

# Town of Sidney *Interim Housing Needs Report, 2024*

*This document is comprised of the 2019 Town of Sidney Housing Needs Assessment, with the following documents included as Appendices i, ii, and iii:*

- i. Expected 5 and 20 year housing need.*
- ii. Housing actions taken since 2019.*
- iii. A statement on housing near transportation infrastructure.*



**Sidney**

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*Acknowledgements:*

*This study was funded by the Union of BC Municipalities (UBCM) Housing Needs Report Program.*



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# 1 INTRODUCTION

## 1.1 Project Overview

Like many communities in British Columbia (BC), Sidney has been facing housing pressures in recent years due to market conditions in the province and changing demographics locally. To better understand the challenges and how to respond to them, the Town initiated this Housing Needs Assessment (HNA) to build a more complete understanding of current and future housing needs in the community. This work will be used to inform community planning processes.

This HNA was also prepared to meet the Housing Needs Reports Requirements outlined in the *Local Government Act*.

## 1.2 Study Process

The study process included five components:

1. Review of background policies, plans, and other documents (see Appendix A)
2. Analysis of data on Sidney's demographics, economy, and housing
3. Engagement with key stakeholders in the community
4. Review of best practices in other communities (see Appendix B)
5. Development of recommendations

### 1.2.1 Data Analysis

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This report draws on available statistical information on demographics and housing, as well as the knowledge and experience of housing-related stakeholders in Sidney and the Capital Regional District (CRD). The CRD includes Sidney and the following municipalities: North Saanich, Central Saanich, Saanich, Salt Spring Island, Southern Gulf Islands, Oak Bay, Victoria, Esquimalt, Colwood, Metchosin, Langford, View Royal, Highlands, Sooke, and Juan de Fuca.

The information summarized and used within this report was collected from several datasets published by the Ministry of Municipal Affairs and Housing for the Housing Needs Reports in British Columbia. These datasets are from a number of sources, including a BC Custom Housing Needs Reports dataset from the Statistics Canada (includes 2016, 2011, and 2006 censuses and 2011 National Household Survey); the Canada Mortgage and Housing Corporation (CMHC); BC Housing; Co-operative Housing Federation of BC; BC Assessment, BC Statistics; Town of Sidney; Victoria Real Estate Board; and AirDNA.

There are some limitations to the data available. First, the custom Statistics Canada data varies slightly from the standard Community Profiles available online as it counts the population in private households which is less than the total population. This means that for the custom data presented in this report, the analysis excludes individuals who have a usual place of residence elsewhere in Canada or abroad and it excludes

those living in commercial, institutional, or communal dwellings (e.g. nursing homes, rooming houses, staff residences, hospitals, hotels, etc.). For Sidney, the total population and population in private households differ by 542 households. The custom data was used in place of the Community Profiles online because it provides more information than what is available in the published censuses.

The second limitation is that the projections contained in this report are based on assumptions available to us today and represent a plausible base case should the assumptions remain true over time. In addition, the projections data is based on the total population data (and not the population in private households).

The third limitation is due to the voluntary nature of the 2011 National Household Survey, the data is considered less reliable. Because of this, the 2006 Census data is used for comparison purposes where possible.

This report makes reference to shelter costs which refer to CMHC's definition which is the total monthly shelter cost paid by the household for their dwelling. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

## **1.2.2 Stakeholder Engagement**

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To complement the data analysis and provide additional context of housing issues, nine interviews with key stakeholders were completed in August 2019. Interviews were completed with stakeholders working in the following fields:

- Non-market housing and services
- Market rental and ownership
- Seniors housing / support services
- Community / economic organizations

## 2 DEMOGRAPHIC AND ECONOMIC PROFILE

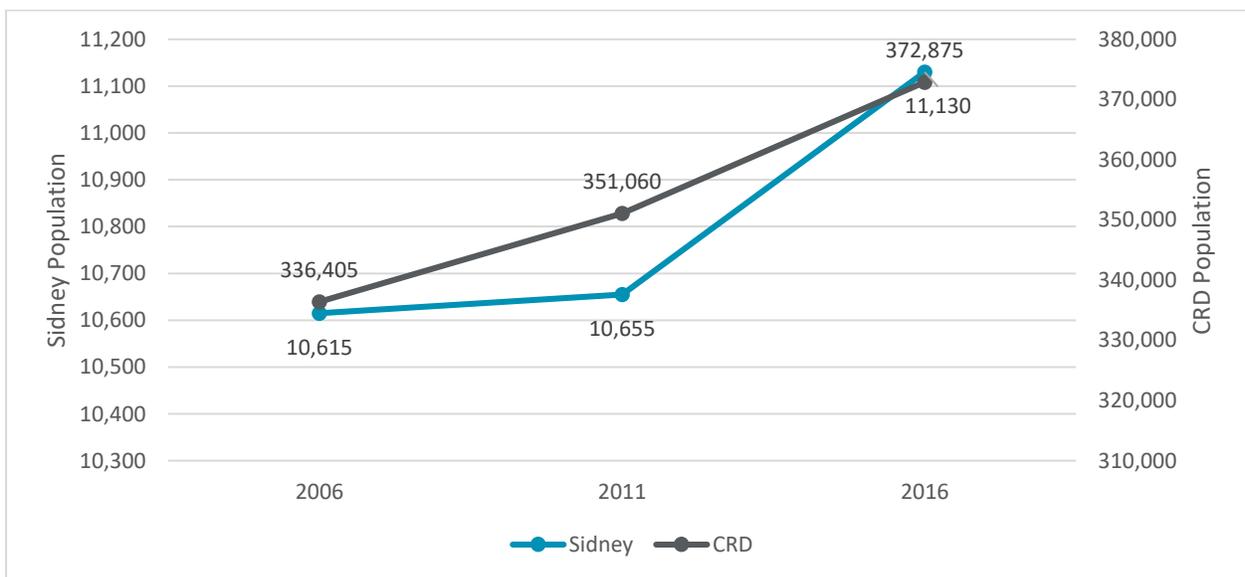
Housing is intertwined with the demographics and economy of a community. Trends in population growth, aging, and household formation will have a significant impact on the type of housing that is needed in the community and what gets built. This section contains information on the demographic context of Sidney: population, number of households, household sizes and family types. Data in this section is from the BC Custom Census (published by the Ministry of Municipal Affairs and Housing) for the 2016, 2011, and 2006 censuses and 2011 National Household Survey.

### 2.1 Demographic Trends

#### 2.1.1 Population

Between 2006 and 2016, Sidney grew at a slower rate than the CRD as a whole, by 5 percent (an annual growth rate of 0.5 percent) compared to 11 percent (an annual growth rate of 1.1 percent), respectively. Most of this growth was between 2011 and 2016. The population in 2016 was 11,130.

Figure 1: Population, 2006-2016

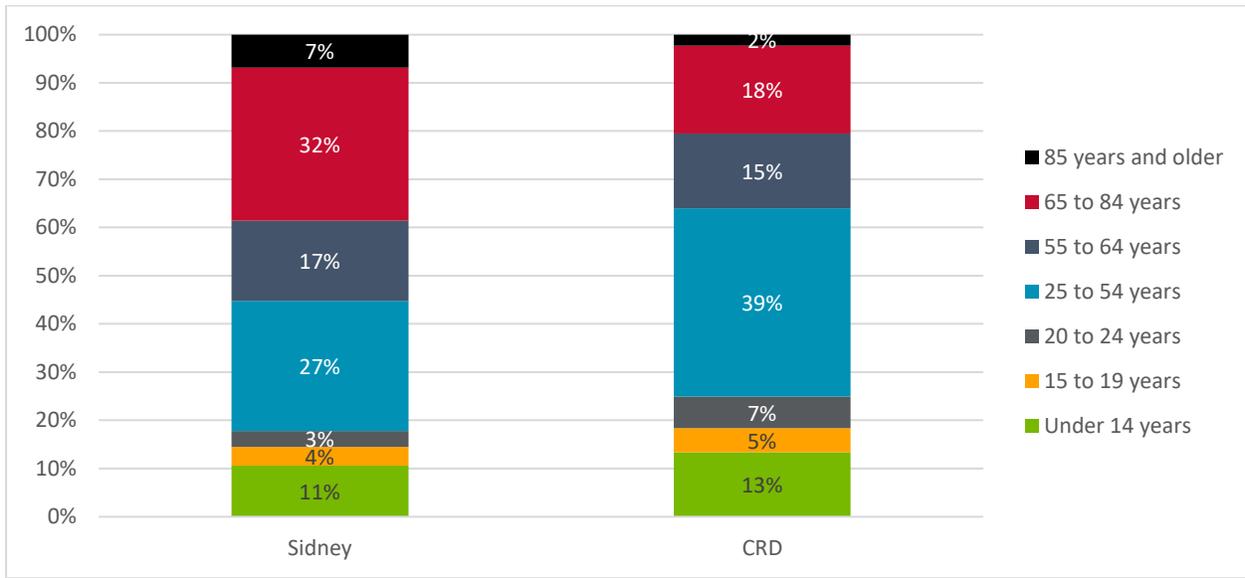


Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

## 2.1.2 Age

Sidney is an aging community with a high proportion of adults 65 years of age and over (39 percent). This is higher than in the CRD and in BC (21 percent and 17 percent respectively). Only 34 percent of the population is of typical working age (15 to 64), compared to 51 percent of the CRD as a whole.

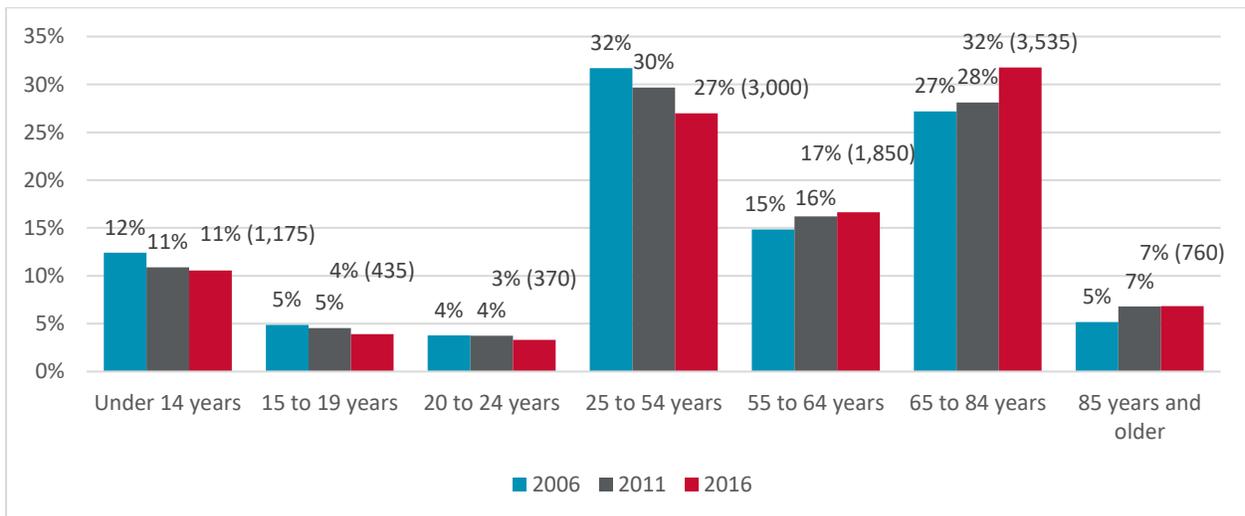
Figure 2: Population by Age Group, 2016



Source: Statistics Canada, Census 2016—Custom Information for BC Ministry of Municipal Affairs and Housing

The age distribution of Sidney did not change significantly between 2006 and 2016. However, there was a general trend over this period that saw age groups under 65 decline slightly over this period (from 68 percent of the population to 62 percent), while age groups 65 and over grew modestly (from 32 percent of the population to 39 percent).

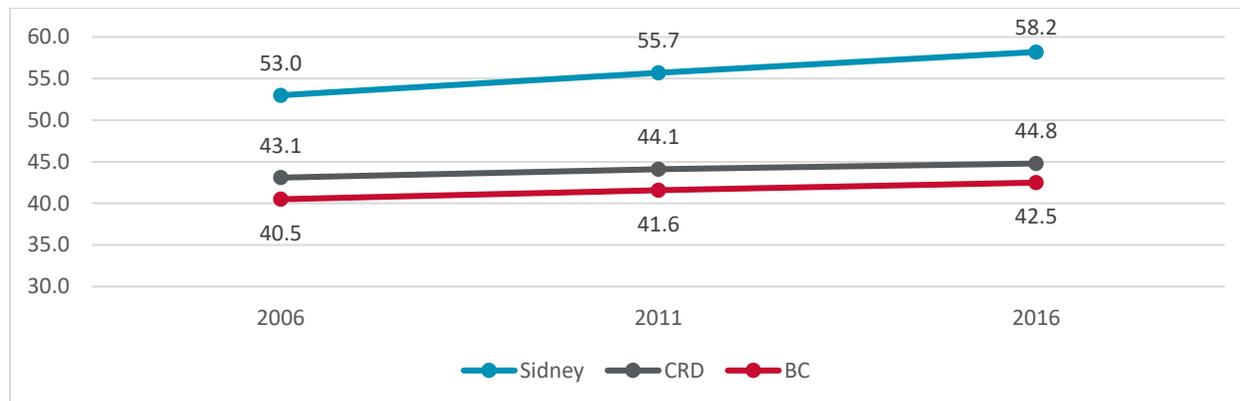
Figure 3: Population by Age Groups, 2006-2016



Source: Statistics Canada, Census 2016—Custom Information for BC Ministry of Municipal Affairs and Housing

Sidney has a median age of 58 which is significantly higher than CRD's 45 and the province's 43. Moreover, Sidney's median age has risen dramatically over the past few census periods from 53 years in 2006 to 58 in 2016 as the age groups that are experiencing growth are 65 and over.

Figure 4: Median Age, 2006-2016



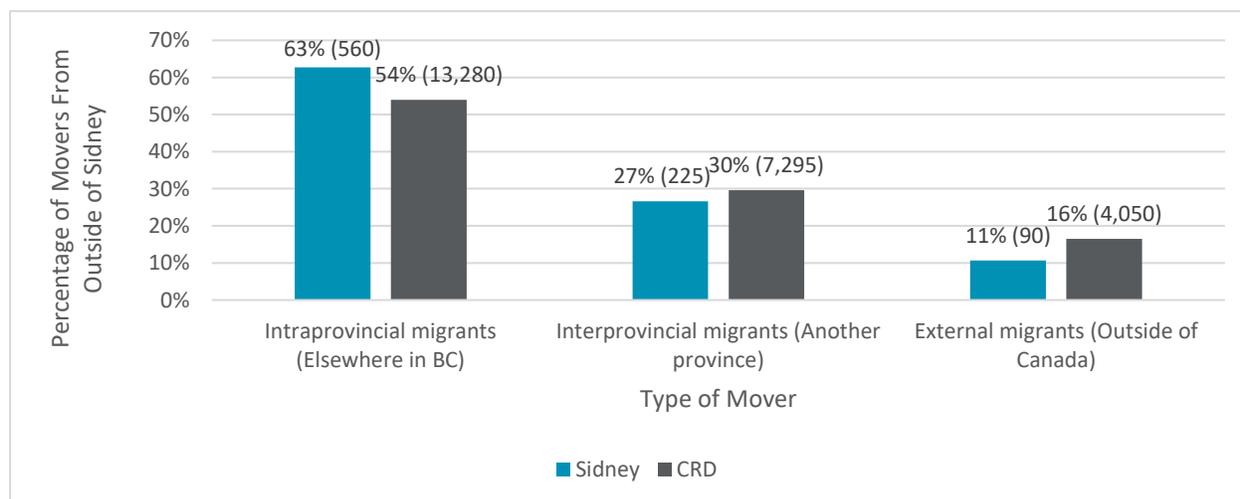
Source: Statistics Canada, Census 2016, 2011 and 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

### 2.1.3 Mobility

In 2016, 13 percent (1,415 individuals) of the Sidney population had changed residence from the previous year (moved between 2015-2016) compared to the 16 percent in CRD. Eight percent of the population (875 individuals) moved from outside Sidney, which is similar to CRD's 7 percent and BC's 7 percent.

Of the 875 people who moved from outside of Sidney, 63 percent moved from elsewhere in BC (560 intraprovincial migrants), 27 percent moved from another province (225 interprovincial migrants) and 11 percent were newcomers to Canada (90 external migrants). Compared to the CRD, Sidney has a higher proportion of individuals moving from elsewhere in BC (intraprovincial migrants) and a lower proportion of newcomers (external migrants).

Figure 5: 1-Year Ago Mobility Status in Sidney and CRD, 2015-2016

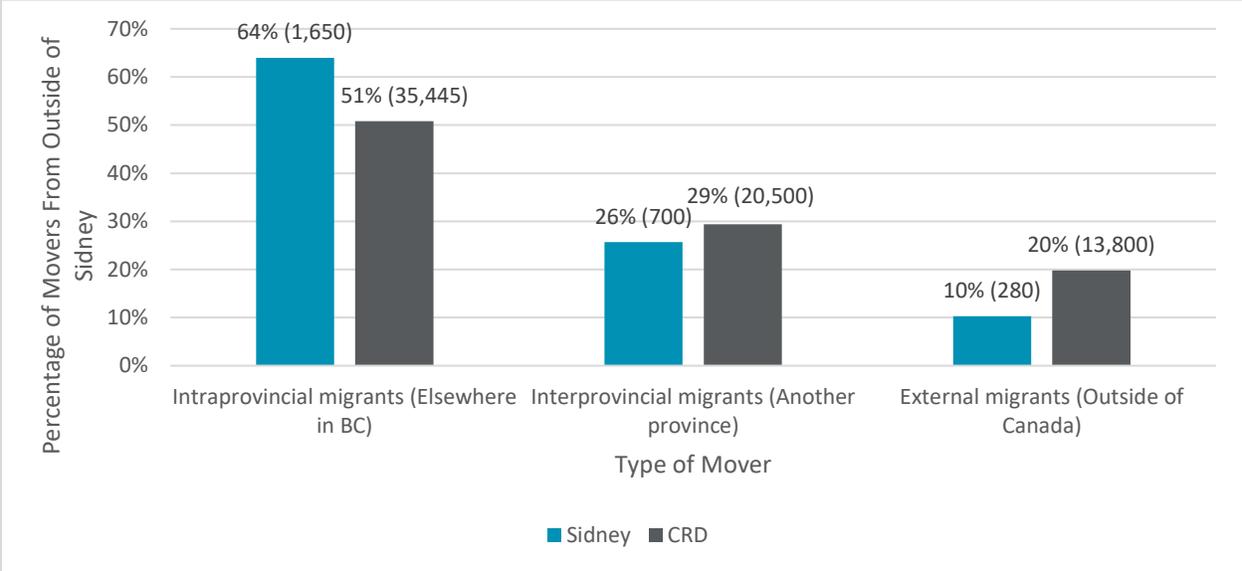


Source: Statistics Canada, Census 2016 Custom Information for BC Ministry of Municipal Affairs and Housing

Looking over a longer period, population in Sidney was more in flux between 2011 and 2016. Forty-four percent of Sidney’s population changed their place of residence (4,730 movers), the same proportion as for the CRD as a whole. Of those that moved between 2011 and 2016, 56 percent (2,630 individuals) moved from outside of the community, compared to 45 percent across the CRD and BC that moved outside of their municipality.

The origins of the Sidney’s 5-year and 1-year movers are similar. Of those that moved from outside of Sidney between 2011 and 2016, 64 percent moved from elsewhere in BC (1,650 intraprovincial migrants), 26 percent moved from another province (700 interprovincial migrants), and 10 percent moved from outside of Canada (280 external migrants).

Figure 6: 5-Year Mobility Status in Sidney and CRD, 2011-2016



Source: Statistics Canada, Census 2016

### 2.1.4 Households

There were 5,605 households in Sidney in 2016. Between 2001 and 2016, the number of households grew by 11 percent, faster than population growth.

Figure 7: Number of Private Households in Sidney, 2006-2016

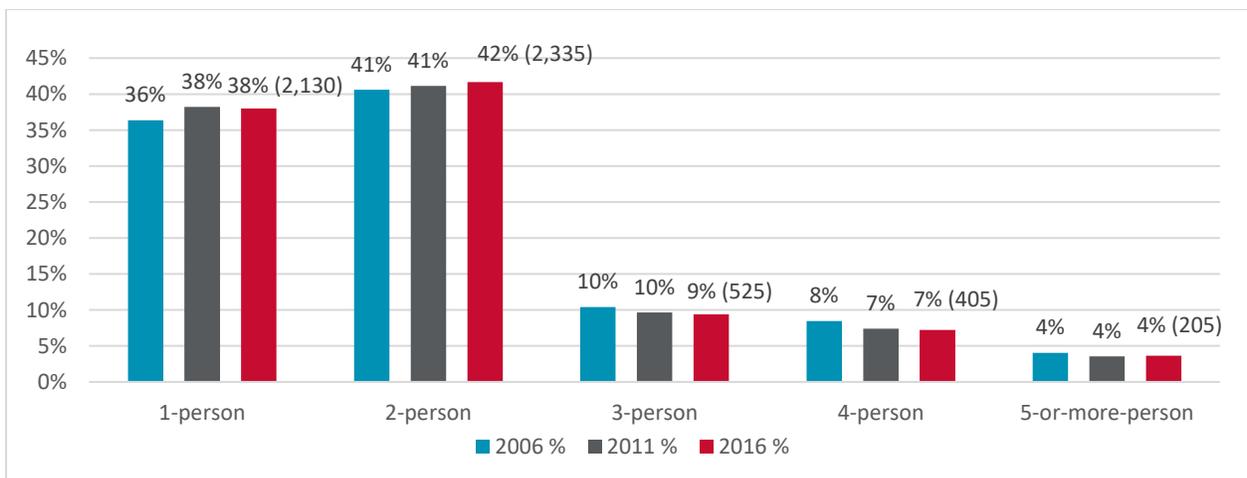


Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

While the overall distribution of household size in Sidney did not change significantly between 2006 and 2016., there was a slight increase in the number of one- and two-person households (77 percent in 2006 to 80 percent in 2016, and a slight decrease in the number of three-or-more-person households (22 percent in 2006 to 20 percent in 2016).

Sidney’s higher distribution of one and two person households are reflected in an average household size of 2.0 persons per household, which is lower than the CRD’s 2.2 persons per household. Sidney’s average household size has remained constant over the past three Census periods (2006, 2011, and 2016).

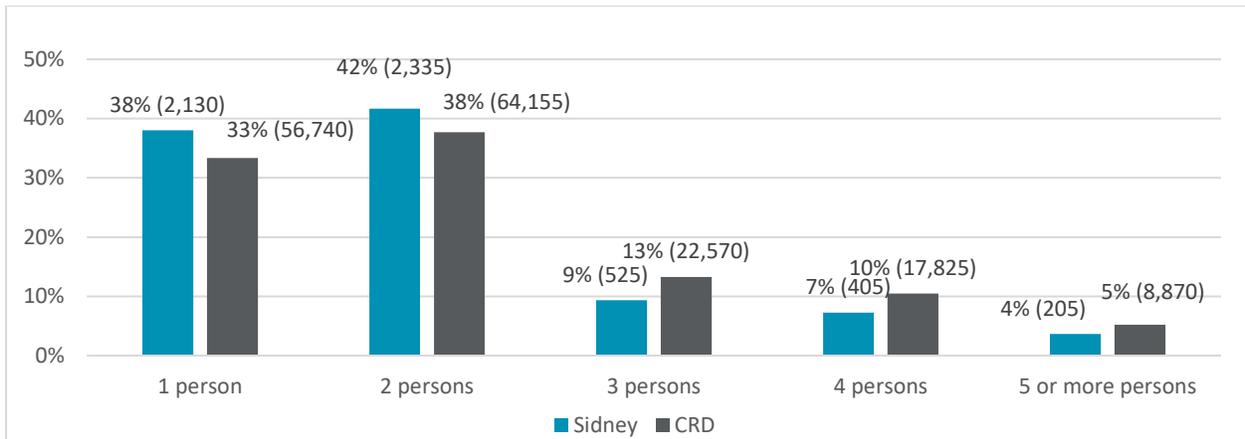
Figure 8: Households by Size, 2006-2016



Source: Statistics Canada, Census 2016, 2011 and 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing  
 Note that percentages may not add up to 100 due to rounding.

Sidney has a high percentage of one- or two-person households (80 percent), compared to the CRD (71 percent).

