

INTERIM HOUSING NEEDS REPORT

CENTRAL COAST REGIONAL DISTRICT

November 14, 2024



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1.0 INTRODUCTION

The Central Coast Regional District (CCRD) functions in accordance with the Local Government Act of British Columbia. Founded in 1968, it serves a population of 3,582 residents (2021), providing essential local and regional services such as emergency response, recreation, and transportation support.

Encompassing 24,433.73 square kilometers along British Columbia's central coast, the CCRD is notable for its diverse ecosystems, including temperate rainforests, extensive coastlines with various inlets and islands, mountainous regions, and watersheds. Distinctively, the CCRD is the only regional district in BC that has no incorporated areas.

In November 2023, the BC provincial government adopted new legislation which seeks to implement proactive planning tools to remove barriers to housing development. As of June 2024, the province has updated legislative requirements for Housing Needs Reports. This includes requiring all local governments to complete an Interim Housing Needs Report by January 1, 2025. All local governments must then complete 'regular' Housing Needs Reports in 2028 and every five years thereafter. The Interim HNR development is in preparation for updating Official Community Plans and zoning bylaws by December 31, 2025.

As an Interim Housing Needs Report (HNR) this document must include three elements:

- An update to projected housing needs for 5 and 20-year horizons for Electoral Areas A, C, D, and E.
- A statement on housing planning near public transportation hubs or routes.
- A summary of all work completed to implement recommendations from the previous housing needs assessment.

1.1 STUDY AREA

The CCRD is comprised of five electoral areas (A, B, C, D, and E), as well as Wuikinuxv Nation, Heiltsuk Nation (Bella Bella), and Nuxalk Nation. Kitasoo/Xai'Xais Nation has reserves within the CCRD however the main community is outside of its boundaries.

The electoral areas include a number of unincorporated communities. These are as follows:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Area C: Hagensborg, the Saloompt, Firvale, Stuiie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Area E: Bella Coola town site

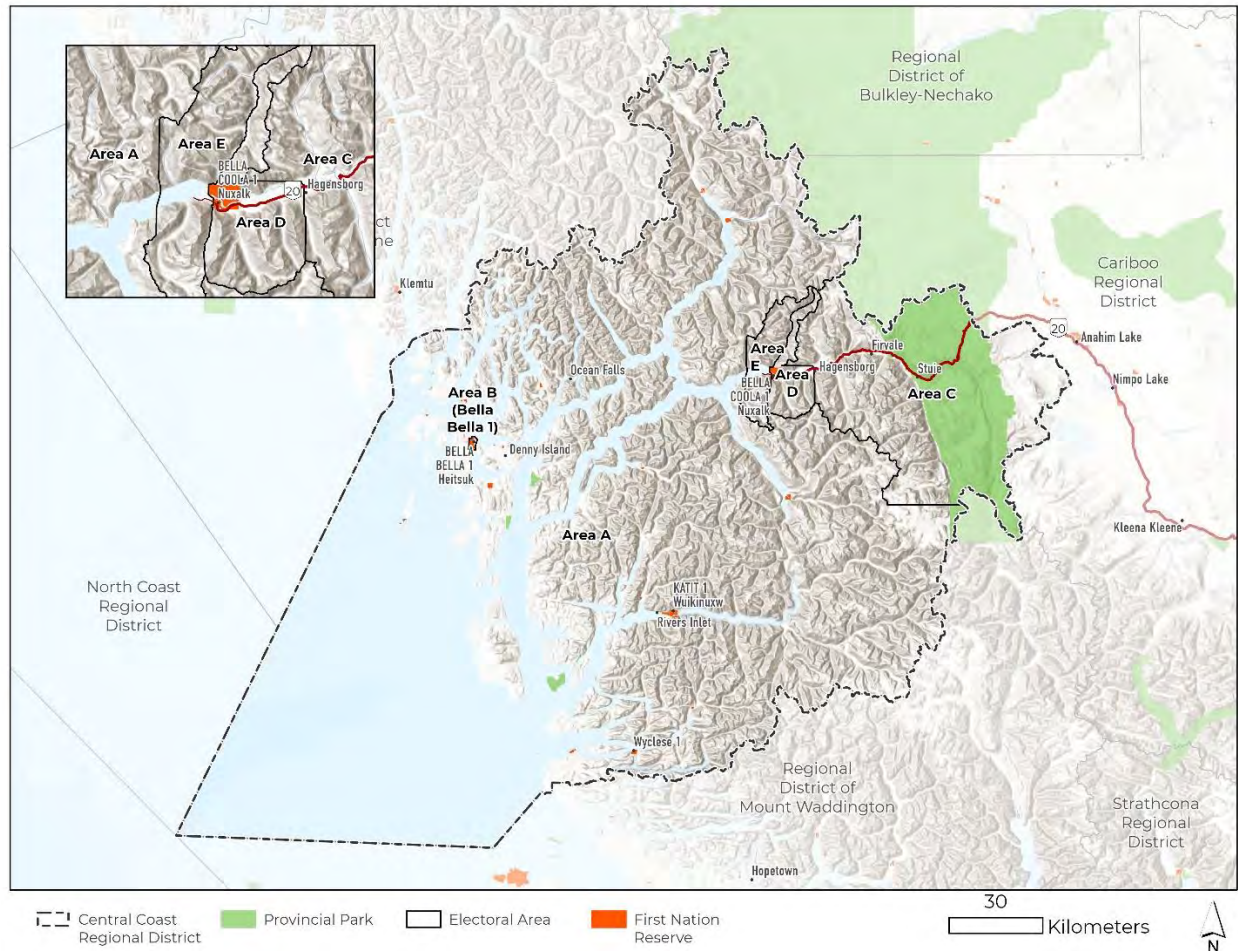
Although the previous CCRD Housing Needs Assessment did include First Nations communities, the updated methodology required by the province only includes electoral areas and incorporated areas. Methodology was designed specifically for these two types of jurisdictions. For this reason, the Housing Needs Report (HNR) does not discuss housing needs for Area B, or Bella Bella IR # 1, the location of the main community of Heiltsuk Nation; Katit IR # 1 of Wuikinuxv Nation, or Bella Coola IR # 1 of Nuxalk Nation. Bella Bella IR # 1 and Bella Coola IR # 1 contribute a significant portion of the CCRD's population.

Therefore, housing needs are discussed in terms of Electoral Areas A, C, D, and E rather than the entire CCRD. Information and data regarding the entire CCRD (i.e., population and housing profile) are

mentioned to provide regional context but are not analyzed in this report or used to make housing needs projections.

Figure 1.1 shows the location of the electoral areas and First Nations situated within the CCRD.

Figure 1.1: Central Coast Regional District



1.2 POLICY CONTEXT

The CCRD has undertaken several planning processes relevant to the present HNR: 2021 Housing Needs Assessment (HNA), the draft 2023 Bella Coola Valley Official Community Plan (OCP), and the 2022-2026 Strategic Plan examined housing needs in the community, including housing supply, types of housing, and housing affordability.

2021 Housing Needs Assessment/2022 Update Memo

The CCRD completed a Housing Needs Assessment (HNA) in April 2021. This report utilized data obtained from the 2006, 2011, and 2016 census, BC Housing, BC Assessment, BC Stats, AirDNA and the CCRD. Additional data was obtained during a comprehensive engagement process, including a community survey, four virtual engagement sessions, and other targeted interviews and conversations.

Key findings from the April 2021 HNA helped frame the development of this report. These findings include:

- Affordability is a key housing issue, with 21.6% of renter households and 7.7% of owner households in the CCRD spending more than 30% of their income on housing.
- Community engagement highlighted the need for multi-unit housing, smaller units for individuals and couples, and community living enhancements with access to services.
- The proportion of households below the adequacy standard (i.e., needing major repairs) in the CCRD was more than double that of BC households, indicating that the existing housing stock includes a high proportion of homes in poor condition.

Once the 2021 census data was available, an update memo was provided in 2022 on the population and household projections. Key findings from the 2022 HNA Update Memo include:

- Between 2021 and 2031, Area A's population was expected to increase by 10 residents, Area C and E have no projected growth, and Area D's population was expected to decrease by 10 residents.
- From 2021 to 2031, Area A was expecting an increase of 13 households, Area C was expecting an additional two households, Area D was expecting a decrease of five households, and Area E was expecting an increase of eight households.
- In Areas A, C, and E, where household growth was expected by 2031, there was a greater need for two-bedroom units and units with three-or-more bedrooms.

2024 Bella Coola Valley Official Community Plan

The CCRD is currently undertaking an update to their Official Community Plan (OCP), as the last OCP was adopted in 1999. The 2024 Bella Coola Valley OCP is close to adoption and a draft version is available. The OCP includes the Bella Coola Valley, covering parts of Areas C, D, and E, including Bella Coola townsite.

Community feedback identified local needs in housing affordability, suitability, and adequacy. Specifically:

- The lack of new and affordable housing is creating challenges in retaining young adults and families.
- Supportive seniors' housing is needed to enable Elders and seniors to age in place.
- Limited rental availability is constraining business growth.

2022-2026 Strategic Plan

The CCRD developed a Strategic Plan for 2022 to 2026 that outlined community goals, including housing-related goals. The Strategic Plan outlines the goal to develop and initiate advocacy strategies for the development of senior's housing and determining available Crown land for housing needs.

1.3 HOUSING PROGRESS SINCE PREVIOUS REPORT

Grant-In-Aid: The Grant-In-Aid program provides financial support to local community groups looking to create a non-profit housing society. In 2024, the CCRD Board of Directors opened this grant for community groups to apply for funding.

Complex-Care Housing in Bella Coola: In 2022, a project in collaboration with the Nuxalk Nation and Vancouver Coastal Health was initiated to construct 12 new complex-care housing spaces for Indigenous people in Bella Coola. These 12 complex-care spaces in Bella Coola will support individuals with mental health and substance use challenges, as well as traumatic and acquired brain injuries. As of May 2022,

Vancouver Coastal Health was collaborating with the Nuxalk Nation to find locations for complex-care spaces in Bella Coola, aiming to open by late 2022. It is unclear whether these spaces were developed.

1.4 TRANSPORTATION STATEMENT

In alignment with provincial legislation, the CCRD commits to working towards an accessible and complete community by developing housing that is integrated in the transportation network.

Due to the rural location and sparse population, public transit in the CCRD is limited. There is a community bus servicing the Bella Coola Valley that operates as a dial-to-ride service, meaning the service is door-to-door for persons with disabilities, and curb-to-curb service for others. There are six scheduled trips a day, with remaining service on request. The bus route runs from the Bella Coola Ferry terminal in Area E along Highway 20 to Glacierview in Area D. Rides past Glacierview to Firvale in Area C are available by request.

The CCRD should support the development of housing near infrastructure that supports active transportation in order to enhance equity by providing all residents, including those who are unable to drive, with access to their daily needs. This will also reduce the climate change impacts associated with personal vehicles and reduce monthly household transportation costs. Affordable housing should be prioritized along the community bus route, along Highway 20 between the Bella Coola Ferry Terminal and Firvale.

2.0 CURRENT DEMOGRAPHIC PROFILE

This section reviews the current demographic profile in Areas A, C, D, E, and in the entire CCRD where appropriate, including population and age demographics.

2.1 POPULATION

According to the 2021 census, the total population of the CCRD is 3,582, with the most populated areas being Area B / Bella Bella IR # 1 and Bella Coola IR # 1. Area B / Bella Bella IR # 1 has a population of 1,193 and Bella Coola IR # 1 has a population of 937.¹ Since 2016, the CCRD population has grown by 7.9% or 263 residents. Compared to the provincial rural population growth of 0.5% from 2016 to 2021², the CCRD is growing at a much higher rate. This is important to note because the overall regional growth rate impacts the Anticipated Household Growth described in Section 4.5.

Area A is the largest in size but smallest in population of the CCRD electoral areas; it has a land area of 19,779.25 km² and a population of 149 residents. The population of Area A decreased by 54 residents between 2016 and 2021, representing a decline of 26.6%.

Area C had a 2021 population of 661 having increased very little since 2016. Area C has a land area of 3,963.65 km².

According to the 2021 census, Area D has a population of 403 in 2021, an increase of four residents from 2016. Area D has the smallest land area at 304.21 km².

Area E has a population of 162 residents and saw an increase of 14 residents between 2016 and 2021, indicating growth of 9.5%. Area E has a land area of 359.53 km².

Table 2.1 shows the population change between 2016 and 2021 for the CCRD and Areas A, C, D, and E.

