

Sunshine Coast Affordable Housing Study - Update 2009

Final report

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June 2009



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1 Introduction

The Sunshine Coast Affordable Housing Study (SCAHS) in 2006 documented the extent and nature of the affordable housing challenges on the Sunshine Coast. It showed that after years of being a relatively affordable place to live, house prices and rents had risen dramatically and that local residents, particularly individuals and families with low incomes, were finding it difficult to find housing that they could afford. The Study provided housing advocates and governments with an in depth picture of the housing situation on the Coast.

This Update incorporates newly released figures primarily from the 2006 Census. The update was prepared by Margaret Eberle, of Eberle Planning and Research with assistance by two students in the UBC School of Community and Regional Planning, Latosia Campbell and **Error! Bookmark not defined.** It has not included interviews with local housing stakeholders.

The report follows the organization of the SCAHS. There are three sections: housing demand, housing supply and affordability. Data from numerous sources including Statistics Canada, BC Statistics, BC Assessment Authority, the Greater Vancouver Real Estate Board and others are used to paint a current picture. Both 2001 and 2006 data is provided to illustrate trends in the last five years. Where appropriate, comparative figures are provided for BC.

2 Housing demand

Population and household trends are the driving demographic forces behind local housing demand, along with larger economic factors such as employment, income and mortgage rates.

2.1 Population

This section describes regional population growth trends according to the latest available data. The Census of Canada counts people according to their usual place of residence. For people who have more than one dwelling, usual place of residence refers to the dwelling where they live for the largest part of the year¹ regardless of where they are found on census day. BC Statistics uses this approach as well. The population on the Sunshine Coast consists of both permanent and seasonal residents. People with seasonal or recreational properties on the Coast, which they use only part of the year, are not included in the Census or BC Statistics population figures.

¹ 2001 Census Dictionary.
<http://www12.statcan.ca/english/census01/Products/Reference/dict/pop126.htm>

Table 1 shows continued strong population growth on the Sunshine Coast since 2005, over 2% per year from 2006 to 2008. The peak growth rate occurred in 2005 at 2.81%, almost three times the provincial population growth rate of 1%. Population growth on Sunshine Coast outpaced the province almost every year. The population growth rate has slowed each year beginning in 2006.

Table 1: Regional Population Growth Trends 1995-2008

Year	Sunshine Coast		BC	
	#	% chg	#	% chg
1995	24,945		3,777,390	
1996	25,745	3.21%	3,874,317	2.57%
1997	26,257	1.99%	3,948,583	1.92%
1998	26,201	-0.21%	3,983,113	0.87%
1999	26,129	-0.27%	4,011,375	0.71%
2000	25,924	-0.78%	4,039,230	0.69%
2001	25,920	-0.02%	4,076,264	0.92%
2002	26,109	0.73%	4,098,178	0.54%
2003	26,400	1.11%	4,122,396	0.59%
2004	26,593	0.73%	4,155,170	0.80%
2005	27,341	2.81%	4,196,788	1.00%
2006	27,959	2.26%	4,243,580	1.11%
2007	28,577	2.21%	4,310,305	1.57%
2008	29,195	2.16%	4,381,603	1.65%

Source: BC Statistics, Population Section, March 2009.

Figure 1 shows that the majority of residents on the Sunshine Coast live in the Unincorporated Areas including Roberts Creek, Halfmoon Bay and Pender Harbour. Sechelt is the largest municipality and its residents account for roughly a third of the regional population.

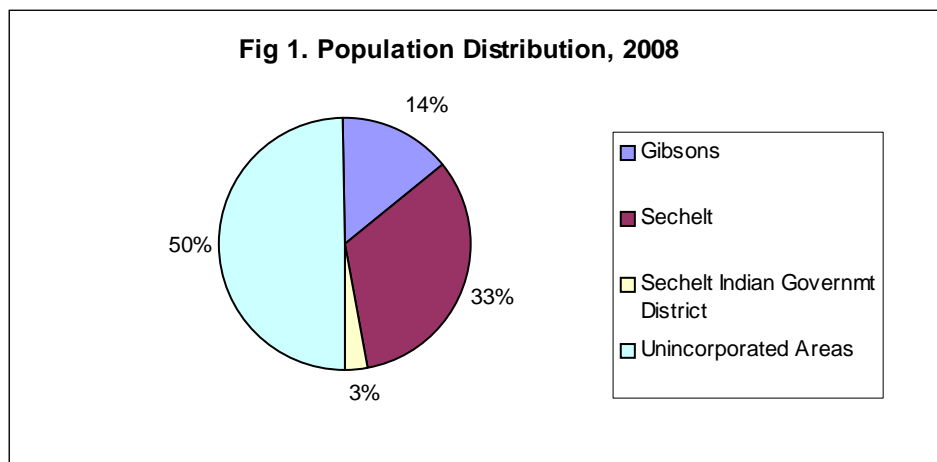


Table 2 shows that the population of Sechelt grew by 5.1% in the period from 2006 to 2008. This was followed by the unincorporated areas at 4.4%. Gibson's population growth was considerably slower compared to Sechelt in last three yrs at 2.8%. Sechelt Indian Government District population declined slightly, although this could be the result of enumeration difficulties.

Table 2 Population Trends by Sub-area 2000-2008

Year	Gibsons	Sechelt	Sechelt Indian Govt District	Unincor- porated Areas	Sunshine Coast
2000	3,873	8,631	832	13,420	25,924
2001	3,952	8,656	847	13,312	25,920
2002	3,961	8,689	844	13,459	26,109
2003	4,014	8,738	830	13,648	26,400
2004	4,011	8,756	826	13,826	26,593
2005	4,119	9,069	837	14,153	27,341
2000-2005 % chg	6.4	5.1	0.6	5.5	5.5
2006	4,212	9,328	844	14,419	27,959
2007	4,292	9,565	831	14,720	28,577
2008	4,329	9,808	833	15,058	29,195
2006-08 % Change	2.8	5.1	-1.3	4.4	4.4

New migration data since the original SCAHS shows continued rapid net migration to the Sunshine Coast since 2003/04. (Note: Migration figures for 2003-04 were revised upwards significantly from 385 to 557 persons.) There has been a net increase of almost 1,700 people due to migration since 2002/03. In contrast to the early 2000s where the main source of in-migration was intra-provincial (from within the province), inter-provincial migration (from other provinces) accounted for most migration in the last two years. The Coast has been experiencing relatively strong net migration since 2001, with a high of 557 persons in 2003/04. Migration has slowed somewhat since.

Table 3 Migration Trends

Year	Total net migration	Inter-national	Inter-provincial	Intra-provincial
1995-96	496	17	84	429
1996-97	445	6	100	351
1997-98	329	46	35	410
1998-99	-19	25	16	22
1999-00	63	14	36	113
2000-01	115	35	4	84
2001-02	436	17	34	385
2002-03	332	4	95	256
2003-04	557	34	148	375
2004-05	447	70	111	266
2005-06	307	38	168	101
2006-07	341	58	182	101

Source: BC Statistics. BC Regional Districts Migration Components. February 2008.

Table 4 shows the change in the age structure of the Sunshine Coast population between the two census periods 2001 and 2006. The share of children declined from almost 18% of total population in 2001 to 14.4% in 2006. Similarly, the share of the population that is age 65 and older, has risen from approximately 15% to almost 21% in 2006. The biggest change occurred in the 45 to 64 year age group, which now forms the largest share of the population, almost 36%, compared with 30% in 2001.

