



April | 2014

# Housing on the Sunshine Coast

## Trends, Needs and Direction

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## Summary

The Sunshine Coast is a rural community in Southwestern British Columbia, located about 40 minutes by ferry from Vancouver. The total population of the region in 2011 was 28,619, up 3.1% from 2006. Most population growth is centered around the two incorporated municipalities of Sechelt and Gibsons. The population is also generally an older one, with over 60% of the region aged 45 and up. Youth (15-24) represent less than 10% of the population, while young adults account for less than one-fifth of the population.

Median household income on the Sunshine Coast is generally on-par with other coastal communities in the region at \$55,708 annually, up 39% from 2001. However, the cost of housing during this time period also increased significantly: over 130% across the SCRD. This high cost of housing has placed pressure on rental markets, though this has ebbed somewhat since the 2008 slow down in the real estate market. Nonetheless, nearly 50% of renters on the Sunshine Coast pay more than 30% of their income toward housing, and about one-third of renters are in core housing need.<sup>1</sup> This report shows that while the rental market and sales prices for homes have ‘flattened out’ since 2008, the cost of housing remains an ongoing concern, particularly if real estate markets revive in coming years.

The report has the following key findings:

- Home ownership is generally unaffordable even for households earning median income; while couples with children tend to have the highest median income in most Sunshine Coast communities, there remains a significant gap between median dwelling values and median purchasing power for a single family home in all communities except Sechelt.
- Because of the slow real estate market, rental housing is generally available at a price that lone-parents and individuals earning a median income can afford; however, about one-third of Sunshine Coast renters are currently in core housing need. This is projected to grow from about 840 households in 2011 to between 1,158 and 1,166 households by 2036, nearly 40%. No social housing or purpose-built rental developments are currently planned to meet this need.
- The Sunshine Coast’s aging population points to a need for greater resources for seniors, particularly low-income seniors, in order to allow these individuals and families to age in place.

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<sup>1</sup> For a full definition of core housing need see [Section 4.3](#).

- There are few resources for the homeless population; however, for the first time in the winter of 2013-14, an approach combining the Extreme Weather Emergency Shelter (EWES) funded by BC Housing and a community-funded Cold Weather Shelter meant that shelter beds were available all winter. Usage averaged between 6 and 8 individuals per night, many of whom used the shelter all winter long. This chronically homeless population indicates the need for additional supportive, low-barrier housing for the Sunshine Coast.

## Table of Contents

<b>SUMMARY .....</b>	<b>II</b>
<b>TABLE OF CONTENTS .....</b>	<b>IV</b>
<b>TABLES AND FIGURES.....</b>	<b>V</b>
<b>1. INTRODUCTION.....</b>	<b>1</b>
1.1 Background and Purpose.....	1
1.2 Data Collection and Non-Response Rates .....	1
<b>2. COMMUNITY DEMOGRAPHIC AND ECONOMIC PROFILE .....</b>	<b>3</b>
2.1 Population and Age .....	3
2.2 Income .....	5
2.3 Labour and Economy .....	7
<b>3. CURRENT HOUSING.....</b>	<b>10</b>
3.1 Households and Dwellings.....	10
3.2 Rental Housing.....	14
3.3 Owned Housing .....	18
<b>4. CURRENT AND EMERGING AFFORDABLE HOUSING NEED .....</b>	<b>23</b>
4.1 Homelessness .....	23
4.2 Subsidized Housing.....	24
4.3 Current and Emerging Unmet Housing Need .....	25
<b>5. CURRENT AFFORDABLE HOUSING SUPPLY.....</b>	<b>28</b>
5.1 Current Occupiers of Affordable Housing.....	28
5.2 Vacant Units Within the Social Housing Sector .....	29
5.3 Committed Supply of New Affordable Housing.....	29
<b>6. GAP ANALYSIS.....</b>	<b>30</b>
6.1 Analysis of Ownership Housing .....	30
6.2 Analysis of Rental Market.....	32
6.3 Analysis of Core Housing Need and Homelessness .....	35
6.4 Other Forms of Housing .....	35

## Tables and Figures

TABLE 1: GLOBAL NON-RESPONSE RATES TO THE 2011 NATIONAL HOUSEHOLD SURVEY ON THE SUNSHINE COAST.....	2
TABLE 2: TOTAL POPULATION OF SCRD JURISDICTIONS, 2011 .....	3
TABLE 3: TOTAL POPULATION OF COMPARABLE BC MUNICIPALITIES, 2011.....	3
TABLE 4: TOTAL POPULATION PROJECTIONS .....	4
TABLE 5: POPULATION BY AGE AND MEDIAN AGE, 2011 .....	4
TABLE 6: 2005 AND 2010 AVERAGE AND MEDIAN HOUSEHOLD INCOMES.....	5
FIGURE 1: PERCENTAGE CHANGE IN MEDIAN INCOME BETWEEN 2000 AND 2010 .....	6
TABLE 8: CHANGE IN MEDIAN IN COMPARATIVE BC MUNICIPALITIES, 2000-2010 .....	7
TABLE 9: SUNSHINE COAST LABOUR FORCE STATISTICS, 2011 .....	8
TABLE 10: BRITISH COLUMBIA LABOUR FORCE STATISTICS, 2011 .....	8
TABLE 11: SUNSHINE COAST EMPLOYMENT BY OCCUPATION, 2011 .....	9
TABLE 12: HOUSEHOLD COMPOSITION BY FAMILY HOUSEHOLDS, 2011 .....	10
TABLE 13: CHANGE IN NUMBER OF HOUSEHOLDS, 2006-2011 .....	11
TABLE 14: AGE OF DWELLINGS, 2011.....	12
TABLE 15: CONDITION OF DWELLING BY JURISDICTION, 2011 .....	12
TABLE 16: PROPORTION OF SUITABLE AND NOT SUITABLE HOUSEHOLDS, 2011.....	13
TABLE 17: RESIDENTIAL BUILDING PERMITS ISSUED, 2006-2012 .....	13
TABLE 18: TENURE OF DWELLING BY JURISDICTION, 2011 .....	14
TABLE 19: TENURE OF DWELLING IN COMPARATIVE BC MUNICIPALITIES, 2011 .....	14
TABLE 20: COST OF RENTAL BY UNIT TYPE AND JURISDICTION, JANUARY 2014 .....	15
FIGURE 2: AVERAGE COST OF RENT ON THE SUNSHINE COAST, 2009.....	16
TABLE 21: VACANCY RATES, SUNSHINE COAST, DECEMBER 2013-JANUARY 2014.....	16
TABLE 22: MEDIAN AND AVERAGE DWELLING VALUE, 2006 AND 2011.....	18
TABLE 23: MEDIAN AND AVERAGE DWELLING VALUE, 2001 AND 2011.....	19
TABLE 24: MEDIAN AND AVERAGE DWELLING VALUE, 2001 AND 2011.....	19
FIGURE 3: GIBSONS AVERAGE AND MEDIAN MONTHLY SALE PRICE, NOVEMBER 2012-NOVEMBER 2013	20
FIGURE 4: SECHLT AVERAGE MONTHLY SALE PRICE, NOVEMBER 2012-NOVEMBER 2013 .....	21
FIGURE 5: AREAS A, B AND D AVERAGE MONTHLY SALE PRICE, NOVEMBER 2012-NOVEMBER 2013 .....	22
FIGURE 6: AREAS A, B AND D MEDIAN MONTHLY SALE PRICE, NOVEMBER 2012-NOVEMBER 2013.....	22
TABLE 25: DWELLING TENURE, SUBSIDIZED HOUSEHOLDS AND HOUSEHOLDS SPENDING 30% OR MORE ON SHELTER COSTS, 2011 .....	24
TABLE 26: NUMBER OF HOUSEHOLDS CURRENTLY ON WAIT LISTS FOR AFFORDABLE HOUSING, 2013.....	25
TABLE 27: PROJECTIONS FOR CHANGE IN RENTAL HOUSEHOLDS IN CORE HOUSING NEED, 2011-2036....	26

TABLE 28: HOUSEHOLDS BY HOUSING TYPE IN BC HOUSING UNITS OR RECEIVING BC HOUSING RENTAL SUPPLEMENTS, 2013 .....	28
TABLE 29: HOUSEHOLDS ACCESSING RENTAL ASSISTANCE SUPPLEMENTS OR SHELTER AID FOR ELDERLY RENTERS SUBSIDIES, 2013.....	29
TABLE 30: AFFORDABILITY ANALYSIS FOR SHELTER COSTS, MEDIAN INCOME HOUSEHOLDS (2010) .....	31
TABLE 31: AFFORDABILITY ANALYSIS FOR SHELTER COSTS, COUPLES WITH CHILDREN .....	32
TABLE 32: AFFORDABILITY ANALYSIS FOR SHELTER COSTS, LONE-PARENTS .....	32
TABLE 33: AFFORDABILITY ANALYSIS FOR SHELTER COSTS, SINGLE PERSON HOUSEHOLDS .....	34

# 1. Introduction

## 1.1 Background and Purpose

In 2006, Eberle Planning and Research completed the Sunshine Coast Affordable Housing Study. This study was updated in 2009 using the 2006 Census data. Since the completion of these reports, housing has remained an ongoing priority for local governments and stakeholders. Local governments have adopted policies and plans to further address the issue of housing, and in January 2013 the Sunshine Coast Housing Committee was convened.

