



ALBERNI-CLAYOQUOT
REGIONAL DISTRICT

Alberni-Clayoquot Regional District

Electoral Area “E” (Beaver Creek)

Housing Needs Report

SEPTEMBER 2025



Acknowledgments

In the spirit of truth, healing and reconciliation, the authors of this report acknowledge that the Alberni-Clayoquot Regional District (ACRD) is located within the traditional territories of 10 Nuu-Chah-Nulth First Nations, being ʕaahʕuusʔaḥ (Ahousaht), Ditidaht, hiškʷiiʔaḥ (Hesquiaht), Hupačasath, ʕaʔuukʷiiʔaḥ (Tla-o-quiath), and ʕišaaʔaḥ (Tseshaht First Nation) and four Treaty First Nations, including Huu-ay-aht First Nations, Yuuʕuʔiiʔaḥ Government, Uchucklesaht Tribe Government and tukʷaaʔaḥ (Toquaht Nation) that are ACRD federation members.

First Nations have stewarded the lands and waters that host us sustain our wellbeing since time immemorial. We hope to continue their legacy of learning from, caring for, protecting, and enjoying the blessings of tradition and territory.

The development of this Housing Needs Report was led by the Alberni-Clayoquot Regional District and supported by staff from the Planning department.

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Table of Contents

- Acknowledgments 2**
- Executive Summary 4**
 - Key Findings 4
- 1. Introduction 6**
 - 1.1 Sources 7
- 2. Demographic Profile 9**
 - 2.1 Population 9
 - 2.2 Households 14
 - 2.3 Income 18
- 3. Housing Profile 22**
 - 3.1 Property Ownership 23
 - 3.2 Rental Universe 25
 - 3.3 Market Housing 26
 - 3.4 Non-Market Housing 29
- 4. Housing Need 31**
 - 4.1 Housing Criteria 31
 - 4.2 Housing Need by Tenure 32
 - 4.3 Energy Poverty 34
- 5. Anticipated Housing Demand 36**
 - 5.1 Demand by Component 36
 - 5.2 Distribution of Demand 37
- 6. Conclusion 40**
- Appendix A: Definitions 41**
- Appendix B: Interim Housing Needs Report Requirements 44**
 - Number of Housing Units Required to Meet Current and Anticipated Demand 44
 - Key Areas of Local Need 45
 - Looking Back 48
- Appendix C: Mortgage Assumptions 51**

Executive Summary

In 2021, the Alberni-Clayoquot Regional District's (ACRD's) municipalities and electoral areas released their first iterations of Housing Needs Reports (HNRs) in response to new legislation and a changing housing landscape.

Recognizing the dynamic nature of the housing market, the availability of new data, and the necessity for updated housing reports, the ACRD commissioned updated HNRs for its Electoral Areas (EAs). This report provides an overview of key data for Electoral Area "E" (Beaver Creek), with particular emphasis on current and anticipated local housing conditions and needs. Data included in this report meets the requirements for full housing needs reports as articulated by provincial legislation, updated in June of 2024.

KEY FINDINGS

The Population of Beaver Creek is Growing and Changing

- Beaver Creek's total population grew by 7% between 2016 and 2021. During this same period, households also grew 7%. Projections anticipate that the community will continue to experience growth over the next two decades.
- By 2041 there may be about 3,390 residents living in Beaver Creek.
- Growth has historically been, and is expected to continue to be, greatest among seniors and older residents. Older working age adults (45 to 65 years old) are likely to decline as many residents age into senior cohorts without being replaced. Projections also anticipate considerable growth among 25- to 44-year-olds over the next 20 years.

Homeownership is Out of Reach for Most Residents

- The median home sale price rose 107% between 2019 and 2022. The median Beaver Creek single-detached house sold for almost \$800,000 in 2022.
- From 2012 to 2016, home ownership was typically affordable for couple households making the median income. Since 2016, the median price of a home has become increasingly out of reach for all median household types. The gap between what homes sell for and what households can reasonably afford has widened dramatically since 2020.
- Local house prices in Beaver Creek are increasing at a much higher rate than local incomes, making it more difficult for current and future residents to purchase a home.

Residents in Beaver Creek are Facing Housing Affordability Challenges

- In 2021, 11% of households in Beaver Creek lived in an unaffordable home, a lower percentage relative to other neighbouring communities in the ACRD and across BC.
- Renter households are more severely affected by affordability challenges. Thirty-eight (38) percent of Beaver Creek renters were in an unaffordable home and 22% were in Core Housing Need.
- About 19% of households in Beaver Creek (245 households) earned a "very low income" or "low income." These households can afford at most a monthly mortgage or rent of \$750. Many of these households may already own their home or are eligible for shelter assistance and may be able to afford more than indicated by housing data. However, this income group has higher susceptibility to sudden changes in costs like unexpected repairs, utilities, taxes, mortgage rate adjustments, or increases in rent.
- Many residents that participated in engagement felt that their housing expenses were generally affordable but were worried about their ability to weather unexpected expenses and maintain their homes.

Demand is Expected to Increase over the Next 20 Years

- Over the next two decades, provincial projections suggest Beaver Creek may need to add 389 new homes across the housing spectrum to address existing housing deficits, account for new growth, and improve affordability. Rental demand projections suggest 65% of new rental units would need to be offered at affordable or below-market prices to best meet the needs of Beaver Creek residents.
- Much of the demand will be influenced by population growth. Growth is largely driven by factors outside of local government control including economic opportunities, available services, infrastructure, transportation, natural disasters, federal and provincial policy, and education opportunities.
- In focus groups, many residents suggested that growth projections may overestimate the number of people that will relocate to Beaver Creek over the next 20 years, especially if infrastructure and servicing limit the number of new homes and development opportunities.

Beaver Creek Could be Well-Positioned to Manage Growth

- Preparing for growth and addressing demand is not just about accommodating new people – it is about preserving and deepening affordability so current residents across all age demographics in Beaver Creek can stay and thrive in their community.
- Portions of Beaver Creek may be appropriate for additional density, especially areas serviced by the Beaver Creek Water System and transit options from Port Alberni.
- Residents cautioned that larger-scale, denser housing development was still better allocated in Port Alberni than outside of the City.
- Residents were particularly excited about alternative housing typologies, modest density solutions, and smaller unit sizes. Many expressed a willingness to explore alternative land use solutions to enable more housing.
- Survey respondents wanted to maintain and protect the rural character of Beaver Creek. Many were concerned that switching to a water system would significantly raise annual taxes and most wanted to maintain their current septic systems.

Community Engagement

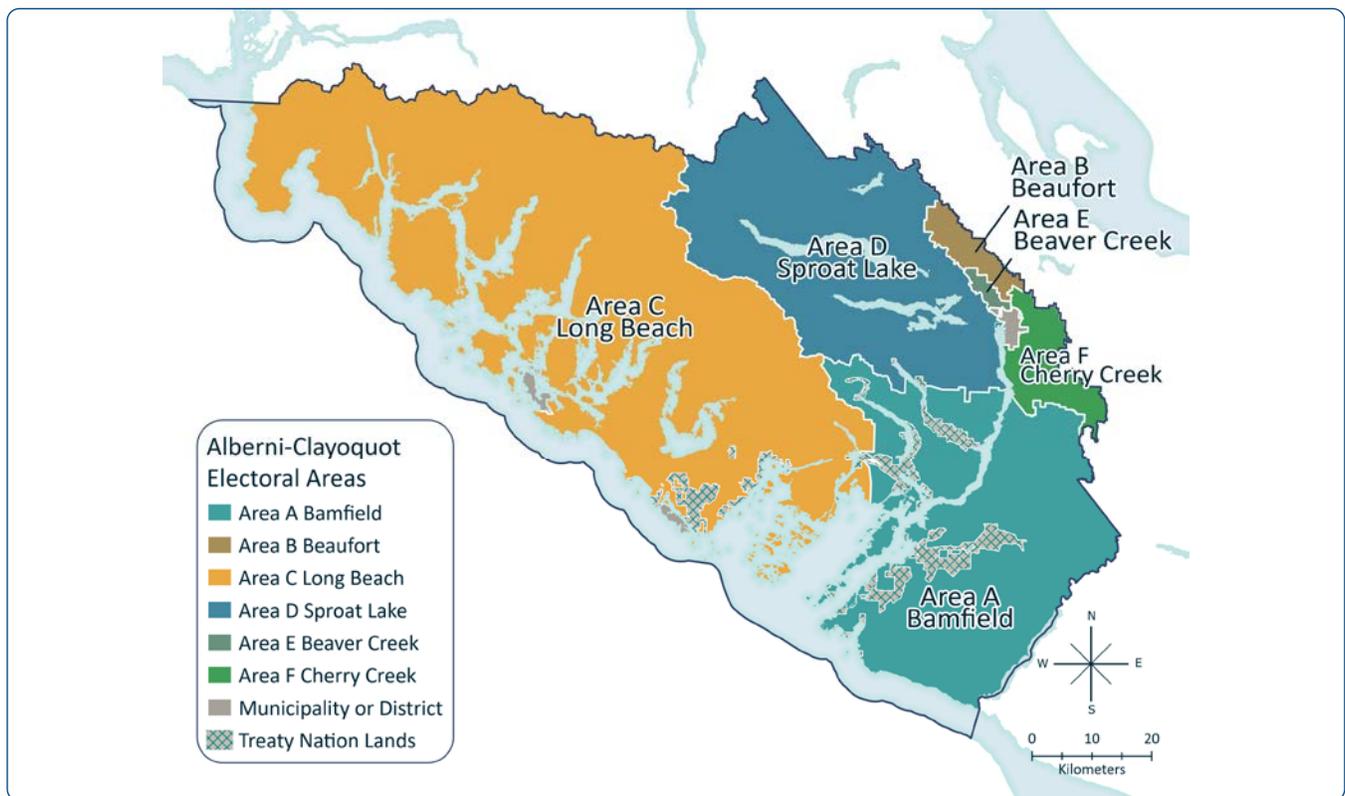
As part of the needs report process, staff from the ACRD and the project team launched a community survey and held focus groups in each Electoral Area in spring 2025. In total the survey received 165 responses from individual community members, 53 of whom were residents of Beaver Creek. The focus group was held on April 29, 2025 with members of the Beaver Creek Advisory Planning Commission (APC). The project team delivered a presentation of interim data findings before facilitating an in-depth discussion of housing need. Quotes and engagement findings have been integrated throughout this report and were critical to the recommendations highlighted in the **2025 Alberni-Clayoquot Regional District Electoral Area Housing Needs Report**.

As you read through this report, look for the green background – it means you are reading a community engagement finding or a real quote about housing from a real Beaver Creek resident!

1. Introduction

Using a wide range of quantitative data from provincial and federal sources and qualitative feedback from staff, elected officials, community organizations, and community members, this document analyzes existing and anticipated housing needs and gaps in Electoral Area “E” (Beaver Creek). Unless otherwise indicated in text, all data included in this report refers solely to electoral area. Figure 1-1 illustrates Beaver Creek’s location in relation to adjacent communities and the ACRD.

Figure 1-1: Location Map



Source: BC Geo Warehouse, Statistics Canada

The purpose of this report is to catalogue current and anticipated housing challenges so that decision makers, regulators, funders, and community members can better understand and react to housing issues in Beaver Creek. The data gathered and insights generated by a needs report can inform land use and social planning initiatives at local levels, as well as provide evidence to further advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

1.1 SOURCES

This report refers to several pieces of data that work together to contextualize housing conditions experienced by residents. The following is a list of secondary quantitative data sources (i.e., information collected by other organizations and used for this report):

- BC Assessment
- British Columbia Statistics
- Canada Mortgage and Housing Corporation (CMHC) – where available
- Local government data
- Statistics Canada
- UBC Housing Assessment Resource Tools (HART)

Limitations for each source are detailed in the next subsection. At a high level, no analysis can be exact without individualized person or household datasets. Many datasets in this report rely on population samples which, though statistically sound, may not feel representative or reflect lived experience in the community. Any analysis in this report should be considered informed estimates rather than precise descriptions.

This is especially applicable to projection work from any source. Estimating variable changes without knowledge of future conditions is inherently flawed. The projections included in this report are subject to economic, social, and environmental conditions that may not persist in the future. Projections should serve as guideposts, regularly recalculated and adjusted to incorporate new information as needed.

1.1.1 Data Limitations

BC Assessment

Grouped Information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2022/2023. 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.

British Columbia Statistics

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. The database primarily offers data for urban areas, potentially excluding unincorporated or rural data, or suppressing data for confidentiality. This is often due to urban communities having greater data quality and quantity.

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. In the ACRD, CMHC only collects rental data for the City of Port Alberni.

