

CAPITAL REGIONAL DISTRICT

# Housing Needs Assessment for the City of Victoria



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## Purpose

- Present Housing Needs Assessment for Victoria
- Improve the City's and community's understanding of future housing needs
- Fulfil housing needs reporting requirements from the Province



Housing Needs Assessment for the City of Victoria

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# City of Victoria Housing Needs Report

December 3, 2020



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## CRD Housing Needs Report Project

- In 2018, 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.
- The Union of British Columbia Municipalities (UBCM) is providing funding to support the completion of the first round of reports. The CRD was awarded funding for a joint project with 11 constituent communities, including Victoria.

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## Participating Communities

- Saanich
- Central Saanich
- North Saanich
- Victoria
- Esquimalt
- Colwood
- Langford
- Highlands
- Metchosin
- Juan de Fuca Electoral Area
- Salt Spring Island Electoral District

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## Legislative Requirements

- Housing Needs Reports must be delivered every 5 years, with the first prepared by 2021.
- Housing Needs Reports are to be considered in the development of Official Community Plans.
- They can help to inform a number of planning and other initiatives:
  - Non-market/affordable housing policies
  - Economic development
  - Zoning bylaws
  - Development approvals
  - Regional growth
  - Housing initiatives, such as helping non-profits demonstrate housing need on funding applications

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## Study Process



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## Stakeholder Engagement

### Methods

- Focus groups
- Interviews

### Timing

- Late July to August 2020

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## Participating Organizations

### Interviews (Region-Wide)

- 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
- M'akola Housing Society

### Focus Groups (Core Communities)

- Society of Saint Vincent de Paul, Intercultural Association
- Together Fighting Against Poverty Society
- Mount Douglas Seniors Housing, Threshold Housing Society
- Seaspans
- Camosun College
- University of Victoria
- Coalition to End Homelessness
- South Island Prosperity Project

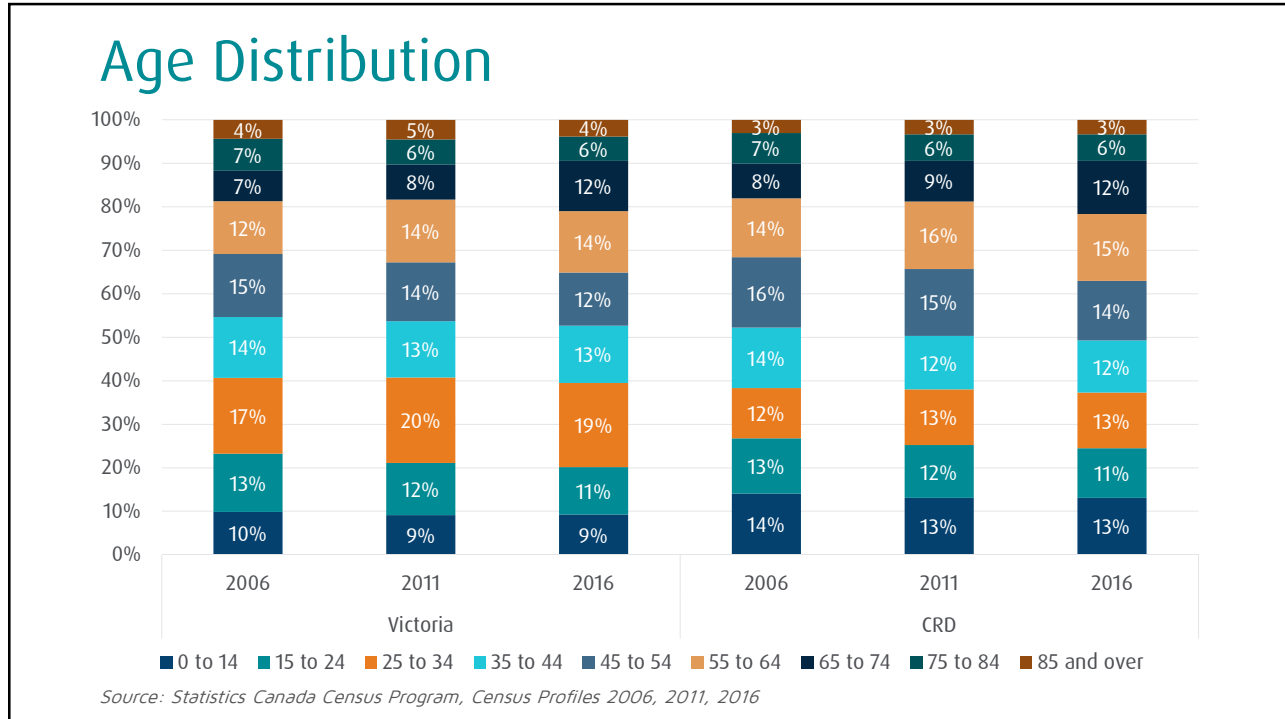
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## Demographics