The Sunshine Coast Housing Committee was formed as a direct result of the housing studies, to provide a coordinated regional approach to housing issues in Gibsons, Sechelt and the Sunshine Coast Regional District. Through a Memorandum of Understanding, these three local governments have established a funding partnership to convene the Committee and fund a position of Coordinator.

The purpose of the Sunshine Coast Housing Needs Assessment Update is to assess the extent and nature of the need for affordable housing on the Sunshine Coast and determine what kinds of demographic, economic and real estate changes have occurred since 2009.

## 1.2 Data Collection and Non-Response Rates

The data in this report comes from a number of sources. These include:

- Statistics Canada: 2011 Census
- Statistics Canada: 2011 National Household Survey
- Greater Vancouver Real Estate Board
- BC Housing
- BC Non-Profit Housing Association
- Classified listings (craigslist, Coast Reporter, kijiji)

This report follows the template provided by BC Housing,<sup>2</sup> with some modifications on organization, and additional data on the cost of rental and ownership on the Sunshine Coast. In some cases data was supplemented by conversations with stakeholders and local experts on housing issues.

Some of the data cited in this report is from the 2011 National Household Survey. There is significant concern over response rates in the 2011 National Household Survey. Nationally the NHS had a Global Non-Response Rate of 31.4%. Only 2 Sunshine Coast

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<sup>2</sup> Available at:

[http://www.bchousing.org/resources/Partner\\_Resources/Developing\\_Housing\\_Opportunities/Need\\_and\\_Demand\\_Template.pdf](http://www.bchousing.org/resources/Partner_Resources/Developing_Housing_Opportunities/Need_and_Demand_Template.pdf)

jurisdictions had a better response rate than the national average: Gibsons and Sechelt Indian Government District. All remaining jurisdictions had a higher non-response rate than the national non-response rate (see Table 1, below).

The voluntary nature of the survey means that information on certain households may be missing from the survey; in particular, low-income, immigrant and Aboriginal households may have lower response rates. This makes it difficult to draw meaningful conclusions from certain of the statistics provided, particularly income data. The change in survey also makes it difficult to conduct a longitudinal analysis of housing and income trends, as the NHS is essentially a new survey, with a new methodological approach. As such, NHS data provides us a snapshot of 2011, but that snapshot is not always comparable to data provided by the previous long-form Census.

**Table 1: Global Non-Response Rates<sup>3</sup> to the 2011 National Household Survey on the Sunshine Coast**

	Global Non-Response Rate
Gibsons	26.3%
Sechelt	41.4%
Area A: Pender Harbour/Egmont	42.9%
Area B: Halfmoon Bay	47.1%
Area D: Roberts Creek	49.8%
Area E: Elphinstone	34.3%
Area F: West Howe Sound	40.4%
Sechelt Indian Government District (SIGD)	26.1%
Sunshine Coast	36.1%

Source: Statistics Canada National Housing Survey, 2011

This report therefore strives to be as accurate as possible in describing local trends, but is limited by the data.

In addition to Sunshine Coast communities, for some selected indicators, statistics from other communities around BC and the province as a whole have been presented to show how the Sunshine Coast compares to these jurisdictions.

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<sup>3</sup> Global Non-Response Rates refers to the proportion of survey recipients for that National Household Survey who did not complete and return their survey.



## 2. Community Demographic and Economic Profile

### 2.1 Population and Age

Population on the Sunshine Coast rose by 3.1% between 2006 and 2011. This growth has taken place in the District of Sechelt and the Town of Gibsons. Areas A and B also grew, though at a lower rate. All other jurisdictions on the Sunshine Coast have seen population declines as indicated by Table 2.

**Table 2: Total Population of SCRD Jurisdictions, 2011**

Jurisdiction	2011 Population	% change since 2006
Town of Gibsons	4,437	6.1%
District of Sechelt	9,291	9.9%
Area A	2,678	2.1%
Area B	2,675	4.6%
Area D	3,244	-1.9%
Area E	3,482	-2.0%
Area F	2,015	-9.8%
Sechelt Indian Band	797	-3.6%
<b>SCRD</b>	<b>28,619</b>	<b>3.1%</b>

Source: Statistics Canada Census 2011

Table 3 shows population changes in selected comparative BC municipalities. Parksville, Squamish and Nelson all showed significant population growth between 2006 and 2011, while Powell River showed a slight population increase and Sidney showed a decline in population.

**Table 3: Total Population of Comparable BC Municipalities, 2011**

Jurisdiction	2011 Population	% change since 2006
Powell River	13,165	1.60%
Sidney	11,178	-1.20%
Parksville	11,977	9.00%
Squamish	17,158	14.80%
Nelson	10,230	10.50%
<b>British Columbia</b>	<b>4,400,057</b>	<b>7.00%</b>

Source: Statistics Canada Census 2011

Projecting into the future using the same population growth rate of that five-year period, the Sunshine Coast can be expected to grow by nearly 5,000 individuals between 2011 and 2036.

**Table 4: Total Population Projections**

Year	Projection
2016	29,506
2021	30,421
2026	31,364
2031	32,336
2036	33,339

Source: Consultant generated, based on 2006-2011 population growth rates

Table 4 shows the population of Sunshine Coast jurisdictions by age group, and median age. The largest age cohort for each Sunshine Coast jurisdiction is the 45 to 64 year-old age group that collectively represents 36.8% of the total population. Seniors also represent a significant proportion of the population, nearly a quarter of the Sunshine Coast in total. This fact is worth noting by planners trying to anticipate future needs. Beyond this common feature, there is variability in the age profile of different areas within the region. Seniors, who represent a significant proportion--nearly one quarter--of the total Sunshine Coast population, comprise 28.5% of Sechelt residents. However, in Areas D and E they actually represent a lower proportion than the 25 to 44 year old segment. In those jurisdictions this younger age group represents the second-largest proportion of the population, 19.6% and 18.8% respectively. The Sechelt Indian Band has the largest proportion of children (0-14) and youth (13.4%), although Areas D and E also have high proportions of both these younger age cohorts as well.

The population of the Sunshine Coast is generally older than British Columbia as a whole. About 36% of the BC population is 45 or older, while more than 60% of the Sunshine Coast population is 45 or older. BC's median age is 41.9, compared to the Sunshine Coast's median age of 51.6

**Table 5: Population by Age and Median Age, 2011**

	Gibsons	Sechelt	Area A	Area B	Area D	Area E	Area F	Sechelt Indian Band	Sunshine Coast	British Columbia
<b>0-14</b>	12.3%	11.6%	8.9%	13.7%	15.3%	14.8%	13.5%	15.3%	12.7%	15.4%
<b>15-24</b>	10.3%	8.7%	7.8%	9.2%	11.3%	11.2%	8.5%	13.4%	9.7%	12.6%
<b>25-44</b>	17.7%	16.8%	12.8%	16.9%	19.6%	18.8%	17.5%	18.5%	17.2%	26.3%
<b>45-64</b>	33.4%	34.3%	42.8%	40.3%	38.7%	38.1%	40.1%	31.2%	36.8%	30.0%
<b>65+</b>	26.5%	28.5%	27.7%	19.9%	15.1%	17.0%	20.4%	21.7%	23.6%	15.7%
<b>Total</b>	4,435	9290	2690	2665	3240	3475	2005	785	28610	4400055
<b>Median Age</b>	51.4	53.6	56.7	50.9	47.4	48.1	51.3	48.8	51.6	41.9

Source: Statistics Canada Census 2011

## 2.2 Income

Both median and average incomes have risen across most of the Sunshine Coast in the period between 2006 and 2011. The largest income gains were seen in Area E (29% rise) and Sechelt (28%), with significant increases in Area F (21%), Area A (21%), Area B (17%) and Gibsons (16%). Area D and the Sechelt Indian Band both saw a small decrease in median income between 2005 and 2010 (the years for which income was measured in each census), of 4% and 3% respectively. Overall the median income increased by 16% on the Sunshine Coast, while average income has increased by 20% in the period between censuses.

It should be noted that this change in median income is subject to some uncertainty, due to the low response rates for the National Household Survey. As low-income households may be less likely to respond, the rise in median income seen between 2005 and 2010 may be inflated.

