

# Capital Regional District Housing Needs Assessment

Salt Spring Island



November 2020



Making a difference...together

# Salt Spring Island Housing Profile

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

## Overview

Salt Spring Island is a unique community within the CRD and one of three electoral areas within the region. With a population of more than 10,000 people, plus many tourists and seasonal residents, it is the largest, most populated, and most visited of BC's Gulf Islands. Salt Spring has a rural character, with natural areas, agriculture, an artisan community, and an emphasis on health, wellness, and sustainability that appeals to residents and visitors alike.

## Population and Age

The population of Salt Spring Island grew by 10% between 2006 and 2016, a similar rate of growth compared to the CRD as a whole. In 2016, the median age was 55.4, which was higher than the CRD at 45.5. There was a smaller proportion of youth and young adults and a larger proportion of those aged 55 or older living on the Island in 2016.

Projections suggest Salt Spring Island could experience more rapid population growth in the future, primarily driven by growth of the senior population.

## Households

There were 4,840 households in 2016 with an average household size of 2.1 persons, which is slightly smaller than the regional average of 2.2 persons per household. Compared to the CRD, there are a higher proportion of two-person households living on Salt Spring Island, primarily couples without children. This is commonly seen in communities with a higher median age, as many households are typically older adults whose children have left home.



## Income

The 2015 median income on Salt Spring Island was \$57,761, which was approximately 17% lower than the CRD median income. Salt Spring Island has sharp income differences among different demographic groups. In 2016, median renter household incomes were less than half that of owner incomes (\$33,008 versus \$67,044). Renter household incomes decreased 9% between the 2006 and 2016 censuses, while owner households increased by 7.5%. Lone parent and non-census family households reported much lower incomes compared to other household types and compared to regional averages; for example, male lone parent households reported incomes that were 42% lower compared to the regional average for that household type.

Stakeholders suggested that Salt Spring Island is known to have a robust cannabis industry, which likely employs a large proportion of the population, but would not be captured in census data from 2016. Anecdotal evidence suggests this could be related to Salt Spring’s reputation as being friendly and accommodating, with less stigma attached to alternative and low income lifestyles.

**Current Housing Stock**

Salt Spring Island’s housing stock is made up of primarily single detached houses (81%). While building permit data shows that some recent projects have built more apartment units, the single-family home remains the dominant dwelling type.

**Homeownership**

*(Statistics Canada, BC Assessment, and 2017 VitalSigns Report)*

76% of households on Salt Spring Island own their home. While real estate data specific to Salt Spring Island is limited, a gaps analysis based on the 2016 average sales price for a non-waterfront residential home suggests that there are affordability gaps for all households making the median income and looking to enter the market. In 2016, a household would require an annual income of more than \$120,000 for their shelter costs to be affordable (e.g. less than 30% of before-tax household income). Based on regional trends, it is likely that the cost of homeownership (and thus required income) has risen since then.

**AVERAGE NON-WATERFRONT RESIDENTIAL HOME**



**Rental Affordability**

*(Statistics Canada and Salt Spring Island Exchange / Salt Spring Island Solutions)*

24% of households on Salt Spring Island rent their home. Salt Spring Island has few primary rental market units, with almost all renters finding homes in the secondary rental market. Evidence suggests that demand for secondary rental market units far exceeds supply, with rents increasing in recent years. At the same time, renter households are growing much more quickly compared to owner households: between 2006 and 2016, the number of renter households increased by 46%, compared to 4% for owner households.

A point-in-time survey of secondary market rental listings showed that the average rental was \$1,585 in 2019, which would require an annual income of approximately \$66,000 for rent to be affordable (e.g. less than 30% of before-tax household income). While rental housing is unaffordable for all housing types making the median income for renters on Salt Spring Island, households relying on a single income likely struggle the most. Lone parent and single person renter households are most likely to be experiencing Core Housing Need (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

**Anticipated Housing Demand**

If Salt Spring Island continues growing in a similar manner as the past, the community will see an additional 601 households form between 2016 and 2025. New households are projected to be 11% renters and 89% owners.

**ESTIMATED HOUSING UNITS NEEDED**

	2016-2020	2020-2025
<b>Total</b>	<b>299</b>	<b>302</b>
Studio or 1 Bedroom	140	136
2 Bedroom	118	120
3+ Bedroom	41	46

## Key Areas of Local Need

### Affordable Housing

Housing costs have risen across the CRD. Stakeholders reported that the costs of living on Salt Spring Island are impacting the ability of people to find housing and families to stay in the community. Affordability gaps analyses suggest that the homeownership and secondary rental market are unaffordable for all housing types, even couples with children who tend to make higher incomes than other household types. Incomes on Salt Spring Island are lower compared to the region, especially for lone-parent and single person households, who face huge affordability gaps.

### Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households on Salt Spring Island is growing quickly, while there are almost no purpose-built rental market units in the community. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

### Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability especially for renter households. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options. As of 2020, there are 8 people with disabilities on BC Housing's waitlist seeking non-market housing on Salt Spring Island.

### Housing for Seniors

Salt Spring Island is experiencing an aging trend with the median age growing from 51.3 in 2006 to 55.4 in 2016. More than half of Salt Spring's population (51%) were 55 years or older in 2016, compared to 34% for the CRD as a whole. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Rates of Core Housing Need for renter households on Salt Spring Island were highest for households led by those aged 55 to 64 years old in 2016 (34%). As this cohort

ages into their senior years, there will likely be increased need for non-market, supportive rental housing options. As of 2020, 46 seniors were on BC Housing's waitlist seeking non-market seniors housing on Salt Spring Island.

### Housing for Families

Suitable housing for families with children is increasingly hard to find and unaffordable on Salt Spring Island. The average priced non-waterfront residential home is out of reach for couples with children making the median household income, and far out of reach for lone-parent families. There are very few primary rental market units and demand for secondary rental market units far exceeds supply, especially for larger units. Rates of Core Housing Need on Salt Spring Island were highest for lone-parent renter households. They were also high for households led by primary maintainers aged 25 to 44, the age at which adults most commonly have children. The availability of housing for families will influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community. As of 2020, there are 10 families on BC Housing's waitlist seeking non-market housing in Salt Spring Island.

### Homelessness

Stakeholders reported that Salt Spring Island has the highest per capita rate of homelessness in the province. The 2018 point-in-time count identified 131 individuals as experiencing homelessness, including those who reported being unsheltered, in emergency shelters (overnight and shelters for violence against women), and provisionally accommodated (those in temporary accommodations who do not have their own secure home). In total, this was a 58% increase from 2016, when 83 people were counted. Stakeholders reported that homelessness has clearly increased in recent years, as a result of people experiencing homelessness coming to the community for its mild climate and friendly reputation, as well as low to moderate income individuals, who are working local jobs but unable to find available rental units.

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# 1.0

## Introduction

*Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document with relevant definitions and links for further information.*

Spanning the southern tip of Vancouver Island and the southern Gulf Islands, as of 2016, the Capital Regional District (CRD) serves more than 383,000 people spread throughout 13 municipalities and three electoral areas. The CRD includes a variety of urban and rural communities, big and small. It is a desirable place to live, with many walkable neighbourhoods and access to nature and numerous amenities. Many communities within the CRD are experiencing pressure on their housing systems, with high property values and rental rates and low rental vacancy. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

FIGURE 1 HOUSING CONTINUUM



Communities in the CRD are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC introduced changes to the *Local Government Act*, Part 14, Division 22, requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local government must complete their first report by 2022 with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The CRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including Salt Spring Island. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

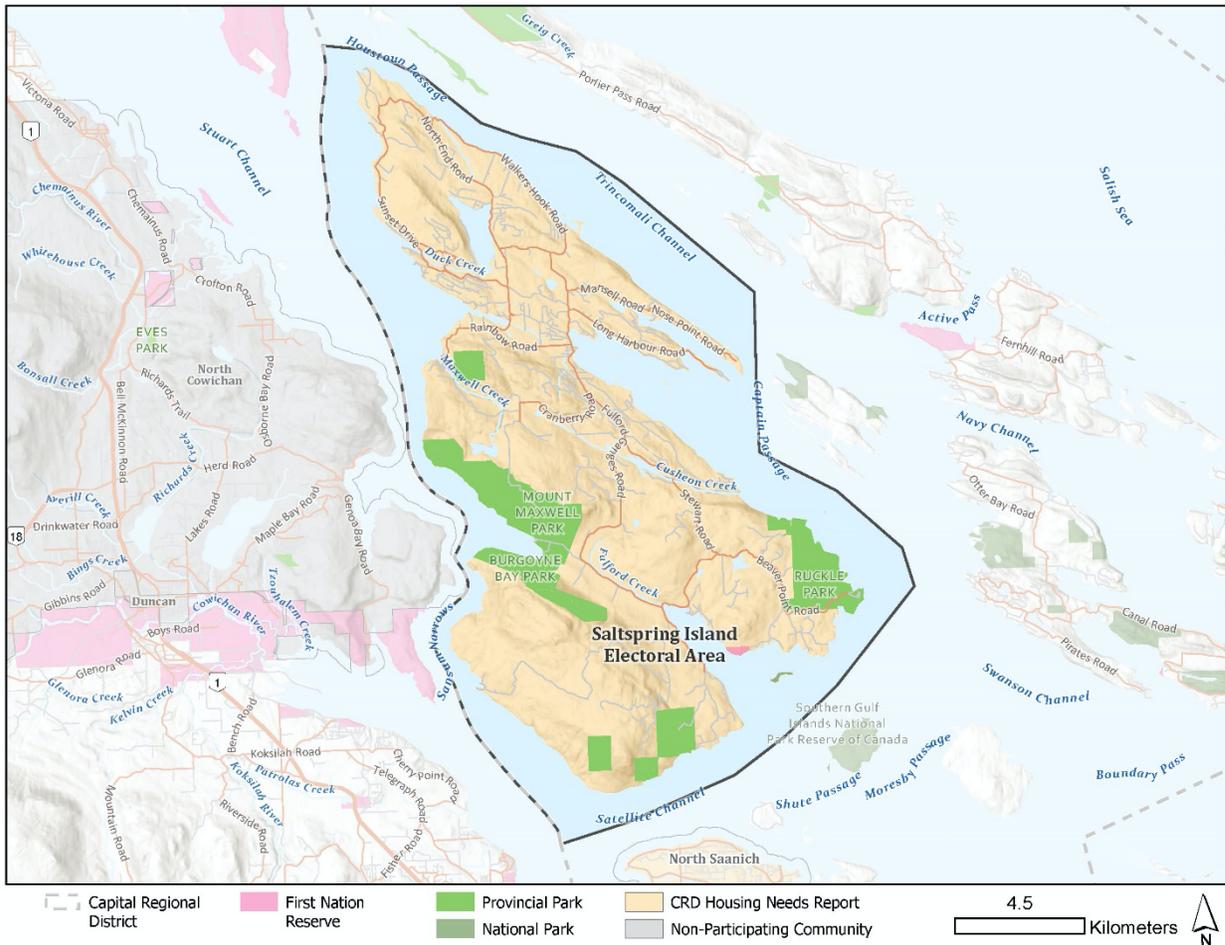
## 1.1 Overview

Salt Spring Island Electoral District (“Salt Spring”) is a unique community within the CRD. With a population of more than 10,000 people, plus many tourists and seasonal residents, it is the largest, most populated, and most visited of BC’s Gulf Islands, as well as one of three electoral areas within the CRD. Salt Spring has a rural character, with natural areas, agriculture, an artisan community, and an emphasis on health, wellness, and sustainability that appeals to residents and visitors alike. As an unincorporated electoral area, it is primarily under jurisdiction of the CRD. Land use planning is administered by the Islands Trust. The Islands Trust is a unique federation of local governments, with a provincial mandate to preserve and protect the unique amenities and environment. The Salt Spring Island Local Trust Committee develops and adopts Official Community Plans and land use bylaws for the Salt Spring Island Local Trust area. Most administration of both the CRD and the Islands Trust are handled through respective offices on Salt Spring Island.

There are many services and amenities on the island, including a hospital, day cares and elementary schools, a high school, and community centre. Salt Spring Island is a unique electoral area in its population and level of service – it is one of the most populous electoral areas in the province and as such, has more services and amenities than other more rural electoral area communities, where residents may rely on services in neighbouring communities. The closest town centres are located in Sidney and Duncan and can be reached via ferry, sea plane, or private boat. For more urban services, Vancouver is accessible via float plane and transit.

As of 2016, approximately 86% of dwellings in the community were single family homes with or without secondary suites. Like other communities in the CRD and across the province, Salt Spring Island is experiencing increasing pressures in the housing market and the dominant housing form is out of reach for typical households. Although there were new multi-family units added in 2019, most recent development has remained single family homes. As a popular destination for retirees and those looking for a more rural lifestyle and with increasing numbers of people working from home as a result of the COVID-19 pandemic demand remains strong for housing on Salt Spring.

FIGURE 2 MAP OF SALT SPRING ISLAND



The most recent Official Community Plan (OCP) for Salt Spring Island was completed by the Islands Trust in 2008. The OCP vision focuses on protecting and honouring Salt Spring Island’s natural features, in accordance with the mandate of the Islands Trust, while also meeting the needs of its population and minimizing impacts to the land. Residential policies relate to supporting a mix of housing types – including affordable, rental, special needs housing, and options to age in place – for a diverse population, while working within a framework for limited growth.

In 2015, an affordable housing needs assessment was prepared for Island Women Against Violence, with support from the Salt Spring Island Housing Council Society and Salt Spring Island Foundation. It suggested that suitable and affordable housing was unattainable for many residents, with a “critical need for almost all types of affordable housing for low to moderate income households”.<sup>1</sup> It found that, relative to income, housing on Salt Spring was considerably less affordable than average in the CRD and that Salt Spring had a lower per capita supply of social housing for vulnerable populations.

<sup>1</sup> <http://www.islandstrust.bc.ca/media/340146/ssi-housing-needs-assessment-update-2015.pdf>

Salt Spring's VitalSigns® report provides a snapshot of housing on Salt Spring Island in 2017.<sup>2</sup> The report reviews 12 social and economic indicators, including housing. Data on occupancy, the rental market, home prices, short-term vacation rentals, shelters, and housing stock is also provided in this report. The report found that housing prices were rising, renters and owners were spending larger portions of their income on housing, and the number of people experiencing homelessness was increasing.

## 1.2 Housing Needs Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock, as well as projected population, households, and housing stock.<sup>3</sup> Most of this data is made available by the Government of BC through their data catalogue. All 50 data indicators, along with supplemental data, were collected as part of this project. This report includes most but not all indicators, focusing on those that provide insight into the housing system and excluding those that are not directly relevant. Some data indicators have not yet been made available and are noted as such (e.g., historical BC Assessment data). Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:
  - Data available online through Census profiles and data tables
  - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- BC Stats
- AirDNA
- Islands Trust

This document fulfills Housing Needs Report requirements for Salt Spring Island Electoral Area, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the Islands Trust, the CRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.<sup>4</sup>

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<sup>2</sup> <https://ssifoundation.ca/wp-content/uploads/2017/10/SSIF-Vital-Signs-Report.pdf>

<sup>3</sup> [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf)

<sup>4</sup> <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

## 1.3 Data Limitations

There are limitations to the data used in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

### Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

### Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends. Other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

### 2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHL is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

### Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context on Salt Spring Island and within the CRD.

### Covid-19

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

## 2.0

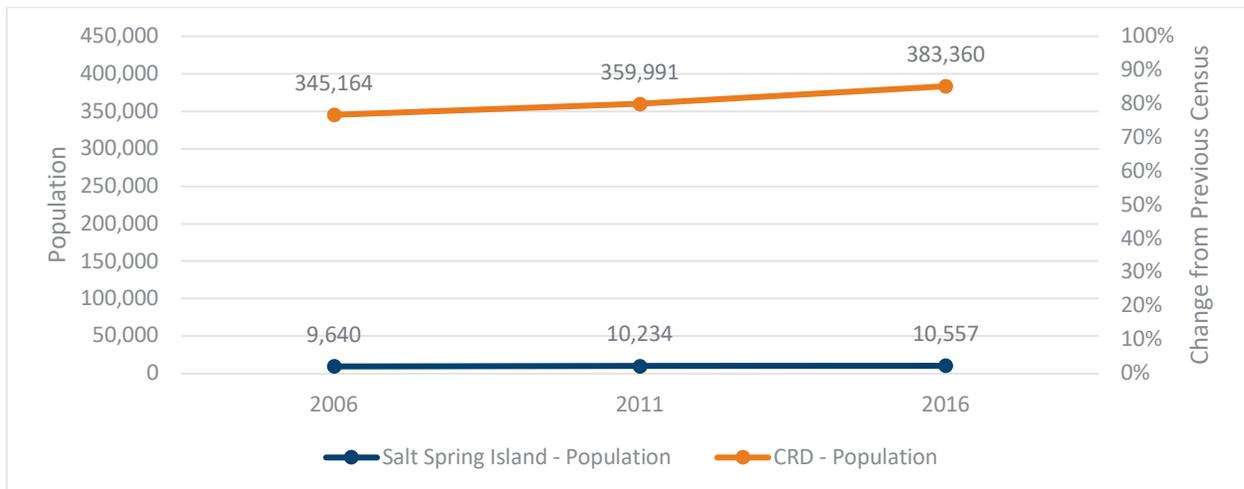
## Community Profile

The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.

### 2.1 Population

Between 2006 and 2016, the population of Salt Spring Island grew from 9,640 to 10,557 residents, an increase of nearly 10%. This was slightly slower than the region as a whole, which grew by 11% over the same period (Figure 3). As of 2016, Salt Spring Island residents comprised approximately 3% of the CRD's population.

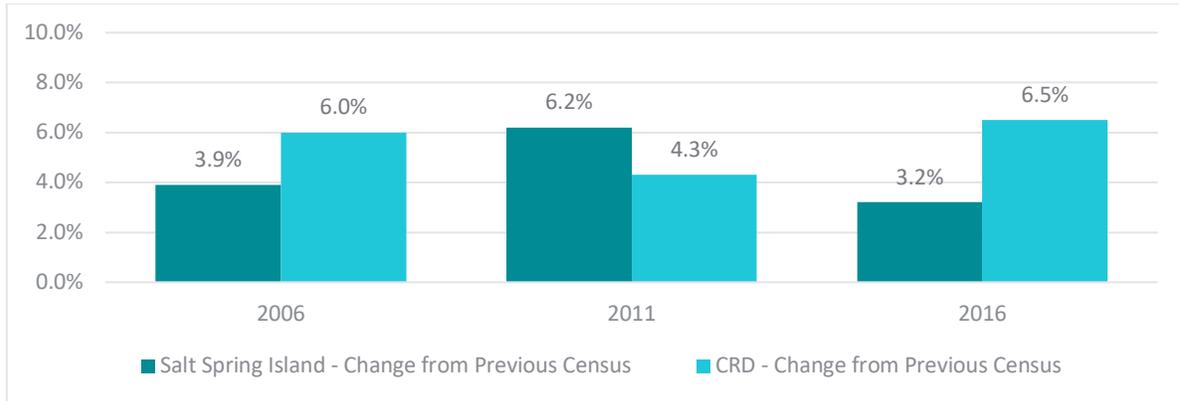
FIGURE 3 POPULATION CHANGE IN SALT SPRING ISLAND AND CRD, 2006 TO 2016



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

Population growth was more rapid between 2006 and 2011 compared to other census periods (Figure 4), and slower between 2011 and 2016. This is different from regional trends, where population growth was slower between 2006 and 2011.

