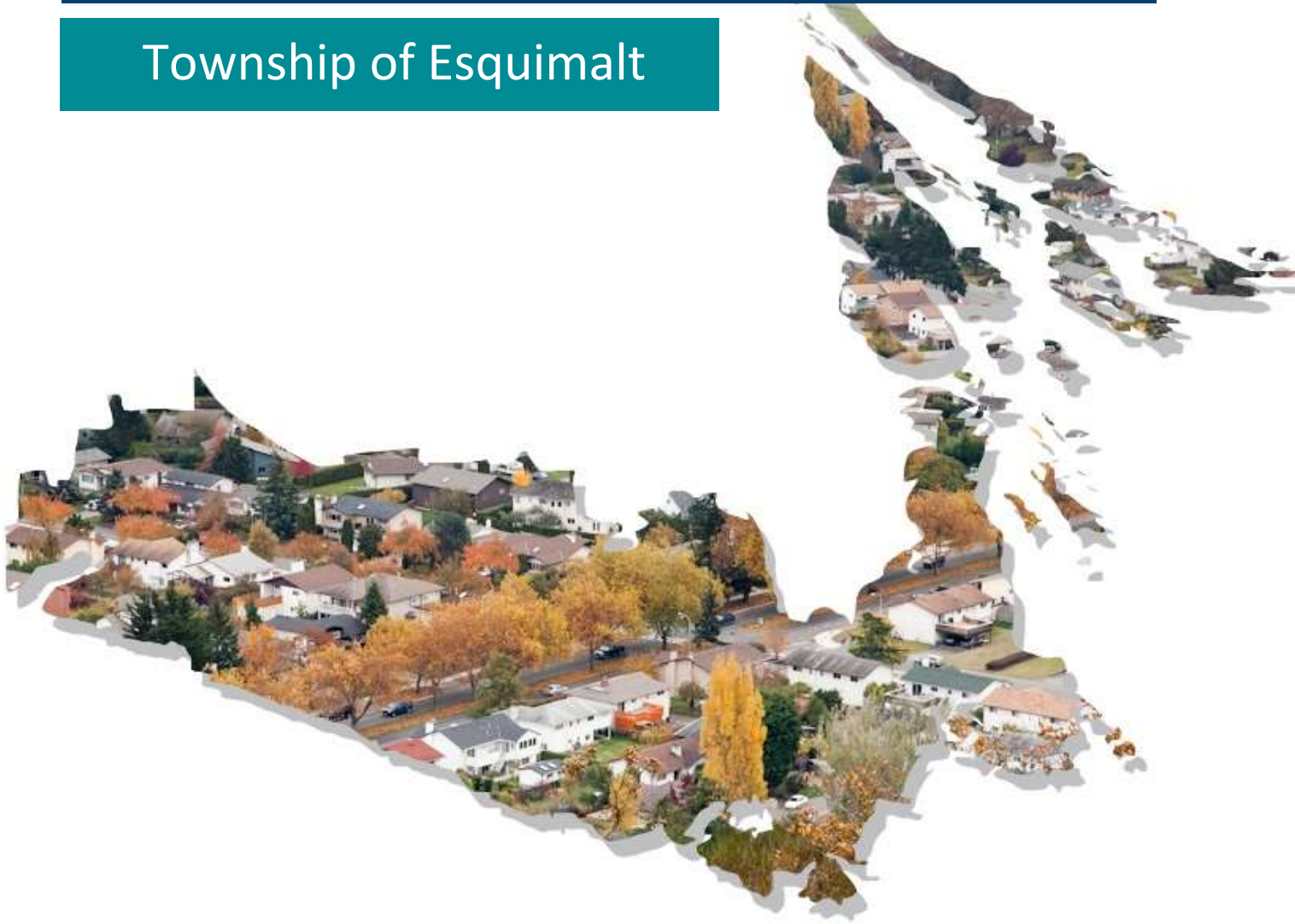


Capital Regional District Housing Needs Assessment

Township of Esquimalt



October 2020

Esquimalt Housing Profile

This profile summarizes the findings of the Township of Esquimalt's 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

The Township of Esquimalt is a closely knit caring community whose citizens represent a wide socioeconomic and demographic spectrum. Esquimalt covers 7.08 kilometers and, in 2016, had a population of 17,655 or 4.6% of the CRD's population. The Township is bordered by the City of Victoria, Strait of Juan de Fuca, Esquimalt Harbour, Esquimalt Nation, Songhees Nation, District of Saanich and Town of View Royal.

Population and Age

Between 2006 and 2011, Esquimalt's population contracted by 4% before growing by 9% into 2016. Overall, the Township grew at a slower rate than the CRD as a whole. In 2016, the median age in Esquimalt was 43.4, which was slightly less than the CRD at 45.5. In 2016, the median age was 44.5, which was similar to the CRD at 45.5. There were slightly higher proportions of young to middle aged adults (25 to 44) in Esquimalt compared to the CRD average.

Projections suggest Esquimalt could experience more rapid population growth in the future, primarily driven by growth of the population aged 35 to 44, and 65 and older.

Households

There were 8,490 households in 2016 with an average household size of 2.0 persons, which is slightly smaller than the regional average of 2.2 persons per household. Forty percent (40%) of households in Esquimalt are one-person households compared to 33% of the CRD. As a result, it is unsurprising that non-census-family households are more common than family households in Esquimalt.

Income

The 2015 median income in Esquimalt was \$60,957, which was approximately 12% lower than the CRD median income. There are large differences in household incomes in Esquimalt for households who rent and households with single incomes. Renter households reported incomes that were roughly half that of owner incomes (\$43,202 versus \$82,080). Lone parent and non-census family households, who largely rely on single incomes, reported much lower incomes compared to other household types.

Current Housing Stock

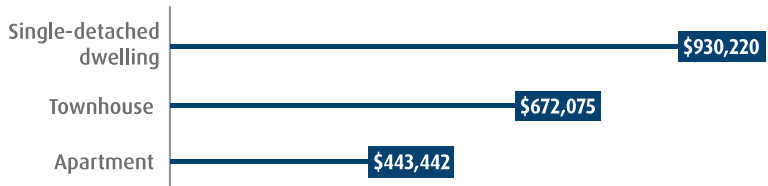
Housing stock in Saanich is older and has a larger proportion of apartment units in buildings with less than five storeys than the CRD. Building permit data from 2015 to 2019 shows a substantial increase in new apartment units being constructed, which will likely remain the predominant dwelling type in Esquimalt. In 2016, 62% of dwellings had two bedrooms or less.

Homeownership

(Statistics Canada, BC Assessment, and Victoria Real Estate Board)

In 2016, 49% of households in Esquimalt own their home. Over the past 15 years, ownership prices have doubled for all housing types, with the most rapid increases occurring between 2013 and 2019. Average 2019 sales prices reported by the Victoria Real Estate Board were (see right):

AVERAGE 2019 SALES PRICES



Based on these prices, all household types are considered unaffordable for lone parent and non-census families earning median income. It is very unlikely that they will be able to afford single-detached homes and townhouses without spending more than 50% of their median income. Couples without children may also struggle owning single-detached homes and townhouses without paying more than 30% of their median income. A single-detached house would require an annual income of approximately \$153,000 to owned affordably (e.g. spending less than 30% of before-tax household income). In comparison, an apartment would require an annual income of \$89,000.

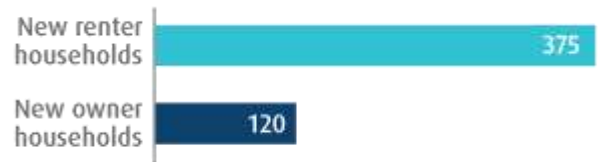
Rental Affordability

(Statistics Canada and Canada Mortgage Housing Corporation)

51% of households in Esquimalt rent their home. Esquimalt has seen steadily increasing rental costs and a declining numbers of primary rental market units over the last 15 years. Esquimalt has also experienced a low vacancy rate over the last 5 years. At the same time, the number of renter households has increased more quickly compared to owner households; with 375 new renter households formed between 2006 and 2016, compared to 120 new owner households. In 2016, there were enough primary rental market units for 61% of renter households, indicating that most renters are accommodated in the primary rental market.

Both primary and secondary market rents have risen in recent years.

NEW RENTER AND OWNER HOUSEHOLDS BETWEEN 2006 –



The median rent in the primary market was \$1,135 in 2019, which would require an annual income of approximately \$45,400 for rent to be affordable (e.g. less than 30% of before-tax household income).

Renter households relying on a single income likely struggle to find affordable and suitable housing in Esquimalt. Renter households led by lone parents were most likely to be in Core Housing Need in the District (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 the Township of Esquimalt continues growing in a similar manner as the past, the community will see an additional 821 households form between 2016 and 2025. New households are projected to be 34% renters and 66% owners.

PROJECTED HOUSING UNITS NEEDED

	2016-2020	2020-2025
Total	375	446
Studio or 1 Bedroom	172	190
2 Bedroom	140	165
3+ Bedroom	63	91

Key Areas of Local Need

Affordable Housing

The cost of renting and owning in Esquimalt, like the CRD in general, has risen significantly in recent years. Affordability gap analyses showed that whether lone parent and non-census families rent or own they face the greatest housing challenges. In turn, couples without children may struggle to affordable own a single-detached house. The purpose-built rental market is still relatively affordable for households with more than one income.

Rental Housing

There is a need for more rental housing options across the CRD. The number of renter households in Esquimalt is growing, while the stock of purpose-built rental housing has decreased. As of 2019, the rental vacancy rate was 1.2%, far lower than what is considered healthy (between 3% and 5%). 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. 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 48 people with disabilities on BC Housing's waitlist seeking non-market housing in Saanich, in addition to 9 households requiring wheelchair accessible units.

Housing for Seniors

Esquimalt is experiencing a slight aging trend with the median age growing from 41.7 in 2006 to 43.4 in 2016. Aging in place is a priority for many households and this can look different depending on the individual and their needs. Some need supportive housing, which was identified as a key area of need by local stakeholders. As of 2020, 97 seniors were on BC Housing's waitlist seeking non-market seniors housing in Esquimalt.

Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. When using average home prices, ownership of a single-detached home is unaffordable for couples with children making the median income. Couples with children participating in the primary rental market may face difficulties due to a limited supply of larger, family-sized units. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move, which 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 58 families on BC Housing's waitlist seeking non-market housing in Esquimalt.

Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.

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1.0

Introduction



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.

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.

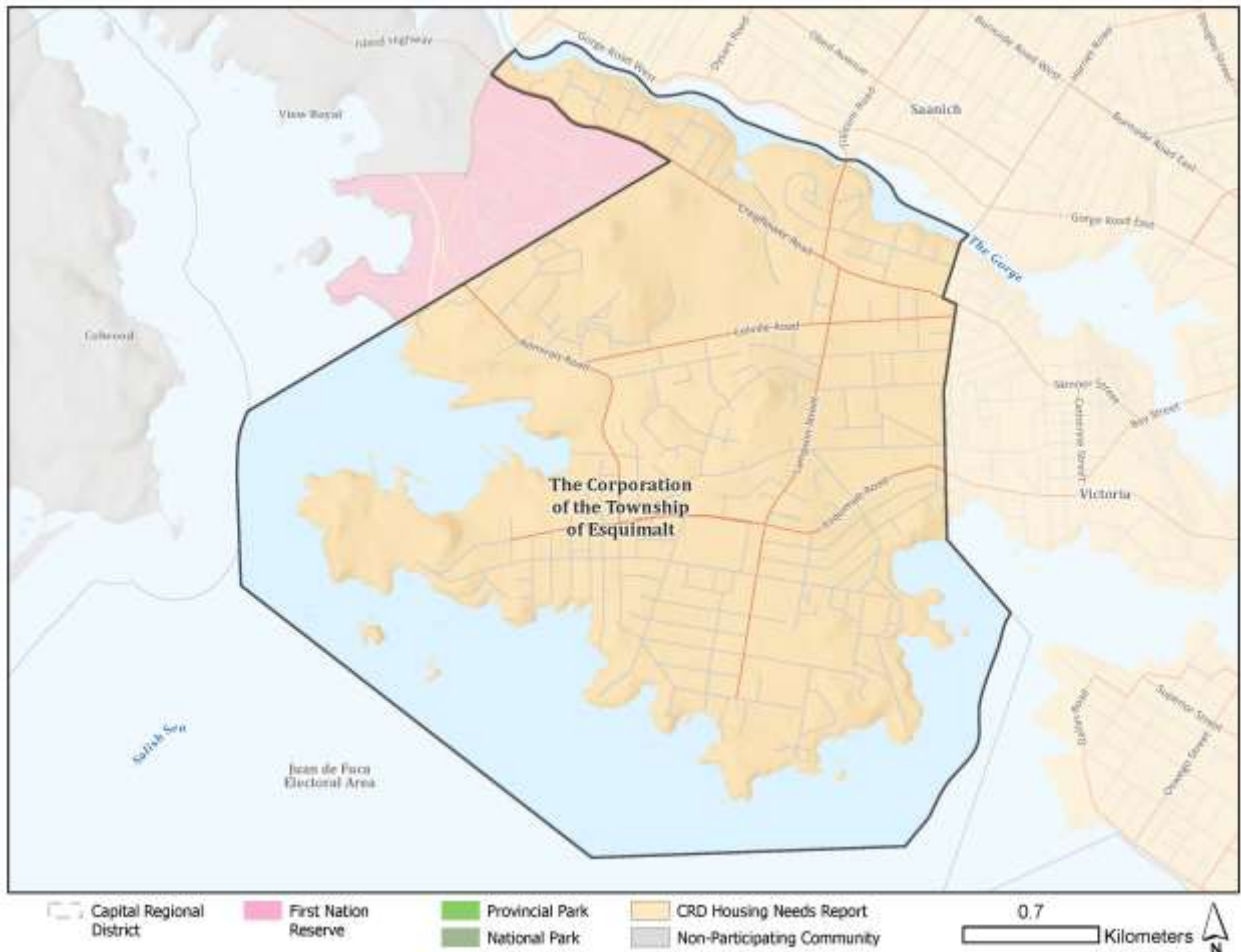
In 2019, the Government of BC amended the Local Government Act, Part 14, Division 22 to require municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs. The findings of these reports can then be incorporated into and inform local 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 the Township of Esquimalt. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

1.1 Overview

The Township of Esquimalt (the Township, Esquimalt) is a closely knit caring community whose citizens represent a wide socioeconomic and demographic spectrum. Esquimalt covers 7.08 square kilometres and is bordered by the City of Victoria, Strait of Juan de Fuca, Esquimalt Harbour, Esquimalt Nation, Songhees Nation, District of Saanich, and View Royal. In 2016, the Township had 17,665 residents, which represents 4.6% of the CRD's population, and 8,490 total households.

Of the 8,490 households, 49% were owner households and 51% were renter households. There is almost double the number of apartments with less than five storeys (46%) than single-detached houses (23%). Average home sale prices have doubled between 2005 and 2019 for single-family homes, row/townhouses; and condominium apartments as median rent increased 66% throughout the Township. Also, between 2005 and 2019, most additional dwelling units in Esquimalt have been apartments (87.6%), followed by townhomes (9.2%) and single-family dwellings (2.7%).

In summary, the Township of Esquimalt has seen a significant rise in rental and homeownership costs and a development trend towards denser developments.



Esquimalt’s 2018 Official Community Plan (OCP) includes policies to expand housing types with the Township while enhancing community and protecting the environment. The OCP also outlines policies for redevelopment and infill development while supporting compact, efficient medium-density and high-density residential development. The Township is also promoting affordable housing initiatives, strategies, and partnerships so that people, and families, of all ages, household types, abilities and incomes have a diversity of housing types.

1.2 Housing Need 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.¹ Most of this data is made available by the Government of BC through their data catalogue. While not all 50 data indicators are summarized in the body of the report, all required data that is currently available can be found in the Data Appendix at the end. 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
- Victoria Real Estate Board
- BC Stats
- AirDNA
- Township of Esquimalt

This document fulfills Housing Needs Report requirements for the Township, 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 Township, 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.²

¹ https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

² <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 NHS 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 within Esquimalt and 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. The exception is the Victoria Real Estate Board's (VREB) benchmark data from October 2019, which is used in Table 1 to complete the Homeownership Affordability Gap Analysis.

2.0

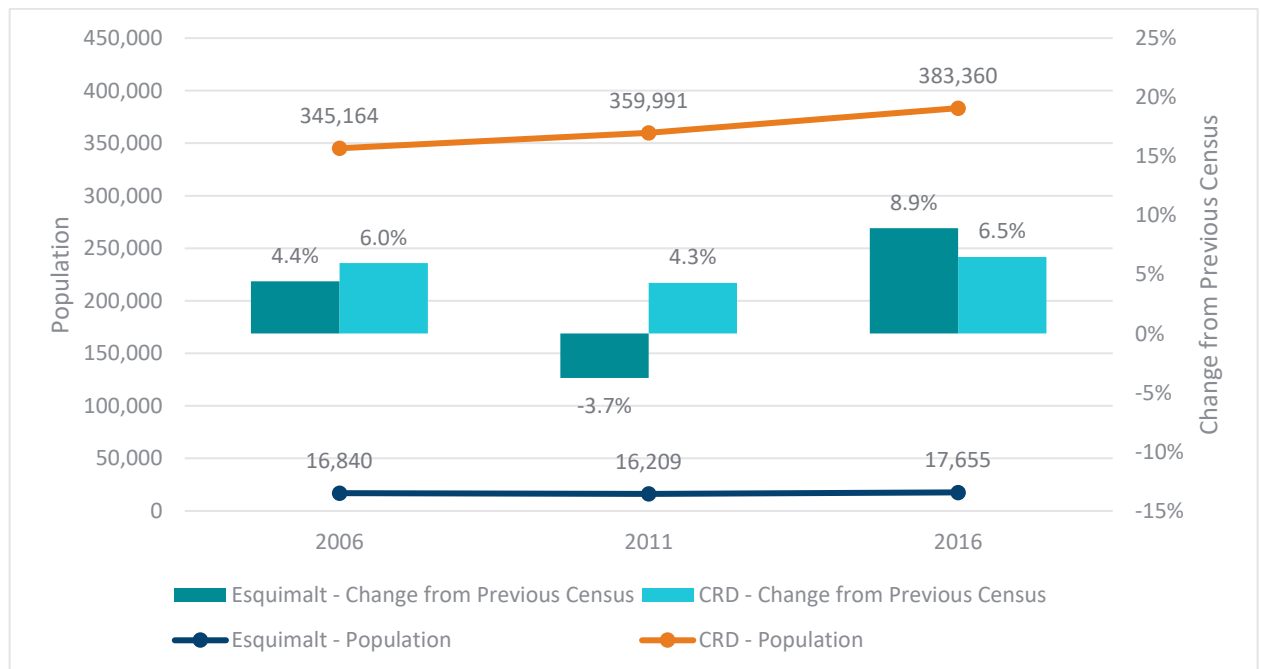
Community Profile

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, Esquimalt grew by 4.8%, from 16,840 to 17,665 residents. Over this same period, the CRD grew by 11.1%. While Esquimalt experienced negative growth between 2006 and 2011, between 2011 and 2016 the population grew by 8.9%, or by 1,446 residents. As of 2016, the Township comprised 4.6% of the CRD's population.

FIGURE 1 POPULATION CHANGE IN ESQUIMALT AND CRD, 2006 TO 2016



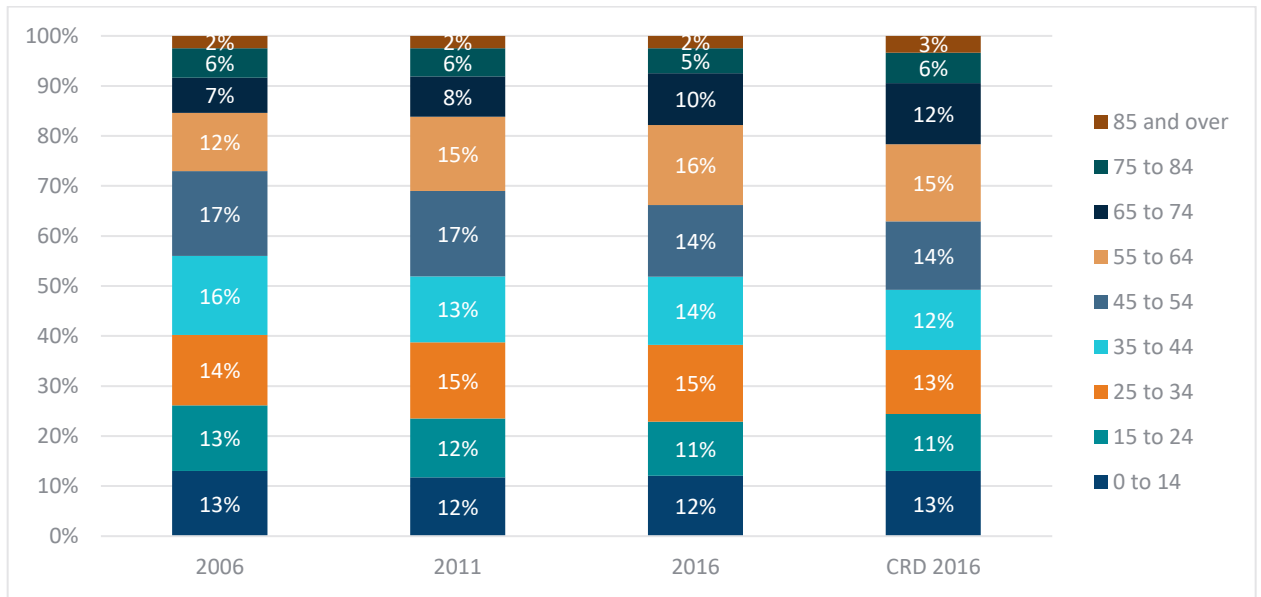
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age in Esquimalt rose from 41.7 to 43.4, indicating a slight aging trend, which is consistent with national trends. The median age of the CRD was 45.5.