**Table 6: 2005 and 2010 Average and Median Household Incomes**

	Median Household Income (for 2005)	Median Household Income (for 2010)	% change in median income	Average Household Income (for 2005)	Average Household Income (for 2010)	% change in average income
Gibsons	\$46,709.00	\$54,088.00	16%	\$57,885.00	\$66,148.00	14%
Sechelt	\$44,255.00	\$56,830.00	28%	\$56,481.00	\$74,422.00	32%
Area A	\$41,493.00	\$50,132.00	21%	\$52,294.00	\$60,090.00	15%
Area B	\$52,808.00	\$61,632.00	17%	\$60,008.00	\$72,751.00	21%
Area D	\$55,486.00	\$53,539.00	-4%	\$70,017.00	\$65,839.00	-6%
Area E	\$50,639.00	\$65,116.00	29%	\$61,462.00	\$80,103.00	30%
Area F	\$52,302.00	\$63,311.00	21%	\$63,789.00	\$81,828.00	28%
SIGD	\$35,918.00	\$34,952.00	-3%	\$38,645.00	\$43,686.00	13%
Sunshine Coast	\$47,947.00	\$55,708.00	16%	\$58,884.00	\$70,777.00	20%

Source: Statistics Canada National Household Survey, 2011

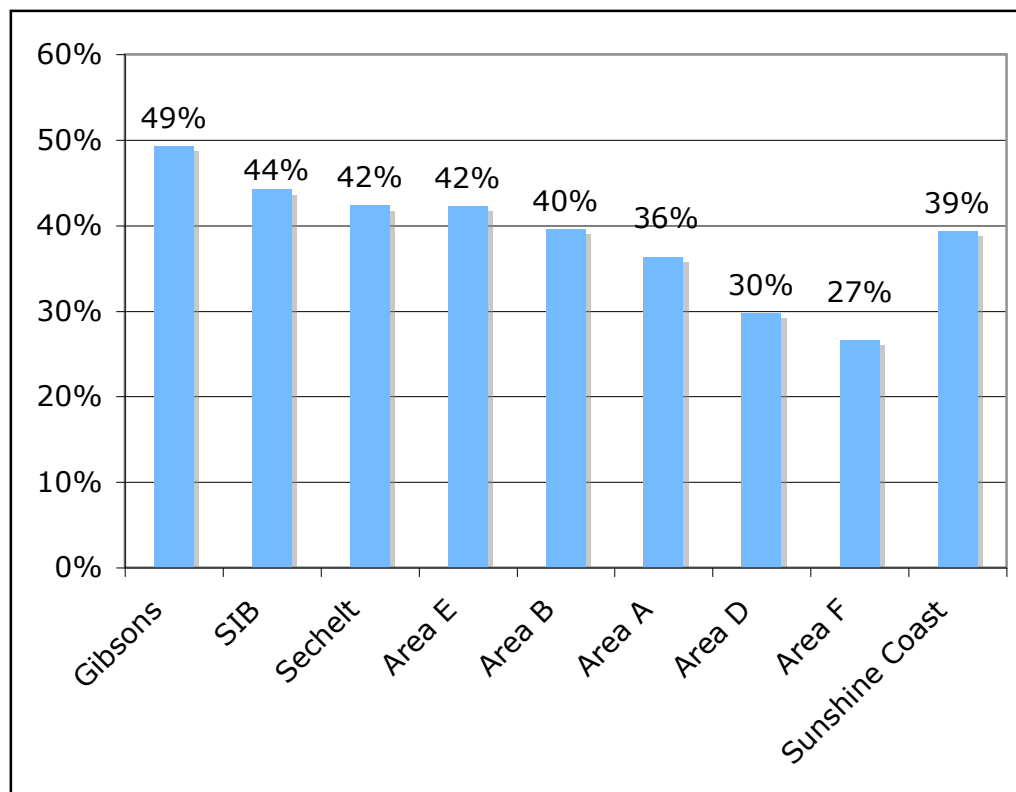
Table 7 shows median income by selected family or household type. Area B has the highest median income for couples with children (\$103,431) and lone-parent families (\$81,216). Sechelt follows for both these groups with couples with children earning a median income of \$90,868 and lone-parents earning a median of \$56,130. Area E has the highest median income for couples without children (\$72,556), while Gibsons has the highest median income for one-person households (\$39,065). Generally lone-parent families earn significantly less than couples with children; Area A has the lowest median income for lone-parent families (\$30,679). Because lone-parent and single-person households earn generally less, they are more likely to rent housing than purchase, given the high cost of ownership housing.

**Table 7: Median Income by Selected Family or Household Type**

	<b>Couple Families with Children</b>	<b>Couple Families Without Children</b>	<b>Lone-Parent Families</b>	<b>One Person Private Household</b>
<b>Gibsons</b>	\$67,624.00	\$69,105.00	\$40,687.00	\$39,065.00
<b>Sechelt</b>	\$90,868.00	\$65,052.00	\$56,130.00	\$32,428.00
<b>Area A</b>	\$73,048.00	\$54,253.00	\$30,679.00	\$36,755.00
<b>Area B</b>	\$103,431.00	\$65,107.00	\$81,216.00	\$37,788.00
<b>Area D</b>	\$88,239.00	\$53,652.00	\$48,686.00	\$17,112.00
<b>Area E</b>	\$87,523.00	\$72,556.00	\$50,289.00	\$28,984.00
<b>Area F</b>	\$67,528.00	\$68,517.00	\$43,284.00	\$25,969.00
<b>SIGD</b>	\$59,981.00	\$53,323.00	\$34,032.00	\$20,598.00
<b>Sunshine Coast</b>	\$86,247.00	\$66,171.00	\$44,848.00	\$31,041.00

Looking at change over a longer period of time, the graph below shows changes in median income between 2000 and 2010. Gibsons saw the largest growth in median income over this 10-year period (49%), while Area F saw the least (27%). The SCR as a whole saw an increase of nearly 40% in this time period.

**Figure 1: Percentage Change in Median Income Between 2000 and 2010**



Source: Statistics Canada National Household Survey, 2011

Compared to other selected BC municipalities, the Sunshine Coast generally saw a significant increase in household median income between 2000 and 2010. BC as a whole saw an increase of 29%, which was outpaced by growth in all Sunshine Coast jurisdictions except Area F.

**Table 8: Change in Median in Comparative BC Municipalities, 2000-2010**

	2000 Median Income	2010 Median Income	% Change
Powell River	\$42,905.00	\$50,850.00	19%
Sidney	\$44,013.00	\$55,687.00	27%
Parksville	\$34,793.00	\$50,261.00	44%
Squamish	\$57,058.00	\$72,751.00	28%
Nelson	\$38,559.00	\$48,077.00	25%
British Columbia	\$46,802.00	\$60,333.00	29%

Source: Statistics Canada Census 2011

### **2.3 Labour and Economy**

As a whole, the labour force has a lower participation, at 58.7%, a lower employment rate of 54.5%, and a lower unemployment rate at 7.2% than British Columbia, which has a participation rate of 64.6%, employment rate of 59.5% and unemployment rate of 7.8%.

Not surprisingly, the Sunshine Coast’s labour force statistics vary significantly by age category. The youth cohort (15-24) has relatively low participation and employment rates when compared with other age groups under 65. This group also has a higher unemployment rate. This is consistent with a cohort that may be engaged more in unskilled labour, or are pursuing education full or part time. The senior (65+) age groups’ labour force characteristics are consistent with a largely retired population, with low participation and employment rates (12.8% and 11.7% respectively) though they do have a relatively high unemployment rate (8.2%).

The 25-to-44 age group has the highest participation and employment rates (85.1% and 79.8% respectively). The 45-to-64 age group also had high participation and employment rates. Both these age groups also conform closely with the participation and employment rates for these age groups in BC as a whole (see Table X), though unemployment rates are slightly lower on the Sunshine Coast.

**Table 9: Sunshine Coast Labour Force Statistics, 2011**

	15-24	25-44	45-64	65+	Total
<b>Total Labour Force Status</b>	2650	4565	10470	6700	24,385
<b>In the Labour Force</b>	1845	3885	7735	855	14325
<b>Employed</b>	1545	3645	7310	785	13290
<b>Unemployed</b>	305	230	420	70	1030
<b>Not in the Labour Force</b>	800	685	2740	5845	10065
<b>Participation Rate</b>	69.6%	85.1%	73.9%	12.8%	58.7%
<b>Employment Rate</b>	58.3%	79.8%	69.8%	11.7%	54.5%
<b>Unemployment Rate</b>	16.5%	5.9%	5.4%	8.2%	7.2%

Source: Statistics Canada National Household Survey, 2011

While the 25-to-44 and 45-to-64 year old age groups are fairly similar to BC as a whole, both seniors (65+) and youth on the Sunshine Coast have lower participation and employment rates and higher unemployment rates than across BC.

**Table 10: British Columbia Labour Force Statistics, 2011**

	15-24	25-44	45-64	65+	Total
<b>Participation Rate</b>	63.4%	84.6%	74.6%	11.5%	65.0%
<b>Employment Rate</b>	54.5%	79.0%	70.1%	11.1%	60.2%
<b>Unemployment Rate</b>	14.0%	6.6%	6.1%	3.5%	7.5%

Source: Statistics Canada National Household Survey, 2011

Employment by occupation has not changed significantly on the Sunshine Coast since 2001. Sales and service (25%) and trades, transport and equipment-related work (16%) represent the two largest sources of occupation for Sunshine Coast residents. Youth (15-24), with nearly two-thirds of youth employment in sales and service jobs, are 3 times more likely than any other age group to be employed doing service work. There has also been a 3% decrease in natural resource and agriculture-related occupations since 2001.