Table 2.1: Population Changes (2016 – 2021)

Community/Area	2016	2021	Percent Change
CCRD	3,319	3,582	+7.9%
Area A	203	149	-26.6%
Area C	653	661	+1.2%
Area D	339	403	+1%
Area E	148	162	+9.5%

¹ Statistics Canada (2022). Focus on Geography Series, 2021 Census of Population, Bella Coola 1, Indian Reserve. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?topic=1&lang=E&guid=2021A00055945802>

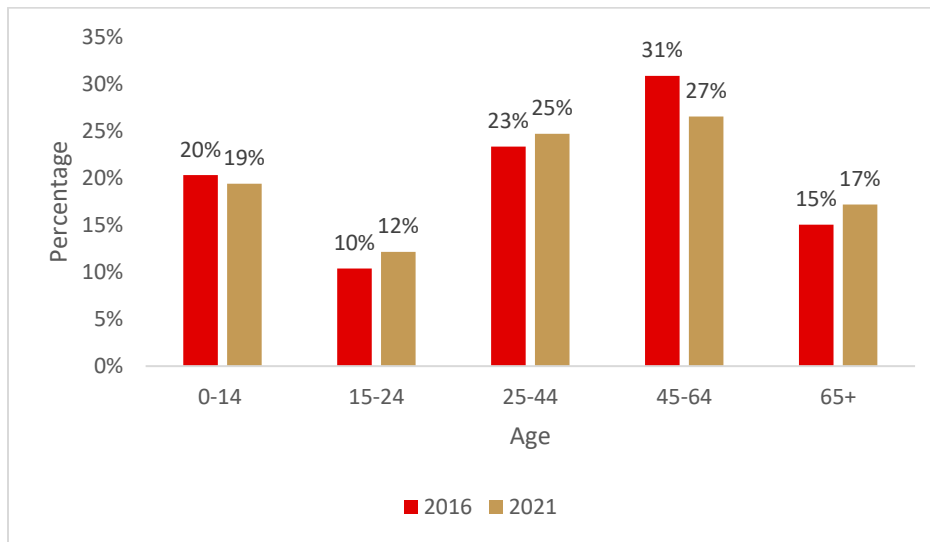
² Statistics Canada (2022), Population growth in Canada's rural areas, 2016 to 2021. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021002/98-200-x2021002-eng.cfm>

2.2 AGE DEMOGRAPHICS

Between 2016 and 2021, the age demographic breakdown in the CCRD remained relatively stable, with minor fluctuations in the proportions of age categories. The largest change is in the 45 to 64 age group where its proportion of the population decreased from 31% in 2016 to 27% in 2021. The proportion of seniors (65+) increased by a small amount while the proportion of children aged 0-14 decreased during the same period.

Table 2.2 shows the age category breakdown for the entire CCRD between 2016 and 2021.

Table 2.2: CCRD Age Demographics (2016 - 2021)

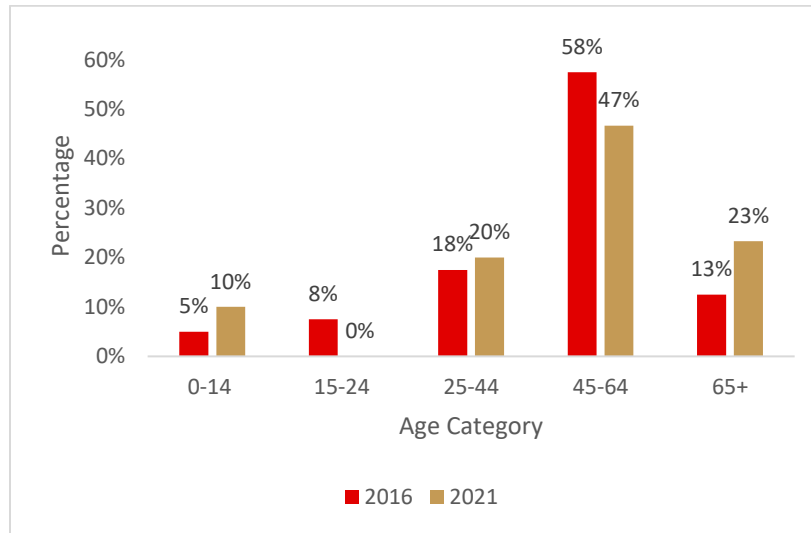


Between 2016 and 2021, the age demographic breakdown in Area A fluctuated with significant changes including:

- The proportion of children (0-14) approximately doubled, while the 15-24 age category plummeted from 8% to 0%.
- The proportion of the population in the 45-64 age category declined by 11%, but in 2021 still represented almost half of Area A residents.
- The 65+ age category grew by 10% to represent nearly a quarter of all residents in 2021.

Table 2.3 shows the age demographic breakdown in Area A from 2016 to 2021.

Table 2.3: Area A Age Demographics (2016 – 2021)

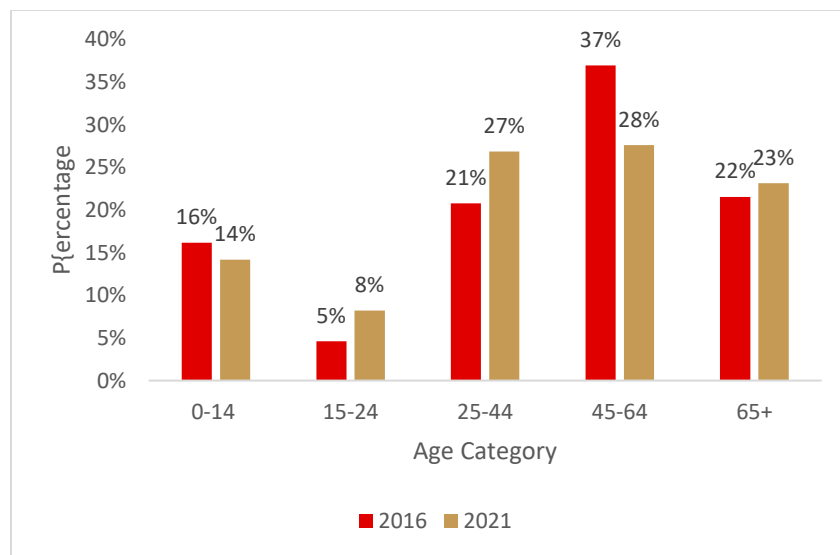


In Area C, between 2016 and 2021 changes in the proportion of the population by age group saw notable changes including:

- The 25-44 age category saw a 6% increase and in 2021 represented the second largest age category.
- The proportion of the largest age category, 45-64, decreased by 9%.

Table 2.4 shows the age demographic breakdown for Area C between 2016 and 2021.

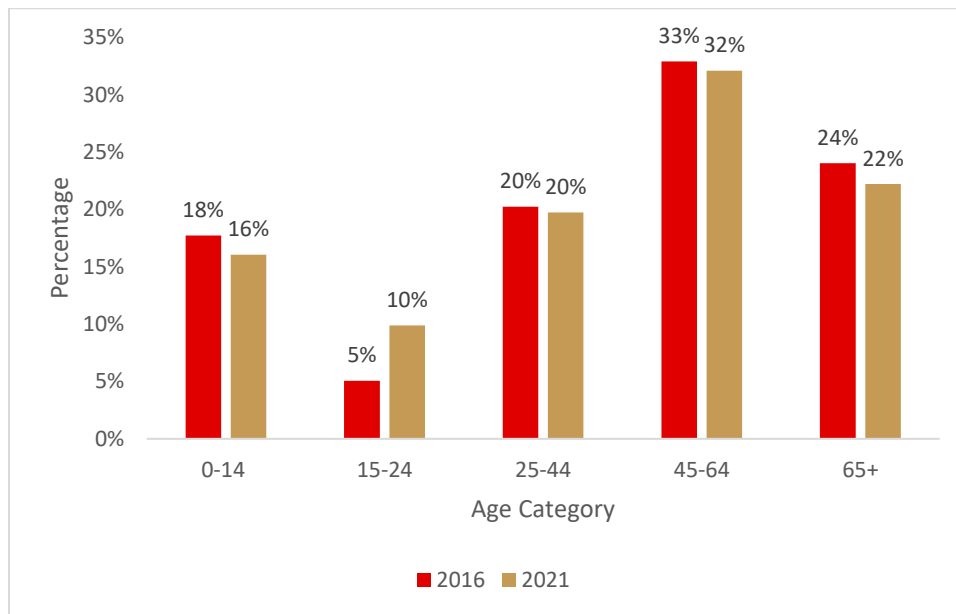
Table 2.4: Area C Age Demographics Breakdown (2016 – 2021)



The age demographic breakdown of Area D between 2016 and 2021 stayed relatively stable, with the only notable change being in the proportion of the 15-24 age category. The 15-24 age category roughly doubled in proportion from 2016 to 2021. This is the only area which saw the proportion of the population over 65 years decrease slightly.

Table 2.5 shows the age demographic breakdown in Area D from 2016 to 2021.

Table 2.5: Area D Age Demographics Breakdown (2016 – 2021)

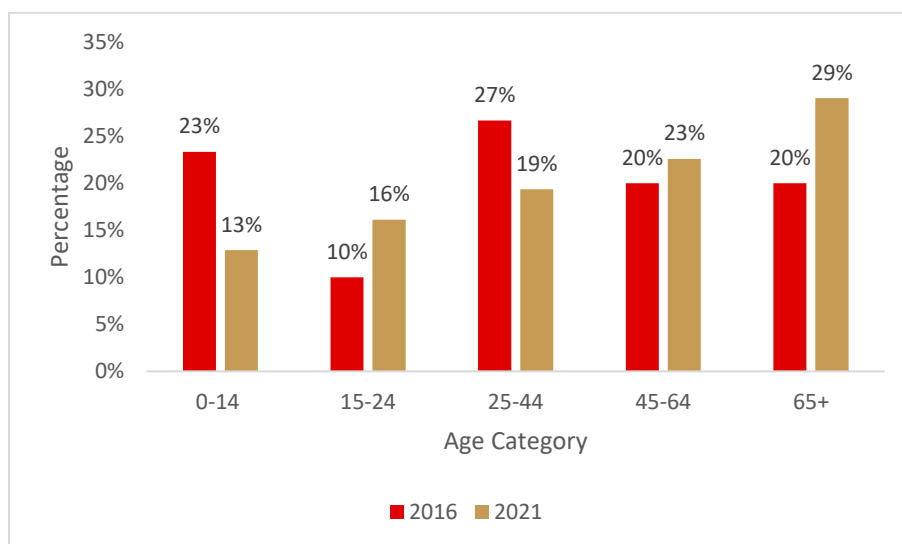


The changes in age demographics in Area E between 2016 and 2021 is indicative of an aging population, where the population of youth decreases while the senior (65+) population increases. Notable changes in Area E include:

- A 10% decrease in the proportion of children (0-14).
- The proportion of youth (15-24) increased by 6%.
- The 25-44 age category declined by 8%.
- The proportion of seniors (65+) increased by 9% and in 2021 seniors comprised over a quarter of all residents in Area E.

Table 2.6 shows the age demographic breakdown for Area E between 2016 and 2021.

Table 2.6: Area E Age Demographics Breakdown (2016 – 2021)



2.3 MEDIAN AGE

Median age is another indicator of demographic trends. According to the 2021 census data, the median age in the CCRD is 39.6, which is significantly younger than in Areas A, C, D, and E. Between 2016 and 2021, the median age decreased in the CCRD and Area D, while it increased in Areas A, C, and E. Area E experienced the most significant median age growth with an increase of 9.6 years over a five-year period.

There may be a few explanations for the median age increase in certain areas. Factors which can impact population age is mobility. If most of the local population is staying put, fewer new families are able to move to the area (unless considerable new home construction is taking place) and the median age is bound to rise. In areas like the outer coast where construction of new homes is prohibitively expensive, the challenges of population renewal are intensified.

Table 2.7 summarizes changes in median age in the CCRD, Areas A, C, D, and E, and the province from 2016 to 2021.