FIGURE 4 RELATIVE POPULATION CHANGE FROM IN SALT SPRING ISLAND AND CRD, 2006 TO 2016



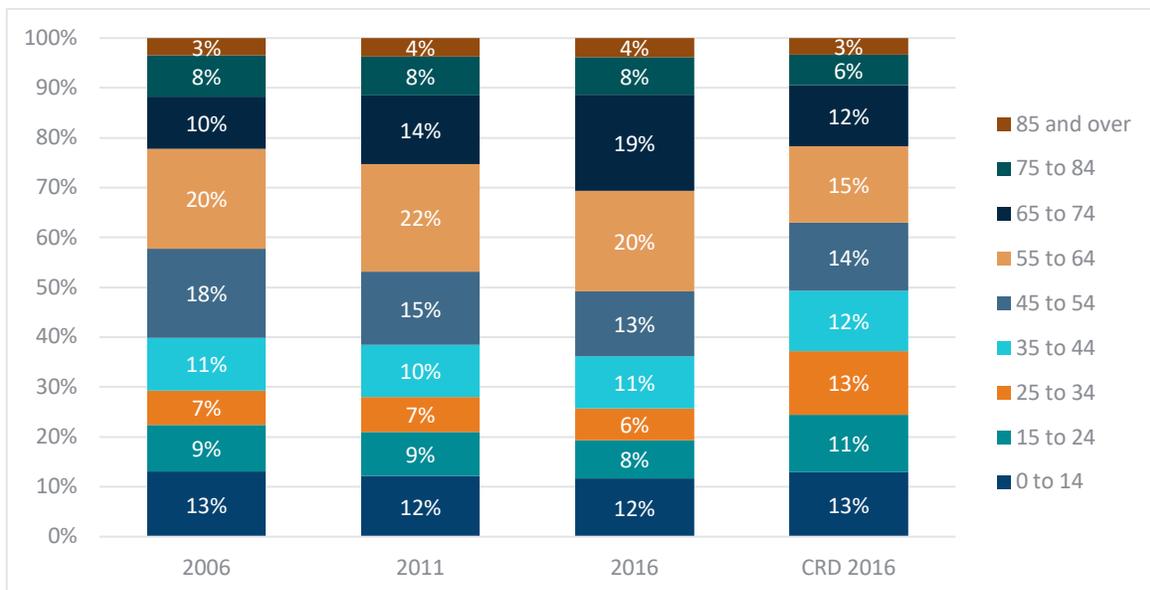
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

## 2.2 Age

From 2006 to 2016, the median age on Salt Spring Island increased from 51.3 to 55.4 years old, showing an aging trend consistent with national trends. This was higher compared to the median age in the CRD as a whole (45.5).

The age distribution on Salt Spring Island shifted between 2006 and 2016 (Figure 5). Over this period, there was an increase in the proportion of the population aged 65 and older and a decrease in the proportion falling within most younger age cohorts, especially those aged 45 to 54. Salt Spring Island has a lower proportion of youth and young adults aged 15 to 34 compared to the CRD (14% versus 24%, respectively) and a higher proportion of those aged 55 or older (51% compared to 36% in the CRD).

FIGURE 5 AGE DISTRIBUTION ON SALT SPRING ISLAND, 2006 TO 2016

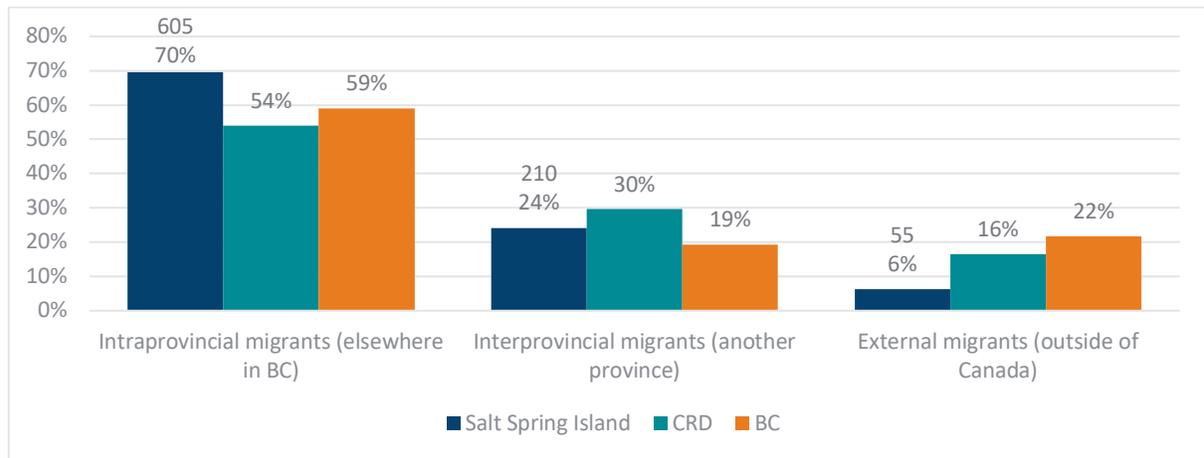


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.3 Mobility

In 2016, 14% of the population of Salt Spring Island had moved there in the previous year. This was double the rate for the CRD as a whole (7%). Of those who moved to Salt Spring, 70% of were intraprovincial migrants, meaning they moved to Salt Spring Island from somewhere else in BC, compared to 54% in the CRD (Figure 6). Only a small proportion moved to Salt Spring Island from other parts of Canada or from outside of the country. A considerable proportion of population growth on Salt Spring Island likely comes from BC residents migrating to Salt Spring.

FIGURE 6 ONE-YEAR AGO MOBILITY STATUS IN SALT SPRING ISLAND, CRD, AND BC



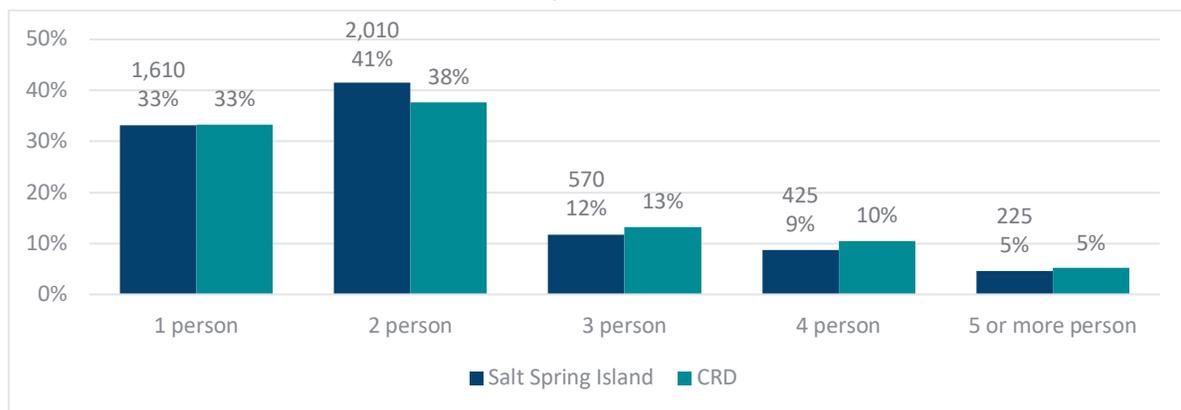
Source: Statistics Canada Census Program, Census Profiles 2016

## 2.4 Households

Between 2006 and 2016, the number of households on Salt Spring Island grew by 12%, from 4,320 to 4,840. The average household size declined slightly from 2.2 in 2006 to 2.1 in 2016. For comparison, the average household size in the CRD was 2.2 in 2016.

Salt Spring Island has a similar distribution of household sizes compared to the region as a whole (Figure 7).

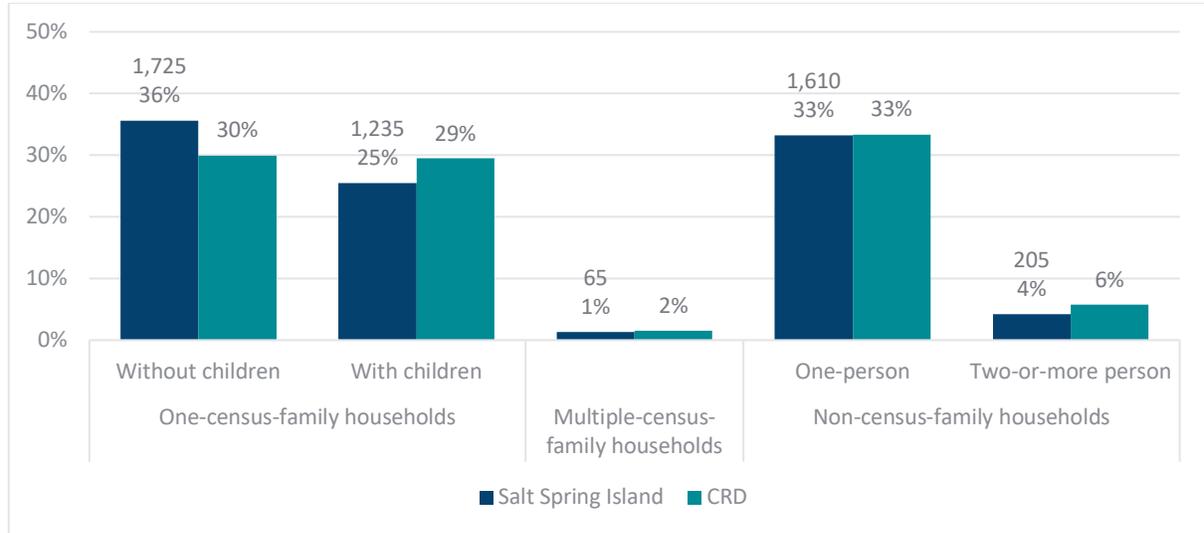
FIGURE 7 HOUSEHOLDS BY SIZE ON SALT SPRING ISLAND, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the proportions of households by household type. Salt Spring Island had a higher proportion of households comprised of couples without children than the CRD, and a lower proportion of family households with children. There were similar proportions of one-person households.

FIGURE 8 HOUSEHOLDS BY HOUSEHOLD TYPE IN SALT SPRING ISLAND, 2016

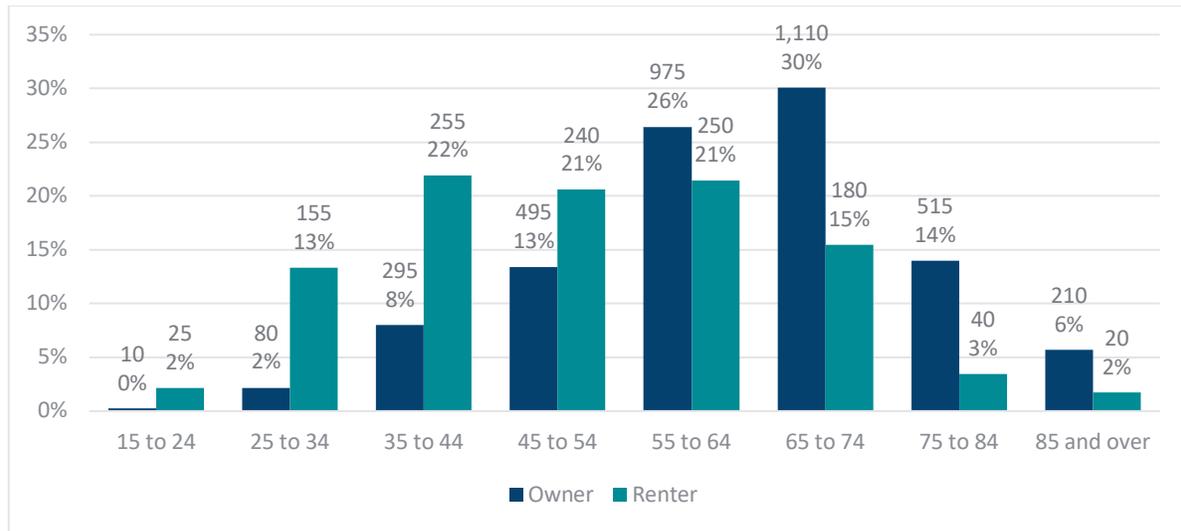


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 9 shows the ages of primary maintainers by tenure to illustrate how tenure changed across age groups in 2016. Primary household maintainer refers to the person leading a household. The census allows two to be identified per household and the data is based on the first entry.

Generally, homeownership rates increase with age, until individuals reach the oldest age groups, when they are more likely to live with family or in collective housing forms. The proportion of households headed by the youngest and oldest age cohorts is generally smaller. Younger age groups (under 35) are generally more likely to rent than own. On Salt Spring Island, those under 55 are more likely to rent than own, with homeownership concentrated in households led by primary household maintainers 55 and over.

FIGURE 9 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

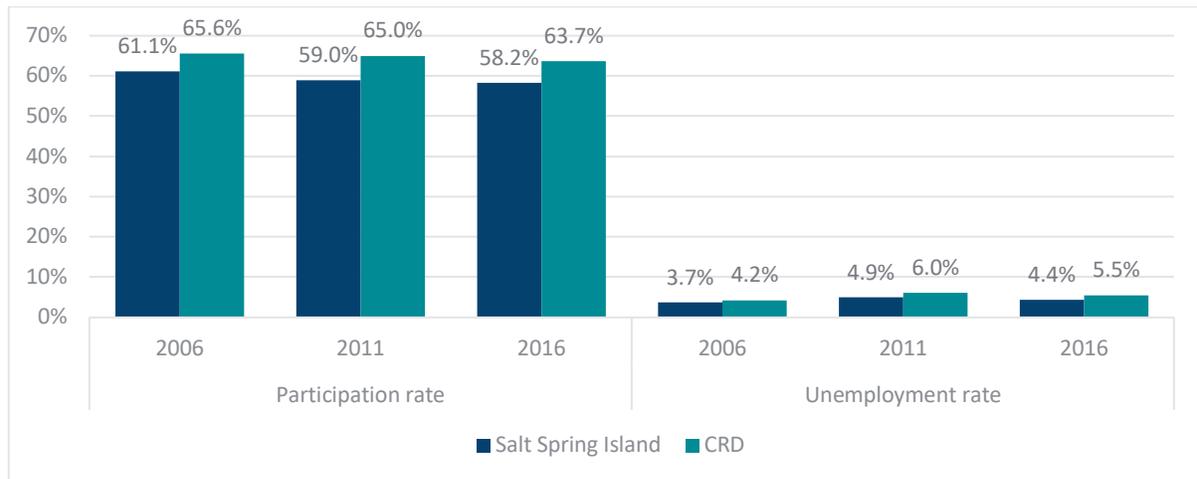
## 2.5 Economy

In 2016, the top five industries for work for Salt Spring Island residents were health care and social assistance (11%); retail trade (11%); accommodation and food services (10%); professional, scientific, and technical services (10%); and educational services (9%).

Between 2006 and 2016, the participation rate for Salt Spring Island fell slightly, while the unemployment rate increased. This was a similar trend as seen in the CRD as a whole, however, Salt Spring had lower participation and unemployment rates across all three periods, which is likely related to the community’s relatively older population.

Stakeholders suggested that Salt Spring Island is also known to have a robust cannabis industry, which likely employs a large proportion of the population, but would not be captured in census data from 2016. The federal government legalized non-medical cannabis on October 17, 2018 and, one year later, put regulations in place allowing for the commercial production and sale of edible cannabis, cannabis extracts, and cannabis topicals. In BC, non-medical cannabis is now legally sold at government-run stores, licensed private retailers, and the provincial government’s online store. As a result, jobs in the cannabis industry may be moving into the regulated sector and may be captured in future censuses.

FIGURE 10 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE ON SALT SPRING ISLAND AND THE CRD, 2006 TO 2016



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

## 2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census Profiles.

Salt Spring Island had lower median before-tax household incomes compared to the region between 2006 and 2016. Most recently, the median income was \$57,761, compared to \$69,642 for the region as a whole (Figure 11). Between 2006 and 2016, the median before-tax household income for Salt Spring Island grew by 7%, compared to 11% for the CRD as a whole (Figure 11). Note that the income data for 2011 is less reliable due to the non-mandatory nature of the National Household Survey. Data from 2006 and 2016 is considered more reliable.

FIGURE 11 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME FOR SALT SPRING ISLAND AND CRD, 2006 TO 2016<sup>5</sup>

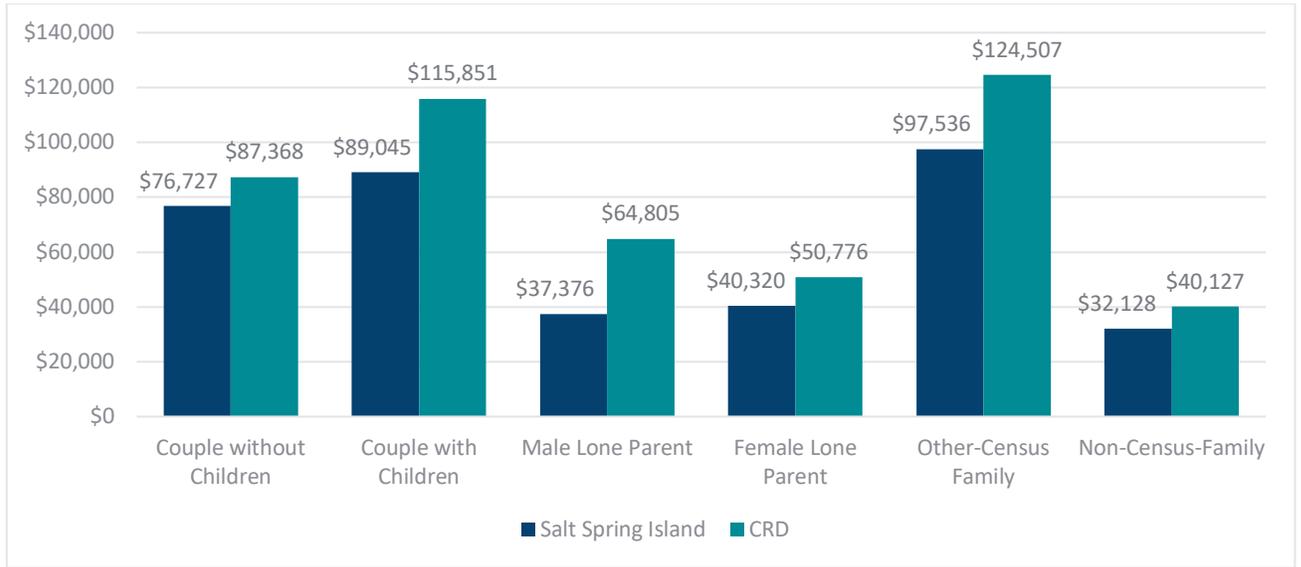
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Median household income differs by household type. Households with single income earners often have much lower median incomes than households with two or more incomes. On Salt Spring Island, non-census-families (typically individuals living alone or with roommates) reported the lowest median household incomes, followed by male lone parent households (Figure 12). All household types had lower median household incomes compared to the region, with the most substantial difference reported for male lone parent households: households of this type on Salt Spring Island reported incomes that were 73% lower compared to the regional average (Figure 12).

In 2016, there were 106 male lone parent and 290 female lone parent households on Salt Spring Island.

<sup>5</sup> Note that 2011 data is considered to be of lower quality due to the National Household Survey.

