



ALBERNI-CLAYOQUOT
REGIONAL DISTRICT



DISTRICT OF
Tofino



TOQUAHT
NATION



Yuutu?it?ath



TLA-O-QUI-AHT
FIRST NATION



DISTRICT OF
UCLUELET

Regional Summary and Report Introduction

WEST COAST HOUSING NEED AND DEMAND STUDY

NOVEMBER 2021



In the spirit of truth, healing and reconciliation, we acknowledge that the West Coast Region is located within the traditional unceded territories of the hiškwiiʔath (Hesquiaht First Nation), ʕaaḥuusʔath (Ahousesht), ʕaʔuukwiʔath (Tla-o-qui-aht First Nation), Yuuluʔiʔath (Ucluelet First Nation), and tukʕaaʔath (Toquaht Nation).

The West Coast Region also overlaps with the area governed by the Maa-nulth Final Agreement, negotiated by the Government of Canada, the Government of British Columbia and the Maa-nulth First Nations. The five Maa-nulth First Nations are Yuuluʔiʔath (Ucluelet First Nation), Huu-ay-aht First Nation, tukʕaaʔath (Toquaht Nation), Ka:ʕu:kʔtʕ/Che:kʔlesʔetʕ First Nation, and Uchucklesaht Tribe, all located on the west coast of Vancouver Island. The Maa-nulth First Nations represent about 2,000 people and Maa-nulth means “villages along the coast” in the Nuuchahnulth language.

This land acknowledgement intends to inform readers of the colonial history of Vancouver Island and reminds all of us that the lands and waters are a precious resource that hosts us and sustains our wellbeing.

1 Acknowledgments

The development of this Housing Needs Report was led by the District of Tofino, District of Ucluelet, Alberni-Clayoquot Regional District, Toquaht Nation, Yuułu?if?ath Government – Ucluelet First Nation, and Tla-o-qui-aht First Nation, and was supported by staff from the Planning, Communications, and Housing departments.

We would like to acknowledge and thank key stakeholders and members of the community who participated in the Housing Need and Demand Study surveys, shared information and experience through focus groups, and participated in interviews including:

- Alberni Clayoquot Health Network
- Alberni Valley Chamber of Commerce
- Coastal Family Resource Coalition
- Clayoquot Biosphere Trust
- Fish and Loaves Humane Society
- Long Beach Advisory Planning Commission
- Pacific Rim Development Cooperative
- Ucluelet Chamber of Commerce
- Tofino Hospital
- Tofino Housing Corporation
- Tofino Chamber of Commerce
- Vancouver Island Health Authority

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Photos courtesy of: Julie Edney

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2 Executive Summary

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of residents of Vancouver Island's West Coast region. Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need, several West Coast communities have undertaken a Housing Need and Demand Study for the region. The participating communities are:

- The District of Tofino;
- The District of Ucluelet;
- Alberni-Clayoquot Regional District (ACRD) Electoral Area 'C' (Long Beach);
- Local lands belonging to the Yuułuʔiłʔatḥ Government - Ucluelet First Nation;
- Local lands belonging to the Tla-o-qui-aht First Nation; and
- Local lands belonging to the Toquaht Nation.

Made possible with grant funding from the BC Ministry of Municipal Affairs, through the Housing Needs Reports Program, administered by the Union of BC Municipalities (UBCM), these reports are a descriptive analysis of the current housing needs and issues across much of the West Coast and aims to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

2.1 WHAT IS A HOUSING NEEDS REPORT?

The purpose of this work is to develop an understanding of the current and anticipated housing conditions across the communities that make the West Coast study area within the ACRD. Generally, the work strengthens the ability of local stakeholders and governments to:

- identify current and future housing needs;
- identify existing and projected gaps in housing; and
- identify housing priorities to better understand what kind of dwellings (size and type) are most needed in their community.

This Housing Needs Report fulfills the requirements for Housing Needs Reports as outlined in the Local Government Act. The report can be used by community members, the broader public, service and housing providers, and by local and regional governments to understand current housing needs, projected community growth, and future housing need over the next five years from 2021 to 2026.

2.2 WHY DO WE NEED THIS STUDY?

A thorough assessment of housing needs is a useful resource to support many future initiatives. An assessment of housing need is often a precursor to the development of an Affordable Housing Strategy, which are action-oriented plans to identify and implement solutions. The insights and data generated by a needs assessment can help inform ongoing land use and social planning initiatives at the local level, as well as provide hard evidence in support of advocacy to more senior levels of government. Finally, they are a useful resource for those engaged in, or entering the housing sector. Information contained in a needs assessment can inform the design and configuration of housing projects, as well as assist in the preparation of applications to various funding programs that support affordable housing development.

2.3 KEY FINDINGS

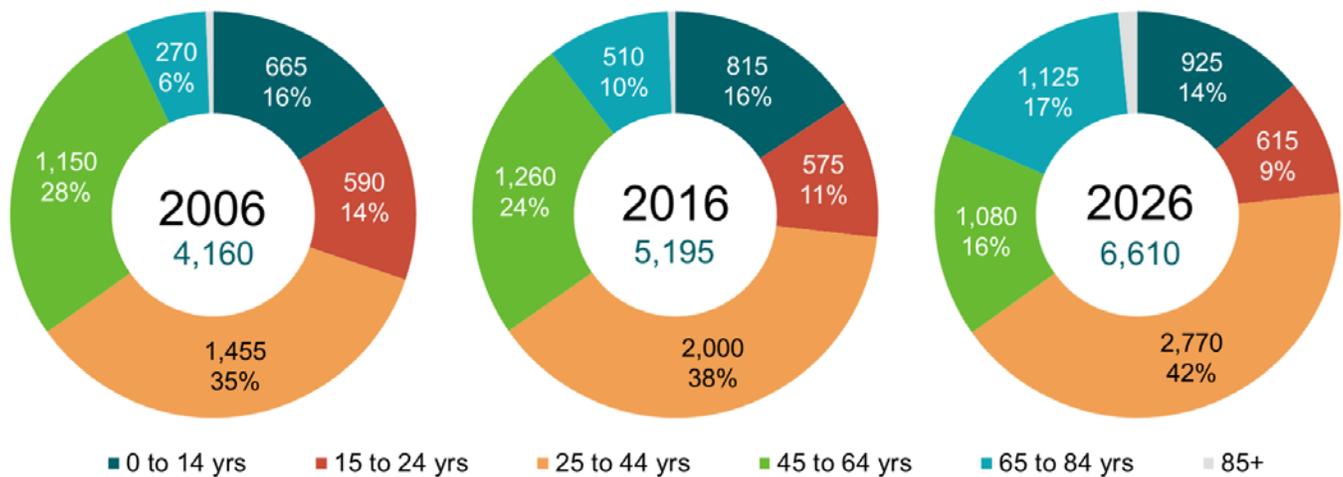
The following key themes were found throughout the data and community engagement portions of this project.

The Population of the West Coast is Growing and Changing.

The population of West Coast Region grew about 25% between 2006 to 2016. Projections anticipate a further 27% increase between 2016 and 2026 to about 6,610 people. However, growth is not even across all communities. Tofino, Ucluelet, and Electoral Area 'C' are growing the fastest, while Tla-o-qui-aht First Nation, Yuułułit̓at̓h Government, and Toquaht Nation are growing more modestly. Much of the growth is driven by positive net migration to Tofino and Ucluelet which has been a significant factor since 2014. Though migration by Indigenous individuals moving back to Treaty Settlement Lands and Reserve lands is increasing, many stakeholders indicated that growth is limited by a lack of housing options and economic opportunities.

Similarly, growth is occurring unevenly across age cohorts. The largest change occurred among residents aged 65 to 84, who grew 89% to 510 people between 2006 and 2016. This cohort is expected to continue to grow, potentially up to 121% between 2016 and 2026, to 1,125 people. Residents ages 25 to 44 grew by a similar number of people, increasing by 545 people between 2006 and 2016. Projections expect this cohort to continue to grow by up to 770 residents between 2016 and 2026 or to 42% of the population.

Figure 2.3a: West Coast, Historical & Anticipated Population Distribution



Source: derived from BC Statistics and Statistics Canada

These findings indicate a need for a variety of housing across the West Coast that supports both the needs of older residents and working-age residents. Specifically, an aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. seniors and Elders are also more likely to be living with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. In many parts of the study area, older residents may live in an affordable situation, but are increasingly worried about their ability to maintain the house and property. To a lesser degree, there is a need for more housing that is affordable and accessible for those on a limited or fixed income, particularly within the rental market.

In addition to expressing a desire for small, maintainable units (though not necessarily fewer bedrooms), many seniors and Elders responded that they would prefer to be located closer to amenities and services, especially as they choose to drive less or are unable to operate a personal vehicle. Expanding the availability of smaller, multi-unit housing, connected to services or transit options is vital for meeting the needs of an older population. Zoning and land-use decisions that prioritize multi-unit and smaller, denser housing with public and active transportation infrastructure would support the growing needs of seniors, as well as many other population groups.

“Because there is not another option for them, there are some seniors who are definitely living at a higher level of risk than they might be comfortable with. Choice becomes stay at home or leave community – potentially a lifelong community!”

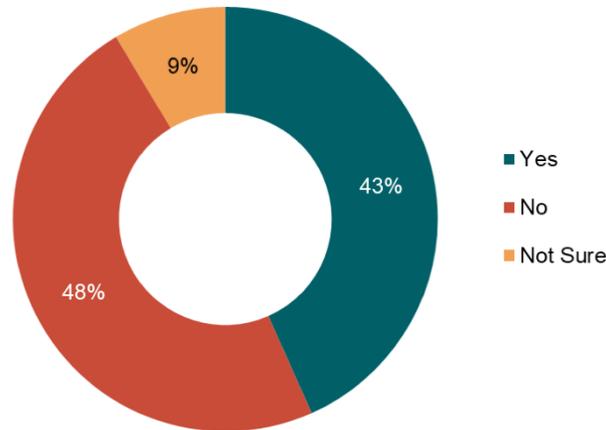
Addressing seniors’ and Elders’ housing not only benefits that demographic, but younger ones as well. If seniors or Elders move out of their existing accommodations, their homes become available for upcoming generations who may not be able to afford a new dwelling but are willing to invest over time in an older, more affordable home. Young families in particular struggle to find appropriate rental or ownership opportunities that meets their needs and many are considering moving to other communities as a result.

“We are a family of four who are seeing the housing prices soar and the reality of purchasing our own home get farther out of reach. Tofino has been our home for over 20 years so we hope we can find a way to stay in the community.”

Need for Affordable Rental Housing

There is a very real and drastic housing supply shortage across the West Coast Region, especially for affordable rental options. According to the 2016 Census, 36% of households in the participating communities are renter households, a much higher proportion than what is normally observed in smaller communities, partially due to the prevalence of rental housing in Indigenous communities and the disproportionate number of younger workers employed in the tourism and hospitality sectors. Throughout the engagement process, the cost, availability, and condition of rental units were some of the most common concerns identified by participants. Many residents indicated that a reduced availability of long-term rentals is impacting the social, economic, and cultural fabric of their communities and most are or have friends or family who are struggling to find a stable and affordable rental situation. Forty-eight percent (48%) of renter respondents who responded to the community survey indicated that their current housing costs were unaffordable to them.

Figure 2.3b: Renter Responses, Are your housing costs affordable?



Source: Community Housing Survey

Renter households are more likely to be in an unaffordable housing situation largely because they tend to earn significantly less income than owner households. However, the cost of renting is rarely cheaper than the cost of owning. Renter respondents to the community survey reported spending slightly under \$1,500 each month on housing and owners only spent around \$1,750. Consensus, confirmed through stakeholder engagement, is that renters face elevated levels of housing hardship across all participating communities.

Tourism and hospitality sector employees, especially those in seasonal positions, were identified as a subsection of residents facing disproportionate housing challenges. Many positions are in retail and service, are not full-time, and pay less than other sectors. Staff in this category are in direct competition with short term rentals as communities need the most workers when demand for tourist accommodations are the highest. Many employers attributed staff shortages to the lack of affordable rental supply and 86% percent of respondents to the tourism and hospitality survey conducted as part of this study agreed or strongly agreed that housing was a barrier to living permanently on the West Coast. Interviewees frequently remarked that fully employed people were increasing living in tents, cars, and RVs as a result of reduced rental availability. Often, before affordability was mentioned, supply was emphasized. Even for those who could afford typical rental rates, housing was simply not available.

“Wages are not bad here, but rents are astronomical. We’re talking shared bedroom situations for \$2,250 a month!”

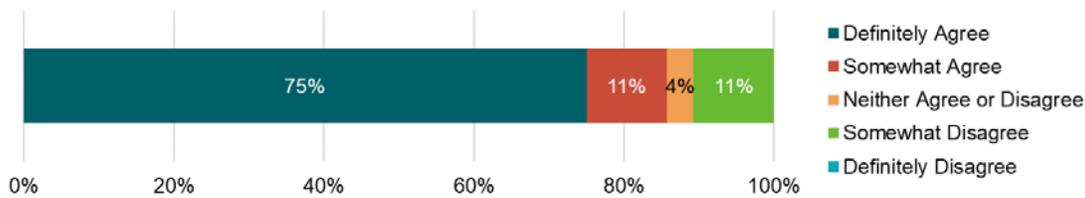
“I personally... have a rental that is secured and somewhat affordable, but I feel like I’ve won the lottery.”

“Unsafe living conditions because people are crammed into suites or living too many people to a house.”

“We have had to move every year for the past 10 years due to our landlords choosing to sell their home or use it as a short-term rental.”

“All the small, contained units for 1 person are Airbnb’s and people don’t want to rent long term because they can make more money via Airbnb or they are way too expensive for me to afford on my own as a single seasonal worker. The place I am currently in, I need to move out of because they want to Airbnb to make more money.”

Figure 2.3c: Tourism and Hospitality Respondents, Housing Is A Barrier to Living on the West Coast Permanently

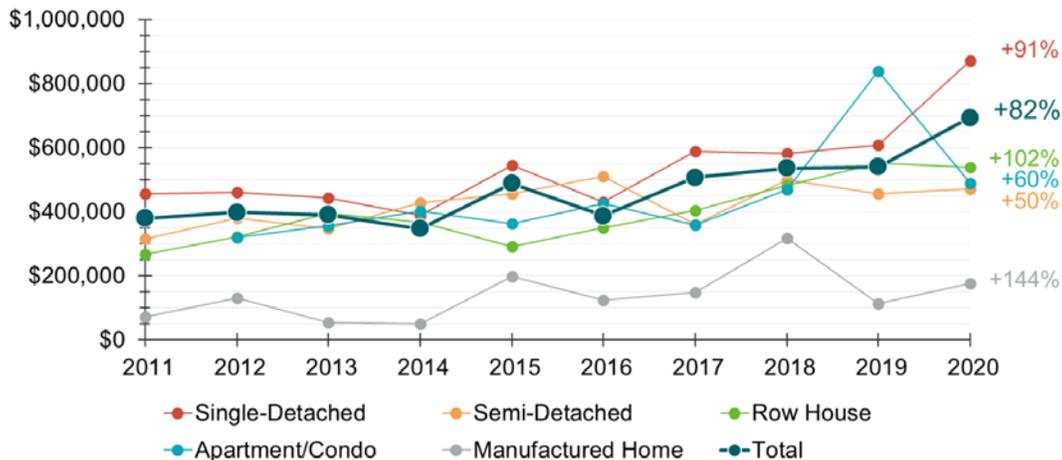


Source: Tourism and Hospitality Survey

Sales Prices are Rising, and Homeownership is Increasingly Out of Reach for Many

The vast majority of survey respondents and every key informant highlighted how rising housing costs are putting home ownership opportunities further out of reach for more and more people. While the availability of affordable rentals remains the most pressing concern for many, owner housing prices have also increased dramatically in the last ten years. Adjusted for inflation, median dwelling prices are up 82% since 2011. There are many people across the West Coast who, five years ago, may have been able to afford market ownership housing but are now unable to because of the increase in costs. Between 2011 and 2020, the price of row homes increased by 102%, single detached homes by 91%, apartments or condos by 60%, and semi-detached dwellings by 50%.