Statistics Canada

Area and Data Suppression

Some geographic areas are too small to report, resulting in the deletion of information. Suppression can occur due to data quality or for technical reasons, limiting the use of granular Census geographies. This was of particular concern for certain electoral areas of the ACRD, which are identified throughout respective reports where applicable.

Random Rounding

Numbers are randomly rounded to multiples of "5" or "10," leading to potential discrepancies when summed or grouped. Percentages derived from rounded data may not accurately reflect true percentages, introducing a level of approximation. Additionally, the sums of percentages may not equal 100%.

UBC Housing Assessment Resource Tools (HART)

Sourced from Statistics Canada

While HART offers detailed methodologies for their analysis, they do rely on Statistics Canada datasets. Consequently, the same limitations as stated above apply for HART analysis results.



2. Demographic Profile

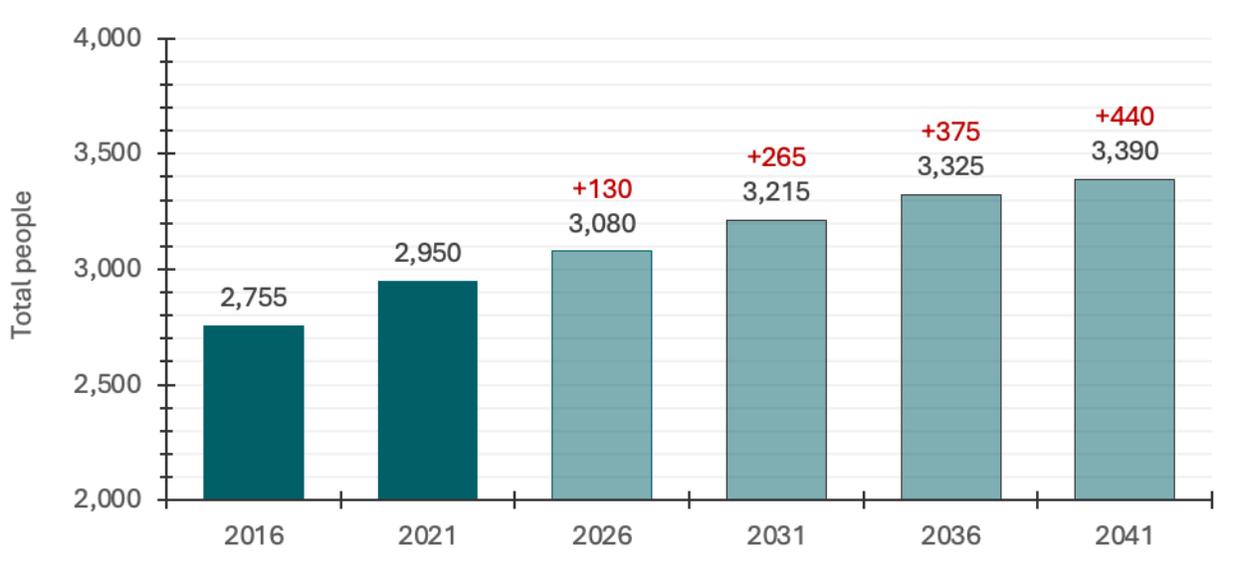
2.1 POPULATION

2.1.1 Historical & Anticipated Population

British Columbia’s population grew by nearly 8% between 2016 and 2021 (according to BC Government estimates), driven by economic opportunities, immigration, and quality of life. This growth has heightened the demand for housing, infrastructure, and services, presenting opportunities and challenges for the province as it adapts to a changing demographic landscape.

Figure 2-1 illustrates Beaver Creek’s changing population between 2016 and 2021 (based on Census data) and its anticipated population by 2041 (derived from BC Government projections based on total growth expected for all rural areas of the ACRD).

Figure 2-1: Historical and anticipated population, net anticipated change of population since 2021



Source: derived from Statistics Canada, BC P.E.O.P.L.E projections

Table 2-1 summarizes the historical population changes across different age groups and includes anticipated population figures over the next two decades.

Table 2-1: Historical (BC Gov't estimates) and anticipated population by age group (BC Gov't projections)

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical population							
2016 population	2,755	400	265	515	935	595	55
2021 population	2,950	415	255	605	960	645	70
% change ('16-'21)	+7%	+4%	-4%	+17%	+3%	+8%	+27%
Anticipated population							
2026 population	3,080	420	285	675	865	755	90
% change ('21-'26)	+4%	+1%	+12%	+12%	-10%	+17%	+29%
2041 population	3,390	415	285	800	920	750	220
% change ('26-'41)	+10%	-1%	+0%	+19%	+6%	-1%	+144%
% change ('21-'41)	+15%	+0%	+12%	+32%	-4%	+16%	+214%

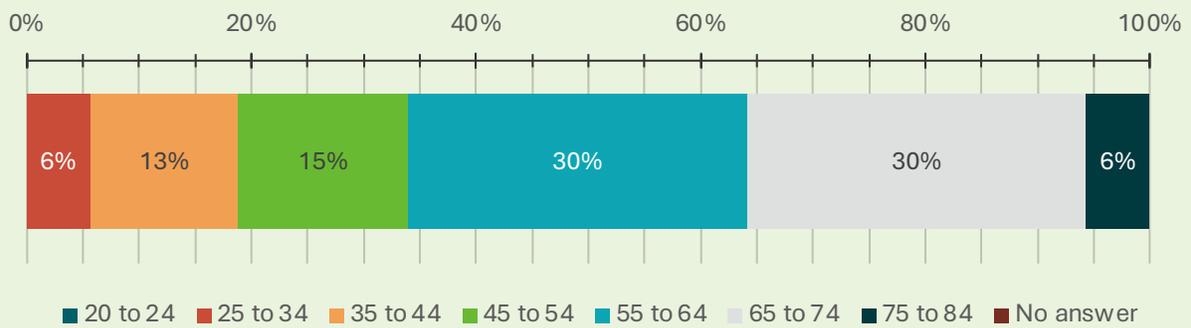
Source: derived from Statistics Canada, BC P.E.O.P.L.E projections

- Beaver Creek's total population was 2,950 people in 2021, up from 2,755 in 2016 – a 7% increase over the five years.
- The highest rates of growth have been largely among senior residents and adults aged 25 to 44. While most of the defined age groups expanded, the 15 to 24 group contracted about 4%.
- If we assume growth mirrors what is anticipated for the whole of the ACRD's electoral areas, the total Beaver Creek population may grow 15% over the next two decades, potentially reaching 3,390 people in 2041. Considerable growth may occur for both seniors and the 25- to 44-year age group.

Community Spotlight

With 53 complete responses, Beaver Creek residents were the largest respondent group to the community survey. More than 60% of respondents were over the age of 55, aligning with demographic trends observed over the past two census periods.

Figure 2-2: Beaver Creek survey respondents by age group



A common theme in engagement feedback was that there are limited options close to Beaver Creek for affordable and accessible senior housing, especially for those on fixed incomes or who would like to downsize and remain in their community.

“Lots of seniors in Beaver Creek and they can not afford to stay but no rental properties that are affordable neither in [Beaver Creek] or town.”

“Need more seniors housing. Mom is on a long list!”

“Build single level housing that remains affordable for seniors who do need independent housing but need to downsize.”

2.1.2 Alternative Population Projections

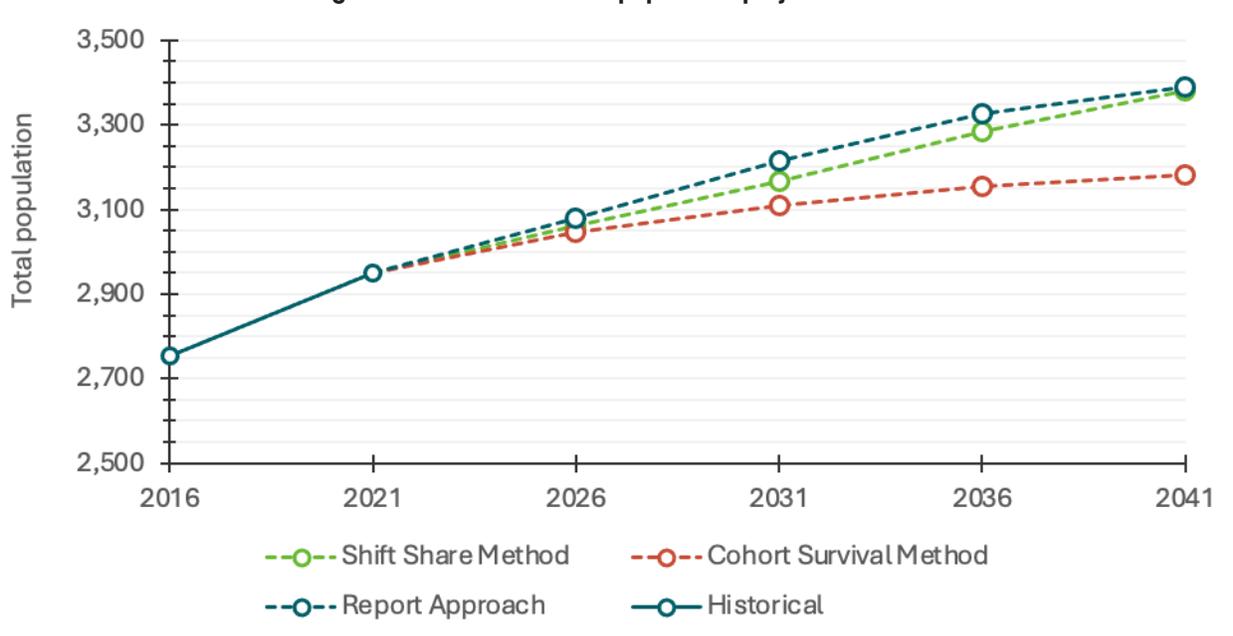
To estimate housing demand, the BC Government prescribes a specific methodology. This includes calculating new demand over a 20-year period (2021 to 2041). The approach is relatively straightforward for electoral areas: assuming that local changes will mirror regional trends, it applies the anticipated rate of growth for all rural areas of the Regional District to each electoral area individually. This is commonly referred to as the “Constant Share” model.

This report uses the Constant Share model to project population and household changes, ensuring consistency with the provincial methodology. However, this is just one of several valid approaches for generating projections.

- **Constant Share** – Assumes a stable historical relationship between a smaller (lower-tier) area and its broader (upper-tier) region. For example, if a community has consistently represented 10% of its regional district and the district grows by 5%, the community is projected to grow by 5% as well.
- **Shift Share** – A variation of the Constant Share model. While it starts with the historical relationship, it also accounts for trends in how that share has changed over time. For instance, if a community’s share of the regional district increased from 5% in 2016 to 6% in 2021, the projection might estimate a 7% share by 2026, implying faster local growth than the broader region.
- **Cohort Survival Method** – Projects population by age group based on historical trends in migration, fertility, and mortality. It assumes these demographic patterns will continue into the future, calculating population changes by tracking each age cohort over time.

Figure 2-3 compares the results of the Constant Share model used in this report with two other widely recognized projection methods. Table 2-2 summarizes the differences in projected 20-year changes across the models.

