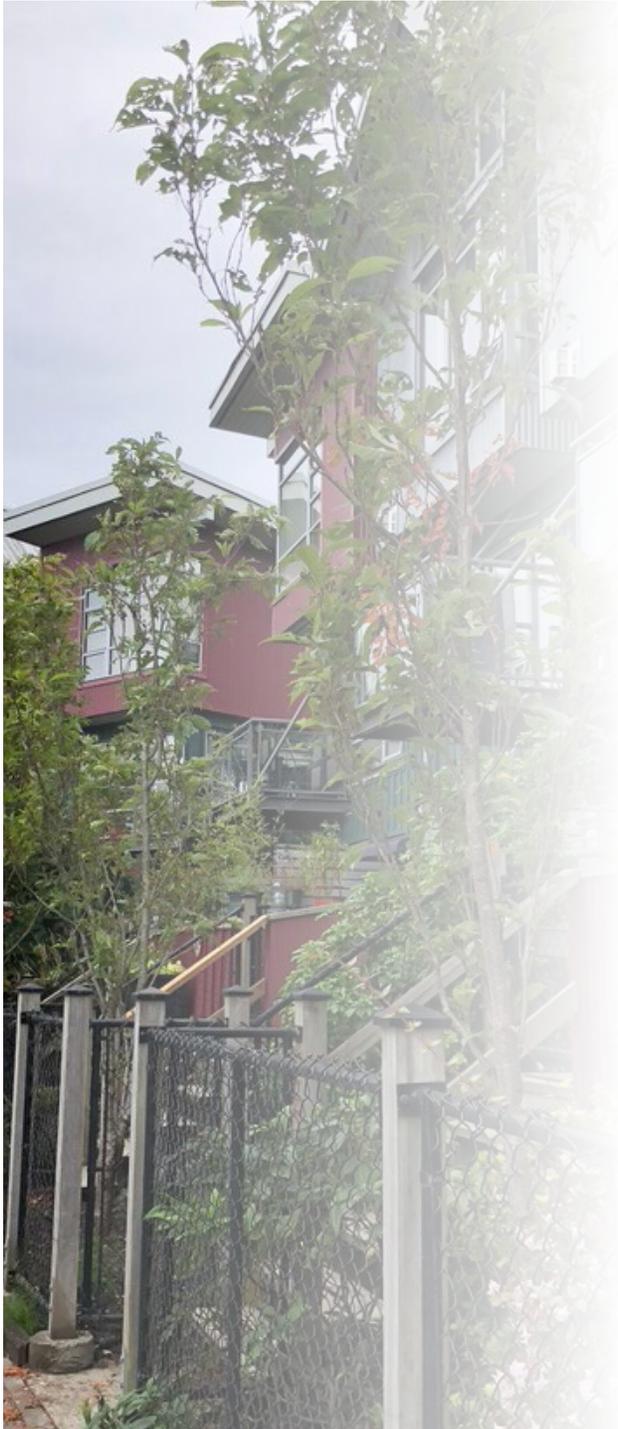


Comox Valley Regional District

Housing Needs Assessment

Final Report



Acknowledgments

The development of the Housing Needs Assessment was led by the Comox Valley Regional District (CVRD) and supported by staff from the City of Courtenay, Town of Comox and Village of Cumberland. We would like to acknowledge and thank key stakeholders and members of the community who participated in the Regional Housing Needs Assessment, shared lived experience, or participated in interviews.

- Comox Valley Coalition to End Homelessness
- Comox Valley Health Network
- Comox Valley Accessibility Committee
- CFB Comox, 19 Wing
- Early Years Collaborative
- Association for Community Living
- School District 71
- Mount Washington Alpine Resort
- M'akola Housing Society, Comox Valley
- Dawn to Dawn Action on Homelessness Society
- LUSH Valley Food Action Society
- Comox Valley Transition Society
- Wachiay Friendship Centre
- Comox Valley Social Planning Society
- Cumberland Community Housing Society
- Comox Valley Economic Development Society



With support from participating municipalities:



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Executive Summary

Safe, affordable, and inclusive housing is an important component of a complete community and contributes to society and individual well-being. Unfortunately, it is becoming harder to find, especially for those most vulnerable. The Comox Valley Regional District (CVRD), City of Courtenay, Town of Comox, and Village of Cumberland have undertaken a Housing Needs Assessment, funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program which supports local governments in undertaking this work. The work strengthens local understanding of what kinds of housing are needed in the region and informs local plans, policies, and development decisions.

Purpose

Housing Needs Reports are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A Housing Needs Report is critical to developing a housing strategy or action plan, but it does not provide policy direction itself. Goal Statement #1 of the Comox Valley Regional Growth Strategy is to “ensure a diversity of housing options to meet evolving demographics and needs”.¹² This assessment is a tool through which the Regional District and participating municipalities can begin to meet that policy goal.

The goals of the Regional Housing Needs Assessment are:

1. Clarify the problem – what are the current and projected housing needs of the Comox Valley Regional District and its member municipalities?
2. Identify focus areas – what needs are the most pressing in participating communities and which population groups are finding accessing housing to be the most difficult.
3. Inform regional action – a regional housing needs

assessment gives municipalities, the regional district, the province, and community partners the same base from which to work to address housing.

*Note: Denman and Hornby Island are not included as part of this Housing Needs Assessment.

Requirements

Data Collection

The Province requires local governments to collect approximately 50 distinct kinds of data through a Housing Needs Report, including current and projected population, household income, significant economic sectors, and currently available and anticipated units. Key data sources include a provided custom data set from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Assessment, and BC Stats. This study also collected data from additional sources, including the Vancouver Island Real Estate Board, and AirDNA.

¹² From Schedule 'A' Comox Valley Regional Growth Strategy Bylaw No. 120, 2010, available at: https://www.comoxvalleyrd.ca/sites/default/files/uploads/bylaws/bylaw-120_comox_valley_regional_district_regional_growth_strategy.pdf

Data Reporting

Housing Needs Reports are required to report on the following data:

- housing units required currently and over the next five years,
- number of households in core housing need, and
- statements about key areas of local need.

Engagement

The Housing Needs Reports are primarily focused on the collection and analysis of statistical data on housing needs. However, stakeholder and community input is important to fill gaps not captured by statistical data. To address these gaps, engagement opportunities were provided through:

- a community housing survey,
- key informant interviews,
- focus group sessions,
- lived experience surveys, and
- informal “pop-up” engagement.

Key Findings

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

Defining “Appropriate Housing” in the Comox Valley

Throughout the engagement portions of this project, stakeholders were asked to discuss a suitable definition of “appropriate housing” for the Comox Valley. It was consistently agreed that appropriate housing would be affordable for people of all income levels, accessible for people of all physical abilities, the right size for all families, close to necessary services and supports, connected to services, supports and community spaces by active and public transportation routes, stable, safe, healthy, and includes necessary supportive elements.

Aging population

The Comox Valley, like most areas of British Columbia, has a population that is aging. The population of seniors (age 65 years and older) in Comox Valley grew 58.2 percent over from 2006 to 2016 (see **Figure 1**). This increased their share of the total population from 18.1 to 25.2 percent. CVRD’s median age in 2016 was 50.3, up from 44.9 in 2006.

These findings indicate a need for housing across the Comox Valley that supports the needs of older residents. Specifically:

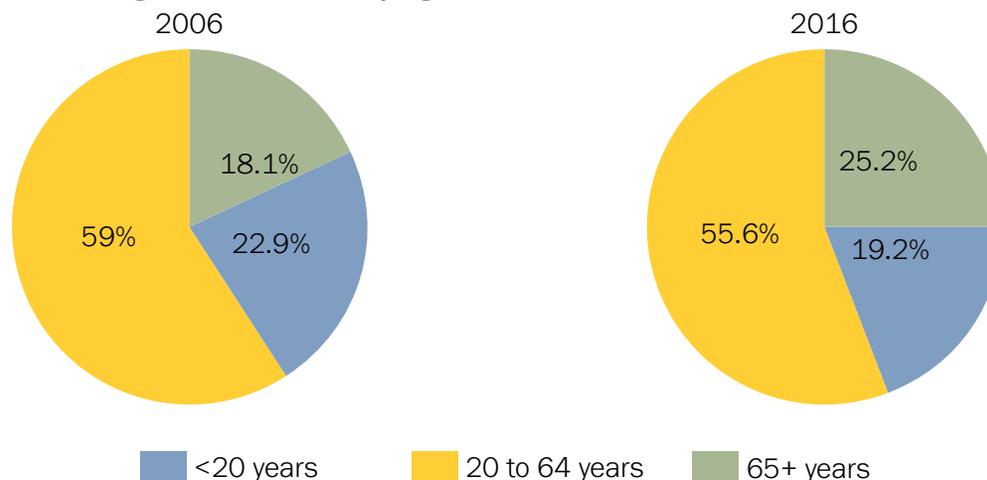
- **There is a need for more housing that is affordable for those on a fixed income, particularly within the rental market.** In 2016, 31.6% of all households in Core Housing Need had at least one member who was 65 years or older. Senior-led renter households have the highest rate of Core Housing Need at 41.0 percent.
- **There is a need for more accessible housing options.** Seniors are more likely to be living with a disability or activity limitation than other age groups. Housing that is accessible or follows universal design principles will be important to promote to meet the expected need as the population of the CVRD ages.
- **There is a need for connected housing options.** Engagement feedback from this study indicated that seniors and other community members would like housing that is better linked

to reliable public transportation. This is especially important for seniors who may choose to drive less as they age or may not be able to operate a personal vehicle. Consistent with a complete community approach, zoning and land use decisions that prioritize public transportation infrastructure before private transportation infrastructure would support the growing needs of seniors, as well as many other population groups.

Growth

The Comox Valley is growing steadily, not rapidly. The population of CVRD is expected to grow to 70,875 by 2025, up 10.1 percent from 2016. Between 2006 and 2016 the number of owner households grew 15 percent to 21,625 and the number of renter households grew 24.5 percent to 6,775. Housing within

Figure 1. Comox Valley Age Distribution for 2006 and 2016.



the region, and specifically within core settlement areas (as identified in the Comox Valley Regional Growth Strategy), will need to appropriately accommodate this growth.

Low-Income Measure and Young Families

About 15 percent of Comox Valley residents fall below the after-tax Low-Income Measure (LIM) measure. Low-Income Measures (LIMs) are a set of thresholds calculated by Statistics Canada that identify Canadians belonging to a household whose overall incomes are below 50 percent of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty but identifies those who are substantially worse off than the average.

Younger people and young families in the Comox Valley experience the greatest difficulty in meeting their needs (or for their families to meet their needs); 23.4 percent of children between 0 to 5 years and 21.3 percent of children under the age of 18 belong to a household below the measure. Studies have shown that people and especially families with children unable to

meet their needs are more likely to experience mortality, chronic illness burden, adverse early childhood development, exposure to toxic stress, mental health illness and poor educational attainment.¹³ If young people and young families feel that housing affordability and availability in the Comox Valley puts them at risk of financial insecurity, they may consider moving. A complete community relies on people from all experiences and ages participating in and being fulfilled by community life. If a key age group is not being supported by institutions and markets in the Comox Valley, it impacts life for all residents.

Childhood poverty is an important local issue with several organizations dedicated to alleviating the burden on parents and advocating for more equitable income distribution in the Comox Valley, including the Comox Valley Health Network, whose top strategic priorities are housing and children, youth, and families, and the Comox Valley Early Years Collaborative.¹⁴ Both participated in this study.

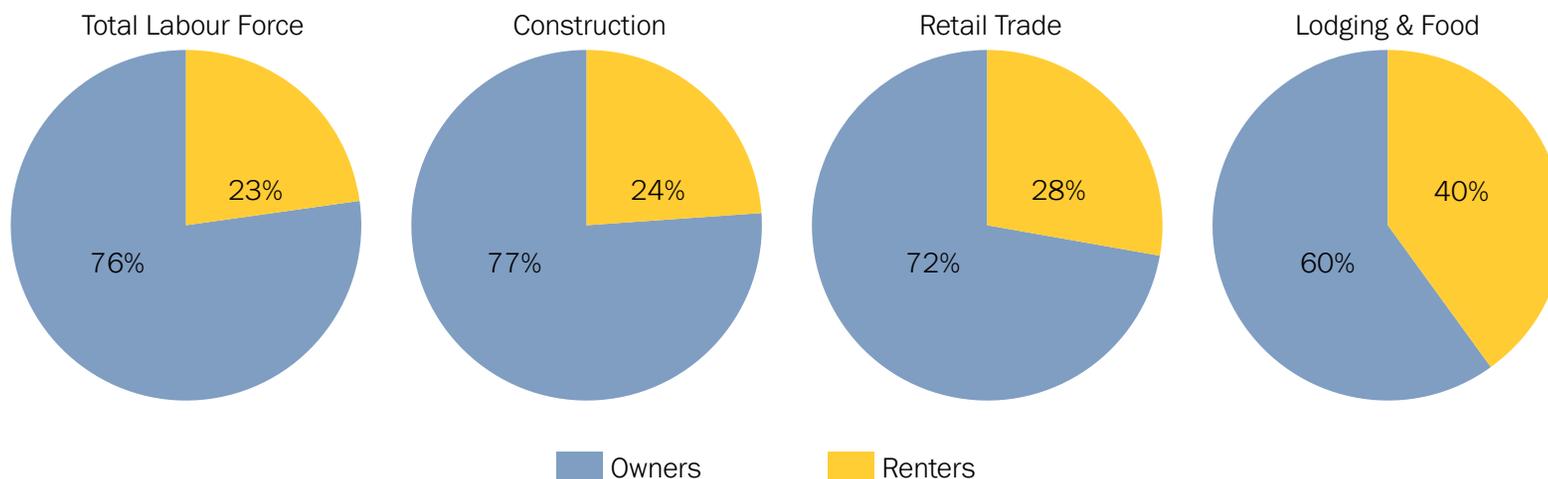
Renters

The numbers of renters are increasing across the Comox Valley, with a 24.5 percent increase in the number of renters since

13 From Canadian Medical Association Journal, The impact of poverty on Canadian children: a call for action. Available at: <https://cmajblogs.com/the-impact-of-poverty-on-canadian-children-a-call-for-action/>

14 Comox Valley Health Network. <https://www.cvchn.ca/priorities>

Figure 2. CVRD Major Employment Sectors by Tenure, 2016



2006. Renter households also earn significantly less income than owner households. The median CVRD owner household income is \$73,367; rental household income is \$38,394.

Renters are 6 times more likely to experience Extreme Core Housing Need than owners in the Comox Valley. Extreme Need depicts what households pay more than 50 percent of their income on shelter costs.

The increased percentage of renters and frequency of Core Housing Need points to a greater demand for dedicated rental housing options that are affordable, accessible and appropriate for the community. Renters tend to make up a disproportionately large amount of the workforce in key Comox Valley employment

sectors including retail and construction. Engagement revealed that employers are finding it more and more difficult to find workers for positions in those and other industries. Improving housing options for renters may alleviate concerns from employers, improving the viability of key industries (see **Figure 2 on page 13**).

Owners and renters are both worse off than they were in 2006 according to Core Housing Need

In 2016, Statistics Canada reported that 2,815 households (10.3 percent) were in Core Housing Need. This is an increase of 735 households since 2006. Proportional to their respective totals, both owners and renters are now worse off than they were in 2006. When people spend more than 30% of their income

on housing, or do not have access to the housing they need to support their needs it impacts their ability to contribute to other aspects of their community, including the economy. Lower proportions of housing costs are associated with an increase in disposable income, making it easier for individuals and families to afford non-housing related essentials such as medication and nutritious food. Individuals and families are also supported to stay in one place for a longer period, which improves their social well-being and builds connections with the community. Affordable and stable housing for both owners and renters is a key component of a complete community.

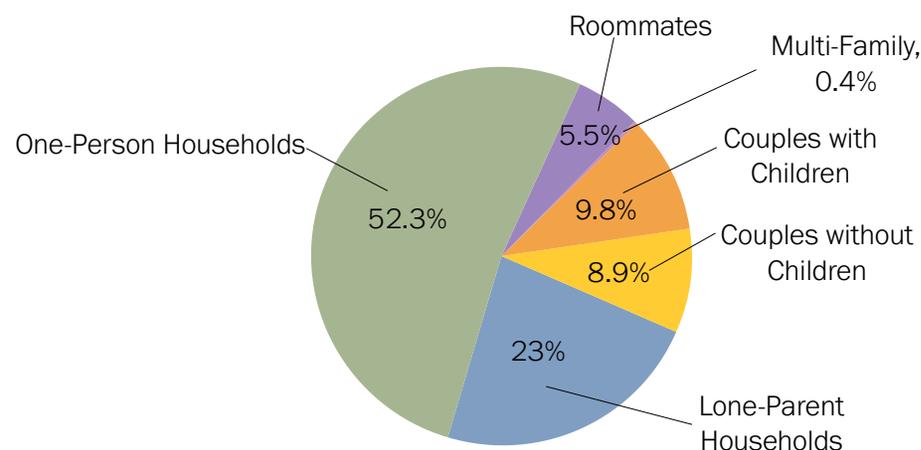
The private market is not able to provide housing for a significant proportion of the Comox Valley.

Across the region, 10.3 percent of households are in Core Housing Need and nearly 30 percent of renter households are in Core Housing Need. Only couples or couples with children can reasonably expect to own a single-detached home. Lone parent and non-economic households (for example, roommates or individuals living alone) would struggle to rent or own more affordable housing options, and the stock of those options is limited. A household earning the median income should be able to rent a 2+ bedroom home but would not be able to purchase a detached house, the most common housing type in the Region.

In 2016, the largest proportion of the CVRD's households in Core

Housing Need were one-person households at 52.3 percent, followed by lone-parent households at 23.0 percent. Households with children represented 32.8 percent of households in Core Housing Need including lone-parents and couples with children (see **Figure 3**).

Figure 3. Households in Core Housing Need by Household Type.
Source: CMHC



Individuals living alone may be struggling the most

Individuals living alone represent 52.3 percent of all households in Core Housing Need. Those households without a dual income struggle to find affordable housing in the Comox Valley. The primary rental market provides supplies a minimal amount of bachelor or studio type apartments available for rent in the region. Individuals with lived experience of homelessness shared that affordable single room housing options were once

available in the region, but have become unavailable for a variety of reasons including the loss of Single Occupancy Room (SRO) building stock to redevelopment in downtown areas. The provision of bachelor and studio style housing options is an area of need for both affordability and suitability.

There is a need for more non-market housing and support for unhoused populations across the Comox Valley. As of January 2020, the BC Housing wait list for subsidized units had 270 applications; 73 families, 82 residents with disabilities, 74 seniors, 12 persons requiring wheelchair modified housing, 25 singles, and 1 rent supplement applicant. As of 2018, 117 people identified as experiencing homelessness, 58 percent of whom were unsheltered. Thirty-two percent identified as being indigenous; comparatively, 6 percent of the total population identifies as indigenous. Of all respondents to the 2018 Point-In-Time (PIT) count, 29 percent were above the age of 54, while 6 percent were below 26. An explanation of these totals is at the end of this section.

This is likely an underrepresentation of the actual need as those who are in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. Community engagement activities highlighted this need and it

was shared that several community members who are unable to find affordable housing options are living in insecure situations, such as in RV’s on available properties or camping year-round. A more recent PIT count was completed in March of 2020; however, results were not available at the time this report was completed.

Rent subsidies are not keeping up with changes in the housing cost

In 2016, 10.8 percent of renter households in the CVRD received a form of subsidy to help pay for their rental accommodation. Accounting for inflation, the purchasing power of rental subsidies has decreased over the past 10 years while rental prices have increased, leaving those who rely on a rental subsidy with fewer available, affordable options. This leaves some of the most vulnerable community members in precarious housing situations.

Precarious Housing

Housing that is not affordable, is overcrowded, is unfit for habitations, or is occupied through unstable tenancy.¹⁵

15 Wellesley Institute. 2010. *Precarious Housing in Canada*. https://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious_Housing_In_Canada.pdf

There is a desire to explore alternative housing options.

One of the most encouraging themes to emerge from community engagement activities was a strong public desire to pursue alternative tenure types and forms of housing. People understood that encouraging denser development or more rental housing could improve housing availability but did not trust market housing to provide a long-term solution to the housing crisis. Many people brought up cooperative housing models, land trusts, and even housing authorities as potential methods of improving availability, affordability, and stabilizing the market.

"There's no diversity in the available affordable housing options. Apartments are not going to meet everyone's needs OR BE DESIRABLE to everyone."

"One family, they each had two jobs, and they worked worked worked, but couldn't qualify for a mortgage. That middle is missing!"

"They had cooperative housing in the 80 and that was a great thing!"

"Tiny homes, other models, co-ops, land trusts - co-housing with seniors and students, etc. etc. There's a million ways to meet housing needs that just don't seem to be on the table."

The people in most need are those with the least housing options available to them.

There is recognition in the Valley that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Populations that were identified explicitly include: single-income parents, seniors, people who require accessible homes, and people living on income assistance or making less than the median income.

Equity-seeking groups are more often in Core Housing Need.

Equity-seeking groups, including Indigenous households, senior households and households with at least one person with an activity limitation, reported higher rates of Core Housing Need compared to other households in the Region. For example, households with at least one person with an activity limitation represent 72.9 percent of households in Core Housing Need and Indigenous community members, though only 6 percent of the Comox Valley population, represent 12.2% of all households in Core Housing Need. This illustrated the need to support equity-seeking groups who have historically been excluded from employment and housing opportunities.

Equity-Seeking Groups

Equity-seeking groups are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation.¹⁶

These findings were reiterated through both qualitative and quantitative data findings. Community engagement activities reinforced the concern that people who have traditionally been able to afford housing in the Comox Valley are increasingly being pushed out. This manifests in hidden homelessness, increased usage rates at places like food banks, or people renting in places that are further from vital services so that they can access the affordability level or number of bedrooms they might need.

The following report provides much greater detail on these and other housing related indicators that are relevant to all communities in the Comox Valley. It is important to note that this report assumes that the difference between housing supply and demand begins at equilibrium in 2016. Meaning, any deviations from this equilibrium are considered a variation from the “status quo.” Establishing 2016 as the starting year is based on the availability of detailed data (specifically, the 2016 Census) and the replicability of the exercise in future report iterations.

If the supply and demand remain equal, then the CVRD market should generally maintain the same market characteristics (such as affordability, discussed in greater detail in the **Affordability Gap** section). Meaning, those households struggling to pay for housing would generally not be worse or better off than they were in 2016.

Though the CVRD is split into separate communities, the relative proximity of those communities means CVRD housing markets are interrelated and can experience ebbs and flows in demand based on the circumstances of each community. Notably, the projected excess supply in the City of Courtenay does not mean that units will stand vacant or that the community is building “too much”.

16 <https://canadacouncil.ca/glossary/equity-seeking-groups>

Furthermore, it is important to note that speaking to housing supply only takes into consideration those units within the market; non-market options (i.e. transitional shelters or social housing) are not contemplated by the census and estimating future vulnerable populations is complex. Currently occupied non-market accommodations, referred to in the **Non-Market Housing** section, are the best indicators of actual supply.

Community Profiles



POPULATION

Between 2006 and 2016, the Comox Valley Regional District (CVRD) experienced overall population growth of 13.6 percent (1.3 percent annually). From 56,645 in 2006 to 64,355 in 2016. An increase of 13.6%. By 2025 the population will reach 70,875 growing by another 10.1%



“There are a lot of people right on the edge, couch surfing or living in RVs.”

24.5% increase in number of renters.

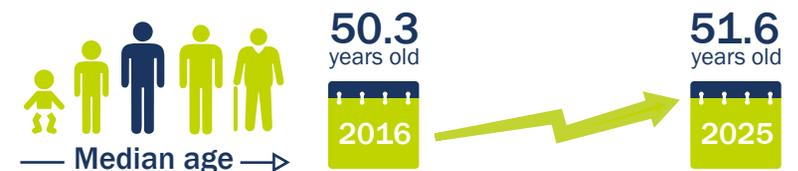
The numbers of renters has increased in there Comox Valley by 24.5% since 2006. This points to a greater need for dedicated rental housing options.

6% of all community members identify as Indigenous

32% of unhoused community members identify as Indigenous

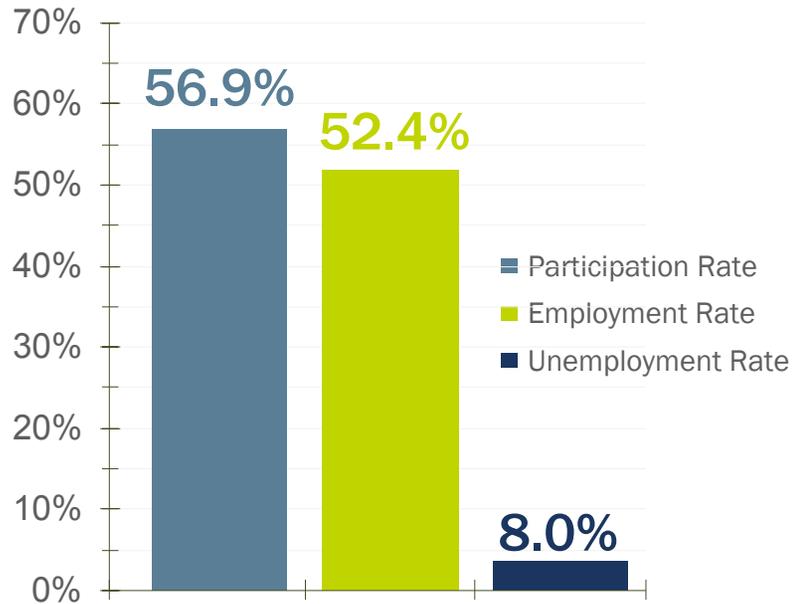
15% of community members fall below the Low-Income Measure

23.4% of children between 0 to 5 years belong to a household below the Low-Income Measure



EMPLOYMENT

In 2016 region reported a labour force of 30,815. This was a 10.4 percent increase since 2006.



MEDIAN INCOME

Owners 2015   **\$73,367**

Renters 2015   **\$38,394**

Top three industries in the Comox Valley (2016)

 **4,290**
Health Care & Social Assistance

 **4,170**
Retail Trade

 **2,955**
Construction

Industries with major increases

 **34.9%**
Arts, Entertainment, and Recreation

 **22.5%**
Transportation and Warehousing

 **12.0%**
Professional, Scientific, and Technical Services

Regional employers are finding it very difficult to attract and retain staff because of limited housing availability and unaffordable.

“The costs of living has gone up considerably but my wages only increase 2% a year - these do not line up. I work full-time for my local gov't (pretty good job) and have had to go to the food bank multiple times this year. I don't know how some people in our communities are surviving.”

“Affordable Housing for the working class is a massive issue. Rentals should not cost what they do and purchase costs are astronomical. Denser residential is needed - and not luxury.”

HOUSEHOLDS



VACANCY



HOUSING DEMAND

The Comox Valley Regional District is anticipated to demand 33,260 housing units in 2025, of which 23% will be for rental-tenured units.

HOUSING COSTS

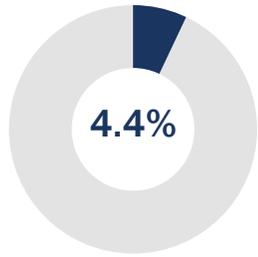


Non-Market Housing, March 2019

There is a present need for more non-market housing across CVRD. As of January 2020, the BC Housing waitlist for subsidised units had 270 applications, specific to: 73 families, 82 residents with disabilities, 74 seniors, 12 persons requiring wheelchair modified housing, 25 singles, and 1 rent supplement applicant.

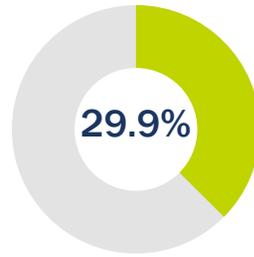


CORE HOUSING NEED



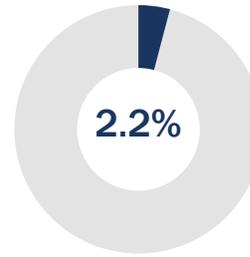
OWNERS

2,815
households



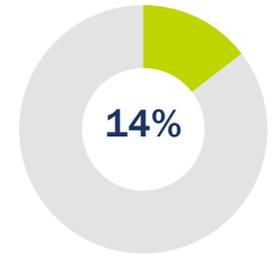
RENTERS

EXTREME CORE HOUSING NEED



OWNERS

1,355
households



RENTERS

72.9% of all households in Core Housing Need have at least one person with an activity limitation.

 **RENTERS** are **6 times more likely** than **OWNERS** to experience Extreme Core Housing Need.

COMMUNITY PERSPECTIVES

Over **1,000** individuals provided input into the Housing Needs Assessment

25% of housing survey respondents indicated that they are considering moving out of the community they live in due to housing issues.

“I love my town and my friends here, but if I cannot afford to stay, I will have to move to a place with lower rentals.”

“All I can afford is to live off-grid in an RV and I can’t do this for years longer. They are moldy and rot quickly.”

There is a need for more non-market housing options, both with and without supports.

“There are women who have taken places because they are desperate and it makes me cringe. Pregnant women, on their own, living with men they don’t know because it is the only room they can find or afford.”

There is great need for smaller housing units and single-parents and individuals living alone are struggling the most.

“House prices and rentals are way way too expensive for a single person. It is impossible to buy a home unless you have a second income and paying rent by yourself is astronomical. The housing system discriminates against single people and there are a lot of older single persons out there!”

Transportation and housing need are strongly linked.

“I can’t afford a vehicle and usually take the bus or walk. I had to move to a cheaper place but it’s on the edge of the community and the bus doesn’t come out this far, so I’ve been staying indoors most of the time.”

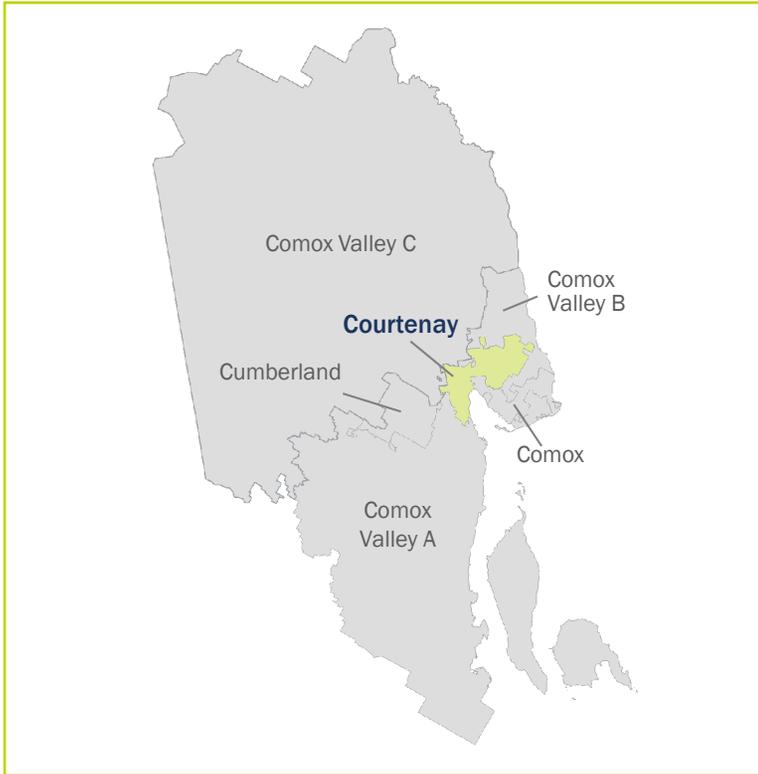
Rent subsidies have not increased in a decade and cannot keep up with increased living costs.

“I am currently living on social assistance, which allows \$375 monthly for rent. There is nothing available at this price, and I am spending almost the entirety of my monthly stipend on shelter.”



CITY OF **COURTENAY**

Comox Valley Housing Needs Assessment



POPULATION

Courtenay grew 14.3% between 2006 and 2016, reaching 25,600.

In 2025, the total population could reach about 28,455 residents, growing 1.1% annually.

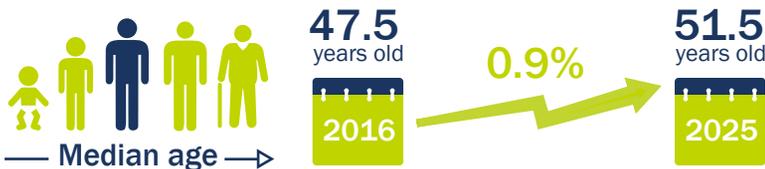


A growing population can put upwards pressures on shelter costs, especially if home construction doesn't keep pace.

7.1% of community members identify as Indigenous

Renter households demonstrate more than two times higher rates of Indigenous identity than owner households

6.9% of community members identify as a visible minority



EMPLOYMENT

Unemployment (2016) was 8.5%, up 1.2 percentage points from 2006.
 Employment fell from 55.2% to 51.0%, even with an added 1,010 employed residents.

The two most employed industries

17.4%

Retail Trade



13.0%

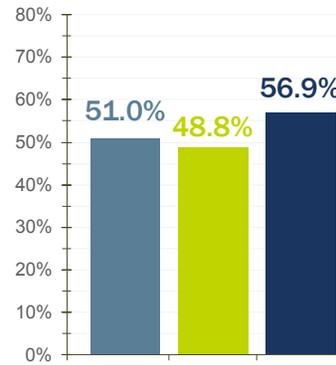
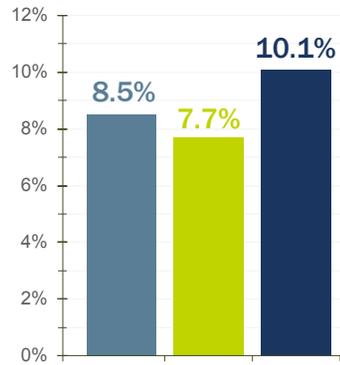
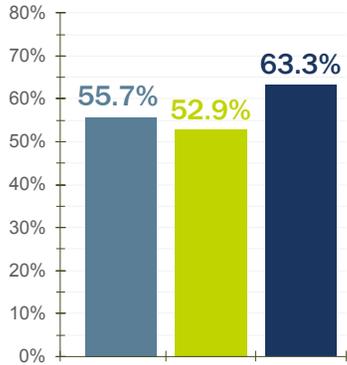
Health Care & Social Assistance



Participation Rate 2016

Unemployment Rate 2016

Employment Rate 2016



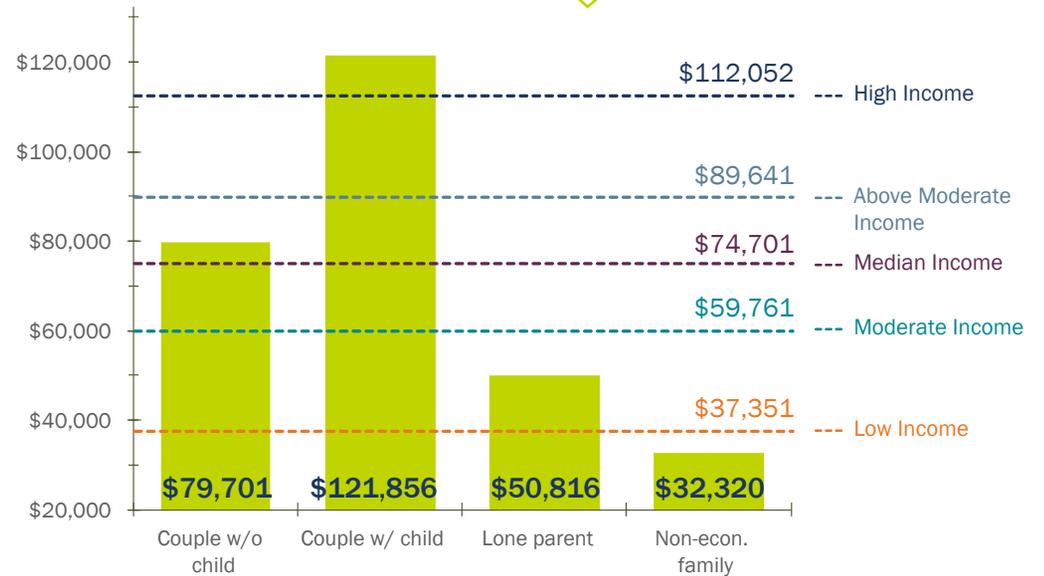
■ Total ■ Owners ■ Renters

MEDIAN INCOME



Renters are within the low income category

Before-Tax median income by family type v. Income Thresholds (2015)



HOUSEHOLDS

11,705
households



3,565
renters



2.1 people
Average Household Size



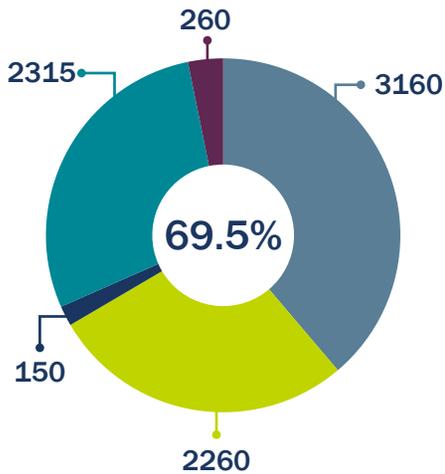
30.5%

↑ 29.3%
increase in number of families **without children**

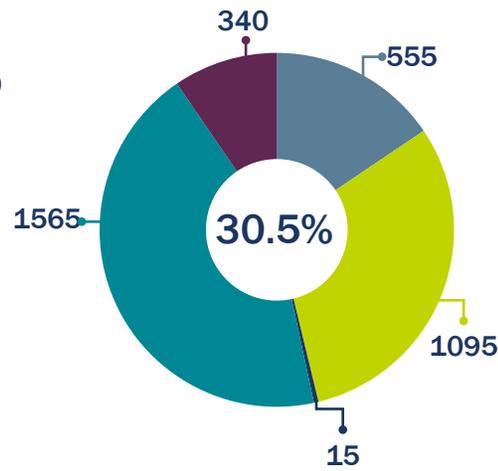
Non-census 1 persons families are the dominant renter household



HOUSEHOLD TYPE
Owners, 2016



HOUSEHOLD TYPE
Renters, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

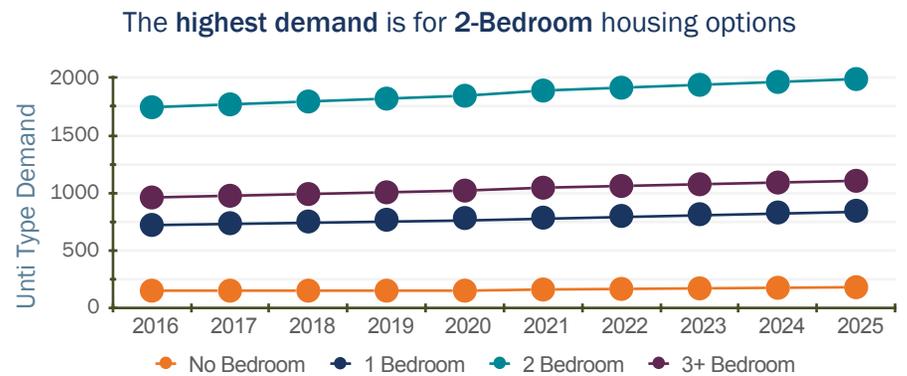
In 2019, Courtenay's population demanded 12,790 homes/units, of which 3,905 were rentals.

214 local applicants on BC Housing's support waitlist

325 households currently receiving support

11.9% of renter households live in subsidized housing.

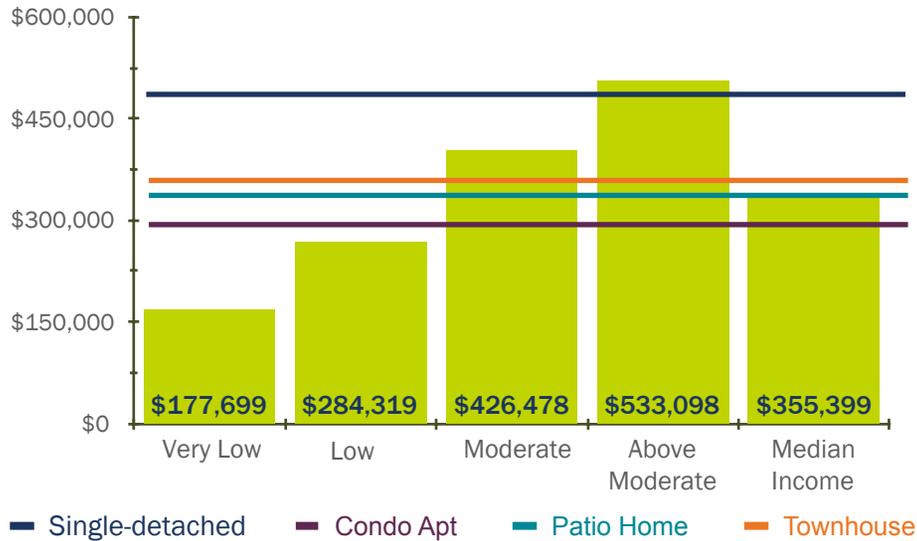
Rental Housing Demand (2019 - 2025)



HOUSING COSTS



Ownership affordability thresholds by type, based on sale price (2019 estimates)



In 2019, Courtenay's population demanded 12,790 homes/units, of which 3,905 were rentals.

HOUSING STOCK

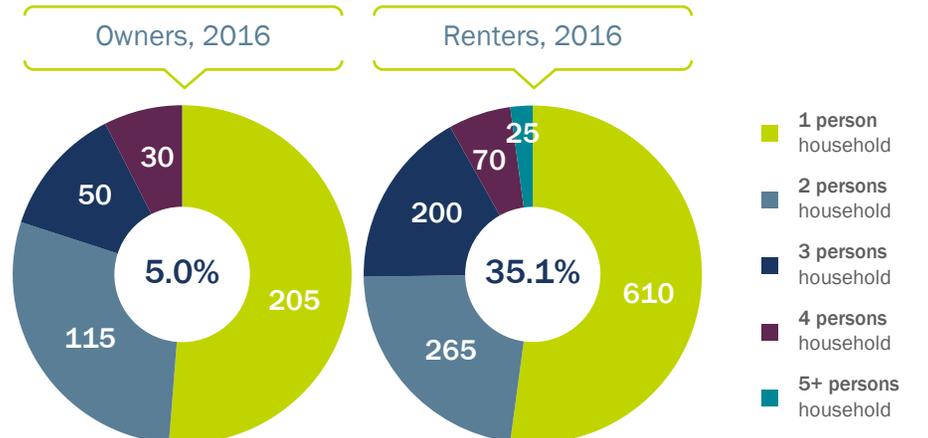
The most diverse housing stock in the region is located in the City of Courtenay.

53.1% of housing units were built after 1990.



CORE HOUSING NEED

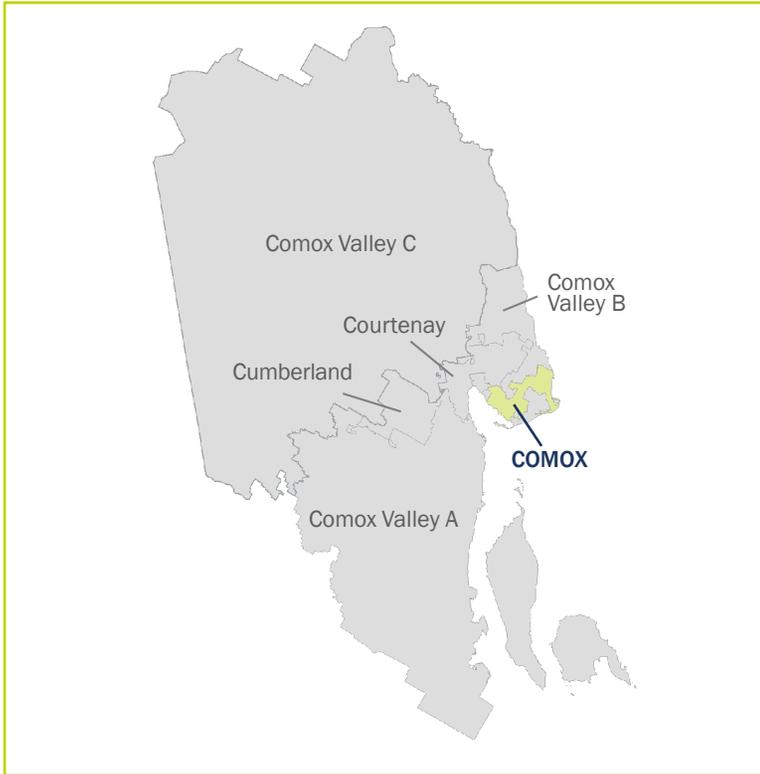
RENTERS are about **7 times more likely** than **OWNERS** to experience Core Housing Need.





TOWN OF COMOX

Comox Valley Housing Needs Assessment



POPULATION

Comox grew 14.1% between 2006 and 2016, reaching 14,020.

In 2025, the total population could reach about 16,000 residents, growing 1.3% annually.



5.7% of community members identify as Indigenous

Renter households demonstrate more than two times higher rates of Indigenous identity than owner households

3.8% of community members identify as a visible minority



EMPLOYMENT

Unemployment (2016) was 7.1%, up 1 percentage points from 2006.
 Employment fell from 51.6% to 49.8%, even with an added 715 employed residents.

The two most employed industries

15.2%

Public Administration

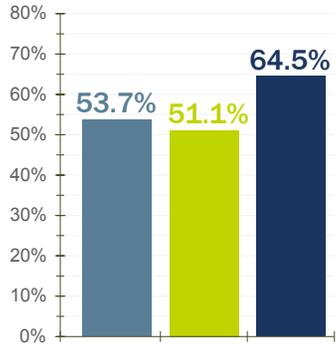


15.5%

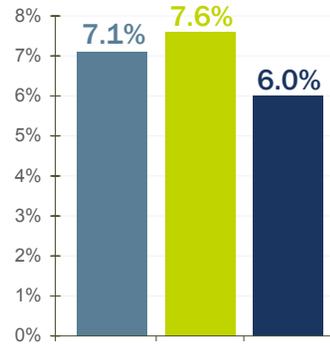
Health Care & Social Assistance



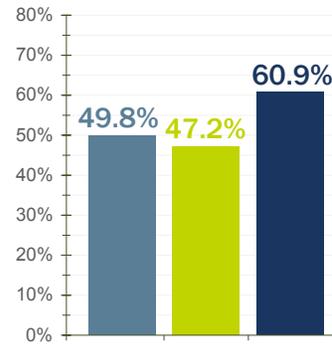
Participation Rate 2016



Unemployment Rate 2016



Employment Rate 2016



■ Total ■ Owners ■ Renters

MEDIAN INCOME

Owners 2015



\$76,595

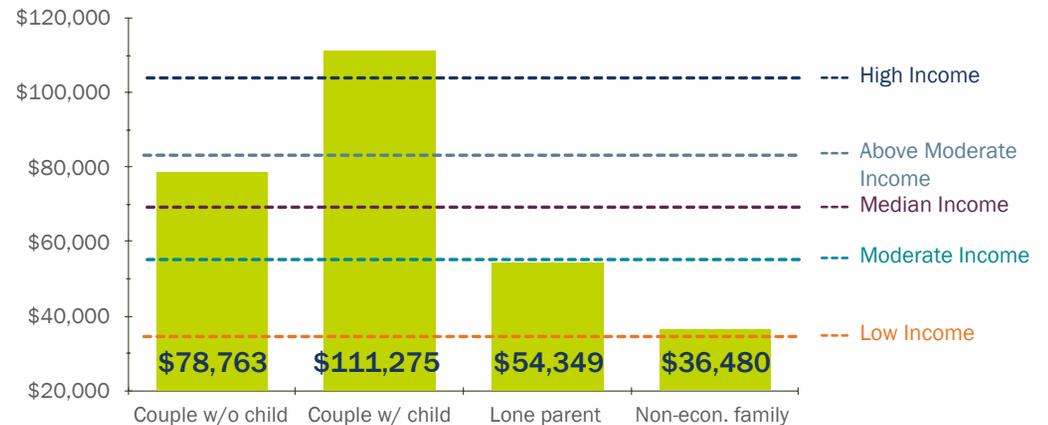
Renters 2015



\$47,762

The renter median income is within the low income category

Before-Tax median income by family type v. Income Thresholds (2015)



HOUSEHOLDS

6,205 households



1,410 renters



2.2 people
Average Household Size



22.7%

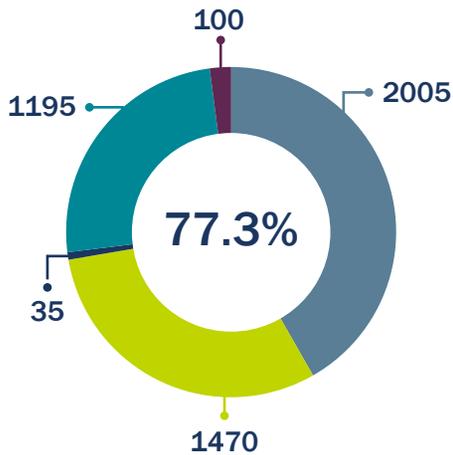
36.1% of households are families without children



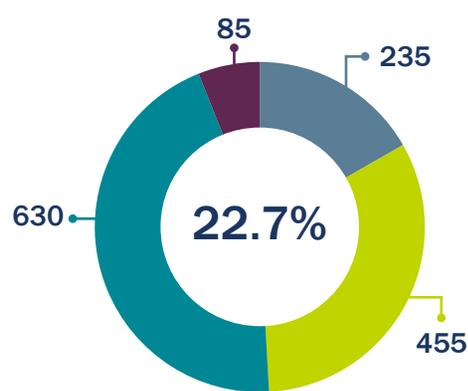
31% of households have at least 1 child.



HOUSEHOLD TYPE Owners, 2016



HOUSEHOLD TYPE Renters, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

In 2019, Comox's population demanded 6,800 homes/units, of which 1,565 were rentals.

31 local applicants on BC Housing's support waitlist

129 households currently receiving support

13.8% of renter households receive a form of subsidy.

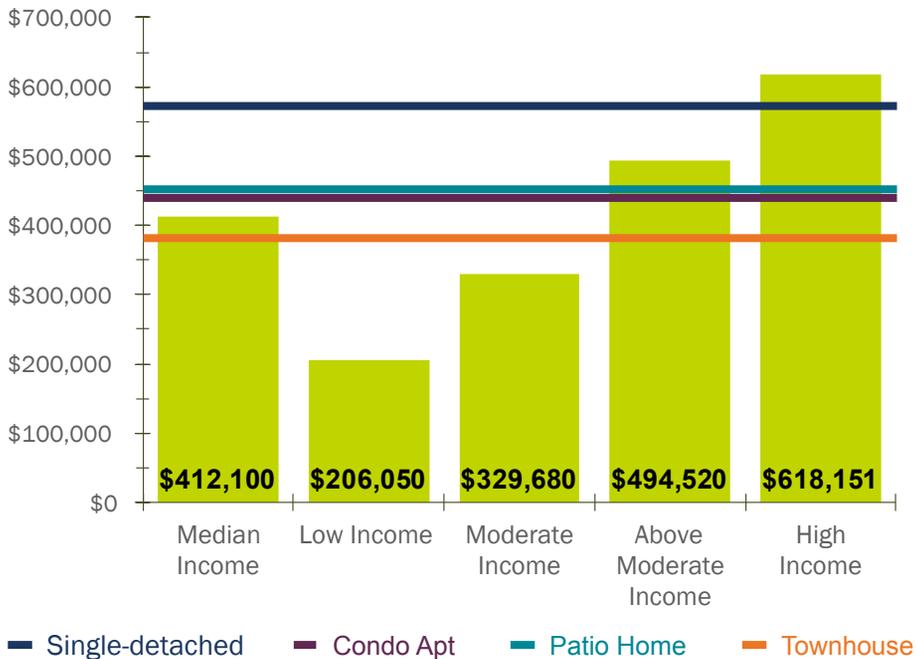
Renter Housing Demand (2019 - 2025)



HOUSING COSTS



Affordable dwelling prices by income level versus actual price (2019 estimates)



HOUSING STOCK

Comox has historically built units predominantly intended for owners (e.g. 79.1 percent of units built between 2006 and 2016 were owner occupied), which results in relatively less rental housing stock.

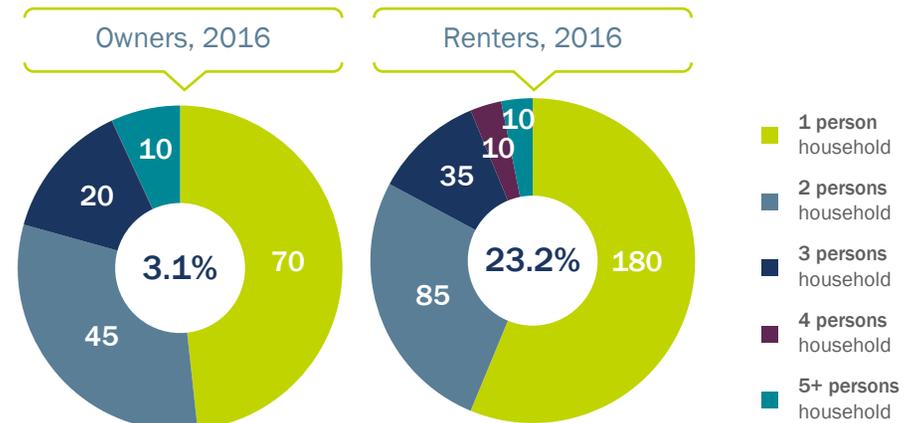
60.6% of renters live in housing pre-dating 1980

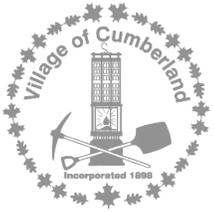
VACANCY



CORE HOUSING NEED

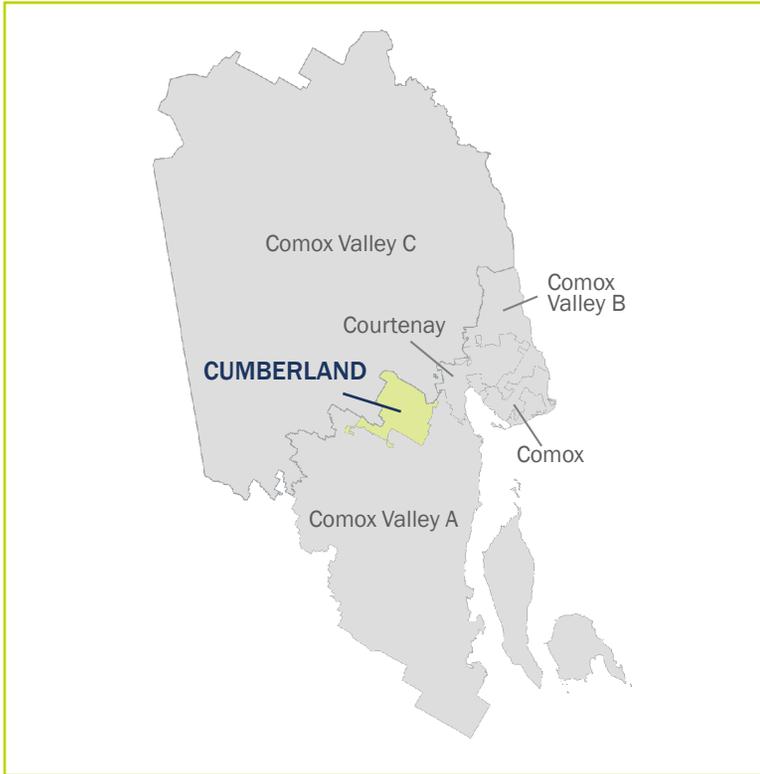
RENTERS are at least **7 times more likely** than **OWNERS** to experience Core Housing Need.





VILLAGE OF CUMBERLAND

Comox Valley Housing Needs Assessment



POPULATION

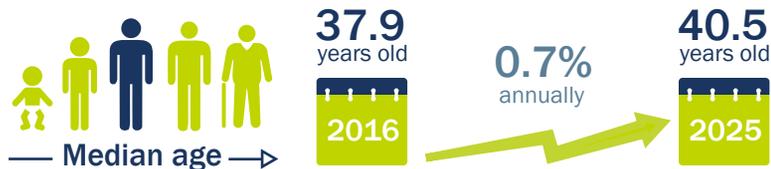
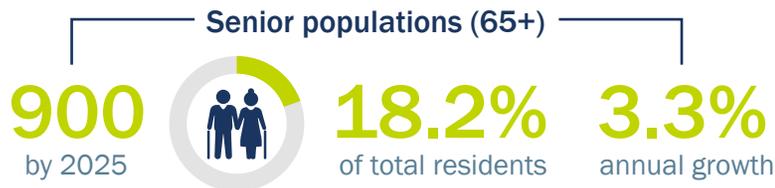
Cumberland grew 48.4% between 2006 and 2016, reaching 3,770.

In 2025, the total population will reach about 4,930 residents, growing at just over 3% annually.



4.9% of community members identify as Indigenous

Renter households demonstrated more than three times the rates of Indigenous identity than owner households. Cumberland used to have a significantly higher indigenous share of the population (almost double CVRD and BC). Since 2006, the actual decline in Indigenous populations coupled with rapid growth reduced the percentage to below regional and provincial rates (5.9% for both).



2.3% of community members identify as a visible minority

EMPLOYMENT

Unemployment (2016) was 7.5%, up 1 percentage points from 2006.
 Employment rose from 61.9% to 64.4%, 70% increasing employment totals by 550 people.



The two most employed industries

11%

Retail Trade



20.8%

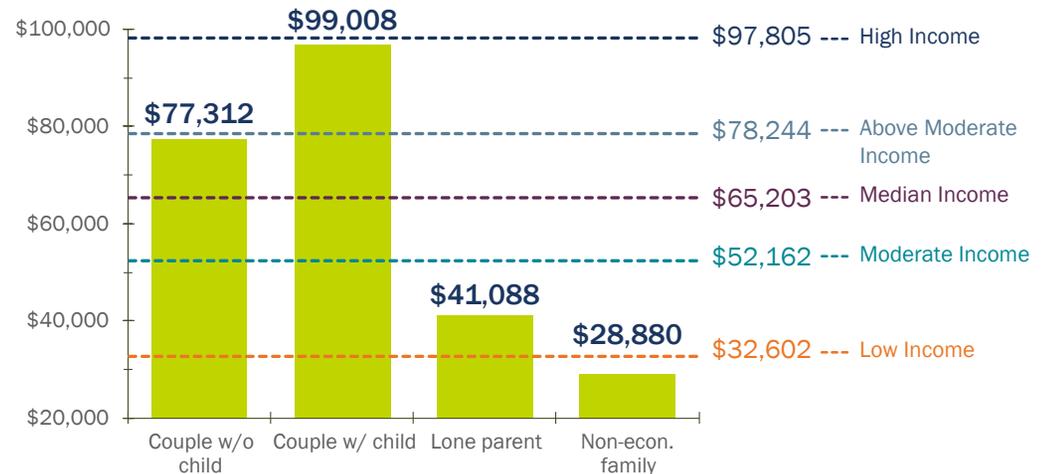
Health Care & Social Assistance



MEDIAN INCOME



Before-Tax median income by family type
 v. Income Thresholds (2015)



HOUSEHOLDS

1,555
households



26.5%
renters

Average
Household Size
2.4 people



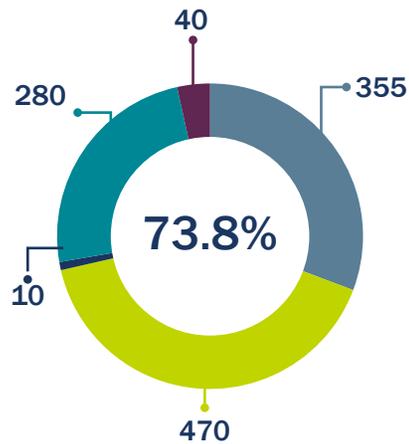
38.6%
of renters
are individuals

40.7%
of households are
families with children



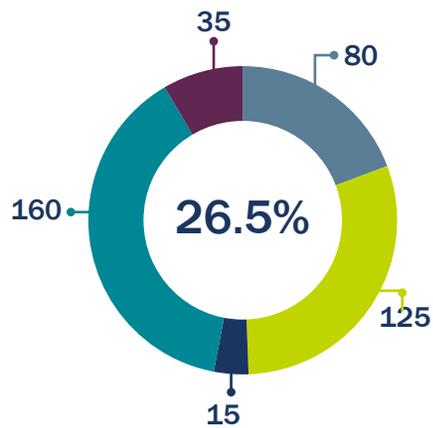
Cumberland is the only
community in the CVRD to
have more families with
children than without

HOUSEHOLD TYPE
Owners, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

HOUSEHOLD TYPE
Renters, 2016



- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

In 2019, Cumberland's population demanded 1,785 homes/units, of which 480 were rentals. By 2025, demand will grow by 420 (70 units annually), 110 will be for rentals.

11 local applicants on
BC Housing's support waitlist

21 households currently
receiving support

11% of renter households live in subsidized housing.

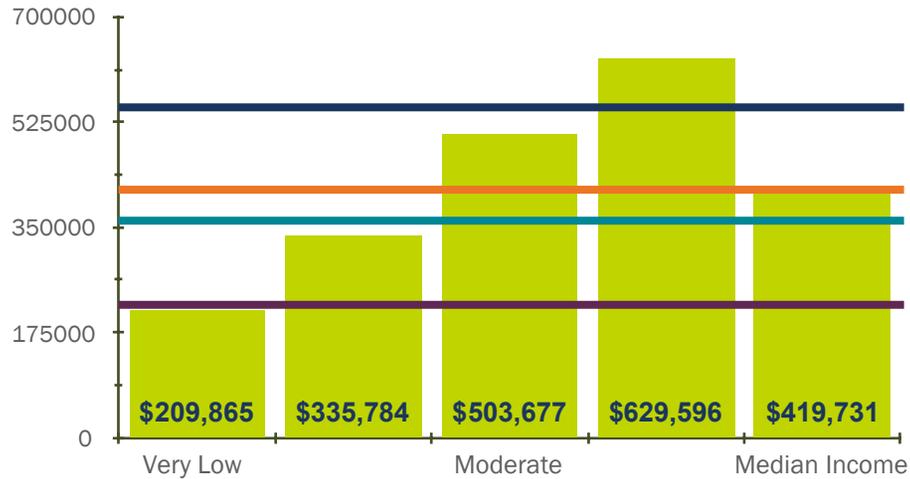
Housing Demand (2019 - 2025)



HOUSING COSTS



Affordable dwelling prices by income level versus actual price (2019 estimates)



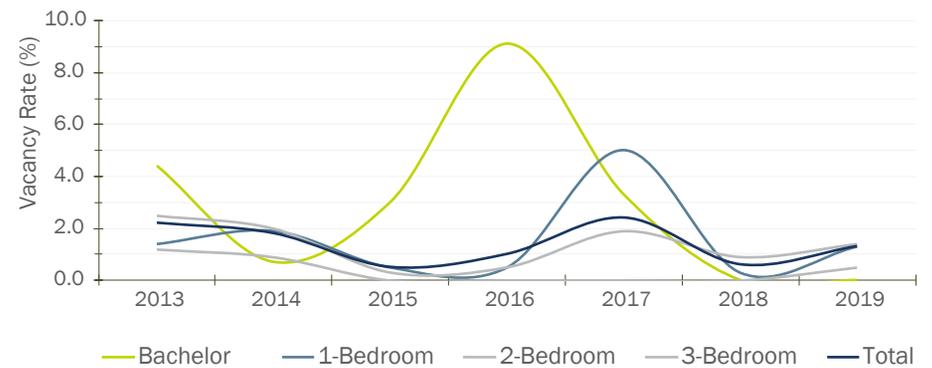
■ Single-detached
 ■ Condo Apt
 ■ Patio Home
 ■ Townhouse

HOUSING STOCK

75.1% of houses are single-detached homes.

35.8% of homes were built prior to 1961.

Regional vacancy rate (CMA, 7 year trend)



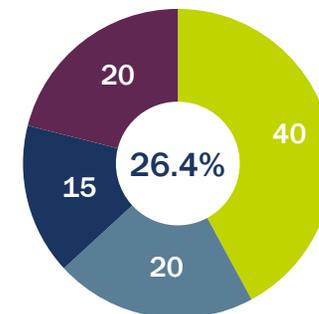
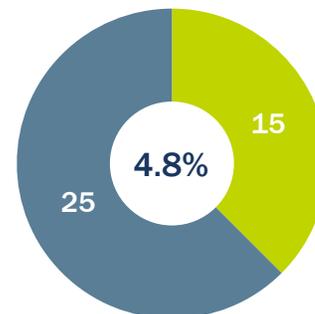
CORE HOUSING NEED



RENTERS are at least **5 times more likely** than **OWNERS** to experience Core Housing Need.

Owners, 2016

Renters, 2016

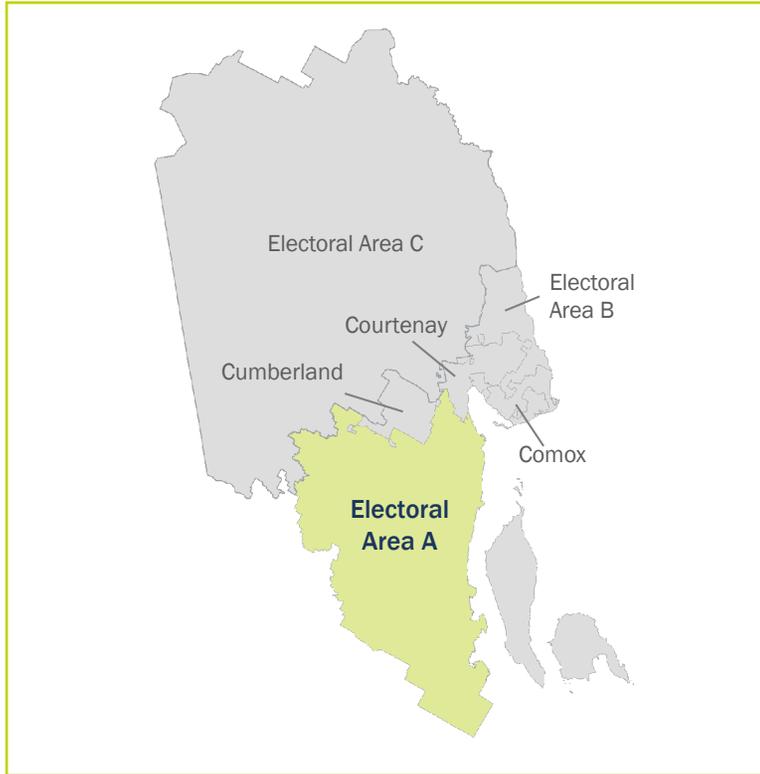


- 1 person household
- 2 persons household
- 3 persons household
- 4 persons household
- 5+ persons household



Electoral Area A

Comox Valley Housing Needs Assessment



POPULATION

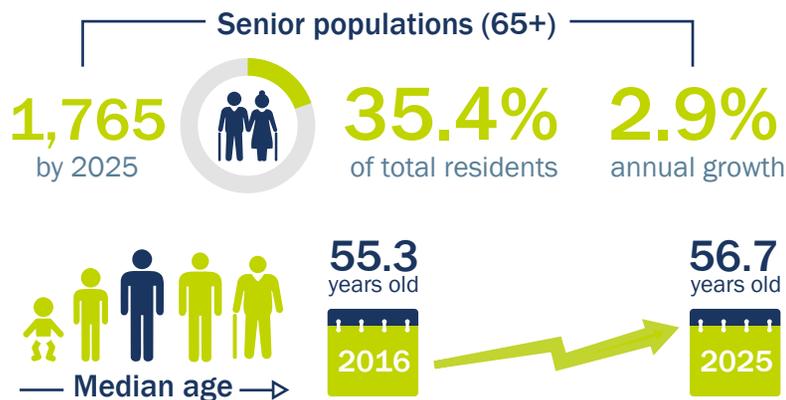
Electoral Area A (excluding Hornby & Denman Island Trusts) grew 7.3% between 2006 and 2016, reaching 5,030. In 2025, the total population could reach about 4,970 residents.



3.9% of community members identify as Indigenous

Renter households demonstrate higher rates of indigenous identity than owner households (9.9% and 2.8%).

20.1% of community members fall below the Low-Income Measure



EMPLOYMENT

Unemployment (2016) was 9.3%, up 3.3 percentage points from 2006.
 Employment fell from 55.4% to 47.8%, decreasing employment totals by 255 people.

The two most employed industries

13.0%

Construction

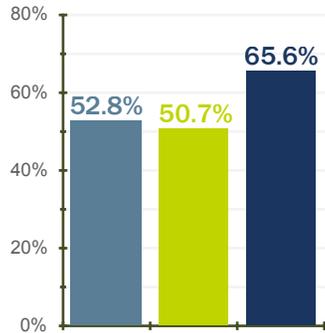


12.1%

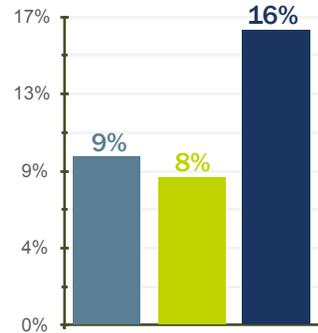
Health Care & Social Assistance



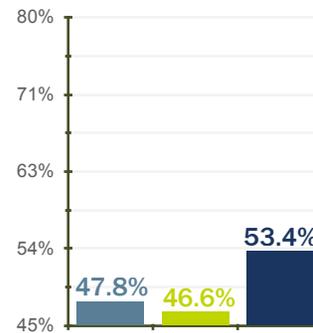
Participation Rate
2016



Unemployment Rate
2016



Employment Rate
2016



■ Total ■ Owners ■ Renters

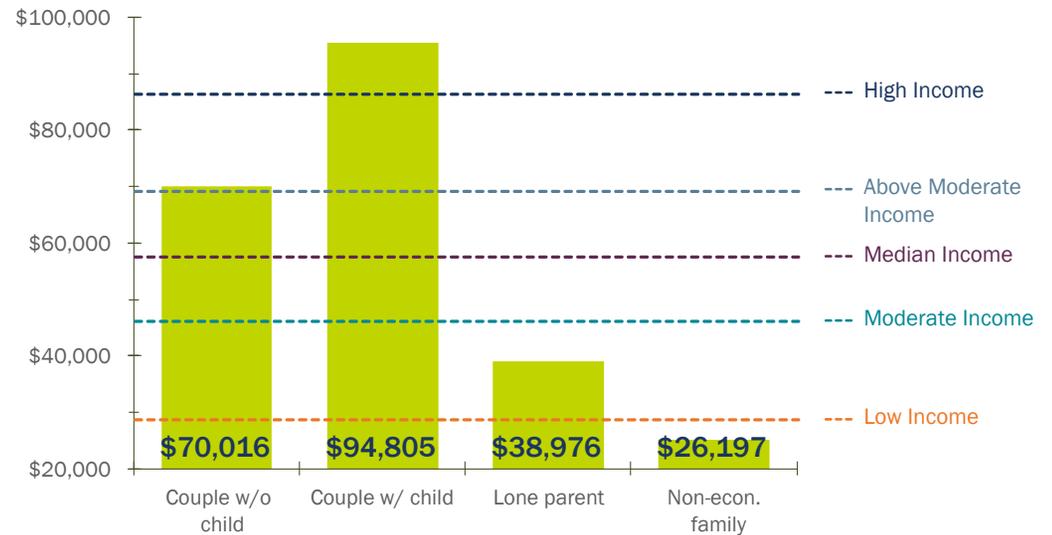
MEDIAN INCOME



Moderate Income



Before-Tax median income by family type
v. Income Thresholds (2015)



HOUSEHOLDS

2,220 households



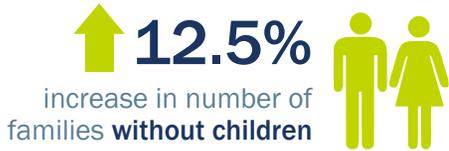
370 renters



2.2 people
Average Household Size

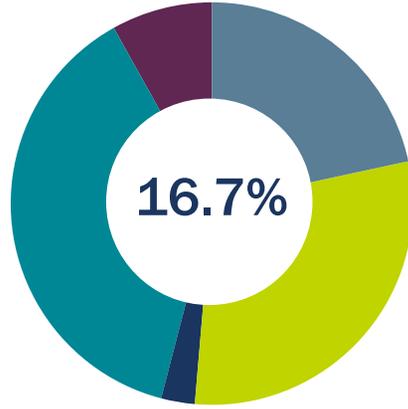
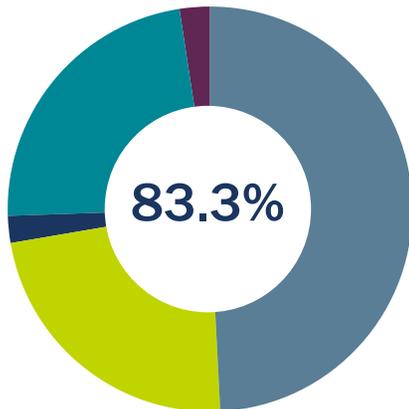


17%



HOUSEHOLD TYPE
Owners, 2016

HOUSEHOLD TYPE
Renters, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

In 2019, Electoral Area A's population demanded an estimated 2,305 homes/units, of which 335 were rentals.

32 local households currently receive BC Housing support

9.6% of renters live in subsidized housing.

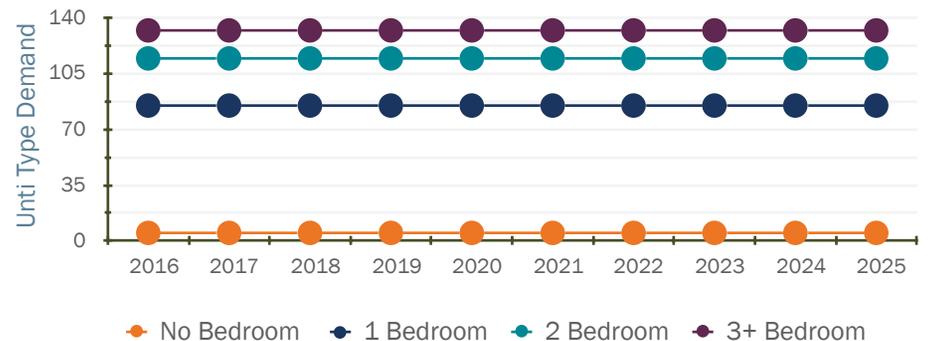
Estimates project the following change between 2019 - 2025 demand for unit types:



Overall unit demand will decrease marginally by **35 units** due to stagnant population growth.

Renter Housing Demand (2019 - 2025)

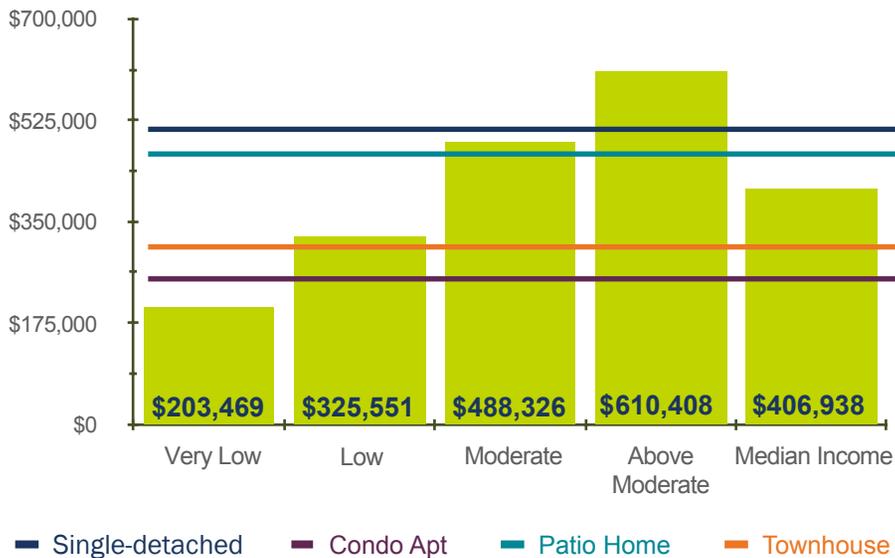
The highest demand is for 3+ Bedroom housing options



HOUSING COSTS



Ownership affordability thresholds by type, based on sale price (2019 estimates)

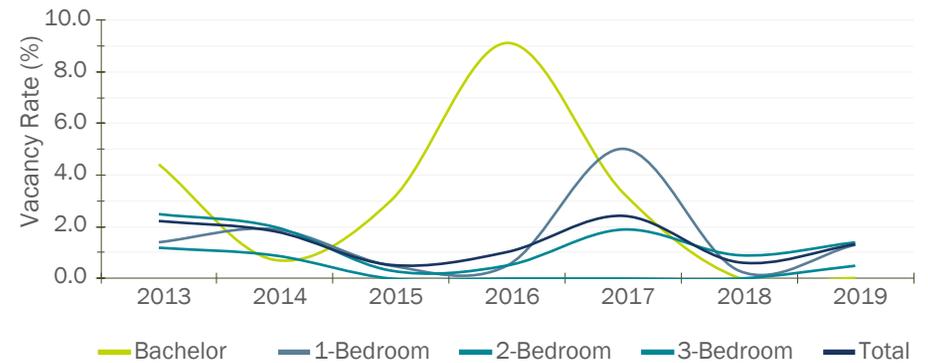


HOUSING STOCK

93.2% of homes are single-detached dwellings.
3.2% are movable dwellings.

30.2% of homes were constructed between 1961 and 1980.

Regional vacancy rate (CMA, 7 year trend)



CORE HOUSING NEED



RENTERS are about **5 times more likely** than **OWNERS** to experience Core Housing Need.

Owners, 2016

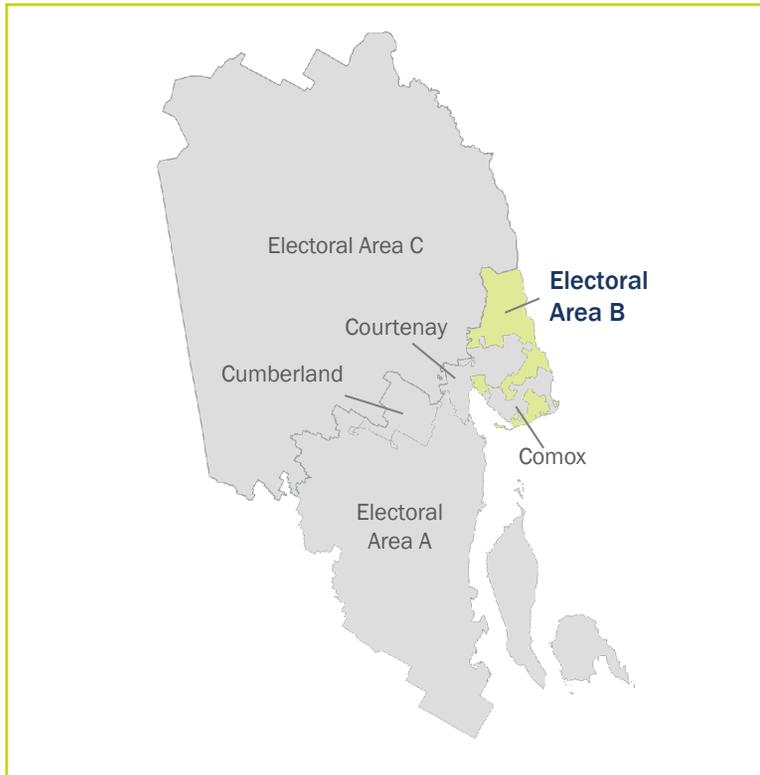
Renters, 2016





Electoral Area B

Comox Valley Housing Needs Assessment



POPULATION

Electoral Area B grew negligibly between 2006 and 2016, reaching 7,075. In 2025, the total population will reach about 6,775 residents, decreasing by about 0.5% annually.



4% of community members identify as Indigenous

11.3% of community members fall below the Low-Income Measure

17.3% of children between 0 to 5 years belong to a household below the Low-Income Measure



EMPLOYMENT

Unemployment (2016) was 7.1%, up 4 percentage points from 2006.
 Employment fell from 59.5% to 53%, decreasing employment totals by 350 people.

The two most employed industries

11.5%

Retail Trade

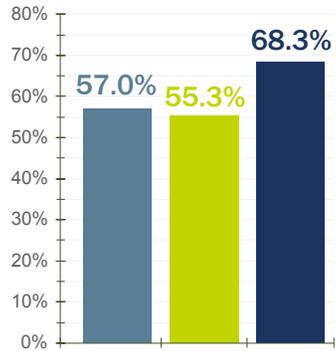


15.5%

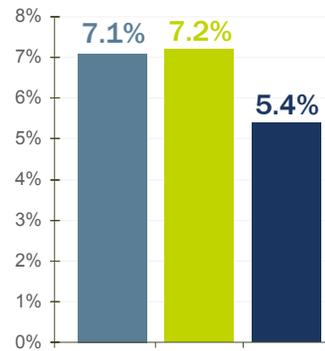
Health Care & Social Assistance



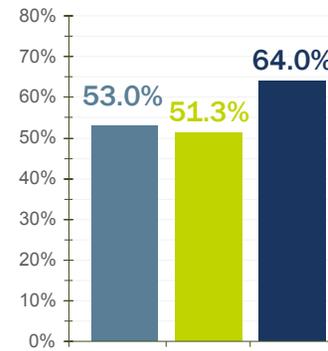
Participation Rate 2016



Unemployment Rate 2016



Employment Rate 2016



■ Total ■ Owners ■ Renters

MEDIAN INCOME

Owners 2015

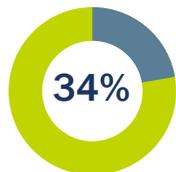


\$81,432

Renters 2015



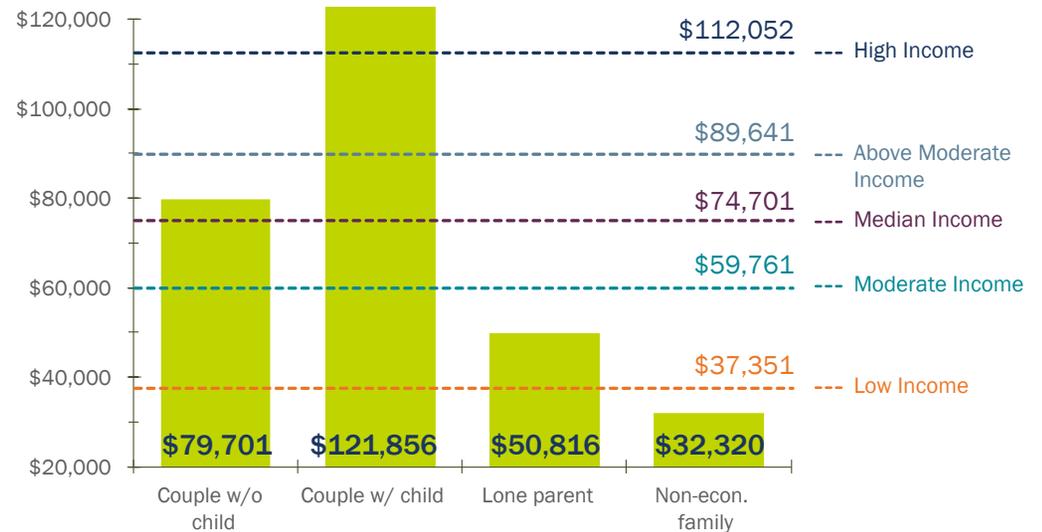
\$46,782



households make more than **\$112,052** before-tax income

highest high-income threshold of all CVRD communities

Before-Tax median income by family type v. Income Thresholds (2015)



HOUSEHOLDS

3,025 households



470 renters



15.5%



2.3 people
Average Household Size



↓ 3.7%

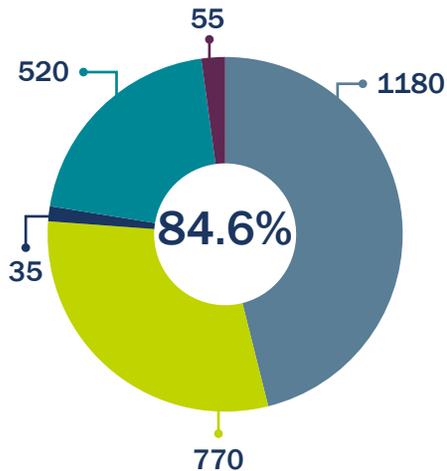
decrease in number of families with children



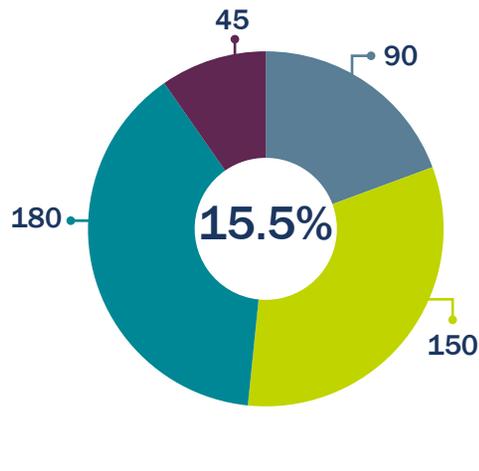
Non-census 1 persons families are the dominant renter household



HOUSEHOLD TYPE Owners, 2016



HOUSEHOLD TYPE Renters, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

In 2019, Electoral Area B's population demanded 3,030 homes/units, of which 415 were rentals.



