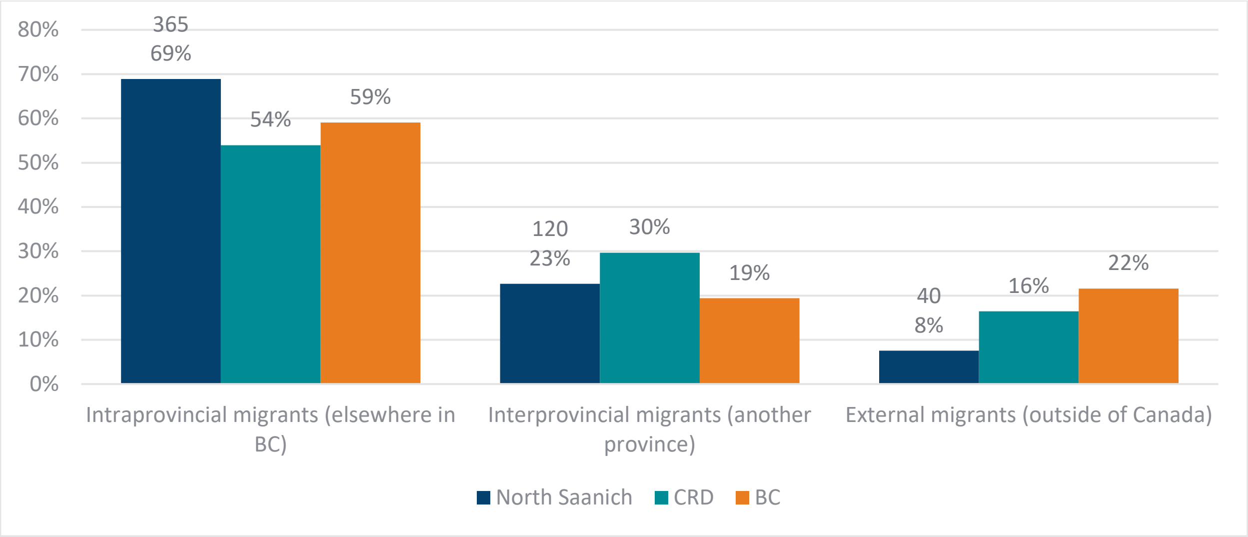


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.3 Mobility

In 2016, 530 North Saanich residents, or 5% of the population, had moved to the community in the previous year, compared to 7% in both CRD and BC (Figure 6). Most of these movers were intraprovincial migrants, meaning they moved to North Saanich from elsewhere in BC. Compared to the CRD overall, North Saanich received a higher proportion of intraprovincial migrants and a lower proportion of external migrants coming from outside of Canada directly into the District.

FIGURE 6 ONE-YEAR AGO MOBILITY STATUS IN NORTH SAANICH, CRD, AND BC



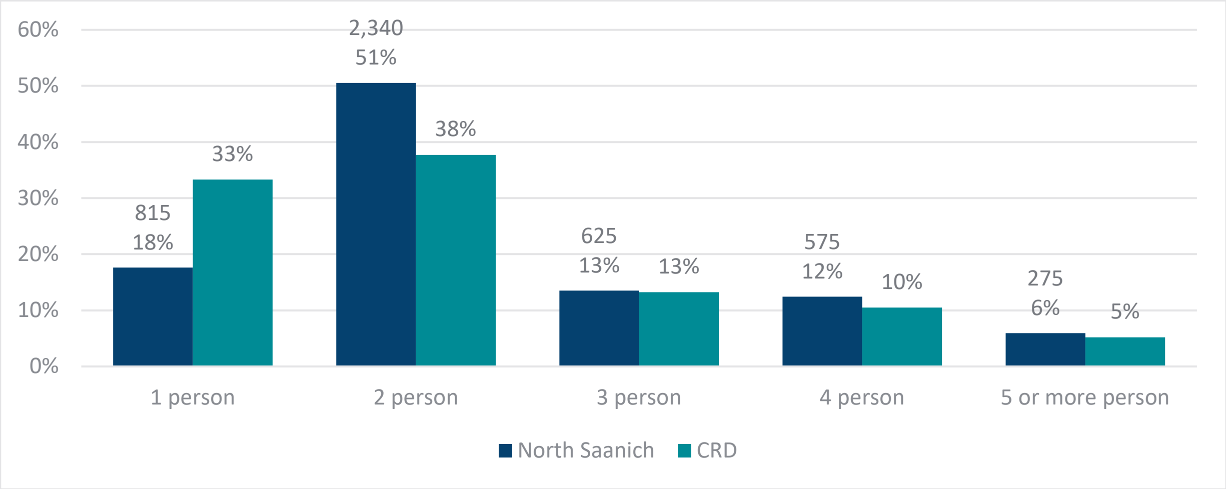
Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in North Saanich grew from 4,275 to 4,630, an increase of 8.3%. The rate of growth in households is much higher than population growth, indicating that households may be getting smaller. This is reflected in the average household size. In 2016, the average household size in North Saanich was 2.4, compared to 2.2 in the CRD. Household size has decreased slightly over the past three census periods – in 2006, it was 2.5.

Consistent with these trends, the majority of households in North Saanich in 2016 were one- or two-person households (Figure 7). Compared to the region, there was a much high proportion of two-person households and much smaller proportion of one-person households.

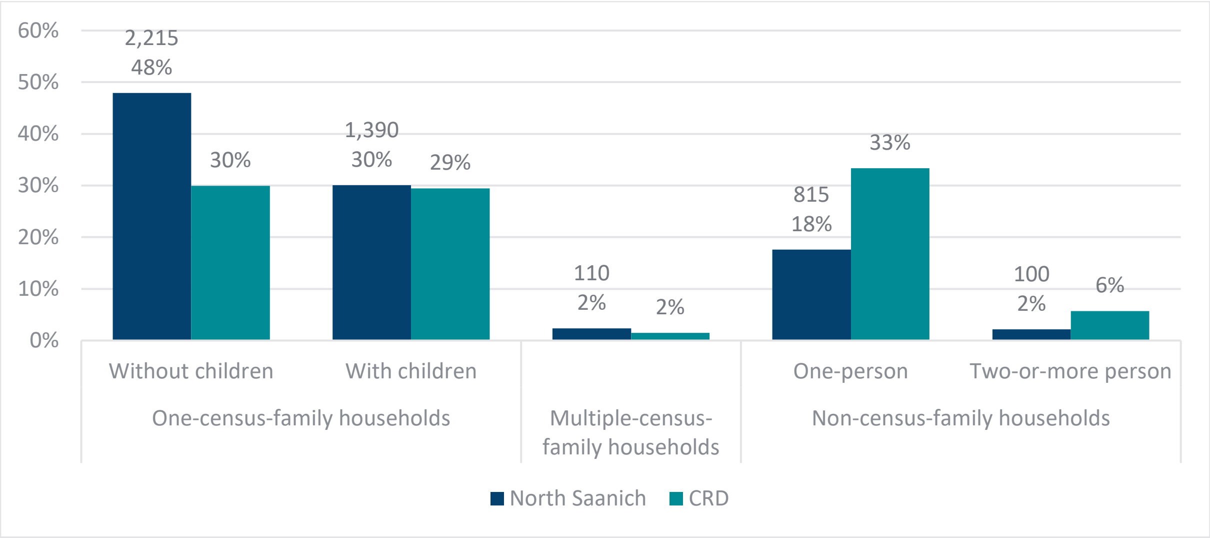
FIGURE 7 HOUSEHOLDS BY SIZE IN NORTH SAANICH, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the proportion of households by household type. Compared to the CRD, North Saanich had a higher proportion of couples without children (48% of all households) (Figure 8). There is also a much lower proportion of non-census family households (i.e., individuals living alone or with roommates) compared to the region (20% compared to 39%). This suggests a higher prevalence of older couple households in North Saanich, who may have adult children now living on their own.

FIGURE 8 HOUSEHOLDS BY HOUSEHOLD TYPE IN NORTH SAANICH, 2016

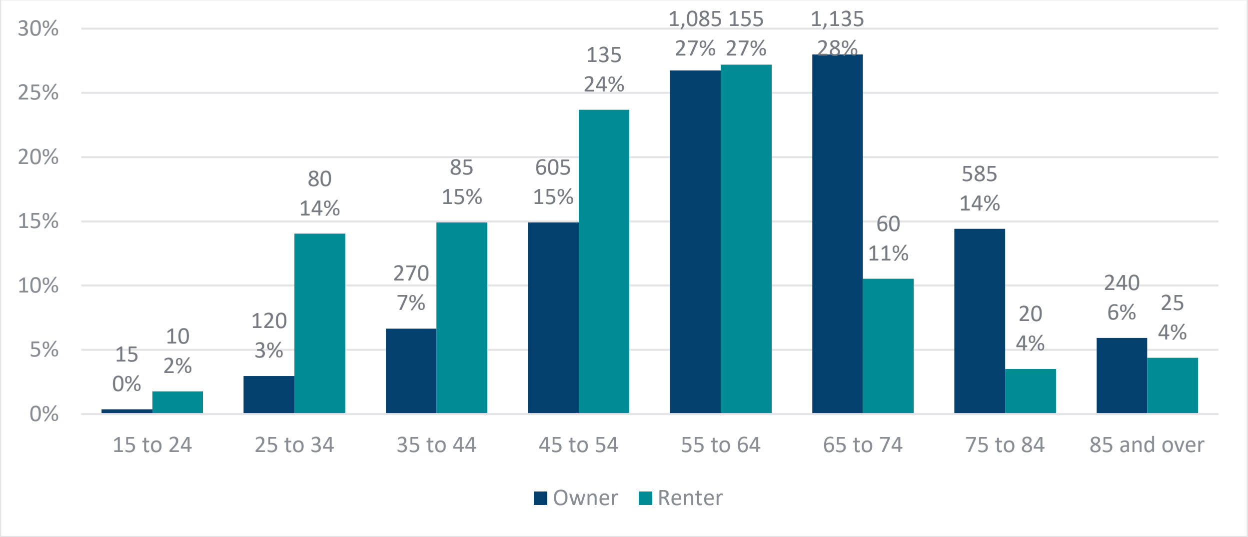


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 9 illustrates how tenure changes across age groups by showing the ages of primary household maintainers for owner and renter households. 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.

Generally, homeownership rates increase with age, peaking between 55 and 64 before declining. As individuals get older, they are more likely to live with family or in collective housing forms. In North Saanich, very few households are headed by the youngest age groups. Households headed by someone aged 54 or under are far more likely to rent than own, and homeownership is concentrated among household maintainers that are 55 and over.

FIGURE 9 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

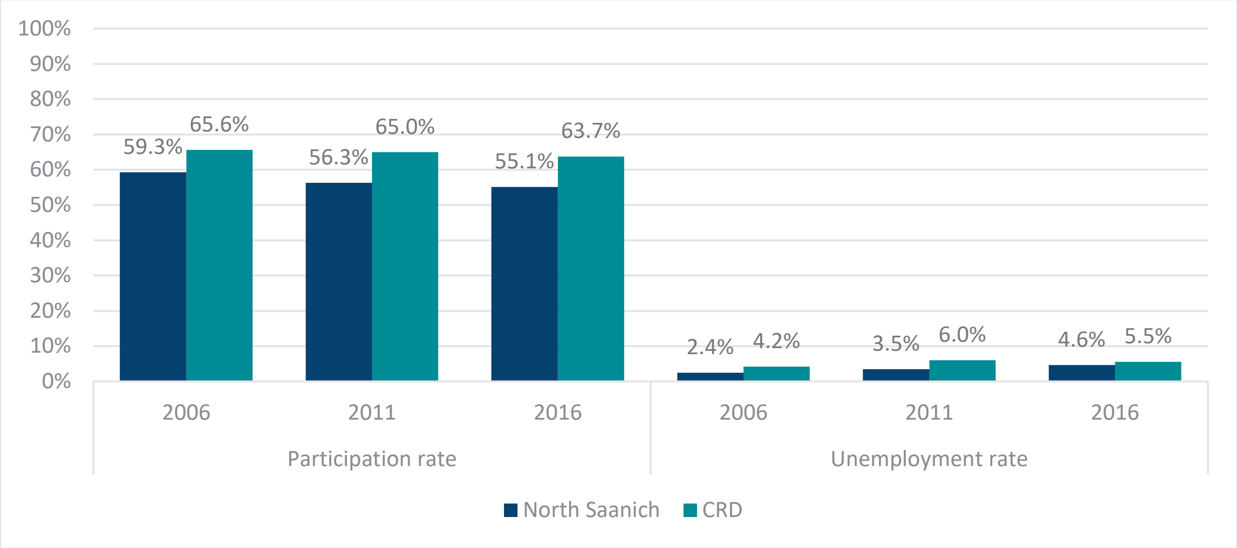
2.5 Economy

In 2016, the top five industries for work for North Saanich residents were health care and social assistance (13%); professional, scientific, and technical services (11%); public administration (11%); retail trade (10%); and educational services (7%).

Between 2006 and 2016, the participation rate in North Saanich decreased at a slightly faster rate than the region, likely reflecting an aging demographic and a higher proportion of retired residents. This aligns with the data for primary maintainer ages, household composition, and median ages, which suggest that most households in North Saanich are couples who are in or approaching retirement.

Over this period, the unemployment rate also increased, in line with regional trends.

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



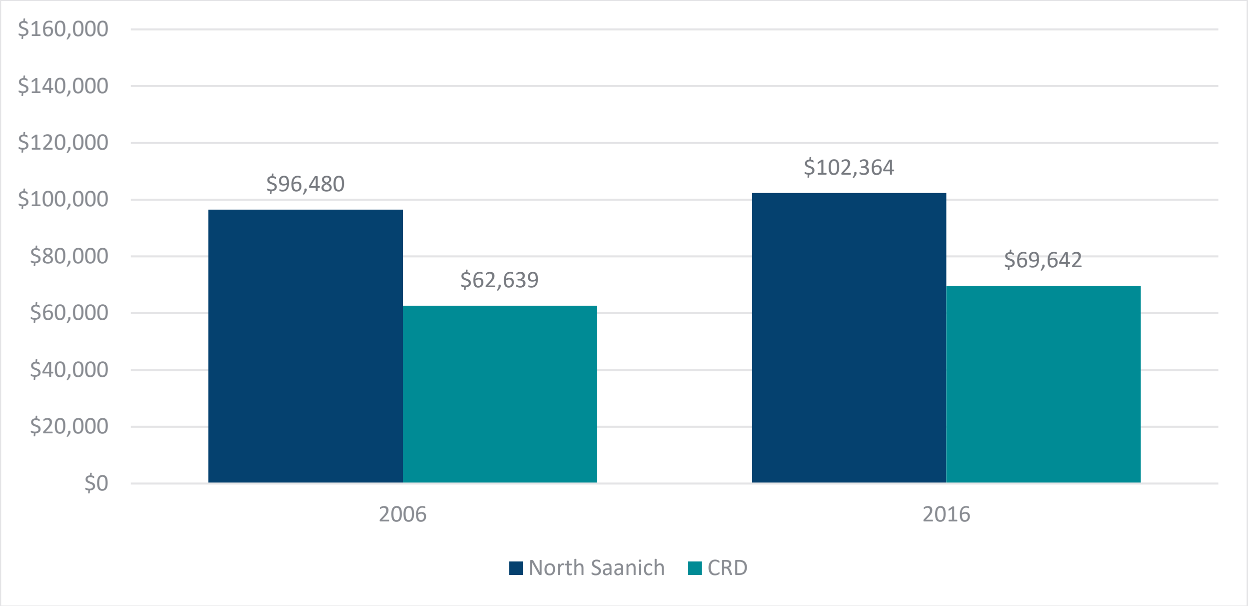
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.6 Household Median Income

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

The median before-tax household income in North Saanich was noticeably higher compared to the CRD in both 2006 and 2016. Although it grew more slowly between 2006 and 2016 compared to the CRD (6.1% versus 11.2%), it remained 47% higher in North Saanich in 2016 (Figure 11).