Table 4 – Age and Gender Trends

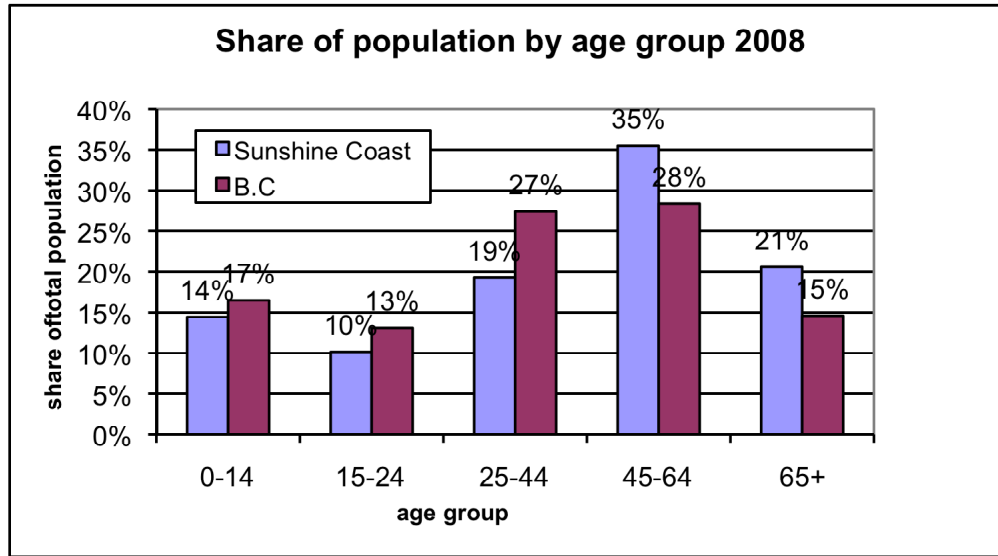
Age Group	Sunshine Coast			BC
	2006 Number	2006 Share	2001 Share	2006 Share
0-14 years	4,010	14.4%	17.8%	16.5%
15-24 years	2820	10.2%	9.8%	13.1%
25-44 years	5365	19.3%	23.6%	27.4%
45-64 years	9850	35.5%	30%	28.4%
65+ years	5715	20.6%	18.8%	14.6%
Total	27,760	100.0%	100%	100.0%

Source: Statistics Canada, 2006, 2001 Census

The median age of Sunshine Coast residents in 2001 was 44 years. By 2006 this had increased to 48.5 yrs, an increase of five years. Provincially, the median age in 2006 was 41 years, so Sunshine Coast residents are almost eight years older on average than BC residents generally.

Figure 2 below illustrates the difference between Sunshine Coast residents and the rest of the province using more up to date figures. Again it shows there are fewer children and young adults, and more empty nesters and seniors.

Figure 2



2.2 Households

Table 5 shows household type trends between 2001 and 2006 on the Sunshine Coast. The fastest growing household type was couples without children, followed by one-person households. This is consistent with an aging population. The slowest growing household type was couples with children and there was a 4% decline in other household types such as multiple family households and single parent families. Today, couples without children form the largest share of the region's households at 37%, up from 29% in 2001.

Table 5 – Household Type Trends

Household Type	2001	2006	% Change (01-06)	2001 share	2006 share
Couples with children	2,485	2,630	6%	28%	22%
Couple without children	3,905	4,515	16%	29%	37%
One-person households	3,265	3,645	12%	27%	30%
Other household types*	1,445	1,395	-4%	17%	12%
Total number of households	11,095	12,185	10%		

Source: Statistics Canada. 2006 Census. Note: Rounding may cause differences in totals.

*Includes multiple-family households, lone-parent family households and non-family households other than one-person households.

Household projections are unchanged from those reported in the SCAHS. BC Statistics projects an increase of approximately 5000 households over the next 30 years.

Table 6 – Household Projections

Year	Total Households
2006	12,489
2011	14,070
2016	15,514
2021	16,485
2026	16,854
2031	17,124
2036	17,354
Total increase	4,865
% increase	39.0%

BC Stats, Population Section, Ministry of Management Services, Victoria, B.C. March 09

2.3 Economy

The Sunshine Coast economy has undergone some significant changes in the past several years, as shown in the following tables. Firstly, there has been a substantial 17% increase in the size of the labour force since 2001 and the unemployment rate was at a low rate of 4.4% in 2006.

The composition of the labour force is changing as well. The fastest growing parts of the economy are finance and real estate, and manufacturing and construction. The largest *share* of the labour force is also in manufacturing and construction. There was a 6% decline in labour force involved in agriculture and resource based industries between 2001 and 2006.

Table 7 Labour Force by Industry

Industry	2001	2006	% chg 2001 -2006	Distribution 2006
Agriculture and resource-based industries	995	935	-6%	6.7%
Manufacturing and construction industries	2,240	2,980	33%	21.2%
Wholesale and retail trade	1,635	1,980	21%	14.1%
Finance and real estate	570	780	37%	5.6%
Health, education and social service	2,000	2,240	12%	15.9%
Business services	2,120	2,610	23%	18.6%
Transportation, communication, government, services and accommodation	2,490	2,525	1%	18.0%
Total labour force	12,054	14,050	17%	

Source: Statistics Canada. 2006 Census

Art, culture, recreation and sport occupations grew by 40%, although numbers are not high. This reflects increasing tourism and retirement focus of the Coast economy. Other occupations with significant increases are trades, transport and equipment operators. Processing, manufacturing and utility occupations declined by about one third. The largest share of occupations in 2006 were sales and service (23%) and trades occupations (19%).

Table 8 – Labour Force by Occupation

Occupation	2001	2006	% change	Distribution
Management occupations	1,440	1,650	14.6%	11.7
Business, finance and administration occupations	1,455	1,840	26.5%	13.1
Natural and applied sciences and related occupations	670	835	24.6%	5.9
Health occupations	590	705	19.5%	5.0
Social science, education, government service and religion	1,030	1,165	13.1%	8.3
Art, culture, recreation and sport	510	715	40.2%	5.1
Sales and service occupations	2,800	3,215	14.8%	22.9
Trades, transport and equipment operators and related occupations	2,025	2,665	31.6%	19.0
Primary industry	885	820	-7.3%	5.8
Processing, manufacturing and utilities	655	445	-32.1%	3.2
Total labour force	12,045	14,050	16.6%	100

Source: Statistics Canada. 2006 Census

2.4 Income

Table 9 shows that median annual household income on the Sunshine Coast in 2005 reached almost \$48,000 an increase of 20% or \$8,000 in the five years between 2000 and 2005. It grew at a faster rate than the province (12.6%) but remains lower than the comparable provincial figure of almost \$53,000.

Table 9 – Median Annual Household Income

Year	Sunshine Coast	BC
2000	\$39,969	\$46,802
2005	\$47,947	\$52,709
% Change	20.0%	12.6%

Source: Statistics Canada. 2006 Census. Nominal figures.

There are distinct variations among sub-areas. The largest change in household income occurred in SIGD and Roberts Creek, where median household income grew by 48% and

35% respectively in 5 years. It also shows that one person households have significantly lower incomes in all sub-areas, roughly half the amount of all households.

Table 10– Median Household Income by Sub-area 2000 and 2005

Sub-area	All households			One person households
	2000	2005	% Change 00-05	2005
Gibsons	\$36,220	\$46,709	29%	\$26,007
Sechelt	\$39,921	\$44,255	11%	\$22,559
Electoral Areas				
A – Pender/Egmont	\$36,774	\$41,493	13%	\$15,849
B – Halfmoon Bay	\$44,142	\$52,808	20%	\$31,001
D – Roberts Creek	\$41,238	\$55,486	35%	\$24,958
E - Elphinstone	\$45,767	\$50,639	11%	\$26,043
F – W. Howe Sound	\$49,975	\$52,302	5%	\$33,460
Sechelt Indian Govt	\$24,229	\$35,918	48%	\$15,214
Regional District	\$39,969	\$47,947	20%	\$24,183

Source: BC Statistics. Census Profiles. 2006.