FIGURE 12 MEDIAN TOTAL HOUSEHOLD INCOME FOR SALT SPRING ISLAND AND CRD BY HOUSEHOLD TYPE, 2016



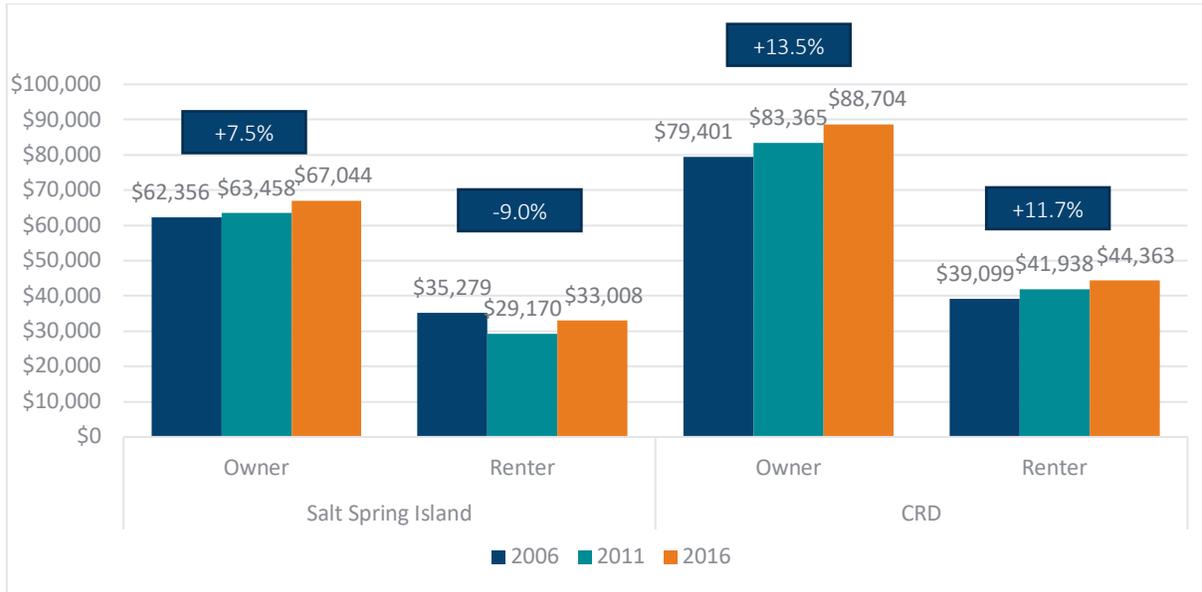
Source: Statistics Canada Census Program, Data Table 98-400-X2016099

The median renter household income in a community is often much lower than the median owner household income. On Salt Spring Island, the 2016 median renter household income was 49% of the median owner household income (Figure 13). Between 2006 and 2016, renter household incomes on Salt Spring Island decreased by 9%, while owner incomes increased by nearly 8%. In the CRD, both renter and owner household incomes increased over this period.

While valuable for providing a sense of community trends, the decrease in renter incomes over this time is likely partially attributable to data quality issues associated with the 2011 National Household Survey and the rounding practices used by Statistics Canada.<sup>6</sup>

<sup>6</sup> For some census data, errors and / or random rounding can result in data discrepancies. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. Discrepancies are especially common when looking at aggregations with different variables, such as tenure and income and are generally more noticeable in smaller communities, where there are smaller sample sizes.

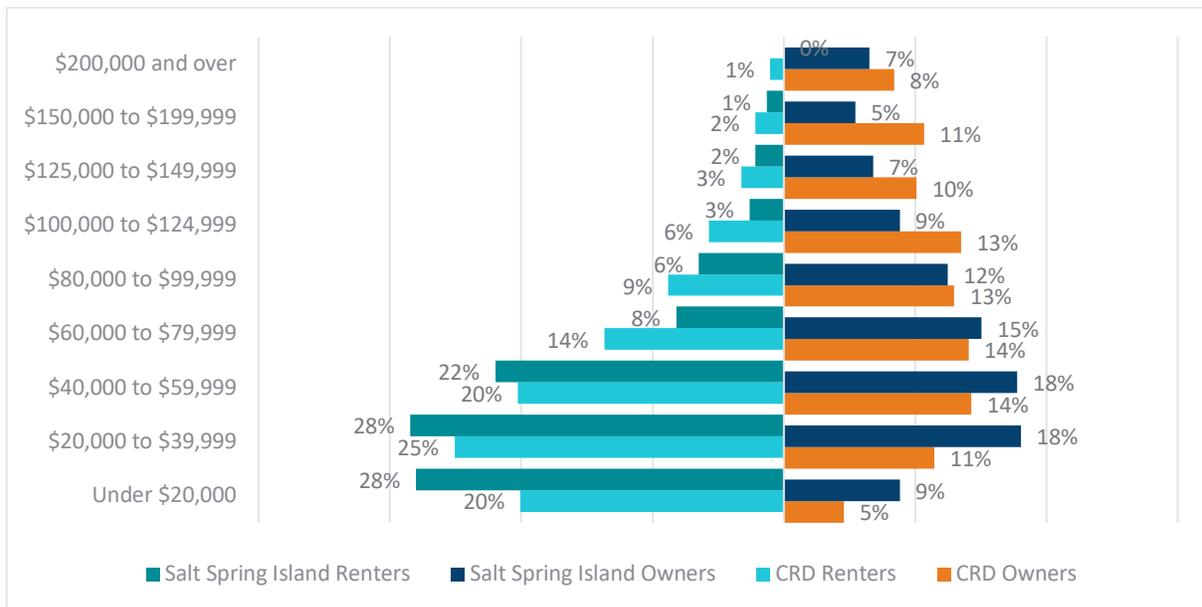
FIGURE 13 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE FOR SALT SPRING ISLAND AND CRD, 2006 TO 2016



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

In 2016, Salt Spring Island had more households falling into lower income brackets and fewer falling into higher income brackets compared to the CRD (Figure 14). There were higher rates of renters and owners reporting incomes of \$20,000 or less compared to the region. Anecdotal evidence suggests this could be related to Salt Spring’s reputation as being friendly and accommodating, with less stigma attached to alternative and low income lifestyles. This could also be attributed to untaxed incomes and having a high proportion of seniors on fixed incomes.

FIGURE 14 INCOME DISTRIBUTION BY TENURE FOR SALT SPRING ISLAND AND CRD, 2016



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

As noted in Section 2.5, there is a robust cannabis production industry in Salt Spring Island. As the 2016 census was completed prior to legalization, income from this industry would not be captured in the household incomes provided above.

## 2.7 Summary

- Salt Spring Island's population is growing, but at a slightly slower rate compared to the region.
- Compared to the CRD as a whole, Salt Spring Island has an older population, with a median age of 55.5, compared to the CRD median age of 45.5. In 2016, there was a noticeably higher proportion of those falling within older cohorts (i.e., 55 years and older) compared to the CRD. More than half of Salt Spring's population (51%) were 55 years or older, compared to 34% for the CRD.
- Salt Spring Island saw double the proportion of movers compared to the regional average between 2015 and 2016 (14% and 7%, respectively), suggesting that it is a popular destination for those choosing to move to the CRD, especially coming from elsewhere in BC. The variable population growth rates and longer-term mobility trends suggest that the population of Salt Spring Island changes quickly. Population growth rates are likely affected by BC residents migrating to Salt Spring, which may relate to the different rates of growth seen in the community as compared to the CRD averages.
- On Salt Spring Island, those under 55 are more likely to rent than own. Homeownership is concentrated in households led by primary household maintainers 55 and over.
- Between 2006 and 2016, the participation rate for Salt Spring Island fell slightly, while the unemployment rate increased. This was a similar trend as seen in the CRD, however, Salt Spring had lower participation and unemployment rates across all three periods, which is likely related to the community's relatively older population.
- Stakeholders suggested that a significant proportion of the population on Salt Spring Island may be employed in the cannabis industry, which is not captured in census data from 2016. Income from this industry would not be captured in the household incomes provided in this report.
- In 2016, median household income on Salt Spring Island was lower and grew at a slower pace between 2006 and 2016 compared to the CRD (\$57,761 versus \$69,642, with a growth rate of 7% versus 11%, respectively).
- All household types had lower median household incomes compared to the region, with the most substantial difference reported for male lone parent households: households of this type on Salt Spring Island reported incomes that were 73% lower compared to the regional average.
- While the median income of owner households on Salt Spring Island increased by 8% between 2006 and 2016, the median income of renter households decreased by 9%. The median income of renter households in the CRD rose by 12% over this period. On Salt Spring Island, the 2016 median renter household income was 49% of the median owner household income.

## 3.0

## Housing Profile

This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7.

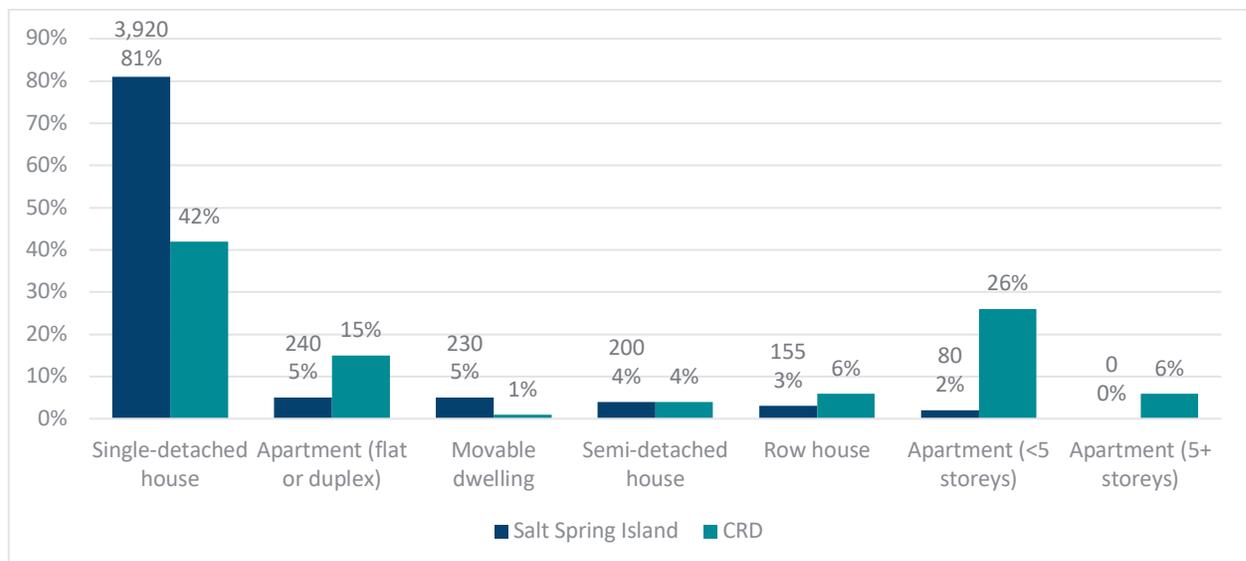
This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

### 3.1 Overview of Housing Stock

#### 3.1.1 Housing Units

As of 2016, there were 4,840 dwellings on Salt Spring Island. Salt Spring Island has far less diverse housing stock compared to the CRD (Figure 15), though typical of island and rural communities. In 2016, 81% of housing was single-detached houses, compared to 42% for the regional average. There was another 5% categorized as 'apartment in a flat or duplex', which refers to single-detached houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 120) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Salt Spring Island had a higher proportion of movable dwellings compared to the region, with all other forms of housing comprising less than 5% of dwelling stock.

FIGURE 15 DWELLINGS BY STRUCTURE TYPE FOR SALT SPRING ISLAND AND CRD, 2016



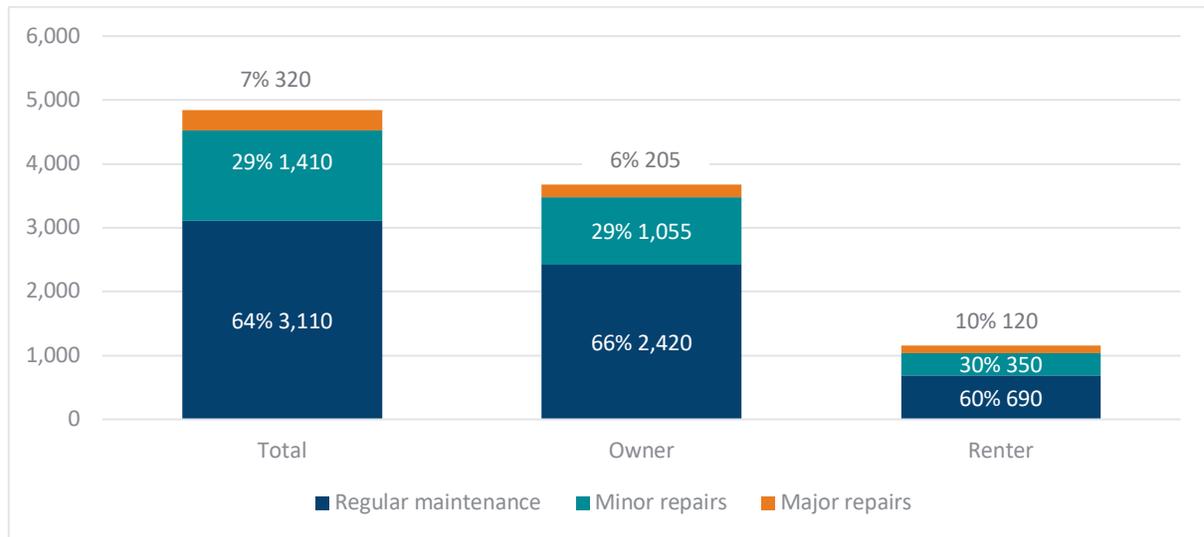
Note: Not shown on this graph are other single-attached homes (0 units).

Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.2 Condition of Housing

In 2016, most of the housing stock on Salt Spring Island required only regular maintenance or minor repairs (Figure 16). Renter households were more likely to be living in inadequate housing, with 10%, or 120 renter households living in housing in need of major repairs, compared to 6% or 205 owner households.

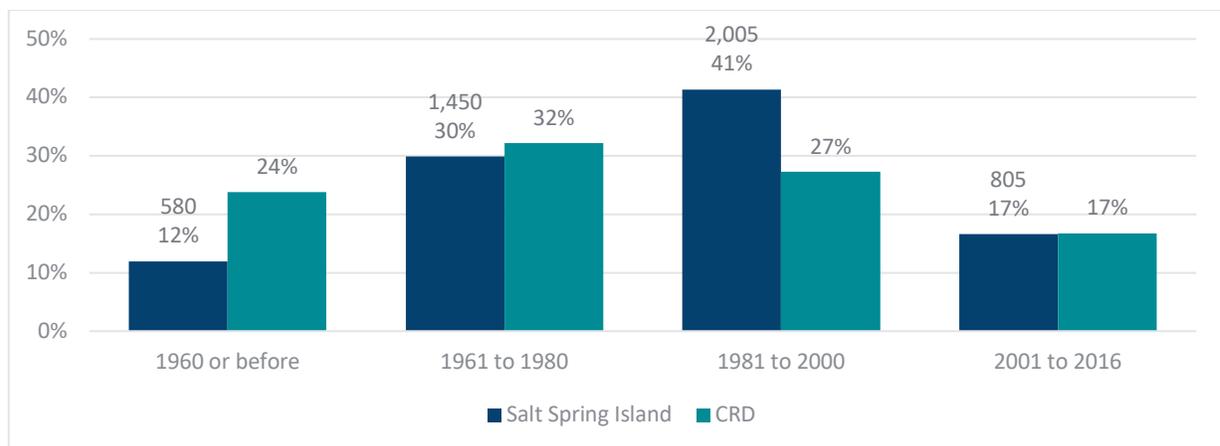
FIGURE 16 DWELLING CONDITION BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

Housing stock on Salt Spring Island is slightly newer compared to the region, with a larger proportion built between 1981 and 2000 and a smaller proportion built in 1960 or before (Figure 17).

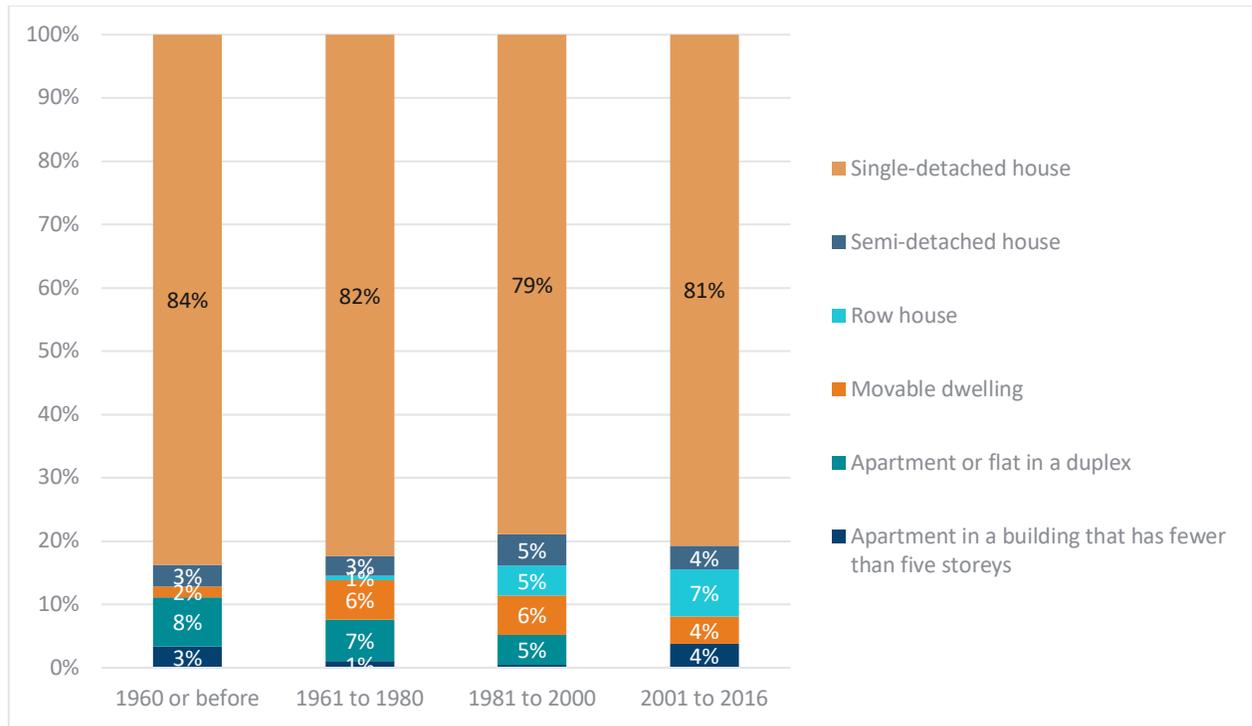
FIGURE 17 DWELLINGS BY PERIOD OF CONSTRUCTION FOR SALT SPRING ISLAND AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 18 shows that single-detached houses is the predominant structural type of housing built in each period of construction. The proportions of all other structure types has fluctuated, although row houses have become more common over time.

