

DATE: March 30, 2023  
TO: Michael Roy, Chief Administrative Officer, Village of Gold River  
FROM: Sarah Ravlic, Social Health and Wellbeing Planner, Urban Matters CCC  
FILE: 1558.0004.01  
SUBJECT: Gold River Housing Needs Report Memo

## 1.0 INTRODUCTION AND BACKGROUND

To better understand local housing needs, and meet new requirements of the Local Government Act, the Village of Gold River conducted a Housing Needs Assessment in early 2023. This memo summarizes the findings of the Assessment and presents the results of required statistical analysis of housing related data. This memo was generated to help the Village, residents, and local organizations to better understand current and future housing needs in the community.

### 1.1 BACKGROUND

In April 2019, new provincial legislation amended the Local Government Act, establishing a requirement for local governments to complete housing needs reports by April 2022 and every five years thereafter. Housing Needs Assessments are valuable tools for decision-making as they provide data and analysis on housing needs and gaps to inform local plans and policies, as well as provide publicly available information on housing. The legislative requirements for these reports require that municipalities collect approximately 50 types of data about current and projected population, household income, economic sectors, and current and anticipated housing stock. Municipalities are then required to report out on three key items, based on an analysis of the information collected:

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

Finally, once a report is complete, local governments are required to receive the report at a council or board meeting that is open to the public and publish the report on an internet site that is publicly and freely available.

### 1.2 METHODS

Methods described in the preceding section were used to complete the Village of Gold Rivers Housing Needs Assessment. There are some important limitations to the Assessment which are also listed in detail below.

#### 1.2.1 QUANTITATIVE DATA SOURCES

The Housing Needs Assessment was conducted using quantitative data from the following sources:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses
- Statistics Canada 2011 National Household Survey

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- Canada Housing and Mortgage Corporation
- BC Housing
- BC Assessment
- BC Statistics
- Village of Gold River

## 1.2.2 Data Limitations

There are limitations in the data used in this memo. Limitations that may affect interpretation of the data presented in this memo and its accompanying documentation are described here. Additional notes related to the data presented in this memo are also described.

### 1.2.2.1 Census Reporting Periods

Housing Needs Assessments are required to report on the previous three census periods. At the time of the initiation of the Housing Needs Report requirements, 2006, 2011, and 2016 Statistics Canada Census results were the three most recent years available. The 2021 national census results were released in 2022 and this more recent data was used where possible, however, there are limitations in comparison across these census period (more information below), as well as more limited analysis of the 2021 census, such as lack of data regarding extreme core housing need or differences between tenure types (renter vs. owner). In some cases, due to data availability and project restrictions, the 2016 census data has remained the most recent available data.

### 1.2.2.2 Different Census Datasets

This memo and accompanying data refers to both the standard Census Profile from Statistics Canada and a custom dataset that was prepared by Statistics Canada for the purpose of Housing Needs Reports in 2020. The custom dataset provides some information not available in the Census Profiles and is available publicly through the province. It is based on a 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 the custom dataset are used and referenced in this memo. The Census Profile was used as the baseline data, and the Custom data were used where specific indicators are not available through Census Profile.

### 1.2.2.3 Random Rounding

To maintain confidentiality, Statistics Canada randomly rounds census counts either up or down to a multiple of '5' or '10.' This means that some data provided by Statistics Canada when summed or grouped may not match the sum of the individual values, since totals and individual values are rounded independently. Similarly, percentages may not add up to 100% as they are calculated based on randomly rounded data.

### 1.2.2.4 2011 National Housing Survey

The 2011 National Household Survey (NHS) was voluntary for the mandatory long-form census (which was not used in 2011 but returned in 2016). The NHS included all relevant housing and household income questions in 2011. However, the NHS also had a lower response rate than the long-form Census used in 2006 because of its voluntary nature. Because of this, data from the 2011 NHS are of a lower quality than census data. This adversely impacted

income data, and any comparisons between 2006 and 2016 Census income data and 2011 NHS income should be viewed with caution.

