

Town of View Royal

HOUSING NEEDS ASSESSMENT REPORT

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EXECUTIVE SUMMARY



Population and Demographics

Information on population and demographic statistics paint the picture of how many residents live in the Town of View Royal, helping identify demographics that may have specific housing demands or for whom housing may need to be planned for in the future.

- ▽ The population in View Royal grew faster between 2006 and 2016 than in the CRD as a whole, indicating that increased growth and development will likely continue to impact development and planning considerations over the next five to ten years
- ▽ Generally, the age composition of the community is comparable to the CRD as whole, with a slightly aging demographic and an increasing median age. This points to a need for increased considerations around age-appropriate housing, planning for retaining and attracting younger demographics, and supporting aging-in-place options.
- ▽ About half of new households projected to be formed by 2040 will be non-family households, while about half will be family households. This is consistent with an aging population that may have more single-person households.



Economy and Income

Understanding economic and income measures allows us to understand what current residents of View Royal can afford in terms of housing, and how View Royal's economy compares to the region.

- ▽ Median household income in View Royal has steadily increased between 2006 and 2016; although it is increasing more slowly than in the CRD as a whole, overall incomes remain higher in View Royal than in the CRD, and View Royal households generally earn more than counterparts in other central CRD municipalities.
- ▽ Ownership is the predominant form of tenure, and the wealthier a household is, the more likely it is to own; only households earning less than \$20,000 annually are majority renters (60%). In the wealthiest income group, 92% are owners, and 8% of households are renters, indicating a small market for high-end rental dwellings.
- ▽ Economically, View Royal is slightly stronger than an already economically strong CRD, with lower unemployment rates and higher labour force participation.



Housing in View Royal

Understanding the Town of View Royal's housing stock is fundamental to understanding current availability and housing needs in the community and identifying potential areas for change to accommodate growth.

- ▽ View Royal has 4,155 dwellings. Single family homes (40% of all dwellings), duplexes or homes with a secondary suite (20.8%) and semi-detached houses (4%) accounted for nearly two-thirds of View Royal's homes in 2016, while units in small apartments (15%) and townhouses (18%) accounted for the remaining third, with units in larger apartments (2%) and other single family dwellings (less than 1%) making up the remaining small number of units.
- ▽ One-third of View Royal's housing stock was built in 1980 or before (33%), about 37% were built between 1981 and 2000, and about 31% were built in 2001 or after. This does not account for new units built since 2016: 507 building permits were issued for dwelling units between 2017 and 2019, with demolitions netted out.
- ▽ Over half of all dwellings (52%) are 3 or more bedrooms; however, only just over a third (35%) of all households have 3 or more people. This could indicate that smaller households, particularly older households, may be 'over-housed' which can impact the ability to age in place for older seniors (aged 85+).
- ▽ Construction is spread relatively evenly over a range of ages, meaning there's a diversity in the age of the housing stock.
- ▽ A healthy rental vacancy rate is often deemed to be 3-5%, and View Royal's vacancy rate has remained below this since 2013; in 2019 the vacancy rate was 0.7%.
- ▽ View Royal saw a 43% increase in primary rental rates over the last 11 years, from an average monthly rent of \$1,106 in 2008 to an average of \$1,579 in 2019.
- ▽ In 2019, there are approximately 1,185 rental households with 374 (27%) of them being permitted Secondary Suites.
- ▽ 2019 saw the addition of 218 new purpose-built rental units to View Royal, considerably increasing the number of units tracked by CMHC from around 260 units, to 414 units in October 2019 (with 60 new units not captured by CMHC's survey).¹
- ▽ With renter households growing by 40% between 2006 and 2016, this added much needed purpose-built rental stock to the market; however, a large proportion of renters are still renting in the secondary market (meaning private homes and secondary suites, not purpose-built rental), and vacancy rates remain very low in View Royal.

¹ CMHC's count appears to only capture about 160 of the 218 units.

- ▽ Between 2016 and 2019, 218 new private market rentals were created at Eagle Creek and Watkiss, which represents an approximate 19% increase in rental households.

Based on this understanding, areas of demand, or housing gaps, and areas of oversupply have been identified.

- ▽ For renter households, the Town has an availability rate of 1 percent – signalling that there is no oversupply of rental units.² Rather, there is a lack of available rental housing units to meet demand. This constrains renters, as they are potentially unable to access suitable housing to meet their needs at price points that work with their budgets. This results in higher income households renting and vulnerable renter households getting pushed out, as they cannot compete for the limited available units. This can also drive rents up, as supply is limited, generating need for additional non-market units. Rental housing is a key area of need for the Town, including purpose-built rental, secondary market rental options (such as secondary suites, lock-off units, and carriage houses), and non-market / affordable rental housing units.
- ▽ With regards to ownership, there is demand for affordable ownership options, missing middle options like row homes, multi-attached forms, and larger apartments (i.e., 3+ bedrooms). These types of middle options could also help serve the needs of older homeowners looking to downsize. Recent average sales prices suggest that row houses (i.e. townhouses) remain unaffordable for most household types, regardless of the number of bedrooms. While they are more affordable compared to single-detached homes, all household types earning the median income likely cannot afford monthly shelter costs for row houses with 3 or more bedrooms. Couples with children who are making the median income for their household type are likely only able to afford 2-bedroom row houses.
- ▽ There may be an oversupply of the predominant housing form, single family homes. This housing type is currently unaffordable to all median-earning household types. Additionally, the statistics indicate that some households may be over-housed: while 63% of homes in the Town had three or more bedrooms in 2016, only 34% of the population were three or more person households. This suggests that smaller households, which are often older residents, may be occupying larger homes. There are many reasons why smaller households may choose to continue to live in single family homes; however, this type of housing remains the least affordable, but forms the majority of the housing supply. In recent years (i.e., since 2016), the majority of building permits approved by the Town have been for multi-family development. Multi-family generally provides more options for downsizing and meeting the needs of the missing middle.

² Availability rate refers to the proportion of rental units that could be leased (even if not immediately vacant) by a new tenant.



Affordability

An analysis of what median incomes can afford and the cost of owning or renting a house is vital to understanding where gaps or needs in the housing system may be for current and future residents of View Royal. Affordable and secure housing is a social determinant of health;³ however, housing across the region and much of British Columbia is increasingly unaffordable. This section analyzes affordability pressures in the housing market for median earners.

- ▽ Affordability is a challenge for both renters and owners; the number of both owner and renter households spending 30% or more of their income on housing increased between 2006 and 2016.

Table 1 shows affordability of ownership, based on estimated 2018 median incomes by household type and 2018 average annual sales prices by structure type. Median is used as a measure for household income because it helps to provide a more realistic picture by avoiding the effects of a skewed distribution or outliers. Average incomes can be affected by just a few significantly higher or lower household incomes; these can pull the average higher or lower than is a realistic representation in the community. This is compared to average sales prices because this is the most reliable data made available by the Victoria Real Estate Board.⁴ While BC Assessment provides median values, real estate board data reflects what is currently happening in terms of actual value in the market for homes, providing a more realistic picture of housing prices.

Table 1: Affordability for Owners, View Royal, 2018⁵

Households	Median Household Income (2018)	Affordable Shelter Payments	Shelter Costs, Single-Detached	Shelter Costs, Row House and Townhomes	Shelter Costs, Apartment
			\$819,233	\$512,362	\$407,700
Couple-with-children	\$129,287	\$3,232	\$3,965	\$2,891	\$2,378
Couple-without-children	\$99,028	\$2,476	\$3,965	\$2,891	\$2,378

³ Source: Canadian Public Health Association website. 'What are the Social Determinants of Health?'

⁴ Medians accessed through the Real Estate Board are not 'real' medians – they are calculated based on grouped values, rather than the full set of individual values.

⁵ Incomes are adjusted to 2018 estimates using historical growth rates. For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, insurance, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 2.54% interest, and a 10% down payment.

Lone-parent	\$64,543	\$1,614	\$3,965	\$2,891	\$2,378
One-person household	\$46,696	\$1,167	\$3,965	\$2,891	\$2,378

The analysis indicates that:

- ▽ Most households making the median income cannot afford the average single-detached home, which means that the single-detached form is unaffordable for more than half of households in the community.
- ▽ Lone-parents and one-person households with a median income are unable to afford shelter costs for all average-priced home types.
- ▽ Median-earning couples without children are able to afford smaller dwelling types (multi-plex and apartments) but may have challenges affording a row home and cannot afford a single-detached home.
- ▽ Median-earning couples with children are most likely to be able to afford all housing types. They can likely afford smaller row houses and 2-bedroom apartments, but likely cannot afford a single-detached home.
- ▽ Any households close to the threshold may find shelter costs become unaffordable when factoring in maintenance, repairs, and other unexpected costs.
- ▽ These patterns of unaffordability are consistent regardless of dwelling size. When broken out by size and structure type, households are still unable to afford the same dwelling types. The only difference is for median-earning couples with children, who can likely afford row houses with 2 bedrooms but likely cannot afford row houses with 3 or more bedrooms.

For median-earning households, renting in the primary market is generally more affordable than owning (Table 2). Couples with children and couples without children are all able to afford both a two-bedroom and the average rental across all rental unit sizes and types (i.e., one- to three-bedroom purpose-built rental apartments).

However, the rental pool in the primary market is very small, raising the question of availability and ability to access the desired type of rental. The secondary rental market may serve this, but is typically more expensive, and little data is available to determine affordability. Median-earning lone-parent households are able to afford an average rental but likely face challenges finding affordable units with enough bedrooms for their household's needs (i.e., bedrooms for their child or children); however, these costs only factor in some shelter costs and there are likely additional monthly bills that make their housing less affordable. Moreover, median incomes are usually much lower compared to owner incomes, so these households likely face more substantial affordability challenges than is indicated in this table. Renting in the primary market is unaffordable for median-earning one-person households altogether.

Table 2: Affordability for Renters, View Royal, 2018⁶

Households	Median Household income (2018)	Affordable Shelter Costs (monthly)	1 bedroom	2 bedrooms	3 bedrooms	Average Rental
Couple-with-children	\$129,287	\$3,232	n/a (not enough bedrooms)	\$1,627	n/a	\$1,579
Couple-without-children	\$99,028	\$2,476	\$1,319	\$1,627	n/a	\$1,579
Lone-parent	\$64,543	\$1,614	n/a (not enough bedrooms)	\$1,627	n/a	\$1,579
One-person household	\$46,696	\$1,167	\$1,319	\$1,627	n/a	\$1,579

⁶ Incomes are adjusted to 2018 using historical growth rates. For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services.



Core Housing Need

- ▽ Renters are about 5 times as likely to be in core housing need as owners; renter households represent 63% of households in core housing need, but only about 28% of all households.
- ▽ Core housing need provides a strong indicator of the need for non-market housing units. Overall, there were 355 households in core housing need in View Royal in 2016; 225 of these households (63%) were renters and 125 were owners. One hundred sixty households are in extreme core housing need, composed of 85 renters and 75 owners.
- ▽ As the increase in housing costs has been outpacing the increase in household incomes, this need likely remains the same or greater. Based on projections, as of 2019, the Town likely has a need for affordable units for approximately 229 renter households and 131 owner household in core housing need. There are a further 34 households currently on the BC Housing Registry who are also in immediate need of affordable housing assistance.
- ▽ This indicates a need for more than 200 non-market rental units, as well as programs and supports for affordable ownership.



Summary of Key Themes

High Cost of Housing

The increased cost of housing is outpacing income growth in View Royal. This is a regional and provincial issue. However, increasingly, even median-earning households are experiencing issues finding or retaining housing in View Royal.

Diversity of Housing Stock and Affordability

As a Town with predominantly single-family dwellings as the main form of housing, diverse and more affordable types of housing are not currently being built to support the ‘missing middle’ demographics: young and first-time homebuyers who are more likely to be able to afford townhomes or condominiums than single-family homes.

Purpose-Built Rental is Not Keeping Pace with Demand

Despite significant growth in purpose-built rental stock in View Royal in the last two years, the Town’s vacancy rate was 0.7% in October 2019. This points both to overall regional pressures around rental housing, and the demand for more rental in the Town and region.

Need for Non-Market Units

In 2016, there were 225 renter households in core housing need,⁷ with 85 of these households in extreme core housing need. As of 2019, estimates suggest there are at least 229 renter households, with 91 in extreme core housing need. There are a further 34 households currently on the BC Housing Registry. This indicates a need for an equivalent number of non-market or affordable units to support these residents.

Additionally, while the Town supports ongoing regional initiatives to address homelessness, the Fort Victoria site currently houses a number of vulnerable seniors on a semi-permanent basis who may have few or no other options for long-term housing in the Town or in the region. These residents are currently in recreational vehicles, which are not suited for long-term living.

Planning for an Aging Population

Like many communities in Canada, View Royal is likely to experience a significant increase in older adults (65 and older) between 2020 and 2038. Our projections show that in a status quo growth scenario, by 2038 over one-third of households in View Royal will be led by adults older than 65. This indicates a strong need to continue to support the development of housing that will allow seniors to age in place, including considerations for accessible, access to transit and services, and more compact forms of growth.

⁷ See Appendix A: Glossary for definition.

1 INTRODUCTION

1.1 Project Overview

Like many communities in British Columbia (BC), View Royal has been facing housing pressures in recent years due to market conditions in the province and changing demographics. To better understand the challenges and how to respond to them, the Town initiated this Housing Needs Assessment (HNA) to build a more complete understanding of current and future housing needs in the community. This work will be used to inform community planning and to meet provincial regulations regarding Housing Needs Reports.

This report forms part of a larger study currently being conducted for the Town of View Royal. This report presents the quantitative component of the Housing Needs Report, which fulfills provincial requirements (see Section 1.2 for further information). The data collection and analysis contained in this report was conducted in fall and winter of 2019 and finalized in early 2020.

In December 2019, four key stakeholder workshops were held, as well as nine interviews with stakeholders who could not attend the focus groups. The findings of this qualitative research are contained in a separate Engagement Report, which was finalized in early 2020. Following on the quantitative and qualitative research, Urban Matters is conducting a review of key successful housing policies and actions undertaken by municipalities across BC to address housing needs and facilitate appropriate development to serve residents. This report is anticipated to be completed in Spring 2020.

1.2 Provincial Requirements for Housing Needs Reports

The Housing Needs Reports regulations require local governments to collect approximately 50 distinct kinds of data about current and projected population, household income, significant economic sectors, and currently available and anticipated units. All of the data required that is currently available has been collected and can be found in Appendix A. Several items have not yet been made available by the Government of BC and these are noted (e.g., historical BC Assessment data). Housing Needs Reports are also required to complete a summary form, included as an appendix to this report.

The Town of View Royal's Housing Needs Assessment also contains data that goes beyond the requirements to better serve decision-makers, planners, developers, non-profits, and residents to make informed decisions on housing need. The additional information includes analysis on the affordability gap for owners and renters, information on secondary suites provided by the Town of View Royal, and household projections (Appendix XXX) developed using Capital Regional District (CRD) population projections for the Town.

1.3 The Housing Wheelhouse

There are various housing options available to households of different income levels, ranging from emergency shelter to market ownership. In the past, these options have been thought of as falling along a linear spectrum, where households progress towards homeownership. This is called the "housing continuum". However, in reality, people's housing needs change throughout their lives and homeownership is not the ultimate goal for everyone.

Recognizing this, the City of Kelowna developed a “housing wheelhouse” model. This model demonstrates that progression through housing options may not always be linear, moving towards market home ownership. Rather, changes can occur in different directions and many people may not see homeownership as the ultimate goal for themselves or their families. The housing wheelhouse better accounts for the fluidity of housing options – over the course of one’s lifetime, an individual may flow between different forms of housing according to financial, family, health, and other considerations.

For example, under the traditional housing continuum, as their financial resources increase, an individual may move from subsidized rental housing, to market rental housing, to homeownership, where their journey ends. However, the housing wheelhouse recognizes that this may not be the end of the journey – this same individual may move into long-term supportive housing if their health deteriorates, or into subsidized housing if their financial resources decrease. Alternately, this individual may never access ownership housing in their lifetime, if it is not aligned with their goals or means.

Considering the wheelhouse approach can help local governments to respond to changing, more diverse housing needs.

Figure 1: Housing Wheelhouse (City of Kelowna, 2017)



1.4 Methods and Limitations

Quantitative Data

This HNA draws on both available statistical information on demographics and housing, in View Royal and the Capital Regional District (CRD). The CRD includes View Royal and the following municipalities: Sidney, North Saanich, Central Saanich, Saanich, Salt Spring Island, Southern Gulf Islands, Oak Bay, Victoria, Esquimalt, Colwood, Metchosin, Langford, Highlands, Sooke, and Juan de Fuca.

The information summarized and used within this report was collected from several datasets published by the Ministry of Municipal Affairs and Housing for the Housing Needs Reports in British Columbia. These datasets are from a number of sources, including a BC Custom Census dataset from the Statistics Canada (includes 2016, 2011, and 2006 censuses and 2011 National Household Survey); the Canada Mortgage and Housing Corporation (CMHC); BC Housing; Co-operative Housing Federation of BC; BC Assessment, and BC Statistics.

There are several limitations to this data. First, the custom Statistics Canada data used varies slightly from the standard Community Profiles available online. The primary difference is that the custom data counts only residents in private households, excluding a range of what are defined as ‘collective households.’ For Statistics Canada this includes military bases, which in the case of View Royal does impact the numbers somewhat. Commonly cited figures, such as population, have been aligned with Census Community Profile figures in this report wherever possible; however, in some cases reliance on custom data was necessary for analysis.

Additionally, the projections contained in this report are based on assumptions available to us today and represent a plausible base case should the assumptions remain true over time. Finally,

as the 2011 National Household Survey was a voluntary survey, the data is considered less reliable and readers are encouraged to use the 2006 Census data for comparison purposes where possible.

Shelter costs in this report refers to CMHC's definition which is the total monthly shelter cost paid by the household for their dwelling. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

Stakeholder Engagement

Section 6 of this report summarizes key findings of stakeholder workshops and individual interviews conducted as part of the Housing Needs Assessment. It is intended to support the quantitative findings of the report by providing qualitative experience of housing players and users across the continuum.

The purpose of qualitative research (i.e. workshops and interviews) is to dig deeper into the housing needs, challenges and opportunities beyond what quantitative research (i.e. statistical analysis) alone can illustrate. For the Town's HNA, four stakeholder workshops and nine interviews were hosted for key stakeholders to foster meaningful understanding and discussion with:

- housing users;
- housing providers;
- developers; and
- service providers.

Two workshops were held on November 28th at View Royal Council Chambers and an evening

session at the View Royal Fire Hall. The fourth workshop was held on November 29th again at View Royal Council Chambers. The Fire Department was selected as they represent a cross-section of households with both new and long-term residents that own or rent in the Town of View Royal and may be representative of broader workforce housing needs. After the workshops, the project team hosted interviews with key stakeholders to expand on the insights had through workshops.

It should be noted that this approach is not necessarily statistically valid. However, a variety of stakeholders were selected to represent a diversity of perspectives.

1.5 Structure of this Report

This report contains the following sections and appendices in order to meet legislated requirements of for housing needs reports in British Columbia:

- Section 2: Community demographic profile and population/household projections
- Section 3: Income and economic profile
- Section 4: Housing profile
- Section 5: Gap analysis on housing needs
- Section 6: Other components of this study
- Appendix A: Glossary of Terms
- Appendix B: Required data to be collected for housing needs reports
- Appendix C: Completed summary form for housing needs reports
- Appendix D: Household projections

2 DEMOGRAPHIC PROFILE AND PROJECTIONS

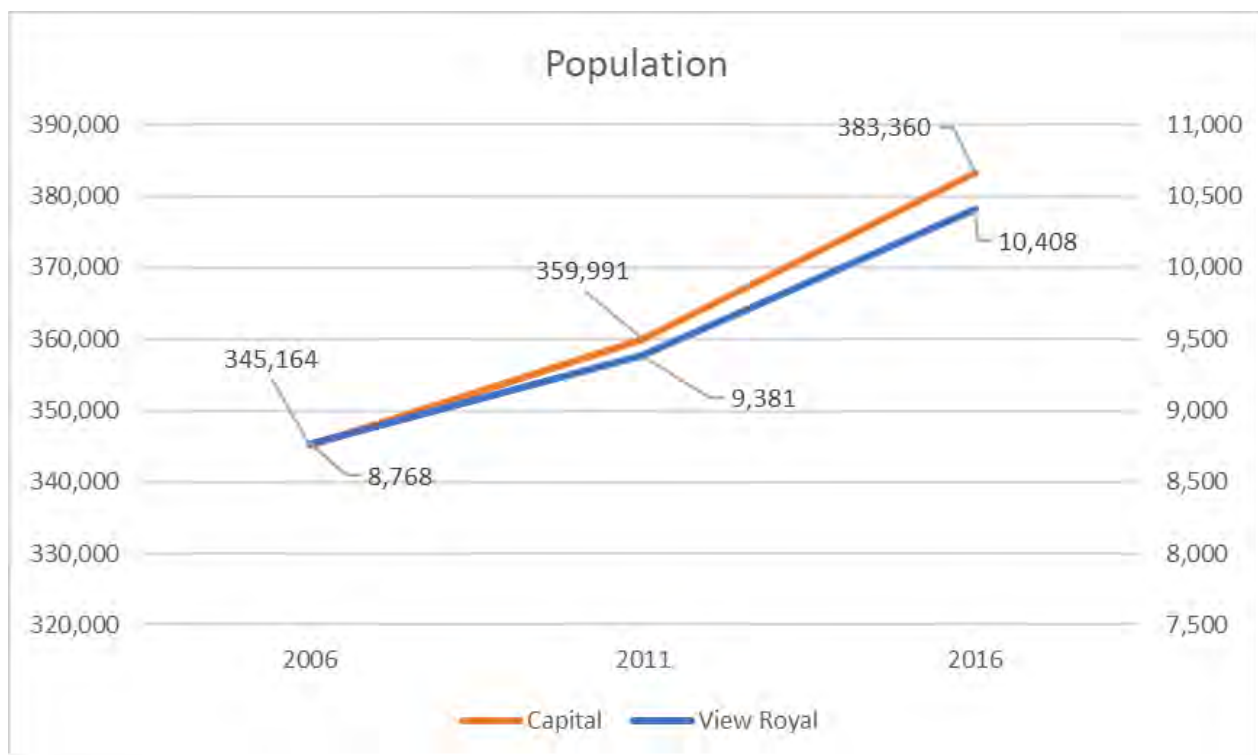
This section contains information on the Town of View Royal's demographic context: population, number of households, and community growth projection. The data was collected from the BC Custom Census (published by the Ministry of Municipal Affairs and Housing) for the 2006, 2011, and 2016 censuses and the 2011 National Household Survey.

The purpose of this section is to outline key trends and issues in the population as a whole, and specific demographic groups.

2.1 Population

Between 2006 and 2016, View Royal grew 18.7%, representing 1,640 individuals. Proportionally, View Royal grew at a faster rate than the CRD's 11.1%. Most of this growth was between 2006 and 2011 with a gain of 1,027 individuals (13%). From 2011 to 2016 the Town of View Royal's population grew 660 (7 %).

Figure 2: Population Change, View Royal and CRD, 2006-2016⁸



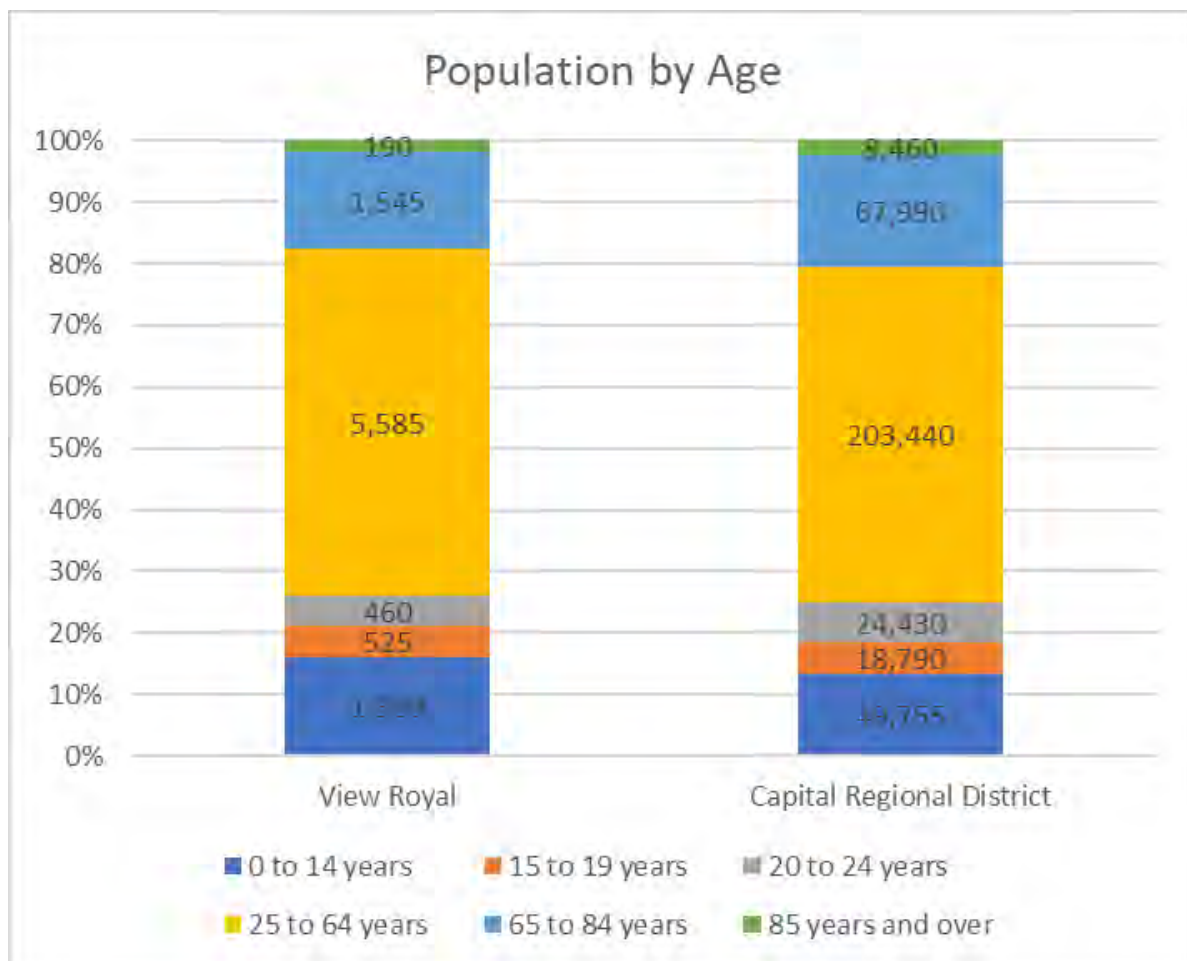
⁸ Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

The average and median age has risen from 2006 to 2011. The median age in the Town of View Royal has seen a modest rise from 41 years to 44 years old in 2016, which is comparable to the CRD's median age of 45. The largest population segment is 45 to 64 years old (3,095 or 31% of the population) followed by those aged 25 to 44 years old (2,490 or 25%). The third largest population segment is those aged 19 years and under (2,105 or 21%). The two smallest populations segments are those 65 to 84 years old (1,545 or 16%) and 85 years and over (190 or 2%).

