



Langford Housing Needs Assessment

OCTOBER 2020

Langford
where it all happens.

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langford housing profile

This profile summarizes the findings of the City of Langford Housing Needs Report which was completed as part of a joint Housing Needs Report project for 11 CRD communities. It fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated.

Overview

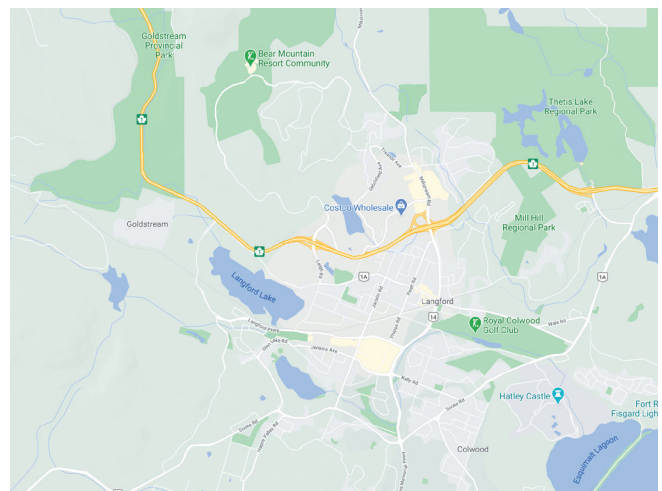
The City of Langford covers an area of 39.94 square kilometres with a population of 35,394 residents as of the last census in 2016. While Langford makes up 9% of the CRD's population, it was one of the fastest growing communities in the Capital Regional District between 2006 and 2016. Langford has a vibrant economic community and a variety of recreational opportunities.

Population and Age

The population of Langford grew by a striking 57.4% between 2006 and 2016, a much faster rate of growth compared to the CRD as a whole (11.1%). In 2016, the median age was 38.3, which was comparatively younger than the CRD at 45.5. There were slightly higher proportions of children and seniors in Langford compared to the CRD average. Projections suggest Langford could experience more rapid population growth in the future, driven by growth across all aged groups and primarily in youth (under 14 years) and adults age 34 to 44.

Households

There were 14,180 households in 2016 with an average household size of 2.5 persons, which is slightly larger than the regional average of 2.2 persons per household. There are more larger households in Langford compared to the CRD, with 39% of households having three or more people. Households with children are more common in Langford, while individuals living alone are less common.



Income

The 2015 median income in Langford was \$80,159, which was approximately 15% higher than the CRD median income. There are differences in household incomes in Langford for households who rent and households with single incomes. Renter households reported incomes that were less than owner incomes (\$53,459 versus \$93,858). Lone parent and non-census family households reported much lower incomes compared to other household types.

Current Housing Stock

A large portion of the housing stock in Langford is newer (52% built in 2001 to 2016) and there are more diverse structural types than the CRD average. Recent building permits suggest a trend towards more multi-family forms, and single-detached dwellings with or without suites remains the predominant structural type as of 2016.

Homeownership

(Statistics Canada, BC Assessment, and Victoria)

70% of households in Langford own their home. Over the past 15 years, ownership prices have risen for all housing types, with prices nearly doubling between 2005 and 2019. The average 2019 sales prices reported by the Victoria Real Estate Board were:

Single Detached Dwelling: \$729,358

Townhouse: \$501,925

Apartment: \$380,353

Based on these prices, the average single-detached home is unaffordable for median incomes of most household types, while apartments are affordable for couples without children, couples with children, and other census families. A household would require an annual income of approximately \$140,500 for the shelter costs for a single-detached dwelling to be affordable (e.g. spending less than 30% of before-tax household income).

Rental Affordability

(Statistics Canada and Canada Mortgage Housing Corporation)

Thirty percent (30%) of households in Langford rent their home. Langford has seen low vacancy and rising rental costs over the past 15 years, however, there has been high development activity of new primary rental market units starting from 2015. At the same time, renter households grew faster than owner households; there were 2,515 new renter households formed between 2006 and 2016 (an increase of 140%) compared to 2,985 new owner households (43%). In 2016, there were enough primary rental market units (1,319 units as reported by CMHC) for just 13% of renter households, indicating that most renters are relying on the secondary market.

Both primary and secondary market rents have risen in recent years. The median rent in the primary market was \$1,455 in 2019, which would require an annual income of approximately \$58,000 for rent to be affordable (e.g. less than 30% of before-tax household income).

Renter households relying on a single income likely struggle to find affordable and suitable housing in Langford. Renter households led by lone parents and seniors (65+) are the households most likely to be in Core Housing Need in the City (i.e., living in housing that is inadequate, unsuitable, and/or currently unaffordable, and unable to afford the median rent of alternative local housing).

Anticipated Housing Demand

If Langford continues growing in a similar manner as the past, the community will see an additional 4,467 households form between 2016 and 2025. New households are projected to be 28% renters and 72% owners.

	2016-2020	2020-2025
Total	1,692	2,775
Studio or 1 Bedroom	556	869
2 Bedroom	629	1,021
3+ Bedroom	507	886

key areas of local need

Affordable Housing

The cost of renting and owning in Langford, like the CRD in general, has risen significantly in recent years. The affordability gap analyses showed that ownership of a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types. The purpose-built rental market is still relatively affordable for households with more than one income, but larger-sized units are on the affordability threshold for couples with children and are unaffordable for individuals living alone and most lone parents.

Rental Housing

There is a need for more rental housing options across the CRD. While there has been growth in the stock of purpose-built rental housing, the number of renter households in Langford has also increased between 2006 and 2016. As of 2019, the rental vacancy rate was 1.5%, far lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options. As of 2020, there are 34 households with people with disabilities on BC Housing's waitlist seeking non-market housing in Langford.

Housing for Seniors

Langford is a relatively young community, compared to the CRD. The median age has held steady from 38.0 to 38.3 between 2006 and 2016. However, aging in place is generally a priority for communities and this can look different depending on the individual household and their needs. Some need supportive housing, which was identified as a key area of need by regional stakeholders. As of 2020, 66 seniors were on BC Housing's waitlist seeking non-market seniors housing in Langford.

Housing for Families

Family-sized housing in Langford is more affordable compared to core area communities in the CRD, however, single-detached dwellings are becoming increasingly out of reach for families with children. The affordability gap analysis showed that the cost of a single-detached home is out of reach for couples with children making the median household income, and far out of reach for lone-parent families. For those in the rental market, there may be a limited supply of larger and affordable units. As of 2020, there are 102 families on BC Housing's waitlist seeking non-market housing in Langford.

Homelessness

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



introduction



Note that throughout this document, some technical terms are used when referring to statistical data. There is a glossary at the end of this document with relevant definitions and links for further information.

Spanning the southern tip of Vancouver Island and the southern Gulf Islands, as of 2016, the Capital Regional District (CRD) serves more than 383,000 people spread throughout 13 municipalities and three electoral areas. The CRD includes a variety of urban and rural communities, big and small.

It is a desirable place to live, with many walkable neighbourhoods and access to nature and numerous amenities. Many communities within the CRD are experiencing pressure on their housing systems, with high property values and rental rates and low rental vacancy. While recent months have seen some softening in the housing market for some communities, there continues to be a pressing need to understand housing needs across the housing continuum, now and into the future, related to affordability, accessibility, types of units, support structures and services, and more (Figure 1).

Communities in the CRD are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC introduced changes to the Local Government Act, Part 14, Division 22 requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local government must complete their first report by 2022, with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The CRD was awarded funding through this program and retained Urban Matters to complete Housing Needs Reports for 11 constituent communities, including the City of Langford. Separate reports have been prepared for each participating community, which are based on local context while also providing a regional lens.

Figure 1 – Housing Continuum



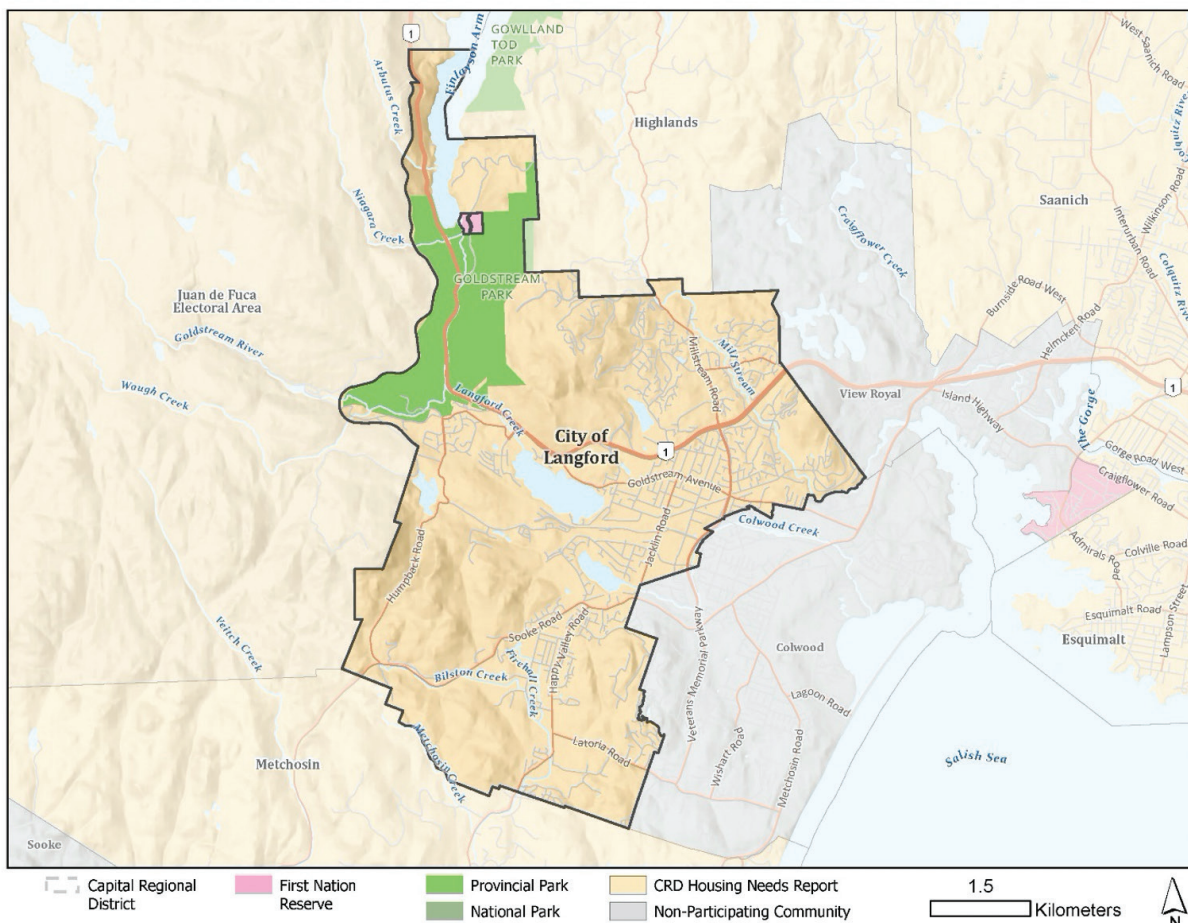
1.1 Overview

Located within the Greater Victoria Area, the City of Langford covers an area of 39.94 square kilometres with a population of 35,342 residents as of the last census in 2016. While Langford makes up 9% of the CRD's population, it was one of the fastest growing communities in the Capital Regional District between 2006 and 2016. Langford has a vibrant economic community and a variety of recreational opportunities.

As of 2016, approximately 40% of dwellings in the community were single family homes with or without secondary suites. Due to its rapid population growth and regional housing pressures, Langford is experiencing high development activities in both the homeownership and rental market, as well as increasing housing costs. The City is one of the only communities across the CRD projected to see population growth across all age groups. This demand combined with rising housing prices is driving residential development to shift in recent years towards building primary rental units and more multi-family units.

The City of Langford's Official Community Plan (2008) (OCP) includes policies around preserving and increasing the stock of affordable housing, facilitating a range of housing types along the housing continuum, and setting targets for family and ground-oriented housing in high-density development projects. The OCP also sets out provisions of housing for specific groups, including special needs housing and aging in place strategies for seniors. The City administers an Affordable Housing Reserve Fund and density bonusing strategies for delivering affordable housing.

Figure 2 – City of Langford Community Map



1.2 Housing Needs Report Requirements

Housing Needs Reports regulations require the collection of approximately 50 different data indicators about past and current population, households, income and economy, and housing stock¹, as well as projected population, households, and housing stock. Most of this data is made available by the Government of BC through their data catalogue. Data is collected from a number of sources, including:

- Statistics Canada 2006, 2011, and 2016 Censuses and 2011 National Household Survey, via:
 - Data available online through Census profiles and data tables
 - Custom Housing Needs Report data provided by the Ministry of Municipal Affairs and Housing (MAH)
- Canada Mortgage and Housing Corporation (CMHC)
- BC Housing
- BC Assessment
- Victoria Real Estate Board
- BC Stats
- AirDNA
- City of Langford

This document fulfills Housing Needs Report requirements for the City of Langford, providing information on housing needs across the housing continuum, including an estimate of the number and size of housing units required to address existing demand and future growth over the next five years. This report is intended to be used by the City, the CRD, and other stakeholders to inform the planning and development of housing, through local plans, policies, and the management of development. It is also a public document intended to support decision-making around housing and provide information to stakeholders to help improve local understanding of housing needs.

This report provides an overview of housing needs based on analysis of this quantitative data from these sources, as well as qualitative data from engagement. This data is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need, in fulfilment of Housing Needs Reports regulations.²

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

² <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

1.3 Data Limitations

There are limitations to the data used in this report. Significant limitations that may affect interpretation of the data presented in this report are described here.

Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom data set that was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

Age of Data

The most recent national census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends. Other, more recent sources of data are used where possible and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national census is scheduled for 2021 and results will begin to become available in 2022.

2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary and had a much lower response rate than the mandatory long-form census. Because of this, data from the 2011 NHS is of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between Census income data and NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Langford and the CRD.

COVID-19

The statistical data reported in this document was collected prior to COVID-19 and may not entirely reflect current housing trends. The data reported should be considered together with Section 6 COVID-19 Implications. The findings in the concluding chapters consider both available data, desk research on COVID-19 implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.



community profile



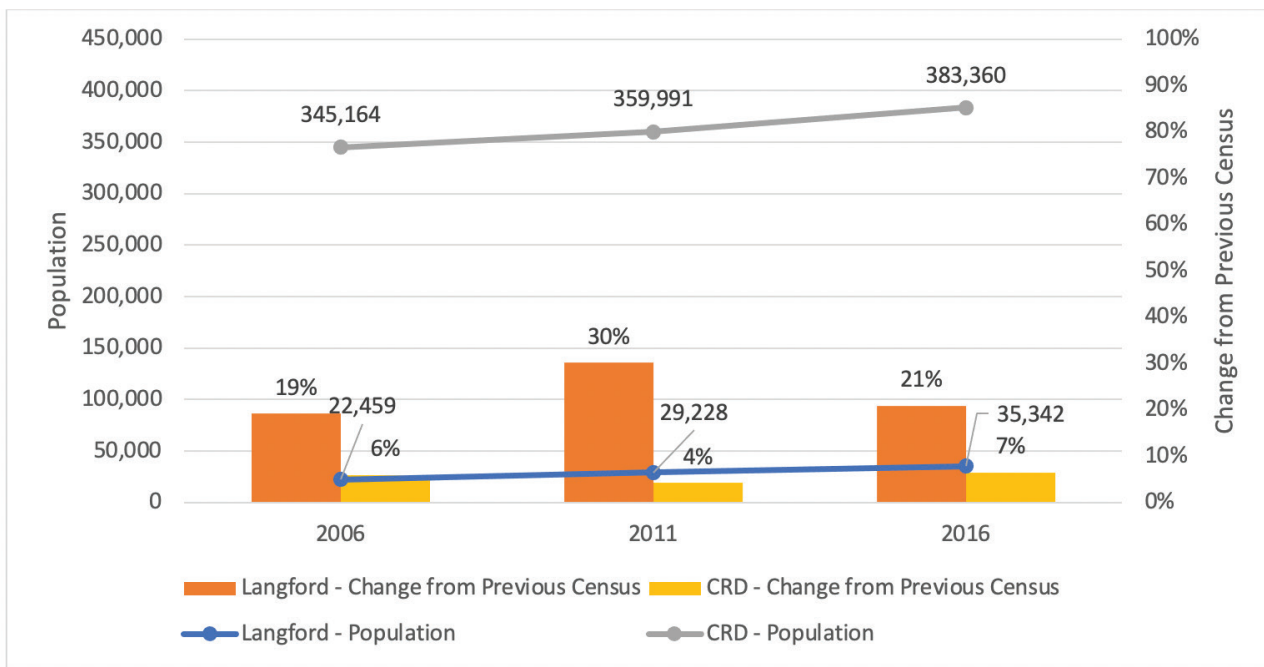
The demographic and economic context of a community shape its housing needs. Age and stage of life, household type and size, income, and employment all directly affect the type of housing units, sizes, and tenures needed. This section provides an overview of these factors, using a combination of data from the Statistics Canada Census Profiles and data tables and custom data prepared for Housing Needs Reports.

2.1 Population

Between 2006 and 2016, Langford grew by a striking 57.4%, from 22,459 to 35,342 residents. This was much faster growth than the CRD, which grew by 11.1% during the same period. Langford’s pace of growth was

steady across all three Census years, with the fastest growth occurring between the 2006 to 2011 period (30%). As of 2016, Langford residents made up 9% of the CRD’s population.

Figure 3 – Population Change in Langford and CRD, 2006 to 2016



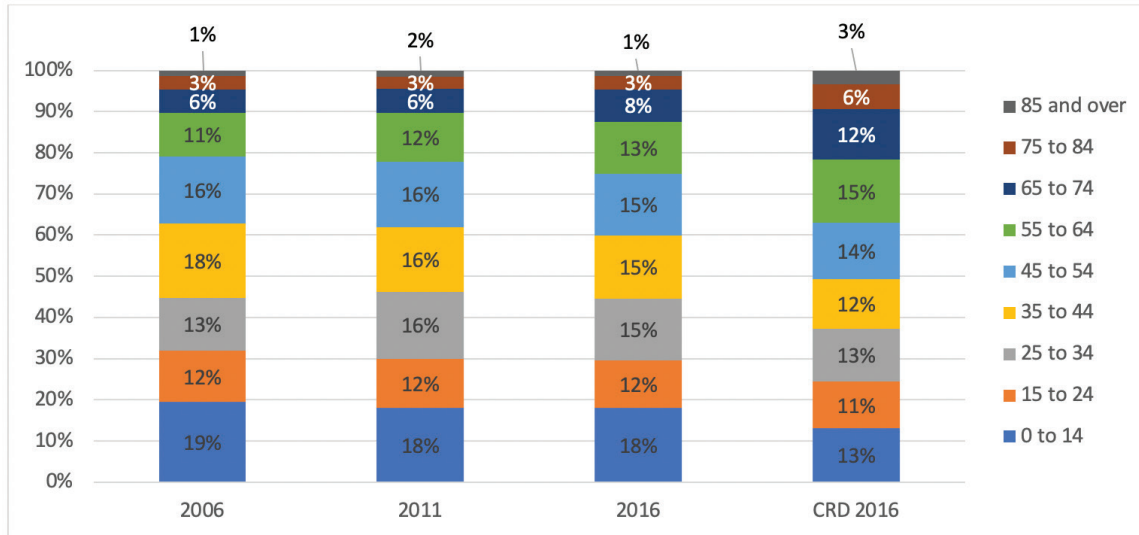
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.2 Age

From 2006 to 2016, the median age in Langford rose from 38.0 to 38.3, which is relatively young and stable compared to provincial trends. The median age in the CRD in 2016 was older, at 45.5.

The age distribution in Langford was fairly stable between 2006 and 2016, with a slight decline in the proportion of residents aged 25 to 54 and a slight increase in the proportion of residents age 55 to 74 (Figure 4). Langford has a similar age distribution as the CRD as a whole, except for a smaller proportion of seniors (age 65 and over).

Figure 4 – Age Distribution in Langford, 2006-2016



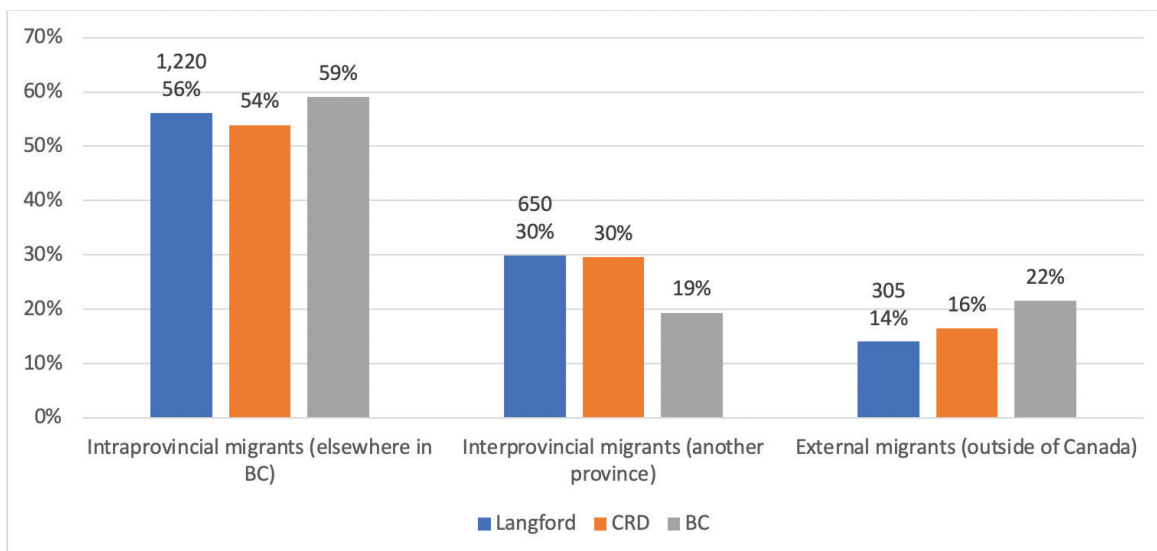
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.3 Mobility

In 2016, 6% of Langford residents had moved to the community in the previous year, compared to 7% in both CRD and BC (Figure 5). Of those who moved into the City, 56% were intraprovincial migrants (people who moved from elsewhere in BC), 30% were interprovincial

migrants (people who moved from another province), and 14% were external migrants (people who moved from outside of Canada). Compared to the CRD, Langford attracted a similar proportion of individuals who moved from outside of Canada.