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

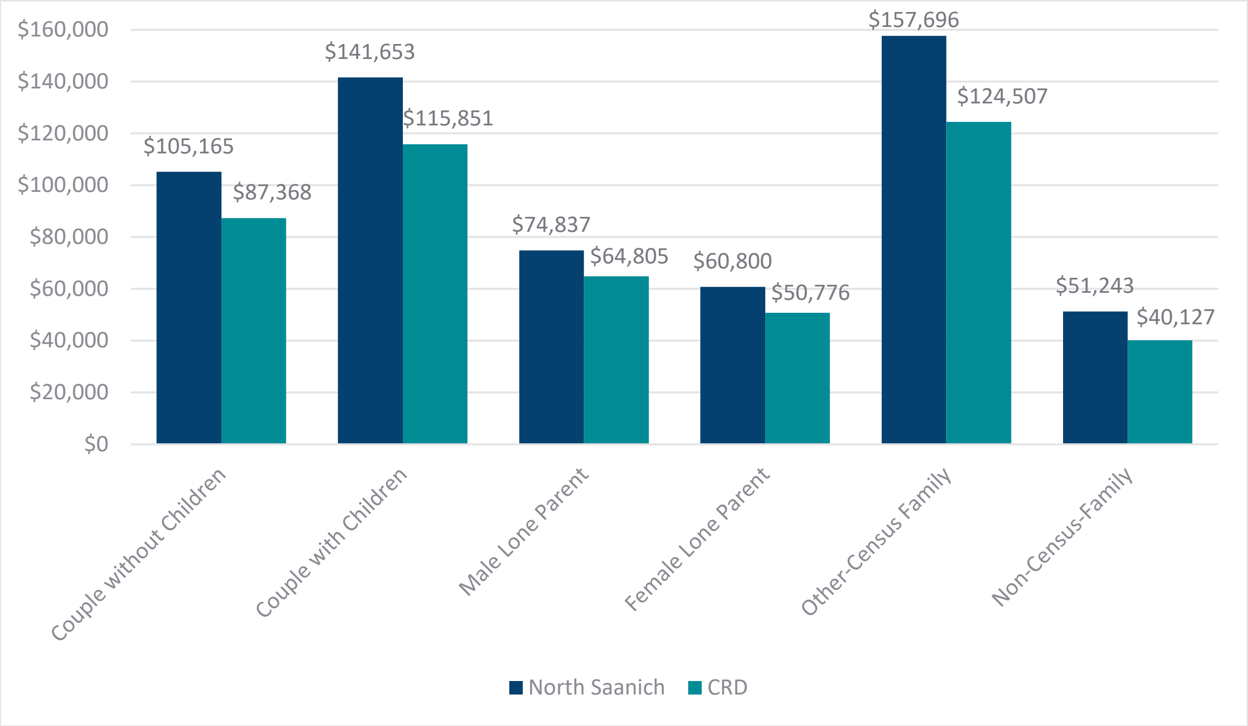


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Median household incomes differ by household type. Median incomes were higher in North Saanich than the region across all family types (Figure 12). Other-census family households[3] and couples with children reported the highest median household incomes, while single income earners such as non-census-family households (individuals living alone or with roommates) and lone-parent households had the lowest median incomes (Figure 12). Households with single income earners often have lower median incomes than households with two or more incomes.

[3] 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.

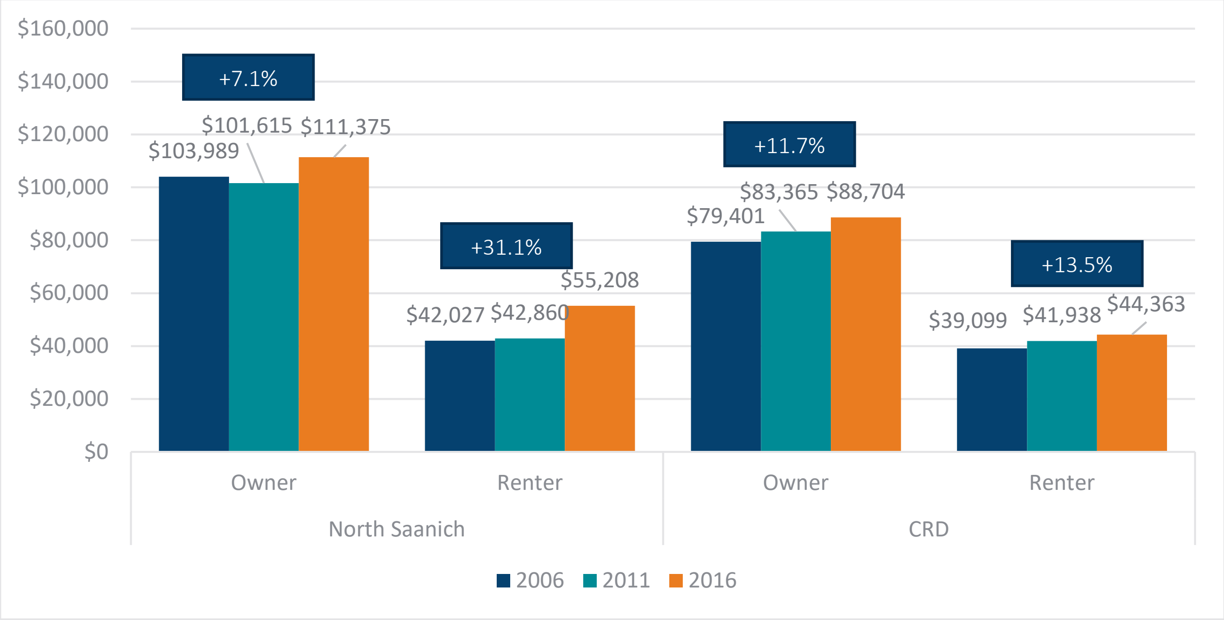
FIGURE 12 MEDIAN TOTAL HOUSEHOLD INCOME IN NORTH SAANICH AND CRD BY HOUSEHOLD TYPE, 2016



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

The median renter household income in a community is often much lower than the median owner household income. In North Saanich, the median renter household income was approximately half of the median owner household income (Figure 13). The median income of renter households in North Saanich increased considerably (31.3%) between 2006 and 2016. Over the same period, the median income of renter households in the CRD increased by 13.5%.

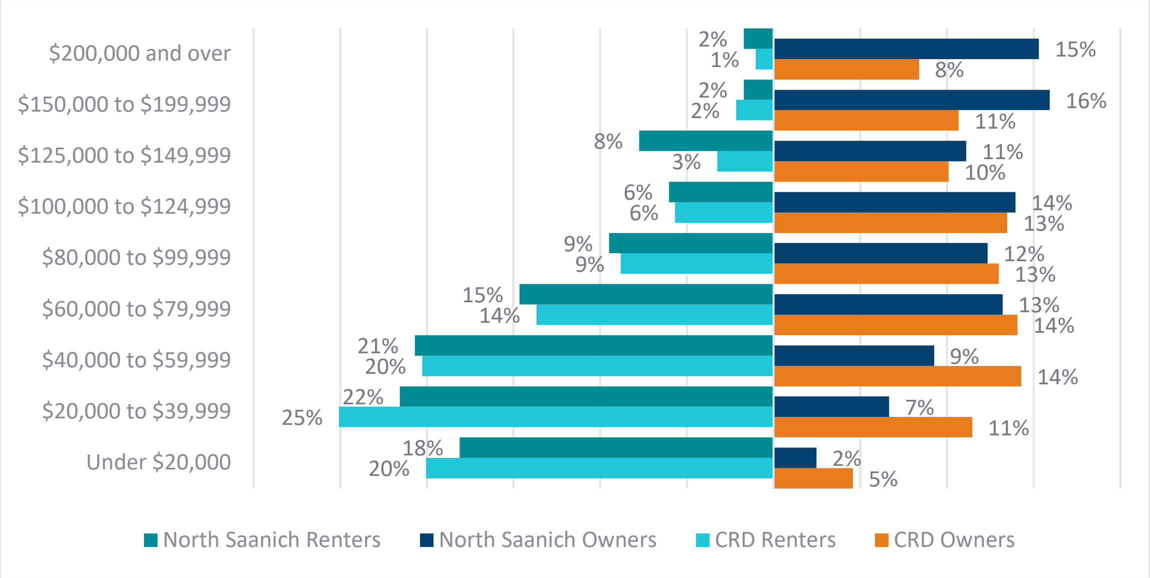
FIGURE 13 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN NORTH SAANICH AND CRD, 2006 TO 2016



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

Compared to the CRD, North Saanich had a higher proportion of owner households falling into the highest brackets (making $150,000 or more) (Figure 14). In North Saanich, 31% of owner households fell into this group, compared to 19% for the region. Renters in North Saanich also fell into higher income brackets compared to the region; there were smaller proportions falling within the lowest income brackets and a higher proportion making $125,000 to $149,999.

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



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

2.7 Summary

- The population of North Saanich grew between 2006 and 2016, but at a slower rate compared to growth across the CRD as a whole (3.9% compared to 11.1%). Growth in North Saanich also showed a slowing trend, while growth in the CRD accelerated.
- 69% of people who moved in North Saanich between 2015 and 2016 were coming to the community from elsewhere in BC. North Saanich receives much fewer international immigrants compared to the region and the province.
- North Saanich has an older population compared to the CRD as a whole, primarily two person households and couples without children. Most households are owned by primary maintainers between the ages of 55 and 74. This suggests that the most common household in North Saanich is an older couple who may have had children who are now adults living on their own.
- Between 2006 and 2016, the proportion of people of working age (i.e., 25 to 64) in the District decreased while the proportion of seniors (i.e., 65+) increased.
- The participation rate decreased more quickly compared to the region, indicating that there may be lots of retirees living in North Saanich. This is consistent with primary maintainer age and household composition in the community.
- In 2016, the top five industries for work for North Saanich residents were health care and social assistance (13%); professional, scientific, and technical services (11%); public administration (11%); retail trade (10%); and educational services (7%). Challenges finding housing can affect the ability to attract and retain employees, especially as housing costs increase more quickly than incomes.
- Incomes in North Saanich are higher than CRD averages across all household types. While incomes grew more quickly in the CRD compared to North Saanich between 2006 and 2016, median before-tax household incomes were 47% higher in North Saanich compared to the regional average in 2016.
- Renter household incomes in North Saanich grew much more quickly compared to the CRD average 2006 and 2016 (31.1% versus 13.5%). Despite this, renter households reported incomes that were approximately half that of owner incomes in 2016 ($55,208 versus $111,375). 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 4,630 dwellings in North Saanich. The District has very homogenous housing stock: 4,265 dwellings, or 92%, were single-detached forms in 2016, including single detached houses and apartments in a flat or duplex (Figure 15). Apartment or flat in duplex refers to single-detached houses with secondary suites.[4] Usually, half of the units recorded as apartments or flats in a duplex (approximately 260) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. North Saanich had a lower proportion of all other dwelling types compared to the region. There were 85 apartment units in 2016, comprising 2% of overall stock. For comparison, apartments comprise 32% of regional housing stock, which indicates that North Saanich has a much lower supply of apartments compared to other CRD communities.

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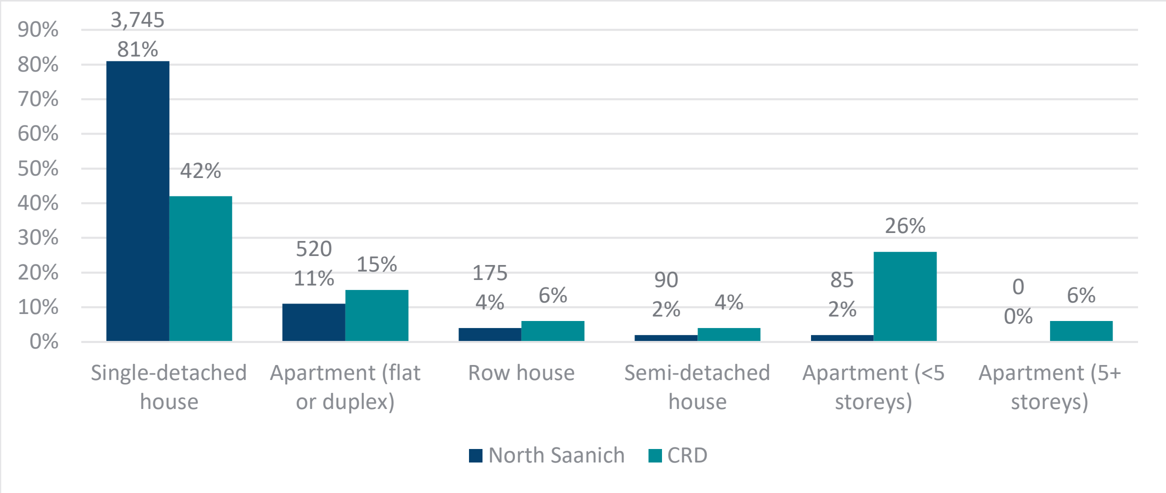
[4] "Apartment (flat or duplex)" and "apartment in a flat or duplex" specifically refer to single-detached houses with secondary suites. "Apartment" refers to apartment units in an apartment building.

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



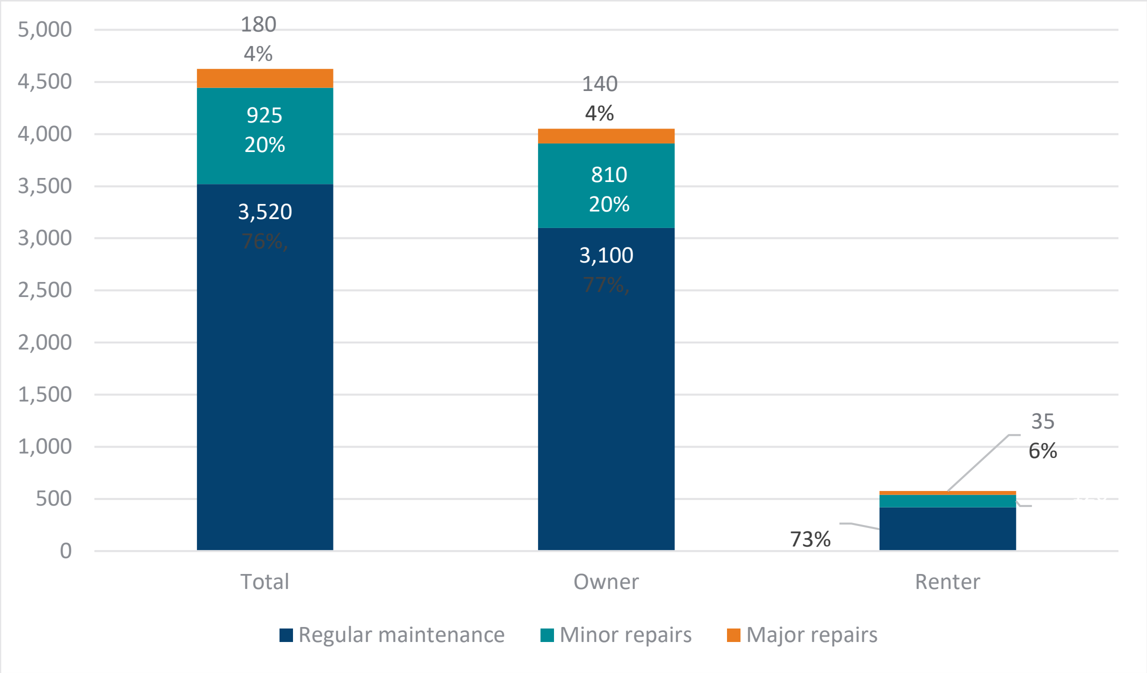
Note: Not shown on this graph are moveable dwellings (~5 units) and other single-attached units (0 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, most of the housing stock in North Saanich required only regular maintenance (Figure 16). A slightly higher proportion of renter dwellings were reported as requiring minor or major repairs compared to owner dwellings.

