

Housing Needs Report

City of Colwood



December 2020

Prepared by Urban Matters CCC

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



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Colwood

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Colwood Housing Profile

This profile summarizes the findings of the City of Colwood Housing Needs Report which was completed as part of a joint Housing Needs Report project for 11 CRD communities. It fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated.

Overview

The City of Colwood is a community within the CRD, with more than 5 kilometres of ocean waterfront. In 2016, it had a population of 16,859 and is projected to grow rapidly to 26,236 in 2028. With its close proximity to Victoria, Colwood is prepared for growth, particularly along their waterfront at Royal Bay and Royal Beach. The community has an abundance of parks and outdoor recreation opportunities and is home to one of the three universities in the CRD.

Population and Age

The population of Colwood grew by 15% between 2006 and 2016, a faster rate of growth compared to the CRD as a whole. In 2016, the median age was 41.6, which was lower than the CRD's 45.5. There were slightly higher proportions of children age 14 and younger in Colwood compared to the CRD average.

Projections suggest Colwood could experience more rapid population growth in the future, primarily driven by local development trends.

Households

There were 6,585 households in 2016 with an average household size of 2.5 persons, which is larger than the regional average of 2.2 persons per household. There are a greater number of larger households in Colwood compared to the CRD, with 42% of households having three or more people. Households with children are more common in Colwood (42%), while the number of individuals living alone are less common compared to the CRD.



Income

The 2015 median income in Colwood was \$86,103, which was approximately 24% higher than the CRD median income. Households who rent and households with single incomes have the lowest incomes compared to other household types. These differences are less pronounced than other CRD communities, as the household type incomes were overall higher in Colwood than the CRD. Renter households reported incomes lower than owner incomes (\$65,325 versus \$93,749).

Current Housing Stock

Housing stock in Colwood is slightly newer and less diverse in terms of structural type than the CRD average. While recent building permits suggest a trend towards more multi-family forms, the single-family home remains the dominant dwelling type in Colwood and is most commonly occupied by owners (81%) as of 2016.

Homeownership

(Statistics Canada, BC Assessment, and Victoria Real Estate Board)

Seventy-four percent (74%) of households in Colwood own their home. Over the past 15 years, ownership prices have risen for all housing types, with apartments growing the fastest. Average 2019 sales prices reported by the Victoria Real Estate Board were (see right):

Based on these prices, the average single-detached home is unaffordable for median incomes of most household types, and on the threshold of affordability for other census families. Despite this, single-detached dwellings remain the common type of home in the City. A household would require an annual income of approximately \$144,000 for their shelter costs to be affordable (e.g. spending less than 30% of before-tax household income).

Rental Affordability

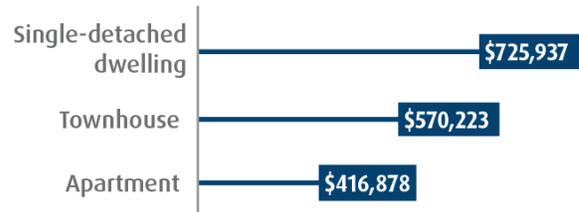
(Statistics Canada and Canada Mortgage Housing Corporation)

Twenty-six percent (26%) of households in Colwood rent their home. Despite a growth in purpose-built rental units, Colwood has seen low vacancy and rising rental costs over the past 15 years. At the same time, the number of renter households increased nearly as much as owner households; there were 415 new renter households formed between 2006 and 2016, compared to 675 new owner households. In 2016, there were enough primary rental market units for just 9% of renter households, indicating that most renters are relying on the secondary market.

New renter and owner households Between 2006 – 2016



AVERAGE 2019 sales prices



Both primary and secondary market rents have risen in recent years. The median rent in the primary market was \$1,295 in 2019, which would require an annual income of approximately \$54,000 for rent to be affordable (e.g. less than 30% of before-tax household income).

Renter households relying on a single income likely struggle to find affordable and suitable housing in Colwood. Renter households led by lone parents, seniors or non-permanent residents (although a smaller number) are the households most likely to be in Core Housing Need in the City (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

Anticipated Housing Demand

If Colwood continues growing in a similar manner as the past, the community will see an additional 2,640 households form between 2018 and 2028.

PROJECTED HOUSING UNITS NEEDED

	2018-2028
Total	2,640
Detached Homes	710
Townhomes	790
Market Apartments	1,030
Seniors Apartments	110

Key Areas of Local Need

Affordable Housing

The cost of renting and owning in Colwood, like the CRD in general, has risen significantly in recent years. Affordability gap analyses showed that ownership of a single-detached home is out of reach for most households making the median income, even for other census families who tend to make higher incomes than other household types. The purpose-built rental market is still relatively affordable for households with more than one income, but extremely unaffordable for individuals living alone and most lone parents. As of 2020, there were 92 households in Colwood on BC Housing's waitlist for non-market housing, the fifth highest number in the CRD.

Rental Housing

There is a need for more rental housing options across the CRD. Despite the growth in the stock of purpose-built rental housing, the proportion of renter households in Colwood is growing. As of 2018, the rental vacancy rate was 0.0, meaning there were virtually no vacant units available for rent. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone 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 14 people with disabilities on BC Housing's waitlist seeking non-market housing in Colwood.

Housing for Seniors

Colwood is experiencing a slight aging trend with the median age growing from 38.7 in 2006 to 41.6 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Some need supportive housing, which was identified as a key area of need by local stakeholders. As of 2020, 31 seniors were on BC Housing's waitlist seeking non-market seniors housing in Colwood.

Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. West Shore communities are becoming more attractive options for families and other households requiring more space. The affordability gap analysis showed that the cost of a single detached home (\$726,000 in 2019) is less expensive than in the core area communities, but it would still cause couples with children making the median household income to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families (9% of all Colwood households). For those in the rental market, there is a limited supply of larger units, only 5 three-or-more bedroom units as of 2019. As of 2020, there are 43 families on BC Housing's waitlist seeking non-market housing in Colwood.

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.

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.

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.

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.

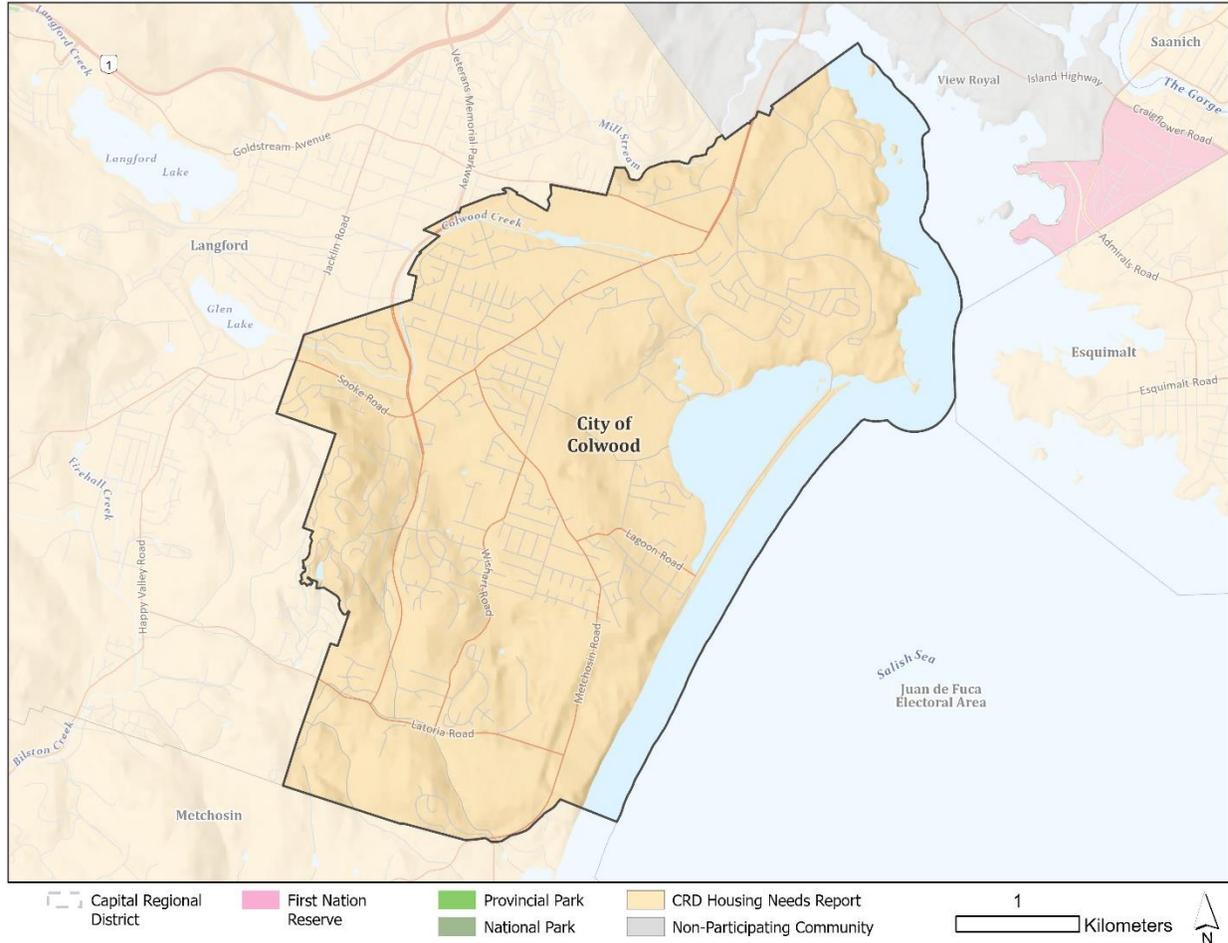
In 2019, the Government of BC introduced changes to the *Local Government Act*, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local 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 City of Colwood. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

1.1 Overview

The City of Colwood is a community within the CRD, with more than 5 kilometres of ocean waterfront. In 2016, it had a population of 16,859 and is projected to grow rapidly to 26,236 in 2028. With its close proximity to Victoria, Colwood is prepared for growth, particularly along their waterfront at Royal Bay and Royal Beach. The community has an abundance of parks and outdoor recreation opportunities and is home to one of the three universities in the CRD.

As of 2016, 71% of dwellings in the community were single-detached homes with or without secondary suites and the average household size was 2.5. While the housing stock is primarily ground-oriented, recent data shows that new housing development is primarily apartments and townhouses. Colwood is seen as one of the more affordable communities in the CRD (the benchmark price for a single-detached house in October 2019 was \$698,200) and is viewed as an attractive spot for young families. While the median age in Colwood has increased between the 2006 and 2016 census periods, the community's age profile is still lower than the CRD as a whole.

FIGURE 1 MAP OF THE CITY OF COLWOOD



1.2 Housing Needs 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. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in the Data Appendix at the end. 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

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

- BC Stats
- AirDNA
- City of Colwood

This document fulfills Housing Need Report requirements for Colwood, 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 City, 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 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

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

nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Colwood and the CRD.

Covid-19

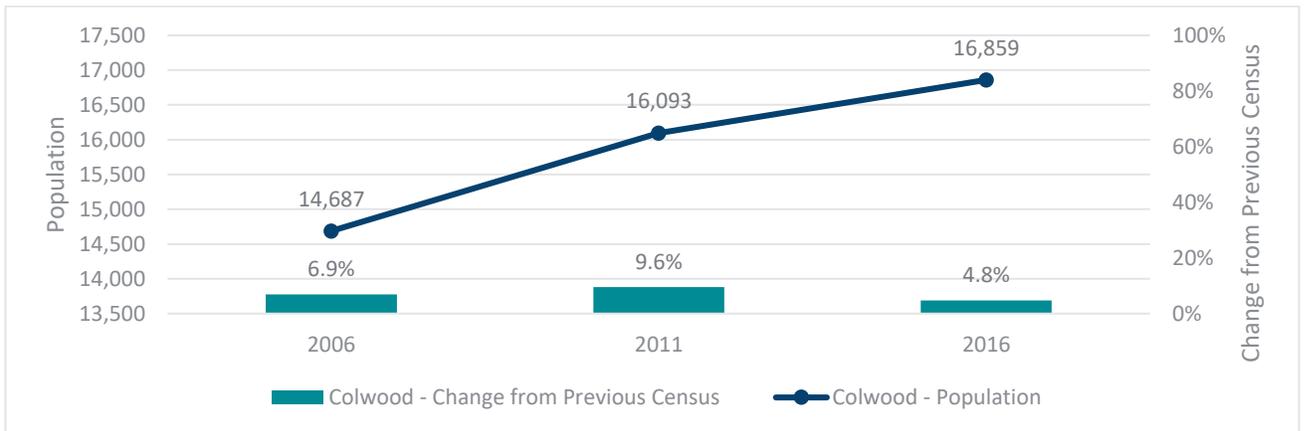
The statistical data reported in this document was collected prior to Covid-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 6 Covid-19 Implications. The findings in the concluding chapters consider both available data, desk research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

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

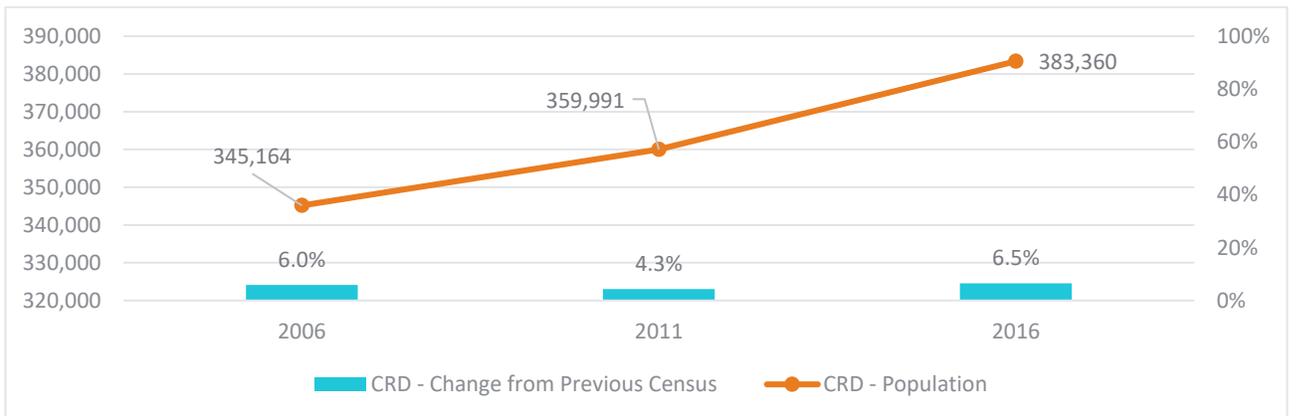
Between 2006 and 2016, Colwood grew by 15%, from 14,687 to 16,859 residents. Colwood had faster growth than the CRD, which grew by 11% over this same period.

FIGURE 2 POPULATION CHANGE IN COLWOOD, 2006 TO 2016



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

FIGURE 3 POPULATION CHANGE IN CRD, 2006 TO 2016

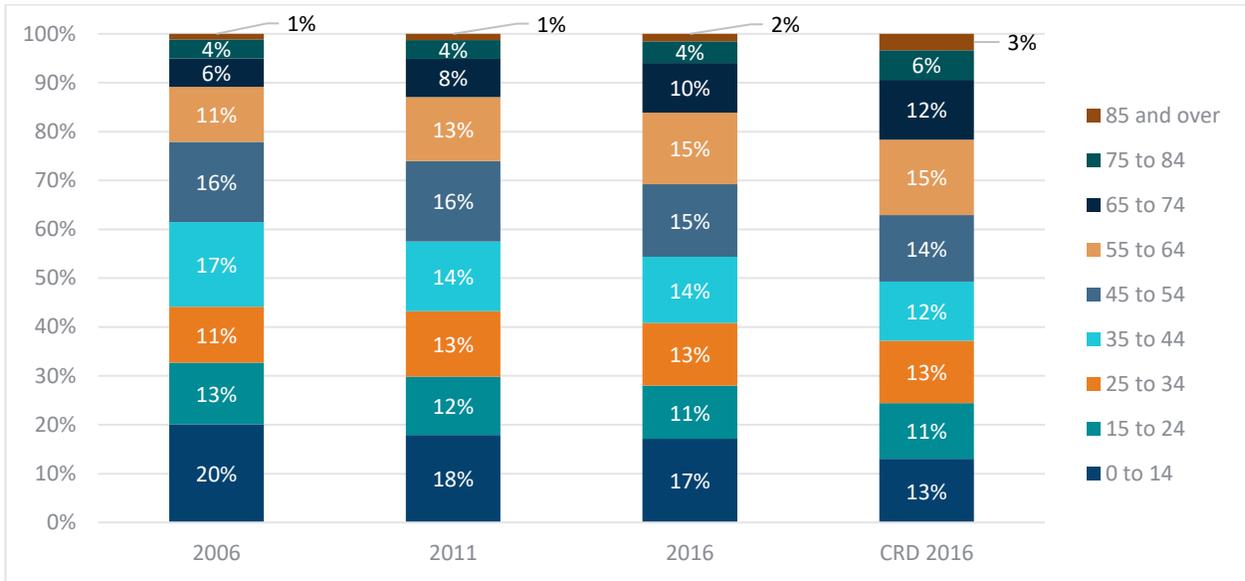


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age in Colwood rose from 38.7 to 41.6, indicating a slight aging trend, though still lower than the median age of the CRD, which was 45.5 in 2016. The age distribution in Colwood was fairly stable between 2006 and 2016, with a slight decline in the proportion of residents 24 and under and an increase in the proportion of residents age 55 to 74 (Figure 4). Colwood has a younger age distribution than the CRD as a whole.

