



District of Saanich

Housing Needs Report

November 2020





Prepared by Urban Matters CCC

Developed in collaboration with the Capital Regional District and partner Local Governments.

District of Saanich – Housing Needs Report

Table of Contents

- 1 Introduction 3
 - 1.1 Overview 3
 - 1.2 Housing Need Report Requirements 5
 - 1.3 Data Limitations 5
- 2 Community Profile 7
 - 2.1 Population 7
 - 2.2 Age 7
 - 2.3 Mobility 8
 - 2.4 Households 9
 - 2.5 Economy 10
 - 2.6 Household Median Income 11
 - 2.7 Summary 13
- 3 Housing Profile 14
 - 3.1 Overview of Housing Stock 14
 - 3.2 Trends in the Homeownership Market 24
 - 3.3 Trends in the Rental Market 28
 - 3.4 Non-Market Housing 34
 - 3.5 Homelessness 36
 - 3.6 Student Housing 36
 - 3.7 Housing Indicators 37
 - 3.8 Core Housing Need 38
 - 3.9 Summary 43
- 4 Projections 45
 - 4.1 Methodology 45
 - 4.2 Limitations 45
 - 4.3 Population Growth 46
 - 4.4 Age Projections 47
 - 4.5 Household Projections 47
 - 4.6 Summary 50
- 5 Community Engagement Findings 51
 - 5.1 Regional Findings 51
 - 5.2 Findings for Saanich 54
- 6 Covid-19 Implications 57

6.1	Preliminary Economic Impacts.....	57
6.2	Stakeholder Perspectives	58
7	Summary of Key Areas of Local Need	59
7.1	Number of Units Needed by Unit Size in Saanich	59
7.2	Statements of Key Areas of Local Need in the Capital Regional District	59
8	Glossary	62
	Appendix A: Summary Form	65

1 Introduction

Spanning the southern tip of Vancouver Island and the southern Gulf Islands, as of 2016, the Capital Regional District (CRD) serves more than 383,000 people spread throughout 13 municipalities and three electoral areas. The CRD includes a variety of urban and rural communities, big and small. It is a desirable place to live, with many walkable neighbourhoods and access to nature and numerous amenities. Many communities within the CRD are experiencing pressure on their housing systems, with high property values and rental rates and low rental vacancy. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

Figure 1 Housing Continuum



Communities in the CRD are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC introduced changes to the *Local Government Act*, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local government must complete their first report by 2022 with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The CRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including the District of Saanich. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document with relevant definitions and links for further information.

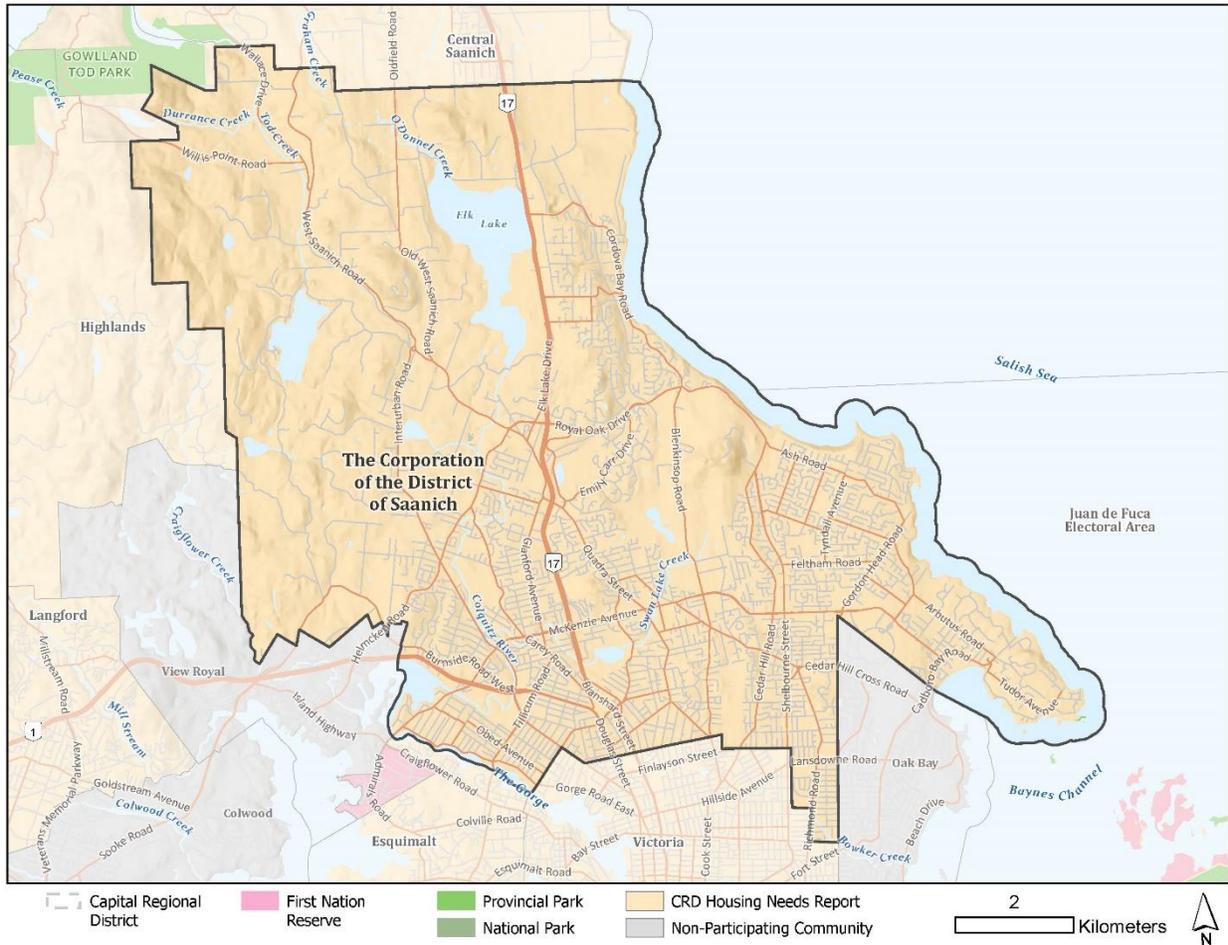
1.1 Overview

With a mix of urban and rural neighbourhoods, Saanich is the largest municipality in the CRD by both size, at 103.78 square kilometres, and population, with 114,148 residents as of the last census in 2016. Saanich makes up almost 30% of the CRD’s population. An abundance of

parcs, trails, recreation centres, beaches, and education facilities offer a high quality of life for Saanich residents.

As of 2016, approximately 58% of dwellings in the community were single family homes with or without secondary suites. Like other communities in the CRD and across the province, Saanich is experiencing increasing pressures on its housing market and the dominant housing form is out of reach for typical households. As the population grows and ages, affordability and changing demographics are shifting the types of housing that can support local needs and development trends are shifting towards multi-family housing forms.

Figure 2 Map of Saanich



In its 2008 Official Community Plan (OCP), the District includes policies around growth management that encourage compact and sustainable urban settlement within the Urban Containment Boundary. These policies support the development of new multi-family residential within centres and village nodes, with less dense housing forms in more rural areas, and additional policies for protection of the Agricultural Land Reserve. There are also provisions for affordable housing and seniors' and special needs housing centred around access to transit and services.

1.2 Housing Need Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.¹ Most of this data is made available by the Government of BC through their data catalogue. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:
 - Data available online through Census profiles and data tables
 - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- Victoria Real Estate Board
- BC Stats
- AirDNA
- District of Saanich

This document fulfills Housing Needs Report requirements for Saanich, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the District, the CRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify 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, in fulfilment of Housing Needs Reports regulations.²

1.3 Data Limitations

There are limitations to the data used in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a

¹ https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

² <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends. Other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Saanich and the CRD.

Covid-19

The statistical data reported in this document was collected prior to Covid-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 6 Covid-19 Implications. The findings in the concluding chapters consider both available data, desk research on Covid-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.

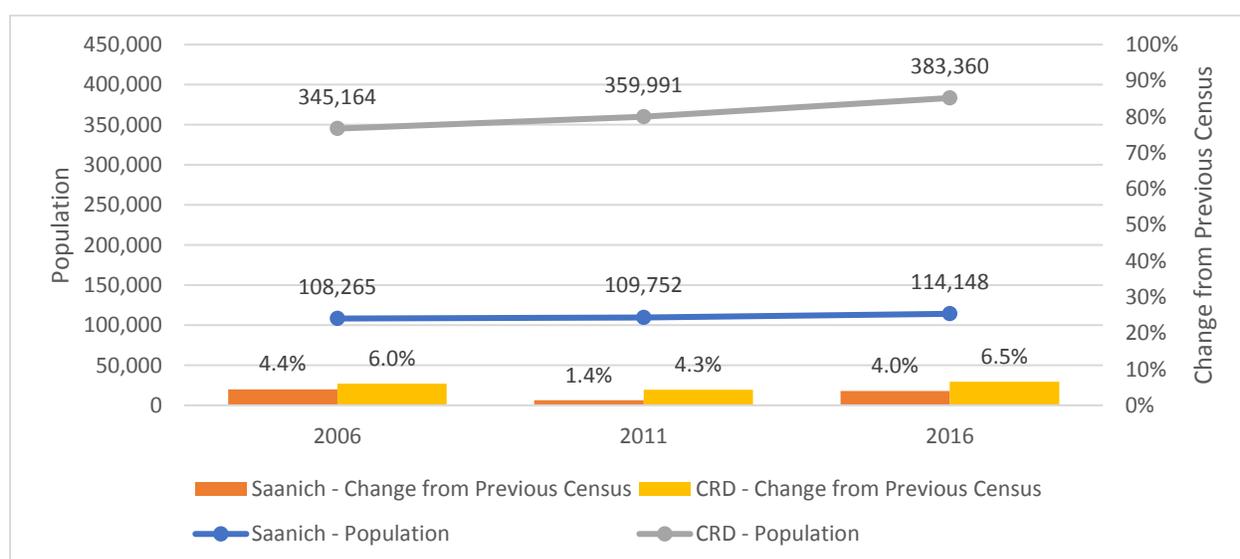
2 Community Profile

The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.

2.1 Population

Between 2006 and 2016, Saanich grew by 5.4%, from 108,265 to 114,148 residents. This was slower growth compared to the CRD as a whole, which grew by 11.1% over the same period. As of 2016, Saanich residents made up 29.8% of the CRD's population.

Figure 3 Population Change in Saanich and CRD, 2006 to 2016



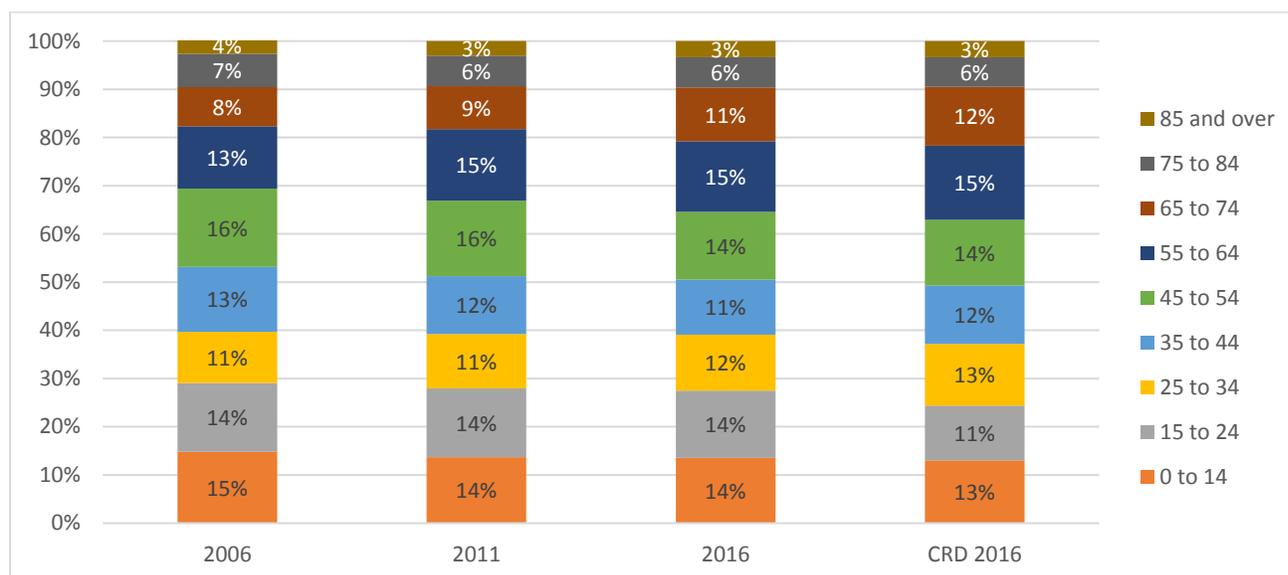
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age in Saanich rose from 42.9 to 44.5, indicating slight aging of the population, consistent with national trends. The median age in the CRD in 2016 was similar, at 45.5.

The age distribution in Saanich was fairly stable between 2006 and 2016 (Figure 4). Over this period, there were slight decreases in the proportion of residents aged 0 to 14, 35 to 44, 45 to 54, and 75 and over. There were slight increases in the proportion of residents aged 25 to 34, 55 to 64, and 65 to 74. Saanich has a very similar age distribution compared to the CRD as a whole.

Figure 4 Age Distribution in Saanich, 2006-2016

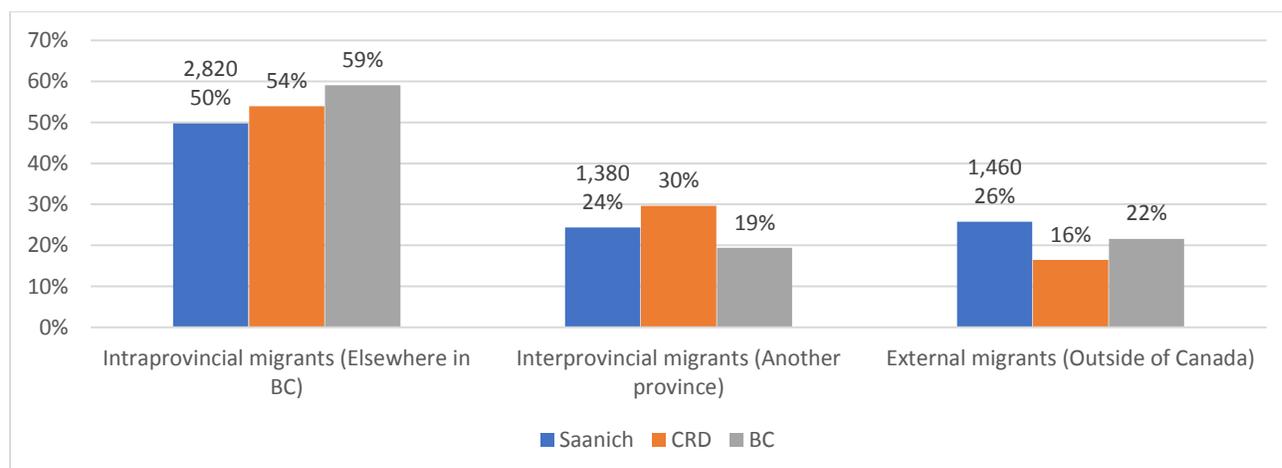


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.3 Mobility

In 2016, 5% of Saanich residents had moved to the community in the previous year, compared to 7% in both CRD and BC (Figure 5). Of those who moved into the District, 50% were intraprovincial migrants (people who moved from elsewhere in BC), 24% were interprovincial migrants (people who moved from another province), and 26% were external migrants (people who moved from outside of Canada). Compared to the CRD, Saanich had a higher proportion of individuals who moved from outside of Canada directly into the District. This suggests that Saanich received more international immigrants than other CRD communities in 2016.

Figure 5 1-Year Ago Mobility Status in Saanich, CRD and BC, 2016

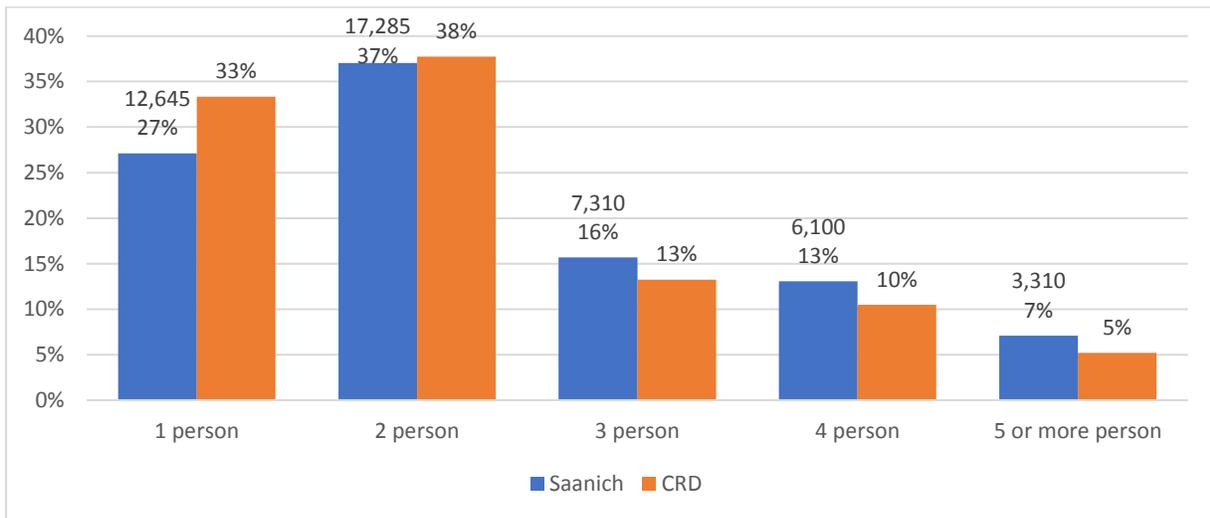


Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in Saanich grew by 5% from 44,570 to 46,650. The average household size for Saanich was 2.4 in 2016, compared to 2.2 for the CRD. The average household size in Saanich has been the same for the past three census counts. In 2016, 64% of households in Saanich were one or two person households, compared to 71% of CRD households (Figure 6). There was a higher proportions of larger household sizes in Saanich than the CRD, suggesting a higher prevalence of families in Saanich than the CRD.

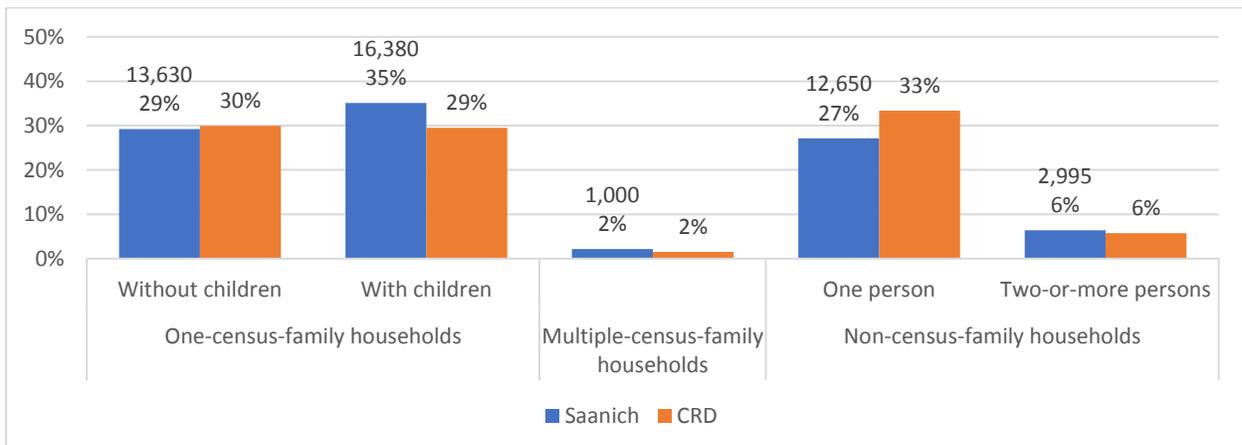
Figure 6 Households by Size in Saanich, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 shows the proportion of households by household type. Saanich had a higher proportion of family households with children than the CRD, and a lower proportion of one person non-census-family households.

