Capital Regional District
Housing Needs Assessment

City of Victoria



October 2020

Making a difference...together

Victoria Housing Profile

This profile summarizes the findings of the City of Victoria 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 City of Victoria is located on the traditional territories of the Esquimalt and Songhees First Nations. It has a total area of 19.47km^2 and a population of 85,792 (2016). Victoria makes up 22% of the CRD's population. The city is widely recognized for its high quality of life, heritage, physical beauty, character and charm.

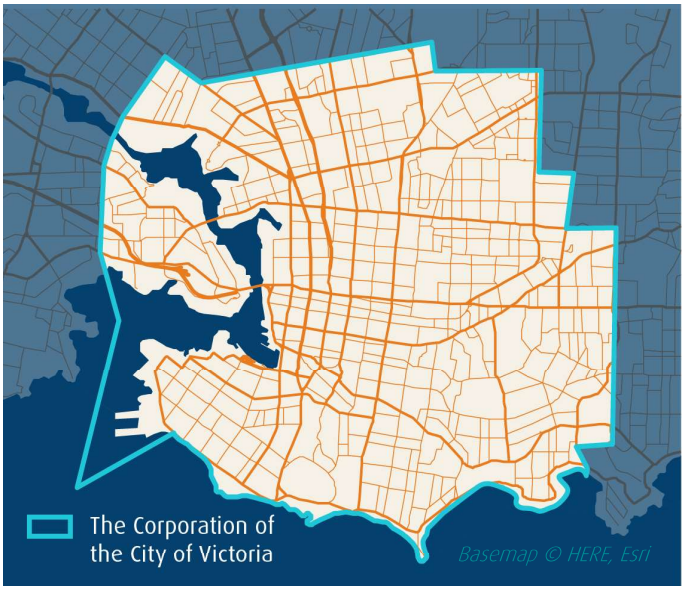
Population and Age

According to Statistics Canada, the population of Victoria grew by 9.9% between 2006 and 2016, a slower rate of growth compared to the CRD as a whole. In 2016, the median age was 42.7, which is slightly younger than the CRD at 45.5. Victoria's age composition is fairly similar to the CRD but does have a higher proportion of individuals aged 25 to 34 and smaller proportion of those aged 45 to 54.

Projections suggest Victoria could experience similar growth to what was experienced historically, with growth primarily driven by the population aged 35 to 44 and 65 or older.

Households

There were 45,765 households in 2016 with an average household size of 1.8 persons, which is slightly smaller than the regional average of 2.2 persons per household. Almost half (48%) of the households in Victoria are one-person households, compared to 33% for the CRD. Non-census-family households are the most common household type in Victoria, while couples with or without children are less common when compared to the region.



Income

The 2015 median income in Victoria was $52,990, which was approximately 24% lower than the CRD median income. There are large differences in household incomes in Victoria for households who rent and households with single incomes. Renter households reported incomes that were 45% lower than that of owner incomes ($41,152 versus $78,673). Lone parent and non-census family households reported much lower incomes compared to other household types.

Current Housing Stock

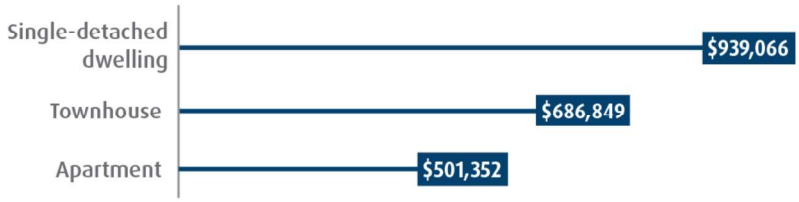
Housing stock in Victoria is slightly older than the CRD. Half of Victoria's dwelling are apartment units in buildings with less than five storeys while 42% of the CRD's housing stock is single-detached houses. Building permit data indicates that apartments will continue to be the predominant dwelling type. In 2016, most dwellings have either one- or two-bedrooms.

Homeownership

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

As of 2016, 39% of households in Victoria own their home. Over the past 15 years, ownership prices have risen for all housing types, with the most rapid increases occurring between 2014 and 2018. Average 2019 sales prices reported by the Victoria Real Estate Board were (see right):

AVERAGE 2019 SALES PRICES



Based on these prices, the average single-detached home and townhouse is unaffordable for median incomes of all household types. Only apartments are affordable for couples with children and other census families earning the median income. A household would require an annual income of approximately $105,000 for their shelter costs for an apartment to be affordable, and $145,000 for a townhouse (e.g. spending less than 30% of before-tax household income).

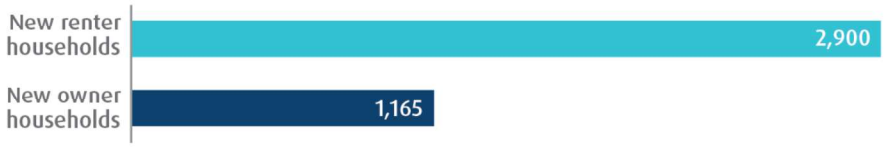
Rental Affordability

(Statistics Canada and Canada Mortgage Housing Corporation)

Sixty-one percent (61%) of households in Victoria rent their home. Victoria's vacancy rate has remained below 2.5% and seen rising rental costs over the past 15 years, with little development of new primary rental market units. At the same time, the number of renter households increased much more quickly compared to owner households; there were 2,900 new renter households formed between 2006 and 2016, compared to 1,165 new owner households. In 2016, there were enough primary rental market units for just 59% of renter households, indicating that most renters are relying on the secondary market.

Both primary and secondary market rents have risen in recent years.

NEW RENTER AND OWNER HOUSEHOLDS BETWEEN 2006 – 2016



The median rent in the primary market was $1,150 in 2019, which would require an annual income of approximately $50,520 for rent to be affordable (e.g. less than 30% of before-tax household income).

Renter households relying on a single income likely struggle to find affordable and suitable housing in Victoria. Renter households led by lone parents or household with at least one senior are the households most likely to be in Core Housing Need in the City (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

Anticipated Housing Demand

If Victoria continues growing in a similar manner as the past, the community will see an additional 5,016 households form between 2016 and 2025. New households are projected to be 47% renters and 53% owners.

The expected housing units needed to accommodate this growth is shown on the table below.

PROJECTED HOUSING UNITS NEEDED

	2016-2020	2020-2025
Total	**2,116**	**2,900**
Studio or 1 Bedroom	1,044	1,354
2 Bedroom	767	1,055
3+ Bedroom	305	492

Key Areas of Local Need

Affordable Housing

The cost of renting and owning in Victoria, like the CRD in general, has risen significantly in recent years. In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 80% (for a Condo Apartment) and 111% (for a single-family home). The affordability gap analysis showed that a single-detached house and townhouse are unaffordable for all households earning a median income. Apartments are only affordable to couples with children and other census families, which typically have the highest median household income. Lone-parent families and non-census families (e.g., individuals living alone) face the greatest affordability gap in both homeownership and rental markets.

Rental Housing

The number of renter households in Victoria grew 12% from 24,820 in 2006 to 27,720 in 2016. From 2005 to 2019, the total stock of purpose-built rental market units increased 6% to 17,244. Limited growth in the stock of purpose-built rental housing in Victoria indicates that most of this growth is being absorbed by the secondary rental, which there is little data for. As of 2019, the rental vacancy rate in Victoria was 1.0%, far lower than what is considered healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of $375 (for an individual) is extremely low and limits access to housing options. As of 2020, there are 230 people with disabilities on BC Housing's waitlist seeking non-market housing in Victoria, in addition to 51 households requiring wheelchair accessible units.

Housing for Seniors

Victoria is experiencing a slight 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 and this can look different depending on the individual and their needs. Some need supportive housing, which was identified as a key area of need by local stakeholders. As of 2020, 378 seniors were on BC Housing's waitlist seeking non-market seniors housing in Victoria.

Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. Prices are unaffordable for families making the median income and looking to enter the ownership market and there is a limited supply of larger units for those in the rental market. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move, which can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community. As of 2020, there are 245 families on BC Housing's waitlist seeking non-market housing in Victoria.

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.

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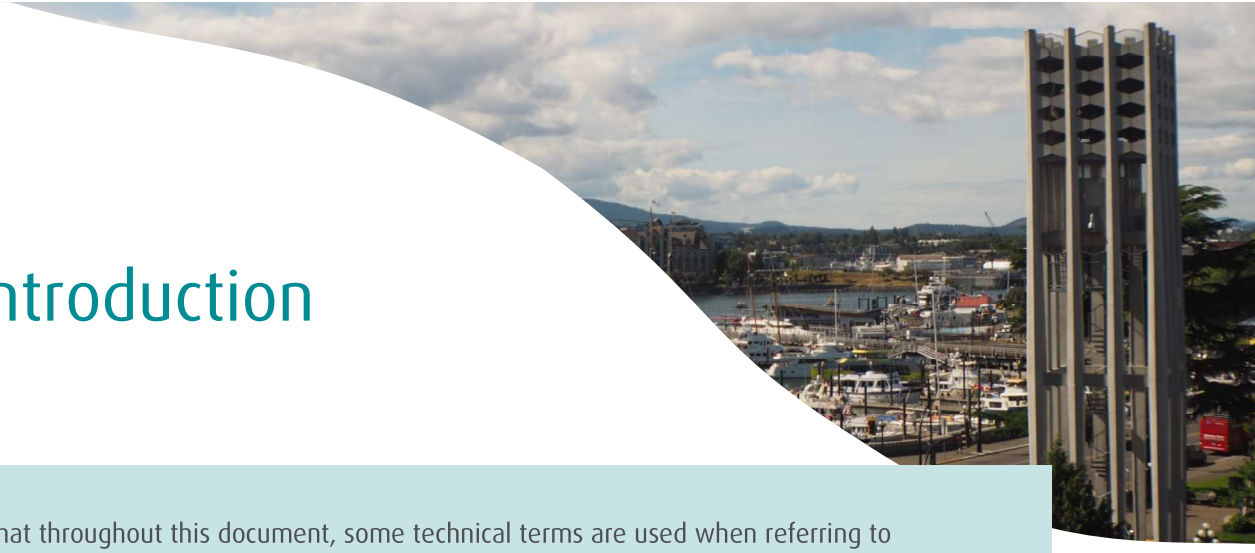
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1.0 Introduction

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

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 due to COVID-19, 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 City of Victoria. 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 City of Victoria is located in the traditional territory of the Esquimalt and Songhees First Nations. It is widely recognized for being the capital of British Columbia and for its high quality of life, heritage, physical beauty, character and charm. In 2016, Victoria had a total area of 19.47km^2 and 85,792 residents, which represents 22.4% of the region's population. In addition to its share of the population, Victoria is an employment hub for the region and has 92,016 (2019) jobs, which is 42% of all jobs in the CRD.[1]

As of 2016, there were 45,765 dwellings in Victoria. Of these dwellings, 50% were apartments (less than 5-storeys), 18% were apartments (over 5-storeys), and 24% were single-detached houses with or without a secondary suite. Between 2015 and 2019, 94.6% of additional dwellings in the City were apartments, which speaks to the increasing pressures to accommodate more housing types in Victoria.

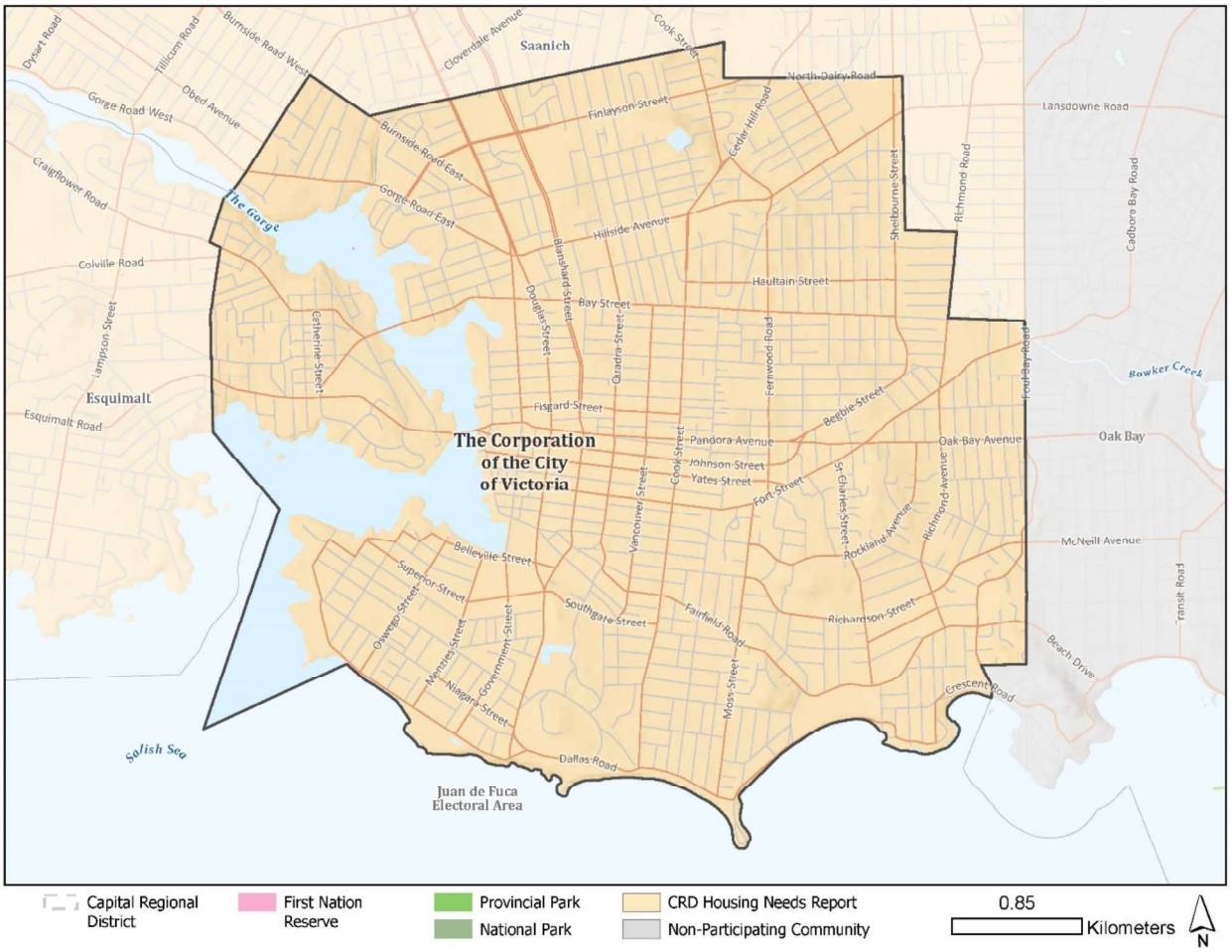
Similar to other municipalities in the Capital Regional District, the average home sale price has grown substantively between 2005 and 2019. Historically, Victoria has had a higher proportion of renters (61%) than owners (39%). Victoria's vacancy rate dropped from 2.4% in 2013 to 0.5% in 2016 before increasing to 1.0% in 2019. A healthy vacancy rate is between 3% and 5%. Low vacancy rates create an upward pressure of rental prices, which when combined to a rising average home sale prices produces increasing growing affordability challenge for all household types in the City.

Greater affordability challenges for Victoria's residents will likely increase the demand for more rental at a range of affordability levels. It will also decrease the demand for single-detached houses and increase demand for more affordable dwelling types, as reflected in the data on new builds.

Historically, Statistics Canada Census data illustrate that household tenures have remained relatively stable with 39% owners and 61% renters in 2016. However, household projections show owner households growing more quickly than renter households. With greater affordability challenges for homeownership it is expected that demand for single-detached houses will decrease while increasing for cheaper alternatives, as reflected in the data on new builds.

[1] BC Stats (April 2019). Capital Regional District 2019 – 2038 Population, Dwelling Units and Employment Projection Report. https://www.crd.bc.ca/docs/default-source/crd-document-library/bylaws/regionalgrowthstrategy/crd-2019-2038-population-dwelling-units-and-employment-projection-repor.pdf?sfvrsn=92ce43cc_2

FIGURE 2 MAP OF VICTORIA



Within Victoria's 2012 Official Community Plan (OCP), the City provides policies for land management and development in order to create compact development patterns that use land efficiently and allow neighbourhood cores to serve residents within walking distance of their homes. Victoria's OCP also makes provisions for housing and homelessness so that all residents have access to appropriate, secure, affordable housing and a wide selection of housing types, tenures and prices to ensure residents have choices. As of 2019, there are a total of 5,795 non-market units where BC Housing has a financial relationship in Victoria; who also has roughly 60% of the CRD's cooperative housing.

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.[2] Most of this data is made available by the Government of BC through their data catalogue. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in the Data Appendix at the end. 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
- City of Victoria

This document fulfills Housing Needs Report requirements for Victoria, 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 City, the CRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.[3]

[2] https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf
[3] 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 Victoria and the CRD. To note, population projections presented in this report are based on the BC Stats population projections developed for 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.

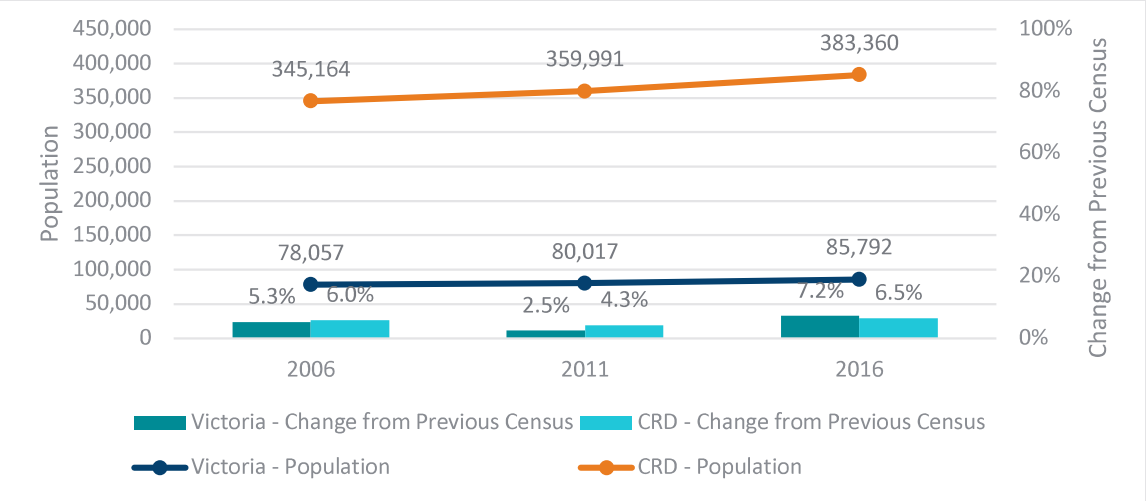
2.1 Population

Between 2006 and 2016, Victoria grew by 9.9%, from 78,057 to 85,792 residents. Over this same period, the CRD grew by 11.1%. In 2016, Victoria represented 22.4% of the CRD's population. However, BC Statistics population estimates indicate that Victoria's population grew at a faster rate during this period, growing 11.5% from 80,836 to 90,159 residents.[4] BC Statistics also estimates that the CRD's population grew by 10.5% and that Victoria represents 23.0% of the CRD's population.

Although BC statistics is more accurate in counting the CRD's population, the census data reported in the remainder of this report refer to the total population captured in the 2006, 2011 and 2016 censuses. Census population numbers are slightly lower than the total populations estimated by BC Statistics (Figure 4). These differences are not unexpected as portions of the population can be missed and double counted during the census count. The objective of a census is to provide detailed information on the population at a single point in time; while population estimates use more frequent measures of population counts for aggregated levels of geography. One of the advantages of census data is that provides counts for small regions for which demographic estimates are not available or are less precise.

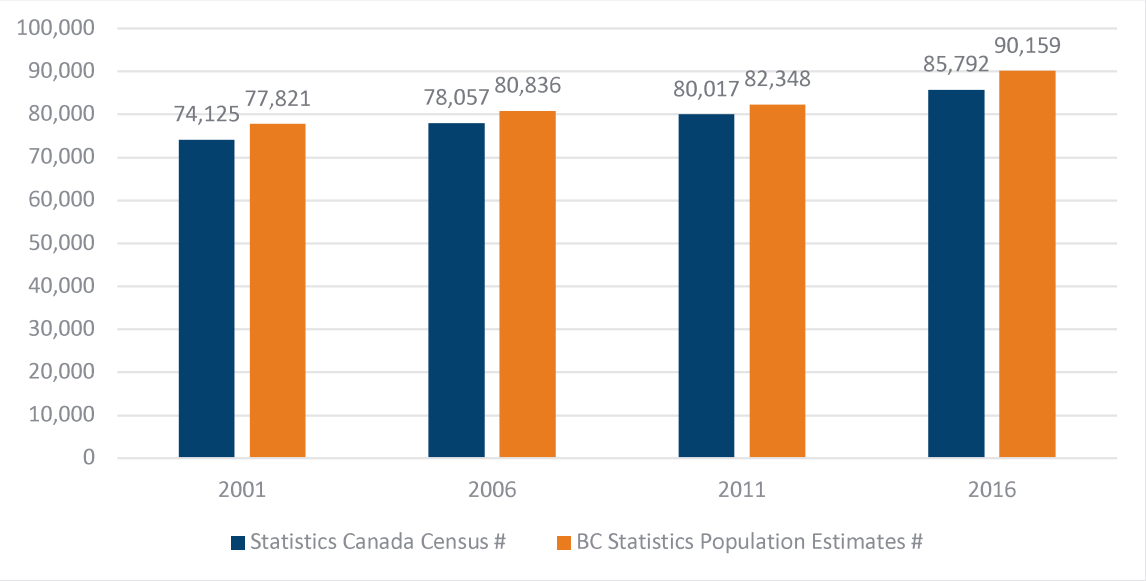
[4] Population estimates provided by BC Statistics are adjusted for net under-enumeration (i.e. people who were temporarily away from their home, did not receive a questionnaire or were counted more than once).