#### 1.2.2.5 Projections

The projections contained in this memo offer possible scenarios and should be used with caution. As with any projection, these figures are based on historical growth trends, and local conditions such as changes to immigration patterns, decisions on growth and density, and market forces can impact the nature of the projections and the direction of growth in a community. Wherever possible, the use of these projections should be informed by an understanding of the context within the Village of Gold River.

## 2.0 REQUIRED REPORTING

The following section of this memo meets the legislative requirements for Housing Needs Reports and includes information on:

- Statements of key areas of local need.
- The number of housing units required to meet current and anticipated housing needs for at least the next five years, by housing type.
- The number and percentage of households in core housing need and extreme core housing need (where available given the reporting year).

### 2.1 ANTICIPATED HOUSING UNITS REQUIRED BY NUMBER OF BEDROOMS, VILLAGE OF GOLD RIVER, 2021 TO 2031

The following section outlines the number of anticipated housing units (by number of bedrooms) needed to meet projected population demands.

The projection of households by tenure type is based on the following:

#### 2.1.1 Projection of population in private household

The projection of anticipated population in private households is based upon population projection from 2021 to 2041 for School District 84 (Vancouver Island West) Trustee Electoral Area 1 available from BC Stats. The BC Stats projections are then adjusted by the proportional difference to the population levels captured in the 2021

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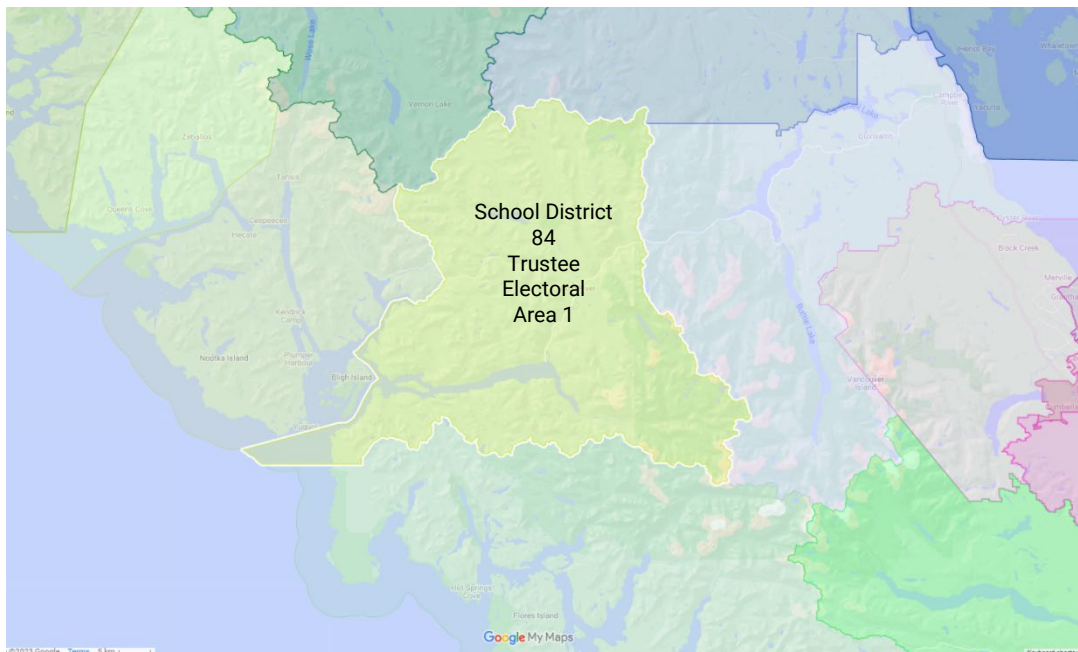


Image 1: School District 84 Trustee Electoral Area 1

Census for the Village of Gold River. This is done in order to account for the difference in boundary for the two areas.