Figure 2-3: Alternative total population projection results



Source: derived from Statistics Canada data

Table 2-2: Alternative population projection 2021 to 2041 change by defined age group

Projection type	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
Constant Share (report)	15%	0%	12%	32%	-4%	16%	214%
Shift Share	15%	-4%	3%	15%	18%	4%	219%
Cohort Survival Method	8%	-19%	-2%	-9%	22%	21%	35%
Average	13%	-8%	4%	13%	12%	14%	156%

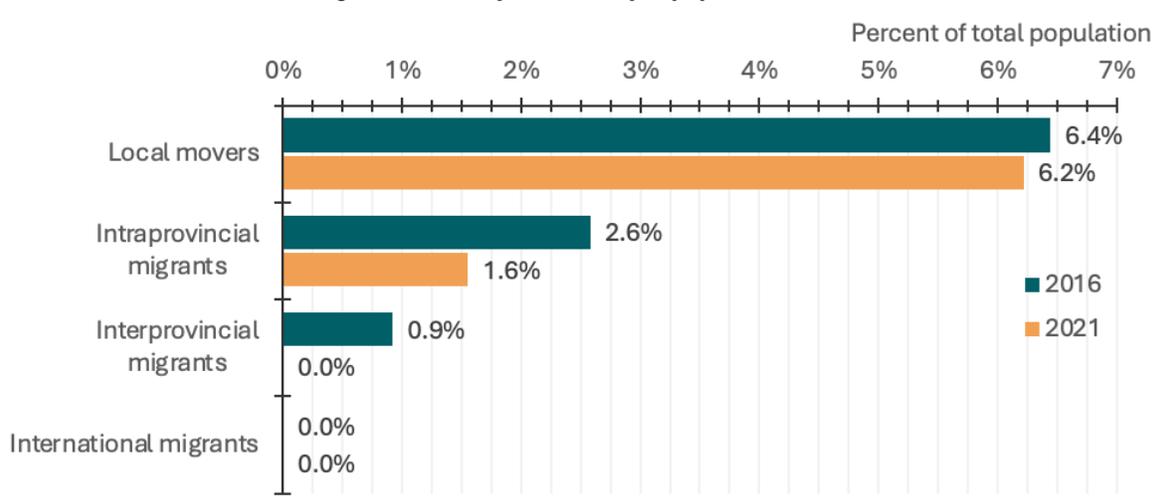
Source: derived from Statistics Canada data

- When comparing the three models, the Constant Share and Shift Share approaches produce relatively similar results, while the Cohort Survival method projects a considerably more modest growth trajectory. This discrepancy is expected, as the first two methods are linked to regional trends. The Cohort Survival method focuses solely on Beaver Creek’s internal demographic dynamics.
- The most notable differences across models appear in the projected changes for specific age groups over the 20-year period. While both the Constant Share and Shift Share models estimate approximately 15% total population growth, the distribution of that growth across age groups differs substantially. The Cohort Survival model projects an even more distinct pattern, with particularly different results at the age-group level.
- If we take an average, Beaver Creek may grow about 13% over the next two decades – reaching about 3,335 people. Most defined age groups could see positive change over time, with particularly sustained growth among senior populations.

2.1.3 Recent Mobility Trends

Figure 2-4 illustrates the number of people who moved to Beaver Creek from within British Columbia (intraprovincial), from another province (interprovincial), from another country (international), or from another part of the same community. The data reflects mobility trends for the single years prior to 2016 and 2021.

Figure 2-4: One-year mobility of population trends



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Based on 2016 and 2021 results, about 6% of the local population moves within the community on an annual basis.
- People moving from other areas of British Columbia (including adjacent communities) are the largest source of incoming migrants, a trend consistent in both the 2016 and 2021 Censuses.
- Out-of-province in-migrants made up a small portion of incoming individuals / households in 2016, but negligible amounts in 2021. Generally, few if any people move to Beaver Creek directly from another country. This is supported by local immigration data that identifies that only 15 immigrants or non-permanent residents moved to the area from 2011 to 2021.

2.2 HOUSEHOLDS

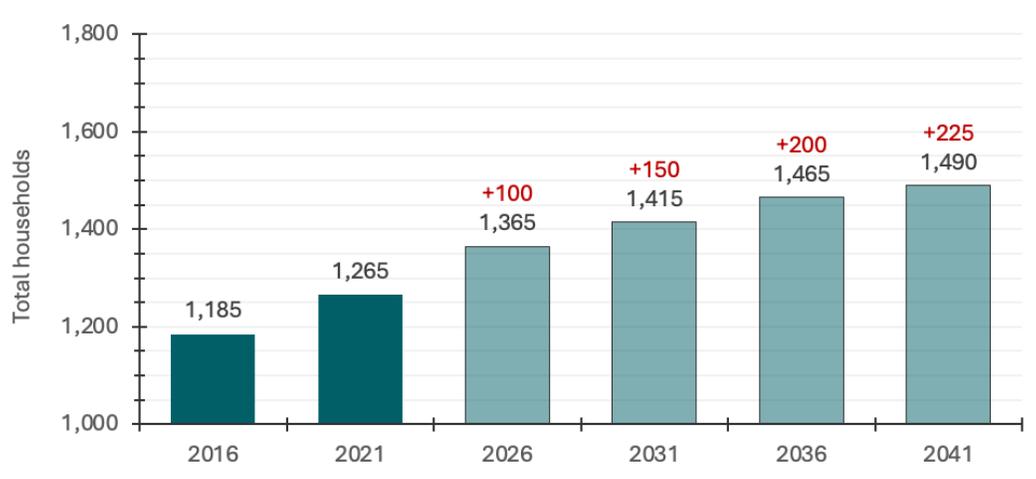
Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence. A household is the highest-level descriptor of many unique living situations. Households are often categorized in this report by the primary household maintainer’s age, which is the age of the person responsible for major expenses like rent, mortgage, taxes, and utilities. When multiple people share this responsibility, the first listed individual in the Census response becomes the primary household maintainer.

2.2.1 Historical & Anticipated Households

Total households and the age distribution of maintainers are influenced by population changes, and driven by factors like relocations, preferences, and financial situations. Changes in household patterns typically align with broader population trends. Household growth is a key driver of housing demand. Since households need dwellings, projections are closely tied to the needed increase in housing stock to accommodate expected population changes. Economic and financial drivers, while influential, are excluded since they are difficult to predict, both in the near- and long-term.

Figure 2-5 illustrates Beaver Creek’s historical households and the anticipated 20-year net growth in households (2021 to 2041).

Figure 2-5: Historical and anticipated households, net anticipated change of households since 2021



Source: derived from Statistics Canada, BC P.E.O.P.L.E projections

Table 2-3 summarizes historical shifts in total Beaver Creek households, providing insights into expected figures over the next two decades.

Table 2-3: Historical and anticipated households by primary maintainer age (BC Gov't projections)

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
Historical households by primary maintainer age						
2016 households	1,185	20	225	575	330	35
2021 households	1,265	20	295	480	410	50
% change ('16-'21)	+7%	+0%	+31%	-17%	+24%	+43%
Anticipated households by primary maintainer age						
2026 households	1,365	20	320	490	470	60
% change ('21-'26)	+8%	+0%	+8%	+2%	+15%	+20%
2041 households	1,490	25	370	490	460	145
% change ('26-'41)	+9%	+25%	+16%	+0%	-2%	+142%
% change ('21-'41)	+18%	+25%	+25%	+2%	+12%	+190%

Source: derived from Statistics Canada, BC P.E.O.P.L.E projections

- According to Census data, there were 1,265 total households in Beaver Creek in 2021 – up 7% from 1,185 in 2016.
- Growth occurred in households led by maintainers in most defined age groups, with the largest absolute growth occurring in households led by 65- to 84-year-olds (+80) and largest relative growth in households by 25- to 44-year-olds (+31%).
- If growth remains similar to expected changes for the ACRD rural areas, then Beaver Creek's households may expand by 18% from 2021 to 2041, reaching about 1,490. If population grows by the average rate predicted by the three projection methods, households may only expand by nearly 16%.
- It is not uncommon for communities to have a higher rate of household growth than population growth – it generally corresponds to an anticipated aging population. As a community ages, more people tend to live in smaller households (e.g. 1- or 2-person households rather than 3- or 4-person households). This drives the average household size down and increases the number of households per capita. While there is an expected increase in households led by 25- to 44-year-olds (+75), there is even greater growth expected in households led by seniors (+145).

2.2.2 Additional Household Characteristics

Table 2-4 summarizes the totals and distributions of households by their size per the 2016 and 2021 Censuses, as well as their respective tenure splits.

Table 2-4: Historical households by household size and tenure share

2016 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	1,190	295	535	160	135	65	2.3
Share of total	100%	25%	45%	13%	11%	5%	
Owner households	85%	69%	92%	91%	78%	100%	2.4
Renter households	15%	31%	8%	9%	22%	0%	1.9
2021 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	1,265	320	560	175	140	65	2.3
Share of total	100%	25%	44%	14%	11%	5%	
Owner households	87%	78%	89%	91%	90%	100%	2.4
Renter households	13%	22%	11%	9%	10%	0%	1.9
% change ('16-'21)	+6%	+8%	+5%	+9%	+4%	+0%	

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Growth occurred in all defined household sizes. The largest absolute growth was among 1-person households (25 households) and greatest relative growth was among 3-person households (+9%).
- In 2021, the share of renter households decreased. From 2016 to 2021, total renter households shrank by 15 while owner-occupied dwellings increased by 90 households.
- Rates of rentership were highest among 1-person households in 2021. Smaller households tend to have lower earnings which translates to a higher probability of renting due to having less financial capacity to secure homeownership. With growth anticipated among the senior population, there is likely to be a corresponding increase in single person households and potentially renter households over the next two decades.

Table 2-5 summarizes the totals and distributions of households by their household family type per the 2016 and 2021 Censuses, as well as their respective tenure splits. Note that a “census-family with a child” includes both couples and lone parents. A “non-census family” refers to a household made up of a single person or unrelated individuals (i.e., roommates).

Table 2-5: Historical households by census-family type and tenure share

2016 Census	Total	Census-family w/o children	Census-family w/ children	Non-census family*
Total households	1,190	470	375	335
Share of total	100%	39%	32%	28%
Owner households	85%	94%	89%	69%
Renter households	15%	6%	11%	31%
<hr/>				
2021 Census	Total	Census-family w/o children	Census-family w/ children	Non-census family*
Total households	1,265	485	395	355
Share of total	100%	38%	31%	28%
Owner households	87%	95%	88%	75%
Renter households	13%	5%	13%	25%
<hr/>				
% change ('16-'21)	+6%	+3%	+5%	+6%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- All household types experienced growth between 2016 and 2021, with about equivalent numerical increases (15 to 20 households each).
- The fastest growing household type by percentage was non-census families (i.e., single people or unrelated roommates). This is likely attributed to an increase of senior led households.
- Growth in seniors and non-census households is often paired with growth in census-families without children (e.g., a couple whose child has moved out to start their own household). Both household types are increasingly common as a population ages. Instead of growing, households led by a 45- to 64-year-olds decreased considerably between 2016 and 2021. This decrease and the notable increase of younger adult-led homes (25- to 44-year-olds), families with children were the next highest growing household type.

2.3 INCOME

Income statistics are critically important for determining housing affordability. How much a household earns is the most important factor in determining what type and size of home the household can afford. A household's earnings are largely contingent on the characteristics and composition of the people making up the household (e.g., how old is the household, how many people are in the household, does a household own or rent their dwelling?) Most affordability calculations use median before-tax household, or the total income earned by a household before income taxes and other elements are deducted, as the primary input.

Key Definitions:

Median before-tax household income: the total income earned by a household before income taxes and other elements are deducted. Commonly used to determine housing affordability.

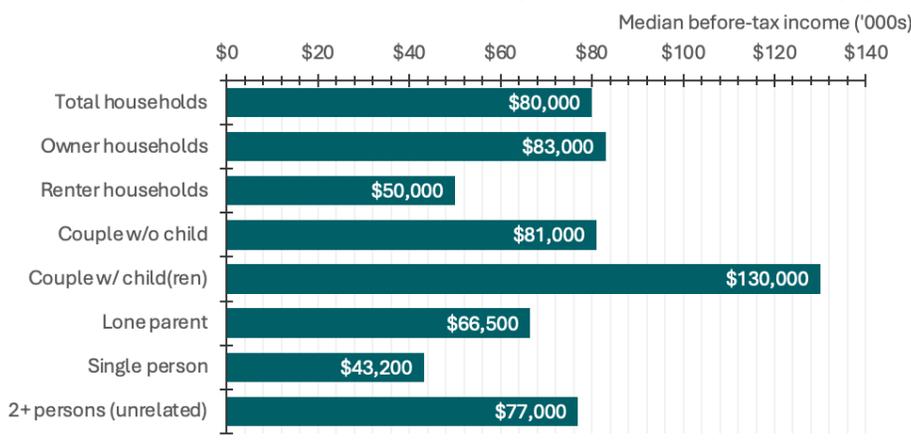
Income Data in the 2021 Census

Many planners and data scientists have noted larger than expected increases to household incomes between the 2016 and 2021 Censuses. The Census asks respondents to report their income from the previous year (2020 for the 2021 Census). In 2020, the Federal government introduced the Canadian Emergency Response Benefit (CERB) to support Canadians affected by the COVID-19 pandemic. Though a necessary stimulus during the height of the pandemic, CERB temporarily raised the annual household income for many residents of the ACRD, mostly in the lowest income brackets. Many households briefly pulled out of housing need by CERB likely returned to pre-COVID income levels after support programs ended. Incomes reported in the 2021 Census may have been artificially inflated and could obscure some housing need.

2.3.1 Median before-tax household incomes

Figure 2-8 summarizes the median before-tax household incomes by tenure and household family type. Some data may not be available due to suppression, which is used by Statistics Canada to ensure confidentiality for small datasets.