Figure 5 – 1-Year Ago Mobility Status in Langford, CRD and BC, 2016



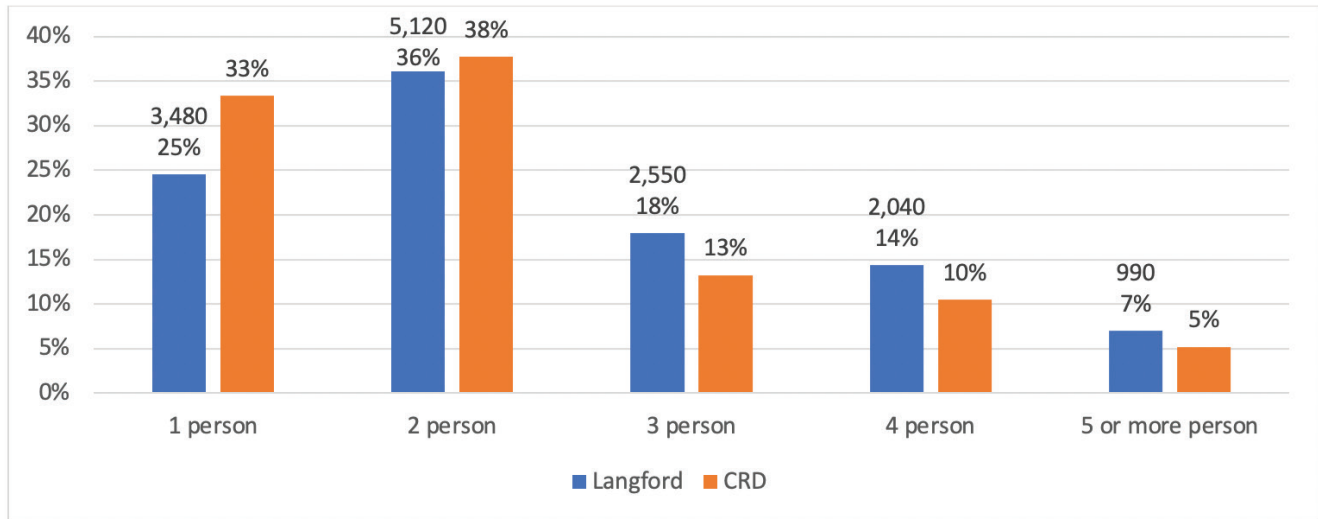
Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Households

Between 2006 and 2016, the number of households in Langford grew by 63% from 8,685 to 14,180. The average household size for Langford was 2.5 in 2016, decreasing from 2.6 in 2006. The average household size in Langford is slightly larger compared to the CRD at 2.2.

In 2016, 61% of households in Langford are one or two person households, compared to 71% of CRD households (Figure 6). However, Langford had higher proportions of larger household sizes (e.g. three persons or more) than the CRD, suggesting a higher prevalence of families in Langford than the CRD.

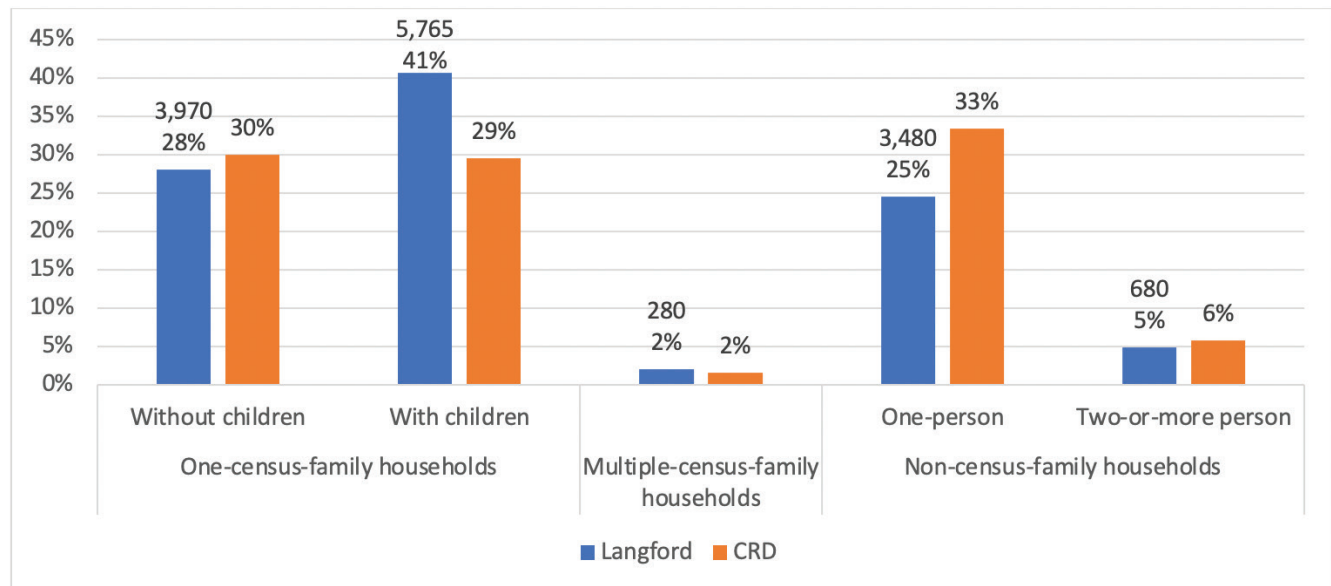
Figure 6 – Households by Size in Langford, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

Figure 7 shows the proportions of households by household type. Langford had a much higher proportion of family households with children than the CRD, and a lower proportion of one-person non-census-family households.

Figure 7 – Households by Household Type in Langford and CRD, 2016



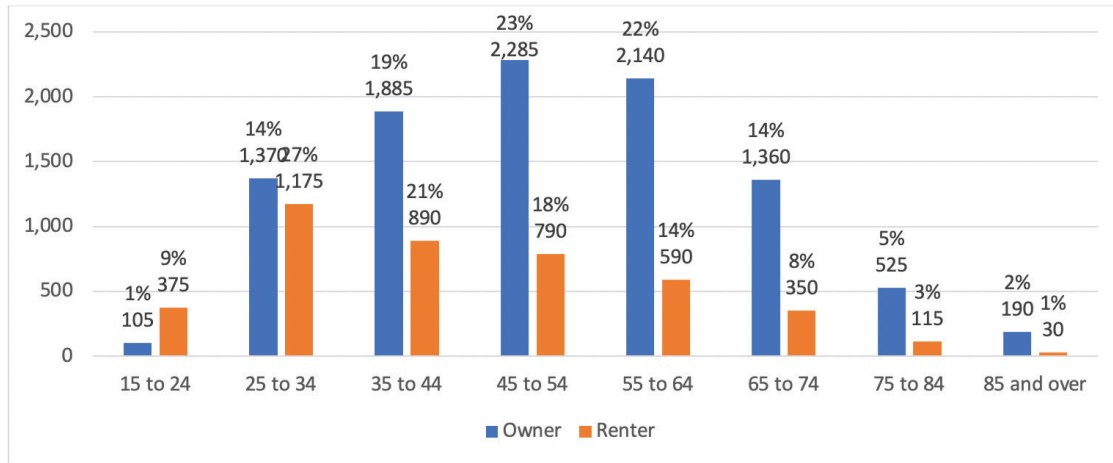
Source: Statistics Canada Census Program, Census Profiles 2016

Figure 8 shows the ages of primary household maintainers by tenure, to illustrate how tenure changed across age groups in 2016. Primary household maintainer refers to the person leading a household. The census allows two to be identified per household and the data is based on the first entry.

In the City, the highest proportion of renter households are led by an individual in the 25 to 34 age group. However, this age group is also more likely to own

their house than to rent (1,370 owner versus 1,175 renter households). Langford is a relatively affordable community compared to other areas in the CRD, which attracts younger families to the area. The high proportion of homeownership rates in the younger age cohorts indicate that younger families are more likely to own than rent in Langford in 2016. The rate of homeownership peaks at households with a primary maintainer of age 45 to 64 before decreasing.

Figure 8 – Age of Primary Household Maintainer by Tenure, 2016



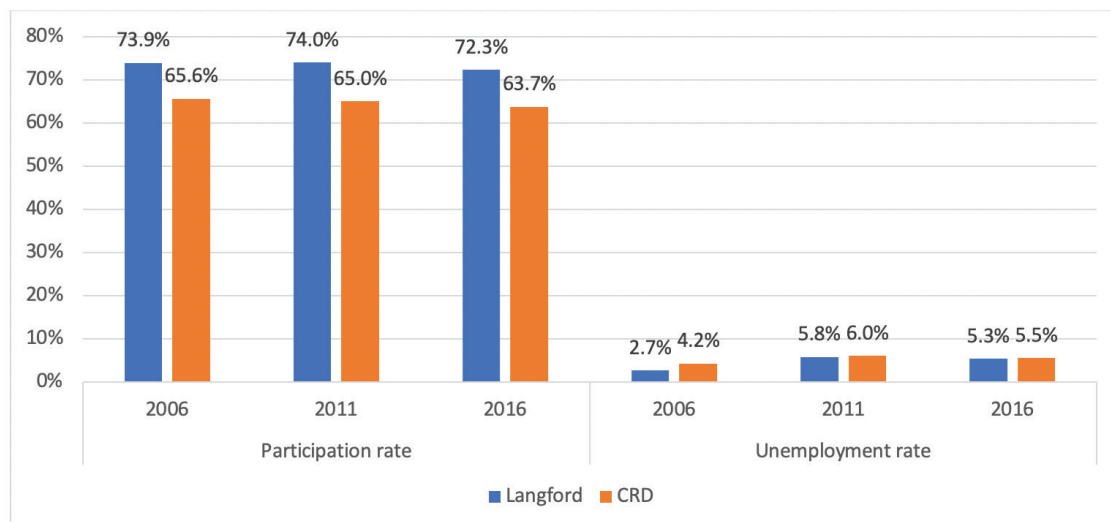
Source: Statistics Canada Census Program, Census 2016

2.5 Economy

In 2016, the top five industries of work for Langford residents were public administration (15%), health care and social assistance (13%), retail trade (13%), construction (9%), and accommodation and food services (8%).

Between 2006 and 2016, Langford and the CRD as a whole saw a slight decrease in the labour participation rate and an increase in the unemployment rate (Figure 9). In 2016, the participation rate was slightly higher than the region at 72.3% and the unemployment rate was similar to the region at 5.3%.

Figure 9 – Labour Participation Rate and Unemployment Rate in Langford and CRD, 2006 to 2016



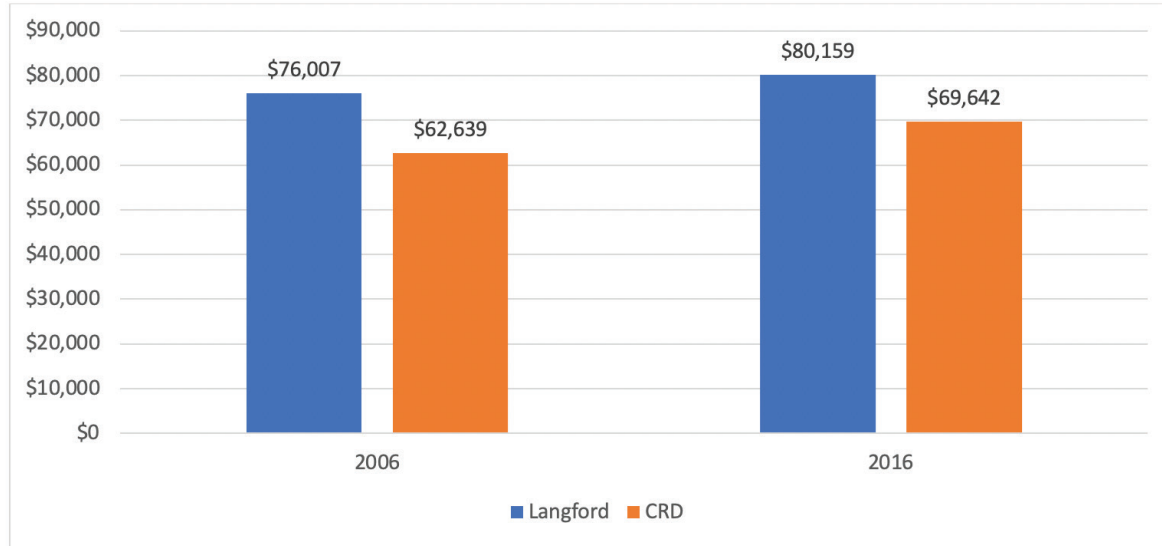
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 Constant Dollars and may differ from the typical census Profiles. The Census reports household income from the year previous to the Census (e.g. the 2016 Census represents 2015 household incomes).

Between 2006 and 2016, the median before-tax private household income grew by 5.5% in Langford, compared to 11.2% across the CRD (Figure 10). In 2016, the median income in Langford was \$80,159 – \$10,517 higher than the CRD median income of \$69,642 (Figure 10).

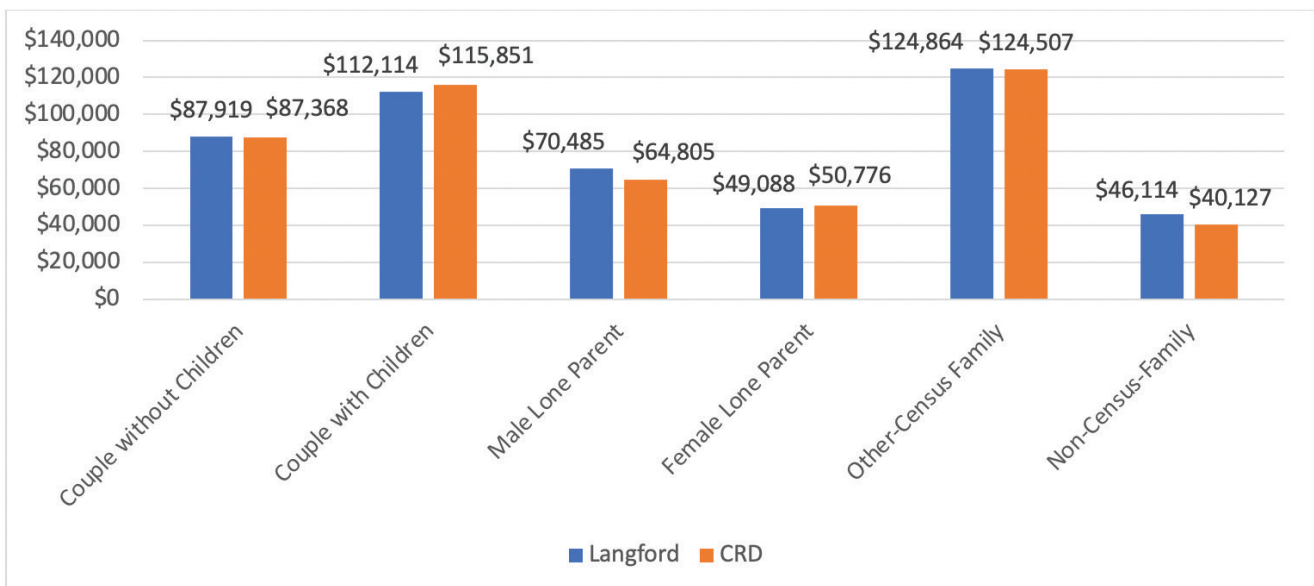
Figure 10 – Median Before-Tax Private Household Income in Langford and CRD, 2006 to 2016



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

Median household income differs by household type. Households with single income earners often have lower median incomes than households with two or more incomes. Female lone parents and non-census-families (typically individuals living alone) have much lower median household incomes than other family types (Figure 11).

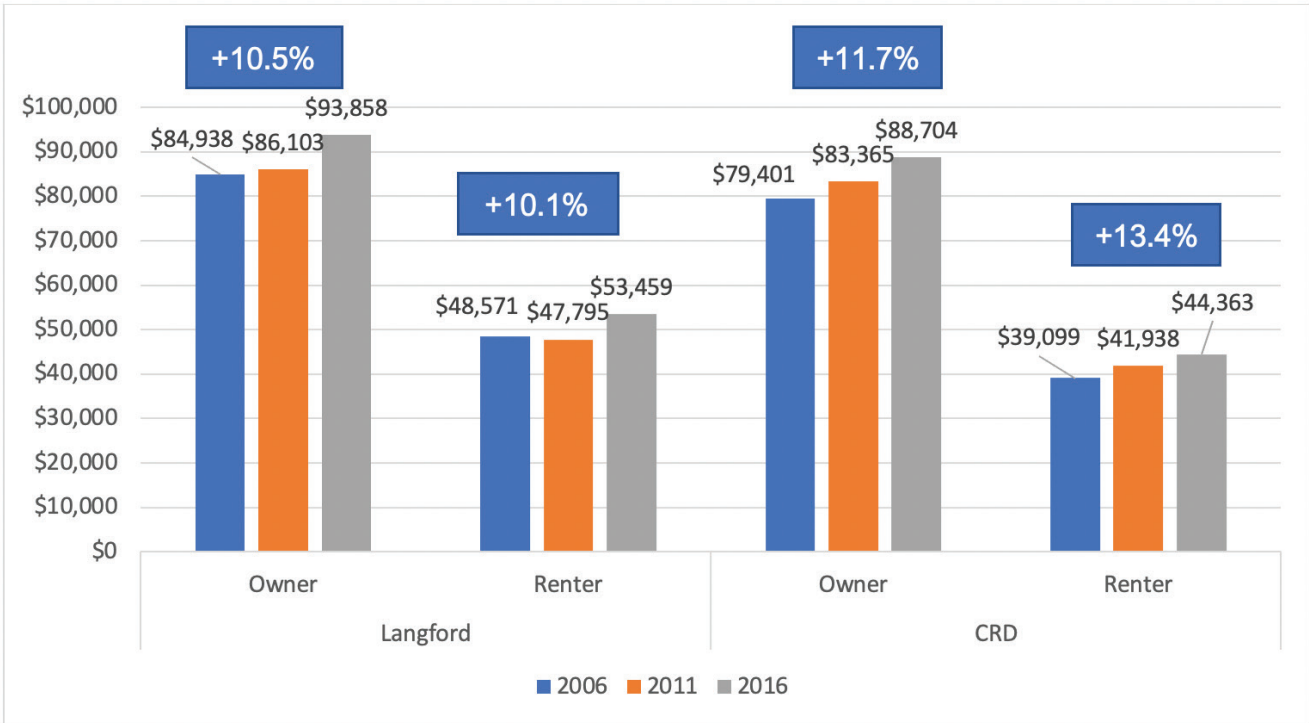
Figure 11 – Median Total Household Income in Langford and CRD



Source: Statistics Canada Census Program, Data Table 98-400-X2016099

The median renter household income in a community is often much lower than the median owner household income. In Langford, the median renter household income in 2016 was 57% of median owner household income (Figure 12).

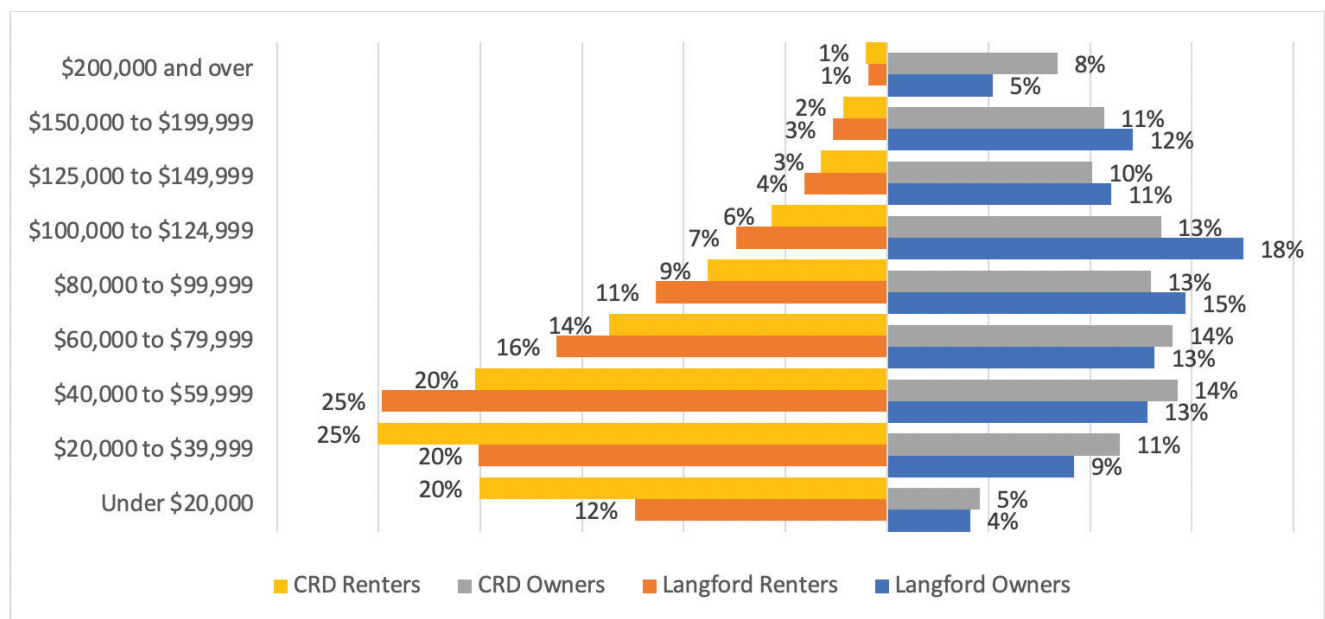
Figure 12 – Median Before-Tax Private Household Income by Tenure in Langford and CRD, 2006 to 2016



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

Langford has a higher proportion of households in higher income brackets than the CRD, among both owners and renters (Figure 13).