34 local households currently receive BC Housing support

3.3% of renters live in subsidized housing.

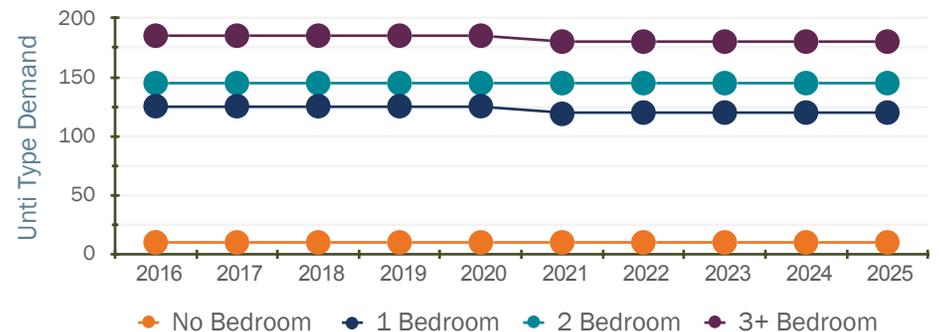
Estimates project the following change between 2019 - 2025 demand for unit types:



total unit loss of about **30 units**, tied to population decline

Renter Demand (2019 - 2025)

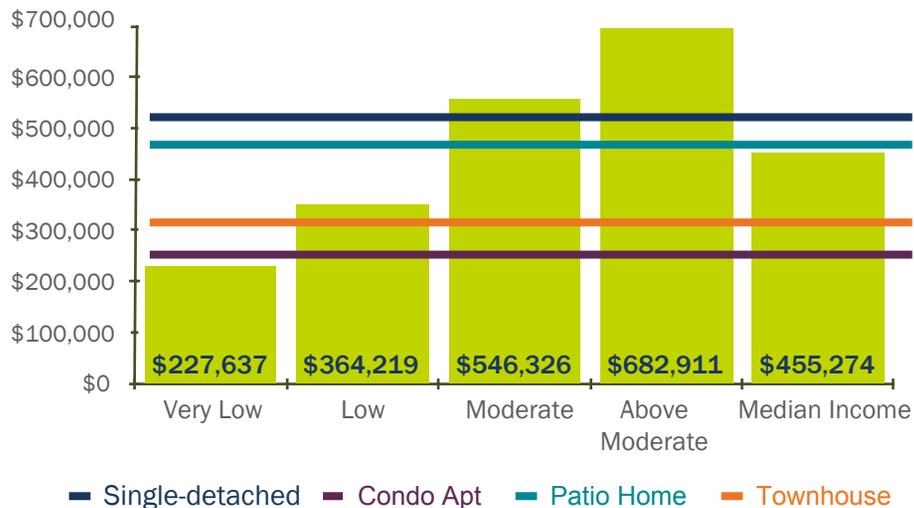
The highest demand is for 3-Bedroom housing options



HOUSING COSTS



Ownership affordability thresholds by type, based on sale price (2019 estimates)



HOUSING STOCK

84.1% of homes are single-detached dwellings.

10.7% are movable dwellings.

39.7% of housing units were built between 1981 and 2000.

VACANCY



CORE HOUSING NEED

RENTERS are about 7 times more likely than OWNERS to experience Core Housing Need.

Owners, 2016

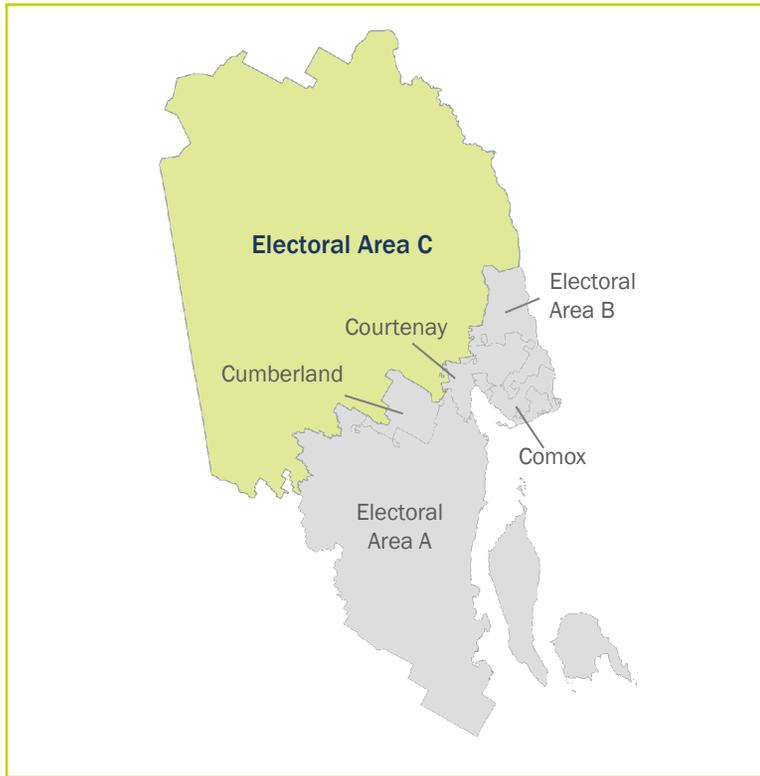
Renters, 2016





Electoral Area C

Comox Valley Housing Needs Assessment



POPULATION

Electoral Area C grew 15.9% between 2006 and 2016, reaching 8,620.

In 2025, the total population will reach about 9,455 residents, growing by about 1% annually.

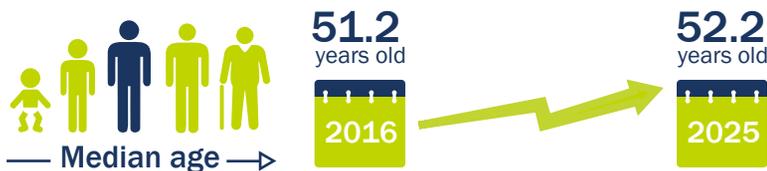


5% of community members identify as Indigenous

Renter households demonstrate more than three times higher rates of indigenous identity than owner households

13.3% of community members fall below the Low-Income Measure

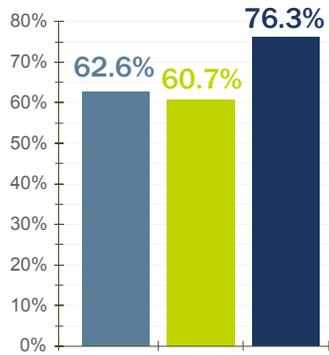
16.7% of children between 0 to 5 years belong to a household below the Low-Income Measure



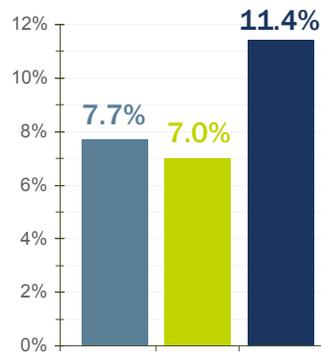
EMPLOYMENT

Unemployment (2016) was 7.7%, up 2.5 percentage points from 2006.
 Employment fell from 61.5% to 57.8%, decreasing employment totals by 490 people.

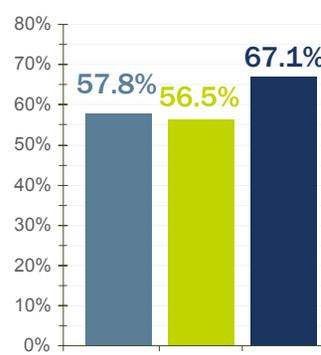
Participation Rate
2016



Unemployment Rate
2016



Employment Rate
2016



■ Total ■ Owners ■ Renters

The two most employed industries

13.7%

Agriculture, Forestry,
Fishing, & Hunting



12.4%

Construction



MEDIAN INCOME

Owners
2015



\$76,366

Renters
2015



\$41,991

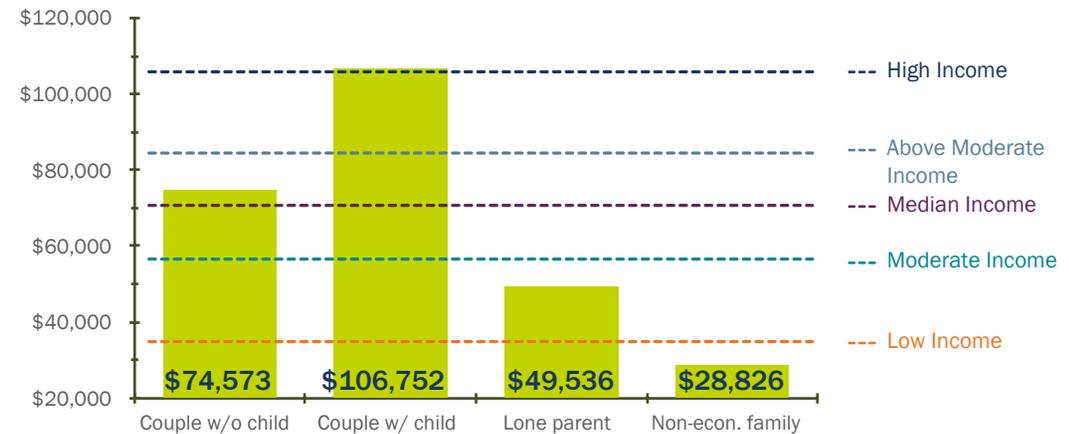


high income households earn more than **\$105,512** before-tax income



very low income households earn less than **\$35,171** before-tax income

Before-Tax median income by family type
v. Income Thresholds (2015)



HOUSEHOLDS

3,570 households



540 renters



2.4 people
Average Household Size



15.1%

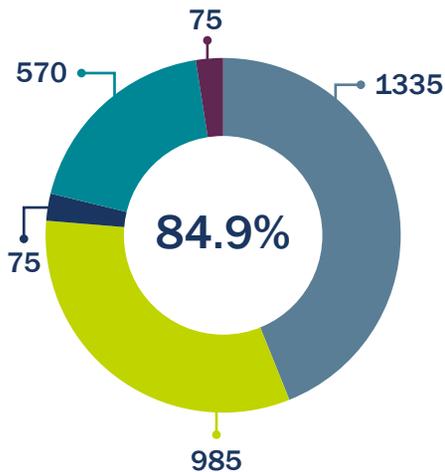
↑ 35.8%
increase in number of families without children



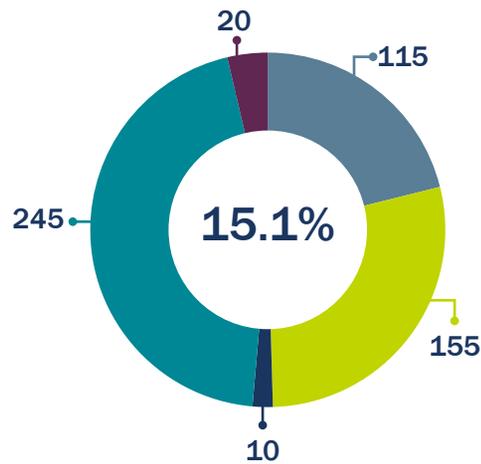
Non-census 1 persons families are the dominant renter household



HOUSEHOLD TYPE
Owners, 2016



HOUSEHOLD TYPE
Renters, 2016



- Census Fam. w/out Kids
- Multiple-Family
- Non-Census Fam. (2+ persons)

- Census Fam. w/ Kids
- Non-Census Fam. (1 person)

HOUSING DEMAND

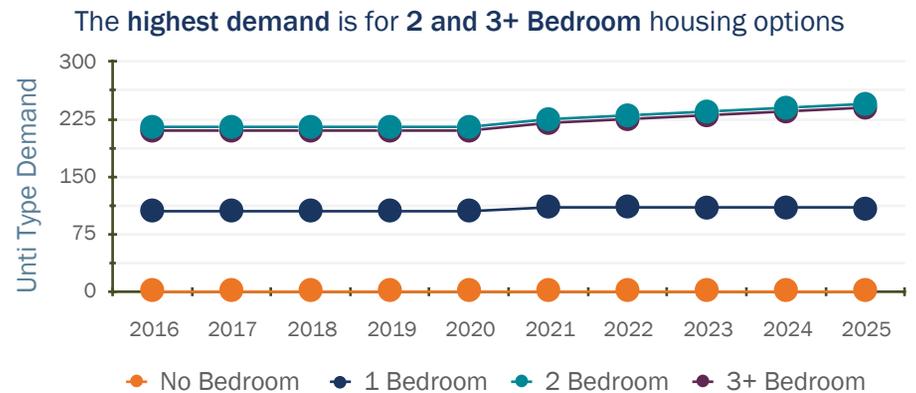
In 2019, Electoral Area C's population demanded 3685 homes/units, of which 500 were rentals.

42 currently receive BC Housing support.

5 local applicants currently on BC Housing's waitlist.

1.9% of renter households live in subsidized housing.

Renter Housing Demand (2019 - 2025)



HOUSING COSTS



VACANCY



HOUSING STOCK

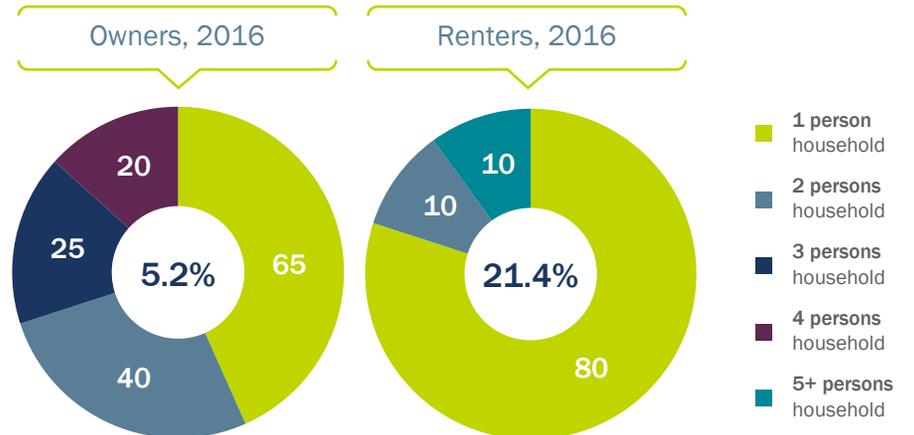
88.5% of homes are single-detached dwellings.

7.6% are movable dwellings.

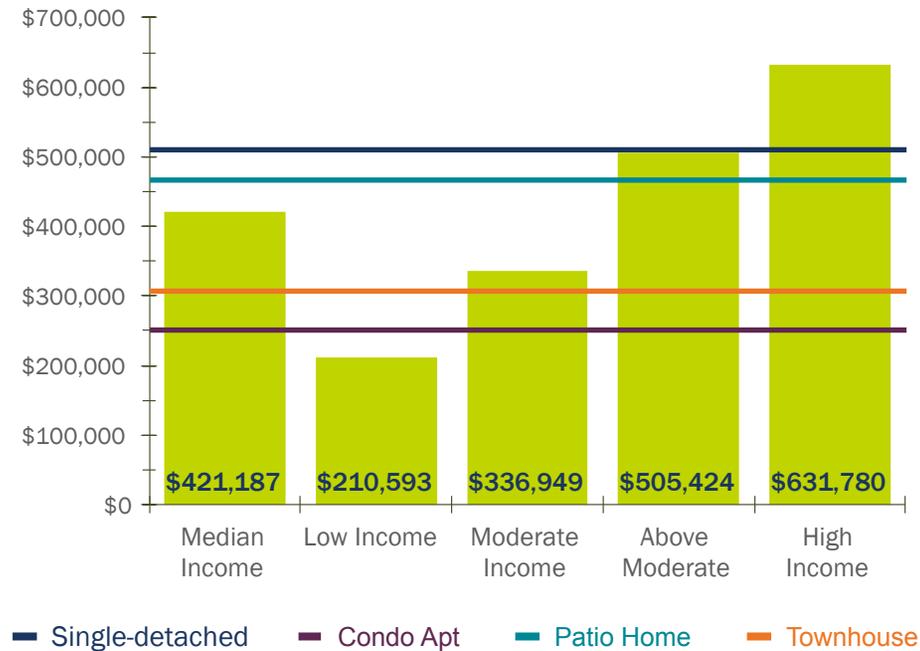
37.7% of housing units were built between 1961 and 1980.

CORE HOUSING NEED

RENTERS are about **4 times more likely** than **OWNERS** to experience Core Housing Need.



Affordable dwelling prices by income level versus actual price (2019 estimates)





Introduction

Project Overview

In October 2019, Gather Planning and Engagement and Turner Drake & Partners Ltd. were engaged by the Comox Valley Regional District (CVRD) to complete a Regional Housing Needs Assessment for the City of Courtenay, Town of Comox, Village of Cumberland, and Electoral Areas 'A', 'B', and 'C' of the Regional District. Denman and Hornby Islands were not included in this assessment. The assessment is meant to provide staff, the Regional Board, participating municipalities, Indigenous governments, and community partners with a better understanding of local housing needs. The Assessment will be used to guide policy formulation for the local and regional governments, inform land use planning decisions, and direct regional housing action.

The overall objectives of the Regional Housing Needs Assessment were to:

- Provide a comprehensive understanding of housing supply, demand and needs within the region across the housing continuum, including: emergency and transitional shelter, transitional housing, supportive housing, subsidized housing, rental housing (both primary and secondary market) and ownership housing (fee simple, strata ownership or shared equity ownership);
- Assess current housing policy within the CVRD and participating member municipalities;
- Identify housing gaps and make recommendation as to strategies and best management practices taken by other

local governments to address housing gaps that may be applicable;

- Identify opportunities, partnerships, programs, and funding in support of local and regional housing projects and initiatives;
- Identify any additional factors that influence the supply, demand or provision of housing, including the influence of housing speculation and short-term rental accommodations;
- Engage key stakeholders in the development of an “appropriate housing” definition and create performance measures or common housing indicators that can be used to measure progress over the short and long-term for policy and decision-making.

Report Organization

This report is organized into four key sections:

- 1. Executive Summary** – A brief overview of the key report findings from the regional report.
- 2. Regional Housing Needs Assessment** – The full Regional Housing Needs Assessment with in-depth discussion and analysis of regional housing trends. The Regional report contains most of the market analysis from the region and is meant to be used by each community in conjunction with their local report. The regional report also contains an overview of the different policy tools available to regional and local governments, their applicability in the Comox Valley, and recommended next steps to address housing in the Regional

District.

- 3. Local Reports** – Local reports contain more specific data and analysis on each of the participating municipalities and electoral areas. While these reports individually meet all the requirements of Provincial legislation, the regional report contains more in-depth analysis and commentary. We recommend that individual community reports be reviewed along with this Regional Report to ensure the most complete housing picture is available for your community.

Housing Continuum and Wheelhouse

Throughout this report, housing needs are often categorized by tenure, or the financial arrangements under which an individual or group of individuals in a partnership has the right to live in their home. The most common types of tenure are rental and ownership, but there are many different tenure forms or financial relationships that individuals can have with their home. These relationships are often organized along the housing continuum or spectrum as shown in **Figure 4 on page 50**. Used around the world, the model typically displays housing as a linear progression from homelessness or housing need to homeownership.

For most of us, housing need changes as we move through different stages of our lives. In Canadian settler culture, for example, children and youth tend to live with their parents,

Figure 4. The Housing Continuum. Source: Canadian Mortgage and Housing Corporation, 2018.



then maybe move to a semi-supported housing option (like a university dormitory or housing associated with their job), before renting while they save up enough money to enter market home ownership. The traditional housing continuum model supposes that people will start somewhere on the axis and then move from left-to-right, with homeownership as the ultimate goal and marker of “success”.

While still a useful tool for visualizing the many available housing options, many communities are experimenting with alternative housing frameworks that can account for different cultures, lifestyles, and economic realities. For a variety of reasons, changes to housing needs can occur in different directions along the continuum and many families and individuals may not choose

homeownership as their ultimate goal. If an economic hardship hits your family and you need to move from ownership to rental, you have not failed; rather, your needs have changed. Similarly, if you choose to rent rather than own so you can live closer to work, you are no less successful. The housing continuum promotes a false narrative that moving from left to right, towards a market-oriented relationship to housing is the correct way to navigate the housing system.

One of the more innovative alternatives to the continuum model that re-frames housing relationships has been recently adopted in British Columbia. The Housing Wheelhouse as shown in **Figure 5**, consciously repositions homeownership from the end of the spectrum to just one outcome among three equal outcomes.

Figure 5. The Housing Wheelhouse from the City of Kelowna.
Source: The Housing Wheelhouse, City of Kelowna (2017)



The goal of the shift was to encourage decision-makers, housing providers, developers and residents to understand that all tenures of housing are vital components to creating and maintaining a healthy, sustainable and adaptable housing system. No one level of housing is greater or more important than another.

“By de-emphasizing homeownership in favour of a more diverse and evolving approach, the Wheelhouse allows the City to respond more efficiently and effectively to people’s changing needs by adapting the programs and strategies.”¹⁷

Through this Housing Needs Assessment, the Comox Valley has an opportunity to use the information in this report and knowledge gained through the process to similarly re-frame conversations around housing. The Wheelhouse is one tool for you and your partners to collectively envision and build a housing system that includes all forms of housing, rather than focusing solely on homeownership, bringing the Region closer to achieving Goal #1 of the Regional Growth Strategy.

Preparing the Report

This report is based on analysis of qualitative data and quantitative information gathered through community engagement activities. It draws on the partnering local government’s existing policy context, available statistical data on demographics and housing, and the knowledge and expertise

17 Source: Canadian Mortgage and Housing Corporation (2019)

contributed by community members and other stakeholders. The intent of this report is to identify the housing needs of individuals at all life stages, with a particular emphasis on community members who are struggling or unable to meet their housing needs through options available in the housing market.

Housing is a human right, enshrined in Canadian law, to which all groups should have equal access and opportunity.^{18,19} It is an important social determinant of health; the quality, accessibility, and affordability of housing has significant short and long-term impacts for mental and physical health and wellbeing.²⁰ Equity-seeking groups face systemic discrimination and often have greater housing needs. Considering equity can help ensure these groups benefit from housing policies, programs, services, or initiatives, from which they may otherwise be excluded, and can have ongoing benefits for community health and wellbeing.²¹

Equity is about “the fair distribution of opportunities, power, and resources to meet the needs of all people, regardless of age, ability, gender, culture or background.”²² Generally,

equity-seeking groups are people who have been systematically disadvantaged and excluded. These groups may face extra barriers in accessing affordable, suitable, and adequate housing.

Roles in Addressing Housing Need

Local Governments

Changes to federal and provincial government roles are placing considerable pressure on municipalities to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level. The Comox Valley Regional District maintains the Regional Growth Strategy to guide growth in the region and encourage the development of affordable housing. It also has planning authority for Electoral Areas A, B, and C. Municipalities maintain Official Community Plans and in some cases, Affordable Housing Strategies that they may use to plan for affordable housing. Generally, local government roles generally fall into four categories:

18 The full bill can be reviewed here: <https://www.parl.ca/LegisInfo/BillDetails.aspx?Language=E&billId=10404016>

19 From United Nations Fact Sheet #21, The Human Right to Adequate Housing, available at: <https://www.un.org/ruleoflaw/files/FactSheet21en.pdf>

20 From the BC Centre for Disease Control Healthy Built Environment Linkages Toolkit, available at: http://www.bccdc.ca/pop-public-health/Documents/HBE_linkages_toolkit_2018.pdf

21 From the PlanH Healthy Housing Action Guide, available at: https://planh.ca/sites/default/files/tools-resources/healthyhousing_guide_web_v1.0.pdf

22 PlanH Healthy Housing Action Guide.

- **Incentivize** – Local governments can make land available, directly award funding, and provide relief from various fees and charges (e.g. development cost charges, community amenity charges). Local governments can also incentivize affordable housing through provisions in planning documents like Official Community Plans, affordable housing strategies, and transportation plans.
- **Regulate** – Local governments can mandate affordable housing, for example through an inclusionary housing or zoning policy;
- **Partner** – Local governments can partner with non-profit housing providers, social service organizations, and other affordable housing advocates by creating an Affordable Housing working group as an arm of Council, sitting on coalition boards as a member, and utilizing relationships with these sectors to guide further decision-making. In the CVRD, the Comox Valley Homelessness Supports Service Establishment Bylaw No. 389 allows the Region to fund one or more non-governmental organization(s). This unique funding arrangement is an example of a productive partnership that has impacted homelessness supports, and community education and advocacy. The primary recipient of funding has been the Comox Valley Coalition to End Homelessness.
- **Educate and Advocate** – Local governments can make

affordable housing easier to develop by raising community awareness of local affordability issues and encouraging increased support from senior levels of government.

Non-Profit Organizations

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

Private Sector

Including speculators, developers, builders, investors, landowners, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector

has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.

Community Engagement

Community engagement was a key component of the Comox Valley Regional Housing Needs Assessment and approximately 1,100 individuals provided input. Beginning in November 2019 and ending with the close of the online survey in January 2020 a variety of engagement events were held, including focus groups, key informant interviews, pop-ups, and online and in-person surveys. Objectives for the engagement process included:

- **Collect Additional Data** - Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can a greater impact with community members and decision makers. Additional data captured through the engagement process illustrates quantitative findings and provides further information about the people effected by housing, rather than just numbers.
- **Ground Truth Data Findings** - In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement

captured up-to-date data that informed findings and helped determine the accuracy of external data sources.

- **Promote Equity Through the Engagement Process** - Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.
- **Identify Community Strengths to Inform Asset-Based Recommendations** - Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum. Community engagement findings are shared in the “Community Perspectives” section of each chapter and a full accounting of all engagement activities is available in the Community Engagement appendix of this report.

Quantitative Data: Sources and Limitations

This report contains quantitative data from a variety of sources, including BC Custom Housing Needs Reports data from Statistic Canada for the 2006, 2011, and 2016 Censuses and 2011 National Household Survey, the Canadian Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment, BC Statistics, Vancouver Island Real Estate Board, the Comox Valley Regional District, City of Courtenay, Town of Comox, and Village of Cumberland. Much of this data was accessed through the Ministry of Municipal Affairs and Housing datasets prepared for the Housing Needs Reports in BC.

External Impacts on Housing

In addition to the limitations and methods described below, emerging trends and issues add further uncertainty to the assessment presented in this report. Population, household, and housing projections are only able to provide a sense of trend, should current assumptions remain the same over time. In reality, population growth and housing needs are highly dependent on unpredictable external factors. Recently, increased strata insurance premiums have impacted strata tenure developments, making insurance unaffordable for some stratas and homeowners. The COVID-19 pandemic has caused widespread loss of employment across the globe and will likely have ongoing impacts for years to come, with the implications very difficult to assess right now.

In short, this assessment is subject to external influences beyond the Local Governments' control or ability to foresee, so it is suggested that the results be used as a guide to inform future planning and decision-making, rather than a definitive record of community conditions and housing needs.

Limitations

Although the report aims to maintain consistency in the data it shares and analyzes, there are some notable considerations to keep in mind:

1. This Housing Needs Report does not include the Denman and Hornby Island Trusts. Consequently, their associated demographic and economic data has been removed from overall CVRD totals and those of Electoral Area A. Readers may notice a difference between the data provided as part of this report and the data shown by the Statistics Canada website.
2. In order to provide tenure specific information (i.e. owner and renter households), the report had to use the custom Statistics Canada dataset generated on behalf of the Province. When compared to the aggregate data on the Statistics Canada website, the reader may notice discrepancies; particularly, for total populations. This is due to the custom data only reporting on "usual residents" –

those permanently residing on the premises; whereas, total population numbers normally available through Statistics Canada take all persons into account. Accordingly, the report puts added emphasis on percentages when discussing trends or making cross-geographical comparisons.

3. Notwithstanding consideration (2), those sections that refer solely to the total population or total households (e.g. historical and anticipated), without reference to owners or tenures, use data acquired directly from Statistics Canada and not the custom dataset.
4. Between the 2006, 2011, and 2016 censuses, many boundaries within the CVRD have changed, which makes it difficult to compare data across time. Although historical comparisons can be made using percentages/proportions, the discrepancies can have considerable impact on the dependability of population projections. In other words, not accounting for a boundary change, which may involve increasing or decreasing the population total by the number of people already living in that area, could result in higher/lower projected populations. To roughly estimate consistent boundaries over time, work required the addition or subtraction of Dissemination Area (DA) data from the individual community totals, adjusted by the proportion of land within that DA that was actually added or subtracted. The result is 2016 community boundaries applied to both

2006 and 2011, where necessary.

5. Both traditional Statistics Canada data and the custom dataset may have small discrepancies between its discrete data categories for populations or households. The differences are due to statistical rounding within each individual section, which may result in those categorical sums differing from others.
6. Rental rate statistics reflect the median rent that is paid among all units in the market. In locations where rents are increasing, it is typical that asking rents for currently available (vacant) units are higher than median market rents. Occupied units may trail these asking rents for a variety of reasons: market changes since the lease contracts were executed, legislative controls on rental increases for existing tenants, the introduction of newly completed (more expensive) dwellings into the pool of available units, landlords applying less aggressive rent increases to current tenants to reduce unit turnover, etc. Therefore, rental statistics in this report likely understate the rents that households currently looking for rental accommodation would have to pay. CMHC does track the difference in rents between vacant and occupied units, but only for larger markets. The closest location for which data is available is the Victoria Census Metropolitan Area. The difference in rents between vacant and occupied units can vary significantly by unit type and location, in

Victoria's submarkets this difference can vary from 2 to 45 percent. Over the entire market, rents in Victoria are 20% higher in vacant units, compared to occupied.

Report discussions attempt to bridge data from separate sections where appropriate and/or possible. As such, it is important to consider the document as a whole and not solely as its individual parts. For greater detail about the communities that make up the CVRD, please refer to their specific Housing Needs Reports, available in the appendices of this report.



Regional Report

Demographic Profile

Understanding the past, current, and future demographics of a community is crucial to understanding its housing needs. Ages and stages of life are directly related to the types of housing that is needed. This section summarizes the demographic context of the Region, using data from the standard Census Profiles where possible and supplemented by data from the Custom Census datasets published by the Ministry of Municipal Affairs and Housing. All data is derived from the 2006, 2011, and 2016 Censuses and 2011 National Housing Survey.

Key Takeaways

Aging Population

The Comox Valley, like most areas of British Columbia and Canada, is aging. The Region's population of seniors (persons aged 65 years or older) grew 58.2 percent over 10 years. This increased their share of the total population from 18.1 to 25.2 percent. CVRD's median age was 50.3, up from 44.9 in 2006.

Growth

The Comox Valley is growing - the population of CVRD is expected to grow to 70,875 by 2025, up 10.1 percent from 2016. Between 2006 and 2016 the number of owner households grew 15 percent to 21,625 and the number of renter households grew

24.5 percent to 6,775.

Homelessness

There is an acute need for those who are unhoused. In 2018, 117 individuals were identified as living without shelter. This is likely an underrepresentation of the actual need, as those who are in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. We heard through community engagement that several community

members who are unable to find affordable housing options are living in insecure situations, such as in RV’s on available properties.

Renters

The numbers of renters are up across the Comox Valley 24.5% since 2006. This points to a greater need for dedicated rental housing options.

Community Perspectives

The following insights and experiences related to the impacts of the Valley’s changing demographics were shared through community engagement activities.

Community empathy and concern for future generations.

There is a deep and genuine concern for the well-being of others and the future of housing availability in the Comox Valley. Many parents were concerned that their children would not have the same opportunities in the housing market as they did and almost everyone was concerned that there was an increasing number of people in their community struggling to find a place to live. Community members are also concerned that housing availability will only get worse as more people move to the Valley to retire.

Impacts of an aging population.

The aging population presents a greater need for at home care options and smaller housing units that allow for downsizing.

Key Quotes:

"I am 62 years old and would like to retire in the next 5 years but have no clue where I will be able to afford to live. My pensions will be too high to get subsidy but too low to pay market rates."

"Two seniors living in a 4-bedroom house. but no small 2-bedroom houses being built, and can't afford cost of moving, realtor costs, and house price."

1. Population

Between 2006 and 2016, the CVRD’s population grew by 13.6 percent (1.3 percent annually). Cumberland grew the fastest at 36.3 percent. All others, with the exception of Electoral Area B, rose about 15 percent. Electoral Area B had marginal gains of just 0.1 percent.

2. Age

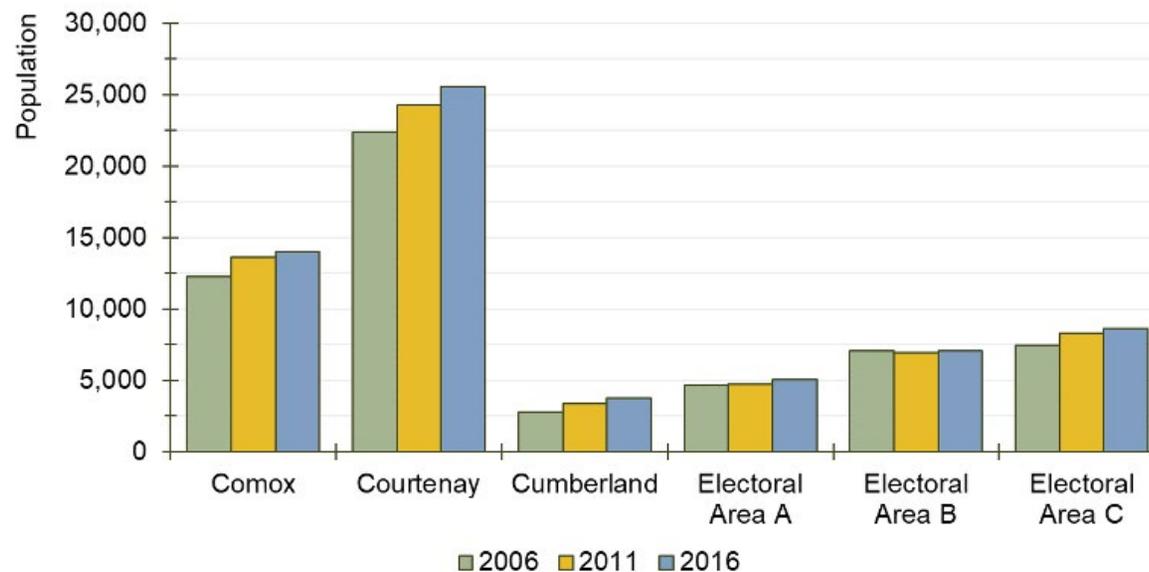
Although CVRD communities are generally growing, they exhibit distinct age cohort trends, as described within **Figure 7 on page 61** and **Table 2 on page 142** in Appendix A. The Town of Comox has the largest relative share of seniors, followed by Electoral Area A. The main difference between the two is the

higher rate of residents aged 85 or older – 4.6 percent in the former, 2.6 percent higher than the latter.

The Village of Cumberland reported noticeably higher numbers of children below the age of 15 years old, reaching 18.3 percent. This was 4.0 percentage points greater than the City of Courtenay (14.3 percent). Cumberland also has the highest share of people between the ages of 25 to 64 years old (58.1 percent). The increase in the Village’s youth and working age populations is directly related to the growth of both cohorts since 2006.

All communities, except for Cumberland, reported declining

Figure 6. All Communities – Historical Population, 2006 to 2016. Source: Statistics Canada.



numbers of young persons and young adults. CVRD’s population growth depended heavily on rises in the number of older residents. Accordingly, local median ages rose, as described within **Figure 8 on page 62** and **Table 3 on page 142** in Appendix A.

Overall, CVRD’s median age was 50.3, up from 44.9 in 2006. As of 2016, Electoral Area A had the highest median age at 55.3, followed by Electoral Area B with 53.0, and Electoral Area C with 51.2. This indicates that older residents are more likely (relative to local total populations) to live in the more rural areas of the CVRD. Cumberland aside, all communities had an increase in their median age.

Across CVRD, the median age of renters fell considerably below those of owners. Overall, the CVRD median for owners and renters was 53.9 and 34.6, respectively, in 2016.

3. Senior Population

Comox Valley’s senior population (65+ years old) grew 58.2 percent over 10 years. Their share of the total population rose from 18.1 to 25.2 percent. Although the Town of Comox has the highest proportion of seniors at 29.1 percent, its senior population grew the slowest.

Aside from both K’ómoks First Nation and Comox, senior growth

Figure 7. All Communities – Population Distribution. Source: Statistics Canada, 2016.

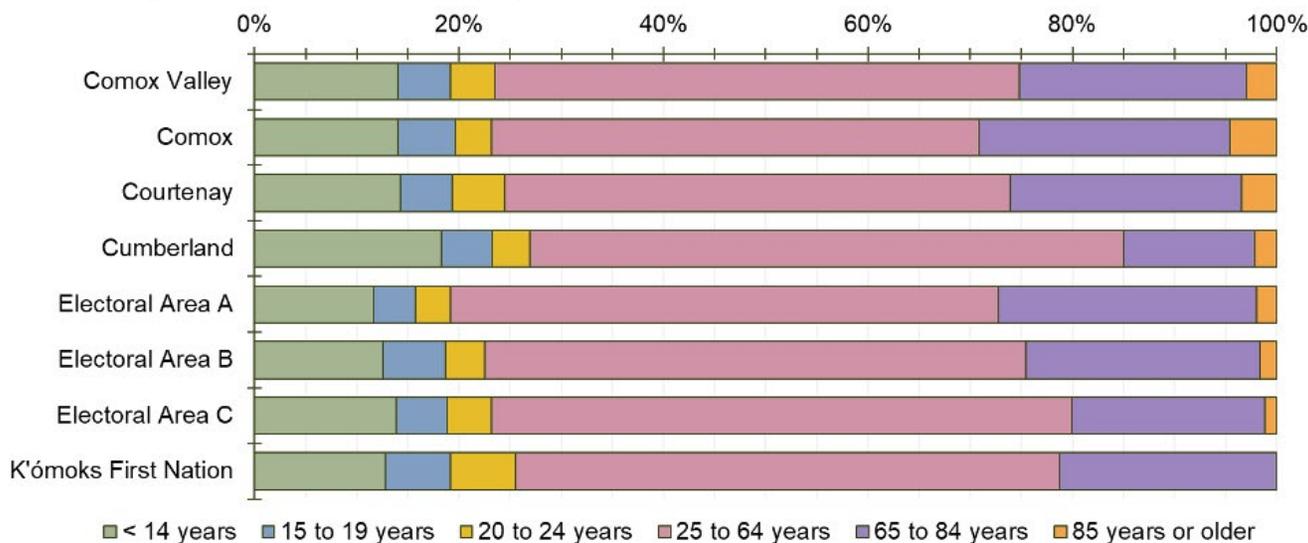
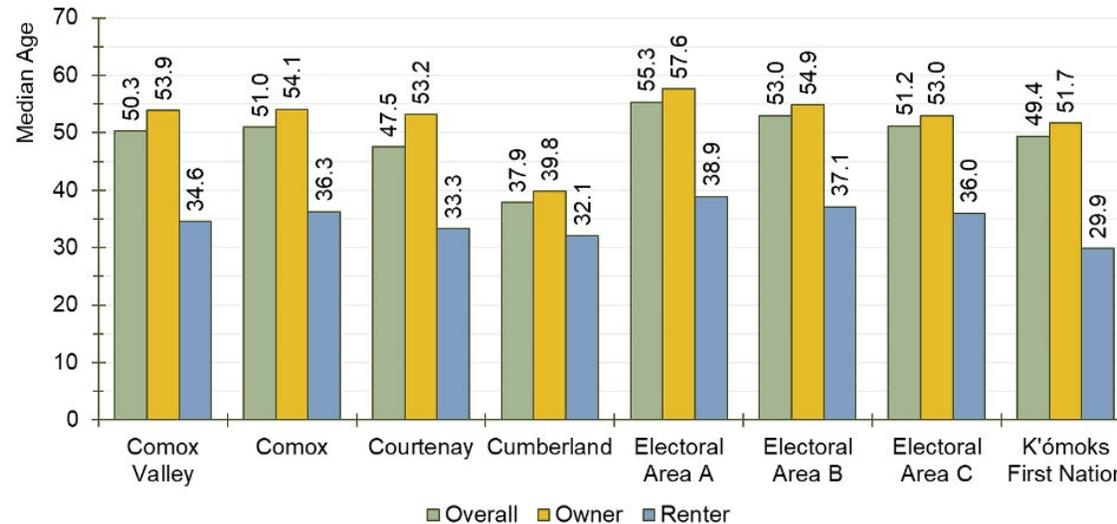


Figure 8. All Communities – Median Age by Tenure. Source: Statistics Canada, 2016.

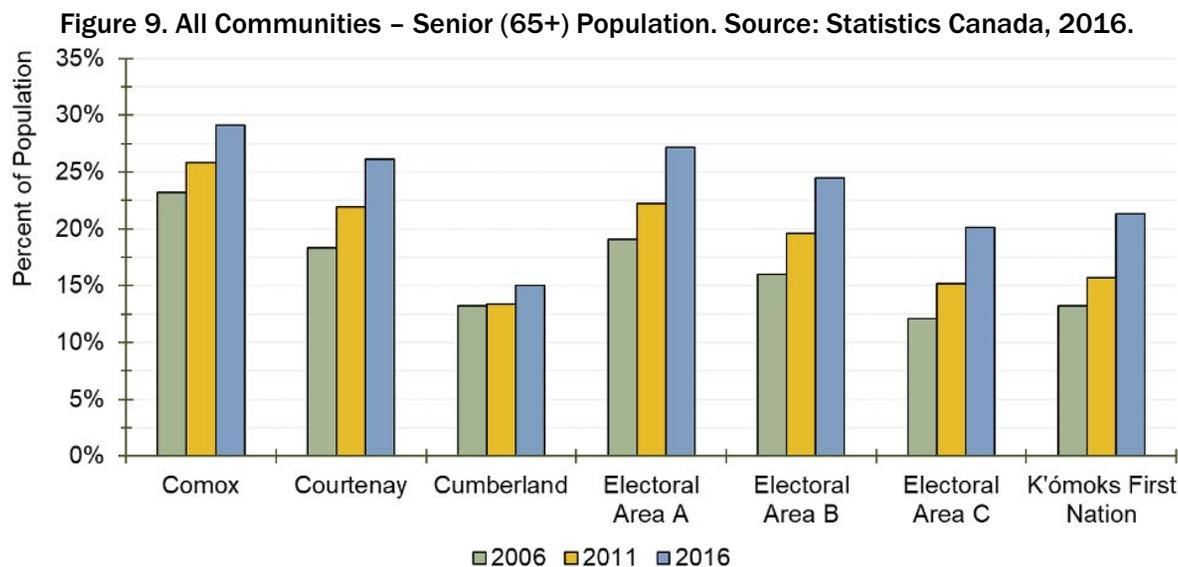
rates were higher than 53 percent. The highest rates were in Electoral Area C, at 92.2 percent (6.8 percent annually).

All CVRD communities demonstrated higher growth in seniors than in any other age cohort, as described within **Figure 9 on page 63** and in **Table 4 on page 143** of Appendix A. Even Cumberland, which was the only area to experience a growth in young persons, saw growth in the population aged 65+. The overarching trend impacting Comox Valley, as well as most Canadian communities, is the aging of the Baby Boomer generation (born between 1944 and 1964).

4. Persons with Disabilities

Statistics Canada released its 2017 Canadian Survey on Disability in 2019. This report, and its dataset, provides national and provincial insights into the prevalence of disability across Canada, including the type and severity of a disability, as well as the economic circumstances for persons with one or multiple disabilities.

Unfortunately, data representing more granular geographies (like the CVRD) are not available, meaning that this report can only provide provincial level results with some discussion about how conclusions may relate to the CVRD if the proportions of persons with disabilities, their types, and their severities are applied to the local total population.



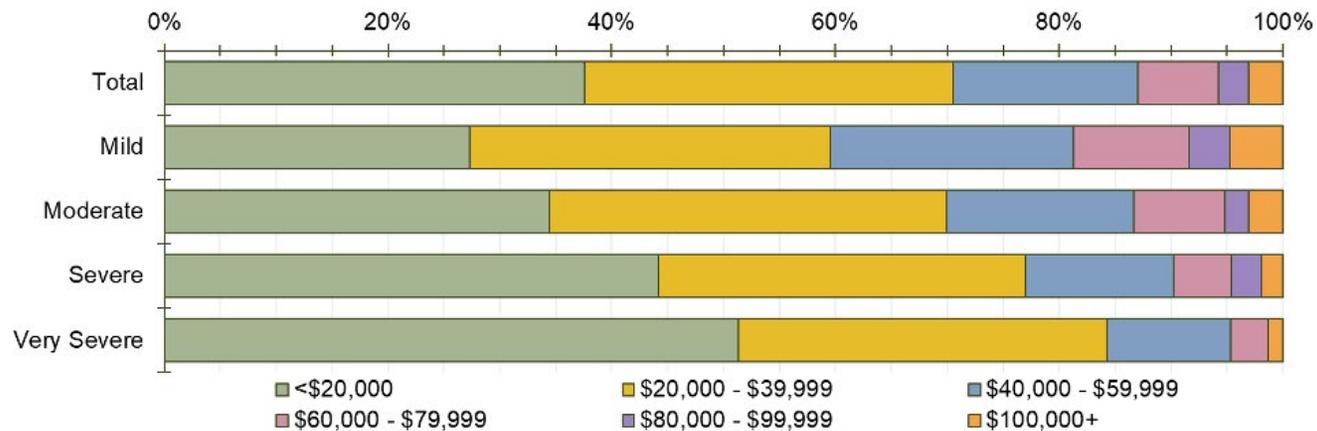
The 2017 survey classifies a disability as falling within one of eleven categories: pain, flexibility, mobility, mental health, seeing, hearing, dexterity, learning, memory, developmental, or unknown. Most Canadians with a disability had more than one type. Of the 6.2 million Canadians with disabilities aged 15 years and over, 29 percent had one type; 38 percent had two or three; and 33 percent had four or more.

As of 2017, 926,100 British Columbia residents aged 15 years or older reported having at least one disability, which represents 24.7 percent of the Province’s total corresponding population. If the same proportion applies to the CVRD, about 13,680 residents would identify as having at least one type.

As residents age, the prevalence of disability increases. Statistics Canada reported that 41.7 percent of persons aged 65 or older had a disability. The rate of disability rises almost 10 percentage points for those 75 or older. This increased prevalence among older cohorts is particularly important to consider as said cohorts have historically and will continue to represent greater proportions of the overall population.

Statistics Canada reported that 65.9 percent of the working BC population (described in **Table 6 on page 144** of Appendix A as those between 25 and 64) with a disability were employed or actively seeking employment. For the same cohort, 60.4 percent of the total corresponding population were employed, and 8.4

Figure 10. After-Tax Personal Income Distribution for Persons with a Disability. Source: 2017 Canadian Survey on Disability.



percent of the labour force were unemployed. Unfortunately, data for the all working age persons (15 or older) is not available. Since the percentages do not include youth and seniors, it is likely that the overall rates of participation and employment are lower.

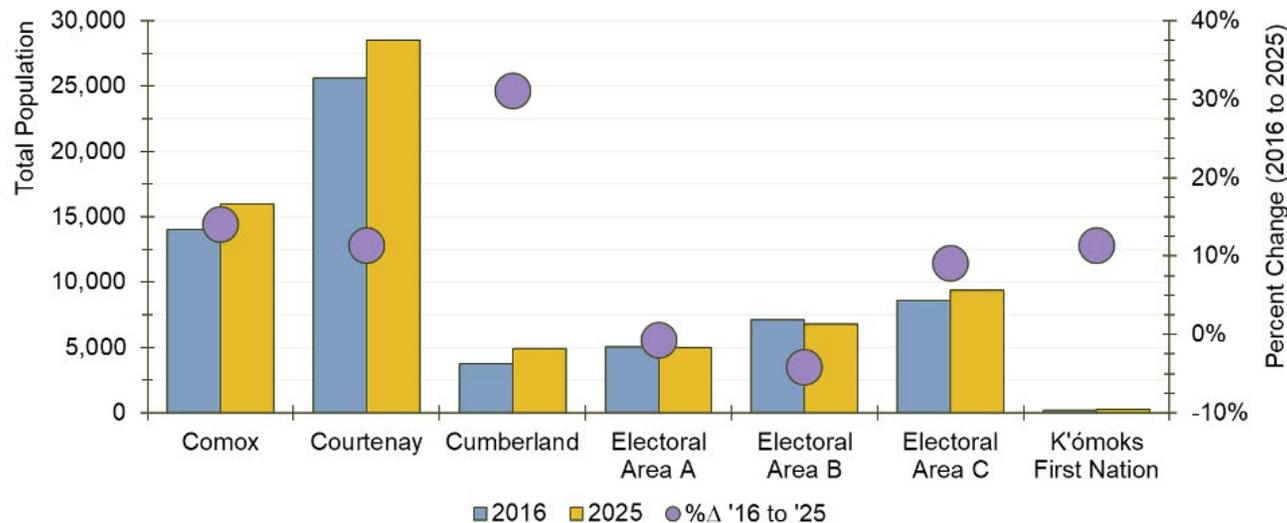
According to **Figure 10** above, about 70 percent of persons with at least one disability earn less than \$40,000 after-tax. This distribution is relatively consistent with overall population distributions of personal incomes. People earning between \$20,000 to \$40,000 after-tax remains relatively consistent across categories of disability severity; there is a noticeable increase in the share of those earning less than \$20,000 as the

severity increases. For instance, about 27 percent of those with a mild disability will earn below this amount, while it reaches almost 50 percent for those with a severe disability.

5. Anticipated Population

Population projection estimates anticipate that most of the CVRD communities will continue their growth until 2025 and beyond, as described in **Figure 11 on page 65**. The exceptions are Electoral Areas A and B, who may potentially decline by 1.2 and 4.2 percent, respectively. Cumberland is projected to continue to rise at the most dramatic rate within the CVRD, adding 3.0 percent more residents annually. Comox and Courtenay are projected to grow by 14.1 and 11.1 percent, followed by

Figure 11. All Communities – Anticipated Population, 2016 to 2025. Source: Produced Using Statistics Canada Data.



Electoral Area C at 9.7 percent. Electoral Area C’s historical and anticipated growth is in part associated to the Mount Washington Alpine Resort, which attracts both seasonal and permanent residents.

Median and average age are anticipated to rise gradually over the next five years. The average age is projected to increase from 49.9 to 51.6 years, while the median age is projected to increase from 45.8 to 49.0 years. The greater relative increase in the average is from increases in people aged 85 and over.

Population projections use the Cohort Survival Method (CSM) to anticipate growth every five years until a chosen cut-off period

using historical birth, mortality, and migration rates. Similar to any projection exercise, results become less accurate over longer periods – this particular method treats the community as being in a constant state economically, socially, and environmentally, when in reality, these factors constantly change due to local, regional, and wider influences.

Because the CSM generates results every five years, straight line change between projection periods is used to estimate the population on an annual basis. The results are as displayed in **Table 7 on page 144** of Appendix A.

6. Tenure

Courtenay, the largest urban community, has the highest rate of renter households at 30.5 percent. This is followed by Cumberland and Comox at 26.3 and 22.7 percent. The electoral areas exhibit rates around 15.5 percent.

Because of major population growth, the Village of Cumberland experienced the highest percentage increases for both owner and renter households, at 26.4 and 82.2 percent. The other two urban areas reported increases of about 20 and 18 percent for both tenure types.

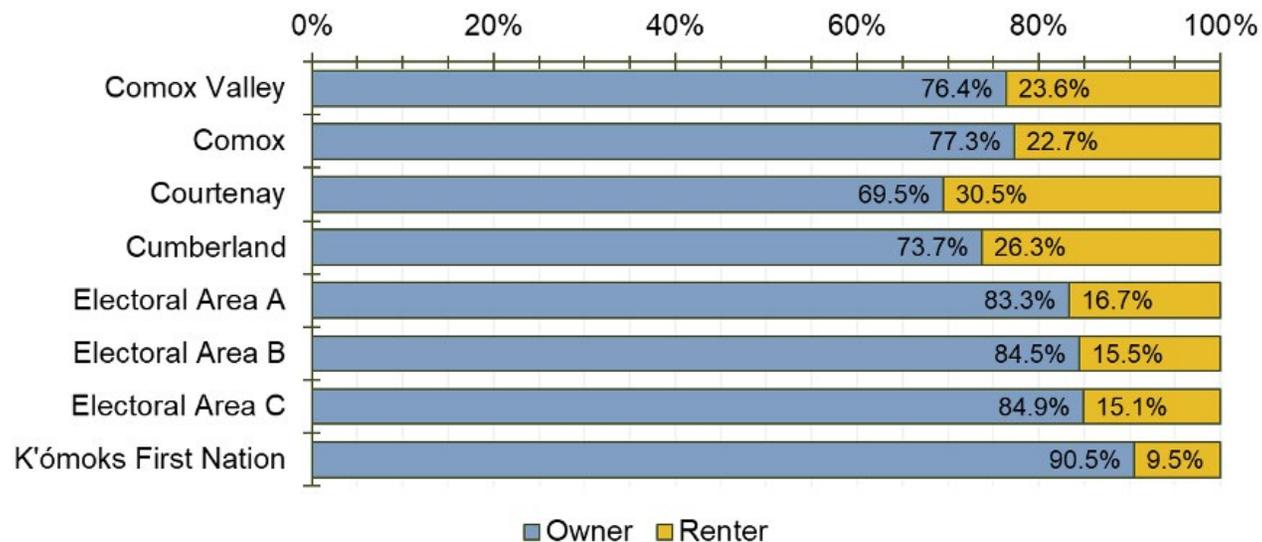
The electoral areas had consistent renter household growth at about 36 percent. This may suggest that more households are

choosing to rent single-detached (or alternative low-density) dwellings rather than own, likely driven by the idea that older housing stocks are generally less expensive to rent. The results are as displayed below in **Figure 12** and in **Table 8** of Appendix A.

7. Unhoused Population

As of 2018, 117 people identified as experiencing homelessness, 58 percent of which were unsheltered. Thirty-two percent identified as Indigenous; comparatively, 6 percent of the total CVRD population identifies as Indigenous. Of all respondents to the 2018 Point-In-Time (PIT) count, 29 percent were above the age of 54, while 6 percent were below 26. PIT counts historically under-represent the actual number of individuals who are unhoused in a community; the need is

Figure 12. All Communities – Population by Tenure, 2016. Source: Statistics Canada.



likely much greater than what is represented here. For example, community engagement made clear that there are several people living in RV's across the region because they lack alternative options.

8. Mobility

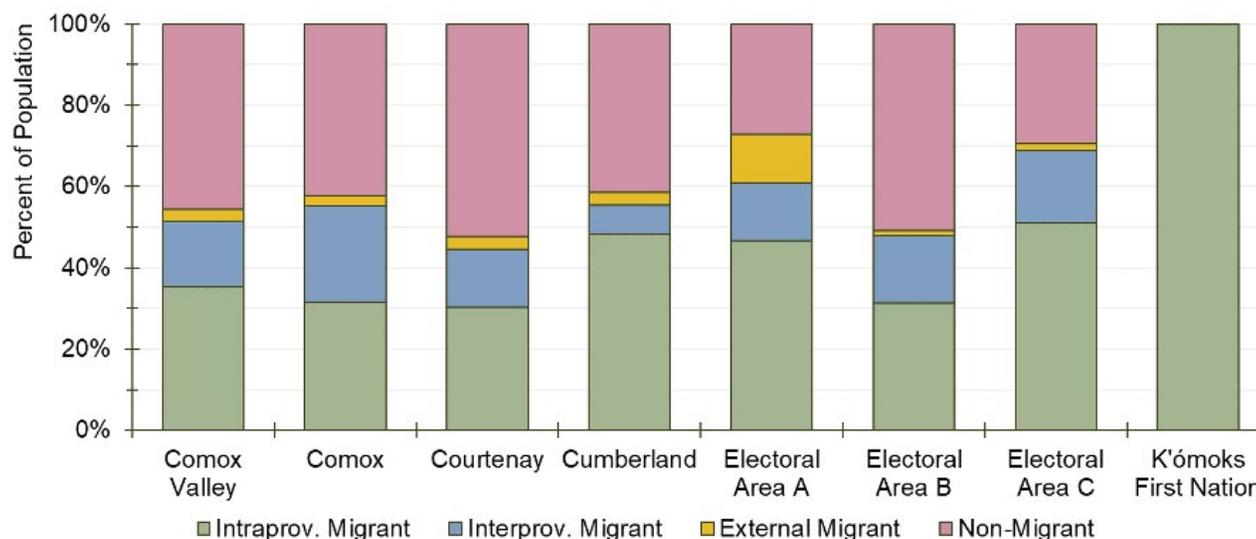
One-year mobility refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier. In 2016, Comox Valley reported that 5,045 people moved to the Regional District from an external origin within the previous year. This is equivalent to 54.5 percent of people who had moved, meaning another 4,215 people changed homes within the Valley (known as non-migrants). Of those who were migrants, the majority (64.8

percent) came from elsewhere in British Columbia, while 29.9 percent moved from somewhere in Canada. Overall, mobility trends remained relatively consistent between 2006 and 2016.

Courtenay exhibited the highest share of movers within the same community (52.3 percent), followed by Electoral Area B (51.2 percent). Electoral Area A had the highest relative share of incoming migrants from outside its boundaries. Among those migrating to Electoral Area A, 16.2 percent were of international origins – the highest rate among all compared communities. As for national migrants, the Town of Comox welcomed the most people relative to total movers – 23.7 percent.

9. Household Size

Figure 13. All Communities – One-Year Mobility. Source: Statistics Canada, 2016.



Comox Valley’s average household size decreased from 2.3 to 2.2 between 2006 and 2016. The decrease in the number of people per household relates to the rise in older populations. This is either from children aging and moving out, or by the loss of loved ones in old age.

Cumberland and Electoral Area C have the highest average household size of 2.4 as shown below in **Figure 14**.

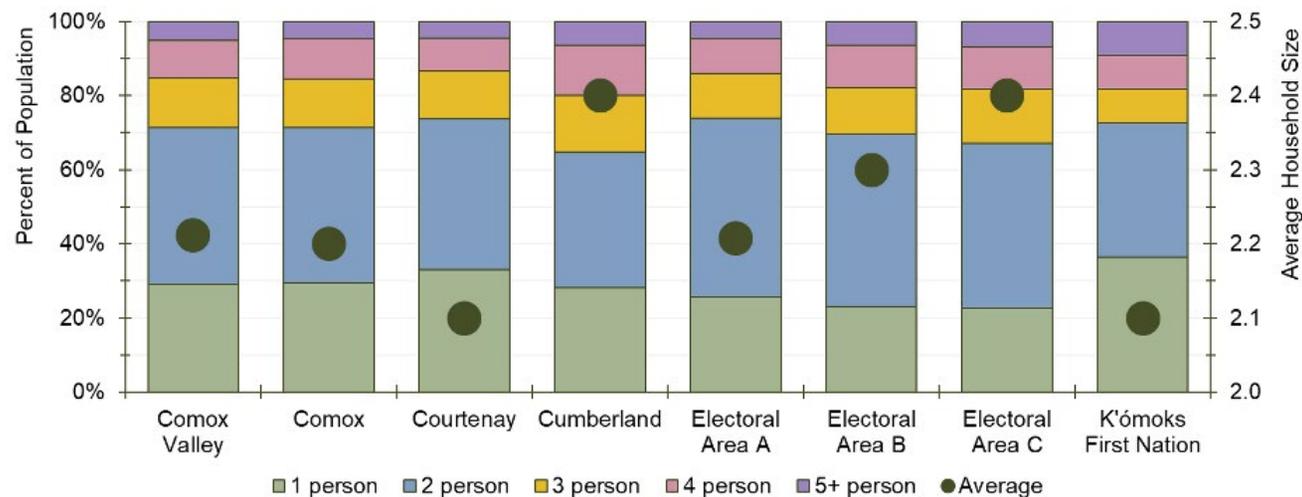
Cumberland’s household size has remained consistent from 2006, and Electoral Area C household size decreased from 2.5 over the same time period. Cumberland’s consistency is due to similar percentage growth in households with 1 person and for those with 3 or more. Conversely, Electoral Area C had almost

five times greater percentage growth in 1 person households than those with 3 or more people.

Courtenay (73.6 percent) and Electoral Area A (73.4 percent) reported the highest share of households that are 1 or 2 people large. However, two different trends are occurring. For Courtenay, a large portion of its 1 person households are attributed to young professionals or students; Electoral Area A’s are predominantly seniors.

Courtenay reported the lowest average household size (2.1). It is typical for urban areas to attract a larger number of single persons. Accordingly, 1-person households in Courtenay

Figure 14. All Communities – Household Size. Source: Statistics Canada, 2016.



represent 33.1 percent of the total. Please see **Table 10 on page 146** of Appendix A for further details.

10. Maintainer Age

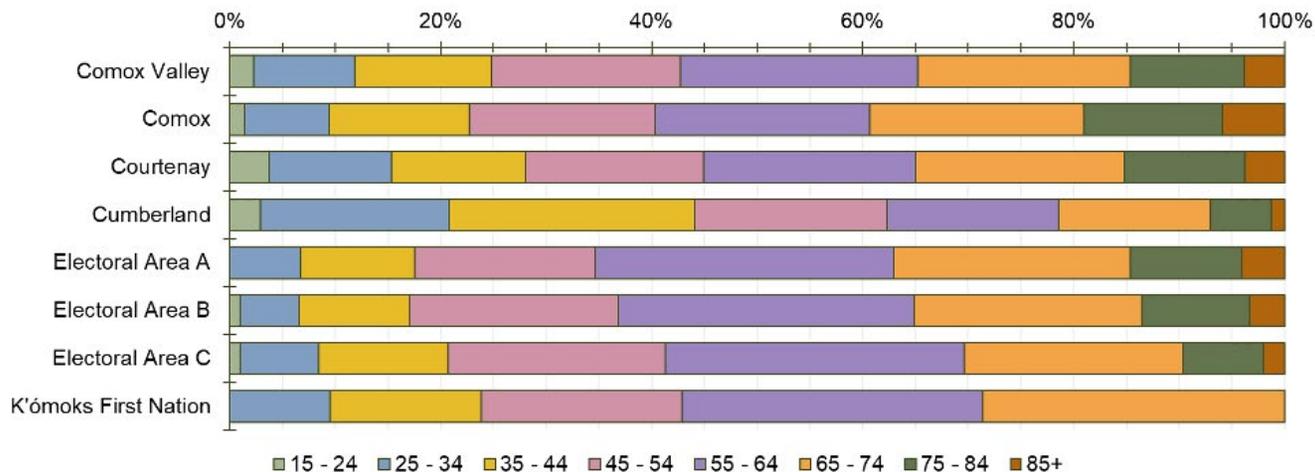
Primary household maintainers (those most responsible for attending to shelter related bills) were most common within the 55 to 64 age cohort, at 22.5 percent of the total, as described below in **Figure 15**. In 2016, Comox Valley had 28,395 households, up from 24,235 in 2006 – a 17.2 percent rise. Overall, seniors represented 34.8 percent of primary household maintainers, while those under 55 represented 42.8.

The Village of Cumberland reported the youngest maintainers,

with 62.3 percent of its households maintainers below 55-years-old. Its cohort with the largest share were those aged 35 to 44 (23.3 percent). The Town also the highest share of maintainers below 35, with 20.8 percent (relative to population). This was 5.5 percent higher than the City of Courtenay, which was the second highest in this category.

The Town of Comox had the highest number of maintainers above 65, with 39.3 percent. This is largely due to the relatively higher share of persons above the age of 85 compared to the neighbouring geographies. Please see **Table 11 on page 146** of Appendix A for further details.

Figure 15. All Communities – Maintainer Age. Source: Statistics Canada, 2016.





Regional Report

Income and Economy

Like demographics, income and employment are directly related to the types of housing need in a community. This section summarizes the Region's economic context using data from the standard Census Profiles where possible, and supplemented by data from the Custom Census dataset published by the Ministry of Municipal Affairs and Housing. All data is derived from the 2006, 2011, and 2016 Censuses and 2011 National Housing Survey.

Please note that all reported incomes within this report have been adjusted to 2015 dollars (meaning adjusted for inflation to represent 'real' values) for better comparison. Therefore, increases in reported income mean growth exceeded inflation,

while decreases mean growth fell short.

In addition, the 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported tax year.

Key Takeaways

Low-Income Measure and Young Families

About 15 percent of Comox Valley residents fall below the after-tax Low-Income Measure (LIM). Younger cohorts experience the greatest difficulty in meeting their needs (or for their families to meet their needs); 23.4 percent of children between 0 to 5 years and 21.3 percent of children under the age of 18 belong to a household below the measure.

Relationship Between Tenure Type and Incomes

Renter households earn significantly less income than owner household. The median owner household income is \$73,67 across the Comox Valley compared to the median rental household income at \$38,394.

Key Employment Sectors

Between 2006 and 2016, CVRD's total employed persons rose 10.4 percent, from about 27,465 to 30,335. The top three industries in the Comox Valley as of 2016 are: Health Care & Social Assistance (4,290 people), Retail Trade (4,170 people), and Construction (2,955 people).

Community Perspectives

The following insights and experiences related to the Valley's income and economic conditions were shared through community engagement activities.

Regional employers are finding it very difficult to attract and retain vital staff because of limited housing availability and affordability.

Key Quotes:

"We have had quite a few people pull out of hiring process because of the uncertainty of housing. We just hired someone who had quite a lot of challenges finding a place to live, and it was right down to the wire for her to find something."

"Middle income range employees are finding it particularly challenging to find housing. Middle income housing is not available"

"Absolutely, just looking at the number of people who are homeless, we are missing all level of housing. Talking to businesses and single people who are housing insecure with the wages that they have. See that expressed by businesses that are having to cut down."

"The costs of living has gone up considerably but my wages only increase 2% a year - these do not line up. I work full-time for my local gov't (pretty good job) and have had to go to the food bank multiple times this year. I don't know how some people in our communities are surviving."

Community Perspectives

The following insights and experiences related to the Valley's income and economic conditions were shared through community engagement activities.

There is generally a lack of rental availability in the region, while a high percentage of the workforce is employed in the sales and services sector and traditionally do not have high enough incomes to purchase a home. This lack of rental options is affecting employer's ability to operate and obtain employees.

Key Quote:

"Affordable Housing for the working class is a massive issue. Rentals should not cost what they do and purchase costs are astronomical. Denser residential is needed - and not luxury."

Younger families and single parents are struggling to meet their needs. Both coupled parents and single parents expressed feelings of housing discrimination and a lack of appropriate and affordable options to meet their family's needs. Single parents shared that they often felt judged by prospective landlords who saw their incomes as being too low or because housing within their budget was deemed to be of an unsuitable size. Parents also shared that housing for low-income working families located close to schools and transit, is especially hard to find.

Key Quote:

"[I was] homeless for 6 months because nobody was willing to rent to a single parent with one low income. [I'm] only housed now because the apartment is owned by a relative. Told multiple times places within my budget would be too small for my children and were constantly rented to childless double income families instead of mine."

Non-profits and social service organizations are routinely bearing the cost of serving the most vulnerable in the region.

There are many non-profits doing incredible work in the Comox Valley, but the burden of providing housing services is incredible taxing, especially when faced with need that is outpacing resources. Service organizations and non-profits all indicated a desire to work more closely with the Regional District and municipalities and reiterated that they understand all levels of government are struggling to address housing.

Key Quote:

"It's difficult because everyone is frustrated and working too hard. Non-profits are frustrated with local governments, local governments are frustrated with the Province, the Province is frustrated with the Feds. We all want to help, but everyone is struggling to find answers."

11. Household Income

In 2015, Comox Valley’s median before-tax household income was \$64,379. This was 11.2 percent higher than 2005 (adjusted for inflation). Median income of renter households increased 17.6 percent to \$38,394 between 2005 and 2015. Owner households saw a 11.1 percent increase in median income over the same time period, to \$73,367.

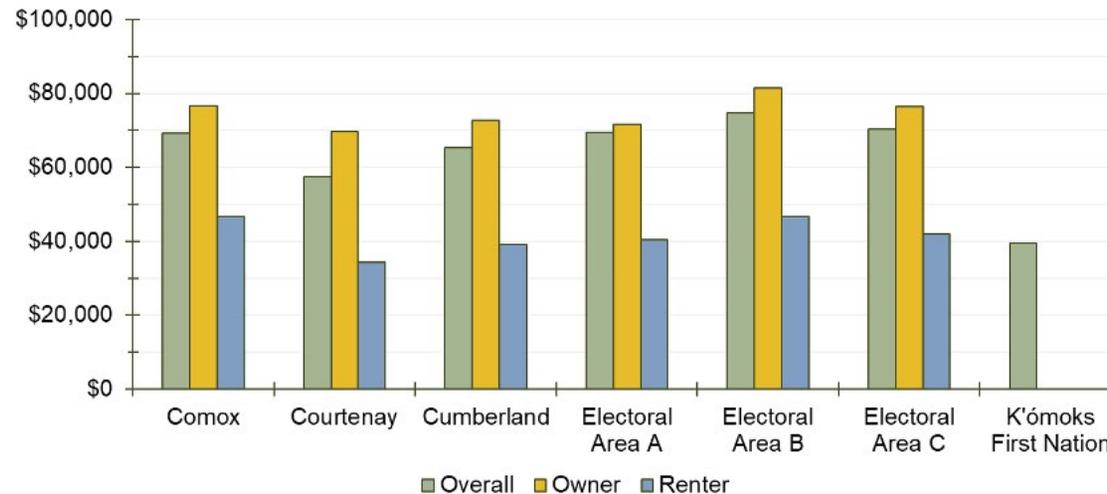
Electoral Area B was the highest earning community, with a household median income of \$74,701 (before-tax). This is a rise of 10.4 percent since 2005. Its growth is predominantly attributable to owners; they achieved a household median of

\$81,432, up 11.4 percent over the 10 years.

Renter household incomes grew by 4.3 percent. Courtenay had the lowest overall median income at \$57,463 (14.6 percent growth).

The Village of Cumberland had the greatest income growth in CVRD, rising 26.6% over the ten-year span (2.4% percent annually). Cumberland’s population growth led to an inflow of younger (likely dual income) couples, in both tenure types, which pushed their median higher. Renter households now earn 26.1 percent more than their 2005 counterparts, in 2015 dollars.

Figure 16. Before-Tax Median by Tenure, 2015 dollars. Source: Statistics Canada.



Median income grew the least in the Town of Comox. It also had the lowest median income growth in both owner and rental households. It is unclear why Comox is not keeping pace with the rest of the Region. The presence of Canadian Forces Base (CFB) Comox may be a factor. Fluctuations in pay will likely be less, thereby stabilizing income growth. This could be perceived negatively when an economy is expanding, but it can be a major positive when trends are the opposite (i.e. the recession of 2008). Important to note is that CFB Comox is recorded under the category of “Public Administration” within the Canadian Census employment categories.

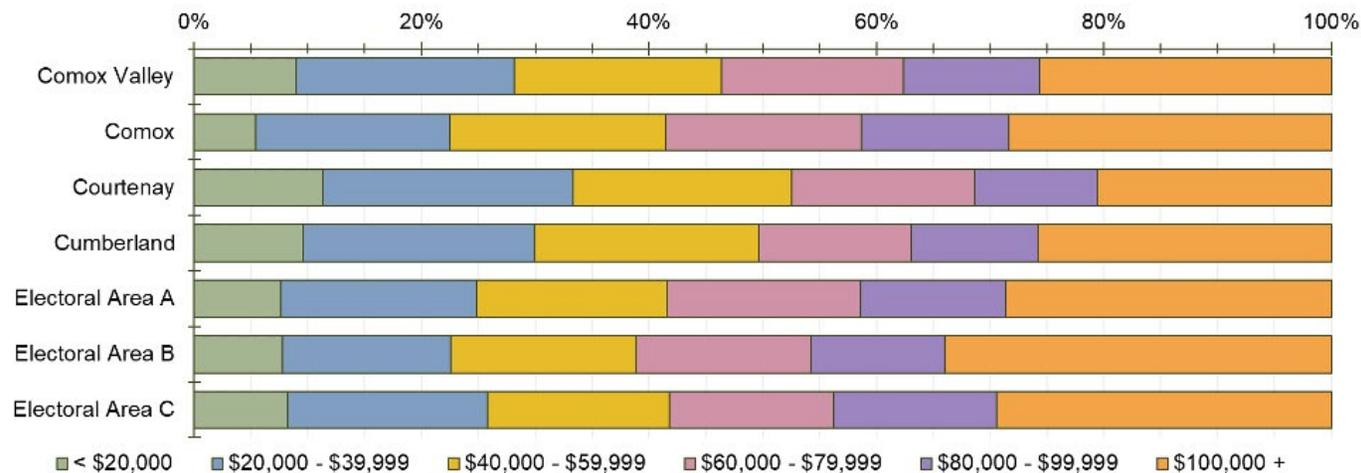
their households earning more than \$100,000. It is impossible to determine what outliers exist that may elevate the average. This is because Statistics Canada does not provide greater detail about those making more than \$200,000 (about 3.7 percent of total CVRD households). Courtenay had the highest share of households earning less \$40,000 (30 percent). Electoral Area B households had the greatest share of households earning more than \$100,000 (33.9 percent), followed by Electoral Area A and C, at 28.8 and 29.4 percent.

As **Figure 17** illustrates, all areas have considerable portions of

12. Low-Income Measure (LIM) – After Tax

Low-Income Measures (LIMs) are a set of thresholds calculated by Statistics Canada that identify Canadians belonging to a

Figure 17. All Communities – Household Size. Source: Statistics Canada, 2016.



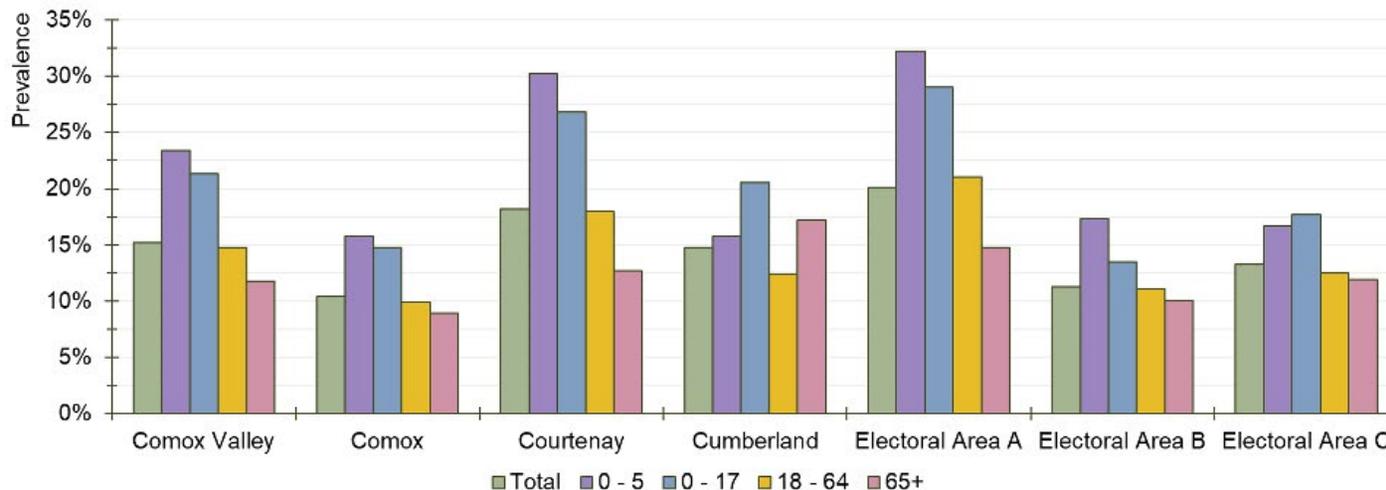
household whose overall incomes are below 50 percent of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty but identifies those who are substantially worse off than the average.

About 15 percent of Comox Valley residents fall below the after-tax LIM, as described below in **Figure 18**. Younger cohorts experience the greatest difficulty in meeting their needs (or for their families to meet their needs); 23.4 percent of children between 0 to 5 years belong to a household below the measure, compared to 21.3 percent of children under the age of 18.

This suggests that younger households (associated with younger children) have less available income, particularly as their expenses increase when they become a first-time parent. Comparatively, only 14.8 percent of people aged 18 to 64 are below the LIM in 2016. That drops again to 11.8 percent for those age 65 and older. As cohorts age, their incomes increase and their number of dependents decrease, thereby reducing the prevalence of low-income individuals.

Electoral Area A had the highest rate of low-income people at 20.1 percent. This was driven by the 29.0 percent associated with residents aged 0 to 17. The lowest rate belonged to Comox (10.4 percent).

Figure 18. All Communities – LIM After-Tax Status, 2016. Source: Statistics Canada.



Seniors in the Village of Cumberland are shown to be experiencing greater financial pressure to meet the needs of their households. It is the only community to have a high prevalence of seniors below the LIM. The other communities have higher rates for those between 18 and 64.

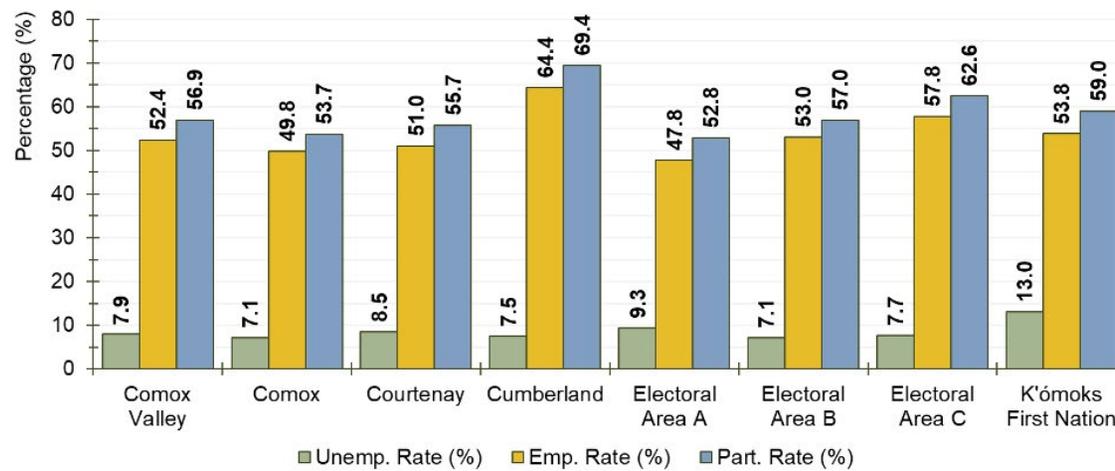
13. Employment

In 2016, CVRD reported a labour force of 30,815. This was a 10.4 percent increase since 2006. Conversely, 23,385 persons did not belong to the labour force in 2016, meaning that they were not actively seeking employment. This figure increased by 24.3 percent over the same period.

CVRD's labour force participation rate (56.9 percent) and employment rate (52.4 percent) decreased between 2006 and 2016. The major contributor to this was likely increased levels of retirement by older persons, which was unmatched by increases in those employed.

Unemployment grew by 1.9 percent to 8.0 percent. A partial reason for this is that the labour force had a lesser increase than that of the non-labour force, resulting in a proportionally lower total with which to calculate the unemployment rate. The unemployment rate is the number of unemployed divided by the labour force. The labour force participation rate is the proportion of people in the labour force relative to the size of the total working-age population.

Figure 19. All Communities – Local Labour Metrics, 2016. Source: Statistics Canada.



14. Industry

Between 2006 and 2016, CVRD's total employed persons rose 10.4 percent, from about 27,465 to 30,335, as described in **Figure 20 on page 78**. The following absolute totals are the number of residents employed in each industry; growth is over the previous 10 years.

Top three industries in the Comox Valley (2016):

1. Health Care & Social Assistance – 4,290; 34.9 percent growth.
2. Retail Trade – 4,170; 5.3 percent growth.
3. Construction – 2,955; 21.6 percent growth.

Industries with major increases:

1. Arts, Entertainment, and Recreation – 34.9 percent (620 to 810)
2. Transportation and Warehousing – 22.5 percent (1,090 to 1,335)
3. Professional, Scientific, and Technical Services – 12.0 percent (1,335 to 1,495)

Industries with major decreases:

1. Information and Cultural Industries – 15.9 percent (440 to 370)
2. Manufacturing – 10.2 percent (1,180 to 1,060)
3. Agriculture, Forestry, Fishing, and Hunting – 8.0 percent (2,055 to 1,890)

15. Commuting

Comox Valley reported 20,935 usual workers in 2016, about 69.0 percent of the total employed labour force.

The breakdown of general commuting patterns is:

- (39.0 percent (8,170) of Comox Valley residents commuted within their specific community;
- 46.6 percent (9,760) commuted elsewhere within the Regional District; and
- 14.3 (3,005) traveled outside of the CVRD, whether within or out of province.

The highest rates of CVRD commuting belonged to the electoral areas. Most jobs, particularly commercially related ones, cluster within urban municipalities. Specifically, Courtenay has the highest rate of community-specific work travel (61.3 percent). This suggests that it is the main employment hub, supported by it being the most populous community within CVRD.

Commute data describes patterns exhibited by “usual workers”. These are workers that report themselves as generally having the same workplace location at the beginning of each work day. For instance, an office job would typically be classified as a same or usual workplace, whereas contractors (e.g. landscaping or construction), truck drivers, or traveling salespeople would not. Commuting patterns are shown below in **Figure 21**.

