



Community Vitality Committee

February 7, 2018

The purpose of the Strategy is to establish the City's role and priorities in regards to promoting housing affordability in Nanaimo over the next ten years (2018 – 2028).

Once complete, the Strategy will assist Council with decision making, help staff to coordinate with other agencies and governments, and aid public awareness and education in regards to what the City is doing on this issue.

Step 1: Plan Initiation

Background Research and policy review, form Steering Committee



Step 2: Issues and Opportunities

Stakeholder & public engagement



Step 3: Options Development

Preparation of policy options, public engagement, update to Council



Step 4: Draft Plan

Draft Strategy to CVC and CPD for review



Step 5: Finalize Plan

Revised Strategy completed and given to Council; Plan approval process

Steering Committee Membership

Jan Stromar	Vancouver Island Real Estate Board
Robin Kelly	Group Denux
Ken Connolly	Pheasant Hill Homes
Jim Spinelli	Nanaimo Affordable Housing
Dean Fortin	Pacifica Housing
Carrie Chassels	Vancouver Island University
Malcolm McNaughton	BC Housing
Paul Thompson	Regional District of Nanaimo
Rob McGregor	Member of CV Committee
Inga Cooper	Tillicum Lelum Aboriginal Friendship Centre

Project Deliverables:

1) Affordable Housing Discussion Paper (March 2018)

- Chapter One: Policy & Data Review ☑
- Chapter Two: Public Engagement Summary ☑
- Chapter Three: Policy Options & Priorities

2) Affordable Housing Strategy & Implementation Plan (Sept. 2018)

- Set the strategic direct for the next ten years
- Provides guidance on implementation and tools for ongoing Strategy evaluation
- Identifies how the proposed housing policy actions will promote other City priorities

CONSULTATION AT-A-GLANCE

6 POP UP COMMUNITY EVENTS



1277

ENGAGEMENT PARTICIPANTS



3

STAKEHOLDER
WORKSHOPS



275 POP UP
ATTENDEES



30 STAKEHOLDER
PARTICIPANTS



SURVEYS
COLLECTED



ONE-ON-ONE
SESSIONS

ENGAGEMENT
DISCUSSION
TOPICS

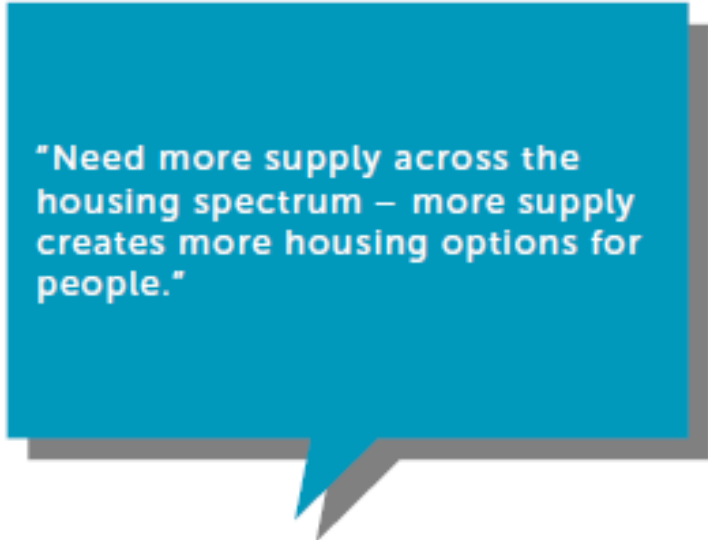
- PRIORITY HOUSING ISSUES
- GROUPS THAT FACE THE GREATEST CHALLENGES
- HOUSING POLICIES AND TOOL OPTIONS



GOVERNMENT STAKEHOLDERS

Priority housing issues:

1. The need for affordable and diverse rental stock.
2. Better coordination across housing and transportation planning.
3. The need for an increase in supply across the housing spectrum.
4. Policies that encourage diversity in the housing stock, including rental and ownership housing.
5. A need for low-income housing, for the lowest 10%.

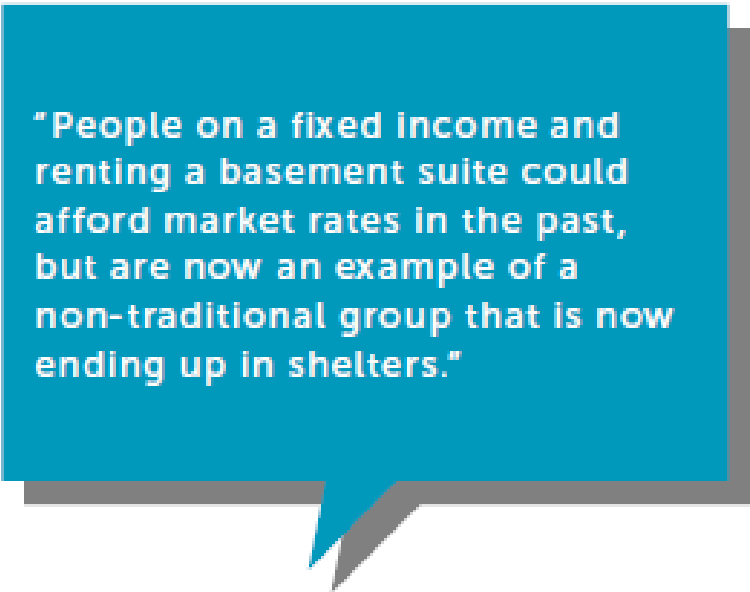


"Need more supply across the housing spectrum – more supply creates more housing options for people."

NON-PROFIT STAKEHOLDERS

Priority housing issues:

1. The rezoning and development process is lengthy and involves considerable uncertainty.
2. There is a need for an increase in supply across the housing spectrum.
3. The lack of affordable housing, including land that is available and suitable for affordable housing.
4. The lack of supportive housing for youth.
5. Lack of family housing.

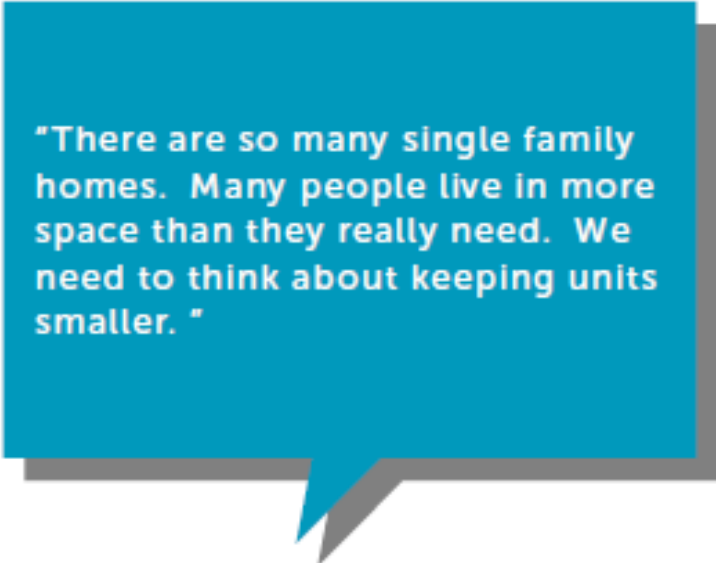


"People on a fixed income and renting a basement suite could afford market rates in the past, but are now an example of a non-traditional group that is now ending up in shelters."

INDUSTRY STAKEHOLDERS

Priority housing issues:

1. Low quality of some existing rental housing.
2. A need for low-income housing, for the lowest 10% including low barrier housing and housing for the most in need.
3. The need for diversity in the type and price of housing.
4. There is a need for an increase in supply across the housing spectrum.
5. There is a large number of single family homes with only one person living in them that could be potential co-housing or the rental of rooms or suites.



"There are so many single family homes. Many people live in more space than they really need. We need to think about keeping units smaller. "

Moderate Density Housing

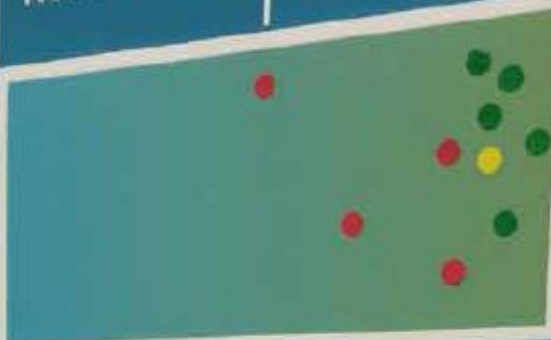
Not So Great

Great Idea



Quadplex (Fourplex)

Four units either in a single building or in separate buildings which is most likely to be stratified to allow multiple owners. Could include two duplexes, one facing the street and the other behind facing a lane.

