

Salt Spring Island
Affordable Housing Needs
Assessment
December 2015



Island Women Against Violence
Funded by the Salt Spring Foundation
With the assistance of the SSI Housing Council Society



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***We recognize that affordable housing is a cornerstone of community sustainability and
quality of life***



Submitted by JG Consulting Services Ltd.

AFFORDABLE HOUSING NEEDS ASSESSMENT

Salt Spring Island, BC

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This document represents not only the findings and views of the Consultant, but the views of many members of the community who volunteered their time to describe housing needs in the area and to make many excellent suggestions on how to address those needs. Special thanks go to the volunteers from the SSI Housing Council, the participating housing and service providers, the Chamber of Commerce, and participating employers and employees.

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1. INTRODUCTION

BACKGROUND

In 2008-2009, the Islands Trust undertook a comprehensive Housing Needs Assessment (HNA) for Salt Spring Island, with the assistance of the Real Estate Foundation of BC and the Capital Regional District. The report concluded that:

2009: There is a critical and increasing need for more affordable housing to satisfy Salt Spring population's most basic requirements. There is a large gap in the supply of homeowner housing that is attainable to the general population. The supply of rental housing is in very short supply, often in poor condition, and likewise very expensive, a portion of the supply is only available seasonally. There is an increase in homeless persons, many whom are harder to house because they need additional supports.

This resulted in the development of a Community Affordable Housing Strategy to address these needs, and the creation of the Salt Spring Island Housing Council Society to oversee implementation of the strategy.

Since 2009, some limited affordable housing gains have been made, but the general impression is that there remain significant gaps in affordable housing to meet the needs of the community. In 2015, the Housing Council and Island Women Against Violence (IWAV) initiated an update of the HNA with funding assistance of the SS Foundation.

PURPOSE OF THIS STUDY

The study has two primary objectives:

1. Update Affordable Housing Needs Data

Update community demographic profile and resulting 'ideal' housing supply that would meet affordability needs, for comparison to the current supply to identify gaps or shortfalls in housing, and identify any urgent or priority needs. Secure perspectives on housing needs and priorities from housing stakeholders through interviews and surveys to complement the quantitative analysis.

2. Resource for Community and Stakeholder Engagement

Facilitate Housing Council engagement with potential housing partners or project proposals, and identify housing providers' needs. Inform potential Housing Council and/or housing strategy priorities and actions, and assist all housing providers in making community and funder cases for housing development, expansion or support.

APPROACH

The process used to identify housing needs in this study was as follows:

- Review of existing reports and studies from other local housing stakeholders
- Demographic analysis of the population using the 2011 Census data
- Approximation of the 'ideal' housing supply according to SSI population needs
- Review of the current housing supply
- Housing stakeholders Engagement to gain perspectives on need, priorities and plans
- Identification of gaps in the housing supply to meet population affordability needs

METHODS

The study was conducted in three stages:

1. Background and Preliminary Assessment of Need
2. Stakeholder Consultations
3. Data Analysis and Reporting

Staging takes best advantage of existing work and information to permit a more effective and targeted use of study and volunteer resources, avoids duplication of work already in place, and importantly engages with stakeholders in the community to encourage collaborative solutions.

Quantitative data was obtained from a variety of sources including Statistics Canada, BC Stats, BC Assessment, Salt Spring Exchange, BC Housing, the MLS, and surveys conducted by the Housing Council as part of this study. Surveys included a rental survey of housing providers, and employer and employees surveys facilitated by the Chamber of Commerce.

Qualitative data was obtained by the Housing Council through interviews with housing and service providers in the community, and by survey respondents who describe their housing experiences and needs.

REPORT STRUCTURE

Throughout the report, the data is presented in one or more of 3 ways, according to:

1. Household composition
2. Income groups (a. census groupings or b. income relative to median income)
3. Housing supply categories (a. price for homeowner or b. rent by bedroom count)

The report is also structured and the data presented in comparison to the CRD (and BC where possible), and to allow for comparison to the 2009 Housing Needs Assessment where applicable.

2. EXECUTIVE SUMMARY

The research suggests that suitable and affordable housing remains unattainable for many Salt Spring residents. In conclusion:

There is an ongoing critical need for almost all types of affordable housing for low to moderate income households. Entry level homeownership remains difficult for even median income households. Salt Spring's low income tenant households have the fewest choices and struggle with both affordability and condition. Indications are that homelessness is increasing. While absolute numbers may be relatively low, the need for supported housing for more vulnerable populations that require supports should be considered an urgent priority. Salt Spring's high number and rapidly growing number of seniors indicates an increasing urgency for more affordable and supported options.

KEY FINDINGS

Background Reports 2009-2015

Housing continues to be a serious concern in the community as evidenced by the many housing need related reports produced by local community groups, housing providers and local government since 2009. Key findings included a softening home ownership market, an increasingly tight and unaffordable rental market, increased homelessness, and stronger need and interest in seniors housing.

Demographics and Population Projections

Salt Spring's population grew to 10,235 in 2011, an increase of 595 (6%) over the 2006 Census. The median age of 53.2 years is far older than in the CRD (44.8) or BC (41.9), due to both much higher rates of seniors, and lower rates young family-age adults on Salt Spring. There are 4,665 households on Salt Spring, an increase of 345 (8%) over the 2006 Census; the increase includes 320 homeowner and 25 renter households. The average household size declined to 2.1 persons from 2.2 in 2006.

Median household income on Salt Spring was \$53,523 in 2011, an increase of 17% since the 2006 Census, but much lower than the CRD \$60,796. Income differences were most notable in families with children and lone parent families. Income distribution on Salt Spring is marked by both higher disparity than in the CRD or BC, along with strong increases in very high and very low income households since 2001.

Population and household projections suggest a possible increase of approximately 2,000 residents by 2036, which would require an average increase of 38 housing units annually.

Current Housing Supply

The majority of dwelling units are single-detached houses (84%), almost double the rate in the CRD or BC. Close to 82% of dwellings are resident owned, up from 80% in 2006. Census

data identifies high rates of homes that need repair, and surveys report many rentals in unhealthy or poor condition.

There continues to be evidence that a strong portion the private rental supply is only available for short/seasonal terms, creating the need for frequent moves and associated stress and difficulty for residents. Survey respondents identified this as one the greatest difficulties renter households face. While no official records are kept, 30% of fall 2015 rental listings were for the winter season only, indicating tenure is not secure for many households.

Rental Housing and Affordability

Rental affordability has changed very little, and indications are that available supply has further declined. There was a 48% decrease in the number of private rental listing advertised on the SS Exchange and with property management firms between October 2015 and October 2009 (from 84 to 44). While there is no centralized registry and sample sizes are very small, this may be an indication that there are fewer, possibly significantly fewer, rentals available.

Median renter household income is \$26,800, roughly 50% of that of owner households. This would suggest a median rental rate of \$672 in order to be affordable; there is a very limited supply of rental units in this price range, except for rooms or bachelor units (or social housing with rent geared to income).

Homeowner Affordability

Homeowner affordability has improved through modest declines in market prices, but mainly through a decrease in interest rates. The median home list price has declined 15% since 2009, from \$749,000 to \$639,000. While there is a wide range of home prices and certainly many below this median price, most are still not affordable to Salt Spring's population. The median household income on Salt Spring is \$53,500, which suggests the need for a median home price of \$288,500.

Gaps in the Affordable Housing Supply

Throughout the report, affordability indicators are compared to those in the CRD. By most measures, housing on Salt Spring (relative to incomes) is significantly less affordable than average throughout the CRD. Likewise, on a per capita basis, Salt Spring has lower rates of social housing for vulnerable populations.

Evidence clearly points to ongoing supply shortages in almost all types of affordable housing for low to moderate income households. Entry level homeownership remains difficult for even median income households. Salt Spring's low income tenant households have few choices and struggle with both affordability and condition. While absolute numbers may be relatively low, the need for supported housing for more vulnerable populations should be considered an urgent priority. Salt Spring's high number and rapidly growing number of seniors indicates an increasing urgency for more affordable options.

3. DEMOGRAPHICS AND POPULATION PROJECTIONS

DEMOGRAPHICS SOURCE DATA LIMITATIONS

Most of the data for the demographics analysis was obtained from the Statistics Canada census. In 2011, Statistics Canada replaced the mandatory long-form census with a voluntary National Household Survey (NHA). This resulted in a far lower response rate that traditionally achieved through the census, potentially compromising data quality and creating limitations for comparability to previous years.

The Global Non-Response Rate (GNR) for Salt Spring Island was 29.0%. The GNR is used as an indicator of data quality, combining complete non-responses from a household with partial non-responses (to any question) into a single rate. While this is higher than the CRD average of 23.1%, it is lower than the 50% threshold used by Statistics Canada before they will suppress the data.

POPULATION 2011

Demographics and Age

According to Statistics Canada, the 2011 Census results indicate a Salt Spring Island population of 10,235, an increase of 595 (6.2%) over the 2006 Census. The table below identifies population sizes in various age ranges and their proportions, as compared to the CRD and the Province of British.

Table 1 – Age Categories (2011 Census)

AGES - 2011 ^{1.1}	SSI	% total	CRD	% total	BC	% total
0 to 4 years	375	3.7%	15,305	4.3%	219,665	5.0%
5 to 14 years	870	8.5%	31,575	8.8%	457,695	10.4%
15 to 19 years	570	5.6%	19,770	5.5%	275,165	6.3%
20 to 24 years	330	3.2%	23,930	6.6%	279,825	6.4%
25 to 44 years	1,785	17.5%	90,515	25.1%	1,159,400	26.3%
45 to 54 years	1,510	14.8%	55,360	15.4%	705,210	16.0%
55 to 64 years	2,205	21.6%	55,865	15.5%	614,375	14.0%
65 to 74 years	1,405	13.7%	33,460	9.3%	371,615	8.4%
75 to 84 years	790	7.7%	21,980	6.1%	224,425	5.1%
Over 85	385	3.8%	12,225	3.4%	92,675	2.1%
Totals	10,235	100.0%	359,985	100.0%	4,400,050	100.0%
Median Age	53.2		44.8		41.9	

One can quickly see that the Salt Spring population is much older than both the CRD and the provincial averages, as reflected by a substantially higher median age. In addition to higher rates of seniors, there are fewer young family-age adults in both the 20-24 and 25-44 age groups (SSI 3.2% +17.5% = 20.7%), compared to the CRD 31.7%, and BC 32.7%.

Seniors and Retirees

A further breakdown of the 55+ population may be helpful in understanding the implications that an influx of retirees and/or an aging population may have on housing. The reader will note that Salt Spring has a significantly higher proportion of residents 55+ (46.8%) compared to both the CRD and BC (34.3% and 29.6%). Residents 55-64 are included as an early indicator of upcoming seniors housing needs.

Table 2 – Seniors Ages (2011 Census)

Seniors' Ages ^{1.1}	SSI	% total	CRD	% total	BC	% total
55 to 59 years	1,060	22.2%	28,595	23.1%	323,335	24.8%
60 to 64 years	1,145	23.9%	27,270	22.1%	291,040	22.3%
65 to 69 years	870	18.2%	19,530	15.8%	210,900	16.2%
70 to 74 years	535	11.2%	13,930	11.3%	160,715	12.3%
75 to 79 years	400	8.4%	11,840	9.6%	127,480	9.8%
80 to 84 years	390	8.2%	10,140	8.2%	96,945	7.4%
85 +	385	8.0%	12,225	9.9%	92,675	7.1%
Totals 55+	4,785	100.0%	123,530	100.0%	1,303,090	100.0%
% tot. population		46.8%		34.3%		29.6%

HOUSEHOLD CHARACTERISTICS

Household Composition

Households¹ are the most relevant groupings for the analysis of housing affordability, as their composition and incomes are directly related to housing need and affordability. It can also help identify the 'ideal' housing supply for the community and identify any obvious gaps (or surpluses including over-housing).

Salt Spring Island has 4,665 private households, a strong (8%) increase of 345 since 2006.

Table 3 – Household Composition (2011 Census)

Household Composition ^{1.2}	SSI	% total	CRD	% total	BC	% total
Families with children	855	18.3%	33,955	21.1%	481,450	27.3%
Families without children	1,645	35.3%	47,025	29.3%	482,685	27.4%
Lone parent families	400	8.6%	14,085	8.8%	168,530	9.6%
One person households	1,515	32.5%	53,870	33.5%	498,925	28.3%
Other households	250	5.4%	11,700	7.3%	133,045	7.5%
Totals households	4,665	100.0%	160,635	100.0%	1,764,635	100.0%

¹ Statistics Canada considers a 'private household' to be a person or group of persons who occupy the same dwelling as their primary residence. A household may be a 'census family', a group of unrelated persons living together, or one person living alone. A 'census family' is a married or common law couple (with or without children), or a lone parent with at least one child living in the home. Couples may be of opposite or same sex and 'children' may refer to 'grandchildren' if there are no parents in the home.

One quickly sees the difference in household composition, as Salt Spring’s proportion of families with children (18.3%) is much lower than the CRD (21.1%) or BC (27.3%). Related, is the higher than average number of families without children (SSI 35.3%, CRD 29.3%, BC 27.4%). The number of lone parent families (8.6%) is similar to the CRD (8.8%), and somewhat lower than BC (9.6%).

In 2009, it was reported that many young families are leaving Salt Spring, which was supported by dropping school enrollment numbers and causing concern in the community about possible school closures. It was widely believed that very high housing prices were, at least in part, responsible for this trend.

Demographics seem to suggest that this trend may have begun to reverse, with increasing numbers of families with children (see Table 4).

Changes in Household Composition 2006-2011

Over the last five years, there has been an increase of 345 households on Salt Spring Island (8%). With a lower population increase (6.2%), this means that household sizes are getting smaller as reflected in the decrease from 2.2 to 2.1 persons per household. This is partially explained by the rapid growth in 1-person households which increased 11.4% from 2006-2011 (see Table 8 - Household sizes).

Reversing the trend reported in the 2009 HNA, there was a 7.5% increase in the number of families with children between 2006-2011, although numbers still lag slightly below 2001. The largest % increase (25%), although relatively small in number (50) is the increase in ‘other’ households (households with two or more families or persons).

Table 4 – Household Composition (2001, 2006, 2011 Census)

Household Composition ^{1,2}	2001	2006	2011	5 yr. change	% change	10 yr. change	% change
Families with children	865	795	855	60	7.5%	-10	-1.2%
Families without children	1,445	1,565	1,645	80	5.1%	200	13.8%
Lone parent families	n/a	400	400	0	0.0%	n/a	n/a
One person households	1,330	1,360	1,515	155	11.4%	185	13.9%
Other households	n/a	200	250	50	25.0%	n/a	n/a
Totals households	4,195	4,320	4,665	345	8.0%	470	11.2%
Average household size	2.2	2.2	2.1	-0.1	-4.5%	-0.1	-4.5%

Employment/Commuting patterns

In 2009, it was further reported that residents of Salt Spring continue to move to nearby Vancouver Island communities such as Duncan or Crofton, and commuting back to Salt Spring Island to work; this was not quantified and solely based on anecdotal evidence.

This was further explored by the Housing Council in their employee surveys, where 10% reported commuting from Victoria, N. Saanich, Cowichan Valley, Colwood, Mayne Island and Crofton. Employees also reported how many jobs they held; approximately 61% held only one job, and 10% held three jobs.

Household Tenure 2011 – Rental and Ownership

Tenure of households on Salt Spring is compared to the CRD and the Province of BC below. As not uncommon for a small rural community, Salt Spring has a significantly lower number of rental households than owner households. The percentage, however, is significantly lower than both the CRD and the Province of BC, indicative of the ongoing shortages reported in the supply of rental housing.

Table 5 – Household Tenure (Rental/Ownership)

Household Tenure ^{2.2}	SSI		CRD		BC	
Rented	815	17.5%	54,470	33.9%	525,000	29.8%
Owned	3,850	82.5%	106,035	66.1%	1,234,715	70.2%
Total Households	4,665	100.0%	160,505	100.0%	1,759,715	100.0%

Tenure Trends 2001-2011 – Rental and Ownership

There was an increase of 125 households between 2001-2006 from 4,195 to 4,320 (3%). The 2006-2011 increase of 345 to 4,665 households was much larger (8.2%).

Table 6 – Household Tenure (Rental/Ownership) 2001-2011

Household Tenure ^{2.2}	SSI 2001		SSI 2006		SSI 2011	
Rented	840	20.0%	790	18.3%	815	17.5%
Owned	3,355	80.0%	3,530	81.7%	3,850	82.5%
Total Households	4,195	100.0%	4,320	100.0%	4,665	100.0%

During this 10-year period, the total increase of 470 households (11.2%), is the net of a decline of 25 rental households (3%) and an increase of 495 owned households (14.8%).