Figure 20. NAICS Industry Employment Totals by Tenure, 2006 to 2016. Source: Statistics Canada.

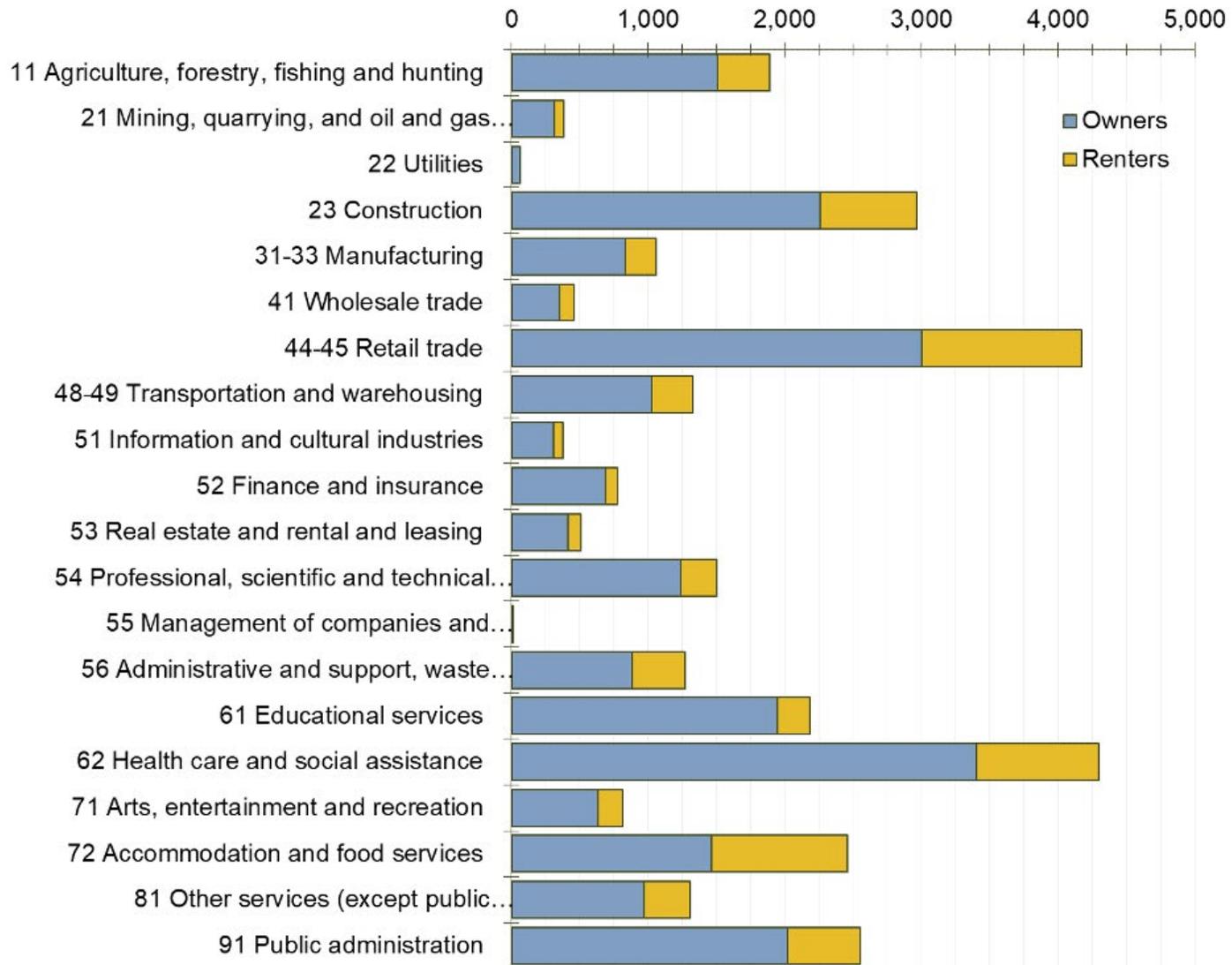
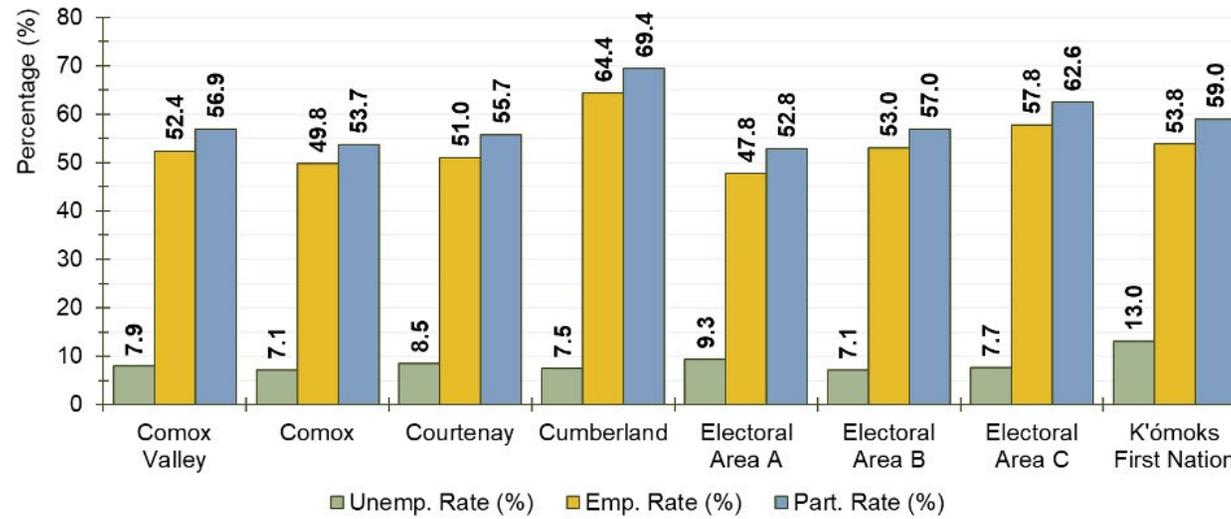


Figure 21. All Communities – Commuting Patterns for Usual Workers, 2016. Source: Statistics Canada.





Regional Report

Housing Profile

This section summarizes the Region’s housing context. Like previous sections, data used includes those from the standard Census Profiles where possible, supplemented by data from the Custom Census dataset published by the Ministry of Municipal Affairs and Housing. All data is derived from the 2006, 2011, and 2016 Censuses and 2011 National Housing Survey. The report also draws upon the following sources:

- AirDNA
- BC Assessment
- BC Statistics
- Canadian Mortgage & Housing Corporation (CMHC)
- Vancouver Island Real Estate Board (VIREB)
- Secondary Market Research

Key Takeaways

No Bachelor/Studio Units Available in Primary Rental Market

Availability of bachelor/studio style units has declined in recent years. There are now nearly none of these apartment units available. This dwelling type can often provide affordable housing options for community members, particularly those most vulnerable.

Very Low Vacancy Rate

The Courtenay CMA has a very low vacancy rate, rarely exceeding 2 percent. Vacancy has generally been lowest in 3-bedroom or larger units. Typically, a primary rental market is considered healthy and balanced when vacancy rates are in the 3 to 5

percent range.

Increase in Rental Cost

There was a notable increase in the cost of market rent in the Courtenay CMA in 2018 and 2019. Average monthly rental costs for the secondary rental market, which represents 70 percent of the overall rental market in the region, indicate that affordability issues are much worse than what is represented when we look at the primary rental market alone.

Increase in Assessment Value of Most Common Housing Types

Since 2016, median assessment values grew 49 percent for

single-detached homes, grew 29 percent for duplexes, fell 9 percent for rows, and fell 4 percent for multi-family dwellings.

Short-Term Rentals are Predominantly Used for Commercial Purposes

Short-term rentals (STRs) exhibit steady growth since their widespread popularization in 2016. CVRD STR “entire-unit” totals reached 371 in October 2019, of which about 85 percent were available more than 50 percent of the year (herein referred to as “commercial” units).

Community Perspectives

The following insights and experiences related to the Valley’s current housing stock were shared through community engagement activities.

There is great need for smaller housing units.

Single individuals, unhoused community members, students and older adults all reiterated the acute need for smaller housing units that are affordable and appropriate for smaller households. It is very hard to find housing options that are affordable for a single person. Single individuals with lower incomes are forced to live with roommates or share spaces within a home.

Although not always an issue, sometimes this can lead to dangerous housing situations where individuals are forced to share a space where they do not feel safe. Women for instance may be sharing a space with a male roommate who is physically, verbally, or sexually violent, but they lack other options and much choose to either stay or become unhoused.

Community Perspectives

The following insights and experiences related to the Valley's current housing stock were shared through community engagement activities.

Key Quotes:

"[There is] no availability for single individuals, very high prices when finding something. It may be affordable for a couple but not for 1 person"

"Modest homes are hard to find. Not every bedroom needs an ensuite! We don't all need double door garages. All this extravagance ups the cost to buy, operate and maintain these properties. We need more affordable housing; not just for the underserved/homeless/single parents/elderly, middleclass/single income households need homes in their price range too."

Community members need additional supports in order to afford increased housing costs. One-third (25 percent) of individuals who completed a housing needs assessment survey indicated that they had accessed housing supports in the last two months. These supports included the food bank, Dawn to Dawn, BC Housing RENT and SAFER programs, shelter beds, and various others. The experience of accessing these supports can sometimes be stressful and humiliating and waits for subsidies or supports can be long and paperwork can sometimes be confusing. Individuals that worked full-time but were also trying to access supports shared that work hours can conflict with when support offices are open and therefore make it challenging

to access support without having to take time off work. It was noted that individuals who do not have a vehicle or do not drive find it challenges to accesses the food bank because it is not located close to transportation and individuals may not be able to afford to travel there by taxi for example. There is also a lot of concern that people who have traditionally been able to afford housing are increasingly being pushed out. This manifests in hidden homelessness, increased usage rates at places like food banks, or people renting in places that are further from vital services so they can get the number of bedrooms they need.

Key Quotes:

"I access the food bank when I can afford gas to get there. Transit doesn't have a bus stop close enough to the food bank to make it easy to use."

"There is a sense in the community that a lot of people are one paycheque way homelessness."

"There are a lot of people right on the edge, couch surfing or living in RVs."

"Eight years ago we had very few people couch surfing or homeless. Now... well, lots of people in our program and staying with friends or something like that."

Despite the variety of local supports that are available, it was felt that they were not widely known and that more could be done to promote various programs or support opportunities.

Key Quotes:

“I accessed them because I was leaving my abusive husband. Honestly, I didn't even know they existed. The public isn't aware of most of them.”

“[Accessing supports can be] confusing because of all the piecemeal help available. as in ‘go here then go there’. Without a car and family help it is a give-up-on kind of task.. The Valley's cities each need a place to go for a "one stop" kind of help and even a fee of some kind would be favourable for the work done after all we do loose many of our abilities when we become seniors and are easily confused, etc. and for the same reasons homeless, ill, or addicted people cannot cope with all the regulations and give up in disgust and anger. A warm/cool room and a specialized person to help others find a ‘home’ is required.”

Very low vacancy rates create instability for renters.

Low vacancy rates lead to a lack of choices for renters. Because of this many are forced to stay in rental housing situations that are less than ideal or if they lose their rental housing, they may need to find other creative housing options such as RV's or couch surfing.

Key Quote:

“We're given very short notice to move and had to purchase an RV to live in until we can purchase rural property and /or a house.”

Increase in rental costs are impacting quality of life.

Just over half of renters (58 percent) surveyed indicated that their monthly housing costs were not affordable for them (58%). As rents continue to increase across the valley, the overall quality of life for residents continues to be compromised.

Key Quote:

“It's distressing how much the housing costs have risen in 20 years, while the general quality of life has declined in the Comox Valley.”

16. Dwelling Types

CVRD’s housing stock grew 17.1 percent between 2006 and 2016. Cumberland’s stock had the greatest rise at 37.3 percent. This closely followed the percentage increase in their population over the same period.

In 2016, 67.4 percent of Comox Valley’s housing supply was single-detached dwellings (19,135), as described below in **Figure 22** and **Table 18 on page 150** of Appendix A. Since 2006, CVRD added 4,155 units to its overall stock, of which 2,620 (63.1 percent) were single-detached dwellings.

Apartment units (11.2 percent) were the next most common

dwelling type (3,185 total). This was followed by semi-detached and rowhouse dwellings. CVRD reported 1,225 movable dwellings in 2016, up 21.9 percent.

Electoral Area A had the highest total of single-detached dwellings relative to total stock, reaching 2,070 dwellings or 93.7 percent. The next most common type was movable dwellings, with 70 (3.2 percent).

The City of Courtenay had the highest total of apartment units with 2,340. This was 73.5 percent of the entire CVRD apartment supply in 2016. Courtenay also demonstrated the highest proportion of semi-detached dwellings at 16.0 percent.

Figure 22. All Communities – Proportions of Dwelling Types, 2016. Source: Statistics Canada.



Although Comox was second in most metrics, it did surpass Courtenay’s proportion of row houses with 9.1 percent.

Electoral Area B reported the most movable dwellings (325), and the second highest share of its total (10.7 percent). Nevertheless, its number of movable dwellings decreased 9.7 percent since 2006. In Electoral Area C, the number of said dwellings grew 86.2 percent over the same time period, reaching 270.

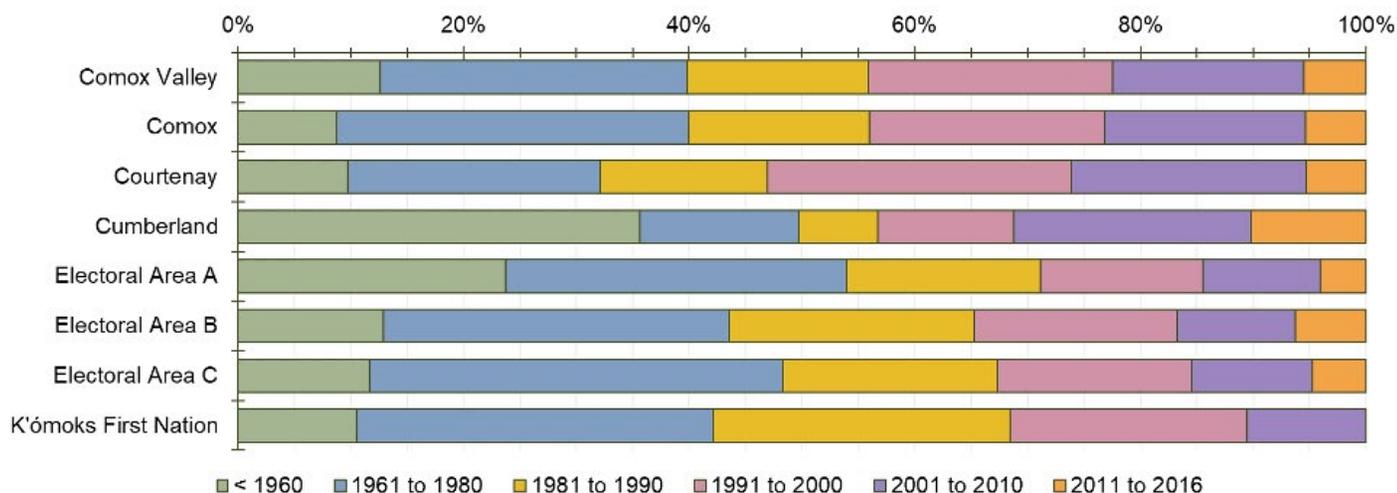
17. Dwelling Age

As of 2016, 12.6 percent of CVRD’s building stock (3,580 units) was built before 1961; 38.5 percent of construction appears to

have happened between 1991 and 2010, amounting to 10,940 units (about 550 annually), as described below in **Figure 23** and from **Table 19 on page 151** of Appendix A. Between 1981 and 1990, the CVRD experienced a ‘lull’, with only 4,575 units added to the overall stock (about 230 annually). Since 2011, 1,575 units came to market (about 315 per year). This falls short of the build-out rates for the previous two decades.

The brackets for dwelling age, as defined and required by Housing Needs Report legislation, are not uniform periods. Nevertheless, comparing unequal periods still highlights the impacts of unit build-out over time, particularly during more recent years.

Figure 23. All Communities – Dwelling Age, 2016. Source: Statistics Canada.



The City of Courtenay had 47.7 percent of its (finished) construction between 1991 and 2010. During those 19 years, it recorded an annual build-out of approximately 280 units per year. Since 2011, that rate has slowed to about 125.

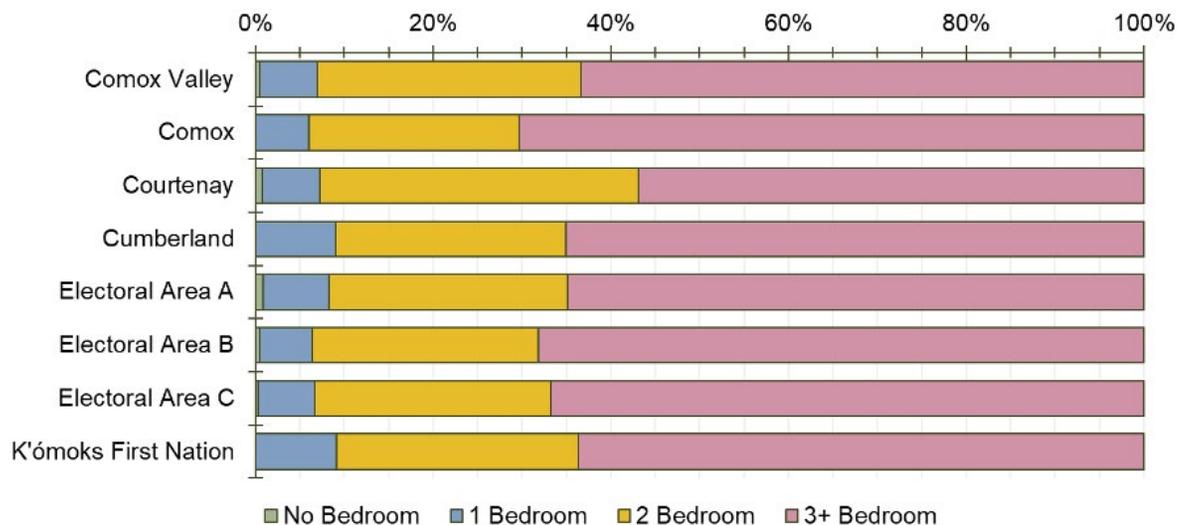
Cumberland had the greatest share of post-2010 stock, with 10.2 percent (20 units per year) built after 2010. Cumberland also had the highest proportion of homes built pre-1961, at 35.8 percent. This was 12.2 percent higher than Electoral Area A, the community with the next highest share. These percentages are relative to the total households in each community.

18. Bedroom Number

As of 2016, housing units with 3-or-more bedrooms accounted for 63.3 percent of the housing supply in Comox Valley. This is mostly due to the abundance of single-family dwellings across the Region, both in rural and urban communities. Closely mirroring CVRD’s growth in said dwelling types, the number of 3-or-more bedroom units have grown 18.9 percent from 2006. However, 2-bedroom units had the greatest level of growth, rising by 21.4 percent.

Courtenay had the highest share of 2-bedroom units with 35.9 percent (totaling 4,200). Comox had the fewest 2-bedrooms

Figure 24. All Communities – Units by Number of Bedrooms, 2016 . Source: Statistics Canada.



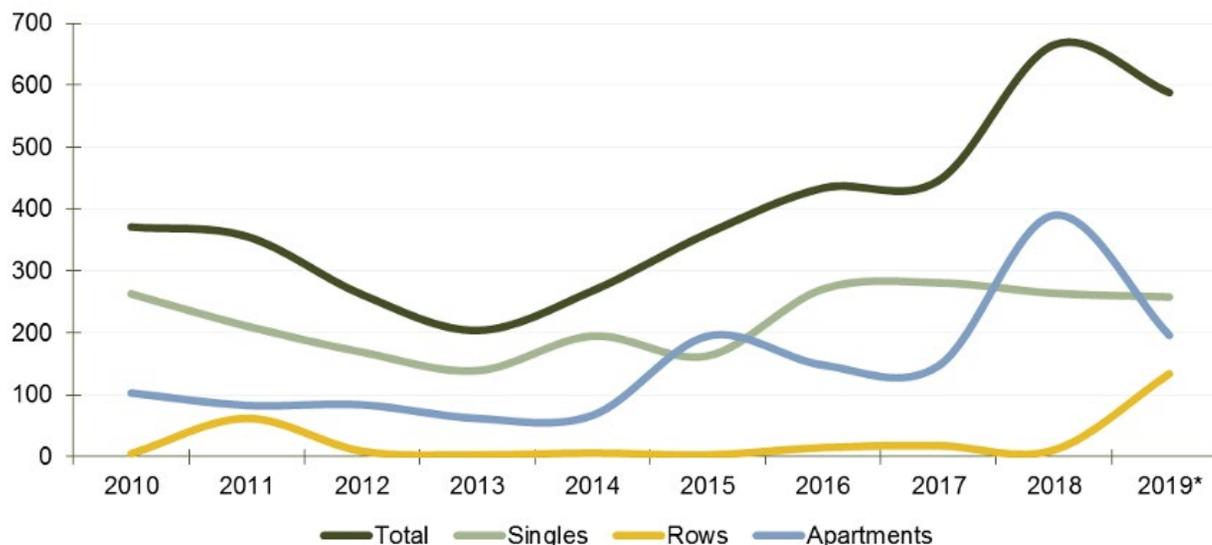
relative to its housing stock, with 23.7 percent (1,470 units). By comparison, the electoral areas exhibited a minimum 2-bedroom share of 25.4 percent. However, this relationship may be related more to the size of older dwellings (of which there are proportionally more in the electoral areas); single-detached homes with fewer bedrooms were more common in the mid- and early-1900s.

19. Market Housing Development Trends

Housing construction data from CMHC does not cover the entirety of Comox Valley Regional District, estimates of unit completions are therefore derived by time adjusting building permit data from the Province, adding 12 months to account for

construction. Using this method, and as described in **Figure 25 on page 87**, both the addition of new housing to the CVRD has been variable, with periods of low and high unit completions. Lower periods of construction typically average around 250 units/year, while higher periods are usually in the 400 to 500 units/year range; 2018 was the strongest year by a substantial margin, with an estimated 665 units completed. Historically, years of higher production are associated with an increase in development of apartment style units. Most of the last 10 years have been a period of low, predominantly single-detached, housing development. For historical breakdown of dwelling completions, please see **Table 21 and Table 22 on page 152** of Appendix A.

Figure 25. Historical Unit Completion Estimates by Dwelling Type. Source: BC Stats.

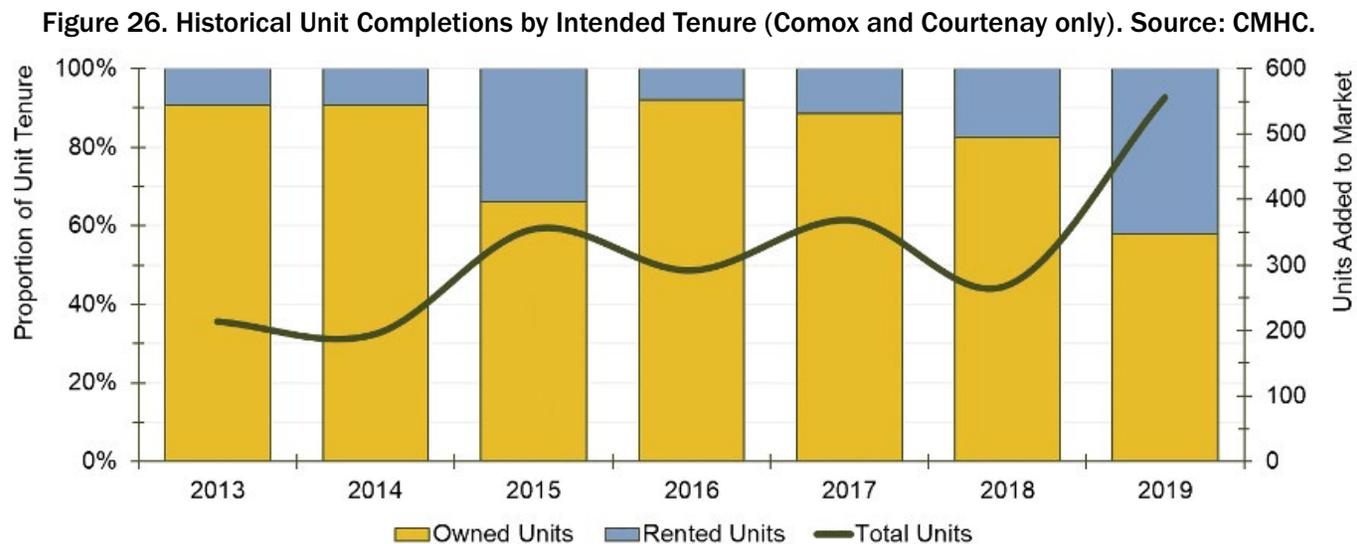


The Region has historically built housing with an overwhelming focus on owner-occupied tenures. Intended tenure data is only available from CMHC for the combined area of Comox and Courtenay; however, this can be considered a conservative estimate of the dominance of owner-occupied tenures as less urban areas tend to have less rental housing generally, and census data for other areas of the CVRD bear this out. There have been notable years which saw substantial completion of units intended for the rental market, and in general, these tenures have been growing in market share recently, as described below in **Figure 26**.

20. Rental Inventory

The primary rental universe (the inventory predominantly made up of purpose-built rental buildings) belongs to the communities of Comox and Courtenay, the only markets which meet CMHC’s threshold for inclusion into their annual survey. This stock was static in size for most of the last decade but has declined in recent years, as shown in **Figure 27 on page 89**.

Data for 2019 shows a total inventory of 1,680 units, down roughly 18 percent from typical levels. However, this does not yet reflect the addition of 234 new rental units completed in 2019. Adding these into the stock, CVRD can expect to have a total primary rental inventory of 1,914 units, which would only be 6

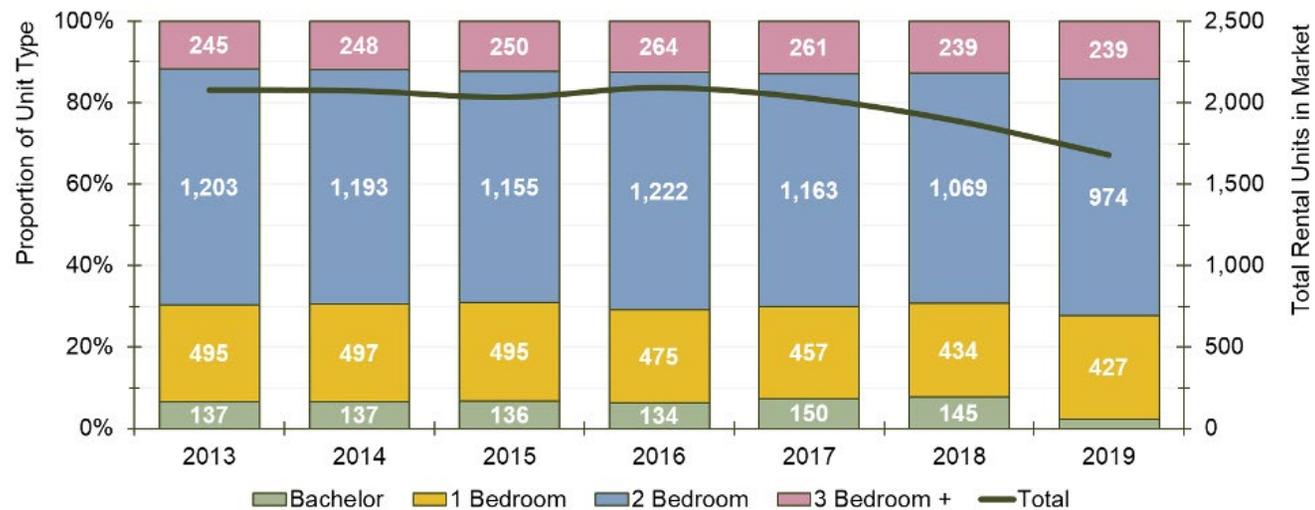


percent lower than typical levels over the last decade. Housing starts data suggests more rental inventory is on the way, which should lead to primary rental market reaching a new high point in the next year or two.

The proportional breakdown of the primary rental market by bedroom count has been historically steady. However, the recent reduction in stock reflected in the current data shows that most of the lost inventory consisted of 2-bedroom units. Bachelor/studio style units also notably declined in recent years such that there are now nearly none of these apartment types. Data is not yet available to determine the unit types of those recently completed.

The primary rental market is generally more focused on one- and two-bedroom dwelling units. In 2016, 32 percent was attributed to 1-bedroom units, and 44 percent to 2-bedroom units. Secondary rental market units do contribute to the 1-bedroom and 2-bedroom unit styles; however, the majority of their stock consists of 3-bedroom or larger dwellings, at about 57 percent in 2016. Secondary rental markets include housing types such as single or semi-detached units (which can easily flip between owner and renter occupied tenures), condominium apartments (rented out by their owner), larger houses that have been internally converted to rental units, other smaller multi-unit buildings (like duplexes or triplexes), or small mixed use buildings that contain a few apartments above a ground-floor

Figure 27. Historical Primary Rental Housing Universe. Source: CMHC.



commercial unit. These tend to not be captured by the CMHC survey.

Comparing this information to census figures on rental households, it can be concluded that most of the rental housing stock in CVRD, especially in communities outside of Comox and Courtenay, operates in the secondary universe. The 2016 census reported 6,980 households being housed in rental dwellings, however the primary market that year was only 2,095 units in size, representing 31% of the rental market.

Overall, the secondary market contributed 70 percent of 2016 rentals (as shown in **Table 23 on page 153** of Appendix A),

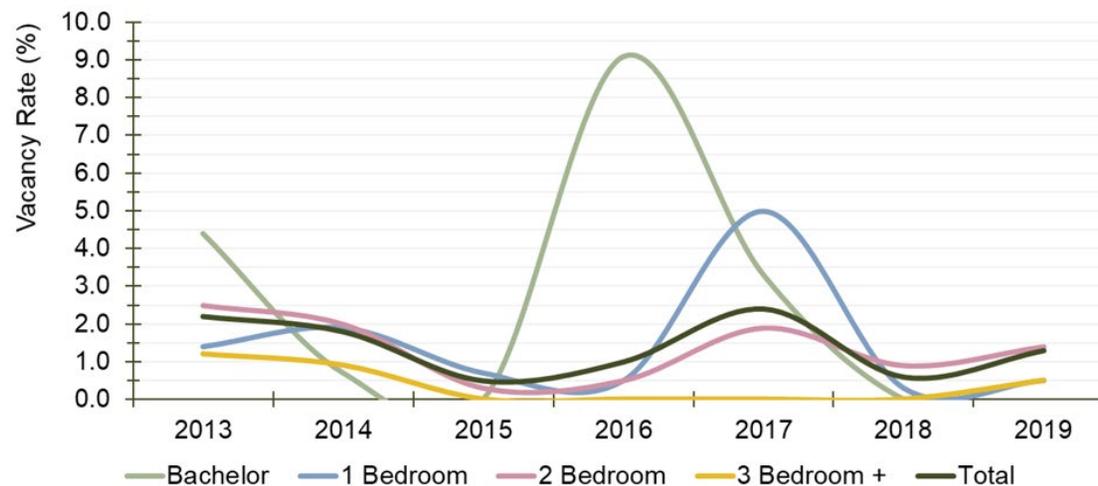
providing most of the stock across all unit styles aside from the small number of No Bedroom units:

- 1-bedroom: 67.7 percent
- 2-bedrooms: 59.3 percent
- 3-or-more bedrooms: 88.9 percent

21. Rental Market – Rent & Vacancy

Given that many areas of CVRD are not yet large enough to qualify for the CMHC rental market survey, direct data on rental vacancy or rates is unavailable in many areas of the region. That said, the combination of Comox and Courtenay represent 63% of the region’s households and data is available for these communities. Further, while there are many other distinct

Figure 28. Historical Rental Housing Vacancy by Unit Type, Courtenay CMA. Source: CMHC.



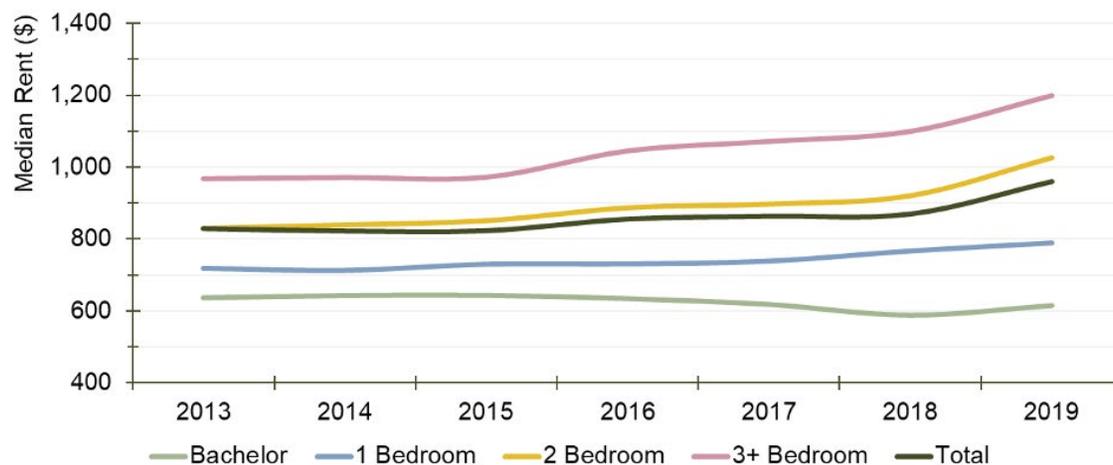
communities in the Comox Valley region, it is reasonable to assume that rental market trends are similar to those observed in these main rental markets given the relatively close distance between them. This section presents rental market data for the Courtenay Census Metropolitan Area (CMA), roughly the City of Courtenay and Town of Comox combined.

Typically, a primary rental market is considered healthy and balanced when vacancy rates are in the 3 to 5 percent range. The Courtenay CMA has had a variable but overall low vacancy rate, only rarely exceeding 2 percent, as described in **Figure 28 on page 90**. Vacancy has generally been lowest in 3-bedroom or larger units.

Vacancy rates are a measure of market demand, with low and declining vacancy signaling high and increasing demand. Accordingly, declining vacancy is a leading indicator of market rents, as prices increase to balance the changing demand with available supply. That said, vacancy can decrease without major price changes, but once unit availability hits a critical threshold of very low vacancy, rents tend to react disproportionately. Within this context, price increases generally lag a year or more as the impact of low vacancy ripples through the market.

Rents in the Courtenay CMA tended to increase gradually year to year, as described below in **Figure 29**. This changed in recent

Figure 29. Historical Median Market Rents by Unit Type, Courtenay CMA, 2019 dollars. Source: CMHC.



years, with a notable increase in market rents in 2018 and 2019. Reflecting vacancy data, rental price growth has been strongest for 2 and 3+ bedroom units. For historical median rent pricing, please go to **Table 25 on page 154** of Appendix A. For historical average rent pricing, please go to **Table 26 on page 154** of Appendix A.

22. Secondary Market Scan Data

A scan of the secondary rental market was completed between March 30th and April 17th, 2020. Postings were reviewed from the online rental posting sites Craigslist and Kijiji. In total 82 unique rental postings were tracked, the majority of those being advertised as located in the City of Courtenay. Each posting was tracked by reported dwelling type, number of bedrooms and cost. The accuracy of postings was not assessed, but the scan provides a snapshot of asking rents in the CVRD for those who are looking to enter the rental market today, as described below in **Table A**.

No bedroom or studio suites, of which there were 5 postings average a monthly rental cost of \$999, 1-bedrooms of which there were 22 averaged \$1,106, 2-bedrooms of which there were 36 averaged \$1,392, 3-bedrooms of which there were 17 averaged \$2,082 and finally 4+ bedrooms of which there were only 3 advertised, averaged \$2,450.

Although only a snapshot of the secondary rental market, all the monthly average rents were higher than that suggested by CMHC data for the primary rental market. In some cases, such as 3-bedroom rental units, the cost to rent in the secondary rental market was more than double that of the primary. This helps confirm that the local market experiences price premiums between available units and all units, as demonstrated in CMHC analysis for Victoria (see item 6 in the Limitations section on page 24). This is also important to note as 70 percent of the regions rental market is serviced through the secondary rental market.

Table A. Average Price of Secondary Rental Market Postings by Bedroom Number, 2020.

Unit Type	Average Primary Rental Market Price (2019)	Average Secondary Market Rental Price	% difference
no bedroom/studio	\$640	\$999	+56.1%
1 bedroom	\$828	\$1,105.68	+33.5%
2 bedroom	\$1,038	\$1,391.67	+34.1%
3+ bedrooms	\$1,166	\$2,367.50	+103%

23. Ownership Market – Prices & Sales

Days on market shows the length of time a property listing takes to find a buyer. It is therefore a measure of market demand; the ownership equivalent to vacancy rates. Generally, across the CVRD, the early 2010s were stable, if declining slightly. In the latter part of the past decade, demand showed a significant increase across all communities, particularly from 2017 onwards, as shown below in **Figure 30**. This trend has reversed slightly in 2019, though still remains low, especially in the Town of Comox.

This period of increasing market demand also matches with patterns of market activity in terms of total number of sales.

Coinciding with days on market, total sales volumes were fairly stable for most of the last ten years in Comox. As demand for individual listings grew, so too did the total number of transactions in each community, as described in **Figure 31 on page 94**.

Consequently, price action in most housing markets matches with the demand patterns already discussed. Annual price changes were mixed for the early 2010s but showed an increase across all dwelling types starting in 2016, peaking in 2017 at a dramatic 20 to 30 percent year over year increase, and generally continuing at a lower pace to the present. The most recent year (2019) indicated that the market price for most dwelling types

Figure 30. Historical Average Annual Days on Market by Dwelling Type. Source: Vancouver Island Real Estate Board - VIREB.

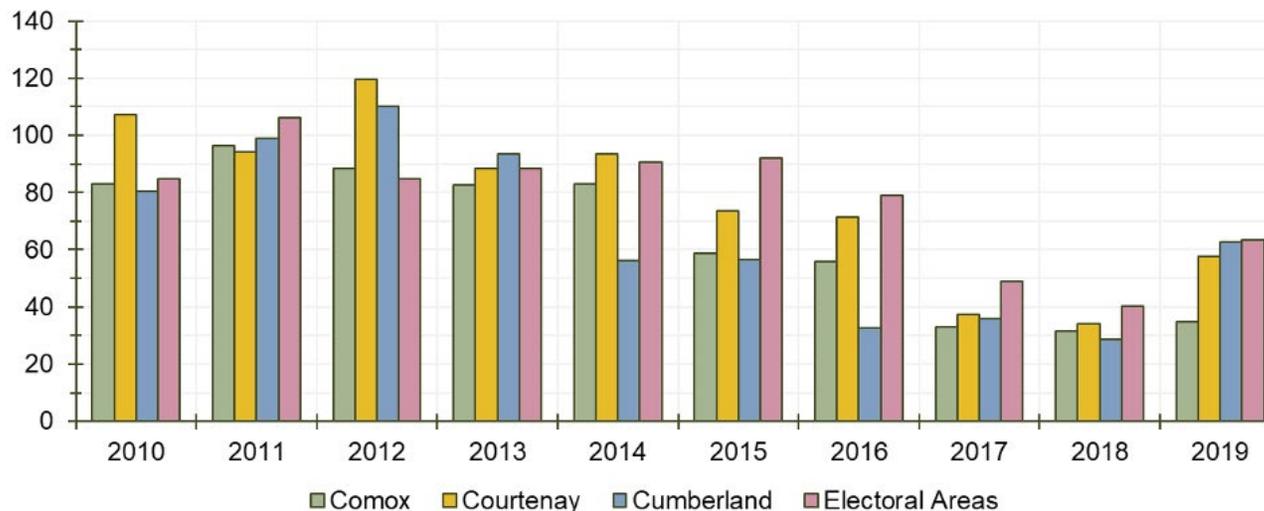


Figure 31. Historical Annual Sales Volume by Dwelling Type. Source: VIREB.

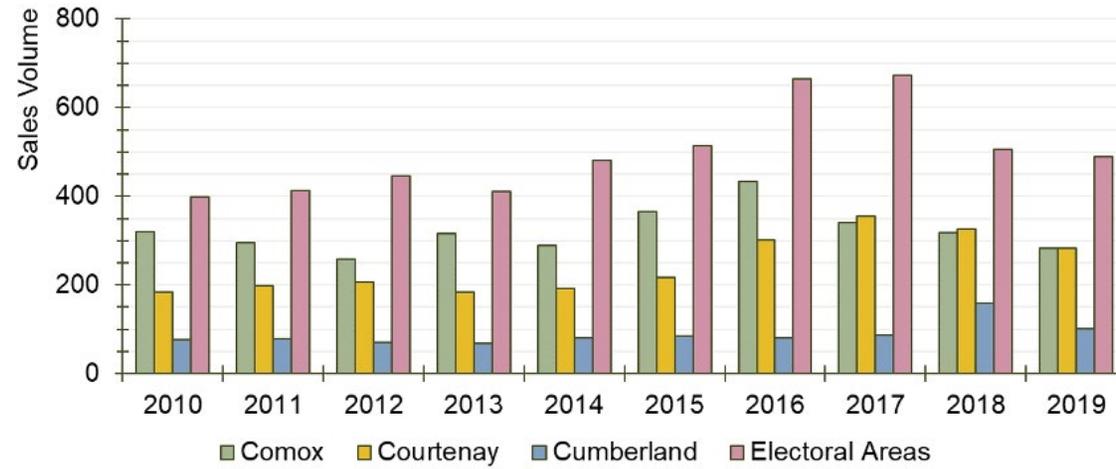
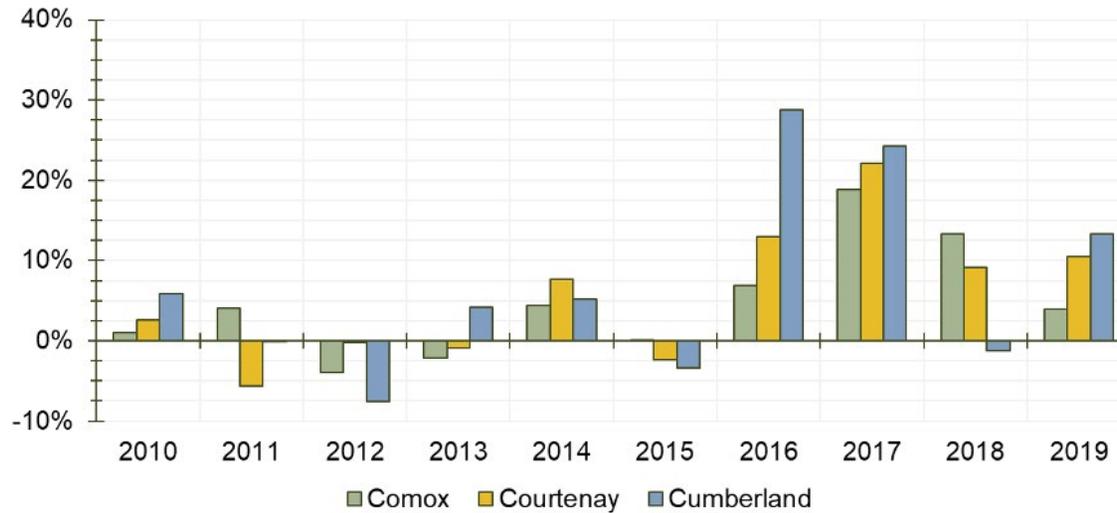


Figure 32. Historical Year/Year Housing Price Change by Dwelling Type. Source: VIREB.



remained steady after the recent escalation. Condo apartments showed the strongest price appreciation and unlike all other types, continued to increase strongly in 2019. This is likely due to their comparatively lower starting point for price, their relative affordability compared to other housing types, and possibly demographic factors driving demand to smaller housing forms. Please refer to **Figure 32 on page 94** for details.

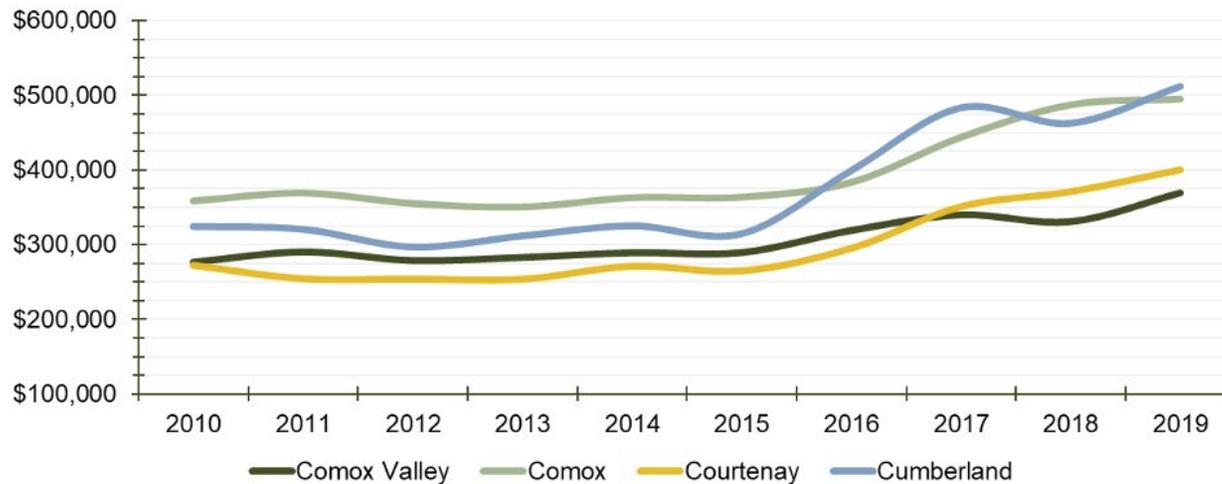
Accordingly, median sale price across all communities in CVRD was generally stable for most of the past 10 years, with a significant increase observed from 2016 to 2018, which tempered in 2019, as described below in **Figure 33**. The overall price in 2019 was 28 percent higher than the 2010 to 2016 average.

24. Short-term Rentals (AirBnB)

Over the last decade or so, short-term rentals (STRs) have grown significantly as a new form of residential property tenureship: a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. At the epicentre of the STR boom is the technology company AirBnB, an internationally used STR marketplace that connects STR “landlords” and users. Especially since 2016, AirBnB, and the STR market with it, have experienced exponential growth worldwide.

Alongside this market growth is concern about the impact of STR units on traditional residential market sectors. There has

Figure 33. Historical Median Historical Median Sale Price by Dwelling Type, 2019 Dollars . Source: VIREB.



been notable concern by local residents and governments in the Comox Valley region about STR impacts on the availability of long-term rental housing; specifically, whether STRs are removing traditional rentals from the market, thereby reducing supply and causing greater difficulty for households to find a suitable place to live. This concern is exacerbated by the general lack of authoritative data on the extent of local STR markets due to the fact that AirBnB, and other platforms like it, are private companies which do not publish data on their users.

The following discussion aims to identify the actual number of units that are potentially being removed from the market, and whether the developing trends warrant immediate concern. To do so required the use of third-party data provided by the company AirDNA, which provides monthly (as of January 2016) data on STR markets, scraped from the public-facing websites of several STR platforms, including AirBnB. This report's analysis combed said data and applied the following definitions to the exercise:

Total Market

All short-term rental units that were active (meaning, offering lodging) within a given time period.

Commercial market:

All short-term rental units that were active within a given time period, but are available and/or reserved more than 50 percent of the days that they have been active. For instance, if a property was active in 2017 and provided booking availability for 200 days (about 55 percent of the year), it would be considered as "commercial" as the primary use of the unit is for STR accommodations, rather than being a minority use of a residential dwelling. In other words, the 50 percent cut off is meant to separate residents using the service to create supplemental income from their dwellings, from non-resident STR operators using the unit principally for income/investment purposes.

Additional Notes

The data includes listings from several STR platforms. In examining the data, it was noted that AirBnB accounted for the vast majority of listings, with other platforms mostly serving as another avenue to advertise properties which were also available on AirBnB. To avoid double-counting units, only data for listings on AirBnB are used.

In this report, market types are divided into "entire unit" and "other." The former means an STR listing that is the entirety of an apartment or dwelling, while the latter can be a room in a dwelling, a hotel room, or other type. For the purpose of this analysis, only "entire unit" listings are considered to represent units that may be impacting traditional housing market sectors.

According to **Table 31 on page 157** of Appendix A, the overall STR market had grown to 457 individual units by October 2019, up 54 units since the same time in 2018 and 174 since the same time in 2017. Over time, the actual total has fluctuated as it mirrors the demand for accommodation during specific seasons. For instance, there are typically spikes in July of each year, specific to summer vacation rentals. Overall, 81 percent of the total market are entire units.

Alongside the overall market’s relatively steady growth of the last four years (see **Figure 34**) is growth in commercial units, which historically maintain a strong majority of listing types within the CVRD. In October 2016, there was 116 commercial entire units,

91 percent of the “entire unit” market. Since then, it peaked in July 2019 at 341. As of October 2019 (the last date of data available for this report), commercial entire units made up approximately 85 percent of the entire unit market.

At 317 units (October 2019), commercial STRs represented an estimated 1 percent of total housing supply. If compared to rentals only, this represents about 4 percent. However, there is no way to conclude how many of these units would convert to renter or owner housing if they had not been listed on an STR website.

Figure 34. : Historical AirBnB Market – Total versus Commercial Market. Source: AirDNA.

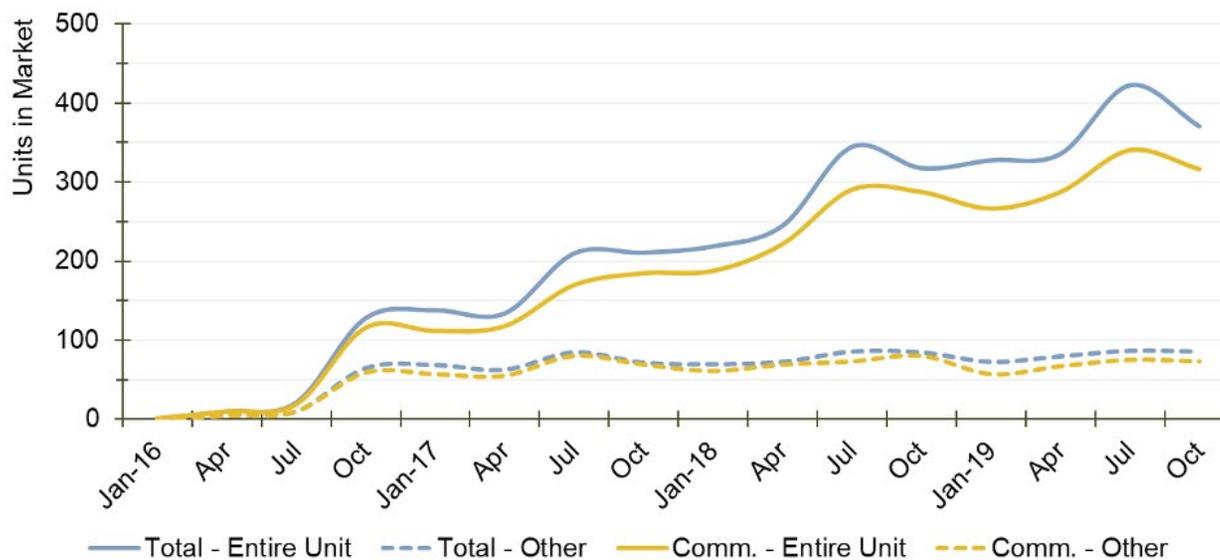
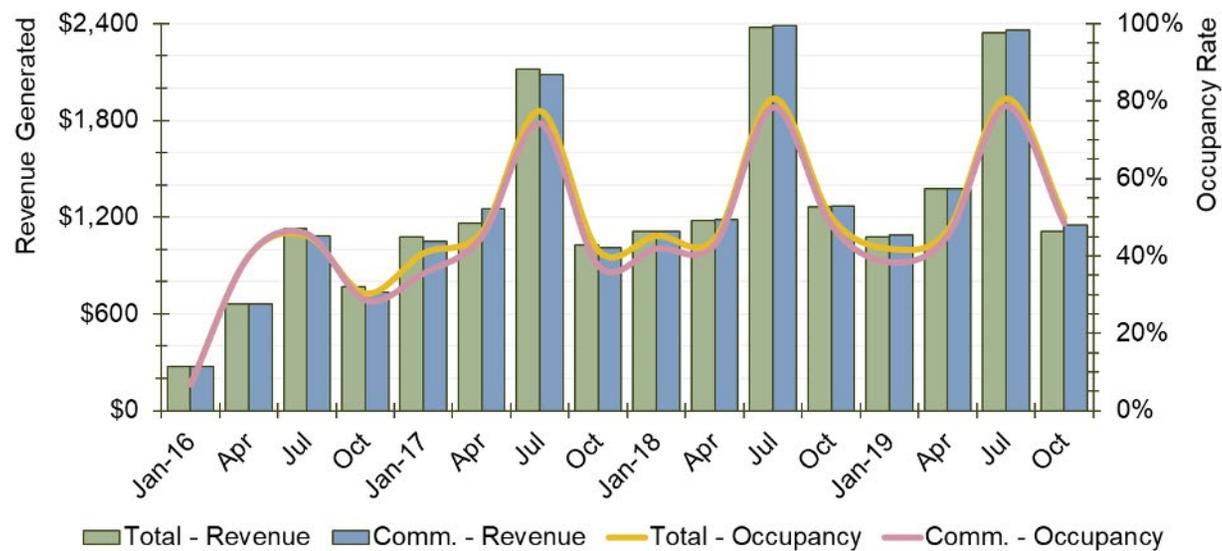


Figure 35. Historical AirBnB Occupancy & Revenue – Total versus Commercial Market. October 2019 dollars. Source: AirDNA.



Regional revenue data provides insights into the profitability of commercial AirBnBs. Specifically, that the median revenue of commercial units has remained at par with the total market (mostly since it holds the majority of units and thus influences the trend). Similarly, the median nightly asking price has remained relatively constant at around \$110 to \$120 (adjusted for inflation to October 2019). **Table 32 on page 157** in Appendix A and **Figure 35** illustrate the parallel revenue generation and booking occupancy over time for both markets.

25. Property Assessments

Multiple property-use codes exist and are tracked by BC Assessment; many of which refer to the same kind of dwelling (e.g. a duplex) but within minor differences for greater record keeping accuracy. The following tables summarize these various codes into four main categories: single family, duplex (separated either vertically – one above another – or horizontally – otherwise known as a semi-detached), row, and multi-family. As per BC Assessment, records are only available since 2012. Furthermore, vacant land has been omitted from the summaries. For further details regarding median and average assessments, please see **Table 33** and **Table 34 on page 158** of Appendix A.

Between 2012 and 2016, median and average assessments remained relatively stable (in 2019 dollars) for all dwelling types, except for multi-families. Since 2016, median assessments: grew 49 percent for singles, grew 29 percent for duplexes, fell 9 percent for rows, and fell 4 percent for multi-family dwellings. Readers may notice that the discrepancy between the median and average assessments change considerably over time and over dwelling types. For instance, single family homes appear skewed to higher valued properties up until 2016 where the relationship becomes the opposite. Conversely, row house dwellings maintain higher average assessments than median over the entire period.

According to 2019 BC Assessment records, the median single-family home sale price was \$472,500. This is noticeably lower than the corresponding median assessed value (\$593,000). Based on the overall appreciating real estate market in 2019, this difference may be mostly attributed to the sale of generally older, smaller, or possibly less desirable dwellings that are offered at more competitive prices. Median row house sale prices almost doubled their corresponding assessments, while duplexes were lower and multi-family buildings were relatively close. For further details on median and average sales, please see **Table 35 on page 159** of Appendix A.

Please note that the above values may vary from the Ownership

Market section due to different sources which may categorize properties differently. For future affordability analysis, the report uses those sales values provided through the Vancouver Island Real Estate Board.

Regional Report

Housing Needs

This section summarizes the Region's current and future housing needs. Like other sections, it relies on Statistics Canada data (primarily the custom dataset) to report actual occurrences, as per censuses, and serve as the basis for housing demand and supply projections.

Other sources drawn upon include:

- BC Government
- BC Housing
- Local Government

Key Takeaways

The private market is not able to provide housing for a significant proportion of the Comox Valley.

Across the region, 10.3 percent of all households are in Core Housing Need and nearly 30 percent of renter households are in Core Housing Need. Only couples or couples with children can reasonably expect to own a single-detached home. Lone parent and non-economic households would struggle to rent or own cheaper options, and the stock of those options is limited. A household earning the median income should be able to rent a 2+ bedroom home but would not be able to purchase a detached house, the most common housing type in the Region. In 2016, the largest proportion of the CVRD's households in Core Housing Need were one-person households at 52.3 percent,

followed by lone-parent households at 23.0 percent. Households with children represented 32.8 percent of households in Core Housing Need including lone-parents and couples with children

There is a need for more non-market housing and support for unhoused populations across the Comox Valley

As of January 2020, the BC Housing wait list for subsidized units had 270 applications, specific to: 73 families, 82 residents with disabilities, 74 seniors, 12 persons requiring wheelchair modified housing, 25 singles, and 1 rent supplement applicant. As of 2018, 117 people identified as experiencing homelessness, 58 percent of which were unsheltered. Thirty-two percent identified as being indigenous; comparatively, 6 percent of the total population identifies as indigenous. Of all respondents to the 2018 Point-In-Time (PIT) count, 29 percent were above the age of 54, while 6 percent were below 26. An explanation of these totals is at the end of this section.

Rent subsidies not keeping up with changes in the housing cost and rent subsidies rates are highest in Comox

In 2016, 10.8 percent of renter households in the CVRD received a form of subsidy to help pay for their rental accommodation. The highest was in Comox, with 13.8%. Accounting for inflation, the purchasing power of rental subsidies has decreased over the past 10 years while rental prices have increased.

Owners and renters are both worse off than they were in 2006 according to Core Housing Need

In 2016, Statistics Canada reported that 2,815 households (10.3 percent) were in Core Housing Need. This is up 735 households since 2006. Proportional to their respective totals, both owners and renters are now worse off than they were in 2006.

Renters are 6 times more likely to experience Extreme Core Housing Need than owners

Extreme Need for owners dropped from 2.4 in 2006, to 2.2 percent in 2016. Renter extreme need decreased from 15.5 to 14.0 percent.

Equity-seeking groups are more often in Core Housing Need

Equity-seeking groups, including Indigenous households, senior households and households with at least one person with an activity limitation, reported higher rates of Core Housing Need compared to other households in the Region.

Community Perspectives

The following insights and experiences related to housing needs were shared through community engagement activities.

One quarter (25 percent) of individuals who responded to the community survey indicated that they are considering moving out of the community they currently live in due to housing issues.

When asked why, respondents provided the following:

- Housing costs are just too expensive, and housing is unaffordable. This includes the cost of property tax and other additional cost of living such as transportation, food and heating.
- Younger community members fear that they will never be able to afford to rent or own a home.
- Wages are not keeping up with cost of living and other communities may provide more affordable options.
- Cannot find an appropriate home to live in. What is available is either too big (namely for empty nesters) or too small (largely for renter) to meet current or future needs.
- There is a lack of public transportation options, making it very difficult to access community and services without a vehicle.
- There is a lack of housing available to meet the needs of students.

- Low income families are in need of greater support and would like to be able to access programming such as recreation programs but cannot reasonably do so in the region.
- Housing instability is a concern. Individuals or families who have had to move multiple times do to changing tenancy, affordability or a lack of appropriate housing options are not able to set down root.
- Increasing rates of crime are leading community members to feel unsafe.
- A general lack of rental options makes it hard for community members to stay.

Key Quotes:

“I worry I will never be able to afford a home here and cannot see myself living in my rental forever. My partner and I both make good wages, but seemingly could never afford the mortgage rates for the current homes on the market, or the rental rates of well-maintained rental homes.”

“I love my town and my friends here, but if I cannot afford to stay, I will have to move to a place with lower rentals.”

“All I can afford is to live off-grid in an RV and I can’t do this for years longer. They are moldy and rot quickly.”

“Housing for students here is horrible. Students bring money to NIC and the community, but with poor housing options, less students will stay beyond their time at NIC. I like the area, but student housing is a "shrug of the shoulders" problem. Will study elsewhere next year”

“Gentrification is a constant threat for folks with unstable housing so I’m always thinking about moving away so I have a back up plan for the day when we are evicted and can’t find anywhere to live here (again).”

“We have lived in 5 different places since moving to the Comox Valley in 2014. Every time we have been evicted for one reason or another (renoviction, illegal eviction due to having a toddler, landlord moving back in, etc) and every time we face an increasingly more difficult rental market. From 2017-2019 we were forced to move THREE times. It's unsustainable for setting down roots, it's extremely hard on our hardworking family, and it makes us feel like the Comox Valley is a hostile and unwelcome place to live unless you have lots of money.”

“We have been forced to sell our home, and could not find affordable and suitable rental accommodations, and DEFINITELY no affordable properties to purchase in the

valley, so we have to leave the community that has been home for over a decade.”

“House prices and rentals are way way to expensive for a single person. It is impossible to buy a home unless you have a second income and paying rent by yourself is astronomical. The housing system discriminates against single people and there are a lot of older single persons out there!”

The private rental market is not meeting the needs of many renters. The private and secondary rental markets, which represents the largest proportion of rentals available in the valley, is not able to meet a diversity of community members needs. Renters who require more accessible spaces or have mobility challenges have very few options available to them. There is also a lack of stability for renters in the private market and it can be challenging to find long-term stable housing.

Key Quotes:

“Much if the rental housing is provided by private owners. It makes it difficult to obtain and keep. Huge percentage do not allow pets and the ones that do are usually below standard. If the market changes private landlords will sell rather than keep rental in the market. Long term does not really exist. No stability. We cant afford a one

Community Perspectives

The following insights and experiences related to housing needs were shared through community engagement activities.

bedroom apt for 1400+ so we live as extended family splitting rent and costs.”

There is a need for more non-market housing options, both with and without supports.

The people in most need are those with the least housing options available to them. People with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit and there are very few non-market housing options available for them. Populations that were identified explicitly include: single-income parents, senior's, people who require accessible homes, and people living on income assistance or making less than the median income.

Key Quotes:

“There are women who have taken places because they are desperate and it makes me cringe. Pregnant women, on their own, living with men they don't know because it is the only room they can find or afford.”

“There aren't enough affordable options for low income seniors or persons with diverse abilities. The way we build affordable housing has been very focused on niche groups (youth, at risk, etc) but there is a larger

group that doesn't fit into those "at risk" categories.”

I really think there's a huge gap with senior's housing. A huge gap that is terrifying to me because of how fast it's growing. The front line agencies say to me that every day there are more and more seniors walking through the doors and they just don't have anything to offer them.”

“We could be doing a lot more. A lot more specialized, traditional housing, an actual low barrier shelter...”

BC Housing Waitlists

Though someone may qualify for a unit through BC Housing, many never expected to live in one. Waitlists are prohibitively long, and people do not feel like there will ever be enough units to meet the demand. Those we met who were in one of the supportive units were very happy to have it.

Rent subsidies are not enough to afford housing costs.

Especially at the events at the Regional Library, a repeated housing concern was that there are very few options for people accessing Income Assistance, Persons with Persistent Multiple Barriers, and Persons with Disabilities programs. Depending on your classification, the typical monthly shelter allowance

is \$375 for a single person. There are very few market or non-market units available at that price point and assistance rates have largely not increased for over a decade. Through community engagement we heard that some landlords in the private rental market can sometimes be hesitant to rent to individuals who receive income supports and that individuals have been denied housing simply because of the fact that they do receive some level of income support.

Key Quotes:

"I'm on disability assistance and the money received is extremely low compared to how much rentals cost these days. I've been denied rentals because I'm on assistance and the landlords are aware that it's low so they are unlikely to rent to people like me in fear of having a tenant who cannot afford to pay up each month. I've never missed a rent payment but that doesn't change their minds when they could easily find a working couple to rent to instead."

"I am currently living on social assistance, which allows \$375.00 monthly for rent. There is nothing available at this price, and I am spending almost the entirety of my monthly stipend on shelter. Thus far I have used my small savings account to purchase food, but this is almost exhausted. Now I face homelessness or going without food, what a choice."

Renters and owners are both challenged by the current housing market. There is also a lot of concern amongst community members that people who have traditionally been able to afford housing are increasingly being pushed out of the region. This manifests in hidden homelessness, increased usage rates at places like food banks, or people renting in places that are further from vital services so they can get the number of bedrooms they need. There are many people in the Comox Valley who, five years ago, may have been able to afford market housing who are now unable to because of the accelerated cost. Key informants routinely pointed out that accessing housing is more difficult for everyone, not just marginalized populations. More and more, only those making more than the median income are insulated from housing instability.

Key Quotes:

"There is a sense in the community that a lot of people are one paycheque way homelessness."

"There are a lot of people right on the edge, couch surfing or living in RVs."

"Eight years ago we had very few people couch surfing or homeless. Now... well, lots of people in our program and staying with friends or something like that."

Community Perspectives

The following insights and experiences related to housing needs were shared through community engagement activities.

“The transit system is not fabulous so our families are getting stuck in housing out in Black creek and Merville and there are only two busses a day.”

Transportation and housing are significantly linked.

There are a lack of transportation options in the region and many community members indicated that transportation was a challenge that greatly contributed to the adequacy of their homes. Many shared frustrations with the lack of available public transportation options which limit their ability to access services and contribute to overall costs of living. A need for more housing located close to transportation was indicated. Twenty-nine percent of renters and twenty-two percent of home owners who responded to the community survey indicated that transportation was a challenge for them.

Key Quote:

“When the time comes that I am not able to drive any longer I have no other options. It's too far to town/store by bicycle or electric scooter with no shoulders on the roads anyhow. Because of this I will be forced to move even though my housing situation is ideal otherwise.”

Transportation challenges included:

- A lack of bus stops within walking distance from individuals' homes or close to work, or other amenities they may be trying to access.
- Many respondents shared that they had to own a vehicle because it was their only transportation option due to a lack of public transportation service in their area.
- Individuals have difficulty accessing the bus with a mobility aid such as a walker and also accessing bus stops that have no lighting or seating available.
- Public transportation options do not come frequently enough to be convenient and are often unavailable for those who work evenings or weekends.
- There are a lack of safe bike routes throughout the region.

Key Quotes:

“I can't afford a vehicle and usually take the bus or walk. I had to move to a cheaper place but it's on the edge of the community and the bus doesn't come out this far, so I've been staying indoors most of the time.”

“We now have to look into buying a second car, which we can't really afford, because trying to navigate having two full time jobs and a child in preschool is impossible with only one vehicle and this transit system.”

“Little transit available, no resources within walking distance, unable to afford a vehicle as well as rent.”

“My car needs repair and I live on disability and with the cost of food and everything its really tough.”

“I want to take transit but there are limited to no options later in the evenings when I finish work. The schedule also doesn't line up with my work times.”

There is also a lot of concern that people who have traditionally been able to afford housing are increasingly being pushed out. This manifests in hidden homelessness, increased usage rates at places like food banks, or people renting in places that are further from vital services so they can get the number of bedrooms they need.

There are many people in the Comox Valley who, five years ago, may have been able to afford market housing. Key informants routinely pointed out that accessing housing is more difficult for everyone, not just the priority populations or equity seeking groups. More and more, only those making more than the median income are insulated from housing instability.

26. Non-Market Housing

BC Housing provides annual reports regarding the provision of non-market housing across communities like Comox Valley. The report, made available in April 2019, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. **Figure 36** summarizes the current offerings across all CVRD communities, with totals provided below. Please note that totals may not equate to the sum of the units listed above it due to data suppression.

Overall, 72 percent of non-market options are found or directed to the City of Courtenay. In total, BC Housing provides support

to 1,183 households in CVRD, 126 for emergency shelter or homeless housing, 156 for transitional supported and assisted living, 293 for independent social housing, and 608 for rental assistance.

There is a present need for more non-market housing across CVRD. As of January 2020, the BC Housing wait list for subsidized units had 270 applications, specific to: 73 families, 82 residents with disabilities, 74 seniors, 12 persons requiring wheelchair modified housing, 25 singles, and 1 rent supplement applicant. As the largest centre and the community with the most non-market housing options, Courtenay also has the most applications at 214 (79.3 percent). For details, please see **Table 36 on page 159**.

Figure 36. Non-Market Housing, March 2019. Source: BC Housing.

	Comox Valley	Courtenay	Comox	Cumberland	Electoral Area A	Electoral Area B	Electoral Area C	K'ómoks First Nation
Emergency Shelter / Homeless Housing								
Homeless Housed	52	52	0	0	0	0	0	0
Homeless Rent Supplements	60	60	0	0	0	0	0	0
Homeless Shelters	14	14	0	0	0	0	0	0
Transitional Supported / Assisted Living								
Frail Seniors	111	111	0	0	0	0	0	0
Special Needs	31	26	0	0	0	0	0	0
Women and Children Fleeing Violence	14	14	0	0	0	0	0	0
Independent Social Housing								
Low Income Families	235	235	0	0	0	0	0	0
Low Income Seniors	58	20	0	15	23	0	0	0
Rent Assistance in Private Market								
Rent Assist Families	191	103	32	12	13	12	19	0
Rent Assist Seniors	417	222	97	9	46	18	23	0
Community Total	1,183	857	129	37	82	34	42	2

27. Subsidized Rental Housing

In 2016, 10.8 percent of renter households in the CVRD received a form of subsidy to help pay for their rental accommodation. The highest was in Comox, with 13.8%. Of the 6,210 Comox households, about 22.7 percent were renters. This is a slight proportional decrease since 2006, but an actual household increase of 205 since the same year. Only Electoral Area B and C had a subsidy rate below 4 percent (see **Figure 37** below and **Table 37 on page 160** of Appendix A).

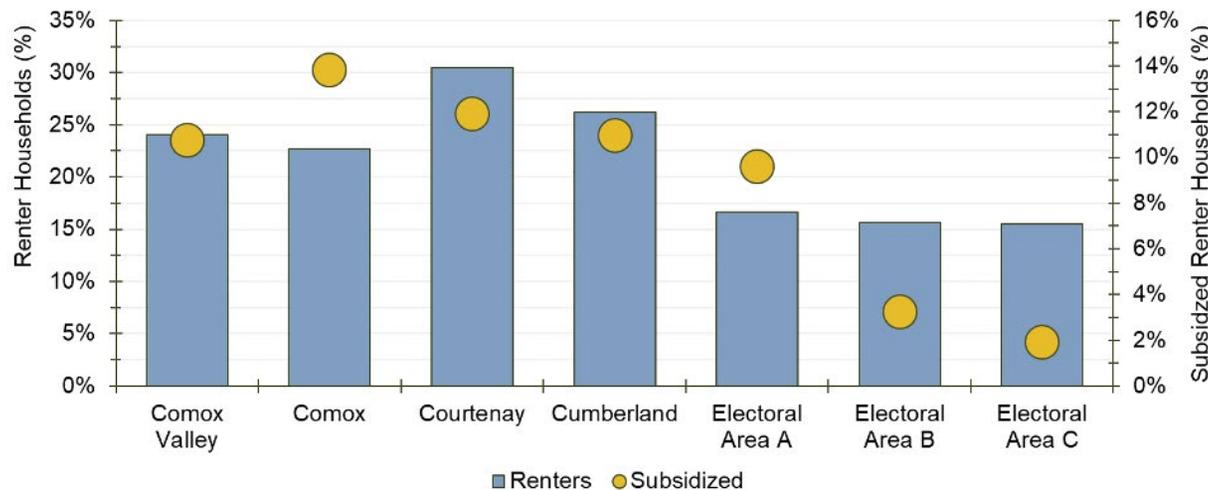
Rental subsidies are an effective tool to help individuals or households afford evolving market rents; however, to ensure their effectiveness, subsidies must also evolve since the

purchasing power of the amount provided in one year may not match that of a future year.

In British Columbia, the level of income assistance has not changed for at least the last decade across all family sizes. For instance, a 1-person family can potentially receive a maximum of \$375 to put towards their rent. In 2010, this covered approximately 68 percent of the cost of the median bachelor apartment.

If we remove the inflation that occurred from 2010 to 2019 to establish a constant 2010 dollar figure across time, we see that the purchasing power of that 1-person allotment decreases

Figure 37. Renter Households versus Subsidized Households, 2016. Source: Statistics Canada.



while the cost of housing increases. Specifically, the \$375 in 2010 would be equivalent to \$338 in 2019 while a 1-bedroom apartment increases from \$625 to \$699 (with inflation, it is \$775 in 2019). **Figure 38** illustrates how the value of Income Assistance has changed relative to the value of a bachelor or 1-bedroom unit. It does so by indexing each by its 2010 value (that is, dividing each year by the value in 2010); a number below 1 indicates a decrease in value while above 1 is an increase.

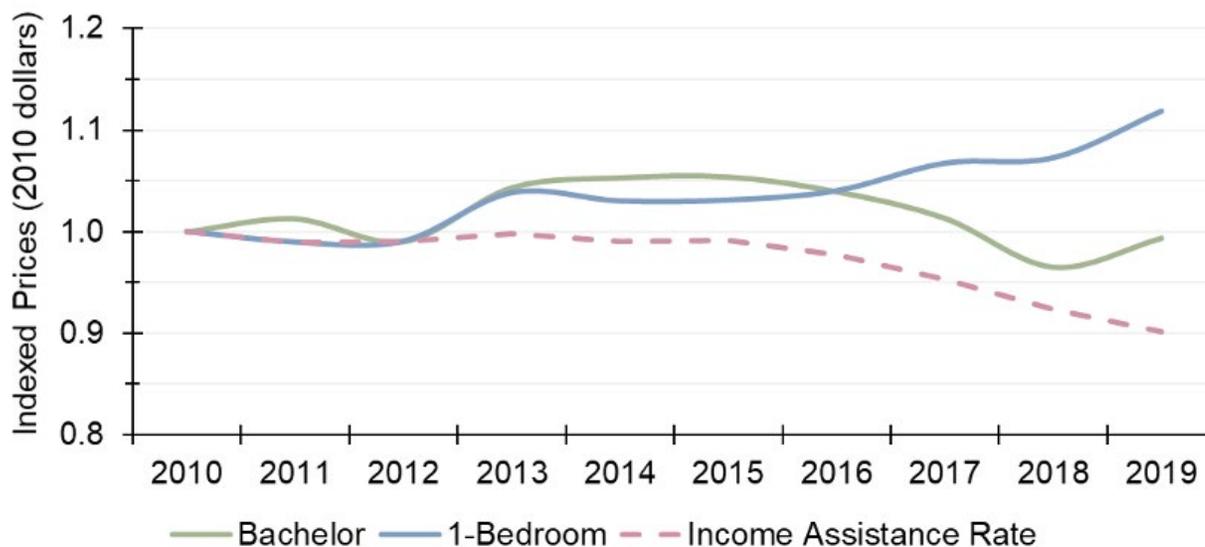
Removing inflation, the price of a bachelor unit has remained relatively the same over the last ten years; 1-bedroom units increased just above 10 percent since 2010. Conversely, the

value of the \$375 decreased steadily from 2015 to 2019 to about 90 percent of its 2010 value. Overall, the gap between 1-bedrooms and the maximum Income Assistance for 1-person increased by about 20 percent.

28. Homelessness

As of 2018, 117 people identified as experiencing homelessness, 58 percent of whom were unsheltered. Thirty-two percent identified as being Indigenous; comparatively, 6 percent of the total population identifies as Indigenous. Of all respondents to the 2018 Point-In-Time (PIT) count, 29 percent were above the age of 54, while 6 percent were below 26. An explanation of these totals is at the end of this section.

Figure 38. Renter Households versus Subsidized Households, 2016. Source: Statistics Canada.



Fifty-nine percent reported having two or more of the following health problems:

- addiction;
- medical condition;
- mental illness; and/or
- physical disability.

Reported income sources among unhoused individuals:

- 38 percent received a disability benefit;
- 38 percent received income assistance;
- 23 percent were self/informally employed; and
- 21 percent were employed.

Reported barriers to housing access:

- About 65 percent of the homeless considered high rent as the primary barrier;
- 61 percent reported low-incomes as their main barrier; and
- 30 percent reported lack of availability.

About 45 percent of the 2018 homeless population had been homeless for a year or more, of which 17 percent had lived in their community for less than a year, suggesting that about 8 percent of all homeless people had recently moved from another community. Notwithstanding, 49 percent reported living in their community for at least 10 years.

These figures are Point-in-Time (PiT) counts of persons experiencing homelessness. These were produced in 2018 by the Government of British Columbia and several partners. The data illustrates what is occurring over the entirety of the Comox Valley Regional District, inclusive of the communities of Comox, Courtenay, Cumberland, and Denman and Hornby Islands. An individual was defined as experiencing homelessness if they did not have a place of their own where they paid rent and could expect to stay for at least 30 days. PiT totals are undercounts – much of the homeless population is difficult to find – and represents only those individuals identified during a 24-hour period.

29. Anticipated Market Household Demand

Estimates anticipate that the Comox Valley Regional District may demand 33,260 housing units in 2025 (inclusive of the Kómoks First Nation), an increase of 2,285 over the 2020 estimate, for an average of 457 units annually (see **Figure 39 on page 112**). Overall, about 23 percent of this demand may be for rental-tenured units. Furthermore, anticipated housing demand versus total population could translate to marginally declining household sizes, from 2016's 2.2 to just about 2.1 in 2025.

Demand for rental units is not evenly distributed through the total unit type projections. It is evident that rental demand is highly

Figure 39. Projected Population and Housing Demand by Unit Type, 2016 to 2025. Produced using Statistics Canada Data.

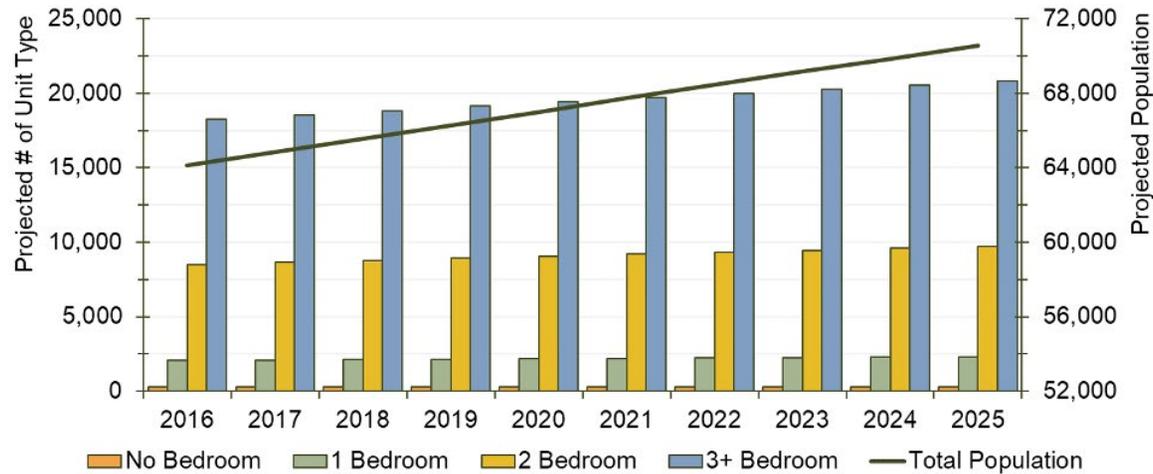
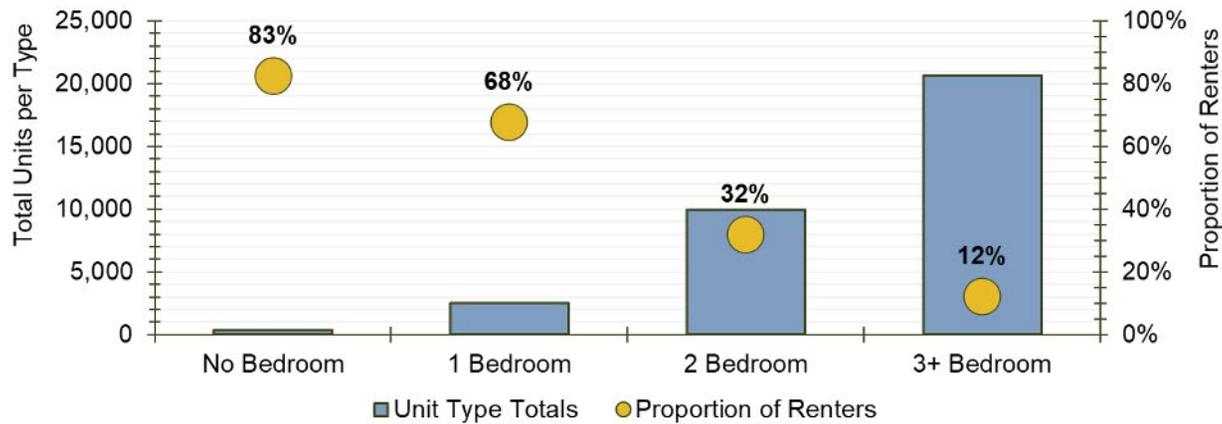


Figure 40. Projected Demand and Proportion of Rental Tenure in 2025 by Unit Type. Produced using Statistics Canada Data.



concentrated in smaller unit sizes. However, a sizable portion of larger, family-friendly rental units will also be required. This was calculated by applying the historical breakdown of owners and renters by unit type to the projected demand (see **Figure 40 on page 112**).

No-bedroom units (bachelor/studio style apartments or movable dwellings) are a very minor segment of the current housing stock and are expected to remain as such. Most (83 percent) are anticipated to be rentals in 2025.

Projected demand for housing is derived from the population projections discussed in the Demographic section of this report. Using data for age-specific household sizes, the projected number of people in the CVRD is translated into a projected number of households. This method considers changes in the total number of people, as well as changes to the age profile of that population. Each household is anticipated to create demand for one dwelling unit, and the distribution of unit types and tenures is based on trends in the observed proportional breakdown of the housing stock for these factors. Finally, the total number of demanded units is adjusted to account for units required to house non-usual residents (e.g. student housing or second homes).

Housing demand is directly related to the growth of the respective community population and the anticipated household size. Consequently, the data provided in **Table 39 on page 161** of Appendix A shows similar trends to what is presented in the Anticipated Population section, with notable exceptions for the Electoral Area A and B whose declining household sizes are commanding marginally higher housing demand, even with a lowering population.

Among the participating communities, the urban areas are projected to have greatest housing growth: Cumberland is projected to grow by 19.8 percent from 2020 to 2025 (the largest relative rise of all CVRD areas), followed by Comox at 10.7 percent and Courtenay at 7.8 percent. Housing demand in all electoral areas will grow, led by Electoral Area C whose population is the only one anticipated to increase. This growth is consistent with the growth management objectives of the Comox Valley Regional Growth Strategy which directs new growth to core settlement areas. Please note the totals for Comox Valley in **Table 39** may slightly differ from **Table 38** due to rounding.

30. Anticipated Market Housing Supply

Projections of future housing supply are inherently more speculative than projections of demand based on growth. The delivery of housing supply is driven by a wider variety of factors than demographic trends (e.g. global and local economic trends,

real estate and construction trends, government processes, material and labour markets, and overall capital market conditions), including many that are within the control of local authorities. Consequently, the following should be considered for discussion purposes and not as absolute fact.