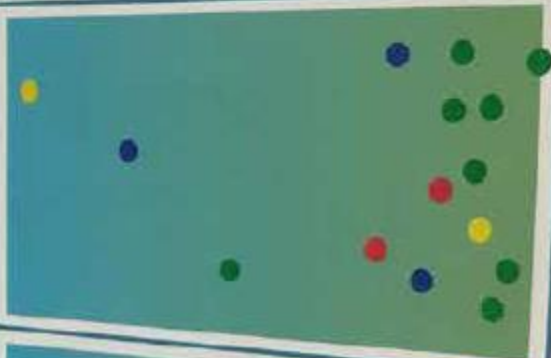


* more accessible if a rental not a strata situation



Pocket Neighbourhood / Cluster Housing

A group of detached freehold homes that can range from small scale (cluster of 4) to medium scale (cluster of 8 to 12).

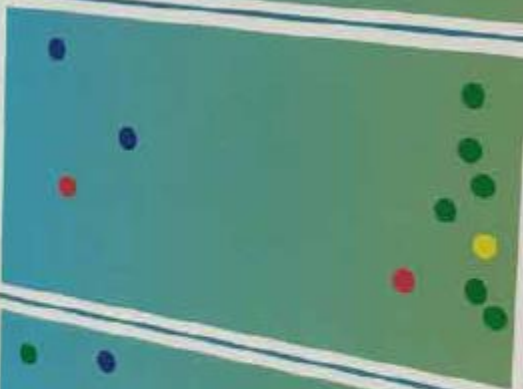


Current style of House Building is FAR too large FOR 2 person House - too big small can live in smaller House



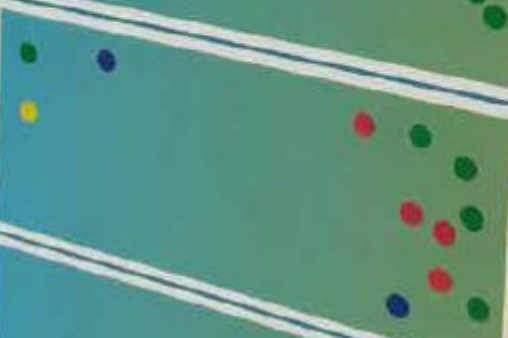
Townhouse

A minimum of three, attached units, each with a private outside entrance and small, private yards.



Modular Housing

A manufactured home or built using modular units built in a factory



Pop up #1 Nov 9 2017

MODULAR PARKS with

Community Pop-Up Engagement



Design Guidelines to support ground-oriented multi-unit housing (low to medium density) e.g. Rowhouses, duplexes, fourplexes, etc.



A short-term rentals policy that encourages homeowners to prioritize long-term rentals.

Tiny House / Small House

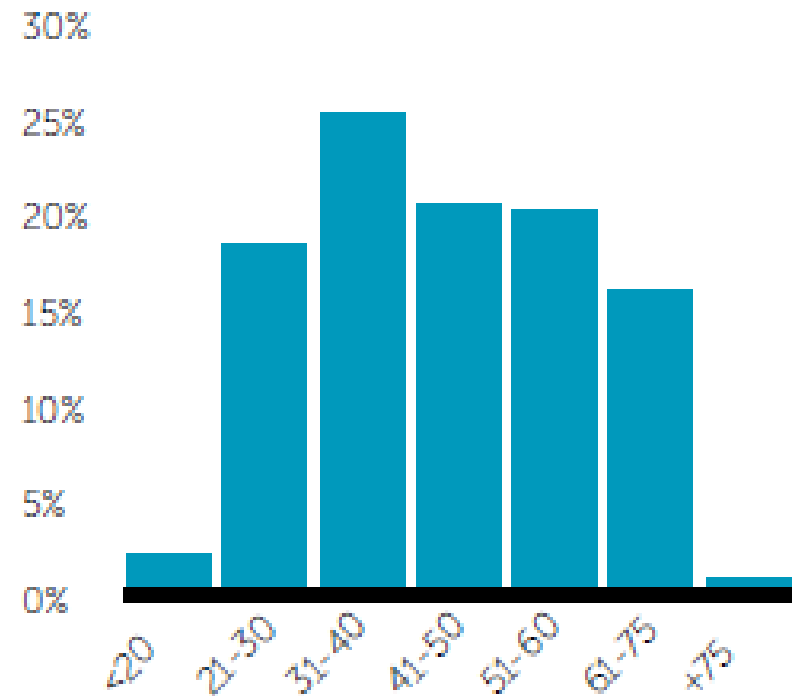
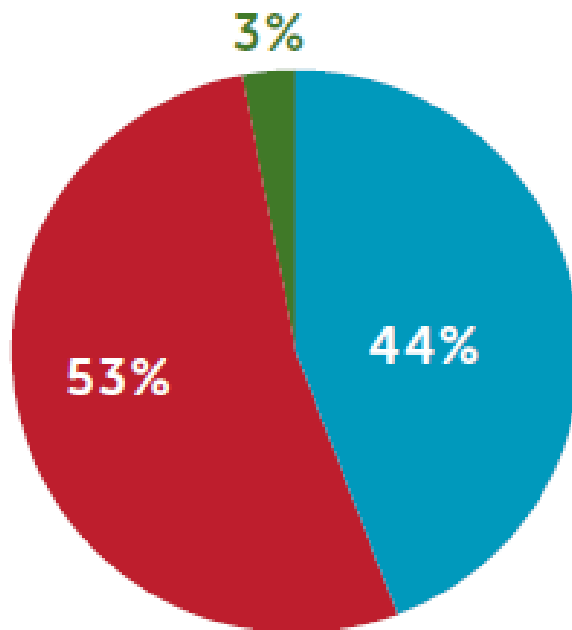


Duplex



Survey Responses (967)

- Year-round renter
- Year-round homeowner
- Part-year renter
(e.g., student, seasonal worker)





Single-Detached
554



**Apartment
(Rental or condo)**
148



Secondary Dwelling
90



Townhouse
73



Duplex
16

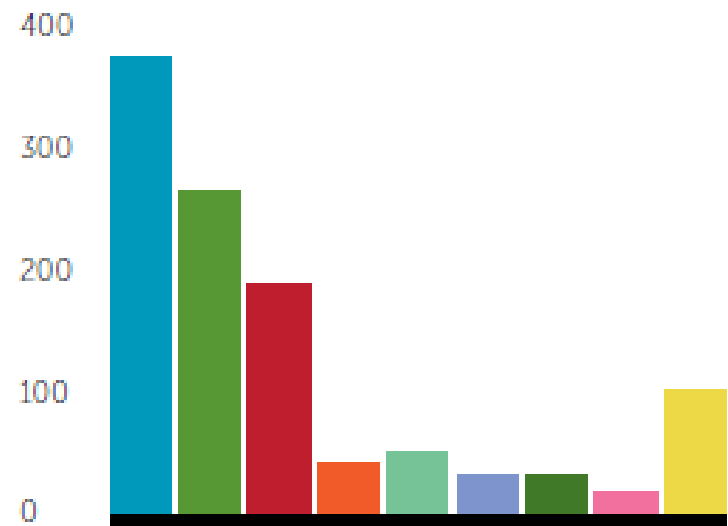


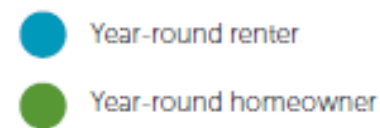
Mobile Home or Trailer
7



Other
69

- With my partner/spouse (no children)
- With my partner/spouse and children 19 or under
- Alone
- With parents
- Multi-generational
- Partner/Spouse with adult children
- Single parent
- Roommate
- Other