The age distribution in Esquimalt was fairly stable between 2006 and 2016, with a slight decline in the proportion of residents 25 and under and 35 to 54. There was also a slight increase in the proportion of residents aged 25 to 34 and 55 to 74 (Figure 2). Esquimalt had a very similar age distribution to the CRD as a whole.

FIGURE 2 AGE DISTRIBUTION IN ESQUIMALT, 2006-2016

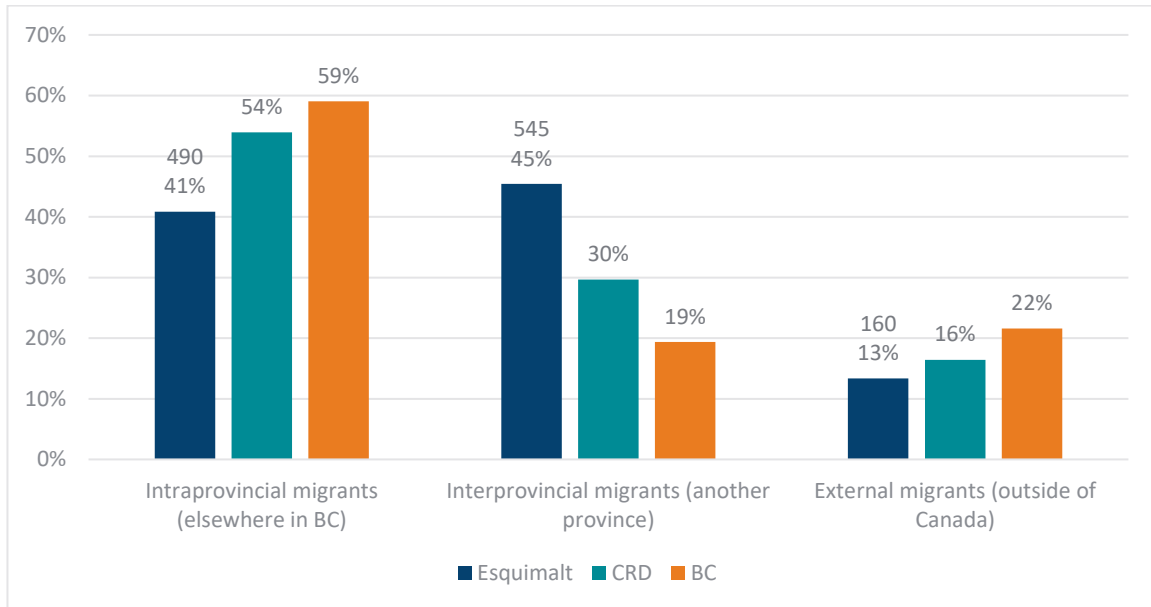


Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.3 Mobility

In Esquimalt, 7% of the population (or 1,200 persons) moved into the Township between 2015 and 2016, which is the same as the CRD and BC. Of the 1,200 who moved into the Township, 41% were intraprovincial migrants (people who moved from elsewhere in BC), 45% were interprovincial migrants (people who moved from another province), and 13% were external migrants (people who moved from outside of Canada) (Figure 3). Compared to the CRD, Esquimalt had a lower proportion of individuals who moved from outside of Canada.

FIGURE 3 1-YEAR AGO MOBILITY STATUS IN ESQUIMALT, CRD AND BC, 2016

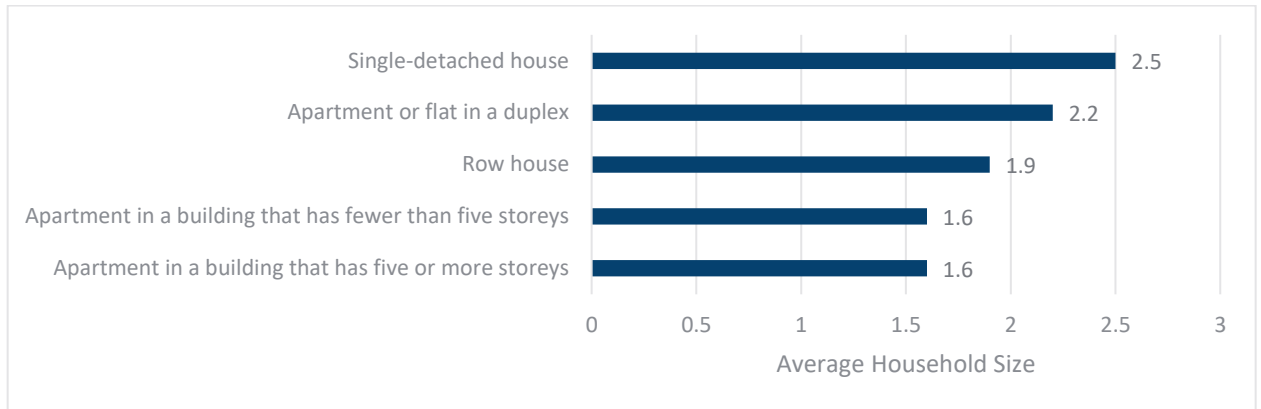


Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

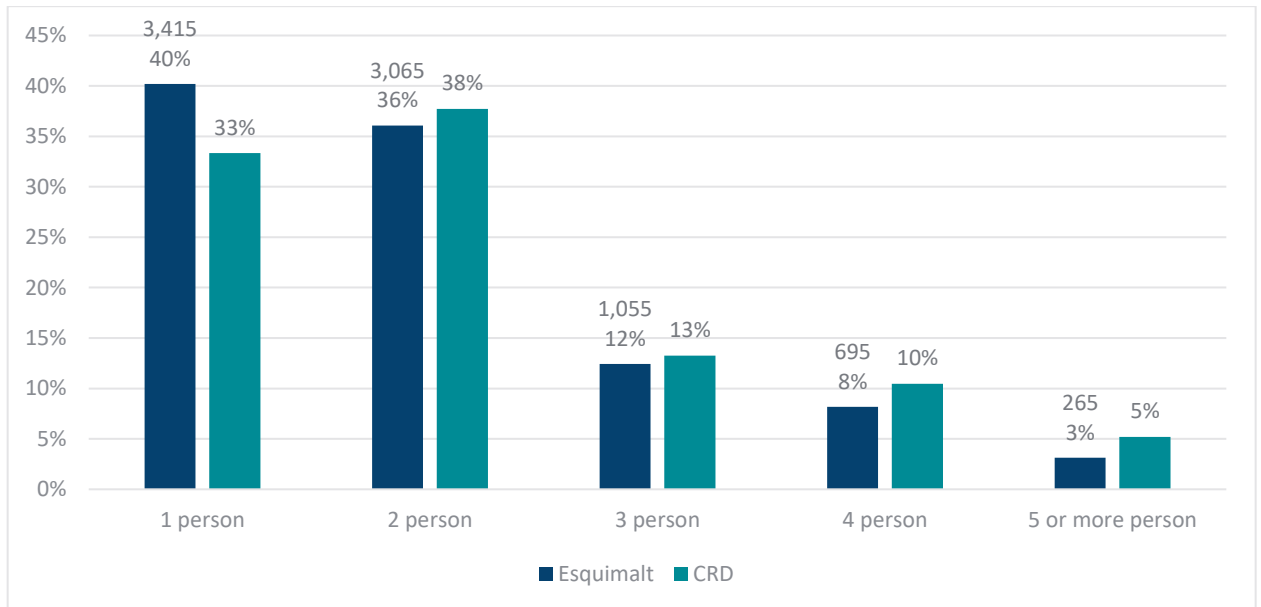
Between 2006 and 2016, the number of households in Esquimalt grew by 6% from 7,995 to 8,490. The average household size for Esquimalt was 2.0 in 2016, compared to 2.2 for the CRD. The average household size in Esquimalt has been the same for the past three Census periods. However, as the majority of recent housing development in Esquimalt are apartments, it is important to note that the average household size for households in apartments was 1.6, much smaller than the Township's overall household size.

FIGURE 4 PRIVATE DWELLINGS BY STRUCTURAL TYPE AND AVERAGE HOUSEHOLD SIZE IN ESQUIMALT, 2016



In 2016, 76% of households in Esquimalt are one or two person households, compared to 71% of CRD households (Figure 5). There was a higher proportions of one person households in Esquimalt than the CRD, suggesting a higher prevalence of individuals living alone in the Township than the CRD.

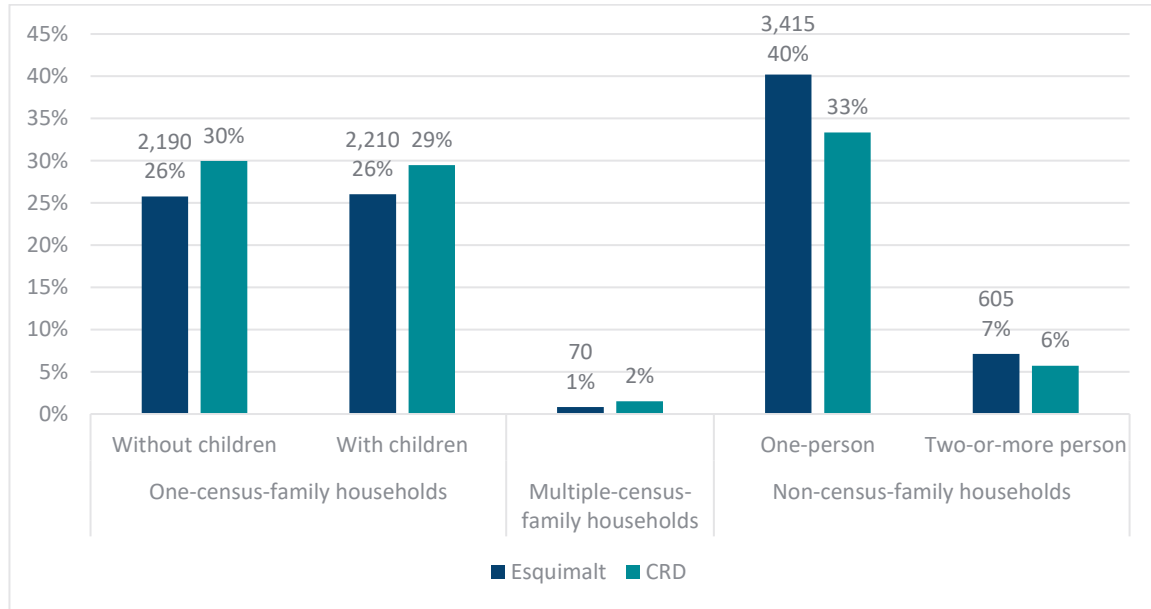
FIGURE 5 HOUSEHOLDS BY SIZE IN ESQUIMALT, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 6 shows the proportions of households by household type. Esquimalt had a lower proportion of family households with or without children than the CRD, and higher proportions of one person and two person non-census-family households (Figure 6).

FIGURE 6 HOUSEHOLDS BY HOUSEHOLD TYPE IN ESQUIMALT AND CRD, 2016

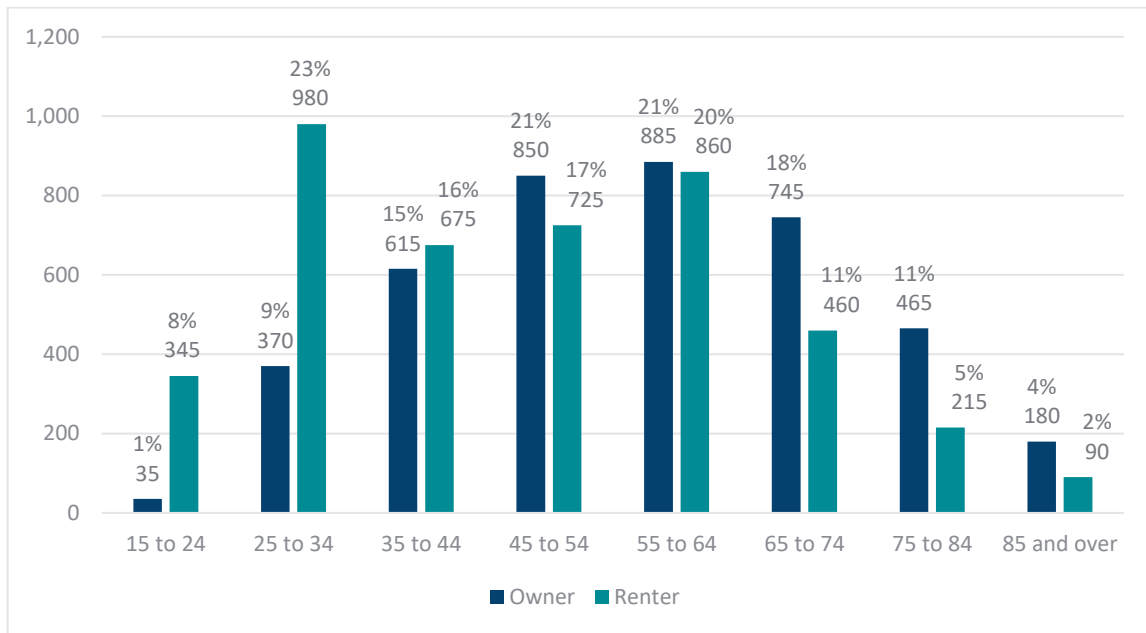


Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 illustrates how tenure changes across age groups, 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.

In the Township, there were smaller proportions of households headed by the youngest and oldest age cohorts. Younger age groups (under 35) are far more likely to rent than own. Homeownership rates increase with age, peaking between 55 and 64 before declining. As individuals get older, they are more likely to be able to afford ownership. The single largest group of renters were young adult households aged 25 to 34.

FIGURE 7 AGE OF PRIMARY HOUSEHOLD MAINTAINER BY TENURE, 2016



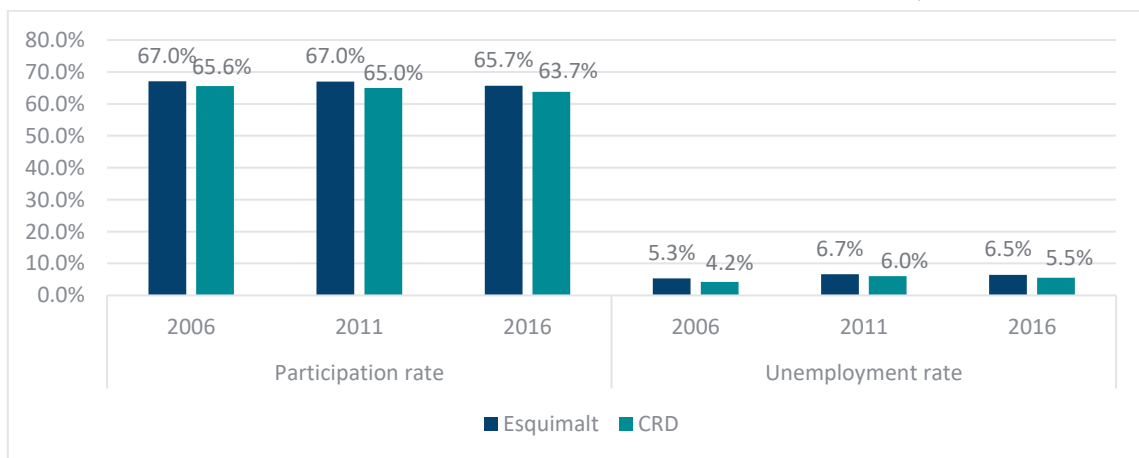
Source: Statistics Canada Census Program, Census 2016

2.5 Economy

The top five employment sources for Esquimalt residents are public administration (21%), health care and social assistance (13%), retail trade (12%), accommodation and food services (9%), and professional, scientific and technical services (6%).

Between 2006 and 2016, Esquimalt and the CRD as a whole saw a slightly decrease in the labour participation rate and an increase in the unemployment rate. In 2016, Esquimalt’s labour participation rate was 65.7% and had an unemployment rate of 6.5%, which was slightly higher than in the CRD (Figure 8).

FIGURE 8 LABOUR PARTICIPATION RATE AND UNEMPLOYMENT RATE IN ESQUIMALT AND CRD, 2006 TO 2016



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

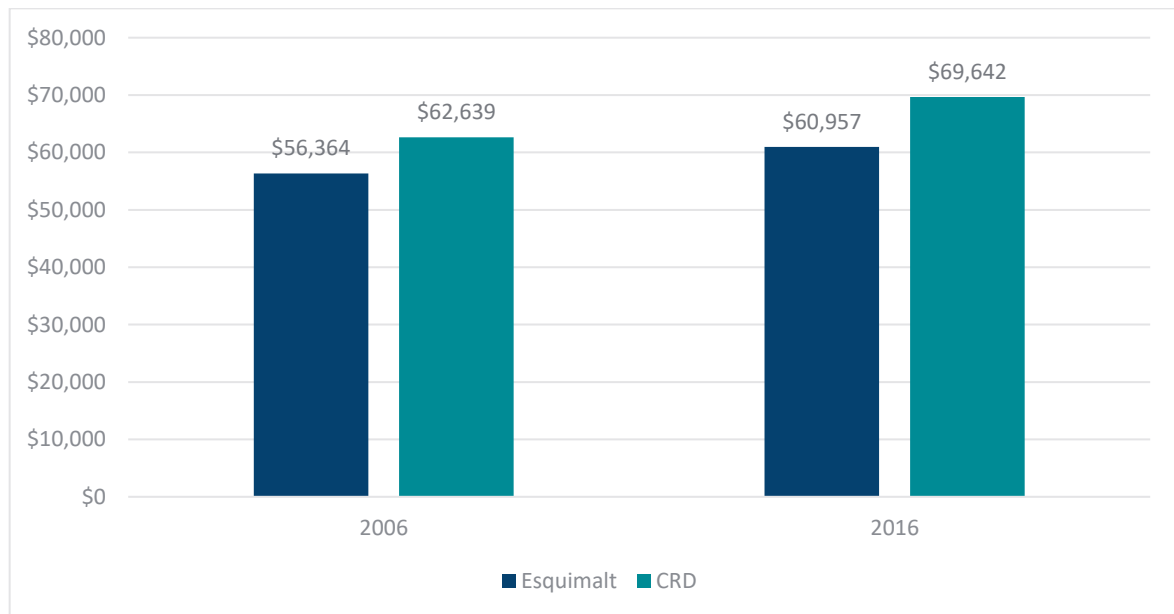
2.6 Household Median Income

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. The Census reports household income from the year before the Census (e.g. the 2016 Census represents 2015 household incomes).

Furthermore, the data represents households in private dwelling exclusively. Therefore, it excludes anyone living in collective housing, such as those residing on the military base, which means it may exclude a portion of the population at CFB Esquimalt. However, these individuals should be functionally housed and should not impact the findings of this study.

Between 2006 and 2016, median before-tax private household income grew by 8.1% in Esquimalt, compared to 11.2% across the CRD (Figure 9). Esquimalt has lower median incomes than the CRD. In 2016, the median income in Esquimalt -- \$60,957— was \$8,685 lower than the CRD median income of \$69,642 (Figure 10).

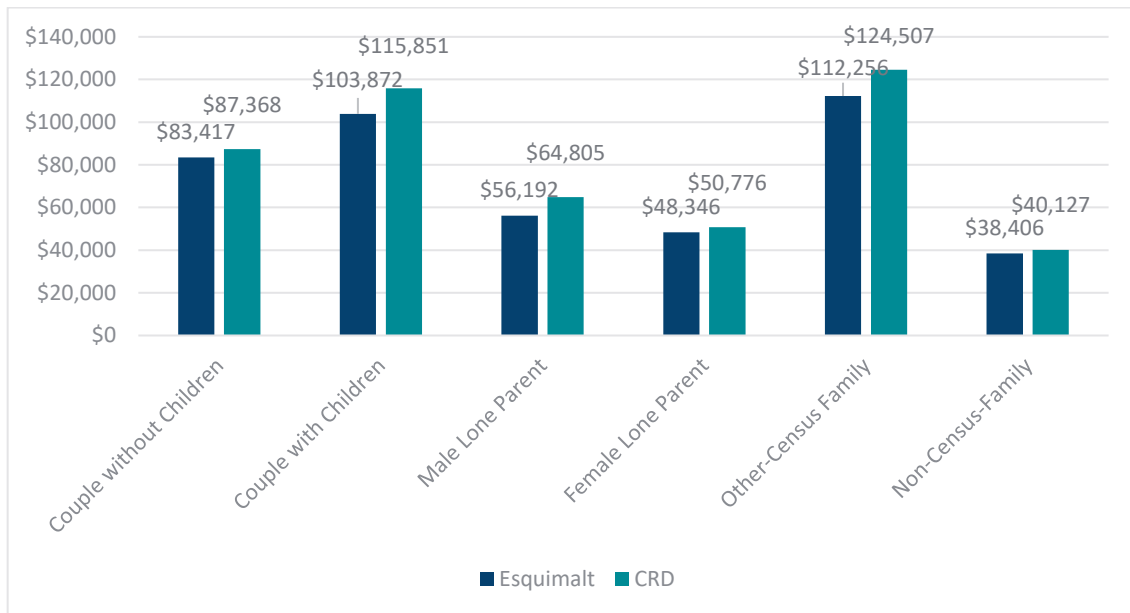
FIGURE 9 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME IN ESQUIMALT AND CRD, 2006 TO 2016



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 lower median incomes than households with two or more incomes. In Esquimalt, male lone parents, female lone parents and non-census-families (typically individuals living alone) have much lower median household incomes than other family types (Figure 10).