Table 2.7: Median Age in the CCRD, Areas A, C, D, E and BC (2016 - 2021)

Community/Area	2016	2021
CCRD	41.3	39.6
Area A	52.3	55.2
Area C	52.6	55.2
Area D	51.7	49.2
Area E	38.0	47.6
Total BC	43.0	42.8

2.4 PROJECTED POPULATION

Population projections were performed by Urban Systems for a 20-year period, from 2021 to 2041. The population projections were developed using BC Stats population estimates for the CCRD, adjusted to

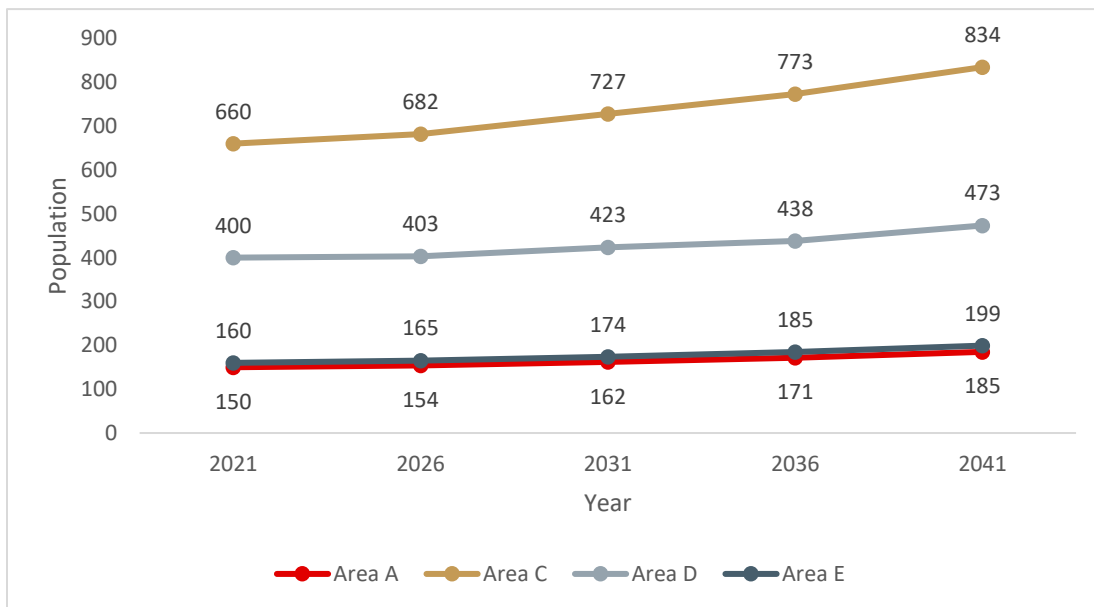
align with the 2021 census data. These projections consider the current distribution of the population across the electoral areas and incorporate a 20-year local population trend (2001–2021) to account for historical population movements within the region. Because the projections incorporate a more regional perspective, they are more optimistic than what was calculated for the 2021 Housing Needs Assessment (or the 2022 Update Memo) which projected little growth. BC Stats also takes into account potential future immigration which tends to make projections more optimistic than relying solely on historical trends. This new methodology is more closely aligned with the methodology used to calculate Anticipated Household Growth, described in Section 4.5.

The projected population in the areas shows general population growth over the next 20 years, including:

- Area C's population is expected to grow the most, by 174 residents over the next 20-years or a population growth of 21%.
- The population of Area D is expected to grow by 73 residents or a population growth of 15%.
- Area A and Area E are expected to grow at similar rates, by 35 residents (19%) and 39 residents (20%) respectively.

Table 2.8 shows the projected population growth in the electoral areas between 2024 and 2044.

Table 2.8: Projected Population in Areas A, C, D, and E (2024 – 2044)



3.0 HOUSING PROFILE

The following section describes the current housing profile in the CCRD and Areas A, C, D, and E including housing type and age as well as housing tenure.

Data quality notes: The low number of dwellings and households in the CCRD when broken down by electoral area means that data is rounded to either the nearest five or 10 to protect respondents' privacy. Poor data quality is also associated with the National Household Survey of 2011 due to voluntary responses versus the compulsory census of other years.

3.1 HOUSING TYPE & AGE

According to the 2021 census, the current housing stock in the CCRD is comprised of 1,671 total private dwellings. Of these, 1,380 are occupied private dwellings and 84% of the occupied dwellings are single-detached houses. The proportion of houses by housing types and dwelling construction period is calculated based on the number of occupied private dwellings, not the total private dwellings.

The current housing stock in Areas A, C, D, and E is as follows³:

- Area A has 190 total private dwellings with 90 occupied private dwellings, with two thirds (67%) being single-detached homes.
- Area C has 372 total private dwellings with 315 occupied private dwellings with 94% being single-detached homes.
- Area D has 208 total private dwellings with 190 occupied private dwellings with 95% being single-detached homes.
- Area E has 85 total private dwellings with 65 occupied private dwellings with 69% being single-detached homes.

More than half (56%) of all houses in the CCRD were constructed between 1961 and 1990. The 2021 census indicates there has been recent housing development in the CCRD with 8% of homes being constructed between 2011 and 2021. Since 2016 there have been 60 new units constructed in the CCRD, with 30 of them in Areas A, C, and D and the other 30 on First Nations reserves, including 15 new units on Bella Bella IR # 1.

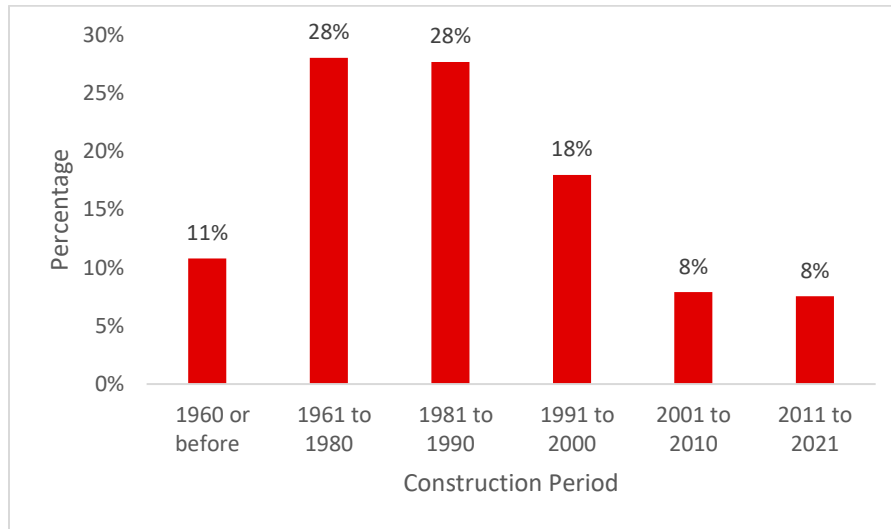
Over a third of homes (34%) in the CCRD⁴, 470 homes, needed major repairs as reported in the 2021 census, which correlates with the high proportion of homes (56%) being constructed prior to 1991. The rate of homes needing major repairs is significantly higher in Areas A, C, D, and E compared to the provincial rate of 5.8%.

Figure 3.1 shows the 2021 distribution of dwellings by construction period in the CCRD.

³ Due to the census rounding categories separately and data suppression of categories with values under 10, percentages discussed in this section are based on the total sum of the category components (i.e. housing types and dwelling construction periods), not the reported occupied private dwellings.

⁴ This percentage is based on a total of 1,390 occupied private dwellings in the CCRD.

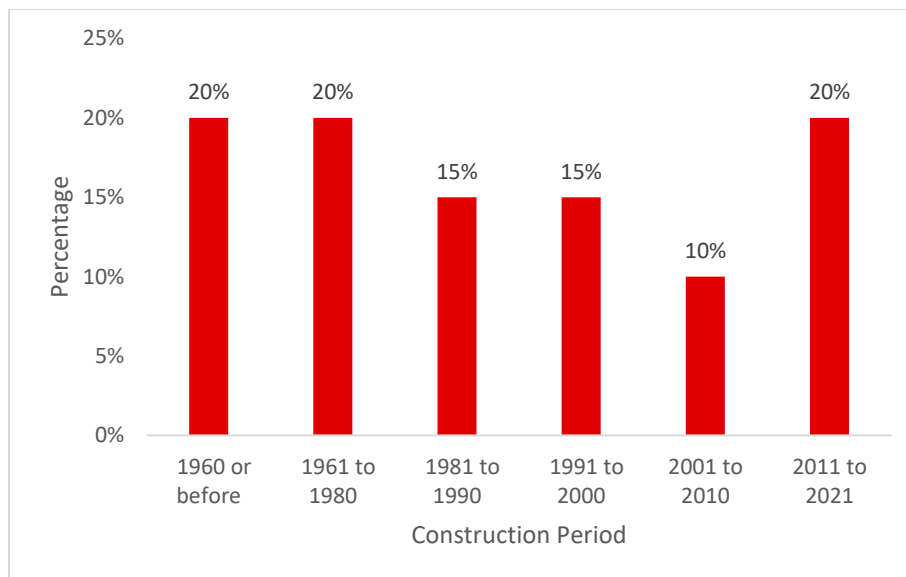
Figure 3.1: CCRD Dwellings by Construction Period (2021)



In Area A the breakdown of dwellings by construction period is relatively evenly distributed, with 40% of homes being constructed prior to 1981, 30% of homes built between 1981 and 2001, and 30% constructed after 2000. It is concerning however that 40% of all homes are older than 1981 and 20 homes, or 20% of homes in Area A⁵ are reported to need major repairs.

Figure 3.2 shows the 2021 distribution of dwellings by construction period in Area A.

Figure 3.2: Area A Dwellings by Construction Period (2021)

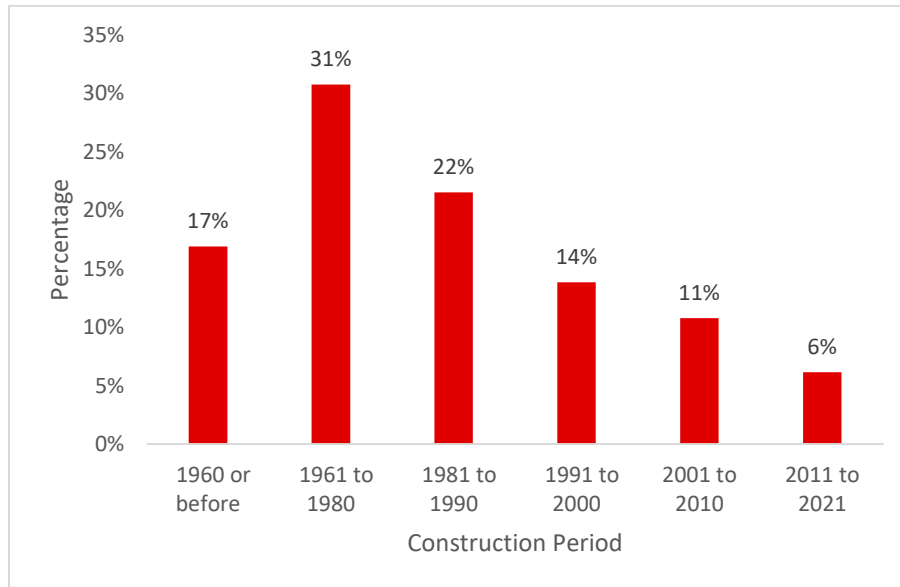


⁵ This percentage is based on a total of 100 occupied private dwellings in the Area A.

In Area C, approximately 70% of homes were constructed prior to 1991 and 40 homes, or 12% of occupied private dwellings,⁶ were in need of major repairs as of the 2021 census.

Figure 3.3 shows the 2021 distribution of dwellings by construction period in Area C.

Figure 3.3: Area C Dwellings by Construction Period (2021)

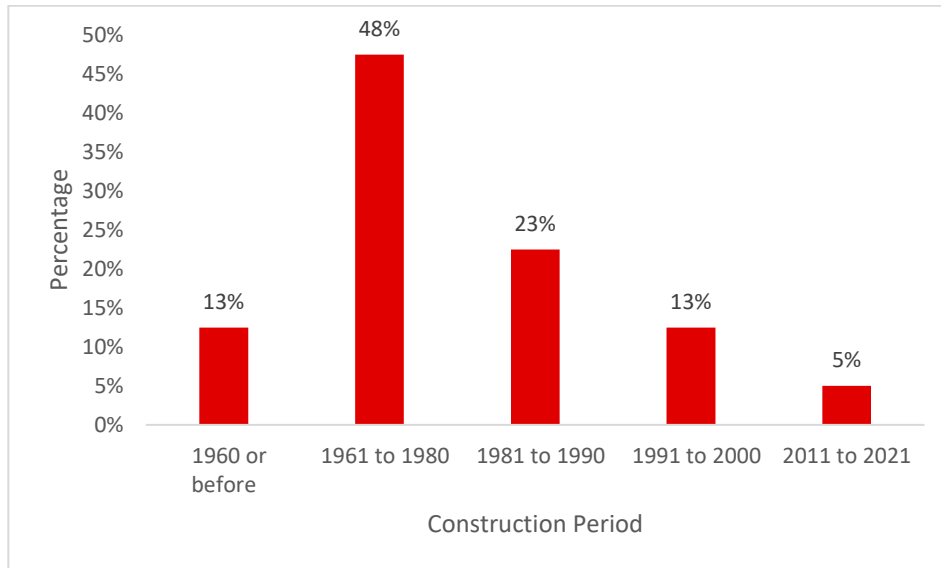


Approximately 61% of homes in Area D were constructed before 1981. Over a quarter (28%) of homes in Area D are in need of major repairs.⁷

Figure 3.4 shows the 2021 distribution of dwellings by construction period in Area D.