Figure 2-8: Median before-tax household income by tenure and household family type, 2021



Source: BC Government purchased + Turner Drake purchased Custom Statistics Canada Census Tabulations

- In 2021, the median household earned \$80,000 before-tax, up 18% from \$67,540 in 2016. As noted above, this sharp increase is likely partially attributable to COVID-19 relief payments.
- Couples with children had the highest median annual income (\$130,000). Two or more person households are more likely to have a higher household income than single earners due to the increased likelihood of having two or more incomes.
- Owner households, which report a larger average household size, reported a higher median income than renter households.

2.3.2 Income categories

This report adopts methods used by UBC’s Housing Assessment Resource Tools (HART), which uses custom Statistics Canada Census tabulations to establish five household income categories that can help inform the share of the population most at risk of financial pressures related to housing. The categories are as follows:

- **Very low income:** 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21-50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, generally equivalent to a starting salary, depending on the job and sector.
- **Median income:** 81-120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with the greatest housing wealth

Table 2-6 summarizes the share of households that belong to each income category, and the approximate range of shelter costs that a household in each category can afford. Statistics Canada describes affordable shelter as costing less than 30% of a household’s pre-tax income. The Affordable shelter cost in Table 2-6 does not include additional ancillary costs like insurance or utilities, typically included in the Statistics Canada’s affordable shelter definition. In other words, the affordable shelter cost provided in the table represents only a rent or mortgage payment.

Table 2-6: Income category summary, 2021

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤ \$16,000	< \$300	4%
Low income	\$16,001 to \$40,000	\$300 to \$750	15%
Moderate income	\$40,001 to \$64,000	\$750 to \$1,200	19%
Median income	\$64,001 to \$96,000	\$1,200 to \$1,800	22%
High income	\$96,001 +	\$1,800 +	39%

Source: UBC Housing Assessment Resource Tools (HART)

- In 2021, about 39% of households earned a “high income,” and could afford monthly mortgage payments or rent of \$1,800 and higher.
- About 19% of households earn a “very low income” or “low income,” totalling about 245 households. These households can afford at most monthly mortgage payments or rent of \$750. Many of these households may already own their home or are eligible for shelter assistance, so they may be able to afford more than is otherwise identified. However, this income group has higher susceptibility to sudden changes in costs (whether it is a repair or increase in rent).

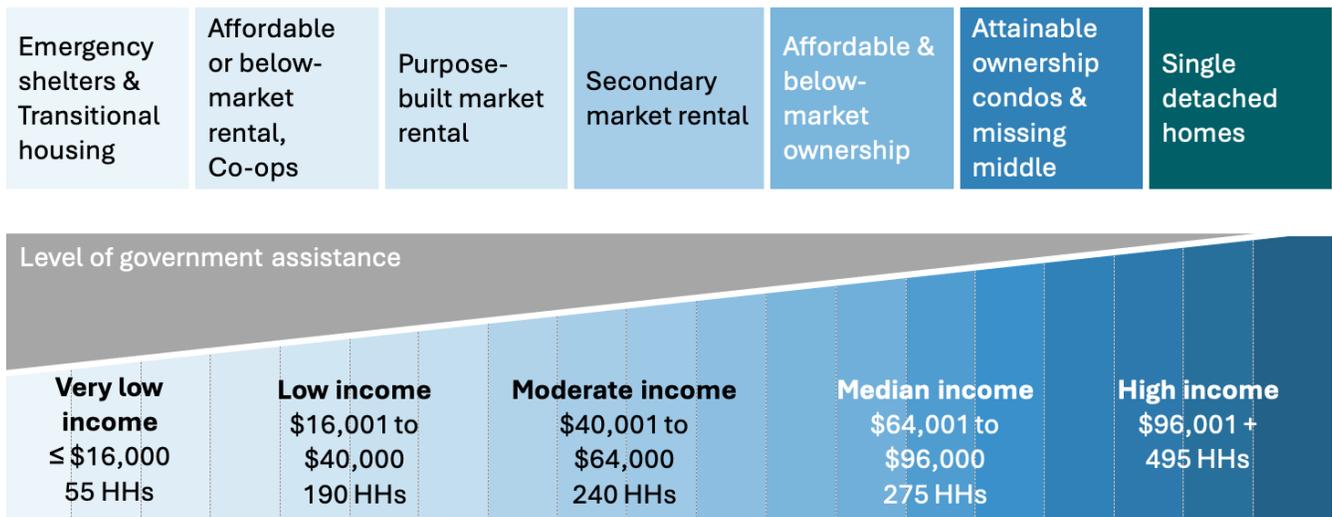
2.3.3 Income vs. Housing Continuum

Figure 2-9 illustrates a varied version of the housing continuum, originally created by the Canadian Mortgage and Housing Corporation (CMHC) and demonstrates how income categories and households within each category may align along this continuum.

It is difficult to determine the exact number of households that occupy each type of housing given the specific circumstances of individual households are not known. However, this figure provides an estimate of the number of units needed to potentially accommodate the maximum number of households’ needs.

Around 245 local households with very low to low incomes (earning less than or equal to \$40,000), often single individuals, are at higher risk of needing emergency housing services due to sudden personal, physical, or financial changes.

Figure 2-9: Rough distribution of households on the housing continuum



Community Spotlight

Many residents of Beaver Creek felt strongly that mixed residential and commercial uses could be further supported by the ACRD, creating more opportunities for small businesses and income generation opportunities in rural areas.

"We need to improve people's ability to create their income. Remove the barriers in creating businesses in the electoral areas. Educate people to be more accepting and tolerant of their neighbours, especially when it comes to neighbours who are trying to create a business and better future. Remove the barriers through legislation i.e. more relaxed zoning legislation such as removing minimum lots sizes for business incubators, etc."

"I believe homeowners should have the right to use their property as they see fit, including the option to operate short-term rentals. For me, housing stability means having control over my own home and being able to generate income if needed to afford my mortgage."

"Let people build more homes on their property."

Residents also spoke to increases in the local tax rate. Many felt that levies were directly impacting their ability to remain in their home.

"Cost of water, taxes continue to increase which will price us out of being able to live in our current home."

"Taxes are too much!"

*"Concern about the size increases and cost of ACRD,
[and] increasing regulations."*

"Taxes are too high, house insurance is outrageously expensive."

3. Housing Profile

The 2021 Census recorded 1,330 total dwellings in Beaver Creek, of which 1,265 were occupied by usual residents. A usual resident is an owner or renter that lives in their dwelling more than half of the year, which qualifies the dwelling as their primary place of residence. A dwelling associated with a non-usual resident could include a recreational property, short-term rental, or unoccupied dwelling.

Given these numbers, it is estimated that about 5% of dwellings in Beaver Creek may have been used for purposes other than permanent occupation. This relationship was about the same in 2016.

Table 3-1 summarises the totals and distribution by structure type for Beaver Creek.

Table 3-1: Dwellings occupied by usual residents by structural type and tenure, 2021

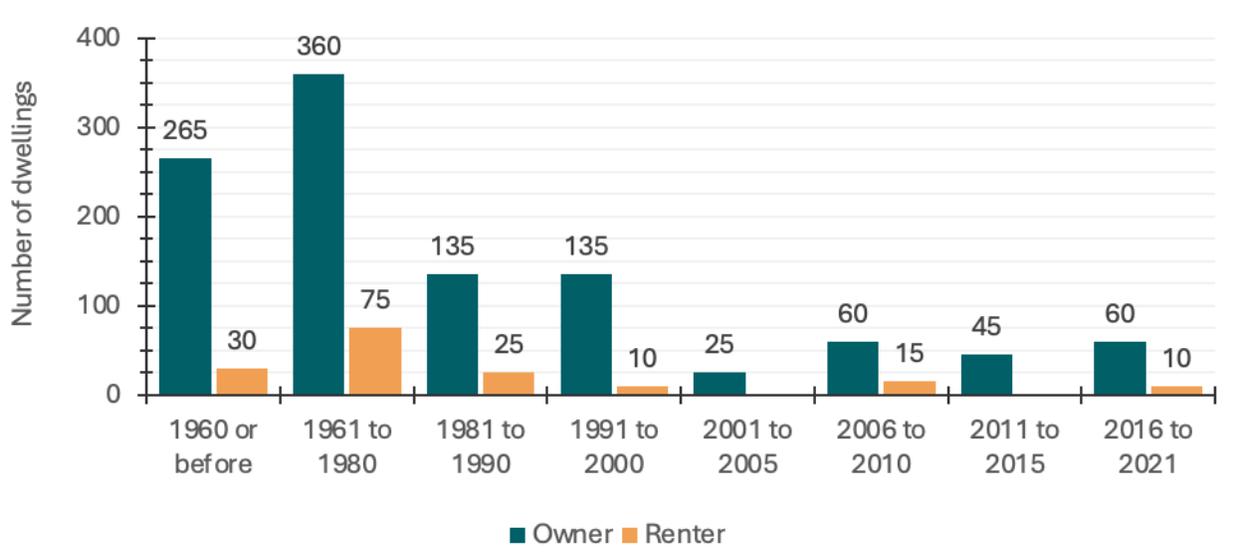
	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	1,265	1,090	0	20	10	0	0	135
Share	100%	86%	0%	2%	1%	0%	0%	11%
Owner	87%	88%	-	100%	-	-	-	81%
Renter	13%	12%	-	0%	-	-	-	19%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 86% of the housing supply occupied by a usual resident (1,090 units), followed by mobile / movable dwellings at 11% (135 units).

Figure 3-1 shows the distribution of the current dwelling stock by its age of construction. For the years that display no construction activity, this may not mean that no construction occurred, but instead that the volume of construction was small enough to either be suppressed by Statistics Canada for confidentiality or was rounded to 0. In either case, the lack of a reported value suggests slow construction activity.

Figure 3-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- About 58% of local dwellings occupied by a usual resident were built before the 1980s, a trend consistent for both owner and renter occupied dwellings. About 24% of dwellings were built between 1981 and 2000, with the remainder (17%) constructed after 2000.

3.1 PROPERTY OWNERSHIP

The Census identified that approximately 5% of dwellings were reported as not being occupied by a usual resident in 2021. While a useful number to quantify the relationship between permanently and non-permanently occupied dwellings, Statistics Canada does not offer much in terms of who owns these non-permanent dwellings. Despite the lack of detailed data, some initiatives from Statistics Canada – particularly the Canadian Housing Statistics Program – provide some insight into local property ownership.

Figure 3-2 illustrates how the distribution of improved residential property ownership (i.e., a property with a dwelling on it) has changed from 2020 to 2022; specifically; what share of properties are owner occupied, owned by residents of Canada, and owned by non-residents of Canada. Note that values may not equal 100% due to rounding.

Key Definitions:

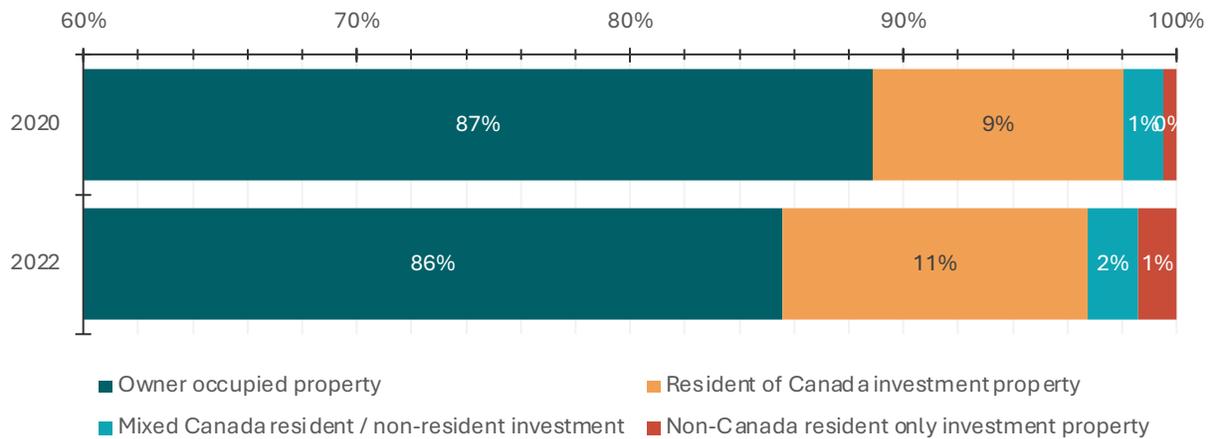
Investment property: A property that is not identified as the primary place of residence for the owner. This could be a second home like a recreational property or a rental property, among other uses.

Non-investment property: A property owned and occupied by the owner.

Resident: A person who lives in Canada as their primary country of residence.

Non-resident: A person who does not live in Canada as their primary country of residence.

