

Regional Housing Affordability Study Area H OCP Review





Presentation Overview

- 1 What is Affordable?**
- 2 Project Overview**
- 3 Factors Affecting Housing Need – EA ‘A’**
- 4 People**
- 5 Meeting Housing Need in EA ‘A’**
- 6 Community Amenities in EA ‘A’**
- 7 Affordable Housing – Rural ‘Fit’**
- 8 Quality of Housing in EA ‘A’**

1

What is Affordable?

When a household spends

30% or more of its

gross income on housing

it is considered

not affordable.

2

Project Overview

1

Demographic Profiles

2

Housing Forms

3

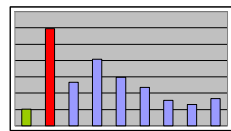
Housing Locations

4

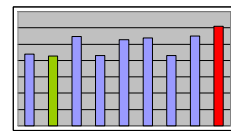
Policies and Financial
Mechanisms

3

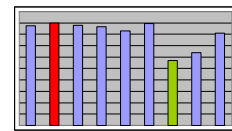
Factors Affecting Housing Need – EA 'A'



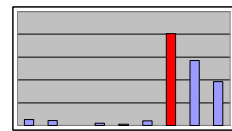
Population Change



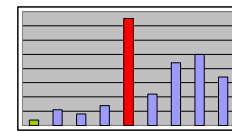
Median Age



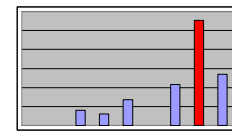
Detached Dwellings



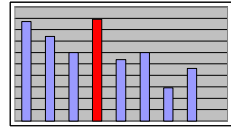
Apartments



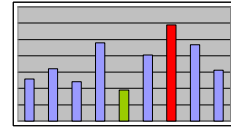
Semi-Detached Dwellings



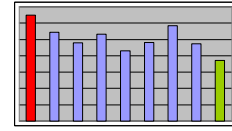
Row Houses



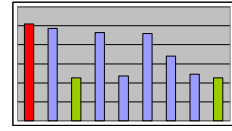
Other Dwellings



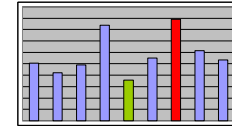
Rented Dwellings



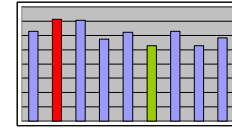
Built Before 1986



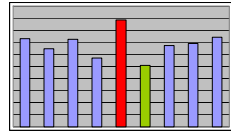
Major Repair



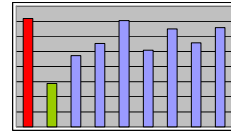
Low Income



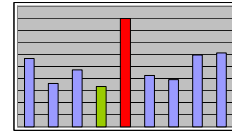
Median Income 1



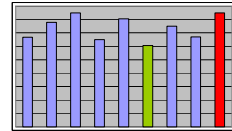
Median Income 2



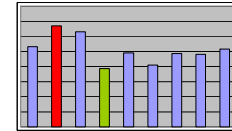
Median Income 3



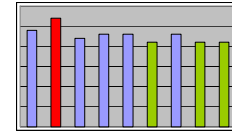
Median Income 4



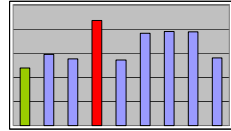
Median Income 5



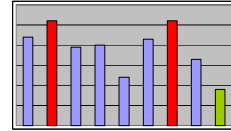
Median Income 6



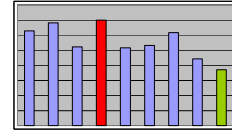
Household Size



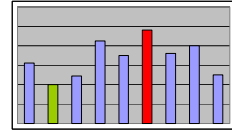
Moved in Last Year



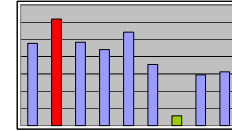
Aboriginal Population



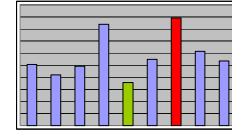
Participation Rate



Unemployment Rate



Live/Work

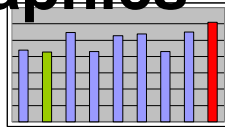


Low Income

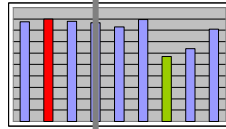
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Factors Affecting Housing Need – EA ‘A’

