August 2020

City of Campbell River

HOUSING NEEDS REPORT

1. Introduction

The City of Campbell River is a seaside community located on the East Coast of Vancouver Island, bordering approximately 16 km of the Discovery Passage coastline. The city's population of just over 35,000 has been steadily growing at approximately 1% yearly for the last three Census periods (2006 - 2016). All indications suggest the population will continue to grow at a similar rate for at least the next five year time-frame for this report, and likely for up to 25 years.

There are three Indigenous communities neighbouring Campbell River. These are the Homalco Nation, the We Wai Kai Nation and the Wei Wai Kum Nation. Statistics from the British Columbia Assembly of First Nations indicate that just under 800 people live on the three Nations' lands adjacent to Campbell River: We Wai Kai has 205 members living on their Quinsam reserve (more live on their second reserve on Quadra Island), 364 people live on the We Wai Kum reserve land, and Homalco has 231 members living on their reserve land. Additionally, many people of Indigenous heritage live in cities and towns not necessarily tied to their ancestral lands (and are often referred to as Urban Indigenous people). Campbell River's population is diversified and enriched by the 12% of residents identifying as Indigenous – which is significantly higher than British Columbia's average of 5% Indigenous population.

The City of Campbell River is the largest of five municipalities included in the Strathcona Regional District (SRD). The SRD consists of four electoral areas that surround the city core: Area A is composed of four municipal villages – Sayward, Gold River, Tahsis and Zeballos, and the surrounding rural areas. Area B represents Cortes Island and the surrounding archipelago. Area C is made up of Quadra Island and other Discovery Islands and the Mainland inlets. Area D covers rural areas from Oyster River to Buttle Lake. Campbell River's closest neighbouring municipality is the City of Courtenay located approximately 41km to the South, with a population of 25,599.

The City of Campbell River strives to be a multi-generational community that is welcoming for people of all ages. The City endeavors to create a youth-friendly community that encourages families with children to stay and call Campbell River home. In Section 12.5 of the *Sustainable Official Community Plan* (SOCP), eight "Child and Youth Friendly Policies" are outlined.

Although the proportion of children in the city is getting smaller over time, children under the age of 15 do make up almost 16% of the population, which is still equivalent to the national average. Approximately one third of all Campbell River homes include at least one child.

In addition to welcoming families with children, the City would also like to be a viable option for young adults looking for a growing community surrounded by nature to call home. Recent investment in a unique open-access fiber-optic municipal broadband network is seen as an advantage in attracting a young, location-independent workforce to set-up in the city. The SOCP says that education at all ages and stages of life will be promoted, that there will be an emphasis on green economic development, and efforts will be made to target emerging economic sectors and to attract entrepreneurs, working-age families and immigrants to build a thriving, culturally-rich, business-friendly community.

Data from Statistics Canada shows that the population of adults aged 65+ has been increasing the most rapidly in the city. Projections from BC Statistics indicate that seniors will make up approximately 28% of the population by 2025. Like many other communities on Vancouver Island, Campbell River is a popular place to retire. The SOCP has several Senior Supportive Policies in place, including 12.6.2 which states "the needs of seniors will be considered in planning initiatives such as land use, transportation, parks, and community facilities".

2. Purpose

In April 2019, the British Columbia Ministry of Municipal Affairs and Housing introduced new legislation which requires all municipalities and Regional Districts to produce an updated *Housing Needs Report* by 2022 and every five years afterwards. Local governments are responsible for gathering data, analyzing trends, and preparing a report that outlines current and anticipated housing needs. The new report requirements are meant to create an accurate and comprehensive picture of the housing situation in each community across the province.

The *Housing Needs Report* must be adopted by Council to fulfill Provincial requirements. The report is not a bylaw and not legally-binding on the City in terms of outcomes or recommendations. However, as Campbell River grows, the information contained in this report will be a significant reference for amending plans and creating new guiding documents related to housing strategies, or actions in the future.

Substantial qualitative and quantitative information has been gathered and carefully analyzed to provide a clearer understanding of Campbell River's housing needs from the past, the present, and into the future. The information contained and expressed in this document shall be considered fulfillment of the provincial Housing Needs Report mandate and will serve Campbell River from the years 2021 to 2025.

3. Sources of Information

Under the housing report requirements, local governments are expected to collect approximately 50 distinct types of local data to compile a robust picture of their local housing situation. Much of the raw data was compiled and made available for local governments to utilize for this report and can be retrieved at https://catalogue.data.gov.bc.ca/group/housing-needs-reports. Relevant information for the *Campbell River Housing Needs Report* was, in part, collected from the following official sources:

BC Assessment – 2006 and Onward

BC Assessment provides a detailed look at housing values in Campbell River from 2006 and forward. The average and median assessed home values and sale prices in Campbell River were compared for the various structural types of homes, as well as unit size using this resource.

BC Housing Homeless Count – 2018

BC Housing conducts comprehensive homeless counts (Point in Time, or PiT counts) periodically across the province. In 2018, a PiT count was complete in Campbell River and data was gathered on the experiences of people in the community facing barriers to being securely housed. There were at minimum 81 individual residents of Campbell River who identified as being homeless at that time. An updated homeless count was scheduled for April 2020, but has been postponed due to COVID-19. It is anticipated that an updated PiT count would reveal that the number of people experiencing homelessness has grown since 2018. The Campbell River & District Coalition to End Homelessness estimates that the number is now greater than 100 people.

BC Housing Research Centre

Information from the provincial Crown Agency, BC Housing, was used to provide insight into subsidized rentals, local non-market housing options, shelter beds and supports for people at risk of homelessness. The Research Centre also was a source of information regarding new housing starts and the existence or construction of purpose-built rental stock in communities.

BC Non-Profit Housing Association (BCNPHA)

The BCNPHA is an umbrella organization for non-profit housing providers in BC and also a source of research and advocacy, including reports such as *BC's Affordable Housing Plan* and the *Rental Housing Index* which were consulted during this review.

BC Statistics – Projections to 2028

This provincial resource provides Census-based population and household projections for all Regional Districts in British Columbia from 2018 to 2028. This source does not (yet) give municipal-specific information. Because the *Housing Needs Report* requires projections for at least the next five years for the City, this report uses the BC Statistics projections for the Strathcona Regional District to calculate a more precise set of data for the City of Campbell River.

Canadian Mortgage and Housing Corporation (CMHC)

The CMHC provides detailed housing information at the municipal level, such as average and median rental prices for housing units available in Campbell River since 2005. Information was also available on rental vacancy rates as recently as 2019.

Statistics Canada Censuses – 2006, 2011, 2016

Information from the past three Federal Censuses was gathered to: define the local population in Campbell River, outline the characteristics of households, indicate income levels, describe the labour force, list types of housing stock available, and rank the affordability, adequacy and suitability of housing to determine core housing need.

4. Additional Resources

In addition to the sources discussed in section 3, the following documents were also helpful in researching and creating Campbell River's *Housing Needs Report*:

Affordable Housing Benefits Everyone (SCHN, 2019)

As Campbell River and the surrounding community grows, there is increasing pressure on the availability and prices of housing, this leaves a widening gap where people with low and medium incomes are struggling to find housing that suits their needs. The Strathcona Community Health Network and the Campbell River & District Coalition to End Homelessness partnered during this project to gather community feedback on housing issues in Campbell River. The report specified that residents would like to see a greater diversity of housing types, and are generally supportive of more housing being made available for people with lower income levels. People also indicated a belief that zoning and policy should be reevaluated to allow for more diverse housing forms, such as ancillary dwellings, duplexes, secondary suites, and tiny homes. It was recognized that there are diverse needs in the community, including income levels, age, cultural background, and family make-up, and housing choices should reflect those needs.

Several other key themes emerged during the engagement and were summarized in the report:

1. An absolute need for more affordable housing options all along the housing spectrum of price, size and tenure

2. A need for more supportive housing such as housing for seniors, people with disabilities, people with health problems, and people living on very low incomes
3. People would like new housing to be located close to amenities – indicating support of infill development and densification.

An Affordable Housing Plan for BC (BC Rental Housing Coalition, 2015)

This plan gives a thorough overview of BC's affordable housing crisis. Policy frameworks and specific actions by various levels of government are explored in the context of saving the existing supply of non-market housing, increasing supply to meet the future demand, and also addressing the current backlog of need. Innovation and partnerships with the community housing sector were explored as part of the housing crisis solution.

Most of the information in this report was provided at the provincial level, but there are fact sheets for Regional Districts as well. The costs associated with addressing the housing crisis in BC are acknowledged to be high, but the plan illustrated that the cost of inaction would be much higher for government in the long run.

Campbell River Residential Market Update (Rollo & Associates, 2016)

This study was conducted five years ago to forecast demand for housing types in Campbell River. Housing supply, market drivers, and buyer profiles were used to estimate how many units and what types of units would be in demand for a ten-year period.

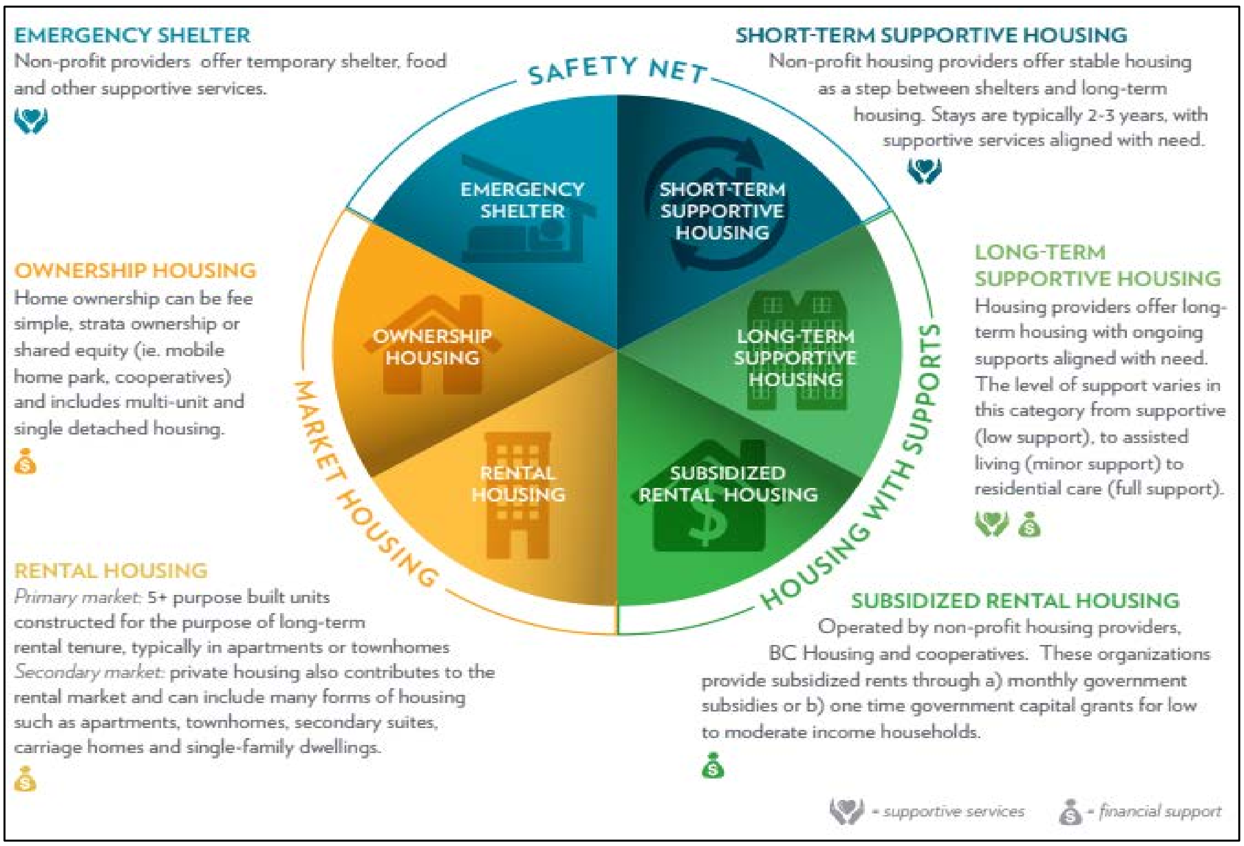
	Single-Family Houses	Duplex Units	Multi-Family Dwellings	**TOTAL**
2021 – 2025	+ 581	+ 147	+392	**1120**
% of new units	53%	12%	35%	

The recommendations for the 2021-2025 timeframe form part of the analysis for the more current *Housing Needs Report*, but the housing market has changed significantly enough to justify a need for further input for analysis. The *Residential Market Update* did acknowledge an up-swing in the development of multi-family units, but still cautiously based predictions on the status quo of Campbell River's 2015 housing supply and demand trends- indicating that new builds would continue to be predominately single-detached homes.