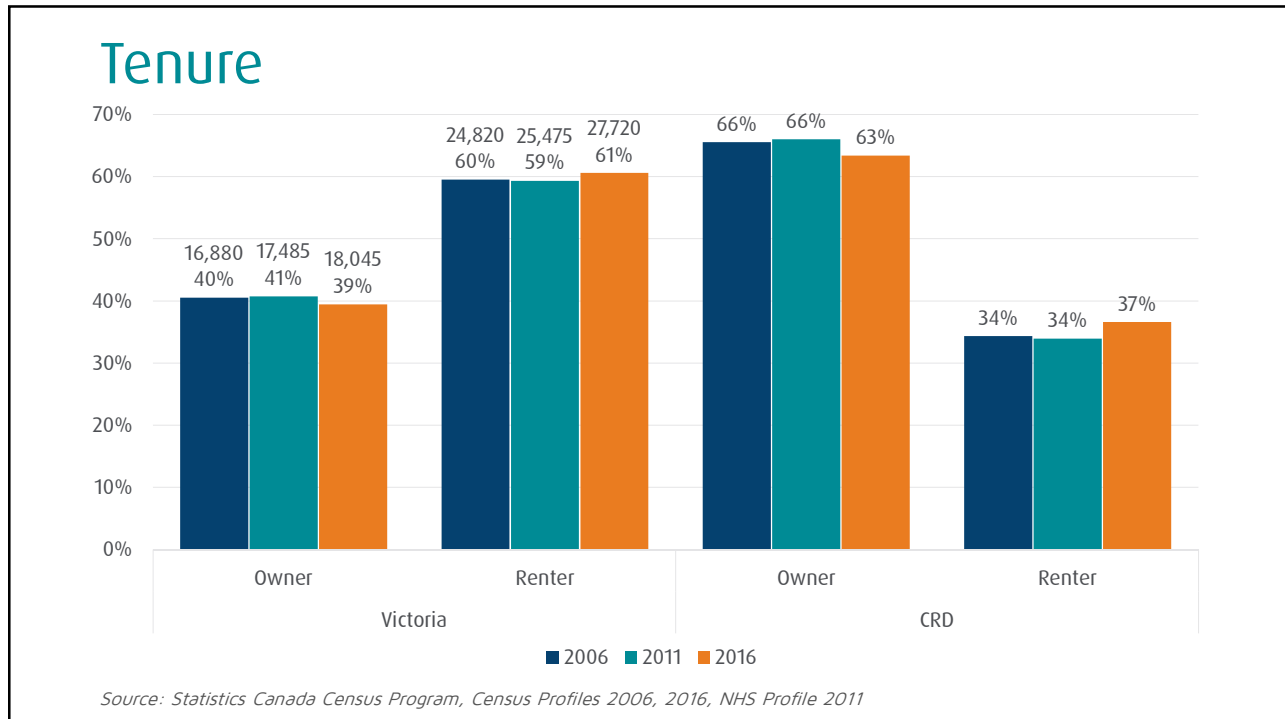
Between 2006 and 2016:

- Victoria grew by 9.9%, from 78,057 to 85,792 residents.
- This was slower growth compared to the CRD as a whole, which grew by 11.1% over the same period.
- The median age in Victoria rose from 41.7 to 42.7