**Table 11: Sunshine Coast Employment by Occupation, 2011**

	<b>15-24</b>	<b>25-44</b>	<b>45-64</b>	<b>65+</b>	<b>Total (2011)</b>	<b>Total (2001)</b>
<b>Management occupations</b>	0%	9%	13%	16%	11%	12%
<b>Business, finance and administration occupations</b>	2%	11%	15%	9%	12%	12%
<b>Natural and applied sciences and related occupations</b>	1%	8%	8%	8%	7%	6%
<b>Health occupations</b>	1%	10%	7%	3%	7%	5%
<b>Occupations in education, law, and social, community and government services</b>	4%	12%	10%	6%	10%	9%
<b>Occupations in arts, culture, recreation and sport</b>	3%	5%	5%	15%	5%	4%
<b>Sales and service occupations</b>	64%	19%	20%	19%	25%	23%
<b>Trades, transport and equipment operators and related occupations</b>	18%	19%	16%	4%	16%	17%
<b>Natural resources, agriculture and related production occupations</b>	6%	4%	3%	9%	4%	7%
<b>Occupations in manufacturing and utilities</b>	2%	3%	4%	5%	3%	5%

Source: Statistics Canada National Household Survey, 2011

### 3. Current Housing

#### 3.1 Households and Dwellings

Table 9 shows the composition of family households on the Sunshine Coast. Lone-parent households, at high risk of poverty, represent between 5% and 11% of households in each jurisdiction. The Sechelt Indian Band has the highest proportion of lone-parent households (11%), followed by Area D (10%) and Gibsons (9%). Area A has the lowest proportion (5%), and Area B is second lowest (6%), which fits with the older demographic nature of these Areas, which have a high proportion of individuals 45 and above. Both areas also have the highest proportion of couples without children.

**Table 12: Household Composition by Family Households, 2011**

	Total private households by household type	One Family households			Non-Census Family Households	
		Couples with children	Couples without children	Lone-parent households	One-person households	Two-person households
<b>Gibsons</b>	2,010	16%	30%	9%	35%	4%
<b>Sechelt</b>	4,295	17%	35%	7%	32%	4%
<b>Area A</b>	1,320	12%	43%	5%	33%	3%
<b>Area B</b>	1,170	23%	41%	6%	24%	3%
<b>Area D</b>	1,365	24%	32%	10%	26%	3%
<b>Area E</b>	1,430	25%	35%	7%	23%	3%
<b>Area F</b>	885	20%	38%	7%	27%	3%
<b>Sechelt Indian Band</b>	355	14%	25%	11%	37%	4%
<b>Sunshine Coast</b>	12,840	19%	35%	7%	30%	3%

Source: Statistics Canada Census 2011

Table 10 shows the composition of non-family households on the Sunshine Coast. One-person households are more likely to experience income issues; these households represent between 23% and 37% of all households on the Sunshine Coast. Area E has the lowest proportion of one-person households (23%), while Area B has 24%. The Sechelt Indian Band has the highest proportion of one-person households (37%), followed by Gibsons (35%).

Two or more-person non-family households represent a relatively low proportion of all Sunshine Coast households: between 3% and 4% in all jurisdictions.



The number of households grew in almost every jurisdiction between 2006 and 2011. Area F saw a decline of 9.2% in the number of households, which corresponds with a 9.8% population decline. Areas D and E saw only a small increase in the number of households, corresponding with small declines in population. Interestingly, the SIGD saw an increase in the number of households of 4.4% (greater than Area B), despite a population decline of 3.6%.

Other jurisdictions all saw a moderate increase in the number of households. Sechelt saw the most household growth (11.1%), followed by Gibsons (7.5%), Area A (6.5%) and Area B (4.0%).

**Table 13: Change in Number of Households, 2006-2011**

	2006	2011	% change
<b>Gibsons</b>	1870	2010	7.5%
<b>Sechelt</b>	3865	4295	11.1%
<b>Area A</b>	1240	1320	6.5%
<b>Area B</b>	1125	1170	4.0%
<b>Area D</b>	1355	1365	0.7%
<b>Area E</b>	1415	1430	1.1%
<b>Area F</b>	975	885	-9.2%
<b>Sechelt Indian Band</b>	340	355	4.4%
<b>Sunshine Coast</b>	12185	12840	5.4%

Source: Statistics Canada Census, 2006 and 2011

Turning from households to dwellings, a significant proportion of the homes on the Sunshine Coast were built prior to 2001. Sechelt has the highest proportion of homes built since 2001 (25.7%), followed by Area A (22.6%), Area B (19.6%), Gibsons (15.2%), SIGD (12.7%), Area E (12.2%), Area D (9.9%) and Area E (5.7%). Area E saw no new homes built between 2006 and 2011.

**Table 14: Age of Dwellings, 2011**

	1960 or Before	1961 to 1980	1981 to 1990	1991 to 2000	2001 to 2005	2006 to 2011
<b>Gibsons</b>	18.4%	23.4%	20.6%	22.6%	7.2%	8.0%
<b>Sechelt</b>	9.8%	22.6%	17.9%	24.1%	10.2%	15.5%
<b>Area A</b>	11.7%	32.2%	18.0%	15.5%	14.5%	8.1%
<b>Area B</b>	4.7%	30.8%	22.0%	22.9%	8.9%	10.7%
<b>Area D</b>	10.3%	39.0%	15.4%	25.4%	5.5%	4.4%
<b>Area E</b>	8.0%	33.4%	15.0%	31.4%	6.6%	5.6%
<b>Area F</b>	17.0%	34.1%	22.7%	20.5%	5.7%	0.0%
<b>SIGD</b>	21.1%	32.4%	8.5%	25.4%	4.2%	8.5%
<b>Sunshine Coast</b>	11.6%	28.4%	18.2%	23.6%	8.8%	9.5%

Source: Statistics Canada National Household Survey, 2011

The need for household repair varies across the Sunshine Coast. In some jurisdictions, such as Gibsons, Area A and Area D, 10% or more of dwellings require some form of major repair. In areas B, E and D between 6% and 8% of dwellings are in need of major repair, while only 4% of Sechelt's dwellings are in need of major repair. This corresponds with Sechelt's relatively new housing stock.

**Table 15: Condition of Dwelling by Jurisdiction, 2011**

	Major repairs	Regular maintenance or minor repairs
<b>Gibsons</b>	10%	90%
<b>Sechelt</b>	4%	96%
<b>Area A</b>	10%	90%
<b>Area B</b>	8%	92%
<b>Area D</b>	11%	89%
<b>Area E</b>	8%	92%
<b>Area F</b>	6%	94%
<b>Sunshine Coast</b>	7%	93%

Source: Statistics Canada National Household Survey, 2011

There are relatively few households living in not-suitable conditions on the Sunshine Coast.<sup>4</sup>

<sup>4</sup> Statistics Canada defines suitability as "Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the size and composition of the household."

**Table 16: Proportion of Suitable and Not Suitable Households, 2011**

	Not Suitable	Suitable
<b>Gibsons</b>	5%	95%
<b>Sechelt</b>	2%	98%
<b>Area A</b>	3%	97%
<b>Area B</b>	6%	94%
<b>Area D</b>	4%	96%
<b>Area E</b>	4%	96%
<b>Area F</b>	3%	98%
<b>SIGD</b>	3%	96%
<b>Sunshine Coast</b>	3%	97%

Source: Statistics Canada National Household Survey, 2011

Table 16 shows the number of building permits issued between 2006 and 2012 on the Sunshine Coast. The SCRDC issued the most building permits (47%) in this time period, followed by Sechelt (42%) and Gibsons (11.2%). Gibsons saw a peak of permits issued in 2007, and in the last two years has seen lower numbers than this peak. Sechelt saw a lower than usual number of permits issued in this time period in 2007, 2008 and 2011. However, in 2010 and 2012 the District issued more building permits than in any other years. The SCRDC saw a steady decline in the number of building permits between 2006 and 2012, from a high point of 228 permits issued in 2006 to only 66 permits issued in 2012.

**Table 17: Residential Building Permits Issued, 2006-2012**

	Gibsons	Sechelt	SCRDC Areas	Total
<b>2006</b>	29	128	228	385
<b>2007</b>	68	120	141	329
<b>2008</b>	30	77	107	214
<b>2009</b>	11	70	115	196
<b>2010</b>	16	138	100	254
<b>2011</b>	29	57	85	171
<b>2012</b>	19	164	66	249
<b>Total</b>	202	754	842	1798

Source: BC Stats, 2012

### 3.2 Rental Housing

The majority of dwellings on the Sunshine Coast are occupant-owned: no jurisdiction has more than 30% rental dwellings. Gibsons has the highest proportion of rental households (29.9%), followed by Area F (27.0%), Area D (23.1%), Sechelt (17.7%) and Area A (14.2%). Dwellings in Areas B and E are more than 90% owned.

**Table 18: Tenure of Dwelling by Jurisdiction, 2011**

	Owned Dwellings	Rented dwellings
<b>Gibsons</b>	70.1%	29.9%
<b>Sechelt</b>	82.9%	17.7%
<b>Area A</b>	86.1%	14.2%
<b>Area B</b>	91.6%	8.4%
<b>Area D</b>	76.9%	23.1%
<b>Area E</b>	92.7%	7.7%
<b>Area F</b>	74.1%	27.0%
<b>SIGD</b>	n/a	n/a
<b>Sunshine Coast</b>	81.8%	18.6%

Source: Statistics Canada Census 2011

Other rural areas in BC have comparable, though slightly higher, rates of rented dwellings. Gibsons and Areas D and F show a high proportion of rented dwellings, on par with Squamish, while Sechelt has a slightly lower proportion of renting households than Sidney, on Vancouver Island.