FIGURE 3 POPULATION CHANGE IN VICTORIA AND CRD, 2006 TO 2016



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

FIGURE 4 POPULATION CHANGE, 2006 - 2016, STATISTICS CANADA CENSUS VS. BC STATISTICS POPULATION ESTIMATES



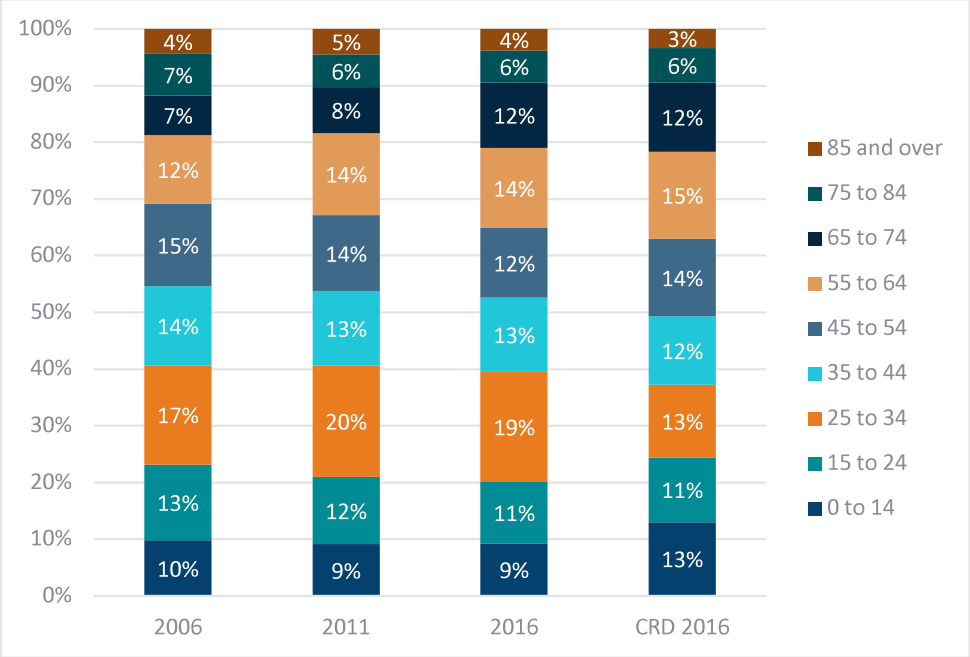
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016. BC Statistics Population Estimates, Municipal and sub-provincial areas population, 2001 to 2011 and 2011 to 2019.

2.3 Age

From 2006 to 2016, the median age in Victoria rose from 41.7 to 42.7, indicating a slight aging trend. The median age in the CRD in 2016 is higher, at 45.5.

The age distribution in Victoria was fairly stable between 2006 and 2016. There were slight decreases in proportion of residents 0 to 24, 35 to 54, and 75 and over. While slight increases occurred in the proportion of residents 25 to 34, 55 to 64, and 65 to 74. Victoria has a very similar age distribution as the CRD as a whole (Figure 5).

FIGURE 5 AGE DISTRIBUTION IN VICTORIA, 2006-2016

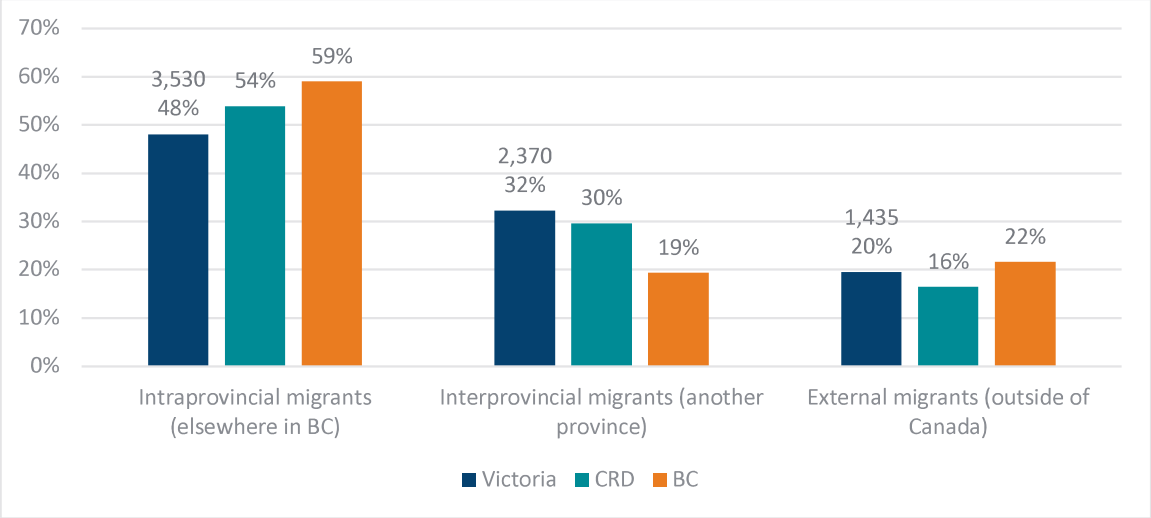


SOURCE: STATISTICS CANADA CENSUS PROGRAM, CENSUS PROFILES 2006, 2011, 2016

2.5 Mobility

In 2016, 23% of Victoria residents had moved in the previous year, compared to 16% of CRD and BC. Of the 23%, 9% had moved to the community in the previous year while 14% were already residents who had moved to a new place within Victoria. Of those who moved into the City, 48% were intraprovincial migrants (people who moved from elsewhere in BC), 32% were interprovincial migrants (people who moved from another province), and 20% were external migrants (people who moved from outside of Canada) (Figure 6). Compared to the CRD, Victoria had a higher proportion of individuals who moved from another province and a lower proportion of individuals from elsewhere in BC[5].

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



Source: Statistics Canada Census Program, Census Profiles 2016

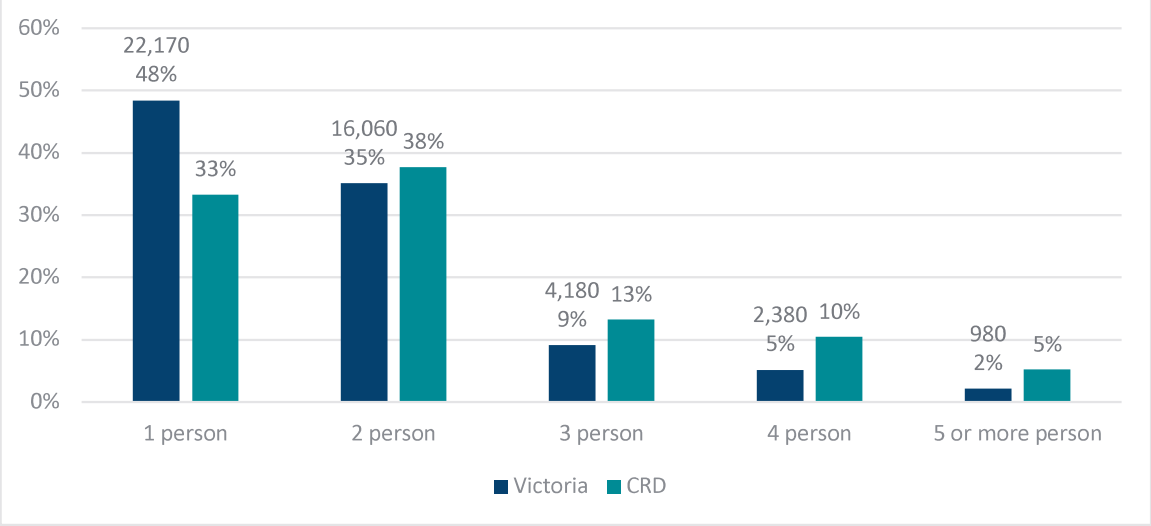
2.6 Households

Between 2006 and 2016, the number of households in Victoria grew by 9.7% from 41,705 to 45,765. The average household size for Victoria was relatively small, 1.8 persons in 2016, compared to 2.2 persons for the CRD. The average household size in Victoria has been the same for the past three Census periods.

[5] As mentioned in Section 13 of Victoria's OCP (2017), Victoria is the region's rental housing centre. The city has a higher proportion of young adults in their twenties and thirties, many of whom leave the city for more affordable and diverse housing types as they enter the family formation stage (p. 99). However, the data available for this report is unable to specify the exact numbers or population flow.

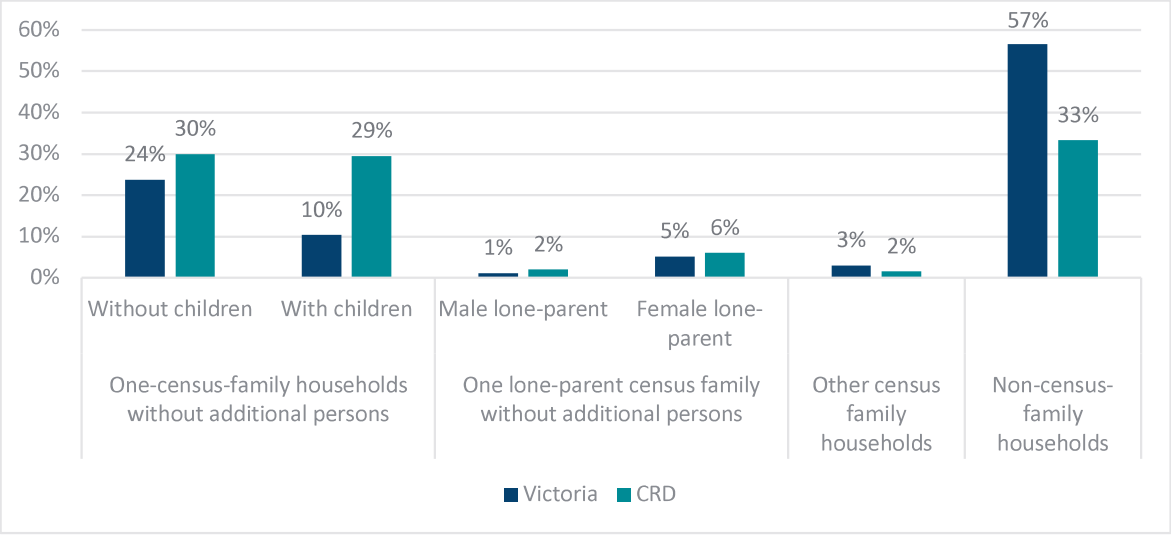
Eighty-three percent (83%) of households in Victoria were one or two person households, compared to 71% of CRD households (Figure 7). Victoria had a lower proportion of family households with children than the CRD, and a higher proportion of one-person Non-Census-Family households (Figure 8).

FIGURE 7 HOUSEHOLDS BY SIZE IN VICTORIA, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

FIGURE 8 HOUSEHOLDS BY HOUSEHOLD TYPE IN VICTORIA AND CRD, 2016

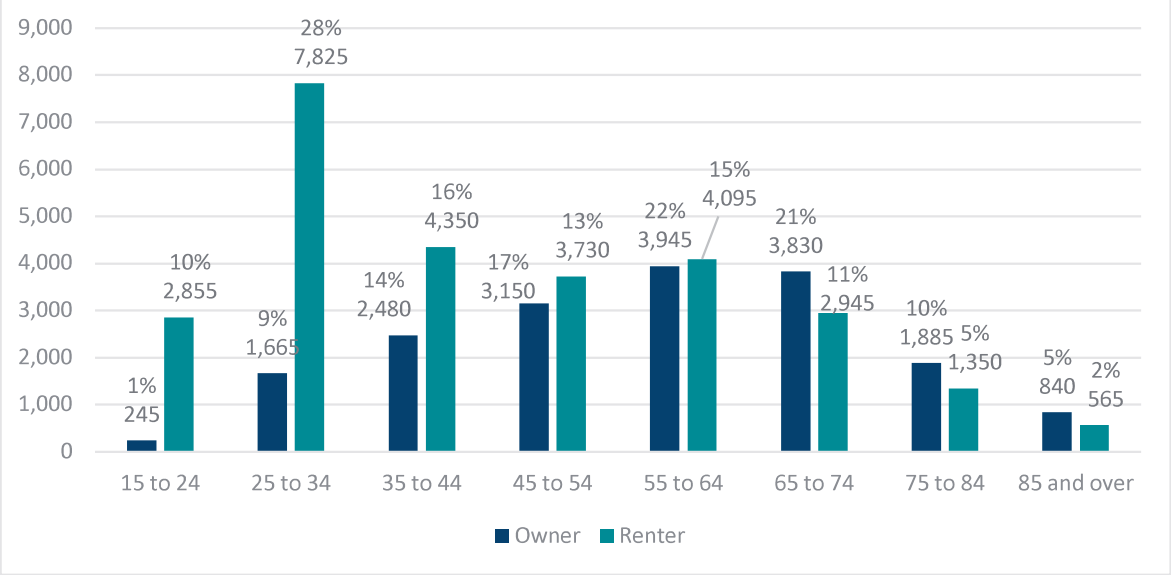


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 9 illustrates how tenure changes across age groups. Primary household maintainer refers to the person leading a household. The Censes allows two to be identified per household and the data is based on the first entry.

There are a smaller proportion of households headed by the youngest and oldest age cohorts. A much higher proportion of renters are likely to be led by individuals between the ages of 25 to 34 in Victoria (78%). Homeownership rates increase after that age group, peaking between 55 and 64 before declining again. The prevalence of homeownership does not surpass renting until the primary household maintainers are in the 65 and over age category.

FIGURE 9 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

2.8 Economy

The top five industries of work for Victoria residents are health care and social assistance (14%), accommodation and food services (12%), retail trade (12%), public administration (11%), and professional, scientific, and technical services (10%).

Between 2006 and 2016, Victoria has seen a slight increase in the labour participation rate while the CRD as a whole saw a slight decrease in the labour participation rate. In the same timeframe, both Victoria and the CRD saw increases in the unemployment rate. However, Victoria's unemployment rate went down between 2011 and 2016 (Figure 10).

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



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

2.9 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 Census reports household income from the year before the Census (e.g. the 2016 Census represents 2015 household incomes).

Between 2006 and 2016, the median before-tax private household income grew by 15.2% in Victoria, compared to 11.2% across the CRD[6] (Figure 11). Victoria has lower median incomes than the CRD. In 2016, the median income in Victoria--$52,990—was $16,652 lower than the CRD median income of $69,642 (Figure 11).

Median household income differs by household type. Households with single income earners often have lower median incomes than households with two or more incomes. Female lone parents and non-census-families (typically individuals living alone) have much lower median household incomes than other family types (Figure 12).

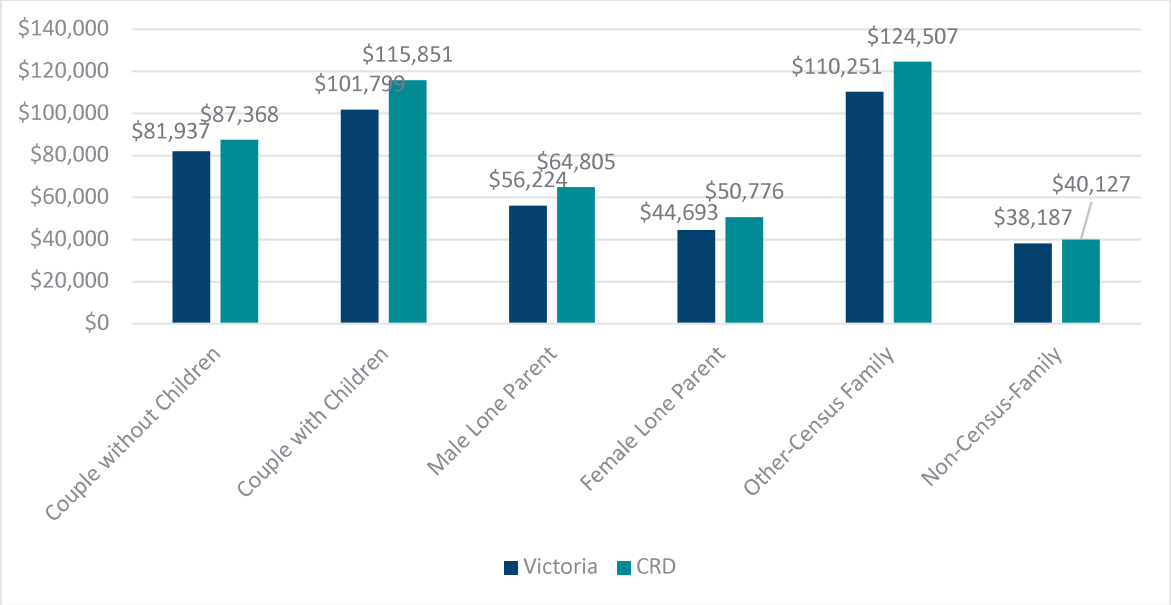
FIGURE 11 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN VICTORIA AND CRD, 2006 TO 2016



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

[6] Median incomes used in this report use a custom dataset from Statistics Canada, which reflects median income by tenure and is not available on the general census profile for communities. As a result, median incomes may differ from other reports used by the City of Victoria (i.e. Housing Strategy).

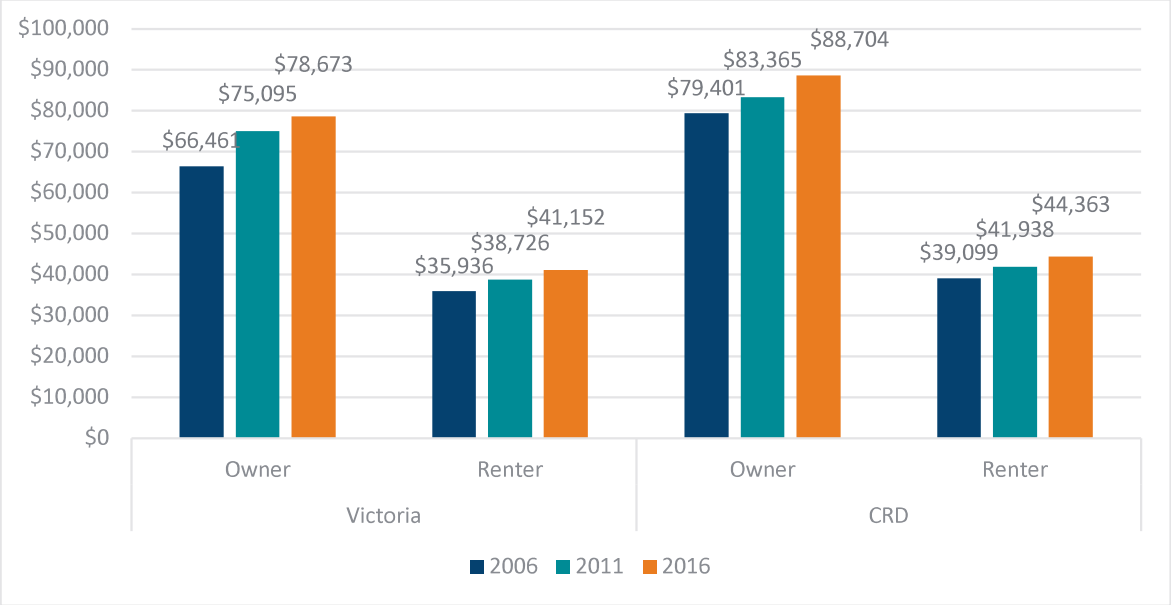
FIGURE 12 MEDIAN TOTAL HOUSEHOLD INCOME IN VICTORIA AND CRD



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 Victoria, the median renter household income in 2016 was 52.3% of median owner household income (Figure 13) While renter households have a lower median income, it is important to note that owner households are more likely to have two incomes.