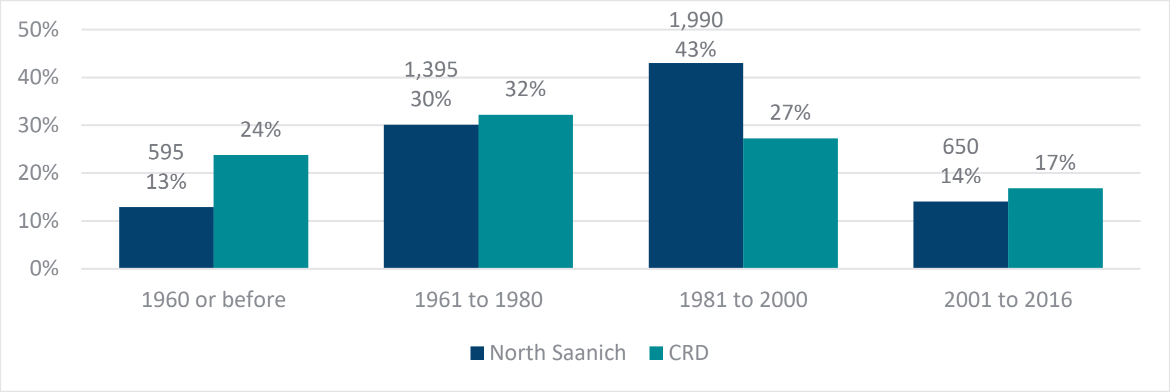
FIGURE 16 DWELLING CONDITION BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

Compared to the region, housing stock in North Saanich is somewhat newer compared to the region (Figure 17). A larger proportion of dwellings in North Saanich were built between 1981 and 2000 and a smaller proportion were built in 1960 or earlier.

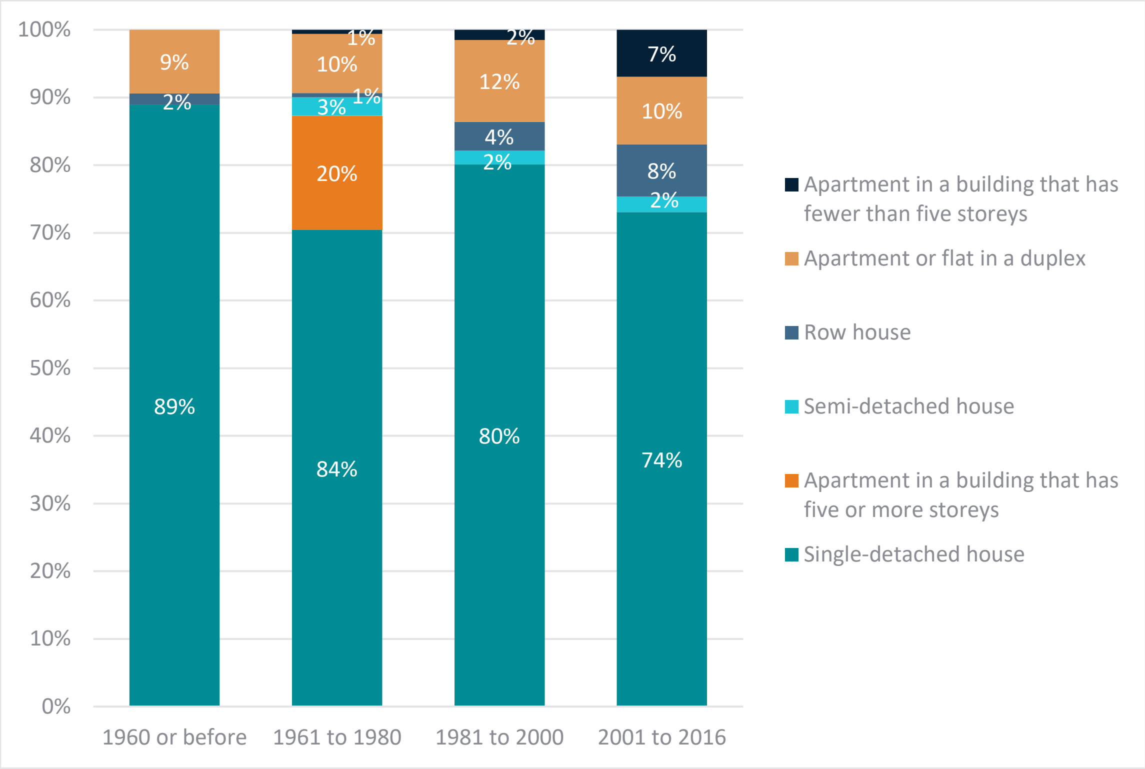
FIGURE 17 DWELLINGS BY PERIOD OF CONSTRUCTION IN NORTH SAANICH AND CRD, 2016



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. In terms of proportional growth, there has been an increase of apartments in a building that has fewer than five storeys, semi-detached, and row houses over this period.

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



Note: Not shown on this graph are other single-attached homes (~10 units).
Source: Statistics Canada Census Program, Census Profiles 2016

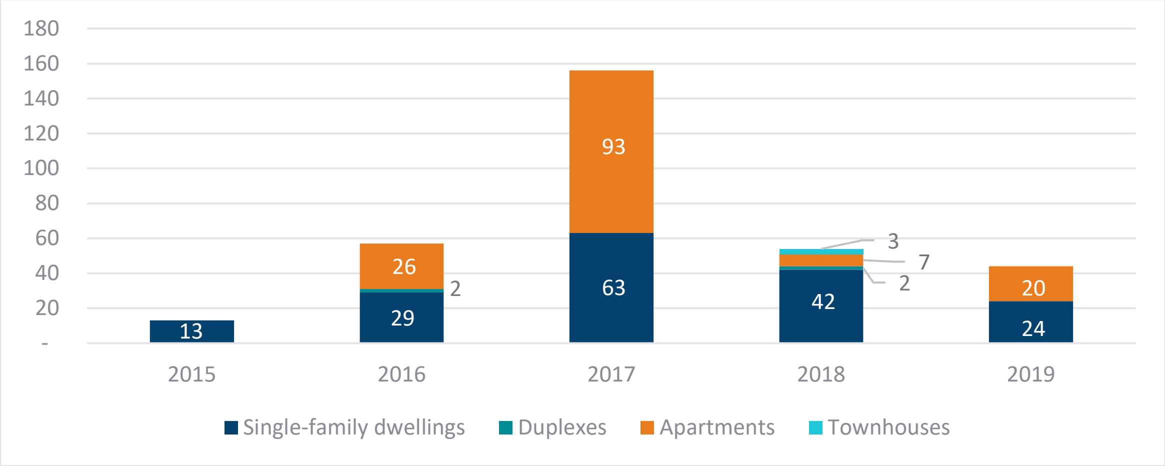
3.1.3 Recent Changes in Housing Stock

Building permit data from 2015 to 2019 shows that most new dwellings created have been single-family dwellings and apartments (Figure 19). Over this period, there were 171 single-family dwellings added, representing 52.9% of all dwellings added. There were 146 apartments added, representing 45.2%. Note that the CRD uses Statistics Canada's structure type classifications. "Apartments" includes 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. While the majority of permits were for single-family homes, nearly half were for "apartments". As apartments – using the same classification system – comprised only 13% of housing stock in 2016, this suggests a changing trend. The number of apartment units in the District increased by 72% over this period.

The total number of building permits issued has fluctuated over the past five years, with a large spike in 2017.

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

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



Note: There were no building permits issued for mobile homes in North Saanich over this period.

*Source: CRD Building Permit Data**

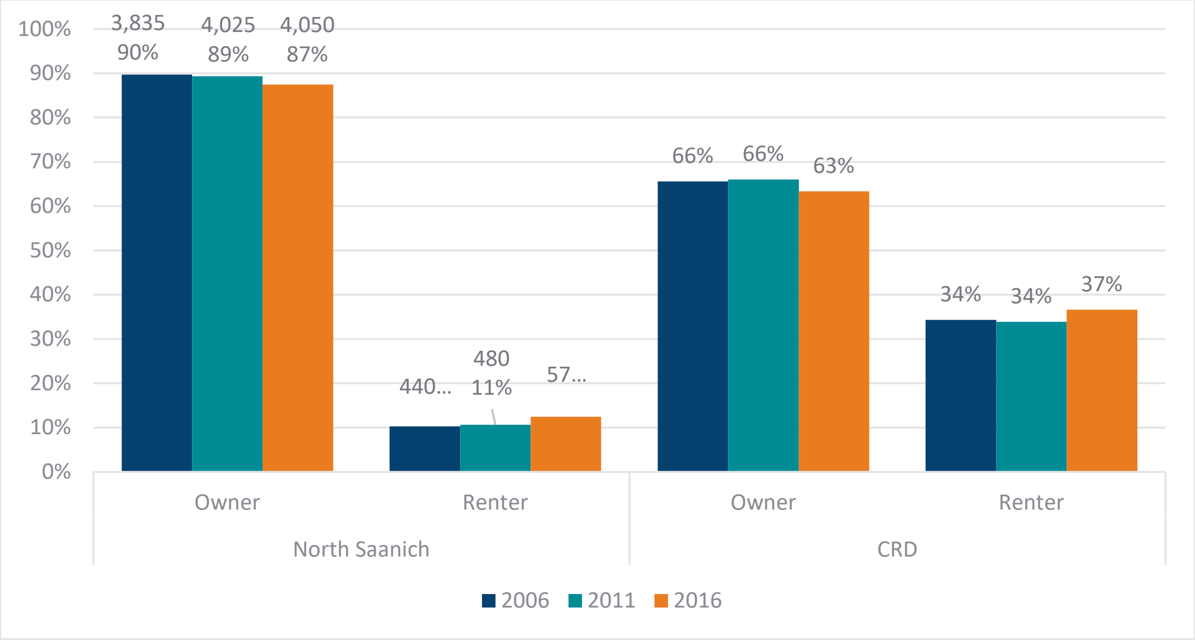
**The CRD uses Statistics Canada's structure type classifications. "Apartments" includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a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

3.1.4 Tenure

North Saanich has a much higher rate of homeownership than the CRD overall with 87% of North Saanich residents reporting that they owned their home in 2016, compared to 63% of CRD residents (Figure 20). Between 2006 and 2016 the proportion of owner households declined slightly, at a rate consistent with the CRD average.

In North Saanich, renter households grew from 440 to 575 households, or 31%, between 2006 and 2016. For comparison, owner households grew from 3,835 to 4,050 households, or 6%, over this same period. In part, this trend is related to escalating housing prices and lower rates of homeownership by younger primary household maintainers compared to previous generations. Escalating housing prices in the ownership market can also price out households who may have been able to afford ownership in the past. North Saanich has a high proportion of renter households in higher income brackets, who may want to own but cannot afford suitable homes for their household's needs.

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



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

In 2016, there were 45 renter households who reported they were living in subsidized units, representing 8% of renter households.[5] This was a smaller proportion than in 2011, when 65 households, or 14% of renter households reported they were living in subsidized units. There is no data available for 2006.

Generally, subsidized units are apartments and other forms of multi-family, which are more affordable than single-detached dwellings. The decrease in renter households living in subsidized units could be related to a lack of supply of affordable unit types in the District, causing residents to relocate to neighboring communities with more supported options.

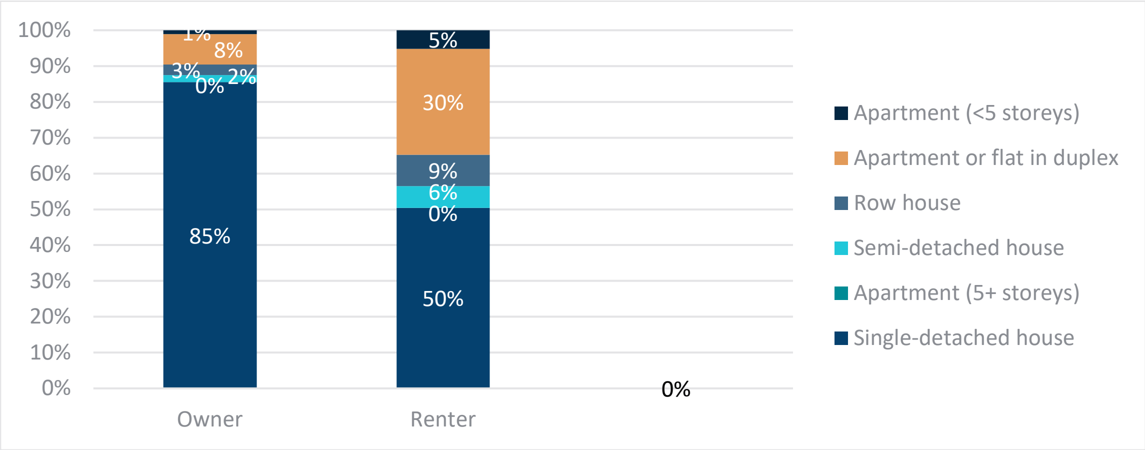
[5] Subsidized housing includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market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

3.1.5 Households and Structure Type

Among owner households in North Saanich, the most common structural housing types occupied were single-detached houses (85%) and apartments or flat in a duplex (8%)—most likely, the main suite of a single-detached house with a secondary suite (Figure 21). The remaining 6% of owners lived in row houses, semi-detached houses, or apartments in buildings with less than five storeys.

Renters occupy more diverse housing types, with 50% in single-detached houses, followed by apartment buildings with less than 5 storeys (30%), and row houses (9%) (Figure 21). The remaining 11% reported living in semi-detached houses or apartments in building with less than five storeys.

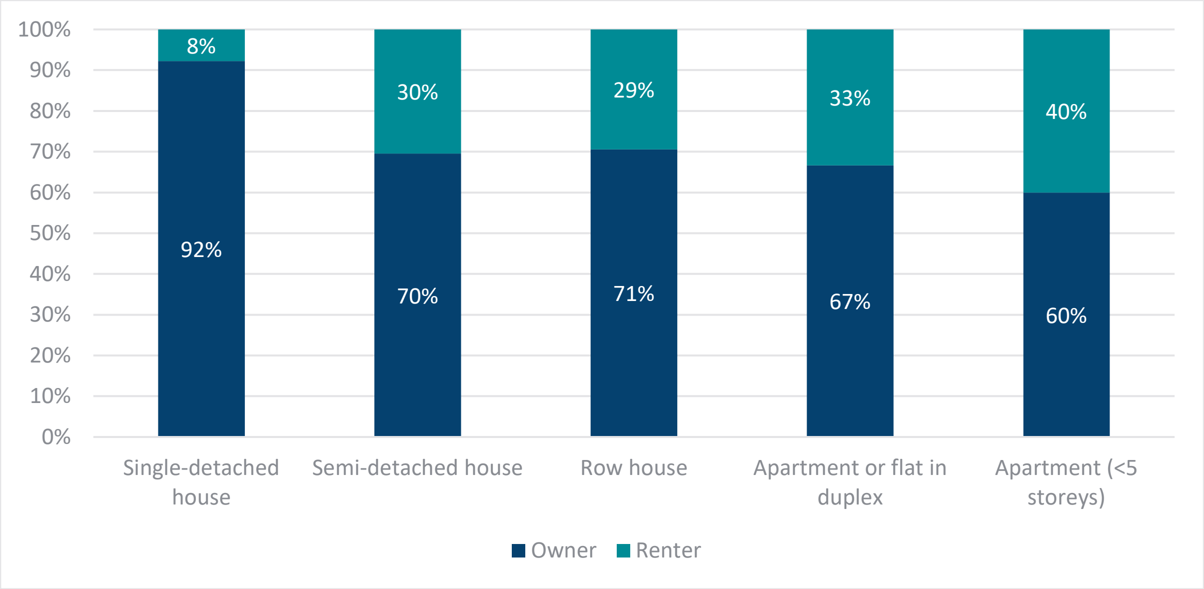
FIGURE 21 STRUCTURE TYPE BY TENURE IN NORTH SAANICH, 2016



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

Data from 2016 shows that 92% of single-detached homes were occupied by owner households (Figure 22). There was greater distribution of tenure among other structure types.