Table 7 – Changes in Household Tenure (Rental/Ownership) 2001-2011

Changes in Tenure ^{2.2}	SSI 2001-2006		SSI 2006-2011		SSI 2001-2011	
Rentals	-50	-6.0%	25	3.0%	-25	-3.0%
Owned	175	5.2%	320	9.5%	495	14.8%
Total Households	125	3.0%	345	8.2%	470	11.2%

Household Sizes 2011

The 2011 Census Profile further provided private household sizes as summarized below. Salt Spring's overall average household size (2.1 persons) is slightly smaller than in the CRD (2.2), and notably smaller than the provincial average (2.5). The average household size of 2.1 on Salt Spring in 2011 represents a 4.5% drop from that reported in 2006 (2.2 persons).

This brings the total of small households (1 or 2 persons) to 75% of all households on Salt Spring, a consideration in planning sizes for any new housing.

Table 8 – Household Sizes (2011 Census Profile)

Households Size	SSI		CRD		BC	
1 person	1,520	33%	53,875	34%	498,925	28%
2 persons	1,945	42%	60,235	37%	613,270	35%
3 persons	550	12%	21,455	13%	264,135	15%
4 persons	410	9%	16,945	11%	237,725	13%
5 persons	160	3%	5,515	3%	91,600	5%
6 or more persons	80	2%	2,610	2%	58,985	3%
# private households	4,660	100%	160,635	100%	1,764,640	100%
# persons	10,000		351,060		4,324,505	
Average # persons	2.1		2.2		2.5	

INCOME 2010

Taxable Income Distribution

Total Income reported in the 2011 Census is based on 2010 Canada Revenue filings from all tax filers, and includes labour force, pension, interest and investment and non-taxable income.

Salt Spring's average tax filer income is \$35,464, 14.8% less than the CRD \$41,653; its median income is even lower (17.3% less). Median incomes are slightly lower than those in the Province (5.1%), with average incomes 10% lower. For comparison, survey results from both employers and employees reported similar median annual incomes, estimated around \$30,500.

Table 9 – Total Taxable Income (Statistics Canada 2010)

Total income 2010 ^{1.3}	SSI	% total	CRD	% total	BC	% total
Without income	325	3.7%	10,300	3.4%	182,580	5.0%
Under 5,000	1,030	11.8%	25,945	8.5%	401,215	11.0%
5,000 to 9,999	515	5.9%	18,295	6.0%	244,705	6.7%
10,000 to 14,999	845	9.7%	25,650	8.4%	333,325	9.1%
15,000 to 19,999	955	10.9%	25,945	8.5%	332,735	9.1%
20,000 to 29,999	1,095	12.5%	39,465	13.0%	470,255	12.9%
30,000 to 39,999	1,060	12.1%	36,580	12.0%	404,855	11.1%
40,000 to 49,999	840	9.6%	33,235	10.9%	338,600	9.3%
50,000 to 59,999	515	5.9%	25,045	8.2%	253,215	6.9%
60,000 to 79,999	980	11.2%	32,295	10.6%	330,595	9.1%
80,000 to 99,999	315	3.6%	15,775	5.2%	169,190	4.6%
100,000 and over	275	3.1%	15,370	5.1%	185,580	5.1%
Total reporting income	8,750	100.0%	303,900	100.0%	3,646,850	100.0%
Median income	27,284		32,983		28,765	
Average income	35,468		41,653		39,415	

The 2009 HNA reported 2006 median taxable income of \$26,256 (3.9% increase 2006-2010) and an average of \$39,551 (10.3% decrease).

Statistics Canada did not make income by gender information available for 2010, however in the 2009 HNA, gender differences (2006 income) were apparent. Females earned approximately 72% of the median incomes of their male counterparts (\$22,610 and \$31,347). This disparity was thought to support the perception that female-led lone-parent households have particular difficulty obtaining appropriate affordable housing.

Median Household Income

Household income is the best income indicator for evaluating housing affordability, because it includes to all persons residing in a single dwelling who may be contributing to housing costs.

Presented below is median household income by household composition. Salt Spring household income lags behind CRD and provincial averages in virtually all categories (SSI 12% less than the CRD and 11.3% less than BC).

Table 10 – Median Household Income (Statistics Canada 2010)

Household Median Income ^{1.5}	SSI%	SSI\$	CRD%	CRD\$	BC%	BC\$
Families with children	18.3%	74,692	21.1%	102,242	27.3%	93,699
Families without children	35.3%	71,497	29.3%	78,907	27.4%	71,357
Lone parent families	8.6%	38,093	8.8%	49,390	9.6%	45,779
One person households	32.5%	30,859	33.5%	33,070	28.3%	31,236
Other households	5.4%	48,536	7.3%	71,401	7.5%	78,141
All Households	100.0%	53,523	100.0%	60,796	100.0%	60,333

The most significant difference is in income for families with children, where Salt Spring median incomes are 26.9% less than CRD averages and 20.3% lower than BC. This difference in income should be considered in the context of differences in housing costs to produce a meaningful comparison. As reported in Table 38, Salt Spring’s housing costs are only marginally lower than the CRD (4.3%) and substantially higher than BC (14.6%).

Likewise, lone parent families on Salt Spring earn significantly less than their regional (\$11,927 or 22.9%) or provincial (\$7,685 or 16.8%) counterparts.

Median Household Income 2006-2010

Stats Canada reports a 17.1% increase in SSI median household income (avg. 3.4%), with the largest increase in family households with children.

Table 11 – Changes SSI 2006-2010 Median Household Income (Statistics Canada)

Household Median Income	2006	2010	change \$	change %	avg/yr.
Families with children	57,830	74,692	16,862	29.2%	5.8%
Families without children	62,935	71,497	8,562	13.6%	2.7%
Lone parent families	33,977	38,093	4,116	12.1%	2.4%
One person households	25,387	30,859	5,472	21.6%	4.3%
Other households	43,213	48,536	5,323	12.3%	2.5%
All Households	45,693	53,523	7,830	17.1%	3.4%

Household Income Distribution

The distribution of household income can also help approximate the 'ideal' housing supply calculated as affordable to the current population. It can also help identify and quantify those populations earning less than the minimum required to secure adequate housing.

Table 12 – Household Income Distribution (Statistics Canada 2010)

Household income ^{1.7}	SSI	% total	CRD	% total	BC	% total
Under 5,000	235	5.0%	4,375	2.7%	60,125	3.4%
5,000 to 9,999	100	2.1%	2,980	1.9%	36,340	2.1%
10,000 to 14,999	140	3.0%	5,740	3.6%	59,965	3.4%
15,000 to 19,999	295	6.3%	8,620	5.4%	96,600	5.5%
20,000 to 29,999	515	11.1%	13,970	8.7%	157,605	8.9%
30,000 to 39,999	470	10.1%	14,925	9.3%	167,220	9.5%
40,000 to 49,999	405	8.7%	15,045	9.4%	158,400	9.0%
50,000 to 59,999	505	10.8%	13,530	8.4%	140,340	8.0%
60,000 to 79,999	675	14.5%	23,295	14.5%	246,720	14.0%
80,000 to 99,999	495	10.6%	18,125	11.3%	193,180	10.9%
100,000 and over	825	17.7%	40,025	24.9%	448,125	25.4%
Total reporting income	4,660	100.0%	160,630	100.0%	1,764,620	100.0%
Median income	53,523		60,796		60,333	

Changes Household Income Distribution 2001-2010

Stat Canada income distribution data since 2001 is summarized below, indicating distinct patterns in the change of household incomes. Most notably are the greatest relative increases in the number of the very lowest income households and the very highest income households.

Table 13 –SSI Household Income Distribution 2001-2010

Household income ^{1.7}	SSI 2001		SSI 2006		SSI 2010		Change 2001-2010	
under to 10,000	250	6.0%	275	6.4%	335	7.2%	85	34.0%
10,000 to 19,999	630	15.1%	495	11.5%	435	9.3%	-195	-31.0%
20,000 to 29,999	610	14.6%	545	12.6%	515	11.1%	-95	-15.6%
30,000 to 39,999	560	13.4%	595	13.8%	470	10.1%	-90	-16.1%
40,000 to 49,999	530	12.7%	410	9.5%	405	8.7%	-125	-23.6%
50,000 to 59,999	400	9.6%	390	9.0%	505	10.8%	105	26.3%
60,000 to 79,999	570	13.7%	530	12.3%	675	14.5%	105	18.4%
80,000 to 99,999	315	7.6%	385	8.9%	495	10.6%	180	57.1%
100,000 and over	300	7.2%	690	16.0%	825	17.7%	525	175.0%
Tot. reporting income	4,165	100.0%	4,315	100.0%	4,660	100.0%	495	11.9%
Median income	40,852		45,693		53,523		12,671	31.0%
Average income	48,852		61,864		n/a		n/a	

Household Income Groups

For the purposes of this study and for ease of comparison to other communities in the CRD, households are grouped by income to parallel the affordability analysis in the CRD Data Book & Gap Analysis prepared by the Community Social Planning Council² in August 2015.

Table 14 – Household Income Groups

Income Groups ^{1,7} ³	Definition	Income range	SSI	% total
Little to no income	under 15,000	Under 15,000	475	10.2%
Low income	15,000 to 50% median	15,000 to 29,999	810	17.4%
Low to moderate income	50% - 80% median	30,000 to 39,999	470	10.1%
Moderate	80% - 100% median	40,000 to 49,999	405	8.7%
Moderate to above moderate	100-120% median	50,000 to 59,999	505	10.8%
Above moderate to high	120% - 150% median	60,000 to 79,999	675	14.5%
High income	150% median +	80,000 and over	1,320	28.3%
Median income	53,523		4,660	100.0%

Household Income Disparity

There is greater income disparity on Salt Spring, with higher proportions of both low income and high income households compared to the CRD and BC, and correspondingly fewer moderate income households.

Table 15 – Household Income Groups (SSI, CRD, BC)

Income Groups ^{1,7}	SSI	% total	CRD	% total	BC	% total
Median income	53,523		60,796		60,333	
Little to no income	475	10.2%	13,095	8.2%	156,430	8.9%
Low income	810	17.4%	22,590	14.1%	254,205	14.4%
Low to moderate income	470	10.1%	29,970	18.7%	325,620	18.5%
Moderate	405	8.7%	13,530	8.4%	140,340	8.0%
Moderate to above moderate	505	10.8%	23,295	14.5%	246,720	14.0%
Above moderate to high income	675	14.5%	18,125	11.3%	193,180	10.9%
High income	1,320	28.3%	40,025	24.9%	448,125	25.4%
Total	4,660	100.0%	160,630	100.0%	1,764,620	100.0%

Income disparity on Salt Spring has increased over time as well, as indicated in Table 13 –SSI Household Income Distribution 2001-2010.

² <http://www.communitycouncil.ca/>

³ These income groupings are designed to parallel those used by Statistics Canada which do not necessarily fit exactly to SSI's household incomes. They are a best fit and therefore may not always present an entirely accurate count.

Median Household Income by Tenure

Incomes for homeowners are far greater than renters in all areas reviewed. On Salt Spring, it is much more pronounced with renter households earning on average roughly half that of owner households.

Table 16 – Median Household Income for Renters/Owners (Statistics Canada 2010)

Household Income by Tenure ^{1.6}	SSI		CRD		BC	
Renter	26,866	17.5%	38,583	33.9%	38,631	29.8%
Owners	58,463	82.5%	76,711	66.1%	72,048	70.2%
Total Households	53,523	100.0%	60,796	100.0%	60,333	100.0%
Renters income % of Owners	50.2%		63.5%		64.0%	

Income Distribution by Tenure - Rental and Ownership

Household income is further broken down by tenure to allow a more direct comparison of available rental rates to incomes of renter households and home purchase prices to incomes of owner households.

Table 17 – Income Distribution by Tenure

Total income 2010 ^{1.8}	Renters	% total	Owners	% total
Under 10,000	160	19.5%	175	4.5%
10,000 to 19,999	135	16.5%	300	7.8%
20,000 to 29,999	135	16.5%	385	10.0%
30,000 to 39,999	100	12.2%	375	9.7%
40,000 to 59,999	140	17.1%	770	20.0%
60,000 to 79,999	90	11.0%	585	15.2%
80,000 to 99,999	15	1.8%	480	12.5%
100,000 and over	45	5.5%	780	20.3%
Total reporting income	820	100.0%	3,850	100.0%
Median income	26,866		53,523	

POPULATION PROJECTIONS 2014-2041

Demographics and Population Projecting

While population projecting is not an exact science, BC Stats performs small population projections, published as P.E.O.P.L.E statistics (Population Extrapolation for Organizational Planning with Less Error). These projections use area-specific fertility, mortality and migration assumptions based on past conditions. Accordingly, these projections are not necessarily what will be, as unforeseen changes in economic factors, government policy, land use changes, etc. will affect future populations.

BC Stats does not publish population projections for Salt Spring Island alone, but rather for the entire Gulf Islands Local Health Area School (LHA 64). In the case of the Gulf Islands, this parallels the geographic area of School District 64 and includes Salt Spring, Galiano, Mayne, Pender and Saturna Islands.

For the purposes of this report, the 2011 Statistics Canada Census population for Salt Spring Island was used as the baseline. In 2011 Salt Spring's population of 10,234 represented 67.6% of the LHA 64 population of 15,170, and projecting assumes that this proportion remains constant throughout the projection period.

SSI Population Projection

Using the methodology described above, in 25 years the overall population of Salt Spring Island could be expected to grow from 10,235 to 12,236 in 2036 (2011-2036). This reflects an overall increase of 2,002 people, or a total increase of 19.6%.

Table 18 – Population Projection (Sub-Provincial Population Projections Sep 2015)

Salt Spring Population Projection					
Year	Increase	Population	% incr.	Cumulative # incr.	Cumulative % incr.
2011		10,235			
2016	310	10,545	3.0%	310	3.0%
2021	486	11,030	4.6%	796	7.8%
2026	370	11,401	3.4%	1,167	11.4%
2031	496	11,897	4.4%	1,663	16.2%
2036	339	12,236	2.9%	2,002	19.6%

While annual % increases may not seem particularly large (average 0.8%), this equates to over 80 people per year, with important housing implications.

Using the current average household size of 2.1, this population increase would equate to the need for an additional 38 housing units annually or 953 over the next 25 years (see related household projection Table 19). This overall increase is fairly significant and will

have long-term planning implications for not only housing, but all forms of housing related infrastructure and services.

SSI Household Projection

Household projections are also projected in the P.E.O.P.L.E data sets, and a similar method for projecting the number of Salt Spring Island households was employed. In 2011 Salt Spring’s 4,665 households represented 64.7% of the LHA 64 households of 7,206. Again, projecting assumes that this proportion remains constant throughout the forecast period.

Table 19 – Household Projection (Sub-Provincial Population Projections Sep 2015)

Salt Spring Household Projection					
Year	Increase	Population	% incr.	Cumulative incr.	
2011		4,665			
2016	416	5,081	8.9%	416	8.9%
2021	255	5,336	5.0%	671	14.4%
2026	148	5,484	2.8%	819	17.6%
2031	150	5,634	2.7%	969	20.8%
2036	152	5,786	2.7%	1,121	24.0%

This LHA 64 based household projection would suggest an additional 1,121 household over the next 25 years, which is not dissimilar to the previous population based projection of 953 dwellings (see Table 18).

4. HOUSING AFFORDABILITY

DEFINING AFFORDABILITY

Measuring housing affordability involves comparing total shelter costs with a household's ability to meet them, given their income. Shelter costs are considered to include basic utilities for renters, and for homeowners, this generally also includes taxes and insurance in addition to mortgage payments. Typically affordable shelter costs target 30% of a household's income.

For affordability calculations, housing is generally characterized as 'acceptable' if it is in good condition and is of adequate size for the household size and composition. While this is a somewhat subjective measure, Canada Mortgage and Housing Corporation (CMHC) defines acceptable housing as having three key features:

- Adequate condition (not needing major repairs),
- Suitable size (given the size and composition of the household members), and
- Affordable (shelter costs less than 30% of before-tax household income).

Three other measures of housing affordability that are often used include:

- Core Need – those paying > 30% of income on shelter costs.
- At Risk of Homelessness – those paying > 50% of their income on shelter costs.
- Homeless – a continuum ranging from 'relative' (insecure, unsafe or inadequate) to 'absolute' homelessness (also known as 'living rough').

Determining what is affordable

No community will have a housing stock that always and perfectly meets the community's needs and residents' preferences in terms of numbers, size, form and price. That is a complex matrix of needs that changes over time and in response to changes in both the housing stock (additions and deletions) and changing features of the population.