Figure 7 Households by Household Type in Saanich and CRD, 2016

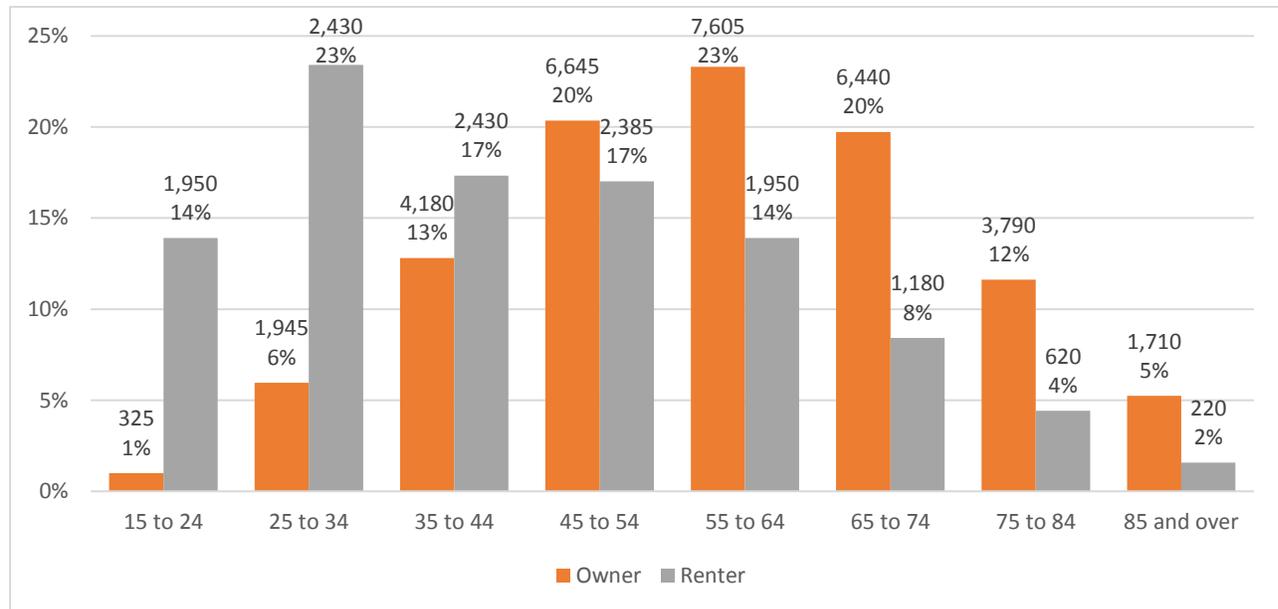


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the ages of primary household maintainers by tenure, to illustrate how tenure changed across age groups in 2016. Primary household maintainer refers to the person leading a household. The census allows two to be identified per household and the data is based on the first entry.

In the District, there was a smaller proportion of households headed by the youngest and oldest age groups. Renter households are more likely to be led a younger age group (more than half were under 45), while 60% of owners were 55 or older.

Figure 8 Age of Primary Household Maintainer by Tenure, 2016



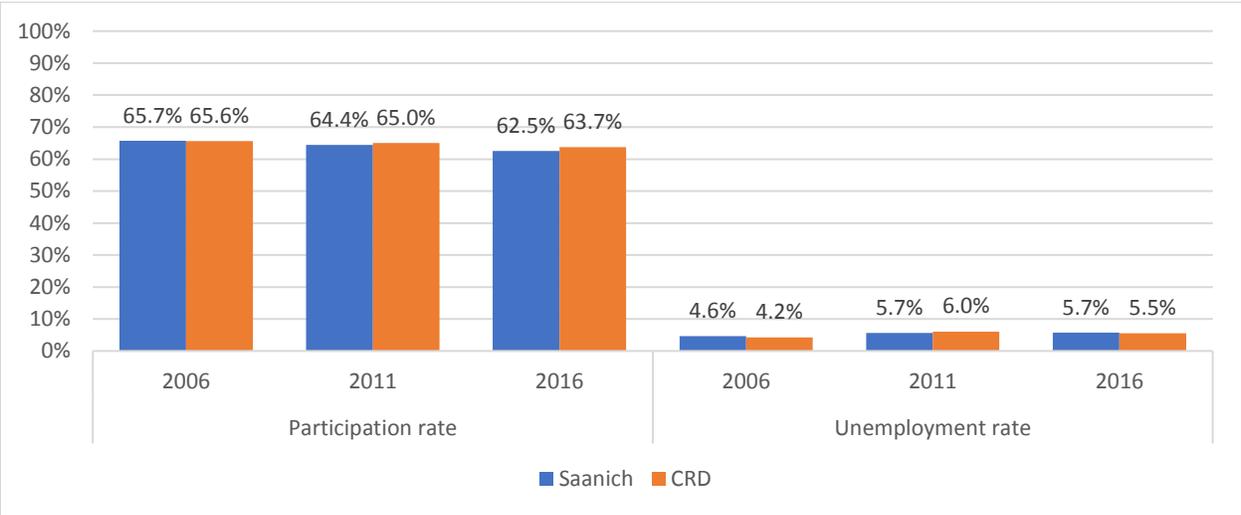
Source: Statistics Canada Census Program, Census 2016

2.5 Economy

In 2016, the top five industries of work for Saanich residents were health care and social assistance (14%), retail trade (12%), public administration (11%), educational services (9%), and accommodation and food services (9%).

Between 2006 and 2016, Saanich and the CRD as a whole saw a slight decrease in the labour participation rate and an increase in the unemployment rate (Figure 9).

Figure 9 Labour Participation Rate and Unemployment Rate in Saanich and CRD, 2006 to 2016



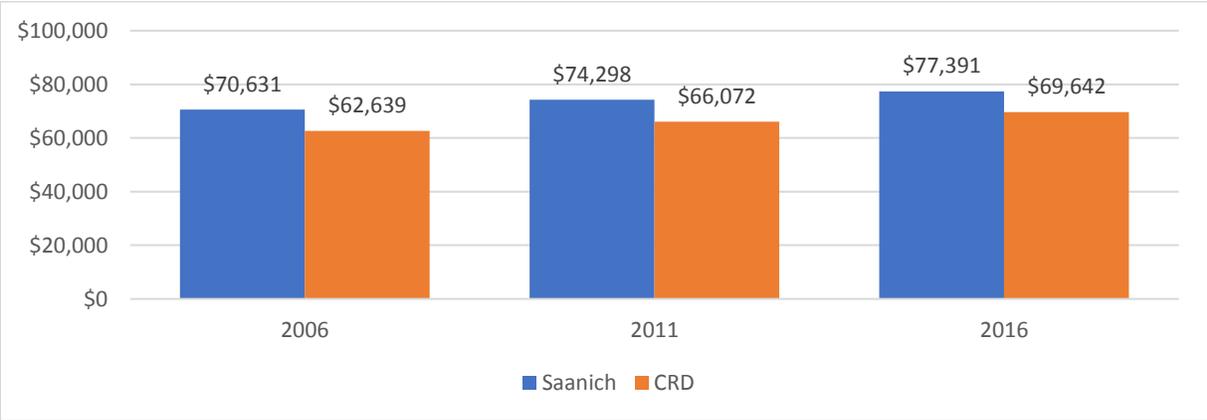
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census Profiles.

Between 2006 and 2016, median before-tax private household income grew by 9.6% in Saanich, compared to 11.2% across the CRD. In 2016, the median income in Saanich – \$77,391 – was \$7,749 higher than the CRD median income of \$69,642 (Figure 10).

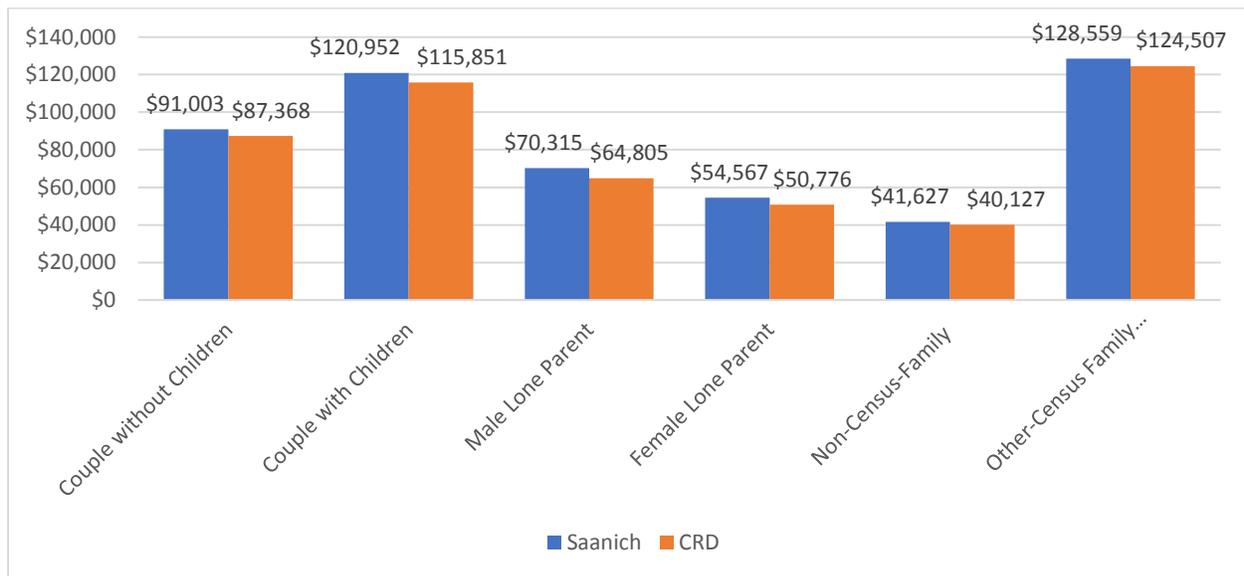
Figure 10 Median Before-Tax Private Household Income in Saanich and CRD, 2006 to 2016



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

Median household income differs by household type. Households with single income earners often have lower median incomes than households with two or more incomes. In Saanich, female lone parent households and non-census-family households (typically individuals living alone) had much lower median household incomes than other family types (Figure 11).

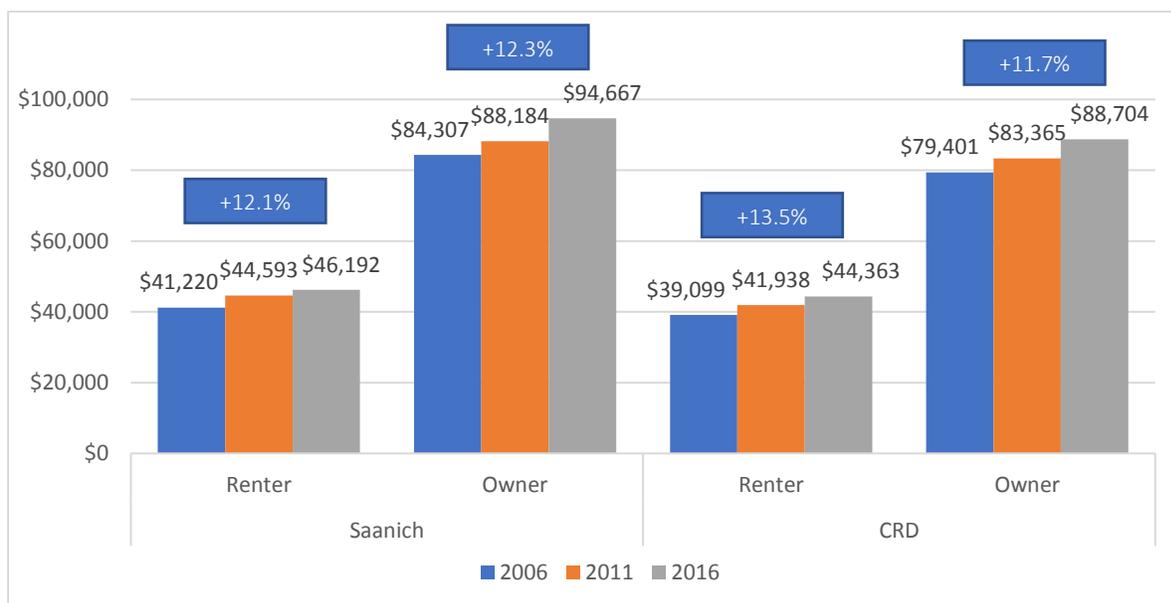
Figure 11 Median Total Household Income in Saanich and CRD



Source: Statistics Canada Census Program, Data Table 98-400-X2016099

The median renter household income in a community is often much lower than the median owner household income. In Saanich, the median renter household income in 2016 was 48% of median owner household income (Figure 12).

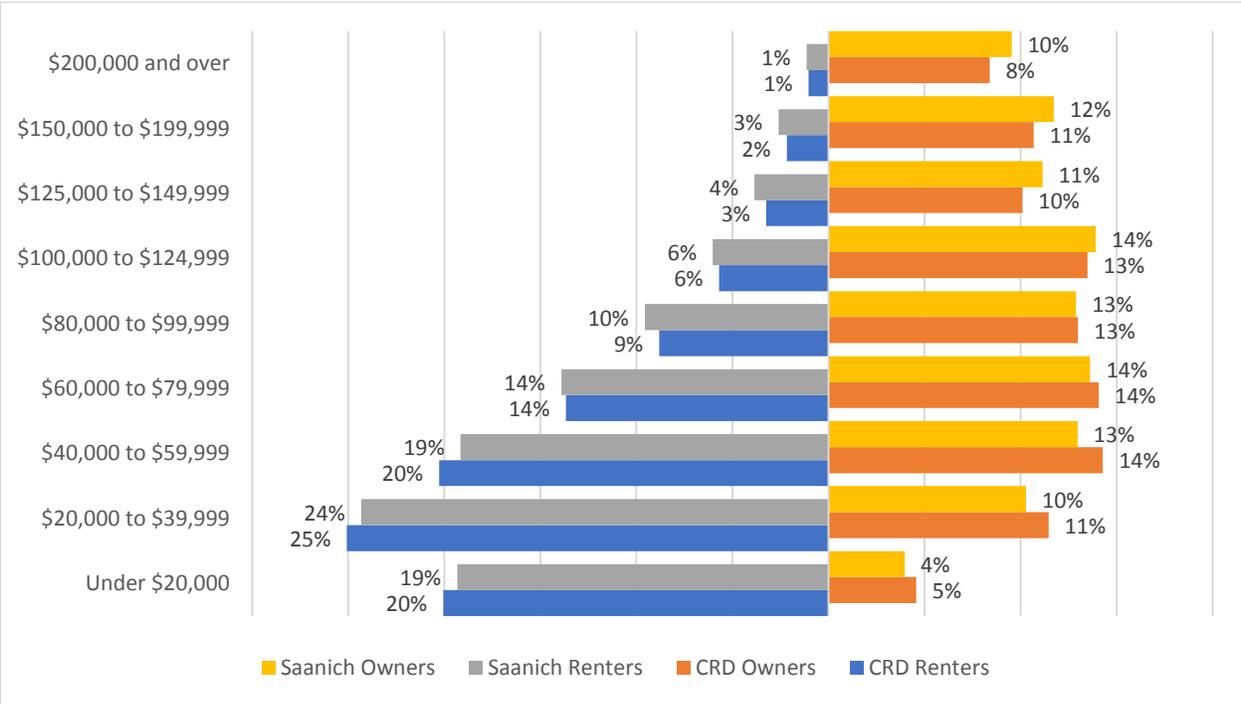
Figure 12 Median Before-Tax Private Household Income by Tenure in Saanich and CRD, 2006 to 2016



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

Saanich had a slightly higher proportion of households in higher income brackets compared to the CRD, among both owners and renters (Figure 13).

Figure 13 Income Distribution by Tenure in Saanich and CRD, 2016



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

2.7 Summary

- While Saanich is the largest community by both land and population in the CRD, and continuing to grow, its growth is slower than the CRD as a whole. Between 2006 and 2016, Saanich grew by 5.4%, from 108,265 to 114,148 residents, while the CRD grew by 11.1% over the same period.
- 50% of new residents moving to Saanich were from other parts of BC, 24% from other parts of Canada, and 26% from other countries. Compared to the CRD as a whole, Saanich attracted more new international residents.
- Consistent with national trends, Saanich is experiencing a slight aging trend. The median age rose from 42.9 in 2006 to 44.5 in 2016.
- While Saanich’s age distribution was similar to the CRD, Saanich has a higher proportion of families with children and other larger households than the region. There were lower proportions of one- and two-person households in Saanich compared to the CRD average.
- The top five industries employing Saanich residents in 2016 were health care and social assistance (14%), retail trade (12%), public administration (11%), educational services (9%), and accommodation and food services (9%). Challenges finding housing can affect the ability to attract and retain employees, especially as housing costs increase more quickly than incomes.
- Saanich had higher incomes compared to the region over the past three census counts. Renter households reported incomes that were less than half that of owner incomes (\$46,192 versus \$94,667). Households with single incomes, especially female lone parent households and non-census family households, reported much lower incomes compared to other household types.

3 Housing Profile

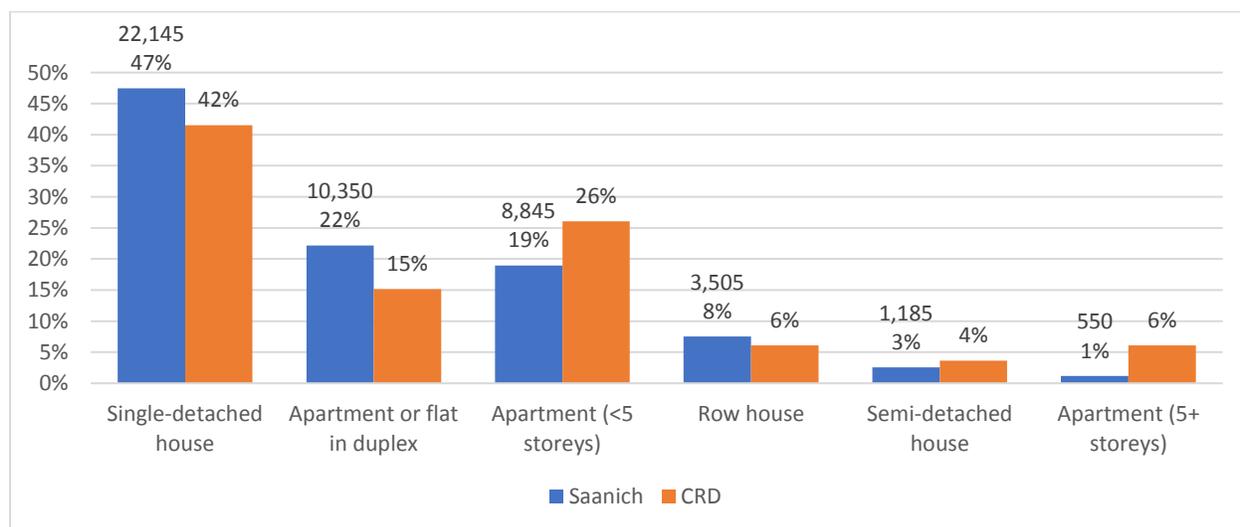
This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7. This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 46,650 dwellings in Saanich. Saanich's housing stock has a higher proportion of single-detached houses and duplex homes than the CRD. In 2016, 47% of dwellings were single-detached houses and 22% apartment in a flat or duplex (Figure 14). Apartment or flat in duplex refers to single-detached houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 5,175) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Saanich had a lower proportion of apartment buildings compared to the region.