⁶ This percentage is based on 325 private occupied dwellings in Area C.
⁷ This percentage is based on 200 private occupied dwellings in Area D.

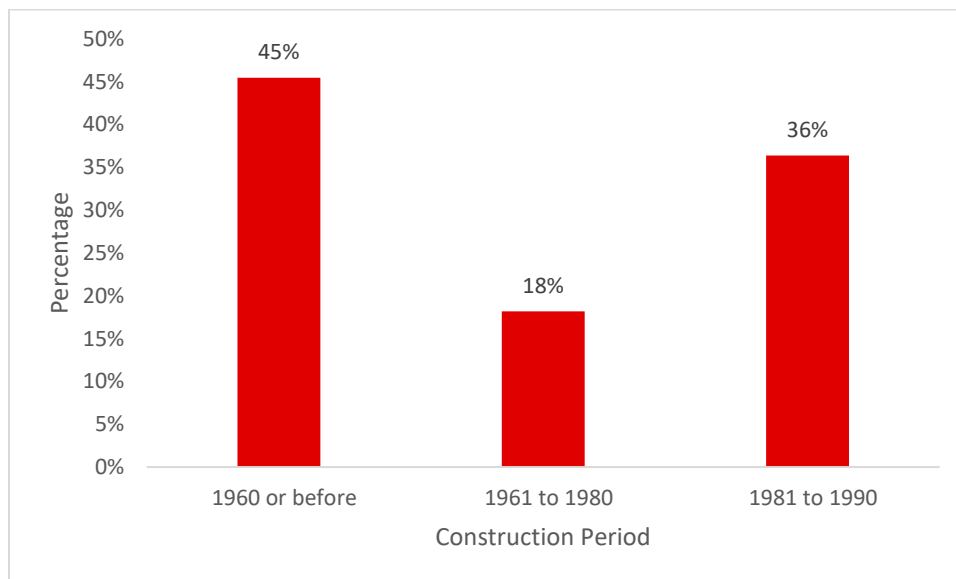
Figure 3.4: Area D Dwellings by Construction Period (2021)



Compared to the other areas, Area E has the least diversified housing profile, with no homes constructed after 1990 and 45% of homes built prior to 1961. Of the homes in Area E, roughly 18% of them are in need of major repairs.⁸

Figure 3.5 shows the 2021 distribution of dwellings by construction period in Area E.

Figure 3.5: Area E Dwellings by Construction Period (2021)



⁸ This percentage is based on 55 private occupied dwellings in Area E.

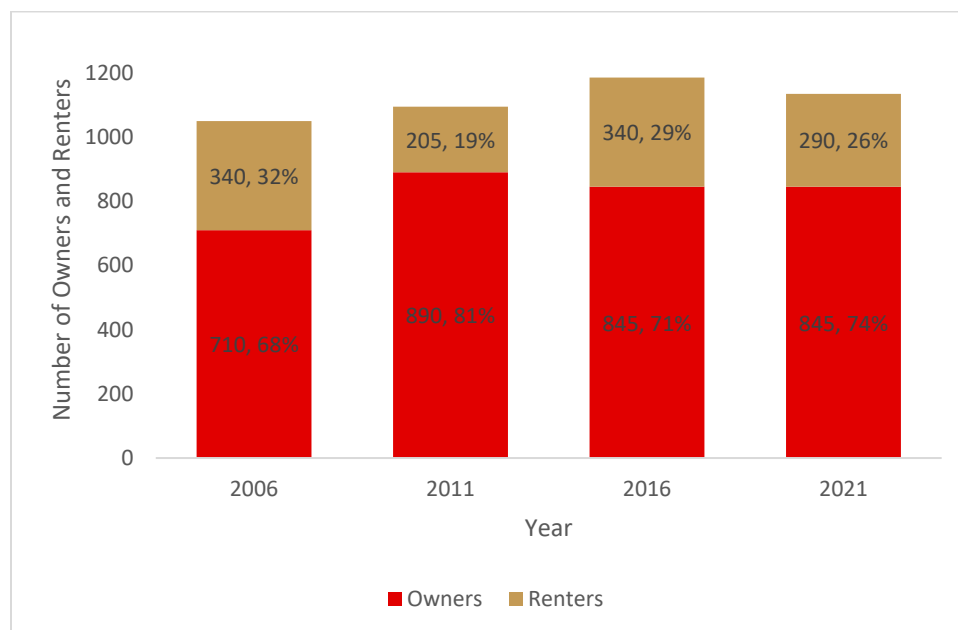
3.2 HOUSING TENURE

The majority of houses in the CCRD and the electoral areas are owned by their occupants. For the CCRD and Areas A, C, and D the proportion of owners was higher than renters in all four census years: 2006, 2011, 2016, and 2021. However, the percentage of owners compared to renter households fluctuated between 2006 and 2021. With the relatively small number of housing units in the CCRD and especially in the electoral areas, a few changes in tenure can lead to a drastic increase or decrease in the proportion of homes which are owner-occupied or rented.

Between 2006 and 2021, both the proportion of renters compared to owners and the number of renters decreased in the CCRD.

Figure 3.6: compares the breakdown of owners and renters in the CCRD across census years from 2006 to 2021.

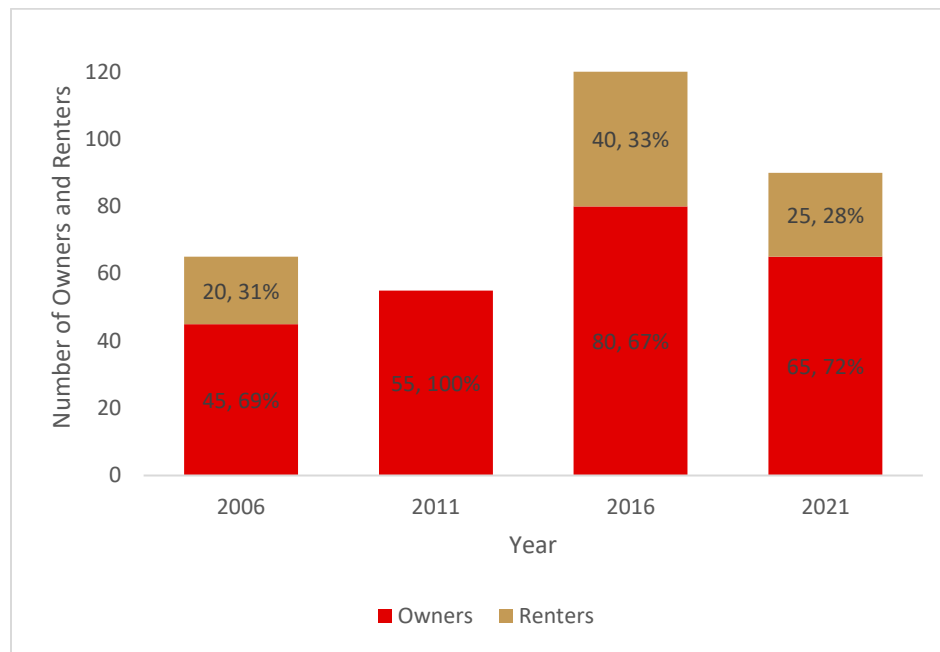
Figure 3.6: Owners and Renters in the CCRD (2006 - 2021)



The 2021 housing tenure distribution in Area A is similar to that of 2006, with a larger proportion of owners compared to renters. Since 2006, the number of owners increased by 20 while renters only increased by five.

Figure 3.7 shows the distribution of owners and renters in Area A across census years from 2006 to 2021.

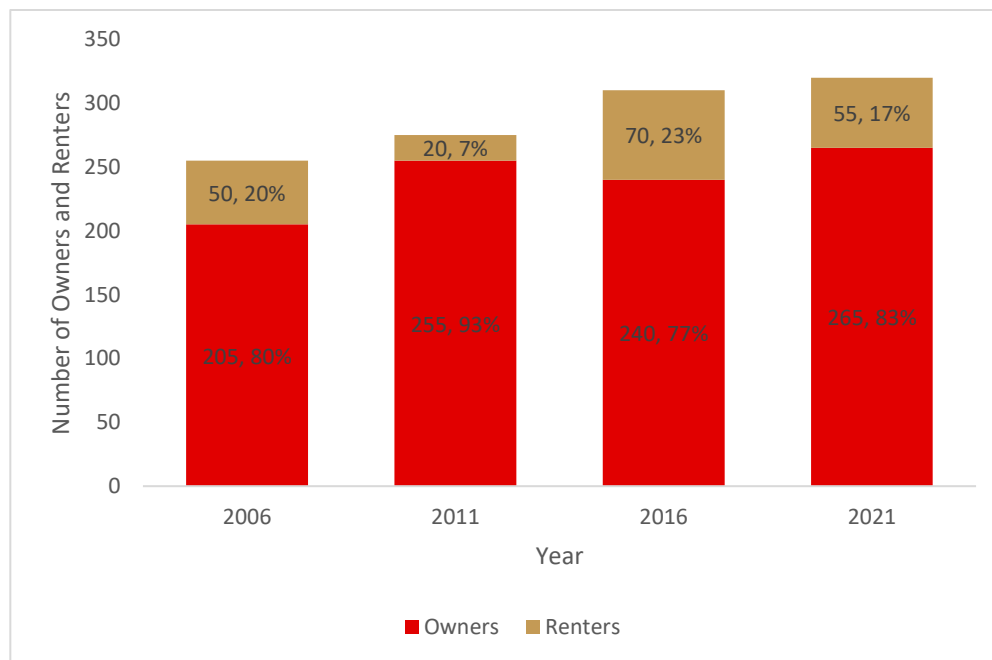
Figure 3.7: Owners and Renters in Area A (2006 - 2021)



The vast majority of houses in Area C are owned and the proportion of owner households increased by 3%, with 60 new owners and five new renters, between 2006 to 2021.

Figure 3.8 compares the breakdown of owners and renters in Area C across census years from 2006 to 2021.

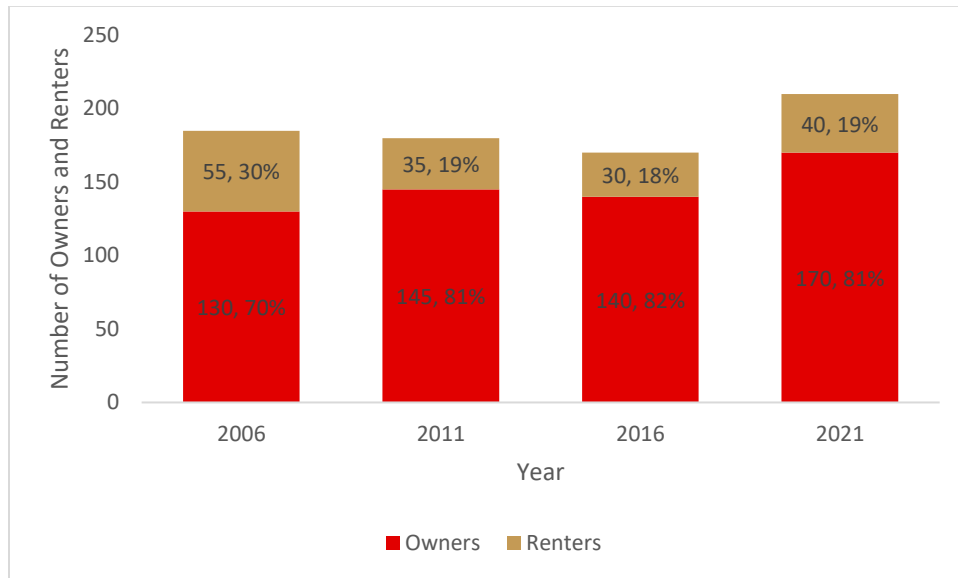
Figure 3.8: Owners and Renters in Area C (2006 - 2021)



Between 2006 and 2021, in Area D the proportion of owners increased while that of renters decreased, mirroring trends seen in the other areas and in the CCRD. The number of renters decreased by 15 between 2006 and 2021.

Figure 3.9 shows the breakdown of owners and renters in Area D from 2006 to 2021.