Regarding the urban containment boundary, the report was clear that there is enough land supply within the boundary to meet the anticipated housing demand until at least 2025, even if the majority of new homes are single-detached houses.

Healthy Housing Action Guide (BC Healthy Communities Society, 2019)

This resource was developed by BC Healthy Communities in partnership with the BC Ministry of Health. The result is an action guide that provides insight, examples and suggestion for local governments working on housing policy. Issues discussed included systemic racism, affordability, homelessness. In contrast to the more traditional "housing continuum", the report included the City of Kelowna's innovative "housing wheelhouse" approach to understanding housing needs:



Source of graphic: City of Kelowna Healthy Housing Strategy

Housing Growth Review (Dillon Consulting, 2019)

The *Housing Growth Review* was completed in anticipation of the ongoing growth of the City and a desire to follow good planning practices while adhering to the wishes and priorities for the future as expressed by the community and stated in the *Sustainable Official Community Plan*. In particular, the question of expanding the urban containment boundary was considered. Contrary to the vision in Campbell River's most recent *Sustainable Official Community Plan*, some members of the local development community have expressed interest in expanding the urban containment boundary to allow for more green-field residential development to keep up with the percevied demand for large lot single family homes. *The Housing Growth Review* was in part completed with a goal of providing current local information for this *Housing Needs Report.*

The *Housing Growth Review* proposed the modification of land uses and regulations to allow for- and mandate- the development of land at higher desities, with a greater variety of housing types, and reduced processes to develop lands with more incentives for infill development. It suggested that unless expansion areas are designed as complete walkable urban nodes with schools, comercial areas, employent centres with substantial transit servicing and cycling infrastrucutre, they will not contribute to the vision of a complete, vibrant, healthy community that the citizens of Campbell River desire.

Urban Indigenous Housing Report (M'akola, 2019)

In Canada the majority of First Nation, Inuit and Metis people live in urban settings rather than residing on the specific parcel of land designated by the Federal Government as reserve land. These people are often referred to as urban Indigenous people. In Campbell River, just over 800 Indigenous people live on reserve land adjacent to the city, and an estimated 4,320 urban Indigenous people live in the city itself.

The information in this report is the result of community engagement activities that were hosted by the Urban Indigenous Housing Committee – a partnership between several Indigenous communities and partner organizations in Campbell River and was facilitated by M'akola Development Services.

A youth engagement session and an open house were used to gather ideas and thoughts related to the complex housing needs and barriers to housing experienced by Indigenous people in Campbell River.

Some of the key takeaways from this report's engagement activities:

1. Single family homes seemed to be preferential to most, but the size of a home was the least important feature when compared to other features
2. Over 20% of youth participants said they wanted to live in a multi-generational home
3. The concept of living together with family in a safe environment was identified as possibly the most important aspect of housing for the participants

When asked to discuss the concepts of "home" and "community", participants expressed these ideas and wishes:

- To be part of a community that feels safe
- Social space to express cultural values and beliefs
- Located close to friends and family
- Want to feel a sense of belonging in their community
- Affordable and well-maintained housing with features such as natural light, in-suite laundry, enough bedrooms, pet-friendly, yards and gardens

Community livability features mentioned during the engagement activities included:

1. Child-friendliness (i.e. - the availability of affordable childcare and after school centres, as well as activities for families, and places where children and youth are welcome)
2. Central location (i.e. - close to amenities such as shops, recreation, schools and nature)
3. Access to public transportation
4. Increased availability of outdoor spaces such as parks, sports fields, markets, pools, etc.
5. Desire for more social supports (i.e. - a resource centre, career assistance, a friendship centre, or a trauma and crisis centre, addiction counselling, etc.)

3. Housing Policies in Local Plans

Sustainable Official Community Plan (City of Campbell River, 2012)

The official community plan for Campbell River is the most relevant source of information regarding the City's official stance on housing issues and related policies. *The Sustainable Official Community Plan* (SOCP) was adopted in 2012 and updated in 2017. According to the plan's vision, the city's future housing situation includes a wide mix of housing types available for all family dynamics, including options for large families, seniors, singles, as well as support for the people most vulnerable to experiencing homelessness.

The plan's vision includes a sufficient stock of rental homes of various types and sizes that have been conserved and maintained, and enough housing at a wide range of price points, sizes, and tenure options, so that the average household is not spending more than 30% of their income on suitable housing. By 2060, the City envisions a future where housing types such as secondary residences, ancillary suites and multi-family dwellings are available to residents at numbers much closer to provincial averages.

Section 5 of the SOCP – "Land Use for a Sustainable Community" specifies that desired outcomes for land use and development include protection of the current urban containment boundary and concentrating future development within existing urban areas. Longer-term, the vision is a shift towards a more even balance of multi-family and single-detached housing. The SOCP forecasted housing demands for the five years relevant to this *Housing Needs Report* as summarized below:

Year	Forecasted Demand for Single Family Homes	Forecasted Demand for Multi-Family Units	TOTAL NEW HOMES
2021	137	105	240
2022	140	104	240
2023	124	96	220
2024	138	82	220
2025	137	87	220
5 Year total	**676** (58%)	**474** (42%)	**1,140**

The SOCP recognizes that in Campbell River there are proportionally many more single-detached homes than elsewhere in the province. This relative lack of choice for housing type has resulted in a gap for the many diverse housing needs represented by a growing and changing community. The forecasted demand in the SOCP is 8 years old and only forecasts demand for market-housing. The new *Housing Needs Report* analysis will use more up-to-date and accurate information to generate a slightly different recommendation. For example, current analysis indicates there should be fewer single family homes built in the coming years, and more multi-family units which are relatively more affordable, usually smaller which matches decreasing family sizes, and usually easier to maintain, which appeals to the retiree demographic.

In Section 7 – "Housing Diversity and Affordability" there are three housing related objectives and policies that attempt to address this issue:

7.1 Promote diverse housing options and support the ability of the community to benefit from development

7.2 Foster the development of affordable and supportive housing, particularly for Campbell River's most vulnerable populations

7.3 Encourage the development of affordable units, maintain good supply of rental units, and/or provide other housing for vulnerable populations

Other housing-related objectives and policies identified in the SOCP, include:

- Focus residential growth on infill housing within designated urban areas

- Incentivize … affordable housing that supports vulnerable members of the community
- Increase efficiencies and cost-effectiveness by maintaining and expanding existing infrastructure to service new development within the Urban Containment Boundary
- Use Development Permit Areas to control type and character of growth in the city.

Regional Housing Needs Assessment (Strathcona Regional District, 2018)

The Strathcona Regional District (SRD) completed its *Regional Housing Needs Assessment* in 2018. The resulting document contains some useful and relevant background information on the housing situation in the Campbell River area. Although the SRD housing assessment is not an official policy document for the City of Campbell River, it was referenced while researching the City's own *Housing Needs Report*.

The *Regional Housing Needs Assessment* contains a detailed community profile for Campbell River using information from Statistics Canada and BC Statistics, and it also contains informative supplementary qualitative research done in the community. Public engagement efforts were meant to ensure inclusion of all residents, especially those who might be most negatively impacted by housing challenges. A community survey and interviews with key informants and those with lived homelessness experience were conducted to supplement the quantitative data.

Key findings for the City of Campbell River at the time of the assessment (2018):

- 29% of Campbell River residents rent their homes and that number has been growing
- 12% of all children and youth live in households below the low-income cut-off
- For the average lone parent in Campbell River, affordable rent would be $1,100 (based on median income) but the average monthly rent for a 2-bedroom home is $1,200 and for a 3-bedroom home it is $1,700
- Estimated monthly ownership cost of an apartment is $1,200 and estimated monthly ownership cost of a single-detached dwelling is $2,100

4. Community Consultation

As affordable housing has become more of an urgent and comprehensive topic, there has been an uptake in the ongoing dialog about housing needs in the City. Over the past two years Campbell River has held or participated in six community consultation events related to the local housing situation. Engagement has occurred with the general public, with housing developers, with members of the Indigenous community, with not-for-profit organizations and non-market housing providers, health providers, and with leading community housing advocates. These conversations have provided insights and creative ideas, as well as highlighting problems and common themes. Reoccurring topics of concern include the lack of housing choices, increasing prices and unaffordability, nearly zero percent vacancy, discrimination, and a concern that some people are slipping through the cracks of the social safety net.

Consultation Time-Line:

- June 2018 – the Strathcona Community Health Network and BC Healthy Communities, with funding in part by the City of Campbell River, worked to create the *Regional Housing Needs Assessment*. Engagement activities included a community survey, interviews with key informants, and interviews with people who have lived experience with homelessness.
- June 2019 – the City of Campbell River hired Dillon Consulting to produce the *Housing Growth Review*. This resulted in two public engagement events. The first was a private-sector

group meeting attended by housing developers, appraisers, realtors, etc. The second event was a workshop held for social service providers and the not-for-profit sector.

- June 2019 – the Strathcona Community Health Network and the Campbell River and District Coalition to End Homelessness conducted several events to gather input for the *Affordable Housing Benefits Everyone* project in Campbell River. The events included opportunities for people to add their thoughts and ideas to interactive installations set up in prominent community locations.
- October 2019 – the City of Campbell River created a *Housing Need and Demand Survey* that was distributed to non-market housing providers and supportive service organizations in the community to get first hand feedback on the situation for those most in need of housing support.
- November 2019 – the Urban Indigenous Housing Dialogue committee worked with M'akola Development Services, with funding sourced through UBCM in partnership with the City of Campbell River, to host two well-attended community events. The first was an Indigenous youth engagement session, and the second was an Open House for anyone interested in providing input on the Indigenous housing experience in Campbell River.
- November 2019 – the BC Housing Research Centre conducted a workshop in Campbell River as part of the provincial initiative: *Building Knowledge and Capacity for Affordable Housing in Small Communities.* The report reinforced the need for diversity in housing types and costs.

5. Information & Findings

Campbell River Population Data

Federal Census data indicates that Campbell River's population has increased steadily since 2006. As shown in Figure 1, the total population has grown an average of 1.07% per year over the ten-year period from 2006 to 2016. The population for the City in 2020 can be calculated using an average 1% annual growth rate applied to the last Census population (32,588). This estimate would indicate the City's current population to be 33,910, however data within the 2016 Census appeared to contradict the City's own records in terms of new housing creation and population growth. Several other sources including BC Statistics have applied additional analysis to Census data, supplemented by other data sources, arriving at an estimated population of Campbell River closer to 36,000, which is considered to be a more realistic and accurate assessment.

POPULATION		CENSUS 2006		CENSUS 2011			CENSUS 2016		
Total Population		29,190	%	31,186	Change...	%	32,588	Change...	%
	Population Increase	-	-	+1996	over 5 years	6.40%	+1402	over 5 years	4.30%
	Average Age	39.2	-	42	since 2006	6.60%	43.4	since 2011	3.22%
	Median Age	41.8	-	45	since 2006	7.10%	45.8	since 2011	1.75%
Age	Under age 14	5,035	17.25%	5,025		16.11%	5,200		15.96%
	15 to 19 years	2,225	7.62%	1,980		6.35%	1,845		5.66%
	20 to 24 years	1,525	5.22%	1,480		4.75%	1,545		4.74%
	25 to 64 years	17,040	58.38%	17,210		55.19%	16,410		50.36%
	65 to 84 years	3,510	12.02%	4,650		14.91%	5,975		18.33%
	85 years & up	325	1.11%	375		1.20%	515		1.58%
Mobility Status	Migrant Movers	2,055		1,495			2,185		
	Non-Migrant Movers	3550		3,070			3,210		
	Non-Movers	23,255		25,820			26,295		
Homeless Individuals (from 2018 BC Housing PiT Count) = **81**									

Figure 1 – data sourced from: Statistics Canada Census

As Campbell River grows, the demographic composition changes over time also. The average age increased from 39.2 in 2006 (equal to the provincial average) to 43.4 in 2016 (slightly over the provincial average age). The proportion of people aged 65+ is increasing while proportions of all other age groups decline. Trends indicate that population growth is being sustained by older adults staying in – or moving to – Campbell River to retire. Though the City has focused on being a young, family-oriented community, preparations should be made in anticipation of a surge of retirement-aged adults looking for affordable and appropriate housing.

Campbell River Household Data

Figure 2 shows changes in household demographics over the ten-year period from 2006 to 2016. The number of private households in Campbell River grew steadily along with the population. Change in total household numbers show there were 1,980 new homes constructed, or 198 on average per year. The majority (70%) of homes in the city are occupied by just one or two people. Renter-occupied homes increased from 26.8% to 29.4% in 2016.