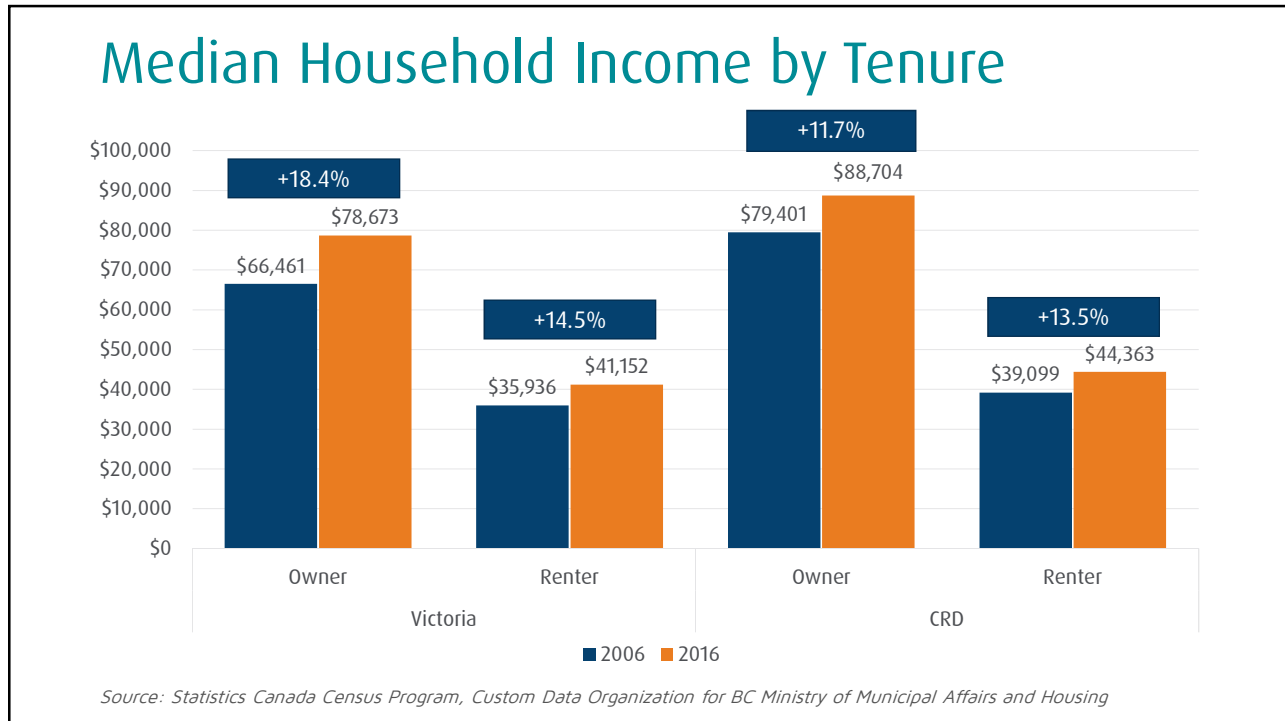
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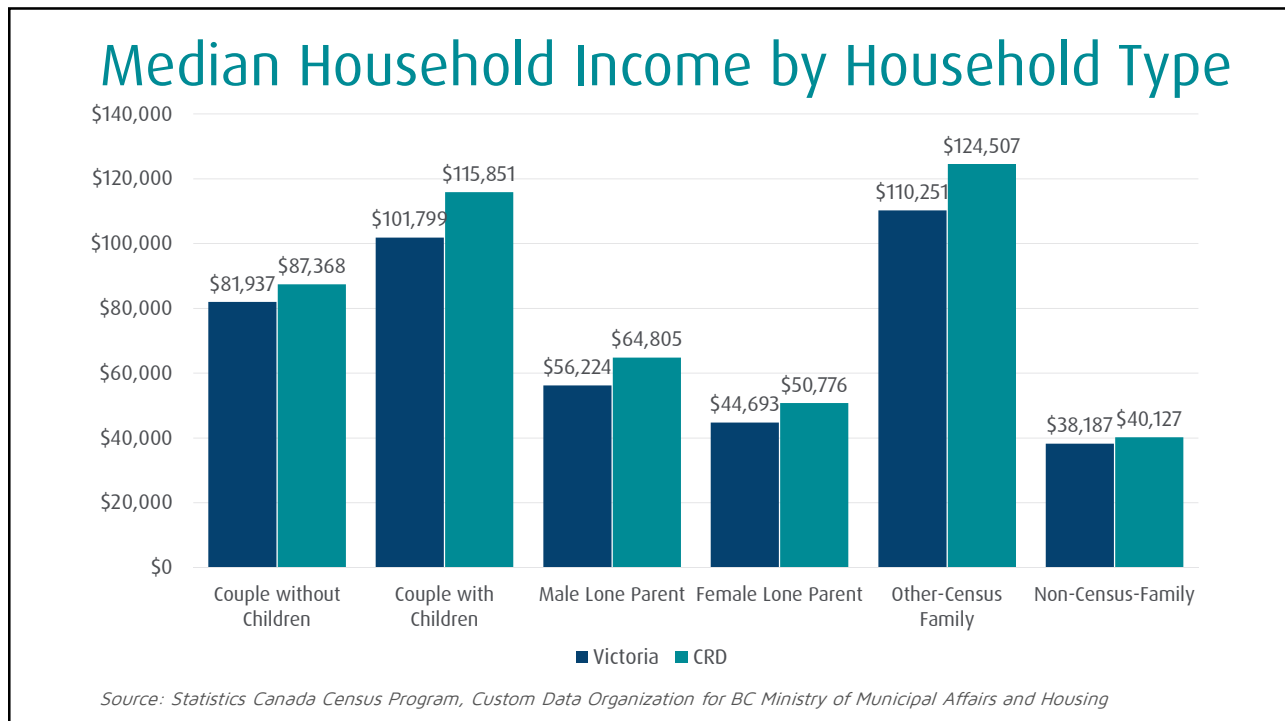