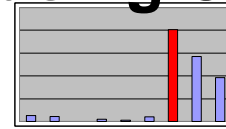
Demographics



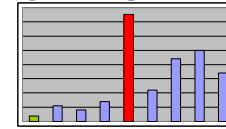
Median Age



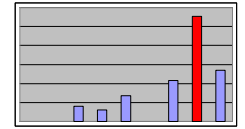
Detached Dwellings



Apartments

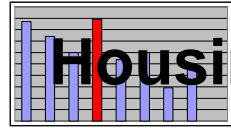


Semi-Detached Dwellings

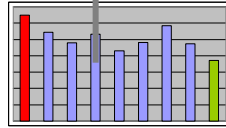


Row Houses

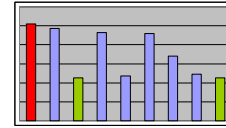
Housing Condition



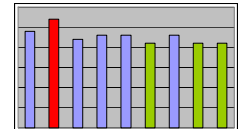
Other Dwellings



Built Before 1986

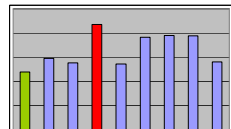


Major Repair

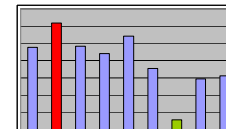


Household Size

Mobility



Moved in Last Year



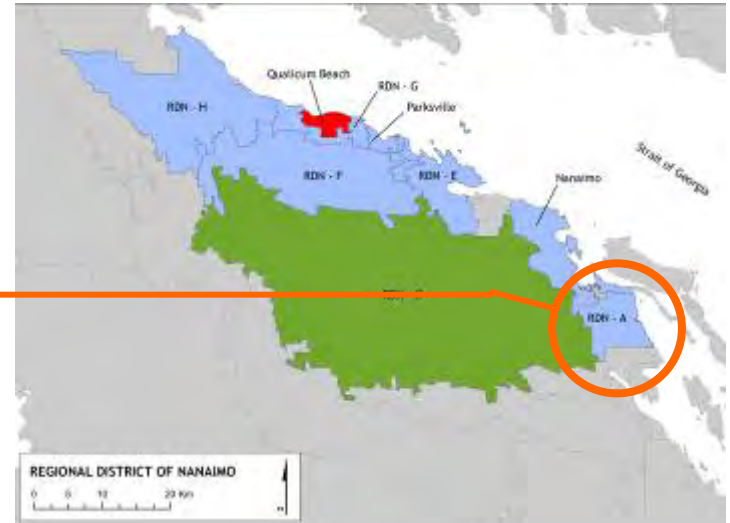
Live/Work

3

Demographic Factors

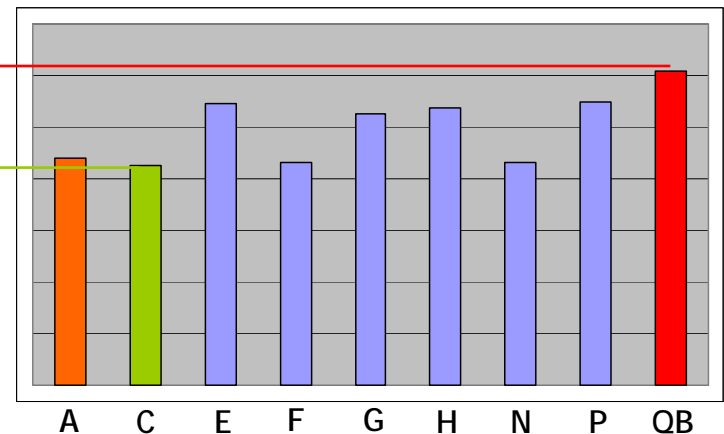
Median Age

Area 'A': 43.9



Qualicum Beach – 61

EA C – 42.7

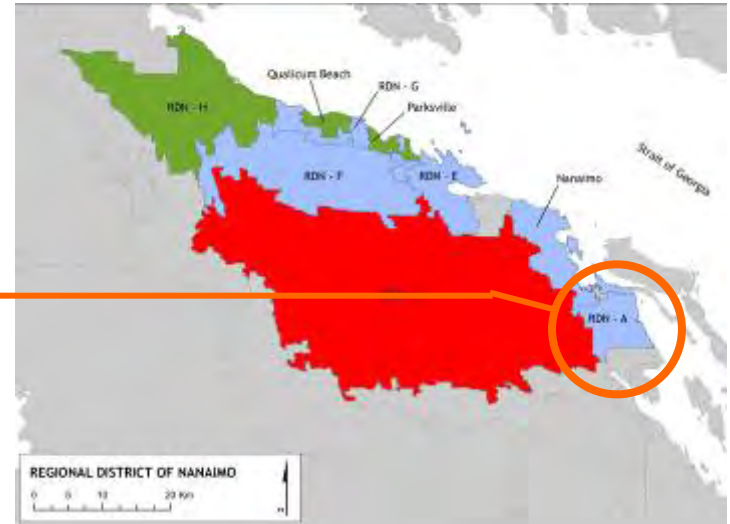


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Demographic Factors

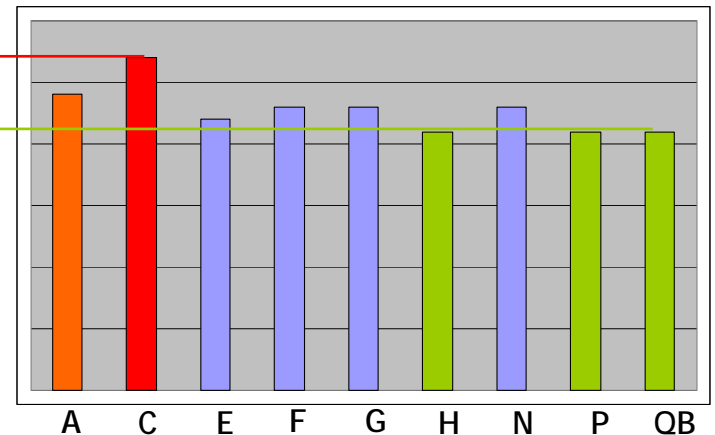
Average Household Size

Area 'A': 2.4



EA C – 2.7

EA H, Parksville,
Nanaimo – 2.1