Figure 2.3d: Dwelling Prices by Type (2020 dollars) & Percent Change '11-'20



Source: BC Assessment

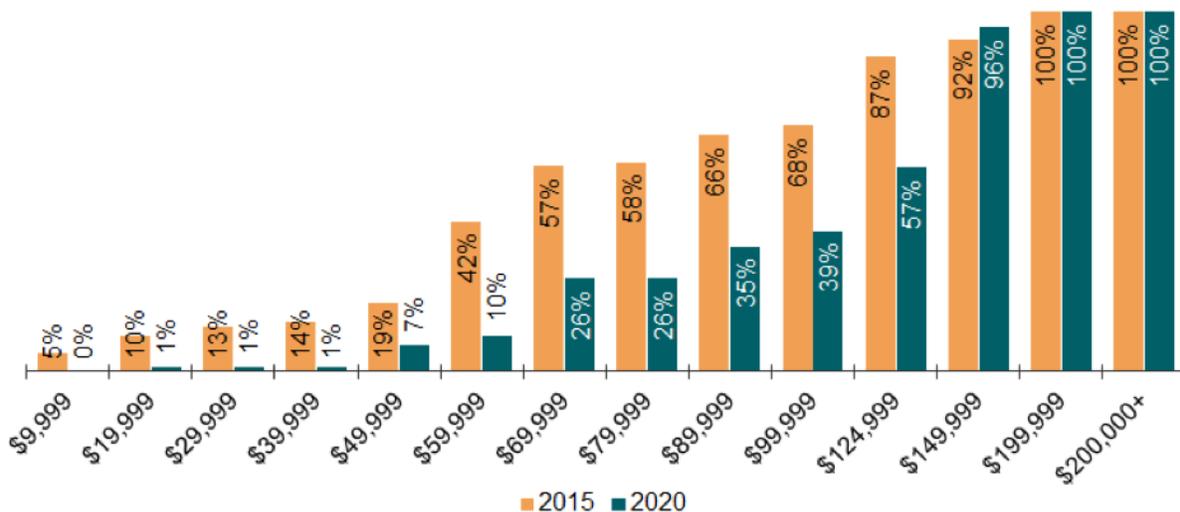
Key informants routinely pointed out that accessing housing is becoming more difficult for everyone, not just those looking for rental units. Anecdotal evidence collected through engagement indicates that increasing cost trends have been amplified by COVID-19 as wealthy homeowners realize that they can work remotely in a scenic destination rather than in a bigger city. These wealthy purchasers are contributing to rising costs throughout the West Coast, but most dramatically in Tofino and Ucluelet.

“Affordable housing” in this town is a complete joke. Mortgages are out of the question for most people because they are too busy keeping their head above water to save up a deposit... that is if they could even find a home at a reasonable price that isn’t bought before it is put on the market.”

“I’ve been working hard and saving for years to buy a home in the area. Right now, \$400k can buy me a 500 square foot trailer 45 minutes out of town. I feel very lucky to have a great relationship with my landlord, otherwise I’d be concerned about having no place to live this year, given the housing market.”

A comparison of incomes and dwellings for sale in 2015 and 2020 shows how the cost of housing has dramatically exceeded growth of incomes. In 2015, a first-time home buyer household with an income of \$70,000 could likely afford the estimated mortgage of 57% of homes for sale across the West Coast. The same income could only afford 26% of dwellings sold in 2020. A household with an income of \$100,000 could afford 68% of dwellings in 2015 and only to 39% of dwellings in 2020.

Figure 2.3e: Percent of Dwellings for Sale that are Affordable per Income Threshold, '15 vs '20



Source: derived from BC Assessment, & Statistics Canada

Non-Market Housing is Critical on the West Coast

Housing developed though the private market can alleviate immediate issues for many priority populations including seniors hoping to downsize and higher-income families unable to find appropriately sized units. Additional stock can slow down increases in the cost of renting, but market approaches are not capable of providing the perpetual affordability, services, and rent-geared-to-income approaches that many across the West Coast need now or may need in the future. Most new development is likely to be done through the private market, but unless substantial new stock arrives in a short period of time, any new market units are likely to remain at prices that exacerbate concerns around affordability. Non-market housing is critical to meeting the needs of working families, single-income households, and anyone less than an above average income.

“Prices have definitely gone up in the past 5 years. \$900-\$1,200 used to get you a 1-2 bedroom. Now it’s close to double.”

“We just worry that we could lose our rental for whatever reason and not be able to find a replacement place to live.”

Not all non-market housing options contain supportive elements. Often called secured affordable housing, new units can be secured at affordable rates through covenants or agreements with senior government. These units are typically facilitated by non-profit or senior government providers, but local, regional, and Indigenous governments are key facilitators of development. Though difficult to develop, not only because of community perceptions about below market housing, but also because of limited funding and appropriately serviced and sited land, non-market units are one of the only ways to secure affordability in the face of unprecedented market pressures. Non-market stock is key to providing safe, affordable, appropriate housing to the residents of the West Coast.

“Affordable housing. Multi-unit housing/subdivisions. Carriage homes. Smaller homes. More density/affordability is really important.”

“Non-market housing options need to be promoted, particularly with regards to business community supported models.”

Regional Collaboration is Key to Addressing Housing Challenges

Throughout the engagement process and across all communities it was clear that housing need on the West Coast is a subject about which people are passionate. Non-profits, health sector employees, local government representatives, tourism and hospitality sectors, and community advocates understand the issues and are working hard to address them. This report is intended to support and supplement the already important work being undertaken and help local governments direct their resources appropriately.

In addition to comments on areas of housing need, many community members and housing actors brought up alternative housing options and tools that could be implemented at the local government level. In addition to general support of increased density and smaller housing styles in appropriate areas, informants suggested cooperative housing models, land trusts, and seniors housing clusters as potential methods of improving availability, affordability, and stabilizing the market.

All participating governments expressed interest in collaborating to expand non-market housing across the region. The District of Tofino is already investing in non-market housing through the Tofino Housing Corporation and all participating Nations are providing a form of non-market units to many of their Members and Citizens. Collectively leveraging available resources, land, and funding opportunities can enable operating efficiencies, faster development timelines, and help participating communities meet their housing needs.

“We each have something we could contribute together. There is an opportunity for collaboration that benefits all communities.”

“We need a committee or working group with representatives from these communities to start. Whether that is technical, staff, or political representation. Some sort of regular committee to address growing demand and work together to keep up and use land and resources appropriately and efficiently.”

“There is enough demand – working together with urban planning to build a new subdivision we could help our community and others.”

2.4 HOUSING NEED PROFILES

Profile #1: Single Teacher

Teachers and educators are a vital employment sector in the West Coast Region, accounting for nearly 6% of all jobs and providing a critical service to all residents. A teacher with an appropriate graduate degree and a few years of experience likely earns an annual salary of between \$72,000 and \$77,000 in School District 70 (Pacific Rim).¹ This profile assumes a single teacher, making an average salary and working full time is looking for a place to live in Tofino or Ucluelet.



A teacher earning an annual income of \$75,000 can typically afford to pay up to \$1,875 per month towards rent and utilities. Under this scenario, a teacher is within their means to afford a one- or two-bedroom rental unit and could likely stretch themselves to afford a three-bedroom rental unit in the rural areas of the ACRD based on average prices. The key concern for this renter is likely availability. Across the region, rental vacancies are low, and many renters were concerned with the quality and condition of available units.

Affordable Monthly Rent	Median Monthly Rents in West Coast Secondary Market ²				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,875	\$700	\$900	\$1,200	\$1,480	\$2,200

While renting a one- or two-bedroom unit is likely affordable, ownership may not be. If this individual were able to save enough to put together a 10% down payment, they could afford up to \$311,350 (assuming one third of shelter budget goes to utilities and other expenses). A monthly mortgage payment would equate to about \$1,250. Unfortunately, this puts the median home in the West Coast Region out of reach. If this teacher chose to live in the rural area of the ACRD housing costs would be cheaper, but affordability would still be a challenge.

Affordable Purchase Price	Median Housing Sale Price in West Coast Region 2020 ³					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$311,350	\$694,150	\$871,400	\$472,500	\$538,050	\$488,600	\$175,850

¹ Based on based on review of SD70 Teachers' Salary Grid. Available at: <https://www.bctf.ca/docs/default-source/services-guidance/salary-grids/70-SL-Salary-Grid-2019-2022-revised-as-of-Mar-30-2020.pdf>
² Collected as part of this study. See section 5.3.3 of this reports for further detail.
³ Collected as part of this study. See section 5.3.2 of this report for further detail.

Given the very limited affordable ownership options, the most likely living situation for this individual would be renting a suite within a single-detached dwelling. Throughout engagement it was reported that many critical employees, including teachers, doctors, and nurses, are turning down positions because they cannot find appropriate housing.

“I would like to be able to purchase an affordable home so I can continue to contribute to this community as a teacher and have housing stability”

“Nurses and doctors are very vocal about how they can’t afford to rent or purchase in the community, even with a physician salary!!”

“I’ve lived here for 4 years and I’ve definitely seen the demand increase. Especially on the Facebook posts. Nurses, marine biologists, etc. not able to accept their job offers because they have no place to live.”

“(We have) teachers living on back roads due to no housing.”



Profile #2: Downsizing Senior Couple

Seniors are the fastest growing population cohort across many West Coast communities. Many seniors have retired and rely on fixed monthly amounts from Canada Pension Plan (CPP) and Old Age Security (OAS) to pay for all expenses, including housing. This analysis assumes that a senior couple with minor mobility limitations would like to downsize from a large rural home to a smaller, accessible option. The couple is not willing to leave the West Coast Region and would like to remain close to their friends and family.



In this scenario, the couple has sold their single-detached home for \$400,000, just under the 2020 median sale price for Area C of the ACRD of \$403,900. They plan to help use the equity to supplement their retirement savings, help a family member pay for university, and invest in a smaller, accessible home:

- Retained for retirement savings: -\$100,000;
- Assist family with cost of university: -\$50,000;

- Available to allocate towards cost of renting or purchasing: \$250,000

Assuming this couple wants to rent over the next 15 years, they have approximately \$1,390 to spend on monthly rent. Assuming no rent increases, it would still be difficult for this couple to find a two-bedroom rental at that rate. Likely they will need to save more for housing and contribute less to their savings or family.

Affordable Monthly Rent	Median Monthly Rents in West Coast Secondary Market ⁴				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,390	\$700	\$900	\$1,200	\$1,480	\$2,200

If instead of renting the couple were to use the \$200,000 to purchase a home, there are very few smaller options available in their price range. A manufactured home is likely affordable, but many semi-detached homes would not be. This couple could use their equity to take out an additional mortgage, but that likely does not improve their affordability dramatically.

⁴ Collected as part of this study. See section 5.3.3 of this reports for further detail.

Affordable Purchase Price	Median Housing Sale Price in West Coast Region 2020 ⁵					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$278,130	\$694,150	\$871,400	\$472,500	\$538,050	\$488,600	\$175,850

If they can find an available home, the most likely housing outcome for this senior couple would be to spend more than they intended on a rental or ownership option. However, many of the smaller options they would be looking for are only available in Tofino and Ucluelet, where housing is much more expensive. If this couple is on a fixed budget or need access to supportive health services, they may actually need to leave the West Coast Region.

“It would be nice to have more communal living options for Elders and seniors.”

“My husband and I are getting to the age when we will need to downsize but, having lived in a rural area all our lives, we will not feel comfortable in a condo. We wish there was an area with small, affordable lots that we could have a simple, small home or trailer with a bit of yard space for a garden. If that is not available here, we will have to move to another area.”

⁵ Collected as part of this study. See section 5.3.2 of this report for further detail.

Profile #3: Indigenous Person Living with Extended Family on Treaty Settlement or Reserve Lands and Working in Tofino or Ucluelet

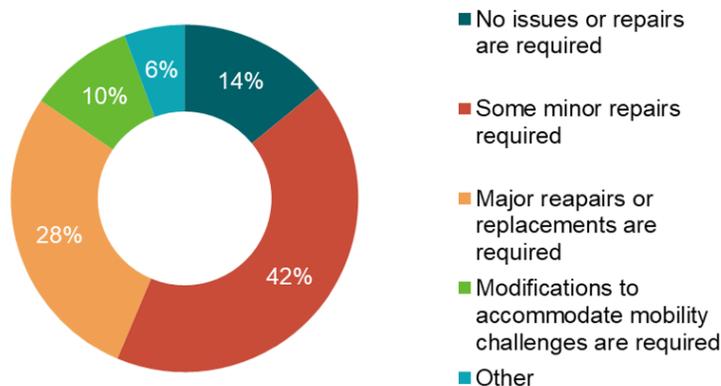
Housing issues on Indigenous lands are very different than those catalogued in the ACRD, Tofino and Ucluelet. In this scenario, an Indigenous person is living with their family on Treaty Settlement or Reserve lands in a home they rent through their Nation’s housing authority. Though their housing costs are likely relatively affordable for their income (most First Nations survey respondents indicated they paid \$1,000 per month or less for housing), they likely have additional housing challenges not encompassed in traditional metrics, such as higher transportation costs, housing condition, and unit size.



Housing Condition

Across Indigenous communities in the West Coast, only 14% of all survey respondents reported that there were no issues or repairs required their home. The majority of respondents (80%) indicated their home needed major repairs or replacements, minor repairs, or mobility accommodations. This reflects the aging housing stock in many Indigenous communities and the cost and challenge of sourcing repairs and upgrades across the West Coast.

Figure 2.4a: Reported Housing Condition on Indigenous Communities



Though this person’s rent is affordable, they likely pay more than they would expect for heat and are potentially dealing with mold and other unsafe housing conditions.

Cost of Transportation

The cost of gas and transportation fuel was the largest energy expense for Indigenous households on the West Coast. Most survey respondents reported spending more than \$300 each month on gas, with almost 30% spending more than \$500. As this individual works in a larger centre, they likely spend a substantial portion of their income on transportation to and from work. Likely, this household is considered in energy poverty as they spend more than 10% of their income on energy costs ⁶.

⁶ A household is considered to be in energy poverty when they spend more than 10% of their after-tax income on utilities and fuel used for transportation; See: Canadian Urban Sustainability Practitioners. (2021). The Many Faces of Energy Poverty in Canada. <https://energypoverty.ca/>; Fraser Institute. (2016, March 15). Energy Costs and Canadian Households: How Much Are We Spending? <https://www.fraserinstitute.org/studies/energy-costs-and-canadian-households-how-much-are-we-spending#>

“So many houses without working appliances and needing renos!”