Some communities define affordability as being the lesser of the standard benchmark of 30% of income, and the shelter costs that allow residents to have sufficient resources to properly meet their families' other basic needs such as food, clothing, child care and transportation; this is particularly critical for those of very low incomes.

For the purposes of this study, an affordability benchmark of 30% of income was used for rental housing, and conventional mortgage qualifications (4.0% interest, 25 year amortization, 75% loan-to-value ratio) was used for homeownership. Built into the monthly homeowner shelter costs is an estimate for taxes and insurance and utilities (\$200/month).

This affordability benchmark may represent an imperfect estimate of affordability, but it is established as a framework for the purpose of comparing ideal to actual housing supply to identify any ‘gaps’. While this number may be debated, it is a starting point for discussion and evaluation.

Further, there may be various mechanisms to assist some households with their shelter costs, including for example, loans/gifts for down payments, rent-to-own scenarios, rental assistance, etc. These may be appropriate and available in some circumstances, but have not been considered in this analysis.

AFFORDABILITY TARGETS

Affordability Targets by Household Type

Using the affordability assumptions described above, an estimate of housing costs that would be affordable to the population of Salt Spring was constructed. The various household types presented earlier in this report, the respective % proportion they represent of the population, and median incomes are summarized below to develop affordability targets.

Table 20 – Affordability Targets (by household composition)

Household Affordability Targets ^{3.2}	% population	Median Income	Affordable Rent	Affordable Purchase
Families with children	18.3%	74,692	1,867	422,500
Families without children	35.3%	71,497	1,787	402,000
Lone parent families	8.6%	38,093	952	190,500
One person households	32.5%	30,859	771	145,000
Other households	5.4%	48,536	1,213	257,000
All households (2010)	100.0%	53,523	1,338	288,500

To illustrate how this table can be used, it indicates that ideally there would be a substantial supply (up to 18.3%) of housing that is suitable to families with children. While there is certainly a wide range of incomes in Salt Spring’s family households, they have the highest median incomes and can accordingly afford rents of \$1,867 and purchase prices of \$422,500.

As another example, the largest household type is the one-person household (35.2%), suggesting the need for a large supply of small, relatively affordable rental units (median \$771). It further suggests there may be a strong demand for very small homeowner housing units (e.g. tiny homes or micro condos) if they could be supplied around the \$145,000 price point.

Affordability Targets by Tenure

This same as affordability calculations were undertaken by tenure, identifying the median affordable housing costs for current renters and current owners.

Table 21 – Affordability Targets (by tenure)

Affordability Targets by tenure ^(3.2)	% population	Median Income	Affordable Rent	Affordable Purchase
Renter	17.5%	26,866	672	119,500
Owners	82.5%	58,463	1,462	320,000
All households (2010)	100.0%	53,523	1,338	288,500

Affordability Targets by Household Income Group

This table is intended to complement Table 20 and Table 21 above (targets by household composition and tenure), but with targets presented according to the income groups used previously in this report (see income group definition Table 14).

To illustrate how this table can be used, starting at the top, in a balanced market there should be 475 rental units targeted to households with little to no income (e.g. social housing). There should also be a substantial supply (up to 810 rental units) of rental housing around \$563/month.

Table 22 – Affordability Targets (by Household Income Group)

Income Groups (3.2)	Income range	#	%	Avg. income	Affordable Rent	Affordable Purchase
Little to no income	Under 15,000	475	10.2%	7,500	188	n/a
Low income	15,000 to 29,999	810	17.4%	22,500	563	92,000
Low to moderate	30,000 to 39,999	470	10.1%	35,000	875	171,500
Moderate	40,000 to 49,999	405	8.7%	45,000	1,125	235,000
Moderate to above mod.	50,000 to 59,999	505	10.8%	55,000	1,375	298,000
Above moderate to high	60,000 to 79,999	675	14.5%	70,000	1,750	395,000
High income	80,000 and over	1,320	28.3%	80,000	2,000+	456,500
Total Households		4,660	100.0%			
Median income	\$53,523				\$1,338	\$288,500

IDEAL AFFORDABLE HOUSING SUPPLY

To create a profile of an ‘ideal’ housing stock to (theoretically) match Salt Spring’s needs, the income distribution of all households’ incomes is reproduced below. Using the affordability benchmarks and calculations presented previously, affordable rents and purchase prices for each income category were again calculated. This produces a conceptual or ‘ideal’ housing supply for comparison to the existing supply in order to calculate any ‘gaps’ in current supply. This should be considered in conjunction with the affordability targets identified by the household types and tenures on the previous pages.

Highlighted prices are intended to signify the points where a household might typically move from rental to home purchase. This suggests that a wide range of housing prices are needed on Salt Spring, with a median purchase price of \$288,500 or rental rate of \$1,338.

To illustrate how this table can be used, it suggests that ideally there would be a substantial supply (up to 27%) of rental housing priced at \$625 or less. Looking more closely, it also highlights the need for some supply of very low rental units (\$313 and less). As another example at the other end of the range, a relatively large segment of the population (28.3%) earning \$80,000+ can afford rental housing priced at \$2,250+/mo. and can purchase housing priced at \$520,000+.

Table 23 – Ideal Housing Supply - Rental and Purchase Prices

Income Group	Household Income 2010	# households	% households	Avg. income	Affordable Rent	Affordable Purchase
Little to no income	Under 5,000	235	5.0%	5,000	125	n/a
	5,000 to 9,999	100	2.1%	7,500	188	n/a
	10,000 to 14,999	140	3.0%	12,500	313	29,000
Low	15,000 to 19,999	295	6.3%	17,500	438	60,500
	20,000 to 29,999	515	11.1%	25,000	625	108,000
Low-Mod	30,000 to 39,999	470	10.1%	35,000	875	172,000
Moderate	40,000 to 49,999	405	8.7%	45,000	1,125	235,000
Mod->Mod	50,000 to 59,999	505	10.8%	55,000	1,375	298,000
> Mod-High	60,000 to 79,999	675	14.5%	70,000	1,750	395,000
High	80,000 to 99,999	495	10.6%	90,000	2,250	520,000
	100,000 +	825	17.7%	100,000+	2,500+	583,000+
Median income		4,660	100.0%	\$53,553	\$1,338	\$288,500

10% need rent \$313 or less

27% need rent \$625 or less

5. CURRENT HOUSING SUPPLY

EXISTING HOUSING STOCK

Housing by Structure Type

The housing supply on Salt Spring is strongly dominated by single detached dwellings (84.0%), significantly more than both the CRD (43.9%) and BC (47.7%). Notable differences include no apartment buildings > 5 storeys, and relatively few other forms of multi-family housing.

Table 24 – Housing by Structure Type (2011 Census Area Profile)

Structure Type ^{2.1}	SSI		CRD		BC	
Single-detached house	3,920	84.0%	70,535	43.9%	842,120	47.7%
Apartment 5+storeys	0	0.0%	8,705	5.4%	143,970	8.2%
Movable dwelling	100	2.1%	2,535	1.6%	46,960	2.7%
Semi-detached house	170	3.6%	6,025	3.8%	52,825	3.0%
Row house	150	3.2%	9,700	6.0%	130,365	7.4%
Apartment, duplex	200	4.3%	21,535	13.4%	184,355	10.4%
Apartment <5 storeys	110	2.4%	41,315	25.7%	361,150	20.5%
Other single-attached house	15	0.3%	290	0.2%	2,885	0.2%
Total private dwellings	4,665	100.0%	160,640	100.0%	1,764,640	100.0%

The total of 4,665 dwelling units represents an increase of 345 (8%) over that reported in the 2006 Census.

Condition of Housing Stock

Census data reports on the condition of the housing stock, based on resident reports of repairs required (major repairs vs. only maintenance or minor repairs). This data is provided separately for renter and homeowner households. Dwelling condition on Salt Spring is poorer than averages in both the CRD and BC.

Poor condition is more dominant in rented dwellings than those occupied by owners, as corroborated by many survey respondents living in rental housing. Employees reported poor and unhealthy condition in rental housing as one of their main concerns (see Section 8 for further details).

Table 25 – Renter Dwelling Condition (2011 Census Area Profile)

Rented Dwellings Require: ^{2.2}	SSI		CRD		BC	
Regular maintenance only	420	51.5%	37,685	69.18%	356,475	67.90%
Minor repairs needed	265	32.5%	12,725	23.36%	122,540	23.34%
Major repairs needed	130	16.0%	4,060	7.45%	45,985	8.76%
TOTAL	815	100.0%	54,470	100.0%	525,000	100.0%

Table 26 – Owner Dwelling Condition (2011 Census Area Profile)

Owned Dwellings Require: ^{2,3}	SSI		CRD		BC	
Regular maintenance only	2,550	66.2%	77,415	73.0%	875,160	70.9%
Minor repairs needed	970	25.2%	22,860	21.6%	279,360	22.6%
Major repairs needed	330	8.6%	5,760	5.4%	80,195	6.5%
TOTAL	3,850	100.0%	106,035	100.0%	1,234,715	100.0%

Age of Housing Stock

The age of the housing stock is likewise separated into those that are rented and those that are occupied by their owners.

Table 27 – Rented Dwelling Age (2011 Census Area Profile)

Construction Period (rentals) ^{2,2}	SSI		CRD		BC	
1920 or before	25	3.1%	3,390	6.2%	17,295	3.3%
1921 to 1945	70	8.8%	3,050	5.6%	22,650	4.3%
1946 to 1960	85	10.7%	7,095	13.0%	59,815	11.4%
1961 to 1970	105	13.2%	10,245	18.8%	88,660	16.9%
1971 to 1980	185	23.3%	13,005	23.9%	110,930	21.1%
1981 to 1990	140	17.6%	7,985	14.7%	87,625	16.7%
1991 to 1995	30	3.8%	2,540	4.7%	35,215	6.7%
1996 to 2000	65	8.2%	2,145	3.9%	31,445	6.0%
2001 to 2005	0	0.0%	2,310	4.2%	31,225	5.9%
2006 to 2011	90	11.3%	2,715	5.0%	40,140	7.6%
TOTAL	795	100.0%	54,480	100.0%	525,000	100.0%

Table 28 – Owned Dwelling Age (2011 Census Area Profile)

Construction Period (owned) ^{2,3}	SSI		CRD		BC	
1920 or before	65	1.7%	6,215	5.9%	28,195	2.3%
1921 to 1945	120	3.1%	7,545	7.1%	49,155	4.0%
1946 to 1960	190	4.9%	13,675	12.9%	105,405	8.5%
1961 to 1970	330	8.6%	9,300	8.8%	112,255	9.1%
1971 to 1980	840	21.9%	20,425	19.3%	238,965	19.4%
1981 to 1990	880	22.9%	18,045	17.0%	219,565	17.8%
1991 to 1995	515	13.4%	9,675	9.1%	147,735	12.0%
1996 to 2000	340	8.9%	6,130	5.8%	113,780	9.2%
2001 to 2005	335	8.7%	6,750	6.4%	101,500	8.2%
2006 to 2011	225	5.9%	8,285	7.8%	118,155	9.6%
TOTAL	3,840	100.0%	106,045	100.0%	1,234,710	100.0%

Non-Resident Ownership

The 2009 Housing Needs Assessment described community member concerns about the increasing non-resident ownership of residential properties on Salt Spring Island. These concerns centred primarily around two perceptions of the results of non-resident ownership. First, many of these homes are left empty for most of the year, resulting in either the loss of housing stock for residents, or as a contributor to seasonal evictions as owners return for vacation. Second, is the perceived resulting change in character of the community when many of its residents are vacationers.

In 2009 an estimate of non-resident ownership was made by identifying properties where BC Assessment's records of physical address and mailing address differed. Unfortunately, due to privacy concerns, the Islands Trust is no longer able to provide records of mailing address, preventing an update of this exercise. For the purposes of this report, BC Assessment data from 2009 is presented again.

The 2005-2009 data suggests that non-resident ownership grew much faster (21%) than resident ownership (12%) during this period. This study does not endeavour to explore this issue any further, nor does it attempt to reconcile these property counts with the Statistics Canada dwelling count, but this data may be useful if changes and/or trends are monitored over time as part of Salt Spring Island's affordable housing strategy.

Table 29 – Residential ownership (BC Assessment via Islands Trust)

Residential Property Ownership	2005	2009	change	% change
Resident Owned				
Single family dwelling	2,663	3,099	436	16%
Duplex/Townhouse/Strata Apts.	164	132	-32	-20%
Manufactured Homes	280	241	-39	-14%
Total resident owned	3,107	3,472	365	
% total	80%	78%	12%	
Non-Resident Owned				
Single family dwelling	738	893	155	21%
Duplex/Townhouse/Strata Apts.	23	61	38	165%
Manufactured Homes	35	8	-27	-77%
Total non-resident owned	796	962	166	
% total	20%	22%	21%	
Total Residential Properties	3,903	4,434	531	14%

RENTAL OPTIONS AVAILABLE ON SALT SPRING

To-date, CMHC has not conducted any rental market surveys on Salt Spring Island, nor is there any regular or formal inventory of rental housing maintained. For the purposes of this study, and in efforts to capture as much of the rental market as possible, two techniques were utilized.

First, data was collected on privately owned rental listings (mostly single family homes and suites) which is compared to the 2009 HNA results. Second, the Housing Council undertook a rental survey of rental properties with 3+ units (mostly non-profit owned apartments).

Private Market Rental Listings 2009-2015

Rental market listings were obtained primarily from the Salt Spring Exchange, with the addition to any property management firm listings that may not be on the Exchange.

These listing are compared below with those reported in the 2009 HNA, indicating a very significant decrease in numbers listed (85 to 44). Because there is no official or centralized registry of rentals available, one cannot be certain that both sets of data entirely comparable and rentals have actually declined by almost 50%. Sample sizes are also very small. Nevertheless, this may be an indication that there are fewer, possibly significantly fewer, rentals available.

Price changes since 2009 are inconsistent, showing large increases in most unit types, but with large decreases in bachelor listing prices. Large units 3+ bedrooms declined slightly.

The affordability of this rental supply relative to Salt Spring’s population, with a comparison to the CRD, is provided in Section 6 of this report.

Table 30 – Private Market Rental Listings 2009-2015 (SS Exchange, property mgt. listings)

Rental Listings	October 2009			October 2015			change		
	# list	% tot	avg \$	# list	% tot	avg \$	# list	\$ rent	% rent
Room	6	7.1%	489	7	15.9%	566	1	77	16%
Bachelor	10	11.8%	674	7	15.9%	604	-3	-70	-10%
1 bedroom	25	29.4%	767	10	22.7%	909	-15	142	19%
2 bedroom	28	32.9%	1,119	13	29.5%	1,208	-15	89	8%
3+ bedroom	16	18.8%	1,709	7	15.9%	1,686	-9	-23	-1%
Total listings	85			44			-41		

Rental Survey 2015

Surveys were completed for 297 of the 322 total known units in the universe of 3+ unit buildings, summarized below according to their placement on the housing continuum.

Table 31 – SSI Rental Housing Inventory (purpose built)

Placement on Continuum	#	Type
Extreme weather shelter	20	mats
Homeless or special needs	9	beds*
Homeless or special needs	11	rooms*
At risk of homelessness	35	units
Low end of market rental	11	rooms*
Low end of market rental	15	units*
Independent seniors	3	rooms*
Independent seniors	42	units*
Supported and assisted	94	units
Residential and extended care	<u>82</u>	rooms
Total	322	

* Note: two categories of some housing types intended to differentiate between beds (short-term) rooms (private rooms and bathrooms, but shared kitchens) and units (fully self contained).

Rental units surveyed include an estimated 152 units of Social Housing; this is not exactly, but very close to the 151 units as reported by BCH Housing (see Table 33).

For the purposes of presenting unit mixes, rental rates and vacancies, the 29 emergency and shelter mats and beds are removed from the listing, as no rents are charged. Seniors serviced housing units (supported, assisted, residential care) are also excluded because of the inclusion of services and/or care in the rent. Rents and vacancies for all remaining 92 independent units are summarized in Table 32 below.

Not surprisingly, because all independent units surveyed are operated by non-profit societies, rents are substantially lower than those offered on the private market (see Table 30). Very notably, there were no vacancies reported.

Table 32 – SSI Rental Housing Unit Mix, Vacancies, Rent

Independent Units	#	# vacant	avg. rent	private
Rooms	14	0	418	566
bachelor/studio	13	0	489	604
1-beds	55	0	498	909
2-beds	7	0	806	1,208
3-beds +	3	0	1,065	1,686
Total/weighted avg.	92	0	525	

Social Housing Units

BC Housing reports the number of social housing units that they administer in each community. There are a couple of notable differences between SSI and the CRD. Firstly, SSI has lower per capita social housing units (equivalent to 44 units lower if CRD per capital number extrapolated to SSI). Secondly, the distribution between some client groups varies substantially.