Figure 9: Households by Size, Sidney and CRD, 2016



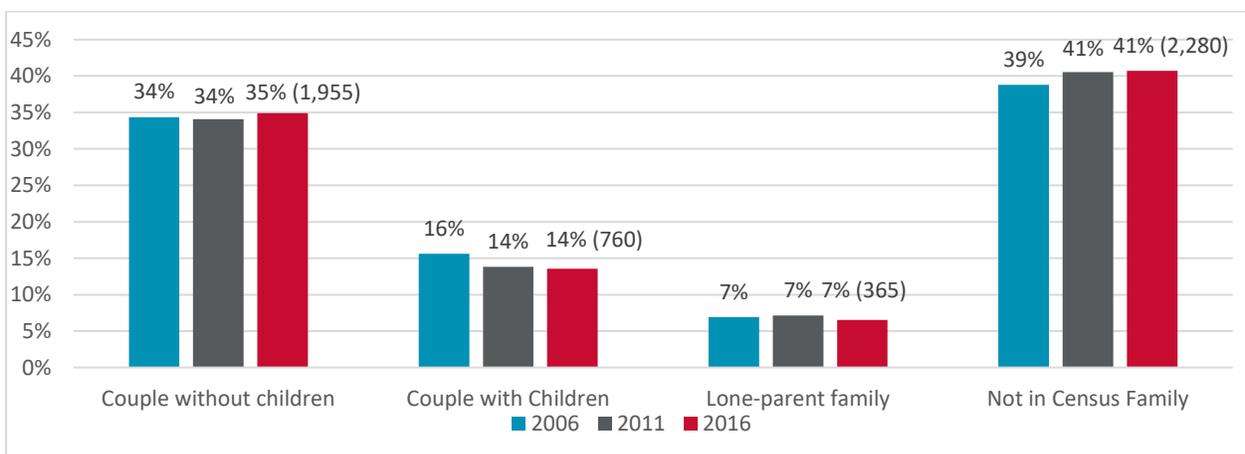
Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

In 2016, 41 percent of all households in Sidney were made up of individuals not in Census families, meaning they live alone or with roommates. Couples without children were the next most common family type (35 percent), followed by families with children (couples with children and lone-parent families) which make up 21 percent of households in Sidney. Reflecting small household sizes above, 79 percent of household types in Sidney are couples without children or individuals living alone or with roommates (“not in Census family”).

In comparison with the CRD, Sidney has a much higher proportion of couples without children (35 percent in Sidney and 28 percent in the CRD), slightly higher proportion of individuals not in Census family (41 percent in Sidney and 39 percent in the CRD), and a lower proportion of families with children (21 percent in Sidney and 26 percent in the CRD).

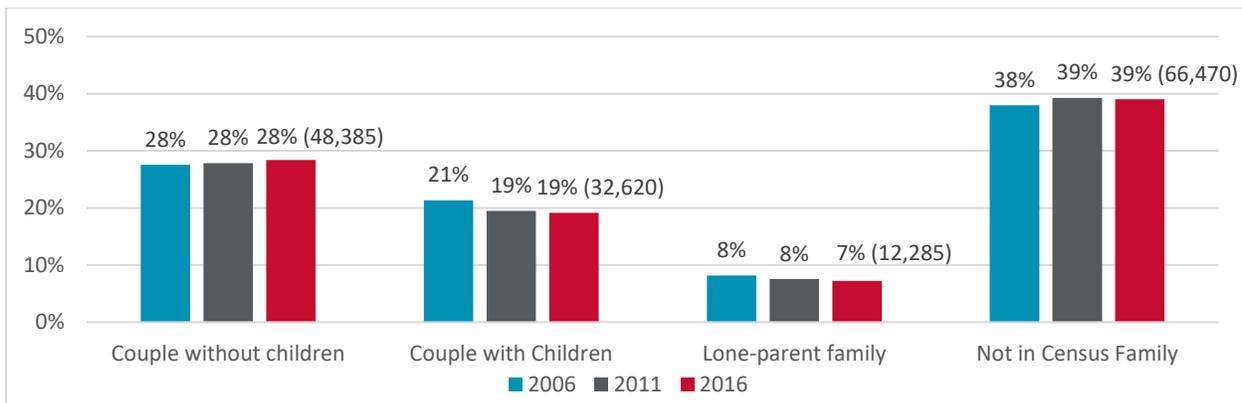
The distribution of household types in Sidney over the last three Census years have followed a similar trend to the CRD overall. Individuals living alone in both areas increased slightly, while families with children decreased. The proportion of couples without children have remained generally unchanged.

Figure 10: Household Types, Sidney, 2006-2016



Source: Statistics Canada, Census 2016, 2011 and 2006

Figure 11: Household Types, CRD, 2006-2016



Source: Statistics Canada, Census 2016, 2011 and 2006

## 2.2 Economy

This subsection presents information on household incomes, employment, and economic indicators. Readers of this report should note the 2016 Census income data is from 2015. The income data for 2006 and 2011 are adjusted for 2015 constant dollars.

### 2.2.1 Household Income

#### Household Incomes

The Census reports on income data from the year previous to the year in which the Census was completed; for example, the income data in the 2016 Census is based on 2015. The information in this section is shown based on the year of the Census. Median income identifies the mid-point of income distribution in the community, or that half of the sample makes more than the median income and half makes less.

The median household income in Sidney has grown by 12 percent from 2006 to 2016 to \$64,151 and is slightly lower than the CRD.

Figure 12: Median Household Income in Sidney and the CRD, Before-Tax, 2001-2016

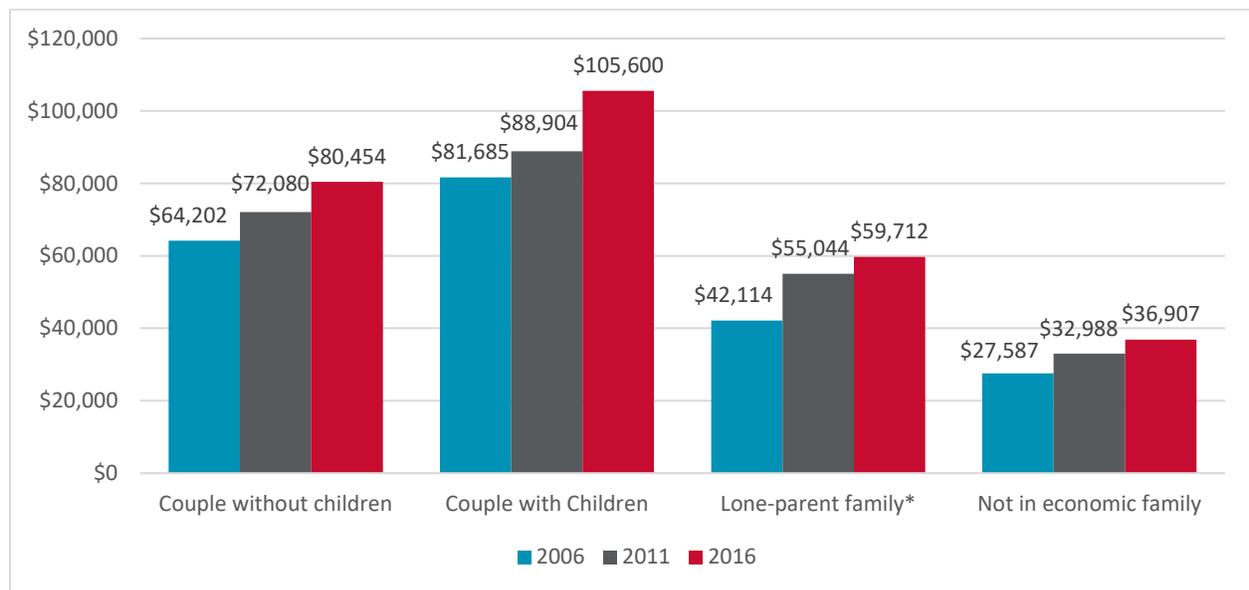


Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

As the figure below shows, median incomes have risen steadily for all economic family categories in Sidney. The median income for couples with children saw a jump between 2011 and 2016. This may be due to higher income families entering Sidney due to the high cost of housing.

While individuals living alone or with roommates (“not in Census Family”) are the most common household type in Sidney, they had the lowest median household income in 2016. Couples with children, who are the second most common household type, earn double the household income of individuals living alone – likely due to dual incomes.

Figure 13: Median Household Income by Economic Family, 2006-2016

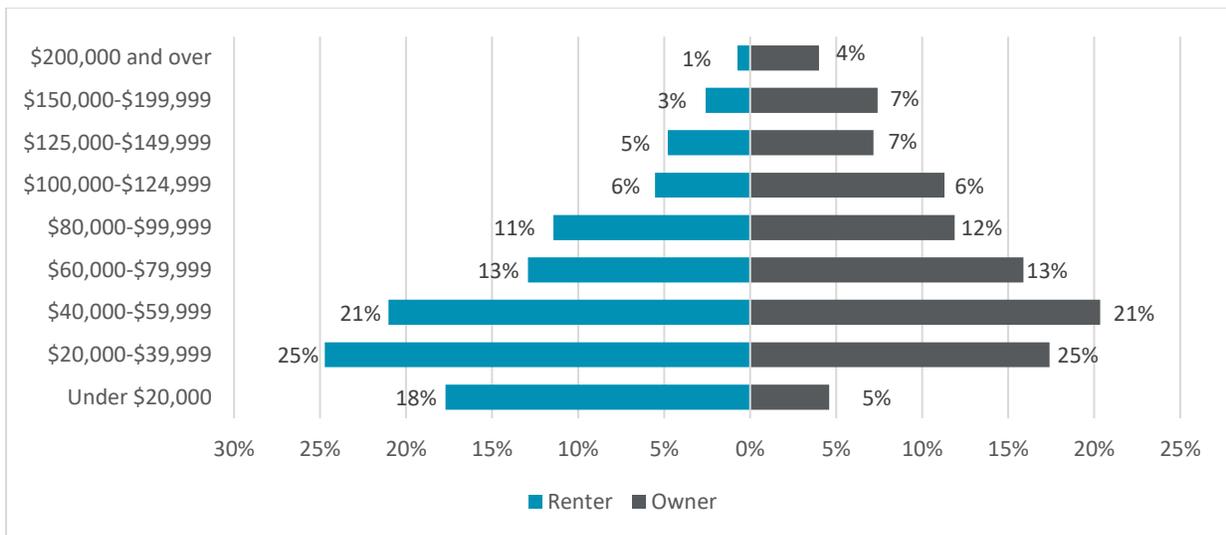


Source: Statistics Canada, Census 2016

\*Approximate median household income based on Census family only, as economic family data is not available for this household type.

In 2016, the median household income of Sidney owners was higher than renter households, \$69,489 compared to \$47,939, respectively. The graph below shows the income distribution of renters and owners in Sidney. At the upper-end of the income brackets, 15 percent of renters and 24 percent of owners earn \$100,000 and over, which is well beyond Sidney’s median household income. At the lower-end of the income brackets, twice as many renter households earn under \$39,999 compared to owners (43 percent compared to 22 percent, respectively).

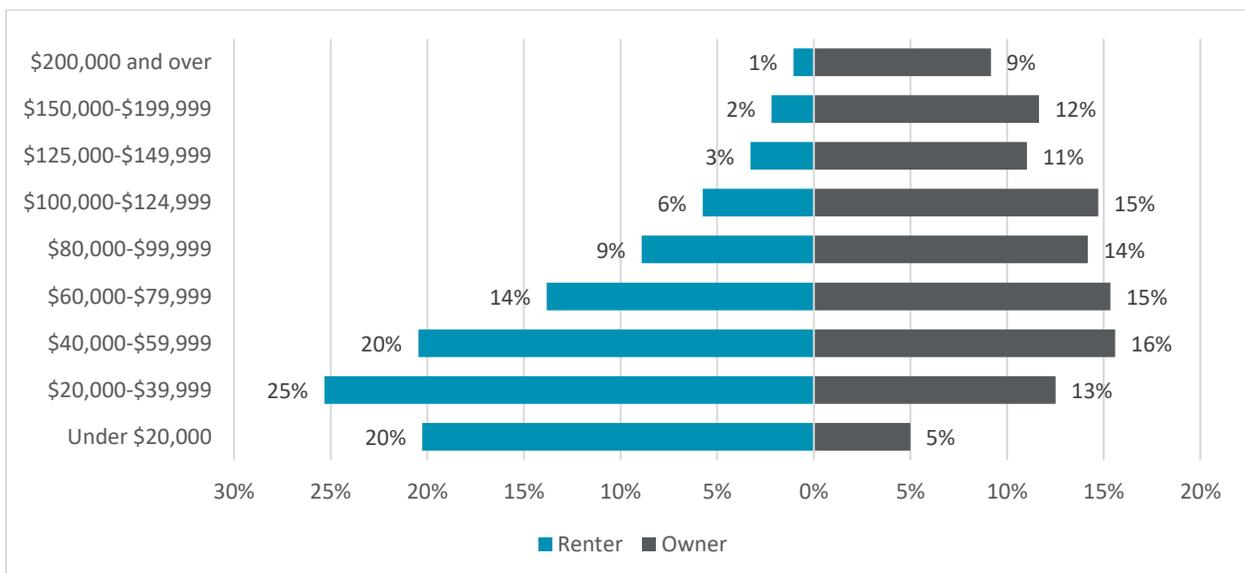
Figure 14: Households by Income Brackets and Tenure, Sidney, 2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

For comparison with Sidney, the graph below shows the income distribution of renters and households in the CRD. Owner households in the CRD are well distributed throughout the income brackets, while renter households decrease as incomes increase. However, Sidney has a slightly higher proportion of renters making household incomes of \$100,000 or more than CRD: 15 percent compared to 12 percent respectively.

Figure 15: Households by Income Brackets and Tenure, CRD, 2016

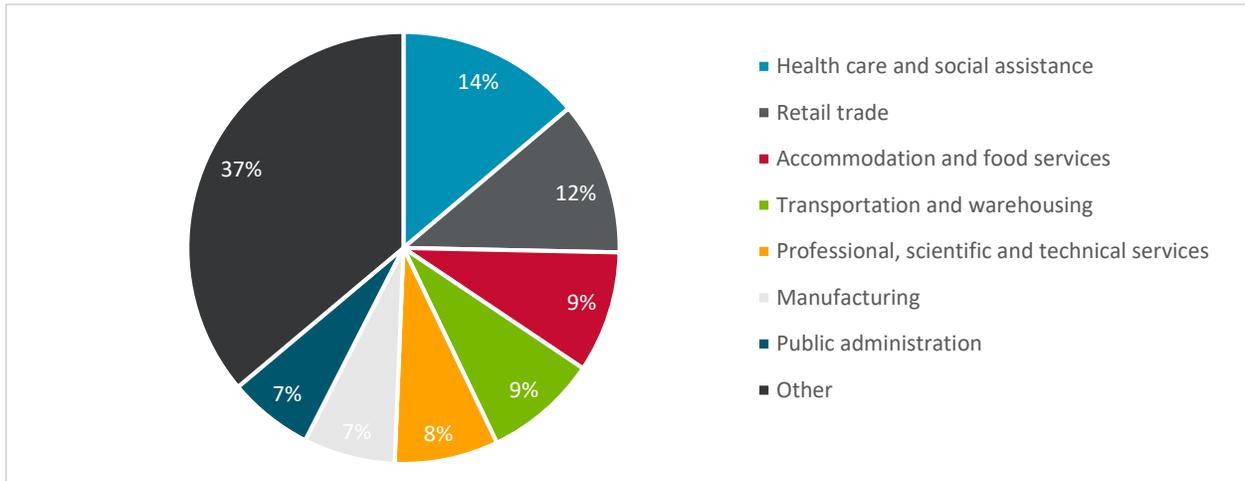


Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

## 2.2.2 Employment and Industry

In 2016, there were 4,800 workers in Sidney with a diversity of jobs. The top two most common industries were health care and social assistance (14 percent of workers) and retail trade (12 percent of workers).

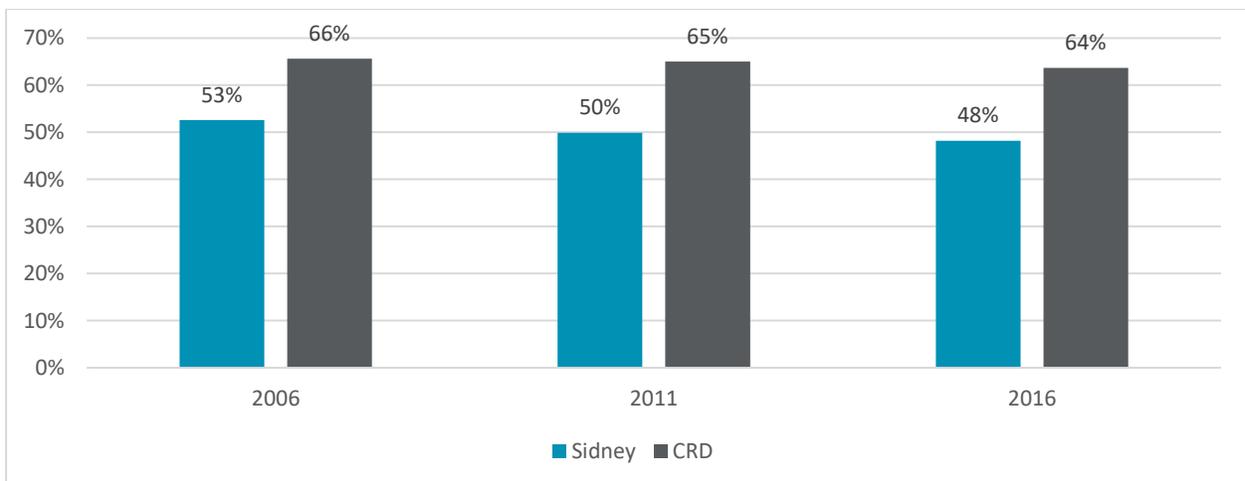
Figure 16: Sidney Labour force by industry, 2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

The labour participation rate shows the proportion of workers as a percentage of the total population aged 15 and over. Sidney has a relatively low labour force participation rate of 48 percent in 2016, compared to 64 percent in both the CRD and BC. The proportion of the population participating in the labour force declined between 2006 and 2016. This is likely due to the high and growing proportion of seniors in the community (i.e. individuals of working age who are no longer participating in the labour market).

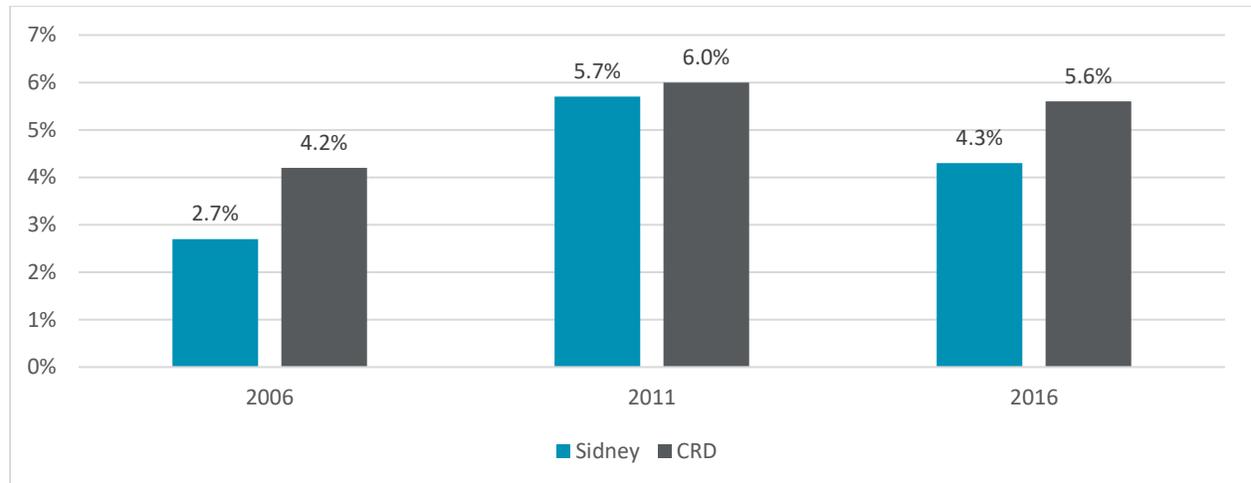
Figure 17: Participation Rates, Sidney and CRD, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

The unemployment rate in Sidney fluctuated between Census years, with a general trend of increase from 2.7 percent in 2006 to 4.3 percent in 2016. However, Sidney’s 2016 unemployment rate (4.3 percent) remains lower than both the CRD (5.6 percent) and province (6.7 percent).

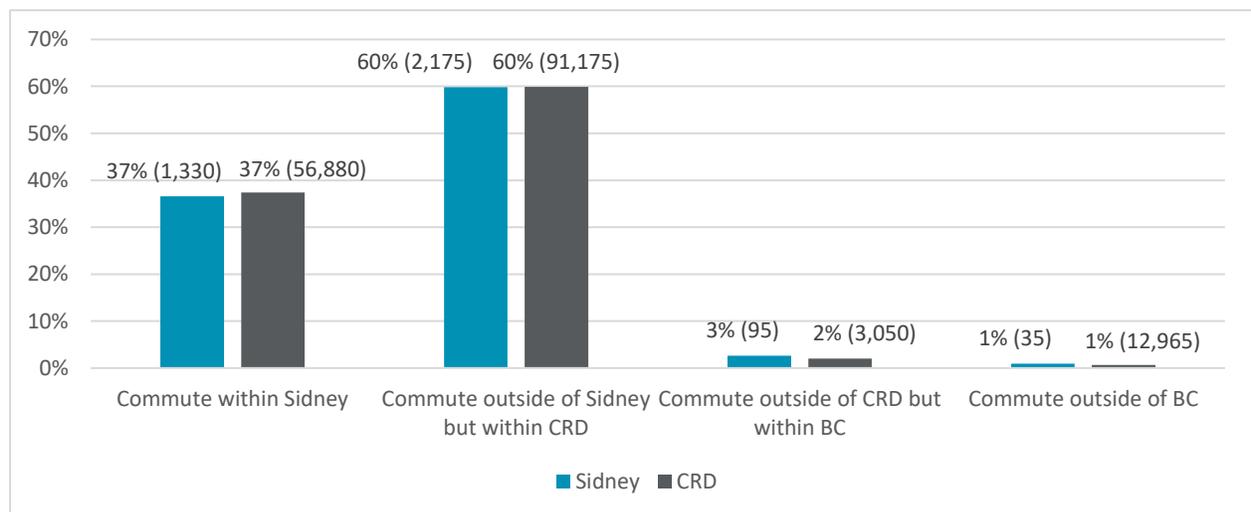
Figure 18: Unemployment Rates, Sidney and CRD, 2006 to 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Sidney’s commuting trends are similar to the CRD as a whole: 37 percent commute within Sidney and 60 percent commute outside of Sidney but within the CRD. These trends are to be expected as the CRD is a compact region and municipal borders are fluid. Sidney has also historically played the role of bedroom community to employment centres in the region.

Figure 19: Commuting Destination, Sidney and the CRD, 2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

## 2.3 Key Findings from the Demographic and Economic Profile

- Recent demographic trends show that Sidney is an aging community: 39 percent of residents are 65 years of age and over, compared to 20 percent in CRD. Only 21 percent of the households in the community are families with children, compared to 26 percent in the CRD. One- or two-person households make up a very high percentage of the community (80 percent of households). These statistics indicate that Sidney is highly attractive for older households of retirement age. However, they may also indicate that housing for younger individuals and families may not be available or affordable, which will impact the diversity and vibrancy of the community.
- Between 2011 and 2016, 44 percent of residents in both Sidney and the CRD moved. Fifty-six percent of Sidney residents who had moved in this period had moved from outside of Sidney, primarily from elsewhere in BC, but also, to a lesser extent, from other provinces and from outside of Canada.
- Between 2006 and 2016, the number of households grew faster than the population overall, by 11 percent compared to 5 percent, respectively. Changes from 2006 to 2016 show that the number of one- and two-person households increased slightly (from 77 percent in 2006 to 80 percent in 2016), while the number of three-or-more-person households decreased slightly (from 22 percent in 2006 to 20 percent in 2016).
- The overall median income in Sidney in 2016 was \$64,151. Median income indicates the mid point of income distribution in the community, where half of the households earn more than median income and half earn less. Renter households generally have lower median household incomes than owner households--\$47,939 versus \$69,489, respectively. The difference in income levels based on tenure helps to illuminate affordability differences for owners and renters, as well as barriers to homeownership. Note that the median income for renters is 75 percent of median incomes overall. This ratio is used later in the report in the market rental affordability gap analysis to better understand affordability for owners and renters.
- Individuals living alone and lone-parent families have the lowest median income households in Sidney, \$39,347 and \$59,520 respectively.
- Sidney has a low unemployment rate, compared to the CRD, of 4.3 percent coupled with a comparatively low participation rate of 48 percent. Based on Sidney's age demographics, it is expected that the low participation rate is due to a high number of retirees.