Figure 13 – Income Distribution by Tenure in Langford and CRD, 2016



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

2.7 Summary

- Between 2006 and 2016, Langford grew by 57.4% from 22,459 to 35,342 residents, while CRD grew by 11.1% over the same period.
- Between 2015 and 2016, 56% of new individuals moving to Langford were from other parts of BC, 30% were from other parts of Canada, and 14% were from other countries. Compared to CRD as a whole, Langford attracted a similar proportion of international migrants.
- While rising median ages are a national trend, Langford's median age stayed relatively stable over the last three Census years. The median age rose from 38.0 in 2006 to 38.3 in 2016 and is lower than CRD's 45.5
- Langford has a similar age distribution as the CRD as a whole, except for a smaller proportion of seniors (age 65 and over). There were also higher proportions of three-person or more households in Langford compared to the CRD (39% versus 28%, respectively).
- The top five industries employing Langford residents in 2016 were public administration (15%), health care and social assistance (13%), retail trade (13%), construction (9%), and accommodation and food services (8%). Challenges finding housing can affect the ability to attract and retain employees, especially as housing costs increase more quickly than incomes.
- Langford had higher incomes compared to the region over the past three census counts. In 2016, renter households reported incomes that were 57% of owner household incomes (\$53,459 versus \$93,858). Households with single incomes, especially female lone parent households and non-census-families (typically individuals living alone) reported significantly lower incomes compared to other household types.



housing profile



This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. The content in this section forms the basis of the statements about key areas of local need provided in Section 7.

This section uses data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National

Household Survey; CMHC Rental Market Survey; BC Assessment data; BC Housing, Co-operative Housing Federation of BC, and AirDNA.

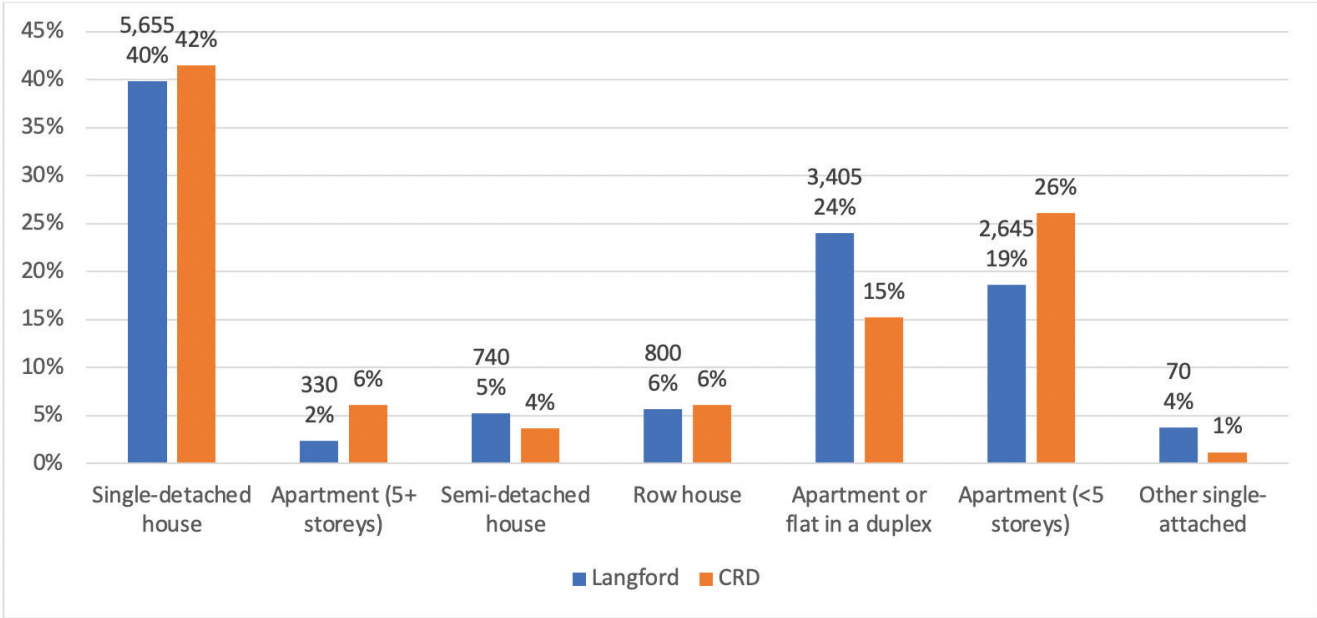
3.1 Overview of Housing Stock

3.1.1 Housing Units

As of 2016, there were 14,180 dwellings in Langford. The City had a slightly lower proportion of single-detached houses, but a higher proportion of apartments in a flat or duplex compared to the region. Apartment or flat in duplex refers to single-detached

houses with secondary suites. Usually, half of the units recorded as apartments or flats in a duplex (approximately 1,702) are assumed to be single-detached houses with secondary suites, while the other half are the suites themselves.

Figure 14 – Dwellings by Structure Type in Langford and CRD, 2016

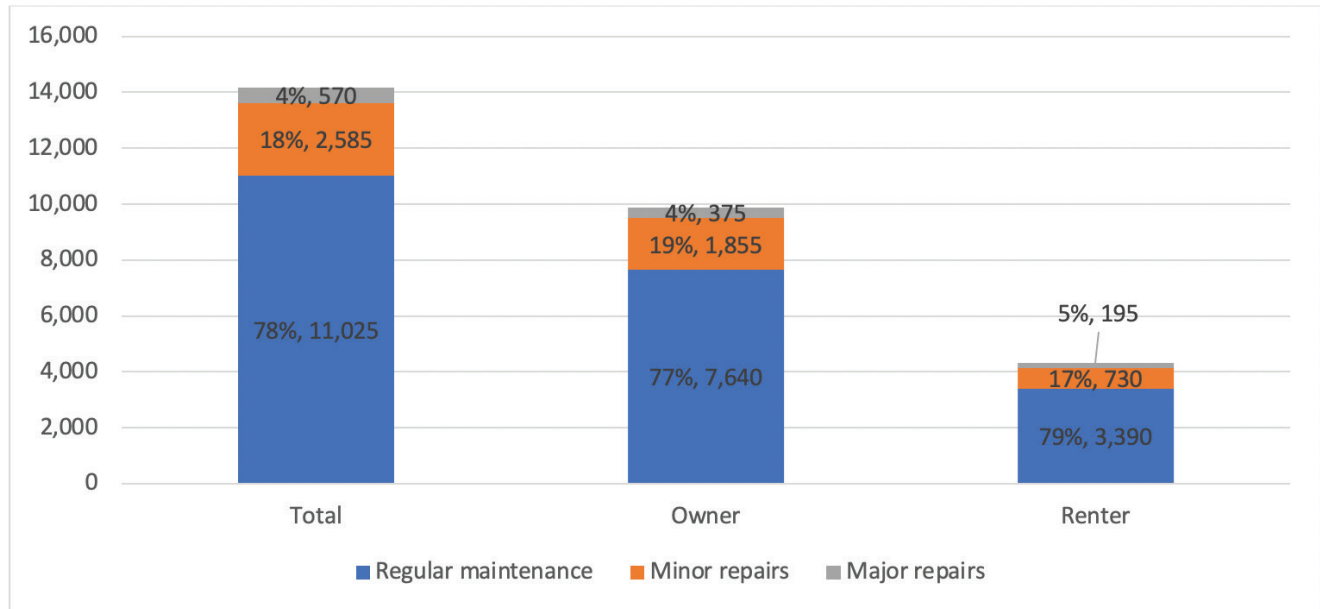


Source: Statistics Canada Census Program, Census Profiles 2016

3.1.2 Condition of Housing

In 2016, dwelling conditions were similar between renter and owner households (Figure 15), with most dwellings requiring regular maintenance only (78% of all dwellings). There were 18% requiring minor repairs and 4% require major repairs.

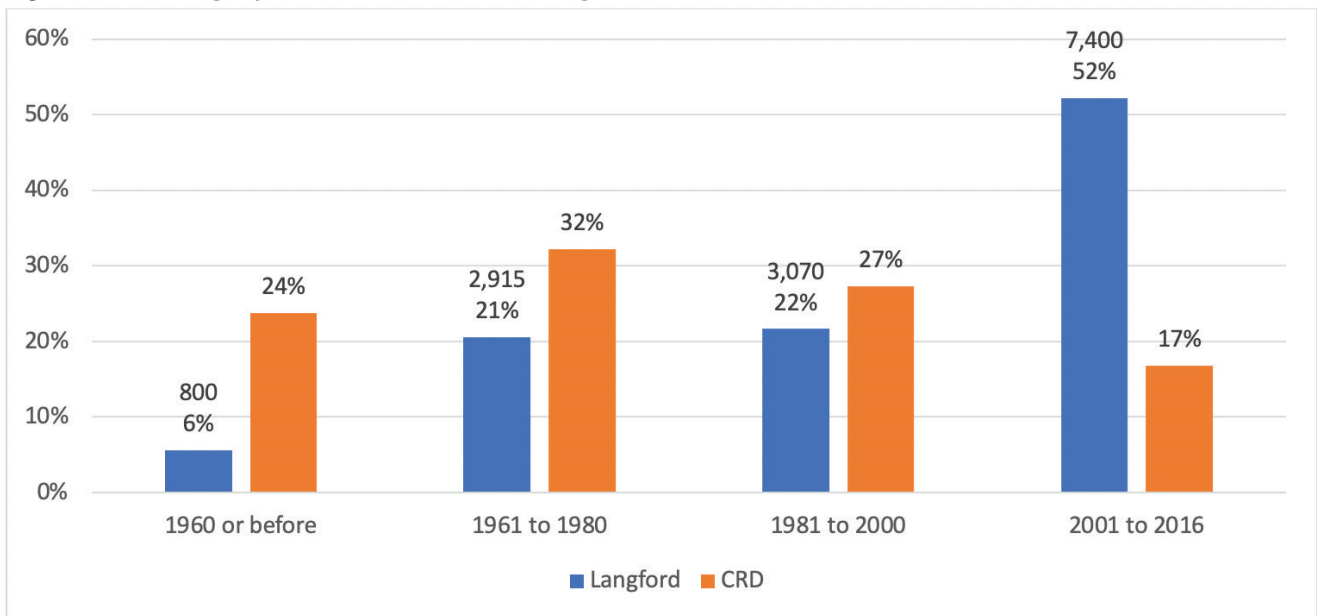
Figure 15 – Dwelling Condition by Tenure, 2016³



Source: Statistics Canada, Census 2016, Table 98-400-X2016222.

Compared to CRD, dwellings in Langford are newer, with more than half of the housing stock built in recent years, between 2001 to 2016 (Figure 16).

Figure 16 – Dwellings by Period of Construction in Langford and CRD, 2016



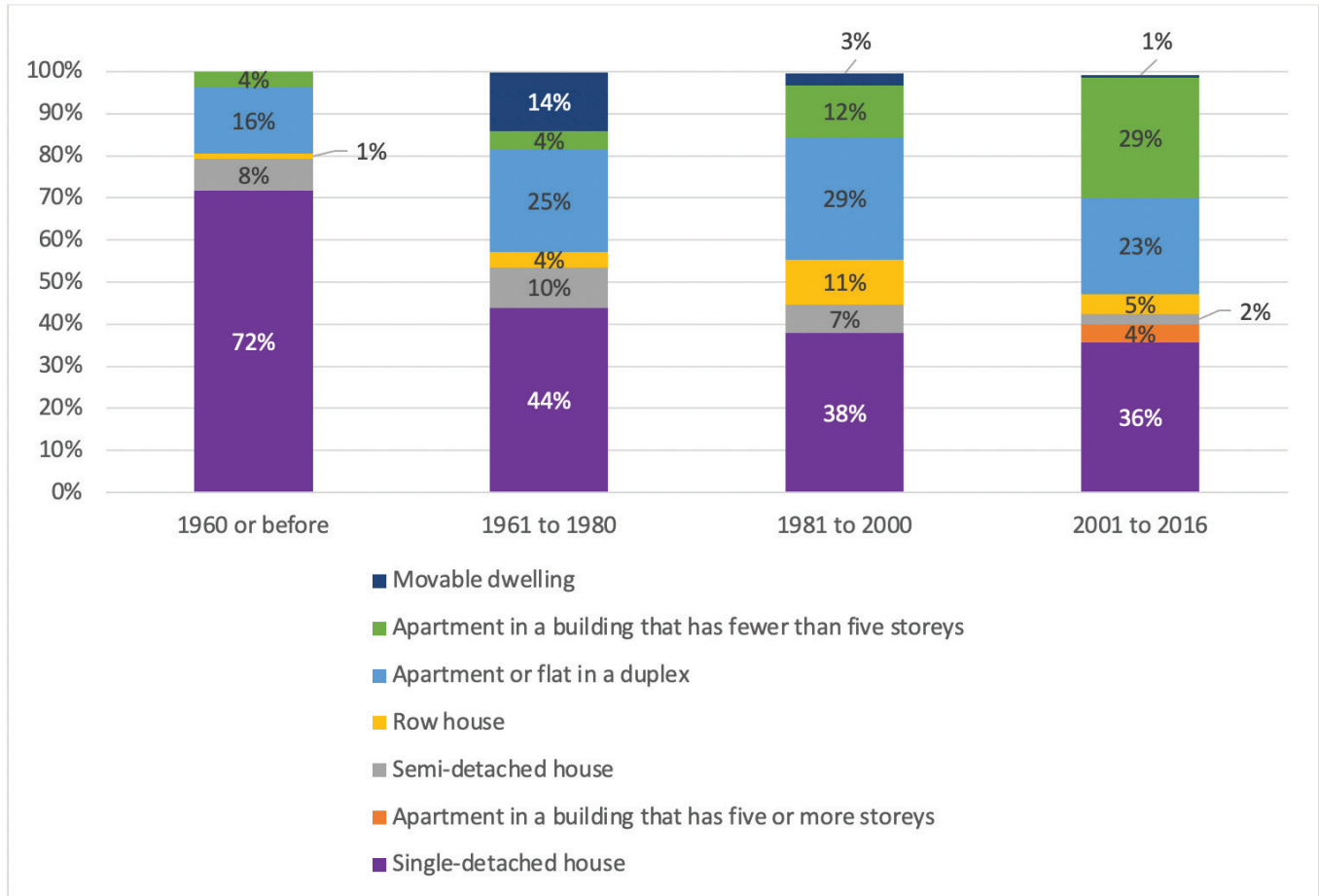
Source: Statistics Canada Census Program, Census Profiles 2016

³Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. These discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

Figure 17 shows that single-detached houses are the predominant structural type of housing built in each period of construction. In terms of proportional growth, there has been an increase of apartments in a building

that has five or more storeys, apartment in a build that has fewer than five storeys, row houses, and semi-detached over time.

Figure 17 – Dwellings by Period of Construction and Structural Type in Langford, 2016



Note: Not shown on this graph are other single-attached homes (~50 units)
 Source: Statistics Canada Census Program, Census Profiles 2016

3.1.3 Recent Changes in Housing Stock

Between 2015 and 2019, 72.5% of additional dwelling units in Langford were apartments, 17.5% were single-family dwellings, 9.3% were townhomes, and 1.0% were duplexes (Figure 18). The proportion of single-family houses and townhouses represent a small portion of housing that is built each year, indicating that the demand is strong for apartments, and that favorable financial conditions are supporting the development

of this housing form. In particular, financial support for purpose-built through CMHC programs and overall favorable lending rates from mainstream financial institutions due to low interest rates may have also contributed to this trend.

Note that this data considers net new homes and accounts for demolitions.

Figure 18 – Net Building Permits Issued Annually by Dwelling Type in Langford, 2015 to 2019



Source: CRD Building Permit Data*

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

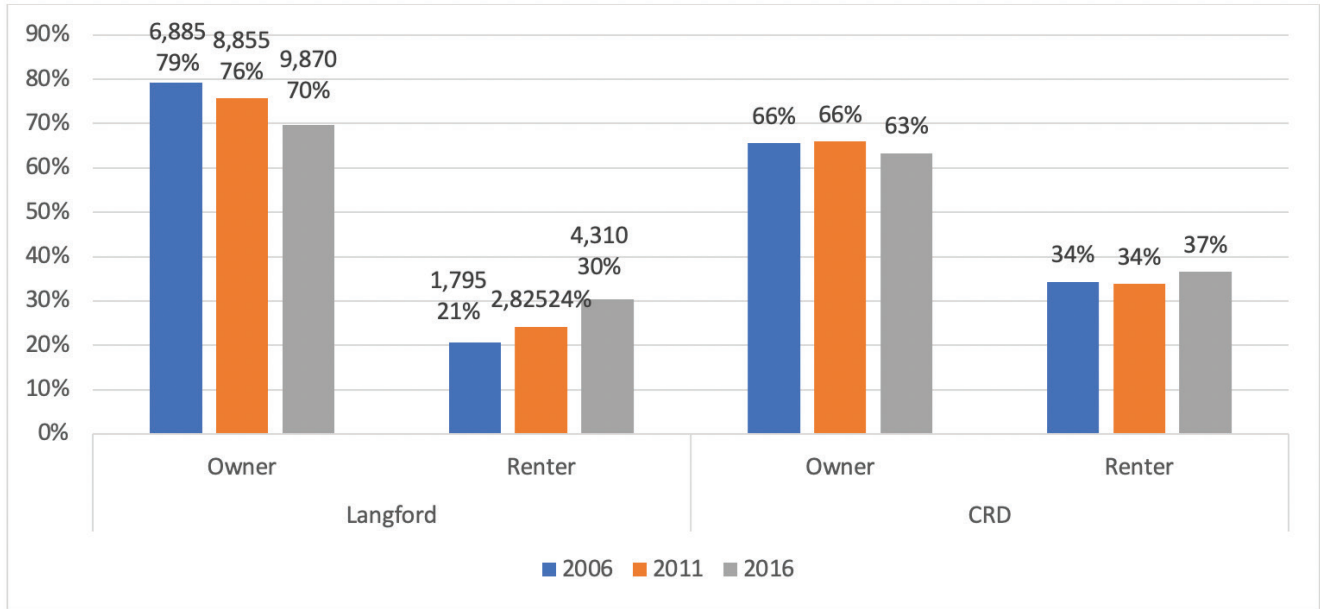
In this case, the CRD category of “duplexes” refers to the Statistics Canada definition of semi-detached houses. These are dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed).

3.1.4 Tenure

Langford has seen the proportion of owner households decline significantly over the past three census periods, from 79% of all households in 2006 to 70% in 2016. Renter households have seen a large absolute growth

of 2,515 households, proportionally growing from 21% to 30% during the same period. For comparison, in 2016, 63% of CRD residents were homeowners and 37% were renters.

Figure 19 – Households by Tenure in Langford, 2006 to 2016



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

In 2016, 300 households, or 7% of renter households, reported that they live in subsidized housing⁴. This is a slight increase from 2011 when 295 households, or 11%,

reported that they lived in subsidized housing. There is no data available for 2006.

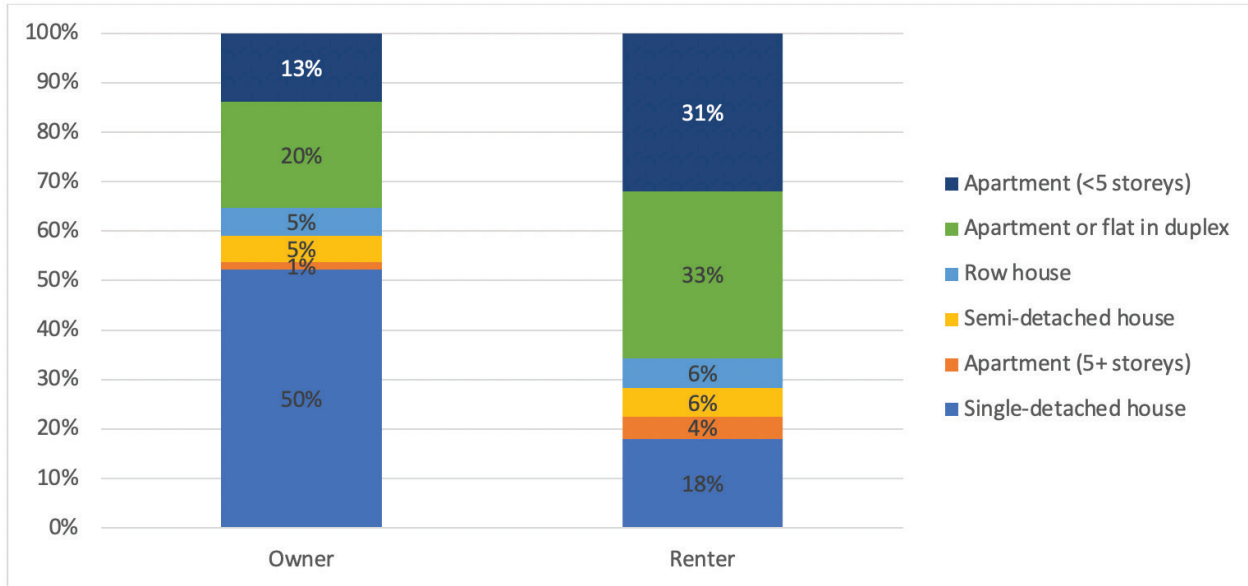
⁴Subsidized housing includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the City is provided in Section 3.4.