FIGURE 18 DWELLINGS BY PERIOD OF CONSTRUCTION AND STRUCTURAL TYPE ON SALT SPRING ISLAND, 2016

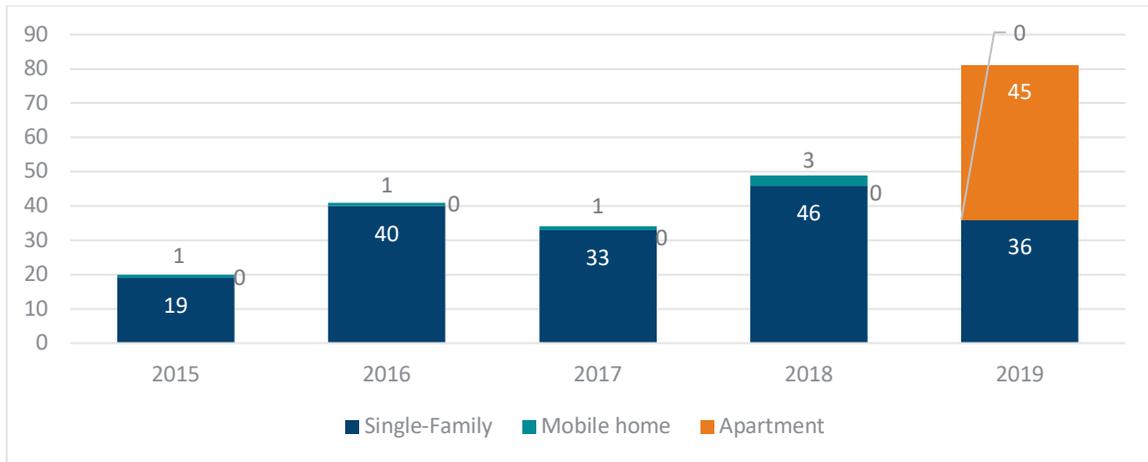


Note: Not shown on this graph are other single-attached homes (0 units) and apartments with 5 or more storeys (0 units).  
 Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.3 Recent Changes in Housing Stock

Building permit data shows that most units created over the past five years were single-family dwellings (Figure 19). Between 2015 and 2019, 78% of new dwellings were single-family, 20% were apartments (including apartments in a flat or duplex, which includes single-family homes with suites), and 2% were mobile homes. Note that this data considers net new homes and accounts for demolitions. There were no building permits issued for apartments until 2019, when 45 apartment units were created. This included 20 housing units for low income seniors and people with disabilities in the Croftonbrook development and over 20 units for low income families in the Salt Spring Commons development.

FIGURE 19 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE ON SALT SPRING ISLAND, 2015 TO 2019



Source: CRD Building Permit Data\*

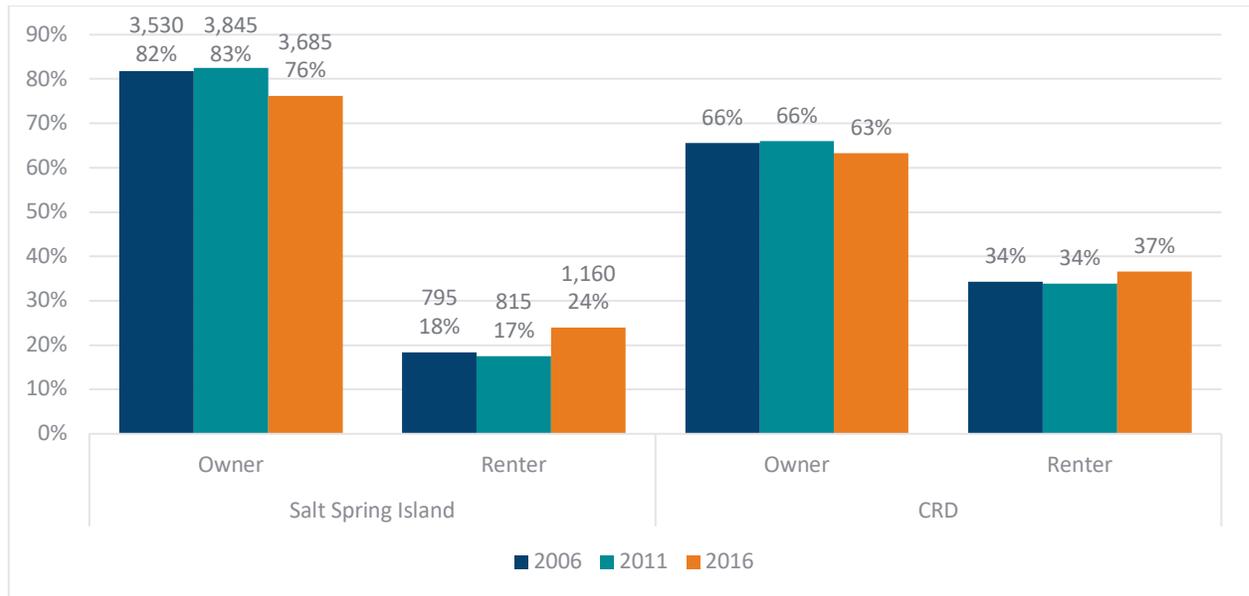
\*The CRD uses Statistics Canada's structure type classifications. "Apartments" includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low and high rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a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

### 3.1.4 Tenure

Salt Spring Island saw the proportion of owner households decline over the past three census periods, from 82% of all households in 2006 to 76% in 2016. The rate of homeownership on Salt Spring Island remained higher compared to the region as a whole. In 2016, 63% of CRD residents were homeowners and 37% were renters. This can be related to the availability of rental housing in a community; as more rental housing becomes available, more households may be renting in the community. It can also be related to escalating ownership prices: as prices of homeownership increase, more households may be relying on rental housing.

Renter households grew much faster than owner households over this period, increasing by 46% between 2006 and 2016, compared to 4% for owner households. There were 365 new renter households added, compared to 155 owner households. In part, this trend is related to escalating housing prices and lower rates of homeownership by younger primary household maintainers compared to previous generations.

FIGURE 20 HOUSEHOLDS BY TENURE FOR SALT SPRING ISLAND AND CRD, 2006 TO 2016



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

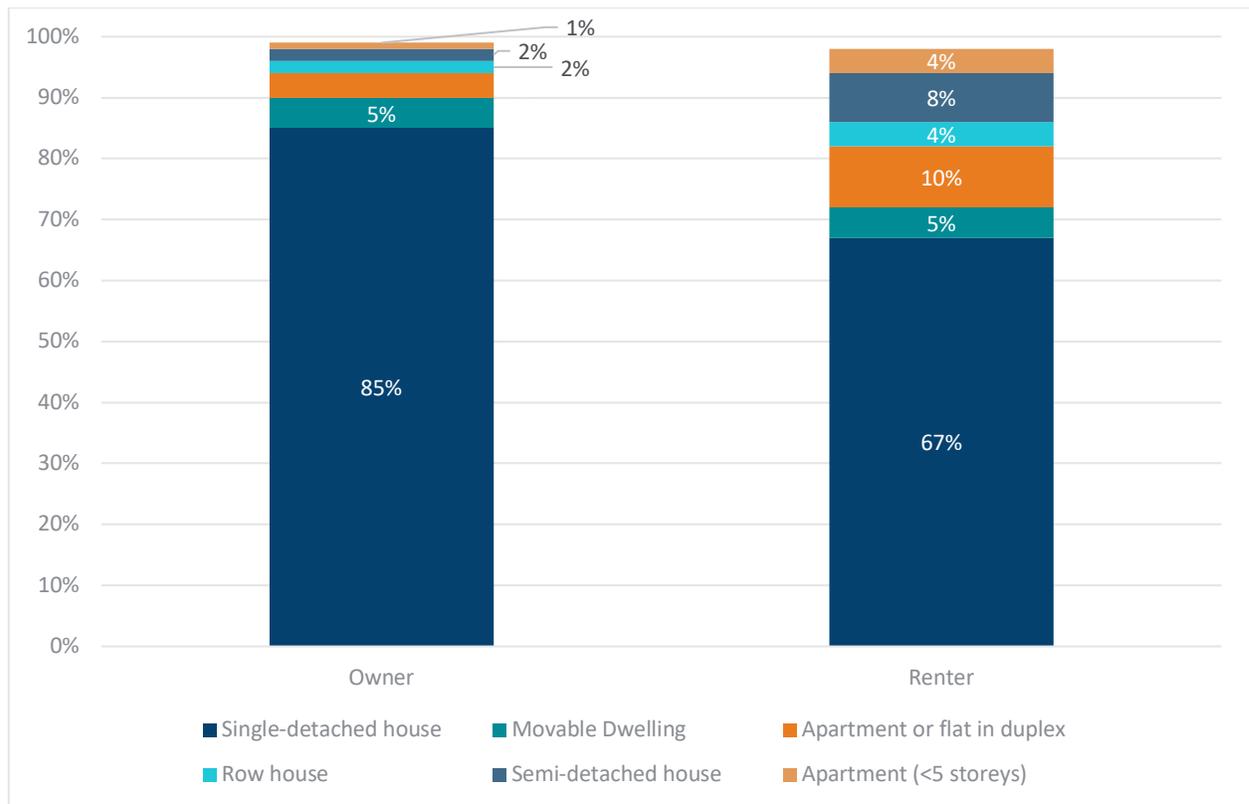
In 2016, 135 households, or 12% of renter households, reported that they lived in subsidized housing.<sup>7</sup> In 2011, there were 85 households, or 10% of renter households, who reported that they lived in subsidized rental housing. There is no data available for 2006.

### 3.1.5 Households and Structure Types

Among owner households on Salt Spring Island, the most common housing type in 2016 was the single-detached house (85% of owner households lived in this type of housing). Although renter households occupied a more diverse range of housing types, the majority reported living in single-detached houses (67%).

<sup>7</sup> Subsidized housing includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing on Salt Spring Island is provided in Section 3.4.

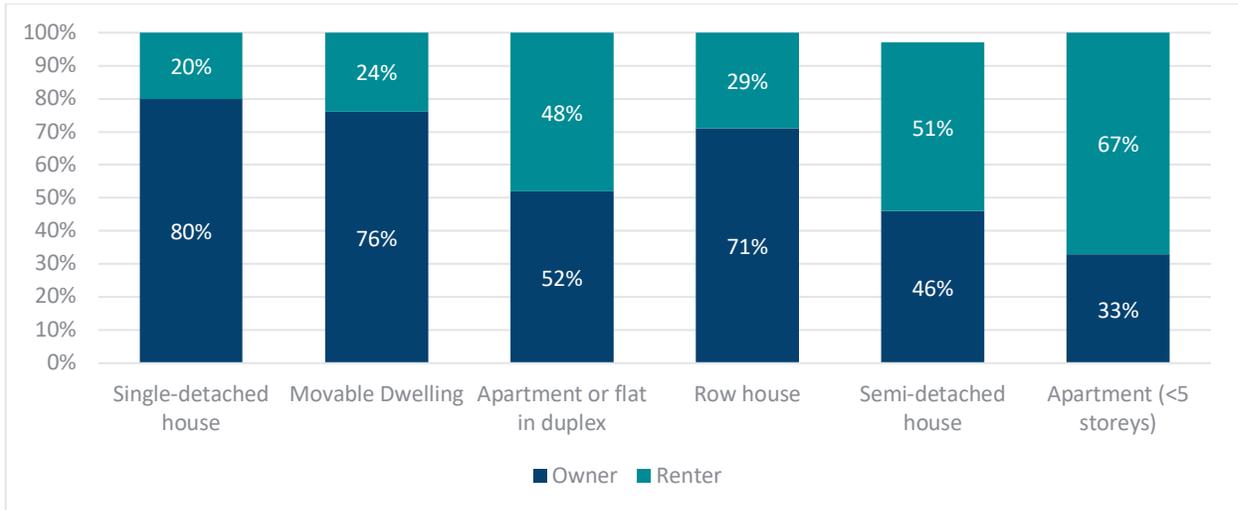
FIGURE 21 STRUCTURE TYPE BY TENURE ON SALT SPRING ISLAND, 2016



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

Data from 2016 shows that most single-detached homes, movable dwellings, and row houses were occupied by owners (Figure 22). Apartments were mostly occupied by renters. Semi-detached homes and apartments or flats in duplexes are occupied relatively evenly by renters and owners. For apartment or flat in a duplex, the 48% of renters most likely occupy secondary suites within a single-detached home, while the 52% of owners live in the main suite.

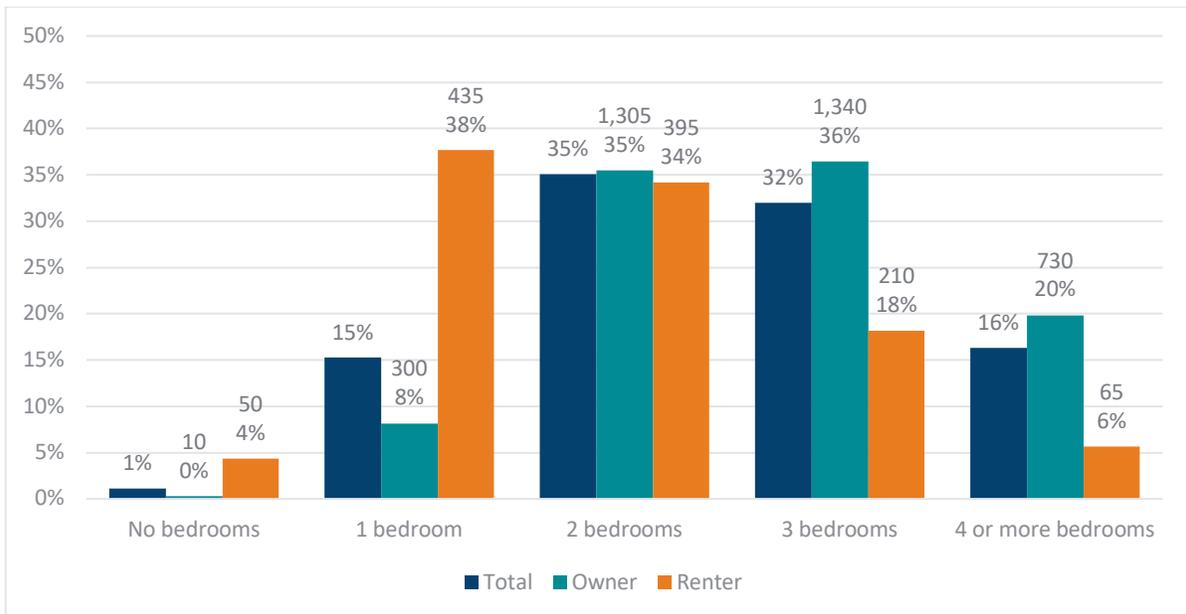
FIGURE 22 TENURE BY STRUCTURE TYPE ON SALT SPRING ISLAND, 2016\*



Note: Not shown on this graph are other single-attached homes (0 units) and apartments with 5 or more storeys (0 units).  
 Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227  
 \*Due to rounding in census data, some figures do not total 100%.

Most dwellings on Salt Spring Island have two or three bedrooms (Figure 23). Renters are much more likely to occupy smaller unit types than owners, with 76% of rented dwellings having two bedrooms or fewer.

FIGURE 23 DWELLINGS BY UNIT SIZE AND TENURE ON SALT SPRING ISLAND, 2016

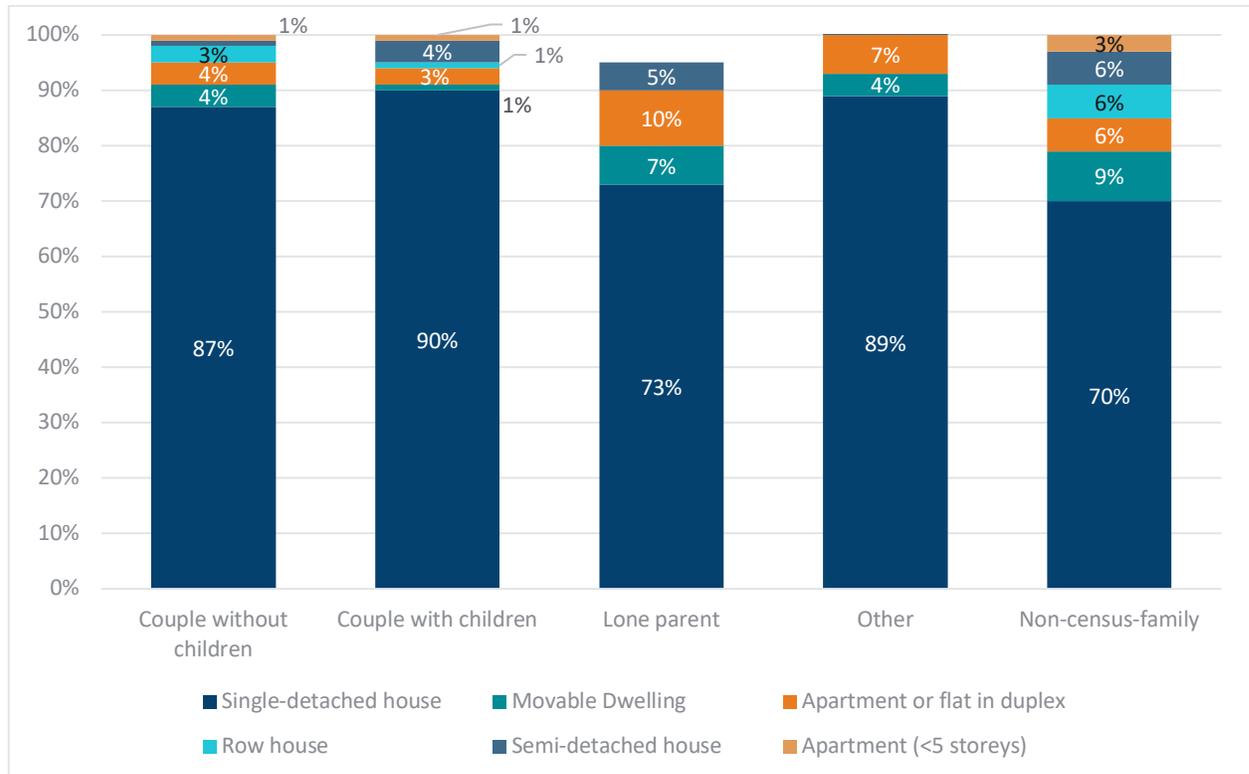


Source: Statistics Canada, Census Program, Data Table 98-400-X2016227

Figure 24, Figure 25, and Figure 26 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of single-family homes on Salt Spring Island, they are often the dominant structure type.

Figure 24 shows that while lone-parent households and non-census-families still live in single-detached houses, they are more likely to live in multi-family dwellings than other household types.

FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE ON SALT SPRING ISLAND, 2016\*

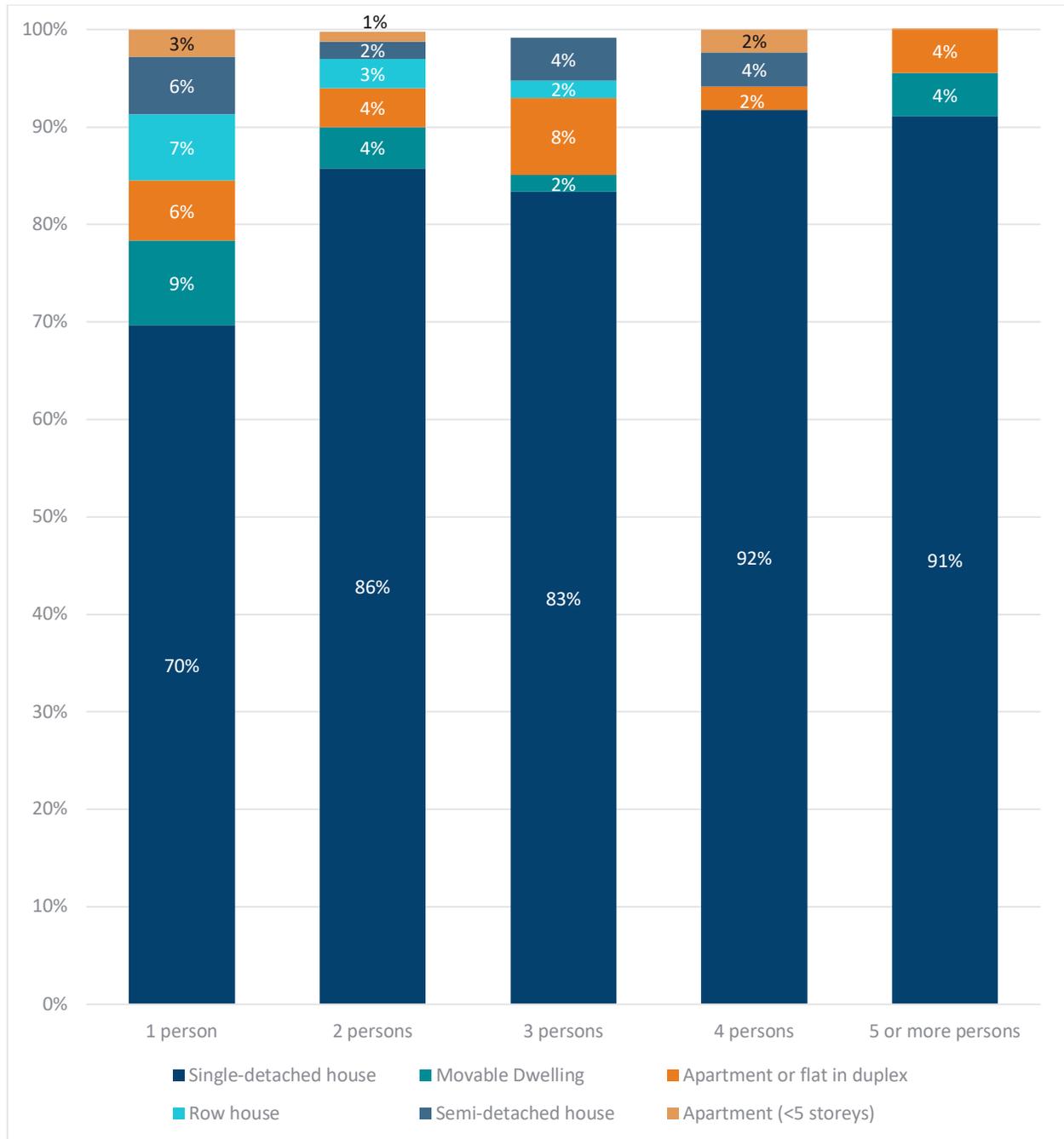


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

\*The lone-parent bar adds up to less than 100% due to rounding in census data.

One-person households lived in a wider range of dwelling types compared to larger households (Figure 25).

FIGURE 25 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE ON SALT SPRING ISLAND, 2016\*

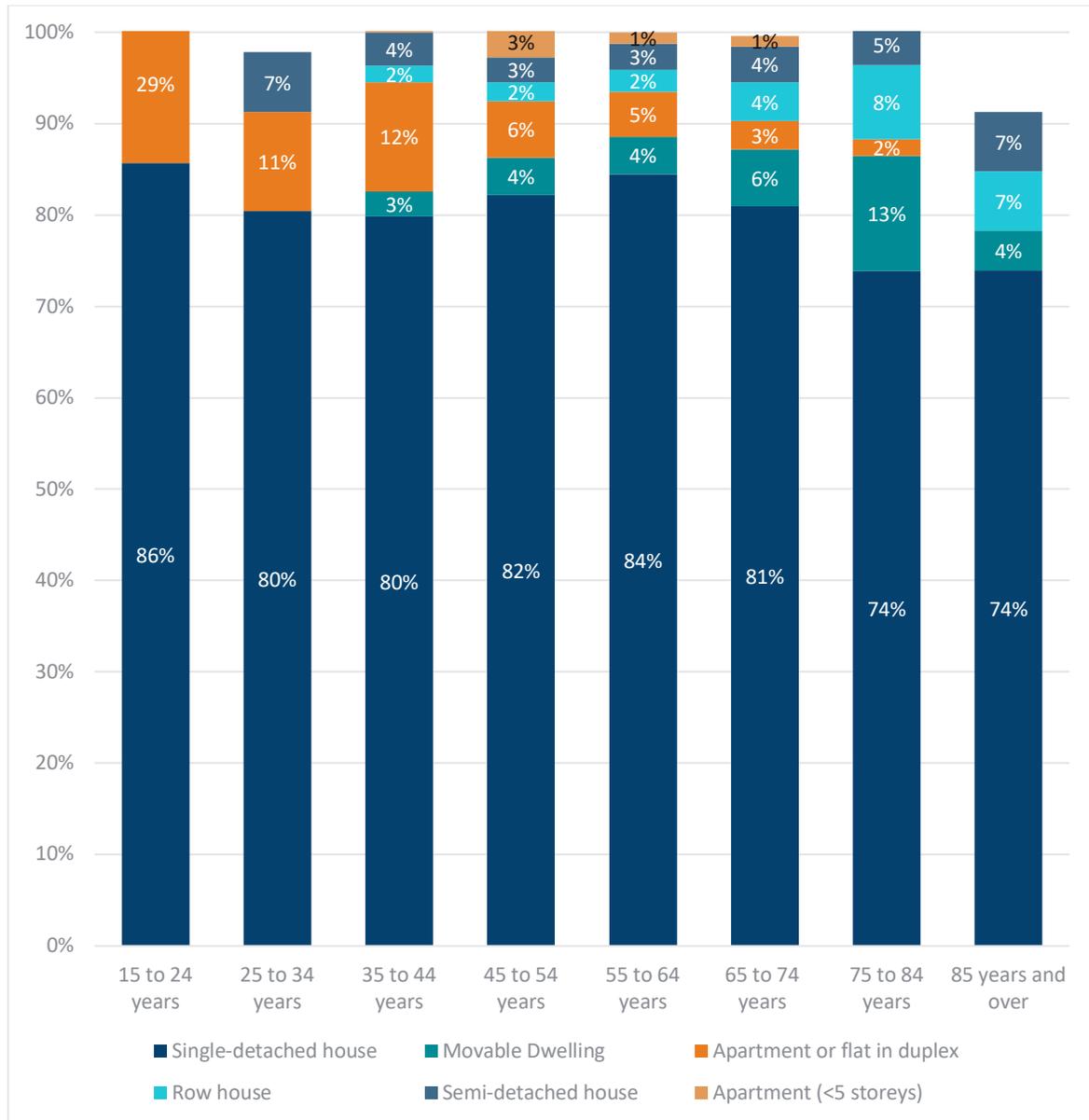


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016220

\*Due to rounding in census data, some figures do not total 100%.

Figure 27 shows that apartments are most commonly occupied by younger primary maintainers, while movable dwellings and row houses are most commonly occupied by seniors, especially those aged 75 to 84 years old.

FIGURE 26 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE ON SALT SPRING ISLAND, 2016\*



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

\*Due to rounding in census data, some figures do not total 100%.

### 3.2 Trends in Homeownership Market

According to the 2017 VitalSigns® Report, the average sales price of a non-waterfront residential home on Salt Spring Island in 2016 was \$588,346.<sup>8</sup> This was a 13% increase from the average price in 2015.

<sup>8</sup> DATAWIZ Salt Spring Island Real Estate e-mail newsletter.

### 3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to compare typical housing costs with median household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on housing (defined as spending more than 30% of gross household income on housing).

When it comes to homeownership, shelter costs are primarily made up of mortgage payments and other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees where applicable. Median and average sales prices data for Salt Spring Island is limited and this analysis is based on 2016 average sales price for a non-waterfront residential home from the DATAWIZ Salt Spring Island Real Estate e-mail newsletter (as reported in the 2017 VitalSigns® Report) and 2015 median total before-tax household incomes from the 2016 census. Incomes were adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income.

To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and \$644 per month was added as an estimate of property tax, utilities, home insurance, municipal service charges.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.<sup>9</sup>

In 2015, there were significant gaps for all household types looking to enter the ownership market with the average non-waterfront residential home on Salt Spring Island. Other census families face the lowest gap for a single-detached house at the 2016 average sales price and may be able to afford to enter the market. Other census families often have higher incomes compared to other family types because they can include multi-generational or different family living arrangements with more than two incomes. Single-income earners are priced out of the market: lone-parent families making the medium income would need to spend approximately 79% of their monthly income to afford the average home and non-census families (mostly individuals living alone) would need to spend 97%. Couples without children are also unlikely to be able to afford to enter the market and would have needed to spend 41% of their income in 2016. Couples without children include older couples whose children have left home. These couples may be living on a single income or, if retired, on fixed income from pension and investments.

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<sup>9</sup> Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

Some of these households are more likely to own a home and benefit from rising market prices when downsizing, offering more financial resources to put towards housing. Couples with children tend to make higher median incomes than other household types as they are commonly at peak earning age and have more than one income, however, they would still need to spend more than 30% of their income to afford homeownership.

Since 2016, it is likely that these gaps have worsened. Across the CRD, housing prices are growing faster than incomes.

TABLE 1 AFFORDABILITY GAP ANALYSIS FOR OWNERS ON SALT SPRING ISLAND

	Median Household Income (2015)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap: Non-Waterfront Residential Home (2015) \$588,346
Couples without children	\$89,058	\$2,226	-\$800
Couples with children	\$103,356	\$2,584	-\$442
Lone parent families	\$45,834	\$1,146	-\$1,880
Non-census families	\$37,291	\$932	-\$2,094
Other census families	\$113,211	\$2,830	-\$196

SOURCES: STATISTICS CANADA, 2016 CENSUS. VITALSIGNS, 2017 / DATAWIZ SALT SPRING ISLAND REAL ESTATE E-MAIL NEWSLETTER.

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

### 3.3 Trends in Rental Market

The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

#### 3.3.1 Primary Rental

There is limited data available for the primary rental market on Salt Spring Island. According to CMHC, between 2013 and 2019, the number of primary rental units ranged between three and seven. As of 2019, there were four units recorded. Due to the small number of units recorded, data for structure type, age, number of bedrooms, median rental prices, and vacancy rates has been suppressed.

According to BC Housing, there are 119 non-market units in the community (transitional and supportive living and independent social housing units) (see Section 3.4). These units would not be captured under primary rentals tracked by CMHC but are the most significant source of purpose-built rental in the community.

### 3.3.2 Secondary Rental Market Trends

Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. In 2016, there were 1,160 renter households on Salt Spring Island. As there are 119 non-market units and only a few primary rental units, most renters find housing in the secondary rental market. Due to the limited availability of information on the rental market, it is not possible to estimate the exact number. Primary market rental units offer an important source of housing for renters, which is generally more stable and of more consistent quality than units in the secondary market.

There is limited secondary rental market data available for most communities. According to the 2017 VitalSigns® Report, residents reported paying an average of \$1,019 per month in rent.<sup>10</sup> Data on current listings in the secondary rental market is collected by Spring Island Solutions from the Salt Spring Island Exchange. This data is collected from current listings through a point-in-time count conducted over the first week of September each year. Because this data is currently unoccupied listings, it provides a good indication of what it would cost a household to enter the rental market.

Table 2 shows that the average rent for available long-term units has increased over the past three years, by approximately 8% across all long-term rentals and 71% for two-bedroom units. This data suggests that it may be challenging for families or individuals living with roommates to find housing with enough bedrooms. Anecdotally, it was noted that there were very few three-bedroom listings.

TABLE 2 SECONDARY RENTAL MARKET RENTS ON SALT SPRING ISLAND, 2018 TO 2020

Year	Listings Counted (Long-term rentals only)	Average Rent (all units)	Average Rent (2-bedroom)
2018	10	\$1,595	\$1,500
2019	18	\$1,585	\$1,820
2020	8	\$1,720	\$2,570

Sources: Salt Spring Exchange, 2018-2020; Salt Spring Solutions, 2018-2020

While this data provides valuable insight and sense of trends, it is important to note the small sample size, which means that a single high- or low-priced unit can skew the average. Additionally, although point in time counts provide valuable data and can suggest trends, they only offer a snapshot into market trends from a small window of time and do not account for units listed at other times of the year. Through this count, it was also noted that there were gaps between the numbers of “housing wanted” ads and the numbers of available listings each year, with the number of people looking for rental housing outnumbering the number of available long-term rental listings by 19 to 54 households. Although there are challenges with this type of data, this suggests that there is more demand for long-term rental units than supply and that the vacancy rate is likely low. Competition for available rental units can put upwards pressure on prices.

<sup>10</sup> Salt Spring Island Foundation, Salt Spring Island Vital Signs Survey, 2017.

### 3.3.3 Rental Housing Affordability Gaps Analysis

To assess affordability gaps for renters on Salt Spring Island, an affordability gaps analysis was conducted for the secondary rental market. The rents used in this analysis are average 2019 rents for long-term units, collected through a point-in-time count conducted by Salt Spring Island Solutions and posted in the Salt Spring Island Exchange. While this analysis helps to better understand affordability gaps for renters, the data used does not include units in the primary rental market and only considers units posted over a week in September 2019 (see Section 3.3.2). This is the only recent rental data specific to Salt Spring Island.

The analysis is also based on median total before-tax household incomes from the 2016 census. As incomes have likely grown since the census, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the lower median income of renter households relative to owner households based on the difference between renter household median income and overall median income for 2016. Renter households typically make far less than owner households. On Salt Spring Island, median household income for renter households was 57% of the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

In addition to the median rents listed in the table, this analysis includes \$58 per month for utilities and tenant insurance in shelter costs.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.<sup>11</sup>

There are significant gaps for all household types looking to rent in the secondary market. Single income households, like lone parents and non-census families (primarily individuals living alone) earning the median income would find rents unaffordable. Lone parents require a minimum of two-bedrooms to suitably house their children and those earning the median income would need to spend 94% of their monthly income to afford to rent a two-bedroom unit at the average rate recorded in September 2019. Median-earning non-census families (typically individuals living alone) in the rental market would need to spend 100% or more of their monthly income on rental housing. As noted in the ownership analysis, couples without children include older couples whose children have left home. These couples may be living on a single income or, if retired, on fixed income from pension and investments. These households are below the affordability threshold; however, they are also more likely to own a home and benefit from rising market prices when downsizing, offering more financial resources to put towards housing. Median-earning couples with children and other census families, who typically have more than

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<sup>11</sup> Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Section 3.8.

one income in their households, face the smallest gaps, but would still need to spend more than 30% of their monthly income on rental housing in the secondary market.

TABLE 3 AFFORDABILITY GAP ANALYSIS FOR RENTERS ON SALT SPRING ISLAND, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap	
			Average rent 2-bedroom unit (\$1,820)	Average rent all units (\$1,585)
Couples without children	\$45,233	\$1,131	-\$747	-\$512
Couples with children	\$52,494	\$1,312	-\$566	-\$331
Lone-parent families	\$23,279	\$582	-\$1,296	-\$1,061
Non-census families	\$18,940	\$474	-\$1,404	-\$1,169
Other census families	\$57,500	\$1,437	-\$441	-\$206

	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

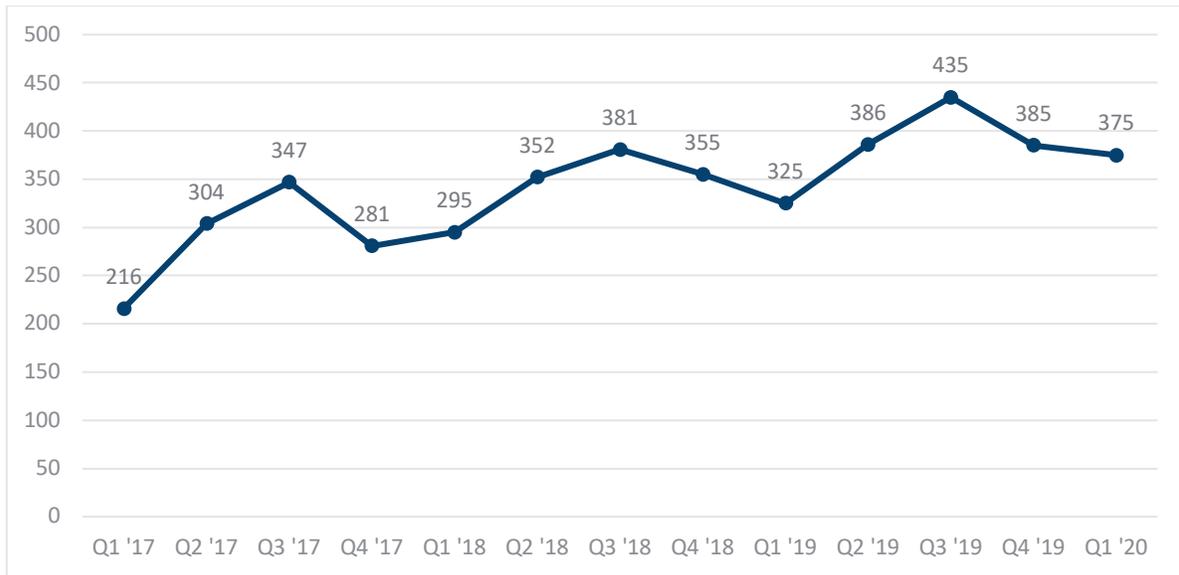
### 3.3.4 Short-Term Vacation Rental Market<sup>12</sup>

A scan of AirDNA data to understand trends in the short-term vacation rental market. Historical data on the relationship between short-term vacation rentals and the long-term rental market is unavailable. In many communities, there are concerns that growth in short-term vacation rentals is leading to a decrease in long-term rental available as short-term rentals can be far more profitable.

Data on May 19, 2020, for Salt Spring Island showed 298 active rentals listed for Salt Spring Island. Of these active rentals, 81% were entire homes for rent and 19% were for a private room in a home. AirDNA also provides data on previous quarters. In the first quarter of 2020, there were 375 active rentals on Salt Spring Island. The number of active rentals decreased between the end of Q1 2020 and May 19, 2020. This was the lowest number of active rentals since Q4 of 2017 (Figure 27). This indicates that the coronavirus pandemic and social distancing measures have had some impact on the short-term rental market, at least in the immediate term. It is likely that some owners are removing their units from listings, at least temporarily, while few people travelled in the spring due to social distancing measures and travel restrictions.

<sup>12</sup> Data for the short-term rental market is accessed through the publicly available information on AirDNA.co. The date of data collection is noted in the text and may be different from other reports completed through the CRD Housing Needs Report project.

