

Mount Waddington Regional Housing Needs Report

Housing Needs Report Guide

December 2020



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What is the Current Housing Situation?

Across Canada, communities are struggling with affordability challenges and experiencing increasing homelessness and rates of core housing need. The past five to ten years are widely recognized as a state of housing crisis, as escalating shelter costs have increasingly outpaced the growth in incomes and available housing supports and services.¹

Federal and Provincial Context

While the federal government was actively involved in providing affordable housing in the 1950's – 1970's, this ended in the 1990's when they devolved program delivery to the provinces. In the 1960's, provincial housing corporations started to support affordable housing initiatives, before increased flexibility and a lack of federal involvement in the 1990's and 2000's resulted in less significant direct investments in communities. In 2017, the federal government re-engaged in the housing system, releasing *A Place to Call Home*, Canada's first National Housing Strategy, representing the largest federal housing program in Canada's history. This was followed by a 2018 provincial housing strategy: *Homes for B.C.: A 30-Point Plan for Housing*, which outlined a commitment to 114,000 new affordable homes across the housing continuum by 2028.

Canada's National Housing Strategy: A Place to Call Home

A Place to Call Home is Canada's first National Housing Strategy and the first large scale federal investment in the housing system since the 1990's. It outlines \$55 billion of actions to help improve housing affordability between 2018 and 2028, including such targets as cutting chronic homelessness in half, removing 530,000 families from housing need, investing in the construction of 125,000 new affordable homes, and renovating 300,000 existing homes. The Strategy is designed to focus on the needs of the most vulnerable Canadians first:

- Women and children fleeing domestic violence
- Seniors
- Young adults
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2+
- Racialized groups
- Recent immigrants
- People experiencing homelessness

There are six priority areas of action identified, as described in the following table.

¹ Among other sources, see <https://www.gensqueeze.ca/>; <https://thetyee.ca/Analysis/2019/08/01/Gov-Created-Housing-Crisis-Now-Fix/>; <https://www.policyalternatives.ca/publications/reports/housing-market-human-right-view-metro-vancouver/>; <https://news.gov.bc.ca/factsheets/bc-government-addressing-housing-affordability-challenges>

TABLE 1 PRIORITY AREAS OF ACTION FROM CANADA’S NATIONAL HOUSING STRATEGY, A PLACE TO CALL HOME

Action Area	Description
Housing for those in greatest need	Housing to address the needs of the most vulnerable Canadians first
Social housing sustainability	Improve the sustainability of housing owned and operated by non-profit societies or housing co-operatives and build the capacity of providers
Indigenous housing	Improving housing for First Nations, Métis and Inuit and advancing greater autonomy and responsibility for housing by Indigenous peoples, organizations, and communities
Northern housing	Improving housing conditions in Canada’s geographic north (Yukon, Northwest Territories, and Nunavut) is a priority area of the strategy, recognizing the amplified housing challenges faced due to low employment, sparse populations, resource-based economics, and limited capacities for sustainable growth
Sustainable housing and communities	Measures to ensure that housing is environmentally friendly, socially inclusive, and financially secure for builders and/or operators
Balanced supply of housing	Balance the overall stability of the housing market by creating new affordable rental supply, working towards better understanding of diverse housing needs, and supporting projects that deliver affordable homeownership options

Finally, the Strategy includes components that will be delivered by provincial and territorial housing authorities, which the *Homes for BC* plan builds on. Most of the federal programming is delivered through CMHC who deliver investments, through a range of supports such as seed funding, capital grants, and favourable financing rates for non-market and market rental projects.

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

Following the national housing strategy, the Government of BC released *Homes for BC* in 2018 in response to the affordable housing crisis being felt across the province. The Plan contains 30 actions divided into five areas of focus:

- Stabilizing the market
- Cracking down on tax fraud and closing loopholes
- Building the homes people need
- Security for renters
- Supporting partners to build and preserve affordable housing

The Plan includes a commitment to build 114,000 new market and non-market homes by 2028 and \$7 billion in investments over 10 years.

Much of the investment is being delivered through BC Housing programs, which have been expanded or created to address various housing needs. Among other programs, there is the Community Housing Fund and Indigenous Housing Fund, both of which provide capital funding, financing, and operating support for new non-market housing projects. The province has also created the Rapid Response to Homelessness stream of funding, which is delivering supportive housing across the province, serving individuals experiencing or at risk of homelessness.

Housing Needs Reports

In addition to the 30-Point Plan, the Government of BC amended the *Local Government Act* and *Vancouver Charter* to require all local governments to complete Housing Needs Reports. Housing Needs Reports are required to contain more than 50 specific data indicators. Local governments are required to complete their first report by April 2022 and update their reports every five years thereafter. The intent is for local governments to collect and review key data about their current and anticipated population and households and housing needs, for consideration in official community plans and regional growth strategies. There was a three-year funding program released to help local governments meet the new requirements, which is administered by UBCM.

The 2020 Mount Waddington Regional Housing Needs Report Project fulfills these requirements.

Housing Needs Reports

The following information is provided by the Province of British Columbia and can be accessed through the web address indicated in the footnote of this page.² Please note that this information is current to December of 2020 and some legislative or reporting requirements may change over time.

Municipalities and regional districts in B.C. are required to complete housing needs reports by April 2022 and every five years thereafter. These reports will help local governments and the B.C. government better understand and respond to housing needs in communities throughout B.C.

An Overview of Housing Need Reports

Legislative requirements took effect April 16, 2019 and require local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs in B.C. communities. 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.

Together, legislation and regulations specify requirements for local government related to housing needs reports. These requirements include:

- Collecting information to identify current and projected housing needs,
- Using that information to prepare and publish an online housing needs report which shows current and projected housing needs for at least the next five years, and
- Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies

Detailed data collection, report content, and public reporting requirements are summarized in Appendix A of this document.

Additional guidance for information collection and report content requirements is available in Appendix B.

A presentation outlining data collection sources and methods is available in Appendix C.

² [Housing Needs Reports - Province of British Columbia \(gov.bc.ca\)](https://www2.gov.bc.ca/gov/content/housing/needs-reports)

Information Collection Requirements

To help determine current and projected housing needs, local governments are required to collect approximately 50 distinct kinds of data about:

- Current and projected population
- Household income
- Significant economic sectors
- Currently available and anticipated housing units

Regional districts are required to collect this information for each electoral area.

The B.C. government is currently providing nearly all the required data free of charge. Data can be accessed through the Provincial Data Catalogue, here:

<https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

For a list of all required data points and their sources please see Appendix A.

Report Content Requirements

All housing needs reports are required to contain the following, based on an analysis of the information collected:

- Statements about key areas of local need, including affordable housing, rental housing, special needs housing, seniors housing, family housing, and shelters and housing for people at risk of homelessness
- The number of housing units required to meet current and anticipated housing needs for at least the next five years, by housing type. Housing ‘type’ is defined as dwelling size (number of bedrooms)
- The number and percentage of households in core housing need and extreme core housing need

Regional districts must include this required content for each electoral area.