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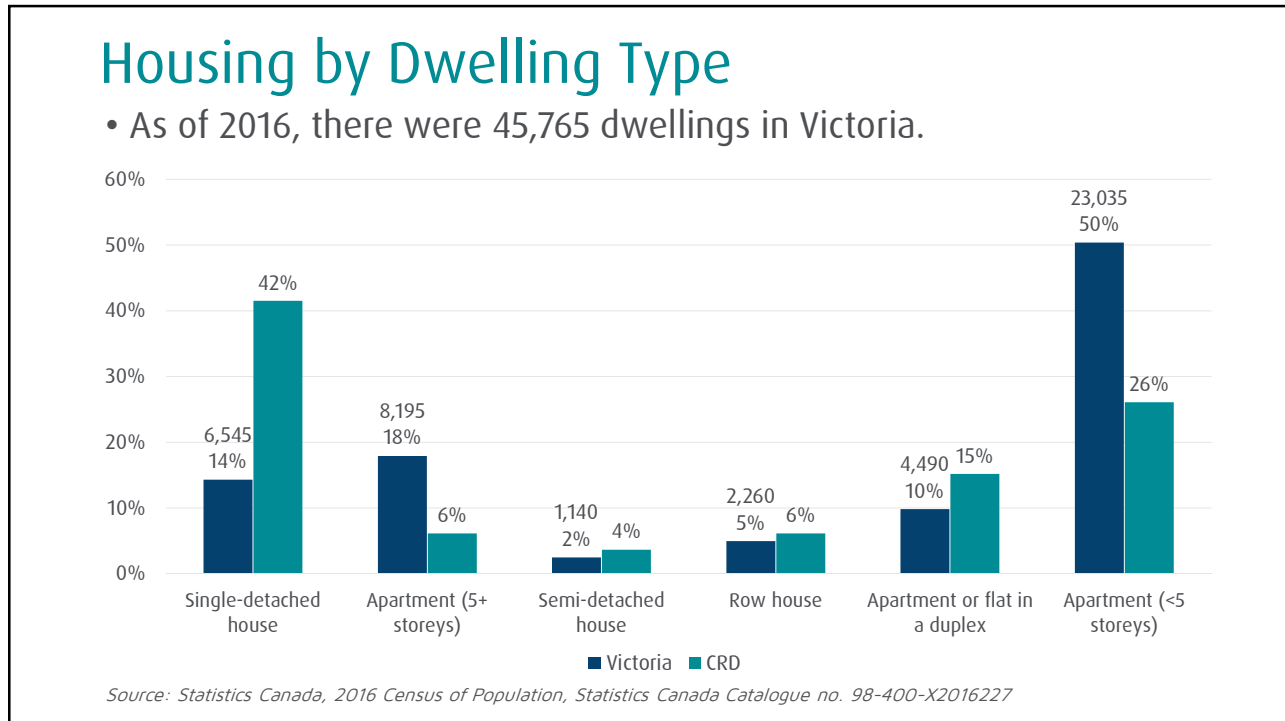
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