3.5.1 Households and Structure Types

Among owner households in Langford, the most common structure types are single-detached houses (50% of owner households), followed by homes with secondary suites (apartment or flat in duplex) and low-rise apartments (fewer than five storeys) (Figure

20). Renter households occupy a larger proportion of apartments or flat in duplex and apartments less than five storeys (64% of renter households), with the next most common dwelling type being single-detached houses (18%).

Figure 20 – Structure Type by Tenure in Langford, 2016

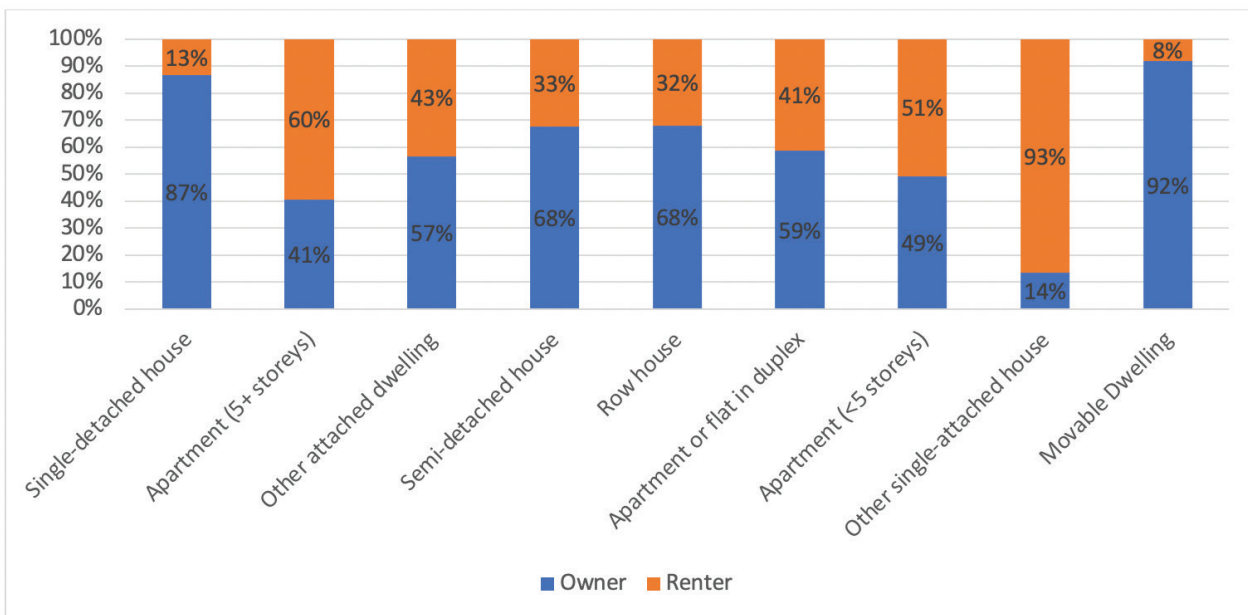


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Data from 2016 suggests that most ground-oriented homes (e.g. single-detached house, semi-detached house, row house, movable dwellings) in Langford were occupied by owner households. Apartments in

a building taller than five storeys are more likely to be occupied by renter households (60%), followed by apartments in a building with five storeys or less (51%).

Figure 21 – Tenure by Structure Type in Langford, 2016

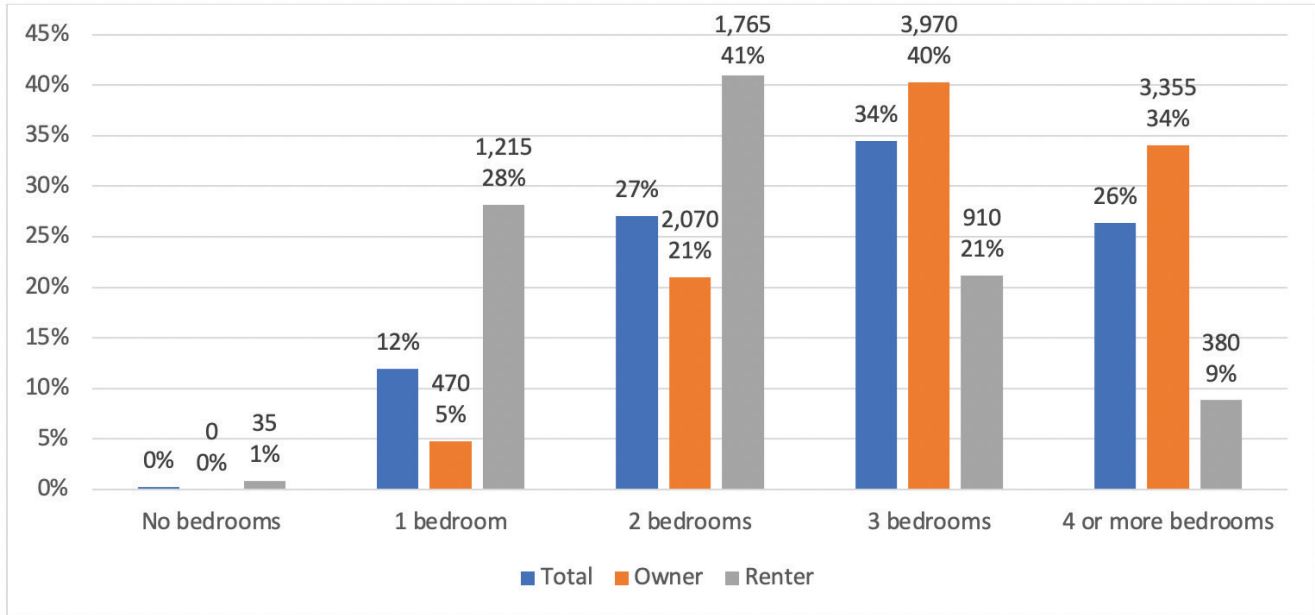


Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

In 2016, 60% of dwellings in Langford were three bedrooms or more (Figure 22). Most dwellings with three bedrooms or more were owned (40%), compared

to only 21% of rented dwellings were this size. Most rented dwellings had two bedrooms or fewer (70%).

Figure 22 – Dwellings by Unit Size and Tenure in Langford, 2016



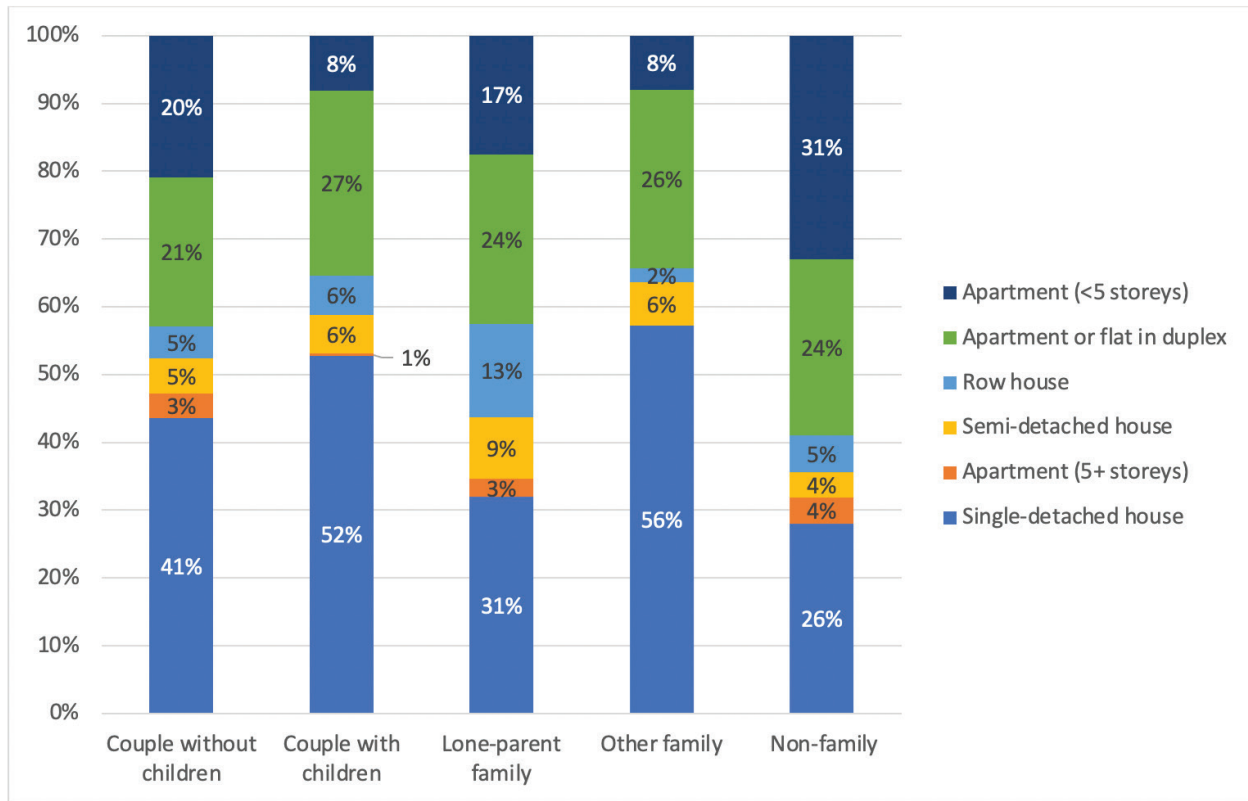
Source: Statistics Canada, Census 2016, Data Table 98-400-X2016227

Figure 23, Figure 24, and Figure 25 show the types of households, sizes of households, and ages of primary household maintainers living in different structure types. Due to the large proportion of single-detached dwelling in the City, they are often the dominant structure type.

Among couples with children and other families, the single-detached house is the dominant structure type (Figure 23). Lone parent households, non-census-

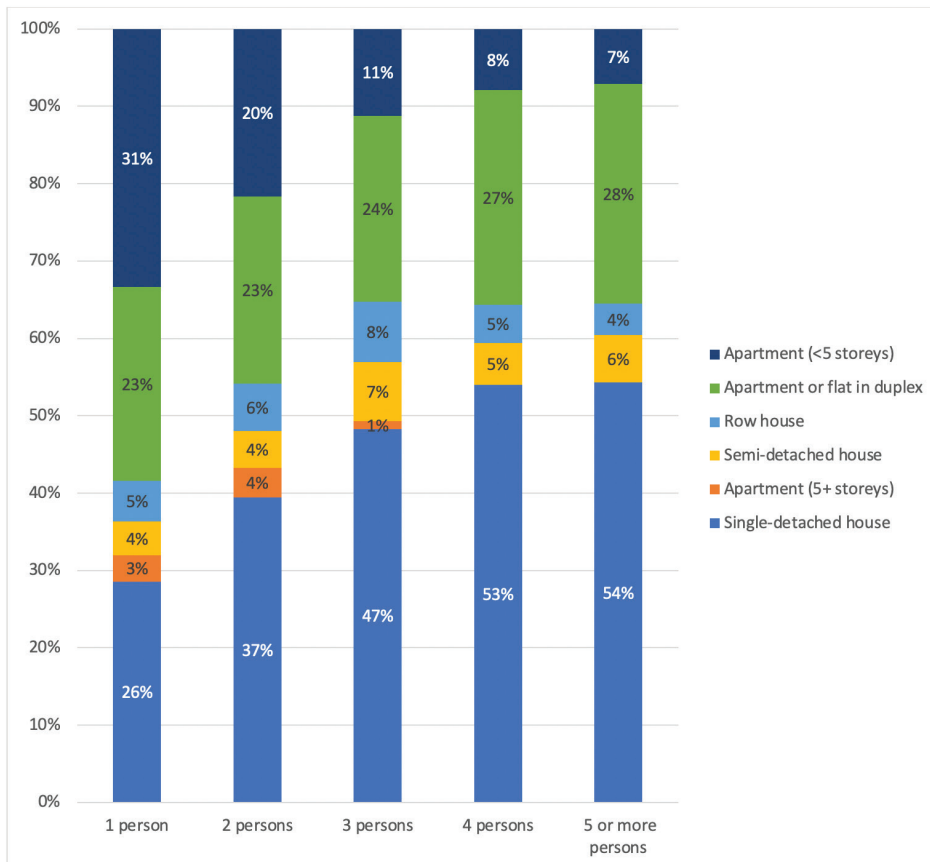
families and couples without children are far more likely to live in multi-family dwellings. About half (53% to 54%) of all households with 4 persons or more live in single-detached houses, while households with 3 persons or less are more likely to live in other types of housing (Figure 24). Finally, a higher proportion of households led by primary household maintainers 65 years or older and 15 to 24 years live in apartments in buildings taller than 5 storeys (Figure 25).

Figure 23 – Households by Structure Type and Family Type in Langford, 2016



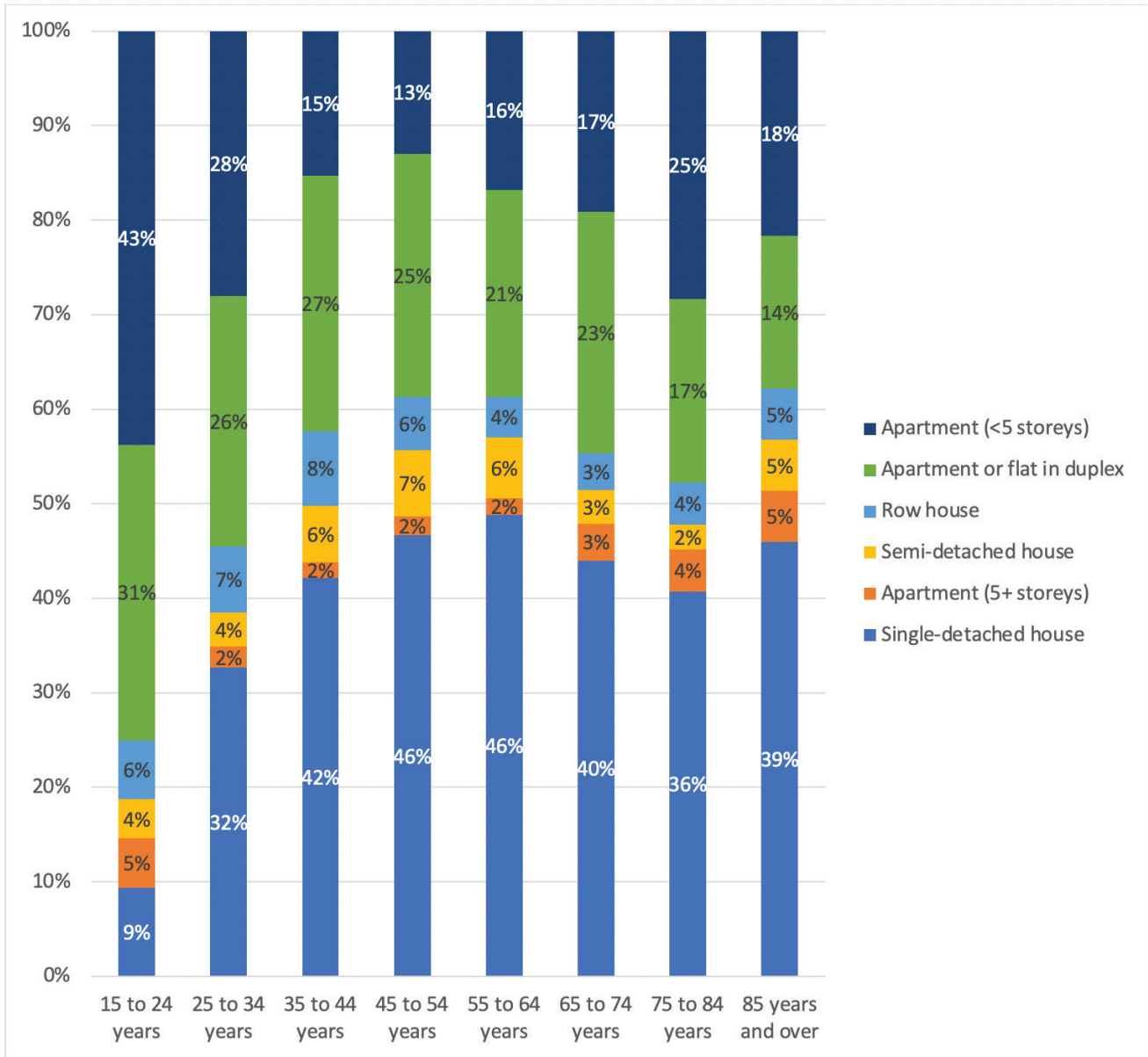
Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227

Figure 24 – Households by Structure Type and Household Size in Langford, 2016



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

Figure 25 – Households by Structure Type and Primary Maintainer Age in Langford, 2016



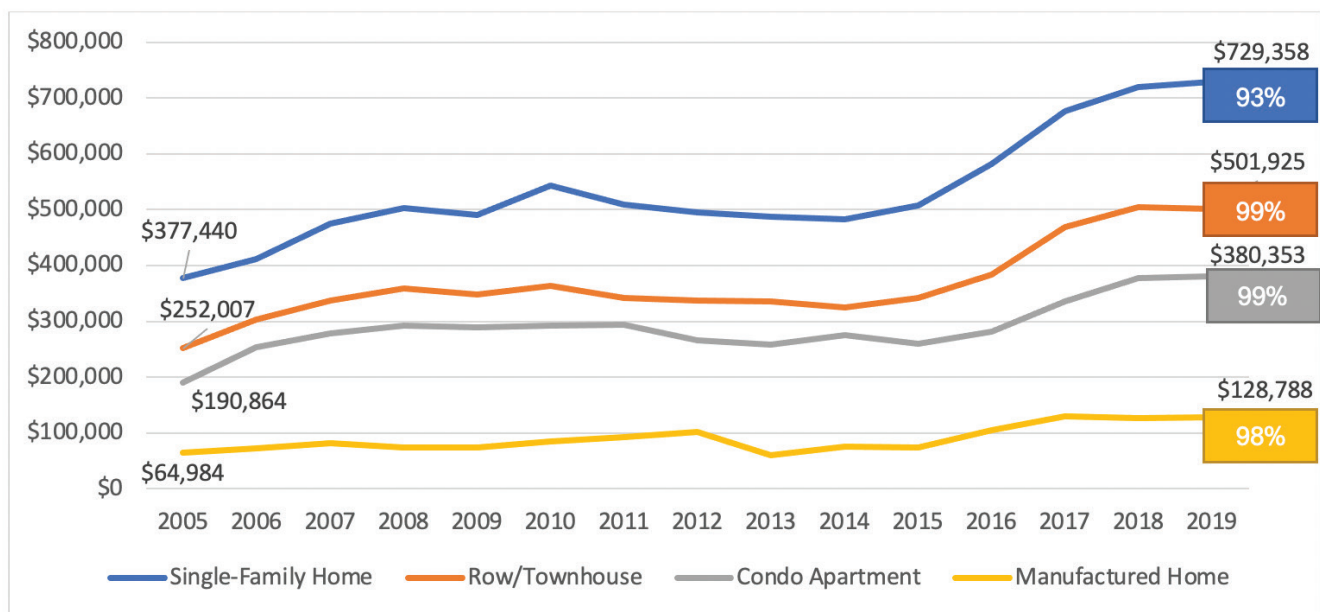
3.2 Trends in Homeownership Market

Average home sale prices have grown, with price increases accelerating after 2015 (Figure 26). Prices for all dwellings types in Langford have almost doubled since 2005.

The average sales prices, however, do not take into consideration the age and size of houses or any houses with extremely low or extremely high prices that may not be representative of the market overall. In comparison, the Multiple Listing Service® (MLS) Home Price Index (HPI) uses an analysis methodology that

includes the common attributes of typical houses in a given area. For Langford, the October 2019 MLS® HPI benchmark sales price for a single-detached house was \$649,200 which is slightly lower than the 2019 average sales price of \$729,358.

Figure 26 – Average Home Sale Prices in Langford, 2005 to 2019



Source: Victoria Real Estate Board

3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to assess gaps between shelter costs and household incomes. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. Affordability is defined as spending less than 30% of gross household income on shelter costs.

For ownership housing, shelter costs are primarily driven by the cost of mortgage payments, but also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and strata fees (see Glossary). The analysis is based on 2019 average sales prices and 2019 October MLS® HPI benchmark sales prices⁵ from the Victoria Real Estate Board and median total before-tax household incomes from the 2016 census. Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median income for 2016.

To calculate total monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.54% interest on a 3-year fixed-rate term, and a total of \$533 to \$789 (depending on the housing type) for property tax, utilities, home insurance, municipal services charges, and strata fees (where applicable).

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁶

Table 1 shows there are significant gaps for most household types in affording single-detached homes, the most common type of home in the City, except for other census families. Other census families often have higher incomes compared to other family types because they can include multi-generational or other family living arrangements with multiple incomes. Couples with children making the median income would need to spend approximately 32% of their monthly income on shelter costs; while couples without children would need to spend 41%.

Townhouses, at the average 2019 sales price, were affordable for couples with children earning the median household income. Apartments could be an affordable option for couples without children earning the median household income. They could also be an affordable option for couples with children and other census families, but there may be limited stock of units with enough bedrooms to be suitable for these household types.

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

⁵ The MLS® HPI benchmark prices take into consideration a set of housing features that can be compared year-to-year, and exclude extremely low or extremely high prices that may not be representative of the market overall. The HPI is considered to be a more accurate measure of housing price trends.