Table 33 – Social Housing by Client Group (BC Housing)

Social Housing by Client group ^(3,4)	SSI #	SSI/ 1000 pop.	CRD #	CRD/ 1000 pop.
Homeless shelters	0	0.0	147	0.4
Homeless housed	4	0.4	503	1.4
Homeless rent supplements	0	0.0	467	1.3
Frail seniors	80	7.8	1,326	3.7
Special Needs	6	0.6	776	2.2
Independent Seniors	20	2.0	2,186	6.1
Low income families	35	3.4	2,422	6.7
Rent Assistance Families	55	5.4	827	2.3
Rent Assistance Seniors	47	4.6	1,703	4.7
Women/child. Flee Violence	6	0.6	80	0.2
Total Social Housing	253	24.7	10,437	29.0
Population	10,234		359,990	

BC Housing reports are very close, but do not reconcile exactly with rental survey records. BC Housing reports include 102 households receiving rent assistance in their reporting of 253 social housing units (55 family rent supplement + 47 seniors SAFER grants = 102 rent assistance). For comparison to the SSI Housing Council survey, this is a net of 151 units.

Impact of Vacation Rentals

The 2009 HNA summarized stakeholders concerns that availability of affordable housing was a critical issue on Salt Spring, as property values soared and rental accommodation were increasingly placed in the secondary home and vacation rental markets. There was strong consensus that, increasingly, this resulted in insecure rental tenure as it was very common for leases to be based on month-to-month rentals to accommodate the requirement to vacate during the summer season.

While no comprehensive or official records are kept that allow for verification of this perception, a review of the rental listings in both 2009 and 2015 do provide indication that many rentals were in fact only available for short-term periods.

Table 34 – Rental Terms (SS Exchange Listings)

Rental Term	October 2009		October 2015	
Long term	14	16%	8	18%
Seasonal	17	20%	13	30%
Not specified	54	64%	23	52%
Total Listings	85	100%	44	100%

The problems created for residents because by the lack of security of tenure creating the need for frequent moves clearly highlighted in the consultations undertaken by the Housing Council.

This was acknowledged as a problem for the clients of close to half of the housing and service providers interviewed, and ranked as one of the highest problems by both employers and employees. Employees reported very frequent moves, with almost 59% having moved in the last 3 years including over 20% that moved 3 or more times.

Please see **Appendix 2** for details on these perspectives, and descriptions of the impacts on families from those that have experienced these frequent moves.

HOMEOWNER OPTIONS AVAILABLE ON SALT SPRING

Current Home Purchase Options: MLS

MLS listings as of November 4, 2015 were reviewed and summarized to provide a measure of housing currently available for purchase on Salt Spring. While there may be other homes that are not listed on the MLS service, this should provide a snapshot of what is generally available.

There were 168 listings as of this date, with an average price of \$1,026,361 (median \$639,000). The substantially lower median price reflects the relatively smaller number of very high priced homes, which skews the average upwards. Income required for each price category is calculated based on standard mortgage financing criteria and affordability benchmarks (75% loan, 25 years, 4.0% interest).

The affordability of this supply of homes for sale relative to Salt Spring's population is considered in Section 6 of this report.

Table 35 – MLS listings - Single Family, Condos and Town Homes Available Nov-2015

Price Range		# listed	Avg. \$	Income Req'd
0	149,000	0	n/a	n/a
150,000	199,000	1	189,000	37,825
200,000	299,000	4	286,000	53,133
300,000	399,000	31	361,000	64,968
400,000	499,000	18	460,000	80,591
500,000	599,000	29	557,000	95,898
600,000	699,000	14	664,000	112,783
700,000	799,000	9	761,000	128,090
800,000	899,000	4	877,000	146,396
900,000	999,000	12	972,000	161,387
1,000,000	1,499,000	15	1,231,000	202,259
1,500,000	1,999,000	14	1,785,000	289,684
2,000,000	2,999,000	10	2,357,000	379,949
3,000,000	3,999,000	1	3,495,000	559,532
4,000,000	4,999,000	3	4,660,000	743,376
5,000,000	and up	3	6,521,000	1,037,053
Total #		168		
Average \$			1,026,361	169,966
Median \$			639,000	108,838

Home Purchase Options 2009-2015

In the 5 year period after the 2009 HNA, large drops in prices of homeowner options were evident. As summarized in Table 36 below, the number of MLS listings increased substantially between 2009-2014 coupled with very large declines in median and average listing prices (\$200,000 or 27% and \$313,271 or 31%).

These trends appear to have reversed somewhat in 2015, with a strong reduction in the number listings concentrated primarily in the lower priced categories. For example, between Oct-2014 and Nov-2015 the number of listings under \$500,000 dropped from 94 to 54 (42.6%).

This 2014 point continues to be reported, as it likely represents the timeframe that prices began to rebound (and affordability began to decline again).

Overall, affordability of the supply has improved since 2009, with a median price decline of 15% (\$110,000) and while not approaching the peak in 2014, there is an improved supply in the more affordable under \$400,000 range. The average listing price in 2015 has rebounded to over \$1,026,000, 2% higher than the average reported in 2009.

Table 36 – MLS listings - Single Family, Condos and Town Homes Available 2009-2015

Price Range		# listed 2009	# listed 2014	Change 2009-2014	# listed 2015	Change 2009-2015	
0	149,000	0	0	0	0	0	n/a
150,000	199,000	0	0	0	1	1	n/a
200,000	299,000	1	11	10	4	3	300%
300,000	399,000	12	53	41	31	19	158%
400,000	499,000	27	30	3	18	-9	-33%
500,000	599,000	25	41	16	29	4	16%
600,000	699,000	18	28	10	14	-4	-22%
700,000	799,000	17	13	-4	9	-8	-47%
800,000	899,000	16	11	-5	4	-12	-75%
900,000	999,000	13	9	-4	12	-1	-8%
1,000,000	and up	46	21	-25	46	0	0%
	Total #	175	217	42	168	-7	-4%
	Median \$	749,000	549,000	-200,000	639,000	-110,000	-15%
	Average \$	1,001,757	688,486	-313,271	1,026,361	24,604	2%

Historical Sales Value

Historically, actual sales values are often lower than listing prices, potentially making homeownership more attainable than may be indicated by MLS listings alone. Historical sales values are tracked by a local realtor through their DataWiz publication⁴. As of November 2, 2015, year-to-date sales values compared to asking/listing prices produced a ratio of 94.3%, meaning that – if the ratio holds - one would achieve on average a 5+% lower price than listing prices, improving affordability slightly.

Table 37 – YTD Sales - Single Family, Condos and Town Homes Available Nov-2015

YTD Sales Nov-2015	
Total sales	192
Median asking price	525,000
Median sales price	495,000
Sold:Ask ratio	94.3%
Average asking price	632,656
Average sales price	595,720
Sold:Ask ratio	94.2%

A comparison of the median asking price for homes that sold (\$525,000 above) and the overall median listing price of \$639,000 (Table 35) indicates stronger demand in the lower prices ranges, as would be expected given the SSI household income profile.

Census 2011 Reported Dwelling Values

Dwelling values are the dollar amount owners report that they expect if the dwelling were to be sold. Median values are summarized below by structure type, compared to the CRD and the Province of BC. Salt Spring's owner occupied dwellings are close in value to those of the CRD (4.3% less), but much higher than the Province of BC (14.6% higher).

Table 38 – Median Value by Structure Type (Census 2011)

Median Value by Structure Type ^(2,4)	SSI	CRD	BC
Single-detached house	575,890	599,153	499,727
Apartment, building 5+storeys	0	399,636	400,973
Movable dwelling	40,154	80,004	85,301
Semi-detached house	400,371	449,941	400,782
Row house	449,334	409,631	370,039
Apartment, duplex	421,755	593,146	644,227
Apartment, building <5 storeys	0	300,651	299,812
Other single-attached house	331,749	600,923	500,037
Total private dwellings	525,275	549,092	448,835
SSI \$ difference CRD-BC		-23,817	76,440
SSI % difference CRD-BC		-4.3%	14.6%

⁴ Pemberton Holmes <http://saltspringrealestate.com/automatic-updates/>

6. AFFORDABILITY OF THE CURENT RENTAL SUPPLY

Renters Spending >30% on Shelter

Statistics Canada reports the number of households in social housing (presumed to be paying 30% of income), those paying more than 30% of their income (in core need) and those paying more than 50% of their income (at risk of homelessness).

The 2011 Census showed 56.3% of renters on Salt Spring are paying more than 30% of their income on shelter costs, including a very high number of households (295 or 36.4%) paying more than 50% . It is generally accepted that households paying more than 50% of their income on housing are at risk of homelessness, as any interruption in their income or unexpected expense could easily made paying rent impossible. SSI (56.3% > 30% including 36.4% > 50%) is is much higher than the CRD (46.8% > 30% including 23.6% > 50%).

Table 39 – Tenant Households % income to rent

Tenant households paying: ^{3.1} ^{3.2}		SSI households		CRD households	
% income	Description				
0-30%	Generally deemed to be affordable	269	33.2%	21,428	39.6%
30%	In social housing	85	10.5%	7,359	13.6%
31-49%	Core Need–diff at lower incomes	161	19.9%	12,553	23.2%
50%+	At risk of homelessness	295	36.4%	12,770	23.6%
TOTAL		810	100.0%	54,110	100.0%

Private Market Rental Affordability (2009-2015)

Current average rents by unit type and the incomes required to comfortably afford them (using 30% of income) were compared to those reported in 2009.

Table 40 – Private Market Rental Affordability (2009-2015)

Listing type/ unit size	Oct. 2009		Oct. 2015		change 2009-2015		change 2009-2015	
	Avg. rent	Income req'd	Avg. rent	Income req'd	\$ rent	% change rent	\$ income req'd	% change income
Room	489	19,560	566	22,629	77	15.7%	3,069	15.7%
Bachelor	674	26,960	604	24,143	-70	-10.4%	-2,817	-10.4%
1 bedroom	767	30,680	909	36,360	142	18.5%	5,680	18.5%
2 bedroom	1,119	44,760	1,208	48,308	89	7.9%	3,548	7.9%
3+ bedroom	1,709	68,363	1,686	67,429	-23	-1.4%	-934	-1.4%

As was noted previously, changes in rental rates during this period were inconsistent, and the incomes required to afford these units varied correspondingly. While the average bachelor unit declined by 10.4%, very large increases were seen in room rentals and 1-bedroom units (15.7% and 18.5% respectively). Two-bedroom units increased an average 7.9%, while 3+ bedroom units declined 1.4%.

Rental Affordability SSI Compared to the CRD

Because CMHC does not undertake rental surveys on SSI, a direct comparison to the CRD is not possible. However, the most recent data available indicates that SSI average private market rents, with the exception of bachelor units, are substantially higher than averages in the CRD (ignoring weighting of unit size proportions). For comparability, neither of these data sets include Social Housing units.

Table 41 – Rental Affordability SSI compared to CRD (CMHC 2014)

Rental Rates	SSI 2015	CRD 2014	Diff \$	Diff %
Room	566	n/a	n/a	n/a
Bachelor	604	697	-93	-13.4%
1 bedroom	909	841	68	8.1%
2 bedroom	1,208	1,081	127	11.7%
3+ bedroom	1,686	1,439	247	17.1%
Avg. (excl. rooms)	1,101	1,015	87	8.6%

Affordability of Private Market Rentals by Income Group 2015

There is virtually no supply affordable to the lowest income residents, some of whom are presumed to be living in social housing, but many are likely in insecure or inadequate housing or homeless. Low income household can generally only afford rooms or bachelor units, and those with low to moderate incomes could afford 1 or 2-bedroom units (subject to availability).

Table 42 – Private Market Rental Affordability (2015)

Income Groups ^{3,2} ⁵	Income range	Affordable Rent	SSI Units to Income Group
Little to no income	Under 15,000	188	n/a
Low income	15,000 to 29,999	563	room or lower priced bachelor
Low to moderate	30,000 to 39,999	875	bachelor or 1-bed
Moderate	40,000 to 49,999	1,125	1- or 2- bed
Moderate to > moderate	50,000 to 59,999	1,375	2-bed or lower priced 3-bed
> moderate to high	60,000 to 79,999	1,750	all unit types
High income	80,000 and over	2,000	all unit types

⁵ These income groupings are designed to parallel those used by Statistics Canada which do not necessarily fit exactly to SSI's household incomes and corresponding housing categories. Income categories and corresponding housing categories are not mutually exclusive and may always not accurately align.

7. AFFORDABILITY OF THE HOMEOWNER SUPPLY

Owners Spending >30% on Shelter

Statistics Canada reports the number of owner households paying more than 30% of their income on shelter costs (in core need) and those paying more than 50% of their income (technically 'at risk of homelessness'). However it should be noted homeowners often chose and have the capacity to pay a higher proportion of their incomes on housing, and often have other options before becoming homeless when experiencing disruptions in their incomes.

As with rental households, there is a higher proportion of homeowners on Salt Spring than in the CRD paying more than 30% of their income on housing costs, especially those paying more than 50%.

Table 43 – Owner Households % income to housing costs

Owner households paying: 3.1.3.2		SSI households		CRD households	
% income	Description				
0-30%	Generally affordable	2,149	55.8%	72,210	68.1%
>30-50%	Core Need	1,101	28.6%	24,070	22.7%
>50%	At risk of homelessness	600	15.6%	9,755	9.2%
TOTAL		3,850	100.0%	106,035	100.0%

Homeowner Affordability (2009-2015)

As reported previously, there was a large drop in home listing values between 2009 and 2014. This resulted in a substantial improvement in affordability not only due to these price decreases, but a strong drop in interest rates (est. 6% to 4% for long-term rates). This 2014 point continues to be reported, as it likely represents the timeframe that prices began to rebound (and affordability began to decline again).

Using the previously described financing assumptions, homeownership affordability is summarized below. The reader will note that 2015 monthly homeowner shelter costs include an estimate for taxes and insurance and utilities \$200/month (up \$100 from 2009).

Table 44 – Homeowner Affordability Assumptions 2009-2015

Affordability Assumptions	2009	2014	2015	Change 2009-2015	
% income target	30%	30%	30%	0	0%
Interest rate	6.0%	4.0%	4.0%	-2.0%	-33%
Amortization (years)	25	25	25	0	0%
Loan-to-Value ratio	75%	75%	75%	0	0%
Monthly utilities	100	150	200	100	100%

The affordability of the median priced home listed on MLS from 2009-2015 is summarized below with a calculation of the income required. While the median priced home declined 15% over this time period, the estimated amount of mortgage payments declined 30% due to lower interest rates.

With an estimated increase in utility, insurance and tax costs, household incomes required to comfortably afford the median priced home decreased by an estimated 26% to \$108,838.

Table 45 – Affordability of median listed homes 2009-2015

MEDIAN list price	2009	2014	2015	# change	% change
Purchase	749,000	549,000	639,000	-110,000	-15%
Down payment 25%	187,250	137,250	159,750	-27,500	-15%
Loan amount	561,750	411,750	479,250	-82,500	-15%
Monthly P&I	3,594	2,166	2,521	-1,073	-30%
Monthly utilities	100	150	200	100	100%
Total monthly housing	3,694	2,316	2,721	-973	-26%
Income required	147,765	92,636	108,838	-38,926	-26%

As noted previously, Salt Spring's average home listing prices are significantly higher than the median price. This same calculation was performed for average listing prices from 2009 to 2014 as follows:

Table 46 – Affordability of average listed homes 2009-2015

AVERAGE list price	2009	2014	2015	# change	% change
Purchase	1,001,757	688,486	1,026,361	24,604	2%
Down payment	250,439	172,121	256,590	6,151	2%
Loan amount	751,318	516,364	769,771	18,453	2%
Monthly P&I	4,807	2,716	4,049	-758	-16%
Monthly utilities	100	150	200	100	100%
Total monthly housing	4,907	2,866	4,249	-658	-13%
Income required	196,279	114,647	169,966	-26,313	-13%

8. COMMUNITY PERSPECTIVES ON NEED

SSI HOUSING COUNCIL COMMUNITY ENGAGEMENT

Board members from the SSI Housing Council Society contributed many volunteer hours to consulting with a wide range of community members and housing stakeholders to gain their perspectives on housing needs and priorities, ideas for solutions, and their interest and ability in further participating in developing solutions.