## 3 HOUSING PROFILE

The housing stock of a community reveals both the history and potential future in the community. Housing and related infrastructure are expensive investments, particularly in the current market conditions. They do not always keep up with changes in demographic and economic conditions. This section presents an inventory of housing-related information in Sidney related to housing tenure (ownership and rental), dwelling type, dwelling size, and dwelling age. It also contains information about the housing stock by the private market, rental market, and non-market housing and the associated assessed values, sales prices, and rents. This information provides context and helps to reveal gaps in meeting community housing needs.

The data in this section is gathered from the BC Custom Census (published by the Ministry of Municipal Affairs and Housing) for 2006, 2011, and 2016 censuses and 2011 National Household Survey. Other data sources include the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey, and custom datasets published by the Ministry of Municipal Affairs and Housing from BC Assessment, BC Housing, the Co-operative Housing Federation of BC (CHFBC), Town of Sidney, Victoria Real Estate Board, and AirDNA

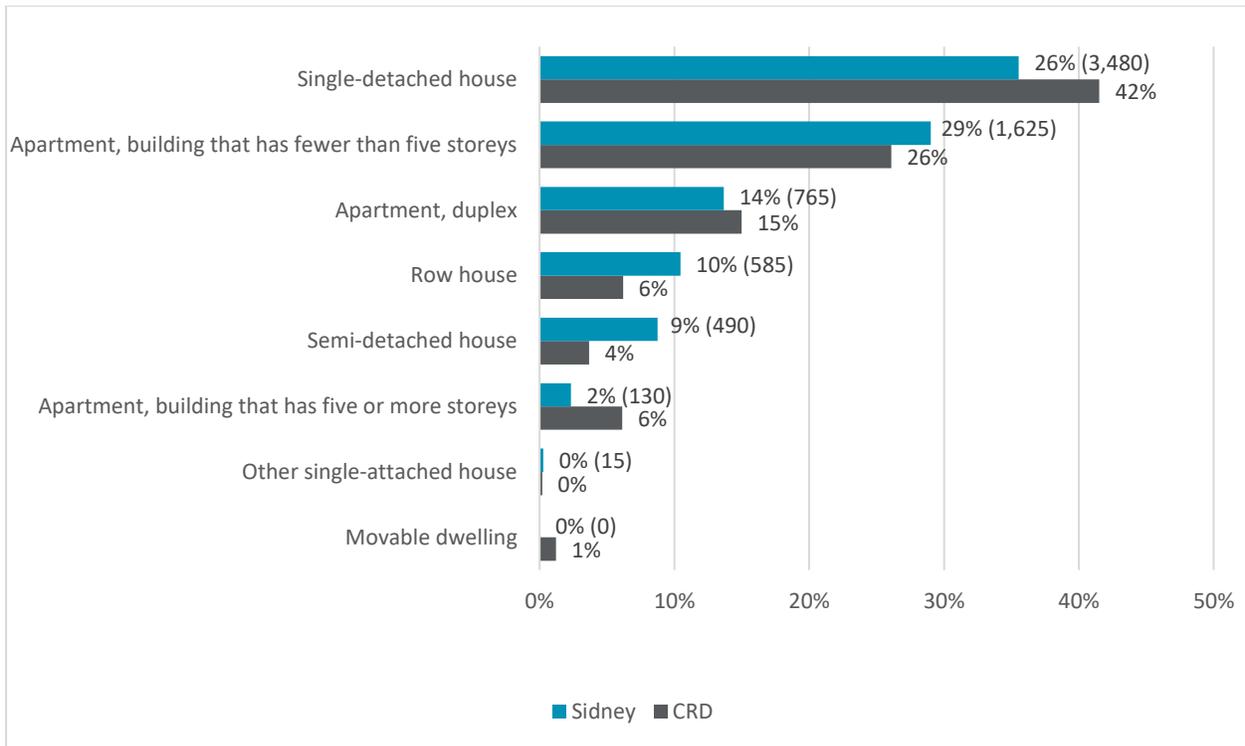
### 3.1 Dwelling Units

#### 3.1.1 Structural Type

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Sidney has 5,605 dwellings and a diverse housing stock compared to other communities of its size. Compared to the CRD where 42 percent of the housing stock is comprised of single-detached homes, 35 percent of Sidney's housing stock is single-detached homes. Sidney also has a higher proportion of ground-oriented multi-family dwellings (62 percent of the housing stock) than the CRD (51 percent of the housing stock). Ground-oriented multi-family dwellings include apartments with fewer than five storeys, duplexes, rowhouses, and semi-detached houses. The Census statistics do not count any movable dwellings in Sidney. Summergate Village, a manufactured home park, is included in the single-detached house total.

Figure 20: Dwellings by Structure Type in Sidney and the CRD, 2016



Source: Statistics Canada, Census 2016— Custom Information for BC Ministry of Municipal Affairs and Housing

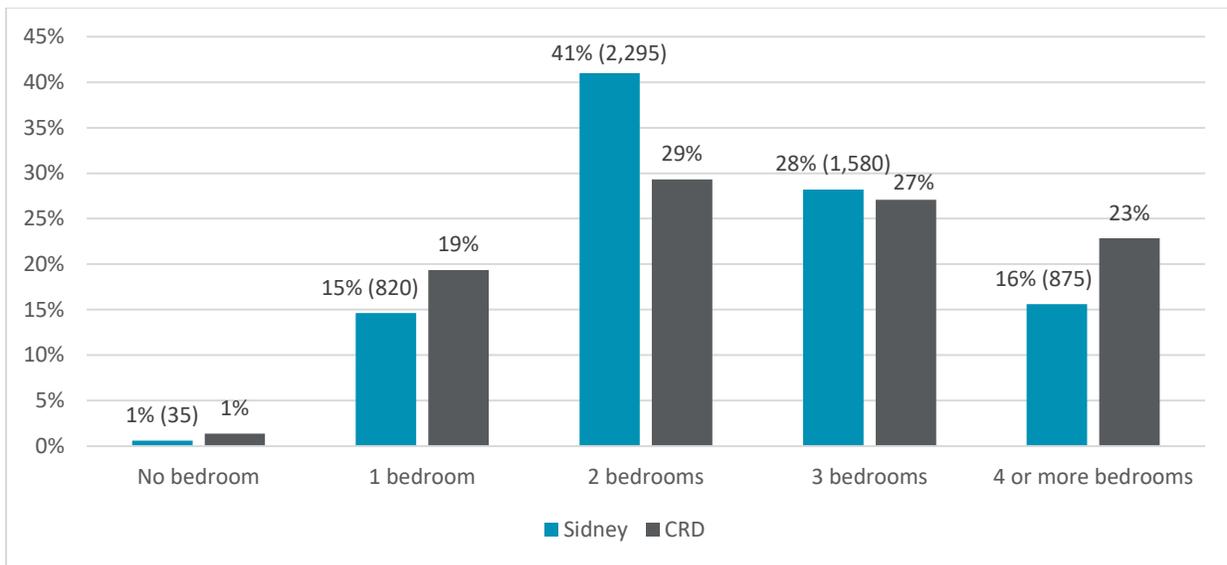
### 3.1.2 Number of Bedrooms

Dwellings in Sidney have typically been homes built to accommodate larger families. Forty-four percent of homes (2,455) have 3 or more bedrooms. However, only 1,315 households (20 percent) have 3 or more persons, compared to 4,465 households (80 percent) that are only one or two persons (see Figure 8). This may point to a few trends:

- Because of the older population in Sidney, there are many households that are likely aging in place and living in homes that once served larger families but now only serve one or two people. Some of these households may be interested in downsizing.
- Some of the larger homes are likely used by multiple singles living together as roommates.
- The high cost of housing (which is addressed in following sections) may be pricing out households with children who would have historically lived in larger homes.

Sidney has a similar distribution of home sizes to the CRD, except when it comes to two-bedroom dwellings where Sidney has a far higher proportion (41 percent compared to 29 percent in the CRD). This may reflect the needs of a higher proportion of seniors who have downsized from larger homes.

Figure 21: Dwellings by Number of Bedrooms in Sidney and the CRD, 2016

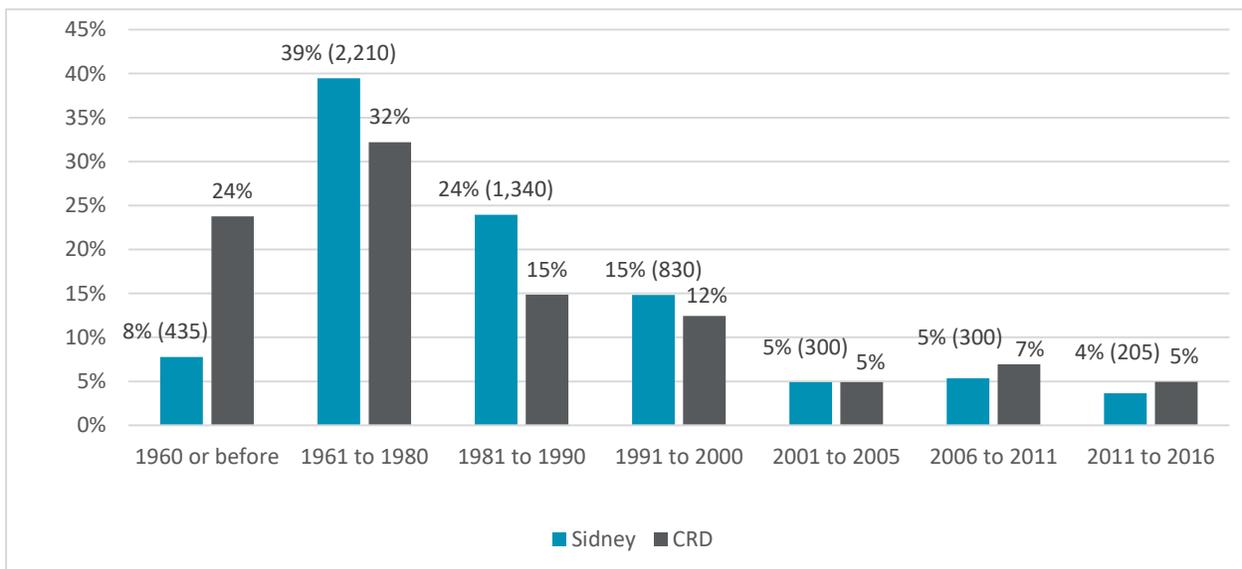


Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

### 3.1.3 Period of Construction

The housing stock in Sidney is slightly newer than the CRD in general, with only 8 percent of homes (435) built in 1960 or earlier. The number of new homes constructed slowed after 2001, compared to previous decades, in Sidney and in the CRD, as shown in the graph below.

Figure 22: Dwellings by Period of Construction in Sidney and the CRD, 2016



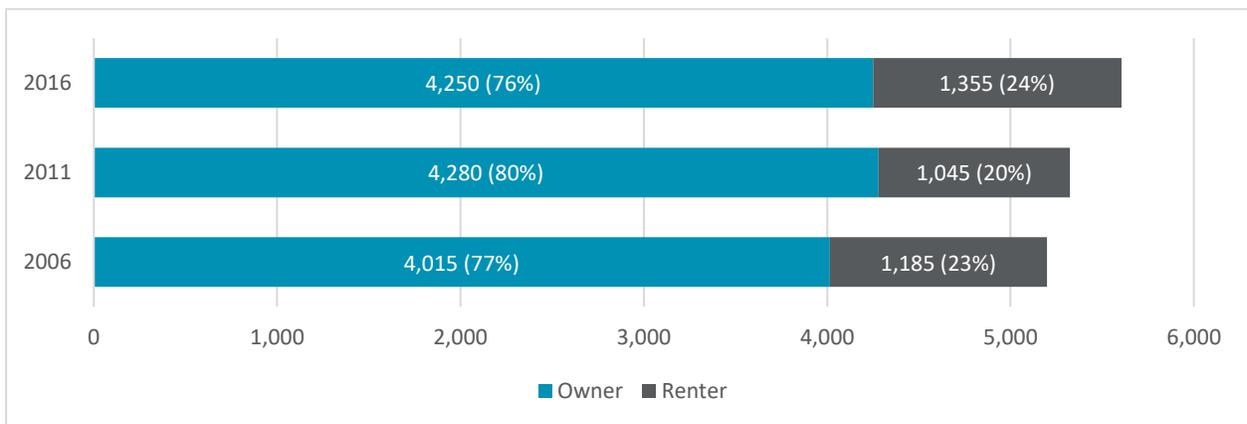
Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

### 3.1.4 Tenure

Sidney has a high homeownership rate with 76 percent of households owning their home, compared to 63 percent of households across the CRD. However, renters still make up a significant portion of the community: 24 percent, or 1,355 households. The ratio of owners to renter households has remained relatively stable over the past three Census periods (2006, 2011, and 2016).

Of the 1,355 renter households in Sidney, seven percent (89 households) live in subsidized housing.<sup>1</sup> This proportion is lower than the CRD where 12 percent of renter households live in subsidized housing. This is likely due to proportionally fewer subsidized (non-market) housing options in Sidney.

Figure 23: Household Tenure Over Time in Sidney, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

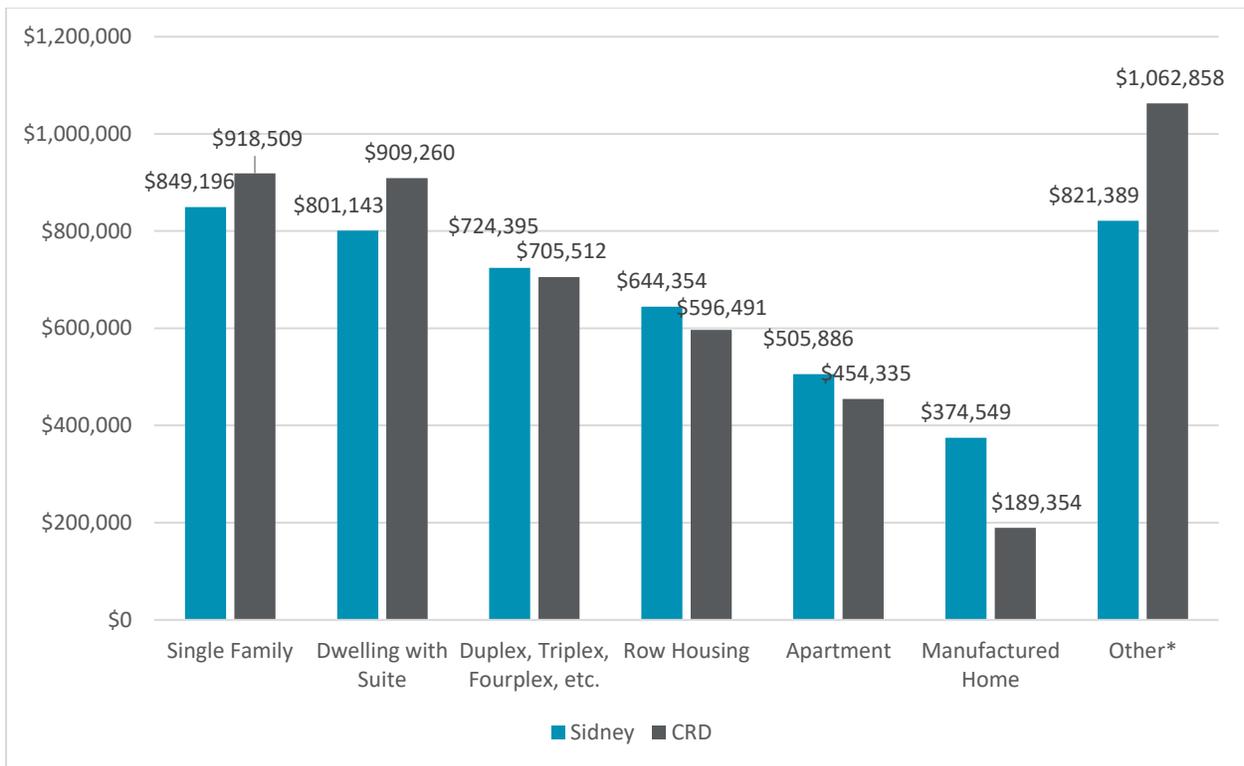
## 3.2 Homeownership Market

### 3.2.1 Assessed Values

BC Assessment data shows that, compared to the CRD, Sidney residential properties have lower assessed values in the single family, dwelling with secondary suite, and “other\*” categories. Sidney has higher assessed values across the remaining structural types. The differences are not significant.

<sup>1</sup> Subsidized housing includes government-assisted housing, non-profit housing, rent supplements, and housing allowances.

Figure 24: Average Residential Category Residential Assessed Values by Type and Bedroom Type in Sidney and the CRD, 2019



Source: BC Assessment, 2019

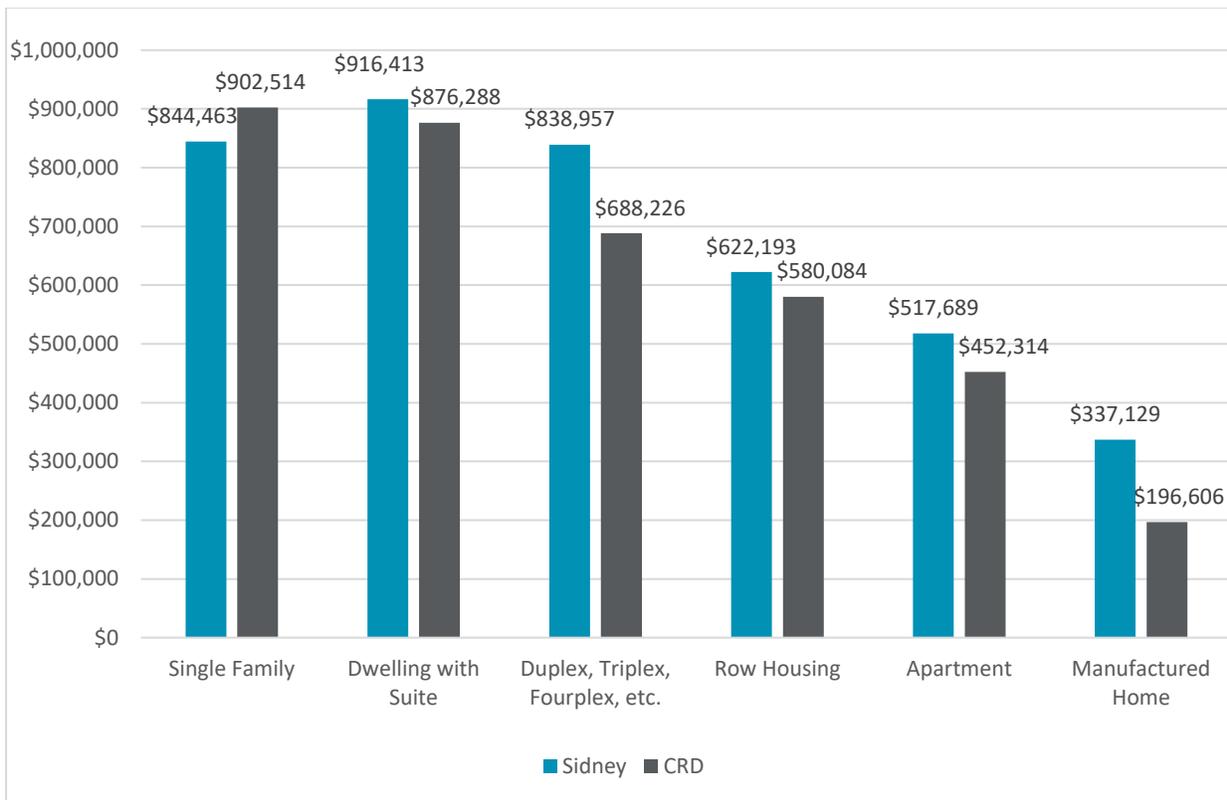
\*"Other" category includes seasonal dwellings and properties subject to Section 19(8) of the Assessment Act

### 3.2.2 Sale Prices

The average residential sale price in Sidney is generally similar to or slightly higher than the assessed values across all structural housing types, with the exception of manufactured homes. Compared to the CRD, sale prices in Sidney are generally slightly higher, except for single family homes without suites, which are slightly lower.

Note that BC Assessment accounts for manufactured homes as a separate category, while Statistics Canada considers them to be part of the single-family homes unless they are moveable.

Figure 25: Average Residential Category Total Conveyance Price by Type and Bedroom Type in Sidney and the CRD\*



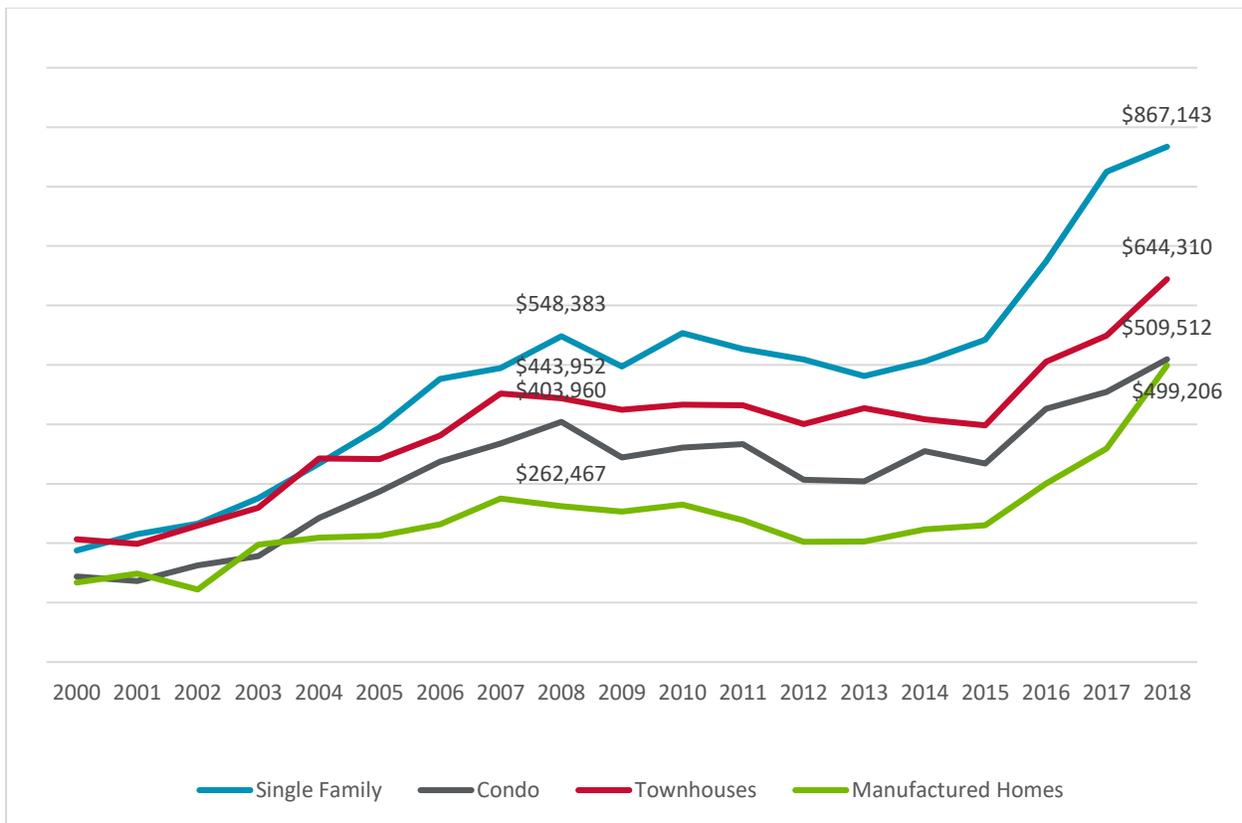
Source: BC Assessment, 2019

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

### 3.2.3 Market Housing Trends

Historical data from BC Assessment is not currently available. As a supplement, historical sales data from the Victoria Real Estate Board was collected and is shown in the graph below. Between 2008 and 2018, the average price for single family homes rose by 58 percent, townhouses by 45 percent, condominiums by 26 percent, and manufactured homes by 90 percent. Notably, most of this growth was between 2015 and 2018.

Figure 26: Average Sale Price, 2000 to 2018



Source: Victoria Real Estate Board, 2008 to 2018

### 3.2.4 Homeownership Affordability Gap Analysis

To understand how home sales prices related to local incomes, an affordability gap analysis was completed. The homeownership affordability gap analysis is based on 2015 median incomes by household type provided by the 2016 Census and average home sale price data provided by BC Assessment in 2019.