HOUSEHOLDS		CENSUS 2006	%	CENSUS 2011	%	CENSUS 2016	%
Total Households		**12,225**		**13,420**		**14,205**	
	Household Size	2.1 ppl (average)		2.3 ppl (average)		2.3 ppl (average)	
Size of HH	1 -person HH	3185	26.05%	3700	27.57%	4185	29.46%
	2 -person HH	4710	38.53%	5480	40.83%	5760	40.55%
	3 -person HH	1845	15.09%	1875	13.97%	1880	13.23%
	4 -person HH	1665	13.62%	1675	12.48%	1620	11.40%
	5+ person HH	820	6.71%	695	5.18%	735	5.17%
Form of Tenure	Owner-occupied	8940	73.13%	9975	74.33%	10035	70.64%
	Renter-occupied	3285	26.87%	3450	25.71%	4170	29.36%
Rent Subsidized		no data	-	505	3.76%	595	4.19%

Figure 2 – data sourced from: Statistics Canada Census

As shown in Figure 3, the composition of households in Campbell River can be divided into three nearly equal groups. First, close to one-third of all homes in Campbell River are a Census-family with at least one child. Second, just over one-third are Census-family homes without children. And last, just over one-third of homes are occupied by a non-Census-family (one person living alone, or people cohabiting, but who do not constitute a family household, for example multiple unrelated adults sharing a house).

FAMILIES AND HOUSEHOLDS	Census 2016	%
Total Private Households	**14200**	
One-Family Households	**9220**	**64.93%**
Without Children	4780	33.66%
With Children	4440	31.27%
Multiple-Family Households	**195**	**1.37%**
Non-Family Households	**4785**	**33.70%**
One person	4180	29.44%
2 or more (non-family)	600	4.23%

Figure 3 – data sourced from: Statistics Canada Census

Anticipated Population and Households

Demographic changes, as projected for the next five years by BC Statistics, are shown in Figure 4. BC Statistics provided population projections for the Strathcona Regional District (SRD) from 2018 onward, but did not provide city-specific data. The population of 37,074 for the City of Campbell River in 2025 was calculated using the 3.5% growth that was observed in the Regional District. All other data for the Campbell River projections were calculated using the given SRD information and determining the percent share or change for the Regional District and extrapolating the data to find municipal numbers. The calculations keep the percentage of change the same for both the Regional District and the city in the same projection period.

The growth in population is projected at a net positive 1,227 people. The projections indicate that adults aged 65+ are the population groups increasing most rapidly. Figure 4 shows that Campbell River should anticipate a decrease in working aged adults, and a significant increase (more than 2,745) in seniors in Campbell River over the next five years.

POPULATION AND HOUSEHOLD PROJECTIONS		CURRENT YEAR			5 YEAR PROJECTION		
		Strathcona Regional District		Campbell River	Strathcona Regional District	Campbell River	
	YEAR:	2020		2020	2025	2025	% Change
	Total Population:	49,049		35,847	50,786	**37,074**	3.5%
				Growth between 2020 and 2025:	+1,737	**+1,227**	
	Anticipated Average Age	44.3		44.3	45.9	**45.9**	3.6%
	Anticipated Median Age	47.7		47.7	47.8	**47.8**	0.2%
Population …			% total				% Change
	Under age 14	6,856	14.0%	5,011	7,085	**5,169**	3.3%
	15 to 19 years	2,344	4.8%	1,713	2,433	**1,776**	3.8%
	20 to 24 years	2,278	4.6%	1,665	2,262	**1,547**	-0.7%
	25 to 64 years	26,009	53.0%	19,008	24,587	**17,944**	-5.5%
	65 to 84 years	9,748	19.9%	7,124	12,991	**9,487**	33.3%
	85 years & up	900	1.8%	658	1,428	**1,043**	58.7%
Anticipated Number of HH		**22,630**		**15,625**	**23,626**	**16,313**	**4.4%**
Anticipated Average Size HH		**2.17**		**2.27**	**2.18**	**2.25**	**0.5%**

Figure 4 – data sourced from: British Columbia Statistics

Some growth of the senior population will be the result of a naturally aging population, and some of it will be influx of retirement-aged people moving to Campbell River from outside of the community. Figure 5 gives a visual representation of the change in age demographics that is expected in the next 5 years.

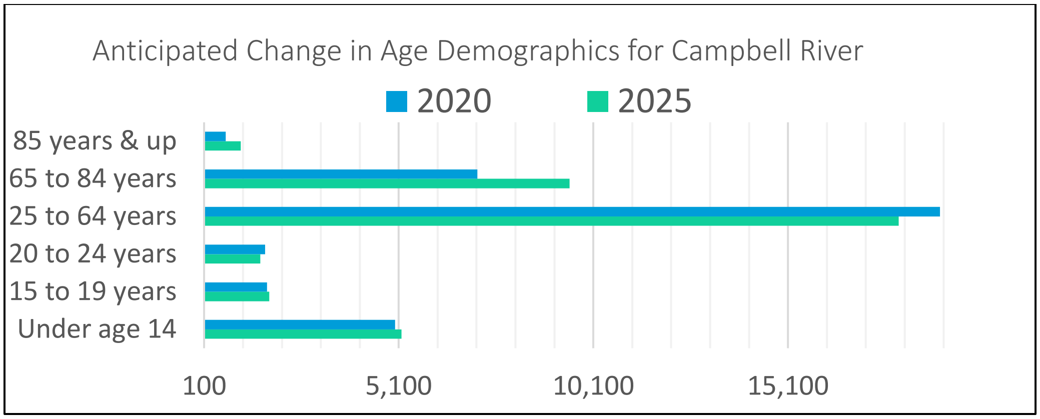


Figure 5 – data sourced from: BC Statistics

Household Income

Trends in household incomes and tenure remained fairly consistent across the three Census periods as seen in Figure 6. The numbers show that lower income families are more likely to be renting their homes, whereas, higher income earners are more likely to own. Local trends (see Figure 2, page 18, "Household") indicate that the percentage of home renters will continue to rise as home prices rise. The market price of most homes, combined with a down payment and other associated homeowner costs is becoming prohibitive, not just for low income earners, but also middle income earners.

HOUSEHOLD INCOME	2006 CENSUS						2011 CENSUS						2016 CENSUS					
	# of HHs	% Total	Renters	%	Owners	%	# of HHs	% Total	Renters	%	Owners	%	# of HHs	% Total	Renters	%	Owners	%
$10 000 – $14 999;	400	3.4%	245	8.1%	155	1.8%	490	3.8%	375	11.5%	110	1.1%	365	2.6%	240	6.0%	125	1.3%
$15 000 – $19 999;	580	4.9%	315	10.4%	260	3.0%	710	5.5%	360	11.0%	350	3.6%	685	4.9%	460	11.4%	225	2.3%
$20 000 – $24 999;	665	5.7%	310	10.2%	355	4.1%	725	5.6%	375	11.5%	345	3.6%	725	5.2%	400	10.0%	330	3.3%
$25 000 – $29 999;	535	4.5%	275	9.1%	265	3.0%	540	4.2%	235	7.2%	305	3.2%	610	4.4%	265	6.6%	350	3.5%
$30 000 – $34 999;	585	5.0%	295	9.7%	290	3.3%	640	5.0%	210	6.4%	430	4.5%	690	5.0%	310	7.7%	385	3.9%
$35 000 – $39 999;	640	5.4%	180	5.9%	465	5.3%	690	5.4%	235	7.2%	455	4.7%	690	5.0%	270	6.7%	425	4.3%
$40 000 – $44 999;	505	4.3%	205	6.8%	300	3.4%	580	4.5%	165	5.0%	415	4.3%	680	4.9%	295	7.3%	385	3.9%
$45 000 – $49 999;	610	5.2%	190	6.3%	420	4.8%	670	5.2%	180	5.5%	495	5.1%	695	5.0%	165	4.1%	530	5.4%
$50 000 – $59 999;	1,090	9.3%	250	8.3%	840	9.6%	1,055	8.2%	320	9.8%	740	7.7%	1,170	8.4%	400	10.0%	770	7.8%
$60 000 – $69 999;	830	7.1%	190	6.3%	640	7.3%	900	7.0%	155	4.7%	740	7.7%	1,180	8.5%	270	6.7%	905	9.1%
$70 000 – $79 999;	805	6.8%	140	4.6%	670	7.7%	955	7.4%	160	4.9%	800	8.3%	980	7.0%	220	5.5%	765	7.7%
$80 000 – $89 999;	805	6.8%	145	4.8%	655	7.5%	825	6.4%	90	2.8%	735	7.6%	855	6.1%	175	4.4%	685	6.9%
$90 000 – $99 999;	765	6.5%	70	2.3%	690	7.9%	780	6.1%	140	4.3%	645	6.7%	700	5.0%	100	2.5%	600	6.1%
$100 000 – $124 999;	1,390	11.8%	130	4.3%	1,260	14.4%	1,355	10.5%	155	4.7%	1,205	12.5%	1,440	10.4%	225	5.6%	1,210	12.2%
$125 000 – $149 999;	800	6.8%	65	2.1%	735	8.4%	885	6.9%	55	1.7%	830	8.6%	960	6.9%	110	2.7%	850	8.6%
$150 000 – $199 999;	510	4.3%	15	0.5%	500	5.7%	690	5.4%	45	1.4%	650	6.7%	900	6.5%	90	2.2%	805	8.1%
$200 000 and over;	250	2.1%	10	0.3%	240	2.7%	395	3.1%	15	0.5%	380	3.9%	585	4.2%	25	0.6%	560	5.7%
TOTAL:	**11,765**	**-**	**3,030**	**25.8%**	**8,740**	**74.3%**	**12,885**	**-**	**3,270**	**25.4%**	**9,630**	**74.7%**	**13,910**	**-**	**4,020**	**28.9%**	**9,905**	**71.2%**

Figure 6 – data sourced from: Statistics Canada Census

In BC the poverty line is set at an annual income of $20,000 or less for singles, and $40,000 or less for a family of four. Using $40,000 as a generous low income marker for all households, Figure 6 shows that in 2006 over half (53.4%) of renter households were living on an income of less than $40,000. By 2016 the percentage of renters below $40,000 had decreased to 41.7%. This change could reflect either a positive change – such as higher wages or more social supports for families with lower incomes. The change could also indicate a more negative alternative, in which lower income people have left the community due to unaffordability. The numbers do represent change, but also indicate that many households struggle with the costs of housing.

Despite the slight improvement in average household income for renters, there is still income disparity between renters and owners, as displayed in Figure 7. The median income of home-owners, at $76,555, is two and a half times higher than the median income of renters.

2016 CENSUS MEDIAN HOUSEHOLD INCOME	CAMPBELL RIVER	STRATHCONA REGIONAL DISTRICT	BRITISH COLUMBIA
Renter Households	$29,892	$38,910	$45,848
Owner Households	$76,555	$71,848	$84,333
TOTAL ALL HOUSEHOLDS	**$64,448**	**$62,225**	**$69,979**

Figure 7 – data sourced from: Statistics Canada Census

Using the CMHC definition of affordable housing, households should spend 30% or less of their income on housing. A family with an annual income of $29,500 should spend a maximum of $745 per month on housing expenses. Market homes at this price point are very difficult to find in Campbell River. To illustrate, Figure 18 ("Rental Prices") on page 31, shares a snapshot of actual rental listings as they were posted at the time of this research. The lowest rent of the 40 listed homes was $850 per month for a one-bedroom apartment. The highest rental advertised was $2,450 per month for a 4-bedroom house.

Labour and Economic Sectors

The unemployment rate in Campbell River was 9.5% in 2016, which was 3.5% more than the provincial average (6%) in the same year. However, the information displayed in Figure 8, cannot be considered a valid indication of employment and labour participation rates in the year 2020.

The COVID-19 pandemic has drastically changed the state of employment around the world. The resulting effects are thought to be unprecedented in scale and impact.

LABOUR POPULATION	CENSUS 2006	Participation Rate	Unem-ployment	CENSUS 2011	Participation Rate	Unem-ployment	CENSUS 2016	Participation Rate	Unem-ployment
Aged 15+ Population in Labour Force	**15,525**	64.70%	8.80%	**15,805**	61.50%	9.10%	**16,185**	60.10%	9.50%
Total Employed	14,165			14,365			14,640		
Total Unemployed	1360			1435			1545		

Figure 8 – data sourced from: Statistics Canada Census

Recent calculations from Statistics Canada indicate that in BC in May 2020, the provincial unemployment rate had more than doubled since the last Census, now toping 13.7%. Assuming the ratio for increased unemployment remains consistent across the province and municipalities, these figures suggest that unemployment in Campbell River may have reached 21.6% by May 2020. It is still unknown how long the global economy will take to recover from the COVID-19 pandemic.