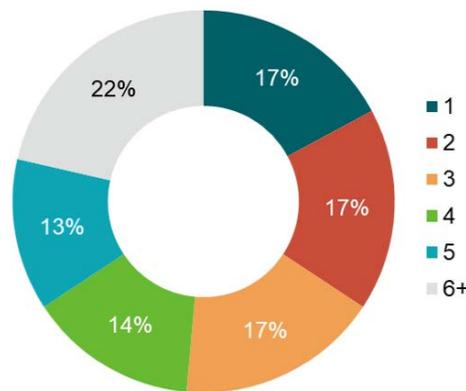
“Mold growing in homes and nothing being done about it.”

“We have 1 main source of heat and when that quits (which it does) our house is an ice box.
We have no other heat source downstairs.”

Size of Home

This individual shares their home with members of their extended family including siblings and parents. This was a very common household structure amongst Indigenous survey respondents and nearly one-third reported their home had more than 5 residents, many with multiple generations.

Figure 2.4b: Reported Household Size of Indigenous Respondents



While some First Nations participants in this study reported that they wanted more bedrooms to make accommodating family easier, others indicated they would prefer their own accommodation, but none was available through their Nation or affordable in Tofino or Ucluelet. This person is feeling stuck in the middle. They earn a good income, but their current home is not large enough and there are no additional options for them on Treaty Settlement lands or Reserve lands. Their parents are also aging, and with limited options for Elders, this individual feels increasingly obligated to stay at home in a crowded living situation.

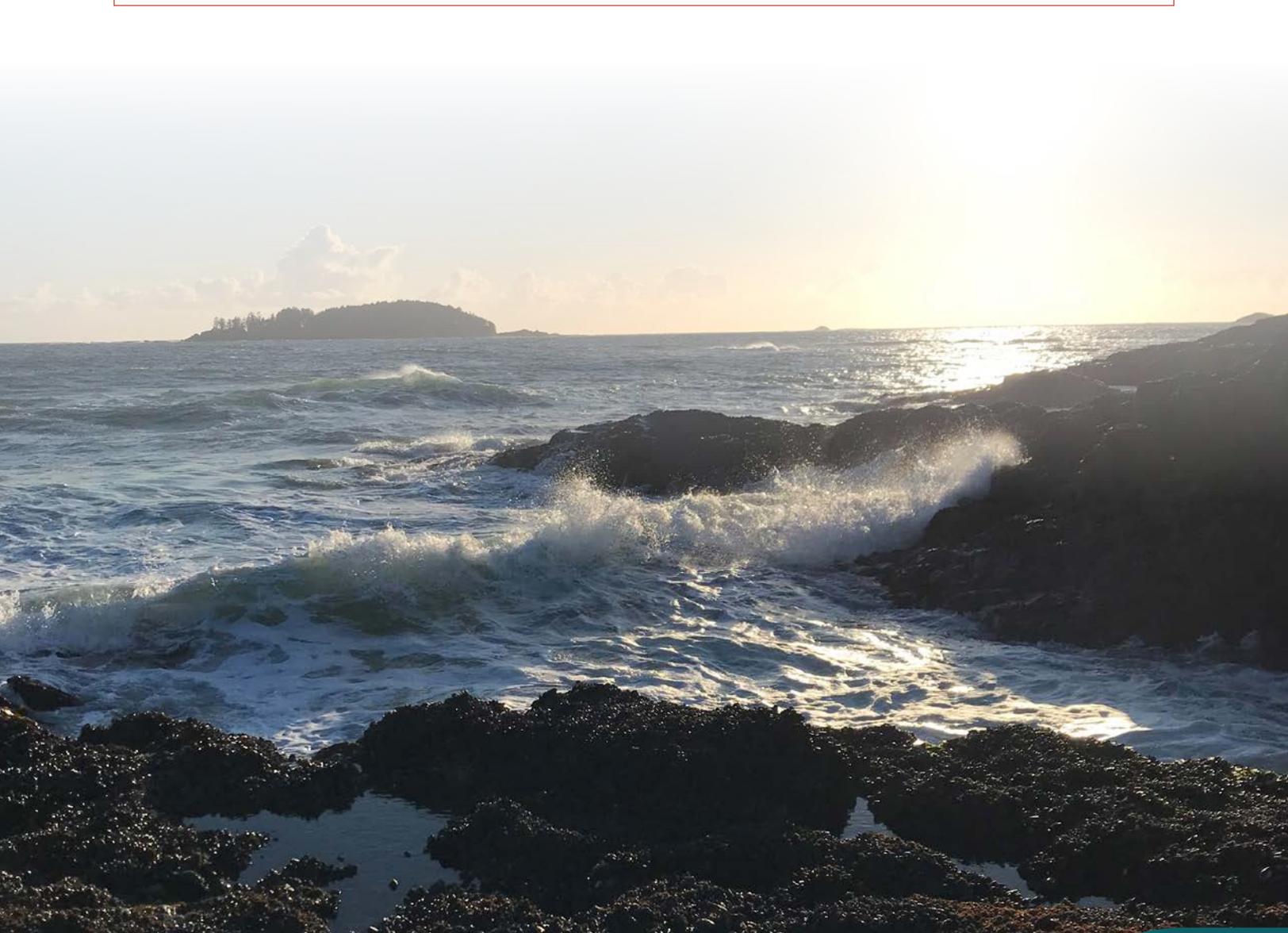
Though their housing is relatively affordable, this individual is in a very challenging housing circumstance. They would benefit from increasingly diverse Nation housing offerings, either to support them or their aging parents. They would also benefit from economic development opportunities being contemplated by participating Nations as it would allow them to live and work in their community rather than commuting.

“There is NO housing units available or being made available for the next or future generations on Reserve.”

“Our cost of rent is perfect. My son who is in 20’s can’t afford an apt due to hi cost of rent and he works minimum wage. He had to stay living with us until 23 yrs old.”

“More duplexes for smaller families/singles.”

“Not enough housing to accommodate all Toquaht citizens, not enough employment. Older population needs more health services”



Profile #4: Young Couple with Children

Though significant growth in younger age cohorts has not necessarily been reflected in demographic data, many key informants indicated that new residents, often young families, are looking for housing in the West Coast Region with greater frequency. In this scenario, a young couple with two young children has been renting in the West Coast Region for many years, but now need a larger home to support their growing family. One partner works in construction (which employs nearly 7% of the working population) and the other is permanently employed in the hospitality sector. Both pick up additional shifts where they can but are limited to between 35 and 40 hours of work every week each. As this couple has two incomes, we are assuming they earn slightly more than the median household income for couples with children in the West Coast Region, or about \$90,000.



This household can afford to pay up to \$2,250 per month towards housing costs. Under this scenario, this couple should be able to afford most rental units based on average prices. The key concern for this family is likely availability as across the region, key informants reported limited rental vacancies and significant challenges finding units appropriate for families with young children.

Affordable Monthly Rent	Median Monthly Rents in West Coast Secondary Market ⁷				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,390	\$700	\$900	\$1,200	\$1,480	\$2,200

Most ownership opportunities are out of reach for this couple. In 2020, about 35% of all homes sold in the West Coast Region should have been reasonably affordable to a household earning \$90,000 per year. In 2015 that number was much higher and 66% of all homes sold would have been affordable to this couple. This is indicative of rising sales costs and increasingly challenging affordability conditions.

Affordable Purchase Price	Median Housing Sale Price in West Coast Region 2020 ⁸					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$278,130	\$694,150	\$871,400	\$472,500	\$538,050	\$488,600	\$175,850

⁷ Collected as part of this study. See section 5.3.3 of this reports for further detail.

⁸ Collected as part of this study. See section 5.3.2 of this report for further detail.

Without significant external help, this couple would find it very difficult to purchase a home. Limited sales volumes and rising prices means they will be looking for a home for an extended period and they will likely need to extend themselves financially to make a successful offer in an increasingly competitive market. In the interim, they will likely be living in a rental unit that may be slightly too small for both them and their children as very few 3-bedroom rental units are available. Throughout the engagement process, many young couples reported that they wanted to make the jump to ownership but were unable to find anything appropriate for their family. A large number indicated that a lack of housing was forcing them to consider leaving the West Coast Region.

“I’ve lived here all my life and seems so many families and low income people with children are being pushed out because of lack of affordable housing. People with families that live and have roots here. They just want to stay where their home is, where their family and community is. They love the West Coast and they are the West Coast. They deserve an affordable place to live and have a family here.”

“For now, our house is an appropriate size, but within 2 years we will likely need a bigger space as our child grows, and I am concerned about the availability and the affordability of something that will suit the needs of our family. I am concerned that I will be forced to leave my job if appropriate housing can’t be found.”

“My wife and I left Tofino to obtain post-secondary degrees and have returned to full-time, professional jobs in Tofino. However, we could barely afford a one-bedroom condo which is too small for our family. We will need to find at least a two-bedroom in two years or we will have to leave Tofino. We are employed in health care (nurse) and in education (admin at the school). The cost of a down payment for a home or larger condo is outpacing our ability to save with the high living cost of Tofino.”

“Grateful for current living situation, but with growing family, options are very limited to move on to new residence due to prices of houses currently on the market. May not be able to stay in the community and own property.”

“Our family is in jeopardy of staying in Tofino or leaving. We will apply for rent controlled apartments on sharp road and also hopefully soon for DL114 but if we won’t get it, we’ll be forced to leave town unfortunately. I know many other families facing the same.”

Profile #5: Lone Parent Working in Hospitality

The tourism and hospitality sector are a critical industry in the West Coast Region. The combined workforce of the retail trade and accommodation and food services sectors employs nearly 40% of the working population, more than any other single industry. Tourism and hospitality is the largest employers of female workers. Wages in the hospitality sector tend to be lower than average and many workers make the Provincially regulated minimum wage. This profile assumes that a lone parent hospitality worker has advanced in their career to a point where they make above the minimum wage.



A full-time hospitality worker making \$22 per hour and working 40 hours a week should earn around \$45,760 annually and can typically afford to pay up to \$1,144 per month towards rent and utilities. Under this scenario, a hospitality worker should be able to afford a room in a shared house or a studio unit but would need to stretch themselves to afford anything over one bedroom. In addition to needing additional bedrooms for children, most lone parents have the added cost of paying for childcare while they are working.

Affordable Monthly Rent	Median Monthly Rents in West Coast Secondary Market ⁹				
	Room	Studio	1-Bed	2-Bed	3-Bed
\$1,390	\$700	\$900	\$1,200	\$1,480	\$2,200

If this individual sought to purchase a home, they could afford up to \$189,955, and a monthly payment of about \$765. This puts nearly all ownership options out of reach.

Affordable Purchase Price	Median Housing Sale Price in West Coast Region 2020 ¹⁰					
	Overall Sale Price	Single-Detached Home	Semi-Detached Home	Row House	Apartment or Condo	Manufactured Home
\$278,130	\$694,150	\$871,400	\$472,500	\$538,050	\$488,600	\$175,850

Without significant external support, the most likely living situation for this individual is a one-bedroom rental unit within a single detached dwelling. However, many hospitality sector workers are reporting that the proliferation of short term rentals are directly impacting available rental supply

⁹ Collected as part of this study. See section 5.3.3 of this reports for further detail.

¹⁰ Collected as part of this study. See section 5.3.2 of this report for further detail.

“I do not know how to combat the effect Airbnb is having on our community. I don’t know how to regulate it now that it has gone on for so long. It may end up a ghost town with no workers and no locals, unless something drastic is done. Many beautiful communities around the world are struggling with the same thing. Is there a good solution?”

“You find a place to rent, it sells, and becomes an Airbnb - again and again and again. It limits the number of rentals forcing the rates to increase to a level that is not affordable by anyone working in the hospitality sector.”

Many lone parents that responded to the surveys reported extreme stress associated with finding accommodation. Most indicated that they would never have found a place if they weren’t either very lucky or able to rely on significant support from friends and family.

“I have a great landlord that provides us with very affordable rent. I also have a career that pays well. Even so, as a single parent, my rent is HALF of my pay cheque, not leaving money for other expenses (most of the other half goes to childcare.)”

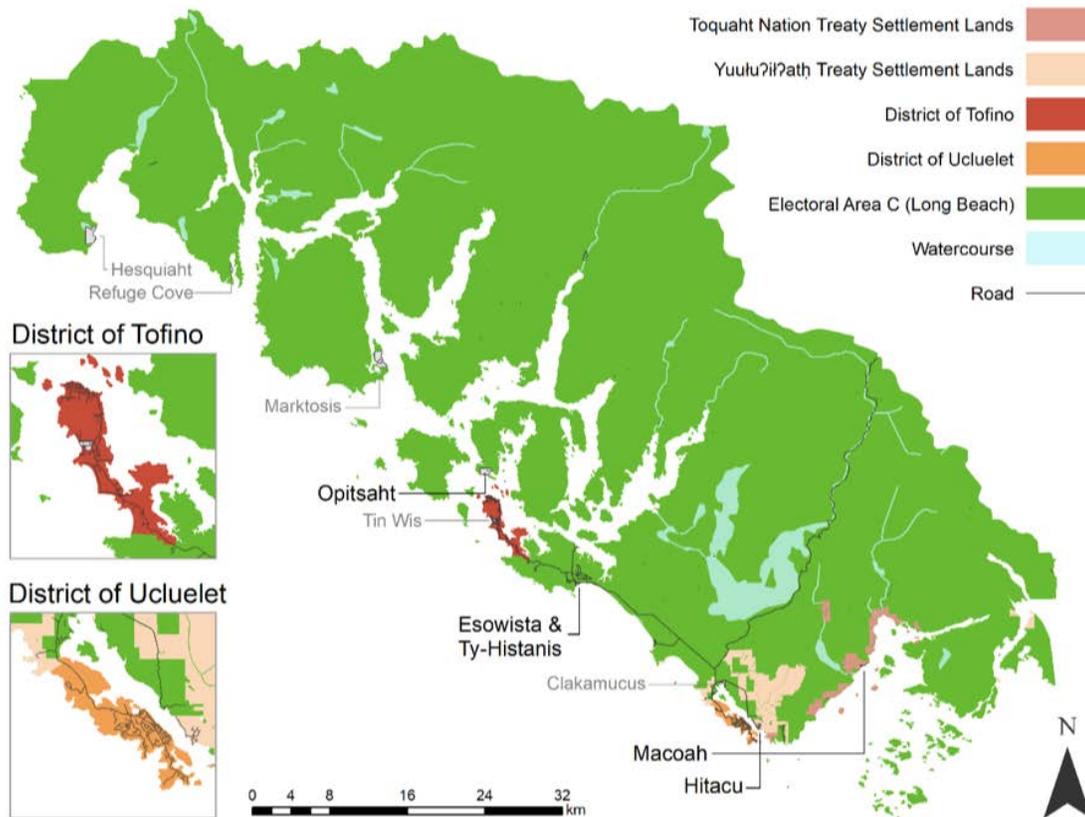
“We have been wanting to leave our current situation for years because of air quality issues but the rental market is prohibitively expensive, particularly for a single parent household. Also, my son is 18 so we have just lost our Canada Child Tax Benefit money, which makes the situation even more difficult.”