Local governments must also complete and include in the housing needs report a standardized form that summarizes key pieces of data collected, consultation undertaken and key findings from each local government on their housing needs. The form also provides space for local governments to identify other housing issues or needs that are not captured elsewhere. The intent of the form is to provide an easily-comparable snapshot of housing needs in each jurisdiction.

https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/housing_needs_reports_summary_form.pdf

Public Reporting Requirements

When a housing needs report is complete, a local government is required to

- Receive the report at a council or board meeting that is open to the public, and
- Publish the report on an internet site that is publicly and freely accessible

Public reporting means that the public, First Nations, and stakeholders such as non-profit organizations, private developers, and other government agencies will have access to better information when making housing investment decisions.

Relationship to Official Community Plans & Regional Growth Strategies

A local government is required to consider its most recent housing needs report, and the housing information on which it is based, when

- Developing an official community plan or regional growth strategy,
- Amending an official community plan in relation to housing statements, map designations or policies,
- Amending a regional growth strategy in relation to proposed housing actions, and
- Considering every five years whether a regional growth strategy must be reviewed

This will ensure that any updates to an official community plan or regional growth strategy are informed by the latest available housing needs information.

Data for Housing Needs Reports

The B.C. government provides nearly all the data that local governments are required to collect, free of charge, and packaged on a community basis. This data includes:

- **BC Assessment** data on assessed values and sales prices of housing
- **BC Housing** data on non-market housing and new homes registered
- **BC Stats data** on projected population and household demographics from 2018 to 2028
- **Canada Mortgage and Housing Corporation (CMHC)** data on primary rental market prices, primary rental vacancy rates and some secondary rental market data
- **Statistics Canada Census** data on population and household demographics, labour force, household income, housing units and core housing need

This data can be supplemented by other sources, including local government data, community surveys and public engagement, as a basis for informing a housing needs report.

Jointly Prepared Housing Needs Reports

Partnerships between two or more local governments to undertake this work could offer potential benefits and efficiencies. A regional district could also consider coordinating the collection and reporting of housing needs information on behalf of their members, as long as required community-specific information and reporting is provided for each individual electoral area and participating municipality.

Indicators and Monitoring Guide

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but Electoral Areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measures are good indicators of how and why your community might be changing. They are relatively easy to measure, appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables will help your community understand its needs and meet its legal requirements. While these tables do not represent the full depth of information required in the Housing Needs Reports legislation, the tables and included questions will inform basic analysis of housing data can kick-start the housing needs report process.

DEMOGRAPHY

	<i>Total Current Year</i>	<i>Share (%) Current Year</i>	<i>Total Previous Year</i>	<i>% Change</i>
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

Key Questions:

1. Is there a balance of Working Age people to total population; the ratio of youth + seniors to working age people is healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?

HOUSEHOLDS

	<i>Overall</i>	↑ or ↓*	<i>Owners</i>	↑ or ↓	<i>Renters</i>	↑ or ↓
Total Households						
Families w/ Child(ren)						
Families w/o Child(ren)						
Single / Roommates						

*up or down since previous reporting period?

Key Questions:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

EMPLOYMENT

	<i>Overall</i>	↑ or ↓*	<i>Owners</i>	↑ or ↓	<i>Renters</i>	↑ or ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						
% of Total People						

*up or down since previous reporting period?

Key Questions:

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefitting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics.

For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.

2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

INCOME & HOUSING

	<i>Current Report Year</i>	<i>Previous Report Year</i>	<i>% Change</i>
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Rental Vacancy (%)			

*data should be reported entirely in real dollars to properly compare income to prices

Key Questions:

1. Are incomes growing faster than rent prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest); it is possible that prices increase over time, but interest rates fall enough to render mortgage payment more affordable.
2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

HOUSING NEED CRITERIA

	<i>Overall</i>	↑ or ↓*	<i>Owners</i>	↑ or ↓	<i>Renters</i>	↑ or ↓
Unsuitable Housing						
# of Households						
% of Households						
Inadequate Housing						
# of Households						
% of Households						
Unaffordable Housing						
# of Households						
% of Households						

*up or down since previous reporting period?

Key Questions:

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.

Secondary Market Rental Scan

Because Canada Mortgage and Housing Corporation only tracks primary rental market data in communities with over 10,000 people, communities on the North Island are especially reliant on secondary market surveys to track the costs of rentals across the Region. Regular tracking of the secondary market is relatively easy, and data is available at all times, not released in large batches either yearly or on census timelines. Tasking staff to monitor and record secondary market prices and details once a month is a cost-effective way to track your secondary market and monitor longitudinal price changes.

Common Secondary Market Sites

Mount Waddington residents post secondary market rentals in a variety of locations. These three sites are good place to start, but you may wish to expand your search as you learn of better locations.

Used North Island: <https://www.usednorthisland.com/classifieds/apartment-rentals>

Kijiji: <https://www.kijiji.ca/b-apartments-condos/port-hardy-port-mcneill/c3711700301?ll=50.720823%2C-127.496667&address=Port+Hardy%2C+BC&radius=92.0>

Rent, Buy or Sell Property North Island: <https://www.facebook.com/groups/512724235447268/>

Key Secondary Market Tracking Guide

Tracking the following indicators in your rental market will enable staff or consultants to easily give an accurate number for average unit cost by number of bedrooms across your region. This factors into affordability calculations and other key housing analysis.

<i>Unit Identifier (address, link to ad, etc.)</i>	<i>Location</i>	<i>Number of Bedrooms</i>	<i>Type of Unit (apartment, house, etc.)</i>	<i>Cost</i>	<i>Additional Notes (Condition, etc.)</i>
Rental #1					
Rental #2					

Projections

Projections of population and anticipated household demand are vital tools on which communities rely to plan for their future needs. A well-constructed projection can give stakeholders and decision-makers an idea of where to allocate resources, what issues to prioritize, and what the future might look like.

To fulfil the requirements of British Columbia's Housing Needs Reports legislation, the province currently requires two core projections be undertaken. First, a projection of population from 2020 to 2025 with breakdowns of different age cohorts and special consideration of cohorts that may be growing or diminishing. Second, a projection of household demand with breakdowns of different unit types by number of bedrooms. We anticipate that similar projections will be required on an on-going basis.

To help communities through the projection process, the Province has commissioned a specialized projection dataset that is available through the Statistics BC website. However, the dataset is only available on a regional level and is not granular enough to offer meaningful information for the individual communities. To meet the requirements of the Province, a set of projection data specific to each community needs to be developed.

Population projections are typically developed using three main modelling techniques:

1. The Cohort Survival Method

Population projections use the Cohort Survival Method to anticipate growth every five years until the chosen cut-off period using historical birth, mortality, and migration rates. Essentially, each five-year cohort is given a coefficient representing the number of members of the cohort who are likely to die or give birth during any given period. That coefficient determines how many members will make it to the next cohort and how many new members will be added to the 0-5 cohort. Younger cohorts typically have a coefficient of around 1 as they have high survival rates, but low birth rates. Middle-age cohorts tend to have a coefficient of greater than 1 as they have high survival rates and high birth rates. Older cohorts tend to have a coefficient of less than one as they have lower survival rates and low birth rates. This data is supplemented with immigration and emigration data. The Cohort Survival Method is generally considered to be the most accurate when working with larger populations and is the method used by the Province to construct regional projections.