This analysis was completed with several adjustments and assumptions made. The income data used is based on the 2016 Census and has been adjusted to account for several limitations. First, the income data is only provided by household type *or* tenure. Median household income by housing type and tenure is unavailable; however, there are significant differences between owner and renter median household incomes. To account for these differences, owner median household incomes were adjusted to 108 percent of median household income as the median household income for owners (\$69,489) in 2016 is 108 percent of the overall community median income (\$64,151). This proxy is used to more directly compare housing prices with typical owner incomes, recognizing data limitations. Second, the income data available through the Census is several years old and incomes have likely grown since. To account for this, 2019 median household incomes were estimated using the historical growth rate of overall median household income from 2006 to 2016. This has been done to allow for more direct comparison with the most recent housing sales prices (2019).

To calculate total shelter costs, several assumptions were made: mortgage payments are based on a down payment of 20 percent with 2.92% interest on a 3-year fixed-rate term, and a total of \$315-\$545 (depending on the housing type and applicable utility fees) for property tax, utilities, home insurance, and municipal service charges, plus condo fees where applicable. This analysis illuminates gaps between median incomes and average homeownership costs. Actual individual circumstances vary significantly.

The results of the homeownership affordability gap analysis are shown in the table below which shows significant affordability gaps for most household types, particularly for individuals not in Census families, lone-parents with children, and couples without children. The estimated median income for couples with children is much higher than other household types. However, couples with children that would need unit sizes larger than two bedrooms face an affordability gap.

Table 1: Homeownership Affordability Gap Analysis, 2019

	Median Household Income*	Affordable Monthly Shelter Costs	Shelter Costs Affordability Gap**				
			Single Family Home (3-bedroom) \$844,463	Duplex, Triplex, or Fourplex \$838,957	Row Home (2-bedroom) \$622,193	Apartment (2-bedroom) \$533,195	Apartment (1-bedroom) \$354,309
Couples without children	\$88,194	\$2,497	-\$1,535	-\$1,444	-\$293	-\$206	\$547 (no gap)
Couples with children	\$115,759	\$3,166	-\$846	-\$755	\$396 (no gap)	\$483 (no gap)	\$1,236 (no gap)
Lone-parent families	\$64,864	\$1,848	-\$2,119	-\$2,028	-\$876	-\$789	-\$36
Individuals not in Census families	\$40,457	\$1,222	-\$2,729	-\$2,638	-\$1,486	-\$1,399	-\$647

\*Adjusted for 2019 and for owner median households

\*\*Based on sale prices from 2019 BC Assessment data for Sidney

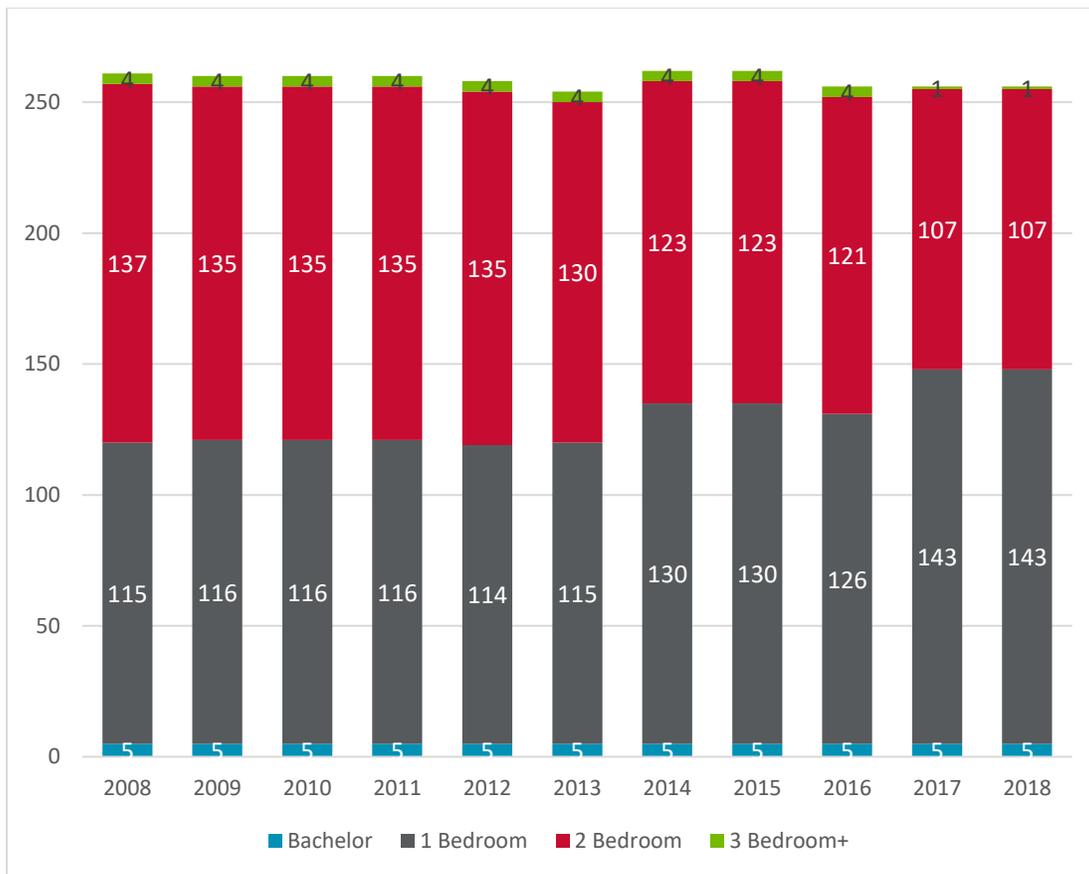
### 3.3 Rental Housing Stock

#### 3.3.1 Primary Rental Market

The rental market can be divided into primary and secondary rental. The primary rental market includes purpose-built rental with multiple units and the secondary market includes all other units, such as secondary suites or condominiums or entire homes that are rented.

As of 2018, CMHC reported that there were 256 primary rental units in Sidney and this total number of units has changed little over the past decade. As shown in the graph below, most primary rental units are one-bedroom and two-bedroom units. Between 2012 and 2018, Sidney lost 28 two-bedroom units and gained 29 one-bedroom units, so the overall number of units did not change significantly. With almost no purpose-built rental three-bedroom units, there are few housing options in the primary rental market for families. Though, anecdotally, units in older rental buildings are larger than units in newer buildings and may serve larger households despite the small bedroom count.

Figure 27: Primary Rental Market Units by Number of Bedrooms in Sidney, 2008-2018



Source: Canada Mortgage and Housing Corporation (CMHC)

### Primary Rental Vacancy Rates

CMHC only provides data on vacancy rates for the primary rental market (purpose-built rental units) in Sidney. Vacancy rates show the percentage of units that are physically unoccupied and available for immediate rental at the time the survey was taken by CMHC (annually in October). A low vacancy rate indicates few rentals are available to rent. A healthy vacancy rate is considered to be between 3 and 5 percent.

Over the past ten years, Sidney has experienced marked fluctuations in the rental vacancy rate. The vacancy rate has been at or near zero percent for the past four years<sup>2</sup>, as shown in the graph below.

<sup>2</sup> 2016 and 2018 vacancy rates are considered by CMHC to be of “fair” quality and should be used with caution.

Figure 28: Primary Rental Market Vacancy Rate in Sidney, 2008-2018



Source: Canada Mortgage and Housing Corporation (CMHC)

If the number of renter households stayed constant and no other variables changed, an additional 42 units of rental housing would increase the vacancy rate from the 0.8 percent recorded in 2018 to 3 percent. This figure likely significantly undercounts the need for rental housing to meet existing demand because it does not account for adults living with family because they cannot find housing or individuals living in shared housing who would prefer to live on their own, nor does it account for demand outside of Sidney. This estimate is provided solely as a minimum number of units that could foreseeable positively impact the rental vacancy rate.

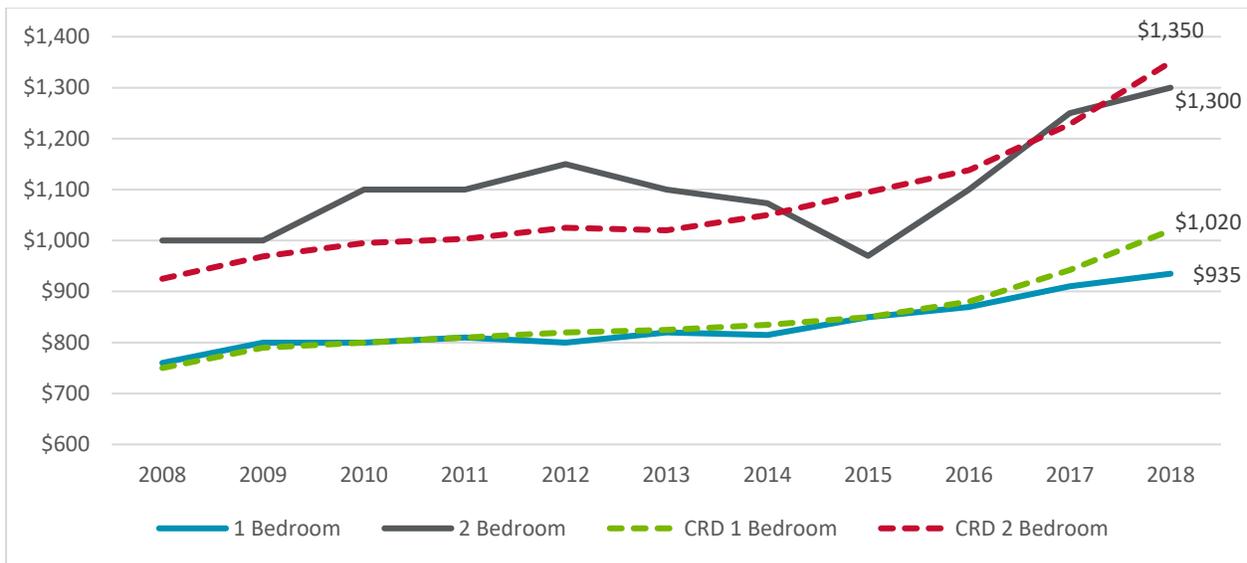
### Primary Rental Market Costs

CMHC only provides data on rental costs for the primary rental market in Sidney. While the available data provides insight into trends and is a good proxy for the rental market overall, it does not provide a complete picture since a large portion of Sidney’s rental stock is in the secondary market. The information in this section refers to the primary rental market only.

Median rents in Sidney stayed relatively consistent from 2010 to 2014. From 2015 to 2018, there was a decrease then a significant jump in median rents: increasing by \$85 for a one-bedroom and \$330 for a two-bedroom unit.

Over the ten-year period (2008-2018), the median rent in Sidney’s primary rental market increased an average of 3.3 percent per year, which is in line with BC’s maximum rent increases over the same period (an average of 3.2%). Between 2015 and 2018, the average median rent for a two-bedroom unit in Sidney increased by an average of eight percent per year, which is significantly higher than BC’s maximum rent increase over the same period (an average of 3.0 percent). In 2018, the median rent for two-bedroom units in Sidney were similar to the CRD (\$1,300 vs. \$1,350, respectively), while the median rent for one-bedroom units was slightly lower than the CRD (\$935 vs. \$1,020, respectively).

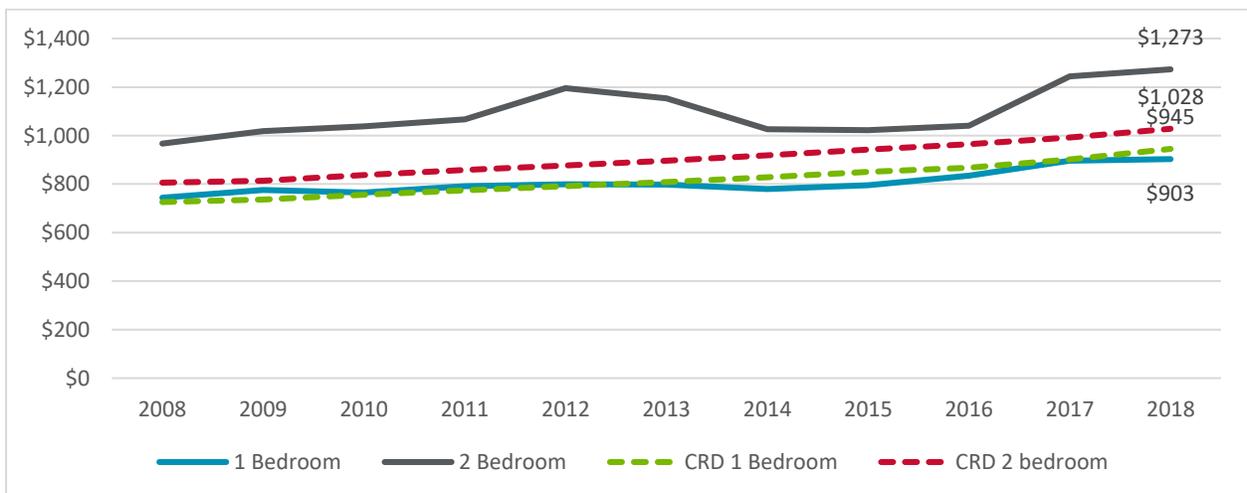
Figure 29: Primary Rental Market, Median Rents in Sidney and the CRD, 2008-2018



Note: Data were not available for bachelor units or three-bedroom units as there are a small number of units for each.  
 Source: Canada Mortgage and Housing Corporation (CMHC)

In 2018, the median rent for a two-bedroom unit in Sidney was much higher than the median rent for a similar unit in the CRD overall (\$1,273 vs. \$1,028). The median rent for a one-bedroom unit in Sidney was slightly lower than the median rent for a similar unit in the CRD overall (\$903 vs. \$945).

Figure 30: Primary Rental Market, Average Rents in Sidney and the CRD, 2008-2018



Note: Data were not available for bachelor units or three-bedroom units as there are a small number of units for each.  
 Source: Canada Mortgage and Housing Corporation (CMHC)

### 3.3.2 Secondary Rental Market

Most rental stock in Sidney is in the secondary market which includes secondary suites, coach homes, and rented condominiums, townhomes, and single-detached dwellings. As of 2018, BC Assessment estimates

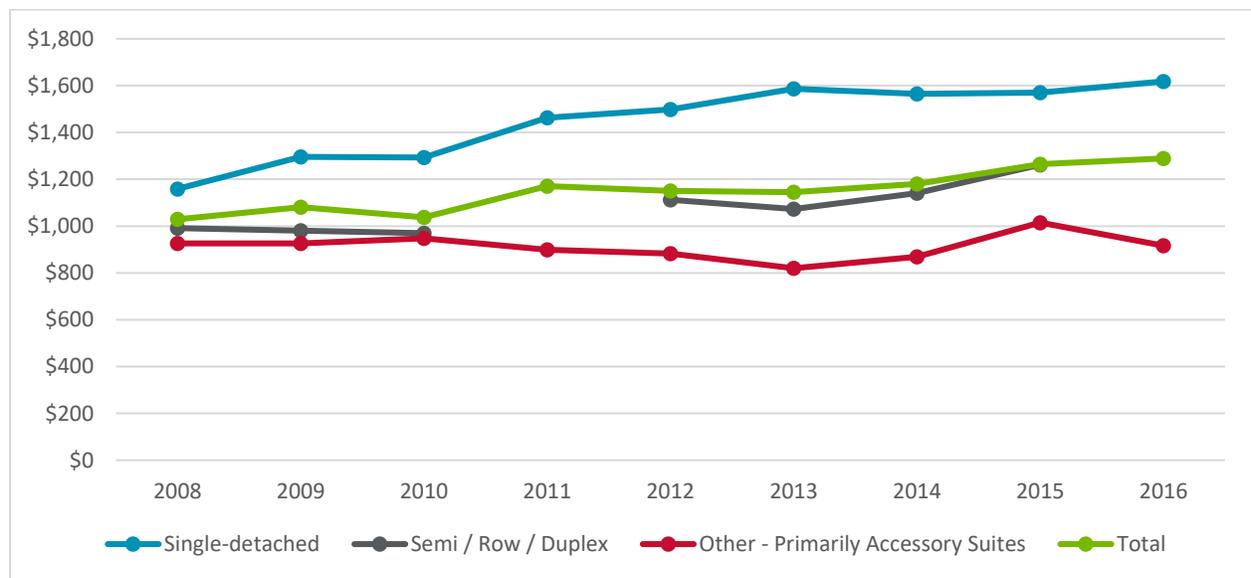
that there are 526 secondary suites in single family dwellings in Sidney. There are also between 5 and 10 laneway or coach houses in Sidney.

Other data suggests that BC Assessment may be undercounting secondary suites. The 2016 Census counted 1,355 renter households in Sidney; with only 256 purpose-built rental units in Sidney (based on CMHC’s primary rental market data), this indicates that only 19 percent of renter households rented in the primary market and that 71 percent or approximately 1,099 households may be assumed to rent in the secondary market.

CMHC does not report on secondary rental market for Sidney specifically. However, average rent data is available for the Victoria Census Metropolitan Area (CMA) which includes Sidney. While this data has limitations and is incomplete, it is used as a proxy to understand potential trends in the secondary market.

Figure 31 shows average rents for secondary market units in the Victoria CMA, excluding condominiums. Figure 32 show average rents for rented condominiums in the Victoria CMA. The two graphs show a general upward trend in the costs of secondary market units, particularly for rented single-detached homes, semi-detached / row houses / duplexes, and rented condominiums. Between 2008 and 2016, the average rent for all secondary market units, excluding condominiums, rose by 25 percent, or an average of 3.2 percent per year. Notably, the average rent for primary accessory dwellings does not appear to be increasing.

Figure 31: Average Rents for Secondary Market Units in Victoria CMA, Excluding Condominiums, 2008 to 2016

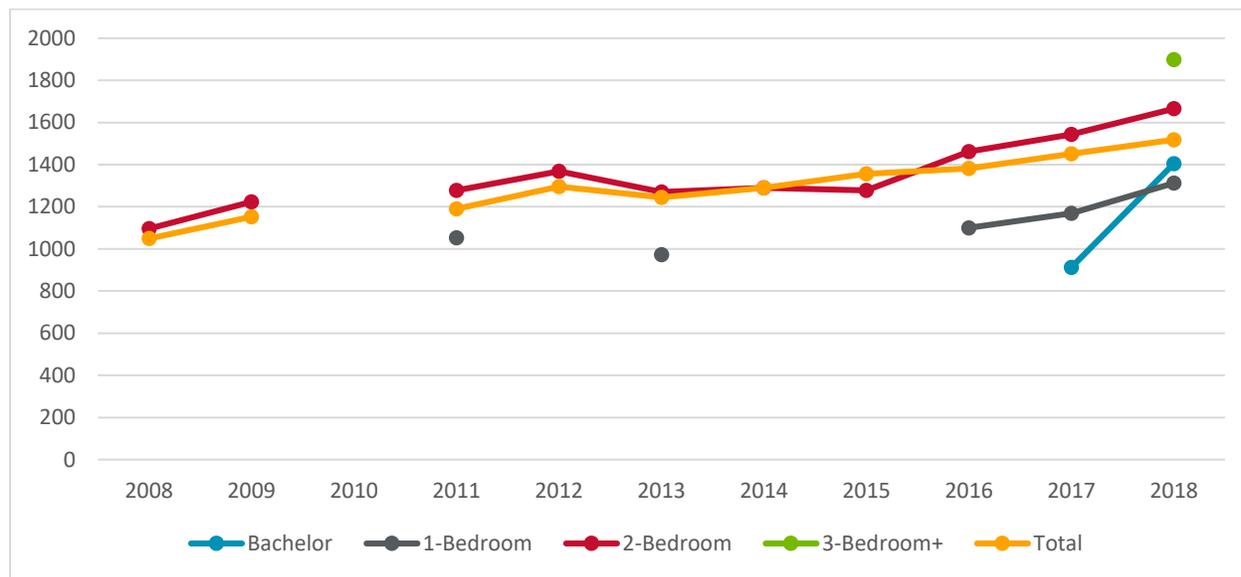


Source: Canada Mortgage and Housing Corporation (CMHC)

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

Data is also available for rented condominiums to 2018. When compared over the same period as in Figure 30 (2008 to 2016), the average rent for rented condominiums in the Victoria CMA rose by 32 percent, or an average of 4.0 percent per year. Between 2016 and 2018, the average annual increase in the average rent for condominiums accelerated to 4.9 percent per year.

Figure 32: Average Rents for Rented Condominiums in Victoria CMA, 2008 to 2018



Source: Canada Mortgage and Housing Corporation (CMHC)

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

The available data indicates there are some trends that may be relevant for Sidney:

- A general increase in the price of some secondary units, particularly single-detached homes, semi-detached / row houses / duplexes, and condominiums.
- The average price of rented condominiums appears to be increasing the fastest, with cost increases accelerating in recent years.
- The average price of accessory dwellings does not appear to be increasing.

### 3.3.3 Non-Market Housing

Non-market housing is an important source of housing for many families and individuals who are unable to afford market rents or who require other types of housing supports. This section summarizes available data on non-market housing. Every community has a different profile for non-market housing and differences in supply are related to unique demographic needs and historical investments. There are no established guidelines or standards for the number of non-market units that are needed in a community. Funding for non-market housing typically comes, at least in part, from senior governments which generally require a demonstration of need before investing. Non-market housing may also be built through the initiative of local non-profit organizations through fundraising or partnerships with private developers.

Based on BC Housing data on non-market housing units where BC Housing has a financial relationship, there are a total of 26 transitional and supportive living units and 44 community housing units in Sidney. Community housing units primarily serve seniors, with a smaller number serving families. Some information for transitional and supportive living is suppressed by BC Assessment for privacy reasons so it is not possible to know how many of these units serve seniors or families. There are no units dedicated to serving persons with disabilities or individuals experiencing homelessness.

Ninety-eight households receive rent assistance in the private market, primarily seniors, representing 7.2 percent of the 1,355 renter households in Sidney (as of 2016).

Table 2: Housing Units Subsidized by BC Housing, 2019\*

Service Group	Transitional and Supportive Living	Community Housing	Rent Assistance in Private Market	Total
Seniors	**	33	76	109
Families	**	11	22	33
<b>Total Non-Market Units</b>	<b>26</b>	<b>44</b>	<b>98</b>	<b>168</b>

Source: Adapted from BC Housing

\*There are no units dedicated to women and children, persons with disabilities, or individuals experiencing homelessness. Data on transitional and supporting living is suppressed for privacy reasons.

\*\*These figures have been suppressed by BC Housing.

There are 54 units of co-operative housing in Sidney. Of these, 21 units are dedicated for families, nine units are dedicated for seniors, and 24 units are dedicated to seniors and individuals with a disability.

Table 3: Co-operative Housing Units, 2019

Housing Provider	Units	Service Group
Capital Region Housing Corporation	6	Families
Friendship Housing Co-Op	15	Families
The Abbeyfield Home	9	Seniors
Beacon Community Services	24	Seniors, persons with disabilities
<b>Total</b>	<b>54</b>	

Source: Adapted from Co-operative Housing Federation of BC (CHF BC)

In addition to the units above, there are 37 households living in Sidney on BC Housing's Housing Registry, waiting for units to become available. The households on the waitlist are as follows:

- Family housing – 15 households
- People with disabilities – 6 households
- Seniors – 12 households
- Wheelchair modified / singles (categories combined due to privacy concerns) – 4 households

There are currently no units in Sidney dedicated to serving persons with disabilities or individuals experiencing homelessness.

In addition to BC Housing's Housing Registry, it is likely that individual housing providers and co-operatives also have waitlists of their own.

### **3.3.4 Market Rental Housing Affordability Gap Analysis**

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A market rental housing affordability gap analysis was completed to understand how market rents relate to renter incomes in Sidney. As with the homeownership affordability gap analysis, several adjustments were made to income data. The income data used is based on the 2016 Census and has been adjusted to account for several limitations. As the median household income for renters (\$47,939) in 2016 is 75 percent of the overall community median household income (\$64,151), the median incomes by household types used in this analysis are based on 75 percent of the median incomes for household types provided by the Census. This proxy is used to avoid underestimating the affordability gap for renters. In addition, median household incomes have been adjusted to 2018, based on historical income growth from 2006 to 2016. This has been done to allow for more direct comparison with the most recent available median shelter costs (2018).

This analysis is based on median incomes by household type provided by the 2016 Census and primary rental market data provided by CMHC for 2018. This analysis assumes a total of \$145 per month for utilities, tenant insurance, and service charges. This analysis illuminates gaps between median incomes and median rental costs. Actual individual circumstances vary significantly.

The table below shows that couples are generally able to afford median rents in the primary rental market. The major gaps in affordability are for lone-parent families and individuals not in Census families.<sup>3</sup>

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<sup>3</sup> Some individuals not in Census families may live with roommates to improve affordability. Roommate scenarios are not assessed in this analysis.