Table 11 presents a detailed distribution of household income in \$10,000 increments for 2000 and 2005, showing the change between census periods. The number of households with incomes under \$30,000 per year has declined by approximately 34%. At the other end of the spectrum, the number of households with incomes above \$100,000 has more than doubled, from 855 to over 1700. The largest share of households earns more than \$100,000 (14%) followed by those earning between \$30,000 and \$39,999 per year (12.4%). Forty five percent of all Sunshine Coast households earn between \$10,000 and \$40,000 per year, but the fastest growing segments are those with incomes over \$50,000 per year.

Table 11– Distribution of Household Income 2000 and 2005

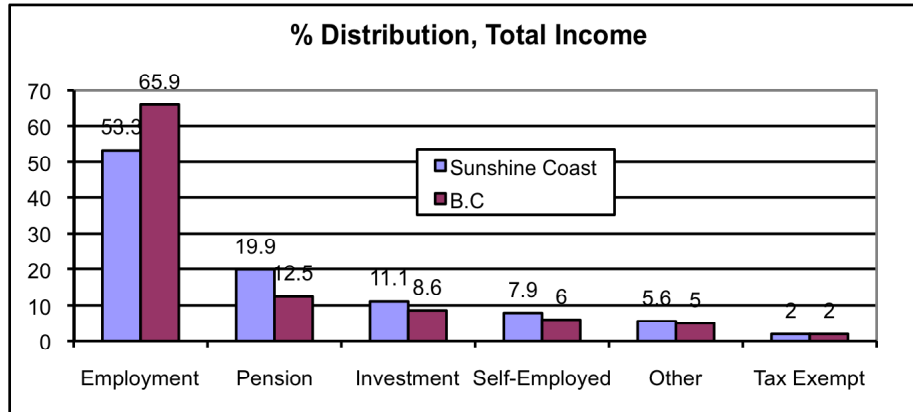
Household income	2000		2005		2000-2005
	#	Share	#	Share	% chg
Under \$10,000	730	6.6%	660	5.4%	-9.6%
10,000-19999	1765	15.9%	1430	11.7%	-19.0%
20000-29999	1565	14.1%	1485	12.2%	-5.1%
30,000-39,999	1490	13.4%	1510	12.4%	1.3%
40,000-49,999	1240	11.2%	1265	10.4%	2.0%
50,000-59,999	925	8.3%	1040	8.5%	12.4%
60,000-69,999	870	7.9%	1035	8.5%	19.0%
70,000-79,999	600	5.4%	820	6.7%	36.7%
80,000-89,999	590	5.3%	730	6.0%	23.7%
90,000-99,999	450	4.1%	465	3.8%	3.3%

\$100,000 plus	855	7.7%	1740	14.3%	103.5%
Total	11,080	100.0%	12,185	100.0%	10.0%

Source: BC Statistics 2006 Census Profile.

The chart below shows the income distribution by source of income. Employment is a source of income for 54% of Sunshine Coast residents compared to 66% of BC residents. In contrast, pensions, investments, self-employment and other income sources form a greater share of Coast resident income than for all BC residents.

Figure 3



Source: BC Statistics 2006 Census Profile.

The share of Coast residents receiving income from employment (53%) has declined since 2001, when 56% of residents received income from employment. Similarly the share of income received from investments and self employment has increased compared to 2001, while pension income has remained about the same at 20%.

Not surprisingly given gains in income noted above, the incidence of low income has declined since the last census, both on the Sunshine Coast and the province as a whole. About 11 percent of the population were considered low income in 2006, however a much larger share of unattached individuals (29%) were low income.

Table 12 Incidence of Low Income

	Sunshine Coast			British Columbia		
	2001	2006	Percent Change (01-06)	2001	2006	Percent Change (01-06)
Low income						
Population in private households	14.5%	11.1%	-3.4%	17.8%	17.3%	-0.5%
Unattached individuals	33.8%	28.9%	-4.9%	38.1%	36.7%	-1.4%

3 Housing supply

The housing supply consists of the dwellings of permanent residents and those owned by seasonal residents, or seasonal dwellings. This section described the characteristics of the housing supply on the Sunshine Coast and some of the factors that influence it.

In 2006, there were a total of 12,180 private households living in 12,180 occupied dwellings on the Sunshine Coast based on census data obtained from BC Statistics (2006). This represents a 9% increase from the 11,100 private households and dwellings recorded in 2001.

3.1 Dwelling type

A large majority of dwellings on the Sunshine Coast in 2006 were single family homes (81%), which is similar to the numbers in other small towns and rural communities in BC. Between 2001 and 2006, the number of single family dwellings on the Sunshine Coast has increased by 7%; while for the rest of BC there was a gradual decline of 5% over this period. On the other hand, the number of multifamily dwellings increased by 2%, since 2001, to a total of 1,815 units in 2006, representing a 15% share of all dwellings in the region. Movable dwellings such as mobile homes, RVs and other movable dwelling comprised 4% of the total units, a slight decline since 2001.

Table 13: Dwelling by Structural Type, 2006

Structural type	SCRD		BC	
	#	%	#	%
Single family dwelling	9805	80.5%	805635	49.0%
Semi detached units	300	2.5%	50570	3.1%
Row house	445	3.7%	111370	6.8%
Apartment, duplex	345	2.8%	167220	10.2%
Apt- 5 or more stories	15	0.1%	117650	7.2%
Apt- less than 5 stories	710	5.8%	343640	20.9%
Other single attached house	50	0.4%	3320	0.2%
Movable dwellings	510	4.2%	43295	2.6%
Total	12,180	100%	1,642,700	100%

Source: BC Statistics (2006). Census profile Sunshine Coast Regional District, CD

3.2 New construction

Residential building activities on the Sunshine Coast experienced strong growth, based on the total number of building permits issued since 2001. There was a steady increase in most years from 2000 to 2006 before beginning to decline in 2007. Table 14 shows that the number of permits reached a high of 385 in 2006, and declined to 212 in 2008. The percentage share of single family development has been relatively consistent since 2000, despite a noticeable decline between 2006 and 2007. In contrast, there were significant variations in the number of building permits issued for multiple residential development activities from 2000 to 2008. In 2008, building permits issued declined significantly for both single family and multiple family dwellings.

Table 14: Residential Building Permits 2000-2008

Year	Single family units	Multiple dwelling units	Total permits	% change
2000	121	29	150	
2001	138	6	144	-4%
2002	202	18	220	53%
2003	235	15	250	14%
2004	300	39	339	36%
2005	272	19	291	-14%
2006	300	85	385	32%
2007	245	84	329	-15%
2008	178	34	212	-36%

Source: BC Statistics British Columbia Building Permits for Development Regions and Regional Districts by type 2000-2008, Sunshine Coast Regional District

3.3 Dwelling tenure

A large majority of people on the Sunshine Coast own their own homes in comparison to the rest of BC. Table 15 shows that the percentage share of owned dwellings on the Sunshine Coast is significantly higher (81%) than the share of owned dwellings (70%) in BC. In 2006, a total of 9,820 dwellings on the Sunshine Coast were owned. There were 2,330 rented dwellings, comprising 19% of the total stock. Since 1996, the total number and percentage share of owned dwellings has increased steadily, while the total number and percentage share of rental dwellings has been declining. Between 2001 and 2006, the share of rented dwellings declined by 80 units or 3%. This gradual decline in rentals and subsequent increase in owned units implies that rental units are being converted, demolished or redeveloped as owned units.