Figure 14 Dwellings by Structure Type in Saanich and CRD, 2016



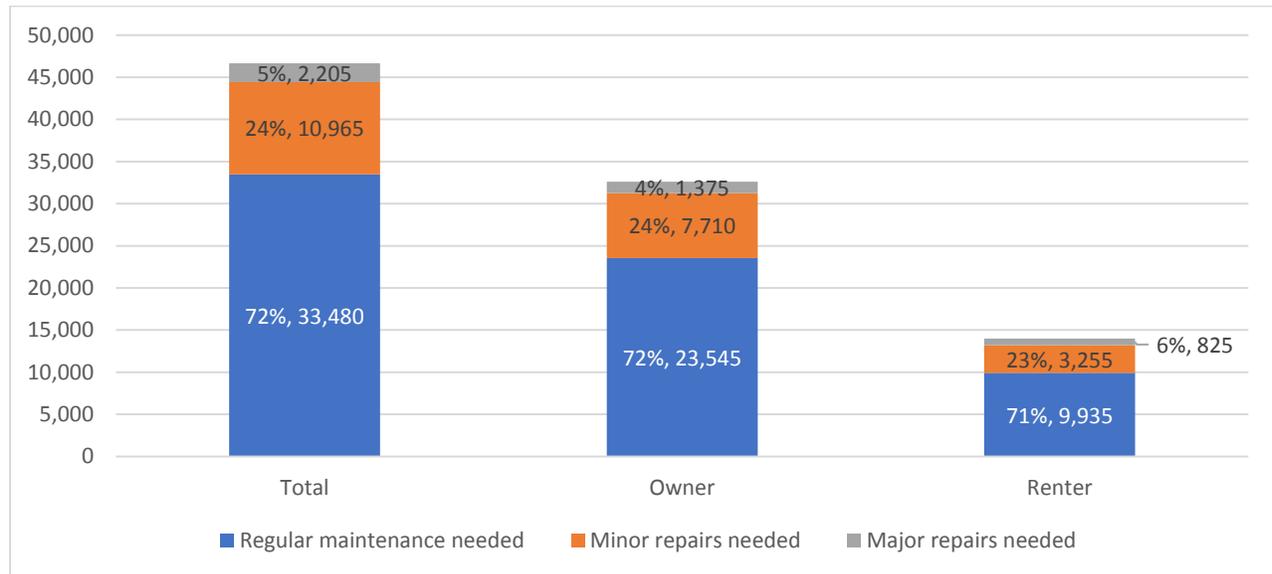
Note: Not shown on this graph are other single-attached homes (~65 units) and moveable dwellings (~10 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, dwelling conditions were similar between renter and owner households, with most dwellings only requiring regular maintenance (72%) (Figure 15). There were 24% requiring minor repairs and 5% requiring major repairs.

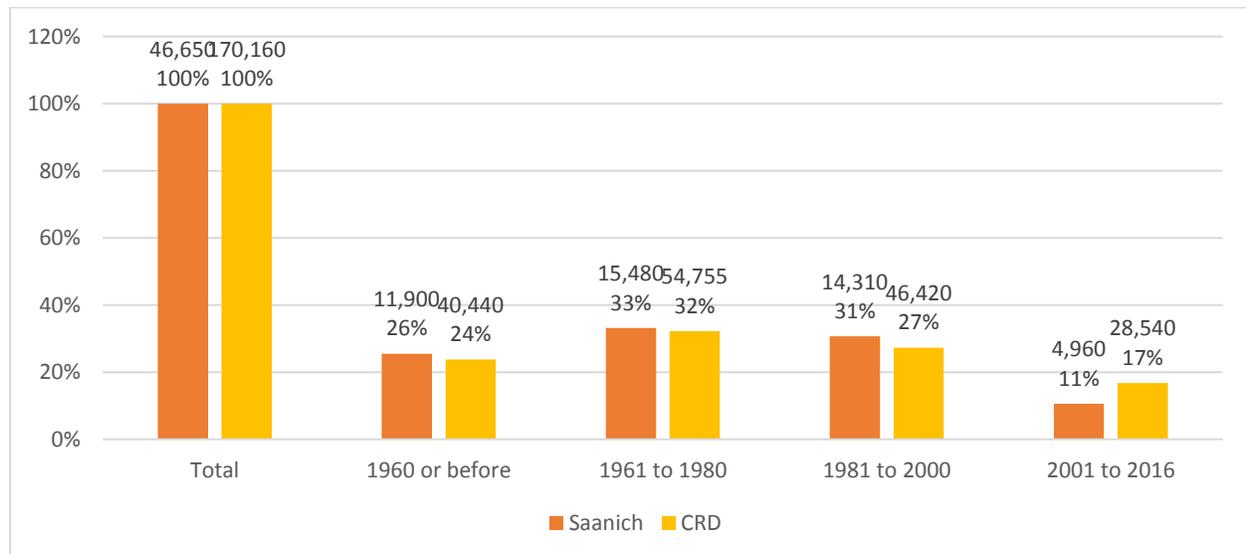
Figure 15 Dwelling Condition by Tenure, 2016³



Source: Statistics Canada, Census 2016, Table 98-400-X2016222.

Compared to CRD, dwellings in Saanich are slightly older, with a higher proportion built more than 20 years ago and only 11% was built between 2001 and 2016 (Figure 16).

Figure 16 Dwellings by Period of Construction in Saanich and CRD, 2016



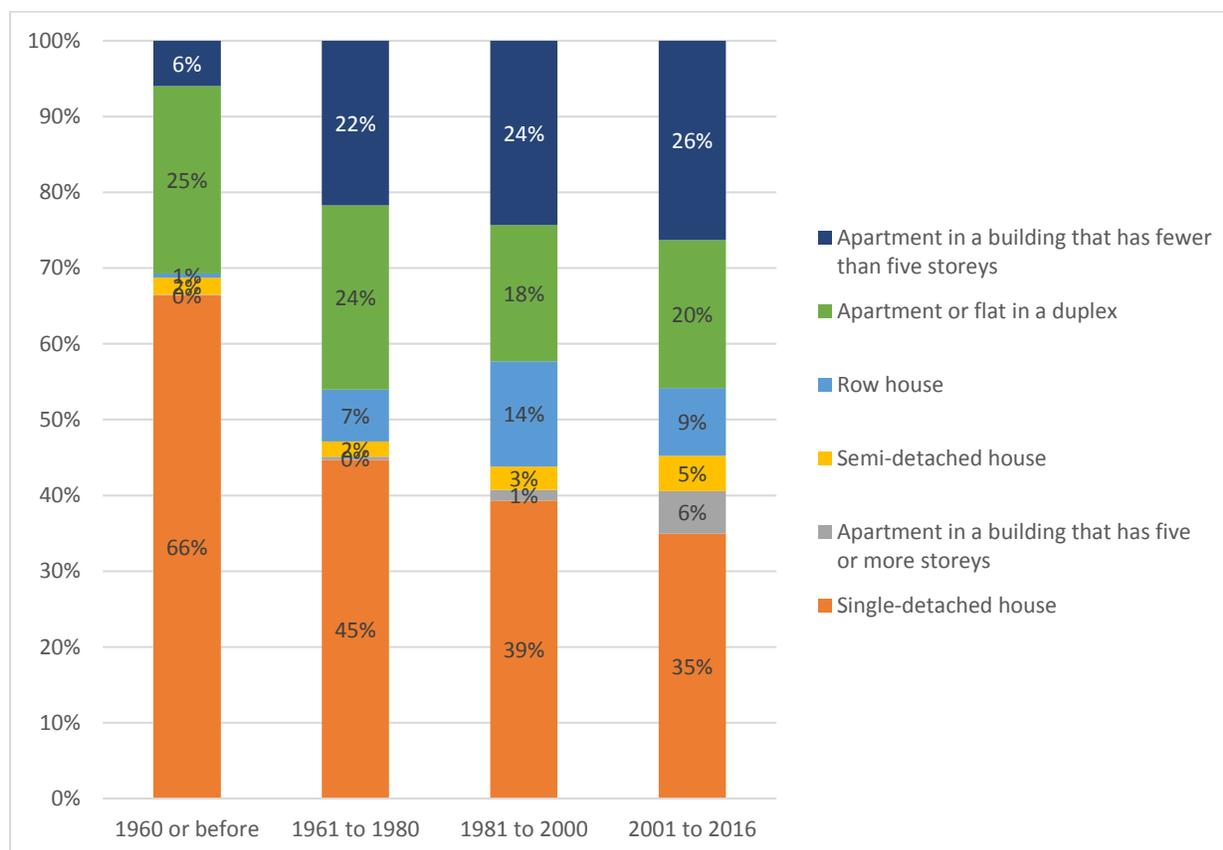
Source: Statistics Canada Census Program, Census Profiles 2016

Figure 17 shows that single-detached houses is the predominant structural type of housing built in each period of construction. In terms of proportional growth, there has been an increase of

³ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. These discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

apartments in a building that has five or more storeys and semi-detached over time. The growth of row houses has fluctuated from 1961 to 2016.

Figure 17 Dwellings by Period of Construction and Structural Type in Saanich, 2016



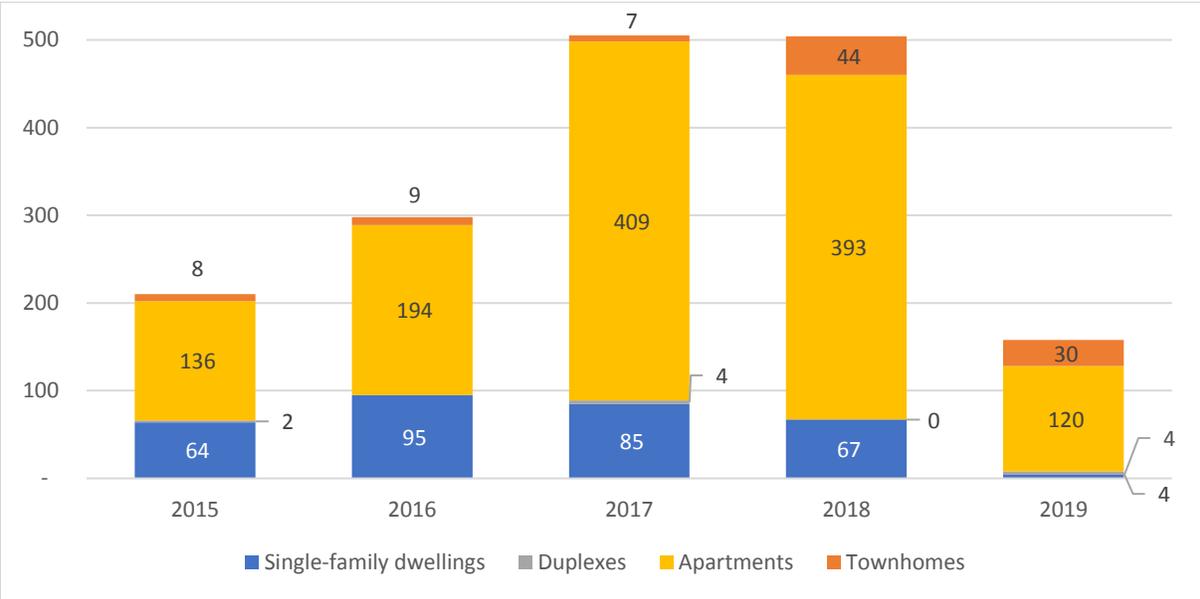
Note: Not shown on this graph are other single-attached homes (~65 units) and moveable dwellings (~10 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, 74.7% of additional dwellings were apartments, 18.8% were single-family dwellings, 5.9% were townhomes, and 0.6% were duplexes. The proportion of new homes that were single-family dwellings declined each year since 2016, suggesting demand for multi-family forms has been increasing. Generally, core area communities have seen an upward trend in housing construction after 2015. While yearly totals can fluctuate depending on the timing of individual approvals and construction starts, the overall trend in Saanich is upwards. Note that this data considers net new homes and accounts for demolitions.

Figure 18 Building Permits Issued Annually by Dwelling Type in Saanich, 2015 to 2019



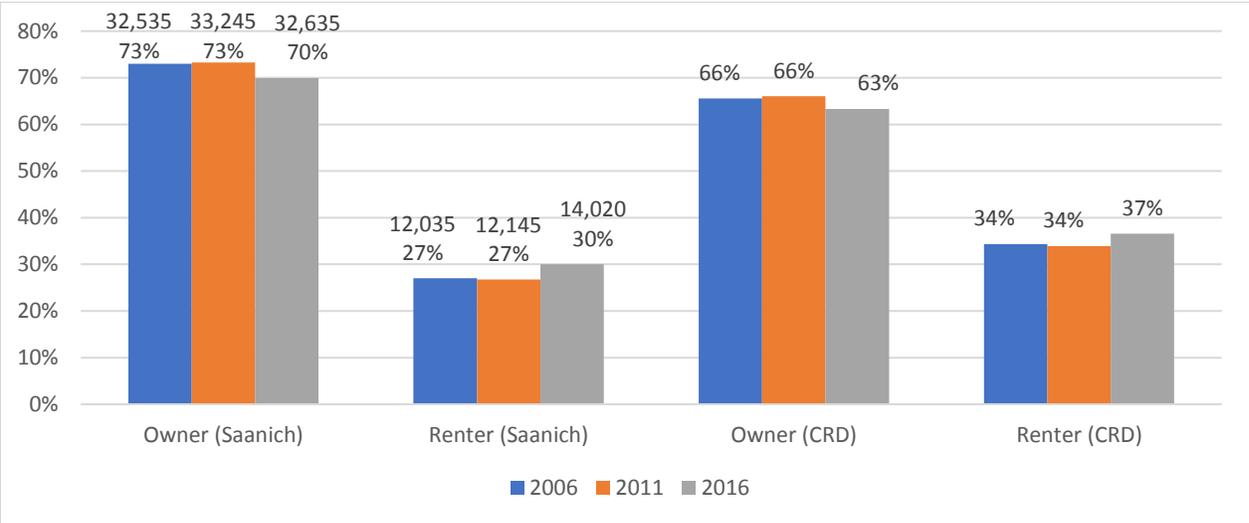
Source: CRD Building Permit Data*

* The CRD uses Statistics Canada’s structure type classifications. “Apartments” includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store or other non-residential structures. In this case, the CRD category of “duplexes” refers to the Statistics Canada definition of semi-detached houses. These are dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed).

3.1.4 Tenure

Saanich saw the proportion of owner households decline slightly over the past three census counts, from 73% of all households in 2006 to 70% in 2016 (Figure 19). For comparison, in 2016, 63% of CRD residents were homeowners and 37% were renters. In part, this trend is related to escalating housing prices and lower rates of homeownership by younger primary household maintainers compared to previous generations.

Figure 19 Households by Tenure in Saanich, 2006 to 2016



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

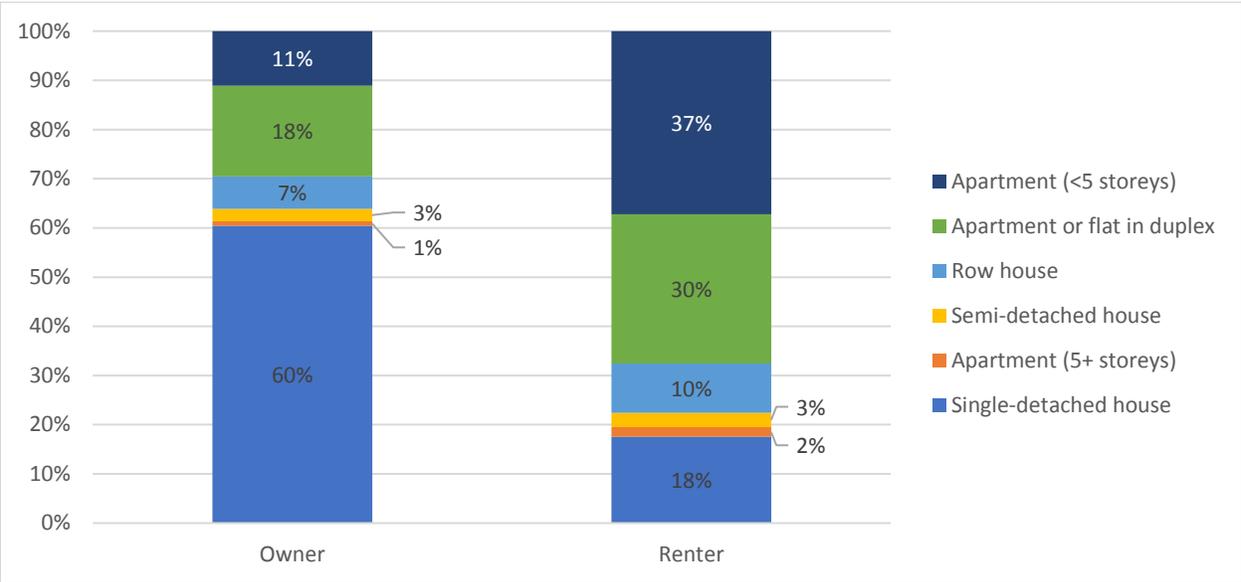
In 2016, 1,875 households, or 13% of renter households, reported that they lived in subsidized housing.⁴ This is a slight decline from 2011 when 1,920 households, or 16%, reported that they lived in subsidized housing. There is no data available for 2006.

3.1.5 Households and Structure Types

Among owner households in Saanich, the most common structure types in 2016 were single-detached houses (60% of owner households), followed by homes with secondary suites (apartment or flat in duplex) and low-rise apartments (fewer than five storeys) (Figure 20).

⁴ Subsidized housing is self-reported by census respondents. It includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the District is provided in Section **Error! Reference source not found.**

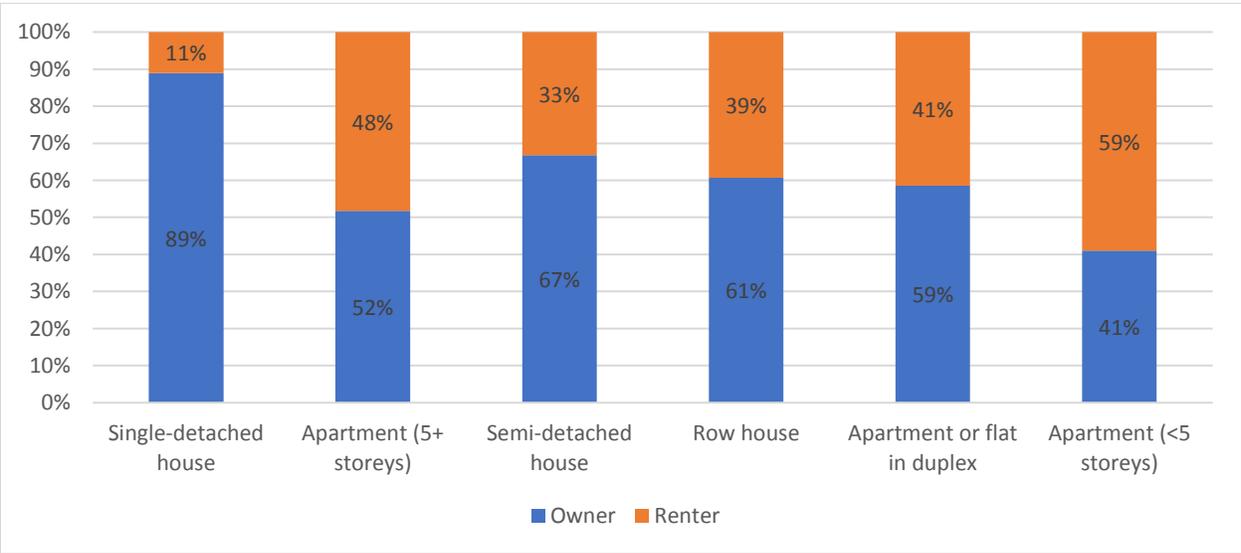
Figure 20 Structure Type by Tenure in Saanich, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Data from 2016 suggests that most single-detached homes in Saanich were occupied by owner households (89%). Tenure was much more evenly distributed among other structure types.