Table 4: Market Rental Housing Affordability Gap Analysis\*

	Median Household Income*	Affordable Monthly Shelter Costs	Affordability Gap**	
			Two-bedroom Apartment Estimated Monthly Shelter Costs: \$1,460	One-bedroom Apartment Estimated Monthly Shelter Costs \$1,095
Couples without children	\$60,926	\$1,523	\$63 (no gap)	\$428 (no gap)
Couples with children	\$77,229	\$1,931	\$470 (no gap)	\$835 (no gap)
Lone-parent families	\$45,086	\$1,127	-\$333	\$32 (no gap)
Individuals not in Census families	\$29,805	\$745	-\$715	-\$350

\*Adjusted for 2019 and renter households

\*\*Median rents based on 2018 CMHC Rental Housing Survey data for Sidney

### 3.4 New Home Construction Data

Data on new home construction is available from two sources:

- BC Housing, which collects information from Licensed Residential Builders and owner builders through the New Home Registration forms and Owner Builder Authorization applications. This information shows when new units were constructed.
- Town of Sidney building permit data which shows when building permits were issued.

Both sets of data are shown below as the former shows what was recently built, while the latter provides some indication of what is currently being constructed or will be in the near future.

#### 3.4.1 BC Housing Registered New Homes

Between 2016 and 2018, BC Housing identified that approximately 311 new registered homes were built in Sidney. Most of these were multi-unit dwellings (211 units), followed by single-detached houses (100 units). The number of new registered single-detached houses decreased from 55 units in 2016 to 18 units in 2018, whereas multi-unit houses saw an increase from 54 units to 82 units over the same years.

Table 5: Registered New Homes by Dwelling Type in Sidney, 2016-2018<sup>4</sup>

Unit Type	2016	2017	2018	Total
Single-detached house	55	27	18	100
Multi-unit house	54	75	82	211
Purpose-built rental	Less than 5	Less than 5	Less than 5	N/A
<b>Total</b>				<b>311</b>

Source: BC Housing

### 3.4.2 Town of Sidney Building Data

Between 2016 and 2018, the Town issued a total of 311 building permits, including 186 for multi-family units, 69 for single-detached dwellings, and 56 for purpose-built rental.

Table 6: Building Permits Issued, 2016-2018

Unit Type	2016	2017	2018	Total
Single-detached house	37	21	11	69
Multi-unit house	39	69	78	186
Purpose-built rental	0	0	56	56
<b>Total</b>				<b>311</b>

Source: Adapted from the Town of Sidney

Information from Town staff indicates that approximately 450 new units have been approved over the past two years and are expected to be built in the near future. Town records show that that 100 of these will be purpose-built rental units that will be ready for occupancy in the next two to three years. There are 30 currently under construction and approximately 70 in the planning phases.

Recent development of new rental housing has focused on one-bedroom units and the Town has lost larger units since 2012. However, projects approved since 2016 will meet Sidney’s zoning requirement that 10% of all units have three bedrooms with a minimum floor area of 100 m<sup>2</sup> (1,076 ft<sup>2</sup>).

<sup>4</sup> BC Housing defines the following housing types as such:

Single Detached Homes includes both single detached homes enrolled in home warranty insurance and owner builder authorization homes which are exempt from licensing and home warranty insurance. Multi Unit Homes means homes in multi-unit buildings (two or more dwelling units) enrolled with home warranty insurance EXCLUDING multi unit buildings with rental exemptions. Rental Exemption (a.k.a. Purpose built rental) homes are in multi unit buildings built specifically for rental purposes and are not covered by home warranty insurance.

### 3.5 Short Term Rentals

Data on short-term rentals was accessed through AirDNA, a data and analytics company. As of October 25, 2019, there were a total of 79 active short-term rentals in Sidney, including 11 studio units, 37 one-bedroom units, 27 two-bedroom units, two three-bedroom units, and two four-bedroom units. The average daily rate is \$140, and the occupancy rate is 75 percent.

While short-term rentals did not emerge as a significant issue during stakeholder interviews, it is a potential area of concern that should be monitored over time.

### 3.6 Homelessness

No recent homeless count information is available to estimate the number of homeless in Sidney. Anecdotally, visible homelessness does not appear to be significant in Sidney. Information on hidden homelessness (e.g., couch surfing) is unavailable. Those that are experiencing homelessness in Sidney appear to only stay in the community for a short while. However, this is an issue that should be monitored over time through regular engagement with the CRD, the RCMP, and organizations such as the Greater Victoria Coalition to End Homelessness.

### 3.7 Housing Indicators and Core Housing Need <sup>5</sup>

Housing indicators are one of the key ways that housing challenges are measured nationally. These measurements allow communities to monitor three key housing-related challenges (adequacy, affordability, and suitability), changes over time, and differences between communities. Housing indicators show when households are not meeting the following housing standards:

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

CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, the household 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).

Those in Extreme Core Housing Need meet the definition of Core Housing Need *and* spend 50% or more of their income on housing. Core Housing Need includes households in Extreme Core Housing Need

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<sup>5</sup> The total number of households tested for the housing indicators and Core/Extreme Housing Need data from the BC Custom Census dataset (Census 2006, 2011 and 2016) is slightly less than the total number of households in Sidney. The number of households tested are 5,430 totals, with 4,160 owners and 1,265 renters. The differences have a minimal impact on the overall housing needs, but readers should be aware that the households in Core/Extreme Housing Need may be undercounted.

### 3.7.1 Housing Indicators

In Sidney, affordability is the greatest challenge facing households. Twenty-two percent of all households faced housing unaffordability in 2016 (spent more 30 percent or more on shelter costs), while only three percent dealt with inadequacy and two percent with unsuitability. For comparison, 25 percent of CRD households faced unaffordability in 2016, while five percent dealt with inadequacy and three percent with unsuitability.

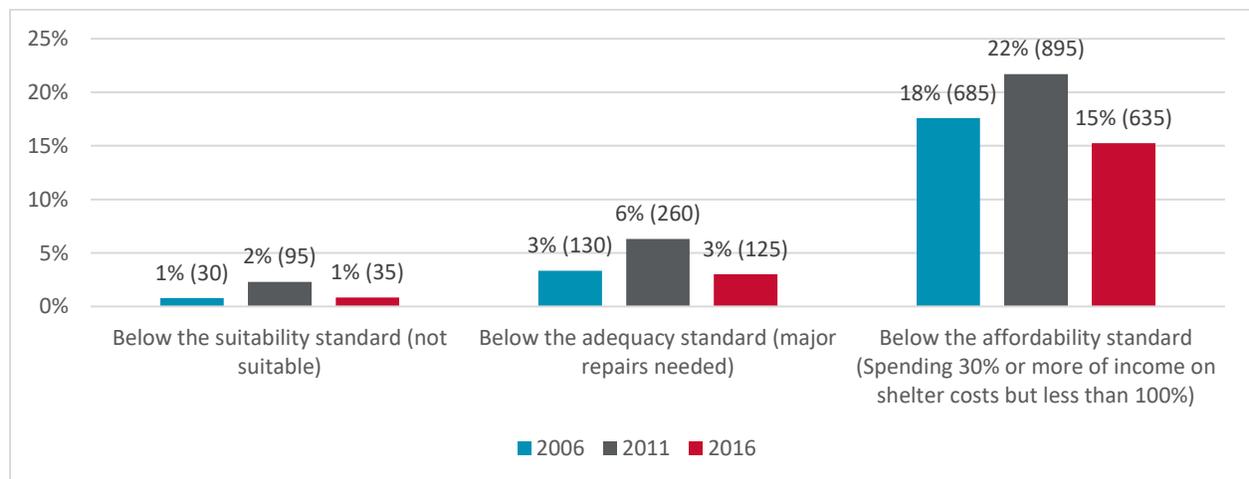
Figure 33 shows housing indicators for owner households and Figure 34 shows housing indicators for renter households. A particularly high proportion of renters faced housing unaffordability (44 percent), though this is still a challenge for many owner households (15 percent). In the CRD, 40 percent of renter households faced housing unaffordability, compared to 17 percent of owner households. Housing suitability and adequacy challenges affect a smaller proportion of the community than unaffordability.

The graphs below show that housing indicators worsened in Sidney between 2006 and 2011, then improved between 2011 and 2016. However, the 2011 data should be considered with caution as it is from the National Household Survey which, due to its voluntary nature, had a lower response rate and therefore lower reliability than the Census.

Despite the stability in indicators from 2006 to 2016, the challenges are significant in terms of the percentage and number of community members facing issues around unaffordability. These figures do not capture households who leave Sidney due to housing challenges.

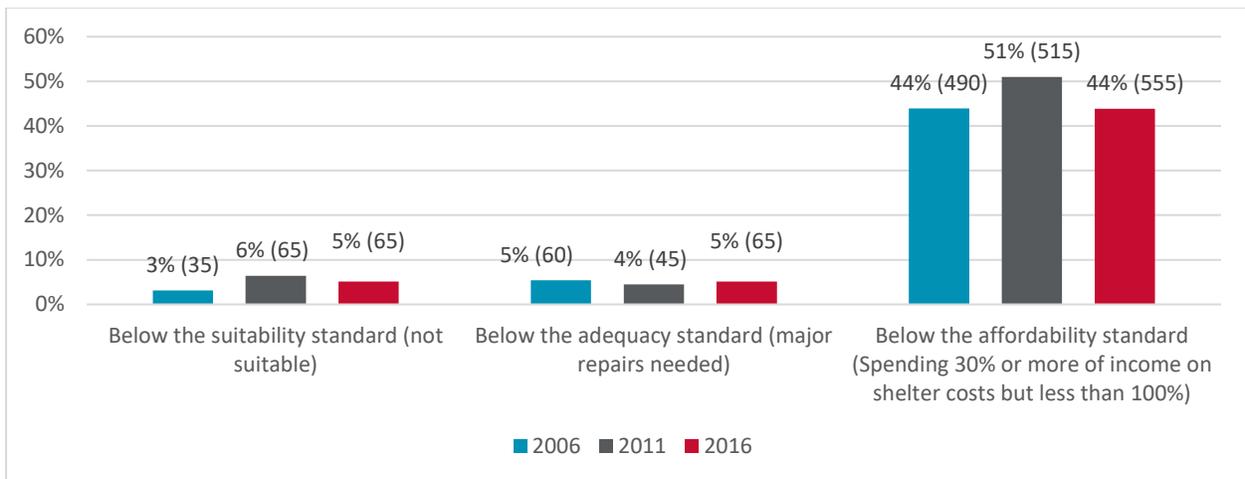
It bears noting that available data shows that, since the census was completed in 2016, housing costs have risen while the vacancy rate has fallen to close to 0 percent (see Section 3.3.1). Based on this, it is possible that affordability indicators have worsened in recent years.

Figure 33: Housing Indicators of Owner Households in Sidney, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 34: Housing Indicators of Renter Households in Sidney, 2006-2016



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

Table 7 and Table 8 highlight the number of households who were experiencing housing-related challenges in 2016 by household type and tenure. For owner households, 72 percent of lone-parent households (160 households) experienced at least one housing issue (suitability, adequacy, and affordability), with affordability being the most frequent challenge. A significant proportion of couples with children and individuals not in Census families experience at least one housing issue, primarily affordability.

Table 7: Housing Indicators by Owner Household Types, 2016

Owner Households Experiencing Housing Indicators	Adequacy	Suitability	Affordability	Adequacy, Suitability or Affordability	Total Household Type	Households Experiencing At Least One Issue
Couples without Children	0	50	160	205	1,705	12%
Couples with Children	15	25	85	115	535	21%
Lone-Parent Families	0	15	160	165	230	72%
Other Census Families	10	10	10	20	175	11%
Non-Census Families	10	45	380	405	1,595	25%
<b>Total</b>	<b>35</b>	<b>145</b>	<b>795</b>	<b>910</b>	<b>4,240</b>	<b>21%</b>

Source: Statistics Canada, Census 2016

For renter households, 45 percent of couples with children (100 households), 52 percent of lone-parent families (70 households) and 65 percent of individuals living alone (455 households) experienced housing issues. Across all three household types, housing unaffordability is the most frequently experienced housing challenge.

Table 8: Housing Indicators by Renter Household Types, 2016

Renter Households Experiencing Housing Indicators	Adequacy	Suitability	Affordability	Adequacy, Suitability or Affordability	Total Household Type	Households Experiencing At Least One Issue
Couples without Children	10	10	90	90	250	36%
Couples with Children	35	25	45	100	220	45%
Lone-Parent Families	10	10	60	70	135	52%
Other Census Families	10	0	10	20	65	31%
Non-Census Families	0	25	440	455	685	66%
<b>Total</b>	<b>65</b>	<b>70</b>	<b>645</b>	<b>735</b>	<b>1,355</b>	<b>54%</b>

Source: Statistics Canada, Census 2016

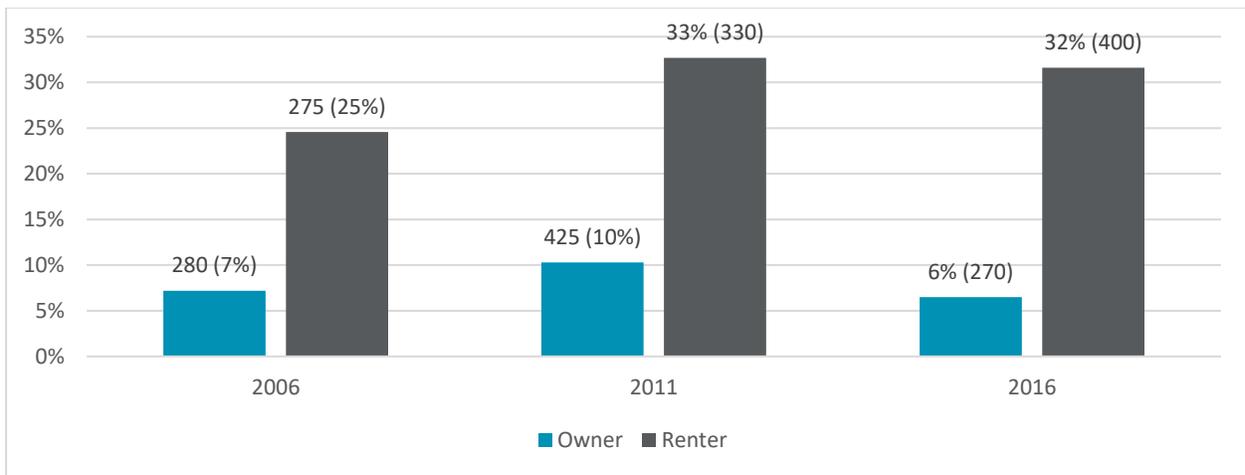
### 3.7.2 Core Housing Need and Extreme Core Housing Need

The housing indicators above show the number of households overall who are facing challenges with the affordability, suitability, or adequacy of their housing. Core Housing Need shows not only which households are facing these one or more of these challenges, but also the number that could not afford the median rent for a unit appropriate to their household size (i.e., they could not afford to move to a better unit).

While there has been some stability in the proportion of households who face challenges in one or more housing indicators, the number of households in Core Housing Need is growing. In 2016, a total of 670 households were in Core Housing Need (12%), up from 555 households in 2006. As the primary issue in Sidney is affordability, it is likely that that households in Core Housing Need are primarily households who are paying more than 30 percent of their incomes on housing *and* could not afford the median rent for a unit appropriate to their household.

Comparing housing indicator and Core Housing Need data, a large number of households who are currently paying unaffordable rents could afford the median rent for a unit appropriate to their household. This indicates that for a large portion of renters facing unaffordability, the availability of units is as significant of an issue as the affordability of units. The low vacancy rate means that many households must choose expensive housing options because of a lack of supply of units that cost near the median rental rates in the primary market.

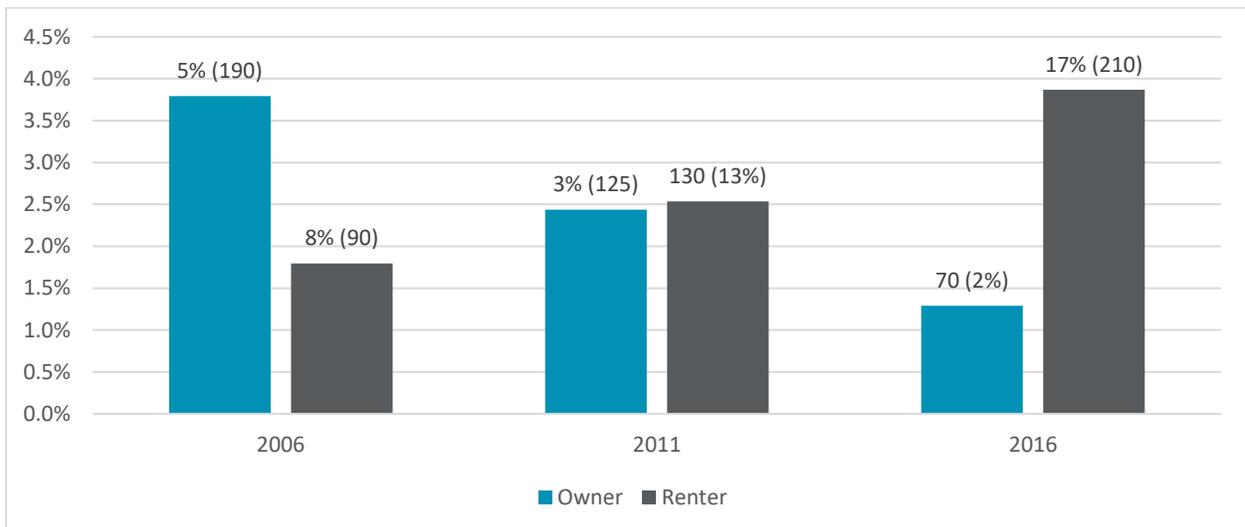
Figure 35: Proportion of Core Housing Need Households by Tenure in Sidney, 2006-2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

Extreme Core Housing Need is a subset of Core Housing Need. This measure identifies households who face challenges in one or more housing indicators *and* currently spend 50 percent or more of household income on shelter costs. Two hundred and eighty households (280) were in Extreme Core Housing Need (70 owner households and 210 renter households), nearly unchanged from 2006, representing about five percent of Sidney households. The proportions of Sidney households experiencing Core Housing Need and Extreme Core Housing Need are lower than those in the CRD (14 percent in Core Housing Need and 6 percent in Extreme Core Housing need) and in BC (15 percent in Core Housing Need and seven percent in Extreme Core Housing Need).

Figure 36: Extreme Core Housing Need Households by Tenure in Sidney, 2006-2016



Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

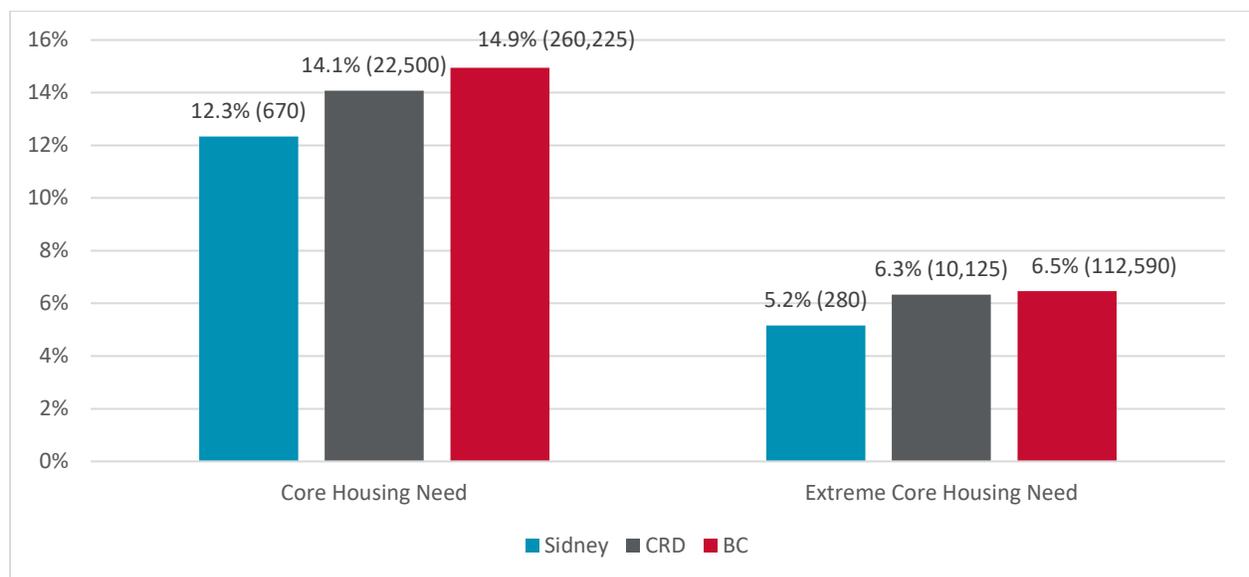
However, while the overall number in Extreme Core Housing Need has remained unchanged between 2006 and 2016 at 280 households, there has been a marked shift in who is experiencing these challenges. Between 2006 and 2016, the number of renters in Extreme Core Housing Need more than doubled from

90 to 210 households, meaning an increased number of renter households were spending 50 percent or more of their income on shelter costs. The number of renter households in Core Housing Need also increased from 275 to 400 households (Figure 35).

During the same time period, the number of owner households in Extreme Core housing Need fell from 190 to 70 households. The number of owner households in Core Housing Need fluctuated but stayed consistent with 2006 levels at around 270 households.

This reversal likely reflects the changing housing market, with home prices rising, homeowners in Extreme Core Housing Need may have sold their homes or accessed home equity. New homeowners are likely in higher income brackets and therefore less likely to have housing challenges. Renter households facing rising rental rates and lower vacancy rates did not have access to the same financial capital to address housing unaffordability.

Figure 37: Core Housing Need and Extreme Core Housing Need in Sidney, the CRD and BC, 2016



Source: Statistics Canada, Census 2016, 2011, 2006– Custom Information for BC Ministry of Municipal Affairs and Housing

### 3.8 Key Findings from the Housing Profile

- The proportion of renters to owners in Sidney has been relatively stable over the past three Census periods.
- Sidney has many larger homes (three bedrooms or more) despite very small household sizes. Based on incomes, the costs associated with larger units are out of reach for most working households.
- In line with trends in the CRD and other urban areas of BC, the cost of homeownership is extremely high in Sidney. Most owner households making the median income would not be able to afford a unit appropriate for their household size. Only couples with children making median owner incomes could afford some unit types, though only one or two-bedroom units. Individuals not in Census families and lone-parent families face the greatest affordability challenges in the homeownership market.
- The rental vacancy rate for the primary rental market in Sidney has been extremely low since 2015, though the last year of data shows a slight upward trend. Rental costs in the primary market have accelerated in recent years and data from the Victoria CMA indicate that secondary rental (specifically single-detached dwellings, semi-detached / rowhouses / duplexes, and condominiums) are also rising. The market rental gap analysis showed that individuals not in Census families living alone and lone-parent families would not be able to afford median rents for units appropriate to their household sizes.
- The supply of primary rental units was stagnant in Sidney over at least the past decade. However, the Town recently approved 56 affordable rental units, which will represent a 22 percent increase in the stock of primary rental units.
- A significant portion of both owners (15 percent, or 635 households) and renters (44 percent, or 555 households) spend 30 percent or more of their income on shelter costs. A very high percentage of lone-parent families face unaffordability (72 percent or 160 households). Among renter households, a relatively high percentage of all household types face unaffordability: 66 percent of individuals not in Census families, 52 percent of lone-parent families, 45 percent of couples with children, and 36 percent of couples without children.

### 3.9 Summary of Rental Need

Rental housing availability and affordability emerged as the most significant area to be addressed for meeting housing needs. Based on the analysis completed in preceding sections, the number of units needed to address rental housing need at the present time (not including anticipated future demand) are as follows:

Need	As of 2016
Below-market rental*	400
Near-market rental**	155
Market rental***	At least 42
Total Units Estimated	<b>At least 597</b>

\*Based on 2016 Core Housing Need for renters.

\*\*Based on the difference between the number of renters who faced housing unaffordability in 2016—555—and the number in Core Housing Need—400.

\*\*\*Based on an estimate of the number of additional rental units needed to increase Sidney's 2018 rental vacancy rate to three percent, if all other variables stayed the same.

A number of assumptions were made in developing these estimates and they are not intended to be exact. They provide an indication of the level of housing need. The actual number of units required to address underlying housing need in the rental market is subject to a variety of external factors, including trends in neighbouring communities, the behaviour of renters and landlords, job availability nearby, and others.