Summarized below are only highlights of the results that related directly to housing need. The surveys and interviews produce many other valuable perspectives on housing problems, need, and ideas for solutions.

Please see Appendix 2 for more details on interview and survey results, including many personal stories and thoughtful suggestions for moving forward.

Key Informant Stakeholder Interviews – December 2015

'Key informant' stakeholders were selected based on their role with housing in the community. Housing Council Board members undertook interviews with a total of 12 community members, representing board and staff positions of 8 housing providers (7 non-profit and 1 private). Two of the non-profit housing providers also provide support services in the community, including to their housing residents. Six of the organizations provided seniors housing (5 exclusively to seniors).

As far as general housing need on Salt Spring, most acknowledged housing challenges along the whole continuum for all household types, with affordability being cited as the most common difficulty for residents. Seniors were identified most often as those for whom housing problems are the most severe, followed closely by those with mental health issues (including dementia) or disabilities. Low income households and the homeless were the groups identified with the next highest severity of housing difficulties.

The need for support services in housing (especially for harder to house residents such as those with mental health issues) was stressed. Seniors housing with higher levels of supports (including for those with dementia) was identified as a priority need as was workforce housing for employees that provide this support.

Housing and service providers also described their clients' needs. Almost all housing providers reporting turning applicants away, reporting upwards of 50 every month (some may be duplicate enquires to more than one organization).

Close to half these housing queries that could not be accommodated were for Salt Spring's most vulnerable residents (homeless, risk of homelessness or fleeing abuse). Irrespective of the lack of suitable housing supply, these residents could not be provided housing in the existing units mostly due to mental health issues, substance abuse, safety concerns and inadequate funding.

Seniors housing needs were probed further. Requests for housing that could not be accommodated in existing projects were due mostly to a shortage of space (for independent units) followed by tight Island Health residency restrictions for serviced housing, and dementia being too advance to be appropriately served.

In addition to affordability for those that do not qualify for government support, seniors housing problems were described as largely based on a bottleneck produced by insufficient complex or extended care units. This results in seniors that require higher levels care (more suited to complex care) being placed in assisted living, and those needing assisted living either remaining in supported living situations that may not be optimally suited or remaining in their own homes (isolated and/or at risk).

Interviewees generally agreed that housing at the higher levels of support were the most inadequate and most urgently needed. All agreed that the number residential care spaces (complex and extended care) is inadequate and ranked this as the most urgent need. Most agreed that independent and assisted living units were inadequate and half felt that the supply of supported units were inadequate.

Employer Surveys – December 2015

SSI Chamber of Commerce representatives have expressed concerns over the negative impact that the shortage of affordable housing is having on their members' businesses. In response, they offered to assist the Housing Council to evaluate workforce housing need by facilitating a survey of members and their employees.

A small number of employers (13) responded to the online survey, representing business with a total of approximately 470 employees. The majority reported that the housing shortage affects their ability to hire the right number of suitable employee, and many also indicated that more affordable housing would enable them to hire more staff or expand their business.

Employers reported that lack of availability and affordability were the two highest housing-related difficulties encountered by their staff, followed by insecure tenure that results in the need for frequent moves. Looking more broadly by combining medium and high rankings, the need for frequent moves is ranked the highest and unhealthy conditions (e.g. mold, needs repairs) is added as an important difficulty.

Most employers reported that new workforce housing units would meet their business's needs. The majority also indicated that they would be willing to work with other employers or agencies to develop solutions.

Employee Surveys – December 2015

Employers were asked to help distribute an employee survey to their staff members. The objective was to hear directly from employees themselves, about their housing concerns and needs, and their ideas for solutions that would meet these needs. A total of 70 employees responded to the survey, with an estimated total 170 members in their combined households.

Employees were asked how they would characterize (generally) the affordable housing situation on SSI and any problems it creates for them and their families. A large majority took the time to describe the housing and their concerns. While a few did report they were well housed, the vast majority strongly expressed concerns around affordability, availability, and poor condition in their rental housing.

Many indicated they have had to move frequently due to the lack of permanent and year-round housing, and described the stress this causes their families. Health concerns were expressed related to the quality and condition of rental housing, and some noted particular difficulties for tenants with children or pets.

Over two thirds of employees reported being satisfied with their housing, but also one third, including a strong 16% that report being not very or not at all satisfied. The most common reasons cited for dissatisfaction were affordability, unhealthy conditions, insecure tenure requiring frequent moves and lack of availability.

Employees reported very frequent moves, with almost 59% having moved in the last 3 years including over 20% that moved 3 or more times. A surprisingly high number were not certain that they would remain on Salt Spring (over 40%), with most of those (61%) citing housing as a factor in this decision.

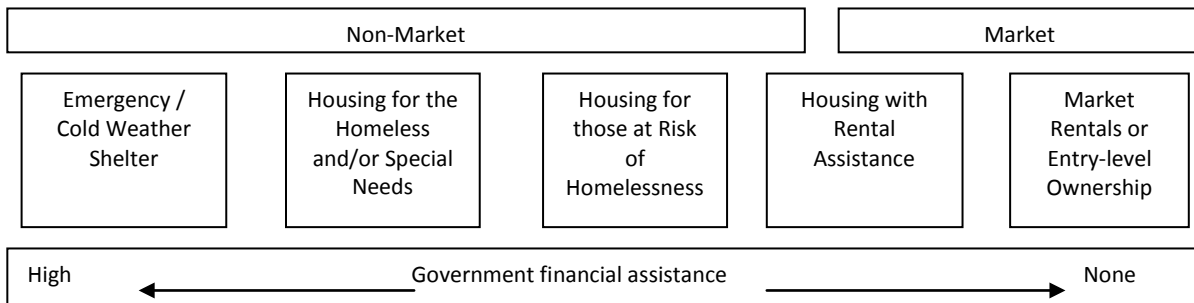
9. GAPS IN AFFORDABLE HOUSING SUPPLY

THE AFFORDABLE HOUSING CONTINUUM

The housing supply in any community consists of a range of types and prices, ideally with a variety of features and/or services suitable for households of all income levels. This range of housing is typically referred to as a 'Housing Continuum', and includes both non-market housing and market housing. These are usually defined by the level of government financial assistance involved.

BC Housing has developed a standard Housing Continuum that extends from emergency shelter and housing for the homeless through to affordable rental housing and homeownership. On Salt Spring, a housing continuum was defined as part of the 2009 Housing Needs Assessment as illustrated below.

Figure 1: The Affordable Housing Continuum



The distinction between non-market and market housing has been drawn so that each captures housing with rental assistance; this is intended to illustrate that rental assistance can be provided to tenants of either non-market or market (private sector) housing.

WHAT IS A GAP ANALYSIS?

It is important to understand that the calculation of a 'gap' is not an exact science; rather the purpose is to identify areas of shortage in the housing supply to inform discussion and develop priorities for action. It is not an action plan, and is not designed to definitively state what and how many units of any given type of housing are needed to meet all needs.

For the purposes of this study, it is an assessment of where the existing housing supply does not meet the needs of Salt Spring residents. It is based on a calculation or approximation of the difference between the costs of the existing supply of housing, and what would be affordable to residents based on their incomes. Taken into consideration also is the qualitative evidence secured from the community consultations.

For consistency and for ease of comparison, gaps are presented according household income groups used other sections in this report.

WHERE ARE SALT SPRING’S HOUSING GAPS?

Gaps in the affordable housing supply were partly identified based on the quantitative information obtained in the research of Stage 1 (published demographics, household income and existing housing data from a wide range of sources, and paints of picture of strong need for many households). This was complemented with qualitative evidence in Stage 2, based on the perspectives of community members interviewed and surveyed.

This indicates that housing affordability remains a significant problem for many of Salt Spring’s residents:

Evidence clearly points to supply shortages in almost all types of affordable housing along the continuum for low to moderate income earners. Generally, the lower the income, the fewer the choices and the more vulnerable populations are at greatest risk.

CALCULATED GAPS BY INCOME GROUP

Below is the summary of the quantitative income and housing supply data presented throughout this report, sorted by income group. This table is intended to demonstrate the affordable rental rates and sales prices that are affordable to households in each income group, along with the % of the existing housing supply that is in that price range.

Following the table is a brief interpretation of results for each income group.

Table 47 – Affordability by Household Income Group

Income Groups ^{3.2}	% SSI households	Median Income	Rental		Purchase	
			Affordable	% supply	Affordable	% supply
Little to no income	10.2%	7,500	188	0.0%	n/a	0.0%
Low income	17.4%	22,500	563	16.3%	92,000	0.0%
Low to moderate	10.1%	35,000	875	44.2%	171,500	0.0%
Moderate	8.7%	45,000	1,125	58.1%	235,000	0.6%
Moderate to >moderate	10.8%	55,000	1,375	86.0%	298,000	1.8%
> moderate to high	14.5%	70,000	1,750	97.7%	395,000	17.9%
High income	28.3%	80,000+	2,000+	100.0%	456,500+	26.2%+
Median income	100.0%	53,523	1,338	86.0%	288,500	1.8%

Little to no income Households

Households earning little to no income represent 10.2% of Salt Spring's households (475 households). Some are presumed to be living in social housing, but many are likely experiencing serious affordability challenges, and some are likely in insecure or inadequate housing or may be experiencing homelessness.

With a limited supply of social housing units on Salt Spring (BC Housing reports 253 units), this suggests a potential shortfall of upwards of 200+ units for the lowest income residents.

Low income Households

Low income households represent 17.4% of Salt Spring's households (810 households), and can afford an estimated 16.3% of the existing rental stock (excluding social housing). On the surface, this may appear that they are therefore well served, but listings in this price range include only rooms and bachelor units, which may not appropriate for households with more than one person, and certainly not for families with children who need a larger unit. Presumably low income households with more than 1-2 residents would either be under-housed or struggling with affordability. There are no purchase options available that are affordable to low income households.

This suggests the need for additional supply of rental housing with rents ranging from \$375 to \$750 to be affordable to households earning \$15,000 to \$30,000 per year.

Low-moderate income Households

Low-moderate income households represent 10.1% (470 households) of the population and can afford an estimated 16.3% of the private rental listings. As with low income households, this may appear that they are therefore well served, but listings in this price range include only bachelor units and lower priced 1-bedroom units, which may not appropriate for households with more than 1-2 persons, especially families with children who need a larger unit. There are no purchase options affordable to low-moderate income households.

This suggests the need for additional supply of rental housing with rents ranging from \$750 to \$1,000 per month to be affordable to households earning \$30,000 to \$40,000 per year. Households in this income range may begin to consider home ownership, and a supply of entry-level homes starting under \$200,000 could serve this segment of the population.

Moderate Income Households

Moderate income households represent 8.7% of the population (405) and can afford an estimated 58.7% of the rental supply. This suggests they are reasonably well served by the private rental market, but families with 2+ children who need 3+ bedrooms may experience affordability challenges. Very few MLS listings would be affordable to this group, and even if so, only to the higher income ranges of these households (\$50,000 per year)

There are relatively few 4+ person households on Salt Spring (14%); assuming this is consistent within the moderate income household group, this suggests a relatively small shortfall in supply of moderately priced family rental homes. Many households in this income range begin to move home ownership, and a supply of entry-level homes around \$235,000 could serve this segment of the population.

Moderate to Above Moderate Income Households

Moderate to above moderate income households represent 10.8% of the population (505) and can afford the majority (86%) of rental units on the market, including some of the larger family homes. This suggests they are reasonably well served by the private rental market. Still relatively few MLS listings would be affordable to this group, although the higher income range of these households (\$60,000 per year) can afford homes priced up to around \$300,000.

There is very little, if any, gap in the rental supply for this group. There is a gap around the \$275,000 to \$300,000 price point in the homeowner market that would serve this group well.

Above Moderate to High Incomes Households

Above moderate income households represent 14.5% of the population (675) and can afford virtually all (97.7%) rental units on the market. They are well served by the private rental market. A reasonable portion (17.9%) of the current MLS listings would be affordable to this group, and the higher income range of these households (\$80,000 per year) can afford homes priced up to around \$460,000.

While supply is limited, there is no affordability gap in the rental supply for this group. There are currently 45 listing under \$460,000, so they are reasonably well served by the homeowner market. Gaps in supply of this price range would likely relate to preferred property features or location, rather than price.

High Income Households

High income households represent the largest income group on Salt Spring, an estimated 28.3% of all households. These households are will served by both the rental and homeowner markets.

VULNERABLE POPULATIONS AND URGENT NEEDS

As indicated earlier, gaps in affordable housing existing all along the housing continuum. However, this is most critical for those of the lowest incomes and more vulnerable population groups. Identified below are those with the most urgent needs.

Shelter or Homes for the Homelessness

In February 2013, the Driftwood reported the following updated numbers provided by a representative of the SSI Community Services Society. The report suggested the then-current number of absolute homeless individuals was 50 and the number of transitionally or temporarily homeless was over 100. This far exceeds the capacity of emergency/cold weather shelter (20 beds) and is significantly higher than the 32 reported in 2007.

As detailed in Table 33, BC Housing social housing units targeted to the homeless (shelters, housing, rent supplements) are notably lower on Salt Spring, with a total of 4 (0.4 per 1,000 population) compared to the CRD (3.1 per 1,000).

If the per capital rate in the CRD were to be applied to SSI, this would result in an additional 12 units to a total of 32 (considering the existing 20 beds identified above, which are not included in the BC Housing statistics).

Transition or Low Barrier Housing with Supports

SSI has 6 BC Housing supported beds for women and children fleeing violence and 6 special needs units (total 12 or 1.2 per 1,000), half that of the CRD (2.4). Should the per capital rate in the CRD be applied to SSI, this would result in an additional 12 units (total 24).

There are 8 units of transitional housing for women and children fleeing violence. Operators report an active waitlist of 5 families and 10 individuals whose needs are not currently being met, citing the need for another 10-12 units immediately (mostly targeted to singles at social assistance rates). Residents in this housing are limited to a stay of 16 months, and there is no 3rd stage housing on Salt Spring; operators cite a need for approximately 20 units of 3rd stage housing to meet current need (primarily bachelor and 1-bed units, with a few family units).

Social Housing or Non-Market Rentals

Social housing waitlists can be useful tool to estimate the number of residents that qualify for and need subsidized housing units. BC Housing reports 253 social housing units (Table 33). There is an estimated 475 households earning little to no income (Table 22), which suggests a gap of potentially up to 200 units for the lowest of income households. Ideally, an increase in this type of units would serve some if not most of the transitionally or temporarily homeless (est. 100).

BC Housing reports the following waitlists for projects they administer on Salt Spring. It should be noted that preliminary discussions with non-market housing providers suggests

this waitlist data far underestimates the number of community members seeking social housing or non-market rentals.

Table 48 – Social Housing Waitlist by BC Housing Household Characteristics

Household Characteristics ^{3.3}	# applicants
Family Households	9
One person households	2
Seniors	1
Persons with Disabilities	5
Wheelchair Accessible Units	1
Total Applicants on Waitlist	18

Low-end of Market Rentals or Rent Assistance

The rental affordability analysis (Section 6) clearly indicated insufficient availability of low-end of market units for low to moderate income households, although there was no ability to quantify the number required or to distinguish between single, couple or family need.

SSI has 55 BC Housing supported units for families (8.8 per 1,000), just slightly lower than that of the CRD (9.0). However, Table 16 demonstrates that Salt Spring’s renter households have significantly lower incomes (\$26,866) than those in the CRD (\$38,585). Coupled with higher rents, SSI’s supply of lower-priced rental units is far lower than need indicates. As shown in Table 41, SSI average rents, with the exception of bachelor units, are substantially higher than averages in the CRD (range 8.1%-17.1% higher).

Seniors Housing

As detailed in Table 33, there are 147 social housing units targeted to seniors (frail, independent, rent supplements); on a per capita basis (considering the entire population), this is slightly lower than in the CRD (SSI 14.4, CRD 14.5 per 1,000).

However, Table 2 demonstrates that Salt Spring’s seniors’ population is significantly higher than that of the CRD as a percentage of the entire population (SSI 46.8%, CRD 34.3%). Calculating the number of seniors units relative to the seniors population only, SSI has significantly fewer seniors social housing units (SSI 30.7, CRD 42.2 per 1,000 seniors).

Table 49 – Seniors BC Housing supported units

Seniors’ SH groupings	Salt Spring	CRD
Frail seniors	80	1,326
Independent seniors	20	2,186
Rent Assistance seniors	47	1,703
Total seniors units	147	5,215
Total seniors 55+	4,785	123,530
per 1,000 seniors	30.7	42.2

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11. APPENDIX LIST

- A. Background Documents Review
- B. Key findings - Housing Council Community Consultations and Engagement



BACKGROUND REPORTS AND STUDIES - BRIEF OVERVIEW

Gathering of background documents for Stage 1 of the Housing Needs Assessment was undertaken by the Housing Council as part of the first step of their outreach to their stakeholders. For the purposes of this report, 'stakeholders' are those with an interest or expertise in the provision of affordable housing on Salt Spring.