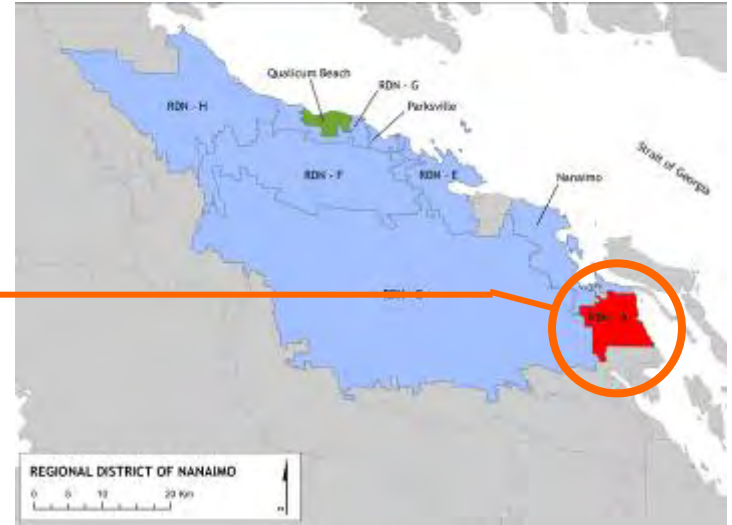


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Housing Condition

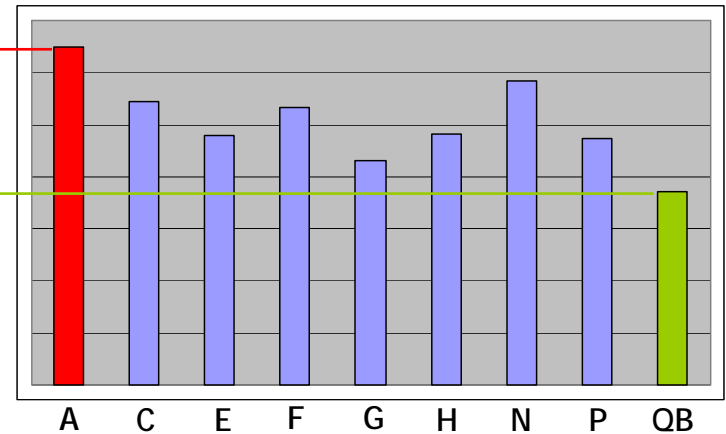
Dwellings Built Before 1986

Area 'A': 65%



EA A – 65%

Qualicum Beach – 37%

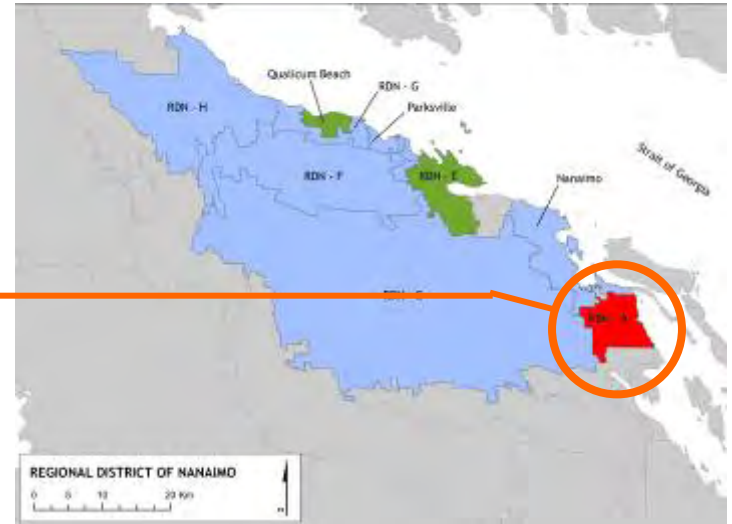


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Housing Condition

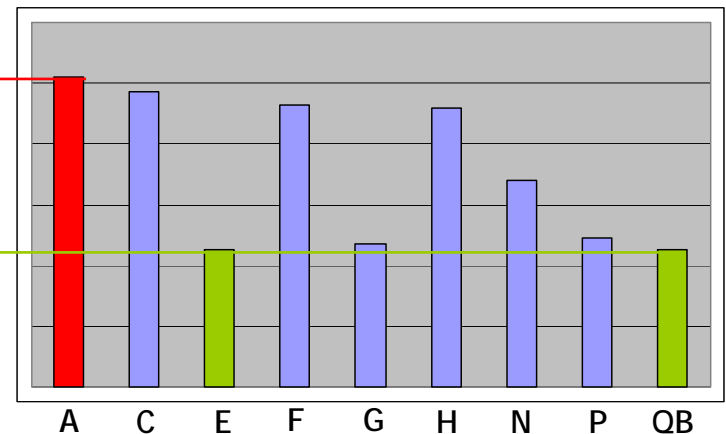
Homes in Need of Major Repair

Area 'A': 10%



EA A – 10%

Qualicum Beach – 4.5%

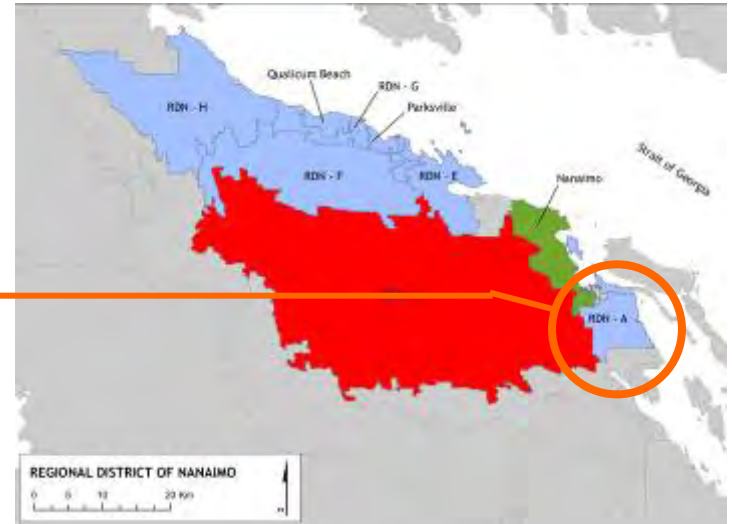