“I worry about young people, single parents, one income, or low/hourly wage income earners who can’t find a place to live in order to fill positions in the businesses that keep this town running. Rents have gone through the roof and are utterly unrealistic.”

This family would benefit from a non-market housing option that is secured at an affordable rate in perpetuity. Given the competitive rental market and limited non-market options, this family would likely need to put themselves into Core Housing Need to obtain appropriate housing.

A map of the West Coast Region, including communities that participated in the Housing Needs Report process, are illustrated below.

Figure 3.1a: West Coast Region & Communities Map



Source: BC Geowarehouse, Statistics Canada

Report Organization

This report is organized into four key sections:

1. Executive Summary

A brief overview of the key regional findings and recommendations.

2. Housing Needs Report Introduction

Includes background information on housing policy, local and regional government abilities, and community engagement undertaken as part of this study.

3. West Coast Region Housing Needs Report

A brief Housing Needs Report for the whole of the West Coast Region. It contains discussions surrounding housing data and community engagement feedback collected from community members or regional stakeholders with operations across the West Coast.

4. West Coast Individual Community Housing Needs Reports

Each of the participating community reports contain in-depth information on housing needs. Reports contain both housing data and community engagement feedback.

5. Appendices

Community Housing Profiles

Infographic housing summaries for all participating communities that highlight some of the most compelling housing data collected in this study. Profiles lack much of the in-depth analysis included in the full report and are intended to be used for public communication and quick reference. Unfortunately, there was insufficient quantitative data to generate a community profile for Toquaht Nation.

Community Engagement Summary

A complete summary of engagement undertaken as part of this study including process, methods, and broad discussion of findings.

Housing Planning Tools for Local Governments

Discussion and examples of various housing policy interventions available to regional and local governments, their applicability, and recommended next steps to address housing.

Housing Indicators and Monitoring Guide

Key indicators and monitoring recommendations are also included to help local staff and stakeholders track housing conditions moving forward.

Community Data Tables

Data tables for each participating community include additional information that meets specific Provincial requirements. They can be used as reference by local staff or stakeholders.

Provincial Summary Forms

Provincial Summary Forms for each participating as required to complete obligations of the funding program.

Data

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by West Coast residents. The following is a comprehensive list of secondary quantitative data sources (information collected by other organizations but used for this report):

- BC Assessment¹¹
- BC Data Catalogue¹²
- Canada Mortgage & Housing Corporation (CMHC)¹³
- Environics Analytics¹⁴
- Statistics Canada^{15 16}

¹¹ British Columbia Data Catalogue. (2020, April 22). Housing Values (2006-2020). Retrieved from <https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2020>

¹² British Columbia Data Catalogue. (2021). Housing Needs Reports. Retrieved from <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

¹³ Canada Mortgage & Housing Corporation. (2021). Housing Market Information Portal. Retrieved from <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

¹⁴ Environics Analytics. (2021). DemoStats. Retrieved from <https://environicsanalytics.com/en-ca/data/demographic/demostats>

¹⁵ British Columbia Data Catalogue. (2020, June 30). Custom Census Reports (2016, 2011, 2006). Retrieved from <https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2016-2011-2006>

¹⁶ Statistics Canada. (2021). Census Program. Retrieved from <https://www12.statcan.gc.ca/census-recensement/index-eng.cfm?MM=1>

The report uses primary research to challenge/confirm the trends analyzed within the sources above (for instance, high-level Statistics Canada data may not be nuanced enough to truly represent housing hardship for specific household types). Primary research is predominantly from the community survey and stakeholder consultation work, described throughout the report.

Data Limitations

BC Assessment

Grouped Information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2006 through 2021. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

Unit Counts

For purpose-built rental properties, unit totals within folios are sometimes represented by the value “20+.” This limits a user’s ability to correctly sum values and determine how many rental dwellings exist within a community. The 20+ category is not an issue for owned (non-purpose built rental) properties.

BC Data Catalogue

Urban focus

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources.

Canada Mortgage & Housing Corporation (CMHC)

Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC **does not** collect rental data for any West Coast Region community. CMHC data will mostly be used for discussions about how urban trends may impact small urban centres and rural areas.

Environics Analytics

Proprietary process

This industry trusted software is a useful tool in generating demographic, economic, and social data for customized geographies, especially for those that may not be defined or are suppressed by Statistics Canada. Although useful, how they generate the data is not public. In other words, explaining or replicating the entire methodology is not possible, and said methodology must be assumed to be appropriate and usable.

Statistics Canada

Area & data suppression

There are instances where geographic areas are too small to report on, resulting in the deletion of all information

for said area. Suppression of data can be due to poor data quality or to other technical reasons. This was not a particular concern for this study, but limited the ability to use more granular Census geographies (specifically, Census dissemination areas – see Glossary).

Random rounding

Numbers are randomly rounded either up or down to a multiple of “5” or “10.” When this data is summed or grouped, the total value may not match the individual values since totals and sub totals are independently rounded. Similarly, percentages (which use rounded data) may not reflect the true percentage, but instead a ballpark. Furthermore, the sums of percentages may not equal 100%.



Community Surveys

The West Coast Community Housing Survey and West Coast Indigenous Community Survey were designed to fill quantitative data gaps and capture housing experiences from as many residents as possible throughout the study area. The two surveys asked many of the same questions, but additional questions were added to the Indigenous survey as all participating Governments provide housing directly to their Citizens or Members and needed additional information to inform those activities. The survey opened in July 2021 and was available through the Let's Connect ACRD and Talk Tofino websites for approximately eight weeks, closing in August 2021. The consulting team, with significant support from municipal, Indigenous government, and Regional District staff, utilized existing local distribution channels, such as social media pages and community newspapers to promote the survey. Promotional material was made available to focus group and interview participants who were asked to share broadly with their networks.

As the survey distribution was not controlled for a representative sample of the population, selection bias creates a limitation for extrapolating the data to draw conclusions about the community overall. Survey results may overrepresent certain cohorts of the population when considering the mandate of the service providers and community partners who helped distribute the survey itself, as well as the fact that as a voluntary open-access survey, respondents in general are likely to self-select for those who are experiencing housing challenges and are therefore motivated to engage with the issue. The survey, therefore, is predominantly a tool for understanding the human experience behind other data analysed in this report and collecting other insights that existing data sources do not address.

Community Survey Response Profile

In total, the surveys collectively received 579 responses from individual community members throughout the West Coast Region. Although this accounts for less than 10% of the total study area population, it represents an extraordinary response over such a short time. This can be taken as an indicator of the importance and awareness of local housing issues.

The following graphs breakdown responses by key topics collected as part of the survey. In some instances, the distribution of responses for topics are reasonably close to those reported by Statistics Canada (e.g. response by dwelling type); whereas, others differ greatly. Please note that these differences mean that other community survey results discussed within this report may not match overall trends.

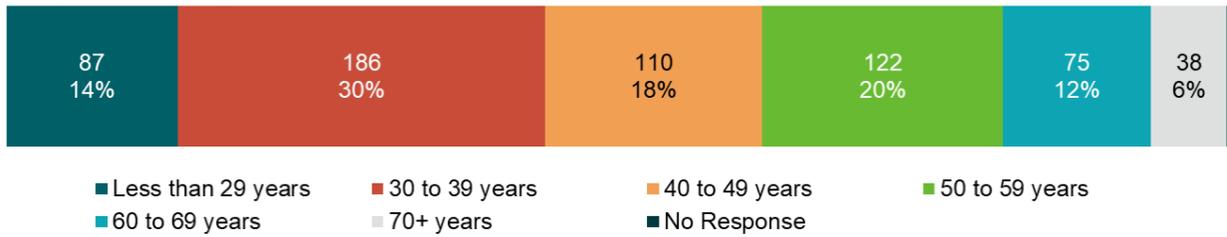
With the above in mind, key results from the self-selecting sample survey include:

- Nearly half of respondents (49%) were younger than 40 years old.
- About 27% of respondents were in a household earning less than \$40,000 before-tax.
- The greatest share of respondents (38%) were couples without children.
- Most respondents (46%) lived in a single-family home or an accessory unit (21%).
- The median reported housing cost is approximately \$1,500 per month.

Response by Community



Response by Age



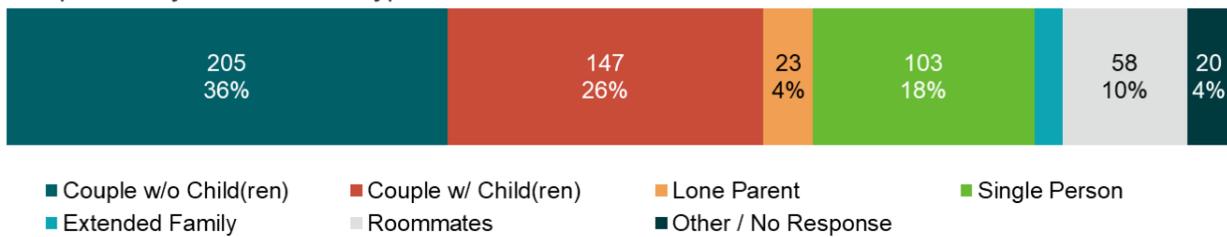
Response by Gender



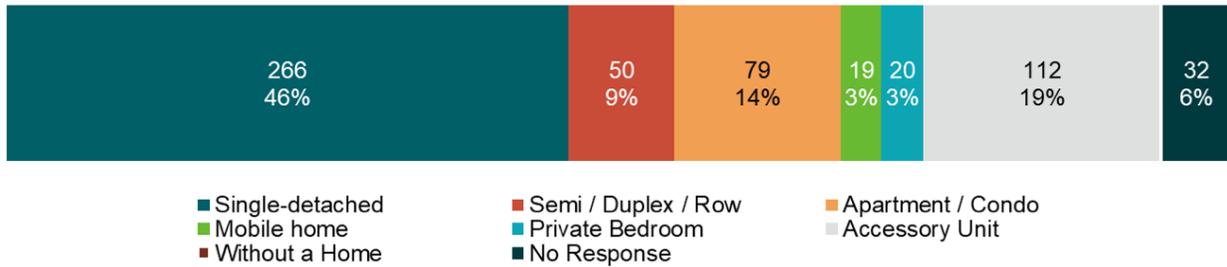
Response by Income



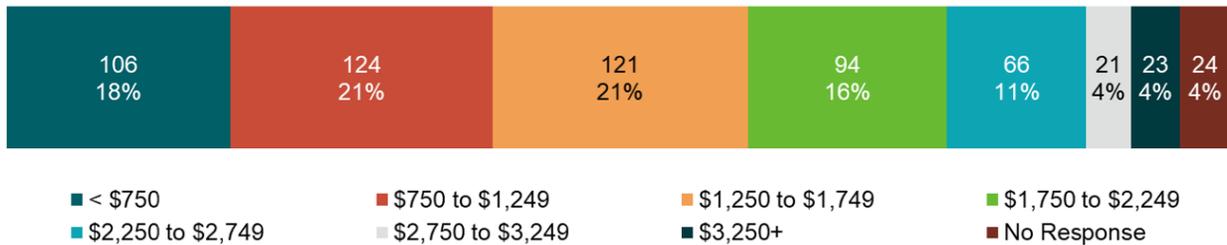
Response by Household Type



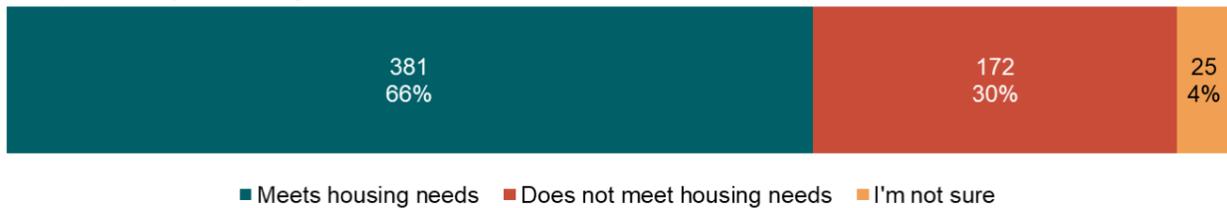
Response by Dwelling Type



Response by Housing Cost



Response by Housing Meets Need



Other Consultations

In addition to the two community surveys, a number of key stakeholders were identified and consulted as part of this study. Formats and methods varied, but in general, semi-structured interviews and focus groups were conducted with individuals across a broad range of housing-related groups, such as:

- Non-profits and other social service providers involved in providing emergency shelter and housing navigation support, as well as support services to provisionally housed or other at-risk populations
- Municipal staff and elected regional officials
- Housing advocates
- Non-profit housing organizations, corporations, and non-market housing developers
- Private sector real estate agents and property developers
- Economic development agencies, business improvement associations, and tourism development and promotions agencies.

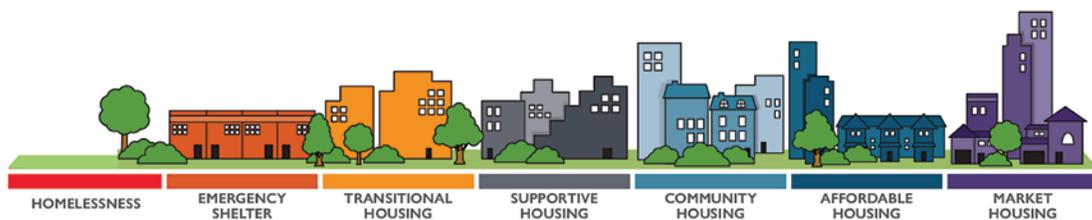
The project team also conducted an additional survey focused specifically on the needs of the hospitality and tourism sector. The insights and feedback gained through these efforts were used to collect qualitative data on housing need, help inform our interpretation and analysis of secondary data, design and execute other engagement and research efforts, and identify potential solutions. Regardless of stakeholder preference, to encourage frank and honest feedback all discussions were carried out with the understanding that information collected would not be presented in this report such that the stakeholder could be identifiable.

3.2 BENEFITS OF AFFORDABLE HOUSING

The Housing Continuum / Wheelhouse¹⁷

As per CMHC, the housing continuum model is a linear progression from homelessness or housing need to homeownership. It is the most common approach for visually depicting different housing segments. It assumes that people will start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 3.2a: The Housing Continuum



Source: CMHC

In reality, many people and/or households do not move linearly from one state of housing to the next, but rather jump from type to type based on rapid changes to their professional and/or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Instead of gradually working through each element along the housing continuum, they can jump from homelessness to rental housing as quickly as finding a new available unit.

In effort to better represent the relationship of different forms of housing need, some communities are exploring an alternative to the continuum. One of these communities is the City of Kelowna. Instead of the linear view, the City applies a circular model known as the “Wheelhouse,” reflecting that people’s housing needs are fluid based on lifestyle preferences and financial circumstances.

The Wheelhouse model allows the user to understand and address resident needs as they move around or across the circle between different types of housing. As such, a healthy housing stock must include diverse housing forms and tenure types to meet needs of different socio-economic backgrounds and life stages. The Wheelhouse breaks down housing supply into six key areas:

¹⁷ Elver, D., Tang, E., & Baynes, S. (2019, August 7). The Wheelhouse: A New Way of Looking at Housing Needs. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

Figure 3.2b: Wheelhouse Key Housing Areas

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

Figure 3.2c: The Housing Wheelhouse



Source: adapted from CMHC & City of Kelowna

Defining what is “Affordable”

The topic of housing, and affordable housing in particular, is plagued by fluid and easily misinterpreted terminology which makes communication difficult.