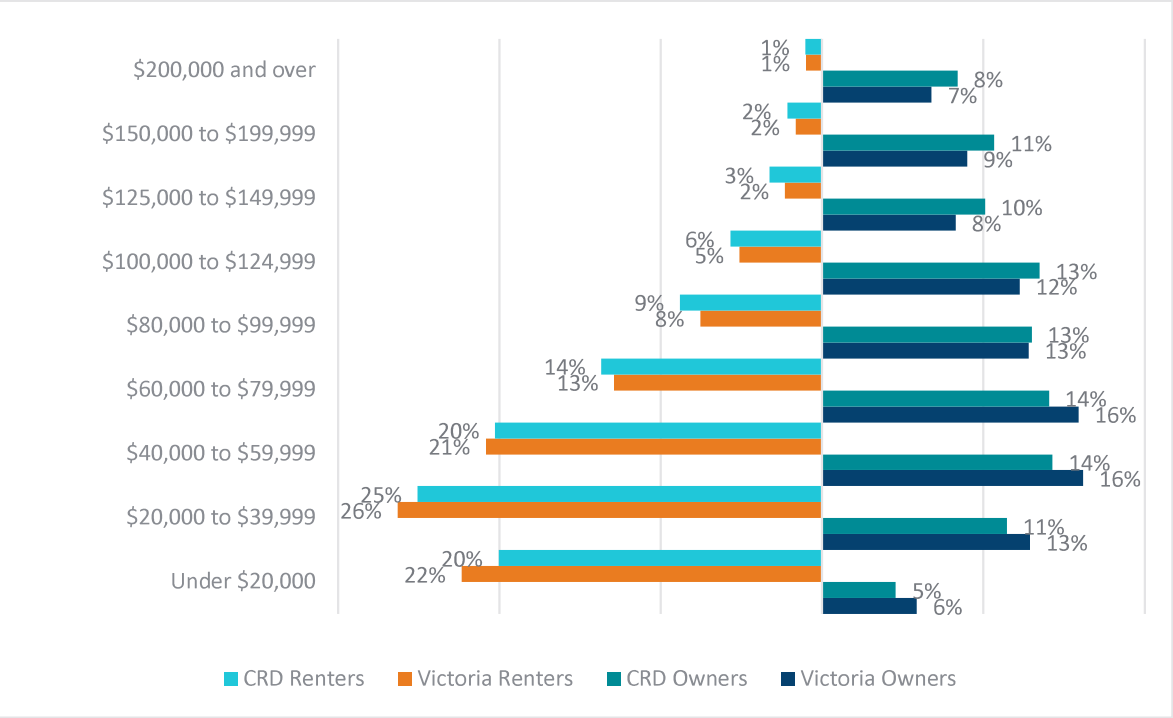
FIGURE 13 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN VICTORIA AND CRD, 2006 TO 2016



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

Victoria has a smaller proportion of owner households in higher income brackets than the CRD (Figure 14).

FIGURE 14 INCOME DISTRIBUTION BY TENURE IN VICTORIA AND CRD, 2016



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

2.10 Summary

- According to the censuses, between 2006 and 2016, Victoria grew by 9.9%, from 78,057 to 85,792 residents while the CRD grew by 11.1%. In 2016, Victoria represented 22.4% of the CRD's population.
- In 2016, 9% of Victoria residents had moved to the City in the previous year. Of those, 48% were intraprovincial migrants (people who moved from elsewhere in BC), 32% were interprovincial migrants (people who moved from another province), and 20% were external migrants (people who moved from outside of Canada). Compared to the CRD, Victoria had a higher proportion of individuals who moved from another province and a lower proportion of individuals from elsewhere in BC.
- Between 2006 and 2016, the number of households in Victoria grew by 9.7% from 41,705 to 45,765. 83% of households in Victoria are one or two person households, compared to 71% of CRD households
- Victoria had a lower proportion of family households with children than the CRD, and a higher proportion of one-person Non-Census-Family households.
- Households led by primary maintainers age of 25 to 34 are far more likely to rent than own. Homeownership rates increase with age, peaking between 55 and 64 before declining. However, the prevalence of homeownership does not surpass renting until the age of 65 and over age category.
- The top five industries of work for Victoria residents are health care and social assistance (14%), accommodation and food services (12%), retail trade (12%), public administration (11%), and professional, scientific, and technical services (10%). However, due to COVID-19, BC is seeing large decreases in employment in the accommodation and food services and retail sectors.
- Victoria had lower median incomes than the CRD in 2006 and 2016. In 2016, the median income in Victoria of $52,990—was $16,652 lower than the CRD median income of $69,642.
- In Victoria, the median renter household income in 2016 was 52% of median owner household income. The median renter household income in a community is often much lower than the median owner household income.



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.

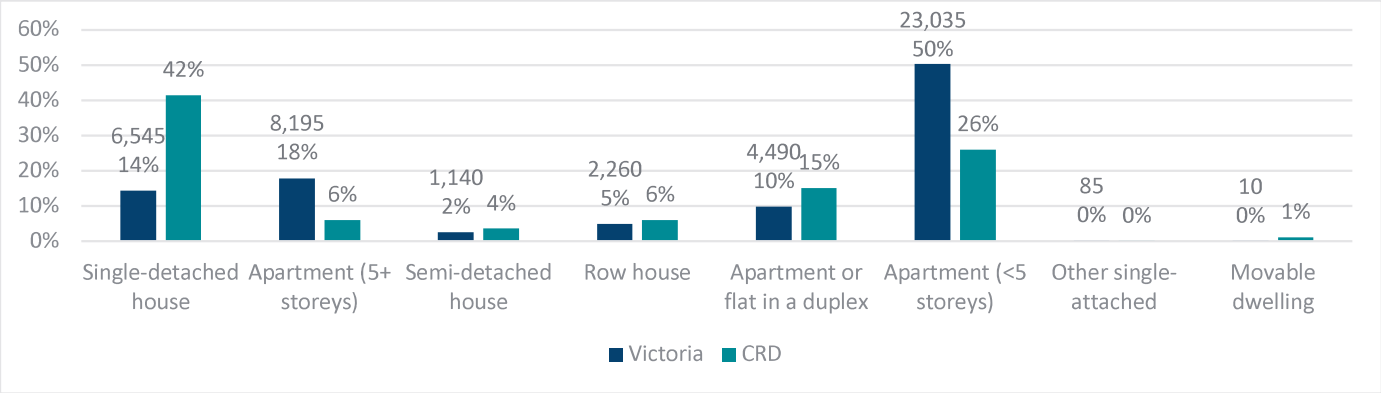
3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 45,765 dwellings in Victoria. Compared to the CRD as a whole, Victoria had a lower proportion of single-detached houses. Fourteen percent (14%) of dwellings were single-detached houses and 10% apartment in a flat or duplex (Figure 15). Apartment or flat in duplex refers to single-detached houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 2,245) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves.

Victoria had a higher proportion of apartments (units in buildings taller than five storeys and units in buildings less than five storeys) than the CRD. In 2016, 50% of dwellings were apartment units in buildings smaller than five storeys) and 18% were apartment units in buildings taller than five storeys.

FIGURE 15 DWELLINGS BY STRUCTURE TYPE IN VICTORIA AND CRD, 2016

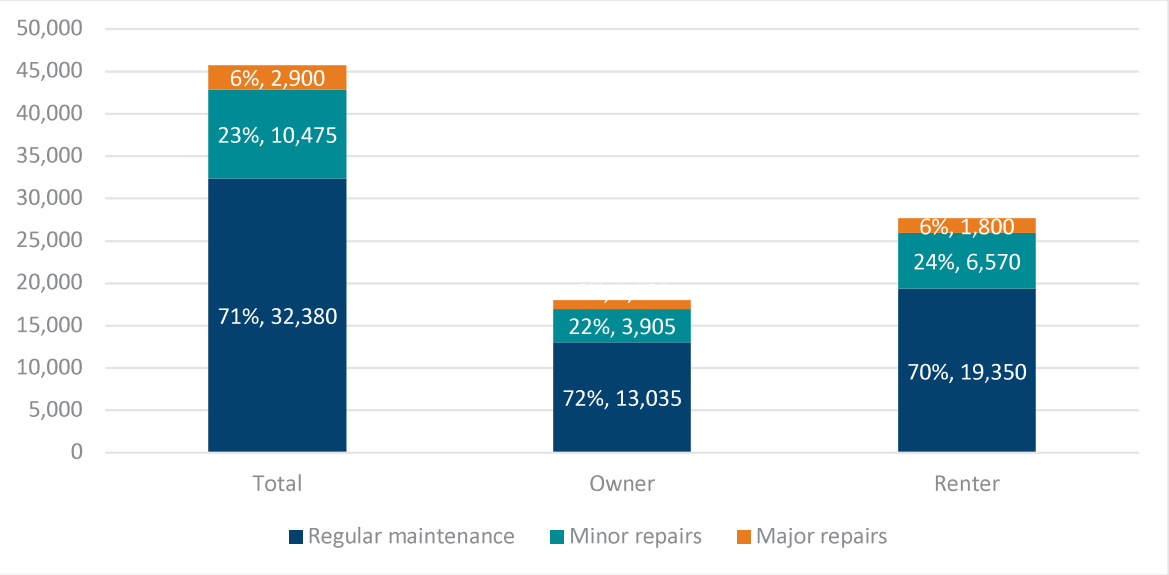


Note: Not shown on this graph are other single-attached homes (~5 units) and moveable dwellings (~10 units).
Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, dwelling conditions were similar between renter and owner households (Figure 16). Most dwellings require regular maintenance (71% of all dwellings), while 23% require minor repairs, and 6% require major repairs. Proportionately, renter households were slightly more likely to live in dwellings that were in need of minor repairs.

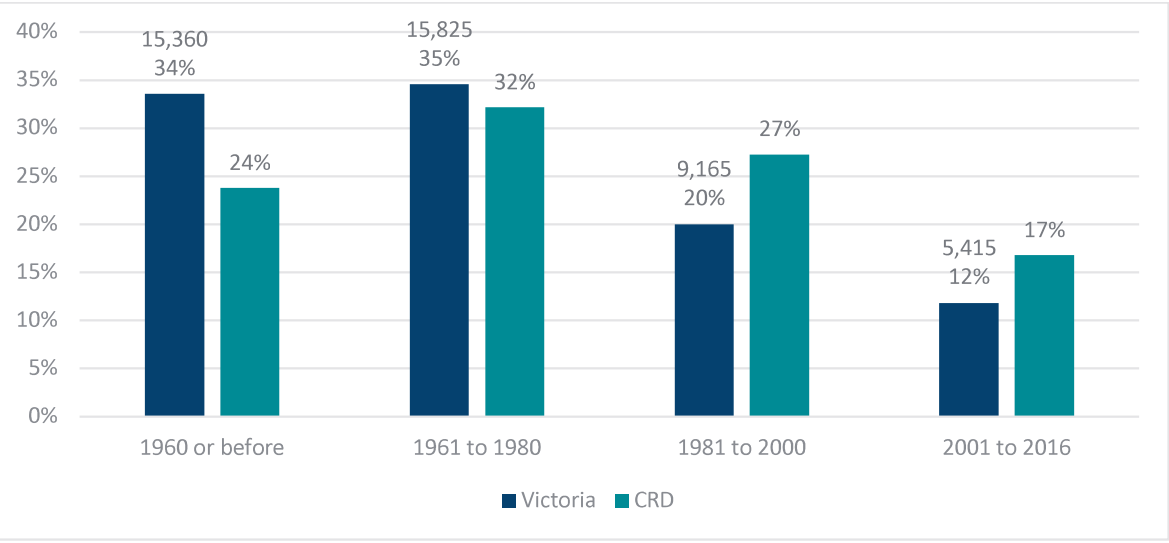
FIGURE 16 DWELLING CONDITION BY TENURE, 2016



Source: Statistics Canada, Census 2016, Table 98-400-X2016222.

Compared to CRD, dwellings in Victoria are slightly older, with a e 1much higher proportion built in 1960 or earlier. The majority (69%) of Victoria's homes were built more than 40 years ago and a smaller proportion (17%) built in recent years between 2001 to 2016 (Figure 17).

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

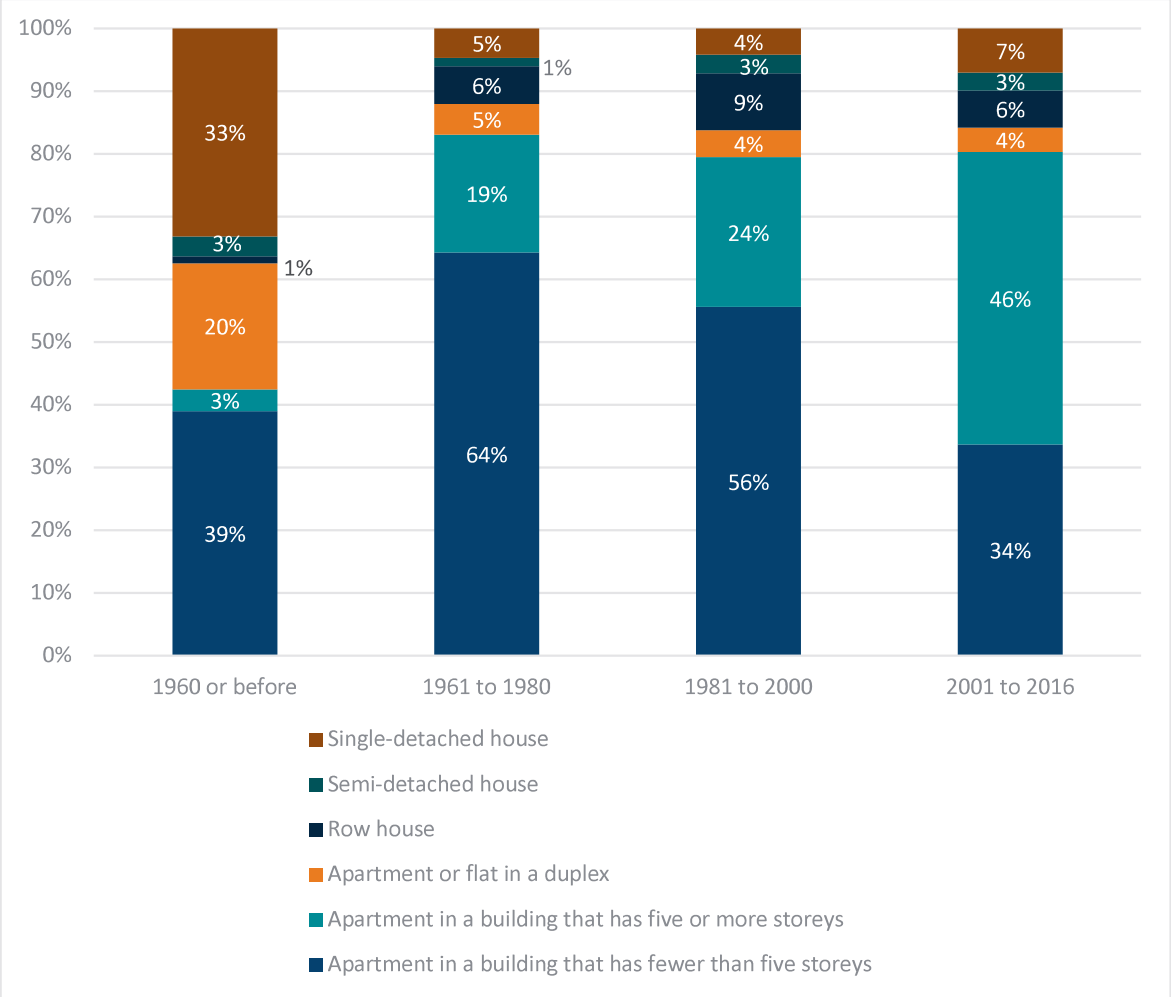


SOURCE: STATISTICS CANADA CENSUS PROGRAM, CENSUS PROFILES 2016

Figure 18 shows that the predominant structures were single detached houses and apartment units in a building that has fewer than five storeys in dwelling built in 1960 or earlier. Dwellings constructed between 1961 and 2000, are mostly apartment units in a building that has fewer than five storeys. Apartment units in a building that has five or more storeys is the most prevalent dwelling type constructed between 2001 to 2016. This indicates that over time apartment buildings have become more common

From 1961 to 2016, in the time increments shown below, apartment buildings have become the most prevalent dwelling unit over time. Existing single-detached houses represent one-third (33%) of dwellings built in 1960 or earlier and represent a much smaller proportion of dwellings constructed between 1961 and 2016. Apartment units in buildings that have five or more storeys represent the largest proportion of dwellings built between 2001 and 2016, which increased in prevalence over time (Figure 18).

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

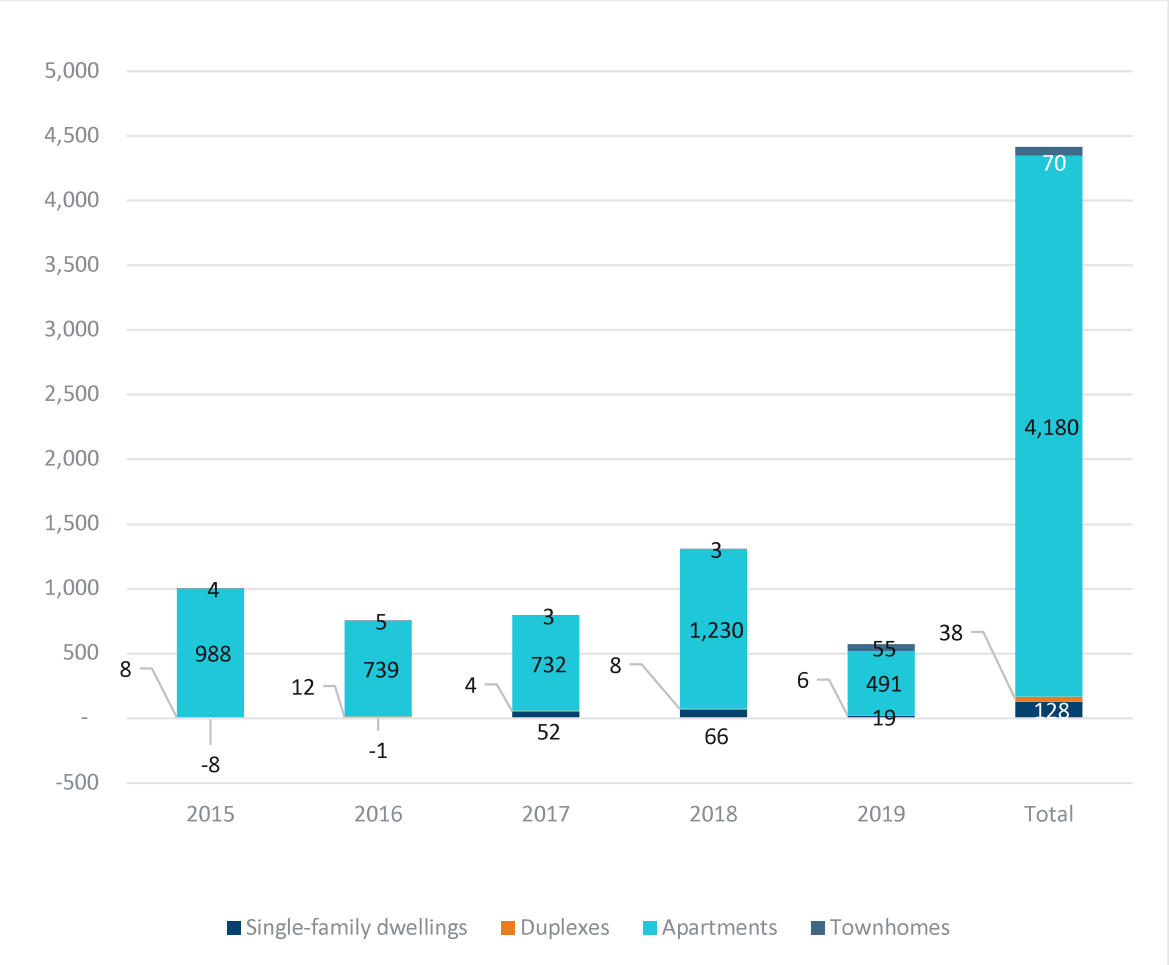


3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, most additional dwelling units in Victoria have been apartments (Figure 19). Over this five-year period, 94.6% of the additional dwellings were apartments, 2.9% were single-family dwellings, 1.5% were townhomes and 0.9% were duplexes.

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

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



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.*

In this case, the CRD category of "duplexes" refers to the Statistics Canada definition of semi-detached houses. These are 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).

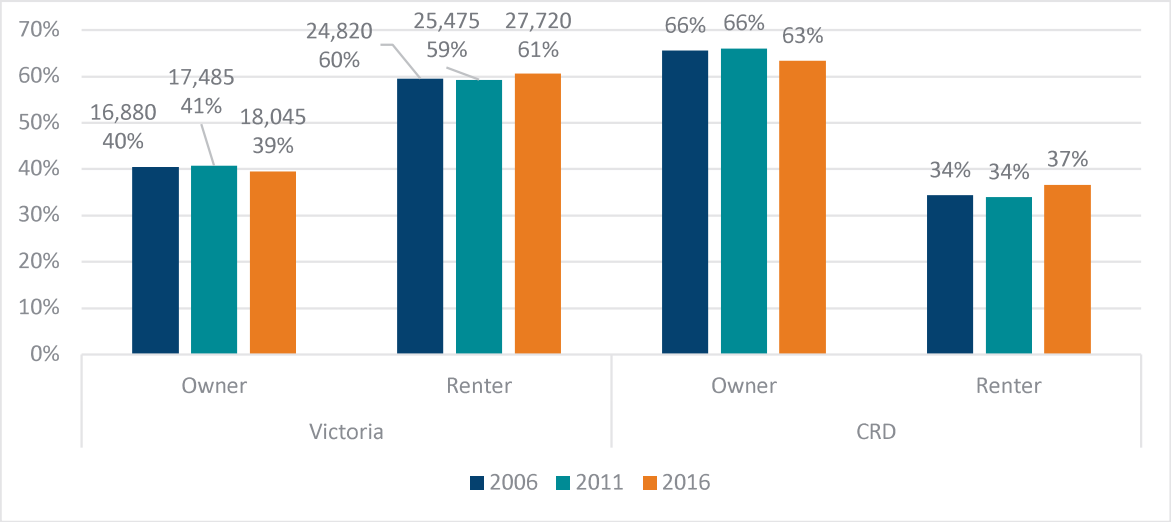
*** Apartments include mixed-use permits, which were 51 in 2015, 215 in 2017, and 89 in 2018 for a total of 355 permits.*

3.1.4 Tenure

Victoria has seen the proportion of owner households decrease by 1%, from 40% of all households in 2006 to 39% in 2016. There is a high proportion of renter households in Victoria and it has grown from 60% to 61% during this same period. For comparison, 63% of CRD residents were homeowners and 37% were renters (Figure 20).

