

HOUSING NEEDS ANALYSIS

VILLAGE OF SAYWARD

2024

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THE BACKGROUND

Housing legislation was passed in November 2023 which requires all local governments to update their housing needs assessments to provide 5 and 20-year housing projections. This background analysis report utilizes key information from both regulated data collection and housing needs analysis methodologies, along with additional data collection and analysis critical to the deeper understanding of the housing environment in the Village of Sayward, and how that environment can be improved to meet the needs of the people.

This analysis sheet provides an overview of the information used and results found to inform the Housing Needs Report (HNR) which meets the regulatory requirements of the province of British Columbia. Appendix A provides the required HNR calculation tables.

Community Engagement

Following the initial analysis below, community engagement in the form of a Community Survey will be conducted in early 2025. Results of the community engagement will inform the revisions to the OCP and Zoning Bylaw if required, ensuring that key contextual issues concerning housing in the Village of Sayward are included. The below analysis has been completed to meet the requirements for an interim housing needs report however the intent is to update the analysis following the results of community engagement and has been used to determine information gaps that need to be addressed through the engagement process.

Population

Population information and projections provide a basis on which to assess and predict housing needs in the community. This population information can be compared to housing stock quantity, quality, and type to determine how the current housing environment does or does not meet the needs of the people now and for anticipated growth and change. The quality of the information going into the analysis will dictate the quality of the results. This report has included the following statistical input to provide an analysis of the housing need in the Village of Sayward.

Data Collection

As mandated by the Province of British Columbia, certain information must be collected and considered when creating Housing Needs Reports. Age, mobility, and student status can all impact the need for housing in communities. The required *Populations* information for the Village of Sayward has been provided below and has informed the analysis of housing need based on population.

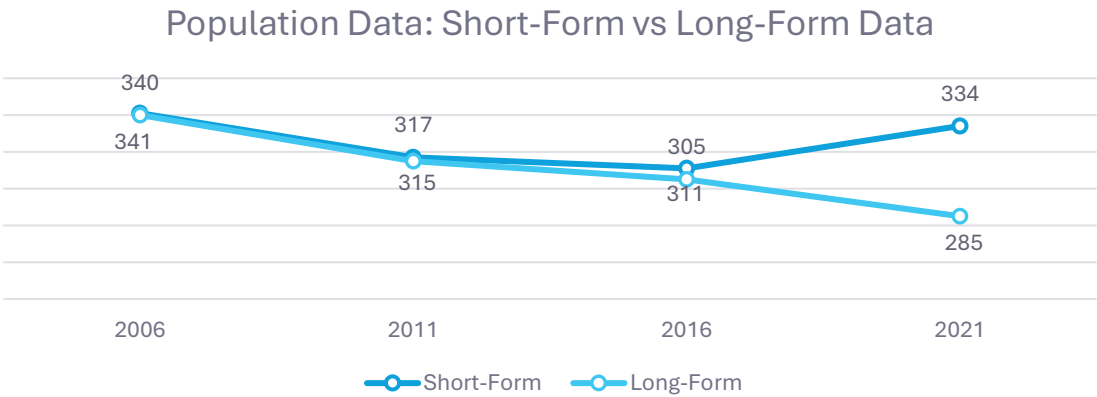
Table 1.0 – Population Data

	2006	2011	2016	2021	Source
Total Population	341	317	311	334	Census
Average Age	-	-	49.5	51.9	Census
Median Age	49.5	53.6	57.9	60.4	Census
Mobility (1 year)					
Non-Movers	270	-	230	275	Census
Non-Migrants	25	-	35	0	Census
Migrants	30	-	30	15	Census
Students enrolled in post-secondary institutions	0	0	0	0	Ministry of PSEFS

For the previous three census periods, there has been an overall decrease in non-movers, and a slight increase in migrants, noting mobility within the Village and to the Village. The variation in these numbers for the most recent Census period may have been disproportionately impacted by the COVID-19 pandemic.