Single-Detached



Townhouse



Rental Apartment or condo



Secondary Dwelling



Other

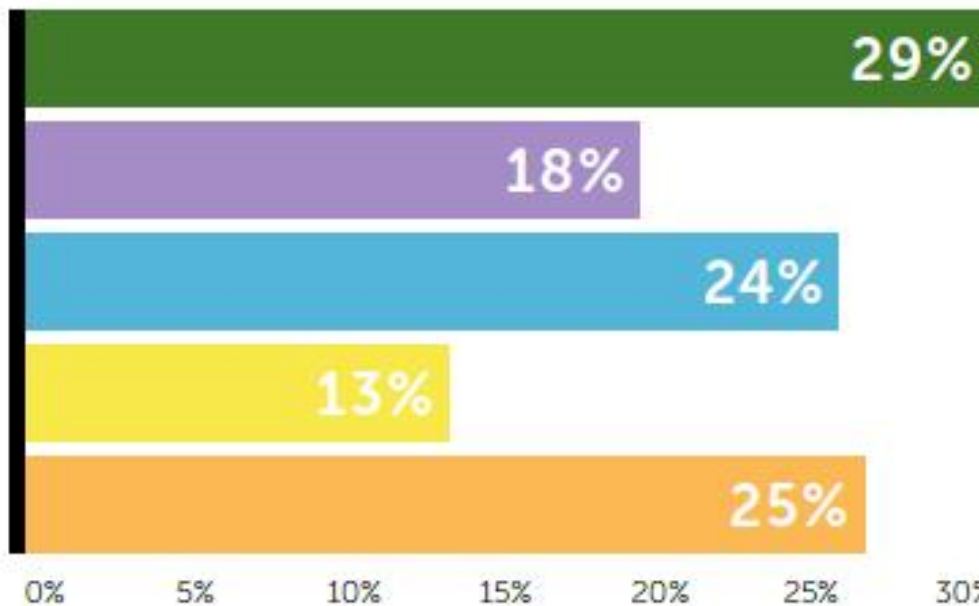


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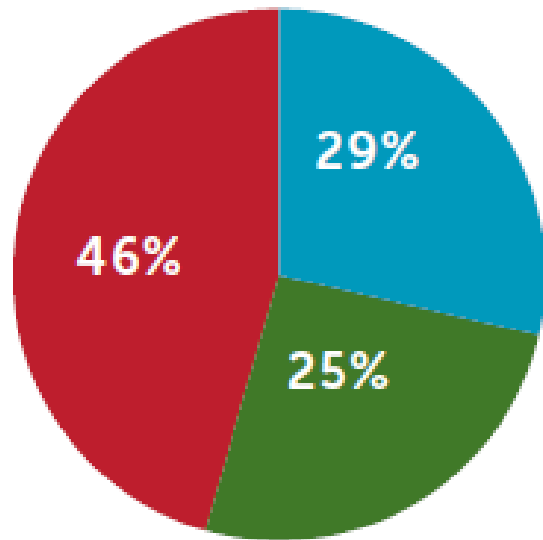
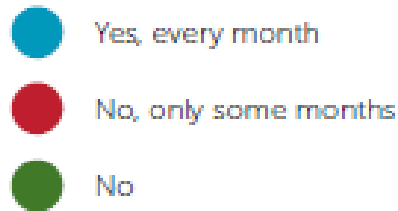
Number of Respondents



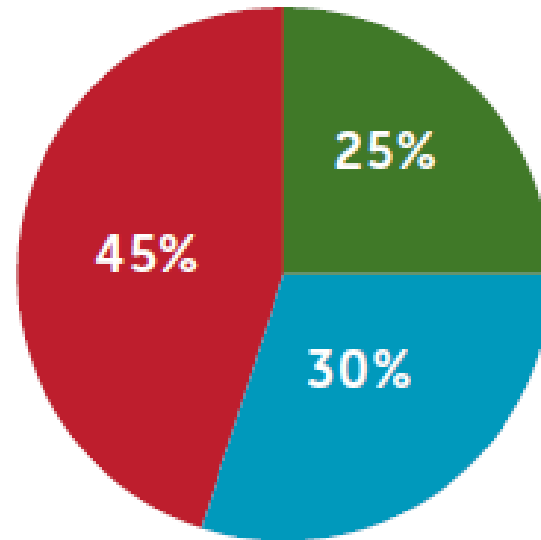
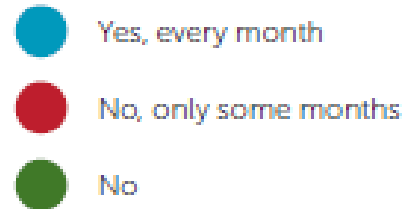
- **AREA 1:** Duke Point/Chase River/
South End/Harewood
- **AREA 2:** Protection Island/City
Centre/VIU Westwood
- **AREA 3:** Newcastle/Townsite/
Northfield/Departure Bay/
Linley Valley
- **AREA 4:** Diver Lake/Long Lake/
Rutherford/Pleasant Valley
- **AREA 5:** Dover/North Slope/
Hammond Bay



Sufficient \$ for Basic Needs (after housing)