NUMBER OF WORKERS BY INDUSTRY	2006		2011		2016	
Total Labour Force, Aged 15+	**15,525**		**15,805**		**16,180**	
Industry - not applicable	360		310		350	
All Industry Categories	15,165	%	15,495	%	15,835	%
Agriculture, forestry, fishing & hunting	**1,520**	10.0%	**1,215**	7.8%	**2,280**	14.4%
Mining, quarrying, & oil/gas extraction	**430**	2.8%	**705**	4.5%	**525**	3.3%
Utilities	**70**	0.5%	**140**	0.9%	**140**	0.9%
Construction	**975**	6.4%	**1,355**	8.7%	**2,020**	12.8%
Manufacturing	**1,495**	9.9%	**670**	4.3%	**975**	6.2%
Wholesale trade	**335**	2.2%	**390**	2.5%	**445**	2.8%
Retail trade	**2,200**	14.5%	**2,445**	15.8%	**2,740**	17.3%
Transportation and warehousing	**575**	3.8%	**725**	4.7%	**1,005**	6.3%
Information and cultural industries	**240**	1.6%	**225**	1.5%	**275**	1.7%
Finance and insurance	**325**	2.1%	**480**	3.1%	**470**	3.0%
Real estate and rental and leasing	**325**	2.1%	**335**	2.2%	**375**	2.4%
Professional, scientific, technical serv.	**645**	4.3%	**660**	4.3%	**1,035**	6.5%
Management of companies	**15**	0.1%	**0**	0.0%	**35**	0.2%
Administrative & support, waste mgnt	**620**	4.1%	**515**	3.3%	**910**	5.7%
Educational services	**870**	5.7%	**765**	4.9%	**1,170**	7.4%
Health care and social assistance	**1,305**	8.6%	**1,815**	11.7%	**2,775**	17.5%
Arts, entertainment and recreation	**275**	1.8%	**425**	2.7%	**490**	3.1%
Accommodation and food services	**1,545**	10.2%	**1,175**	7.6%	**1,950**	12.3%
Other services (except public admin)	**770**	5.1%	**725**	4.7%	**970**	6.1%
Public administration	**610**	4.0%	**725**	4.7%	**980**	6.2%

Figure 9 – data sourced from: Statistics Canada Census

Traditionally employment in Campbell River has been supported by thriving natural resource industries such as fishing and forestry and mining. Going forward these industries will continue to provide jobs, but the city will also continue to grow sectors such as health care, technology, construction, and professional services. Campbell River has planned for this shift in economic drivers. The *Sustainable Official Community Plan* outlines how it intends to capitalize on this transition to a more diverse economy, and support the neighbouring First Nation communities as they continue to grow their economic opportunities as well. Figure 10 shows the five industry categories that supplied the greatest number of jobs for Campbell River residents as of 2016.

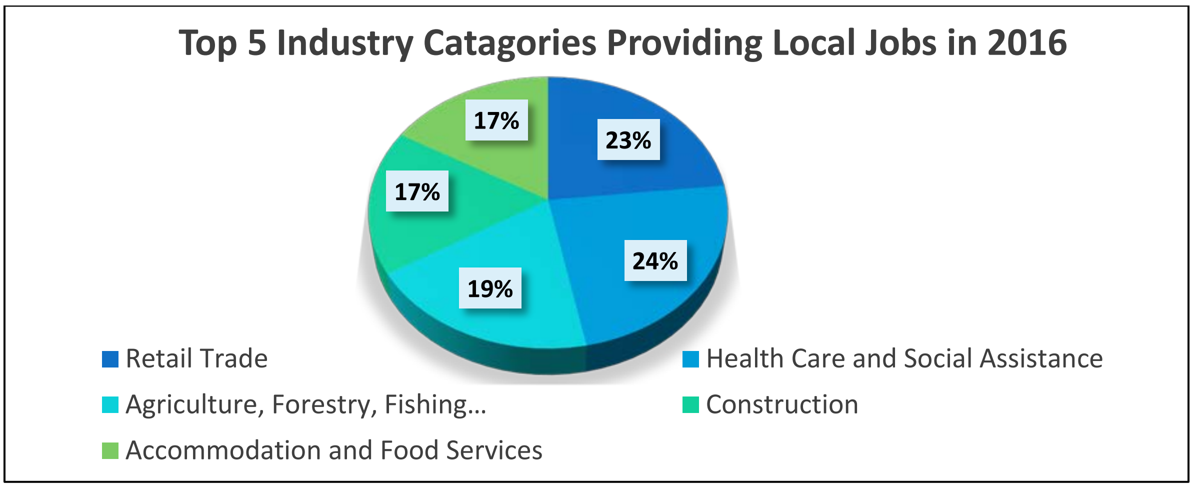


Figure 10 – data sourced from: Statistics Canada Census

The statistics provided for this report are based on the 2016 Statistics Canada census and are not up-to-date as the employment situation is rapidly evolving due to the global pandemic and other external factors.

Figure 11 indicates an increase in the number of workers who are commuting for work outside of their Census subdivision, and even traveling to work in other Provinces or Territories. However, at the time of this data many of those commuters were employed by Alberta's oil and gas industry, which has experienced a noticeable decrease since the 2016 Census data.

COMMUTING DESTINATION	2006	2011	2016
Within Census Subdivision	9,305	9,405	8,805
To Different Census Subdivision	1,340	1,115	1,340
To Different Census Division	490	875	870
To Another Province/Territory	80	210	255

Figure 11 – data sourced from: Statistics Canada Census

Housing Units – Currently Occupied/Available

According to recent statistics from the Canadian Mortgage and Housing Corporation, Campbell River has some of the lowest vacancy rates in the province. As shown in Figure 12, the average vacancy rate in 2019 for all types of rental homes in Campbell River was 0.4 percent.

HOUSING UNITS BY TYPE - 2016			2019
	#	%	RENTAL Vacancy Rates
Total ALL TENURE units	**14,205**	**100%**	
Total RENTAL units	4,050	28.51%	**0.40%**
TYPE	**All Tenure**		
Single-detached house	8,790	61.88%	**0.40%**
Apartment, 5+ storeys	0	0.00%	na
Moveable dwelling	395	2.78%	na
Semi-detached house	735	5.17%	na
Row house	**965**	**6.79%**	**0.30%**
Apartment, duplex	715	5.03%	na
Apartment, < 5 storeys	**2,355**	**16.58%**	**0.40%**
Other single-attached house	250	1.76%	na

Figure 12 – data sourced from: Statistics Canada Census; Canadian Mortgage and Housing Corportation

Extremely low vacancy rates such as these can create opportunities for discriminatory behaviors by property-owners and landlords. Public engagement for this report revealed that people living on disability insurance or income assistance, folks with Indigenous heritage, and single parents disproportionately felt they had experienced discrimination while looking for a home.

Rental scarcity creates extra pressure on residents in the lowest income bracket to find a home that is affordable, not-overcrowded, and in good condition. Even as new housing is being built in the community, many residents with lower incomes struggle to find suitable homes because new homes are priced much higher than the older housing stock.

There are numerous organizations providing non-market housing in the city (see Figure 15 on page 27). The City has been working with local non-profit housing providers to diversify the non-market housing options available in the community. Partnerships with BC Housing, and support for Habitat for Humanity are two ways that the City has supported these housing providers to supply some much-needed variety in housing type and affordability. Additionally, Campbell River does have some limited emergency shelter options, several transitional and second-stage housing options, as well as subsidized and assisted living.

Non-market and supportive housing options can help some people find affordable, suitable housing. Feedback from these housing providers indicate that long waitlists are the norm, and emergency shelters at capacity must often turn people away. They feel that Campbell River needs more non-market housing to keep up with the demand.

Affordable housing for larger families can be difficult to find despite Campbell River's housing stock being predominantly single-family housing. Figure 13 shows that in 2016 approximately 65% of all homes in Campbell River had 3 or more bedrooms. But although there are many large homes in the community, most are single-family homes, which are increasingly becoming too expensive for an average family to buy or rent. This highlights an opportunity to address a growing demand for lower-cost family housing, which can be met by encouraging 3+ bedroom units in new developments of row housing or apartment buildings, which are generally less expensive than single-family homes.

HOUSING UNITS BY SIZE AND AGE - 2016				Vacancy Rates (2019)
SIZE	# 0f ALL TENURE	% of Total	# of RENTAL UNITS	RENTAL Vacancy Rate
Studio	85	0.60%	80	2.8%
1 Bedroom	1,015	7.15%	810	0.2%
2 Bedrooms	3,835	27.00%	1645	0.2%
3 Bedrooms	5,810	40.90%	1235	1% (3 & up)
4+ Bedrooms	3,455	24.32%	280	
DATE	# of ALL TENURE	%	TOTAL: 4050	= Approx 20 VACANT
1960 or before;	1,385	9.75%		
1961–1980;	4,885	34.39%		
1981–1990;	2,465	17.35%		
1991–2000;	2,665	18.76%		
2001–2010;	1,965	13.83%		
2011–2016;	840	5.91%		
(if available) 2017 & on	-			

Figure 13 - data sourced from: Statistics Canada Census; Canadian Mortgage Housing Corportation

As of 2020, Campbell River does not have any co-operative housing or dedicated post-secondary student housing options (Figure 14). North Island College has a campus in Campbell River, and the organization is currently upgrading their Strategic Plan. Early indications are that the new plan will include considerations for student housing, but it is yet to be determined if the development of purpose-built student housing units will happen within the five-year scope of this report.

SHORT TERM AND ALTERNATE HOUSING		
Short Term Rental Listings from April 2020	Airbnb VRBO	117 74
	Total*	**191**
*this number fluctuates widely and could include some double listed units		
Number of units in cooperative housing	None in CR	
Number of post-secondary housing	None in CR	
Primary Rental Units	No Data for Campbell River	
Secondary Rental Units	No Data for Campbell River	
Shelter beds and housing units for people experiencing (or at risk of) homelessness	**Homeless Housed: 49**	**Homeless Sheltered: 22**

Figure 14 – data sourced from: BC Housing; Airbnb and VRBO websites

The number and type of short-term rentals such those listed on Airbnb and VRBO are not yet regulated by city bylaw. Figure 14 shows there were nearly 200 online listings for short-term vacation rentals when this report was being researched. As seen in other tourism-focused communities, the short-term rental market has the potential to negatively influence the availability of housing stock for long-term renters.

Housing Units – Subsidized

The 2016 Federal Census recorded 595 subsidized housing units in Campbell River. The Census notes describe subsidized housing as living situations such as “rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, [households receiving] rent supplements and housing allowances.”

Figure 15 shows a recent count of beds and units provided by local subsidized-housing providers and organizations, current to August 2020. The total of 774 does not include “hidden” supplemented households, or those in the private market receiving rent supplements and housing allowances, or development proposals that are still in early application stages. Including the (estimated several hundred) hidden and unfinished supplemented households, it appears the number of subsidized homes in the community has increased significantly since the last Census.

Development records indicate that by the end of 2020 there will be a total of 107 additional subsidized units available for rent (shown in red in Figure 15). Affordable home-ownership opportunities are being provided by Habitat for Humanity, which has completed two dozen homes over the past several years, and intends to provide at least 12 new homes before 2021.