2. Headship Model

The projections themselves in this case are relatively simple once the population projections for the relevant geography are produced, and the headship and ownership rates prepared. Essentially, you are combining headship rates with population projections by age to produce an estimate of households in the future.

The household projections completed in 2020 were developed using headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates are assumed to remain constant (by age group) over time.

In mathematical terms, headship rates are calculated as such:

$$h_{a,f,t} = m_{a,f} p_{a,t}$$

Where $h_{a,f,t}$ is the number of households, $m_{a,f}$ the headship rate, and $p_{a,t}$ the population, with the subscripts “a”, “f”, and “t” representing age groups, household family types, and time (year).

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project that there would be an

additional 20 couple households without children where the occupants owned their home, and where the head of the home was between the ages 45 and 54.

3. Constant Share Method

The simplest relevant projection model, constant share is typically applied to smaller populations and relies on a well-constructed cohort survival projection (like the one provided by the Province) to work properly. The constant share technique assumes that a smaller community will make up a consistent proportion of a larger population and that it will broadly follow the same growth or decline trends. For example, using the projections available at a Regional level, we assume that if a community accounted for 20% of regional population in 2011 and 25% of regional population in 2016 (an increase of 25% in 5 years), it will likely account for between 31.25% of regional population in 2020 (another increase of 25%.) Demand by unit size is projected by analyzing the historical share of the housing stock that each unit type occupies and assuming that those trends will continue. For example, if the proportion of 2-bedroom units grew at a rate of 2% per year from 2006 to 2016, the model assumes that trend will continue from 2020 to 2025.

Like any projection exercise, results become less accurate over longer periods. These methods assume the Regional District of Mount Waddington will remain in a constant state economically, socially, and environmentally. In reality, population and household demand for housing can change constantly due to local, regional, and wider influences. This housing needs assessment should be one tool in a complete toolbox. Engagement and anecdotal information can be just as important when determining how to meet community needs moving forward.

Engagement

Community engagement was a key component of the Mount Waddington Regional District Housing Needs Report Project and will be an important part of future needs reports. 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 should illustrate qualitative findings and give the Regional District information about the people effected 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 staff or consultants 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 staff or consultants 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

Engagement Techniques

Each community engagement process should be designed to suit the needs of the project. A housing report update, for example, may only need to conduct a series of key informant interviews and not bother with a full community survey or focus groups.

Steering Committee

A small steering committee can be a valuable asset for a housing needs report. The committee can suggest key informants or other engagement activities, help define study goals, and review documents at draft stages.

Housing Survey

A community survey is designed to capture housing experiences from as many participants as possible. It should be short, capture basic demographic data, and provide areas for long form responses. For an example of a community survey, see the engagement report from this study.

Stakeholder Interviews

Stakeholder interviews typically target 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, stakeholder 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. Stakeholders should meet the following criteria:

1. Be geographically relevant and diverse. Stakeholders should live or work within the study area and collectively represent all areas and communities within the Regional District.
2. Have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.

3. Be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
4. Understand or work with market housing and local government bylaws that govern development.

For an example of a stakeholder interview script, see the engagement report from this study.

Pop-Up Engagement

Though not included in the 2020 Housing Needs Report, pop-up engagement can be useful for driving participation in the online survey and letting the public know what the purpose of the study is. Typically, staff or consultants set up a booth at community events, pass out handbills, and answer any questions the public may have. Great places to set up the booth are at craft fairs, the swimming pool or skating rink, and at the library.

Focus Groups

Focus groups or roundtable discussions are typically held with larger groups, between 4 and 10 participants each. These engagement events provide an opportunity for deeper discussion amongst different organizations about the challenges and opportunities of the current housing environment. The aim is to identify Regional District and community nuances and collect relevant materials or data to inform the Study's broader data collection activities. Sessions usually consist of a presentation of preliminary data followed by a facilitated discussion around housing in the region. For an example of focus group discussion questions, see the engagement report from this study

Community Forums

Community forums are best for distributing information and findings related to the study. The larger format often has 20 or more participants, so it is best as an information sharing format rather than serving a gathering function.

APPENDIX A: GUIDE TO REQUIREMENTS FOR HOUSING NEEDS REPORTS

Guide to Requirements for Housing Needs Reports

Effective April 16, 2019 provincial requirements require all local governments to complete housing needs reports for their communities by April 2022 and every five years thereafter.

Together, the housing needs reports legislation and regulations specify requirements for:

- **Information Collection** - As a basis for determining current and projected housing needs, local governments are required to collect approximately 50 distinct kinds of data.
- **Report Content** - All housing needs reports are required to contain certain content, based on analysis of the information collected, and a standardized summary form.

This guide is an overview of the requirements in each of these areas.¹

The requirements related to housing needs reports are detailed in legislation and associated regulations:

- The *Local Government Act* (mainly Part 14) and Housing Needs Reports Regulation.
- *Vancouver Charter*, Section 27 and Vancouver Housing Needs Reports Regulation.

Links to the legislation and regulations, as well as implementation supports for local governments to meet the requirements, are available at:

<https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

Local governments who are already working on, or who have recently completed a housing needs report (before April 2019), may be considered to have met the legislated requirement for their first report. Please contact ministry staff about whether these transitional provisions could apply to your local government.

Ministry of Municipal Affairs and Housing
Planning and Land Use Management Branch
Telephone: 250-387-3394
Email: PLUM@gov.bc.ca

¹ Note: In the event of discrepancy with this document, the meaning of the legislation and regulations prevails.

Required Information (Data Collection)

As a basis for determining current and projected housing needs, local governments are required to collect approximately 50 kinds of data about:

- current and projected population;
- household income;
- significant economic sectors; and
- currently available and anticipated housing units.

In the case of a regional district, this information is required for each electoral area to which the report applies (except for electoral areas with a population of less than 100). In the case of the Islands Trust, the information is required for each local trust area.

Most of the data that local governments are required to collect is provided at: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

The tables below detail each of the required kinds of data, its source and the time frame for which it is required.

Understanding trends is an important part of data analysis. Consequently, local governments are required to collect information on previous as well as current years.

- For data that is available from Statistics Canada, the period for which data will be required will be the previous three Census reports. For other information, the required period will be comparable. Local governments may choose to look further back if information is available.
- Information projections will be required to look at least five years forward.