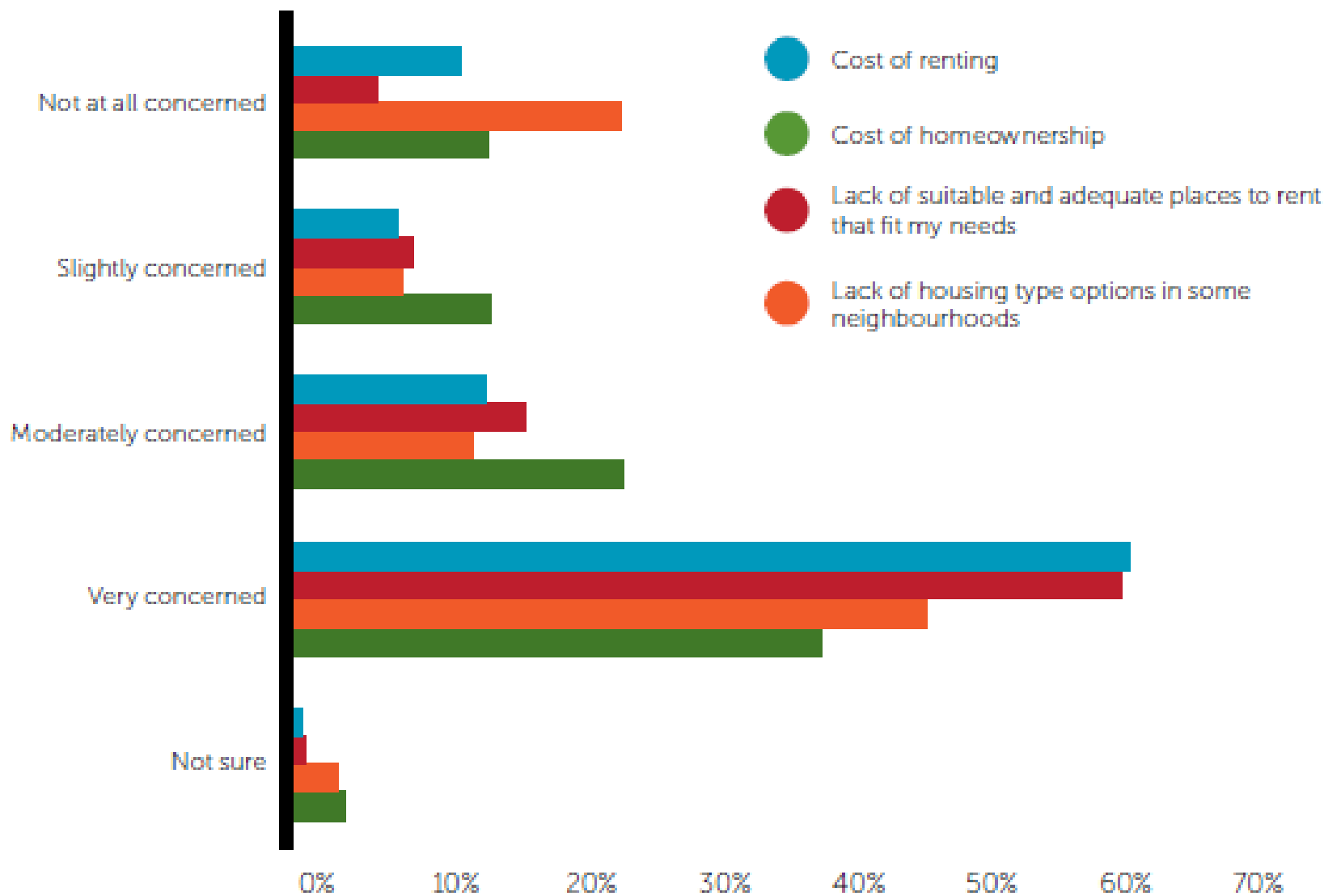


Renters

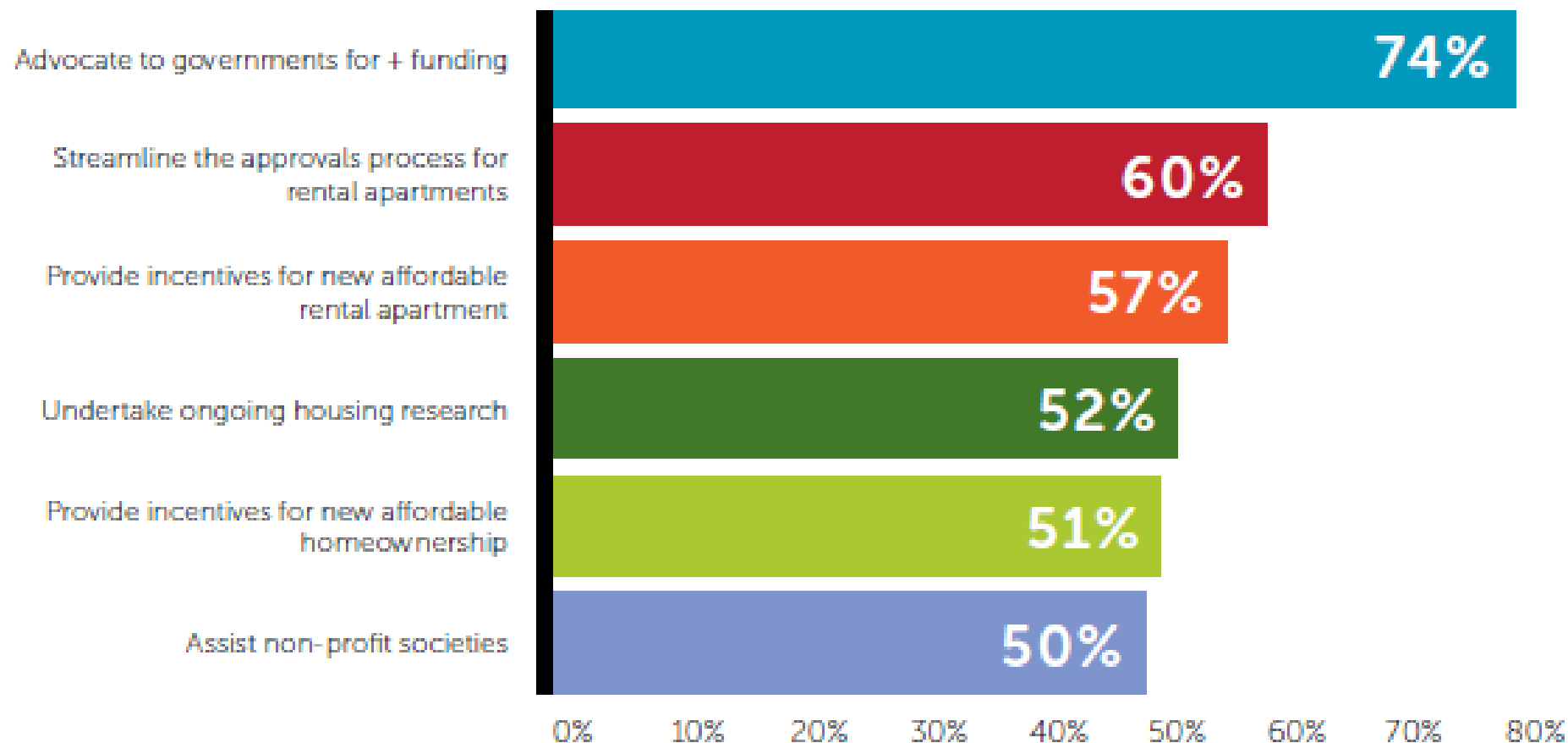


Homeowners

Housing issues of personal concern



The City Should Consider...



"As a student at VIU, I have to commute every day from Port Alberni. I have been struggling to find a place in Nanaimo for the last two years."

"The city needs to work with regional transit to ensure affordable housing is built where people can access buses, to encourage them to move into those units."

"We need to be more forward thinking to plan for hard to house individuals and low-income seniors and families."

"Foreign buyers are clearly becoming a problem in Nanaimo. We need to take steps in our community to not allow foreign money to price out locals from the community they grew up in, work in, and want to give back to."

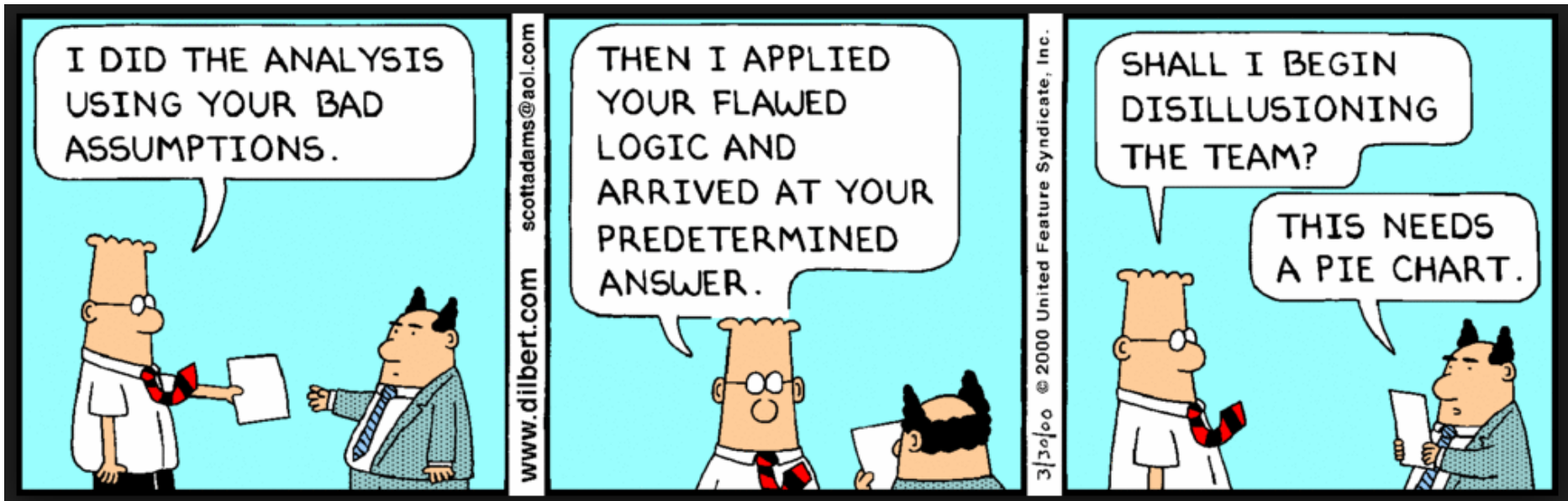
Top Issues

1. Rental housing
2. Affordable, safe and liveable homes
3. People with pets needing housing
4. Foreign ownership
5. High cost of home ownership
6. Diversity in housing types
7. City development process
8. Supply of housing
9. Low-income housing
10. Transportation and housing