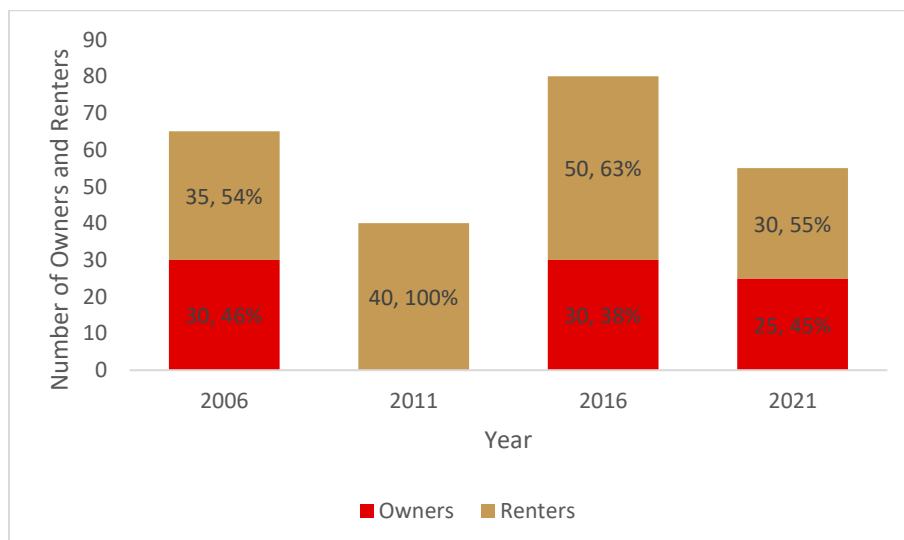
Figure 3.9: Owners and Renters in Area D (2006 - 2021)



Area E's housing tenure breakdown differs from the other areas in that there is a higher proportion of renters compared to owners. This has been the case since 2006. In 2011, there were no owned units in Area E and only 40 rented units, although this data was most likely impacted by poor data quality from the 2011 National Household Survey. By 2021 (the typical census methodology was reinstated in 2016) there were 30 rented units and 25 owned units recorded.

Figure 3.10 shows the distribution of owners and renters in Area E between 2006 and 2021.

Figure 3.10: Owners and Renters in Area E (2006 - 2021)



4.0 HOUSING NEEDS

The CCRD's housing needs are summarized in this section. Housing needs were calculated using the provincial government's standardized methodology, which is described in Section 4.1. Calculation components, including extreme core housing need, homelessness, suppressed household formation, anticipated household growth, rental vacancy rate, and demand buffer are detailed in subsequent sections, followed by a summary of all existing and projected housing needs.

Housing needs for each component are discussed for Areas A, C, D, and E. Total housing needs for each electoral area and the combined areas are summarised in Section 4.8.

4.1 METHODOLOGY

The provincial government introduced a standardized methodology for calculating housing needs that local governments and regional governments are required to use. The purpose of standardizing calculations is to ensure that all municipalities provide housing need estimates which can be compared across local government jurisdictions.

The HNR Method⁹ estimates the total number of housing units required to address the current and anticipated housing needs over 5- and 20-year timeframes. Housing Needs Reports Calculations are completed using the BC HNR Calculator¹⁰, a standardized online calculator that can be used by communities across BC to determine their housing needs. Data is sourced from publicly available data sources that can be applied to communities at various scales. There are six components (Components A-F) of housing need that are required in the updated HNR:

- A. The number of housing units needed for households in extreme core housing need.
- B. The number of housing units needed for individuals experiencing homelessness.
- C. The number of housing units needed for suppressed households.
- D. The number of housing units needed for anticipated household growth.
- E. The number of housing units required to increase the rental vacancy rate to 3%.
- F. The number of housing units that reflects additional local housing demand (the "demand buffer"). *This component is used only for municipalities, not regional districts or electoral areas.*

Further detail about each component is provided in the respective section from 4.2 through 4.7 and in the Technical Guidelines for Housing Needs Reports.¹¹

4.2 EXTREME CORE HOUSING NEEDS

Extreme core housing need (ECHN), as defined by Statistics Canada, refers to private households that are below thresholds for housing adequacy, affordability, or suitability. Households are considered to be in

⁹ Guide to Requirements for Housing Needs Reports (June 2024). <https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for->

¹⁰ BC HNR Calculator. <https://hart.ubc.ca/bc-hnr-calculator/>

¹¹ BC Ministry of Housing (2024), Guidelines for Housing Needs Reports – HNR Method Technical Guidance. https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

ECHN if they spend 50% or more of their total pre-tax income to pay the median rent for adequate housing in their community.

The number of housing units needed was determined by examining the rate of households in ECHN over the four most recent census years of 2006, 2011, 2016, and 2021. Both owner households and renter households were considered. Across all census years, there were no households in Area A, Area D, and Area E in ECHN. Therefore, zero housing units are needed to address ECHN in Areas A, D, and E.

In Area C there were 10 renters, or 20% of the renter population in ECHN according to the 2006 census. Since 2006, there has been no owners or renters in Area C in ECHN. The ECHN rate across renters in Area C is 5%.

Table 4.1 summarizes the ECHN in Area C across the 2006, 2011, 2016, and 2021 census.

Table 4.1: Area C ECHN

ECHN	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		0	0%	0%
Renters	10	20%	0	0%	0	0%	0	0%	5%

To arrive at the total new units required from the average ECHN rate, the rate is multiplied by the total households of the same tenure from the 2021 census. Since the ECHN rate for owners was 0%, there are no additional owned units needed to address ECHN. There were 55 renter households in 2021, which is multiplied by the 5% ECHN rate to arrive at 2.75 households in Area C. Therefore 2.75 new units are needed over the next 20 years to address ECHN.

Table 4.2 shows the number of owners and renter households in ECHN in 2021 and new units required to address ECHN over the next two decades.

Table 4.2: Area C Households in ECHN

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	265	n/a	n/a
Owners with a mortgage		0.00%	0.00
Renters	55	5.00%	2.75
Total New Units to Meet ECHN – 20 years			2.75

4.3 HOMELESSNESS

The calculation for the number of units for people experiencing homelessness (PEH) is based on homelessness rates in the local regional district, or in the case of the CCRD, within the combined region of the CCRD and Regional District of Mount Waddington (RDMW). The RDMW is included due to no formal homelessness counts being undertaken in the CCRD. This component calculates the number of housing units needed to house all local PEH over a 5-year and 20-year period.

Addressing homelessness is important in housing needs calculations as PEH are a vulnerable demographic that is not typically captured well in data sources. There is a lack of data on existing homelessness in the CCRD and in the 2021 Housing Needs Assessment information on homelessness was gained through interviews with community members. These interviews highlighted very little actual homelessness in the CCRD but rather individuals with precarious housing often staying with friends or family.

The 20-year new unit need to address homelessness is calculated using the Province's Integrated Data Project (IDP), which provides data on PEH. To be included in IDP counts individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. Due to this, the actual number of persons experiencing homelessness could be greater than what is reflected in the calculations; for example, people who are couch surfing would not be reflected in the PEH numbers. Therefore, the total units needed to meet the 20-year needs may be greater than currently reported.

The PEH in Areas A, C, D, and E is based on the proportion of the total number of PEH estimated for the CCRD and the Regional District of Mount Waddington (RDMW). The RDMW governs northern Vancouver Island and portions of British Columbia's mainland coast. It includes the municipalities of Alert Bay, Port Alice, Port Hardy, and Port McNeill. According to the 2021 census, the RDMW has a population of 10,839.

Approximately 1% of the CCRD and RDMW's population resides in Area A. As of 2021, there were 84 people experiencing homelessness in the combined CCRD and RDMW. It is estimated that 1%, or 0.88 PEH, are located in Area A. Based on this estimate, 0.88 new housing units are needed over the next 20 years to address the needs of people experiencing homelessness in Area A.

Area C's population comprises roughly 4.6% of the CCRD and RDMW population and based on the regional PEH, 3.86 new units are needed in Area C to address homelessness in the next 20 years.

Approximately 3.3% of the combined CCRD and RDMW population lives in Area D which equates to 2.74 new units needed over the next 20 years to address PEH.

Area E has the smallest population and therefore has the lowest projected homelessness need over the next 20 years, with only 0.53 new units being needed.

Table 4.3 shows the 20-year housing needs to address PEH households in Areas A, C, D, and E as based on the regional and local populations and the regional homelessness rate.

Table 4.3: Units to Meet Needs of PEH (20 Years)

Area	CCRD and RDMW Population	Area Population	% of CCRD	Regional PEH	Proportional Local PEH
Area A	14,265	150	1.05%	84	0.88
Area C	14,265	655	4.59%	84	3.86
Area D	14,265	465	3.26%	84	2.74
Area E	14,265	90	0.63%	84	0.53
Total New Units to Meet ECHN – 20 years					8.01

4.4 SUPPRESSED HOUSEHOLD FORMATION

Suppressed household formation refers to the number of people who would like to have their own home but cannot because there are no homes in the community that are affordable and/or suitable for them. Suppressed household formation is estimated using 2006 household headship rates by age group. The year 2006 is utilized as the baseline because it precedes the economic downturn of 2008, subsequent market restructuring, and the market growth (along with decreasing vacancy rates) that commenced in 2014.

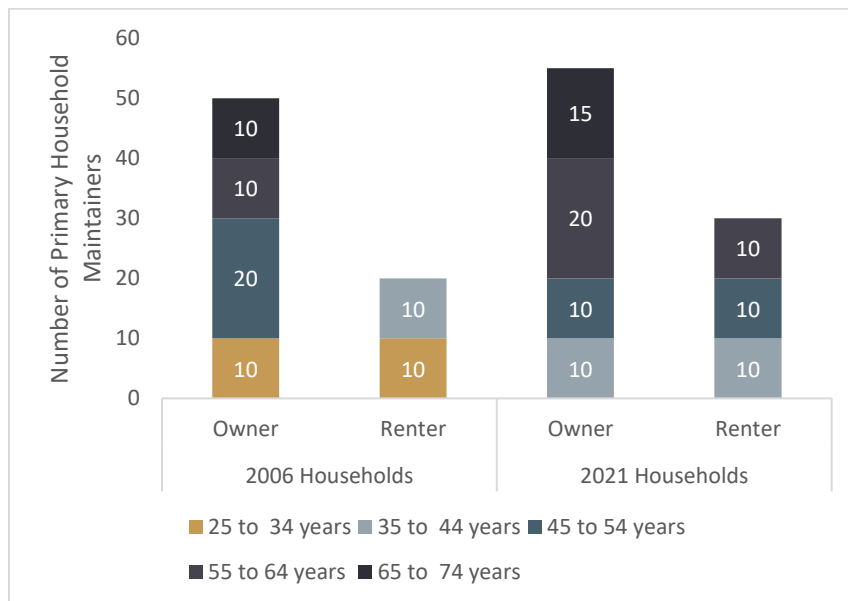
Household headship rates for 2006 are compared to 2021 census data to estimate how many additional households may have formed under more favourable housing conditions. This component calculated the number of units needed to address suppressed household formation over a 20-year period.

Examples of suppressed households include young adults who cannot afford to move out of their parents' homes and elderly people who move in with their adult children because they cannot access suitable and affordable homes that meet their needs. It should be noted that due to the small population of the CCRD and the areas, small changes in the number of owners or renters, perhaps due to reasons unassociated with the housing market, could easily influence the data used to indicate suppressed household formation. For example, if older residents pass away and leave their homes to younger relatives, the proportion of younger household maintainers could increase significantly. Data suppression of any numbers under 10 by Statistics Canada may also impact the number of household maintainers visible for each rental age category.

In Area A, between 2006 and 2021 the number of owners and renters increased by 10% and 50% respectively. The most common form of tenure in Area A is ownership. In 2006, the largest proportion of household maintainers that owned their unit were in the 45 to 54 age category, representing 40% of all household maintainers. Half of renters in 2006 were aged 25 to 34 and half were in the 35 to 44 age category. Between 2006 and 2021, the number of primary household maintainers in the 25 to 34 age category declined from 20 owners and renters to zero, representing a decrease of 28.6%. In 2021, the largest proportion of household maintainers was owners aged 55 to 64, representing 36.4% of all household maintainers.

Figure 4.1 summarizes the number of primary household maintainers by age cohort and tenure for 2006 and 2021.