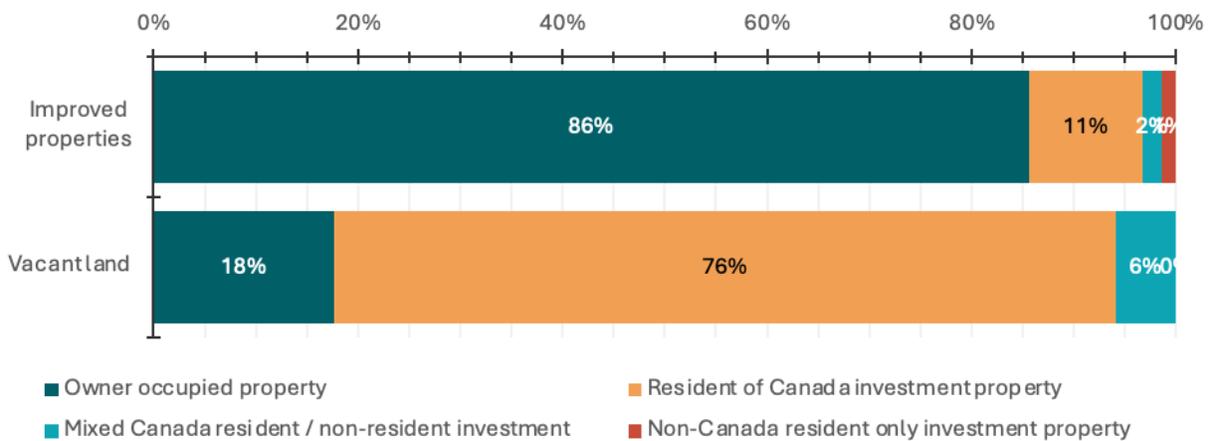
Figure 3-2: Share of local residential improved properties by ownership type



Source: Canadian Housing Statistics Program

Figure 3-3 illustrates how the distribution of ownership differs between an improved residential property and vacant land intended to be residential in 2022 (the most recent year collected). Note that values may not equal 100% due to rounding.

Figure 3-3: Share of local residential improved properties versus vacant residential properties by ownership type, 2022



Source: Canadian Housing Statistics Program

- About 11% of properties with a dwelling were classified as “investments” by Statistics Canada in 2020. Included in this percentage are permanently occupied rental properties owned by someone who may or may not have lived in the community.

- In the same year, less than 1% of dwellings were owned entirely by someone who does not live in Canada permanently.
- By 2022, the share of only non-Canada resident participants grew somewhat, surpassing 1%. Growth among mixed participation (i.e., combined ownership between resident and non-resident owners) also grew marginally over the two years. The share of resident of Canada investor-owned residential property remained similar, decreasing one percentage point.
- Vacant properties intended for residential uses were majority owned by resident of Canada investors.

3.2 RENTAL UNIVERSE

The rental universe includes a variety of different types of rental housing, most commonly categorized as either primary market, secondary market, or non-market rental housing.

CMHC’s Rental Market Survey provides detailed data on the primary rental market (i.e., purpose-built rentals with 3+ units). Unfortunately, CMHC only surveys urban communities with a population of larger than 10,000 people. Because Beaver Creek does not meet CMHC’s requirements, there is limited available data specific to the electoral area’s primary rental market.

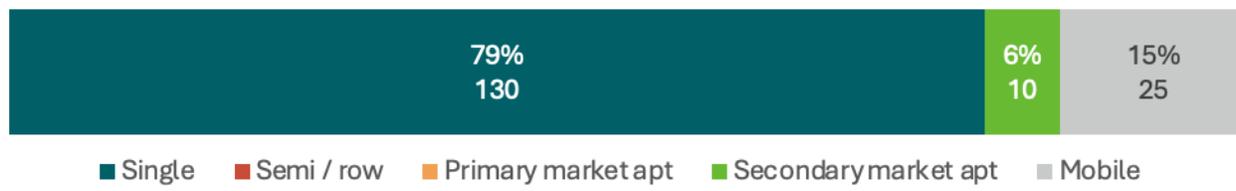
Figure 3-4 summarizes the distribution of the local rental stock based on housing types identified in the Census, including what may be considered secondary rental market apartments (i.e. rental units that are not in a purpose-built rental building). Non-market rental units are not delineated in the Census, but are covered more fully in Section 3.4 of this report.

Key Definitions:

Primary Market Rental: Purpose-built rental buildings with at least three rental units. These units are privately initiated, usually with the intention of being offered for rent at market rates.

Secondary Market Rental: All privately rented homes not categorized as primary market rentals. Can include: Rented detached homes, duplexes, semi-detached homes or row homes, rented freehold row/town homes, rented accessory apartments or suites, and rented condominiums.

Figure 3-4: Estimated overall rental universe by dwelling type, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

3.3 MARKET HOUSING

3.3.1 Home price trends

Figure 3-5 illustrates historical median home prices by dwelling type. The data is sourced from BC Assessment’s historical revised rolls, which include sales information up to and including 2022. The dwelling types provided by BC Assessment have been reclassified to align with the categories used by Statistics Canada in their Census questionnaire.

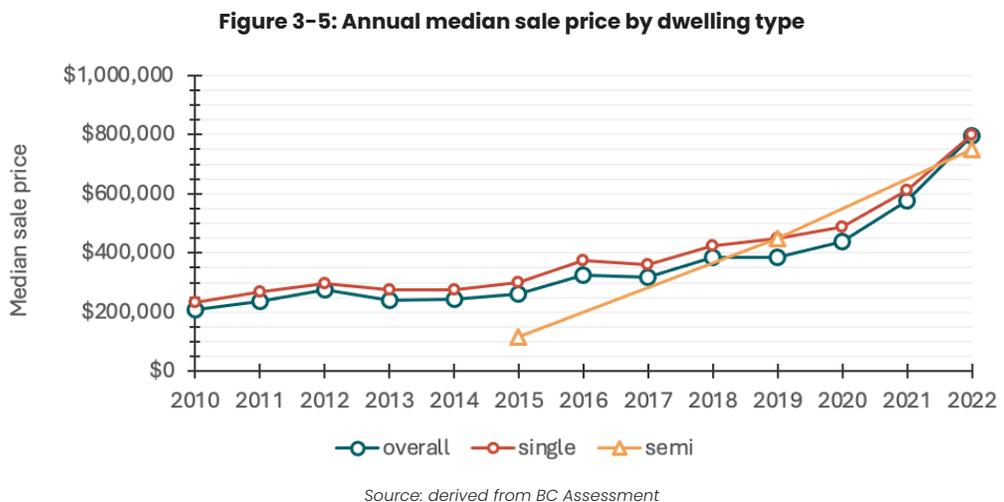


Table 3-2 offers the same data, but this time it presents the percentage change in median home prices by dwelling type over specific time intervals.

Table 3-2: Sale price and percentage change by dwelling type and select years

	Sale price				Percent change		
	2013	2016	2019	2022	'13-'16	'16-'19	'19-'22
Overall	\$241,600	\$326,400	\$384,300	\$796,600	+35%	+18%	+107%
Single-detached	\$274,900	\$374,100	\$449,700	\$797,900	+36%	+20%	+77%
Semi-detached	-	-	\$450,000	\$749,900	-	-	+67%

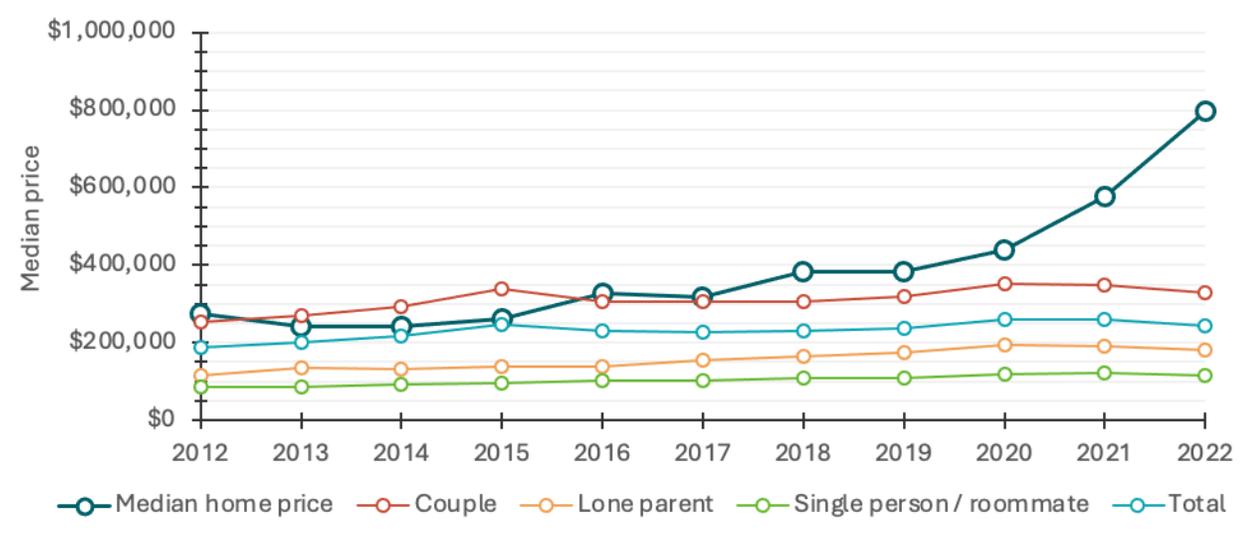
Source: derived from BC Assessment

- House prices appreciated dramatically from 2013 to 2022, a typical trend among most BC communities and across the ACRD.
- While price growth has been present long-term, escalations have been more considerable since 2019. Home prices rose 107% from 2019 to 2022. By 2022, the median home price had reached \$796,600.

3.3.2 Homeownership attainability

Figure 3-6 compares the median home price in Beaver Creek to the estimated price different household types earning the median income could afford. An “affordable price” is set using a variety of mortgage assumptions (see Appendix C: Mortgage Assumptions for a detailed explanation) and the median annual income of each household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 3-6: Historical estimated affordable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset¹ and mortgage assumptions

- From 2012 to 2017, the median couple household was generally the only defined household type to be able to afford the median house price. Couple households were the most capable of accessing housing given the likelihood of having a dual income.
- Since 2017, the median price of a home has become increasingly out of reach for all median household types, with the largest widening occurring after 2020.
- Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$89,400 in 2016. The gap widened to escalating and \$551,800 in 2022.
- Homeownership attainability data highlights the notable disparity between growth in prices and growth in estimated incomes, leading to reduced purchasing power for shelter for most households in the community.

Important Note:

The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 7% of owner households in Beaver Creek reported not reasonably affording where they live (see Section 4.1 for more details).

¹ Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

Community Spotlight

Housing affordability was the most common concern expressed by residents in the community survey. Many reported challenges finding appropriate rental options and balancing costs and expenses, even with multiple incomes.

"I was evicted from my home of 20 years it took me over a year to find affordable housing."

"Rentals are not available and are too pricey to rent for a single person or family who work 2 jobs sometimes and have to meet other needs such as daycare, insurances, etc."

"Even cost of renting a room is too high for single people."

"People with low and middle income can not afford rent."

Homeowners with secure housing more worried about their children than themselves. Many were supporting adult children who were unable to secure housing in the market or save for a down payment.

"Expect that our teenage children will live with us a long time before they can purchase their own home."

"How will my kids and other young people be able to afford housing? Clearly, the cost of housing is so high it's out of reach for most young people."

3.4 NON-MARKET HOUSING

Non-market housing encompasses all forms of housing not subject to market forces. This includes public or social housing, affordable housing offered by non-profit organizations or government supported entities, and transitional and emergency shelters, among others.

Table 3-3 provides an overview of the current housing and program offerings within the electoral area, as reported by BC Housing in March 2024. Please note that “XX” indicates that a unit of housing or programming may exist but is kept confidential to ensure the identify of an individual or household is not comprised.

Table 3-3: Summary of local non-market housing and programs, March 2024

Emergency Shelter and Housing for the Homeless	
Homeless housed	0
Homeless rent supplements	0
Homeless shelters	0
Total	0

Transitional Supported and Assisted Living	
Supportive seniors housing	0
Special needs	20
Women & children fleeing violence	0
Total	20

Independent Social Housing	
Low income families	0
Low income seniors	0
Total	0

Rent Assistance in Private Market	
Rent assistance for families	XX
Rent assistance for seniors	XX
Canada Housing Benefit recipient	XX
Total	8

Source: BC Housing

- Beaver Creek is not the non-market housing centre of the ACRD, but still offers some supply to the region’s inventory of units, programs, and services – even as a rural community
- There are 20 special needs specific supported / assisted living units or beds offered in Beaver Creek and 8 individuals or households receiving rental assistance.
- In total, Beaver Creek serves 28 of the 1,045 ACRD residents / households who were receiving housing assistance as of March 2024.