Proportionally, the population segments ratio are comparable between the Town of View Royal and the Capital Regional District with View Royal having a slightly larger proportion in the population group 19 years and under (21% vs. 18%); a smaller proportion for the age groups 20 to 24 years (5% vs. 7%) and 65 to 84 years (16% vs 18%); and shared proportion for those segments between 25 and 44 years and 85 years and over (25% and 2% respectively).

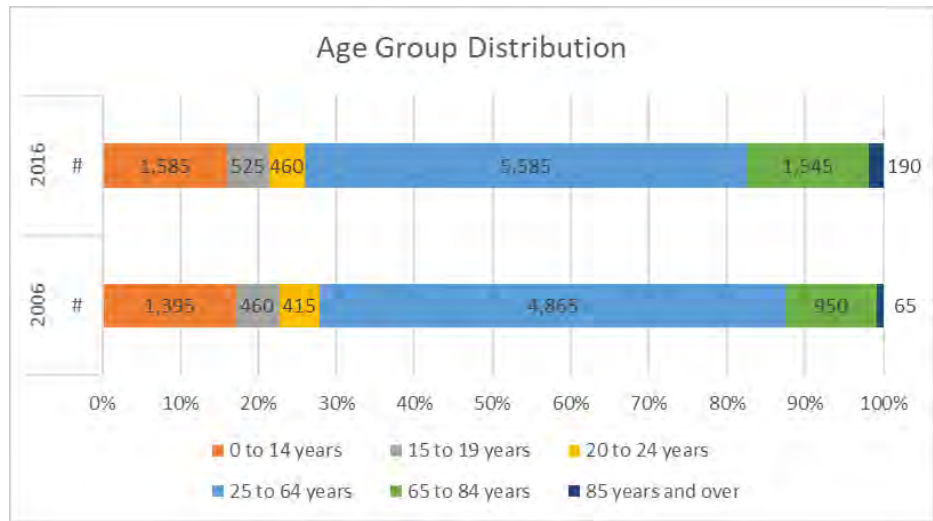
Figure 3: Population by Age in View Royal and the CRD, 2016⁹



⁹ Source: Statistics Canada Census Program, Census Profiles 2016

Figure 4: Change in Age Distribution in View Royal, 2006-2016¹⁰

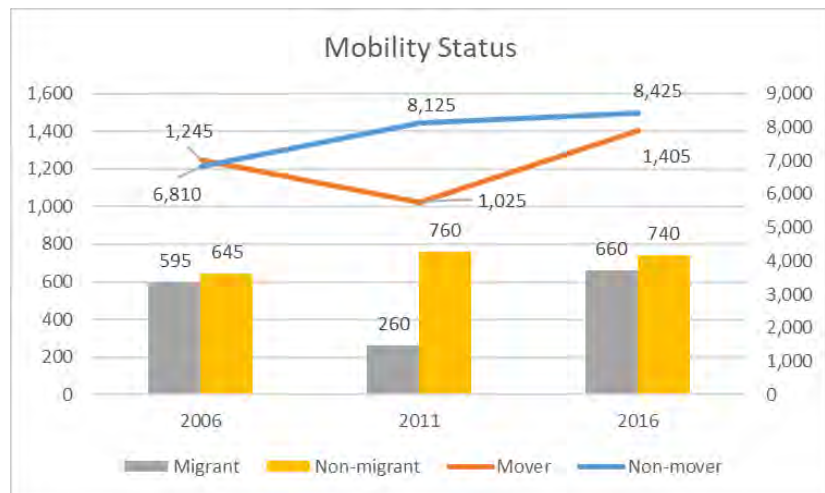
From 2006 to 2016 we have seen an overall increase in the number of residents in each age group within Royal. Proportionally, the age group of residents aged 25 to 64 years decreased by 4%, from 60% in 2006 to 56% in 2016. This growth was balanced by growth in the 65 to 84 year old age group, which expanded by 4% (from 12% to 16%). All other segments stayed relatively the same with 1% decreases in those aged 0 to 14 years (17% to 16%) and 15 to 19 years (6% to 5%). There was a 1% increase in those aged 85 and over (1% to 2%). The proportion of the population aged 20 to 24 years stayed at 5%.



2.3 Mobility¹¹

Figure 5: Mobility Status for View Royal Residents, 2006-2016¹²

Between 2011 and 2016 about 1,400 residents (or 14.2%) moved in View Royal. About half (52.7%) moved within View Royal, while 660 (47.0%) moved from outside the community. However, between 2006 and 2011, of the 1,025 residents who moved, residents who moved in View Royal were much more likely to move within the community (74.1%) than move in from outside the community (25.4%). Non-migrants are persons who did not move but remained in the Town of View Royal. Migrants include individuals who moved from another community, province, or nation.



¹⁰ Source: Statistics Canada Census Program, Census Profiles 2006, 2016

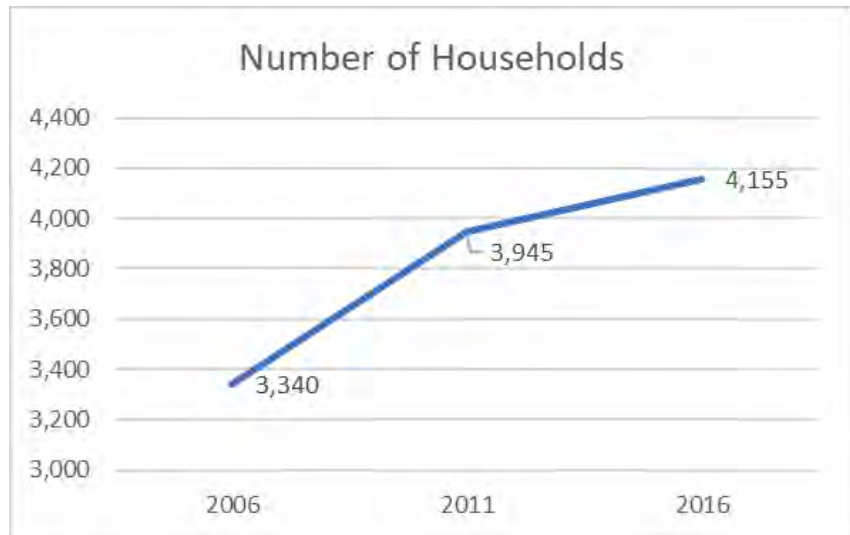
¹¹ Mobility is a measurement of how many persons have stayed in the same place of residence between two points of time, generally 1- or 5-years. If a person's place of residence does not change are considered a non-mover while those who have changed their place of residence are called movers.

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing¹²

Figure 6: View Royal Households, 2006-2016¹³

2.4 Households

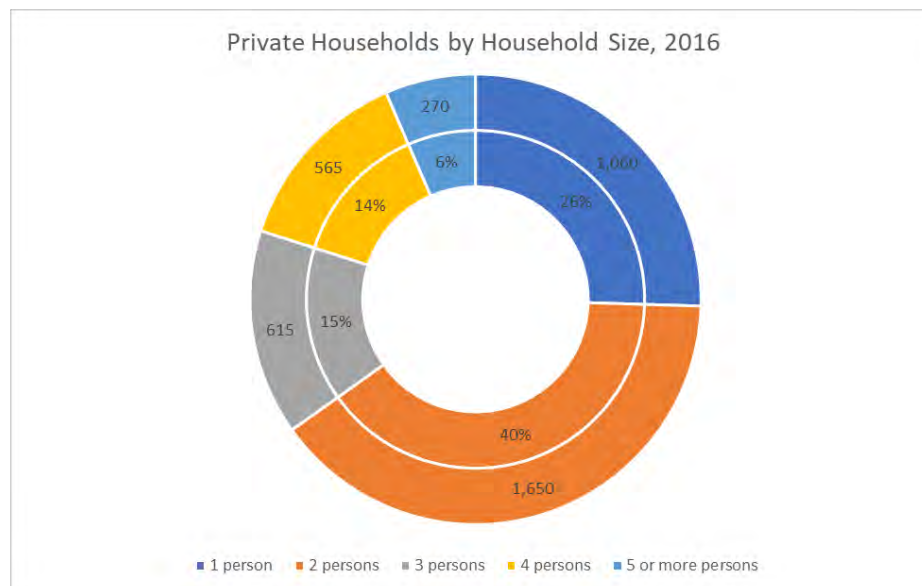
From 2006 to 2016, the number of households has increased in the Town of View Royal from 3,340 to 4,155, or 815 additional households, representing a household growth of 24.4%. Between 2006 to 2011, the community saw an increase of 605 households, and between 2011 and 2016 210 new households were added.



2.5 Household Size

The average household size has remained steady at 2.4 since 2006, with the majority (40%, 1,650 households) of households being 2-persons. There were 4,155 households in View Royal in 2016. One-person households comprise 26% (1,060) of the Town of View Royal while 3-person households comprise 15% (615), 4-person households represent 14% (565), and 5 or more person households represent 6% (270) of all households.

Figure 7: Households by Size, View Royal, 2016¹⁴

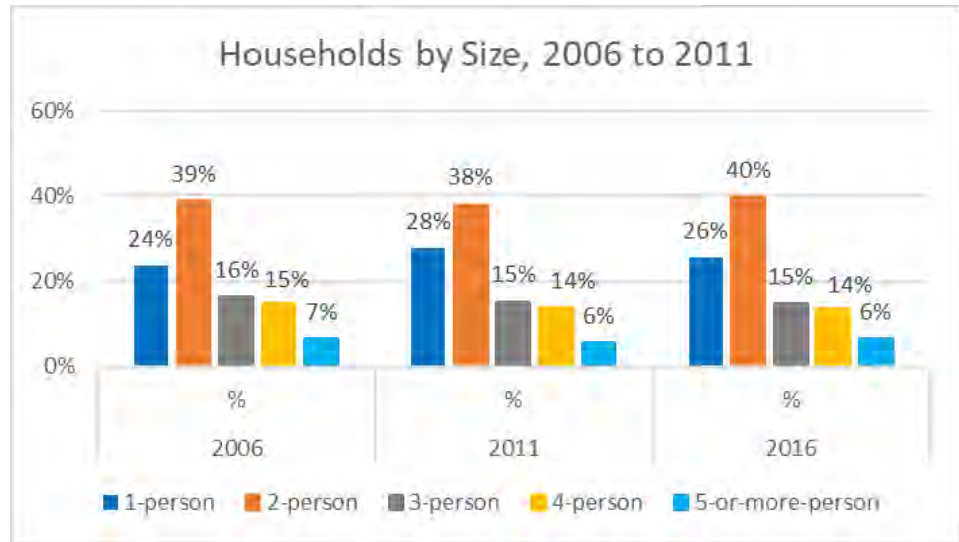


¹³ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

¹⁴ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 8: Households By Size, 2006-2011¹⁵

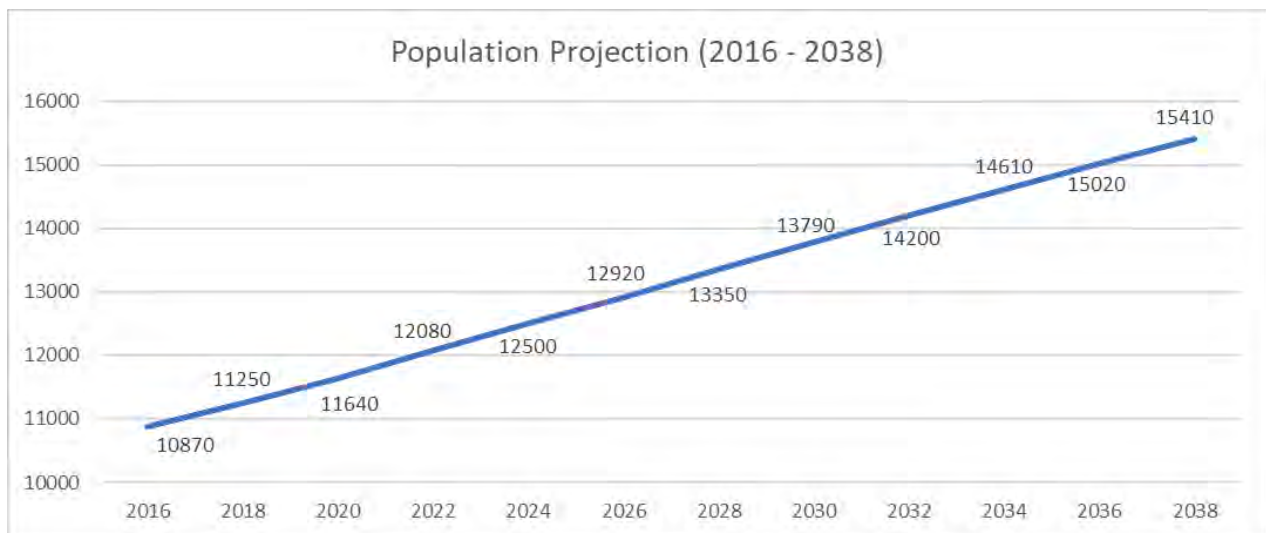
Proportionately, household sizes in View Royal remained consistent between 2006 and 2016. One-person households showed some fluctuation, increasing from 24% in 2006, to 28% in 2011 and down to 26% in 2016. The proportion of two-person households also fluctuated from 39% in 2006, to 38% in 2011 and then up to 40% in 2016.



2.6 Population Projections

The population within the Town of View Royal is projected to climb 22 percent from 10,870 to 13,350 in 2028 and may grow to 15,410 by 2040. At this rate the Town of View Royal could surpass a population of 15,000 by 2036.

Figure 9: Population Projection¹⁶



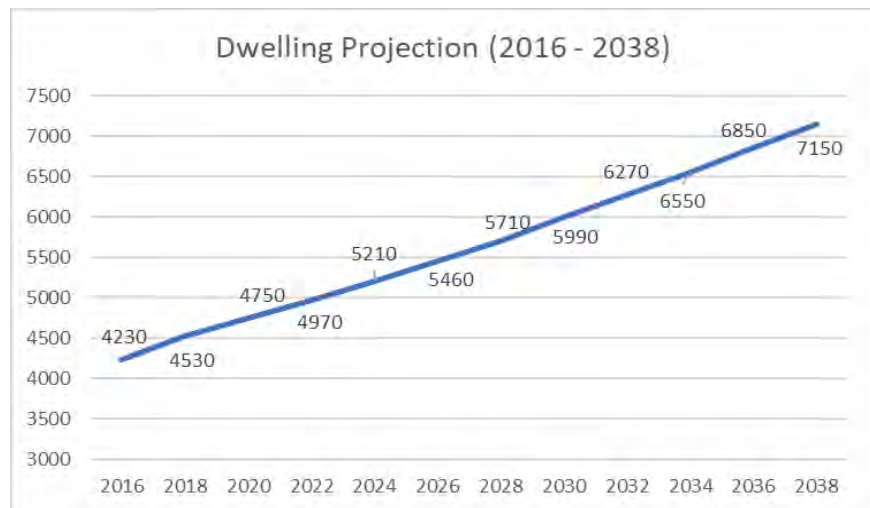
¹⁵ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

¹⁶ Source: BC Stats, Capital Regional District 2019 – 2038 Population, Dwelling Units and Employment Project Report. Population projections were provided by the Capital Regional District and has not yet been approved by CRD Board.

2.7 Dwelling Projections

Figure 10: Dwelling Projections, 2016-2038

Figure 10 illustrates that a projected increase of 35% or 1,480 dwellings from 4,230 in 2016 to 5,710 by 2028. The average year over year growth rate is expected to be 5%. The discrepancy between total number of households in section 152.4 and that of 2016 in the below figure is that projections were prepared by BC Stats while Statistics Canada was used for point in time numbers.



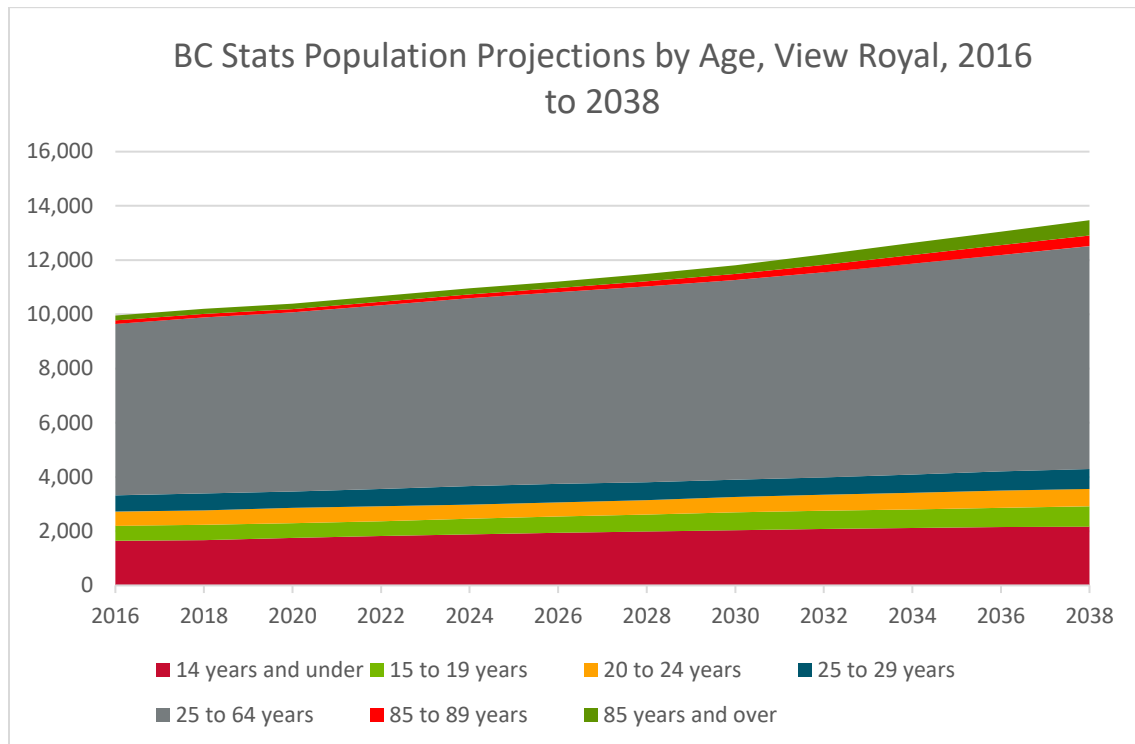
2.8 Population by Age

Figure 11 shows projected population by age groups, with three age groups predicted to decrease in proportion between 2016 and 2038: 14 years and under, 20 to 24 years, and 25 to 64 years. Proportionately, the category 25 to 64 years sees the largest decline while maintaining its position as the largest overall age group with the other two seeing minor decreases. The shrinking in these 3 categories is largely made up by the growth for those aged 65 to 84 years and a small increase in the 85 years and over category. The category 15 to 19 saw no changes. Therefore, it is expected that the median age increases over time.

The Town of View Royal has an aged dependency ratio of 25% as of 2016, which could increase to 38% by 2038. An aged dependency ratio looks at the population 65 and over divided by those aged 15 to 64 who are typically in the workforce. Research shows evidence that a high aged dependency ratio can have negative effects on growth of condominiums and single-family homes sale prices over time. Municipalities with increasing aged dependency can also create additional pressure on the rental market¹⁷.

¹⁷ Hiller, N., & Lerbs, O. (2015). *Aging and Urban House Prices*. Retrieved on 2019-12-16 from <https://pdfs.semanticscholar.org/0604/9c1b8505a2f489fc8381f494a1e2bc38cd5e.pdf>

Figure 11: BC Statistics Population Projection by Age, View Royal, 2016-2038¹⁸



2.9 Household Projections

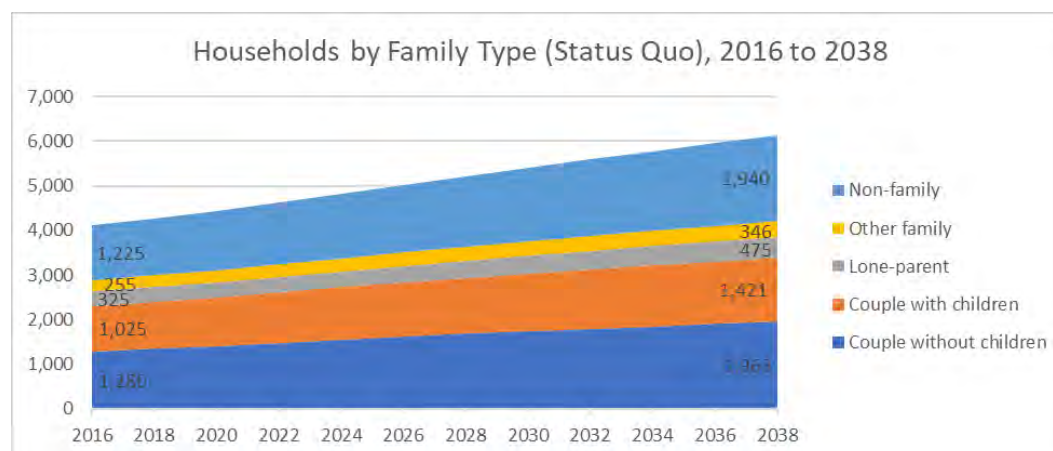
Household projections have been broken into two different scenarios based on two headship rates: Figure 12 and Figure 13. Headship rates are the number of persons who are counted as heads of households. Headship rates are important for urban planners to understand housing needs, as they reflect changes in potential household composition and required housing types over time. Value judgements are not provided on either scenario, and neither come as recommendations. The two scenarios are provided as to consider potential outcomes based on decisions related to housing type, density and other factors the Town can influence¹⁹.

The first scenario illustrates projections based on status quo; the second scenario is based on a shift to a headship composition, bringing View Royal's family composition closer to Esquimalt, a neighbouring community that is also a core urban community in the CRD.

¹⁸ Source: BC Stats, Capital Regional District 2019 – 2038 Population, Dwelling Units and Employment Project Report. Population projections were provided by the Capital Regional District and has not yet been approved by CRD Board.

¹⁹ The two graphs in this section focus on projections in Households by Family Type. Other household projection illustrations can be found in Appendix D.

Figure 12: Household Projections by Family Type (Status Quo), View Royal, 2016-2038²⁰



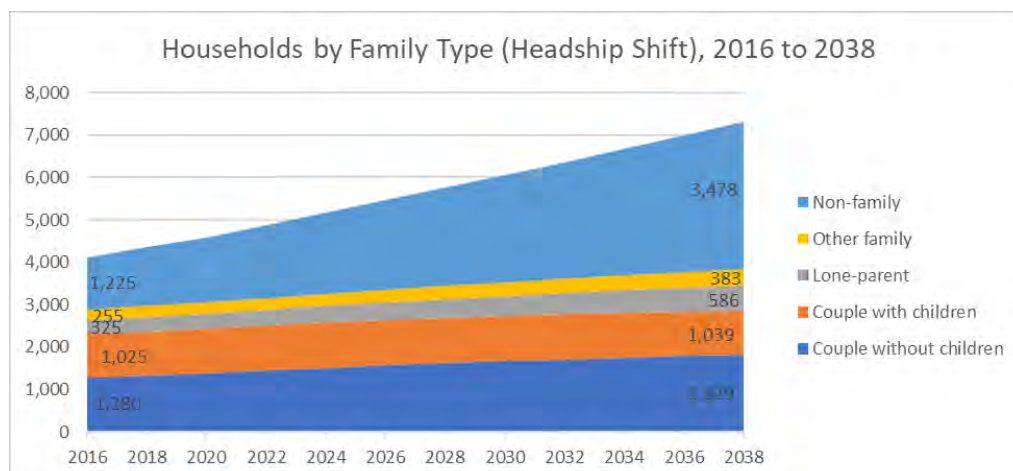
In the first scenario, projections are based off the status quo headship rate. This means that trends and composition of

households in the Town of View Royal stays the same as current rates. In this scenario, the number of households by family type show an overall increase of 1,105 (27%) in family households from 4,110 in 2016 to 6,145 by 2038. Proportionately, households by family type proportions stay relatively the same. With small decrease in the proportion of couple with children households, which is matched by a small increase in non-family households. Based on this scenario, the Town could see a need for an additional 316 housing units between 2020 and 2025, including 106 1-bedrooms or studios, 134 2-bedrooms, and 76 3-bedrooms (see Appendix D).

The second scenario illustrates a headship rate shift in the Town of View Royal. In the second scenario, the composition of the Town of View Royal changes over the 22-year time frame (2016 – 2038) to be proportionate to Esquimalt. The second scenario shows an overall faster growth rate than the first with 3,047 (74%) more households from 4,110 in 2016 to 7,157 by 2038. It also shows a noticeable downward shift in couples with children, a mild decrease in couples without children, and a much larger proportion of non-family households. These changes in composition could result from changes in density, housing type, affordability and other factors. Based on this scenario, the Town could see a need for an additional 723 housing units between 2020 and 2025, including 352 1-bedrooms or studios, 250 2-bedrooms, and 121 3-bedrooms (see Appendix D).

²⁰ Source: Derived from Statistics Canada Census Program 2016

Figure 13: Households by Family Type (Headship Shift), 2016- 2038²¹



2.10 Key Considerations

Some key considerations emerge from this analysis of population and demographics:

- ▽ The population in View Royal grew faster between 2006 and 2011 than in the CRD as a whole, indicating that increased growth and development will likely continue to impact development and planning considerations over the next five to ten years
- ▽ Generally, the age composition of the community is comparable to the CRD as whole, with a slightly aging demographic and an increasing median age. This points to a need for increased considerations around age-appropriate housing, planning for retaining and attracting younger demographics, and supporting aging-in-place options.
- ▽ About half of new households projected to be formed by 2040 will be non-family households, while about half will be family households. This is consistent with an aging population that may have more single-person households.