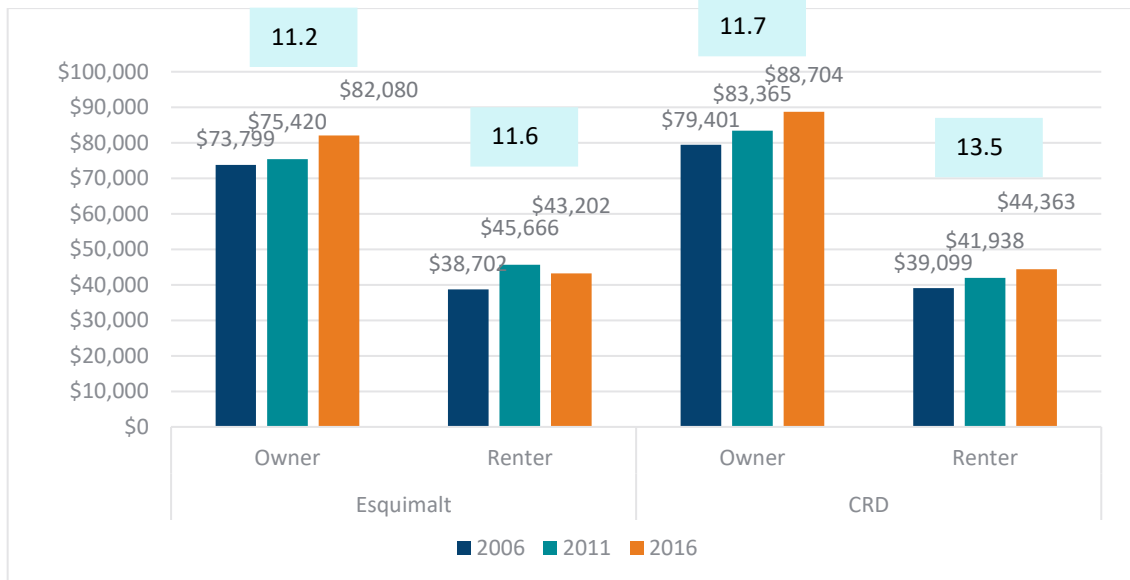
FIGURE 10 MEDIAN TOTAL HOUSEHOLD INCOME IN ESQUIMALT AND CRD



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. In Esquimalt, the median renter household income in 2016 was 47% of median owner household income (Figure 11).

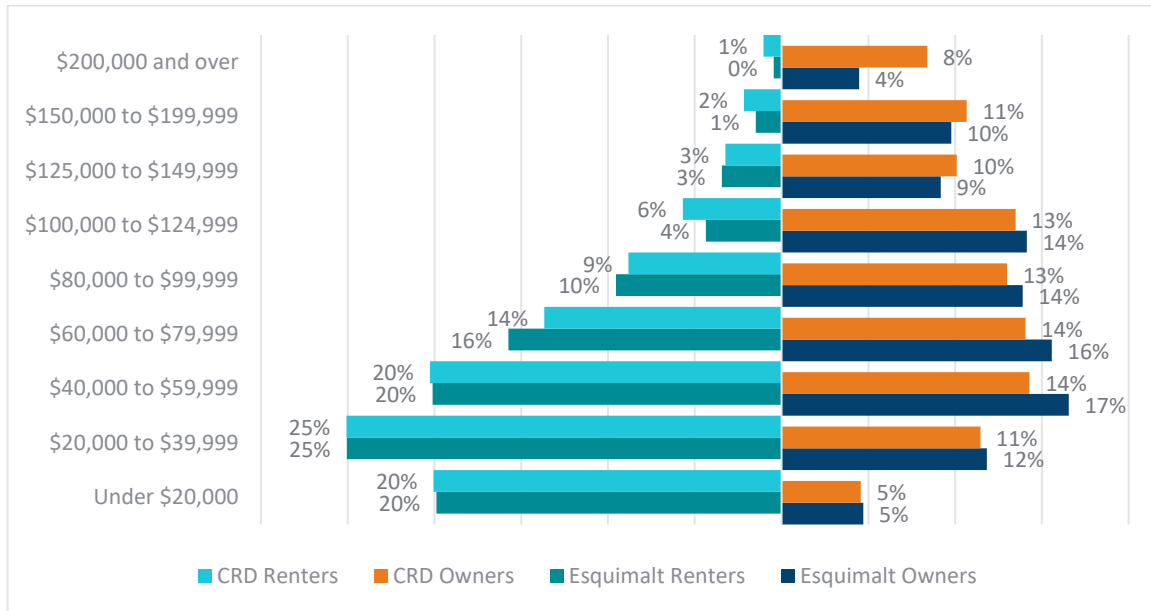
FIGURE 11 MEDIAN BEFORE-TAX PRIVATE HOUSEHOLD INCOME BY TENURE IN ESQUIMALT AND CRD, 2006 TO 2016



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

Income groups in Esquimalt are comparable to the region, though there is a slightly higher proportion of owners among the higher income brackets (Figure 12).

FIGURE 12 HOUSEHOLD INCOME DISTRIBUTION BY TENURE IN ESQUIMALT AND CRD, 2016



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

2.7 Summary

- Between 2006 and 2016, Esquimalt grew by 4.8%, from 16,840 to 17,665 residents. Over this same period, the CRD grew by 11.1%. As of 2016, the Township comprised 4.6% of the CRD's population.
- From 2006 to 2016, the median age in Esquimalt rose from 41.7 to 43.4, indicating a slight aging trend, which is consistent with national trends. The median age of the CRD was 45.5.
- In Esquimalt, 7% (1,200) of the population moved into the Township between 2015 and 2016. Of the 1,200 who moved into the Township, 41% were intraprovincial migrants (people who moved from elsewhere in BC), 45% were interprovincial migrants (people who moved from another province), and 13% were external migrants (people who moved from outside of Canada).
- Esquimalt had a lower proportion of family households with or without children than the CRD, and higher proportions of one person and two-person non-census-family households
- Between 2006 and 2016, the number of households in Esquimalt grew by 6% from 7,995 to 8,490. The average household size for Esquimalt was 2.0 in 2016, compared to 2.2 for the CRD. In 2016, 76% of households in Esquimalt are one or two person households, compared to 71% of CRD households. Between 2006 and 2016, the number of households in Esquimalt grew by 6.2% from 7,995 to 8,490. 76% of households in Esquimalt are one or two person households.
- The top five employment sources for Esquimalt residents are public administration (21%), health care and social assistance (13%), retail trade (12%), accommodation and food services (9%), and professional, scientific and technical services (6%). However, due to COVID-19 BC is seeing large decreases in employment in the retail sector.
- Between 2006 and 2016, median before-tax private household income grew by 8.1% in Esquimalt, compared to 11.2% across the CRD. Esquimalt has lower median incomes than the CRD. In 2016, the median income in Esquimalt – \$60,957 – was \$8,685 lower than the CRD median income of \$69,642.
- The median renter household income in a community is often much lower than the median owner household income. In Esquimalt, the median renter household income in 2016 was 47% of 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; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

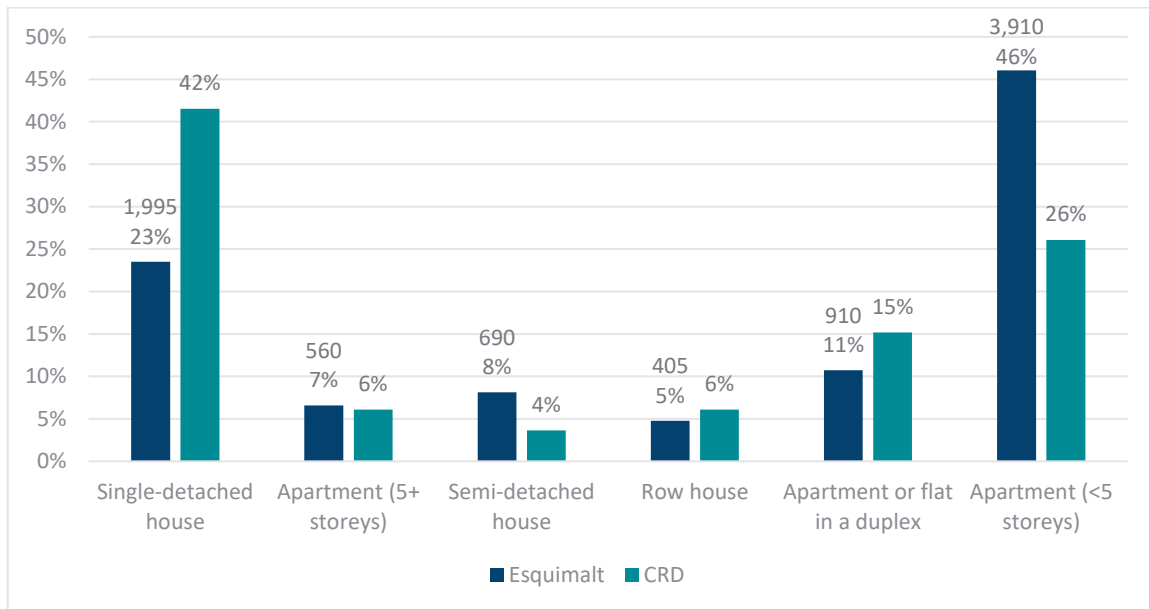
3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 8,490 dwellings in Esquimalt. Compared to the CRD as a whole, Esquimalt has a lower proportion of single-detached houses and a higher proportion of apartments. The majority (46%) of Esquimalt's housing stock is comprised of apartments in buildings with less than 5 storeys, followed by single-detached houses making up 23% of stock.

In Esquimalt, 11% of dwellings are apartment or flat in a duplex, compared to 15% in CRD. To note, apartment or flat in duplex refers to single-detached houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 455) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves. Esquimalt has larger proportion of dwellings that are apartments in buildings taller than 5 storeys (46%) and semi-detached houses (8%) than the CRD (26% and 4% respectively) (Figure 13).

FIGURE 13 DWELLINGS BY STRUCTURE TYPE IN ESQUIMALT AND CRD, 2016



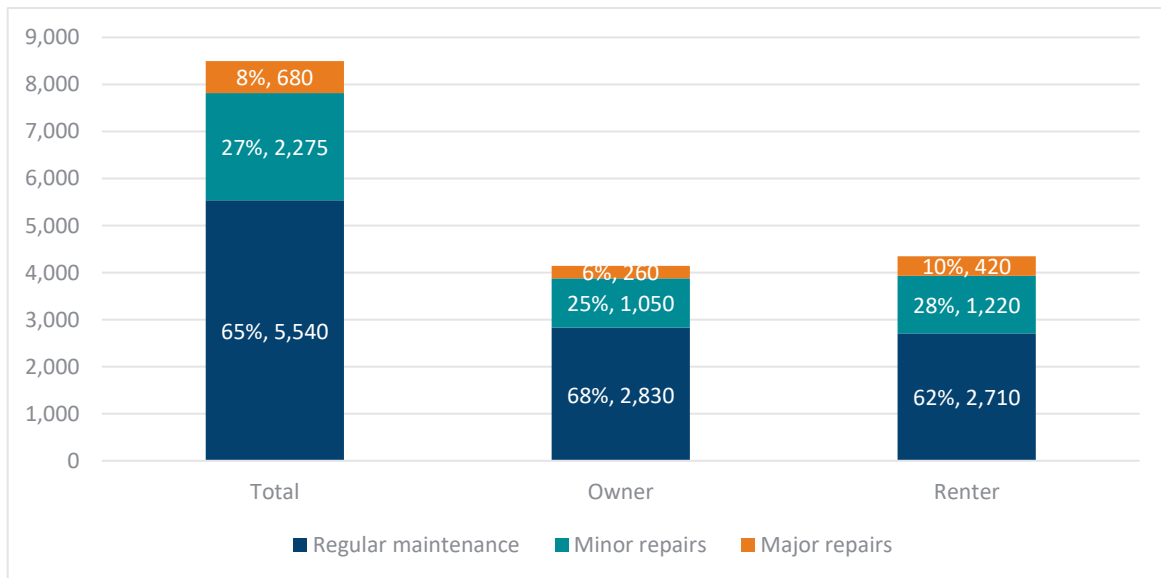
Note: Not shown on this graph are other single-attached homes (15 units) and moveable dwellings (0 units).

Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, renter households were slightly more likely to occupy dwellings that need minor repairs (28%) and major repairs (10%) than owner households (25% and 6%, respectively). Overall, there were 65% of dwellings requiring regular maintenance, 27% of dwellings requiring minor repairs and 8% requiring major repairs.

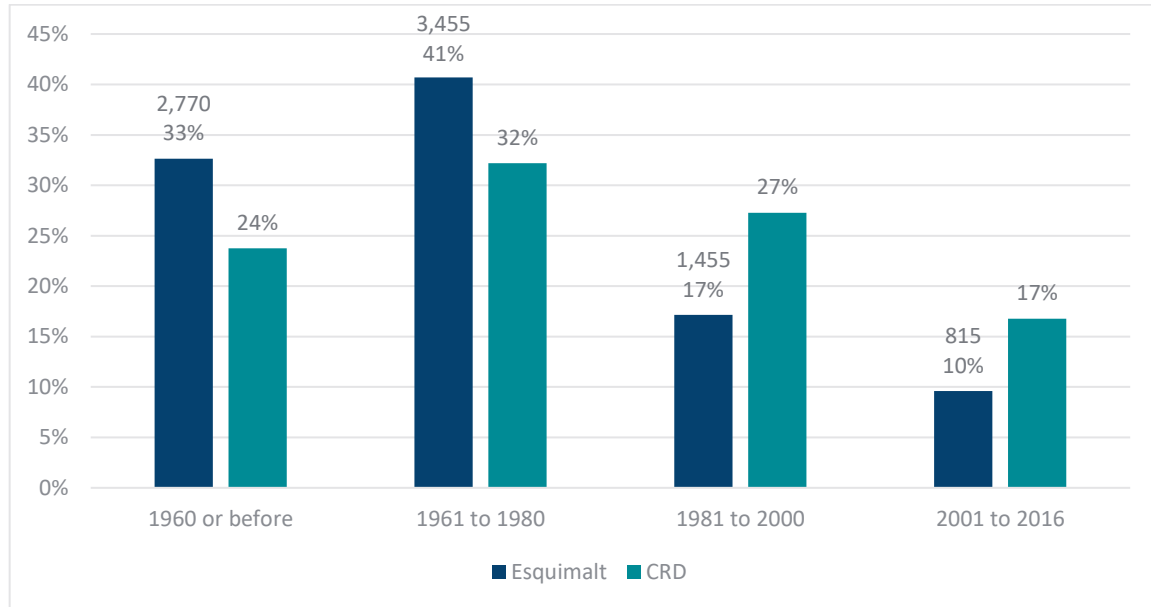
FIGURE 14 DWELLING CONDITION BY TENURE, 2016



Source: Statistics Canada Census Program, Census 2016

Compared to CRD, dwellings in Esquimalt are slightly older, with the majority built more than 40 years ago (74%) with a small proportion (10%) built in recent years between 2001 to 2016 (Figure 15). To note, 2001 to 2016 is a shorter time period (15-years) than other periods expressed on Figure 15 and Figure 16.

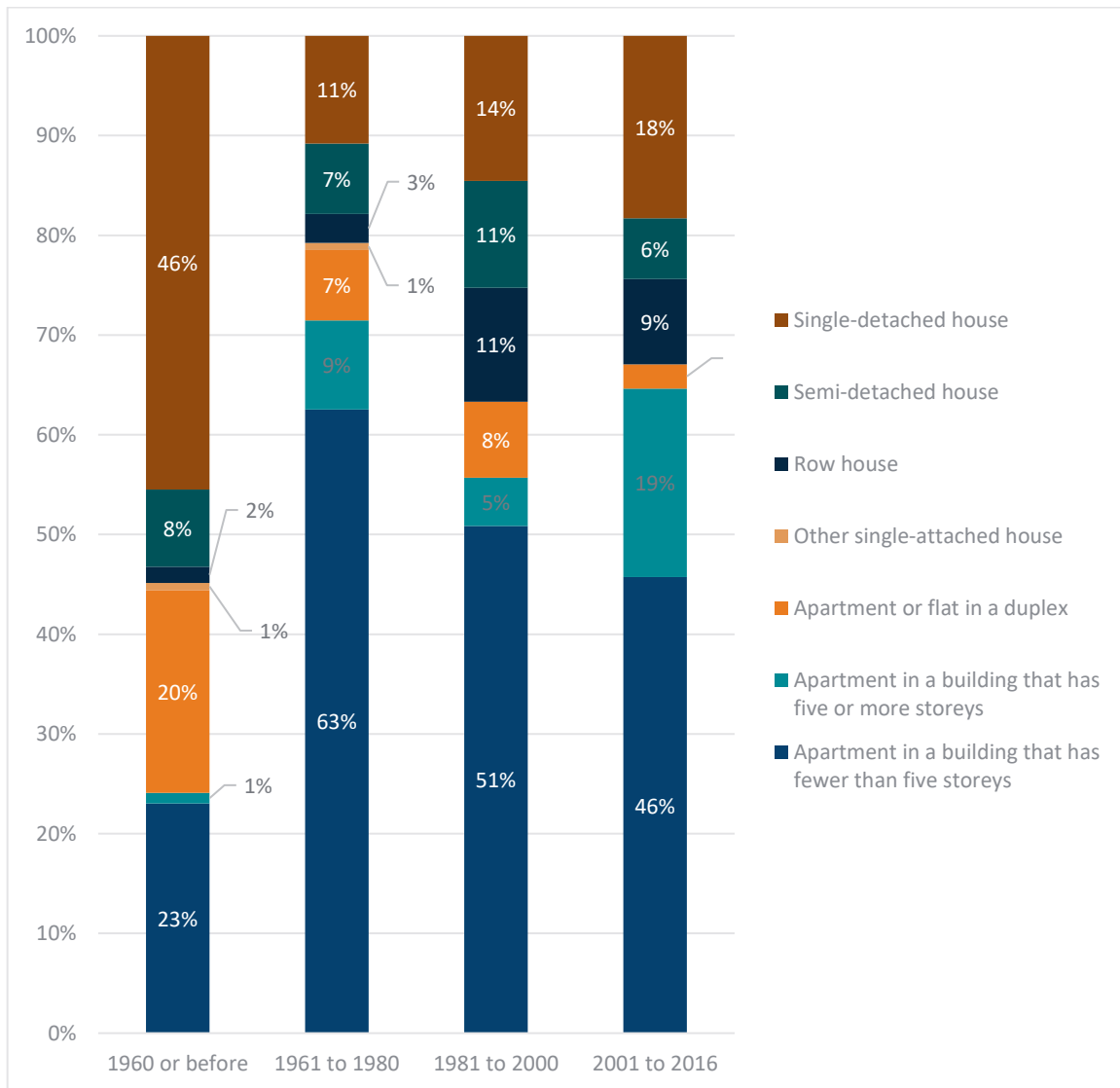
FIGURE 15 DWELLINGS BY PERIOD OF CONSTRUCTION IN ESQUIMALT AND CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 16 shows that single-detached houses is the predominant structural type of housing built in 1960 or earlier (46%). In subsequent time periods, apartments in a building that has fewer than five storeys is the most prevalent dwelling type while single-detached houses made up only 18% of the growth between 2001 and 2016. The growth of row houses and semi-detached houses has fluctuated from 1961 to 2016.

FIGURE 16 DWELLINGS BY PERIOD OF CONSTRUCTION AND STRUCTURAL TYPE IN ESQUIMALT, 2016

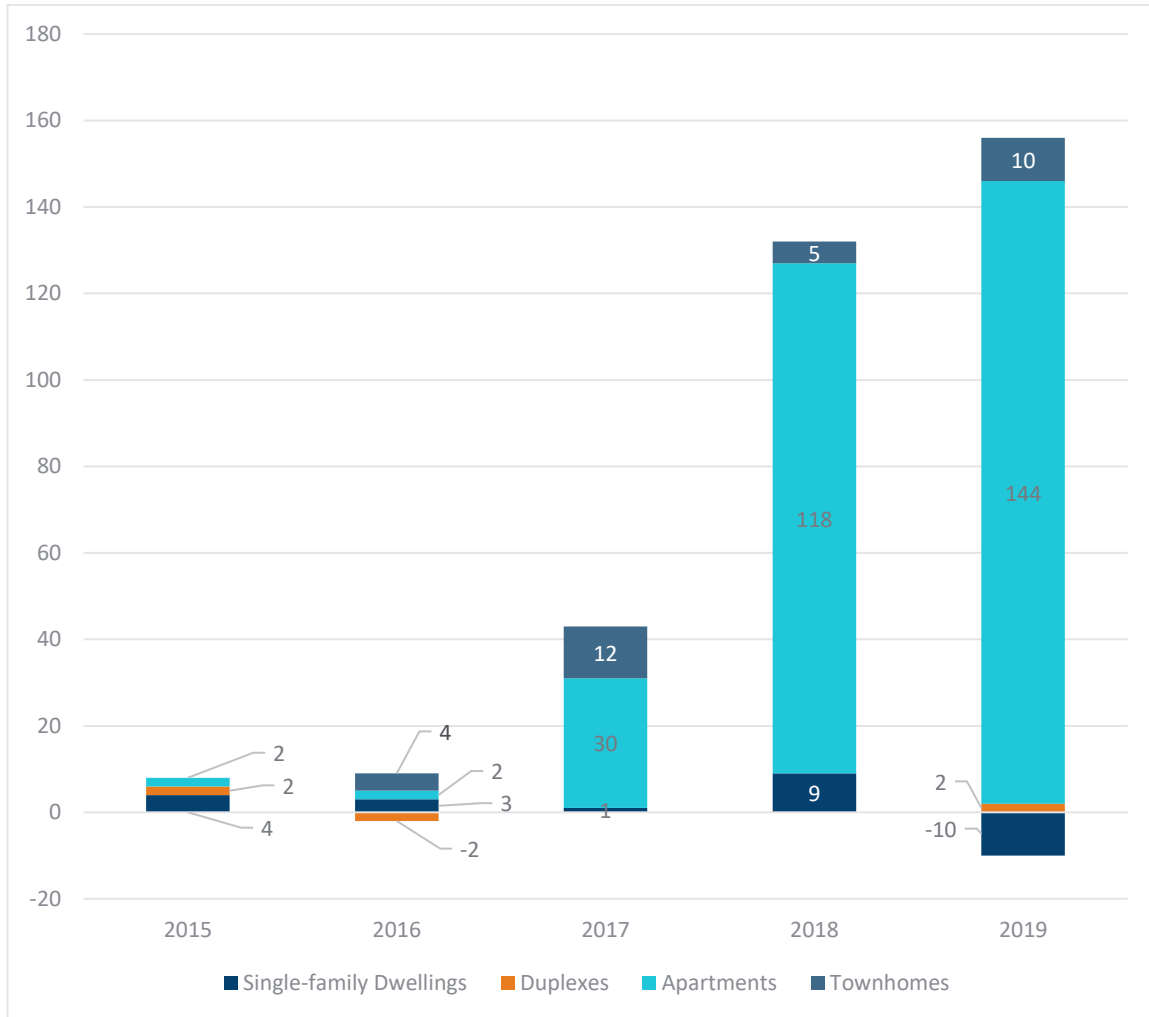


Source: Statistics Canada Census Program, Census Profiles 2016

3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, most additional dwelling units in Esquimalt have been apartments, followed by townhomes (Figure 17). Over this five-year period, 88.6% of additional dwellings were apartments, 9.3% were townhomes, 1.5% were single-family dwellings, and less than one percent were duplexes. Note that this data considers net new homes and accounts for demolitions.

FIGURE 17 BUILDING PERMITS ISSUED ANNUALLY BY DWELLING TYPE IN ESQUIMALT, 2015 TO 2019



Source: CRD Building Permit Data*

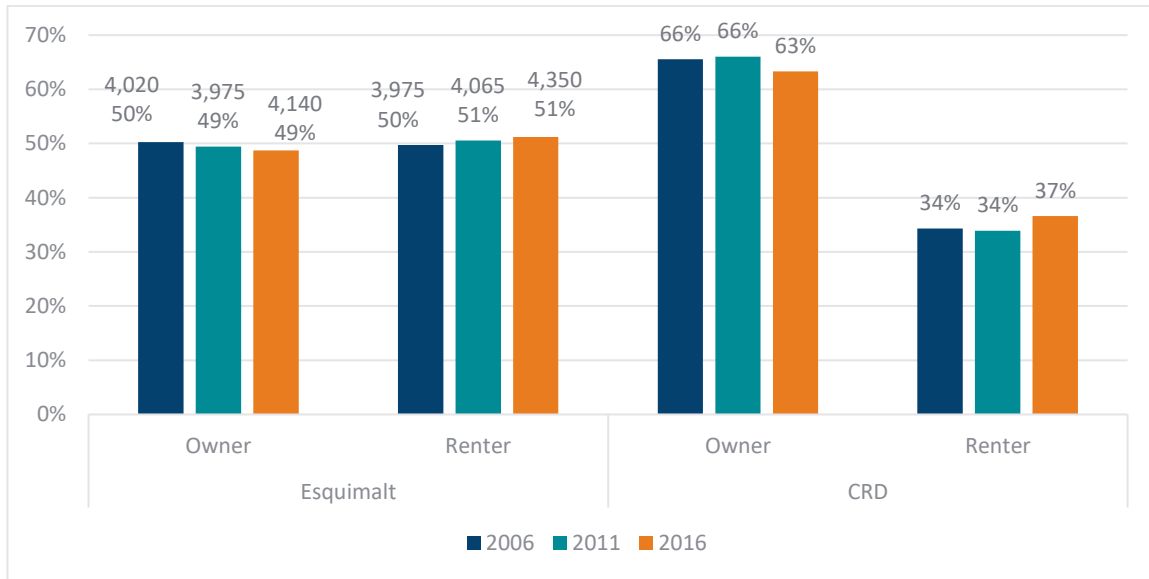
* The CRD uses Statistics Canada’s structure type classifications. Apartments includes dwelling units found in a wide range of structures, such as duplexes, triplexes, row duplexes, low- and high-rise apartments, secondary suites in single-detached homes, and dwelling units over or at the rear of a store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

In this case, the CRD category of “duplexes” refers to the Statistics Canada definition of semi-detached houses. These are dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed).

3.1.4 Tenure

Esquimalt saw the proportion of owner households decline slightly over the past three census periods, from 50% of all households in 2006 to 49% in 2016 (Figure 18). Over the same period, the proportion of renter households grew from 50% to 51% of households. For comparison, in 2016, 63% of CRD residents were homeowners and 37% were renters. 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 18 HOUSEHOLDS BY TENURE IN ESQUIMALT, 2006 TO 2016



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

In 2016, 580 households, or 13% of renter households, reported that they live in subsidized housing.³ This is a slight increase from 2011 when 530 households, also 13%, reported that they lived in subsidized housing.

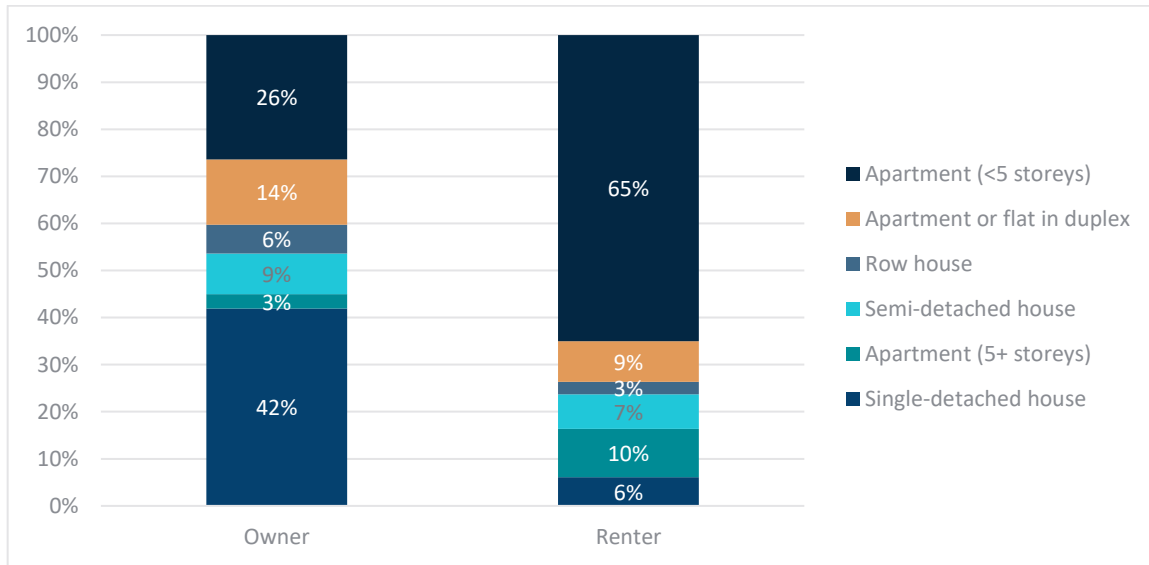
3.1.5 Households and Structure Type

The most common structural housing type that owners occupy are single-detached houses (occupied by 42% of owner households), followed by apartment units in buildings with less than five storeys (in this case likely apartments) (26%), and apartment or flat in a duplex (14%). The remaining 18% are made up of row houses, semi-detached houses, and apartment units in buildings taller than five storeys.

³ Subsidized housing is self-reported by census respondents. It 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 in the Township is provided in Section 3.4.

For renters, apartment units in buildings less than five storeys are the predominant structure type (occupied by 65% of renters), followed by apartment units in buildings taller than five storeys (10%), apartment or flat in duplex (9%), semi-detached house (7%), single-detached house (6%), and row house (3%) (Figure 19).

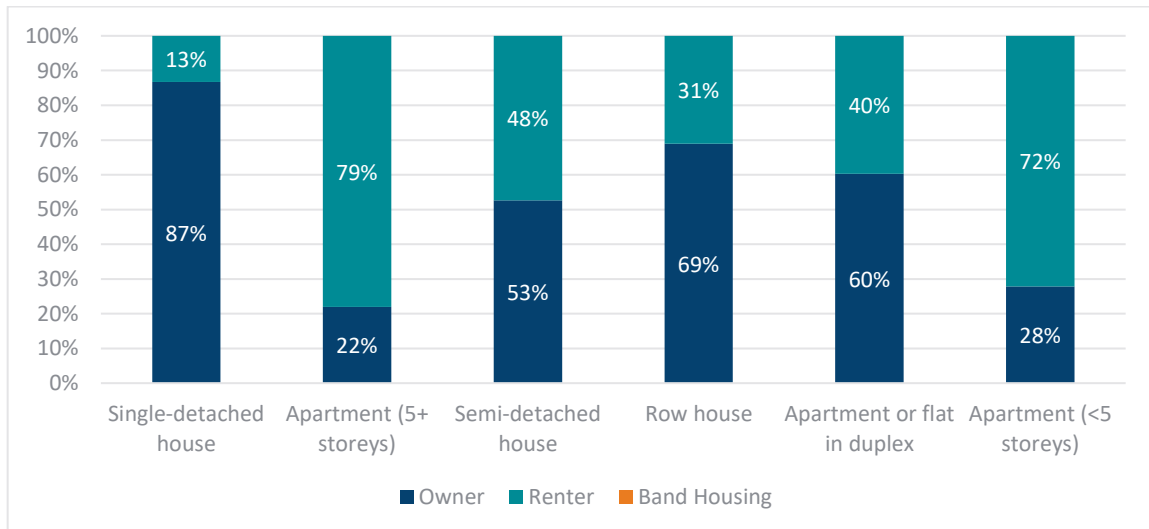
FIGURE 19 STRUCTURE TYPE BY TENURE IN ESQUIMALT, 2016



SOURCE: STATISTICS CANADA, 2016 CENSUS OF POPULATION, STATISTICS CANADA CATALOGUE NO. 98-400-X2016227

Data from 2016 shows that 87% of single-detached homes are occupied by owner households. Seventy-nine percent (79%) of apartment units in buildings taller than five storeys and 72% of apartment units in a building under five storeys are occupied by renter households. Among the remaining structure types (semi-detached house, rowhouse and apartment or flat in a duplex), they are more likely to be occupied by owners than renters (Figure 20).

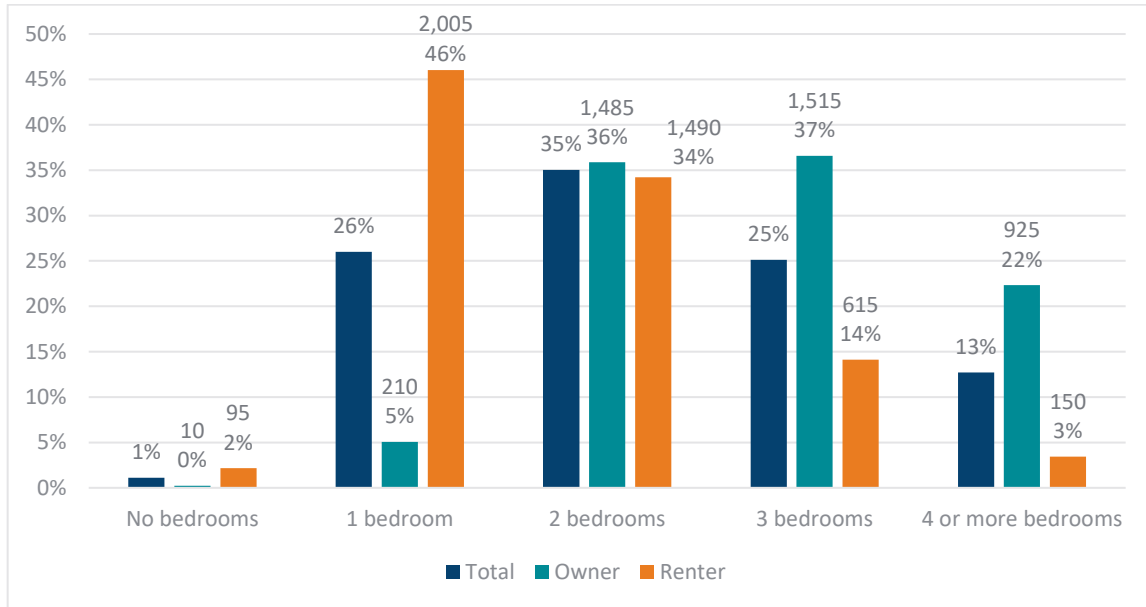
FIGURE 20 TENURE BY STRUCTURE TYPE IN ESQUIMALT, 2016



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

In 2016, 62% of dwellings in Esquimalt had two bedrooms or less (Figure 21). Most dwellings with three bedrooms or more were owned, only 14% of rented dwellings were this size. Most rented units had two bedrooms or less; 46% of rented dwellings had one bedroom and 34% had two bedrooms.

FIGURE 21 DWELLINGS BY UNIT SIZE AND TENURE IN ESQUIMALT, 2016

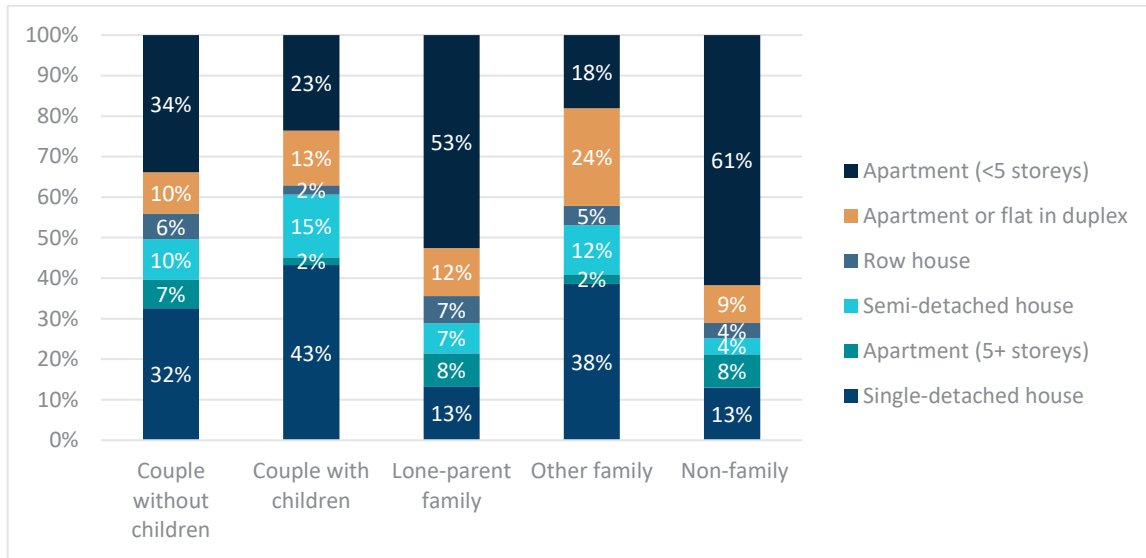


Source: Statistics Canada, Census Program, Data Table 98-400-X2016227

Figure 22, Figure 23, and Figure 24 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 apartment units in buildings taller than five storeys in the Township, they are often the dominant structure type.

Lone parent families, and non-family households largely live in apartment units in buildings with less than five storeys. Most couples with children and other family households occupy single-detached houses. Couples without children commonly occupied single-detached houses, followed by apartment units in buildings under five storeys (Figure 22).

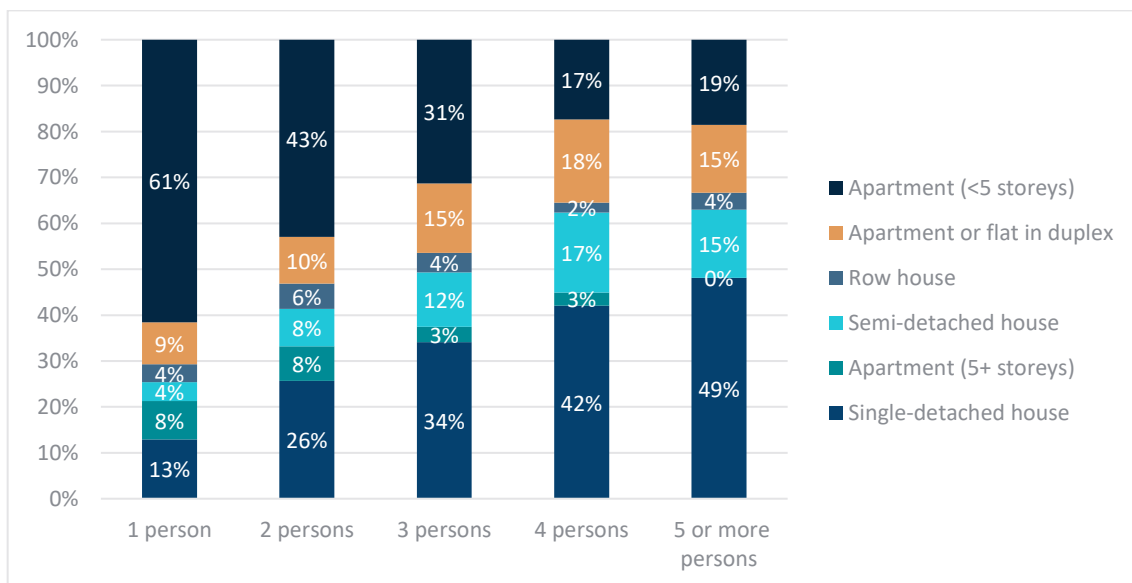
FIGURE 22 HOUSEHOLDS BY STRUCTURE TYPE AND FAMILY TYPE IN ESQUIMALT, 2016



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

Smaller households (2 persons or less) are much more likely to live in apartment units in buildings under five storeys; while larger households (4 persons or more persons) are more likely to live in single detached houses. Apartments or flats in duplexes as well as semi-detached houses become more common housing options as household sizes increase (Figure 23).

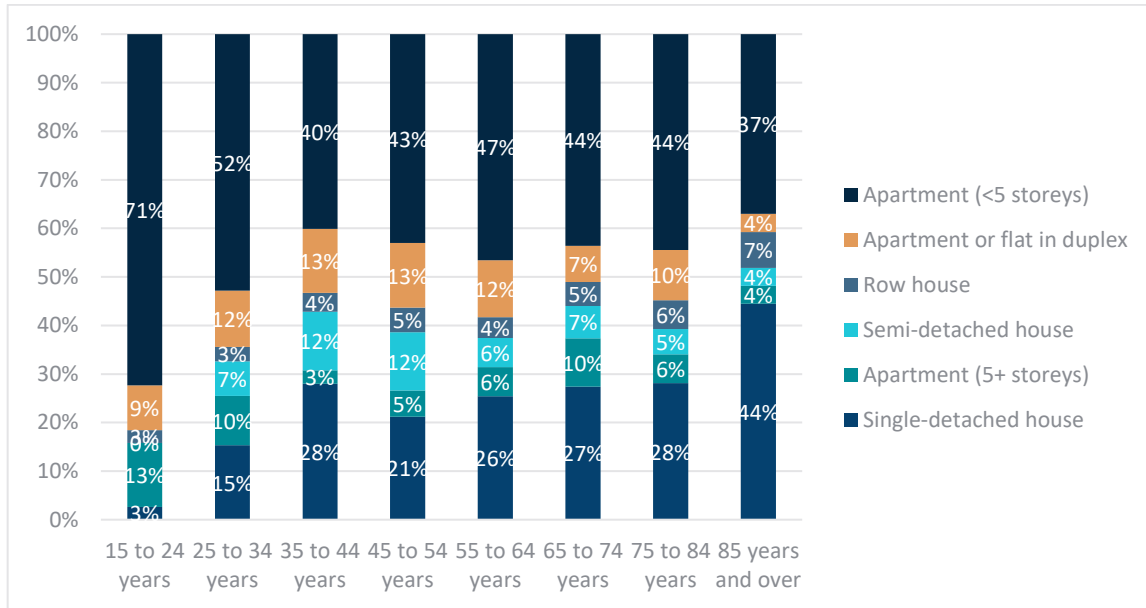
FIGURE 23 HOUSEHOLDS BY STRUCTURE TYPE AND HOUSEHOLD SIZE IN ESQUIMALT, 2016



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

Figure 24 illustrates that younger age groups (34 and under) are predominantly the primary maintainer of apartment units in buildings with less than five storeys. Primary household maintainers led by an individual age 35 and 84, occupy apartment units in buildings with less than five storeys, and also single-detached houses. Households led by an individual age 85 and over are most likely to occupy single-detached housing across all age groups.

FIGURE 24 HOUSEHOLDS BY STRUCTURE TYPE AND PRIMARY MAINTAINER AGE IN ESQUIMALT, 2016

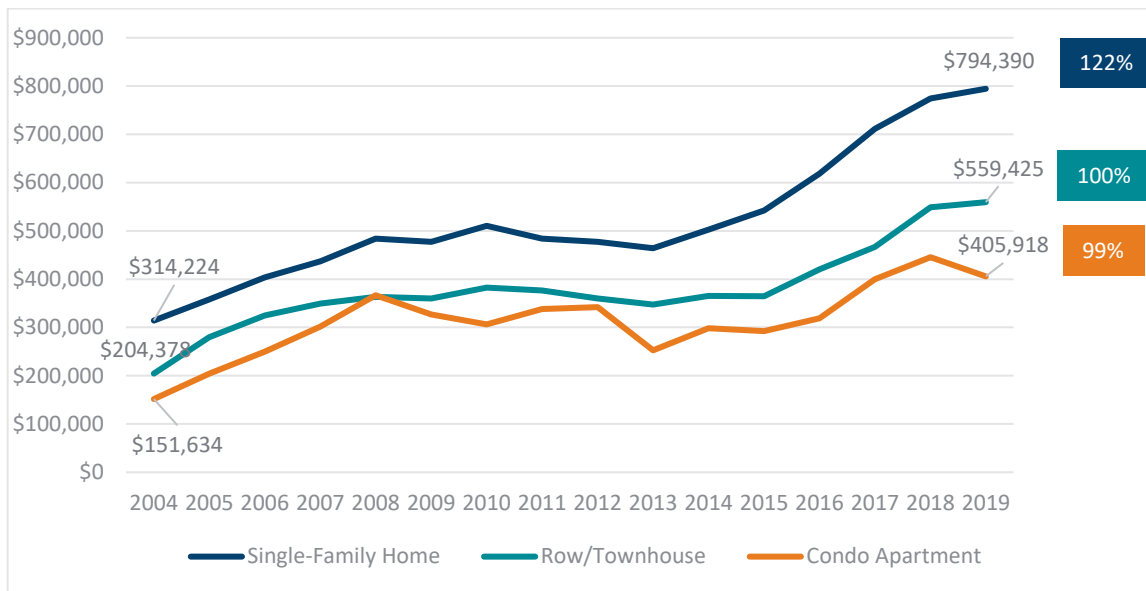


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

3.2 Trends in Homeownership Market

The average home sale prices have grown significantly in Esquimalt, with single-family home and row/townhouse price increases accelerating after 2014 (Figure 25). From 2005 to 2019, the average sales prices grew by 122% for single-family homes, 100% for row/townhouses and 99% for condominium apartments.

FIGURE 25 AVERAGE HOME SALE PRICES FOR SINGLE-FAMILY DWELLINGS IN ESQUIMALT, 2005 TO 2019*



Source: Victoria Real Estate Board

* Note Manufactured Home data has been omitted due to limited data.

3.2.1 Homeownership Affordability Gap Analysis

An affordability gaps analysis was prepared to assess gaps between shelter costs and household incomes (Table 1). This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs. To note, many homeowners have rental suites (i.e. secondary suites, lock-off suites, etc.) as mortgage helpers, which are important components to making housing affordable. However, rental suites used as mortgage helpers are not part of affordability gap analysis.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 data from the Victoria Real Estate Board and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also 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 for 2016.

Home sales prices are based on the Victoria Real Estate Board’s October 2019 benchmark prices for each housing type in Esquimalt. 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 a total of \$370 to \$600 (depending on the housing type) for property tax (which includes municipal services), utilities, home insurance, and strata fees (where applicable).

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.⁴

There are affordability gaps for all household types in affording single-detached homes in the Township, except other census families and couples with children. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. This type of household can afford single-family homes, townhouses and apartments at the October 2019 benchmark price. Couples with children making the median income would need to spend approximately 26% of their monthly income on shelter costs; while couples without children would need to spend 33%.

Townhouses, at the October 2019 benchmark sales price, were affordable for couples with children earning the median household income but not couples without children. Couples without children would need to spend 33%. Lone parent families would need to spend 54% of their income to afford a townhome and non-census family household would need to spend 71%.

Apartments are an affordable option for couples with or without children earning their respective median household income. They remain an unaffordable option for lone-parent households and non-census families that would need to spend 35% and 48% of their incomes, respectively. There may be limited stock of units with enough bedrooms to be suitable for couples with children and other census family household types.

Homeownership is likely out of reach for single-income households like lone-parent and non-census families; these household types would need to spend 50% or more of their monthly income to be able to afford most housing types.

⁴ 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 Section 3.8.

TABLE 1 AFFORDABILITY GAP ANALYSIS FOR OWNERS IN ESQUIMALT, OCTOBER 2019 BENCHMARK PRICES, 2019

	Median Household Income	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single-detached home (\$652,600)	Townhouse (\$567,500)	Apartment (\$364,800)
Couples without children	\$116,391	\$2,910	-\$282	-\$243	\$873
Couples with children	\$144,932	\$3,623	\$432	\$471	\$1,587
Lone parent families	\$69,474	\$1,737	-\$1,455	-\$1,416	-\$299
Non-census families	\$53,588	\$1,340	-\$1,852	-\$1,813	-\$697
Other census families	\$156,630	\$3,916	\$724	\$763	\$1,879

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

When using average home prices, the cost of ownership appears to be higher, with higher prices than the benchmark. However, average home prices can be increased by luxury or high-value homes, and may not reflect the bulk of housing stock on the market. Table 2 below shows affordability by average home price and household type for comparison. However, benchmark prices should be considered a better reflection of what is typically available in the market.

TABLE 2 AFFORDABILITY GAP ANALYSIS FOR OWNERS, 2019

	Median Household Income (2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single Family Home \$794,390	Townhouse \$559,425	Apartment \$405,918
Couples without children	\$116,391	\$2,910	-\$907	-\$207	\$692
Couples with children	\$144,932	\$3,623	-\$194	\$506	\$1,406
Lone parent families	\$69,474	\$1,737	-\$2,080	-\$1,380	-\$481
Non-census families	\$53,588	\$1,340	-\$2,478	-\$1,777	-\$878
Other census families	\$156,630	\$3,916	\$99	\$799	\$1,698

Sources: Statistics Canada, 2016 Census. Victoria Real Estate Board, 2019.

*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.

	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.

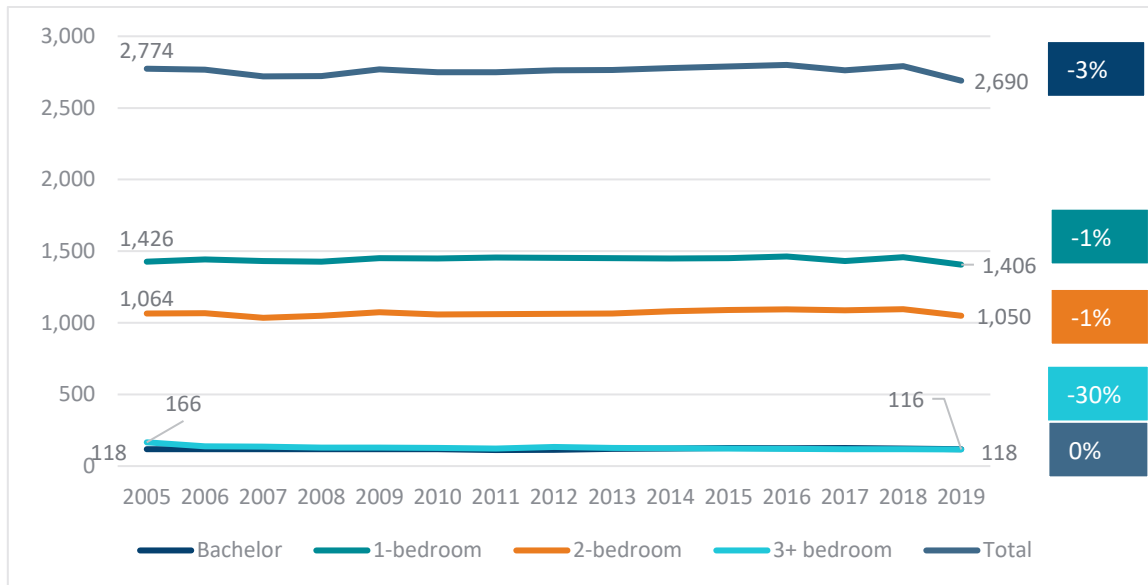
3.3.1 Primary Rental

Between 2005 and 2019, there was very little change in the number of primary rental market units counted by CMHC in Esquimalt (Figure 26). The overall stock decreased by 3% over this period. Compared

to other unit types, there was a large decrease in the number of 3+ bedroom units (decreasing by 30%). In 2019, only 4% of primary rental units were 3+ bedrooms. Bachelor units had no net difference over this timeframe while both 1-bedroom and 2-bedroom units declined 1% overall.

As described in Section 2.4, the Township has seen a slight decrease in the proportion of renter households since 2006. In 2016, there were 4,350 renter households in the Esquimalt and 2,690 primary market rental units, suggesting that only 61% of renter households were served by the primary market at that time.

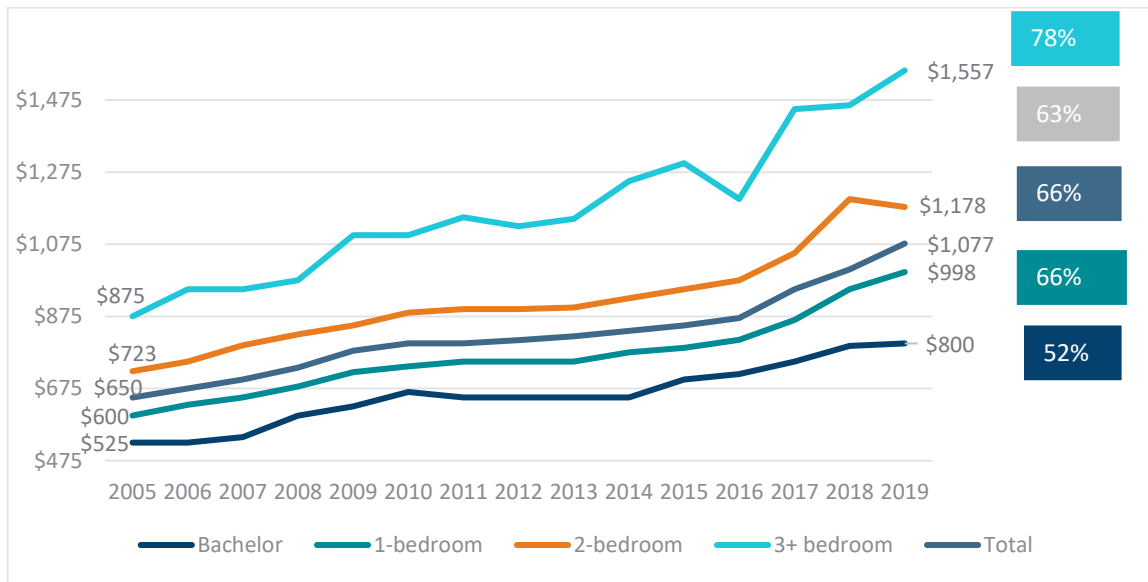
FIGURE 26 PRIMARY RENTAL MARKET UNITS IN ESQUIMALT, 2005-2019



Source: CMHC Rental Market Survey

The median rent for primary rental market units in Esquimalt increased (66%) between 2005 and 2019 (Figure 27). The increase was more gradual than seen in the homeownership market; however, supply also represents a key issue, due to low vacancy rates.

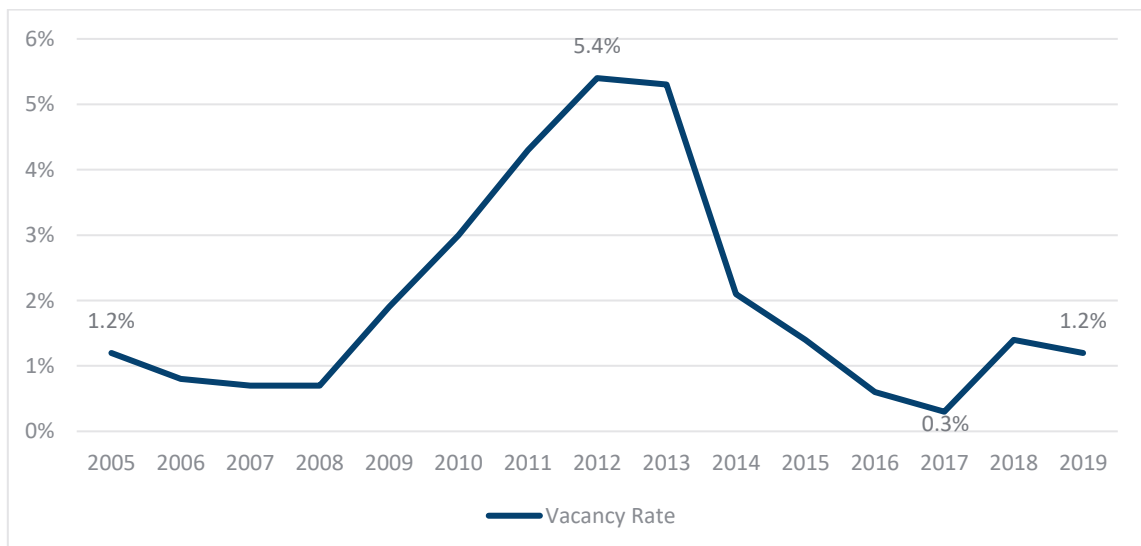
FIGURE 27 MEDIAN RENT IN THE PRIMARY RENTAL MARKET IN ESQUIMALT, 2005-2019



Source: CMHC Rental Market Survey

As of October 2019, the overall rental vacancy rate for Esquimalt was 1.2%. The vacancy rate for Esquimalt has consistently been below 3% since 2014 (Figure 28). A healthy vacancy rate is generally considered to be between 3% and 5%. A low vacancy rate often indicates significant rental demand and can result in excessive competition for available rental units and upward pressure of prices, making it especially difficult for vulnerable populations to find safe, suitable, and affordable rental housing options.

FIGURE 28 PRIMARY RENTAL MARKET VACANCY RATE IN ESQUIMALT, 2005 TO 2019



SOURCE: CMHC RENTAL MARKET SURVEY

3.3.2 Rental Housing Affordability Gap Analysis

To assess affordability gaps for renters in the primary market in Esquimalt, a rental housing affordability gaps analysis was conducted (Table 3). Similar to the affordability gap analysis for owners, this analysis is based on median total before-tax household incomes from the 2016 census, adjusted for 2020 based on historical growth rates and further adjusted for renter household incomes. Renter households typically make far less than owner households. In Esquimalt, median household income for renter households is 60% the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

The rents used in this analysis are 2019 median rental rates for primary rental units from CMHC's Rental Housing Survey and median total before-tax household incomes from the 2016 census. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for only 62% of renter households in 2016, suggesting that 38% of renters in the Township are likely residing in secondary rental market units. CMHC does not provide secondary rental market data for Esquimalt.

Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, 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 owner household median income and overall median income for 2016.

In addition to the median rents listed in the table, this analysis includes \$596 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.⁵

There are significant gaps for single-income households, like lone-parent families and non-census families. Although there are no affordability gaps for couples with or without children making estimated median renter household incomes, it is important to remember that half of households of this type living in the Township will make less than the median household income.

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 closer to 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.

Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the

⁵ 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.

median rental rates. To note, lone-parent families require a minimum of two bedrooms to suitably house their children.

TABLE 3 AFFORDABILITY GAP ANALYSIS FOR RENTERS, 2019

	Median Household Income (Renters, 2019)	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap		
			1-Bedroom Apartment	2-Bedroom Apartment	All Rental Unit Types
Couples without children	\$61,261	\$1,532	\$476	\$296	\$397
Couples with children	\$76,283	\$1,907	N/A	\$671	\$772
Lone-parent families	\$36,567	\$914	N/A	-\$322	-\$221
Non-census families	\$28,205	\$705	-\$351	-\$531	-\$430
Other census families	\$82,440	\$2,061	N/A	\$825	\$926

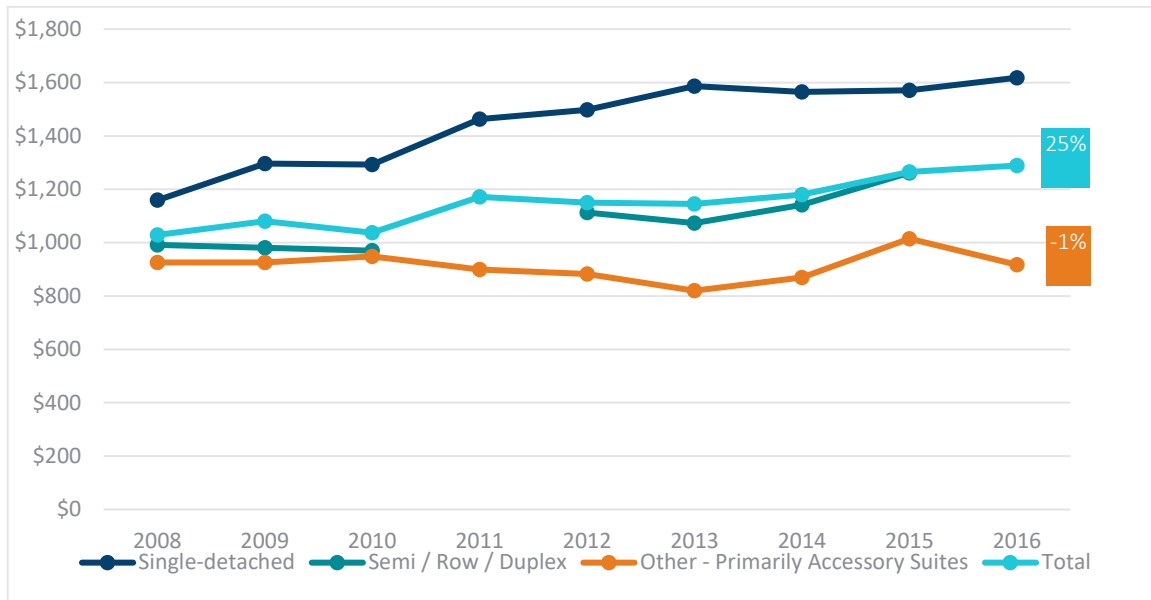
	Spending less than 30% of household income on shelter costs
	Spending approximately 30-49% of household income on shelter costs
	Spending 50% or more of household income on shelter costs

3.3.3 Secondary Rental Market Trends

CMHC data of the secondary rental market is only available for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island. This data is of much lower quality than data for the primary rental market.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40%, an increase, but not one as large as seen in the primary rental market (Figure 29). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008. The data for rented condominiums shows a steady increase in average rents but there are significant data gaps (Figure 30).

FIGURE 29 AVERAGE RENTS FOR SECONDARY MARKET UNITS IN VICTORIA CMA, EXCLUDING CONDOMINIUMS, 2008 TO 2016

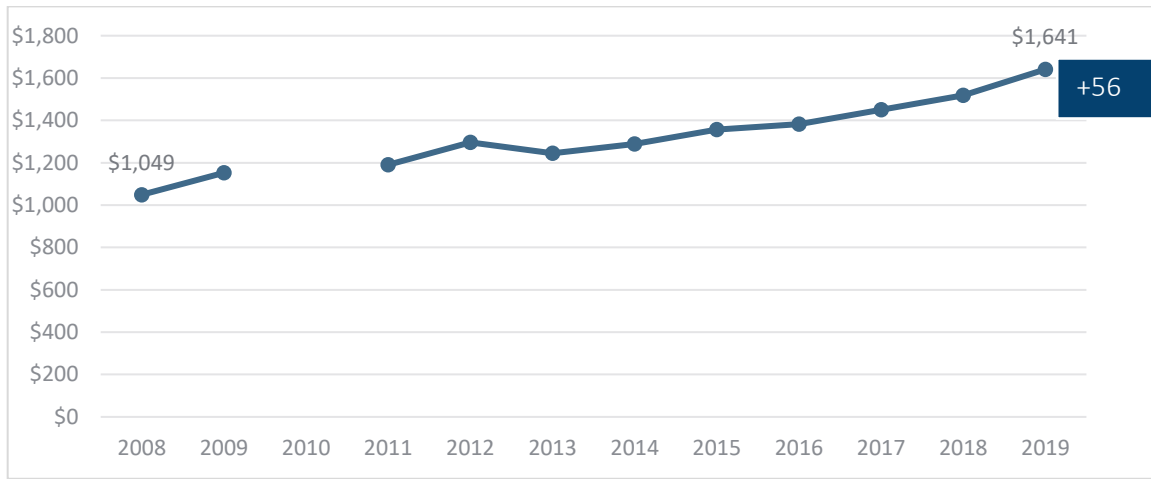


Note that there are some data gaps and that some of the data is of poor quality.

2016 is the latest year for which there is data.

Source: CMHC, 2019.

FIGURE 30 AVERAGE RENTS FOR RENTED CONDOMINIUMS IN VICTORIA CMA, 2008 TO 2019



Note that there are significant data gaps and that some of the data is of poor quality.

Source: CMHC, 2019.

3.3.4 Short-Term Rental Market

On May 12, 2020, a scan of AirDNA data on short-term rentals was completed and found 86 short-term rentals listed for Esquimalt. In the first quarter of 2020, there were 112 active rentals in Esquimalt, which may indicate that the number of active short-term rentals are down 29% (Figure 31). It 74% listed the entire home for rent and 26% listed a private room in a home (Figure 32).⁶ 55% of short-term rentals were one-bedroom units. AirDNA also provides data on previous quarters. 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.

FIGURE 31 AIRDNA QUARTERLY RENTAL GROWTH

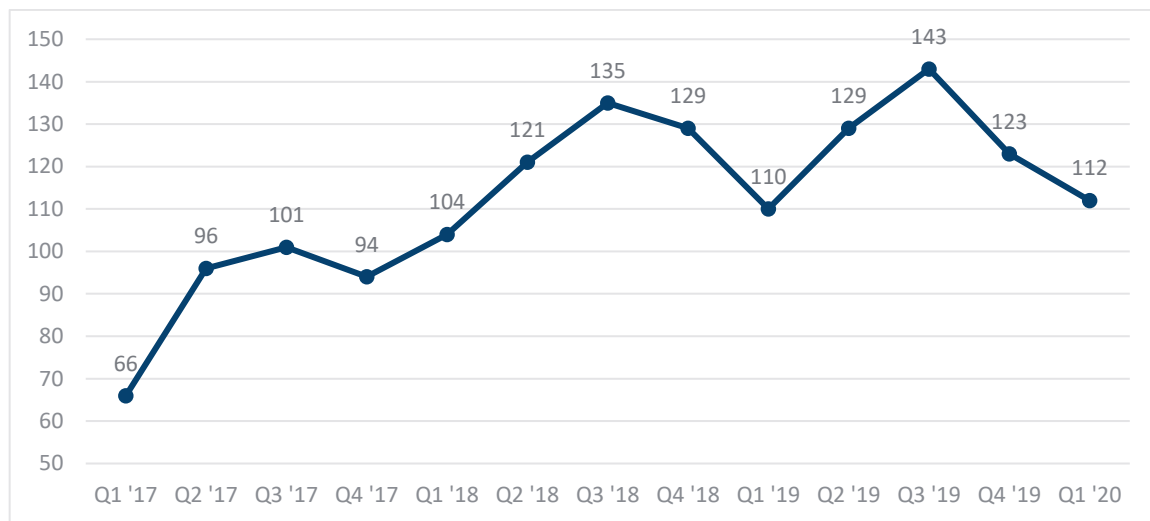
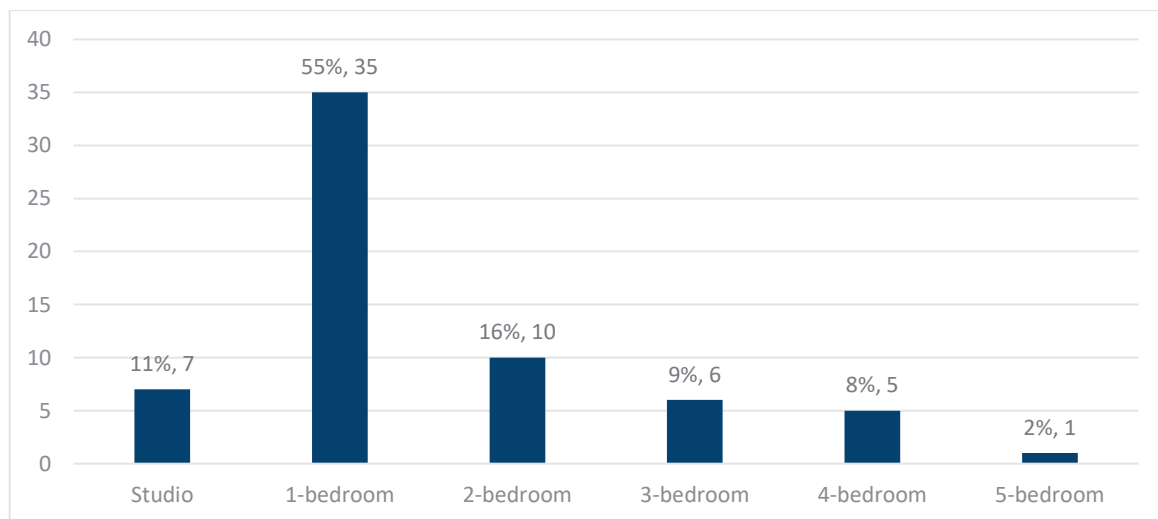


FIGURE 32 SHORT-TERM RENTALS BY NUMBER OF BEDROOMS, MARCH 19, 2020



SOURCE: AIRDNA

⁶ 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.

3.4 Non-Market Housing

As of March 2019, there are a total of 555 non-market units where BC Housing has a financial relationship (Table 4). This may include subsidized units, shelter beds, rent supplements, or other non-market supports. Most of these units in Esquimalt are for seniors, and about 40% are for rent assistance in the private market through the Shelter Aid for Eldery Renters and Rental Assistance Program subsidies.

As of March 31, 2020, there were 212 households on BC Housing's Housing Registry for Esquimalt, including 58 families, 97 seniors, 48 people with disabilities, and 9 individuals needing wheelchair accessibility.

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
Total Non-Market Units	11	179	144	221	555
Seniors	-	150	82	179	411
Families	-	-	62	42	104
Women and Children	-	0	-	-	0
Persons with Disabilities	-	29	-	-	29

*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. The subtotals may not add up exactly to the total due to suppression for privacy reasons.

Source: BC Housing Research and Planning Department

3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 212 households on BC Housing's Housing registry for non-market housing in Esquimalt (Table 5). 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 IN SAANICH, MARCH 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	48	58	97	-	9	212

Source: BC Housing, March 2020

3.5 Homelessness

It is estimated there was a minimum of 1,523 individuals who experienced homelessness across the CRD on March 11, 2020. The Point-in-Time (PiT) count identified at least 350 individuals who were emergency sheltered, 743 who were provisionally accommodated in transitional housing and institutions, and 145 individuals who were couch-surfing. There were at least 270 individuals who were unsheltered and a minimum of 15 individuals who stayed in unknown locations.

As the PiT count was taken during the start of the COVID-19 pandemic, some individuals may have made decisions regarding staying outdoors or attending PiT count-related events. Compared to the 2018 PiT count, there was an increase in unsheltered homelessness which may be due to the fear of COVID-19 spreading in confined spaces. Furthermore, since the March 11, 2020 count, recent initiatives to increase the number of shelter beds (e.g. repurposing hotel rooms as shelters) will have shifted the number of individuals who are sheltered or unsheltered.

3.6 Student Housing

University of Victoria and Camosun College have locations in the District of Saanich. Royal Roads University is located in Colwood. Data from all three postsecondary institutions is provided below, because students attending all three may be looking for housing throughout surrounding CRD communities.

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 **Error! Not a valid bookmark self-reference.**). The University of Victoria is the only postsecondary institutions with student housing, with 2,625 beds. Currently, the University of Victoria is constructing new student housing on campus. 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 in Esquimalt. 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 8.3% and 1.6%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of 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
Total	2,625	24,965

Source: Ministry of Advanced Education, Skills and Training

3.7 Housing Indicators

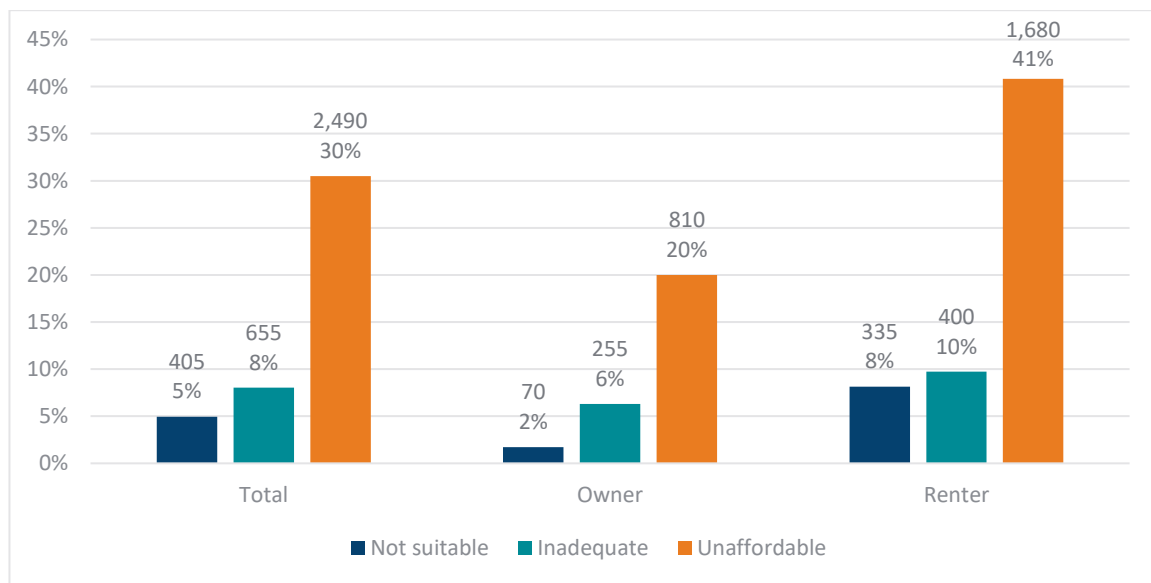
Statistics Canada collects data on housing indicators to show when households are not meeting three housing standards: adequacy, affordability, and suitability. These are defined as follows:

- 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.⁷

In Esquimalt, the proportion of households living in homes below each of the three housing standards has stayed consistent between the past three Census periods. Affordability is the most common housing standard not met in Esquimalt, typical of the regional and provincial trends. (Figure 33). Thirty percent (30%) of all households in 2016 spent 30% or more of their income on shelter costs, including 41% of renter households and 20% of owner households. A higher proportion of renters than owners live in unsuitable or inadequate housing.

To note, in certain cases individuals may choose to spend more than 30% of their income on shelter costs without experiencing financial burdens, and those households would be captured in Figure 33. The Core Housing Need analysis discussed in Section 3.8 identifies the proportion of households in Esquimalt who would not be able to afford median rent of alternative local housing.

FIGURE 33 PRIVATE HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN ESQUIMALT, 2016



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

⁷ The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

3.8 Core Housing Need

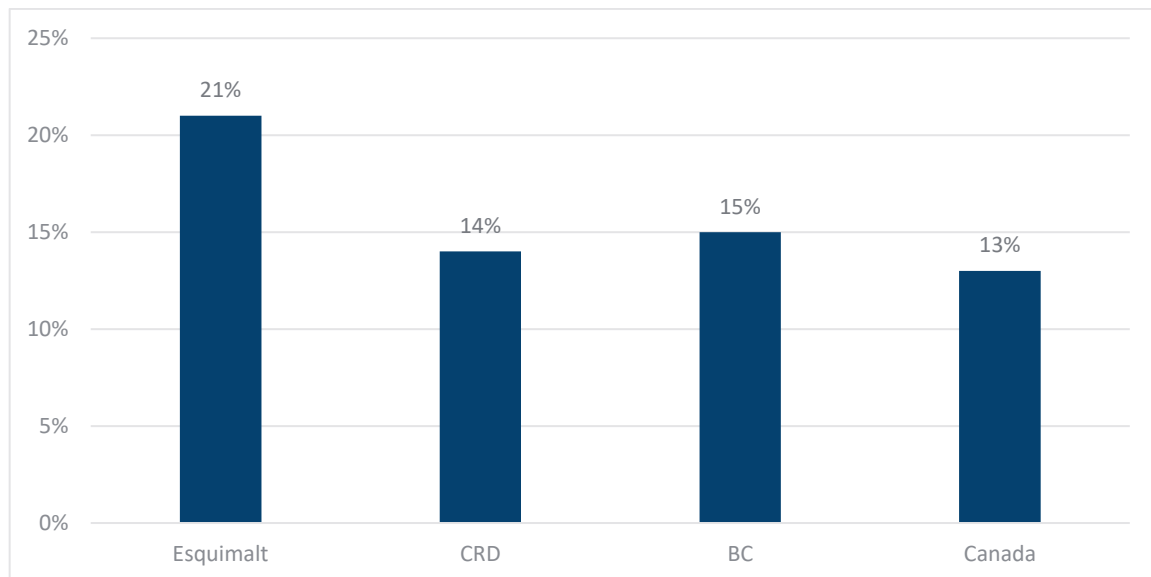
Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards *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, Esquimalt had a higher proportion of households in Core Housing Need and Extreme Core Housing Need than the CRD (Figure 36).

In 2016, Esquimalt had a higher proportion of households in Core Housing Need compared to the CRD, British Columbia (BC), and Canada (Figure 34).

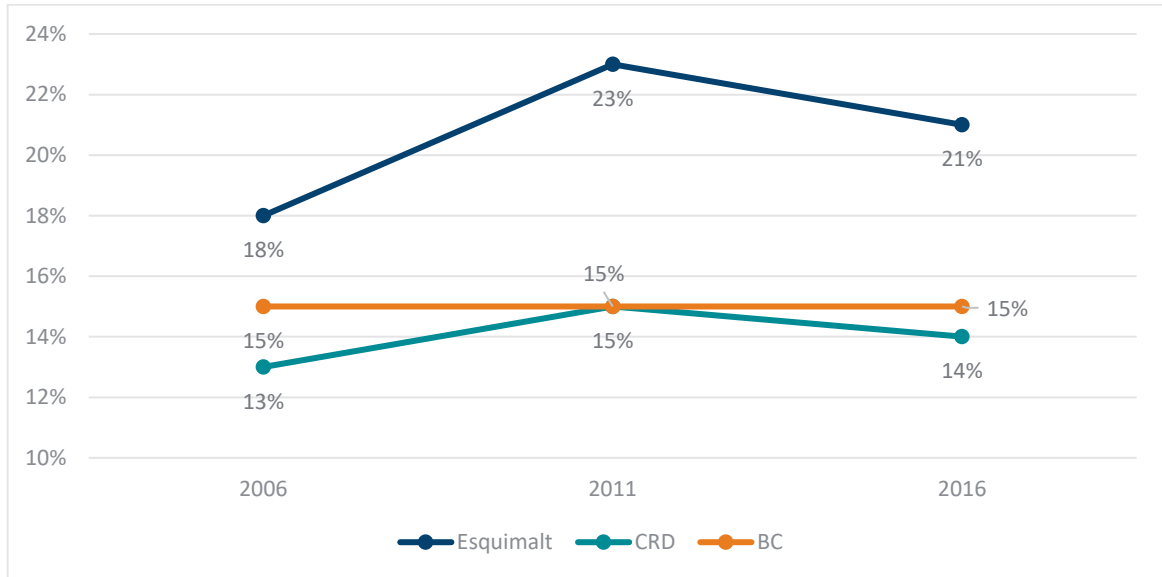
FIGURE 34 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED, COMPARISON OF GEOGRAPHIES, 2016



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

Figure 35 shows the historical data of households in Core Housing Need in Esquimalt compared to the CRD. Esquimalt has seen a slight increase in the proportion of households in Core Housing Need from 2006 to 2016.

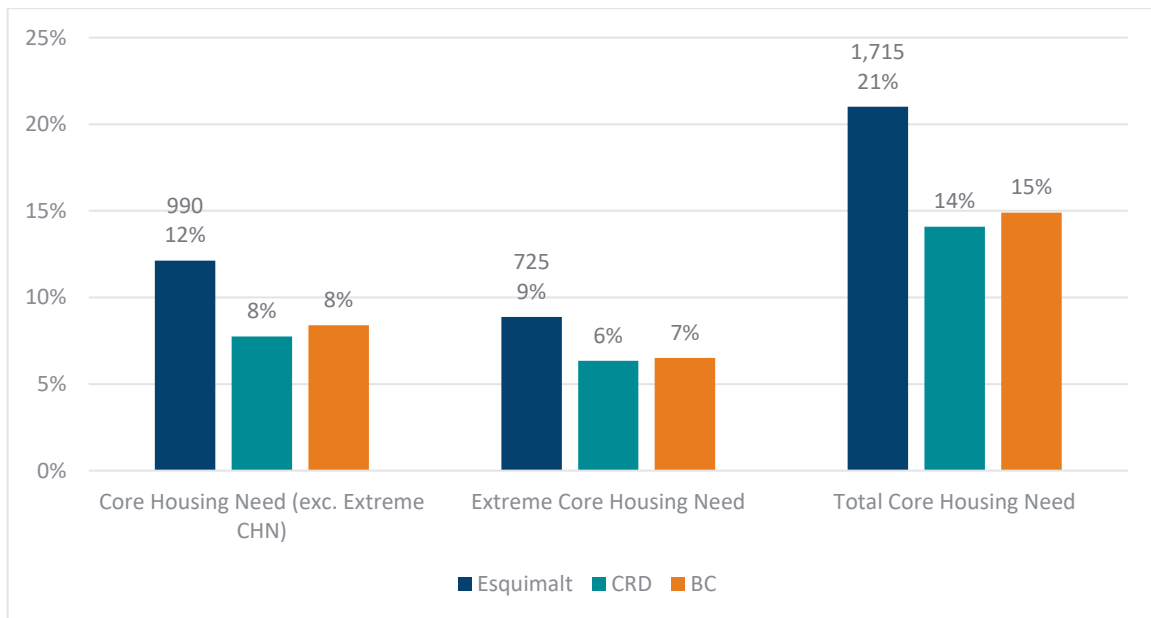
FIGURE 35 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN ESQUIMALT, CRD, AND BC, 2006-2016



3.8.1 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Esquimalt has 9% of households in Extreme Core Housing Need compared to the CRD's 6% (Figure 36).

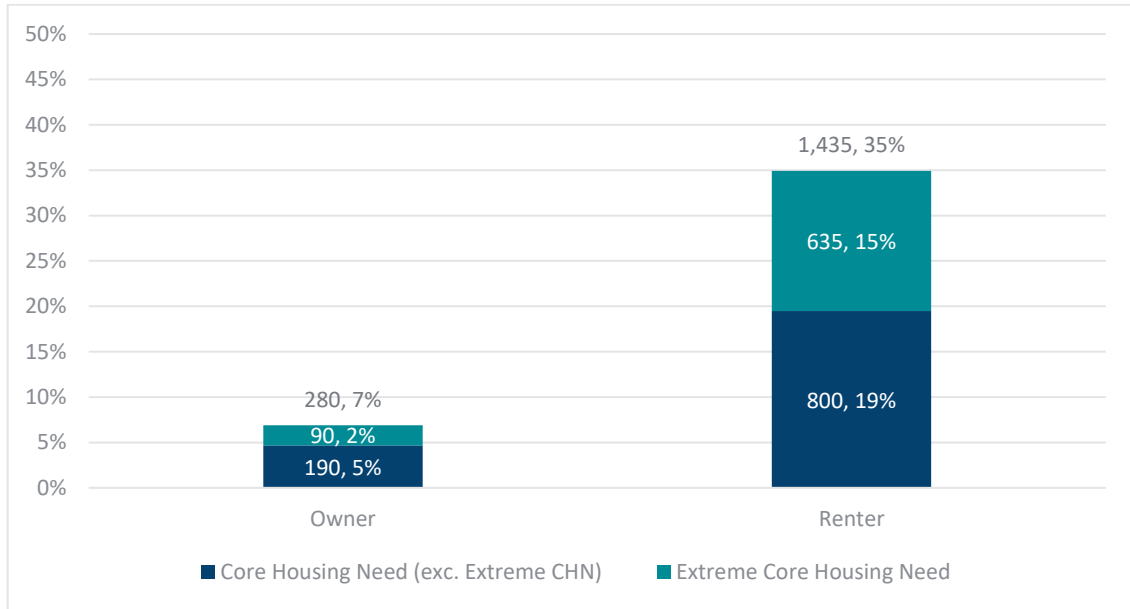
FIGURE 36 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN ESQUIMALT AND CRD, 2016



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

A much higher proportion of renter households (35%) in Esquimalt are in Core Housing Need than owner households (9%) (Figure 37). Across the CRD, renters are far more likely to be in Core Housing Need than owners.

FIGURE 37 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN ESQUIMALT, 2016



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

3.8.2 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 Esquimalt households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need in the Township.

Each row in Table 7 shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 21% of all households are in Core Housing Need, while 22% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 26% of renter households in this age group are in Core Household Need and there are no owner households in this age group are in Core Housing Need.

In Esquimalt, Table 7 offers the following key takeaways:

Tenure and Housing Standards

Across all household characteristics, renter households are far more likely to be in Core Housing Need than owner households. In 2016, there were 35% of renter households below at least one housing standard, compared to 7% of owner households

Age of Primary Household Maintainer and Households with Seniors

Households with a primary household maintainer between 35 and 44 are the least likely (17%) to be in Core Housing Need than other age groups. The remaining age groups fall between 20% and 25%. When comparing the number of (instead of by percentage) there are more households led by primary maintainers aged 65 and over (440) and those aged 55 to 64 (360) than other age groups.

Renter households are much more likely to be in Core Housing Need than owner households. The likelihood also increases as the primary maintainer ages. Households led by primary household maintainers 55 years of age or older are far more likely than other age groups to be in Core Housing Need. Households with one or more seniors living there are also more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.

Those aged 24 or younger are 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.

Household Type

Among household types, lone-parent and one-person households are far more likely to be in Core Housing Need than others.

Almost three-fifths (57%) of lone-parent renter households are in core housing need. Lone-parent households face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children). Forty-four percent (44%) of one-person and 40% of multiple-family renter households are in core housing need.

Immigration Status

Among households based on immigration status, renter households that are non-permanent residents are most likely to be in Core Housing Need. However, there is only 10 non-permanent households in Esquimalt as of 2016. 34% Immigrant renter households are in core housing need.

Indigenous Households

Aboriginal households are more likely than non-aboriginal households to be in core housing need.

TABLE 7 HOUSEHOLD CHARACTERISTICS BY TENURE AND CORE HOUSING NEED⁸

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	1,715	21%	1,435	35%	280	7%
Core Housing Need by Age of Primary Household Maintainer						
15-24	80	22%	85	26%	0	0%
25-34	295	23%	285	30%	10	3%
35-44	215	17%	185	28%	30	5%
45-54	320	21%	255	38%	60	7%
55-64	360	23%	320	42%	40	5%
65+	440	21%	305	41%	135	10%
Core Housing Need by Household Type						
Couple with Children	120	8%	85	16%	25	3%
Couple without Children	145	7%	85	12%	60	4%
Lone Parent Household	310	42%	275	59%	35	13%
Multiple-Family	10	12%	10	40%	0	0%
One Person Household	975	31%	845	44%	130	11%
Other Non-Family	165	28%	135	32%	30	17%
Core Housing Need based on Immigration Status						
Non-Immigrant	1,445	21%	1,230	35%	215	6%
Non-Permanent Resident	10	29%	10	40%	0	0%
Immigrant	260	21%	200	34%	60	9%
Recent Immigrant	20	31%	15	27%	0	0%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	455	20%	315	40%	135	9%
Household Without A Senior (65+)	1,260	22%	1,115	34%	145	6%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person With an Activity Limitation	1,275	25%	1,090	41%	185	7%
Household Without A Person With an Activity Limitation	445	15%	345	23%	100	6%
Core Housing Need by Indigenous Households						
Aboriginal Households	175	27%	160	36%	15	7%
Non-Aboriginal Households	1,540	21%	1,275	35%	265	7%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	320	21%	275	37%	45	6%
Household Without a Child (<18 years)	1,400	21%	1,160	34%	235	7%

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

⁸ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. 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. These discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

3.9 Summary

Housing Stock

- As of 2016, there 8,490 dwellings in Esquimalt. Compared to the CRD as a whole, Esquimalt has a lower proportion of single-detached houses and a higher proportion of apartments. There is almost double the number of apartment units in buildings with less than five storeys (46%) than single-detached houses (23%).
- Compared to CRD, dwellings in Esquimalt are slightly older, with a majority (74%) built more than 40 years ago with a small proportion (10%) built in recent years between 2001 to 2016
- Between 2015 and 2019, 88.6% of additional dwellings were apartments, 9.3% were townhomes, 1.5% were single-family dwellings, and less than one percent were duplexes. Note that this data considers net new homes and accounts for demolitions. Note that this data considers net new homes and accounts for demolitions.
- In 2016, 35% of dwellings in Esquimalt were two bedrooms, 26% were 1-bedroom unit, 25% are 3-bedrooms and 13% had 4 or more bedrooms.