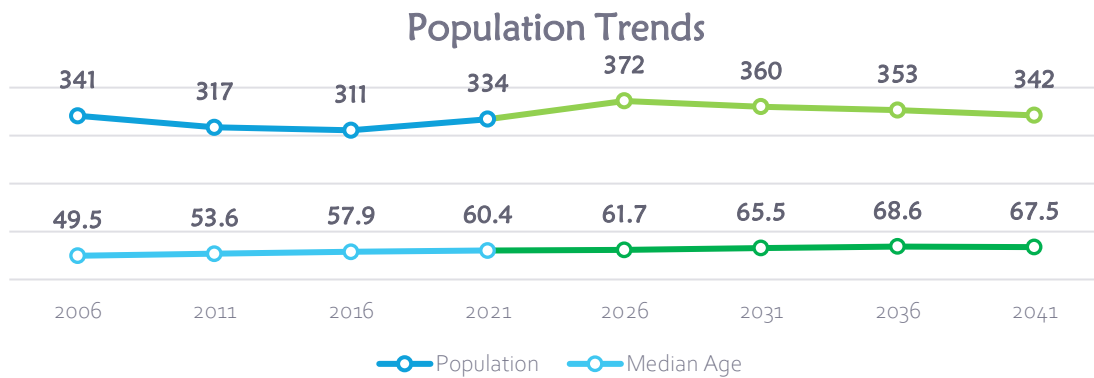
Of note, two different sets of data are used to determine the Census Canada numbers, which represent different surveys provided to the public. While the entire population receives a short-form questionnaire, a sample of the population receives a long-form questionnaire, with additional questions to the short-form. As the long-form data is taken from a smaller sample of the population, data may be less representative than short form census data. In areas with small population bases, such as the Village of Sayward, sampling errors of the long-form data may be disproportionately skewed as sample sizes are proportionate to 1 in 4 as compared to short-form census data. In the case of the Village of Sayward Census data from 2021, there were differences in the population

numbers provided by the short-form and long-form questions. For this Housing Needs Report methodology as required by the provincial government, data from the long-form questionnaire is used as the additional data provided by those questionnaires is required for the statistical analysis of housing environments. Differences in the short-form and long-form population numbers since 2006 are shown below. As the provincial regulations make use of the long-form data sets, this is what is used for most of this report. However, these numbers are limited in their accuracy and should be contextualized with non-statistical information about the community. The discrepancies below demonstrate the challenges of accurately depicting the reality of a small community using only statistical data.