### 2.1.2 Headship rate<sup>1</sup>:

- a. A set of static headship rates of the number of households in each age-tenure group modified from household data in Census 2021.
- b. Two major census program sources from Census 2021 are used for the base calculation of number of households in 2021:
  - i. Census Profile (general information, population by age)
  - ii. Census [Table 98-10-0232-01](#) (households by structure type, household family type, age of primary household maintainer, and tenure)
- c. Then the headship rate is calculated by the number of householders by age group-family type-tenue, and then divided the number of populations in 2021. This set of headship rates is then applied to the projection of population in 2021 to 2031 to project the households in the coming years.

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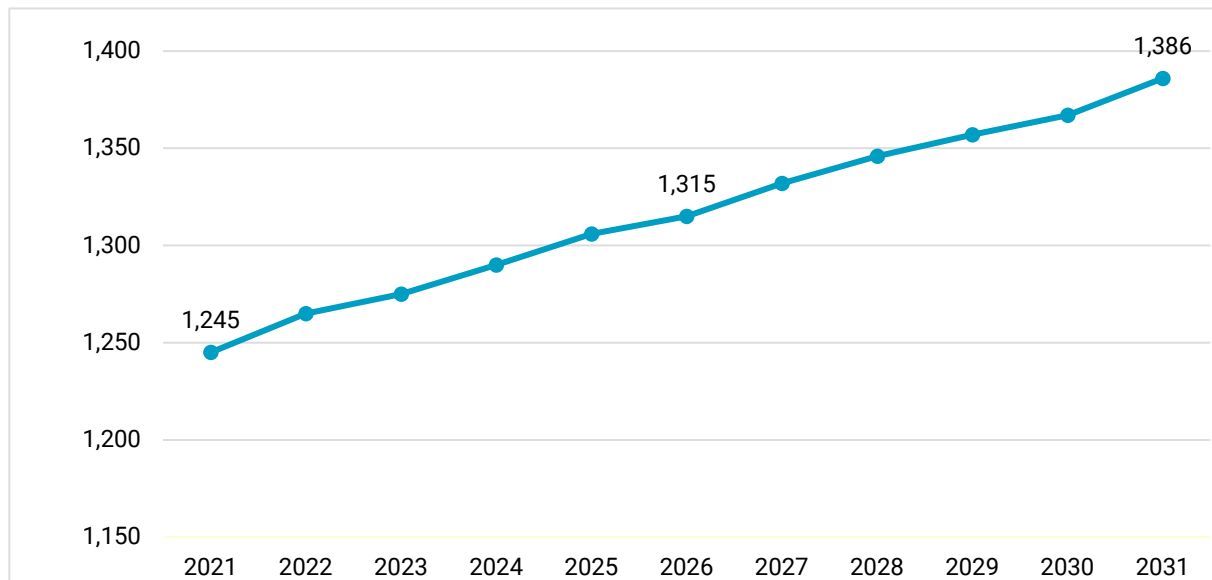
<sup>1</sup> The headship rate is defined as the ratio of the number of household heads / maintainers to population by age group. Headship rates are used to derive household projections because they indicate the likelihood of a new household being formed.