²¹ Source: Derived from Statistics Canada Census Program 2016

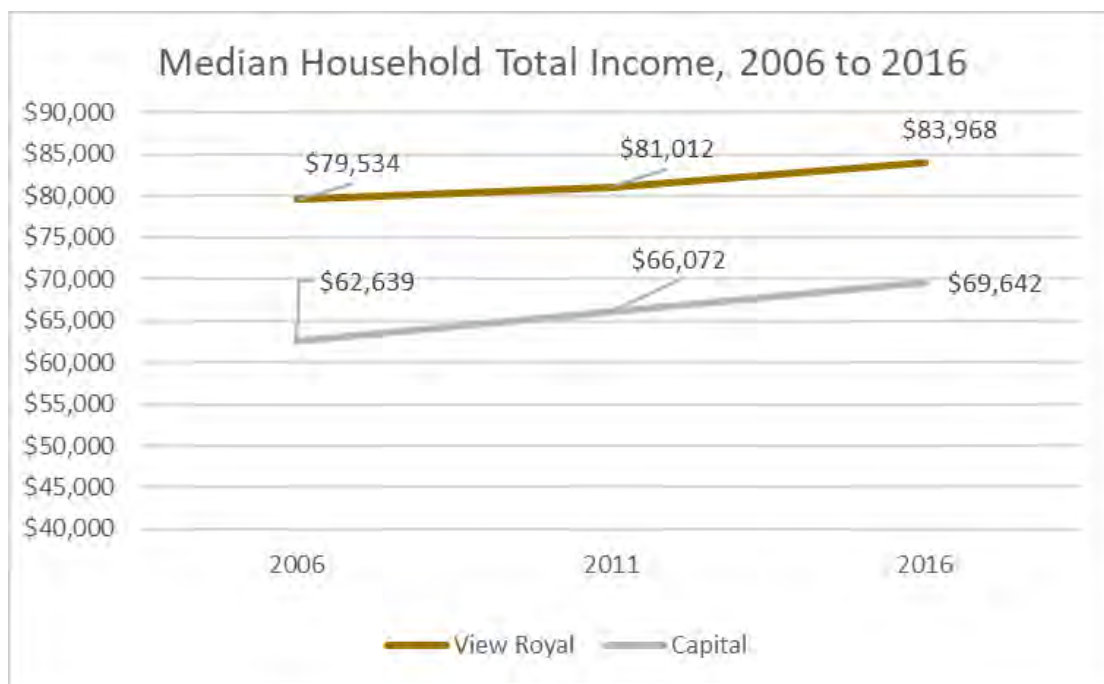
3 INCOME AND ECONOMIC PROFILE

This section reviews key economic indicators, including household incomes, employment and commuting figures and labour force statistics. The purpose of this section is to identify statistics that may impact housing issues, such as the income of renter households or unemployment rates.

3.1 Household Incomes

The median household income in View Royal has increased from \$79,534 in 2006 to \$81,012 in 2011 to \$83,968 in 2016, representing a 5.6% increase. The total median before-tax household income over the 10-year period increased by \$4,434. In comparison, the Capital Regional District has had a median household income of \$62,639 (2006), \$66,072 (2011), and \$69,642 (2016), representing an 11.2% increase. However, despite lower increases in median household income, the Town of View Royal has consistently had higher median incomes than the CRD as a whole since 2016^{22,23}.

Figure 14: Median Household Income, View Royal, 2006-2016²⁴



²² Median household income is used as a more accurate representation of the mid-point of income in a community, compared with average income. While median income represents the middle value in a list of numbers, which is organized from smallest to largest, average household income is an average of all numerical values added together and divided by the number of numbers. The main concern with using the average household income is that it can over-inflate income figures, because it can be more easily skewed by a few households with significantly larger incomes. The median by contrast is less affected by outliers that can skew data and creates a more conservative estimate of household incomes.

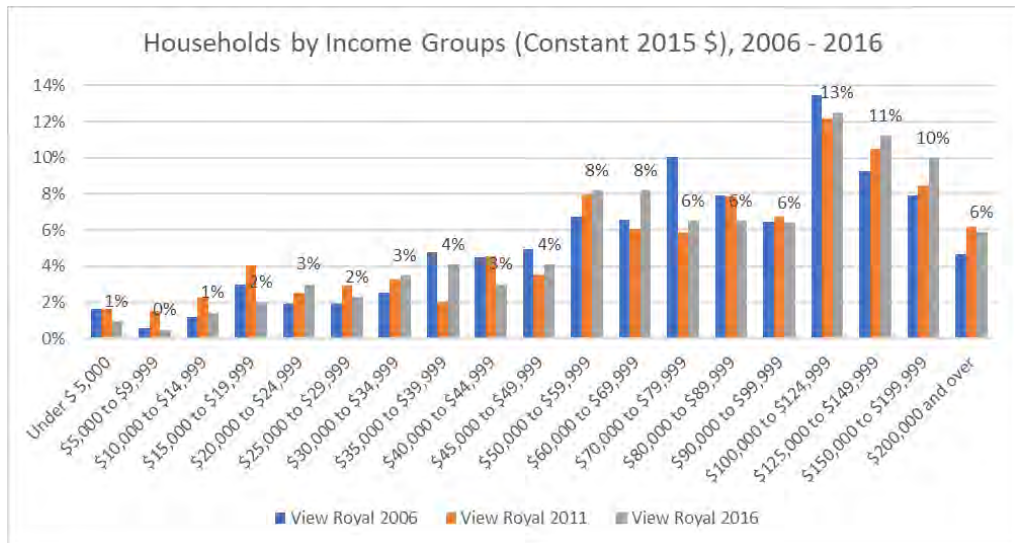
²³ It is important to note that income figures in figure 9 are based upon custom data originating from Statistics Canada and provided through the Province of BC to inform local government housing needs assessments. This data is based on all residents in private dwellings, representing more than 90% of View Royal's residents. Residents in collective dwellings (e.g. care homes, jails, rooming houses, hotels and nursing homes) are not included in this data. The income data may therefore differ from what is publicly available through View Royal's 2016 Census Community Profile. However, because of the level of detail provided in the custom data regarding income by tenure, we have chosen to use custom income data only in this report.

²⁴ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3.2 Households by Income Brackets

Figure 15: Households by Income Group, View Royal, 2006-2016²⁵

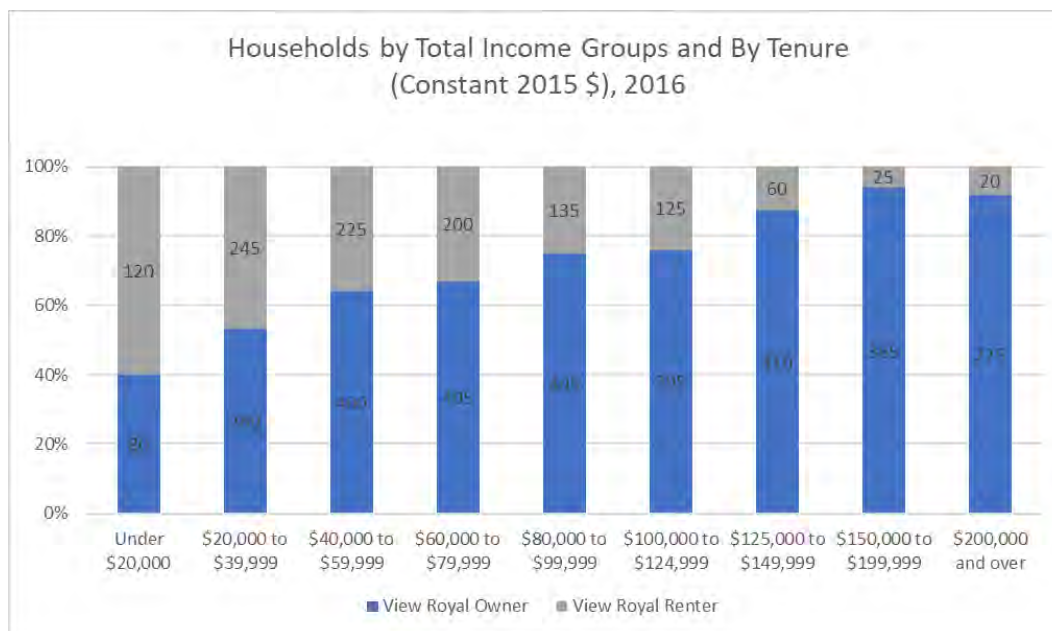
The largest categories of households by income brackets, for 2016, fall into \$100,000 to \$124,999 (13%), \$125,000 to \$149,999 (11%), and 150,000 to 199,999 (10%). These households represent more than one-third of all households in



View Royal. About three quarters (74%) of households make \$50,000 or more, while about a quarter (26%) making less than \$50,000.

As household income increases it is more likely that ownership will be the predominant tenure type. Ninety-two percent of households earning over \$200,000 are owners, while 60% of households earning less than \$20,000 are renters.

Figure 16: Households Tenure Types by Income Groups, View Royal, 2016²⁶



²⁵ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

²⁶ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3.3 Owner and Renter Household Income

The median before-tax household income by tenure has increased for each tenure type from 2006 to 2016. Owner household income increased between 2006 and 2011 by \$2,622 (3%) from \$89,895 to \$92,517 and increased again between 2011 and 2016 by \$3,800 (4%) from \$92,517 to \$96,317. For renter households median income increased by \$75 (0.1%) from 2006 to 2011 and by \$3,867 (7%) from 2011 to 2016. Therefore, from 2006 to 2016 owner households saw an increase of \$6,422, which is larger than the increase of \$3,942 for renter households median before-tax household income.

The overall median household income increased from 2006 to 2011 by \$1,479 (2%) and by \$2,956 (4%) between 2011 and 2016.

Figure 17: Median Before-Tax Household Income by Tenure, 2006 to 2016²⁷

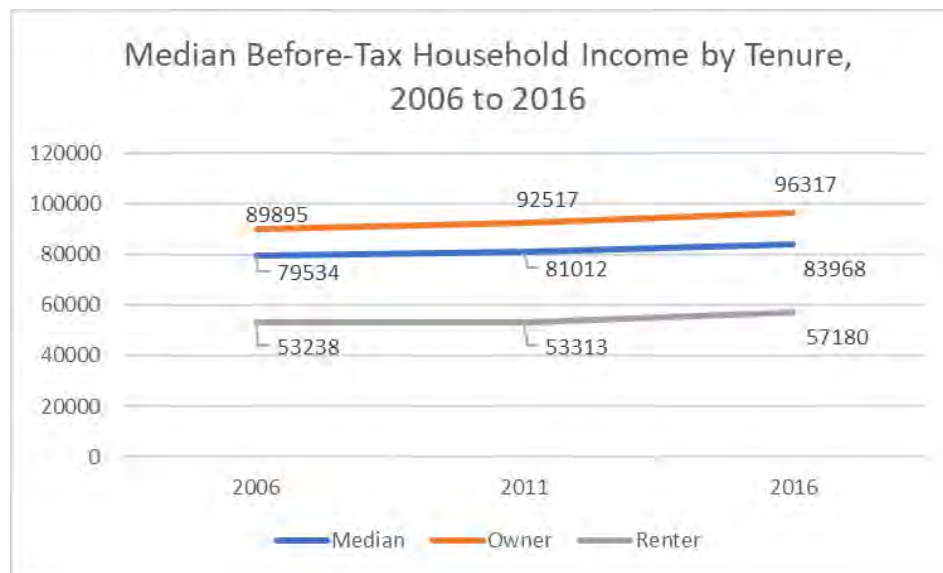
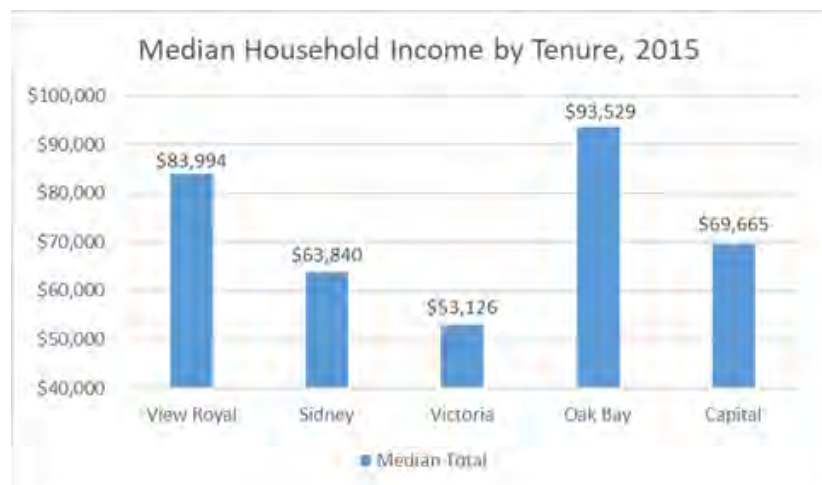


Figure 18: Comparative Median Household Income by Select CRD Municipality, 2015²⁸

The Town of View Royal has a higher total median household income than Town of Sidney, District of Sooke, and the City of Victoria. They have lower total median household income than the District of Oak Bay. The median total income for View Royal is \$83,994, which is \$14,329 greater than the Capital Regional District.



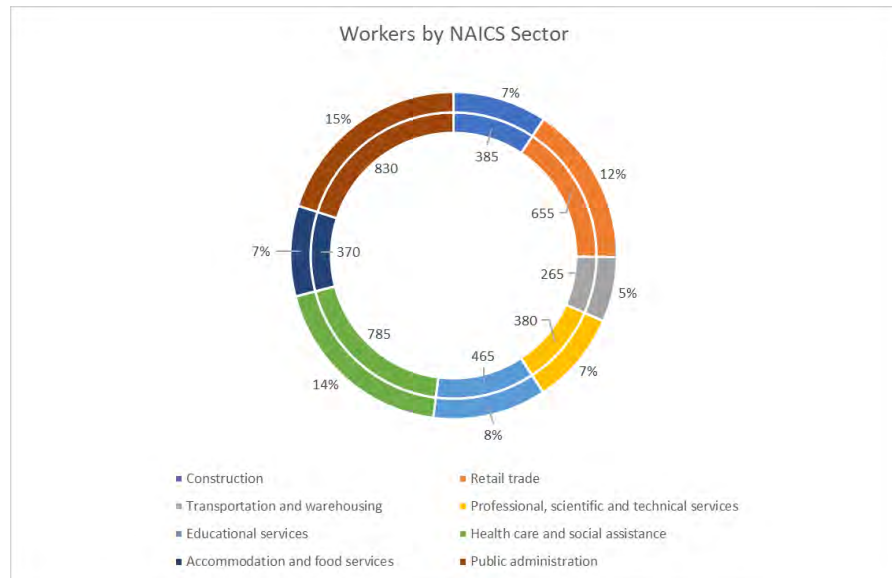
²⁷ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

²⁸ Source: Statistics Canada Census Program, Census Profiles 2016

3.4 Workers by Industry

Figure 19: Workers by North American Industry Classification System (NAICS) Sector, View Royal, 2016²⁹

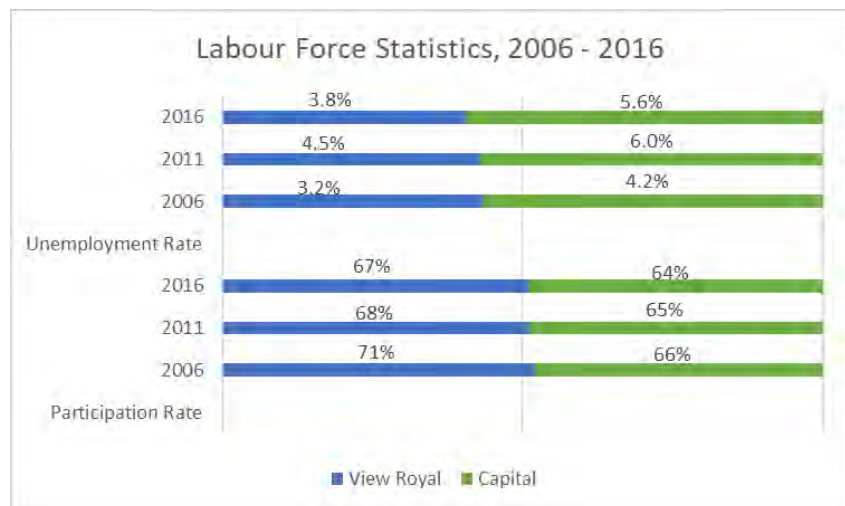
From 2006 to 2016, the Town of View Royals workforce increased 755 (16%) from 4,795 to 5,550. In 2016, the largest workforce category is public administration with 830 or 15% of workers, and then health care and social assistance with 785 or 14% of workers. Retail trade employs 655 workers, or 12%. The remaining sectors to note include construction, transportation and warehousing, educational services, accommodation and food services, as well as professional, scientific and technical services. These categories comprise 75 percent of View Royal's workers by industry profile.



3.5 Economic Indicators

Figure 20: Labour Force Statistics, View Royal, 2006 and 2016³⁰

From 2006 to 2016, the Town of View Royal has had a lower unemployment rate and a higher participation rate than the Capital Regional District. For example, in 2016 the unemployment rate for View Royal was 3.8% and 5.6% for the Capital Regional District. Also, in 2016, View Royal's participation rate was 67% while the Capital Regional District had a participation rate of 64%.



During the 2006 to 2016 period the participation rate in the Town of View Royal has been declining from 71% (2006) to 68% (2011) to 67% (2016). The unemployment in the same time period has fluctuated from 3.2% (2006) to 4.5% (2011) to 3.8% (2016).

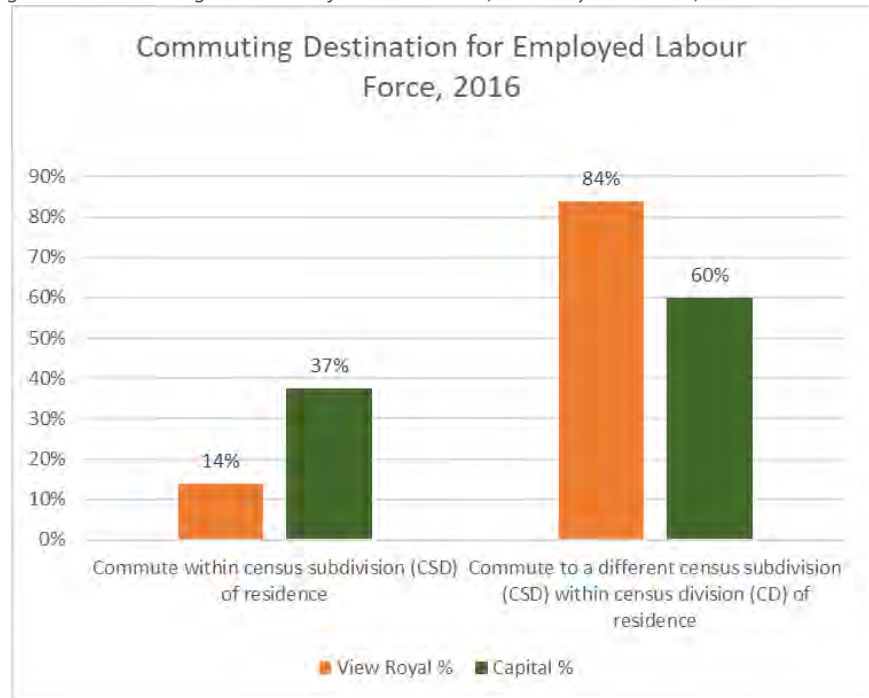
²⁹ Source: Statistics Canada Census Program, Census Profiles 2016

³⁰ Source: Statistics Canada Census Program, Census Profiles 2016

3.6 Workforce Commuting

In the Town of View Royal, a much higher proportion of its labour force (84%) commutes to a different census subdivision (i.e. municipality) within the census division (i.e. CRD) of residence, compared with commuters as whole in the CRD (60% in the CRD commute to another municipality within the region).³¹

Figure 21: Commuting Destination for Labour Force, View Royal and CRD, 2016³²



3.7 Key Considerations

The following key considerations emerge from an analysis of this section:

- Median household income in View Royal has steadily increased between 2006 and 2016; although it is increasingly more slowly than in the CRD as a whole, overall incomes remain higher in View Royal than in the CRD, and View Royal households generally earn more than counterparts in other core CRD municipalities.
- Ownership is the predominant form of tenure, and the wealthier a household is, the more likely it is to own; only households earning less than \$20,000 annually are majority renters (60%). In the wealthiest income group, 92% are owners, and 8% of households are renters, indicating a small market for high-end rental dwellings.
- Economically, View Royal is slightly stronger than an already economically strong CRD, with lower unemployment rates and higher labour force participation.

³¹ A census division is a group of neighbouring municipalities joined together for the purposes of regional planning and managing common services (such as police or ambulance services), such as a regional district.

³² Source: Statistics Canada Census Program, Census Profiles 2016

4 HOUSING PROFILE

This section provides a breakdown of housing stock and households in View Royal across a number of dimensions. This section contains the following key sub-sections:

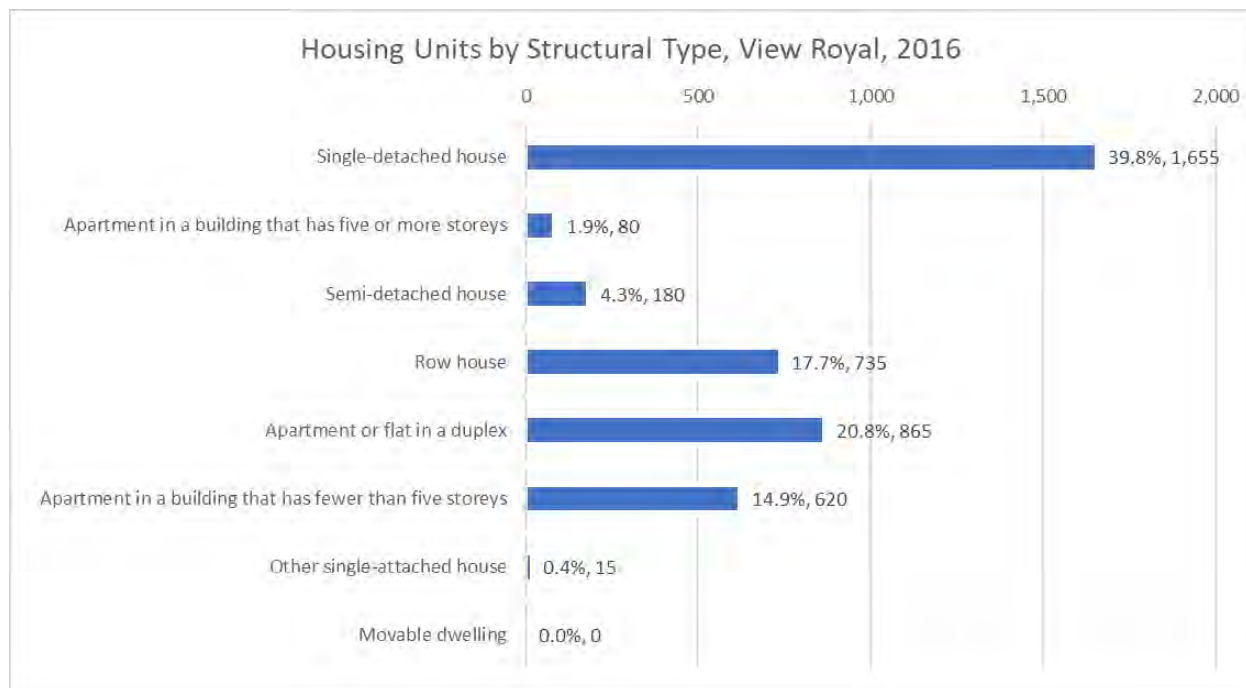
- Dwelling Types – the type, age, and number of bedrooms by unit
- Households by Tenure – changes in households by tenure types, 2006-2016
- Ownership Profile – includes current assessed and sales values for homes in View Royal, and housing indicators for owner households
- Rental Profile – includes a summary of the primary and secondary rental markets in View Royal and housing indicators for renter households, including newly constructed rental building and secondary suites
- Non-Market Housing – a review of current non-market buildings and subsidies in View Royal, and households in core housing need by tenure type, and precariously housed residents
- Homelessness – a summary of regional issues and initiatives related to homelessness

The purpose of this section is to better understand existing housing stock in View Royal to determine potential housing gaps and needs.

4.1 Dwellings Types in View Royal

The largest single dwelling unit structural type in View Royal is single-detached homes, representing 40% of all dwelling units (1,655 units). An additional 21% (865 units) are apartments or flats in a duplex (this includes main suites and secondary suites in single family-type structures), while 18% are row homes (735 units). Small apartments (less than 5 storeys) account for 620 units (15%). The remaining unit types include semi detached houses (180 units), larger apartments (5 or more storeys) (80 units), and other single-attached houses (15 units). There are zero movable dwellings. Movable dwellings refers to mobile homes, as well as other dwellings used as a place of residence but capable of being moved on short notice, such as a tent, recreational vehicle, or houseboat. The total number of housing units by structural type is 4,155.³³

Figure 22: Housing Units by Structural Type, View Royal, 2016³⁴



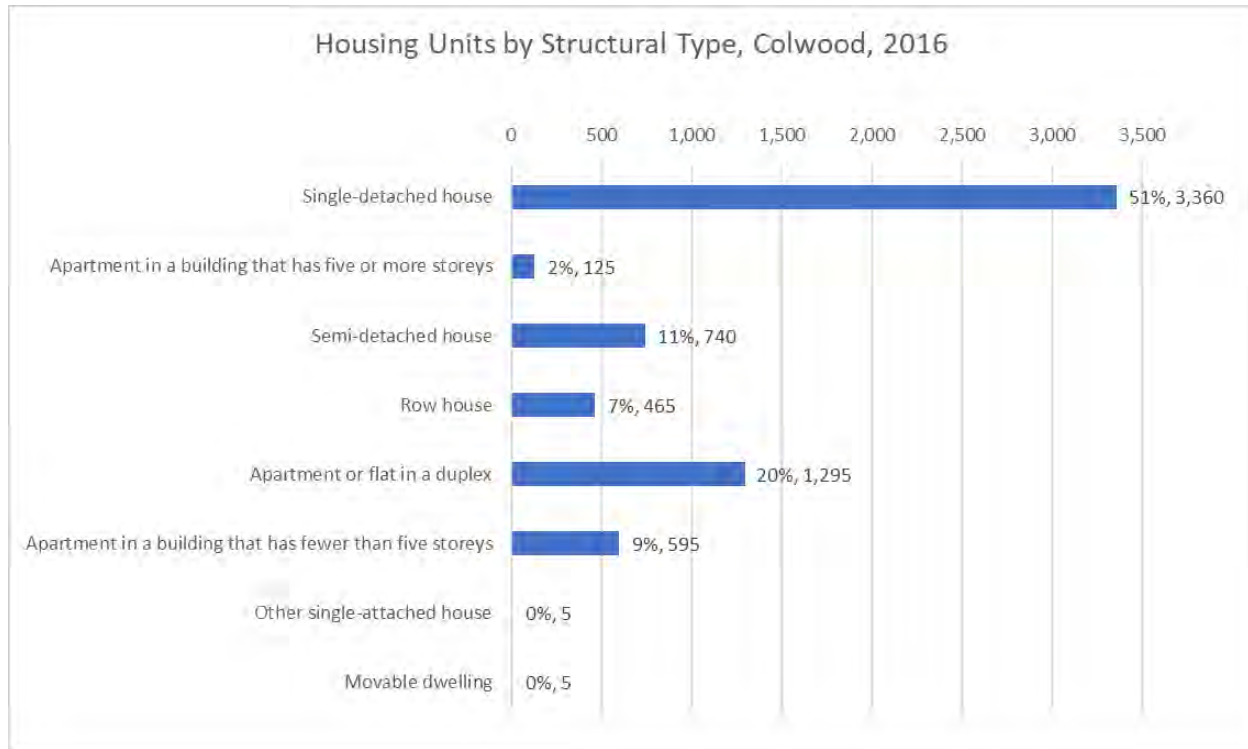
In comparison to the City of Colwood, the Town of View Royal housing units by structural type is proportionately smaller in two categories: single-detached houses by 11% and semi-detached houses by 7%. The Town of View Royal is proportionately larger in three categories: row houses by 11%, apartment or flat in a duplex by 1%, and apartment in a building that has fewer than five storeys by 6%. Finally, Colwood and View Royal have about the same proportion of apartments with five or more storeys (2%), and other single-attached houses (0%).