FIGURE 4 AGE DISTRIBUTION IN COLWOOD, 2006 TO 2016

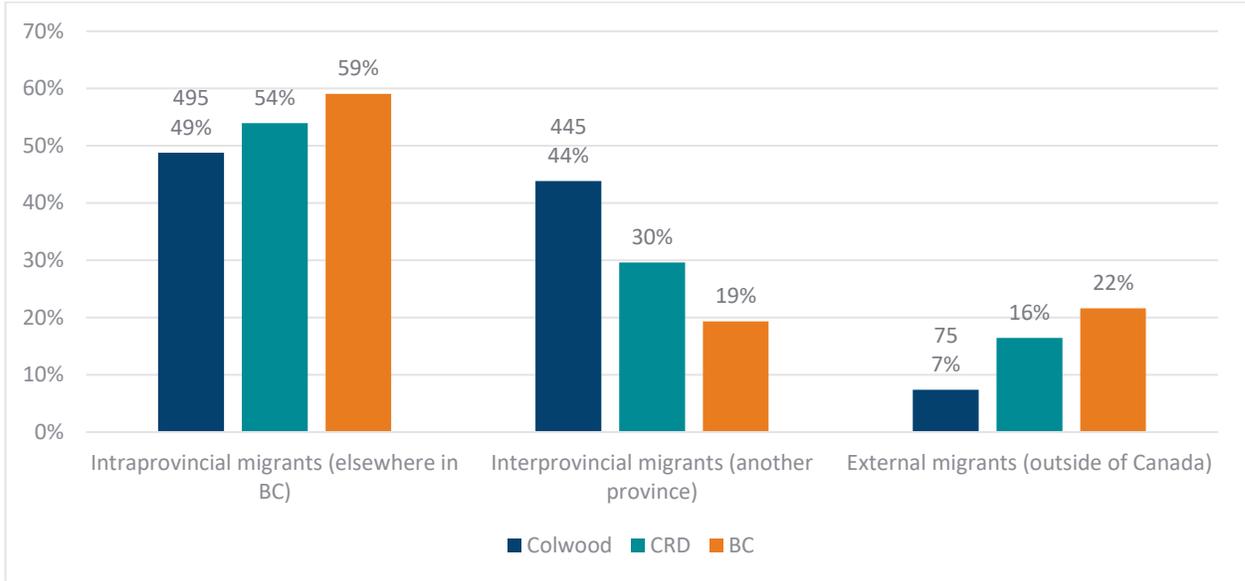


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.3 Mobility

In 2016, 6% of Colwood 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 City, 49% were intraprovincial migrants (people who moved from elsewhere in BC), 44% were interprovincial migrants (people who moved from another province), and 7% were external migrants (people who moved from outside of Canada). Colwood had a higher proportion of individuals who moved from outside of the province, compared to the CRD, and a lower proportion of external migrants.

FIGURE 5 1-YEAR AGO MOBILITY STATUS IN COLWOOD, CRD AND BC, 2016



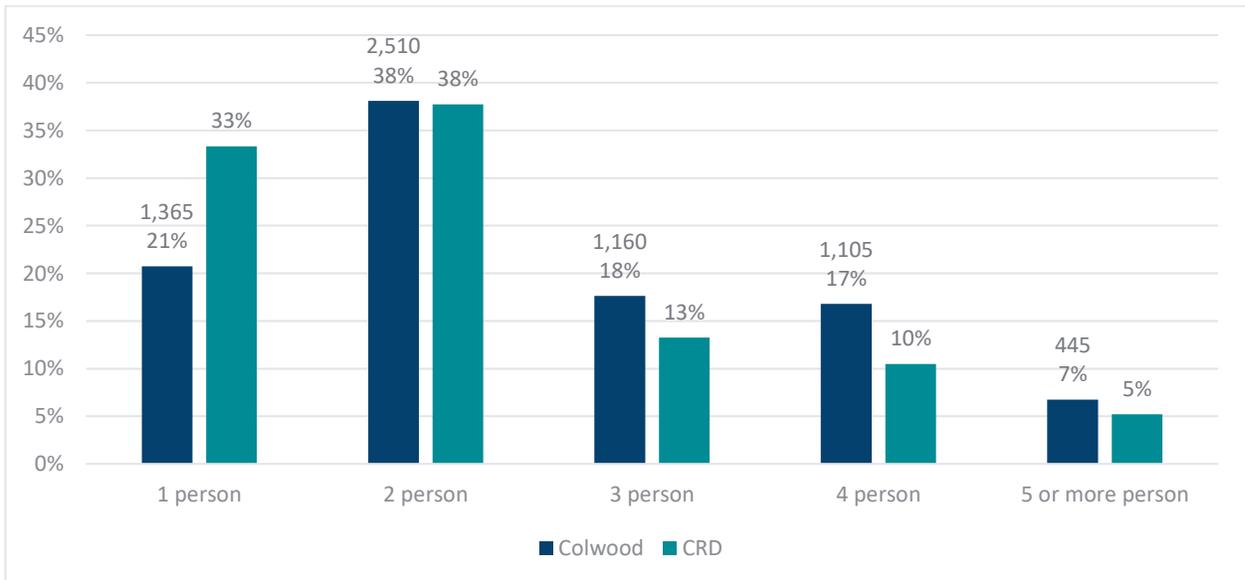
Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in Colwood grew by 20% from 5,500 to 6,585. The average household size for Colwood was 2.5 in 2016, compared to 2.2 for the CRD. The average household size in Colwood has decreased over the past three census periods from 2.7 in 2006 to 2.5 in 2016.

In terms of household distribution, Colwood households tend to be larger. Forty-two percent (42%) of households are three or more person households in Colwood, compared to 28% of CRD households. The proportion of two person households is the same as the CRD at 38%. However, Colwood had fewer one person households (21%) compared to 33% in the CRD (Figure 6).

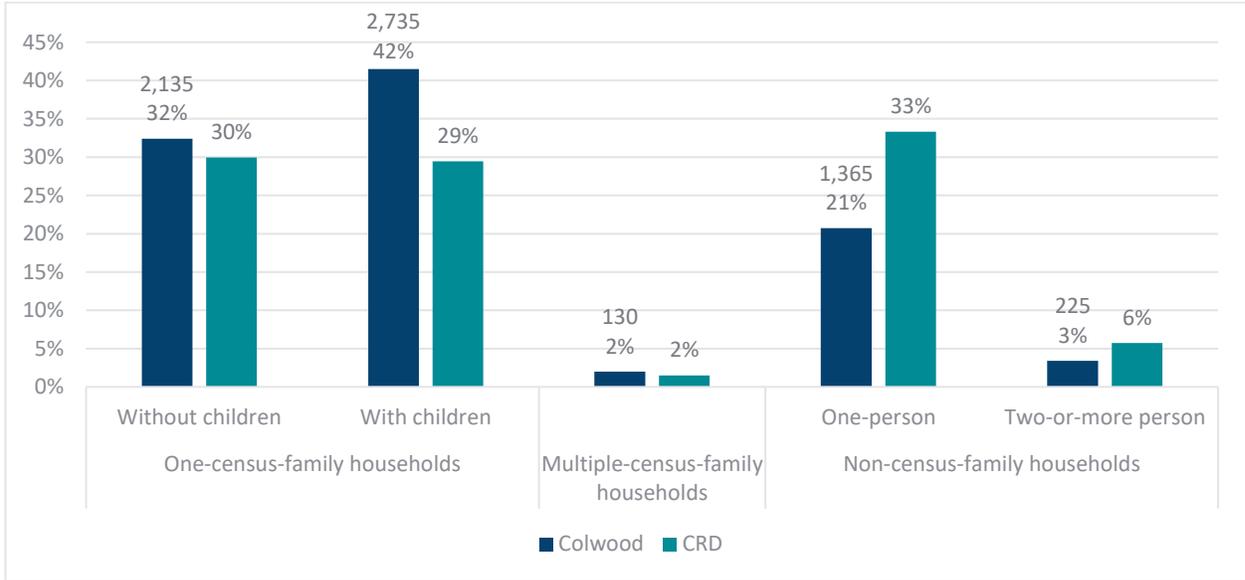
FIGURE 6 HOUSEHOLDS BY SIZE IN COLWOOD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 shows the proportions of households by household type. Colwood had a higher proportion of census family households with children (42%) than the CRD (29%), and a lower proportion of one and two-person non-census-family households.

FIGURE 7 HOUSEHOLDS BY HOUSEHOLD TYPE IN COLWOOD AND CRD, 2016

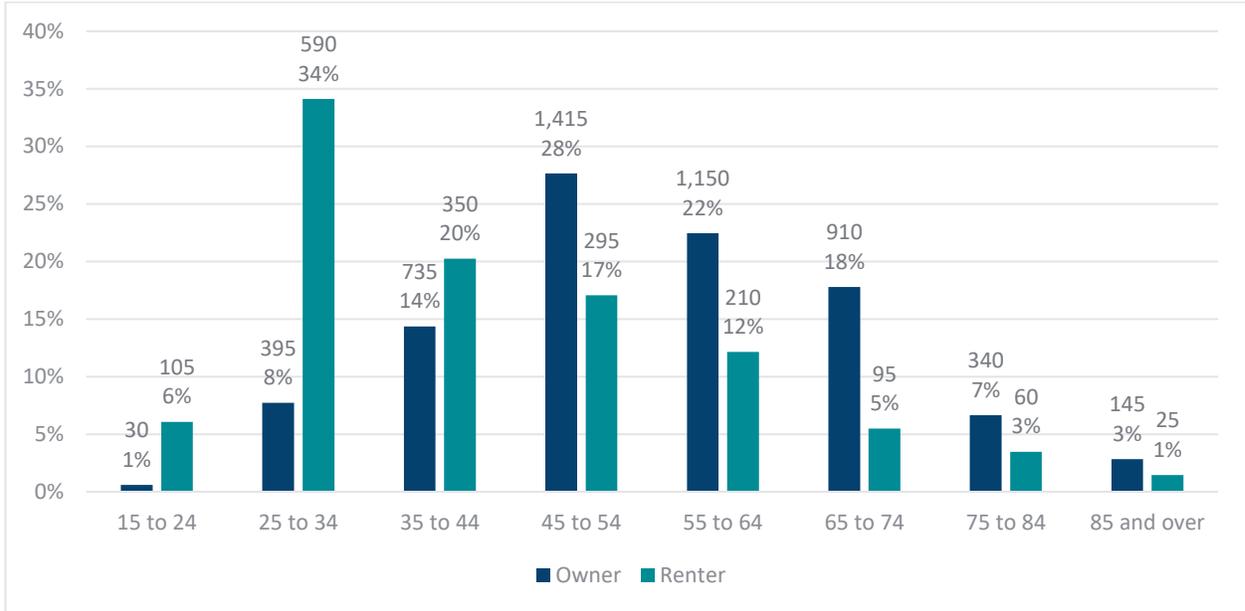


Source: Statistics Canada Census Program, Census Profiles 2016

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 Censuses allows two to be identified per household and the data is based on the first entry.

In Colwood, there was a smaller proportion of owner households headed by the youngest and oldest age cohorts. Renter households are more likely to be led by a younger age group (more than half were under the age of 45) and renter rates are highest for households with a primary maintainer age between 25 to 34 years. Homeownership rates increase with age, peaking between 45 and 54 before declining.

FIGURE 8 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE IN COLWOOD, 2016



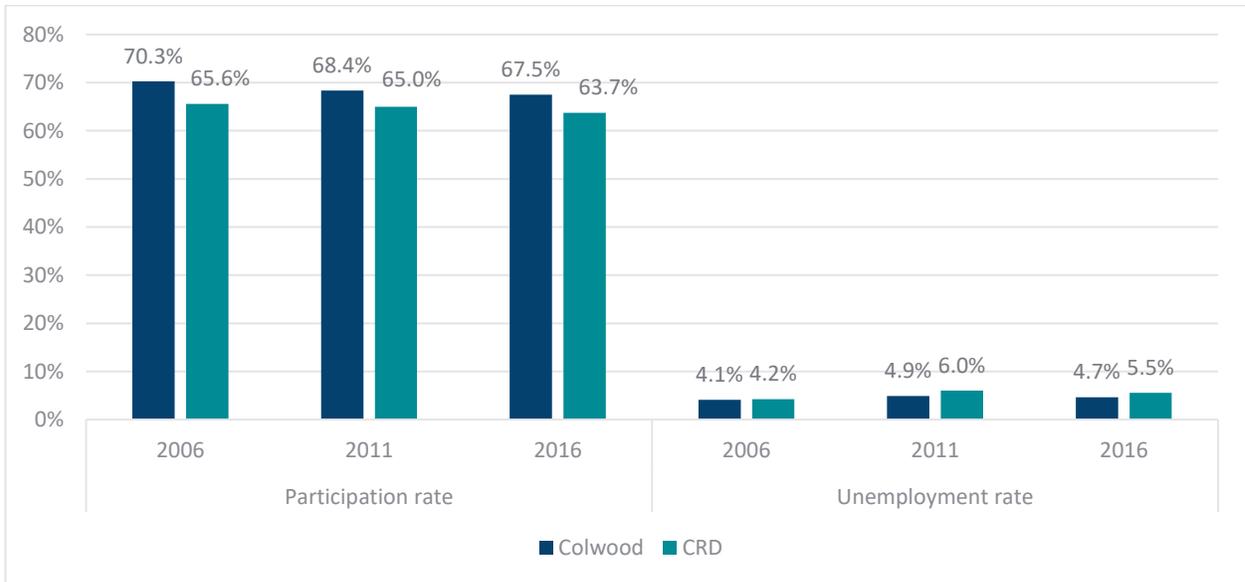
Source: Statistics Canada Census Program, Census 2016

2.5 Economy

In 2016, the top five industries of work for Colwood residents were public administration (18%), retail trade (14%), health care and social assistance (13%), construction (9%), and accommodation and food services (7%).

Between 2006 and 2016, Colwood and the CRD both 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 COLWOOD AND CRD, 2006 TO 2016



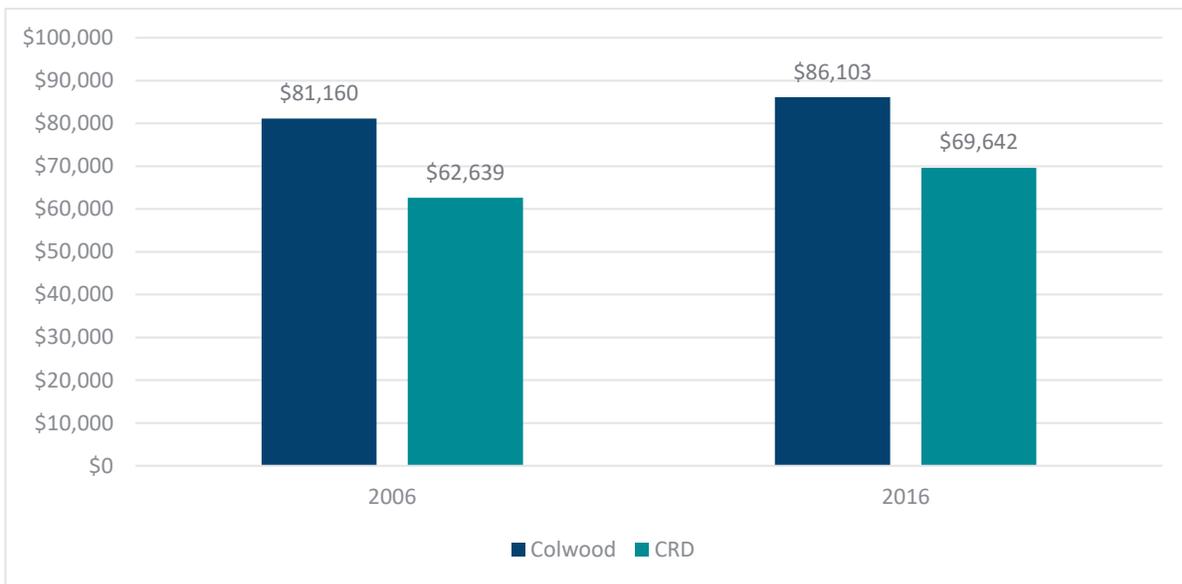
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

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. The Census reports household income from the year previous to the census (e.g. the 2016 Census represents 2015 household incomes).

Between 2006 and 2016, median before-tax private household income grew by 6.1% in Colwood, compared to 11.2% across the CRD (Figure 10). In 2016, the median income in Colwood – \$86,103 – was \$16,461 higher than the CRD median income of \$69,642 (Figure 10).

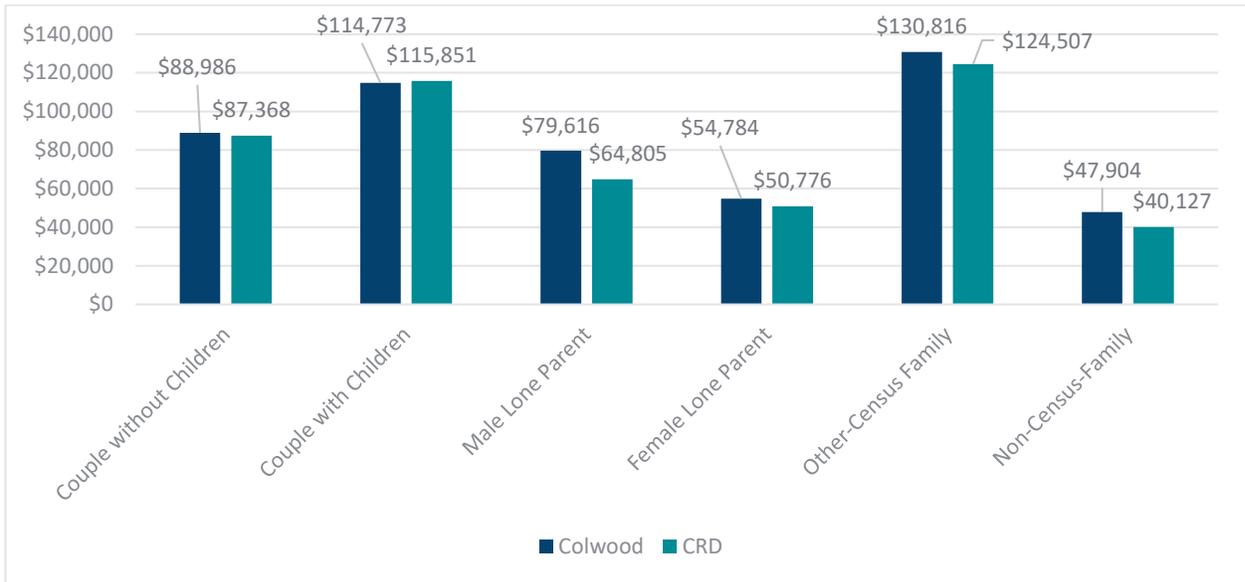
FIGURE 10 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN COLWOOD AND CRD, 2006 TO 2016



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. Female lone parents and non-census-families (typically individuals living alone) have lower median household incomes than other family types. However, median incomes for most family types in Colwood are higher than that of the CRD as a whole (Figure 11).