Population <i>Time Frame: previous 3 Census reports, except marked *</i>	Source of Data	Housing Needs Report Regulation
Total population	Statistics Canada Census	Section 3 (1) (a) (i)
Population growth [# and %]	Statistics Canada Census	Section 3 (1) (b)
Age - Average and median age	Statistics Canada Census	Section 3 (1) (a) (ii), (iii)
Age - Age group distribution (0-14, 15-19, 20-24, 25-64, 65-84, 85+) [# and %]	Statistics Canada Census	Section 3 (1) (a) (iv)
Mobility – number of non-movers, non-migrants, migrants	Statistics Canada Census	Section 3 (1) (a) (x)
Number of individuals experiencing homelessness* (if available)	Homeless Counts	Section 3 (1) (d)
Number of students enrolled in post-secondary institutions* (if applicable)	AEST	Section 3 (1) (c)

Households <i>Time Frame: previous 3 Census reports</i>	Source of Data	Housing Needs Report Regulation
Total number of households	Statistics Canada Census	Section 3 (1) (v)
Average household size	Statistics Canada Census	Section 3 (1) (vi)
Breakdown of households by size (1, 2, 3, 4, 5+ people) [# and %]	Statistics Canada Census	Section 3 (1) (vii)
Renter and owner households [# and %]	Statistics Canada Census	Section 3 (1) (viii)
Renter households in subsidized housing [# and %]	Statistics Canada Census	Section 3 (1) (ix)

Anticipated Population <i>Time Frame: next 5 years</i>	Source of Data	Housing Needs Report Regulation
Anticipated population	BC Stats	Section 3 (2) (a)
Anticipated population growth [# and %]	BC Stats	Section 3 (2) (b)
Anticipated age - Average and median age	BC Stats	Section 3 (2) (c), (d)
Anticipated age - Age group distribution (0-14, 15-19, 20-24, 25-64, 65-84, 85+) [# and %]	BC Stats	Section 3 (2) (e)

Anticipated Households <i>Time Frame: for next 5 years</i>	Source of Data	Housing Needs Report Regulation
Anticipated number of households	BC Stats	Section 3 (2) (f)
Anticipated average household size (# of people)	BC Stats	Section 3 (2) (g)

Household Income <i>Time Frame: previous 3 Census reports</i>	Source of Data	Housing Needs Report Regulation
Average and median household income (if available)	Statistics Canada Census	Section 4 (a), (b)
Households in specified income brackets (# and %) (if available)	Statistics Canada Census	Section 4 (c)
Renter household income – Average and median (if available)	Statistics Canada Census	Section 4 (f)
Renter households in specified income brackets (# and %) (if available)	Statistics Canada Census	Section 4 (d)
Owner household Income – Average and median (if available)	Statistics Canada Census	Section 4 (g)
Owner households in specified income brackets (# and %) (if available)	Statistics Canada Census	Section 4 (e)

Economic Sectors & Labour Force	Source of Data	Housing Needs Report Regulation
<i>Time Frame: previous 3 Census reports. Except for *</i>		
Total number of workers	Statistics Canada Census	Section 5 (a)
Number of workers by industry (North American Industry Classification System – NAICS)	Statistics Canada Census	Section 5 (b)
Unemployment rate and participation rate	Statistics Canada Census	Section 7 (b), (c)
Commuting destination* (within census subdivision; to different census subdivision; to different census division; to another Province/Territory)	Statistics Canada Census	Section 7 (d), (e), (f), (g)

Housing Units – Currently occupied/available	Source of Data	Housing Needs Report Regulation
Total number of housing units	Statistics Canada Census	Section 6 (1) (a)
Breakdown by structural type of units [# and %]	Statistics Canada Census	Section 6 (1) (b)
Breakdown by size – # of units with 0 bedrooms (bachelor); 1 bedroom; 2 bedrooms; 3+ bedrooms	Statistics Canada Census	Section 6 (1) (c)
Breakdown by date built (pre-1960; 1961-80; 1981-90; 1991-00; 2001-10; 2011-16; 2017) [# and %]	Statistics Canada Census	Section 6 (1) (d)
Number of housing units that are subsidized housing	BC Housing/ BCNPHA ²	Section 6 (1) (e)
Rental vacancy rate – overall and for each type of unit (if available)	CMHC	Section 6 (1) (i), (j)
Number of primary and secondary rental units (if available)	CMHC, Various	Section 6 (1) (k) (i), (ii)
Number of short-term rental units (if available)	Various	Section 6 (1) (k) (iii)
Number of units in cooperative housing (if applicable)	Coop Housing Federation of BC	Section 6 (1) (l)
Number of Post-secondary housing (number of beds) (if applicable)	AEST	Section 6 (1) (o)
Shelter beds and housing units for people experiencing or at risk of homelessness (if applicable)	BC Housing	Section 6 (1) (p)

² BCNPHA: BC Non-profit Housing Association

Housing Units – Change in housing stocks (past 10 years)	Source of Data	Housing Needs Report Regulation
Demolished - overall and breakdown for each structural type and by tenure (if available)	Local government	Section 6 (1) (m) (i), (ii), (iii), (iv)
Substantially completed - overall and breakdown for each structural type and by tenure (if available)	Local government	Section 6 (1) (n) (i), (ii), (iii), (iv)
Registered new homes - overall and breakdown for each structural type and for purpose-built rental	BC Housing	Section 6 (3) (a), (b), (c)

Housing Values	Source of Data	Housing Needs Report Regulation
<i>Time Frame: 2005 onward for first report; past 10 years for subsequent reports</i>		
Assessed values - Average and median for all units	BC Assessment	Section 6 (1) (f) (i)
Assessed values - Average and median by structural type (e.g. single detached, apartment, etc.)	BC Assessment	Section 6 (1) (f) (ii)
Assessed values - Average and median by unit size (0, 1, 2, 3+ bedrooms)	BC Assessment	Section 6 (1) (f) (iii)
Sale Prices – Average and median for all units and for each structural type	BC Assessment	Section 6 (1) (g) (i)
Sale Prices – Average and median by structural type (e.g. single detached, apartment, etc.)	BC Assessment	Section 6 (1) (g) (ii)
Sale Prices - Average and median by unit size (0, 1, 2, 3+ bedrooms)	BC Assessment	Section 6 (1) (g) (iii)
Rental Prices – Average and median for all units and for unit size (# of bedrooms) (if available)	CMHC	Section 6 (1) (h) (i)
Rental Prices - Average and median by unit size (0, 1, 2, 3+ bedrooms)	CMHC	Section 6 (1) (h) (ii)

Households in Core Housing Needs	Source of Data	Housing Needs Report Regulation
<i>Time Frame: previous 3 Census reports</i>		
Affordability – households spending 30%+ of income on shelter costs (overall # and % of households)	Statistics Canada Census	Section 7 (a) (i)
Affordability – households spending 30%+ of income on shelter costs (# and % of renter and owner households)	Statistics Canada Census	Section 7 (a) (ii)
Adequacy – households in dwellings requiring major repairs (overall # and % of households)	Statistics Canada Census	Section 7 (a) (iii)
Adequacy – households in dwellings requiring major repairs (# and % of renter and owner households)	Statistics Canada Census	Section 7 (a) (iv)
Suitability – households in overcrowded dwellings (overall # and % of households)	Statistics Canada Census	Section 7 (a) (v)
Suitability – households in overcrowded dwellings (# and % of renter and owner households)	Statistics Canada Census	Section 7 (a) (vi)

Required Content for Housing Needs Reports

All housing needs reports are required to contain the following content, based on analysis of the information collected. In the case of a regional district, this content is required for every electoral area to which the report applies. In the case of the Islands Trust, the content is required for each local trust area to which the report applies.

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type.
- Statements about key areas of local need.
- The number and percentage of households in core housing need and extreme core housing need.
- A standardized summary form.