SUBSIDIZED HOUSING IN CAMPBELL RIVER - 2020		
EMERGENCY SHELTERS		
Housing Name	**Organization**	**# of Units**
Evergreen Shelter	Salvation Army	22 beds
Sobering Assessment Centre	Vancouver Island Mental Health Society	12 beds
Extreme Weather Shelter	Salvation Army	6 beds (Nov. to Mar. only)
Bridge to Housing	Vancouver Island Mental Health Society	20 beds
Second Chance Recovery House	North Island Supportive Recovery Society	4 crisis beds
SUPPORTIVE HOUSING		
Housing Name	**Organization**	**# of Units**
TBD	BC Housing & City Partnership	50 units
Second Chance Recovery House	North Island Supportive Recovery Society	6 units
TRANSITIONAL & SECOND-STAGE HOUSING		
Housing Name	**Organization**	**# of Units**
Ann Elmore- Recovery Beds	Campbell River & North Island Transition Society	4 beds
Ann Elmore- Safety Beds	Campbell River & North Island Transition Society	15 beds
Rose Harbour	Campbell River & North Island Transition Society	30 units
Hillcrest House	Campbell River Head Injury Support Society	4 units
Eagle Harbour	Campbell River & North Island Transition Society	57 units
INDEPENDENT SOCIAL HOUSING		
Housing Name	**Organization**	**# of Units**
Tyee Apartments	Campbell River Head Injury Support Society	24 units
Palmer Place	Campbell River & North Island Transition Society	16 units
Palmer Place	CR & District Association for Community Living	8 units
Linda's Place	Campbell River Head Injury Support Society	27 units
Forde House	Willow Point Supportive Housing	40 units
Robron Village	M'akola Group of Societies	48 units
Simms Creek	M'akola Group of Societies	30 units
Cedar Grove	M'akola Group of Societies	45 units
Willow Place	M'akola Group of Societies	28 units
Former Travelodge	M'akola Group of Societies	40 units
Lion's Place	CR & District Association for Community Living	31 units
John Perkins Wing	John Perkins Memorial Housing Society	20 units
Seth Norton Wing	John Perkins Memorial Housing Society	40
Riverside Village	BC Housing	41 units
AFFORDABLE HOME OWNERSHIP		
Housing Name	**Organization**	**# of Units**
Various addresses	Habitat for Humanity Vancouver Island	24 homes
ASSISTED LIVING		
Housing Name	**Organization**	**# of Units**
Ironwood Place	CR & District Association for Community Living	54 units
Barnett House	John Howard Society of North Island	6 units
Various Group Homes	Ministry of Child and Family Development	22 units
		Total 774

Figure 15 – data sourced from: BC Housing; BCNPHA; CR Coalition to End Homelessness; various local websites

Subsidized Housing Providers in Campbell River

1. Emergency Shelters
    a. Salvation Army
    b. Vancouver Island Mental Health Society (VIMHS)
    c. North Island Supportive Recovery Society
2. Supportive Housing
    a. BC Housing
    b. North Island Supportive Recovery Society
3. Transitional and Second-Stage Housing
    a. Campbell River and North Island Transition Society (Transition Society)
    b. Campbell River Head Injury Support Society
4. Independent Social Housing
    a. M'akola Group of Societies
    b. Campbell River Head Injury Support Society
    c. Campbell River and North Island Transition Society
    d. CR & District Association for Community Living (CRDACL)
    e. Willow Point Supportive Housing
    f. John Perkins Memorial Housing Society
5. Affordable Home Ownership
    a. Habitat for Humanity
6. Assisted Living
    a. CR & District Association for Community Living
    b. John Howard Society of North Island
    c. Ministry of Child and Family Development

Housing Units – Change in Housing Stock

In April 2020, a fire destroyed one of the City's largest apartment buildings. The fire caused irreparable damage to the entire building and as a result, approximately 80 people were permanently displaced. The majority of the residents were considered low income, and nearly half identified as Indigenous. This disaster combined with already extremely low vacancy rates caused an especially difficult situation for the displaced people. The simultaneous economic downfall due to COVID-19 further exacerbated the situation. Some of the fire victims were able to find alternative housing either in the market or with relatives, but many others faced possible homelessness. In May 2020, BC Housing stepped in to provide support by purchasing an old motel which has been converted to provide 35 income-dependent long term rental units.

In June 2020, BC Housing bought property in downtown Campbell River to provide 20 units of emergency shelter for individuals experiencing homelessness and needing a safe place to stay during the COVID-19 pandemic. The people selected to shelter in this facility will likely transition over to a new supportive housing apartment currently being built on City owned property. Upon completion, this joint effort between BC Housing and the City, will provide a total of 50 long-term, low-barrier, supportive housing units for people experiencing- or at risk of- homelessness.

The City's development permit records provided information on housing built from 2010 to those complete when this report was being produced (up to August 2020) as shown in Figure 16. On average the City has been expanding by 100 new single-detached homes, 25 duplexes, and 90 apartment units per year. The first half of the decade recorded very low numbers of new multi-family units, but during the second half, builds of apartments and row houses picked up significantly. This trend is reflective of the 2008 economic depression and subsequent recovery, and is consistent with trends in many growing BC communities. Development records also indicate that in the past 10 years there have been 163 demolition permits issued.

NEW HOUSING COMPLETED	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
Duplex Units	6	21	21	28	10	20	45	18	61	4	1	235
Single Detached Home	38	156	78	156	95	102	93	116	90	95	29	1048
Units in Multi-Family (or approx)	4	15	24	55	51	188	46	178	216	14	99	890
TOTAL	48	192	123	239	156	310	184	312	367	113	129	2173

Figure 16 – data sourced from: City of Campbell River Development Services Department

The development of multi-family housing projects in Campbell River has increased dramatically in the four years since the last federal Census (Figure 17). Since 2017, 970 new multi-family units have been approved, are currently being constructed, or have been recently completed. Of these new homes, 84% are purpose-built rental units. This is a large increase from past years. To illustrate the difference, in 2016 only 2.4% of new housing units were registered as purpose-built rentals. This recent trend indicates the city is on track to meet the 2019 *Housing Growth Review* recommendation that a minimum of 50% new builds in the next 5 years be purpose-built rentals.

MULTI-FAMILY HOUSING DEVELOPMENT			
2020 Housing Projects	**Months Until Ready**	**Total Units**	**Rental Units**
Development Permit - Under Review	less than 12	8	8
Development Permit - Approved	unknown	10	0
	TOTAL	**18**	**8**
	Percent purpose-built rental		44%
2019 Housing Projects	**Months Until Ready**	**Total Units**	**Rental Units**
Development Permit - Under Review	less than 12	79	79
Development Permit - Under Review	less than 12	12	12
Development Permit - Approved	unknown	44	0
Development Permit - Approved	unknown	18	0
Under Construction	less than 3	70	70
Under Construction	less than 3	51	51
Project Complete	complete	6	6
Project Complete	complete	3	3
Development Permit - Approved	less than 12	80	80
Under Construction	unknown	28	28
Under Construction	unknown	21	0
Development Permit - Approved	unknown	14	14
	TOTAL	**426**	**343**
	Percent purpose-built rental		81%
2018 Housing Projects	**Months Until Ready**	**Total Units**	**Rental Units**
Project Complete	complete	68	68
Under Construction	less than 3	90	90
Project Complete	complete	51	51
Under Construction	less than 3	27	27
Under Construction	unknown	11	0
	TOTAL	**247**	**236**
	Percent purpose-built rental		96%
2017 Housing Projects	**Months Until Ready**	**Total Units**	**Rental Units**
Project Complete	complete	27	0
Project Complete	complete	16	16
Project Complete	complete	70	70
	TOTAL	**113**	**86**
	Percent purpose-built rental		76%
	Grand Total	804	673
	Total percent purpose-built rental		**84%**

Figure 17 – data sourced from: City of Campbell River development planning department

Housing Costs

As a simple supply and demand formula would predict an inadequate supply of rental units combined with growing demand has resulted in a noticeable increase in rental rates. An informal online search of rental listings in June 2020 is summarized in Figure 18.

HOMES FOR RENT				
Source: Craigslist "Housing/Apartments For Rent" June 2020				
Total Units Available				**40**
Single Detached Home				15
Apartment				10
Ground-level Attached				15
RENT	**1 bdrm**	**2 bdrm**	**3 bdrm**	**4+ bdrm**
Lowest Rent	$850	$1,000	$1,050	$2,150
Highest Rent	$1,500	$1,800	$2,200	$2,450
Units available	8	15	12	5

Figure 18 – data sourced from: comoxvalley.craigslist.org/search/apa

The median price for the highest and lowest rentals listed in each size category was $1,800. To be considered affordable, rent of $1,800 should only be charged to households with an annual income of $72,000 or more. The most recent Census indicated that only 24.5% of renter households in Campbell River make over $70,000 annually.

Figure 19 explores rental affordability further, but uses the average rents and incomes based on figures from the 2016 census (and therefore cannot be considered truly reflective of the current situation). The average cost of all types of rental housing is $971 per month. The average proportion of income being spent on housing is 23%. This indicates that, in 2016 when these numbers were gathered, Campbell River was on average an affordable place to live.

2016 RENTAL AFFORDABILITY BY QUARTILES OF INCOME													
		Average Cost of Housing						Proportion of Income Spent on Housing					
Quartile	Household Income Range	Studio	1 bdrm	2 bdrm	3 bdrm	4 bdrm	Average All Units	Studio	1 bdrm	2 bdrm	3 bdrm	4 bdrm	Average all units
Q1	$0 - $22,149	$449	$607	$808	$992	N/A	$750	34%	48%	58%	94%	n/a	58%
Q2	$22,150 - 40, 029	n/a	$692	$865	$1,065	$1,022	$884	n/a	27%	33%	41%	38%	34%
Q3	$40,300 - $66,977	n/a	$862	$924	$1,108	$1,336	$1,038	n/a	21%	22%	25%	29%	24%
Q4	$66,978 +	n/a	$1,044	$995	$1,328	$1,452	$1,210	n/a	13%	13%	14%	15%	14%
	All Incomes	$468	$706	$894	$1,168	$1,323	**$971**	30%	27%	23%	22%	22%	**23%**

Figure 19 – data sourced from: Statistics Canada Census

However, even in 2016 the majority of people in the lowest two quartiles of the household income range (58% in Q1, and 34% in Q2) were paying above the affordability threshold. This is consistent with a deficiency of lower cost rentals of various sizes and types for individuals and families with lower incomes.

Figure 20 shows the change in rental rates in Campbell River from 2005 to 2019. Rates climbed steadily, however between 2017 and 2019 the jump in median rent for 3+ bedroom homes was significant: an additional $346 dollars per month. This indicates inflation due to low vacancy rates, and/or an influx of new, more expensive homes.

CHANGE IN AVERAGE RENT IN CAMPBELL RIVER (2005 - 2019)															
AVERAGE Monthly Rent	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**
Total Average (all sizes)	**537**	**558**	**588**	**610**	**650**	**690**	**703**	**717**	**727**	**755**	**782**	**787**	**861**	**925**	**1013**
Studio	419	416	454	455	451	490	518	532	541	552	557	583	601	626	703
1 room	477	506	526	558	561	586	604	610	615	628	651	679	751	764	845
2 rooms	565	585	621	641	683	696	707	737	743	775	804	794	871	943	1041
3+ rooms	635	654	678	695	825	915	930	915	943	978	1008	1055	1104	1250	1341
MEDIAN Monthly Rent	**2005**	**2006**	**2007**	**2008**	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**
Total Average (all sizes)	**525**	**550**	**575**	**600**	**650**	**650**	**675**	**695**	**700**	**720**	**750**	**768**	**850**	**875**	**950**
Studio	410	410	440	445	453	480	500	525	575	575	558	595	620	625	700
1 room	480	500	525	550	560	595	595	600	625	625	675	675	746	800	850
2 rooms	550	595	625	650	700	700	695	700	745	745	800	800	850	900	950
3+ rooms	640	650	675	675	850	925	950	900	950	950	1025	1025	1054	1300	1400

Figure 20 – data sourced from: Canadian Mortgage and Housing Corporation

In Figure 21, small incremental yearly increases are shown shifting to larger jumps in rental prices in the last several years. Assessed values and sales prices for homes for the years 2006 through to 2019 are listed in Appendix 9.1, and the data set for home sales shows a pattern that reflects the rental market: steady increases in average and median values and sale prices from 2006 to 2016 are then followed by a noticeable spike in the latter half of the decade.

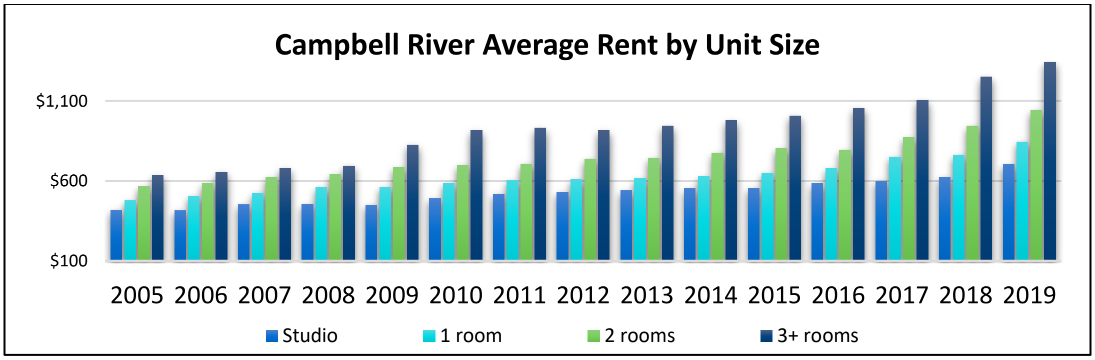


Figure 21 - data sourced from: Canadian Mortgage and Housing Corporation

Households in Core Housing Need

Statistics Canada defines core housing need as those households that live in dwellings that *fail to meet* one or more of the following standards:

- Adequacy: residents report that dwelling is not in need of repair
- Suitability: dwellings have enough bedrooms and bathrooms for the occupants and are adapted/modified for special needs
- Affordability: occupants are spending no more than 30% of before-tax household incomes on housing costs

Households in core housing need generally have incomes that are too low to allow them to rent market-priced housing that meets all of the standards. As shown in Figure 22, in 2016, 20.6% households in Campbell River were living in unaffordable housing, and another 8% of homes did not meet one or both of the other standards. In 2020, with increased prices, lower vacancy rates, and the economic stress placed on many households by the COVID-19 pandemic, the numbers representing core housing need are thought to be much higher.