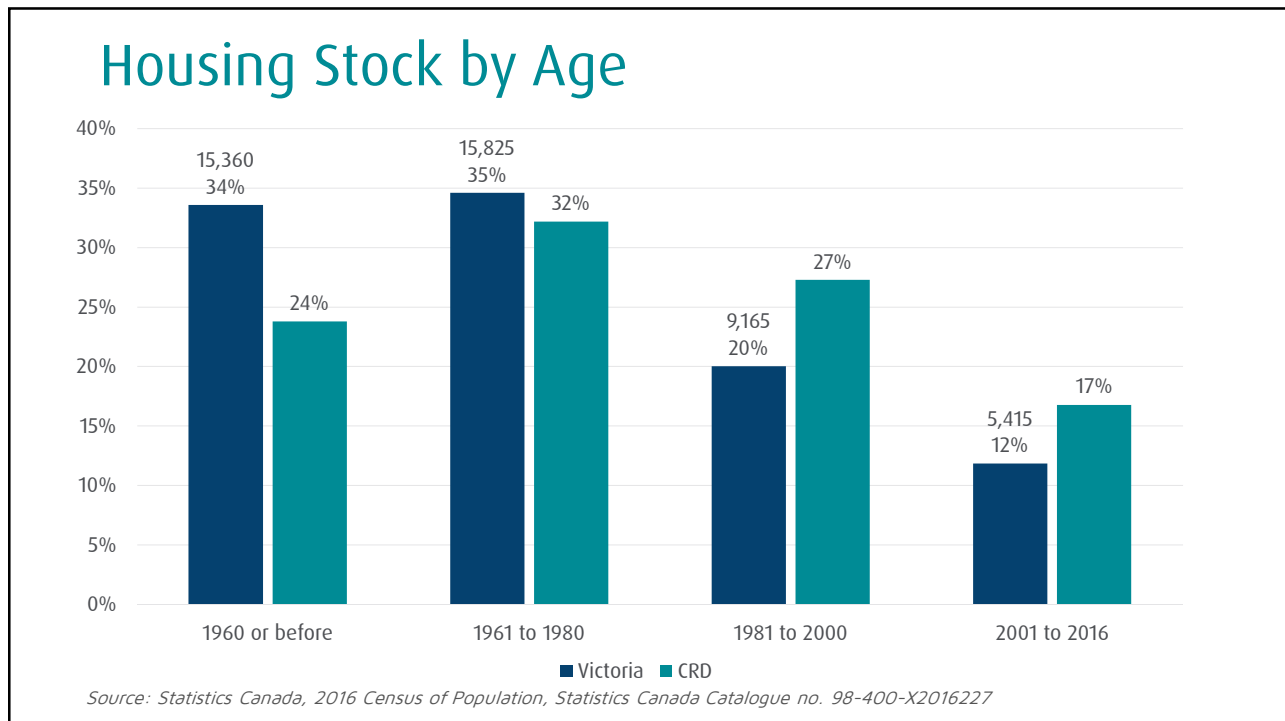
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# Housing Indicators