Furthermore, it is important to note that speaking to housing supply only takes into consideration those units within the market; non-market options (e.g. transitional shelters or social housing) are not contemplated by the census and estimating future vulnerable populations is complex. Consequently, currently occupied non-market accommodations, referred to in the Non-Market Housing section, are the best indicators of actual supply.

Projecting supply required a two-step process. First, historical building permit/construction activity was projected forward to obtain the overall supply up until 2025. Second, said overall supply was then broken down by unit type (no bedroom to 3 or more bedrooms) using historical proportions provided by the 2006 and 2016 censuses. In essence, these projections illustrate the supply trajectory of communities based on their past rates of development. It therefore informs whether current trends are sufficient, and broadly, what their longer-term implications may be. Based on this present-time outlook, communities can enact changes to development regulation to help course correct if deemed advisable. **Table 40 on page 161** of Appendix A summarizes the results for

the entirety of the CVRD.

With projection for both housing supply and demand produced, there is an opportunity to compare the two to determine what housing types are currently on track and whether a surplus or deficit could occur by 2025. These surpluses or deficits are summarized in **Table 41 on page 162** and illustrated by **Figure 41 on page 115**. Please note that this exercise assumes that the difference between supply and demand begins at equilibrium in 2016. Meaning, any deviations from this equilibrium are considered a variation from the “status quo.” Establishing 2016 as the starting year is based on the availability of detailed data (specifically, the 2016 Census) and the replicability of the exercise in future report iterations.

If the supply and demand remain equal, then the CVRD market should generally maintain the same market characteristics (such as affordability, discussed in greater detail in the Affordability Gap section). Meaning, those households struggling to pay for housing would generally not be worse or better off than they were in 2016. If there is a surplus, housing and/or rent prices may decrease via market competition; whereas, the opposite may occur if there is a deficit. To sum, the comparison of supply and demand is a commentary on what can occur based on changes in market housing; non-market housing, and those accessing it, are not directly contemplated by this exercise. By 2025, the CVRD could potentially have an overall unit surplus

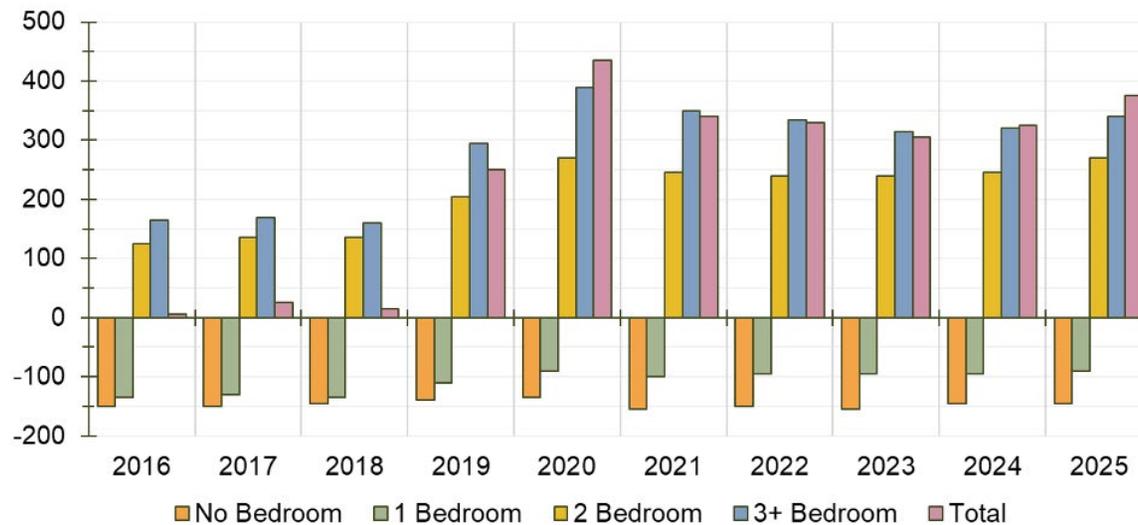
of 375 units (33,545-unit supply versus 33,170 demand). The surplus is mostly due to an excess of 2- and 3 or more-bedroom units, attributed mostly to the electoral areas and the City of Courtenay. Conversely, there is a projected deficit of no- and 1-bedroom units, primarily within the urban communities.

Cumberland, via the combination of significant population growth and historical construction rates, may have a 2025 housing shortfall of approximately 50 units – most of which is for 2-bedroom dwellings (e.g. smaller low-density options like semi-detached or row houses). Its deficit represents 2.2 percent of Cumberland’s overall 2025 demand. The Town of Comox is projected to have a possible housing shortfall of 555 units (7.2

percent of Comox’s total 2025 demand), most of which are 3 or more-bedrooms large. Lastly, the City of Courtenay, based on historical construction, is on track to produce a potential surplus of housing (405 units); thus, satisfying 2025 demand. In Courtenay specifically, we note that current projects approved and in process are above the supply projections based on the last ten years of construction. This means that Courtenay is projected to exceed this near-term supply projection. Please refer to **Table 42 on page 162** of Appendix A for details.

It is important to reiterate that all CVRD housing markets are interrelated and can experience ebbs and flows in demand based on the circumstances of each community. Notably, the excess

Figure 41. CVRD – Projected Housing Gaps, 2016 to 2025. Produced using Statistics Canada and Local Permitting Data.



supply in Courtenay does not mean that units will stand vacant or that the community is building “too much”. In reality, if supply and demand are not in sync, market forces will work to bring both into equilibrium. In other words, the housing surpluses and deficits can also be viewed as a forecast of housing price trends, as well as push/pull factors for the movement of households between communities. A surplus of units creates greater market competition may result in sellers/landlords reducing their prices to attract buyers/tenants. These price signals and the location of available units may attract households to a community in lieu of a location with fewer available units and higher prices. In effect, supply itself can affect patterns of demand within the CVRD market. The final result is a balancing of residents needs with the available supply.

Again, estimates indicate Comox Valley may be on track to have a housing surplus of about 375 units, or 1.1 percent of overall demand. This suggests that on balance, the region is building enough housing for its growth trends and may see improved affordability compared to a tighter balance of demand and supply.

These gaps represent the CVRD market’s ability to maintain the “status quo”. If there is a surplus, housing and/or rent prices may decrease via market competition; whereas, the opposite may occur if there is a deficit. Notwithstanding, favourable changes in

market housing can have positive ripple effects for those trying to access alternatives. For example, if the demand for 3-bedroom dwellings is fulfilled, then the burden on 2-bedrooms could be alleviated; if not, those who want a 3-bedroom but cannot find one may “compromise” and look for a smaller option, thus taking away stock from those who truly want a 2-bedroom. Supply for 2-bedrooms could also better meet its demand, lessening subsequent burdens on smaller options. These smaller options are often the most affordable and thus the most financially accessible for those vulnerable populations in greatest need.

31. Housing Condition (Adequacy)

In 2016, Statistics Canada reported that 5.3 percent of households lived in a dwelling inadequate for their needs. Statistics Canada defines “adequacy” as a structure that requires only minor repair or periodic maintenance. Accordingly, any unit that requires major repair is “inadequate.” Adequacy is one of the components of Statistics Canada’s definition of Core Housing Need (defined in the Core Housing Need section).

Housing adequacy is closely tied to a community housing stock’s age. The older the dwelling, the more likely that major repairs are needed. Renter households tend to occupy older units, which translates to 7.2 percent of said households experiencing inadequacy (see **Figure 42 on page 117**).

Owner households, who often occupy newer supply, reported 4.7 percent. This trend is consistent across CVRD, with varying differences between the two tenures. The only community to report the opposite was Electoral Area C, which had 8.2 percent of its owner households reporting inadequacy, while 5.1 percent of renters did. Electoral Area B reported the lowest overall rate of inadequacy at 3.5 percent. This was down from 7.7 percent in 2006. Electoral Area A had the highest rate at 8.2 percent. This was driven by equivalent inadequacy for both owner and renter households. This marked an increase from 7.9 percent in 2006, due mostly to an increase in inadequate owner housing.

The Village of Cumberland reported the highest inadequacy for

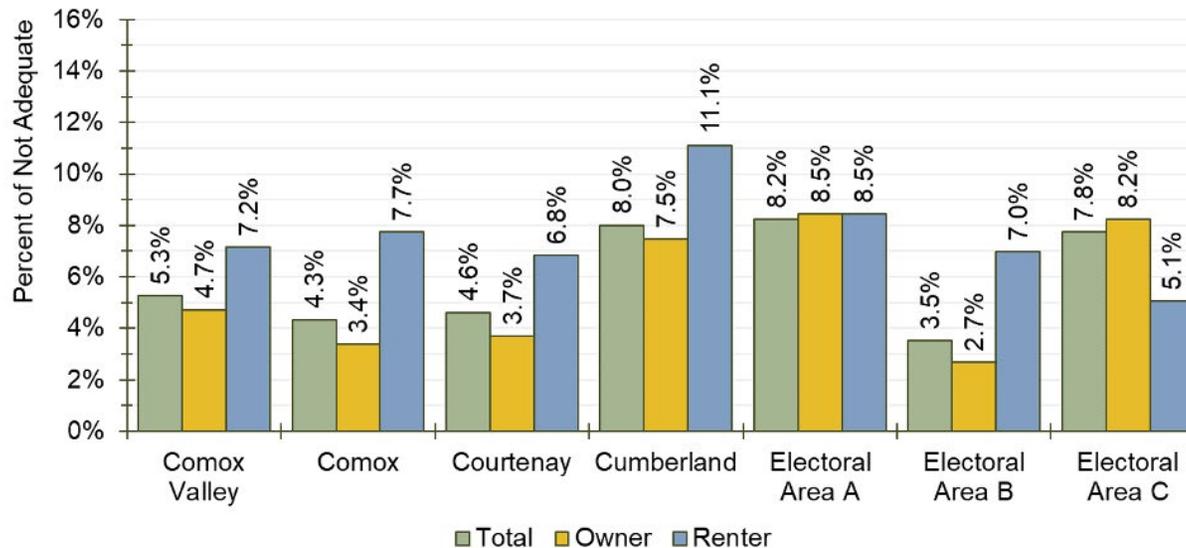
renter households at 11.1 percent, an increase from 7.9 percent. This was mostly due to the larger relative increase in renter households, coupled with Cumberland’s significantly higher share of homes built prior to 1961.

It is important to note that for the CVRD, adequacy metrics are often calculated using small totals. Variations over time which are small in size may be amplified through percentages. As such, please consider the above information with that in mind.

32. Overcrowding (Suitability)

In 2016, 1.9 percent of Comox Valley households living in an unsuitable dwelling. Statistics Canada defines “suitability” as

Figure 42. All Communities – Rate of Inadequate Housing by Tenure, 2016. Source: Statistics Canada.

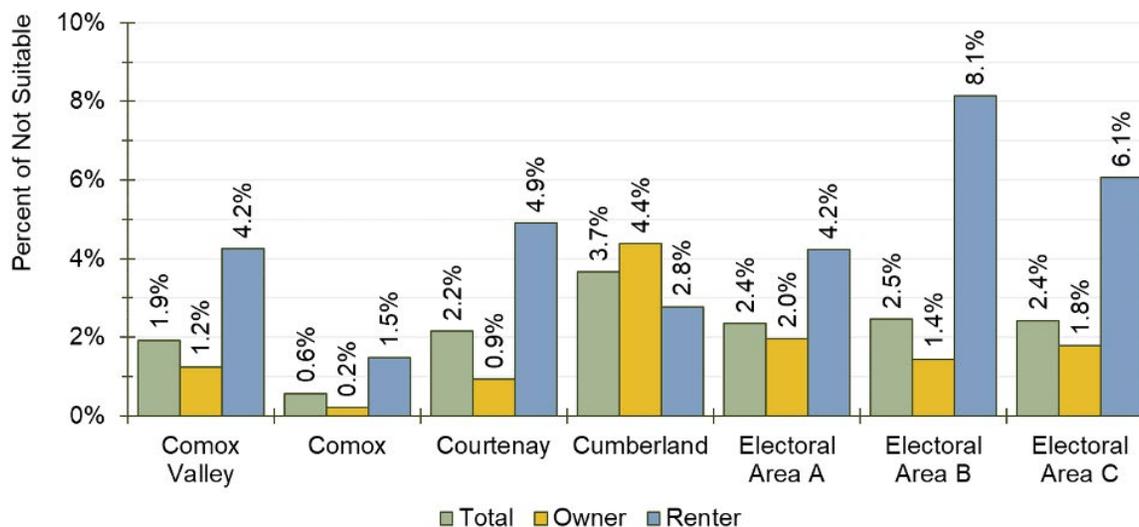


whether a structure has enough bedrooms for the size and composition of the household. Any unit that does not have enough bedrooms is “unsuitable.” Suitability is one of the components of Statistics Canada’s definition of Core Housing Need (defined in the Core Housing Need section).

Both owner and renter households experienced decreases in their proportions of unsuitable housing since 2006 (see **Figure 43**). Owners dropped from 2.6 to 1.2 percent, while renters dropped from 6.9 to 4.2 percent. Unsurprisingly, households with 5 or more-persons were most likely to experience suitability challenges.

The Village of Cumberland had the highest rate of unsuitability among CVRD communities (3.7 percent). It is also the only area to have a higher rate for owner households than for renters (4.4 versus 2.8 percent, respectively). Nevertheless, Cumberland improved over time, declining from 5.1 percent in 2006. Most other areas had overall rates below 2.5 percent, coupled with owner rates below 2.0 percent. Electoral Area B and C stand out as having the highest percentage of renter households experiencing unsuitability – 8.1 and 6.1 percent, respectively. The former has improved over time, whereas the latter increased slightly from 5.5 percent.

Figure 43. All Communities – Rate of Inadequate Housing by Tenure, 2016. Source: Statistics Canada.



It is important to note that for the CVRD, suitability metrics are often calculated using small totals. Consequently, variations over time which are small in size may be amplified through percentages. As such, please consider the above information with that in mind.

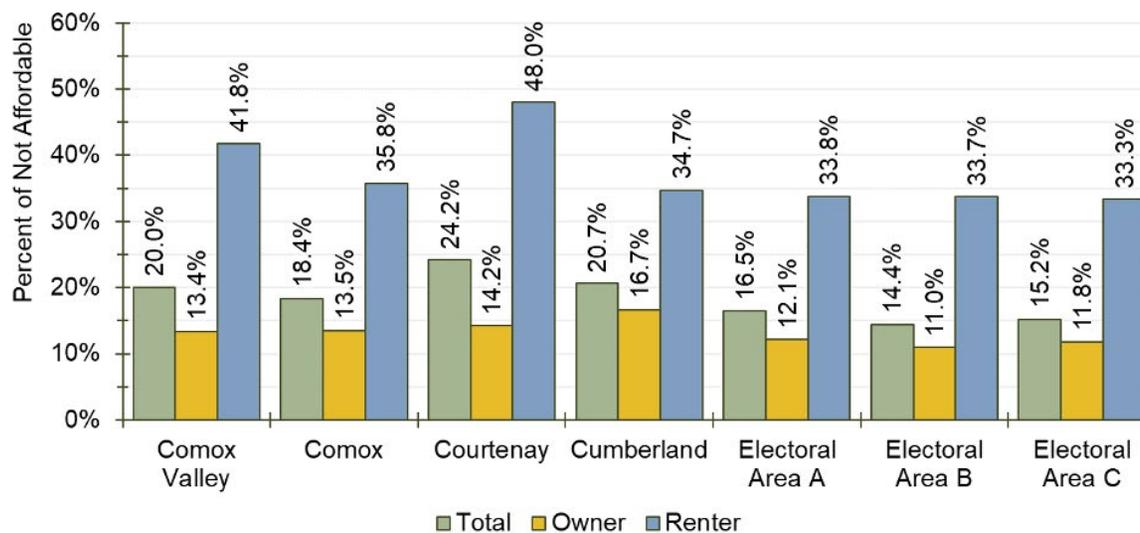
33. Affordability

Statistics Canada defines “affordability” as whether a household spends less than 30 percent of its overall income on shelter expenses. This includes rent, mortgage payments, utilities, taxes, or condo fees. Any household spending equal to or more than 30 percent is considered to be experiencing a housing affordability problem. Affordability is one of the components of Statistics

Canada’s definition of Core Housing Need (defined in the Core Housing Need section).

Between 2006 and 2016, the rate of households living in unaffordable accommodation declined slightly from 20.4 to 20.0 percent (5,455 households). Owner and renter households were marginally better off in 2016 (see **Figure 44**). The price of owner and rental market housing has been increasing over time. Large appreciations in housing prices over the last decade have made owner housing more expensive. The more expensive housing is driven by higher mortgage principals and associated mortgage payments. For further details, please see **Table 45 on page 164** of Appendix A.

Figure 44. All Communities – Rate of Inadequate Housing by Tenure, 2016. Source: Statistics Canada.



Based on the affordability threshold, the most affordable community is Electoral Area B. It has the lowest owner unaffordability rate (11.0 percent) and second lowest renter unaffordability rate (33.7 percent). However, its affordability has (likely) less to do with the cost of housing, and more with its population's available income; Electoral Area B had the highest before-tax median income and highest share of households earning more than \$100,000.

The City of Courtenay was least affordable. Nearly a quarter of its households were paying over 30 percent of their before-tax income. A major contributor is the significant rate of renter households living in an unaffordable situation, as well as the higher proportions of single person households and their subsequently lower incomes.

Cumberland was least affordable for owner households (16.7 percent), which is probably due to young couples and/or families entering the market and obtaining mortgages on appreciated homes.

It is important to note that, for the CVRD, affordability metrics are often calculated using small totals. Consequently, variations over time which are small in size may be amplified through percentages. As such, please consider the above information with that in mind.

34. Core Housing Need

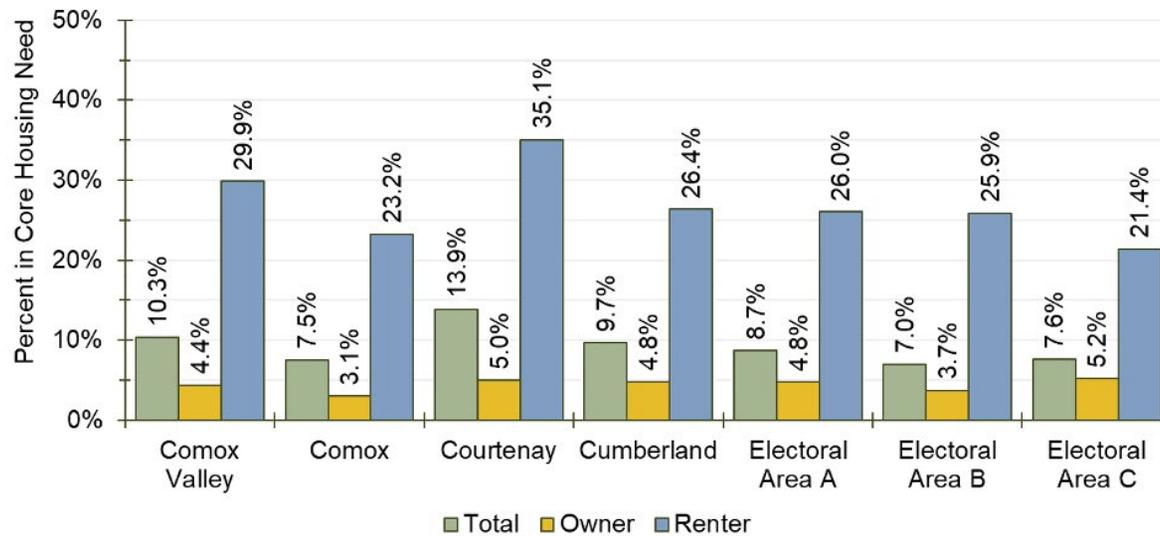
Statistics Canada defines “Core Housing Need” as a household whose dwelling is considered inadequate, unsuitable, or unaffordable, and whose income levels are such that they could not afford alternative housing in their community.

In 2016, Statistics Canada reported that 2,815 households (10.3 percent) were in Core Housing Need. This is an increase of 735 households since 2006. Proportional to their respective totals, both owners and renters are now worse off than they were in 2006.

Owners in Core Housing Need rose from 4.2 to 4.4 percent. Renters in Core Housing Need increased from 26.1 to 29.9 percent; 60.5 percent of the overall change was in 1-person renter households (see **Figure 45 on page 121**). This was the highest increase, from both a household total and percent change perspective.

Overall, all communities had worsening rates of Core Housing Need from 2006 to 2016. Courtenay reported the greatest Core Housing Need, both overall and for renter households (13.9 and 35.1 percent, respectively). The community least in need was Electoral Area B (7.0 percent). This is likely attributed to higher available incomes. Comox reported the lowest owner household need (3.1 percent), while Electoral Area C had the lowest renter household need (21.4 percent).

Figure 45. All Communities – Rate of Core Housing Need by Tenure, 2016. Source: Statistics Canada.



Core Housing Need and Income

The median household income of those in Core Housing Need in 2016 was \$20,241. For comparison to all households in the Comox Valley, median income was \$38,394 for renter households and \$73,367 for owners, resulting in an overall median household income of \$64,379. This helps illustrate why the majority of all Core Housing Need is related to affordability challenges, with dwelling size and condition being comparatively smaller issues.

Core Housing Need by Household Type

In 2016, the largest proportion of the CVRD’s households in Core

Housing Need were one-person households at 52.3 percent, followed by lone-parent households at 23.0 percent (see **Figure 46**). Households with children represented 32.8 percent of households in Core Housing Need including lone-parents and couples with children.

Within the Comox Valley, 50.5 percent of all lone-parent renter households fall within Core Housing Need (see **Figure 47**). This is compared to 12.8 percent of owner lone-parent households. For one-person households, 38.9 percent of all renter one-person households fall within Core Housing Need compared to 9.6 percent of all one-person owner households. Similarly,

Figure 46. Households in Core Housing Need by Household Type, 2016.
Source: CMHC.

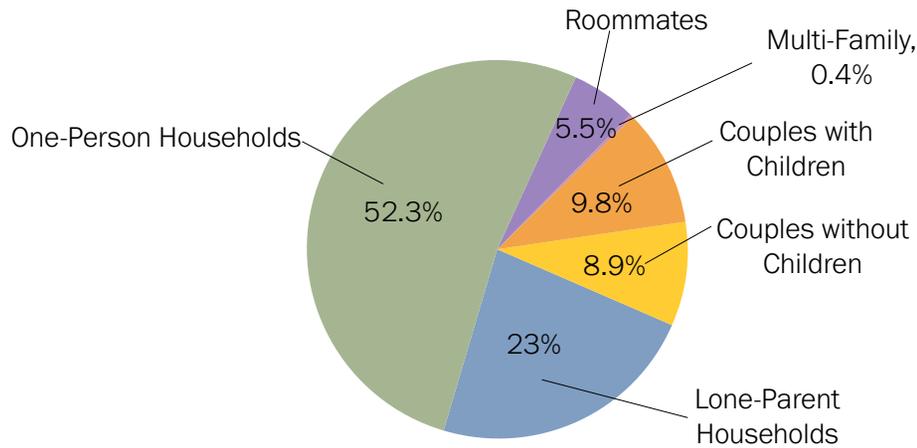


Figure 48. Lone-Parent Household as a Percentage of all Households in Core Housing Need, 2016. Source: CMHC.

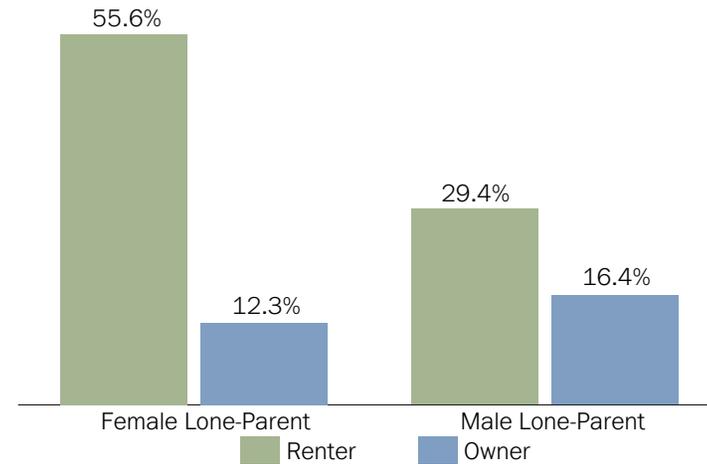
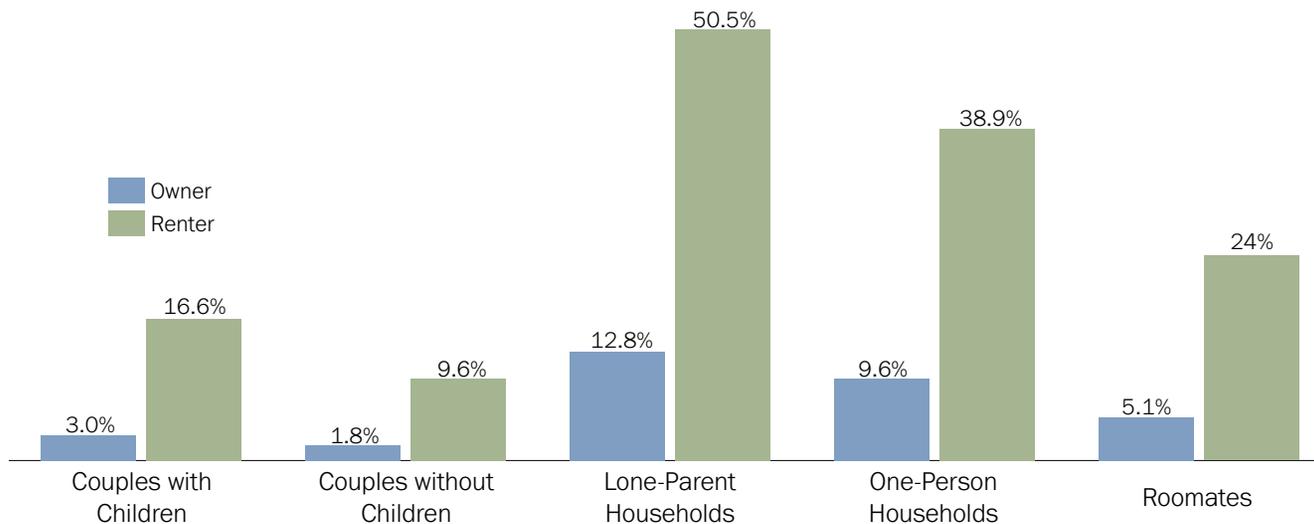


Figure 47. All Communities – Household Types in Core Housing Need by Tenure, 2016. Source: Statistics Canada.



24.0 percent of all renter households with roommates or other non-related individuals fall within Core Housing Need, this is compared to 5.1 percent of owner households of the same type.

Lone-Parent Households in Core Housing Need

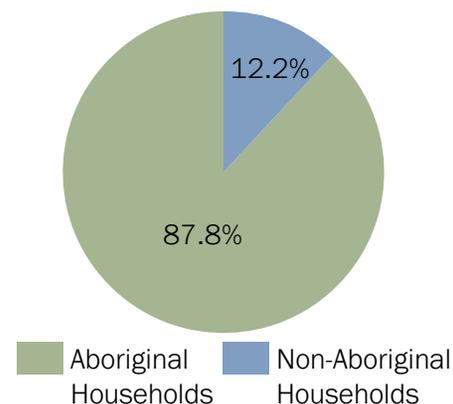
Looking more closely at lone-parent households we see that 55.6 percent of all female-lone parent renter households within the region and 29.4 percent of renter male lone-parent households are in Core Housing Need.

Indigenous Households in Core Housing Need

Indigenous groups have faced systemic discrimination since Canada was colonized. In the past, the term “Aboriginal” was used to refer to the original peoples of North America and their descendants, including First Nations, Inuit, and Métis in Canada, such as in data from CMHC and Statistics Canada. More recently, the term “Indigenous” is increasingly used instead, such as in the United Nations Declaration on the Rights of Indigenous Peoples.

Today, more than 70 percent of the Indigenous population of BC lives off-reserve, in communities throughout the province. Indigenous people are disproportionately represented among the homeless population in many areas of Canada and over the

Figure 49. Households in Core Housing Need, 2016 by Households Type. Source: CMHC.



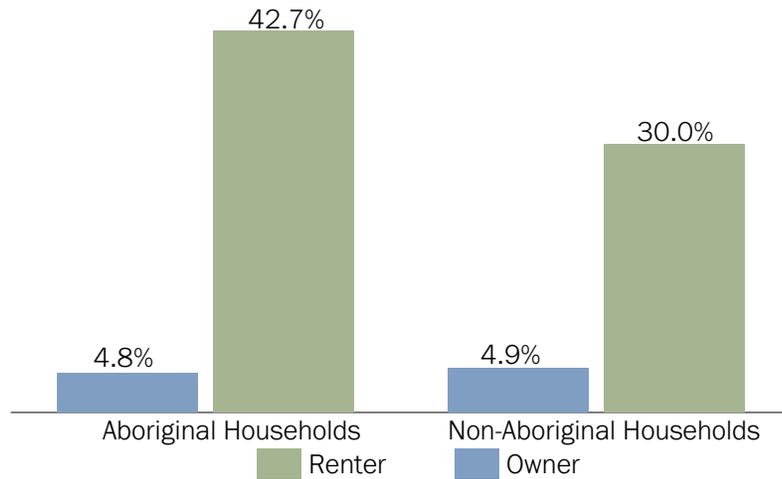
last three Census periods, the number of Indigenous households in Core Housing Need has grown. Racial discrimination can affect the ability of Indigenous people to access affordable, suitable, and adequate housing.¹² Recognizing these trends, improving Indigenous housing conditions and working with Indigenous communities to build culturally appropriate housing was recognized as a priority in both the Federal and Provincial housing strategies.¹³

Individuals who self-identify as Indigenous represent 6 percent

12 From the Government of BC’s Human Rights in BC, available at: <https://www2.gov.bc.ca/assets/gov/law-crime-and-justice/human-rights/human-rights-protection/racial-discrimination.pdf>

13 From the Government of BC’s Homes for BC, available at: https://www.bcbudget.gov.bc.ca/2018/homesbc/2018_homes_for_bc.pdf

Figure 50. Rate of Core Housing Need in Aboriginal Households by Tenure, 2016. Source: CMHC.



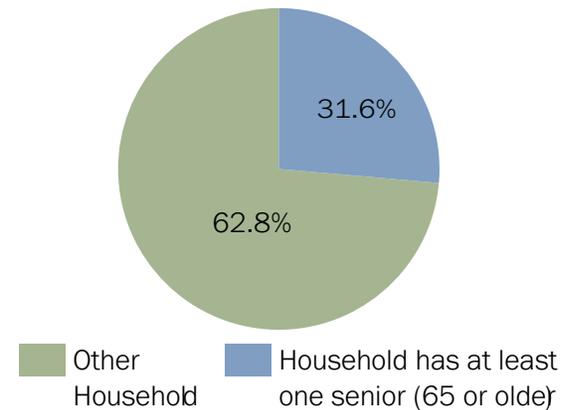
of the Comox Valley’s total population, while data from the 2016 Census shows that 12.2 percent of all households in Core Housing Need, identified as Aboriginal households.

Figure 50 shows the proportion of households who were in Core Housing Need in 2016, broken down by tenure, and compared to non-aboriginal households. Of all aboriginal renter households 42.7 percent fall within core housing need, this is compared to 30.0 percent of all non-aboriginal renter households.

Senior Households in Core Housing Need

In 2016, seniors (those over the age of 65) represented 25.2 percent of the total population. Of all households in Core Housing

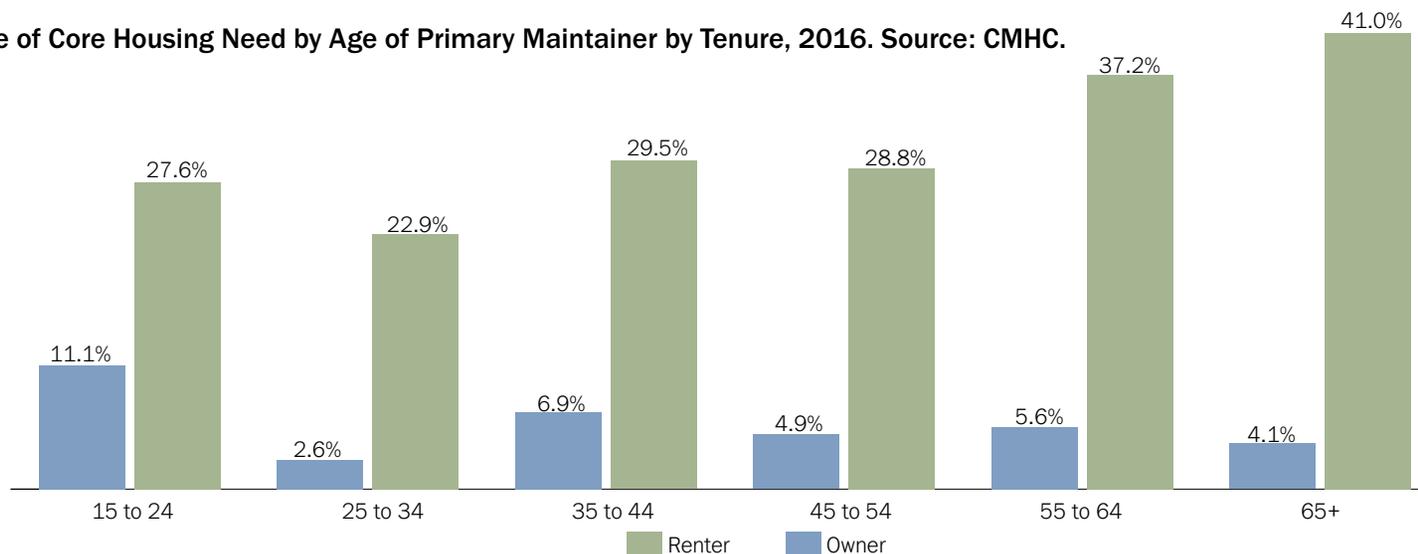
Figure 51. Households in Core Housing Need, 2016, by Households with at Least One Senior and Other Household. Source: CMHC.



Need 31.6 percent have at least one senior (see **Figure 51**). **Figure 52 on page 125** illustrates the rate of households in Core Housing Need by age of the primary maintainer and by tenure type.

In 2016, 41 percent of all senior led renter households were in Core Housing Need. This is the highest rate of Core Housing Need by age of primary maintainer. For owner households, those with a primary maintainer between the ages of 15 to 24 had the highest rate of Core Housing Need at 11.1 percent. Renter households are more likely to be in Core Housing Need than owner and this trend is consistent across the age groups.

Figure 52. Rate of Core Housing Need by Age of Primary Maintainer by Tenure, 2016. Source: CMHC.



Households in Core Housing Need with at Least One Person with an Activity Limitation

People whose everyday activities are limited due to a long-term condition or health-related problem are considered to have an activity limitation.

Activity Limitation

Activity limitation refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems. It is important to recognize that activity limitations may encompass some forms of mental health issues.

Source: Statistics Canada.

People with activity limitations may experience systemic barriers to full participation in society, such as physical challenges navigating infrastructure, services, and facilities that were not designed to be accessible. They may be more likely to experience bullying, work place discrimination, and housing insecurity or homelessness.¹⁴ Statistics Canada encourages governments and private organizations to “identify and address the barriers faced by Canadians with activity limitations in all areas of daily life, whether at home, at work, at school or in their communities”.¹⁵

14 From Canadian Human Rights Commission Disability Rights, available at <https://www.chrc-ccdp.gc.ca/eng/content/persons-disabilities>

15 From Canadian Survey on Disability, available at <https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3251&dis=1>

Households comprised of one or more people with activity limitation(s) may require housing that is accessible or adaptable for different mobility needs. People with activity limitations may have lower incomes, related to discrimination or systemic barriers in the workplace. They may face additional challenges finding housing that is affordable, suitable, and adequate.

Key Fact:
In the Comox Valley, 72.9 percent or almost three-quarters, of all households in Core Housing Need have at least one person with an activity limitation (see Figure 53).

Figure 53. Households in Core Housing Need with at Least One Person with an Activity Limitation and Other Households, 2016. Source: CMHC.

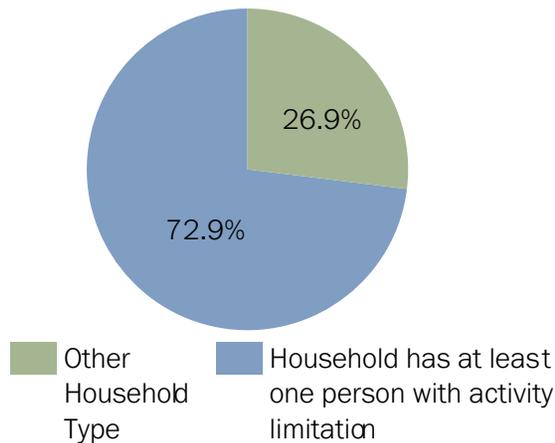
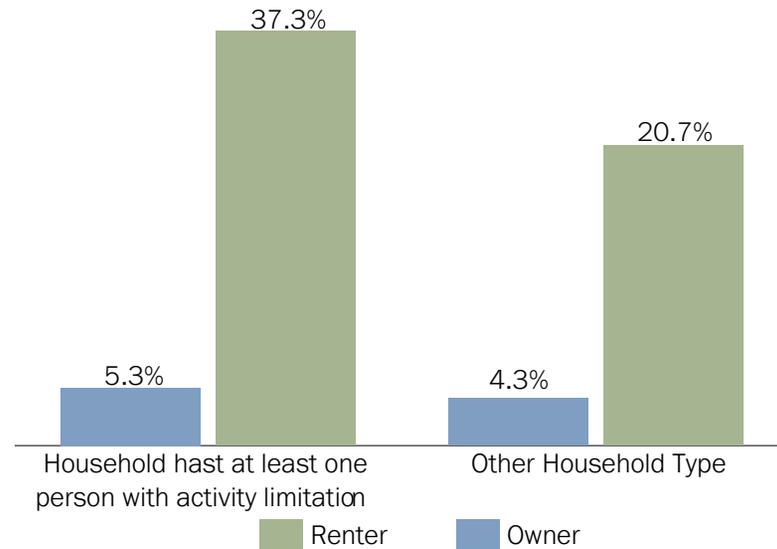


Figure 54. Rate of Core Housing Need in households with at Least One Person with an Activity Limitation by Tenure Type, 2016. Source: CMHC.

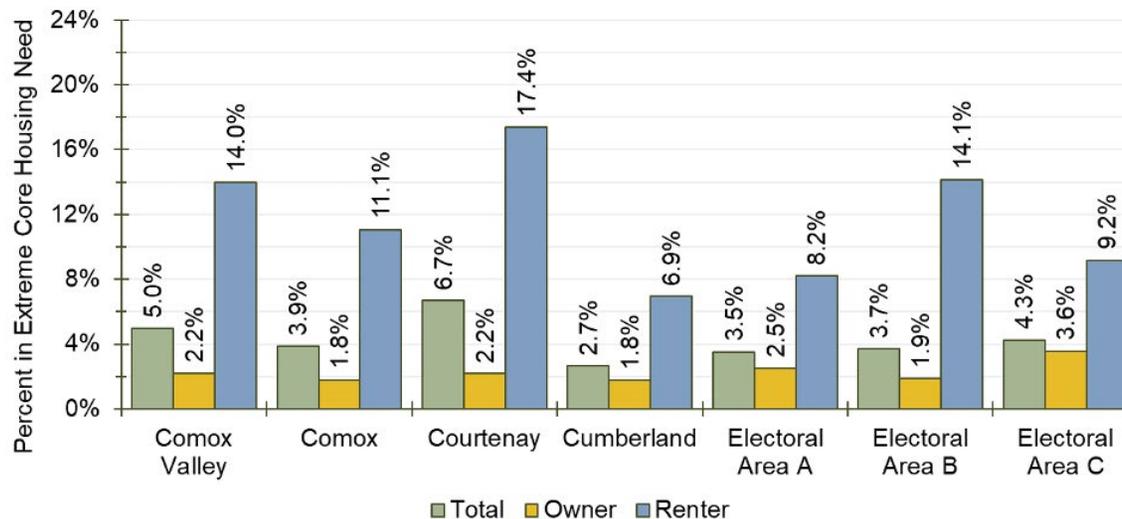


Renter households with at least one person with an activity limitation were more likely to fall within Core Housing Need, then renter households without an activity limitation or owner households. Thirty-seven point three percent (37.3 percent) of all renter households with at least one person with an activity limitation fell within Core Housing Need (see **Figure 54**).

35. Extreme Core Housing Need

Extreme Core Housing Need modifies the definition of Core Housing Need by altering its affordability metric; it uses 50 percent as a threshold instead of 30 percent. The result is a demonstration of how many households are experiencing truly dire housing circumstances.

Figure 55. All Communities – Rate of Extreme Core Housing Need by Tenure, 2016 . Source: Statistics Canada.



In 2016, Comox Valley reported that 5 percent of households (1,355) were in Extreme Core Housing Need. This is down from 5.3 percent in 2006. CVRD renters are about six times more likely to experience Extreme Core Housing Need. Extreme Need for owners dropped from 2.4 in 2006, to 2.2 percent in 2016. Renter extreme need decreased from 15.5 to 14.0 percent. Proportional to their respective totals, both owners and renters are marginally better off than they were in 2006.

Courtenay had the highest rate of Extreme Core Housing Need (6.7 percent). This is down from 8.4 percent in 2006. Renter households are the main driver of extreme need, reaching 17.4 percent – the highest renter need among all communities (see **Figure 55**).

The highest extreme need for owner households was in Electoral Area C, at 3.6 percent. This is a slight rise from 2006. Only Courtenay and Cumberland reported improving conditions of extreme need.

36. Affordability Gap

Since it is impossible to express every household’s experience, this report developed specific income categories based on the regional median income. The household income categories are defined as follows:

- **Very low income – making less than 50 percent of median income**

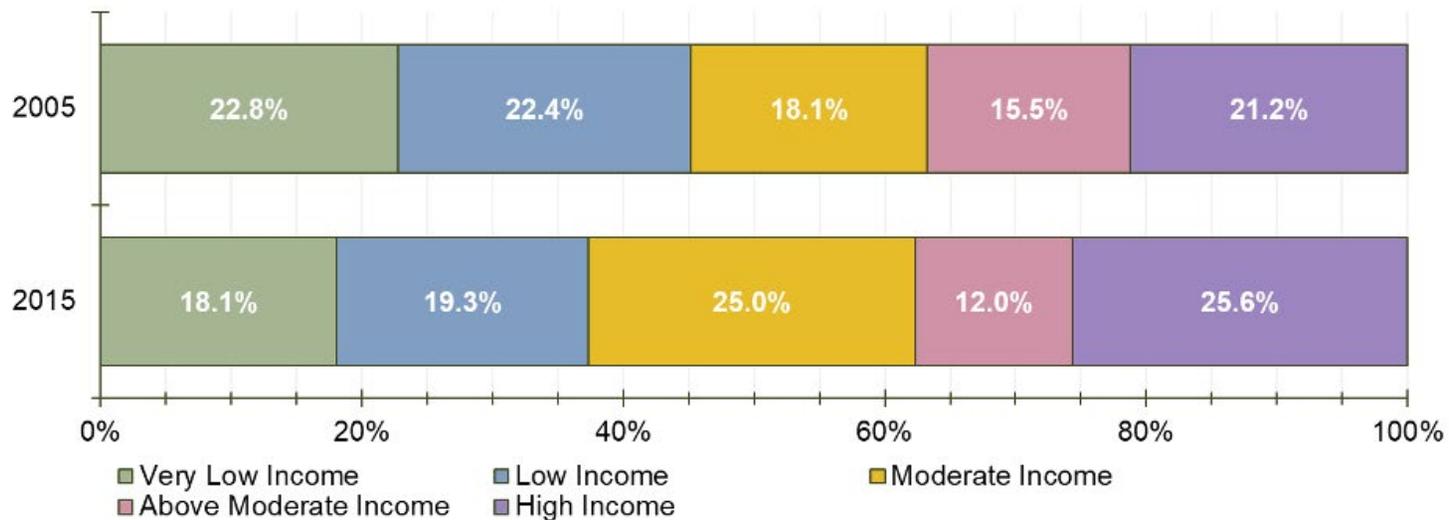
- **Low income** – making between 50 and 80 percent of median income
- **Moderate income** – making between 80 and 120 percent of median income
- **Above moderate income** – making between 120 and 150 percent of median income
- **High income** – those making above 150 percent of median income

The share of households earning a high-income increased by about 4.4 percent since 2005 (Figure 56). The only other category to rise (proportionally) were those in moderate-income, up 6.9 percent over the same period.

Households in very low income decreased over the 10-year period by 4.7 percent. This would normally be indicative of a positive trend; however, the actual change in total very low-income households was negligible (only 60 households). This shows that the variation is mostly due to an increase in total households that earn higher incomes. Notably, the number of high-income households grew 50.5 percent, exceeded only by moderate income growth of 72 percent.

Decreases in low- and above-moderate-income households suggests there has been movement in the amount of before-tax income that households are earning. The changes can be due

Figure 56. Historical Before-Tax Income Categories, 2015 dollars . Source: Statistics Canada.



to individuals having worked longer and commanding greater salaries; or by people retiring, thereby (typically) reducing annual earnings. Regardless, the greatest impact appears to be from the 5,610 new households entering the market (see **Table 48 on page 165** of Appendix A).

As discussed above, the chosen income categories are defined by thresholds related to median income (e.g. very low is below 50 percent of the median). Based on these thresholds, we can do the following:

1. determine the maximum income achievable by a particular group;
2. calculate what an affordable monthly payment or dwelling price would be (based on the 30 percent affordability threshold); and
3. compare these calculations to median market rents and median house prices.

NOTE: *This section uses primary market rental prices. As shown in section 24, primary market rental data from CMHC may significantly underrepresent the price an individual would expect to pay for units available today.*

Please note that this exercise uses rounding for simplicity; that rental rates are based on information gathered from the primary rental market; that affordable dwelling values assume

a 10 percent down payment, a 3 percent interest rate, and a 25-year amortization period; and that median income will grow by the historical growth rate until 2019 to facilitate a comparison. These calculations do not consider the added cost of utilities, taxes, or insurance. All of these can quickly change an accommodation from affordable to not, especially for owner households. Furthermore, the analysis considers only the median rents across the entire market, and not actual asking rents that prospective renters may find online, which tend to be much higher.

The results of **Table 49 on page 166** of Appendix A illustrate which income categories can or cannot afford certain accommodation types, and by how much, based on the maximum possible income attainable within each category. Red indicates that the household would exceed their affordable budget for that unit by the dollar value provided. Green indicates when the unit is below budget.

A very-low-income household (of which there are a maximum of 5,135) could potentially afford a bachelor or 1-bedroom unit but cannot afford any other rental size. Bachelor and 1-bedroom rental units are the least common in the market, making acquiring one more difficult. That household could not reasonably afford any traditional dwelling type except for a condominium apartment. All other income groups can

reasonably afford all rental types (based on their maximum attainable incomes). For home ownership, very-low- and low-income households cannot reasonably afford all dwelling type prices. All higher categories can afford to own.

Figure 57 graphically represents the result of **Table 49**. The left graphic represents ownership costs and the right represents the cost to rent.

The ownership graphic shows that a moderate-income household could potentially afford to purchase all dwelling types at the affordable purchase price made possible by the associated maximum income for that category since it surpasses all

horizontal lines attributed to a dwelling type.

Please note that dwelling prices are based on 2019 sale values available through the Vancouver Island Real Estate Board. Furthermore, high-income households are not displayed in either the table or graph since no maximum can be reasonably set for this category.

We can calculate which specific economic family types can or cannot afford certain types of accommodation based on the same approach used previously. For specifics on the calculation procedures, please see **Table 50 on page 166** of Appendix A.

Figure 57. Affordable Prices (blue) by Income Level versus Home Ownership Costs, 2019 dollars. Source: Statistics Canada, VIREB, CMHC.

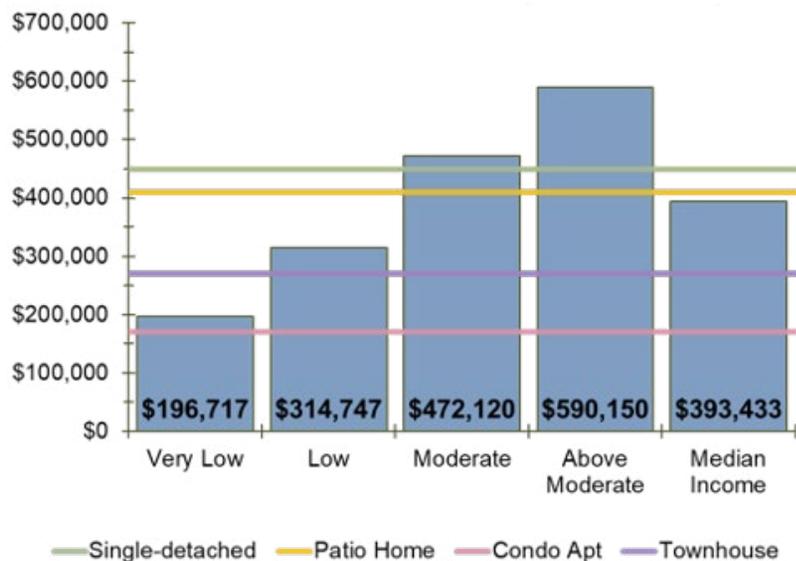
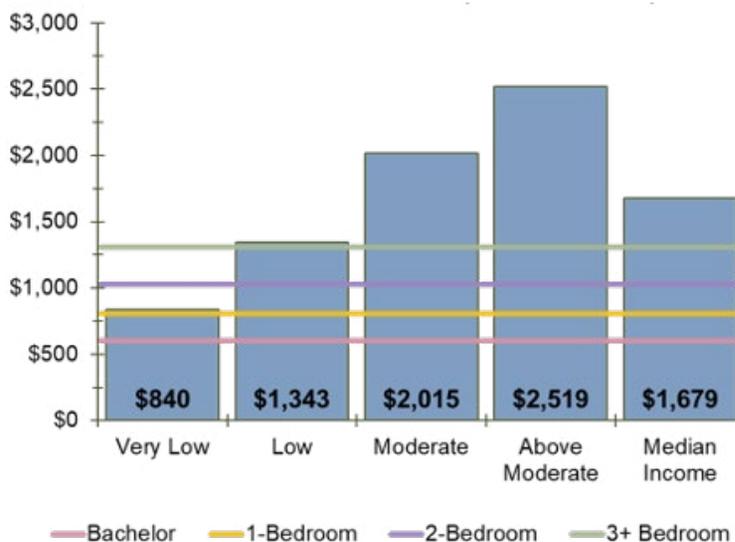


Figure 58. Affordable Prices (blue) by Income Level versus Rental Costs, 2019 dollars. Source: Statistics Canada, VIREB, CMHC.



At least 50 percent of non-economic families can only afford a bachelor unit within the overall market. However, they are relatively close to affording the median rent of a 1-bedroom apartment. About half of lone parents can afford all rental units, except for a 3-bedroom. This group cannot reasonably afford any of the defined dwellings within the ownership market. Nevertheless, condominium apartments do remain an option, and townhouses are almost exactly within the calculated budget. Couples with or without children can generally afford any unit or dwelling. This does not include insurance, utilities, and other shelter costs.

Figure 58 graphically represents the result of **Table 50** of Appendix A. The left graphic represents ownership costs and the right represents rental costs.

The graphic for ownership shows that half of non-economic family households (because median defines the midpoint) cannot afford any unit but a condominium apartment. The affordable house price (in blue) associated with their maximum potential incomes only surpasses the horizontal line associated with an apartment. Conversely, the right shows that at least half of lone parent families can afford all rental types except a 3-bedroom unit.

Figure 59. Affordable Prices (blue) by Economic Family Type versus Home Ownership Costs, 2019 dollars. Source: Statistics Canada, VIREB, CMHC.

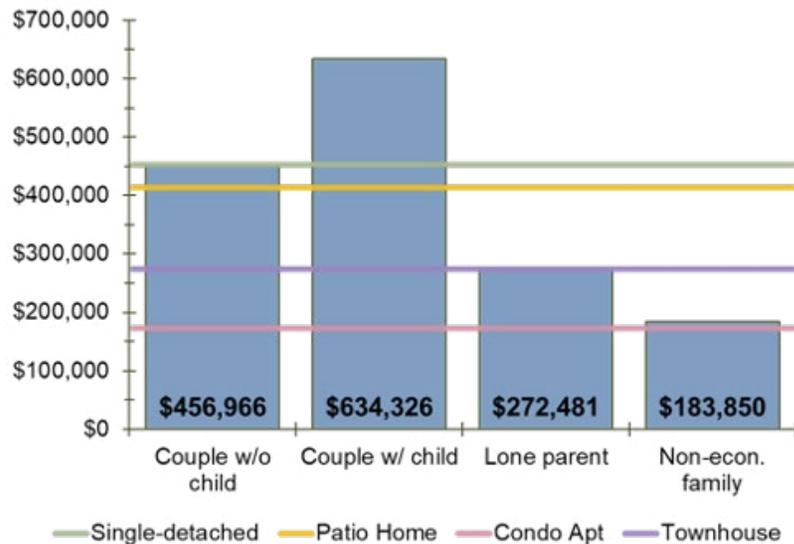
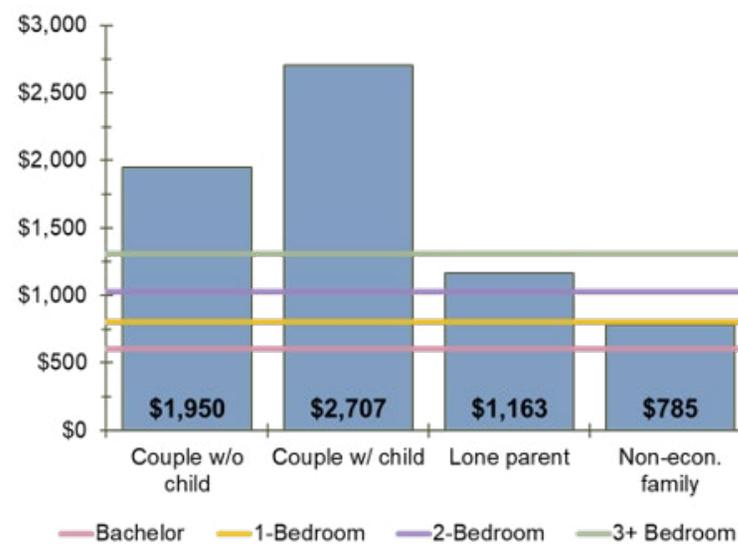


Figure 60. Affordable Prices (blue) by Economic Family Type versus Rental Costs, 2019 dollars. Source: Statistics Canada, VIREB, CMHC.



Please note that this discussion considers “reasonable affordability” as not paying more than 30 percent of before-tax household income. It is still possible for the defined categories or families to rent or purchase a unit; however, the greater the discrepancy between the affordable budget and said prices, the greater the financial impact on that household.

Renting across the Comox Valley Regional District is significantly more accessible than owning. This is indicated by individual affordability gap analyses, and driven by the dramatic increases in housing prices relative to the increase in rents. Specifically, bachelor or 1-bedroom units are reasonably affordable for even very low income and non-economic families, but these are some of the least common housing types in the region (see section 18). All but condominium apartments put a financial burden on households that are not making the higher end of moderate incomes, or are not a couple relationship.

The intent of this exercise is to facilitate discussions around groups of households with different financial capacity. Each individual or household has a different financial relationship with the accommodation that they occupy. Some live in dire financial circumstances that cannot be avoided due to the market. Others voluntarily choose a type of dwelling that exceeds typical thresholds of affordability, despite having access to less expensive options, if they feel it is a compromise that meets their lifestyle.

The preceding analysis considers the CVRD as a whole and does not discuss each individual community in great detail. For specifics related to a municipality or electoral area, please visit their corresponding Housing Needs Report.



Comox Lake



Glossary

“activity limitation” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

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

room private dwellings such as bachelor or studio apartments have zero bedrooms;

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

“census division (CD)” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services – Comox Valley Regional District is a census division;

“census family” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law

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

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

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

“core housing need” is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

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

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

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

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

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

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

“economic family” refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A

couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

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

“equity seeking groups” are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

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

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

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

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

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

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

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

“indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are

First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

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

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

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

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

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

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

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

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

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

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

“shelter cost” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households,

shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. “short-term rental” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“**subsidized housing**” refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

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

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

“**visible minority**” refers to whether a person belongs to a visible

minority group as defined by the Employment Equity Act and, if so, the visible minority group to which the person belongs. The Employment Equity Act defines visible minorities as “persons, other than Aboriginal peoples, who are non-Caucasian in race or non-white in colour.”

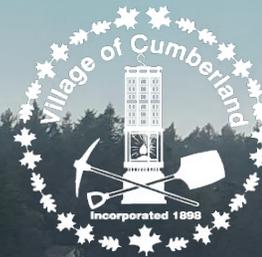


Comox Pier



Comox Valley

REGIONAL DISTRICT



Prepared by:

gather
PLANNING +
ENGAGEMENT

Appendix A: Regional Data Tables

Table 1. All Communities – Historical Population, 2006 to 2016. Source: Statistics Canada.

COMMUNITY	2006	2011	2016	%Δ06-16
Comox Valley	56,645	61,575	64,355	13.6%
Comox	12,300	13,625	14,020	14.0%
Courtenay	22,385	24,310	25,605	14.4%
Cumberland	2,765	3,395	3,770	36.3%
Electoral Area A	4,690	4,710	5,030	7.2%
Electoral Area B	7,065	6,945	7,075	0.1%
Electoral Area C	7,440	8,335	8,620	15.9%
K'ómoks First Nation	265	255	235	-11.3%

Table 2. All Communities – Population Distribution. Source: Statistics Canada, 2016.

COMMUNITY	< 14 years	15 to 19 years	20 to 24 years	25 to 64 years	65 to 84 years	85 years or older	Total
Comox Valley	9,020	3,330	2,795	32,995	14,285	1,930	64,355
Comox	1,970	785	490	6,690	3,435	650	14,020
Courtenay	3,660	1,280	1,335	12,650	5,800	880	25,605
Cumberland	690	185	140	2,190	485	80	3,770
Electoral Area A	585	205	175	2,695	1,270	100	5,030
Electoral Area B	890	430	270	3,750	1,615	120	7,075
Electoral Area C	1,195	430	370	4,895	1,630	100	8,620
K'ómoks First Nation	30	15	15	125	50	0	235

Table 3. All Communities – Historical Median Age. Source: Statistics Canada.

COMMUNITY	2006	2011	2016
Comox Valley	44.9	47.7	50.3
Comox	45.9	48.5	51.0
Courtenay	42.4	45.8	47.5
Cumberland	40.4	37.2	37.9
Electoral Area A	48.8	52.7	55.3
Electoral Area B	47.1	50.1	53.0
Electoral Area C	44.2	48.2	51.2
K'ómoks First Nation	40.5	44.3	49.4

Table 4. All Communities – Senior (65+) Population. Source: Statistics Canada.

COMMUNITY	2006	2011	2016	%Δ06-16
Comox Valley	18.1%	21.1%	25.2%	58.2%
Comox	23.2%	25.8%	29.1%	43.0%
Courtenay	18.3%	21.9%	26.1%	62.7%
Cumberland	13.2%	13.4%	15.0%	54.8%
Electoral Area A	19.1%	22.2%	27.2%	53.1%
Electoral Area B	16.0%	19.6%	24.5%	53.8%
Electoral Area C	12.1%	15.2%	20.1%	92.2%
K'ómoks First Nation	13.2%	15.7%	21.3%	42.9%

Table 5. Persons with a Disability. Source: 2017 Canadian Survey on Disability.

COHORT	# of Persons w/ a Disability (Province)	% of Persons w/ a Disability (Province)	# of Persons w/ a Disability (CVRD estimate)
15+ yrs	926,100	24.7%	13,680
15 to 64 yrs	614,630	20.5%	8,015
15 to 24 yrs	70,730	13.4%	820
25 to 44 yrs	200,520	17.2%	2,220
45 to 64 yrs	343,370	26.3%	5,290
65+ yrs	311,480	41.7%	6,760
65 to 74 yrs	166,210	35.9%	3,385
75+ yrs	145,260	51.1%	3,465

Table 6. Labour Force Metrics for Persons with a Disability . Source: 2017 Canadian Survey on Disability.

COHORT	Participation Rate	Employment Rate	Unemployment Rate
25 to 64 yrs	65.9%	60.4%	8.4%
25 to 44 yrs	79.4%	73.7%	7.3%
45 to 64 yrs	57.9%	52.6%	9.2%

Table 7. All Communities – Anticipated Population, 2016 to 2025. Source: Produced Using Statistics Canada Data.

COMMUNITY	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '16-'25
Comox Valley	64,355	65,085	65,815	66,545	67,245	68,015	68,730	69,445	70,160	70,875	10.1%
Comox	14,020	14,230	14,440	14,650	14,860	15,070	15,300	15,530	15,760	15,990	14.1%
Courtenay	25,605	25,940	26,275	26,610	26,945	27,295	27,585	27,875	28,165	28,455	11.1%
Cumberland	3,770	3,885	4,000	4,115	4,230	4,370	4,510	4,650	4,790	4,930	30.8%
Electoral Area A	5,030	5,025	5,020	5,015	5,010	5,030	5,015	5,000	4,985	4,970	-1.2%
Electoral Area B	7,075	7,050	7,025	7,000	6,975	6,930	6,890	6,850	6,810	6,770	-4.3%
Electoral Area C	8,620	8,710	8,800	8,890	8,980	9,075	9,170	9,265	9,360	9,455	9.7%
K'ómoks First Nation	235	245	255	265	245	245	260	275	290	305	29.8%
Overall Median Age	49.9	50.4	50.8	51.3	51.8	52.3	52.1	51.9	51.8	51.6	
Overall Average Age	45.8	46.2	46.6	47.0	47.4	47.8	48.1	48.4	48.7	49.0	

Table 8. All Communities – Historical Population by Tenure. Source: Statistics Canada, 2016.

COMMUNITY	Owners				%Δ '06-'16	Renters			%Δ '06-'16
	2006	2011	2016			2006	2011	2016	
Comox Valley	18,800	20,815	21,625	15.0%	5,440	6,045	6,775	24.5%	
Comox	4,000	4,655	4,800	20.0%	1,205	1,320	1,410	17.0%	
Courtenay	6,770	7,575	8,135	20.2%	2,980	3,315	3,565	19.6%	
Cumberland	910	1,150	1,150	26.4%	225	255	410	82.2%	
Electoral Area A	1,880	1,910	1,850	-1.6%	265	290	370	39.6%	
Electoral Area B	2,600	2,560	2,560	-1.5%	350	375	470	34.3%	
Electoral Area C	2,545	2,890	3,030	19.1%	395	485	540	36.7%	
K'ómoks First Nation	90	80	95	5.6%	15	10	10	-33.3%	

Table 9. All Communities – One-Year Mobility. Source: Statistics Canada, 2016.

COMMUNITY	Non-Migrant	Intraprov. Migrant	Interprov. Migrant	External Migrant
Comox Valley	4,215	3,265	1,505	275
Comox	850	635	475	50
Courtenay	2,240	1,300	610	135
Cumberland	320	375	55	25
Electoral Area A	125	215	65	55
Electoral Area B	415	255	135	10
Electoral Area C	265	460	160	15
K'ómoks First Nation	0	25	0	0

Table 10. All Communities – Number of Households by Household Size. Source: Statistics Canada.

COMMUNITY	1 person	2 person	3 person	4 person	5+ person	Average
Comox Valley	8,265	12,020	3,740	2,905	1,460	2.2
Comox	1,830	2,610	815	670	290	2.2
Courtenay	3,880	4,740	1,515	1,055	520	2.1
Cumberland	440	570	240	210	100	2.4
Electoral Area A	565	1,065	265	205	105	2.2
Electoral Area B	700	1,405	380	345	195	2.3
Electoral Area C	810	1,590	515	410	245	2.4
K'ómoks First Nation	40	40	10	10	10	2.1

Table 11. All Communities – Number of Households by Primary Household Maintainer Age. Source: Statistics Canada.

COMMUNITY	15 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 to 84	85+
Comox Valley	635	2,725	3,690	5,095	6,380	5,725	3,075	1,085
Comox	85	500	825	1,090	1,265	1,260	815	365
Courtenay	435	1,355	1,485	1,985	2,350	2,310	1,340	440
Cumberland	45	280	365	285	255	225	90	20
Electoral Area A	0	150	240	380	630	500	235	90
Electoral Area B	30	170	315	600	850	655	310	100
Electoral Area C	35	265	440	735	1,010	740	275	70
K'ómoks First Nation	0	10	15	20	30	30	0	0

Table 12. Before-Tax Median Income by Tenure. Source Statistics Canada.

COMMUNITY	Overall	%Δ05-15	Owner	%Δ05-15	Renter	%Δ05-15
Comox Valley	\$64,379	11.2%	\$73,367	11.1%	\$38,394	17.6%
Comox	\$69,254	4.0%	\$76,595	4.4%	\$46,762	3.2%
Courtenay	\$57,463	14.6%	\$69,537	13.4%	\$34,367	25.5%
Cumberland	\$65,203	26.6%	\$72,740	18.8%	\$39,146	27.2%
Electoral Area A	\$69,471	18.7%	\$71,516	20.1%	\$40,444	26.1%
Electoral Area B	\$74,701	10.4%	\$81,432	11.4%	\$46,782	4.3%
Electoral Area C	\$70,341	5.6%	\$76,366	10.7%	\$41,991	10.6%
K'ómoks First Nation	\$39,424	9.6%	-	-	-	-

Table 13. Proportion of Households per Before-Tax Income Bracket, 2015. Source: Statistics Canada.

	Comox Valley	Comox	Courtenay	Cumberland	Electoral Area A	Electoral Area B	Electoral Area C	K'ómoks First Nation
Total Households	28,400	6,205	11,700	1,565	2,220	3,025	3,575	-
< \$5,000	1.0%	0.6%	1.2%	1.0%	0.7%	1.2%	1.1%	-
\$5,000 - \$9,999	1.1%	0.6%	1.2%	1.3%	0.7%	0.8%	1.8%	-
\$10,000 - \$14,999	2.6%	1.4%	3.7%	1.9%	2.5%	2.0%	2.1%	-
\$15,000 - \$19,999	4.3%	2.9%	5.3%	5.4%	3.8%	3.8%	3.2%	-
\$20,000 - \$24,999	4.6%	3.3%	5.7%	4.2%	3.2%	2.8%	5.6%	-
\$25,000 - \$29,999	4.5%	4.4%	5.4%	5.1%	3.4%	2.6%	3.9%	-
\$30,000 - \$34,999	5.0%	4.6%	5.8%	4.5%	5.4%	5.0%	3.1%	-
\$35,000 - \$39,999	5.1%	4.8%	5.1%	6.7%	5.4%	4.3%	4.9%	-
\$40,000 - \$44,999	4.1%	3.7%	4.6%	5.1%	4.3%	3.6%	3.1%	-
\$45,000 - \$49,999	5.1%	5.1%	5.5%	5.8%	5.0%	5.0%	4.1%	-
\$50,000 - \$59,999	9.0%	10.2%	9.1%	8.9%	7.7%	7.6%	8.8%	-
\$60,000 - \$69,999	8.3%	9.0%	8.2%	6.4%	9.2%	7.6%	7.8%	-
\$70,000 - \$79,999	7.8%	8.1%	7.9%	7.0%	7.9%	7.8%	6.6%	-
\$80,000 - \$89,999	6.8%	7.4%	6.1%	4.8%	7.9%	6.8%	8.0%	-
\$90,000 - \$99,999	5.2%	5.6%	4.7%	6.4%	5.0%	5.0%	6.3%	-
\$100,000+	25.7%	28.3%	20.6%	25.9%	28.8%	33.9%	29.4%	-
\$100,000 - \$124,999	10.1%	11.9%	8.2%	13.7%	9.7%	10.7%	11.5%	-
\$125,000 - \$149,999	6.5%	7.6%	5.3%	6.7%	7.2%	8.8%	6.7%	-
\$150,000 - \$199,999	5.3%	5.4%	4.7%	4.5%	5.4%	6.8%	5.7%	-
\$200,000+	3.7%	3.4%	2.4%	1.0%	5.9%	7.4%	5.5%	-
Median Income	\$64,379	\$69,254	\$57,463	\$65,203	\$69,471	\$74,701	\$70,341	\$39,424
Average Income	\$77,628	\$82,032	\$69,468	\$70,683	\$85,039	\$91,792	\$83,883	-

Table 14. All Communities – Prevalence of LIM After-Tax Status by Age, 2016. Source Statistics Canada.

COMMUNITY	Total	0 - 17	0 - 5	18 - 64	65+
Comox Valley	15.2%	21.3%	23.4%	14.8%	11.8%
Comox	10.4%	14.8%	15.8%	9.9%	8.9%
Courtenay	18.2%	26.8%	30.2%	18.0%	12.7%
Cumberland	14.8%	20.5%	15.8%	12.4%	17.2%
Electoral Area A	20.1%	29.0%	32.2%	21.0%	14.8%
Electoral Area B	11.3%	13.5%	17.3%	11.1%	10.1%
Electoral Area C	13.3%	17.7%	16.7%	12.5%	11.9%

Table 15. All Communities – Local Labour Metrics. Source: Statistics Canada.

COMMUNITY	In Labour			Not Labour	Unemp. Rate		
	Force	Employed	Unemployed		Force	Part. Rate (%)	Emp. Rate (%)
Comox Valley	30,815	28,380	2,435	23,385	56.9	52.4	7.9
Comox	6,300	5,845	455	5,440	53.7	49.8	7.1
Courtenay	11,880	10,875	1,005	9,465	55.7	51.0	8.5
Cumberland	2,065	1,915	150	905	69.4	64.4	7.5
Electoral Area A	2,315	2,095	215	2,065	52.8	47.8	9.3
Electoral Area B	3,530	3,285	250	2,665	57.0	53.0	7.1
Electoral Area C	4,610	4,255	350	2,760	62.6	57.8	7.7
K'ómoks First Nation	115	105	10	80	59.0	53.8	13.0

Table 16. NAICS Industry Employment Totals by Tenure, 2006 to 2016. Source: Statistics Canada.

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Labour Force	27,465	30,350	30,335	100.0%	21,910	24,035	23,365	5,550	6,310	6,970
11 Agriculture, forestry, fishing and hunting	2,055	1,795	1,890	6.2%	1,720	1,355	1,505	330	440	385
21 Mining, quarrying, and oil and gas extraction	235	405	380	1.3%	215	390	315	15	15	65
22 Utilities	125	155	65	0.2%	110	145	65	20	0	0
23 Construction	2,430	2,570	2,955	9.7%	1,875	2,040	2,260	555	575	705
31-33 Manufacturing	1,180	785	1,060	3.5%	1,010	630	835	180	160	225
41 Wholesale trade	515	655	460	1.5%	365	575	350	155	75	105
44-45 Retail trade	3,960	4,490	4,170	13.7%	2,885	3,440	3,000	1,065	1,060	1,170
48-49 Transportation and warehousing	1,090	1,180	1,335	4.4%	865	965	1,025	225	225	300
51 Information and cultural industries	440	410	370	1.2%	320	325	305	120	85	70
52 Finance and insurance	750	665	775	2.6%	675	580	690	85	80	85
53 Real estate and rental and leasing	595	665	485	1.6%	495	530	415	105	135	90
54 Professional, scientific and technical services	1,335	1,655	1,495	4.9%	1,165	1,400	1,240	175	260	260
55 Management of companies and enterprises	10	0	15	0.0%	15	0	15	0	0	0
56 Administrative and support, waste management	1,115	1,335	1,260	4.2%	815	925	885	300	420	385
61 Educational services	1,895	2,510	2,180	7.2%	1,695	2,205	1,945	205	305	235
62 Health care and social assistance	3,180	3,925	4,290	14.1%	2,710	3,145	3,405	475	800	890
71 Arts, entertainment and recreation	620	820	810	2.7%	510	605	630	110	270	185
72 Accommodation and food services	2,310	2,065	2,465	8.1%	1,555	1,430	1,465	760	635	995
81 Other services (except public administration)	1,245	1,370	1,305	4.3%	1,025	1,115	970	230	255	335
91 Public administration	2,380	3,045	2,550	8.4%	1,905	2,405	2,020	470	680	530

Table 17. All Communities – Commuting Patterns for Usual Workers, 2016. Source: Statistics Canada.

COMMUNITY	Within Community	Within CVRD	Outside District	Outside Province
Comox Valley	8,170	9,760	2,545	455
Comox	1,895	2,200	365	105
Courtenay	5,250	2,375	735	200
Cumberland	240	955	185	10
Electoral Area A	220	925	190	45
Electoral Area B	235	1,820	225	20
Electoral Area C	330	1,420	835	80
K'ómoks First Nation	10	65	0	0

Table 18. All Communities – Dwelling Types, 2016. Source: Statistics Canada.

COMMUNITY	Single	Apartment	Semi	Row	Duplex	Movable	Total	%Δ '06-'16
Comox Valley	19,135	3,185	2,665	1,525	640	1,225	28,375	17.1%
Comox	4,150	715	600	565	105	80	6,215	19.3%
Courtenay	5,970	2,340	1,870	850	275	395	11,700	20.1%
Cumberland	1,175	55	75	80	120	45	1,550	37.3%
Electoral Area A	2,070	10	30	10	20	70	2,210	3.5%
Electoral Area B	2,545	40	35	15	70	325	3,030	2.4%
Electoral Area C	3,165	25	55	10	45	270	3,570	21.8%
K'ómoks First Nation	60	0	0	0	0	40	100	-8.7%

Table 19. All Communities – Dwelling Age, 2016. Source: Statistics Canada.

COMMUNITY	< 1960	1961 to 1980	1981 to 1990	1991 to 2000	2001 to 2010	2011 to 2016
Comox Valley	3,580	7,725	4,575	6,135	4,805	1,575
Comox	545	1,940	995	1,295	1,105	335
Courtenay	1,135	2,630	1,735	3,150	2,435	625
Cumberland	560	220	110	190	330	160
Electoral Area A	525	670	380	320	230	90
Electoral Area B	390	925	655	545	315	190
Electoral Area C	415	1,310	680	615	380	170
K'ómoks First Nation	10	30	25	20	10	0

Table 20. All Communities – Units by Number of Bedrooms, 2016. Source: Statistics Canada.

COMMUNITY	No Bedroom	1 Bedroom	2 Bedroom	3+ Bedroom	Total
Comox Valley	130	1,855	8,430	18,000	28,415
Comox	0	375	1,470	4,365	6,210
Courtenay	85	760	4,200	6,655	11,700
Cumberland	0	140	405	1,015	1,560
Electoral Area A	20	165	600	1,450	2,235
Electoral Area B	15	180	770	2,065	3,030
Electoral Area C	10	230	950	2,390	3,580
K'ómoks First Nation	0	10	30	70	110

Table 21. Historical Unit Completion Estimates by Dwelling Type. Source: BC Stats.

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019*
Total	371	356	262	204	268	361	434	446	665	588
Singles	263	211	169	139	195	163	271	281	264	258
Rows	5	62	9	3	6	3	15	18	11	134
Apartments	103	83	84	62	67	195	148	147	390	196

* data was available only for the first half of 2019, annual total is estimated based on partial data

Table 22. Historical Completions by Dwelling Type. Source: BC Stats.

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019*	Total	Average
Comox Valley	303	371	356	262	204	268	361	434	446	665	588	4,258	387
Electoral Areas	75	85	84	93	68	83	66	104	122	94	104	978	89
Comox	110	125	110	49	38	48	68	57	39	116	12	772	70
Courtenay	88	123	137	103	91	105	212	243	217	349	388	2,056	187
Cumberland	30	38	25	17	7	32	15	30	68	106	84	452	41

* data was available only for the first half of 2019, annual total is estimated based on partial data.

Table 23. Primary & Secondary Rental Market Units, 2016. Source: Statistics Canada & CMHC

	Total	Rental	Primary		Secondary	
			Market	% of Total	Market	% of Total
Total	29,575	6,980	2,095	100%	4,885	100%
No Bedroom	160	125	134	6%	<i>see note</i>	0%
1 Bedroom	2,060	1,470	475	23%	995	20%
2 Bedroom	8,910	3,005	1,222	58%	1,783	36%
3+ Bedroom	18,445	2,380	264	13%	2,116	43%

* Data for No Bedroom units is inconsistent between CMHC and Statistics Canada due to methodological differences between the two sources. We assume that virtually 100% of these unit types were accounted for by the Primary market.

Table 24. Historical Rental Housing Vacancy by Unit Type, Courtenay CMA. Source: CMHC.

Unit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	**	**	**	2.2	1.8	0.5	1.0	2.4	0.6	1.3
Bachelor	**	**	**	4.4	0.7	**	9.1	3.3	0.0	0.0
1 Bedroom	**	**	**	1.4	1.9	0.7	0.5	5.0	0.3	1.3
2 Bedroom	**	**	**	2.5	2.0	0.3	0.5	1.9	0.9	1.4
3+ Bedroom	**	**	**	1.2	0.9	0.0	0.0	0.0	0.0	0.8

**denotes data suppression by CMHC.

Table 25. Historical Median Market Rents by Unit Type, Courtenay CMA, 2019 dollars. Source: CMHC.

Unit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	**	**	**	\$830	\$824	\$824	\$856	\$864	\$870	\$959
Bachelor	**	**	**	\$636	\$642	\$643	\$634	\$618	\$589	\$615
1 Bedroom	**	**	**	\$719	\$714	\$731	\$732	\$740	\$768	\$790
2 Bedroom	**	**	**	\$830	\$840	\$852	\$888	\$898	\$921	\$1,027
3+ Bedroom	**	**	**	\$968	\$972	\$973	\$1,046	\$1,056	\$1,037	\$1,280

**denotes data suppression by CMHC.

Table 26. Historical Average Market Rents by Unit Type, Courtenay CMA, 2019 dollars. Source: CMHC.

Unit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	**	**	**	\$839	\$842	\$854	\$882	\$881	\$898	\$996
Bachelor	**	**	**	\$612	\$618	\$637	\$612	\$603	\$587	\$640
1 Bedroom	**	**	**	\$753	\$758	\$770	\$774	\$767	\$782	\$828
2 Bedroom	**	**	**	\$887	\$887	\$900	\$932	\$929	\$953	\$1,038
3+ Bedroom	**	**	**	\$918	\$918	\$934	\$985	\$1,022	\$1,030	\$1,166

**denotes data suppression by CMHC.

Table 27. Historical Average Annual Days on Market by Dwelling Type. Source: VIREB.

COMMUNITY	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Comox Valley	88	100	95	87	86	76	68	42	35	55
Comox	83	96	88	83	83	59	56	33	31	35
Courtenay	107	94	119	89	94	74	71	37	34	58
Cumberland	80	99	110	93	56	56	33	36	29	63
Electoral Areas	85	106	85	88	90	92	79	49	40	63

Table 28. Historical Annual Sales Volume by Dwelling Type. Source: VIREB.

COMMUNITY	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Comox Valley	979	985	983	980	1,042	1,181	1,480	1,454	1,311	1,155
Comox	320	295	259	317	289	365	434	340	319	282
Courtenay	184	198	207	184	192	217	301	355	327	282
Cumberland	76	78	70	68	80	84	81	87	160	102
Electoral Areas	399	414	447	411	481	515	664	672	505	489

Table 29. Historical Year/Year Housing Price Change by Dwelling Type. Source: VIREB.

COMMUNITY	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Comox Valley	-10%	6%	-4%	1%	3%	0%	12%	9%	0%	14%
Comox	1%	4%	-4%	-2%	4%	0%	7%	19%	13%	4%
Courtenay	3%	-6%	0%	-1%	8%	-2%	13%	22%	9%	10%
Cumberland	6%	0%	-8%	4%	5%	-3%	29%	24%	-1%	13%

Table 30. Historical Median Sale Price by Dwelling Type, 2019 Dollars. Source: VIREB.

COMMUNITY	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Comox Valley	\$276,240	\$290,033	\$278,568	\$282,692	\$288,992	\$289,246	\$318,983	\$340,047	\$330,913	\$369,652
Comox	\$358,259	\$368,868	\$354,780	\$350,039	\$362,608	\$363,293	\$383,108	\$443,763	\$487,355	\$495,115
Courtenay	\$272,068	\$254,145	\$253,751	\$253,495	\$270,858	\$264,609	\$294,847	\$350,966	\$371,036	\$400,430
Cumberland	\$323,921	\$320,249	\$296,406	\$311,319	\$324,893	\$314,272	\$399,006	\$483,243	\$462,532	\$511,925

Table 31. Historical AirBnB Market – Total versus Commercial Market. Source: AirDNA.

	2016				2017				2018				2019			
	Jan	Apr	Jul	Oct												
Total Market	1	15	31	193	207	197	295	283	289	318	431	403	401	416	510	457
Entire Unit	1	10	21	128	138	134	210	211	219	245	345	318	328	336	423	371
Other	0	5	10	65	69	63	85	72	70	73	86	85	73	80	87	86
Commercial Market	1	15	29	175	169	173	250	254	249	291	364	368	324	355	416	390
Entire Unit	1	10	19	116	112	118	170	185	188	222	291	288	267	288	341	317
Other	0	5	10	59	57	55	80	69	61	69	73	80	57	67	75	73

Table 32. Historical AirBnB Occupancy & Revenue – Total versus Commercial Market, October 2019 dollars. Source: AirDNA.

	2016				2017				2018				2019			
	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct
Total Market																
Occupancy	7%	40%	45%	30%	41%	46%	77%	41%	45%	44%	81%	50%	42%	47%	81%	50%
Median Rate	\$136	\$70	\$98	\$99	\$106	\$106	\$111	\$105	\$104	\$108	\$120	\$107	\$122	\$113	\$121	\$106
Median Revenue	\$272	\$663	\$1,128	\$767	\$1,077	\$1,164	\$2,116	\$1,024	\$1,109	\$1,180	\$2,376	\$1,262	\$1,075	\$1,376	\$2,342	\$1,111
Commercial Market																
Occupancy	7%	40%	46%	29%	36%	45%	74%	38%	42%	43%	78%	48%	38%	45%	79%	48%
Median Rate	\$136	\$70	\$97	\$100	\$106	\$110	\$114	\$105	\$106	\$109	\$120	\$106	\$122	\$114	\$121	\$107
Median Revenue	\$272	\$663	\$1,083	\$736	\$1,051	\$1,252	\$2,083	\$1,012	\$1,109	\$1,184	\$2,387	\$1,270	\$1,091	\$1,378	\$2,362	\$1,150

Table 33. Median Assessments, 2012 – 2019, 2019 dollars. Source: BC Assessment.