The purpose of the review was to summarize key findings in the 2009 HNA and any subsequent affordable housing studies undertaken that further point to need. This information was used as the starting point for the research and community consultations.

Table 1 – Background Reports

Background Documents and Reports Reviewed		DATE
1	SSI HNA	2009
2	Drake Rd. market update	2013
3	Drake Rd. homeowner market update	2014
5	Community Services Housing Needs Survey	2015
6	Islands Trust Tool Kit	2010
7	Homeless Needs Survey	2007
8	SSF Community Needs Survey	2012
9	Seniors Housing and Health Reports	2010-15
10	Islands Trust Seniors Housing Strategy	2010

SSI Housing Needs Assessment (2009)

The update of the 2009 report is the subject of the study underway. It identified that affordability was a problem throughout the entire continuum of affordable housing, and it affected virtually all segments of the population. While some populations were clearly in more urgent need, it concluded that Salt Spring needed a new supply of a wide range of housing types, price ranges and tenures, concluding that:

There is a critical and increasing need for more affordable housing to satisfy the Salt Spring population's most basic requirements. There is a large gap in the supply of homeowner housing that is attainable to the general population. The supply of rental housing is in very short supply, often in poor condition, and likewise very expensive, a portion of the supply is only available seasonally. There is an increase in homeless persons, many whom are harder to house because they need additional supports.

Homeowner Market Updates (2009-2014)

Periodic homeowner market updates were undertaken as part of the planning process for the CRD-SD64 Drake Road affordable housing project. A comparison of the supply using listings from Pemberton Homes 'DataWiz' reports was made to the supply reported in the 2009 HNA.

These reviews suggested that while homeownership was still unattainable for many Salt Spring residents, affordability improved between 2009 and 2014 with significant increases in the number of lower priced listings and sharp declines in both median and average listing prices.

The number of homes listed increased from 116 to 187 (24%), mostly concentrated in the lower price ranges. For example, homes listed for \$400,000 or less increased almost 400% (from 13 to 64). The median listing price dropped from \$749,000 to \$549,000 (27%), and the average price dropped even further, from \$1,001,700 to \$688,400 (31%).

Private Rental Market (2009-2014)

Periodic rental market reviews were also undertaken as part of the planning process for the CRD-SD64 Drake Road affordable housing project. These were based on Salt Spring Exchange advertised listings only, and may not be completely comparable to 2009. However, they do provide a snapshot of rentals available, and suggested sizeable rental rate increases in smaller units but with significant decreases in larger units.

Table 2 – Rental Listings 2009-2014

Unit Type	2009	2014	\$ change	% change
Rooms	489	533	44	9.0%
Bachelor	674	800	126	18.7%
1-bedroom	767	820	53	6.9%
2-bedroom	1,119	1,169	50	4.5%
3-bedroom	1,663	1,438	-225	-13.5%
4-bedroom	2,400	0	-2,400	n/a

Homeless Needs Survey 2007

Homeless counts are not undertaken regularly on Salt Spring, and therefore this study is unable to provide a reliable estimate of the current scope of this population. The most recent published information is from the 2007 homelessness count undertaken by the Victoria Cool Aid Society, and conducted on Salt Spring by the SSI Community Services Society. The Cool Air report indicates that a sub-regional report for Salt Spring was provided to Community Services, but this has not been made available.

The summary reported that 32 individuals were surveyed on Salt Spring in February 2007, although one of the interviewees familiar with the sub-regional report stated that in addition to the (at least) 32 homeless individuals, an additional 30-50 individuals were at imminent risk of homelessness or living in substantially sub-standard shelter.

Islands Trust Housing Tool Kit (2010)

In 2010, Trust Council commissioned a study to summarize options for enabling affordable housing that have proven successful in other jurisdictions and which are available to the Islands Trust under its mandate and legislative authority. While this study did not review housing needs per se, it was included in the list of documents reviewed as a good source of ideas and solutions for Salt Spring's affordable housing concerns.

This report focused on obstacles or barriers to the provision of affordable housing, and provided strategies and tools designed to overcome these obstacles. It also reviewed a long list of housing studies undertaken on Salt Spring going back as far as 1994; interestingly many of the same concerns and proposed solutions remain today.

Islands Trust Seniors Housing Strategy (2010)

In 2010, Trust Council commissioned a strategy to address the growing needs of seniors in the Trust area. The study did not directly evaluate the needs of Salt Spring seniors or the housing currently available, rather undertook a brief overview of the demographics of the entire Trust area, and made recommendations on various strategies to support seniors more generally, and to promote an age-friendly community.

The report identifies trends in the Gulf Islands, including the significant proportion of seniors (46% of population is 55+), lower incomes than provincial averages, and fewer housing choices than other areas. The report identifies the need and importance for a continuum of care in housing, ranging as follows:

- community support for well seniors in their home;
- community care for independent but frail seniors in their homes;
- continuing care for functionally disable seniors living either in their home or in a facility;
- acute care for more ill seniors

Seniors Housing and Health Reports

Concerns over the shortage of appropriate and affordable seniors housing has been identified by many seniors housing and service providers, families of seniors and seniors themselves. In 2013, the Salt Spring Health Advancement Coalition was formed, with a number of studies and presentations made on seniors housing-related issues. A seniors-specific housing needs assessment is currently underway under the direction of the Greenwoods Elder Care Society, and the reader should refer to that research for more detailed information on seniors housing needs.

Community Services Society Housing Needs Survey (2015)

In early 2015, the SSI Community Services Society undertook a “Family Housing Survey” to better understand the housing needs of families to support planning for their affordable housing project on their 5-acre site on Bishop’s Walk (commonly known as the ‘Diocese lands’). The report identified that many Salt Spring residents remain challenged to find suitable and secure housing, concluding that:

The survey results support other data and discussions indicating that many Salt Spring Island households are challenged to find suitable and secure housing within their financial means. This includes the full range of long term housing needs from very low-income households looking for rentals to dual income households wanting to purchase.

Despite preferences for larger, detached homes, respondents placed greater importance on affordability, long-term occupancy and quality and condition than on housing form. The majority of respondents indicated an interest in alternative means to homeownership and more compact housing forms to achieve greater affordability. This suggests a willingness to explore less common housing solutions that still provide the characteristics respondents considered very important.

Key findings of particular relevance for data comparison with this study include:

- Total 188 respondents (sample represent 4% of 4,665 households)
- 124 were households with minors (66% of sample)
- The largest group had two adults with one or more children living at home (45%)
- The largest group had households earning \$20,000-\$39,900 (30%), followed by those earning \$40,000-\$59,900 (23%). 18% reported earning less than \$20,000 for a total of 60% earning less than \$60,000
- Single parent households reported much lower incomes, with 74% earning less than \$40,000, including 46% earning less than \$20,000 annually.
- Respondents were almost equally split between rents (45%) and owners (44%), the majority (76%) stated a preference for ownership.
- Barriers to home ownership related to affordability that were cited include no down payment (16%) and insufficient income for mortgage qualification (24%).

SS Foundation Community Needs Survey (2012)

The Salt Spring Island Foundation undertook an online survey designed to Salt Spring resident the opportunity to identify the most important issues facing our community. It was intended to identify how community priorities may have changes since their 2008 needs survey that identified housing as the top priority. It was also designed to identify challenges experienced by charitable organizations.

The 2015 report identified that housing remains the community's top priority, with the top 3 priorities directly related to affordable housing or supports required to succeed in housing. It concluded that:

Identified by both the statistical component of the survey and the survey comments, the top five critical areas of need on the island not adequately being met are:

1. *Housing (includes emergency services and shelter, long-term and affordable housing), 65.9%*
2. *Community health services (including mental health and health care education), 52.2%*
3. *Poverty issues, 50.6%*
4. *Agriculture and food supply, 40.8%*
5. *Children's, youth and family services, 39.8%*

Stage 2 - Housing Stakeholder Consultations

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SSI Housing Needs Assessment Update

Stage 2 – Stakeholder Consultations and Engagement Results

1. INTRODUCTION

Stage 1 stakeholder engagement began with Housing Council introductory e-mail communications to housing providers. Stakeholders were asked to provide any housing data or reports they may have, for any information needs they have (that might be accommodated in the research), and their interest in participation in Stage 2 of the study.

Feedback was received from a non-profit seniors housing provider, a non-profit social service and family housing provider, and a representative from the Chamber of Commerce. Their input was considered in the Stage 1 research, and assisted in the design of the Stage 2 consultations as described below.

The consultations undertaken utilized the following four tools:

1. A rental housing survey (purpose built, 3+ units)
2. Interviews with key housing stakeholders
3. An employer survey (with assistance of the SSI Chamber of Commerce)
4. An employee survey (through the employer survey)

Results were collected by the Housing Council, and summarized and analysed by JG Consulting Services.

2. RENTAL HOUSING SURVEYS

Multi-Family Rental Project Survey – December 2015

To-date CMHC has not conducted any rental surveys on Salt Spring Island, due to the small size of the community and the relatively few number of purpose built rental projects. They have, however, indicated a willingness to consider including Salt Spring in their survey process beginning as early as 2016.

In the meantime, the Housing Council undertook a rental survey of purpose-built private and non-profit rental buildings, designed to parallel CMHC's rental and seniors housing surveys. It involved personal interviews with the operators of 14 of the 17 known projects with 3 or more units (including shelter mats or beds). The sample included projects along the entire housing continuum from emergency shelter to seniors' residential care. One seniors' assisted living project was privately owned, and the balance of the projects were non-profit owned.

This information is intended to complement the rental market listings obtained from the Salt Spring Exchange and property management firms that represent primarily single family dwellings, suites and cottages on private property.

Total Rental Housing (including temporary shelters)

Surveys were completed for 297 of the 322 total known units, summarized below according to their placement on the housing continuum.

Table 1 – SSI Rental Housing Inventory (purpose built)

Placement on Continuum	#	Type
Extreme weather shelter	20	mats
Homeless or special needs	9	beds*
Homeless or special needs	11	rooms*
At risk of homelessness	35	units
Low end of market rental	11	rooms*
Low end of market rental	15	units*
Independent seniors	3	rooms*
Independent seniors	42	units*
Supported and assisted	94	units
Residential and extended care	82	rooms
Total	322	

* Note: two categories of some housing types intended to differentiate between beds (short-term) rooms (private rooms and bathrooms, but shared kitchens) and units (fully self contained).

Unit Mix, Vacancies and Rents

For the purposes of presenting unit mixes, rental rates and vacancies, the 29 emergency and shelter mats and beds are removed from the listing, as no rents are charged. Seniors serviced housing (supported, assisted, residential care) is also separated because of the inclusion of services and/or care in the rent.

Other units are labeled as ‘independent’ even though residents may receive supports or services from the operator or other service provider, however the cost is not charged to the tenant.

Not surprisingly, because all independent units surveyed are operated by non-profit societies, rents are substantially lower than those offered on the private market (SS Exchange and property management firms). Very notably, there were no vacancies reported.

Table 2 – SSI Rental Housing Unit Mix, Vacancies, Rent

Independent Units	#	# vacant	avg. rent	private
Rooms	14	0	418	566
bachelor/studio	13	0	489	604
1-beds	55	0	498	909
2-beds	7	0	806	1,208
3-beds +	3	0	1,065	1,686
Total/weighted avg.	92	0	525	

Seniors serviced housing surveyed is mostly non-profit operated with Island Health and/or BC Housing subsidy according to residents' incomes (4/5 projects representing 149/176 units provide subsidy).

Rents recorded are averages as paid by the resident. As with independent units, there were no vacancies reported except 4 in assisted living units due to turnover. In the case of assisted living, these vacancies during turnover are largely due to the lengthy qualification and placement process involved, not due to the lack of need or demand in the community.

It should also be noted that rent levels do not parallel unit sizes, as rents are driven significantly by levels of services or care.

Table 3 – SSI Seniors Serviced Housing, Vacancies, Rents

Seniors Serviced	#	# vacant	avg. rent
Beds (extended care)	31	0	n/a
Rooms	51	0	1,700
bachelor/studio	9	0	2,545
1-beds	66	4	1,991
2-beds	19	0	3,399
Total/weighted avg.	176	4	2,108

3. STAKEHOLDER INTERVIEWS

Key Informant stakeholder Interviews – December 2015

'Key informant' stakeholders were selected based on their role with housing and/or responses from the Housing Council Stage 1 initial e-mail. The objectives of the interviews were to obtain community perspectives and gain a better understanding of the housing needs on Salt Spring, identify future plans and/or ideas for potential solutions, and identify any obstacles stakeholders may be encountering.

Housing Council Board members undertook interviews with a total of 12 community members, representing Board and staff positions of 8 housing providers (7 non-profit and 1 private). Two non-profit housing providers also provide support services in the community, including to their housing residents. Six of the organizations provided seniors housing (5 exclusively to seniors).

Interviews generally followed a prepared guide to ensure key questions were answered, with consistency between stakeholders for ease of consolidation of results. It also allowed flexibility for additional perspectives or ideas.

Interviewees roles in housing

Organizations roles in housing ranged as follows along the housing continuum:

- Social and mental health services to support success in housing
- emergency/cold weather shelter
- short-term housing for those fleeing violence
- transitional housing for those who are homeless or fleeing violence
- independent rental housing for families, singles and seniors
- supported and assisted rental housing for seniors (NP and private)
- residential care (NP only); note: extended care provider not interviewed

General Housing Need on SSI

Most interviewees acknowledged housing challenges along the whole continuum for all household types, with affordability being cited as the most common difficulty for residents.

Seniors were identified most often as those for whom housing problems are the most severe, followed closely by those with mental health issues (including dementia) or disabilities. Seniors housing needs were probed further (see below). Low income households and the homeless were the groups identified with the next highest severity of housing difficulties.

The need for support services in housing (especially for harder to house residents such as those with mental health issues) was stressed. Seniors housing with higher levels of supports (including for those with dementia) was identified as a priority need as was workforce housing for employees that provide this support.

No housing providers reported any vacancies (except temporary due to turnover in assisted living). Some indicated that they do not keep an active waitlist, due to very low turnover or

that Island Health manages tenant selection (in the case of Island Health funded units). Nevertheless, most did provide an estimate in the interviews, rental survey or other correspondence. The total estimated number waiting is at upwards of ± 120 ; for context this reflects 40% of the 297 existing units surveyed).

Interviewees Clients' Housing Problems

Housing providers served a wide range of clients on a monthly basis, ranging from 3-81 temporary/transitional or permanent residents (total ± 300). Almost all housing providers reporting turning applicants away, reporting upwards of 50 every month (some may be duplicate enquires to more than one organization).

Close to half these housing queries that could not be accommodated were for Salt Spring's most vulnerable residents (homeless, risk of homelessness or fleeing abuse); these residents could not be provided housing in the existing units mostly due to mental health issues, substance abuse, safety concerns and inadequate funding.

Seniors housing requests that could not be accommodated in existing housing were due mostly to a shortage of space (for independent units) followed by tight Island Health residency restrictions for serviced housing, and dementia being too advanced to be appropriately served.

Trends reported by housing providers ranged from general comments that the housing situation is getting worse with more people in need, to noted increases in people with mental health issues who have limited access to supports in their housing. Seniors housing providers noted that tenants are living longer (requiring more supports), tightening Island Health criteria limit residency thus increasing the difficulty for a growing number seeking assisted living, increasing numbers of seniors with dementia, and a rise in elderly homelessness or risk of homelessness.

Most of the housing providers reported that few of their residents leave Salt Spring due to housing affordability or availability problems; in fact, one non-profit provider reported that two of their tenants were previous SSI residents that were able to return because their housing became available. Service providers that serve the more vulnerable and lowest income clients did report very high numbers were forced to leave SSI due to the lack of affordable and appropriate housing.

Seniors Housing

Interviews were expanded for the 6 seniors' housing providers, to further probe their perspectives on the need and to identify potential gaps to be further explored in the Greenwoods Eldercare Society sponsored seniors housing study underway.

Seniors housing projects contain a range of 3-51 units (median size 29 units), along the continuum from independent rental housing to extended care beds (total 221 units including 176 with supports or care). The total numbers on waitlists (or roughly estimated if no waitlist maintained) is ± 100 ; for context this reflects 45% of the 221 existing seniors units surveyed.

In addition to affordability for those that do not qualify for government support, seniors housing problems were described as largely based on a bottleneck produced by having insufficient complex or extended care units. This results in seniors that require higher levels care (more suited to complex care) being placed in assisted living, those needing assisted living either remaining in supported living situations that may not be optimally suited or remaining in their own homes (isolated and/or at risk).

Interviewees generally agreed that housing at the higher levels of support were the most inadequate and needed most urgently. All agreed that residential care spaces (complex and extended care) were inadequate and ranked this as the most urgent need. Most agreed that the number of independent and assisted living units were inadequate and half that the number of supported units were inadequate. A range of units needed was provided, indicating seniors housing providers felt (using median # cited), approximately 40 independent, 50 supported, 50 assisted and 100 residential care units were needed to meet current and upcoming needs.

Seniors housing providers were also asked about difficulty experienced by seniors living at home. The difficulty ranked the highest was mental health including dementia, followed closely by isolation. Next highest were nutrition/cooking and transportation, followed by a lack of awareness of services and programs. Mentioned as critical also was the aging of the volunteer pool, which play an active role in helping seniors remain in their home and the need for more intergenerational activities. The lack of affordable housing for caregivers was also mentioned.

Solutions

All housing providers either have plans or hopes for more housing, either to deliver themselves or to support others to do so. Several have land or development capacity on their existing sites, but are held up in planning for one reason or another. Cited were lack of Board strength, lack of funding for support services, the NSSWW water moratorium, lack of private landlord involvement/support, the need for solid needs assessment data, and general funding constraints.

Housing providers identified several areas where the HC could assist in achieving their housing goals including with the needs assessment itself, keeping the conversation moving, assisting with the water moratorium, assistance with a project-specific feasibility study, partnership development, advocacy, exploring property tax exemptions, education of landlords for Housing First, and discussions with Islands Trust/CRD about regulatory obstacles and creative solutions.

Suggestions for solutions included pooling energies and working together on an agreed-upon/greatest need first, promoting an Age-Friendly Community concept, and seeking assistance from Islands Trust (higher density, more secondary suites, and inter-agency collaboration). Additional specific suggestions were co-housing and Habitat for Humanity models.

Most housing providers indicated a willingness to work with other groups and most would consider contributing financially if the circumstances were suitable.

4. EMPLOYER SURVEYS

Chamber of Commerce representatives have expressed concerns over the negative impact that the shortage of affordable housing is having on their members' businesses. In response, they offered to assist the Housing Council to evaluate workforce housing need, as part of the 2015 Housing Needs Assessment update, through facilitating a survey of members and their employees.

The objectives of the survey were to raise awareness of the housing study and the work of the Housing Council, and to obtain the perspectives on housing need and the economic impacts of any shortages from a sample number of employers. The opportunity was also taken to identify ideas for solutions, as well as to get a general sense of employer ability or willingness to participate in future housing initiatives. The data is intended to be used as a starting point for discussions with employers/potential housing providers and as a baseline for future years' surveys.

A small number of employers (13) responded to the December 2015 online survey, representing approximately 470 employees. Given the very small sample size and limited representation across business sectors, the reader should use caution with any assumptions about how representative or predictive results can be considered. For the purposes of this report, the data is used as a quick test of the findings in Stage 1 of the HNA and to identify any issues or trends not considered.

General

The 13 employers that responded represent the sectors identified below. Some employers indicated that their business was involved in more than one sector.

Table 4 – Survey Responses by Business Sector

Businesses by Sector	#	% total
Accommodation	1	5.6%
Food Services	3	16.7%
Retail	1	5.6%
Education	2	11.1%
Agriculture	2	11.1%
Trades/Construction	2	11.1%
Non-Profit Organization	3	16.7%
Other	4	22.2%
Total	18	100.0%

Respondents represented a total of over 470 employees, with approximately 68% working year-round and 32% working seasonally. Employers reported that the majority of both year-round employees (94%) and seasonal employees (86%) live on Salt Spring.

The majority of employers reported that the availability of housing affects their ability to hire the right number of suitable employees, with 61% responding 'yes' and another 23% responding 'sometimes'. Many also indicated that more affordable housing would enable them to hire more staff or expand their business (46% yes, 38% maybe).

Employers were asked to characterize the affordable housing situation on SSI and any problems it creates for them, their business and their employees. The main messages that emerged included the difficulty they experience in hiring suitable staff due to the shortage and cost of housing, especially at more affordable rates for lower income employees and on-call employees.

Location was mentioned, as it relates to the (costly) requirement for staff to own a vehicle. The current housing situation was described as ‘dismal’ and a ‘huge crisis’ for some businesses.

Employee profiles and current housing

Female employees were slightly overrepresented (52%F, 48%M) in year-round staff, increasingly so for seasonal workers (64%F, 36%M). The largest single age group of total employees is 45-54, followed closely by those aged 55-64, then 35-44.

Table 5 – Employee Age Profile (Employer reported)

	Year-round		Seasonal		Total	
Under 20	4	1.2%	5	3.3%	9	1.9%
20-24	8	2.4%	16	10.6%	24	5.0%
25-34	59	18.0%	21	13.9%	80	16.7%
35-44	81	24.7%	17	11.3%	98	20.5%
45-54	66	20.1%	44	29.1%	110	23.0%
55-64	79	24.1%	28	18.5%	107	22.3%
65+	31	9.5%	20	13.2%	51	10.6%
	328	100.0%	151	100.0%	479	100.0%

Employers may not be fully familiar with the household status of all their employees, but were able to report on close to a quarter of employees.

Table 6 – Employee Household Status (Employer reported)

Household Status	Year-round		Seasonal		Total	
One person household	20	29.0%	16	44.4%	36	34.3%
Two adult person household	22	31.9%	3	8.3%	25	23.8%
Families with children	18	26.1%	11	30.6%	29	27.6%
Lone parent family	8	11.6%	4	11.1%	12	11.4%
Multi-generational household	1	1.4%	2	5.6%	3	2.9%
Totals	69	100.0%	36	100.0%	105	100.0%

Employers reported the monthly salary of about three quarters of employees. Except for one-person households or lone parent families, one cannot make any reliable assumptions about how these salaries relate to housing affordability (because other household members may also have income). Nevertheless, it does provide some insights into income, and does demonstrate a markedly lower income for seasonal employees.

Table 7 – Employee Salaries (Employer reported)

Monthly salary	Year-round		Seasonal		Total	
Under \$400	0	0.0%	54	32.3%	54	15.6%
\$400 - 800	8	4.4%	44	26.3%	52	15.0%
\$800 - 1,250	8	4.4%	22	13.2%	30	8.6%
\$1,250 - 1,650	16	8.9%	17	10.2%	33	9.5%
\$1,650 - 2,000	26	14.4%	20	12.0%	46	13.3%
\$2,000 - 2,900	54	30.0%	6	3.6%	60	17.3%
\$2,900 - 3,750	34	18.9%	4	2.4%	38	11.0%
\$3,750 - 4,500	14	7.8%	0	0.0%	14	4.0%
\$4,500 - 5,400	20	11.1%	0	0.0%	20	5.8%
5,400 +	0	0.0%	0	0.0%	0	0.0%
Total	180	100.0%	167	100.0%	347	100.0%

With the exception of one large agricultural operation (who reported 25 employees had trouble), most employees did not report that many of their employees had trouble finding affordable and appropriate housing within the last year. Eight of the remaining 13 employers responded with a range of 0-4 employees having trouble (total 13 employees had difficulty, in addition to 25 above).

Employers were asked to rank (from a list) the main reasons employees had housing difficulties. A scale of 1-7 was used, summarized below with 1-3 ranked as low, 4 medium and 5-7 as high. Lack of availability and affordability were equally ranked as the two highest difficulties, followed by insecure tenure that results in the need for frequent moves. Looking more broadly by combining medium and high rankings, the need for frequent moves is ranked the highest and unhealthy conditions (e.g. mold, needs repairs) is added as an important difficulty.

Table 8 – Employee Housing Difficulties (Employer reported)

Type of Difficulty	Low	Medium	High	M+H
Affordable relative to income (#1)	3	1	7	8
Unhealthy conditions (#3)	2	4	3	7
Location relative to transportation available	7	0	4	4
Insecure tenure/need for frequent moves (#1-2)	2	4	5	9
Lack of available housing options(#1)	3	1	7	8
Unsuitability for children	6	1	2	3
Unsuitability for pets	6	2	1	3

Six of the 13 employers reported that they had lost employees or had potential employees that were unable to accept job offers due to housing in the last year. The numbers ranged from 1-6 (total 14).

Most employers (69%) do not provide any housing or housing assistance to their employees. Of the 4 that do, one provides a housing unit and one moving assistance for year-round staff, and one provides housing for 2 seasonal staff. Most employers do not plan to provide housing, although two did indicate that if it were available they would do so. Most employers did report

that ideally, they felt new workforce housing units would meet their business's needs with numbers ranging from 1-11 per business (total 37).

The majority of employers (7/13 or 58%) indicated that they would be willing to work with other employers or agencies to develop solutions. Two suggested 'maybe' they would if "recommendations and ideas don't fall on deaf ears, as in the past" or for quality apartments within Ganges village.

Fewer indicated a willingness (or ability) to partner financially to develop workforce housing, however 2 did say 'yes' and 5 'maybe'. 'Maybe' conditions included if housing was for their staff, proposals were based on real solutions and a strong plan, and if possible under their (public) mandate. One employer indicated that a financial contribution was not possible, but would consider donating planning and design and supply materials at a discounted rate.

Employers were asked to provide open-ended solutions that they favour or ideas to propose. Apartments in the Ganges area and suites were identified most often. Included in **Appendix 1** is a list of all responses, but not sorted, ranked or otherwise edited (except to remove possible identifiers).

Six employers asked to be kept informed and provided contact information. The Housing Council will discuss any next steps either with employers themselves or with representatives of the Chamber of Commerce.

5. EMPLOYEE SURVEYS

Employers were asked to help distribute an employee survey to their staff members. The objective of the employee survey was to hear directly from employees themselves about their housing concerns and needs, and their ideas for solutions that would meet these needs. The data is also intended to be used as a starting point for discussion with employers and employees about housing solutions, and to be used as a baseline for future years' surveys.

A total of 70 employees responded to the survey, with an estimated total of 170 members in their combined households. Given the very small sample size and uneven representation across business sectors, the reader should use caution with any assumptions about how representative or predictive results can be considered.

General

Employment questions provide the opportunity for to respond for up to 3 separate jobs per respondent, to test the perception that there are many employees juggling multiple jobs. Respondents crossed many sectors, those with multiple jobs providing more than one response (hence the 101 sector positions for 70 employees).

Table 9 – Employee Jobs by Business Sector

Jobs by Sector	#	% total
Accommodation	8	7.9%
Food Services	7	6.9%
Retail	6	5.9%
Social Services	16	15.8%
Health Care	1	1.0%
Transportation	4	4.0%
Emergency Services	2	2.0%
Agriculture	4	4.0%
Trades/Construction	4	4.0%
Non-Profit Organization	16	15.8%
Education	33	32.7%
Total	101	100.0%

61% of employees have only one job, and 10% have three. Housing location becomes more important the more jobs one has. Possibly it is lower income employees that have to take that third job.

Table 10 – Number of Jobs Held

# jobs held	#	% total
1 job only	43	61.4%
2 jobs	20	28.6%
3 jobs	7	10.0%
Total Employees	70	100.0%

The majority of jobs are year-round (63%), but 37% of employees in (generally) lower-paid seasonal or casual jobs could affect housing affordability. Seasonal employment may be overstated, as was unclear that employees with 10 month contracts (presumed to be education) responded 'year-round'.

Table 11 –Jobs by Season

Jobs by Season	#	% total
Year Round Employment	58	63.0%
Seasonal Employment	18	19.6%
Casual Employment	16	17.4%
Total Jobs	92	100.0%

The strong majority (90%) were SSI residents, but 10% commuting in the off-season is a fairly high rate. Commuters came one each from Victoria, N. Saanich, Cowichan Valley, Colwood, Mayne and Crofton.

Table 12 – Residency vs. Commuting to Salt Spring

Commuting	#	% total
Resident of SSI	63	90.0%
Commute to SSI	7	10.0%
Total Employees	70	100.0%

Salt Spring residency ranged from 0 to 40+ years (median 13 years). Fifty nine percent (59%) lived on SSI 10 years or more. Of the 12 that reported living on SSI less than 2 years (19%), most came from nearby in BC.

Table 13 – Origin of Newer Residents

Previous residence	#	%
Gulf Islands	2	16.7%
Victoria	3	25.0%
Vancouver	2	16.7%
Alberta	2	16.7%
Ontario	2	16.7%
Nova Scotia	1	8.3%
Total	12	100.0%

Females were strongly over represented and those aged 25 or over 65 were represented.

Table 14 – Employees by Gender

Gender	Employees	
Female	40	57.1%
Male	28	40.0%
Other	2	2.9%
Total	70	100.0%

Table 15 – Employee Age Profile

Age Groups	Employees	
Under 20	0	0.0%
20-24	2	2.9%
25-34	13	18.6%
35-44	18	25.7%
45-54	17	24.3%
55-64	12	17.1%
65+	8	11.4%
Total	70	100.0%

Household composition of employee respondents is roughly comparable with SSI overall households from 2011 Census. The biggest differences were that families with children were somewhat over-represented and lone parent families under-represented (categories differed somewhat, so direct comparison can't be made).

Table 16 – Employee Household Status

Household Status	Employees	
One person household	21	30.0%
Two adult person household	21	30.0%
Two parent families with children	18	25.7%
One parent families with children	3	4.3%
Multi-generational household	1	1.4%
Other	6	8.6%
Totals	70	100.0%

Average gross salary was reported (not household income), making affordability calculations (based on reported housing costs) less reliable as other household members may be contribution towards housing costs. Nevertheless, salaries reported below. A large majority (57 of 70 or 81.4%) earn below SSI's median income of \$53,523.

Table 17 – Employee Salaries

Monthly salary	# Employees	
Under \$400	0	0.0%
\$400 - 800	3	4.3%
\$800 - 1,250	4	5.7%
\$1,250 - 1,650	4	5.7%
\$1,650 - 2,000	15	21.4%
\$2,000 - 2,900	13	18.6%
\$2,900 - 3,750	9	12.9%
\$3,750 - 4,500	9	12.9%
\$4,500 - 5,400	5	7.1%
5,400 +	8	11.4%
Total	70	100.0%

Employees were asked how they would characterize (generally) the affordable housing situation on SSI and any problems it creates for them and their families. A large majority took the time to describe the housing and their concerns (58 of 70 or 83%). Included in **Appendix 2** is a full list, not sorted, ranked or otherwise edited (except to remove identifiers).

While a few did comment that they were well housed, the vast majority strongly expressed concerns around affordability and availability (mostly rental). Many indicated they have had to move frequently due to the lack of permanent and year-round housing, and described the stress this causes their families. Health concerns were expressed related to the quality and condition of rental housing, and some noted particular difficulties for tenants with children or pets. One respondent provided the perspective of a landlord, describing the challenges in keeping housing affordable given the costs of maintaining the property.

Current Housing

Employees reported 44% homeownership, with the balance renting or in various other housing situations. Renters (and others totaling 55.7%) are strongly over-represented in the survey sample (20% renters in 2011 Census).

Table 18 – Current Housing Situation

Monthly salary	# Employees	
Rent	36	51.4%
Own	31	44.3%
Share	0	0.0%
Live with parents	1	1.4%
Housesit	0	0.0%
Couch surf	1	1.4%
Other	1	1.4%
Total	70	100.0%

The majority of respondents live in single family dwellings (64.3%) with suites being the next largest category (14.3%).

Table 19 – Current Housing Form

Current Housing	# Employees	
Single family dwelling	45	64.3%
Duplex or townhouse	4	5.7%
Apartment or condo	1	1.4%
Suite	10	14.3%
Cabin or cottage	3	4.3%
Mobile home	2	2.9%
Boat or float home	1	1.4%
Yurt, tent, camper, other temporary shelter	3	4.3%
Other	1	1.4%
Total	70	100.0%

Household size and number of bedrooms was obtained from most employees (i.e. 55 and 66 of 70 respondents).

Table 20 – Employee Household Sizes

Household size	#	%
1-person	7	12.7%
2-person	21	38.2%
3-person	8	14.5%
4-person	12	21.8%
5+ persons	7	12.7%
Total	55	100.0%

Table 21 – Employee House Sizes (by # bedrooms)

Unit Sizes	#	%
bachelor/studio	4	6.1%
1-bed	12	18.2%
2-bed	21	31.8%
3-bed	21	31.8%
4+ bed	8	12.1%
Total	66	100.0%

A comparison of household size (# people) to housing size (# bedrooms) was calculated for each respondent and summarized according to (general) crowding categories to identify how prevalent over-crowding or over-housing may be.