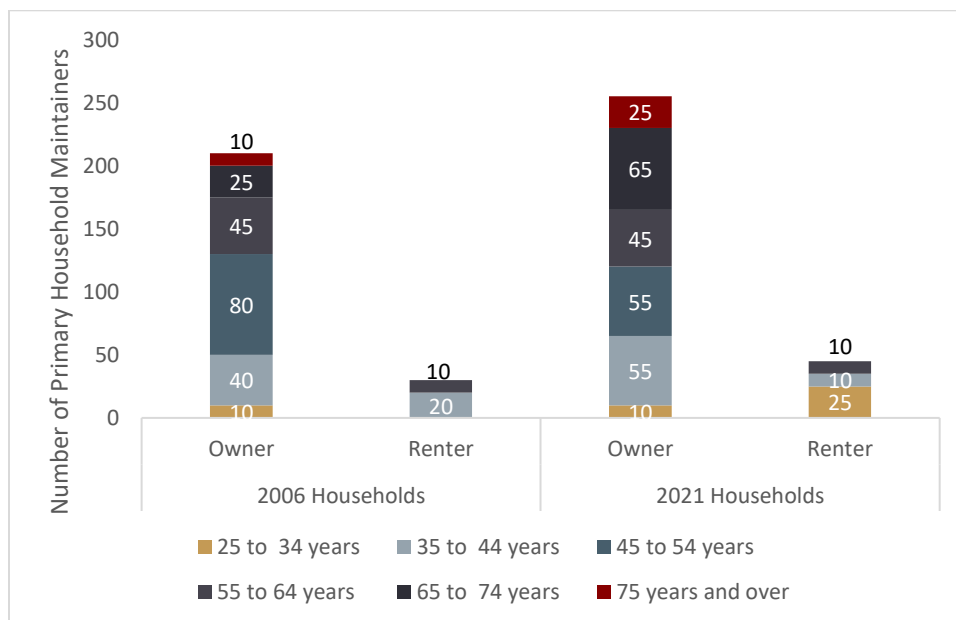
Figure 4.1: Area A Households by Age of Primary Household Maintainer (2006 and 2021)



Between 2006 and 2021, Area C saw a 21.4% increase in the number of owners and a 50% increase in the number of renters. In 2006, the largest proportion of household maintainers were in the 45 to 54 age category representing a third (33.3%) of all household maintainers. In 2021, the largest proportion of household maintainers were in the 35 to 44 and the 65 to 74 age categories, each representing 21.7% of all 2021 household maintainers.

Figure 4.2 summarizes the number of primary household maintainers by age cohort and tenure for 2006 and 2021.

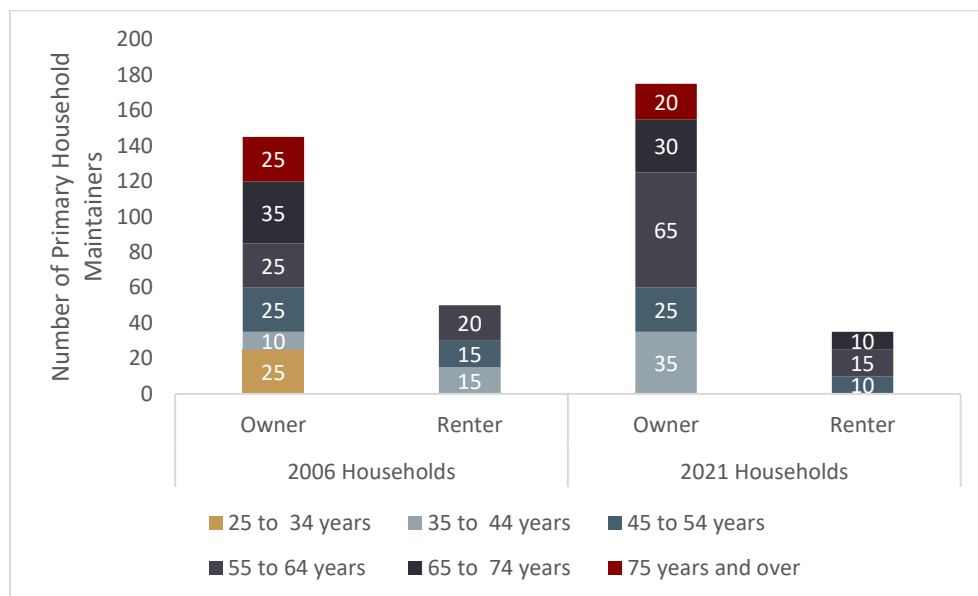
Figure 4.2: Area C Households by Age of Primary Household Maintainer (2006 and 2021)



Between 2006 and 2021, the number of owners in Area D increased by 20.7% while the number of renters decreased by 30%. In 2006, the number of owners in each age category was relatively dispersed, with the largest proportion of household maintainers being in the 65 to 74 age category representing 24.1%. In 2021, the largest proportion of household maintainers of an owned unit were in the 55 to 64 age category representing 37.1%. The number of renters in each age category decreased from 2006 to 2021, with the exception of the 65 to 74 age category, which went from zero renters in 2006 to 10 in 2021.

Figure 4.3 summarizes the number of primary household maintainers by age cohort and tenure for 2006 and 2021.

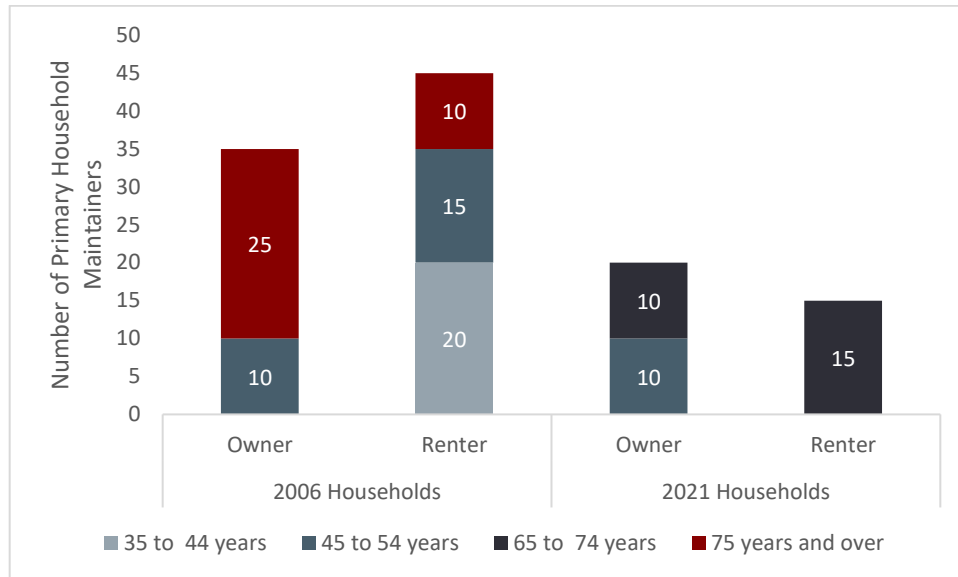
Figure 4.3: Area D Households by Age of Primary Household Maintainer (2006 and 2021)



In Area E, between 2006 and 2021 the number of owners and renters decreased significantly by 42.9% and 66.7% respectively. Area E has the least diverse distribution of households by age of primary household maintainer, with only four of the seven age categories represented. The 75+ age category represented the largest proportion of household maintainers for owned and rented units in 2006 at 43.8%. By 2021, there were no household maintainers over the age of 75 and the largest proportion of household maintainers was the 64 to 74 age category representing 71.4%. The decrease in the number of owners and renters between 2006 and 2021 may be due to household suppression, where new owners and renters were not able to enter the market due to factors such as affordability or lack of supply.

Figure 4.4 summarizes the number of primary household maintainers by age cohort and tenure for 2006 and 2021.

Figure 4.4: Area E Households by Age of Primary Household Maintainer (2006 and 2021)



Comparing the headship rates between 2006 and 2021 provides insight into the age categories and tenure more susceptible to household suppression. Generally, with the pressure on the housing market due to the recession and stabilization after 2008, the age of household maintainers, particularly in the owner category, was expected to increase. In general, it became more difficult for people of all ages, but particularly the young, to establish their own household.

In Area A, in 2006 half of all residents aged 25 to 34 owned a unit and half rented, while in 2021 no one in this age category owned or rented, suggesting that some individuals were unable to acquire or purchase suitable housing. All residents aged 65 to 74 owned in 2006 which decreased to 75% in 2021. The headship rate for renters aged 55 to 64 rose to 25% in 2021, up from zero in 2006. In 2006, individuals aged 35 to 44 had a headship rate of 66.7% for rented units. By 2021, this rate increased to 100% for both owners and renters.

Table 4.4 shows the 2006 and 2021 headship rates in Area A.

Table 4.4: Area A 2006 and 2021 Headship Rates

Age Categories – Household Maintainers	2006 Headship Rate		2021 Headship Rates	
	Owner	Renter	Owner	Renter
15 to 24 years	0.0%	0.0%	n/a	n/a
25 to 34 years	50.0%	50.0%	0.0%	0.0%
35 to 44 years	0.0%	66.7%	100.0%	100.0%
45 to 54 years	57.1%	0.0%	33.3%	33.3%
55 to 64 years	50.0%	0.0%	50.0%	25.0%
65 to 74 years	100.0%	0.0%	75.0%	0.0%
75 years and over	n/a	n/a	0.0%	0.0%

In Area C, from 2006 to 2021, the headship rate for owners in the 25 to 34 age category decreased while the headship rate for renters significantly increased from zero to 41.7%. A lower proportion of residents aged 75+ owned units in 2021 compared to 2006. Additionally, a lower proportion of residents aged 35 to 44 rented in 2021 compared to 2006, but a larger proportion owned in 2021 compared to 2006.

Table 4.5 shows the 2006 and 2021 headship rates in Area C.

Table 4.5: Area C 2006 and 2021 Headship Rates

Age Categories – Household Maintainers	2006 Headship Rate		2021 Headship Rates	
	Owner	Renter	Owner	Renter
15 to 24 years	0.0%	0.0%	0.0%	0.0%
25 to 34 years	20.0%	0.0%	16.7%	41.7%
35 to 44 years	47.1%	23.5%	52.4%	9.5%
45 to 54 years	64.0%	0.0%	64.7%	0.0%
55 to 64 years	56.3%	12.5%	50.0%	11.1%
65 to 74 years	55.6%	0.0%	56.5%	0.0%
75 years and over	100.0%	0.0%	62.5%	0.0%

In Area D, from 2006 to 2021, headship rates decreased for age categories under 54 years of age and increased for the older age categories. In 2006, 62.5% of residents aged 25 to 34 owned whereas in 2021 this age category had no owners or renters. Maintainers aged 35 to 44 that rent declined from 15 in 2006 to zero in 2021, whereas maintainers in this age group that own decreased only slightly between 2006 and 2021. A greater proportion of residents aged 75+ owned a unit in 2021 compared to 2006.

Table 4.6 shows the 2006 and 2021 headship rates in Area D.

Table 4.6: Area D 2006 and 2021 Headship Rates

Age Categories – Household Maintainers	2006 Headship Rate		2021 Headship Rates	
	Owner	Renter	Owner	Renter
15 to 24 years	0.0%	0.0%	0.0%	0.0%
25 to 34 years	62.5%	0.0%	0.0%	0.0%
35 to 44 years	66.7%	100.0%	63.6%	0.0%
45 to 54 years	45.5%	27.3%	41.7%	16.7%
55 to 64 years	27.8%	22.2%	54.2%	12.5%
65 to 74 years	77.8%	0.0%	66.7%	22.2%
75 years and over	62.5%	0.0%	100%	0.0%

Between 2006 and 2021, the proportion of owners in the 45 to 54 age category increased to 100%, meaning that all of residents aged 35 to 44 in Area E are owners while previously, owners represented 40% of the population and renters represented 60%. Headship rates for owners and renters aged 65 to 74 increased from zero in 2006 to 66.7% for owners and 100% for renters.

Table 4.7 shows the 2006 and 2021 headship rates in Area E.

Table 4.7: Area E 2006 and 2021 Headship Rates

Age Categories – Household Maintainers	2006 Headship Rate		2021 Headship Rates	
	Owner	Renter	Owner	Renter
15 to 24 years	0.0%	0.0%	0.0%	0.0%
25 to 34 years	n/a	n/a	0.0%	0.0%
35 to 44 years	0.0%	50.0%	0.0%	0.0%
45 to 54 years	40.0%	60.0%	100.0%	0.0%
55 to 64 years	n/a	n/a	0.0%	0.0%
65 to 74 years	0.0%	0.0%	66.7%	100.0%
75 years and over	100.0%	50.0%	n/a	n/a

Suppressed households are the gap between the actual households that formed in 2021 and potential households that could have formed if headship rates resembled those of 2006, before market forces made it more difficult for people to become household maintainers. The gap is determined by comparing the 2021 census households to estimated potential households for each age cohort and tenure.

In Area A, in 2021, there are 10 suppressed households among maintainers aged 25 to 34, indicating that many units were not able to form due to the housing market conditions. For maintainers aged 45 to 54, while there are 10 more renters compared to 2006, there are also 7.14 fewer owners. For maintainers aged 65 to 74, there are five suppressed households. Overall, the net unit need to address suppressed household formation in Area A is 15 new units over the next twenty years, with maintainers aged 25 to 34 requiring 10 and maintainers aged 65 to 75 requiring five units.

Table 4.8 shows the 2021 potential households matched against the 2021 households to calculate the suppressed households in Area A.