In 2016, 3,576 households, or 13% of renter households, reported that they live in subsidized housing.[7] This is a slight increase in households that reported they lived in subsidized housing in 2011 (increase of 220), while the proportion has stayed consistent at 13%. There is no data available for 2006.

FIGURE 20 HOUSEHOLDS BY TENURE IN VICTORIA, 2006 TO 2016



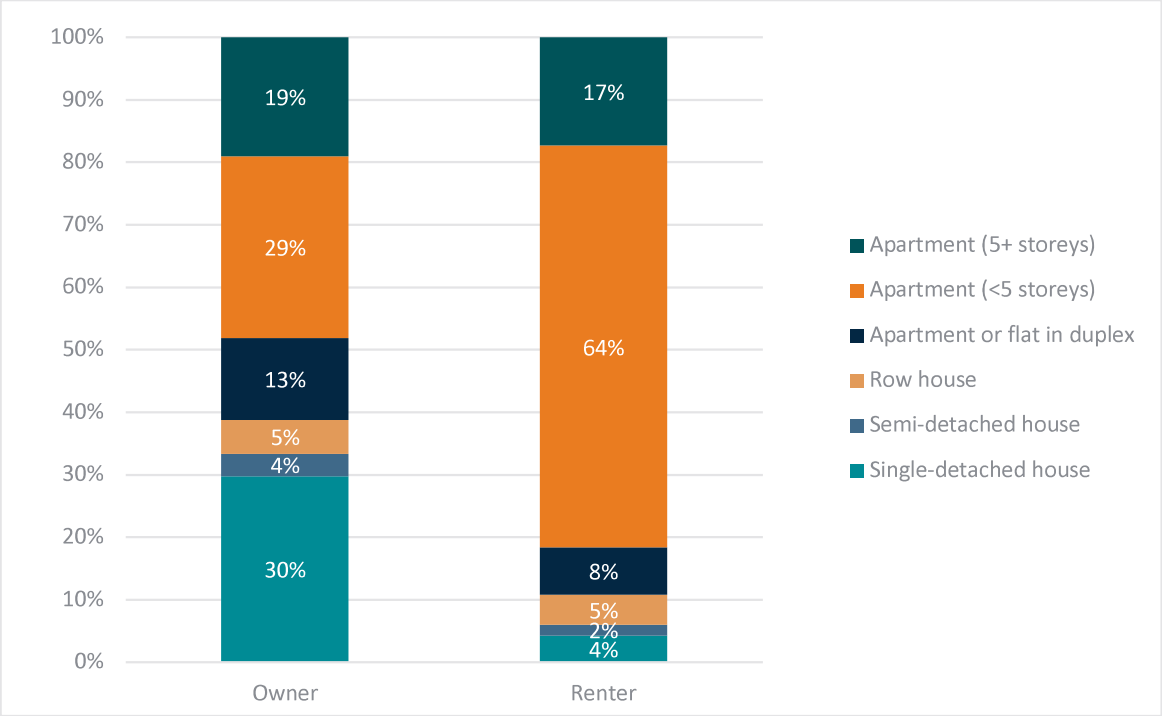
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

[7] Subsidized housing is self-reported by census respondents. It 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 City is provided in Section 0.

3.1.5 Households and Structure Types

Among owner households in Victoria, the most common structure types are single-detached houses (30% of owner households), followed apartment units in a building with less than five storeys (29%) and apartment units in a building taller than five storeys (19%) (Figure 21).

FIGURE 21 STRUCTURE TYPE BY TENURE IN VICTORIA, 2016[8]

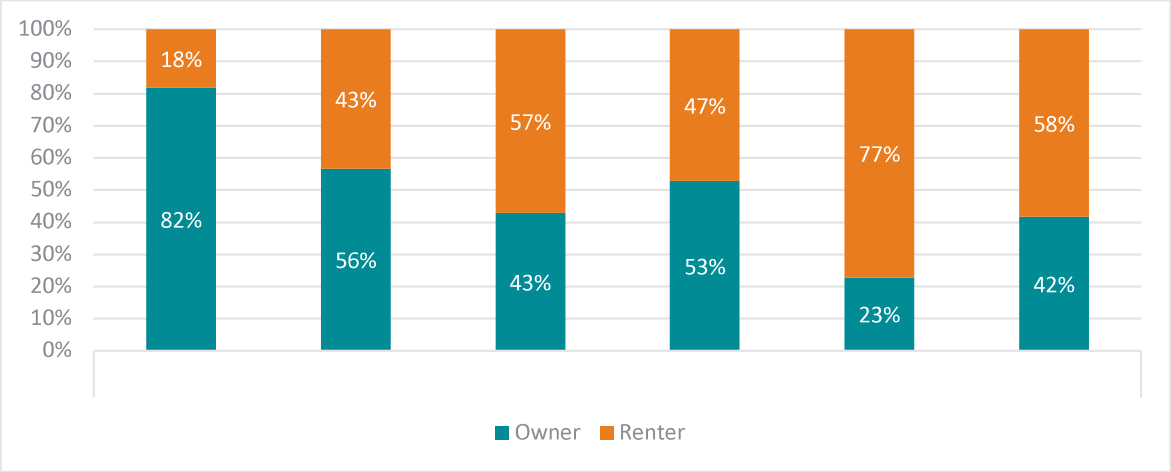


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

[8] Please see Glossary section for more information on these categories.

Data from 2016 suggests that most single-detached homes in Victoria were occupied by owner households (82%) (Figure 22). With the exception of semi-detached houses and apartment or a flat in a duplex (including secondary suites), all other structural types are more likely to be occupied by renter households. These include apartment units in buildings less than 5 storeys, apartment units in buildings taller than 5 storeys, and row houses.

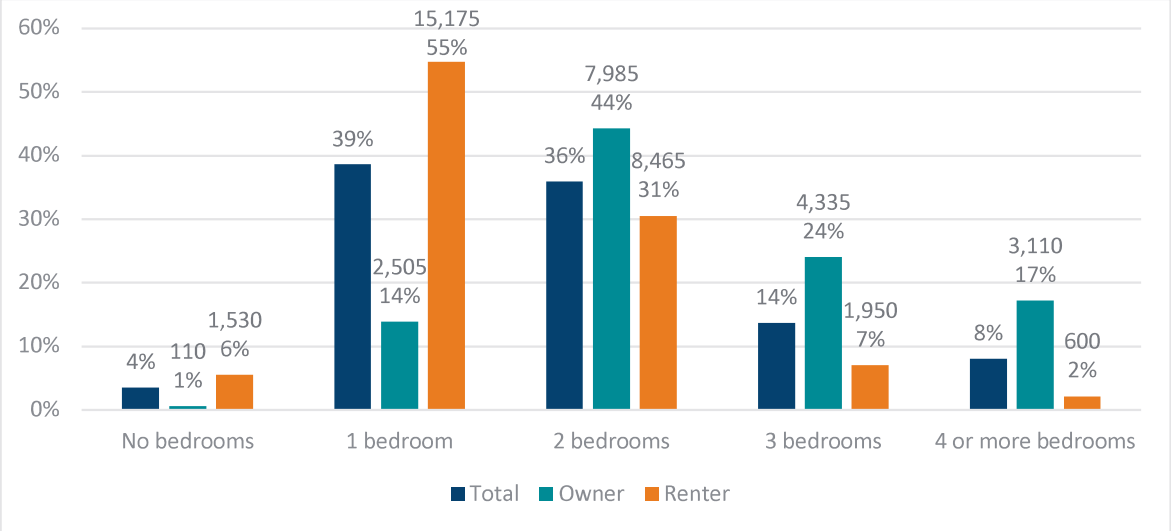
FIGURE 22 TENURE BY STRUCTURE TYPE IN VICTORIA, 2016



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

In 2016, 79% of dwellings in Victoria had two bedrooms or less (Figure 23). Over half of renters occupied one-bedroom units (55%) and 31% occupied two-bedroom units. Just under half of owners occupied 2-bedroom units (44%) and 41% occupied 3 or more-bedroom units.

FIGURE 23 DWELLINGS BY UNIT SIZE AND TENURE IN VICTORIA, 2016

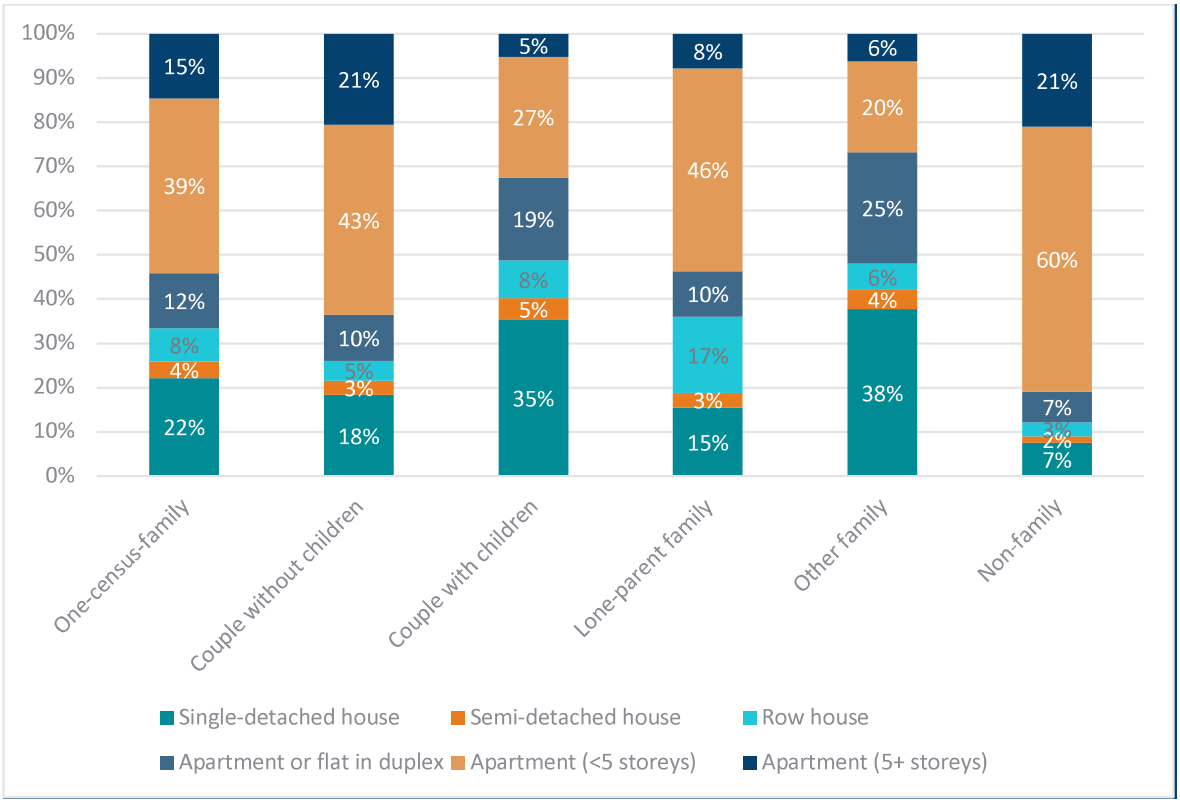


Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

Figure 24, Figure 25, Figure 26 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of apartment units in buildings less than 5 storeys in the City, they are often the dominant structure type.

Couples without children, lone parent families, and non-family households are most likely to live in apartment units in smaller buildings (less than five storeys). The most common structural type occupied by couples with children and other family households was the single-detached house (Figure 24).

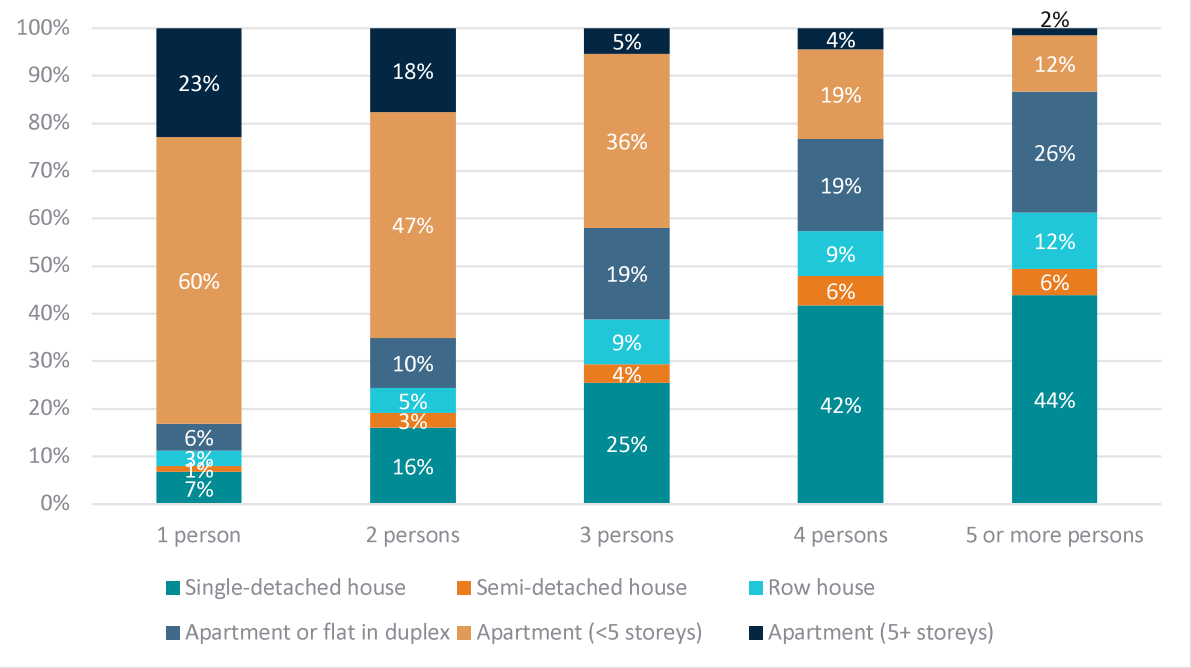
FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN VICTORIA, 2016



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

Smaller households (2 persons or less) are much more likely to live in an apartment units in buildings with less than 5 storeys; while larger households (4 persons or more) are more likely to live in single-detached houses or apartment or a flat in a duplex (Figure 25).

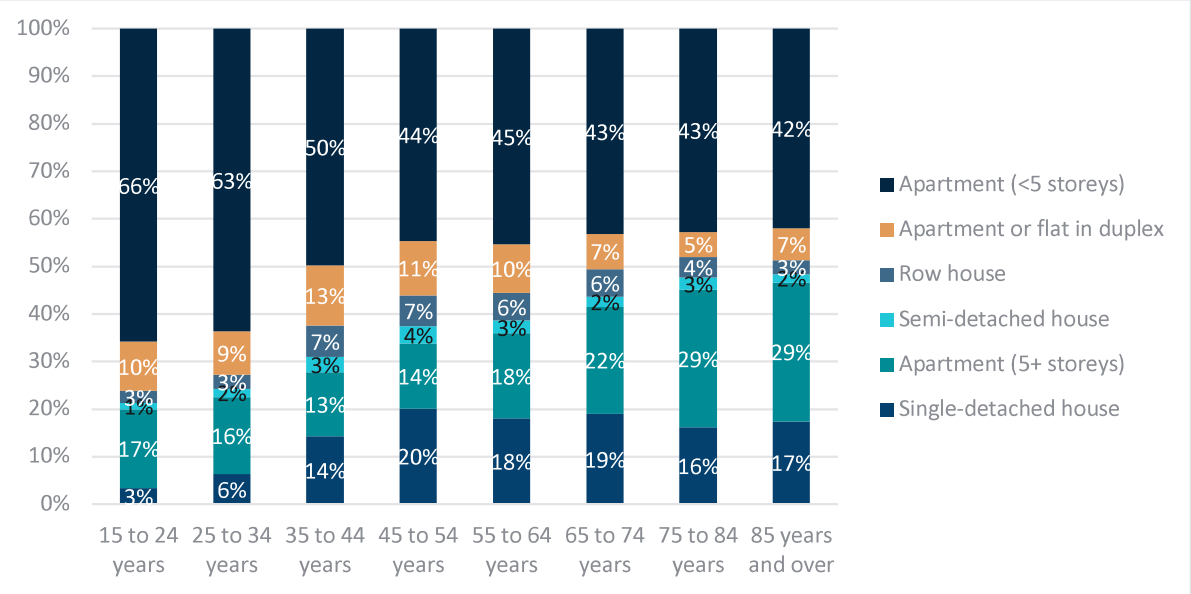
FIGURE 25 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE IN VICTORIA, 2016



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

Figure 26 illustrates that younger age groups (34 and under) are predominantly the primary maintainer for apartment units in buildings with less than 5 storeys. As the age of the primary maintainer increases, single-detached houses and apartment units in buildings with more than 5-storeys become more common.

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

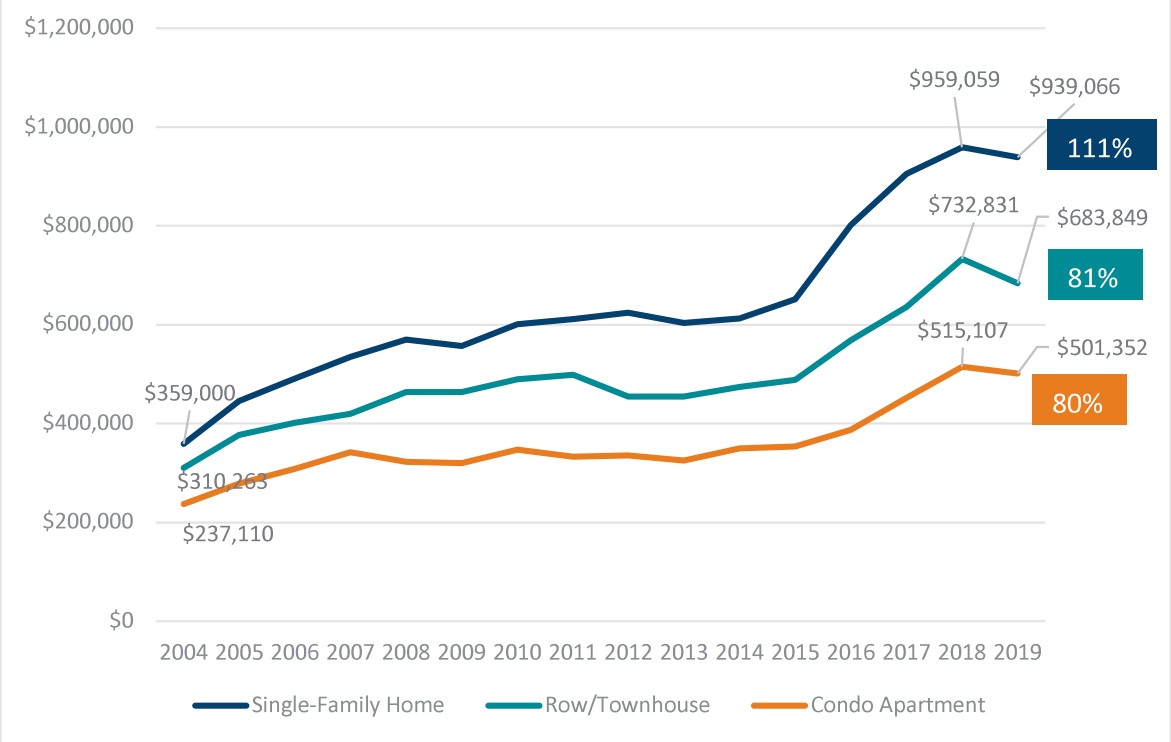


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

3.3 Trends in Homeownership Market

The average home sale prices in the last 15 years in Victoria have grown substantively, with price increases accelerating after 2014 (Figure 27). From 2005 to 2019, the average sales price for a single-family house has grown the fastest, at 111%, while row/townhouses have grown 81% and condominium apartments have grown 80%.

FIGURE 27 AVERAGE SALES PRICE OF HOMES BY TYPE, 2005 TO 2019



Source: Victoria Real Estate Board

3.3.1 Homeownership Affordability Gap

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 benchmark prices from the Victoria Real Estate Board and median total before-tax household incomes from the 2016 census. Since the household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, the incomes have adjusted to 2019 using the average annual percentage increase between 2006 to 2016.

Home sales prices are based on the average 2019 sales prices for each housing type and do not account for any differences in the age of homes, size of homes, and low-end or high-end properties.

Benchmark prices, on the other hand, take into consideration the attributes of a house. 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 $584 to $863 (depending on the housing type) for property tax, utilities, home insurance, municipal services 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.[9]

Using the average sales prices and estimated 2019 median household incomes, Table 1 shows there are significant gaps for all household types in affording single-detached homes. Other census families face the lowest gap for a single-detached house at the 2019 average sales price. This household type often has higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. Couples with children making the median income would need to spend approximately 45% of their monthly income on shelter costs; while couples without children would need to spend 57%; lone-parent families would need to spend 100% and non-census families would need spend 121% of their income.

Townhouses, at the average 2019 sales price, were close to being affordable for couples with children and other census families earning the median household income if they were to spend 37% and 34% of their monthly income on shelter costs, respectively. 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 a single family homes and townhouses, and between 30 – 50% for apartments.