HOUSEHOLDS BELOW STANDARDS		CENSUS 2006		CENSUS 2011		CENSUS 2016	
Not Affordable (more than 30% income)	TOTAL	**2,355**	**19.9%**	**2,925**	22.8%	**2,845**	**20.6%**
	Owner	1,170	9.9%	1,475	11.5%	1,235	8.9%
	Renter	1,185	10.0%	1,455	11.3%	1,610	11.7%
Not Adequate (requires major repair)	TOTAL	**935**	**7.9%**	**1,015**	**7.9%**	**815**	**5.9%**
	Owner	550	4.7%	625	4.9%	495	3.6%
	Renter	380	3.2%	395	3.1%	320	2.3%
Not Suitable (overcrowded)	TOTAL	**555**	**4.7%**	**350**	**2.7%**	**285**	**2.1%**
	Owner	225	1.9%	175	1.4%	95	0.7%
	Renter	335	2.8%	175	1.4%	190	1.4%
# OF PRIVATE HOUSEHOLDS:		11,825		12,840		13,815	

Figure 22 – data sourced from: Statistics Canada Census

Households in Extreme Core Housing Need

Extreme housing need is determined by Statistics Canada as households spending at least 50% of their household income on basic shelter expenses. These households are considered to be at extreme risk of homelessness. Figure 23 shows that in 2016 there were a total of 650 households in Campbell River considered in extreme housing need. The majority of households in extreme housing need are renters, but not all. A small percentage of home-owners also face the unacceptable condition of housing related expenditures requiring more than 50% of their income.

EXTREME CORE HOUSING NEED	2006			2011			2016		
	ALL TENURE	Owner	Renter	ALL TENURE	Owner	Renter	ALL TENURE	Owner	Renter
1 person household	**350**	70	280	**435**	140	300	**350**	105	245
2 persons household	**150**	55	95	**280**	70	205	**145**	40	110
3 persons household	**50**	10	40	**45**	15	25	**105**	35	70
4 persons household	**45**	15	35	**50**	0	35	**15**	0	15
5 + persons household	**15**	15	0	**30**	0	25	**30**	15	15
ALL TOTAL	**615**	**165**	**450**	**835**	**240**	**595**	**650**	**185**	**460**

Figure 23 – data sourced from: Statistics Canada Census

6. Campbell River's Housing Need

Campbell River's *Housing Needs Report* has drawn on the data sources recommended by the provincial government (Statistics Canada Census, BC Stats, BC Assessment, Point in Time Counts, CMHC, and various others), and also regional and local sources of information to make the following statements of housing need:

Housing Units Required – Current and Anticipated

Figure 24 shows a break-down of the estimated housing needs for current year (2020), and the total needed between years 2021 and 2025. The numbers are based on current development permits issued, subsidized housing projects planned or in progress, historical development data, anticipated external factors and influences, as well as calculations and estimates based on the data and information presented in this report.

UNITS REQUIRED	By End of 2020			
	Owner - Market	Renter - Market	Subsidized	ALL TENURE
Studio	0	10	20	**30**
1 bedroom	10	30	40	**80**
2 bedroom	25	69	27	**121**
3+ bedroom	40	47	25	**112**
Household Suite	6	0	0	**6**
TOTAL	**71**	**156**	**112**	**339**

UNITS REQUIRED	From 2021 to 2025			
	Owner - Market	Renter - Market	Subsidized	ALL TENURE
Studio	0	30	50	**80**
1 bedroom	170	180	90	**440**
2 bedroom	175	140	104	**419**
3+ bedroom	120	155	134	**409**
Household Suite	20	10	0	**30**
TOTAL	**485**	**515**	**378**	**1,378**

Figure 24 – data sourced from: Housing Needs Report assessment results

The housing situation in Campbell River is rapidly changing. Statistics provided by the 2016 Federal Census are now out-of-date, and are no longer consistently indicative of the present situation. Housing prices have increased drastically over the last four years and vacancy rates have plummeted.

Non-market and not-for-profit housing projects have started emerging to the benefit of some people. However, at the beginning of 2020, the COVID-19 pandemic surfaced, resulting in job loss, economic turmoil and uncertainty in communities around the world, including Campbell River. This international crisis will likely continue to have long lasting effects and there is still much uncertainty about what the future will look like for cities as they recover.

Historically, single family homes have been the focus of residential development in Campbell River. Going forward, to keep in alignment with strategic goals and identified community values, it will be important to shift towards the development of land at higher densities and with greater housing variety. The incentives for infill development (and any deterrents of the same) should be reviewed and updated as needed to encourage the desired uptake of infill projects. Secondary suites and carriage houses can provide a viable option utilized by many communities to help diversify types of available housing and provide a marginal increase in density. Missing middle housing, such as ground-oriented multiplexes, condos and row-housing serve the family demographic and the senior’s population as well.

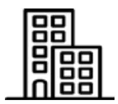
Until just recently these multi-family options were rather lacking from the housing stock in Campbell River. In recent years the development of these types of projects has ramped up, and going forward significant effort should be made to continue to encourage their construction.

Market Housing:

There should be at least 1,000 new market-priced units created between 2021 and 2025. A minimum of 200 housing units per year must be constructed every year to meet this demand. This is on par with current building rates, but spatial constraints and efforts to keep costs down will require the industry to shift towards infill and building denser forms of housing. As recommended in the 2019 *Housing Growth Review*, no more than 30% of new units should be single-detached homes, 35% should be ground-oriented/attached multi-family homes (such as duplexes and row houses), and the final 35% should be apartment units.

The *Housing Growth Review* also strongly recommends that a minimum of 50% all newly built housing be purpose-built rentals (representing at least 500 market-priced units available for rent in the next 5 years). If 10% of new single-family homes being built include a secondary suite, 30 of those rental units could be created without significant change to the aesthetics of low-density residential neighbourhoods.

MARKET HOUSING NEEDED BY 2025

350 Duplexes/Row Houses	350 Apartment Units	300 Single Family Homes
		
(+70 per year)	(+70 per year)	(+60 per year)

Using the recommended percentages from the *Housing Growth Review,* every year there should be at least 70 ground-oriented multi-family units, and 70 apartment units, and 60 single-detached units constructed.

Non-Market Housing:

The year 2020 has seen a spike in the amount of subsidized/non-market housing being constructed and offered in the community. With the knowledge that several projects have just been complete, several more are expected by the end of 2020, and several are in application stages, this report determined an additional 378 units of non-market housing are required for the years 2021 to 2025. A total of 348 units would provide affordable homes for the population currently living in extreme core housing need (less the 112 units that are currently or expected to be occupied by the end of 2020 – see Figure 25), and 30 more units would provide shelter for people who have self-identified as experiencing homelessness.

NON-MARKET HOUSING NEEDED FROM 2021 TO 2025

Size	Studio	1 Bedroom	2 Bedrooms	3+ Bedrooms	TOTAL
# of Homes Needed	50	90	104	134	378

Households in Core Housing Need

Not Affordable:

In 2016, there were 2,845 households living in unaffordable situations in Campbell River. These are homes where residents are spending more than 30% of their total income on housing costs. People and families with the lowest incomes are finding it harder to secure affordable housing: even people working full-time low-wage jobs may not make enough to reasonably afford an average home in the current housing market. This imbalanced spending on the basic necessity of housing results in less money available for things like food and medication, transportation, education, emergency savings etc., potentially resulting in residents living in poverty, or even losing their home. Less income spent outside household expenses is also detrimental to the local economy.

Not Adequate:

Much of the lower-cost housing stock in the city is old and reaching the end of its utility due to age and deteriorating condition. Repairing and renovating these units to bring them up to acceptable living standards is almost always less expensive than demolishing and building new units. This approach can also keep some renters in place, rather than ending tenancy and displacing them, which then contributes to further increases in local housing costs. “Renovictions” that occur when people are evicted so that renovations can take place, should be avoided wherever possible.

In 2016 in Campbell River there were 815 homes identified as needing major repairs. The BC Housing *Action Plan* (2019) indicates that a new Capital Renewal Funding Program will provide assistance with building maintenance and needed upgrades in BC communities soon.

Not Suitable:

In 2016, there were 285 households identified as living in unsuitable/crowded conditions. These households usually require larger homes, and likely at non-market rates. Sometimes as families grow they do not have the equivalent income growth to facilitate moving to a larger, more expensive home. Multi-generational households might also be considered living in an unsuitable situation if the home is not equipped for the additional people and family units. Indigenous family sizes are often larger than average, and intergeneration Indigenous families often have trouble finding suitable housing. In this circumstance a home with an adjoined suite may be an appropriate solution. Alternately, a home might be unsuitable if the adaptations and modifications needed for the well-being and safety of the residents are not available.

Households in Extreme Core Housing Need

People living in extreme core housing need represent the community’s most dire and unacceptable housing situations: often living in unsafe/unhygienic/very crowded conditions. They can be paying more than 50% of total household income on housing needs alone. People living in extreme core housing need are at severe risk of homelessness.

The 2016 statistics show that there are 650 households in Campbell River living in extreme housing need (Figure 24). Housing-providers, non-profits and various levels of government are working to provide at least 112 new social housing units in Campbell River by the end of the year 2020. These lower priced homes will assist some families, but even with these new units, there will be hundreds still requiring support with dire housing situations.

7. Key Areas of Local Housing Need

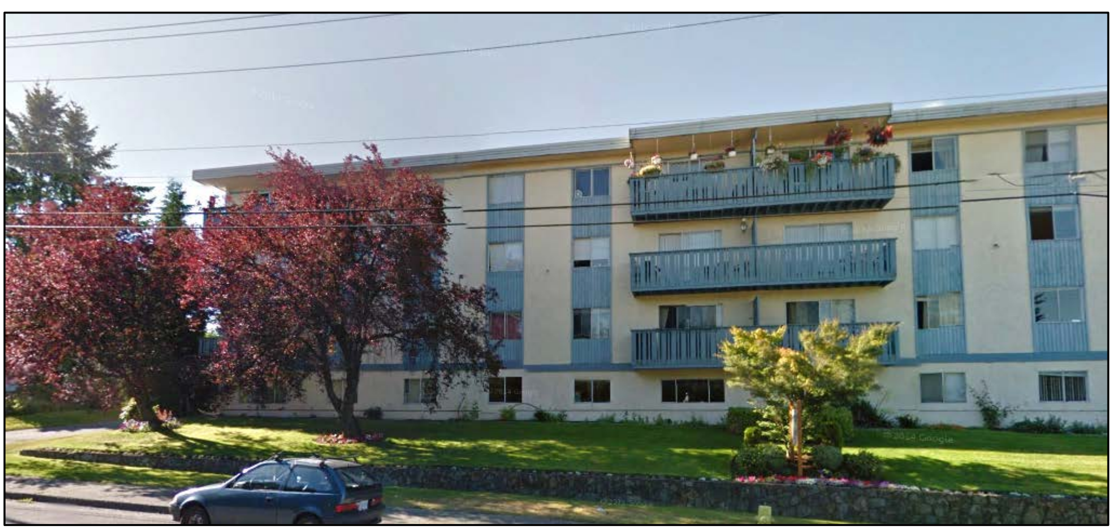
The cost of living in Campbell River is inflating rapidly. One of the most significant drivers of that cost is the amount that people and families pay for housing. Rent for a single-detached house has increased by over 28% in only the last 4 years, and the increase to rent a townhome or condo was 41% in the same period of time. This spike in cost negatively corresponds to the area's plummeting vacancy rate. Vacancy rates for rental units on the lower end of the price spectrum are almost zero. Unfortunately, the types of housing available for lower income tenants are often considered undesirable because they are in poor repair, unsafe, or unhealthy due to issues such as mold or overcrowding. Local need indicates that more housing types (those other than single-detached and apartments) are required, subsidized living arrangements are in high demand, and the supply of lower cost homes of all sizes is drastically lower than demand.

Wages and salaries are not keeping up with the skyrocketing cost of housing in the region. There is a notable shortage of subsidized and alternative housing options in Campbell River, resulting in very long waitlists for the few non-market housing options available. As the senior population grows, there will be an increase in demand in smaller, affordable, and adaptable homes. Rental buildings that have provided inexpensive units are aging and their deteriorating conditions are becoming unsuitable. All of these factors and others, are making it extremely difficult for people with lower incomes to find a suitable home in Campbell River.