FIGURE 22 TENURE BY STRUCTURE TYPE IN NORTH SAANICH, 2016

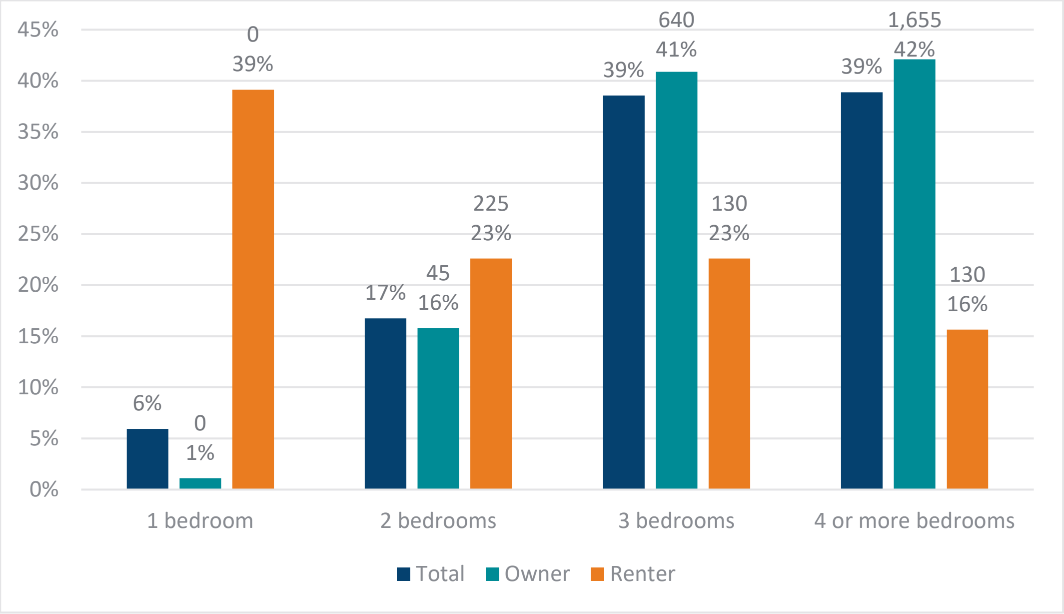


Note: Not shown in this graph are movable dwellings (10 units), apartments with 5 or more storeys (0 units), other attached dwellings (0 units), and Band Housing (0 units).

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

In 2016, the majority of dwellings in North Saanich had three or more bedrooms (78%) (Figure 23). There were no studio (no bedroom) units recorded. Most (83%) of owned dwellings had three bedrooms or more, compared to 39% of rented dwellings. Renter dwelling sizes were more diverse, with the majority having two bedrooms or fewer (62%).

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



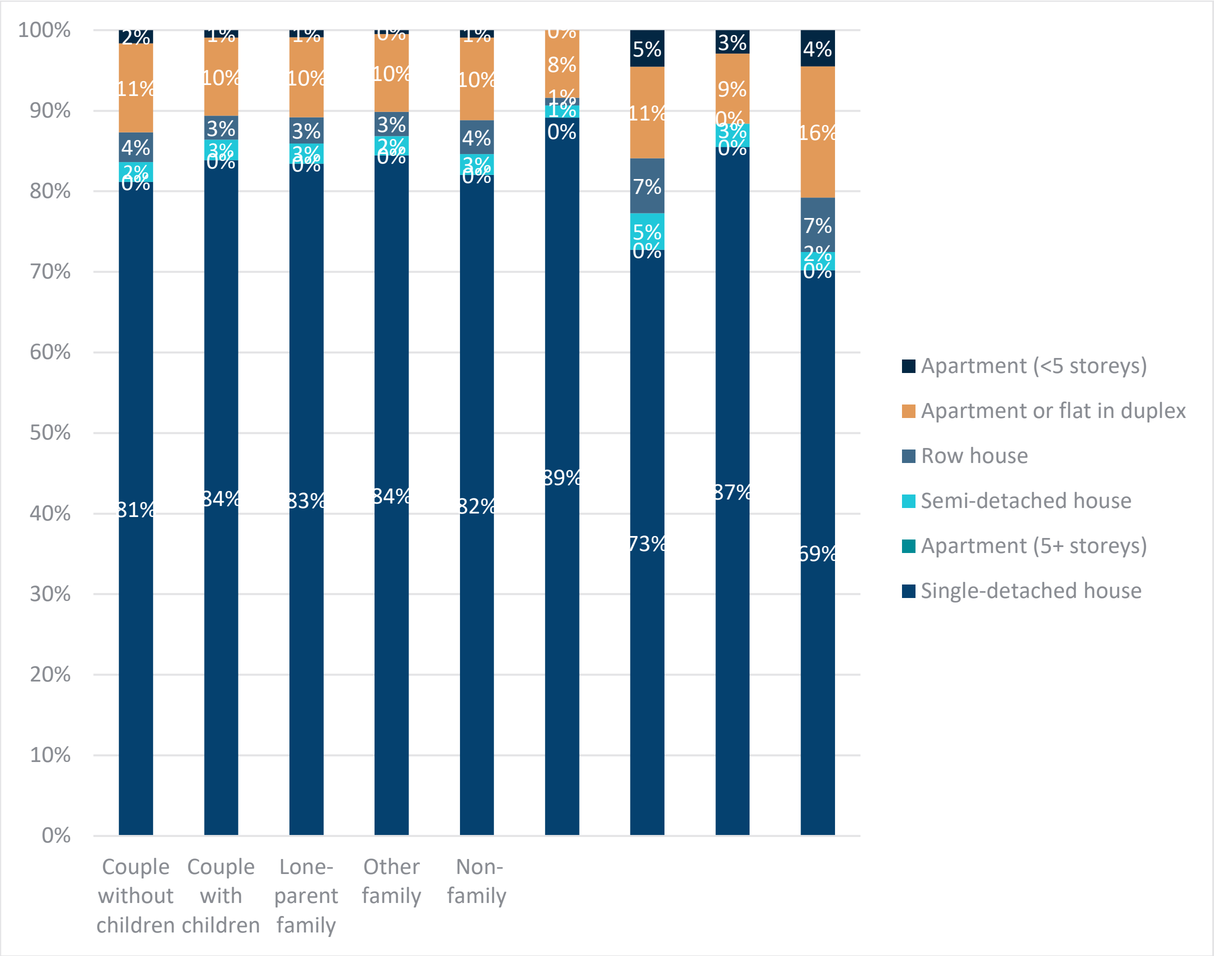
Source: Statistics Canada, Census Program, Data Table 98-400-X2016227

Figure 24 and Figure 25 show the types and sizes of households living in different structure types. Due to the large proportion of single-family homes in the District, it is expected that most households live in this housing type, regardless of household composition or size.

Lone-parent households, non-census-families, and one-person households are less likely to occupy single-detached dwellings. Although not displayed in a graph in this report, households with primary maintainers aged 15 to 24 are also less likely to occupy single-detached dwellings.[6]

[6] There were very few households led by people in this age group in 2016. Statistics Canada randomly rounds all figures up or down by 5 for privacy reasons, which has distorted the percentages that can be displayed graphically. As such, a graph has not been included for this indicator.

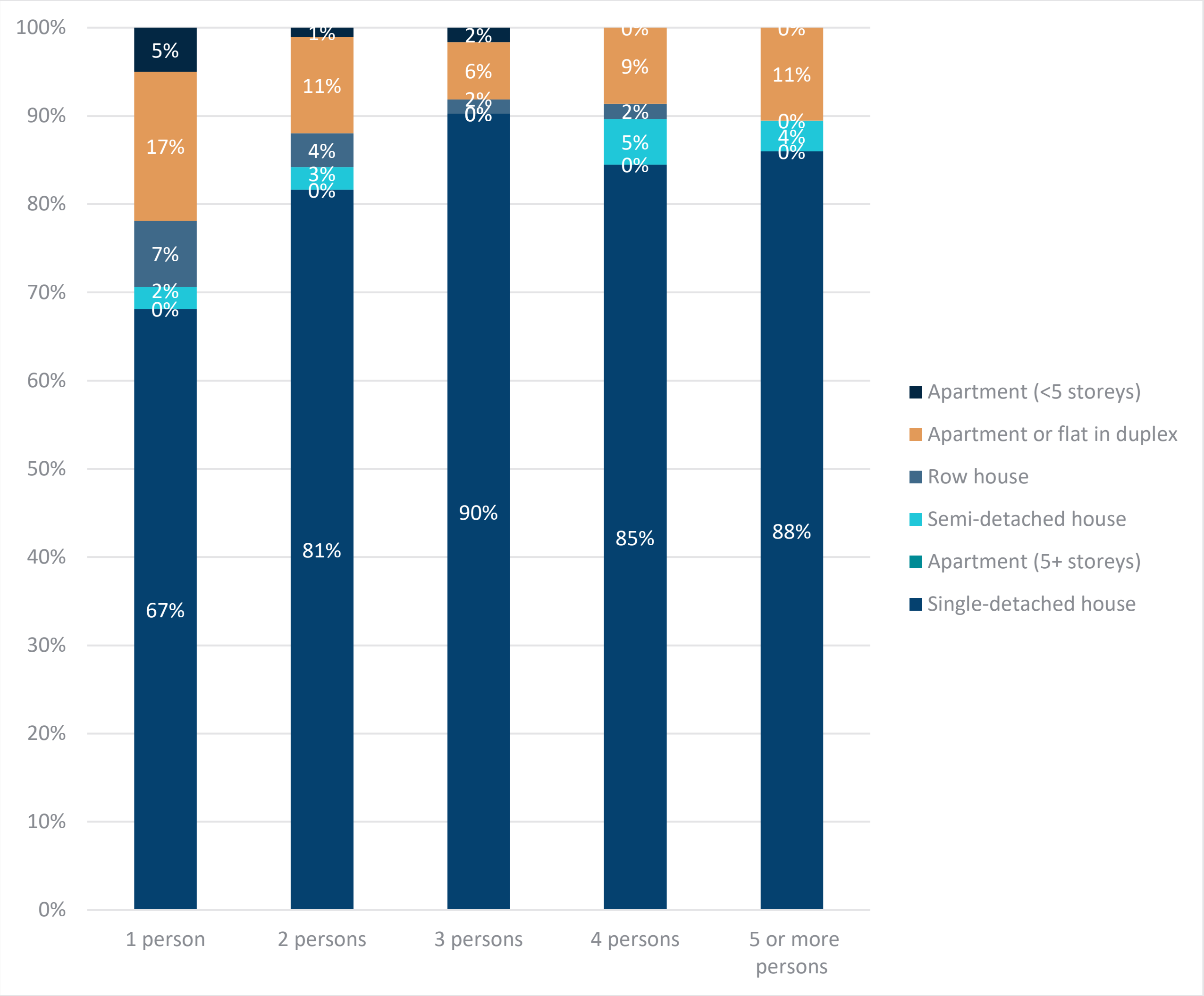
FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN NORTH SAANICH, 2016



Note: Not shown on this graph are apartments in a building with more than five storeys (0 units).

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

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



Note: Not shown on this graph are apartments in a building with more than five storeys (0 units).

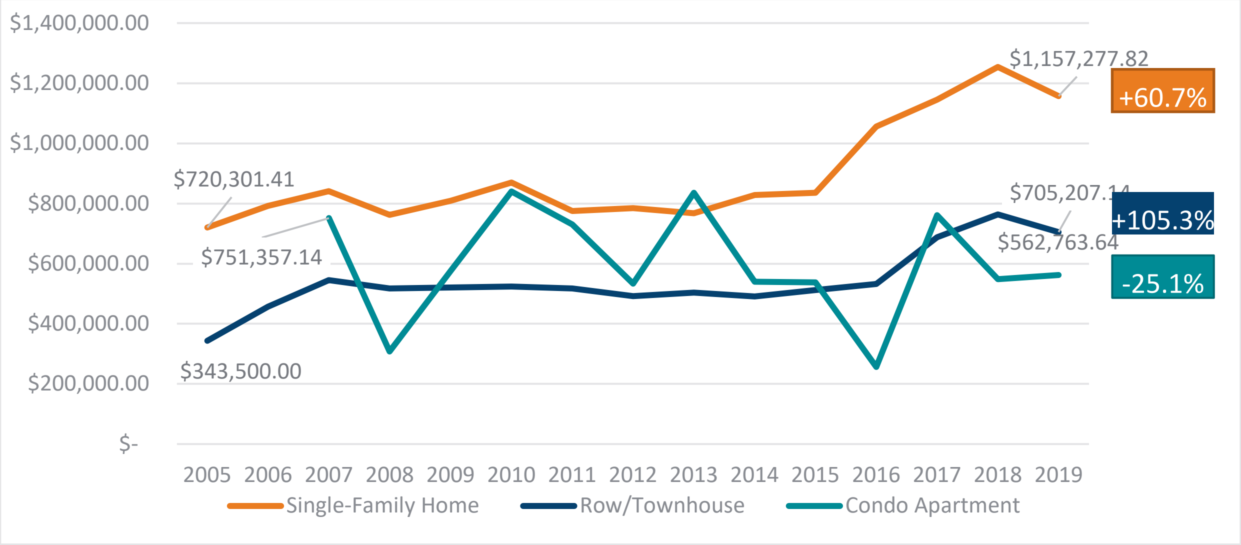
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

3.2 Trends in Homeownership Market

Average home sale prices have grown considerably for single-family and row/townhouses in North Saanich, with price increases accelerating after 2014 (Figure 26).

Average home sale prices for condo apartments have fluctuated substantially over this period – this is likely reflective of the small number of apartment units in North Saanich, which means that each sale has a larger effect on the average price for that year. The data shows that the average sales price in 2019 was 25.1% lower than the average sales price recorded in 2005. However, this data should be interpreted cautiously — as of the 2016 census, there were only 85 apartment units counted in North Saanich.

FIGURE 26 AVERAGE HOME SALE PRICES FOR SINGLE-FAMILY DWELLINGS IN NORTH 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.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 average sales prices and the October 2019 Multiple Listings Service (MLS) Housing Price Index (HPI) benchmark price for single-detached homes from the Victoria Real Estate Board 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 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 sales prices are based on the average 2019 sales prices for each housing type and the MLS HPI benchmark price for single-detached homes and do not account for any differences in the age or size of homes. [7] Due to the small number of townhouse and apartment units in North Saanich, HPI prices are only available for single-detached homes in the District. 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 $534 to $804 (depending on the housing type) for property tax, utilities, home insurance, municipal service charges, and strata fees (where applicable).