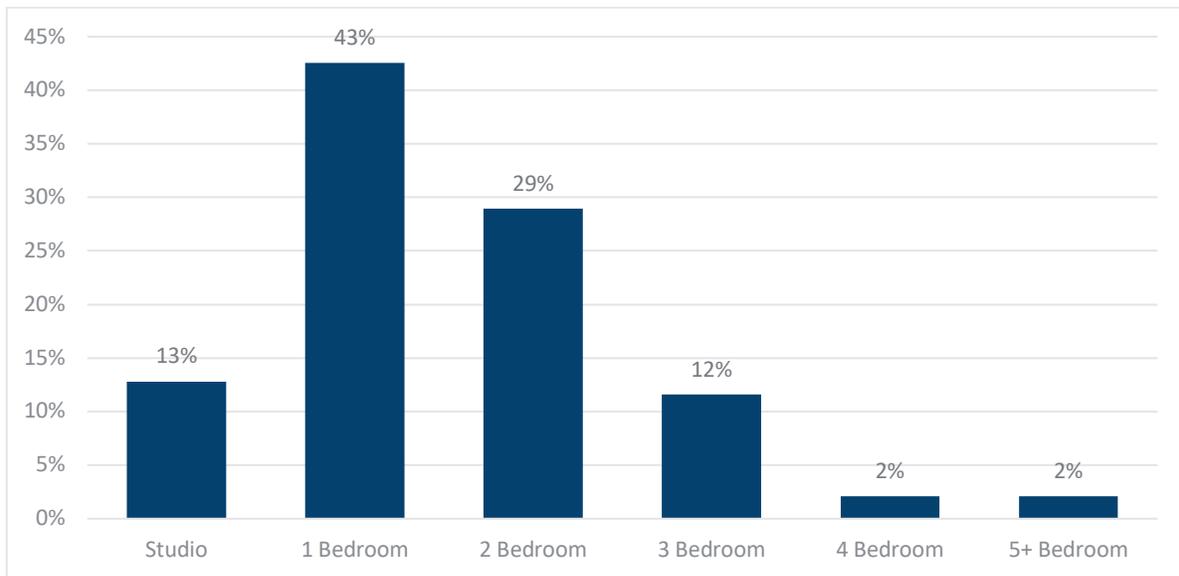
FIGURE 27 NUMBER OF SHORT-TERM RENTALS PER YEARLY QUARTER, 2017-2020



Source: AirDNA, 2020

When looking at unit size, 84% of active rentals on May 19, 2020 were smaller units (i.e., studio, one-bedroom, or two-bedroom) (Figure 28).

FIGURE 28 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS, MAY 19, 2020



Source: AirDNA, 2020

The median occupancy rate for short-term rentals on Salt Spring Island was 62% for the period of time between July 24, 2019 and July 24, 2020. This fluctuates significantly throughout the year; for example, it was 90% in August 2019 and 32% in January 2020. This suggests that there are considerable seasonal fluctuations in the short-term rental market. It is also likely the Covid-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at

least temporarily, while far fewer people travelled this spring due to social distancing measures and travel restrictions.

### 3.4 Non-Market Housing

As of March 2019, there were a total of 245 households receiving support from BC Housing (Table 4). There are 119 non-market units in the community (transitional and supportive living and independent social housing units), as well as 112 households that receive rent assistance in the private market. BC Housing also identifies 14 households that receive emergency shelter and housing for the homeless support and this may be support in non-market units as well as rent subsidies in the private market.

As of March 31, 2020, there were 67 households on BC Housing's Housing Registry for Salt Spring Island, including 46 seniors, 10 families, and 8 people with disabilities.

According to the Co-operative Housing Federation of BC (CHFBC), there are no co-operative housing units on Salt Spring Island.

TABLE 4 BC HOUSING SUBSIDIZED UNITS, 2019\*

Service Group	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market**	Total
Families			27	49	76
Seniors		80		63	143
Persons with Disabilities		6			6
Women and Children Fleeing Violence		6			6
Individuals Experiencing Homelessness	14				14
<b>Total</b>					<b>245</b>

\*The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.

\*\*This may include subsidies in the private market.

Source: BC Housing Research and Planning Department

As of March 2020, there were a total of 67 households on BC Housing's Housing registry for non-market housing on Salt Spring Island. This list does not consider any other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

TABLE 5 HOUSEHOLDS ON BC HOUSING WAITLIST FOR NON-MARKET HOUSING ON SALT SPRING ISLAND, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	8	10	46	0	0	67

Source: BC Housing, March 2020

### 3.5 Homelessness

Salt Spring Island Community Services Society conducted point-in-time homeless counts in 2016 and 2018. Prior to that, there was a count conducted in 2008. In 2018, there were 131 individuals counted as experiencing homelessness, including those who reported being unsheltered, in emergency shelters (overnight and shelters for violence against women), and provisionally accommodated (those in temporary accommodations who do not have their own secure home).<sup>13</sup> In total, this was a 58% increase from 2016, when 83 people were counted.

It is important to note that although point in time counts provide valuable data and can suggest trends, they face several challenges. Most counts are widely understood to underrepresent the actual number of individuals experiencing homelessness as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count (i.e., observed homelessness). Typically, individuals who are not interviewed during the day of the count are not counted. Most counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

Salt Spring Island has mitigated several of these challenges in their counts. Due to the small size of the community, the count is able to capture observed homelessness including individuals known to be homeless who may not be available during the count. It is also able to capture individuals who are “Provisionally Accommodated”, referring to those whose “accommodation is temporary and who do not have their own home or security of tenure” (i.e., couch surfing, in a hospital or hotel, etc.). This provides a more accurate and fulsome picture of homelessness in the community.

### 3.6 Student Housing

Student enrollments in post-secondary institutions are one of the data indicators required to be collected for housing needs reports. Although this is not applicable for Salt Spring Island as there are no post-secondary institutions in the community, there are three post-secondary institutions in the CRD, which may draw young adults from Salt Spring.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at these three postsecondary institutions (Table 6). The University of Victoria is the only postsecondary institution with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. Students attending Camosun College and Royal Roads University, as well as students who are not able to access housing at the University of Victoria may be looking for housing throughout neighbouring communities. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria’s full-time equivalent enrollments grew by 6.5%, while Camosun Collage and Royal Roads University both saw declines of 8% and 2%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of

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<sup>13</sup> <http://saltspringcommunityservices.ca/point-in-time-homeless-count-2018/>

Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

TABLE 6 PUBLIC POST-SECONDARY INSTITUTIONS IN CAPITAL REGION DISTRICT, NUMBER OF BEDS AND FULL TIME EQUIVALENT STUDENTS, 2018/2019

School	Beds	Full-Time Equivalent Enrollments
Camosun College	0	6,107
Royal Roads University	0	2,062
University of Victoria	2,625	16,796
<b>Total</b>	<b>2,625</b>	<b>24,965</b>

Source: Ministry of Advanced Education, Skills and Training

### 3.7 Housing Indicators

Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

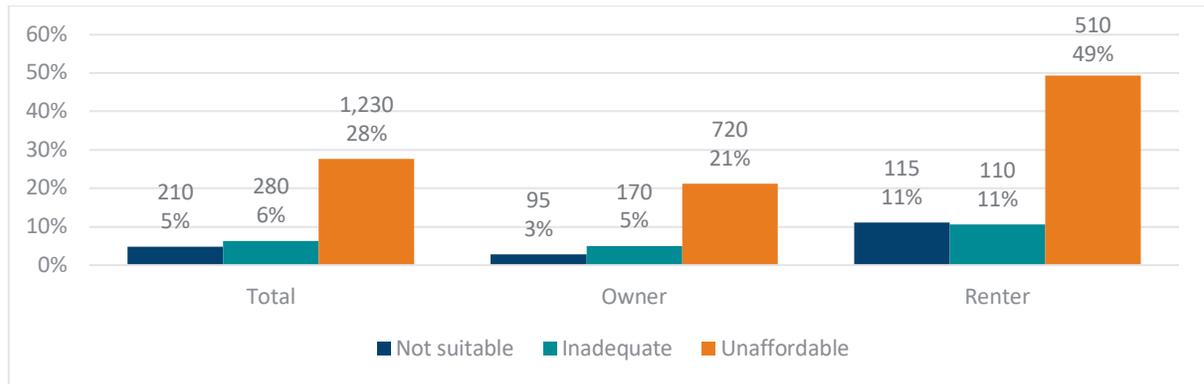
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.<sup>14</sup>

On Salt Spring Island, the proportion of households living in unsuitable and inadequate housing decreased slightly between 2006 and 2016, while the proportion living in unaffordable housing increased slightly. The increase was driven by an increase in the proportion of renter households living in unaffordable housing, while the proportion of owner household living in unaffordable housing remained relatively stable.

Over all three periods, there was a larger proportion of households not meeting the affordability standard compared to the other standards. This is typical of regional and provincial trends. In 2016, 28% of all households spent 30% or more of their income on shelter costs (Figure 29). The rate is much higher for renter households: 49% of all renter households were spending 30% or more of their income on shelter costs, compared to 21% of all owner households. A higher proportion of renters also live in unsuitable or inadequate housing compared to owners.

<sup>14</sup> The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

FIGURE 29 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS, TOTAL AND BY TENURE ON SALT SPRING ISLAND, 2016



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

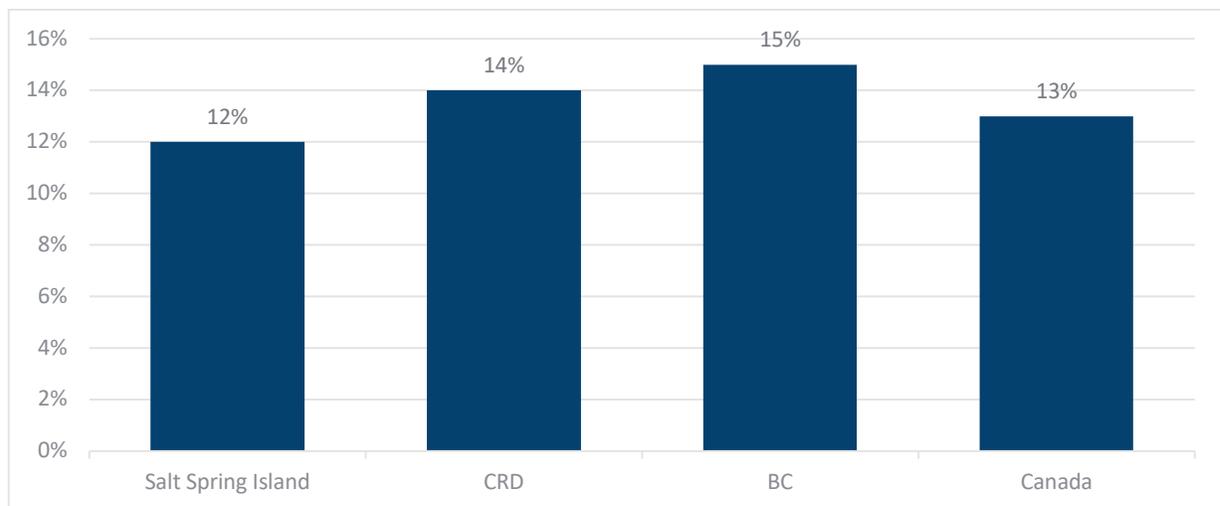
### 3.8 Core Housing Need

Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards *and* would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and are currently spending more than 50% of their income on shelter costs.

In 2016, a lower proportion of Salt Spring Island households were in Core Housing Need compared to the region.

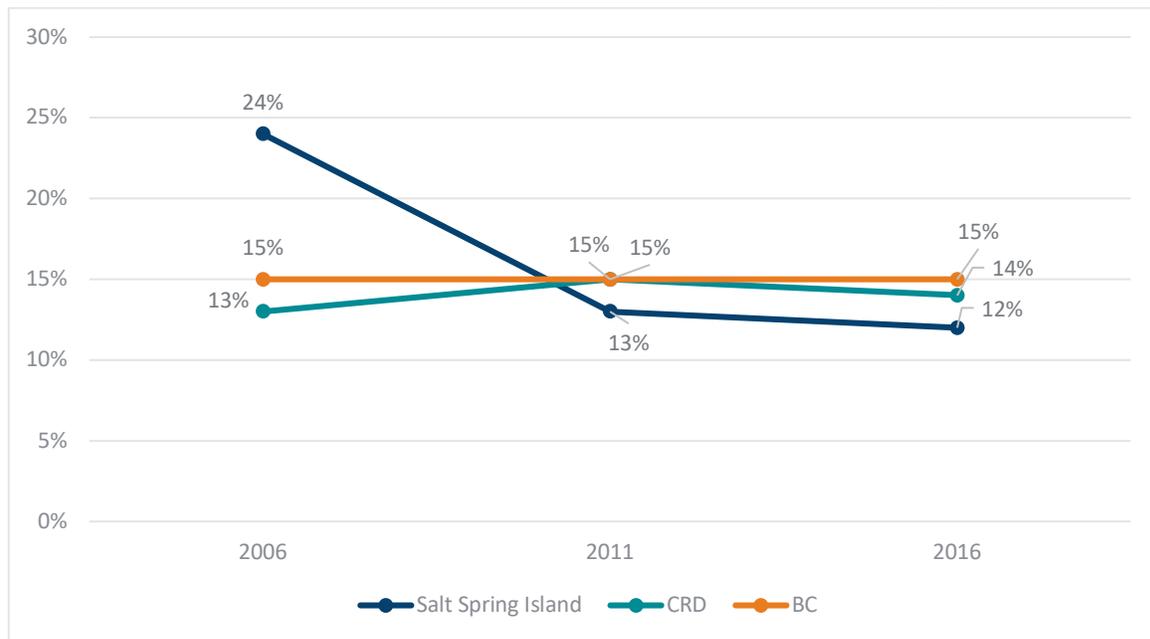
FIGURE 30 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

Figure 31 shows the historical data of households in Core Housing Need on Salt Spring Island compared to the CRD and BC. Unlike the region and province, Salt Spring Island has seen a large decrease in the proportion of households experiencing Core Housing Need from 2006 to 2016. In 2006, Salt Spring Island had a much higher rate of Core Housing Need compared to the region and province; in 2016, it was slightly lower.

FIGURE 31 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN SALT SPRING ISLAND, CRD, AND BC, 2006-2016

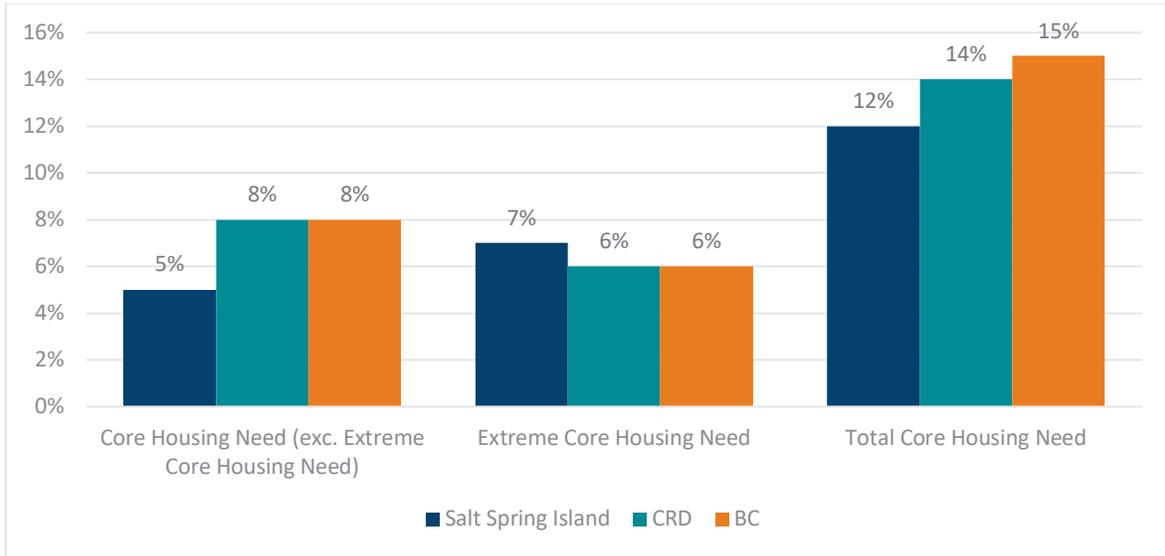


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2006, 2011, 2016

### 3.9 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Salt Spring Island has 7% of households in Extreme Core Housing Need compared to 6% in the CRD and BC (Figure 32). The lack of diverse housing options on Salt Spring Island could mean that households are stuck living in single-detached dwellings without more affordable or moderately-priced local alternatives, such as apartments or secondary suites. It could also indicate that people are making unreported incomes and/or are living in unconventional living arrangements.

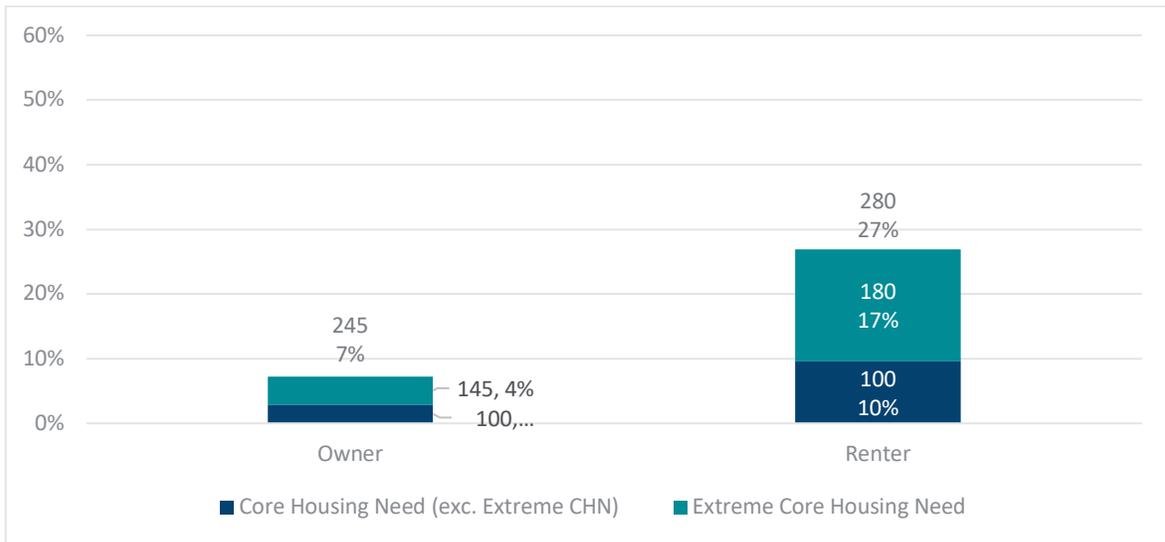
FIGURE 32 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN SAANICH AND CRD, 2016



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

A much higher proportion of renter households (27%) on Salt Spring Island are in Core Housing Need than owner households (7%) (Figure 33). This includes those households who meet the definition of Extreme Core Housing Need. Across the region, renters are far more likely to be in Core Housing Need than owners.

FIGURE 33 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE ON SALT SPRING ISLAND, 2016



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

### 3.9.1 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need.

Table 7 provides a more detailed breakdown of Salt Spring Island households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need on Salt Spring.

Each row shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 12% of all households are in Core Housing Need, while 19% of households led by a primary household maintainer aged 25 to 34 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 15% of renter households in this age group are in Core Household Need and 27% of owner households in this age group are in Core Housing Need.

For Salt Spring Island, Table 7 offers the following key takeaways:

#### Tenure and Housing Standards

Across nearly all household characteristics, renter households are more likely to be in Core Housing Need than owner households.

#### Age of Primary Household Maintainer and Households with Seniors

Among different age groups, the rate of Core Housing Need is relatively evenly spread across households led by a primary household maintainer aged 24 to 64, with households led by seniors less likely to be in Core Housing Need. This is a different trend than seen in many communities, where rates of Core Housing Need increase as people age into their senior years and are relying on fixed incomes. The popularity of Salt Spring Island as a retirement destination for people across BC likely reduces the rate of Core Housing Need, as those with the means to purchase a house and move to Salt Spring are more likely able to afford their shelter payments, keep up with maintenance, and have enough bedrooms for their household's needs.