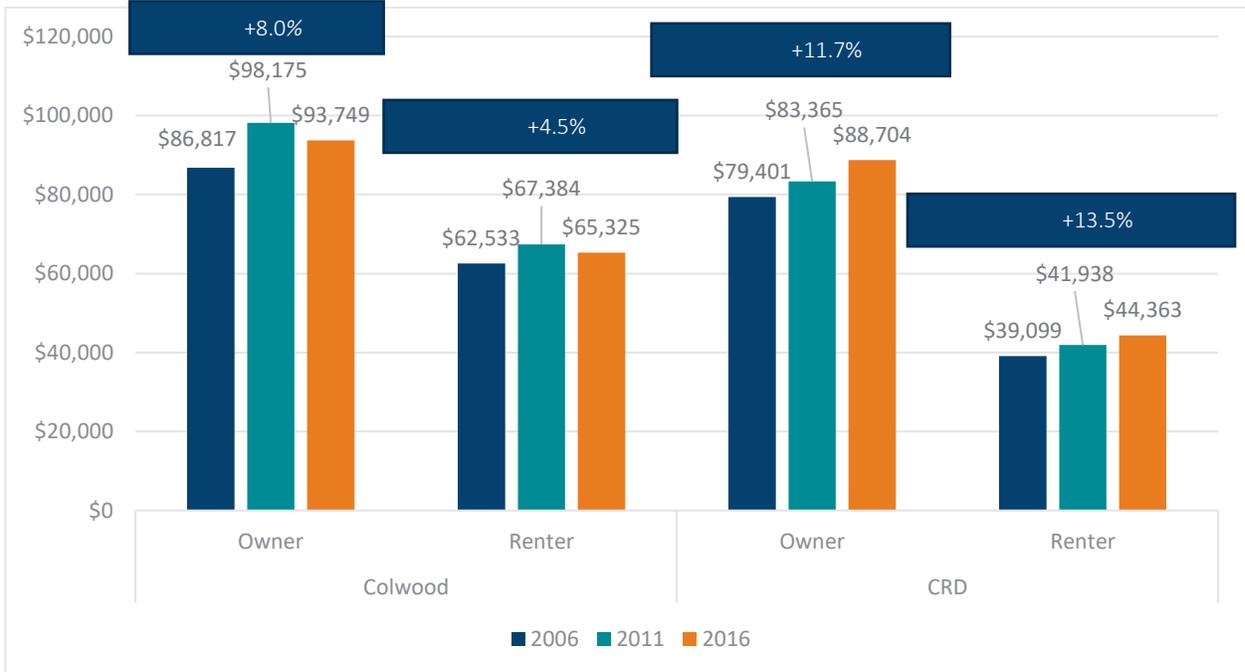
FIGURE 11 MEDIAN TOTAL HOUSEHOLD INCOME IN COLWOOD AND CRD, 2016



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, but in Colwood this difference is less pronounced. In Colwood, the median renter household income in 2016 was 70% of median owner household income (Figure 12).

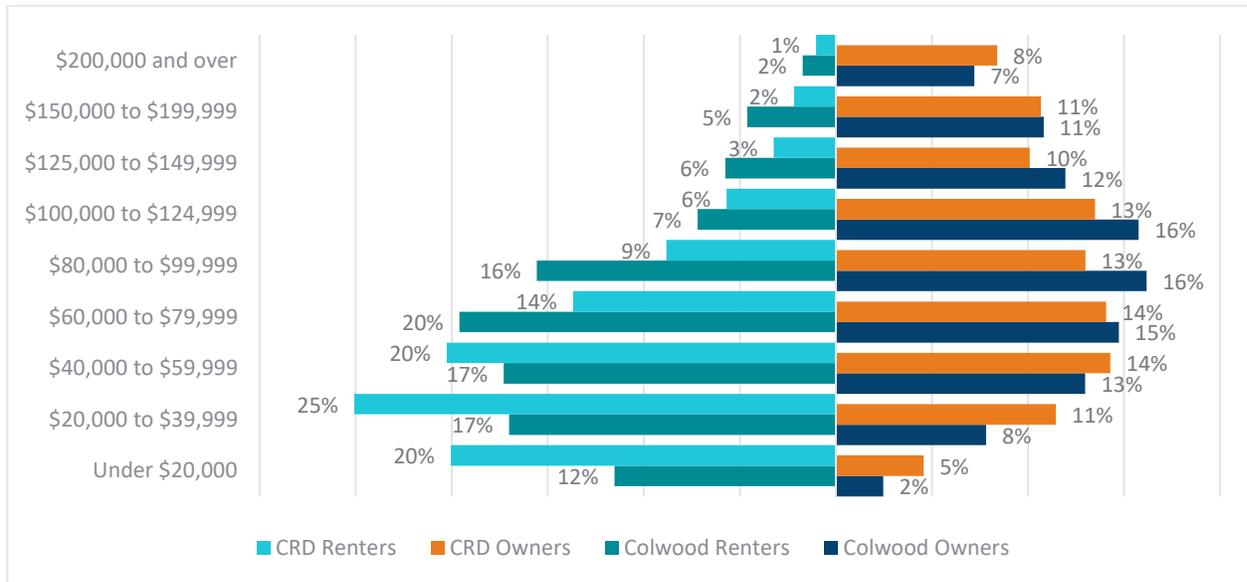
FIGURE 12 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN COLWOOD AND CRD, 2006 TO 2016



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

Colwood has a higher proportion of households in higher income brackets than the CRD amongst both owners and renters (Figure 13).

FIGURE 13 INCOME DISTRIBUTION BY TENURE IN COLWOOD AND CRD, 2016



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

2.7 Summary

- While the population of Colwood makes up less than 5% of the CRD, it is growing at a faster rate than the region as a whole. Between 2006 and 2016, Colwood grew by 14.8%, from 14,687 to 16,859 residents, while the CRD grew by 11% over the same period.
- 49% of new households moving to Colwood were from other parts of BC, 44% from other parts of Canada, and just 7% from other countries. Compared to the CRD as a whole, Colwood attracted more new domestic households.
- In comparison with national trends, Colwood is experiencing a slower aging trend. The median age rose slightly from 38.7 in 2006 to 41.6 in 2016. This is a smaller median age than the CRD’s 45.5.
- While Colwood’s age distribution was similar to the CRD, Colwood had a higher proportion of census family households with children (42%) than the CRD (29%), and a lower proportion of one and two-person non-census-family households.
- The top five industries employing Colwood residents in 2016 were public administration (18%), retail trade (14%), health care and social assistance (13%), construction (9%), and accommodation and food services (7%). Challenges finding housing can affect the ability to attract and retain employees, especially as housing costs increase more quickly than incomes.
- Colwood had higher incomes compared to the region over the past three census counts. Renter households reported incomes were less than that of owner incomes (\$65,325 versus \$93,749). Households with single incomes, especially female lone parent households and non-census family households, reported lower incomes compared to other household types.

3.0

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.

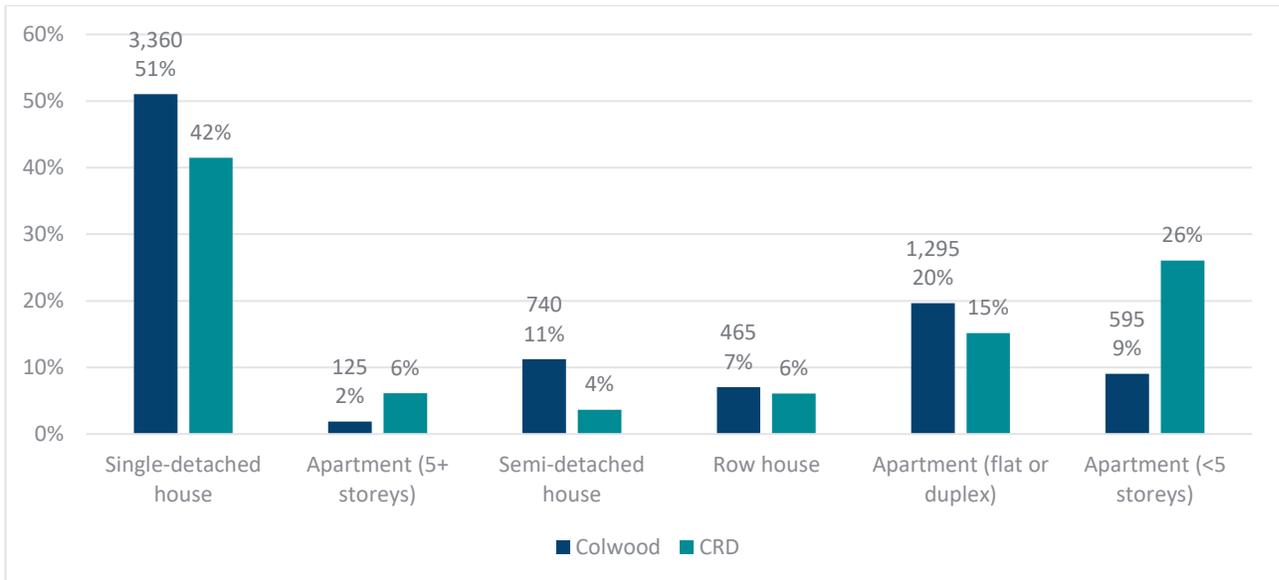
This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 6,590 dwellings in Colwood. Compared to the CRD, Colwood has a higher proportion of single-detached houses and apartments or flats in a duplex, which can include single-detached houses with secondary suites (Figure 14). In 2016, 51% of dwellings were single-detached homes and 20% apartment in a flat or duplex. Usually, half of the units recorded as apartments or flats in a duplex (approximately 648) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Colwood has a lower proportion of apartments than in the CRD.

FIGURE 14 DWELLINGS BY STRUCTURE TYPE IN COLWOOD AND CRD, 2016



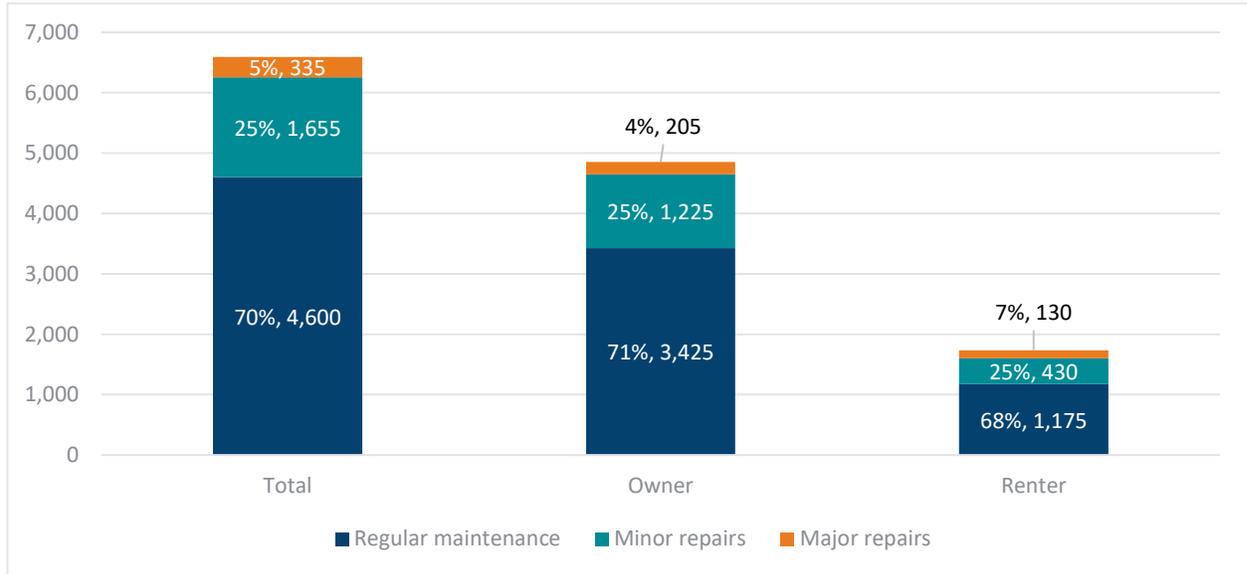
Note: Not shown on this graph are other single-attached homes (~5 units) and moveable dwellings (~5 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, the condition of housing was similar between renter and owner households (Figure 15). Most dwellings require regular maintenance only (70% of all dwellings), while 25% require minor repairs, and 5% require major repairs.

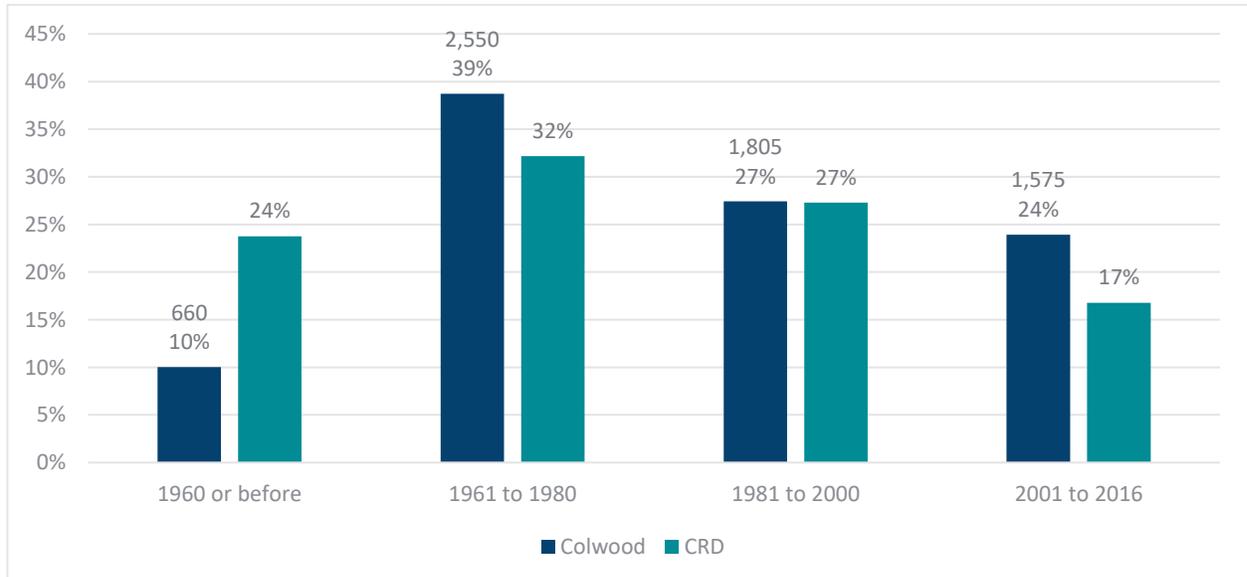
FIGURE 15 DWELLING CONDITION BY TENURE, 2016



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

Compared to the CRD, dwellings in Colwood are newer, with a higher proportion of the housing stock built between 2001 and 2016 and a smaller proportion having been built prior to 1960 (Figure 16).

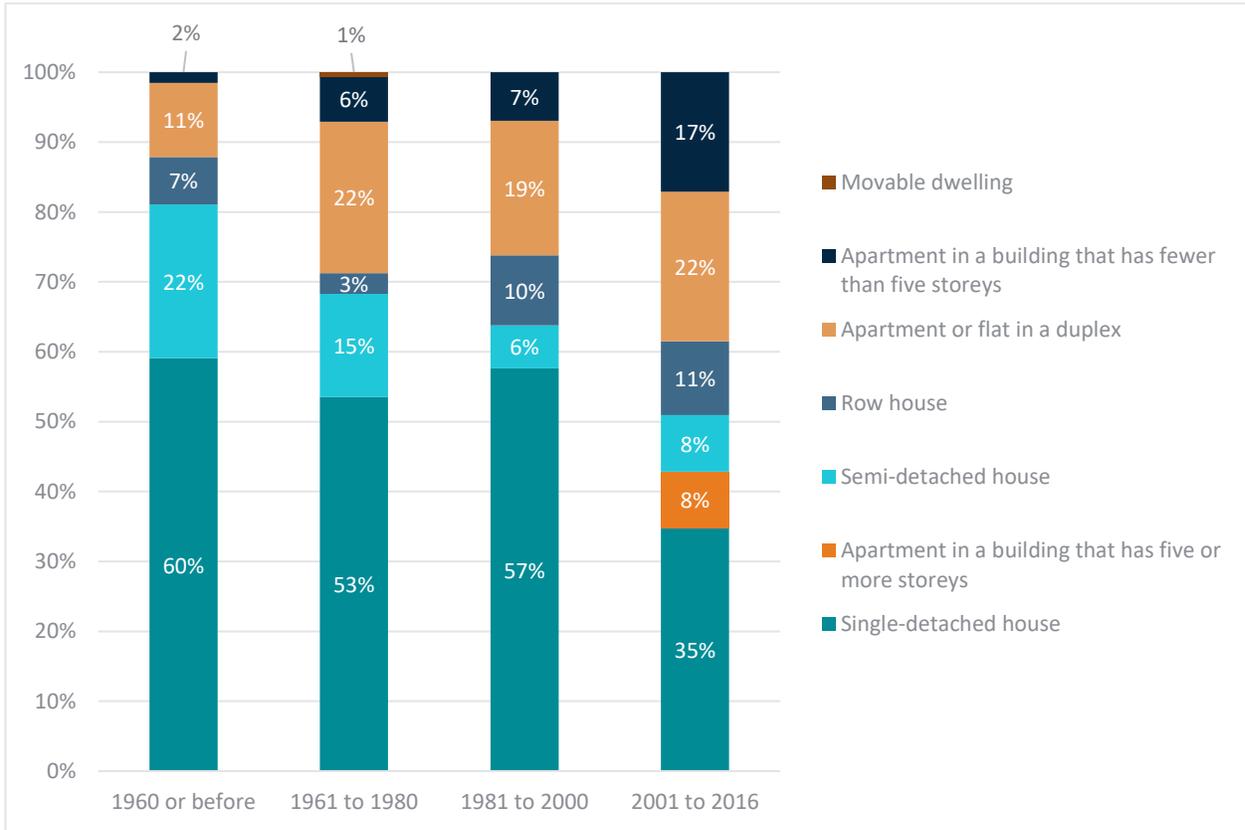
FIGURE 16 DWELLINGS BY PERIOD OF CONSTRUCTION IN COLWOOD AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 17 shows that while single-detached houses were the predominant structural type of housing built in each period of construction, this trend has slowed for the 2001 to 2016 construction period. In terms of proportional growth, there has been an increase of apartments in a building that has five or more storeys, row houses, and apartments or flat in a duplex over time.