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Housing Diversity

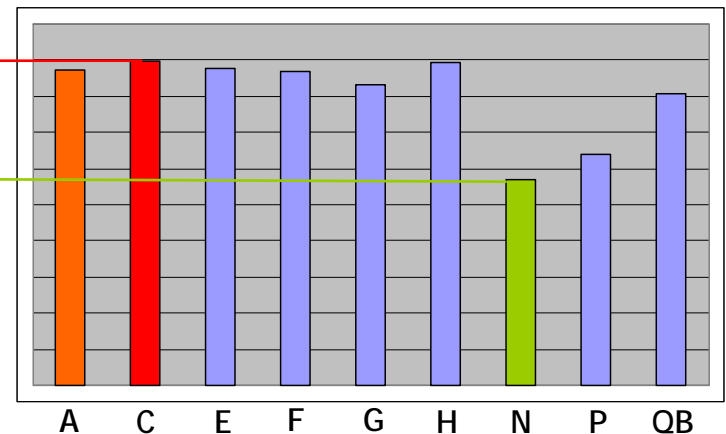
Single Detached Dwellings

Area 'A': 87.3%



EA C – 90%

Nanaimo – 57%

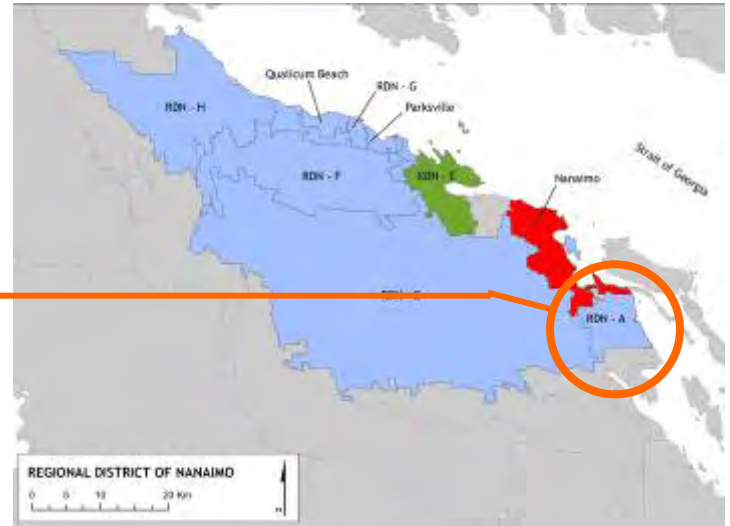


3

Housing Diversity

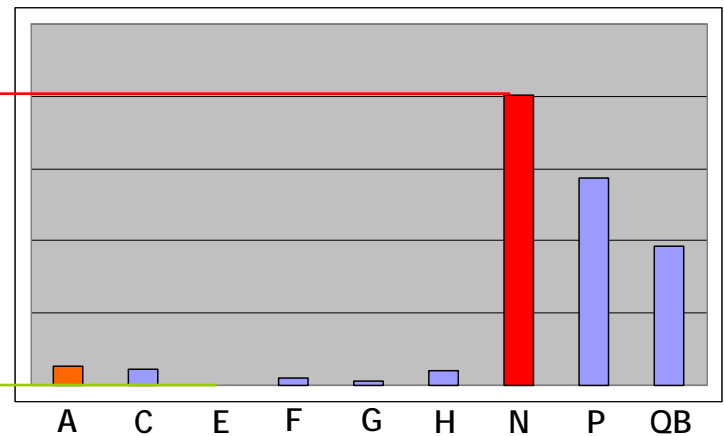
Apartments

Area 'A': 1.3%



Nanaimo – 20%

EA E – 0%

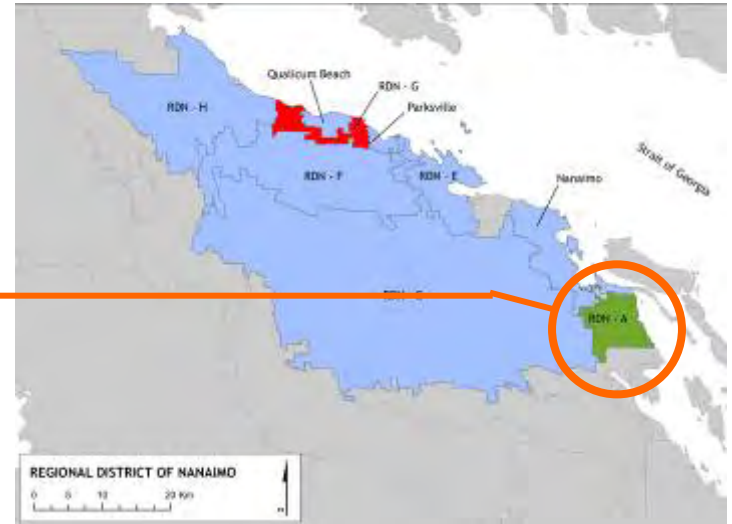


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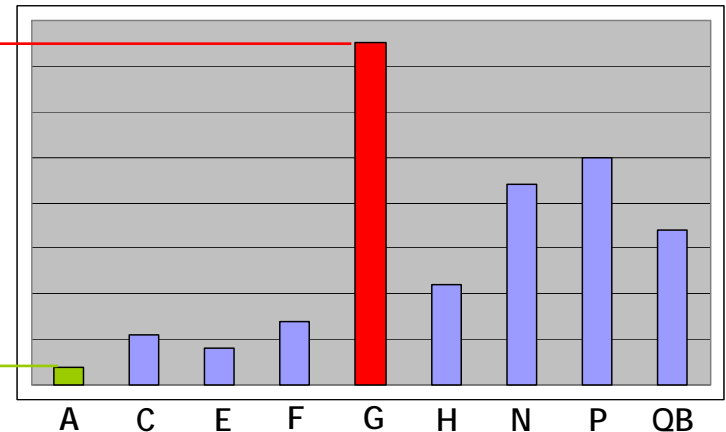
Housing Diversity