For households with primary maintainers aged 25 to 34, owner households are more likely to be in Core Housing Need than renters. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

For all other age groups, renter households are more likely to be in Core Housing Need. The largest proportion is seen for renter households led by a primary maintainer between the ages of 55 and 64, where 34%, or 75 households were in Core Housing Need in 2016. This suggests a need for more affordable options for 'pre-seniors' who may be living in precarious situations and do not yet qualify for seniors' supports. These households may be relying on limited fixed incomes to make rent payments and may wish to age in place.

## Household Type

Among household types, lone-parent and one-person renter households are far more likely to be in Core Housing Need than others. In most cases, these households are relying on one income. Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children). In 2016, nearly half of lone-parent renter households, or 70 households, were in Core Housing Need. Lone-parent owner households are also more likely to be in Core Housing Need compared to other household types, with 24%, or 45 in Core Housing Need in 2016.

TABLE 7 HOUSEHOLD CHARACTERISTICS BY TENURE AND CORE HOUSING NEED, 2016

	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	525	12%	280	27%	245	7%
<b>Core Housing Need by Age of Primary Household Maintainer</b>						
15-24	0	0%	0	0%	0	0%
25-34	40	19%	20	15%	20	27%
35-44	90	18%	65	30%	25	9%
45-54	90	14%	50	24%	40	9%
55-64	155	14%	75	34%	80	9%
65+	150	8%	70	30%	80	5%
<b>Core Housing Need by Household Type</b>						
Couple with Children	65	8%	30	19%	35	6%
Couple without Children	35	2%	15	9%	15	1%
Lone Parent Household	115	35%	70	48%	45	24%
Multiple-Family	0	0%	0	-	0	0%
One Person Household	300	21%	160	33%	140	15%
Other Non-Family	20	13%	10	17%	10	10%
<b>Core Housing Need based on Immigration Status</b>						
Non-Immigrant	375	12%	210	27%	165	7%
Non-Permanent Resident	0	0%	0	0%	0	0%
Immigrant	150	12%	70	29%	80	8%
Recent Immigrant	15	23%	10	29%	0	0%
<b>Core Housing Need by Households with Seniors (65+)</b>						
Household Has At Least One Senior (65+)	160	8%	75	31%	90	5%
Household Without A Senior (65+)	365	16%	210	26%	155	10%
<b>Core Housing Need by Households with Persons with an Activity Limitation</b>						
Household Has At Least One Person with an Activity Limitation	315	13%	180	31%	135	7%
Household Without A Person with an Activity Limitation	215	11%	105	23%	115	8%
<b>Core Housing Need by Indigenous Households</b>						
Aboriginal Households	25	11%	15	25%	15	9%
Non-Aboriginal Households	500	12%	270	28%	230	7%
<b>Core Housing Need by Households with Children</b>						
Household Has At Least One Child (<18 years)	150	19%	85	30%	60	11%
Household Without a Child (<18 years)	380	10%	195	26%	185	6%

Source: CMHC (based on 2006, 2016 Census and 2011 National Household Survey)

## 3.10 Summary

### Housing Stock

- Compared to the CRD as a whole, the housing stock on Salt Spring Island is considerably less diverse. While recent building permit data reflects the recent approval of multi-family developments, the single-family home remains the dominant dwelling type on Salt Spring.
- Most homes on Salt Spring Island have two or three bedrooms (67%). Most (71%) households contain one or two people, likely older individuals or couples whose children have moved away. This suggests that for the most part, the population is living in houses suited to their household size. However, there may be a low supply of one-bedroom and studio units to meet the needs of one-person households looking for more affordable options. While 33% of households were one-person households in 2016, 16% of housing were studios or one-bedroom units.
- While most owners occupy single-family homes, renters occupy a wider range of structure types with fewer bedrooms.
- There may be a lack of options for one-person and lone-parent households. Lone-parent renter households likely face challenges finding affordable rental units with enough bedrooms to suit their needs. Lone-parent owner households likely face challenges affording shelter costs for single-detached homes, the dominant housing type, on a single income.

### Homeownership Market

- Between 2006 and 2016, the proportion of owner households decreased from 82% to 76% while the proportion of renter households grew from 18% to 24%.
- Across the CRD, prices have risen substantially in both homeownership and rental markets over the past few years. In the ownership market, the most rapid increases occurred between 2014 and 2019. BC Assessment and the Real Estate Board do not provide historical home price data disaggregated for Salt Spring Island. The 2017 VitalSigns® Report prepared by the Salt Spring Island Foundation reported that average 2016 sales price of a non-waterfront residential home on the Island was \$588,346, using data from the DATAWIZ Salt Spring Island Real Estate e-mail newsletter. This was a 13% increase from the average price in 2015.
- In 2016, the average non-waterfront residential home was unaffordable for all household types making the median income. Single-income earners are face the largest gaps: median-earning lone-parent families would need to spend approximately 79% of their monthly income to afford the average home and non-census families (most commonly, individuals living alone) would need to spend 97%.

### Rental Market

- As of 2019, there were just four primary market rental units recorded on Salt Spring Island by CMHC, leaving most renter households relying on the secondary rental market for housing. Secondary rental market housing is generally less stable than primary rental market housing and cost of rent is largely driven by costs in the ownership market.

- Based on a point-in-time rental count, average rent in the secondary market increased noticeably between 2018 and 2020. Observations collected in the count also suggest that demand for long-term rental housing far exceeds supply and noted a lack of family-sized options (i.e., with three or more bedrooms).
- The secondary rental market is unaffordable for all households earning the median household income. Lone-parent families and non-census families (typically individuals living alone) face the largest gaps and are likely priced out of the secondary rental market. These households may be looking to the limited primary rental market for affordable, secure housing.
- As of May 19, 2020, there were 298 units listed on Airbnb for short-term rental use, including 241 that were entire homes for rent.

### Non-Market Housing

- Salt Spring Island has 245 units receiving non-market supports. With affordability an increasing challenge and a very limited supply of primary rental units, it is likely that the supply of non-market housing is not meeting demand. There are no co-op housing units on Salt Spring Island, which can be an important source of affordable housing.

### Homelessness

- In 2018, there were 131 individuals counted as experiencing homelessness, including those who reported being unsheltered, in emergency shelters (overnight and shelters for violence against women), and provisionally accommodated (those in temporary accommodations who do not have their own secure home).<sup>15</sup> In total, this was a 58% increase from 2016, when 83 people were counted.

### Housing Indicators and Core Housing Need

- Housing indicators show that affordability has been the most significant issue on Salt Spring Island since 2006, with 21% of owner and 49% of renter households not meeting the affordability standard in 2016.
- Renter households are more likely to be in Core Housing Need compared to owner households, with 27% of renter households in Core Housing Need (280 households) compared to 7% of owner households (245 households). These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.
- There are high rates of Extreme Core Housing Need for both owner and renter households. This suggests some households may be stuck living in single-detached dwellings without more affordable or moderately priced local alternatives, such as apartments or secondary suites, due to the lack of diverse housing options on Salt Spring Island.
- While the proportions of both owner and renter households in Core Housing Need on Salt Spring Island was lower compared to the CRD, the proportions of households of each tenure in Extreme Core Housing Need were higher.

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<sup>15</sup> <http://saltspringcommunityservices.ca/point-in-time-homeless-count-2018/>

- Households led by seniors less likely to be in Core Housing Need compared to households led by younger primary maintainers. This is a different trend than seen in many communities, where rates of Core Housing Need increase as people age into their senior years and begin relying on fixed incomes. The popularity of Salt Spring Island as a retirement destination for people across BC likely reduces the rate of Core Housing Need, as those with the means to purchase a house and move to Salt Spring are more likely able to afford their shelter payments, keep up with maintenance, and have enough bedrooms for their household's needs.
- Renter households led by primary maintainers between the ages of 55 and 64 were more likely to be in Core Housing Need compared to other age groups. This suggests a need for more affordable options for 'pre-seniors' who may be living in precarious situations and do not yet qualify for seniors' supports. These households may be relying on limited fixed incomes to make rent payments and may wish to age in place.
- Lone-parent and one-person renter households are far more likely to be in Core Housing Need than other household types. In most cases, these households are relying on one income and may be challenged to find housing of an affordable size and type for their needs. In particular, lone-parent renters likely face challenges finding affordable rental housing with enough bedrooms to accommodate their children and one-person renters likely face challenges finding smaller units.

## 4.0

## Projections

This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016.

### 4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the CRD and its communities. These population projections are based on historical fertility, mortality, and migration for the CRD, adjusted where possible to take into account expected changes in the region.

The household projections were developed using headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates on Salt Spring Island are assumed to remain constant (by age group) over time.

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project that there would be an additional 20 couple households without children where the occupants owned their home, and where the head of the home was between the ages 45 and 54.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by household family type.

## 4.2 Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same.<sup>16</sup> Numerous factors can influence population growth, including job opportunities, household preferences, and the supply of housing available.

The household projections are also limited by the assumption of constant headship rates over time.

The tenure projections methodology assumes the distribution of new owner and renter households will reflect the 2016 tenure distribution within each age group. It does not account for the fact that, on Salt Spring Island, renter households have been growing at a much faster rate than owner households over the past several census counts. Because of this, the tenure projections may overestimate the number of new owner households and underestimate the number of new renter households.

While “population demand” (interest in moving to, or staying on Salt Spring Island) certainly will impact the formation of households and the development of housing in the community, in an attractive and growing region, the provision of housing may determine household and population growth.

In summary, these projections present one potential scenario of the future. The actual growth in the community will be determined by numerous factors.

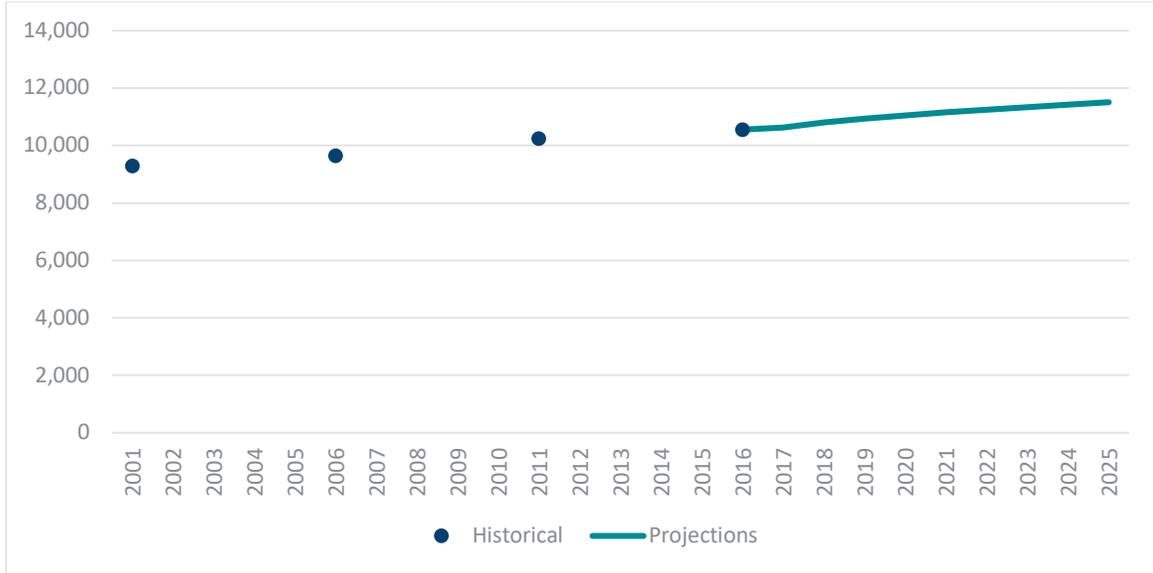
## 4.3 Population Growth

Over the next five years, the population of Salt Spring Island is projected to continue growing at a similar rate to the past 15 years. These projections are based on growth trends seen for the CRD region as a whole. In reality, growth will not occur at the same rate in every CRD community: some will experience more rapid rates of growth than projected here, while others will experience slower rates. In the past, Salt Spring Island has experienced differing rates of growth compared to the CRD.

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<sup>16</sup> Or will continue to change in the same manner as they have been changing in the past.

FIGURE 34: ESTIMATED AND PROJECTED POPULATION, 2001-2025



Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Projections suggest that Salt Spring Island grew by approximately 499 residents between 2016 and 2020 and could grow by an additional 454 residents between 2020 and 2025.

TABLE 8 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	10,555	11,054	11,508
Change from prior period	N/A	499	454

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.4 Age Projections

Population growth is expected to be mostly in the senior age groups (65 and over), with strong growth also expected for the 25 to 44 age group (Table 9). Small growth is also expected in the number of children living on Salt Spring Island, while all other age groups are expected to shrink. Based on these projections, the number of seniors is expected to increase by 523, compared to a net decrease of 59 in the number of people of working age, 25 to 64.

TABLE 9 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	47	18
15 to 24 years	-18	-28
25 to 34 years	0	-27
35 to 44 years	109	125
45 to 54 years	-104	-2
55 to 64 years	-28	-155
65 to 74 years	314	147
75 to 84 years	155	355
85 years and over	24	21
<b>Total</b>	<b>499</b>	<b>454</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

The large increase in seniors is expected to drive the median age up noticeably, from 55.4 in 2016 to 57.8 in 2025 (Table 10).

TABLE 10 MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2020	2025
Median	55.4	56.7	57.8
Average	50.1	51.0	52.0

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.5 Household Projections

Household projections anticipate an additional 299 households between 2016 and 2020, and 302 households between 2020 and 2025 (Table 11). Household growth is projected to occur at a faster rate compared to population growth, which may indicate that new households are smaller, reflective of an aging population, more individuals living alone, and more couples without children.

TABLE 11 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	4,855	5,154	5,456
Change from prior period	N/A	299	302

SOURCE: DERIVED FROM STATISTICS CANADA CENSUS PROGRAM, AND BC STATS CUSTOM CRD POPULATION PROJECTIONS

### 4.5.1 Projected Households by Tenure

Based on the projections methodology, owner households are projected to continue to form the majority of new households (Table 12). However, this result should be approached with caution as the projections methodology assume that future tenure distribution will reflect the 2016 tenure distribution on Salt Spring Island. It does not account for the different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households may continue to grow faster than owner households in the near future.

TABLE 12 PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

	2016 to 2020	2020 to 2025
Owner	262	272
Renter	37	30
Band	0	0
<b>Total</b>	<b>299</b>	<b>302</b>

SOURCE: DERIVED FROM STATISTICS CANADA CENSUS PROGRAM, AND BC STATS CUSTOM CRD POPULATION PROJECTIONS

### 4.5.2 Projected Households by Household Family Type

Couples without children and non-census family households are projected to see the largest increase in numbers among household types. This is likely related to the aging population trend, which is typically accompanied by an increase in households comprised of individuals living alone and couples without children, as adult children age and move out. In reality, growth in household types will also be affected by the type and affordability of housing units available on Salt Spring Island. For example, if there are more affordable units suitable for families developed, the growth in couples with children and lone parents could be higher than projected here.

TABLE 13 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE, 2016-2038

	2016 to 2020	2020 to 2025
Couple without Children	138	136
Couple with Children	23	28
Lone-Parent	12	18
Other-Census-Family	8	7
Non-Census-Family	118	113
<b>Total</b>	<b>299</b>	<b>302</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

### 4.5.3 Projected Households by Age of Primary Household Maintainer

Senior-led households are projected to comprise the largest proportion of household growth. It will be important to plan for the needs of seniors such as aging in place, supportive and assisted living, accessible housing units, and more as this proportion of the population increases at a greater rate compared to younger households. Similar to household type projections, in reality, age of primary maintainer will be affected by the availability and affordability of certain housing types in the community. For example, if there are not enough units available to meet the needs of seniors, the growth in those aged 65 or older may not be as large as projected.

TABLE 14 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER, 2016-2025

	2016 to 2020	2020 to 2025
15 to 24 years	0	-4
25 to 34 years	0	-10
35 to 44 years	52	62
45 to 54 years	-56	0
55 to 64 years	-15	-91
65 to 74 years	196	92
75 to 84 years	106	243
85 years and over	16	10
<b>Total</b>	<b>299</b>	<b>302</b>

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

#### 4.5.4 Projected Households by Bedroom Type Needs

Table 15 shows estimates of the unit sizes required to house additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

TABLE 15 ASSUMED DISTRIBUTION OF HOUSEHOLD FAMILY TYPES BY BEDROOM NEED

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

Table 16 and Table 17 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. A large portion of needed units are small units (i.e., studio, one-bedroom, or two-bedroom units). These units will likely be needed to meet the needs of the increasing numbers of households without children and non-census family households, a large proportion of which are likely to be led by seniors.

TABLE 16 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2016-2020

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	69	69	0	138
Families with Children and Other Families	0	14	29	43
Non-Family	71	35	12	118
<b>Total</b>	<b>140</b>	<b>119</b>	<b>40</b>	<b>299</b>
% by bedrooms	47%	40%	14%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

TABLE 17 PROJECTED ADDITIONAL HOUSEHOLD NEEDS BY BEDROOM TYPE, 2020-2025

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	68	68	0	136
Families with Children and Other Families	0	18	35	53
Non-Family	68	34	11	113
<b>Total</b>	<b>136</b>	<b>120</b>	<b>47</b>	<b>302</b>
% by bedrooms	45%	40%	15%	100%

Source: Derived from Statistics Canada Census Program, and BC Stats Custom CRD Population Projections

## 4.6 Summary

- If regional trends continue, Salt Spring Island is projected to experience similar population growth from 2020 to 2025 as seen over the past three census counts. Over this period, Salt Spring could see an increase of 454 people and 302 households.
- The projections estimate that most new households are projected to be owner households (272, 91%). However, this result should be approached with caution as the projections methodology does not account for the different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households may continue to grow faster than owner households in the near future. In reality, the actual distribution of owner and renter households will be affected by the supply of housing in the community.
- Most growth is expected to be driven by growth within senior age groups (i.e., 65 and older), while many of the age groups falling within common working age (i.e., 25 to 64 years old) are expected to decrease. As a result, net growth is projected for seniors, while a net decrease is projected for those of working age. In reality, growth in age cohorts is driven by the affordability and type of housing options, employment and education opportunities, and more that are available locally.
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by the dominant growth projected for seniors. For household types, most growth is projected for non-census families or couples without children. The number of households led by seniors as primary maintainers are also projected to see the most growth. As a result, most new housing units needed to meet these households' needs are expected to be small units (i.e., studio, one, or two bedroom).
- In addition to household growth projected for 2020 to 2025, there may be unmet housing need from growth between 2016 to 2020. Building permit data from the CRD suggests that there were 205 new housing units created on Salt Spring Island between 2016 and the end of 2019. For comparison, projections estimate that 299 new households were formed between 2016 and 2020. This highlights how projections can be affected by local realities. Housing supply can drive household formation while at the same time, household formation can create demand leading to new housing supply. There may be unfulfilled demand for housing on Salt Spring Island to meet the needs of these new households. Based on the projections for required unit sizes, it is likely that latent demand could be met through smaller housing units (i.e., studio, one-bedroom, or two-bedroom). Latent demand can put additional pressure on the housing system in a community – it may increase competition for available units and drive rents and sales prices up.

## 5.0

# Community Engagement Findings

This section summarizes the findings of the stakeholder focus groups and interviews that were held through late July and August of 2020. Stakeholders across the housing system were invited to provide insight into housing needs across the region. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing needs. Stakeholder interviews focused on unmet needs and demands, issues and challenges when it came to addressing housing needs, and potential solutions.

Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. The organizations interviewed included the Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society. Most interviewees worked across the CRD and provided insight into the housing system on a regional level.

To provide more detailed insight into Salt Spring Island, focus groups and interviews were also held with local housing and development consultants, the Electoral Area Director, Salt Spring Island Solutions, and stakeholders from School District 64. The results of these engagement activities are highlighted in 5.2.

## 5.1 Regional Findings

Many interviewees and focus group participants spoke about housing challenges and opportunities that were relevant across CRD communities. This section provides regional context around housing, including trends seen on Salt Spring Island.

### 5.1.1 Housing Challenges

#### Housing Affordability

Housing affordability was a concern across stakeholders, with particular mention of the need for affordable housing for low-income households, including lone-parent families, youth, Indigenous peoples, renters, and seniors on fixed incomes. As housing costs increase in the core area communities of the CRD (Saanich, Victoria, Esquimalt), stakeholders are seeing individuals and families move to further communities such as the West Shore communities and Sooke for more affordable options. Family-sized housing in Victoria, Saanich, and Esquimalt are desired but are increasingly scarce and both parents need to make much more than minimum wage to afford it.

Although the demand for housing is high and there is a need for more housing supply, stakeholders noted that the downtown core of Victoria is already built out. Greater distribution of affordable housing options is needed across the region over the next five to ten years.

### Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to the Salt Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

### Options for Renters

There is a need for more housing options for renters and other low-income groups across the CRD, regardless of gender, age or ethnicity. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. The high demand for market rental housing puts renters at a disadvantage as landlords can be selective or demanding when leasing to tenants.

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-geared-to-income housing programs are left without alternative housing options and can become vulnerable to homelessness. To keep up with demand, a few stakeholders have either recently refocused their service programs or are in the process of expanding their services to new municipalities.

### Indigenous Housing

There are rental housing options available for Indigenous families with children across the CRD. The gap that stakeholders see in the region is housing for Indigenous households who require housing supports after their children have moved away. There is also opportunity to provide affordable housing options for non-traditional families, such as children whose guardians are not their legal guardians.

Additional non-market housing options are needed as low-end market housing can often be out of reach for very-low income Indigenous households. There is also a need for more culturally appropriate housing for Indigenous peoples in the CRD as they are disproportionately represented in the homelessness population. Stakeholders report there is a service gap in terms of land-based healing, decolonized harm reduction framework, and more pathways for healing. Elders are particularly in need of culturally appropriate housing and activities.

### Supportive Housing

The need for more supportive housing is seen as a significant area of investment by stakeholders. Prior to the COVID-19 pandemic, supportive housing providers across the CRD were operating at capacity. More supportive housing is needed for Indigenous peoples, seniors and women. The lack of supportive housing options pushes people to live in rental housing where they may not be receiving the supports they require (e.g. care for mental health, substance use disorders, or other health needs).

In addition to increasing the supply of supportive housing, there is also a need to increase or improve programs that serve specific groups, such as harm reduction programs, human-centered supports, permanent and flexible housing programs (e.g. Housing First approach), and Indigenous healing programs.

In terms of community and social wellness, housing for those with concurrent disorders is a key service which is currently missing in the CRD. Relative to the general population, the amount of people in the CRD who experience overlapping mental health and substance use disorders is small. However, stakeholders report that supports for individuals experiencing complex needs are important because this is where the most damaging behaviours are from the community's perspective.

### Youth Housing

Housing for families is considered an important issue in the CRD, and stakeholders felt that more attention should be given to the housing gap for youth and for youth aging out of care. Youth aging out of care have a much higher risk of experiencing homelessness in their first year.

### Student Housing

Student housing was identified as a service gap in the core communities of the CRD. Students represent a large proportion of the regional population influx and they are seeing a deep affordability crunch. On-campus residential development requires higher density, fewer parking requirements, and transportation options to support the successful implementation of new housing.

## 5.1.2 Barriers and Challenges in Developing and Operating Housing

The overall development process to build new housing can be challenging, particularly for affordable or supportive housing. In the CRD, affordable housing developers need to have the capacity to overcome barriers related to buying property or land, bridging financing, and securing funding to make the development feasible.

Although supportive and affordable housing development applications are fast-tracked in some local governments in the CRD, a few stakeholders reported that the development process can still be challenging. This is due to issues related to prescriptive zoning, not-in-my-backyard attitudes (NIMBYism) in the community, policy directions that encourage development of other types of housing, and parking regulations. In some cases where there is opposition against a proposed development project, it is felt that people become the focus rather than land-use issues.

Many housing providers in the CRD are operating at capacity. Where there is opportunity to provide more non-market units onto the market, organizational capacity becomes an issue on the operations side. It is felt that there is a limited pool of trained staff who are experienced with working alongside vulnerable populations (e.g. individuals with mental health or substance use disorders). The high housing costs in the CRD also makes it difficult for the retention of housing staff as they are more likely to take on two jobs and more prone to experience burnout. It can be an issue to collect rents from tenants who are experiencing mental health crises.

## 5.1.3 Opportunity Areas

### Multi-sectoral Collaboration and Partnerships

It is encouraged to continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, Islands Trust, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

### Local Government Leadership to Support Affordable Housing

In the CRD, affordable housing buildings can be designed with local context and local need in mind. It was felt that affordable housing across the region has historically been driven by program requirements by senior government funders such as BC Housing and that local governments can lead the way to new affordable housing initiatives, and play a bigger role in unit design and mix. In addition, participants felt that local governments have a role to increase public awareness about misconceptions about people who live in non-market housing and to be supportive of affordable housing projects.

### Continued Support for Culturally Supportive Housing

There have been new initiatives aimed at providing culturally supportive housing for the most vulnerable Indigenous populations in the CRD. Stakeholders who serve Indigenous peoples are developing new frameworks and pilot projects to better meet the needs of this population (e.g. Elders support, using traditional foods, land-based healing, family reunification). Providing space for Indigenous people and organizations and trusting Indigenous ways of knowing and being can lead to new models of care.

### Encourage Broader Public Engagement

There is opportunity to broaden the public engagement to engage different voices and groups during the development approvals process. While community associations are an important group to hear, it is equally important to provide space for more individuals and groups to represent the diverse housing needs in the CRD.

### Other Opportunities

Stakeholders noted other opportunities to build new housing or to support groups in need:

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services
- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community

## 5.2 Findings for Salt Spring Island

This section focuses on issues and opportunities related to housing on Salt Spring Island as informed by engagement with local organizations and representatives.

### 5.2.1 Housing Challenges

#### Rental Supply

Across the CRD, there is a need for more housing options for renters and other low-income groups, as described in Section 5.1.1. Salt Spring Island stakeholders emphasized that the lack of rental housing is acutely felt for all households looking to rent on Salt Spring Island. There are few primary and secondary rental market units, with demand exceeding supply for several years; one stakeholder noted there have consistently been more people postings ads looking for rental housing than there are available listings. It was suggested that this need has increased over the past few years because of the increasing number of short-term vacation rentals, as some landlords have been choosing to rent their units for short-term commercial use rather than long-term residential use. Stakeholders indicated that this lack of rental housing is a deterrent for prospective employees and makes it challenging to recruit workers, including professionals such as teachers. While affordability of the rental market is also a concern, the availability of rental units was identified as a larger current issue. With rental vacancy rates low across the region and high demand, vulnerable groups can be at a disadvantage as landlords can be more selective when choosing tenants.

#### Limited Family Housing Options

Stakeholders indicated that families face challenges entering the homeownership market and finding rentals with enough bedrooms for their households' needs. It was noted that three-bedroom units available for rent long-term are very rare. Stakeholders expressed concern about lone-parent families living on Salt Spring, who have lower incomes and require units with enough rooms for their child(ren).

#### Servicing Challenges

Stakeholders indicated that water servicing poses a challenge across Salt Spring Island. In particular, it was reported that there is a moratorium on new connections to the North Salt Spring Island Water District (NSSWD), which services the Ganges Village area. This presents a barrier to developing new housing in the area because all developments must turn to wells to service their properties. Stakeholders also indicated that, in the future, the community could experience similar constraints related to sewage treatment capacity. The limited servicing capacity also poses a barrier to homeowners who are considering adding a secondary suite to their property, as they must provide proof of water and sewer system capacity to service the unit before it will be approved.

#### Homelessness

All stakeholders reported that there has been a noticeable increase in homelessness over the past few years. It was suggested that this is partially from people who are experiencing homelessness moving to Salt Spring because of the mild climate and friendly reputation. It was also suggested that some of the people experiencing homelessness are working in low to moderate income jobs and struggling to find housing, such as customer service workers and teachers.

## 5.2.2 Housing Opportunities

### Rural Density

Stakeholders indicated that additional density that fits within the rural context of Salt Spring Island was needed to provide more housing options, including rental housing. They discussed how new developments, especially with additional density, can create concerns from neighbours and that consideration was needed for existing community character.

### Bringing Strong Community Organizations Together

All stakeholders recognized that there is a strong sense of community and volunteerism on Salt Spring Island, and an energetic group of service providers. While these groups have many ideas and proposals in the works to address housing needs on Salt Spring Island, it was noted that sometimes the organizations duplicate efforts and that greater engagement and collaboration across groups was needed.

## 6.0

## COVID-19 Implications

In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers.

This section provides an overview of preliminary economic impacts based on the information available during this study process, as well as perspectives on the pandemic heard from stakeholders through the engagement process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

### 6.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently got into the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020<sup>17</sup>.
- Owners who rent their properties in the secondary market either long term or short term may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

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<sup>17</sup> Global News. (August 2020). Mortgage deferrals will end soon for many Canadians. Then what? Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the summer months<sup>18</sup>. Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

Unemployment rates are quite high for the Victoria Census Metropolitan Area – 10.3% in August 2020 which is far higher than the recorded unemployment rate in February of 3.4%. However, since these figures are reported by Statistics Canada on a three-month moving average, the region's unemployment rate is expected to continue to change as new data is collected from Phase 3 of BC's Restart Plan.

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months<sup>19</sup>.

## 6.2 Stakeholder Perspectives

Stakeholders who participated in the Housing Needs Report engagement process shared information on the impacts of the pandemic on the housing system that they were seeing.

### Challenges:

- Renters or individuals receiving temporary financial and housing supports may struggle to find stable and permanent housing in coming months.
- Supportive housing operations have had to reduce capacity to meet social distancing requirements, further compounding many issues related to housing instability. As a result, the number of visible homeless and tent cities has increased.
- COVID-19 has highlighted the difficulties communities face without a coordinated access system for homeless groups.
- Overdose deaths in BC are far higher than COVID-related deaths, highlighting the ongoing health crisis and tainted drug supply in the province. Social isolation, poor living conditions, unemployment, and the stresses of the pandemic may be contributing to increased overdoses, among other factors.

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<sup>18</sup> South Island Prosperity Partnership. (August 2020). Monthly economic recovery dashboard. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

<sup>19</sup> Victoria Real Estate Board. (September 2020). Victoria real estate market experiences an active summer. Retrieved from <https://www.vreb.org/current-statistics>.

**Emerging Opportunities:**

- Due to COVID-19, there may be opportunities to acquire available and below-market properties and land for affordable housing (including protecting existing purpose-built rental properties).
- BC Housing in partnership with community service agencies and local governments are taking action to address homeless camps by finding individuals housing or by sheltering people in private hotels. This may free up rental housing stock for other households in need to live in.
- Families may desire more space now that COVID-19 has shown that remote working is a possibility.
- Since the start of the COVID-19 pandemic, some community serving organizations have noticed that clients have not needed as much support because they have been receiving temporary financial relief from the federal government.

## 7.0

## Summary of Key Areas of Local Need

This section summarizes the projected number of units by number of bedrooms for 2016 to 2020 and then the next five years, 2020 to 2025 (from Section 4). It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined in Sections 3 and 5 of the report.

### 7.1 Number of Units Needed by Unit Size

Table 18 presents the projected housing units needed on Salt Spring Island based on population growth and the distribution of each household types by the suitable number of bedrooms.

TABLE 18 PROJECTED HOUSING UNITS ON SALT SPRING ISLAND, 2016-2025

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	140	118	41	299
Couple without Children	69	69	0	138
Families with Children and Other Families	0	14	29	43
Non-Family	71	35	12	118
2020-2025	136	120	46	302
Couple without Children	68	68	0	136
Families with Children and Other Families	0	18	35	53
Non-Family	68	34	11	113

### 7.2 Statements of Key Areas of Local Need

#### 7.2.1 Affordable Housing

Housing costs have risen across the CRD. Stakeholders reported that the costs of living on Salt Spring Island are impacting the ability of families to stay in the community. There is limited data available on the real estate and rental market on Salt Spring Island, but stakeholder observations and available data suggests that the cost of renting and owning on Salt Spring Island, like the CRD in general, has risen in recent years. Based on a point-in-time count, rents in the secondary market have risen 8% in the past three years across all units, with larger increases seen for two-bedroom units. The cost of a non-waterfront residential home increased by 13% between 2015 and 2016.

The rental housing affordability gap analyses showed that in comparison to median household incomes, the secondary rental market is unaffordable for all households, especially individuals living alone and lone parent families.

The homeownership affordability gap analyses showed similar gaps. In comparison to median incomes for 2015, non-waterfront residential homes at the average 2016 sales price were unaffordable for all household types. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 67 households on Salt Spring Island on BC Housing's waitlist.

### **7.2.2 Rental Housing**

There is a need for more rental housing options across the CRD and the proportions of renter households are growing quickly in most communities. On Salt Spring Island, renter households grew from 795 households in 2006 to 1,160 in 2016, an increase of 46%. Despite this growth, there has been very little growth in the stock of purpose-built rental housing on Salt Spring Island, with the number of units fluctuating between three and seven since 2013, indicating that most of this growth is being absorbed by the secondary rental market. There is little data available for the secondary rental market, however, point-in-time counts suggest that the demand for rental units far exceeds supply. While affordability in the rental market is challenging as well, stakeholders suggested that availability of long-term rental units is a more pressing challenge. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

### **7.2.3 Housing for People with Disabilities**

Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 31% of renter households with at least one person with a disability were in Core Housing Need, compared to 23% of renter households without anyone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

Rates of Core Housing Need among owner households with and without a person with a disability were similar, suggesting that the need is greatest for non-market rental housing options for people with disabilities. As of 2020, there are 8 people with disabilities on BC Housing's waitlist seeking non-market housing on Salt Spring Island.

### **7.2.4 Housing for Seniors**

Salt Spring Island is experiencing an aging trend with the median age growing from 51.3 in 2006 to 55.4 in 2016. Salt Spring Island has a much older population compared to the region as a whole, where the 2016 median age was nearly 10 years younger (45.5). More than half of Salt Spring's population (51%) were 55 years or older, compared to 34% for the CRD.

Aging in place is a priority for many households and this can look different depending on the individual and their needs. Increasingly communities are looking to support aging in place in the community when housing needs change by having downsizing and supportive housing options available. A lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

Rates of Core Housing Need for renter households in 2016 were highest for households led by those aged 55 to 64 years old (34%). As this cohort ages into their senior years, there will likely be increased need for non-market, supportive rental housing options.

As of 2020, 46 seniors were on BC Housing's waitlist seeking non-market seniors housing on Salt Spring Island.

### **7.2.5 Housing for Families**

Suitable housing for families with children is increasingly hard to find and unaffordable on Salt Spring Island. The affordability gap analysis showed that the cost of the average non-waterfront residential home is out of reach for couples with children making the median household income, and far out of reach for lone-parent families. There are very few primary rental market units and demand for secondary rental market units far exceeds supply, especially for larger units. As housing costs increase across the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move. Stakeholders expressed concern over the ability of families to find rental housing in the community, as they are likely priced out of homeownership. The availability of housing for families will influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community.

Incidence of Core Housing Need were highest among lone-parent households, with 48% of lone-parent renter households in Core Housing Need in 2016. Core Housing Need was also higher among households led by primary maintainers between the ages of 25 and 44, the age at which adults most commonly have children.

As of 2020, there are 10 families on BC Housing's waitlist seeking non-market housing in Salt Spring Island.

### **7.2.6 Homelessness**

Stakeholders reported that Salt Spring Island has the highest per capita rate of homelessness in the province. Salt Spring Island Community Services Society conducted point-in-time homeless counts in 2016 and 2018. Prior to that, there was a count conducted in 2008. In 2018, there were 131 individuals counted as experiencing homelessness, including those who reported being unsheltered, in emergency shelters (overnight and shelters for violence against women), and provisionally accommodated (those in temporary accommodations who do not have their own secure home).<sup>20</sup> In total, this was a 58% increase from 2016, when 83 people were counted.

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<sup>20</sup> <http://saltspringcommunityservices.ca/point-in-time-homeless-count-2018/>

Due to the small size of the community, Salt Spring Island has been able to mitigate several challenges related to point-in-time counts, to generate a more accurate and fulsome picture of homelessness in the community. Stakeholders reported that homelessness has clearly increased in recent years, as a result of people experiencing homelessness coming to the community for its mild climate and friendly reputation, as well as low to moderate income individuals, who are working local jobs but unable to find available rental units.



APPENDIX A

# Glossary

# Glossary

**Activity Limitation:** “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

**Adequate Housing Standard:** “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Affordable Housing Standard:** “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Census Family:** Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

**Core Housing Need:** “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Household Income:** The sum of incomes for all household members.

**Household Maintainer:** A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

**Headship Rate:** The proportion of individuals of a given age group who are primary household maintainers.

**Household Type:** “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

**Income:** For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

**Labour Force:** The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

**Movable Dwelling:** A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

**Multiple Census Families:** A **household** in which two or more **census families** (with or without additional persons) occupy the same private dwelling. **Family households** may also be divided based on the presence of persons not in a **census family**.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

**National Occupancy Standard:** Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

**Non-Census-Family Households:** Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

**Other Family or Other Census Family:** When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

**Participation Rate:** The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

**Primary Household Maintainer:** The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

**Seniors:** Individuals aged 65 and over.

**Shelter Cost:** Total monthly shelter expenses paid by households that own or rent their dwelling. "Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

**Subsidized Housing:** "Subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

**Suitable Housing Standard:** "[Housing that] has enough bedrooms for the size and composition of resident households."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

**Supportive housing:** A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

**Supportive Housing for Seniors:** This document defines assisted living and long term or residential care options as supportive housing for seniors.

**Transitional Housing:** "A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing."

<https://www.bchousing.org/glossary>



APPENDIX B

# Summary Form

## Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: \_\_\_\_\_

REGIONAL DISTRICT: \_\_\_\_\_

DATE OF REPORT COMPLETION: \_\_\_\_\_ (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

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

<b>LOCATION</b>	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

<b>POPULATION</b>	Population:		Change since	:	%	
	Projected population in 5 years:		Projected change:		%	
	Number of households:		Change since	:	%	
	Projected number of households in 5 years:		Projected change:		%	
	Average household size:					
	Projected average household size in 5 years:					
	Median age (local):		Median age (RD):	Median age (BC):		
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	Projected seniors 65+ in 5 years:					
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:					

	Median household income	Local	Regional District	BC
<b>INCOME</b>	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$



## PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
<b>Total</b>		

Comments:

**Table 2: Households in Core Housing Need**

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

Comments:

**Table 3: Households in *Extreme* Core Housing Need**

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

Comments:

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

**1. Affordable housing:**

**2. Rental housing:**

**3. Special needs housing:**

**4. Housing for seniors:**

**5. Housing for families:**

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

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

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