[9] 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 Section 3.9.

TABLE 1 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN VICTORIA, AVERAGE SALES PRICES AND MEDIAN HOUSEHOLD INCOMES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house $939,066	Townhouse $683,849	Apartment $501,352
Couples without children	$95,274	$2,382	-$2,106	-$1,250	-$232
Couples with children	$118,369	$2,959	-$1,529	-$673	$345
Lone-parent families	$54,077	$1,352	-$3,136	-$2,280	-$1,262
Non-census families	$44,403	$1,110	-$3,378	-$2,522	-$1,504
Other census families	$128,197	$3,205	-$1,283	-$427	$591

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

**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.*

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

An alternative analysis was prepared using incomes 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 (Table 2).

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN VICTORIA, AVERAGE SALES PRICES AND OWNER MEDIAN HOUSEHOLD INCOMES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house $939,066	Townhouse $683,849	Apartment $501,352
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

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

**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.*

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

The affordability analysis was also prepared using October 2019 benchmark prices available for two separate zones in Victoria: Victoria which represents the core of Victoria and Victoria West which represents the geography bounded by Esquimalt and the harbour (Table 3, Table 4). The benchmark prices are slightly lower than the average sales prices in 2019, and there are far fewer affordability gaps for couples without children, lone-parent families and other census families. Apartment condominiums in Victoria West have a higher benchmark price in comparison to Victoria, which is likely due to the higher proportion of newer apartment condominiums in the zone, and slightly lower benchmark prices for single-detached houses.

TABLE 3 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN VICTORIA, OCTOBER 2019 BENCHMARK PRICES AND OWNER MEDIAN HOUSEHOLD INCOMES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house $836,100	Townhouse $632,600	Apartment $468,200
Couples without children	$141,451	$3,536	-$502	$128	$1,067
Couples with children	$175,739	$4,393	$355	$985	$1,924
Lone-parent families	$80,287	$2,007	-$2,031	-$1,401	-$462
Non-census families	$65,924	$1,648	-$2,390	-$1,761	-$821
Other census families	$190,330	$4,758	$720	$1,350	$2,289

SOURCES: STATISTICS CANADA, 2016 CENSUS. VICTORIA REAL ESTATE BOARD, 2019.

**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.*

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

TABLE 4 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN VICTORIA WEST, OCTOBER 2019 BENCHMARK PRICES AND OWNER MEDIAN HOUSEHOLD INCOMES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached house $682,300	Townhouse $661,100	Apartment $793,000
Couples without children	$141,451	$3,536	$169	$3	-$351
Couples with children	$175,739	$4,393	$1,026	$861	$507
Lone-parent families	$80,287	$2,007	-$1,360	-$1,526	-$1,880
Non-census families	$65,924	$1,648	-$1,719	-$1,885	-$2,239
Other census families	$190,330	$4,758	$1,391	$1,225	$871

3.4 Trends in Rental Market

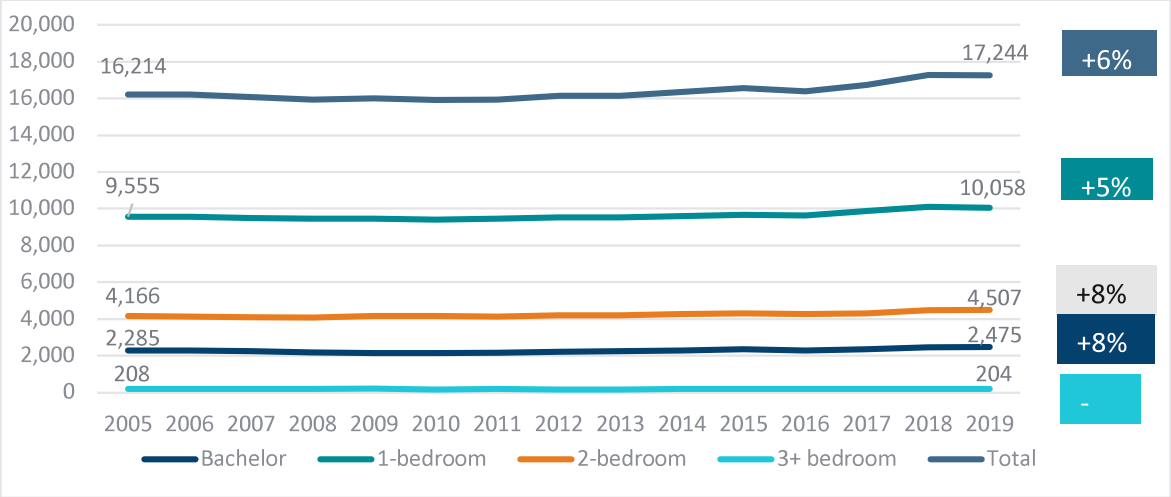
The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings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

3.4.1 Primary Rental

Between 2005 and 2019, the number of primary rental market units in Victoria increased by 1,030 (Figure 28). The overall stock increased 6.4% over this period. The largest increases were in the number of 2-bedroom and Bachelor units (both increasing by 8%) while rental units with 3-bedrooms or more decreased by 2%. In 2019, the primary rental units tended to have a smaller number of bedrooms, 58% of primary rental units had one bedroom and only about 1% had three-or-more bedroom units.

According to the City of Victoria, the majority (78%) of purpose-built rental buildings were constructed in the 1960s and 1970s and almost all (97%) were built before 2000. The lack of newer purpose-built rental buildings is because the Federal government ran an incentive program for these types of buildings, which peaked in the 1960's and 1970's before being eliminated in the 1980's.[10]

FIGURE 28 PRIMARY RENTAL MARKET UNITS IN VICTORIA, 2005-2019

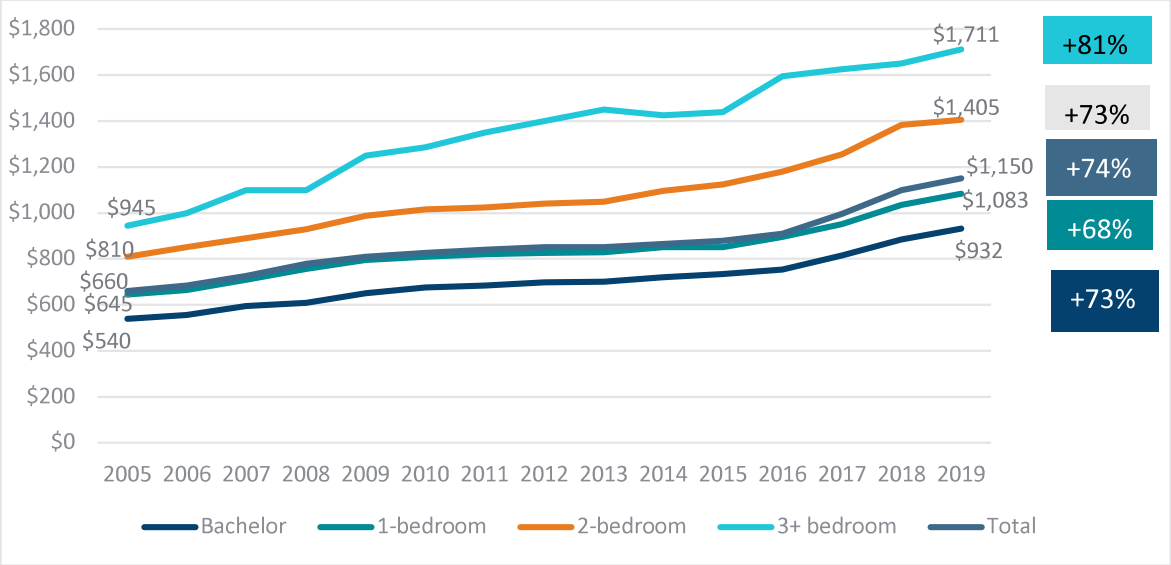


Source: CMHC Rental Market Survey

[10] City of Victoria. (October 2020). Secured Rental Housing – Backgrounder.

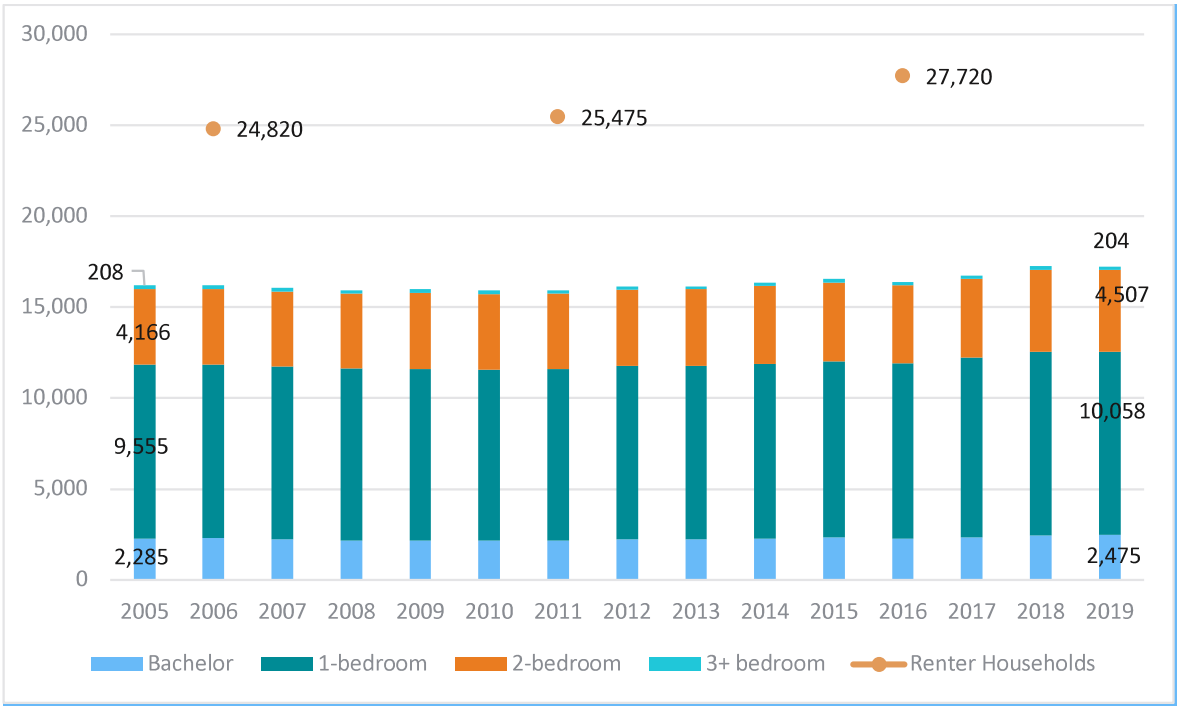
The median rent for primary rental market units in Victoria increased (74%) between 2005 and 2019 (Figure 29). The increase was more gradual than seen in the homeownership market. Figure 30 shows the number of Primary Rental Market Units and total rental households for the City of Victoria. In 2016, there were 27,720 renter households in the City and 16,397 primary market rental units, suggesting that only 59% of renter households were served by the primary market at that time.

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



Source: CMHC Rental Market Survey

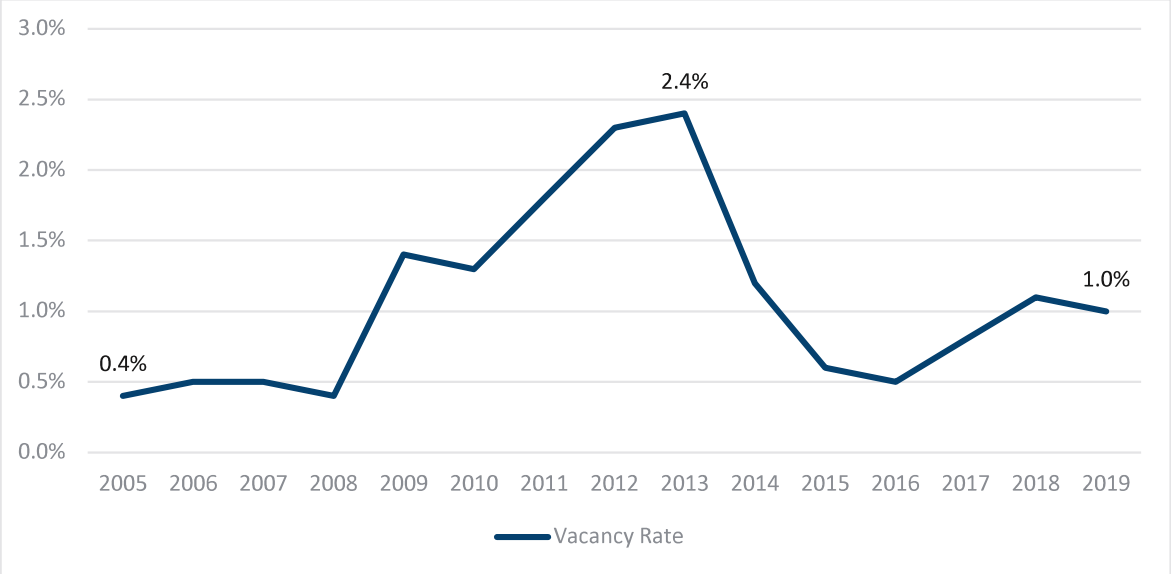
FIGURE 30 PRIMARY RENTAL MARKET UNITS AND NUMBER OF RENTER HOUSEHOLDS, OVERLAY



Source: CMHC Rental Market Survey

Victoria has a history of low rental vacancy rates, though the vacancy rate held above 1% between 2011 and 2014, before falling again. This trend is similar to other communities adjacent to Victoria, such as Saanich. As of October 2019, the overall rental vacancy rate for Victoria was 1.0% (Figure 31). 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.

FIGURE 31 PRIMARY RENTAL MARKET VACANCY RATE IN VICTORIA, 2005 TO 2019



3.4.2 Rent Affordability Gap Analysis

To assess affordability gaps for renters in the primary market in Victoria, a rental housing affordability gaps analysis was conducted. Similar to the affordability gap analysis for owners, this analysis is based on median total before-tax household incomes from the 2016 census, adjusted for 2020 based on historical growth rates and further adjusted for renter household incomes. Renter households typically make far less than owner households. In Victoria, median household income for renter households is 78% the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

The rents used in this analysis are 2019 median rental rates for primary rental units from CMHC's Rental Housing Survey and median total before-tax household incomes from the 2016 census. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for 62% of renter households in 2016, suggesting that 38% of renters in the City are likely residing in secondary rental market units. Although data on the secondary rental market is not available for the City of Victoria, CMHC provides secondary rental market data for the Victoria Census Metropolitan Area (see Section 3.3.3).

Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the lower median income of renter households relative to owner households based on the difference between owner household median income and overall median income for 2016.

In addition to the median rents listed in the table, this analysis includes $596 per month for utilities and tenant insurance in shelter costs.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.[11]

There are large gaps for single-income households, like lone-parent families and non-census families. Couples with or without children have no affordability gaps. However, many couple households will make less than the median income and be facing affordability challenges.

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

Non-census families - most commonly, individuals living alone[12] - and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the median rental rates. Lone-parent families require a minimum of two bedrooms to suitably house their children. Other census families are less common and may be multi-generational homes with two or more incomes.

[11] Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax households income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.9 and 3.9.1.

[12] Non-census families will include individuals living with roommates. However, they are largely individuals and it is not possible to disaggregate the income data based on what is available from Statistics Canada.

TABLE 5: AFFORDABILITY GAP ANALYSIS FOR RENTERS, 2019[13]

	Median Household Income (Renters, 2019)*	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap**		
			1-Bedroom Apartment	2-Bedroom Apartment	All Rental Unit Types
Couples without children	$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

Sources: Statistics Canada, 2016 Census. CMHC 2019 Rental Housing Survey.

**Shelter costs for renters include, the rent and the costs of electricity, heat, and water.*

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

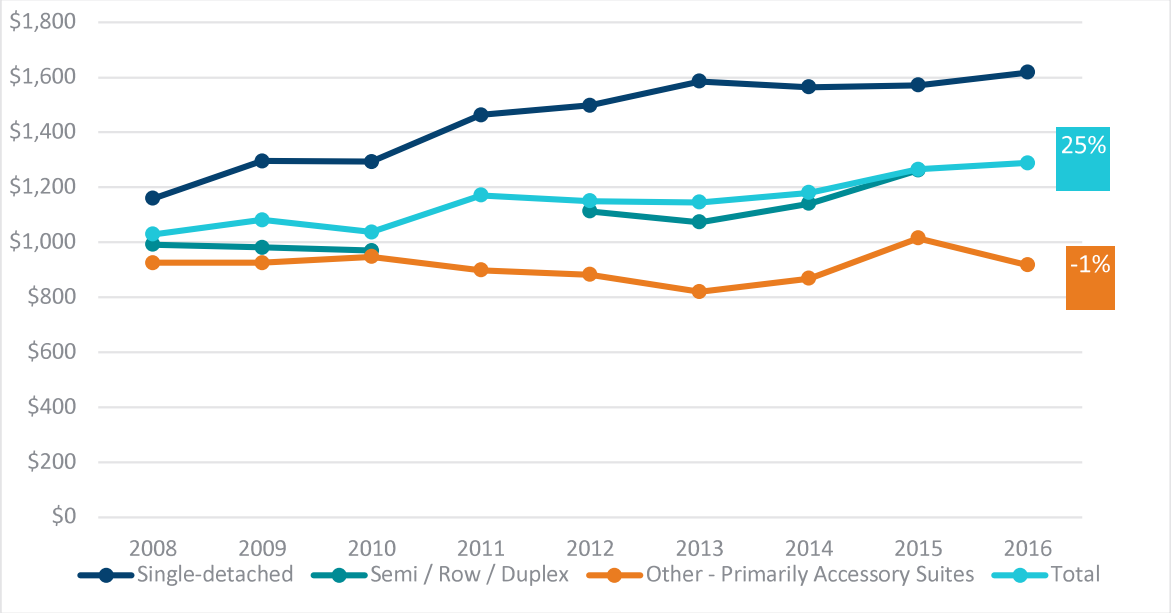
[13] To note, this is a general summary of the renter affordability gap and does not include potential rent and income supplements, or mechanisms that can support more affordable entry level homeownership (i.e. mortgage helpers).

3.4.3 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 the western portion of 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 significant increase but not as large as seen in the primary rental market (Figure 32). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008. The data for rented condominiums shows a steady increase in average rents but there are significant data gaps (Figure 33).

FIGURE 32 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016

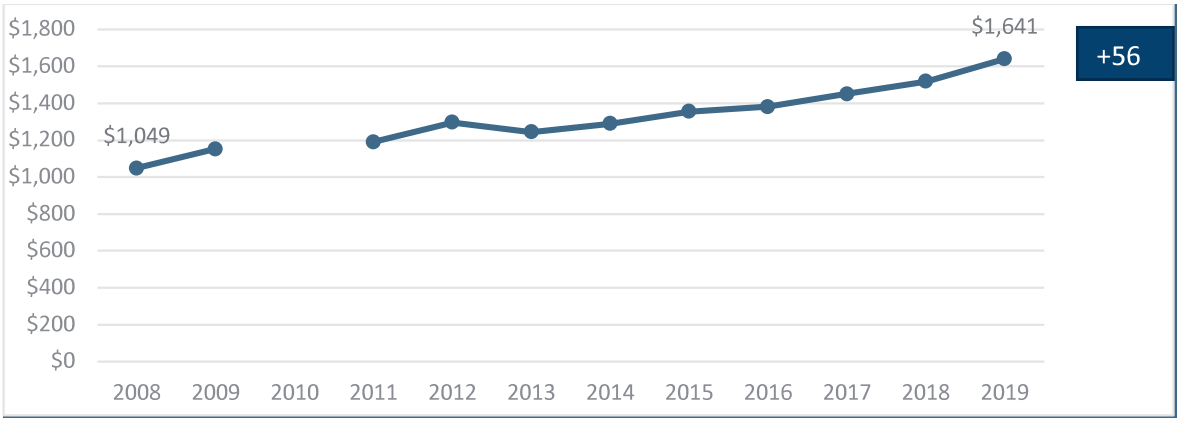


Note that there are some data gaps and that some of the data is of poor quality.
2016 is the latest year for which there is data.
Source: CMHC, 2019.

In 2019, average rents for condominiums in Victoria was $70 less expensive than the median price of 3+ bedroom unit in the primary rental market and $236 more expensive than the median rent for a 2-bedroom. Data indicates that the median cost of rent for primary rental market units has grown faster (74%) than the average rent cost of secondary market rentals (56%) between 2008 and 2019[14].

