



2024

Housing Needs Report

Sunshine Coast Regional District

November 2024



Acknowledgements

Land Acknowledgement

The Sunshine Coast Regional District is located on the territories of the shíshálh and Skwxwú7mesh Nations.

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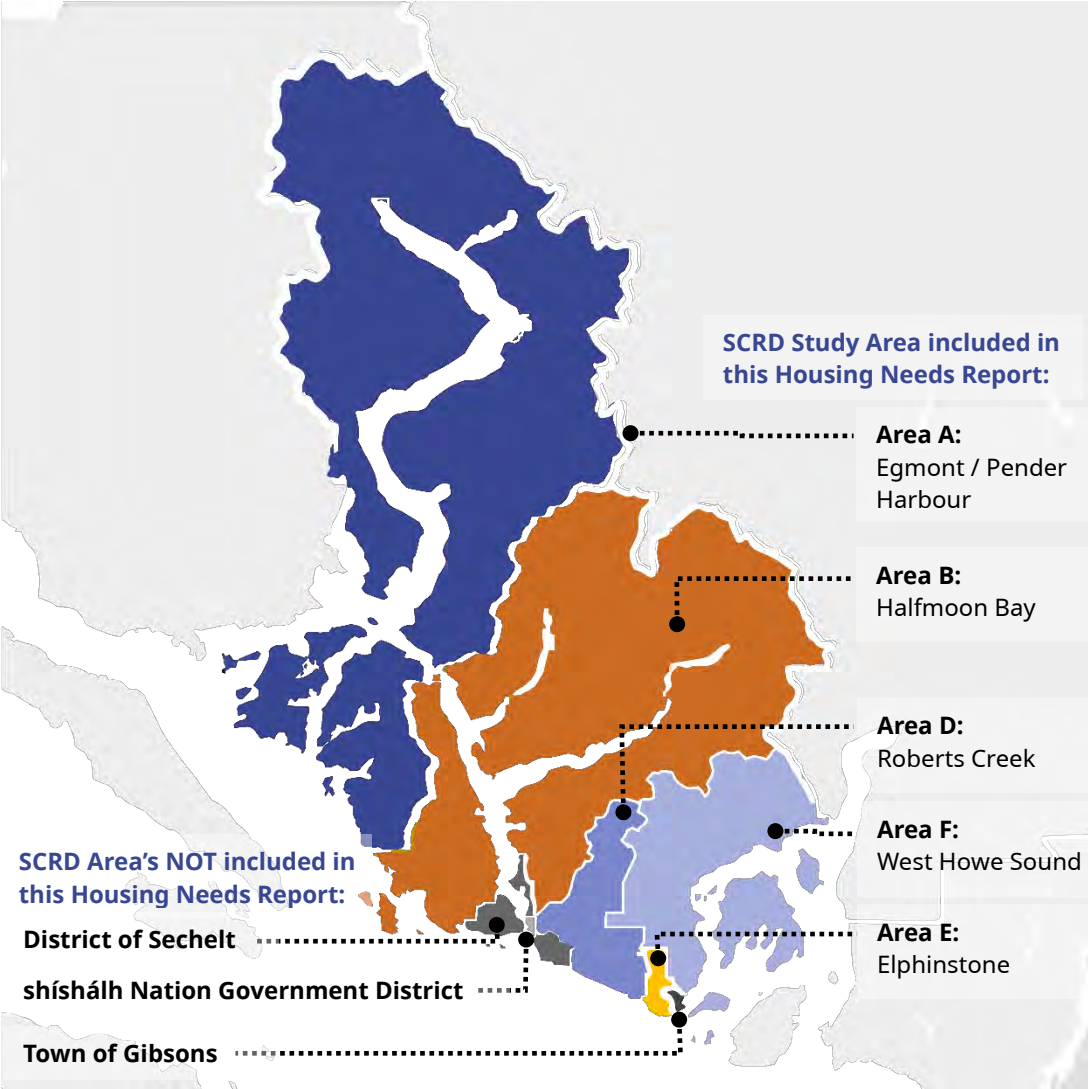
Introduction

The Sunshine Coast Regional District (“SCRD”) is a local government located along the southwest coast of British Columbia, encompassing a diverse range of landscapes from rugged coastlines to dense forests. The SCRD is made up of eight electoral areas: Egmont / Pender Harbour (Electoral Area A), Halfmoon Bay (Electoral Area B), Roberts Creek (Electoral Area D), Elphinstone (Electoral Area E), West Howe Sound (Electoral Area F), District of Sechelt, Town of Gibsons, and the shíshálh Nation Government District.

This report covers the electoral areas (see Map 1 below) where SCRD has land use planning jurisdiction (the “study area”). The shíshálh Nation Government District, Islands Trust, and the municipalities of District of Sechelt and Town of Gibsons are not included in the study area. The District of Sechelt, Town of Gibsons, and Islands Trust are conducting their own housing needs assessments.

Map 1: SCR D Electoral Area Boundaries

Source: Sunshine Coast Regional District.



What is a 'Housing Needs Report' and why is it necessary?

In response to increasing concerns about housing costs and their impacts on residents across the Province, the BC Provincial Government has introduced additional Housing Needs Report (HNR) requirements.



As of August 2024, all municipalities and regional districts in BC must now prepare Interim HNRs by January 1, 2025, using the HNR Method to identify the 5- and 20-year housing need in their communities.

The first regular HNRs is required to be completed by December 31, 2028, and then every five years thereafter.

In addition to reporting on the anticipated housing need for the next 5 and 20 years, municipalities and regional districts must also provide statements about seven key areas of local need and actions taken by the local government, since receiving the most recent HNR, to reduce housing needs. The seven key areas of local need include affordable housing, rental housing, special needs housing, seniors housing, family housing, housing in proximity to transit, and shelters and housing for people at risk of homelessness.

In June 2024, the BC Provincial Government released legislative requirements for the HNR, which serve as the foundation for this written report. As a means of meeting the legislative requirements for a regional district, guidance was provided through consultation with the Province and the creation of the BC HNR Calculator – an online and provincially compliant tool developed by UBC's Housing Assessment Resource Tools (HART) that automates the HNR Method and the calculation of housing units communities need for over 5 and 20 years.

This report was developed to **complement SCRD's Official Community Plan (OCP) renewal initiative and is a provincial requirement**, providing **insights into the current and projected housing requirements** within the region.

The findings from this report will play a pivotal role in shaping the new OCP by **ensuring that the planning framework aligns with the region's evolving housing demands**. The HNR is designed to be **data-driven and to inform other SCRD housing strategies and plans**, including the OCP. However, the HNR is not intended to determine how and where housing should be delivered to meet the housing needs highlighted in this report. Such decisions will be made through other initiatives conducted by the SCRD, including the OCP renewal initiative. Furthermore, data from this HNR can also be used for targeted advocacy to senior government officials who have housing responsibilities.

Engagement with SCRD staff and the contractor working for the SCRD on regional housing coordination, alongside Census data from the years 2006, 2011, 2016, and 2021, formed a large portion of the in-depth data analysis conducted to show the current housing landscape in the study area. This report is further informed by growth projections of the region as well as a combination of multiple current state variables related to housing and demographics.

This analysis aims to capture the current and future housing need which can play a large role in shaping the direction of the SCRD's planning framework. In addition to capturing the status of housing, the data also reveals how many new housing units are needed to improve housing access and affordability for residents. Additionally, the data in this report will be used to inform future policies and regulations that relate to housing such as service provision (water and wastewater), transportation, climate resiliency, amongst many other topics that play a role in planning the future of a region.

By understanding the unique characteristics and needs of the region, targeted interventions can be developed to improve housing outcomes for all residents, ensuring the SCRD remains a vibrant and inclusive community.



Executive Summary

Current State of Housing in the Study Area

Like much of the rest of British Columbia (BC) and Canada, the SCRD is facing a range of complex housing challenges. Its desirability as a place to live has resulted in recent influxes of population that has put significant pressure on the study area’s local housing market. The current supply of housing, mainly single-family dwellings, have become unaffordable for many people to buy or rent. As a result of these pressures, present demand for housing has outpaced supply, leading to rising property values and escalating rental costs.

Housing affordability and availability are key issues facing the housing system in the study area. Low-income households are particularly vulnerable to the impacts of rising housing costs, which can consume a large portion of their income. The availability of affordable rental housing is limited, making it difficult for many residents to find appropriate and stable accommodation.

According to the BC Non-Profit Housing Association, **the study area contains the highest proportion of renters in BC who spend more than 50% of their pre-tax income on housing.**

Additionally, certain population groups face unique challenges in the housing market:

- Seniors
- People experiencing homelessness
- People with disabilities
- Families

These listed groups often require housing that is affordable and tailored to meet their unique needs, offering support and accessibility specific to each group’s circumstances. The shortage of specialized housing falls short of meeting demand, worsening the challenges faced by these groups.

Key Findings from the Data Analysis

The study area is experiencing **pressures in the local housing markets related to affordability, overcrowding, and aging housing stock**. These three factors represent the adequacy, suitability, and affordability standards for housing and are used to measure “core housing need.” Core housing need is a major metric for reflecting the housing challenges currently seen in Canada.

A household is considered to have a core housing need if it falls below the minimum threshold in at least one of the three adequacy, suitability, or affordability standards above and it would have to spend 30% or more of its income to afford the median rent of an alternative unit that meets the standards.



About **one in ten households** in the study area are **in core housing need** and facing **affordability challenges**.

Increases in Rent & Property Prices

Housing unit sales prices are increasing rapidly and have outstripped income growth. As property values and rental prices soar, the gap between housing unit affordability and median incomes continues to widen, making it increasingly difficult for many residents to find affordable housing. Although the median household pre-tax income in the study area increased by 32% over the last four Census periods, these increases are concentrated in established owner households rather than young families and first-time buyers.

Renter Disparity

Due to typically lower incomes, renters are more likely to be affected by ongoing affordability challenges than owners. The percentage of renters experiencing core housing need is substantially greater than that of owners. As of 2021, about one in four renter households (25.6%) across the study area is in core housing need, compared to only 7.6% of owner households. This disparity makes ownership less attainable for demographic groups like young families and single young professionals.

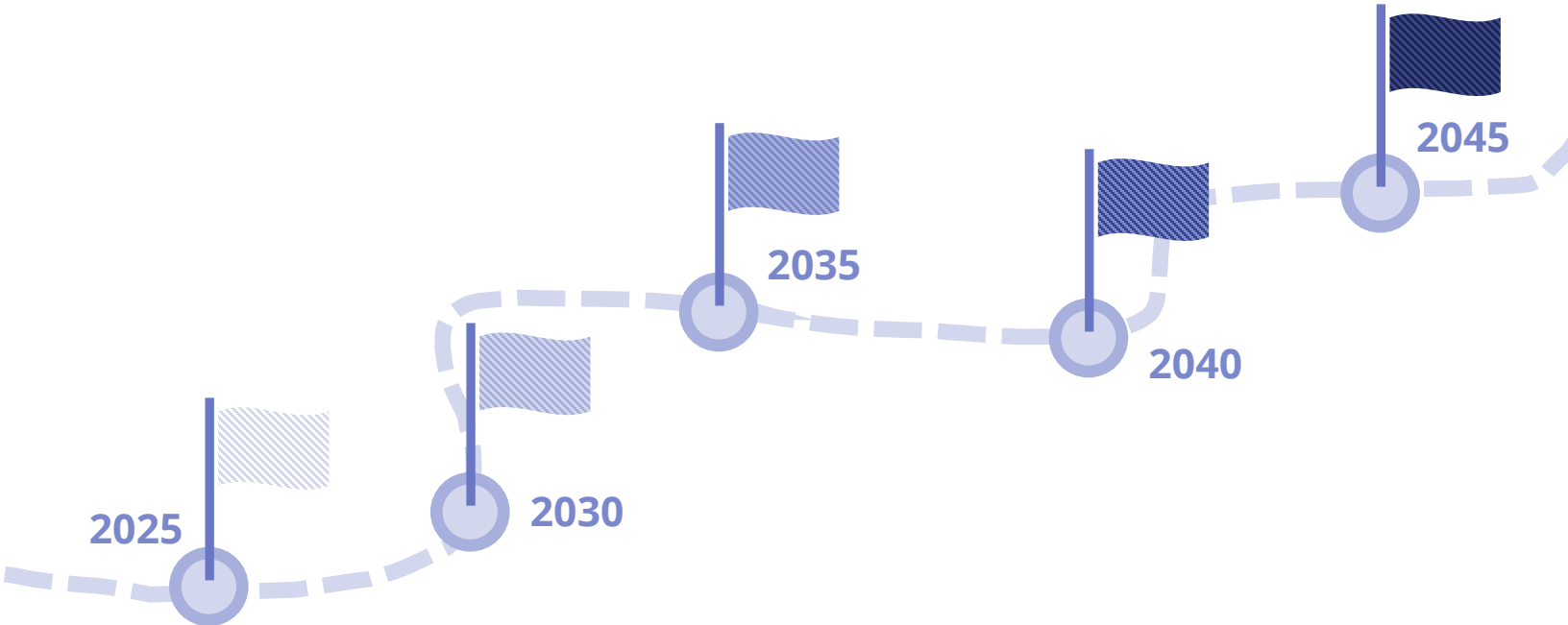
Outpaced by Growth

The study area is experiencing rapid population growth, with an increase of almost 10% between 2016 and 2021 within the study area. The increase in demand for various types of housing is not being met by commensurate supply, which will further strain the availability of affordable housing units. The result is a growing housing challenge affecting a broad spectrum of the population already struggling to find adequate, affordable housing.

Anticipated Housing Needs

In line with legislative requirements for HNRs published by the BC Provincial Government, municipalities and regional districts are required to prepare an analysis of the number of additional housing units required to meet the 5- and 20-year housing need in their communities.

An analysis of the current and future housing needs reveals that **3,018 additional housing units will be required** across the study area over the next 20 years.



Five Types of Housing Needs

There are 5 areas of investigation related to the housing needs of the study area, that are required by the Province and must be included in the HNR. Together, they provide data and paint a picture of the current and future housing need for a community.

Through the HNR there are five identified areas:

- 1. Extreme core housing need**

These are households falling below thresholds for housing adequacy or suitability that also spend more than 50% of their pre-tax income on shelter costs. Shelter costs are defined as, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. Households in extreme core housing need face severe challenges in securing and maintaining adequate, suitable, and affordable housing. These households spend a disproportionate amount of their income on housing costs, which may leave insufficient funds for other essentials.
- 2. People experiencing homelessness**

These are situations for individuals, families, or communities without stable, safe, permanent, appropriate housing, or the immediate means and ability to acquire it.
- 3. Suppressed household formation**

Suppressed household formation refers to instances where individuals or groups delay or forego forming independent households due to housing constraints. These may include adults living with family members or roommates because of affordability concerns and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go.
- 4. Anticipated household growth**

The actual level of household growth depends on a variety of factors, including economic conditions, migration patterns, changes in birth and death rates, changes in household size and composition, as well as changes in trends and policies affecting housing demand and supply.
- 5. Rental vacancy rate adjustment**

As per legislative requirements, local governments are mandated to estimate the number of additional housing units needed to achieve a target rental vacancy rate of 3%.

Housing Need Estimates for the Study Area

HNR provides standardized calculation methods that aid in establishing estimates on how many additional units are required to effectively meet a community’s housing needs. For the study area, the following estimates were calculated:

250 Extreme core housing need

It is estimated that **250 additional housing units will be needed** across the study area over the next 20 years to support renters and owners with a mortgage **experiencing extreme core housing need**.

73 Homelessness

From the report, “2021 estimate of the homeless population in British Columbia”, provided by the Province, 146 individuals were identified as experiencing homelessness in the SCRD. This number includes individuals in the study area, District of Sechelt, and Town of Gibsons.

Following the HNR Method, it is estimated that there are 73 individuals experiencing homelessness in the study area. This method assumes that one new housing unit per person experiencing homelessness is required; therefore, the total **new housing units required to reduce homelessness in the study area is 73 housing units over the next 20 years**.

570 Suppressed household formation

Following the HNR Method, it is estimated that 570 units could theoretically form if housing conditions were less constrained¹.

Therefore, **570 new housing units are needed over the next 20 years to reduce suppressed household formation** on the Sunshine Coast.

2,103 Anticipated household growth

Households in the study area has grown significantly and is expected to continue to do so in the future. More housing units are needed to accommodate the anticipated household growth and future demand.

Based on the SCRD’s 20-year household growth rate of 29.3%, **the study area could see an increase of 2,103 households in 20 years**. This would require the addition of 2,103 new units to the study area’s housing stock.

24 Rental vacancy rate adjustment

The current provincial vacancy rate is 1.4% which falls below the target rate of 3%.

Over the next 20 years, **24 new housing units will be needed to achieve the rental vacancy rate of 3%**.

¹ Based on the HNR Method, less constrained housing conditions are characterized by a headship rate from the 2006 Census data – the earliest available data when housing conditions were more favourable. 2006 headship rates allow for a calculation of how many additional households might have formed under more favourable housing conditions when housing supply was less constrained, which reveals the number of suppressed households on the Sunshine Coast.

In total, the study area is in need of 3018 new housing units over the next 20 years to meet the estimated demand identified in this report. For comparison, 1,705 new housing units were constructed in the study area over the past 20 years from 2001 to 2021.

Findings from Engagement with SCRD Staff

This HNR forecasts future housing needs based on the government-provided HNR Method, but also incorporates insights gathered from SCRD staff and the contractor working for the SCRD on regional housing coordination in order to present contextualized perspective on the housing needs of the study area.



Affordability Challenges

- Input from SCRD staff and its contractor have indicated that affordability is a key challenge for residents, local businesses, and service organizations alike.
- Renters in the study area are significantly more likely to experience core housing need² and extreme core housing need³ compared to owners, largely due to a shortage of purpose-built rentals and non-market housing. This scarcity forces many households making median incomes to grapple with unaffordable rents or living in unsuitable or repair-needing housing units.
- Single-parent families, particularly those led by mothers who have experienced violence, are disproportionately affected by these affordability issues. Often, they find themselves in short-term transitional housing with limited options for permanent accommodation.
- Many young families are unable to enter the ownership market due to the scarcity of entry-level ownership options.
- This affordability crisis underscores the urgent need for more affordable housing options for families and residents in the study area.



² Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and 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 (attains all three housing indicator thresholds).

³ Extreme core housing need is similar to core housing need except for that a household would have to spend 50% or more of its before-tax income to pay the median rent of alternative local housing.

Gaps in Supportive Housing Supply

- The study area is home to diverse groups of people who require supportive housing. However, stakeholder engagement reveals a significant gap between the current supply of affordable and appropriately supported residential options and the actual needs.
- Aging and burnt-out caregivers of people of disabilities, seniors, and individuals with special needs emerged as the number one reason people seek for supportive housing. People experiencing homelessness, which include a high proportion of youth and people who identify as Indigenous, represent an extremely vulnerable group in the study area. Many of which live with addictions and/or mental illness and require an array of housing options, from transitional housing and shelters to deeply affordable housing with on-site supports like life-skills training and connections to primary healthcare.



Aging Population & Housing Stock

- The study area is also a preferred retirement destination for a significant number of retirees. These insights are supported by Census data which reveals that population in the study area is aging. The share of population over 65 in the region has consistently been relatively high compared to the rest of British Columbia and has increased from approximately 16% in 2006 to 31% in 2021.
- The predominance of single detached housing units in the study area poses accessibility challenges for seniors, such as problems with stairs and unsuitable bathrooms. These housing units also demand upkeep, which becomes more difficult with as the residents age. The need for housing that caters to seniors' needs, including assisted living facilities, as well as social and financial supports, will become increasingly critical in the future.
- It is evident that the demand for purpose-built rentals, rent supplement units, supportive and transitional housing is extremely high in the study area.

Data and Limitations

Data Sourcing & Availability

To provide a rich understanding of local housing needs, the HNR legislation requires local governments to collect approximately 33 datasets about population, households, housing stock, economic profiles, and anticipated housing needs. All required data, except for the local government data, can be obtained through the BC Data Catalogue.

The following outlines the sources of data used within this report:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses, drawn from custom data sets provided by the BC Province for HNRs
- BC Housing
- Canadian Mortgage and Housing Corporation (CMHC)
- Housing Assessment Resource Tools (HART)
- Engagement with internal and external stakeholders of the Sunshine Coast Regional District

For data available from Statistics Canada, data was required and collected from the previous four census reports (2006, 2011, 2016, and 2021). Throughout this report, some of the data from Statistics Canada is presented beyond the HNR's legislative requirements to provide additional critical insights into the current housing requirements within the region in support of the OCP renewal initiative undertaken by the SCRD. This data sourced is not solely based on the last four census reports but instead includes recent and available information to help better understand the current and future housing needs in the study area.

Limitations

Seven limitations were identified around the data referenced in this report:

- 1. Outdated Data** The census is conducted every five years and the most recent available census data was published in 2021. It is important to note that the 2021 census data may not fully reflect the current housing situation in 2024.

Economic conditions, population growth, migration patterns and housing market dynamics, such as post-pandemic shifts in housing demand and the Bank of Canada interest rate decisions, could have changed significantly since the data was collected. This may lead to a potential mismatch between the report's findings and the actual needs in 2024.

Seven limitations were identified around the data referenced in this report:

- | | |
|---|---|
| 2. Data Gaps | Some datasets are not available at the electoral-area level and as a result, required the use of provincial or regional district level data. This can lead to an incomplete picture of housing needs in the context of smaller communities. |
| 3. Subjectivity in Projections | <p>Future housing needs projections rely on a variety of assumptions that should be used with caution. The anticipated population growth rate used to inform future housing demand is an average for the entire SCRD due to the unavailability of electoral-level growth rates.</p> <p>Individual electoral areas may experience different growth rates, which could affect the distribution of housing demand. The projections should be considered in conjunction with an informed understanding of the context within the region.</p> |
| 4. Privacy and Confidentiality Restrictions | Some BC Housing data, including non-market housing data provided in Chapter 3, has been suppressed at the source and anonymized to protect privacy for communities with fewer than 10 datapoints. BC Housing data was used to analyse supportive housing and only represents non-market housing. |
| 5. Current Household Data Only Includes Private Households | The Census datasets used in this report focus exclusively on occupied private dwellings in the study area. The terms "housing units" and "housing stock" refer to these occupied private dwellings and do not represent the entire current housing stock. Therefore, the Census data does not include vacant housing units or account for non-private dwellings such as group homes, nursing homes, or other types of communal living situations. Throughout this document when the term "total private households" is used, it refers exclusively to total private households in occupied private dwellings. |
| 6. Data Discrepancies | <p>There are minor and immaterial discrepancies between the total numbers provided by Statistics Canada's census and the numbers obtained when manually adding up the components of those totals.</p> <p>For example, Statistics Canada 2021 Census data provides a total number of people moving into an electoral area, called "movers" and a breakdown of that total into migrants and non-migrants. However, when the number of migrants and non-migrants is added up independently, the result does not match the total given by Statistics Canada.</p> <p>These differences are typically around +/- 5 units and are immaterial and do not affect the interpretation of the data. Where there is a discrepancy between the manual calculations and the data provided by Statistics Canada, the manually calculated total is used in this HNR.</p> |

Chapter 1

Community Demographic & Economic Profile

A first step to understanding the housing needs of its varied households is examining the demographic and economic conditions within the SCRD's communities.

Chapter 1 provides a baseline assessment of population, economic, and housing characteristics.

Data sources include:

- Statistics Canada
- BC Stats
- Local Governments

1. Demographic Profile

1.1. Population

As of 2021⁴, the study area in the Sunshine Coast Regional District (SCRD) had a population of 15,595 people.

The population grew by **1,295 people** between 2016 and 2021.

Between 2016 and 2021, the study area experienced a growth rate of 9%. This represents the largest population increase across the study area over the last four Census periods, surpassing the growth rates observed between 2011 and 2016, as well as between 2006 and 2011.

The population trend for the study area is provided in Table 1 (see below) which includes the percent change in population between 2016 and 2021⁵. All electoral areas within the study area experienced population growth between 2016 and 2021, with Electoral Area F (West Howe Sound) experiencing the highest growth rate at 16.8%, followed closely by Electoral Area A (Egmont / Pender Harbour) at 16.2%.

Table 1: Historical Population 2006-2021

Location	2006	2011	2016	2021	% Change (2016-2021)
Study Area	14,125	13,985	14,300	15,595	9.1%
Electoral Area A (Egmont / Pender Harbour)	2,575	2,780	2,565	2,980	16.2%
Electoral Area B (Halfmoon Bay)	2,545	2,510	2,710	2,960	9.2%
Electoral Area D (Roberts Creek)	3,280	3,270	3,420	3,520	2.9%
Electoral Area E (Elphinstone)	3,505	3,550	3,620	3,810	5.2%
Electoral Area F (West Howe Sound)	2,220	1,875	1,990	2,325	16.8%

Source: Statistics Canada, Census Data 2006-2021.

⁴ Data for this section draws on the Canadian Census. The last Canadian Census was conducted in 2021.

⁵ Changes in population are calculated using Canadian Census data. This data is recorded and reported every five years.

The historical population of the study area between 2006 and 2021 is provided in Figure 1 and Figure 2 below.

Figure 1: Study Area - Historical Population 2006-2021

Source: Statistics Canada, Census Data 2006-2021.