Semi-Detached Houses

Area 'A': 0.4%



EA G – 7.5%



EA A – 0.4%

3

Housing Diversity

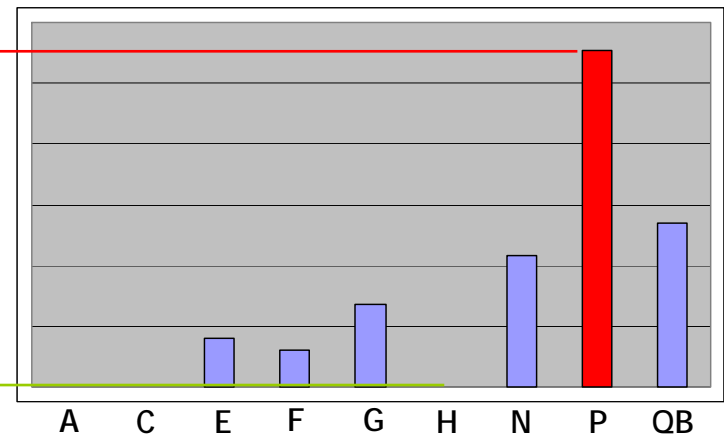
Row Houses

Area 'A': 0%



Parksville – 11%

EA A, C, H – 0%

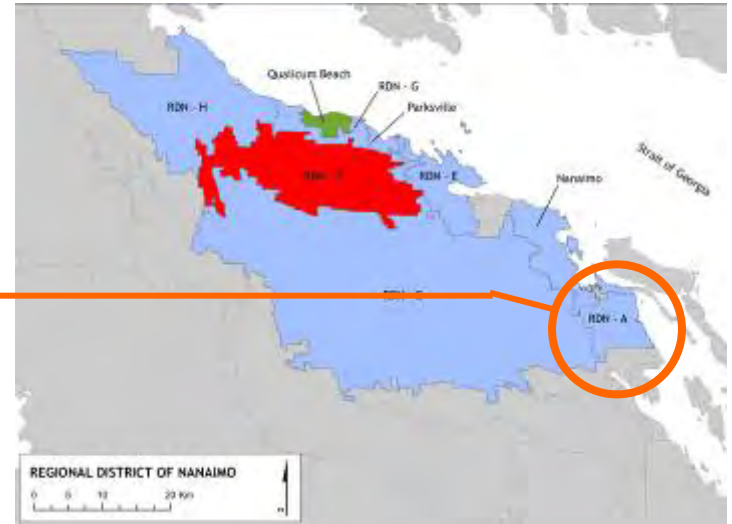


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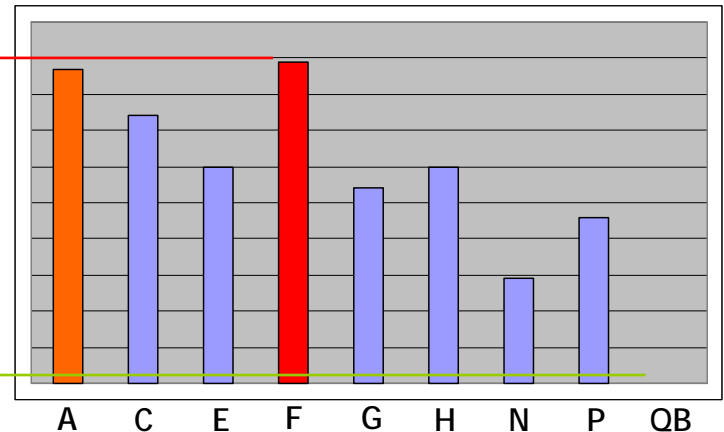
Housing Diversity

Other Dwelling Types

Area 'A': 8.7%



EA F – 9%



Qualicum Beach – 0%*

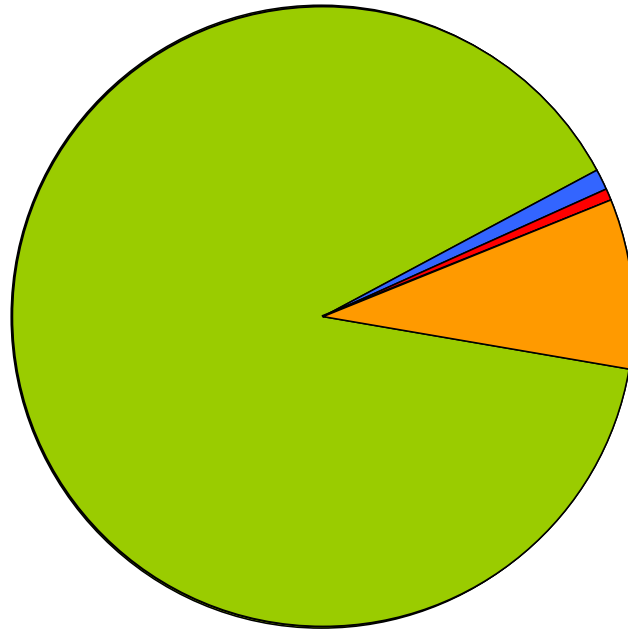
* StatsCan information is 0. Anecdotal information from QB planners suggests that there is one mobile home park in the municipality.