Table 4.8: Area A 2021 Suppressed Household Needs

Age Categories- Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.0	0.0	0	0	0	0	0
25 to 34 years	5.0	5	0	0	5	5	10
35 to 44 years	0	6.67	10	10	-10	-3.33	0
45 to 54 years	17.14	0	10	10	7.14	-10	0
55 to 64 years	20	0	20	10	0	-10	0
65 to 74 years	20	0	15	0	5	0	5
75 years and over	0	0	0	0	0	0	0
Total New Units to Meet Suppressed Housing Need - 20 years							15

In Area C, for maintainers aged 35 to 44 there is a notable shift: while there are 5.59 more owners compared to 2006, there are also 14.71 fewer renters. This change leads to a net need of 9.12 new units to

address suppressed households within this age group. In 2021, there are 6.88 suppressed households among maintainers aged 55 to 64, indicating that 5.62 owned units and 1.25 rented units were not able to form due to a constrained housing market. For maintainers aged 75+, there are 15 suppressed households, indicating a significant housing gap in this age group, likely due to a lack of senior housing options. Over the next 20 years, Area C needs 30.99 new units to address suppressed household needs across different age groups in the community.

Table 4.9 shows the 2021 potential households matched against the 2021 households to calculate the suppressed households in Area C.

Table 4.9: Area C 2021 Suppressed Household Needs

Age Categories- Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.0	0.0	0	0	0	0	0
25 to 34 years	12	0	10	25	2	-25	0
35 to 44 years	49.41	24.71	55	10	-5.59	14.71	9.12
45 to 54 years	54.40	0	55	0	-0.60	0	0
55 to 64 years	50.62	11.25	45	10	5.62	1.25	6.88
65 to 74 years	63.89	0	65	0	-1.11	0	0
75 years and over	40	0	25	0	15	0	15
Total New Units to Meet Suppressed Housing Need - 20 years							30.99

Area D has the highest suppressed households needs compared to the other areas, with a total of 80.93 units needed over the next 20 years. In 2021, there are 56.67 suppressed households among maintainers aged 35 to 44, with the vast majority of the suppression being for renters; 55 rented households were unable to form between 2006 and 2021 by maintainers aged 35 to 44 due to housing market conditions. This could be explained by the large population increase of residents aged 35 to 44 between 2006 and 2021 (15 residents to 105). This could partially be explained by the population increase of 40 residents aged 35 to 44 between 2006 and 2021 and a lack of rental housing options in Area D to accommodate this growth.

Table 4.10 shows the 2021 potential households matched against the 2021 households to calculate suppressed households in Area D.

Table 4.10: Area D 2021 Suppressed Household Needs

Age Categories- Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.0	0.0	0	0	0	0	0
25 to 34 years	15.62	0	0	0	15.62	5	15.62
35 to 44 years	36.67	55	35	0	1.67	55	56.67
45 to 54 years	27.27	16.36	25	10	2.27	6.36	8.64
55 to 64 years	33.33	26.67	65	15	-31.67	11.67	0
65 to 74 years	35	0	30	10	5	-10	0
75 years and over	9.38	0	20	0	-10.62	0	0
Total New Units to Meet Suppressed Housing Need - 20 years							80.93

Area E's suppressed household needs are five rental units needed over 20 years to address suppressed households in the 35 to 44 age category.

Table 4.11 shows the 2021 potential households matched against the 2021 households to calculate suppressed households in Area E.

Table 4.11: Area E 2021 Suppressed Household Needs

Age Categories- Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.0	0.0	0	0	0	0	0
25 to 34 years	0	0	0	0	0	0	0
35 to 44 years	0	5	0	0	0	5	5
45 to 54 years	4	6	10	0	-6	6	0
55 to 64 years	0	0	0	0	0	0	0
65 to 74 years	0	0	10	15	-10	-15	0
75 years and over	0	0	0	0	0	0	0
Total New Units to Meet Suppressed Housing Need - 20 years							5

4.5 ANTICIPATED HOUSEHOLD GROWTH

Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population over twenty years. To calculate this growth, data is drawn from the BC Stats household projections and two 20-year growth scenarios are developed:

- The Local Household Growth scenario uses household growth projections for the applicable municipality to determine the number of housing units needed.
- The Regionally Based Household Growth scenario takes the applicable municipalities or electoral areas' number of households from the most recent census report and applies the projected 20-year regional household growth rate (%), to determine the number of housing units needed.

Regional district electoral areas only calculate the regionally based household growth scenario due to data availability.

The regionally based household growth methodology indicates an anticipated 20-year growth of 44.3%. The regional growth of 44.3% is applied to the 2021 household count in Areas A, C, D, and E indicating that for the combined areas 299.04 additional units will be necessary based on regional trends over the next 20 years. Area A will require 39.87 new units, Area C will require 139.5 new units, Area D will require 95.25 units, and Area E will require 24.37 new units to adequately address AHG over the next two decades.

Table 4.12 shows the projected household growth based on the regionally based growth scenario and the new units needed to address household growth in the areas in the next 20 years.

Table 4.12: Anticipated Household Growth

Area	Regional Growth Rate	Households		New Units – 20 years
		2021	2041	
Area A	44.3%	90	129.8	39.87
Area C	44.3%	315	454.55	139.5
Area D	44.3%	215	310.25	95.25
Area E	44.3%	55	79.37	24.37
Total New Units to Meet Household Growth Needs - 20 years				299.04

4.6 RENTAL VACANCY RATE

To maintain a healthy rental housing market, a Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units when current rates fall below the desired 3%. Typically, vacancy rates between 3% and 5% indicate a healthy and well-functioning rental housing market. The RVRA calculation uses Primary Rental Market Vacancy Rate data from CMHC for each applicable municipality, if available. The CCRD does not have its own Primary Rental Market Vacancy Rate, so the provincial Primary Rental Market Vacancy Rate is used for calculating the number of units needed to meet a 3% vacancy rate.

The local vacancy rate is 1.4% for the CCRD, as based on the provincial vacancy rate, and the occupancy rate is 98.6%. The number of rental households is divided by both the target and local occupancy rates. This provides an estimate of the total number of rental units needed, including both occupied and vacant units, to meet the target vacancy rate of 3%.

To determine the total new units required to achieve a healthy rental vacancy rate of 3% over the next 20 years, the estimated number of local units is subtracted from the target estimated units. The result indicates that over the next twenty years Area A will need 0.42 new units, Area C will need 0.92 units, Area D will need 0.67 units, and Area E will need 0.50 units, to maintain a healthy vacancy rate. The total twenty-year need in the combined areas is 2.51 units.

Table 4.13 shows the rental units needed to achieve a 3% vacancy rate.

Table 4.13: Rental Units Required to Achieve Target Vacancy Rate

Area		Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Area A	Target Vacancy Rate	3.00%	97.00%	25	25.77
	Local Vacancy Rate	1.40%	98.60%	25	25.35
	Total New Units to Achieve 3% Vacancy Rate - 20 years				0.42
Area C	Target Vacancy Rate	3.00%	97.00%	55	56.70
	Local Vacancy Rate	1.40%	98.60%	55	55.78
	Total New Units to Achieve 3% Vacancy Rate - 20 years				0.92
Area D	Target Vacancy Rate	3.00%	97.00%	40	41.24
	Local Vacancy Rate	1.40%	98.60%	40	40.57
	Total New Units to Achieve 3% Vacancy Rate - 20 years				0.67
Area E	Target Vacancy Rate	3.00%	97.00%	30	30.93
	Local Vacancy Rate	1.40%	98.60%	30	30.43
	Total New Units to Achieve 3% Vacancy Rate - 20 years				0.50
Combined Total New Units to Achieve 3% Vacancy Rate – 20 years					2.51

4.7 DEMAND BUFFER

The demand buffer aims to better reflect the units needed for a healthy but flexible housing market. The demand factor, calculated from the housing price to density ratio, is applied to the total housing units of Components A, B, C, and E to find additional local housing needs. This factor does not apply to regional district electoral areas or to the CCRD. Due to the methodology used for this component it only applies to incorporated municipalities.

4.8 SUMMARY

The total number of new units needed over the next 20 years is the sum of the housing needs for each component, rounded to the nearest whole number. There will be 18 new units needed in five years, and a total of 56 new units needed to meet the 20-year needs of Area A. In Area C, 58 units are needed over the next five years and 178 units needed in 20 years. Area D requires 54 units in five years and 180 units in 20 years. Over the next five years, Area E will require 10 new units, and 30 units are required over the next twenty years. In the combined Areas A, C, D, and E there are 144 new units needed in five years and 455 new units needed in 20 years to address housing needs.

Table 4.14 summarizes the five and 20-year housing needs in Areas A, C, D, and E.

Table 4.14: 5 and 20-Year Housing Needs

Component	Area A		Area C		Area D		Area E		Total	
	5 Year Need	20 Year Need	5 Year Need	20 Year Need	5 Year Need	20 Year Need	5 Year Need	20 Year Need	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0	0	0.69	2.75	0	0	0	0	0.69	2.75
B. Persons Experiencing Homelessness	0.44	0.88	1.93	3.86	1.37	2.74	0.27	0.53	4.01	8.01
C. Suppressed Household Formation	3.75	15	7.75	30.99	20.23	80.93	1.25	5	32.98	131.92
D. Anticipated Growth	13.61	39.87	47.65	139.55	35.52	95.25	8.32	24.37	105.10	299.04
E. Rental Vacancy Rate Adjustment	0.1	0.42	0.23	0.92	0.17	0.67	0.12	0.5	0.62	2.51
F. Additional Local Demand	0	0	0	0	0	0	0	0	0.00	0.00
Total New Units – 5 years	18	0	58	0	54	0	10	0	144	0
Total New Units – 20 years	0	56	0	178	0	180	0	30	0	445

5.0 RECOMMENDATIONS

Based on the housing needs calculated in Section 4.0, the following recommendations are put forth in order to meet these needs:

- In alignment with provincial legislation, the CCRD must ensure that the OCP and zoning bylaw accommodate the 20-year need of 445 additional residential units in Areas A, C, D, and E.
- The 2025 OCP update should engage the community on types of housing needed.
- The CCRD should support accessible seniors' housing complexes or developments to address housing needs for the aging population. This should be located along the community bus route along Highway 20, between the Bella Coola Ferry Terminal and Glacierview.
- The CCRD should consider permitting higher density housing in more residential zones to allow apartments, secondary suites, and carriage homes that would be suitable for young adults and single people. This may work to address housing needs due to suppressed households.
- Opportunities to incentivize higher density residential units should be explored.
- The CCRD should continue to develop affordable housing, especially affordable rental units.

To meet its future housing needs, the CCRD should update zoning regulations, engage the community in planning discussions, and focus on diverse housing options, including accessible units for seniors and higher density developments. By prioritizing affordable rental housing and supporting strategic projects, the CCRD can effectively address the needs of its population.

APPENDIX A:
HOUSING NEEDS CALCULATOR TABLES



Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Central Coast A RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	45	55	80	65
Renters	20	0	40	25

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Central Coast A RDA (CSD, BC)									
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	0	0.00%	0.00%
Renters	0	0.00%	0	n/a	0	0.00%	0	0.00%	0.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Central Coast A RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	65	0.00%	0.00
Renters	25	0.00%	0.00
Total New Units to Meet ECHN - 20 years			0.00

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Central Coast A RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
14,265	150	1.05%	84	0.88
Total New Units to Homelessness Needs - 20 years				0.88

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Central Coast A RDA (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	10	10
35 to 44 years	0	10
45 to 54 years	20	0
55 to 64 years	10	0
65 to 74 years	10	0
75 years and over	0	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Central Coast A RDA (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	0	0
35 to 44 years	10	10
45 to 54 years	10	10
55 to 64 years	20	10
65 to 74 years	15	0
75 to 84 years	0	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Central Coast A RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	10	10	0	0
	20 to 24 years	0		0	
25 to 34 years	25 to 29 years	10	20	10	10
	30 to 34 years	10		0	
35 to 44 years	35 to 39 years	0	15	0	10
	40 to 44 years	15		10	
45 to 54 years	45 to 49 years	10	35	10	30
	50 to 54 years	25		20	
55 to 64 years	55 to 59 years	20	20	20	40
	60 to 64 years	0		20	
65 to 74 years	65 to 69 years	10	10	10	20
	70 to 74 years	0		10	
75 years and over	75 to 79 years	0	0	0	10
	80 to 84 years	0		10	
	85 years and over	0		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Central Coast A RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	10	0.00%	0.00%
25 to 34 years	10	10	20	50.00%	50.00%
35 to 44 years	0	10	15	0.00%	66.67%
45 to 54 years	20	0	35	57.14%	0.00%
55 to 64 years	10	0	20	50.00%	0.00%
65 to 74 years	10	0	10	100.00%	0.00%
75 years and over	0	0	0	n/a	n/a