Rental Housing

The majority of rental housing stock in Campbell River are apartments and townhouses built many decades ago. Often these older buildings are in need of major repair and upgrades. A relative lack of Federal and Provincial Government support for affordable housing projects over the last 25 years has led to a lagging supply of rental housing as noted in the most recent 2016 census data. More current evidence shows that the market and high demand for rental stock is positively impacting supply of rentals. Developers still may not be adequately incentivized to provide enough rental homes to keep up with demand in the short term of this five-year housing projection.

The overall vacancy rate of rental housing has dropped to 0.4% indicating that the amount of purpose-built rental housing is not keeping up with the demand. New rental stock that is being developed is subject to increasing land prices and construction costs, resulting in higher costs per units. Subsequently, current market rates on these new buildings are not providing entry into the housing market for people and families with low, or even mid-level, incomes. The existing rental stock needs to be preserved and renovated to ensure a range of safe and suitable housing is available at a wide range of rental rates for all family sizes. According to the analysis done in this *Housing Needs Report* (see Figure 24) at least 500 new purpose-built rental units of various types and sizes should be developed within the City of Campbell River by the year 2025.



Special Needs Housing

Semi-independent and social housing for adults with developmental and/or social challenges is provided in most part by Campbell River and District Association for Community Living, and the Head Injury Society. These units are almost entirely reserved for people with developmental disabilities. Special Needs Housing should expand to include people with addiction problems and mental health issues. The homeless shelters and transitional housing providers in Campbell River report that many of their clients repeatedly return due to health and addiction circumstances that are not being addressed. This subset of the population would benefit from supportive and second-stage housing. A partnership between BC Housing and the City will result in the creation of 50 supportive housing units by the end of 2020, and an additional minimum of 50 units are anticipated in the next 5 years.

Housing for Seniors

By the year 2025, it is estimated that adults aged 65+ will make up over 28% of the population of Campbell River. The BC Statistics projections clearly indicated that the greatest growth in the community would come from seniors. This indicates that more seniors will be looking to down-size or find affordable, easy to maintain homes. As the population ages, the size of an average household shrinks because seniors often live alone or with only one other family member. An aging population means there could be a surge in the demand for accessibility-adapted homes, and especially single-story homes or multi-family homes equipped with elevators for ease of mobility.

Large multi-unit complexes like Berwick Retirement Community built on the waterfront in Campbell River in 2015, provide homes for older adults with high incomes. But seniors who cannot afford luxury housing will need alternative, affordable places to live. Over the next five years as the proportion of seniors grows to make up nearly 30% of the population, it is recommended that at least 30% (or 300) new 1 and 2-bedroom ground-oriented or apartment units are built, suitable for seniors.

Housing for Large Families

Families with children need larger homes to ensure that overcrowding is not an issue. In the coming years, as older adults retire and downsize, more family-sized houses will become available, but unfortunately, in the current market these homes are well out of the price range of many low and mid-income families looking for a larger home.

The *Urban Indigenous Housing Report* clearly defines a need for larger family-sized units that are affordable for people in a lower income bracket. This is true of all the population. Larger families with low incomes are some of the most vulnerable in a competitive housing market as they struggle to find adequate and suitable housing on limited incomes. This situation is exacerbated further for single parents who live on only one income. Figure 25 shows that well over half of all single parent households in Campbell River are living in core housing need.

Non-profit housing providers report hearing stories of people trying to leave unhealthy relationships, but not being able to because of the prohibitive costs of multi-bedroom housing for themselves and their children. This puts people (women especially) at higher risk of harm when the choice is to stay in an unsafe relationship, or to face the hardship of inadequate housing if they leave. The financial implications are illustrated well by the BC Non-Profit Housing Association's *Rental Housing Index* profile of renter family households in Campbell River in Figure 25.

RENTER FAMILIES IN CAMPBELL RIVER						
FAMILY TYPE	**# of HHs**	**Average Family Income**	**Median Family Income**	**Average Rent and Utilities**	**Proportion in Core Housing Need**	**Proportion in Extreme Core Housing Need**
Couples Without Kids	825	$66,392	$60,316	$1,011	19%	8%
Couples With Kids	615	$75,404	$65,607	$1,234	28%	8%
Female Single With Kids	510	$31,801	$31,111	$1,005	65%	30%
Male Single With Kids	115	$54,264	$38,682	$1,129	57%	22%
TOTAL	**2,065**	**$51,014**	**$40,029**	**$1,095**	**43%**	**21%**

Figure 25 – data sourced from: BCNPHA Rental Housing Index

New housing for families should include 300 units that have 3 or more bedrooms, built over the next five years. Ideally only 30% (90) of these should be single family homes and the remaining 210 units should be large apartments (with family friendly designs such as stroller and bike parking spaces, playgrounds, and community gathering space), or large ground-level attached dwellings such as townhouses.

Shelters for Individuals Experiencing (or at risk of) Homelessness

The Point in Time (PiT) Homelessness Count in Campbell River from 2018, indicated that 81 members of the community considered themselves homeless. Of those 81 individuals, 51% were "unsheltered homeless", meaning they were unable to access any reliable shelter through the market, or through social supports or assistance programs. The remaining 49% include those finding temporary shelter either with friends, or in a vehicle, or illegal camping or similar unstable housing situations. The number of people experiencing homelessness is thought to have grown recently due to lower rental vacancy rates, higher rental prices, and the economic downturn caused by COVID-19.

In Campbell River, the top three barriers to housing identified by people with lived experience with homelessness were:

a) Rent prices too high
b) Income too low; and
c) Poor housing conditions

Of those who indicated they were experiencing homelessness, 48% also self-identified as Indigenous. This number is disproportionally high compared to the 12% of Indigenous people living in Campbell River, and 5% Indigenous people in the Province of BC.

Shelters in Campbell River report being almost always at capacity, and often turning people away. Non-market housing supply providers believe that low-barrier, supportive housing will help to limit the need for additional emergency shelter spaces which are always in demand. The City and BC Housing have a memorandum of understanding to complete a new supportive housing facility and aim to have it operating on City property by the end of 2020. This facility will provide 50 homes for unsheltered and at-risk people. However, using the 2018 PiT count of 81 people experiencing homelessness, it is reasonable to assume that at least several dozen people within the community will remain without a home.

Indigenous Housing

The *BC Housing Action Plan* (2019) reports that not only are Indigenous people more likely to be living in homes that are not adequate, safe or suitable for their needs, they also have a much higher likelihood of experiencing homelessness than non-Indigenous British Columbians. This is certainly true in Campbell River. In 2018, approximately half of those experiencing homelessness in Campbell River identified as Indigenous, an over representation of the 12% total Indigenous population in the community.

Indigenous people are more likely to live in a multi-generational household than non-Indigenous people and birth-rates are higher for Indigenous families than the average in BC. These statistics suggest that disproportionately, Indigenous families are more likely to need a larger home to prevent over-crowding. Larger homes in Campbell River are predominately single-detached homes that are now unaffordable for many families with low and mid-level incomes, and availability as rental homes can be rare.

Feedback from the Indigenous community in Campbell River indicates the prevalence of racism and discrimination, which is another barrier to accessing appropriate housing. In the housing survey done for the Strathcona Regional District's Regional Housing Needs Assessment, 13% of Indigenous respondents reported being discriminated against when seeking housing and 19% were unsure if they were refused housing for discriminatory reasons, compared to 4% and 7% respectively for non-Indigenous respondents.

Campbell River's Urban Indigenous Housing Coalition is working in the community to plan for special housing that addresses the unique needs of this population. The Coalition believes the community would greatly benefit from at least 75 housing units being created by and for Indigenous people in the next five years. A mixture of small and larger units would help families, seniors and individuals find a welcoming affordable place to call home, that is intergeneration and culturally informed.

8. Conclusions

Significant Findings

1. The senior demographic (aged 65+) will expand by approximately 2,750 people by 2025
2. Over 70% of all homes in the city are occupied by just one or two people
3. In 2016, the median selling price of a single-detached house was $550,000
4. In 2016, the median renter household annual income was $29,892 which was two-and-a-half times lower than the median owned household income of $76,555 annually
5. In 2016, 29% of all homes in the city were rental-occupied dwellings
6. 65% of all female single parents and 57% of all male single parents live in core (or extreme core) housing need, which is feasibly indicative of vulnerable situations for those families

Points to Consider

- 62% of homes in Campbell River are single-detached, but rising housing market prices make these homes unaffordable for many young families, while many seniors are looking to downsize to smaller homes
- More low and middle income earners will be looking for rental homes in the coming years as the cost of buying a home continues to rise
- Approximately half of people experiencing homelessness in the city identify as Indigenous
- If the City can incentivize infill housing and increase density the expansion of the Urban Containment Boundary will not be required within the time frame of this report

Appendix 1

Housing Values and Sales

HOME OWNER UNITS	2006				2007				2008			
	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price
Total (all types)	**$204,112**	**$212,450**	**$176,317**	**$173,750**	**$239,321**	**$239,400**	**$218,098**	**$234,250**	**$264,698**	**$261,700**	**$251,153**	$230,500
Single-Detached	230436	296000	205514	300000	270704	332000	249922	321600	297070	359075	286653	322500
Residence with Suite	233252	213850	215134	200750	276885	267250	239478	241000	305443	289950	284515	262000
Duplex	171084	193500	171681	172500	208151	235650	219628	230125	248113	254425	257528	220000
Manufactured Home	38815	62925	36287	56825	118738	178950	130292	130704	64905	99600	63908	99250
Condo	155140	197625	134405	128725	179217	226250	161066	146000	185553	220100	171666	155000
Row House	128776	134375	120051	115500	152238	155300	146072	150200	174457	181200	171483	171000
Total (all sizes)	**$204,112**	**$212,450**	**$176,317**	**$173,750**	**$239,321**	**$239,400**	**$218,098**	**$234,250**	**$264,698**	**$261,700**	**$251,153**	$230,500
1 Bedroom	154548	188150	152167	179500	189414	148425	180150	153950	196415	202350	181917	215250
2 Bedrooms	114660	167500	96071	143175	143049	195850	155913	190950	168316	216025	186467	191418
3+ Bedrooms	220582	220050	192781	182800	257222	267000	232787	240000	282652	285600	265201	251050

HOME OWNER UNITS	2009				2010				2011			
	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price
Total (all types)	**$263,787**	**$244,700**	**$261,185**	**$264,300**	**$252,163**	**$247,200**	**$251,934**	**$245,000**	**$263,056**	**$249,750**	**$251,546**	**$250,000**
Single-Detached	295779	313600	291430	324000	297293	296050	275597	289900	292908	318250	275313	312000
Residence with Suite	306966	290900	306895	305475	290846	282600	282218	304000	307232	283300	303994	296500
Duplex	232980	244600	218589	217500	246840	232050	256756	225000	252559	235950	259250	249750
Manufactured Home	131093	128975	171250	171250	74085	72600	86833	95500	68450	97125	55040	77400
Condo	190356	194000	212926	284500	184572	221000	183626	192500	183578	224000	175262	159000
Row House	170139	180800	183382	191250	170207	172500	173529	172500	175370	184200	183290	180000
Total (all sizes)	**$263,787**	**$244,700**	**$261,185**	**$264,300**	**$252,163**	**$247,200**	**$251,934**	**$245,000**	**$263,056**	**$249,750**	**$251,546**	**$250,000**
1 Bedroom	198270	172700	170583	172500	205457	221000	222417	237000	211765	206950	171100	179500
2 Bedrooms	169921	219000	191169	215000	165572	205950	168876	190350	176699	221825	181622	262375
3+ Bedrooms	281082	204075	272292	231163	267772	278175	264318	261000	279145	279000	264196	270000

HOME OWNER UNITS	2012				2013				2014			
	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price
Total (all types)	**$255,061**	**$242,300**	**$256,310**	**$239,961**	**$253,004**	**$251,900**	**$253,136**	**$234,000**	**$255,315**	**$217,300**	**$254,625**	**$240,000**
Single-Detached	284031	296000	283090	300000	283005	292750	278234	259900	440812	370250	457718	500188
Residence with Suite	299602	283200	304766	311250	296212	275175	281793	263972	298892	275325	310012	295000
Duplex	243541	223500	254398	239961	224837	200750	229826	225000	283679	216400	278527	237250
Manufactured Home	64917	88325	55775	105700	57022	110300	50637	37000	62150	113600	59007	83388
Condo	174311	204500	156055	130625	169866	188575	175291	195500	165998	182400	160958	182000
Row House	172282	173625	195754	190000	156380	188575	168645	195000	156955	158350	161434	170000
Total (all sizes)	**$255,061**	**$242,300**	**$256,310**	**$239,961**	**$253,004**	**$251,900**	**$253,136**	**$234,000**	**$255,315**	**$217,300**	**$254,625**	**$240,000**
1 Bedroom	190209	154950	230983	233250	185583	220100	230000	230000	157200	185379	186700	150500
2 Bedrooms	169922	213875	177655	227250	165142	205600	171128	225000	169859	211500	195856	232500
3+ Bedrooms	270855	267650	269407	252500	269178	262350	265651	239500	270946	255000	265262	262750