In general, this report uses the long-standing and easily understood metric that housing is affordable when the combination of applicable costs (rent + utilities, or mortgage + insurance + property tax + utilities) are no greater than 30% of a household’s median before-tax income. This measure is a housing indicator tracked by Statistics Canada via the Census.

In quantifying the number of households experiencing affordability challenges, this report also makes use of the Core Housing Need metric established by Statistics Canada and CMHC which modifies the 30% rule to include consideration of affordable alternatives. In other words, data is adjusted to remove households that spend more than 30% of their gross income, but also have a less expensive option available to them. In practice, this tends to reduce the reported rates of housing unaffordability among homeowners as many effectively choose to “stretch” their budgets in order to gain access to the financial benefits of property ownership.

While many owner-occupied households experience affordability challenges, many do have the opportunity to downsize to a less expensive home, or ultimately a rental-tenured home (often in urban areas) if the situation required. In contrast, renter households typically have fewer reasonable alternatives and are more likely to be at risk of homelessness as a result. The use of the 30% indicator, and Core Housing Need helps shed light on both the magnitude of housing affordability challenges, and their severity in terms of alternatives.

There are instances where we amend the 30% indicator to 35%; specifically, when performing our affordability gap analysis. The reason for the change is that the latter is grounded in practical use by CMHC and financial institutions when considering a household’s debt load. This is known as the Gross Debt Servicing (GDS) ratio. Note that CMHC amended the GDS ratio to 39% as of July 1, 2020. The 35% is used in calculations to reflect the effective date of available data.

Social Benefits

The stability of an affordable mortgage or rent can have profound social benefits. Through reducing the shelter cost burden of a household, there is an increased stability which can have an impact on a household’s overall wellbeing and life satisfaction. Housing policy in affordable housing developments also has a role to play in facilitating community cohesion, particularly related to social mix and social networks. Habitat for Humanity Canada (Habitat) documented a variety of positive social impacts, including increased employment quality, a reduction in the use of food banks, and increased levels of voluntarism and civic engagement for those living in housing that was affordable.¹⁸

Affordable housing allows households to access their preferred living arrangements across all stages of their life. This is particularly important for seniors who may lack purchasing power with retirement incomes. The West Coast Region has a relatively young population in comparison to BC as a whole; however, the study area does face an aging population, a trend that should become more apparent over the foreseeable future.

¹⁸ Berz, Kilian. (2015). Transforming Lives: The Social Return on Habitat’s Work in Canada. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

While the senior population is diverse, a commonality that exists is the desire to age within their homes and local communities. Alongside this desire is the need for accessibility and availability of home support services. Issues in housing can create barriers, and continue to contribute to premature placement into residential care, caregiver burnout, and overuse of acute care services. Research based out of Simon Fraser University (SFU) Gerontology Research Centre finds the value in “aging in community” and explores the needs of seniors and their built environments.¹⁹

The social benefits of affordable housing extend beyond those paying the rent or mortgage for the home, it also affects their families.²⁰ A stable and affordable home allows for children to establish healthy habits and relationships at school (both with friends and with teachers), promotes engaging in extracurricular activities, and helps children focus on their goals and education. These immediate outcomes lead to generational impacts on economic output, educational achievement, and creating opportunities for residents to give back to their communities.

Health Benefits

A move to affordable or social housing is often correlated with improved health outcomes.²¹ Although improving housing affordability is no guarantee of improved physical health as underlying factors may exist, the method or policy through which affordability is administered can have a key determining effect.

If affordable housing policies result in access to improved housing quality, such as newer or renovated lodgings that meet minimum standards for safety and condition, then benefits attributed to those policies can include those related to indoor environment quality, air quality, climate conditions, and reduced overcrowding. Improved health has secondary benefits of reduced absenteeism at school and work, thus contributing to an improved performance overall. Additionally, Habitat found that living in affordable housing had positive effects on resident’s physical and mental health. Residents were less stressed about making rent or mortgage payments every month, which made it possible to allocate resources towards purchasing essential medicines, covering services such as dental and vision care, or buying healthier food.²²

This carries on in the realms of mental and public health. Unaffordable housing can be a significant source of stress as individuals or families struggle constantly and live with the constant spectre of losing their access to a basic human necessity. Unaffordable housing therefore has a direct link to incidences of mental health issues, suicide, as well as addictions and substance abuse issues. This can become a negative, reinforcing cycle as the issues precipitated by precarious housing can in turn make it even harder for find and maintain stable housing.

Housing unaffordability, as a significant determinant of poverty, can also limit access to proper nutrition as household budgets reallocate spending on groceries to maintain their shelter. According to Food Banks Canada, around one-third of food bank users are children, while seniors make up 6% of food bank users nationally and 10% in British Columbia.²³ Rural households tend to spend a larger share of their budget on food than urban households do.²⁴ In 2018, a comparison of 10 healthy food items showed that food prices are 12% more expensive on the west coast of Vancouver Island than in Port Alberni.²⁵

19 Wister, A., O’Dea, E. Fyffe, I., & Wagner, K. R. (2019). Fact Book on Aging in British Columbia and Canada. Retrieved from <https://www.sfu.ca/grc/research/publications/2019.html>.
20 Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatm.ca/6-benefits-affordable-housing-family/>
21 Thomas, Matthew A. (2017). On the Benefits of Affordable Housing. <https://tqsoi.org/wp-content/uploads/2018/03/On-the-benefits-of-affordable-housing.pdf>
22 Habitat for Humanity: Halton-Mississauga-Dufferin. (2019). 6 Benefits of Affordable Housing: Impact on the Family. <https://habitatm.ca/6-benefits-affordable-housing-family/>.
23 Food Banks Canada. (2019). British Columbia: Food Bank User Statistics. Retrieved from <https://hungercount.foodbankscanada.ca/BC-data-insights.php>.
24 Marshall, J. and R. Bollman, (1999) Rural and urban household expenditure patterns for 1996. Retrieved from <https://www150.statcan.gc.ca/n1/en/pub/21-006-x/21-006-x1998004-eng.pdf?st=wsNux-98>.
25 Clayoquot Biosphere Trust (2018) Vital Signs. Retrieved from https://clayoquotbiosphere.org/files/file/5d6b13d204f33/Vital_Signs_18_web_final.pdf.

Economic Benefits

The economic benefits of affordable housing can be experienced both by residents and the greater community. At the household level, the primary economic benefit is the improved fiscal health of the household. Housing unaffordability disproportionately affects lower income households, and an increase in financial capacity here is more likely to result in additional spending activity than savings in contrast to higher income households where spending is not constrained.

At the community level, unaffordable housing can be a headwind on population growth, and put pressure on employers as hiring becomes more difficult at any given wage level. In smaller communities especially, these tend to be the goods and services that are disproportionately local and would result in further circulation of wealth within the economy. In contrast, spending on groceries, utilities, transportation, and other major necessities tends to flow out of smaller communities to larger centres where the production and corporate management functions are concentrated.

Creation of affordable housing can be a powerful economic development activity in and of itself. Economic stimulus programs often target construction projects as these investments tend to generate more jobs and spin-off effects due to their local labour and material intensity. Housing construction overall is a significant economic sector, and the degree to which this activity can be expanded through investment in affordable housing projects via provincial or federal funding programs represents a net increase of investment driving local economic activity.

Affordable housing also works to enhance local tax revenues – instead of low or no payment of taxes by distressed properties, affordable homeowners and renters contribute to the community.

In British Columbia, the total cost of poverty is estimated to be \$2.2 to 2.3 billion annually, or close to 6% of the provincial budget. The cost to society overall is considerably higher – \$8.1 to \$9.2 billion, or between 4.1 to 4.7% of BC's GDP. This equates to a cost of \$2,100 per person or \$8,400 for a family of four, every year. The amount of income tax that would be generated if those living in poverty were raised to the second lowest income bracket is \$1.7 billion. These resources could be reallocated to better support better meeting a range of unmet health care demands from primary care, to mental health care, and the full spectrum of universal public care services needed – including affordable housing.²⁶

In 2019, the living wage of the West Coast Region was calculated to be \$19.63. This living wage accounts for the hourly pay that each parent must earn to cover the basic expenses of an average family of four. It considers housing, food, transportation, child care, health care, and is the “bare bones” a family needs for an adequate quality of life. In turn, this liveable wage supports future affordability and allows for residents to meet needs that may be currently un-met.²⁷

²⁶ Ivanova, Igljka. (2011). The Cost of Poverty in BC. https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf

²⁷ Clayoquot Biosphere Trust. (2019). 2019 Living Wage. Retrieved from https://clayoquotbiosphere.org/files/file/5d7a7e0733b3b/Livingwage_19_web.pdf.

Benefits to Other Service Provisions

A common misconception regarding affordable housing and service programs is that subsidized housing and services lead to a continuous cycle of dependency, or represents a direct fiscal transfer from higher income households to those in need. When affordable housing is accessible there is a reduction in spending required in other social services that is typically far greater than the cost of housing action itself, resulting in direct net savings to taxpayer-funded services.

The people experiencing housing challenges do not simply disappear if their need for below-market housing is not supported by society. Those costs instead show up in the healthcare system, the criminal justice system, the social services system, etc. Housing First approaches to homelessness have demonstrated repeatedly that the cheapest way to address the issue is through the direct provision of housing, the significant cost of which is dwarfed by the direct savings accruing to other government and community services.²⁸

Boston Consulting Group's assessment on Habitat for Humanity's home-ownership program found that for every \$1 spent, about \$4 of benefits accrue to society.²⁹ This \$4 is represented in taxes and money freed up from shelter costs and other services, as well as additional local government revenue from tolls, city fees, etc. Increased revenue may mean improved infrastructure, more green space, and other elements of healthy communities that can keep residents healthy and safe.

The Canadian Centre for Policy Alternatives developed methodology to establish the cost of poverty in British Columbia. One of these costs, intergenerational, is calculated by estimating the number of children that would escape poverty if the intergenerational transfer of poverty were to be eliminated. Children who grow up in poverty are more liable to be less productive and contribute less in taxes, while also being more likely to contribute to cumulative and enduring remedial costs. Overall, 30% of children who grow up in poverty are expected to remain in poverty in their adulthood. The intergenerational costs of BC show that there would be a substantial benefit to the economy should children be able to climb to the second lowest income bracket. Their combined income would rise by \$440 to \$550 million per year.³⁰

It's clear that ending poverty in British Columbia, and Canada would have considerable benefits and a significant return on investment. Current government inaction on poverty is costing the province \$2 billion per year in economic loss, \$1.2 billion in excess on the provincial healthcare system, and \$6.2 to \$7.3 billion in foregone revenue. As a major household expense for any family, housing costs are a significant driver of poverty, and childhood poverty in particular.³¹

28 Jadidzadeh, Ali et al. (2020). Cost Savings of Housing First in a Non-Experimental Setting. Retrieved from <https://www.homelesshub.ca/resource/cost-savings-housing-first-non-experimental-setting>

29 Boston Consulting Group. (2015). Transforming Lives: The Social Return on Habitat's Work in Canada. Retrieved from <https://www.hfh.org/wp-content/uploads/2016/11/BCG-Transforming-Lives-May-2015.pdf>.

30 Ivanova, Iglitka. (2011). The Cost of Poverty in BC. https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2011/07/CCPA_BC_cost_of_poverty_full_report.pdf

31 Ibid.

3.3 GOVERNMENT ROLES FOR THE PROVISION OF HOUSING

Federal Government

Canada's National Housing Strategy (NHS): A Place to Call Home³²

In November 2017, the Liberal government introduced the NHS, a policy document aimed at supporting the provision of housing supply and affordability. The following year, the government passed the National Housing Strategy Act, which commits the government to long-term visions for housing policy. Included among these visions is the priority to focus on those in greatest housing need and the use of public participation as a means of generating and implementing policy.

Section 4 of the NHS Act acknowledges that the right to adequate housing is a fundamental human right, central to inherent dignity and well-being of the person and to building sustainable and inclusive communities. As a response to this claim, the Act has put in place institutions focused on reporting, oversight, and participation in decision-making (i.e. a National Housing Council and a Federal Housing Advocate).

As for funding, the NHS touts a \$70+ billion housing program to build stronger communities and help Canadians across the country access a safe affordable home. In doing so it aims to cut chronic homelessness by half, remove 530,000 families from housing need, modernize 300,000 homes, and invest in up to 125,000 new affordable homes.

Reaching Home: Canada's Homelessness Strategy³³

Reaching Home: Canada's Homelessness Strategy is a community-based program aimed at preventing and reducing homelessness across Canada. This program provides funding to urban, Indigenous, rural and remote communities to help them address their local homelessness needs. The federal government committed \$2.2 billion to tackle homelessness across Canada.

Homelessness has an impact on every community in Canada. It affects individuals, families, women fleeing violence, youth, seniors, veterans and people with disabilities. In 2016, an estimated 129,000 people experienced homelessness at an emergency shelter.

Reaching Home supports the goals of the National Housing Strategy, in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028.

Provincial Government

In contrast to the federal government's role in social housing, the Province of British Columbia's part in housing expanded in the 1990s. BC Housing, first established in 1967, became the appointed agency to fulfill the Province's continuing commitment to developing and managing subsidized housing. BC also acts as a liaison to engage local governments in meeting their needs, beginning with an amendment to the Local Government Act, which makes it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plan. The Province's guiding documents for affordable housing are outlined below.

³² Canada Mortgage & Housing Corporation. (2021). About the Initiatives. Retrieved from <https://www.cmhc-schl.gc.ca/en/nhs/guidepage-strategy/about-the-initiatives>

³³ Government of Canada. (2020, June 9). About Reaching Home: Canada's Homelessness Strategy. Retrieved from <https://www.canada.ca/en/employment-social-development/programs/homelessness.html>

Local Government Act

The *Local Government Act* forms the foundation under which all municipalities and regional districts operate in British Columbia. This document sets out the framework for structure and operations, as well as the main powers and responsibilities of local governments as mandated by the province. The *Local Government Act* also covers important authorities for both municipalities and regional districts, such as planning and land use powers and statutory requirements for administering elections. Through the Act, a local governments involvement in the provision of social housing has taken a variety of forms, including such policy and regulatory measures as:

- the inclusion of affordable housing provisions in regional growth strategies and official community plans (required by the Local Government Act);
- the amendment of zoning bylaws to permit such things as increased densities in new or existing residential neighbourhoods, housing above shops, secondary suites, small lot developments, manufactured home parks, comprehensive development zones, density bonusing, housing agreements and the required inclusion of some affordable housing in new developments;
- the adoption of regulatory controls over the conversion of rental housing;
- the adoption of health, safety, and comfort standards for rental housing;
- the provision of social or special-needs housing in some new developments through “housing agreements”;
- the “fast-tracking” of approvals for affordable housing proposals; and
- the adoption of policies for special-needs housing.

While not all of the above policies and regulatory measures are required by The Local Government Act, providing the legal jurisdiction to create policies and regulations on the above measures. In summary, The Act gives power to local governments to operate within their boundaries, and implement the above regulations and controls.