#### Need for Below-Market Units

Four hundred Sidney renter households were identified to be in Core Housing Need in 2016. Core Housing Need indicates households that faced at least one housing issue (affordability, adequacy, or suitability) and was unable to afford median rents in the community. This figure provides a proxy for underlying need. Building new units may address some of this need, but it is recognized that some renters may choose not to move, and new units may not necessarily go to those who are currently facing housing issues.

To address the needs of households in Core Housing Needs, rental rates below median rents are required. Rental rates based on 75 percent of estimated median income for renters are suggested below:

- One-bedroom – \$745 per month, based on 75 percent of the median income (\$29,805) for individuals not in Census families.<sup>6</sup>
- Two-bedroom – \$1,127 per month, based on 75 percent of the median income (\$45,086) for lone-parent families.
- Three-bedroom - \$1,931 per month, based on 75 percent of median income (\$77,229) for couples with children.

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<sup>6</sup> Note that some individual not in Census families may choose to live in shared accommodation.

## Need for Near-Market Units

An estimated 155 Sidney renter households in 2016 paid more than 30 percent of income on shelter costs, but were not included in Core Housing Need <sup>7</sup>, meaning they likely could afford median rents in the community but either are choosing to live in a more expensive unit or cannot find an appropriate unit due to low vacancy. Though not a perfect measure, this sheds light on the need for units at near-market rental rates. Because new market rental is generally more expensive than median rents, it is assumed that most of these households would not be able to afford market rents in new rental buildings that don't have income restrictions. The new Aranza rental building is an example of a combined market and near-market rental development that could potentially serve some of these needs.

The affordability thresholds for these households are considered “near-market” and are defined based on what is considered affordable for households making 75 percent of median income at the lower threshold and the BC Housing Housing Income Limits (HILs) for Victoria at the higher threshold.<sup>8</sup> The HILs for Victoria are used because they are the closest geography for which BC Housing has set thresholds. Rents higher than the HILs are considered to be market housing.

HILs represent the maximum gross household income for eligibility in many affordable housing programs and they are based on figures established by CMHC to reflect the minimum income required to afford appropriate accommodation in the private market. It is assumed that the needs of households making above the HILs thresholds can be met through market rental housing or market ownership options. The upper threshold for “near-market” rents is considered to be the affordable rental rate for each HILs income – e.g., the HIL for a unit of one-bedroom or less is \$42,500 so the affordable shelter costs for someone making this income would be no more than 30 percent of gross household income, or \$1,063 per month.

The estimated affordable rents for “near-market” housing for Sidney are as follows:

- One-bedroom – between \$745 per month and \$1,063 per month.
- Two-bedroom - between \$1,127 per month and \$1,400 per month.
- Three-bedroom – approximately \$1,900 (the HIL for three-bedroom units is close to 75 percent of median income of couples with children)

## Need for Market Rental Units

If the number of renter households stayed constant and no other variables changed, an additional 42 units of rental housing would increase the vacancy rate from the 0.8 percent recorded in 2018 to 3 percent.

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<sup>7</sup> Note that this number is a rough estimate based on the number of renter households who faced unaffordability in 2016 minus the number of renter households in Core Housing Need in the same year. While Core Housing Need considers more than just affordability (also suitability and adequacy), affordability was by far the greatest challenge facing Sidney households.

<sup>8</sup> The HILs, or the minimum household income required to afford market rents, for Victoria are as follows:

- One-bedroom or less: \$42,500
- Two-bedrooms: \$56,000
- Three-bedrooms: \$75,500
- Four-bedrooms-or-more: \$84,500

## Other Needs

BC Housing's Housing Registry identified 37 households waiting for housing.

- Family housing – 15 households
- People with disabilities – 6 households
- Seniors – 12 households
- Wheelchair modified / singles (categories combined due to privacy concerns) – (4 households)

It is likely that other providers of housing in Sidney that are not affiliated with BC Housing also have housing waitlists so the figures above should not be considered comprehensive in relation to the actual need for subsidized housing.

## Need in Relation to New Development

Since 2016, a total of 311 new units (including 100 single-family houses and 211 multi-family units) have been built. Information from the Town indicates that, in the past two years, Town Council has approved approximately 450 new units. These figures include 56 new purpose-built rental units that will be rented at near-market rates. While this may appear to be a significant number of units, most of the new units are geared towards the higher-end ownership market and retirees. Except for the new purpose-built rental units, most of this development will not meet the existing affordability needs identified in the table above. Due to current market conditions, including the high cost of land and construction, achieving the affordability levels identified above requires a combination of municipal incentives, support from senior government, and partnership with developers and/or non-profit housing providers.

## 4 COMMUNITY GROWTH

Population and household projections to 2024 are summarized below. The projections are derived from custom BC Statistics population projections for the Town of Sidney. BC Statistics uses the Component/Cohort-Survival method to project population growth. This method "grows" the population from the latest base year estimate by forecasting births, deaths, and migration by age. These forecasts are based on past trends modified to account for possible future changes and, consequently, should be viewed as only one possible scenario of future population.<sup>9</sup> The actual growth of the community will be influenced by a variety of factors, including growth in the region, availability of housing, and jobs in the community.

It should be noted that the 2016 data in this section is based on the Census Community Profile for Sidney, which show a slightly higher population count than the Statistics Canada Custom Housing Needs Reports dataset used for other sections of this report. This is because the BC Statistics projections and Statistics Canada Community Profiles are based on total population, while the Custom Housing Needs Reports dataset is based on private households only.

Readers should note that while the growth projections in this section use 2019 as the baseline year, this is based on Census data projected to 2019 based on historical growth between 2006 and 2016. This approach was used because a mandatory population count has not been conducted since the 2016 Census. This approach also provides alignment with the demographic sections of this report which are based on 2016 data. In summary, the estimate of 2019 people and households is based on the historical growth rate in the data reported in the Census from 2006 to 2016, while the projections from 2019 to 2024 are based on custom BC Statistics population projections for Sidney.

### 4.1 Population Projections

The population projections indicate that if trends are as expected, the Town would have gained an estimated 372 individuals between 2016 and 2019. It is expected to grow by an estimated 476 individuals between 2019 and 2024, a growth of 4.5 percent over five years, or an annual average of 0.9 percent. Between 2016 and 2024, the Town is projected to gain 845 residents.

Table 9: Anticipated Population, 2019-2024

	2016	2019	2020	2021	2022	2023	2024	Change Between 2016 and 2019	Change Between 2019 and 2024
Projected population	11,695	12,067	12,176	12,261	12,364	12,459	12,540	372	473

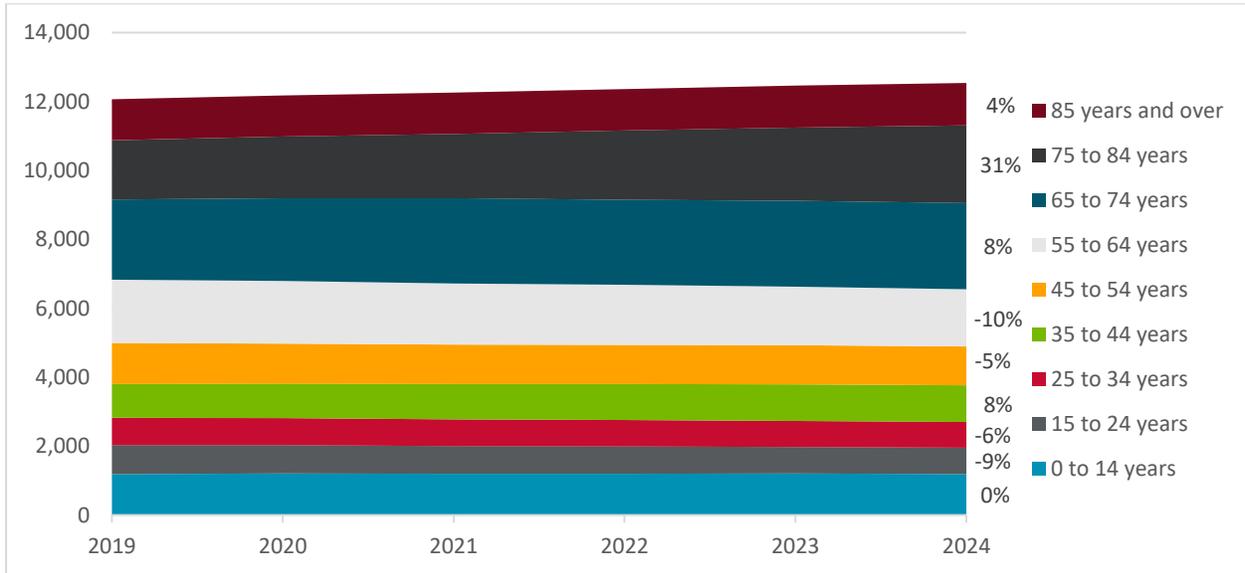
Source: Derived from BC Stats Population Projections

<sup>9</sup> More information can be found here: <https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections>

## 4.2 Population Projections by Age

The graph below shows projected changes in the age distribution of Sidney. The fastest growth age group is adults 75 to 84 (projected to increase by 530 individuals between 2019 and 2024), followed by adults 65 to 74 (projected to increase by 178 over the same period). The number of individuals in the following age groups are projected to decrease: 15 to 24, 25 to 24, 45 to 54, and 55 to 64.

Figure 38: Population Projections by Age Groups, 2016 to 2024



The Town is estimated to have gained 230 households between 2016 and 2019. It is expected to grow by an additional 367 households between 2019 and 2024, a growth of 6.2 percent, or an annual average of 1.2 percent. Between 2016 and 2024, the Town is projected to gain 597 households.

Table 10: Projected Households in Sidney, 2016 to 2024

	2016	2019	2020	2021	2022	2023	2024	Change from 2016 to 2019	Change from 2019 to 2024
Anticipated households	5,650	5,880	5,949	6,019	6,101	6,175	6,247	230	367

Source: Derived from BC Stats Population Projections

Table 11 shows projected households by household type. The household types that are anticipated to see the most growth are couples without children and individuals living alone or with roommates (“not in Census family”), similar to recent trends shown in historical data.

Table 11: Projected Households by Household Types, 2016 to 2024

	2016	2019	2020	2021	2022	2023	2024	Change from 2016 to 2019	Change from 2019 to 2024
Couples without children	1,971	2,072	2,105	2,135	2,169	2,200	2,232	101	160
Couples with children	781	785	785	786	788	790	789	4	4
Lone-parent families	371	376	377	379	381	383	385	5	9
Other Families*	240	242	242	242	241	241	239	2	-3
Not in Census family	2,287	2,405	2,441	2,477	2,522	2,561	2,603	118	198
							<b>Total</b>	<b>230</b>	<b>368**</b>

\*"Other families" include multi-family households, or households with families and others not in families.

\*\* The total of anticipated unit numbers does not add up to the projected household growths due to rounding in the calculations.

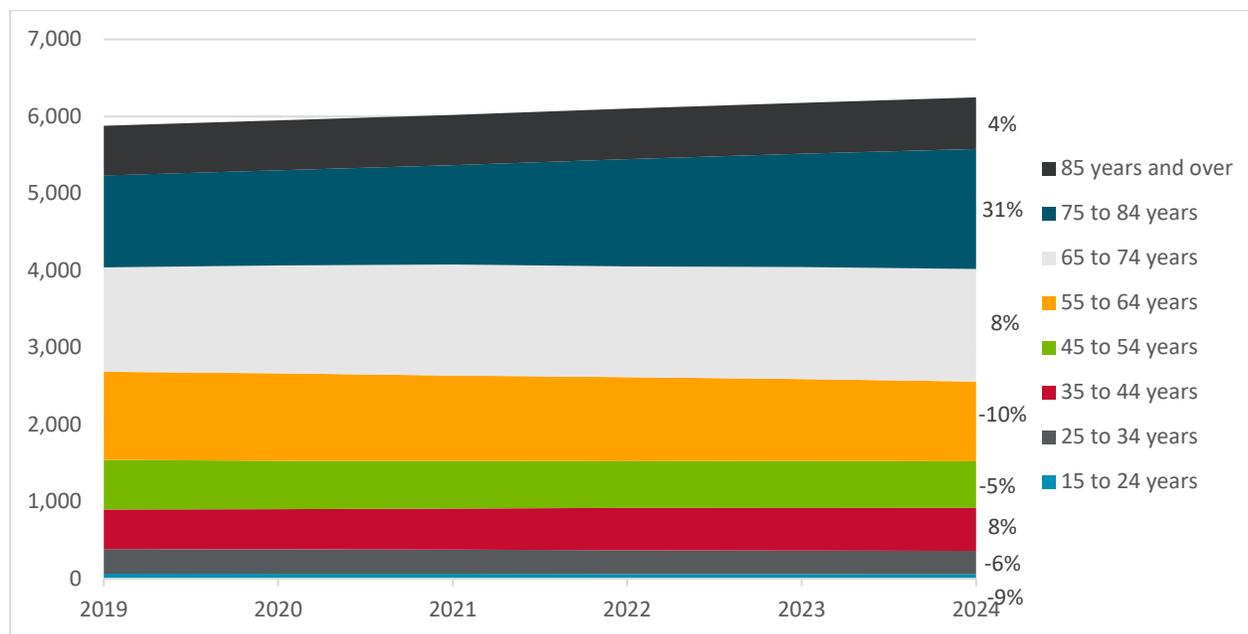
Source: Derived from BC Stats Population Projections

### 4.3 Age of Household Maintainers

Household maintainer refers to the first person listed on the Census who pays the mortgage, rent, taxes, and/or utility bills for the dwelling. The age of household maintainers provides insight into who is heading households in Sidney. As the graph below shows, over the next five years, the number of households headed by adults aged 75 to 84 is expected to grow more than other age groups, in line with the aging population trend, while the number of younger household maintainers is expected to decline. In fact, 92 percent of new households are projected to be senior-led.

It must be noted that new household formation is often highly connected to housing options and affordability in the community. In some communities, low or no growth in the proportion of households led by younger demographics may be attributed to a lack of housing options that are affordable and suitable. Without appropriate housing options, younger households—including individuals, couples, or families—may continue living with parents instead of starting their own households, or they may move to other communities when they come of age to start their own households. While the data on these trends is limited, this was an observation made by several stakeholders interviewed.

Figure 38: Household Projections by Age of Household Maintainer, 2019-2024



Source: Derived from BC Stats Population Projections

## 4.4 Projected Tenure

Between 2016 and 2019, it is estimated that households grew by approximately 196 owner households and 32 renter households. Between 2019 and 2024, the number of owner households is projected to increase by 322 households, a growth of 7.2 percent. Over the same period, the number of renter households is projected to increase by 46 households, a growth of 3.3 percent. These projections assume that the ratio of owners to renters by primary maintainer age households will remain at the 2016 proportions. The actual tenure breakdown will be highly dependent on demographic changes, preferences, and available housing stock, such as new rental opportunities in both the primary and secondary markets.

Table 12: Projected Households in Sidney by Tenure, 2016 to 2024\*

	2016	2019	2020	2021	2022	2023	2024	Change for 2016 to 2019	Change from 2019 to 2024
Anticipated Owner Households	4,274	4,470	4,532	4,593	4,664	4,728	4,792	196	322
Anticipated Renter Households	1,377	1,409	1,418	1,427	1,437	1,447	1,455	32	46
<b>Total*</b>	<b>5,650</b>	<b>5,879</b>	<b>5,950</b>	<b>6,020</b>	<b>6,101</b>	<b>6,175</b>	<b>6,247</b>	<b>228</b>	<b>368</b>

\* Some of the totals may not add up exactly due to rounding in the calculations.

Source: Derived from BC Stats Population Projections

## 4.5 Projected Dwelling Sizes Needed

In order to determine what the anticipated units are from 2019 to 2024, assumptions of typical housing needs by household type are used. As the number of bedrooms suitable for a household are largely driven by household size and behavioural preferences stemming from household type, it is assumed that each household type will require a minimum number of bedrooms to serve their household needs. The assumptions used to estimate the size of units to meet population growth are as follows:

- Couples without children will need one- or two- bedrooms in a dwelling
- Families with children and other families will typically need larger spaces, with a minimum of two-bedrooms and three-bedrooms.
- Individuals living alone will require a minimum of one bedroom or up to three bedrooms in the case of sharing living accommodations with unrelated roommates.

Table 13: Assumed Distribution of Required Units by Household Family Type

	No/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%

In Sidney, based on recent demographic trends, there is an anticipated growth of 597 households between 2015 and 2024, with the majority being couples without children and non-census family households. This projected growth is combined with the assumed distribution of number of bedrooms and used to determine what the anticipated units needed are (Table 14).

Table 14: Projected Required Dwellings by Bedroom Type, 2016-2019 and 2019-2024

Household Type	Projected Household Growth	
	2016-2019	2019-2024
Couple without Children	102	159
Families with Children and Other Families	4	10
Non-Census Family	118	198
<b>Total</b>	<b>224</b>	<b>367</b>
Unit Size	Anticipated Units Needed	
	2016-2019	2019-2024
Studio/1 Bedroom	122	199
2 Bedroom	91	144
3+ Bedroom	19	27
<b>Total*</b>	<b>232</b>	<b>370</b>

Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

\* The total of anticipated unit numbers does not add up to the projected household growths due to rounding in the calculations.

## 4.6 Analysis and Summary

The projections outlined in this section show just one potential scenario for Sidney over the next five years and are based on assumptions that emphasize historical growth and the current age distribution. As the community has a very high proportion of seniors, these projections do not fully account for households

who may wish to live in the community but cannot find appropriate and affordable housing options. Nor do they account for latent housing demand from young people living with their parents, renters seeking better housing, or Sidney-based workers who may live in another CRD community but who would be interested in moving to Sidney. Population growth is highly connected to development. The type and affordability of housing that is built in coming years will influence who lives here.

As described in Section 3, since 2016, a total of 311 new units (including 100 single-family houses and 211 multi-family units) have been built and approximately 450 new units have been approved by the Town in the past two years. Ten percent of these approved units will be three-bedrooms or more. Taken together, the approximately 761 units that have either been built or recently approved appear to exceed the 597 new units required to meet projected population growth between 2016 and 2019. If 10 percent of all recently approved units are three bedrooms or more, as per the current standard, the anticipated 45 new units of this size will exceed demand from population growth between 2016 and 2019. These development trends indicate that both the development community (through investment) and the Town (through approvals) have prioritized building new units in Sidney. The requirement for larger unit sizes also shows the Town’s commitment to housing for families.

However, most new units are condominiums geared towards senior households seeking to downsize who bring significant equity to new housing purchases. Based on the costs of homeownership costs assessed in Section 3, these new market units will likely only be affordable to households making very high incomes or who bring significant equity. The affordability analysis completed in Section 3 shows that higher end ownership options will not satisfy the housing gaps that currently exist in the community. While these new units will likely meet the needs of a growing seniors’ population, they will not address the affordability needs of renters of all ages and younger individuals and families seeking to put down roots in Sidney.

Based on the affordability thresholds used in Section 3.7, the table below estimates how many new rental units at different affordability levels are needed to meet population growth if the proportion of renters facing unaffordability or in Core Housing Need remains as the proportions shown in the 2016 Census. While these projections should be considered with caution, these estimates were made because the proportion of renters facing unaffordability was relatively consistent between 2006 and 2016.

*Table 15: Anticipated New Rental Units Needed, 2016 to 2024*

	2016 to 2019	2019 to 2024	2016 to 2024
<b>Additional renter households</b>	<b>32</b>	<b>46</b>	<b>78</b>
Below-market rental*	10 units	15 units	25 units
Near-market rental**	4 units	5 units	9 units
Market rental***	18 units	26 units	44 units

*\*Based on 2016 Core Housing Need of 32 percent of renters.*

*\*\*Based on the difference between the percentage of renters who faced housing unaffordability in 2016—44 percent--and the percentage in Core Housing Need—32 percent.*

*\*\*\*Based on the difference between total additional renter households and below-market and near-market rental units.*

## 5 STAKEHOLDER ENGAGEMENT

This section summarizes the findings from the stakeholder interviews completed in August 2019 to provide insight from those working in the housing sector. Interview questions focused on identifying gaps in housing and housing-related services across the housing continuum. Questions also sought to uncover the broader community and economic context of housing issues. While questions varied depending on the stakeholder’s expertise, they followed three major themes:

- Challenges, barriers and unmet needs in housing and housing-related services
- Current successes and potential opportunities
- Potential best practices and strategies to help address housing needs

Stakeholder engagement provides important housing context not captured by statistical information. Each key stakeholder brings important insight and individual perspectives. Some information may be anecdotal or based on personal perspectives. The information in this section should be considered in conjunction with other parts of this document.

Results from the interviews are summarized thematically below. Numbers in parentheses indicate how many interviewees mentioned each statement or topic. Note, these numbers are provided for context, but low numbers do not necessarily indicate that the statement or topic is less relevant. In some cases, one or a few interviewees had specialized knowledge or context that were not provided by others.

### 5.1 Interviewees

Representatives from the following nine organizations were interviewed:

Organization	Description
Abbeyfield	A not-for-profit organization that provides affordable housing organization for low to modest income seniors. It is managed by a volunteer base.
Beacon Community Services	A community-based, not-for-profit agency that operates 22 buildings throughout the Capital Regional District (CRD). Within Sidney they operate subsidized living at Wakeford Manor and the Shoal Centre, as well as three thrift shops that help fund community programs. They also offer numerous volunteer services and a youth engagement program.
Broadmead Care Society	Owner and operator of Rest Haven Lodge where they provide complex care for 74 residents funded through Vancouver Island Health. Complex care clients include those with great physical challenges, dementia, and chronic illness. They also offer an adult day program where clients can come in from the community to give respite to caregivers while enjoying activities and additional care.

Organization	Description
Capital Regional Housing Corporation (CRHC)	A non-profit corporation wholly owned by the CRD that develops, manages, and delivers affordable housing within Greater Victoria and the capital region. They oversee project and policy planning (notably the Regional Affordable Housing Strategy), research, and program delivery related to housing.
Local Realtors	Professional realtors that understand the local housing market.
Norgarden	A retirement community operator that operates two locations that offer private pay assisted and non-assisted living. They offer meals, housekeeping, and linen services with 24-hour staff.
PNS Enterprises Ltd. (9601 Seventh St. Rooming House)	A private rental building offers long-term housing for male tenants. The house has a common kitchen and bathrooms.
Sidney Chamber of Commerce	A volunteer member-based organization that represents businesses within Sidney, with most members on the Saanich Peninsula.
Urban Development Institute (UDI)	A non-profit organization that represents the development industry that lobbies the government for best practices related to develop and to help municipalities write and review policies, bylaws, etc.

Due to the large seniors population in Sidney and the number of seniors housing and service providers, the findings may underrepresent the needs of non-senior households.

## 5.2 Findings

### 5.2.1 Housing Trends

In general, there is consensus amongst interviewees that housing in Sidney has become more unaffordable over time. Several interviewees stated that it is getting harder and harder for those on average incomes to find a place to live in Sidney (3).

#### Changing Demographics

Most interviewees reported that the Town has historically attracted an older demographic (5). One interviewee highlighted that most new residents are in their fifties and older who are relocating from outside of Sidney, while two interviewees mentioned those moving to Sidney are generally from other parts of the Capital Regional District (CRD) (2). Two interviewees mentioned that as families leave their single-family residential homes, the houses are being bought by older buyers and investors. However, one interviewee reported seeing more families beginning to move to Sidney because land is slightly cheaper than other parts of the region (1). They also mentioned that a growing tech sector base is helping draw

younger individuals and families (1). It was also mentioned that there is a gap in availability and affordability of housing for people who work in the community (1)

Multiple interviewees reported that older residents may be downsizing to condominiums or moving into supportive housing as they age (3). However, the price point of homes in Sidney continues to be a barrier for younger individuals and families who may lack the resources and equity of older home buyers (2).

## Development

Many interviewees reported that housing in Sidney has shifted from single-family residential to higher-density development types (e.g., multi-family) (4). Bounded within an Urban Containment Boundary, the Town is running out of developable land and cannot support large-scale greenfield development in response to housing pressures (4). Interviewees did not express opposition to the Urban Containment Boundary, and some were favourable towards it (2).

## Attractive Community Characteristics

Local realtors and senior housing operators who were interviewed mentioned that other community characteristics, such as Sidney's flat landscape, walkable streets, and amenities alongside transportation options made it highly attractive for older demographics (2). Nearby transportation options (e.g. access to airport, ferries, and Victoria) attract all ages (1).

## Mixed-Used Residential

A local realtor reported a trend in new commercial developments being built on the ground level of mixed-use residential buildings and that these types of development locate housing and work opportunities in proximity.