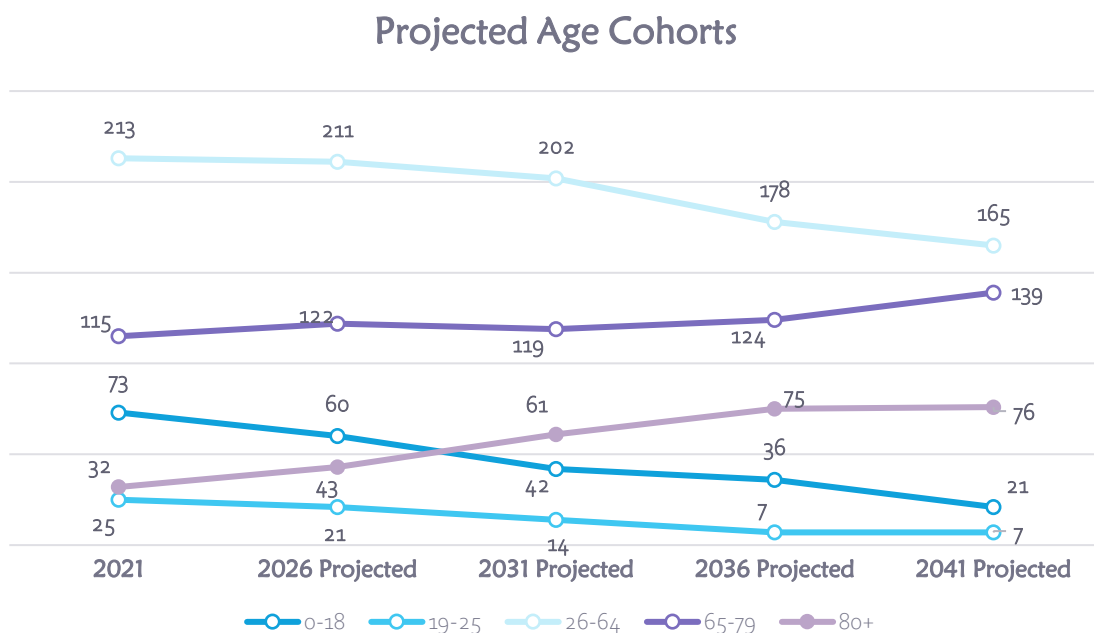


Despite the challenges of determining accurate data for the Village of Sayward, we can utilize the required data to determine past trends to determine a set of future conditions. Past population growth and projected future population growth as provided by Census data and BC Population Projection numbers are demonstrated below, which show an anticipated increase in population between 2021 and 2026, followed by a slight decline over the next two decades. This anomaly in the population from 2016 to 2021 may be the result of inaccurate data collection, or impacts seen by the COVID-19 pandemic. The 2021 census data faced unique challenges due to the impact of COVID-19, which affected both data collection and response rates. Small, remote communities, such as the Village of Sayward, were particularly affected by lower response rates as data collection may have been limited. While the 2021 census data still provides valuable insights, it may be less reliable than previous census cycles, and presents challenges when comparing census data between cycles, especially for smaller population bases. The average age of the population is anticipated to increase to 67.5 by 2041, indicating a change in the

demographic profile of the community.



For housing needs analysis, age cohorts have been broken down into five distinct groups which have different housing needs. Examining the common characteristics and housing preferences of these age cohorts may provide insight into future housing typologies required to accommodate different types of households. The age cohorts examined are 0-18 years (dependents), 19-26 years (new adults), 26-64 years (nonspecific household maintainers), 65-79 years (older adults and empty nesters), and persons over 80. Demographic trends of these age cohorts over the previous two decades as per the Canada Census are shown below.



0-18 Years (Dependents)

From a housing perspective, the general expectation is that people under the age of 20 will be living at home as dependents, rather than seeking their own independent housing. The expectation is that members of this cohort will not function as household maintainers. The size and type of housing for this group will vary, depending on the makeup of the household, but will be more suited to single-family homes or larger townhouses, with 3 or more bedrooms.

BC Statistics project a significant decrease in the size of this age cohort for the next 20 years, with a decrease of over 71% by the year 2041. This suggests a decrease in the need for homes that support families with children under the age of 19, such as larger, single-family homes.

19-25 Years (New Adults)

This is the age young adults may begin to seek housing outside of their parent/caregiver's home. From a housing perspective, this marks a large change in household size as many nuclear families see children "leave the nest", with households beginning to divide. For example, a 4-person family with a parental couple may see the first child leave home at 20, creating 2 households, followed by an additional household forming when the second child leaves home a few years later. These additionally formed households may be where the new adult seeks their own smaller unit (such as a one-bedroom basement suite, or student housing) on their own or with a partner, or in a larger shared house with roommates.

BC Statistics project a decrease in this age cohort of 72% by the year 2041. The types of housing for those looking to leave home for the first time at this age, such as small-scale multi-unit housing (secondary suites and accessory dwelling units, duplexes, and triplexes/fourplexes) designed for young single adults or couples may decrease accordingly.

26-64 Years (Nonspecific Household Maintainers)

Between 26-64 years, housing needs based on age alone are non-specific, with a majority of household members in this age range being household maintainers (contributing to paying rent, mortgage, taxes, utilities, etc.). This group may have dependents living at home, and the size and type of housing for this group will depend on household makeup. This is the age group where many new adults will begin having children and requiring larger

housing units and may be better suited to a large townhouse or single-family home environment.

As the age range is widest for this cohort, this group represents the largest proportion of the community. Based on BC Statistics projections, this cohort is anticipated to decrease over the next 20 years, though at a much slower rate than the younger cohorts, with an overall decrease of 22.5% by 2041. As with the decrease in dependents, this may mean that the need for larger family homes will decrease over time.

65-79 Years (Older Adults and Empty Nesters)

Between 65 and 79 years, the needs of this age cohort share similar characteristics than that of the 20-64 age group. Members of this group may be ready to ‘downsize’ as dependents leave the home, and some may start to see an increase in the need for accessibility features or begin to move into supportive facilities.


BC statistics projection anticipate a slight increase in this cohort over the next 15 years, with a larger jump between 2036 and 2041, peaking at 140 community members by 2041. This suggests that housing with accessibility options and smaller unit sizes to accommodate downsizing may be in more demand in the coming decades.

80+ (Persons Over 80)


From a housing perspective, the needs of older seniors may be different to those of younger cohorts. The need for accessibility features will be high for those living alone or sharing in a larger household. The rate of single-person households is higher for this age cohort, and supportive seniors housing, and support for those wishing to age in place are critical for this group. The need for housing located with easy access to medical services will also be critical for this age group, including access to public transportation for those who no longer drive.