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.[8]

There are gaps for all household types in affording single-detached homes, the most common type of home in the District. While affordability gaps for the MLS HPI benchmark price are more moderate, the same pattern is apparent. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household faces the lowest gap for a single-detached house but would still need to spend 37% of their monthly income on shelter costs to afford a single-detached home at the average sales price, or 32% at the MLS HPI benchmark price. Couples with children making the median income are generally at their peak earning potential but would still need to spend approximately 42% of their monthly income on shelter costs for the average sales price, or 35% for the MLS HPI benchmark price. All other household types would need to spend more than 50% for both the average and benchmark prices.

Townhouses at the average 2019 sales price were affordable for couples with children and other census families earning the median household income. However, there were only 175 row house[9] units in the District in 2016 and building permit data suggests there were only three additional units added since. Apartments could be an affordable option for couples without children earning the median household income. They could also be an affordable option for couples with children and other census families, but there is limited stock of apartments in the District. Family-sized apartments (i.e., with 3 or more bedrooms) tend to be less common than one and two-bedroom units, meaning the stock of units with enough bedrooms to suit these household types is likely even more limited.

Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend 50% or more of their monthly income to be able to afford most housing types.

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[7] 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.

[8] 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.

[9] Statistics Canada uses the term “row house” in census data, while the Real Estate Board uses the term “townhouse”. Both terms refer to one of three or more dwellings joined side by side (or occasionally side to back), but not having any other dwellings either above or below, unless attached to a high-rise building.

TABLE 1 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN NORTH SAANICH

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap			
			Average 2019 sales price: Single-detached home ($1,157,278)	Average 2019 sales price: Townhouse ($705,207)	Average 2019 sales price: Apartment ($562,764)	MLS HPI benchmark price: Single-detached home ($959,100)
Couples without children	$117,524	$2,938	-$2,552	-$701	$125	*-$1,712*
Couples with children	$158,300	$3,958	-$1,553	$319	$1,144	*-$692*
Lone-parent families	$70,448	$1,761	-$3,729	-$1,878	-$1,052	*-$2,888*
Non-census families	$57,265	$1,432	-$4,058	-$2,207	-$1,381	*-$3,218*
Other census families	$176,228	$4,406	-$1,084	$767	$1,593	*-$244*

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

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 source of information for primary rental market data is the CMHC Housing Market Information Portal. Data on North Saanich is extremely limited and shows that a count of primary rental units has not been completed since 2004 when eight units were counted. Information through the Canadian Rental Housing Index was also not available.

3.3.2 Rental Housing Affordability Gap Analysis

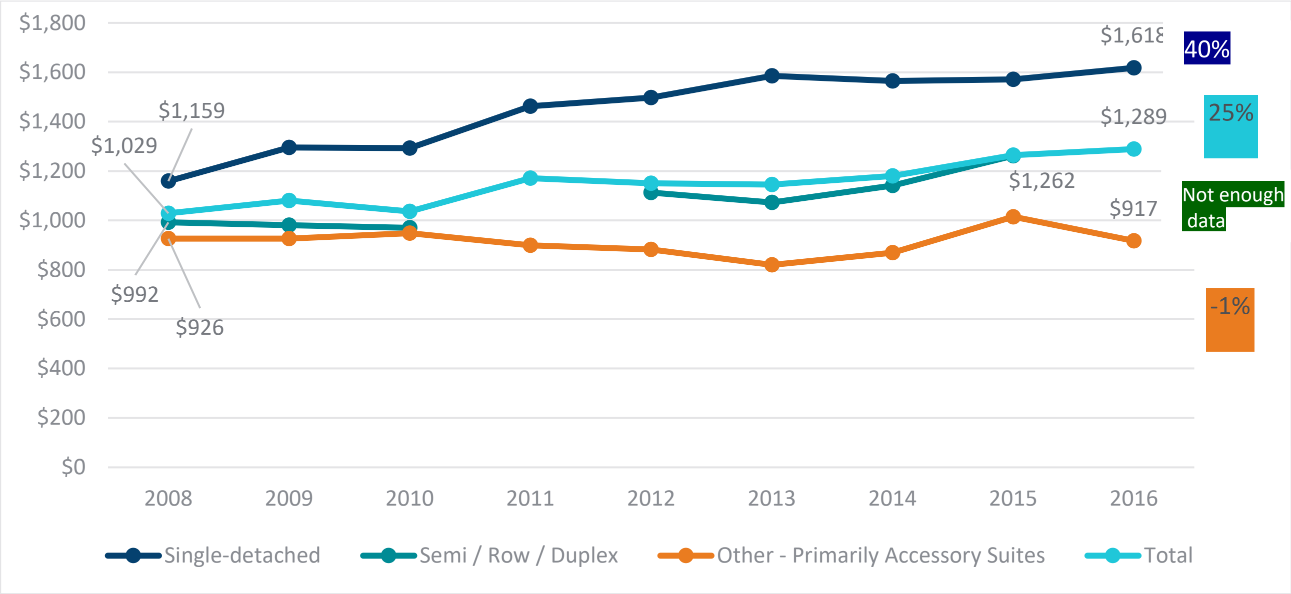
A gaps analysis has not been conducted for renter households due to a lack of suitable data of sufficient quality to use in analysis (i.e., no data for the primary rental market).

3.3.3 Secondary Rental Market Trends

CMHC data of the secondary rental market is only available 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.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40%, a considerable increase (Figure 27). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008.

FIGURE 27 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016



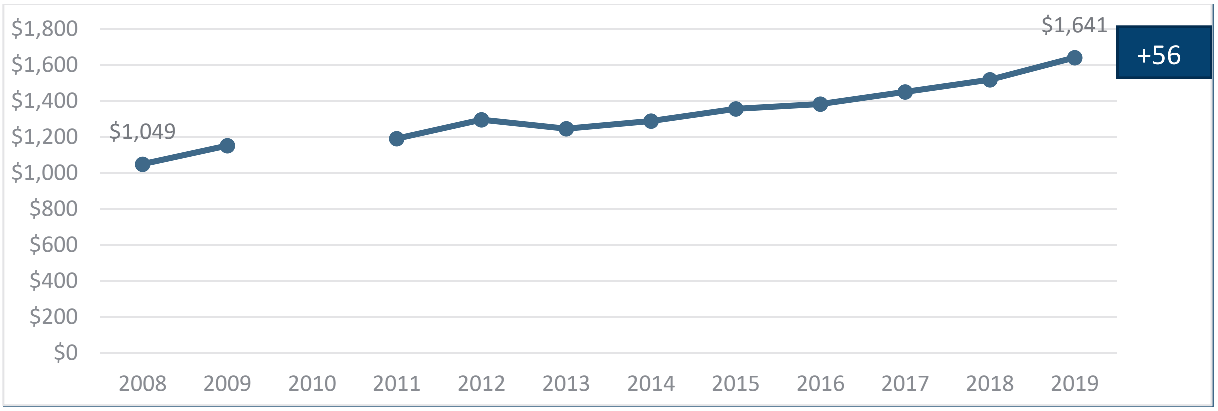
Source: CMHC, 2019.

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.

Data for rented condominiums is available for 2008 to 2019. This shows a steady increase in average rents but there are significant data gaps (Figure 28).

FIGURE 28 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019



Source: CMHC, 2019.

Note that there are significant data gaps and that some of the data is of poor quality.

Overall, the increase in cost of rent was more gradual than the increase seen in the homeownership market.

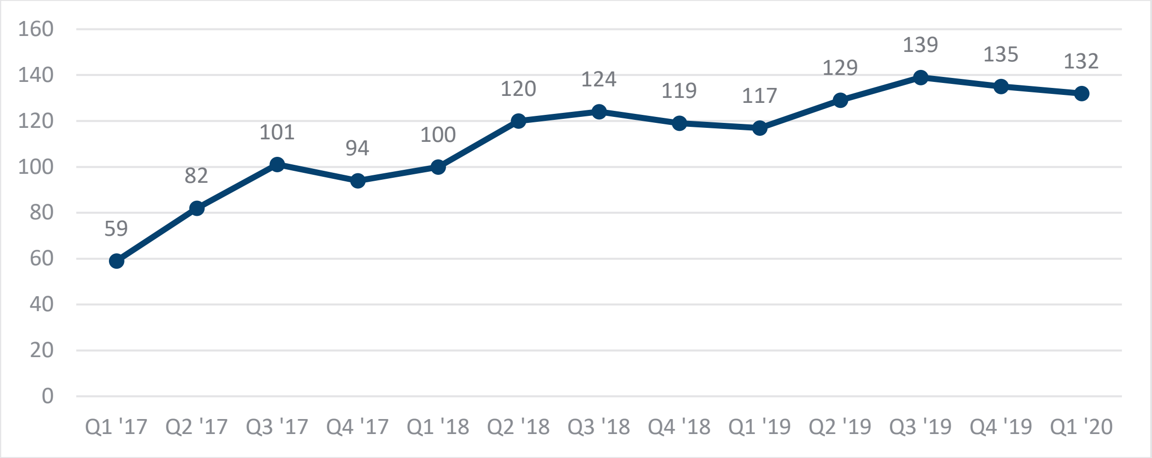
There is no data available through CMHC for number of units. Data for secondary suites is available for North Saanich through BC Assessment. As of 2020, there were 470 properties registered as “residential dwelling with suite” in the District. There is no data for cost of rent for these units, however, cost of rent in secondary suites is generally tied to costs of homeownership, which has escalated in recent years.

There is no data from CMHC or BC Assessment on vacancy rates, which makes it difficult to assess the health of the rental market in North Saanich. However, regional trends suggest that vacancy rates have generally remained low for the past 15 years. A healthy vacancy rate is generally considered to be between 3% and 5%. A low vacancy rate often indicates significant 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. Generally, increasing rent can be related to a low vacancy rate and unmet demand. If the number of renter households increases consistent with past trends, it will be important to consider the supply of rental units in the District, as competition and high prices can make it especially difficult for vulnerable populations to find housing.

3.3.4 Short-Term Rental Market[10]

On May 19, 2020, a scan of AirDNA data on short-term rental units was completed. It showed 98 active rentals listed for North Saanich at that time. Of these active rentals, 87% were entire homes for rent and 13% were private rooms in homes. AirDNA also provides data on previous quarters. In the first quarter of 2020, there were 132 active rentals in North Saanich. This number of active rental units was lower than any quarter since the beginning of 2018 (Figure 29). This indicates that the coronavirus pandemic and social distancing measures have had some impact on the short-term rental market, at least in the immediate term.

FIGURE 29 NUMBER OF SHORT-TERM RENTALS PER YEARLY QUARTER, 2017-2020

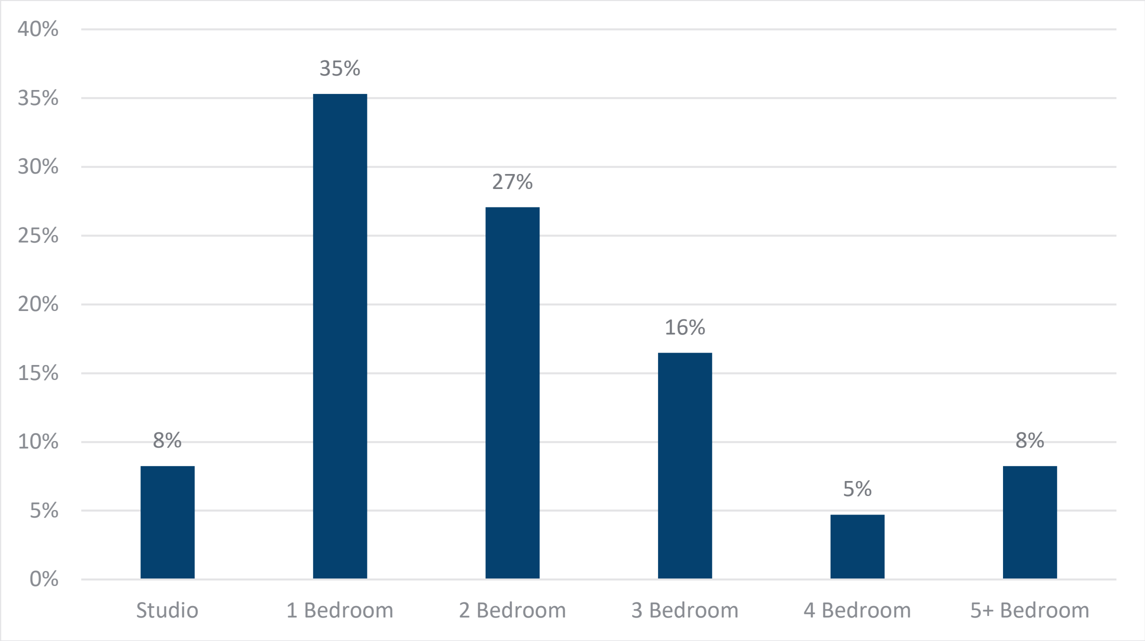


Source: AirDNA

When looking at unit size, 70% of active rentals on May 19, 2020 were smaller units (i.e., studio, one-bedroom, or two-bedroom) (Figure 30).

[10] 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 30 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS, MAY 19, 2020



Source: AirDNA

The median occupancy rate for short-term rentals in North Saanich was 65% for the period of time between July 23, 2019 and July 23, 2020. For comparison, it was 88% in August 2019 and 37% in November 2019. This suggests that there are seasonal fluctuations in the short-term rental market. It is also 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 fewer people travelled this spring due to social distancing measures and travel restrictions.

3.4 Non-Market Housing

As of 2019, there were a total of 83 non-market units in North Saanich where BC Housing had a financial relationship (Table 2). This may include subsidized units, shelter beds, rent supplements, or other non-market supports. Units in North Saanich are fairly evenly distributed between families, seniors, and people with disabilities. There are no units targeted to women and children or individuals experiencing homelessness.

As of March 31, 2020, there were 24 households on BC Housing's Housing Registry for North Saanich, including, including 10 seniors, 7 families, and 7 people with disabilities.

TABLE 2 BC HOUSING SUBSIDIZED UNITS, 2019*

Service Group	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Families	-	24	7	**31**
Seniors	-	-	29	**29**
Persons with Disabilities	23	-	-	**23**
Total				**83**

**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

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

3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 24 households on BC Housing's Housing Registry for non-market housing in North 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 3 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING IN NORTH SAANICH, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	7	7	10	0	0	24

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.

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.

3.6 Student Housing

There are no postsecondary institutions in North Saanich. University of Victoria and Camosun College have locations in the District of Saanich. Royal Roads University is located in Colwood. Data from all three postsecondary institutions is provided below, because students attending all three may be looking for housing or living with their parents throughout surrounding CRD communities.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at these three postsecondary institutions (Table 4). The University of Victoria is the only postsecondary institutions with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. Students attending Camosun College and Royal Roads University, as well as students who are not able to access housing at the University of Victoria may be looking for affordable rental housing, such as studio or one-bedroom units, including secondary suites, throughout the region. However, the distance and lack of transit in North Saanich may limit the number of students seeking rental housing in the community.