BC Housing Action Plan 2019/20 to 2021/22

In June 2018, the Governments of Canada and British Columbia signed the CMHC-British Columbia Bilateral Agreement (the Agreement) under the 2017 National Housing Strategy to protect, renew, and expand social and community housing. The Agreement supports the priorities in “Homes for BC,” the provincial government’s 30-point plan for housing affordability in British Columbia.

Under this Agreement, more than \$990 million will be invested over 10 years. From April 1, 2019 to March 31, 2022 a total of \$217.2 million is forecasted to be invested, made up of matching contributions of \$108.6 million from both the Government of Canada and the Province of B.C.

The contributions will be invested into two initiatives, and 5 unique funding programs:

Initiative 1: B.C. Priorities Housing Initiative

- Home Adaptations for Independence: financial assistance for home modifications for low-income people with diminished physical abilities. Intended to improve physical accessibility of 1,700 homes for low-income seniors and persons with disabilities.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.
- Provincial Rental Supply Program: funding to support the development of new Community Housing under the Provincial Rental Supply Program.

Initiative 2: Canada Community Housing Initiative

- Building BC: Community Housing Fund: Funding under the Canada Community Housing Initiative will be applied to support the development of new mixed-income housing under the Community Housing Fund program.
- Retention of Social and Community Housing: A subsidy to extend funding agreements to preserve the affordability of units for low-income households as original agreements expire. These subsidy extensions will include greater operating flexibility for providers to move towards more sustainable operating models, for example, to allow developments to transition towards a mixed-rent or mixed-use model.
- Capital Renewal Funding Program: used to prevent the deterioration of existing affordable housing stock and to carry out energy performance upgrades. Work includes building repairs, maintenance, critical life safety, seismic and fire safety upgrades.

Through the programs described within initiative 1 and 2, BC housing aims to support nearly 40,000 households by maintaining and expanding social and community housing across the province, as well as by supporting needed repairs and adaptations.

Table 3.3a: Number of Households Addressed by BC Housing and Canada Initiatives

Initiative	Target (Households)				
	2019/20 Year 1	2020/21 Year 2	2021/22 Year 3	3 Year Cumulative Total	2019/20 – 2027/28 Target
BC Priorities Housing Initiative	1,245	952	870	3,067	7,084
Canada Communities Housing Initiative	2,475	3,166	2,903	8,544	39,740
Canada Housing Benefit	TBD	TBD	TBD	TBD	TBD
Total	3,720	4,118	3,773	11,611	46,824

Source: BC Housing Action Plan 2019/20 to 2021/22

Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia

Released in conjunction with the BC Housing Action Plan, the 30-point Homes for BC Plan aims to make affordable housing more accessible and allocates funding to address homelessness across the province.

This plan proposes measures to stabilize housing prices, crack down on tax fraud, build affordable housing, improve security for renters, and build partnerships to preserve affordable housing. As a whole, the plan addresses many of the recommendations identified in UBCM’s report (section 3.3.2.4) and is supported by the funding opportunities in the BC Housing Action Plan (section 3.3.2.2).

UBCM A Home for Everyone

The Union of B.C. Municipalities (UBCM) has released a new housing strategy that calls upon all levels of government to diversify supply, manage demand, and prevent homelessness. UBCM considered potential federal and provincial actions and supports, in addition to opportunities for voluntary local government action, recognizing that local governments cannot tackle the housing crisis alone. The strategy entails 32 recommendations structured around four policy shifts:

1. A Rental Housing Strategy to help address a deficit in rental housing built up through decades of policy priority on homeownership.
2. A Demand Management Strategy with taxation measures to stabilize prices and restore affordability.
3. A Comprehensive Homeless Strategy to substantially reduce the number of people who are homeless.

An All-Government Approach towards Housing Affordability, through which all orders of government collaborate at a community level to bring about community appropriate change.

Local Government

Changes to Federal and Provincial government roles are placing considerable pressure on municipalities and regional governments to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level. Where the provincial government plays a large role in providing services to support those in need of housing (e.g. rent supplements, public housing, and emergency shelters), municipalities and regional districts have the power to regulate, prohibit, or impose requirements on certain activities that affect people and property.

The role of local governments to support and encourage affordable and appropriate housing has become increasingly important, especially so with recent jumps in the costs to both own or rent shelter that often go unmatched by dollar increases to wages. Overall, its role includes creating affordable housing policies, protecting the affordable housing stock, encouraging a greater mix of residential uses, and encouraging affordable housing development.

Modern urban and rural planning approaches to affordable housing require that local governments have the capacity to push for and support initiatives. Municipalities and regional districts need funding, staff, and/or land to meaningfully contribute to the cause. Many regional districts and smaller municipalities do not have this capacity, especially in comparison to large urban centres.

Local governments have an increasingly important role to play in facilitating the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, and staff capacity and resources. Their authority comes from Provincial legislation – the Community Charter, the Local Government Act, the Strata Property Act, and the Local Government Statutes (Housing Needs Reports) Amendment Act.



Regional Districts

Regional Districts were formed in BC during the 1960s when there was no efficient way to manage community issues that took place outside of existing municipalities. Since a significant percentage of BC's population lived outside of municipalities in unincorporated areas of the province, regional districts provided residents with necessities like fire protection, water supply, and shared community resources like recreational facilities and museums. Today, regional districts have three main roles:

1. Functioning as a local government to unincorporated electoral areas responsible for providing basic local services such as community planning, water supply and fire protection.
2. Serving as an inter-jurisdictional service body providing a framework for sub-regional services to different combinations of electoral areas, municipalities and First Nations.
3. Providing regional governance and services and undertaking activities on behalf of the entire region.

While regional districts have more limited regulatory authority compared to municipalities, they can still decide where and how housing can be built. Community planning and land use controls directly effect the housing supply and permitted housing types. It is these controls that makeup the basket of tools with which a regional government and its electoral areas can support shelter affordability.

Indigenous Government

The roles and responsibility of Indigenous Governments to provide housing vary from Nation to Nation. In general, Nation governments have the authority to impact almost all aspects of housing delivery for their Members or Citizens, but autonomy and direct control over housing depends on internal policies, treaty agreements, and relationships with Provincial, and Federal governments. Nations can develop land use policy for Nation lands or Reserve lands, can develop housing strategies and priorities, and decide how to prioritize, build, and maintain vital infrastructure including new housing development. Nations can fund infrastructure and housing themselves or through other Nation revenue sources, but infrastructure is typically funded though grant agreements with Indigenous Services Canada (ISC) and on-lands or on-reserve non-profit or rental housing is usually funded in partnership with the Canada Mortgage and Housing Corporation and/or ISC. BC Housing has recently become an option for funding on-reserve rental housing.

Many Nations choose to manage their housing stock internally or through a non-profit or property management partner. Internal management and operations are usually vested in a housing department within the government structure, which makes the Nation responsible for operations, maintenance, management, and rent collection. Some Nations choose to partner with a non-profit operator, property management company or create a separate, independent housing authority who then takes on those responsibilities.

Nations can also facilitate homeownership for Members or Citizens. Some Treaty Nations are able to transfer ownership of lots directly to Nation Members or Citizens through a fee simple process. Ownership can be derived through certificates of possession, but most Nations work with the Federal government to facilitate mortgages on a specific properties to allow members to build their own homes through a Ministerial Loan Guarantee process, leasehold interest, letter of credit or other form of security acceptable to funders.

The Maa-nulth First Nations Treaty Final Agreement which came into effect April 2011 includes four First Nations governments with lands within the administrative boundaries of the ACRD: Yuułuʔiłʔatḥ Government, Huu-ay-aht First Nations, Uchucklesaht Tribe Government and Toquaht Nation. The Maa-nulth Treaty lays out the governing powers of each First Nation with constitutions that detail law-making powers relating to lands and land management, social development, public administration, taxation and financial accountability, and the protection and enhancement of heritage, language and culture.

Non-Profit Organizations

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer affordable rents, reduced-rate mortgages, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. As senior government responsibilities have changed, and as other levels of government have stepped back from providing affordable housing directly, non-profits have become the most active provider of affordable housing across British Columbia.

Private Sector

Including developers, builders, investors, landowners, speculators, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.



4 Health & Housing

Discovered in 2019, COVID-19 is a coronavirus and infectious disease that causes respiratory illness. Among those who develop symptoms, most recover from the disease without needing hospital treatment. About 15% become seriously ill and require oxygen and 5% become critically ill and need intensive care.³⁴ Because COVID-19 can be easily transmitted, governments have taken measures to reduce physical interactions, encourage physical distancing, and reduce the spread of the virus. In British Columbia, this has included travel restrictions and closed borders, social lockdowns and business closures, and encouraging working-from-home whenever possible. As a result of safety measures, many communities and economies have been dramatically impacted.

In BC, economic impacts have been most felt in tourism, accommodation, food services, recreation, transportation, retail, and similar industries. Nearly 90% of all job losses were in the service sector which commonly employs young people and renters.³⁵ It has also impacted older populations who weren't considering retirement but may be unwilling or unable to work under new circumstances or who now have to work longer because their economic situation has changed.

Effects of the pandemic on employment, income, and savings are significant and are expected to persist for months to years. In addition to the Canadian Emergency Response Benefit (CERB) program, a number of programs have been put in place for students, Indigenous communities, low- to moderate-income households, and seniors and Elders. Various agencies in BC have implemented measures to help protect housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes.

Considerations for Housing in the West Coast Region

Though many programs have been established to support Canadians effected by COVID-19 and measures to help protect housing security, the pandemic has had a dramatic impact on housing in many communities, including those in the West Coast.

According to CMHC, housing starts are likely to slow down in metro Vancouver and other major urban centres as a result of decreased employment, market uncertainty, and limited mobility and international migration.³⁶ Real estate agents are reporting that demand for rural properties has skyrocketed amongst urban residents who want access to recreation activities and outdoor amenities.³⁷ With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in smaller, rural areas.

Anecdotally, many residents of the West Coast are concerned increased “amenity migration” is driving up already high housing prices. Migration from larger urban areas with higher purchasing power may be an unexpected consequence of the COVID-19 pandemic. Rising ownership costs and increased reports of competitive real estate markets seem to be direct impact of increased migration from urban centres.

³⁴ World Health Organization. 2020. Available at: <https://www.who.int/news-room/q-a-detail/coronavirus-disease-covid-19>

³⁵ CTV News. 2020. Available at: <https://bc.ctvnews.ca/these-groups-were-the-hardest-hit-by-the-coronavirus-pandemic-b-c-s-finance-minister-says-1.4988852>

³⁶ CMHC. 2020. Available at: <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/housing-market-outlook/2020/housing-market-outlook-canda-summer-61500-2020-en.pdf?rev=ee98fa7e-3704-4e5f-9c43-95f04113558f%0D>

³⁷ Carlito, P. 2020. Available at: <https://www.straight.com/news/bugging-out-covid-19-concerns-in-urban-centres-fuel-interest-in-rural-and-recreation-properties>

5 West Coast Region Housing Needs

The following section summarizes key data points and trends observed for the West Coast Region study area. As mentioned, the study area refers to the whole of Tofino, Ucluelet, Electoral Area 'C', and the local lands belonging to the Yuułuꞵiꞵatꞵ Government, Tla-o-qui-aht First Nation, and Toquaht Nation.

Given that West Coast trends refer to the aggregate of said communities, readers should view results as best estimates and not absolute fact. This is because 1) the West Coast Region is not a defined Statistics Canada geography and is thus subject to the accuracy of its individual components, and 2) Statistics Canada's random rounding practices at the individual community level may cause further discrepancy when all subject communities are combined.

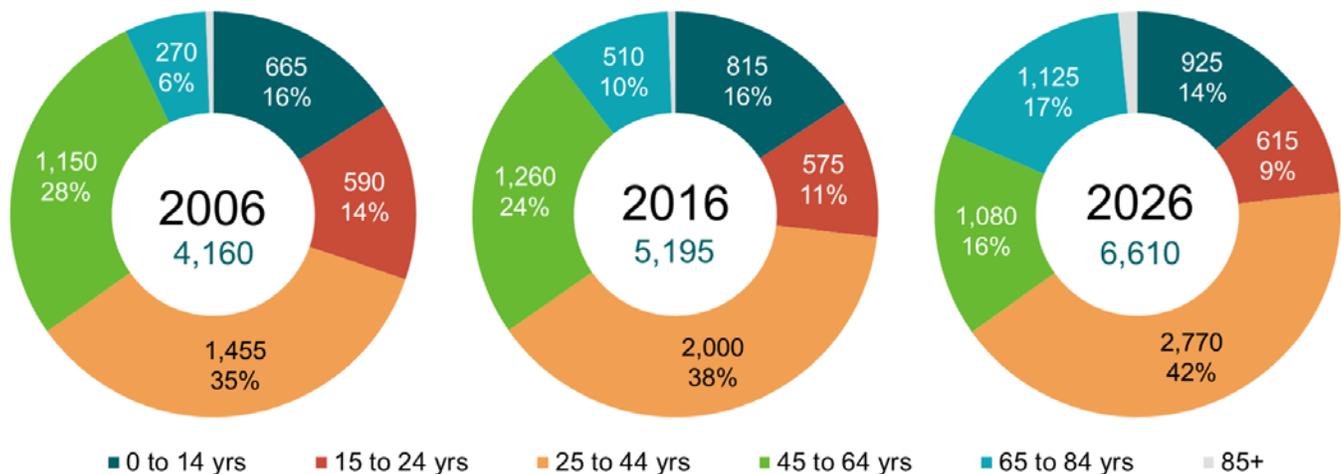
Another important note is that West Coast population data (specifically, BC produced population estimates and projections) typically includes Ahousaht First Nation settlements, like Marktosis. Said settlements are not within the scope of this or other directly related documents. As such, they are not included in results.

5.1 DEMOGRAPHY

Age Distribution & Growth

Statistics Canada, adjusted for Census undercounting (see individual community reports for greater detail), reports that the West Coast study area combined for about 5,195 residents in 2016, representing a decade growth of approximately 25%. Population projections suggest that the growth could speed up until at least the mid 2020s, possibly rising another 27% between 2016 and 2026 to 6,610 people.

Figure 5.1a: Population Age Distribution (Historical & Anticipated)



Source: derived from BC Stats & Statistics Canada

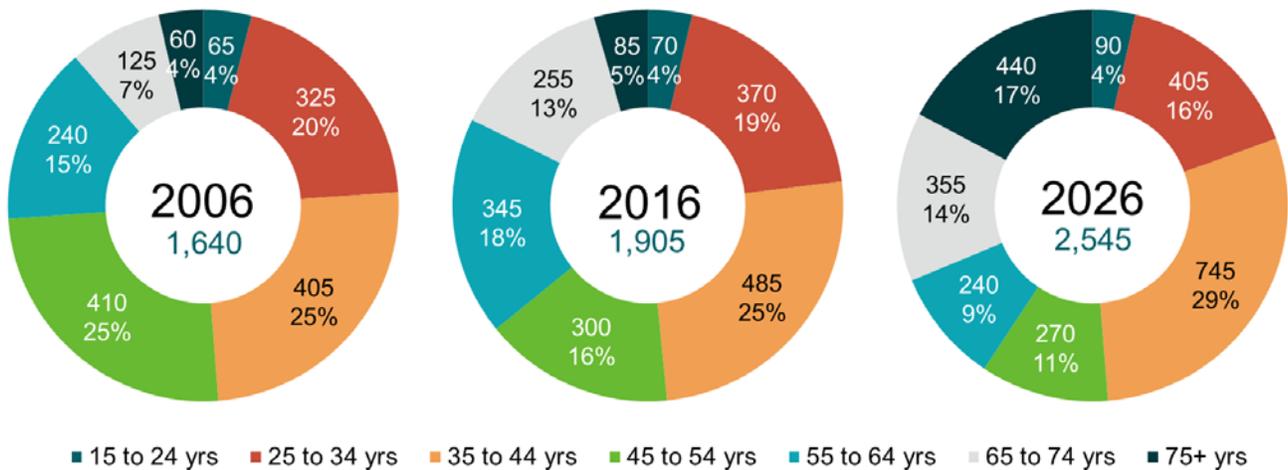
Historically, all age cohorts described in Figure 5.1b demonstrated growth, except for total residents 15 to 24 years old. Greatest growth occurred among total residents aged 65 to 84, up 89% over the decade to 510 people. This cohort should maintain the highest pace, potentially growing another 121% between 2016 and 2026, to 1,125 residents.