This cohort represents the largest anticipated age group increase in the next 20 years as projected by BC Statistics, with this cohort projected to more than double by 2041, from 32 people to 76 people. This suggests an extreme increase in the need for supportive seniors housing, accessible housing, smaller units, and housing located close to medical services and amenities.

What This Means

 Key Takeaway The projected increase for the Village of Sayward residents over the age of 65, and particularly the even steeper projected increase for persons over the age of 80, suggest that housing options that cater to seniors will be extremely important. The implications of this may include an increased demand for:

- Seniors Housing
- Multi-generational housing, or accessible small-scale units designed for older family members living in a separate unit on the same property as family (such as accessory dwelling units or secondary suites)
- Assisted living facilities

 Key Takeaway The projected decrease for the Village of Sayward residents under the age of 26 could mean a decrease in average household size, with less children and families living in the Village of Sayward. This could mean a decrease in demand for larger homes that have been traditionally used for larger families. This suggests that retrofitting of existing homes may provide the needed affordable rental housing.

THE PEOPLE AT-RISK

EXTREME CORE HOUSING NEED (COMPONENT A)

Extreme core housing need is defined as households where the unit is not adequate (requires major repairs), or not affordable to an extreme degree (has shelter costs of more than 50% of before-tax household income), or not suitable (does not have enough bedrooms as per National Occupancy Standards (NOS)) and the household would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all of the above housing indicator thresholds. For this number, the extreme core housing needs rates for both homeowners and renters are considered separately, with the final number of units required being a sum of the two groups.

HNR Numbers: Extreme Core Housing Need

**5-YEAR
REQUIREMENT**

0.0

**20-YEAR
REQUIREMENT**

0.0

The BC HNR Calculator tool has been used to produce the housing needs for Component A (Extreme Core Housing Need) to the left. Data tables for these calculations are provided in Appendix A. **0** units must be accommodated to meet the 20-year requirement for the Village of Sayward.

Data Collection

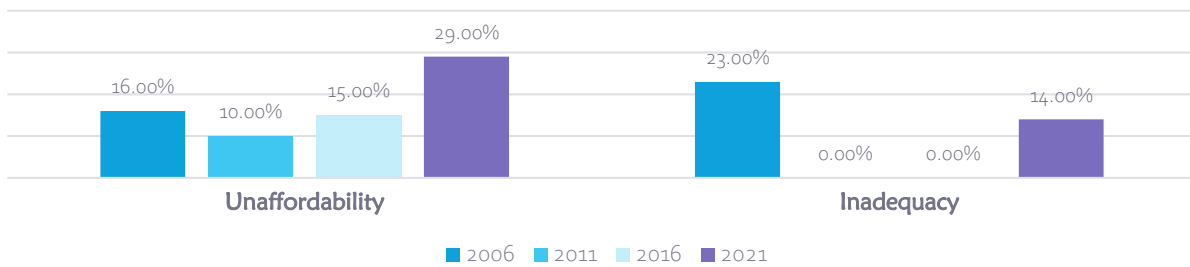
The affordability, adequacy, and suitability of housing have a major impact on what housing supports are required for a community's housing stock demands. The required *Core Housing Need* and *Household Income* data collection for the Village of Sayward has been provided below and has been included in the analysis of housing needs based on at-risk populations.

Table 2.0 – Core Housing Needs Data

		2006		2011		2016		2021		Source
Affordability										
	Households spending 30%+ of income on shelter costs	25	16%	15	10%	20	15%	45	29%	Custom Census
	Renter households spending 30%+ of income on shelter costs	10	-	0	-	0	0%	20		Custom Census
	Owner households spending 30%+ of income on shelter costs	15	-	10	-	10	8%	25		Custom Census
Adequacy										
	Households in dwellings requiring major repairs	35	23%	0	0%	0	0%	25	14%	Custom Census
	Renter households in dwellings requiring major repairs	15	-	0	-	0	-	0	0%	Custom Census
	Owner households in dwellings requiring major repairs	20	-	0	-	0	-	20	44%	Custom Census
Suitability										

Households in overcrowded dwellings	0	0%	0	0%	0	0%	0	0%	Custom Census
Renter households in overcrowded dwellings	0	0%	0	0%	0	0%	0	0%	Custom Census
Owner households in overcrowded dwellings	0	0%	0	0%	0	0%	0	0%	Custom Census