	2016				2017				2018				2019			
	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct	Jan	Apr	Jul	Oct
Total Market																
Occupancy	7%	40%	45%	30%	41%	46%	77%	41%	45%	44%	81%	50%	42%	47%	81%	50%
Median Rate	\$136	\$70	\$98	\$99	\$106	\$106	\$111	\$105	\$104	\$108	\$120	\$107	\$122	\$113	\$121	\$106
Median Revenue	\$272	\$663	\$1,128	\$767	\$1,077	\$1,164	\$2,116	\$1,024	\$1,109	\$1,180	\$2,376	\$1,262	\$1,075	\$1,376	\$2,342	\$1,111
Commercial Market																
Occupancy	7%	40%	46%	29%	36%	45%	74%	38%	42%	43%	78%	48%	38%	45%	79%	48%
Median Rate	\$136	\$70	\$97	\$100	\$106	\$110	\$114	\$105	\$106	\$109	\$120	\$106	\$122	\$114	\$121	\$107
Median Revenue	\$272	\$663	\$1,083	\$736	\$1,051	\$1,252	\$2,083	\$1,012	\$1,109	\$1,184	\$2,387	\$1,270	\$1,091	\$1,378	\$2,362	\$1,150

Table 34. Average Assessments, 2012 – 2019, 2019 dollars. Source: BC Assessment.

	2012	2013	2014	2015	2016	2017	2018	2019
Single Family	\$396,000	\$399,500	\$385,500	\$390,500	\$395,500	\$426,500	\$480,000	\$506,000
Duplex	\$261,500	\$263,500	\$252,000	\$254,000	\$260,000	\$273,000	\$319,500	\$343,500
Row	\$258,500	\$260,500	\$253,500	\$254,000	\$252,500	\$267,000	\$321,500	\$276,500
Multi-Family	\$1,700,000	\$1,713,500	\$1,750,000	\$1,699,000	\$1,737,000	\$1,694,000	\$1,919,500	\$1,453,000

Table 35. Median & Average Sales, 2019. BC Assessment.

	Sales	Average	Median
Single Family	952	\$510,000	\$472,500
Duplex	88	\$341,500	\$370,700
Row	260	\$277,000	\$334,900
Multi-Family	1	\$1,084,500	\$4,110,000

Table 36. Non-Market Housing Waitlist, January 2020. Source: BC Housing.

	Comox Valley	Courtenay	Comox	Cumberland	Electoral Area A	Electoral Area B	Electoral Area C	K'ómoks	First Nation
Total Applicants	270	214	31	11	6	1	5	-	
Families	73	57	8	4	1	0	3	-	
People with Disabilities	82	63	12	3	1	0	1	-	
Seniors	74	58	9	3	4	0	0	-	
Wheelchair Modified	12	12	0	0	0	0	0	-	
Singles	25	21	2	0	0	1	1	-	
Rent Supplements	1	0	0	1	0	0	0	-	
Transfers	3	3	0	0	0	0	0	-	

Table 37. Historical Median Shelter Cost & Renter Subsidized Housing. Source: Statistics Canada.

COMMUNITY	Renters	Subsidies	% Subsidized
Comox Valley	6,740	725	10.8%
Comox	1,410	195	13.8%
Courtenay	3,565	425	11.9%
Cumberland	410	45	11.0%
Electoral Area A	365	35	9.6%
Electoral Area B	460	15	3.3%
Electoral Area C	525	10	1.9%

Table 38. Projected Housing Demand by Unit Type & Rental Proportion, 2016 to 2025.

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	64,355	65,085	65,815	66,545	67,255	68,015	68,730	69,445	70,160	70,875
Total Households	29,175	29,625	30,075	30,525	30,975	31,480	31,925	32,370	32,815	33,260
No Bedroom	260	260	260	260	260	280	285	290	295	300
1 Bedroom	2,050	2,080	2,110	2,140	2,170	2,205	2,235	2,265	2,295	2,325
2 Bedroom	8,525	8,660	8,795	8,930	9,065	9,220	9,350	9,480	9,610	9,740
3+ Bedroom	18,340	18,625	18,910	19,195	19,480	19,775	20,055	20,335	20,615	20,895
Household Size	2.21	2.20	2.19	2.18	2.17	2.16	2.16	2.15	2.14	2.13
Renter Demand	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%	22.9%

Table 39. All Communities – Projected Population and Housing Demand by Unit Type, 2020 to 2025.

COMMUNITY	2020					2025					Total Growth
	No Bedroom	1-Bedroom	2-Bedroom	3+ Bedroom	Total	No Bedroom	1-Bedroom	2-Bedroom	3+ Bedroom	Total	
Comox Valley	12,240	950	4,300	13,465	30,955	13,325	1,010	4,565	14,335	33,235	7.4%
Comox	4,790	30	435	1,670	6,925	5,295	30	495	1,845	7,665	10.7%
Courtenay	7,380	160	975	4,505	13,020	7,950	190	1,040	4,850	14,030	7.8%
Cumberland	10	155	525	1,180	1,870	15	175	625	1,425	2,240	19.8%
Electoral Area A	10	160	640	1,495	2,305	10	160	640	1,505	2,315	0.4%
Electoral Area B	30	170	740	2,090	3,030	30	170	745	2,095	3,040	0.3%
Electoral Area C	20	265	970	2,465	3,720	25	275	1,000	2,555	3,855	3.6%
K'ómoks First Nation	0	10	15	60	85	0	10	20	60	90	5.9%

Table 40. CVRD – Projected Housing Supply, 2016 to 2025.

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	29,095	29,565	30,005	30,690	31,325	31,730	32,165	32,585	33,050	33,545
No Bedroom	110	110	115	120	125	125	135	135	150	155
1 Bedroom	1,905	1,940	1,965	2,020	2,070	2,095	2,130	2,160	2,190	2,225
2 Bedroom	8,635	8,780	8,915	9,120	9,320	9,445	9,570	9,700	9,835	9,990
3+ Bedroom	18,445	18,735	19,010	19,430	19,810	20,065	20,330	20,590	20,875	21,175

Table 41. CVRD – Projected Housing Gaps, 2016 to 2025.

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total	5	25	15	250	435	340	330	305	325	375
No Bedroom	-150	-150	-145	-140	-135	-155	-150	-155	-145	-145
1 Bedroom	-135	-130	-135	-110	-90	-100	-95	-95	-95	-90
2 Bedroom	125	135	135	205	270	245	240	240	245	270
3+ Bedroom	165	170	160	295	390	350	335	315	320	340

Table 42. CVRD – Projected Housing Gaps 2025, Surplus (+) & Deficit (-).

COMMUNITY	No Bedroom	1-Bedroom	2-Bedroom	3+ Bedroom	Total Gap	% of Demand
Comox Valley	-145	-90	270	340	375	1.1%
Comox	-25	-60	-160	-310	-555	7.2%
Courtenay	-75	-75	300	255	405	2.9%
Cumberland	-10	10	-60	10	-50	2.2%
Electoral Area A	-5	30	45	150	220	9.5%
Electoral Area B	-15	25	105	175	290	9.5%
Electoral Area C	-15	-20	40	60	65	1.7%

Table 43. All Communities – Inadequate Housing by Tenure, 2016. Source: Statistics Canada.

COMMUNITY	Total		Owner		Renter	
	#	%	#	%	#	%
Comox Valley	1,435	5.3%	985	4.7%	455	7.2%
Comox	265	4.3%	160	3.4%	105	7.7%
Courtenay	525	4.6%	295	3.7%	230	6.8%
Cumberland	120	8.0%	85	7.5%	40	11.1%
Electoral Area A	175	8.2%	150	8.5%	30	8.5%
Electoral Area B	100	3.5%	65	2.7%	30	7.0%
Electoral Area C	255	7.8%	230	8.2%	25	5.1%

Table 44. All Communities – Unsuitable Housing by Tenure, 2016. Source: Statistics Canada.

COMMUNITY	Total		Owner		Renter	
	#	%	#	%	#	%
Comox Valley	525	1.9%	260	1.2%	270	4.2%
Comox	35	0.6%	10	0.2%	20	1.5%
Courtenay	245	2.2%	75	0.9%	165	4.9%
Cumberland	55	3.7%	50	4.4%	10	2.8%
Electoral Area A	50	2.4%	35	2.0%	15	4.2%
Electoral Area B	70	2.5%	35	1.4%	35	8.1%
Electoral Area C	80	2.4%	50	1.8%	30	6.1%

Table 45. All Communities – Unaffordable Housing by Tenure, 2016. Source: Statistics Canada.

COMMUNITY	Total		Owner		Renter	
	#	%	#	%	#	%
Comox Valley	5,455	20.0%	2,790	13.4%	2,660	41.8%
Comox	1,120	18.4%	640	13.5%	485	35.8%
Courtenay	2,755	24.2%	1,140	14.2%	1,615	48.0%
Cumberland	310	20.7%	190	16.7%	125	34.7%
Electoral Area A	350	16.5%	215	12.1%	120	33.8%
Electoral Area B	410	14.4%	265	11.0%	145	33.7%
Electoral Area C	500	15.2%	330	11.8%	165	33.3%

Table 46. All Communities – Households in Core Housing Need by Tenure, 2016. Source: Statistics Canada.

COMMUNITY	Total		Owner		Renter	
	#	%	#	%	#	%
Comox Valley	2,815	10.3%	920	4.4%	1,900	29.9%
Comox	460	7.5%	145	3.1%	315	23.2%
Courtenay	1,580	13.9%	400	5.0%	1,180	35.1%
Cumberland	145	9.7%	55	4.8%	95	26.4%
Electoral Area A	185	8.7%	85	4.8%	95	26.0%
Electoral Area B	200	7.0%	90	3.7%	110	25.9%
Electoral Area C	250	7.6%	145	5.2%	105	21.4%

Table 47. All Communities – Households in Extreme Core Housing Need by Tenure, 2016. Source: Statistics Canada.

COMMUNITY	Total		Owner		Renter	
	#	%	#	%	#	%
Comox Valley	1,355	5.0%	460	2.2%	890	14.0%
Comox	235	3.9%	85	1.8%	150	11.1%
Courtenay	760	6.7%	175	2.2%	585	17.4%
Cumberland	40	2.7%	20	1.8%	25	6.9%
Electoral Area A	75	3.5%	45	2.5%	30	8.2%
Electoral Area B	105	3.7%	45	1.9%	60	14.1%
Electoral Area C	140	4.3%	100	3.6%	45	9.2%

Table 48. Historical Households Before-Tax Income Categories, 2015 dollars. Source: Statistics Canada.

Year	Very	Low	Moderate	Above	High
	Low	Low	Moderate	Moderate	High
2015	5,135	5,480	7,105	3,410	7,285
2010	5,395	5,495	4,700	3,780	5,925
2005	5,195	5,105	4,130	3,535	4,840

Table 49. : Income Level Ownership & Rental Cost Gaps, 2019 dollars.

Income Category	Maximum Income	Affordable (30%)		Rent Gap				Sale Price Gap			
		Monthly Payment	Dwelling Value	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Single Family	Condo Apt.	Patio Home	Town House
Very Low	\$33,583	\$840	\$196,717	\$220	\$50	-\$190	-\$440	-\$254,280	\$24,220	-\$214,280	-\$75,780
Low	\$53,732	\$1,343	\$314,747	\$730	\$550	\$320	\$60	-\$136,250	\$142,250	-\$96,250	\$42,250
Moderate	\$80,598	\$2,015	\$472,120	\$1,400	\$1,220	\$990	\$730	\$21,120	\$299,620	\$61,120	\$199,620
Above Moderate	\$100,748	\$2,519	\$590,150	\$1,900	\$1,730	\$1,490	\$1,240	\$139,150	\$417,650	\$179,150	\$317,650
Median Income	\$67,165	\$1,679	\$393,433	\$1,060	\$890	\$650	\$400	-\$57,570	\$220,930	-\$17,570	\$120,930

Table 50. All Communities – Households in Core Housing Need by Tenure, 2016. Source: Statistics Canada.

Economic Families	Median Income	Affordable (30%)		Rent Gap				Sale Price Gap			
		Monthly Payment	Dwelling Value	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Single Family	Condo Apt.	Patio Home	Town House
Non-econ. family	\$31,386	\$785	\$183,850	\$170	-\$10	-\$240	-\$500	-\$267,150	\$11,350	-\$227,150	-\$88,650
Lone parent	\$46,517	\$1,163	\$272,481	\$550	\$370	\$140	-\$120	-\$178,520	\$99,980	-\$138,520	-\$20
Couple w/ child	\$108,290	\$2,707	\$634,326	\$2,090	\$1,920	\$1,680	\$1,430	\$183,330	\$461,830	\$223,330	\$361,830
Couple w/o child	\$78,012	\$1,950	\$456,966	\$1,340	\$1,160	\$920	\$670	\$5,970	\$284,470	\$45,970	\$184,470
Median Income	\$67,165	\$1,679	\$393,433	\$1,060	\$890	\$650	\$400	-\$57,570	\$220,930	-\$17,570	\$120,930

We calculated which specific economic family types (shown above) can or cannot afford certain types of accommodation based on the same approach used in **Section 36** to a by doing the following:

1. taking the before-tax median incomes provided earlier in this report;
2. adjusting them to 2019 dollars;
3. calculating affordable monthly payments and purchase values; and
4. comparing these to market rental and ownership prices.

Appendix B: Community Engagement Summary





HOUSING NEEDS ASSESSMENT

Engagement Report

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ABOUT THIS REPORT

The Comox Valley Housing Needs Assessment Preliminary Engagement Report summarizes what we heard from December 2019 to January 2020 as part of the Housing Needs Assessment planning process. The following is a summary of the engagement opportunities and key findings that were gathered through multiple engagement activities including: public “pop-up” events, key informant interviews, focus groups, and community and lived experience surveys. The findings are presented for each engagement type and are broken down into local and regional themes.

ENGAGEMENT OBJECTIVES

Community engagement was a key component of the Comox Valley Regional Housing Needs Assessment. Beginning in November 2019 and ending with the close of the online survey in January 2020, Gather Planning & Engagement and staff from the Comox Valley Regional District hosted and conducted a variety of engagement events including focus groups, key informant interviews, pop-ups, and online and in person surveys. Objectives for the engagement process included:

1) Collect Additional Data

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give the regional district information about the people affected by housing, rather than just numbers.

2) Ground Truth Data Findings

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captured up-to-date data that will inform findings and help researchers determine the accuracy of external data sources.

3) Promote Equity Through the Engagement Process

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

4) Identify Community Strengths to Inform Asset-Based Recommendations

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

ENGAGEMENT PRINCIPLES

The principles of accessibility and equity guided each of the community engagement opportunities available in this study. Our focus was on engagement techniques captured stories from community members who are struggling or unable to meet their housing needs independently or through what is available in the housing market as these voices are typically underrepresented in quantitative data.

When developing engagement methods and materials Gather's planners always ask themselves: "Who will benefit, and how?" and "Who might not benefit, and why?" We then work to address gaps by changing aspects of our engagement plan, meeting with additional people, or adding different engagement techniques. This is equity in action – redistributing the resources at your disposal to support or highlight those who are typical underserved.

Key Principles for this study:

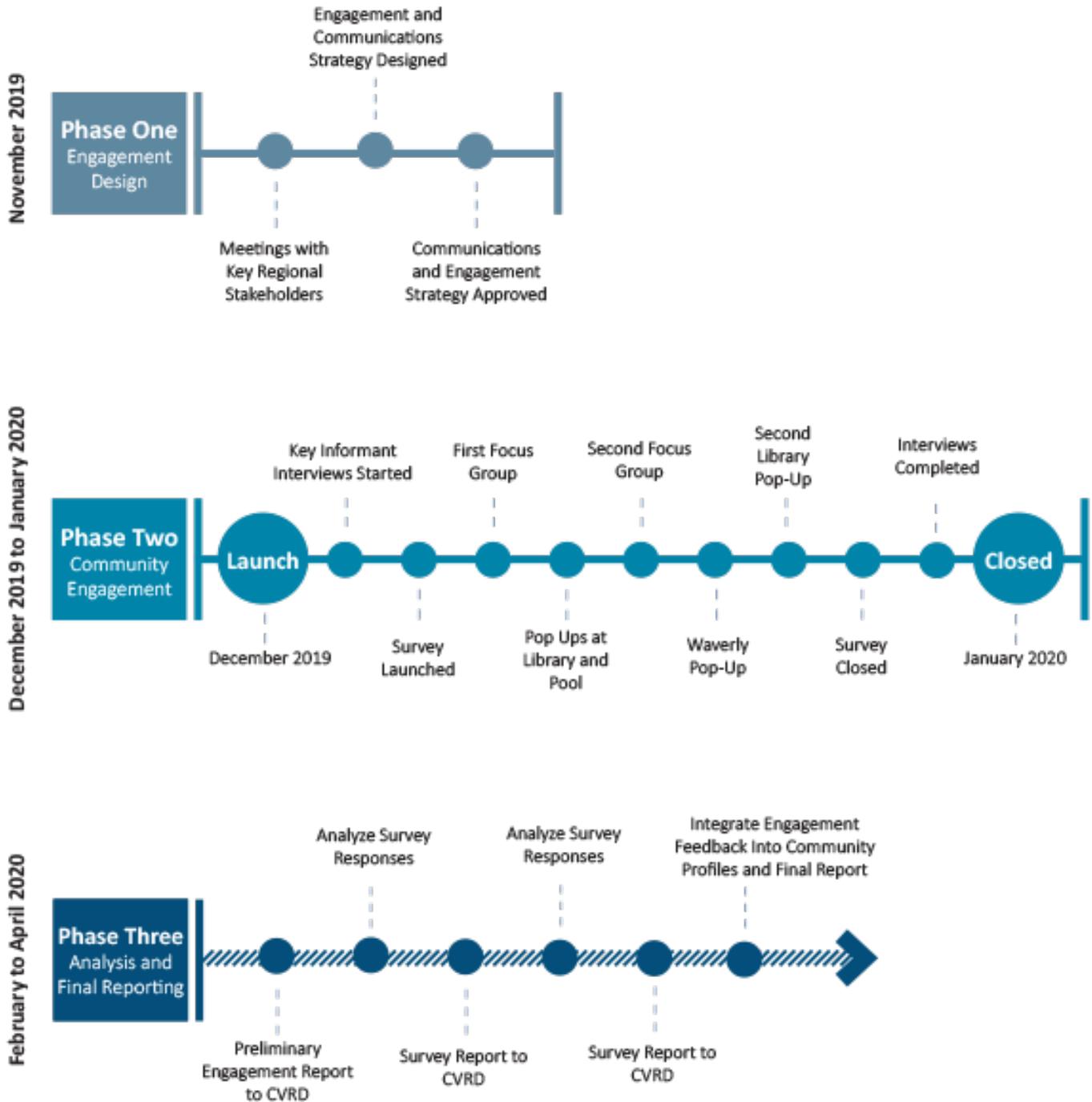
Accessibility

- The locations of all public meetings were accessible for people with wheelchairs or mobility aids.
- There were multiple ways to complete surveys, including online and on paper. We also encouraged staff at the locations where the survey was distributed to provide assistance to anyone who would like help completing the survey.

Equity and Inclusion

- Not everyone wants to or feels comfortable participating in traditional engagement opportunities such as community meetings. We still wanted to make sure we tried and understand the needs and perspectives of those who may not be in attendance. The community survey was be distributed not only online, but in a variety of physical locations, including community centres, health centres, libraries and other locations that provide services.
- For those that attended the pop-up events, there was be a number of ways to participate. First, participants were asked complete a paper or online survey. Staff from the consulting team and CVRD was also available to have one-on-one conversations for those who would prefer to share their perspectives verbally. Visual boards were available for community members to provide anonymous feedback through dot voting or stick note comments.
- Finally, we reached out to a variety of providers of community services. An important objective of the focus groups and interviews with service providers was to collect information about the range of needs, including those whose voices are not always heard or represented in traditional engagement opportunities.

ENGAGEMENT PROCESS

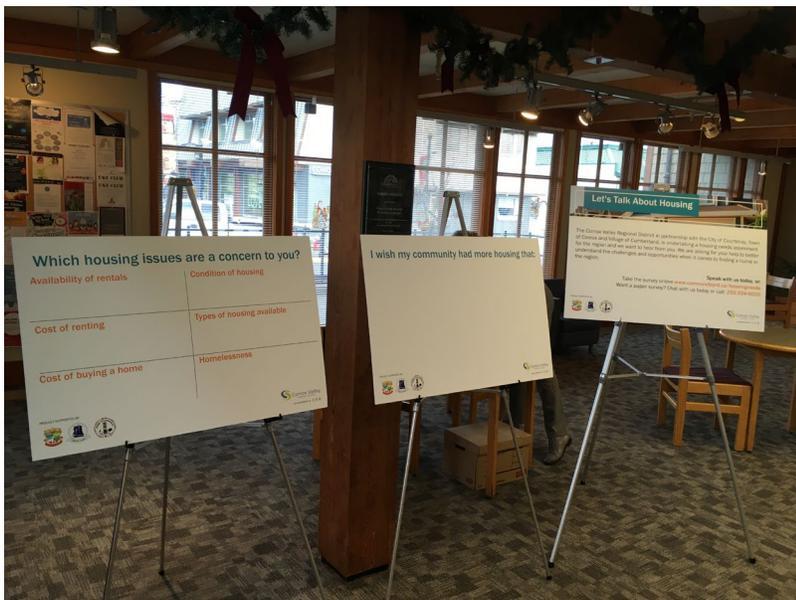


ENGAGEMENT OPPORTUNITIES

Housing Survey

The Comox Valley Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened in December 2019 and was available through the CVRD website for approximately eight weeks, closing in January 2020. To community members about the survey the consulting team utilized existing local distribution channels, such as social media pages and community newsletters, and created handbills for display at community facilities and pop-up events. Promotional material was made available to focus group and interview participants who were asked to share broadly with their networks. Paper copies of the survey were similarly available at regional facilities and all pop-up events. Though findings have not been analyzed, response to the survey was tremendous. Over 871 community members filled in the online version and an additional 18 paper copies were collected. See Appendix A for the full list of survey questions.

Informal “Pop-up” Engagement



Informal “pop-up” engagement opportunities were designed to offer an alternative participation model, to promote the survey, and to bring the planning process to the community rather than expecting people to come to us. Two of the sessions at regional library branch in Courtenay were designed primarily to reach individuals living in supportive or below-market housing and to inform community members about the housing needs assessment. Additional pop-ups at the Regional Aquatic Centre and the Waverley Hotel in Cumberland were more likely to capture younger families, or people living in the

electoral areas. For each event, members of the consulting team and Regional District planning staff set up a booth with “feedback boards” that explained the housing assessment and asked simple questions about housing needs. One board asked, “Which housing issues are a concern to you?” and listed six options. Participants could indicate their concern with a dot. The second board said, “I wish my community had more housing that...” Participants were encouraged visualize housing in their desired community and add it to the board with a sticky note. For all events, consulting team members and Regional District planning staff distributed handbills to promote the survey, distributed paper surveys, and were answered questions about the assessment.

Key Informant Interviews

Key informant interviews targeted service providers, non-profit organizations, key employers and community leaders who work primarily with community members who are struggling to find affordable, supportive and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 45 and 90 minutes depending on the interview subject. In consultation with planning staff from the Regional District, the consulting team selected key informants based on the following criteria:

- 1) Informants had to be geographically relevant and diverse. Interviewees had to live or work within the study area and had to collectively represent all areas and communities within the Regional District.
- 2) Informants had to have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants had to be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- 4) Informants had to understand or work with market housing and local government bylaws that govern development.

See the next section of a list of participants and Appendix B for interview questions

Focus Groups

Focus groups were held with members of the Comox Valley Coalition to End Homelessness, Comox Valley Health Network and Cumberland Housing Advisory Committee. These engagement events provided an opportunity for deeper discussion amongst different organizations about the challenges and opportunities of the current housing environment. The aim was to identify Regional District and community nuances and collect relevant materials or data to inform the Assessments broader data collection activities. These discussions helped to establish the foundation for data collection, particularly in those communities that had minimal database data available.

Lived Experience Surveys

Lived experience interviews targeted individual community members who are experiencing homelessness or living in transitional or supportive housing. The survey focused on experiences, rather than demographic data like income, type of housing, and family compositions. The survey was also shorter and easier to administer verbally. The survey was available at pop-up events and administered during a lived experience focus group. See Appendix C for a list of lived experience survey questions.

WHAT WE HEARD

Lived Experience Surveys

December 19	Connect Drop In @ Courtenay Regional Library Branch	11
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Most lived experience survey respondents were over the age of 50 and were long-term residents of the Valley who had lived in the area for 10 years or more.

Individuals with lived experience of homelessness and housing insecurity shared several challenges and insights related to accessing shelter and related housing supports.

- 1) It is very hard to find housing options that are affordable for a single person. This means that single individuals with lower incomes are forced to live with roommates or share spaces within a home. Although not always an issue, sometimes this can lead to dangerous housing situations where individuals are forced to share a space where they do not feel safe. Women for instance may be sharing a space with a male roommate who is physically, verbally or sexually violent, but they lack other options.
- 2) There is a need for more affordable rental options across the housing continuum. More affordable rental options were once available in the region but have now been lost to redevelopment. For instance, buildings that provided Single Resident Occupancy (SRO) are no longer available.
- 3) Not everyone who is unhoused has complex health or addiction issues. Affordable housing, shelter and support services need to be diverse and don't always have to serve complex needs. Several individuals shared that they do not feel safe living in housing with others who do have complex needs. They are just looking for safe, affordable housing and do not have a need for greater support.
- 4) Many are housed but are living in very poor and inadequate housing conditions due to the cost of rent. This impacts both physical and mental health and well-being.
- 5) Those who have been accessing housing services and supports shared that more often than not staff are kind and do all that they can to help. They are appreciative of the services that are available to them but acknowledge that more is needed.

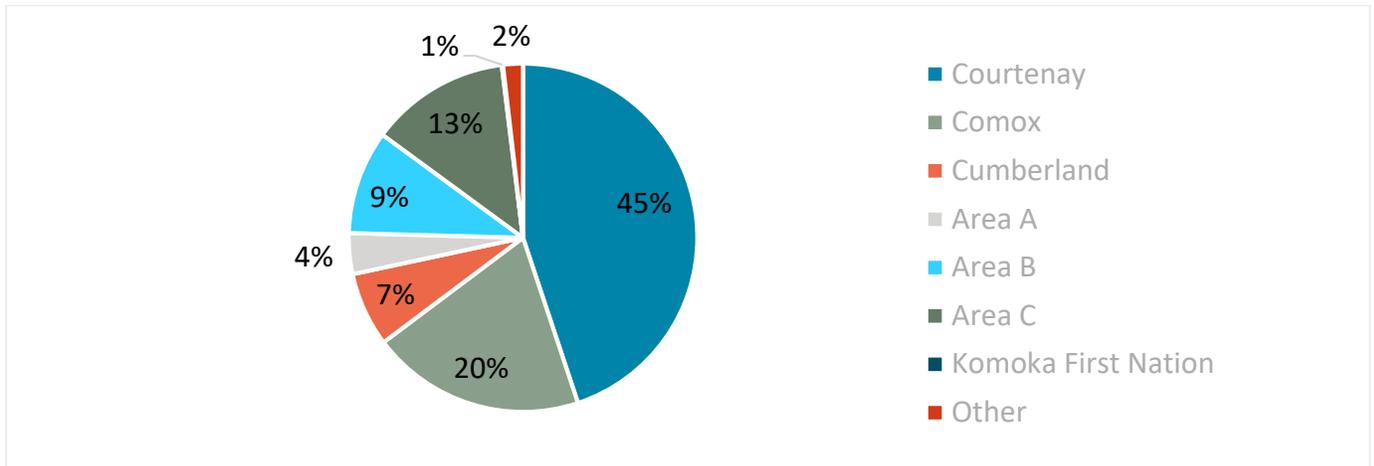
Housing Survey

Date	Location	# of Engagements (approx.)
	Online and in paper format	889

The community survey received **889 responses** from individuals throughout the region. The survey was administered online through the CVRD's survey platform, Checkbox, between November 27, 2019 and January 15, 2020 and was distributed through social media and promoted through community partners networks. Paper versions of the survey were also made available. It is important to note when reviewing the following survey results that in some cases, respondents were asked to select multiple responses, or

were able to skip questions. Reported percentages have also been rounded. For these reasons, total response percentages may not always be equal to one hundred per cent.

Figure 1 Location of Survey Respondents



The largest proportion of survey responses were received from residents of Courtenay (45% or 391 responses), followed by Comox (20% or 173 responses), Area C (13% or 113 responses), Area B (9% or 84 responses), Cumberland (7% or 60 responses), Area A (4% or 33 responses), and “other” (2% or 16 responses). Those who responded as “other” often worked within the Region but commuted from other areas outside of the Region. We received one response from K’omoks First Nation, however 5% of the overall respondents identified as Indigenous community members.

Survey respondents were asked the following demographic questions.

Do you live in this community all year round? Of those who responded, 2% indicated that they did not live within their identified community all year-round, while 98% indicated that they did.

Do you identify as First Nations, Inuit or Metis? Five percent (5%) of respondents indicated that they identified as First Nations, Inuit or Metis. Of those who responded “Yes”, 7% indicated that there were a member of the K’omoks First Nation.

Figure 2 Percentage of respondents who identify as First Nations, Inuit or Metis

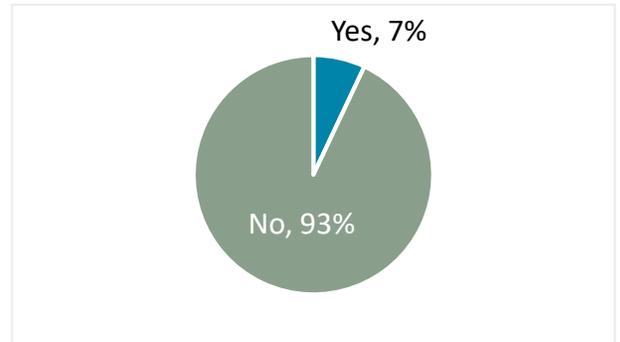
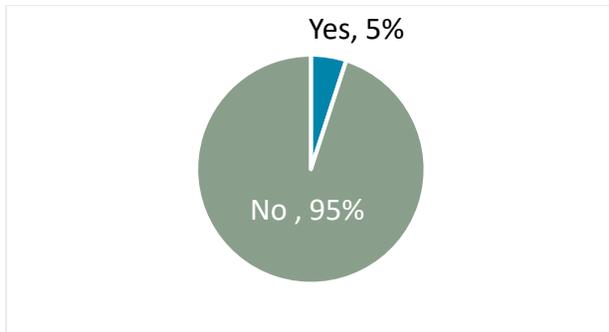
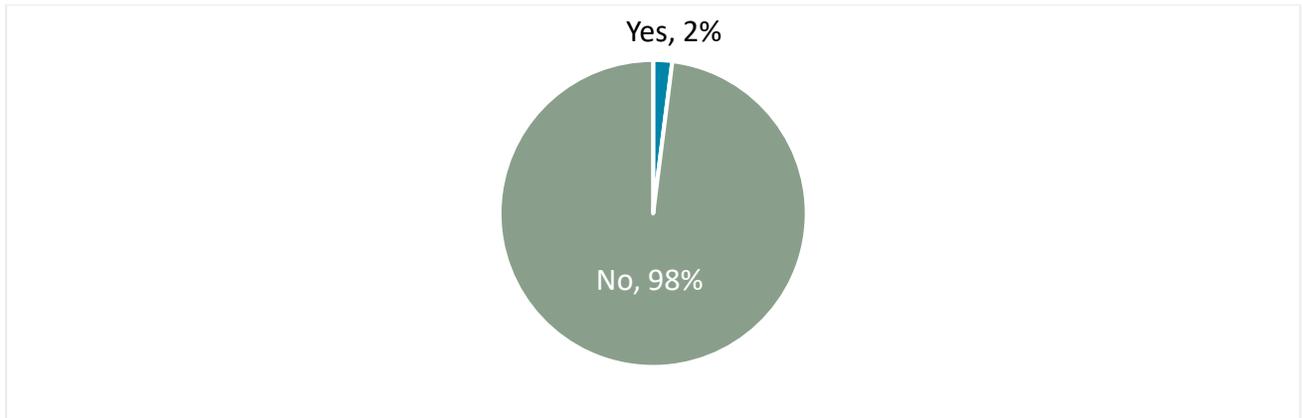


Figure 3 Percentage of First Nations respondents who are members of the K'omoks First Nation

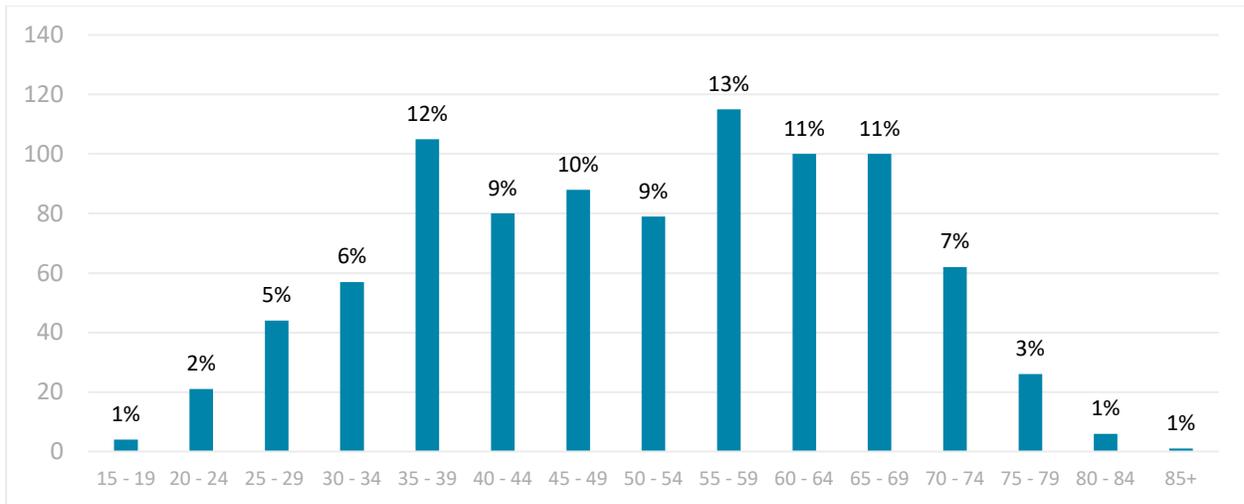
Are you a new immigrant to Canada? Most respondents indicated that they were not an immigrant to Canada (98%), while 2% identified that they were an immigrant to Canada.

Figure 4 Percentage of respondents who identified as immigrants to Canada



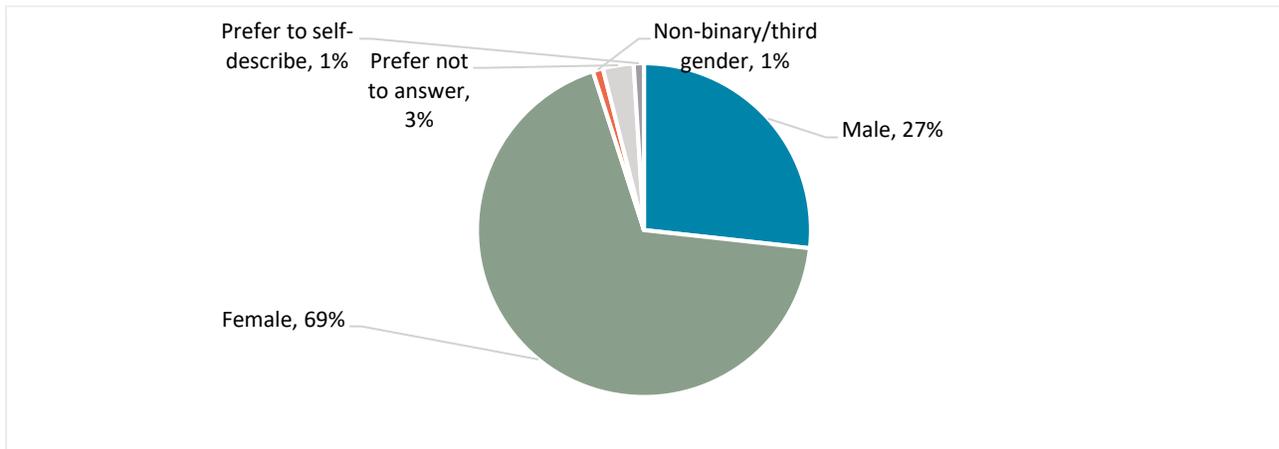
Respondents were asked to what age group they belong. There appeared to be fairly good representation across all age groups, with fewer responses from those younger than 30 years and those older than 75 years.

Figure 5 Age distribution of survey respondents



What is your gender? The majority of survey respondents identified as female (69%) compared to male respondents (27%) and non-binary (1%).

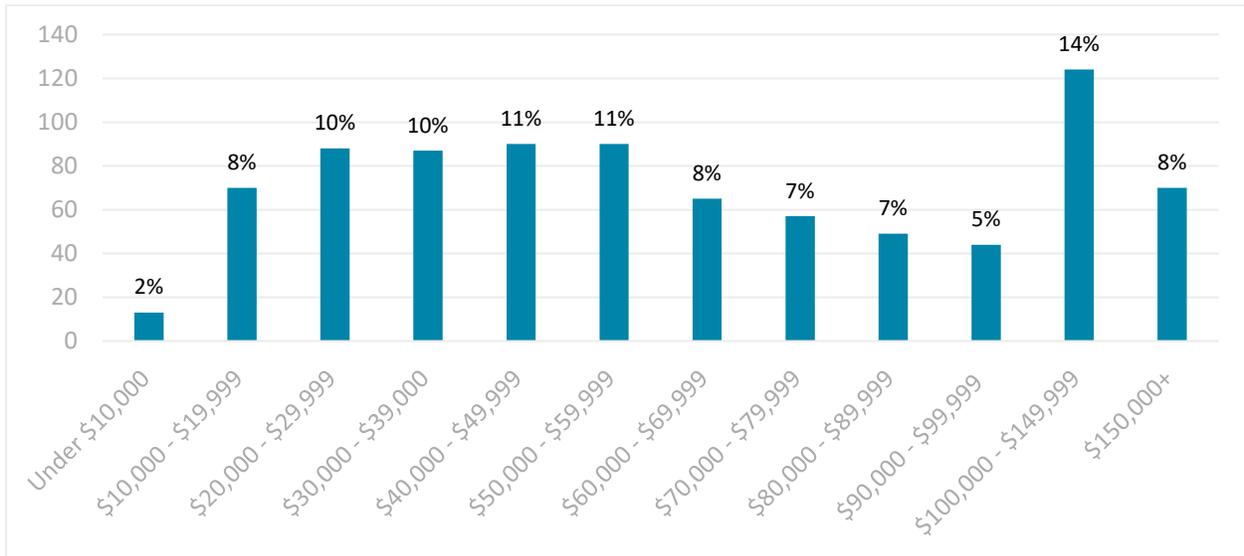
Figure 6 Gender distribution of survey respondents



What is your approximate annual income (before tax)?

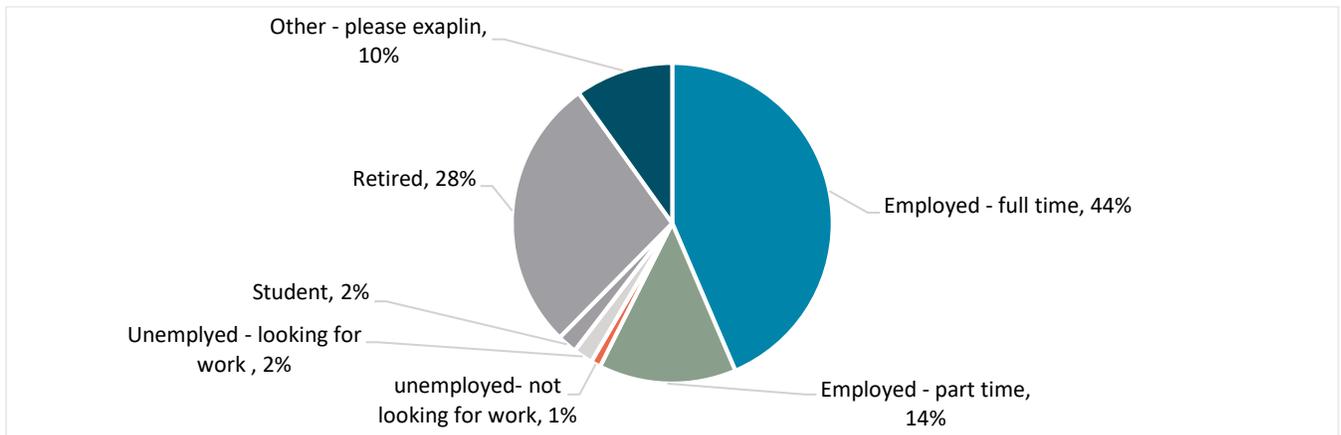
Twenty-two percent (22%) of survey respondents had an approximate annual income (before tax) of \$100,000 or more while 30% of respondents reported an annual income of less than \$40,000.

Figure 7 Survey respondents approximate annual income before taxes



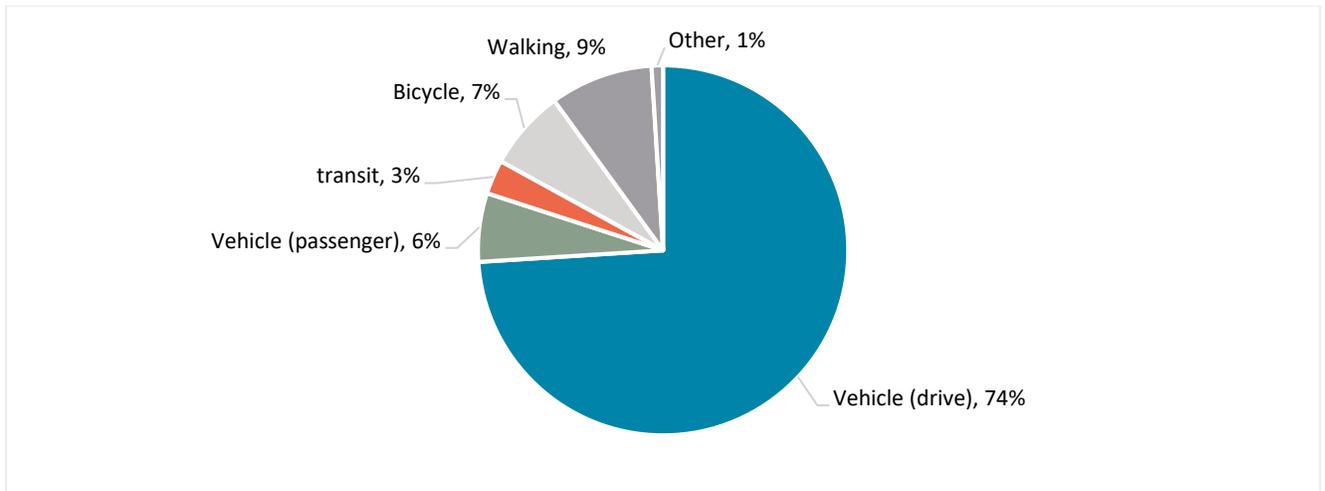
What is your current employment status? Most respondents were either employed full time (44%), employed part time (14%) or retired (28%). Of those who indicated “other” most identified as self-employed, on maternity leave or collecting PWD.

Figure 8 Distribution of survey respondents employment status



What is your most often used method of commuting? Almost three-quarters (74%) of respondents indicated that they commuted by driving a vehicle. Walking was identified as the main method of commuting by 9% of respondents, cycling by 7%, as a passenger in a vehicle by 6% and transit by just 3%. Those who selected “other” identified that their main methods for commuting were by mobility scooter and electric wheel chair.

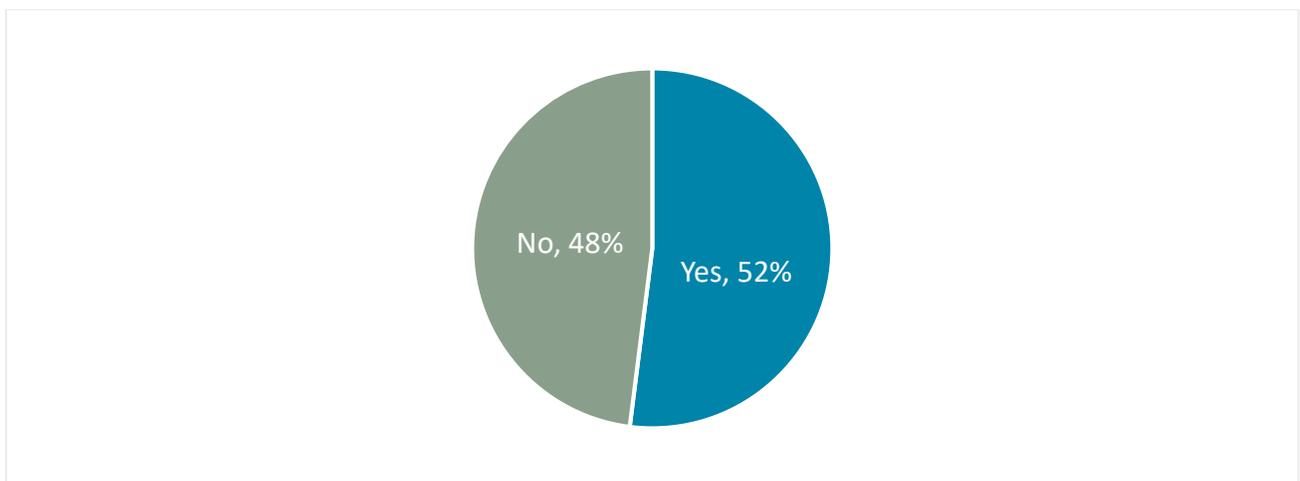
Figure 9 Survey respondents methods of commuting



Survey respondents were asked the following questions related to their household.

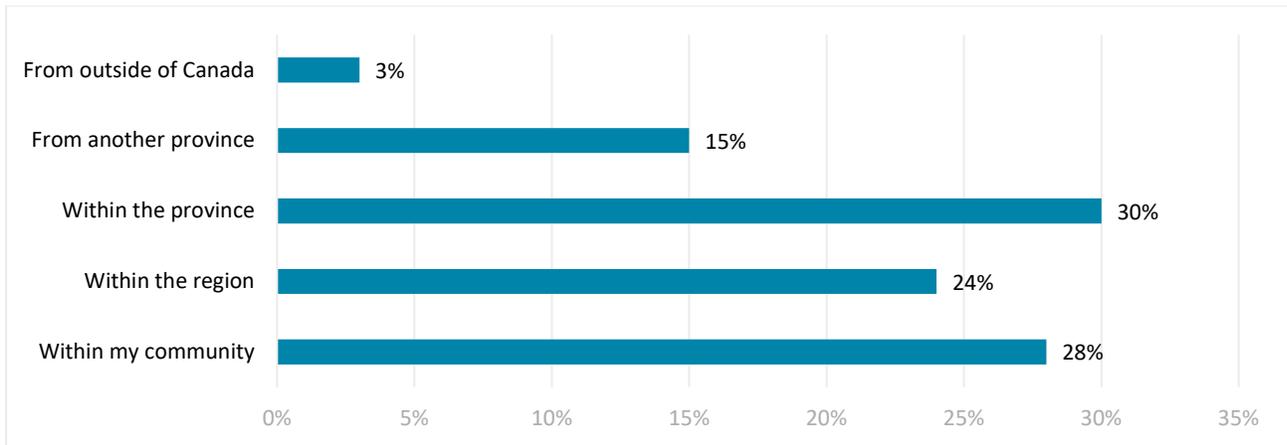
Have you moved within the past five year? More than half of respondents had moved in the past five years (52%).

Figure 10 Proportion of respondents who had moved within the past five years



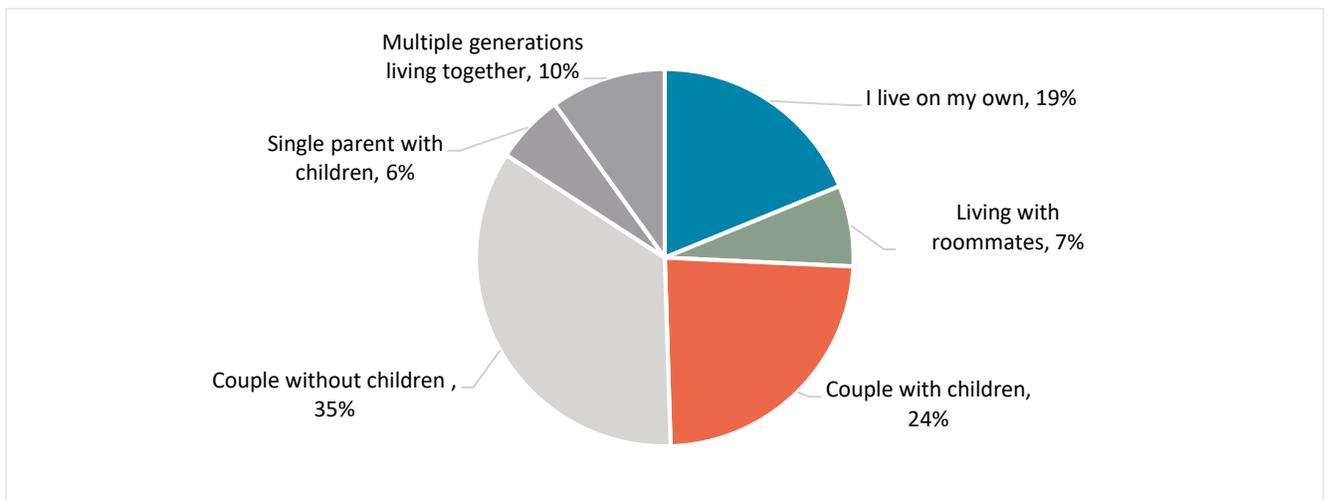
Where did you move from? Of those who had indicated that they have moved within the past five years (52% of all respondents), 28% had moved within their community, 30% had moved from elsewhere within the province, 24% between communities within the region, 15% from another province and 3% from an international location.

Figure 11 Proportion of respondents who had moved, by prior location



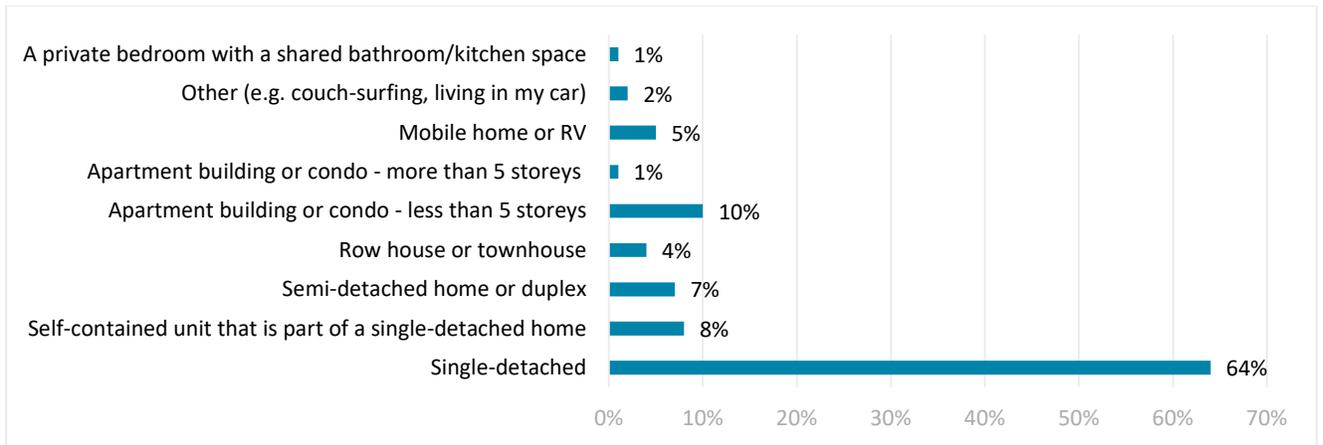
How would you describe your household? The majority of respondents identified their households as being a couple with (24%) or without children (35%). Nineteen percent (19%) of respondents lived on their own, 7% with roommates, 6% were single parents and 10% lived in a multi-generational household.

Figure 12 Proportion of survey respondents by household type



What type of housing do you live in? Most respondents (64%) indicated that they lived in a single-detached home. Ten percent (10%) indicated that they lived in an apartment building with less than 5 storeys, 8% in a self-contained suite within a single-detached home, 7% in a semi-detached home or duplex, and 5% in a mobile home or RV.

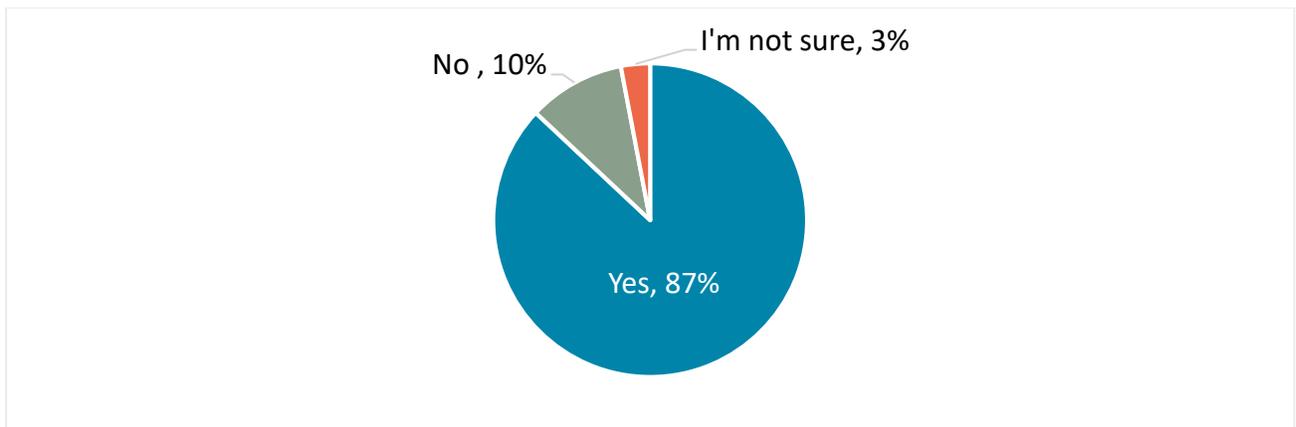
Figure 13 Proportion of respondents by dwelling type



Respondents were asked the following questions related to housing challenges.

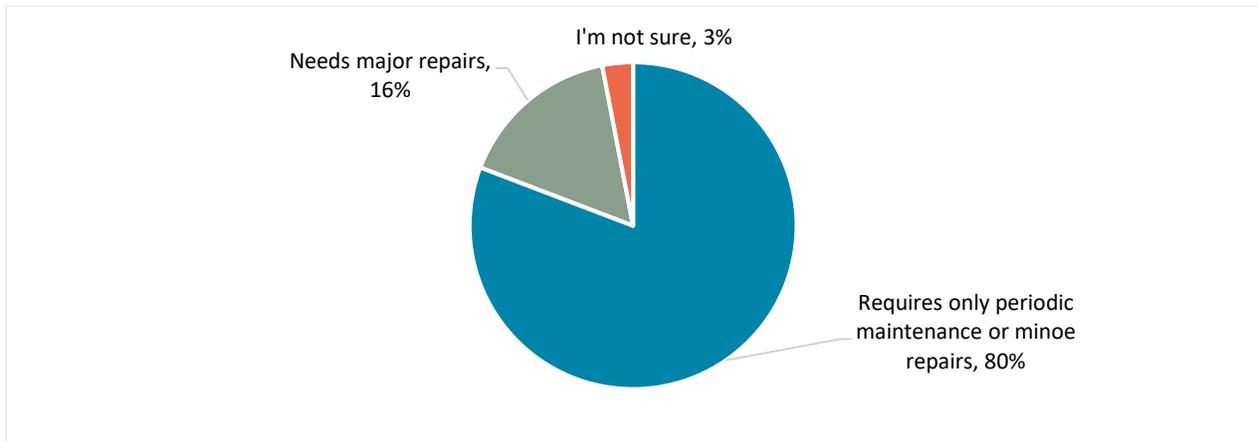
Do you have enough bedrooms to meet your needs? Ten percent of respondents (10%) indicated that they did not have enough bedrooms to meet their needs.

Figure 14 Proportion of respondents whose number of bedrooms do and do not meet their needs



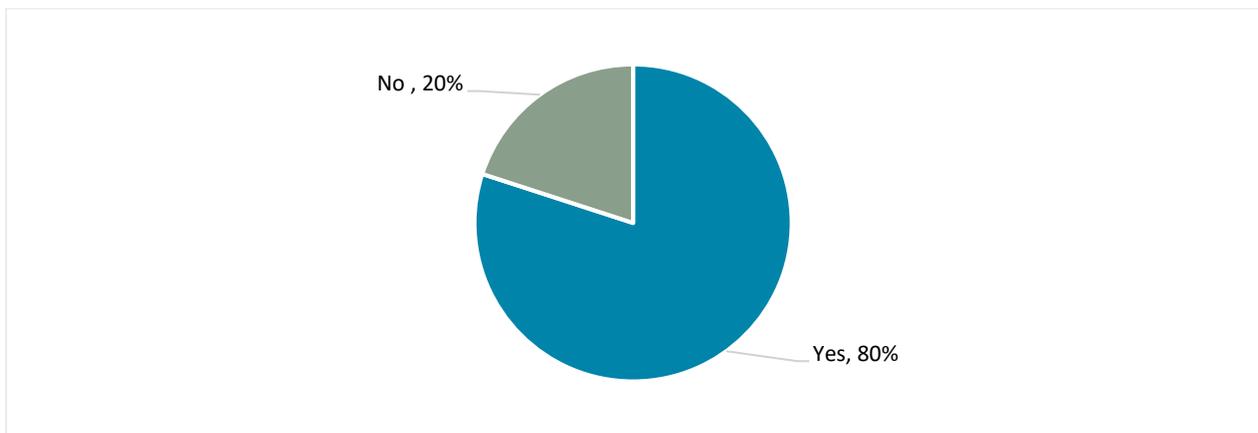
How would you describe the physical condition of your home? Sixteen percent (16%) of respondents indicated that their homes were in need of major repair.

Figure 15 Proportion of respondents by maintenance need



Does your current housing situation meet your needs? Twenty percent (20%) of respondents indicated that their current housing did not meet their needs.

Figure 16 Proportion of respondents by household need



Those whose household did not currently meet their needs provided the following details as to why:

- Cost – rent, mortgage, maintenance, transportation costs, tax and utility costs were all identified as contributing to overall housing unaffordability.
- Size- respondents shared that their homes were both too big and too small. Many shared that they did not have enough space to meet their needs or that of their families. Alternatively, older respondents indicated that their family size had decreased, and they no longer needed, or were no longer able to maintain, their current home.

“Two seniors living in a 4-bedroom house. but no small 2-bedroom houses being built, and can't afford cost of moving, realtor costs, and house price.”

“Can't afford maintenance costs, children of opposite genders have their own bedrooms while I sleep on the couch.”

“Far too small for 5 people but just not affordable on our own (parents/in-laws live with us to offset the rent). The neighbourhood is decently located but transit is virtually unusable for us as it would take us an hour to get to work, which is only a 15 min drive.”

“I would like to obtain guardianship of my brother, but I can't have him here and I can't afford a 2-bedroom apartment on my own.”

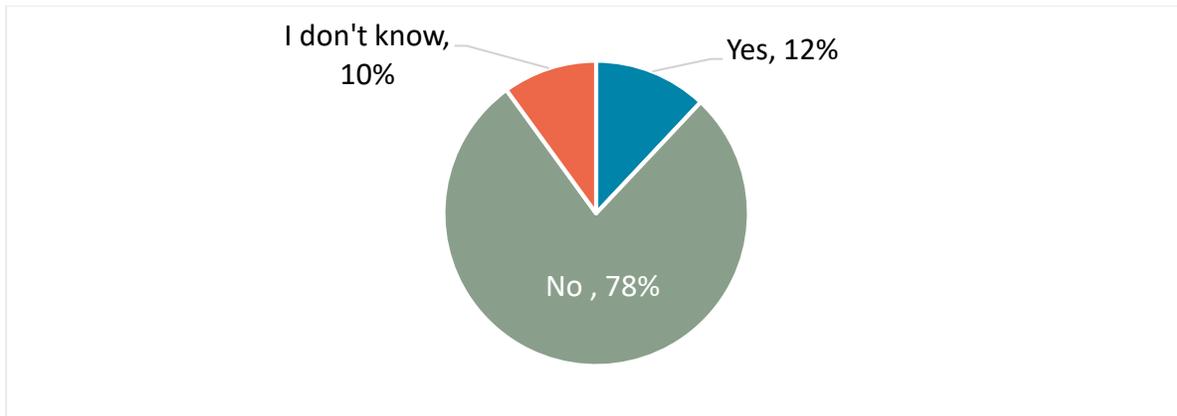
- Lack of transportation options – respondents indicated that transportation was a challenge that greatly contributed to the adequacy of their homes. Many shared frustrations with the lack of available public transportation options which limit their ability to access services and contribute to overall costs of living. A need for more housing located close to transportation was indicated.
 - Condition – particularly renter respondents shared details regarding unfit or unhealthy living conditions from rats, to mold, to general state of repair, as well as challenges with noise were all cited as issues.
 - Neighbourhood undesirable – there were several instances where respondents indicated that they did not feel safe or welcomed in their current neighbourhood and that they would prefer to be located elsewhere within their community or Region if the option were available to them.
 - Accessibility challenges – respondents who require more accessible spaces due to mobility challenges shared that there are very few appropriate options available to them and that they instead have to live in inaccessible dwellings.
 - Difficulty sharing space with landlords or other renters – due to the unaffordability, many respondents were unable to afford a space of their own. Instead, they are sharing spaces with landlords or roommates. This can lead to conflict, feelings of a lack of safety and a loss of privacy.
-

“We're given very short notice to move and had to purchase an RV to live in until we can purchase rural property and /or a house.”

“It's a trailer. No running water when it freezes. It's cold.”

Have you ever been refused housing or been discriminated against because of your ethnicity, age, sexual orientation, ability, etc.? Twelve percent (12%) of respondents indicated that they had faced discrimination when trying to access housing. Another 10% indicated that they were not sure if this had been the case.

Figure 17 Proportion of respondents who felt they had faced discrimination when accessing housing



Of those who have been refused housing, the following reasons were identified:

- Age – either being perceived as too young and therefore irresponsible or too old and therefore not able to maintain a home or pay housing costs because of a fixed income.
- Ability – individuals identified feelings of discrimination based on their physical or mental disability.

“I've been denied housing because the landlords were concerned about having someone who has a mental disability, and I've been denied because they didn't want someone on assistance.”

- Income Support – several respondents felt that landlords in the private rental market had denied them rental opportunities due to the fact that they received some level of income support.
- Parent or single parent – both coupled parents and single parents expressed feelings of housing discrimination. They shared that some landlords can be wary of renting to parents with young children because of concerns related to noise or damage in the home. Single-parents shared that often felt judged by prospective landlords who saw their incomes as being too low or because housing within their budget was deemed to be of an unsuitable size.

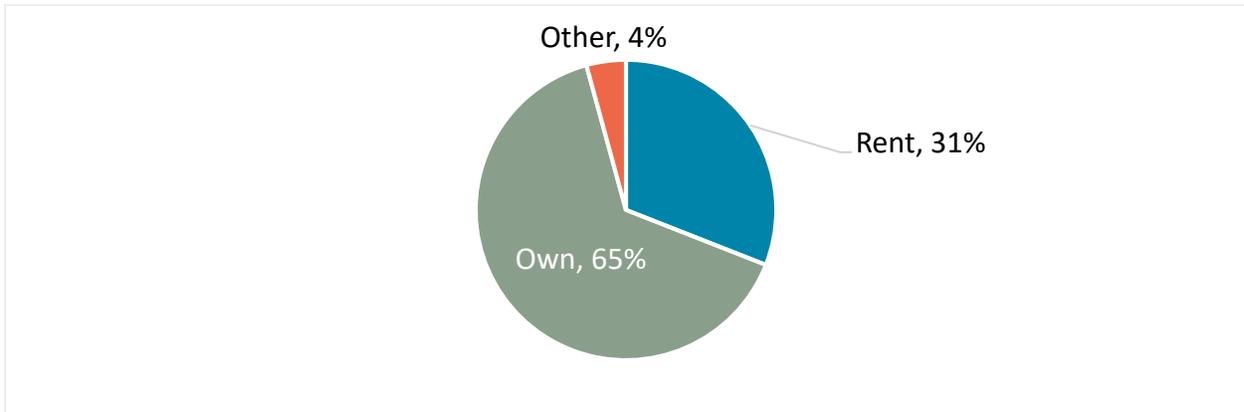
“[I was] homeless for 6 months because nobody was willing to rent to a single parent with one low income. Only housed now because the apartment is owned by a relative. Told multiple times places within my budget would be too small for my children and were constantly rented to childless double income families instead of mine.”

- Race/visible minority – respondents felt that they had experienced instances of discrimination because of their race or status as a visible minority, when accessing housing. This included discrimination experienced by Indigenous community members.

- Pets – finding housing that allows for pets is difficult, however a pet is an important support for many individuals.

Do you rent or own your housing? Sixty-five percent (65%) of survey respondents were home owners, while 31% rent and 4% indicated that their tenure type was “other”.

Figure 18 Proportion of respondents by tenure type



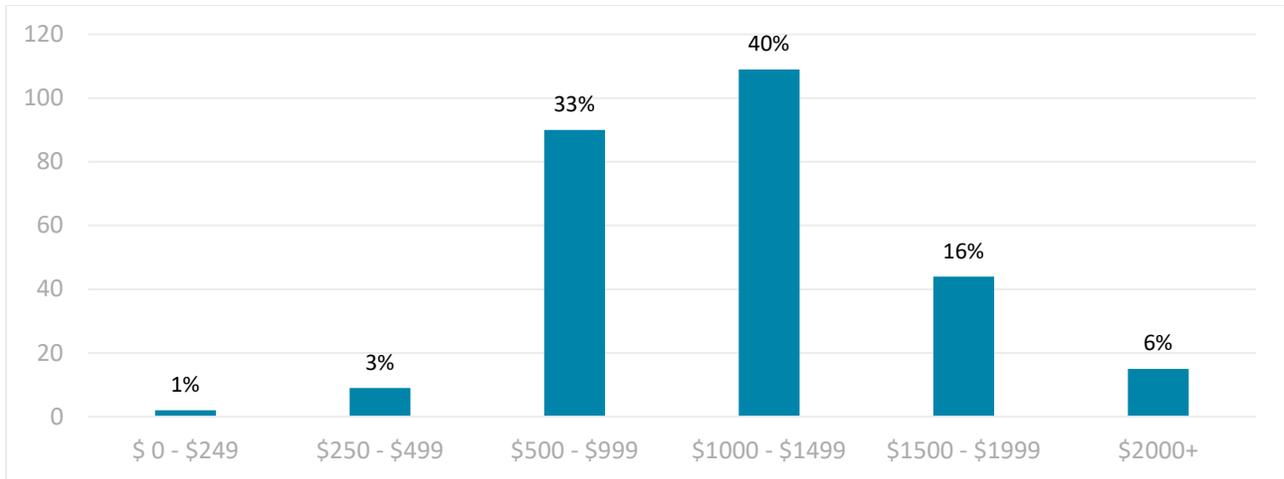
Those who responded “other” identified the following housing situations as:

- Living in a RV or boat
- Staying with a friend(s)
- Living with family, and may or may not be contributing to household expenses
- House sitting
- Transition housing

Renters were asked the following questions:

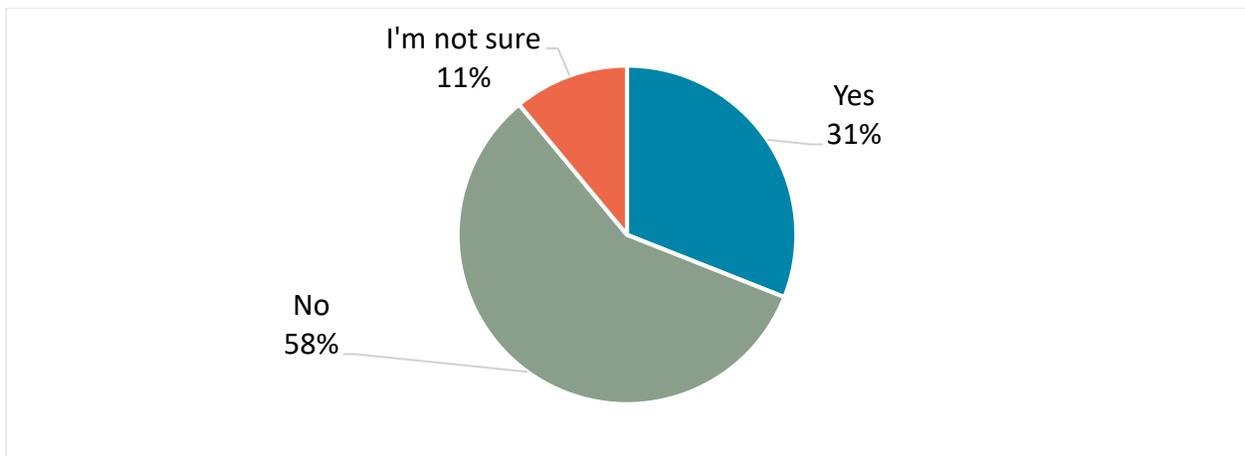
How much is your rent per month (not including insurance or utilities)? Most respondents, 62%, indicated that their rent, before utilities and insurance, was more than \$1000 per month. Forty-percent (40%) indicated that their rent cost between \$1000 and \$1499 while another 16% indicated that their monthly rent was between \$1500 and \$1999. While 33% of respondents indicated that their rent cost between \$500 and \$999 a month.

Figure 19 Reported rental cost per month (not including insurance or utilities)



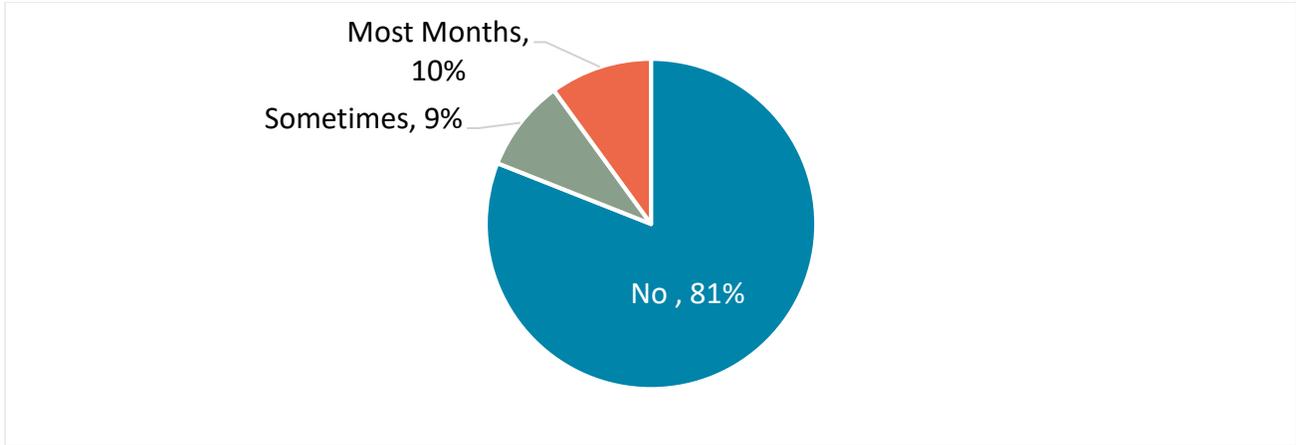
Is your combined rent and utilities cost affordable to you? Just over half of renter respondents indicated that the combined monthly costs of rent and insurance were not affordable for them (58%). Thirty-one percent (31%) indicated that these costs were affordable and 11% indicated that they were unsure.

Figure 20 Affordability of combined rent and insurance costs



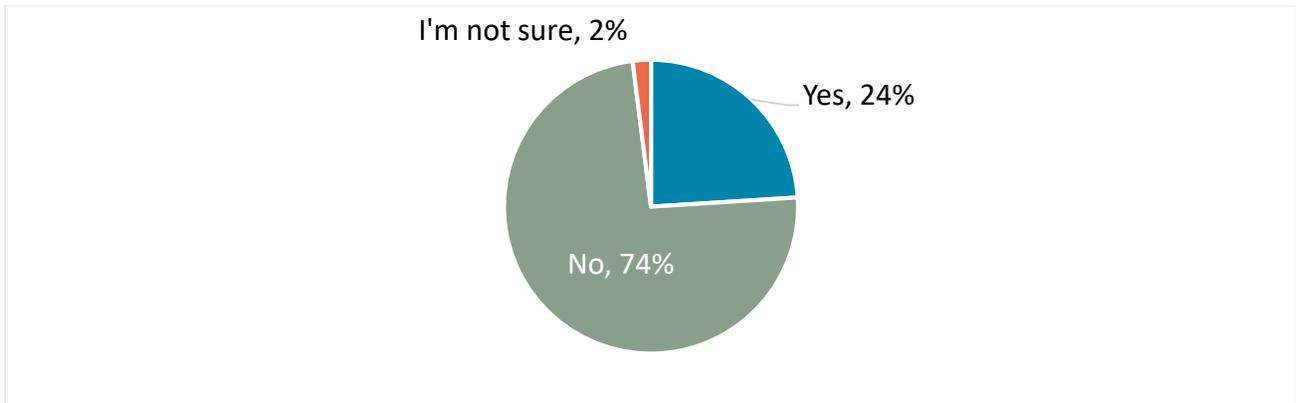
Do you receive help paying your rent and expenses? Although most respondents indicated that they do not receive help covering the cost of rent or expenses, 10% indicated that they do receive support most months and another 9% receive supports sometimes.

Figure 21 Proportion of renters receiving support for rent or expenses



Have you accessed housing supports of any kind in the last two months? One-third (24%) of respondents indicated that they had accessed a housing support of some kind in the past two months.

Figure 22 Proportion of renter respondents who have accessed housing supports in the past two months



Housing supports included:

- Food bank
- Dawn to Dawn
- BC Housing RENT and SAFER programs
- Accessing shelter beds
- Supports to leave an abusive relationship

Respondents experienced a variety of challenges while trying to access supports:

- Experiences of accessing supports were sometimes stressful and humiliating.
- Waits for subsidies or supports can be long and paperwork can sometimes be confusing.
- If an individual does work full-time, their work hours can conflict with when support offices are open and there for make it challenging to access support without having to take time off work.

- It was noted that individuals who do not have a vehicle or do not drive find it challenges to accesses the food bank because it is not located close to transportation and individuals may not be able to afford to travel there by taxi for example.

"I access the food bank when I can afford gas to get there. Transit doesn't have a bus stop close enough to the food bank to make it easy to use."

- Several respondents did indicate that they had had good experiences accessing supports and that they appreciated having local supports available.
- Despite the variety of local supports that are available, it was felt that they were not widely known and that more could be done to promote various programs or support opportunities.

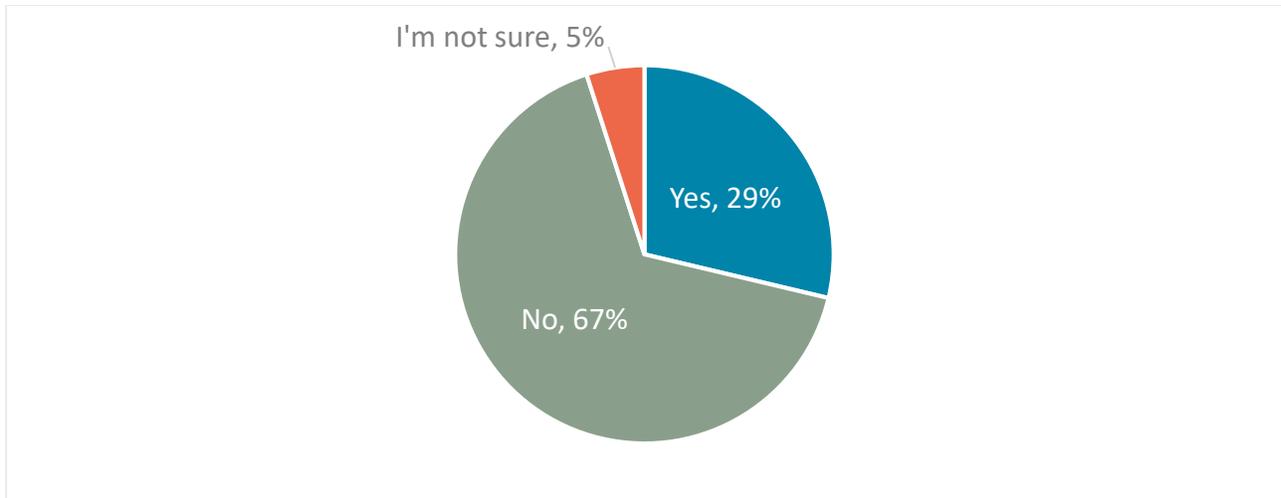
"I accessed them because I was leaving my abusive husband. Honestly, I didn't even know they existed. The public isn't aware of most of them."

"[Accessing supports can be] confusing because of all the piecemeal help available. as in 'go here then go there'. Without a car and family help it is a give-up-on kind of task.. The Valley's cities each need a place to go for a "one stop" kind of help and even a fee of some kind would be favourable for the work done after all we do loose many of our abilities when we become seniors and are easily confused, etc. and for the same reasons homeless, ill, or addicted people cannot cope with all the regulations and give up in disgust and anger. A warm/cool room and a specialized person to help others find a 'home' is required."

Do you have transportation challenges where you live now?

Twenty-nine percent (29%) of renter respondents indicated that they were experiencing transportation challenges where they currently live.

Figure 23 Proportion of renter respondents experiencing transportation challenges



Transportation challenges included:

- A lack of bus stops within walking distance from individuals' homes or close to work, or other amenities they may be trying to access.
- Many respondents shared that they had to own a vehicle because it was their only transportation option due to a lack of public transportation service in their area.
- Individuals have difficulty accessing the bus with a mobility aid such as a walker and also accessing bus stops that have no lighting or seating available.
- Public transportation options do not come frequently enough to be convenient and are often unavailable for those who work evenings or weekends.
- There are a lack of safe bike routes throughout the region.

"I can't afford a vehicle and usually take the bus or walk. I had to move to a cheaper place but it's on the edge of the community and the bus doesn't come out this far, so I've been staying indoors most of the time."

"We now have to look into buying a second car, which we can't really afford, because trying to navigate having two full time jobs and a child in preschool is impossible with only one vehicle and this transit system."

"Little transit available, no resources within walking distance, unable to afford a vehicle as well as rent."

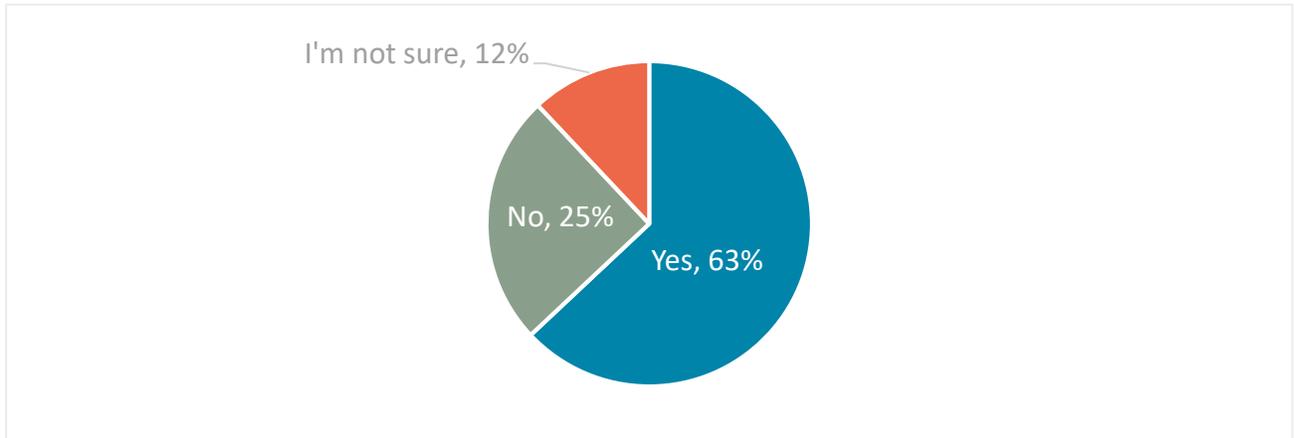
"My car needs repair and I live on disability and with the cost of food and everything it's really tough."

"I want to take transit but there are limited to no options later in the evenings when I finish work. The schedule also doesn't line up with my work times."

Do you think your rental unit is well maintained?

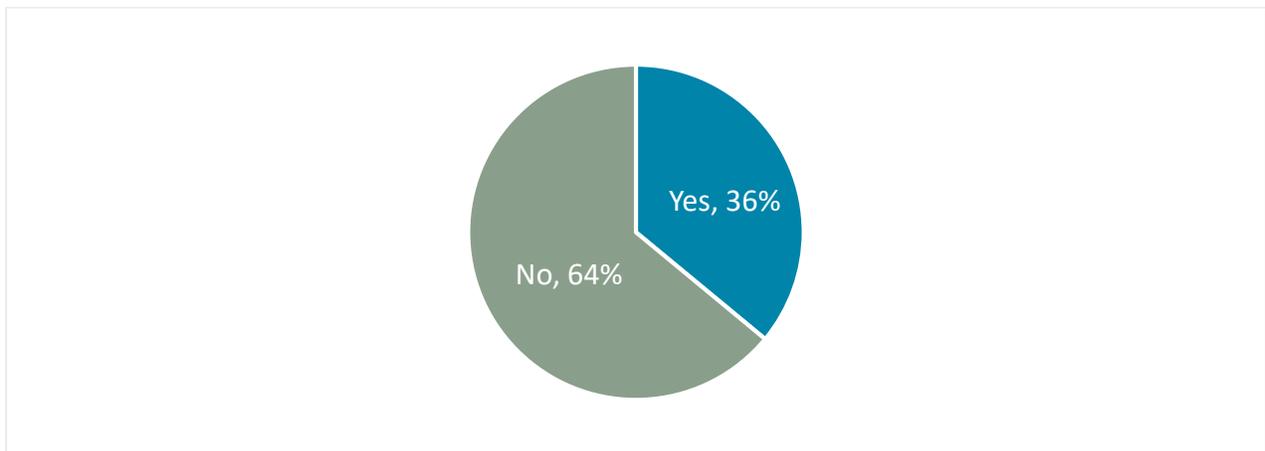
One-quarter (25%) of rental respondents felt that their rental unit was not well maintained.

Figure 24 Proportion of survey respondents who felt their unit was well maintained



Are you currently looking for rental housing?

Thirty-six percent (36%) of respondents indicated that they were currently looking for rental housing.



If finding a home to rent has been a difficult experience, can you tell us why?:

- By far the most frequently shared challenges was affordability. The cost of rental housing was often identified as being too high and proved to be a challenge for many renters. This is particularly true for individuals who receive income subsidies as the current subsidy rates do not keep up with the current cost to rent. Several respondents identified a lack of affordable one-bedroom units in particular.
- There is limited availability in the rental market due to high demand and few options which are contributing to a low vacancy rate.

- Renters who have either children or pets have a difficult time finding landlords who will rent to them.