## 1. Adequacy

- In need of major repairs?

## 2. Suitability

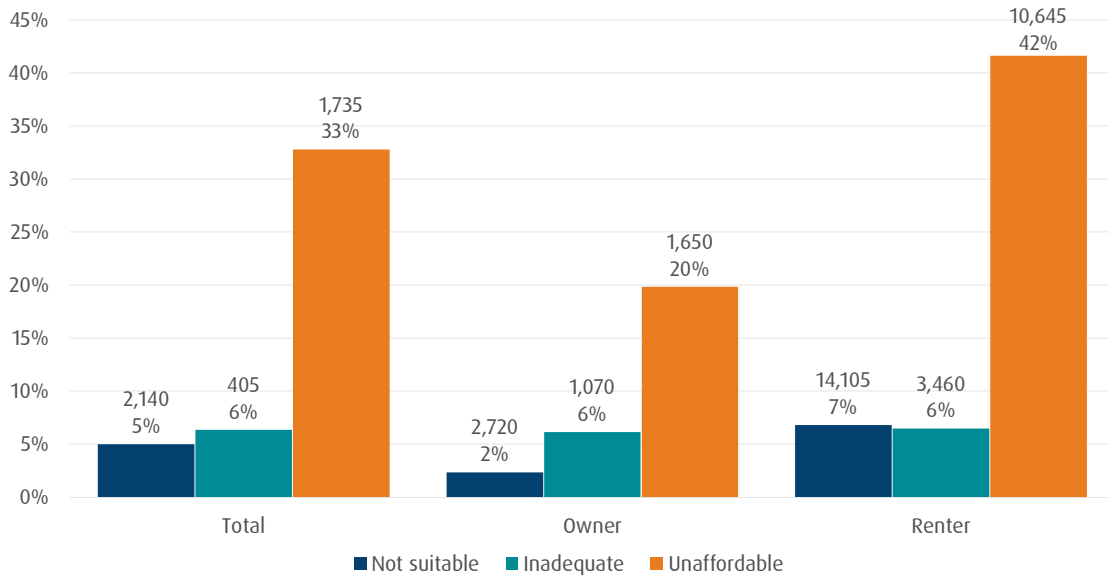
- Enough bedrooms?

## 3. Affordability

- Shelter-cost-to-income ratio < 30%

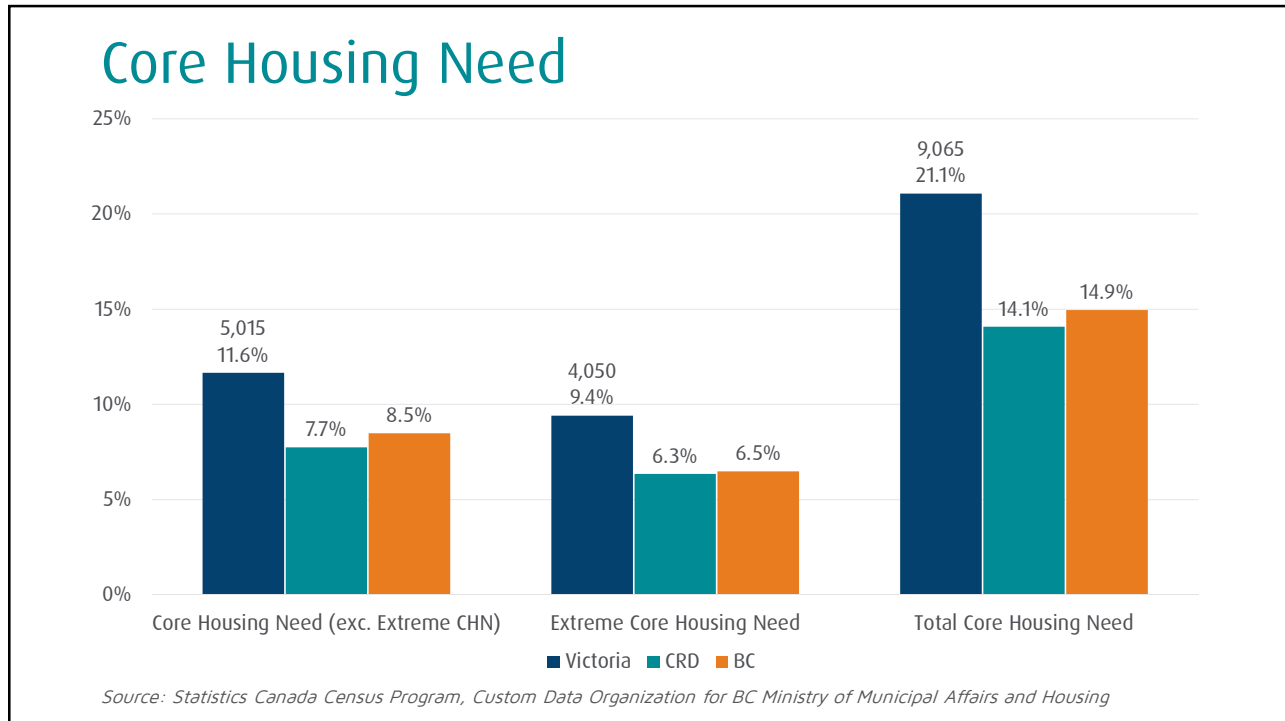
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# Housing Indicators