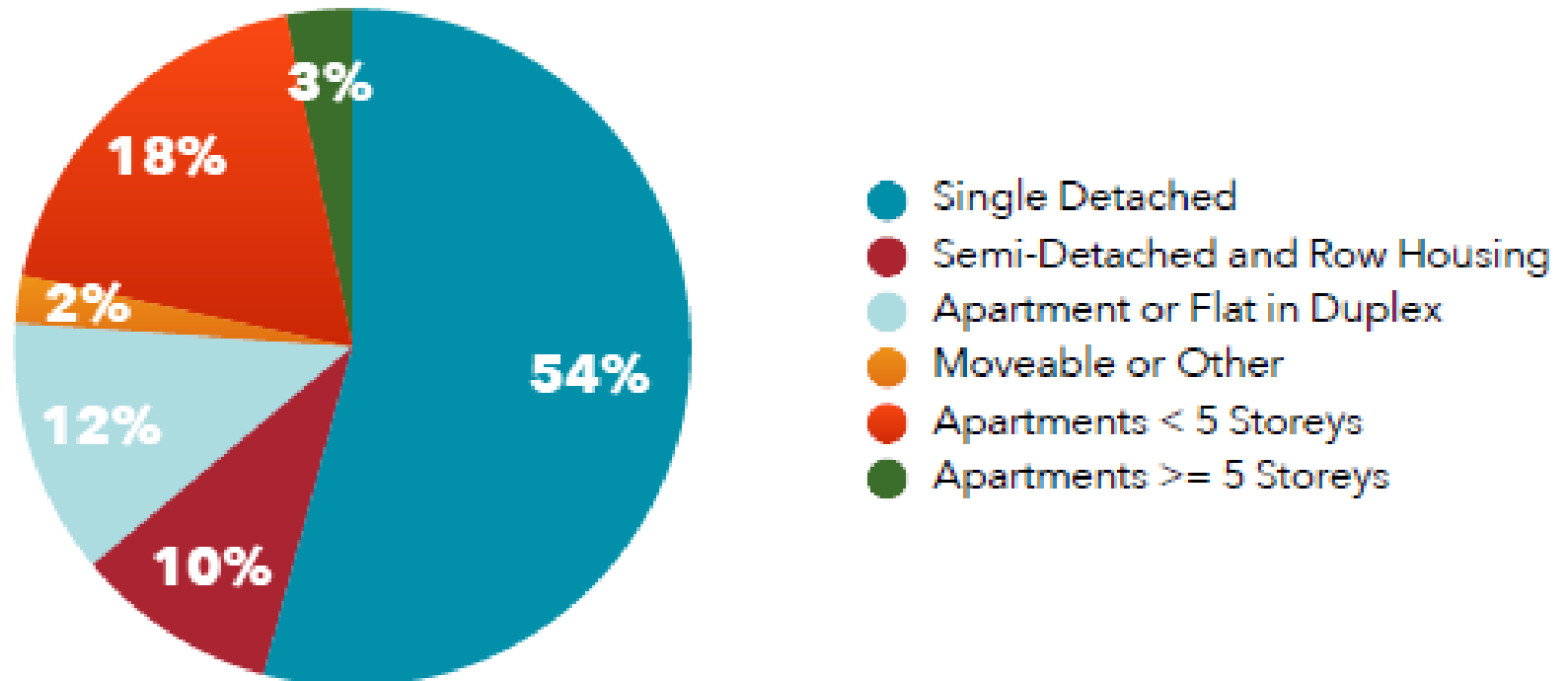
High Priority Groups

- Seniors
- Families
- Lone parents
- People with mental health and/or addictions
- People with disabilities
- People who are homeless
- Low income people
- New immigrants and refugees
- Indigenous households
- The working poor
- Youth aging out of care