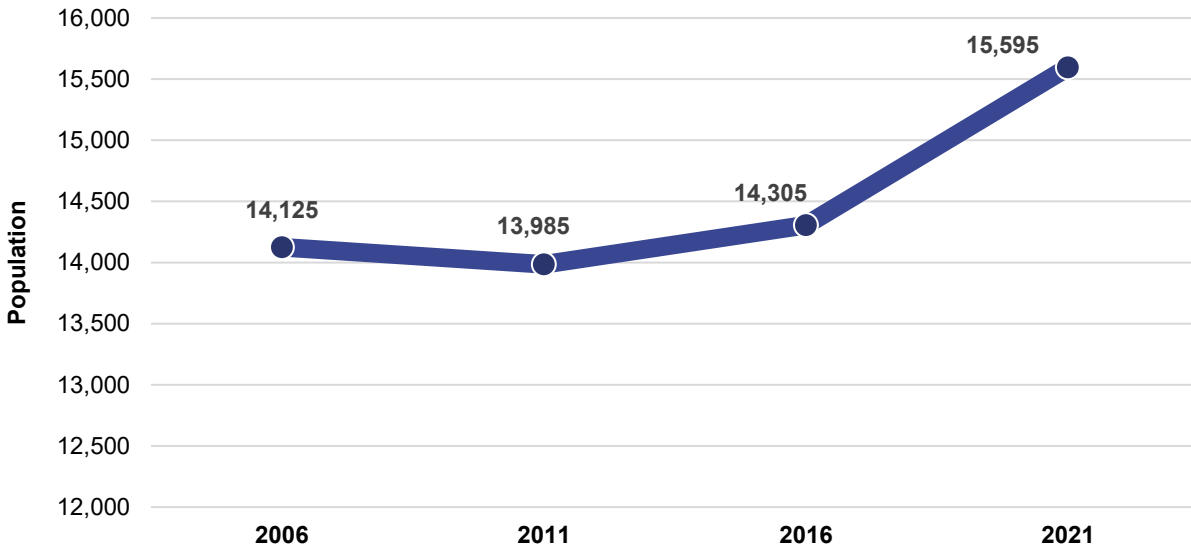
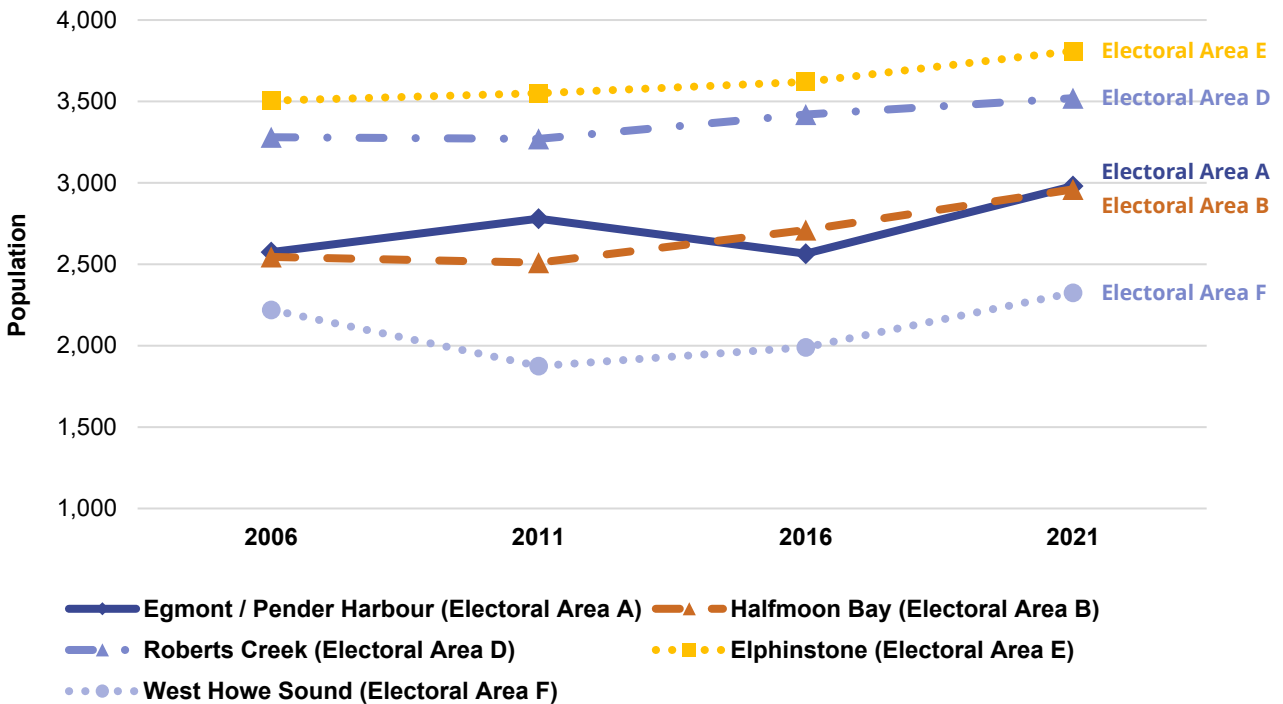


Figure 2: Study Area - Historical Population 2006-2021

Source: Statistics Canada, Census Data 2006-2021.



1.1. Age Characteristics

1.1.1. Median Age and Average Household Size

The average age of people living in communities across Canada and British Columbia has steadily increased over the last four Census periods, with the study area being no exception to this trend. According to Statistics Canada Census data, the median age of residents in the study area has increased from 47.8 in 2006 to 55.2 in 2021 (Table 2). West Howe Sound (Electoral Area F) experienced the largest median age increase between 2006 and 2021, with an increase of 8.7 years.

- **Youth** (persons between the ages of 15 and 29) **comprise nearly 10% of the study area's population.**
- **Nearly ~15% are 19 years or younger.**
- **31% of the study area's population is 65 years old or older** (Figure 3).

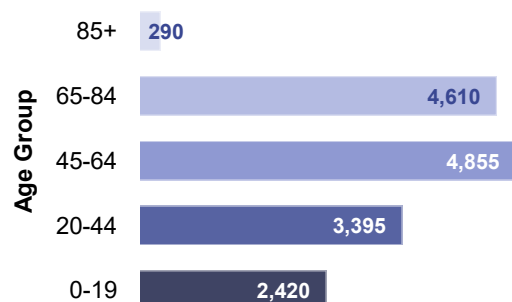
Table 2: Median Age 2006-2021

Location	2006	2011	2016	2021
Study Area	47.8	51.3	54.3	55.2
Electoral Area A (Egmont / Pender Harbour)	54.8	58.0	61.6	60.4
Electoral Area B (Halfmoon Bay)	49.0	49.8	55.7	56.8
Electoral Area D (Roberts Creek)	44.0	49.4	49.9	51.2
Electoral Area E (Elphinstone)	44.4	48.8	49.2	52.0
Electoral Area F (West Howe Sound)	46.9	50.3	55.3	55.6

Source: Statistics Canada, Census 2006 - 2021.

Figure 3: Study Area, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.



Electoral Areas A (37.3%) and B (32.8%) have the highest percentage of residents aged 65 years and above, while Electoral Areas E (18.1%) and B (17.9%) have the highest percentage of residents aged 19 and below. Refer to Figures B.1 to B.5 in Appendix B for an electoral area-level breakdown of population by age group.

1.2. Mobility Characteristics

According to Statistics Canada, mobility is defined as the status of a person on Census day in relation to their place of residence on the same date 1 and 5 years earlier. Most people living in the study area have not moved and have lived in the same residence as they did one year earlier. These individuals are referred to as “non-movers”.

Amongst those who have moved:

- **Elphinstone** (Electoral Area E) experienced **the highest number of movers at 500 people** based on the 2021 Census data.
- **Halfmoon Bay** (Electoral Area B) and **West Howe Sound** (Electoral Area F) had **the least amounts of movers at 275 and 295**, respectively.

Generally, more people moved to the study area from within British Columbia and within Canada, with very few people moving from outside of Canada.

Those who have moved from one residence to another in the same census subdivision are referred to as non-migrants. Migrants include internal migrants and external migrants. According to a definition provided by Statistics Canada, internal migrants refer to people who moved to a different city, town, township, village, municipality or Indian reserve within Canada and external migrants refer to migrants who did not live in Canada 1 year ago.

Across the study area, more than half of the movers are migrants, as of 2021:

West Howe Sound (Electoral Area F) and **Halfmoon Bay** (Electoral Area B) had **the highest share of migrants** out of the total number of movers at **78% and 75%**, respectively.

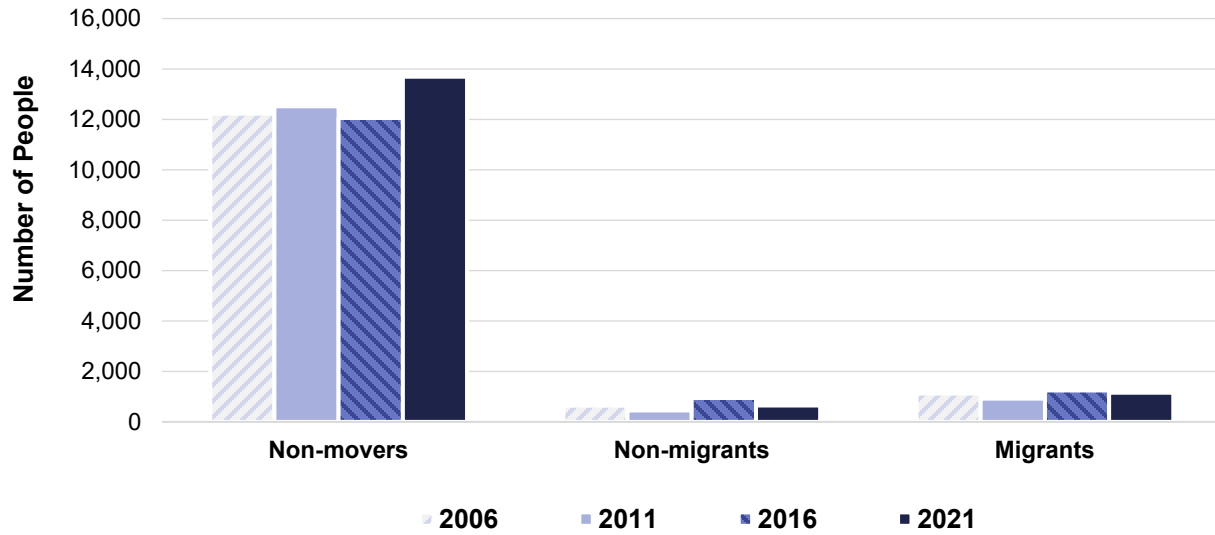
Figures C.1 to C.5 in Appendix C provide the breakdown of the number of people by mobility status (non-movers, non-migrants, and migrants) in each of the study area’s five electoral area based on Census data from 2006 to 2021.



Figure 4 below shows the number of non-movers, non-migrants, and migrants who have moved to the study area between 2006 and 2021.

Figure 4: Study Area, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.



1.3. Household Characteristics

Household characteristic data contains information about residents living in dwellings and includes the number of people living in dwellings and average and median household incomes.

“Household” refers to a **person or group of people who occupy the same dwelling** and do not have a usual place of residence elsewhere.

“Dwellings” is defined as a **set of living quarters** that households live in.

For additional clarity, “household” refers to the residents living in a housing unit, and “dwelling” refers to the housing unit itself.

1.3.1. Average Household Size

The average household size (persons per household) has been decreasing slightly over the last two decades in the study area. This trend is typical for areas with aging populations where a large proportion of households exist without children or spouses. The study area is no exception to this trend – in the last four Census periods, the average household size in the study area decreased slightly, from 2.3 persons per household in 2006 to 2.2 person per household in 2021 (Table 3).

Table 3: Average Household Size, 2006-2021

Location	2006	2011	2016	2021
Study Area	2.3	2.3	2.2	2.2
Egmont / Pender Harbour (Electoral Area A)	2.1	2.0	1.9	1.9
Halfmoon Bay (Electoral Area B)	2.3	2.3	2.2	2.2
Roberts Creek (Electoral Area D)	2.4	2.4	2.3	2.3
Elphinstone (Electoral Area E)	2.5	2.5	2.4	2.4
West Howe Sound (Electoral Area F)	2.3	2.1	2.1	2.1

Source: Statistics Canada, Census 2006 - 2021.

1.3.2. Households by Persons Per Household

Further details on household size are provided by the Census. The Census publishes data on the number of people living in a given area divided by the number of households. This yields a figure that indicates that average household size for a given area. All categories of household size in the study area experienced a marginal increase in the total number of houses that fell into each category between 2006 to 2021. Within this grouping, two-person households experienced the largest increase of 645 (+25%) households (Table 4).

Table 4: Total Private Households by Household Size, Study Area, 2006-2021

Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	1,625	26.6%	1,645	26.6%	1,980	29.9%	2,145	29.8%
2 persons	2,575	42.1%	2,680	43.4%	2,935	44.3%	3,220	44.8%
3 persons	800	13.1%	800	13.0%	800	12.1%	840	11.7%
4 persons	735	12.0%	745	12.1%	635	9.6%	665	9.2%
5 or more persons	380	6.2%	305	4.9%	275	4.1%	325	4.5%
Total private households	6,115	100%	6,175	100%	6,635	100%	7,195	100%
Total number of persons	11,590	n/a	13,985	n/a	14,290	n/a	15,590	n/a

Source: Statistics Canada, Census 2006 - 2021.

Two-person households remained the most common household size in the study area over this time period, followed by one-person households, although one-person households experienced a growth of +31% over the same time period.

Tables D.1 to D.5 in Appendix D show the number of households by household size in each of the study area's five electoral areas based on data sourced from the four most recent Census reports.

1.4. Households by Tenure

1.4.1. Renter Households

According to Statistics Canada, the term “renter households”, also known as “tenant households”, refers to a private household where no member of the household owns the respective dwelling. Alternatively, “owner households” refers to private households where at least one member of the household owns the dwelling or is currently maintaining a mortgage. The share of renter households in the study area grew by ~35% between 2006 and 2021 and represented 18.8% of the total private households (owners and renters) in 2021.

As of Census 2021, 1,350 households in the study area were renting, an 8.9% increase from 2016. Roberts Creek (Electoral Area D) had the highest number of renter households in 2021 at 380, an increase of 20 households from 2016. In 2021, Roberts Creek also had the highest proportion of renter households compared to the total private households in the area (24.6%). Table 5 shows the number and percentage of renter households in each of the study area’s electoral areas from 2006 to 2021.

West Howe Sound saw the highest growth rate in renter households with a 22.2% increase between 2016 and 2021. This figure was caused in part due to the fact that the number of renter households in West Howe Sound actually decreased by 15 households (-6.4%) from 2006 to 2021.

Table 5: Number and Percentage of Renter Households, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	1000	16.4%	955	15.5%	1245	18.9%	1,350	18.8%
Egmont / Pender Harbour (Electoral Area A)	185	15.0%	200	14.2%	230	16.7%	240	15.4%
Halfmoon Bay (Electoral Area B)	150	13.3%	90	8.4%	215	17.2%	225	16.5%
Roberts Creek (Electoral Area D)	245	18.2%	315	23.2%	360	24.6%	380	24.6%
Elphinstone (Electoral Area E)	185	13.1%	115	8.0%	260	17.1%	285	17.8%
West Howe Sound (Electoral Area F)	235	24.2%	235	26.7%	180	19.1%	220	20.0%

Calculated as the share of renter households in 2006 – 16.4% – subtract the share in 2021 – 18.8% – (=2.4) divided by the 2006 share (2.4/16.4 = ~0.14).

1.4.2. Subsidized Housing

Statistics Canada considers a housing unit as subsidized housing when a renter household lives in a dwelling that is subsidized; this includes rent geared to income housing, social housing, public housing, government-assisted housing, non-profit housing, rental supplement housing and housing supported by housing allowances. In 2021, only 1.5% of all renter households lived in subsidized housing across the study area (Table 6). This number is down from 6.4% of renter households in 2016. Across the Regional District in 2016, Elphinstone had the highest share of renters living in subsidized housing units at 13.5% (35 households) in 2016 – this number decreased significantly to 0% in 2021.

As of 2021, Roberts Creek (Electoral Area D) remains as the only Electoral Area with renters living in subsidized housing units with 20 households, representing 5.3% of the total renter households. It should be noted that data of renter households in subsidized housing is not available in the 2006 and 2011 Census reports.

Table 6: Number and Percentage of Renter Households in Subsidized Housing, 2016-2021

Location	2016	% of total	2021	% of total
Study Area	80	6.4%	20	1.5%
Egmont / Pender Harbour (Electoral Area A)	10	4.3%	0	0.0%
Halfmoon Bay (Electoral Area B)	10	4.7%	0	0.0%
Roberts Creek (Electoral Area D)	15	4.2%	20	5.3%
Elphinstone (Electoral Area E)	35	13.5%	0	0.0%
West Howe Sound (Electoral Area F)	10	5.6%	0	0.0%

Note: Data of renter households in subsidized housing [# and %] is not available in the 2006 and 2011 Census reports.

Source: Statistics Canada, Census 2016, 2021.

1.4.3. Owner Households

The study area has a greater number of owner households compared to the BC average, making up 81.2% of all households in the study area. In 2021, 5,820 households owned their housing units in the study area, which increased by 9.6% from 2016 (Table 7). The proportion of households that own their housing units compared to those that rent is relatively consistent across the study area, with Egmont / Pender Harbour (Electoral Area A) having the highest proportion of owner households at 84.6% in 2021. West Howe Sound (Electoral Area F) and Egmont / Pender Harbour (Electoral Area A) experienced the highest growth rates in owner households, increasing by 15.8% and 14.3% between 2016 and 2021, respectively.

Table 7: Number and Percentage of Owner Households, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	5,080	83.6%	5,205	84.5%	5,310	81.0%	5,820	81.2%
Egmont / Pender Harbour (Electoral Area A)	1,045	85.0%	1,210	85.9%	1,150	83.3%	1,315	84.6%
Halfmoon Bay (Electoral Area B)	975	86.7%	985	91.6%	1,035	82.8%	1,140	83.5%
Roberts Creek (Electoral Area D)	1,100	81.8%	1,045	76.8%	1,105	75.4%	1,165	75.4%
Elphinstone (Electoral Area E)	1,225	86.9%	1,320	92.0%	1,260	82.9%	1,320	82.2%
West Howe Sound (Electoral Area F)	735	75.8%	645	73.3%	760	80.9%	880	80.0%

Source: Statistics Canada, Census 2006 – 2021.

1.5. Household Income

1.5.1 Average and Median Household Income

Household income includes salaries, wages, retirement income, and government transfers for all persons residing in a household. In 2021, the average after-tax household income in the study area was \$80,580, a 16.4% increase from the 2016 average (Table 8). Elphinstone has the highest average after-tax household income in the study area at \$87,600 in 2021. Roberts Creek experienced the largest income growth rates during this five-year period, with an increase of 23.7%. High household income in these two OCP Plan Areas are likely a result of Roberts Creek and Elphinstone having the lowest median age (51.2 and 52.0 in 2021) compared to the rest of the study area, which implies that a larger percentage of their population are likely members of the workforce.

Table 8: Average Household Income (after tax), 2006-2021

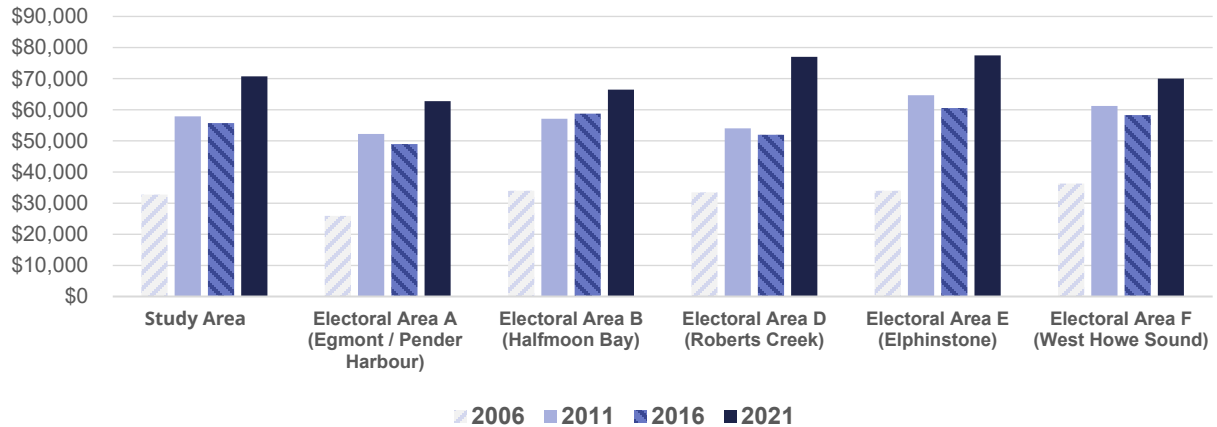
Location	2006	2011	2016	2021	% Change (2016-2021)
Study Area	\$38,197	\$68,362	\$69,227	\$80,580	16.4%
Egmont / Pender Harbour (Electoral Area A)	\$33,650	\$58,233	\$64,505	\$67,800	5.1%
Halfmoon Bay (Electoral Area B)	\$36,458	\$69,590	\$69,079	\$80,800	17.0%
Roberts Creek (Electoral Area D)	\$38,596	\$63,055	\$68,160	\$84,300	23.7%
Elphinstone (Electoral Area E)	\$39,593	\$75,305	\$71,428	\$87,600	22.6%
West Howe Sound (Electoral Area F)	\$42,688	\$75,629	\$72,964	\$82,400	12.9%

Source: Statistics Canada, Census 2006 - 2021.

Median household incomes are consistently lower than the average household incomes in the study area across the four most recent Census datasets. The study area's median household income increased by 27% from \$55,714 in 2016 to \$70,760 in 2021 (Figure 5).

Figure 5: Median Household Income (after tax), 2006-2021

Source: Statistics Canada, Census 2006-2021.

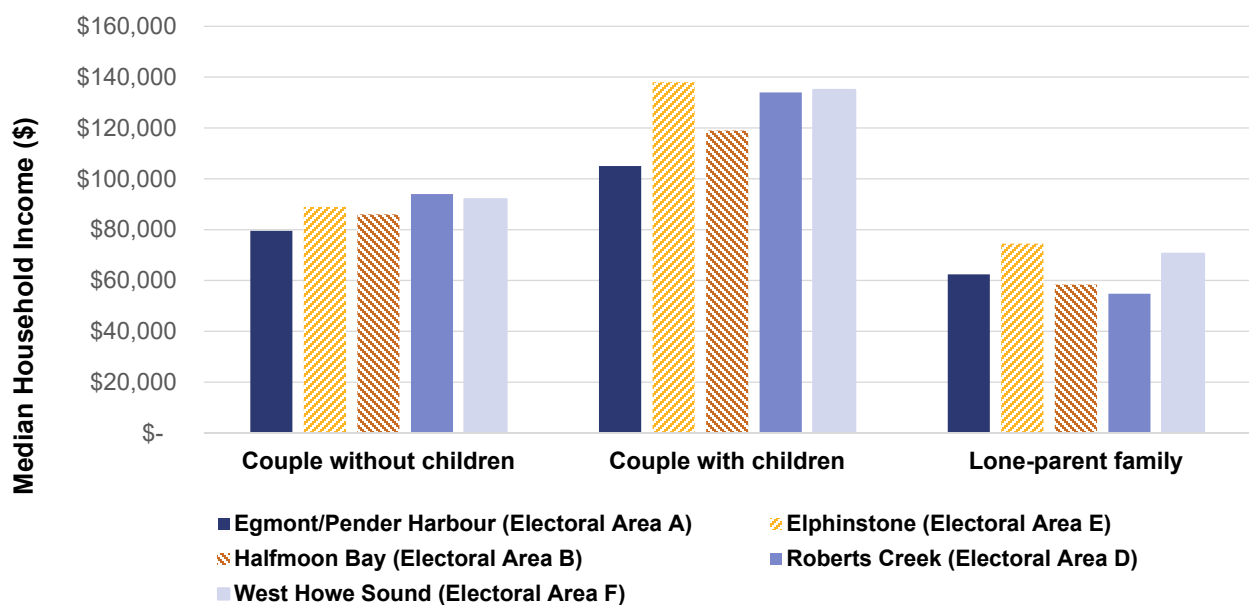


Household income distribution data clearly highlights the relative affluence of two-parent households as compared to single-parent households (Figure 6). Across the study area in 2021, couples with children had the highest median after-tax incomes (Figure 6) with Elphinstone having the highest median household income sitting at \$138,000. Lone-parent families reported significantly lower median incomes compared to other household types in 2021.

Within the study area, lone-parent families in Roberts Creek had the lowest median income at \$54,800, while those in Elphinstone had the highest at \$74,500. This represents a 30.5% difference between Roberts Creek and Elphinstone.

Figure 6: Median Household Income by Household Type (after tax), 2021

Source: Statistics Canada, Census 2021.



1.5.2 Household Income by Tenure

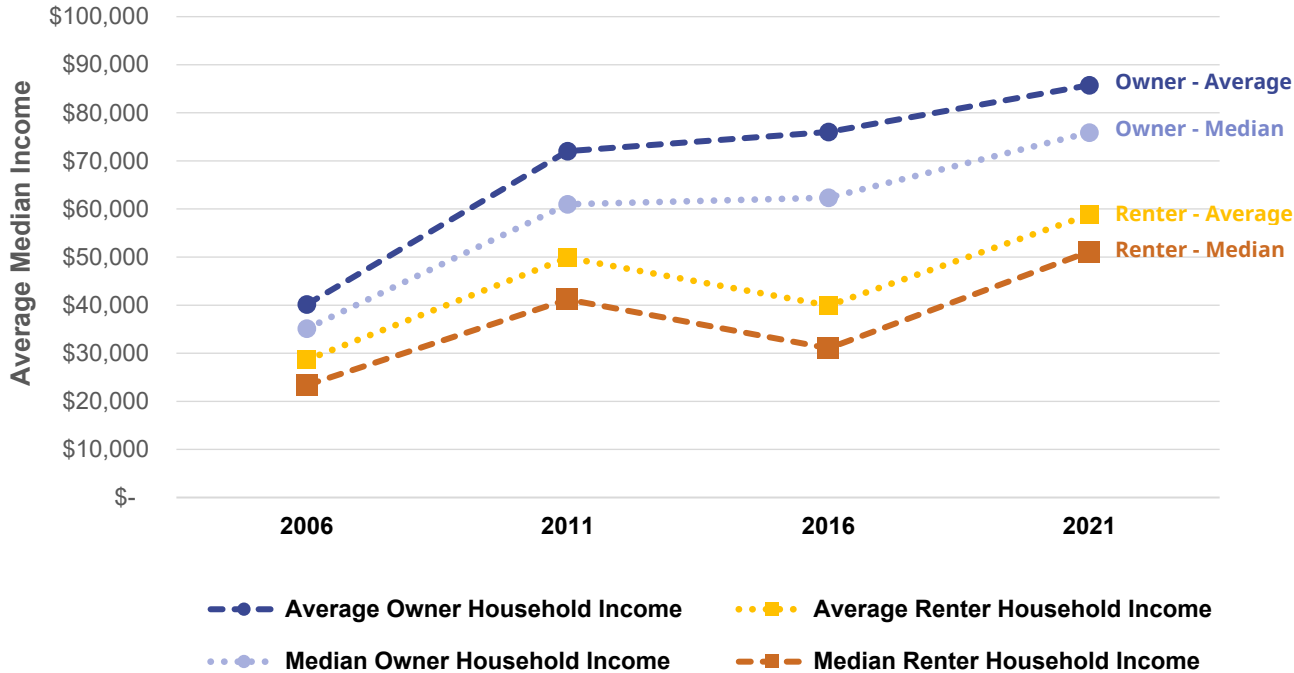
Owner households consistently earned more than renter households in both average and median after-tax incomes across the study area between 2006 and 2021. In 2021, the median owner household in the study area earned about \$75,900 after tax, while the median renter household earned \$51,120 (Figure 7).

Owners in Halfmoon Bay (Electoral Area B) earned roughly 33% more than renters in the same Area in 2021, representing the largest income disparity between tenure type across the study area. Between 2006 and 2021, median owner household income increased by 116%, while median renter household income increased by 119%.

Figures E.1 to E.5 in Appendix E further illustrate the average and median household earnings of owner and renter households across each of the five electoral areas within the study area.

Figure 7: Average and Median Household Income by Tenure (after tax): Sunshine Coast Regional District Study Area, 2006-2021

Source: Statistics Canada, Census 2006-2021.



Chapter 2

Current Affordable Housing Needs

Chapter 2 section summarizes the occupancy rate of affordable housing in the study area, and provides an assessment of current affordable housing need, as well as an analysis of housing unit prices compared to income growth.

Data sources include:

- Statistics Canada

2. Price vs Income Profile: Owner Households

2.1. Average and Median Value of Dwellings

The study area has experienced a significant escalation in housing unit prices and rents over the last four Census periods. The average value of dwellings in West Howe Sound (Electoral Area F) more than doubled between 2006 and 2021, growing from \$471,310 in 2006 to \$974,000 in 2021 (Table 14). This trend occurred similarly across two other Electoral Areas, with Elphinstone and Roberts Creek both seeing increases of ~106% in average dwelling values over the same time period. Halfmoon Bay had the lowest increase in housing value, with an increase of 86% as values grew from \$538,206 in 2006 to \$1,002,000 and 2021.

The average value of dwellings from 2006 to 2021 are listed for the study area's five electoral areas in Table 9 below.