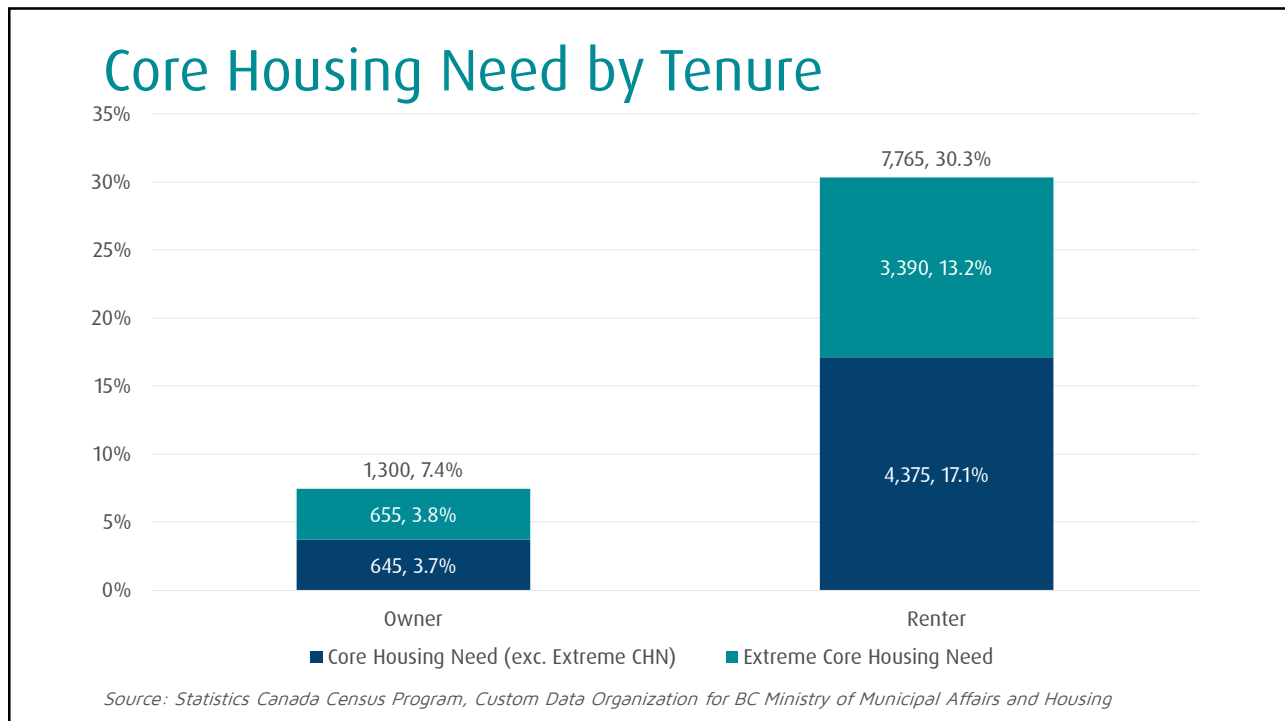


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

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## Core Housing Need

- Renter households are more likely to be in Core Housing Need as the primary maintainer ages.
  - 44% of renter households with someone over the age of 65 are in Core Housing Need.
- 37% of lone-parent households and 30% of one-person households are in Core Housing Need.
  - These proportions increase for renter households with 47% of lone-parent renter households and 37% of one-person renter households in Core Housing Need.

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## Core Housing Need

- 23% of non-permanent residents and 20% of recent immigrants are in Core Housing Need.
  - These proportions increase for renter households - with 25% of non-permanent renter households and 24% of recent immigrant households in Core Housing Need.
- Indigenous households are more likely to be in Core Housing Need compared to non-Indigenous households.
  - 30% of Indigenous households are in Core Housing Need.
  - The likelihood of an Indigenous household in Core Housing Need increases if they are a renter household, with 36% of Indigenous renter households in Core Housing Need.