“[There is] no availability for single individuals, very high prices when finding something. It may be affordable for a couple but not for 1 person”

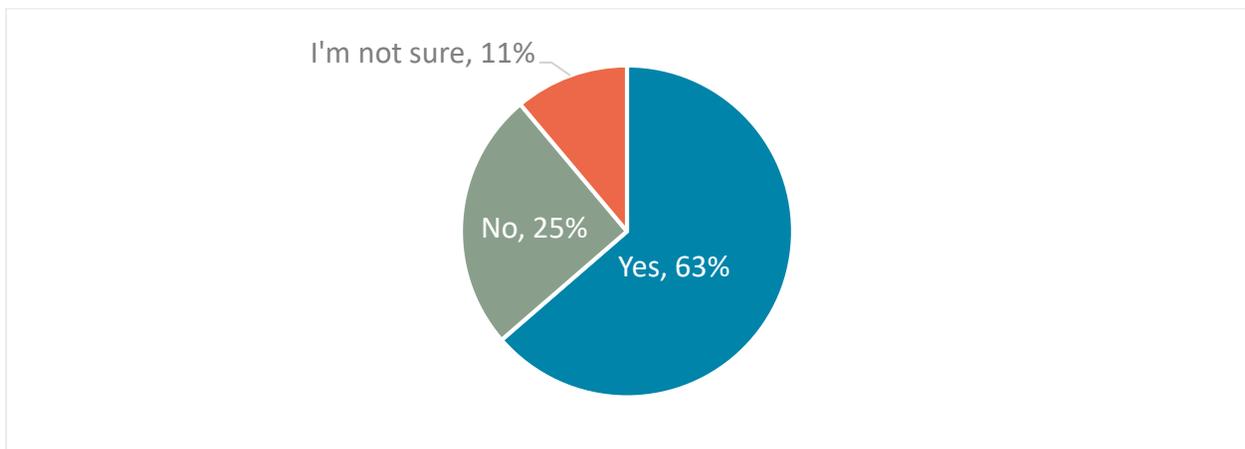
“It would be over half my income spent in rent if I was to move into anything up for rent right now. \$1500 for a 1 bedroom is not affordable.”

“I’m on disability assistance and the money received is extremely low compared to how much rentals cost these days. I’ve been denied rentals because I’m on assistance and the landlords are aware that it’s low so they are unlikely to rent to people like me in fear of having a tenant who cannot afford to pay up each month. I’ve never missed a rent payment but that doesn’t change their minds when they could easily find a working couple to rent to instead.”

Is home ownership important to you?

More than half of renters (63%) indicated that future home ownership was important to them.

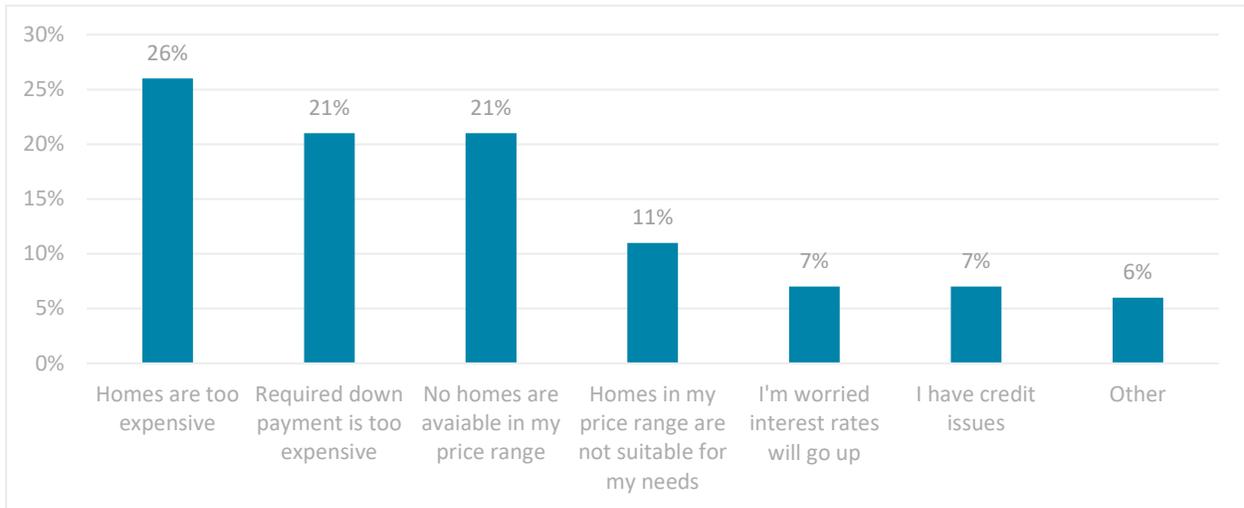
Figure 25 Proportion of respondents who feel that home ownership is important to them



What barriers to home ownership do you currently experience?

Although home ownership was identified as being important to 63% of renter survey respondents, the following were identified as barriers to ownership:

Figure 26 Barriers to homeownership as identified by renter survey respondents



Of those who responded other, the following barriers were identified:

- Student debt
- The high cost of living (including rent) makes it difficult to save for a down payment and wages are not keeping up with these increasing costs
- There is a lack of appropriately sized homes for individuals or smaller families (1 or 2 bedrooms) and individuals in particular are struggling to find an affordable home to purchase

"I've managed to save up a down payment, but I've had a really hard time finding a lender who is willing to accept long term disability as income even though I've been on it for 12 years and my credit is clean with no debt."

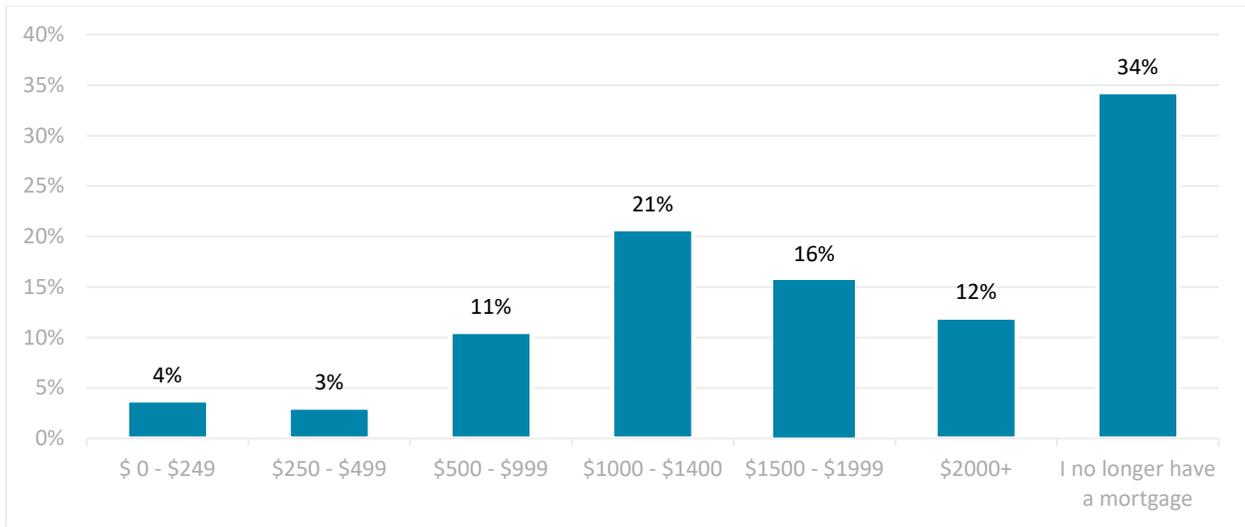
"I have a good paying job; and a sizable down payment. However, on a single income it is hard to get a mortgage high enough to buy a house in this market."

Homeowners were asked the following questions:

How much is your mortgage per month?

The most frequently reported monthly mortgage cost of homeowner respondents was \$1000 and \$1400 (21%), followed by \$1500 - \$1999 (16%) and \$2000+ (12%). Thirty-four percent (34%) of respondents indicated that they no longer have a mortgage.

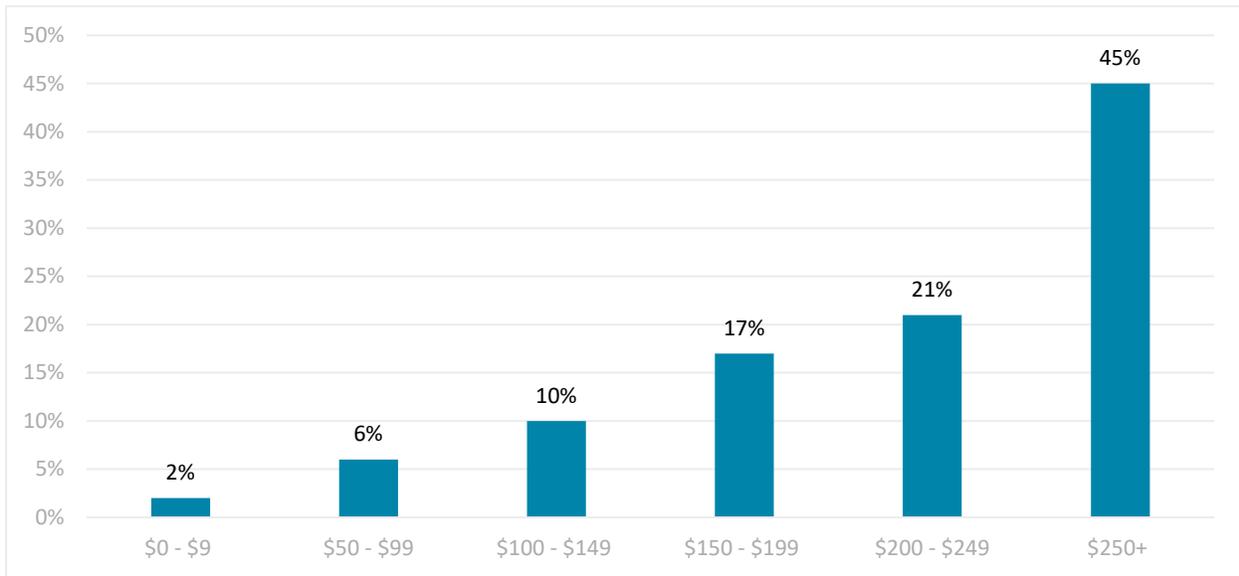
Figure 27 Monthly mortgage cost of homeowner respondents



How much does your household spend on utilities?

Almost half (45%) of homeowner respondents indicated that they pay more than \$250+ in housing related utility costs each month.

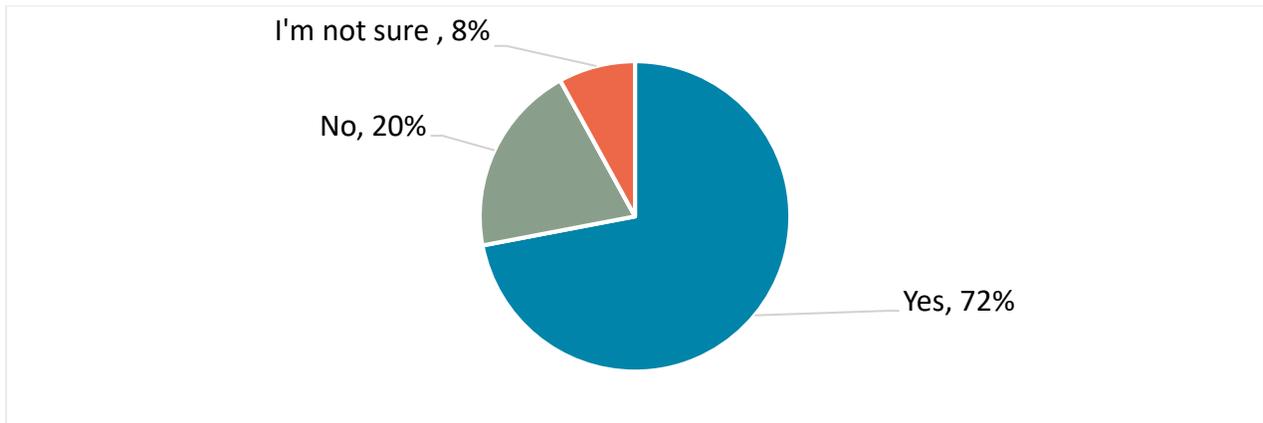
Figure 28 Monthly utility costs of homeowner respondents



Is your combined mortgage and utilities cost affordable to you?

Twenty percent (20%) of homeowner survey respondents indicated that their mortgage and utility costs were not affordable for them.

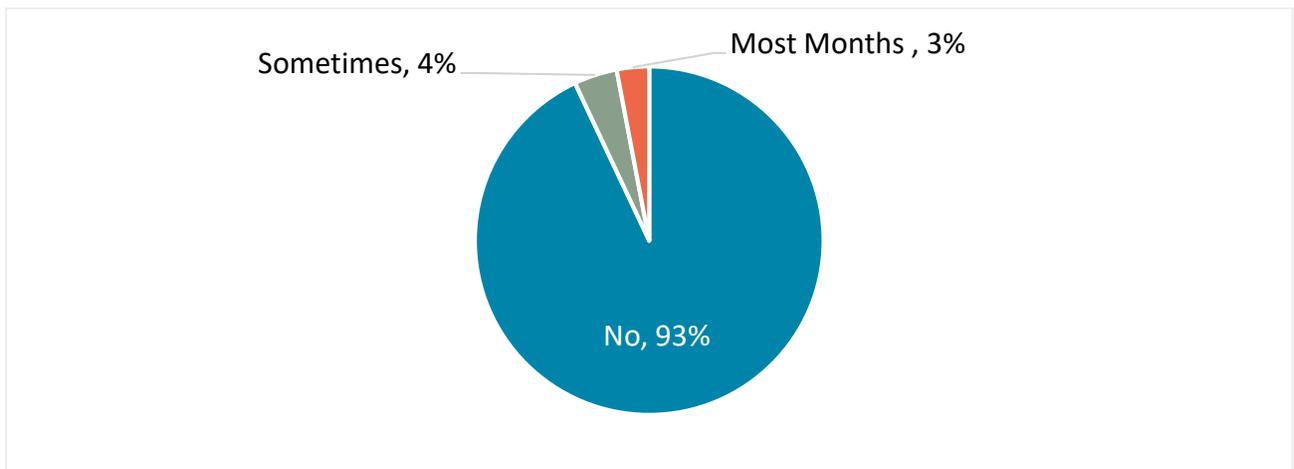
Figure 29 Proportion of homeowner survey respondents whose combined mortgage and utilities payments are or are not affordable



Do you receive help paying your mortgage and expenses?

Seven percent (7%) of homeowner survey respondents received help paying their mortgage and expenses either sometimes or most months.

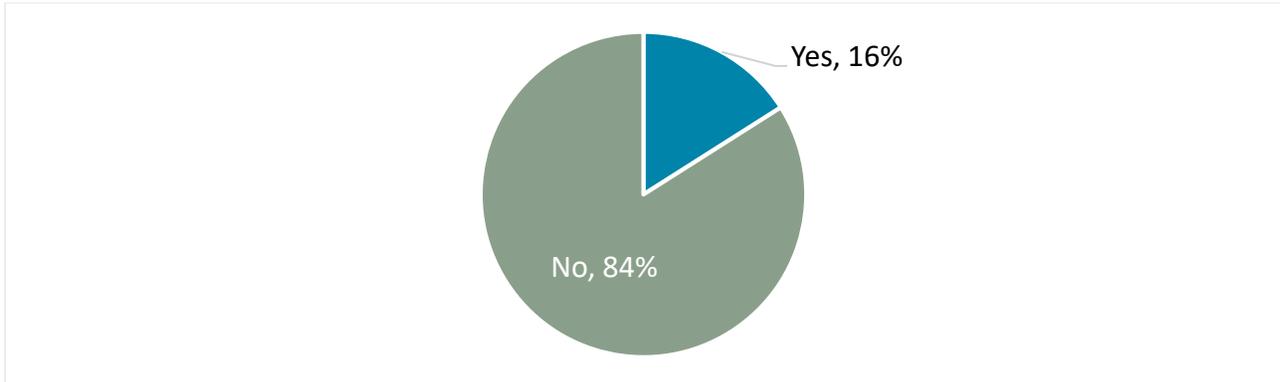
Figure 30 Proportion of homeowner survey respondents who do or do not receive support paying their mortgage and expenses



Have you ever rented a home you own or a room in your home as a source of income?

Sixteen percent (16%) of homeowner survey respondents have rented out either a home they own or a room in their home as a source of income.

Figure 31 Proportion of homeowner respondents who have rented out a property they own or a room in their home for additional income



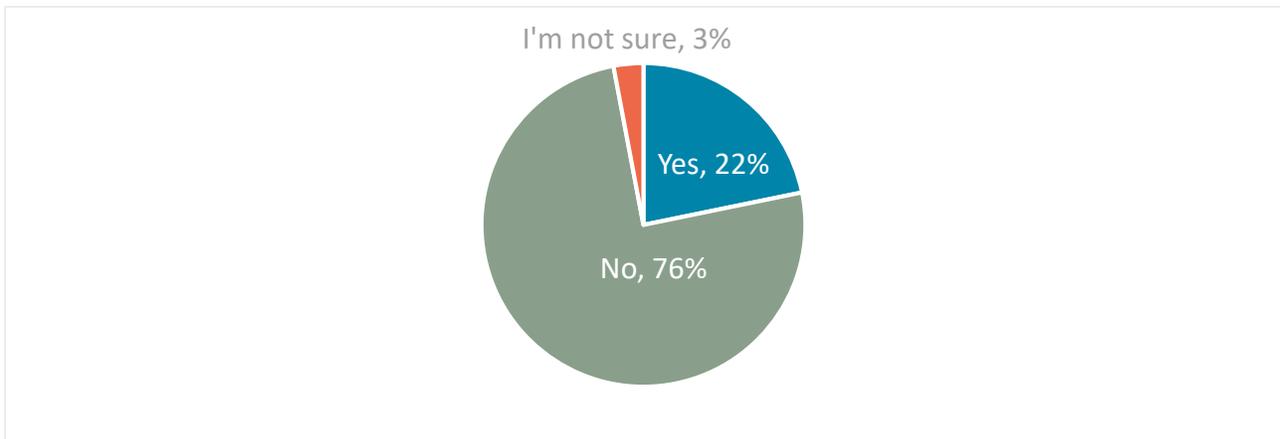
Homeowners have rented out either a home they own or a room in their home for several different reasons. The following were shared:

- Help paying mortgage or covering other housing costs
- Friend or family needed a place to live
- Added retirement income
- For companionship
- While I was travelling

Do you have any transportation challenges where you live now?

Twenty-two percent (22%) of homeowner survey respondents indicated that they do have transportation challenges where they currently live.

Figure 32 Proportion of homeowner respondents experiencing transportation issues



Of those homeowners who identified having transportation challenges, the following details were provided:

- Public transportation options (bus) are very limited and schedules are not convenient or compatible with working hours.

- There are a lack of safe routes for walking or cycling as well as a lack of shoulders or sidewalks on many roads within the region.

“ [I] would prefer to commute via bicycle but no alternatives I deem safe exist. Transportation is too heavily focused on moving vehicles.”

“I see some people who can't afford cars, ride bikes to go to the food bank in the rain and in the dark. They literally take their lives in their hands to go get some food for the week.”

“Getting to town and back, affording two vehicles, needing to be a 'taxi service' for our son who is under employed without the means to afford a vehicle of his own and works nights. These problems are, in part, due to not having public transport in the rural areas-- even here which is comparatively close in...4 miles-- and being poor and unable to maintain and obtain vehicles ie an electric bike?”

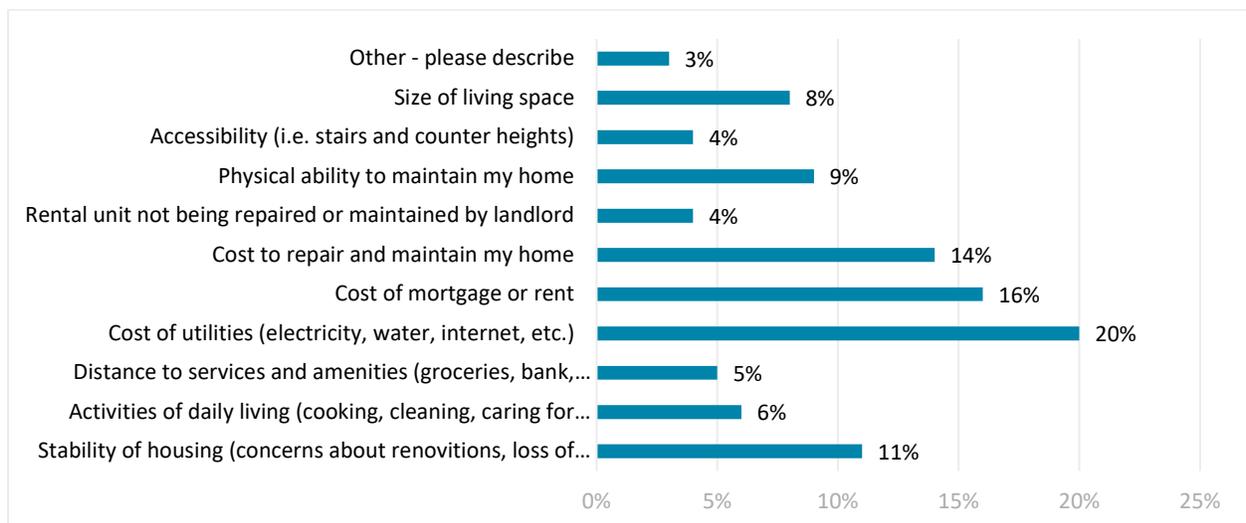
“When the time comes that I am not able to drive any longer I have no other options. It's too far to town/store by bicycle or electric scooter with no shoulders on the roads anyhow. Because of this I will be forced to move even though my housing situation is ideal otherwise.”

Both homeowners and renters were asked the following questions:

In the next five years do you think any of these will be a problem for you? (702 responses)

The most frequently identified anticipated challenge was the cost of utilities (20%), followed by the cost of mortgage or rent (16%), the cost to repair and maintain a home (14%) and concerns about the stability of housing (11%).

Figure 33 Potential housing challenges respondents anticipate facing in the next five years



The following concerns were shared by those who responded “other”:

- The ability to continue to afford increasing property tax amounts
- Becoming an empty nester and having more space than can be reasonably maintained
- Retiring and living on a fix income that is not high enough to afford the high cost of housing
- Younger community members are worried that they will never be able to enter the housing market
- There is a lack of housing available to support accessibility needs
- Income supports such as Disability Assistance are not enough to afford housing in the region
- A lack of public transit contributes to housing unaffordability and limits accessibility
- Those living in RV’s are concerned about safe, secure, and suitable places to park
- A general need for more affordable housing options and smaller housing units
- Renters are concerned about their rights as tenants and a lack of housing stability should landlords decide to sell or evict s

“I am 62 years old and would like to retire in the next 5 years but have no clue where I will be able to afford to live. My pensions will be too high to get subsidy but too low to pay market rates.”

“Since I live in an RV, I am concerned with the lack of safe, family-oriented places to park and RV with services, for the long term.”

“Currently I am in good health.... if that changes in the next 5 years, and if I become unable to drive, I will have numerous challenges! I hope my excellent health continues!”

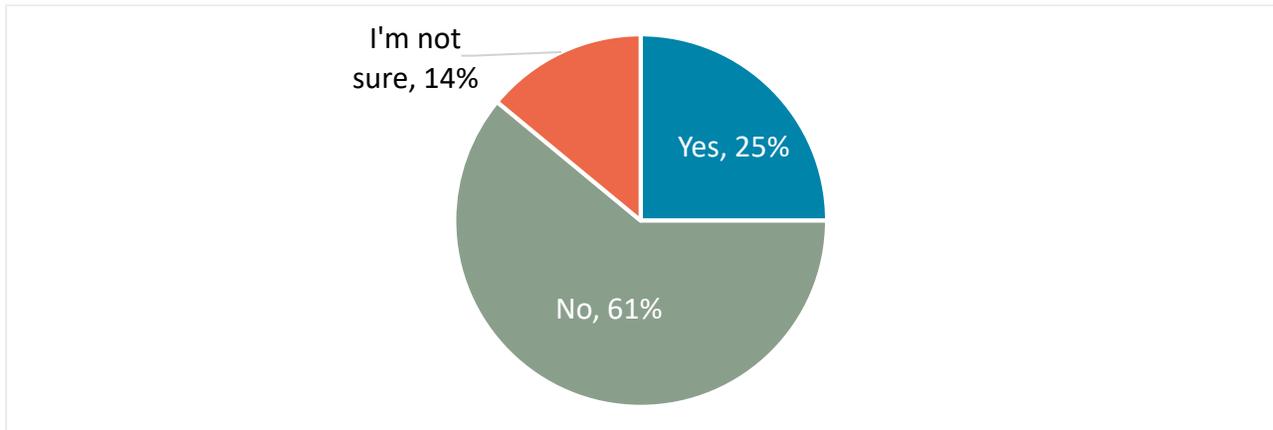
“Despite earning a decent income, without a large down payment we’re disadvantaged as potential buyers in the current market. House prices are simply too high.”

“Worried I will lose my home in my divorce and be unable to find affordable housing for myself, five children, and a dog. This terrifies me.”

Are you considering moving out of the community you currently live in because of housing issues?

One quarter of survey respondents (25%) indicated that they are considering moving out of the community they currently live in due to housing issues.

Figure 34 Proportion of survey respondents who are considering moving from their current community due to housing challenges



When asked why, respondents provided the following:

- Housing costs are just too expensive, and housing is unaffordable. This includes the cost of property tax and other additional cost of living such as transportation, food and heating.
- Younger community members feel that they will never be able to afford to rent or own a home.
- Wages are not keeping up with cost of living and other communities may provide more affordable options.
- Cannot find an appropriate home to live in. What is available is either too big (namely for empty nesters) or too small (largely for renter) to meet current or future needs.
- There is a lack of public transportation options, making it very difficult to access community and services without a vehicle.
- There is a lack of housing available to meet the needs of students.
- Low income families are in need of greater support and would like to be able to access programming such as recreation programs but cannot reasonably do so in the region.
- Housing instability is a concern. Individuals or families who have had to move multiple times do to changing tenancy, affordability or a lack of appropriate housing options are not able to set down root.
- Increasing rates of crime are leading community members to feel unsafe.
- A general lack of rental options makes it hard for community members to stay.

“I worry I will never be able to afford a home here and cannot see myself living in my rental forever. My partner and I both make good wages, but seemingly could never afford the mortgage rates for the current homes on the market, or the rental rates of well-maintained rental homes.”

“The costs of living has gone up considerably but my wages only increase 2% a year - these do not line up. I work full-time for my local gov't (pretty good job) and have had

to go to the food bank multiple times this year. I don't know how some people in our communities are surviving."

"I love my town and my friends here, but if I cannot afford to stay, I will have to move to a place with lower rentals."

"All I can afford is to live off-grid in an RV and I can't do this for years longer. They are moldy and rot quickly."

"Housing for students here is horrible. Students bring money to NIC and the community, but with poor housing options, less students will stay beyond their time at NIC. I like the area, but student housing is a "shrug of the shoulders" problem. Will study elsewhere next year"

"Gentrification is a constant threat for folks with unstable housing so I'm always thinking about moving away so I have a back up plan for the day when we are evicted and can't find anywhere to live here (again)."

"We have lived in 5 different places since moving to the Comox Valley in 2014. Every time we have been evicted for one reason or another (renoviction, illegal eviction due to having a toddler, landlord moving back in, etc) and every time we face an increasingly more difficult rental market. From 2017-2019 we were forced to move THREE times. It's unsustainable for setting down roots, it's extremely hard on our hardworking family, and it makes us feel like the Comox Valley is a hostile and unwelcome place to live unless you have lots of money."

"We have been forced to sell our home, and could not find affordable and suitable rental accommodations, and DEFINITELY no affordable properties to purchase in the valley, so we have to leave the community that has been home for over a decade."

"House prices and rentals are way way to expensive for a single person. It is impossible to buy a home unless you have a second income and paying rent by yourself is astronomical. The housing system discriminates against single people and there are a lot of older single persons out there!"

Are there particular housing challenges faced by you or members of your community that you think we need to know?

- Housing is unavailable or unattainable for many community members.
 - There are no affordable housing options available for those who receive the social assistance rate of \$375 a month. This rate has not increased in over a decade, while the cost of living as increased dramatically.

- Housing unaffordable is a major issue and there is a shortage of housing for low-income working families, especially located close to schools and transit.
- There is a lack of price controlled rental options.
- Members of the community who have lower incomes are being pushed out of the community because of raised rental prices.
- There are very few co-op housing options currently available.
- Affordable housing is needed for both young people and for older people
- More accessible rental options are needed
- More student housing is needed
- Increased tiny home or RV options would increase the availability of affordable options
- Air pollution due to wood smoke makes living in the valley difficult for community members with health concerns.
- The aging population presents a greater need for at home care options and smaller housing units that allow for downsizing.
- Zoning restrictions that don't allow for secondary suites make it difficult for the private market to provide rental options.
- Housing affordability and the ever-increasing numbers of people facing homelessness in our community affects us all. Provincial and federal government support is needed to help address the housing crisis.
- Pet owners have minimal options. There is such high demand that landlords almost always have the option to choose a non-pet-owner over a pet-owner.
- There is a lack of stability for renters in the private market. Much if the rental housing in the region is provided by private owners, which can present challenges for renters to find long-term stable housing.

“Much if the rental housing is provided by private owners. It makes it difficult to obtain and keep. Huge percentage do not allow pets and the ones that do are usually below standard. If the market changes private landlords will sell rather than keep rental in the market. Long term does not really exist. No stability. We cant afford a one bedroom apt for 1400+ so we live as extended family splitting rent and costs.”

“I am currently living on social assistance, which allows \$375.00 monthly for rent. There is nothing available at this price, and I am spending almost the entirety of my monthly stipend on shelter. Thus far I have used my small savings account to purchase food, but this is almost exhausted. Now I face homelessness or going without food, what a choice.”

“Housing affordability and the ever-increasing numbers of people facing homelessness in our community affects us all. Provincial and federal government support is needed to help address this housing crisis.”

“Pet owners have minimal options. There is such high demand that landlords almost always have the option to choose a non-pet-owner over a pet-owner.”

“Lack of rentals, lack of affordable housing, no co-op housing. Nearly impossible to get ahead if you aren't already a homeowner. We need purpose built rentals, rent geared to income, housing for the most vulnerable people in our community. Seniors housing etc etc etc.”

“I wish there were affordable rentals being built for low income singles with or without disabilities, regardless of age or ethnicity.”

“Much if the rental housing is provided by private owners. It makes it difficult to obtain and keep. Huge percentage do not allow pets and the ones that do are usually below standard. If the market changes private landlords will sell rather than keep rental in the market. Long term does not really exist. No stability. We can't afford a one bedroom apt for 1400+ so we live as extended family splitting rent and costs.”

“Being on a fixed income with most expenses, including food, increasing by 5 - 10%. Buying power is reduced each year.”

“Affordable Housing for the working class is a massive issue. Rentals should not cost what they do and purchase costs are astronomical. More dense residential is needed - and not luxury.”

“There are many families in cars, staying with friends and living in hotels because of cost.”

“I am on a provincial disability pension and I work part-time as that is all I am physically able to work to supplement my income. I'm concerned that rents and cost of utilities will increase to the point where I can't afford to pay and I will be homeless.”

“Our community is in a crisis when it comes to affordable housing accessibility. There are so many unhoused individuals living in the valley. Young, old, physically unwell, mentally unwell. How are these people suppose to maintain recover/maintain their health when they are living on the streets. We need to do better and provide more accessible and affordable housing options for our vulnerable populations.”

“Modest homes are hard to find. Not every bedroom needs an ensuite! We dont all need double door garages. All this extravagance ups the cost to buy, operate and maintain these properties. We need more affordable housing; not just for the underserved/homeless/single parents/elderly, middleclass/single income households need homes in their price range too.”

Do you have any ideas for how housing could be improved for you or members of your community?

- Allow more density/infill
- Build more apartments for renters
- Don't listen to NIMBYs
- Build affordable housing now
- Grants for home modifications for accessibility issues (aging)
- Increase density in downtown cores and reduce need for transportation
- More affordable homes for those on income assistance
- Cap maximum rental prices
- Regulate vacation rentals
- Create a housing authority
- More sustainable, net-zero homes
- All new apartment buildings and condos should have a minimum of 10% of the suites available to the lower income people. senior citizens with only CPP and OAP.
- More social housing for families
- More purpose built rental
- Co-op housing
- More diverse housing options
- Emergency housing options
- More non-market housing options
- A land bank jointly funded by local governments
- Provide non-market housing and create community housing trust (Tofino, Canmore as examples)
- More middle-income housing
- Affordable housing based on income
- More supportive housing options
- Openness to new ideas and a departure from the status quo

Finally, survey respondents were asked; is there anything else you would like to tell us about your housing experience or are there any other housing concerns you would like to share with us?

“Engage individuals in the community in the decision-making process, not just ask us what we think. We have a lot of knowledge that can be used.”

"I wish that we could find a safe, sanitary and more dignified temporary solution for homeless people. They are given tents, but have no permissible locations to put them. They have no facilities (toilet, water, washing) which should be a basic human right. It's a public health concern as well as a human dignity/compassion issue."

"It is difficult to feel I am a member of a community that I have lived in for over 35 years when I am faced with the choice of homelessness or starvation. I no longer participate in the life of the community, and clearly I am not valued as a human being."

"It's distressing how much the housing costs have risen in 20 years, while the general quality of life has declined in the Comox Valley."

"Not finding affordable housing also affect my day to day activities, my performance at work (I am always worried that I have to move out of the Valley, kicked out of my basement suite and not finding anything else etc). The level of stress I've experienced lately in regard to this matter is very high."

"There is a need for coop housing that people could invest a small down payment into."

"I just want a warm, clean, safe, and healthy home. nothing fancy, no granite counter tops or steam showers. just a home."

"There are also a great number of scams when searching online for rentals and it's due to the fact that people are so desperate to find a place to live. Most of us are pretty clever and see through it but seniors who have to find new homes without help could be taken advantage of. A social body that assist people with housing that's accessible to everyone might be valuable in a community with housing crisis"

"Increased density of housing is essential, but must be parallel to increased parks, green corridors, walking trails, to give living space and nature to all persons in housing."

"I really hope to see improvements in affordable housing options for the valley, personally I'm at the point where I feel stuck, unhappy and don't know what to do. I've lived in the valley since I was a toddler and want to remain here but I feel like I'm being financially pushed out of the only community I know."

"Stop cow-towing to the local rich. If you want a community to grow and thrive, young people must be able to afford somewhere to live. Better zoning laws and restrictions on what builders can and can't build are needed."

"Housing to meet the needs of the homeless, some of whom are the 'working poor'."

"If I am for some reason evicted, I would have to leave my town as there are no rentals I can now afford, rates have gone up by hundreds of dollars"

"I'm frightened."

"Affordability is also an issue. If I stop working, I can't afford this place. Therefore, I'm not sure if I can ever retire. It's scary."

"Start a community housing/land trust and fund/zone for co-op housing".

"Women shouldn't have to choose between violence and homelessness."

"This has been a terrifying ordeal, going from being a homeowner, with equity and a financial future, to losing everything and facing homelessness at Christmas. This system is broken. I know there is no easy solution, but this experience has been eye opening and I feel compelled to speak up and find a way to advocate for those in similar situations."

"I live in a combo RV/Fifth Wheel,/greenhouse on a rural property. I grow my own food within the greenhouse year-round. I have a very small ecological footprint, and it's affordable to me, on low-income, but my living situation is ILLEGAL."

"After living in the valley since '91 and developing a strong community of friends and service providers (doctor, dentist etc.) I'm afraid I will have to move out of the community when I list my house in the Spring."

"It might help to deal with the rising problem of people unable to afford apartments to rent, if we allow tiny homes, and use of RVs."

"All I want is to own my own home, and the way things are going, I am more likely to become another homeless statistic than I am to become a home owner."

"My last landlord evicted us to sell their home. If it wasn't for getting a rental from the Transition Society, my disabled son and I would be homeless."

"Rentals in the Comox Valley in Campbell River area have skyrocketed in the last five years to work absolutely ridiculous and on affordable rate to most people and I think that is the number one problem we have in the Comox Valley today..."

"As a homeowner and a landlord, if the Village or the CVRD imposes onerous taxes or excessive regulations on rentals, we will choose other regions to invest our money in."

“When we are unable to maintain our home, there will be no place in town for us to go because it will be difficult to sell our country home and rental rates for homes in town or seniors’ facilities are too expensive for us.”

“I’m concerned about the growing amount of people in our community making money from land. Particularly on ALR. Building units on their lots, mindless of bylaws in place, and charging high rents or running short-term holiday rentals.”

“At one point I was a single parent and found there was a stigma about renting to single parent with children. Also was hard to find a place that would take a pet/dog and we had to get ours to stay with my parents (lucky for us) until we could find a place that would with reasonable rent”

“We have been extraordinarily lucky compared to many people we know. Not sure how long that luck will last. Every month costs seem to compound, and yet our income is not compounding. Not sure how long that will be sustainable.”

“Living under the constant threat of a renoviction, is a stress unlike any I’ve ever experienced. Something needs to be done. It’s getting out of hand and people’s lives are at stake.”

“As a homeowner and an employed professional, I am more than able to live in the valley. But without affordable housing, our community loses valuable members. Without places for artists, new Canadians, younger single people to live, we lose the diversity needed for a vibrant community. Without vibrancy, a community loses appeal even for those who can afford it.”

“The three cities in the CV are a treasure, as is the forest, animals, ocean and water life. Appropriate planning and zoning will allow development of a sustainable area. Please do not allow sprawl to take over as more people move here from other parts of Canada and elsewhere. Instead plan for a sustainable, healthy environment for all, not just the wealthy.”

“I wish to stay in my own home, but I do foresee a time when I will not be able to drive. I live 15 km from amenities in a populated rural area. Most of us are retired. The lack of public transit is a concern for all of us.”

Informal “Pop-up” Engagement

Date	Location	# of Engagements (approx.)
December 13	Courtenay Regional Library Branch	75
December 14	Comox Valley Aquatic Centre	75
December 14	Housing Society Fundraiser at Waverley Inn, Cumberland	40

The three “pop up” events hosted throughout the community engagement period were held at times and locations to attract different audiences and solicit different feedback about housing need.

Key Themes:

1) Need for housing that is affordable on to those on social assistance programs.

Especially at the events at the Regional Library, a repeated housing concern was that there are very few options for people accessing Income Assistance, Persons with Persistent Multiple Barriers, and Persons with Disabilities programs. Depending on your classification, the typical monthly shelter allowance is \$375 for a single person. There are very few units market or non-market units available at that price point.

2) BC Housing Waitlists

Many of the participants at the library made it clear that though they qualified for a unit through BC Housing, they never expected to live in one. Waitlists were prohibitively long and people did not feel like there would ever be enough units to meet the demand. Those we met who were in one of the supportive units were very happy to have it.

3) People feel “lucky” to own a home in the Comox Valley.

A very common sentiment at the Aquatic Centre, especially among younger families, was that they people felt very lucky to have bought a home when they did. Many we spoke to had moved the Valley 5 to 10 years ago but would be unable to make the same move now because of the price of housing.

4) Community empathy and concern for future generations.

Perhaps the most common response we heard at “pop-up” events was a deep and genuine concern for the well-being of others and the future of housing availability in the Comox Valley. Many parents were concerned that their children would not have the same opportunities in the housing market as they did and almost everyone was concerned that there was an increasing number of people in their community struggling to find a place to live. People were also concerned that housing availability will only get worse as more people move to the Valley to retire.

Key Informant Interviews

Fifteen key informant interviews were conducted from December 2019 to January 2020 with key representatives from regional organizations, local housing services, and related fields. In each interview, informants were invited to respond to a series of “conversation starter” questions then elaborate with greater detail. Key quotes and themes are summarized here.

Key Regional Themes:

1) The definition of “appropriate” housing was largely agreed to by all informants.

Key informants almost always listed the same qualities when asked for a definition of “appropriate” housing. Appropriate housing is affordable for people of all income levels,

accessible for people of all physical abilities, the right size for all families, close to necessary services and supports, connected to services, supports and community spaces by active and public transportation routes, stable, safe, healthy, and includes necessary supportive elements.

“affordable, sustainable, connected, barrier free, accessible, close to services (works, school, life, etc).”

“Healthy for families - whatever that family unit looks like. Affordable, safe, accessible, stable, close to services and transportation. No mold, no bugs or rodents. It's a safe, healthy place to live.”

2) **There is a deep concern that the Comox Valley has an “appropriate” housing problem.**

When asked if they felt the Comox Valley had an “appropriate” housing problem, all key informants felt that the region did. They overwhelmingly pointed to deficits in emergency shelters, transition housing, supportive housing, senior’s housing, subsidized rental housing and affordable homeownership.

“Absolutely, just looking at the number of people who are homeless, we are missing that level of housing. Talking to businesses and single people are housing insecure with the wages that they have. See that expressed by businesses that are having to cut down.”

“Oh yes. Absolutely. Lack of rentals, lack of supported housing, lack of affordable housing, lack of accessible housing, housing for persons using drugs or alcohol, and rental vacancy rate is so low!”

“Each type of person we serve has a challenge getting housing. There's no one that has it easy.”

3) **The people in most need are those with the least housing options available to them.**

Similar to findings in pop-up events, key informants, especially those in housing services, reiterated that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Populations that were identified explicitly include: single-income parents, senior’s, people who require accessible homes, and people living on income assistance or making less than the median income.

“There are woman who have taken places because they are desperate and it makes me cringe. Pregnant women, on their own, living with men they don’t know because it is the only room they can find or afford.”

“There aren’t enough affordable options for low income seniors or persons with diverse abilities. The way we build affordable housing has been very focused on niche groups (youth, at risk, etc) but there is a larger group that doesn’t fit into those “at risk” categories.”

I really think there’s a huge gap with senior’s housing. A huge gap that is terrifying to me because of how fast its growing. The front line agencies say to me that every day there are more and more seniors walking through the doors and they just don’t have anything to offer them.”

“We could be doing a lot more. A lot more specialised, traditional housing, an actual low barrier shelter...”

- 4) **There is also a lot of concern that people who have traditionally been able to afford housing are increasingly being pushed out. This manifests in hidden homelessness, increased usage rates at places like food banks, or people renting in places that are further from vital services so they can get the number of bedrooms they need.**

There are many people in the Comox Valley who, five years ago, may have been able to afford market housing. Key informants routinely pointed out that accessing housing is more difficult for everyone, not just the priority populations identified above. More and more, only those making more than the median income are insulated from housing instability.

“There is a sense in the community that a lot of people are one paycheque way homelessness.”

“There are a lot of people right on the edge, couch surfing or living in RVs.”

“Eight years ago we had very few people couch surfing or homeless. Now... well, lots of people in our program and staying with friends or something like that.”

“The transit system is not fabulous so our families are getting stuck in housing out in Black creek and Merville and there are only two busses a day.”

- 5) **Regional employers are finding it very difficult to attract and retain staff because housing availability is limited and unaffordable.**

Interviews with key regional employers revealed that it is increasingly difficult to attract and keep valuable workers to the Comox Valley. This was explicitly contributed to the rising cost and decreasing availability of affordable housing. Students and people in entry level positions are particularly struggling to find affordable options that allow them to establish themselves.

"We have taken action as a wing to deter younger ranked members from being posted to this area because they can't find housing. It's the truth."

"We need to have housing that people can actually afford with the wages that they have."

"People can't find jobs because they can't get childcare or housing."

"We have had quite a few people pull out of hiring process because of the uncertainty of housing. We just hired someone who had quite a lot of challenges finding a place to live, and it was right down to the wire for her to find something."

"Middle income range employees are finding it particularly challenging to find housing. Middle income housing is not available"

6) Non-profits and social service organizations are routinely bearing the cost of serving the most vulnerable in the region.

There are many non-profits doing incredible work in the Comox Valley, but the burden of providing housing services is incredible taxing, especially when faced with need that is outpacing resources. Service organizations and non-profits all indicated a desire to work more closely with the Regional District and municipalities and reiterated that they understand all levels of government are struggling to address housing. However, they need more support and resources if they are going to continue to be at the front line.

"LAND AND FUNDING. There is a will to do things in our community. WE JUST NEED THE MONEY."

"Not for profits are TAXED - where are the supports for non-profits who are interested in developing, how do we reduce development costs for non-profit housing... why is there not a dedicated agency who is responsible for affordable housing? Non-profits are doing the WORK over and over - is that really who should be building housing?"

"Land is the number one issue. Whenever we have a good idea we need the land to make it happen and the governments have help us with that."

"It's difficult because everyone is frustrated and working too hard. Non-profits are frustrated with local governments, local governments are frustrated with the Province, the Province is frustrated with the Feds. We all want to help, but everyone is struggling to find answers."

7) **There is a desire to explore alternative housing options.**

One of the most surprising and encouraging themes to emerge from our interviews and public events was a strong public desire to pursue alternative tenure types and forms of housing. People understood that encouraging denser development or more rental housing could improve housing availability but did not trust market housing to provide a long-term solution to the housing crisis. Many people brought up cooperative housing models, land trusts, and even housing authorities as potential methods of improving availability, affordability, and stabilizing the market. More than any other potential solution, co-ops, land trusts, and alternative ownership models got people very excited.

"There's no diversity in the available affordable housing options. Apartments are not going to meet everyone's needs OR BE DESIRABLE to everyone."

"One family, they each had two jobs, and they worked worked worked, but couldn't qualify for a mortgage. That middle is missing!"

"They had cooperative housing in the 80 and that was a great thing!"

"Tiny homes, other models, co-ops, land trusts - co-housing with seniors and students, etc. etc. There's a million ways to meet housing needs that just don't seem to be on the table."

Key Local Themes:

1) **Illegal suites are proliferating in the electoral areas.**

A finding that was corroborated by elected officials, service providers, and those experiencing tenuous housing was that rural, electoral areas are supporting many of the cheapest housing options across the region. In all of the electoral areas, and often in ALR land, people are living in RVs, non-conforming bedrooms and secondary suites. This places an unexpected burden on servicing and moves people further from the essential services they need.

"I estimate that 10 - 20% of properties may have people on them that are insecurely housed in non-conforming homes."

2) **Cumberland has a unique housing situation not generally represented by data available through Statistics Canada.**

Everyone we spoke to with a connection to Cumberland reiterated how much the town has changed in the past 3 to 5 years. Many young families have moved into the town, putting pressure on the local real estate market. Density has increased, new developments have expanded the housing stock, and general demographic changes have fundamentally altered the make-up and feel of the town. These changes have been generally viewed as a positive, but informants stressed that statistics from 2016 may not be able to paint an accurate picture in Cumberland.

3) **There is a specific need for purpose-built rental in Cumberland.**

Purpose built rental was discussed in all communities, but in Cumberland it was brought up as a specific and important intervention. The sense was that even a few market rental units would be able to help a lot of people find housing they need.

“There are people in this community that need a place to live for \$600 a month, but unfortunately there aren't many options for this if you want a self-contained unit.”

“I wish that there was a viable solution for people that aren't able to buy but want to stay in the community.”

4) **Courtenay especially can support more density, but development trends are actively pushing back against denser housing options.**

Density and sprawl were both brought up in Courtenay. As one of the few “urban” environments in the Region, informants suggested that Courtenay should make a concerted effort to densify along transit lines and close to downtown. Informants also brought up current development trends which seem to support expensive single-family homes and not more options like row houses, small apartment complexes, and other medium-density options.

“What is the future of expensive single-family homes in this community? How do we move away from the simple answers of coach house and secondary suites and in to the harder questions of “what happens with all of east Courtenay and Comox where there isn't much density at all?””

“Density is appropriate, and sprawl is not. Containment is appropriate, yet development tends to point to sprawl.”

Focus Groups

Date	Location # of Engagements (approx.)
November 20	Cumberland Affordable Housing Committee
November 27	Comox Valley Coalition to End Homelessness and Comox Valley Community Health Network

Key insights were shared into housing needs, opportunities and challenges across the region. Many representatives who participated in focus groups brought a regional perspective to the discussion and their representative organizations provided services to all communities within the study area. Attendees at both focus groups were asked to comment on the following:

What is working in the region?

- There is good collaboration across agencies, municipalities, and organization in the region. The Comox Valley Coalition to End Homelessness has created a lot of awareness and is bringing people together to work strategically to address the needs.
- Municipalities are working more together as well, recognition that housing is a regional issue. Council in all areas are supportive of affordable housing.
- There are great organizations working hard locally to provide services.
- A lot of the local community agencies have a really good working relationship with the Ministry of Social Development, and this could lead to greater supports.
- The additional amount of property tax to support affordable housing and homelessness initiatives, although controversial, is a big step forward.
- There is now a good relationship with BC Housing in the region. The amount of projects build in past few years is better than the 10 years previous.
- Senior level of government are now backing housing. There are huge opportunities if we can tap in to them. Funding programs need work – they aren't perfect, and they are prescriptive, but it's there and we like to see it.
- Network of AHESO – faith community, Sunshine Club, good volunteer base.
- There is a willingness to support alternative housing models.

What are some of the reason's community members are struggling to find appropriate housing or related services?

- There is a lot of Income inequality across the region and incomes are not increasing at the same pace as the cost of living is increasing.
- There is a lack of diverse and affordable housing options. There are a lot of expensive housing for sale, but very few smaller affordable options.
- There was a lack of rental housing, but a lot of the new stock is more expensive.
- Multi-National Real Estate Companies – purchasing and renting properties in the area.
- There is a real lack of purpose built rentals in in the region and the vacancy rates are very low.
- Single people are increasingly difficult to house as there are few suitable options available to them.

- Minimal three-bedroom rentals – very difficult for lone parents to find housing that meets their family’s needs at an affordable rate.
- There seems to be a trend of building “luxury” accommodations rather than affordable housing that meets community need.
- Pet-friendly rentals are very difficult to find.
- Getting seniors housing in long-term care homes is difficult.
- There is a lack of understanding among local governments and service providers of how to work with persons with disabilities.
- There is also a lack of inclusive housing for persons with disabilities who want to live as part of the community.
- Accessibility is a challenge and will continue to be as the population ages.
- Low barrier housing – housing where you don’t have to be dry – is lacking.
- Rental amounts through MSDPR - \$375 will not rent you anything – the shelter rate is far too low and has not increased in over a decade.
- Short-term rentals are impacting the availability of rental options.
- Support services subsidies are also not enough – the pressure on services is increasing, but budgets very rarely increase. This makes it difficult for the non-profit sector to retain employees and to meet community need.
- The School District is struggling to retain teachers, not just because of a lack of housing but also because of a lack of childcare. These needs are all related.
- Local governments lack ownership of land that they can make available for affordable housing development.
- There is generally a lack of rental, but a high percentage of the workforce is in sales and services and do not have high enough incomes to purchase a home. This is affecting employers ability to operate.
- Although there are services available for individuals who are unhoused, they are mostly located in Courtenay and transportation from other areas to access these services is an issue.

What housing or housing related services are needs and what obstacles prevent them from being available?

- Housing for people on long-term disability
- The root of the issue is poverty
- Social housing is only 3% of the housing market! Need is somewhere around 30%.
- Housing as a commodity, we need a cultural shift away from this.
- Start to look at creating a Housing Authority locally.
- There is stigma and discrimination around homelessness, poverty, and renting.
- It is a challenge to escape the reality of the cost of development
- The policy for secondary suites varies across the region and would make development easier if these were streamlined.
- We need to explore rent geared to income options.
- Having different levels of support for housing would be ideal. Having more low barrier housing such as the Junction is good but then also having housing for clients that is a group home model that we got away from in the past, in which there would be an average of 6-8

clients in a house with a nurse and support worker to oversee and ensure they take their meds, etc, would be beneficial.

- Concept of having a working farm for people. There was a place outside Victoria that was unfortunately closed down and definitely benefitted a number of people who struggled with mental health and/or addiction. Besides it being a roof over their heads providing an opportunity where they can work and be part of a community would be amazing. For many people who struggle with mental health and addiction, recovery begins when they feel valued and can contribute, structure their time and feel good about themselves.
- More hidden homelessness, people don't want to be seen using services.
- Public education is needed people don't understand what services were available or how to access them.
- We do a PIT count but have historically had low response rates. Again because of hidden homelessness
- Assisted living options are not available in all communities, particularly Cumberland.

How would you define "Appropriate Housing" for the region?

- Safe
- Accessible
- Connected
- Affordable
- Appropriate housing in the CVRD would include affordable housing in every community so that when divorces occur, children would not have to leave their communities, schools, and friends when their parents have to sell the family home as a result of a divorce. This is detrimental to the family structure because it breaks up the community support systems families desperately need and adds to our children's stress and anxiety.
- Every school would have access to public transit to allow children and families to easily get to and from school, the Farmers' Market, and Food Bank. Right now, some schools in the valley, the Food Bank, the Adult Learning Centre, and Waichay Friendship Centre, the Sports Complex, the Farmers' Market don't have adequate public transit. SD71 Comox Valley School District offers trade programs in Campbell River schools which is poorly serviced by Comox Valley public transit to the detriment of children from struggling families. Public transit needs to follow it
- Mixed dense housing
- More walkability
- Community oriented
- Energy efficient
- Supports social inclusion
- Supports and services for all of life's stages

What are you hoping to get through this process?

- The dataset!
 - Targets for housing need
 - Inventory of housing broken down by housing type
- "the number one question I hear when talking with funders is: "what's the number?""
- Ensuring the voices of the vulnerable or the marginalized are represented
- Not only people who are vulnerable, but also AFRAID to speak. Anonymity is necessary.

- Actions, recommendations, and tools for local government around useful policies. Including standardizing and harmonizing policies between local governments. Make the case for coordination in a CLEAR and CONCISE manner.
- Accessibility of the information. Needs to be visually eye-catching and appealing.
- Inventory of housing, broken down by different type, cost, etc. Targets – what do you need by type of housing.
- Asset Management strategy for social housing providers.
- Social housing mapping.
- Knowing more about the child poverty data
- For council to set a direction of where they want to go
- Community engagement tool
- Get a regional/collaborative perspective

Appendix A: Community Survey

The community survey was distributed online and in paper formats. For your reference, the paper survey is included here.

Community Survey: Assessment of Regional Housing Need



This survey is part of the Comox Valley Regional Housing Needs Assessments which will be used by the Regional District and your communities to better understand current and future housing needs across the Comox Valley. All the information gathered will be anonymous. If you do not wish to answer a question, you can skip it, and you may stop at any time. We deeply appreciate you sharing your experience.

If you have any questions or concerns about this survey or the study, please contact:
sarah@gatherplanning.com

Demographics

This information helps us to better understand the different housing needs of specific age groups, genders and income levels in the community.

1) In which community do you live?

2) Do you identify as First Nations, Inuit, or Métis?

- Yes
- No

3) Are you a new immigrant to Canada?

- Yes
- No

4) To which age group do you belong?

- | | | | |
|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> 0-14 | <input type="checkbox"/> 30-34 | <input type="checkbox"/> 50-54 | <input type="checkbox"/> 70-74 |
| <input type="checkbox"/> 15-19 | <input type="checkbox"/> 35-39 | <input type="checkbox"/> 55-59 | <input type="checkbox"/> 75-79 |
| <input type="checkbox"/> 20-24 | <input type="checkbox"/> 40-44 | <input type="checkbox"/> 60-64 | <input type="checkbox"/> 80-84 |
| <input type="checkbox"/> 25-29 | <input type="checkbox"/> 45-49 | <input type="checkbox"/> 65-69 | <input type="checkbox"/> 85+ |

5) What is your gender?

- Male
- Female
- Non-binary / third gender
- Prefer to self-describe: _____
- Prefer not to answer

6) What is your approximate annual household income?

- | | |
|---------------------------------------------|-----------------------------------------------|
| <input type="checkbox"/> Under \$10,000 | <input type="checkbox"/> \$60,000- \$69,999 |
| <input type="checkbox"/> \$10,000- \$19,999 | <input type="checkbox"/> \$70,000- \$79,999 |
| <input type="checkbox"/> \$20,000- \$29,000 | <input type="checkbox"/> \$80,000- \$89,999 |
| <input type="checkbox"/> \$30,000- \$39,999 | <input type="checkbox"/> \$90,000- \$99,999 |
| <input type="checkbox"/> \$40,000- \$49,999 | <input type="checkbox"/> \$100,000- \$149,999 |
| <input type="checkbox"/> \$50,000- \$59,999 | <input type="checkbox"/> \$150,000 + |

7) What is your employment status?

- Employed- full time
- Employed- part time
- Unemployed- not looking for work
- Unemployed- looking for work
- Student
- Retired
- Other- Please Explain:

8) Have you moved within the past five years?

- Yes
- No

9) If yes, where did you move from?

- | | |
|-----------------------------------------------------------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> Within my community (city, town, or electoral area, or First Nation) | <input type="checkbox"/> Within my Province |
| <input type="checkbox"/> Within my region (Comox Valley Regional District) | <input type="checkbox"/> From another Province |
| | <input type="checkbox"/> From outside Canada |

Your Current Living Situation

These questions will help us to better understand current housing conditions and affordability for you and other members of your community. We will use this information to identify current housing gaps.

10) How would you describe your household?

- I live on my own
- Living with roommates
- Couple with children
- Couple without children
- Single parent with children
- Multiple generations living together

11) Including yourself, how many people in each of these age categories live with you? Please indicate with an "X".

	0	1	2	3	4	5+
Aged 0 to 14						
Aged 15 to 24						
Aged 25 to 44						
Aged 45 to 64						
Aged 65+						

12) How would you describe your household?

- Single-detached house (stand-alone house)
- Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
- Semi-detached home or duplex
- Row house or townhouse
- Apartment building or condo- less than 5 storeys
- Apartment building or condo- 5 or more storeys
- Mobile home or RV
- A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
- Other (e.g. couch-surfing, living in my car, living with relatives)- please explain:

13) Please indicate which category describes your housing situation.

- I own my home.
- I rent my home.
- Other- please explain:

15) How would you describe the physical condition of your house?

- Requires only periodic maintenance or minor repairs.
- Needs major repairs.
- I'm not sure.

16) Approximately how much is your combined rent or mortgage and utilities per month (includes oil, electricity, water, sewer, garbage disposal, internet, telephone, insurance, etc.)?

- \$0- \$249
- \$250- \$499
- \$500- \$999
- \$1000- \$1499
- \$1500- \$1999
- \$2000-\$2499
- \$2500-\$2999
- \$3000+

17) Is this affordable for you?

- Yes
- No
- I'm not sure.

Housing Needs

This information will help us better understand your current housing challenges and needs, and what features are important to you when considering housing.

18) Does your current housing situation meet your needs?

- Yes
- No
- I'm not sure.

19) If no, why doesn't your current housing situation meet your needs?

(Common issues might include cost, accessibility, size, neighbourhood, transportation, difficult landlord, etc.)

20) Do you receive help paying your mortgage, rent, or expenses?

- No
- Sometimes
- Most Months

21) Have you accessed housing supports of any kind in the last two years (e.g. rental subsidies, shelters, food banks, recovery homes, etc.)?

- Yes
- No
- I'm not sure.

22) If you are a renter, is home ownership something that is important to you?

- Yes
- No
- I'm not sure.

23) If yes, do you think you will eventually be able to purchase a house in your community?

- Yes
- No
- I'm not sure.

24) In the next 5 years, do you think any of these will be a problem for you? Check all that apply:

- Stability of housing (concerns about renovations, loss of housing to short-term vacation rentals, etc.)
- Activities of daily living (cooking, cleaning, caring for myself. etc.)
- Distance to services and amenities (groceries, bank, medical, school, etc.)
- Cost of utilities (electricity, water, internet, etc.)
- Cost of mortgage or rent
- Cost to repair and maintain my home
- Rental unit not being repaired or maintained by landlord
- Physical ability to maintain my home
- Accessibility (e.g.. stairs and counter heights)
- Size of living space
- Other- Please Explain:

Your Turn!

25) Have you ever been refused housing or been discriminated against because of your ethnicity, age, sexual orientation, ability, etc?

- Yes
- No
- I'm not sure.

26) If you are able, please tell us about this experience:

27) Are there particular housing challenges faced by you or members of your community that you think we need to know?

28) Do you have ideas for how housing could be improved for you or members of your community?

29) Is there anything else about your housing experiences, your housing concerns, or about this survey that you would like to share with us?

Please return this survey to the location you received it from. You can also drop it off at the Comox Valley Regional District office, bring it to any Housing Assessment engagement event, or mail it to:

Alana Mullaly, Senior Manager of Sustainability
Comox Valley Regional District
600 Comox Road, Courtenay BC, V9N 3P6

Appendix B: Key Informant Interview Script and Questions

Interview Questions:

1. What organization do you represent and what is the mandate of that organization?
2. What geographic region does your organization or local government represent?
3. Do you serve any specific population groups? If yes, please explain.
4. How do you think you or your organization might define “appropriate” housing in the region?
5. Do you feel there is an “appropriate” housing problem in the Comox Valley? (prompts: not enough units, too expensive, no housing services, etc.)
6. If yes, are there any specific housing services, resources, or types that you feel are needed in your community?
7. What are you or your organization doing/what is being done to address housing in your community? (prompts: other organizations, LG actions, new buildings, incentives, etc.)
8. What are some barriers that make working to address housing in the region a challenge?
9. For each of the following types of housing, please tell me whether you think the resources or units available in your community are adequate (ranging from totally adequate, to somewhat adequate, to not at all adequate) and explain. You can also answer “I’m not sure.”
 - a. Emergency shelters
 - b. Transitional housing (i.e., _____)
 - c. Supportive housing for people with mental health challenges
 - d. Supportive housing for people with disabilities
 - e. Supportive housing for people with addictions
 - f. Supportive housing for seniors or elders
 - g. Below-market (subsidized) rental housing without supports
 - h. Below-market (subsidized) homeownership
 - i. Market rental housing
 - j. Entry-level home ownership
10. If you had a magic wand, what is one thing you would change in your community that would improve housing and/or make the work of your organization easier? (prompt: LG support or action/policy, collaborations, etc.)
11. What would be useful to you or your organization from the housing needs assessment process?

That brings us to the end of my questions. Are there any final comments you would like to add regarding housing in your region?

Is there anyone else in the Comox Valley Region that we should speak to regarding the Housing Needs Assessment?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

Appendix C: Housing Lived Experience Survey

This survey is part of a Regional Housing Needs Assessment, which will be used to help non-profits, local governments and service providers access funding and improve community housing supports. All the information gathered will be anonymous. If you do not wish to answer a question you do not have to, and you may stop the survey at any time. We deeply appreciate you sharing your experience and we know that these can be difficult.

1) Please tell us about your experiences with finding and maintaining a place to live. (e.g. the processes to find housing, the quality of housing, the location, suitability, affordability)

2) Where are you staying right now? (friends/family, house, supportive housing, outside, church, hospital, hotel, car, etc.)

3) Have you recently accessed housing supports (emergency shelter, rental subsidies, etc.)?

Yes No I don't know

4) If you have recently accessed housing supports, what type(s)?

5) If you have recently accessed housing supports, how was this experience for you?

6) Have you previously accessed shelter supports?

Yes No I don't know

7) If you have accessed shelter supports, but no longer do, how come?

8) Do you have any ideas for alternatives to shelters, that would be more encouraging for you to access?

9) Please tell us about your housing needs:

10) Your age:

11) The gender with which you identify:

12) Do you identify as First Nations, Inuit or Metis?

Yes No I don't know

13) What is the name of the community where you currently live?

(Comox, Courtenay, Cumberland, CVRD Area A, B C)

14) How long have you lived in the Comox Valley?

less than a year 1-5 years 5-10 years 10 years+ or always

15) Is there anything else you would like to tell us about you or your communities housing needs?

Appendix C: Local Summary Form and Report

City of Courtenay



Housing Needs Reports – Summary Form

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

REGIONAL DISTRICT: Comox Valley Regional District

DATE OF REPORT COMPLETION: 05/2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:
	Town of Comox, Village of Cumberland, Electoral Areas A-C
LOCATION	Neighbouring First Nations:
	K'ómoks First Nation

POPULATION	Population: 26,945 (est.)		Change since 2016 :	5.2 %	
	Projected population in 5 years: 28,490		Projected change:	5.7 %	
	Number of households: 13,020 (est.)		Change since 2016 :	7.6 %	
	Projected number of households in 5 years: 14,030		Projected change:	7.8 %	
	Average household size: 2.1				
	Projected average household size in 5 years: 2.0				
	Median age (local): 50.4		Median age (RD): 51.8	Median age (BC): 42.5 (2016)	
	Projected median age in 5 years: 51.5				
	Seniors 65+ (local):	29.4 %	Seniors 65+ (RD):	28.7 %	Seniors 65+ (BC): 18.3 (2016) %
	Projected seniors 65+ in 5 years:				33.3 %
	Owner households:		69.6 %	Renter households: 30.4 %	
	Renter households in subsidized housing:				11.9 %

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 57,463	\$ 64,379	\$ 69,995
	Renter households	\$ 34,367	\$ 38,394	\$ 45,848
	Owner households	\$ 69,537	\$ 73,367	\$ 84,333

ECONOMY	Participation rate: 55.7 %	Unemployment rate: 8.5 %
	Major local industries: Retail Trade (17.5%), Health Care & Social Assistance (13.0%), and Accommodation & Food Services (10.3%)	

HOUSING	Median assessed housing values: \$ 500,250	Median housing sale price: \$ 400,430
	Median monthly rent: \$ 940 (CMHC)	Rental vacancy rate: 1.2 (CMHC) %
	Housing units - total: 13,300 (est.)	Housing units – subsidized: 325 (BC Housing)
	Annual registered new homes - total: 352	Annual registered new homes - rental: 74
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 24.2 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 4.6 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 2.2 %	

Briefly summarize the following:

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

Housing policies are included throughout both the City of Courtenay's Official Community Plan (Bylaw No. 2387) and the Comox Valley Regional District Regional Growth Strategy (Bylaw No. 120, 201). In the RGS, Goal 1 in the policy areas section is to "ensure a diversity of housing options to meet evolving demographics and needs." In the OCP housing is only touched on generally, but is expected to be a key feature in the 2020 OCP update.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed a community survey that received nearly 800 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held "pop-up" engagement events at local gathering places. Overall, the study counted more than 1000 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to 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).

Staff from all local governments and the regional governments were involved in a small advisory committee that oversaw the study. The project team also conducted interviews with the regional and local representatives, Comox Valley Community Health Network (funded by Island Health), Community Living BC (crown corporation), and 19 Wing (CFB Comox).

4. Any consultation undertaken with First Nations:

The project team hosted a small pop-up engagement event at the Wachiay Friendship Centre in Courtenay and indigenous service providers were present at multiple focus groups. The CVRD sent a request to participate in the study to the K'ómoks First Nation, but there was limited capacity of staff to participate.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	160 (est.)	190
1 bedroom	975 (est.)	1,040
2 bedrooms	4,505 (est.)	4,850
3+ bedrooms	7,380 (est.)	7,950
Total	13,020 (est.)	14,030

Comments:

The current number of households demanded (2020) is estimated as a function of population change and the demand for housing per defined age cohort. Overall, Courtenay will demand 7.8% more dwellings between 2020 and 2025 - greater growth than that of population (5.7%). Greater growth is tied to an aging maintainer composition and subsequent declining household sizes.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	9,335	100	10,410	100	11,370	100
Of which are in core housing need	1,230	13.2	1,660	15.9	1,580	13.9
Of which are owner households	320	4.9	415	5.6	400	5.0
Of which are renter households	905	32.8	1,240	32.8	1,180	35.1

Comments:

The number and rate of Core Housing Need increased between 2006 and 2016 across both tenure types. Affordability rates decreased slightly for owners and renters, suggesting that although there may be more households that can reasonably afford their dwellings (relative to the annual total), there is a simultaneous increase in how many cannot reasonably afford an alternative dwelling option in the same area.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	9,335	100	10,410	100	11,370	100
Of which are in extreme core housing need	780	8.4	820	7.9	760	6.7
Of which are owner households	220	3.3	215	2.9	175	2.2
Of which are renter households	560	20.3	610	19.9	585	17.4

Comments:

Extreme Core Housing Need rates decreased over the decade across all tenures, indicating that less households (relative to the total households in the given year) paid more than 50% of their income on shelter. Overall, fewer were in Extreme Need in 2016 than 2006, due to a larger drop in owners in said circumstance; Extreme Need renter households increased.

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

1. Affordable housing:

Affordability rates indicate somewhat improving financial circumstances even if total households experiencing unaffordability has risen across both tenures. Improvements reflect a significant influx of higher income households. Lower income bracket household totals have also grown, meaning need for affordable housing continues to rise.

2. Rental housing:

Between 2006 and 2016, renter and owner households grew at similar rates, illustrating that households are not being pushed to rental markets due to highly appreciating real estate. Recent sales trends do show rapid appreciation, suggesting rental housing will become increasingly important, to be seen in incoming 2021 census data.

3. Special needs housing:

According to BC housing data there were 26 requests for special needs housing in Comox. That is the highest number in the region. Additionally, across the valley 72.9% of all households in Core Housing Need have at least one person with an activity limitation. This indicates a need for affordable, accessible located in Courtenay.

4. Housing for seniors:

The proportion of seniors to total population continues to increase, reducing overall household sizes. Overall, seniors consume more homes overtime as they age in place, removing said homes from the market when no reasonable alternatives are available. Independent, senior specific housing is essential to reintegrate existing housing.

5. Housing for families:

Families with children are growing slowest of all census family types. Even so, they grew by 460 over ten years, with most occurring for rentals. Young families are buying homes later due to high prices, increasing the demand for larger rentals, mostly within the primary rental market where there are few 3+ bedrooms.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Engagement and quantitative data indicates an extreme need for increased shelter space and rentals available to those collecting a shelter allowance. There was evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing. There are currently 270 applicants on BC Housing's waitlist.

7. Any other population groups with specific housing needs identified in the report:

The 2018 PIT count identified 117 people without housing. Of these thirty-two percent of participants identified as being Indigenous; comparatively, 6 percent of the total population identifies as Indigenous.

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

The City has the highest proportion of single person households, resulting in smaller average household sizes and unit types. Courtenay is also the centre of service delivery and experiences the highest rates of visible homelessness and highest demand for shelter assistance rate housing. Senior persons are growing faster than the regional average. Median household income cannot reasonably afford median single-family and town house prices. Lone parent households cannot reasonably afford to own any type of housing. Almost 50% of renters are living in an accommodation they cannot reasonably afford. Short Term Rentals grew significantly in last four years, reaching above regional average market share for commercial units.



CITY OF COUTENAY
Housing Needs Report
Data Results

May 2020

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WHAT TO EXPECT

The following report is result of the collection, consolidation, and analysis of multiple datasets prescribed by British Columbia's Housing Needs Report Regulation, approved April 16, 2019 as part of the *Local Government Statutes (Housing Needs Reports) Amendment Act, 2018*, S.B.C, c.20. Each report section is meant, where possible, to provide a summary of local trends, as well as discussions on notable findings. Comparisons to the Comox Valley Regional District (also referred to as Comox Valley or CVRD) and the Province of British Columbia (BC) are made to provide context for how the community relates to larger geographies.

Although the report aims to maintain consistency in the data it shares and analyzes, there are some notable considerations to keep in mind:

- (1) In order to provide tenure specific information (i.e. owner and renter persons and/or residents), the report had to use the custom Statistics Canada dataset generated on behalf of the Province. When compared to the aggregate data on the Statistics Canada website, the reader may notice discrepancies; particularly, for total populations. Accordingly, the report puts added emphasis on percentages when discussing trends or making cross-geographical comparisons.
- (2) Notwithstanding consideration (1), those sections that refer solely to the total population or total households (e.g. historical and anticipated), without reference to owners or tenures, use data acquired directly from Statistics Canada and not the custom dataset.
- (3) Between the 2006, 2011, and 2016 censuses, the City of Courtenay's boundaries have changed, causing issues when comparing across time. Although historical comparisons can be made using percentages/proportions, the discrepancies can have considerable impact on population projection dependability. Accordingly, the projection model required estimations. Calculating these estimates involved the addition or subtraction of Dissemination Area (DA) data from the community total, adjusted by the proportion of land within that DA that was actually added or subtracted. The result is a 2016 community boundary applied to both 2006 and 2011, where necessary.
- (4) Both traditional Statistics Canada data and the custom dataset may have small discrepancies between its data categories for populations or households. The differences are due to statistical rounding within each individual category, which may result in those categorical sums differing from others.
- (5) Rental rate statistics reflect the average rent that is paid among all units in the market. In locations where rents are increasing, it is typical that asking rents for currently available (vacant) units are higher than average market rents. Occupied units may trail these asking rents for a variety of reasons: market changes since the lease contracts were executed, legislative controls on rental increases for existing tenants, the introduction of newly completed (more expensive) dwellings into the pool of available units, landlords applying less aggressive rent increases to current tenants to reduce unit turnover, etc. Therefore, rental statistics in this report likely understate the rents that households currently looking for rental accommodation would have to pay. CMHC does track the difference in rents between vacant and occupied units, but only for larger markets. The closest location for which data is available is the Victoria Census Metropolitan Area. The difference in rents between vacant and occupied units can vary significantly by unit type and location, in Victoria's submarkets this difference can vary from a 2 to 45 percent. Over the entire market, rents in Victoria are 20% higher in vacant units, compared to occupied.

Report discussions attempt to bridge data from separate sections where appropriate and/or possible. As such, it is important to consider the document as a whole and not solely as its individual parts. To understand how the City of Courtenay compares to its neighbouring municipalities and electoral areas, please refer to Regional Housing Needs Profile for the Comox Valley Regional District, found at the beginning of this report.

TABLE SUMMARY OF FINDINGS

British Columbia's Housing Needs Report Regulation requires that a summary form be completed and submitted to the Ministry of Municipal Affairs & Housing. The collection of charts below reflects those requested data points, which can be found and discussed in greater detail within the report. For a glossary of definitions related to terms used throughout the text, please see page 104 of the Regional Report.

Data Collection Summary Form

Population			%Δ since 2016			Income			Overall	Owners	Renters
2016 census	25,605	-	Courtenay	\$57,463	\$69,537	\$34,367					
2020 estimated	26,945	5.2%	Comox Valley	\$64,379	\$73,367	\$38,394					
2025 anticipated	28,455	11.1%	British Columbia	\$69,995	\$84,333	\$45,848					
Seniors (65+)			2016	2025		Economy			Overall	Owners	Renters
Courtenay	26.1%	33.3%	Participation rate	55.7%	52.9%	63.3%					
Comox Valley	25.2%	32.7%	Unemployment rate	8.5%	7.7%	10.1%					
British Columbia	17.4%	23.7%	Employment rate	51.0%	48.8%	56.9%					
Median Age			2016	2025		Core Housing Need (%)			2006	2011	2016
Courtenay	51.0	51.5	Overall	13.2%	15.9%	13.9%					
Comox Valley	49.9	51.6	Owners	4.9%	5.6%	5.0%					
British Columbia	42.5	44.3	Renters	32.8%	40.5%	35.1%					
Tenure			2006	2011	2016	Core Housing Need (#)			2006	2011	2016
Owner	6,770	7,575	8,135	Overall	1,230	1,660	1,580				
Renter	2,980	3,315	3,565	Owners	320	415	400				
In Subsidized Housing	-	12.2%	11.9%	Renters	905	1,240	1,180				
Housing Units (est.)			%Δ since 2016			Extreme Housing Need (%)			2006	2011	2016
2016 census	12,100	-	Overall	8.4%	7.9%	6.7%					
2020 estimated	13,020	7.6%	Owners	3.3%	2.9%	2.2%					
2025 anticipated	14,030	16.0%	Renters	20.3%	19.9%	17.4%					
Housing Unit Types (est.)			2016	2020	2025	Extreme Housing Need (#)			2006	2011	2016
0 bedrooms	160	160	190	Overall	780	820	760				
1 bedroom	895	975	1,040	Owners	220	215	175				
2 bedroom	4,185	4,505	4,850	Renters	560	610	585				
3+ bedrooms	6,860	7,380	7,950								
Total	12,100	13,020	14,030								
Household Size	2.1	2.1	2.0								

Please note that household demand totals above are adjusted to total population, and not only those private dwellings occupied by "usual residents" (those permanently residing in the household). Consequently, the sum of Owner and Renter households may not equate to those household figures in the table.

DEMOGRAPHY

1. Historical Population

Courtenay's population grew to 25,605 people in 2016, up 14.4 percent over 10 years – 1.4 percent annually. Its growth surpasses that of the Comox Valley Regional District (CVRD) and the Province, mostly attributed to being an urban community where growth is historically more common. Courtenay is the largest community within Comox Valley.

Table Cour 1.1: Historical Population, 2006 to 2016 (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	22,385	24,308	25,605	14.4%
Comox Valley	56,645	61,575	64,355	13.6%
British Columbia	4,054,605	4,324,455	4,560,240	12.5%

As is common across Canada and BC, Courtenay's population is ageing. Specifically, its senior population – defined as those persons at or above 65 years of age – grew 63.3% between 2006 and 2016 to 6,190 persons. This 5.0 percent annual increase is the fastest growth among age cohorts, greatly surpassing working age persons (herein defined as those aged 20 to 64 – 0.9 percent annual rise) and youth (0 to 19 – 0.4 percent annual decrease). Accordingly, the proportion of seniors relative to total population is rising and is anticipated to continue as such – between 2006 and 2016, senior population share grew 7.8 percent to 26.1 percent.

Table Cour 1.2: Proportion of Senior (65+) Population (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	18.3%	21.9%	26.1%	62.7%
Comox Valley	18.1%	21.1%	25.2%	58.2%
British Columbia	14.0%	14.9%	17.4%	40.5%

Compared to BC, Courtenay has had historically higher rates of senior populations, while it has generally followed overall CVRD senior distributions. Since 2006, Courtenay has had greater actual senior population growth, but has deviated only marginally from the regional proportion. The reason is that Courtenay experienced an offsetting change in all other age groups (i.e. youth and working age) – 5.8 percent versus CVRD's 2.7 percent.

2. Age

In 2016, 53.1 percent of renter residents (up 2.5 percent since 2006) were 25 to 64 years old, higher than owners at 49.0 percent. Relatedly, renters also demonstrated a greater share of people between 0 to 14 (19.7 percent), down 1.3 points since 2006. Persons 65 to 84 grew 61.8 percent over 10 years, of which 89.0 percent is from owner resident growth.

Table Cour 2.1: Proportion by Age Group & Tenure (Statistics Canada)

	Total			'16 % of Total	Owners			'16 % of Total	Renters			'16 % of Total
	2006	2011	2016		2006	2011	2016		2006	2011	2016	
Total	21,575	23,575	25,005	100.0%	15,690	17,060	18,000	100.0%	5,890	6,515	7,000	100.0%
< 14 years	3,685	3,530	3,660	14.6%	2,445	2,335	2,285	12.7%	1,235	1,195	1,380	19.7%
15 to 19 years	1,380	1,450	1,205	4.8%	980	975	865	4.8%	395	480	340	4.9%
20 to 24 years	1,240	1,190	1,395	5.6%	525	545	675	3.8%	720	645	725	10.4%
25 to 64 years	11,475	12,550	12,555	50.2%	8,490	8,965	8,820	49.0%	2,980	3,575	3,720	53.1%
65 to 84 years	3,465	4,460	5,605	22.4%	2,965	3,920	4,870	27.1%	505	555	740	10.6%
85+ years	325	275	55	0.2%	400	330	70	0.4%	585	490	100	1.4%
Median Age	42.4	45.8	47.5		46.7	50.6	53.2		30.8	32.2	33.3	
Average Age	40.8	43.5	45.1		43.6	46.8	48.6		33.2	34.7	36.0	

As the population ages over time, unmatched by young migrants or births, the median age increases. Between 2006 and 2016, Courtenay’s median age grew 5.1 years – or 1.1 percent annually – to 47.5 years of age. Residents belonging to the “owner” tenure category have historically been older (based on the median) than their renting counterparts. Nevertheless, this is unsurprising due to the generally tendencies for home ownership to be more popular and/or accessible for older cohorts who tend to have higher incomes and investments that facilitate affording a house purchase. In 2016, the median age for owners was 53.2, jumping 6.5 years since 2006; whereas, renter median age was 33.3, increasing by 2.5 years.

Figure Cour 2.1: Historical Median Age by Tenure (Statistics Canada)

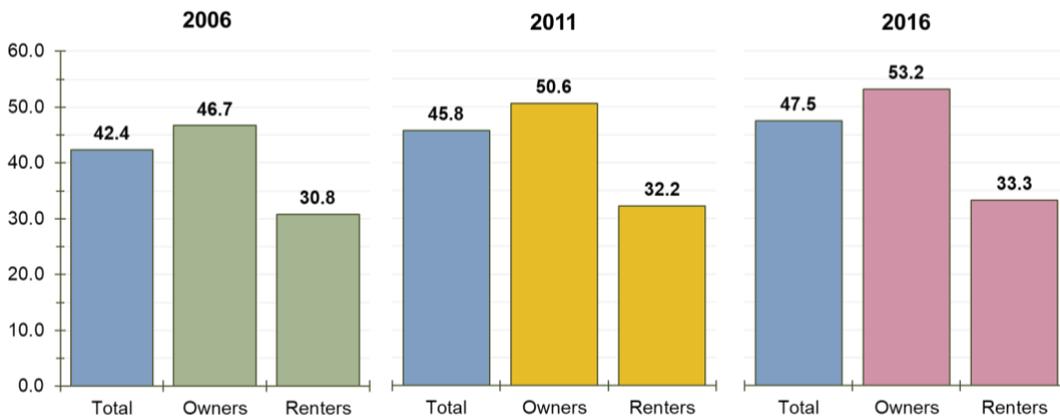


Table Cour 2.2: Median Age, 2016 – Comparison (Statistics Canada)

COMMUNITY	Overall	Owner	Renter
Courtenay	47.5	53.2	33.3
Comox Valley	49.9	53.5	34.5
British Columbia	42.5	46.5	33.8

Overall, Courtenay exhibits a higher median age than BC and a lower median age than Comox Valley – the City has a younger renter population than both compared geographies. Nevertheless, the renter median grew significantly faster than both compared geographies at 8.9 percent; Comox Valley grew 1.2 percent, while BC grew 0.9 – suggesting the wave of older populations may be more impactful in the local community than over the Region.

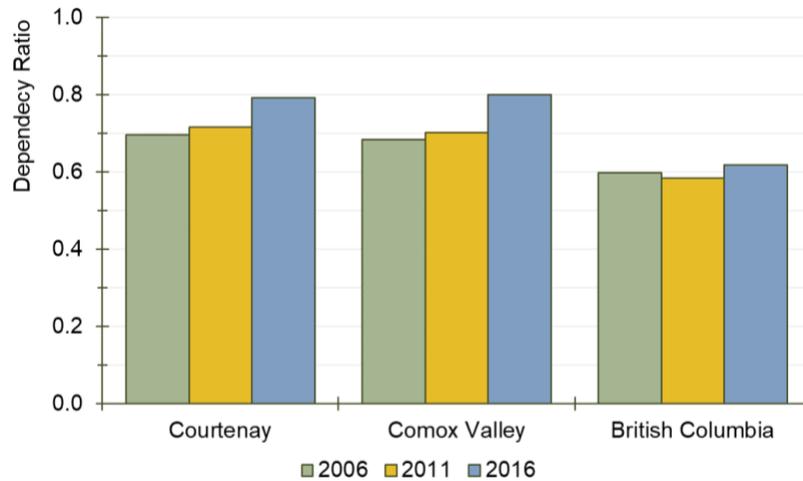
3. Dependency Ratio

The trajectory of life generally dictates that you flow through varying levels of independence as you mature – children are highly dependent on their family to take care of them until they themselves can effectively contribute to society; while seniors, having contributed economically

to society for the majority of their lives, begin to lose their independence as they age, mostly due to declining health. Often times these seniors depend on their children or community services to maintain a high quality of life.