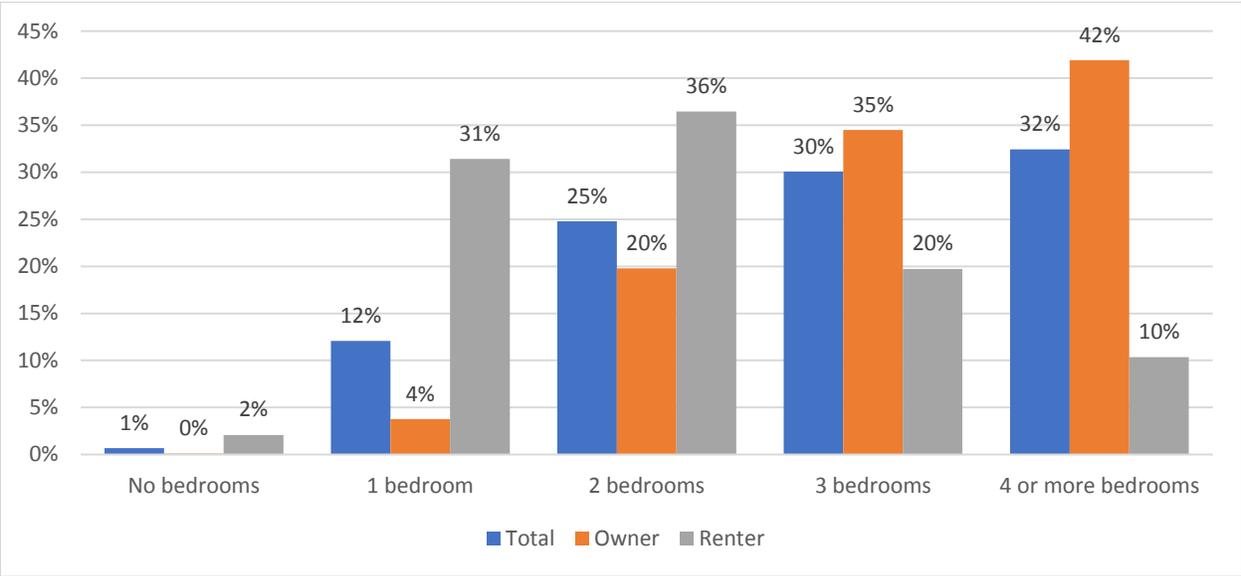
Figure 21 Tenure by Structure Type in Saanich, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

In 2016, 62% of dwellings in Saanich were three bedrooms or more (Figure 22). Most dwellings with three bedrooms or more were owned; 77% of all owned dwellings had three bedrooms or more, compared to 30% of all rented dwellings. Most rented dwellings had two bedrooms or fewer (69%).

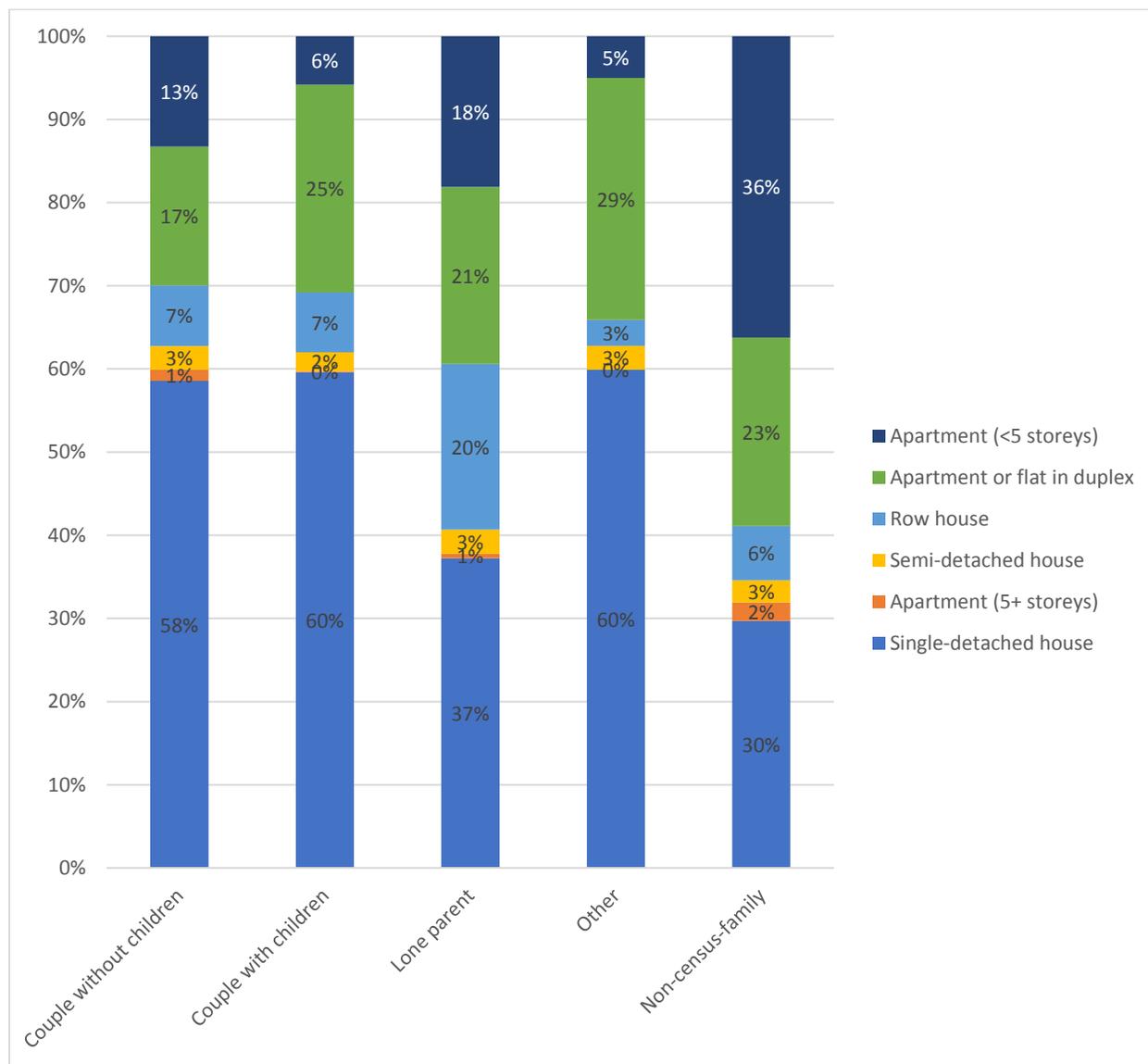
Figure 22 Dwellings by Unit Size and Tenure in Saanich, 2016



Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

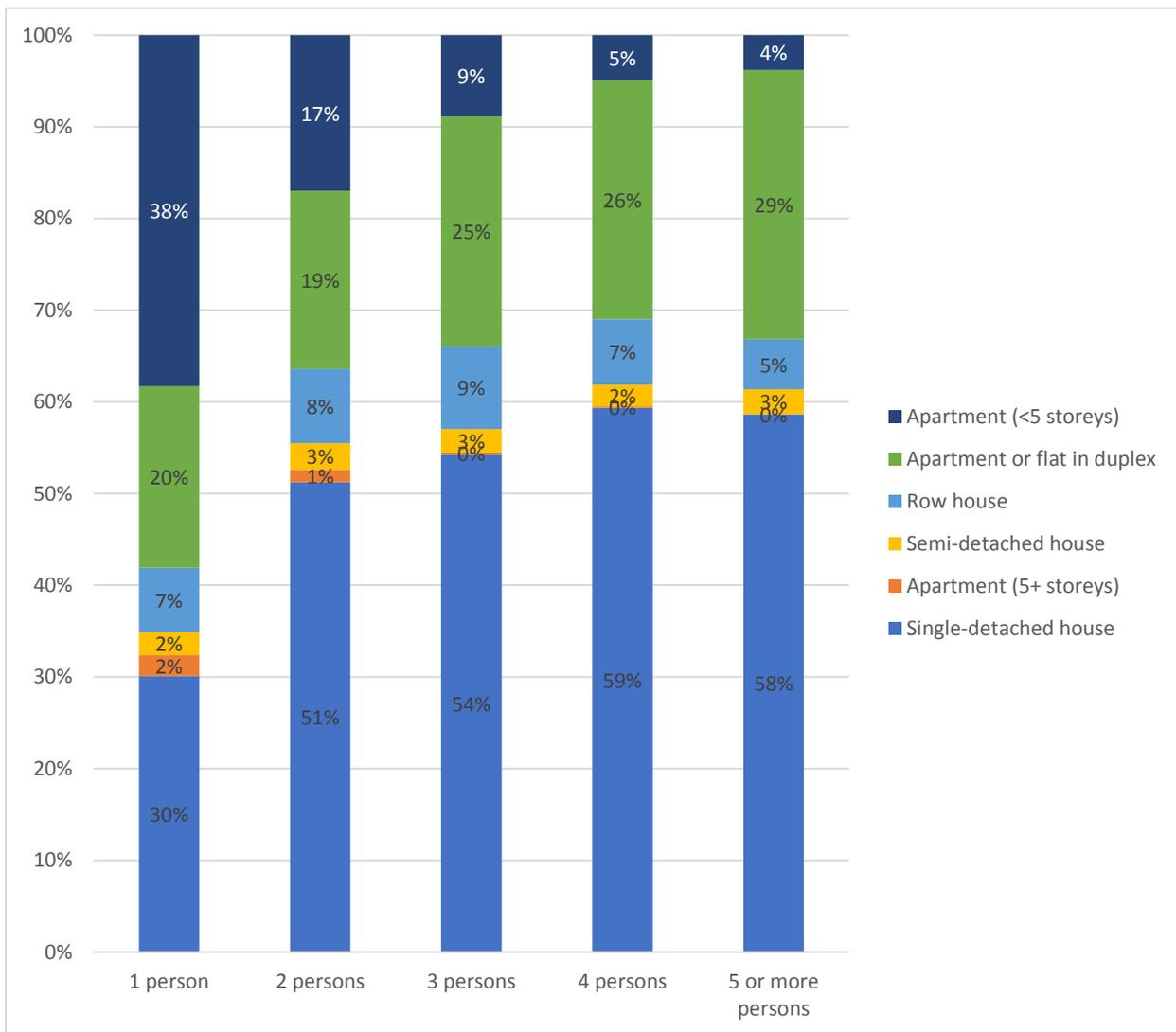
Figure 23, Figure 24, and Figure 25 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of single-family homes in the District, they are often the dominant structure type. Among couples (with or without children) and other families, the single-detached home is the dominant structure type, while lone parent households and non-census-families are far more likely to live in multi-family dwellings (Figure 23). The majority (50% to 60%) of all households with two persons or more live in single-detached homes (Figure 24). Finally, most households led by primary household maintainers 45 years or older also live in single-detached homes (Figure 25).

Figure 23 Households by Structure Type and Family Type in Saanich, 2016



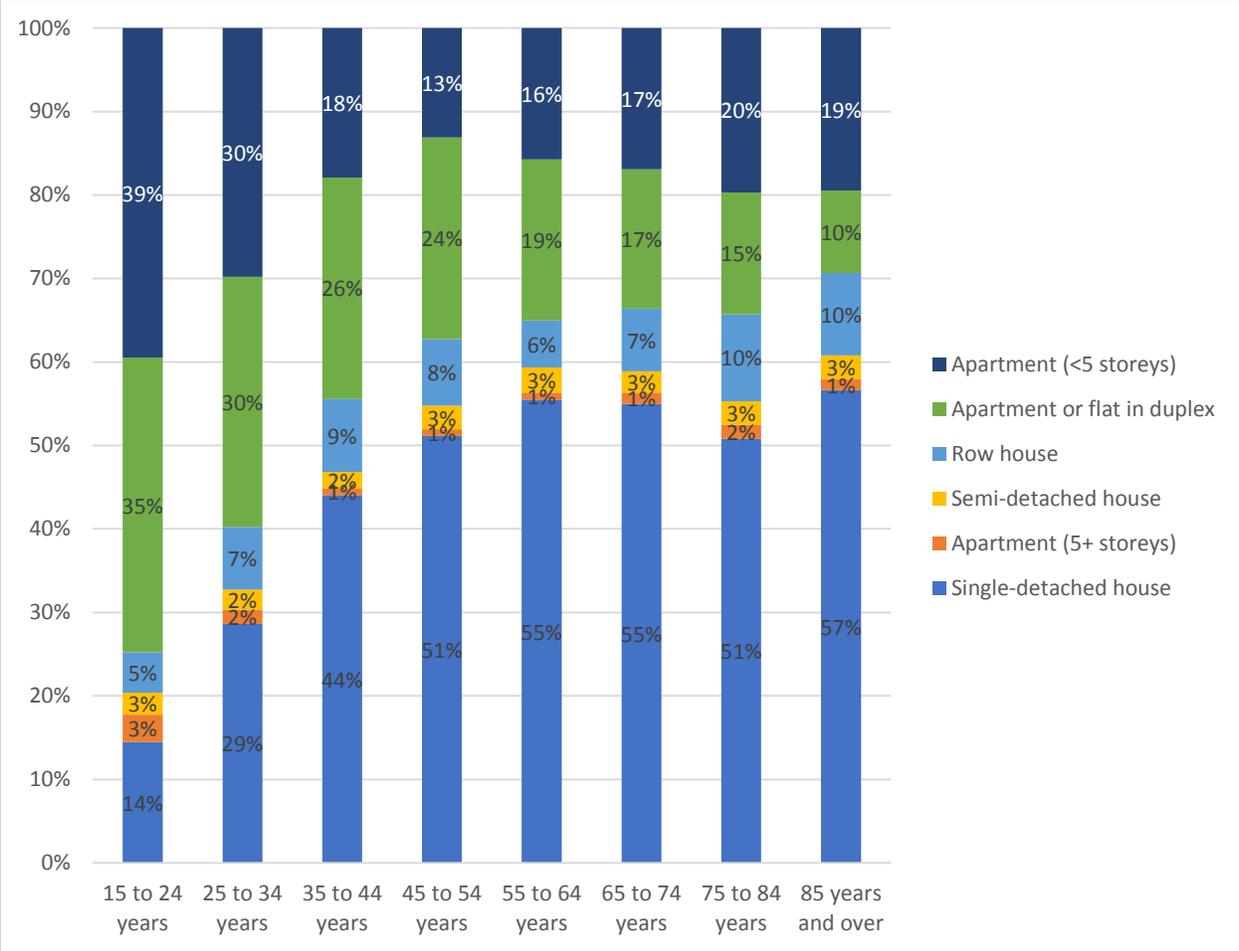
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Figure 24 Households by Structure Type and Household Size in Saanich, 2016



Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

Figure 25 Households by Structure Type and Primary Maintainer Age in Saanich, 2016

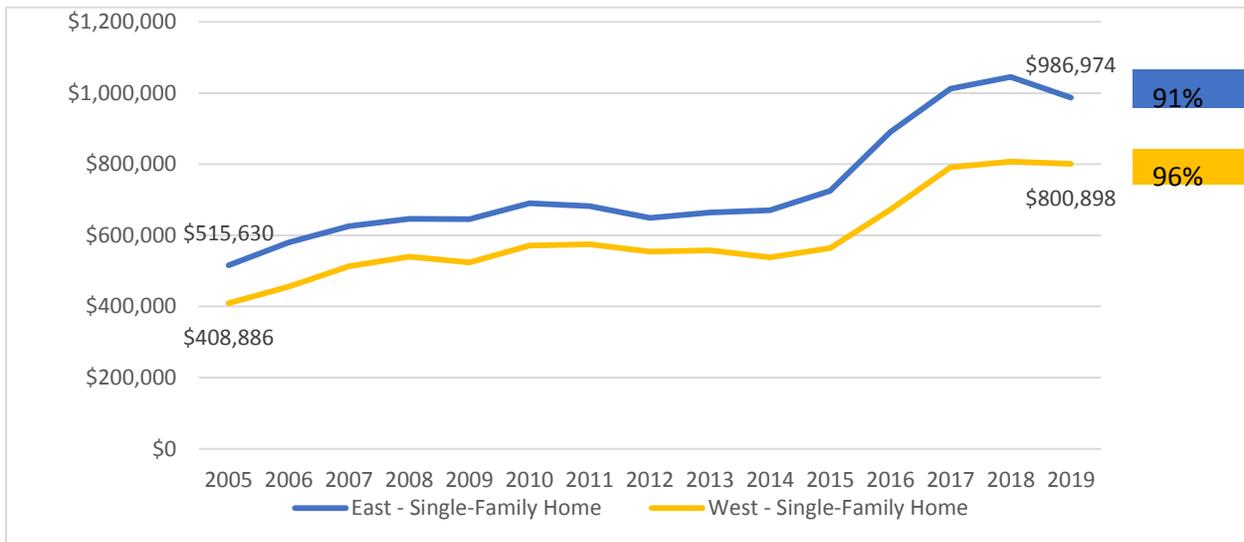


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

3.2 Trends in the Homeownership Market

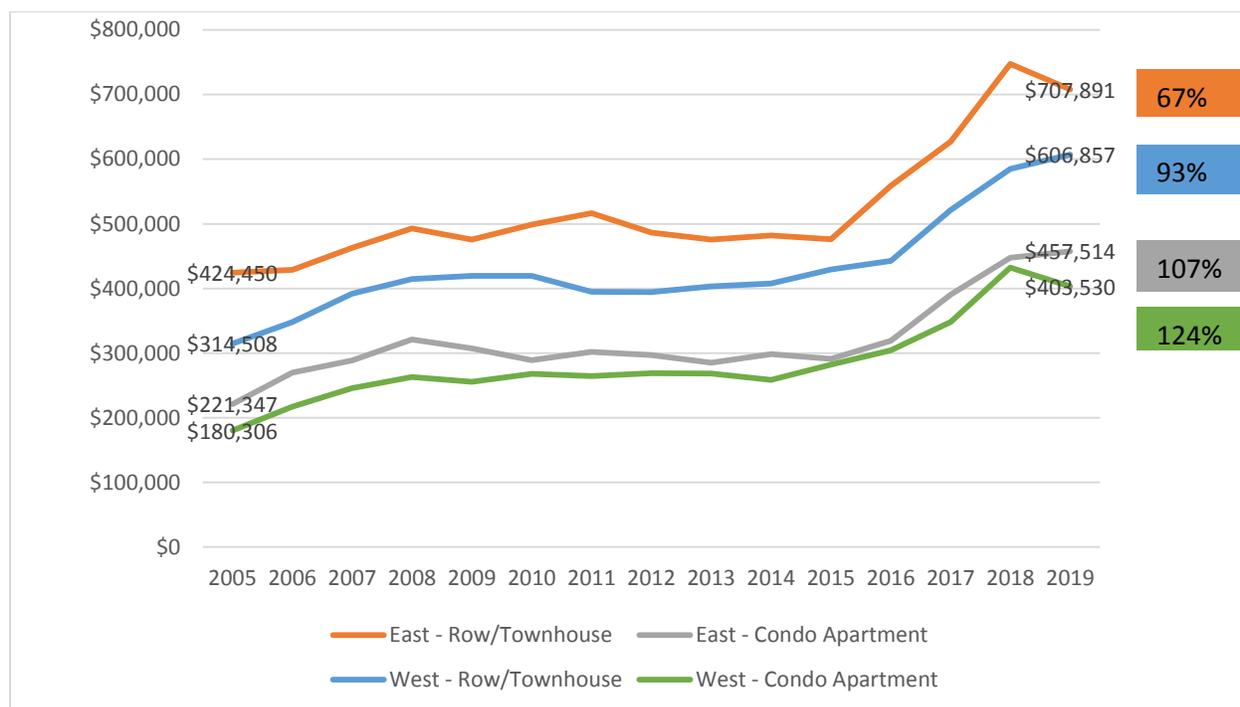
The Victoria Real Estate Board divides the Saanich market into neighbourhoods east and west of the Patricia Bay Highway. Average home sales prices are higher in Saanich East than Saanich West. In both areas, average home sale prices have grown rapidly, with price increases accelerating after 2014 (Figure 26 and Figure 27).