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

TABLE 4 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 has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.[11]

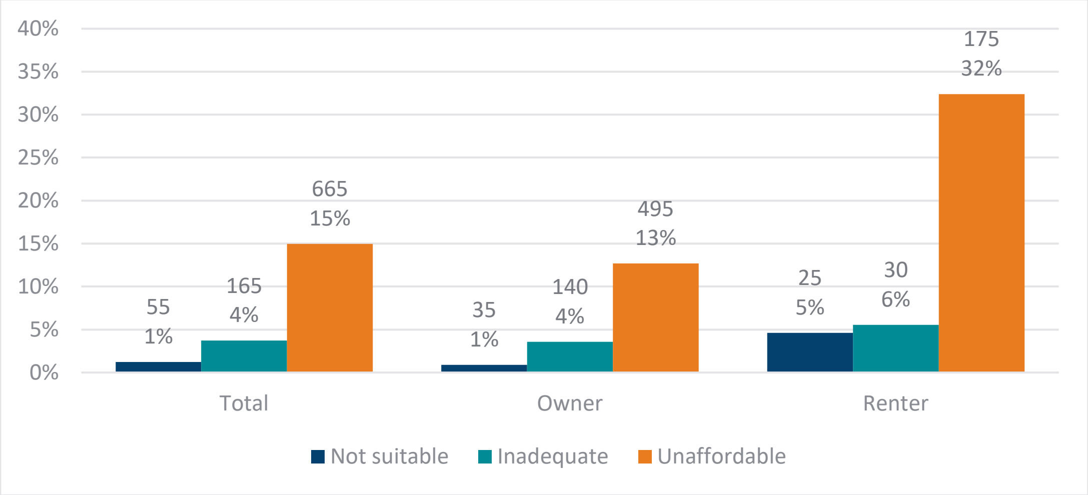
In North Saanich, the proportion of households living in homes below each of the three housing standards stayed relatively consistent across the last three censuses. Over all three periods, there was a larger proportion of households not meeting the affordability standard compared to the other standards. This is typical of regional and provincial trends. In 2016, 15% of all households reported spending 30% or more of

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

their income on shelter costs, including 32% of renter households and 13% of owner households (Figure 31). A higher proportion of renters fell below all three standards compared to owners. Renter households were twice as likely to be living in unaffordable housing conditions compared to owner households.

Although there are higher numbers of owner households not meeting the adequacy and affordability standards, it is important to remember that there were 4,050 owner households in North Saanich in 2016 compared to 575 renter households.

FIGURE 31 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN NORTH SAANICH, 2016



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

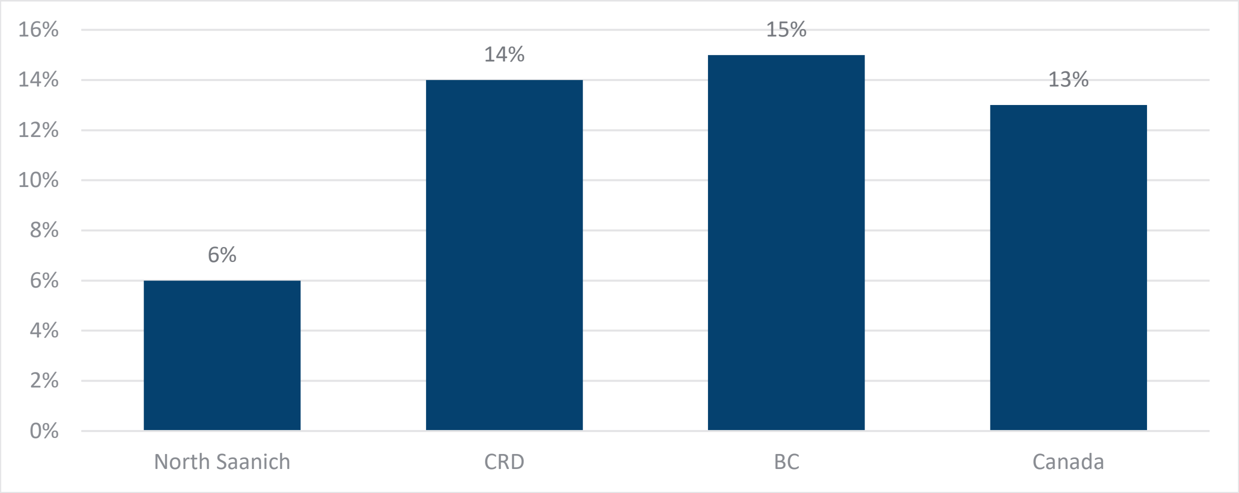
3.8 Core Housing Need

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, there were 245 households in North Saanich in Core Housing Need, a lower proportion of households in Core Housing Need compared to the CRD, BC, and Canada (Figure 34).

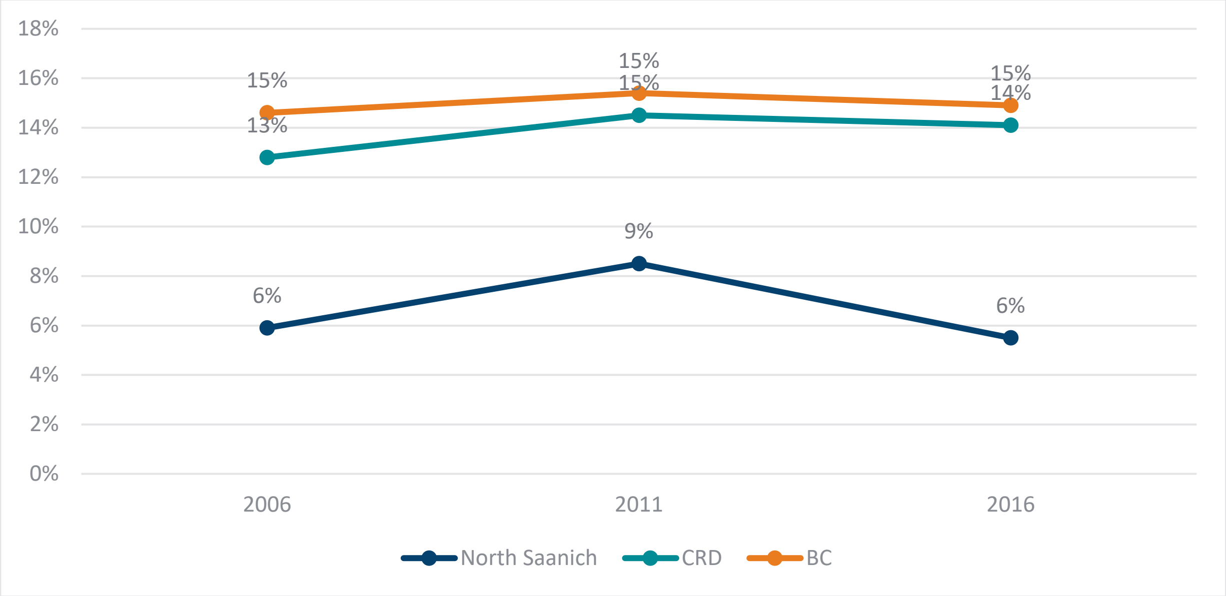
FIGURE 32 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



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

Figure 33 shows historical data of households in Core Housing Need in North Saanich compared to the CRD. While the region saw a slight increase of households in Core Housing Need from 2006 to 2016, the rate in North Saanich fluctuated.

FIGURE 33 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN NORTH SAANICH, CRD, AND BC, 2006-2016

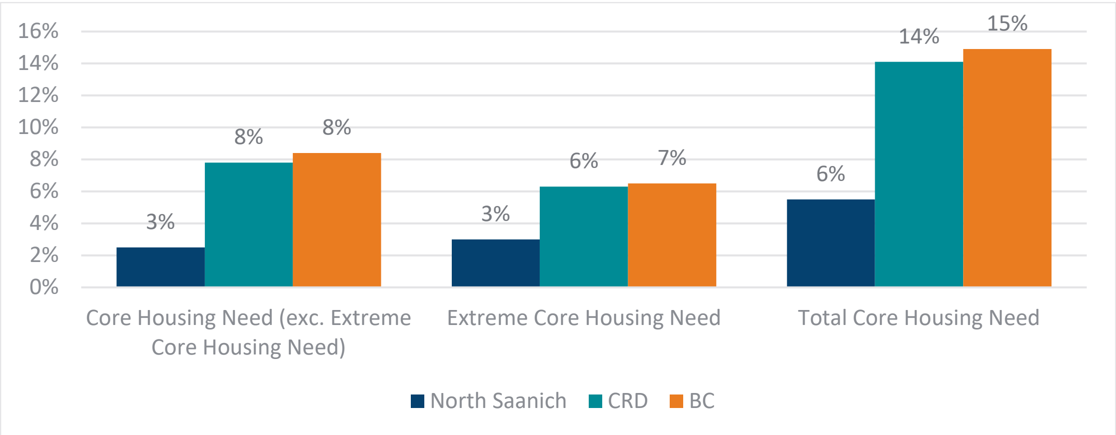


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, North Saanich has 3% of households in Extreme Core Housing Need compared to 8% in the CRD (Figure 34). In North Saanich, more than half of the households in total Core Housing Need were households in Extreme Core Housing Need (135 households, or 3% of 6%) — it is unusual to see a majority of Core Housing Needs facing Extreme Core Housing Need. The larger proportion of households in Extreme Core Housing Need could be related to the lack of diverse housing options in the District, which means that households without very high incomes that need to live in North Saanich are stuck living in more expensive dwellings without more affordable local alternatives, such as apartments or secondary suites.

FIGURE 34 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN NORTH SAANICH AND CRD, 2016

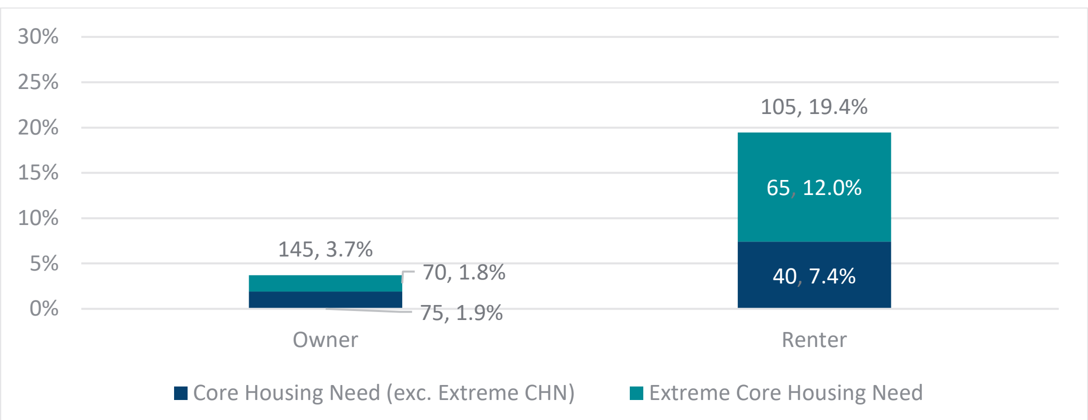


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

A much higher of renter households (19.4%) in North Saanich are in Core Housing Need than owner households (3.7%) (Figure 35). This includes those households who meet the definition of Extreme Core Housing Need. There were 12% of renter households in Extreme Core Housing Need, compared to 2% of owner households.

Across the region, renters are far more likely to be in Core Housing Need than owners.

FIGURE 35 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN NORTH 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 8 provides a more detailed breakdown of North 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 in the table shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 6% of all households are in Core Housing Need, while 8% of households led by a primary household maintainer aged 25 to 34 are in Core Housing Need. Of households led by a primary household maintainer aged 25 to 34, 20% of renter households in this age group are in Core Household Need and none of the owner households in this age group are in Core Housing Need.

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

Tenure and Housing Standards

Across all household characteristics, renter households are far more likely to be in Core Housing Need than owner households. In 2016, there were 19% of renter households in Core Housing Need, compared to 4% of owners.

Age of Primary Household Maintainer and Households with Seniors

Among different age groups, households led by a primary household maintainer between 35 and 44 years of age are most likely to be in Core Housing Need in North Saanich. Of households led by a primary household maintained aged 35 to 44, 31% of renter households in this age group are in Core Housing Need compared to 6% of owner households. Within this age group, key areas of concern are households with single incomes, like lone-parent households, who may face larger affordability challenges finding housing with enough bedrooms for their household composition.

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

Household Type

Among household types, lone-parent households are far more likely to be in Core Housing Need in North Saanich compared to others. One in four, or 25% of lone parent households in North Saanich, were in Core Housing Need in 2016. Lone-parent renters likely face challenges finding affordable housing of a suitable size (i.e., with two or more bedrooms to accommodate their children), especially rental housing. One-person renter households are also more likely to be in Core Housing Need than others.

Immigration Status

Based on immigration status, renter households that are immigrants are more likely to be in Core Housing Need.

Indigenous Households

There were few Indigenous households reported in the 2016 census. Of Indigenous renter households reported, half were in Core Housing Need. Indigenous owner households were also more likely to be in Core Housing

TABLE 5 HOUSEHOLD CHARACTERISTICS BY TENURE AND CORE HOUSING NEED, 2016

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	1,715	21%	1,435	35%	280	7%
Core Housing Need by Age of Primary Household Maintainer						
15-24	0	0%	0	0%	0	0%
25-34	15	8%	15	20%	0	0%
35-44	40	12%	25	31%	15	6%
45-54	60	8%	15	13%	50	8%
55-64	45	4%	15	11%	25	2%
65+	85	4%	35	32%	50	3%
Core Housing Need by Household Type						
Couple with Children	30	3%	0	0%	25	2%
Couple without Children	35	2%	0	0%	30	1%
Lone Parent Household	65	25%	25	38%	40	22%
Multiple-Family	0	0%	0	-	0	0%
One Person Household	110	15%	60	27%	45	9%
Other Non-Family	10	11%	0	0%	0	0%
Core Housing Need based on Immigration Status						
Non-Immigrant	165	5%	65	16%	95	3%
Non-Permanent Resident	0	0%	0	0%	0	0%
Immigrant	80	7%	30	24%	50	5%
Recent Immigrant	0	0%	0	0%	0	0%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	90	4%	30	26%	55	3%
Household Without A Senior (65+)	155	7%	70	16%	90	5%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	145	6%	60	22%	95	4%
Household Without A Person With an Activity Limitation	95	5%	45	17%	50	3%
Core Housing Need by Indigenous Households						
Aboriginal Households	10	9%	10	50%	10	11%
Non-Aboriginal Households	235	5%	95	18%	140	4%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	85	10%	30	21%	55	8%
Household Without a Child (<18 years)	165	5%	75	19%	90	3%

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

3.9 Summary

Housing Stock

- Compared to the CRD as a whole, housing stock in North Saanich is slightly newer and less diverse. Approximately 92% of housing units were single-family form in 2016, with most (78%) having three or more bedrooms. Most (69%) households in North Saanich contain one or two people, likely older individuals or couples whose children have moved away. Most one (67%) and two (81%) person households live in single-detached houses, suggesting some of the population may be living in larger homes than they need.

- The number of building permits issued has fluctuated over the past five years, with a large spike in 2017, and do not show a trend towards a certain type of dwelling.
- While 85% of owners occupy single-family homes, renters occupy a much wider range of structure types with fewer bedrooms.
- There may be a lack of options for older adults looking to downsize out of large single-family homes and for families looking for rental units with enough bedrooms to suit their needs or to enter the homeownership market.

Homeownership Market

- In 2016, 87% of households owned their home and 12% rented.
- Prices have risen substantially in both the homeownership and rental markets over the past few years. Ownership prices have risen for single-family homes and row/townhouses, with the most rapid increases occurring between 2014 and 2018. Ownership prices for apartments have fluctuated due to the small number of apartment units in the District.
- The single-detached home is unaffordable for median incomes of all household types, despite this being the most common type of home in the District. Couples with children making the median income would need to spend approximately 42% of their monthly income on shelter costs for a single-detached home at the 2019 average sales price, or 35% to afford a single-detached home at the October 2019 MLS HPI benchmark price.
- Townhouses at the average 2019 sales price were affordable for couples with children and other census families earning the median household income. However, there were only 175 row house units in the District in 2016 and building permit data suggests there were only three additional units added since.
- Apartments could be an affordable option for couples without children earning the median household income. They could also be an affordable option for couples with children and other census families, but there may be limited stock of units with enough bedrooms to be suitable for these household types.
- Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend 50% or more of their monthly income to be able to afford most housing types.