Data from the Town shows that there were 345 secondary suites in 2016. These units are likely captured within the “apartment in a flat or duplex” category.

³³ To note, Fort Victoria has a number of RVs and moveable dwellings that might not be captured by the 2016 Census. These are not captured in Figure 21; however, this is discussed in Section 4.5.

³⁴ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Figure 23: Housing Units by Structural Type, Colwood, 2016³⁵

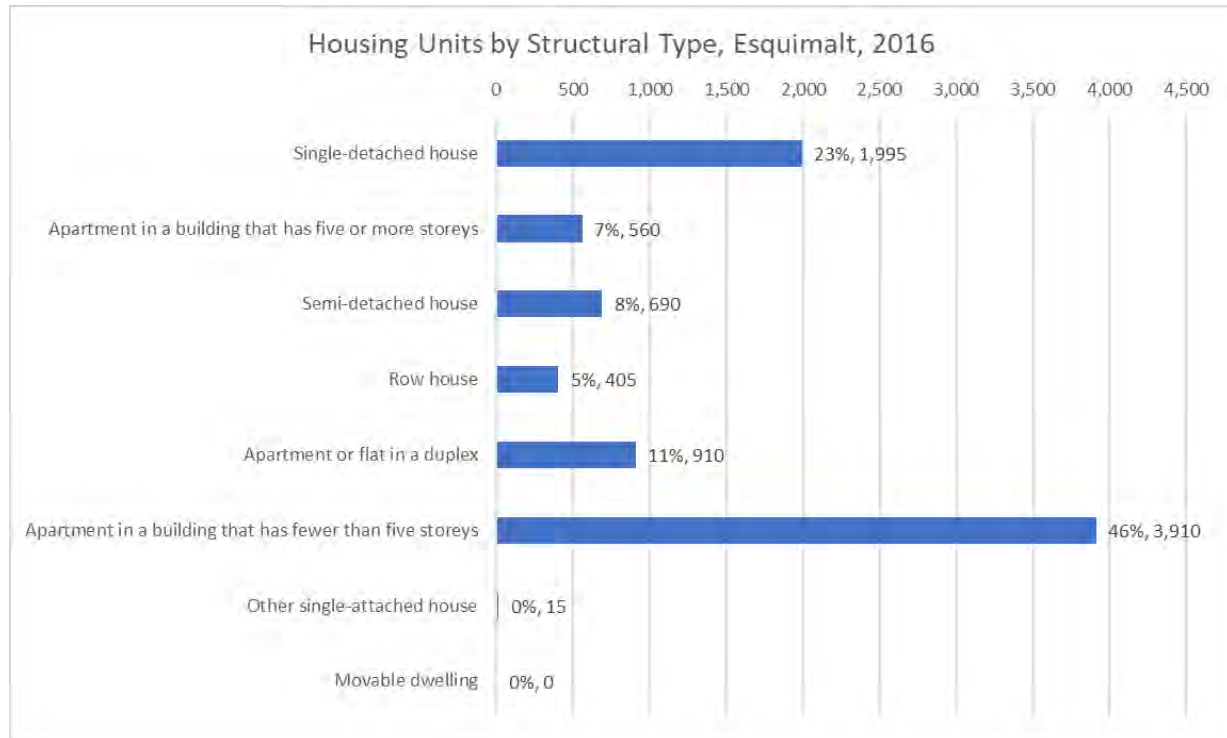


Relative to Esquimalt, the Town of View Royal has a lower proportion of housing units by structural type in three categories: apartments in a building that has five or more storeys by 5%, semi-detached houses by 4%, and apartments in a building that has fewer than five storeys by 31%. View Royal has a greater proportion in three categories: single-detached houses by 17%, row houses by 13%, and apartment or flat in a duplex by 10%. This means that a greater proportion of View Royal's dwelling units is comprised of single-detached houses and secondary suites within single-detached houses.³⁶ Finally, Esquimalt and the Town of View Royal have about the same proportion of other single-attached houses.

³⁵ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

³⁶ Generally, "apartment in a flat or duplex" refers to main suites and secondary suites in a single family-type structure.

Figure 24: Housing Units by Structural Type, View Royal, 2016³⁷



Units by Bedroom Size

As of 2016, there are roughly 4,150 housing units in View Royal. The largest portion of housing units are 3-bedroom units (1,160) then 2-bedroom units (1,215) and 4-or-more-bedroom units (1,010). 1-bedroom housing units are the least abundant at 320 units.

Based on the data from 2.2.2 Household Size, there are 1,650 households with 2-persons, 1,060 households with one-person, 615 households with 3-person, and 835 households with 4 or more persons.

This means that over half of all dwellings (52.3%) are 3 or more bedrooms; however, only just over a third (34.9%) of all households have 3 or more people. This could indicate that smaller households, particularly older households, may be 'over-housed' which can impact the ability to age in place for older seniors (aged 85+).

³⁷ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

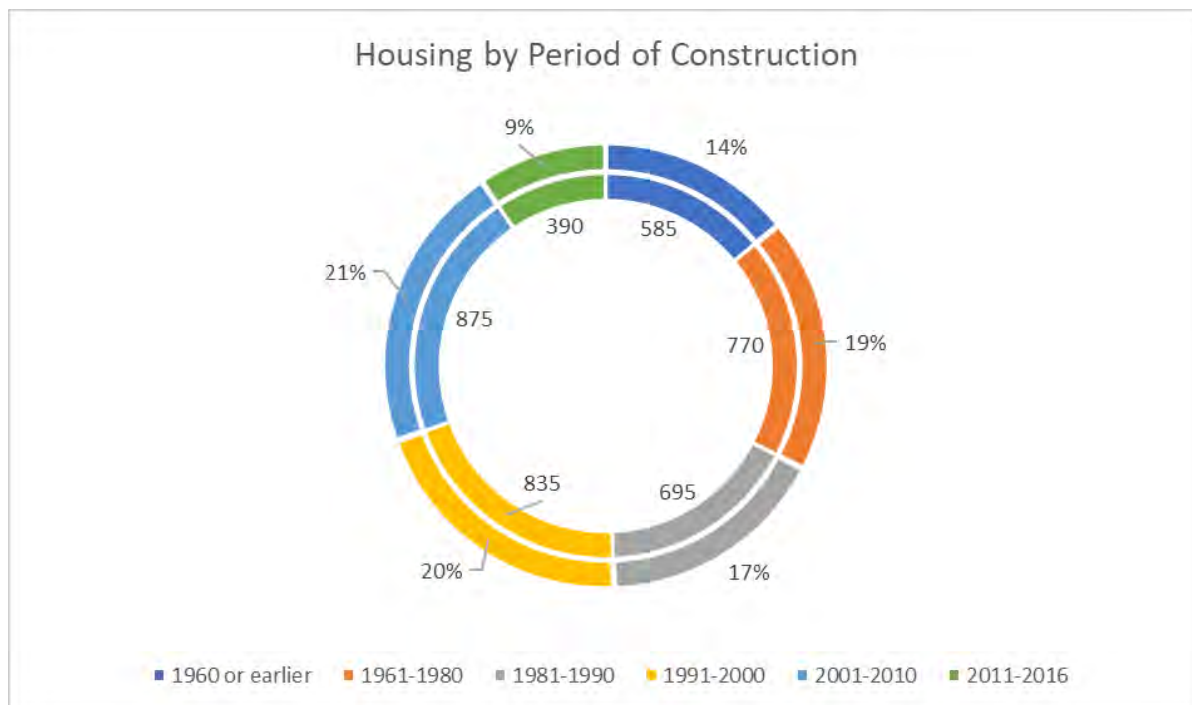
Table 3: Dwellings by Number of Bedrooms versus Private Households by Household Size, 2016³⁸

#	Dwellings by Number of Bedrooms, 2016		Private Households by Household Size, 2016	
1	320	8%	1,060	26%
2	1,215	29%	1,650	40%
3	1,610	39%	615	15%
4 or more	1,010	24%	835	20%

Age of Housing Stock

Housing in the Town of View Royal is relatively evenly spread across a number of age ranges: units built between 1961 and 1980 represent 19% of all units, units built between 1981 and 1990 are 17%, units built between 1991 and 2000 are 20%, and units built between 2001 and 2010 are 21%. Housing stock from 1960 or earlier comprises 14 percent while housing built in 2011 to 2016 comprises only 9 percent.

Figure 25 Housing by Period of Construction, View Royal, 2016³⁹



Compared to the CRD as a whole, housing stock in View Royal is slightly newer. Less than half (49%) of View Royal's housing was built prior to 1991, compared to 71% in the CRD. In general, housing stock in

³⁸ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

³⁹ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

View Royal and across the region is not old enough to cause widespread issues related to age and condition. However, there can be some implications for affordability.

For renter households, tear downs, rebuilds or redevelopments, and renovations can increase the cost of rent and can be cause for eviction. In View Royal, there has been an increasing proportion of renters living in housing requiring major repairs, as discussed in Section 4.4 (Figure 35).

For owners, older dwellings are usually more expensive to maintain and may require more repairs than newer dwellings. In View Royal, there has also been an increasing proportion of owners living in housing requiring major repairs, as discussed in Section 4.3 (Figure 29).

New Housing Stock

Since 2016, there have been 507 building permits issued by the Town, with demolitions netted out (Table 4). Each year, the majority of building permits issued were for multi-family (68% to 81%). This suggests there may be a trend towards more multi-family forms, which could offer more affordable and missing middle options for residents looking to purchase a home.

Table 4: Dwelling Units Created in View Royal, 2017-2019⁴⁰

c	2017		2018		2019	
Single-Family or Secondary Suite	50	24%	44	19%	24	32%
Multi-Family	158	76%	185	81%	51	68%
Total (Demolitions Netted Out)⁴¹	206	100%	229	100%	72	100%

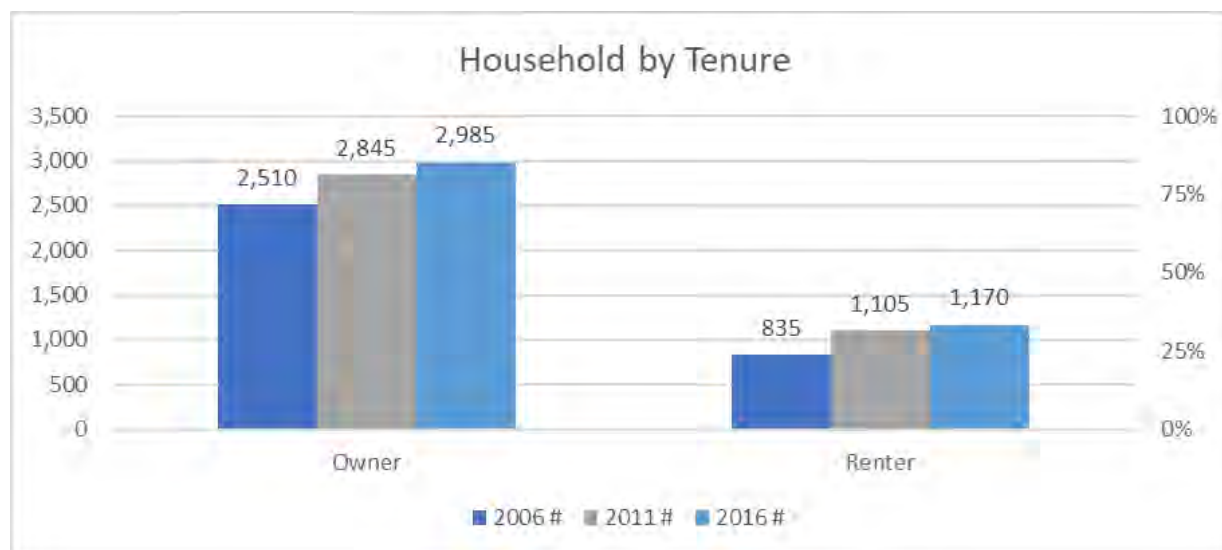
4.2 Households by Tenure Type

The Town of View Royal has a high ownership rate of 72 percent (2016), or 2,985, compared to 63 percent of residents within the CRD. However, renters still make up a significant portion of the community at 28 percent, or 1,170 households. From 2006 to 2016, the proportion of owners has declined 3 percent (while increasing by nearly 500 households) and a 3 percent increase in renter households (an increase of nearly 250 households).

⁴⁰ Source: Town of View Royal, 2020

⁴¹ There were a total of 2 demolition permits recorded in 2017, 0 in 2018, and 3 in 2019.

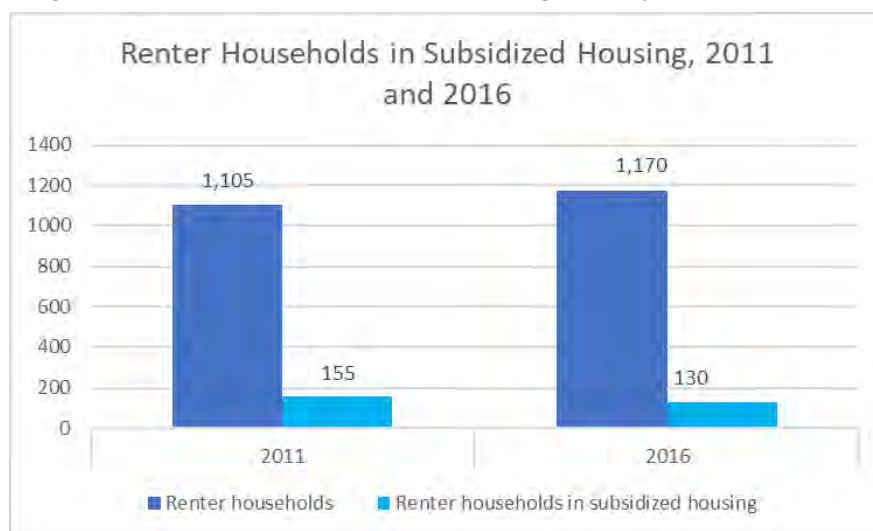
Figure 26: Households by Tenure, View Royal, 2006- 2016⁴²



Renter Households in Subsidized Housing

The number of renter households in subsidized housing decreased from 155 in 2011 to 130 in 2016. In relation to total renter households the proportion of renter households in subsidized living was 14% in 2011 and 11% in 2016.

Figure 27: Renter Households and Subsidized Housing, View Royal, 2011 and 2016⁴³



⁴² Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

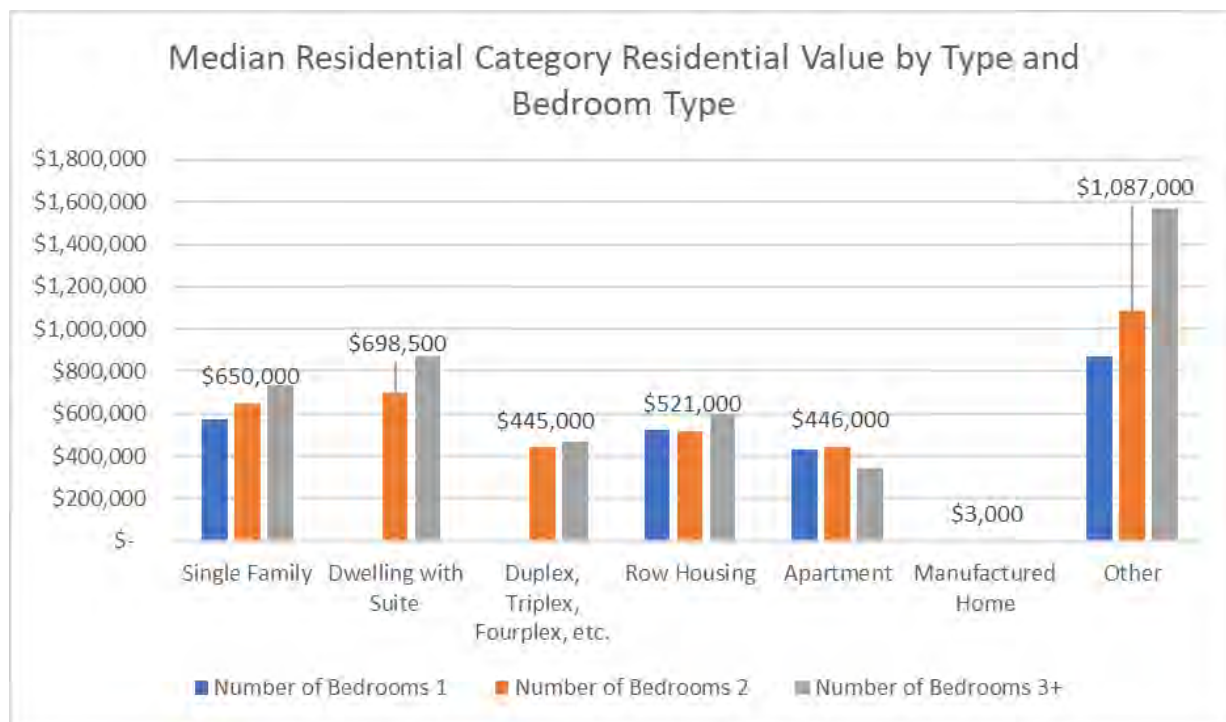
⁴³ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4.3 Ownership Profile

Assessed Values

The graph below highlights the assessed value of a range of dwelling types, by bedroom size.⁴⁴ It is highlighted because the data was most consistently provided for bedroom type between residential categories. 2-bedroom single family residential properties have a median value of \$650,000 while 2-bedroom dwellings with a suite have a median value of \$698,500. Duplexes, triplexes, fourplexes, etc. have a median value of \$445,000. Row housing has a median value of \$521,000 and 2-bedroom apartments are valued at \$446,000. Manufactured homes with 2-bedrooms have a median value of \$3,000. The median value for the 2-bedroom other⁴⁵ residential types is \$1,087,000. These “other” residential type properties likely have high property values associated with their potential for development. There is a small number of “other” residential type properties in the Town (8 in 2019), so this figure could be easily skewed and is not the type of residential property most households would be looking for.

Figure 28: Residential Value by Dwelling Type and Bedroom Size, View Royal, 2018⁴⁶



⁴⁴ Two-bedroom units are consistently labelled as this data was most consistently available across housing type.

⁴⁵ “Other” includes properties subject to section 19(8) of the Assessment Act. Section 19(8) applies to parcels of land that are 2.03 hectares (approximately 5 acres) or smaller and have been improved for residential purposes. The residential improvements cannot be used to accommodate more than three families. This residential land must have the potential for development so that the property’s market value in another use is higher than the property’s existing residential value.

⁴⁶ Source: Assessed Value, 2019. Although historical assessment data is a provincial requirement, this data has not been provided by the province at the date of publication of this report.

Sales Prices

The sale prices of single-family residential buildings increase from \$610,000 for 1-bedroom dwellings, to \$690,000 for 2-bedroom dwellings and \$699,900 for 3-bedroom dwellings. Dwellings with suites that have 2-bedrooms sell for \$50,000 less than single-family 2-bedroom dwellings; while 3+ bedroom dwellings with suites sell for \$238,100 more than their non-suite (single family) counterparts. 3-bedroom or more duplexes, triplexes, fourplexes, etc. sell for \$589,800, which is less than previously mentioned dwelling types. Row houses have sold at \$595,000 for 1-bedroom dwellings, \$492,000 for 2-bedroom dwellings, and \$571,333 for 3-bedroom or more dwellings. Apartment units sell for \$420,500 for 1-bedroom units and \$415,000 for 2-bedroom units.

Table 5: Median Residential Category Total Conveyance Price by Type and Bedroom Type⁴⁷

	Number of Bedrooms		
	1	2	3+
Single Family	\$ 610,000	\$ 690,000	\$ 699,900
Dwelling with Suite	Insufficient data	\$ 640,000	\$ 938,000
Duplex, Triplex, Fourplex, etc.	Insufficient data	\$ -	\$ 589,800
Row Housing ⁴⁸	\$ 595,000	\$ 492,000	\$ 571,333
Apartment	\$ 420,500	\$ 415,000	\$ -

Housing Indicators for Owner Households

Statistics Canada and CMHC have established national standards for affordability, adequacy, and suitability of housing. Communities throughout Canada use these standards as indicators to identify issues and make improvements related to housing. The three standards are defined as follows:

- Affordable housing has shelter costs equal or less than 30% of total before-tax household income.
- Adequate housing does not require any major repairs, as reported by the maintainer.⁴⁹
- Suitable housing has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

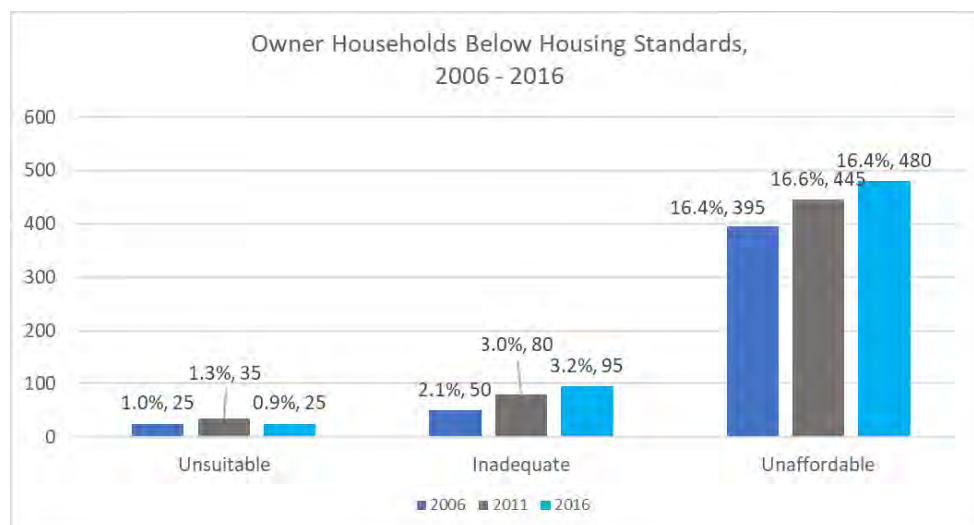
⁴⁷ Source: BC Assessment Average Sales Prices, 2019.

⁴⁸ Row housing includes all types of townhome tenures (i.e. strata and non-strata)

⁴⁹ "Major repairs" is interpreted by the respondent, but according to Statistics Canada, this may include repairs to things such as defective plumbing or electrical wiring, and/or structural repairs to walls, floors, or ceilings.

Figure 29: Owner Households Below Housing Standards, View Royal, 2006-2016⁵⁰

Figure 29 shows owner households below housing standards according to Statistics Canada. 480 or about 16% of owners were experiencing an affordability issue in 2016. 95 (3%) were below the adequacy standard, while 25 (>1%) did



not meet suitability standards (i.e. overcrowding was present). The number of owner households below affordability and adequacy standards increases steadily from 2006 to 2016, while households below suitability standards has fluctuated up in 2011 and then down in 2016. The proportion of owner households below the affordability standard has remained steady, highlighting that affordability has remained a challenge for homeowners across this time. The proportion of owner households below the adequacy standard has increased, suggesting that some owners are challenged to maintain their housing to an acceptable standard. This suggests that homeowners are not investing in maintenance, which is commonly due to physical limitations and/or cost of maintenance and repairs.

4.4 Rental Profile

This profile looks primarily at rental units in the primary and secondary rental markets and provides a summary of rental households in View Royal. For a definition of primary and secondary rental markets see Appendix A (Glossary).

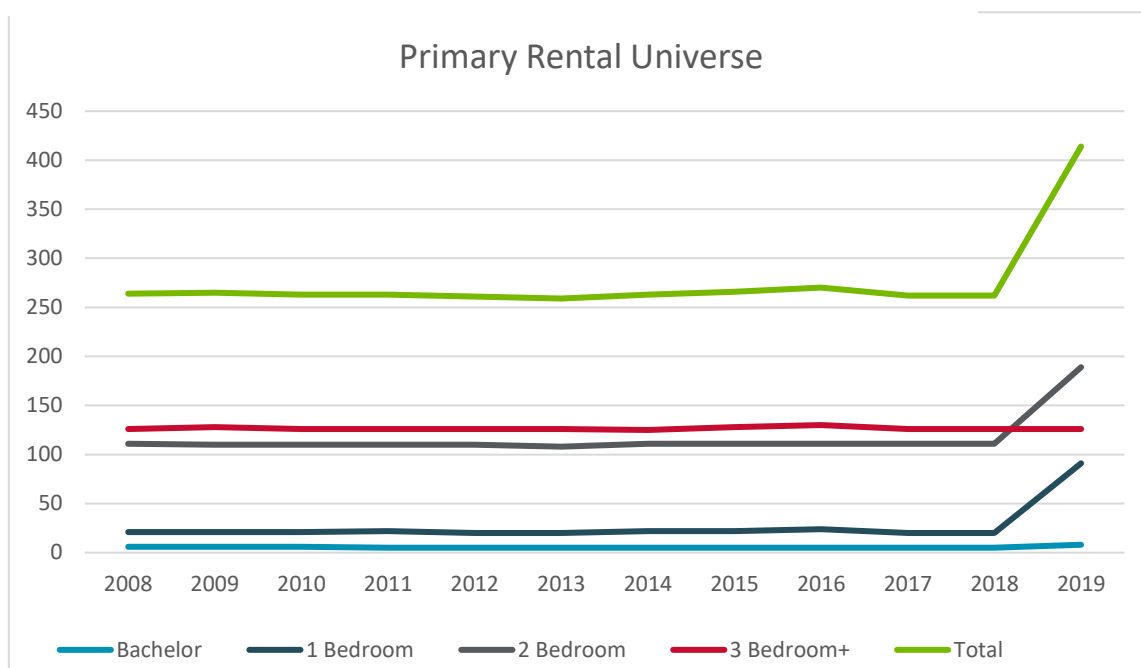
Primary Rental Market

Between 2008 and 2018 the number of purpose-built housing units counted by CMHC fluctuated between 259 and 270 units, before jumping 53% to 414 in 2019. From 2008 to 2018, about half (48%) of these were 3-bedrooms, 42% were 2-bedrooms, and a small proportion (~10%) are bachelor units or 1-bedrooms. In 2019, the new composition shows that 2-bedrooms are now 46% of the Primary Rental Universe with 3-bedrooms now 30%, 1-bedroom at 22% and Bachelor now 2%). With the addition of new rental units at Eagle Creek and on Watkiss Way, CMHC counted 414 purpose-built rentals in View Royal. However, assuming that there was no major change in the number of existing purpose built rentals (262 were counted in 2018), this means that 60 new rental units were not captured by the CMHC survey, and represent an additional contribution to the primary rental market not captured in **Error! Reference source not found..** Based on household projections (see Appendix D), we estimate that in 2019 there were about 1,185 renter households, meaning that CMHC's data accounts for a little over one-third of all renters in View Royal (35%). In 2019, there were 374 registered secondary suites in the Town (Figure 33) and the

⁵⁰ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Town has historically had larger proportions of “apartment in a flat or duplex” type housing units compared to neighbouring communities (Section 4.1), which indicates that these are an important part of the housing supply in View Royal.