Figure 26 Average Home Sale Prices for Single-Family Dwellings in East and West Saanich, 2005 to 2019



Source: Victoria Real Estate Board

Figure 27 Average Home Sale Prices for Multi-Family Dwellings in East and West Saanich, 2005 to 2019



Source: Victoria Real Estate Board

3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to assess gaps between local housing costs and median household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs.

For ownership housing, shelter costs are primarily driven by the cost of mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 average sales prices and Multiple Listing Service (MLS) Housing Price Index (HPI) benchmark sales prices⁵ from the Victoria Real Estate Board and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016.

To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and a

⁵ The MLS HPI benchmark prices take into consideration a set of housing features that can be compared year-to-year, and exclude extremely low or extremely high prices that may not be representative of the market overall. The HPI is considered to be a more accurate measure of housing price trends.

total of \$566 to \$859 (depending on the housing type) per month for property tax, utilities, home insurance, municipal services charges, and strata fees (where applicable).

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and housing costs per month. Green cells indicate the household is spending less than 30% of monthly household income on housing costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁶

Table 1 shows there are considerable gaps for all household types in affording single-detached homes, the most common type of home in the District. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household faces the lowest gap for a single-detached house at the 2019 average sales price. Couples with children making the median income would need to spend approximately 32% of their monthly income on shelter costs, while couples without children would need to spend 43%.

Townhouses were affordable for couples with children earning the median household income. Apartments could be an affordable option for couples without children earning the median household income. They could also be an affordable option for couples with children and other census families, but there may be limited stock of units with enough bedrooms to be suitable for these household types.

Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend 50% or more of their monthly income to be able to afford most housing types.

Table 1 Affordability Gap Analysis for Owners in Saanich, Average Sales Prices, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$930,220)	Townhouse (\$672,075)	Apartment (\$443,442)
Couples without children	\$125,857	\$3,146	-\$1,294	-\$435	\$785
Couples with children	\$167,276	\$4,182	-\$259	\$601	\$1,820
Lone-parent families	\$78,488	\$1,962	-\$2,479	-\$1,619	-\$399
Non-census families	\$57,570	\$1,439	-\$3,002	-\$2,142	-\$922
Other census families	\$177,797	\$4,445	\$4	\$864	\$2,083

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

⁶ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Section 3.8.

*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.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

The affordability analysis was also prepared using October 2019 benchmark prices available for two separate zones in Saanich which are divided by Patricia Bay Highway: Saanich West and Saanich East (Table 2,

Table 3). The benchmark sales prices in Saanich East are slightly lower than the average sales prices for Saanich overall in 2019, while Saanich West’s benchmark prices are even lower. A single-detached house in Saanich East was \$875,400 compared to \$755,700 in Saanich West. Saanich West is generally more affordable than Saanich East with fewer gaps for couples with children in affording a single-detached house and for couples without children in affording a townhouse in Saanich West than in Saanich East.

Table 2 Affordability Gap Analysis for Owners in Saanich West, Benchmark Sales Prices, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$755,700)	Townhouse (\$566,900)	Apartment (\$426,400)
Couples without children	\$125,857	\$3,146	-\$533	\$24	\$859
Couples with children	\$167,276	\$4,182	\$503	\$1,060	\$1,895
Lone parent families	\$78,488	\$1,962	-\$1,717	-\$1,160	-\$325
Non-census families	\$57,570	\$1,439	-\$2,240	-\$1,683	-\$848
Other census families	\$177,797	\$4,445	\$766	\$1,323	\$2,158

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

*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.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

Table 3 Affordability Gap Analysis for Owners in Saanich East, Benchmark Prices, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$875,400)	Townhouse (\$718,800)	Apartment (\$445,700)
Couples without children	\$125,857	\$3,146	-\$1,055	-\$639	\$775
Couples with children	\$167,276	\$4,182	-\$20	\$397	\$1,810
Lone parent families	\$78,488	\$1,962	-\$2,239	-\$1,823	-\$409
Non-census families	\$57,570	\$1,439	-\$2,762	-\$2,346	-\$932
Other census families	\$177,797	\$4,445	\$243	\$660	\$2,073

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

*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.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

3.3 Trends in the Rental Market

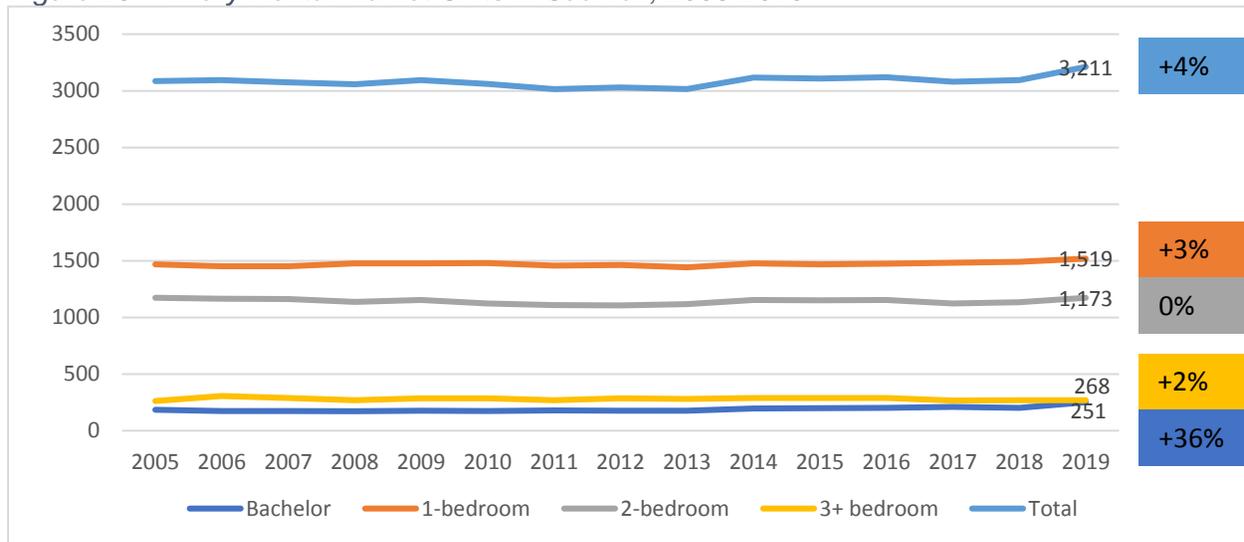
The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

3.3.1 Primary Rental

Between 2005 and 2019, there was very little change in the number of primary rental market units in Saanich (Figure 28). The overall stock increased by 4% over this period. Compared to other unit types, there was a large increase in the number of bachelor units (increasing by 36%). Only 8% of primary rental units were 3+ bedrooms at the end of 2019.

As described in Section 3.1.4, the District has seen an increase in the proportion of renter households since 2006. In 2016, there were 14,020 renter households in the District and 3,119 primary market rental units, suggesting that only 22% of renter households were served by the primary market at that time.

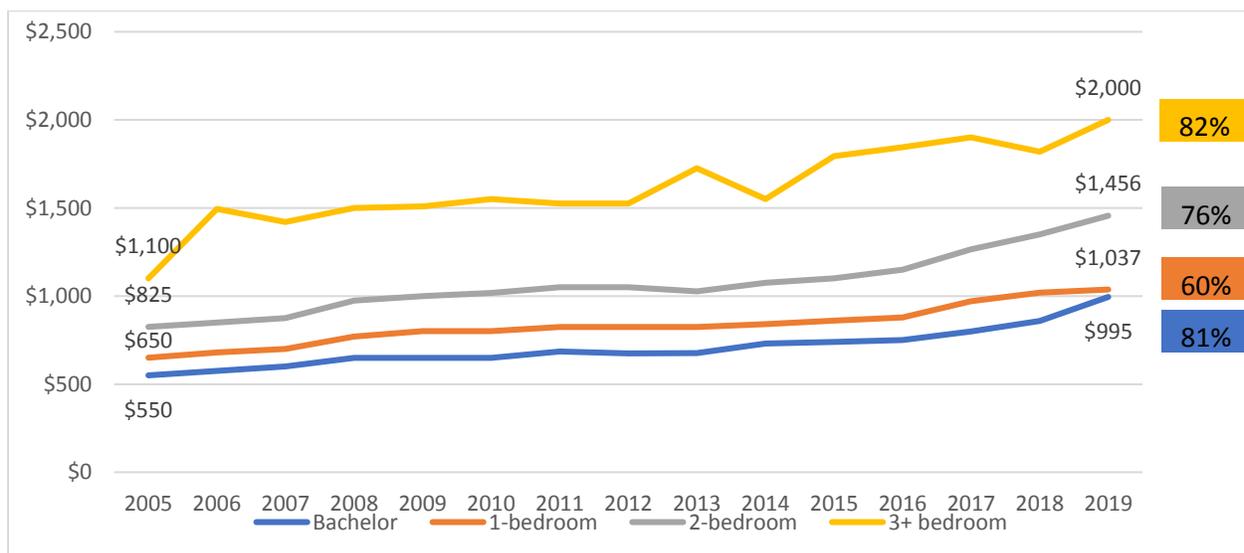
Figure 28 Primary Rental Market Units in Saanich, 2005-2019



Source: CMHC Rental Market Survey, 2020

The median rent for primary rental market units in Saanich increased between 2005 and 2019 (Figure 29). The increase in cost of rent was more gradual than seen in the homeownership market. Monthly rents for new purpose-built rental housing is expected to be higher than the median rent in a community as the median rent usually captures a larger proportion of older buildings.

Figure 29 Median Rent in the Primary Rental Market in Saanich, 2005-2019

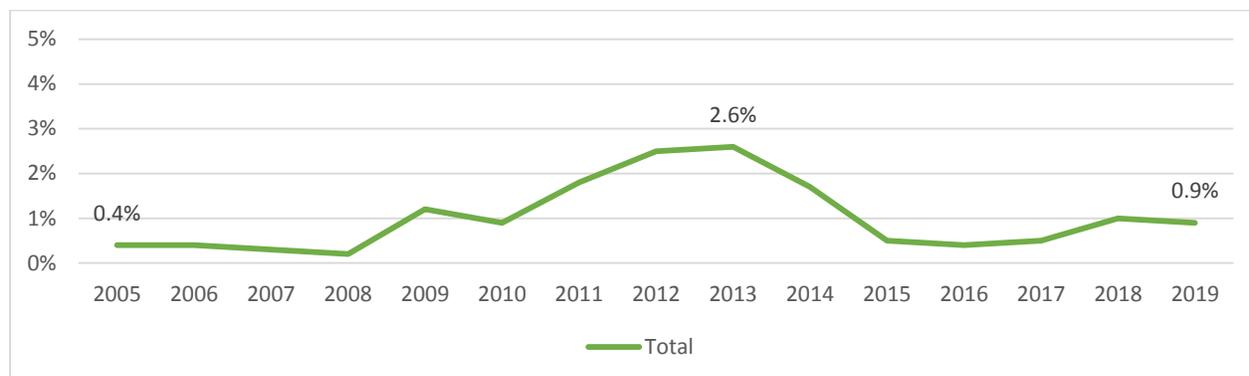


Source: CMHC Rental Market Survey, 2020

Saanich has a history of low rental vacancy rates, though the vacancy rate held above 1% between 2011 and 2014, before falling again. As of October 2019, the overall rental vacancy rate for Saanich was 0.9% (Figure 30). A healthy vacancy rate is generally considered to be between 3% and 5%. A low vacancy rate often indicates a high level of rental demand and can

result in excessive competition for available rental units and upward pressure of prices, making it especially difficult for vulnerable populations to find safe, suitable, and affordable rental housing options.

Figure 30 Primary Rental Market Vacancy Rate in Saanich, 2005 to 2019



Source: CMHC Rental Market Survey, 2020

3.3.2 Rental Housing Affordability Gaps Analysis

To assess affordability gaps for renters in the primary market in Saanich, a rental housing affordability gaps analysis was conducted. Similar to the affordability gap analysis for owners, this analysis is based on median total before-tax household incomes from the 2016 census, adjusted for 2019 based on historical growth rates and further adjusted for renter household incomes. Renter households typically make far less than owner households. In Saanich, median household income for renter households is 60% the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

The rents used in this analysis are 2019 median rental rates for primary rental units from CMHC’s Rental Housing Survey and median total before-tax household incomes from the 2016 census. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for only 22% of renter households in 2016, suggesting that 78% of renters in the District are likely residing in secondary rental market units. CMHC does not provide secondary rental market data for Saanich.

Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the lower median income of renter households relative to owner households based on the difference between owner household median income and overall median income for 2016. In addition to the median rents listed in the table, this analysis includes \$58 per month for utilities and tenant insurance in shelter costs.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is

spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁷

There are considerable gaps for single-income households, like lone-parent families and non-census families. Although there are no affordability gaps for couples with or without children making estimated median renter household incomes, it is important to remember that half of households of this type living in the District will make less than the median household income. Couples without children include older couples whose children have left home. These couples may be living on a single income or, if retired, on fixed income from pension and investments. These households are close to the affordability threshold; however, they are also more likely to own a home and benefit from rising market prices when downsizing, offering more financial resources to put towards housing.

Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the median rental rates. While non-census families may be suitably housed in a 1-bedroom apartment, lone-parent families require a minimum of two bedrooms to suitably house their children.

Table 4. Affordability Gap Analysis for Renters in Saanich

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Median rent 1-bedroom apartment (\$1,037)	Median rent 2-bedroom apartment (\$1,456)	Median rent all units (\$1,250)
Couples without children	\$61,411	\$1,535	\$440	\$21	\$227
Couples with children	\$81,621	\$2,041	N/A	\$527	\$733
Lone-parent families	\$38,298	\$957	N/A	-\$557	-\$351
Non-census families	\$28,091	\$702	-\$393	-\$812	-\$606
Other census families	\$86,755	\$2,169	N/A	\$655	\$861

Sources: Statistics Canada, 2016 Census. CMHC 2019 Rental Housing Survey.

*Shelter costs for renters include, the rent and the costs of electricity, heat, and water.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

⁷ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax households income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

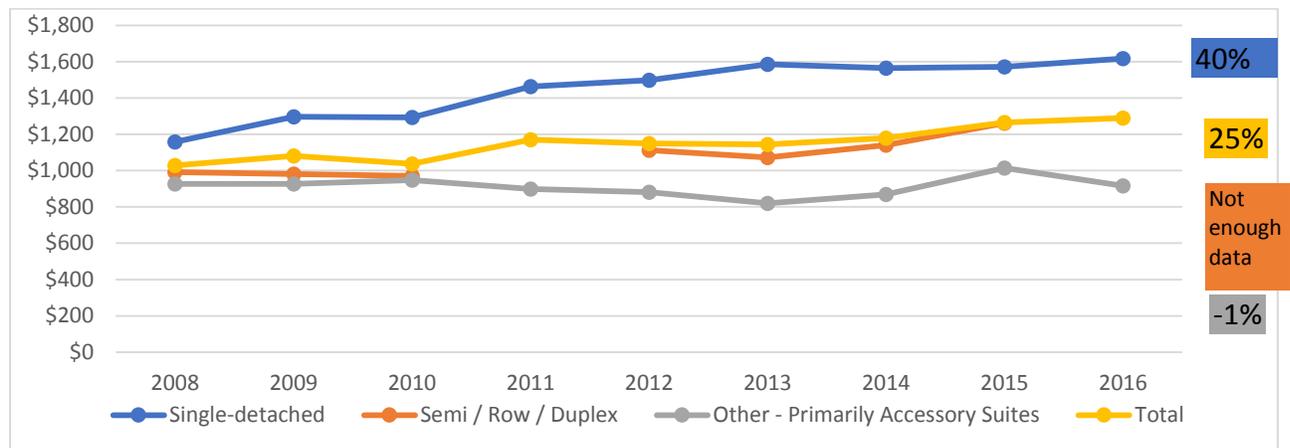
3.3.3 Secondary Rental Market Trends

Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. In 2016, there were 14,020 renter households in the District and 3,119 primary market rental units, suggesting that 78% of renter households were in the secondary rental market.

According to the District's records, there are 529 legal and registered secondary suites in Saanich. However, unregulated suites are extremely common. As of 2019, BC Assessment estimates that there were a total of 6,259 dwellings with secondary suites in Saanich.

CMHC provides data for the secondary rental market for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and parts of the Juan de Fuca Electoral Area. This data is of much lower quality than data for the primary rental market. Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40% (Figure 31). This is a substantial increase, but not as large as seen in the primary rental market (Figure 29). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008.

Figure 31 Average Rents for Secondary Market Units in Victoria CMA, Excluding Condominiums, 2008 to 2016

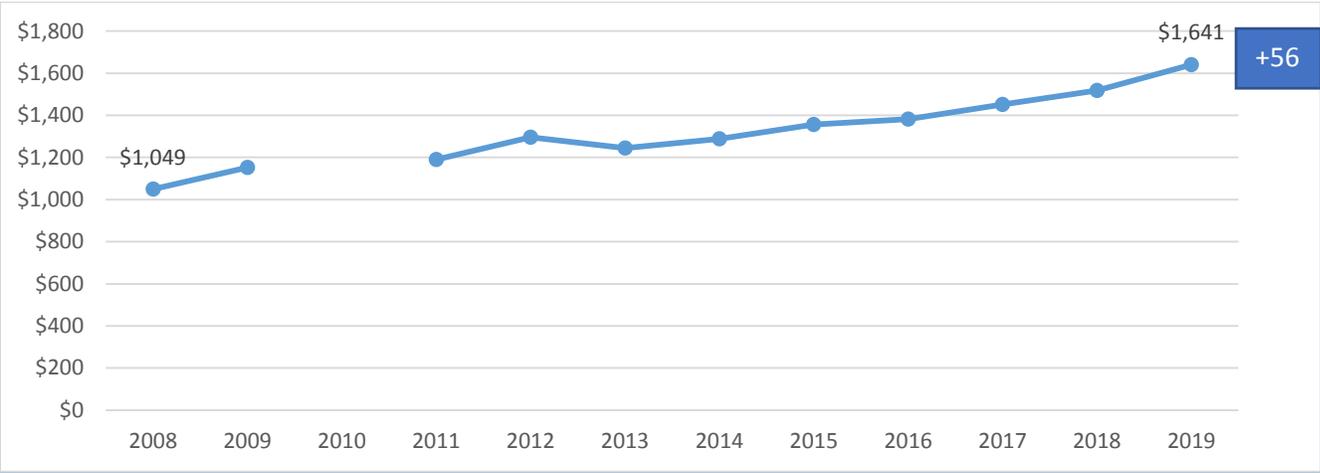


Note that there are some data gaps and that some of the data is of poor quality. 2016 is the latest year for which there is data.