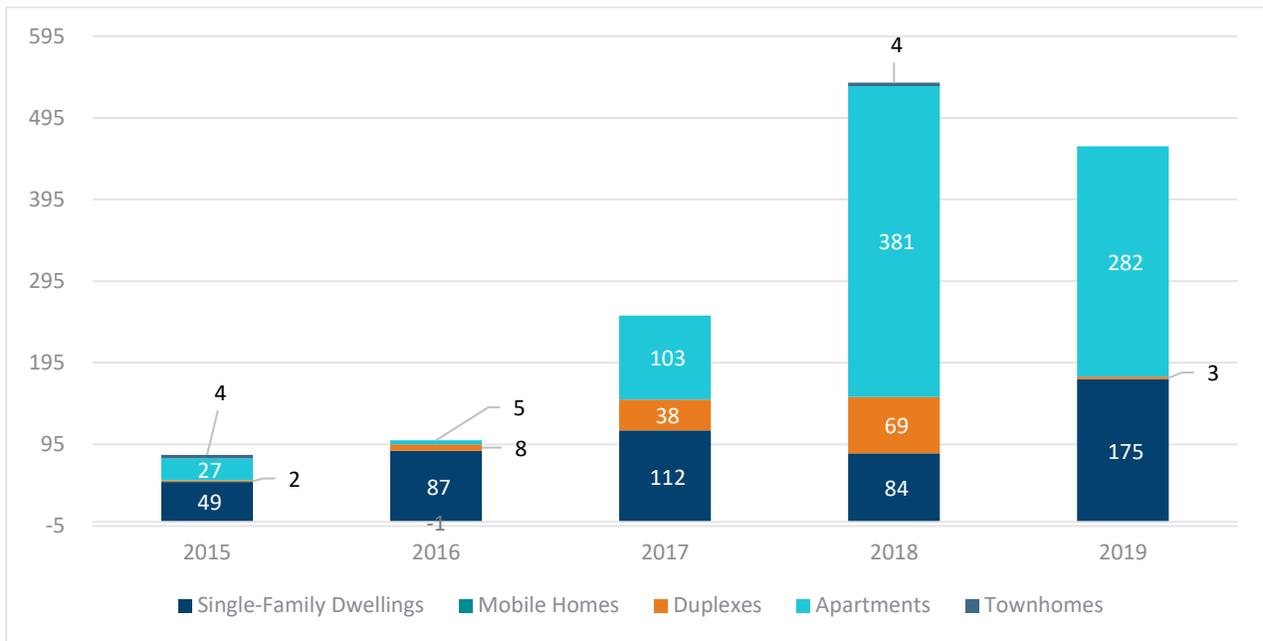
FIGURE 17 DWELLINGS BY PERIOD OF CONSTRUCTION AND STRUCTURAL TYPE IN COLWOOD, 2016



3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, most additional dwelling units built in Colwood have been apartments, followed by single-family dwellings. Over the five-year period from 2015 to 2019, apartments made up 56% of new dwellings, 35% were single-family dwellings, 8% were duplexes, and 1% were townhomes. Note that this data considers net new homes and accounts for demolitions. From 2015 to 2019, there was a net of 1,432 homes built.

FIGURE 18 NET BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE IN COLWOOD, 2015 TO 2019



Source: CRD Building Permit Data*

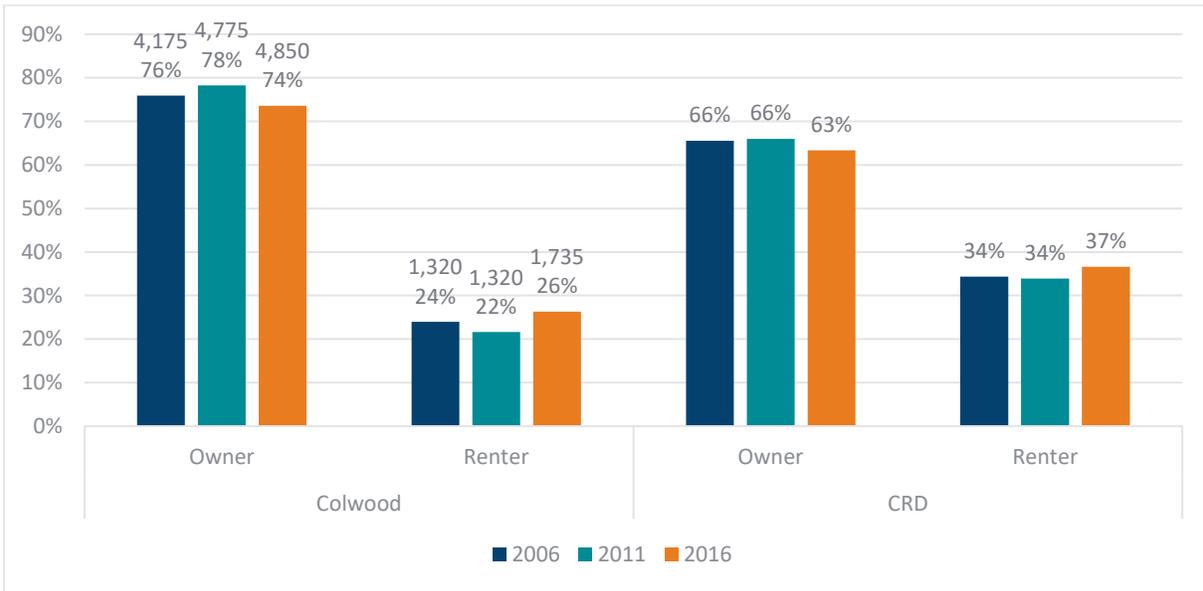
*The CRD uses Statistics Canada’s structure type classifications. “Apartments” includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store 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

Colwood has seen the proportion of owner households decline slightly over the past three census periods, from 78% of all households in 2006 to 74% 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 COLWOOD, 2006 TO 2016



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

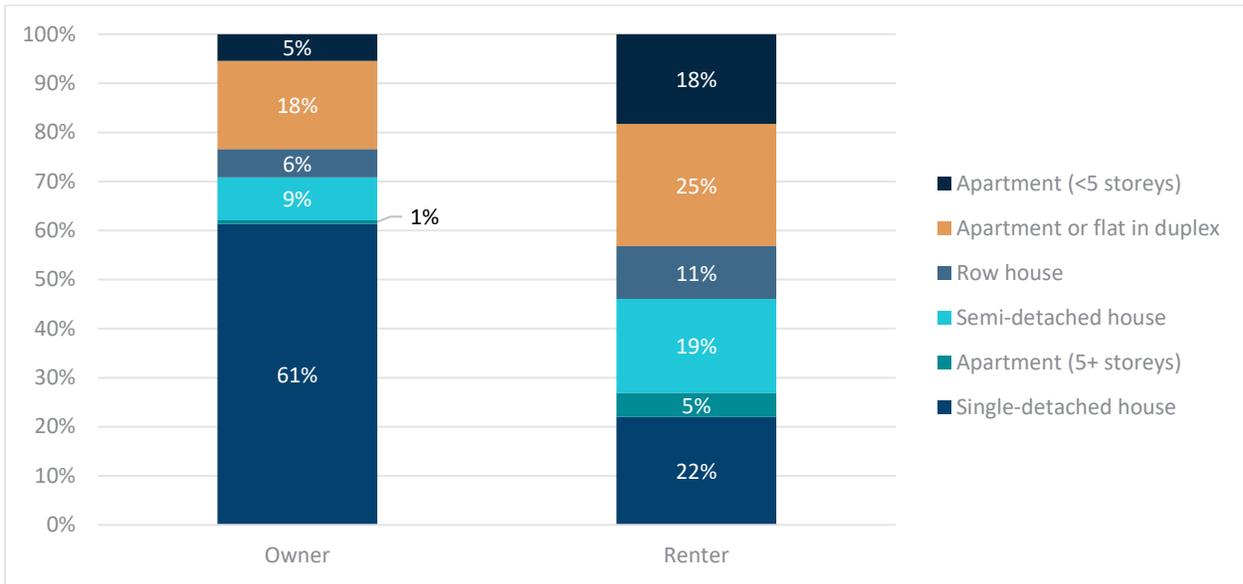
In 2016, 265 households, or 15% of renter households, reported that they live in subsidized housing.³

3.1.5 Households and Structure Types

Among owner households in Colwood, the most commonly occupied structure types are single-detached houses (61% of owner households), followed by homes with secondary suites (apartment or flat in duplex) (18%) and semi-detached homes (9%) (Figure 20).

³ 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 City is provided in Section 3.4.

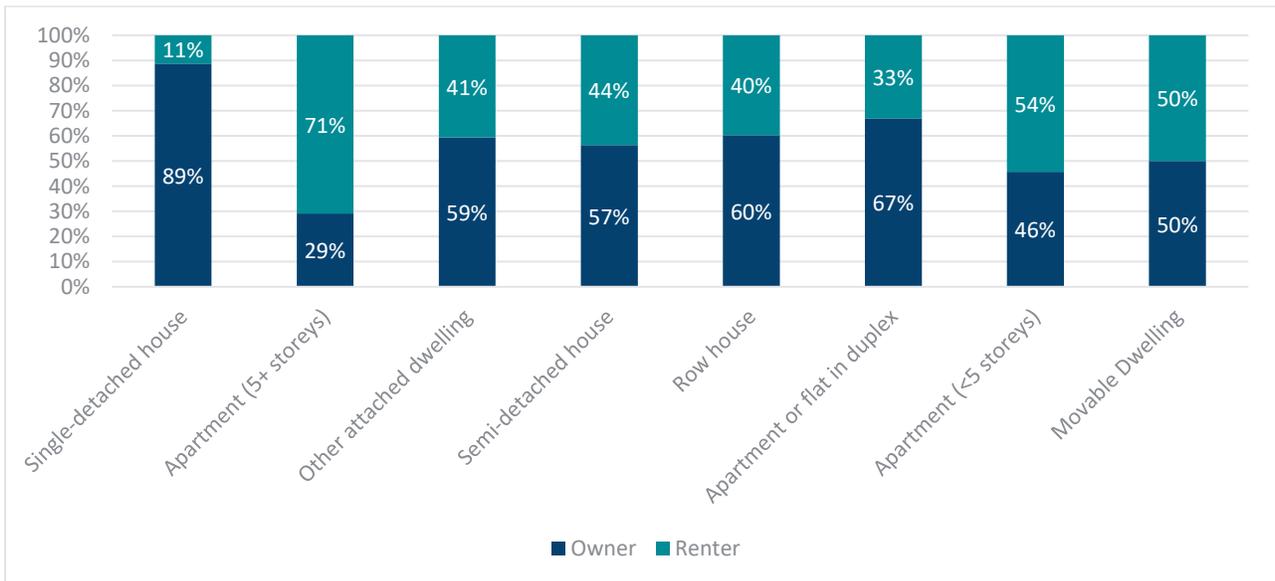
FIGURE 20 FIGURE 20 STRUCTURE TYPE BY TENURE IN COLWOOD, 2016



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

Data from 2016 suggests that most single-detached homes (89%) are occupied by owner households and apartments greater than five storeys are most likely to be occupied by renter households (71%). There is far greater distribution of tenure among other structure types.

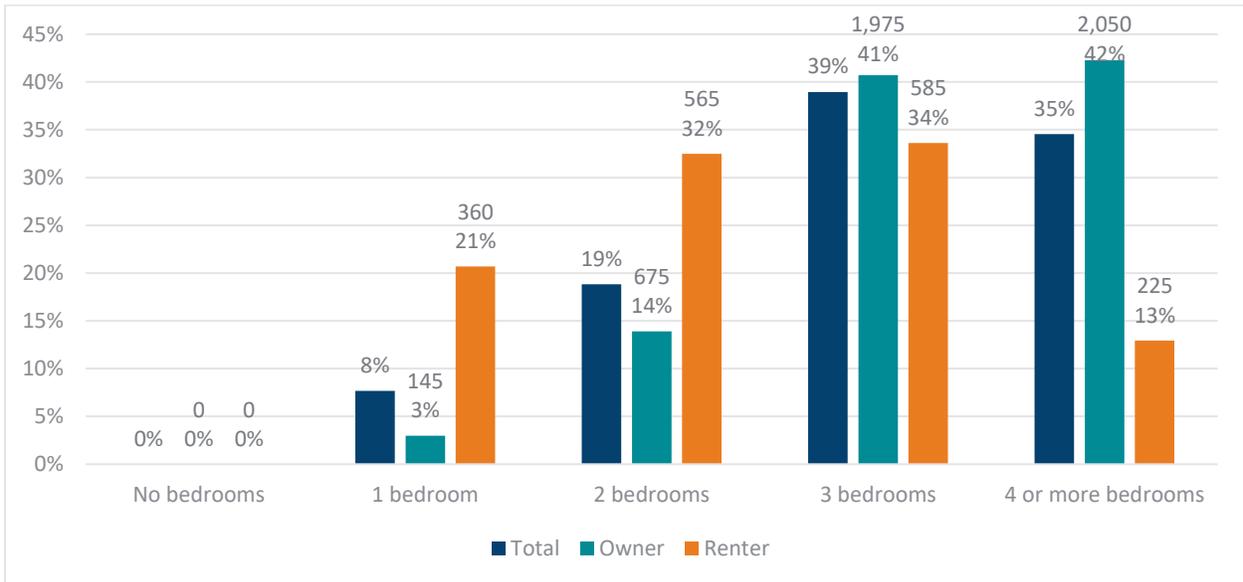
FIGURE 21 TENURE BY STRUCTURE TYPE IN COLWOOD, 2016



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

In 2016, 74% of dwellings in Colwood were three bedrooms or more (Figure 22). Smaller dwelling sizes, two bedrooms or less, were far more likely to be rented (53%) than owned (17%).

FIGURE 22 DWELLINGS BY UNIT SIZE AND TENURE IN COLWOOD, 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 City, they are often the dominant structure type.

Among couples (with or without children) and other families, the single-detached house is the dominant structure type in 2016. Lone parent households and non-Census-families are more likely to live in multi-family dwellings. The larger the household size, the more likely they are to live in a single-detached house while smaller households are more likely to live in other structure types. Finally, most households led by primary maintainers 35 years or older also live in single-detached homes while half of households led by primary maintainers between the ages of 19 and 24 live in an apartment or flat in a duplex (Figure 25).

FIGURE 23 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN COLWOOD, 2016



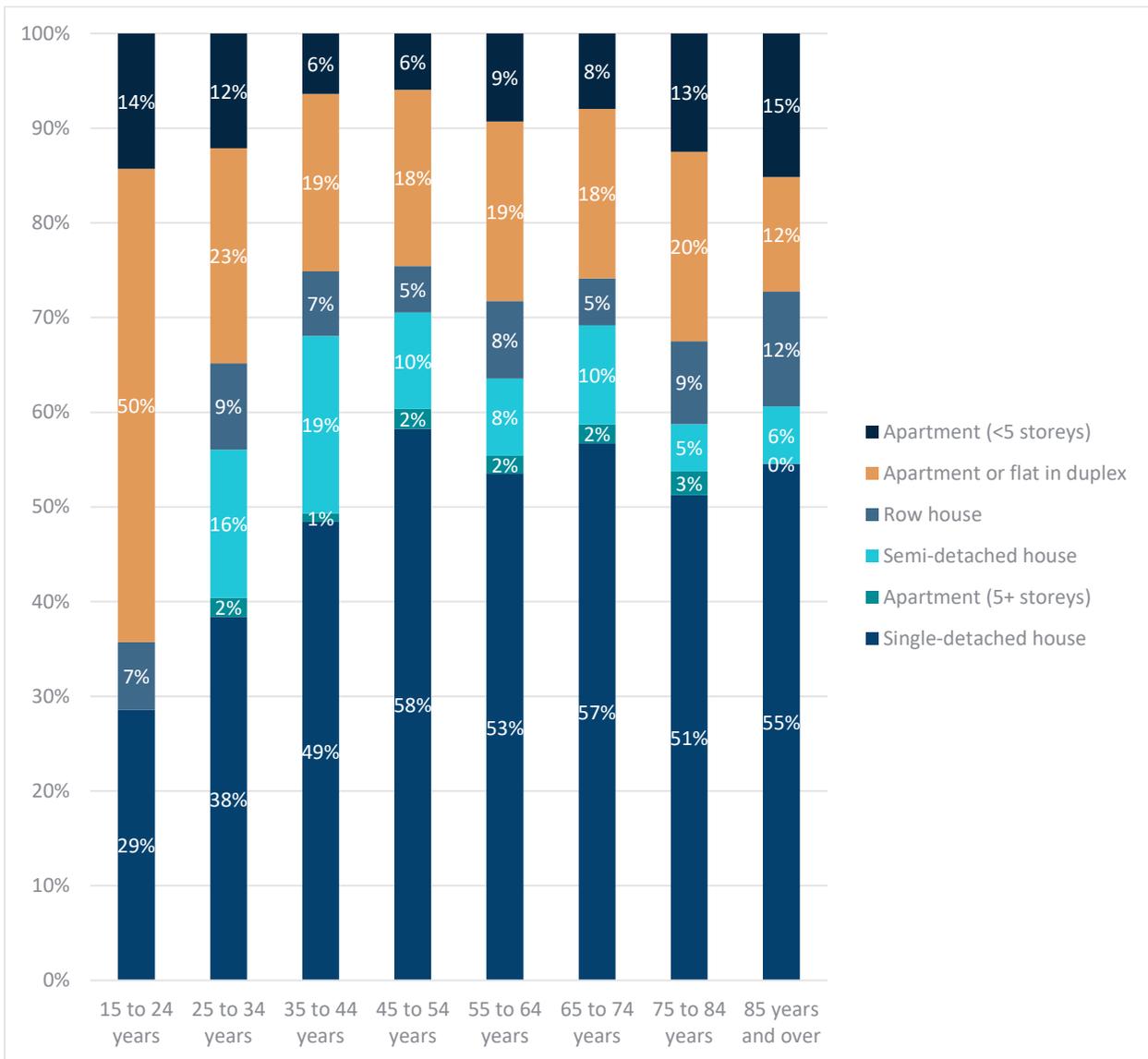
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE IN COLWOOD, 2016