⁶ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include households in Core Housing Need. Households spending 50% or more of total before-tax household income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

Table 1 – Affordability Gap Analysis for Owners in Langford, Average Sales Prices, 2019

	Median Household Income (2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single Family Home \$729,358	Townhouse \$501,925	Apartment \$380,353
Couples without children	\$102,944	\$2,574	-\$939	-\$248	\$500
Couples with children	\$131,274	\$3,282	-\$231	\$460	\$1,208
Lone parent families	\$62,018	\$1,550	-\$1,963	-\$1,271	-\$523
Non-census families	\$53,995	\$1,350	-\$2,163	-\$1,472	-\$724
Other census families	\$146,203	\$3,655	\$142	\$834	\$1,582

Table 2 – Affordability Gap Analysis for Owners in Langford, Benchmark Sales Prices, 2019

	Median Household Income (2019)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap		
			Single Family Home \$649,200	Townhouse \$490,600	Apartment \$396,800
Couples without children	\$102,944	\$2,574	-\$592	-\$199	\$429
Couples with children	\$131,274	\$3,282	\$116	\$509	\$1,137
Lone parent families	\$62,018	\$1,550	-\$1,615	-\$1,222	-\$594
Non-census families	\$53,995	\$1,350	-\$1,816	-\$1,423	-\$795
Other census families	\$146,203	\$3,655	\$489	\$883	\$1,510

Sources: Statistics Canada, 2016 Census. CMHC 2019 Rental Housing Survey

*Shelter costs for renters include the rent and the costs of electricity, heat, and water.

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

3.3 Trends in Rental Market

The rental market can be divided into primary rental and secondary rental. The primary rental market consists of purpose-built rental buildings with multiple units while the secondary rental market consists of rented homes, secondary suites, individually rented condominium units, and other dwellings that were not built as exclusively rental properties.

3.3.1 Primary Rental

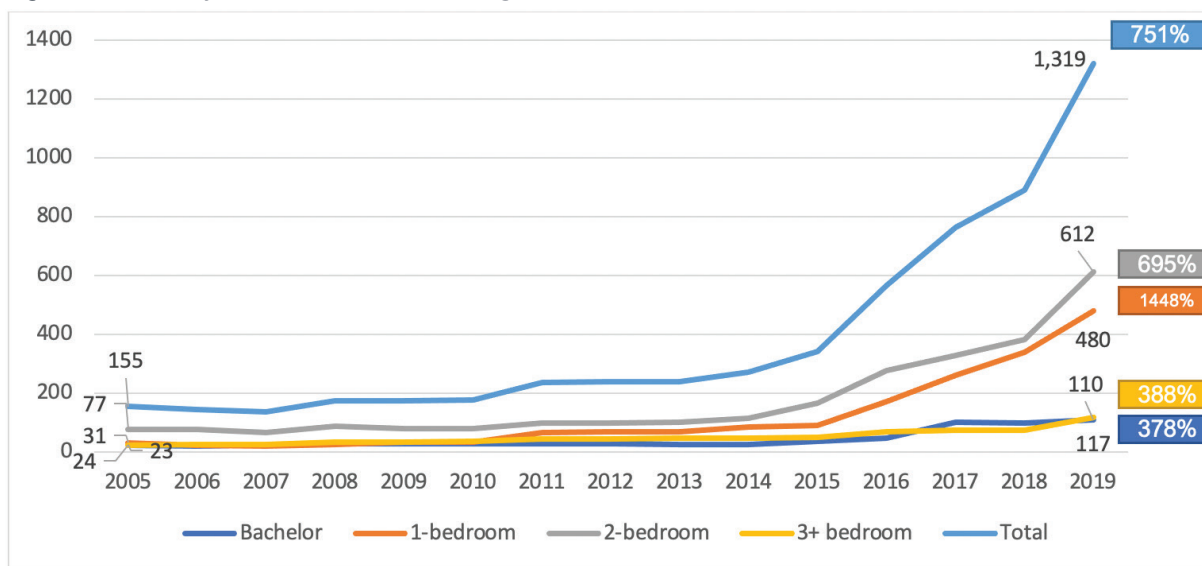
Despite CMHC surveying 1,319 purpose-built rental units in Langford in 2019, the City of Langford has documented 2,498 occupied purpose-built rental units within the municipality, and an additional 1,630 under construction. This discrepancy is likely due to a lag between newly constructed units and CMHC’s ability to capture them in the annual Rental Market Survey, but highlights a limitation in using CMHC rental figures, as they may not capture the complete picture of rental housing costs and vacancy rates. The rest of this subsection focuses on the 1,319 units reported by CMHC as it provides the most detailed data on rents and vacancy rates.

Between 2005 and 2019, there was a significant increase in the number of primary rental market units in Langford (Figure 27). The overall stock increased by 751% or 1,164 units over this period. In terms of growth, 1-bedroom units grew the fastest (1448% or 449 units) and 2-bedroom units had the most absolute growth (695% or 535 units). In 2019, only 8% of primary rental units were bachelor units, and 9% were 3+ bedroom units. The remaining 83% consisted of 1-bedroom and 2-bedroom units.

As described in Section 3.1.4, the City has seen an increase in the proportion of renter households since 2006. In 2016, there were 4,310 renter households in the City and 565 primary market rental units (as reported by CMHC), suggesting that only an estimated 13% of renter households were served by the primary market at that time. The proportion served by the primary rental market could be higher according to the City of Langford’s record of units. From 2016 to 2019, 754 new rental units have been added and it is unclear whether this has kept up with renter household growth. This number does not include supportive housing or assisted living units (e.g. seniors housing) which is captured separately.

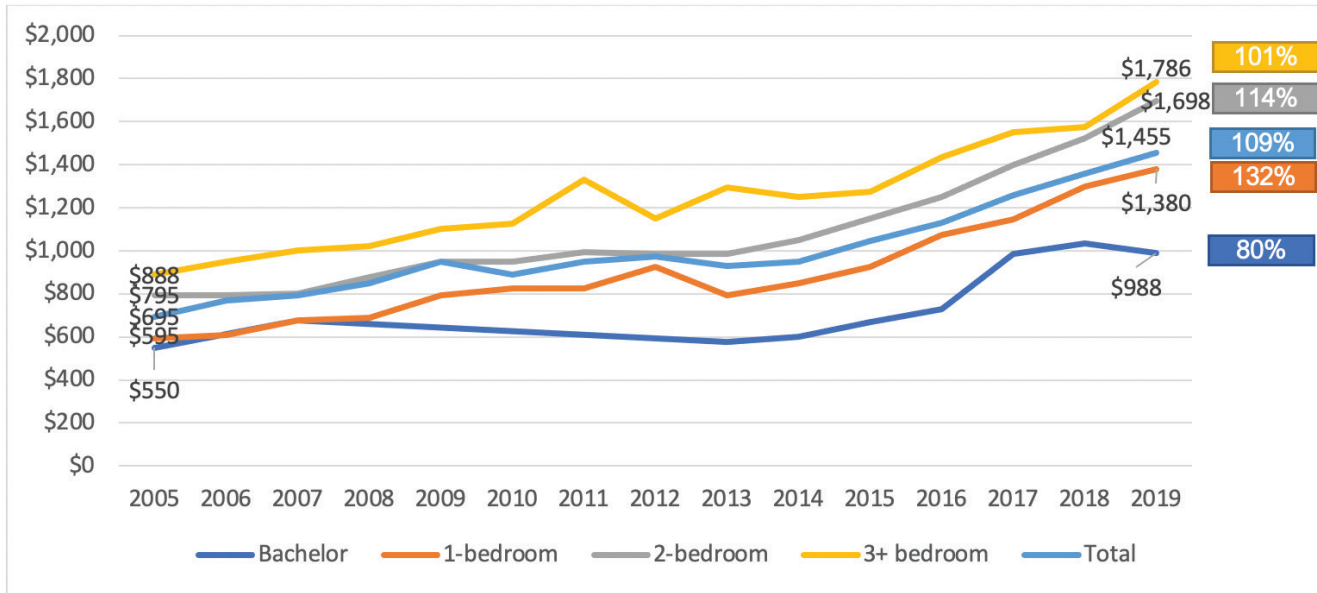
The median rent for primary rental market units in Langford increased between 2005 and 2019 according to CMHC (Figure 28). The increase in cost of rent was at a slightly faster rate than seen in the homeownership market, likely due to the addition of new primary rental units coming onto the market during this same period.

Figure 27 – Primary Rental Market Units in Langford, 2005-2019



Source: CMHC Rental Market Survey

Figure 28 – Median Rent in the Primary Rental Market in Langford, 2005-2019

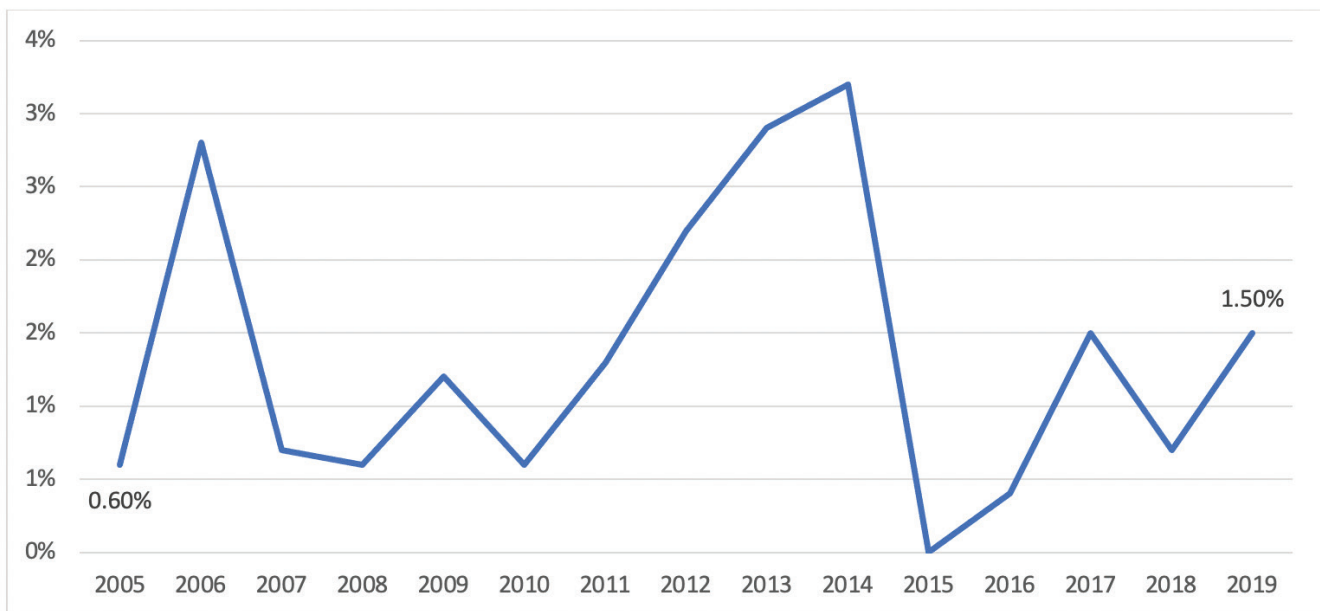


Source: CMHC Rental Market Survey

Although Langford has had fluctuating rental vacancy rates since 2005 to 2019, it has always stayed at 3% or below. As of October 2019, the overall rental vacancy rate for Langford was 1.5%. A low vacancy rate often indicates significant rental demand and can result in excessive competition for available rental units and upward pressure of prices, making it especially difficult for vulnerable populations to find safe, suitable, and affordable rental housing options.

However, in Langford the rental market appears to adjust as demand gets high (e.g. near 0% vacancy), perhaps due to new units coming onto the market. A healthy vacancy rate is generally considered to be between 3% and 5%.

Figure 29 – Primary Rental Market Vacancy Rate in Langford, 2005 to 2019



Source: CMHC Rental Market Survey

In Canada, renter households who are looking to enter the homeownership market may encounter barriers related to affording a house. While there is no data available specific to Langford, the common set of barriers experienced by renter households are generally related to saving for a sufficient size of

a downpayment and eligibility for financing without external support (e.g. parents or family) to help. The affordability gap analysis below further highlights one example of the housing unaffordability challenges encountered by renter households earning the median household.

3.3.2 Rental Housing Affordability Gaps Analysis

To assess affordability gaps for renters in the primary market in Langford, a rental housing affordability gaps analysis was conducted. Similar to the affordability gap analysis for owners, this analysis is based on median total before-tax household incomes from the 2016 census, adjusted for 2020 based on historical growth rates and further adjusted for renter household incomes. Renter households typically make far less than owner households. In Langford, median household income for renter households is 67% the median household income for the community as a whole. This adjustment helps to avoid underestimating the gap renters face in the rental market.

The rents used in this analysis are 2019 median rental rates for primary rental units from CMHC's Rental Housing Survey and median total before-tax household incomes from the 2016 census. While this analysis helps to better understand affordability gaps for renters, there were enough primary rental market units for only 31% of renter households in 2016, suggesting that 69% of renters in the City are likely residing in secondary rental market units. CMHC does not provide secondary rental market data for Langford.

Since these household incomes reflect 2015 incomes and have likely grown since then, for the purposes of comparing with 2019 housing costs, incomes were adjusted to 2019 using the average annual percentage increase between 2006 to 2016. Incomes were also

adjusted to reflect the lower median income of renter households relative to owner households based on the difference between owner household median income and overall median income for 2016.

In addition to the median rents listed in the table, this analysis includes \$58 per month for utilities and tenant insurance in shelter costs.

The values highlighted in green, orange, and red are the difference between what is affordable for each household type and shelter costs per month. Green cells indicate the household is spending less than 30% of monthly household income on shelter costs; orange indicates they are spending 30 – 49%, and red indicates they are spending 50% or more.⁷

There are significant gaps for single-income households, like lone-parent families and non-census families. Although there are no affordability gaps for couples with children and other census families making the estimated median renter household incomes, it is important to remember that half of households of this type living in the City will make less than the median household income.

⁷ Statistics Canada considers households spending 30% or more of total before-tax household income to be living in unaffordable housing. This may include houses in Core Housing Need. Households spending 50% or more of total before-tax households income may be in Extreme Core Housing Need. These indicators are described in more detail in Sections 3.7 and 3.8.

Couples without children include older couples whose children have left home. These couples may be living on a single income or, if retired, on fixed income from pension and investments. These households are close to the affordability threshold for 2-bedroom and 3-bedroom units; however, they are also more likely to own a home and benefit from rising market prices when downsizing, offering more financial resources to put towards housing.

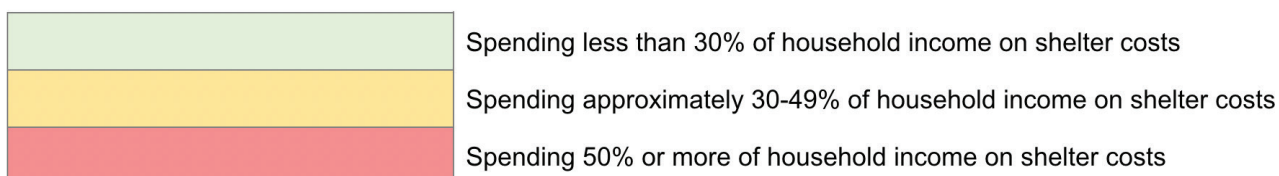
Non-census families, most commonly, individuals living alone, and lone-parent families who are earning the median household income for their household type would be unable to afford any suitable units at the median rental rates. Lone-parent families require a minimum of two bedrooms to suitably house their children.

Table 3 – Affordability Gap Analysis for Renters in Langford

	Median Household Income (2019)	Affordable Shelter Costs (monthly)	Monthly Shelter Affordability Gap		
			1-Bedroom Apartment (\$1,380)	2-Bedroom Apartment (\$1,698)	3-Bedroom Apartment (\$1,786)
Couples without children	\$60,507	\$1,513	\$75	-\$243	-\$331
Couples with children	\$77,158	\$1,929	\$491	\$173	\$85
Lone-parent families	\$36,452	\$911	-\$527	-\$845	-\$933
Non-census families	\$31,736	\$793	-\$645	-\$963	-\$1,051
Other census families	\$85,933	\$2,148	\$710	\$392	\$304

Sources: Statistics Canada, 2016 Census. CMHC 2019 Rental Housing Survey.

*Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services.



3.3.3 Secondary Rental Market Trends

Secondary rental refers to both secondary suites as well as other types of units that are rented by the property owner, including single-family homes, apartment condominiums, and townhomes. In 2016, there were 4,310 renter households in the City and 565 primary market rental units, suggesting that 87% of renter households were served by the secondary rental market.

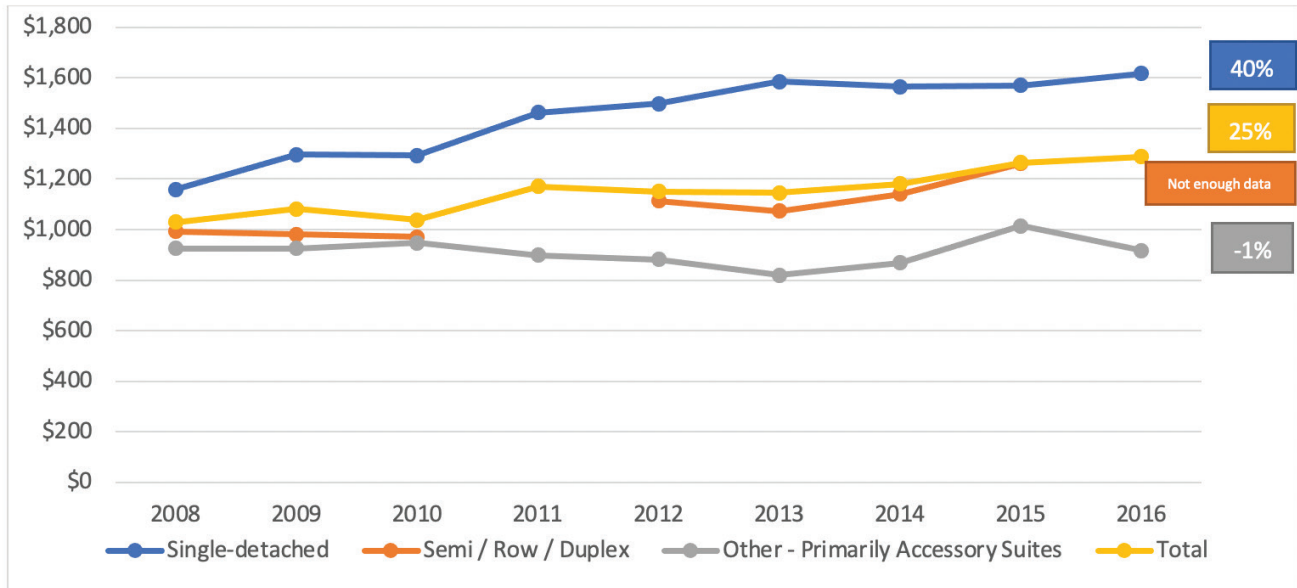
CMHC provides data for the secondary rental market for the Victoria Census Metropolitan Area, which includes most CRD communities, except Salt Spring Island and the western portion of Juan de Fuca. This data is of much lower quality than the data for the primary rental market.

According to the City’s records, there are 4,694 legal secondary suites in Langford.

Between 2008 and 2016 (the years for which data is available), average rents for rented single-detached homes grew by 40%, a significant increase but not as large as seen in the primary rental market (Figure

30). The available data indicates that, as of 2016, the average rent of an accessory suite did not see major changes since 2008.

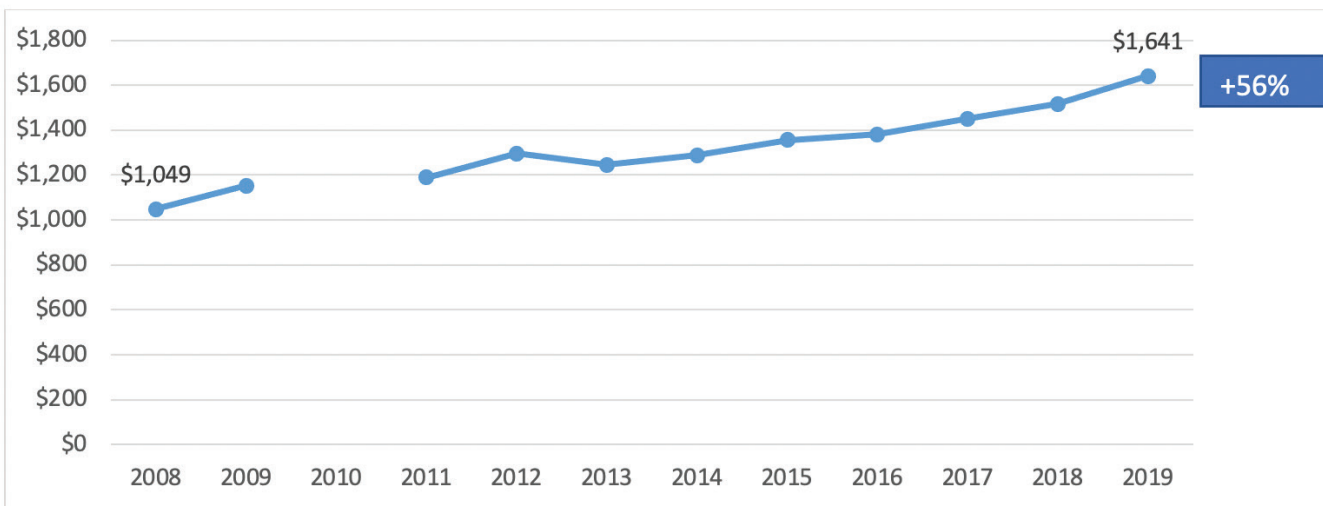
Figure 30 – Average Rents for Secondary Market Units in Victoria CMA, Excluding Condominiums, 2008 to 2016



Note that there are some data gaps and that some of the data is of poor quality. 2016 is the latest year for which there is data. Source: CMHC, 2019.