Table 9: Housing Value – Average Value of Dwellings, 2006 and 2021

Location	2006	2016	2021	% Change (2006-2021)
Study Area	\$485,051	\$ 661,038	\$965,400	99.0%
Electoral Area A (Egmont / Pender Harbour)	\$470,909	\$ 685,349	\$907,000	92.6%
Electoral Area B (Halfmoon Bay)	\$538,206	\$ 713,719	\$1,002,000	86.2%
Electoral Area D (Roberts Creek)	\$533,149	\$ 693,781	\$1,096,000	105.6%
Electoral Area E (Elphinstone)	\$411,679	\$ 528,459	\$848,000	106.0%
Electoral Area F (West Howe Sound)	\$471,310	\$ 683,881	\$974,000	106.7%

Source: Statistics Canada, Census 2006, 2016, 2021⁶.

⁶ Average value of dwellings is not available in the 2011 Census report.

2.2. Income Trends

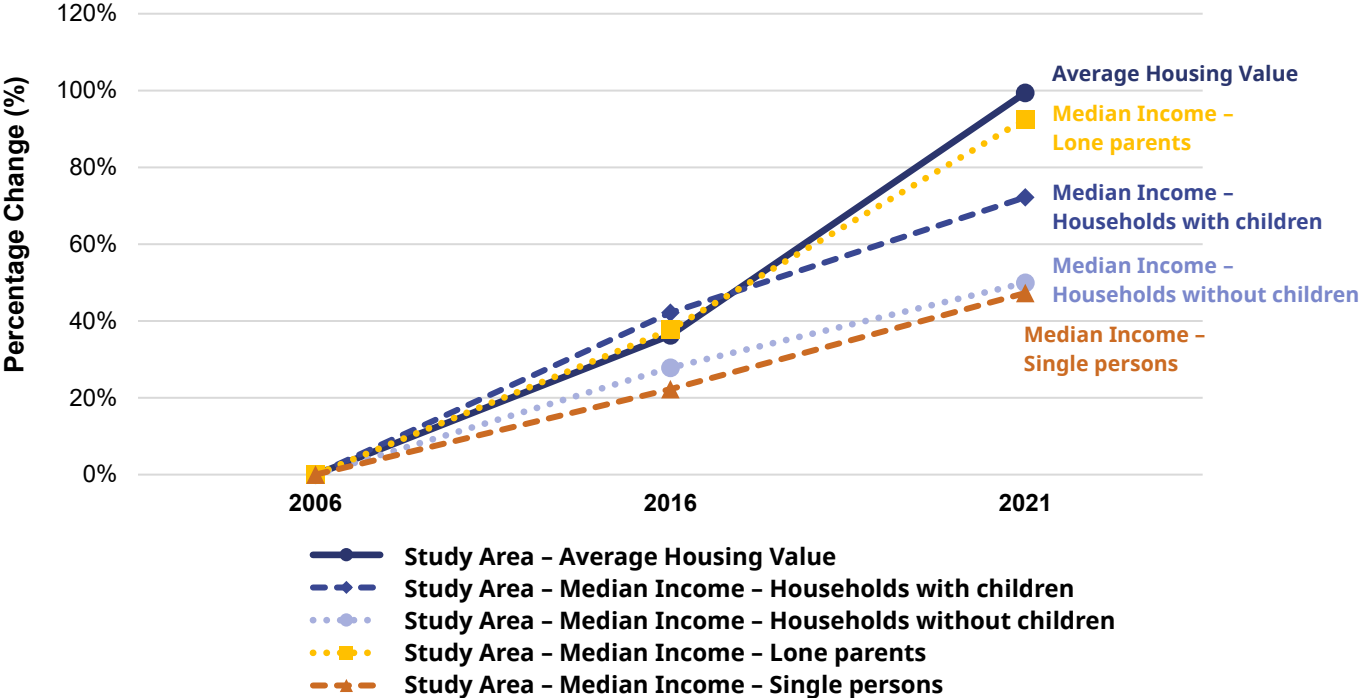
Compared to the rate of increase in housing unit prices over the last four Census periods, median household income across all tenure types in the study area increased at a slower rate between 2006 and 2021. Across each household composition type (i.e., one-person vs two-or-more-person households) the median after-tax income for single persons (i.e., one-person households) increased at the slowest rate (+47.3%), reaching \$35,280 by 2021. Couple-only households (without children) experienced a similar growth rate in median after-tax income (+49.9%) between 2006 and 2021, settling at \$78,800.

For couple households with children, the median after-tax income increased by 72.2% between 2006 and 2021, reaching \$110,200 in 2021, while lone-parent families saw the highest growth rate in median incomes (92.5%), settling at \$60,400 in 2021. It should be noted that the substantive difference in the household income growth rate between couple households with children and lone-parent households is a function of lone-parent household incomes being much lower than couple households with children at the start of the study period. In gross terms, both groups incomes appreciated by a similar amount. In both cases, however, the rate of increase was slower than the growth rate of housing unit prices, which doubled during the same period.

Figure 8 below illustrates the percentage change in the average value of dwellings compared to the median incomes of various household composition types across the study area in the SCRD.

Figure 8: Percentage Change in Housing Price and Income, 2006 and 2021

Source: Statistics Canada, Census 2006, 2016, 2021.



2.3. Average Monthly Rent

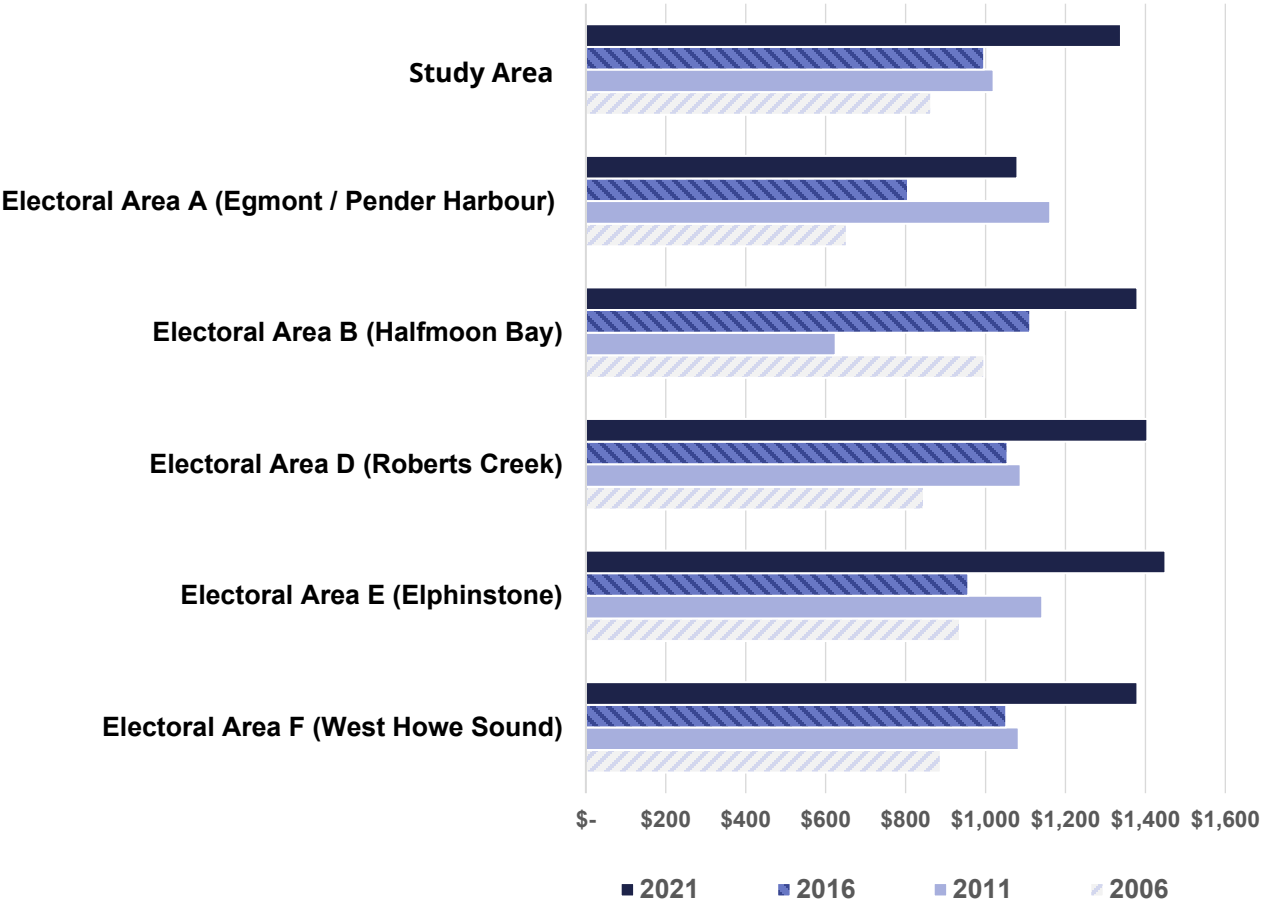
In the rental market, rents have risen across the study area, with an overall growth rate of 55% between 2006 and 2021, and a growth rate of approximately 66% for Roberts Creek. Between 2016 and 2021, average rents surged more rapidly, with an average growth rate of 34.4%.

Census data shows that average monthly rents are relatively consistent across four out of five electoral areas within the study area in 2021, ranging from \$1,380 to \$1,450. The exception here is Egmont / Pender Harbour (Electoral Area A), where 2021 rents were the lowest at \$1,080. This figure falls ~20% below the regional average.

Figure 9 details the average monthly rents in the study area from 2006 to 2021.

Figure 9: Average Rental Prices, 2006-2021

Source: Statistics Canada, Census 2006-2021.



Chapter 3

Available Housing Stock

Chapter 3 provides high-level information about existing housing stock – its age, structural types⁷, and types of dwellings.

As of 2021, there were a total of 7,165 occupied private dwellings across the SCRD’s study area.

Data sources include:

- Statistics Canada
- BC Housing
- SCRD

Due to Census data collection limitations, the total number of housing units in the study area, which would include unoccupied units, is not available⁸. Census data is supplemented by BC Housing data reflecting non-market units, however, the same limitations with the Census data remain.

Throughout this chapter, occupied private dwellings will be referred to as **“housing stock”** or **“housing units”**.

⁷ Structural type refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

⁸ The Census does not report on the total number of dwelling units, which would include unoccupied units in addition to the occupied units.

3.1. Housing Stock by Structural Types

As of 2021, nearly all of the housing stock in the study area consists of single-detached houses (6,530 out of 7,165 total units or 91%). The remaining 665 (9%) occupied private dwellings consist of semi-detached houses, row houses, apartments, mobile homes and other moveable dwellings⁹.

Table 10 below presents the aggregate number and percentage of housing units categorized by structural type in the study area. Table 11 on the following page provides a detailed breakdown of the housing stock by structural type in each electoral area.

Table 10: Number of Housing Units by Structural Type, 2021

Structural Type of Dwelling	Number of Housing Units	% of Total Housing Stock
Single-detached house	6,530	91.1%
Mobile homes and other moveable dwelling	290	4.0%
Apartment or flat in a duplex	190	2.7%
Semi-detached house	100	1.4%
Apartment in a building that has fewer than five storeys	30	0.4%
Row house	25	0.3%
Other single-attached house ¹⁰	0	0.0%
Apartment in a building that has five or more storeys	0	0.0%
Total	7,165	100%

Source: Statistics Canada, Census 2021.

⁹ Based on the definition provided by Statistics Canada, other moveable dwellings refers to a single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer or houseboat.

¹⁰ Other single-attached house refers to a single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

Table 11: Number and Percentage of Housing Units by Structural Type, Electoral Areas, 2021

Structural Type of Dwelling	Egmont / Pender Harbour (Electoral Area A)		Halfmoon Bay (Electoral Area B)		Roberts Creek (Electoral Area D)		Elphinstone (Electoral Area E)		West Howe Sound (Electoral Area F)	
	#	% of total	#	% of total	#	% of total	#	% of total	#	% of total
Single-detached house	1,390	88.8%	1,285	94.5%	1,425	91.9%	1,470	91.6%	960	87.7%
Movable dwelling	115	7.3%	45	3.3%	50	3.2%	20	1.2%	60	5.5%
Apartment or flat in a duplex	0	0.0%	10	0.7%	40	2.6%	75	4.7%	65	5.9%
Semi-detached house	35	2.2%	10	0.7%	35	2.3%	30	1.9%	0	0.0%
Apartment, building that has fewer than five storeys	10	0.6%	0	0.0%	0	0.0%	10	0.6%	10	0.9%
Row house	15	1.0%	10	0.7%	0	0.0%	0	0.0%	0	0.0%
Other single-attached house	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Apartment, building that has five or more storeys	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Source: Statistics Canada, Census 2021.

Because 59.5% of the housing units in the study area are comprised of single-detached homes, there are a corresponding large percentage of housing units with three or more bedrooms. (Table 12)

Table 12: Number and Percentage of Housing Units by Number of Bedrooms, 2021

Location	Number of Housing Units					Totals
	Number of Bedrooms					
	Studio	1	2	3	4+	
Egmont / Pender Harbour (Electoral Area A)	30	205	565	530	230	1,560
Halfmoon Bay (Electoral Area B)	0	135	425	530	275	1,365
Roberts Creek (Electoral Area D)	0	180	445	530	385	1,540
Elphinstone (Electoral Area E)	0	100	400	640	465	1,605
West Howe Sound (Electoral Area F)	0	150	270	365	315	1,100
Totals	30	770	2,105	2,595	1,670	7,170
% of Total Housing Stock	0.4%	10.7%	29.4%	36.2%	23.3%	100%

Source: Statistics Canada, Census 2021.

Studio, one-bedroom units (typically found in apartment buildings and duplexes), and single-unit manufactured homes (trailers), and auxiliary units (garden cottages, carriages houses) were relatively scarce, making up roughly 11% of the total housing stock in 2021.

3.1.1. Housing Stock by Period of Construction

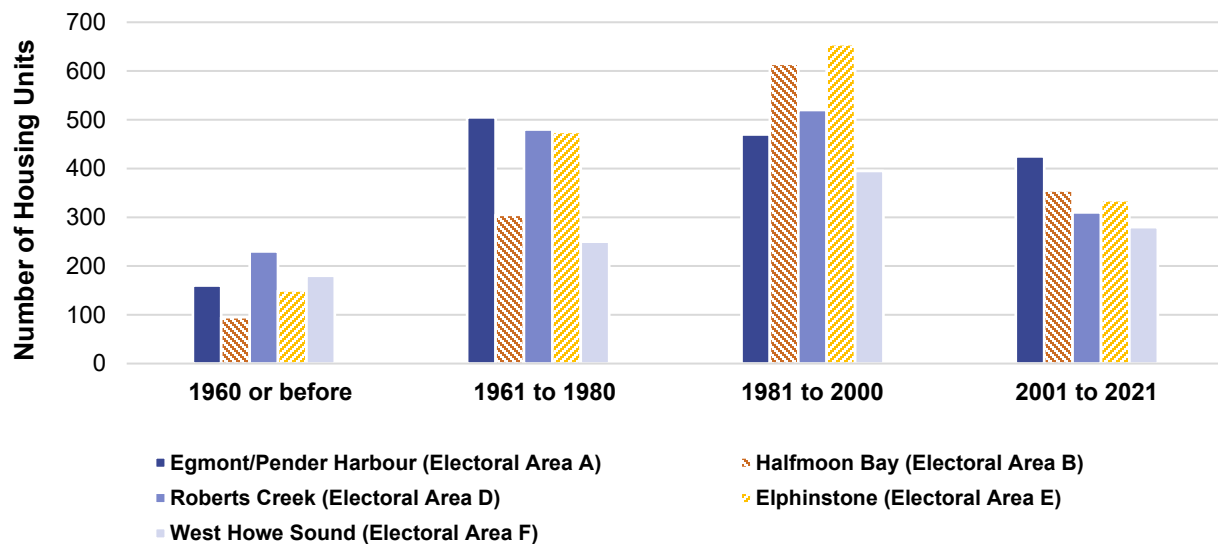
Figure 10 illustrates the number of units constructed in the study area by period of construction. The figure shows that nearly 36% of the housing stock across the study area was built before 1981 (>44 years old at the time of writing this report). Conversely, just 25% of the housing stock was constructed over the last four Census periods (i.e., between 2001 – 2021).

The period from 1961 to 1980, saw the construction of 2,655 units, which was the time when the most units were built. The last 20 years (combining the periods 2001 to 2021) saw a comparative decrease in new constructions, with a total of 1,705 units built across the study area, indicating a slow down in new construction for housing units.

Based on the age of the housing stock, there is a need for newer residential construction and newer housing stock options for current and incoming residents. Housing condition, such as the need for major repairs, is a key indicator of the adequacy of a housing unit. However, it should be noted that even though many housing units were built prior to 1981, it does not mean that all these housing units require major repairs.

Figure 10: Housing Stock by Year Built (20-Year Periods), pre-1960 to 2021

Source: Statistics Canada, Census 2021.



3.2. Non-Market Housing

In the study area, most non-market housing takes the form of rent assistance¹¹. Based on the data from the BC housing Supportive Housing Registry, in March 2023, 53 non-market housing units in the study area received rent assistance. This assistance was provided through various programs such as the Rental Assistance Program (RAP), the Shelter Aid for Elderly Renters (SAFER), or other rent supplement units in the private market targeted towards families, seniors, and select households. Table 13 on the following page outlines the number of units receiving rent assistance across the study area.

“Non-market housing” is defined as **housing that is provided at below market prices**, and is owned or subsidized by a government, non-profit organization, or housing co-operative.

According to the BC Housing data, rent assistance in the SCRD study area can be categorized into 3 types:

“Rent Assistance Families” which refers to housing subsidy to provide eligible low-income families with cash assistance to help with their monthly rent payments in the private market. Housing under this category includes the Rental Assistance Program (RAP) as well as other rent supplement units in the private market targeted towards families.

“Rent Assistance Seniors” which refers to housing subsidies aimed at making private market rents affordable for BC seniors¹² with low and moderate incomes. Housing under this category includes the Shelter Aid for Elderly Renters (SAFER) program as well as other rent supplement units in the private market targeted towards seniors.

“Canada Housing Benefit” which refers to housing subsidies aimed at making rent more affordable for select households that do not qualify for SAFER or RAP.

The reader should note that BC Housing only tracks units where the organization has a financial relationship and that there may be other subsidized housing units in the community. The number of ‘units’ presented herein refers to housing units, beds, spaces, and rent supplements, depending on each program and does not refer to the number of ‘people’ assisted.

¹¹ Rent assistance is a form of financial aid provided to eligible low-income individuals and families to help them afford the cost of housing. This assistance can come in various forms, such as subsidies or direct payments to landlords.

¹² Seniors are usually defined as individuals who are 65 years of age and older.

Table 13: Number of Rent Supplement Units Under BC Housing Administration, 2023

Location	Number of Rent Supplement Housing Units
Study Area	53
Egmont / Pender Harbour (Electoral Area A)	10
Halfmoon Bay (Electoral Area B)	2
Roberts Creek (Electoral Area D)	10
Elphinstone (Electoral Area E)	10
West Howe Sound (Electoral Area F)	21

Source: BC Housing Administration, Unit Count Reporting Model, March 31, 2023. Includes units operated through an operating agreement with BC Housing only.

Small amounts of independent social housing, as well as transitional supported and assisted living housing units, are present in Elphinstone (Electoral Area E) and West Howe Sound (Electoral Area F).

As of March 2023, 22 senior independent living housing units are occupied by seniors where minimal or no additional services are provided, all located in West Howe Sound (Electoral Area F). These are housing arrangements designed for seniors who are capable of living on their own. Additionally, as of March 2023, there are four supportive housing units that provide transitional support and assisted living services, all located in Elphinstone (Electoral Area E).

This number includes three categories of supportive housing, namely:

“Supportive Seniors Housing” which is housing for seniors who cannot live independently and need access to housing with on-going supports and services.

“Special Needs” which includes housing for clients who need access to affordable housing with support services. For example, these clients can include adults with mental and/or physical disabilities or youth.

“Women and Children Fleeing Violence” which provides funding for transition houses, safe homes and second stage housing programs that support women and children who have experienced violence or at risk of experiencing violence by providing temporary shelter/housing and support services.

It is important to note that supportive housing data is suppressed by the Province, for privacy reasons, when there are 10 or fewer units in an electoral area. Therefore, the breakdown of units by supportive housing category is unavailable.

3.3. Housing Indicators

Housing standards are a key national indicator on housing and can be measured by the affordability, adequacy, and suitability of the housing stock:

“Affordable housing”	is housing that costs less than 30% of total before-tax household income.
“Adequate housing”	is housing that does not require any major repairs as reported by residents.
“Suitable housing”	must have enough bedrooms for the size and composition of the households according to the National Occupancy Standard definition.

3.3.1. Housing Affordability

Census data offers crucial metrics that can help determine the number of households in the study area currently facing core housing need, establishing a baseline estimate of the existing needs for key population groups. This section provides a snapshot of the current housing affordability landscape across the study area through an analysis of monthly income allocation towards housing costs, delineated according to renters and owners. This affordability analysis juxtaposes local earnings with shelter costs, offering a perspective on housing affordability throughout the study area.

Affordability, for this analysis, is characterized as dedicating less than 30% of the total before-tax household income towards shelter costs, a standard set by Statistics Canada.

In 2021, 33.7% of renter households across the study area were spending 30% or more of their income on shelter costs, equating to approximately 455 total private households (Table 14 on the following page). This is a decrease from the previous census. The percentage of renter households in the study area facing affordability challenges was 40.6% or 505 households in 2016.

In West Howe Sound (Electoral Area F), the number of renter households spending 30% or more of their income on shelter costs reached 40.9% – the highest in the study area in 2021. In 2016, Elphinstone (Electoral Area E) had the highest share of renters lacking access to affordable housing at 48.1% or 100 households.

Table 14: Number and Share of Renter Households Spending Over 30% of Income on Housing, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	330	33.0%	305	31.9%	505	40.6%	455	33.7%
Egmont / Pender Harbour (Electoral Area A)	65	35.1%	90	45.0%	80	34.8%	75	31.3%
Halfmoon Bay (Electoral Area B)	80	53.3%	20	22.2%	100	46.5%	75	33.3%
Roberts Creek (Electoral Area D)	55	22.5%	120	38.1%	140	38.9%	130	34.2%
Elphinstone (Electoral Area E)	70	37.8%	20	17.4%	125	48.1%	85	29.8%
West Howe Sound (Electoral Area F)	60	25.5%	55	23.4%	60	33.3%	90	40.9%

Source: Statistics Canada, Census 2006-2021.

The share of households facing affordability challenges is lower in the ownership category. Ownership shelter costs are generally comprised of the monthly mortgage payment and also includes other fixed monthly expenses related to ownership such as home insurance, strata fees, property tax, and municipal services charges.

In the study area, the average percentage of owner households spending 30% or more of their income on shelter costs was 14.4% in 2021 (Table 15). This was the equivalent of 840 households. During the same year, Halfmoon Bay had the highest share of owners facing affordability challenges at 18.4% of the total owner households in the Electoral Area or 210 households. On the other hand, Elphinstone had the least share of owners facing affordability challenges at 10.8% or 95 households in 2021.

Table 15: Number and Share of Owner Households Spending Over 30% of Income on Housing, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	975	19.2%	870	16.7%	845	15.9%	840	14.4%
Egmont / Pender Harbour (Electoral Area A)	195	18.6%	165	13.6%	175	15.2%	205	15.6%
Halfmoon Bay (Electoral Area B)	220	22.4%	220	22.3%	180	17.4%	210	18.4%
Roberts Creek (Electoral Area D)	235	21.4%	180	17.2%	180	16.3%	170	14.6%
Elphinstone (Electoral Area E)	210	17.1%	210	15.9%	175	13.9%	160	12.1%
West Howe Sound (Electoral Area F)	115	15.6%	95	14.7%	135	17.8%	95	10.8%

Source: Statistics Canada, Census 2006-2021.

3.3.2. Housing Adequacy

In 2021, 6.6% of the total private dwellings in the study area resided in inadequate housing that required major repairs (Table 16). As of 2021, one in ten (9.6% or 150 households) households in Egmont / Pender Harbour live in inadequate housing. This is the highest proportion in the study area.

Table 16: Number and Percentage of the Total Private Households Living Below the Adequacy Standard, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	490	8.1%	495	8.0%	410	6.3%	475	6.6%
Egmont / Pender Harbour (Electoral Area A)	105	8.5%	115	8.1%	70	5.1%	150	9.6%
Halfmoon Bay (Electoral Area B)	80	7.1%	85	7.9%	85	6.8%	40	2.9%
Roberts Creek (Electoral Area D)	100	7.4%	150	11.0%	100	6.8%	105	6.8%
Elphinstone (Electoral Area E)	90	6.4%	105	7.3%	100	6.6%	90	5.6%
West Howe Sound (Electoral Area F)	115	11.9%	40	4.5%	55	5.8%	90	8.2%

Source: Statistics Canada, Census 2006-2021.

Across the study area, renters are more likely than owners to live below the adequacy standard. Specifically, in 2021, 8.9% of renter households (120 households) in the study area lived in housing units needing major repairs, compared to 6.2% of owner households (360 households).

Egmont / Pender Harbour had the highest number and percentage of renters living in inadequate housing with 45 rental housing units requiring major repairs in 2021. This represented 18.8% of the total renter households in the same year.

Figures 11 and 12 illustrate the number and share of renter households living below the adequacy standard, based on data from the four most recent Census reports.

Figure 11: Number of Renter Households Living Below the Adequacy Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that, between 2011 and 2021, the number of renter households living below the adequacy standard in some electoral areas are reported as zero.