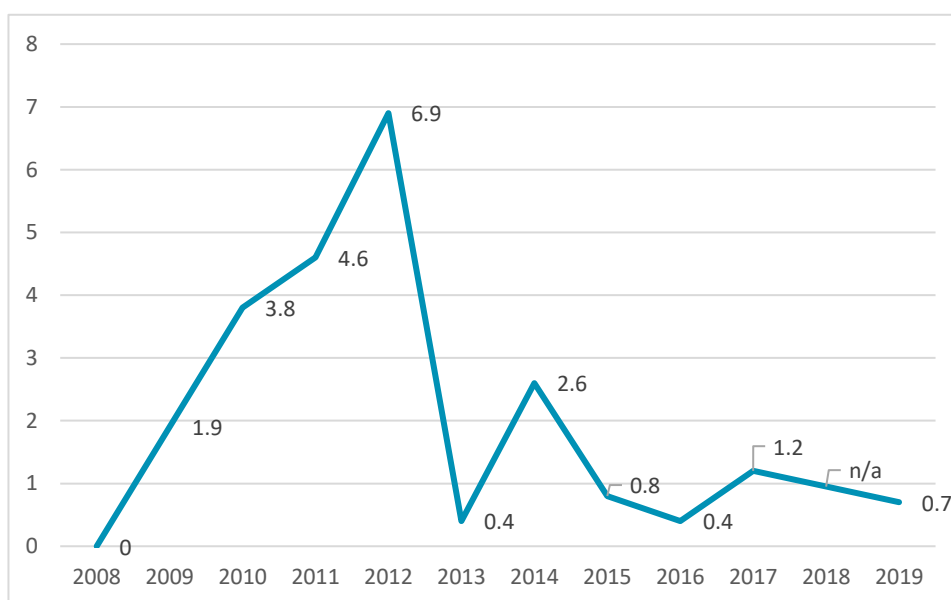
Figure 30: Primary Rental Universe by Bedroom Type, View Royal, 2010-2019



Primary Rental Market Vacancy Rates

Figure 31: Rental Vacancy Rate, View Royal, 2008-2019⁵¹

The rental vacancy rate in the primary rental market has fluctuated from 2009 to 2019. There was a rapid increase in rental vacancy from 2008 to 2012, likely aligned with the North American housing crisis, which climbed from 0.0% in 2008, 3.8% in 2011 and peaking in 2012 at 6.9%. After 2012, vacancy rates declined remaining consistently below 3% from 2013-2019. Despite a significant increase in the



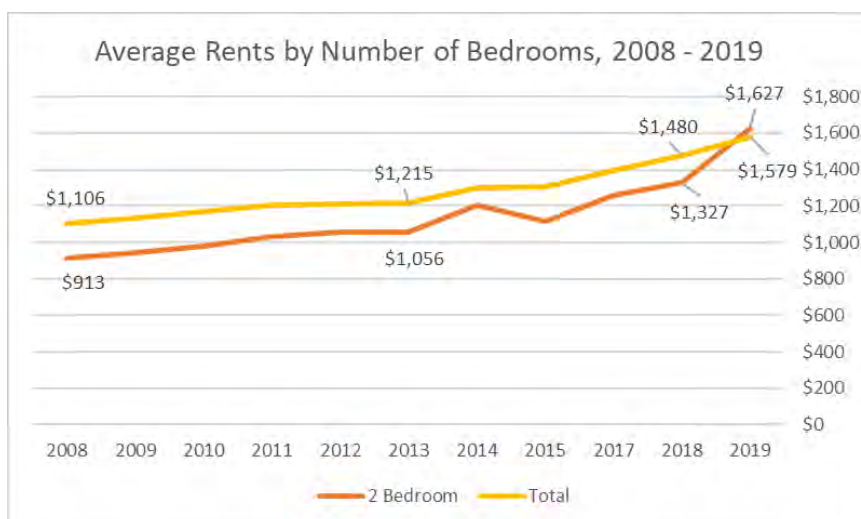
⁵¹ Source: CMHC Rental Market Survey. Furthermore, the 2018 data is absent because it was either suppressed or statistically unreliable.

available primary rental stock in View Royal, the rental vacancy rate in 2019 for the Town of View Royal is 0.7%. A healthy rental vacancy rate is often deemed to be 3-5%, and View Royal's vacancy rate has remained below this since 2013.

Primary Rental Market Average Rents

Figure 32: Average Rents by Bedroom Type, View Royal 2008-2019⁵²

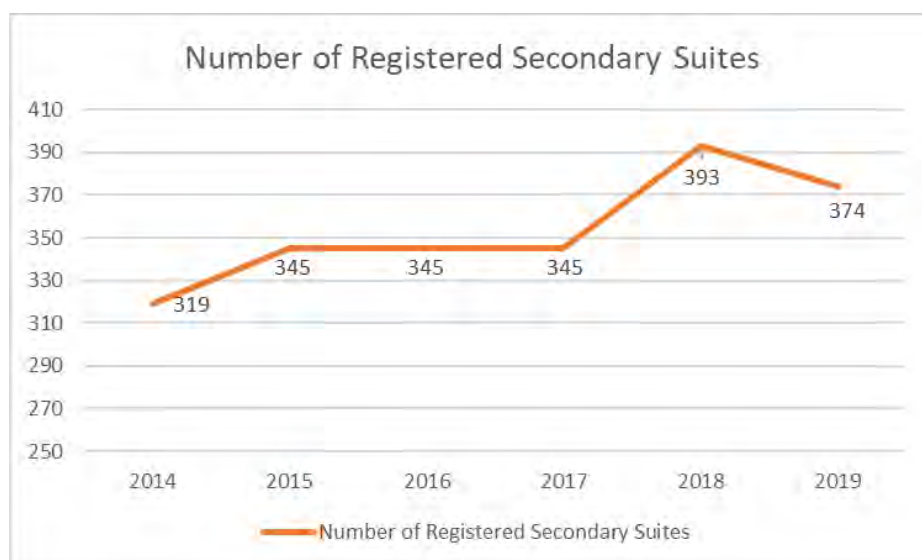
In the Town of View Royal, total average rents in the primary rental market increased by \$473 (43%) from \$1,106 in 2008 to \$1,579 in 2019. In contrast, average rents for 2-bedroom rentals has risen faster than total average rents; 2-bedroom average rent increased \$714 (78%) from \$913 in 2008 to \$1,627 in 2019. Rental rates for single-bedroom or 3-bedroom and above rents were excluded due to multi-year gaps in available data.⁵³



Secondary Rental Market

Figure 33: Number of Registered Secondary Suites, 2014- 2019⁵⁴

The secondary rental market is not surveyed by CMHC. However, some data is available through the Town's tracking of legal secondary suites. The Town of View Royal has seen an overall increase of 55 registered secondary suites between 2014 and 2019. There was an increase of 26 suites between 2014 and 2015. There were no changes in the number of registered secondary suites from 2015 to 2017, which then increased by 48 in 2018. After 2018, the



⁵² Source: CMHC Rental Market Survey

⁵³ 2016 was removed from the Figure 22 as data suppressed

⁵⁴ Source: View Royal, Secondary Suite Permits

number of registered secondary suites decreased by 19 in 2019. Based on our estimate that in 2019 there were approximately 1,185 renter households (see Appendix for projections), this means that secondary suites in 2019 accounted for slightly less than one-third of all renters in View Royal (32%).

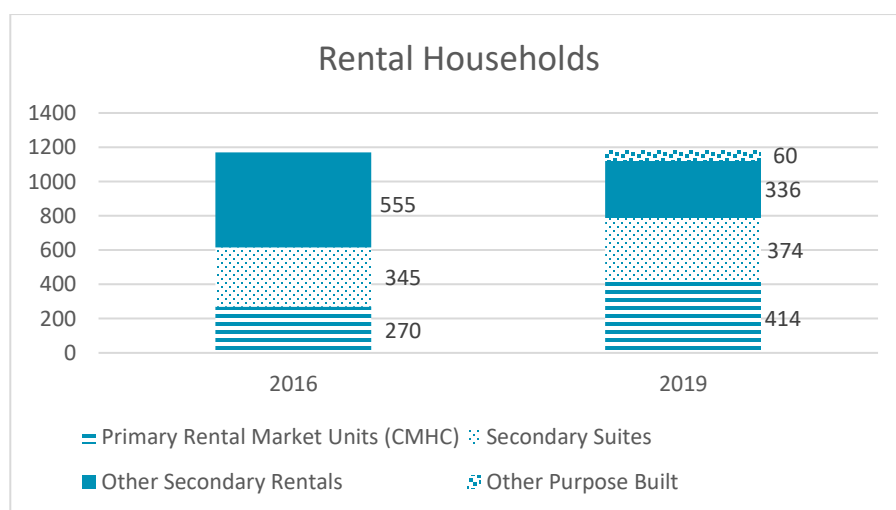
Summary of Rental Households in View Royal

The following graph is an estimate of the number of rental households based on the Town of View Royal's data on new purpose-built rentals and secondary suites, and CMHC's primary rental market data⁵⁵. The 'other rentals' category represents untracked renter household units that are identified within the 2016 census data and 2019 projection estimates.

Figure 34 below shows a breakdown of the rental market in View Royal in 2016 and 2019. In 2016, CMHC counted 270 units in the primary rental market, while the Town tracked 345 secondary suites. This meant that about 555 rental households were renting in the secondary market in units that were untracked by either local government or CMHC, and that three-quarters of all renters in 2016 were in the secondary market.

In 2019, we project about 1,185 renters lived in View Royal; however, these growth rates are conservative and do not factor in potential increase in renters due to new purpose-built rental housing being developed in the Town. In 2019, CMHC captured some of the growth in new rentals through the Rental Market Survey; however, of the 218 new units developed in View Royal in 2018-19, only 158 were captured by CMHC's survey. We therefore estimate that in 2019 there were 474 purpose-built rental units in View Royal, 374 secondary suites, and 336 other rental units in the secondary market not tracked by the Town of CMHC. However, this number may be a conservative estimate, as the projections do not account for a larger influx of new renters to View Royal that could occur when a large number of units are brought online, as occurred in 2018-19.

Figure 34: Rental Households, 2016 and 2019⁵⁶



⁵⁵ The primary rental market, consists of units in privately initiated, purpose-built rental structures of three units or more.

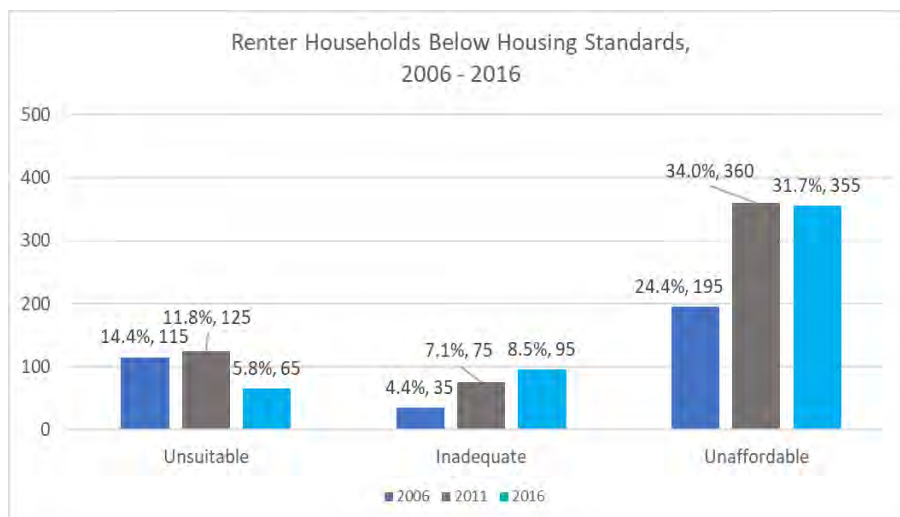
⁵⁶ Source: CMHC Rental Market Survey, projections derived from Statistics Canada Census Program and View Royal Secondary Suites Permits

Rental Households Below Housing Standards

As described in Section 4.3, Statistics Canada and CMHC have established national standards for affordability, adequacy, and suitability of housing.

Figure 35: Renter Households Below Housing Standards, View Royal, 2006-2016⁵⁷

Figure 35 shows the change in renter households considered to be below housing standards from 2006 to 2016 in the Town of View Royal. The number of renter households experiencing affordability challenges peaked in 2011 at 360 (34%). As of 2016, 355 (32%) of renter households were paying more than is considered affordable for their housing. Renter households considered to be inadequate climbed from 35 (4%) in 2006 to 75 (7%) in 2011 and to 95 (8%) by 2016. Renter households considered to be unsuitable climbed from 35 (4%) in 2006 to 75 (7%) in 2011 and to 95 (8%) by 2016.



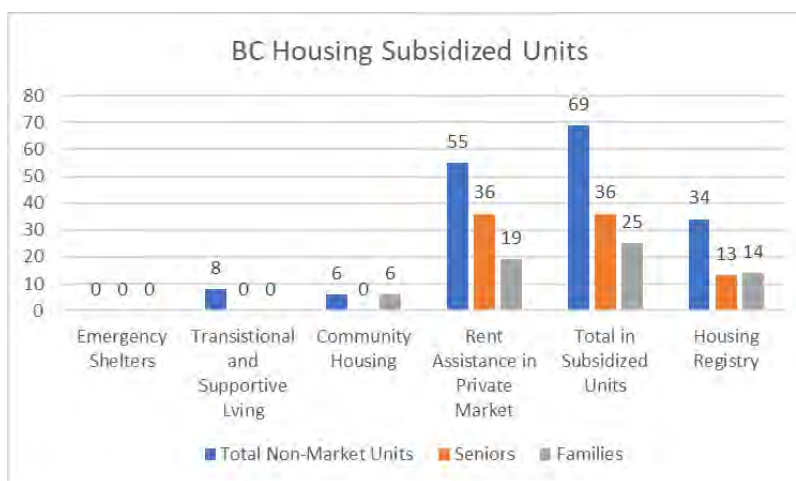
Renters may be living in inadequate housing, which requires major repairs, because they are unable to afford other housing in their community. Many of these households may be in Core Housing Need, as described in the following section of this report. Unsuitable⁵⁸ renter households peaked in 2011 at 125 (12%) and then decreased to a low of 65 (6%).

4.5 Non-Market Housing

Current Non-Market Housing

Figure 36: Units and Subsidies in View Royal Managed with Support from BC Housing, 2019⁵⁹

The total amount of those in subsidized units is 69 with fifty-five of those receiving rent assistance in the private market, 6 are in community housing, and 8 are in transitional and supportive living. Of those 55 receiving rent assistances 36 of them are seniors and 19 of them are families. All 6 of those in community housing are family and all 8 of those in transitional



⁵⁷ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

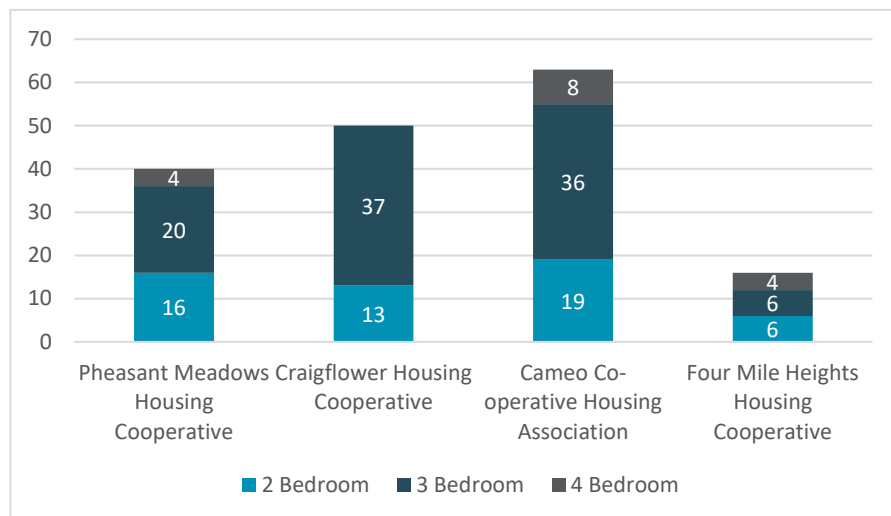
⁵⁸ Unsuitable households includes conditions such as overcrowding.

⁵⁹ Source: BC Housing Research and Planning Department

and supportive living are persons with disabilities. Currently, there are 34 applicants on the housing registry. Of these applicants, 13 are seniors, 14 are families, and 6 are woman with children.

Co-Operative Housing

Figure 37: Co-operative units in View Royal, 2019⁶⁰



There are a total of 169 co-operate units operated by four housing co-ops in View Royal. These are typically family units, with 2-4 bedrooms. The largest of these is the Cameo Co-operative Housing Association and the smallest is the Four Mile Heights Housing Cooperative.

Core Housing Need

Core housing need is a measure of households in a community that are paying 30% of their pre-tax income toward shelter costs and may be experiencing other housing issues (adequacy or suitability issues) but are unable to afford other options in the housing market. This means these households have few other choices and are determined to be in strong need of additional affordable housing options. Extreme core housing need represents households paying 50% or more of pre-tax income toward shelter costs, who are unable to afford any other appropriate options in the market.

In the Town of View Royal, the number and proportion of households in core housing need or in extreme core housing need peaked in 2011 and then declined in 2016 (Table 6). As of 2016, the total households in core housing need was 355 (8.8% of all households), with 160 of these households experiencing extreme core housing need (3.9%). There was a greater number of renter households in core housing need (225, 19.2% of renters tested for core housing need) than owner households (125, about 4.2% of owner households tested for core housing need). Renter households in extreme core housing need (85, 7.6%) also outnumbered owner households (75, 2.6%), in 2016. Renter households represented 63% of households in core housing need, but only about 28% of all households.

In 2016, there was immediate need for 355 affordable housing units for renters and owners in core housing need. The number of affordable housing units needed in the Town in 2019 can be estimated by looking at household projections. There is a clear trend of the increase in housing costs outpacing the increase in household incomes, which indicates that need has likely remained at similar levels or increased since 2016. While median household income grew by about 0.6% per year between 2006 and 2016, home

⁶⁰ Source: BC Housing Research and Planning Department

prices grew by between about 4% and 6% per year between 2010 and 2018. Cost of rent grew at varying rates, between 1% and 12% per year between 2010 and 2018.

Looking at 2019, household projections estimate approximately 1,191 renter households in the Town. Assuming the proportion of renter households in core housing need remains the same, the Town now has immediate need for approximately 229 affordable housing units to acceptably house these households.

Household projections estimate approximately 3,138 owner households in the Town as of 2019. Assuming the proportion of owner households in core housing need also remains the same, the Town may now have an immediate need for 131 affordable units to meet the needs of these households.

There are also 34 households currently on the BC Housing Registry who are also in immediate need of affordable housing assistance. These households may or may not be captured in the data for core housing need (depending on their location of residence and responses to the 2016 Census). This indicates a need for up to about 300 non-market rental units in order to support renting households in core housing need. It also highlights the importance of providing entry-level and missing middle options, such as townhomes, which are relatively more affordable compared to single-family homes but can still meet the suitability requirements for families.

Table 6: Households in Core Housing Need by Tenure Type, View Royal, 2006 to 2016⁶¹

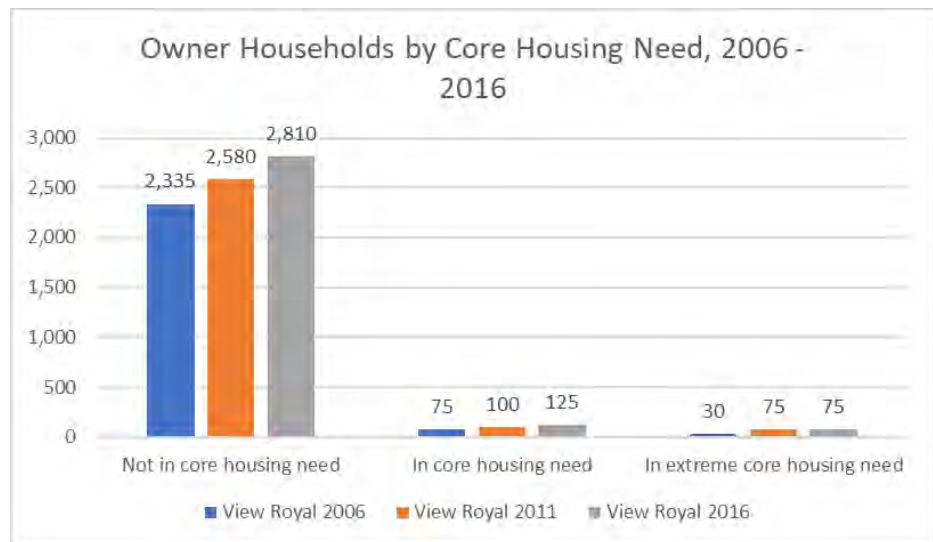
	View Royal					
	2006	2011	2016	2006	2011	2016
Total	%			#		
Not in core housing need	93.3%	90.0%	91.2%	3,000	3,370	3,700
In core housing need	6.8%	9.9%	8.8%	220	370	355
In extreme core housing need	3.1%	5.9%	3.9%	100	220	160
Owner	%			#		
Not in core housing need	96.5%	96.1%	95.7%	2,335	2,580	2,810
In core housing need	3.1%	3.7%	4.3%	75	100	125
In extreme core housing need	1.2%	2.8%	2.6%	30	75	75
Renter	%			#		
Not in core housing need	81.9%	74.5%	80.3%	655	790	895
In core housing need	17.5%	25.5%	20.2%	140	270	225
In extreme core housing need	8.1%	13.7%	7.6%	65	145	85

⁶¹ Source: Statistics Canada, Core Housing Need Data Tables (see <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>)

Owners in Core Housing Need

Owner households in core housing need increased by 50 households between 2006 and 2016 and those in extreme core housing need increased by 45 households from 2006 to 2011 and had no changes between 2011 and 2016.

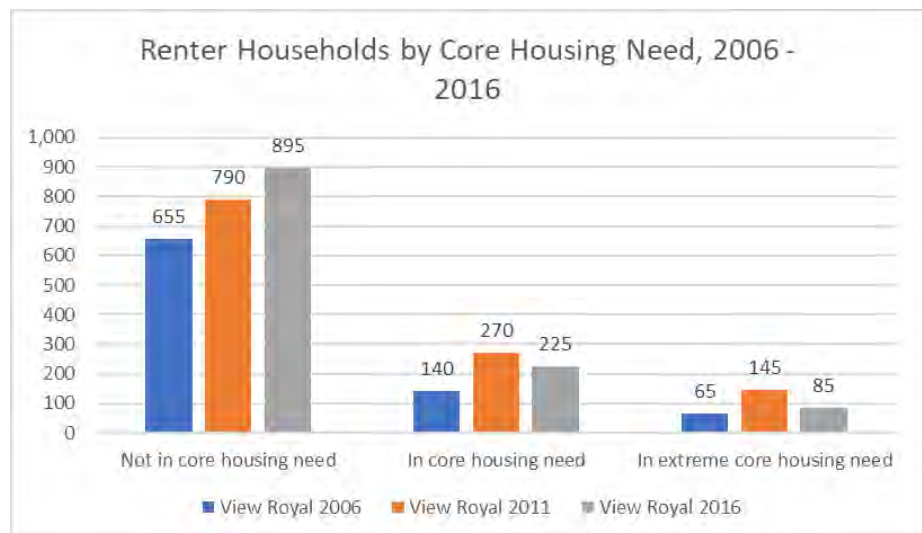
Figure 38: Owner Households by Core Housing Need, View Royal, 2006-2016⁶²



Renters in Core Housing Need

Renter households in core housing need increased by 85 households between 2006 to 2016 and those in extreme core housing need increased by 20 households between 2006 and 2016. Between 2011 and 2016 there was a decline in renters experiencing core housing need, perhaps indicating that they had to leave the community.

Figure 39: Renter Households in Core Housing Need, View Royal, 2006-2016⁶³



⁶² Source: Statistics Canada, Core Housing Need Data Tables (see <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>)

⁶³ Source: Statistics Canada, Core Housing Need Data Tables (see <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/chn-biml/index-eng.cfm>)

4.6 Precariously Housed Residents

Of particular note is that the property known as Fort Victoria currently houses a vulnerable population that appears to have few other housing options in the Town or in the region. Information about core housing need would likely not be collected by Statistics Canada from these residents, due to the semi-permanent nature of their residence.

Fort Victoria is a year-round seasonal campground intended for recreational use. However, of the 362 serviced recreation sites 242 are occupied on a semi-permanent basis. About 40% of the sites (145 sites) are occupied by seniors (over the age of 55) with the remainder a mix of working individuals and couples. The people living year-round at Fort Victoria are living in recreational trailers. Fort Victoria provides an important affordable alternative to many individuals who may be otherwise priced out of the market in View Royal and the Capital Regional District. However, RVs remain inadequate housing, particularly for an aging population that may need increasing supports in the future. Additionally, these RVs likely do not meet basic plumbing and heating standards for a home as laid out by the Building Code.

4.7 Homelessness

The Capital Regional District (CRD), in partnership with the Community Social Planning Council (CSPC) and the Greater Victoria Coalition to End Homelessness, conducted a Point-in-Time (PiT)⁶⁴ Count to determine the extent of homelessness in the Community on a given night. On March 15, 2018, the second PiT Count was conducted for Victoria and key findings were reported in *Everyone Counts: 2018 Greater Victoria Point-in-Time (PiT) Count*.

The 2018 PiT Count identified people who were without a home and experiencing a variety of circumstances, including:

- Unsheltered and sleeping outdoors: 158
- Unsure of where they would be sleeping: 77
- Staying in an emergency shelter: 359
- Living in provisional accommodations: 1,909

In total, there were 1,525 individuals reported that they were without a home across the Capital Regional District.

A point-in-time (PIT) count is generally an unduplicated count on a single night of the people in a community who are experiencing homelessness that includes both sheltered and unsheltered populations. PIT counts cannot provide a completely accurate count of all the people experiencing homelessness in a region. However, they can provide baseline numbers and additional like who is experiencing homelessness and what contributes to experiences of homelessness.

⁶⁴ Capital Regional District (CRD). *Everyone Counts: 2018 Greater Victoria Point-in-Time (PiT) Count*. available: https://www.crd.bc.ca/docs/default-source/housing-pdf/housing-planning-and-programs/2018-pit-count---community-report---final---july-19.pdf?sfvrsn=a92ee2ca_2

As such, the point-in-time snapshot provides context for the extent and contributing factors to homelessness in the region. The data predominantly represents the City of Victoria.

Additionally, BC Housing reported that 34 households in View Royal were on the housing registry. These households are likely under existing housing pressures:⁶⁵

- 14 family households
- 6 people with disabilities
- 13 seniors' households

Because homelessness data specific to View Royal is not available, the engagement component of the report will address homelessness through interviews and focus groups with key stakeholders.

4.8 Post-Secondary Students

There was no indication from the data sources of individuals currently enrolled in post-secondary.