Rental Market

- Data on the primary rental market in North Saanich is extremely limited and shows that a count of primary rental units has not been completed since 2004, when eight units were counted. Since 2004, although the majority of households in the District are owner households, the number of renter households in the District increased more quickly; the District saw renter households increase by 31% between 2006 and 2016, compared to 6% for owner households.
- Most renter households are relying on the secondary market. The secondary rental market is less secure than the primary rental market and, according to CMHC, prices increased for most rental types between 2008 and 2016. Rent in the secondary rental market is largely driven by housing prices, which have risen substantially.
- The low number of smaller housing units such as apartments, studios, one- and two-bedrooms suggest it may be challenging for one-person and lone-parent renters to find rental housing of a suitable size (i.e., small enough for a single income, and / or with two or more bedrooms to accommodate their children), which they can afford.

Non-Market Housing

- North Saanich has 83 units receiving non-market supports and no cooperative housing units. With affordability and increasing challenge and an increasing proportion of renter households in the District, it is likely that the supply of non-market housing is not meeting demand.

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 North Saanich since 2006, with 13% of owner households and 32% of renter households not meeting the affordability standard in 2016.
- There were similar numbers of owner households in Core Housing Need compared to renter households in 2016 (145 versus 100). Due to the larger number of owner households compared to renter households in the District, renters are far more likely to be in Core Housing Need, with 19% of renter households meeting this definition in 2016, compared to 4% of owner households. There were 12% of renter households in Extreme Core Housing Need, compared to 2% of owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs, unaffordable housing) and cannot afford an acceptable alternative housing unit in their community based on median rents.
- The rate of Core Housing Need in North Saanich was noticeably lower than the rate seen in the CRD as a whole in 2016.
- One-person renter households are the household types most likely to be in Core Housing Need. Non-census-family households, which are primarily one-person households, have the lower median household incomes and likely struggle to find affordable rentals. This is likely related to the low supply of smaller housing forms and unit sizes in the District, such as studio and one-bedroom options.
- Lone-parent renter households are also likely to be in Core Housing Need. These households and may face challenges affording rental units with two or more bedrooms to accommodate their children and 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. Renter households led by primary maintainers between 35 and 44 years old and 65 and older were far more likely to be in Core Housing Need than other age groups.
- Renter households led by or containing seniors are another of household type with high rates of Core Housing Need in the District, suggesting there may be a lack of accessible rental options that are affordable for those relying on limited fixed incomes and suitable for aging.

4.0 Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports, and to 2038, to inform the District's OCP update. 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 policies and decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. 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. This means that projections are presented for the following timeframes:2016 to 2020 (estimates of past years), 2020 to 2025 (in fulfillment of Housing Needs Reports requirements), and 2016 to 2038 (to inform the OCP update).

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. BC Stats reviews and updates projections annually; these projections are widely considered to be the most reliable source of population data.

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 North 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.

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.[12] Numerous factors can influence population growth, including job opportunities, household preferences, and the supply of housing available.

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

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

While "population demand" (interest in moving to or staying in North Saanich) certainly will impact the formation of households and the development of housing in North Saanich, in an attractive and growing region, the provision of housing may determine household and population growth. This can be especially true for the longer-term (i.e., to 2038) and should be considered in any interpretation, use, and application of projected figures.

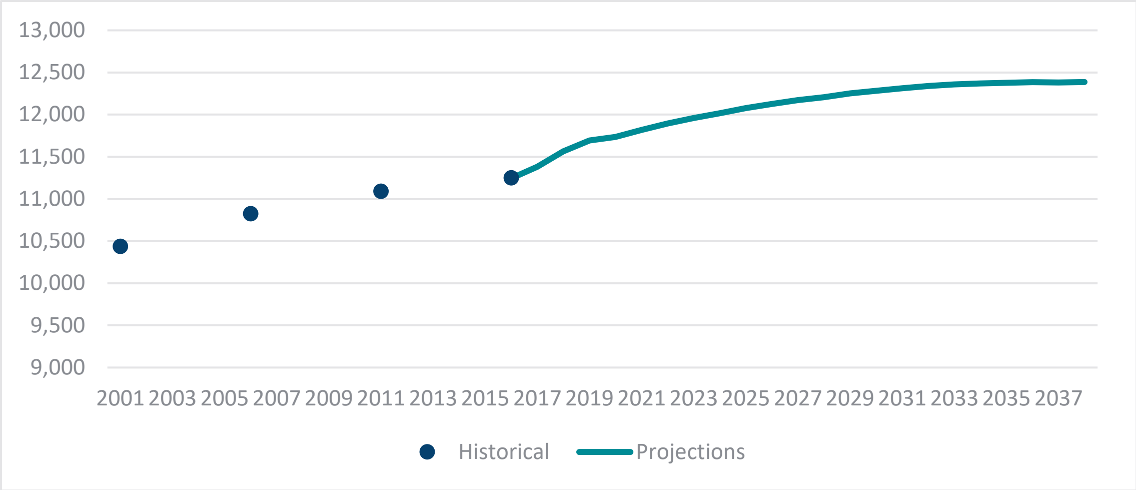
In summary, these projections present one potential scenario of the future. The actual growth in the community will be determined by numerous factors.

4.3 Population Growth

Over the next five years, the population of North Saanich is projected to grow more rapidly than it did between 2001 and 2016 (Figure 36). Over the longer-term, the rate of growth is projected to become more moderate. These projections are based on growth trends seen for the CRD region as a whole. In reality, growth will not occur at the same rate in every CRD community: some will experience more rapid rates of growth than projected here, while others will experience slower rates.

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

FIGURE 36 ESTIMATED AND PROJECTED POPULATION, 2001 TO 2025



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

Projections suggest that North Saanich grew by 489 residents between 2016 and 2020 and could grow by another 345 residents between 2020 and 2025. Over the longer-term, it could grow by another 308 residents, reaching 12,387 by 2038.

TABLE 6 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2038

	2016	2020	2025	2030	2035	2038
Population	11,245	11,734	12,079	12,283	12,377	12,387
Change from prior period	N/A	489	345	204	94	10

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

4.4 Age Projections

Over the next five years, population growth is expected to be mostly in the older age groups (65 to 84), with strong growth also expected for the 35 to 44 age group (Table 7). Small growth is expected for the oldest (85 or older) and youngest (0 to 14) age groups, while all others are expected to shrink. Based on these projections, the number of seniors in North Saanich is expected to increase by 567, compared to a net decrease of 171 in the number of people of working age, 25 to 64.

Over the longer-term, population growth is expected to remain mostly within the oldest age groups (75+), with moderate growth in adults aged 45 to 64, as the population currently 35 to 44 years old ages. Based on these projections, between 2025 and 2038, the number of seniors is expected to see a net increase of 497, compared to a net decrease of 136 in the number of people of working age.

TABLE 7 PROJECTED POPULATION CHANGE BY AGE, 2016-2038

	2016 to 2020	2020 to 2025	2025 to 2030	2030 to 2035	2035 to 2038
0 to 14 years	44	9	-21	-21	-32
15 to 24 years	-28	-60	15	-1	7
25 to 34 years	-1	-30	-33	-48	0
35 to 44 years	79	87	-50	-50	-27
45 to 54 years	-112	-25	123	117	-22
55 to 64 years	-50	-203	-225	-11	90
65 to 74 years	346	132	-41	-198	-123
75 to 84 years	193	419	331	124	12
85 years and over	18	16	105	182	105
Total	489	345	204	94	10

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

The large increase in the number of seniors is expected to further drive up the median age in North Saanich, from 56.2 in 2016 to 58.9 in 2025 (Table 8). Over the longer-term, the median age is projected to increase more moderately, reaching 59.6 by 2038.

TABLE 8 MEDIAN AND AVERAGE AGE, 2016-2038

	2016 Actual	2020 Estimate	2025 Estimate	2030 Estimate	2035 Estimate	2038 Estimate
Median	56.2	57.5	58.9	59.6	59.7	59.6
Average	50.4	51.4	52.6	53.6	54.4	54.7

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

4.5 Household Projections

Household projections anticipate an additional 273 households between 2016 and 2020 and 242 households between 2020 and 2025 (Table 9). Over the longer-term, it could grow by another 361 households, reaching 5,516 by 2038. Household growth is slightly higher relative to population growth which may indicate that new households are smaller, reflective of an aging population, more individuals living alone and more couples without children.

TABLE 9 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2038

	2016	2020	2025	2030	2035	2038
Households	4,640	4,913	5,155	5,333	5,463	5,516
Change from prior period	N/A	273	242	178	130	53

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

4.5.1 Projected Households by Tenure

Based on historic trends and projections methodology, owner households are expected to continue to form the majority of new households (Table 10). If past trends continue, there could be growth of 501 owner households and 14 renter households between 2016 and 2025. Between 2025 and 2038, there could be another 342 owner and 19 renter households form. This could result in a total of 4,561 owner households and 594 renter households by 2025 and 4,903 owner households and 613 by 2038. However, the projections methodology assumes that future tenure distribution will reflect the 2016 tenure distribution in North Saanich. It does not account for the different rates of growth in renter and owner households in recent years. In reality, the actual distribution of owner and renter households will be determined based on the supply of housing in the community.

TABLE 10 PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2038

Tenure Type	2016 to 2020	2020 to 2025	2025 to 2030	2030 to 2035	2035 to 2038
Owner	262	239	175	120	47
Renter	11	3	3	10	6
Total	**273**	**242**	**178**	**130**	**53**

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

4.5.2 Projected Households by Household Family Type

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

TABLE 11 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

Household Type	2016 to 2020	2020 to 2025	2025 to 2030	2030 to 2035	2035 to 2038
Couple without Children	188	160	98	38	12
Couple with Children	9	-1	-9	3	-6
Lone-Parent	7	8	8	11	4
Other-Census-Family	11	10	7	10	6
Non-Census-Family	58	65	74	68	37
Total	**273**	**242**	**178**	**130**	**53**

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

TABLE 12 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2038

Age Group	2016 to 2020	2020 to 2025	2025 to 2030	2030 to 2035	2035 to 2038
15 to 24 years	0	-2	0	0	0
25 to 34 years	0	-9	-11	-14	0
35 to 44 years	31	35	-20	-19	-10
45 to 54 years	-53	-12	60	53	-10
55 to 64 years	-27	-109	-120	-6	47
65 to 74 years	187	69	-21	-107	-64
75 to 84 years	120	258	205	77	7
85 years and over	15	12	85	146	83
Total	**273**	**242**	**178**	**130**	**53**

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

4.5.4 Projected Households in Core Housing Need

Table 13 shows the estimated new households by Core Housing Need (including Extreme Core Housing Need) in North Saanich from 2016 to 2025 through two scenarios. Households in Core Housing Need cannot afford median rents in the community and many require non-market housing options to address their needs.

The high growth scenario assumes the proportion of Core Housing Need will remain at the 2016 levels, which is 5.5% of all private households in North Saanich. Under the high growth scenario, Core Housing Need is expected to grow from 255 to 285 households between 2016 and 2025, for a total increase of approximately 30 households over this time. Over the longer-term under this scenario, Core Housing Need is expected to grow to 305 households by 2038, a total increase of 50 households between 2016 and 2038.

The low growth scenario assumes future Core Housing Need will change as it has been changing from 2006 to 2016. In North Saanich, the proportion of households in Core Housing Need decreased slightly between 2006 and 2016 (from 5.9% to 5.5%). Under the low growth scenario, it is projected that the Core Housing Need households will grow at a slower pace between 2016 and 2025, from 255 to 265 households for a total increase of 10 households. Over the longer-term, under this scenario, the number of households in Core Housing Need is expected to decrease to 250 households by 2038, a total net decrease of 5 households between 2016 and 2038.

TABLE 13 PROJECTED HOUSEHOLDS IN CORE HOUSING NEED, HIGH AND LOW GROWTH SCENARIOS, 2016-2038

	2016	2020	2025	2030	2035	2038	Total Growth (2016-2038)
Total Households	4,640	4,915	5,155	5,333	5,463	5,516	876
In Core Housing Need, High Growth Scenario	255	270	285	295	300	305	50
In Core Housing Need, Low Growth Scenario	255	260	265	260	255	250	-5

Note: The projections presented in this table have been rounded. The 2016 numbers differ from other numbers in this report due to rounding and because they are based on projections from BC Stats.
Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 14 shows the projected numbers of households in Core Housing Need by tenure. The high growth scenario (i.e., 2016 rate of Core Housing Need) is used as the base for these projections because the 2016 rate of Core Housing Need in North Saanich (5.5%) was low compared to the CRD rate (14.1%). Stakeholders noted that affordability is a concern throughout the region and that increasing costs of housing in the core area communities of Victoria, Esquimalt, and Saanich are putting pressure on housing markets in surrounding communities.

In reality, the rate of Core Housing Need will only remain at 2016 levels (i.e., the high growth scenario) if existing affordability gaps do not increase and the same number of non-market housing units or housing supports are provided. If housing unaffordability becomes worse due to increasing housing costs or other economic changes that impact a household's ability to maintain their house, or if there are fewer non-market housing units or supports available, the number of households in Core Housing Need may grow or some of these households may leave the community.

If the proportion of owner and renter households in Core Housing Need remains the same as 2016 levels, it is projected that there will be 175 owner and 110 renter households in Core Housing Need in 2025, and 195 owner and 110 renter households in Core Housing Need in 2038 (Table 14). This means that 3.9% of all owner households could be in Core Housing Need, compared to 17.9% of all renter households in 2038. For comparison, in 2016, 3.7% of owner households and 19.4% of renter households were in Core Housing Need (see Section 3.9).

TABLE 14 PROJECTED HOUSEHOLDS IN CORE HOUSING NEED BY TENURE (HIGH GROWTH SCENARIO), 2016-2038

	2016	2020	2025	2030	2035	2038	Total Growth (2016-2038)
Total Households	4,640	4,913	5,155	5,333	5,463	5,516	876
In Core Housing Need	255	270	285	295	300	305	50
Owner	150	160	175	185	190	195	45
Renter	105	110	110	110	110	110	5

Note: The projections presented in this table have been rounded. The 2016 numbers differ from other numbers in this report due to rounding and because they are based on projections from BC Stats.
Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.5 Projected Households by Bedroom Type Needs

Table 15 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 15 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

Household Type	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 16 and Table 17 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. A large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units). These units will likely be needed to meet the needs of the increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

TABLE 16 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

Household Type	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	94	94	0	188
Families with Children and Other Families	0	9	18	27
Non-Family	35	17	6	58
Total	**129**	**120**	**24**	**273**
% by bedrooms	47%	44%	9%	100%

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

TABLE 17 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

Household Type	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	80	80	0	160
Families with Children and Other Families	0	6	11	17
Non-Family	39	20	7	65
Total	**119**	**106**	**18**	**243**
% by bedrooms	49%	43%	7%	100%

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

Table 18 provides longer-term estimates of unit sizes required to accommodate longer-term household growth from 2025 to 2038. Similar to the unit needs projected in Table 16and Table 17, a large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units). There is projected to be slightly more need for three-bedroom units over this period to accommodate the needs of non-census families and families with children.