Core Housing Needs



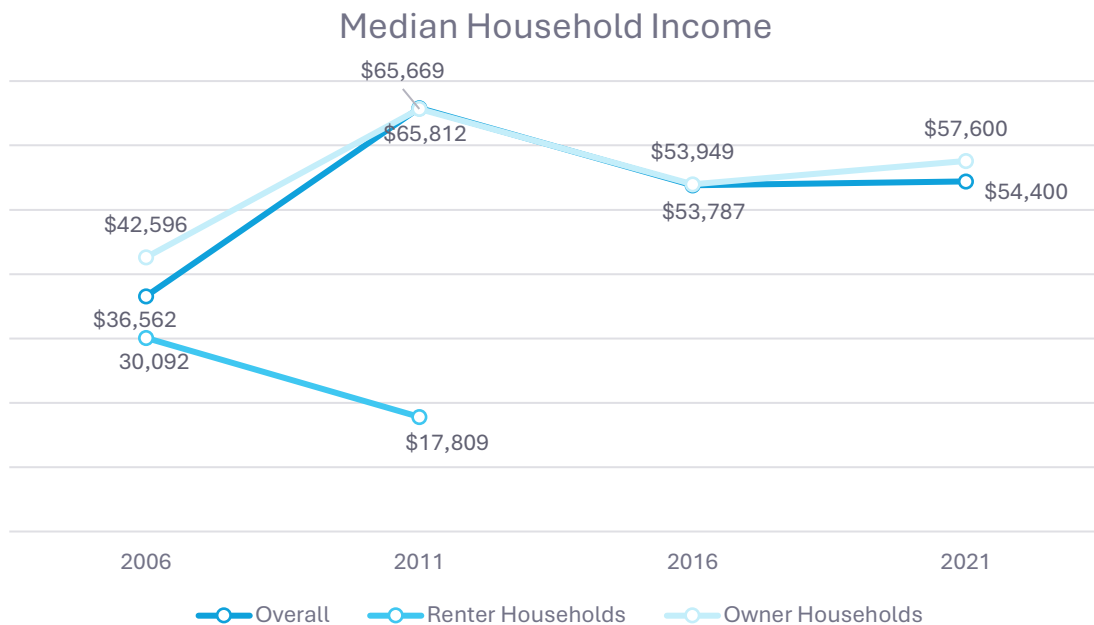
The number of households living in housing that is not deemed affordable (spending 30% or more of income on shelter costs) has almost doubled to 29% for the past two decades. Adequacy data for 2011-2021 is noted as zero, however this may be a sampling error due to the remote and small and remote nature of the community. Further investigation may be required, including conducting a community survey to better understand the adequacy of housing in the Village of Sayward. Unsuitable housing (units that do not meet National Occupancy Standards for household size – otherwise known as overcrowding) has remained at 0% from 2006-2021. This indicates that units are suitable in size for the current population, however inadequate (in need of major repairs) and unaffordability measures have increased by 80% since 2006 and indicate a need for more support for the Village of Sayward.

For the Village of Sayward, equal numbers of owners and renters have experienced housing unaffordability in the last 20 years. In addition to affordability challenges, owners are experiencing an increased burden in the cost of repairs for the Village of Sayward. Resources that may be helpful to homeowners maintaining their homes could include financial support, information on how to perform basic home maintenance, and information on how to hire qualified workers to conduct repair work. It is understood that access to qualified, affordable tradespeople to perform repair work is particularly

challenging for the Village of Sayward residents due the remote nature of the community. Supports the lack of skilled trades in the community would be beneficial in maintaining the quality of the housing stock in the community. This issue will be noted further in the Housing Stock section of this report.

Table 2.1 – Household Income Data

	2006	2011	2016	2021	Source
Average household income	\$48,825.00	\$66,200.00	\$63,505.00	\$63,000.00	Custom Census
Median household income	\$36,562.00	\$65,812.00	\$53,787.00	\$54,400.00	Custom Census
Average renter household income	\$44,915.00	\$23,892.00	-	\$34,000.00	Custom Census
Median renter household income	\$30,092.00	\$17,809.00	-	-	Custom Census
Average owner household income	\$49,561.00	\$72,655.00	\$60,797.00	\$69,000.00	Custom Census
Median owner household income	\$42,596.00	\$65,669.00	\$53,949.00	\$57,600.00	Custom Census



Overall, household income is higher for households than in 2006, which is to be expected due to general inflation, and median household income for Owners matches closely with the trend of overall Median income. This indicates most of the population may be homeowners, giving a smaller sample size of data for renter income. Income for owner households is significantly higher than for rental households, with no data for renter households for 2016 or 2021. This may be because there was a decrease in renters for the Village of Sayward, or because of a sampling area with the long-form census.