Table 15: Dwellings by Tenure, 2006

Tenure	Sunshine Coast RD				BC	
	2001	%	2006	%	2001 %	2006 %
Owned	8,625	78	9,820	80.6	66	70
Rented	2,410	22	2,330	19	33	30
Total dwellings	11,095	100	12,180	100	100%	100

Source: BC Statistics (2006) Census Profile Sunshine Coast Regional District, CD

Table 16 shows that Sechelt has the largest number of rentals (770) in comparison to Gibsons (510) and other rural areas in the region. On the other hand, the Town of Gibsons has the highest percentage share of rentals (27%). The remaining rental units are distributed across Sechelt and the rural areas. Figures for 2001 and 2006 show that while most sub-areas experienced a decline in the size of the rental stock, there was a net increase in Sechelt, Halfmoon Bay and West Howe Sound.

Table 16: Dwellings by Area and Tenure

Sub-area	2006				2001	
	Owned		Rented		Total	Rented
	#	%	#	%	#	#
Gibsons	1355	72.7%	510	27.3%	1865	585
Sechelt	3090	80.1%	770	19.9%	3860	685
A-Pender/Egmont	1055	85.1%	185	14.9%	1240	215
B-Halfmoon Bay	975	87.1%	145	12.9%	1120	135
D-Roberts Creek	1115	82.0%	245	18.0%	1360	270
E-Elphinstone	1225	86.9%	185	13.1%	1410	265
F- West Howe Sound	735	75.8%	235	24.2%	970	210

Source: BC Stats (2006) Census profile Sunshine Coast Regional District, CD

3.4 Secondary suites

Secondary suites are an important source of rental housing on the Sunshine Coast as they provide a form of accommodation that is affordable, and is suited to the needs of families. As the cost of housing escalates, there is a high demand for secondary suites, which are typically ground oriented units. In urban areas alone there could be over 600 secondary suites as there are approximately 350 (illegal) suites in the District of Sechelt, comprising 31% of the entire rental stock,² and an estimated 200-300 units in the Town of Gibsons.³ These figures provide a rough estimate of the growing significance of this form of affordable rental on the Sunshine Coast. Steps are being considered or taken to legalise and protect secondary suites in Sechelt and Gibsons.

Several secondary suites were advertised in the print media. Based on rental data information obtained from the Coast Reporter there were several secondary suites available for rent in February 2009, the majority in Gibsons.

3.5 Seasonal dwellings

The Sunshine Coast is a population vacation area drawing visitors from the Lower Mainland and elsewhere with its abundance of recreational opportunities. There were 3,057 seasonal dwelling on the Coast in 2006, based on Census data compiled by BC Statistics.⁴ Most of these seasonal dwellings are located in rural areas like Roberts Creek, Halfmoon Bay and Pender Harbour, a trend that was observed in 2001. Table 17 shows that the rest of the SCR D has 81% of the seasonal dwellings, Sechelt has 14% and Gibsons about 5%.

Table 17: Seasonal Dwellings 2006

Area	#	%
Town of Gibsons	143	4.7%
District of Sechelt	419	13.8%
SIDG	22	0.9%
Rest of SCR D	2473	80.9%
Total	3057	100%

Source: BC Stats (2006) Census Profile Sunshine Coast Regional District

The SCR D has a significant proportion of seasonal dwellings compared to the province as a whole. Figure 4 shows that there is a higher percentage share of seasonal dwellings

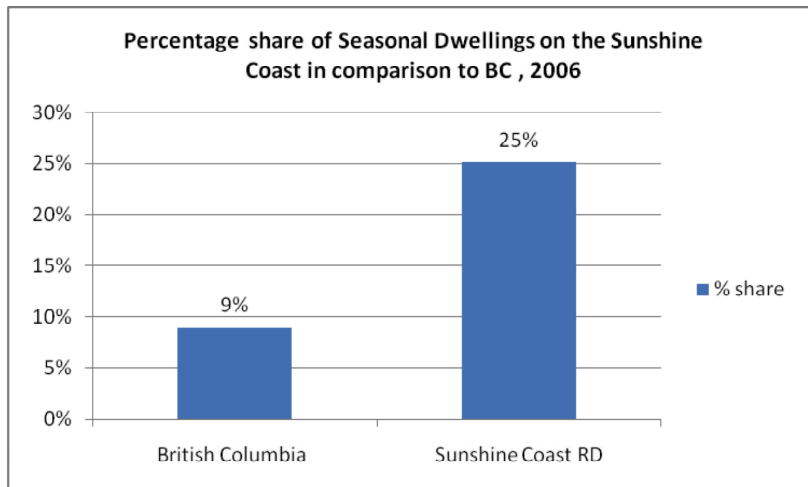
² District of Sechelt (2009). Information meeting on Zoning Bylaw amendment for secondary suites.

³ Holland Barr Group (2007). Secondary suites in Gibson: Objectives, status and issues. Presentation.ppt

⁴ 2001 figures of 1082 seasonal dwellings were based on estimates by BC Assessment Authority. 2006 figures are based on Census data and are not necessarily comparable.

(25%) on the Sunshine Coast compared BC (9%). Seasonal dwellings augment the number of private dwellings from 12,180 to 15,237, which indicates a seasonal increase in population as well. During the summer months in particular, the seasonal population could represent an additional 8,254 persons based on an average household size of 2.7 persons on the Sunshine Coast in 2006.

Figure 4



Source: BC Stats (2006) Census Profiles for the Sunshine Coast Regional District and BC

3.6 Age and condition

The housing stock on the Sunshine Coast is relatively new, as more than 75% of the houses were built after 1970. A significant proportion (20%) of the houses were constructed from 1971-1980, which is quite similar to the proportion (22%) of houses constructed in BC for the same period. Compared to BC, the Sunshine Coast has a relatively higher percentage share of housing constructed since 1981. There were 1,175 new houses added to the stock in the most recent period from 2001 to 2006. Census data do not accurately represent the level of new residential construction that has occurred recently, as the census occurred part way through 2006, in the middle of a building boom on the Coast which continued into 2007.

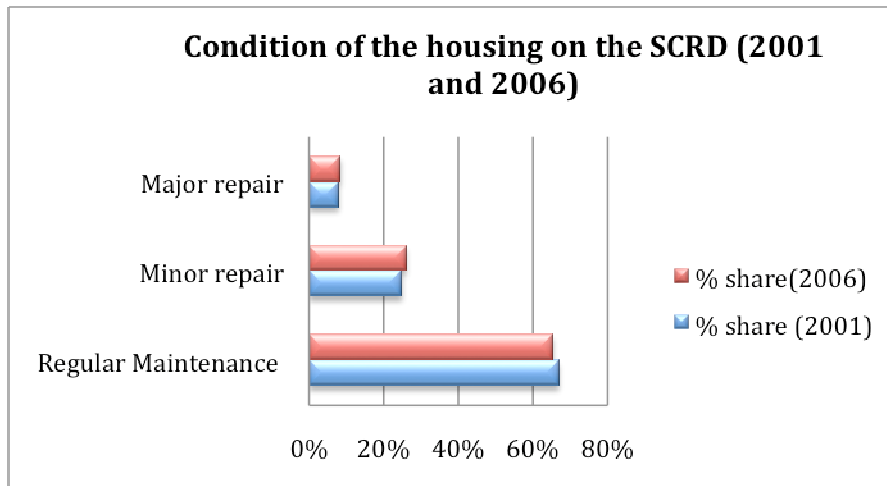
Table 18 Age of Housing Stock 2006

Time period constructed	Sunshine Coast		British Columbia	
	# of units	%	# of units	%
Pre- 1946	710	5.8	129,240	7.9%
1946-1960	960	7.9	174,255	10.6%
1961-1970	1,225	10.1	209,685	12.8%
1971-1980	2,485	20.4	353,310	21.5%
1981-1985	1,300	10.7	150,850	9.2%
1985-1990	1,355	11.1	150,005	9.1%
1991-1995	1,895	15.6	193,695	11.8%
1996-2000	1,065	8.7	145,665	8.9%
2001-2006	1,175	9.6	136,450	8.3%
Total	12,170		1,643,155	

Source: BC (2006) Census profile Sunshine Coast Regional District, CD

The majority of housing stock on the Sunshine Coast remains in very good condition. Over 60% of the stock requires only regular maintenance as seen in Figure 5 below. The share of dwellings requiring minor and major repairs has increased slightly since 2001 however, which indicates that owners may be falling behind in their maintenance.