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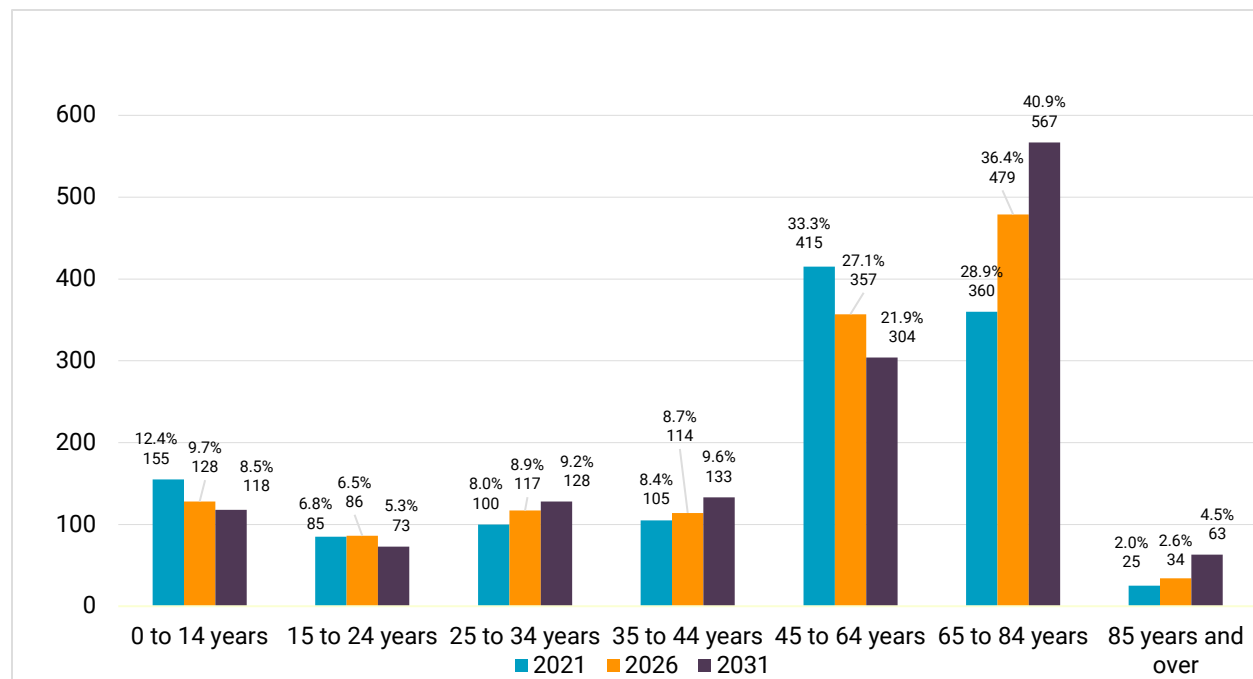
Figure 1: Gold River Projected Population, 2021 to 2031



Source: Census 2021, BC Stats Population Projection (Adjusted)

The population for the Village of Gold River is projected to increase by 11.3% (or 141 people) in the next 10 years from 1,245 in 2021, reaching 1,386 in 2031.

Figure 2: Projected Age Composition, 2021 - 2031



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*Source: Adjusted population projection based on BC Stat projection*

The proportion of people within senior age groups are projected to increase over the next five to ten years. At the same time, it is projected that there will be a decline in population in younger age groups including groups aged 0-14 and aged 45-64. Median age is projected to increase from 56.4 in 2021 to 62.2 in 2031.

### 2.1.3 Projected Households, Sizes, and Tenures

From 2021 to 2031, the number of households in the Village of Gold River are projected to increase by 97. Assuming historic household tenure trends remain consistent, the Village could see an increase of 93 owner households and 4 renter households between 2021 and 2031.

Average household size is projected to decrease from 2.01 in 2021 to 1.93 in 2031.

*Table 1: Projected Households by Tenure Type, 2021 - 2031*

	2021	2026	2031	Change from 2021 to 2031
<b>Total</b>	620	679	717	97
<b>Owner</b>	520	576	613	93
<b>Renter</b>	100	103	104	4

The following table shows the of distribution of number of bedrooms required by each household by age groups that is used to derive the anticipated housing units required in the next 10 years.

*Table 2: Distribution of Number of Bedrooms by Age Group*

	Studio and 1-bedroom	2-bedroom	3+ bedroom
<b>15 to 24 years</b>	60%	40%	0%
<b>25 to 64 years</b>	15%	35%	50%
<b>65 to 84 years</b>	50%	30%	20%
<b>85 years and over</b>	55%	35%	10%

*Table 3: Estimated Number of Units Needed, by Type (Number of Bedrooms), 2021 - 2031*

	Units needed from 2021 to 2026	Units needed from 2021 to 2031
<b>Studio and 1-bedroom</b>	49	79
<b>2-bedroom</b>	8	13
<b>3+ bedroom</b>	2	4
<b>Total</b>	59	97

## 2.2 HOUSEHOLDS IN CORE HOUSING NEED

Core housing need includes three metrics (standards for housing): affordability, adequacy, and suitability. A household is in core housing need when their housing fails to meet one or more of these standards.