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

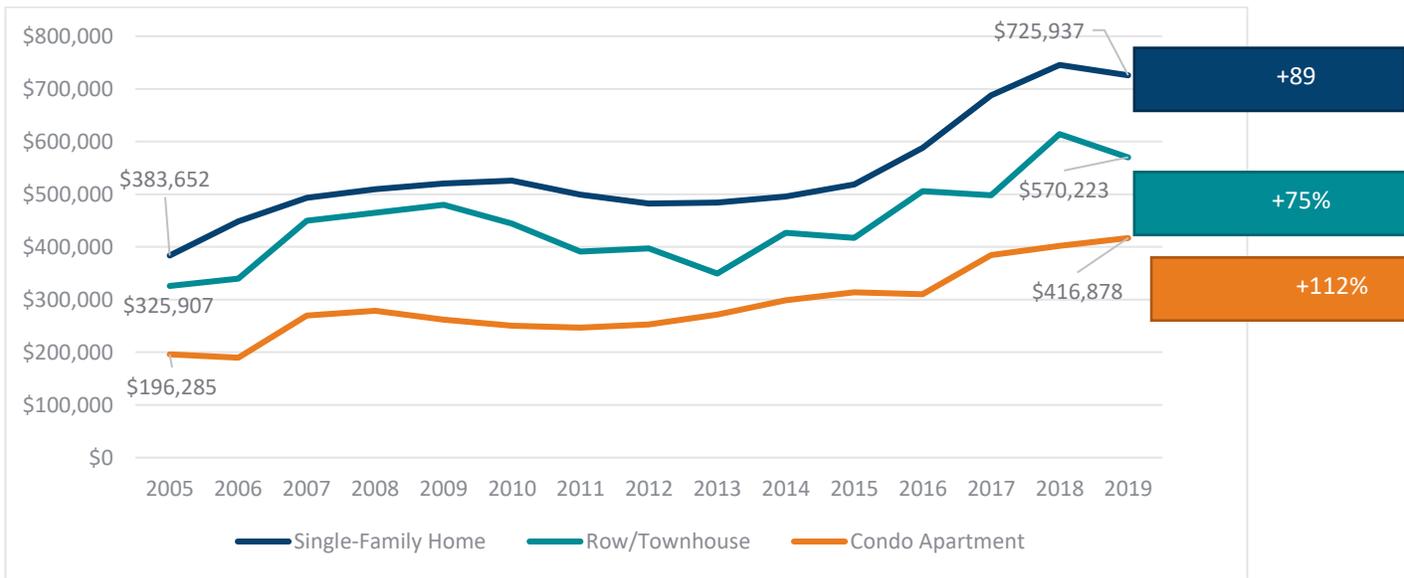
FIGURE 25 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE IN COLWOOD, 2016



3.2 Trends in Homeownership Market

The average home sale price has grown in Colwood, with price increases accelerating after 2014 (Figure 26). The greatest increase has been in the sale price of condominium apartments, which have risen by 112% between 2005 and 2019, followed by single-family homes at 89% and row/townhouses at 75%.

FIGURE 26 AVERAGE HOME SALE PRICES IN COLWOOD, 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 shelter costs and 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 housing prices via 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 data 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.

Home sales prices are based on the Victoria Real Estate Board’s benchmark price for October 2019 for each housing type in Colwood to account for any differences in the age or size of homes. 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 total of \$557 to \$828 (depending on the housing type) for property tax, utilities, home insurance, municipal services charges, and strata fees (where applicable).

The values highlighted in green, orange, and red (Table 1) 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.⁴

⁴ 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.

There are significant gaps for most household types in affording single-detached homes and townhouses, with single-detached homes being the most common type of home in the City. 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. Couples with children making the median income would need to spend approximately 34% of their monthly income on shelter costs; while couples without children would need to spend 43%.

Apartments, at the October 2019 benchmark price (\$427,700), were the only 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 COLWOOD, OCTOBER BENCHMARK PRICES, 2019

	Median Household Income (2019)*	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap**		
			Single Family Home (\$698,200)	Townhouse (\$607,900)	Apartment (\$427,700)
Couples without children	\$99,511	\$2,488	-\$989	-\$813	\$195
Couples with children	\$128,348	\$3,209	-\$268	-\$92	\$916
Lone parent families	\$68,241	\$1,706	-\$1,770	-\$1,595	-\$587
Non-census families	\$53,570	\$1,339	-\$2,137	-\$1,962	-\$953
Other census families	\$146,288	\$3,657	\$181	\$356	\$1,364

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 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.

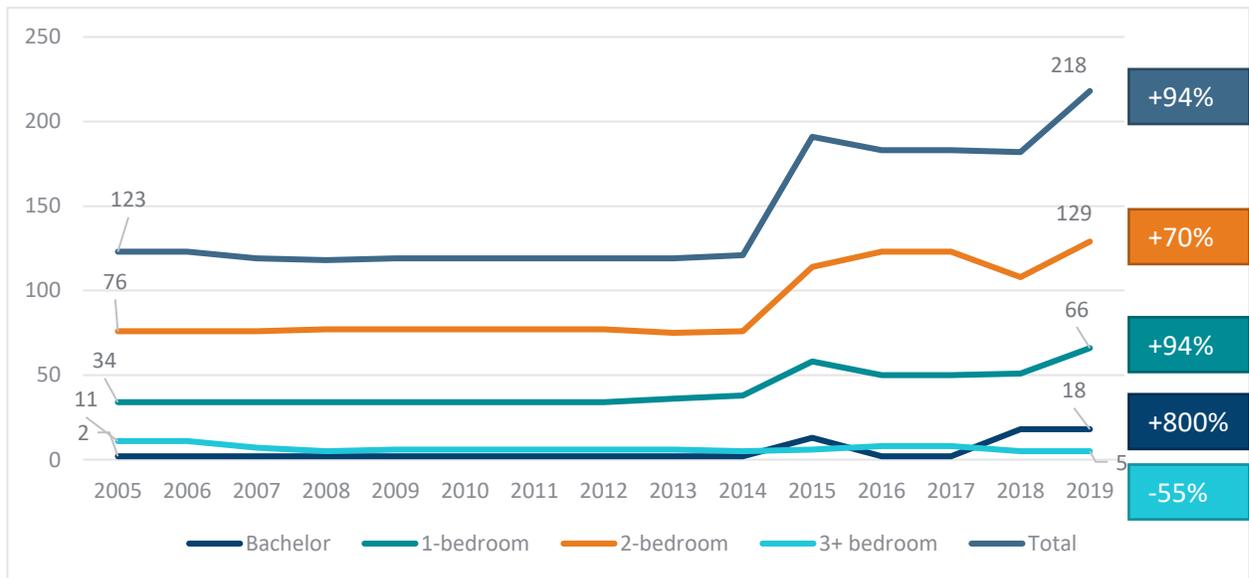
3.3.1 Primary Rental

Between 2005 and 2019 the number of primary rental market units nearly doubled, increasing by 94% (an increase of 95 units), with most of the growth happening between 2014 and 2019. There was a total of 218 primary rental units in 2019.

In terms of unit sizes, since 2014 there was a large increase in the number of bachelor units (an increase of 800%), followed by 1-bedroom units (an increase of 94%). Two-bedroom units make up the largest proportion of the primary rental market (59%). There is a very small number of 3 or more bedrooms available, indicating that the primary rental market may not be serving families well.

Despite the growth in rental supply, as described in Section 3.1.4, the City has seen a 2% increase in the proportion of renter households since 2006. In 2016, there were 1,735 renter households in the City and 183 primary market rental units, suggesting that only 9% of renter households were served by the primary market at that time.

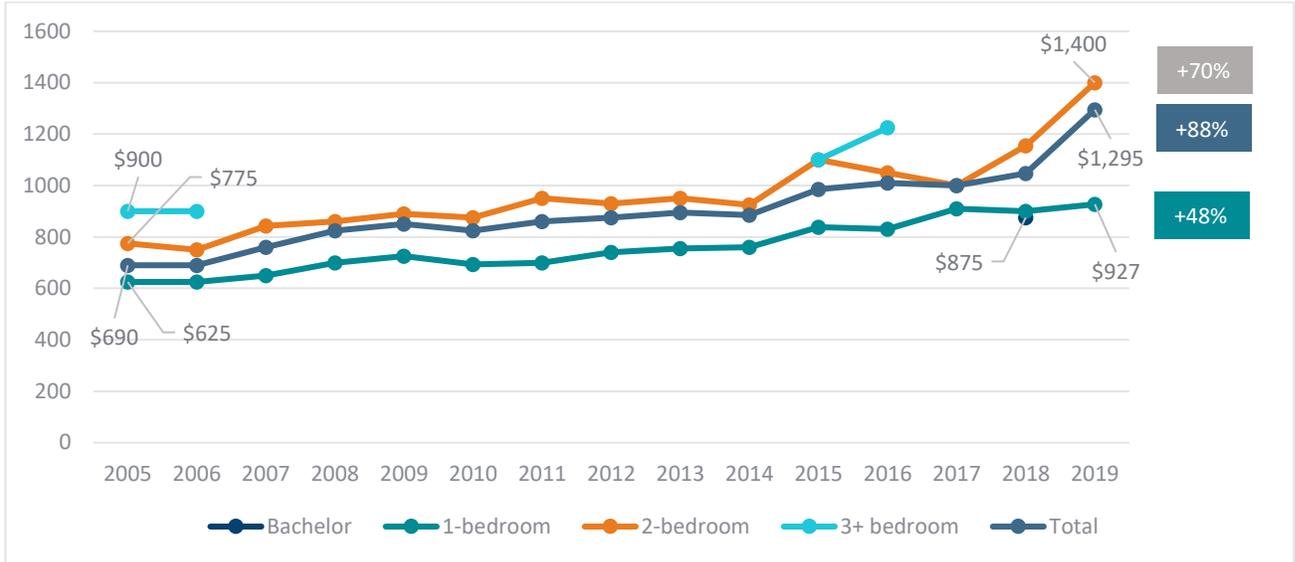
FIGURE 27 PRIMARY RENTAL MARKET UNITS IN COLWOOD, 2005-2019



Source: CMHC Rental Market Survey

The median rent for primary rental market units in Colwood increased between 2005 and 2019 (Figure 28), with an overall increase of 88% across all unit types.

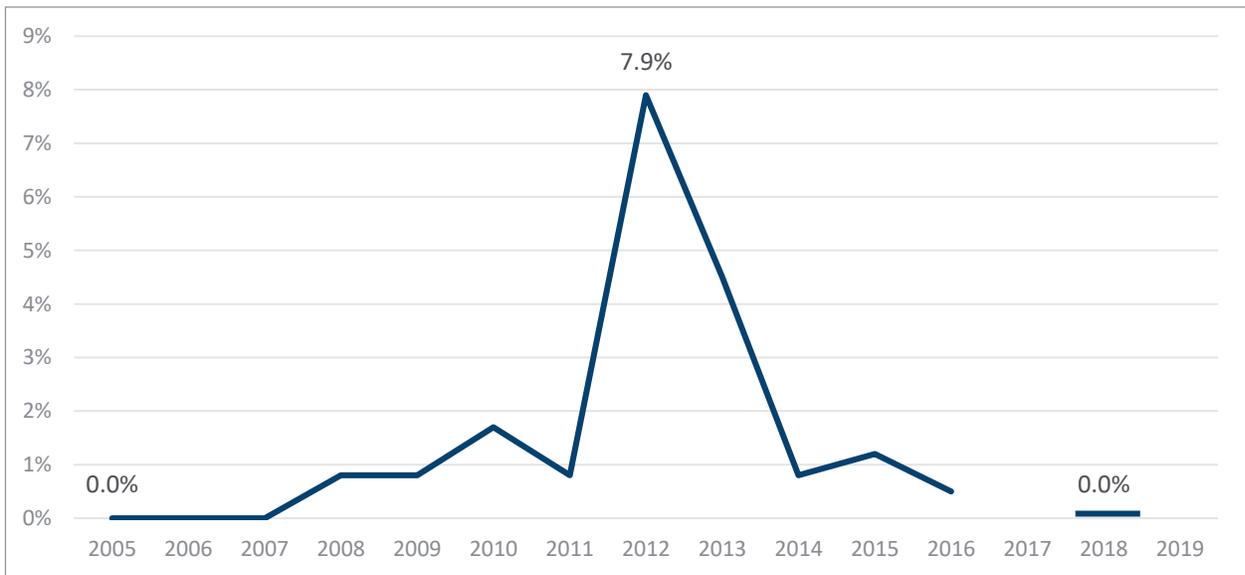
FIGURE 28 MEDIAN RENT IN THE PRIMARY RENTAL MARKET IN COLWOOD, 2005 TO 2019



Source: CMHC Rental Market Survey

Rental vacancy rates have historically been low in Colwood. The exception is in 2012 where there was a spike in the number of rental units available. As of 2018, the overall rental vacancy rate for Colwood was 0.0%. A healthy vacancy rate is generally considered to be between 3% and 5%. Rental vacancy rates were not reported for 2017 or 2019. A low vacancy rate often indicates significant 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 29 PRIMARY RENTAL MARKET VACANCY RATE IN COLWOOD, 2005 TO 2019



3.3.2

To assess affordability gaps for renters in the primary market in Colwood, 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 Colwood, median household income for renter households is 78% 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. The affordability analysis does not examine gaps for bachelor units and three bedroom or more units because there are few of these in the primary rental market in Colwood. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for only 9% of renter households in 2016, suggesting that 91% of renters in the City are likely residing in secondary rental market units. CMHC does not provide secondary rental market data for Colwood.

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.⁵

There are significant 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 City 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. Lone-parent families require a minimum of two bedrooms to suitably house their children.

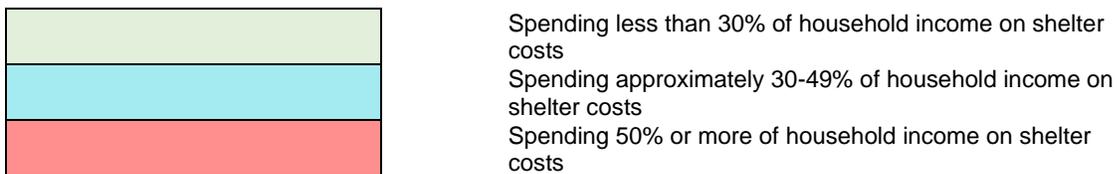
⁵ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax households income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.8 and 3.9.

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR RENTERS IN COLWOOD

	Median Household Income (Renters, 2019)*	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap**		
			1-Bedroom Apartment	2-Bedroom Apartment	All Rental Unit Types
Couples without children	\$69,340	\$1,733	\$748	\$275	\$380
Couples with children	\$89,434	\$2,236	N/A	\$778	\$883
Lone-parent families	\$47,551	\$1,189	N/A	-\$269	-\$164
Non-census families	\$37,328	\$933	-\$52	-\$525	-\$420
Other census families	\$101,935	\$2,548	N/A	\$1,090	\$1,195

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

*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.



3.3.3 Secondary Rental Market Trends

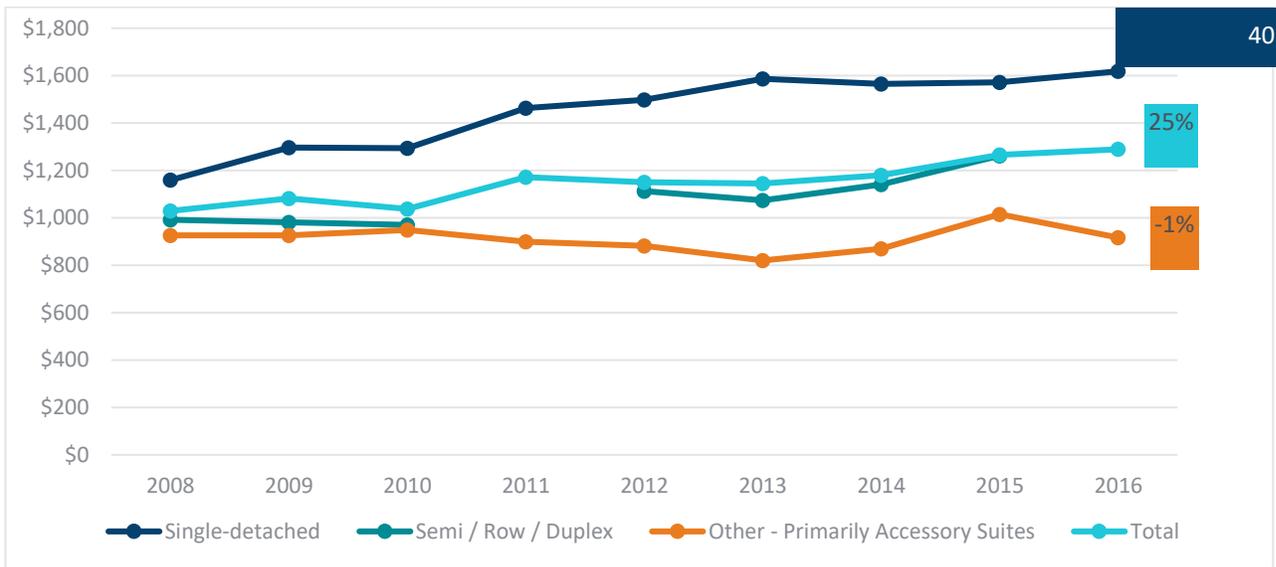
Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. In 2016, there were 1,735 renter households in the City and 183 primary market rental units, suggesting that 90% of renter households were in the secondary rental market.

According to the City’s records, there are approximately 1,000 to 1,100 legal and illegal (i.e. unregistered) secondary suites in Colwood. However, unregulated suites are extremely common.