**Table 19: Tenure of Dwelling in Comparative BC Municipalities, 2011**

	Owned Dwellings	Rented dwellings
<b>Powell River</b>	78%	22%
<b>Sidney</b>	80%	20%
<b>Parksville</b>	78%	22%
<b>Squamish</b>	73%	27%
<b>Nelson</b>	63%	37%
<b>British Columbia</b>	70%	30%

Source: Statistics Canada Census 2011

The consultant conducted a rental market survey based on listings in the Coast Reporter, Sunshine Coast Craigslist.com and kijiji.ca. The survey was conducted between December 7 and January 7 2013/14 for all rental housing listed (see Section 1 for more on methods). The table below shows the costs of rental units in each Sunshine

Coast jurisdiction.<sup>5</sup> Overall, Area A has the least expensive rental market on the Sunshine Coast, with 1 and 2 bedroom units costing \$704 and \$725 respectively. The Gibsons rental is the next least expensive, with 2-bedroom units averaging slightly less than \$1000 per month. Sechelt has high average costs for a 1-bedroom unit, but cheaper 2-bedroom units than Gibsons. Roberts Creek and Area B have the highest costs for 2 and 3-bedroom units.

**Table 20: Cost of Rental by Unit Type and Jurisdiction, January 2014**

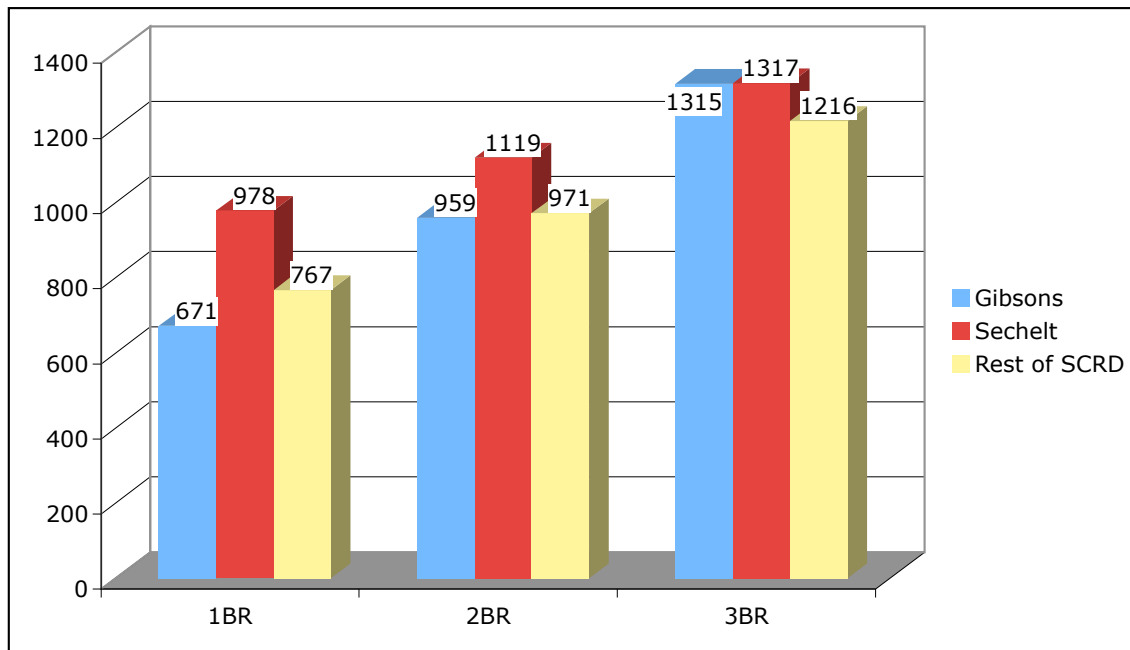
	Bachelor/Trailer	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
<b>Gibsons and Area</b>	\$691.67	\$765.50	\$977.75	\$1,342.50	\$1,433.33
<b>Sechelt</b>	\$788.13	\$847.06	\$964.00	\$1,430.56	\$1,625.00
<b>Area A</b>	n/a	\$704.17	\$725.00	\$1,008.33	n/a
<b>Area B</b>	n/a	\$833.33	\$1,000.00	\$1,533.33	\$2,000.00
<b>Area D</b>	\$566.67	\$806.25	\$1,200.00	\$1,500.00	\$1,325.00

Rental costs have remained relatively stable, and in some cases dropped, since 2009's Housing Needs Assessment Update. In Gibsons 1-bedroom units have increased by an average of 14% since 2009, about 3.5% per year. Two and three bedroom units in Gibsons saw small increases (of 2% each or 0.5% per year). Rent for smaller units in Sechelt appears to have decreased over this time period, with 1 and 2-bedroom units averaging about 13% and 14% less than in 2009, respectively. Three-bedroom units have increased by about 9%, slightly more than 2% per year.

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<sup>5</sup> Gibsons is combined with Areas E and F for the purposes of this survey. Classified listings do not always distinguish between the rural areas and Gibsons, and as such it is not always possible to geographically divide the Town of Gibsons with Areas E and F that border on it.

**Figure 2: Average Cost of Rent on the Sunshine Coast, 2009**



Source: Adapted from Eberle Planning and Research *et al.*, 2009

During this period of time, the Sunshine Coast had a number of listings for a range of unit-types in all jurisdictions. The overall vacancy rate for the Sunshine Coast is about 6%, ranging from 3% in Area D to 13% in Area B. About 1/3 of the listed rental units are 3-bedrooms or more, and likely inappropriate for single occupants or lone-parent families. However, this means that approximately two-thirds of units are bachelor, 1-bedroom or 2-bedroom units.

**Table 21: Vacancy Rates, Sunshine Coast, December 2013-January 2014**

	Number of Rentals	Number of Listings	Vacancy Rate for All Rentals
<b>Gibsons and Area</b>	951	54	6%
<b>Sechelt</b>	759	55	7%
<b>Area A</b>	189	13	7%
<b>Area B</b>	98	13	13%
<b>Area D</b>	315	11	3%
<b>Sunshine Coast</b>	2312	146	6%

Conversations with local property managers support the findings of this survey. Adam Major, with Holywell Properties estimated current vacancy rates to be around 5%, up from the low vacancies of 2006 to 2008. He attributed the tenant-friendly rental market to the low volume of home sales in the area, and consequent need for owners to ensure

revenue from their properties turning to rental. This does suggest revitalization of the housing market would once again mean increased pressure on the housing market.<sup>6</sup>

Lorien Gosling, of Key Properties, estimated a lower vacancy rate for the units managed by that company. She noted that before Christmas there were more vacancies; however, since the beginning of January, vacancies for their properties had dropped to between 1 and 2%.<sup>7</sup> This may reflect a seasonal variation in rental availability as opposed to a long-term trend.

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<sup>6</sup> Personal conversation, Adam Major: January 20, 2014.

<sup>7</sup> Personal conversation, Lorien Gosling: January 20, 2014.

### 3.3 Owned Housing

#### Change in Dwelling Value

Median and average home values continued to increase between 2006 and 2011. Both values show a much more moderate pace of growth than between 2001 and 2006, when housing costs increased significantly across the Sunshine Coast. Growth in median dwelling value across the region ranged between 8% (Gibsons) and 25% (Halfmoon Bay), while growth in average dwelling value ranged between 2% (Area D) and 20% (Gibsons and Area F).

**Table 22: Median and Average Dwelling Value, 2006 and 2011**

	Median Dwelling Value 2006	Median Dwelling Value 2011	% change	Average Dwelling Value 2006	Average Dwelling Value 2011	% change
<b>Gibsons</b>	\$371,000.00	\$400,465.00	8%	\$379,791.00	\$455,285.00	20%
<b>Sechelt</b>	\$349,500.00	\$399,711.00	14%	\$404,987.00	\$452,940.00	12%
<b>Area A</b>	\$349,877.00	\$421,583.00	20%	\$470,909.00	\$515,320.00	9%
<b>Area B</b>	\$400,782.00	\$499,876.00	25%	\$538,206.00	\$591,417.00	10%
<b>Area D</b>	\$449,495.00	\$500,316.00	11%	\$533,149.00	\$544,304.00	2%
<b>Area E</b>	\$379,913.00	\$424,581.00	12%	\$411,679.00	\$483,029.00	17%
<b>Area F</b>	\$400,596.00	\$448,795.00	12%	\$471,310.00	\$567,125.00	20%
<b>Sunshine Coast</b>	\$383,570.00	\$413,969.00	8%	\$443,057.00	\$494,868.00	12%

Source: Statistics Canada National Household Survey, 2011

Taking a longer view of increased housing cost by comparing 2001 and 2011 Census data shows that this 10-year time period has seen significant increases in both median and average dwelling value for all Sunshine Coast jurisdictions. The table below shows that median dwelling values have increased between 111% (Area A) and 150% (Gibsons and Area B), while average dwelling values have increased by between 116% (Area A) and 168% (Area D).