Data Analysis

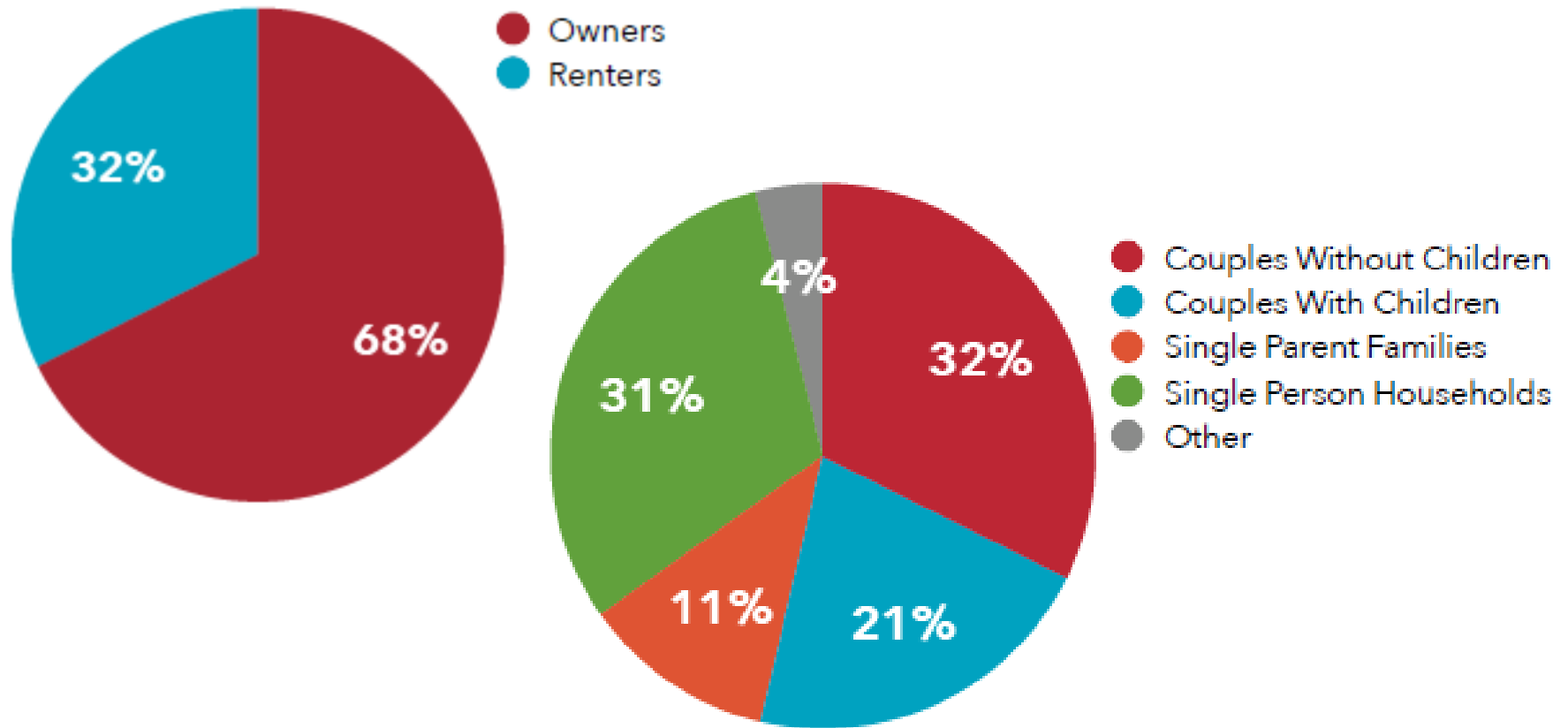


Housing Supply

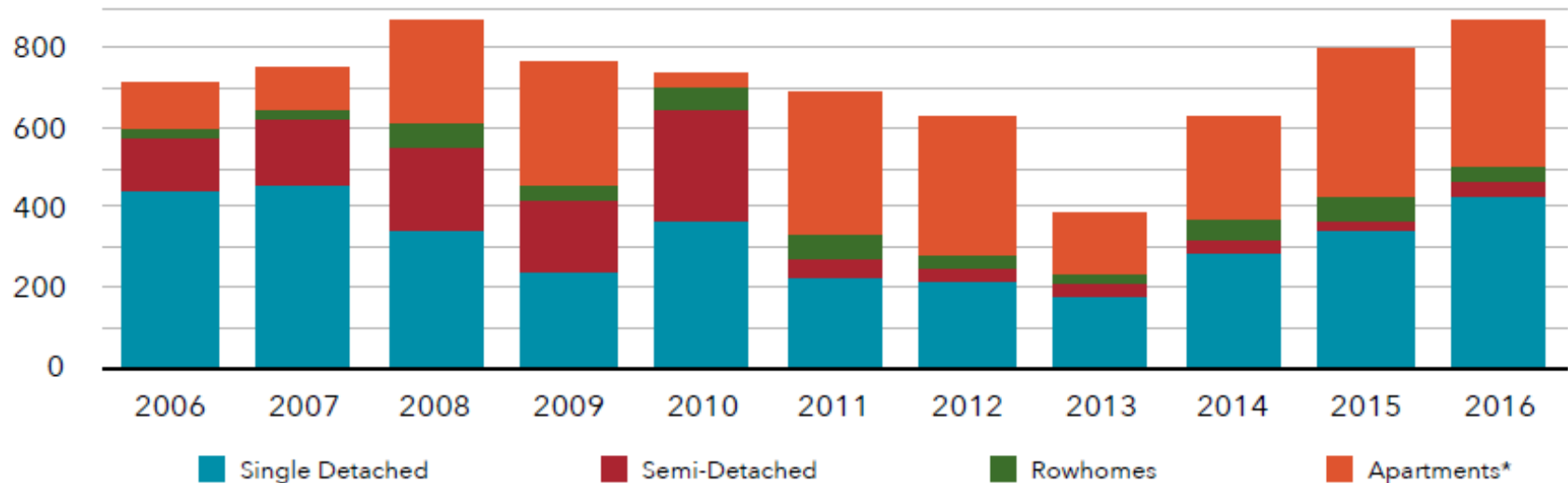


Source: Statistics Canada, Census 2016

Tenure & Household Composition



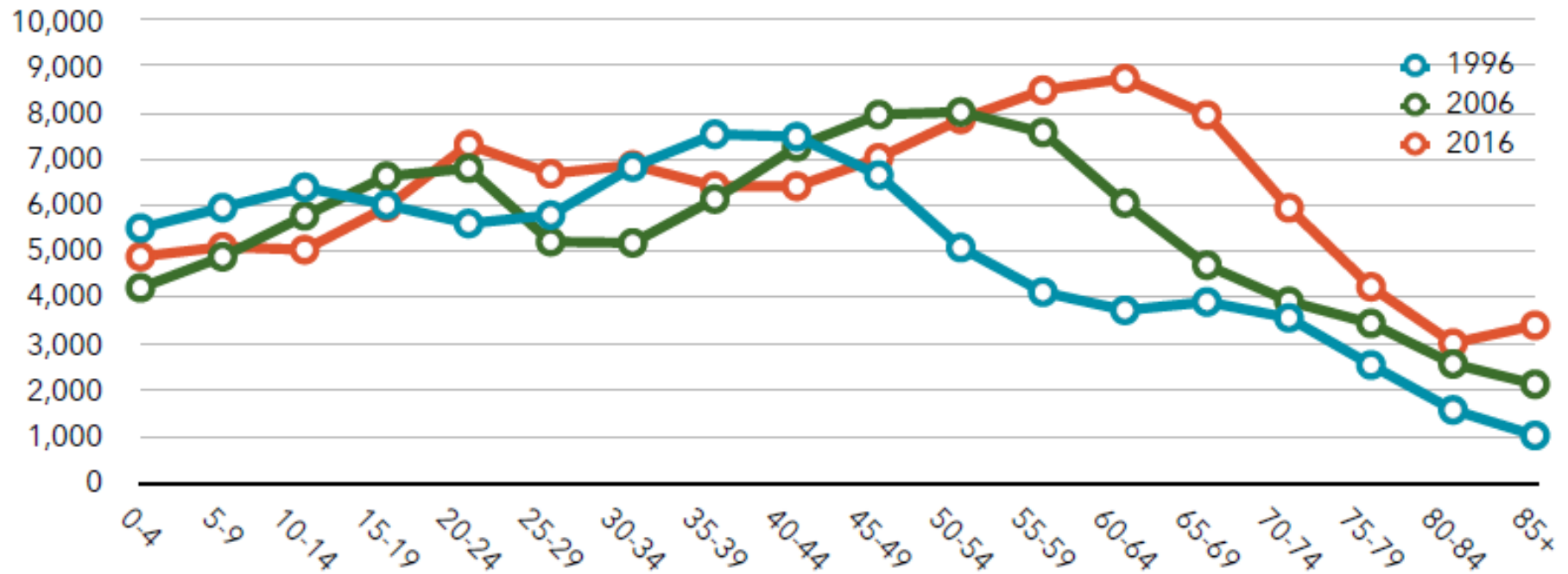
Housing Starts (2006-2016)



Source: Canada Mortgage Housing Corporation

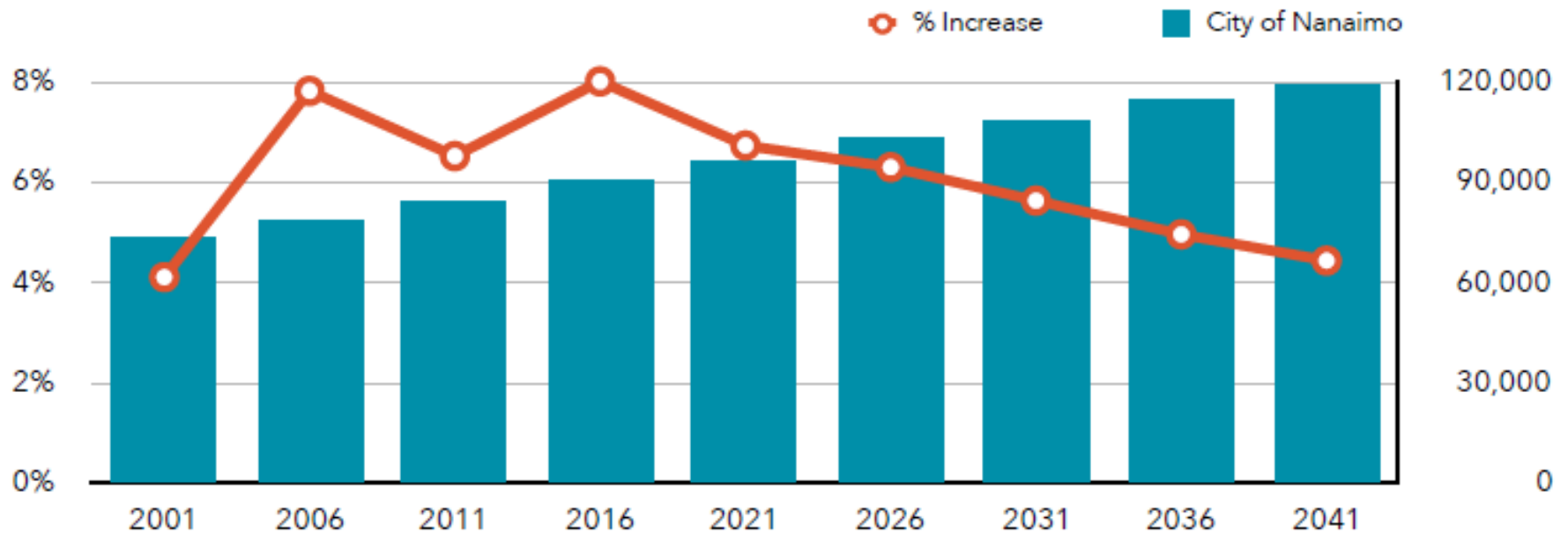
*CMHC includes secondary suites within the count for apartment starts

Population by Age Cohort



Source: BC Stats P.E.O.P.L.E., adjusted by Colliers International

Population Projections to 2041



Source: Statistics Canada (Census 2001-2016), BC Stats P.E.O.P.L.E, adjusted by Colliers International