Note that a regional district *does not need* to include the following content for electoral areas with a population of less than 100.

Housing units required – Current and Anticipated (in 5 years)	Legislation
Number of units needed by “type” (unit size): 0 bedrooms (bachelor); 1 bedrooms; 2 bedrooms; and 3+ bedrooms	LGA: 585.3 (c) (i), (ii); VC: 574.3 (c) (i), (ii)

Households in core housing need <i>Time frame: previous 3 Census reports</i>	Housing Needs Reports Regulation
Core housing need, overall and breakdown by tenure [# and %]	Section 8 (1) (a) (i), (ii)
<i>Extreme</i> core housing need, overall and breakdown by tenure [# and %]	Section 8 (1) (a) (iii), (iv)

Statements about key areas of local need	Housing Needs Reports Regulation
<ul style="list-style-type: none"> • Affordable housing • Rental housing • Special needs housing • Housing for seniors • Housing for families • Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness 	Section 8 (1) (b) (i), (ii), (iii), (iv), (v), (vi)

Summary Form	Housing Needs Reports Regulation
<ul style="list-style-type: none"> • Key contextual information (e.g. location, population, median age, unemployment rate, etc.) • Summary of all the required content (tables above) • Summary of housing policies in OCPs and RGSs (if available) • Summary of community consultation, and consultation with First Nations, other local governments and agencies. • Other key housing issues or needs not identified in the required content. 	Section 8 (1) (c)

For more information, please contact ministry staff:

Ministry of Municipal Affairs and Housing
 Planning and Land Use Management Branch
 Telephone: 250-387-3394
 Email: PLUM@gov.bc.ca

APPENDIX B: HOUSING NEEDS REPORT GUIDELINES,
PROVINCE OF BC, JUNE 2020

Housing Needs Report Guidelines

JUNE 2020



THESE NOTES PROVIDE LOCAL GOVERNMENTS WITH ADDED CLARITY ON SEVERAL ASPECTS OF THE HOUSING NEEDS REPORTS REQUIREMENTS.

1. Requirements for *collected information* are different than requirements for *report content*.

- **Collected information:** To help determine current and projected housing needs, local governments are required to collect approximately 50 distinct kinds of data. This is meant to *inform* the analysis of local housing needs and underpin the content of the report.
- **Report content:** The list of content that must be included in a report is different from (and shorter than) the list of the kinds of data required under collected information. Required report content includes: statements about key areas of local need; the number of housing units required to meet current and anticipated needs; the number and percentage of households in core housing need and extreme core housing need; and the standardized summary form.

Detailed information collection, report content, and public reporting requirements are summarized in the [Summary of Legislative and Regulatory Requirements for Housing Needs Reports \(PDF\)](#)

2. Housing needs reports only need to include the required *report content*, NOT the *collected information*.

- Completed housing needs reports must include all the required *report content*.
- However, reports do not need to include or list all the *collected information*.
- It is up to local government to decide whether to include some of the *collected information* in the report as lists, tables, graphs or appendices.

3. The standardized summary form must be completed and included as part of the housing needs report.

- The standardized summary form is a key piece of required *report content*.
- It is meant to provide an easily-comparable snapshot of housing needs in each jurisdiction.
- The completed summary form must be included in the final report (main body or appendix).

4. Where reports are jointly-prepared, all participating local governments must ensure requirements are met.

- Partnerships between two or more local governments to undertake housing needs reports could offer potential benefits and efficiencies.
- Where a housing needs report covers more than one municipality and/or electoral area, each participating local government must ensure all the requirements are met. In particular:
 - » The report must include the required *report content*, including summary form, for **each** municipality and/or electoral area that the report covers.
 - » Each participating council/board must receive the report at a meeting that is open to the public, and publish it online.

5. The length, organization and format of a housing needs report is flexible.

- Communities have different sizes and circumstances, and housing needs reports will reflect this.
- When developing their report, local governments can determine the document's appropriate length (number of pages), organization (e.g. sections, chapters, appendices), and format (e.g. graphs, tables, colour, photos, maps).

6. The required ***collected information*** and ***report content*** is just a starting point.

- In addition to the ***collected information***, local governments can use other information and datasets to supplement, qualify and deepen their understanding of local housing needs.
 - » *For instance, the results from stakeholder engagement and community surveys will often provide valuable context for the numbers in the datasets.*
- Similarly, beyond the required ***report content***, local governments have flexibility to include other types of content related to local housing needs, and to devote more of their reports to specific areas or issues that are of particular relevance.
 - » *Areas of focus might be: housing for families, accessible housing for seniors, impact of tourism on housing, workforce housing, or high cost of rental housing.*

7. Engagement and partnerships are not required but are recommended.

- Engagement and partnerships with community members, stakeholder groups and nearby First Nations provide valuable information and improve the quality of housing needs reports.
- The focus, extent and method of engagement is up to local governments. However, it is recommended that the process include engagement with vulnerable populations.
- Other possible engagement or partnership opportunities include non-profit housing and service providers, the development sector, property managers, school boards, post-secondary institutions, health authorities, local business owners and major employers.



Ministry of
Municipal Affairs
and Housing

APPENDIX C: CAPACITY BUILDING SLIDES

Mount Waddington Regional Housing Needs Report Project

December 4, 2020



M'AKOLA
DEVELOPMENT
SERVICES

urban
matters

Purpose of Today's Discussion

- Final review of data sources and discuss opportunities for updates in the future
- Discuss what local governments can do to address housing needs
- Learn more about supporting the non-profit development sector





Legislation and Regulations

“Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia” was presented by the government in February 2018.

- Committed to building and preserving homes.
- Major financial commitments.
- 114,000 new affordable homes.
- This plan included a commitment of \$5 million over 3 years for housing needs assessments.
- The plan represents a long-term vision to support housing, and affordable housing in particular, in BC.

In Spring 2019 the regulations detailing the required contents and form of the new “Housing Needs Reports” were unveiled.

The HNRs have two major requirements:

- **Information Collection**
 - required to collect 59 distinct kinds of data
- **Report Content**
 - Requirements to report on approximately 20% of data collected
 - Summary form
- HNRs must be delivered every 5 years, with the first within 3 years of the regulations being put in place.
- To keep HNRs as relevant as possible, the 5-year updates should be timed to follow the release of all relevant Census information.



Data Sources

DATA SOURCES

Set of approximately 4-5 major data sources:

- Statistics Canada (StatsCan)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Statistics
- Assessment BC
- Municipalities/Regional District
- Other

Census Profile, 2016 Census

Central Kootenay, Regional district [Census division], British Columbia and British Columbia [Province]

Topic: All data Counts Rates

Characteristic	Central Kootenay, RD British Columbia [Census division]			British Columbia [Province]		
	Total	Male	Female	Total	Male	Female
Counts (unless otherwise specified)						
Population and dwellings						
Population, 2016 ¹	59,517	...	...	4,648,055	...	...
Population, 2011 ¹	58,441	...	...	4,400,057	...	...
Population percentage change, 2011 to 2016	1.8	...	...	5.6	...	...
Total private dwellings ²	30,726	...	...	2,063,417	...	...
Private dwellings occupied by usual residents ³	27,016	...	...	1,881,969	...	...
Population density per square kilometre	2.7	...	...	5.0	...	...
Land area in square kilometres	22,094.94	...	...	922,503.01	...	...