Figure 5



Source: BC (2006) Census profile Sunshine Coast Regional District, CD

3.7 Non-market housing

The housing supply includes units which provide non-market housing or special needs housing, some of which are subsidized, built using government social housing programs and operated by non-profit societies. There are also households in receipt of government rent subsidies living in private rental units.

Table 19 shows that there are almost 500 units of non-market housing units or rent subsidies on the Sunshine Coast. This is an increase of about 120 units/households since 2006 when the SCAHS was completed. Several developments are proposed or underway.

Table 19 - Non market housing supply

Sponsor/ Municipality	Seniors /Units	Special Needs Units	Group Home Beds/other	SIL	Family /Units	Rural Native Units	Singles/ couples/ disabled	Total
Coast Housing Society - Sechelt					16		5	21
Lions Housing Society - Sechelt	85							85
Sunshine Coast Community Services Society - Sechelt		4						4
Sunshine Coast Association for Community Living - Sechelt		2	4					6
Kiwanis Non-Profit Housing Society – Gibsons	42							42
Good Samaritan Society - Gibsons	60	80						140
Vancouver Coastal Health**			9	23				32
Provincial Rental Housing Corporation			10					10
Rural and Native Housing (CMHC Program)						21		21
Rental Assistance Program (RAP)					55			55
SAFER Program	80							80
Total number	267	86	23	23	71	21	5	496
Percentage	54%	17%	5%	5%	14%	4%	1%	100%

**This includes 6 beds in a short-stay licensed residential facility and 3 beds in two family care homes for people with a mental illness.

Most of these units and subsidies are targeted to seniors (54%), followed by people with special needs (17%). The BC Rental Assistance Program (RAP) has increased the number and share of units/subsidies available for families.

Seniors housing

As noted in Table 20, three housing societies on the Sunshine Coast provide 187 housing units for seniors. The *Lions Housing Society* provides 85 units of housing in Sechelt for seniors defined as 55 years and older. Green Court units are in three developments known as follows:

Table 20: Lions Housing Society

Lions Housing Society	Bachelor	1-Bedroom	Total
Green Court – bungalows	29	10	39
Green Court – apartments		24	24
Green Court – housing and supports		22	22
Total	29	54	85

The society is planning to redevelop some of the existing Green Court units. There are plans for two new buildings with 102 units to replace the older bungalow units. The Society has some funding in place, but more is needed. Units will include both independent and supportive housing. Some bungalows have been decommissioned in advance of the redevelopment. About 140 applicants are on the waiting list for these housing units, although demand is greater for the 1-bedroom units than the bachelor suites. Bachelor units may be rented to non-seniors with a disability if the Society is unable to fill these units with seniors.

The *Kiwanis Non-Profit Housing Society* provides 42 units of housing in Gibsons for seniors defined as 55 years and older. These units are in two developments as noted below.

Table 21: Kiwanis Housing Society

Kiwanis Non-Profit Housing Society	Bachelor	1-Bedroom	Total
Heritage Apartments		22	22
Village Apartment	13	7	20
Total	13	29	42

The *Good Samaritan Society* operates a 140 unit housing complex called Christenson Village for seniors in Gibsons, using a “campus of care” model. The purpose of this approach is to allow seniors access to differing levels of support on one site as they age. Sixty units are considered “assisted living” self-contained apartments where tenants may

receive personal care and hospitality services, such as some meals, housekeeping and laundry services, and recreational opportunities.⁵

In addition to the 187 housing units built for seniors, 80 seniors receive assistance through the *Shelter Aid for Elderly Renters (SAFER)* program operated by BC Housing. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.

The Area A Seniors Housing Project, formed in 1990, is a registered non-profit society whose purpose is to establish and maintain non-profit residential housing for seniors living in the Pender Harbour and Egmont area. The group is currently fundraising to build a supported-living facility, Pender Harbour Abbeyfield House, on a site in Madeira Park contributed by a local developer through a density bonus arrangement. The proposed Abbeyfield complex will accommodate approximately 10 seniors in a home-like environment and provide meals and house keeping services.

Housing for people with special needs

There are 132 units/beds on the Sunshine Coast targeted to people with special needs, as described below. The 80 licensed “complex care” beds provided by the Good Samaritan Society were completed in 2006. It is for clients with high physical and cognitive needs and dependencies and who require 24 hour professional care. Thirty of these 80 beds are designed for dementia clients who are housed in three cottages on the site.

Table 22: Special Needs Housing

Sponsor	Units/beds	Type of units/clients served
Sunshine Coast Community Services Society – Sechelt	4 units	These are short-term subsidized housing units provided through the Thyme Second Stage Program for women and children who have experienced abuse and who need additional support to rebuild their lives. The maximum length of stay is about 1 year.
Sunshine Coast Association for Community Living	2 units	For people with developmental disabilities.
Vancouver Coastal Health	4 beds	4 long term, 2 short stay beds in a licensed residential facility at Wilsons Creek.
Vancouver Coastal Health	6 beds	
Vancouver Coastal Health	3 beds	Two family care homes in Gibsons for mental health clients.
Vancouver Coastal Health	23 SIL units	Rent subsidies are provided under the Supported Independent Living (SIL) Program for people with severe and persistent mental illness.

⁵These units are funded under the *Independent Living BC (ILBC)* program, which aims to bridge the gap between home care and residential care for those who need some assistance, but do not want or need 24-hour care. Seniors and people with disabilities are referred to the ILBC program by their local health authority. They pay 70% of their after-tax income to live in assisted living homes offered through ILBC which includes: accommodation; hospitality services such as meals, housekeeping, laundry, recreational opportunities and 24-hour response; and personal care services such as assistance with grooming, mobility and medications.

Provincial Rental Housing Corporation	10 beds	4 beds are in a group home in Sechelt and 6 are in a group home in Gibsons. (Don't know who operates these beds.)
Good Samaritan Society	80 beds	Licensed complex care beds for clients with high needs, including dementia beds.
Total	132	

Modular housing units from the Olympic Village in Whistler are to be moved to the Arrowhead site and developed into permanent supportive housing units for people at risk of homelessness following the 2010 Winter Games. Eight (8) units have been designated for the Sechelt site. It will be operated as supportive housing by the Arrowhead Centre Society and partners along with a clubhouse available to residents and Arrowhead members.

Families and single people

The *Coast Housing Society* provides 16 units for families in Sechelt. The units are in a development known as Mountainview Court that includes a mix of 2, 3 and 4-bedroom units. The Coast Housing Society also provides housing for single individuals in five 1-bedroom units located in Mountainview Court. Coast is in negotiations with a developer for three townhouse units as part of Sechelt's amenity bonus contribution policy.

Twenty-one additional units are available for families under CMHC's Rural and Native Housing Program (see below).