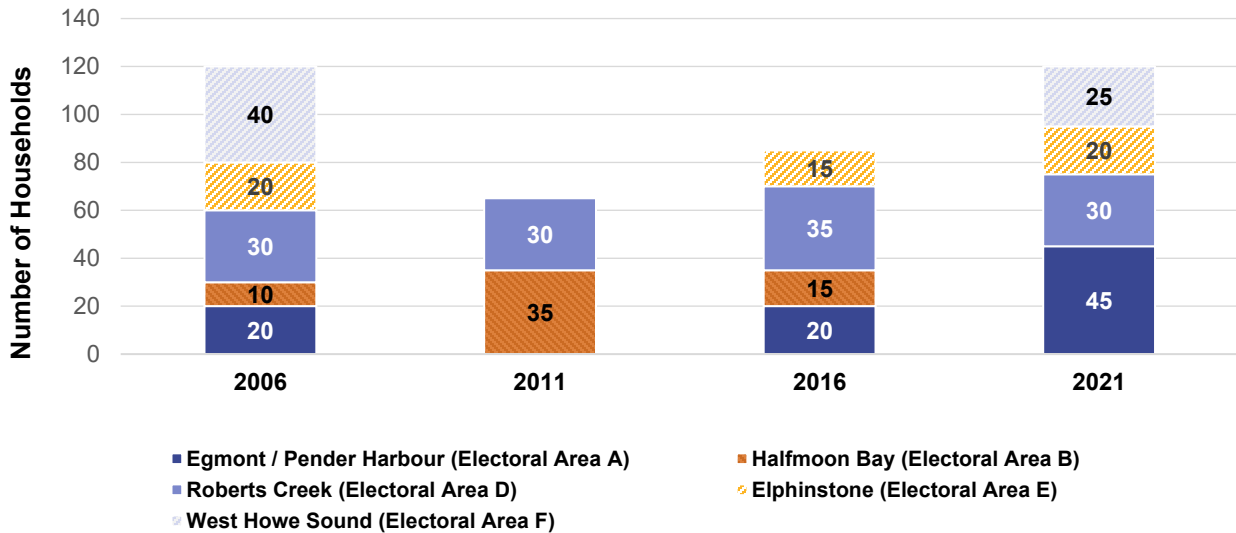
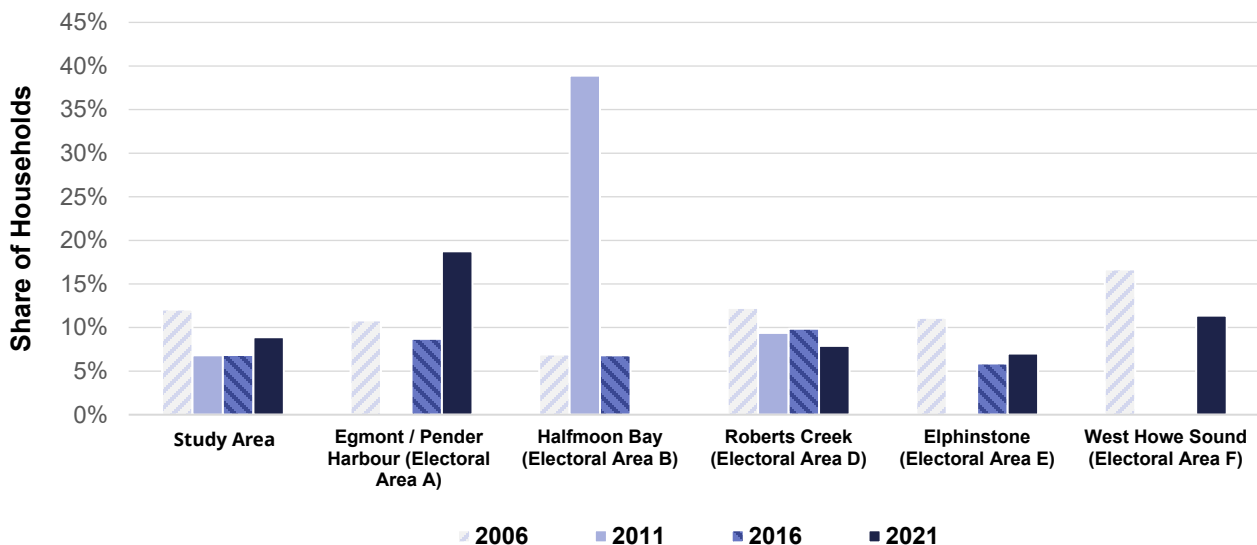


Figure 12: Percentage of Renter Households Living Below the Adequacy Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that, between 2011 and 2021, the percentage of renter households living below the adequacy standard in some electoral areas are reported as zero.



Figures 13 and 14 detail the number and proportion of owner households living below the adequacy standard.

Figure 13: Number of Owner Households Living Below the Adequacy Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

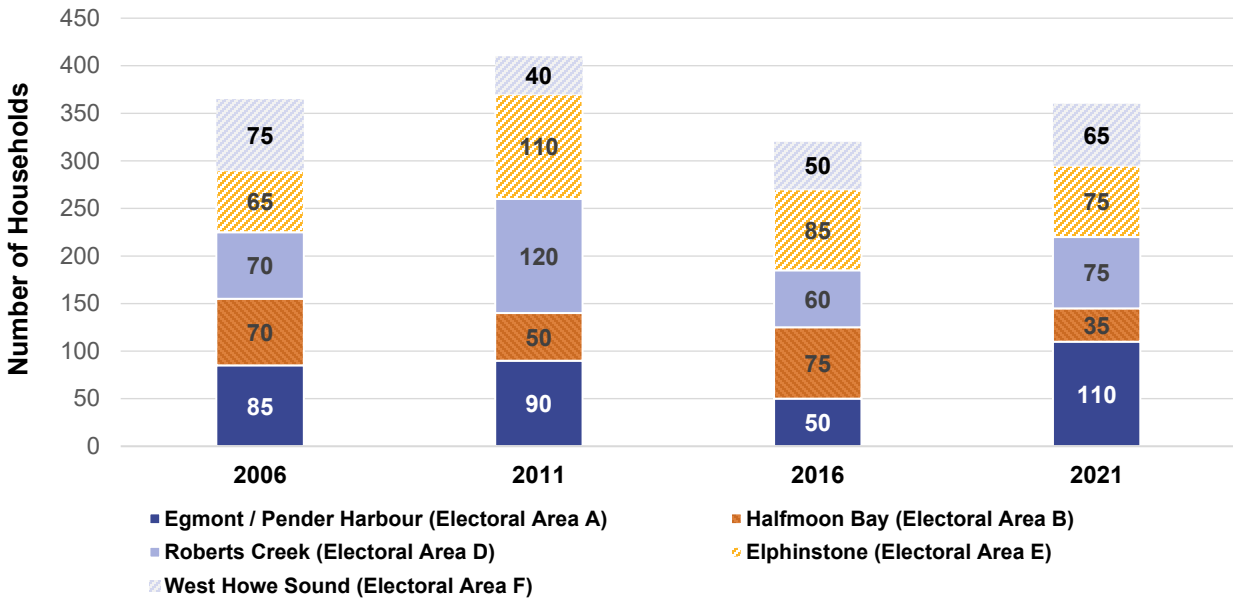
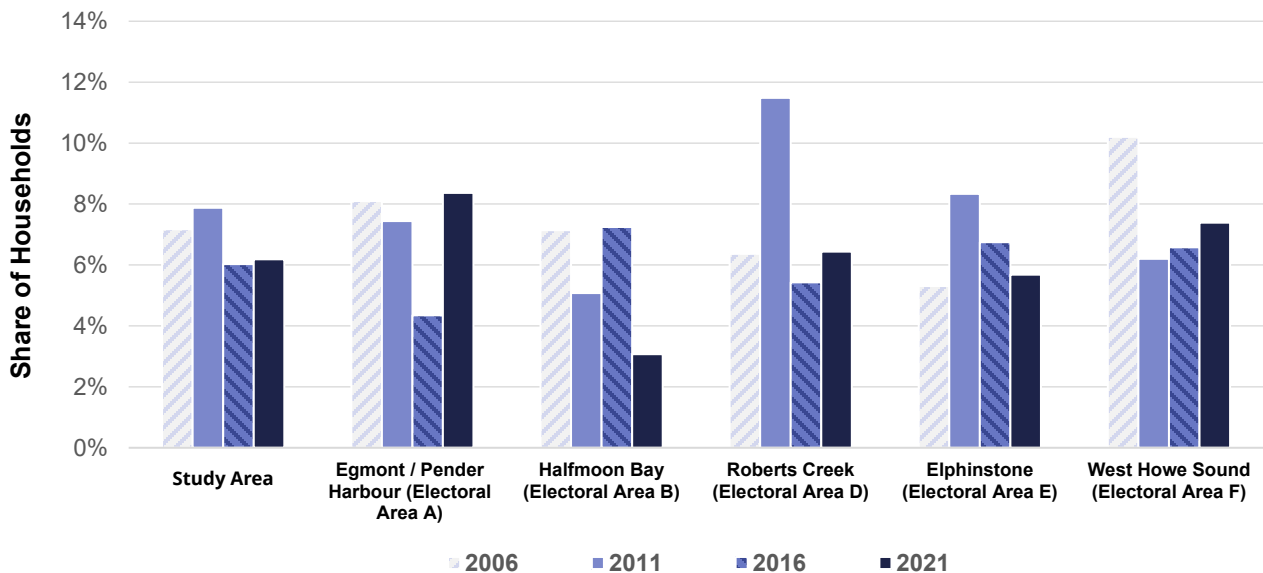


Figure 14: Percentage of Owner Households Living Below the Adequacy Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.



3.3.3. Housing Suitability

Suitability is a measure of whether housing has enough bedrooms for the size and make-up of households. Households that fall below the suitability standard are considered to be living in overcrowded conditions. In 2021, 210 households across the study area lived in overcrowded conditions representing 3% of all households (Table 17). The proportion of households with suitability challenges has decreased between 2006 and 2021, with 4.1% of the total private households (250 households) living in overcrowded dwellings in 2006.

Table 17: Number and Percentage of the Total Private Households Living Below the Suitability Standard, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	250	4.1%	145	2.4%	200	3.1%	210	3.0%
Egmont / Pender Harbour (Electoral Area A)	50	4.0%	0	0.0%	25	1.8%	40	2.9%
Halfmoon Bay (Electoral Area B)	30	2.7%	55	5.1%	45	3.6%	35	2.6%
Roberts Creek (Electoral Area D)	80	5.9%	50	3.7%	30	2.1%	85	5.5%
Elphinstone (Electoral Area E)	50	3.6%	40	2.8%	70	4.6%	35	2.2%
West Howe Sound (Electoral Area F)	40	4.1%	0	0.0%	30	3.2%	15	1.4%

Source: Statistics Canada, Census 2006-2021.

The percentage of owner households living in overcrowded dwellings has also remained relatively consistent throughout the years, whereas the percentage of renter households has fluctuated more dramatically, ranging from 0% to nearly 12% in the study area in 2021.

Renters in Roberts Creek (Electoral Area D) are particularly affected, with over 11.8% of renters living in overcrowded conditions in 2021, up from 5.6% in 2016. Notably, no renters in other electoral areas in the study fell below the suitability standard in 2021.

Figures 15 to 18 provide data on the number and share of renter households and owner households below the suitability standard.

Figure 15: Number of Renter Households Living Below the Suitability Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that in 2006, 2011, and 2021, the number of renter households living below the suitability standard in some electoral areas are reported as zero.

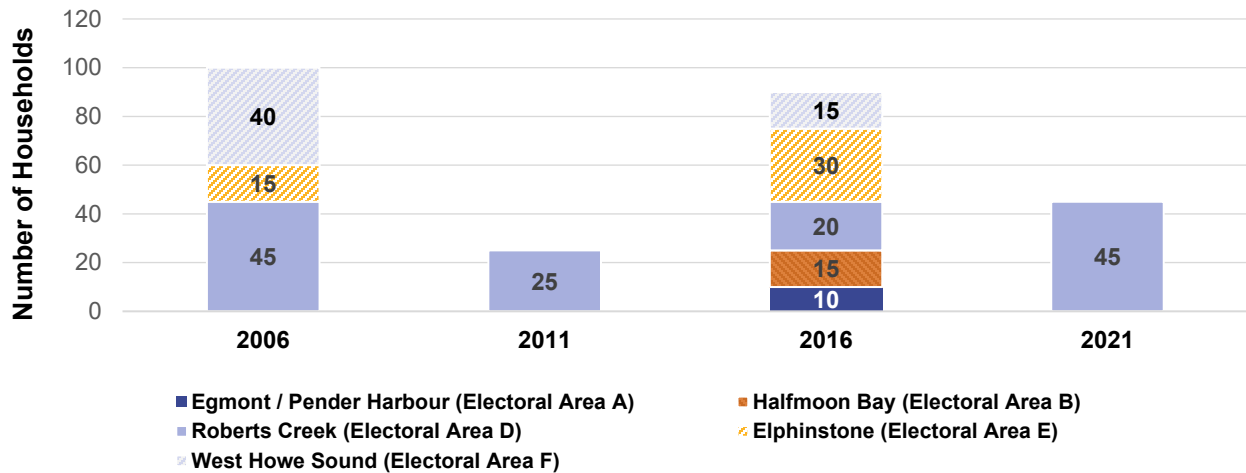


Figure 16: Number of Owner Households Living Below the Suitability Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that, between 2006 and 2011, the number of owner households living below the suitability standard in some electoral areas are reported as zero.

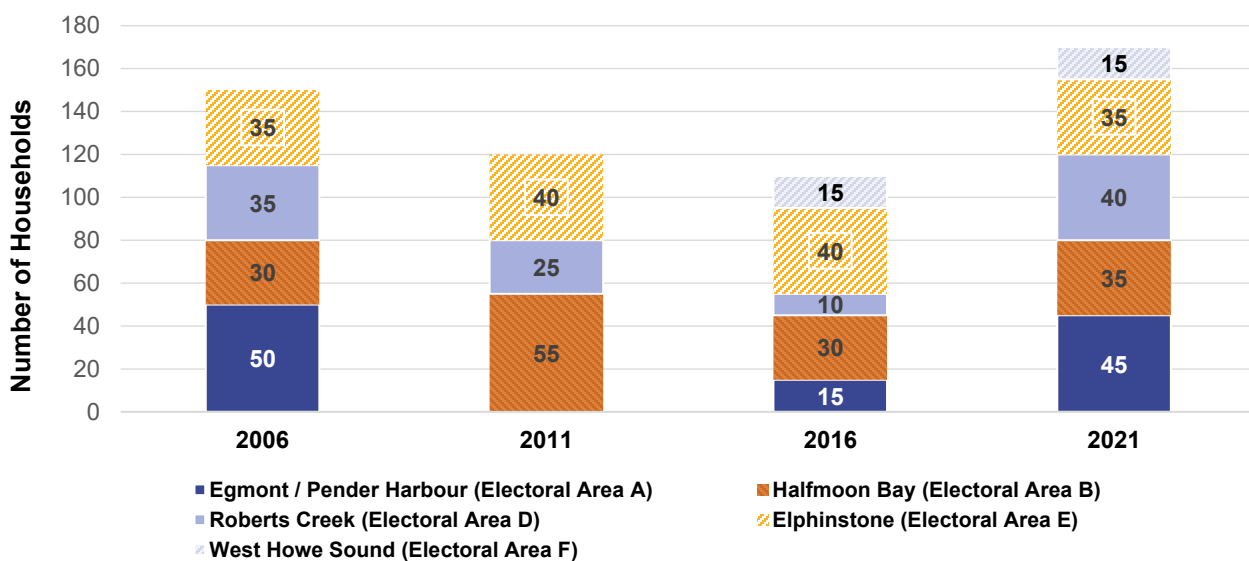


Figure 17: Percentage of Owner Households Living Below the Suitability Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that, between 2006 and 2011, the percentage of owner households living below the suitability standard in some electoral areas are reported as zero.

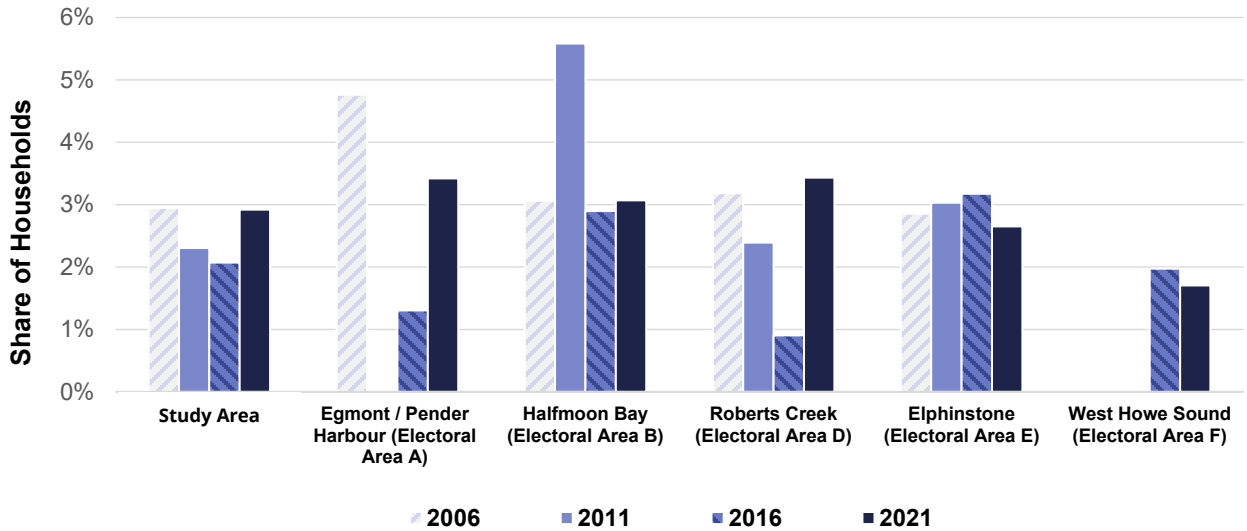
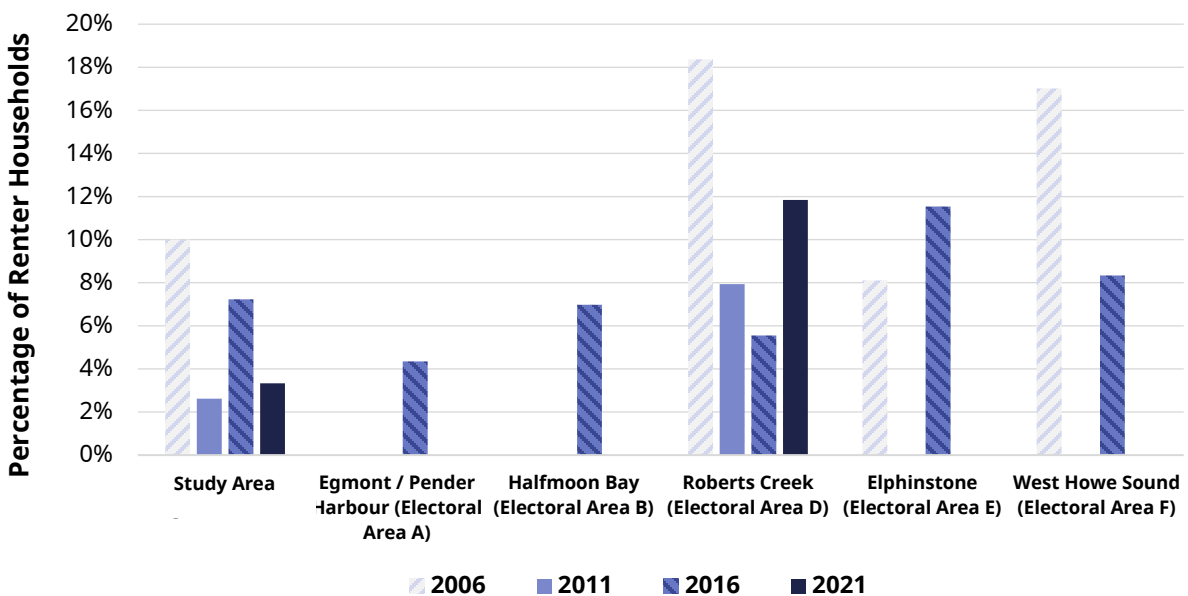


Figure 18: Percentage of Renter Households Living Below the Suitability Standard, 2006-2021

Source: Statistics Canada, Census 2006-2021.

Note: The reader should note that in 2006, 2011, and 2021, the percentage of renter households living below the suitability standard in some electoral areas are reported as zero.



3.3.4. Households in Core Housing Need

A household is considered to be in core housing need, as defined above, if it falls below at least one of the affordability, adequacy, or suitability standards and it would have to spend 30% or more of its income to afford the median rent of an alternative unit that is acceptable.

In 2021, a total of 785 households across the study area were identified as being in core housing need, encompassing all tenures. This represents 10.9% of the total private households. Notably, Egmont / Pender Harbour had a higher proportion of households in core housing need, with 315 households accounting for over 20.2% of the study area's total private households.

Renters are significantly more likely to experience core housing need due to typically lower incomes.

In 2021, about one in four renter households (25.6% or 345 renter households) across the study area was identified as being in core housing need. Renters in Egmont / Pender Harbour and Roberts Creek were most vulnerable. These two Electoral Areas had the highest proportions of renters in core housing need in 2021, at 41.7% and 36.8% respectively. Over the years, the percentage of renter households in core housing need has decreased across most electoral areas within the study area. Halfmoon Bay experienced the most significant reduction, declining from 51.7% (75 households) in 2006 to 6.7% (15 households) in 2021. Conversely, Roberts Creek was the only Electoral Area that saw an increase, doubling in the number of renters in core housing need from 70 to 140 during the same period.

Of all owner households 7.6% (440 households) were in core housing need in 2021. Among these households, almost half (215 households) were in Egmont / Pender Harbour.

Tables 18 to 20 on the following page present the overall households in core housing need from 2006 to 2021 Census reports as well as a breakdown by tenure of data from the same Census periods.

Table 18: Number and Percentage of Households in Core Housing Need, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	1190	19.6%	720	11.7%	910	13.9%	785	10.9%
Egmont / Pender Harbour (Electoral Area A)	290	23.5%	290	20.6%	245	17.8%	315	20.3%
Halfmoon Bay (Electoral Area B)	210	18.7%	115	10.7%	140	11.2%	60	4.4%
Roberts Creek (Electoral Area D)	235	17.5%	170	12.5%	255	17.5%	245	15.9%
Elphinstone (Electoral Area E)	260	18.5%	60	4.2%	170	11.2%	95	5.9%
West Howe Sound (Electoral Area F)	195	20.0%	85	9.7%	100	10.6%	70	6.4%

Source: Statistics Canada, Census 2006-2021.

Table 19: Number and Percentage of Renter Households in Core Housing Need, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	395	39.7%	300	31.4%	485	39.1%	345	25.6%
Egmont / Pender Harbour (Electoral Area A)	80	43.2%	120	60.0%	100	43.5%	100	41.7%
Halfmoon Bay (Electoral Area B)	75	51.7%	45	50.0%	80	36.4%	15	6.7%
Roberts Creek (Electoral Area D)	70	28.6%	90	28.1%	140	39.4%	140	36.8%
Elphinstone (Electoral Area E)	75	41.7%	0	0.0%	115	45.1%	50	17.5%
West Howe Sound (Electoral Area F)	95	39.6%	45	19.1%	50	27.8%	40	18.2%

Source: Statistics Canada, Census 2006-2021.

Table 20: Number and Percentage of Owner Households in Core Housing Need, 2006-2021

Location	2006	% of total	2011	% of total	2016	% of total	2021	% of total
Study Area	795	15.6%	420	8.1%	425	8.0%	440	7.6%
Egmont / Pender Harbour (Electoral Area A)	210	20.0%	170	14.0%	145	12.6%	215	16.3%
Halfmoon Bay (Electoral Area B)	135	13.8%	70	7.1%	60	5.8%	45	3.9%
Roberts Creek (Electoral Area D)	165	15.0%	80	7.7%	115	10.4%	105	9.0%
Elphinstone (Electoral Area E)	185	15.1%	60	4.5%	55	4.4%	45	3.4%
West Howe Sound (Electoral Area F)	100	13.6%	40	6.2%	50	6.6%	30	3.4%

Source: Statistics Canada, Census 2006-2021.

3.4. Changes in Housing Stock

3.4.1. Registered New Housing Units

New housing construction is continuing in the study area. Table 21¹³ shows an annual breakdown of the different types of new construction from 2016 to 2022. During this period, roughly 530 new housing units were registered with BC Housing. Nearly all of the newly constructed units, were single-detached housing units. In 2022, 14 purpose-built rental housing units were constructed, while each of the years prior saw less than 5 new purpose-built rental housing units per year going back to 2016. Similarly, less than 5 multi-unit housing units were registered annually during this period.

Definitions of different types of new construction

“Single Detached Homes”	includes both single detached homes enrolled in home warranty insurance and owner builder authorization homes which are exempt from licensing and home warranty insurance.
“Multi Unit Housing Units”	refers to housing units in multi unit buildings (two or more dwelling units) enrolled with home warranty insurance excluding multi unit buildings with rental exemptions.
“Purpose Built Rental”	(or Rental Exemption) refers to housing units in multi unit buildings built specifically for rental purposes and are not covered by home warranty insurance. These exempted housing units must be constructed for rental purposes, including social housing, and have a restrictive covenant registered on title restricting the sale of any dwelling unit for a 10-year period. Rental housing units with a covenant may however be captured under "multi-unit housing units" if the unit is voluntarily enrolled with home warranty insurance.

¹³ New construction data of the Town of Gibsons, the District of Sechelt, and the shíshálh Nation Government District is excluded. This table includes data of all other communities and unincorporated areas on the Sunshine Coast.

Table 21: Number of New Housing Units Registered with BC Housing, 2016-2022

Type of New Construction	2016	2017	2018	2019	2020	2021	2022
Single Detached	62	76	73	64	67	92	82
Multi Unit Housing Units	*	*	*	*	*	*	*
Purpose Built Rental	*	*	*	*	*	*	14

*Note: For privacy reasons data is suppressed for communities where there are less than 5 housing units registered in a year.
Source: BC Housing, 2016-2022.

3.4.2. Housing Units Completed – Building Permits Issued

Provincial guidelines advise local governments to report the housing units that were deemed substantially completed¹⁴ in the past 10 years (if the data is available). Currently, the SCRD’s database does not track housing units at the substantial completion stage. However, the database does track building permits that have achieved ‘completed’ status, as shown in Table 22 below. In the SCRD’s database, ‘completed’ status indicates that the build was finished or, in some cases, reopened under a different permit number.

It should be noted the SCRD does not track a breakdown of completed units by tenure and structural type, so this information is not reported here. Additionally, building permit records before 2016 were recorded in an alternate database format and not standardized with current records. Review of individual building permits was beyond the scope of this report. As a result, data prior to 2016 is not included in this section. The number of building permits issued annually remained consistent from 2016 to 2022, with a notable increase to 191 building permits in 2023. The majority of these permits were for constructing new single- and two-family dwellings.

Table 22: Number of Building Permits at ‘Completed Stage’, 2016-2024

Location	2016	2017	2018	2019	2020	2021	2022	2023	2024 ¹⁵
Study Area	86	92	98	114	97	104	92	191	36
Egmont / Pender Harbour (Electoral Area A)	15	26	18	37	28	25	28	42	10
Halfmoon Bay (Electoral Area B)	22	15	16	19	21	13	18	26	7
Roberts Creek (Electoral Area D)	15	13	23	10	14	25	13	30	3
Elphinstone (Electoral Area E)	10	21	13	18	14	22	14	61	4
West Howe Sound (Electoral Area F)	24	17	27	27	15	15	15	27	9

¹⁴ Substantial completion refers to a stage when a construction project is deemed to the point where the owner can use it for its intended purpose, even if some minor work remains to be done.

¹⁵ 2024 data is comparatively low because it was extracted in July 2024.

Table 22: Number of Building Permits at ‘Completed Stage’, 2016-2024

Source: Export from the SCRD’s Tempest application, July 2024.

3.4.3. Housing Units Demolished – Demolition Permits

In addition to the new housing units built, the housing stock in the study area is affected by the number of housing units demolished. The SCRD Building Department issues demolition permits and consistently tracks the housing units demolished annually from 2016 to 2024. During this period, 115 demolition permits were issued.

Table 23 presents the total number of demolition permits issued between 2016 and 2024 in the study area. It is important to note that the breakdown of demolished units by tenure and structural type is also not tracked by the SCRD.

Table 23: Number of Demolished Housing Units, 2016-2024

Location	2016	2017	2018	2019	2020	2021	2022	2023	2024 ¹⁶
Study Area	12	20	12	19	11	21	12	7	11
Egmont / Pender Harbour (Electoral Area A)	1	3	2	6	3	5	4	0	1
Halfmoon Bay (Electoral Area B)	3	3	2	5	1	0	1	3	2
Roberts Creek (Electoral Area D)	2	2	3	4	2	0	2	2	1
Elphinstone (Electoral Area E)	3	6	1	0	4	6	3	2	5
West Howe Sound (Electoral Area F)	2	5	2	3	1	5	2	0	2

Source: Export from the SCRD’s Tempest application, July 2024.