Community Spotlight

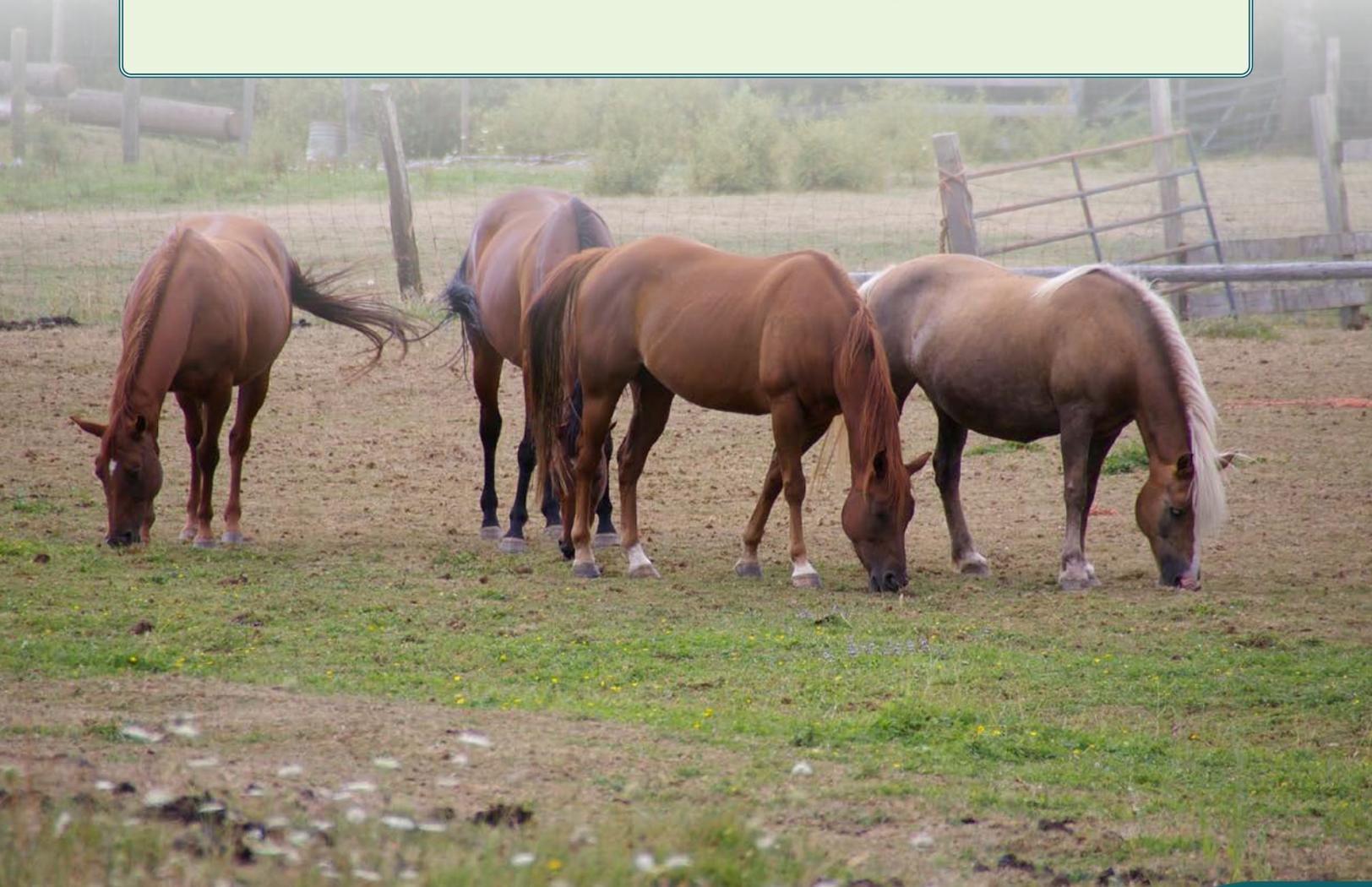
Respondents from Beaver Creek were largely supportive of interventions that could increase the amount of affordable housing available in their region, including alternative tenures, smaller units, and increased density. However, most agreed that the rural areas of the ACRD were not appropriate for larger-scale projects and instead, the ACRD should focus on partnerships with municipal partners and infill or modest density options for individual property owners.

"I would like to see more tiny homes built."

"Look at building laws to see how we can maximize our properties."

*"More availability of rental units. Higher density in appropriate areas.
Less over all bureaucracy."*

"We will need more density and affordable if housing in the future."



4. Housing Need

4.1 HOUSING CRITERIA

CMHC's Core Housing Need (CHN) metric measures three critical housing criteria and whether reasonable alternatives exist in the market. A household is in core housing need if its housing does not meet one or more of the following standards:

Adequate

Housing is considered adequate when it isn't in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

Suitable

Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households. This is according to National Occupancy Standard (NOS) requirements.

Affordable

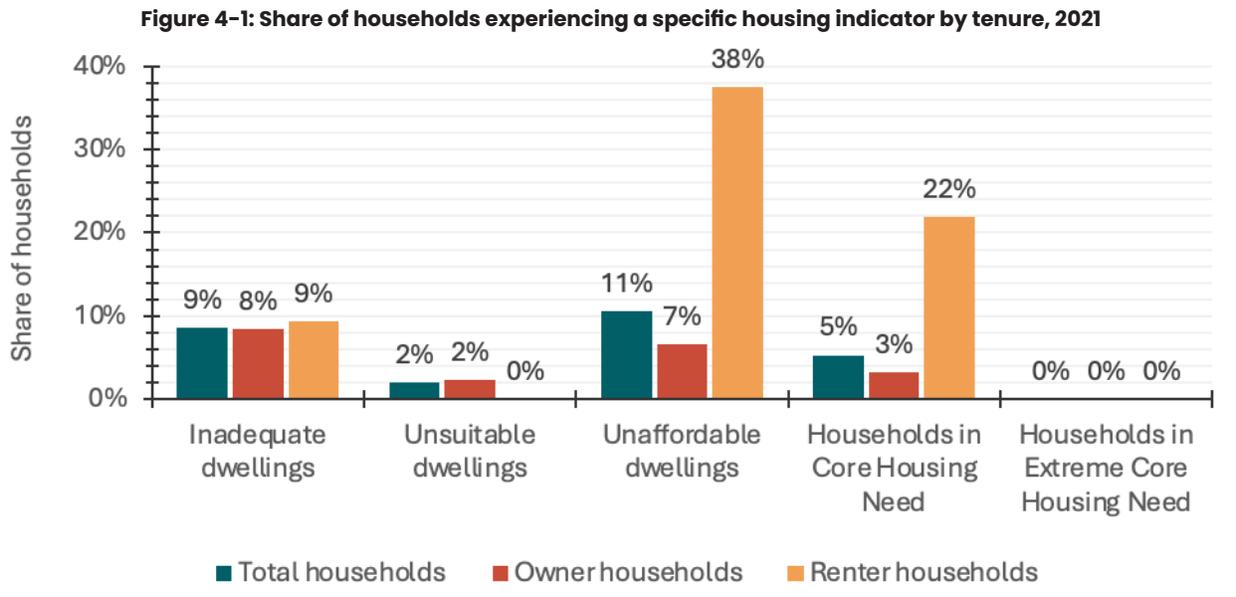
An affordable home costs less than 30% of the occupying household's before-tax household income.

Acceptable housing is adequate in condition, suitable in size, and affordable. An added metric is "Extreme Core Housing Need (ECHN)," which refers to a household paying more than 50% of their income on shelter costs.

Historically, unaffordability has contributed the most to rates of CHN. However, a household in an unaffordable home does not necessarily mean they are experiencing CHN. CHN also considers whether affordable alternatives exist. In other words, CHN accounts for and does not include households living in an unaffordable home by choice (e.g., buying a home that is expensive now, but may be affordable later as the household income grows.)

4.2 HOUSING NEED BY TENURE

Figure 4-1 shows the rates of inadequacy, unsuitability, unaffordability, CHN, and ECHN for all households as well as households by tenure. Note that blanks exist where the data showed zeros, which are assumed to be cases of suppression resulting from Statistics Canada’s rounding practices to protect confidentiality.



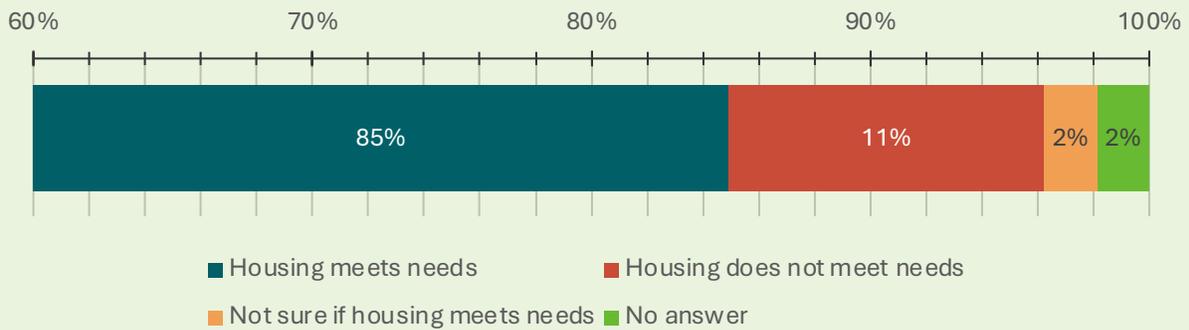
Source: BC Government purchased Custom Statistics Canada Census Tabulations

- In 2021, about 9% of Beaver Creek’s dwellings required major repairs and 2% were overcrowded.
- Unaffordability is the housing indicator that is often most prevalent among households. In Beaver Creek, 11% of households lived in unaffordable circumstances.
- Renter households are most severely affected by unaffordability (38%) and Core Housing Need (22%). This is largely related to a higher number of single income earners living in rental households, some of whom are seniors on fixed incomes.
- Note that while the data indicates that no households were living in extreme need, this is more likely a result of suppression. With escalating shelter and general living costs, it would be unsurprising if said household totals increased since 2021.

Community Spotlight

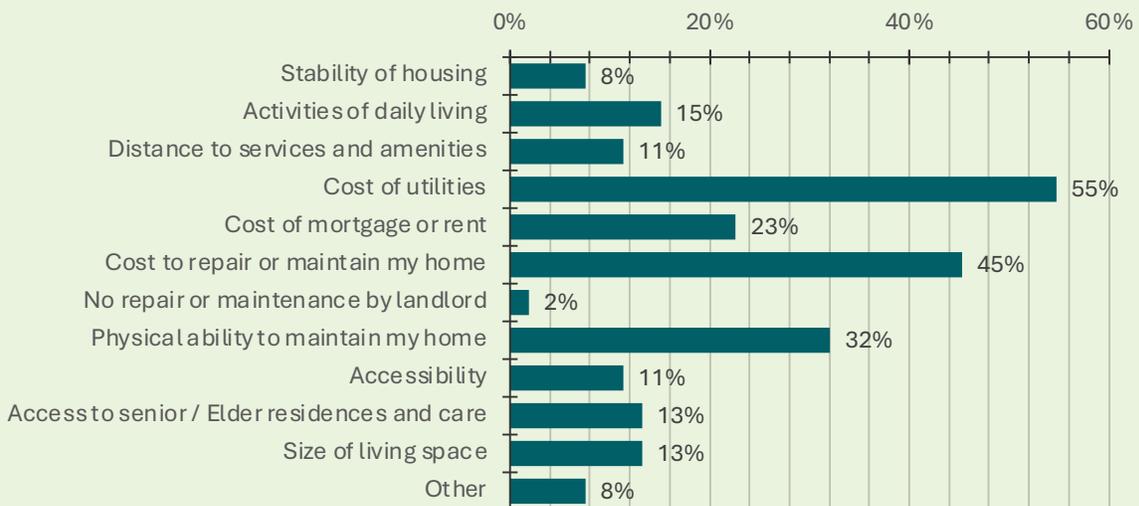
For most residents of Beaver Creek, housing cost, size, and condition is not a pressing issue. Only about 11% of households are in Core Housing Need, mirroring the number reported by respondents to the survey.

Figure 4-2: Share of respondents by whether they consider their housing to meet their needs



Across the ACRD, cost and size were the two most common reasons cited for why a respondent’s current home did not meet their needs, followed by a need for major repairs. When asked to think about potential housing challenges in the future, residents of Beaver Creek were more concerned about cost of utilities, costs to repair homes, and the physical ability to maintain their current residence. This is consistent with an older, rural population, many of whom are financially comfortable with predictable costs but worry about their ability to navigate unexpected expenses or increases.