## 5.2.2 Housing Issues and Challenges

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Interviewees were asked about housing issues and challenges that impact employers, workers, young families, seniors, and vulnerable populations. All of the topics raised connected to the high cost of housing and lack of supply.

### Seniors

Seniors make up a significant portion of Sidney's population and this is reflected in both the stakeholders interviewed, several of whom serve primarily seniors, as well as the topics that were discussed. A number of challenges and barriers were raised regarding seniors housing needs.

### *Supply*

Interviews with senior housing providers identified a lack of subsidized rental units and subsidized assisted living units (4). Interviewees also reported that there was unmet demand for intensive care units for persons dealing with severe mobility issues, dementia, etc. in the community. Seniors housing providers reported that their facilities have long waitlists (3).

Several interviewees highlighted the need for more affordable, subsidized, and assisted living units in Sidney (4). Ideas suggested include small-scale independent living for single seniors, as well as increased availability of beds with various levels of care. One interviewee noted that they are seeing a need for two-bedroom units for senior couples to accommodate health needs over time and allow couples to continue living together even when one partner requires a higher level of care.

Amica Beechwood Village, a retirement community, is planning a substantial addition to their facility. No other seniors housing provider reported a planned expansion. One interviewee mentioned that other operators would love the opportunity to come into Sidney but that there is limited land available for development.

### *Complex Care*

Several interviewees expressed concerns that seniors in need of more intensive care have not always been able to stay in Sidney because of a requirement that long-term care waitlist applicants accept the first bed available. In the past, this has meant that seniors may have to move to a different part of the region when a bed becomes available, which can be highly disruptive for those being relocated (3). (As of July 15, 2019, this requirement has been changed and applicants can now choose from three preferred options). A limited supply of residential care beds was also reported which can make it difficult for individuals to receive complex care when they need it (2).

### *Services*

Housing providers and community organizations mentioned that there is interest in expanding services and programs for seniors (3). One service provider mentioned that Sidney is well served by current senior housing programs and services.

### *Aging in Place*

Interviewees reported that a growing number of seniors are staying at home for longer and Vancouver Island Health Authority is providing more services for at-home care (2). The trend of aging in place and provision of more services at home is an attempt to alleviate demand for assisted living units. However, it was also noted that seniors who cannot access subsidized care or afford private facilities often end up isolated and in poor care at home (2). In addition to potential isolation and poor care, the lack of subsidized units can create scenarios where seniors are paying the majority of their CPP income on rent, which means they may not be able to afford food, heat, internet, telephone services, etc. (2). As an indicator of the issue, an interviewee mentioned that more seniors are using food bank services.

### **Transportation**

Some interviewees raised challenges with available transportation options for those without personal vehicles (such as Sidney Taxi, HandyDART, and public transit), primarily a lack of convenience for those travelling into or within Sidney (4). Two examples were provided: first, the public transit schedule coming into Sidney does not always line up with work start and end times, making commuting for work a challenge in Sidney; and second, there are often long wait times for taxis which some residents depend for short trips to complete errands.

## Worker Housing

Several interviewees (across sectors) noted that it is increasingly difficult to attract and retain employees due to the lack of affordable housing (3). Many workers live in other CRD communities. The issue impacts the ability of local employers to recruit entry-level and skilled labour workers, including nurses and staff for senior homes.

## Homelessness

Two interviewees mentioned that homelessness is appearing in Sidney. One interviewee said that there is some panhandling from people who travel up to Sidney from Victoria and there is occasional camping. It was also mentioned that there are reports of individuals couch surfing and they may be at risk of homelessness. It was not clear from the interviews if trends in homelessness appear to be changing.

## Developers

Some interviewees reported that the cost of land is considered a huge barrier for those interested in building units in Sidney, including housing providers and developers (3).

An interviewee with knowledge of the development industry noted that the cost for development has increased, which impacts the bottom line for developers. Costs include many layers of fees from municipalities, as well as from the provincial government (e.g. Property Transfer Tax, Speculation Tax, School Tax).

## Struggling Families

A community organization that hosts engagements with their local member base reported that they have received comments that families are house poor.<sup>10</sup> Families that are house poor expressed challenges in affording the costs of adding secondary suites to help with payments. The same interviewee shared reports that low-income parents with school-aged children have had challenges moving out of secondary suites or places with poor living standard into more permanent and higher quality housing. A housing provider interviewee mentioned that lone-parent families tend to be the hardest hit by housing unaffordability, especially female-headed households. For those in the service sector, wages have not kept up with housing costs.

## Deeper Affordability

One interview expressed that there is a gap between units at shelter rates and BC Housing Affordable rates. They stated a need for rental units at deeper affordability levels than is currently available, between \$500 and \$ 600 per month.

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<sup>10</sup> The term “house poor” describes a person who spends a large portion of their before-tax income on homeownership, including mortgage payments, property taxes, maintenance, and utilities. [www.investopedia.com]

## Underserved Populations

One interviewee mentioned that persons with disabilities, such as those with mental health and special needs, are in tremendous need of housing in the CRD overall. They also mentioned that Indigenous people face discrimination in the market that leads them to be underhoused or living in unsuitable conditions.

### 5.2.3 Reflections and Opportunities

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Interviewees were asked to reflect on what is going well in Sidney, as well as potential opportunities and strategies to improve housing options.

#### Reflections on What has Worked

Most interviewees commented that Town staff work well to prepare and communicate steps needed for development and business permits (5). They reported that staff are approachable and helpful (2). Town officials and staff both seem to be aware of the housing need and acting on it. One interview highlighted the Town's support in relation to development cost charges, property taxes, and other fees have been helpful. One interviewee spoke to Sidney's leadership on a housing project that included DCC reductions and tax relaxation over 10 years, with \$1 million in savings for the developer which was passed onto renters. One interview highlighted that Sidney has also made significant contribution to the Regional Housing Trust Fund.

Many interviewees stated that Sidney has done a good job of increasing and diversifying the housing stock (5). One interviewee felt that what is being built is of good quality.

Two interviewees expressed the sense that Sidney was ahead of the curve in providing senior housing (2). Two housing providers also expressed the benefit of having senior housing facilities close to one another and central to downtown (2).

#### Opportunities

A wide range of opportunities were identified for addressing housing needs in Sidney.

##### *Increased Density*

A number of interviewees stated that given the limitation of developable land within the Urban Containment Boundary, there is a need to increase density to address housing needs in Sidney (6). Some ideas that were generated during the interviews included building a higher volume of units in the Town's core, including affordable units when civic buildings are redeveloped, and building a park specifically for tiny homes. An interviewee felt that the Town could benefit from more infill density in areas zoned for single-detached and duplex dwellings to increase attainable ownership and affordable rental options. Stratified fourplexes were suggested. Infill density was felt to offer benefits to a range of household sizes and types.

##### *Development Incentives*

To incentivize affordable development, one interviewee suggested that the Town of Sidney could provide incentives to increase supply through bonus density, bonus height, tax relaxation, parking relaxations, and

reducing permitting fees (3). The Town could expedite approval processes and prioritize certain housing types as well as ensure the permit approval process is efficient (2). Sidney could also foster partnerships between private developers and not-for-profit housing providers to facilitate more affordable housing (2). Another interviewee brought up the opportunity to subsidize homeowners that want to create secondary suites.

Some interviewees mentioned that affordable units don't always go to the people who need them and that there is a need to ensure that they do (3).

### *Engagement and Education*

A few interviewees expressed the need for more public engagement to ensure that any housing strategies and policy decision remain grounded in the community (3). Engagement could be aligned with community education from local experts about the housing continuum, housing options, and demographic changes (2). One interviewee suggested a survey of the senior housing sector (1) and for the Town to collect statistical data on housing to support decisions (1). It was noted that this housing needs assessment fulfills some of the engagement and research initiatives that were identified.

### *Provision of Subsidized Housing*

Government incentives or subsidies are needed to support more purpose-built rental and/ affordable housing because of the cost of building affordable housing (3).

### *Leveraging Municipal Assets*

Other opportunities for affordable development mentioned includes taking stock of municipally-owned lands to see if properties can be leverage, creating a housing trust, ensuring entry-level developments are being bought by appropriate buyers, and emulating the City of Victoria's decision to require 10 to 20 percent of units to be affordable.

### *Planning*

An interviewee felt that a housing strategy should recognize that homeownership is not for everyone and that rental housing is important. Another mentioned that recommendations for the OCP Update should be flexible to allow for change over time. The interviewee also wanted to see the Town complete a comparative analysis of other communities for long-range planning and best practices to alleviate housing issues (this is being fulfilled by this study).

### *Other*

One interviewee mentioned that the Town should encourage housing providers to maintain their properties to reduce NIMBYism (Not in My Backyard opposition to new development).

## 6 NEEDS AND OPPORTUNITIES

The housing needs assessment shows two major findings: 1) Sidney housing challenges are primarily based on affordability in relation to incomes and 2) that while there are a significant number of units coming online in Sidney, greater affordability and variety of housing is needed to attract and retain a diverse community of all ages and stages of life.

This section outlines the major findings of this housing needs assessment into the following aspects of the housing continuum:

- Homeownership, including market and attainable homeownership
- Rental, including market, near-market, below-market, and secondary rental
- Supportive and transitional housing, including deep affordability rental, supportive options for seniors, and other forms of supportive housing

The housing continuum shown in the image below illustrates a community’s housing landscape. Every community will have a unique housing landscape based on its history and particular circumstances. The continuum is valuable for assessing whether the needs on community members are being addressed by the housing stock that is available. Over time community housing needs change and different parts of the housing continuum may need to be emphasized through policy priorities and investments.



This section outlines the needs and opportunities that were identified for each segment of the housing continuum in Sidney.

### 6.1 Homeownership

#### 6.1.1 Recent Successes

- Sidney has a significant number of new condominium units that were recently built or will be coming online in the near future. Ten percent of multi-family units approved in the past two years will have three bedrooms. However, as the gap analysis shows, market ownership options are outside of the reach of most households except for those making very high incomes or who have significant existing equity or financial support from family.

## 6.1.2 Summary of Need

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### Market Ownership

The household projections estimate an additional 196 owner households between 2016 and 2019, and 322 households between 2019 and 2024 (518 total). The number of new multi-family units that have recently been built or have been approved by the Town appears to be more than the anticipated population growth for Sidney. The new units that are coming online are generally geared towards the higher end of the market and / or seniors looking to downsize. A significant part of the housing market is dedicated to seniors, reflecting the demographics of Sidney. This market demand is likely to continue for the near future as many seniors are selling their homes and looking to downsize, both in Sidney and coming from other communities. The need for more market ownership options beyond what is currently being built did not emerge as a significant issue. It should be noted that this study was not intended to be a market demand study for different housing types.

As in many communities, households without existing equity, primarily younger households—individuals, couples, and families with children—are disadvantaged in the market. This may be particularly acute in Sidney where seniors are such a large portion of the population and many are selling single family homes to downsize into comparatively less expensive condominiums. The consequence of this has been that working age adults, particularly renters, are struggling to find or afford housing in Sidney, as shown in the data on housing indicators (section 3.6) and heard through the stakeholder interviews (section 5). While market demand for seniors and higher-end housing may continue in Sidney and the CRD, there is a significant gap in homeownership and rentership options for those without significant equity or very high incomes.

### Attainable Homeownership

The homeownership gap analysis in section 3.2.3 shows that average sales prices generally far exceed median incomes of homeowners in Sidney. Based on the information available, there do not appear to be many opportunities for attainable homeownership in Sidney, beyond manufactured homes that are restricted to ages 55 and over. The lack of attainable homeownership options, combined with low vacancy rates, has several consequences:

- Local employers may struggle to attract employees over the long term, as reported through the stakeholder engagement.
- Higher-income renters may not be able to move out of the rental market and into homeownership. Income distribution data showed that 24 percent of Sidney renters reported an income of \$100,000 or more in the 2016 Census, compared to only 12 percent of CRD renters. This may point to a lack of housing options for those making higher incomes.
- Younger households may not consider Sidney a good place to put down roots.

Based on the assumptions used within the homeownership affordability gap analysis, estimates of affordable sales prices were completed to illustrate the approximate affordability level attainable home

ownership would need to be at to be affordable to households making the estimated median income for owners.<sup>11</sup>

Table 16: Affordable Home Ownership by Household Type Owner Median Income for Sidney, 2019\*

	Median Household Income	Affordable Shelter-Related Costs (Monthly)	Affordable Mortgage Payment (Monthly)	Affordable Sales Home Price (Freehold)
Couples without children	\$88,194	\$404	\$1,801	\$462,000
Couples with children	\$115,759	\$461	\$2,433	\$618,000
Lone-parent families	\$64,864	\$353	\$1,268	\$324,000
Individuals living alone or with roommates	\$40,457	\$303	\$709	\$186,000

\*Estimates include utilities, home insurance, property tax and municipal services. As these estimates are purely for illustrative purposes, it is assumed that potential homes would be freehold properties and therefore condominium fees were not included.

### 6.1.3 Opportunities

- BC Housing’s Affordable Homeownership Program was introduced in 2019 to create opportunities for affordable homeownership for middle-income earners. The program provides favourable financing to developers and mortgage support to buyers.
- Engage organizations such as Habitat for Humanity to explore opportunities for non-profits to build affordable homeownership options in Sidney.
- Through a partnership with a local developer and employers, consider piloting an affordable housing project for households with at least one member working in the Town of Sidney.

## 6.2 Rental

### 6.2.1 Recent Successes

- The Town works with developers who wish to provide affordable or market rental units to provide incentives such as parking relaxations and fee waivers.
- The Town’s Developer Amenity Fund require 67 percent of Community Amenity Contributions to go to affordable and attainable housing.
- Sidney contributes to the Regional Housing Trust Fund (RHTF) which is one of the primary ways that Sidney helps incentivize affordable and non-market housing. Since the RHTF was created in 2005, Sidney has contributed \$366,022 into the fund. In 2016, the fund invested \$548,800 into the Aranza project, a 56-unit affordable housing project on Fourth Street in Sidney’s downtown.
- 100 new rental units are expected to be constructed within the next two or three years, primarily market rental.

<sup>11</sup> Note that these figures are intended to provide an illustration of what an affordable sales price might be. Further work would be required to understand market demand, feasibility of projects at this level of affordability, and potential partnerships that could support this level of affordability.

## 6.2.2 Summary of Need

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### Overview

Between 2008 and 2015, median rents in Sidney fluctuated but were relatively stable. However, prices began rising in 2015. Between 2015 and 2018, the median rent for a two-bedroom unit in the primary rental market rose by 39 percent, while the median rent for a one-bedroom unit rose by 10 percent. Between 2008 and 2015, Sidney's rental vacancy for the primary rental market fluctuated significantly, including years where it was within the healthy range of three and five percent. In 2015, 2016, and 2017, the rental vacancy fell to 0 percent based on the best available data, before rising slightly to 0.8 percent in 2018. These trends indicate that there is not enough rental to meet the demand in the community.

There are limited housing options for workers and younger demographics in Sidney. Stakeholders reported significant issues with the lack of housing availability and affordability for those who work in Sidney. The consequences of housing issues have been difficulty attracting workers and workers needing to commute long distances from outside of Sidney.

### Market Rental

The low vacancy rate indicates that there is demand for rental housing. There are a number of renter households making incomes of more than \$100,000. These higher-earning households may be interested in market rental solutions or attainable homeownership opportunities. Market rental can also create opportunities for new higher-income households to move to Sidney.

Market rental housing would be housing for incomes above BC Housing's Housing Income Limits (HILs) for Victoria (the closest geography to Sidney for which thresholds have been set):

- One-bedroom –\$1,063 per month or more
- Two-bedroom - \$1,400 per month or more
- Three-bedroom - \$1,888 per month or more

Based on existing demand and population projections, at least 86 new market units are needed:

- At least 42 units to address the need in the current renter household population based on the vacancy rate
- 18 units to meet growth between 2016 and 2019
- 26 units to meet growth between 2019 and 2024

These estimates do not account for latent demand from younger individuals who wish to start their own households but cannot find appropriate or affordable rental, nor do they account for unknown demand from households living in other parts of the CRD who would like to live in Sidney. Therefore, these estimates should be considered conservative.

The Aranza development recently brought on 56 new rental units, including 28 market and 28 near-market units. The Town estimates that an additional 100 new purpose-built rental units will be ready for occupancy in the next two to three years. The new market units will address the expected demand by 2024. As the estimate is conservative, market rental need should continue to be monitored.

## Near-Market Rental

Based on 2016 data, it is estimated that approximately 155 renter households who are facing unaffordability (28 percent of those facing unaffordability) could potentially afford current median market rents in the primary rental market. This indicates a need for more rental options near current median rents. The challenge is that median rents are often lower than the price point of new market rental. To achieve these rates, incentives or subsidies are likely required, and restrictions on the household income of tenant households. The range of rents and incomes considered to be near-market rental are outlined below and are based on the below-market threshold of what is affordable to households make 75 percent of median income and BC Housing's Housing Income Limits (HILs) for Victoria:

- One-bedroom – between \$745 per month and \$1,063 per month.
- Two-bedroom - between \$1,127 per month and \$1,400 per month.
- Three-bedroom – up to approximately \$1,900 (the HIL for three-bedroom units is close to 75 percent of median income of couples with children)

Above the HILs would be considered market housing.

Based on existing demand and projected growth, 164 units of near-market rental are estimated:

- 155 units to address the needs of households currently spending 30 percent or more of income on rent but who can afford median rental rates.
- 4 units to address growth between 2016 and 2019.
- 5 units to address growth between 2019 and 2024.

The Aranza development is an example of near-market rental. Twenty-eight units in this new development will serve to address the near-market rental units needed until 2024. This indicates an additional 136 new near-market rental units are needed by 2024.

## Below-Market Rental

Renter households tend to have lower incomes than owner households. The median renter household income is 75 percent that of the median income for all Sidney households. Based on the market rental housing affordability gap analysis, lone-parent families, and individuals not in Census families who are making estimated median renter incomes would require rents lower than current median rents in the primary rental market to achieve affordability. Most renter households that are couples with children and couples without children are likely able to afford rents for one or two-bedroom units in the primary rental market.

In 2016, there were 400 renting households in Core Housing Need, meaning they had one or more housing issues and would not be able to afford median market rental. To serve the needs of those households and improve affordability in Sidney, units that rent at below-market are needed. Recommended rent and income thresholds are shown below based on the estimate of renter median household incomes at 75 percent of community median household income. Below-market rental thresholds are considered to be no more than the following rates:

- One-bedroom – up to \$745 per month, based on 75 percent of the median income (\$29,805) for individuals not in Census families.
- Two-bedroom – up to \$1,127 per month, based on 75 percent of the median income (\$45,086) for lone-parent families.
- Three-bedroom – up to \$1,931 per month, based on 75 percent of median income (\$77,229) for couples with children.

Thresholds are based on the definition of affordability as 30 percent of before-tax household income and median incomes by household type reported in the 2016 Census that have been inflated to 2019 levels based on the historic rate of change between 2006 and 2016. These thresholds should be updated over time.

These thresholds are based on the minimum unit size for typical households. It is recognized that they will not meet everybody’s needs. Note that the affordability gap analysis did not find that couples (with or without children) faced significant affordability challenges in the rental market. The research did show that there were few units with three bedrooms or more in the primary rental market.

Based on existing demand and projected growth, the following amount of below-market rental is needed:

- 400 units to address the needs of households currently spending 30 percent or more of income on rent and who cannot afford median rental rates.
- 10 units to address need from growth between 2016 and 2019.
- 15 units to address need from growth between 2019 and 2024.

Based on these estimates, there is a gap of 425 below-market rental units that are needed in Sidney. These estimates are used to show the order of magnitude of need. It is recognized that external factors and household behaviour heavily influence the actual need. For example, even if the housing stock was available, not all households currently facing unaffordability would choose to move.

### Secondary Rental

Almost half of homes in Sidney are three bedrooms or larger. However, 80 percent of households are one or two people. This indicates that many single-detached homes are likely underutilized in relation to the population they were designed to serve (i.e. families with children, households of four or more people). Many of these homes already contain secondary suites as the data shows that there are likely more than 1,000 units in the secondary rental market (including both accessory dwellings and rented houses and condominiums). There may be an opportunity to expand secondary rental options to gently densify areas of Sidney.

The number of secondary rental units needed cannot be quantified. Some of the needs identified in the previous sections will be met through secondary rental.

### 6.2.3 Opportunities

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- Consider implementing rental-only zoning.

- Expand incentives for rental housing. Create a “package” of incentives for rentals of different affordability levels, building on the work that Sidney has already done with density bonusing, relaxation of parking standards, waiving Development Cost Charges (DCCs), and offering grants through the Affordable Housing Reserve Fund. Financial analysis, including sample pro forma analysis, should be completed to determine the impact of incentives. Communicate incentives to development community through website page and pamphlet.
- Explore opportunities to encourage more secondary suites, including basement suites, laneway homes, and lock-off suites, including potentially offering incentives where accessibility or affordability is provided.
- Prioritize rental in future local area plans and in downtown redevelopment.
- Leverage Affordable Housing Reserve Fund to offer incentives and support partnerships with affordable housing providers; with existing senior government resources being directed toward new non-market and low-end of market units, local governments are well positioned to use incentives as a leverage point for supporting development partners in accessing these funds. The exception to this may be municipal acquisition of land, which is often seen as a strong contribution toward supporting a project and a prerequisite for funding applications.

## 6.3 Supportive and Transitional Housing

### 6.3.1 Recent Successes

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- Sidney has a number of providers of supportive housing for seniors in the community.
- Most of the BC Housing-affiliated units in Sidney are related to seniors housing.
- There are many services designed to support the needs of seniors in the community.

### 6.3.2 Summary of Needs

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#### Deep Affordability Rental

Deep affordability is targeted towards those on Income Assistance and is based on BC shelter maximum rates.<sup>12</sup> Stakeholders indicated that, region-wide, there is a need for housing for vulnerable populations (people with disabilities, Indigenous households facing challenges, very low income households, people experiencing homelessness).

This study did not find evidence of a significant need for units at deep affordability levels. Further monitoring and investigation are required through ongoing conversations with non-profit service providers.

The BC Housing Housing Registry identifies 15 households waiting for affordable family housing as of March 2019, likely at a range of affordability levels.

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<sup>12</sup> See <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>

## Supportive Housing for Seniors

Seniors housing providers who were interviewed as part of the stakeholder engagement indicated that there are not enough options for seniors who require subsidized rental or assisted living. It was also reported that Vancouver Island Health Authority was providing more at-home care options to support aging in place. This is a trend being experienced in many communities as the population changes.

The BC Housing, Housing Registry identifies 12 households waiting for seniors housing as of March 2019. It is likely that seniors housing providers have their own waitlists that are not reflected here.

## Other Forms of Supportive Housing

While information is limited, it appears that homelessness is not a significant issue in Sidney but one that should be monitored over time, with regular engagement with the Capital Region Housing Corporation, Vancouver Island Health Authority, and RCMP, as well as local organizations who provide meals and other services to lower-income individuals and households. It was noted through stakeholder engagement that there is a need for more options for supportive housing in the region more generally, particularly for individuals with physical disabilities or mental health issues. It was also noted that Indigenous households often face discrimination in the housing search and may require additional supports.

There are currently no units in Sidney dedicated to serving persons with disabilities or individuals experiencing homelessness. The BC Housing, Housing Registry identifies 6 households waiting for housing for people with disabilities and four households waiting for wheelchair modified or singles housing<sup>13</sup> as of March 2019.

### 6.3.3 Opportunities

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- Engage BC Housing to understand how the Town can support the development of needed new units.
- Monitor the situation through ongoing engagement with local non-profits, the Capital Regional Housing Corporation, BC Housing, neighbouring communities, and faith-based organizations that provide services for those facing poverty.
- Support any new applications from non-profit providers for units with deep affordability through providing the highest level of incentives.
- The Town should support existing seniors housing providers in Sidney who wish to add services or housing options on current sites of seniors housing.

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<sup>13</sup> Note that “wheelchair modified” and “singles” are separate categories. The data has been combined to address privacy concerns.

## 7 RECOMMENDATIONS AND NEXT STEPS

### 7.1 Moving Forward

Despite some recent progress in offering incentives and updating Town policies (as explored in Section 6), the low rental vacancy rate and high costs of housing indicate that the need for affordability and diversity of housing options is not currently being met in the supply in the community. Most new and anticipated units are higher-end ownership options geared towards retirees. As the housing needs assessment showed, the biggest unmet needs in Sidney are affordable options for individuals living on their own and families. While the housing stock in Sidney is growing, more focused efforts in targeted areas are likely needed to bridge the gap that already exists and will likely grow in the future.