Table 22 – Employee Household Crowding and Over-housing

Persons: Bedroom	Description	#	%
> 2 persons/bedroom	Crowded	5	7.6%
Between 1-2 persons/ bedroom	Tight to ideal	20	30.3%
1 person/bedroom	Typically ideal	25	37.9%
Between 1-2 bedrooms/person	Potential over-housed	9	13.6%
2 bedrooms/person	Over-housed	5	7.6%
3 bedrooms/person	Very over-housed	2	3.0%
Total		66	100.0%

Unexpectedly (given their descriptions of problems in the comments), over two thirds of employees reported being satisfied with their housing (69.1%). Almost 31% are not satisfied, including a strong 16.2% that report being not very or not at all satisfied.

Table 23 – Employee Housing Satisfaction

Satisfaction	#	%	#	%
Very satisfactory	24	35.3%	47	69.1%
Mostly satisfactory	23	33.8%		
Somewhat satisfactory	10	14.7%	10	14.7%
Not very satisfactory	6	8.8%	11	16.2%
Not at all satisfactory	5	7.4%		
Total	68	100.0%	68	100.0%

The most common reasons for dissatisfaction are affordability, unhealthy conditions, insecure tenure requiring frequent moves and lack of availability.

Table 24 – Types of Employee Housing Difficulty

Type of Difficulty	Low	Medium	High	M-H
Unaffordable relative to income	11	2	10	12
Unhealthy conditions (e.g. mold, needs repairs)	5	7	10	17
Crowding	11	2	8	10
Location relative to transportation available	14	2	3	5
Insecure tenure or need for frequent moves	11	0	9	9
Lack of available housing options	5	3	9	12
Unsuitability for children	7	1	6	7
Unsuitability for pets	10	3	4	7
Distance to bus line	11	0	5	5

Employees reported very frequent moves, with almost 59% having moved in the last 3 years including over 20% that moved 3 or more times.

Table 25 – Frequency of Moves

Moves in 3 years	#	%
No moves	26	41.3%
1 move	16	25.4%
2 moves	8	12.7%
3 moves	5	7.9%
4-5 moves	5	7.9%
6+ moves	3	4.8%
Total	63	100.0%

Monthly rents reported are summarized below (median approximately \$1,000). Over half include hydro and laundry, and many include internet and cable. Over 18% are furnished, suggesting the possibility of seasonal/short term tenures since the survey was taken in the winter season when many owners are away.

Table 26 – Average Housing Costs

Rent	#	%
under 400	6	8.6%
400 - 599	8	11.4%
600 - 799	9	12.9%
800 - 999	11	15.7%
1,000 - 1,199	6	8.6%
1,200 - 1,499	12	17.1%
1,500 - 1,799	4	5.7%
1,800 - 2,099	5	7.1%
2,100 - 2,399	7	10.0%
2,400 - 2,799	1	1.4%
2,800 +	1	1.4%
Total	70	100.0%
Median rent	\$1,000 ±	

Table 27 – Amenities included in Rent

Included in Rent	#	%
Hydro	17	51.5%
Internet	13	39.4%
Cable	7	21.2%
Laundry	21	63.6%
Furniture	6	18.2%
Garden space	13	39.4%
Other	8	24.2%
Total responses	33	

Most reported the automobile as their primary mode of transportation, with none naming the bus. One respondent indicated the bus was their secondary mode.

Table 28 – Employee Modes of Transportation

Mode of Transportation	#	%
Automobile	62	88.6%
Bus	0	0.0%
Bicycle	1	1.4%
Motorcycle	0	0.0%
Scooter	1	1.4%
Pedestrian	2	2.9%
Other	4	5.7%
Total responses	70	100.0%

Future Plans and Solutions

A surprisingly high number of employees were not certain that they would remain on Salt Spring, with most citing housing as a factor in this decision.

Table 29 – Likelihood of Employees Staying on SSI

Likelihood of staying on SSI	#	%
Certain or very likely	39	58.2%
Somewhat likely	13	19.4%
Somewhat unlikely	7	10.4%
Very unlikely	5	7.5%
Not sure	3	4.5%
Total responses	67	100.0%

Table 30 – Housing as Factor in Staying on SSI

Housing as a factor	#	%
Yes	19	61.3%
No	8	25.8%
Somewhat	4	12.9%
Total responses	31	100.0%

Housing preferences were probed to assist in any future planning that may be undertaken. Not surprisingly, most prefer a single family dwelling, but many other forms are considered acceptable by large numbers of respondents.

Table 31 – Preferences and Acceptability of Housing Forms

Housing Forms	Prefer	Accept	Not Accept	% Prefer or Accept
Single family dwelling	51	5	1	98%
Duplex or townhouse	4	35	3	93%
Apartment or condo	2	29	9	78%
Suite	4	24	11	72%
Mobile home	1	18	19	50%
Boat or float home	1	9	26	28%
Yurt	1	9	28	26%
Tent, camper, other temporary shelter	0	2	34	6%

Employees were asked for ideas and solutions that they favour. Over half (37) had suggestions and comments. Included in the **Appendix 3** is a full list, not sorted, ranked or otherwise edited (except to remove identifiers). Themes that arose most often were tiny or micro-homes and co-housing (or cooperatives).

Twenty of the employees indicated they would like to be kept informed of the results of the housing study or any housing initiatives, and 15 provided contact information.

6. APPENDIX 1 – IDEAS OR SOLUTIONS (EMPLOYER REPORTED)

<p>Build a couple of apartment buildings and charge a reasonable rent. Don't mix them up with assisted living. Promote the need for affordable, long term housing to current owners with suites and homes for rent. They want city prices, but most employers don't pay enough for people to afford them. Promote a living wage to employers.</p>
<p>Low income housing close to Ganges.</p>
<p>We would like community support for our soon-to-be filed re-zoning, which will result in a net increase in ALR land, plus eleven units of affordable-equity housing for farmers.</p>
<p>I believe the property located on Norton Rd. either has approval for development or is close to having approval. An ideal site, close to town and all amenities. Low carbon foot print, etc. etc.</p>
<p>A mixed use apartment or townhouse complex.</p>
<p>The islands trust needs to include affordable housing in their magic formula - this is Salt Spring's greatest disgrace.</p>
<p>I do not support subsidized housing, but rather affordable apartment housing available at reasonable rates for local staff.</p>
<p>Continue to increase the number of secondary suites. The suites themselves add to supply of units available, and the house the suite is located in becomes more affordable as the owner/primary tenant has income from the secondary suite to offset the cost of the house. The basic principle of an increased supply putting pressure on prices to decrease also applies.</p>
<p>As secondary suites are now legal in a limited area, the hard work is done. Now it's simply expanding the areas where secondary suites are allowed.</p>
<p>Whatever is built, it should be beautiful and functional. Provide dwellings for families, seniors, single people, etc with connection to outdoor spaces such as small gardening plots, parks and pathways. Walking/biking distance to downtown so that cars are not required.</p>

7. APPENDIX 2 – SSI HOUSING SITUATION (EMPLOYEE REPORTED)

As a Landlord, I have had a couple bad experiences with certain tenants, causing me to be more selective when screening them. The person currently occupying the rental has worked out well, I even lowered the rent by 25% to make sure he/she remains long term. I agree there is a problem on this island, however it is my opinion that in this day and age, there seems to be a certain type of renter that expects a lot for the money, want rents cut basically in half island wide, with little to no consideration given to the acutely high cost of maintaining a residence in this jurisdiction. The homeless situation exceeds anything I have ever seen here in many years. More needs to be done here, however I think the Feds need to contribute towards it instead of raising local tax levies even higher than they already are.
Deplorable, inadequate, shameful for anyone seeking rental accommodation.
Very expensive to purchase a house. Took us 2 years to find a house we could afford.
Rent on SSI is comparable to rent in Vancouver, which I found surprising. In particular, I had hoped for a more significant drop in rates over the winter months as accommodation becomes more available. Unfortunately that wasn't the case.
Do not know the affordable housing situation, otherwise, inhumane what is 'shown as available'
Terrible. 50-50 odds I will have to leave the island due to the housing situation.
Currently there is no affordable housing /only short term/and low inventory.
I find it too expensive.
Have to move a lot.
When I had limited income and very young children, I wasn't able to find suitable and safe long term housing. We moved a lot and this was expensive and stressful
Affordable housing perhaps should include healthy housing. There are some places that are 'affordable' but are just not healthy. To have secure housing is even more difficult with so many illegal suites and new restrictions.
Not enough affordable options, and definitely not enough for pet owners.
Terrible, I cannot afford anything but that rat infested home I am living in.
Women with a low income have difficulty finding stable, affordable housing, i.e. under \$500 per month or calibrated to % of income
Keeps me moving when I do not want to and staying when I do not want to
The affordable housing is on allow level
We have to move every few years for various reasons, every time we do the cost of renting has gone up and the quality has housing gets worse. I currently pay close to 80% of my wages in rent.
Substandard housing and low availability at any price. If I lose current house must consider off island.
There is a dearth of affordable housing on Salt Spring, particularly year-round, stable housing that is suitable for families with children and for singles trying to get settled on island. This has no direct impact on our household members, aside from the fact that many of our volunteer workers are using this as a means to live while the struggle to find housing on the island.
Abysmal

I find it is quite expensive as a single family household. I also find that there is a lack of suitable rentals available as a reasonable cost.
Lack of availability and long term security issues leading to higher stress level and conflict within families especially for single Mums
It is very expensive to live on this island. Housing costs are high, and the high costs for food/household goods/supplies, etc are further compounded with some ferry travel expenses. It's expensive to live here!
It took us 6 years to find a house we could afford that was decent. And we are fixer-uppers.
It's tight. My daughter has to share her house in order to make ends meet.
Rental is high and difficult to find.
Finding housing that is affordable and clean has been very challenging. We currently are spending a large portion of our income on substandard (cold and mouldy) housing.
Terrible. Living expenses are incredibly high. There are very few rentals available. They are expensive and poorly maintained by landlords.
awful!!!!
Over 50% of our family budget goes towards housing; it was hard to find a house that was a decent so we had to purchase one over our intended budget.
Not affordable. Fortunately we bought when it was more affordable. My adult children cannot afford to live here.
Very difficult to find affordable housing.
We own our own home. If we didn't we would be hooped since my spouse requires wheelchair accessibility. It would be next to impossible to find a rental that worked.
Too expensive and hard to find
Housing and Cost of living on SSI is high. There are not many "affordable" rentals on-island. Affordable house is needed on the island.
There is limited affordable housing
Housing that is affordable is not suitable for a family
It's not great. Our housing options are extremely limited.
We manage to find affordable, acceptable housing for our situation.
It is so very limited - the minimal offerings are either not affordable, often sub-standard, short term and/or accompanied by a number of social issues
Having to commute every day creates longer blocks of time where I can't be home. I find most listing on salt spring out of my price range.
Affordability is a huge issue for many
We had trouble finding a quality and affordable rental when we moved to SSI 4.5 years ago, but since then we have bought a house.
I have been lucky generally to find something we can afford by word of mouth but this is not the experience of many friends I have; there seems to be a major shortage of affordable housing that allows children for working people.
As a renter, it was a real issue to find something clean, affordable, accessible and long term. We moved 9 times in 10 years because of this issue, which was expensive and disruptive for our family. The biggest sadness is when our friends move off the island because they cannot afford to stay here and raise their families.
It is not affordable, I support my mom and brother with housing and food

<p>We own our home. It was only possible because of help from family. I have seen numerous examples where people are challenged to find affordable housing and where they pay too much for their income stream. Lesser expensive housing is needed for those earning less, affordable assisted living housing is needed for seniors and those with diagnosed and undiagnosed mental health issues are what I can see.</p>
<p>Salt Spring Island is completely unacceptable in terms of affordability. With most housing starting in the high 500k, first time homebuyers and younger generation is cut off from sustainable living on SSI.</p>
<p>Rent on SSI is too high. Not enough safe housing.</p>
<p>It's pretty terrible. Very challenging to find a place as a couple, especially if you have pets. Housing is more geared towards established, quite families or single people. Usually is around 1500 for two bedrooms which is generally unaffordable especially when work is so hard to find here.</p>
<p>There is no affordable long term rental housing on this island. And if there is it exists in poor locations, has no visibility when being put up to rent, or is simply a "please hold my house while I leave for the winter and kick you out when I move back" situation.</p>
<p>You are discriminated against for having children.</p>
<p>'Affordable' is non-existent. Finding a liveable place is a miracle and probably costs 70% of net income.</p>
<p>Not much available</p>
<p>Affordability is relative. It's the fact that accommodation is hard to find which should be noted, which sets the average prices. It's more affordable here than Victoria!</p>
<p>Terrible - single family rentals are unaffordable, and rentals that allow pets or extra vehicles (e.g.: work truck, motorcycle, or trailer) are un-findable.</p>
<p>Wanting</p>
<p>I have a reasonably good deal for housing, though I hear some people have a really hard time finding affordable housing that is clean and reliable.</p>

8. APPENDIX 3 – IDEAS OR SOLUTIONS (EMPLOYEE REPORTED)

Rent to own.
Reduced rates for year-round residents. I'm also less likely to stay on SSI as there aren't many activities/facilities for young people.
Upgrade/maintain and use existing dwellings on island. Landowners apply for grants (if needed); sign up for 'new housing program', 'regular' inspections. Landowners thanked 'formally'. Would be tenants apply for 'new housing program'. 'Maintenance and respect' signed contract for both parties.
The Trust should allow new rental units to be constructed with less red tape as long as they are clean and safe. Smaller units, units on smaller properties that are new and clean would be preferable to the moldy rat infested overpriced poorly insulated stuff currently available.
constructing mini houses
More affordability for families and pensioners to stay on island ... we are losing our infrastructure...maybe turning a couple of schools into pension homes...
Skyscraper condos
RV sites with utilities.
Co-housing
I am interested in joining with one or perhaps two other people who have enough for a down-payment (and who could get a mortgage) for a house here and who would share.
Not sure what a solution could be.
Condos
The cost of having secure housing. Start some type of micro borrowing or build co-operatives.
Non profit housing would increase housing stock for all and incentivize improvements in remaining rental stock.
Not high density affordable housing. Mixed housing would be best as it would decrease the likelihood of creating a "ghetto" on the island. Situating housing near other amenities (parks, rec centres, grocery stores) would be best, as would having easy access to main bus routes.
It's great that there is some subsidized housing on this island. Land value is so inflated, though, that it's hard for regular people to be able to get into the market as home owners. Renters should be able to have stable situations rather than feeling like they have to move every year or so.
Perhaps, creating an agency to monitor rent charged by landlords to ensure the rent they are asking is reasonable for the state of the house. *Many landlords ask for high rent that is completely out of touch for the state of the living conditions.
Two or three story multi unit apartments. Coop Housing. Small structures built on mobile platforms for homeless, first step in stabilizing from the street.
Ganges needs an affordable trailer park or mobile home park that isn't just restricted to retired people as is currently the case.
Cooperative housing.
Affordable housing for handicapped residents.

I do not advertise my suite, but only offer by word-of-mouth. This has worked well. My rental suite (one bedroom w/kitchenette, toilet & shower) is \$700 p/mo
Less mansions, more affordable tiny homes in communal residential areas.
Co-Operative housing solutions, a number of different models depending on situation of persons/families
Shared housing for seniors, co housing for families
I like the idea of adding "tiny homes" to properties so there are more clean, safe places to live.
We really need affordable units and collections of units for young families!!
Cohousing community. Drake Road project for rental/entry level home ownership. Support the unfinished/struggling housing projects. Housing First model - encourage home owners to support these.
Affordable single family housing. Micro-homes or smaller footprint housing is acceptable and would encourage younger families to consider SSI for both work and live.
Low / safe income housing would be nice.
I am %100 opposed to solving the salt spring island housing issue with an increase in campers and temporary housing of any kind, and moving all those houses into the one property to try and build affordable housing like 10 years ago was a disaster and continues to be an embarrassment for the island.
Tiny homes on trailers. No need for building permits.
Need more rental units. Ones that is up to modern standards of liveable. Rentals units that don't equate higher rent with acceptable tenants.
One-room small suites with basic kitchen and small en suite bath
Legalizing suites would give tenants more 'liveable' options. (that is, landlords would have to MAINTAIN appliances, lot, sewer / septic, etc) DISALLOW '3rd world' suites with no proper heat, stove, sanitation, or indoor plumbing!
The Tiny House movement is a suitable solution, they are movable so do not come under the CRD regulations.
Homes that people can buy that are affordable for people who work on the island.

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