Aboriginal Population

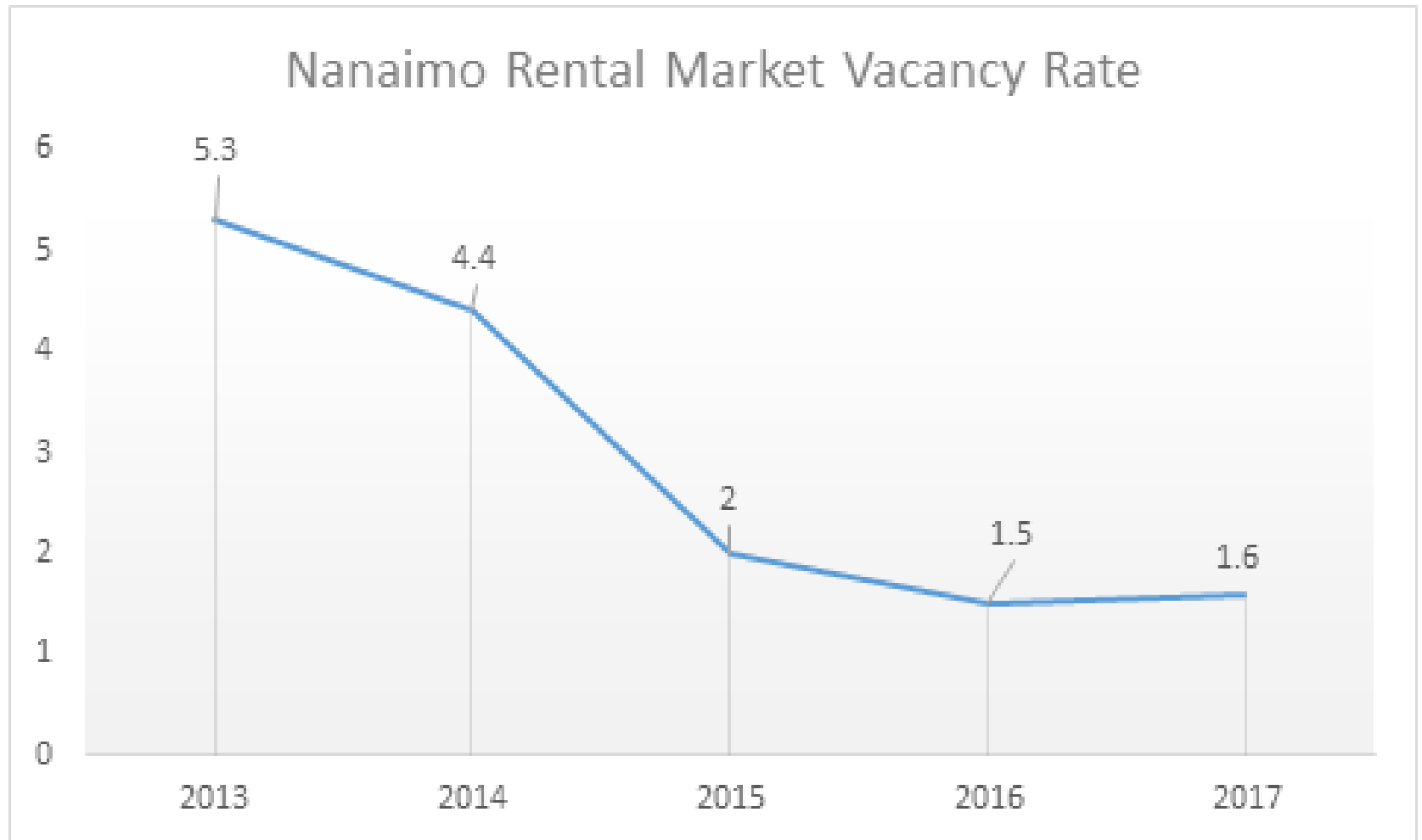
On Reserve

- 44% under 30 years; 31% all Nanaimo
- 220 private dwellings on SFN lands (Census 2011).
- Snuneymuxw Band has an active housing program.

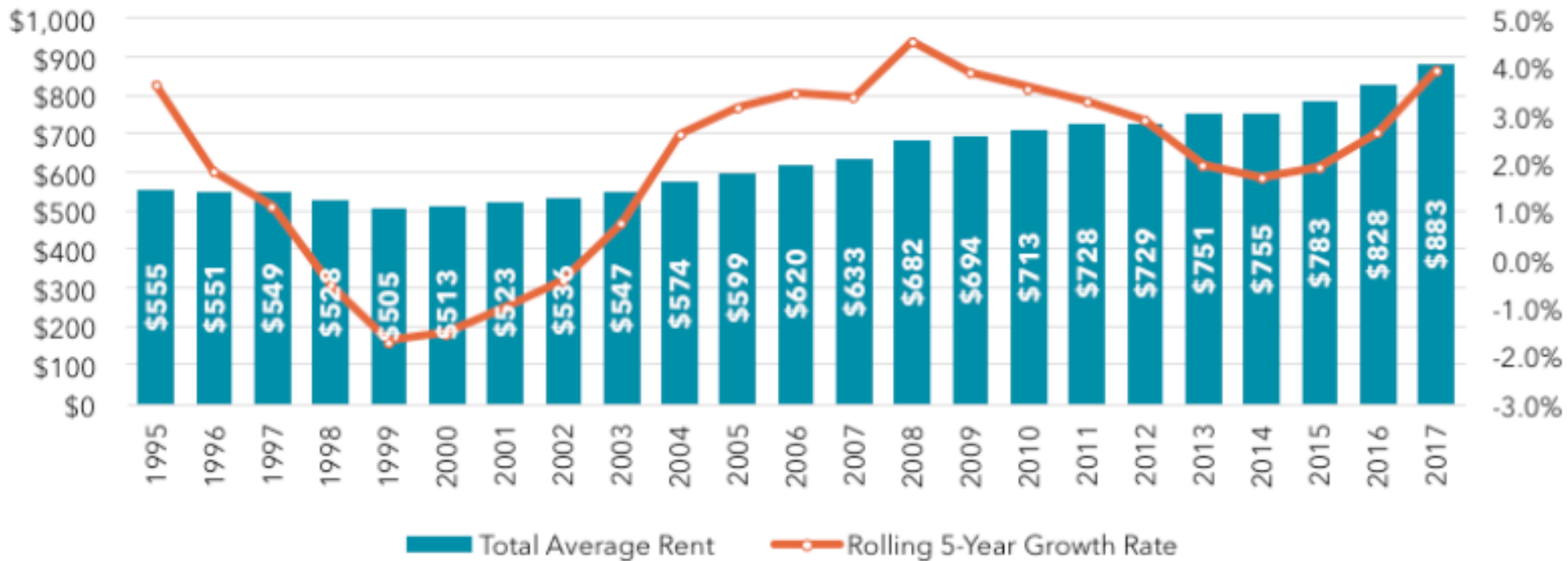
Off-Reserve

- Tillicum Lelum Aboriginal Friendship Centre
- Nanaimo Aboriginal Centre
- M'akola Housing Society

% Average Vacancy Rates (CMHC)



Average Rent (CMHC)



Secondary Rental Market

	Aug				Sep				Oct			
	Studio	1 Bdrm	2 Bdrm	3+ Bdrm	Studio	1 Bdrm	2 Bdrm	3+ Bdrm	Studio	1 Bdrm	2 Bdrm	3+ Bdrm
Average Rent	\$966	\$988	\$1,317	\$1,906	\$936	\$1,331	\$1,398	\$2,165	\$648	\$1,028	\$1,272	\$1,832
Average Size (sf)	–	766	1,036	1,769	–	694	1,086	2,300	760	733	1,044	1,735
No. Postings	9	79	117	144	5	24	38	47	4	58	112	80

Source: Craigslist 2017 (Compiled by Colliers)

Real Estate Sales by Type (2016)

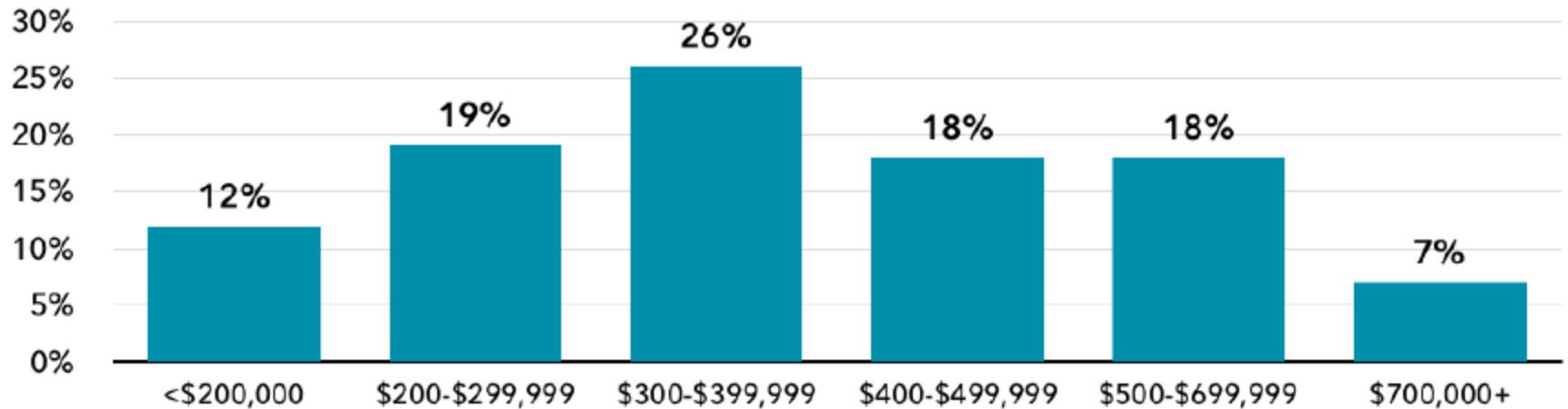
	Single Family Homes	Duplex Triplex Fourplex	Condo	Manufactured Mobile
Number of Sales 2016	1,732	95	694	117
Average Price	\$466,762	\$355,327	\$259,234	\$136,171
Average Finished Size (SF)	2,283	2,131	1,165	1,185
Average Lot Size (SF)	10,415	7,084	N/A	N/A
Average Price per SF	\$204.4	\$166.7	\$222.5	\$114.9