55 families receive rental subsidies from the provincial Rental Assistance Program (RAP).⁶ It was launched in October 2006 and provides eligible low-income, working families with cash assistance to help with their monthly rent payments in the private market. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. Most recipients are in Gibsons and Sechelt.

Rural and native housing

The B.C. Native Housing Corporation manages 21 units on the Sunshine Coast as shown in Table 23. Most of these units are three and four bedroom bungalows. They are targeted to low income families, including Native and Non-Native households who are in "core housing need" as defined by CMHC. The housing may also be adapted for persons with disabilities, if deemed necessary. Where demand exceeds the number of available units, eligible applicants are prioritized on the basis of greatest need.

⁶ BC Housing. As of February 28, 2009.

Table 23: Rural and Native Housing

Location	Number of Units
Gibsons	10
Halfmoon Bay	4
Sechelt	3
Madeira Park	2
Egmont	1
Roberts Creek	1
Total	21

Emergency housing

The following emergency and transitional housing services are available on the Sunshine Coast.

The *Extreme Weather Emergency shelter* is located in Gibsons through the Salvation Army. It provides emergency accommodation in severe winter weather for people who are homeless.

The *Yew Transition House* is a 7 bed transition house that provides safety, shelter, support, advocacy and referrals to women and children affected by abuse. Staff responds to crisis calls 24 hours a day. The community supports this program through donations of clothing, housewares and furniture.

4 Housing cost and affordability

4.1 Cost of ownership housing

After double digit price increases in the early to mid-2000s, sale price increases of single family dwellings in the two major urban centres on the Sunshine Coast had moderated or begun to decline by 2007. Sale prices of condominiums show a similar trend, albeit not as strong, as prices are more variable since fewer condominium are sold on an annual basis.

Since the SCAHS reported 2005 sales prices, the median price of a Gibsons single family home has increased from \$315,000 to \$399,450, an increase of about \$84,000 or 27%.

Table 24- Gibsons Median Sales Prices 1995-2008

Year	SFD		Condo	
	\$ price	% change	\$ price	% change
1995	177,000		123,000	
1996	178,000	0.6%	122,000	-0.8%
1997	170,000	-4.5%	133,000	9.0%
1998	169,000	-0.6%	122,000	-8.3%
1999	163,000	-3.6%	115,000	-5.7%
2000	162,000	-0.6%	101,500	-11.7%
2001	169,000	4.3%	110,000	8.4%
2002	179,500	6.2%	112,000	1.8%
2003	217,500	21.2%	134,900	20.4%
2004	250,000	14.9%	158,882	17.8%
2005	315,000	26.0%	174,305	9.7%
2006	371,000	17.8%	229,000	31.4%
2007	390,000	5.1%	251,500	9.8%
2008	399,450	2.4%	275,000	9.3%

Source: GVREB.

Similar trends are evident in Sechelt where the median sale price of a single family home has risen by 35% from \$279,455 in 2005 to \$377,500 in 2008.

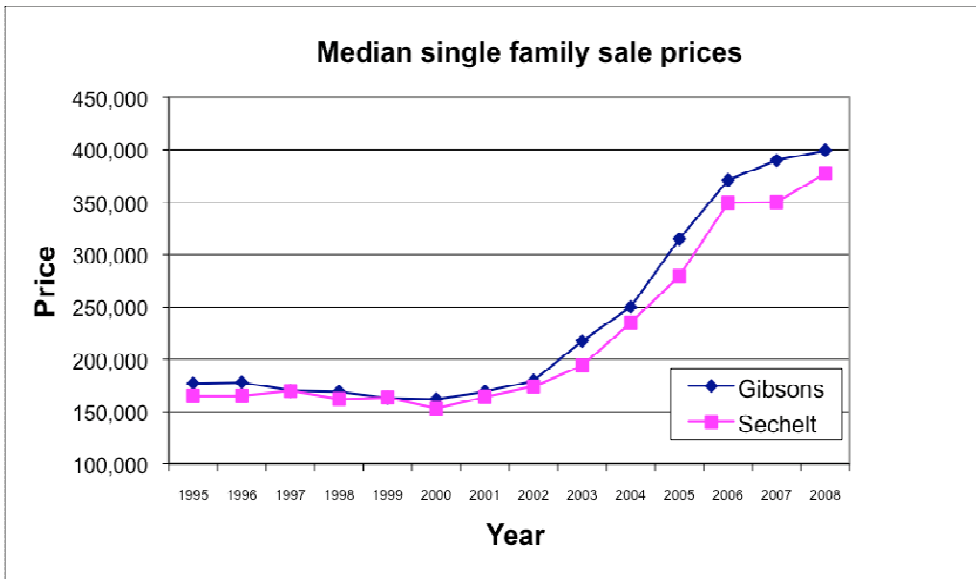
Table 25 Sechelt Median Sales Prices 1995-2008

Year	SFD		Condo	
	\$ price	% change	\$ price	% change
1995	165,000		138,900	
1996	165,000	0.0%	137,500	-1.0%
1997	170,000	3.0%	145,900	6.1%
1998	162,000	-4.7%	145,900	0.0%
1999	163,500	0.9%	130,000	-10.9%
2000	153,000	-6.4%	106,900	-17.8%
2001	164,000	7.2%	118,500	10.9%
2002	174,000	6.1%	117,000	-1.3%
2003	194,000	11.5%	135,000	15.4%
2004	235,000	21.1%	160,000	18.5%
2005	279,455	18.9%	207,000	29.4%
2006	349,500	25.1%	290,000	40.1%
2007	350,000	0.1%	249,900	-13.8%
2008	377,500	7.9%	255,000	2.0%

Source: GVREB

Figure 6 shows the moderating trend in median prices which began in 2007, after several years of strong price growth. Given the worldwide economic and financial situation it is not unreasonable to expect a decline in prices over the next several years. Past recessions have led to price declines in the range of 20 to 30% overall.

Figure 6

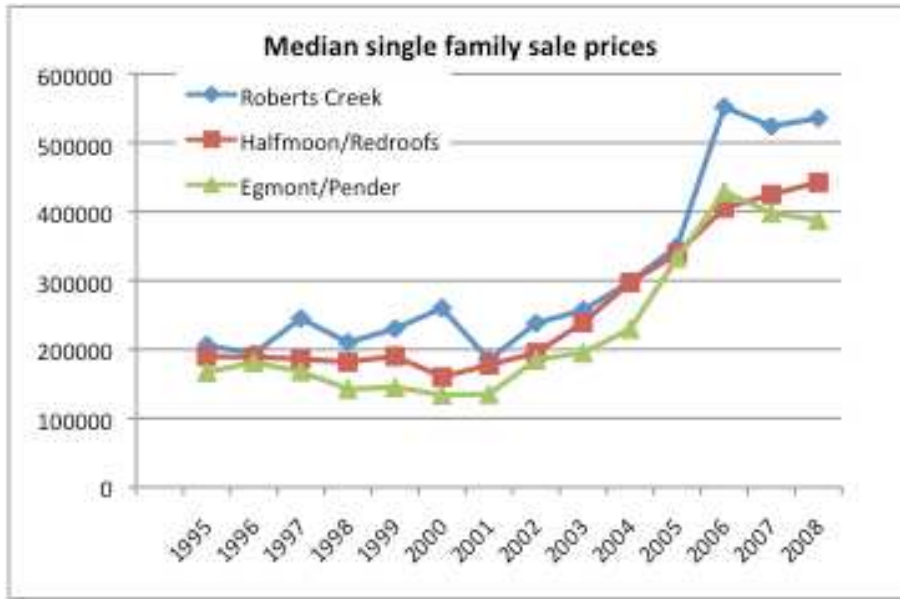


Source: GVREB

Sales volumes have been declining as well. In 2006, there were 670 units sold on the Coast and this dropped to 450 sales in 2008. 2009 figures will likely be lower.