Based on the assumption that youth and senior populations are “dependent”, while those of working age are “independent”, a dependency ratio can be calculated. Simply, the ratio illustrates the relationship between persons drawing from community resources to those contributing.

Figure 3.1: Dependency Ratio, 2016 – Comparison (Statistics Canada)



Since at least 2006, Courtenay’s dependency ratio has been below 1.0, demonstrating that there are more persons contributing resources than otherwise. For clarity, a ratio of 1.0 means that there are equal amounts of people assumed to be working for each dependent. A lower ratio would indicate more working age people versus dependents, while a higher ratio would be the opposite. **Figure Cour 3.1** illustrates the change in ratios over time for each compared geography.

Table Cour 3.1: Dependency Ratio, 2016 – Comparison (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	0.70	0.72	0.83	19.2%
Comox Valley	0.68	0.70	0.80	16.8%
British Columbia	0.60	0.59	0.62	3.4%

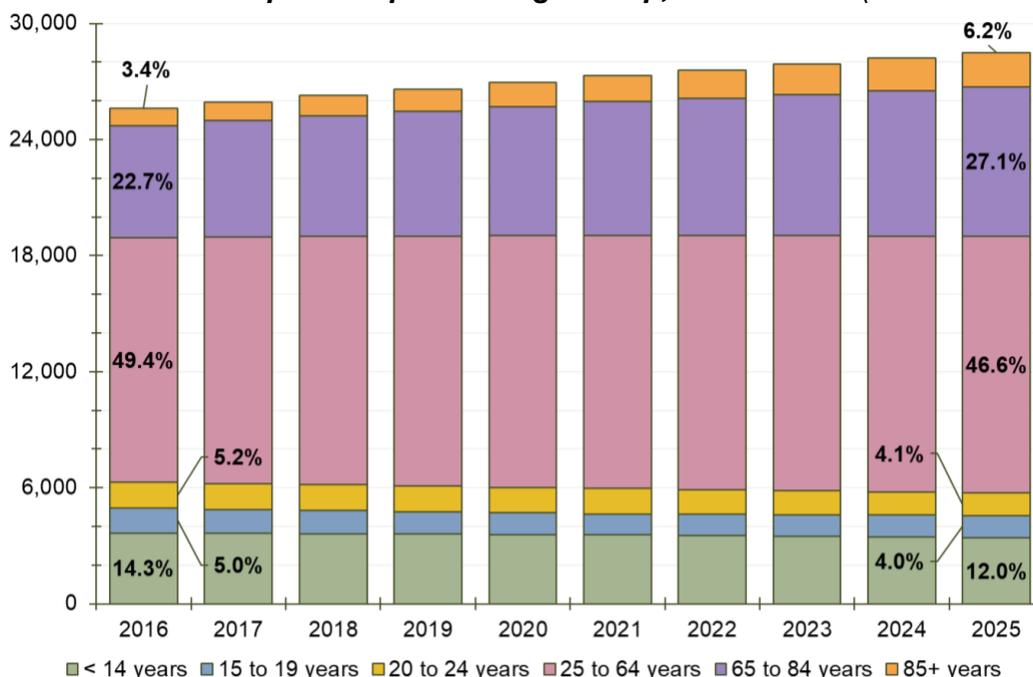
Courtenay’s historical dependency ratios are historically higher than the CVRD and BC. In 2016, the City’s dependency was 0.80, 19.2 percent higher than 10 years prior. This growth is about five times greater growth than the Province whose higher population dampens the scale of change; whereas, it grew just shy of the regional rate. The latter trend reveals that, although Courtenay has the greatest impact on the CVRD’s demographic trajectory due to population size, there exists faster rates of increase in dependency among its Comox Valley neighbours.

4. Anticipated Population

Population projections use the Cohort Survival Method (CSM) to anticipate growth every five years until the chosen cut-off period using historical birth, mortality, and migration rates. Similar to any projection exercise, results become less accurate over longer periods – the chosen method treats the community as being in a constant state economically, socially, and environmentally when, in reality, these factors constantly change due to local, regional, and wider influences.

Because the CSM generates results every five years, straight line change between projection periods is used to estimate the population on an annual basis. The results are as displayed in **Figure Cour 4.1** and **Table Cour 4.1**.

Figure Cour 4.1: Anticipated Population Age Group, 2016 to 2025 (Statistics Canada)



The 2020 estimated population is 26,945 residents (up 5.2 percent since 2016). In 5 years, this total may rise to about 28,455, marking a 11.1 percent increase since 2016 – 1.1 percent annually. During this time, most age groups could experience growth in actual persons, except for residents below the age of 25. Children less than 15 will decline by 7.0 percent (about 30 residents annually), while 15 to 24-year-olds will drop by 12.0 percent (about 35 annually).

Table Cour 4.1: Anticipated Population, 2016 to 2025 (Statistics Canada)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	%Δ '16-'25
Total	25,605	25,940	26,275	26,610	26,945	27,295	27,585	27,875	28,165	28,455	11.1%
< 14 yrs	3,660	3,640	3,620	3,600	3,580	3,565	3,525	3,485	3,445	3,405	-7.0%
15 to 19 yrs	1,280	1,235	1,190	1,145	1,100	1,065	1,085	1,105	1,125	1,145	-10.5%
20 to 24 yrs	1,335	1,335	1,335	1,335	1,335	1,335	1,290	1,245	1,200	1,155	-13.5%
25 to 64 yrs	12,650	12,740	12,830	12,920	13,010	13,090	13,135	13,180	13,225	13,270	4.9%
65 to 84 yrs	5,800	6,020	6,240	6,460	6,680	6,905	7,105	7,305	7,505	7,705	32.8%
85+ yrs	880	970	1,060	1,150	1,240	1,335	1,445	1,555	1,665	1,775	101.7%
Dependency Ratio	0.83	0.84	0.85	0.87	0.88	0.89	0.91	0.93	0.95	0.97	17.1%
Median Age	47.5	48.2	49.0	49.7	50.4	51.1	51.2	51.3	51.4	51.5	8.3%
Average Age	45.3	45.8	46.2	46.7	47.1	47.6	48.0	48.4	48.8	49.2	8.6%

In continuation of historical trends, the senior populations will rise for the foreseeable future. By 2025, seniors will have reached about 9,500 – a 41.9 percent increase from 2016. Most notable is the anticipated growth of those of or older than 85-years-old – 101.7 percent or about 900 people between 2016 and 2025

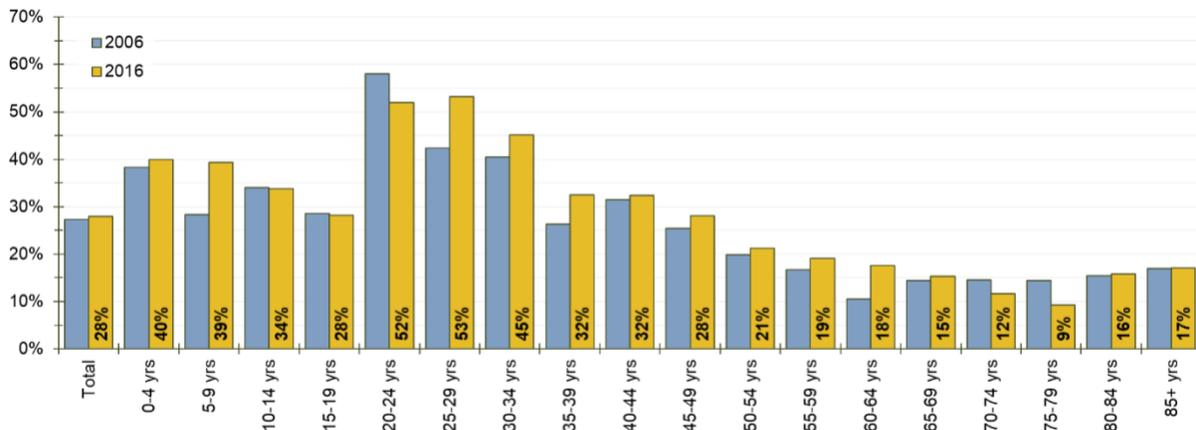
Median age will increase slightly as a function of greater number of people in older cohorts, hitting 51.5 in 2025. Similarly, the dependency ratio will climb to 0.97 in the same year, illustrating that

the community is approaching a turning point regarding the relationship between the totals of dependent versus independent. Furthermore, this signifies an eventual shift in how community assets will be used, consumed, or allocated to different age groups.

5. Tenure

Overall, Courtenay has a renter to owner ratio of 28:72, meaning for every 28 renters there are 72 owners. Accordingly, approximately 7,000 residents rent their accommodation or belong to a household that rents – the report discusses maintainer tenure patterns later on.

Figure Cour 5.1: Renters by Age, 2016 (Statistics Canada)



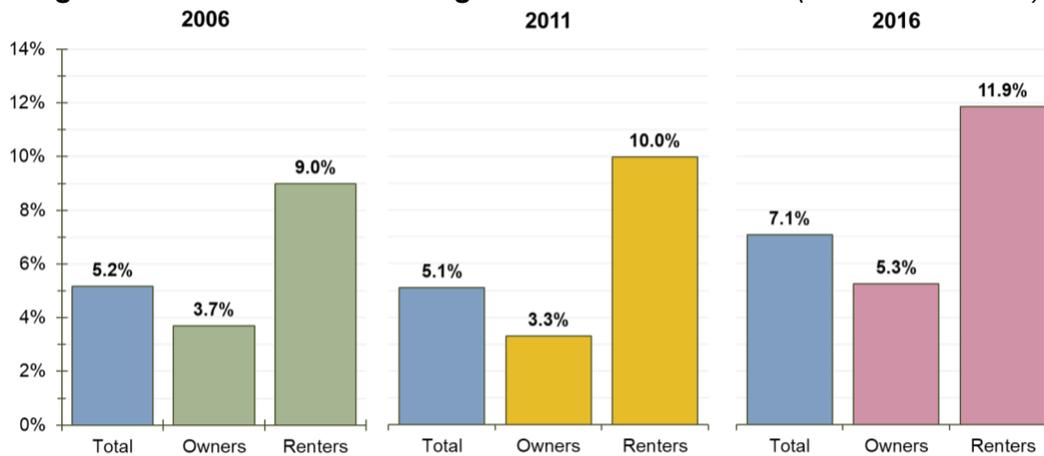
Historically, renter proportions increase dramatically between the 15 to 19 and 20 to 24-year cohorts, after which rentership declines gradually into old age. The spike is in part associated to North Island College’s Comox Valley campus, which draws students to its university and apprenticeship programs. In 2006, this increase was isolated to the 20 to 24 age cohort, decreasing by about 16 percent for those 25 to 29. In 2016, it grew by a percentage point between said cohorts and remained perceptibly higher than 2006 percentages until and including the 35 to 39 age cohort.

Unfortunately, there is insufficient data available to confirm the underlying cause of the discrepancy. Speculations could suggest that there now exist greater obstacles for renters to transition to home ownership, requiring households (whether single people or couples) to save money as part of the rental market until approximately 35 years old.

6. Indigenous Persons

Since 2006, Courtenay’s Indigenous population increased from 1,115 to 1,770. This surpasses the decrease experienced by on reserve K’ómoks First Nation populations (70) in the same period, suggesting that (1) Indigenous peoples are migrating to Courtenay from elsewhere, or (2) more individuals are reporting their identity. Overall 7.1 percent of the population identifies as Indigenous.

Figure Cour 6.1: Historical Indigenous Persons Tenure (Statistics Canada)



Renter households demonstrate more than two times higher rates of Indigenous identity than owner households (11.9 percent and 5.3 percent, respectively). Nevertheless, both household tenures had similar growth – 365 Indigenous persons for owner households and 300 for renters.

Figure Cour 6.2: Historical Indigenous Persons – Comparison (Statistics Canada)

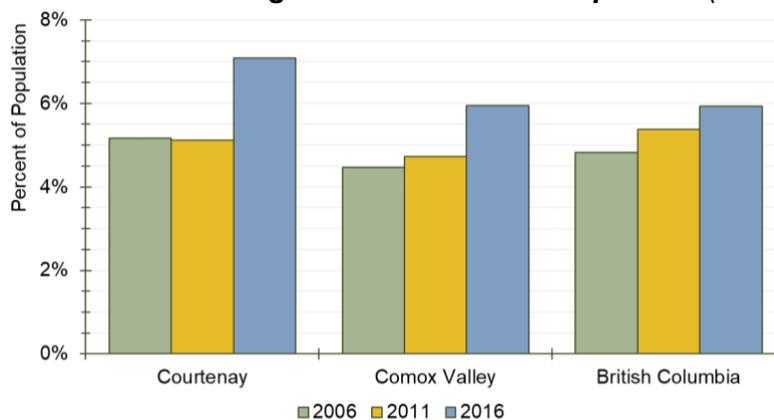


Table Cour 6.1: Historical Indigenous Persons – Comparison (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	5.2%	5.1%	7.1%	58.7%
Comox Valley	4.4%	4.7%	5.9%	49.1%
British Columbia	4.8%	5.4%	5.9%	38.5%

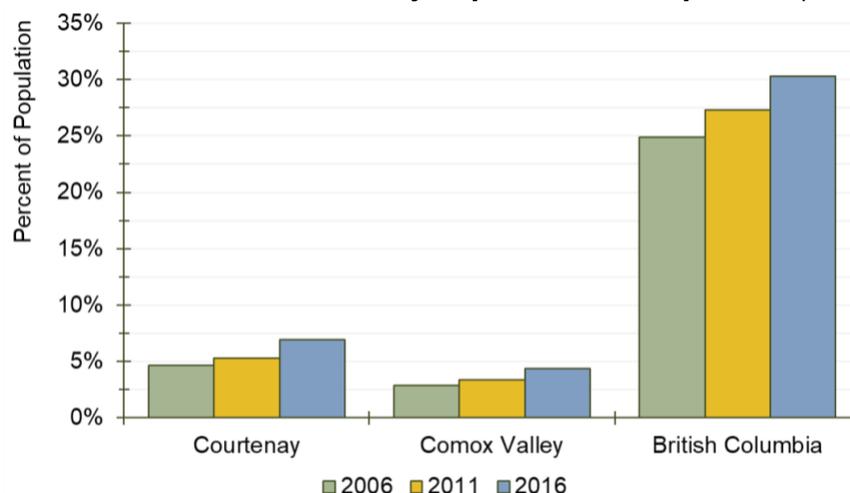
Relative to CVRD and BC, Courtenay demonstrates higher Indigenous population growth between 2006 and 2016 – about 9.4 percent greater than the Region. Considering Courtenay’s Indigenous population is smaller than larger geographies, any changes in population amplify percentage change calculations. Notwithstanding, Courtenay’s specific increase is likely associated (at least in part) by proximity to lands belonging to the K’ómoks First Nation.

7. Visible Minority

Courtenay and Comox Valley persons identifying as a visible minority surpassed BC growth between 2006 and 2016 – the City grew 73.5 percent, while the Region grew 70.0. For Courtenay,

this translated to a proportional increase from 4.6 percent to 6.9 percent within the same time period, reaching 1,735 persons.

Figure Cour 7.1: Historical Visible Minority Population – Comparison (Statistics Canada)



The Regional District’s historical proportions fall below that of Courtenay, reaching 2.9 and 4.4 percent in 2006 and 2016, respectively. BC’s proportions are historically much higher, achieving 30.3 percent in 2016. Regardless of the Province’s considerably higher population totals and greater proportions of visible minorities, it still experienced 36.9 percent growth over 10 years.

Table Cour 7.1: Historical Visible Minority Population – Comparison (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	4.6%	5.3%	6.9%	73.5%
Comox Valley	2.9%	3.4%	4.4%	70.0%
British Columbia	24.9%	27.3%	30.3%	36.9%

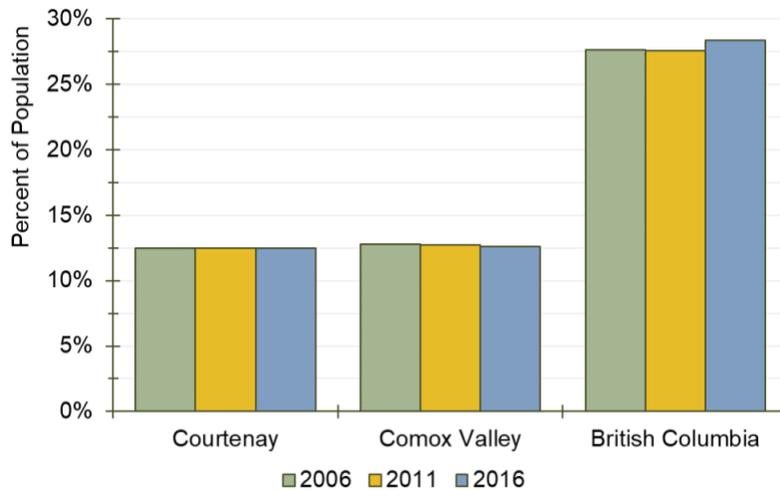
8. Immigrant Population

Courtenay’s proportion of immigrant population remained consistent at 12.5 percent between 2006 and 2016. Nevertheless, the total number of immigrants increased 15.6 percent – 2,659 to 3,115 persons. This demonstrates that immigrant and overall population growth rose similarly, thereby maintaining the same proportion of immigrants to the total over the comparison periods.

Table Cour 8.1: Historical Immigrant Population – Comparison (Statistics Canada)

COMMUNITY	2006	2011	2016	%Δ06-16
Courtenay	12.5%	12.5%	12.5%	15.6%
Comox Valley	12.8%	12.7%	12.6%	10.8%
British Columbia	27.6%	27.6%	28.3%	15.5%

Figure Cour 8.1: Historical Immigrant Population – Comparison (Statistics Canada)



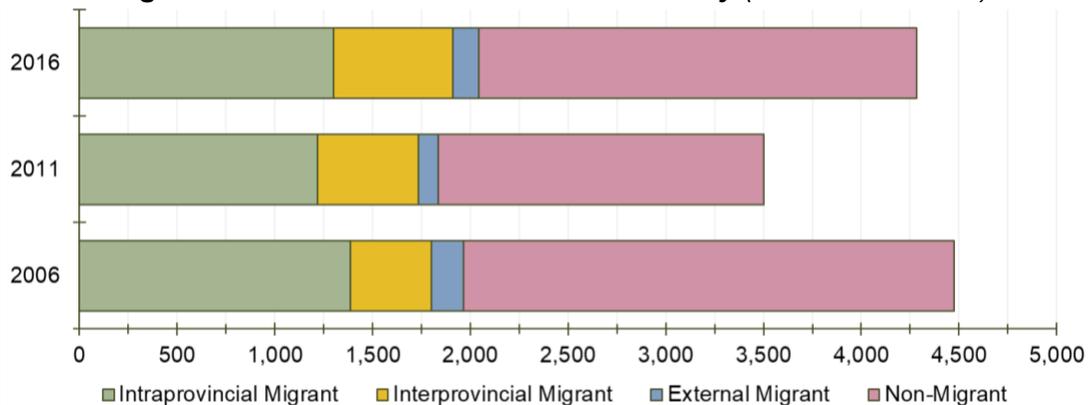
Courtenay’s proportion of immigrant population falls slightly below that of CVRD across all compared censuses, illustrating that some other communities within the Region experience higher immigrant populations relative to their totals. Generally, larger urban areas attract more immigrants. Nevertheless, Comox and Electoral Area A are higher, raising the regional average.

Courtenay’s percentage change in immigrant persons was about 50 percent greater than CVRD, suggesting that the City will soon surpass the Region for relative immigrant populations. British Columbia more than doubles Courtenay’s proportions but has lower growth of the number of immigrant people.

9. Mobility

Changes in overall population are, at its simplest, defined by three primary variables: births, deaths, and migration. Although the two formers do change over time, their volatility is limited due to the social, economic, and political security offered by Canada, a country of high living standard that is simultaneously experiencing minimal conflict relative to other nations. However, migration can change quickly due to a combination of intra- and international forces.

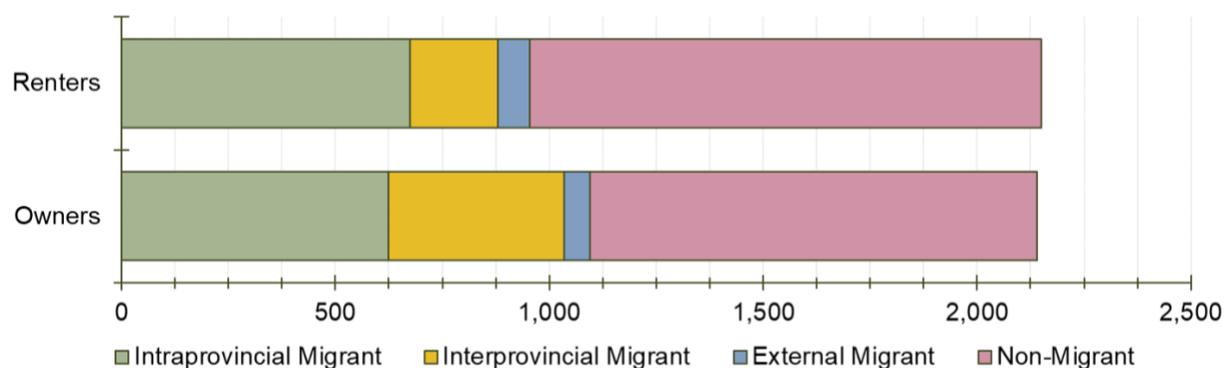
Figure Cour 9.1: Historical One-Year Mobility (Statistics Canada)



One-year mobility refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier. According

to the 2016 census, Courtenay had fewer movers than its 2006 counterpart (195 fewer). Nevertheless, the City welcomed about 175 new migrant residents from outside the community during the same time period. This largely came from interprovincial (national) migrants (a 200-person gain), while intraprovincial and international migrants fell, demonstrating a greater desire for non-BC Canadians to move to the City.

Figure Cour 9.2: One-Year Mobility by Tenure, 2016 (Statistics Canada)



The majority of migrants belonged to owner households; however, this is realistically more related to the trend that owner household sizes are, on average, larger than renters. In other words, when owners move to the region they typically do so with family, while renters may be alone. That aside, more renters moved to Courtenay from within BC or the same community than owners; whereas, most national migrants were owners. Overall, renters and owners experienced the same mobility totals – about 2,150 people.

Economic trends (discussed later on) demonstrate noticeable growth in high income households – a consistent change across the majority of CVRD. This trend coupled with higher levels of in-migration could suggest that a strong proportion of those individuals and households moving to Courtenay are within higher income brackets. Their move may be stimulated by several factors, including: (1) local job creation (i.e. Comox Valley’s new North Island Hospital) or (2) maximizing returns on housing appreciation in another market to purchase a home of similar quality and size, but for less money, in Courtenay.

Table Cour 9.1: Historical One-Year Mobility by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	21,440	23,335	24,760	15,580	16,925	17,880	5,860	6,410	6,885
Non-Mover	16,960	19,830	20,480	13,345	15,440	15,740	3,615	4,395	4,735
Mover	4,480	3,500	4,285	2,240	1,490	2,140	2,245	2,015	2,150
Non-Migrant	2,510	1,665	2,240	1,160	625	1,045	1,350	1,035	1,195
Migrants	1,970	1,840	2,045	1,075	860	1,095	890	980	955
Internal Migrants	1,800	1,740	1,910	950	800	1,030	855	935	875
Intraprovincial Migrant	1,385	1,220	1,300	680	495	625	705	735	675
Interprovincial Migrant	415	515	610	265	310	410	145	205	205
External Migrant	165	100	135	130	60	60	40	40	75

10. Household Size

All household sizes experienced some growth between 2006 and 2016. The greatest increases occurred for 1- and 2-person households (reaching 3,880 and 4,740 in 2016, respectively), most

of which came from owner households. Consequently, the average household size decreased from 2.2 to 2.1 over the same period.

Figure Cour 10.1: Historical Household Sizes (Statistics Canada)

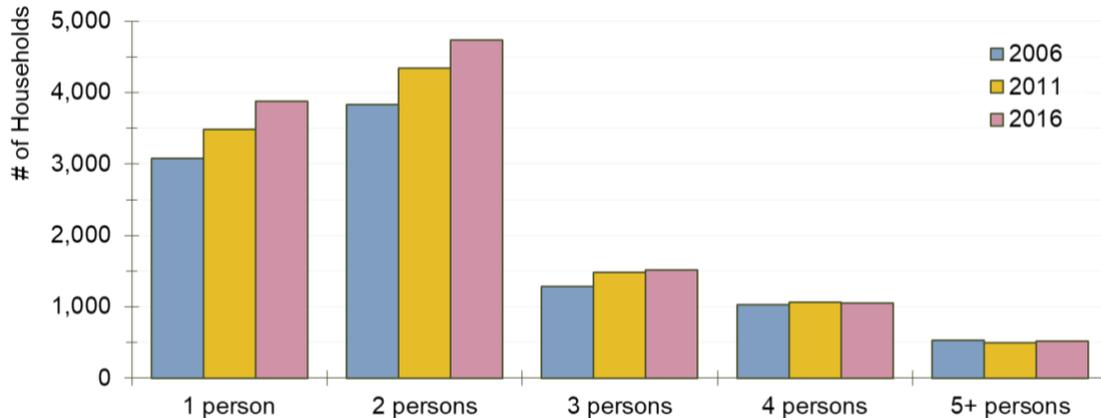
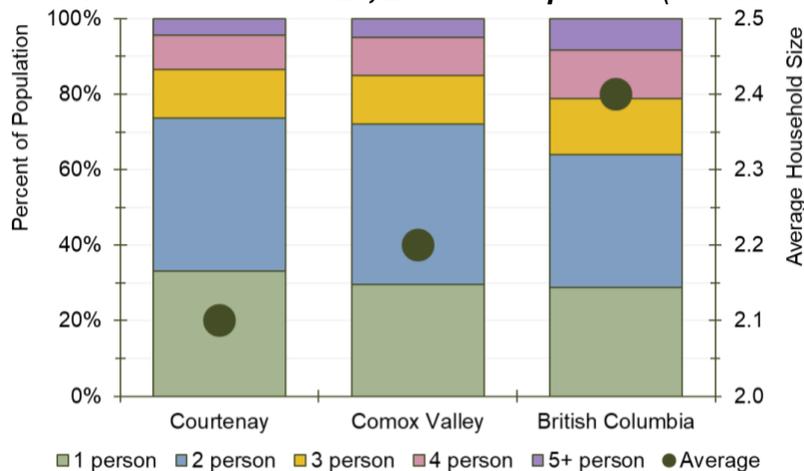


Table Cour 10.1: Historical Household Sizes by Tenure (Statistics Canada)

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Private Households	9,750	10,890	11,705	100%	6,770	7,575	8,135	2,980	3,315	3,565
1 person	3,075	3,490	3,880	33.1%	1,750	2,030	2,315	1,325	1,460	1,565
2 persons	3,830	4,345	4,740	40.5%	2,920	3,375	3,615	910	970	1,120
3 persons	1,280	1,485	1,515	12.9%	900	945	1,000	380	535	515
4 persons	1,025	1,065	1,055	9.0%	760	805	800	265	260	255
5+ persons	535	500	520	4.4%	430	410	410	105	90	115
Average Household Size	2.2	2.2	2.1		2.3	2.3	2.2	2.0	2.0	2.0

Average renter household size remained constant between both censuses, in part due to slower growth in 1-person households (18.1 percent) versus 3-person households (35.5 percent), coupled with moderate growth in 2 person homes. Conversely, owner households had greater growth for 1-person households versus 3 – 32.3 and 11.1 percent, respectively. This brought its average size down from 2.3 to 2.2.

Figure Cour 10.1: Household Size, 2016 – Comparison (Statistics Canada)

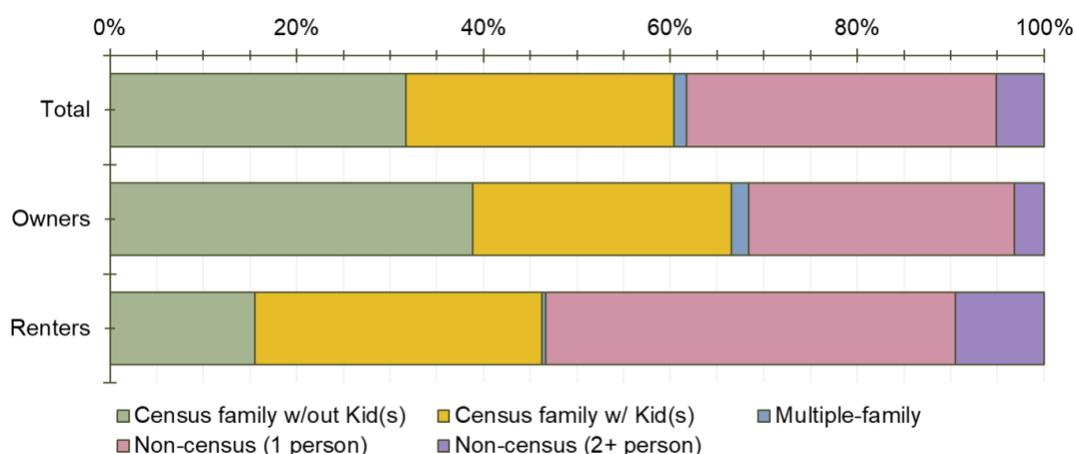


Courtenay’s 2016 distribution of household sizes closely resembles that of CVRD; however, the City’s slightly greater total of 1-person homes led to being 0.1 less than the Region. Both Courtenay and the CVRD are noticeably lower than BC, whose average household size of 2.4 is driven by a greater share of 3 or more-person households – 35.9 percent versus Comox Valley’s 28.0 percent.

11. Household Type

Generally, owner and renter households require that their accommodations meet different needs regarding size, quality, and price. For instance, a single person may not need many bedrooms or may not have as high an income as a dual income household, so a rental may be most appropriate; whereas, a family with children would require more space that is traditionally offered by owner dominated dwelling types like single-family homes. The aforementioned are discussed in terms of their “census-family” type. A census-family is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children.

Figure Cour 11.1: Distribution of Census Family Types by Tenure, 2016 (Statistics Canada)



Non-census families are the dominant renter household type at 53.4 percent (mostly due to 1-person households); whereas, census-families (i.e. couples with or without children) command 66.5 percent of owner homes. Overall, census families grew 935 (15.3 percent), while non-census families grew 960 (27.3 percent), meaning that non-census families have an increasing share of household pie – up from 36.1 percent to 38.3 percent between 2006 and 2016.

Table Cour 11.1: Historical Census Family Types by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total - Private Households	9,750	10,890	11,705	6,765	7,575	8,140	2,980	3,315	3,565
One-census Family	6,130	6,690	7,065	4,715	5,250	5,415	1,415	1,440	1,650
Census family w/out Kid(s)	2,870	3,400	3,710	2,480	3,015	3,160	395	385	555
Census family w/ Kid(s)	2,895	3,290	3,355	2,010	2,230	2,260	890	1,055	1,095
Multiple-family	100	125	160	85	105	150	10	25	15
Non-census Family	3,520	4,075	4,480	1,965	2,225	2,570	1,555	1,850	1,905
Non-census (1 person)	3,075	3,490	3,880	1,755	2,030	2,315	1,320	1,460	1,565
Non-census (2+ person)	445	580	600	210	195	260	230	385	340

Renter families with children grew by 205 households (23.0 percent) since 2006, which is a higher relative growth than overall renters (19.6 percent) and owners with children (12.4 percent). Conversely, owners had higher growth in 1 person households (31.9 percent) than for overall owners (20.3 percent) and 1 person renters (18.6 percent). These results reflect gradually changing family distributions in both household tenure types.

What is causing the change is unclear. One could suggest that there are more lone parent households (which count as census families with children) who are looking for alternative housing, thus leading parents to seek out more affordable rental options.

Figure Cour 11.2: Couples with Child(ren) & Lone Parents as % of All Couples, 2016
(Statistics Canada)

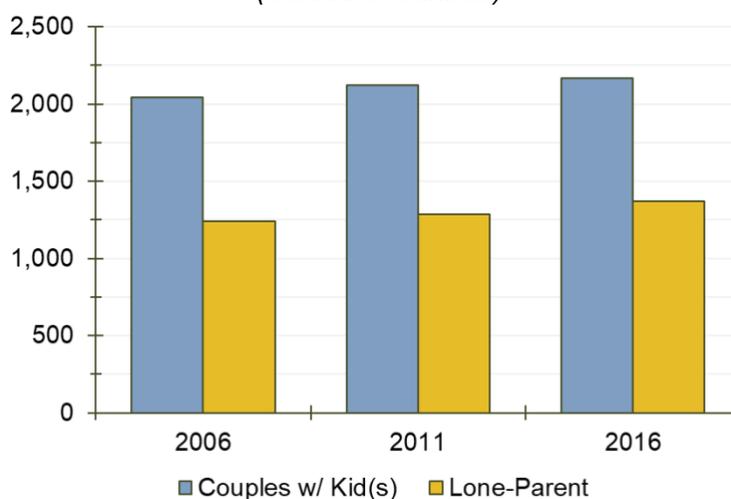


Table Cour 11.2: Historical Couple Households (Statistics Canada)

	2006	2011	2016
Total Couples	5,095	5,655	6,010
Couples w/out Kid(s)	3,045	3,530	3,835
Couples w/ Kid(s)	2,045	2,125	2,170
Lone-Parent	1,240	1,285	1,370

Such a suggestion is a possibility, especially considering that the proportion of lone-parents among couples with children has grown slightly from 2006 to 2016 – 60.6 to 63.1 percent, respectively. Alternatively, couples with young children may not yet be able to afford a home in the rapidly appreciating Courtenay, CVRD, and BC markets, forcing them to find rental accommodation instead. Notwithstanding, couples with children earn about 79 percent higher incomes than lone-parents by virtue of more earners in the household. Furthermore, couples can generally afford most dwelling types, while lone-parents are often unable to enter the market (see **Affordability Gap** section).

12. Household Maintainers

A household maintainer refers to whether or not a person residing in the household is responsible for paying shelter costs (e.g. rent, mortgage, taxes, or utilities). Knowing the makeup of a community's maintainers provides greater understanding of the households mostly taking part in

the market and hints at what economic or demographic circumstances may be impacting those households.

Courtenay’s 2016 distribution of primary renter to owner household maintainers follows a parabolic trend, illustrated in **Figure Cour 12.1** by a uniform increase in ownership rates until about 74 to 84 years old. Maintainer totals drop off significantly between 65 to 74 and 75 to 84-year-old cohorts (2,310 and 1,340, respectively). Generally, as households age, their ability and willingness to take on home ownership increases. This is until circumstances (e.g. health) force some to part with their homes and seek alternative housing (i.e. smaller rentals or retirement homes). Even so, ownership rates for those 85 or older drop only 6.3 percent between cohorts.

Figure Cour 12.1: Tenure Distribution of Maintainers by Age, 2016 (Statistics Canada)

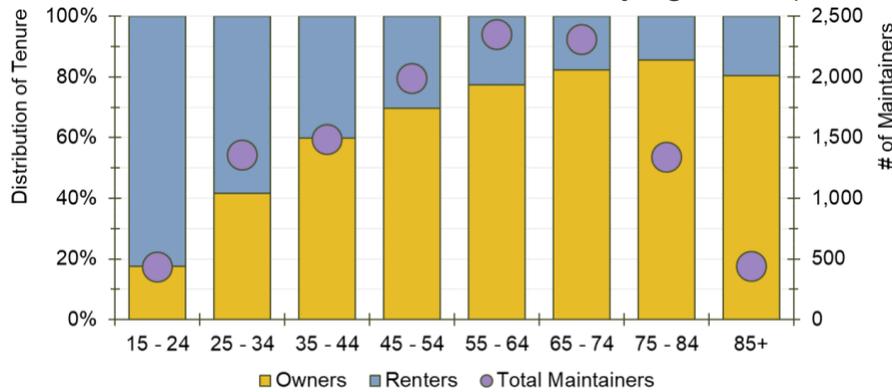
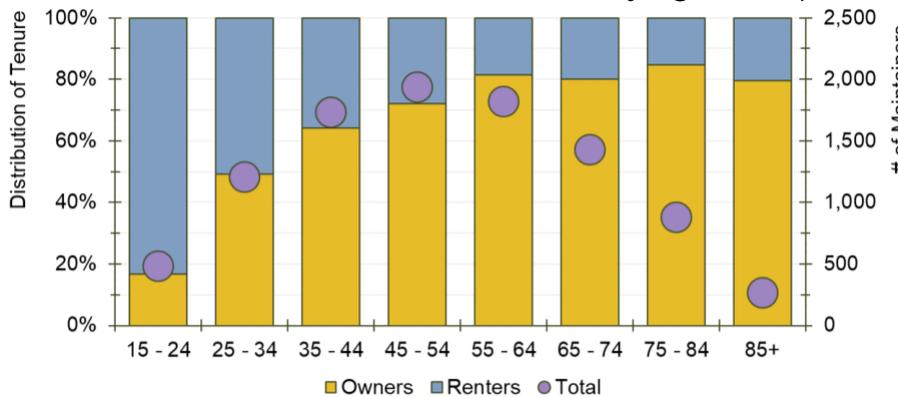


Figure Cour 12.2: Tenure Distribution of Maintainers by Age, 2006 (Statistics Canada)



Historically, Courtenay’s owner ratios have increased gradually as households age, with some noticeable differences. Specifically, 41.7 percent (565 of 1,355 total) of primary maintainers between 25 to 34 owned in 2016, while 49.0 percent (590 of 1,205 total) did in 2006. This suggests a potential change in population shelter habits, possibly spurred by greater ownership obstacles such as appreciated house values.

Table 12.1: Historical Number of Maintainers by Age & Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Household	9,750	10,890	11,705	6,770	7,575	8,135	2,985	3,315	3,570
15 - 24 yrs	480	425	435	80	65	75	395	360	355
25 - 34 yrs	1,205	1,310	1,355	590	650	565	610	660	795
35 - 44 yrs	1,735	1,535	1,485	1,110	830	885	620	705	595
45 - 54 yrs	1,935	2,160	1,985	1,390	1,520	1,385	540	635	600
55 - 64 yrs	1,820	2,140	2,350	1,485	1,730	1,820	340	410	530
65 - 74 yrs	1,430	1,795	2,310	1,140	1,500	1,900	285	290	410
75 - 84 yrs	880	1,180	1,340	750	990	1,150	135	190	195
85+ yrs	265	340	440	215	285	350	55	60	85

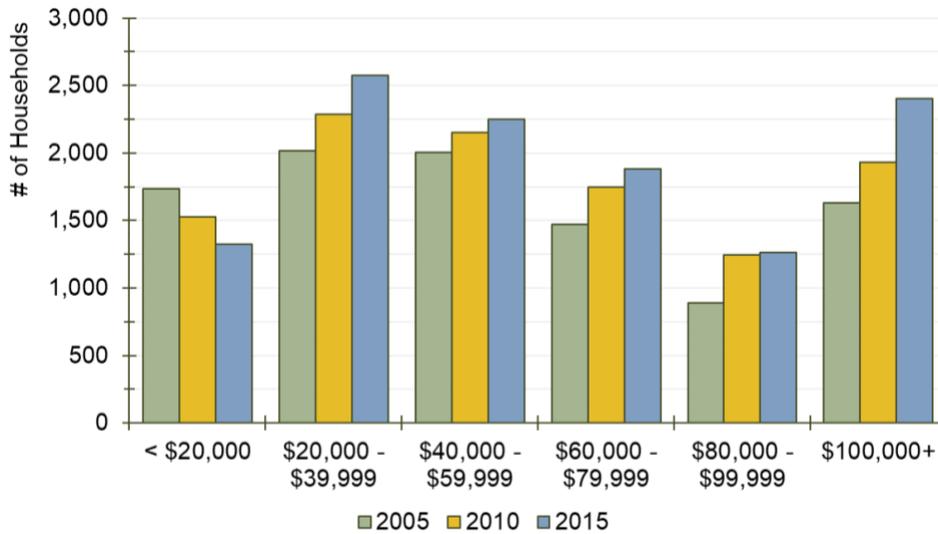
The distribution of total primary maintainers varies considerably between 2006 and 2016. The former demonstrates a clean rise and fall of maintainers attributed to a bell curve. The latter does rise and fall but with greater fluctuation. Notably, the number of maintainers within the 45 to 54, 55 to 64, and 65 to 74-year cohorts dramatically rose from the 2006 census, due in part to the ageing population (cohorts from 2006 moving into older 2016 cohorts) and in-migration of older aged persons.

ECONOMY

13. Income

Since 2006, Courtenay has seen an increase in its overall households by about 1,950, which has generally resulted in increases within all before-tax median income distributions, as defined in **Figure Cour 13.1** below. Of the six distributions (measured in increments of \$20,000), only one experienced a decrease in the number of households: those making less than \$20,000 (dropping from 1,735 to 1,325 – 23.6 percent). Of those that increased, the greatest growth occurred for households making more than \$100,000, rising from 1,630 to 2,405 – 47.5 percent. Overall, households making between \$20,000 and \$39,999 were most dominant, holding a 22.0 percent share of total households.

Figure Cour 13.1: Historical Before-Tax Income Distribution, 2015 dollars (Statistics Canada)

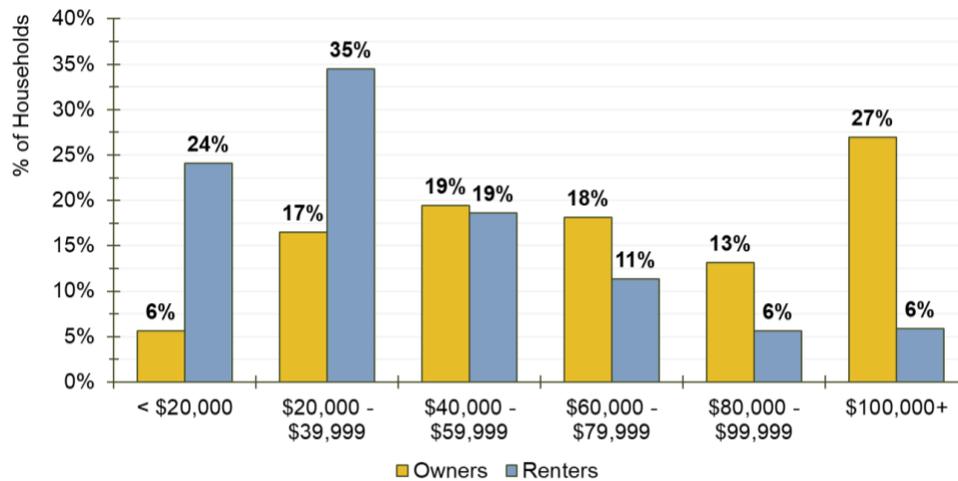


The distribution of incomes across tenure types is distinct, showcasing that 58.6 percent of renter households make less than \$39,999, as of 2015, while 22.2 percent of owners fall within the same category. On the other end, 27.0 percent of owner households make more than \$100,000, compared to 5.9 percent for renters. Although visually jarring, the results are not necessarily surprising as tenure type is highly determined by available income relative to housing prices. For instance, 90.3 percent of the increase in \$100,000+ median income households came from growth in owners, while 63.4 percent of increases in \$20,000 to \$39,999 households came from renter growth.

Table Cour 13.1: Historical Before-Tax Income Distribution by Tenure, 2015 dollars (Statistics Canada)

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	9750	10885	11700	100.0%	6765	7575	8135	100.0%	2980	3315	3565	100.0%
< \$5,000	260	190	140	1.2%	110	65	50	0.6%	150	120	90	2.5%
\$5,000 - \$9,999	230	150	135	1.2%	75	75	40	0.5%	150	75	90	2.5%
\$10,000 - \$14,999	490	430	430	3.7%	135	75	125	1.5%	355	350	305	8.6%
\$15,000 - \$19,999	755	760	620	5.3%	305	285	245	3.0%	455	480	375	10.5%
\$20,000 - \$24,999	505	615	670	5.7%	215	275	320	3.9%	290	345	350	9.8%
\$25,000 - \$29,999	455	500	630	5.4%	245	315	310	3.8%	215	190	320	9.0%
\$30,000 - \$34,999	535	515	675	5.8%	340	400	360	4.4%	195	115	320	9.0%
\$35,000 - \$39,999	520	655	600	5.1%	340	410	355	4.4%	175	240	240	6.7%
\$40,000 - \$44,999	575	710	540	4.6%	375	450	365	4.5%	200	265	175	4.9%
\$45,000 - \$49,999	525	490	645	5.5%	390	315	435	5.3%	135	175	210	5.9%
\$50,000 - \$59,999	905	950	1065	9.1%	740	755	785	9.6%	165	190	280	7.9%
\$60,000 - \$69,999	750	910	955	8.2%	630	670	705	8.7%	120	240	250	7.0%
\$70,000 - \$79,999	720	840	925	7.9%	600	725	770	9.5%	120	115	155	4.3%
\$80,000 - \$89,999	525	620	710	6.1%	460	530	600	7.4%	65	90	110	3.1%
\$90,000 - \$99,999	365	625	555	4.7%	315	500	470	5.8%	50	125	90	2.5%
\$100,000+	1630	1930	2405	20.6%	1495	1730	2195	27.0%	145	195	210	5.9%
\$100,000 - \$124,999	795	930	960	8.2%	720	800	840	10.3%	80	130	120	3.4%
\$125,000 - \$149,999	385	490	615	5.3%	345	440	555	6.8%	40	40	60	1.7%
\$150,000 - \$199,999	280	340	550	4.7%	265	315	530	6.5%	15	25	20	0.6%
\$200,000+	175	170	280	2.4%	165	175	270	3.3%	10	0	10	0.3%
Median Income	\$50,163	\$54,520	\$57,463		\$61,302	\$64,871	\$69,537		\$27,379	\$34,061	\$34,367	
Average Income	\$61,460	\$64,950	\$69,468		\$72,327	\$75,201	\$81,000		\$36,791	\$41,531	\$43,177	

Figure Cour 13.2: Before-Tax Income Distribution by Tenure, 2015 (Statistics Canada)



At \$57,463, Courtenay’s 2015 before-tax median household income falls below both the Region (\$64,379) and the Province (\$69,995). However, Courtenay’s percent growth in 2015 constant dollars surpassed both – at 1.4 percent annually. CVRD and BC experienced 1.0 and 1.2 percent annual growth over the same period, adjusted for inflation. Across all geographies, renter income growth was higher than that of owners – Courtenay’s renters almost doubled income growth between 2005 and 2015, achieving a 2.3 percent annual increase after inflation.

Figure Cour 13.3: Before-Tax Median Income by Tenure, 2015 (Statistics Canada)

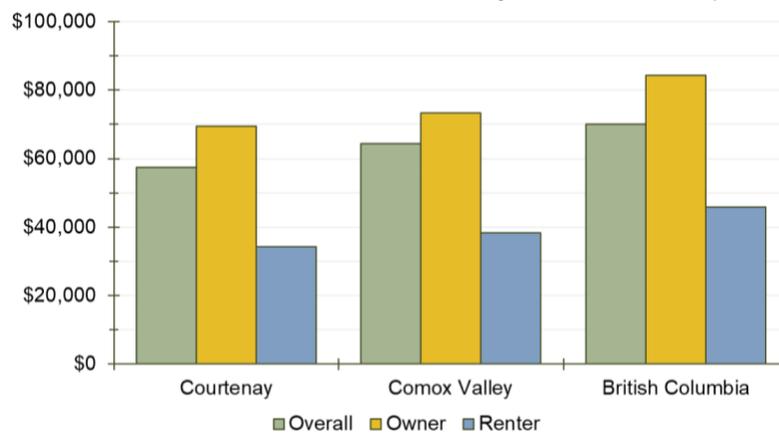


Table Cour 13.2: Before-Tax Median Income by Tenure, 2015 – Comparison (Statistics Canada)

COMMUNITY	Overall	%Δ05-15	Owner	%Δ05-15	Renter	%Δ05-15
Courtenay	\$57,463	14.6%	\$69,537	13.4%	\$34,367	25.5%
Comox Valley	\$64,379	11.2%	\$73,367	11.1%	\$38,394	17.6%
British Columbia	\$69,995	12.2%	\$84,333	12.1%	\$45,848	15.9%

14. Income by Household Type

Statistics Canada defines an Economic Family as a group of two or more persons of the same or opposite sex who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. Economic families can be “couples without

children or relatives in the home,” “couples with children,” or “lone parents.” All other cases are considered to be a non-economic family, such as a person living alone or with roommates.

More than half of couples with children make more than \$97,280 before-tax median household income, the highest of Statistics Canada’s defined family types. Next are couples without children or relatives at home at \$72,388. The discrepancy between the two is mostly due to couples with children having a greater likelihood of both being in the workforce based on age; whereas, without children could include retired individuals whose income are pensions or investments that produce minimum required returns/incomes to fulfill a particular quality of life. Lone parent median income is about 55 percent of couples with children. All Courtenay economic family types generate less before-tax median income than the CVRD and BC.

Figure Cour 14.1: Median Income by Economic Family Type, 2015 (Statistics Canada)

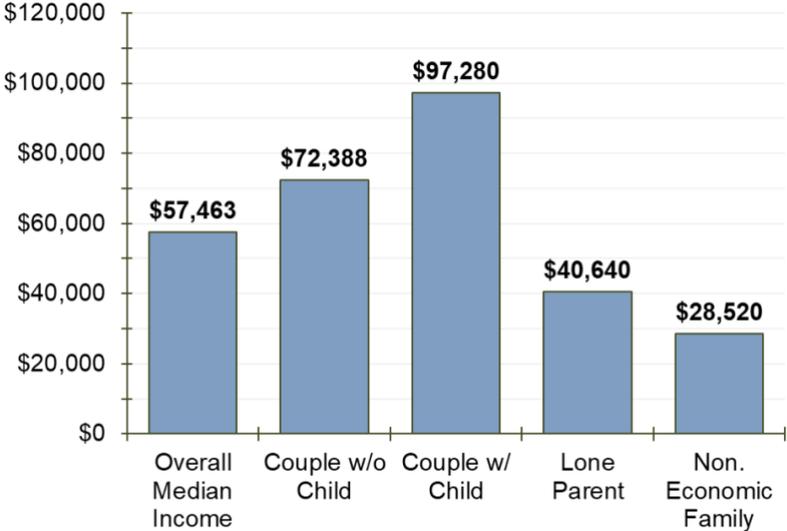


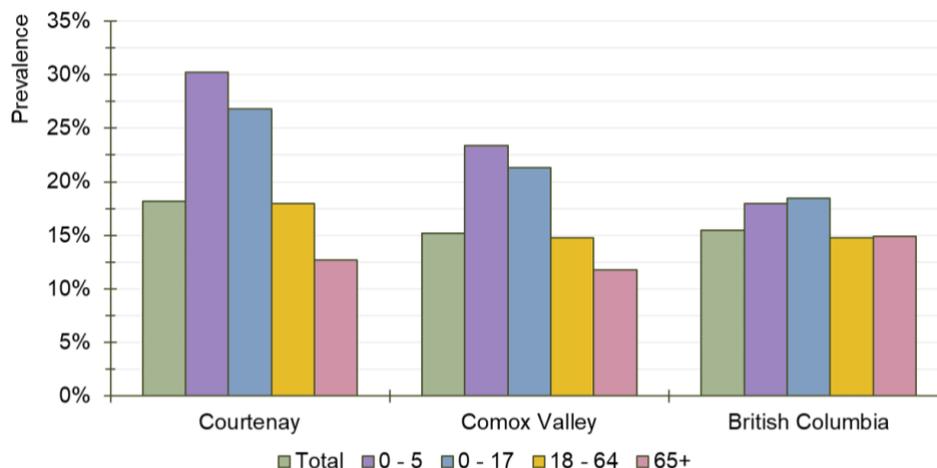
Table Cour 14.1: Economic Family Type Before-Tax Median Incomes, 2015 – Comparison (Statistics Canada)

COMMUNITY	Overall	Couple w/o Kid(s)	Couple w/ Kid(s)	Lone Parent	Non Econ. Family
Courtenay	\$57,463	\$72,388	\$97,280	\$40,640	\$28,520
Comox Valley	\$64,379	\$74,775	\$103,797	\$44,587	\$30,084
British Columbia	\$69,995	\$80,788	\$111,736	\$51,056	\$31,255

15. Low-Income Measure (LIM) – After Tax

Low-Income Measures (LIMs) are a set of thresholds estimated by Statistics Canada that identify Canadians who belong to a household whose overall incomes are below 50 percent of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty but identifies those who likely experiencing greater financial hardship than the average. It is important to note that Statistics Canada measures the LIM based on data alone; thus, the outputs may not reflect whether a person or persons feels as if they are in hardship.

Figure Cour 15.1: LIM After-Tax Status by Age Group, 2016 – Comparison (Statistics Canada)



Overall, 18.2 percent of Courtenay residents fall below the after-tax LIM. Generally, younger cohorts experience greatest financial difficulty to meet their needs (or for their families to meet their needs). This suggests that younger households (associated with younger children) have less available income. Similarly, as cohorts age, their incomes and number of dependents decrease, thereby reducing the prevalence of low-income individuals. The prevalence of persons below the LIM in 2016 drops to 18.0 percent for persons 18 to 64, and to 12.7 percent for those 65 or older.

Table Cour 15.1: LIM After-Tax Status by Age, 2016 (%) – Comparison (Statistics Canada)

COMMUNITY	Total	0 - 5	0 - 17	18 - 64	65 +
Courtenay	18.2%	30.2%	26.8%	18.0%	12.7%
Comox Valley	15.2%	23.4%	21.3%	14.8%	11.8%
British Columbia	15.5%	18.0%	18.5%	14.8%	14.9%

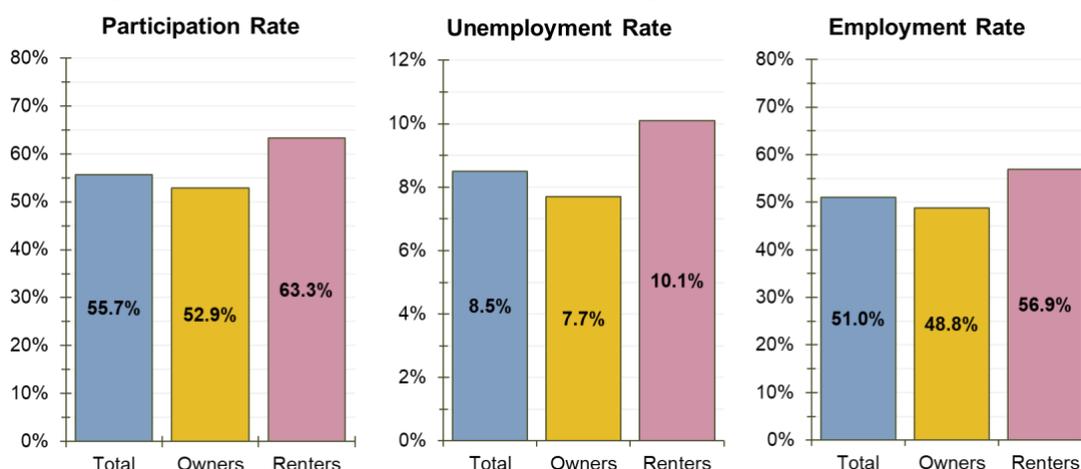
Courtenay’s decreasing low income prevalence over older cohorts is not necessarily mirrored by all communities. The Regional District displays similar trends, though its rates are lower overall – total prevalence is 15.2 percent. On the other hand, the Province demonstrates a smaller rate for children between 0 to 5 than 0 to 17 (18.0 and 18.5 percent, respectively) while more persons 65 or older are deemed worse off than those 18 to 64.

Compared to both higher geographic levels, Courtenay’s residents are more likely to be in more extreme financial circumstances.

16. Employment

Courtenay’s participation rate (the proportion of people in the labour force relative to the size of the total working-age population) hit 55.7 percent in 2016, down from 59.4 in 2006. The primary cause is the larger relative increase in people not participating (a 30.6 percent in non-participants since 2006) compared to those participating (11.7 percent). Based on national trends, the trajectory of non-labour force individuals is largely due to ageing populations who are still considered of working-age (defined as 15 years or older) but are retiring at higher rates than they can be replaced. Consequently, the employment rate also dropped, from 55.2 to 51.0 percent, even as the actual number of employed persons increased by about 240.

Figure Cour 16.1: Local Labour Metrics by Tenure (Statistics Canada)



As the share of non-labour force individuals to total working-age persons increases, the share of people in the labour force decreases, impacting the unemployment rate (those unemployed and seeking employment divided by the total labour force). Accordingly, unemployment grew to 8.5 percent in 2016, up from 7.3 percent. However, this is not entirely due to an ageing population. In 2016, more people were unemployed relative to all working-age persons (4.7 percent) than in 2006 (4.3 percent), indicating that a rise in unemployment is also the consequence of other market forces not necessarily tied to demography.

Table Cour 16.1: Historical Local Labour Metrics by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	17,885	20,050	21,345	13,235	14,725	15,720	4,645	5,325	5,625
In Labour Force	10,635	11,675	11,880	7,495	8,190	8,315	3,140	3,485	3,570
Employed	9,865	10,380	10,875	7,010	7,460	7,670	2,855	2,925	3,210
Unemployed	770	1,295	1,005	485	730	645	285	560	360
Not In Labour Force	7,250	8,375	9,465	5,745	6,535	7,410	1,505	1,840	2,060
Participation Rate (%)	59.4	58.2	55.7	56.6	55.6	52.9	67.6	65.5	63.3
Employment Rate (%)	55.2	51.8	51.0	53.0	50.6	48.8	61.5	54.8	56.9
Unemployment Rate (%)	7.3	11.1	8.5	6.5	8.9	7.7	9.1	16.2	10.1

Based on historical trends across tenures, it appears that the negative movements discussed above are shared among owner and renter households. Generally, both tenure labour metrics worsened between 2006 and 2016. The main differences between them is that renters demonstrate higher participation and employment rates (renters are typically younger) and a higher unemployment rate. Interestingly, renter non-labour force persons had a greater percentage increase relative to owners (36.9 versus 29.0 percent, respectively).

Unemployment rates jumped from 2006 to 2011 for each tenure, with greatest change occurring for renters (9.1 to 16.2 percent). All tenure unemployed dropped from 2011 to 2016, though still higher than their 2006 counterparts.

Figure Cour 16.2: Labour Metrics, 2016 – Comparison (Statistics Canada)

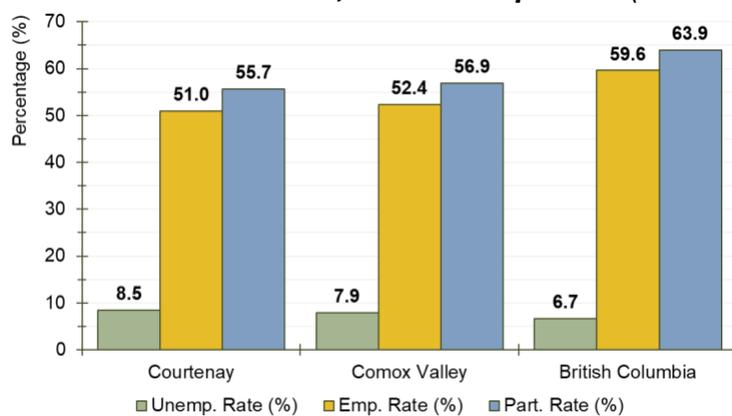


Table Cour 16.2: Labour Metrics, 2016 – Comparison (Statistics Canada)

COMMUNITY	In Labour Force			Not Labour Force	Part. Rate (%)	Emp. Rate (%)	Unemp. Rate (%)
	Employed	Unemployed	Employed				
Courtenay	11,880	10,875	1,005	9,465	55.7	51.0	8.5
Comox Valley	30,815	28,380	2,435	23,385	56.9	52.4	7.9
British Columbia	2,471,665	2,305,690	165,975	1,398,710	63.9	59.6	6.7

Courtenay demonstrates a higher 2016 unemployment rate than CVRD (7.9 percent) and BC (6.7 percent). Further, the City displayed lower rates of employment and participation. Only BC showed improvements between censuses; however, this was only for renter participation and employment. All other 2016 labour metrics (across all geographies) had worsening conditions.

17. Industry

As of 2016, the industries that employed the most Courtenay residents were: (1) Retail Trade – 2,040 people, (2) Health Care & Social Assistance – 1,520, and (3) Accommodation & Food Services – 1,200. Retail and Accommodation/Food had the highest proportion of renter employment relative to industry size – 33.8 and 52.1 percent, respectively.

Because changes between 2006 and 2016 include small totals, any increase or decrease will result in a significant percent change. Consequently, it is difficult to properly assess the condition of each industry. Notwithstanding, there are some notable trends.

Educational Services employment grew 9.6 percent since 2006, which was thanks to new employees being predominantly renters (though there is no insight about how many who were renters prior moved to the owner market and vice versa). Health Care's rise by 26.1 percent is mostly associated with the new North Island Hospital situated in Courtenay, an effect experienced across the Region. Retail Trade grew 19.9 percent, which was thanks entirely to owners – renter totals decreased. Lastly, Construction rose 22.4 percent, likely attributed to increased residential construction activity within the last decade across CVRD.

Figure Cour 17.1: NAICS Industry Employment Totals by Tenure, 2016 (Statistics Canada)

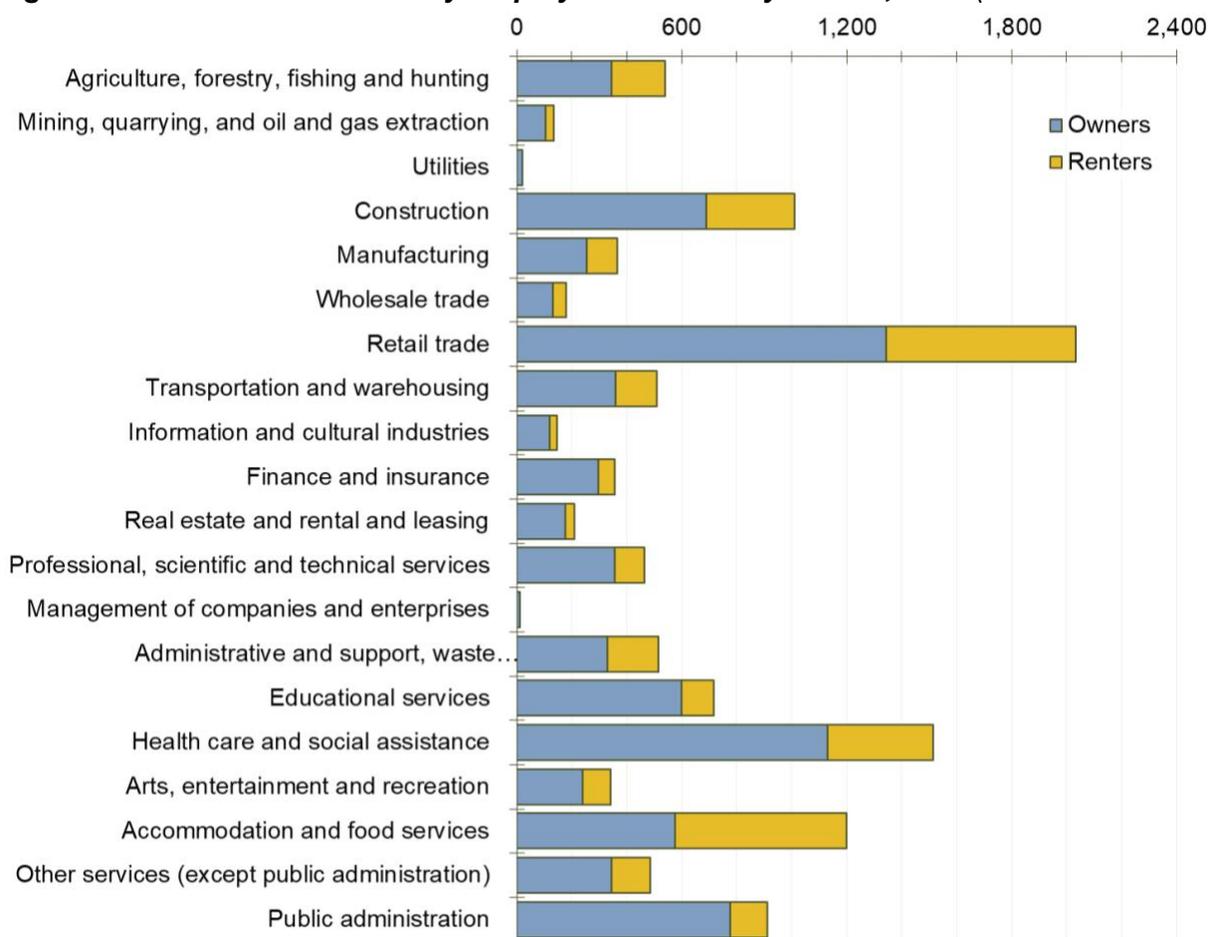


Table Cour 17.1: NAICS Industry Employment Totals by Tenure, 2006 to 2016 (Statistics Canada)

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Labour Force	10,365	11,315	11,655	100.0%	7,305	7,975	8,195	3,065	3,335	3,460
Agriculture, forestry, fishing and hunting	545	385	540	4.6%	395	210	345	155	175	195
Mining, quarrying, and oil and gas extraction	80	50	140	1.2%	75	50	105	10	0	30
Utilities	50	25	20	0.2%	45	20	20	10	0	0
Construction	825	930	1,010	8.7%	525	650	690	300	285	320
Manufacturing	420	210	365	3.1%	295	150	255	120	60	110
Wholesale trade	250	245	180	1.5%	160	195	130	95	50	50
Retail trade	1,715	2,270	2,040	17.5%	965	1,565	1,345	750	705	690
Transportation and warehousing	405	400	505	4.3%	290	260	360	120	135	150
Information and cultural industries	180	145	145	1.2%	110	120	120	70	25	25
Finance and insurance	275	275	350	3.0%	235	240	295	45	35	60
Real estate and rental and leasing	270	250	215	1.8%	205	180	175	65	70	35
Professional, scientific and technical services	325	430	465	4.0%	270	315	355	55	115	110
Management of companies and enterprises	10	0	0	0.0%	10	0	10	0	0	0
Administrative and support, waste management and remediation activities	430	585	515	4.4%	275	360	330	155	225	185
Educational services	655	840	715	6.1%	595	625	600	60	215	115
Health care and social assistance	1,205	1,425	1,520	13.0%	930	1,050	1,130	275	375	385
Arts, entertainment and recreation	255	320	335	2.9%	170	215	240	80	105	100
Accommodation and food services	1,010	910	1,200	10.3%	525	510	575	485	395	625
Other services (except public administration)	560	475	485	4.2%	455	340	345	100	135	140
Public administration	890	1,115	915	7.9%	775	890	775	110	225	135

18. Commuting

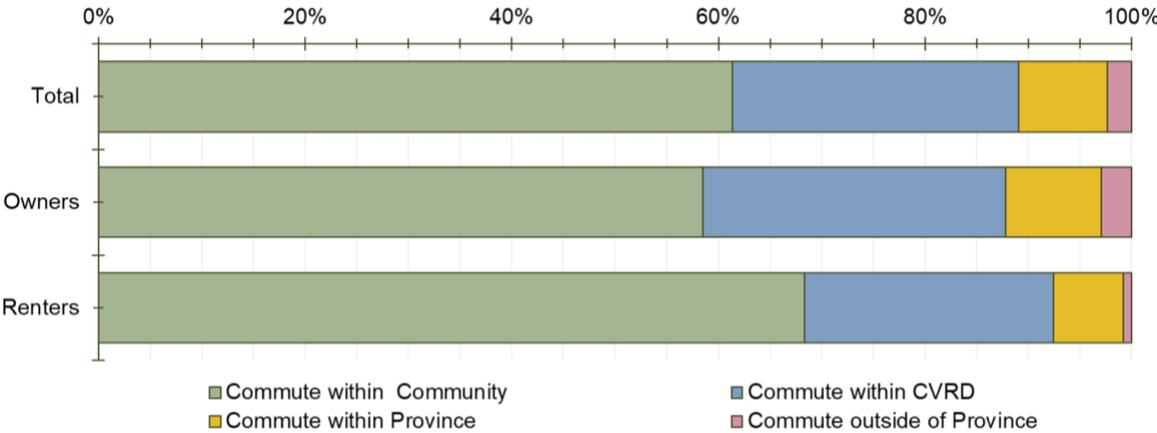
Commute data describes those patterns exhibited by “usual workers”, or those workers that report themselves of generally having the same workplace location at the beginning of each workday. For instance, an office job would typically be classified as a same or usual workplace, whereas contractors (e.g. landscaping or construction), truck drivers, or travelling salespeople would not.

Courtenay reported 8,560 usual workers in 2016, about 73.4 percent of the total employed labour force. Of those workers, 61.3 percent commuted within Comox, 27.7 percent commuted within CVRD, and 10.9 percent travelled even farther.

Table Cour 18.1: Historical Commuting Patterns for Usual Workers (Statistics Canada)

			Total 2016	'16 % of Total	Owners			Renters		
	2006	2011			2006	2011	2016	2006	2011	2016
Total Usual Workers	7,475	8,000	8,560	100%	5,330	5,850	6,050	2,145	2,145	2,505
Commute within Community	4,565	4,730	5,250	61.3%	3,065	3,410	3,535	1,500	1,325	1,715
Commute within CVRD	2,525	2,275	2,375	27.7%	1,950	1,685	1,770	575	590	605
Commute within Province	300	870	735	8.6%	240	655	560	60	215	170
Commute outside of Province	80	120	200	2.3%	75	100	180	0	20	20

Table Cour 18.1: Commuting Patterns for Usual Workers, 2016 (Statistics Canada)



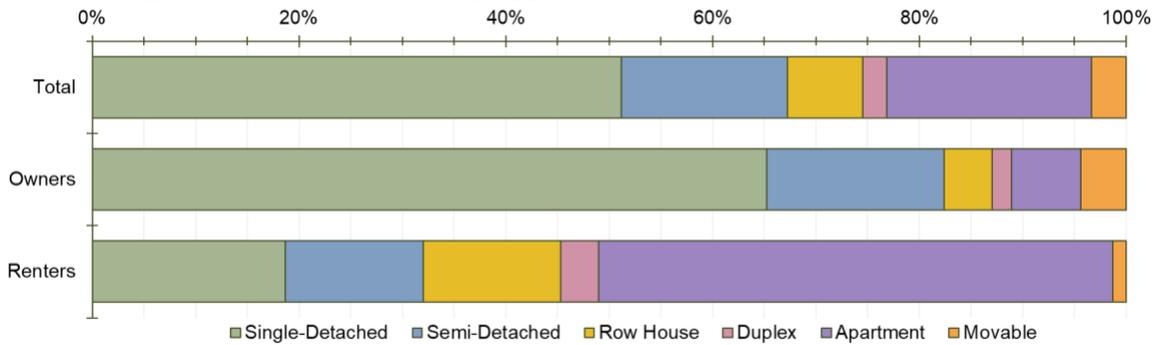
Among tenure types, renters were more likely to commute within the same community (68.5 percent versus 58.4 percent for owners) and less likely to travel external of the CVRD. Renter commutes within CVRD grew slightly (5.2 percent), while the same commutes for owners dropped 9.2 percent. Interestingly, usual worker owners travelling outside of CVRD grew 133 percent (240 to 560) over 10 years, possibly associated with the change in geographical boundaries when Comox Valley became its own regional district.

HOUSING

19. Dwelling Types

Courtenay’s most popular dwelling type is the single-detached home, holding a 51.0 percent share of occupied dwellings in 2016, totalling 5,970. Second is apartments with less than five storeys, reaching 2,305 (19.7 percent). Greatest percentage growth across dwelling types occurred in semi-detached homes, increasing by 40.6 percent to 1,870 units. However, single-family homes achieved the greatest actual unit increase – 870 between 2006 and 2016.

Figure Cour 19.1: Dwelling Type by Tenure, 2016 (Statistics Canada)

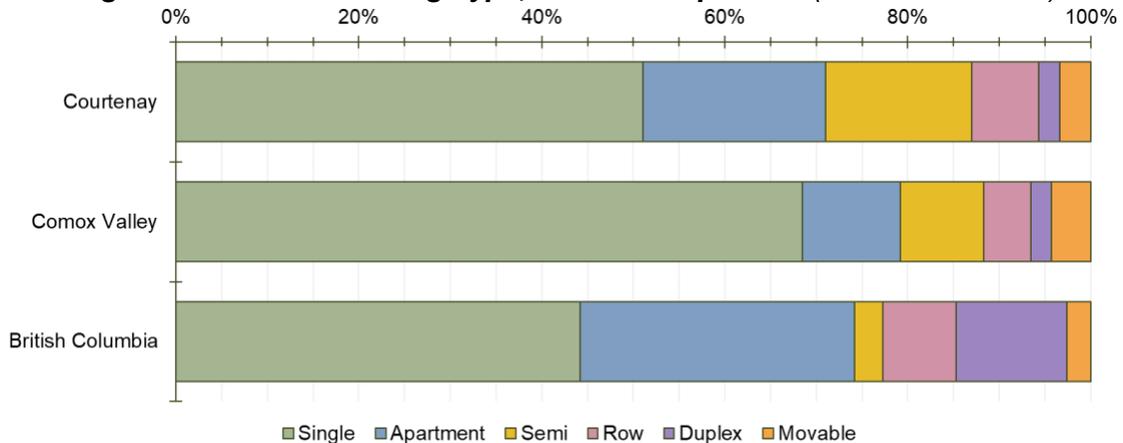


Accommodation tendencies follow the overall expectations of what owners and renters will occupy. Single-detached dwellings were most popular for owners, followed by semi-detached dwellings; whereas, renters mostly occupied apartments (49.2 percent), followed by single-detached dwellings. Comparatively, renters were just over twice as likely to live in a movable dwelling; however, there were about eight times more owner units (355) than renter.

Table Cour 19.1: Historical Dwelling Type by Tenure (Statistics Canada)

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	9,750	10,890	11,705	100%	6,765	7,575	8,135	2,980	3,315	3,570
Single-Detached	5,100	5,660	5,970	51.0%	4,670	5,050	5,310	430	610	660
Apartment (5+)	15	0	35	0.3%	0	0	0	15	0	35
Other	4,285	4,870	5,305	45.3%	1,780	2,235	2,470	2,505	2,640	2,830
Semi-Detached	1,330	1,725	1,870	16.0%	925	1,400	1,395	415	330	470
Row House	755	745	850	7.3%	300	285	380	455	460	470
Duplex	260	215	275	2.3%	160	135	150	105	75	130
Apartment	1,915	2,165	2,305	19.7%	405	405	550	1,510	1,760	1,755
Other single-attached	25	0	10	0.1%	0	0	0	25	0	10
Movable	355	355	395	3.4%	315	285	355	35	70	45

Figure Cour 19.2: Dwelling Type, 2016 – Comparison (Statistics Canada)

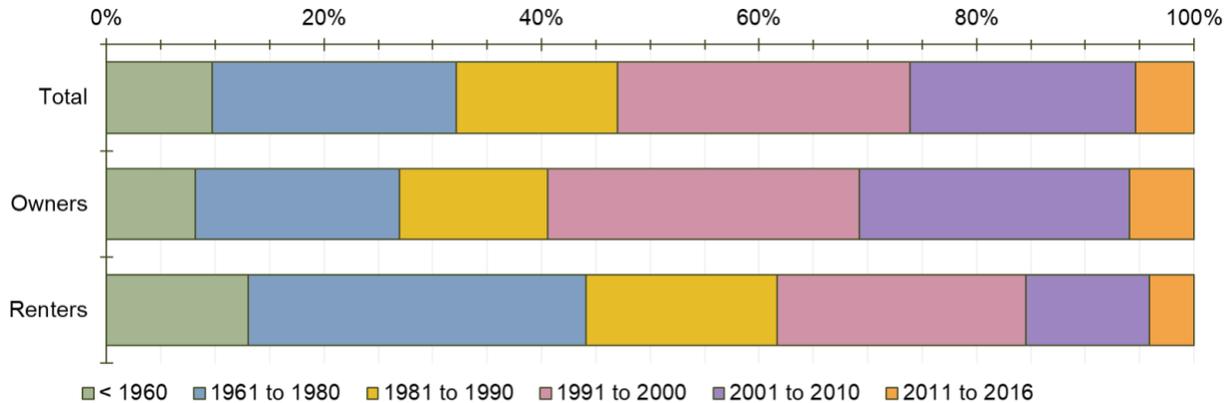


Overall, Courtenay follows neither the distribution of Comox Valley, nor BC. Its proportion of single-detached dwellings is close to (but higher) than the Province, while its proportion of apartments is lower. The City's combined share of semis and rows greatly exceeds both other geographies, while duplex and movable dwellings are like the CVRD.

20. Dwelling Age

Based on the age of its housing stock, Courtenay showcases itself as relatively new community – 53.1 percent of its units were built after 1990. Notably, the City added 3,150 units the market between 1991 and 2000 alone (26.9 percent of the 2016 stock). Further, 3,060 (26.2 percent) were built after 2000. Readers may notice in **Table Cour 20.1** that household totals per reported year do vary between census periods. Decreases are partially due to demolished housing stock; however, discrepancies, for increases as well, can be partially associated to changes in the quality of data collection between census periods.

Figure Cour 20.1: Dwelling Age by Tenure, 2016 (Statistics Canada)



According to tenure data, 59.4 percent of owner households live in a dwelling built after 1990; whereas, 61.6 percent of renters live in housing pre-dating that year. The difference reflects general market trends: greater affordability for renters is often found in buildings that have aged and require updating, while owners with sufficient disposable income seek out newer options that require less maintenance or repairs. Furthermore, Courtenay has historically built units predominantly intended for owners (i.e. 81.9 percent of units built between 2001 and 2016 were owner occupied), which results in proportionally less rental housing stock. Accordingly, renter household options trend towards older buildings.

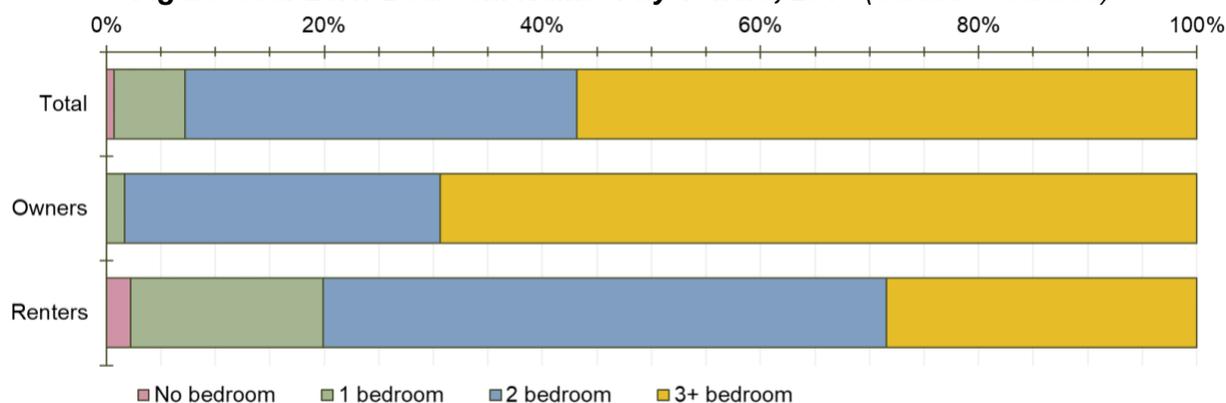
Table Cour 20.1: Historical Dwelling Age by Tenure (Statistics Canada)

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	9,750	10,890	11,700	100%	6,765	7,575	8,135	100%	2,980	3,315	3,565	100%
< 1960	1,190	1,025	1,135	9.7%	720	625	665	8.2%	465	400	465	13.0%
1961 to 1980	2,590	2,845	2,630	22.5%	1,535	1,685	1,525	18.7%	1,060	1,155	1,105	31.0%
1981 to 1990	1,695	1,690	1,735	14.8%	1,140	990	1,105	13.6%	550	700	625	17.5%
1991 to 2000	3,165	3,060	3,150	26.9%	2,375	2,315	2,330	28.6%	785	745	815	22.9%
2001 to 2010	1,110	2,270	2,435	20.8%	995	1,960	2,025	24.9%	115	310	405	11.4%
2011 to 2016	0	0	625	5.3%	0	0	480	5.9%	0	0	145	4.1%

21. Bedroom Number

As of 2016, housing units within Courtenay were typically 3 or more-bedrooms large, occupying 56.9 percent of housing. Although the 3 or more-bedroom supply grew by 21.0 percent since 2006, it was surpassed by 2-bedroom growth (29.4 percent). Between the two census periods, the 2-bedroom stock grew 955 units to 4,200, likely caused by a greater increase in apartment units (20.4 percent) versus single-detached dwellings (17.1 percent) during the same period.

Figure Cour 21.1: Bedroom Number by Tenure, 2016 (Statistics Canada)



Three or more-bedroom units dominate the 2016 owner housing stock at 69.3 percent, while 2-bedrooms take up 51.8 percent of renter households. Notwithstanding, 2-bedrooms achieved the greatest growth for both tenures – 25.9 percent for owners and 34.7 percent for renters.

No bedroom (bachelors) and 1-bedroom units decreased between both censuses. This loss is consistent with trends available through the Canadian Mortgage & Housing Corporation (CMHC). Overall, smaller unit types are exiting the market, whether by conversion or demolition.

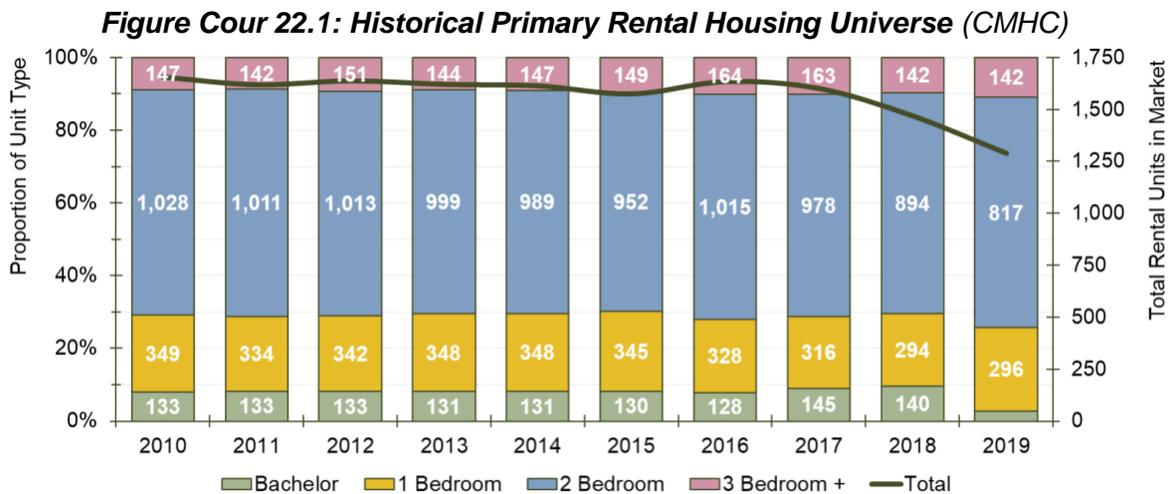
Table Cour 21.1: Historical Bedroom Number by Tenure (Statistics Canada)

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Dwellings	9,745	10,890	11,705	100%	6,765	7,575	8,135	2,980	3,315	3,565
No bedroom	195	135	85	0.7%	10	0	0	180	120	80
1 bedroom	810	915	760	6.5%	140	235	135	670	680	630
2 bedroom	3,245	3,650	4,200	35.9%	1,870	2,105	2,355	1,370	1,540	1,845
3+ bedroom	5,500	6,190	6,655	56.9%	4,745	5,220	5,640	755	970	1,015

22. Rental Inventory

According to the Canadian Mortgage & Housing Corporation (CMHC), the primary rental universe (inventory of rental stock predominantly made up of purpose-built rental buildings) was static in size for most of the last decade. In recent years, this inventory of primary rental housing has decreased. Data for 2019 shows a total inventory of 1,290 units, down roughly 20% from the typical levels. However, this data would not yet reflect the addition of 130 new rental units completed in 2019. Adding these into the stock, Courtenay can be expected to have a total primary rental inventory of 1,420 units, which softens the recent shortfall to just over 12% below typical levels for the last decade.