Housing standards are nationally used units of measure that identify three aspects of housing:

- **Adequate Housing:** housing that does not require major repairs, according to residents.
- **Affordable Housing:** housing that costs less than 30% of total before-tax income.
- **Suitable Housing:** housing that has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard (NOS) requirements.

### 2.2.1 Housing Indicators

Housing indicators show which households are paying more than 30% of income towards shelter costs (affordability indicator), living in overcrowded conditions (suitability indicator), or requiring major renovations (adequacy indicator).

In relation to the affordability indicator, typically, renters experience much higher rates of housing issues. Over a third of renters (39%) in Gold River were experiencing affordability issues as of 2016. In comparison, 9% of homeowners were experiencing affordability issues in the same year.

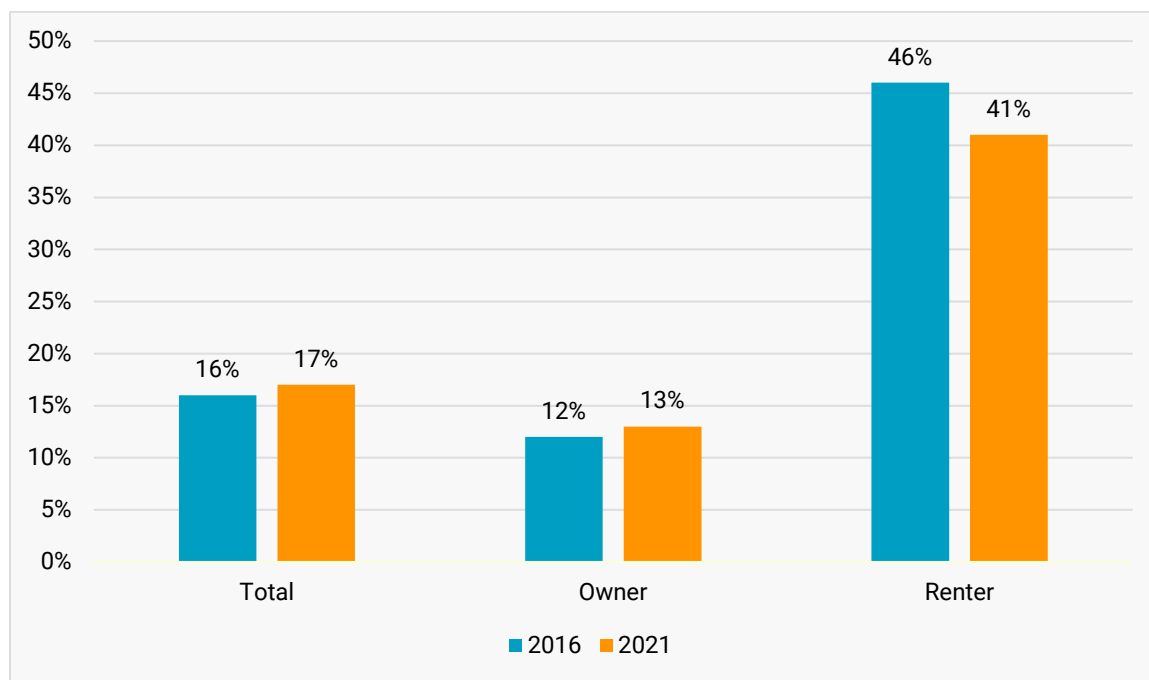
Core housing need shows households who experience one or more of the indicators above and asks if they can reasonably afford (based on income) to live in other appropriate housing in the community. Those households who cannot are identified as in core housing need. In 2021 in Gold River, 17% of all households were in core housing need (105 households).