Figure 7 shows that median sale prices in Halfmoon Bay increased each year since 2000 and continued this trend to 2008. For example, the median price of a single family home in Halfmoon Bay rose from \$339,000 in 2005 to \$442,000 in 2008, an increase of almost \$100,000 or 30%. In contrast, Roberts Creek and Pender Harbour/Egmont prices began to fall in 2007.

Figure 7



Source: GVREB

Since the SCAHS, the median sale price in Pender Harbour has risen from \$332,500 to \$387,500 or 17%, much less than in Halfmoon Bay as above, likely a reflection of its greater distance from the Lower Mainland.

Table 26 Median Sale Prices Other Areas

Year	Roberts Creek	Halfmoon/Redroofs	Egmont/Pender
1995	\$206,000	\$190,000	\$167,000
1996	194,000	189,000	181,000
1997	245,000	186,000	168,000
1998	210,000	181,750	142,500
1999	230,000	190,000	145,000
2000	260,000	160,000	134,000
2001	185,000	177,500	135,000
2002	238,000	195,000	185,000
2003	257,000	239,000	195,000
2004	297,999	297,000	229,900
2005	350,000	339,000	332,500
2006	552,000	405,000	428,750
2007	524,000	425,000	398,000
2008	535,750	442,500	387,500

Source: GVREB.

4.2 Cost of rental housing

Market rental housing on the Sunshine Coast had been under pressure when the SCAHS was completed in 2006. There were very few units advertised for rent in the local paper then. Data obtained from the Coast Reporter classified section in December 2008 and February 2009 suggest that a significant shift has occurred. There were 164 units and 105 units respectively advertised for rent throughout the region. Table 27 shows the distribution of these units, with the largest number available in Gibsons (63). Compared with the total rental stock of 2,330 units in 2006, 105 to 164 vacancies suggest a vacancy rate of between 5 and 7%. The vacancy rate is thus above the 3% level that is considered a healthy market for rental. This is a significant improvement since December 2005, when the vacancy rate was approximately 2%.

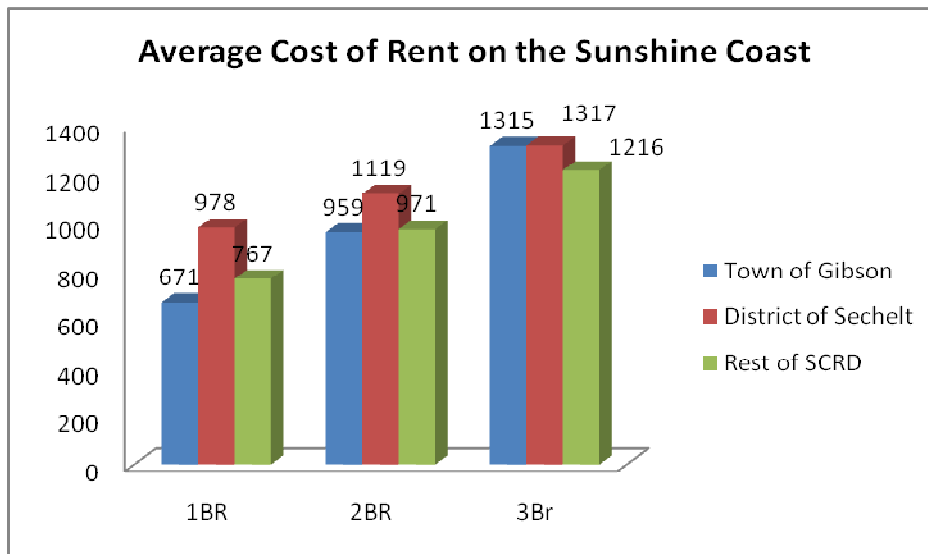
Table 27 - Units Advertised for Rent

Month	Gibsons	Sechelt	Rest of region	Total
Dec-08	63	42	59	164
Feb-09	48	29	28	105
Dec-05	19	17	9	45
Jun-05	11	12	4	27

Source: Coast Reporter.

The increased number of vacancies may place downward pressure on rent charges, however the data presents an unclear picture. According to information on rental rates obtained from the Coast Reporter in February 2009, the average cost of renting a one bedroom apartment in Gibsons was \$671, while in Sechelt the average rent was \$767. It was \$978 for the rest of the region. In one month in 2005, the comparable figures were \$809, \$724 and \$553 respectively.¹ Figure 6 shows the average cost of rent for advertised units in each area. The 2006 Census reported average monthly rents of \$761 for all households and \$842 for one family households on the Sunshine Coast.

Figure 8



Source: Coast Reporter, February 2009

4.3 Housing affordability

Core housing need is the standard approach for measuring housing need. According to CMHC, a household is in core housing need if it falls below one of CMHC’s housing standards of affordability (paying 30% or more of income for shelter), adequacy and suitability and is unable to afford acceptable alternative local rental housing.⁷ Based on this definition, there were 1,855 households in core housing need on the Sunshine Coast in 2006, an increase of 240 households or 9.4% since 2001. This was mostly because they exceeded the 30% threshold of housing costs to income. This increase corresponds with household growth that has occurred since 2001. While there has been an increase in the number of households in core housing need since 2001, the incidence remains the same at 15% of all households.

Table 28 – Households in Core Need

Households in core need	Number	Incidence
2001	1695	15%
2006	1855	15%
Change 2001-2006	+240	0

Source: CMHC HICO Online

⁷ Adequacy refers to house condition and suitability refers to the number of bedrooms in relation to the number of occupants

Table 29 describes the characteristics of these households in 2001 and 2006. In 2006, core need households were predominantly owners (57%), non-family households⁸ (46%), between the ages of 45 and 64 years (44%) and not Aboriginal status (94%).

There were fewer renters in core need in 2006 than in 2001, although the number remains significant (800 renter households) and the incidence is higher than owners. Over one third of all Sunshine Coast renter households were in core need in 2006, compared to 11% of all owner households. There was an absolute decline in lone parent households in core need from 400 in 2001, to 275 in 2006. The increase in households age 45 to 64 years among core need households corresponds with changing community demographics.

Table 29 - Profile of Households in Core Need

Characteristics	2001 Number	Percent	2006 Number	Percent	01-06 Change Number
Rent	855	50%	800	43%	-55
Own	840	50%	1055	57%	215
Total	1695	100%	1855	100%	160
Family households					
Couples	495	29%	720	39%	225
Lone parents	400	24%	275	15%	-125
Multi-family households	0	0%	10	1%	10
Non-family households	790	47%	845	46%	55
Total	1695	100%	1855	100%	160
Single family dwellings	1240	73%	n/a		
Apartments/multiple dwellings	345	20%			
Movable dwellings	100	6%			
Total	1695	100%			
15-29 yrs	160	9%	160	9%	0
30-44 yrs	620	37%	450	24%	-170
45-64 yrs	615	36%	815	44%	200
65+ yrs	295	17%	435	23%	140
Total	1695	100%	1855	100%	160
Aboriginal status	n/a		110	6%	
Not aboriginal status			1750	94%	
Total			1860	100%	

Source: CMHC HICO Online.

The average Sunshine Coast household in core need earned \$23,050 per year in 2005, paid about \$850/month for shelter and that represented 48% of household income. There

⁸ Non-family households consist either of one person living alone or of two or more persons who share a dwelling, but do not constitute a family (e.g., a couple with or without children). Single person households typically predominate.

were slight variations for different population groups. Owners had the highest incomes and single persons the lowest.