**Table 23: Median and Average Dwelling Value, 2001 and 2011**

	Median Dwelling Value 2001	Median Dwelling Value 2011	% change	Average Dwelling Value 2001	Average Dwelling Value 2011	% change
<b>Gibsons</b>	\$159,896.00	\$400,465.00	150%	\$178,711.00	\$455,285.00	155%
<b>Sechelt</b>	\$170,511.00	\$399,711.00	134%	\$193,687.00	\$452,940.00	134%
<b>Area A</b>	\$199,994.00	\$421,583.00	111%	\$238,167.00	\$515,320.00	116%
<b>Area B</b>	\$199,910.00	\$499,876.00	150%	\$226,992.00	\$591,417.00	161%
<b>Area D</b>	\$219,450.00	\$500,316.00	128%	\$244,135.00	\$544,304.00	123%
<b>Area E</b>	\$174,887.00	\$424,581.00	143%	\$179,949.00	\$483,029.00	168%
<b>Area F</b>	\$194,580.00	\$448,795.00	131%	\$236,150.00	\$567,125.00	140%
<b>Sunshine Coast</b>	\$179,376.00	\$413,969.00	131%	\$207,011.00	\$494,868.00	139%

Source: Statistics Canada; Census 2001, National Household Survey 2011

Sunshine Coast dwelling values are comparable to the increased dwelling values in other BC communities. A number of BC communities saw significant increases in dwelling values between 2001 and 2011. Median dwelling values in Sidney, Parksville, Squamish and Nelson all increased by more than 130% in that ten-year period, while Powell River median dwelling value increased 108%.

**Table 24: Median and Average Dwelling Value, 2001 and 2011**

	Median Dwelling Value 2001	Median Dwelling Value 2011	% change	Average Dwelling Value 2001	Average Dwelling Value 2011	% change
<b>Powell River</b>	\$125,032.00	\$260,024.00	108%	\$130,346.00	\$274,546.00	111%
<b>Sidney</b>	\$189,363.00	\$450,051.00	138%	\$201,158.00	\$482,012.00	140%
<b>Parksville</b>	\$139,438.00	\$341,293.00	145%	\$144,519.00	\$354,910.00	146%
<b>Squamish</b>	\$199,913.00	\$495,859.00	148%	\$200,237.00	\$495,972.00	148%
<b>Nelson</b>	\$149,640.00	\$349,879.00	134%	\$161,393.00	\$365,792.00	127%
<b>British Columbia</b>	\$199,687.00	\$448,835.00	125%	\$230,645.00	\$543,635.00	136%

Source: Statistics Canada; Census 2001, National Household Survey 2011

### Monthly Residential Sales, 2012-2013

The average and median monthly sales prices of a single-family home in Gibsons<sup>8</sup> rose slightly between November 2012 and November 2013. Over this period of time, the cost of housing peaked in summer months (with the exception of July) and generally trended lower in winter, demonstrating a regional trend around housing costs. The cost for townhomes and apartments also fluctuated over this year-long period. However, due to the lower volume of sales, in some months no townhome or apartment sales took place.

**Figure 3: Gibsons Average and Median Monthly Sale Price, November 2012- November 2013**



Source: REBGV, 2013

Detached single homes in Sechelt generally demonstrated a more stable average monthly sale value throughout 2013, generally remaining between about \$350,000 and \$400,000. In November 2013 it dipped slightly to just under \$315,000. Average sales value for apartments was significantly more erratic, with a peak in June 2013 of more than \$600,000. This average was likely based on a low volume of sales for a few luxury apartments, and may not be indicative of the broader apartment/condominium market in Sechelt. Townhome sales stayed relatively stable, with most months (where a sale occurred) averaging between \$200,000 and \$300,000.

<sup>8</sup> Note: The REBGV does not include data for Areas E and F of the SCR D, as these are aggregated under Gibsons.

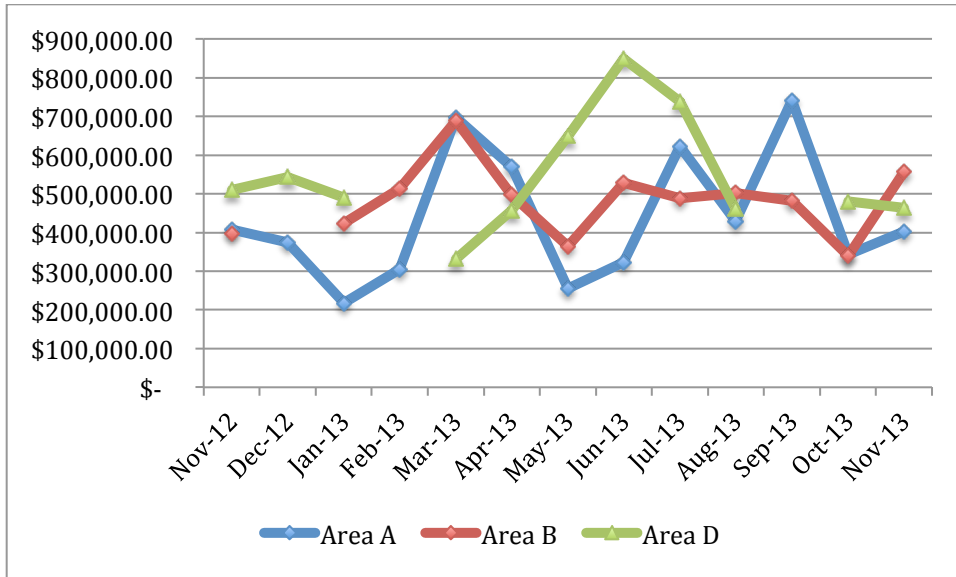
**Figure 4: Sechelt Average Monthly Sale Price, November 2012-November 2013**



Source: REBGV, 2013

The housing market in rural areas of the SCR D is predominantly detached single-family dwellings, shown in the graph below. Areas A, B and D all demonstrated fluctuation throughout 2013 in average sale prices of single-family dwellings. In Area D (Roberts Creek), average value peaked in June, at nearly \$850,000. Area A (Pender Harbour Egmont) saw the average sale value peak in September, at over \$740,000, while Area B (Halfmoon Bay) saw a peak earlier in the year, in March (with an average sale value of nearly \$700,000).

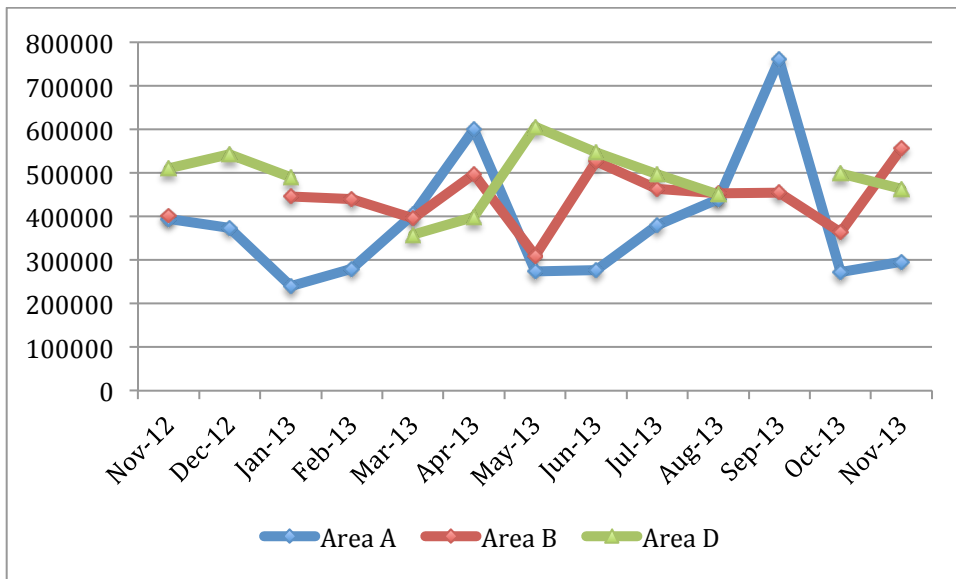
**Figure 5: Areas A, B and D Average Monthly Sale Price, November 2012- November 2013**



Source: REBGV, 2013

Figure 6 shows median sale prices for Areas A, B and D between November 2012 and November 2013. Area A's peak median sale value was \$760,000 in September 2013; however, in October and November of that year the median sale price declined to below \$300,000. Area B's peak median value was in November 2013, \$555,750, while Area D's peak median value was in June 2013, \$848,808.

**Figure 6: Areas A, B and D Median Monthly Sale Price, November 2012- November 2013**



Source: REBGV, 2013

## 4. Current and Emerging Affordable Housing Need

### 4.1 Homelessness

Although a homeless count has not been conducted since 2009 on the Sunshine Coast, during the winter of 2013/14 the Extreme Weather Emergency Shelter (EWES) and the Cold Weather Shelter (CWS) partnered to ensure that shelter beds were available all winter for the first time in Sunshine Coast history. Although statistics had not been compiled for the entire 2013/14 winter, the following was provided by the EWES and CWS staff (data reflects usage between mid-November and mid-March):

- CWS number of stays: 501 stays
- CWS number of nights open: 83 nights
- EWES number of stays: 257 stays
- EWES number of nights open: 43 nights

The total usage rates for the two shelters combined indicate that shelters were open for a total of 126 nights between mid-November and mid-March. There was an average of six individuals staying in the shelter per night. This was the first winter where a community shelter operated to fill gaps in the Extreme Weather Shelter's schedule. Having consistency in nights open increased usage of the shelter allowing individuals who are chronically homeless or marginally housed to rely on the shelter and make use of the services associated with it (e.g. meal and support services).