Source: CMHC, 2019.

While the data for rented condominiums shows a slow, steady increase in average rents, there are data gaps and some of the data is of poor quality (Figure 32).

Figure 32 Average Rents for Rented Condominiums in Victoria CMA, 2008 to 2019

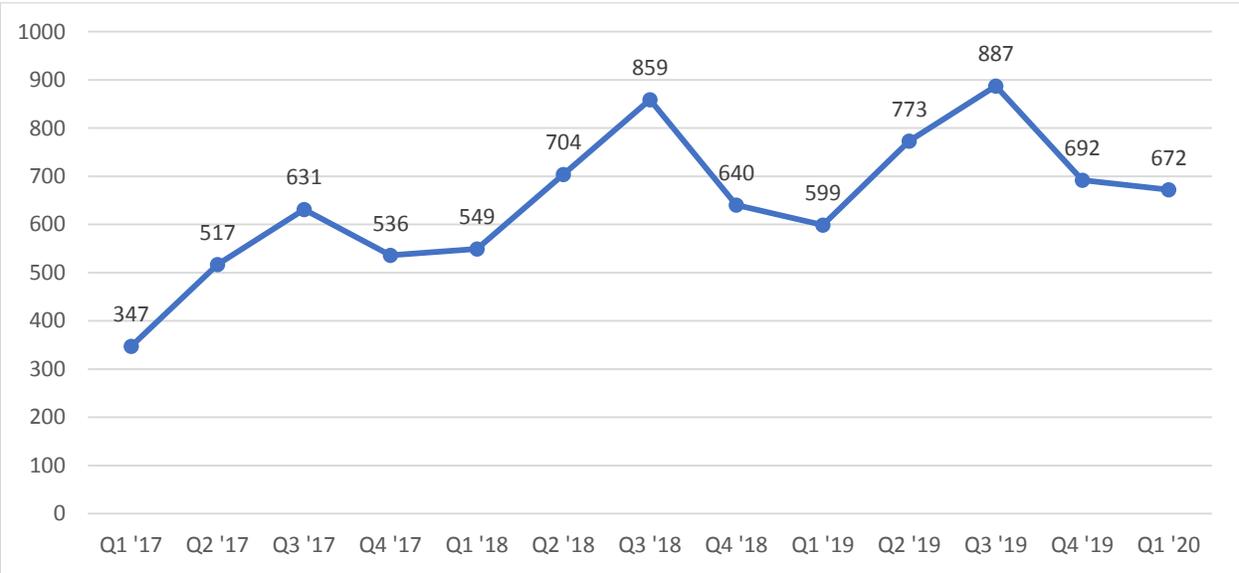


Source: CMHC, 2019.

3.3.4 Short-Term Rental Market

On March 19, 2020, a scan of AirDNA data on short-term rentals was completed. It found 446 active short-term rentals listed for Saanich at that time. Of these active rentals, 76% were entire homes for rent and 24% were private rooms in a home. AirDNA also provides data on previous quarters. In the first quarter of 2020, there were 672 active rentals in Saanich. Data from March 19, 2020 showed a smaller number of listings than any quarter since the beginning of 2017 (Figure 33).

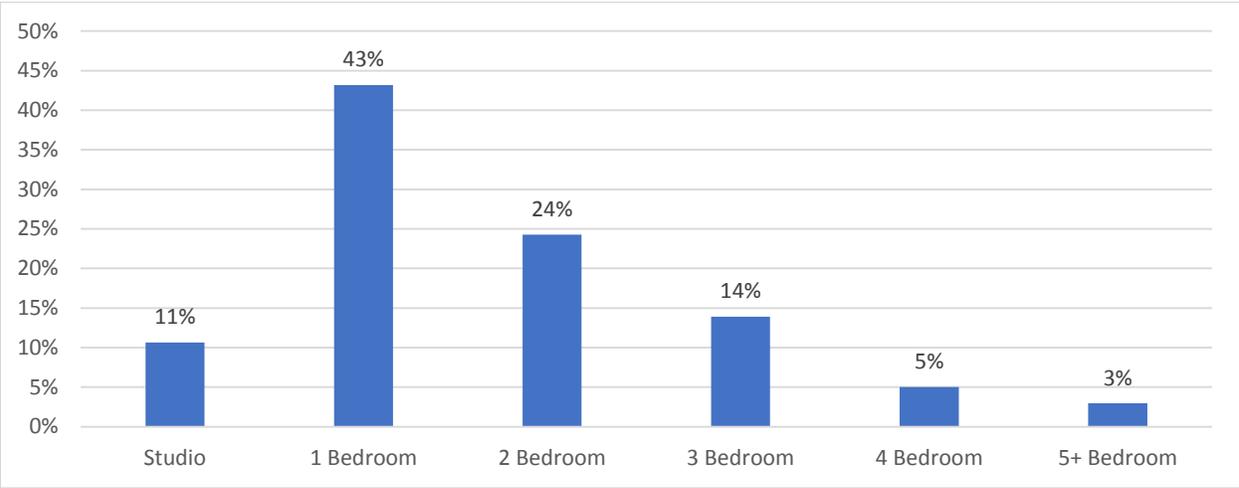
Figure 33 Number of Short-Term Rentals Per Yearly Quarter, 2017-2020



Source: AirDNA, 2020.

When looking at unit size, 78% of active rentals on March 19, 2020 were smaller units (i.e., studio, one-bedroom, or two-bedroom) (Figure 34).

Figure 34 Short-Term Rentals by Number of Bedrooms, March 19, 2020



Source: AirDNA, 2020.

As of March 2020, AirDNA reported an occupancy rate of 65% in Saanich, compared to 90% in February. It is likely the Covid-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at least temporarily, while far few people travelled in March due to social distancing measures and travel restrictions.

3.4 Non-Market Housing

As of March 2019, there were a total of 2,307 non-market units where BC Housing had a financial relationship located in Saanich (Table 5). This may include subsidized units, shelter beds, rent supplements, or other non-market supports. Most units in Saanich were for families and seniors.

Table 5 BC Housing Subsidized Units, 2019*

Service Group	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Families	-	-	813	172	985
Seniors	-	118	535	338	991
Persons with Disabilities	-	234	-	-	234
Individuals Experiencing Homelessness	97				97
Total					2,307

*The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.

**Includes both homeless housed in housing with supports and homeless rent supplements.

Source: BC Housing Research and Planning Department, 2020.

As of 2019, 40% of the CRD's stock of cooperative housing was in Saanich (376 out of 945 units) (Table 6). Half of cooperative housing units were 3+ bedrooms. For comparison, 8% of primary rental market units were 3+ bedrooms. Cooperative housing is an important source of affordable housing for families with children.

Table 6 Cooperative Housing Units in Saanich, 2019.

Cooperative Name	Total	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Kailasa Housing Cooperative	17	0	0	0	17
Greenway Housing Cooperative	26	0	1	8	17
Orchard Green Housing Cooperative	16	0	0	6	10
Craigilea Housing Cooperative	22	0	5	10	7
Waterside Housing Cooperative	27	0	5	15	7
Marigold Co-operative Housing Association	86	0	0	27	59
Twin Oaks Housing Cooperative	32	0	4	15	13
Lavender Housing Cooperative	40	0	6	17	17
Krisineleos Housing Cooperative	34	0	0	19	15
Homeward Housing Co-operative	20	0	0	4	16
North Ridge Housing Cooperative	16	0	0	6	10
Broadoaks Housing Cooperative	40	0	0	15	0
Total	376	0	21	142	188

Source: Co-operative Housing Federation of BC, 2020.

3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 493 households on BC Housing's Housing registry for non-market housing in Saanich. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

Table 7 Households on BC Housing Waitlist for Non-Market Housing in Saanich, March 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	108	173	172	13	27	493

Source: BC Housing, March 2020

3.5 Homelessness

It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. The Point-in-Time (PiT) count identified at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals who stayed in unknown locations.

As the PiT count was taken during the start of the COVID-19 pandemic, some individuals may have made decisions regarding staying outdoors or attending PiT count-related events. Compared to the 2018 PiT count, there was an increase in unsheltered homelessness which may be due to the fear of COVID-19 spreading in confined spaces. Furthermore, since the March 11, 2020 count, recent initiatives to increase the number of shelter beds (e.g. repurposing hotel rooms as shelters) will have shifted the number of individuals who are sheltered or unsheltered.

It is important to note that although these counts provide valuable data and can suggest trends, they face several challenges. PiT counts are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count. Individuals who are not interviewed during the day of the count are not counted. These counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

3.6 Student Housing

University of Victoria and Camosun College have locations in the District of Saanich. Royal Roads University is located in Colwood. Data from all three postsecondary institutions is provided below, because students attending all three may be looking for housing throughout surrounding CRD communities.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at these three postsecondary institutions (Table 8). The University of Victoria is the only postsecondary institution with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. Students attending Camosun College and Royal Roads University, as well as students who are not able to access housing at the University of Victoria may be looking for housing in Saanich. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria's full-time equivalent enrollments grew by 6.5%, while Camosun College and Royal Roads University both saw declines of 8.3% and 1.6%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

Table 8 Public Post-Secondary Institutions in Capital Region District, Number of Beds and Full Time Equivalent Students, 2018/2019

School	Beds	Full-Time Equivalent Enrolments
Camosun College	0	6,107
Royal Roads University	0	2,062
University of Victoria	2,625	16,796
Total	2,625	24,965

Source: Ministry of Advanced Education, Skills and Training

3.7 Housing Indicators

Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

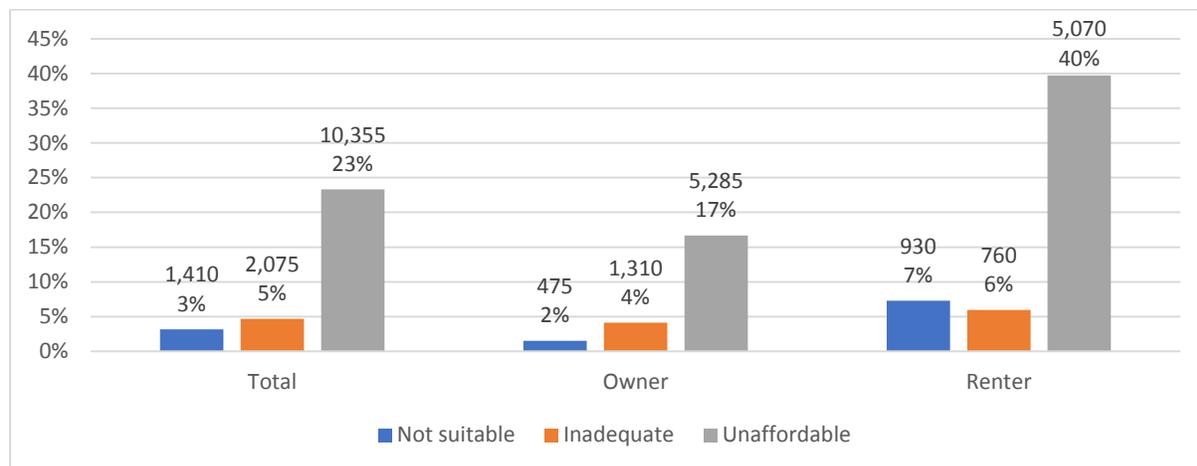
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.⁸

In Saanich, the proportion of households living in homes below each of the three housing standards stayed consistent over the past three census counts. Over all three periods, there was a larger proportion of households not meeting the affordability standard compared to the other standards. This is typical of regional and provincial trends. In 2016, 23% of all households spent 30% or more of their income on shelter costs, including 40% of renter households and 17% of owner households (Figure 35). There were also higher proportions of renters living in unsuitable or inadequate housing compared to owners. Renter households were more than three times more likely to be living in unsuitable housing compared to owner households.

⁸ The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

Although there are higher numbers of owner households not meeting the adequacy and affordability standards, it is important to remember that there were 32,635 owner households in Saanich in 2016 compared to 14,020 renter households.

Figure 35 Private Households Below Housing Standards by Tenure in Saanich, 2016



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

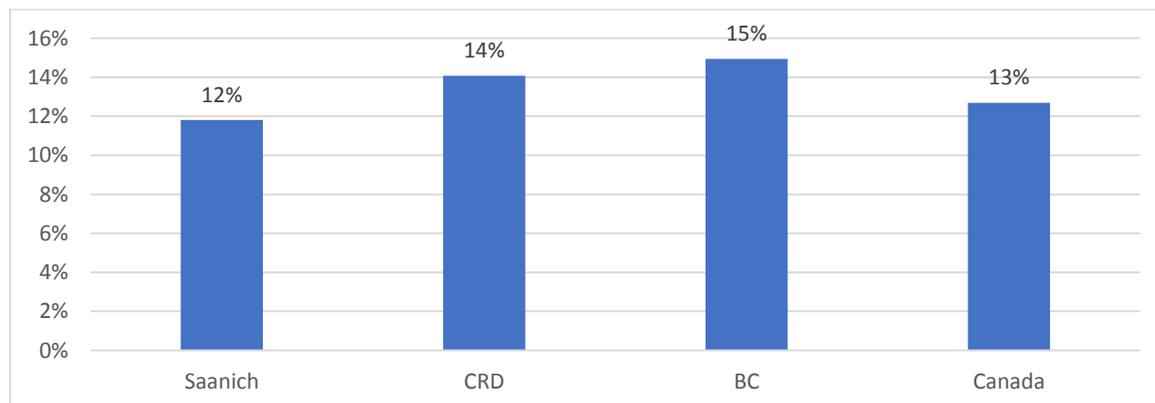
3.8 Core Housing Need

Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards *and* would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and are currently spending more than 50% of their income on shelter costs.

In 2016, Saanich had a slightly lower proportion of households in Core Housing Need compared to the CRD, British Columbia (BC), and Canada (Figure 36).

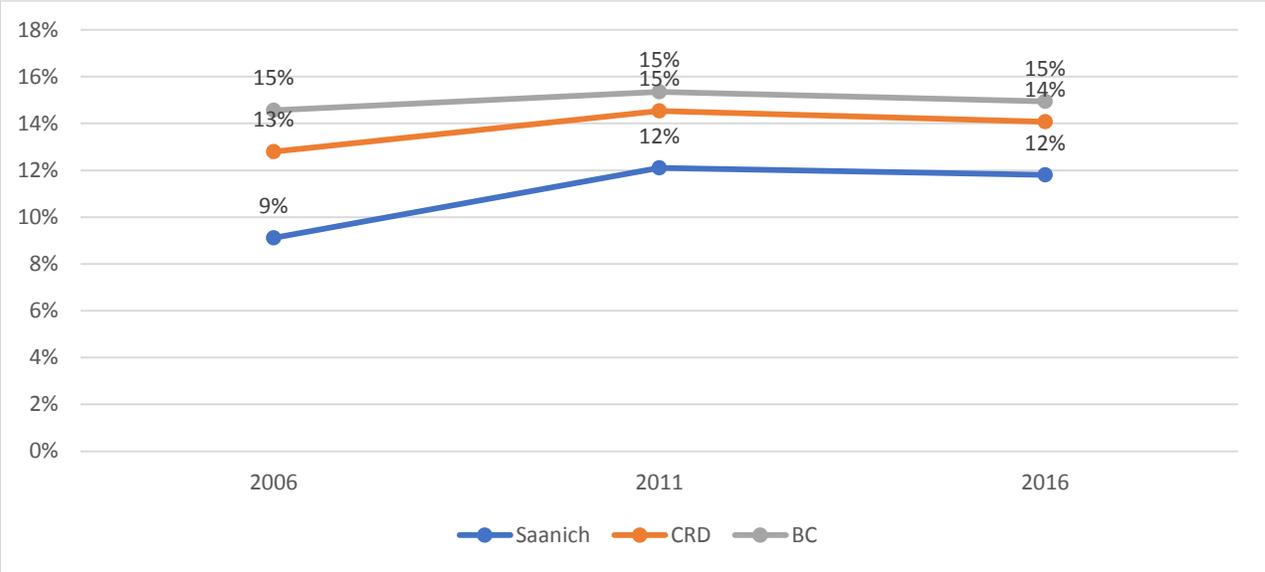
Figure 36 Private Households in Core Housing Need, Comparison of Geographies, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

Figure 37 shows the historical data of households in Core Housing Need in Saanich compared to the CRD. Saanich and the region have seen a slight increase of households in Core Housing Need from 2006 to 2016.

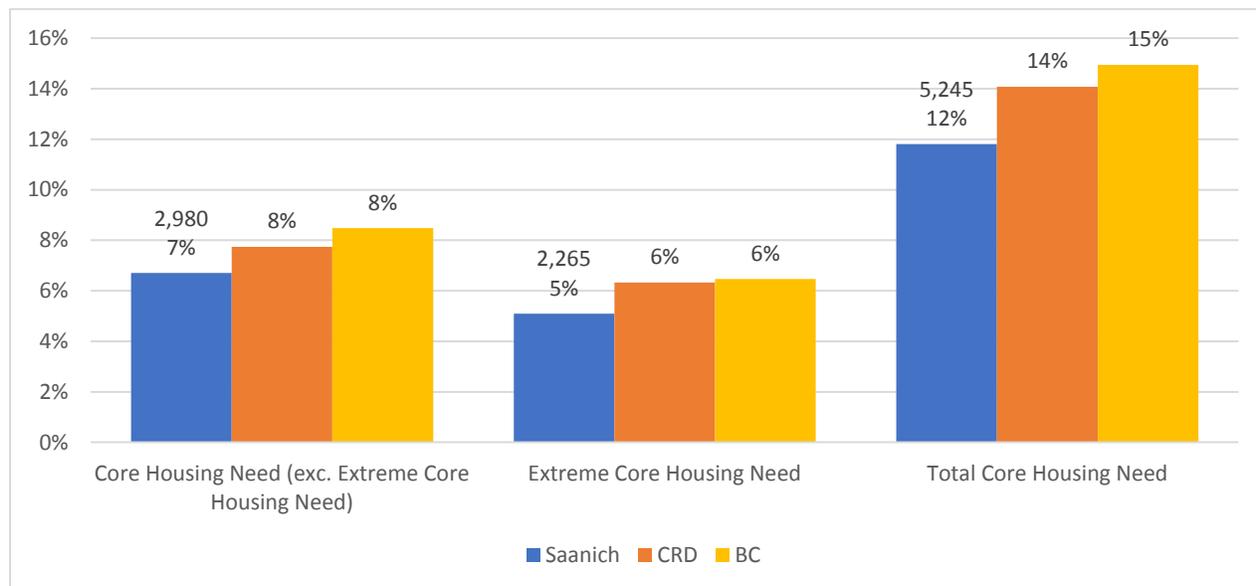
Figure 37 Private Households in Core Housing Need in Saanich and CRD, 2006-2016



3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Saanich has 5% of households in Extreme Core Housing Need compared to the CRD’s 6% (Figure 38).