Table 30 – Core need household income and shelter data

All core need households	
Average household income	\$23,050
Average shelter cost	\$847/month
Average shelter to income ratio (STIR)	48%
Average household income by group	
Owners	\$24,724
Renters	\$20,834
Single persons	\$18,424 (STIR 50%)
45-64 year olds	\$21,951

Source: CMHC HICO Online.

The updated core housing need figures suggest that the composition of groups in need generally reflects the demographic and family composition of the Coast. For example, there appears to be an general aging of households and an increasing incidence of homeowners since 2001. Some facets of housing need however can only be confirmed by housing stakeholders, for example the extent of need arising from persons with mental illness, addictions, physical disabilities or cognitive disabilities. Similarly, homeless figures are not available through the Census. That being said, the core need figures suggest the following groups merit attention:

- **Single persons (45-64 yrs and seniors)** More owners than renters, but still a significant number of renters. Single person households have the lowest average incomes and highest shelter to income ratios (50%).
- **Older families (45-64 year old maintainer with or without children)** living in homes that they own.
- **Renters age 30-44 yrs and 45-64 yrs.** About one third of all renter households on the Coast fall live in housing which is unaffordable. This includes all household types, including family households (couple and single parents) and single person households. Most single parent households in core need are renters.

4.4 Affordable ownership and rental costs

Table 30 displays how much a median income household can afford to pay for a home and the median sales price in each Sunshine Coast community. The gap between what households can afford to pay in 2006 and the median sales price ranged from \$163,000 in Sechelt to \$307,000 in Roberts Creek.

The median sale price of condominiums in Sechelt and Gibsons was \$290,000 and \$229,000 respectively in 2006, still above the affordable amount in each community.

Table 31 – Affordable Home Ownership and Gap 2006

Affordability by community	Annual Median Income 2005	Can afford*	Median sale price 2006 SFD	Gap SFD
Sechelt	\$44,255	\$186,000	\$349,500	\$163,500
Gibsons	\$46,709	\$200,000	\$371,000	\$171,000
A - Pender/Egmont	\$41,493	\$173,000	\$428,750	\$255,750
B - Halfmoon Bay	\$52,808	\$231,000	\$405,000	\$174,000
D - Roberts Creek	\$55,486	\$245,000	\$552,000	\$307,000
E - Elphinstone	\$50,639	\$220,000	n/a	n/a
F - W. Howe Sound	\$52,302	\$228,000	n/a	n/a
Sunshine Coast RD	\$47,947	\$205,000	n/a	n/a

* Assumes 10% down, 25 yr amortization period, 6% interest, \$1,200 annual property tax, and \$1,200 annual heating costs. Mortgage insurance not included.

Households require an income of \$30,000 or more to afford the \$761 average monthly rent reported in the 2006 Census. One family households require incomes of \$34,000 or more to afford the average \$842 monthly rent paid in 2006.

Affordable rent and ownership costs were calculated for Sunshine Coast households by income increments of \$10,000 using 2005 incomes and current rents/sales prices. More than 2,000 households can afford to pay less than \$500/month for rent while the average rent for a 1-bedroom unit is in the range of \$670-770/month. **Note that the median sale price in 2008 in Gibsons and Sechelt was \$255,000-275,000 for condos and \$378,000-400,000 for a single family home.** In the case of homeownership, the average condo is unaffordable for households earning less than \$5,000 month or \$60,000/yr. The median price single family dwelling was affordable to households earning more than \$6,667/mo or \$80,000/yr representing only the top 24% of all households.

Table 32 - Affordable Rent and Ownership Costs 2005/6

Distribution of Income 2005	Number households 2006	Monthly gross income 2005	Affordable rent	Can afford to purchase at 5% interest
Under \$10,000	660		Under \$250	
10,000 - 19,999	1430	\$833-1,667	250-500	
20,000 - 29,999	1485	\$1,667-2,500	500-750	\$64,331-113,163
30,000 - 39,999	1510	\$2,500-3,333	750-1,000	113,163-165,995
40,000 - 49,999	1265	\$3,333-4,166	1,000-1,250	165,995-216,826
50,000 - 59,999	1040	\$4,166-5,000	1,250-1,500	216,826-267,713
60,000 - 69,999	1035	\$5,000-5,833	1,500-1,750	267,713-299,351
70,000 - 79,999	820	\$5,833-6,667	1,750-2,000	299,351-351,238
80,000 - 89,999	730	\$6,667-7,500	2,000-2,250	351,238-402,070
90,000 - 99,999	465	\$7,500-8,333	2,250-2,500	402,070-452,902
\$100,000 plus	1740	\$8,333+	\$2,500+	\$452,902+
Total	12,185			

Notes: 2006 Census income data, 10% downpayment, 25 yr amortization,

mortgage insurance, \$1200 annual heating costs, \$1200 annual property tax rising to \$2400 yr property tax at purchase price of \$299,351.

5 Summary

The Sunshine Coast has experienced a period of rapid growth and change. Population growth due to in-migration, changes in demographics, rapid residential development and a strong economy were features of the years 2001 to 2006. On the positive side, household incomes have risen and vacancy rates are higher but the number of core need households has increased and homeownership is unaffordable for median income households. Some trends reported in the original SCAHS have shifted or moderated and the future may be quite different than the preceding five or so years.

The key findings for this update of the housing situation on the Sunshine Coast based on newly released Census information are:

- Rapid population growth experienced in the early to mid-2000s has begun to slow.
- Strong net migration in the past several years has slowed after the peak that occurred in 2003/04.
- The median age of Sunshine Coast residents is now 49 years, up from 44 years in 2001.
- Couples without children were the fastest growing segment of households and formed the largest share of all households in 2006.
- The structure of the local economy has shifted from resource based to tourism and retirement oriented during the recent period of strong employment.
- The healthy employment situation was reflected in rising median household incomes, up 20% in 2005 from 2000, more than the provincial average.
- Single person median household incomes were roughly half the amount of all household types.
- In 2005 there were fewer households with incomes under \$30,000 per year, and since 2000 there has been growth in the number and share of household with incomes at the higher end, including above \$100,000 per year.
- The incidence of low income declined in 2005 to 11% of the population from 14.5% in 2000.

- The Coast has experienced several years of rapid residential development, but the pace slowed considerably in 2007 and 2008.
- The number of rental housing units on the Coast declined by 3% in 2006 compared to 2001.
- Seasonal dwellings accounted for about 25% of housing units.
- Median sale prices (2008) continued to rise in most sub-areas, with moderated increases or declines in others. Slowing volume and past trends suggest future price declines.
- There was better rental availability in January 2009, estimated in the range of 5-7%. This may be due to the slowing sales market which may cause owners to make a home available to rent.
- The difference between what median income households can afford to pay to purchase a home and the median sale price ranged from \$163,000 in Sechelt to \$307,000 in Roberts Creek.
- There were 1,855 households in core need in 2006, up by 240 households since 2001, but the incidence remains the same at approximately 15% of all households.
- In 2006 core need households were more likely to be owners than renters and between the ages of 45 and 64 years. This may be due to declining rental stock and changing household composition overall. Single person households comprised a large share of households in need (46%).
- Core need households average income was approximately \$23,000 per year in 2005, and they paid almost half of that income for shelter (48%).

The updated core need housing figures suggest that the composition of priority groups may have shifted somewhat reflecting the changing demographic and family composition of the Coast, however this should be confirmed in interviews with local housing stakeholders. Groups meriting further attention include:

- **Single person households (45-64 yrs and seniors).** More owners than renters, but still a significant number of renters.
- **Older families with or without children,** living in homes that they own.
- **Renters age 30-44 yrs and 45-64 yrs.** All household types, including family households (couple and single parents) and single person households. Most single parent households in core need are renters.

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