More detailed secondary rental market data is only available for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and the Western section 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%, an increase but not as large as seen in the primary rental market (Figure 30). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008. The data for rented condominiums shows a steady increase in average rents but there are significant data gaps (Figure 30).

FIGURE 30 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016

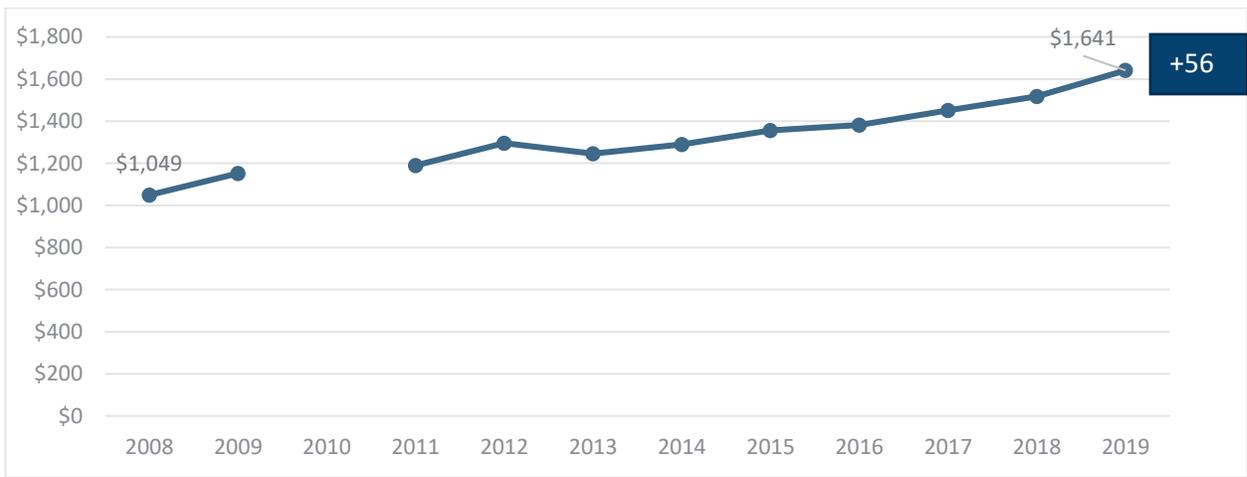


Note that there are some data gaps and that some of the data is of poor quality. 2016 is the latest year for which there is data.

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 31).

FIGURE 31 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019



Note that there are significant data gaps and that some of the data is of poor quality.

Source: CMHC, 2019.

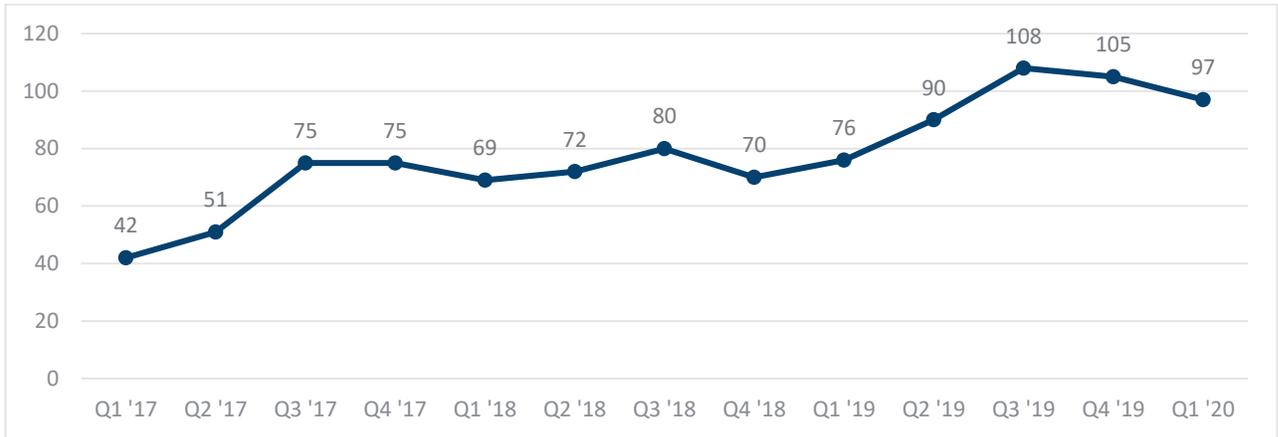
3.3.4 Short-Term Rental Market⁶

On May 19, 2020 a scan of AirDNA data on short-term rentals was completed and it found 77 active rentals listed for Colwood. Of these rentals, 84% were the entire home for rent and 15% were a private room in a home or a shared

⁶ Data for the short-term rental market is accessed through the publicly available information on AirDNA.co. The date of data collection is noted in the text and may be different from other reports completed through the CRD Housing Needs Report project.

room. AirDNA also provides data on previous quarters. In the first quarter of 2020, there were 97 active rentals in Colwood. This indicates that the coronavirus pandemic and social distancing measures have had some impact on the short-term rental market, at least in the immediate term.

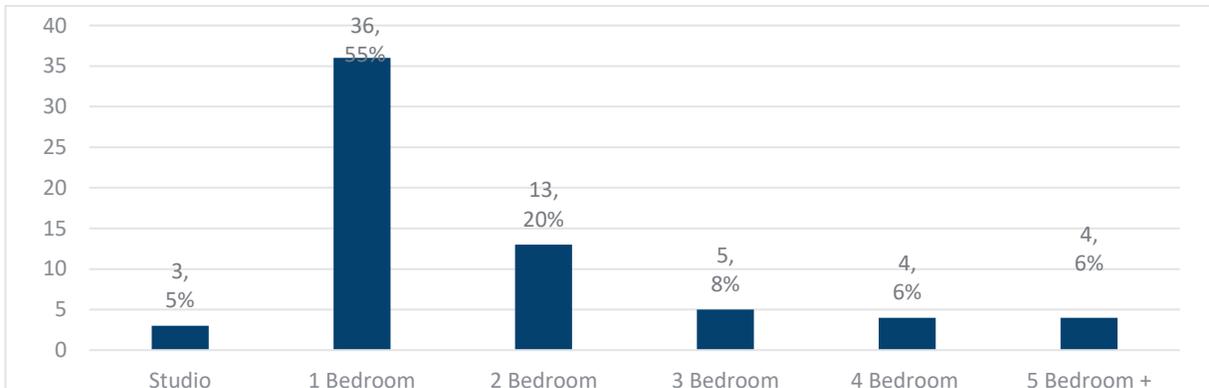
FIGURE 32 NUMBER OF SHORT-TERM RENTALS PER YEARLY QUARTER IN COLWOOD, 2017-2020



Source: AirDNA

When looking at unit size, just over half of short-term rentals (55%) were listed as one bedrooms, 20% as two bedrooms, 8% as three bedrooms, 5% as studio units, and 12% as four bedrooms or more (Figure 33).

FIGURE 33 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS IN COLWOOD, MAY 19, 2020



Source: AirDNA

AirDNA reported an occupancy rate of 37% in April 2020 in Colwood, compared to 89% in August. 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 April due to social distancing measures and travel restrictions.

3.4 Non-Market Housing

As of 2019, there are a total of 320 non-market units where BC Housing has a financial relationship located in Colwood (Table 3). This may include subsidized units, shelter beds, rent supplements, or other non-market supports. Most of these units are for families and seniors. There are no co-operative housing units located in Colwood.

TABLE 3 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
Seniors	-	6	6	86	98
Families	-	-	180	35	215
Women and Children	-	0	-	-	0
Persons with Disabilities	-	6	-	-	6
Individuals Experiencing Homelessness	1	-	-	-	1
Total					320

*The data includes non-market housing units where BC Housing has a financial relationship.

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

Source: BC Housing Research and Planning Department, 2019

The City of Colwood also has an additional 428 non-market housing units recently completed or coming on to the market. These units are operated by various non-profit and government organizations in the region.

TABLE 4 NON-MARKET HOUSING UNITS IN COLWOOD, 2020

Site	Housing Provider	Units	Development Stage
330 Goldstream	Greater Victoria Housing Society	102	Under construction
2006 Sooke	BC Housing	82	Complete
342 Wale Road	Aboriginal Land Trust	124	Under construction
85 Belmont	Greater Victoria Housing Society	Approximately 120	Development permit
Total		Approximately 428 units	

Source: City of Colwood, 2020

As of March 2020, there were a total of 92 households on BC Housing's Housing waitlist registry for non-market housing in Colwood. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

TABLE 5 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING IN COLWOOD, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	14	43	31	-	-	92

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.

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 6). The University of Victoria is the only postsecondary institutions with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. 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 Collage 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 6 PUBLIC POST-SECONDARY INSTITUTIONS IN CAPITAL REGION DISTRICT, NUMBER OF BEDS AND FULL TIME EQUIVALENT STUDENTS, 2018/2019

School	Beds	Full-Time Equivalent Enrollments
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:

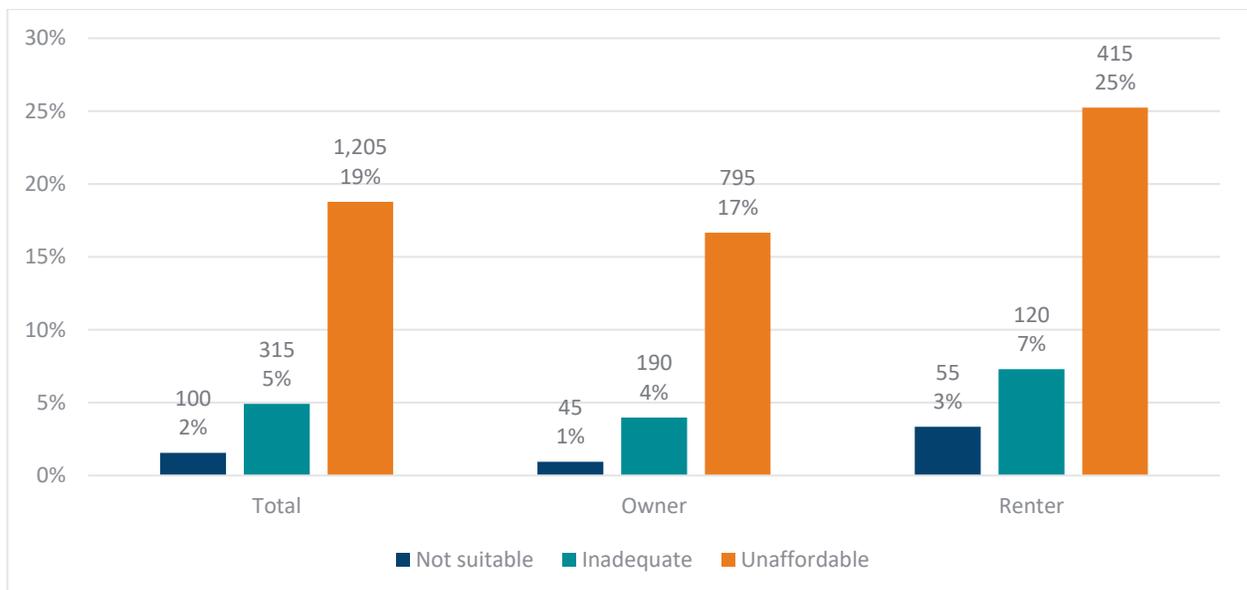
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.

- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.⁷

In Colwood, the proportion of households living in homes below each of the three housing standards has stayed consistent between the past three Census periods. Over all three periods, affordability is the most common housing standard not met in Colwood, which is typical of the regional and provincial trends (Figure 34). In 2016, 19% of all households spent 30% or more of their income on shelter costs, including 25% of renter households and 17% of owner households.

Although there are higher numbers of owner households not meeting the adequacy and affordability standards, it is important to remember this is a smaller proportion of the 4,850 owner households in Colwood in 2016 compared to the 1,735 renter households.

FIGURE 34 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN COLWOOD, 2016



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

3.8 Core Housing Need

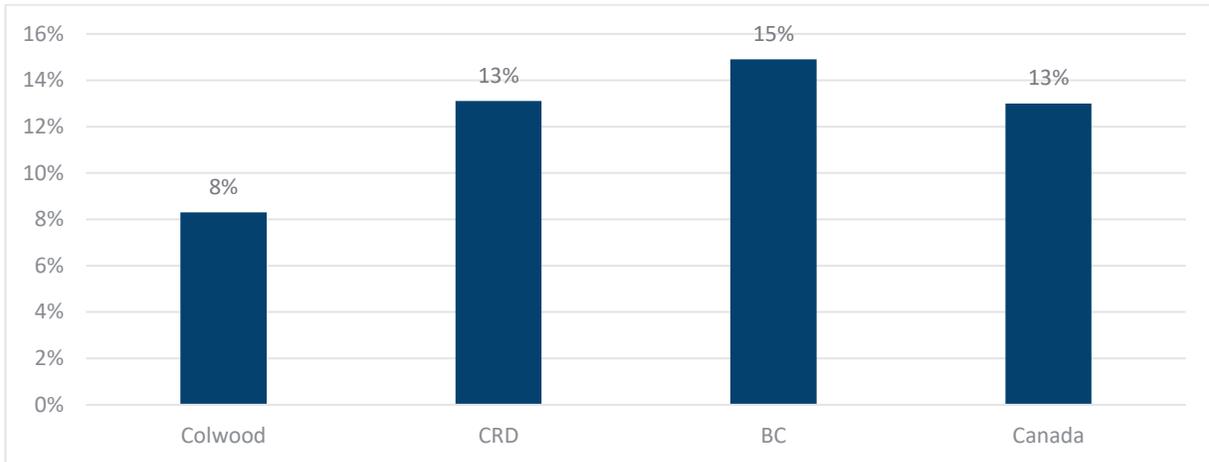
Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards *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 spend 50% or more of their income on shelter costs.

In 2016, Colwood had a lower proportion of households in core housing need compared to the CRD, British Columbia (BC), and Canada (Figure 35).

⁷ The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

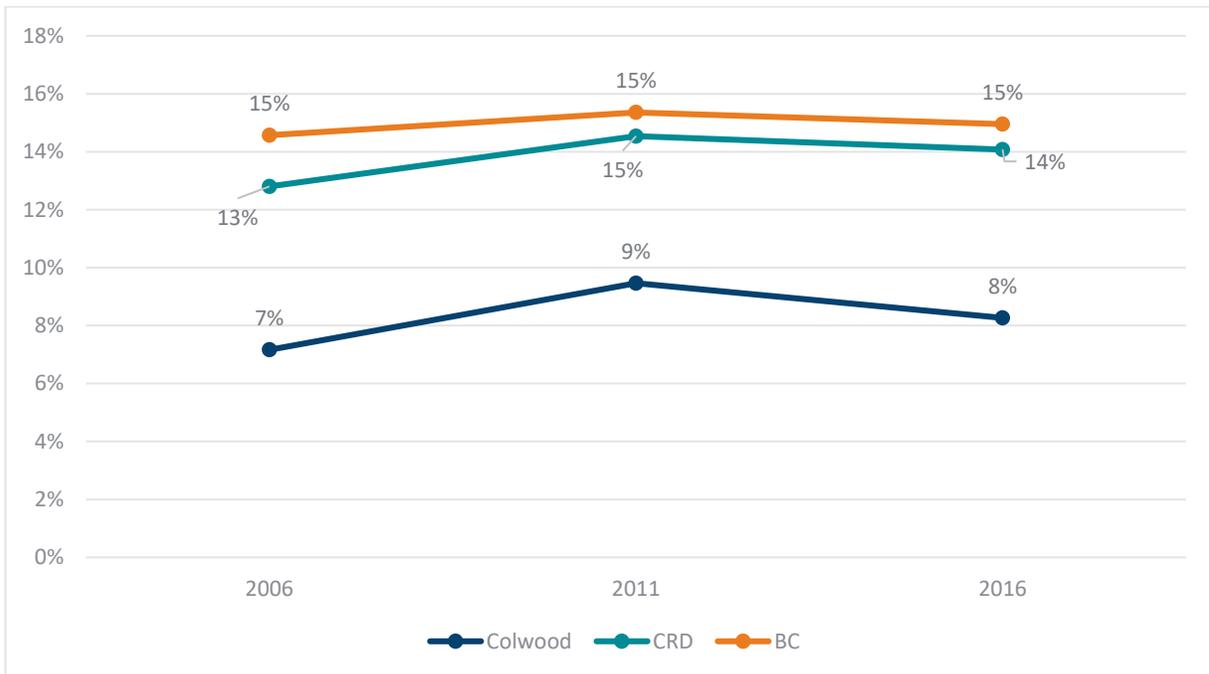
FIGURE 35 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



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

Figure 36 shows the historical data of households in Core Housing Need in Colwood compared to the CRD and BC. Colwood saw a slight increase of households in Core Housing Need from 2006 to 2016, similar to CRD and BC.

FIGURE 36 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN COLWOOD AND CRD, 2006- 2016

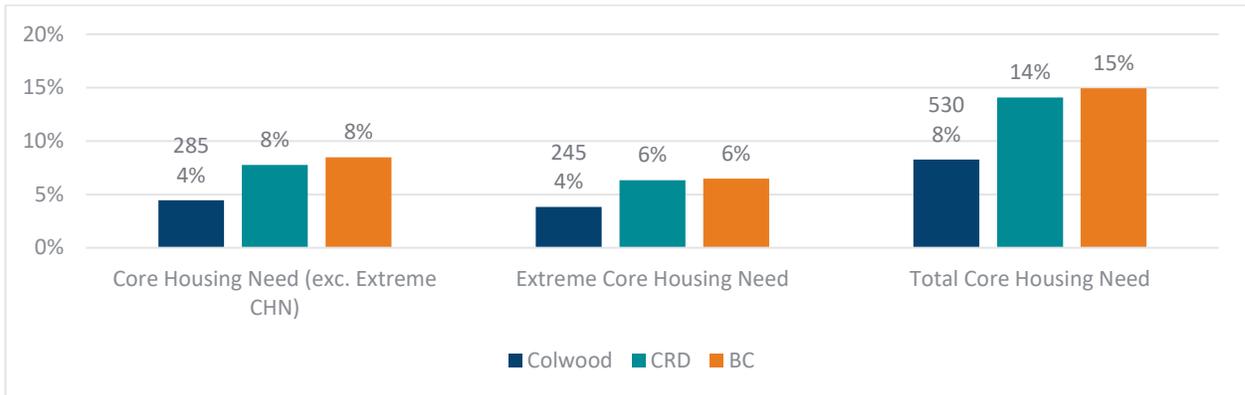


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Colwood has 4% of households in Extreme Core Housing Need compared to the CRD’s 6% and BC’s 6% (Figure 37).