¹⁶ 2024 data is comparatively low because it was extracted in July 2024.

Chapter 4

Emerging Housing Needs

Chapter 4 provides an overview of the SCRD study area's housing trends and projections of the number of homes required to address each of the Electoral Area's current and anticipated housing needs over 5- and 20-year timeframes. These timeframes commence from the most recent Census report, which is the 2021 Census.

Data sources include:

- Statistics Canada
- BC Stats
- Ministry of Housing
- CMHC
- Preventing and Reducing Homelessness Integrated Data Project

This section is composed of the following five components of housing need:

1. The supply of housing units for households in extreme core housing need.
2. The supply of housing units for individuals experiencing homelessness.
3. The supply of housing units for suppressed households.
4. The supply of housing units for anticipated household growth.
5. The supply of housing units required to increase the rental vacancy rate to 3%.

***The reader should note that the household projections are rounded to the nearest whole number to determine the total 5- and 20-year housing need.**

4.1. Housing Units and Extreme Core Housing Needs

As defined by Statistics Canada, extreme core housing need (ECHN) refers to private households falling below thresholds for housing adequacy or suitability that also spend more than 50% of their pre-tax income on shelter costs.

Households in extreme core housing need face severe challenges in securing and maintaining adequate, suitable, and affordable housing.

These households spend a disproportionate amount of their income on housing costs, which may leave insufficient funds for other essentials.

4.1.1. Current Renter Households in Extreme Core Housing Need

In 2021, across the study area, there were 150 renter households falling below thresholds for housing adequacy or suitability and that spent 50% or more of their income on rent. This accounted for 11.1% of the total renter households. Egmont / Pender Harbour (Electoral Area A) had the highest share of renter households in extreme core housing need at 16.7% (40 renter households). Conversely, there were no renter households in extreme core housing need out of the 225 renter households in Halfmoon Bay (Electoral Area B).

Since 2006, the number of renter households in extreme core housing need has been trending slightly upwards overall. Figures 19 and 20 show the number and share of renter households in extreme core housing need across the study area between 2006 and 2021.

Figure 19: Renter Households in Extreme Core Housing Need, 2006-2021

Source: Statistics Canada, Census 2006-2021.

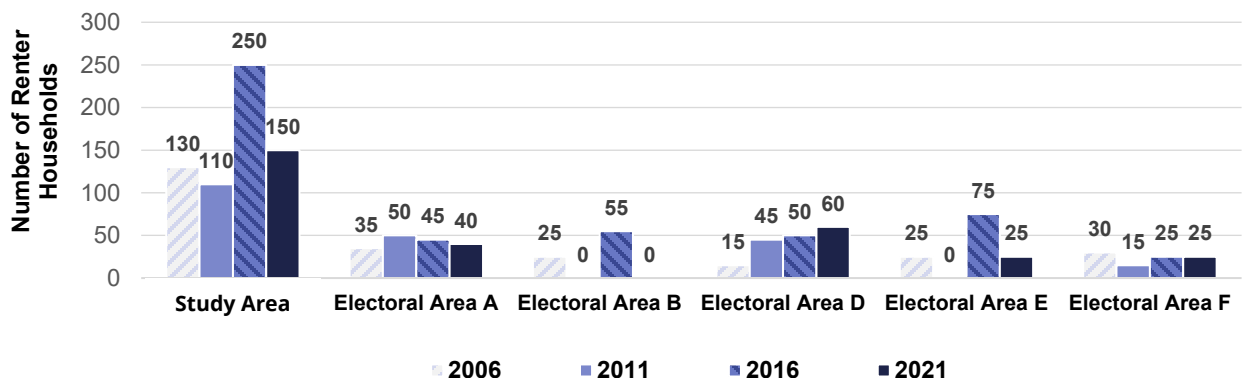
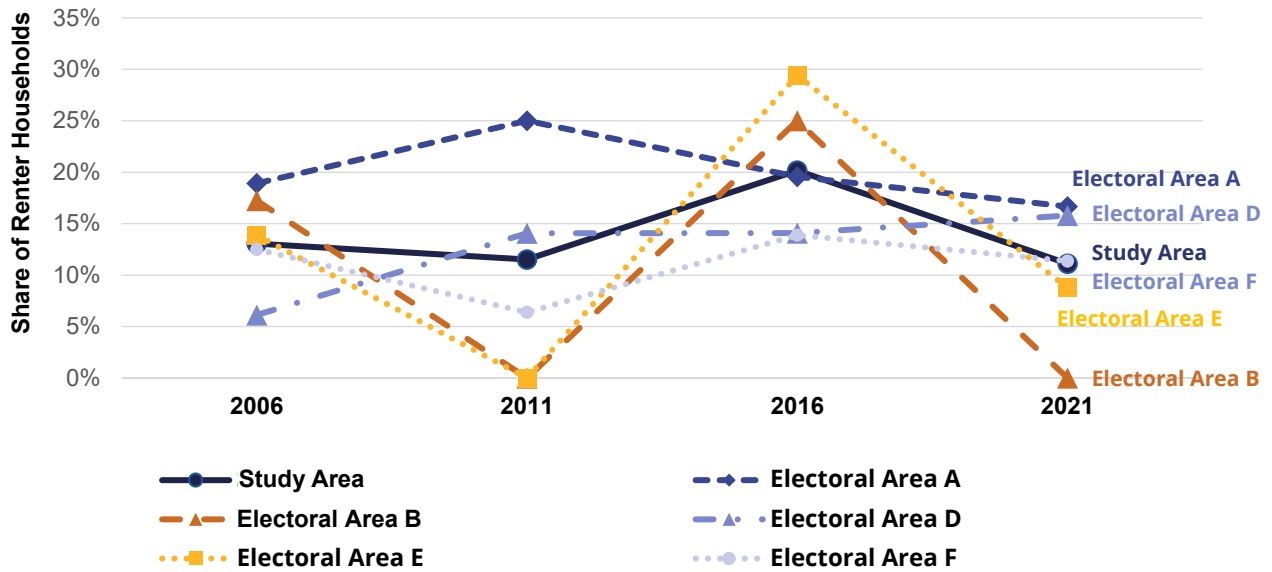


Figure 20 Percentage of Renter Households in Extreme Core Housing Need, 2006-2021

Source: Statistics Canada, Census 2006-2021.



4.1.2. Current Owner Households in Extreme Core Housing Needs

The proportion of owner households in extreme core housing need is significantly smaller than that of renter households in the study area. In 2021, across the study area, 130 owner households did not meet adequacy or suitability standards and spent 50% or more of their income on housing.

This only accounted for 2.2% of the total owner households. Again, Egmont / Pender Harbour (Electoral Area A) had the highest share of owner households in extreme core housing need, roughly 4.6% of the total owner households. West Howe Sound (Electoral Area F), however, reported no owner households in extreme core housing need out of the 880 owner households in the Electoral Area.

Over the years, the number and share of owner households in extreme housing need have decreased significantly. Figures 21 and 22 on the following page present the number and percentage of owner households in extreme core housing need based on the four most recent Census reports.

Figure 21: Owner Households in Extreme Core Housing Need, 2006-2021

Source: Statistics Canada, Census 2006-2021.

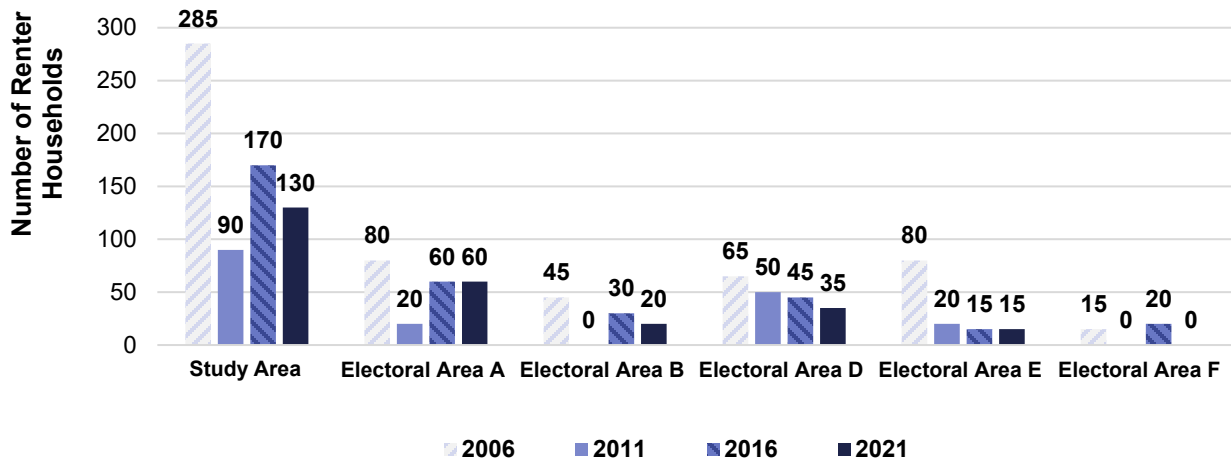
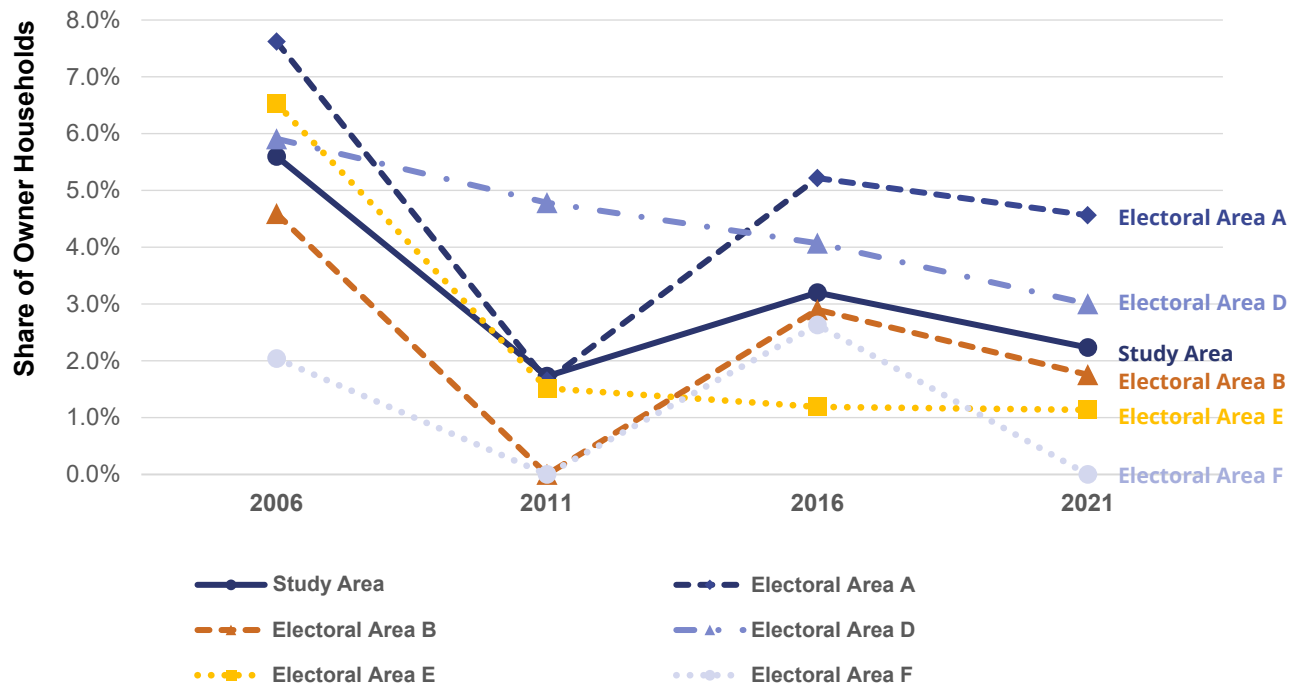


Figure 22: Percentage of Owner Households in Extreme Core Housing Need, 2006-2021

Source: Statistics Canada, Census 2006-2021.

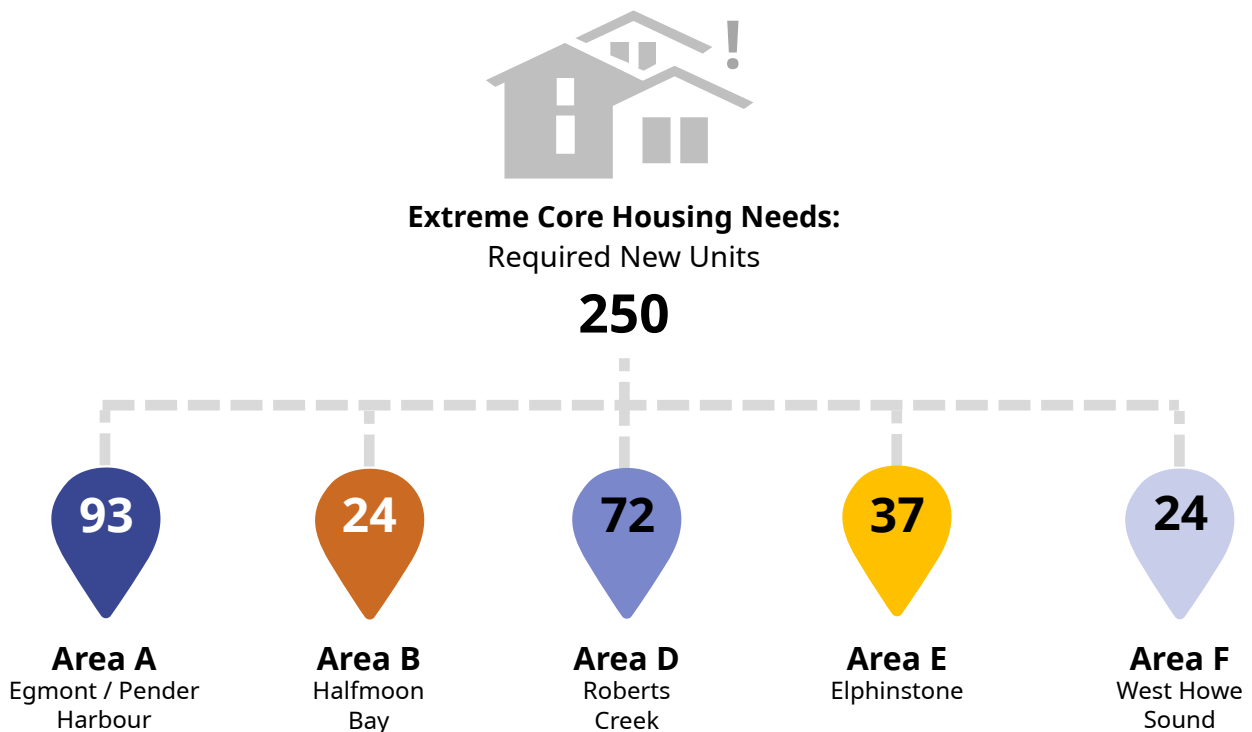


4.1.3. Estimated Number of Units to Address Extreme Core Housing Needs

The HNR regulations mandate local governments to estimate the number of housing units required over a 20-year period in order to deliver more housing, in the right places, faster. The estimate for new units needed for those in vulnerable housing situations is based on the extreme core housing need for renters and owners with a mortgage¹⁷.

The SCR D calculates this by multiplying the average rate of households in extreme core housing need in each electoral area within the study area by the total private households from the most recent Census report (2021 Census). This calculation yields an estimate of the number of units by tenure needed to support owner and renter households in extreme core housing need.

Between 2021 and 2041, it is estimated that 250 new units will be required across the study area to meet extreme core housing needs. Specifically, 69 units are needed for owner households with a mortgage and 181 units for renter households. Tables 24 to 33 provide the average ECHN rates and the total new units required to address ECHN in each electoral area.



¹⁷ The number and percentage of owners with a mortgage in extreme core housing need were sourced from the BC HNR Calculator developed by Housing Assessment Resource Tools (HART). It should be noted that HART is still evolving, particularly concerning data at the electoral area level within regional districts. As a result, the data presented on the HART website ([BC HNR Calculator | Housing Assessment Resource Project \(HART\) \(ubc.ca\)](https://www.ubc.ca/hart)) may change over time and may not always align with the HART-sourced data provided in the report.

Egmont / Pender Harbour (Electoral Area A)

**Table 24: Average Extreme Core Housing Need (ECHN) Rate:
Egmont / Pender Harbour (Electoral Area A)**

Households in Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	N/A	N/A	N/A	N/A	N/A	N/A	45	3.4%	3.4%
Renters	35	18.9%	50	25.0%	45	19.6%	40	16.7%	20.0%

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

**Table 25: Total New Units Needed to Address Extreme Core Housing Needs,
2021 to 2041: Egmont / Pender Harbour (Electoral Area A)**

Total private Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	1,315	3.4%	45
Renters	240	20.0%	48
Total New Units to Meet Extreme Core Housing Needs - 20 years			93

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Halfmoon Bay (Electoral Area B)

Table 26: Average Extreme Core Housing Need (ECHN) Rate: Halfmoon Bay (Electoral Area B)

Households in Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	N/A	N/A	N/A	N/A	N/A	N/A	0	0.0%	0.0%
Renters	25	17.2%	0	0.0%	55	25.0%	0	0.0%	10.6%

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Table 27: Total New Units Needed to Address Extreme Core Housing Needs, 2021 to 2041: Halfmoon Bay (Electoral Area B)

Total Private Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	1,140	0.0%	0
Renters	225	10.6%	24
Total New Units to Meet Extreme Core Housing Needs - 20 years			24

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Roberts Creek (Electoral Area D)

Table 28: Average Extreme Core Housing Need (ECHN) Rate: Roberts Creek (Electoral Area D)

Households in Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	N/A	N/A	N/A	N/A	N/A	N/A	25	2.1%	2.1%
Renters	15	6.1%	45	14.1%	50	14.1%	60	15.8%	12.5%

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Table 29: Total New Units Needed to Address Extreme Core Housing Needs, 2021 to 2041: Roberts Creek (Electoral Area D)

Total Private Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	1,165	2.1%	24
Renters	380	12.5%	48
Total New Units to Meet Extreme Core Housing Needs – 20 years			72

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Elphinstone (Electoral Area E)

Table 30: Average Extreme Core Housing Need (ECHN) Rate: Elphinstone (Electoral Area E)

Households in Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	N/A	N/A	N/A	N/A	N/A	N/A	0	0.0%	0.0%
Renters	25	13.9%	0	0.0%	75	29.4%	25	8.8%	13.0%

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Table 31: Total New Units Needed to Address Extreme Core Housing Needs, 2021 to 2041: Elphinstone (Electoral Area E)

Total Private Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	1,325	0.0%	0
Renters	285	13.0%	37
Total New Units to Meet Extreme Core Housing Needs - 20 years			37

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

West Howe Sound (Electoral Area F)

Table 32: Average Extreme Core Housing Need (ECHN) Rate: West Howe Sound (Electoral Area F)

Households in Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	N/A	N/A	N/A	N/A	N/A	N/A	0	0.0%	0.0%
Renters	30	12.5%	15	6.4%	25	13.9%	25	11.4%	11.0%

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

Table 33: Total New Units Needed to Address Extreme Core Housing Needs, 2021 to 2041: West Howe Sound (Electoral Area F)

Total Private Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	880	0.0%	0
Renters	220	11.0%	24
Total New Units to Meet Extreme Core Housing Needs - 20 years			24

Source: Statistics Canada, Census 2006-2021; Housing Needs Assessment Tools (HART).

4.2. Housing Units and Homelessness

As of the 2021 report “Estimate of the Homeless Population in British Columbia”, 146¹⁸ individuals were identified as experiencing homelessness in all eight electoral areas of the SCRCD, including the study area, the District of Sechelt, the Town of Gibsons, and the shíshálh Nation. Data on homelessness is derived from the Province’s Integrated Data Project (IDP), which is a program initiated through a partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. According to the Ministry of Housing, individuals must have received income assistance and had no fixed address for three consecutive months, or they must have stayed in a BC Housing-affiliated shelter for at least one night, or both, to be included in the IDP counts.

Local governments are required to estimate the number of new units needed to support people experiencing homelessness (PEH). This calculation involves multiplying the PEH data by the share (%) of each electoral area’s population to derive the proportional number of PEH in each electoral area. This method assumes one new unit per person experiencing homelessness; therefore, the total new units required to reduce homelessness in the study area over 20 years is 73 units.

Table 34 shows the supply of units that must be provided in the study area over a 20-year period to reduce homelessness in the study area.

Table 34: Total New Units Needed to Address People Experiencing Homelessness (PEH), 2021 to 2041

Location	Total Population	% of SCRCD Population	PEH in the SCRCD
Study Area	31,510¹⁹	100%	146
Egmont / Pender Harbour (Electoral Area A)	2,980	9.46%	13.81
Halfmoon Bay (Electoral Area B)	2,960	9.39%	13.72
Roberts Creek (Electoral Area D)	3,520	11.17%	16.31
Elphinstone (Electoral Area E)	3,810	12.09%	17.65
West Howe Sound (Electoral Area F)	2,325	7.38%	10.77
Total New Units to Reduce Homelessness – 20 years			73

Source: Statistics Canada, Census 2021; IDP 2021 Estimate of the Homeless Population in British Columbia.

¹⁹ This is the population number of the SCRCD, the District of Sechelt, and the Town of Gibsons. Instead of the population data of the SCRCD’s five Electoral Areas, this population data was used in conjunction with the PEH data in the SCRCD, the District of Sechelt and the Town of Gibsons (146 individuals) to determine the proportional number of homeless individuals in each electoral area.

4.3. Housing Units and Suppressed Household Formation

Suppressed household formation (SHF) refers to instances where individuals or groups delay or forego forming independent households due to housing constraints. According to the Housing Assessment Resource Tools (HART), SHF includes, but is not limited to, adults living with family members or roommates because of affordability concerns and individuals wishing to leave unsafe or unstable environments but cannot due to a lack of places to go. These are households that were unable to form due to a constrained housing environment.

Local governments are mandated to estimate the supply of units needed to reduce the number of suppressed households in 20 years. To do so, headship rates²⁰ from the 2006 Census data – the earliest available data when housing conditions were less constrained – were calculated and applied to the 2021 Census population data, the most recent available. This approach estimates how many additional households might have formed under more favourable housing conditions when housing supply was less constrained.

It is estimated that a total of **570 new units will be required** across the study area **to address suppressed household formation.**

Tables 35 to 40 show the number of suppressed households by tenure and age in each electoral area. The number of suppressed households is calculated as the difference between the households that could have theoretically formed based on 2006 headship rates and those that actually formed in 2021.

²⁰ A headship rate is a demographic measure that represents the proportion of individuals within a specific age group who are heads of households. It is calculated by dividing the number of households by population for a given age cohort.

Egmont / Pender Harbour (Electoral Area A)

Table 35: Total New Units Needed to Address Suppressed Household Formation, 2021 to 2041: Egmont / Pender Harbour (Electoral Area A)

Age Categories – Household Maintainers	2021 Suppressed Households		
	Owner	Renter	Total
15 to 24 years	0	0	0
25 to 34 years	-11*	0	0**
35 to 44 years	-11	6	0
45 to 54 years	15	-9	6
55 to 64 years	-49	-25	0
65 to 74 years	106	-13	93
75 years and over	-3	14	10
Total New Units to Address Suppressed Household Formation – 20 years			109

Note:

* = Negative values represent the age and tenure categories where there were more actual households formed in 2021 than what could have theoretically been formed at 2006 headship rates. This indicates that no household formations were suppressed in the particular category.

** = For any categories where the total suppressed households are less than 0, it is considered that there are no suppressed households. Therefore, the total for that category is reported as 0.

Source: Statistics Canada, Census 2006 and 2021.

Halfmoon Bay (Electoral Area B)

Table 36: Total New Units Needed to Address Suppressed Household Formation, 2021 to 2041: Halfmoon Bay (Electoral Area B)

Age Categories – Household Maintainers	2021 Suppressed Households		
	Owner	Renter	Total
15 to 24 years	7	-13	0
25 to 34 years	24	-5	19
35 to 44 years	-22	17	0
45 to 54 years	36	-4	32
55 to 64 years	15	-16	0
65 to 74 years	-31	-40	0
75 years and over	18	0	18
Total New Units to Address Suppressed Household Formation – 20 years			68

Source: Statistics Canada, Census 2006 and 2021.

Roberts Creek (Electoral Area D)

Table 37: Total New Units Needed to Address Suppressed Household Formation, 2021 to 2041: Roberts Creek (Electoral Area D)

Age Categories – Household Maintainers	2021 Suppressed Households		
	Owner	Renter	Total
15 to 24 years	0	12	12
25 to 34 years	47	12	59
35 to 44 years	40	-20	20
45 to 54 years	48	-60	0
55 to 64 years	17	-5	12
65 to 74 years	114	-65	49
75 years and over	13	-1	12
Total New Units to Address Suppressed Household Formation – 20 years			164

Source: Statistics Canada, Census 2006 and 2021.

Elphinstone (Electoral Area E)

Table 38: Total New Units Needed to Address Suppressed Household Formation, 2021 to 2041: Elphinstone (Electoral Area E)

Age Categories - Household Maintainers	2021 Suppressed Households		
	Owner	Renter	Total
15 to 24 years	0	10	10
25 to 34 years	54	-24	30
35 to 44 years	61	-44	17
45 to 54 years	8	-1	7
55 to 64 years	44	-11	33
65 to 74 years	-29	46	17
75 years and over	46	-15	31
Total New Units to Address Suppressed Household Formation - 20 years			145

Source: Statistics Canada, Census 2006 and 2021.

West Howe Sound (Electoral Area F)

Table 39: Total New Units Needed to Address Suppressed Household Formation, 2021 to 2041: West Howe Sound (Electoral Area F)

Age Categories – Household Maintainers	2021 Suppressed Households		
	Owner	Renter	Total
15 to 24 years	0	0	0
25 to 34 years	11	6	17
35 to 44 years	-1	21	20
45 to 54 years	-12	15	3
55 to 64 years	25	-17	7
65 to 74 years	37	0	37
75 years and over	14	-20	0
Total New Units to Address Suppressed Household Formation – 20 years			84

Source: Statistics Canada, Census 2006 and 2021.

4.4. Housing Units and Anticipated Household Growth

This section outlines the projections of the additional housing units required to accommodate household increases over the 20-year period between 2021 and 2041.

Table 45 presents the projected number of new housing units needed in the study area, calculated based on the regional household growth projections and provincial guidelines. According to these projections, the study area could see an increase of approximately 2,103 households between 2021 and 2041, representing a 29.3% growth in total private households from 2021.

The allocation shown here follows Provincial requirements and is proportional to current households but does not consider the relative land availability, (re)development potential or differences in servicing capacity between electoral areas or at a regional scale. These will be important future considerations as land use policy is updated and results of this report are used.

Table 40: Total New Units Needed to Meet Household Growth Needs, 2021 to 2041

Electoral Area	20-Yr SCRD Population Growth Rate	Households		New Units
		2021	2041	
Egmont / Pender Harbour (Electoral Area A)	29.3%	1,555	2,018	456
Halfmoon Bay (Electoral Area B)		1,365	1,772	400
Roberts Creek (Electoral Area D)		1,545	2,005	453
Elphinstone (Electoral Area E)		1,605	2,089	471
West Howe Sound (Electoral Area F)		1,100	1,429	323
Total New Units to Meet Household Growth Needs – 20 years				2,101

Sources: Statistics Canada, Census 2021; BC Stats; Housing Assessment Resource Tools (HART).