Typical Route: Statistics Canada Census Profiles

- Most, but not all required data
- Detailed information unavailable by tenure
- Separate structure across census periods (questions and organization varies between 2006, 2011, 2016)

Link: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>

Dataset Groups Activity Stream Share this Record Show the Permalink

Custom Census Reports (2016, 2011, 2006)

104 views (28 recent)

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All Data Now Available in Beyond 20/20 and Excel. (2016 Private Household Data updated)

Beyond 20/20 can be downloaded here: <https://www.statcan.gc.ca/eng/public/beyond20-20>

This dataset contains custom Census information from Statistics Canada for the past 3 Census reports (2016, 2011, 2006), including data about population, household income, economic sectors (labour force), housing units, and core housing needs in three files for each of the Census year:

- Population: This file includes population and labour force data for every municipality, regional district electoral area, and IR in B.C.
- Private Household: This file includes data about household characteristics, household income, and private dwellings for every municipality, regional district electoral area, and IR in B.C.
- Core Housing: This file includes data about Core Housing and Extreme Core Housing Need for every municipality, regional district electoral area, and IR in B.C.

Note: to find a specific local government, choose "geography" in the drop-down window at the top or highlight the top left cell on the table showing Geography, then (1) use the adjacent arrows to scroll through the data; or (2) click on the magnifying glass icon, choose "English Desc" and enter the name of the municipality or electoral area.

Demographics Housing Housing Needs Reports Labour Force Local Governments POPULATION
core housing household income housing units

New Option: Custom Census Based Data Set Requested by Ministry

- All required data (from Statistics Canada)
- Detailed information available by tenure
- Neatly organized and aligned across census periods
- BUT – restricted to population in private households (not ideal for expressing the overall population, unless that is the intent)

Link: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>



STATISTICS CANADA

39 of 59 data points

Recommended Approach:

- Use as the Community Profile set as primary source and supplement with Custom Set
 - Highest sample size
 - Most data points
- Explain limitations in report
 - Rounding
 - Suppression
- Use actual Census Profile for projections
 - Cohort-Survival Model
 - Custom Data Set reflects population in private households, not the absolute total
 - However, you may wish to project private household population only if preferred!

4 of 59 data points

- Primarily for rental market information (primary rental market specifically) – unavailable
 - Vacancy rate
 - Rents
 - Primary market universe (number of units)
- Do not use for demographic or core housing need information
- Not applicable for all communities

Link: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

6* of 59 data points

The screenshot shows the BCStats website interface for population projections. At the top left is the BCStats logo. Below it, the title reads "Sub-Provincial Population Projections - P.E.O.P.L.E. 2018 (Sept 2018)". There are two bullet points: "Administrative boundaries (Reference maps)" and "If you are authorized to access the Health Data Warehouse, click here." Below this is a dropdown menu for "Select a region type:" set to "Local Health Area". There are three main selection areas: "Select region(s):" with a list of regions (0 - British Columbia, 1 - Fernie, 2 - Cranbrook, 3 - Kimberley, 4 - Windermere, 5 - Creston, 6 - Kootenay Lake); "Select year(s):" with a list of years (1986, 1987, 1988, 1989, 1990, 1991, 1992); and "Select sex(es):" with radio buttons for "Males", "Females", and "Totals". Below these is a "Select age group:" section with radio buttons for "5-Year Age Groups" and "Totals". There are "Generate output" and "Reset selection" buttons. At the bottom, there is a note: "Select the region(s), year(s) and sex(es) of interest. Use the Ctrl and/or Shift keys to select multiple entries. Then click 'Generate output'. You can view the results on screen or download a CSV file." and another note: "If you're using Internet Explorer 10 and are having trouble extracting data, please switch to compatibility mode. If you're experiencing problems downloading data, consider using an alternate browser."

Link:

<https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>

- A simple way to find population projections
 - Based on Cohort-Survival Model
 - Can use RDMW level projections and disaggregate them to local levels (note: this does not consider the nuances of individual community trends).
 - Smaller geographies often have different boundaries or are not reported (specifically, electoral areas).
- No projection method is perfect or is absent of limitations
 - Be aware of the limitations and what they might mean for results.

* these 6 data points can also be addressed if projections are done using Statistics Canada data in the projection tool.

BC ASSESSMENT

6 of 59 data points

- Data must be collected by local government through portal
- Organization/structure does not enable easy/efficient analysis

Instructions:

<https://catalogue.data.gov.bc.ca/dataset/housing-values-2006-2020->

LOCAL GOVERNMENT DATA

2 of 59 data points

Local government collected data

- Demolitions
- Starts
- Completions



OTHER REQUIREMENTS

8 of 59 data points

Homeless Individuals
Student Enrollment
Student Housing
Subsidized Housing
Short-Term Rentals
Cooperative Housing
Non-Market Housing
Registered New Homes

Homeless Counts: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

AEST: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

AEST: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

BC Housing: by request (waitlist data)

Various*

CHF BC: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

BC Housing: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

BC Housing: <https://catalogue.data.gov.bc.ca/group/housing-needs-reports>

Additional Data

Not Required, but included in this study:

- AirDNA Data
- Custom Request on Indigenous Housing Needs
- Secondary Market Scan
- For future consideration: Unique Identifier Count





Summary

Data Summary

- Statistics Canada census data represents the largest section of the data collection
- CMHC data is relatively straightforward, but has limited relevance to the North Island
- BC Assessment data is the least user friendly, and is flawed – it will take more time than expected



Projections

- Multiple possible approaches – use what you are comfortable with.
- Project projections developed using BC Stats population projections for the Mount Waddington Region and using headship rates by age of primary household maintainer, household family type, and household tenure.
- Heavily dependent on a range of assumptions (generally assuming status quo conditions)
- No projection is perfect. They are best at demonstrating a likely trend direction (and to some degree, magnitude).
 - Contextualize results and try best to avoid absolute language (e.g. using "will grow" instead of "may grow")
- Need to be careful not to let the specificity of projections create an illusion of reliability
 - Results are only as good as the input data available



Using the Results

- Understand housing need of specific groups, notably seniors, families, etc.
- Understand basic outlooks on housing supply and demand
- Estimate affordability pressures by developing affordability “gaps”
- Understand possible future needs, including quantity and form

Using the results

- Housing Needs Reports can help to inform several planning and policy initiatives:
 - Official Community Plans
 - Non-market/affordable housing policies
 - Economic Development
 - Zoning bylaws
 - Development approvals
 - Regional growth
- Housing Needs Reports can also help inform and support housing initiatives, such as helping non-profits demonstrate housing need for funding applications or helping municipalities identify housing priorities to inform support for local housing projects.