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Central Coast A RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	0	0.00	0.00
25 to 34 years	50.00%	50.00%	10	5.00	5.00
35 to 44 years	0.00%	66.67%	10	0.00	6.67
45 to 54 years	57.14%	0.00%	30	17.14	0.00
55 to 64 years	50.00%	0.00%	40	20.00	0.00
65 to 74 years	100.00%	0.00%	20	20.00	0.00
75 years and over	n/a	n/a	10	0.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Central Coast A RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	5.00	5.00	0	0	5.00	5.00	10.00
35 to 44 years	0.00	6.67	10	10	-10.00	-3.33	0.00
45 to 54 years	17.14	0.00	10	10	7.14	-10.00	0.00
55 to 64 years	20.00	0.00	20	10	0.00	-10.00	0.00
65 to 74 years	20.00	0.00	15	0	5.00	0.00	5.00
75 years and over	0.00	0.00	0	0	0.00	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							15.00

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Central Coast A RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	1,395	2,013	44.30%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Central Coast A RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	44.30%	90	129.87	39.87
Total New Units to Meet Household Growth Needs - 20 years				39.87

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Central Coast A RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	25	25.77
Local Vacancy Rate	1.40%	98.60%		25.35
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.42

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Central Coast A RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	0.88
C. Suppressed Household Formation	15.00
E. Rental Vacancy Rate Adjustment	0.42
Total	16.30
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Central Coast A RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	0.44	0.88
C. Suppressed Household Formation	3.75	15.00
D. Anticipated Growth	13.61	39.87
E. Rental Vacancy Rate Adjustment	0.10	0.42
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	18	
Total New Units - 20 years		56

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Central Coast C RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	205	255	240	265
Renters	50	20	70	55

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Central Coast C RDA (CSD, BC)									
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	0	0.00%	0.00%
Renters	10	20.00%	0	0.00%	0	0.00%	0	0.00%	5.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Central Coast C RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	265	0.00%	0.00
Renters	55	5.00%	2.75
Total New Units to Meet ECHN - 20 years			2.75

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Central Coast C RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
14,265	655	4.59%	84	3.86
Total New Units to Homelessness Needs - 20 years				3.86

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Central Coast C RDA (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	10	0
35 to 44 years	40	20
45 to 54 years	80	0
55 to 64 years	45	10
65 to 74 years	25	0
75 years and over	10	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Central Coast C RDA (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	10	25
35 to 44 years	55	10
45 to 54 years	55	0
55 to 64 years	45	10
65 to 74 years	65	0
75 to 84 years	25	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Central Coast C RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	35	50	25	35
	20 to 24 years	15		10	
25 to 34 years	25 to 29 years	10	50	20	60
	30 to 34 years	40		40	
35 to 44 years	35 to 39 years	55	85	55	105
	40 to 44 years	30		50	
45 to 54 years	45 to 49 years	80	125	30	85
	50 to 54 years	45		55	
55 to 64 years	55 to 59 years	40	80	45	90
	60 to 64 years	40		45	
65 to 74 years	65 to 69 years	30	45	75	115
	70 to 74 years	15		40	
75 years and over	75 to 79 years	10	10	15	40
	80 to 84 years	0		15	
	85 years and over	0		10	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Central Coast C RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	50	0.00%	0.00%
25 to 34 years	10	0	50	20.00%	0.00%
35 to 44 years	40	20	85	47.06%	23.53%
45 to 54 years	80	0	125	64.00%	0.00%
55 to 64 years	45	10	80	56.25%	12.50%
65 to 74 years	25	0	45	55.56%	0.00%
75 years and over	10	0	10	100.00%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Central Coast C RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	35	0.00	0.00
25 to 34 years	20.00%	0.00%	60	12.00	0.00
35 to 44 years	47.06%	23.53%	105	49.41	24.71
45 to 54 years	64.00%	0.00%	85	54.40	0.00
55 to 64 years	56.25%	12.50%	90	50.62	11.25
65 to 74 years	55.56%	0.00%	115	63.89	0.00
75 years and over	100.00%	0.00%	40	40.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Central Coast C RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	12.00	0.00	10	25	2.00	-25.00	0.00
35 to 44 years	49.41	24.71	55	10	-5.59	14.71	9.12
45 to 54 years	54.40	0.00	55	0	-0.60	0.00	0.00
55 to 64 years	50.62	11.25	45	10	5.62	1.25	6.88
65 to 74 years	63.89	0.00	65	0	-1.11	0.00	0.00
75 years and over	40.00	0.00	25	0	15.00	0.00	15.00
Total New Units to Meet Suppressed Housing Need - 20 years							30.99

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Central Coast C RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	1,395	2,013	44.30%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Central Coast C RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	44.30%	315	454.55	139.55
Total New Units to Meet Household Growth Needs - 20 years				139.55

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Central Coast C RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	55	56.70
Local Vacancy Rate	1.40%	98.60%		55.78
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.92

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Central Coast C RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	2.75
B. Persons Experiencing Homelessness	3.86
C. Suppressed Household Formation	30.99
E. Rental Vacancy Rate Adjustment	0.92
Total	38.52
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Central Coast C RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.69	2.75
B. Persons Experiencing Homelessness	1.93	3.86
C. Suppressed Household Formation	7.75	30.99
D. Anticipated Growth	47.65	139.55
E. Rental Vacancy Rate Adjustment	0.23	0.92
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	58	
Total New Units - 20 years		178

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

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- *A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Central Coast D RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	130	145	140	170
Renters	55	35	30	40

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Central Coast D RDA (CSD, BC)									
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	0	0.00%	0.00%
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Central Coast D RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	170	0.00%	0.00
Renters	40	0.00%	0.00
Total New Units to Meet ECHN - 20 years			0.00

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Central Coast D RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
14,265	465	3.26%	84	2.74
Total New Units to Homelessness Needs - 20 years				2.74

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Central Coast D RDA (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	25	0
35 to 44 years	10	15
45 to 54 years	25	15
55 to 64 years	25	20
65 to 74 years	35	0
75 years and over	25	0

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Central Coast D RDA (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	0	0
35 to 44 years	35	0
45 to 54 years	25	10
55 to 64 years	65	15
65 to 74 years	30	10
75 to 84 years	10	0
85 years and over	10	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Central Coast D RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	15	30	45	65
	20 to 24 years	15		20	
25 to 34 years	25 to 29 years	0	40	15	25
	30 to 34 years	40		10	
35 to 44 years	35 to 39 years	15	15	30	55
	40 to 44 years	0		25	
45 to 54 years	45 to 49 years	25	55	45	60
	50 to 54 years	30		15	
55 to 64 years	55 to 59 years	60	90	60	120
	60 to 64 years	30		60	
65 to 74 years	65 to 69 years	30	45	20	45
	70 to 74 years	15		25	
75 years and over	75 to 79 years	20	40	0	15
	80 to 84 years	0		0	
	85 years and over	20		15	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Central Coast D RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	30	0.00%	0.00%
25 to 34 years	25	0	40	62.50%	0.00%
35 to 44 years	10	15	15	66.67%	100.00%
45 to 54 years	25	15	55	45.45%	27.27%
55 to 64 years	25	20	90	27.78%	22.22%
65 to 74 years	35	0	45	77.78%	0.00%
75 years and over	25	0	40	62.50%	0.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Central Coast D RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	65	0.00	0.00
25 to 34 years	62.50%	0.00%	25	15.62	0.00
35 to 44 years	66.67%	100.00%	55	36.67	55.00
45 to 54 years	45.45%	27.27%	60	27.27	16.36
55 to 64 years	27.78%	22.22%	120	33.33	26.67
65 to 74 years	77.78%	0.00%	45	35.00	0.00
75 years and over	62.50%	0.00%	15	9.38	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Central Coast D RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	15.62	0.00	0	0	15.62	0.00	15.62
35 to 44 years	36.67	55.00	35	0	1.67	55.00	56.67
45 to 54 years	27.27	16.36	25	10	2.27	6.36	8.64
55 to 64 years	33.33	26.67	65	15	-31.67	11.67	0.00
65 to 74 years	35.00	0.00	30	10	5.00	-10.00	0.00
75 years and over	9.38	0.00	20	0	-10.62	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							80.93

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Central Coast D RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	1,395	2,013	44.30%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Central Coast D RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	44.30%	215	310.25	95.25
Total New Units to Meet Household Growth Needs - 20 years				95.25

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Central Coast D RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	40	41.24
Local Vacancy Rate	1.40%	98.60%		40.57
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.67

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Central Coast D RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	2.74
C. Suppressed Household Formation	80.93
E. Rental Vacancy Rate Adjustment	0.67
Total	84.34
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Central Coast D RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	1.37	2.74
C. Suppressed Household Formation	20.23	80.93
D. Anticipated Growth	32.52	95.25
E. Rental Vacancy Rate Adjustment	0.17	0.67
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	54	
Total New Units - 20 years		180

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



Licker
Geospatial
Consulting

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- *A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.*
- *A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.*

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Central Coast E RDA (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	30	0	30	25
Renters	35	40	50	30

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Central Coast E RDA (CSD, BC)									
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	0	0.00%	0.00%
Renters	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Central Coast E RDA (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	25	0.00%	0.00
Renters	30	0.00%	0.00
Total New Units to Meet ECHN - 20 years			0.00

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Central Coast E RDA (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
14,265	90	0.63%	84	0.53
Total New Units to Homelessness Needs - 20 years				0.53

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Central Coast E RDA (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	0	0
35 to 44 years	0	20
45 to 54 years	10	15
55 to 64 years	0	0
65 to 74 years	0	0
75 years and over	25	10

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Central Coast E RDA (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	0	0
35 to 44 years	0	0
45 to 54 years	10	0
55 to 64 years	0	0
65 to 74 years	10	15
75 to 84 years	0	0
85 years and over	0	0

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Central Coast E RDA (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	10	30	15	15
	20 to 24 years	20		0	
25 to 34 years	25 to 29 years	0	0	10	10
	30 to 34 years	0		0	
35 to 44 years	35 to 39 years	0	40	0	10
	40 to 44 years	40		10	
45 to 54 years	45 to 49 years	0	25	0	10
	50 to 54 years	25		10	
55 to 64 years	55 to 59 years	0	0	0	0
	60 to 64 years	0		0	
65 to 74 years	65 to 69 years	0	10	15	15
	70 to 74 years	10		0	
75 years and over	75 to 79 years	10	20	0	0
	80 to 84 years	0		0	
	85 years and over	10		0	

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Central Coast E RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0	0	30	0.00%	0.00%
25 to 34 years	0	0	0	n/a	n/a
35 to 44 years	0	20	40	0.00%	50.00%
45 to 54 years	10	15	25	40.00%	60.00%
55 to 64 years	0	0	0	n/a	n/a
65 to 74 years	0	0	10	0.00%	0.00%
75 years and over	25	10	20	125.00%	50.00%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Central Coast E RDA (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	0.00%	0.00%	15	0.00	0.00
25 to 34 years	n/a	n/a	10	0.00	0.00
35 to 44 years	0.00%	50.00%	10	0.00	5.00
45 to 54 years	40.00%	60.00%	10	4.00	6.00
55 to 64 years	n/a	n/a	0	0.00	0.00
65 to 74 years	0.00%	0.00%	15	0.00	0.00
75 years and over	125.00%	50.00%	0	0.00	0.00

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Central Coast E RDA (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0.00	0.00	0	0	0.00	0.00	0.00
25 to 34 years	0.00	0.00	0	0	0.00	0.00	0.00
35 to 44 years	0.00	5.00	0	0	0.00	5.00	5.00
45 to 54 years	4.00	6.00	10	0	-6.00	6.00	0.00
55 to 64 years	0.00	0.00	0	0	0.00	0.00	0.00
65 to 74 years	0.00	0.00	10	15	-10.00	-15.00	0.00
75 years and over	0.00	0.00	0	0	0.00	0.00	0.00
Total New Units to Meet Suppressed Housing Need - 20 years							5.00

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

Central Coast E RDA (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	1,395	2,013	44.30%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

EXPORT

Central Coast E RDA (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Regionally Based Household Growth	44.30%	55	79.37	24.37
Total New Units to Meet Household Growth Needs - 20 years				24.37

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Central Coast E RDA (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	30	30.93
Local Vacancy Rate	1.40%	98.60%		30.43
Total New Units to Achieve 3% Vacancy Rate - 20 years				0.50

Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Central Coast E RDA (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	0.00
B. Persons Experiencing Homelessness	0.53
C. Suppressed Household Formation	5.00
E. Rental Vacancy Rate Adjustment	0.50
Total	6.03
Demand Factor	0.00
Total New Units to Address Demand Buffer - 20 years	0.00

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Central Coast E RDA (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	0.00	0.00
B. Persons Experiencing Homelessness	0.27	0.53
C. Suppressed Household Formation	1.25	5.00
D. Anticipated Growth	8.32	24.37
E. Rental Vacancy Rate Adjustment	0.12	0.50
F. Additional Local Demand	0.00	0.00
Total New Units - 5 years	10	
Total New Units - 20 years		30

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment
Resource Tools
(HART)



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Geospatial
Consulting