These usage rates show a strong need for low-barrier supportive housing on the Sunshine Coast for individuals who cannot be appropriately housed elsewhere. This issue has been highlighted in the past, in a 2011 study: *Homelessness and Risk on the Sunshine Coast*.<sup>9</sup>

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<sup>9</sup> Available at:

<http://www.scrd.ca/files/File/Community/Planning/Needs%20&%20Assessments%20Homelessness%20and%20Risk%20on%20the%20Sunshine%20Coast.pdf>

## 4.2 Subsidized Housing

All subsidized<sup>10</sup> households are located in Gibsons and Sechelt. In Gibsons 10.8% of rental households are subsidized, while in Sechelt 16.1% of tenant households are subsidized.

**Table 25: Dwelling tenure, subsidized households and households spending 30% or more on shelter costs, 2011**

	Proportion of tenant households in subsidized housing	Number of tenant households in subsidized housing	Proportion of tenant households spending 30% or more of household total income on shelter costs	Number of tenant households spending 30% or more of household total income on shelter costs
<b>Gibsons</b>	10.8%	65	48.3%	292
<b>Sechelt</b>	16.1%	119	51.0%	377
<b>Area A</b>	0.0%	0	47.5%	95
<b>Area B</b>	0.0%	0	33.3%	30
<b>Area D</b>	0.0%	0	60.3%	190
<b>Area E</b>	0.0%	0	22.7%	25
<b>Area F</b>	0.0%	0	34.8%	58
<b>SIGD</b>	0.0%	0	0.0%	0
<b>Sunshine Coast</b>	10.9%	184	47.5%	1067

Source: Statistics Canada National Household Survey, 2011

A significant proportion of tenant households pay 30% or more of their total income on shelter costs. Anywhere from one third (Area B) to 60% (Area D) of renting households are paying this high proportion of income to shelter costs, indicating a need to increase affordable rental opportunities in all Sunshine Coast jurisdictions, except the Sechelt Indian Band.

<sup>10</sup> Statistics Canada defines subsidized as “housing [that] includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

### 4.3 Current and Emerging Unmet Housing Need

Table 26 shows that there are currently 43 households on waitlists for affordable housing, most of them seniors (58%) or people with disabilities (35%). Others on the waitlist include households that need wheelchair modified units (5%) and family units (2%). However, this table does not account for additional waitlists operated by non-profit societies. Coast Housing Society reports that there are 20 applicants (families) for low-income family housing on a wait list that are not captured by the BC Housing Registry. This brings the number of households who need affordable housing to at least 63.

**Table 26: Number of Households Currently on Wait Lists for Affordable Housing, 2013**

Housing Registry Applicant Category	Egmont	Garden Bay	Gibsons	Halfmoon Bay	Madeira Park	Roberts Creek	Sechelt	Total Households
Family	0	0	0	0	0	0	1	1
People with Disabilities	1	1	7	1	0	0	5	15
Seniors	1	0	4	1	2	3	14	25
Wheelchair Modified	0	0	1	0	0	0	1	2
Singles	0	0	0	0	0	0	0	0
Rent Supplement	0	0	0	0	0	0	0	0
<b>Total Households</b>	<b>2</b>	<b>1</b>	<b>12</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>21</b>	<b>43</b>

Source: BC Housing 2013

Table 27 shows an analysis conducted by BC Non-Profit Housing Association, projecting core housing need<sup>11</sup> in 2011 (as data is not available), to 2021 and 2036. These

<sup>11</sup> Canada Mortgage and Housing Corporation defines core housing need as follows: “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](#)).

- [Adequate](#) housing are reported by their residents as not requiring any major repairs.
- [Affordable](#) dwellings costs less than 30% of total before-tax household income.
- [Suitable](#) housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards

projections are based on two scenarios. Scenario A is a Constant Tenure scenario that assumes the same proportion of rental to ownership as seen in 2006. Scenario B represents a Shifting Tenure scenario, assumes the change in tenure patterns seen over the preceding decade continue; for the Sunshine Coast this is a slight shift away from rental and toward ownership. This means that Scenarios A and B are very close in terms of their projections.

Table 27 shows that in 2011 there were approximately 840 households in core housing need, representing more than one-third of all rental households. These are households that are not currently served by any government subsidy program, though they may be on a wait list or the BC Housing registry. Between 2011 and 2021 an average of 18 households in core housing need will be added each year to the local population, leading to an increase of approximately 180 new households in core housing need in this 10-year period. Over the long-term, households in core housing need are projected to grow by approximately 39% between 2011 and 2036. By 2036, nearly 37% of renting households will be in core housing need.

**Table 27: Projections for Change in Rental Households in Core Housing Need, 2011-2036**

Year	Scenario A: Constant Tenure		Scenario B: Shifting Tenure	
	Rental Demand	Core Need	Rental Demand	Core Need
2011	2,400	840	2,400	840
2021	2,794	1,023	2,789	1,018
2036	3,174	1,166	3,166	1,158
Increase 2011-2036	774	326	766	318

Source: BCNPHA, 2012

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OR,

If its housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards).”



This report also shows that BCNPHA estimated that 1,122 ownership households were in core housing need in 2011, and projected that this would grow to between 1,237 and 1,242 by 2021 and between 1,338 and 1,349 by 2036. By 2036, the projections show that over 2,500 households on the Sunshine Coast (approximately 15%) will be in core housing need.

## 5. Current Affordable Housing Supply

### 5.1 Current Occupiers of Affordable Housing

There are a total of 217 units of social housing available on the Sunshine Coast, of which over 95% are in Sechelt and Gibsons. About 58% of social housing units are housing for low-income seniors, while slightly more than one-fifth are units for low-income families and about 16% are for individuals with special needs. There are seven units for women and children fleeing violence and four units (subsidies) for homeless individuals who have been housed.

**Table 28: Households by Housing Type in BC Housing Units or Receiving BC Housing Rental Supplements, 2013**

Client Group	Egmont	Garden Bay	Gibsons	Halfmoon Bay	Madeira Park	Roberts Creek	Sechelt	Total
Homeless Housed	0	0	0	0	0	0	4	4
Low Income Families	1	0	11	5	2	1	26	46
Low Income Seniors	0	0	42	0	0	0	83	125
Rent Assist Families (non-RAP subsidy)	0	0	0	0	0	0	1	1
Special Needs	0	0	4	0	0	0	30	34
Women and Children Fleeing Violence	0	0	0	0	0	0	7	7
<b>Total Units</b>	<b>1</b>	<b>0</b>	<b>57</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>151</b>	<b>217</b>

Source: BC Housing 2013

The high proportion of middle-aged and senior residents of the Sunshine Coast will likely increase the need for additional seniors housing, particularly for independent but low-income seniors. As noted above, there were approximately 840 households in core housing need in 2011, indicating a need for more affordable housing not just for seniors, but also low-income families and individuals, lone-parents and persons with special needs.

In addition to the 217 units of social housing, BC Housing also currently has agreements and/or subsidies for 132 units dedicated to frail seniors (i.e. assisted living), which is generally considered medical treatment and not in the affordable housing spectrum. Finally, there are 183 subsidies through the Rental Assistance Program (RAP) or Shelter Aid for Elderly Renters (SAFER) program. Most of these are in Sechelt (39%) and

Gibsons (37%), while the remaining units are in Roberts Creek (15%), Halfmoon Bay (5%) and Area A (4%).

**Table 29: Households Accessing Rental Assistance Supplements or Shelter Aid for Elderly Renters Subsidies, 2013**

	Number of Households							
Program	Egmont	Garden Bay	Gibsons	Halfmoon Bay	Madeira Park	Roberts Creek	Sechelt	Total Households
Shelter Aid for Elderly Renters (SAFER) Program	0	1	45	1	3	2	39	91
Rental Assistance Program (RAP)	1	0	23	8	2	25	33	92

Source: BC Housing 2013

### **5.2 Vacant Units Within the Social Housing Sector**

BC Housing reported no vacant units in the social housing sector on the Sunshine Coast.

### **5.3 Committed Supply of New Affordable Housing**

BC Housing reported no new affordable housing developments currently planned for the Sunshine Coast.

## 6. Gap Analysis

### 6.1 Analysis of Ownership Housing

The housing market has slowed appreciably since the original study was conducted in 2006. Between 2006 and 2011 the median value of dwellings on the Sunshine Coast rose by between 8% and 25%, rising at a rate comparable to or less than the rise in median income through much the region in that same time period. Two notable jurisdictions saw decreases in median household income in this time period: Area D (Roberts Creek) and the Sechelt Indian Band. This corresponds with the downturn in the housing market that took place in 2008. Under these conditions rising incomes generally keep pace with the rising cost of housing.

Median income rose in all Sunshine Coast jurisdictions between 2000 and 2010 at a greater rate than many other comparable communities in British Columbia. On the Sunshine Coast the smallest increase in median income occurred in Area F (27% increase) and is comparable to the rise in median income for all of British Columbia (29%). The largest increase was seen Gibsons, which saw household median income rise by 49% in this time period. In summary, household median incomes on the Sunshine Coast are doing as well as or better than other comparable jurisdictions and BC as a whole. However, despite this positive change with regards to income, this period also included a significant housing boom for the Sunshine Coast. The early 2000s saw large increases in the cost of housing in the region, and while this slowed in the period after 2008, high home prices still represent a significant concern for first-time buyers.