The data for rented condominiums shows a steady increase in average rents but there are significant data gaps (Figure 31).

Figure 31 – Average Rents for Rented Condominiums in Victoria CMA, 2008 to 2019



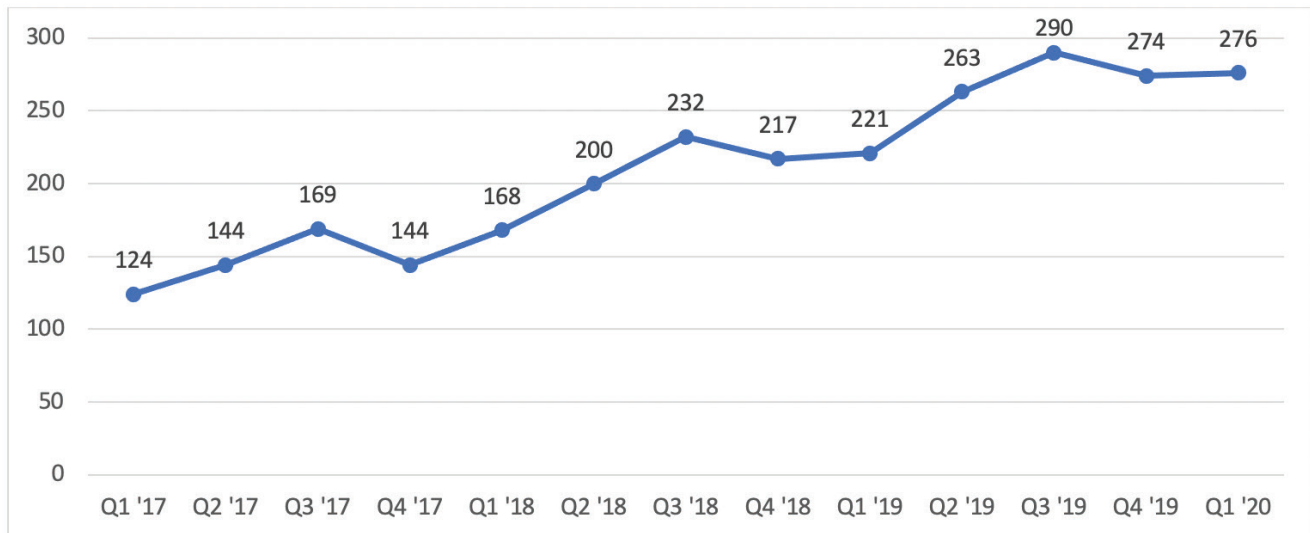
Note that there are significant data gaps and that some of the data is of poor quality. Source: CMHC, 2019.

3.3.4 Short-Term Rental Market ⁸

On May 18, 2020, a scan of AirDNA data on short-term rentals was completed. It found 188 short-term rentals listed for Langford at that time. Of these active rental listings in Langford, 83% were for the entire home, 16% were for private rooms in a home, and 1% was for a

shared room. AirDNA also provides data on previous quarters. Since 2017, the number of short-term rentals in Langford has doubled to 276 units in the first quarter of 2020.

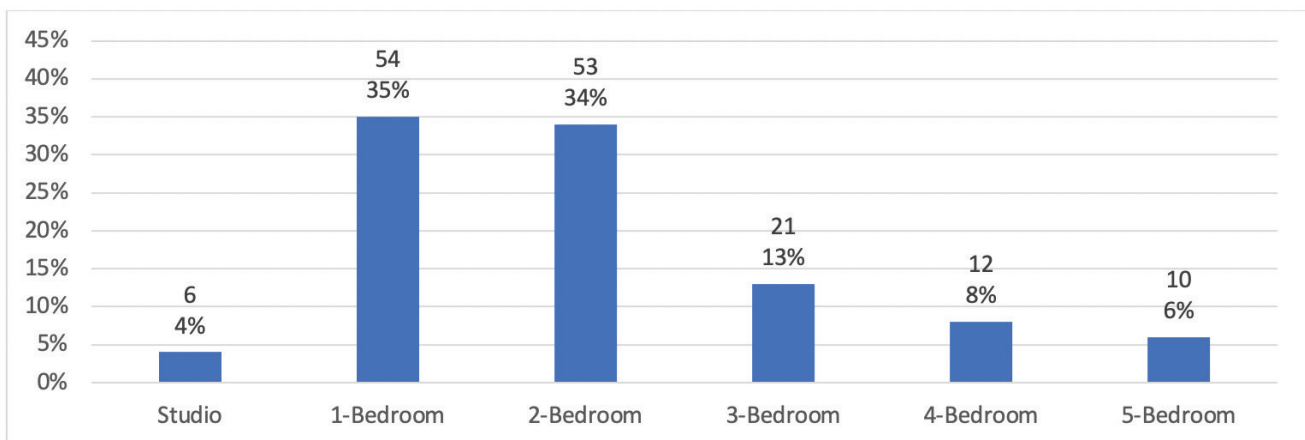
Figure 32 – Number of Short-Term Rentals Per Year Quarterly, 2017-2020



Source: AirDNA, 2020.

When looking at unit size, 73% of active rentals on May 18, 2020 were smaller units (i.e., studio, one-bedroom, or two-bedroom) (Figure 33).

Figure 33 – Short-Term Rentals by Number of Bedrooms, May 18, 2020



Source: AirDNA, 2020.

As of August 2020, AirDNA reported an occupancy rate of 65% in Langford, down from the 89% occupancy rate in August 2019. It is likely the COVID-19 restrictions on travel have impacted the short-term rental market and that some owners are removing their units from listings, at least temporarily, while far few people

travelled in March due to social distancing measures and travel restrictions. This indicates that the coronavirus pandemic and social distancing measures have had some impact on the short-term rental market, at least in the immediate term.

⁸ Data for the short-term rental market is accessed through the publicly available information on AirDNA.co. The date of data collection is noted in the text and may be different from other reports completed through the CRD Housing Needs Report project.

3.4 Non-Market Housing

As of March 2019, there are a total of 847 non-market units where BC Housing has a financial relationship (Table 4). This may include subsidized units, shelter beds, rent supplements, or other non-market

supports. Most of these units are for families and seniors, and some of these units are dedicated for persons with disabilities.

Table 4 – BC Housing Subsidized Units, 2019*

Service Group	Emergency Shelter and Housing for the Homeless**	Transitional and Supportive Living	Independent Social Housing	Rent Assistance in Private Market	Total
Seniors	0	167	30	146	343
Families	0	-	365	120	485
Persons with Disabilities	0	19	-	-	19
Total					847

*The data includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community. **Includes both homeless housed in housing with supports and homeless rent supplements.

Source: BC Housing Research and Planning Department, 2020.

As of 2019, Langford has 21 co-operative housing units that are registered with the Co-operative Housing Federation of BC (CHFBC). As cooperative housing units tend to have more bedrooms, they are an important source of affordable housing for families with children. In addition to the 21 units registered with the CHFBC, the Sooke Lake Modular Home Co-operative located in Langford also provides 94 modular houses.

The City administers an affordable home ownership program supplying 8 condominiums and 39 single-family dwellings, which are available for sales prices well below market rate.

Table 5 – Cooperative Housing Units in Langford, 2019

Cooperative Name	Total	Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Hatley Park Housing Cooperative	21	0	0	10	11
Total	21	0	0	10	11

Source: Co-operative Housing Federation of BC, 2020.

3.4.1 BC Housing Waitlist for Non-Market Housing

As of March 2020, there were a total of 212 households on BC Housing’s Housing registry for non-market housing in Langford. This list does not consider any

other waitlists of housing providers that are unaffiliated with BC Housing and should not be considered comprehensive.

Table 6 – Households on BC Housing Waitlist for Non-Market Housing in Langford, March 2020

	People with Disabilities	Families	Seniors	Singles	People Requiring Wheelchair Accessible Units	Total
Households on Waitlist	34	102	66	-	-	212

Source: BC Housing, March 2020

3.5 Homelessness

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

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

It is important to note that although these counts provide valuable data and can suggest trends, they face several challenges. PiT counts are widely understood to under-represent actual numbers of individuals experiencing homelessness, as they only capture individuals who are accessing shelters and/or who are out on the street, available for interviews during the count. Individuals who are not interviewed during the day of the count are not counted. These counts are also recognized to be inadequate at capturing hidden homelessness, such as couch surfing, living in cars or boats, and other forms of housing vulnerability.

3.6 Student Housing

While there are no post-secondary institutions located in the City of Langford, there are three nearby: University of Victoria and Camosun College are located in the District of Saanich and Royal Roads University is located in the City of Colwood. Data from all three post secondary institutions is provided below, because students attending all three may be looking for housing throughout surrounding CRD communities.

As of the 2018/2019 school year, there were a total of 24,965 full-time equivalent enrolments at these three post secondary institutions (Table 7). The University of Victoria is the only post secondary institution with student housing, with 2,625 beds. The University has plans to expand student housing on campus in the near future. Students attending Camosun College and Royal Roads University, as well as students who are not able to access housing at the University of Victoria may be looking for housing in Langford. Many students look for affordable rental housing, such as studio or one-bedroom units, including secondary suites.

Between the 2008/2009 and 2018/2019 school years, the University of Victoria's full-time equivalent enrolments grew by 6.5%, while Camosun College and

Royal Roads University both saw declines of 8.3% and 1.6%, respectively. Despite declines at Camosun and Royal Roads, growth at the larger University of Victoria and plans to expand student housing suggest that there is a need for more student housing in the region.

Table 7 – Public Post-Secondary Institutions in Capital Region District, Number of Beds and Full Time Equivalent Students, 2018/2019

School	Beds	Full-Time Equivalent Enrollments
Camosun College	0	6,107
Royal Roads University	0	2,062
University of Victoria	2,625	16,796
Total	2,625	24,965

Source: Ministry of Advanced Education, Skills and Training

3.7 Housing Indicators

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

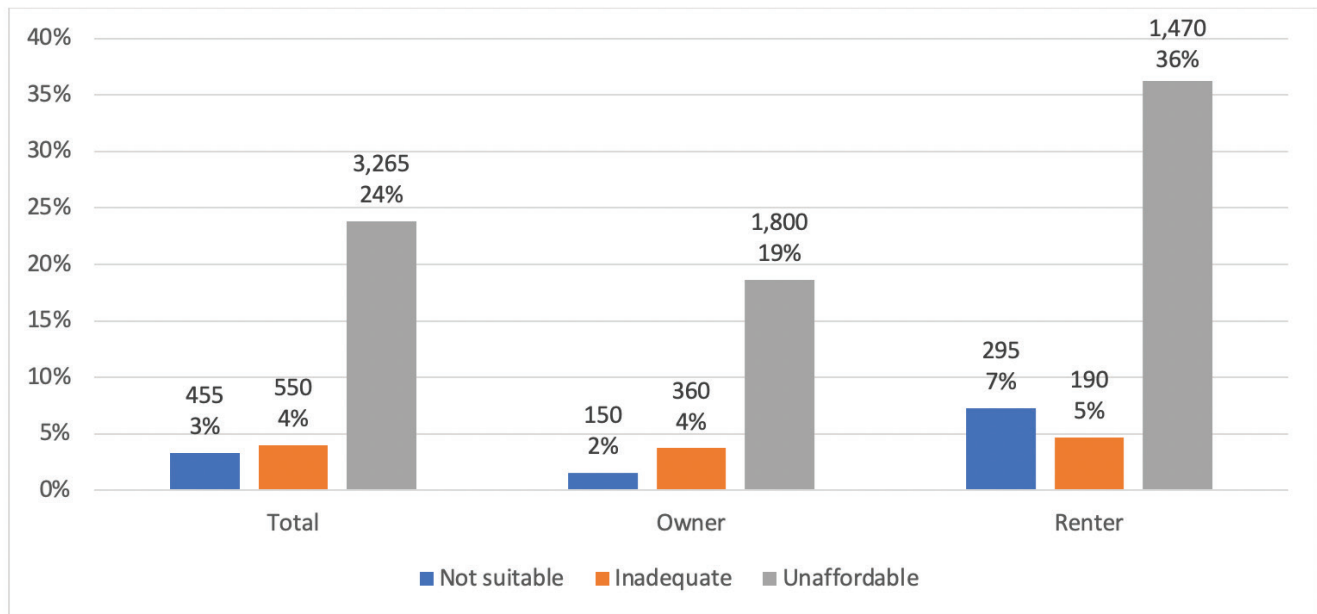
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.⁹

In Langford, the proportions of households living in homes below the suitability and adequacy housing standards has decreased slightly over the past three census counts. This is not typical of regional and provincial trends and may be linked to the large number of units being built in recent years.

Over all three periods, there was a 2% increase in the proportion of households not meeting the affordability standard. This is a smaller proportional increase than seen in other CRD communities.

In 2016, affordability is the most common housing standard not met in Langford, which is typical of the regional and provincial trends (Figure 34). In 2016, 24% of all households spent 30% or more of their income on shelter costs, including 36% of renter households and 19% of owner households. Renter households were two times more likely to live in unsuitable housing compared to owners in 2016.

Figure 34 – Private Households Below Housing Standards by Tenure in Langford, 2016



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

⁹ The National Occupancy Standard provides the number of bedrooms required based on household composition (see Glossary).

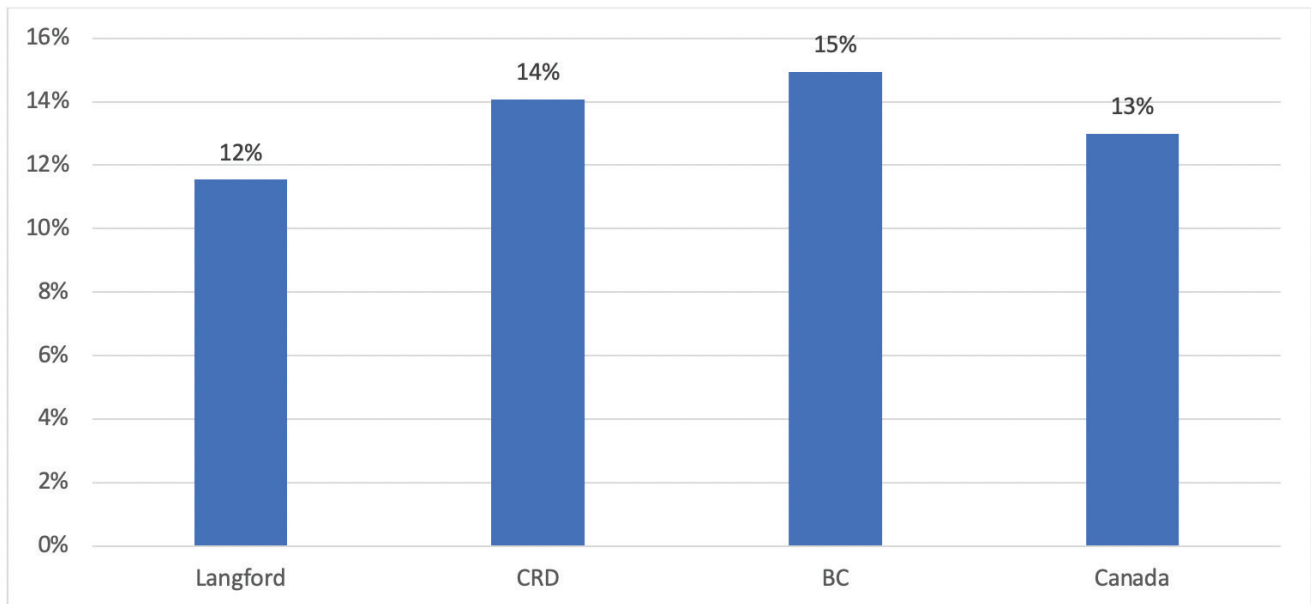
3.8 Core Housing Need

Core Housing Need is a two-stage indicator developed by CMHC, which builds on the housing indicators described in the previous section to help identify households with the greatest housing needs. A household in Core Housing Need is living in housing that does not meet one or more of the housing standards and would have to spend 30% or more of their total before-tax household income to pay the median rent of alternative local housing that does meet all three housing standards.

Those in Extreme Core Housing Need meet the definition of Core Housing Need and are currently spending more than 50% of their income on shelter costs.

In 2016, Langford had a slightly lower proportion of households in Core Housing Need compared to the CRD, British Columbia (BC), and Canada (Figure 35).

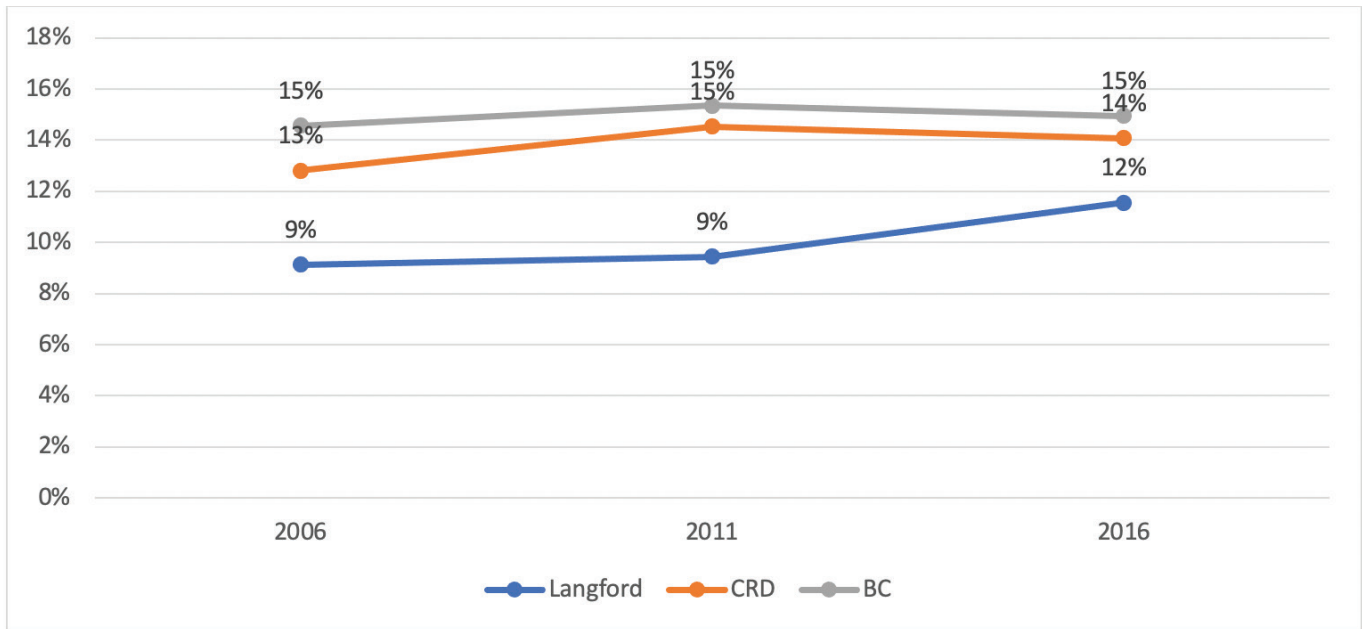
Figure 35 – Private Households in Core Housing Need, Comparison of Geographies, 2016



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

Figure 36 shows the historical data of households in Core Housing Need in Langford compared to the CRD. Langford and the region have seen a slight increase of households in Core Housing Need from 2006 to 2016.

Figure 36 – Private Households in Core Housing Need in Langford, CRD, and BC, 2006-2016

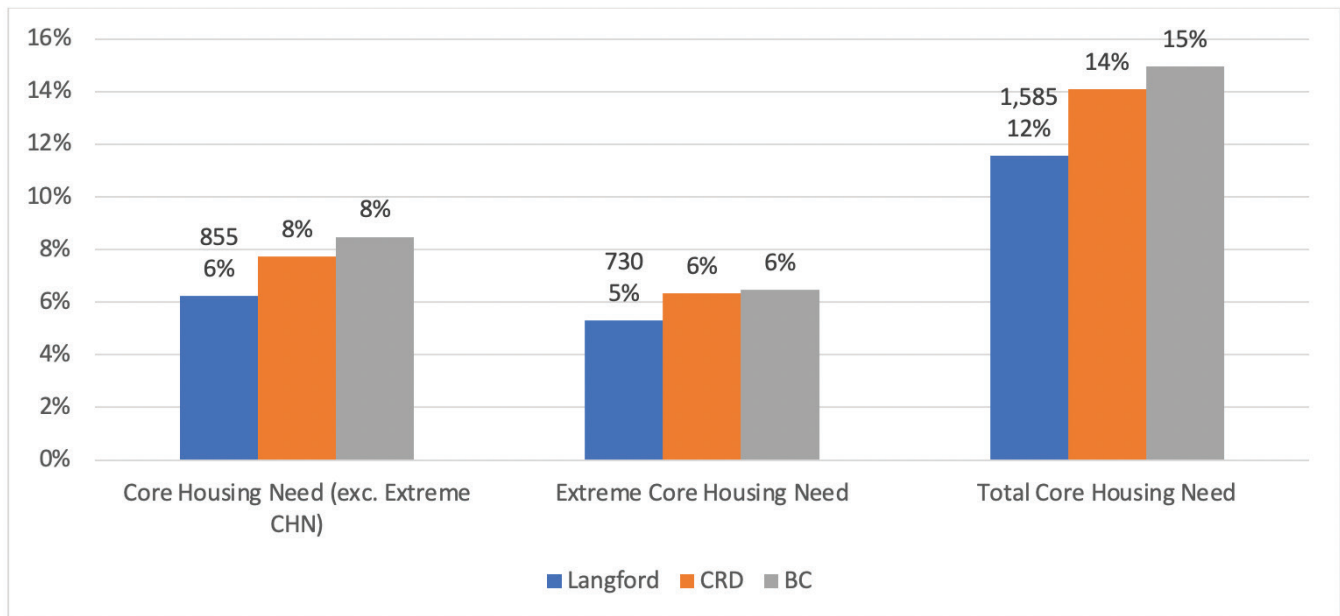


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing and CMHC (Census-based data), 2016

3.9 Extreme Core Housing Need

When separating households in Extreme Core Housing Need from the overall Core Housing Need, Langford has 5% of households in Extreme Core Housing Need compared to the CRD's 6%. In 2016, Langford had a lower but comparable proportion of households in Core Housing Need as the CRD (Figure 37).