Source: MLS

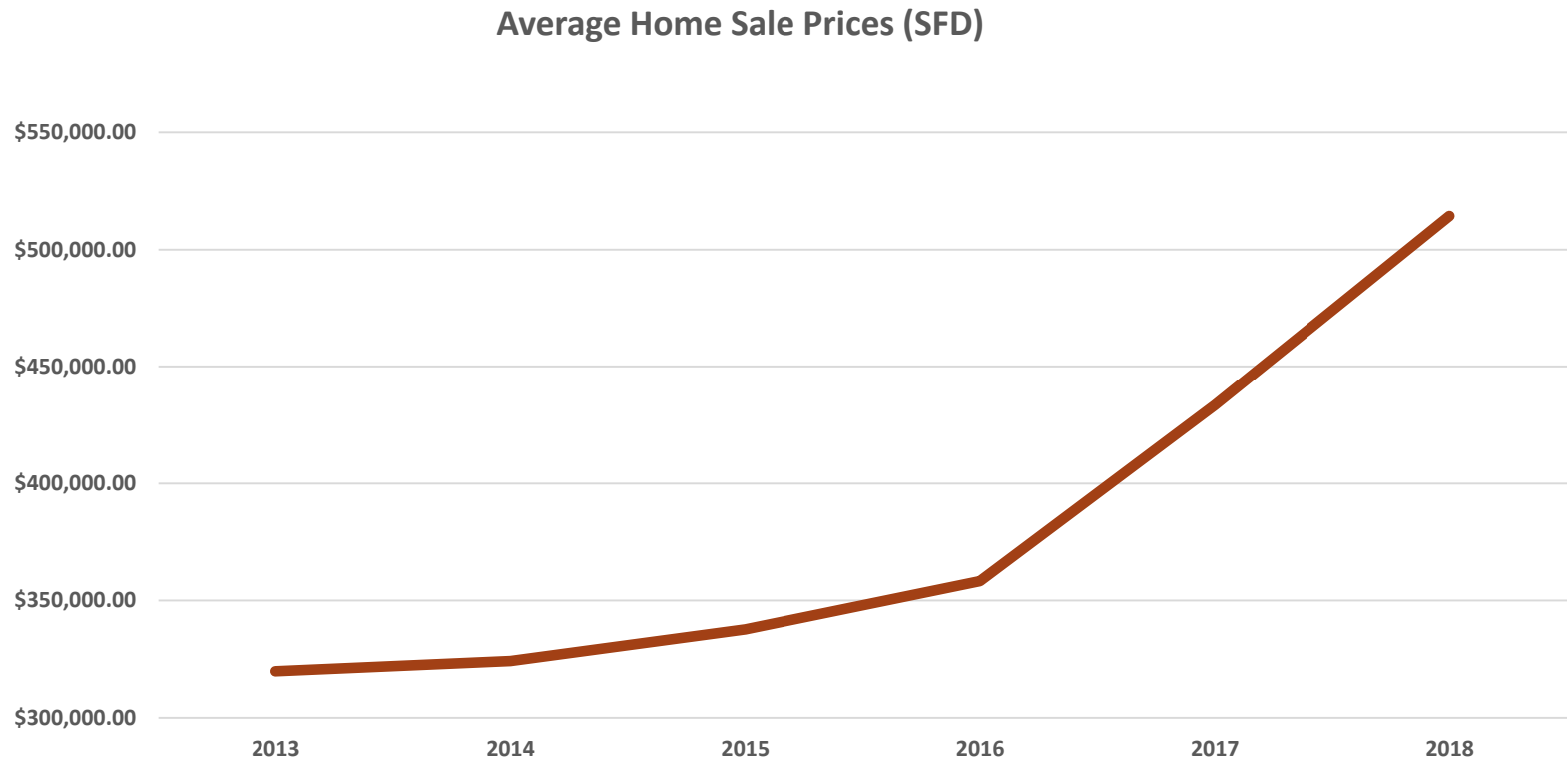
Sales, 2016

Affordability

Total Sales, All Dwelling Types, Nanaimo, 2016



Increase in Home Prices (SFD)



Household Income (RDN, 2015)

Nanaimo Regional District	Families With or Without Children	Lone Parent Families	Persons Living Alone	Living with Non Relatives
Median Household Income	\$77,856	\$42,547	\$29,197	\$20,205
Lowest Income Group (1Q)	\$0 to \$49,999	\$0 to \$24,999	\$0 to \$19,999	\$0 to \$9,999
Medium Lowest (2Q)	\$50,000 to \$79,999	\$25,000 to \$44,999	\$20,000 to \$29,999	\$10,000 to \$19,999
Medium Highest (3Q)	\$80,000 to \$124,999	\$45,000 to \$79,999	\$30,000 to \$44,999	\$20,000 to \$34,999
Highest Income Group (4Q)	\$125,000 +	\$80,000 +	\$45,000 +	\$35,000 +

Source: Statistics Canada provided by Colliers

Ownership Affordability

Families	Families with or without children	Lone Parent Families	Persons Living Alone
Median Income (2015)	\$77,856	\$42,547	\$29,197
Available Monthly	\$6,488	\$3,546	\$2,433
Available at GDS	\$2,076	\$1,135	\$779
Less Fees and Utilities	\$1,526	\$585	\$229
Maximum Mortgage	\$304,069	\$116,472	\$45,543
Purchase Price with 10% Downpayment	\$337,854	\$129,413	\$50,603
Downpayment Required	\$33,785	\$12,941	\$5,060

Source: Prepared by CitySpaces

Rental Affordability

	1 BR	2 BR	3+ BR
Average Rent (2017)	\$1,054	\$1,310	\$1,929
Annual Income @30% of Gross Income	\$42,160	\$52,400	\$77,160
Annual Income @50% of Gross Income	\$25,296	\$31,440	\$46,296

Renter Core Housing Need (BCNPHA)

Affordability & Overspending

Average renter household income	?	\$41,541
Median renter household income	?	\$32,411
Average rent + utilities	?	\$900
Average % of income spent on rent + utilities	?	26%
Number of renter households spending more than 30%	?	7,535
• Spending more than 30%	?	53%
Number of renter households spending more than 50%	?	3,590
• Spending more than 50%	?	25%

Source: Statistics Canada 2011 National Household Survey (Analysis by BCNPHA)

Non-Market Housing Overview (BC Housing, December 2017)

Service Allocation	Total Units
Total Emergency Shelter and Housing for the Homeless	365
Total Transitional Supported and Assisted Living	476
Total Independent Social Housing	699
Total Rent Assistance in Private Market	1,028
Total Homeownership	46
TOTAL	2,614

BC Housing Registry Waitlist (March 2017)

Applicant Category	Nanaimo	Nanaimo Regional District
Family	66	78
Seniors	109	121
Disabilites	112	168
Wheel Chair Accessible	13	16
Singles	26	33
TOTAL HOUSEHOLDS	326	416

Next Step: Stakeholder World Café

February 21st, 9:30 – 12 PM @ VICC