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## Projections

- Over the next five years, the population of Victoria is projected to grow by an additional 4,628 residents.
- The number of seniors is expected to increase by more than 2.5 times the number of people of working age (25 to 64).
- Household projections anticipate an additional 2,116 households between 2016 and 2020, and 2,900 households between 2020 and 2025.
- New households are projected to be 45% renters and 55% owners

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## Projections

- A large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units)

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	421	421	0	841
Families with Children and Other Families	0	168	336	504
Non-Family	933	467	156	1,555
<b>Total</b>	<b>1,354</b>	<b>1,055</b>	<b>492</b>	<b>2,900</b>
<b>% by bedrooms</b>	<b>47%</b>	<b>36%</b>	<b>17%</b>	<b>100%</b>

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

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## Key Findings: Affordable Housing

- Housing costs in Victoria and across the CRD have risen rapidly and are impacting the ability of individuals and families to stay in the community.
- Between 2005 and 2019:
  - Median rent increased by 68% for a one-bedroom unit and 81% for a three-or more bedroom unit
  - Average home sale prices increased by between 80% and 111% across neighbourhoods and housing types
- As of 2020, there were 938 households on BC Housing's waitlist for Victoria the highest waitlist in the CRD.

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## Affordability Gap Analysis: Owner

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$836,100)	Townhouse (\$632,600)	Apartment (\$468,200)
Couples without children	\$141,451	\$3,536	-\$952	-\$96	\$922
Couples with children	\$175,739	\$4,393	-\$94	\$761	\$1,779
Lone-parent families	\$80,287	\$2,007	-\$2,481	-\$1,625	-\$607
Non-census families	\$65,924	\$1,648	-\$2,840	-\$1,984	-\$966
Other census families	\$190,330	\$4,758	\$270	\$1,126	\$1,126

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## Affordability Gap Analysis: Renters

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			1-Bedroom Apartment (\$1,134)	2-Bedroom Apartment (\$1,463)	Median Rental - All Units (\$1,205)
Couples without children	\$73,990	\$1,850	\$658	\$329	\$587
Couples with children	\$91,925	\$2,298	N/A	\$777	\$1,035
Lone-parent families	\$41,996	\$1,050	N/A	-\$471	-\$213
Non-census families	\$34,483	\$862	-\$330	-\$659	-\$401
Other census families	\$99,557	\$2,489	N/A	\$968	\$1,226

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## Key Findings: Rental Housing

- Stakeholders report a need for more rental housing across the CRD.
- Renter households grew from 24,820 in 2006 to 27,720 in 2016
  - Very little growth in purpose-built rental stock, most of this growth is being absorbed by the secondary rental market
- As of 2019, the rental vacancy rate for Victoria was 1.0%, far lower than healthy rate of 3% and 5%. The City has not seen a healthy vacancy rate between 2005 and 2019.

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## Key Findings: Housing for People with Disabilities

- Core housing need is higher among households with someone with a disability.
  - Likely 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.

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## Key Findings: Housing for Seniors

- Victoria is experiencing an aging trend with the median age growing from 41.7 in 2006 to 42.7 in 2016.
- Aging in place is a priority for many households (including at home, downsizing, and supportive housing in the community).
- Stakeholders report a significant need for more supportive housing units for seniors are needed.
- As of 2020, 378 seniors were on BC Housing's waitlist for Victoria.

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## Key Findings: Housing for Families

- Larger homes in Victoria and other core communities are increasingly out of reach for families with children.
  - Single-detached homes are unaffordable for households earning the median income
  - Limited supply of larger rental units; only 204 three-bedroom units in the primary rental market as of 2019 and median rent for these units is growing faster than other unit sizes
- As of 2020, there are 245 families on BC Housing's waitlist seeking non-market housing in Victoria.

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## Key Findings: Homelessness

- Homelessness is a regional challenge and is increasing across the CRD.
  - No data on homelessness specific to Victoria, though the effects are experienced within the core communities
- The March 11, 2020 Point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing. Homelessness is a regional challenge.

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## Recommendation

That Council:

1. Receive the Capital Regional District Housing Needs Assessment – City of Victoria, October 2020 report for information, in accordance with Section 585.31 (1) of the Local Government Act, which requires that all local governments to complete housing needs reports by April 2022 and every five years thereafter.
2. Direct staff to publish the report on the City's website in compliance with regulatory requirements for the report to be publicly and freely accessible.



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