Comparing this data to census figures on rental households, it can be concluded that the total rental housing stock is relatively evenly split between primary and secondary markets; 3,570 households reported as being housed in rental dwellings in the 2016 census, with the primary market that year being 1,635 units in size, representing 46% of the rental market. The secondary rental market includes housing types such as single or semi-detached units which can easily flip between owner and renter occupied tenures, condominium apartments which are rented out by their owner, larger houses which have been internally converted to rental units, or other smaller multi-unit buildings, like duplexes, which are not captured by the CMHC survey.



The proportional breakdown of the primary rental market by bedroom count has been fairly steady over the past ten years. However, the recent reduction in stock reflected in the current data shows that most of the lost inventory consisted of Bachelor and 2-Bedroom units. Data is not yet available to determine the unit types (i.e. number of bedrooms) of those recently completed. The primary rental market is generally focussed more on smaller dwelling units, providing 52 percent and 55 percent of Courtenay’s 1-bedroom and 2-bedroom stock in 2016, respectively. The primary market also accounted for all of the Bachelor style units. The secondary rental market does contribute to the stock of 1-bedroom and 2-bedroom unit styles; however, it disproportionately accounts for Courtenay’s inventory of 3-bedroom or larger dwellings, at about 84 percent in 2016. Overall, the secondary market contributed 54.2 percent of 2016 rentals. The aforementioned numbers are summarized in **Table Cour 22.1**, which is derived using 2016 Statistics Canada and CMHC data; anticipated supply is discussed as part of the Regional Context report.

Table Cour 22.1: Primary & Secondary Rental Market Units, 2016 (Estimated by comparing Statistics Canada & CMHC data)

	Primary				Secondary	
	Total	Rental	Market	% of Total	Market	% of Total
Total	11,700	3,570	1,635	100%	1,935	100%
No Bedroom	80	80	80	5%	0	0%
1 Bedroom	765	630	328	20%	302	16%
2 Bedroom	4,200	1,845	1,015	62%	830	43%
3+ Bedroom	6,655	1,015	164	10%	851	44%

23. Recent Development Trends

Housing construction in Courtenay was fairly steady from 2010 to 2014, typically seeing 100-150 units completed per year, and has trended upwards since then. Period of higher completions tend to be associated with the addition of rental projects while development overall tends to focus on owner-occupied tenures.

Figure Cour 23.1: Historical Unit Completions by Intended Tenure (CMHC)

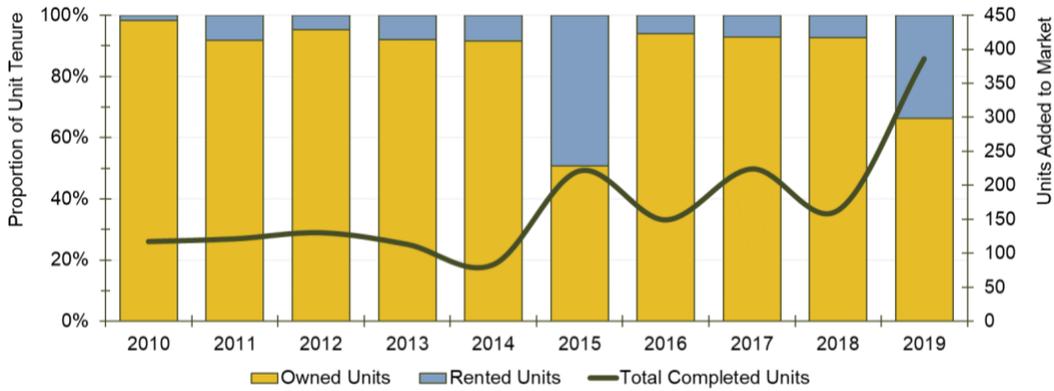


Table Cour 23.1: Historical Unit Completions by Intended Tenure (CMHC)

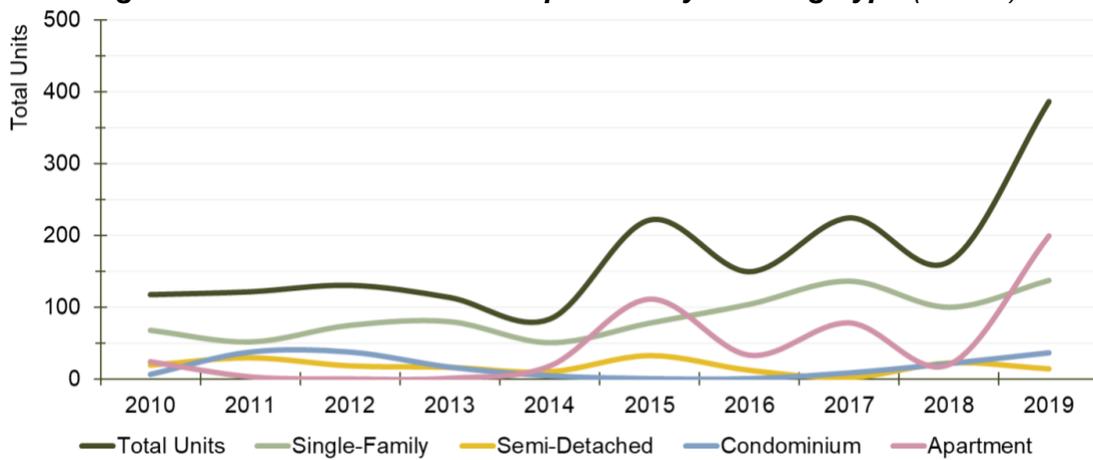
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Units	117	121	130	113	83	221	149	224	163	386
Owned	115	111	124	104	76	112	140	208	151	256
Rented	2	10	6	9	7	109	9	16	12	130

Courtenay has historically built housing with an overwhelming focus on owner-occupied tenures. However, there have been notable periods of rental housing development, including 2019, which saw the highest number of purpose-built rental units in over 20 years come to market. There have not been many periods of sustained rental development in recent history, however housing starts data suggests that 2019 may be the first in a number of years where new rental dwelling are consistently delivered.

Table Cour 23.2: Historical Unit Completions by Dwelling Type (CMHC)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total Units	117	121	130	113	83	221	149	224	163	386
Single-Family	68	52	75	80	51	78	104	136	100	137
Semi-Detached	19	29	18	16	10	32	12	2	22	14
Condominium	6	37	37	16	4	0	0	8	21	36
Apartment	24	3	0	1	18	111	33	78	20	199

Figure Cour 23.2: Historical Completions by Dwelling Type (CMHC)



Single-family homes, typically owner-occupied, were the most frequently built dwelling type from 2010 to 2019. Apartment construction remained, as previously mentioned, relatively dormant over the last decade with a few years of sizable production. Semi-detached and condominium homes exhibit a fairly consistent, if low, baseline.

24. Rental Market – Rent & Vacancy

Given the small size of the primary rental market in Courtenay, data on rents and vacancy, in particular, can be volatile. Similar data for secondary rental market is not directly available, however it is reasonable to assume that overall trends are similar to those observed in the primary market.

Typically, a primary rental market is considered healthy and balanced when vacancy rates are in the 3 to 5 percent range. Courtenay had a balanced vacancy rate for the beginning of the 2010s, though this has steadily decreased over time. Much of the last decade has seen vacancy below 2 percent, including 2015 and 2018 which even dropped far below 1 percent. Vacancy has generally been lowest in 3-bedroom units, or larger.

Vacancy rates are a measure of market demand, with low and declining vacancy signalling high, and increasing demand. Accordingly, declining vacancy is a leading indicator of market rents, as prices increase to balance the changing demand with available supply. That said, vacancy can decrease without major price changes, but once unit availability hits a critical threshold of very low vacancy, rents tend to react disproportionately. Within this context, price increases generally lag a year or more as the impact of low vacancy ripples through the market.

Figure Cour 24.1: Historical Rental Housing Vacancy by Unit Type (CMHC)

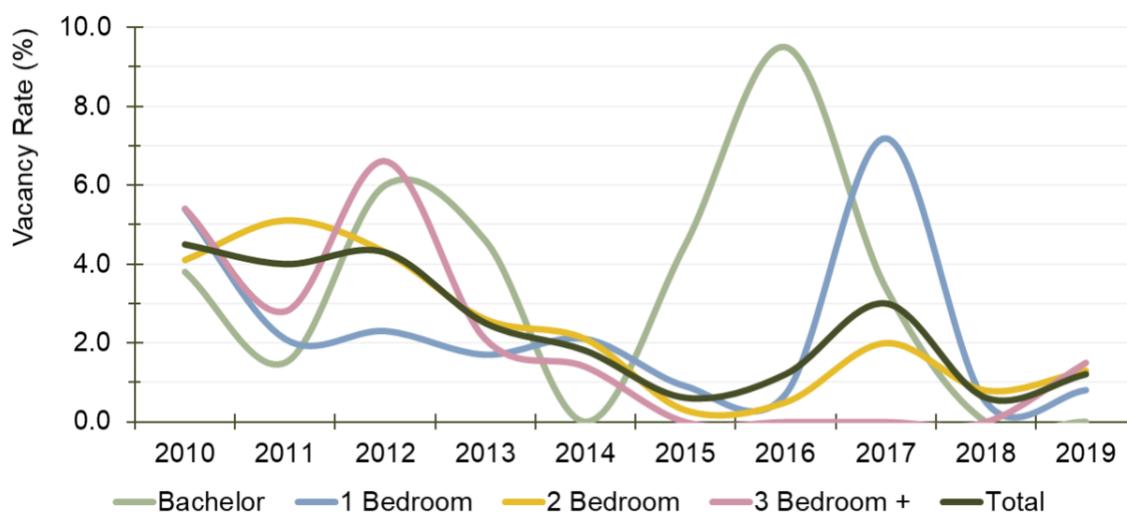


Table Cour 24.1: Historical Rental Housing Vacancy by Unit Type, % (CMHC)

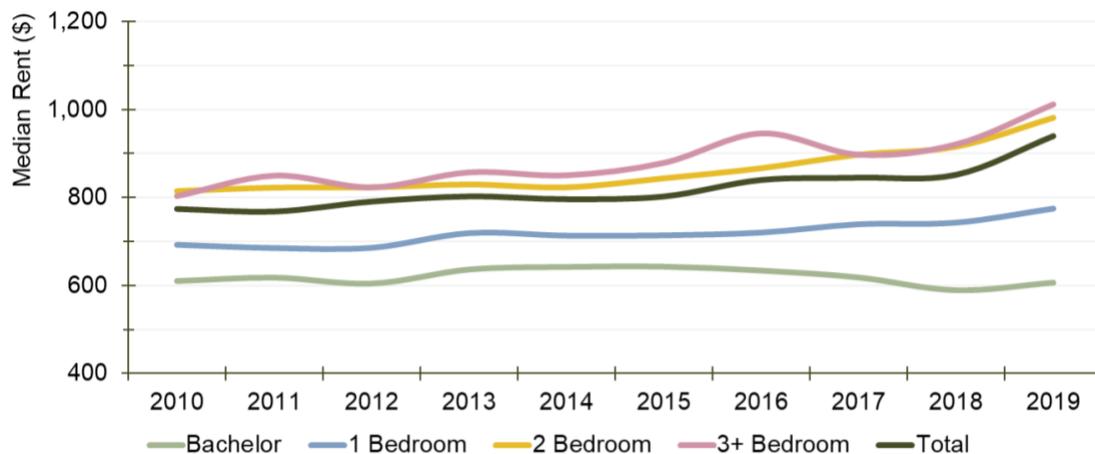
Unit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	4.5	4.0	4.3	2.5	1.8	0.6	1.2	3.0	0.6	1.2
Bachelor	3.8	1.5	6.0	4.6	0.0	4.5	9.5	3.4	0.0	0.0
1 Bedroom	5.4	2.1	2.3	1.7	2.1	0.9	0.7	7.2	0.5	0.8
2 Bedroom	4.1	5.1	4.3	2.6	2.1	0.3	0.5	2.0	0.8	1.3
3+ Bedroom	5.4	2.8	6.6	2.1	1.4	0.0	0.0	0.0	0.0	1.5

Despite consistently declining vacancy rates, rents in Courtenay were generally stagnant for most of the last decade. Market conditions did not get extremely tight until around 2015. Accordingly, market rents have increased in recent years, though still at a gradual pace. The biggest increase has been observed in the most recent data: overall change in rents for the past decade is an increase of just over 21 percent, but around half of that increase has occurred only in the past year. The notable exception is Bachelor style units which have exhibited a declining rental rate, which likely stems from earlier periods of high vacancy, and may explain why these units are starting to disappear from the rental stock.

Table Cour 24.2: Historical Median Market Rents by Unit Type, 2019 dollars (CMHC)

Unit Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	\$774	\$768	\$791	\$802	\$796	\$802	\$840	\$845	\$852	\$940
Bachelor	\$610	\$618	\$604	\$636	\$642	\$643	\$634	\$618	\$589	\$606
1 Bedroom	\$693	\$686	\$686	\$719	\$714	\$714	\$721	\$740	\$743	\$775
2 Bedroom	\$815	\$823	\$824	\$830	\$824	\$844	\$867	\$898	\$916	\$982
3+ Bedroom	\$804	\$850	\$824	\$858	\$851	\$879	\$946	\$898	\$921	\$1,012

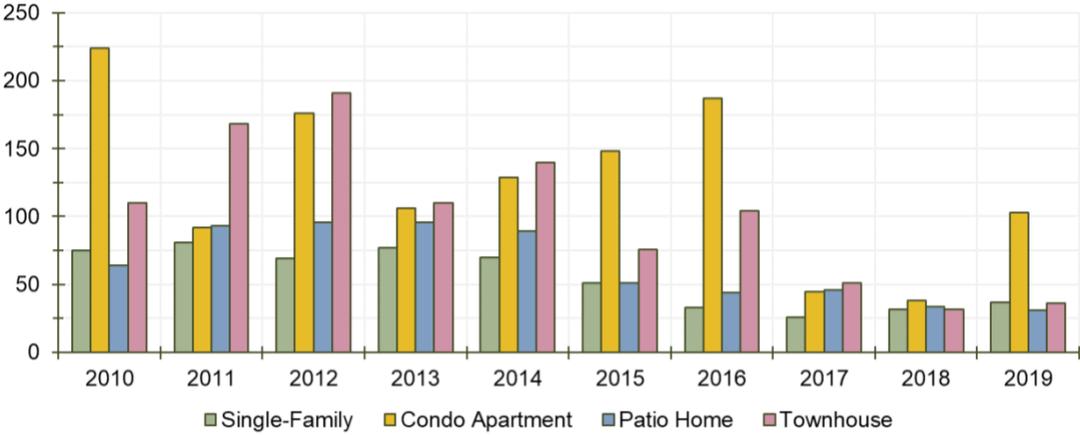
Figure Cour 24.2: Historical Median Market Rents by Unit Type, 2019 dollars (CMHC)



25. Ownership Market – Prices & Sales

The previously discussed trends in Courtenay’s rental market are likely a product of trends in its owner-occupied market. Conditions were fairly stable for most of the last decade; however, 2017 to 2019 saw a general strengthening trend in market conditions. As demand and prices increased across the board in the owner-occupied market, citizens at the lower end increasingly turned to the rental market for housing, resulting in the vacancy and price trends noted previously.

Figure Cour 25.1: Historical Average Annual Days on Market by Dwelling Type (Vancouver Island Real Estate Board - VIREB)



Days on market shows the length of time a property listing takes to find a buyer; it is therefore a measure of market demand; the ownership equivalent to vacancy rates. The early 2010s were largely stable, if declining slightly. In the latter part of the past decade, demand showed a significant increase, with days on market in 2017 to 2019 dropping by 50 to 75 percent depending on unit type. Single-family houses typically showed the strongest demand; however, in recent years all unit types have shown comparable demand.

Table Cour 25.1: Historical Average Annual Days on Market by Dwelling Type (VIREB)

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	107	94	119	89	94	74	71	37	34	58
Single-Family	75	81	69	77	70	51	33	26	32	37
Condo Apartment	224	92	176	106	129	148	187	45	38	103
Patio Home	64	93	96	96	89	51	44	46	34	31
Townhouse	110	168	191	110	140	76	104	51	32	36

This period of increasing market demand also matches with notable patterns of market activity in terms of total number of sales. Coincident with days on market, total sales volumes were fairly stable for the first half of the last decade in Courtenay. As the pace of sales increased in 2016, so too did the total number of sales, across almost all dwelling types. While still elevated, sales volumes have come down in recent years from their peak in 2017.

Figure Cour 25.2: Historical Annual Sales Volume by Dwelling Type (VIREB)

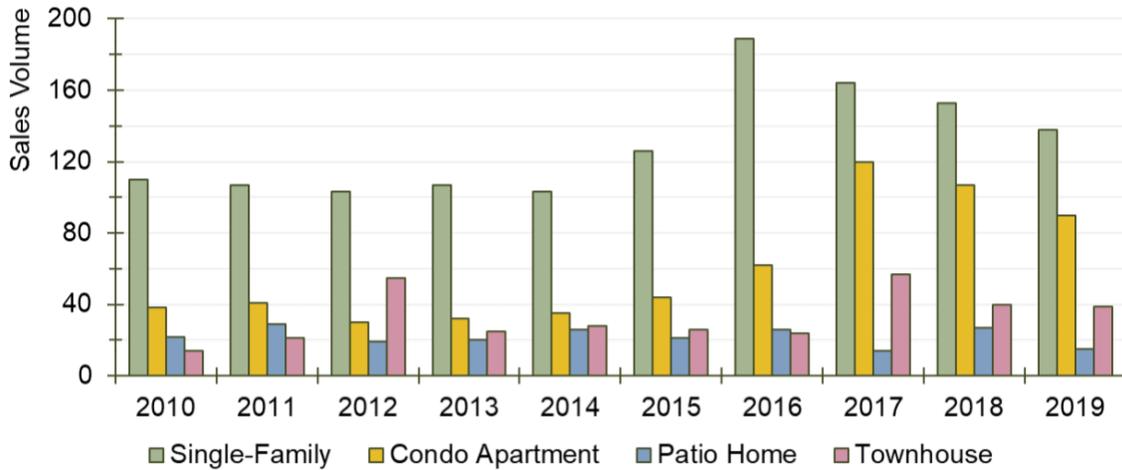


Table Cour 25.2: Historical Annual Sales Volume by Dwelling Type (VIREB)

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	184	198	207	184	192	217	301	355	327	282
Single-Family	110	107	103	107	103	126	189	164	153	138
Condo Apartment	38	41	30	32	35	44	62	120	107	90
Patio Home	22	29	19	20	26	21	26	14	27	15
Townhouse	14	21	55	25	28	26	24	57	40	39

Price action in Courtenay’s housing market matches with the demand patterns already discussed. Annual price changes were stagnant/mixed for the early 2010s but showed an increase across most dwelling types starting in 2016 and peaking in 2017 at a significant 20%-40% year over year increase. Condo apartments were up a dramatic 85% that year, though this is likely a combination of market price increase and compositional effects (e.g. larger/more expensive condos selling compared to the previous year). Price growth has generally continued since, though at a slower pace.

Figure Cour 25.3: Historical Year/Year Housing Price Change by Dwelling Type (VIREB)

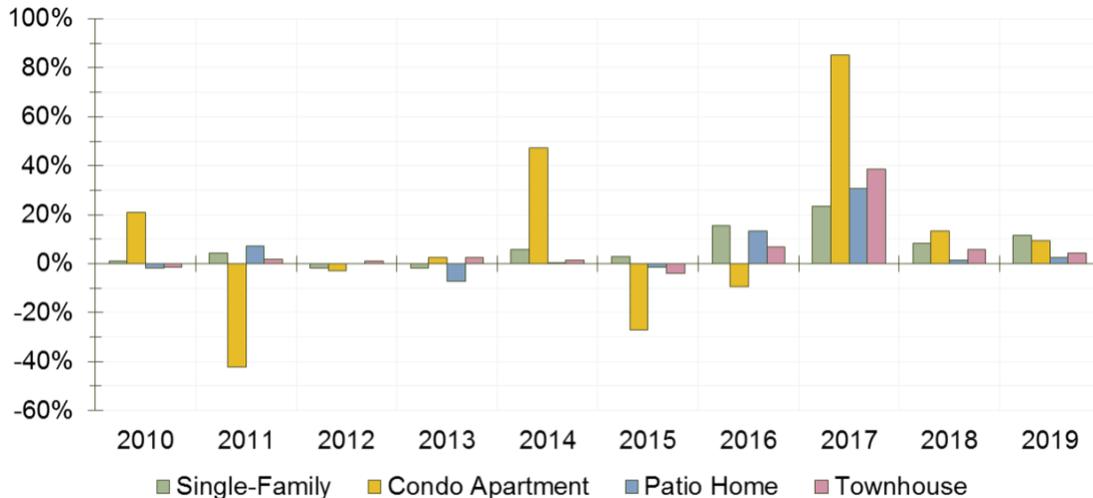


Table Cour 25.3: Historical Year/Year Housing Price Change by Dwelling Type (VIREB)

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	3%	-6%	0%	-1%	8%	-2%	13%	22%	9%	10%
Single-Family	1%	4%	-2%	-2%	6%	3%	16%	24%	8%	11%
Condo Apartment	21%	-42%	-3%	3%	47%	-27%	-10%	85%	13%	9%
Patio Home	-2%	7%	0%	-7%	0%	-1%	13%	31%	2%	2%
Townhouse	-1%	2%	1%	2%	2%	-4%	7%	39%	6%	4%

Accordingly, median sale prices across all dwelling types in Courtenay were generally stable for most of the past ten years, rose rapidly in 2017, and increased gradually from there to 2019. Prices for all dwelling types in 2019 was 50% higher than the average for 2010-2016.

Figure Cour 25.4: Historical Average Sale Price by Dwelling Type, 2019 Dollars (VIREB)

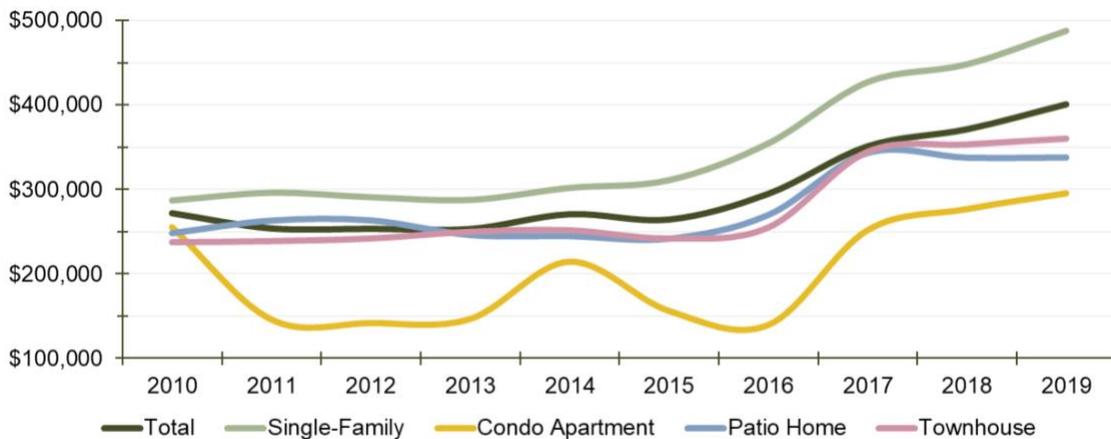


Table Cour 25.4: Historical Median Sale Price by Dwelling Type, 2019 Dollars (VIREB)

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	\$272,068	\$254,145	\$253,751	\$253,495	\$270,858	\$264,609	\$294,847	\$350,966	\$371,036	\$400,430
Single-Family	\$287,167	\$296,220	\$290,989	\$287,767	\$301,970	\$311,027	\$354,415	\$426,804	\$447,857	\$487,400
Condo Apartment	\$254,902	\$145,806	\$141,651	\$146,429	\$214,124	\$156,063	\$139,273	\$251,328	\$276,289	\$295,000
Patio Home	\$248,361	\$263,307	\$263,538	\$246,262	\$244,870	\$241,788	\$269,876	\$343,345	\$337,812	\$338,000
Townhouse	\$237,273	\$238,622	\$241,778	\$249,642	\$251,459	\$241,788	\$254,702	\$344,401	\$353,065	\$360,000

26. Short-term Rentals (AirBnB)

Over the last decade or so, short-term rentals (STRs) have grown significantly as a new form of residential property tenureship, a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and commercial hospitality use. At the epicentre of the STR boom is the technology company AirBnB, an internationally used STR marketplace that connects STR “landlords” and users. Especially since 2016, AirBnB – and the STR market with it – have experienced exponential growth worldwide.

Alongside this market growth is concern about the impact of STR units on traditional residential market sectors. There has been notable concern by local residents and governments in the Comox Valley region about STR impacts on the availability of long-term rental housing; specifically, whether STRs are removing traditional rentals from the market, thereby reducing supply and causing greater difficulty for households to find a suitable place to live. This concern is exacerbated by the general lack of authoritative data on the extent of local STR markets due to the fact that AirBnB, and other platforms like it, are private companies which do not publish data on their users.

The following discussion aims to identify the actual number of units that are potentially being removed from the market, and whether the developing trends warrant immediate concern. To do so required the use of third-party data provided by the company AirDNA, which provides monthly (as of January 2016) data on STR markets, scraped from the public-facing websites of several STR platforms, including AirBnB. This report’s analysis combed said data and applied the following definitions to the exercise:

Total market: all short-term rental units that were active (meaning, offering lodging) within a given time period.

Commercial market: all short-term rental units that were active within a given time period but are available and/or reserved more than 50 percent of the days that they have been active. For instance, if a property was active in 2017 and provided booking availability for 200 days (about 55 percent of the year), it would be considered as “commercial” as the primary use of the unit is for STR accommodations, rather than being a minority use of a residential dwelling. In other words, the 50 percent cut off is meant to separate residents using the service to create supplemental income from their dwellings, from non-resident STR operators using the unit principally for income/investment purposes.

Additional Notes

The data includes listings from several STR platforms. In examining the data, it was noted that AirBnB accounted for the vast majority of listings (>90%), with other platforms mostly serving as another avenue to advertise properties which were also available on AirBnB. To minimise double-counting units, only data for listings on AirBnB are used.

In this report, market types are divided into “entire unit” and “other.” The former means an STR listing that is the entirety of an apartment or dwelling, while the latter can be a room in a dwelling, a hotel room, or other type. For the purpose of this analysis, only “entire unit” listings are considered to represent units that may be impacting traditional housing market sectors.

According to **Table Cour 26.1**, the overall STR market had grown to 83 individual units by October 2019, up 29 units since the same time in 2018 and 36 since the same time in 2017. Over time, the actual total has fluctuated as it mirrors the demand for accommodation during specific seasons. For instance, there are typically higher totals in July of each year, specific to summer vacation rentals. Overall, 80 percent of the total market are entire units.

Table Cour 26.1: Historical AirBnB Market (Courtenay) – Total versus Commercial Market (AirDNA)

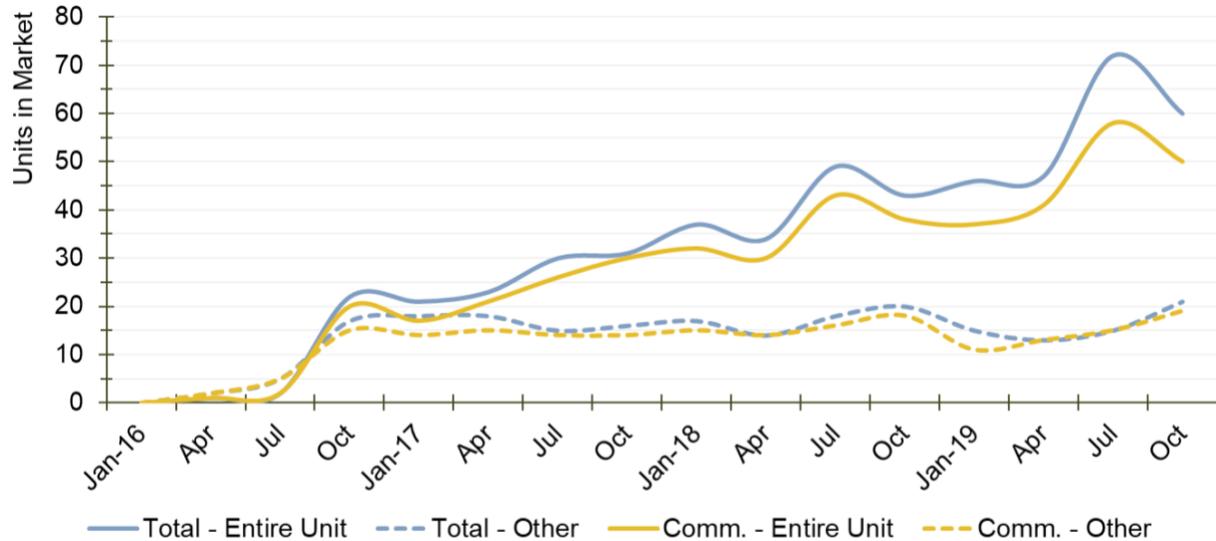
	2016				2017				2018				2019			
	Jan	Apr	Jul	Oct												
Total Market	0	3	7	40	40	42	46	47	54	48	67	63	63	62	89	83
Entire Unit	0	1	2	22	21	23	30	31	37	34	49	43	46	47	72	60
Other	0	2	5	17	18	18	15	16	17	14	18	20	15	13	15	21
Commercial Market	0	3	7	35	31	36	40	44	47	44	59	56	48	54	73	69
Entire Unit	0	1	2	20	17	21	26	30	32	30	43	38	37	41	58	50
Other	0	2	5	15	14	15	14	14	15	14	16	18	11	13	15	19

Alongside the overall market’s relatively steady growth over the last four years (see **Figure Cour 26.1**) is growth in commercial units, which historically maintain a strong majority of listing types within the City of Courtenay. In October 2016 there was 20 commercial entire units, 91 percent of

the “entire unit” market. Since then it peaked in July 2019 at 58. As of October 2019 (the last date of data available), commercial entire units now made up approximately 83 percent of the entire unit market.

At 50 units in October 2019, commercial STR units represented an estimated 0.5 percent of total housing supply. If compared to rentals only, this represents about 1.5 percent. There is no way to conclude how many of these units would convert to renter or owner housing if they had not been listed on an STR website.

Figure Cour 26.1: Historical AirBnB Market – Total versus Commercial Market (AirDNA)

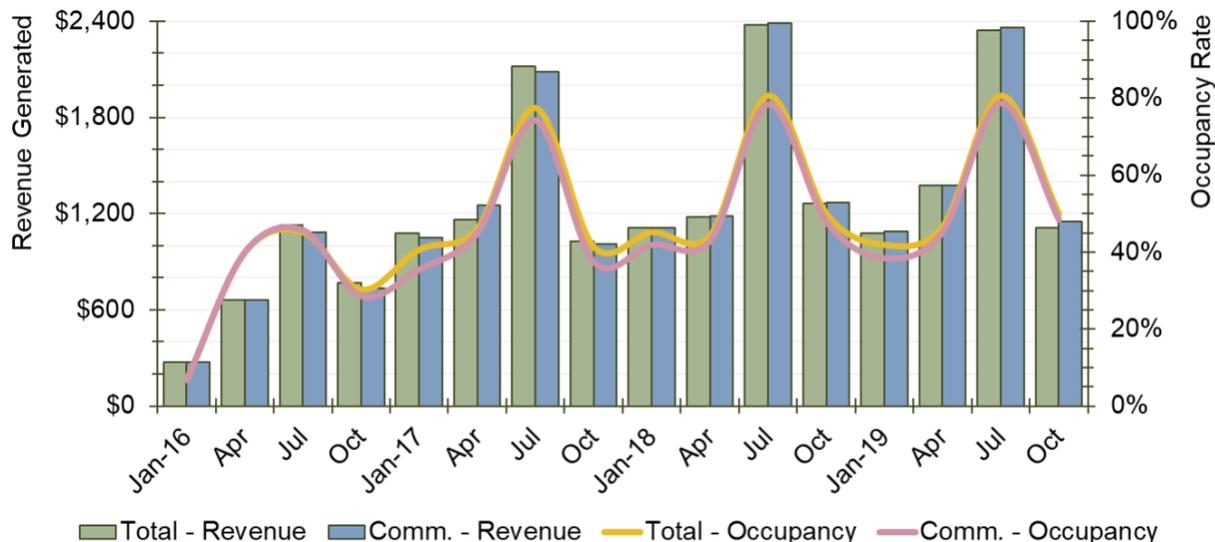


Regional revenue data provides interesting insights into the profitability of commercial AirBnBs. Specifically, that the median revenue of commercial units has remained at par with the total market (mostly since it holds the majority of units and thus influences the trend). Similarly, the median nightly asking price has remained relatively constant at around \$110 to \$120 (adjusted for inflation to October 2019). **Table** and **Figure Cour 26.2** illustrate the parallel revenue generation and booking occupancy over time for both markets.

Table Cour 26.2: Historical AirBnB Occupancy & Revenue (All CVRD) – Total versus Commercial Market (October 2019 dollars, AirDNA)

	2016				2017				2018				2019			
	Jan-16	Apr	Jul	Oct	Jan-17	Apr	Jul	Oct	Jan-18	Apr	Jul	Oct	Jan-19	Apr	Jul	Oct
Total Market																
Occupancy	7%	40%	45%	30%	41%	46%	77%	41%	45%	44%	81%	50%	42%	47%	81%	50%
Median Rate	\$136	\$70	\$98	\$99	\$106	\$106	\$111	\$105	\$104	\$108	\$120	\$107	\$122	\$113	\$121	\$106
Median Revenue	\$272	\$663	\$1,128	\$767	\$1,077	\$1,164	\$2,116	\$1,024	\$1,109	\$1,180	\$2,376	\$1,262	\$1,075	\$1,376	\$2,342	\$1,111
Commercial Market																
Occupancy	7%	40%	46%	29%	36%	45%	74%	38%	42%	43%	78%	48%	38%	45%	79%	48%
Median Rate	\$136	\$70	\$97	\$100	\$106	\$110	\$114	\$105	\$106	\$109	\$120	\$106	\$122	\$114	\$121	\$107
Median Revenue	\$272	\$663	\$1,083	\$736	\$1,051	\$1,252	\$2,083	\$1,012	\$1,109	\$1,184	\$2,387	\$1,270	\$1,091	\$1,378	\$2,362	\$1,150

Figure Cour 26.2: Historical AirBnB Occupancy & Revenue – Total versus Commercial Market (October 2019 dollars, AirDNA)



27. Non-Market Housing

Courtenay contains the vast majority of the region's non-market housing options associated with BC Housing, accounting for almost 92 percent of the Region's emergency shelter, transitional and assisted living, or independent social housing units.

In addition to these facilities, Courtenay has 325 households (as of March 2019) receiving BC Housing rental assistance program support; 103 families and 222 seniors.

Figure Cour 27.1: Non-Market Housing, March 2019 (BC Housing)

	Courtenay	Comox Valley	% of Total
Emergency Shelter / Homeless Housing			
Homeless Housed	52	52	100.0%
Homeless Rent Supplements	60	60	100.0%
Homeless Shelters	14	14	100.0%
Transitional Supported / Assisted Living			
Frail Seniors	111	111	100.0%
Special Needs	26	31	83.9%
Women and Children Fleeing Violence	14	14	100.0%
Independent Social Housing			
Low Income Families	235	235	100.0%
Low Income Seniors	20	58	34.5%
Rent Assistance in Private Market			
Rent Assist Families	103	191	53.9%
Rent Assist Seniors	222	417	53.2%
Community Total	857	1,183	72.4%

Despite these resources, there is a need for more non-market housing options in Courtenay. As of January 2020, the BC Housing wait list for subsidised units has 214 applications from local

households, specific to: 57 families, 63 residents with disabilities, 58 seniors, 12 households requiring wheelchair accessible units, and 21 single persons.

28. Subsidized Housing

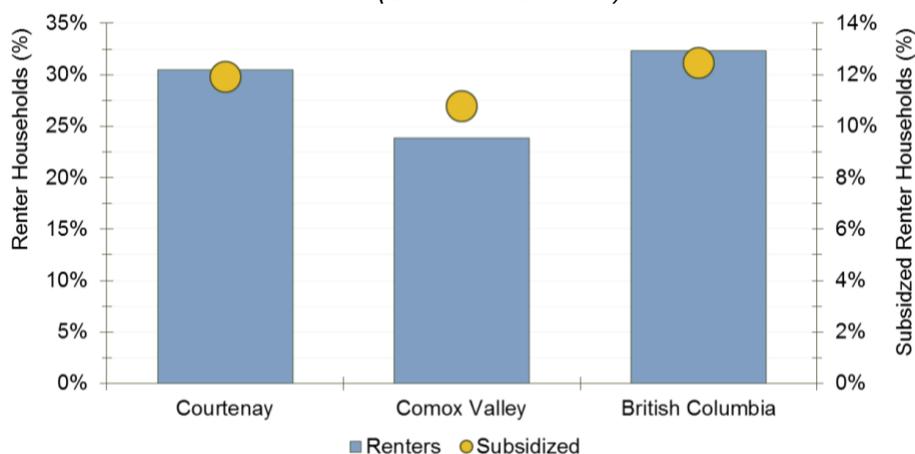
Of the 11,695 Courtenay households, about 30.5 percent are renters – essentially unchanged from 2006 but an actual household increase of 585 due to population growth since that year. In 2016, 11.9 percent of those renter households received a form of subsidy to help pay for their rental accommodation.

Table Cour 28.1: Historical Median Shelter Cost & Renter Subsidized Housing (Statistics Canada)

	2006	2011	2016
Total - Owner & Renter	9,745	10,885	11,695
Median Shelter Cost	\$755	\$759	\$882
Renters	2,980	3,315	3,565
In Subsidized Housing	0	405	425
% Renters	30.6%	30.5%	30.5%
% Subsidized	0.0%	12.2%	11.9%

Courtenay has a higher proportion of renter households than the CVRD, but is generally in line with provincial trends, this is unsurprising given that it is the largest urban community in the region. Similarly, Courtenay reported subsidy rates higher than the CVRD but similar to the provincial average.

Figure Cour 28.1: Proportions of Renter Households versus Subsidized Households, 2016 (Statistics Canada)



29. Homelessness

Point-in-Time (PiT) counts of persons experiencing homelessness were produced in 2018 the Government of British Columbia and several public and private partners. The data illustrates what is occurring over the entirety of the Comox Valley Regional District, inclusive of the communities of Comox, Courtenay, Cumberland, and Denman Island. Because the data is regional in scope, it is discussed in greater detail within the CVRD Regional Profile Report.

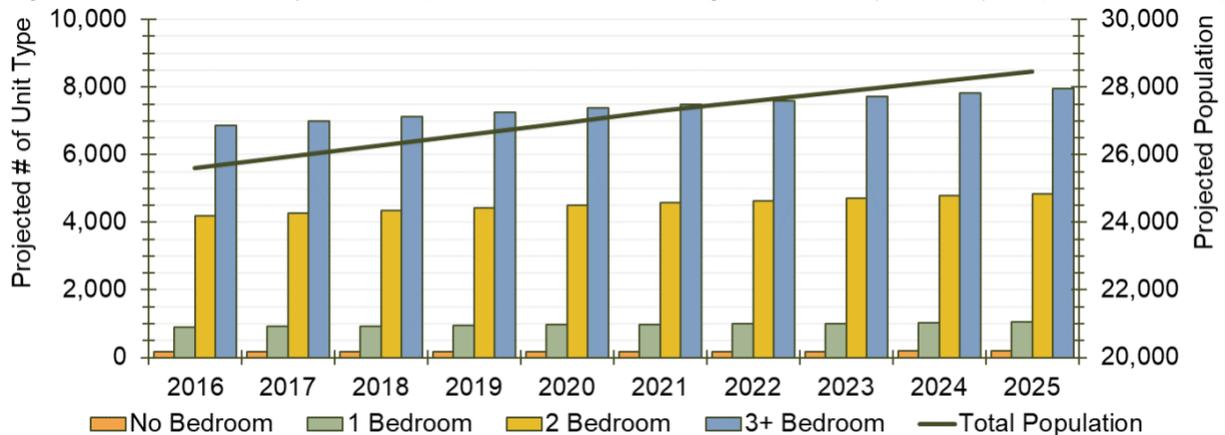
HOUSING NEED

30. Anticipated Household Demand

The housing market for Courtenay is functionally integrated with its neighbouring communities. Examining future housing demand, and supply in particular, solely on the basis of individual communities within the broader market can be misleading, and therefore this Housing Needs Analysis contains a fulsome discussion of housing demand and supply in the section specific to this broader context, the Comox Valley Regional District. This report section, specific to the City of Courtenay, focusses on the projected housing demand in terms of units and tenure.

Projected demand for housing is derived from the population projections discussed in the Demographic section of this report. Using data for age-specific household sizes, the projected number of people in Courtenay is translated into a projected number of households. This method takes into account both the changes in total number of people, as well as changes to the age profile of that population. Each household is anticipated to create demand for one dwelling unit, and the distribution of unit types and tenures is based on trends in the observed proportional breakdown of the housing stock for these factors. Finally, the total number of demanded units is adjusted to account for units required to house non-usual residents (e.g. student housing or second homes) and baseline 'slack' in the market.

Figure Cour 30.1: Projected Population and Housing Demand by Unit Type (2016 to 2025)



Using this method, housing demand in Courtenay can be expected to reach about 14,030 units in 2025, an increase of 1,240 units over 2019 for an average annual increase of 207 units. Overall, about 31 percent of this demand will be for rental-tenured units. Furthermore, anticipated housing demand versus total population will translate to declining household sizes, from 2016's 2.1 to 2.03 in 2025.

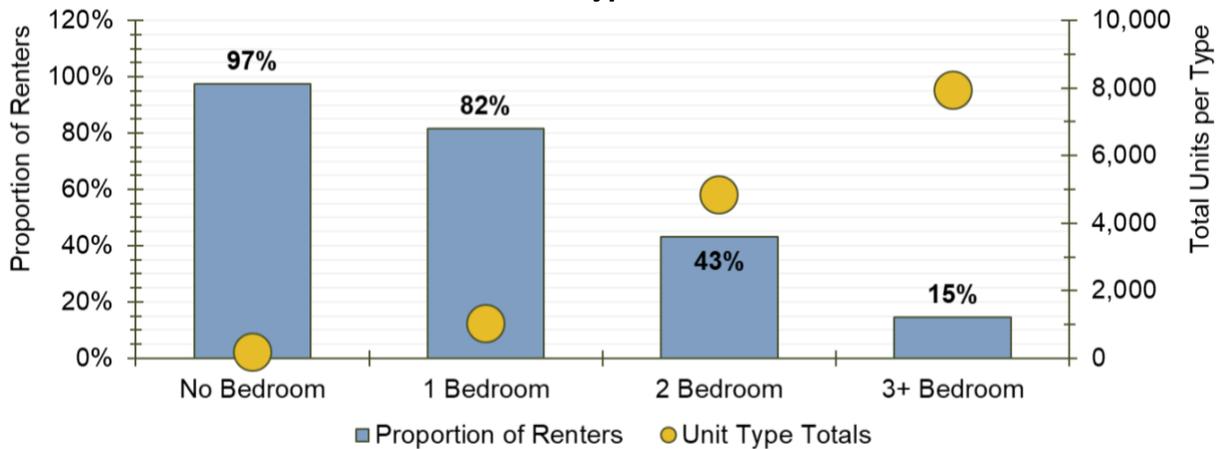
Table Cour 30.1: Projected Housing Demand by Unit Type & Rental Proportion (2016 to 2025)

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	25,605	25,940	26,275	26,610	26,945	27,295	27,585	27,875	28,165	28,455
Total Households	12,100	12,330	12,560	12,790	13,020	13,210	13,415	13,620	13,825	14,030
No Bedroom	160	160	160	160	160	170	175	180	185	190
1 Bedroom	895	915	935	955	975	980	995	1,010	1,025	1,040
2 Bedroom	4,185	4,265	4,345	4,425	4,505	4,570	4,640	4,710	4,780	4,850
3+ Bedroom	6,860	6,990	7,120	7,250	7,380	7,490	7,605	7,720	7,835	7,950
Household Size	2.12	2.11	2.10	2.09	2.08	2.07	2.06	2.05	2.04	2.03
Renter Demand	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.5%	30.6%	30.6%

Demand for rental units is not evenly spread through the total unit type projections. Applying the historical breakdown of owners and renters by unit type to the projected demand, it is evident that rental demand is highly concentrated in smaller unit sizes, though a sizable minority of larger, family-friendly rental units will also be required.

Overall, Courtenay can expect rental tenured households to represent 82, 43, and 14 percent of 1-, 2-, and 3 or more-bedroom unit demand, respectively. No-bedroom units (bachelor/studio style apartments) are a very minor segment of the current housing stock and are expected to remain as such; virtually all are anticipated to be rentals.

Figure Cour 30.2: Projected Demand and Proportion of Rental Tenure in 2025 by Unit Type



Projecting housing supply is inherently more speculative than projections of demand based on population growth; the delivery of housing supply is driven by a wider variety of factors than demographics trends. Consequently, any surpluses or deficits in housing cannot be solely viewed in the context of one community since all those belonging to the CVRD are functionally integrated.

Nevertheless, based on historical construction patterns, the City of Courtenay's total supply is on track for a modest surplus by 2025. In other words, based on the recent trajectory of development, supply will slightly exceed demand for housing. That said, there exists surpluses and deficits within the unit types themselves. Specifically, demand could exceed supply for no bedroom and 1-bedroom units, while 2 or more bedrooms could have an excess.

Based on planning applications (as of March 2020), both recently approved and in progress, there is a potential for more than 1,000 units to enter the market within the coming years. This would

likely meet all projected demand, and then some, over the next half decade. However, it would not be accurate to conclude that the community is approving or building “too much.” Firstly, it is common for there to be a large proportion of “approved” units which are ultimately never built for a myriad of reasons, (e.g. proponents reacting to changes in market conditions, further project challenges in the financing and construction stages, etc.). Additionally, to reiterate, all CVRD housing markets are interrelated and can experience ebbs and flows in demand based on the circumstances of each community. Notably, a projected excess of supply in Courtenay does not mean that units will stand vacant or that the community is building excess but does suggest market conditions may adjust as a result.

In reality, if supply and demand are not in sync, market forces will work to bring both into equilibrium. In other words, the housing surpluses and deficits can also be viewed as a forecast of housing price trends, as well as push/pull factors for the movement of households between communities. A surplus of units creates greater market competition may result in sellers/landlords reducing their prices to attract buyers/tenants. These price signals and the location of available units subsequently may attract households to a community in lieu of a location with fewer available units and higher prices. In effect, supply itself can affect patterns of demand within the overall CVRD market. The final result is a balancing of residents needs with the available supply.

31. Housing Condition (Adequacy)

In 2016, Statistics Canada reported that 4.6 percent of households lived in a dwelling inadequate for their needs. Statistics Canada defines “adequacy” as a structure that requires only minor repair or periodic maintenance. Accordingly, any unit that requires major repair is “inadequate.”

Table Cour 31.1: Historical Inadequate Housing by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	9,335	10,410	11,375	6,575	7,350	8,010	2,760	3,065	3,365
Below Adequacy Standard	550	550	525	310	360	295	235	190	230
1 person household	150	180	145	75	110	75	70	70	70
2 persons household	195	170	185	90	130	135	105	40	50
3 persons household	100	100	125	70	60	60	25	45	60
4 persons household	65	65	40	35	45	15	30	20	30
5+ persons household	45	30	25	40	0	10	0	0	15
Inadequate Housing (%)	5.9%	5.3%	4.6%	4.7%	4.9%	3.7%	8.5%	6.2%	6.8%

Housing adequacy is closely tied to the age of the housing stock within a community. Overall, Courtenay’s housing stock is relatively new (mostly built after 1990), which translates to lower rates of inadequacy for both owners and renters. Owner rates fell from 4.7 to 3.7 percent, while renters fell from 8.5 to 6.8 percent. Generally, renters do have greater tendency to occupy older buildings (based on available rental stock). Accordingly, they are almost twice as likely to live in a unit requiring major repair.

Figure Cour 31.1: Historical Inadequate Housing by Tenure, % (Statistics Canada)

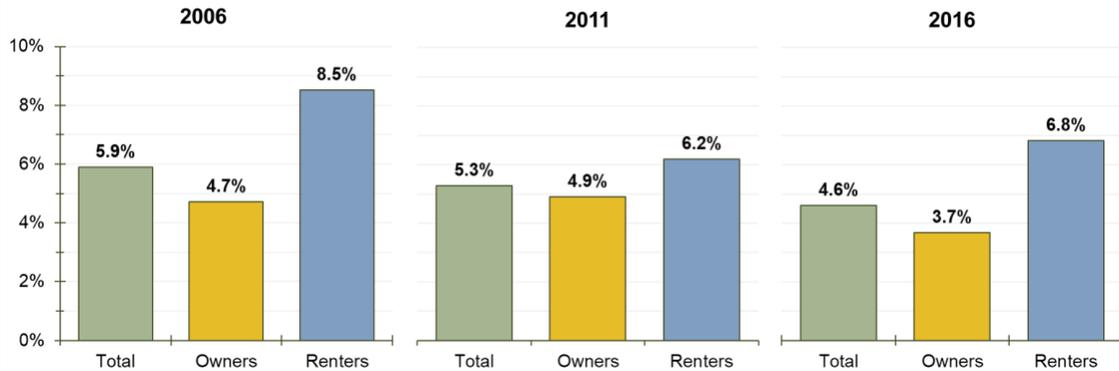
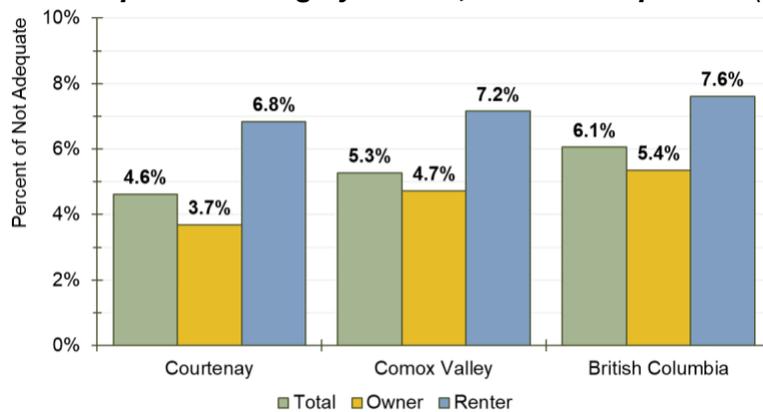


Figure Cour 31.2: Inadequate Housing by Tenure, 2016 – Comparison (Statistics Canada)



Overall, Courtenay demonstrates noticeably lower rates of inadequacy (across both tenures) than Comox Valley and British Columbia – 5.7 and 6.1 percent, respectively. Unsurprisingly, Courtenay also has the highest proportions of homes built after 1990 among all compared geographies. Notwithstanding, Courtenay, CVRD, and BC improved since 2006.

32. Overcrowding (Suitability)

In 2016, 2.2 percent of Courtenay households lived in an unsuitable dwelling. Statistics Canada defines “suitability” as whether a structure has enough bedrooms for the size and composition of the household. Accordingly, any unit that does not have enough bedrooms is “unsuitable.”

Table Cour 32.1 - Historical Unsuitable Housing by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	9,335	10,410	11,375	6,575	7,350	8,010	2,760	3,065	3,365
Below Suitability Standard	390	310	245	155	120	75	240	190	165
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	80	25	10	15	0	0	70	25	10
3 Persons	90	105	85	0	30	10	85	75	75
4 Persons	95	80	55	50	15	15	45	65	45
5+ Persons	125	100	90	90	70	55	40	30	35
Unsuitable Housing (%)	4.2%	3.0%	2.2%	2.4%	1.6%	0.9%	8.7%	6.2%	4.9%

Both owner and renter households experienced decreases in their proportions of unsuitable housing since 2006. Owners dropped from 2.4 to 0.9 percent, while renters dropped from 8.7 to

4.9 percent. The number of unsuitable households decreased across all household sizes, except for 3-person homes. Nevertheless, 3-person unsuitability remained stable at 1.1 percent. Previously discussed unit growth suggests that the 10-year expansion of 2- and 3-bedroom dwellings is providing greater choice to households when planning for their needs.

Figure Cour 32.1: Historical Unsuitable Housing by Tenure, % (Statistics Canada)

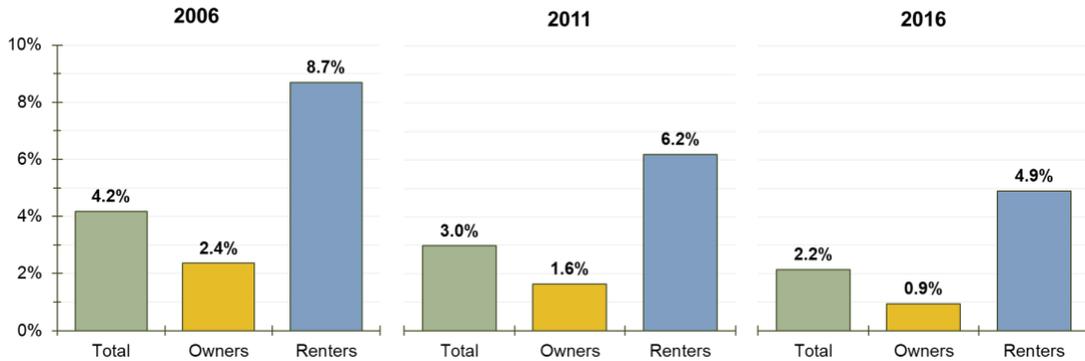
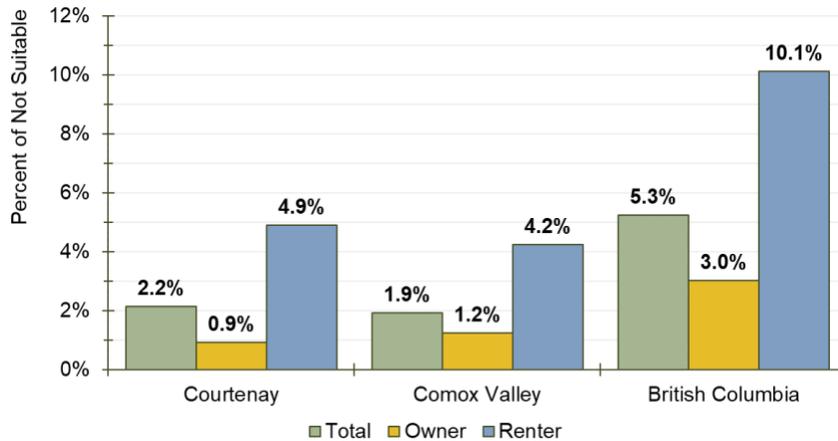


Figure Cour 32.2: Unsuitable Housing by Tenure, 2016 – Comparison (Statistics Canada)



Courtenay has higher unsuitability rates than the CVRD, except within owner households which are supported by a considerably large new housing stock (built post 1990). As for BC, Courtenay sits well below provincial rates, regardless of tenure type. All jurisdictions improved from 2006, suggesting that either new construction is satisfying market demand or that households have overall moved to alternative housing that meets their needs.

33. Affordability

Statistics Canada defines “affordable” as whether a household spends less than 30 percent of its overall income on shelter expenses (including utilities, taxes, condo fees, rent, or mortgage payment). Accordingly, Statistics Canada defines any household spending equal to or more than 30 percent as experiencing a housing affordability problem.

Table Cour 33.1: Historical Unaffordable Housing by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	9,335	10,410	11,375	6,575	7,350	8,010	2,760	3,065	3,365
Above Affordable Threshold	2,430	2,595	2,755	1,080	1,090	1,140	1,350	1,505	1,615
1 person household	1,170	1,365	1,435	445	490	545	730	875	890
2 persons household	710	555	750	360	260	350	355	295	400
3 persons household	320	390	335	140	160	120	175	235	210
4 persons household	175	235	175	95	155	95	75	80	80
5+ persons household	55	55	60	35	25	30	15	25	30
Unaffordable Housing (%)	26.0%	24.9%	24.2%	16.4%	14.8%	14.2%	48.9%	49.1%	48.0%

Between 2006 and 2016, the proportion of households living in unaffordable accommodation reduced from 26.0 to 24.2 percent. Nevertheless, the number of unaffordable households increased from 2,430 to 2,755 (13.4 percent). Both owners and renters experienced improving affordability conditions relative to their growing populations, though renters were only marginally better off. Owner unaffordability dropped 1.6 percent; whereas, renters decreased 0.9. One-person households are having the most trouble financially; they account for 81.5 percent of the actual unaffordable household increase.

Figure Cour 33.1: Historical Unaffordable Housing by Tenure, % (Statistics Canada)

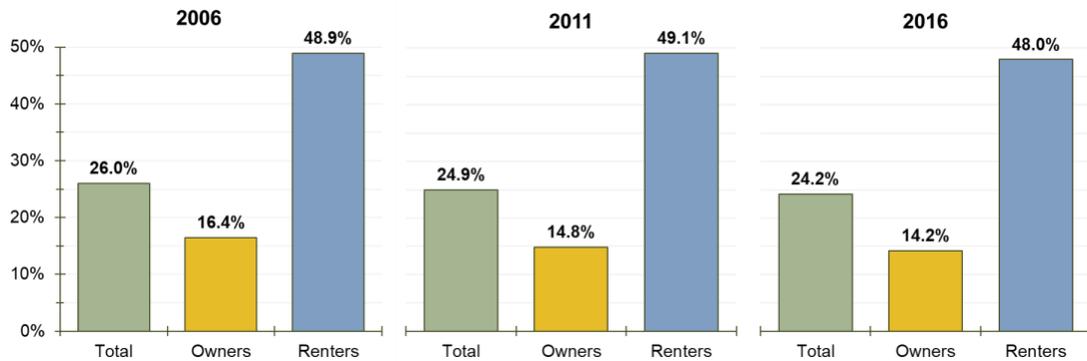
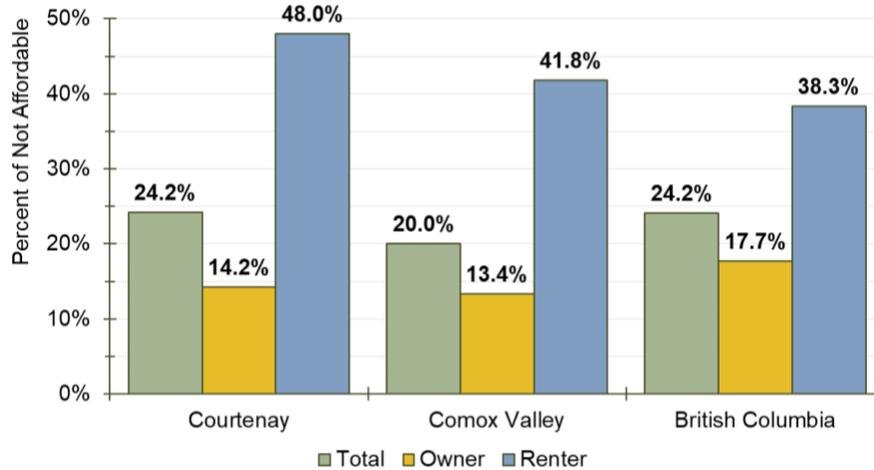


Figure Cour 33.2: Unaffordable Housing by Tenure, 2016 – Comparison (Statistics Canada)



Courtenay’s overall affordability rate matches the Province but falls short of Comox Valley. Against CVRD, Courtenay is less affordable across both tenure types, while its owners experience

greater affordable than the those of the Province. Historical data suggests that all geographies are improving, with Courtenay leading the way with a 1.8 percentage point drop since 2006.

34. Core Housing Need

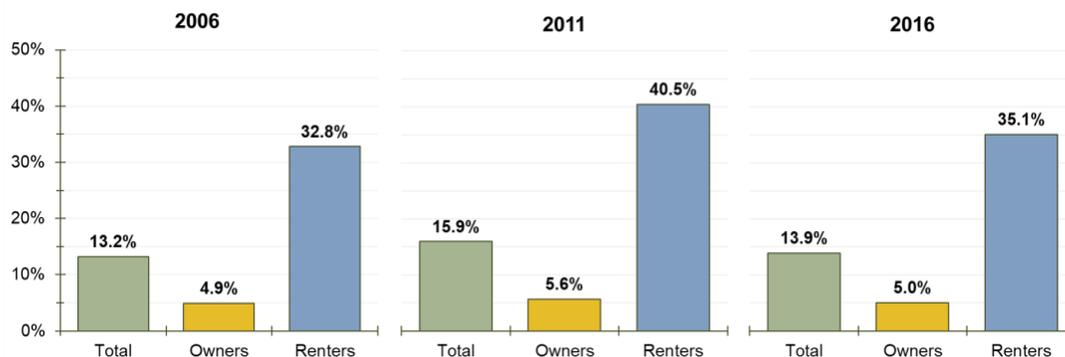
Statistics Canada defines “Core Housing Need” as a household whose dwelling is considered inadequate, unsuitable, or unaffordable, and whose income levels are such that they could not afford alternative housing in their community. In other words, it considers the three variables previously discussed and contextualises them within the greater local context.

Table Cour 34.1: Historical Core Housing Need (CHN) by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	9,335	10,410	11,370	6,575	7,350	8,010	2,760	3,065	3,365
Household not in CHN	8,110	8,755	9,795	6,255	6,935	7,615	1,855	1,825	2,185
Household in CHN	1,230	1,660	1,580	320	415	400	905	1,240	1,180
1 person household	525	925	820	120	160	205	410	765	610
2 persons household	395	345	380	105	120	115	290	225	265
3 persons household	190	230	250	50	70	50	140	160	200
4 persons household	100	140	105	35	65	30	70	75	70
5+ persons household	15	20	20	15	0	0	0	15	25
Household in CHN (%)	13.2%	15.9%	13.9%	4.9%	5.6%	5.0%	32.8%	40.5%	35.1%

In 2016, 1,580 Courtenay households (13.9 percent) were in Core Housing Need, up from 13.2 percent in 2006. Proportional to their respective totals, both owners and renters are now worse off than they were in 2006 – owner need rose from 4.9 to 5.0 percent, while renters increased from 32.8 to 35.1 percent. The most considerable increase, from both a unit and percent change perspective, occurred in 1-person renter households, which accounted for 84.3 percent of the overall increase.

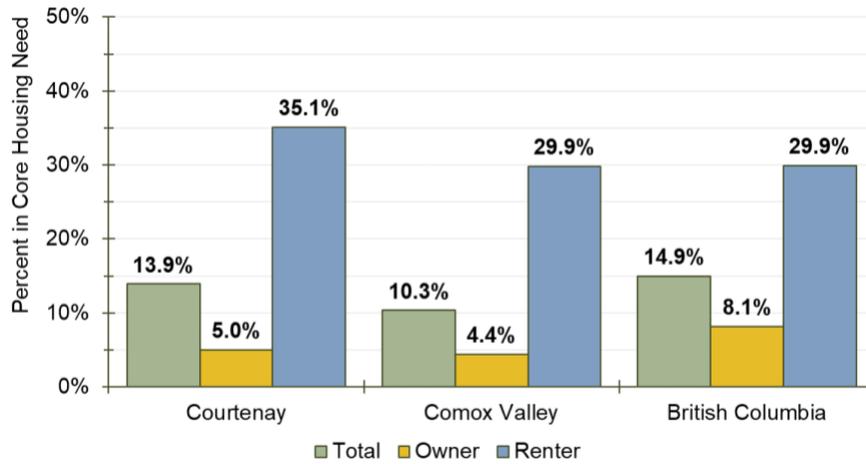
Figure Cour 34.1: Historical Core Housing Need by Tenure, % (Statistics Canada)



It is important to note that if no household had an alternative housing option for their relative income, then the rate of Core Housing Need would equate to the highest percentage between inadequate, unsuitable, and unaffordable households. For instance, Courtenay’s rate of unaffordable housing is 24.2 percent, yet its rate of Core Housing Need is 13.9 percent, suggesting that the 9.7 percentage point difference could be due to households having other, more affordable options elsewhere in the community (according to Statistics Canada).

This could suggest that the affordability problem may not be solely related to unaffordable units, but partially to households specifically deciding to spend more (perhaps in exchange for quality, size, or location of the unit).

Figure Cour 34.2: Core Housing Need by Tenure, 2016 – Comparison (Statistics Canada)



Courtenay showcases better overall Core Housing Need metrics than the Province, driven by lower rates of need among owner households. Nonetheless, renters have noticeably higher rates of need than BC and the CVRD. Accordingly, its overall rate exceeds the Region's.

All geographies experienced worsening conditions since 2006, caused by the increase in the total of renter households and the increasing rates of need within them. For owners, the CVRD and BC did show marginal improvement, but not enough to sway trends.

Based on provincial level Statistics Canada data, recent immigrants face considerable need at 25.2 percent. However, Courtenay and Comox Valley have lower immigrant rates than the Province (though Courtenay's immigrant population is growing more rapidly), signifying that need may be directed to particular age cohorts. According to 2016 census information for BC, 15.5 percent of children between 0 to 14 had greatest Core Housing Need (the highest of any cohort). This may indicate that those households most in need are young families with children (whether couples or lone parent).

35. Extreme Core Housing Need

Extreme Core Housing Need modifies the definition of Core Housing Need via its affordability metrics; instead of measuring affordability by a 30 percent threshold, it uses 50 percent. The result is a demonstration of how many households are truly experiencing dire housing circumstances. As discussed above, some households may actually choose to live in more expensive conditions; however, the 50 percent adjustment largely removes these situations from consideration, though some outliers may still exist.

Table Cour 35.1: Historical Extreme Core Housing Need (ECHN) by Tenure (Statistics Canada)

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	9,335	10,410	11,370	6,575	7,350	8,010	2,760	3,065	3,365
Household not in ECHN	7,780	8,765	9,850	6,140	6,920	7,660	1,645	1,850	2,190
Household in ECHN	780	820	760	220	215	175	560	610	585
1 person household	395	545	425	60	90	70	330	450	350
2 persons household	215	130	180	85	50	60	130	75	120
3 persons household	95	75	105	30	25	30	65	55	80
4 persons household	55	75	40	25	50	15	30	25	30
5+ persons household	15	0	10	15	0	0	0	0	10
Household in ECHN (%)	8.4%	7.9%	6.7%	3.3%	2.9%	2.2%	20.3%	19.9%	17.4%

In 2016, 760 households were in Extreme Core Housing Need (6.7 percent), down from 8.4 percent in 2006. Proportional to their respective totals, both owners and renters are better off than they were in 2006 – owner extreme need declined from 3.3 to 2.2 percent, while renter extreme need decreased from 20.3 to 17.4 percent. Proportionally, renters are about eight times more likely to experience Extreme Core Housing Need than owners.

Figure Cour 35.1: Historical Extreme Core Housing Need by Tenure, % (Statistics Canada)

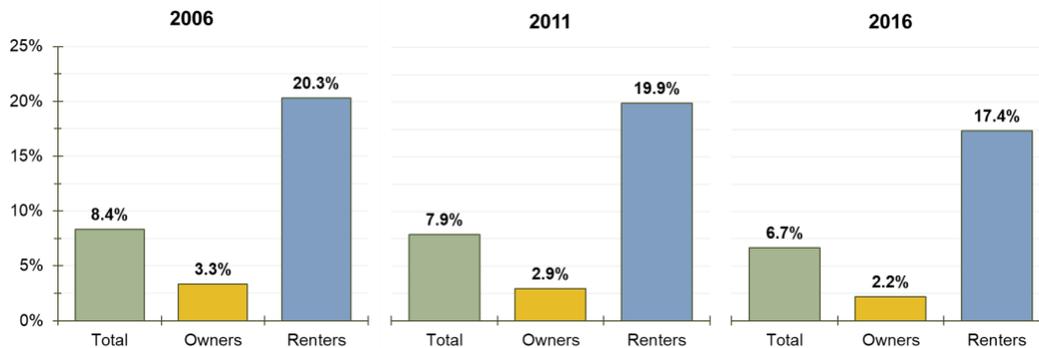
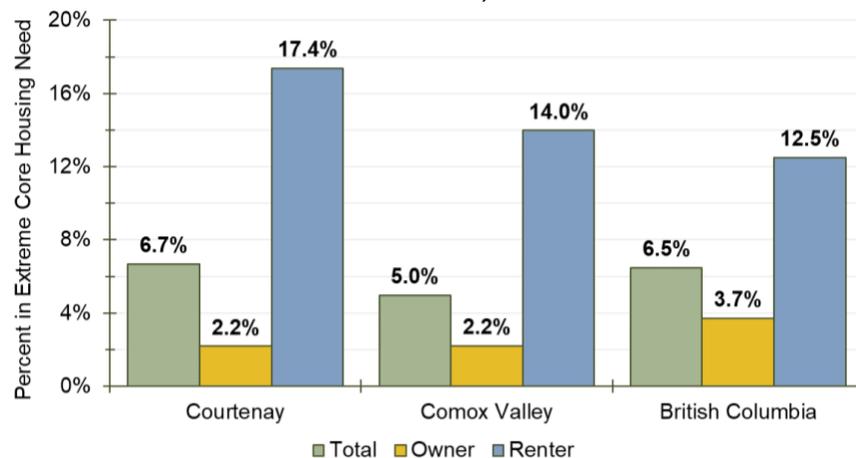


Figure Cour 35.2: Extreme Core Housing Need by Tenure, 2016 – Comparison (Statistics Canada)



Courtenay demonstrates higher rates of Extreme Core Housing Need than both CVRD and BC – 5.0 and 6.5 percent, respectively. Comox Valley’s overall rate fell from 2006 to 2016 for both renter and owner households, while BC’s rose slightly, mostly due to a small rise in dire rental

affordability. Like traditional Core Housing Need, Courtenay’s owner households are better off than the Region and Province. As for renters, their decreasing rates of extreme need demonstrate a positive turn for the community; however, 17.4 percent of renter households is still significant.

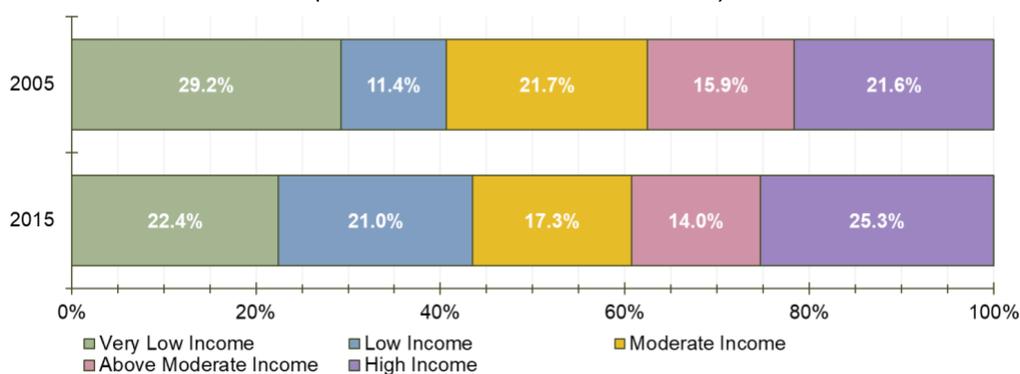
36. Affordability Gap

Each individual or household has a different financial relationship with the accommodation that they occupy. Some live in dire financial circumstances that cannot be avoided due to the market; whereas, others voluntarily choose a type of dwelling that exceeds typical thresholds of affordability despite the presence of less expensive housing options if they feel it is a compromise that better meets their lifestyle needs. Since it is impossible to express every household’s experience, this report chooses to develop specific income categories. The intent is to facilitate discussion around groups of households with different financial capacity.

The household income categories are defined as follows:

- very low income** – making less than 50 percent of median income;
- low income** – making between 50 and 80 percent of median income;
- moderate income** – making between 80 and 120 percent of median income;
- above moderate income** – making between 120 and 150 percent of median income; and
- high income** – those making above 150 percent of median income.

Figure Cour 36.1: Historical Before-Tax Income Categories, 2015 dollars
(derived from Statistics Canada)



As depicted in **Figure Cour 36.1**, the share of households earning a high-income increased by about 4 percent since 2005. The only other category to rise (proportionally) were those in low-income, up 10 percent over the same period.

Table Cour 36.1 summarizes how many households fall within each of the above noted income categories. Although the table is directly associated with the text immediately following (regarding changes over time), it should be referred to later in this section to understand how many households can or cannot afford certain accommodation.

Households in very-low-income decreased over the 10-year period by 6.8 percent, which only translated to about 70 households leaving the category. The change is mostly due to increasing total households that earn higher incomes. Notably, the number of low-income households grew by about 133 percent, above-moderate by 11.2 percent, and high by 48.4 percent. Moderate-income households remained relatively consistent at 2,020 in 2015.

Table Cour 36.1: Historical Households Before-Tax Income Categories, 2015 dollars
(derived from Statistics Canada)

Year	Very Low		Above Moderate		High
	Low	Moderate	Moderate	Above Moderate	
2015	2,625	2,460	2,020	1,635	2,960
2010	2,645	1,170	3,060	840	2,555
2005	2,695	1,055	2,005	1,470	1,995

Decreases in moderate- and above-moderate-income households suggests there has been movement in the amount of before-tax income that households are earning, whether decreasing or increasing. The changes can be due to individuals having worked longer, thus commanding greater salaries, or people retiring which would typically reduce annual earnings. Regardless, the greatest impact appears to be from the number of people entering the market.

As discussed, the chosen income categories are defined by thresholds related to median income (e.g. very low is below 50 percent of the median). Based on those thresholds, we can:

- 1) determine the maximum income achievable by a particular group;
- 2) calculate what an affordable monthly payment or dwelling price would be (based on the 30 percent affordability threshold); and
- 3) compare these calculations to median market rents and median house prices.

Please note that this exercise rounds rents and dwelling prices for simplicity; that affordable dwelling values assume a 10 percent down payment, a 3 percent interest rate, and a 25-year amortization period; and that median income will grow by the historical growth rate until 2019 to facilitate a comparison.

Table Cour 36.2: Income Level Ownership & Rental Cost Gaps, 2019 dollars

Income Category	Maximum Income	Affordable (30%)		Rent Gap				Sale Price Gap			
		Monthly Payment	Dwelling Value	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Single Family	Condo Apt.	Patio Home	Town House
Very Low	\$30,336	\$758	\$177,699	\$158	-\$17	-\$222	-\$442	-\$309,701	-\$117,301	-\$160,301	-\$182,301
Low	\$48,538	\$1,213	\$284,319	\$613	\$438	\$233	\$13	-\$203,081	-\$10,681	-\$53,681	-\$75,681
Moderate	\$72,807	\$1,820	\$426,478	\$1,220	\$1,045	\$840	\$620	-\$60,922	\$131,478	\$88,478	\$66,478
Above Moderate	\$91,008	\$2,275	\$533,098	\$1,675	\$1,500	\$1,295	\$1,075	\$45,698	\$238,098	\$195,098	\$173,098
Median Income	\$60,672	\$1,517	\$355,399	\$917	\$742	\$537	\$317	-\$132,001	\$60,399	\$17,399	-\$4,601

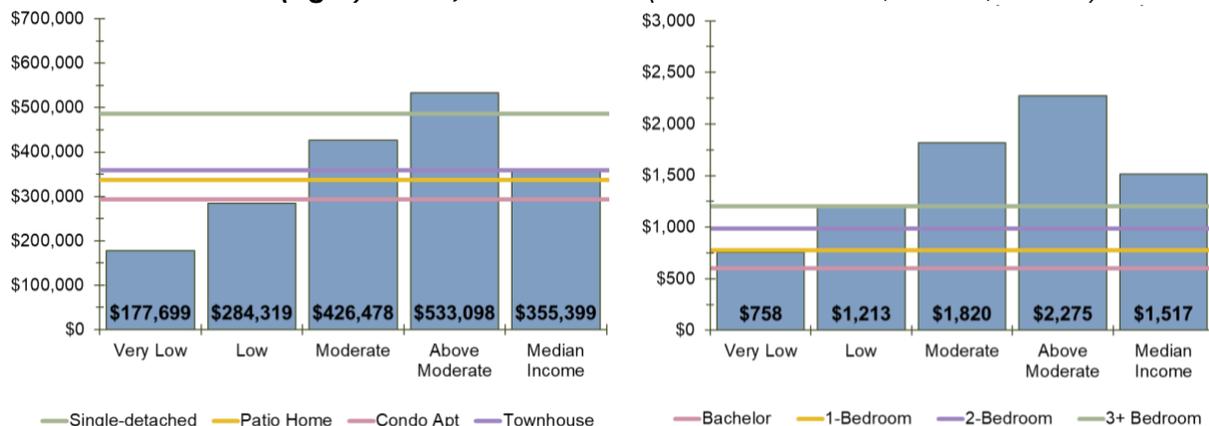
The results of **Table Cour 36.2** illustrate which income categories can or cannot afford certain accommodation types, and by how much. Red table cells indicate that the particular household would exceed their affordable budget for that unit by the dollar value provided; green cells indicate when the unit is below budget.

To summarize, a very-low-income household (of which there are a maximum of 2,625 or 22.4 percent) could potentially afford a bachelor unit but cannot afford any other rental size or conventional dwelling type. All other income groups can reasonably afford all rental types (based on maximum attainable incomes). For home ownership, very-low- and low-income households cannot reasonably afford all dwelling type prices; all higher categories can afford to own, with the exception of single-family homes for moderate-income households.

Figure Cour 36.2 graphically represents the result of **Table Cour 36.2**. For instance, the left graphic for ownership shows that a moderate-income household cannot afford a single-detached home at its maximum income since the affordable purchase price generated by said income does

not surpass the horizontal line attributed to that dwelling type. Please note that high-income households are not displayed in either the table or graph since no maximum can be reasonably set for this category.

Figure Com 36.2: Affordable Prices (blue) by Income Level versus Home Ownership (left) & Rental (right) Costs, 2019 dollars (Statistics Canada, VIREB, CMHC)



Similarly, we can calculate which specific economic family types can or cannot afford certain types of accommodation based on the same approach. Using the before-tax median incomes provided earlier in this report, adjusting them to 2019 dollars, calculating affordable monthly payments and purchase values, and comparing these to market rental and ownership prices, we obtain the result of **Table Cour 36.3**.

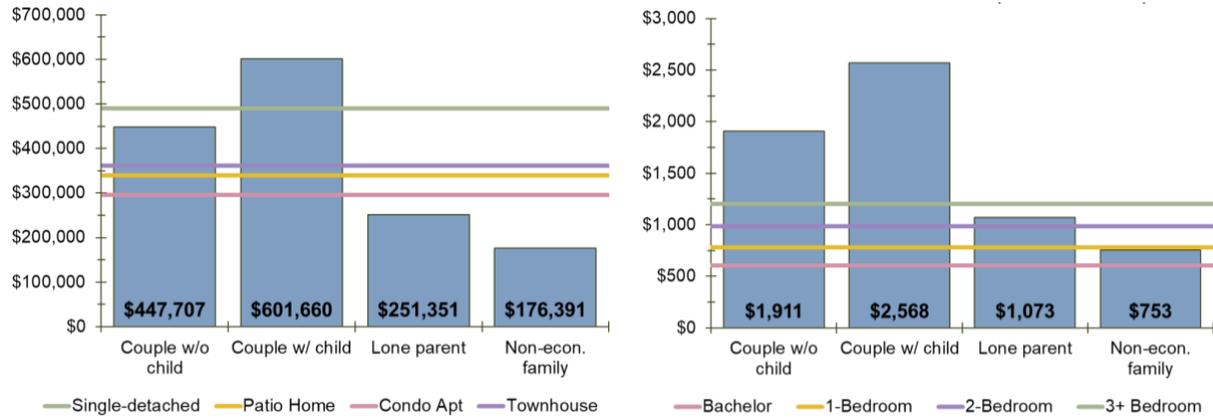
Table Cour 36.3: Economic Family Ownership & Rental Cost Gaps, 2019 dollars

Economic Families	Median Income	Affordable (30%)		Rent Gap				Sale Price Gap			
		Monthly Payment	Dwelling Value	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Single Family	Condo Apt.	Patio Home	Town House
Non-econ. family	\$30,113	\$753	\$176,391	\$153	-\$22	-\$227	-\$447	-\$311,009	-\$118,609	-\$161,609	-\$183,609
Lone parent	\$42,910	\$1,073	\$251,351	\$473	\$298	\$93	-\$127	-\$236,049	-\$43,649	-\$86,649	-\$108,649
Couple w/ child	\$102,713	\$2,568	\$601,660	\$1,968	\$1,793	\$1,588	\$1,368	\$114,260	\$306,660	\$263,660	\$241,660
Couple w/o child	\$76,431	\$1,911	\$447,707	\$1,311	\$1,136	\$931	\$711	-\$39,693	\$152,707	\$109,707	\$87,707
Median Income	\$60,672	\$1,517	\$355,399	\$917	\$742	\$537	\$317	-\$132,001	\$60,399	\$17,399	-\$4,601

Figure Cour 36.3 graphically represents the result of **Table Cour 36.3**. For instance, the left graphic for ownership shows that half of lone parent households (because median defines the midpoint) cannot afford any unit type since the associated affordable purchase price tied to the maximum available income does not surpass any of the horizontal lines associated to a dwelling type. Conversely, the right shows that at least half of lone parents can afford all rental types (except 3 or more-bedrooms).

To summarize, at least 50 percent of non-economic families can only afford a bachelor unit within the overall market; however, they are relatively close to affording the median rent of a 1-bedroom apartment. About half of lone parents can afford all rental units, except 3 or more-bedrooms; they cannot reasonably afford any of the defined dwellings within the ownership market. Couples with children can generally afford any unit, while those without children have greater difficulty paying for single-family homes.

Figure Com 36.3: Affordable Prices (blue) by Economic Family Type versus Home Ownership (left) & Rental (right) Costs, 2019 dollars (Statistics Canada, VIREB, CMHC)

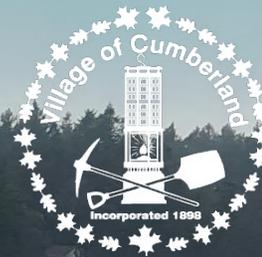


Once again, please note that this discussion considers “reasonable affordability” as not paying more than 30 percent of before-tax household income. It is still possible for the defined categories or families to rent or purchase a unit; however, the greater the discrepancy between the affordable budget and said prices, the greater the financial impact on that household.



Comox Valley

REGIONAL DISTRICT



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