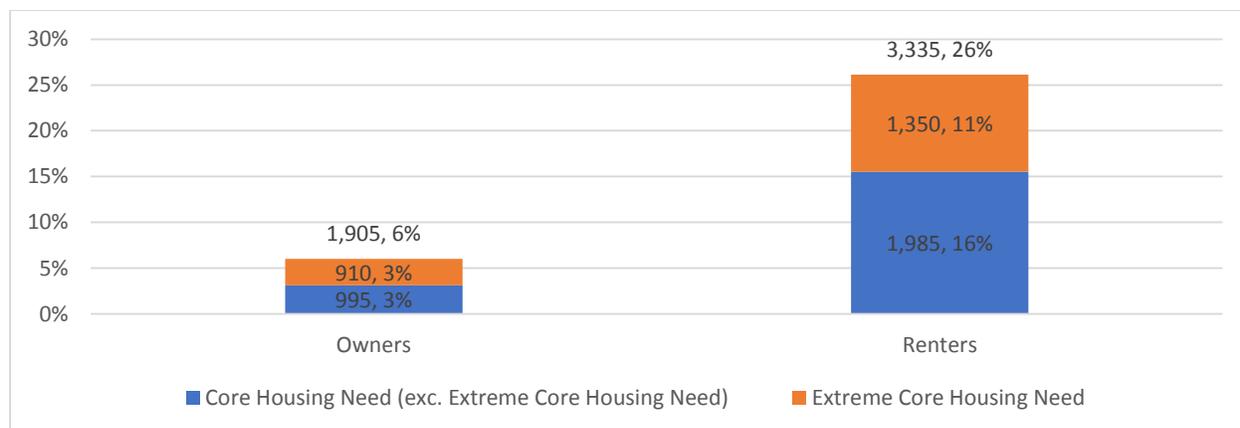
Figure 38 Private Households in Core Housing Need in Saanich and CRD, 2016



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

A much higher proportion of renter households (26%) in Saanich are in Core Housing Need than owner households (6%) (Figure 39). This includes those households who meet the definition of Extreme Core Housing Need. Across the region, renters are far more likely to be in Core Housing Need than owners.

Figure 39 Private Households in Core Housing Need by Tenure in Saanich, 2016



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

3.8.2 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people

with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need. Table 9 provides a more detailed breakdown of Saanich households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need in the District.

Each row in the table shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 12% of all households are in Core Housing Need, while 14% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 15% of renter households in this age group are in Core Household Need and 10% of owner households in this age group are in Core Housing Need.

In Saanich, Table 9 offers the following key takeaways:

Tenure

Across all household characteristics, renter households are far more likely to be in Core Housing Need than owner households.

Age of Primary Household Maintainer and Households with Seniors

Households with a primary household maintainer between 15 and 24 are slightly more likely to be in Core Housing Need than other age groups. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

Renter households are more likely to be in Core Housing Need as the primary maintainer ages. Households led by primary household maintainers 65 years of age or older are far more likely than other age groups to be in Core Housing Need. Households with one or more seniors living there are also far more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.

Household Type

Among household types, lone-parent and one-person renter households are far more likely to be in Core Housing Need than others. Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).

Immigration Status

Among households based on immigration status, renter households that are immigrants or non-permanent residents are most likely to be in Core Housing Need.

Table 9 Household Characteristics by Core Housing Need and Tenure, 2016⁹

	Total Households In Core Housing Need		Renter Households In Core Housing Need		Owners In Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	5,240	12%	3,335	26%	1,910	6%
Core Housing Need by Age of Primary Household Maintainer						
15-24	250	14%	235	15%	20	10%
25-34	615	13%	530	18%	85	5%
35-44	830	13%	570	25%	265	7%
45-54	1,035	12%	575	26%	460	7%
55-64	965	11%	540	30%	425	6%
65+	1,540	11%	885	44%	655	6%
Core Housing Need by Household Type						
Couple with Children	760	7%	310	15%	450	5%
Couple without Children	515	4%	285	13%	230	2%
Lone Parent Household	1,095	27%	765	44%	330	14%
Multiple-Family	45	5%	0	0%	35	4%
One Person Household	2,485	21%	1,710	37%	775	11%
Other Non-Family	340	13%	255	13%	80	10%
Core Housing Need based on Immigration Status						
Non-Immigrant	3,575	11%	2,485	25%	1,085	5%
Non-Permanent Resident	165	34%	145	37%	15	16%
Immigrant	1,495	13%	700	31%	800	9%
Recent Immigrant	140	21%	105	26%	35	13%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	1,605	10%	930	43%	585	4%
Household Without A Senior (65+)	3,640	13%	2,400	23%	1,320	7%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	1,520	14%	930	29%	585	8%
Household Without A Person With an Activity Limitation	3,720	11%	2,400	25%	1,320	5%
Core Housing Need by Indigenous Households						
Aboriginal Households	280	16%	220	23%	55	7%
Non-Aboriginal Households	4,965	12%	3,110	26%	1,850	6%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	1,520	14%	930	29%	585	8%
Household Without a Child (<18 years)	3,720	11%	2,400	25%	1,320	5%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

⁹ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. This discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

3.9 Summary

Housing Stock

- Compared to the CRD as a whole, housing stock in Saanich is slightly older and less diverse. While recent building permits suggest a trend towards more apartments, the single-family home is the dominant dwelling type in Saanich, with most houses having three or more bedrooms (62%). Most (64%) households in Saanich contain one or two people, likely older individuals or couples whose children have moved away, suggesting some of the population may be living in larger homes than they need.
- While 60% of owners occupy single-family homes, renters occupy a much wider range of structure types with fewer bedrooms.
- There may be a lack of options for older adults looking to downsize out of large single-family homes and for families looking for rental units with enough bedrooms to suit their needs or to enter the homeownership market.

Homeownership Market

- In 2016, 70% of households owned their home and 30% rented.
- Prices have risen substantially in both the homeownership and rental markets over the past few years. Ownership prices have risen for all housing types, with the most rapid increases occurring between 2014 and 2018.
- The single-detached home at the 2019 average sales price is unaffordable for median incomes of all household types, despite this being the most common type of home in the District. Couples with children making the median income would need to spend approximately 32% of their monthly income on shelter costs for a single-detached home at the 2019 average sales price, while couples without children would need to spend 43%.
- Townhouses, at 2019 sales prices, were affordable for couples with children earning the median income. Apartments were also affordable for couples without children earning the median income. They could also be an affordable option for couples with children and other census families, but there may be limited stock of units with enough bedrooms to be suitable for these household types.
- Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these households making the median income would need to spend 50% or more of their monthly income to be able to afford most housing types.

Rental Market

- In the primary rental market, Saanich has seen low vacancy and rising rental costs over the past 15 years. There has been little development of new primary rental units over this period. At the same time, renter households in the District increased much more quickly compared to owner households; the District saw 1,935 new renter households between 2006 and 2016, compared to 100 new owner households.
- With enough primary rental units for just 22% of renter households, most renters are relying on the secondary market. The secondary rental market is less secure than the primary rental market and while prices have risen more moderately according to CMHC data, rent in the secondary rental market is largely driven by housing prices, which have risen substantially.
- Single-income renter households, like lone-parent families and non-census families, likely face affordability challenges when renting housing in the District. Specifically, it may be challenging for lone-parent renters to find rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children), which they can afford. Non-

census families, like individuals living alone, face similar affordability gaps across all rental types, even for one-bedroom units.

Non-Market Housing

- Saanich has 2,307 units receiving non-market supports, as well as a large share of the region's cooperative housing. Half of the cooperative housing units are three or more bedrooms, offering an important source of affordable housing for families with children. However, with affordability an increasing challenge and low vacancy in the primary rental market, it is likely that the supply of non-market housing is not meeting demand.

Homelessness

- It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. On that night, there were at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals stayed in unknown locations.

Student Housing

- Despite declines in full-time equivalent enrolments at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

Housing Indicators and Core Housing Need

- Housing indicators show that affordability has been the most significant issue in Saanich since 2006, with 17% of owner households and 40% of renter households not meeting the affordability standard in 2016.
- Renter households are far more likely to be in Core Housing Need, with 3,335 renter households meeting this definition in 2016, compared to 1,905 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.
- The rate of Core Housing Need in Saanich was slightly lower than the rate seen in the CRD as a whole in 2016.
- Lone-parent renter households are one of the household types most likely to be in Core Housing Need, as they likely face challenges affording rental units with two or more bedrooms to accommodate their children. Lone-parent households also have some of the lowest median incomes in the District, especially female lone-parents. Women fleeing domestic violence are a vulnerable population and may be disproportionately in Core Housing Need.
- Renters living alone are similarly likely to be in Core Housing Need, with individuals not in census families having the lowest median incomes of all household types in the District.
- Renter households led by or containing seniors are another of household type with high rates of Core Housing Need in the District, suggesting there may be a lack of affordable rental options that are accessible and suitable for aging.

4 Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016.

4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the CRD and its communities. These population projections are based on historical fertility, mortality, and migration for the CRD, adjusted where possible to take into account expected changes in the region.

The household projections 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 in Saanich are assumed to remain constant (by age group) over time.

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.

The tenure projections methodology assumes that new household formation of new owner and renter households will reflect Saanich’s historical changes in tenure distribution. Between 1996 and 2016, Saanich’s growth in households was 53% owners and 47% renters. This distribution is held constant and applied to new household growth in Saanich’s household projections. Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by household family type.

4.2 Limitations

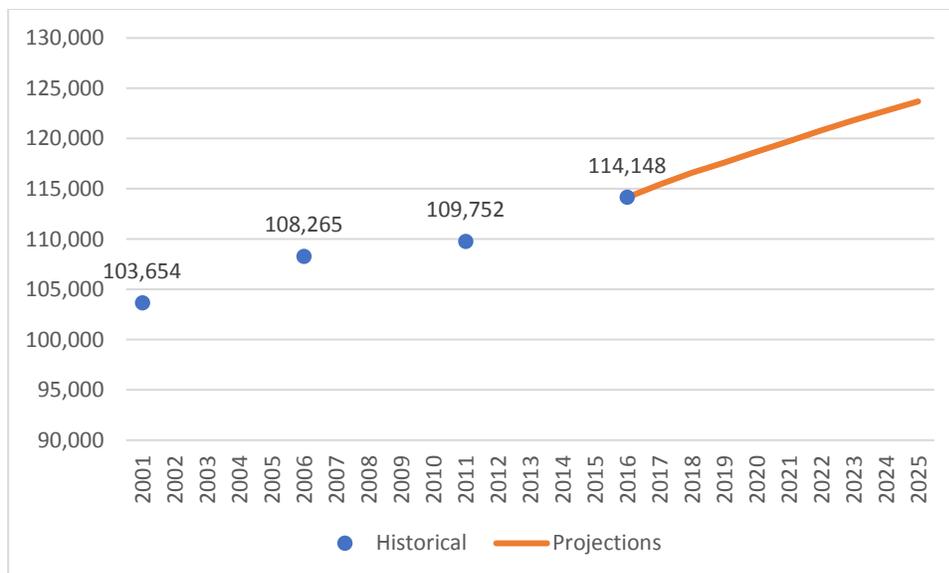
The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that

conditions will generally remain the same.¹⁰ Numerous factors can influence population growth, including job opportunities, household preferences, and the supply of housing available. The household projections are also limited by the assumption of constant headship rates over time. While “population demand” (interest in moving to, or staying in Saanich) certainly will impact the formation of households and the development of housing in Saanich, in an attractive and growing region, the provision of housing may determine household and population growth. In summary, these projections present one potential scenario of the future. The actual growth in the community will be determined by numerous factors.

4.3 Population Growth

Over the next five years, the population of Saanich is projected to grow more rapidly than it did between 2001 and 2016.

Figure 40 Historical and Projected Population, 2001 to 2025



Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Projections suggest that Saanich grew by 4,537 residents from 2016 to 2020 and could grow by an additional 5,011 residents from 2020 to 2025.

Table 10 Projected Population and Population Growth, 2016 to 2025

	2016	2020	2025
Population	114,145	118,682	123,693
Change from prior period	N/A	4,537	5,011

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

¹⁰ Or will continue to change in the same manner as they have been changing in the past.

4.4 Age Projections

Population growth is expected to be mostly in the older age groups (65 to 84), with strong growth also expected for the 35 to 44 age group (Table 11). Moderate growth is expected for the population of children ages 14 and under, while most other age groups are expected to shrink. Based on these projections, the number of seniors in Saanich is expected to increase by more than ten times the number of people of working age, 25 to 64 (net increases of 4,939 and 464, respectively).

Table 11 Projected Population Change by Age, 2016 to 2025

Age Group	2016 to 2020	2020 to 2025
0 to 14 years	645	546
15 to 24 years	1	-938
25 to 34 years	33	-156
35 to 44 years	1,373	1,551
45 to 54 years	-1,105	226
55 to 64 years	-135	-1,157
65 to 74 years	2,134	1,216
75 to 84 years	1,359	3,380
85 years and over	232	343
Total	4,537	5,011

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

The large increase in seniors is expected to drive the median age up slightly, from 44.5 in 2016 to 45.7 in 2025 (Table 12).

Table 12 Median and Average Age, 2016 to 2025

	2016 Actual	2020	2025
Median	44.5	44.7	45.7
Average	43.5	44.2	45.4

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5 Household Projections

Household projections anticipate an additional 2,241 households between 2016 and 2020, and 3,049 households between 2020 and 2025 (Table 13). Household growth is slightly higher relative to population growth which may indicate that new households are smaller, reflective of an aging population, more individuals living alone, and more couples without children.

Table 13 Projected Households and Household Growth, 2016 to 2025

	2016	2020	2025
Households	46,650	48,891	51,940
Change from prior period	N/A	2,241	3,049

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.1 Projected Households by Tenure

Based on the high growth of renter households in Saanich from 1996 to 2016, new households are projected to be 47% renters and 53% owners (Table 14). Renter households have grown nearly as much as owners in the recent years in Saanich and this trend is expected to continue.

Table 14 Projected Household Change by Tenure, 2016 to 2025

Tenure Type	2016 to 2020	2020 to 2025
Owner	1,188	1,616
Renter	1,053	1,433
Total	2,241	3,049

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.2 Projected Households by Household Family Type

Couples without children and non-census family households are projected to see the largest increase in numbers among household types. This is likely related to the aging population trend, which is typically accompanied by an increase in households comprised of individuals living alone and couples without children, as adult children age and move out.

Table 15 Projected Household Change by Household Family Type, 2016-2038

Household Types	2016 to 2020	2020 to 2025
Couple without Children	986	1,183
Couple with Children	208	422
Lone-Parent	87	196
Other-Census-Family	112	182
Non-Census-Family	848	1,066
Total	2,241	3,049

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.3 Projected Households by Age of Primary Household Maintainer

Senior-led households are projected to comprise the largest proportion of household growth. It will be important to plan for the needs of seniors such as aging in place, supportive and assisted

living, accessible housing units, and more as this proportion of the population increases at a greater rate compared to younger households.

Table 16 Projected Household Change by Age of Primary Household Maintainer, 2016-2025

Age Group	2016 to 2020	2020 to 2025
15 to 24 years	0	-134
25 to 34 years	13	-61
35 to 44 years	696	786
45 to 54 years	-624	127
55 to 64 years	-77	-659
65 to 74 years	1,274	728
75 to 84 years	841	2,088
85 years and over	118	174
Total	2,241	3,049

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.5.4 Projected Households by Bedroom Type Needs

Table 17 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

Table 17 Assumed Distribution of Household Family Types by Bedroom Need

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 18 and Table 19 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. A large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units). These units will likely be needed to meet the needs of the increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

Table 18 Projected Additional Household Needs by Bedroom Type, 2016 to 2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	493	493	0	986
Families with Children and Other Families	0	136	271	407
Non-Family	509	254	85	848
Total	1,002	883	356	2,241
% by bedrooms	45%	39%	16%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 19 Projected Additional Household Needs by Bedroom Type, 2020 to 2025

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	592	592	0	1,183
Families with Children and Other Families	0	267	533	800
Non-Family	640	320	107	1,066
Total	1,231	1,178	640	3,049
% by bedrooms	40%	39%	21%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

4.6 Summary

- If past trends continue, Saanich is projected to experience more rapid population growth from 2020 to 2025 than seen in the past. Over this period, Saanich could see an increase of 5,011 people and 3,049 households.
- Based on recent historical trends, renter households may continue to grow as much as owner households in the near future. It is projected that new households between 2020 to 2025 will be 47% renters (1,433 households) and 53% owners (1,616 households). However, the actual distribution of owner and renter households will be affected by the supply of housing in the community.
- Most growth is expected to be driven by growth within senior age groups (i.e., 65 and older), while many of the age groups falling within common working age (i.e., 25 to 64 years old) are expected to decrease. As a result, the projected net growth for seniors that is ten times that projected for people of working age.
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by the dominant growth projected for seniors. For household types, most growth is projected for non-census families or couples without children. The number of households led by seniors as primary maintainers are also projected to see the most growth. As a result, most new housing units needed to meet these households’ needs are expected to be small units (i.e., studio, one, or two bedroom).
- In addition to household growth projected for 2020 to 2025, there may be latent housing need for growth from 2016 to 2020. Building permit data from the CRD suggests that there were 1,495 new housing units created in Saanich between 2016 and the end of 2019. For comparison, projections estimate that 2,241 new households were formed between 2016 and 2020. This highlights how projections can be affected by local

realities. Housing supply can drive household formation while at the same time, household formation can create demand leading to new housing supply. There may be unfulfilled demand for housing in Saanich to meet the needs of these new households, contributing to the low vacancy rate and rising home sales prices.

5 Community Engagement Findings

This section summarizes the findings of stakeholder focus groups and interviews that were held through late July and August of 2020. Stakeholders across the housing system were invited to provide insight into housing needs across the region and for the core area communities of Saanich, Esquimalt, and Victoria. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address community housing needs. Stakeholders interviews focused on unmet needs and demands, issues and challenges when it came to addressing housing needs, and potential solutions.

Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. The organizations interviewed included the Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society. Most interviewees worked across the CRD and provided insight into the housing system on a regional level.

Four focus groups were held for the core area communities. These were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate. Participants included the Society of Saint Vincent de Paul, Intercultural Association, Together Fighting Against Poverty Society, Mount Douglas Seniors Housing, Threshold Housing Society, Seaspan, Camosun College, University of Victoria, Coalition to End Homelessness, and South Island Prosperity Project.

5.1 Regional Findings

Many interviewees and focus group participants spoke about housing challenges and opportunities that were relevant across CRD communities. This section provides a summary of cross-cutting themes and insights.

5.1.1 Housing Challenges

Housing Affordability

Housing affordability was a concern across stakeholders, with particular mention of the need for affordable housing for low-income households, including lone-parent families, youth, Indigenous peoples, renters, and seniors on fixed incomes. As housing costs increase in the core area communities of the CRD (Saanich, Victoria, Esquimalt), stakeholders are seeing individuals and families move to further communities such as the West Shore communities and Sooke for more affordable options. Family-sized housing in Victoria, Saanich, and Esquimalt are desired but are increasingly scarce and both parents need to make much more than minimum wage to afford it. Although the demand for housing is high and there is a need for more housing supply, stakeholders noted that the downtown core of Victoria is already built out. Greater distribution of affordable housing options is needed across the region over the next five to ten years.

Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to the Salt Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

Options for Renters

There is a need for more housing options for renters and other low-income groups across the CRD, regardless of gender, age or ethnicity. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. The high demand for market rental housing puts renters at a disadvantage as landlords can be selective or demanding when leasing to tenants.

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-geared-to-income housing programs are left without alternative housing options and can become vulnerable to homelessness. To keep up with demand, a few stakeholders have either recently refocused their service programs or are in the process of expanding their services to new municipalities.

Indigenous Housing

There are rental housing options available for Indigenous families with children across the CRD. The gap that stakeholders see in the region is housing for Indigenous households who require housing supports after their children have moved away. There is also opportunity to provide affordable housing options for non-traditional families, such as children whose guardians are not their legal guardians.

Additional non-market housing options are needed as low-end market housing can often be out of reach for very-low income Indigenous households. There is also a need for more culturally appropriate housing for Indigenous peoples in the CRD as they are disproportionately represented in the homelessness population. Stakeholders report there is a service gap in terms of land-based healing, decolonized harm reduction framework, and more pathways for healing. Elders are particularly in need of culturally appropriate housing and activities.

Supportive Housing

The need for more supportive housing is seen as a significant area of investment by stakeholders. Prior to the COVID-19 pandemic, supportive housing providers across the CRD were operating at capacity. More supportive housing is needed for Indigenous peoples, seniors and women. The lack of supportive housing options pushes people to live in rental housing where they may not be receiving the supports they require (e.g. care for mental health, substance use disorders, or other health needs).

In addition to increasing the supply of supportive housing, there is also a need to increase or improve programs that serve specific groups, such as harm reduction programs, human-centered supports, permanent and flexible housing programs (e.g. Housing First approach), and Indigenous healing programs.

In terms of community and social wellness, housing for those with concurrent disorders is a key service which is currently missing in the CRD. Relative to the general population, the amount of people in the CRD who experience overlapping mental health and substance use disorders is small. However, stakeholders report that supports for individuals experiencing complex needs are important because this is where the most damaging behaviours are from the community's perspective.

Youth Housing

Housing for families is considered an important issue in the CRD, and stakeholders felt that more attention should be given to the housing gap for youth and for youth aging out of care. Youth aging out of care have a much higher risk of experiencing homelessness in their first year.

Student Housing

Student housing was identified as a service gap in the core communities of the CRD. Students represent a large proportion of the regional population influx and they are seeing a deep affordability crunch. On-campus residential development requires higher density, fewer parking requirements, and transportation options to support the successful implementation of new housing.

5.1.2 Barriers and Challenges in Developing and Operating Housing

The overall development process to build new housing can be challenging, particularly for affordable or supportive housing. In the CRD, affordable housing developers need to have the capacity to overcome barriers related to buying property or land, bridging financing, and securing funding to make the development feasible.

Although supportive and affordable housing development applications are fast-tracked in some local governments in the CRD, a few stakeholders reported that the development process can still be challenging. This is due to issues related to prescriptive zoning, not-in-my-backyard attitudes (NIMBYism) in the community, policy directions that encourage development of other types of housing, and parking regulations. In some cases where there is opposition against a proposed development project, it is felt that people become the focus rather than land-use issues.

Many housing providers in the CRD are operating at capacity. Where there is opportunity to provide more non-market units onto the market, organizational capacity becomes an issue on the operations side. It is felt that there is a limited pool of trained staff who are experienced with working alongside vulnerable populations (e.g. individuals with mental health or substance use disorders). The high housing costs in the CRD also makes it difficult for the retention of housing staff as they are more likely to take on two jobs and more prone to experience burnout. It can be an issue to collect rents from tenants who are experiencing mental health crises.

5.1.3 Opportunity Areas

Multi-sectoral Collaboration and Partnerships

It is encouraged to continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

Local Government Leadership to Support Affordable Housing

In the CRD, affordable housing buildings can be designed with local context and local need in mind. It was felt that affordable housing across the region has historically been driven by program requirements by senior government funders such as BC Housing and that local governments can lead the way to new affordable housing initiatives, and play a bigger role in unit design and mix. In addition, participants felt that local governments have a role to increase public awareness about misconceptions about people who live in non-market housing and to be supportive of affordable housing projects.

Continued Support for Culturally Supportive Housing

There have been new initiatives aimed at providing culturally supportive housing for the most vulnerable Indigenous populations in the CRD. Stakeholders who serve Indigenous peoples are developing new frameworks and pilot projects to better meet the needs of this population (e.g. Elders support, using traditional foods, land-based healing, family reunification). Providing space for Indigenous people and organizations and trusting Indigenous ways of knowing and being can lead to new models of care.

Encourage Broader Public Engagement

There is opportunity to broaden the public engagement to engage different voices and groups during the development approvals process. While community associations are an important group to hear, it is equally important to provide space for more individuals and groups to represent the diverse housing needs in the CRD.

Other Opportunities

Stakeholders noted other opportunities to build new housing or to support groups in need:

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a bynames list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services
- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community

5.2 Findings for Saanich

Focus group participants were asked about housing challenges and opportunities in Saanich and the core area communities (Saanich, Victoria, Esquimalt). The housing needs identified in section 5.1.1 reflect those identified for Saanich and are not repeated here. The demand for housing has increased in Saanich while housing unaffordability has deepened. Stakeholders

reported that some households are being pushed to consider moving out of the community due to rising housing costs. Unaffordability is being felt throughout the housing systems and impacts vulnerable households the most.

This section focuses on specific barriers to addressing housing issues and opportunity areas in Saanich.

5.2.1 Barriers and Challenges in Developing and Operating Housing

Housing Supply is Not Keeping Up

Stakeholders noted that housing starts in Saanich are declining and that high development costs and policy changes do not encourage developers to build in the community (e.g. large increases in development cost charges).

Lengthy Development Approvals Process

Stakeholders felt that the average timeline to obtain approval for a development application is significantly longer in Saanich than in other CRD communities, which has discouraged some builders from developing in Saanich. Participants noted there is an opportunity for to fast-track affordable housing applications to encourage developers to build new housing similar to other CRD communities.

Lack of Rental Incentives

Stakeholders felt that there is a lack of incentives (e.g. both policy and financial incentives) to direct developers to build specific housing types and forms. Although rental housing is needed in Saanich and rental vacancy rates are low, there are currently no municipal incentives to encourage the development of rental housing.

Family Housing Regulations

Larger units for families are need. One stakeholder that the regulation for family-sized housing (e.g. 2 and 3 bedroom units) in development projects should be aimed away from corridors and targeted towards lower-density areas.

5.2.2 Opportunity Areas

Large Land Base for New Housing Development

Saanich has one of the largest land bases across all the CRD communities. Stakeholders felt that there were opportunities to build new housing across the housing continuum to address pent-up demand. In addition, locating housing close to outdoor public amenities and spaces in Saanich was viewed by participants as a community benefit that supported health and wellbeing, especially during times of crises (e.g. COVID-19 pandemic). It was also noted that the large land base may be an opportunity to explore affordable housing and community services in Saanich.

Encourage Higher Density Housing

As developing housing in Saanich is costly, allowing higher density housing would encourage more affordable housing to be built. A participant highlighted the need for smaller land plots and more infill development. Mixed-use six-storey affordable housing projects with amenities are possible because there are strong capital, developer, and labour markets in the core area communities including Saanich.

Protect Rental Housing Options

Participants reported an opportunity to protect existing rental stock in Saanich. Stakeholders reported that the demolition of rental stock is outpacing the growth of affordable rental housing options in Saanich.

Support Workforce Housing

One stakeholder reported that supporting housing for the workforce was important and could be facilitated by allowing residential and industrial uses to co-exist in Saanich. Participants noted that the protection of industrial lands drives employment and co-locating housing around these areas would allow for long-term economic growth.

6 Covid-19 Implications

In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers. This section provides an overview of preliminary economic impacts based on the information available during this study process, as well as perspectives on the pandemic heard from stakeholders through the engagement process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

6.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently got into the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020¹¹.
- Owners who rent their properties in the secondary market either long term or short term may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the summer months¹². Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

¹¹ Global News. (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

¹² South Island Prosperity Partnership. (August 2020). Monthly economic recovery dashboard. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

Unemployment rates are quite high for the Victoria Census Metropolitan Area – 10.3% in August 2020 which is far higher than the recorded unemployment rate in February of 3.4%. However, since these figures are reported by Statistics Canada on a three-month moving average, the region's unemployment rate is expected to continue to change as new data is collected from Phase 3 of BC's Restart Plan.

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months¹³.

6.2 Stakeholder Perspectives

Stakeholders who participated in the Housing Needs Report engagement process shared information on the impacts of the pandemic on the housing system that they were seeing.

Challenges:

- Renters or individuals receiving temporary financial and housing supports may struggle to find stable and permanent housing in coming months.
- Supportive housing operations have had to reduce capacity to meet social distancing requirements, further compounding many issues related to housing instability. As a result, the number of visible homeless and tent cities has increased.
- COVID-19 has highlighted the difficulties communities face without a coordinated access system for homeless groups.
- Overdose deaths in BC are far higher than COVID-related deaths, highlighting the ongoing health crisis and tainted drug supply in the province. Social isolation, poor living conditions, unemployment, and the stresses of the pandemic may be contributing to increased overdoses, among other factors.

Emerging Opportunities:

- Due to COVID-19, there may be opportunities to acquire available and below-market properties and land for affordable housing (including protecting existing purpose-built rental properties).
- BC Housing in partnership with community service agencies and local governments are taking action to address homeless camps by finding individuals housing or by sheltering people in private hotels. This may free up rental housing stock for other households in need to live in.
- Community gardens, and other outside areas were seen as opportunities in Victoria and Esquimalt and a strength in Saanich. They represent safe places where people can engage in community while supporting health and safety, especially during COVID-19.
- Families may desire more space now that COVID-19 has shown that remote working is a possibility.
- Since the start of the COVID-19 pandemic, some community serving organizations have noticed that clients have not needed as much support because they have been receiving temporary financial relief from the federal government.

¹³ Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

7 Summary of Key Areas of Local Need

This section summarizes the projected number of units by number of bedrooms for 2016 to 2020 and then the next five years, 2020 to 2025 (from Section 4). It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined in Sections 3 and 5 of the report.

7.1 Number of Units Needed by Unit Size in Saanich

Table 20 presents the projected housing units needed in Saanich based on population growth and the distribution of each household types by the suitable number of bedrooms.

Table 20 Projected Housing Units in Saanich, 2016-2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	1,002	883	356	2,241
Couple without Children	493	493	0	986
Families with Children and Other Families	0	136	271	407
Non-Family	509	254	85	848
2020-2025	1,231	1,178	640	3,049
Couple without Children	592	592	0	1,183
Families with Children and Other Families	0	267	533	800
Non-Family	640	320	107	1,066

7.2 Statements of Key Areas of Local Need in the Capital Regional District

7.2.1 Affordable Housing

Housing costs are rising in Saanich and across the CRD. Stakeholders reported that the costs of living in the community are impacting the ability of individuals and families to stay. Households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is putting pressure on the housing stock of these communities.

The cost of renting and owning in Saanich, like the CRD in general, has risen significantly in recent years. Across bedroom types, the median rent increased between 60% (for a one-bedroom unit) and 82% (for a three-or-more bedroom unit) between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Saanich purpose-built rental market is still relatively affordable for families, but extremely unaffordable for individuals living alone. However, as most renter households in Saanich are in the secondary market, this analysis may not capture the full picture of affordability in the community.

In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 67% (for a townhouse in East Saanich) and 124% (for a condo apartment in West Saanich). The affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges. The median income for these household types is not enough to afford an appropriate unit. Based on the affordability threshold of housing costs being no more than 30%

of gross household income, a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 493 households in Saanich on BC Housing's waitlist, the second highest number in the CRD after Victoria.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households is growing, from 12,035 households in 2006 to 14,020 in 2016 (+16%). Despite this growth, there has been very little growth in the stock of purpose-built rental housing in Saanich, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data. Between 2005 and 2019, the total stock of purpose-built rental market units in Saanich only increased by 4% to a total of 3,211. Rental vacancy rates are low across the region without enough supply coming onto the market to meet demands. As of 2019, the rental vacancy rate for Saanich was 0.9%, far lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

7.2.3 Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 29% of renter households and 14% of owner households with at least one person with a disability were in Core Housing Need, compared to 25% of renter households and 11% of owner households without anyone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

As of 2020, there are 108 people with disabilities on BC Housing's waitlist seeking non-market housing in Saanich, in addition to 27 households requiring wheelchair accessible units.

7.2.4 Housing for Seniors

Saanich is experiencing a slight aging trend with the median age growing from 42.9 in 2006 to 44.5 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Increasingly communities are looking aging in place in the community when housing needs change by having downsizing and supportive housing options available. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. The lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 172 seniors were on BC Housing's waitlist seeking non-market seniors housing in Saanich.

7.2.5 Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. The affordability gap analysis showed that the cost of a single detached home is

out of reach for couples with children making the median household income, and far out of reach for lone-parent families. For those in the rental market, there is a limited supply of larger units, only 268 as of 2019 and the median rent of a three-or-more bedroom unit has exceeded other unit sizes, growing by 82% between 2005 and 2019. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move. The availability of housing for families will also influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community.

As of 2020, there are 173 families on BC Housing's waitlist seeking non-market housing in Saanich.

7.2.6 Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

8 Glossary

Activity Limitation: “Activity limitations refer 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.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

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

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

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

Census Family: Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

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

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

Household Income: The sum of incomes for all household members.

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and

mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Movable Dwelling: A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.

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

Multiple Census Families: A household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

National Occupancy Standard: Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

Non-Census-Family Households: Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Other Family or Other Census Family: When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly 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.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: “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.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

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

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Supportive Housing for Seniors: This document defines assisted living and long term or residential care options as supportive housing for seniors.

Transitional Housing: “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>

Appendix A: Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: District of Saanich

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: October 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: Central Saanich, Highlands, View Royal, Esquimalt, Victoria, Oak Bay
	Neighbouring First Nations: Esquimalt First Nation, Songhees First Nation

POPULATION	Population: 114,148		Change since 2006 :	5.4 %
	Projected population in 5 years: 123,693		Projected change:	4.2 %
	Number of households: 46,650		Change since 2006 :	5.0 %
	Projected number of households in 5 years: 51,940		Projected change:	5.9 %
	Average household size: 2.4			
	Projected average household size in 5 years: 2.4			
	Median age (local): 44.5	Median age (RD): 45.5	Median age (BC): 42.5	
	Projected median age in 5 years: 45.7			
	Seniors 65+ (local): 20.8 %	Seniors 65+ (RD): 17.6 %	Seniors 65+ (BC): 17 %	
	Projected seniors 65+ in 5 years:			26.2 %
Owner households:	70 %	Renter households:	30 %	
Renter households in subsidized housing:			13 %	

INCOME	Median household income	Local	Regional District	BC
	All households	\$ 77,391	\$ 69,642	\$ 69,979
	Renter households	\$ 46,192	\$ 44,363	\$ 45,848
	Owner households	\$ 94,667	\$ 88,704	\$ 84,333

ECONOMY	Participation rate: 62.5 %	Unemployment rate: 5.7 %
	Major local industries: Health care and social assistance, retail trade, public administration, educational services, and accommodation and food services.	

HOUSING	Median assessed housing values: \$ 845,258 (average)	Median housing sale price: \$ 771,835 (average)
	Median monthly rent: \$ 1250 (2019)	Rental vacancy rate: 0.9 %
	Housing units - total: 46,650 (2016)	Housing units – subsidized: 1875 (2016)
	Annual registered new homes - total: 171	Annual registered new homes - rental: 56
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	23 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	5 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	3 %

Briefly summarize the following:

- 1. Housing policies in local official community plans and regional growth strategies (if applicable):**

The District of Saanich's OCP includes policies around growth management to encourage compact & sustainable urban settlement within the Urban Containment Boundary. These policies support development of new multi-family residential within centres and village nodes, and less dense housing forms in rural areas, and policies for protection of the Agricultural Land Reserve. There are provisions for affordable housing and seniors' and special needs housing.
- 2. Any community consultation undertaken during development of the housing needs report:**

Stakeholder focus groups and interviews were held through July and August of 2020. Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's west shore communities.
- 3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

Interviewed organizations included Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute. Focus group participants included Society of Saint Vincent de Paul, Intercultural Association, Together Fighting Against Poverty Society, Mount Douglas Seniors Housing, Threshold Housing Society, Seaspan, Camosun College, University of Victoria, Coalition to End Homelessness, and South Island Prosperity Project.
- 4. Any consultation undertaken with First Nations:**

Several First Nation serving organizations were included in the public consultation process. These organizations include the Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	5945	1231
2 bedrooms	11565	1178
3+ bedrooms	29140	640
Total	46,655	3049

Comments:

A large portion of needed units are small units. These units will likely be needed to meet the needs of the increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	42535	100	42965	100	44435	100
Of which are in core housing need	3875	9.1	5200	12.1	5245	11.8
Of which are owner households	1360	4.3	2040	6.4	1905	6.0
Of which are renter households	2520	22.9	3165	28.7	3335	26.1

Comments:

Saanich and the region have seen a slight increase of households in Core Housing Need from 2006 to 2016. Similar to other communities within the CRD, a much higher proportion of renter households (26%) in Saanich are in Core Housing Need than owner households (6%).

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	42535	100	42965	100	44435	100
Of which are in extreme core housing need	1735	4.1	2590	6.0	2265	5.1
Of which are owner households	670	2.1	1080	3.4	910	2.9
Of which are renter households	1065	9.7	1505	13.7	1350	10.6

Comments:

Saanich has 5% of households in Extreme Core Housing Need compared to the CRD's 6%.

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

1. Affordable housing:

Housing costs have risen significantly in Saanich in recent years. In the homeownership market, a single-detached home is out of reach for most households making the median income, even those earning more than the median income. As of 2020, Saanich had 493 households on BC Housing’s waitlist, second highest number in the CRD.

2. Rental housing:

The demand for renter households is growing, yet there has been very little growth in the stock of purpose-built rental housing in Saanich, suggesting high demand in the secondary rental market. The Saanich purpose-built rental market is still relatively affordable for families, but extremely unaffordable for individuals living alone.

3. Special needs housing:

Core Housing Need is higher for households with someone with a disability. In 2016, 29% of renter & 14% of owner households with at least one person with a disability were in Core Housing Need. As of 2020, 108 people with disabilities were on BC Housing’s waitlist for non-market housing; 27 households require wheelchair accessible units.

4. Housing for seniors:

Saanich is experiencing a slight aging trend and aging in place is a priority for many households. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. As of 2020, 172 seniors were on BC Housing’s waitlist seeking non-market seniors housing in Saanich.

5. Housing for families:

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. As of 2020, there are 173 families on BC Housing’s waitlist seeking non-market housing in Saanich.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

The CRD has seen an increase in individuals experiencing homelessness in recent years.. The March 11, 2020 point-in-time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered & 743 who were provisionally accommodated in transitional housing.

7. Any other population groups with specific housing needs identified in the report:

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

From the community engagement sessions, stakeholders noted several themes, including that housing supply is not keeping up to demand, the lengthy development approvals process is a disincentive for developers, there is a lack of rental incentives to encourage development of purpose-built rentals, and that there is a severe shortage of larger family units.

Stakeholders want to see more higher-density developments, protection of rental housing options, and more support for workforce housing.

Saanich has a large land base for new housing developments, and stakeholders see opportunities here for building new housing across the housing continuum to address the pent-up demand.