4.5. Housing Vacancy and Rental Vacancy Rate

The rental vacancy rate provides a snapshot of the current supply and demand balance in the rental housing market. This section estimates the number of new homes needed to achieve a target local vacancy rate of 3%, in line with provincial guidelines. It is important to note that the Canadian Mortgage and Housing Corporation (CMHC) does not publish rental vacancy rates at the electoral area level for the SCRD. Therefore, the provincial vacancy rate of 1.4% was used for the purposes of this calculation, following provincial guidance.

According on these calculations, 24 new homes are needed across the study area to reach the 3% vacancy rate. It is important to note that rental vacancy rates will be impacted by initiatives that support renters in the study area, such as providing relief for suppressed households and facilitating the movement of individuals experiencing or at risk of homelessness—for instance, those living in recreational vehicles and campgrounds—into rental properties. Table 41 details the number of new units required in each electoral area. These figures were determined by comparing the estimated number of units needed for a healthy 3% vacancy rate with the current number of rental units, based on the 1.4% provincial vacancy rate.

Table 41: Total New Units Needed to Achieve Target Rental Vacancy Rate, 2021 to 2041

Electoral Area	Target Vacancy Rate	Provincial Vacancy Rate	Renter Households	Target Estimated Number of Units	Local Estimated Number of Units	Total New Units to Achieve 3% Vacancy Rate – 20 years
Egmont / Pender Harbour (Electoral Area A)	3.0%	1.4%	240	247	243	4
Halfmoon Bay (Electoral Area B)			225	232	228	4
Roberts Creek (Electoral Area D)			375	387	380	7
Elphinstone (Electoral Area E)			285	294	289	5
West Howe Sound (Electoral Area F)			220	227	223	4
Total New Units to Achieve 3% Vacancy Rate – 20 years						24

Sources: Statistics Canada, Census 2021; Housing Assessment Resource Tools (HART).

4.6. Total 5-year and 20-year Housing Need

Tables 42 and Table 43 summarize the total number of new housing units required in 5- and 20-year timeframes based on the five components of housing need (components A-E) discussed above. Across all study area, 930 additional homes are needed within 5 years and a total of 3,018 new homes within 20 years.

The 5-year housing need calculation is derived from the 20-year estimates for each of the five components of current and anticipated need. In line with provincial guidelines, some components, such as homelessness, are relatively higher in the first 5 years, reflecting the urgency of addressing them.

Table 42: Total 5-Year Housing Need

Component	Total 5-Year Housing Need				
	Electoral Area A	Electoral Area B	Electoral Area D	Electoral Area E	Electoral Area F
1. Extreme Core Housing Need	23	6	18	9	6
2. Persons Experiencing Homelessness	7	7	8	9	6
3. Suppressed Household Formation	27	17	41	36	21
4. Anticipated Household Growth	148	130	147	152	104
5. Rental Vacancy Rate Adjustment	1	1	2	1	1
Total New Units - 5 years	207	161	216	208	138

Over the past five years, specifically from 2016 to 2021, a total of 420 new housing units were constructed (as indicated in Figure 10). This suggests that the number of new housing units required to be built over the next five years will need to more than double in order to meet the total 5-year housing demand of 930 additional units.

Table 43: Total 20-Year Housing Need

Component	Total 5-Year Housing Need				
	Electoral Area A	Electoral Area B	Electoral Area D	Electoral Area E	Electoral Area F
1. Extreme Core Housing Need	93	24	72	37	24
2. Persons Experiencing Homelessness	14	14	16	18	11
3. Suppressed Household Formation	109	68	164	145	84
4. Anticipated Household Growth	456	400	453	471	323
5. Rental Vacancy Rate Adjustment	4	4	7	5	4
Total New Units - 20 years	676	510	712	675	445

Chapter 5

Summary of the Key Areas of Local Need

Data sources include:

- Stakeholder Engagement conducted for the 2023 Social and Housing Needs Report
- Preventing and Reducing Homelessness Integrated Data Project
- SCRD

Residents across the study area are facing affordability challenges due to increasing market rental rates and ownership costs that are out of reach for many. Many families in the study area are unable to find their way onto the housing ladder due to substantive price barriers and a lack of suitable entry-level options. Renters, who typically earn lower incomes, are more likely to be impacted by these affordability challenges than owners, with impacts resonating across multiple key metrics. This is especially true for single-person households, single-parent families, and individuals with fixed incomes, many of whom spend over half of their income on housing.

The lack of affordable housing affects not only renters and owners but also the social and economic health of the SCRD. Many local businesses and essential service organizations are struggling to recruit and retain staff due to housing affordability issues.

Local Business & Service Organization Needs

In a 2021 survey of local businesses and service organizations, over 85% of respondents reported challenges hiring or retaining staff because of the community's the lack of affordable housing.



"It greatly affects our [business] members' ability to remain open and to get back some semblance of normal business activity."

"Sub-par quality of service hurting our business."

"Increased stress from being overworked."

The relative remoteness of the study area exacerbates these affordability challenges, as barriers to public transportation such as infrequent bus routes and gaps in service necessitate the ownership and maintenance of a private vehicle for residents to maintain their quality of life. The costs of owning and maintaining private vehicles can further intensify the housing affordability challenges that residents are already grappling with.

Aging Population Needs

Vulnerable demographics in the study area, including seniors, people experiencing homelessness, and people with disabilities, grapple with unique challenges due to a lack of affordable housing and require tailored housing solutions and support services. Supportive housing, a form of provincially funded accommodation that offers on-site support to residents, and special needs housing, which is designed for individuals who require assistance due to physical, sensory, mental health, or cognitive disabilities, are critical resources for these vulnerable groups.

Services can range from assisted living and healthcare to addiction recovery support, providing much-needed assistance in the daily lives of vulnerable and at-risk populations. While some supportive housing exists within the study area, the data indicates that there is a critical shortage of supportive housing options.

Seniors, one of the fastest-growing demographic groups in the study area, are increasingly in need of supportive housing and suitable downsizing options.

The housing landscape in the study area is dominated by single-detached houses, which poses additional challenges for seniors. Many of these housing units are not equipped to meet their needs, with issues such as difficult staircases and low-accessibility bathrooms creating mobility and livability challenges for aging populations. The physical demands of maintaining these housing units, combined with the associated financial strain and the potential for social isolation created by single-family housing units, further exacerbate the situation.

Seniors who require medical and non-medical support services face long waiting lists for home care or assisted living and complex care housing. Much of the missing care is coming from family caregivers, who report high levels of burnout. Many seniors who require care are forced to sell their houses and leave the community.

Seniors who are renters and living on fixed incomes are vulnerable to homelessness. If they lost their long-term rental, they are unlikely to afford the current rental costs, which are often more than their entire monthly income.

The following quotes were obtained from focus groups with front-line workers in the study area in 2023:



"The thing is, they sell, but they have to leave that community, which doesn't seem right. Because all their supports are in the community."

"[W]e have a major crisis for affordable housing for seniors on the Sunshine Coast. And people don't seem to care that they're evicting seniors, and that they have nowhere to go sometimes. I have two clients [who] were evicted... a year ago, and they're still living in a hotel in Gibsons."

"I would say probably close to 40 to 50 percent of my clients over the last two years have been seniors who were living on fixed incomes and have been evicted."

Developing comprehensive strategies to expand senior housing options, including assisted living facilities and in-home services as part of supportive seniors housing, and increase the supply of below-market or subsidized independent housing units for seniors will be essential to accommodate the aging population.

Collaborative and proactive planning and investment in housing policy and seniors housing infrastructure will support the needs of senior residents, providing them with the housing options.

Accessibility Needs

A 2023 Social and Housing Needs Assessment, conducted by the Regional Housing Coordinator, focused on people with intellectual disabilities assessed that the current supply of affordable and appropriately supported residential options does not come close to meeting current needs. As a result of the compounding challenges facing the study area's aging and at-risk populations, many caregivers of people with disabilities are experiencing burnout.

The ongoing shortage of supportive and special needs housing has a direct impact on population groups who need housing that is accessible, that provides amenities that support mobility issues, and caters to other day-to-day life needs.

Input from an engagement session in 2023 involving persons living with intellectual disabilities and their caregivers highlights the concerns of residents seeking special needs housing:





"My wife and I are caregivers for a special needs 40-year-old man. Our ongoing concern is finding the necessary housing to accommodate the 3 of us."

"My sons are now 21 and 23 and I am hoping to have housing in place for the next five years. I am now 57 and my husband is 73 so it is important to us that they are independent so when the time comes for us to leave this earth that they are in a good place. A place where that have their own room and social supports and just support for day-to-day life needs."

Homelessness Needs

People experiencing homelessness are particularly vulnerable to the lack of supportive housing and affordable housing in the SCRD. As of 2021, approximately 146 people were counted as experiencing homelessness in the SCRD. Within the study area this corresponds to 73 individuals. However, this number is likely to be higher due to hidden homelessness, such as couch surfing, camping, and single mothers with children living with grandparents.

Engagement sessions conducted by the Regional Housing Coordinator in 2023 shed light on the need for accessible supportive housing, the intersection of homelessness with mental health and addiction, and the social responsibility towards public health and safety:



"I just want to have a door to close. I want to have security. I do not feel safe in a tent ... I don't like where I am, behind Hightide. But ... I'm afraid to be away from there. Because there's no buses in certain places ... I don't have a phone."

"Sleeping on the ground is not good for old bones, your nutrition, not having that level of protein that you need to heal. And one thing leads to another, and that's often the gateway to repeat admissions to the hospital, repeat visits to the emergency room, greater burden on the system and down a road of further health decline. And, you know, you see a lot of things, like chronic diseases like diabetes, which factor in as well. So it's a huge problem. The actual cost to society for somebody to be homeless is astronomical."

"And you have mental health and addictions, people that are plagued with that. And in that area, we are, I think, sorely underserved as a community, from every level, whether it's treatment beds, places for people to go after treatment, recovery houses, transition houses. I mean, it's a whole spectrum of things.... [Even for somebody to throw in 10 treatment beds on the coast, if they've got nowhere to go after their 28 days [what happens to that person next]."

"Even BC Parks provides hand washing and washrooms because you can't just live in a tent endlessly without those things. So I think, how can we do that in a way that is not enabling it or condoning it, but also making sure that we have a duty to provide public health and safety"

The data indicates that youth accounts for 12% of the homeless population, and people who identify as Indigenous make up 44% of the homeless population. This represents a troubling statistic, as children and individuals that identify as indigenous are often at risk of additional vulnerabilities that can compound precarious living situations.

Based on these figures, there is need for more transition houses and shelters across the study area. To meet the specific needs of many people experiencing homelessness, supportive housing providing on-site supports, such as life-skills training and connections to primary health care or substance use services, will be essential.

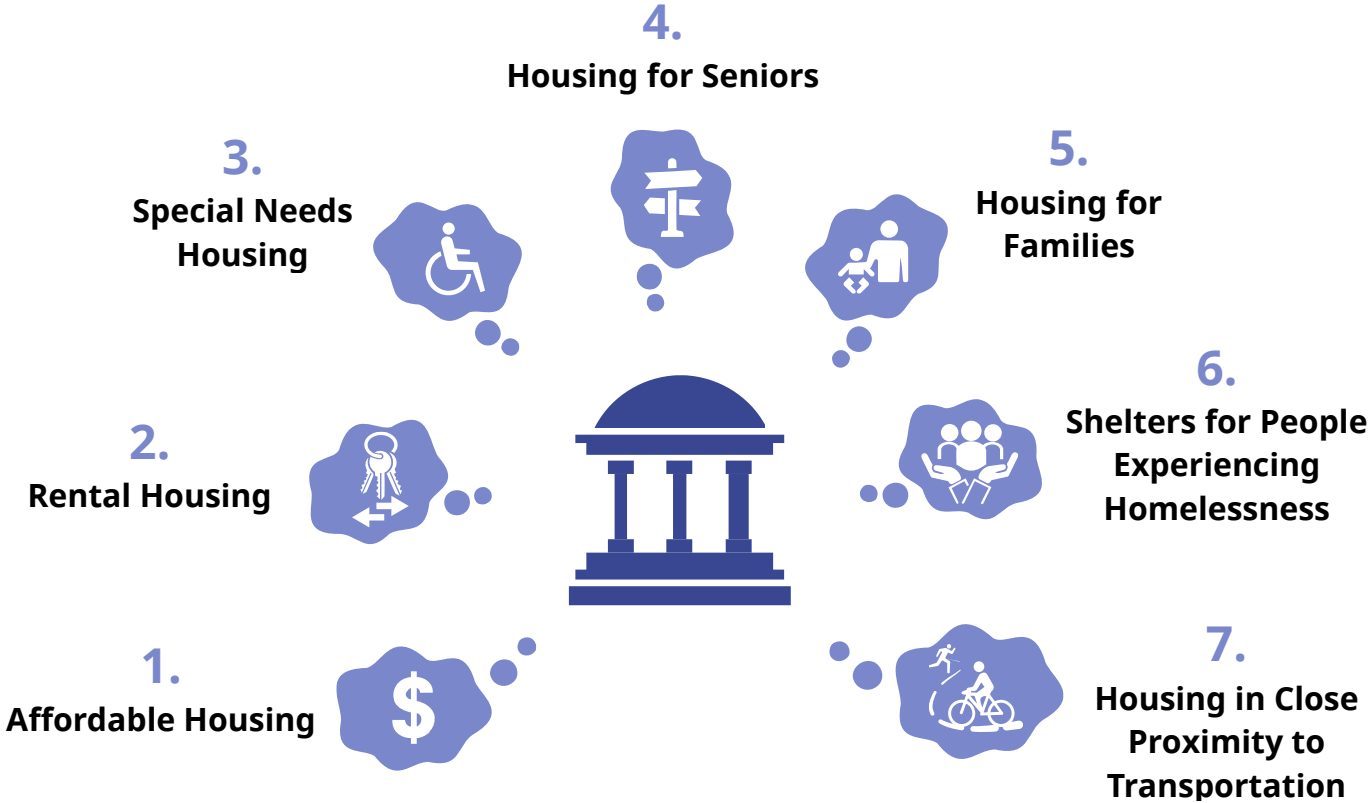
Despite their relatively low population density, many electoral areas in the study area are serviced by public transportation options, including bus services, with Egmont / Pender Harbour being the only exception. However, according to a survey conducted in 2024, respondents identified several significant barriers to transportation. These include the frequency and gaps in bus routes, which were noted by 35% of respondents, and concerns about highway safety, raised by 24% of participants.

Furthermore, many households in the study area are not conveniently located on a transit corridor or within a walking distance of essential services and amenities. These facilities are predominantly situated in more densely populated areas such as the District of Sechelt and the Town of Gibsons, creating accessibility barriers for those in more remote locations.

Due to the limited public transit options and the distance to amenities, the ownership and maintenance of a private vehicle is almost a necessity for many residents to maintain their quality of life. The costs associated with owning and maintaining private vehicles can further intensify the housing affordability challenges that residents are already grappling with.

5. Statements about Key Areas of Local Need of each Electoral Area

Legislation for the Provincial HNR mandates local governments to include statements about **seven key local needs** specific to each of their electoral areas. The sections below outline these statements, detailing the key local needs for each electoral area within the study area.



5.1 Egmont / Pender Harbour (Electoral Area A)



5.1.1. Affordable Housing

The study area has a high inventory of single-detached houses that are not affordable or suitable for most median-income households. Between 2006 and 2021, housing values in Egmont / Pender Harbour have increased significantly, with the average housing unit price nearly doubling (+92.6%). Like in the rest of the study area, Egmont / Pender Harbour's large inventory of single-detached houses has exacerbated an urgent demand for smaller housing units, including accessory dwelling units, secondary suites, multiplexes, and small-scale non-luxury purpose-built apartment buildings, particularly studio or 1-bedroom suites.

Median after-tax income of renters in Egmont / Pender Harbour is notably lower than that of owners, with renters earning 27.4% less than owner households as of 2021. Almost one in three renter households (31.3%) in Egmont / Pender Harbour are spending 30% or more of their income on rent, whereas 15.6% of the owners face a similar burden.



5.1.2. Rental Housing

Despite rising rental prices, rental household incomes have not kept pace, signalling the need for a greater supply of more affordable non-market housing. Average rents in Egmont / Pender grew by 65.4% between 2006 and 2021 to \$1,080. The rent for recently listed market-rate units is not affordable for most households earning median incomes. This is especially difficult for single-person households, single-parent families, and individuals with fixed incomes, many of whom are paying over 50% of their income on housing.

Renter households are particularly vulnerable to issues of affordability, adequacy, and suitability. 41.7% of renter households (100 households) were in "core housing need" in 2021, meaning that the housing units they rent fail to meet standards for overall affordability, adequacy, or suitability, with 16.7% (40 households) in extreme core housing need.

Despite these challenges, there are only 10 rent supplement housing units in Egmont / Pender Harbour as of 2023. The demand for non-market housing in the study area is very high with many households on BC Housing's Housing Registry waitlist. It is estimated that Egmont / Pender Harbour will need an additional 48 rental units between 2021 and 2041 to support renter households in extreme core housing need.



5.1.3. Special Needs Housing

According to BC Housing, supportive housing is subsidized housing with on-site supports for single adults, seniors, and people with disabilities at risk of or experiencing homelessness. The availability of supportive housing in the study area is critically low; according to BC Housing's 2023 data there are no supportive housing units in Egmont / Pender Harbour. As noted in the section summary, this represents a challenge for the area, as individuals at risk of homelessness and other at-risk population often rely on supportive housing to help prevent falling into a cycle of homelessness. Like in the rest of the study area, single occupancy units were found to be the preferred option for special needs housing, with some seeking adjoining units for caregivers and families.



5.1.4. Housing for Seniors

At 60.4 years old, Egmont / Pender Harbour had the highest median age in study area in 2021. 37.2% of the population in Egmont / Pender Harbour are seniors, representing one of the fastest growing population groups in the Electoral Area. According to BC Housing's 2023 data, there are 22 independent seniors housing units in the study area. However, none are in Egmont / Pender Harbour. The availability of housing units for seniors requiring assisted living services remains critically low across the study area, although specific figures are not provided by BC Housing.

Almost half of the households in Egmont / Pender are headed by seniors (44% or 685 households in 2021). As the majority of housing units in the study area are single detached dwellings, seniors may face accessibility challenges such as difficulties with stairs and bathrooms not equipped for their needs. Single detached houses often also require significant maintenance, which can be physically demanding and increasingly challenging as they age.

Additionally, living in single detached homes can be financially burdensome and socially isolating, often lacking easy access to social activities, community services and healthcare facilities, all of which are crucial for seniors' well-being. These seniors have few options to downsize to suitable and safe housing in their community as they age. Many seniors who require care are forced to sell their houses and leave the community. Seniors who are renters and living on fixed incomes are vulnerable to homelessness. If they lost their long-term rental, they are unlikely to afford the current rental costs, which are often more than their entire monthly income.



5.1.5. Housing for Families

There is a need for affordable housing options for families in Egmont / Pender Harbour and in the study area. Of the 965 family households residing in Egmont / Pender Harbour, 265 are families with children. Many families cannot afford to enter the ownership market as there are few entry-level options for them in the Electoral Area. The cost of larger units in both ownership and rental markets are significant. Market-rate housing is not affordable for most single-parent families, particularly single-parent families including women and their children who have experienced violence and are living in short-term transitional housing with nowhere to go.



5.1.6. Shelters for People Experiencing Homelessness

The number of people who are homeless or at risk of homelessness is increasing in the region. Of the 73 individuals experiencing homelessness within the study area, 14 of them are estimated as living in Egmont/Pender Harbour.



5.1.7. Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

There are no public transit options that connect Egmont / Pender Harbour to Sechelt. Many households in the Electoral Area face difficulties accessing services and amenities, which are often not within walking distance and are concentrated in more densely populated areas like the District of Sechelt and the Town of Gibsons. Without adequate public transit or closer amenities, owning and maintaining a private vehicle becomes almost a necessity for residents to maintain their quality of life. The costs of owning and maintaining private vehicles further compounds the housing affordability challenges that residents of Egmont / Pender Harbour are already facing. The SCRCD would benefit from leveraging its existing data on public transit routes and housing distributions to understand key areas of need in terms of supporting transit-oriented development. Proximity analysis can reveal which transit routes best serve existing population distributions, where prospective key service gaps currently exist, and where the SCRCD can focus its efforts in promoting additional growth and densification around transit routes.

5.2 Halfmoon Bay (Electoral Area B)



5.2.1. Affordable Housing

Between 2006 and 2021, housing values in the study area have seen a significant increase, with the average housing unit price in Halfmoon Bay increasing by 86.2%. Notably, this represented the slowest increase in housing unit prices compared to the rest of the study area. Despite the relatively slow increase, many houses are not affordable or suitable for most median-income households in Halfmoon Bay. Like in the rest of the study area, the Halfmoon Bay's large inventory of single-detached houses has exacerbated an urgent demand for smaller housing units, including accessory dwelling units, secondary suites, multiplexes, and small-scale non-luxury purpose-built apartment buildings, particularly studio or 1-bedroom suites.

As of 2021, 24.4% of renter households are considered low income in Halfmoon Bay, earning less than \$60,000 annually after tax. For owner households, the proportion of low income earners is 33.3%. Similar to other electoral areas, median income of renters in Halfmoon Bay is significantly lower than that of owners, with renters earning 25% less in median household income than owner households as of 2021. One in three renter households in Halfmoon Bay are spending 30% or more of their income on rent, whereas 18.4% of the owners face a similar burden.



5.2.2. Rental Housing

Like the SCRD and British Columbia more broadly, there is considerable demand for affordable rental housing in Halfmoon Bay. Within the Electoral Area, the cost of rent has risen significantly over the last four Census periods. As of 2021, the average monthly rent in Halfmoon Bay stands at \$1,380, representing an increase of \$997 since 2006. Despite this increase, as compared to the rest of the study area, Halfmoon Bay has the smallest percentage of renters living in "core housing need" and "extreme core housing need", with the 2021 proportions being 6.7% and 0% respectively.

Since 2006, the population of renter households in Halfmoon Bay has grown by 55%. Like in much of the SCRD, however, increases in the supply of affordable rental properties has not helped to balance out the increase in demand over the last four Census periods. As evidenced by increasing rental prices across the Electoral Area, Halfmoon Bay continues to experience pressure related to shelter costs for the area's growing number of renter households.

With rising rental prices, renter households making the median annual income are expected to continue to experience financial strain related to expenditure of housing and related costs of living. Given that the area had the smallest inventory

of rental housing of all the study area in 2021, there is a risk that renter households will continue to experience increased precarity in the coming years.

Given that the majority of the rental housing stock in Halfmoon Bay is constituted by private investments rather than purpose-built rentals, there is considerable demand for non-market housing in the area. Despite these challenges, as of 2023, the BC Housing Administration maintains only 2 rental supplement units within the boundaries of Halfmoon Bay. It is estimated that Halfmoon Bay will need an additional 24 rental units over 20 years (2021 to 2041) to accommodate renters in extreme core housing need.



5.2.3. Special Needs Housing

As of 2023, data sourced from BC Housing indicates that there are no supportive housing units offering transitional support and assisted living services in Halfmoon Bay. As noted in the section summary, this represents a challenge for the area, as individuals at risk of homelessness and other at-risk population often rely on supportive housing to help prevent falling into a cycle of homelessness. Like in the rest of the study area, single occupancy units were found to be the preferred option for special needs housing, with some seeking adjoining units for caregivers and families.



5.2.4. Housing for Seniors

As of 2021, the median age of residents in Halfmoon Bay was 56.8. About one in three residents (33.1%) in Halfmoon Bay are seniors, representing one of the fastest growing population groups in the Electoral Area. According to BC Housing's 2023 data, there are 22 independent seniors housing units in the study area. However, none are in Halfmoon Bay. The availability of housing units for seniors requiring assisted living services remains critically low across the study area, although specific figures are not provided by BC Housing.

Almost half of the households in Halfmoon Bay are headed by seniors (44.3% or 605 households in 2021). As the majority of housing units in Halfmoon Bay are single detached dwellings, seniors living in the Electoral Area may face accessibility challenges such as difficulties with stairs and living with bathrooms not equipped for their needs. Single detached houses often also require significant maintenance, which can be physically demanding and increasingly challenging as they age. With few options to downsize to smaller, more suitable and more accessible housing in the Halfmoon Bay area, the growing senior population in Halfmoon Bay may experience increasing challenges related housing as they age.



5.2.5. Housing for Families

As of 2021, there are 910 family households in Halfmoon Bay – representing 66.7% of the total private households in the Electoral Area. Of these family households, 335 are families with children. There is a need for affordable housing options for families in Halfmoon Bay and in the rest of the study area. The cost of larger units in both ownership and rental markets are significant and rising, and many families cannot afford to enter the ownership market as there are few entry-level options for them. Like in the rest of the study area, single-parent families are most severely impacted by the affordability challenges in Halfmoon Bay. This situation is particularly acute for single-parent families led by mothers who have experienced violence. These lone-parent families often find themselves living in short-term transitional housing with limited options for permanent accommodation. As noted previously, there are only 2 transitional housing options maintained within Halfmoon Bay.



5.2.6. Shelters for People Experiencing Homelessness

Of the 73 individuals within the study area experiencing homelessness, 14 were estimated to be residing in Halfmoon Bay. It is crucial to understand that this figure may not fully represent the actual number of homeless individuals due to the prevalence of hidden homelessness, such as couch surfing, camping, and single mothers with children living with grandparents.



5.2.7. Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

Halfmoon Bay is one of the 4 electoral areas serviced by bus routes within the study area. The SCRD would benefit from leveraging its existing data on public transit routes and housing distributions to understand key areas of need in terms of supporting transit-oriented development. Proximity analysis can reveal which transit routes best serve existing population distributions, where prospective key service gaps currently exist, and where the SCRD can focus its efforts in promoting additional growth and densification around transit routes.

5.3 Roberts Creek (Electoral Area D)



5.3.1. Affordable Housing

Housing values on the Roberts Creek have increased significantly in recent years, with the average housing unit price increasing by 105.6% between 2006 and 2021. Across the study area, Roberts Creek has the highest share of renters earning less than \$60,000 annually with 155 households, representing 40.8% of the total renter households in the Electoral Area. For owner households, the proportion in 2021 stood at 730, or 31.8% of all owner household. Similar to the rest of the study area, median after-tax income of renters in Roberts Creek is significantly lower than that of owners, with renters earning 65% of the median owner household income.

Affordability is a significant challenge in Roberts Creek and many houses are not affordable or suitable for most median-income households in the Electoral Area. Compared to the rest of the study area, Roberts Creek has the highest share of renters that do not have access to affordable housing. As of 2021, 34.2% (130 renter households) of the renter households in Roberts Creek are spending 30% or more of their income on rent, whereas 14.6% (170 owner households) of the owners face a similar burden. Like in the rest of the study area, the Electoral Area's high inventory of single-detached houses has helped to stimulate demand for smaller housing units, including accessory dwelling units, secondary suites, multiplexes, and small-scale non-luxury purpose-built apartment buildings, particularly studio or 1-bedroom suites.