HOME OWNER UNITS continued…	2015				2016				2017			
	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price
Total (all types)	**$264,553**	**$244,300**	**$272,716**	**$243,413**	**$276,237**	**$282,000**	**$276,783**	**$269,000**	**$292,250**	**$302,500**	**$296,444**	**$307,450**
Single-Detached	297665	312000	302928	319000	312343	540000	319130	550000	330176	378000	338313	410000
Residence with Suite	308146	288600	332894	310000	321962	297850	324148	304000	341015	324250	363131	344500
Duplex	237074	224225	239554	219500	249818	243175	262838	245575	265416	248700	284043	269800
Manufactured Home	65690	94150	69468	111500	69260	92525	58232	55274	70985	99150	77436	113353
Condo	159155	182800	172271	162900	153611	144750	145180	125000	157803	148100	154145	136000
Row Housing	161037	166250	191757	176000	157202	159850	163491	167000	168531	175900	176840	176725
Total (all sizes)	**$264,553**	**$244,300**	**$272,716**	**$243,413**	**$276,237**	**$282,000**	**$276,783**	**$269,000**	**$292,250**	**$302,500**	**$296,444**	**$307,450**
1 Bedroom	198666	182000	186100	160500	94239	80400	93697	83500	139223	139075	182475	206225
2 Bedrooms	175907	220300	164438	206000	176218	228175	174908	223500	183551	248000	201640	212500
3+ Bedrooms	280245	268025	288615	279500	308594	290700	313255	300000	326469	323000	332287	322500

HOME OWNER UNITS continued…	2018				2019			
	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price	Average Assessed Value	Median Assessed Value	Average Sale Price	Median Sale Price
Total (all types)	**$339,363**	**$332,500**	**$342,864**	**$341,500**	**$393,940**	**$323,500**	**$393,182**	**$360,500**
Single-Detached	381282	399000	397028	430000	441324	417000	461050	435375
Residence with Suite	397611	383000	405498	389345	466012	440500	467638	402514
Duplex	301863	287000	302606	321500	357100	367500	378845	375900
Manufactured Home	79929	110950	90249	130500	103887	136050	91847	155250
Condo	195046	183400	204708	180000	234965	246300	240760	240875
Row Housing	206361	213700	206163	207750	234965	246300	240760	240875
Total (all sizes)	**$339,363**	**$332,500**	**$342,864**	**$341,500**	**$393,940**	**$323,500**	**$393,182**	**$360,500**
1 Bedroom	165660	215800	151948	185000	199653	244700	157718	252000
2 Bedrooms	220564	280000	226225	321500	260452	302500	266754	327250
3+ Bedrooms	376702	354500	387675	371845	436301	392250	442588	435375

Data sourced from: British Columbia Assessment

Appendix 2

Summary Report

Housing Needs Report – Summary Form

MUNICIPALITY: City of Campbell River
DATE OF REPORT: Aug 14, 2020

PART 1: KEY INDICATORS & INFORMATION (2016 Census Data)

LOCATION

Neighbouring municipalities and electoral areas: City of Courtenay; Strathcona Regional District, Comox Valley Regional District
Neighbouring First Nations: Homalco, We Wai Kum, Wei Wai Kai

POPULATION

Population: 32,588	Change Since 2011: 4.5 %
Projected Population in 5 years: 37,074	Projected Change: 13.8 %
Number of Households: 14,200	Change Since 2011: 1.06 %
Projected # of Households in 5 years: 15,359	Projected Change: 8.2 %

Average Household size: 2.3
Projected average household size in 5 years: 2.25
Median Age (local): 45.8 Median Age (RD): 47.7 Median Age (BC): 42.5
Projected Median Age in 5 years: 47.8
Current Seniors Population (Local): 19.9 % (Regional Dist.): 21.1% (BC): 17.4 %
Projected Seniors Population in 5 years: 28.4 %
Owner Households: 70.6 % Renter Households: 29.4 % Renters in Subsidized Homes: 14.3 %

INCOME

Median Household Income	Local	R.District	BC
Renter Households	$29,892	$38,910	$45,848
Owner Households	$76,555	$71,848	$84,333
All Households	**$64,448**	**$62,225**	**$69,979**

ECONOMY

Participation Rate: 60.1 %
Unemployment Rate: 9.5 %
Major Local Industries: Retail; Health Care & Social Assistance; Construction, Agriculture, Forestry, Fishing; Accommodation and Food Services; Professional - Science and Technology; Education

HOUSING

Median Assessed Housing Values: $323,500
Median Housing Sale Price: $360,500
Median Monthly Rent: $1,179
Rental Vacancy Rate: 0.4 %
Rental Housing Units - Total: 4,050
Housing Units – Subsidized: 595
Annual Registered New Homes - Total: 260
Annual Registered New Homes - Rental: 171
Households below affordability standards (spending 30%+ of income on shelter): 20.6 %
Households below adequacy standards (in dwellings requiring major repairs): 5.9 %
Households below suitability standards (in overcrowded dwellings): 2.1 %

SUMMARY of CONSULTATION

1. Housing policies in local official community plan:

There is a desire to retain the urban containment boundary to prevent sprawl, protect sensitive environmental features, and limit spending on new infrastructure. Infill and densification should be encouraged. The housing market will continue to grow as population grows, but development should shift away from primarily single-detached homes, and towards an equal mix of housing types such as apartments, and ground-oriented multi-family homes.

2. Any community consultation undertaken during development of the housing needs report:

Public consultation regarding housing in Campbell River has been performed at several different events and several different times in the past two years. There were workshops, and open house style opportunities for residents and other stakeholders to share their point of view.

3. Any consultation undertaken with persons, organizations and authorities:

All non-market providers and ancillary social well-being agencies in Campbell River were invited to complete a survey to provide feedback from those serving the most at risk of housing insecurity. Those involved in the development and procurement of housing in Campbell River were invited to participate in a facilitated workshop.

4. Any consultation undertaken with First Nations:

The Urban Indigenous Housing Coalition prepared and undertook their own consultation with the financial support of the City of Campbell River.

PART 2: KEY FINDINGS

Table 1: Estimated Number of Units Needed

UNITS REQUIRED	By End of 2020			
	Owner - Market	Renter - Market	Renter - Subsidized	ALL TENURE
Studio	0	10	20	**30**
1 bedroom	10	30	40	**80**
2 bedroom	25	69	27	**121**
3+ bedroom	40	47	25	**112**
Household Suite	6	0	0	**6**
TOTAL	**71**	**156**	**112**	**339**

UNITS REQUIRED	From 2021 to 2025			
	Owner - Market	Renter - Market	Renter - Subsidized	ALL TENURE
Studio	0	30	50	**80**
1 bedroom	170	180	90	**440**
2 bedroom	175	140	104	**419**
3+ bedroom	120	155	134	**409**
Household Suite	20	10	0	**30**
TOTAL	**485**	**515**	**378**	**1,378**

Table 2: Households in Core Housing Need

HOUSEHOLDS BELOW HOUSING STANDARDS		CENSUS 2006		CENSUS 2011		CENSUS 2016	
Not Affordable (more than 30% income)	TOTAL	**2,355**	**19.9%**	**2,925**	22.8%	**2,845**	**20.6%**
	Owner	1,170	9.9%	1,475	11.5%	1,235	8.9%
	Renter	1,185	10.0%	1,455	11.3%	1,610	11.7%
Not Adequate (requires major repair)	TOTAL	**935**	**7.9%**	**1,015**	**7.9%**	**815**	**5.9%**
	Owner	550	4.7%	625	4.9%	495	3.6%
	Renter	380	3.2%	395	3.1%	320	2.3%
Not Suitable (overcrowded)	TOTAL	**555**	**4.7%**	**350**	**2.7%**	**285**	**2.1%**
	Owner	225	1.9%	175	1.4%	95	0.7%
	Renter	335	2.8%	175	1.4%	190	1.4%
# OF PRIVATE HOUSEHOLDS:		11,825		12,840		13,815	

Table 3: Households in Extreme Core Housing Need

EXTREME CORE HOUSING NEED	2006			2011			2016		
	ALL TENURE	Owner	Renter	ALL TENURE	Owner	Renter	ALL TENURE	Owner	Renter
1 person household	**350**	70	280	**435**	140	300	**350**	105	245
2 persons household	**150**	55	95	**280**	70	205	**145**	40	110
3 persons household	**50**	10	40	**45**	15	25	**105**	35	70
4 persons household	**45**	15	35	**50**	0	35	**15**	0	15
5 + persons household	**15**	15	0	**30**	0	25	**30**	15	15
ALL TOTAL	**615**	**165**	**450**	**835**	**240**	**595**	**650**	**185**	**460**

SUMMARY of FINDINGS

1. *Affordable housing:*

Various forces are working to cause an extremely low vacancy rate, and in turn, very high housing prices. Average rent is difficult for many to afford, especially on larger units. Market rates for Campbell River's most prevalent type of housing unit, the single-detached home, are increasing rapidly and this spike is preventing many from being able to enter the market.

2. *Rental housing:*

Rental housing development has been scarce in the past decade- very few purpose-built rental projects were complete in the early 2010's. But, in the last several years, there has been a jump in multi-family housing projects and, uncharacteristically, many are purpose-built rentals.

3. *Special needs housing:*

There are some non-market housing options for adults with developmental disabilities and those with complex social needs. People recovering from addictions and women escaping abuse are also provided with limited options. Non-market housing providers all have the same message: there are many in Campbell River who need support, but there is not enough capacity to help everyone. The City is expected to complete its first low-barrier, supportive housing apartment project by the end of the year.

4. *Housing for seniors:*

Seniors needing independent or semi-independent homes are provided with some options at non-market prices in the community. Providers advise that there needs to be more units to fill the need, and quickly. A fairly new private retirement building has created almost 200 units for seniors, but these are not affordable for the average income. There is a definite need for more 1 and 2 bedroom, affordable, and accessible units for the growing number of seniors.

5. *Housing for families:*

Almost a third of all households in the community include at least one child. Many families are already housed in the adequate supply of single-detached homes in the City. However, there are less and less affordable options for those looking to move into a larger home. Larger apartment units and ground-level multi-family homes such as condos and townhouses can be a more affordable option for families.

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

There are several shelters providing accommodation for overnight stays, and also 6 extreme weather shelter beds. Transitional housing is also available for people experiencing housing instability. But the short-term options are limited and organizations report they often turn people away when over-capacity.

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

At 12%, Campbell River's self-identified Indigenous population is much higher than the Provincial average of 5%. Indigenous people in the community are more likely to be living in core housing need, and facing homelessness. Indigenous renters are more likely to be discriminated against and denied adequate housing. The Urban Indigenous Housing Coalition is currently active in the community and hopes to be able to provide some non-market housing specific to the Indigenous population within the timeframe of this report.

Appendix 3

Useful Websites

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/index-eng.cfm

https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5924034&Geo2=CD&Code2=5924&SearchText=CAMPBELL%20RIVER&SearchType=Begins&SearchPR=01&B1=All&TABID=1&type=0

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

https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnr requirements_apr17_2019.pdf

http://bchealthycommunities.ca/resources/tools-resources/

https://www.bchousing.org/housinghub

http://www.bclaws.ca/civix/document/id/oic/oic_cur/0205_2019

http://bcnpha.ca/wp_bcnpha/wp-content/uploads/2018/10/Campbell%20River%20Guide(2).pdf

http://www.campbellriver.ca/docs/default-source/planning-building-development/housing/affordable-housing-in-campbell-river.pdf?sfvrsn=fea16a08_0

https://catalogue.data.gov.bc.ca/group/housing-needs-reports

https://housingcentral.ca/SITES/HousingCentral/Advocacy/BC_s_Affordable_Housing_Plan/HousingCentral/Affordable_Rental_Housing_Plan.aspx?hkey=e2b2a8fc-486b-4a61-bd71-513f23c2990c

https://planh.ca/sites/default/files/tools-resources/healthyhousing_guide_web_v1.0.pdf

http://rentalhousingindex.ca/en/#families_csd

https://www.sparc.bc.ca/wp-content/uploads/2017/03/strathcona.pdf

https://static1.squarespace.com/static/59b1994b49fc2b50d068eb7e/t/5ec711283ed0cc1dd32fa997/1590104372497/Building+Knowledge+and+Capacity+for+Affordable+Housing.pdf

https://www.strathcona-chn.net/housing-needs-assessment-2018

https://www.ubcm.ca/assets/Whats~New/UBCM%20Housing%20Strategy.pdf

https://www.ubcm.ca/EN/main/funding/lgps/housing-needs-report-program.html