3

Housing Diversity



**Single Family Detached:
87.3%**



Apartments: 1.3%



Semi-Detached: 0.4%



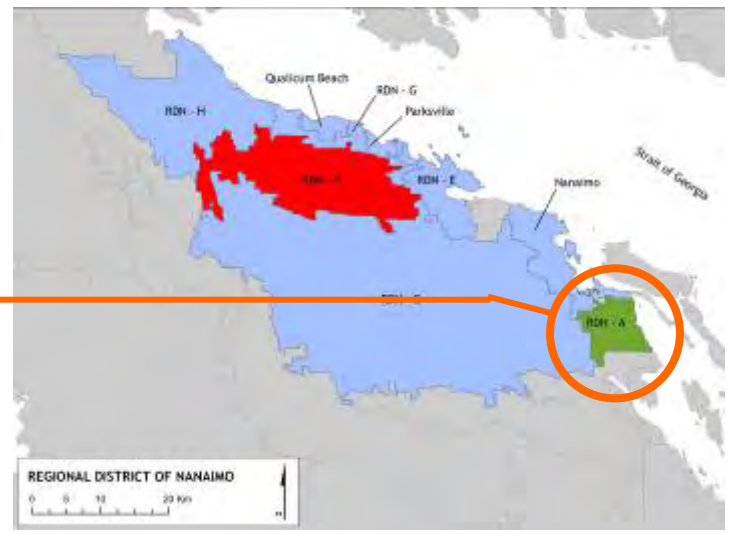
Other: 8.7%

3

Mobility

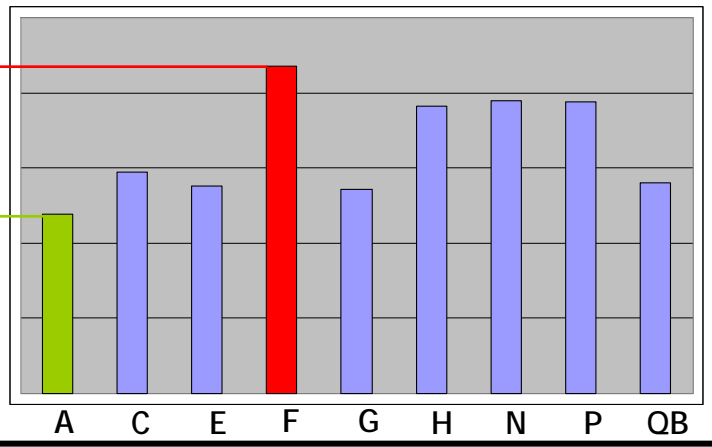
Moved Within Last Year

Area 'A': 12%



EA F – 22%

EA A – 12%

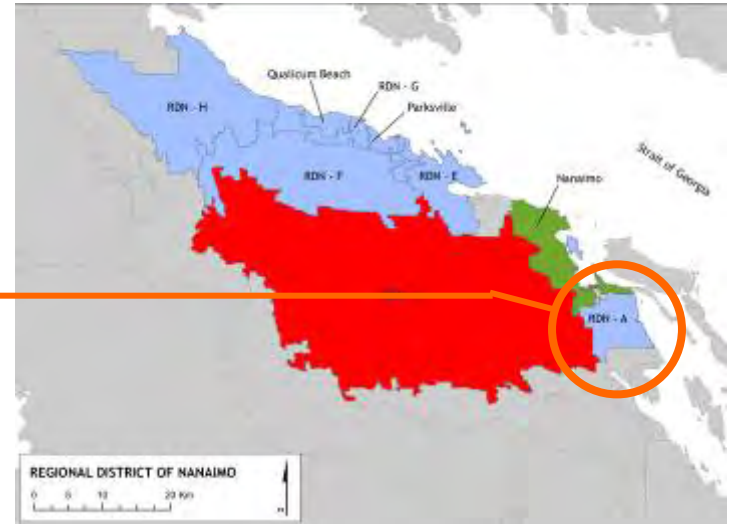


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Mobility

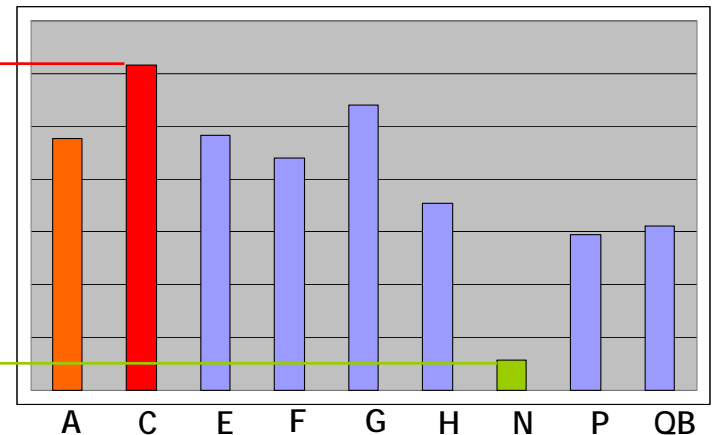
Live-Work Location

Area 'A': 48%



EA C – 62%

Nanaimo – 6%



4

People

Four Broad Groups

- 1 Income Assistance Recipients
- 2 Low Income Workers
- 3 Retirees on Fixed Income
- 4 Moderate Income Families



Photo © CitySpaces Consulting Ltd.

Sub-Groups – Unique Circumstances

4

People

Income Assistance Recipients

- Sole source of income is from government: income assistance or disability assistance
- 8,300 people (5.6%) in RDN are receiving temporary, or temporary and continuous, income assistance
- Shelter allowance for 1 = \$375; for 4-person household = \$700



4

People

Low Income Workers

- Low wage sectors, typically retail and services
- \$8.10 (fast food cook) to \$15.00 (housekeeping supervisor in a resort hotel)
- Typically 17-23 years
- Oceanside, Nanaimo



Retirees on Fixed Income

- Seniors with fixed incomes:
CPP, OAS
- GIS maximum monthly benefit
is \$1,100
- 7,200 RDN seniors receive
OAS and GIS
- RDN – 2nd highest median
age in BC



4

People

For These Three Groups

- Housing is shelter, not wealth
- Home is likely to be rented
- Little ability to acquire assets – cars, home, savings, private pension



Moderate Income Families

- Couple families earning between 80% & 120% of the median income (approximately \$50-\$75,000)
- Difficult to purchase entry-level home in the RDN without spending more than 30% of income on housing
- More choice in housing market
- Ownership more likely



Sub-Groups – Unique Circumstances

- Families
- Mental Health Clients
- Seniors
- Women
- At Risk of Homelessness
- Temporary Foreign Workers

5

Meeting Housing Need in EA 'A'



Moderate and Low Income Families

2+ Bedrooms

Detached, Semi-detached, Row Homes

Ground-Oriented



Lower Income Workers

Studios, 1-bdrm, 2+ for shared accommodations

Secondary suites, apartments, rented rooms



Seniors and Retirees on Fixed Income

Studios, 1-bdrm, 2+ for couples

Secondary suites, apartments, manufactured homes

5

Meeting Housing Need in EA 'A'