Significant changes have occurred in the housing sector in the last two to three years, with significant new investments from senior government at the provincial and federal level. The following are examples of recent changes in the affordable housing landscape:

- Increased seed funding amounts for affordable housing concept development (CMHC, Seed Funding)
- Favourable market rental housing financing programs (CMHC, Rental Construction Financing Incentive program)
- Federal capital investments in affordable housing (CMHC, Co-Investment Fund)
- Provincial capital housing investments (BC Housing, Community Housing Fund)
- Provincial partnership with the non-profit and development sector (BC Housing, Housing Hub)
- New affordable ownership programs (BC Housing, Affordable Home Ownership program)

The purpose of the recommendations outlined in this section is to leverage the Town's resources toward greater impact on the housing market. This is done by identifying incentives and supports that will facilitate projects through non-profit and private sector partnerships that meet the diversity of Sidney's housing needs. These include incentives to make projects more feasible, to the exploration of partnerships that will create new housing through the identification of under-utilized land. Paired with stronger infill and density policies, this represents a multi-pronged approach to ensuring that the appropriate range of housing is developed over the next 5 to 10 years in Sidney.

To address the gap in more affordable units and addressing the gaps in the housing continuum, three strategies are proposed:

- Strategy #1—Strengthen policies and regulations to prioritize needed housing types
- Strategy #2—Strengthen incentives for non-profit and private developers
- Strategy #3—Develop and strengthen partnerships and coordination

## 7.2 Strategy #1—Strengthen policies and regulations to prioritize needed housing types

1. Define affordability in the Official Community Plan according to the following thresholds based on household incomes in Sidney<sup>14</sup>:
  - Deep affordability, targeted towards those on Income Assistance, based on BC shelter maximum rates. See <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/income-assistance-rate-table>.
  - Below-market affordable, targeted towards those making less than 75 percent of median household incomes.
    - One-bedroom – up to \$745 per month and an income up to \$29,805
    - Two-bedroom – up to \$1,127 per month and an income up to \$45,086
    - Three-bedroom – up to \$1,931 per month and an income up to \$77,229
  - Near-market affordable, targeted towards those making 75 percent of median household incomes and above, but not able to afford new market rental rates. Rates are based on a range between the cap of below-market affordable rates above and Housing Income Limits provided by BC Housing<sup>15</sup>.
    - One-bedroom – between \$745 per month and \$1,063 per month.
    - Two-bedroom - between \$1,127 per month and \$1,400 per month.
    - Three-bedroom - approximately \$1,900 (the HIL for three-bedroom units is close to 75 percent of median income of couples with children)
  - New market rental, targeting higher income renters who are able to afford full market rental rates. (No income restrictions.)
2. Prioritize use of Affordable Housing Reserve funds for units that offer below-market affordability.
3. Consider introducing inclusionary zoning to require a percentage of new multi-family units to be at below-market and near-market rates. This may require developers to build a certain number of units based on the percentage of overall units being built, or it could require the equivalent by provided cash-in-lieu towards the Town’s Affordable Housing Reserve Fund. A feasibility assessment would be required, in addition to consultation with the development community.
4. Review the density bonusing provisions in the West Sidney Local Area plan in light of the affordability thresholds defined above and consider expanding to other areas.
5. Consider allowing both secondary suites and coach houses on lots zoned for single family dwellings. Complete a parking study to determine potential parking impacts.

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<sup>14</sup> The rental rate estimates shown in this section are based on Census information for the Town of Sidney and are based on income estimates for 2018. They were developed by applying the 2006 to 2016 annual growth rate in median incomes to income data from the 2016 Census. They should be updated regularly to track changes to median income, particularly when new Census data is available.

<sup>15</sup> As noted earlier in the HILs shown here are based on income thresholds for Victoria, the closest geography to Sidney for which HILs have been set.

6. Require new single-family homes to be built with secondary suites or provide a cash-in-lieu towards the Affordable Housing Reserve Fund.
7. Evaluate new development proposals by considering their impact on addressing the housing needs identified in this report.
8. Create criteria for project approvals that considers whether needed units are built
9. Prioritize housing affordability and rental options in new developments that fall within the area of the Downtown Local Area Plan.
10. Explore the implications of rental-only zoning and consider implementation in Sidney for areas with existing purpose-built rental only.

## **Solution Spotlight**

### **City of Richmond Inclusionary Zoning**

The City of Richmond's Inclusionary Housing Policy has seen significant success in building low end of market rental units, collecting cash-in-lieu of units, and developing new secondary suites. The Inclusionary Housing Policy requires that multi-family buildings with more than 80 units build at least 10% (or a minimum 4 units) of the total building area (based on the residential Floor Area Ratio) as low end of market rental units. For developments with less than 80 residential units, the City requires a cash contribution based on square footage that goes to the City's Affordable Housing Reserve Fund.

The City also requires all new single-family developments to be built with secondary suites. As renovating existing homes to allow for secondary suites is a major financial and technical hurdle for many homeowners, this requirement means that there is a large stock of ready-built secondary suites in the community.

### **Burnaby's Rental Incentivization Program**

In May 2019, Burnaby Council endorsed a city-wide approach to incentivizing and requiring new rental housing stock. The program will use three key tools in encouraging new rental housing across the city:

- Rental only zoning (as permitted by the Government of BC in 2018)
- Require a minimum of 20% rental housing in all new developments city-wide
- Allow rental housing in commercial zones

This program is intended to protect existing rentals, ensure the replacement of existing rentals in the face of redevelopment, and encourage the development of new rental units at a variety of affordability levels.

### **City of North Vancouver Coach Houses and Secondary Suites on the Same Property**

In 2017, the City amended its Zoning Bylaw to allow both a secondary suite and a coach house on lots zoned for single family development. This change emerged from a pressing need for more ground-oriented rental housing. Properties must be able to accommodate one parking space for each dwelling unit and have a minimum lot width of 10 metres. To ensure development matches the neighbourhood, the District requires coach houses to be designed according to both the Zoning Bylaw and Accessory Coach House Development Permit Guidelines.

## 7.3 Strategy #2—Strengthen incentives for non-profit and private developers

1. Introduce and promote an incentive package for multi-family developments with sliding scale of incentives based on level of affordability.
  - DCC grant
  - Parking relaxations
  - Density bonusing
  - Municipal tax exemptions
2. Test incentive package through pro forma case studies
3. Build developer and non-profit awareness of BC Housing and CMHC funding and financing programs.
4. Monitor incentive program annually to understand the number of units at each level of affordability that are built or approved.
5. Consider introducing a secondary suite / coach house incentive program.
6. Continue to use housing agreements and covenants to protect new purpose-built and non-market units. Consider introducing an annual monitoring program to check in with developments with housing agreements to ensure they are working as intended.
7. Maintain current requirements for 10% of units to be 3+ bedrooms.

### **Solution Spotlight**

#### **City of Kamloops Incentives and Developer's Package**

In 2014 the City of Kamloops released an educational package for non-profit and for-profit developers. The package was updated in 2016. The package outlines the incentives offered by the City on projects that are all or partly geared toward affordable housing.

The package is intended to provide clarity to developers on what resources the City can bring to bear on new affordable housing projects, including access to the Affordable Housing Reserve, DCC exemptions, downtown revitalization tax exemptions, and a range of other policies. The package also outlines senior government funding opportunities (BC Housing and CMHC).

Recent changes in municipal policy and senior government funding could be highlighted through an informational package geared toward the private and non-profit development community. Recent changes at a local level (e.g. density bonusing provisions) and the range of new housing resources provided by the provincial and federal governments for both new non-market rentals (e.g. BC Housing's Community Housing Fund) and market rentals (e.g. CMHC's Rental Construction Financing Incentive program) could be outlined to educate and encourage the development of a diversity of affordable housing.

## 7.4 Strategy #3—Develop and strengthen partnerships and coordination

1. Monitor homelessness and need for shelter rate housing by regularly communicating with RCMP Capital Region Housing Corp, and other stakeholders.
2. Regularly engage non-profit housing providers in the region to better understand their needs and support new projects in Sidney.
3. Explore partnerships to increase affordable homeownership options in Sidney across the housing continuum, particularly in relation to affordable homeownership, near-market rental, and below-market rental.
4. Continue to engage local faith-based organizations about potential redevelopment opportunities that may include affordable and/or attainable units.
5. Complete a land audit to identify underutilized municipal, institutional, faith-based, and other lands in Sidney that could be potentially used for housing. Use land audit as an engagement process with institutional organizations and next step planning.
6. Consider including affordable and/or attainable units in future municipal redevelopment projects (e.g., library redevelopment).
7. Explore a partnership with a local community organization to pilot a matching program between seniors with extra space and workers seeking rental housing, to support aging in place.
8. Encourage existing seniors housing developments to consider continuum of care from independent living to residential care and alter their facilities as appropriate to meet the need. Encourage “campus of care” facilities.
9. Engage with the Province about the capacity of the Home Adaptation for Seniors Initiative (HASI) and identify whether increased promotion is needed in Sidney.
10. Promote information with residents, businesses, and other stakeholders about the Town’s priorities when it comes to diverse housing options and promote incentives and other opportunities.
11. Convene conversations with local developers and BC Housing about Affordable Homeownership Program (AHOP) to explore the potential for piloting this program in Sidney.

## **Solution Spotlight**

### **District of Kitimat Secondary Suite Incentives**

In order to encourage the development/legalization of secondary suites, the District of Kitimat has developed an incentive program in the form of a 5-year forgivable loan program. The program provides the following tiers of loan, which require a housing agreement with the District:

- Up to \$2,500 for any suite
- Up to \$5,000 if suite is rented at or below a moderate level of affordability (defined as Level 1)
- Up to \$7,500 if suite is rented at a deeper level of affordability (defined as Level 2)
- \$2,500 bonus if suite is accessible

### **Oakridge Lutheran Church Redevelopment**

Oakridge Lutheran Church partnered with OLC Housing Society and Catalyst OLC Operations Ltd. to redevelop their existing church property into a six-storey, mixed-use building. The project includes affordable rental housing as well as street-level retail, a new church, and community space. The affordability of the units is between 10 and 40 percent below-market rents. The project was funded through a combination of grants and investments, including a grant from the City of Vancouver, construction financing from Vancity Community Investment Bank, and by Catalyst, Vancity, Vancity Foundation, and private mission-driven investors.

**Other Examples of Partnerships:** The City of Kamloops has been actively working to foster and facilitate opportunities for the non-profit sector to increase the supply of affordable housing in the community. A list of projects can be found on the City's website of projects where the City has played a role in supporting non-profits in developing new housing:

## 7.5 Summary

The table below provides a summary of the proposed recommendations under each strategy and which parts of the housing continuum are being addressed.

Recommendations	Supportive and Transitional Housing			Rental Market				Homeownership Market	
	Other Forms of Supportive Housing Options / Emergency Shelters	Supportive Housing for Seniors	Deep Affordability Rental	Below-Market Rental	Near-Market Rental	Secondary Rental	Market Rental	Attainable Homeownership	Market Homeownership
<b>Strategy 1: Strengthen policies and regulations</b>									
1. Define affordability in the Official Community Plan according to the following thresholds based on household incomes in Sidney.									
2. Prioritize use of Affordable Housing Reserve funds for units that offer below-market affordability.									
3. Consider introducing inclusionary zoning to require a percentage of new multi-family units to be at below-market and near-market rates. This may require developers to build a certain number of units based on the percentage of overall units being built, or it could require the equivalent by provided cash-in-lieu towards the Town's Affordable Housing Reserve Fund. A feasibility assessment would be required, in addition to consultation with the development community.									
4. Review the density bonusing provisions in the West Sidney Local Area plan in light of the affordability thresholds defined above and consider expanding to other areas.									
5. Consider allowing both secondary suites and coach houses on lots zoned for single family dwellings. Complete a parking study to determine potential parking impacts.									
6. Require new single-family homes to be built with secondary suites or provide a cash-in-lieu towards the Affordable Housing Reserve Fund.									
7. Evaluate new development proposals by considering their impact on addressing the housing needs identified in this report.									
8. Create criteria for project approvals that considers whether needed units are built									
9. Prioritize housing affordability and rental options in new developments that fall within the area of the Downtown Local Area Plan.									

Recommendations	Supportive and Transitional Housing			Rental Market				Homeownership Market	
	Other Forms of Supportive Housing Options / Emergency Shelters	Supportive Housing for Seniors	Deep Affordability Rental	Below-Market Rental	Near-Market Rental	Secondary Rental	Market Rental	Attainable Homeownership	Market Homeownership
10. Prioritize use of Affordable Housing Reserve funds for units that offer below-market affordability.									
11. Explore the implications of rental-only zoning and consider implementation in Sidney for areas with existing purpose-built rental only.									
<b>Strategy 2: Introduce and strengthen incentives</b>									
1. Introduce a slide scale incentive package based on affordability threshold.									
2. Introduce and promote an incentive package for multi-family developments with sliding scale of incentives based on level of affordability. Test incentive package through pro forma case studies.									
3. Build developer and non-profit awareness of BC Housing and CMHC funding and financing programs.									
4. Monitor incentive program annually to understand the number of units at each level of affordability that are built or approved.									
5. Consider introducing a secondary suite / coach house incentive program.									
6. Continue to use housing agreements and covenants to protect new purpose-built and non-market units. Consider introducing an annual monitoring program to check in with developments with housing agreements to ensure they are working as intended.									
7. Maintain current requirements for 10% of units to be 3+ bedrooms.									
<b>Strategy 3:</b>									
1. Monitor homelessness and need for shelter rate housing by regularly communicating with RCMP Capital Region Housing Corp, and other stakeholders.									
2. Regularly engage non-profit housing providers in the region to better understand their needs and support new projects in Sidney.									

Recommendations	Supportive and Transitional Housing			Rental Market				Homeownership Market	
	Other Forms of Supportive Housing Options / Emergency Shelters	Supportive Housing for Seniors	Deep Affordability Rental	Below-Market Rental	Near-Market Rental	Secondary Rental	Market Rental	Attainable Homeownership	Market Homeownership
3. Explore partnerships to increase affordable homeownership options in Sidney across the housing continuum, particularly in relation to affordable homeownership, near-market rental, and below-market rental.									
4. Continue to engage local faith-based organizations about potential redevelopment opportunities that may include affordable and/or attainable units.									
5. Complete a land audit to identify underutilized municipal, institutional, faith-based, and other lands in Sidney that could be potentially used for housing. Use land audit as an engagement process with institutional organizations and next step planning.									
6. Consider including affordable and/or attainable units in future municipal redevelopment projects (e.g., future municipal hall redevelopment).									
7. Explore a partnership with a local community organization to pilot a matching program between seniors with extra space and workers seeking rental housing, to support aging in place.									
8. Encourage existing seniors housing developments to consider continuum of care from independent living to residential care and alter their facilities as appropriate to meet the need. Encourage “campus of care” facilities.									
9. Engage with the Province about the capacity of the Home Adaptation for Seniors Initiative (HASI) and identify whether increased promotion is needed in Sidney.									
10. Promote information with residents, businesses, and other stakeholders about the Town’s priorities when it comes to diverse housing options and promote incentives and other opportunities.									
11. Convene conversations with local developers and BC Housing about Affordable Homeownership Program (AHOP) to explore the potential for piloting this program in Sidney.									

# Calculating 20-year housing need

## Appendix i

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

HART has produced this calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. Methodologies for housing needs reports can vary widely, and while HART supports the standardization of methodologies for the purpose of provincial or national reporting, we did not have a role in developing the methodology, nor do we unequivocally endorse it. You can learn more about the HART methodology and what it can tell you about your community on our [Housing Needs Assessment Tool page](#).

- A note on terminology: we use the term RDA, where the province uses the term Electoral Area. For all intents and purposes, these are interchangeable in the calculator.
- A note on rounding: [per provincial guidelines](#), the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

### Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

**Table 1a**

The following table shows total owner and renter households in the four previous census years (Step 1).

EXPORT

Sidney T (CSD, BC)				
Total Households	2006	2011	2016	2021
Owners	4,015	4,285	4,245	4,595
Renters	1,180	1,045	1,355	1,385

**Table 1b**

The following table shows the 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 (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

EXPORT

Sidney T (CSD, BC)									
Extreme Core Housing Need	2006		2011		2016		2021		Average ECHN Rate
	#	% of total							
Owners with a mortgage	n/a		n/a		n/a		95	2.07%	2.07%
Renters	90	7.63%	130	12.44%	210	15.50%	175	12.64%	12.05%

**Table 2**

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

EXPORT

Sidney T (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	4,595	n/a	n/a
Owners with a mortgage		2.07%	95.00
Renters	1,385	12.05%	166.90
<b>Total New Units to Meet ECHN - 20 years</b>			<b>261.90</b>

## Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing homelessness (PEH), according to provincial guidelines.

**Table 3**

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

EXPORT

Sidney T (CSD, BC)				
Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	11,780	2.90%	2,043	59.27
<b>Total New Units to Homelessness Needs - 20 years</b>				<b>59.27</b>

## Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

**Table 4a**

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

EXPORT

Sidney T (CSD, BC)		
Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	40	35
25 to 34 years	190	140
35 to 44 years	395	255
45 to 54 years	615	200
55 to 64 years	720	165
65 to 74 years	730	150
75 years and over	1,320	235

**Table 4b**

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

EXPORT

Sidney T (CSD, BC)		
Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	15	20
25 to 34 years	175	195
35 to 44 years	315	200
45 to 54 years	375	195
55 to 64 years	835	250
65 to 74 years	1,280	215
75 to 84 years	1,055	190
85 years and over	545	115

**Table 5**

The following table shows the population by age category in 2006 and 2021 (Step 2).

EXPORT

Sidney T (CSD, BC)					
Age Categories – Household Maintainers	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	520	920	435	785
	20 to 24 years	400		350	
25 to 34 years	25 to 29 years	315	740	420	905
	30 to 34 years	425		485	
35 to 44 years	35 to 39 years	545	1,195	520	1,025
	40 to 44 years	650		505	
45 to 54 years	45 to 49 years	705	1,435	455	1,070
	50 to 54 years	730		615	
55 to 64 years	55 to 59 years	845	1,580	825	1,830
	60 to 64 years	735		1,005	
65 to 74 years	65 to 69 years	635	1,320	1,195	2,410
	70 to 74 years	685		1,215	
75 years and over	75 to 79 years	820	2,120	1,050	2,670
	80 to 84 years	750		810	
	85 years and over	550		810	

**Table 6**

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3).

EXPORT

Sidney T (CSD, BC)					
Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	40	35	920	4.35%	3.80%
25 to 34 years	190	140	740	25.68%	18.92%
35 to 44 years	395	255	1,195	33.05%	21.34%
45 to 54 years	615	200	1,435	42.86%	13.94%
55 to 64 years	720	165	1,580	45.57%	10.44%
65 to 74 years	730	150	1,320	55.30%	11.36%
75 years and over	1,320	235	2,120	62.26%	11.08%

**Table 7**

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

EXPORT

Sidney T (CSD, BC)					
Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 to 24 years	4.35%	3.80%	785	34.13	29.86
25 to 34 years	25.68%	18.92%	905	232.36	171.22
35 to 44 years	33.05%	21.34%	1,025	338.81	218.72
45 to 54 years	42.86%	13.94%	1,070	458.57	149.13
55 to 64 years	45.57%	10.44%	1,830	833.92	191.11
65 to 74 years	55.30%	11.36%	2,410	1,332.80	273.86
75 years and over	62.26%	11.08%	2,670	1,662.45	295.97

**Table 8**

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

EXPORT

Sidney T (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	34.13	29.86	15	20	19.13	9.86	28.99
25 to 34 years	232.36	171.22	175	195	57.36	-23.78	33.58
35 to 44 years	338.81	218.72	315	200	23.81	18.72	42.53
45 to 54 years	458.57	149.13	375	195	83.57	-45.87	37.70
55 to 64 years	833.92	191.11	835	250	-1.08	-58.89	0.00
65 to 74 years	1,332.80	273.86	1,280	215	52.80	58.86	111.67
75 years and over	1,662.45	295.97	1,600	305	62.45	-9.03	53.42
<b>Total New Units to Meet Suppressed Housing Need - 20 years</b>							<b>307.89</b>

### Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

**Table 9**

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

EXPORT

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

**Table 10**

The following table shows the 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 (Steps 2-5).

EXPORT

Sidney T (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	5,980	7,306.00	1,326.00
Regionally Based Household Growth	37.57%	5,980	8,226.64	2,246.64
Scenario Average				1,786.32
<b>Total New Units to Meet Household Growth Needs - 20 years</b>				<b>1,786.32</b>

## Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

EXPORT

Sidney T (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	1,385	1,427.84
Local Vacancy Rate	0.50%	99.50%		1,391.96
<b>Total New Units to Achieve 3% Vacancy Rate - 20 years</b>				<b>35.88</b>

## Component F: Housing units and demand (the “demand buffer”)

The demand factor is a multiplier used to calculate additional local housing demand (or “demand buffer”), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

EXPORT

Sidney T (CSD, BC)		
Component		Result
A. Extreme Core Housing Need		261.90
B. Persons Experiencing Homelessness		59.27
C. Suppressed Household Formation		307.89
E. Rental Vacancy Rate Adjustment		35.88
<b>Total</b>		<b>664.93</b>
Demand Factor		0.81
<b>Total New Units to Address Demand Buffer - 20 years</b>		<b>540.07</b>

## Total 5-year and 20-year housing need

Table 13

The following table 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. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

EXPORT

Sidney T (CSD, BC)			
Component		5 Year Need	20 Year Need
A. Extreme Core Housing Need		65.47	261.89
B. Persons Experiencing Homelessness		29.63	59.27
C. Suppressed Household Formation		76.97	307.89
D. Anticipated Growth		693.23	1,786.32
E. Rental Vacancy Rate Adjustment		8.97	35.88
F. Additional Local Demand		135.02	540.07
<b>Total New Units - 5 years</b>		<b>1,009</b>	
<b>Total New Units - 20 years</b>			<b>2,991</b>

The HNA Calculator was created by the Housing Assessment Resource Tools (HART) project in collaboration with Licker Geospatial Consulting.



Housing Assessment  
Resource Tools  
(HART)



Licker  
Geospatial  
Consulting

**Actions taken to reduce housing need since the adoption of Sidney's October 2019 Housing Needs Report:**

- Since 2019, successive Councils have approved nearly 900 new dwelling units in Sidney; including 485 purpose-built rental units and 28 below-market rental units.
- Council adopted Policy DV-016 – Tenant Assistance (December 16, 2019) to mitigate the affects of the loss of purpose-built rental units on tenants.
- Council adopted a new OCP that contains specific policies relating to and encouraging housing affordability and attainability. (June 27, 2022)
- In June 2023 the Town conducted a review of municipal properties that could potentially accommodate affordable housing opportunities.
- In October 2023 Sidney Council gave municipal consent for an amendment to CRD Bylaw No. 4551, to allow for up to \$85 million in borrowing capacity to support the acquisition and construction of non-market housing in the region (the Town of Sidney has participated in this regional housing service since July 2010).
- Completed a Parkland Needs Assessment to identify and support needed parkland to support housing growth. Purchased new parkland on Third Street in March 2024.
- In September 2023 the Town applied to the Canadian Mortgage and Housing Corporation's (CMHC) Housing Accelerator Fund grant program, seeking funds to enable a substantial increase in housing starts in the community. This application was unsuccessful.
- Council adopted a new Zoning Bylaw (June 24, 2024) that includes:
  - Rental tenure zoning to protect lands with existing purpose-built rental buildings.
  - Land designated for increased housing opportunities.
  - New provincially mandated housing regulations (SSMUH).
- The Town reapplied to the CMHC Housing Accelerator Fund grant program in September 2024, again seeking funds to enable a substantial increase in housing starts in the community. This application is pending.
- DCC bylaw update is underway to ensure that new housing will be adequately serviced, and the Town will maintain the financial ability to upgrade and implement required service levels for infrastructure.

### **Statement on Need for Housing near Transportation Infrastructure**

The Town of Sidney has long prioritized housing near transportation infrastructure and will continue to in the future, with the community's compact size and flat topography making it ideally suited to walking and cycling. The Town's Official Community Plan (OCP) has identified areas for additional housing development near existing regional transit and cycling infrastructure and around Sidney's walkable downtown. These areas will also provide well-developed pedestrian infrastructure for shorter trips, linking housing to amenities and services through a variety of transportation modes.

The Town's OCP also identifies the western portion of downtown Sidney for future transit-oriented development, with opportunities for affordable housing near planned high-capacity regional transit lines, the Lochside Regional Trail, and other local cycling routes.

This focus on placing housing near transit, cycling, and pedestrian infrastructure recognizes the need to provide a variety of transportation options for residents to live within pedestrian-friendly neighbourhoods that are connected to jobs, amenities, and services.