Table 30 shows the purchasing power for households with the median household income. The affordable mortgage amount for median income households on the Sunshine Coast ranges from about \$236,500 to \$308,000. Assuming these households have already saved for a down payment, they would still not earn enough to afford a median-value home.<sup>12</sup> The gap between what a median household can afford and the median dwelling value ranges from \$116,581 in Area E to \$208,376 in Area D.

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<sup>12</sup> It should also be noted that saving for a down payment may itself represent a barrier to ownership for some households.

**Table 30: Affordability Analysis for Shelter Costs, Median Income Households (2010)<sup>13</sup>**

	Median Household Income (for 2010)	Amount for Affordable Mortgage Payments (Monthly)	Mortgage Amount (after down payment)	Total Cost of Dwelling (including down payment)	Median Dwelling Value 2011	Gap
<b>Gibsons</b>	\$54,088.00	\$1,352.20	\$235,000.00	\$258,500.00	\$400,465.00	-\$141,965.00
<b>Sechelt</b>	\$56,830.00	\$1,420.00	\$245,000.00	\$269,500.00	\$399,711.00	-\$130,211.00
<b>Area A</b>	\$50,132.00	\$1,253.30	\$215,000.00	\$236,500.00	\$421,583.00	-\$185,083.00
<b>Area B</b>	\$61,632.00	\$1,540.80	\$265,000.00	\$291,500.00	\$499,876.00	-\$208,376.00
<b>Area D</b>	\$53,539.00	\$1,338.48	\$230,000.00	\$253,000.00	\$500,316.00	-\$247,316.00
<b>Area E</b>	\$65,116.00	\$1,627.00	\$280,000.00	\$308,000.00	\$424,581.00	-\$116,581.00
<b>Area F</b>	\$63,311.00	\$1,582.00	\$270,000.00	\$298,000.00	\$448,795.00	-\$150,795.00
<b>Sunshine Coast</b>	\$55,708.00	\$1,392.70	\$240,000.00	\$264,000.00	\$413,969.00	-\$149,969.00

Table 31 shows an affordability analysis for couples with children. While couples with children in all Sunshine Coast communities have a higher median income than the median household income, there nonetheless remains a significant gap between income and median dwelling value. In Sechelt, median earning couples with children can afford a median-priced dwelling, all other communities have a gap. This range from \$12,081 in Area E to \$129,795 in Area F.

<sup>13</sup> The mortgage amount estimates in this table are based on a 5% interest rate, amortized over 25 years on a monthly payment schedule. It is assumed that households would already have a down payment saved. Households would pay no more than 30% of their gross income toward shelter costs. This is likely a generous estimate, as it does not account for utilities and property tax that are generally considered housing costs. Calculations use Statistics Canada median income data and the CMHC mortgage calculator.

**Table 31: Affordability Analysis for Shelter Costs, Couples with Children**

	Couples with Children: Median Household Income (for 2010)	Amount for Affordable Mortgage Payments (Monthly)	Mortgage Amount (after down payment)	Total Cost of Dwelling (including down payment)	Median Dwelling Value 2011	Gap
<b>Gibsons</b>	\$67,624.00	\$1,690.60	\$290,000.00	\$319,000.00	\$400,465.00	-\$81,465.00
<b>Sechelt</b>	\$90,868.00	\$2,271.70	\$390,000.00	\$429,000.00	\$399,711.00	\$29,289.00
<b>Area A</b>	\$73,048.00	\$1,826.20	\$310,000.00	\$341,000.00	\$421,583.00	-\$80,583.00
<b>Area B</b>	\$103,431.00	\$2,585.78	\$440,000.00	\$484,000.00	\$499,876.00	-\$15,876.00
<b>Area D</b>	\$88,239.00	\$2,205.98	\$375,000.00	\$412,500.00	\$500,316.00	-\$87,816.00
<b>Area E</b>	\$87,523.00	\$2,188.08	\$375,000.00	\$412,500.00	\$424,581.00	-\$12,081.00
<b>Area F</b>	\$67,528.00	\$1,688.20	\$290,000.00	\$319,000.00	\$448,795.00	-\$129,795.00
<b>Sunshine Coast</b>	\$86,247.00	\$2,156.18	\$370,000.00	\$407,000.00	\$413,969.00	-\$6,969.00

## 6.2 Analysis of Rental Market

The current rental situation on the Sunshine Coast has improved since the 2009 Update was released. Vacancy rates remain favourable for tenants, and in some cases rental costs have actually decreased. Conversations with rental property managers show that the market does fluctuate considerably, but that generally because homes are not selling in the current market, and owners are trying to ensure that they do not lose money on their investment. Some of the improvement in the rental situation may also be attributed to the legalization of secondary suites since 2006.

Table 32 shows an analysis of rental affordability for lone-parent families, renting two-bedroom units. Generally lone-parents earning a median income are able to afford rental for a two-bedroom. In Gibsons, Area A and Area D parents would not be able to afford more than a 2-bedroom; however, in Sechelt and Area B a three-bedroom would remain affordable for a lone-parent family earning median income.

**Table 32: Affordability Analysis for Shelter Costs, Lone-Parents**

	Median Household Income (for 2010)	Amount for Affordable Rent Payments (2-Bedroom)	Average Rent (2-Bedroom)	Gap
<b>Gibsons and Area A</b>	\$40,687.00	\$1017.18	\$977.75	\$39.43
<b>Sechelt</b>	\$56,130.00	\$1403.25	\$964.00	\$439.25
<b>Area A</b>	\$30,679.00	\$766.98	\$725.00	\$41.97
<b>Area B</b>	\$81,216.00	\$2030.40	\$1,000.00	\$1,030.40
<b>Area D</b>	\$48,686.00	\$1217.15	\$1,200.00	\$17.15

Table 33 shows an analysis of rental affordability for single person households, earning a median income, which are generally affordable. In Roberts Creek, however, there is a significant gap between median income for single-person households, because their median income is much lower than in other Sunshine Coast communities. There is a small gap between affordable one-bedroom rents and an affordable rent payment (approximately 36 dollars).

**Table 33: Affordability Analysis for Shelter Costs, Single Person Households**

	<b>Median Household Income (for 2010)</b>	<b>Amount for Affordable Rent Payment (1-Bedroom)</b>	<b>Average Rent (2-Bedroom)</b>	<b>Gap</b>
<b>Gibsons</b>	\$39,065.00	976.625	\$765.50	\$211.13
<b>Sechelt</b>	\$32,428.00	810.7	\$847.06	-\$36.36
<b>Area A</b>	\$36,755.00	918.875	\$704.17	\$214.71
<b>Area B</b>	\$37,788.00	944.7	\$833.33	\$111.37
<b>Area D</b>	\$17,112.00	427.8	\$806.25	-\$378.45

This analysis shows that generally rental units are affordable for lone-parent and single-person households. However, it should be noted that while the rental market has improved since 2009, this is contingent upon a relatively low volume of sales. If the real estate market improves in the future, the rental market will very likely face the same pressures it did in 2006. This could significantly alter the cost of renting and the availability of units on the Sunshine Coast.

It is also important to note that this affordability analysis is for median earners. Fifty percent of lone-parent and single-person households earn less than median income, and may not be able to afford appropriate housing.



### **6.3 Analysis of Core Housing Need and Homelessness**

Analysis completed by BCNPHA shows that in 2011 there were approximately 840 renting households in core housing need on the Sunshine Coast, and approximately 1,962 households in total in core housing need, representing about 15% of all households. Despite median-earning households being able to afford rents on the Sunshine Coast, about one-third of renters and nearly 11% of owners are in core housing need. This indicates a strong need for the development of affordable rental housing, to meet the needs of rental households in core housing need. It also indicates that there is a need for more affordable ownership housing on the Sunshine Coast, to meet the needs of the more than 10% of owners in core housing need.

Homelessness also continues to be an issue local community service and faith organizations struggle to address. For the first time during the winter of 2013-14, a cold weather shelter has been open every night, due to a combined Extreme Weather Emergency Shelter funded by BC Housing and a locally funded Cold Weather Shelter. Usage has been high, with an average of between 6 and 8 regular users in the shelter every night. These clients are generally high-needs and hard to house, many with concurrent disorders. There are no low-barrier or long-term supportive housing options on the Sunshine Coast that currently meet their needs. There is a strong need for some form of long-term housing to address the needs of this population.

### **6.4 Other Forms of Housing**

Other, more specialized, forms of housing were also considered in the 2006 Sunshine Coast Affordable Housing Study. This report cites the need for additional resources for seniors, low-income families and individuals and homeless persons.

Since 2006, 70 units of seniors housing have been added to the local housing stock. This represents a good step to addressing seniors housing needs; however, given the aging demographics of the Sunshine Coast much more seniors housing will be needed in the next 10 to 15 years. There are currently 25 individuals on BC Housing waitlists for some form of seniors housing.

The Legacy Housing development in Sechelt for mental health clients added 8 units of special needs housing to the local housing stock. At present, there are no permanent resources (e.g. emergency shelter) to address homelessness, but a dedicated committee (the Sunshine Coast Homelessness Advisory Committee) is currently working to coordinate short and long-term solutions to homelessness. There are currently 15 people with disabilities on BC Housing waitlists.

Since 2006 there has been no purpose-built rental development on the Sunshine Coast, and no additional low-income or subsidized housing for individuals and families. With the projected addition of 180 households in core housing need to the Sunshine Coast

between now and 2021, this type of housing represents a significant gap in existing housing stock.