By 2026, the only cohort to shrink may be for those aged 45 to 64. Similar to historical trends, the total of younger working age people (25 to 44 years old) should continue to expand. Consequently, total children aged 0 to 14 could also increase.

Total permanent households (HHs) occupied by a usual resident grew just over 16% between 2006 and 2016 (to 1,905), slower than historical population growth over the same period. The discrepancy between household and population trends would normally come from increasing household sizes. However, the average household size decreased over the decade, indicating that although the total population below 45 is increasing, many residents continue to live in 1 to 2 person homes.

Household projections suggest that magnitude of household growth could reach 33% between 2016 and 2026, noticeably faster than population growth during the same period. Consequently, the average household size may decrease, while the number of households per capita rises.

Figure 5.1b: Household Maintainer Age Cohort Distribution & Change (Historical & Anticipated)



Source: derived from Statistics Canada

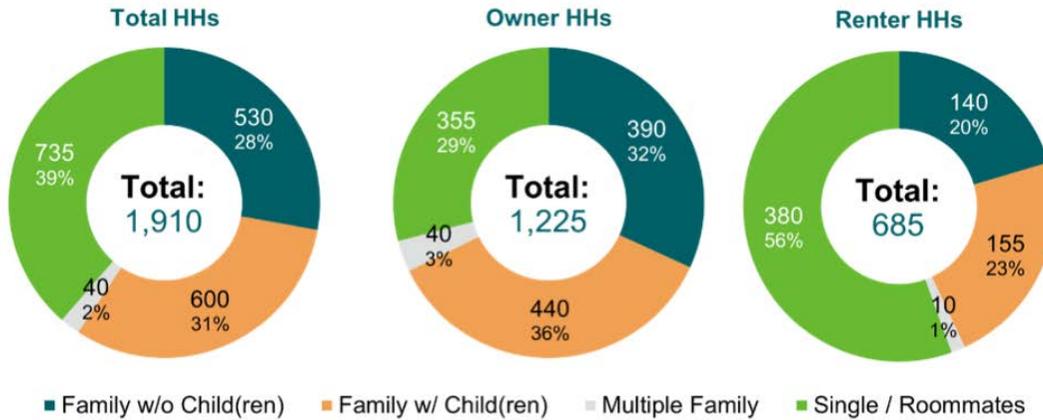
Household Type

Between 2006 and 2016, total permanent households expanded about 16%. During the same period, owner and renter households both grew by 16% and 21%, respectively.

In 2016, households were predominantly made up of single persons / roommates (39%), followed by families with children (31%), and families without children (28%).

Renter households demonstrated significantly higher prevalence of singles / roommates (56%) compared to owner households (29%). Owner households reported being more likely to made up of families with children (36%).

Figure 5.1c: Household (HH) Type by Household Tenure, 2016



Source: Statistics Canada

Since 2006, total families without children grew 49%, families with children grew 25%, and single person / roommate households grew 14%.

5.2 ECONOMY

Labour Force

In 2016, the West Coast labour force totalled about 2,860 people (those working or actively seeking work), equating to a 76.0% participation rate. Most British Columbia communities demonstrate declining labour forces alongside increasing non-labour forces due to widespread demographic trends like an aging boomer generation. The West Coast, being generally younger in age, experienced an expansion of its labour force. Enough so that the local participation rate increased since 2006 (albeit by a negligible 0.1 points).

Total unemployed persons rose 24% from 2006 to 2016, faster than the overall labour force. This resulted in a higher unemployment rate (7.3%) than 2006 (6.7%). No local data existed at the time of this report to demonstrate the local impacts of COVID-19.

The female labour force experienced a faster increase over the decade (17% versus 7% for males). Women also reported a lower unemployment rate (7.1%) than men (8.2%). Between 2006 and 2016, greater rates of men become part of the non-labour force versus labour force, contributing to a lower participation rate by 2016. About the same percentage of men and women are working or seeking work in the West Coast Region.

Figure 5.2a: Labour Force Statistics by Tenure & Age, 2016

	2016			% Change '06-'16		
	Total	Male	Female	Total	Male	Female
Total Pop (15+ yrs old)	3,765	1,900	1,855	14.1%	7.6%	15.9%
In Labour Force	2,860	1,455	1,405	14.2%	6.6%	16.6%
Employed	2,640	1,315	1,315	13.3%	3.1%	16.9%
Unemployed	210	120	100	23.5%	33.3%	17.6%
Not in Labour Force	900	445	455	14.6%	12.7%	15.2%
Participation Rate (%)	76.0	76.6	75.7	+0.1	-0.8	+0.4
Employment Rate (%)	70.1	69.2	70.9	-0.5	-3.0	+0.6
Unemployment Rate (%)	7.3	8.2	7.1	+0.6	+1.7	+0.1

Source: Statistics Canada

About 21% of the eligible work force identified as Indigenous in 2016. In the same year, the Indigenous population demonstrated a lower rate of participation than non-Indigenous residents. The unemployment rate and the proportion of people not in the labour force was higher among Indigenous peoples.

The Indigenous population demonstrated a lower rate of participation than non Indigenous residents. Their employment rate was also higher, while unemployment was about the same between the Indigenous and non-Indigenous labour force.

Figure 5.2b: Labour Force Statistics by Indigenous Identity, 2016

	Total	Indigenous	Non-Indigenous
Total Pop (15+ yrs old)	3,760	795	2,955
In Labour Force	2,855	550	2,300
Employed	2,630	500	2,150
Unemployed	205	55	160
Not in Labour Force	900	240	655
Participation Rate (%)	75.9	69.2	77.8
Employment Rate (%)	69.9	62.9	72.8
Unemployment Rate (%)	7.2	10.0	7.0

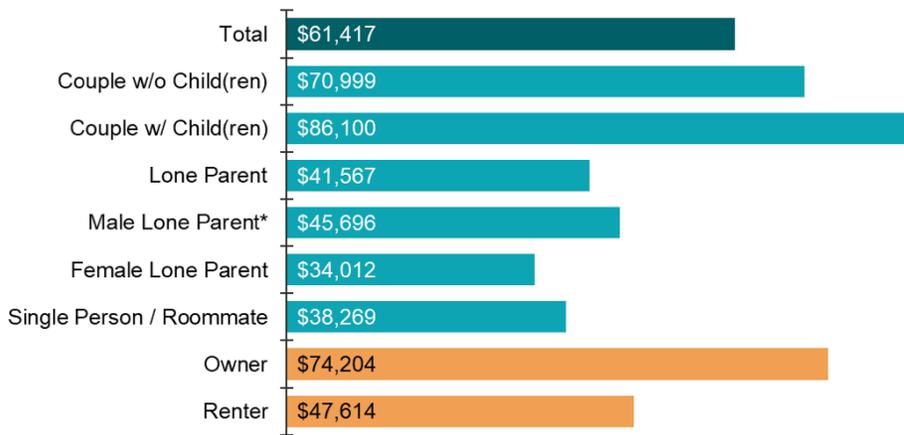
Source: Statistics Canada

Median Household Incomes

Overall, the West Coast’s estimated median before-tax household income grew 11% from 2005 to 2015 (in 2015 dollars), to approximately \$61,400. The median owner household earned about \$72,200 and the median renter household earned \$47,600, representing 14% and 13% growth since 2005, respectively.

The median couples with children earn the greatest income (estimated at \$86,100) among household types, due to the increased likelihood of having dual non-retirement incomes in the same home. The median lone parent earned about \$41,550 in 2015, with median male and female lone parents earning \$45,700 and 34,000, respectively.

Figure 5.2c: Median Before-Tax Household Income by Household Type & Tenure, 2015



* Male Lone Parent from ACRD // Source: Statistics Canada

Income data for Indigenous households is sparse among individual communities. For the ACRD overall, an Indigenous household earned about \$38,800. Indigenous owner households earned about \$65,200 versus \$28,200 for those that rented. Indigenous lone parents earned close to \$29,900.

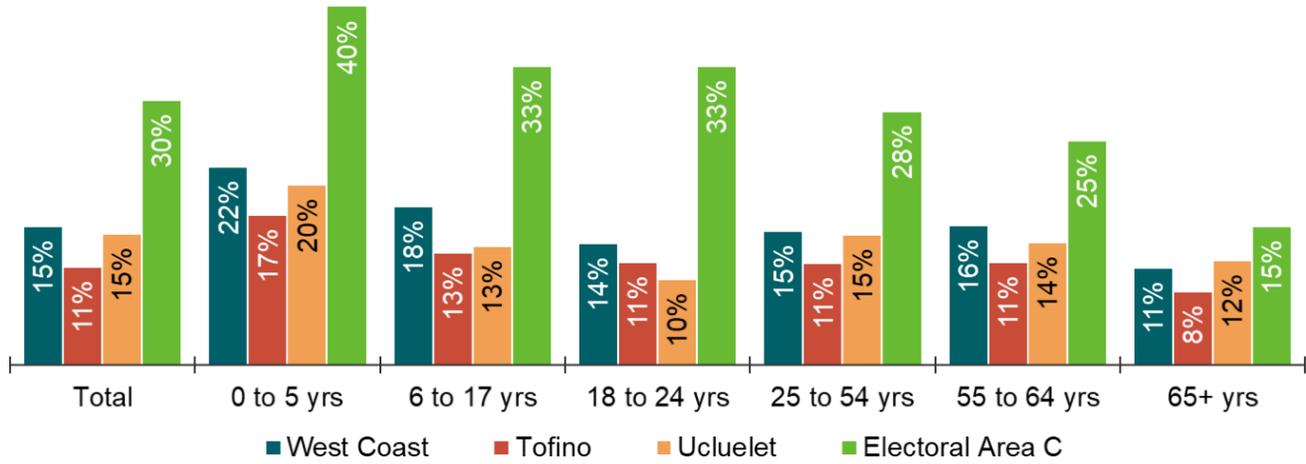
Low Income Measure (LIM)

The Low-Income Measures (LIM) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

About 15% of West Coast residents fall below the after-tax LIM. Overall, children between 0 and 5 years old demonstrated the greatest likelihood (22%) to belong to a household below the measure.

Of the communities where low income data is available, Electoral Area ‘C’ presented significantly higher rates than Tofino and Ucluelet. About 30% of its residents were in low-income and 40% of children aged 0 to 5.

Figure 2.2d: Low Income Measure After-Tax (LIM-AT) Prevalence by Age Cohort, 2015



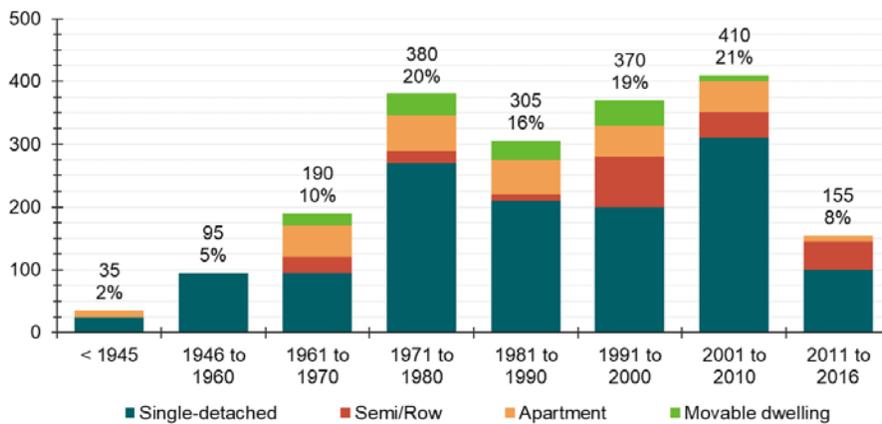
Source: Statistics Canada



5.3 HOUSING Building Stock

The West Coast’s building stock is predominantly single-detached (about 67%). The study area had relatively consistent construction activity between the 1970s and 2000s, with Ucluelet contributing heavily in the 70s and Tofino more recently. Peak construction was between 2001 and 2010 (410 units, or 21% of the total inventory as of 2016). About 220 units were built prior to 1970 (17% of the inventory).

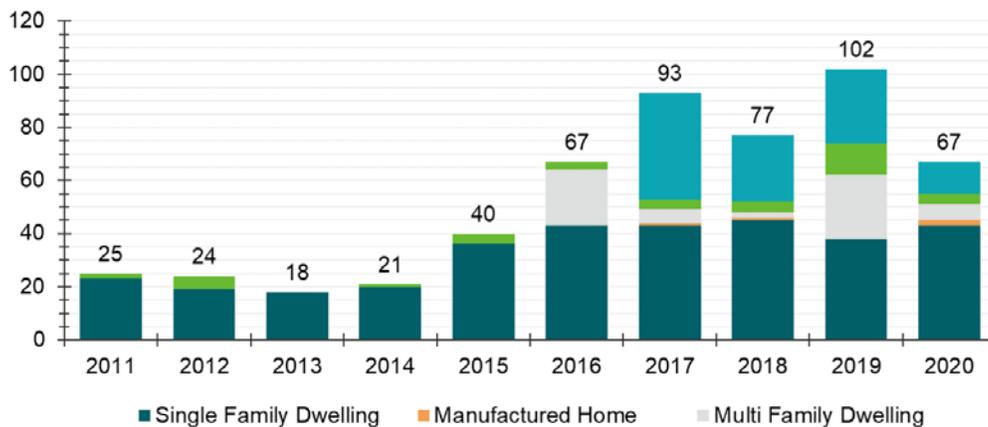
Figure 5.3a: Total Dwellings by Year of Construction & Type, 2016



Source: Statistics Canada

Statistics Canada and local construction activity data suggest that activity between 2011 and 2016 was not as great as recent history. Construction starts quickly increased in pace as of 2016, with notable contributions from multi-family dwelling units and staff accommodation.