[14] Note that median rent for the primary rental market is being compared to the average rent of the secondary rental market

FIGURE 33 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019

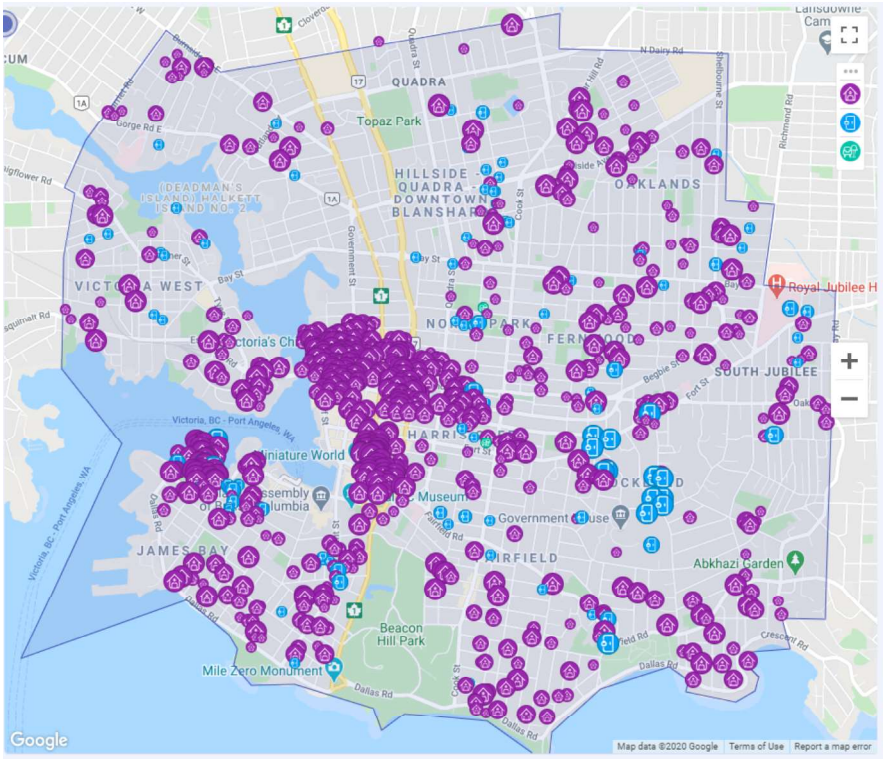


Note that there are significant data gaps and that some of the data is of poor quality.
Source: CMHC, 2019.

3.4.4 Short-Term Rental Market

In May 2020, a scan of AirDNA data on short-term rentals was completed. It found 1,052 short-term rentals listed for Victoria. Figure 34 shows that active short-term rentals are concentrated in the downtown core and then James Bay neighbourhood. Of these active rentals, 89% listed the entire home for rent and 11% were private rooms in a home. As of this date, short-term rentals are down 25% or 354 units from the overall average for the first quarter of 2020 (Figure 35). This indicates that the COVID-19 pandemic and social distancing measures have had some impact on the short-term rental market, at least in the immediate term.

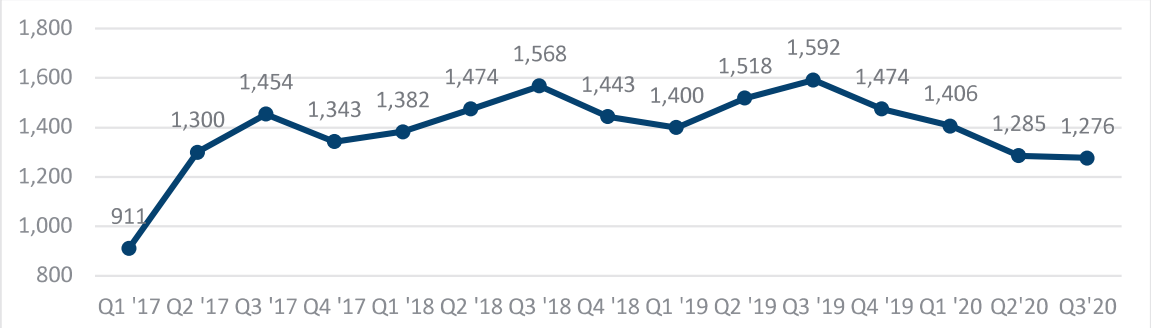
FIGURE 34 LOCATION OF SHORT-TERM RENTALS IN THE CITY OF VICTORIA



AirDNA also provides data on previous quarters. In the first quarter of 2020, there were 1,406 active rentals in Victoria compared to 911 rentals in the first quarter of 2017. This indicates that the number of active rental listings has grown by approximately 54% from the beginning of 2017 to the beginning of 2019. Q2 and Q3 for 2020 are lowest since Q1'17, which could be indicative COVID-19's impact on the short-term rental market.

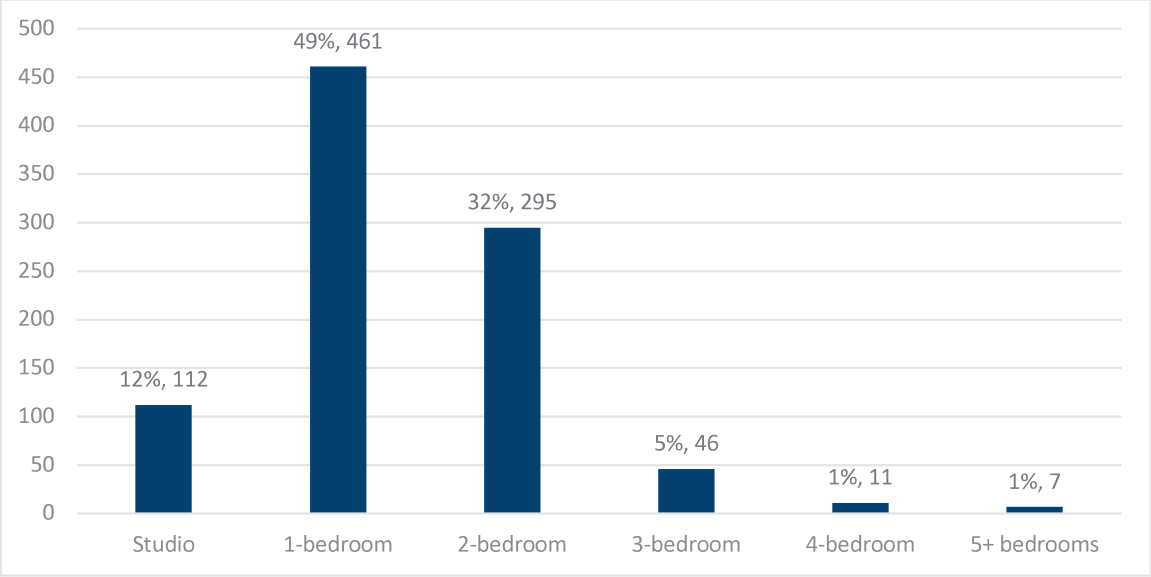
The City of Victoria has a Short-term Rental Regulation Bylaw, which requires operators comply with operating requirements of the bylaw and to have a Short-Term Rental Business License. Data from the City indicates that there are 415 licensed short-term rentals as of October 5th, 2020, which means there has been roughly 800 - 1,000 unlicensed short-term rentals in 2020.

FIGURE 35: AIRDNA QUARTERLY RENTAL GROWTH



When looking at unit size, 93% of active short-term rentals on May 16, 2020 were smaller units (i.e., studio, one-bedroom, or two-bedroom) (Figure 36).

FIGURE 36 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS, MAY 16, 2020



Source: AirDNA, 2020.

As of April 2020, AirDNA reported an occupancy rate of 50% in Victoria, compared to 90% in August 2019. It is likely the COVID-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at least temporarily, while far few people travelled in April due to social distancing measures and travel restrictions.

3.5 Non-Market Housing

As of 2019, there are a total of 5,795 non-market units where BC Housing has a financial relationship (Table 6). Most of these units are for seniors and then family housing. As of March 31, 2020, there were 938 households on BC Housing's Housing Registry for Victoria, including 245 families, 378 seniors, 230 people with disabilities, 51 individuals needing wheelchair accessibility, and 34 singles.

TABLE 6 BC HOUSING SUBSIDIZED UNITS, 2019*

Service Group	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Total Non-Market Units	1357	897	2246	1295	5,795
Seniors	-	422	843	1098	2,363
Families	-	-	1403	197	1,600
Women and Children	-	68	-	-	68
Persons with Disabilities	-	407	-	-	407

*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.
**Includes both homeless housed in housing with supports and homeless rent supplements.
Source: BC Housing Research and Planning Department, 2020.

Fifty percent (50%) of Victoria's co-operative housing units have three-or-more bedrooms, compared to 1.2% of primary rental market units in the City. Co-operative housing can be an alternative tenure model of affordable housing for families with children and seniors.

TABLE 7 COOPERATIVE HOUSING UNITS IN VICTORIA, 2019.

Cooperative Name	Total	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
1678 Fort Street Housing Co-operative	36	24	12	24	0
Alf Toone Housing Cooperative	30	0	10	0	20
Beckley Farm Housing Co-operative	12	0	12	0	0
Craigflower Housing Cooperative	50	0	13	0	37
Four Mile Heights Housing Cooperative	16	0	6	0	10
James Bay Co-operative Housing Association	28	0	18	0	10
Lang Cove Housing Cooperative	50	6	16	6	28
Mitraniketan Housing Co-operative	20	0	11	0	9

Cooperative Name	Total	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Pheasant Meadows Housing Cooperative	40	0	16	0	24
Pioneer Housing Co-operative Association	74	4	34	4	36
Seawalk Housing Cooperative	40	2	20	2	18
Spring Ridge Housing Co-operative	22	0	3	0	19
Superior Street Housing Cooperative	18	6	6	6	6
Tyee Housing Cooperative	75	0	19	0	56
Washington Co-operative Housing Association	59	20	26	20	13
Wilderness Park Housing Co-operative	38	0	8	15	15
Total	**608**	**0**	**70**	**237**	**301**

Source: Co-operative Housing Federation of BC, 2020.

3.5.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 938 households on BC Housing's Housing registry for non-market housing in Victoria. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

TABLE 8 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING IN VICTORIA, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	230	245	378	34	51	**938**

Source: BC Housing, March 2020

3.6 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.

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

3.7 Student Housing

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 throughout surrounding CRD communities.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at the region's three postsecondary institutions: Camosun College, Royal Roads University, and the University of Victoria (Table 9). The University of Victoria is the only postsecondary institutions with student housing at this time with 2,625 beds. The university has plans to expand student housing on campus in the near future. 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 housing in Victoria. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

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

TABLE 9 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

3.8 Housing Indicators

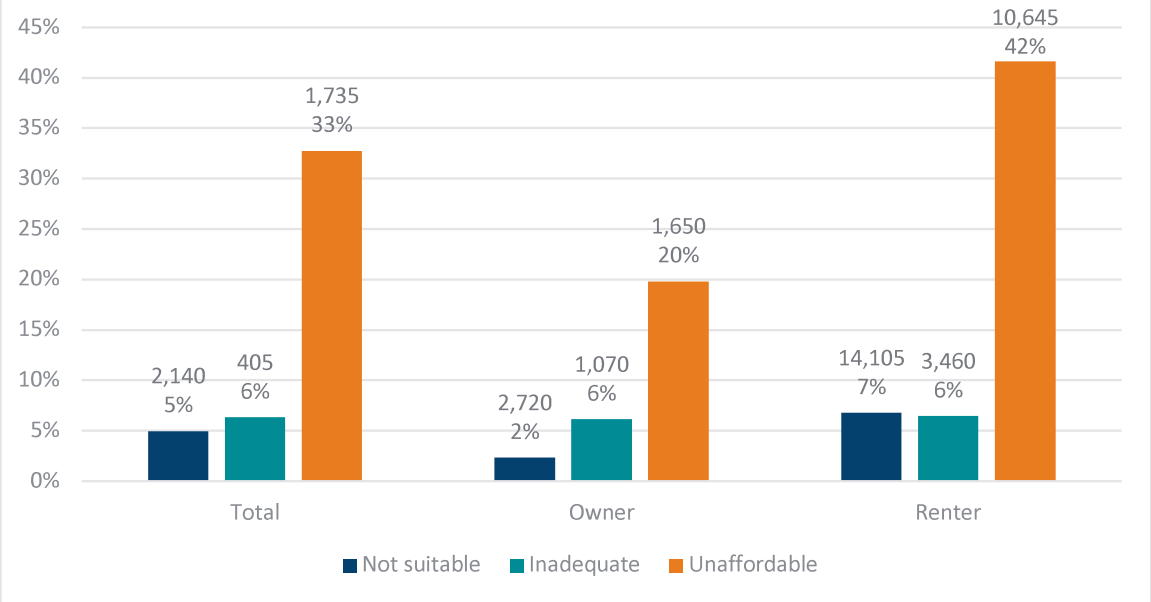
Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

- Adequate housing is reported by the residents of the home 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.[15]

In Victoria, the proportion of households living in unsuitable or inadequate homes have increased slightly over the past three Census periods. Households experiencing unaffordable housing costs increased 2% in 2011 before returning to 2006 levels in 2016.

Affordability is the most common housing standard not met in Victoria, typical of the regional and provincial trends. 33% of all households in 2016 spent 30% or more of their income on shelter costs, including 42% of renter households and 20% of owner households. A higher proportion of renters than owners live in unsuitable dwellings (Figure 37).

FIGURE 37 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN VICTORIA, 2016



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

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

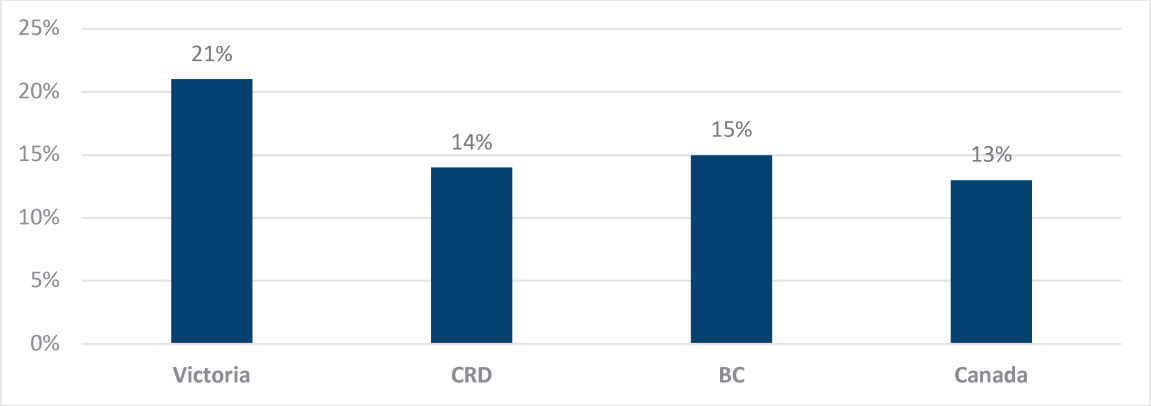
3.9 Core Housing Need

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 spend 50% or more of their income on housing.

In 2016, Victoria had a higher proportion of households in core housing need than the CRD, BC and Canada (Figure 38).

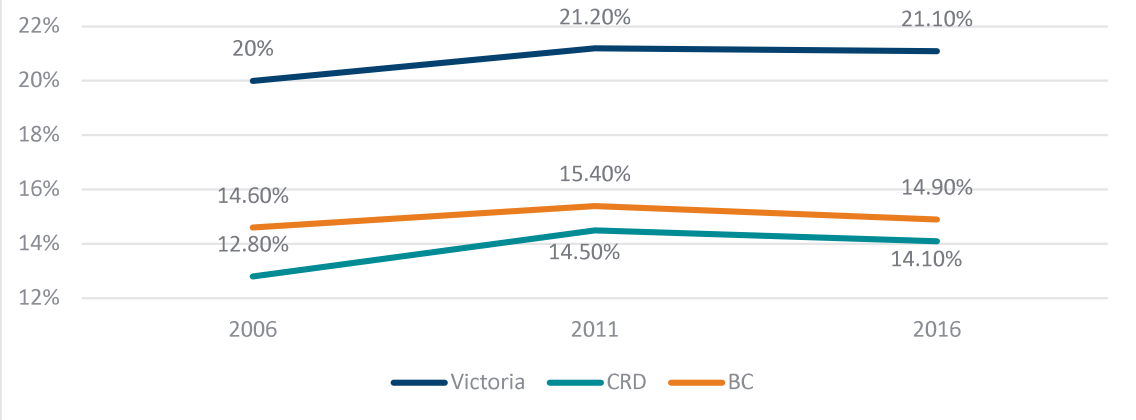
FIGURE 38 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



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

Figure 39 shows the historical data of households in Core Housing Need in Victoria compared to the CRD. Victoria and the region have seen a slight increase of households in Core Housing Need from 2006 to 2016.

FIGURE 39 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN VICTORIA AND CRD, 2006-2016



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

3.9.1 Extreme Core Housing

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Victoria has 9% of households in Extreme Core Housing Need compared to the CRD's 6% and BC's 7% (Figure 40).

FIGURE 40 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN VICTORIA, CRD AND BC, 2016

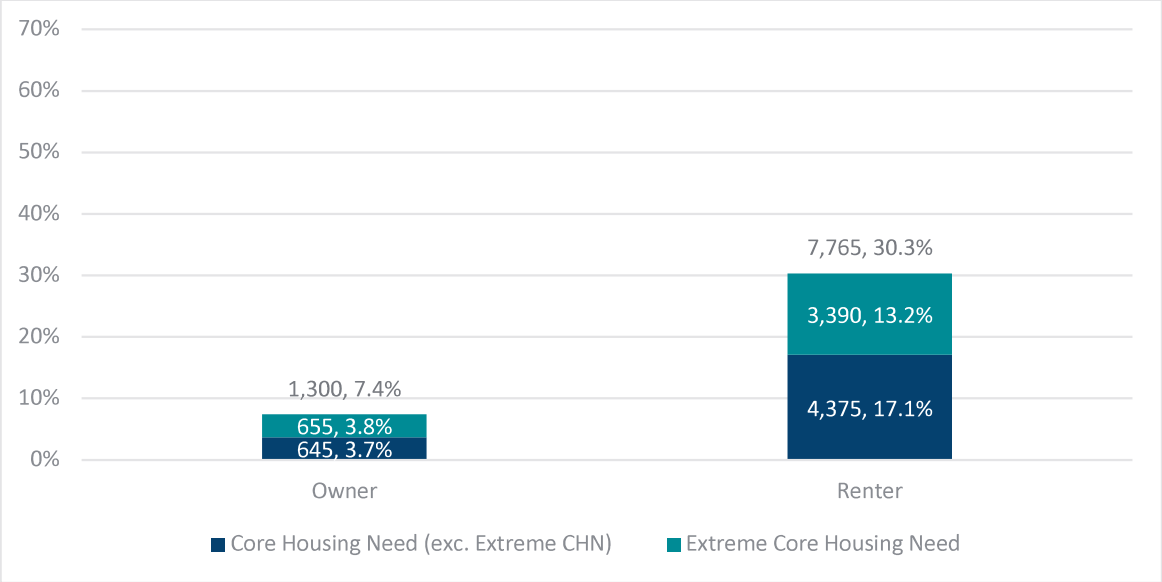


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

A much higher proportion of renter households (30%) in Victoria are in Core Housing Need than owner households (7%) (Figure 41). Table 10 illustrates that renter households are more likely fall under core housing need. Statistically, the most at-risk renter households are lone parent households and households with at least one senior (65+ years), where respectively 47% and 44% experience at least one core housing need.

Within the Core Housing Need households, there was also a much higher proportion of renters experiencing Extreme Core Housing Need compared to owners (17%).

FIGURE 41 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN VICTORIA, 2016



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

3.9.2 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 10 provides details of the characteristics of households in Core Housing Need. This offers insight into which vulnerable populations are struggling with Core Housing Need in the City.

Each row shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 21% of all households are in Core Housing Need, while 25% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 26% of renter households in this age group are in Core Household Need and 13% of owner households in this age group are in Core Housing Need.

In the City of Victoria, Table 10 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.

Age of Household Maintainer and Housing Standards

Owner and Renter households below housing standards is highest, at 25%, when the household maintainer is 24 years old or younger. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

The proportion of primary maintainers in Core Housing Need then drops from 25% to 18% in the 25 to 34 age category before climbing steadily to a second peak of 24% when household maintainers are aged 55 or over. The same trend is true for renter and owner households, however, the proportion of renter households in Core Housing Need increase much faster and to greater extents than owner households.

Renter households led by primary household maintainers between 55 and 64 (39%), and those over the age 65 (45%), experience high rates of Core Housing Need. Households with one or more seniors living there are also far more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.

Household Type and Housing Standards

Lone parent households are the most likely to be in Core Housing Need in comparison to other household types. Nearly two-fifths (37%) of lone parent households are in Core Housing Need, which increases to almost half (47%) if they are a renter household. Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).

One-person households also have a high likelihood of being in core housing need (30%), and this proportion increases to 37% if they are renters.

Immigration Status and Housing Standards

Among households based on immigration status, renter households that are immigrants (33%) and non-immigrant residents (30%) are most likely to be in Core Housing Need.

Indigenous Households and Housing Standards

Thirty percent (30%) of Indigenous households are in core housing need compared to 21% of non-indigenous households.