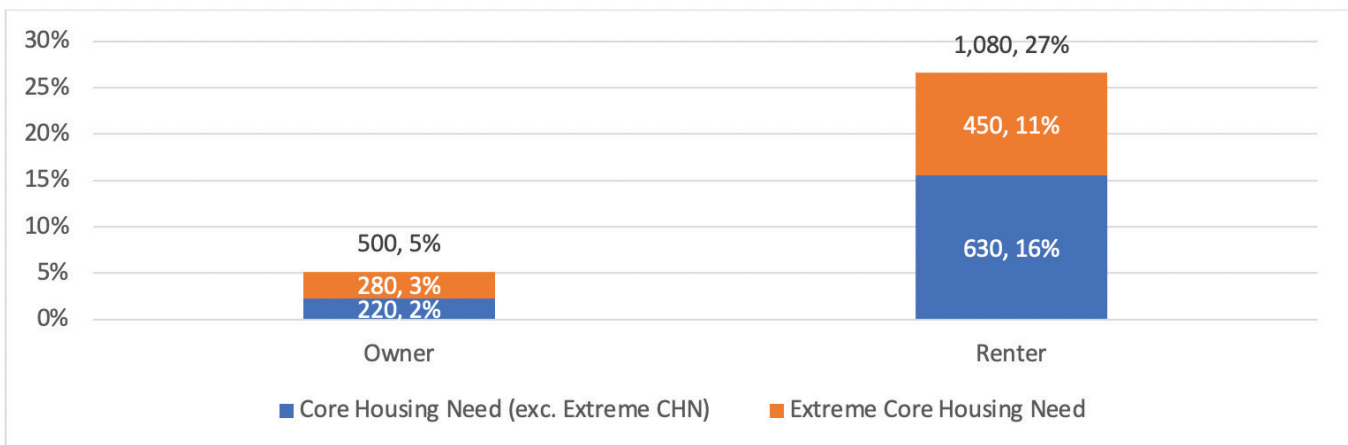
Figure 37 – Private Households in Core Housing Need in Langford, CRD, and BC, 2016



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

A much higher proportion of renter households (16%) in Langford are in Core Housing Need than owner households (2%) (Figure 38). Across the region, renters are far more likely to be in Core Housing Need than owners.

Figure 38 – Private Households in Core Housing Need by Tenure in Langford, 2016



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

3.9.1 Household Characteristics by Core Housing Need

Core Housing Need can help identify those in greatest need of housing assistance. In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need. Table 8 provides a more detailed breakdown of Langford households in Core Housing Need by different household characteristics. This offers insight into which vulnerable populations are struggling with Core Housing Need in the City.

Each row in the table shows the proportion of households with that household characteristic that is in Core Housing Need. For example, 12% of all households are in Core Housing Need, while 29% of households led by a primary household maintainer aged 15 to 24 are in Core Housing Need. Of households led by a primary household maintainer aged 15 to 24, 33% of renter households in this age group are in Core Household Need and 11% of owner households in this age group are in Core Housing Need.

In Langford, Table 8 offers the following key takeaways:

Tenure

Across all household characteristics, renter households are far more likely to be in Core Housing Need than owner households.

Age of Primary Household Maintainer and Households with Seniors

Households with a primary household maintainer between 15 and 24 are more likely to be in Core Housing Need (29%), the highest proportional need across all other age groups. This is to be expected as this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

Household Type

Among household types, lone parent households are most likely to be in Core Housing Need (34%), followed by one-person renter households (17%). Lone-parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).

Immigration Status

Among households based on immigration status, renter households that are immigrants or non-permanent residents are most likely to be in Core Housing Need (32% and 38% respectively). Owner households who are recent immigrants are have the highest chance to be in Core Housing Need (17%), in comparison to other owner demographic groups.

Table 8 – Private Households in Core Housing Need by Tenure in Langford, 2016¹⁰

Characteristics	Total Households in Core Housing Need		Renter Households in Core Housing Need		Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	1,585	12%	1,080	27%	505	5%
Core Housing Need by Age of Primary Household Maintainer						
15-24	125	29%	110	33%	10	11%
25-34	300	12%	230	21%	70	5%
35-44	300	11%	225	27%	65	4%
45-54	320	11%	210	28%	110	5%
55-64	240	9%	130	24%	115	6%
65+	295	12%	175	35%	120	6%
Core Housing Need by Household Type						
Couple with Children	245	6%	145	20%	100	3%
Couple without Children	180	5%	110	13%	75	2%
Lone Parent Household	530	34%	420	52%	110	14%
Multiple-Family	10	4%	0	0%	10	5%
One Person Household	540	17%	360	27%	180	9%
Other Non-Family	70	11%	45	15%	25	8%
Core Housing Need based on Immigration Status						
Non-Immigrant	1,315	11%	920	26%	395	5%
Non-Permanent Resident	20	33%	15	38%	0	0%
Immigrant	255	13%	140	32%	110	7%
Recent Immigrant	45	24%	30	30%	15	17%
Core Housing Need by Households with Seniors (65+)						
Household Has At Least One Senior (65+)	320	11%	185	32%	135	6%
Household Without A Senior (65+)	1,260	12%	895	26%	365	5%
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has At Least One Person with an Activity Limitation	1,055	13%	700	29%	350	6%
Household Without A Person with an Activity Limitation	525	10%	375	23%	150	4%
Core Housing Need by Indigenous Households						
Indigenous Households	170	17%	140	33%	25	4%
Non-Indigenous Households	1,410	11%	935	26%	475	5%
Core Housing Need by Households with Children						
Household Has At Least One Child (<18 years)	645	15%	455	37%	190	6%
Household Without a Child (<18 years)	940	10%	625	22%	310	5%

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

¹⁰ Note that for some census data, errors and / or random rounding can result in numbers that do not add up to their totals and percentages that do not add up to 100%. Random rounding means that each individual value is randomly rounded up or down to a multiple of 5 or 10, and sub-totals are independently rounded. These discrepancies are especially common when looking at aggregations with different variables, such as tenure and condition.

3.10 Summary

Housing Stock

- Compared to the CRD as a whole, the housing stock in Langford is newer and less diverse. While recent building permits suggest a trend towards more apartments, single-detached houses, with or without a secondary suite, is the dominant dwelling type in Langford, with most houses having three or more bedrooms (60%). Households in Langford tend to be larger than in the region as a whole, suggesting a higher prevalence of families.
- While 50% of owners occupy single-family homes, renters occupy a much wider range of structure types with fewer bedrooms, such as low-rise apartments or secondary suites.

Homeownership Market

- In 2016, 70% of households owned their home and 30% rented. The proportion of renter households has grown by 9% in the last three Census years.
- Younger households led by a primary maintainer of 25 to 44 are more likely to own than to rent their dwelling in Langford in 2016.
- Prices have risen substantially in both the homeownership and rental markets over the past few years. Ownership prices have risen for all housing types, with the most rapid increases occurring between 2014 and 2018.
- The single-detached home is unaffordable for median incomes of all household types, despite this being the most common type of home in the City. Couples with children making the median income would need to spend approximately 32% of their monthly income on shelter costs for a single-detached home at the 2019 average sales price, while couples without children would need to spend 41%.
- Townhouses, at 2019 sales prices, were affordable for couples with children, couples without children, and other census families earning the median income. Apartments were also affordable for couples without children earning the median income. Apartments could also be an affordable option for couples with children and other census families, but there may be limited stock of units with enough bedrooms to be suitable for these household types.

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

Rental Market

- In the primary rental market, Langford has seen low vacancy and rising rental costs over the past 15 years. There has been a significant amount of new primary rental units added over this period (an addition of 1,162 units or 751% growth) according to CMHC. There is expected to be an even higher growth of purpose-built rentals between 2010 and 2020, according to the City's records. At the same time, renter households in the City increased much more quickly compared to owner households; the City saw 2,515 new renter households between 2006 and 2016, compared to 2,985 new owner households.
- It is estimated that in 2016, the primary rental units served just 13% of renter households, although this proportion has likely changed, depending on how renter households have grown. It indicates that most renters are relying on the secondary market. The secondary rental market is less secure than the primary rental market and while prices have risen more moderately according to CMHC data, rent in the secondary rental market is largely driven by housing prices, which have risen substantially.
- Single-income renter households, like lone-parent families and non-census families, likely face affordability challenges when renting housing in the City. Specifically, it may be challenging for lone-parent renters to find rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children), which they can afford. Non-census families, like individuals living alone, face similar affordability gaps across all rental types, even for one-bedroom units.

Non-Market Housing

- Langford has 847 units receiving non-market supports from BC Housing. There are 21 co-operative housing units registered with the Co-operative Housing Foundation of BC. While there are few co-operative housing units in Langford, they often provide units with more numbers of bedrooms, offering an important source of affordable housing for families with children.

Student Housing

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

Housing Indicators and Core Housing Need

- Housing indicators show the proportion of households living in homes below suitability and adequacy housing standards decreased slightly over the past three years. The proportion of households not meeting the affordability standard increased by 2% during this period. Overall, 24% of households in 2016 did not meet the housing affordability standard, of which renters are two times more likely (40%) than owners to face affordability challenges (19%) in 2016.

- Renter households are far more likely to be in Core Housing Need, with 1,080 renter households meeting this definition in 2016, compared to 505 owner households. These households are currently living in unacceptable conditions (i.e., overcrowded housing, housing in need of repairs) and cannot afford an acceptable alternative housing unit in their community based on median rents.
- The rate of Core Housing Need in Langford was slightly lower than the rate seen in the CRD as a whole in 2016.
- Lone-parent renter households are one of the household types most likely to be in Core Housing Need, as they likely face challenges affording rental units with two or more bedrooms to accommodate their children. Lone-parent households also have some of the lowest median incomes in the City, especially female lone-parents. Women fleeing domestic violence are a vulnerable population and may be disproportionately in Core Housing Need.
- Renters living alone are similarly likely to be in Core Housing Need, with individuals not in census families having the lowest median incomes of all household types in the City.



4

Projections



This section summarizes population, household, and housing unit projections for the next five years, as required for Housing Needs Reports. Population projections such as these offer a glimpse at a possible future scenario. Real community growth depends on many influencing factors, including the economy, housing market, growth in the region, trends in neighbouring communities, locational desirability, and planning and development decisions. The availability, type, and affordability of housing in the community will influence growth and the demographic make up of the community.

The projections presented here use 2016 as the base year, which was the last year of a full population counts through the census. This means that projections are presented for 2016 to 2020, as well as 2020 to 2025. Although the years 2017, 2018, and 2019 have already passed, full population counts were not conducted in these years, which means that data for these years is projected from 2016. Please note that the population

projections are based on the BC Stats projections and the Census data. As the Census data does not account for the undercount of individuals, the projected population is slightly less than what BC Stats projects for the CRD (e.g. for Langford, the projected population by BC Stats is 39,352 in 2018 whereas the population projections in this report indicate it is 37,280 in 2018).

4.1 Methodology

The population projections presented in this report are based on BC Stats population projections developed for the CRD and its communities. These population projections are based in large part on historical fertility, mortality, and migration for the CRD, adjusted where possible to take into account expected changes in the region.

The household projections presented within this report are the result of combining the population projections presented above with headship rates by age of primary household maintainer, household family type, and household tenure. These headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure). In general, for simplicity, and due to the relatively consistent headship rates observed over time, the headship rates in Langford are assumed to remain constant (by age group) over time.

The household projections are arrived at by combining the population projections and the headship rates in the following way: if population projections indicated there would be an additional 100 individuals between the ages of 45 and 54, and the headship rates in 2016 suggested that 20% of individuals aged between 45 and 54 led couple households without children, and owned their homes, then we would project that there would be an additional 20 couple households without children where the occupants owned their home, and the where the head of the home was between the ages 45 and 54.

Simplistic projections of the number of units by bedroom required to house these households are based on an assumed distribution of bedroom-needs by household family type.

4.2 Limitations

The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth. Implicitly, these population projections assume that conditions will generally remain the same.¹¹ Of course, this may not be the case – it may be that economic factors will change the pattern of growth, that preferences will change substantially, or even that the supply of housing will lead to changes in the factors that make up population change.

The household projections are limited inherently by their reliance on their major inputs: in so far as population projections are limited, so too are the household projections as they rely on these.

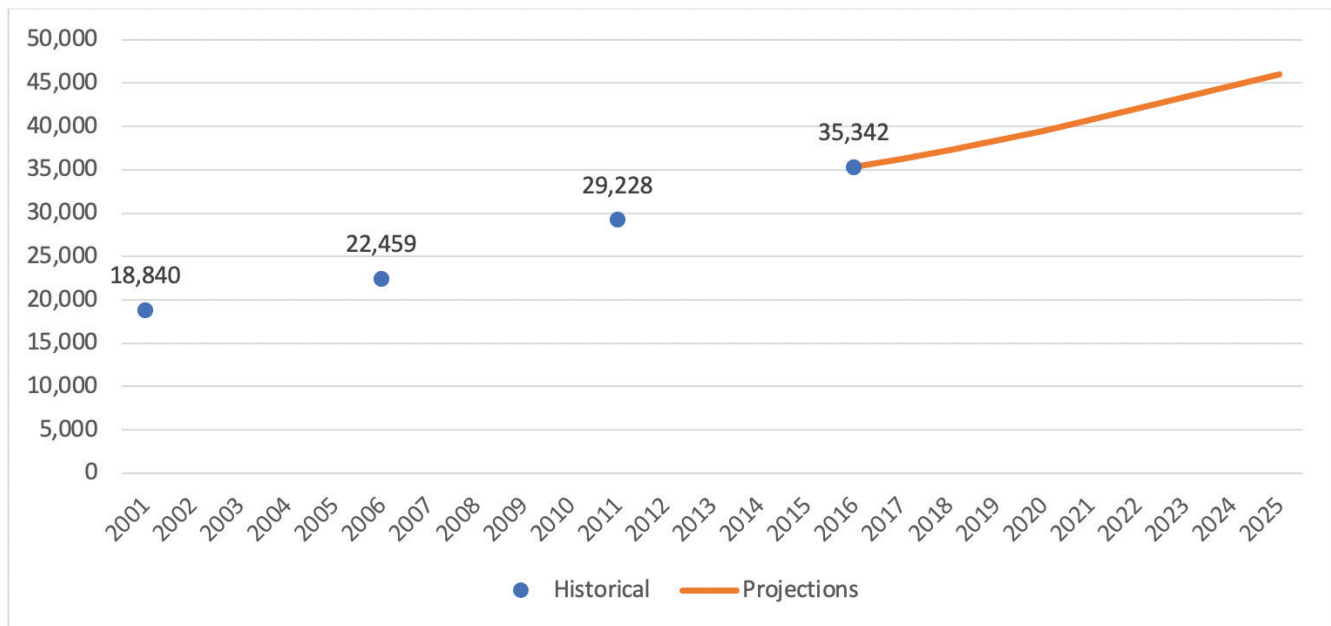
Similarly, the household projections are limited by the assumption of constant headship rates over time.

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

4.3 Population Growth

Over the next five years, the population of Langford is projected to continue to grow at a rate similar to its growth between 2001 and 2016.

Figure 39 – Estimated and Projected Population, 2001-2025



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

The population of Langford is estimated to have grown by 4,116 persons from 2016 to 2020, while the projected growth for the subsequent five years from 2020 to 2025 is even higher, by 6,558 persons.

¹¹ Or will continue to change in the same manner as they have been changing in the past.

Table 9 – Projected Population and Population Growth, 2016-2025

	2016	2020	2025
Population	35,355	39,471	46,029
Change from prior period	N/A	4,116	6,558

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

4.4 Age Projections

Langford is projected to see growth across all its population age groups (Table 10), which is an uncommon trend across the CRD and the province. The population growth is projected to be primarily driven by growth in

the 35 to 44 age group, followed by the 65 and older age group, and the 45 to 54 age group. This is linked to substantive growth in those in the age category of 0 to 14 years.

Table 10 – Projected Population Change by Age, 2016-2025

	2016 to 2020	2020 to 2025
0 to 14 years	784	1,190
15 to 24 years	327	358
25 to 34 years	454	629
35 to 44 years	1,070	1,606
45 to 54 years	43	817
55 to 64 years	316	219
65 to 74 years	709	761
75 to 84 years	343	854
85 years and over	70	124
Total	4,116	6,558

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

The population projections estimate that there will be slight increases to the estimated median and average age between 2016 and 2025. However, a median age of 39.4 in 2025 is a lower median age than in the region overall.

Table 11 – Median and Average Age, 2016-2025

	2016 Actual	2020	2025
Median	38.3	38.5	39.4
Average	38.6	39.0	39.6

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

4.5 Household Projections

The household projections indicate a growth of 1,692 households between 2016 and 2020, and 2,775 households between 2020 and 2025 (Table 12). The ratio of population growth to household growth is just over 2, indicating that new households are larger, reflective of the growth in couples without children (Table 14).

Table 12 – Projected Households and Household Growth, 2016-2025

	2016	2020	2025
Households	14,165	15,857	18,632
Change from prior period	N/A	1,692	2,775

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

4.5.1 Projected Households by Tenure

Based on the projection's methodology, owner households are projected to continue to form the majority of new households (Table 13). However, this result should be approached with caution as the projections methodology assume that future tenure distribution will reflect the 2016 tenure distribution in

Langford. It does not account for the different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households may continue to grow faster than owner households in the near future.

Table 13 – Projected Household Change by Tenure, 2016-2025

	2016 to 2020	2020 to 2025
Owner	1,212	2,014
Renter	480	761
Total	1,692	2,775

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

4.5.2 Projected Households by Family Type

Non-census-family, couple without children, and couple with children households are projected to see the largest increase in numbers among household types. This is likely linked to the substantive growth in the 35 to 44 years and 0 to 14 years age categories (couple with children), and 65 and older age categories.

An aging population is typically accompanied by an increase in households comprised of individuals living alone (non-Census-family) and couples without children, as adult children age and move out.

Table 14 – Projected Household Change by Household Family Type, 2016-2025

	2016 to 2020	2020 to 2025
Couple without Children	494	740
Couple with Children	392	710
Lone-Parent	155	266
Other-Census-Family	136	228
Non-Census-Family	515	831
Total	1,692	2,775

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

4.5.3 Projected Households by Age of Primary Household Maintainer

Households led by a maintainer age 35 to 44 and age 65 and older are projected to comprise the largest proportions of household growth. It will be important to plan for the needs of young families and for seniors. For young families, this could mean more units with a

higher number of bedrooms and other considerations including play spaces. For seniors, this could be more aging in place considerations, supportive and assisted living, accessible housing units, and more.

Table 15 – Projected Household Change by Age of Primary Household Maintainer, 2016-2025

	2016 to 2020	2020 to 2025
15 to 24 years	41	42
25 to 34 years	215	302
35 to 44 years	555	827
45 to 54 years	27	472
55 to 64 years	193	131
65 to 74 years	436	467
75 to 84 years	194	478
85 years and over	31	56
Total	1,692	2,775

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

4.5.4 Projected Households by Bedroom Type Needs

Table 15 shows estimates of the unit sizes required to have additional households of various types. Note that these are rough estimates. The actual size of units required is dependent on a number of factors, including

individual family preference and lifestyle, as well as economic means and affordability. These estimates are used to project the additional units needed by bedroom sizes.

Table 16 – Assumed Distribution of Household Family Types by Bedroom Need

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

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

Table 17 and Table 18 provide estimates of unit sizes required for 2016 to 2020 and 2020 to 2025 based on projected household growth. The needed units range from small units (i.e., studio, one-bedroom, or two-bedroom units) to larger units (3+ bedroom units).

These units will likely be needed to meet the needs of the increasing numbers of couples with children, as well as couples without children and non-census family households.

Table 17 – Projected Additional Household Needs by Bedroom Type, 2016-2020

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	247	247	0	494
Families with Children and Other Families	0	228	455	683
Non-Family	309	155	52	515
Total	556	629	507	1,692
% by bedrooms	33%	37%	30%	100%

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

Table 18 – Projected Additional Household Needs by Bedroom Type, 2020-2025

	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
Couple without Children	370	370	0	740
Families with Children and Other Families	0	401	803	1,204
Non-Family	499	249	83	831
Total	869	1,021	886	2,775
% by bedrooms	31%	37%	32%	100%

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

4.6 Summary

- If past trends continue, Langford is projected to continue growing in population from 2020 to 2025. Over this period, Langford could see an increase of 6,558 people and 2,775 households.
- The projections estimate that most new households are projected to be owner households (2,014, 73%). However, this result should be approached with caution as the projections methodology does not account for the different rates of growth in renter and owner households in recent years. Based on recent historical trends, renter households may continue to grow faster than owner households. In reality, the actual distribution of owner and renter households will be affected by the supply of housing in the community.
- All age groups are expected to grow, and most growth is projected to be driven by growth within the 35 to 44 and senior age groups (i.e., 65 and older).
- Projections for household type, age of primary maintainer, and unit size requirements are all affected by the dominant growth projected for seniors. For household types, most growth is projected for couples with children, non-census families and couples without children. As a result, most new housing units needed to meet these households' needs are expected to be both small (i.e., studio, one, or two bedroom) and larger units (3+ bedroom).
- Building permit data from the CRD suggests that there were 4,913 net new housing units created in Langford between 2016 and the end of 2019. For comparison, projections estimate that 1,692 new households were formed between 2016 and 2020. The high number of units coming onto the market may be driven by a higher level of demand from the region, indicating that Langford may be absorbing more growth than the projections indicate.
- This highlights how projections can be affected by local realities. Housing supply can drive household formation while at the same time, household formation can create demand leading to new housing supply.