Figure 5.3b: Historical Construction Starts by Dwelling Type

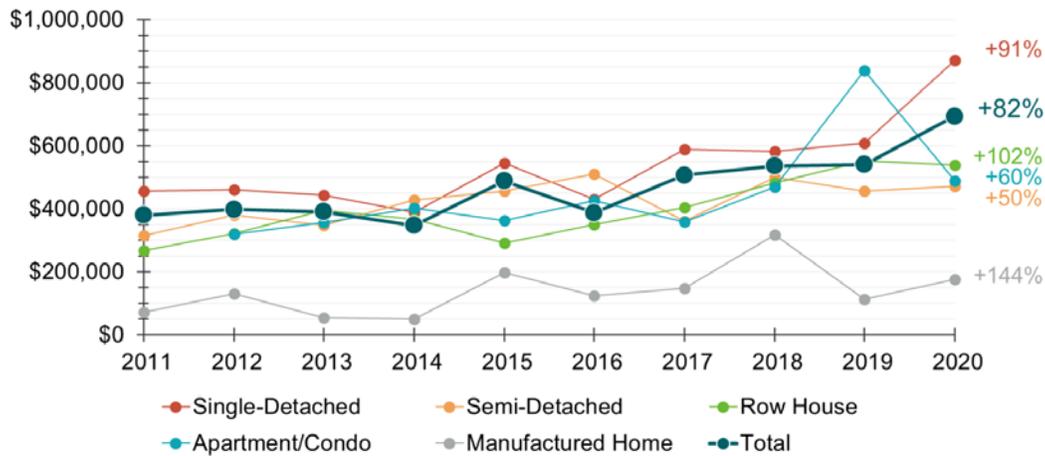


Source: Local Governments

Purchase Price

In 2020, the median West Coast single-detached home cost about \$871,400, up 91% since 2011 (prices are in 2020 dollars). Overall prices grew 82% to 694,150 over the same period, with notable appreciation within the row house market (102% growth to \$538,050). Manufactured homes also demonstrated a significant rise (144%); however, data is based on a small sample size relative to other dwelling types. Note that manufactured home prices also often include land sold with the home.

Figure 5.3c: Dwelling Prices by Type (2020 dollars) & Percent Change '11-'20



Source: BC Assessment

Adjusting prices for inflation to reflect 2020 dollars allows the reader to understand the actual overall appreciation or depreciation in housing that does not simply come from the general rise in prices across the Canadian economy. Unadjusted prices grew 96%, meaning inflation made up about 15% of appreciation.

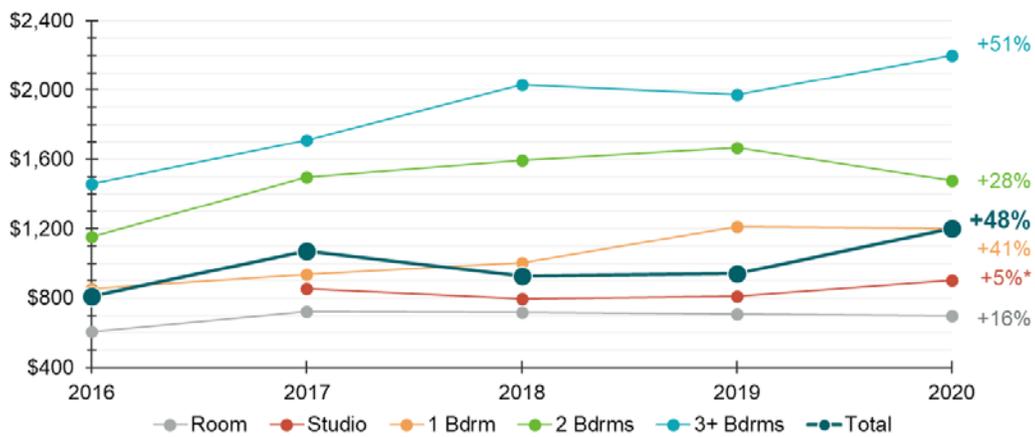
Rental Market Prices

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see Glossary). Only Port Alberni meets CMHC’s criteria among all ACRD communities, leaving a considerable gap about the cost of renting in small municipalities and rural areas.

Thankfully, the Coastal Family Resource Coalition, a multidisciplinary network of health and social service providers, has put time and effort into scanning local classified ads for rental units, collecting unit rents and characteristics within the Districts of Tofino and Ucluelet since 2012. Unfortunately, similarly detailed data is unavailable for other communities within the West Coast study area. Though not perfect, Tofino and Ucluelet data offers a glimpse at what the overall trends in rental housing prices may be in the West Coast. Figures 5.3d summarizes the change in rents by unit size.

Since 2016, overall rent prices possibly grew 48% to \$1,200 (in 2020 dollars). Local data indicates that a dip in rent prices occurred in 2016, which has since recovered. Said data is not shown below since some unit types were not collected prior (rooms and studio apartments), thus possibly influencing median values in those years. From 2016 to 2020, the greatest estimated rent increase occurred among 3-or-more bedroom units (51% to \$2,200).

Figure 5.3d: Median Rent, Tofino & Ucluelet (2020 dollars) & Percent Change '16-'20



* percentage change calculated from 2017 since no 0-bedroom units were collected

Source: Coastal Family Resource Coalition

The main contributor to the irregular overall trend is how the sample rents are distributed. Since 2012, about 55% of collected rents were for 1-bedroom units, 25% were for 2-bedrooms, and 17% were for 3+ bedrooms. If we use 1- and 2-bedroom units as the proxy for all dwelling sizes, it is possible that rents have changed about 40% over the 9 years, or an annual growth rate of nearly 4% after inflation adjustments.

Non-Market Housing & Programs

As of March 31, 2021, BC Housing supports emergency shelter or homeless housing for 155 people in the ACRD. This includes 135 units for those needing transitional housing and assisted living, and 218 units of independent social housing. In March, 274 individuals or households received rental assistance for private market dwellings, 73% of whom were seniors or Elders.

Nearly 90% of all non-market housing in the ACRD is located in the City of Port Alberni. The remaining 10% share is distributed across the Regional District, Municipalities, and Electoral Areas. Based on available data, BC Housing currently supports 15 spaces for transitional supported and assisted living, 4 independent social housing units, and has 21 individuals or households receiving rental assistance on the West Coast.

Figure 5.3e shows how many people/households benefited from non-market housing across the ACRD and the West Coast Region. Units for the all service allocation subgroups are marked with an 'XX' notation where data is suppressed.

Figure 5.3e: Non-Market Housing Facilities & Programs, March 31 2021

Alberni-Clayoquot Regional District															
Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal		
92	40	23	155	79	40	16	135	118	100	218	46	199	29	274	782

West Coast															
Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market				TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Canada Housing Benefit	Subtotal		
0	0	0	0	XX	XX	XX	15	XX	XX	4	XX	XX	XX	21	40

Source: BC Housing

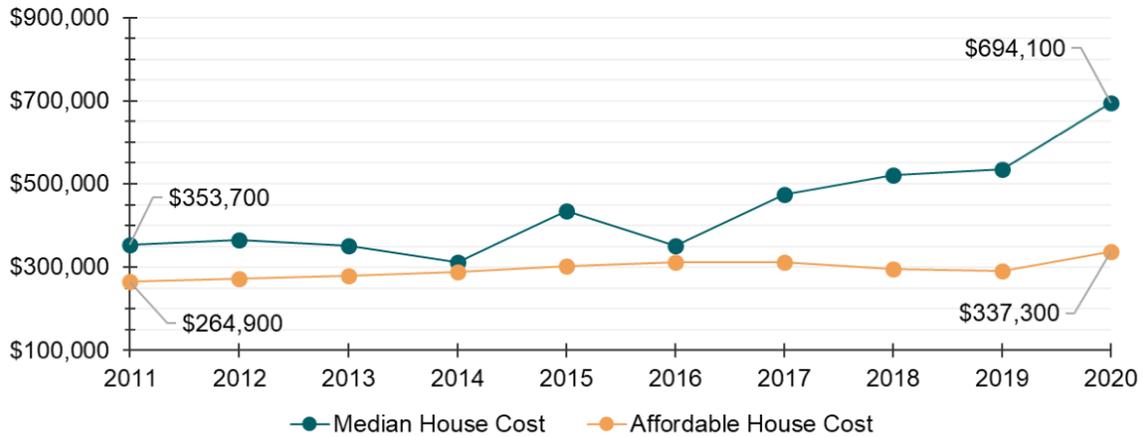
As of June 2021, the BC Housing wait list had 109 total applications from ACRD residents that had not yet been fulfilled, including: 64 families, 10 residents with disabilities, and 17 seniors. Like for services, the greatest visible demand comes from Port Alberni (91% of applications). Based on available information, 8 West Coast applicants remained unserved.

The totals provided only reflect active applications with BC Housing and do not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or times. The unavailability of options in rural communities also serves as a deterrent to applying to urban services, especially when social (family and friends) supports may not be in these urban centres or if residents simply wish to remain in their community (like seniors aging in place).

5.4 AFFORDABILITY

Figure 5.4a offers a perspective on the cost of local housing by comparing the cost of the median home in the West Coast versus the cost of that the median income in a given year could possibly afford (based on a set of assumptions detailed within the individual community reports). The purpose is to highlight the impact of changing incomes on affordability, particularly for first-time home buyers; households who have built up significant equity via real estate are generally more capable of affording local housing.

Figure 5.4a: Median Home Cost vs Estimated Affordable Home Cost



Source: derived from BC Assessment, & Statistics Canada

The West Coast’s estimated median income was less than that of the BC median (\$61,417 versus \$69,995 in 2015). Estimates suggest that over the first half of the last decade, the median household income could not generally afford the median home offered on the market; however, the gap between the two prices did not vary greatly, suggesting that real estate market conditions remained relatively similar.

By 2016, the affordable cost and actual (median) cost of a home looked to have hit a near equilibrium. This would not last, as the difference between the two began to expand until it hit its greatest disparity in 2020, an estimated \$357,000 difference. In 2020, the median income earning first-time home buyer could afford less than 50% of the median home price.

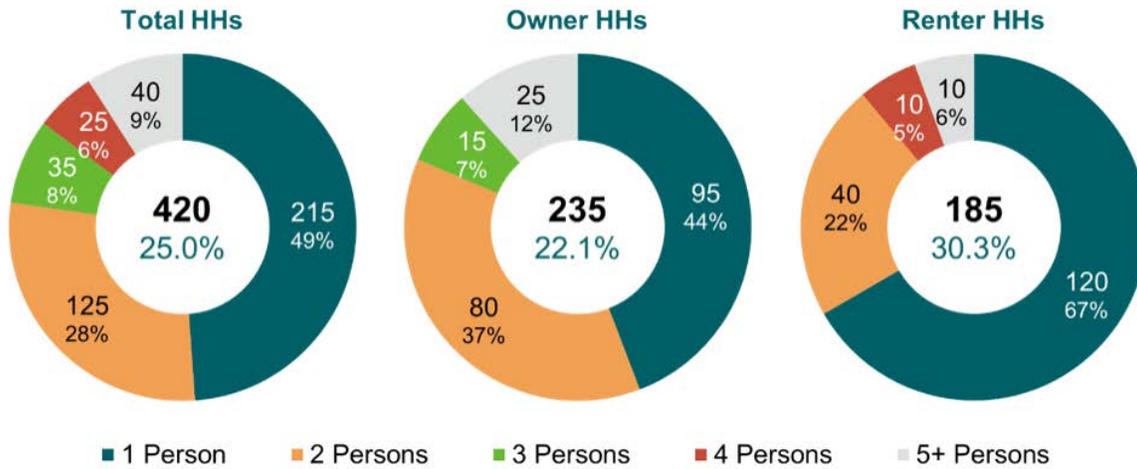
5.5 CORE HOUSING NEED

A dwelling’s housing condition is normally described using Statistics Canada’s three criteria of “Core Housing Need:” suitability, adequacy, and affordability. A quick guide is that inadequate means a need for major repair, unsuitable means overcrowded, and unaffordable is when shelter costs exceed 30% of before tax household earnings. If a household is in Core Housing Need, it means that they experience at least one of the aforementioned hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also whether an affordable, alternative dwelling exists in the market (given a household’s needs).

From 2006 to 2016, the rate of Core Housing Need increased from about 23% to 25%, mirrored by a 35% increase in total households that experienced core need (310 to 420). Mostly 1 and 2 person households experienced core need in both periods, generally tied to available income.

Renter households demonstrated the greatest prevalence of Core Housing Need compared to owner households; 30% versus 22%, respectively.

Figure 5.5a: Core Housing Need (CHN) by Type & Total Households (HHs) in CHN by Size, 2016



Source: Statistics Canada

Across the West Coast, lone parents demonstrated greatest prevalence of Core Housing Need among household types at 28%, meaning about 1 of every 4 lone parents faced financial, spatial, or quality hardship as they relate to housing. About 30% of Indigenous households were in core need. Couples, who often benefit from being dual income earning, experience the lowest prevalence of hardship.

Figure 5.5b: Core Housing Need by Household Type & Indigenous Identity, 2016



Source: Statistics Canada

6 Glossary

“activity limitation” refers 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;

“bedrooms” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“census” means a census of population undertaken under the Statistics Act (Canada);

“census agglomeration (CA)” Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

“census dissemination area (CA)” is a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“census dissemination block (DB)” is an area bounded on all sides by roads and/or boundaries of standard geographic areas. The dissemination block is the smallest geographic area for which population and dwelling counts are disseminated. DBs cover all the territory of Canada;

“census division (CD)” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services (e.g. Alberni-Clayoquot Regional District);

“census family” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“census subdivision (CSD)” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes;

“child” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“commuting destination” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“components of demographic growth” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

“emigrant” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

“immigrant” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“interprovincial migration” refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

“intraprovincial migration” refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

“non-permanent residents” refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

“core housing need” is when 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 meets all three housing standards;

“adequate housing” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“affordable housing” means that household shelter costs equate to less than 30% of total before-tax household income;

“suitable housing” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

“dissemination area (DA)” refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“dwelling” is defined as a set of living quarters;

“dwelling type” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

“single-detached house” means 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 is also classified as a single-detached house;

“semi-detached house” means one of two dwellings attached side by side (or back to back) to each other, but not attached 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 have open space on all sides;

“row house” means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not

having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

“duplex” (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

“apartment in a building that has five or more storeys” means a dwelling unit in a high-rise apartment building which has five or more storeys;

“apartment in a building that has fewer than five storeys” means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

“mobile home” means 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 pad and may be covered by a skirt;

“economic family” refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

“employment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

“equity seeking groups” are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups

are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

“extreme core housing need” has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“family size” refers to the number of persons in the family;

“full-time equivalent (FTE) student” represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

“household” refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

“owner household” refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

“renter household” refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

“household maintainer” refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

“household size” refers to the number of persons in a private household;

“household type” refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

“Indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

“labour force” refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

“living wage” means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

“low-income measure, after tax,” refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

“migrant” refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

“mobility status, one year” refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

“NAICS” means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“NAICS industry” means an industry established by the NAICS;

“participation rate” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“primary rental market” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“precarious housing” means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

“Rental Market Survey” refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

“secondary rental market” means a market for rental housing units that were not purpose-built as rental housing;

“shelter cost” refers to the average or median monthly total of all 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;

“short-term rental (STR)” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“STR – commercial market” refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“STR – total market” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“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;

“tenure” refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“unemployment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group;

“vacancy” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.



ALBERNI-CLAYOQUOT
REGIONAL DISTRICT



DISTRICT OF
Tofino



TOQUAHT
NATION



Yuutu?it?ath



TLA-O-QUI-AHT
FIRST NATION



DISTRICT OF
UCLUELET

Consulting support from:



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