TABLE 10 HOUSEHOLD CHARACTERISTICS BY CORE HOUSING NEED AND TENURE, 2016[16]

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	9,060	21%	7,760	30%	1,295	7%
Core Housing Need by Age of Primary Household Maintainer						
15-24	615	25%	600	26%	20	13%
25-34	1,565	18%	1,490	20%	80	5%
35-44	1,110	17%	1,005	25%	100	4%
45-54	1,310	20%	1,110	33%	205	7%
55-64	1,780	24%	1,440	39%	335	9%
65+	2,680	24%	2,125	45%	555	9%
Core Housing Need by Household Type						
Couple with Children	480	10%	395	22%	85	3%

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

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Couple without Children	935	8%	760	15%	175	3%
Lone Parent Household	1,135	37%	925	47%	205	18%
Multiple-Family	15	7%	15	19%	0	0%
One Person Household	5,975	30%	5,195	37%	775	12%
Other Non-Family	525	15%	465	17%	60	9%
Core Housing Need based on Immigration Status						
Non-Immigrant	7,010	21%	6,160	30%	850	7%
Non-Permanent Resident	125	23%	120	25%	0	0%
Immigrant	1,925	21%	1,485	33%	445	10%
Recent Immigrant	185	20%	180	24%	10	6%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	2,755	23%	2,175	44%	585	8%
Household Without A Senior (65+)	6,305	20%	5,590	27%	715	7%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	6,230	25%	5,405	36%	820	8%
Household Without A Person With an Activity Limitation	2,830	16%	2,355	22%	475	6%
Core Housing Need by Indigenous Households						
Indigenous Households	715	30%	670	36%	45	8%
Non-Indigenous Households	8,345	21%	7,095	30%	1,250	7%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	1,180	21%	1,020	35%	160	6%
Household Without a Child (<18 years)	7,885	21%	6,745	30%	1,140	8%

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

3.10 Summary

Housing Stock

- In 2016, 50% of dwellings were apartments in a building that has less than five storeys, 18% were apartments in a that has five or more storeys, building 14% of dwellings were single-detached houses and 10% apartment in a flat or duplex. Compared to the CRD as a whole, Victoria has a lower proportion of single-detached houses and a higher proportion of apartments.
  - → Between 2015 and 2019, 94.6% of the additional dwellings were apartments, 2.9% were single-family dwellings, 1.5% were townhomes and 0.9% were duplexes. This data considers net new homes and accounts for demolitions.
- The majority (69%) of Victoria's homes were built more than 40 years ago and a smaller proportion (32%) built in recent years between 1981 to 2016. Compared to CRD, dwellings in Victoria are slightly older.
- 82% of single-detached homes are occupied by owner households. 77% of apartments in a building that has five or more storeys are renter households.
- In 2016, 75% of dwellings in Victoria were one- and two-bedroom units.
  - → Smaller households (2 persons or less) are much more likely to live in an apartment unit in buildings that are both under and above five storeys; while larger households (4 persons or more persons) are more likely to live in single-detached houses or apartment in a flat or duplex.

Homeownership Market

- In 2016, 39% of households owned their home and 61% rented
- Average home sale prices have grown substantively, with price increases accelerating after 2014. The overall increase between 2005 and 2019 was 111% for single family homes; 81% for row/townhouses; and 80% for condominium apartments.
- There are significant gaps for all household types, except other census families, in affording single-detached homes.
- Based on 2019 average home sales prices, couples with children making the median income would need to spend approximately 45% of their monthly income on shelter costs to own a single-detached house; while couples without children would need to spend 57%; lone-parent families would need to spend 100% and non-census families would need spend 121% of their income. The benchmark prices are slightly lower than the average sales prices in 2019, and show there are far fewer affordability gaps for couples without children, lone parent families and other census families.
- Townhouses, at the average 2019 sales price, were close to being affordable for couples with children and other census families earning the median household income, although they would have to spend 37% and 34% of their income.
- 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 a single family homes, townhouses, and apartments at the average sales prices in 2019.

Rental Market

- In 2016, 3,576 households, or 13% of renter households, reported that they live in subsidized housing. This is a slight increase in households that reported they lived in subsidized housing in 2011 (increase of 220), while the proportion has stayed consistent at 13%.
- Between 2005 and 2019, the number of primary rental market units in the City of Victoria increased by 1,030 (6.4%). The largest increases were in the number of two-bedroom and bachelor units (both increasing by 8%) while rental units with three-bedrooms or more decreased by 2%.
- In 2019, 58% of primary rental units were 1 bedroom and only 1.2% were three-bedrooms or more units.
- The median rent for primary rental market units in Victoria increased (74%) between 2005 and 2019. The increase was more gradual than seen in the homeownership market.
- As of October 2019, the overall rental vacancy rate for Victoria was 1.0%. A healthy vacancy rate is generally considered to be between 3% and 5%. The City has not seen a healthy vacancy rate between 2005 and 2019.
- there were enough primary rental market units for 60% of renter households in 2016, suggesting that 40% of renters in the City are likely residing in secondary rental market units.
- There are large gaps for single-income households, like lone-parent families and non-census families. Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the median rental rates. Lone-parent families require a minimum of two-bedrooms to suitably house their children.

Non-Market Housing

- As of 2019, there are a total of 5,795 non-market units where BC Housing has a financial relationship. Most of these units are for seniors and families.
- Victoria has roughly 60% of the CRD's co-operative housing (592 out of 945 units) (Table 7). 49% of co-operative housing units have three bedrooms or more, compared to just 1% of the primary rental market. Co-operative housing can be an alternative tenure model of affordable housing for families with children and seniors.

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

- 33% of all households in 2016 spent 30% or more of their income on shelter costs, including 42% of renter households and 20% of owner households. A much higher proportion of renter households (30%) in Victoria are in Core Housing Need than owner households (7%).
- Owner and Renter households below housing standards is highest, at 25%, when the household maintainer is 24 years old or younger. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs.

- Renter households led by primary household maintainers between 55 and 64 (39%), and those over the age 65 (45%), experience high rates of Core Housing Need. Households with one or more seniors living there are also far more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.
- Lone parent households are the most likely to be in Core Housing Need in comparison to other household types. Nearly two-fifths (37%) of lone parent households are in core housing, which increases to almost half (47%) if they are a renter household. Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).
- One-person households also have a high likelihood of being in core housing need (30%), and this proportion increases to 37% if they are renters.
- Among households based on immigration status, renter households that are immigrants (33%) and non-immigrant residents (30%) are most likely to be in Core Housing Need.
- Thirty percent (30%) of Indigenous households are in core housing need compared to 21% of non-indigenous households.



4.0 Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic 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. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016. Please note that the population projections are based on the BC Stats projections and Census data. As the Census data does not account for undercount of individuals, the projected population is slightly less than what BC Stats estimates for each community (e.g. for Victoria, the estimated population by BC Stats is 95,379 in 2019 whereas the population projections indicate it is 89,536 in 2020).

4.1 Methodology

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

The household projections presented within this report are the result of combining the population projections presented above with 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 Victoria 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 the 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.[17] Of course, this may not be the case – it may be that economic factors will change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

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

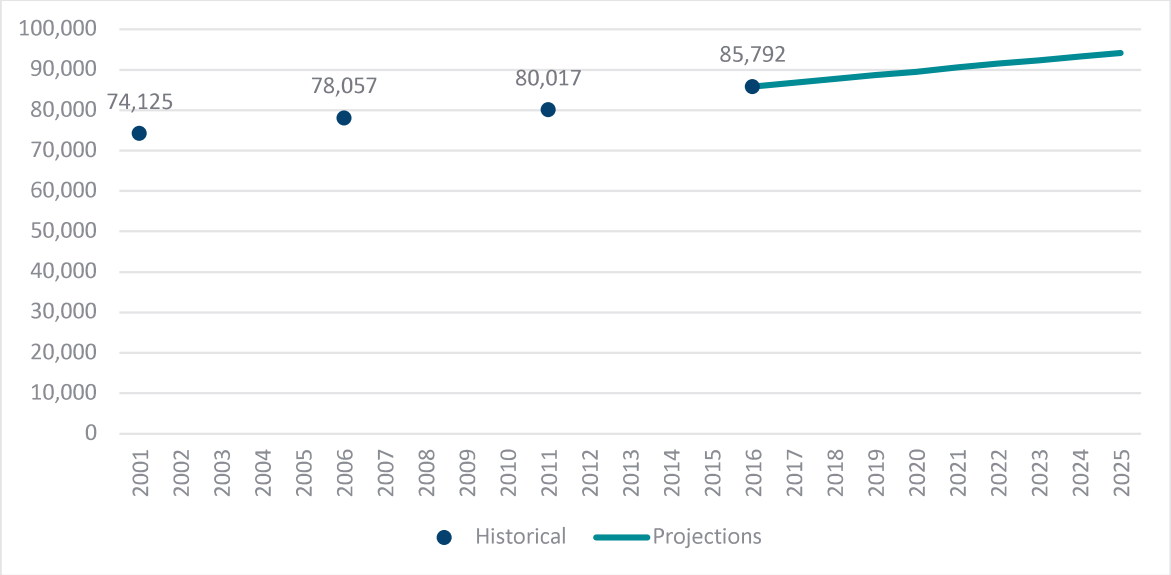
In general, the direction of the projections presents a conceptual limitation. While "population demand" (interest in moving to, or staying in Victoria) certainly will impact the formation of households and the development of housing in Victoria, in an attractive and growing region, the provision of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

4.3 Population Growth

Projected population growth over the 2016 to 2020 period is 3,731, while projected population growth over the five years following (2020 to 2025) is 4,628. Similar to Section 2.1, these figures relate to the Census which undercounted the population. BC Statistics provides estimates that state Victoria's population was over 94,000 in 2019 which relates to the margin of error in the census undercount.

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

FIGURE 42 ESTIMATED AND PROJECTED POPULATION, 2001-2025



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

TABLE 11 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	85,805	89,536	94,164
Change from prior period	N/A	3,731	4,628

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

4.4 Age Projections

From 2016 to 2020, the age categories projected to increase the most are 65 to 74 (1,610), 35 to 44 (1,245), and 75 to 84 (935). Only two age categories are projected to decrease, 45 to 54 (-731) and 55 to 64 (-90).

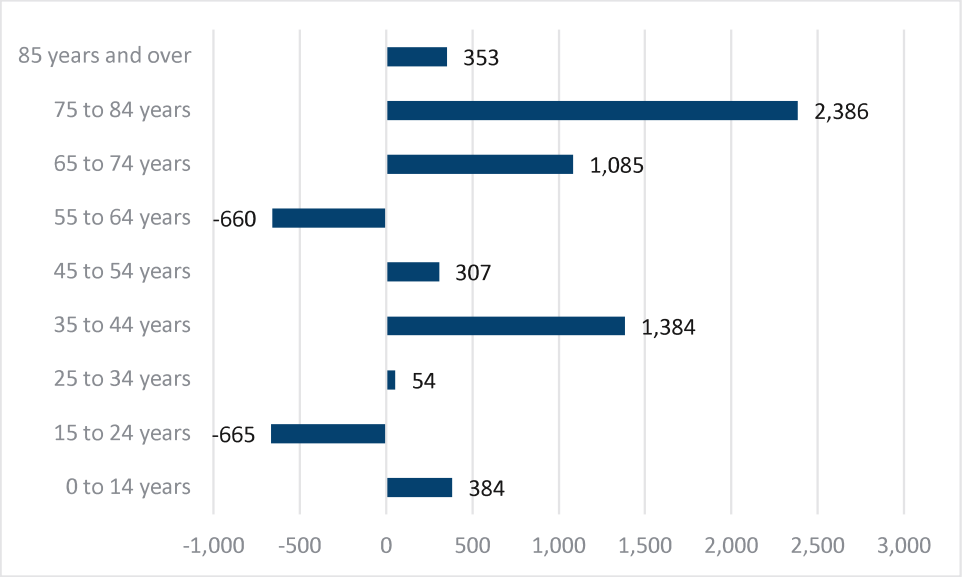
TABLE 12 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	282	384
15 to 24 years	255	-665
25 to 34 years	4	54
35 to 44 years	1,245	1,384
45 to 54 years	-731	307
55 to 64 years	-90	-660
65 to 74 years	1,610	1,085
75 to 84 years	935	2,386
85 years and over	221	353
Total	3,731	4,628

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

From 2020 to 2025, the age categories projected to increase the most are 75 to 84 (2,386), 35 to 44 (1,384), and 65 to 74 (1,610). Again, only two categories will decrease 15 to 24 (-665) and 55 to 64 (-660).

FIGURE 43 PROJECTED POPULATION CHANGE BY AGE, 2020-2025



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

The median age (42.7) and average age (44.5) are projected to increase to 44.2 and 46.3, respectively, by 2025.

TABLE 13: MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2020	2025
Median	42.7	43.0	44.2
Average	44.5	45.2	46.3

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

4.5 Household Projections

HOUSEHOLDS ARE PROJECTED TO INCREASE BY A TOTAL OF 5,016 FROM 2016 TO 2025.

TABLE 14 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	45,755	47,871	50,771
Change from prior period	N/A	2,116	2,900

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

4.5.1 Projected Households by Tenure

Owner households are projected to grow more quickly than renter households. The owner household growth rate is expected to increase after 2020.

TABLE 15: PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

	2016 to 2020	2020 to 2025
Owner	1,073	1,607
Renter	1,043	1,293
Total	2,116	2,900

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

4.5.2 Projected Households by Household Family Type

Non-Census-Family households are projected to increase in comparison to all other household family types. Couples without children is expected to grow more substantially than couple with children.

TABLE 16 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

	2016 to 2020	2020 to 2025
Couple without Children	615	841
Couple with Children	145	259
Lone-Parent	85	177
Other-Census-Family	44	68
Non-Census-Family	1,227	1,555
Total	2,116	2,900

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

As with the senior-most age groups when considering population growth, the senior-led households are projected to comprise a high proportion of household growth.

TABLE 17 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2025

	2016 to 2020	2020 to 2025
15 to 24 years	85	-220
25 to 34 years	1	33
35 to 44 years	752	838
45 to 54 years	-482	204
55 to 64 years	-59	-439
65 to 74 years	1,099	739
75 to 84 years	625	1,595
85 years and over	95	150
Total	2,116	2,900

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

4.5.4 Projected Households by Bedroom Type Needs

Due to the concentration of household growth in couple-without-children and non-family households, approximately 49% of households added in each of the 2016 to 2020 and 2020 to 2025 periods (Table 19 and Table 20) are expected to be able to be housed appropriately in bachelor or 1-bedroom units.

TABLE 18 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

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

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

TABLE 19 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	**Total**
Couple without Children	308	308	0	**615**
Families with Children and Other Families	0	91	183	**274**
Non-Family	736	368	123	**1,227**
Total	1,044	767	305	**2,116**
% by bedrooms	49%	36%	14%	**100%**

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

TABLE 20 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

	Bachelor / 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**
Total	1,354	1,055	492	**2,900**
% by bedrooms	47%	36%	17%	**100%**

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

4.6 Summary

- Projected population growth over the 2016 to 2020 period is 3,731, while projected population growth over the five years following (2020 to 2025) is 4,628.
- From 2016 to 2020, the age categories projected to increase the most are 65 to 74 (1,610) and 35 to 44 (1,245). Only two age categories are projected to decrease, 45 to 54 (-731) and 55 to 64 (-90).
- The median age (42.7) and average age (44.5) are projected to increase to 44.2 and 46.3, respectively, by 2025.
- If historical trends that underpin the projections continue to be true, households are projected to increase by a total of 5,016 from 2016 to 2025. Owner households are projected to grow more quickly than renter households. Non-Census-Family households are projected to increase in comparison to all other household family types in Victoria, however, household formations are dependent many factors, including the housing options (e.g. size, structural type, price) available in a community. Couples without children are expected to grow more substantially than couples with children. As with the senior-most age groups when considering population growth, the senior-led households are projected to comprise a high proportion of household growth. However, changes in the local economy, land use and development patterns can alter demographic and household trends.
- Due to the concentration of household growth in couple-without-children and non-family households, approximately 49% of households added in each of the 2016 to 2020 and 2020 to 2025 period are expected to be able to be housed appropriately in bachelor or 1-bedroom units.



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 in the core area communities, including Saanich, Esquimalt, and Victoria. 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.

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 core areas communities. Participants included the 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.

5.1 Regional Findings

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

5.1.1 Housing Challenges

Housing Affordability

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

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

Homelessness

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

Options for Renters

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

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-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, 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 Victoria

Focus group participants were asked about housing challenges and opportunities in Victoria and the core area communities (Saanich, Victoria, Esquimalt). The housing needs identified in section 0 reflect those identified for Victoria and are not repeated here. The demand for housing has increased in Victoria while housing unaffordability has deepened. Stakeholders reported that some households are being pushed to consider moving out of the community due to rising housing costs. Unaffordability is felt throughout the housing system, but will impact vulnerable households the most.

This section focuses on specific barriers to addressing housing issues and opportunity areas in Victoria.

5.2.1 Barriers and Challenges Developing and Operating Housing

Scattered Supportive Housing Sites

The high concentration of supportive housing units in Pandora Street has created a net negative in that area. Housing operators who participated in the focus groups stated that supportive housing needs to be distributed on smaller, scattered sites throughout the community. They claim twelve units per building is the ideal amount. However, BC Housing funding incentives larger buildings, which is part of the problem.

Missing Middle Housing forms

Missing Middle Housing forms are becoming increasingly difficulty to develop in the City. Stakeholders attributed two reasons to this. First, Missing Middle Housing forms are lumped into apartment zoning, which creates a more difficult regulatory process. Second, high-rise buildings are increasing the cost of land, which makes it more difficult to building smaller buildings. It has created a disconnect between the cost of the land (i.e. ~$800,000) and the cost of the dwelling (~$60,000).

Renovictions

Two stakeholders are concerned about the pace of development in Victoria, which will increase the rate of renovictions. Demolition of affordable housing is also outpacing its creation.

Property Taxes

One participant expressed challenges with Victoria's property tax, which is considered almost double that of Vancouver's.

5.2.2 Housing Opportunities

Improvements in development processes

Developers appreciate approval processes that provide certainty and offer timely approvals. Victoria was previously seen as difficult to develop in. However, recent changes have made it easier as long as policy requirements are met. Developers encourage the City to continue to ensure certainty and clarity in its development approval processes.

Purpose-built workforce housing

There is an opportunity to create purpose-built rentals for workers. Currently, many low-income workers work in Victoria but reside in Saanich (or farther). Workforce housing could incentive more people to live in Victoria. Workforce housing can also benefit students who go from living in residence to worker housing before transitioning further up the housing continuum.



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[18].
- 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.

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

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

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

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months[20].

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.

[19] 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.
[20] Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from https://www.vreb.org/current-statistics.

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.
- Community gardens, and other outside areas were seen as opportunities in Victoria and Esquimalt and a strength in Saanich. They represent safe places where people can engage in community while supporting health and safety, especially during COVID-19.
- Families may desire more space now that COVID-19 has shown that remote working is a possibility.



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

TABLE 21 PROJECTED HOUSING UNITS IN VICTORIA, 2016-2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	1,044	767	305	**2,116**
Couple without Children	308	308	0	**615**
Families with Children and Other Families	0	91	183	**274**
Non-Family	736	368	123	**1,227**
2020-2025	1,354	1,055	492	**2,900**
Couple without Children	421	421	0	**841**
Families with Children and Other Families	0	168	336	**504**
Non-Family	933	467	156	**1,555**

7.2 Statements of Key Areas of Local Need

7.2.1 Affordable Housing

Housing costs are rising in Victoria 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 Victoria, like the CRD in general, has risen significantly in recent years. Across bedroom types, the median rent increased between 68% (for a one-bedroom unit) and 81% (for a three-or-more bedroom unit) between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Victoria purpose-built rental market is unaffordable for lone-parent families, and extremely unaffordable for non-census families.

In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 80% (for a Condo Apartment) and 111% (for a single-family home). Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home and townhouse is out of reach for all households making the median household income. Only apartments could be considered affordable for couples with children and other census families, who typically have the highest median household incomes. Lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing affordability challenges as all dwelling forms are considered extremely unaffordable (e.g., need to spend 50% or more of their median household income on shelter costs).

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 938 households in Victoria on BC Housing's waitlist, the highest number in the CRD.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The number of renter households in Victoria has grown from 24,820 households in 2006 to 27,720 in 2016, which represents 61% of households in Victoria. Despite this growth, there has been very little growth in the stock of purpose-built rental housing in Victoria, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data. Between 2005 and 2019, the total stock of purpose-built rental market units in Victoria increased by 6% to a total of 17,244. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. As of 2019, the rental vacancy rate for Victoria was 1.0%, much lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

7.2.3 Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 36% of renter households and 8% of owner households with at least one person with a disability were in Core Housing Need, compared to 26% of renter households and 6% of owner households without anyone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of $375 (for an individual) is extremely low and limits access to housing options.

As of 2020, there are 230 people with disabilities on BC Housing's waitlist seeking non-market housing in Victoria, in addition to 51 households requiring wheelchair accessible units.

7.2.4 Housing for Seniors

Victoria is experiencing a slight aging trend with the median age growing from 41.7 in 2006 to 42.7 in 2016, which remains lower than the median age of 45.5 for the CRD. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Increasingly communities are having downsizing and supportive housing options available to support aging in place. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. The lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 378 seniors were on BC Housing's waitlist seeking non-market seniors housing in Victoria.

7.2.5 Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. The affordability gap analysis showed that all household types, except apartments, were out of reach for couples with children making the median household income, and far out of reach for lone-parent families. For those in the rental market, there is a limited supply of larger units, only 204 as of 2019 in the primary rental market and the median rent of a three-or-more bedroom unit has exceeded other unit sizes, growing by 81% between 2005 and 2019. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move. The availability of housing for families will also influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community.

As of 2020, there are 245 families on BC Housing's waitlist seeking non-market housing in Victoria.