Figure 4-3: Propensity of concerns respondents have for their future selves (in five years)



4.3 ENERGY POVERTY

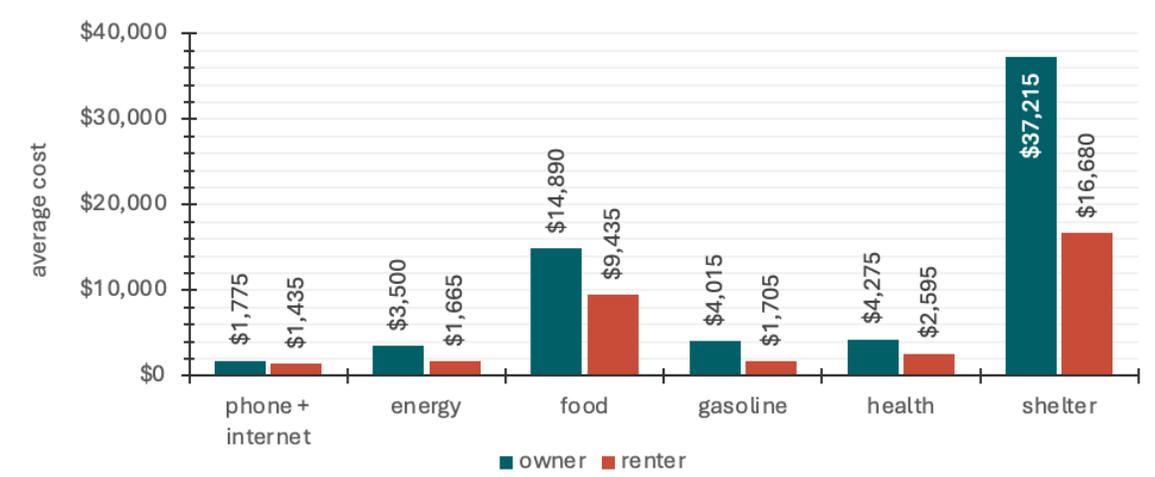
There are several expenses that contribute to the overall cost of housing. While these costs have always been a critical factor in determining a home’s affordability, recent years of high inflation have brought household expenses to the forefront – namely, the rising cost of energy. Alongside increasing mortgage and rent payments, concurrently rising energy costs are pushing more households into “energy poverty.”

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics have developed three key thresholds to define a disproportionate energy cost burden relative to a household’s average after-tax income. A home is considered in energy poverty if it meets any of the following criteria:

1. Spending more than 6% of after-tax income on utilities,
2. spending more than 4% of after-tax income on fuel used for transportation, and
3. spending more than 10% of after-tax income for the combined of (1) and (2).

Figure 4-4 illustrates selected average annual living cost estimates for owning and renting households in Beaver Creek, inclusive of energy and gasoline costs. These estimates are produced using Statistics Canada’s 2019 Household Spending Survey data, adjusted by inflation and estimated locally based on distributions of dwelling structure types.

Figure 4-4: Average living expenses, 2024



Source: Statistics Canada Household Spending Survey, 2019 – adjusted to 2024 dollars using annual CPI

- Shelter cost estimates are the most expensive item for a household. The typical household pays approximately \$16,680 annually on rent or \$37,215 on a mortgage. Both figures include ancillary costs like insurance, condo fees, and taxes (if applicable).
- Food costs are the second-highest expense. With owner households generally having a higher average number of people, their reported average annual food cost is typically higher.

- To avoid being considered in “energy poverty,” a renter household would require an after-tax income of at least \$27,800 to afford the average annual energy bill, while an owner household would require an income of at least \$58,300.
- To consider vehicle gasoline costs affordable, a renter household would need an after-tax income of \$42,600, and an owner household would need \$100,400.
- Based on after-tax household incomes reported by Statistics Canada in 2021 for renter and owner households (\$53,200 and \$84,800, respectively), the most burdensome energy costs for households are vehicle expenses. This is due to the vast geographies that many residents must regularly travel.

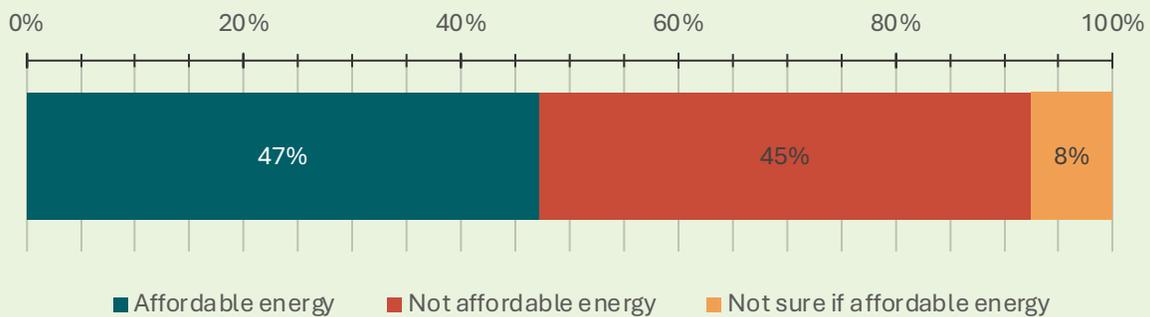
It is important to note that results for energy poverty may underrepresent actual need, as they cannot quantify whether households are living comfortably or just scraping by. The closer a household is to the energy poverty line, the greater the likelihood that they must make concessions in comfort to reduce energy costs.

Community Spotlight

Utility and transportation costs often have an outsized impact in established rural communities like Beaver Creek. Many residents have completely paid off their mortgage but still need to pay for utilities and fuel costs associated with travel to and from services and amenities. In rural communities, energy bills often exceed the cost of housing and are more challenging for households to maintain.

In Beaver Creek, more than a quarter of respondents paid more than \$300/month on utilities like electricity and heat. Nearly half paid more than \$400 in monthly transportation costs. About 44% of respondents reported that their energy bills were not affordable and many commented on the distance to services and the rising costs of heat and utilities.

Figure 4-5: Share of respondents by whether they feel their energy expenses are affordable



5. Anticipated Housing Demand

5.1 DEMAND BY COMPONENT

In June 2024, the Province of British Columbia released a standardized HNR demand calculation methodology. The HNR Method estimates the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed six components (labeled A through F in Table 5-1). The standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

Table 5-1 provides a summary of the result for each component of the HNR Method for the Beaver Creek over the next 5 and 20 years, as required by legislation.

Table 5-1: Anticipated housing demand by anticipated period and component

Component	Housing units for:	Intention	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.	3	12
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.	16	33
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.	21	84
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.	130	257

Component	Housing units for:	Intention	5 year (by 2026)	20 year (by 2041)
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.	1	3
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community.	0	0
TOTAL:			171	389

Source: HNR demand calculation methodology ([link](#))

- The results indicate that Beaver Creek may need to build 171 units by 2026 and 389 units by 2041.
- Most of the demand will come from future growth, though there is notable unmet demand from households that have been suppressed from forming (estimated since 2006).
- Components A, B, C, and E attempt to catalog unmet “current” demand, and thus serve as an estimate of the existing housing shortage (without considering any changes since 2021, which is the reference year).

5.2 DISTRIBUTION OF DEMAND

5.2.1 Housing price model and dwelling size

An adaptation of the HNR Method provides a rough idea of current market and non-market housing demand and what Beaver Creek can expect over the 20-year projection period. HNR Method guidelines do not prescribe how to perform this analysis, allowing for community level discretion.

Table 5-2 summarizes the results of applying the dwelling size distributions to projected demand in Beaver Creek. The full methodology is discussed greater detail in the **2025 Alberni-Clayoquot Regional District Electoral Area Housing Needs Report**. The outcome of this analysis is a table outlining anticipated demand, disaggregated by the number of bedrooms and intended market / price model. Non-market housing has been further separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market, like the 80% of Median Market Rent criteria described by CMHC funding opportunities or rent-geared to

income housing) and “deeply affordable” housing (i.e., rents offered at the shelter rate of income assistance, often combined with support services).

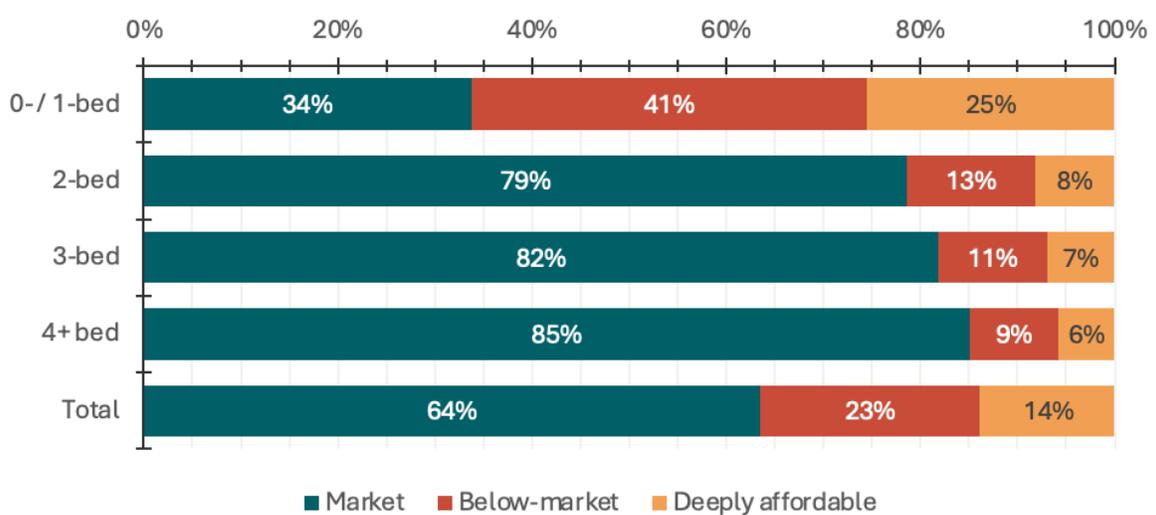
To distinguish what portion of the community might benefit from non-market housing, HART’s income categories and how they overlap across the housing continuum are considered. Briefly, we apply the historical proportions of households earning “very low” and “low” incomes to demand totals. The demand for deeply affordable and below-market units represents these respective income categories.

Table 5-2: Anticipated demand disaggregated by anticipated price model and required number of bedrooms

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	22	50	27	60	18	38	67	147
2-bed	35	79	6	13	4	8	44	101
3-bed	29	65	3	9	2	6	35	79
4+ bed	23	53	2	6	1	4	26	62
Total	108	247	39	88	25	55	171	389

Figure 5-1 illustrates the distributions of the above price models by the number of bedrooms to show what dwelling sizes are best targeted by market or non-market interventions.

Figure 5-1: Distribution of price model demand by number of bedrooms, 2041



- The 5- and 20-year demand projections suggest a need for 171 and 389 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, Beaver Creek may need 88 affordable / below-market offerings and 55 additional deeply affordable units.
- As suggested by the calculated shares of units by number of bedrooms, market housing demand will likely focus more on larger units; whereas, non-market solutions may distribute more to 0- and 1-bedroom dwellings.

5.3.1 Housing price model and tenure

For the most part, the market will ultimately decide whether new dwellings are built for rental or ownership based on prices and preferences. However, adapting data to estimate how demand might distribute between owner and renters is useful for understanding which price models might be most needed over time. Table 5-3 showcases the results of this analysis.

Table 5-3: Anticipated demand disaggregated by anticipated price model and tenure

Price model:	5-year (by 2026)		20-year (by 2041)	
	Owner	Renter	Owner	Renter
Market housing	75	33	169	78
Affordable / below-market	16	23	35	53
Deeply affordable	0	24	0	55
Total	91	80	204	185

- While it is likely that market housing demand will mainly be for owner-occupied housing, there is a notable forecasted interest in expanding the local market rental inventory, especially as single person (and thus single income earning) households become more prevalent.
- Non-market solutions typically take the form of rentals, but data suggests there could be demand for below-market ownership options, which could mean considering alternative forms of ownership such as co-operatives or community land trusts if funding and support programs materialize.

6. Conclusion

Beaver Creek's housing landscape is evolving, driven by a notable increase in both population and households from 2016 to 2021. This growth trend is expected to continue through the next two decades, leading to a sustained rise in housing demand.

The median home price appreciated 107% between 2019 and 2022. While price increases may have leveled off or softened, this dramatic rise has exacerbated housing affordability challenges and put increased strain on alternatives in the rental market. Low rental vacancy rates and limit rental housing supply will further challenge residents looking for an affordable home.