5.3.2. Rental Housing

The cost of rent in Roberts Creek has risen significantly over the past four Census periods. As of 2021, the average monthly rent in Roberts Creek stood at \$1,405 as of 2021, representing a substantive increase from 2006 where average rent was just \$846. One factor driving this increase has been a significant increase in the number of renter households residing in Roberts Creek over this period. Like in the rest of the study area, rising rental prices frequently outstrip increases in household incomes in Roberts Creek, meaning that renter households making the median income are likely to continue to experience financial strain related housing and cost of living expenses. Compared to the rest of the study area, renters in Roberts Creek are more likely to live in housing that is unaffordable, inadequate, or unsuitable, with 36.8% identified as being “core housing need” and 15.8% in “extreme core housing need”. As of 2023, however, only 10 rent assisted units are currently in operation within Roberts Creek, and it is estimated that the area will need an additional 48 rental units over the next 20 years to support renters in extreme core housing need.



5.3.3. Special Needs Housing

As of 2023, data sourced from BC Housing indicates that there are no supportive housing units offering transitional support and assisted living services in Roberts Creek. As noted in the section summary, this represents a challenge for the area, as individuals at risk of homelessness and other at-risk population often rely on supportive housing to help prevent falling into a cycle of homelessness. Like in the rest of the study area, single occupancy units were found to be the preferred option for special needs housing, with some seeking adjoining units for caregivers and families.



5.3.4. Housing for Seniors

As of 2021, the median age of residents in Roberts Creek is 51.2 years old – the lowest median age in the study area. Seniors represent about 30% of the population in Roberts Creek (1,050 individuals being 65 years or older as of 2021) and about 41.7% of the households in Roberts Creek are led by seniors (645 households in 2021). According to BC Housing's 2023 data, there are 22 independent seniors housing units in the study area; however, none are in Roberts Creek. The availability of housing units for seniors requiring assisted living services remains critically low across the study area, although specific figures are not provided by BC Housing.

As the majority of housing units in Roberts Creek are single detached dwellings, seniors living in the Electoral Area may face accessibility challenges such as difficulties with stairs and living with bathrooms not equipped for their needs. Single detached houses often also require significant maintenance, which can be physically demanding and increasingly challenging as they age. With few options to downsize to smaller, more suitable and more accessible housing in the Roberts Creek area, the growing senior population in Roberts Creek may experience increasing challenges related to housing as they age.



5.3.5. Housing for Families

As of 2021, there are 990 family households in Roberts Creek (64% of the total private households in Roberts Creek). Of these family households, 470 are families with children. The cost of larger units in both ownership and rental markets are significant. This has created a pressing need for more affordable housing options for families in Roberts Creek. The scarcity of entry-level options in the Electoral Area has made it particularly challenging for many families to enter the ownership market.



5.3.6. Shelters for People Experiencing Homelessness

Within the study area there were an estimated 73 individuals experiencing homelessness in 2021. Of these, 16 were estimated to be residing in Roberts Creek. It is crucial to understand that this figure may not fully represent the actual number of homeless individuals due to the prevalence of hidden homelessness, such as couch surfing, camping, and single mothers with children living with grandparents.



5.3.7. Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

Roberts Creek is one of the four electoral areas serviced by bus routes within the study area. The SCRD would benefit from leveraging its existing data on public transit routes and housing distributions to understand key areas of need in terms of supporting transit-oriented development. Proximity analysis can reveal which transit routes best serve existing population distributions, where prospective key service gaps currently exist, and where the SCRD can focus its efforts in promoting additional growth and densification around transit routes.

5.4 Elphinstone (Electoral Area E)



5.4.1. Affordable Housing

Between 2006 and 2021, the average housing unit price in Elphinstone increased by 106%. Notably, this represented one of the highest increases in housing unit prices within the study area. With a median after-tax household income of \$77,500, many houses in Elphinstone are not affordable or suitable for most median-income households in the Electoral Area. Like in the rest of the study area, the Electoral Area's high inventory of single-detached houses has helped to stimulate demand for smaller housing units, including accessory dwelling units, secondary suites, multiplexes, and small-scale non-luxury purpose-built apartment buildings, particularly studio or 1-bedroom suites.

As of 2021, one in three renter households (95 renter households and 33.3% of the total renter households) in Elphinstone are considered low income, earning less than \$60,000 annually. For owner households, the proportion is 25.4% (335 owner households). Similar to the rest of the study area, median income of renters in Elphinstone is significantly lower than that of owners, with renters earning 34.6% less than owner households as of 2021²¹. About 30% of renter households (85 households) in Elphinstone are spending 30% or more of their income on rent, whereas only 12% of the owners (160 households) face a similar burden.



5.4.2. Rental Housing

There is a high demand for rental housing in Elphinstone and across the study area. Cost of rent has risen significantly over the years. The average monthly rent in Elphinstone is \$1,450 as of 2021, increasing from \$936 in 2006. A significant portion of renters in Elphinstone are living in rental units that are unaffordable, inadequate, or unsuitable, with 17.5% identified as being in "core housing need" and 8.8% in "extreme core housing need".

The population of renter households in Elphinstone has grown by 58.3% since 2006. However, with more renters in the Electoral Area, the increase in rental properties has not kept pace, pushing up the cost of rent. With rising rental prices, renter households making the median income are likely unable to find appropriate rental units suited to their respective income levels.

²¹ Based on the 2021 Census data, the median after-tax incomes of renter households and owner households in Elphinstone were \$55,600 and \$85,000, respectively.



5.4.3. Special Needs Housing

As of 2023, data sourced from BC Housing indicates that there are four supportive housing units offering transitional support and assisted living services in Elphinstone. As noted in the section summary, this represents a challenge for the area, as individuals at risk of homelessness and other at-risk population often rely on supportive housing to help prevent falling into a cycle of homelessness. Like in the rest of the study area, single occupancy units were found to be the preferred option for special needs housing, with some seeking adjoining units for caregivers and families.



5.4.4. Housing for Seniors

As of 2021, the median age of residents in Elphinstone is 52 years old and about 27% of the residents in the Electoral Area are seniors. According to BC Housing's 2023 data, there are 22 independent seniors housing units in the study area; however, none are in Elphinstone. These are housing arrangements designed for seniors who are capable of living on their own. As for seniors requiring transitional support and assisted living services, the number of housing units designed for these individuals remains very low in Elphinstone. According to BC Housing, there are only 4 supportive housing that provide transitional support and assisted living services in the Electoral Area.

About 40% of the households in Elphinstone are headed by seniors (645 households in 2021). As the majority of housing units in the Electoral Area are single detached dwellings, seniors may face accessibility challenges such as difficulties with stairs and bathrooms not equipped for their needs. Single detached houses often also require significant maintenance, which can be physically demanding and increasingly challenging as they age. Additionally, living in single detached homes can be financially burdensome and socially isolating, often lacking easy access to social activities, community services and healthcare facilities, all of which are crucial for seniors' well-being. These seniors have few options to downsize to suitable and safe housing in their community as they age.



5.4.5. Housing for Families

As of 2021, there are 1,095 family households in Elphinstone (68.2% of the total private households in the Electoral Area). Of these family households, 485 are families with children. The need for affordable housing options for families in Elphinstone is high. The cost of larger units in both ownership and rental markets are significant and many families cannot afford to enter the ownership market as there are few entry-level options in the Electoral Area and across the study area.



5.4.6. Shelters for People Experiencing Homelessness

146 individuals were identified as experiencing homelessness in the SCR D in 2021. This corresponds to 73 individuals within the study area. Of these, 18 were estimated to be residing in Elphinstone. It is crucial to understand that this figure may not fully represent the actual number of homeless individuals due to the prevalence of hidden homelessness, such as couch surfing, camping, and single mothers with children living with grandparents.



5.4.7. Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

Elphinstone is one of the four electoral areas serviced by bus routes within the study area. The SCR D would benefit from leveraging its existing data on public transit routes and housing distributions to understand key areas of need in terms of supporting transit-oriented development. Proximity analysis can reveal which transit routes best serve existing population distributions, where prospective key service gaps currently exist, and where the SCR D can focus its efforts in promoting additional growth and densification around transit routes.

5.5 West Howe Sound (Electoral Area F)



5.5.1. Affordable Housing

Between 2006 and 2021, housing values in West Howe Sound have increased by 106.7%. Notably, this represented the highest increase in housing unit prices compared to the rest of the study area. With the median after-tax household income of \$70,000, many houses in West Howe Sound are not affordable or suitable for most median-income households in the Electoral Area. Like in the rest of the study area, the Electoral Area's high inventory of single-detached houses has helped to stimulate demand for smaller housing units, including accessory dwelling units, secondary suites, multiplexes, and small-scale non-luxury purpose-built apartment buildings, particularly studio or 1-bedroom suites.

As of 2021, one in three renter households (70 renter households and 31.8% of the total renter households) in West Howe Sound are considered low income, earning less than \$60,000 annually. For owner households, the proportion is 26.1% (230 owner households). Like the rest of the study area, the median income of renters in West Howe Sound is significantly lower than that of owners, with renters earning almost 40% less than owner households as of 2021²². About 41% of renter households (90 households) in West Howe Sound are spending 30% or more of their income on rent, whereas only 10.8% of the owners (95 households) face a similar burden.



5.5.2. Rental Housing

The cost of rent has risen significantly in West Howe Sound over the last 4 years. In 2021, the average monthly rent in West Howe Sound was \$1,380, a sharp increase from \$888 in 2006. A significant portion of renters in West Howe Sound are living in rental units that are unaffordable, inadequate, or unsuitable, with 18.2% identified as being in "core housing need" and 11.4% in "extreme core housing need".

Despite the challenges faced by renters, as of 2023, there are only 21 rent supplement units under BC Housing Administration in West Howe Sound. Yet, it holds the highest inventory of rent supplement units compared to the rest of the study area. It is estimated that West Howe Sound will need an additional 24 rental units over 20 years (2021 to 2041) to support rental households in extreme core housing need.

²² Based on the 2021 Census data, the median after-tax incomes of renter households and owner households in West Howe Sound were \$46,000 and \$76,000, respectively.



5.5.3. Special Needs Housing

The availability of supportive housing in West Howe Sound is very low. According to BC Housing's 2023 data there are no supportive housing units that provide transitional support and assisted living services in West Howe Sound. As noted in the section summary, this represents a challenge for the area, as individuals at risk of homelessness and other at-risk population often rely on supportive housing to help prevent falling into a cycle of homelessness. Like in the rest of the study area, single occupancy units were found to be the preferred option for special needs housing, with some seeking adjoining units for caregivers and families.



5.5.4. Housing for Seniors

As of 2021, the median age of residents in West Howe Sound is 55.6 years old and about 32% of the residents in the Electoral Area are seniors. According to BC Housing's 2023 data, there are 22 independent seniors housing units in the study area – all are in West Howe Sound. These are housing arrangements designed for seniors who are capable of living on their own. As for seniors requiring assisted living services, the availability of housing units designed to accommodate this vulnerable group remains critically low in West Howe Sound and across the study area.

About 45% of the households in West Howe Sound are headed by seniors (495 households in 2021). Like the rest of the study area, the majority of housing units in West Howe Sound are single detached dwellings. This population is more likely to face accessibility challenges such as difficulties with stairs and bathrooms not equipped for their needs. Single detached houses often also require significant maintenance, which can be physically demanding and increasingly challenging as the residents age. Living in single detached homes can be financially burdensome and socially isolating, often lacking easy access to social activities, community services and healthcare facilities, all of which are crucial for seniors' well-being. These seniors have few options to downsize to suitable and safe housing in their community.



5.5.5. Housing for Families

As of 2021, there are 700 family households in West Howe Sound (63.6% of the total private households in the Electoral Area). Of these households, 260 are families with children. The need for affordable housing options for families in West Howe Sound is high. The cost of larger units in both ownership and rental markets are significant and many families cannot afford to enter the ownership market as there are few entry-level options in the Electoral Area and across the study area.



5.5.6. Shelters for People Experiencing Homelessness

146 individuals were identified as experiencing homelessness across the SCRD in 2021. Within the study area this corresponds to 73 individuals. Of these, 11 were estimated to be residing in West Howe Sound. It is crucial to understand that this figure may not fully represent the actual number of homeless individuals due to the prevalence of hidden homelessness, such as couch surfing, camping, and single mothers with children living with grandparents.



5.5.7. Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation

West Howe Sound is one of the four electoral areas serviced by bus routes within the study area. The SCRD would benefit from leveraging its existing data on public transit routes and housing distributions to understand key areas of need in terms of supporting transit-oriented development. Proximity analysis can reveal which transit routes best serve existing population distributions, where prospective key service gaps currently exist, and where the SCRD can focus its efforts in promoting additional growth and densification around transit routes.

5.6 For Consideration

This HNR has identified different types of housing that are currently in short supply within the community. To address affordability challenges and to support vulnerable members in the study area communities will require more than a single solution:



Housing Supply & Demands

The data presented in this report indicates the need to increase the supply of affordable, below-market housing for residents across the study area. Due to a high inventory of single-detached dwellings, renters, first-time owners, and seniors are in need of smaller housing units, such as accessory dwelling units, secondary suites, multiplexes, and small-scale purpose-built apartment buildings, particularly studio or 1-bedroom suites.



Housing Options & Services

Additionally, with seniors representing one of the current fastest growing demographic groups in the study area, developing strategies to expand senior housing options such as assisted living facilities and subsidized independent housing units for seniors will be essential to accommodate the aging population.



Housing Assistance & Solutions

The SCRD has received input from previous housing needs reports and the Regional Housing Coordinator which outline strategies that can assist vulnerable groups to improve their current housing situation. These strategies are particularly intended to assist individuals living at the intersection of homelessness, addiction, and mental health issues, as well as senior citizens.

The emphasis of these initiatives is on devising services and solutions that prioritize prevention and successful transitions out of homelessness. These include addressing the affordability challenges and supporting the vulnerable members of the SCRD community necessitates a comprehensive approach undertaken by the SCRD and all levels of government.

Possible Actions include:

- 1** Housing for people going through addiction recovery, including short-term treatment and recovery housing, second-stage housing, and long-term abstinence-based supportive housing.
- 2** Housing that supports people living with mental illness or requiring complex care.
- 3** Emergency and supportive housing for youth.
- 4** Deeply affordable housing for people living on fixed incomes, single-parent families, and young working adults.
- 5** Supportive housing for seniors who are living with addictions and require long-term care.
- 6** Appropriate transitional housing for people to move out of encampments, unsafe living conditions, emergency shelters, or low-barrier supportive housing.
- 7** Diversion and rapid rehousing (temporary housing) for people who are experiencing sudden homelessness.
- 8** Housing options that address the 'missing middle' challenge that are deployed in the right locations, providing necessary amenities and mobility options.
- 9** Planning and strategizing for diverse housing developments beyond single-family dwellings.
- 10** Proactively planning for the increasing needs of the growing senior population.
- 11** Improved understanding of servicing capacity within each of the electoral areas in order to determine whether and how existing infrastructure can accommodate housing developments and additional residents.
- 12** Reinvestment in the aging housing stock, such as the maintenance and upgrade of older buildings.
- 13** Readiness to scale up the development pipeline through enhanced administrative capacity.

The goal is to foster a community where everyone has access to safe, affordable housing options that cater to the diverse needs of the various demographics in the study area.

Provincial legislation requires that local governments must consider the most recent housing need when amending an OCP. As such, the SCRD is committed to leveraging the insights found within this report to inform their future Official Community Plan, with a key focus on developing an integrated and coherent policy framework that outlines clear goals and initiatives designed to help the SCRD to address its existing housing challenges.

The findings of this HNR are intended to **provide the SCRD with an understanding of the housing needs within the study area**. This understanding will be used to **inform future plans and initiatives** by the SCRD, including identifying strategies to address these needs and determining the locations and sizes of new developments in the area.

Chapter 6 further delves into the specifics of some of the action that have been conducted since the SCRD's last HNR and which will help to form the basis of momentum for continued progress.

Chapter 6

Looking Back

Chapter 6 provides a summary of the actions undertaken by the Sunshine Coast Regional District to address housing needs, since the publication of the most recent HNR.

Data sources include:

- SCRD

The SCRD, in collaboration with the Town of Gibsons and the District of Sechelt, published an HNR in November 2020.

Since the publication of the 2020 HNR, the SCRD has taken seven key action items to reduce housing needs:

- 1** Creation of Regional Housing Coordinator Position
- 2** Increase in allowable size of Auxiliary Dwelling Units (ADUs), permit suites in all houses, and further regulate Short Term Rentals (STRs) in Electoral Areas B, D, E, and F
- 3** Senior Housing Project Collaboration: Campbell House at Lily Lake in Pender Harbour (Electoral Area A)
- 4** Negotiated a Community Amenity Contribution toward Affordable Housing policy development: 268 Stella Maris in West Howe Sound (Electoral Area F)
- 5** Negotiated a Strata Lot Donation to Habitat for Humanity (Affordable Housing Contribution): 1457 North Road in West howe Sound (Electoral Area F)
- 6** Completed Development Approvals Process Review (DAPR)

Action 1 - Creation of the Regional Housing Coordinator Position

One of the key steps taken by the SCRD was the creation of a Regional Housing Coordinator position. The position is made possible through revenue sharing of the provincial Municipal & Regional District Tax on accommodations. Since 2022, the Regional District has overseen the contracted services of a shared Regional Housing Coordinator. This role involves the development and implementation of a regional housing plan, including community engagement related to the implementation of the plan and ongoing housing priorities.

Action 2 - Increase in allowable size of Auxiliary Dwelling Units (ADUs), permit suites in all houses, and further regulate Short Term Rentals (STRs)

The SCRD has made significant changes to zoning regulations in four of its electoral areas. Zoning Bylaw No. 722, which establishes the zoning and subdivision districts for Electoral Areas B (Halfmoon Bay), D (Roberts Creek), E (Elphinstone) and F (West Howe Sound), was adopted by the SCRD Board on October 13, 2022. The new bylaw replaced the over 30-year-old Zoning Bylaw 310 and puts forward new regulations in key areas, such as housing, residential agriculture and home-based business, and provides a new more user-friendly format, with expanded definitions.

Examples of where the new bylaw helps address housing needs includes:

- Increased Auxiliary Dwelling Unit (ADU) size from 55m² to 90m² to enhance housing option.
- New accessory housing allowance (secondary suite up to 55m²) for a single-unit dwelling.
- Established clear rules for Short Term Rentals (STRs).

Action 3 - Senior Housing Project

Campbell House at Lily Lake in Pender Harbour (Electoral Area A)

Since the publication of the 2020 HNR, 14 new affordable rental housing units have been approved for construction. These housing units provide supports for seniors with low to moderate incomes in Pender Harbour (Electoral Area A).

Additionally, since 2021, a partnership between the Province, through BC Housing, the SCRD, and Pender Harbour Seniors Housing Society (PHSHS) is spearheading the construction of a three-storey apartment building: Campbell House. The apartment building, located at 12730 Lagoon Rd., will have a mix of one- and two-bedroom units, including two accessible units. Each unit at Campbell House will be wheelchair accessible, have its own balcony, basic kitchen, and other features designed to make it easier for seniors to get around. Construction of Campbell House began in 2021 and is currently still underway at the time of writing this report. As part of the project's funding, the Province, through BC Housing, is providing approximately \$4.15 million to the project.

BC project funding and grant included:

- Approximately, \$2.75 million of the funding is provided through the Provincial Investment in Affordable Housing fund; and,
- A Deepening Affordability grant of approximately \$1.4 million. Without the additional Deepening Affordability investment, the rents would not have been as affordable for people in the community.

In addition to the \$4.15 million in government funding, the Pender Harbour Seniors Housing Society (PHSHS) provided the land for the project and the SCRD provided \$45,000 of in-kind support.

Action 4 - Cash Contribution to Affordable Housing

268 Stella Maris in West Howe Sound (Electoral Area F)

The SCRD negotiated a Community Amenity Contribution toward affordable housing policy development as a result of the zoning bylaw application at 268 Stella Maris in West Howe Sound (Electoral Area F). The owners and the SCRD entered into a covenant, under Section 219 of the *Land Title Act*, to ensure that a cash contribution of \$7,500 per new lot created by the subdivision of the lands would be made towards affordable housing policy development. The covenant registered in March 2024 and was made possible via Policy 7.3.4 of the West Howe Sound Official Community Plan (OCP). At the time of writing this report, the subdivision is underway with an anticipated 16-lot subdivision.

Action 5 - Strata Lot Donation to Habitat for Humanity (Affordable Housing Contribution)

1457 North Road in West howe Sound (Electoral Area F)

The SCRD negotiated the donation of a strata lot through an application to amend the Zoning Bylaw and the Official Community Plan (OCP). The application was to facilitate a cluster housing development located in the Gateway Neighbourhood of West Howe Sound (Electoral Area F). The OCP and Zoning Bylaw amendments were adopted on October 8, 2020, which will enable subdivision of ten bare-land strata lots. The owners of the lot and the SCRD agreed to donate a strata lot to the Sunshine Coast Habitat for Humanity as part of their affordable housing contribution. At the time of writing this report, the subdivision is currently underway and therefore the lot has not yet been transferred to Habitat for Humanity.

Action 6 - Development Approvals Process Review (DAPR)

In February 2023, the SCRD launched the Development Approvals Process Review (DAPR) project to critically examine the Regional District's development review and approvals process. Through DAPR, the SCRD identified challenges and opportunities to improve the current development approvals process in order to reduce barriers to affordable housing and accelerate the construction of the housing units in the SCRD.

On July 27, 2023, the SCRD Board endorsed the final DAPR report and directed staff to proceed with the recommendations presented in a report to improve the SCRD's current development approval processes. The implementation of the recommendations resulted from the DAPR is underway at the time of writing this report.

Chapter 7

Appendices

Appendix A: Glossary

Appendix B: Population by Age by Electoral Area

Appendix C: Mobility Characteristics by Electoral Area

Appendix D: Household Characteristics (Household Size)
by Electoral Area

Appendix E: Household Income by Electoral Area

Appendix F: Dataset Sources, Limitations, and Uses

Appendix A: Glossary

Acronym	Definition
ADU	Auxiliary Dwelling Unit
BC	British Columbia
CMHC	Canadian Mortgage and Housing Corporation
DAPR	Development Approvals Process Review
ECHM	Extreme Core Housing Need
HART	Housing Assessment Resource Tools
HNR	Housing Needs Report
IDP	Integrated Data Project
OCP	Official Community Plan
PEH	People experiencing homelessness
PHSHS	Pender Harbour Seniors Housing Society
RAP	Rental Assistance Program
SAFER	Shelter Aid for Elderly Renters
SCRD	Sunshine Coast Regional District
SHF	Suppressed household formation
STR	Short Term Rentals
UBC	University of British Columbia

Term	Definition
Subsidized Housing	A renter household is considered to live in subsidized housing if they are not paying the full market cost of housing and includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. Source: Dictionary, Census of Population, 2021

Appendix B: Population by Age by Electoral Area

Figures B.1 to B.5 provide an electoral area-level breakdown of population by age group based on Census data from 2021.

Figure B.1: Electoral Area A, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.

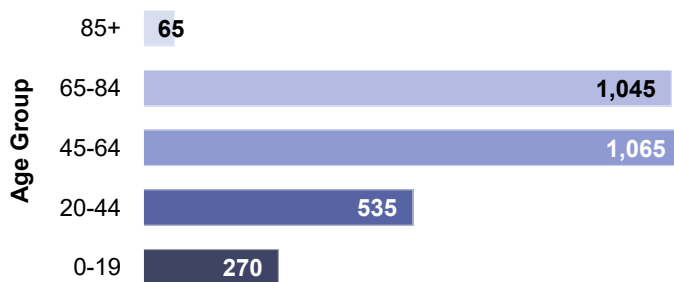


Figure B.2: Electoral Area B, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.

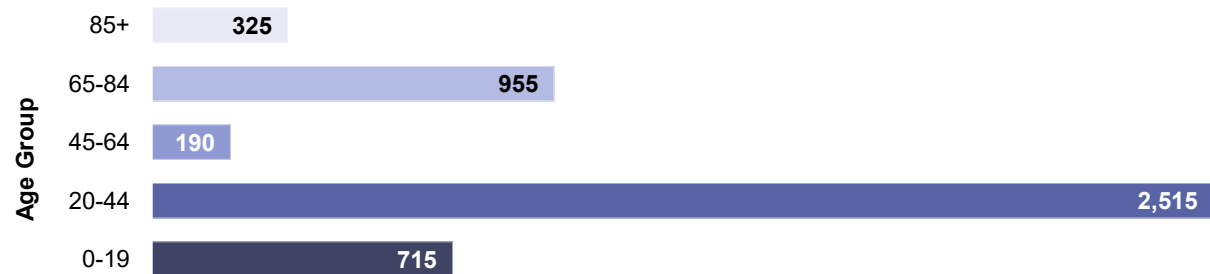


Figure B.3: Electoral Area D, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.



Figure B.4: Electoral Area E, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.

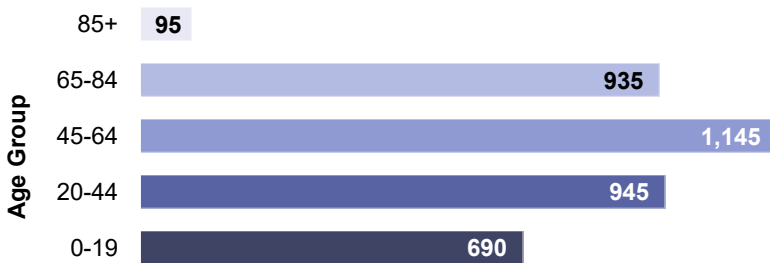
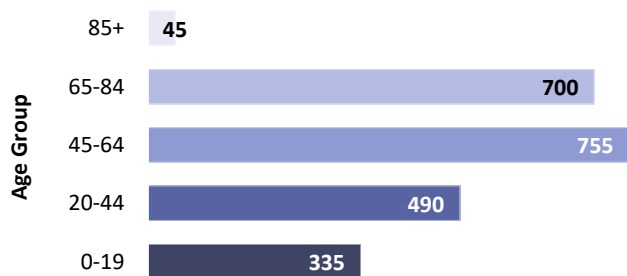


Figure B.5: Electoral Area F, Population by Age Group - 2021

Source: Statistics Canada, Census 2021.



Appendix C: Mobility Characteristics by Electoral Area

Figures C.1 to C.5 below provide the breakdown of the number of people by mobility status (non-movers, non-migrants, and migrants) in the study area based on Census data from 2006 to 2021.

Figure C.1: Electoral Area A, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.

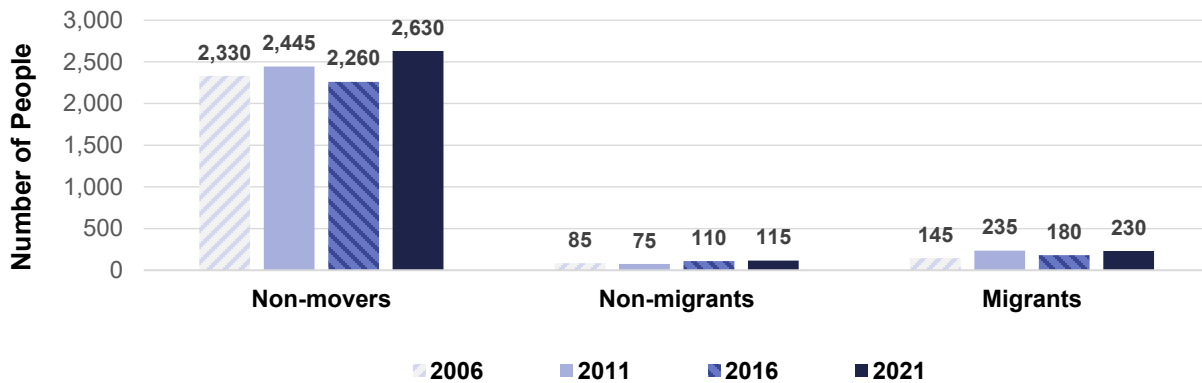


Figure C.2: Electoral Area B, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.