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

Required Data



Required Data

The Housing Needs Reports requirements list a large amount of data that needs to be collected. Most of it does not need to be included in the actual report. While the proposed Housing Needs Report template includes most of the required data, there are some pieces that we generally put in the appendix for the following reasons:

1. Better data is available through other sources.
2. It doesn't add to the understanding of housing needs. Some of the data that is required doesn't help us understanding housing needs. For example, we do include labour participation and unemployment rates in the report because these factor into understanding housing affordability trends. However, we don't include a detailed breakdown of workers by industry because this doesn't illuminate housing needs for workers.
3. scan make the report hard to read and less accessible to both local government staff and other stakeholders who may refer to it. Our approach has been to focus on the data that adds to the picture of housing needs and put anything that doesn't in the appendix.

BC Assessment

AVERAGE RESIDENTIAL CATEGORY RESIDENTIAL VALUES BY TYPE AND BEDROOM TYPE

	Number of Bedrooms			
	1	2	3+	Total
Single Family	$ 751,718	$ 803,069	$ 968,485	**$ 920,723**
Dwelling with Suite	$ 1,259,889	$ 848,536	$ 975,625	**$ 969,945**
Duplex, Triplex, Fourplex, etc.	$ 708,920	$ 753,888	$ 886,482	**$ 855,185**
Row Housing	$ 515,118	$ 657,951	$ 654,793	**$ 652,290**
Apartment	$ 404,779	$ 544,091	$ 900,208	**$ 499,344**
Manufactured Home	n/a	n/a	n/a	**n/a**
Seasonal Dwelling	n/a	n/a	n/a	**n/a**
Other*	n/a	$ 638,400	$ 1,188,979	**$ 1,120,156**
Total	$ 417,587	$ 607,718	$ 926,904	$ 700,626

*"Other" includes properties subject to section 19(8) of the Assessment Act.

MEDIAN RESIDENTIAL CATEGORY RESIDENTIAL VALUE BY TYPE AND BEDROOM TYPE*,**

	Number of Bedrooms		
	1	2	3+
Single Family	$ 707,700	$ 756,000	$ 880,000
Dwelling with Suite	$ 825,000	$ 807,900	$ 893,000
Duplex, Triplex, Fourplex, etc.	$ 614,000	$ 673,000	$ 709,500
Row Housing	$ 594,000	$ 662,000	$ 686,500
Apartment	$ 361,900	$ 461,100	$ 816,700
Manufactured Home	n/a	n/a	n/a
Seasonal Dwelling	n/a	n/a	n/a
Other*	n/a	$ 638,400	$ 1,152,000

*"Other" includes properties subject to section 19(8) of the Assessment Act.
**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken
***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

AVERAGE RESIDENTIAL CATEGORY TOTAL CONVEYANCE PRICE BY TYPE AND BEDROOM TYPE*

	Number of Bedrooms			
	1	2	3+	Total
Single Family	$ 773,480	$ 828,429	$ 983,553	$ 926,990
Dwelling with Suite	n/a	$ 717,200	$ 1,060,243	$ 1,044,507
Duplex, Triplex, Fourplex, etc.	$ 587,833	$ 706,563	$ 899,586	$ 858,943
Row Housing	$ 659,967	$ 685,339	$ 695,666	$ 690,929
Apartment	$ 397,889	$ 544,334	$ 775,638	$ 484,728
Manufactured Home	n/a	n/a	n/a	n/a
Seasonal Dwelling	n/a	n/a	n/a	n/a
Other*	n/a	n/a	n/a	n/a
Total	**$ 404,422**	**$ 586,803**	**$ 928,321**	**$ 619,574**

*"Other" includes properties subject to section 19(8) of the Assessment Act.
**Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

MEDIAN RESIDENTIAL CATEGORY TOTAL CONVEYANCE PRICE BY TYPE AND BEDROOM TYPE*,**,***

	Number of Bedrooms		
	1	2	3+
Single Family	$ 795,000	$ 747,400	$ 900,000
Dwelling with Suite	$ -	$ 700,000	$ 935,000
Duplex, Triplex, Fourplex, etc.	$ 711,000	$ 615,000	$ 760,000
Row Housing	$ 649,900	$ 706,500	$ 775,000
Apartment	$ 365,000	$ 467,500	$ 585,000
Manufactured Home	n/a	n/a	n/a
Seasonal Dwelling	n/a	n/a	n/a
Other*	n/a	$ -	$ -

*"Other" includes properties subject to section 19(8) of the Assessment Act.
**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken
***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.
****Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Census

	2006	2011	2016

5(a) Workers in the Labour Force for Population in Private Households

	2006	2011	2016
Workers in labour force	44,945	47,005	49,920

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

	2006	2011	2016

5(b) Workers by NAICS Sector for Population in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	44,950	100%	47,005	100%	49,925	100%
All Categories	44,460	99%	46,270	98%	49,035	98%
11 Agriculture, forestry, fishing and hunting	285	1%	195	0%	325	1%
21 Mining, quarrying, and oil and gas extraction	55	0%	120	0%	140	0%
22 Utilities	80	0%	50	0%	80	0%
23 Construction	2,145	5%	2,535	5%	2,365	5%
31-33 Manufacturing	1,465	3%	1,215	3%	1,455	3%
41 Wholesale trade	915	2%	900	2%	630	1%
44-45 Retail trade	5,075	11%	5,315	11%	5,640	11%
48-49 Transportation and warehousing	1,550	3%	1,270	3%	1,435	3%
51 Information and cultural industries	1,285	3%	1,195	3%	1,245	2%
52 Finance and insurance	1,435	3%	1,440	3%	1,365	3%
53 Real estate and rental and leasing	1,200	3%	1,135	2%	1,115	2%
54 Professional, scientific and technical services	4,130	9%	3,955	8%	4,795	10%
55 Management of companies and enterprises	60	0%	15	0%	35	0%
56 Administrative and support, waste management and remediation services	2,130	5%	2,105	4%	2,265	5%
61 Educational services	3,390	8%	4,285	9%	4,325	9%
62 Health care and social assistance	5,555	12%	6,025	13%	6,765	14%
71 Arts, entertainment and recreation	1,285	3%	1,415	3%	1,470	3%
72 Accommodation and food services	4,985	11%	5,175	11%	5,810	12%
81 Other services (except public administration)	2,325	5%	1,940	4%	2,195	4%
91 Public administration	5,115	11%	5,995	13%	5,580	11%
Not Applicable	485	1%	735	2%	885	2%

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

7(d),(e),(f),(g) Commute to Work for Population in Private Households

	2016	
	#	%
Total	37,985	100%
Commute within CSD	24,120	63%
Commute to different CSD within CD	12,985	34%
Commute to different CD within BC	610	2%
Commute to different province	270	1%

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

2006 2011 2016

4(f),(g) Average and Median Before-Tax Private Household Income by Tenure

	2006	2011	2016
Average	59778	63733	69383
Owner	81741	88882	97815
Renter	44839	46474	50873
Median	45985	49855	52990
Owner	66461	75095	78673
Renter	35936	38726	41152

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

2006 2011 2016

3(1)(a)(x) Mobility Status of Population in Private Households

	2006	2011	2016
Total	73,795	75,280	80,980
Mover	18,155	17,225	18,470
Migrant	6,970	6,430	7,340
Non-migrant	11,185	10,800	11,130
Non-mover	55,640	58,050	62,510

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

2006 2011 2016

4(a),(b) Average and Median Before-Tax Private Household Income

	2006	2011	2016
Average	$59,778	$63,733	$69,383
Median	$45,985	$49,855	$52,990

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

2006 2011 2016

4(c) Before-Tax Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	41,710	100%	42,955	100%	45,765	100%
$0-$4,999	1,465	4%	1,620	4%	1,350	3%
$5,000-$9,999	1,065	3%	980	2%	805	2%
$10,000-$14,999	2,190	5%	2,440	6%	2,195	5%
$15,000-$19,999	2,915	7%	2,740	6%	2,905	6%
$20,000-$24,999	2,840	7%	2,335	5%	2,725	6%
$25,000-$29,999	2,565	6%	2,250	5%	2,325	5%
$30,000-$34,999	2,570	6%	2,340	5%	2,245	5%
$35,000-$39,999	2,495	6%	2,355	5%	2,335	5%
$40,000-$44,999	2,215	5%	2,475	6%	2,380	5%
$45,000-$49,999	2,320	6%	2,000	5%	2,325	5%
$50,000-$59,999	4,030	10%	3,880	9%	3,990	9%
$60,000-$69,999	3,130	8%	2,895	7%	3,385	7%
$70,000-$79,999	2,315	6%	2,955	7%	3,055	7%
$80,000-$89,999	2,145	5%	2,210	5%	2,440	5%
$90,000-$99,999	1,500	4%	1,935	5%	1,960	4%
$100,000-$124,999	2,535	6%	3,015	7%	3,630	8%
$125,000-$149,999	1,420	3%	1,955	5%	2,130	5%
$150,000-$199,999	1,110	3%	1,575	4%	2,080	5%
$200,000 and over	875	2%	1,005	2%	1,500	3%

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

6(1)(e) Subsidized Housing Units

	2016
Subsidized housing units	3,565

Source: Data Set Published by BC Ministry of Municipal Affairs and Housing, Data from BC Housing

2006 2011 2016

3(1)(a)(ix) Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)

	2006		2011		2016	
	#	%	#	%	#	%
Renter households	24,820	100%	25,475	100%	27,710	100%
Renter households in subsidized housing	#N/A	#N/A	3,345	13%	3,565	13%

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

CMHC

Primary Rental Market, Average Rent, 2004-2019

	Bachelor	1-bedroom	2-bedroom	3+ bedroom	Total
2004	$542	$663	$846	$1,005	**$696**
2005	$564	$688	$885	$1,067	**$724**
2006	$591	$724	$915	$1,142	**$758**
2007	$630	$778	$968	$1,189	**$812**
2008	$650	$800	$1,015	$1,299	**$842**
2009	$668	$817	$1,043	$1,297	**$861**
2010	$679	$829	$1,063	$1,366	**$875**
2011	$699	$839	$1,082	$1,474	**$889**
2012	$715	$844	$1,095	$1,526	**$898**
2013	$731	$861	$1,122	$1,464	**$918**
2014	$749	$879	$1,157	$1,489	**$942**
2015	$795	$928	$1,225	$1,640	**$998**
2016	$854	$991	$1,321	$1,715	**$1,064**
2017	$934	$1,086	$1,436	$1,789	**$1,167**
2018	$970	$1,134	$1,463	$1,775	**$1,205**
2019	$542	$663	$846	$1,005	**$696**

Source: CMHC Rental Market Survey

Local Government and BC Housing Stats on New Construction

New Dwellings						
Housing Type	**2015**	**2016**	**2017**	**2018**	**2019**	**Total**
Sum of SFD	39	51	79	103	54	**326**
Sum of MH						
Sum of DPX	18	18	14	12	10	**72**
Sum of APT	939	739	541	1,148	530	**3,897**
Sum of TH	4	5	3	3	55	**70**
Sum of MIX	51		215	89		**355**
ANNUAL TOTAL	**1,051**	**813**	**852**	**1,355**	**649**	**4,720**

Source: CRD Building Permit Data

Demolitions Housing Type	2015	2016	2017	2018	2019	Total
Sum of SFD	-47	-52	-27	-37	-35	**-198**
Sum of MH						
Sum of DPX	-10	-6	-10	-4	-4	**-34**
Sum of APT	-2		-24	-7	-39	**-72**
Sum of TH						
Sum of MIX						
ANNUAL TOTAL	**-59**	**-58**	**-61**	**-48**	**-78**	**-304**

Source: CRD Building Permit Data

Net New Dwellings Housing Type	2015	2016	2017	2018	2019	Total
Single-family dwellings	8	1	52	66	19	**128**
Sum of MH						
Duplexes	8	12	4	8	6	**38**
Apartments	937	739	517	1,141	491	**3,825**
Townhomes	4	5	3	3	55	**70**
Mix	51		215	89		**355**
ANNUAL TOTAL	**992**	**755**	**791**	**1,307**	**571**	**4,416**

Source: CRD Building Permit Data

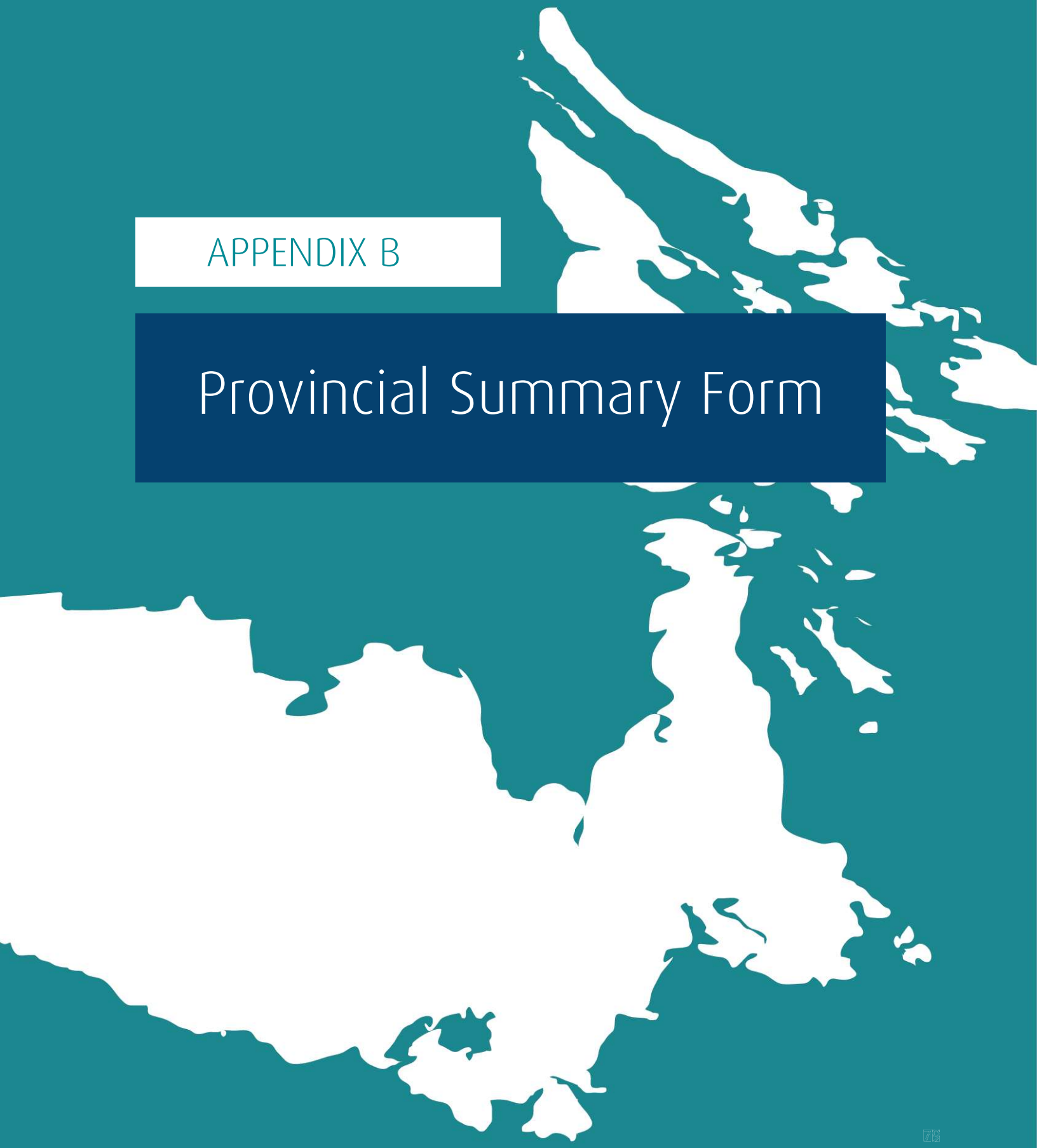
Registered New Homes by Unit Type, 2016-2018

	2016	2017	2018	Total
Total	**1863**	**2852**	**2429**	**7144**
Single-detached house	672	569	548	**1,789**
Multi-unit house	1027	971	1514	**3,512**
Purpose-built rental	164	1312	367	**1,843**

Source: BC Housing

APPENDIX B

Provincial Summary Form



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: City of Victoria

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: October 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:** Saanich, Esquimalt, Oak Bay **Neighbouring First Nations:** Esquimalt First Nation, Songhees First Nation

POPULATION	**Population:** 85,792 (2016)	**Change since** 2006 :	9.9 %
	Projected **population in 5 years:** 94163	**Projected change:**	5.2 %
	Number of households: 45,765 (2016)	**Change since** 2006 :	9.7 %
	Projected **number of households in 5 years:** 50,771	**Projected change:**	6.1 %
	Average household size: 1.8		
	Projected **average household size in 5 years:** 1.9		
	Median age (local): 42.7	**Median age (RD):** 44.8	**Median age (BC):** 42.5
	Projected median age in 5 years: 44.2		
	Seniors 65+ (local): 21 %	**Seniors 65+ (RD):** 17.6 %	**Seniors 65+ (BC):** 17 %
	Projected **seniors 65+ in 5 years:**		26.2 %
	Owner households: 39 %	**Renter households:**	61 %
	Renter households in subsidized housing:		8 %

	Median household income	Local	Regional District	BC
INCOME	**All households**	$ 52,990	$ 69,642	$ 69,979
	Renter households	$ 41,152	$ 44,363	$ 45,848
	Owner households	$ 78,673	$ 88,704	$ 84,333

ECONOMY		
	Participation rate: 67.7 %	**Unemployment rate:** 6.0 %
	Major local industries: health care and social assistance, accommodation and food service, retail trade, public administration, and professional, scientific, and technical services	

HOUSING		
	Median assessed housing values: $ 700,626 (average)	**Median housing sale price: $** 619,574 (average)
	Median monthly rent: $ 1150	**Rental vacancy rate:** 1.0 %
	Housing units - total: 45,765	**Housing units – subsidized:** 5795
	Annual registered new homes - total: 2429 (2018)	**Annual registered new homes - rental:** 367 (2018)
	Households below *affordability* standards (spending 30%+ of income on shelter):	33 %
	Households below *adequacy* standards (in dwellings requiring major repairs):	6 %
	Households below *suitability* standards (in overcrowded dwellings):	5 %

Briefly summarize the following:

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

   Victoria's 2012 Official Community Plan provides policies for land management and development in order to create compact development patterns that use land efficiently and allow neighbourhood cores to serve residents within walking distance of their homes. The OCP also makes provisions for housing and homelessness so that all residents have access to appropriate, secure, affordable housing and a wide selection of housing types, tenures, and prices.

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 core 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).**

   Interviewees included Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, and Urban Development Institute. Focus groups included the Society of Saint Vincent de Paul, Intercultural Association, Together Fighting Against Poverty Society, Mount Douglas Seniors Housing, District of Saanich, 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 interviewed 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 (2016)	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	19,320	1354
2 bedrooms	16,450	1055
3+ bedrooms	9,990	492
Total	45,760	2900

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	38965	100	39845	100	43055	100
Of which are in core housing need	7810	20.0	8460	21.2	9065	21.1
Of which are owner households	1095	6.8	1415	8.4	1300	7.4
Of which are renter households	6715	29.5	7045	30.5	7765	30.3

Comments:

In 2016, Victoria had a higher proportion of households in core housing need than the CRD, BC and Canada. A much higher proportion of renter households (26.1%) in Victoria are in Core Housing Need than owner households (11.8%). Lone parent households are the most likely to be in Core Housing Need in comparison to other household types, followed by immigrants and indigenous households.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	38965	100	39845	100	43055	100
Of which are in extreme core housing need	3335	8.6	3725	9.3	4050	9.4
Of which are owner households	530	3.3	655	3.9	655	3.8
Of which are renter households	2805	12.3	3075	13.3	3390	13.2

Comments:

A much higher proportion of renter households (30%) in Victoria are in Core Housing Need than owner households (7%).

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

1. **Affordable housing:**

   The costs of renting and owning in Victoria have risen significantly in recent years; increasing costs are impacting the ability of current residents to stay in the city. As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 938 households in Victoria on BC Housing'swaitlist.

2. **Rental housing:**

   The proportion of renter households has grown significantly since 2006, with Renter households representing 61% of households in Victoria. There has been little growth in purpose built rental housing stick, indicating this growth is being absorbed in the secondary rental market. High demand and low vacancy push renters out of the community.

3. **Special needs housing:**

   Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 36% of renter and 8% of owner households with at least one person with a disability were in Core Housing Need. As of 2020, there were 230 people with disabilities on BC Housing's waitlist seeking non-market housing in Victoria.

4. **Housing for seniors:**

   Victoria is experiencing a slight aging trend, and aging in place is a priority for many households. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. As of 2020, 378 seniors were on BC Housing’s waitlist seeking non-market seniors housing in Victoria.

5. **Housing for families:**

   Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. For those in the rental market, there is a limited supply of larger units, only 204 as of 2019 in the primary rental market. As of 2020, there are 245 families on BC Housing’s waitlist seeking non-market housing in Victoria.

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 at minimum 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.

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?

Housing costs are rising in Victoria and across the CRD. Stakeholders reported that the increasing housing costs are impacting the ability of individuals and families to stay in the community. Households are increasingly moving to further communities, which places pressure on the housing stock of these communities.
A challenge identified by stakeholders included the need to scatter supportive housing sites to avoid creating net negative areas.



APPENDIX C

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

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

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

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

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

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

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

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

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

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

Income: For the purposes of this report, unless otherwise indicated, income refers to "total income" which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

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

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

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

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

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

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

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

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

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

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

https://www.bchousing.org/glossary

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

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

https://www.bchousing.org/glossary