Table 4: Number of Households in Core Housing Need and Extreme Core Housing Need, 2021 and 2016

	Core Housing Need 2021	Core Housing Need 2016	Extreme Core Housing Need 2016
<b>Total</b>	105	90	35
<b>Owner</b>	66	60	15
<b>Renter</b>	39	30	15

Source: Census 2021 and 2016

Figure 3: Rate of Core Housing Need, 2016 - 2021



Source: Census 2021 and 2016

In 2016, of those in core housing need, 35 households were in extreme core housing need, meaning they paid 50% or more of their income toward shelter cost. Extreme core housing need data is not yet available for 2021.

The rate of core housing need for renters decreased slightly between 2016 and 2021, from 46% in 2016 to 41% in 2021. Fewer Canadian households receive income from employment during 2020 however these losses were offset by pandemic-related benefits. Pandemic-related supplements appear to have reduced the pressure on households in core housing nationally need and can likely account for a reduction in core housing need between 2016 and 2021.

## 2.3 STATEMENT OF KEY AREAS OF LOCAL NEEDS

### 2.3.1 Affordable Housing

Housing prices remain significantly lower than many areas on Vancouver Island, including nearby Campbell River. However, housing prices have been increasing and there is a lack of variety and availability of housing options. In 2016, 9% of owner households and 39% of renter households were spending more than 30% of their income on housing. In the same year, 23% of renters were spending more than 50% of their income on housing costs with no other reasonable options available to them.



### 2.3.2 Rental housing

Though renters make up a much smaller proportion of the population than owner households (515 owner households compared to 95 renter households), a larger proportion of renters are living in unaffordable and unsuitable housing. In 2021, 41% of renter households were identified as being in core housing need, meaning their housing was unaffordable, in need of major repair, or unsuitable to their household size and make-up.

### 2.3.3 Special needs Housing

The need for special needs housing has not been quantified, however options within the housing market are currently limited for those who may need it.

Regarding the need to support those who may be living with a disability, as of 2017, 926,100 British Columbia residents aged 15 years or older reported having at least one disability, which represents 24.7 percent of the Province's total corresponding population. If the same proportion applies to the Gold River, about 300 residents could possibly identify as having a disability. There may be a desire to consider the availability of mobility friendly housing options as the population of Gold River continues to age.

### 2.3.4 Housing for seniors

There is a high proportion of seniors in the community and this population is projected to grow. Engagement conducted in 2021 for the Gold River Age-Friendly Plan identified that there is limited availability of suitable housing options for seniors. Particularly for those looking to downsize or who are in need of multiple levels of housing and care support (independent with personal services, semi-assisted, fully assisted living). Many seniors also identified that they were concerned about their ability to continue maintain their existing homes within the next 5-years.

### 2.3.5 Housing for families

Housing for families may be relatively accessible with a good availability of larger housing units and housing still being relatively affordable for home owners. There may however still be limited options within the housing market. Additionally, a lack of smaller housing options of seniors or smaller households looking to downsize may be tying up what would otherwise be available larger housing units.

### 2.3.6 Shelter for individuals experiencing homelessness and housing for individuals at risk of homelessness

There are currently no shelter or housing options for individuals experiencing or at risk of homelessness. As of 2016, 35 households (6%) were identified as being in extreme core housing need, putting them at higher risk of experiencing homelessness. These are households that may not be able to maintain their housing if there were a sudden loss in the family, employment was to end or an unexpected household cost arose.

## Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: \_\_\_\_\_

REGIONAL DISTRICT: \_\_\_\_\_

DATE OF REPORT COMPLETION: \_\_\_\_\_ (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

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

<b>LOCATION</b>	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

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

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

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

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

Briefly summarize the following:

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

## PART 2: KEY FINDINGS

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

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

Comments:

**Table 2: Households in Core Housing Need**

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

Comments:

**Table 3: Households in *Extreme* Core Housing Need**

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

Comments:

