Regional Housing Affordability Study
Area H OCP Review
Presentation Overview

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

When a household spends 30% or more of its gross income on housing, it is considered not affordable.
Project Overview

1. Demographic Profiles
2. Housing Forms
3. Housing Locations
4. Policies and Financial Mechanisms
3 Factors Affecting Housing Need – EA ‘A’

Demographics
- Median Age
- Detached Dwellings
- Apartments
- Semi-Detached Dwellings
- Row Houses

Housing Diversity
- Other Dwellings
- Built Before 1986
- Major Repair

Housing Condition
- Other Dwellings
- Built Before 1986
- Major Repair

Mobility
- Moved in Last Year
- Household Size
- Live/Work

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3 Demographic Factors

Median Age

Area ‘A’: 43.9

Qualicum Beach – 61

EA C – 42.7

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Demographic Factors

Average Household Size

Area ‘A’: 2.4

EA C – 2.7

EA H, Parksville, Nanaimo – 2.1
Dwellings Built Before 1986

Area ‘A’: 65%

EA A – 65%

Qualicum Beach – 37%
Housing Condition

Homes in Need of Major Repair

Area ‘A’: 10%

EA A – 10%

Qualicum Beach – 4.5%

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Housing Diversity

Single Detached Dwellings

Area ‘A’: 87.3%

EA C – 90%

Nanaimo – 57%
### Housing Diversity

**Apartments**

- **Area ‘A’:** 1.3%
- **Nanaimo –** 20%
- **EA E –** 0%

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Semi-Detached Houses

Area ‘A’: 0.4%

EA G – 7.5%

EA A – 0.4%

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Row Houses

Area ‘A’: 0%

Parksville – 11%

EA A, C, H – 0%
3 Housing Diversity

Other Dwelling Types

Area ‘A’: 8.7%

EA F – 9%

Qualicum Beach – 0%*

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

Single Family Detached: 87.3%

Apartments: 1.3%

Semi-Detached: 0.4%

Other: 8.7%
3 Mobility

Moved Within Last Year

Area ‘A’: 12%

EA F – 22%

EA A – 12%

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Mobility

Live-Work Location

Area ‘A’: 48%

EA C – 62%

Nanaimo – 6%
People

Four Broad Groups

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

Sub-Groups – Unique Circumstances
People

Income Assistance Recipients

• Sole source of income is from government: income assistance or disability assistance

• 8,300 people (5.6%) in RDN are receiving temporary, or temporary and continuous, income assistance

• Shelter allowance for 1 = $375; for 4-person household = $700
People

Low Income Workers

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

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

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

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

Sub-Groups – Unique Circumstances

- Families
- Mental Health Clients
- Seniors
- Women
- At Risk of Homelessness
- Temporary Foreign Workers
5. Meeting Housing Need in EA ‘A’

Moderate and Low Income Families
- 2+ Bedrooms
- Detached, Semi-detached, Row Homes
- Ground-Oriented

Lower Income Workers
- Studios, 1-bdrm, 2+ for shared accommodations
- Secondary suites, apartments, rented rooms

Seniors and Retirees on Fixed Income
- Studios, 1-bdrm, 2+ for couples
- Secondary suites, apartments, manufactured homes
Meeting Housing Need in EA ‘A’

**Moderate and Low Income Families**
Schools, Playgrounds, Recreational Areas and Commercial Services

**Lower Income Workers**
Employment, Public Transit, and Commercial Services

**Seniors and Retirees on Fixed Income**
Medical Services, Transit and Commercial Services
Community Amenities in EA ‘A’

- Schools
- Community Centres
- Commercial Nodes
- Industrial Areas
- Transit #7

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Rural Areas:  Lower Density
Smaller Scale
Fewer Services
Less Rules and Regulations
Affordable Housing – Rural ‘Fit’

Appropriate Scale and Character

Supported by Existing Community Amenities

Matches Local Demand
Affordable Housing – Rural ‘Fit’

Secondary Suites and Secondary Dwellings
Cluster Housing Developments
Manufactured Home Parks
Small Scale Townhouses
Quality of Housing in EA ‘A’

High Percentage of Homes in Need of Major Repair

Costly Renovations out of Financial Reach for Many

Detrimental to Quality of Life

Presents a Unique set of Opportunities for EA A:
- Skills Training and Employment
- GHG Reductions
- Alternative Energy Systems
Thank you.