Homeownership Market

- In 2016, 49% of households owned their home and 51% rented.
- The most common structural housing type that owners occupy are single-detached houses (occupied by 42% of owner households), followed by apartment units in buildings with less than 5 storeys (in this case likely condominiums) (26%), and apartment or flat in a duplex (14%).
- Average home sale prices have grown significantly, with single-family home and row/townhouse price increases accelerating after 2014. From 2005 to 2019, percentage increases in average sale prices were: 122% for single-family homes; 100% for row/townhouses; and 99% for condo apartment
- There are affordability gaps for all household types in affording single-detached homes at the benchmark sales price in the Township, except for other census families and couples with children.
- Townhouses are affordable for couples with children and other census families. However, couples without children would need to spend at least 30% of their median income, and lone parent families and non-census family households would need to spend more than 50%.
- Apartments are affordable for everyone except lone parent families and non-census families.

Rental Market

- In 2016, 580 households, or 13% of renter households, reported that they live in subsidized housing. This is a slight increase from 2011 when 530 households, also 13%, reported that they lived in subsidized housing.⁹
- For renters, apartment units in buildings with less than 5 storeys are the predominant structure type (occupied by 65% of renters) followed by apartment units in buildings taller than 5 storeys (10%).
- There were enough primary rental market units for only 62% of renter households in 2016, suggesting that 38% of renters in the Township are likely residing in secondary rental market units. The secondary rental market is considered less secure than the primary rental market and while prices have risen more moderately according to CMHC data, rent in the secondary rental market is largely driven by housing prices, which have risen substantially.

⁹ Households self-report whether they live in subsidized housing to Statistics Canada and can include a mix of non-market units operated by a non-profit and households receiving a subsidy in the private market.

- The median rent for primary rental market units in Esquimalt increased (66%) between 2005 and 2019. Rent prices are generally a factor of real estate value and vacancy rates. As of October 2019, the overall rental vacancy rate for Esquimalt was 1.2%. A healthy vacancy rate is generally considered to be between 3% and 5%, which Esquimalt has been consistently below since 2014, which can cause an upward pressure on rental costs; however, regulations ensure that this increase in costs is limited on an annual basis.
- There are significant gaps for single-income households, like lone-parent families and non-census families. Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the median rental rates. To note, Lone-parent families require a minimum of two bedrooms to suitably house their children.

Non-Market Housing

- As of 2019, there are a total of 555 non-market units where BC Housing has a financial relationship. Most of these units are for seniors, and about 40% are for rent assistance in the private market through the SAFER and RAP subsidies.

Student Housing

- Despite declines in full-time equivalent enrolments at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

Housing Indicators and Core Housing Need

- Across all household characteristics, renter households are far more likely to be in Core Housing Need than owner households. In 2016, there were 35% of renter households below at least one housing standard, compared to 7% of owner households.
- Households with a primary household maintainer between 35 and 44 are the least likely (17%) to be in Core Housing Need than other age groups. Other age groups fall between 20% and 25%.
- Households led by primary household maintainers 55 years of age or older are far more likely than other age groups to be in Core Housing Need. Households with one or more seniors living there are also more likely to be in Core Housing Need than households without seniors. This suggests a need to support seniors, such as those relying on limited fixed incomes to make rent payments and those who may wish to age in place.
- Among household types, lone-parent (57%) and one-person (44%) households are the most likely to be in Core Housing Need than other household types. Lone-parent households face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).
- 34% Immigrant renter households are in Core Housing Need.
- Aboriginal households are more likely (27%) than non-aboriginal households (21%) to be in Core Housing Need.

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, quality of education (Fraser Institute's School Report), 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. Please note that the population projections are based on the BC Stats projections, which use inputs from Vancouver Island Health Authority, and Census data. As the Census data does not account for undercount of individuals, the projected population is slightly less than what BC Stats estimates for each community (e.g., for Esquimalt, the estimated population by BC Stats is 18,716 in 2019 whereas the population projections indicate it is 18,361 in 2020).

4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the CRD and the municipalities therein. While there is some contention around the distribution of the population by municipality due to changes in growth and land use throughout the CRD, they are the only municipal-level population growth figures readily available for this report, and are required by the provincial regulations for housing needs assessments. These population projections are based in large part on historical fertility, mortality, and migration for the CRD, adjusted where possible to take into account expected changes in the region. It is important to note that the BC Stats population projections rely on Vancouver Island Health Authority mortality and fertility rates for health area units which do not conform exactly with Esquimalt's municipal boundaries.

The household projections presented within this report are the result of combining the population projections presented above with 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 in Esquimalt 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. While these projections do not provide anticipated dwelling units by structural type, there is anticipated to be more demand for compact forms of housing in Esquimalt due to the high cost of land and density preferences due to climate change. Trends in the recent building permit trends and the high benchmark sales price for a single-detached dwelling in Esquimalt point to this.

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.¹ Of course, this may not be the case – it may be that economic factors will change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

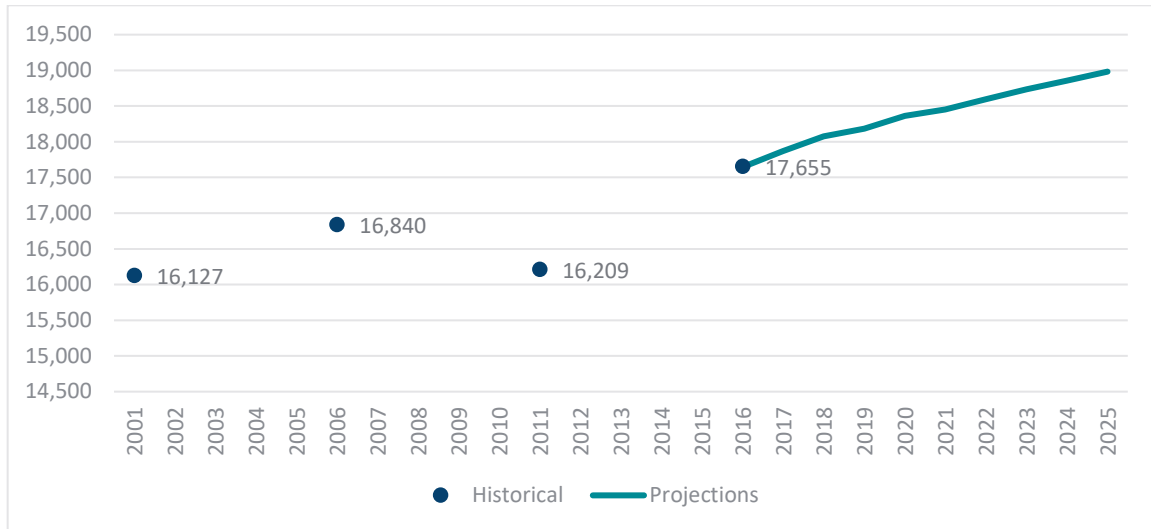
The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these. Similarly, the household projections are limited by the assumption of constant headship rates over time.

In general, the direction of the projections presents a conceptual limitation. While “population demand” (interest in moving to, or staying in Esquimalt) certainly will impact the formation of households and the development of housing in Esquimalt, in an attractive and growing region, the provision of housing may determine household and population growth. In summary, the actual provision of housing over time may invalidate the population and household projections presented within this report.

4.3 Population Growth

Esquimalt’s population is projected to grow more rapidly than it has over the 2001 to 2016 period (Figure 38).

FIGURE 38 ESTIMATED AND PROJECTED POPULATION, 2001-2025



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

The projected population growth (Table 8) from 2016 to 2020 period is 716, while projected population growth over the five years following (2020 to 2025) is 621.

TABLE 8 PROJECTED POPULATION AND POPULATION GROWTH, 2016-2025

	2016	2020	2025
Population	17,645	18,361	18,982
Change from prior period	N/A	716	621

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

4.4 Age Projections

The top three age groups projected to grow the most (in descending order) between 2016 and 2025 is 75 to 84 years, 35 to 44 years, and 65 to 74 years. In comparison, the top three age groups projected to shrink (in order of most to least) between 2016 and 2025 is 55 to 64 years, 45 to 54, and 15 to 24 years (Table 9).

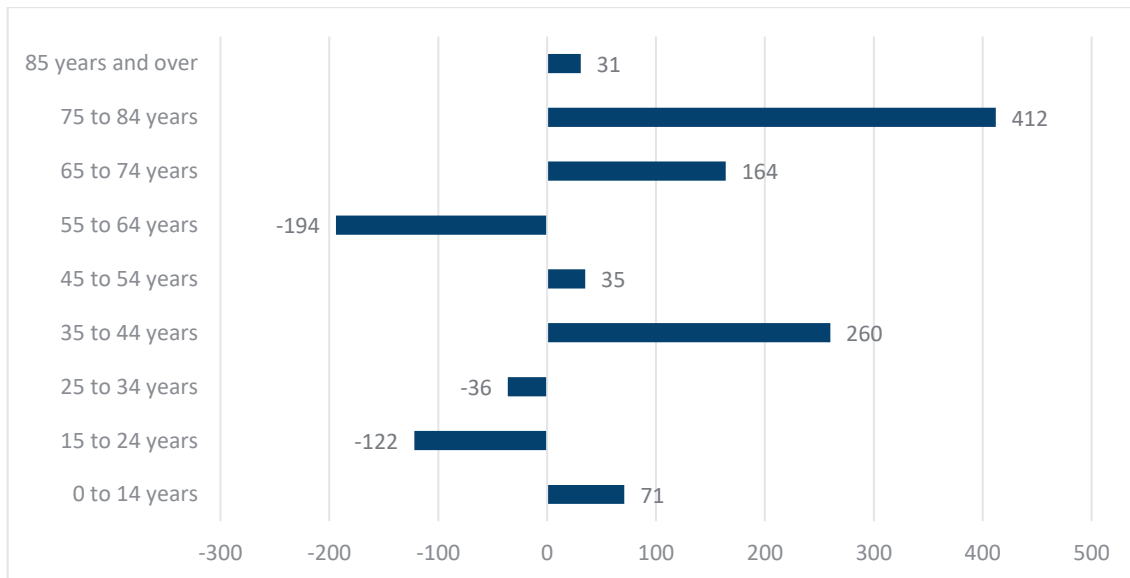
TABLE 9 PROJECTED POPULATION CHANGE BY AGE, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	96	71
15 to 24 years	27	-122
25 to 34 years	6	-36
35 to 44 years	279	260
45 to 54 years	-179	35
55 to 64 years	-20	-194
65 to 74 years	304	164
75 to 84 years	182	412
85 years and over	21	31
Total	716	621

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

From 2020 to 2025, population growth (Figure 39) is projected to be generally driven by growth in the 65 and over age categories. Another notable age group that will contribute to population growth are those aged 35 to 44.

FIGURE 39 PROJECTED POPULATION CHANGE BY AGE, 2020-2025



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

The projected median and average age show a slight increase between 2016 to 2025 (Table 10).

TABLE 10 MEDIAN AND AVERAGE AGE, 2016-2025

	2016 Actual	2016 Estimate	2020	2025
Median	43.4	43.5	43.4	44.1
Average	43.2	43.3	43.8	44.7

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

4.5 Household Projections

Household projections indicate growth of 375 households between 2016 and 2020, and 446 households between 2020 and 2025, a total increase of 821. The higher household growth, relative to population growth, is due to projected aging in the population – with a higher proportion of the population in high-headship age groups (Table 11).

TABLE 11 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH, 2016-2025

	2016	2020	2025
Households	8,470	8,845	9,291
Change from prior period	N/A	375	446

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

4.5.1 Projected Households by Tenure

Projected households by tenure show growth in owner households will be more numerous than renter households (Table 12).

TABLE 12 PROJECTED HOUSEHOLD CHANGE BY TENURE, 2016-2025

	2016 to 2020	2020 to 2025
Owner	229	310
Renter	146	136
Total	375	446

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

4.5.2 Projected Households by Household Family Type

Due to aging, the couple without children and non-census-family households are projected to see the greatest increases. Couple households without children are projected to increase at almost triple the rate of couples with children. Lone-parent and other census family households will see the smallest increase (Table 13).

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

	2016 to 2020	2020 to 2025
Couple without Children	126	140
Couple with Children	45	54
Lone-Parent	9	32
Other-Census-Family	14	20
Non-Census-Family	181	200
Total	375	446

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

Given the rise in a more senior population (65 and over), the senior-led households are projected to comprise a high proportion of household growth than non-senior population categories (64 and under) (Table 14).

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

	2016 to 2020	2020 to 2025
15 to 24 years	4	-23
25 to 34 years	1	-17
35 to 44 years	149	140
45 to 54 years	-112	23
55 to 64 years	-12	-120
65 to 74 years	196	110
75 to 84 years	138	312
85 years and over	11	21
Total	375	446

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 the 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

	Bachelor / 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. Approximately 45% of households added in each of the 2016 to 2020 and 2020 to 2025 periods are expected to be able to be housed appropriately in bachelor or 1-bedroom units.

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

	Bachelor / 1 Bedroom			Total
	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	
Couple without Children	63	63	0	126
Families with Children and Other Families	0	23	45	68
Non-Family	109	54	18	181
Total	172	140	63	375
% by bedrooms	46%	37%	17%	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

	Bachelor / 1 Bedroom			Total
	Bachelor / 1 Bedroom	2 Bedroom	3+ Bedroom	
Couple without Children	70	70	0	140
Families with Children and Other Families	0	35	71	106
Non-Family	120	60	20	200
Total	190	165	91	446
% by bedrooms	43%	37%	20%	100%

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

The projected housing unit demand for Esquimalt between 2016 to 2025 is a total of 821 units. Esquimalt currently has 805 multi-family units under construction or site preparation (529 multi-family ownership units and 276 multi-family rental units), and there were an additional 42 multi-family ownership units that received occupancy between 2016 and 2020. This indicates that the new housing supply is in a relatively balanced manner and is keeping up with the projected housing demand in Esquimalt. The anticipated new units (571 ownership units, 276 rental units) coming onto the market in Esquimalt are keeping up with the projected household growth of 529 owners and 282 renters between 2016 and 2025.

In terms of bedroom type distribution, Esquimalt's new housing units tend to be smaller than projected. The 843 units that were recently completed, are under construction, or are in site preparation phase, are 58% studio or 1-bedroom, 27% 2-bedroom, and 3% 3 bedrooms or more. Based on the projected household growth, there may need to be more large-sized units (e.g. 2 bedrooms or more) to meet the needs of couples with children and other families.

4.6 Summary

- The population is projected to grow more rapidly than what occurred between 2001 – 2016. It is projected that Esquimalt will have 716 more residents by 2020 and 621 additional residents by 2025, which means that growth is expected to slow, albeit marginally.
- The top three age groups to projected to drive population growth the most (in descending order) between 2016 and 2025 is 75 to 84 years, 35 to 44 years, and 65 to 74 years. In comparison, the top three age groups projected to experience negative growth (in order of most to least) between 2016 and 2025 is 55 to 64 years, 45 to 54, and 15 to 24 years. The result will be a slightly higher average and median age.
- Household projections indicate growth of 375 households between 2016 and 2020, and 446 households between 2020 and 2025, a total increase of 821. Projected households by tenure show that growth in owner households will be more numerous than renter households.
- Due to aging, the couple without children and non-census-family households are projected to see the greatest increases. Couple households without children are projected to increase at almost triple the rate of couples with children. Lone-parent and other census family households will see the smallest increase.
- 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.
- The anticipated new ownership and rental units (571 ownership units, 276 rental units) coming onto the market in Esquimalt are keeping up with the projected household growth of 529 owners and 282 renters from 2016 to 2025.

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 and in the core area communities, including Saanich, Esquimalt, and Victoria. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing need. Stakeholders 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.

Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's core areas communities. Participants included the Society of Saint Vincent de Paul, Intercultural Association, Together Fighting Against Poverty Society, Mount Douglas Seniors Housing, Threshold Housing Society, Seaspan, Camosun College, University of Victoria, Coalition to End Homelessness, and South Island Prosperity Project.

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 a summary of cross-cutting themes and insights.

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-g 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, 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 bynames 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 Esquimalt

Focus group participants were asked about housing challenges and opportunities in Esquimalt and the core area communities (Saanich, Victoria, Esquimalt). The housing needs identified in section 5.1.1 reflect those identified for Esquimalt and are not repeated here. The demand for housing has increased in Esquimalt while housing unaffordability has deepened. Stakeholders reported that some households are being pushed to consider moving out of the community due to rising housing costs. Unaffordability is felt throughout the housing systems, but will impact vulnerable households the most.

This section focuses on specific barriers to addressing housing issues and opportunity areas in Esquimalt.

5.2.1 Barriers and Challenges in Developing and Operating Housing

Gentle density in single-family neighborhoods

Participants noted that it has been a challenge to densify single-family neighborhoods in a way that accommodates families on small lots. It was heard that more needs to be done to transition areas of single-family homes into more compact forms such as townhouses. It was also heard from one stakeholder that requiring family-sized units in multi-family developments was an undesirable solution to accommodate families.

5.2.2 Opportunity Areas

Permissive Tax Exemptions

Stakeholders noted that Esquimalt should consider reinstating permissive tax exemptions to support community serving and non-profit housing operators. Stakeholders noted that Esquimalt previously had a permissive tax exemption that reduced the operating cost for community servicing organizations. However, staff noted that the permissive tax exemption program does still exist.

Continue providing good customer care

Focus group participants noted that the Township of Esquimalt's general approach and good customer care stand out above other core communities in terms of processing development applications.

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 2020¹⁰.
- 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.

¹⁰ 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 months¹¹. 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 months¹².

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.

¹¹ 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>.

¹² 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.
- Community gardens, and other outside areas were seen as opportunities in Victoria and Esquimalt and a strength in Saanich. They represent safe places where people can engage in community while supporting health and safety, especially during COVID-19.
- 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 in Esquimalt based on population growth and the distribution of each household types by the suitable number of bedrooms.

The projected housing unit demand for Esquimalt between 2016 to 2025 is a total of 821 units. Esquimalt currently has 805 multi-family units under construction or site preparation (529 multi-family ownership units and 276 multi-family rental units), and there were an additional 42 multi-family ownership units that received occupancy between 2016 and 2020. This indicates that the new housing supply is in a relatively balanced manner and is keeping up with the projected housing demand in Esquimalt.¹³

TABLE 18 PROJECTED HOUSING UNITS IN ESQUIMALT, 2016-2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	172	140	63	375
Couple without Children	63	63	0	126
Families with Children and Other Families	0	23	45	68
Non-Family	109	54	18	181
2020-2025	190	165	91	446
Couple without Children	70	70	0	140
Families with Children and Other Families	0	35	71	106
Non-Family	120	60	20	200

¹³ It should be noted that these projections assume a status quo based on historical growth and change, and do not necessarily reflect the impact of potential changes in land use, density, or further development of non-market units that could impact long-term affordability.

7.2 Statements of Key Areas of Local Need

7.2.1 Affordable Housing

Housing costs are rising in Esquimalt and across the CRD. Stakeholders reported that the costs of living in the community are impacting the ability of individuals and families to stay. Households are increasingly moving to further communities such as the West Shore communities and Sooke for more affordable options, which is putting pressure on the housing stock of these communities.

The cost of renting and owning in Esquimalt, like the CRD in general, has risen significantly in recent years. Across bedroom types, the median rent increased between 52% (for a bachelor unit) and 78% (for a three-or-more bedroom unit) between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Esquimalt purpose-built rental market is still relatively affordable for families, but extremely unaffordable for non-census families, and moderately unaffordable for lone-parent households. However, as 39% of renter households in Esquimalt are in the secondary market, this analysis may not capture the full picture of affordability in the community.

In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 99% (for a condo apartment) and 122% (for a single family home in Esquimalt). The affordability gap analysis showed that lone-parent families and non-census families (e.g., individuals living alone) are facing the greatest housing challenges. The median income for these household types is not enough to afford an appropriate unit. Based on the affordability threshold of housing costs being no more than 30% of gross household income, an average priced 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 212 households in Esquimalt on BC Housing's waitlist.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households is growing, from 12,035 households in 2006 to 14,020 in 2016 (16%). Despite this growth, there has been no growth in the stock of purpose-built rental housing in Esquimalt, indicating that all of this growth is being absorbed by the secondary rental market for which there is little available data. Between 2005 and 2019, the total stock of purpose-built rental market units in Esquimalt decreased by 3% to a total of 84 units. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. As of 2019, the rental vacancy rate for Esquimalt was 1.2%, far lower than what is considered to be healthy (between 3% and 5%). 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, 41% of renter households and 7% of owner households with at least one person with a disability were in Core Housing Need, compared to 23% of renter households and 6% of owner households without anyone with a disability in Esquimalt. 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 48 people with disabilities on BC Housing's waitlist seeking non-market housing in Esquimalt, in addition to 9 households requiring wheelchair accessible units.

7.2.4 Housing for Seniors

Esquimalt is experiencing a slight aging trend with the median age growing from 41.7 in 2006 to 43.4 in 2016. 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 aging in place in the community when housing needs change by having downsizing and supportive housing options available. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. The lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 97 seniors were on BC Housing's waitlist seeking non-market seniors housing in Esquimalt.

7.2.5 Housing for Families

Family-sized housing in Victoria, Saanich, and Esquimalt is increasingly out of reach for families with children. The affordability gap analysis showed that the cost of a single detached home is out of reach for couples with children making the median household income, and far out of reach for lone-parent families. For those in Esquimalt's rental market, there is a limited supply of larger units, only 116 as of 2019 and the median rent of a three-or-more bedroom unit has exceeded other unit sizes, growing by 78% between 2005 and 2019. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move. The availability of housing for families will also 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 58 families on BC Housing's waitlist seeking non-market housing in Esquimalt.

7.2.6 Homelessness

There has been an increase in individuals experiencing homelessness across CRD communities in recent years. The March 11, 2020 point-in-Time count identified a minimum of 1,523 individuals experiencing homelessness in the region. There were at least 350 individuals who were emergency sheltered and 743 who were provisionally accommodated in transitional housing.