4.9 Key Considerations

Based on the housing profile for View Royal, some key information related to housing needs becomes clear:

- Single family homes and comparable forms are the predominant housing type, potentially indicating a relative lack of diversity in housing options for first time buyers
- Over half of all dwellings (52.3%) are 3 or more bedrooms; however, only just over a third (34.9%) of all households have 3 or more people. This could indicate that smaller households, particularly older households, may be 'over-housed' which can impact the ability to age in place for older seniors (aged 85+).
- Construction is spread relatively evenly over a range of ages, meaning there's a diversity in the age of the housing stock.
- A healthy rental vacancy rate is often deemed to be 3-5%, and View Royal's vacancy rate has remained below this since 2013; it is currently at 0.7%.
- View Royal saw a 33% increase in rental rates between 2008 and 2018 in the primary rental market
- 2019 saw the addition of 218 new purpose-built rental units to View Royal, considerably increasing the number of units tracked by CMHC from around 260 units, to 414 units in October 2019 (with 60 new units not captured by CMHC's survey).⁶⁶
- With renter households growing by 40% between 2006 and 2016, this added much needed purpose built rental stock to the market; however, a large proportion of renters are still renting

⁶⁵ Prepared by BC Housing's Research & Corporate Planning Dept., October 2019

⁶⁶ CMHC's count appears to only capture about 160 of the 218 units.

in the secondary market (meaning private homes and secondary suites, not purpose-built rental), and vacancy rates remain very low in View Royal.

- Renters are about 5 times as likely to be in core housing need as owners; renter households represent 63% of households in core housing need, but only about 28% of all households.

5 GAP ANALYSIS

5.1 Market Ownership

Table 1 shows affordability of ownership, based on estimated 2018 median incomes by household type and 2018 average annual sales prices by structure type.⁶⁷ The first three columns show median incomes by household type adjusted for 2018 and the corresponding maximum shelter payment that would be considered affordable (i.e., up to 30%) for that household type.⁶⁸ This is compared with the monthly shelter costs of an average single-detached home, row house, and apartment, which are provided in the next three columns.⁶⁹ Cells coloured green indicate that the monthly shelter costs would be affordable for that household type (i.e., up to 30% of monthly income); cells coloured orange indicate that the household would need to spend 30 – 49% of their monthly income on shelter costs; and, cells coloured red indicate that the household would need to spend 50% or more of their monthly income on shelter costs.

Ownership is unattainable for all median-earning one-person and lone-parent households. For a couple without children, mortgage payments are attainable for a row house or apartment. All housing types appear attainable for median-earning couples with children; however, they may pay more than 30% of their income toward all shelter costs in order to afford a single-detached home.

Table 7: Affordability of Shelter Costs by Household Type and Residential Category

Households	Median Household income (2018)	Affordable Shelter Payments	Shelter Costs, Single-detached	Shelter Costs, Row House	Shelter Costs, Apartment
			\$819,233	\$512,362	\$407,700
Couple-with-children	\$129,287	\$3,232	\$3,965	\$2,891	\$2,378
Couple-without-children	\$99,028	\$2,476	\$3,965	\$2,891	\$2,378
Lone-parent	\$64,543	\$1,614	\$3,965	\$2,891	\$2,378

⁶⁷ Median is used as a measure for household income because it helps to provide a more realistic picture by avoiding the effects of a skewed distribution or outliers. Average incomes can be affected by just a few significantly higher or lower household incomes; these can pull the average higher or lower than is a realistic representation in the community. This is compared to average sales prices because this is the data made available by the Victoria Real Estate Board. While BC Assessment provides median values, real estate board data reflects what is currently happening in terms of actual value in the market for homes, providing a more realistic picture of housing prices.

⁶⁸ Incomes are adjusted to 2018 estimates using historical growth rates.

⁶⁹ For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, insurance, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 2.54% interest, and a 10% down payment.

One-person household	\$46,696	\$1,167	\$3,965	\$2,891	\$2,378
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The following three tables provide more detailed analysis around incomes required for homeownership in the Town. These tables may not exactly not align with the averages in Table 7: Affordability of Shelter Costs by Household Type and Residential Category because the data here are average sales prices provided by BC Assessment, broken down by number of bedrooms, rather than using data from the Real Estate Board. Tables 7, 8, and 9 show the monthly shelter costs for single-detached, row house, and apartment units by number of bedrooms. Where there were fewer than 5 sales recorded by BC Assessment, these have not been included in the tables below.

Table 8 shows that single-detached homes are unaffordable for all median-earning household types, regardless of home size. Dual income households are more likely to be able to afford a single-detached home, but monthly shelter costs would be 30 – 49% of the median monthly income. For a dwelling with a suite, monthly shelter costs would be 50% or more of the median monthly income for all household types except couple-with-children households for which they are still unaffordable at 30 – 49% of monthly income. Suite rentals can be an important source of income to help with monthly shelter payments.

Table 8: Affordability of Shelter Costs for Single-Detached Homes by Household Type and Size of Home

Households	Median Household income (2018)	Affordable Shelter Payments	Shelter Costs, Single-Detached			
			1 bedroom	2 bedrooms	3+ bedrooms	3+ bedrooms with suite
			Insufficient data	\$691,818	\$742,411	\$940,587
Couple-with-children	\$129,287	\$3,232	n/a	\$3,407	\$3,629	\$4,496
Couple-without-children	\$99,028	\$2,476	n/a	\$3,407	\$3,629	\$4,496
Lone-parent	\$64,543	\$1,614	n/a	\$3,407	\$3,629	\$4,496
One-person household	\$46,696	\$1,167	n/a	\$3,407	\$3,629	\$4,496

Table 9 shows that couples with children may be able to afford 2-bedroom row houses but likely cannot afford larger row houses with 3 or more bedrooms. Row houses are likely unaffordable for all other household types earning the median income.

Table 9: Affordability of Shelter Costs for Row Houses by Household Type and Size of Home

Households	Median Household income (2018)	Affordable Shelter Payments	Shelter Costs, Row House		
			1 bedroom	2 bedrooms	3+ bedrooms
			Insufficient data	\$527,440	\$575,645
Couple-with-children	\$129,287	\$3,232	n/a	\$2,957	\$3,168
Couple-without-children	\$99,028	\$2,476	n/a	\$2,957	\$3,168
Lone-parent	\$64,543	\$1,614	n/a	\$2,957	\$3,168
One-person household	\$46,696	\$1,167	n/a	\$2,957	\$3,168

Table 10 shows that median-earning dual income households can likely afford 2-bedroom apartments. Median-earning single income households likely cannot afford the average 2-bedroom apartment.

Table 10: Affordability of Shelter Costs for Apartments by Household Type and Size of Home

Households	Median Household income (2018)	Affordable Shelter Payments	Shelter Costs, Apartment		
			1 bedroom	2 bedrooms	3+ bedrooms
			Insufficient data	\$409,367	Insufficient data
Couple-with-children	\$129,287	\$3,232	n/a	\$2,219	n/a
Couple-without-children	\$99,028	\$2,476	n/a	\$2,219	n/a
Lone-parent	\$64,543	\$1,614	n/a	\$2,219	n/a
One-person household	\$46,696	\$1,167	n/a	\$2,219	n/a

5.2 Market Rental

The below table shows the affordable monthly rent for multiple household groups. Data is not available for units with 3 or more bedrooms, indicating a small sample size/and or general unavailability of data. Like 5.1, the analysis is based on estimated 2018 median incomes by household type.⁷⁰ The first three columns show median incomes by household type adjusted for 2018 and the corresponding maximum shelter payment that would be considered affordable (i.e., up to 30%) for that household type.⁷¹ This is compared with the monthly shelter costs for rental units of different sizes, which are provided in the next four columns.⁷² Cells coloured green indicate that the monthly shelter costs would be affordable for that household type (i.e., up to 30% of monthly income); cells coloured orange indicate that the household would need to spend 30 – 49% of their monthly income on shelter costs; and, cells coloured red indicate that the household would need to spend 50% or more of their monthly income on shelter costs.

Couples with children and couples without children generally appear able to afford all rental types for which there is data. Lone parent families appear able to afford average rental units; however, they are close to the threshold and would require a minimum of two bedrooms to meet their household's needs (i.e., provide a bedroom for their child). They do not appear to be able to afford the average 2-bedroom unit. One-person households do not appear to be able to afford any rental for which there is data. One-bedroom units may be close to what they can afford; however, the relative scarcity of these units in the primary market may make them generally unavailable for this housing group.

It is important to note that renter median incomes are usually much lower compared to owner incomes, so these households likely face more substantial affordability challenges than is indicated in this table. In 2016, median renter incomes were 59% median owner incomes (Figure 17).

Table 11: Affordable Monthly Rent by Household Type and Number of Bedrooms

Households	Median Household income (2018)	Affordable Shelter Costs (monthly)	1 bedroom	2 bedrooms	3 bedrooms	Average Rental
Couple-with-children	\$129,287	\$3,232	n/a (not enough bedrooms)	\$1,627	n/a	\$1,579
Couple-without-children	\$99,028	\$2,476	\$1,319	\$1,627	n/a	\$1,579

⁷⁰ Median is used as a measure for household income because it helps to provide a more realistic picture by avoiding the effects of a skewed distribution or outliers. Average incomes can be affected by just a few significantly higher or lower household incomes; these can pull the average higher or lower than is a realistic representation in the community. This is compared to average sales prices because this is the data made available by the Victoria Real Estate Board. While BC Assessment provides median values, real estate board data reflects what is currently happening in terms of actual value in the market for homes, providing a more realistic picture of housing prices.

⁷¹ Incomes are adjusted to 2018 estimates using historical growth rates.

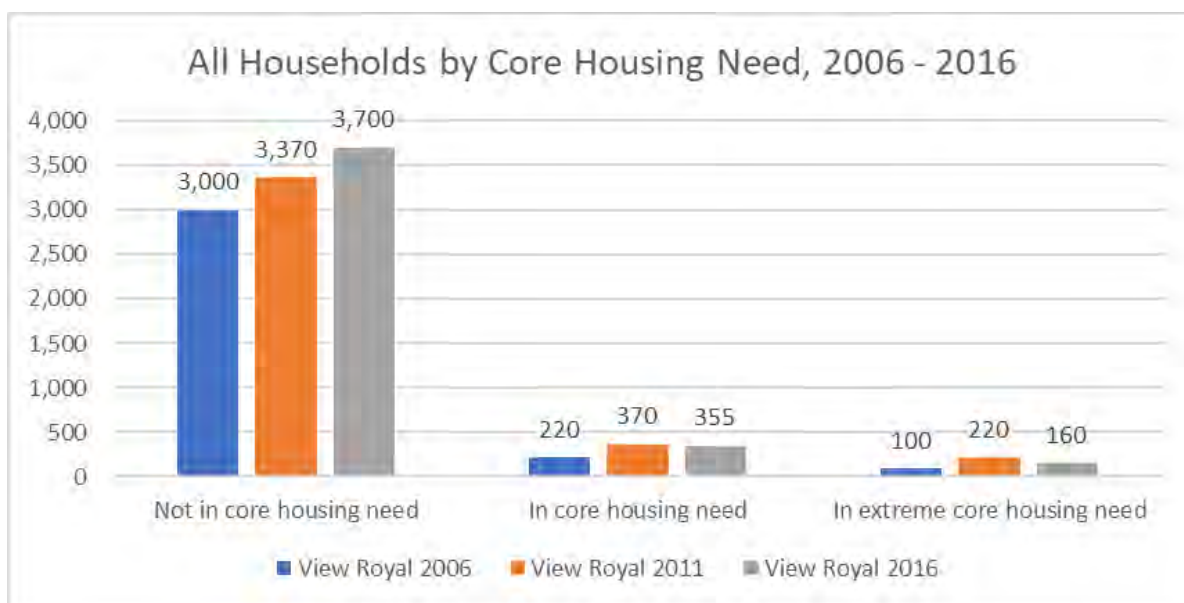
⁷² For renters, shelter costs include, as applicable, rent and payments for electricity, fuel, water and other municipal services.

Lone-parent	\$64,543	\$1,614	n/a (not enough bedrooms)	\$1,627	n/a	\$1,579
One-person household	\$46,696	\$1,167	\$1,319	\$1,627	n/a	\$1,579

5.3 Non-Market Rental

Core housing need and non-market housing waitlists provide strong indicators of the need for non-market housing. Overall, there are 355 households in core housing need in View Royal; 225 of these households (63%) are renters and 125 of these are owners. One hundred sixty households are in extreme core housing need, composed of 85 renters and 75 owners.

Figure 40: Private Households by Core Housing Need, 2006 - 2016⁷³



⁷³ Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6 ENGAGEMENT SUMMARY

6.1 Affordability of Housing Stock

All stakeholder groups reported that the affordability of housing stock is a top concern. The affordability factor impacts the stakeholder's ability to provide housing or services, as much as it impacts the user's ability to access appropriate housing.

Engaged housing users find affordability of housing as a leading factor for:

- Outmigration from View Royal to other municipalities;
- Financial stress in the home; and
- Inability to afford additional services – with some reporting it reduces quality of life owing to an inability to afford the 'extra' things in life (e.g. supporting local restaurants and enrolling children in extra curriculums)

Housing providers (for-profit and non-profit) commented on their growing challenge to provide housing at price-points considered affordable. They identify the following as major contributors to the affordability crisis:

- Escalating land costs;
- Unfavourable development approval timelines and process (outside of View Royal); and
- Provincial and senior government policies

These factors combine to create an unfavourable development environment for more affordable housing prices.

Service providers also identified the affordability of the housing stock as a significant barrier to continue or expand programming in View Royal, and across the region. Often run through charitable organization for marginalized groups, non-profit housing and service providers are experiencing increasing financial pressure from rising housing costs that challenges their abilities to provide adequate service levels to the communities they serve.

6.2 Availability of Housing Stock

Housing availability is a measurement that signals the 'housing health' of a community. Ideally, there is a 3-5 percent availability of housing stock in a market – signalling adequate supply to meet users needs. Presently, the Town has an availability rate of 1 percent – signalling a lack of available housing units to meet demand. This constrains renters, as they are potentially unable to access suitable housing to meet their needs at price points that work with their budgets.

Stakeholders saw the current rental housing availability rate as a compounding issue on top of affordability of housing as a determining factor to seek housing outside of View Royal. Despite the Town's and region's low housing availability, which is seen to constrain the rental housing market, several for-profit developers mentioned that they do not anticipate building additional purpose-built rental housing in View Royal or the region owing to:

- Unfavourable development environments; and

- The amount of purpose-built rental inventory coming on-line in the region.

Inversely, the non-profit development community and service-providers present at the workshops and interviews identified that low availability exacerbates housing-related issues for the vulnerable populations they serve. They spoke to a growing need for affordable rental housing to meet their user-groups needs.

During the evening workshop, housing users identified the low availability of rental housing as an issue of growing concern. Stories of colleagues having to sleep on couches or in spare rooms in family homes have become increasingly common among this group. The opening of homes to non-traditional arrangements, and the abandonment of View Royal in order to access suitable, adequate, affordable housing, has become normalized amongst this user group who struggle to access rental housing in the Town.

Stakeholders also discussed the limited availability of affordable ownership housing, especially for first-time buyers looking to enter the housing market. This may also be causing groups such as young families and first-time buyers with limited household incomes to abandon View Royal in order to access affordable ownership housing that meets their household needs.

6.3 Suitability of Housing Stock

The suitability of housing was primarily brought up by the non-profit development sector, service-providers and housing users. Housing adequacy refers to individuals and families either being:

- Overhoused; or
- Underhoused.

Over housing means that households have too many bedrooms relative to the size of the household. Under housing, also known as overcrowding, is when there are too few bedrooms relative to the size of the household. Both can exacerbate issues for owners and renters.

Examples of over housing and under housing was confirmed through available statistics – where individuals, often older, are increasingly living in large single-family detached homes while families live in smaller multi-family developments.

Non-profit developers and service providers noted under housing as a growing concern, especially for vulnerable families. Vulnerable families might be unable to afford or access appropriate housing with sufficient living space and bedrooms. As such, non-profit developers and service providers highlighted the need for 3-bedroom and 4-bedroom housing units to adequately meet residents' needs.

6.4 Development Approvals Processes

Development and service-providing stakeholders noted the role that the Town's development approvals process has with respect to housing availability and affordability. Several stakeholders spoke to their experiences in other municipalities in the region having never undertaken a development project in the Town. The main issues facing development and service-providers in general have been:

- Slow staff processing times;
- Inconsistent application of OCP's and Zoning Laws;
- Slow rezoning processes; and

- Inconsistently-known/applied community amenity contributions

These factors led to:

- Frustrating experiences for developers and service-providers; and
- Increased costs and inability to provide housing at lower prices.

However, representatives of both Omicron and Our Place, who have developed housing within the Town, spoke to an organized and structured process in terms of development approvals, and that there were no significant barriers or issues, particularly when compared to other municipalities that they have worked in. Stakeholders noted that updating the zoning bylaw after updates to the Official Community Plan are complete would expedite the development process and signal to the development and service-provision community that the Town is taking housing seriously.

6.5 Transportation as an Essential Consideration

Mentioned by all stakeholders, but emphasised by affordable housing providers, was the need to ensure transportation as a consideration for projects and policies moving forward. It was expressed that vulnerable people are more likely to require public transportation as their primary means of mobility and the traditional approach to affordable housing – build where land is cheapest at the edge of town – further alienates vulnerable people.

It was suggested that the Town focus on increasing density through corridor or centralized development patterns to realize transportation efficiencies and increase the mobility of vulnerable people.

6.6 Vulnerable Groups

Vulnerable groups in the Town are increasingly unable to access housing that meets their various needs. Service-providers were particularly attuned to the needs of this group who include:

- Youth;
- People with addictions;
- People with mental or physical health issues;
- Indigenous people;
- Single parent households;
- The working poor; and
- Seniors.

These groups require a number of supportive services; however, suitable, adequate, and affordable housing plays a critical role in the quality of their lives. Often, these groups are underserved and not well represented in the housing conversation.

Of note - the property known as Fort Victoria is the most critical visible example of vulnerable groups within the Town. Fort Victoria is a year-round seasonal campground intended for recreational use. However, of the 362 serviced recreation sites 242 are occupied on a semi-permanent basis. About 40% of the sites (145 sites) are occupied by seniors (over the age of 55) with the remainder a mix of working individuals and couples. The people living year-round at Fort Victoria are living in recreational trailers. Fort

Victoria provides an important affordable alternative to many individuals who may be otherwise priced out of the market in View Royal and the Capital Regional District. However, RVs remain inadequate housing, particularly for an aging population that may need increasing supports in the future.

6.7 The Missing Middle

Service-providers identified a growing concern for the working poor and the missing middle in housing provision. Their attention is increasingly drawn towards those making between about \$30,000 and about \$100,000 a year who are not able to make ends meet with housing. While this income range appears wide, it is neither low enough for individuals to enter into most housing assistance programs or high enough to shelter them from market pressures. Individuals in the ‘working poor’ category are not catered to through programming, and have difficulties accessing appropriate housing.

Housing users spoke, along similar lines, to a growing challenge to find housing that met their needs. Many of the individuals spoken to recognize the increasing challenge and complexity of growing a family in the Town. For younger participants it was recognized that in order to afford a family and be housed appropriately, they would likely have to leave the Town in search of larger, more affordable housing elsewhere.

6.8 Attracting and Retaining Talent

Several service providers spoke to the challenge of attracting and retaining staff talent due to housing affordability and availability. The Westshore Chamber of Commerce mentioned the prevalence of its members sharing their struggles to retain employees across the spectrum from entry-level to professional employment owing to housing costs. One member, a prominent grocery store, had to reduce its hours of operation simply because it could not attract enough employees.

Other stakeholders (e.g. Island Health) were unable to identify whether they were facing a similar problem, however, were aware of how housing availability and affordability may impact their organization and are increasingly concerned of its potential impact across the organization.

Housing service providers, especially non-profit, are particularly impacted by the current housing situation as their staff typically make lower wages or volunteer and are increasingly unable to make ends meet. This in-turn places pressure on service providers who may risk losing staff and the ability to deliver critical programming.

6.9 Densification as Part of the ‘Solution’

Densification as part of a solution to meeting housing needs in the Town was mentioned by a number of stakeholders. In particular, developers and service providers who spoke of how densification along transit corridors, can be used to increase the availability of housing in the Town. They spoke to additional benefits such as reductions in traffic, increased access to services and enhanced employment opportunities resulting from densification.

Housing users also mentioned densification as a desired solution. Individuals in the housing user category expressed an enjoyment for denser, more urban living such as row houses and large apartments to meet their housing needs. Additionally, they identified an enjoyment for recent projects in the Town that utilized a mixed typology with commercial below and housing above.

7 DISCUSSION AND CONCLUSION

Based on quantitative and qualitative data collected throughout Phases 1 and 2 of this process, some key conclusions can be drawn about the state of housing in View Royal and could support future actions from the Town on housing issues. These are key factors contributing to housing gaps and needs in the Town, which are impeding residents' ability to access acceptable housing.

7.1 High Cost of Housing

Currently, the increase in housing costs is outpacing the rise incomes in View Royal. While median household income grew by about 0.6% per year between 2006 and 2016, home prices grew by between about 4% and 6% per year (depending on type) between 2010 and 2018. While these time periods do not exactly correspond, they provide an overall indication that rising incomes are not keeping pace with the cost of ownership.

This issue was echoed by stakeholders through the engagement process. The cost of housing has been rising across the region (and across BC) since at least 2014, and both ownership and rental are increasingly unattainable to median-earning households.

In moving forward the Town should consider measures that strengthen affordability by providing a diversity of housing stock to meet the needs of both owners and renters.

7.2 Diversity of Housing Stock and Affordability

View Royal's stock remains predominantly single-detached dwellings or comparable housing types. However, these are the least affordable unit types and out of reach of all median earning household groups, even if they are typically dual income (e.g. couples with children). However, more diverse housing stock is not being built to keep pace with the need for more affordable options for first-time buyers and young families purchasing in the community.

To this end, some stakeholders noted the importance of density in helping address some of the housing challenges the Town is experiencing, particularly in supporting the 'missing middle' demographics: young and first-time homebuyers, who may be able purchase denser forms of housing that are more affordable than single family homes.

The Town should continue to strategically identify, particularly near the Town Centre and transit, opportunities for denser forms of growth.

7.3 Purpose-Built Rental is Not Keeping Pace With Demand

In recent years, View Royal has seen a significant increase in purpose-built rental housing. Two-hundred eighteen new units were added to the stock since about 2018, nearly doubling existing purpose-built rentals. This increase in supply provided a much-needed supply in a municipality and region with overall low vacancy rates. However, despite this, the vacancy rate in the primary rental market (as measured by CMHC) remains low, at 0.7% in 2019. This points to the need for ongoing efforts to add new stock, particularly given that nearly half of the units tracked by CMHC (192 units, or 46% of the units they track) were built prior to 1980.

There has been an overall increase in secondary suites between 2014 and 2019, the average increase amounts to 11 units per year added to the rental stock, and represents housing for about a third of all

renters. Between 2006 and 2016 renters grew at a rate of about 33 households per year, meaning that this pace of growth in secondary suites will allow them to continue to serve about one-third of renters, as long as these growth rates stay the same.

Finally, a conservative estimate of 336 renting households are in units not currently track by either CMHC through their rental market survey or the Town through building permits. This means that no data about affordability or state of repair is available.

While the Town has made significant gains in developing purpose-built rental and secondary suites, this growth does not appear to be keeping pace with demand, likely due to a broader regional lack of rental housing and low regional vacancy rates.

The Town can consider encouraging the development of other purpose-built rental housing through incentives and other development measures.

7.4 Need for Non-Market Units

Core housing need and extreme core housing need are most pronounced in renter households, indicating a need for additional non-market supports, and speaks to the need for about 225 new non-market units to support existing affordable housing need, with about 85 of these households in extreme need and likely suffering significant housing vulnerability. Stakeholders noted that these groups include youth, people with addictions, people with mental or physical health issues, Indigenous residents, single-parent households, the working poor and seniors.

Additionally, while the Town supports ongoing regional initiatives to address homelessness, the Fort Victoria site currently houses a number of vulnerable seniors on a semi-permanent basis who may have few or no other options for long-term housing in the Town or in the region. These residents are currently in recreational vehicles, which are not suited for long-term living.

The Town can support the development of non-market housing to serve lower-income populations through a range of measures, including incentives, to signal support for these types of housing developments.

7.5 Planning for an Aging Population

Like many communities in Canada, View Royal is likely to experience a significant increase in older adults (65 and older) between 2020 and 2038. Our projections show that in a status quo growth scenario, by 2038 over one-third of households in View Royal will be led by adults older than 65. This indicates a strong need to support the development of housing that will allow seniors to age in place, including considerations for accessible, access to transit and services, and more compact forms of growth.

The Town can support an aging population by supporting seniors housing (see 7.4), developing age-friendly strategies and initiatives, and planning for increased accessibility in new construction.

APPENDIX A: GLOSSARY OF TERMS USED IN THIS REPORT

Apartment in a flat or duplex – One of two dwellings, located one above the other, which may or may not be attached to other buildings. Generally, this refers to secondary suites (one unit) and main suites (another unit) within single-detached-type structures.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

Assisted Living – Services which provide housing, hospitality services and personal care services for adults who can live independently and make decisions on their own behalf but require a supportive environment due to physical and functional health challenges

<https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/assisted-living>

Average – Average, or mean, is “the average value of all data in a set.”

<https://www150.statcan.gc.ca/n1/edu/power-pouvoir/ch11/5214867-eng.htm#:~:text=The%20mean%20is%20the%20average,most%20frequently%20in%20the%20set.>

Co-operative Housing – Co-operative housing provides at cost-housing to its members and is controlled by members who vote in decisions. There are three key components to co-operatives: housing remains affordable, a member’s tenure is secure as long as they follow the rules, and there is a strong sense of community. A housing co-operative is incorporated, and all assets are owned by the organization.

<https://www.cmhc-schl.gc.ca/en/maintaining-and-managing/co-operative-housing-guide>

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

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

Extreme Core Housing Need - "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.

http://www.bclaws.ca/civix/document/id/complete/statreg/90_2019

Inadequate Housing – Housing adequacy is based on whether or not a home needs major repairs. If a home does require major repairs it is considered inadequate for long-term habitation unless these repairs are completed.

Median – “A median is middle value in a data set that has been arranged in numerical order so that exactly half the data is above the median and half is below it.” Using median instead of average helps to provide a more realistic picture by avoiding the effects of a skewed distribution or outliers.

<https://www150.statcan.gc.ca/n1/edu/power-pouvoir/ch11/5214867-eng.htm#:~:text=The%20mean%20is%20the%20average,most%20frequently%20in%20the%20set.>

Movable dwelling – Refers to mobile homes, as well as other dwellings used as a place of residence but capable of being moved on short notice, such as a tent, recreational vehicle, or houseboat.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

Multi-generational Housing – A household which contains three or more generations, and at least one census family.

<https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011001-eng.cfm>

Non-Profit Housing – Units and buildings managed by not-for-profit housing societies, typically with rents at below market or very affordable rates.

Overhoused – A household occupying a housing unit with more bedrooms than are required for the size and make-up of their household according to National Occupancy Standard (NOS) requirements may be considered “overhoused”.