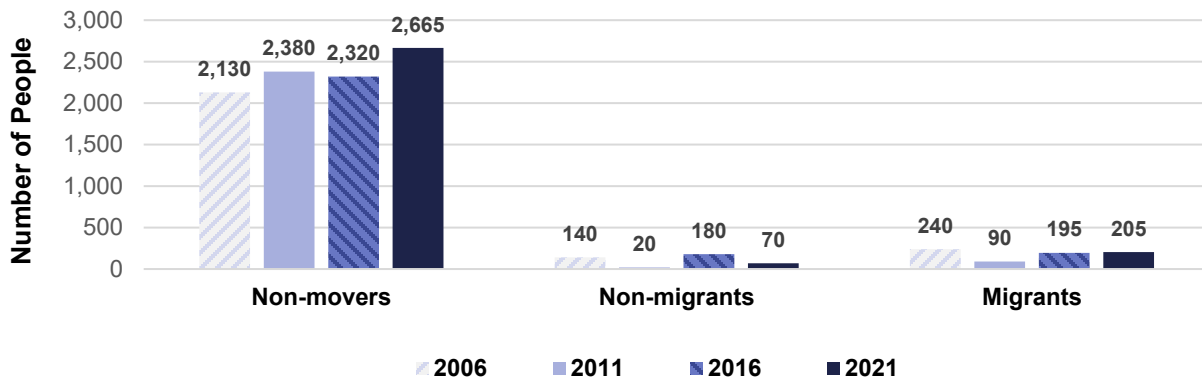


Figure C.3: Electoral Area D, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.

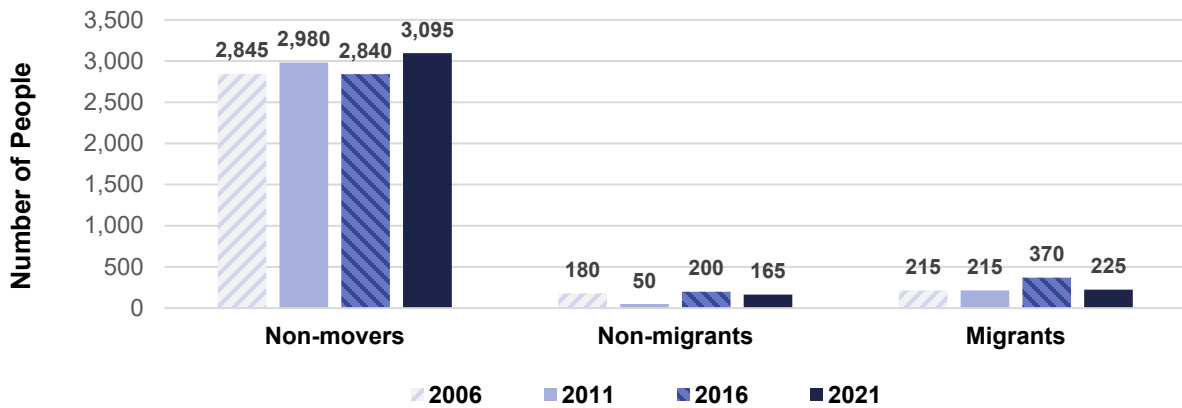


Figure C.4: Electoral Area E, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.

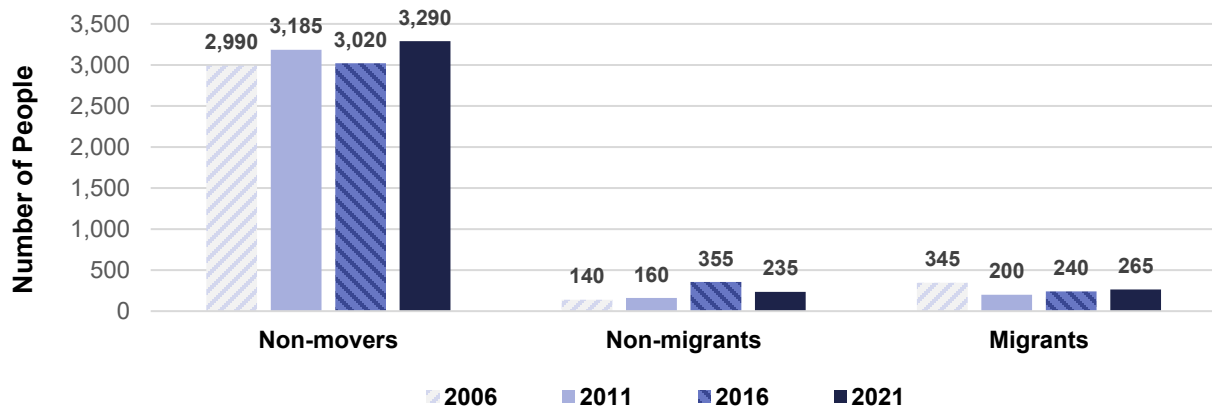
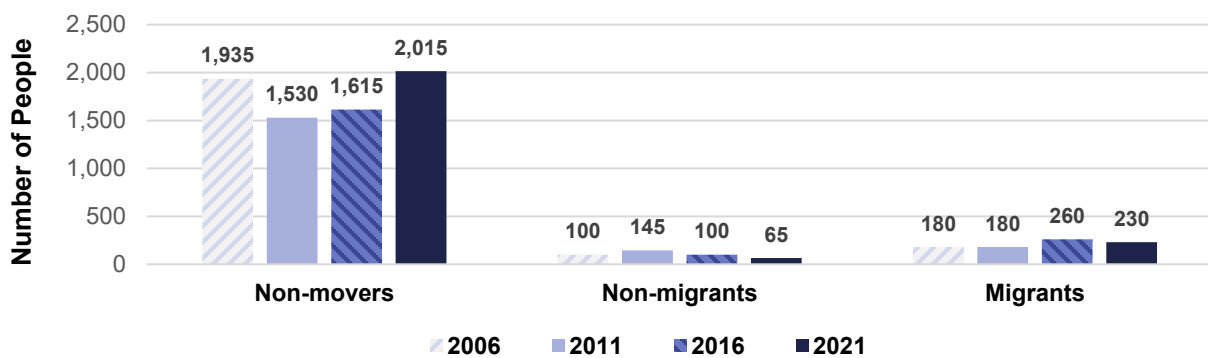


Figure C.5: Electoral Area F, Mobility Status: 2006-2021

Source: Statistics Canada, Census 2006-2021.



Appendix D: Household Characteristics by Electoral Area

Tables D.1 to D.5 show the number of households by household size in each of the five electoral areas within the study area based on data sourced from the four most recent Census reports (2006 to 2021).

Table D.1: Total Private Households by Household Size, Egmont / Pender Harbour (Electoral Area A), 2006-2021

Electoral Area A Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	365	29.4%	410	29.3%	505	36.6%	530	34.0%
2 persons	615	49.6%	790	56.4%	690	50.0%	785	50.0%
3 persons	125	10.1%	90	6.4%	105	7.6%	145	9.3%
4 persons	85	6.9%	110	7.9%	45	3.3%	80	5.1%
5 or more persons	50	4.0%	0	0.0%	30	2.2%	20	1.3%
Total private households	1,240	100%	1,400	100%	1,375	100%	1,560	100%
Total number of persons	2,580	n/a	2,780	n/a	1,385	n/a	2,980	n/a

Source: Statistics Canada, Census 2006 - 2021.

Table D.2: Total Private Households by Household Size, Halfmoon Bay (Electoral Area B), 2006-2021

Electoral Area B Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	280	25.0%	300	27.8%	370	29.6%	405	29.7%
2 persons	515	46.0%	405	37.5%	580	46.4%	635	46.5%
3 persons	140	12.5%	170	15.7%	145	11.6%	140	10.3%
4 persons	140	12.5%	135	12.5%	90	7.2%	120	8.8%
5 or more persons	45	4.0%	70	6.5%	70	5.6%	70	5.1%
Total private households	1,120	100%	1,080	100%	1,255	100%	1,370	100%
Total number of persons	2,545	n/a	2,510	n/a	2,710	n/a	2,960	n/a

Source: Statistics Canada, Census 2006 - 2021.

Table D.3: Total Private Households by Household Size, Roberts Creek (Electoral Area D), 2006-2021

Electoral Area D Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	375	27.6%	375	27.3%	395	26.2%	440	28.4%
2 persons	485	35.7%	490	35.6%	640	42.5%	630	40.6%
3 persons	200	14.7%	215	15.6%	225	15.0%	205	13.2%
4 persons	195	14.3%	200	14.5%	180	12.0%	180	11.6%
5 or more persons	105	7.7%	95	6.9%	65	4.3%	90	5.8%
Total private households	1,360	100%	1,375	100%	1,505	100%	1,545	100%
Total number of persons	3,285	n/a	3,275	n/a	3,420	n/a	3,520	n/a

Source: Statistics Canada, Census 2006 - 2021.

Table D.4: Total Private Households by Household Size, Elphinstone (Electoral Area E), 2006-2021

Electoral Area E Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	330	23.2%	310	21.6%	415	27.0%	395	24.4%
2 persons	550	38.7%	575	40.1%	600	39.1%	705	43.5%
3 persons	215	15.1%	225	15.7%	200	13.0%	220	13.6%
4 persons	220	15.5%	220	15.3%	245	16.0%	185	11.4%
5 or more persons	105	7.4%	105	7.3%	75	4.9%	110	6.8%
Total private households	1,420	100%	1,435	100%	1,535	100%	1,615	100%
Total number of persons	3,505	n/a	3,545	n/a	3,620	n/a	3,810	n/a

Source: Statistics Canada, Census 2006 - 2021.

Table D.5: Total Private Households by Household Size, West Howe Sound (Electoral Area F), 2006-2021

Electoral Area F Household Size	2006	% of Total	2011	% of Total	2016	% of Total	2021	% of Total
1 person	275	28.2%	250	28.2%	295	30.9%	375	33.9%
2 persons	410	42.1%	420	47.5%	425	44.5%	465	42.1%
3 persons	120	12.3%	100	11.3%	125	13.1%	130	11.8%
4 persons	95	9.7%	80	9.0%	75	7.9%	100	9.0%
5 or more persons	75	7.7%	35	4.0%	35	3.7%	35	3.2%
Total private households	975	100%	885	100%	955	100%	1,105	100%
Total number of persons	2,220	n/a	1,875	n/a	1,990	n/a	2,320	n/a

Source: Statistics Canada, Census 2006 - 2021.

Appendix E: Household Income by Electoral Area

Figures E.1 to E.5 illustrate the average and median household earnings of owner and renter households across each of its five electoral areas within the study area.

Figure E.1: Average and Median Household Income by Tenure (after tax): Electoral Area A, 2006-2021

Source: Statistics Canada, Census 2006-2021.

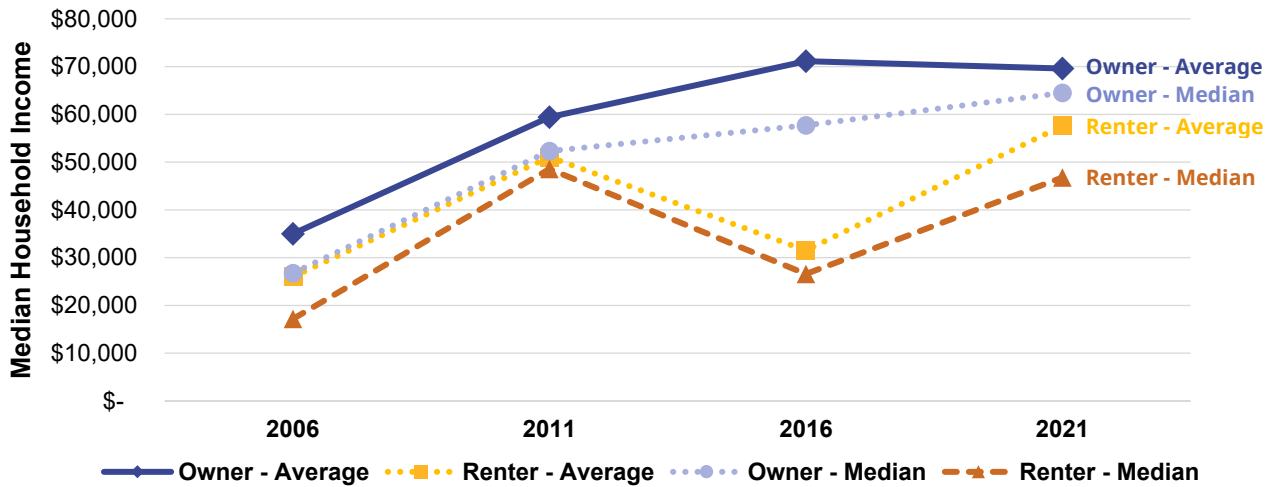
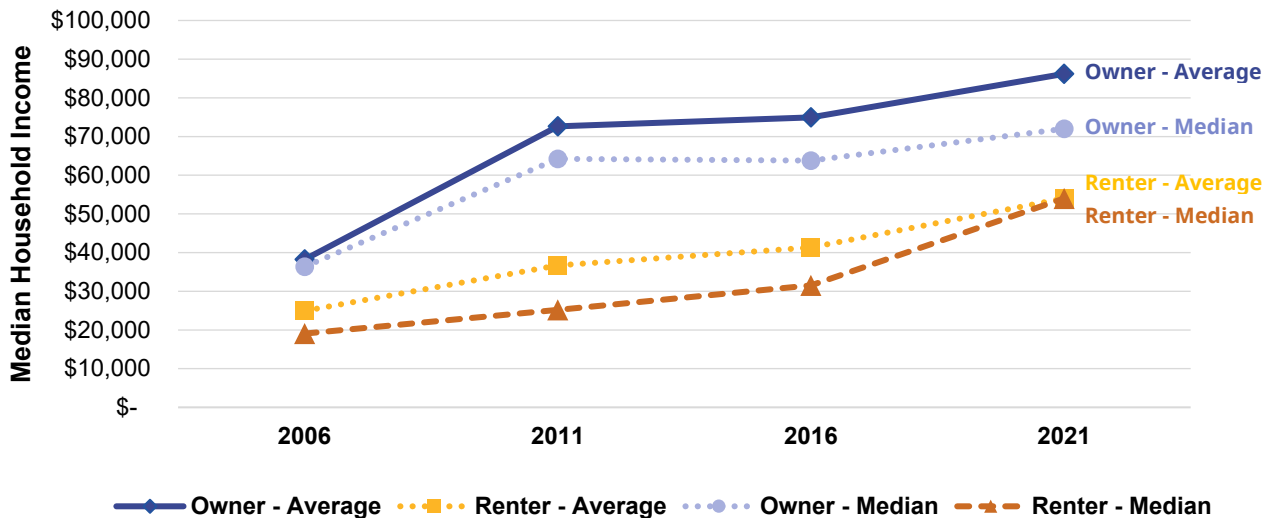


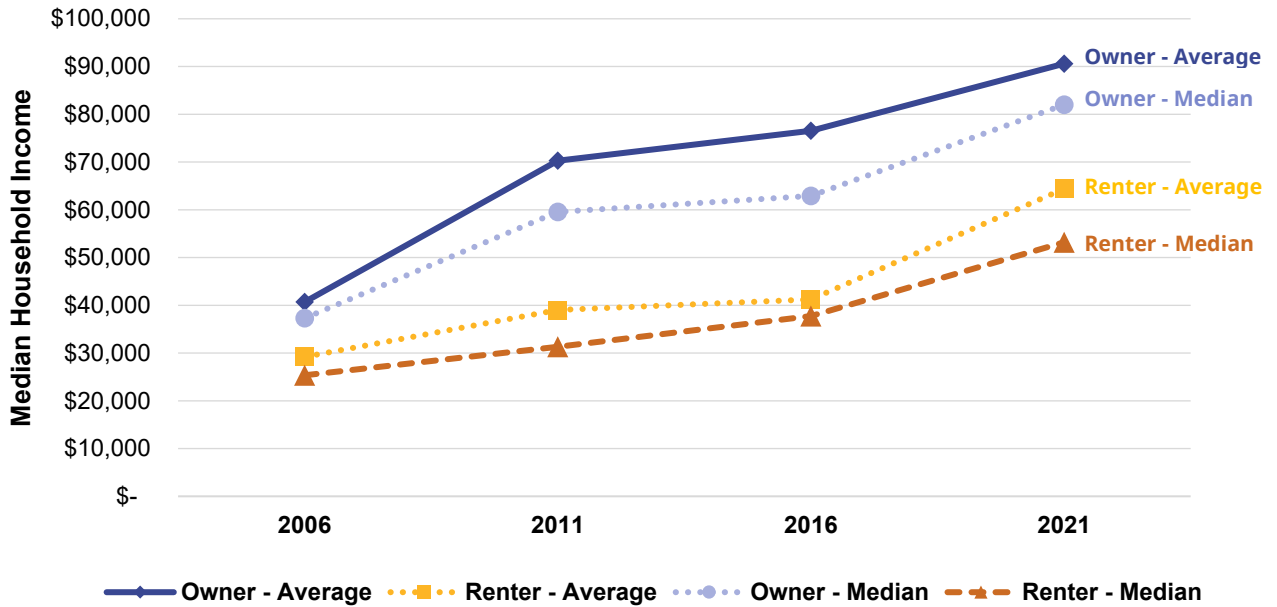
Figure E.2: Average and Median Household Income by Tenure (after tax): Electoral Area B, 2006-2021

Source: Statistics Canada, Census 2006-2021.



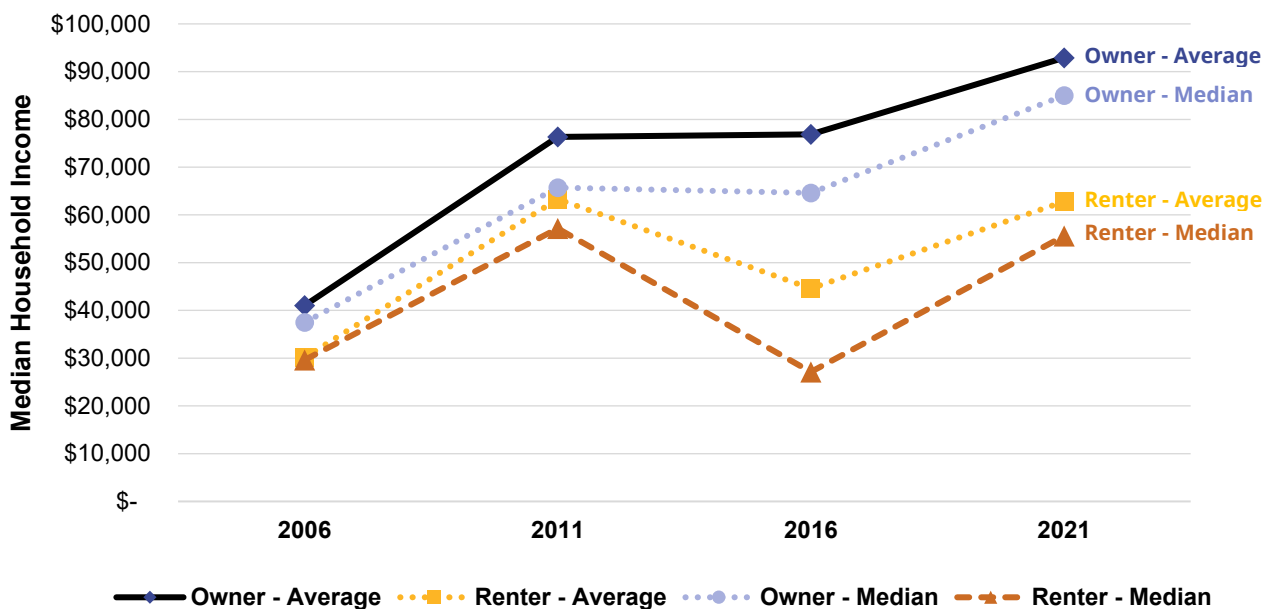
**Figure E.3: Average and Median Household Income by Tenure (after tax):
Electoral Area D, 2006-2021**

Source: Statistics Canada, Census 2006-2021.



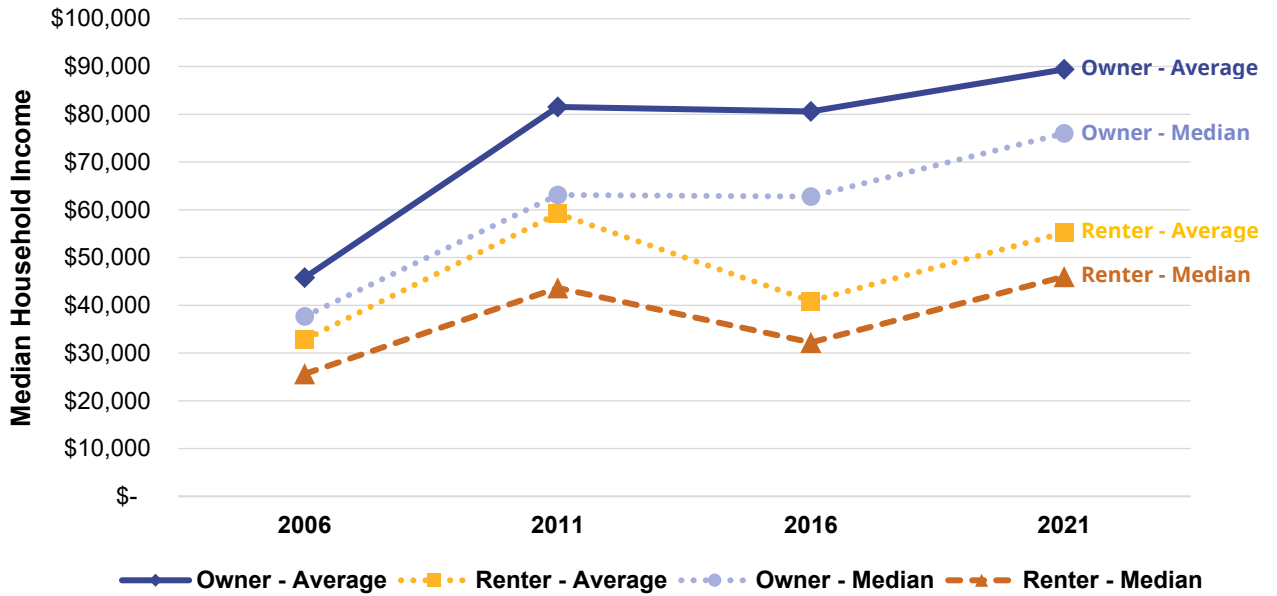
**Figure E.4: Average and Median Household Income by Tenure (after tax):
Electoral Area E, 2006-2021**

Source: Statistics Canada, Census 2006-2021.



**Figure E.5: Average and Median Household Income by Tenure (after tax):
Electoral Area F, 2006-2021**

Source: Statistics Canada, Census 2006-2021.



Appendix F: Dataset Sources, Limitations, and Uses

This table provides an overview of the datasets used throughout this report, in which chapters they are used, and their associated limitations.

Dataset	Source	Limitations	Chapter(s)
SCRD Electoral Area Boundaries	Sunshine Coast Regional District	<p>This map reflects the electoral area boundaries of the SCRDC, as this represents the "Study Area" referenced in the HNR.</p> <p>This does not reflect the SCRDC's OCP/Planning Areas as these do not conform exclusively to the Electoral Area boundaries.</p>	Introduction, 1
Stats Canada Custom Census Query	Statistics Canada	<p>This data only reflects total private households; it does not include non-market housing or unoccupied dwellings and so does not provide a perfect representation of the SCRDC's total housing stock.</p> <p>However, the proportion of non-market housing and unoccupied housing is very small as compared to total private dwellings, and so the underestimation is highly unlikely to have a material affect on the analysis.</p>	Introduction, 2, 4
Annual Estimate Report (BC Homelessness)	Preventing and Reducing Homelessness Integrated Data Project	<p>This data enumerates the number of individuals experiencing homelessness across BC local governments based on administrative attendance records. An individual is considered to be experiencing homelessness if they have accessed a BC shelter and/or have received BC Employment and Assistance for 3 consecutive months with No Fixed Address.</p>	Introduction, 4

Dataset	Source	Limitations	Chapter(s)
		<p>The data does not account for the residing location of individuals accessing the services, but instead associates them with the locale in which they accessed the service.</p> <p>The data also does not account for Indigenous peoples experiencing homelessness.</p> <p>This number therefore likely underestimates the total number of individuals experiencing homeless in a given area as it does not account for unobserved individuals.</p>	
BC Stats Household Growth Projections (20 years)	BC Stats	<p>BC Stats relies on population and household estimates rather than data derived from a population census.</p> <p>Therefore, the numbers reported by BC stats represent estimates rather than Census enumerations and will likely vary slightly from numbers reported by Statistics Canada.</p>	Introduction, 2, 4
Primary Rental Market Vacancy Rate	CMHC	<p>This number is derived from CMHC Rental Market Survey which does not include electoral area vacancy rates.</p> <p>This analysis therefore uses the Provincial vacancy rate as a proxy.</p>	Introduction, 4
Local Housing Demand Factor Multiplier	Ministry of Housing	<p>The demand factor multiplier is an estimated coefficient indicating how changes in demand factors (i.e., population growth, household formation growth) impact overall demand for housing units.</p> <p>This is a generalized multiplier that has been refined for application at local levels and does not account for unanticipated shifts in fundamental market conditions.</p>	Introduction, 4

Dataset	Source	Limitations	Chapter(s)
Stakeholder Engagement	SCRD	<p>Stakeholder engagement data was assembled through multiple different engagement exercises conducted by community research professionals working with the SCRD.</p> <p>As is inherent to qualitative research, participation bias impairs the ability of researchers to establish that they have achieved a 'representative sample' of participants. While rigorous methods were applied to collect and analyze the data (i.e., triangulation, repetitive sampling) there is a chance that some perspectives were missed.</p> <p>Qualitative research also reflects a snapshot in time limited to the time period in which the engagement occurred; there is therefore also a risk that novel perspectives have emerged that are not fully represented in the research.</p>	Introduction, 5, 6
BC Supportive Housing Unit Counts	BC Housing	<p>BC Housing's Supportive Housing Dataset provides dwelling unit counts for supportive housing across British Columbia.</p> <p>The data does not account for total private dwellings and instead is used to supplement analyses of total private dwelling counts.</p> <p>The dataset is also not perfectly reflective of conditions on the ground; stakeholder engagement and ground truthing have been used to double check the figures reported in this report.</p>	5, 3
BC New Registered Housing Units	BC Housing	<p>BC Housing records and publishes the number of new housing units registered across local governments in BC. The data does not cover the years 2023 - 2024 due to publication timelines.</p>	3

Dataset	Source	Limitations	Chapter(s)
Building Permits Issued	SCRD	<p>The dataset therefor underestimates the total number of registered new housing units across the SCRD.</p> <p>The data does not indicate the distribution of market and non-market housing within the data set.</p>	3
Demolition Permits Issued	SCRD	<p>Engagement with the SCRD indicated the data on building permits issued over the last ten years is only available for the years 2016 - 2024.</p> <p>At the time of writing, 2024 did not have a full months of data, meaning that the number of units enumerated in 2024 is likely lower than the actual number of issued permits for the year.</p>	3