Moderate and Low Income Families

Schools, Playgrounds, Recreational Areas and Commercial Services



Lower Income Workers

Employment, Public Transit, and Commercial Services

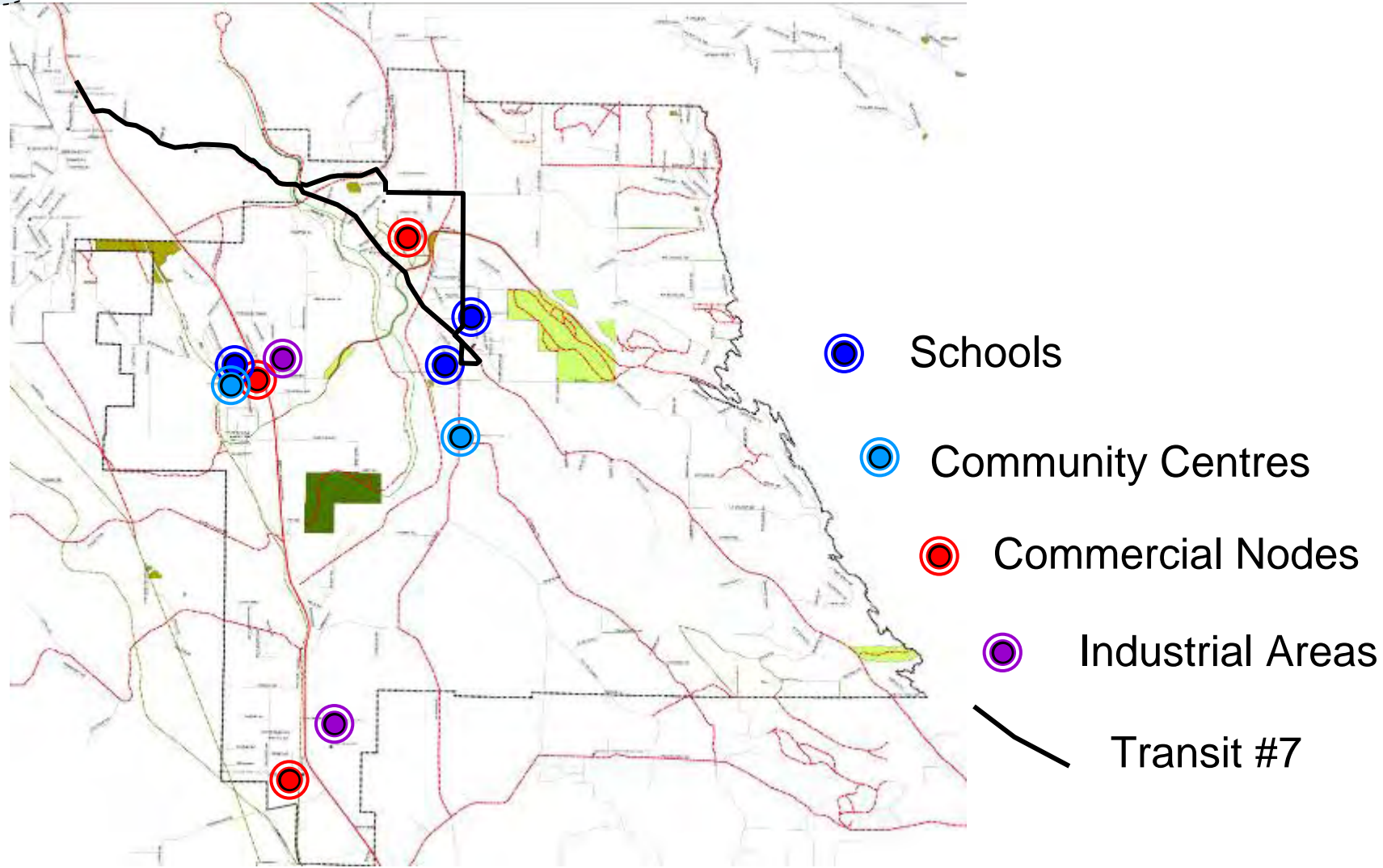


Seniors and Retirees on Fixed Income

Medical Services, Transit and Commercial Services

6

Community Amenities in EA 'A'



7

Affordable Housing – Rural ‘Fit’

Rural Areas:

- Lower Density**
- Smaller Scale**
- Fewer Services**
- Less Rules and Regulations**



7

Affordable Housing – Rural ‘Fit’

Appropriate Scale and Character

Supported by Existing Community Amenities

Matches Local Demand



7

Affordable Housing – Rural ‘Fit’

Secondary Suites and Secondary Dwellings

Cluster Housing Developments

Manufactured Home Parks

Small Scale Townhouses



8

Quality of Housing in EA 'A'

High Percentage of Homes in Need of Major Repair

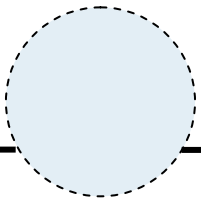
Costly Renovations out of Financial Reach for Many

Detrimental to Quality of Life

Presents a Unique set of Opportunities for EA A:

- Skills Training and Employment
- GHG Reductions
- Alternative Energy Systems





Thank you.