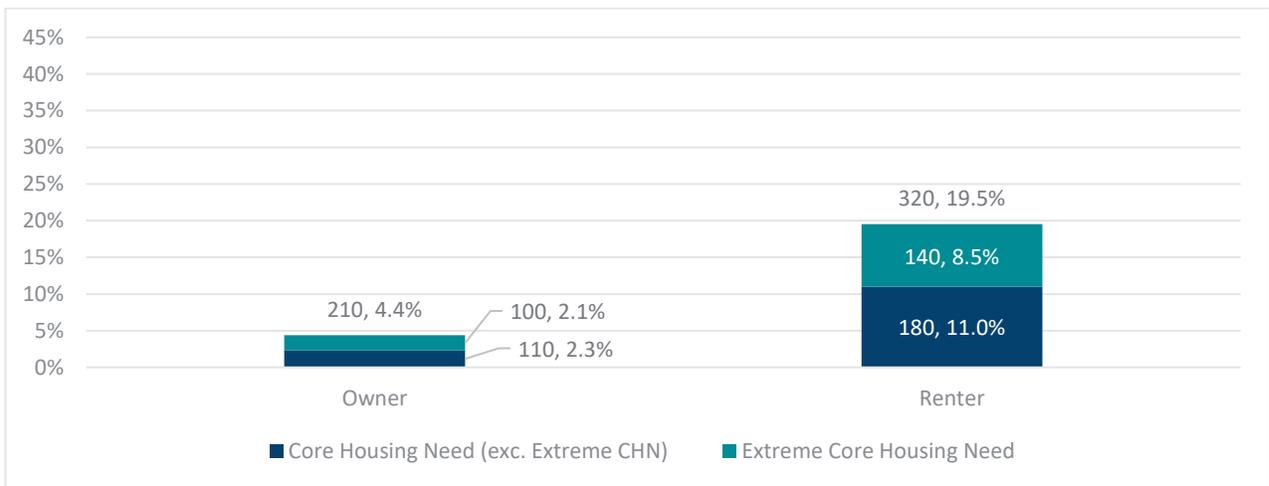
FIGURE 37 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN COLWOOD, 2016



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

A much higher proportion of renter households (11%) in Colwood are in Core Housing Need than owner households (2%) (Figure 38). 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 38 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN COLWOOD, 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 7 provides a more detailed breakdown of Colwood households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need in the City.

Each row in the table shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 8% of all households are in Core Housing Need, while 21% 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, 26% of renter households in this age group are in Core Household Need and no owner households in this age group are in Core Housing Need.

In Colwood, Table 7 offers the following key takeaways:

Tenure

Renter households are far more likely to be in Core Housing Need than owner households across all household characteristics.

Age of Primary Household Maintainer and Households with Seniors

Among different age groups, households led by a primary household maintainer 24 years of age or younger are more likely to be in Core Housing Need overall. However, renter households led by primary household maintainers between 25 and 34 are far more likely than other age groups to be in Core Housing Need (74%).

Household Type

Among household types, lone-parent, one-person, and other non-family renter households are far more likely to be in Core Housing Need than others.

Immigration Status

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

TABLE 7 HOUSEHOLD CHARACTERISTICS BY TENURE AND CORE HOUSING NEED, 2016⁸

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	530	8%	320	19%	210	4%
Core Housing Need by Age of Primary Household Maintainer						
15-24	25	21%	25	26%	0	0%
25-34	85	9%	70	74%	20	5%
35-44	75	7%	50	9%	30	4%
45-54	120	9%	50	15%	70	6%
55-64	115	9%	65	25%	50	4%
65+	105	7%	65	33%	45	3%
Core Housing Need by Household Type						
Couple with Children	65	3%	40	9%	30	2%
Couple without Children	45	2%	35	11%	10	1%
Lone Parent Household	165	25%	80	35%	85	20%
Multiple-Family	0	0%	0	0%	0	0%
One Person Household	215	17%	135	28%	80	10%
Other Non-Family	35	17%	35	29%	0	0%
Core Housing Need based on Immigration Status						
Non-Immigrant	465	8%	280	19%	185	5%
Non-Permanent Resident	0	0%	10	67%	0	-
Immigrant	60	6%	40	23%	25	3%
Recent Immigrant	0	0%	0	0%	0	0%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	125	7%	70	33%	50	3%
Household Without A Senior (65+)	410	9%	250	17%	160	5%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	380	9%	220	20%	160	5%
Household Without A Person With an Activity Limitation	155	7%	105	19%	50	3%

⁸ 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.



Core Housing Need by Indigenous Households						
Aboriginal Households	50	11%	20	12%	30	11%
Non-Aboriginal Households	480	8%	300	20%	185	4%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	180	10%	100	17%	80	6%
Household Without a Child (<18 years)	350	8%	220	21%	135	4%

3.9 Summary

Housing Stock

- Compared to the CRD as a whole, housing stock in Colwood is slightly newer and more ground-oriented (i.e. a unit that has a direct exterior entrance to a street). While recent building permits suggest a trend towards more apartments and townhouses, the single-family home is the dominant dwelling type in Colwood (51%), with most houses having three or more bedrooms (74%). Most (59%) households in Colwood contain one or two people, although Colwood generally has higher proportions of three or more person households when compared to the region.
- While 61% of owners occupy single-family homes, renters occupy a much wider range of structure types with fewer bedrooms.

Homeownership Market

- In 2016, 74% of households owned their home and 26% 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, and particularly for condominium apartments, with the most rapid increases occurring between 2014 and 2018. However, the housing prices are not as high as some other CRD communities.
- The single-detached home is unaffordable for median incomes of all household types, despite this being the most common type of home in the City. Couples with children making the median income would need to spend approximately 34% of their monthly income on shelter costs for a single-detached home at the October 2019 benchmark price, while couples without children would need to spend 43%.
- Apartments, at October benchmark price, were affordable for couples with children earning the median income. For other census families making the median income would find all housing types affordable. However, 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 generally 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, Colwood has seen persistent low vacancy and rising rental costs over the past 15 years. There has been some development of new primary rental units over this period, particularly from 2014 to 2015 and 2018 to 2019. At the same time, renter households in the City grew proportionally faster than owner households; the City saw 415 new renter households (2%) between 2006 and 2016, compared to 2,415 new owner households (-2%).
- With enough primary rental units for just 9% of renter households in 2016, 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 City. 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.

- It is important to note that the primary rental housing stock is comparatively small, with 0% vacancy rates, and very few rental units built in recent years. This could mean that families and non-census families may face challenges in finding affordable, appropriate, and available rental housing, especially as the median rents may be more representative of older units built before 2005.

Non-Market Housing

- Colwood has 320 units receiving non-market supports and no co-operative housing. 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.

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 Colwood since 2006, with 17% of owner households and 25% of renter households not meeting the affordability standard.
- Renter households are far more likely to be in Core Housing Need, with 320 renter households meeting this definition in 2016, compared to 210 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 Colwood was 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 City, especially female lone-parents (\$49,237 versus male lone-parent median household income of \$68,864). 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 City (\$41,810).
- Renter households led by a primary household maintainer between 25 and 34 are far more likely than other age groups to be in Core Housing Need, but renter households led by or containing seniors are another household type with high rates of Core Housing Need in the City, suggesting there may be a lack of affordable rental options that are accessible and suitable for aging.

Overview & Projection

- In 2016 there were 6,590 dwellings in Colwood. Per building permit records, since then approximately 1332 dwelling units have been added to the housing stock.
- Based on current trends, the City projects annual addition of 431 dwelling units. Unit types are annually anticipated (in the range) of 123 single family dwellings, 135 townhouse/duplex units, and 173 apartment/condo).
- Housing in Colwood tends to be newer than the rest of the CRD and this trend is anticipated to continue.
- While dwelling typology has largely been single family in Colwood, recent trends demonstrate a shift to multi-family type dwellings – including apartments, duplexes, row houses and/or semidetached. This shift away from the single-family home is expected to continue.

4.0

Anticipated Population

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 City of Colwood recently completed a study on population projections and the anticipated growth of new housing units across the City's neighbourhoods from 2016 to 2038⁹. The study considered Colwood's historical population growth, existing population projections, residential market dynamics and the likelihood of new supply being absorbed under low, medium, and high growth scenarios. The projections presented in this section are based on the findings from the study and are intended to show potential growth trends from 2018 to 2028.

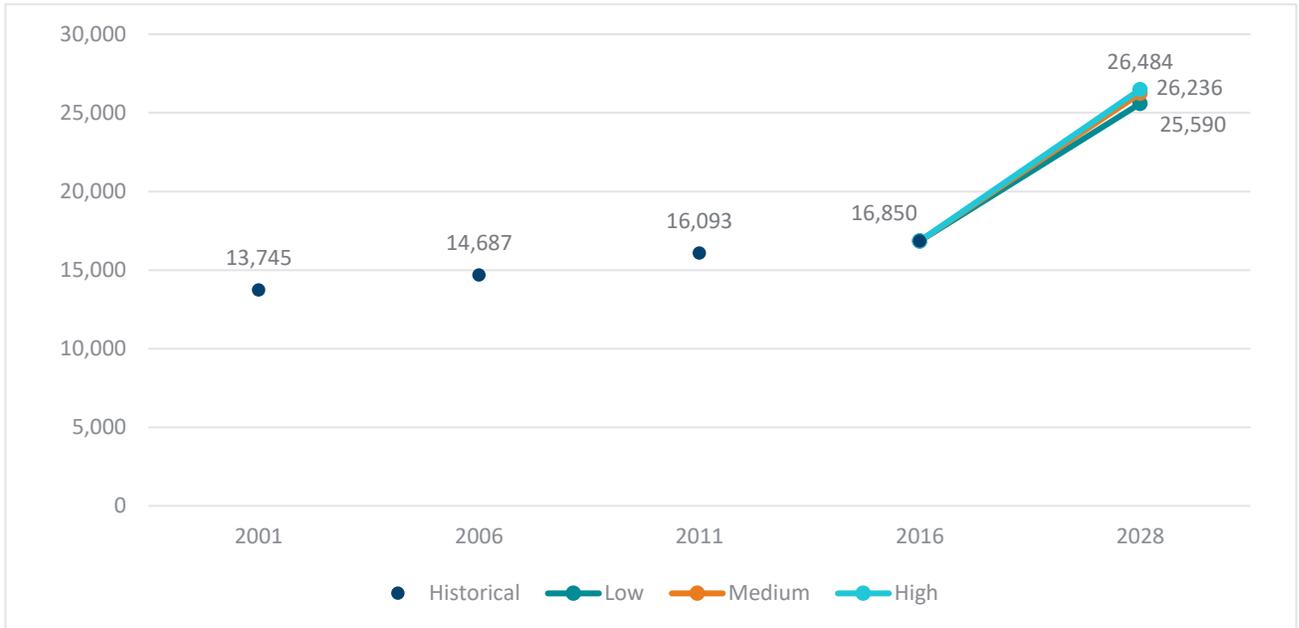
Additional assumptions are made to understand how many bedrooms might exist in the projected housing units for Colwood. While these assumptions are up-to-date and are based on the local context, the projected housing units by structural types should be considered of higher quality than the number of bedrooms as there are multiple factors that influence the size of a house that is built (e.g. design, consumer preference, existing supply, etc.).

4.1 Population Growth

The population of Colwood is projected to grow at a much faster pace from 2016 to 2028, compared to the last four census years. Under the medium projection scenario, the population is anticipated to grow from 16,850 to 26,236 during this period. The strong population growth is anticipated due to the local development trends.

⁹ For methodology and limitations of the population and new housing unit projections, please refer to the City of Colwood's Demographic Study and Land Yield Analysis report. Retrieved from <https://colwood.civicweb.net/document/139272>.

FIGURE 39 HISTORICAL AND PROJECTED POPULATION BY HIGH, MEDIUM AND LOW GROWTH SCENARIOS IN COLWOOD, 2001 TO 2028



Source: Adapted from the City of Colwood, Demographic Study and Land Yield Analysis, 2018

4.2 Age Projections

Under the medium growth scenario, growth is expected to be proportionally highest in the 15 to 24 years age group, followed by the early adult age group (25 to 44 years) which suggests that young or new families are likely to increase in Colwood (Table 8). Strong growth is also expected in the 65 years and older group. Moderate growth is expected for the population of children ages 0 to 14 and adults age 45 to 64 years.

TABLE 8 PROJECTED POPULATION CHANGE BY AGE, 2016-2028

Age Group	2016-2028 Population Growth (%)
0 to 14 years	20%
15 to 24 years	86%
25 to 44 years	41%
45 to 64 years	20%
65 years and older	56%

Source: Adapted from the City of Colwood, Demographic Study and Land Yield Analysis, 2018

4.3 Household and Housing Unit Projections

Based on the housing unit projections in the City of Colwood’s Demographic Study and Land Yield Analysis report, it is anticipated an additional estimated 2,640 households between 2018 and 2028 (Table 9). Colwood had a larger average household size than the CRD in 2016, and the report projects that the average household size in Colwood will range from 2.3 to 2.5 persons.

TABLE 9 PROJECTED HOUSEHOLD GROWTH, 2016-2025

	2018-2028 Household Growth
Households	2,640

Source: Adapted from the City of Colwood, Demographic Study and Land Yield Analysis, 2018

4.3.1 Core Housing Need Projections

Table 10 shows the estimated new households in Core Housing Need in Colwood from 2018 to 2028 if housing costs stay the same and historical trends are projected outwards. It is estimated that based on past trends in Colwood, there could be an additional 218 to 238 households in Core Housing Need over this 10-year period if no additional housing supports are provided (e.g. non-market housing or increasing housing affordability). The 218 to 238 households would be in addition to the 530 Core Housing Need households in Colwood in 2016.

These estimates are based on the household projections and are based on two scenarios. The first scenario is if the rate of Core Housing Need in Colwood in 2016 (8%) were held constant throughout 2018 to 2028 (“static rate”), and the second scenario is if the historical rate of Core Housing Need in Colwood from 2006 to 2016 were to continue grow into 2018 to 2028 (“historical shift rate”).

TABLE 10 PROJECTED NEW HOUSEHOLDS IN CORE HOUSING NEED IN COLWOOD, 2018 TO 2028

	2018-2028 New Households (Static Rate)	2018-2028 New Households (Historical Shift Rate)
Total	2,640	2,640
In Core Housing Need	218	238
Not in Core Housing Need	2,422	2,402

Source: Adapted from the Statistics Canada, Census Program and City of Colwood, Demographic Study and Land Yield Analysis, 2018

4.3.2 Projected Housing Units by Dwelling Type

It is anticipated that there will be approximately 2,640 new housing units in Colwood between 2018 to 2028 based on the medium growth scenario in the City of Colwood’s Demographic Study and Land Yield Analysis report. The new housing units are projected to be made up of market apartments (39%), followed by townhomes (30%), and detached homes (7%) (Table 11). Seniors apartments will make approximately 4% of the total new housing growth during this period.

TABLE 11 PROJECTED HOUSING UNITS BY DWELLING TYPE IN COLWOOD, 2018-2028

Dwelling Type	2018-2028 Projected Housing Units	2018-2028 Distribution of Projected Housing Units (%)
Detached Homes	710	27%
Townhomes	790	30%
Market Apartments	1,030	39%
Seniors Apartments	110	4%
Total	2,640	100%

Source: Adapted from the City of Colwood, Demographic Study and Land Yield Analysis, 2018

Table 12 shows the assumed distribution of the unit sizes by number of bedrooms in Colwood. Note that these are rough estimates and are based on historical and typical housing trends. These estimates are used to project the additional housing units by bedroom sizes (Table 13). The actual size of units built is dependent on several factors, including individual household preference and lifestyle, as well as economic means and affordability. Where possible, the projected units in Table 11 are recommended to be used to inform housing planning and policies as they are of higher data quality.

TABLE 12 ASSUMED DISTRIBUTION OF UNIT MIX BY NUMBER OF BEDROOMS IN COLWOOD, 2018-2028

	0 Bedrooms/1 Bedrooms	2 Bedrooms	3+ Bedrooms	Total
Detached Homes	0%	20%	80%	100%
Townhomes	0%	30%	70%	100%
Market Apartments	35%	55%	10%	100%
Seniors Apartments	40%	55%	5%	100%

Source: Derived from Statistics Canada, 2016 Census

TABLE 13 PROJECTED HOUSING UNITS BY NUMBER OF BEDROOMS, 2018-2028

	0 Bedrooms/1 Bedrooms	2 Bedrooms	3+ Bedrooms	Total
Detached Homes	0	142	568	710
Townhomes	0	237	553	790
Market Apartments	361	567	103	1,030
Seniors Apartments	44	61	6	110
Total	405	1,006	1,230	2,640
% by bedrooms	8%	21%	32%	100%

Source: Adapted from City of Colwood, Demographic Study and Land Yield Analysis, 2018

4.4 Summary

- Under a medium growth scenario, Colwood is projected to grow rapidly from 2016 to 2028. Over this period, Colwood could see an increase of 1,024 people and 552 households.
- The highest proportional growth is expected to be driven by growth within the youth age group (i.e., 15 to 24 years) and in the 25 to 44 age group which suggests young or new families are likely to increase in Colwood.
- Projections for new housing units by dwelling type indicate that there will be strong growth in market apartments (39%), townhomes (30%), and detached homes (27%) between 2018 to 2028. As a result, most new housing units needed to meet these households' needs are expected to be medium to larger units (i.e., two bedroom and three bedroom or more).
- Building permit data from the CRD suggests that there were 1,432 new housing units created in Colwood between 2016 and the end of 2019, which may be due to the subdivision that is being built in the Royal Bay area. The high number of building permits issued for single-detached houses and apartments, coupled with strong housing unit projections for 2018 to 2028 indicate that Colwood will likely experience high levels of single-detached and multi-unit development activity over the next few years.