In 2021, approximately 11% of households in Beaver Creek lived in unaffordable circumstances, indicating a demand for affordable housing options. Estimates suggests that about 143 subsidized units could be required over the next 20 years to meet the needs of those most vulnerable. According to the BC HNR Method, Beaver Creek may require an additional 389 total housing units by 2041 to mitigate existing and future market imbalances. Many respondents to the community survey indicated that while their current home may be affordable, increasing secondary costs like taxes, utilities, and renovations are challenging their current household budgets.

Housing and future growth is a key topic for residents of Beaver Creek. During engagement, many residents expressed support for initiatives to increase density and add affordable housing options in their community, while maintaining rural character. Portions of Beaver Creek may be appropriate for additional density, especially areas serviced by the Beaver Creek Water System and transit options from Port Alberni. Regional District staff and leadership should continue to support municipal partnerships to expand affordable housing options and embrace flexible land use in rural areas that are appropriate for additional housing.

The data and community feedback in this report is intended to support and supplement the important work already being undertaken by the Regional District. In partnership with municipalities and with support from senior levels of government, the ACRD can begin to address and alleviate rural housing challenges.

Appendix A: Definitions

“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 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;

“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;

“dwelling” is defined as a set of living quarters. Two types of dwelling are identified in the Census, collective dwellings and private dwellings. The former pertains to dwellings which are institutional, communal or commercial in nature. The latter, Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons;

“private dwelling occupied by usual residents” refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021.

“private dwelling not occupied by usual residents” refers to a private dwelling which is not considered the primary place of residence of a household over a calendar year.

“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;

“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;

“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;

“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;

“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;

“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;

“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;

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

Appendix B: Interim Housing Needs Report Requirements

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends, and present reports that describe current and anticipated housing needs. The ACRD and its communities completed these reports in 2021.

In 2023, amendments to the Local Government Act introduced new requirements for housing needs reports. Local governments must now use an established methodology (released in June 2024) to identify the 5- and 20-year housing need in their communities and, if a municipality, must update their official community plans (OCPs) and zoning bylaws (ZBLs) to accommodate expected demand. Updating the OCP and ZBL accordingly is a suggestion for electoral areas, but not a requirement.

Communities may choose to complete an interim housing needs report including only the new information or can complete a more comprehensive update.

The Interim Housing Needs Reports are required to include three new additional items:

- The number of housing units needed currently and over the next 5 and 20 years;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken by local government, since receiving the most recent housing needs report, to reduce housing needs.

The ACRD has elected to complete the interim report requirements and a comprehensive data update using 2021 Census data. For reference, required report content fulfilling the interim report requirements is included in this section. The body of this Community Profile contains all information required by legislation for the Interim Housing Needs Reports and should remain relevant until the next release of Census data, projected for 2027 or 2028.

NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED DEMAND

Table 0-0-1: HNR Method base year versus current year estimates

Description	5-year	20-year	30-year
Total demand from 2021 base year	171	389	517
Total demand from current year (2024)	138	335	437

Further discussion and analysis of anticipated need is included in Section 0 of this report.

KEY AREAS OF LOCAL NEED

Based on analysis of data and feedback from elected officials and community organizations, the following summary statements describe the current and anticipated housing needs across the following seven key areas: affordable housing, rental housing, special needs housing, housing for seniors, housing for families, shelters for individuals experiencing or at risk of homelessness and housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, and alternative forms of transportation.

Need	Description
Affordable housing	<p>Affordability remains the largest local contributor to Core Housing Need in the Beaver Creek, with approximately 11% of local households spending more than 30% of their total income on shelter in 2021. Since then, the gap between income purchasing power and actual house prices likely widened, indicating that homeownership is further out of reach for most residents in Beaver Creek than it was three years ago.</p> <p>Individuals or families with one income are struggling the most to find affordable housing options in the community, whether to rent or own. Approximately 19% of households earned a “very low” or “low” income (see Section 2.3.2 for income categorization information). While many in these categories may already be shelter-secure (e.g., retired households on fixed incomes but with fully paid-off mortgages), this percentage represents a notable portion of the population that may be especially vulnerable to affordability challenges.</p>
Rental housing	<p>Homeownership is becoming increasingly unaffordable for the typical household in Beaver Creek. While local incomes are generally higher than the region overall, this increase does add pressure to residents and thus may push many who would prefer to own a home to rent instead. Although the cost of rent is also likely increasing, it often remains the more cost-effective option between the two tenures.</p> <p>Historical Census data does not reflect this trend, with the share of renter-occupied dwellings decreasing from 15% to 13% between 2016 and 2021. Broader housing cost and rental vacancy trends in Port Alberni and across BC suggest that there should have been a push for more renting since 2021 – if units were made available. As rental vacancy rates continue to remain low, there should be an anticipated demand for rental housing relative to available supply. Although vacancy rates typically reflect purpose-built rentals in urban areas, a declining vacancy rate in these markets forces households to seek alternatives in lower-density markets where there is better availability and prices. This leads to increased demand overall.</p> <p>Projection calculations support the data trends, anticipating a continued increase in rental housing demand, with approximately 43% of all dwellings ideally built purposefully as a rental units in 2041.</p>

Need	Description
Special needs housing	<p>Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics show that overall rates of disability increased from 22.3% to 27.0%² between 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population. As the population in Beaver Creek ages, projections expect the need for more accessible and specialized housing to increase.</p> <p>Increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs and age demographics.</p>
Housing for seniors	<p>According to BC derived projections, Beaver Creek could expect that senior-led households will continue to grow over the next two decades. By 2041, senior-led households may increase by 38% and could make up 41% of households.</p> <p>In 2022, the Canadian disability rate among the senior population was 40%, an increase of three percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability that increases with age.</p> <p>Given the anticipated growth in senior households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior housing and facilities are widely permitted locally, further modifying building standards to support aging in place, and/or developing and improving existing senior services and programs.</p> <p>While many solutions fall outside the direct influence of local government, there may be opportunities to partner with other levels of government and local or regional organizations to encourage appropriate seniors housing.</p>
Housing for families	<p>Projections suggest that young family households may increase over the next two decades. Thus, the demand for family-specific dwellings (e.g., those with more bedrooms or larger floor areas) may be notable.</p> <p>Young families are vital for sustaining local employment and productivity. Affordable options with multiple bedrooms are key to meeting the needs of families, especially lone parent households who often need non-market options to ensure appropriate affordability. Families may also be served by interventions in other areas of the housing spectrum, for example by additional seniors housing that helps reintegrate larger homes back into the market.</p>

2 Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>

Need	Description
Shelters to address homelessness	<p>While shelters are often located in larger urban communities, homelessness is not confined to these areas. National and provincial trends show that overall homelessness is on the rise, with hidden homelessness likely increasing, particularly in small urban and rural areas.</p> <p>About 4% of local households were identified as earning “very low” incomes. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions.</p> <p>Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging without provincial or federal support. The regional district should stay engaged in homelessness strategy initiatives to help coordinate and determine the allocation of emergency housing services and programs.</p>
Proximity to transportation	<p>In the Alberni Valley, the existing BC Transit system that primarily services the City of Port Alberni also connects with areas in Area E (Beaver Creek) and Area F (Cherry Creek) along the city boundary. Since 2021, the ACRD has experienced in-fill residential development in Beaver Creek neighbourhoods that are serviced by the existing transit route. As part of the OCP update projects, the ACRD will be engaging with communities on the need to manage housing growth more effectively by focusing new development and greater housing diversity into areas that are serviced appropriately. The ACRD will also engage with the community on any discussion about transit to gather public input on the opportunities, impacts and challenges associated with transit in the area.</p> <p>The Electoral Area E (Beaver Creek) OCP comprehensive update will provide the primary framework for engaging with the community on the need for housing in close proximity to active transportation networks and transit opportunities. The OCP will provide the vision, goals, and objectives for managing housing growth and promoting improved connection with transportation networks. The consideration of community amenities and other development finance tools in the review of development approvals will allow the ACRD to ensure that new development aligns with this vision and supports the expansion and improvement of community connections with transportation networks where possible.</p>

LOOKING BACK

General Housing Actions	
Date	Description of Action or Policy
June 2022	The ACRD hosted a Regional Housing Workshop in Port Alberni attended by local government and First Nations elected officials and staff, Provincial agencies, community groups, and other parties interested in regional housing. The workshop included presentations from BC Assessment, Tofino Housing Corporation, Canadian Mortgage and Housing Corporation, and a developer with a roundtable discussion on opportunities and challenges in housing.
May 2023	The ACRD adopted amendments to the Development Procedures Bylaw to delegate Form and Character Development Permits to staff. The delegation added to the Environmental Protection and Natural Hazard Protection Development Permits that are already delegated to staff. This allows a streamlined process in the approval of Development Permits for multi-family residential development by removing the need to engage with the Advisory Planning Commissions and the Board of Directors.
June 2023	The ACRD Board endorsed a process to give notice that a public hearing would not be held for rezoning applications where the proposal is consistent with the area OCP policies and objectives. This streamlined the rezoning process by removing the need to hold public hearings in many cases. The process was replaced by the Provincial legislation updates in November 2023 which removed the need to hold public hearings for housing developments that are consistent with the area OCP.
2022-2023	The ACRD held a number of public engagements throughout 2022 and 2023 relating to the development of a draft updated Zoning Bylaw that would replace the existing ACRD Zoning Bylaw adopted in 1973. The engagement included public open houses, focus group meetings, Advisory Planning Commission meetings, and ACRD Committee and Board meetings. Throughout the engagement, housing was a key theme discussed, with many participants expressing the need for more flexibility in housing development to support new housing construction within the region.
October- November 2023	In Fall 2023, the ACRD hosted community planning engagement open houses and workshops in each of the six Electoral Areas in the region. The open houses were an opportunity to engage with the public on challenges and opportunities in relation to key community planning themes and to develop initial community visions and goals for the upcoming comprehensive updates to the six Electoral Area OCPs. One of the key themes discussed with the public was housing availability. In Beaver Creek, there was a desire to look at supporting long-term dwelling in RVs, more options for home-based businesses, and amenities that support residents such as an off-road trail along Beaver Creek Road and a community gathering space. The Regional District heard similar feedback to that received during the Zoning Bylaw Update engagements – a desire for greater diversity and supply of housing throughout the region.

General Housing Actions

Date	Description of Action or Policy
September 2024 to present	The ACRD launched a project in summer 2024 to begin comprehensive updates to all six of the Electoral Area OCPs phased over the next three years, beginning with Area C – Long Beach in September 2024 and followed by Area D – Sproat Lake in winter 2024.
October 2024 to present	The ACRD received a grant from the Local Government Development Approvals Program to conduct a project that will review the ACRD’s development application and building permit application approval processes and make recommendations to promote a more effective and efficient housing approval process overall. The ACRD has engaged a consultant to guide the project with an anticipated completion date by May 2025.

Zoning Amendments

Date	Description of Action or Policy
June 2024	Adopted Bylaw P1500 amended the Zoning Bylaw to comply with the Province’s SSMUH legislation. The zoning amendment expanded the existing ADU regulations to permit secondary suites within the principal dwelling in the R1, R2, RA1, RA2, and RA3 zones with no minimum lot size. The amendment impacts a total of 1,404 R-zoned parcels smaller than 0.4 hectare in the ACRD where a secondary suite is now permitted and where an ADU was not previously allowed. This includes 203 parcels in Area E. The zoning amendment also amended the setbacks and lot coverage required in the RA3 zone to be less restrictive in the siting and design of housing.

Major Housing Related Variances Granted

Date	Description of Action or Policy
2021-2024	The ACRD Board has approved seven development variance applications in Area E to support new housing. The granting of variances allows for greater flexibility in the siting and design of housing on a parcel and promotes the removal of barriers to housing construction.

Rezoning and Subdivision Applications Approved

Date	Description of Action or Policy
2021-2024	The ACRD Board approved 17 rezonings for 28 potential new lots or units in Area E since the last Housing Needs Report.
2021-2024	The ACRD responded to seven subdivision application referrals (for 11 new lots) that complied with existing zoning and are currently either approved by the Ministry of Transportation and Infrastructure (MOTI) or in the MOTI subdivision approval process.

Appendix C: Mortgage Assumptions

Variable	Assumption
Amortization period	25 years
Payment frequency	monthly
Interest rate	Prevailing (of a given year) average weekly rate for 5-year fixed mortgage
Down payment	10%
CMHC insurance premium	3.10%
Income used for shelter expenses	30%
Ancillary shelter costs (e.g., utilities, insurance, etc.)	25%
Direct shelter costs	100% – ancillary = 75%



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REGIONAL DISTRICT**

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