Operating Agreements – A contract, typically between BC Housing or CMHC and a non-profit housing society, which sets out the amount, duration and conditions of the subsidy provided for a project.

<https://www.bchousing.org/publications/Expiring-Operating-Agreements.pdf>

Primary Rental Market – The CMHC Rental Market Survey collects rental data for all communities of 10,000 or more in Canada. Their data focuses exclusively on the following rental types:

- **Rental Apartment Structure:** Any building containing three or more rental units, of which at least one unit is not ground oriented. Owner-occupied units are not included in the rental building unit count.
- **Rental Row (Townhouse) Structure:** Any building containing three or more rental units, all of which are ground oriented with vertical divisions. Owner-occupied units are not included in the rental building unit count. These row units in some centres are commonly referred to as townhouses.

Projections – Estimates of household growth and demographics change. All household projections in this report are based on Capital Regional District population projections, which estimate regional and municipal populations to 2038.

Secondary Rental Market – CMHC defines the Secondary Rental Market as containing the following housing types:

- Rented single-detached houses.
- Rented double (semi-detached) houses (i.e. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back).
- Rented freehold row/town homes.
- Rented duplex apartments (i.e. one-above-other).
- Rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type).
- Rented condominiums (can be any dwelling type but are primarily apartments).
- One or two apartments which are part of a commercial or other type of structure.

However, CMHC does not track the secondary rental market except in a few Canadian metropolitan areas.

Shelter Rates – Housing provided at income assistance or disability assistance shelter rates.

<https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>

Supportive Housing - Services which provide housing and hospitality services for seniors and individuals with disabilities who can live independently. It does not include the additional level of support provided through personal care services, such as assistance activities of daily living and medication management, etc.

<https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/files/pdf/glossary/nhs-glossary-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rlhy11dy%2BkQJUBX%2BCDKzkjLHfhUIU0%3D>

Unaffordable Housing – CMHC and Statistics Canada currently use a metric to measure and understand housing affordability for households in Canada: the 30% shelter cost-income ratio (STIR). This metric indicates that households spending more than 30% of their income on housing are likely to experience housing affordability challenges. Though easy to understand, it does not indicate if a household can afford basic non-housing expenses like food and transportation after paying for housing.

Unsuitable Housing or Underhoused - Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for:

- each cohabiting adult couple;
- unattached household member 18 years of age and over;
- same-sex pair of children under age 18;
- and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom
- a household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).

Unsuitable housing is housing that does not meet any of these criteria for suitability.

[https://cmhc.beyond2020.com/HiCODefinitions_EN.html# Suitable dwellings](https://cmhc.beyond2020.com/HiCODefinitions_EN.html# Suitable_dwellings)

APPENDIX B: REQUIRED TABLES FOR HOUSING NEEDS ASSESSMENT

	2006	2011	2016
3(1)(a)(i)	Total Population in Private Households		
	2006	2011	2016
Population	8,155	9,245	9,905

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

	2006	2011	2016
3(1)(a)(ii),(iii)	Average and Median Age in Private Households		
	2006	2011	2016
Average	39.3	42	42.6
Median	41.6	43.9	44.3

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

	2006		2011		2016	
3(1)(a)(iv)	Age Group Distribution in Private Households					
	2006		2011		2016	
	#	%	#	%	#	%
Total	8,150	100%	9,245	100%	9,910	100%
0 to 14 years	1,395	17%	1,420	15%	1,585	16%
15 to 19 years	460	6%	520	6%	525	5%
20 to 24 years	415	5%	470	5%	460	5%
25 to 64 years	4,865	60%	5,450	59%	5,585	56%
65 to 84 years	950	12%	1,225	13%	1,545	16%
85 years and over	65	1%	155	2%	190	2%

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

	2006	2011	2016
3(1)(a)(v)	Private Households		
	2006	2011	2016
Households	3,340	3,945	4,155

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

	2006	2011	2016
3(1)(a)(vi)	Average Private Household Size		
	2006	2011	2016
Average household size	2.4	2.3	2.4

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

	2006				2011				2016			
3(1)(a)(vii)	Private Households by Size											
	2006				2011				2016			
	#	%			#	%			#	%		
Total	3,340	100%			3,945	100%			4,155	100%		
1-person	790	24%			1,090	28%			1,060	26%		
2-person	1,295	39%			1,500	38%			1,650	40%		
3-person	545	16%			600	15%			615	15%		
4-person	490	15%			545	14%			565	14%		
5-or-more-person	220	7%			220	6%			270	6%		

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

Source: Statistics Canada, Census of Population and Housing, Custom Data, by Age, Sex, Marital Status, and Tenure, by Municipality and Census Tract							
		2006		2011		2016	
3(1)(a)(viii)	Private Households by Tenure						
	2006		2011		2016		
	#	%	#	%	#	%	
Total	3,340	100%	3,945	100%	4,155	100%	
Owner	2,510	75%	2,845	72%	2,985	72%	
Renter	835	25%	1,105	28%	1,170	28%	
Other (Band Housing)	0	0%	0	0%	0	0%	

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

	2006		2011		2016	
3(1)(a)(ix)	Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)					
	#	%	#	%	#	%
Renter households	835	100%	1,105	100%	1,170	100%
Renter households in subsidized housing	#N/A	#N/A	155	14%	130	11%

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

2006 2011 2016

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

	2006	2011	2016
Total	8,050	9,150	9,825
Mover	1,245	1,025	1,405
Migrant	595	260	660
Non-migrant	645	760	740
Non-mover	6,810	8,125	8,425

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

3(1)(b) Population Growth in Private Households (period between indicated census and census preceding it)

	2006	2011	2016
Growth (#)	-	1,090	660
Percentage Growth (%)	-	13.4%	7.1%

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

3(1)(c) Number of Students Enrolled in Post-Secondary Institutions Located in the Area

	2006	2011	2016
Students	N/A	N/A	N/A

Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training

3(1)(d) Number of Individuals Experiencing Homelessness

	2018
Individuals experiencing homelessness*	1525

*Point-in-time count for Greater Victoria Area

3(2)(a) Anticipated Population

	2019	2020	2021	2022	2023	2024
Anticipated population	10,979	11,155	11,366	11,587	11,782	11,996

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(b) Anticipated Population Growth (to indicated period)

	2019	2020	2021	2022	2023	2024
Anticipated growth (#)	207	176	211	221	195	214
Anticipated percentage growth (%)	1.9	1.6	1.9	1.9	1.7	1.8

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(c),(d) Anticipated Average and Median Age

	2019	2020	2021	2022	2023	2024
Anticipated average age	43.9	44.5	45.0	45.6	46.2	46.8
Anticipated median age	44.9	45.2	45.5	45.9	46.4	46.9

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(e) Anticipated Age Group Distribution

	2019		2020		2021		2022		2023		2024	
	#	%	#	%	#	%	#	%	#	%	#	%
Anticipated total	10979	100%	11155	100%	11366	100%	11587	100%	11782	100%	11996	100%
0 to 14 years	1686	15%	1718	15%	1753	15%	1783	15%	1809	15%	1836	15%
15 to 19 years	525	5%	510	5%	513	5%	516	4%	523	4%	547	5%
20 to 24 years	500	5%	502	5%	496	4%	494	4%	481	4%	469	4%
25 to 64 years	6162	56%	6229	56%	6297	55%	6396	55%	6473	55%	6544	55%
65 to 84 years	1901	17%	1992	18%	2094	18%	2178	19%	2273	19%	2371	20%
85 years and over	205	2%	204	2%	213	2%	220	2%	223	2%	229	2%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(f) Anticipated Households

	2019	2020	2021	2022	2023	2024
Anticipated households	4467	4592	4731	4879	5020	5166

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(g) Anticipated Average Household Size

	2019	2020	2021	2022	2023	2024
Anticipated average household size	2.4	2.4	2.4	2.3	2.3	2.3

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

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

	2006	2011	2016
Average	\$92,892	\$92,146	\$96,693
Median	\$79,534	\$81,012	\$83,968

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

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

	2006		2011		2016	
	#	%	#	%	#	%
Total	3,340	100%	3,950	100%	4,155	100%
\$0-\$4,999	55	2%	65	2%	40	1%
\$5,000-\$9,999	20	1%	60	2%	20	0%
\$10,000-\$14,999	40	1%	90	2%	60	1%
\$15,000-\$19,999	100	3%	160	4%	85	2%
\$20,000-\$24,999	65	2%	100	3%	125	3%
\$25,000-\$29,999	65	2%	115	3%	95	2%
\$30,000-\$34,999	85	3%	130	3%	145	3%
\$35,000-\$39,999	160	5%	80	2%	170	4%
\$40,000-\$44,999	150	4%	180	5%	125	3%
\$45,000-\$49,999	165	5%	140	4%	170	4%
\$50,000-\$59,999	225	7%	315	8%	340	8%
\$60,000-\$69,999	220	7%	240	6%	340	8%
\$70,000-\$79,999	335	10%	230	6%	270	6%
\$80,000-\$89,999	265	8%	310	8%	270	6%
\$90,000-\$99,999	215	6%	265	7%	265	6%
\$100,000-\$124,999	450	13%	480	12%	520	13%
\$125,000-\$149,999	310	9%	415	11%	465	11%
\$150,000-\$199,999	265	8%	335	8%	415	10%
\$200,000 and over	155	5%	245	6%	245	6%

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

	2006	2011	2016
4(d)	Before-Tax Renter Private Household Income by Income Bracket		

	2006		2011		2016	
	#	%	#	%	#	%
Total	830	100%	1,105	100%	1,170	100%
\$0-\$4,999	10	1%	15	1%	20	2%
\$5,000-\$9,999	10	1%	15	1%	10	1%
\$10,000-\$14,999	30	4%	60	5%	45	4%
\$15,000-\$19,999	60	7%	70	6%	45	4%
\$20,000-\$24,999	35	4%	45	4%	45	4%
\$25,000-\$29,999	25	3%	85	8%	45	4%
\$30,000-\$34,999	35	4%	55	5%	75	6%
\$35,000-\$39,999	40	5%	15	1%	80	7%
\$40,000-\$44,999	55	7%	95	9%	40	3%
\$45,000-\$49,999	90	11%	45	4%	70	6%
\$50,000-\$59,999	75	9%	125	11%	115	10%
\$60,000-\$69,999	70	8%	85	8%	120	10%
\$70,000-\$79,999	105	13%	55	5%	80	7%
\$80,000-\$89,999	60	7%	85	8%	85	7%
\$90,000-\$99,999	35	4%	65	6%	50	4%
\$100,000-\$124,999	55	7%	80	7%	125	11%
\$125,000-\$149,999	40	5%	35	3%	60	5%
\$150,000-\$199,999	15	2%	25	2%	25	2%
\$200,000 and over	0	0%	35	3%	20	2%

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

	2006	2011	2016
4(e)	Before-Tax Owner Private Household Income by Income Bracket		

	2006		2011		2016	
	#	%	#	%	#	%
Total	2,510	100%	2,845	100%	2,985	100%
\$0-\$4,999	45	2%	45	2%	15	1%
\$5,000-\$9,999	15	1%	45	2%	10	0%
\$10,000-\$14,999	10	0%	30	1%	10	0%
\$15,000-\$19,999	40	2%	90	3%	45	2%
\$20,000-\$24,999	30	1%	50	2%	80	3%
\$25,000-\$29,999	45	2%	35	1%	50	2%
\$30,000-\$34,999	50	2%	75	3%	65	2%
\$35,000-\$39,999	115	5%	65	2%	85	3%
\$40,000-\$44,999	90	4%	90	3%	80	3%
\$45,000-\$49,999	80	3%	90	3%	100	3%
\$50,000-\$59,999	155	6%	185	7%	220	7%
\$60,000-\$69,999	150	6%	150	5%	220	7%
\$70,000-\$79,999	225	9%	170	6%	185	6%
\$80,000-\$89,999	210	8%	230	8%	185	6%
\$90,000-\$99,999	185	7%	195	7%	220	7%
\$100,000-\$124,999	395	16%	400	14%	395	13%
\$125,000-\$149,999	270	11%	375	13%	410	14%
\$150,000-\$199,999	250	10%	305	11%	385	13%
\$200,000 and over	155	6%	210	7%	225	8%

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

2006 2011 2016
4(f),(g) Average and Median Before-Tax Private Household Income by Tenure

	2006	2011	2016
Average	92892	92146	96693
Owner	103416	102927	108825
Renter	61095	64309	65762
Median	79534	81012	83968
Owner	89895	92517	96317
Renter	53238	53313	57180

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

2006 2011 2016
5(a) Workers in the Labour Force for Population in Private Households

	2006	2011	2016
Workers in labour force	4,795	5,305	5,550

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

2006 2011 2016
5(b) Workers by NAICS Sector for Population in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	4,795	100%	5,305	100%	5,550	100%
All Categories	4,760	99%	5,230	99%	5,505	99%
11 Agriculture, forestry, fishing and hunting	15	0%	30	1%	25	0%
21 Mining, quarrying, and oil and gas extraction	10	0%	0	0%	10	0%
22 Utilities	10	0%	25	0%	20	0%
23 Construction	355	7%	380	7%	385	7%
31-33 Manufacturing	170	4%	205	4%	190	3%
41 Wholesale trade	155	3%	125	2%	155	3%
44-45 Retail trade	485	10%	630	12%	655	12%
48-49 Transportation and warehousing	195	4%	205	4%	265	5%
51 Information and cultural industries	105	2%	95	2%	115	2%
52 Finance and insurance	225	5%	195	4%	235	4%
53 Real estate and rental and leasing	120	3%	90	2%	120	2%
54 Professional, scientific and technical services	380	8%	410	8%	380	7%
55 Management of companies and enterprises	0	0%	0	0%	0	0%
56 Administrative and support, waste management and remediation services	160	3%	215	4%	155	3%
61 Educational services	280	6%	390	7%	465	8%
62 Health care and social assistance	550	11%	645	12%	785	14%
71 Arts, entertainment and recreation	130	3%	120	2%	95	2%
72 Accommodation and food services	410	9%	370	7%	370	7%
81 Other services (except public administration)	175	4%	205	4%	255	5%
91 Public administration	830	17%	870	16%	830	15%
Not Applicable	35	1%	75	1%	45	1%

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

2016

6(1)(a) Housing Units for Private Households

	2016
Housing units	4,155

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

2016

6(1)(b) Housing Units by Structural Type for Private Households

	2016	
	#	%
Total	4,155	100%
Single-detached house	1,655	40%
Apartment in a building that has five or more stories	80	2%
Other attached dwelling	2,420	58%
Semi-detached house	180	4%
Row house	735	18%
Apartment or flat in a duplex	865	21%
Apartment in a building that has fewer than five stories	620	15%
Other single-attached house	15	0%
Movable dwelling	0	0%

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

2016

6(1)(c) Housing Units by Number of Bedrooms for Private Households

	2016
Total	4,150
No-bedroom	0
1-bedroom	320
2-bedroom	1,215
3-bedroom	1,610
4-or-more-bedroom	1,010

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

2016

6(1)(d) Housing by Period of Construction for Private Households

	2016	
	#	%
Total	4,155	100%
1960 or earlier	585	14%
1961-1980	770	19%
1981-1990	695	17%
1991-2000	835	20%
2001-2010	875	21%
2011-2016	390	9%

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

6(1)(e) Subsidized Housing Units

	2019
Subsidized housing units	69

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

6(1)(f)(i) Average and Median Assessed Housing Values

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															719,899
Median								N/A							N/A

Source: BC Assessment

6(1)(f)(ii) Average and Median Assessed Housing Values by Structure Type

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															\$ 719,899
Single Family															\$ 781,577
Dwelling with Suite															\$ 865,247
Duplex, Triplex, Fourplex, etc.								N/A							\$ 559,744
Row Housing															\$ 549,544
Apartment															\$ 416,341
Manufactured Home															\$ 5,880
Median															N/A
Single Family															N/A
Dwelling with Suite															N/A
Duplex, Triplex, Fourplex, etc.								N/A							N/A
Row Housing															N/A
Apartment															N/A
Manufactured Home															N/A
Seasonal Dwelling															N/A

Source: BC Assessment

6(1)(f)(iii)

Average and Median Assessed Housing Values by Number of Bedrooms

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															719,899
No-bedroom															N/A
1-bedroom															505,012
2-bedroom															572,880
3-or-more bedroom															766,417
Median															N/A
No-bedroom															N/A
1-bedroom															N/A
2-bedroom															N/A
3-or-more bedroom															N/A

Source: BC Assessment

6(1)(g)(i)

Average and Median Housing Sale Prices

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															694,568
Median															N/A

Source: BC Assessment

6(1)(g)(ii)

Average and Median Housing Sale Prices by Structure Type

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															\$ 694,568
Single Family															\$ 735,744
Dwelling with Suite															\$ 932,677
Duplex, Triplex, Fourplex, etc.															\$ 690,700
Row Housing															\$ 566,400
Apartment															\$ 409,806
Median															\$ 872,500
Single Family															\$ 733,000
Dwelling with Suite															\$ 870,000
Duplex, Triplex, Fourplex, etc.															\$ 471,000
Row Housing															\$ 599,000
Apartment															\$ 343,000

Source: BC Assessment

6(1)(g)(iii)

Average and Median Housing Sale Prices by Number of Bedrooms

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average															694,568
No-bedroom															N/A
1-bedroom															543,667
2-bedroom															531,484
3-or-more bedroom															745,549
Median															N/A
No-bedroom															N/A
1-bedroom															N/A
2-bedroom															N/A
3-or-more bedroom															N/A

Source: BC Assessment

6(1)(h)(i) Average and Median Monthly Rent

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Average	N/A	N/A	N/A	\$1,106	\$1,133	\$1,170	\$1,202	\$1,209	\$1,215	\$1,300	\$1,303	\$1,368	\$1,397	\$1,480
Median	N/A	N/A	N/A	\$1,009	\$1,009	\$1,129	\$1,159	\$1,189	\$1,199	\$1,300	\$1,295	\$1,378	\$1,425	\$1,500

Source: CMHC Primary Rental Market Survey

6(1)(h)(ii) Average and Median Monthly Rent by Number of Bedrooms

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Average	N/A	N/A	N/A	\$ 1,106	\$ 1,133	\$ 1,170	\$ 1,202	\$ 1,209	\$ 1,215	\$ 1,300	\$ 1,303	\$ 1,368	\$ 1,397	\$ 1,480
No-bedroom	N/A	N/A	N/A	*	*	*	*	*	*	*	*	*	*	*
1-bedroom	N/A	N/A	N/A	\$ 657	\$ 688	\$ 688	\$ 707	\$ 687	\$ 721	\$ 706	**	**	**	**
2-bedroom	N/A	N/A	N/A	\$ 913	\$ 944	\$ 982	\$ 1,034	\$ 1,059	\$ 1,056	\$ 1,207	\$ 1,117	**	\$ 1,256	\$ 1,327
3-or-more bedrooms	N/A	N/A	N/A	**	\$ 1,400	\$ 1,445	\$ 1,465	**	**	**	**	\$ 1,571	**	**
Median	N/A	N/A	N/A	\$ 1,009	\$ 1,009	\$ 1,129	\$ 1,159	\$ 1,189	\$ 1,199	\$ 1,300	\$ 1,295	\$ 1,378	\$ 1,425	\$ 1,500
No-bedroom	N/A	N/A	N/A	*	*	*	*	*	*	*	*	*	*	*
1-bedroom	N/A	N/A	N/A	\$ 652	\$ 700	\$ 697	\$ 700	\$ 700	\$ 703	\$ 718	*	*	*	*
2-bedroom	N/A	N/A	N/A	\$ 890	\$ 979	\$ 979	\$ 1,020	\$ 1,053	\$ 1,083	\$ 1,195	\$ 1,126	*	\$ 1,300	\$ 1,380
3-or-more bedrooms	N/A	N/A	N/A	*	\$ 1,450	\$ 1,454	\$ 1,565	*	*	*	*	\$ 1,530	*	*

Source: CMHC Primary Rental Market Survey

6(1)(i),(j) Vacancy Rate (%) by Number of Bedrooms

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	0	1.9	3.8	4.6	6.9	0.4	2.6	0.8	0.4	1.2	*
No-bedroom	N/A	N/A	N/A	*	*	*	*	*	*	*	*	*	*	*
1-bedroom	N/A	N/A	N/A	0	0	9.5	0	9.8	0	0	*	*	*	*
2-bedroom	N/A	N/A	N/A	0	0	0	1.8	0	0	4.4	*	*	0.9	*
3-or more bedroom	N/A	N/A	N/A	0	3.9	6.3	7.9	*	*	1.6	*	0.8	*	*

Source: CMHC Primary Rental Market Survey

6(1)(k)(i),(ii),(iii) Rental Housing Units by Market

	Units	Date
Primary rental market	262	Oct-18
Secondary rental market*	374	2019
Short-term rental market	284	Sep-19

*This data is for secondary suites that are registered with the Town. There are likely more secondary rental units.

Source: CMHC Primary Rental Market Survey, AirDNA

	2019
Units in housing cooperatives	169

6(1)(m)(i)	Housing Units Demolished
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6(1)(m)(ii) Housing Units Demolished by Structure Type

6(1)(m)(iii)	Housing Units Demolished by Tenure
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6(1)(m)(iv) Housing Units Demolished by Number of Bedrooms

6(1)(n)(i)	Housing Units Substantially Completed
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12
13	13
14	14
15	15
16	16
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18	18
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92	92
93	93
94	94
95	95
96	96
97	97
98	98
99	99
100	100

6(1)(n)(ii)	Housing Units Substantially Completed by Structure Type
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6(1)(n)(iii)	Housing Units Substantially Completed by Tenure
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6(1)(n)(iv)	Housing Units Substantially Completed by Number of Bedrooms
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[illegible]

6(1)(o) Number of Beds Provided for Students by Post-Secondary Institutions in the Area

	2019
Number of beds	N/A

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

6(1)(p) Number of Beds Provided by Shelters for Individuals Experiencing Homelessness and Units Provided for Individuals at Risk of Experiencing Homelessness

	2019
Beds for individuals experiencing homelessness	0
Beds for individuals at risk of experiencing homelessness	8

6(3)(a) New Homes Registered

	2016	2017	2018
New homes registered	n/a	153	n/a

Source: BC Housing

6(3)(b) New Homes Registered by Strucutre Type

	2016	2017	2018
Total	n/a	153	n/a
Single-detached house	n/a	n/a	n/a
Multi-family unit	n/a	72	n/a
Purpose-built rental	n/a	81	n/a

Source: BC Housing

6(3)(c) New Purpose-Built Rental Homes Registered

	2016	2017	2018
New purpose-built rental homes registered	n/a	81	n/a

Source: BC Housing

7(a)(i),(ii) Unaffordable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	3,215	100%	100%	3,745	100%	100%	4,060	100%	100%
Owner	2,415	75%	100%	2,680	72%	100%	2,935	72%	100%
Renter	800	25%	100%	1,060	28%	100%	1,120	28%	100%
Total households in unaffordable housing	595	19%	19%	805	21%	21%	840	21%	21%
Owner	395	12%	16%	445	12%	17%	480	12%	16%
Renter	195	6%	24%	360	10%	34%	355	9%	32%

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

2006	2011	2016
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7(a)(iii),(iv) Inadequate Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	3,215	100%	100%	3,745	100%	100%	4,060	100%	100%
Owner	2,415	75%	100%	2,680	72%	100%	2,935	72%	100%
Renter	800	25%	100%	1,060	28%	100%	1,120	28%	100%
Total households in inadequate housing	90	3%	3%	160	4%	4%	185	5%	5%
Owner	50	2%	2%	80	2%	3%	95	2%	3%
Renter	35	1%	4%	75	2%	7%	95	2%	8%

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

2006	2011	2016
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7(a)(v),(vi) Unsuitable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	3,215	100%	100%	3,745	100%	100%	4,060	100%	100%
Owner	2,415	75%	100%	2,680	72%	100%	2,935	72%	100%
Renter	800	25%	100%	1,060	28%	100%	1,120	28%	100%
Total households in unsuitable housing	145	5%	5%	160	4%	4%	90	2%	2%
Owner	25	1%	1%	35	1%	1%	25	1%	1%
Renter	115	4%	14%	125	3%	12%	65	2%	6%

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

2016

7(b),(c) Unemployment and Participation Rates for Population in Private Households

	2016
Unemployment rate	3.8%
Participation rate	66.7%

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

2016

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

	2016	
	#	%
Total	4,285	100%
Commute within CSD	595	14%
Commute to different CSD within CD	3,590	84%
Commute to different CD within BC	60	1%
Commute to different province	45	1%

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

2006	2011	2016
------	------	------

8(1)(a)(i),(ii) Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	3,215	100%	100%	3,745	100%	100%	4,055	100%	100%
Owner	2,420	75%	100%	2,685	72%	100%	2,935	72%	100%
Renter	800	25%	100%	1,060	28%	100%	1,115	27%	100%
Total in core housing need	220	7%	7%	370	10%	10%	355	9%	9%
Owner	75	2%	3%	100	3%	4%	125	3%	4%
Renter	140	4%	18%	270	7%	25%	225	6%	20%

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

2006	2011	2016
------	------	------

8(1)(a)(iii),(iv) Extreme Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	3,215	100%	100%	3,745	100%	100%	4,055	100%	100%
Owner	2,420	75%	100%	2,685	72%	100%	2,935	72%	100%
Renter	800	25%	100%	1,060	28%	100%	1,115	27%	100%
Total in extreme core housing need	100	3%	3%	220	6%	6%	160	4%	4%
Owner	30	1%	1%	75	2%	3%	75	2%	3%
Renter	65	2%	8%	145	4%	14%	85	2%	8%

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

APPENDIX C: COMPLETED SUMMARY FORM FOR HOUSING NEEDS REPORTS

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population: Change since : %		
	Projected population in 5 years: Projected change: %		
	Number of households: Change since : %		
	Projected number of households in 5 years: Projected change: %		
	Average household size:		
	Projected average household size in 5 years:		
	Median age (local):	Median age (RD):	Median age (BC):
	Projected median age in 5 years:		
	Seniors 65+ (local): %	Seniors 65+ (RD): %	Seniors 65+ (BC): %
	Projected seniors 65+ in 5 years: %		
	Owner households: %	Renter households: %	
	Renter households in subsidized housing: %		

INCOME	Median household income	Local	Regional District	BC
	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	%
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	%
	Households below <i>suitability</i> standards (in overcrowded dwellings):	%

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):
2. Any community consultation undertaken during development of the housing needs report:
3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).
4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

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

1. Affordable housing:
2. Rental housing:
3. Special needs housing:
4. Housing for seniors:
5. Housing for families:
6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:
7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

APPENDIX D: HOUSEHOLD PROJECTIONS

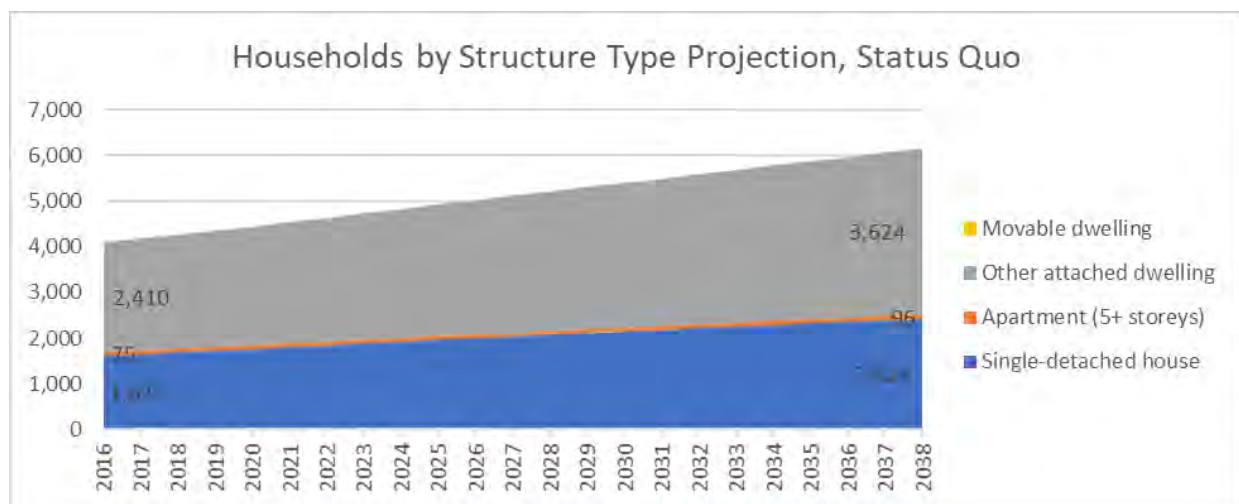
Household projections have been broken into two different scenarios based off of two headship rates. Headship rates are the number of persons who are counted as heads of households. Headship rates are important for urban planners to understand the housing need. Value judgements are not provided on either scenario, and neither come as recommendations. The two scenarios are provided as a thought experiment to understand potential outcomes on decisions related to housing type, density and other factors the Town can influence.