5.0

Community Engagement Findings

This section summarizes the findings of the 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 in the west shore communities, including Colwood, Langford, Metchosin, Highlands, and the Juan de Fuca Electoral Area. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing need. 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 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. Participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

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 West Shore Communities

The housing needs identified in section 5.1.1 reflect what was heard for Colwood and the CRD and are not repeated here. Focus group participants were asked specifically about housing challenges and opportunities in Colwood and the other West Shore communities (Langford, Metchosin, Highlands, Juan de Fuca). The findings are summarized in this section.

5.2.1 Housing pressures felt across the housing continuum

Market housing pressures

It was heard that while the demand for housing has increased and unaffordability has deepened in the core area communities, the West Shore communities are feeling housing pressures as well. Stakeholders reported that housing costs are rising in the West Shore communities and some households (e.g. renters, younger adults) cannot afford to transition into entry-level homeownership. In addition, employers noted that it can be difficult to recruit and train staff due to the increasing housing costs being experienced in the West Shore communities.

A need for more non-market housing

Stakeholders cited that housing unaffordability pressures impact low-income households, including single person households and individuals with disabilities. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness (i.e. couch surfing, individuals living in vehicles etc.). Community serving organizations reported that the clients they serve earn significantly less than the 2016 median household incomes across the West Shore communities. It was noted that some of the most underserved groups in the subregion are not captured under the Census as they are potentially not living in homes, and instead are staying in makeshift shelters such as tents.

5.2.2 Opportunity Areas Specific to West Shore Communities

Provide housing options for households looking for space

The West Shore communities are seen as attractive places for families and households who desire more space to live in. Stakeholders cited higher affordability compared to other areas of the CRD, plentiful community and recreation amenities, as well as growing housing supply to serve these households. It was noted that newer homes may often be preferred by families as they are easier to maintain and smaller lot subdivisions provide affordable housing options without having to sacrifice space.

Explore partnerships and housing innovation

Stakeholders reported that existing efforts to increase non-market housing options in the West Shore communities are on a site by site basis, which can be inefficient when more units are needed. It was heard that BC Housing, local governments, and private developers are important partners for non-profit and community organizations looking to improve housing in their communities. To support housing innovation, stakeholders expressed that bylaws and zoning regulations could be reviewed so that new and alternative housing options can be made available, such as tiny housing and cooperative housing complexes.

5.3 Additional Findings for Colwood

This section focuses on specific barriers to addressing housing issues and opportunity areas in Colwood as heard through the focus groups.

- Colwood's Community Amenity Contribution policy and the Affordable Housing Reserve Fund are seen as a strength and it could be worth exploring or replicating for other communities.
- Existing non-market housing options are limited as they primarily serve seniors and those with health issues.
- Affordable housing or non-market housing should ideally be built close to transit, services and in a walkable environment to help reduce the burden of vehicle costs.
- Housing solutions could be explored that are specific for suburban communities versus urban communities as the environments and housing needs are different.

6.0

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 entered 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 2020/10.
- Owners who rent their properties in the secondary market, both long term and 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 months¹¹. Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

¹⁰ 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/>.

¹¹ 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 months¹².

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 unsafe 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.
- 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.

¹² Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

7.0

Summary of Key Areas of Local Need

This section summarizes the projected number of units by dwelling types for 2018 to 2028 and (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 Dwelling Type in Colwood

Table 14 presents the projected new housing units in Colwood from 2018 to 2028 based on historical population growth, existing population projections, residential market dynamics and the likelihood of new supply being absorbed.

TABLE 14 PROJECTED HOUSING UNITS IN COLWOOD, 2018-2028

Dwelling Type	2018-2028 Projected Housing Units	2018-2028 Distribution of Projected Housing Units (%)
Detached Homes	710	27%
Townhomes	790	30%
Market Apartments	1,030	39%
Seniors Apartments	110	4%
Total	2,640	100%

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

7.2.1 Affordable Housing

Housing costs are rising in Colwood and across the CRD. Stakeholders reported that the costs of living in the core area communities 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 placing pressure on the housing stock of these communities.

The cost of renting and owning in Colwood, while comparatively more affordable than the CRD in general, has risen significantly in recent years. Across bedroom types, the median rent increased between 88% across the average unit between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Colwood purpose-built rental market is still relatively affordable for families but is unaffordable for individuals living alone. However, as most renter households in Colwood are in the secondary market (approximately 91%), 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 89% (for a single-detached house in Colwood) and 75% (for a townhouse in Colwood). 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 households making the median income, even couples with children who tend to make higher incomes than other household types. The only exception are other census families.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 92 households in Colwood on BC Housing's waitlist, the fifth highest number in the CRD.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households grew, from 1,320 households in 2006 (24%) to 1,735 in 2016 (26%) in Colwood. The stock of purpose-built rental housing nearly doubled from 2005 to 2019 from 129 to 218 units. However, only 9% of renters were served by the primary rental market in 2016, indicating that most of this growth is being absorbed by the secondary rental market for which there is little available data. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. This is seen in Colwood, where, as of 2018, the rental vacancy rate was 0.0%. 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

It was heard through engagement that individuals with disabilities have reduced incomes and difficulty accessing appropriate housing in Colwood and across the CRD. 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 14 people with disabilities on BC Housing's waitlist seeking non-market housing in Colwood.

7.2.4 Housing for Seniors

Colwood is experiencing a slight aging trend with the median age growing from 38.7 in 2006 to 41.6 in 2016. While Colwood is a younger community in comparison to the CRD, 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 at aging in place in the community as an approach to addressing changing housing needs and an older demographic: having downsizing and supportive housing options available ensures seniors in the community are able to stay in the community for the long-term. The lack of supportive housing options in the CRD pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 31 seniors were on BC Housing's waitlist seeking non-market seniors housing in Colwood.

7.2.5 Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. West Shore communities are becoming more attractive options for families and other households requiring more space. The affordability gap analysis showed that the benchmark price of a single detached home (\$698,200 in October 2019) is less expensive than in the core area communities, but it would still cause couples with children making the median household income to spend more than 30% of their income on shelter costs. Homeownership is far out of reach for lone-parent families (9% of all Colwood households). For those in the rental market, there is a limited supply of larger units, only 5 three-or-more bedroom units as of 2019.

As of 2020, there are 43 families on BC Housing's waitlist seeking non-market housing in Colwood.

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.



APPENDIX A

Glossary

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 B

Required
Data

Data Appendix

The Housing Needs Reports requirements list a large amount of data that needs to be collected. Most of it does not need to be included in the actual report. While the proposed Housing Needs Report template includes most of the required data, there are some pieces that we generally put in the appendix for the following reasons:

1. Better data is available through other sources. For example, BC Assessment data is only available for 2019 and does not provide a historical view of trends in the housing market. Instead, we report on data available from local real estate boards.
2. It doesn't add to the understanding of housing needs. Some of the data that is required doesn't help us understanding housing needs. For example, we do include labour participation and unemployment rates because these factor into understanding housing affordability trends. However, we don't include a detailed breakdown of workers by industry because this doesn't illuminate housing needs for workers.
3. To manage the length of the report. Housing Needs Reports can be very long. Reporting on too much data can make the report hard to read and less accessible to both local government staff and other stakeholders who may refer to it. Our approach has been to focus on the data that adds to the picture of housing needs and put anything that doesn't in the appendix.

BC Assessment

Average Residential Category Residential Values by Type and Bedroom Type

	Number of Bedrooms			
	1	2	3+	Total
Single Family	\$ 681,457	\$ 646,484	\$686,888	\$683,755
Dwelling with Suite	\$ 815,000	\$ 733,125	\$779,961	\$779,285
Duplex, Triplex, Fourplex, etc.	n/a	\$ 560,233	\$482,808	\$487,232
Row Housing	\$ 524,033	\$ 469,508	\$483,714	\$480,469
Apartment	\$ 360,601	\$ 367,035	\$563,000	\$368,013
Manufactured Home	n/a	\$ 389,350	\$402,429	\$397,673
Seasonal Dwelling	n/a	n/a	n/a	n/a
Other*	n/a	\$ 676,000	\$777,282	\$768,842
Total	\$ 434,901	\$ 524,290	\$678,386	\$656,849

*"Other" includes properties subject to section 19(8) of the Assessment Act.

Median Residential Category Residential Value by Type and Bedroom Type*, **

	Number of Bedrooms		
	1	2	3+
Single Family	\$ 584,000	\$ 581,000	\$ 631,000
Dwelling with Suite	\$ 815,000	\$ 655,000	\$ 723,000
Duplex, Triplex, Fourplex, etc.	n/a	\$ 627,000	\$ 424,000
Row Housing	\$ 560,000	\$ 412,600	\$ 516,000
Apartment	\$ 332,300	\$ 404,000	\$ 560,000
Manufactured Home	n/a	\$ 386,800	\$ 387,400
Seasonal Dwelling	n/a	n/a	n/a
Other*	n/a	\$ 676,000	\$ 691,000

*"Other" includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken
 ***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

Average Residential Category Total Conveyance Price by Type and Bedroom Type*

	Number of Bedrooms			Total
	1	2	3+	
Single Family	n/a	\$ 781,831	\$ 729,112	\$ 733,839
Dwelling with Suite	n/a	n/a	\$ 758,065	\$ 758,065
Duplex, Triplex, Fourplex, etc.	n/a	\$ 598,798	\$ 544,787	\$ 553,789
Row Housing	\$ 570,000	\$ 515,309	\$ 557,772	\$ 536,410
Apartment	\$ 460,542	\$ 402,911	n/a	\$ 435,843
Manufactured Home	n/a	n/a	\$ 460,000	\$ 460,000
Seasonal Dwelling	n/a	n/a	n/a	n/a
Other*	n/a	n/a	n/a	n/a
Total	\$ 468,962	\$ 560,370	\$ 701,901	\$ 666,013

*"Other" includes properties subject to section 19(8) of the Assessment Act.

**Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Median Residential Category Total Conveyance Price by Type and Bedroom Type*, **, ***

	Number of Bedrooms		
	1	2	3+
Single Family	\$ -	\$ 657,500	\$ 690,000
Dwelling with Suite	\$ -	\$ -	\$ 792,500
Duplex, Triplex, Fourplex, etc.	n/a	\$ 650,000	\$ 469,500
Row Housing	\$ 570,000	\$ 504,033	\$ 535,000
Apartment	\$ 452,500	\$ 449,900	\$ -
Manufactured Home	n/a	\$ -	\$ 460,000
Seasonal Dwelling	n/a	n/a	n/a
Other*	n/a	\$ -	\$ -

*"Other" includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken
 ***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

****Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Census

	2006	2011	2016
5(a)	Workers in the Labour Force for Population in Private Households		
	2006	2011	2016
Workers in labour force	8,225	8,975	9,340

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

5(b)	2006		2011		2016	
	Workers by NAICS Sector for Population in Private Households					
	#	%	#	%	#	%
Total	8,225	100%	8,975	100%	9,340	100%
All Categories	8,170	99%	8,855	99%	9,225	99%
11 Agriculture, forestry, fishing and hunting	45	1%	20	0%	60	1%
21 Mining, quarrying, and oil and gas extraction	35	0%	0	0%	20	0%
22 Utilities	40	0%	25	0%	15	0%
23 Construction	710	9%	775	9%	815	9%
31-33 Manufacturing	295	4%	300	3%	280	3%
41 Wholesale trade	195	2%	210	2%	180	2%
44-45 Retail trade	970	12%	1,185	13%	1,330	14%
48-49 Transportation and warehousing	360	4%	330	4%	315	3%
51 Information and cultural industries	195	2%	155	2%	195	2%
52 Finance and insurance	300	4%	335	4%	310	3%
53 Real estate and rental and leasing	125	2%	115	1%	105	1%
54 Professional, scientific and technical services	510	6%	505	6%	570	6%
55 Management of companies and enterprises	0	0%	0	0%	0	0%
56 Administrative and support, waste management and remediation services	350	4%	335	4%	445	5%
61 Educational services	420	5%	470	5%	475	5%
62 Health care and social assistance	880	11%	1,275	14%	1,210	13%
71 Arts, entertainment and recreation	115	1%	115	1%	170	2%
72 Accommodation and food services	420	5%	500	6%	690	7%
81 Other services (except public administration)	450	5%	375	4%	365	4%
91 Public administration	1,760	21%	1,835	20%	1,665	18%
Not Applicable	55	1%	120	1%	120	1%

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

7(d),(e),(f),(g)	2016	
	#	%
Commute to Work for Population in Private Households		
Total	7,070	100%
Commute within CSD	670	9%
Commute to different CSD within CD	6,260	89%
Commute to different CD within BC	110	2%
Commute to different province	20	0%

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

	2006	2011	2016
Average and Median Before-Tax Private Household Income by Tenure			
4(f),(g)			
	2006	2011	2016
Average	87747	95517	102904
Owner	95059	102922	114494
Renter	64660	68672	70508
Median	81160	89871	86103
Owner	86817	98175	93749
Renter	62533	67384	65325

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

	2006	2011	2016
Mobility Status of Population in Private Households			
3(1)(a)(x)			
	2006	2011	2016
Total	14,490	15,825	16,515
Mover	2,200	1,975	2,385
Migrant	725	700	1,015
Non-migrant	1,475	1,275	1,370
Non-mover	12,290	13,845	14,125

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

	2006	2011	2016
Average and Median Before-Tax Private Household Income			
4(a),(b)			
	2006	2011	2016
Average	\$87,747	\$95,517	\$102,904
Median	\$81,160	\$89,871	\$86,103

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

	2006		2011		2016	
Before-Tax Private Household Income by Income Bracket						
4(c)						
	#	%	#	%	#	%
Total	5,500	100%	6,095	100%	6,590	100%
\$0-\$4,999	65	1%	90	1%	65	1%
\$5,000-\$9,999	40	1%	120	2%	25	0%
\$10,000-\$14,999	45	1%	75	1%	110	2%
\$15,000-\$19,999	140	3%	170	3%	130	2%
\$20,000-\$24,999	145	3%	100	2%	145	2%
\$25,000-\$29,999	140	3%	125	2%	120	2%
\$30,000-\$34,999	155	3%	115	2%	185	3%
\$35,000-\$39,999	210	4%	130	2%	225	3%

\$40,000-\$44,999	205	4%	195	3%	195	3%
\$45,000-\$49,999	185	3%	230	4%	240	4%
\$50,000-\$59,999	440	8%	420	7%	495	8%
\$60,000-\$69,999	465	8%	365	6%	460	7%
\$70,000-\$79,999	485	9%	450	7%	590	9%
\$80,000-\$89,999	425	8%	475	8%	575	9%
\$90,000-\$99,999	400	7%	435	7%	480	7%
\$100,000-\$124,999	900	16%	1,065	17%	890	14%
\$125,000-\$149,999	480	9%	640	11%	675	10%
\$150,000-\$199,999	425	8%	675	11%	605	9%
\$200,000 and over	155	3%	215	4%	375	6%

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

6(1)(e)	Subsidized Housing Units
	2019
Subsidized housing units	320

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

	2006		2011		2016	
3(1)(a)(ix) Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)						
	2006		2011		2016	
	#	%	#	%	#	%
Renter households	1,320	100%	1,320	100%	1,740	100%
Renter households in subsidized housing	#N/A	#N/A	300	23%	265	15%

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

CMHC

Primary Rental Market, Average Rent, 2004-2019

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Bachelor														\$875	
1-bedroom	\$625	\$625	\$650	\$700	\$725	\$693	\$700	\$740	\$755	\$760	\$838	\$831	\$910	\$900	\$927
2-bedroom	\$775	\$750	\$843	\$860	\$890	\$875	\$950	\$930	\$950	\$925	\$1,100	\$1,050	\$1,000	\$1,155	\$1,400
3+ bedroom	\$900	\$900									\$1,100	\$1,225			

Total	\$690	\$690	\$760	\$825	\$850	\$825	\$860	\$875	\$895	\$885	\$985	\$1,010	\$1,000	\$1,047	\$1,295
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Source: CMHC Rental Market Survey

Local Government and BC Housing Stats on New Construction

New Dwellings

Housing Type	Year					Build Total
	2015	2016	2017	2018	2019	
Single-Family Dwellings	52	89	112	85	177	515
Mobile Homes						
Duplexes	2	8	38	69	3	120
Apartments	27	5	103	381	282	798
Townhomes	4			4		8
Sum of MIX						
ANNUAL TOTAL	85	102	253	539	462	1,441

Source: CRD Building Permit Data

Demolitions

Housing Type	Year				Demo Total	
	2015	2016	2018	2019		
Single-Family Dwellings	-3	-2	-1	-2	-8	
Mobile Homes		-1			-1	
Duplexes						
Apartments						
Townhomes						
Sum of MIX						
ANNUAL TOTAL	-3	-3	-1	-2	-9	0

Net New Dwellings

Housing Type	Year					Total
	2015	2016	2017	2018	2019	
Single-Family Dwellings	49	87	112	84	175	507
Mobile Homes		1				1
Duplexes	2	8	38	69	3	120
Apartments	27	5	103	381	282	798
Townhomes	4			4		8
Sum of MIX						
ANNUAL TOTAL	82	99	253	538	460	1,432

Source: CRD Building Permit Data

A map of British Columbia, Canada, with the province's outline highlighted in red. The map is set against a teal background. The text 'APPENDIX C' is located in a white box in the upper left, and 'Provincial Summary Form' is in a dark blue box below it.

APPENDIX C

Provincial
Summary
Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:		Change since	:	%	
	<i>Projected</i> population in 5 years:		<i>Projected</i> change:		%	
	Number of households:		Change since	:	%	
	<i>Projected</i> number of households in 5 years:		<i>Projected</i> change:		%	
	Average household size:					
	<i>Projected</i> 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):	%
	<i>Projected</i> seniors 65+ in 5 years:					
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:					

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

PART 2: KEY FINDINGS

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

	Currently (2016)	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

These projections are for the next 8 years as the City of Colwood is working towards housing projections for 2018-2028.

Comments:

Table 2: Households in Core Housing Need

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

Comments:

Table 3: Households in *Extreme* Core Housing Need

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

Comments:

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

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

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

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

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