The role of local government

DELIVERING HOUSING

- In most cases, local governments are not directly involved in the building or operating of housing or associated support services and ventures. Generally, these roles are played by non-profits, developers, and senior governments.
- However, local governments play an important role in the housing system and have been taking more hands-on approaches over the last ten to fifteen years. For any given project, local governments may come as *active partners* by contributing land or capital dollars, or as *supporting partners* by expediting approvals, providing incentives, etc.



Other players with important roles in the housing system include:

- Federal and provincial governments
- Indigenous governments and organizations
- Developers, builders, real estate representatives
- Community-serving organizations like non-profit housing and service providers

OPPORTUNITIES



Facilitate Development



Regulate and Incentivize



Invest



Monitor, Research, & Innovate



Education & Advocacy



Partnerships



Build Affordable Housing



Operate Affordable Housing



Operate Support Services

AGENCIES / ORGANIZATIONS

Local Governments



Indigenous Governments



Non-profits



Developers and Builders



Senior Government



Multi-Sectoral Cooperation



ROLES IN HOUSING AFFORDABILITY

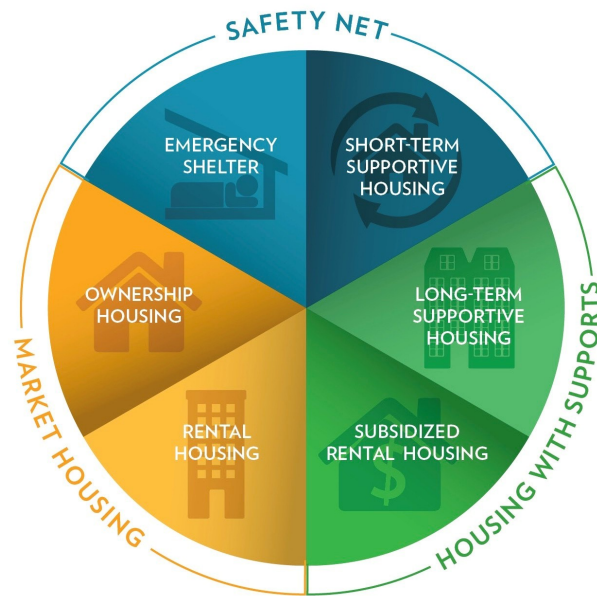


The most common opportunities for local governments to support the housing system can be divided into three key areas:

- Facilitating development
- Incentivizing and investing
- Convening partnerships, advocating and educating



Role of Local Government



- Considering density and diversity that fits with the character of the community
- Addressing rental housing needs
- Addressing non-market housing needs
- Supporting homelessness initiatives
- Partnerships, engagement and communication

Facilitate Development

- Flexible density – 2, 3 and 4 units per single family lot
 - City of Kelowna – RU7 Infill Housing
 - City of Coquitlam – RT-1 Infill Housing
- Pre-zoning for affordable housing
 - City of Burnaby – Pre-zoning for mixed-income/affordable housing
 - Rental-only zoning (relatively untested)

Facilitate Development

- Density bonusing vs. inclusionary zoning
 - Density bonusing – City of Nanaimo
 - Comprehensive density bonusing program that looks at criteria across 7 different categories, including provision of affordable or protected housing
 - Inclusionary zoning – City of Richmond
 - Units donated vs. cash-in-lieu



Invest and Incentivize

- Invest
 - City of Nanaimo: Develop an Affordable Housing Reserve
 - City of Kamloops: Create a Land Acquisition Strategy
- Incentivize
 - Waive/reduce development fees for target housing
 - Waive property taxes
 - Reduced parking requirements
 - Expedited approvals process

Regulate: Protecting Rentals

- City of Maple Ridge – Manufactured home park relocation and tenant relocation policy
- City of New Westminster – Rental replacement policy (draft)
- Town of Ladysmith – Strata conversion policy
- District of Tofino – Short-term vacation rental



Regulate: Land Use and Density

- City of Nanaimo – Coach/carriage/laneway houses
- SFU Land Trust – Lock-off units in condominiums and townhouses
- Pre-zoning for moderate density (see above)

Educate and Advocate

- Community Housing Needs Report
- City of Kamloops – Developer’s Information Package
- Town of Canmore and City of Kamloops – Communicate importance of diverse housing to community



Partnerships

- Town of Gibsons – Land contribution/lease
- City of Vernon – Social planning partnerships
- Capital Regional District, Sunshine Coast Regional District, Cowichan Valley Regional District – Regional Planning
- BC Housing – Housing Hub



Non-Profit Development

Funding Opportunities



Community Housing Fund

- Capital grants available under the call
- Operating funds available
- Rental structure
- Target tenant group
- 35 year amortization financing
- 60 year operating agreement



National Housing Strategy

- Co-investment (CoI)
 - Renovation/renewal
 - Financing
 - Contribution (capital)
 - Minimum requirements: accessibility, energy, affordability, financial viability
 - 50-year amortization
- Rental Construction Financing Initiative (RCFI)
- Rapid Housing Initiative (RHI)

Important Terms

- **Request for Proposal (RFP)** – a formal request for proposals to address an identified problem. An RFP generally asks specific questions and includes clear requirements and a scoring system.
- **Expression of Interest (EOI)** – is a less formal procurement process. An EOI is an invitation to start a conversation about an idea. Generally, requirements are clear but allow the proponent to be more flexible in their response than and RFP.
- **Core Housing Need** – a household is in core housing need if they would have to spend 30% or more of their before-tax income to access acceptable local housing and the housing does not meet one or more of the adequacy, or suitability determinants.
- **National Occupancy Standard** – a guideline that can be used to determine what size housing unit a single person, couple or family qualifies for.
- **Rent-Geared-To-Income (RGI)** – rent-geared-to-income (RGI) housing is subsidized housing. Rent is based directly on the tenant's income, usually 30 per cent of the gross monthly household income.

Defining Affordability

Is often defined differently through different funding frameworks

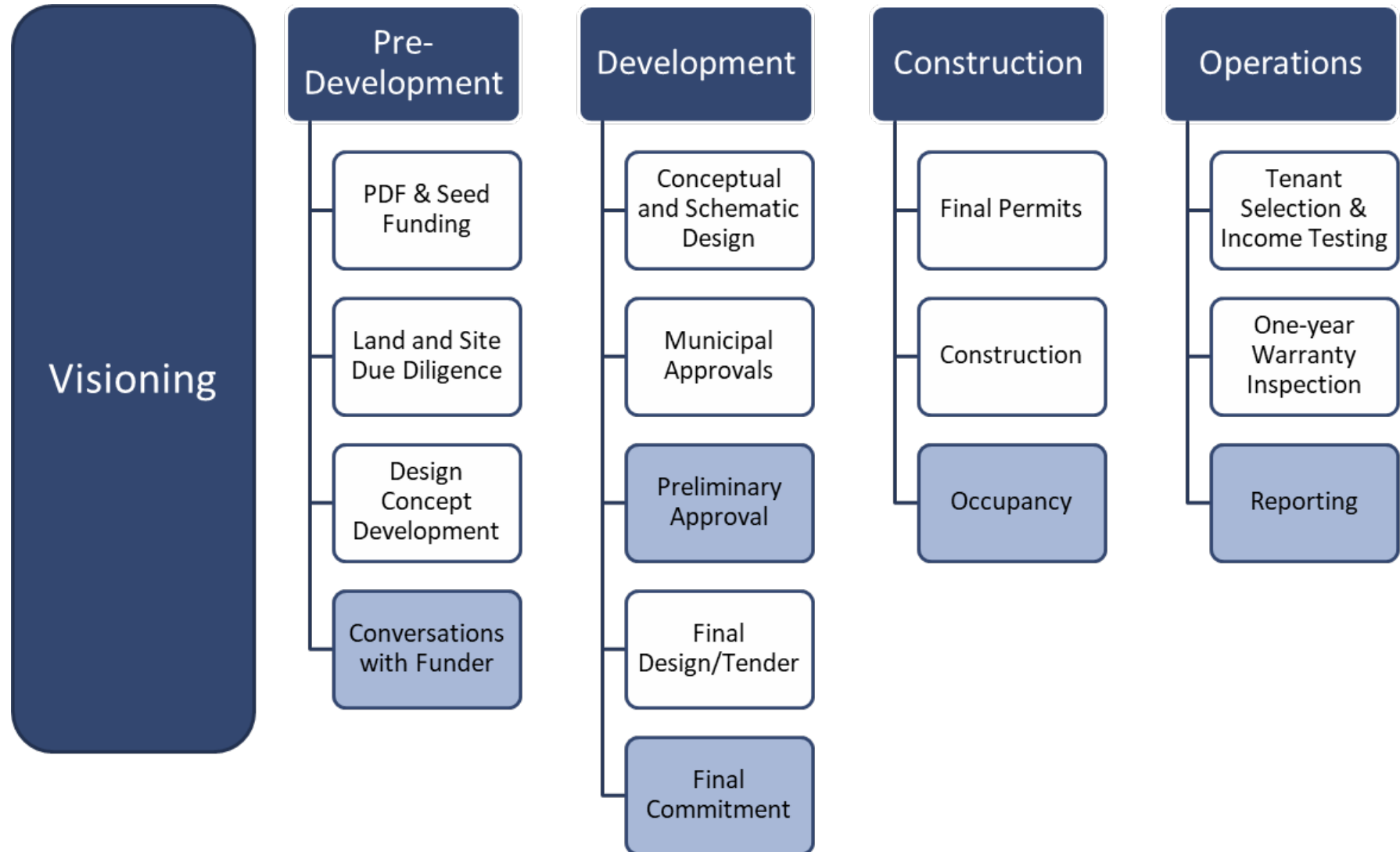
- i.e. CHF and CMHC Co-Investment Fund

Multiple accepted definitions of affordability

- Low-to-moderate income (Income range: single vs. family)
- CMHC Market Rental Report and Housing Income Limits (HILs)
- RGI
- Deep Subsidy

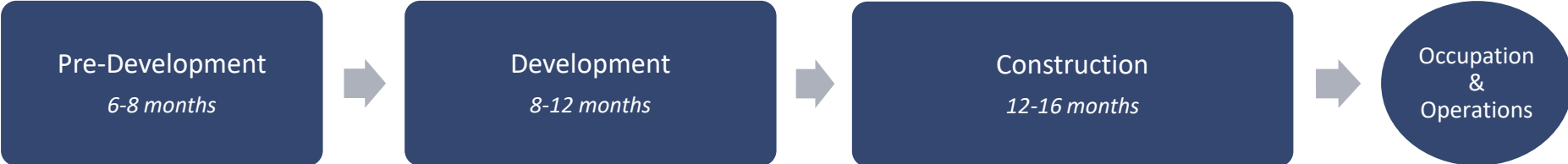
Covenants ensure the property remains affordable for a certain period of time

The Development Process



The Development Process

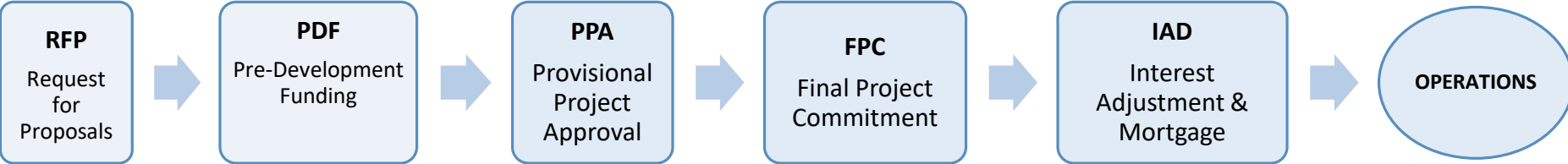
PROJECT DEVELOPMENT PHASES



CMHC PROCESS



BC HOUSING PROCESS



MUNICIPAL PROCESS



Challenges in Small Towns

- **Determining Need**
 - Small communities (data)
 - Workforce housing/seasonal
 - Immediate need vs. Supply
- **Staff time/Capacity (proposal)**
- **Servicing and infrastructure limitations**
- **Board composition**
- **Equity to begin the process**
- **Redevelopment – subsidy/existing mortgages**
- **Density**
- **Procurement**

Opportunities

- **Provincial Funding – Housing Needs Data**
- **You know your community**
- **Momentum**
- **Partners – Health, Regional, Municipal, MCFD**
- **Project champion**
- **Experienced operator**
- **Municipal planning and policy**
- **Impact**

Key Role: The Champion and Project Manager

- Strengthening capacity to provide key information
- Full proforma
- Contract management
- Obtain all approvals
- Facilitate partnership agreements
- Prepare and submit funding applications
- Can be fulfilled internally or contracted to a consultant

Role & Responsibilities of PM

- Project Champion
 - Internal and External Support
- Procure full team
- Facilitate all municipal approval processes
 - Rezoning
 - Development Permit
 - Building Permit



Other Challenges and Considerations

Partnerships approval processes

- Who are the partners?
- Who is signing off?
- Who moves things forward?

Design

- Design guidelines and sustainability requirements (BC Housing, CMHC, municipal)
- Municipal requirements
- Public support
- Proponent's project vision

Budget

- Project feasibility (cost of construction)
- Rental structure (providing affordability vs. available capital)

Operations

- Limited funding for operations/support services

Logistics

- Responding to funding calls
- Time for due diligence studies (firm availability)



Small Town Success Stories

Valemount

Project Details

- Valemount, BC – 1,021 people
- In Progress
- 14 units + Daycare
- Partners



Key Tool: Creative Partnerships

Project Partners

- Columbia Basin Trust
- Ministry of Child and Family Development
- Village of Valemount
- BC Housing
- Robson Valley Community Services Society

Other Examples

Amenity Contributions: Town of Comox

(14,828 people)

- 100+ unit development, 6 units through amenity contribution

Land Donation: Gulf Islands

(Hornby – 1,074 people/Denman – 1,016 people)

- Density
- Land swap
- Something from nothing
- Leverage resources, values and community will

Partnership: Lake Cowichan

(3,226 people)

- Met in 2018
- Told needed an operator and land to even get started
- Reached back out in 2019
- Land donated from City
- New non-profit formed with experienced members from other society on board (and shared staff)

Municipal Development: Slocan

(272 people)