Headship rates describe the proportion of people of a given age group who lead a household (of a given family type, in our projections). Headship rates are the mechanism by which we move from population projections by age groups to household projections. Using a set of headship rates by age (typically based on past headship rates within the community of interest), we can use the number of individuals of each age range and gain provided by the CRD population projections and gain an estimate of the number of households. This approach generally assumes a headship rates remain constant (or changes in a specific manner), but in reality, headship rates could be influenced by a number of variables, including affordability, availability of certain tenures or forms of housing, or other socio-economic trends.

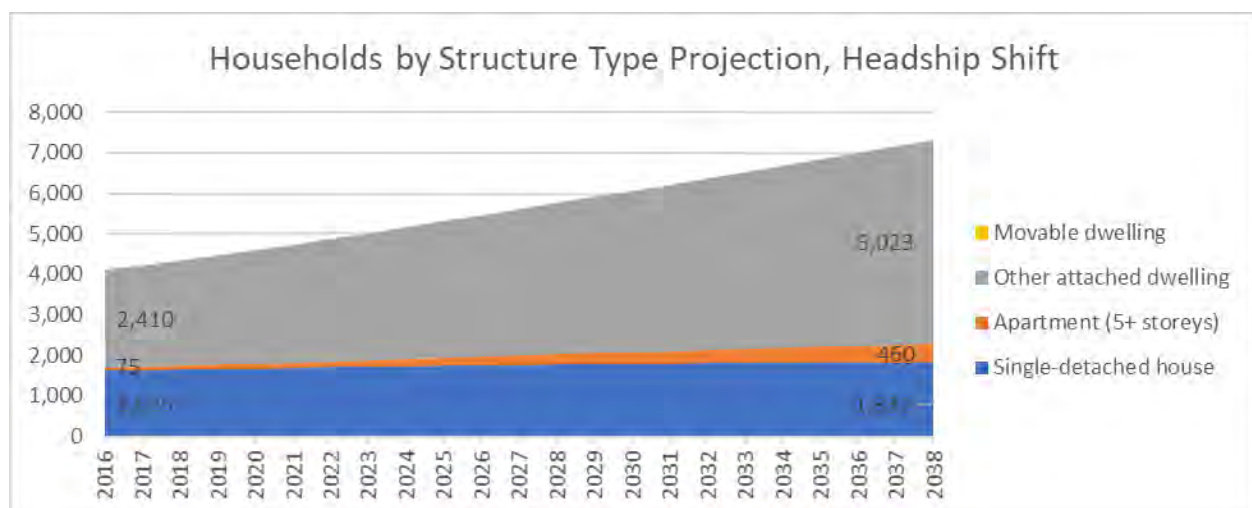
The first scenario illustrates projections based on status quo; the second scenario is based off of a shift to a headship composition similar to Esquimalt.

Household by Structure Type Projections

Status Quo – Households by Structure Type Projection			
	2016	Growth	2038
Total	4,110	+2,034 (49%)	6,144
Other Attached Dwelling	2,410 (58%)	+1,214 (50%)	3,624 (59%)
Apartment with 5+ storeys	75 (2%)	+21 (28%)	96 (2%)
Single-detached house	1,625 (40%)	+799 (49%)	2,424 (39%)
Moveable Dwelling	unknown at this time		

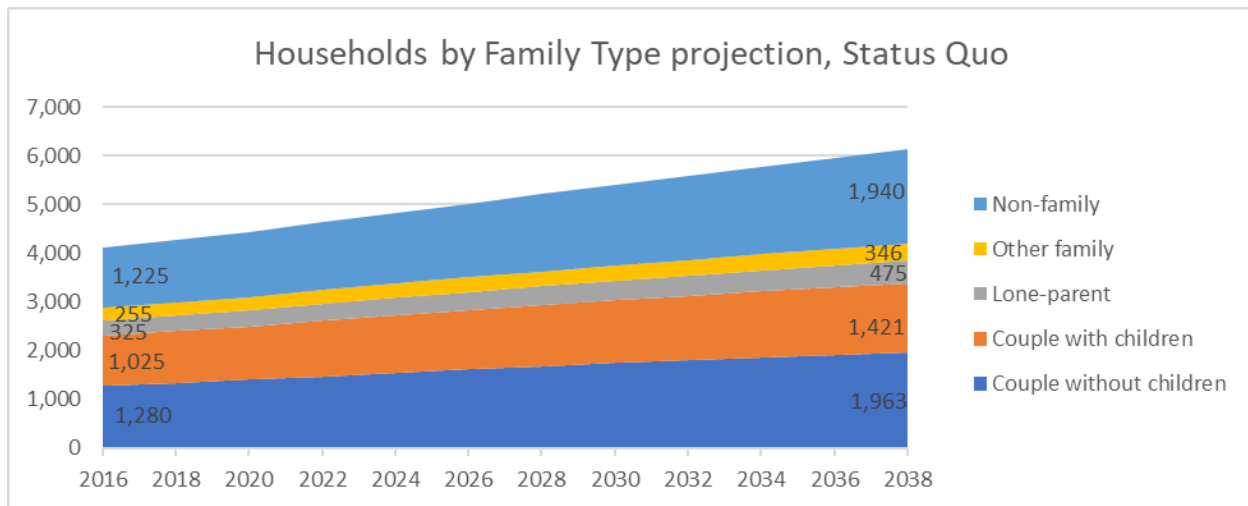


Headship Shift – Households by Structure Type Projection			
	2016	Growth	2038
Total	4,110	+3,205(78%)	7,315
Other Attached Dwelling	2,410 (58%)	+2,613 (108%)	5,023 (69%)
Apartment with 5+ storeys	75 (2%)	+385 (513%)	460 (6%)
Single-detached house	1,625 (40%)	+207 (13%%)	1,832 (25%)
Moveable Dwelling	unknown at this time		



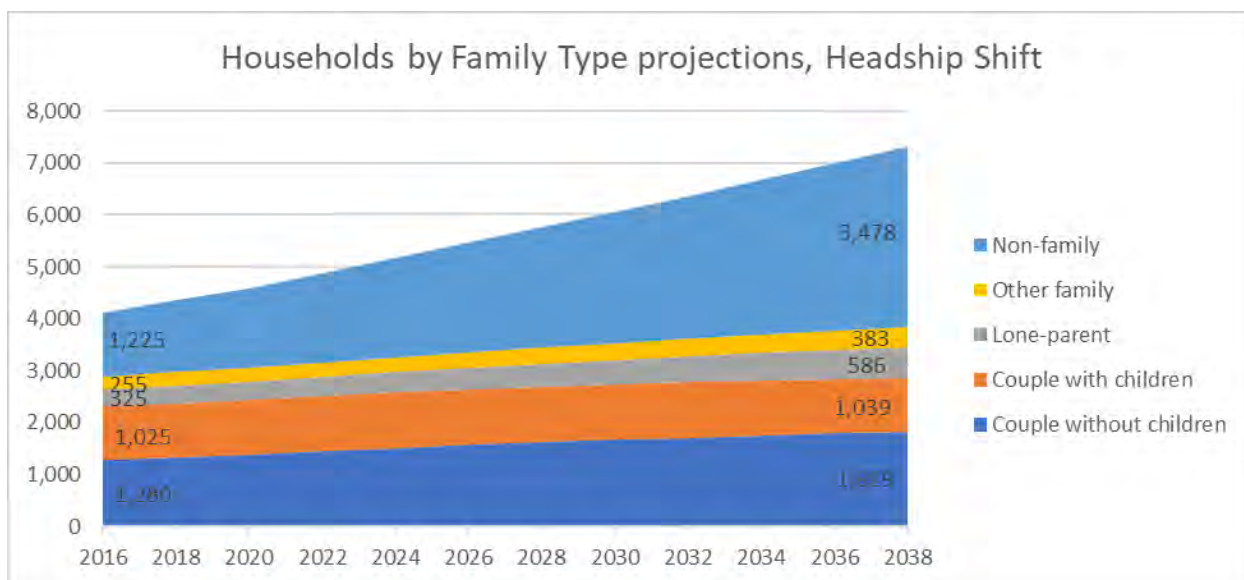
Households by Family Type Projections

Status Quo – Households by Family Type			
	2016	Growth	2038
Total	4110	+2035 (33%)	6145
Non-family	1225 (30%)	+715 (58%)	1940 (32%)
Other Family	255 (6%)	+91 (36%)	346 (6%)
Lone-parent	325 (8%)	+150 (46%)	475 (8%)
Couple with children	1025 (25%)	+396 (39%)	1421 (23%)
Couple without children	1280 (31%)	+683 (53%)	1963 (32%)



Headship Shift – Households by Family Type

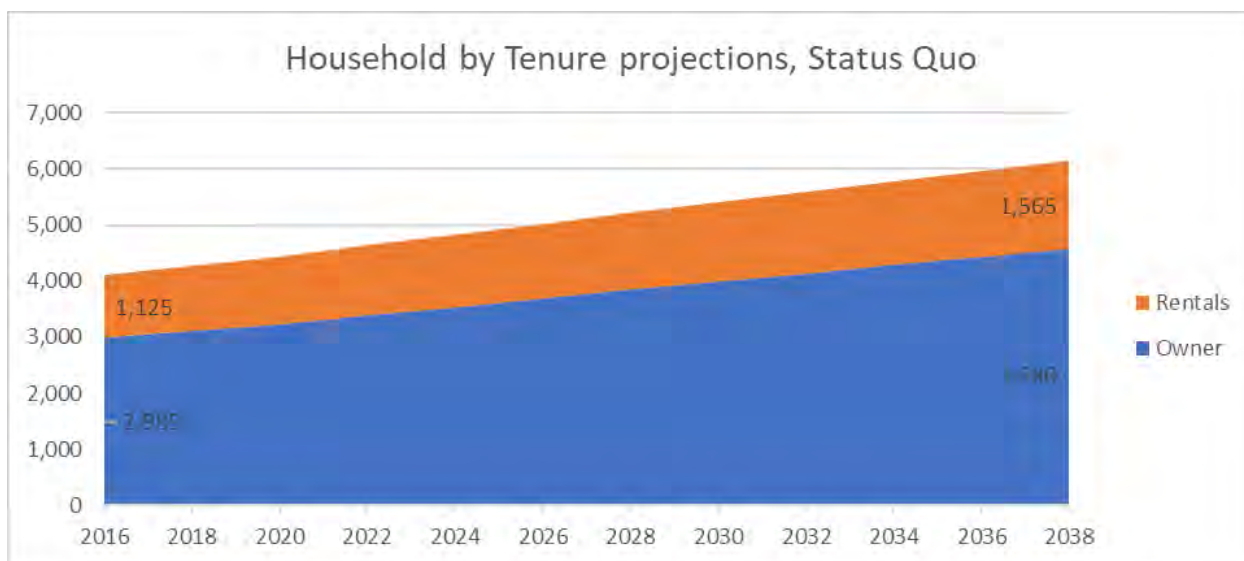
	2016	Growth	2038
Total	4,110	+3205 (78%)	7,315
Non-family	1225 (30%)	+2253 (184%)	3,478 (48%)
Other Family	255 (6%)	+128 (50%)	383 (5%)
Lone-parent	325 (8%)	+261 (80%)	586 (8%)
Couple with children	1025 (25%)	+14 (1%)	1039 (14%)
Couple without children	1280 (31%)	+549 (43%)	1829 (25%)



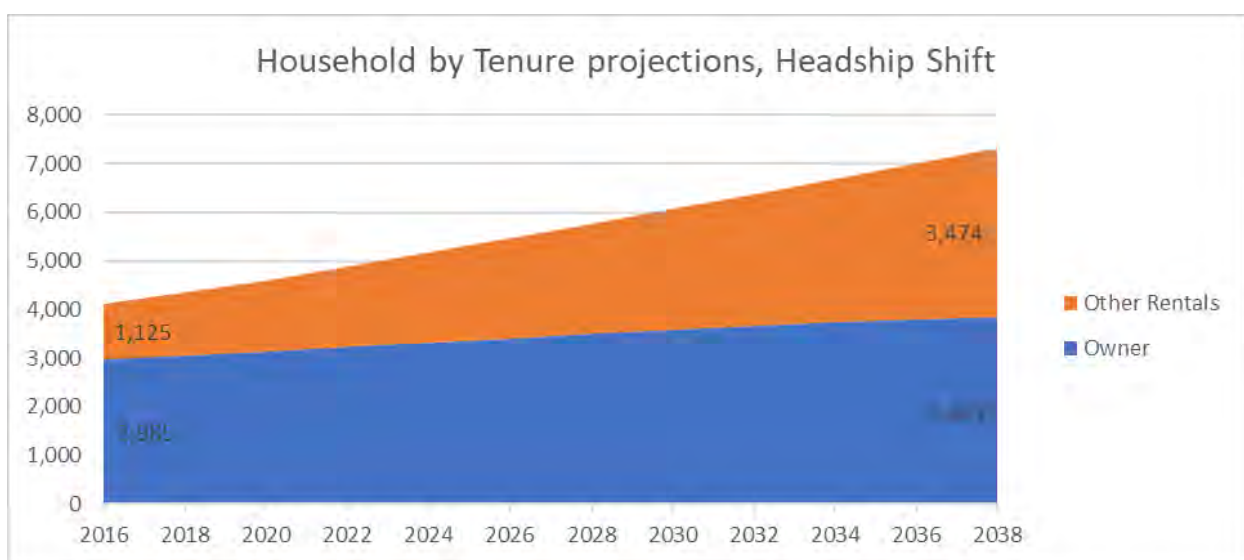
Households by Tenure Projections

Status Quo – Households by Tenure projections

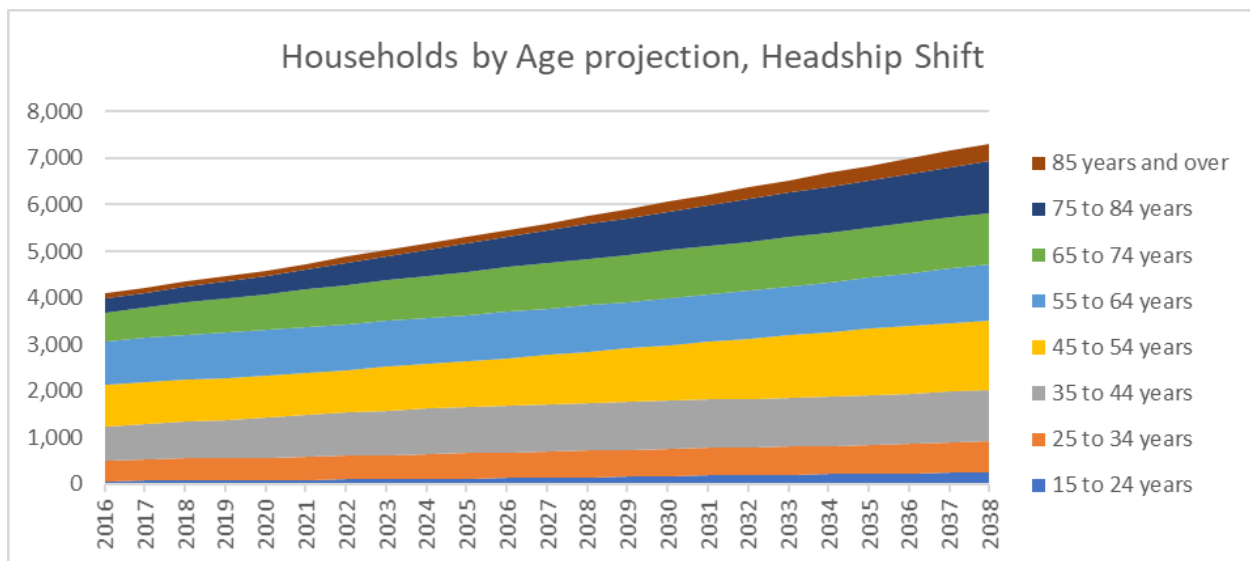
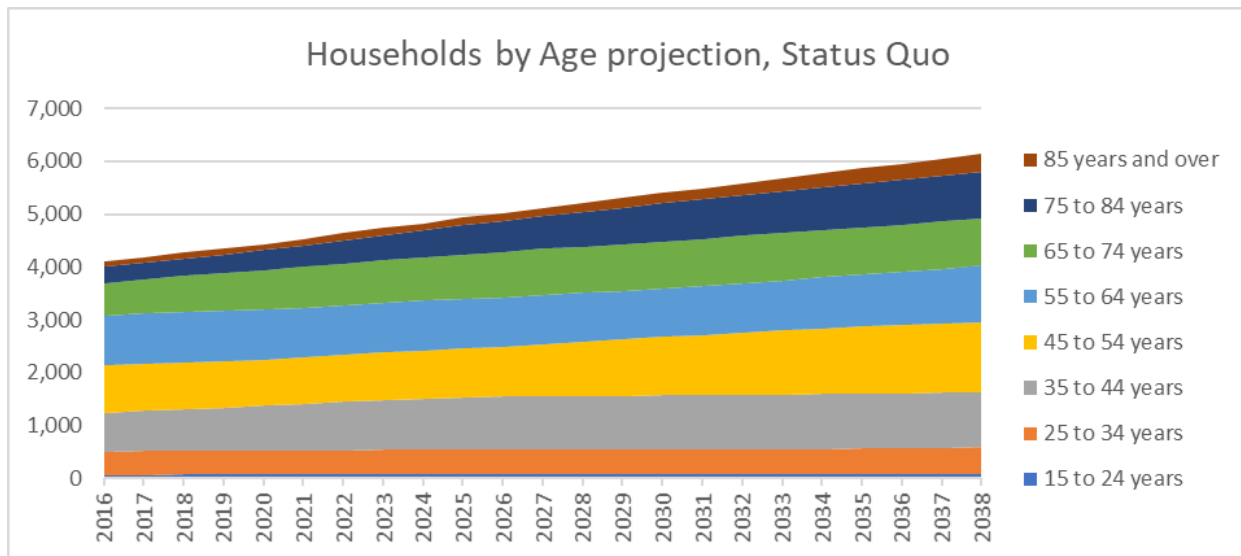
	2016	Growth	2038
Total	4110	+2035 (33%)	6145
Rentals	1125 (27%)	+440 (39%)	1565
Owner	2985 (73%)	+1595 (53%)	4580



Headship Shift – Household by Tenure Projection			
	2016	Growth	2038
Total	4110	+3205 (78%)	7,315
Rentals	1125 (27%)	+2349 (209%)	3474 (47%)
Owner	2985 (73%)	+856 (29%)	3841 (53%)



Households by Age Projections



Housing Needs by Unit Size

The following distribution of required units by household type has been assumed to identify estimated future housing needs by unit size:

	No/1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Based on the projected household growth in the first scenario, it is expected that there will be an increase of 643 households from 2016 to 2025. Most of this growth will be in couples without children and families with children and other families. Based on the projected household growth and the typical number of bedrooms needed for these household types, the anticipated units needed are shown in the following table:

Projected Units Needed by Number of Bedrooms, Status Quo, 2016-2020 and 2020-2025

Household Type	Projected Household Growth	
	2016-2020	2020-2025
Couple without Children	129	178
Families with Children and Other Families	91	109
Non-Family	107	29
Number of Bedrooms	Anticipated Units Needed	
	2016-2020	2020-2025
Studio or 1 Bedroom	128	106
2 Bedroom	126	134
3+ Bedroom	72	76
Total	327	316

In the second scenario, it is expected the number of households will grow by 777. Non-family households are projected to have the highest growth, followed by couples without children. The anticipated units needed in this scenario require less bedrooms and are shown in the following table:

Projected Units Needed by Number of Bedrooms, Headships Shifted, 2016-2020 and 2020-2025

Household Type	Projected Household Growth	
	2016-2020	2020-2025
Couple without Children	111	149
Families with Children and Other Families	56	112
Non-Family	316	462
Number of Bedrooms	Anticipated Units Needed	
	2016-2020	2020-2025
Studio or 1 Bedroom	245	352
2 Bedroom	168	250
3+ Bedroom	69	121
Total	482	723

APPENDIX E: MEMO – HOUSING NEEDS BY TENURE TYPE

MEMORANDUM

Date: August 11, 2020
To: Lindsay Chase, Director of Development Services
From: Town of View Royal
File: 2032.0003.01
Subject: Housing Need by Tenure Type

1. Background

This memo is intended to supplement the Town of View Royal's Housing Needs Assessment by providing estimates of housing required, by unit type, including both existing and projected demand. This memo looks at three forms of housing: ownership, rental, and supportive/special needs housing. Each of these categories are broken out by specific type (e.g. market vs. affordable ownership).

2. Latent Housing Demand by Type

According to the Census, 480 units of various forms of affordable housing are required in View Royal, based on existing demand in 2016. This includes 125 units of affordable ownership, to address owners currently experiencing core housing need, 130 units of market and near market rental for renters who are paying more than 30% of their income toward housing costs (i.e. it is unaffordable), but are not in core housing need, and 225 units of affordable rental (including a mix of below market and deeply subsidized units) to support renters in core housing need. It is worth noting that the latent demand for additional rental is likely much higher than reflected in Table 1. Despite a significant increase in purpose-built rental units between 2018 and 2019, the vacancy rate in View Royal did not increase. This is indicative of overall regional demand for rental and CRD-wide low vacancy rates. Table 1 below is reflective only of the latent demand that can currently be captured by data from the Census for the Town of View Royal.¹

Table 1: Latent Demand for Housing by Type in View Royal

Housing Type	2016
Affordable Ownership*	125 units
Market and Near-Market Rental**	130 units
Affordable Rental***	225 units
Total New Units	480 units

*Based on Owners in core housing need for owners in 2016

**Based on the difference between the number of renters who faced housing unaffordability in 2016—355—and the number in core housing need—225.

***Based on renters in core housing need in 2016.

¹ Between 2018 and 2019, View Royal added 152 new purpose-built rental units; however, despite this addition to the rental universe, vacancy rates actually declined below the previous vacancy rate (recorded in 2017) of 1.2%. It is therefore difficult to calculate the potential demand for new market rentals; however, regionally due to low vacancy rates this demand is considered high.

3. Projected Demand by Type

Based on housing projections developed for the Housing Needs Assessment Report, by 2025 an additional 820 units will be required in the Town of View Royal above 2016 housing units. Approximately 600 of these will be market ownership, while 30 will be owners requiring affordable ownership options (assuming that rates of core housing need for owners stay consistent with 2016 rates). An additional 150 market and near-market rental units will be required, while 40 additional units of affordable rental will be required (assuming a comparable rate of core housing need for renters in 2016 and 2025).

Table 2: Projected Demand for Housing by Type in View Royal

Housing Type	2025
New Market Ownership*	600 units
New Affordable Ownership**	30 units
New Market and Near-Market Rental***	150 units
New Affordable Rental****	40 units
Total New Units	820 units

*Based on anticipated growth of owner households not experiencing

**Based on projected number of owner households, using 2016 core housing need rates to determine the number of new owners in core housing need.

***Based on the difference between the number of new renters project to face housing unaffordability in 2025—60—and the number projected to be in core housing need —38.

****Applying 2016 core housing need rate for renters to new renter households projected to 2025.

4. Supportive and Special Needs Housing

While it is difficult to quantify the need for certain types of specialized and supportive housing due to data availability and the regional nature of the issue. However, some data does provide a proxy for certain population groups: using core housing need provided by specific population groups, we can identify three particular groups that may be most in need: seniors, households where at least one-person has an activity limitation, and lone-parent households. It is worth noting that there may be overlap between these groups (e.g. a senior-led household may have one or more person with an activity limitation), so these figures should be used only as a guide when considering new non-market projects targeted toward specific sub-populations. Additionally, figures for homelessness are released only on a regional basis, and are not available for 2020. While housing to support individuals experiencing homelessness may be less in demand in View Royal due to relative distance to many services, housing in the Town Centre would be appropriate for many groups needing deeply subsidized or supportive housing types.

Table 3: Estimated Demand for Housing by Population Group in View Royal²

Population Group	Owners	Renters	Total
Potential Demand for Affordable Seniors Housing*	50 households	45 households	100 households
Potential Demand for Accessible or Supportive Housing**	90 households	160 households	245 households
Lone Parent Households***	25 households	75 households	100 households

* Based on 2016 figure for households led by seniors (65+) in core housing need.

** Based on 2016 figure for households with at least one person with an activity limitation, including physical disability or mental health issue in core housing need.

***Based on 2016 figure for lone-parent households in core housing need.

² Totals in Table 3 do not always add exactly due to a randomized rounding algorithm applied by Statistics Canada and CMHC.

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Date:
File: 2032.0003.01
Subject: Housing Need by Tenure Type
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5. Conclusion

Between 2016 and 2019 View Royal issued over 500 new building permits, which would address much of the projected growth for both market ownership and market rental. However, these units can take time to come online or impact the overall housing market. Additionally, the bulk of these units are focused at the market component of the Housing Wheelhouse: market rental and ownership. Core housing need and other data shows the need to support the development of a diversity of additional forms of housing, including affordable ownership, affordable rental, and to continue to monitor opportunities for supportive or special needs housing.

Sincerely,

URBAN MATTERS CCC

A handwritten signature in blue ink, appearing to read "Matt Thomson", with a stylized flourish extending to the right.

Matt Thomson, Community Housing Lead