TABLE 18 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2025 - 2038

Household Type	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	74	74	0	148
Families with Children and Other Families	0	11	23	34
Non-Family	107	54	18	179
Total	**181**	**139**	**41**	**361**
% by bedrooms	50%	39%	11%	100%

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

4.6 Summary

- If regional growth trends continue, and North Saanich conforms to these trends, the District is projected to experience more rapid population growth from 2020 to 2025 than seen in the past. Over this period, North Saanich could see an increase of 345 people and 242 households. Over the longer-term, it could grow more moderately, resulting in an increase of 308 people and 361 households between 2025 and 2038.
- The projections estimate that most new households are projected to be owner households (843 new owner households between 2016 and 2038, 96% of growth). However, this result should be interpreted with caution as the projections methodology does not account for the 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 in the community.
- Over the next five years, most growth is expected to be driven by growth within senior age groups (i.e., 65 to 84), with moderate growth also projected for those aged 35 to 44. All other age groups falling within common working age (i.e., 25 to 64 years old) are expected to decrease, resulting in a net decrease of 171 in the number of working age people.
- Over the longer-term (i.e., 2025 to 2038), most growth is expected to remain within the older age groups (i.e., 75+), with moderate growth in adults aged 45 to 64. Over this time, the number of seniors is expected to see a net increase of 497, compared to a net decrease of 136 in the number of people of working age.
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by the dominant growth projected for seniors. For household types, most growth is projected for couples without children or non-census families. The number of households led by seniors as primary maintainers are also projected to see the most growth. As a result, most new housing units needed to meet these households' needs are expected to be small units (i.e., studio, one, or two bedroom).

- Core Housing Need is projected to grow from 255 households in 2016 to 285 households in 2025, if the proportion of households in Core Housing Need remains consistent. By 2038, there could be 305 household in Core Housing Need. In 2038, this is projected to consist of 195 owner households, representing 3.9% of all owner households, and 110 renter households, representing 17.9% of all renter households. Households in Core Housing Need cannot afford median rents in the community and many require non-market housing options to address their needs.
- There may also be latent housing need for small housing units to meet the needs of past household growth, including growth since the last census (i.e., between 2016 and 2020). Building permit data from the CRD suggests that there were 146 apartment units, 4 duplexes, and 3 townhomes created between 2016 and the end of 2019. There were 158 single-family dwellings created over this period. For comparison, projections estimate that 246 of new households formed between 2016 and 2020 were couples without children and non-census-family households (dominantly individuals living alone). 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 North Saanich to meet the needs of these new households, contributing to affordability challenges for renter and owners.

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. Families are also looking to the Saanich Peninsula as a desirable area; however, housing prices here are higher relative to the rest of the region, with many homes occupied by seniors living alone or whose children have left home.

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

Options for Renters

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

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

Indigenous Housing

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

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

Supportive Housing

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

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

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

Youth Housing

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

Student Housing

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

5.1.2 Barriers and Challenges in Developing and Operating Housing

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

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

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

5.1.3 Opportunity Areas

Multi-sectoral Collaboration and Partnerships

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

Local Government Leadership to Support Affordable Housing

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

Continued Support for Culturally Supportive Housing

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

Encourage Broader Public Engagement

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

Other Opportunities

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

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

5.2 Findings for the Saanich Peninsula

In addition to the region-wide themes described in Section 5.1, focus group participants with insight into North 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 North 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.

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.

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. 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. North Saanich's restricting of development to projects that exclusively provide affordable housing through recognized affordable housing providers was specifically identified as contributing to this challenge. Stakeholders from development, real estate, and community-serving organizations all reported that it is not financially feasible to develop 100% affordable housing projects.

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 2020[13].
- 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.

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 months[14]. Decreases in tourism have downward impacts on other

[13] 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/.
[14] 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.

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 months[15].

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).
- 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

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

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

Table 19 presents the projected housing units needed in North Saanich based on population growth and the distribution of each household types by the suitable number of bedrooms.

TABLE 19 PROJECTED HOUSING UNITS IN NORTH SAANICH, 2016-2038

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	**129**	**120**	**24**	**273**
Couple without Children	94	94	0	188
Families with Children and Other Families	0	9	18	27
Non-Family	35	17	6	58
2020-2025	**119**	**106**	**18**	**243**
Couple without Children	80	80	0	160
Families with Children and Other Families	0	6	11	17
Non-Family	39	20	7	66
2020-2038	**181**	**139**	**41**	**361**
Couple without Children	74	74	0	148
Families with Children and Other Families	0	11	23	34
Non-Family	107	54	18	179

7.2 Statements of Key Areas of Local Need

7.2.1 Affordable Housing

Housing costs are rising in North 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 North Saanich, like the CRD in general, has risen significantly in recent years. Data on the primary rental market in North Saanich is extremely limited. However, limited secondary rental market data for the Victoria Census Metropolitan Area and stakeholder engagement suggests that rents have risen alongside housing prices. Cost of rent is often tied to cost of ownership housing, as owners seek to offset mortgage costs by renting units on the secondary market.

In the homeownership market, housing prices have risen dramatically for single-detached homes and townhouses. Between 2005 and 2019, the average home sale price increased 61% for a single-detached home and 105% for a townhouse. Average prices in North Saanich are some of the highest in the region. 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, single-detached homes and townhouses are out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types. Average apartment prices in the District did not rise as much as townhouses or single-detached homes and are more affordable options for median incomes. However, there apartments comprise a small amount of housing in the District. The small number of apartment units sold can also affect the quality of data on average apartment sales prices, which means that affordability of apartments may be more challenging than indicated in the gaps analysis.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 27 households in North Saanich on BC Housing's waitlist.

Core Housing Need is projected to grow from 255 households in 2016 to 305 households in 2038, if the proportion of households in Core Housing Need remains consistent. This is projected to consist of 195 owner households and 110 renter households. Households in Core Housing Need cannot afford median rents in the community and many require non-market housing options to address their needs.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households in North Saanich is growing and saw an increase of 31% between 2006 and 2016, from 440 to 575 households. Despite this growth, there has been very little to no growth in the stock of purpose-built rental housing in North Saanich, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data. Stakeholders reported that there is an overall lack of rental units on the Saanich Peninsula, with few smaller units suited for smaller household types, like BC Ferries and Victoria Airport Authority workers and seniors. Traditionally, North Saanich has seen development focused on single-detached homes with limited areas for denser forms of housing related to the Peninsula's agricultural and rural identity.

Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. Between 2016 and 2038, projections suggest that 33 new renter households could form in North Saanich. This is based on 2016 proportions of owners and renters. In reality, the number of renter households has been increasing more quickly than the number of owner households, so there is likely to be more growth in renter households than the projections indicate. 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, 22% of renter households and 4% of owner households with at least one person with a disability were in Core Housing Need, compared to 17% 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. This is a smaller disparity than seen in other neighbouring communities, which may be related to the higher median household incomes in North Saanich compared to the CRD as a whole. 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 were 7 people with disabilities on BC Housing's waitlist seeking non-market housing in North Saanich.

7.2.4 Housing for Seniors

North Saanich experienced a rapid increase in the proportion of older households over the past three census counts. Between 2006 and 2016, the median age in North Saanich increased from 50.8 to 56.2. The median age in North Saanich is noticeably higher than the CRD, where the median age was 45.5 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 to support aging in place in the community when housing needs change by having downsizing and supportive housing options available. The need for more supportive or suitable housing for seniors was identified as a significant area of need by stakeholders. Stakeholders emphasized there is a need for more diverse housing forms to meet seniors' needs in North Saanich and reported that, despite higher median household incomes compared to the region, some seniors are relying on fixed, limited incomes.

Between 2016 and 2025, projections suggest there could be 256 households newly led by seniors, as residents age into the 65+ age groups. The number of households aged 75+ is also projected to increase, by approximately 405. Over the longer-term (i.e., between 2025 and 2038), growth is projected to be concentrated within the older age groups (i.e., aged 75+). Most of these households are likely to be individuals living alone or couples without children. It will be important to plan for the needs of these households, as a lack of supportive housing options can push people to live in housing that may not have the accessibility or health supports required.

As of 2020, there were 10 seniors on BC Housing's waitlist seeking non-market housing in North Saanich. In reality, demand may be greater, as stakeholders reported excessive waitlists for seniors housing on the Peninsula.

7.2.5 Housing for Families

Family-sized housing in North Saanich is increasingly out of reach for families with children. The affordability gap analysis showed that the cost of a single-detached home is out of reach for couples with children making the median household income. While townhouses may be affordable for couples with children, there is a limited stock of townhouses in the District and average sales prices have more than doubled since 2005, suggesting there is significant competition for available units. Homeownership of all housing types is out of reach for median-earning lone parent families. Stakeholders reported there is a need for options like apartments and townhouses, which could be more affordable for young families buying their first home and families moving to the Peninsula for employment. For families in the rental market, stakeholders reported a lack of affordable rental options of suitable size.

Between 2016 and 2038, projections suggest the proportion of households comprised of couples with children and lone parent families living in the District will decrease. Over this time, projections suggest that the numbers of new couple-with-children households will fluctuate, while 37 new lone parent family households could form. It will be important to plan for the needs of these households, as the availability and affordability of housing in a community can impact the ability and desire of families to stay. As housing costs increase, stakeholders reported hearing and seeing individuals and families grapple with whether or not to live on the Peninsula. The availability of housing for families will 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 were 7 families on BC Housing's waitlist seeking non-market housing in North Saanich.

7.2.6 Homelessness

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

APPENDIX A

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

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys. Also included are apartments in a building that has five or more storeys where the first floor and/or second floor are commercial establishments.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g. a store), assign this definition to each apartment or flat in the duplexes.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-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

Dwelling: In general terms a dwelling is defined as a set of living quarters.

https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=100236

Household: Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling.

https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=96113#:~:text=Household%20refers%20to%20a%20person,dwelling%20or%20a%20private%20dwelling.

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

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.

- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

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.

Other Movable Dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., store or church) or occasionally to another residential structure (e.g., apartment building).

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

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

Row House: One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above or below.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

Seniors: Individuals aged 65 and over.

Semi-Detached House: One of two dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it and the two units together has open space on all sides.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm

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."

Single Detached House: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation should be coded as a single-detached house.

https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-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

APPENDIX B

Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: District of North Saanich

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: November 2020 **(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:
Central Saanich

Neighbouring First Nations:
Pauquachin , Tseycum, Tsartlip, Tsawout, Malahat Nation and Cowichan Tribes

POPULATION

Population: 11249		**Change since** 2006 **:**	3.9 **%**
***Projected* population in 5 years:** 12,079		**Projected change:**	2.9 **%**
Number of households: 4630		**Change since** 2006 **:**	8.3 **%**
***Projected* number of households in 5 years:** 5155		**Projected change:**	4.9 **%**
Average household size: 2.4			
***Projected* average household size in 5 years:** 2.3			
Median age (local): 56.	**Median age (RD):** 45.5	**Median age (BC):** 42.5	
Projected median age in 5 years: 58.9			
Seniors 65+ (local): 32 **%**	**Seniors 65+ (RD):** 17.6 **%**	**Seniors 65+ (BC):** 17 **%**	
***Projected* seniors 65+ in 5 years:**			38.8 **%**
Owner households: 87 **%**		**Renter households:**	12 **%**
Renter households in subsidized housing:			8 **%**

INCOME

Median household income	**Local**	**Regional District**	**BC**
All households	**$** 102,364	**$** 69,642	**$** 69,979
Renter households	**$** 55,208	**$** 44,363	**$** 45,848
Owner households	**$** 111,375	**$** 88,704	**$** 84,333

ECONOMY		
	Participation rate: 55.1 **%**	**Unemployment rate:** 4.6 **%**
	Major local industries: Health care and social assistance, professional, scientific, and technical services, public administration, retail trade, and educational services.	

HOUSING		
	Median assessed housing values: $ 1,100,029 (average)	**Median housing sale price: $** 1,137,555 (average)
	Median monthly rent: $ 1289	**Rental vacancy rate:** N/A **%**
	Housing units - total: 4630 (2016)	**Housing units – subsidized:** 45
	Annual registered new homes - total: less than 68	**Annual registered new homes - rental:** less than 5
	Households below *affordability* standards (spending 30%+ of income on shelter): 15 **%**	
	Households below *adequacy* standards (in dwellings requiring major repairs): 4 **%**	
	Households below *suitability* standards (in overcrowded dwellings): 1 **%**	

Briefly summarize the following:

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

   The District's 2007 OCP contains policies that recognize a need for seniors and affordable family housing, and focuses on retaining the character of current neighbourhoods. There is a strong commitment to preserve the agricultural land base and activities. There is reference to an Affordable Housing Strategy and Policy, which addresses housing concerns such as the need for seniors' housing, affordable housing, secondary suites, and special needs housing.

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

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

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

   Interviewed organizations included Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute. Focus group participants included Society of Saint Vincent de Paul, Intercultural Association, Together Fighting Against Poverty Society, Mount Douglas Seniors Housing, Threshold Housing Society, Seaspan, Camosun College, University of Victoria, Coalition to End Homelessness, and South Island Prosperity Project.

4. **Any consultation undertaken with First Nations:**

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

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	129	119
2 bedrooms	120	106
3+ bedrooms	24	18
Total	273	243

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	4120	100	4330	100	4445	100
Of which are in core housing need	245	5.9	370	8.5	245	5.5
Of which are owner households	135	3.6	300	7.7	145	3.7
Of which are renter households	110	26.8	70	16.7	105	19.4

Comments:

In 2016, there were 245 households in North Saanich in Core Housing Need, a lower proportion of households in Core Housing Need compared to the CRD, BC, and Canada.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	4120	100	4330	100	4445	100
Of which are in extreme core housing need	115	2.8	135	3.1	135	3.0
Of which are owner households	75	2.0	100	2.5	70	1.8
Of which are renter households	45	11.0	35	8.3	65	12.0

Comments:

North Saanich has 3% of households in Extreme Core Housing Need compared to 8% in the CRD. In North Saanich, more than half of the households in total Core Housing Need were households in Extreme Core Housing Need (135 households, or 3% of 6%) — it is unusual to see a majority of Core Housing Needs facing Extreme Core Housing Need.

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

1. **Affordable housing:**

The cost of renting and owning in North Saanich has risen significantly in recent years. Households are increasingly moving to further communities for more affordable options, which is putting pressure on the housing stock of these communities. As of 2020, there were 27 households in North Saanich on BC Housing's waitlist.

2. **Rental housing:**

The proportion of renter households in North Saanich is growing, Despite this growth, there has been very little to no growth in the stock of purpose-built rental housing in North Saanich, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data.

3. **Special needs housing:**

Incidence of Core Housing Need is higher among households with someone with a disability. For individuals with disabilities who are unable to work, the provincial housing supplement of $375 (for an individual) is extremely low. As of 2020, there were 7 people with disabilities on BC Housing's waitlist seeking non-market housing in North Saanich.

4. **Housing for seniors:**

Aging in place is a priority for many households and this can look different for each individual and their needs. The need for more supportive or suitable housing for seniors was identified as a significant area of need by stakeholders. As of 2020, there were 10 seniors on BC Housing's waitlist seeking non-market housing in North Saanich.

5. **Housing for families:**

Family-sized housing in North Saanich is increasingly out of reach for families with children. Homeownership of all housing types is out of reach for median-earning lone parent families. As of 2020, there were 7 families on BC Housing's waitlist seeking non-market housing in North Saanich.

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

The CRD has seen an increase in individuals experiencing homelessness 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 & 743 who were provisionally accommodated in transitional housing.

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?

Stakeholders emphasized the need for more, denser housing options on the Saanich Peninsula. 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. Stakeholders also noted that there is a severe lack of affordable and supportive housing units for seniors. 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. Stakeholders 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.