Community Engagement Findings



This section summarizes the findings of the stakeholder focus groups and interviews that were held through late July and August of 2020. Stakeholders across the housing system were invited to provide insight into housing needs across the region and in the west shore communities, including Colwood, Langford, Metchosin, Highlands, and the Juan de Fuca Electoral Area. Focus groups discussed community strengths, housing needs and gaps, and opportunities to address the communities' housing need. Stakeholders interviews focused on unmet needs and demands, issues and challenges when it came to addressing housing needs, and potential solutions.

Eleven interviews were completed with service providers, housing providers, and First Nation serving organizations from across the CRD. The organizations interviewed included the Community Social Planning Council, CRD Electoral Area Director, Cool Aid Society, Coalition to End Homelessness, BC Housing, Greater Victoria Housing Society, Pacifica Housing, Urban Development Institute, Aboriginal Coalition to End Homelessness Society, Victoria Native Friendship Centre, and M'akola Housing Society. Most

interviewees worked across the CRD and provided insight into the housing system on a regional level.

Four focus groups were attended by stakeholders from community serving organizations, housing providers, institutional (education and employers), and development and real estate serving the CRD's west shore communities. Participants included individuals from Sooke Housing, Community Living BC, Colwood Fire, RCMP, and Langford Planning and Zoning Committee.

5.1 Regional Findings

Many interviewees and focus group participants spoke about housing challenges and opportunities that were relevant across CRD communities. This section provides a summary of cross-cutting themes and insights.

5.1.1 Housing Challenges

5.1.1.1 Housing Affordability

Housing affordability was a concern across stakeholders, with particular mention of the need for affordable housing for low-income households, including lone-parent families, youth, Indigenous peoples, renters, and seniors on fixed incomes. As housing costs increase in the West Shore communities of the CRD (Langford, Colwood, Metchosin, and Highlands), stakeholders are seeing individuals and families move to further communities such as Sooke and Shawnigan for more affordable options. Family-sized housing in Langford, Colwood, Metchosin, and Highlands are desired but are increasingly scarce and both parents need to make much more than minimum wage to afford it.

Although the demand for housing is high and there is a need for more housing supply, stakeholders noted that the cost of development in Langford is high and adds to the challenges of affordability. Greater distribution of affordable housing options is needed across the region over the next five to ten years.

5.1.1.2 Homelessness

There has been an increase in individuals experiencing homelessness in recent years. While there are varying degrees of housing pressures across the CRD communities, homelessness is experienced in every community. Individuals experiencing homelessness tend to gravitate to Victoria to access support services and to the Salt Spring Island as the climate is milder and where the culture is more accepting. Some individuals experiencing homelessness have been present in the region for a long time.

5.1.1.3 Options for Renters

There is a need for more housing options for renters and other low-income groups across the CRD, regardless of gender, age or ethnicity. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. The high demand for market rental housing puts renters at a disadvantage as landlords can be selective or demanding when leasing to tenants.

The lack of rental market housing puts pressure on the low-end of market rental housing as more households seek affordable options. Stakeholders emphasized that households who do not qualify for rent-g geared-to-income housing programs are left without alternative housing options and can become vulnerable to homelessness. To keep up with demand, a few stakeholders have either recently refocused their service programs or are in the process of expanding their services to new municipalities.

5.1.1.4 Indigenous Housing

There are rental housing options available for Indigenous families with children across the CRD. The gap that stakeholders see in the region is housing for Indigenous households who require housing supports after their children have moved away. There is also opportunity to provide affordable housing options for non-traditional families, such as children whose guardians are not their legal guardians.

Additional non-market housing options are needed as low-end market housing can often be out of reach for very-low income Indigenous households. There is also a need for more culturally appropriate housing for Indigenous peoples in the CRD as they are disproportionately represented in the homelessness population. Stakeholders report there is a service gap in terms of land-based healing, decolonized harm reduction framework, and more pathways for healing. Elders are particularly in need of culturally appropriate housing and activities.

5.1.1.5 Supportive Housing

The need for more supportive housing is seen as a significant area of investment by stakeholders. Prior to the COVID-19 pandemic, supportive housing providers across the CRD were operating at capacity. More supportive housing is needed for Indigenous peoples, seniors and women. The lack of supportive housing options pushes people to live in rental housing where they may not be receiving the supports they require (e.g., care for mental health, substance use disorders, or other health needs).

In addition to increasing the supply of supportive housing, there is also a need to increase or improve programs that serve specific groups, such as harm reduction programs, human-centered supports, permanent and flexible housing programs (e.g., Housing First approach), and Indigenous healing programs.

In terms of community and social wellness, housing for those with concurrent disorders is a key service which is currently missing in the CRD. Relative to the general population, the amount of people in the CRD who experience overlapping mental health and substance use disorders is small. However, stakeholders report that supports for individuals experiencing complex needs are important because this is where the most damaging behaviours are from the community's perspective.

5.1.1.6 Youth Housing

Housing for families is considered an important issue in the CRD, and stakeholders felt that more attention should be given to the housing gap for youth and for youth aging out of care. Youth aging out of care have a much higher risk of experiencing homelessness in their first year.

5.1.1.7 Student Housing

Student housing was identified as a service gap in the core communities of the CRD. Students represent a large proportion of the regional population influx and they are seeing a deep affordability crunch. On-campus residential development requires higher density, fewer parking requirements, and transportation options to support the successful implementation of new housing.

5.1.2 Barriers and Challenges in Developing and Operating Housing

The overall development process to build new housing can be challenging, particularly for affordable or supportive housing. In the CRD, affordable housing developers need to have the capacity to overcome barriers related to buying property or land, bridging financing, and securing funding to make the development feasible.

Although supportive and affordable housing development applications are fast-tracked in some local governments in the CRD, a few stakeholders reported that the development process can still be challenging. This is due to issues related to prescriptive zoning, not-in-my-backyard attitudes (NIMBYism) in the community, policy directions that encourage development of other types of housing, and parking regulations. In some cases where there is opposition against a proposed development project, it is felt that people become the focus rather than land-use issues.

Many housing providers in the CRD are operating at capacity. Where there is opportunity to provide more non-market units onto the market, organizational capacity becomes an issue on the operations side.

It is felt that there is a limited pool of trained staff who are experienced with working alongside vulnerable populations (e.g., individuals with mental health or substance use disorders). The high housing costs in the CRD also makes it difficult for the retention of housing

5.1.3 Opportunity Areas

5.1.3.1 Multi-sectoral Collaboration and Partnerships

It is encouraged to continue fostering collaboration in the region by convening partnerships across the actors, such as Indigenous partners, First Nations, non-profit housing providers, private developers, municipalities, BC Housing, and CMHC. Regional consultation and brainstorming sessions can result in action and new housing being built.

5.1.3.2 Local Government Leadership to Support Affordable Housing

In the CRD, affordable housing buildings can be designed with local context and local need in mind. It was felt that affordable housing across the region has historically been driven by program requirements by senior government funders such as BC Housing and that local governments can lead the way to new affordable housing initiatives, and play a bigger role in unit design and mix. In addition, participants felt that local governments have a role to increase public awareness about misconceptions about people who live in non-market housing and to be supportive of affordable housing projects.

5.1.3.3 Continued Support for Culturally Supportive Housing

There have been new initiatives aimed at providing culturally supportive housing for the most vulnerable Indigenous populations in the CRD. Stakeholders who serve Indigenous peoples are developing new frameworks and pilot projects to better meet the needs of this population (e.g., Elders support, using traditional foods, land-based healing, family reunification). Providing space for Indigenous people and organizations and trusting Indigenous ways of knowing and being can lead to new models of care.

5.1.3.4 Encourage Broader Public Engagement

There is opportunity to broaden the public engagement to engage different voices and groups during the development approvals process. While community associations are an important group to hear, it is equally important to provide space for more individuals and groups to represent the diverse housing needs in the CRD.

staff as they are more likely to take on two jobs and more prone to experience burnout. It can be an issue to collect rents from tenants who are experiencing mental health crises.

5.1.3.5 Other Opportunities

Stakeholders noted other opportunities to build new housing or to support groups in need:

- Explore the encouragement of mixed-income residential buildings to promote inclusive communities
- Partner with First Nations that have set aside land for revenue through housing development
- Adopt a shelter model that provides wraparound services and assessments to individuals experiencing homelessness throughout the day
- Implement a coordinated access system with a bynames list to guide individuals to services they require
- Ensure all affordable housing developments have housing agreements and consider implementing a universal housing agreement within the CRD
- Explore an organization-specific bus pass program to help tenants get to/from services
- Pilot inclusionary zoning in areas where this policy can be supported and to test and iterate ideas
- Continue to support renewal of purpose-built rentals
- Reduce parking requirements to support new affordable housing
- Informal forums are needed to help find housing for certain groups, such as the LGBTQ+ community

5.2 Findings for West Shore Communities

The housing needs identified in Section 5.1.1 reflect what was heard for Langford and the CRD and are not repeated here. Focus group participants were asked specifically about housing challenges and opportunities

in Langford and the other West Shore communities (Colwood, Metchosin, Highlands, Juan de Fuca). The findings are summarized in this section.

5.2.1 Housing pressures felt across the housing continuum

5.2.1.1 Market housing pressures

It was heard that while the demand for housing has increased and unaffordability has deepened in the core area communities, the West Shore communities are feeling housing pressures as well. Stakeholders reported that housing costs are rising in the West Shore communities and some households (e.g. renters, younger adults) cannot afford to transition into entry-level homeownership. In addition, employers noted that it can be difficult to recruit and train staff due to the increasing housing costs being experienced in the West Shore communities.

5.2.1.2 A need for more non-market housing

Stakeholders cited that housing unaffordability pressures impact low-income households, including single person households and individuals with disabilities. Stakeholders reported seeing a growing population of low-income individuals who cannot afford housing and an increasing number of tent communities or instances of hidden homelessness (i.e. couch surfing, individuals living in vehicles etc.). Community serving organizations reported that the clients they serve earn significantly less than the 2016 median household incomes across the West Shore communities. It was noted that some of the most underserved groups in the subregion are not captured under the Census as they are potentially not living in homes, and instead are staying in makeshift shelters such as tents.

5.2.2 Opportunity Areas Specific to West Shore Communities

5.2.2.1 Provide housing options for households looking for space

The West Shore communities are seen as attractive places for families and households who desire more space to live in. Stakeholders cited higher affordability compared to other areas of the CRD, plentiful community and recreation amenities, as well as growing housing supply to serve these households. It was noted that newer homes may often be preferred by families as they are easier to maintain and smaller lot subdivisions provide affordable housing options without having to sacrifice space.

5.2.2.2 Explore partnerships and housing innovation

Stakeholders reported that existing efforts to increase non-market housing options in the West Shore communities are on a site by site basis, which can be inefficient when more units are needed. It was heard that BC Housing, local governments, and private developers are important partners for non-profit and community organizations looking to improve housing in their communities. To support housing innovation, stakeholders expressed that bylaws and zoning regulations could be reviewed so that new and alternative housing options can be made available, such as tiny housing and cooperative housing complexes.

5.3 Additional Findings for Langford

This section focuses on specific barriers to addressing housing issues and opportunity areas in Langford as heard through the focus groups.

- Langford's strong working relationship with developers in creating communities is seen as a strength and could be worth replicating or exploring in other communities.
- Development in Langford can be a challenge both in time and cost due to the amount of site preparation that must be done.
- Langford's affordable housing program is no longer expanding due to costs of developing and building, however, it was noted the program was helpful in providing affordable housing in the community.
- Affordable housing continues to be a challenge in Langford, which can be pushing people out to other areas (e.g., Sooke and Shawnigan)
- Housing solutions could be explored that are specific for suburban communities versus urban communities as the environments and housing needs are different.



COVID-19 Implications



In March 2020, COVID-19 was declared a global pandemic. Local economies have been, and continue to be, significantly impacted as governments closed international borders, mandated businesses to close, and issued stay-at-home directives for everyone but essential workers.

This section provides an overview of preliminary economic impacts based on the information available during this study process, as well as perspectives on the pandemic heard from stakeholders through the

engagement process. While there were immediate economic effects due to precautionary measures, the full impact of the pandemic is still emerging and will continue to need monitoring.

6.1 Preliminary Economic Impacts

The economic impact has been and continues to be greatest in industries such as tourism, accommodations, food services, recreation, transportation and retail. The effect on employment and income are significant and the repercussions of reduced incomes—and reduced savings—will be felt for months and years to come. Several key demographics are expected to face significant challenges:

- Students approaching graduation and recent graduates seeking part-time or full-time work will likely see delays in finding work compared to previous years.
- Bars, restaurants, retail, and similar service jobs are unlikely to return to 100% capacity for some time due to social distancing measures, and in BC are currently operating at 50% capacity.
- Older workers who have lost their jobs and may face difficulties re-entering the workforce.
- Those nearing retirement may be pushed into retiring earlier than planned for or see their savings impacted.
- Those who own their homes are typically in more stable financial positions than renters, particularly long-time homeowners. However, those who recently got into the market will be facing significant pressures if one or more members of their household has lost their job. As of the end of June 2020, 16% of mortgage holders in Canada have enrolled in mortgage deferrals since the pandemic started and the impact of these will likely not be felt until late 2020¹².

- Owners who rent their properties in the secondary market either long term or short term may find it more difficult to rent their units or see their revenue decrease as renters face job loss.

In the Greater Victoria Census Metropolitan Area, the impacts of COVID-19 can be felt by residents, workers, businesses, and industries. The hardest hit industries in the CRD are the tourism and accommodation sectors, as hotel occupancy fell to 21%, far below the seasonal normal and resulting in decreased revenues over the summer months¹³. Decreases in tourism have downward impacts on other hospitality related industries in the region, such as restaurants, service, and retail sectors.

Unemployment rates are quite high for the Victoria Census Metropolitan Area – 10.3% in August 2020 which is far higher than the recorded unemployment rate in February of 3.4%. However, since these figures are reported by Statistics Canada on a three-month moving average, the region's unemployment rate is expected to continue to change as new data is collected from Phase 3 of BC's Restart Plan.

The real estate market, on the other hand, has seen more activity in August 2020 than in the previous year's August in terms of sales volume. In addition, the benchmark value for single-detached houses and condominiums have stayed consistent or higher than in August 2019. The Victoria Real Estate Board reports that it remains unclear how the market will react to the socio-economic impacts of the COVID-19 pandemic in the upcoming months¹⁴.

¹² Global News. (August 2020). *Mortgage deferrals will end soon for many Canadians. Then what?* Retrieved from <https://globalnews.ca/news/7286008/coronavirus-mortgage-deferrals-end-canada/>.

¹³ South Island Prosperity Partnership. (August 2020). *Monthly economic recovery dashboard*. Retrieved from <https://southislandprosperity.ca/wp-content/uploads/2020/08/Economic-Recovery-Dashboard-Report-August.pdf>.

¹⁴ Victoria Real Estate Board. (September 2020). *Victoria real estate market experiences an active summer*. Retrieved from <https://www.vreb.org/current-statistics>.

6.2 Stakeholder Perspectives

Stakeholders who participated in the Housing Needs Report engagement process shared information on the impacts of the pandemic on the housing system that they were seeing.

Challenges:

- Renters or individuals receiving temporary financial and housing supports may struggle to find stable and permanent housing in coming months.
- Supportive housing operations have had to reduce capacity to meet social distancing requirements, further compounding many issues related to housing instability. As a result, the number of visible homeless and tent cities has increased.
- COVID-19 has highlighted the difficulties communities face without a coordinated access system for homeless groups.
- Overdose deaths in BC are far higher than COVID-related deaths, highlighting the ongoing health crisis and tainted drug supply in the province. Social isolation, poor living conditions, unemployment, and the stresses of the pandemic may be contributing to increased overdoses, among other factors.

Emerging Opportunities:

- Due to COVID-19, there may be opportunities to acquire available and below-market properties and land for affordable housing (including protecting existing purpose-built rental properties).
- BC Housing in partnership with community service agencies and local governments are taking action to address homeless camps by finding individuals housing or by sheltering people in private hotels. This may free up rental housing stock for other households in need to live in.
- Families may desire more space now that COVID-19 has shown that remote working is a possibility.
- Since the start of the COVID-19 pandemic, some community serving organizations have noticed that clients have not needed as much support because they have been receiving temporary financial relief from the federal government.



Summary of Key Areas of Local Need



This section summarizes the projected number of units by number of bedrooms for 2016 to 2020 and then the next five years, 2020 to 2025 (from Section 4). It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined in Sections 3 and 5 of the report.

7.1 Number of Units Needed by Unit Size in Langford

Table 19 presents the projected housing units needed in Langford based on population growth and the distribution of each household types by the suitable number of bedrooms.

Table 19 – Projected Housing Units in Langford, 2016-2020

Household Types	Studio / 1 Bedroom	2 Bedroom	3+ Bedroom	Total
2016-2020	556	629	507	1,692
Couple without Children	247	247	0	494
Families with Children and Other Families	0	228	455	683
Non-Family	309	155	52	515
2020-2025	869	1,021	886	2,775
Couple without Children	370	370	0	740
Families with Children and Other Families	0	401	803	1,204
Non-Family	499	249	83	831

7.2 Statements of Key Areas of Local Need in the Capital Regional District

7.2.1 Affordable Housing

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

The cost of renting and owning in Langford, like the CRD in general, has risen significantly in recent years. Across bedroom types, the median rent increased between 132% (for a one-bedroom unit) and 101% (for a three-or-more bedroom unit) between 2005 and 2019. The affordability gap analysis showed that in comparison to median household incomes, the Langford purpose-built rental market is still relatively affordable for families, but extremely unaffordable for individuals living alone and lone-parent households. However, as most renter households in Langford are in the secondary market, this analysis may not capture the full picture of affordability in the community.

In the homeownership market, housing prices have risen dramatically. Between 2005 and 2019, the average home sale price increased between 93% (for a single-family home) and 99% (for an apartment or townhouse). The affordability gap analysis showed that lone-parent families and individuals living alone are facing the greatest housing challenges. The median income for these household types is not enough to afford an appropriate unit. Based on the affordability threshold of housing costs being no more than 30% of gross household income, a single-detached home is out of reach for most households making the median income, even couples with children who tend to make higher incomes than other household types.

As housing costs have increased, many households are not able to meet their needs in the private market. As of 2020, there were 212 households in Langford on BC Housing’s waitlist, the third highest number in the CRD after Victoria and Saanich.

7.2.2 Rental Housing

There is a need for more rental housing options across the CRD. The proportion of renter households is growing, from 1,795 in 2006 to 4,310 in 2016 (140%). There has been significant growth in primary rental market units between 2005 and 2019, which increased by 751% to a total of 1,319. Rental vacancy rates are low across the region without enough supply coming onto the market fast enough to meet demands. As of 2019, the rental vacancy rate for Langford was 1.5%, far lower than what is considered to be healthy (between 3% and 5%). High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

7.2.3 Housing for People with Disabilities

Incidence of Core Housing Need is higher among households with someone with a disability. As of 2016, 29% of renter households and 6% of owner households with at least one person with a disability were in Core Housing Need, compared to 10% of renter households and 4% of owner households without anyone with a disability. This may be due to reduced incomes, difficulty accessing appropriate housing or other factors. For individuals with disabilities who are unable to work, the provincial housing supplement of \$375 (for an individual) is extremely low and limits access to housing options.

As of 2020, there are 34 households with people with disabilities on BC Housing's waitlist seeking non-market housing in Langford.

7.2.4 Housing for Seniors

The median age in Langford held steady from 38.0 in 2006 to 38.3 in 2016. Langford's median age is relatively young compared to the CRD in 2016, at 45.5. Aging in place is generally a priority for many communities and this can look different depending on the individual households and their needs. Increasingly, communities are looking to incorporate aging in place options within the community when housing needs change by having downsizing and supportive housing

options available. The need for more supportive housing for seniors was identified as a significant area of need by stakeholders. The lack of supportive housing options pushes people to live in housing that may not have the accessibility or health supports required.

As of 2020, 66 senior households were on BC Housing's waitlist seeking non-market seniors housing in Langford.

7.2.5 Housing for Families

Family-sized housing in Langford is increasingly out of reach for families with children. The affordability gap analysis showed that the cost of a single detached home is out of reach for couples with children making the median household income, and far out of reach for lone-parent families. For those in the rental market, there is a limited supply of larger units, only 117 as of 2019 and the median rent of a three-or-more bedroom unit has exceeded other unit sizes, growing by 101% between 2005 and 2019. As housing costs increase in the core communities of the CRD, stakeholders reported hearing and seeing individuals and families grapple with whether or not to stay or move. The availability of housing for families will also influence the demographics of a community and can contribute to an aging population trend as younger households without equity struggle to gain a foothold in the community.

As of 2020, there are 102 families on BC Housing's waitlist seeking non-market housing in Langford.

7.2.6 Homelessness

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



Glossary



Activity Limitation: “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”
[https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia – Core Housing Need, Activity Limitations](https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia%20-%20Core%20Housing%20Need,%20Activity%20Limitations)

Adequate Housing Standard: “[Housing] not requiring any major repairs.”
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Census Family: Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Household Income: The sum of incomes for all household members.
Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.
Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Movable Dwelling: A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.
<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

Multiple Census Families: A household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.
<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

National Occupancy Standard: Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

Non-Census-Family Households: Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Other Family or Other Census Family: When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: “‘Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Supportive Housing for Seniors: This document defines assisted living and long term or residential care options as supportive housing for seniors.

Transitional Housing: “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>



Appendix A: Provincial Summary Form