APPENDIX A

Required Data

Required Data

The Housing Needs Reports requirements list a large amount of data that needs to be collected. Most of it does not need to be included in the actual report. While the proposed Housing Needs Report template includes most of the required data, there are some pieces that we generally put in the appendix for the following reasons:

1. Better data is available through other sources. For example, BC Assessment data is only available for 2019 and does not provide a historical view of trends in the housing market. Instead, we report on data available from local real estate boards.
2. It doesn't add to the understanding of housing needs. Some of the data that is required doesn't help us understand housing needs. For example, we do include labour participation and unemployment rates in the report because these factor into understanding housing affordability trends. However, we don't include a detailed breakdown of workers by industry because this doesn't illuminate housing needs for workers.
3. To manage the length of the report. Housing Needs Reports can be very long. Reporting on too much data can make the report hard to read and less accessible to both local government staff and other stakeholders who may refer to it. Our approach has been to focus on the data that adds to the picture of housing needs and put anything that doesn't in the appendix.

BC Assessment

TABLE 19 AVERAGE RESIDENTIAL CATEGORY RESIDENTIAL VALUES BY TYPE AND BY BEDROOM TYPE

	Number of Bedrooms			
	1	2	3+	Total
Single Family	\$517,644	\$679,739	\$773,568	\$745,342
Dwelling with Suite	#DIV/0!	\$811,053	\$818,418	\$818,184
Duplex, Triplex, Fourplex, etc.	\$556,211	\$612,131	\$696,524	\$681,852
Row Housing	\$687,667	\$532,988	\$541,516	\$541,698
Apartment	\$251,938	\$372,980	\$309,721	\$344,705
Manufactured Home	N/A	N/A	N/A	N/A
Seasonal Dwelling	N/A	N/A	N/A	N/A
Other*	N/A	\$869,750	\$1,606,000	\$1,115,167
Total	\$311,660	\$503,727	\$724,424	\$633,086

*"Other" includes properties subject to section 19(8) of the Assessment Act.

*Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

TABLE 20 MEDIAN RESIDENTIAL CATEGORY RESIDENTIAL VALUE BY TYPE AND BY BEDROOM TYPE

	Number of Bedrooms		
	1	2	3+
Single Family	\$563,300	\$615,500	\$743,000
Dwelling with Suite	N/A	\$720,000	\$781,000
Duplex, Triplex, Fourplex, etc.	\$496,950	\$572,000	\$607,000
Row Housing	\$510,500	\$502,700	\$504,000
Apartment	\$231,600	\$355,000	\$312,800
Manufactured Home	N/A	N/A	N/A
Seasonal Dwelling	N/A	N/A	N/A
Other*	N/A	\$784,500	\$1,606,000

*“Other” includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken

***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

TABLE 21 AVERAGE RESIDENTIAL CATEGORY TOTAL CONVEYANCE PRICE BY TYPE AND BEDROOM TYPE

	Number of Bedrooms			
	1	2	3+	Total
Single Family	\$525,333	\$758,382	\$758,656	\$748,444
Dwelling with Suite	N/A	\$1,024,500	\$846,742	\$858,593
Duplex, Triplex, Fourplex, etc.	N/A	\$572,800	\$727,256	\$703,122
Row Housing	\$1,129,900	\$602,956	\$576,423	\$599,060
Apartment	\$288,629	\$374,062	\$323,219	\$355,965
Manufactured Home	N/A	N/A	N/A	N/A
Seasonal Dwelling	N/A	N/A	N/A	N/A
Other*	N/A	N/A	N/A	N/A
Total	\$429,664	\$497,790	\$690,351	\$609,151

*“Other” includes properties subject to section 19(8) of the Assessment Act.

**Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

TABLE 22 MEDIAN RESIDENTIAL CATEGORY TOTAL CONVEYANCE PRICE BY TYPE AND BEDROOM TYPE

	Number of Bedrooms		
	1	2	3+
Single Family	\$530,000	\$695,000	\$727,500
Dwelling with Suite	#DIV/0!	\$1,024,500	\$807,500
Duplex, Triplex, Fourplex, etc.	\$-	\$625,000	\$590,000
Row Housing	\$1,129,900	\$584,000	\$599,000
Apartment	\$317,500	\$376,500	\$321,750
Manufactured Home	#DIV/0!	#DIV/0!	#DIV/0!
Seasonal Dwelling	#DIV/0!	#DIV/0!	#DIV/0!
Other*	#DIV/0!	\$-	\$-

*"Other" includes properties subject to section 19(8) of the Assessment Act.

**Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken

***Information for the median values of units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.

****Note that this is the total sale/conveyance price, and cannot be divided in to "residential" and "non-residential"

Census

	2006	2011	2016
5(a)	Workers in the Labour Force for Population in Private Households		
	2006	2011	2016
Workers in labour force	9,420	9,455	9,740

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

5(b)	2006		2011		2016	
	Workers by NAICS Sector for Population in Private Households					
	#	%	#	%	#	%
Total	9,420	100%	9,455	100%	9,740	100%
All Categories	9,310	99%	9,335	99%	9,585	98%
11 Agriculture, forestry, fishing and hunting	50	1%	45	0%	55	1%
21 Mining, quarrying, and oil and gas extraction	15	0%	20	0%	25	0%
22 Utilities	20	0%	0	0%	20	0%
23 Construction	655	7%	670	7%	535	5%
31-33 Manufacturing	415	4%	305	3%	385	4%
41 Wholesale trade	225	2%	210	2%	150	2%
44-45 Retail trade	1,070	11%	900	10%	1,105	11%
48-49 Transportation and warehousing	360	4%	300	3%	350	4%
51 Information and cultural industries	220	2%	250	3%	200	2%
52 Finance and insurance	310	3%	325	3%	170	2%
53 Real estate and rental and leasing	230	2%	310	3%	160	2%
54 Professional, scientific and technical services	455	5%	650	7%	620	6%
55 Management of companies and enterprises	0	0%	0	0%	15	0%
56 Administrative and support, waste management and remediation services	605	6%	450	5%	585	6%
61 Educational services	350	4%	550	6%	530	5%
62 Health care and social assistance	880	9%	1,145	12%	1,205	12%
71 Arts, entertainment and recreation	310	3%	240	3%	230	2%
72 Accommodation and food services	925	10%	700	7%	835	9%
81 Other services (except public administration)	420	4%	380	4%	430	4%
91 Public administration	1,795	19%	1,865	20%	1,980	20%
Not Applicable	110	1%	120	1%	160	2%

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

7(d),(e),(f),(g)	Commute to Work for Population in Private Households	
	#	%
Total	7,350	100%
Commute within CSD	1,570	21%
Commute to different CSD within CD	5,635	77%
Commute to different CD within BC	95	1%
Commute to different province	50	1%

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

4(f),(g)	Average and Median Before-Tax Private Household Income by Tenure		
	2006	2011	2016
Average	64787	67117	72453
Owner	81976	83901	93783
Renter	47426	50702	52160
Median	56364	57564	60957
Owner	73799	75420	82080
Renter	38702	45666	43202

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

	2006	2011	2016
3(1)(a)(x)	Mobility Status of Population in Private Households		
	2006	2011	2016
Total	16,135	15,750	16,735
Mover	3,505	2,930	2,965
Migrant	1,270	1,040	1,200
Non-migrant	2,230	1,890	1,765
Non-mover	12,630	12,820	13,775

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

	2006	2011	2016
4(a),(b)	Average and Median Before-Tax Private Household Income		
	2006	2011	2016
Average	\$64,787	\$67,117	\$72,453
Median	\$56,364	\$57,564	\$60,957

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

	2006		2011		2016	
4(c)	Before-Tax Private Household Income by Income Bracket					
	2006		2011		2016	
	#	%	#	%	#	%
Total	7,995	100%	8,035	100%	8,495	100%
\$0-\$4,999	165	2%	175	2%	130	2%
\$5,000-\$9,999	95	1%	75	1%	115	1%
\$10,000-\$14,999	295	4%	440	5%	390	5%
\$15,000-\$19,999	420	5%	410	5%	435	5%
\$20,000-\$24,999	490	6%	335	4%	435	5%
\$25,000-\$29,999	470	6%	495	6%	360	4%
\$30,000-\$34,999	440	6%	315	4%	435	5%
\$35,000-\$39,999	465	6%	380	5%	350	4%
\$40,000-\$44,999	345	4%	325	4%	480	6%
\$45,000-\$49,999	360	5%	345	4%	385	5%
\$50,000-\$59,999	710	9%	845	11%	695	8%
\$60,000-\$69,999	760	10%	600	7%	710	8%
\$70,000-\$79,999	680	9%	790	10%	615	7%
\$80,000-\$89,999	500	6%	480	6%	505	6%
\$90,000-\$99,999	365	5%	415	5%	480	6%
\$100,000-\$124,999	650	8%	740	9%	775	9%
\$125,000-\$149,999	380	5%	450	6%	535	6%
\$150,000-\$199,999	315	4%	295	4%	470	6%
\$200,000 and over	95	1%	130	2%	205	2%

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

	2006		2011		2016	
3(1)(a)(ix)	Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)					
	2006		2011		2016	
	#	%	#	%	#	%
Renter households	3,980	100%	4,035	100%	4,350	100%
Renter households in subsidized housing	#N/A	#N/A	530	13%	580	13%

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

CMHC

Primary Rental Market, Average Rent, 2004-2019

	Bachelor	1-bedroom	2-bedroom	3+ bedroom	Total
2004	\$501	\$627	\$800	\$1,087	\$731
2005	\$531	\$655	\$854	\$1,185	\$767
2006	\$553	\$685	\$894	\$1,311	\$817
2007	\$588	\$716	\$927	\$1,356	\$848
2008	\$620	\$764	\$1,008	\$1,531	\$911
2009	\$629	\$794	\$1,022	\$1,549	\$940
2010	\$652	\$807	\$1,041	\$1,536	\$952
2011	\$675	\$826	\$1,073	\$1,469	\$968
2012	\$670	\$832	\$1,085	\$1,496	\$977
2013	\$667	\$832	\$1,083	\$1,507	\$980
2014	\$711	\$858	\$1,136	\$1,536	\$1,015
2015	\$718	\$869	\$1,147	\$1,664	\$1,016
2016	\$756	\$912	\$1,207	\$1,738	\$1,065
2017	\$836	\$1,036	\$1,290	\$1,872	\$1,164
2018	\$873	\$1,074	\$1,357	\$1,847	\$1,213
2019	\$980	\$1,143	\$1,499	\$1,989	\$1,327

Source: CMHC Rental Market Survey

Local Government and BC Housing Stats on New Construction

New Dwellings

Housing Type	2015	2016	2017	2018	2019	Total
Single-family Dwellings	5	3	14	9	1	32
Duplexes	2				4	6
Apartments	2	2		118	144	266
Townhomes		4		5	10	19
ANNUAL TOTAL	9	9	14	132	159	323

Source: CRD Building Permit Data

Demolitions

Housing Type	2015	2016	2017	2019	Total	Total
Single-family dwellings	-1		-1	-13	-15	-1
Duplexes		-2		-2	-4	
Apartments						
Townhomes						
ANNUAL TOTAL	-1	-2	-1	-15	-19	-382

Source: CRD Building Permit Data

Note: 2018 data not available

Net New Dwellings

Housing Type	2015	2016	2017	2018	2019	Total
Single-family dwellings	4	3	13	9	-12	17
Duplexes	2	-2			2	2
Apartments	2	2		118	144	266
Townhomes		4		5	10	19
Total	8	7	13	132	144	304

Source: CRD Building Permit Data

Registered New Homes by Unit Type, 2016-2018

	2016	2017	2018	Total
Total	-	-	-	-
Single-detached house	Less than 5	Less than 5	Less than 5	-
Multi-unit house	Less than 5	30	123	-
Purpose-built rental	Less than 5	Less than 5	Less than 5	-

Source: BC Housing



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.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%	
	<i>Projected</i> population in 5 years:	Projected change:	%		
	Number of households:	Change since	:	%	
	<i>Projected</i> number of households in 5 years:	Projected change:	%		
	Average household size:				
	<i>Projected</i> 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):
	<i>Projected</i> seniors 65+ in 5 years:				%
	Owner households:	%	Renter households:	%	
	Renter households in subsidized housing:				%

	Median household income	Local	Regional District	BC
INCOME	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		
Total		

Comments:

Table 2: Households in Core Housing Need

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

Comments:



APPENDIX C

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>

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys. Also included are apartments in a building that has five or more storeys where the first floor and/or second floor are commercial establishments.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g. a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-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>

Dwelling: In general terms a dwelling is defined as a set of living quarters.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=100236>

Household: Household refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=96113#:~:text=Household%20refers%20to%20a%20person,dwelling%20or%20a%20private%20dwelling.>

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>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.

- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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.

Other Movable Dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., store or church) or occasionally to another residential structure (e.g., apartment building).

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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>

Row House: One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above or below.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Seniors: Individuals aged 65 and over.

Semi-Detached House: One of two dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it and the two units together has open space on all sides.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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.”

Single Detached House: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation should be coded as a single-detached house.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-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 D

2024 INTERIM HOUSING NEEDS REPORT

NOVEMBER 2024



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COMPONENT A: EXTREME CORE HOUSING NEED (ECHN) CALCULATION

Table 1a: Total owner and renter households in the four previous census years

Esquimalt DM (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	4,020	3,975	4,140	4,185
Renters	3,980	4,065	4,355	4,380

Table 1b: Total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate

Esquimalt DM (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		95	2.27%	2.27%
Renters	440	11.06%	520	12.79%	635	14.58%	390	8.90%	11.83%

Table 2: Estimated total of owners with a mortgage and renter households in ECHN in 2021

Esquimalt DM (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	4,185	n/a	n/a
Owners with a mortgage		2.27%	95.00
Renters	4,380	11.83%	518.29
Total New Units to Meet ECHN - 20 years			613.29

COMPONENT B: HOUSING UNITS AND HOMELESSNESS

Table 3: Estimated number of homes required to meet the need of existing People Experiencing Homelessness (PEH) households as a proportion of the regional need

Esquimalt DM (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	17,290	4.26%	2,043	86.99
Total New Units to Homelessness Needs - 20 years				86.99

COMPONENT C: HOUSING UNITS AND SUPPRESSED HOUSEHOLD FORMATION

Table 4a: Number of owner and renter households in 2006 by age of the primary household maintainer

Esquimalt DM (CSD, BC)		
Age - Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	35	445
25 to 34 years	380	840
35 to 44 years	635	885
45 to 54 years	935	785
55 to 64 years	810	455
65 to 74 years	590	270
75 years and over	640	305

Table 4b: Number of owner and renter households in 2021 by age of the primary household maintainer

Esquimalt DM (CSD, BC)		
Age - Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	30	285
25 to 34 years	300	1,055
35 to 44 years	710	845
45 to 54 years	660	630
55 to 64 years	945	705
65 to 74 years	930	525
75 to 84 years	445	230
85 years and over	165	105

Table 5: Population by age category in 2006 and 2021

Esquimalt DM (CSD, BC)					
Age Categories - Household Maintainers		2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	925	2,090	630	1,515
	20 to 24 years	1,165		885	
25 to 34 years	25 to 29 years	1,160	2,245	1,290	2,775
	30 to 34 years	1,085		1,485	
35 to 44 years	35 to 39 years	1,185	2,610	1,420	2,700
	40 to 44 years	1,425		1,280	
45 to 54 years	45 to 49 years	1,385	2,790	1,020	2,090
	50 to 54 years	1,405		1,070	
55 to 64 years	55 to 59 years	1,085	1,910	1,390	2,595
	60 to 64 years	825		1,205	
65 to 74 years	65 to 69 years	505	1,150	1,225	2,185
	70 to 74 years	645		960	
75 years and over	75 to 79 years	530	1,250	555	1,290
	80 to 84 years	370		375	
	85 years and over	350		360	

Table 6: 2006 headship rate of each age category for both renters and owners

Esquimalt DM (CSD, BC)					
Age Categories - Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	35	445	2,090	1.67%	21.29%
25 to 34 years	380	840	2,245	16.93%	37.42%
35 to 44 years	635	885	2,610	24.33%	33.91%
45 to 54 years	935	785	2,790	33.51%	28.14%
55 to 64 years	810	455	1,910	42.41%	23.82%
65 to 74 years	590	270	1,150	51.30%	23.48%
75 years and over	640	305	1,250	51.20%	24.40%

Table 7: Potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant

Esquimalt DM (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	1.67%	21.29%	1,515	25.37	322.57
25 to 34 years	16.93%	37.42%	2,775	469.71	1,038.31
35 to 44 years	24.33%	33.91%	2,700	656.90	915.52
45 to 54 years	33.51%	28.14%	2,090	700.41	588.05
55 to 64 years	42.41%	23.82%	2,595	1,100.50	618.18
65 to 74 years	51.30%	23.48%	2,185	1,121.00	513.00
75 years and over	51.20%	24.40%	1,290	660.48	314.76

Table 8: Number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category

Esquimalt DM (CSD, BC)							
Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	25.37	322.57	30	285	-4.63	37.57	32.94
25 to 34 years	469.71	1,038.31	300	1,055	169.71	-16.69	153.02
35 to 44 years	656.90	915.52	710	845	-53.10	70.52	17.41
45 to 54 years	700.41	588.05	660	630	40.41	-41.95	0.00
55 to 64 years	1,100.50	618.18	945	705	155.50	-86.82	68.68
65 to 74 years	1,121.00	513.00	930	525	191.00	-12.00	179.00
75 years and over	660.48	314.76	610	335	50.48	-20.24	30.24
Total New Units to Meet Suppressed Housing Need – 20 years							481.29

COMPONENT D: HOUSING UNITS AND SUPPRESSED HOUSEHOLD FORMATION

Table 9: 20-year population projection and growth rate for Esquimalt

Esquimalt DM (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	185,205	254,785	37.57%

Table 10: Calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections

Esquimalt DM (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	8,565	10,047.00	1,482.00
Regionally Based Household Growth	37.57%	8,565	11,782.80	3,217.80
Scenario Average				2,349.90
Total New Units to Meet Household Growth Needs – 20 years				2,349.90

COMPONENT E: HOUSING UNITS AND RENTAL VACANCY RATE

Table 11: Difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate

Esquimalt DM (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	4,380	4,515.46
Local Vacancy Rate	1.10%	98.90%		4,428.72
Total New Units to Achieve 3% Vacancy Rate - 20 years				86.75

COMPONENT F: HOUSING UNITS AND DEMAND (THE “DEMAND BUFFER”)

Table 12: Additional demand for new housing by applying demand factor to the total of the other relevant components, according to provincial guidelines

Esquimalt DM (CSD, BC)	
Component	Result
A. Extreme Core Housing Need	613.29
B. Persons Experiencing Homelessness	86.99
C. Suppressed Household Formation	481.29
E. Rental Vacancy Rate Adjustment	86.75
Total	1,268.32
Demand Factor	0.47
Total New Units to Address Demand Buffer - 20 years	594.61

TOTAL 5-YEAR AND 20-YEAR HOUSING NEED

Table 13: Sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. Displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026

Esquimalt DM (CSD, BC)		
Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	153.32	613.29
B. Persons Experiencing Homelessness	43.49	86.99
C. Suppressed Household Formation	120.32	481.29
D. Anticipated Growth	871.46	2,349.90
E. Rental Vacancy Rate Adjustment	21.69	86.75
F. Additional Local Demand	148.65	594.61
Total New Units - 5 years	1,359	
Total New Units - 20 years		4,213

STATEMENT REGARDING NEED FOR HOUSING NEAR TRANSPORTATION INFRASTRUCTURE

The Township of Esquimalt is actively involved in promoting residential growth adjacent to increasingly efficient and effective transportation infrastructure:

- Proposed Land Use Designations within the Official Community Plan of highest residential density adjacent to arterial roadways, public transit routes, and regional pathways
- The enhancement of public transit infrastructure, construction of cycling and pedestrian infrastructure through the 2022 Active Transportation Network Plan (ATNP)
- Increasing housing viability through reduced vehicular parking requirements within 400m of public transit corridors within the Township's Draft Parking Bylaw (scheduled to be adopted late 2024/early 2025)

ACTIONS TAKEN TO REDUCE HOUSING NEEDS SINCE THE LAST REPORT

The existing Housing Needs Report was produced in October 2020. The following actions have been taken or are currently being undertaken to reduce housing need in the Township of Esquimalt:

- Between January 1, 2020 and September 13, 2024 the Township processed **3,825 residential units** (2,253 rental, 1,524 strata, 48 institutional). This is close to the 20-year total new unit requirement of 4,213 identified in Table 13 above.

On September 13, 2024:

- 917 units were at the Rezoning stage
- 708 units were at the Development Permit stage
- 1,492 units were at the Building Permit stage
- 708 units were completed
- The Township has approved a zoning overlay to create two new Small-Scale Multi-Family Housing (SSMFH) zones, which permit up to four dwelling units on low density residential lots between 280m² and 4,050m², and up to three dwelling units on lots 280m² or smaller. The Township adopted the Provincial site standards recommendations, but for a slightly increased rear yard setback at 4.5m vs the recommended minimum of 1.5m for lots permitting 3-4 units and under 1,215m² in size (most of the restricted residential lots within the Township). Adopting these site standards makes it easier for applicants to utilize the shelf-ready templates drafted by the Province and, in turn, makes it cheaper, faster, and easier for housing to be built.
- The Township has applied for both rounds of the CMHC Housing Accelerator Fund; it did not receive funding in the first round and is awaiting the second-round decision.
- The Township introduced delegated staff-approved Development Permits for six or less residential units and has delegated Development Variance Permits to staff for minor variances. Together this reduces the burden of approvals on Council and reduces time and cost for applicants making SSMFH applications.

The potential for new units being built in the community is as follows:

- Esquimalt has 2,452 low density residential lots which are eligible for four dwelling unit SSMFH development and 72 low density residential lots which are eligible for three dwelling unit SSMFH development

- There are currently 3,409 dwelling units within the SSMFH eligible lots in Esquimalt, and a **theoretical potential for 9,997 total SSMFH dwelling units** in the Township