What This Means

Key Takeaway



Housing affordability is an increasing issue for both Owners and Renters in the Village of Sayward. Given this, affordability measures are particularly beneficial and should be explored in conjunction with general measures to support housing affordability for residents of all types of tenure.

Key Takeaway



Unaffordability has increased by 80% since 2006 in the Village of Sayward, indicating a need for greater financial support or measures to bring down the cost of housing.

HART Tool Calculations – 2021

The HART tool was developed by UBC to create a standardized way of measuring income-based housing needs, powered by Statistics Canada. This methodology provides a way of viewing housing by income categories that can help to shine a light on housing costs experienced by community members in relation to income.

The HART methodology breaks household income into five categories which are intended to group households by employment types. The categories are as follows:

Very Low Income: 20% or less of Median Household Income for the area, which is equivalent to shelter allowance for welfare recipients

Low Income: 21%-50% of Median Household Income for the area, which is equivalent to one full-time minimum wage job

Moderate Income: 51%-80% of Median Household Income for the area, which is meant to note “middle class” households

Median Income: 80%-120% of Median Household Income for the area


High Income: More than 120% of Median Household Income for the area

For Strathcona A (census subdivision for the Village of Sayward), the Area Median Household Income (AMHI) in 2021 was \$61,6000, with a projected affordable household cost of \$1,540. This is broken down further by income category in the table below:

Table 2.2 – Affordable Shelter Cost Based on HART Model

Income Category	% Total Households	Annual Household Income	Affordable Shelter Cost
Very Low Income (20% or under AMHI)	0.0%	<\$12,320	<\$308
Low Income (21%-50% AMHI)	20.99%	\$12,320-\$30,800	\$308-\$770
Moderate Income (51%-80% AMHI)	17.28%	\$30,800-\$49,280	\$770-\$1,232
Median Income (81% to 120% AMHI)	24.69%	\$49,280-\$73,920	\$1,232-\$1,848
High Income (121% + of AMHI)	37.04%	>\$73,921	>\$1,849

The affordable shelter costs noted in the above table may give some context to appropriate rent prices for non-market housing, and highlights that over one fifth of households fit into the low-income category.

Key Takeaway  Based on the HART model, affordable shelter costs for low-income households (equivalent to one full-time minimum wage job) range from \$308 to \$770 per month, with over 20% of households fitting into this income group. Affordable shelter costs for moderate income households range from \$770 to \$1,232, with 25% of households fitting into this category.

INDIVIDUALS EXPERIENCING HOMELESSNESS (COMPONENT B)

This number examines the obligation of the Village to accommodate a population-based proportion of the units required to meet the needs for the Village of Sayward.

HNR Numbers: Individuals Experiencing Homelessness

**5-YEAR
REQUIREMENT**

1.15

**20-YEAR
REQUIREMENT**

2.31

The BC HNR Calculator tool has been used to produce the housing needs for Component B (Individuals Experiencing Homelessness) to the left. Data tables for these calculations are provided in Appendix A. **2.31** units must be accommodated to meet the 20-year requirement for the Village of Sayward as per HNR methodology.

Due to the remote nature of the Village of Sayward within the Strathcona A Regional District, understanding the needs of the community for housing to support individuals experiencing homelessness requires more information that is specific to the Village. The Community Engagement component of this project will work to better understand what these needs are, and how those needs can be better addressed in the community.

What This Means

Key Takeaway



Based on the remoteness of the Village of Sayward, numbers and community feedback specific to the Village should be obtained to better understand the needs for housing for those experiencing homelessness, and what measures can be taken to support those individuals in the community now and over time.

Data Collection

There are currently no shelter beds and housing units for people experiencing or at risk of homelessness in the Village of Sayward. Further understanding of the needs of the community based on Community Engagement will help to inform the level of required to address the needs of those individuals experiencing or at risk of homelessness.

THE HOUSEHOLDS

The number and make-up of households help to determine the volume and type of housing units will be needed to meet the needs of the community. We can estimate deficits of specific housing types to determine which types and sizes of housing should be prioritized when development opportunities become available.

Data Collection

The number and make-up of households help to determine the volume and type of housing units that will be needed to meet the needs of the community. The required *Household* data collection for the Village of Sayward has been provided below and has informed the analysis of housing needs based on current, suppressed, and anticipated households.

Table 4.0 – Household Data

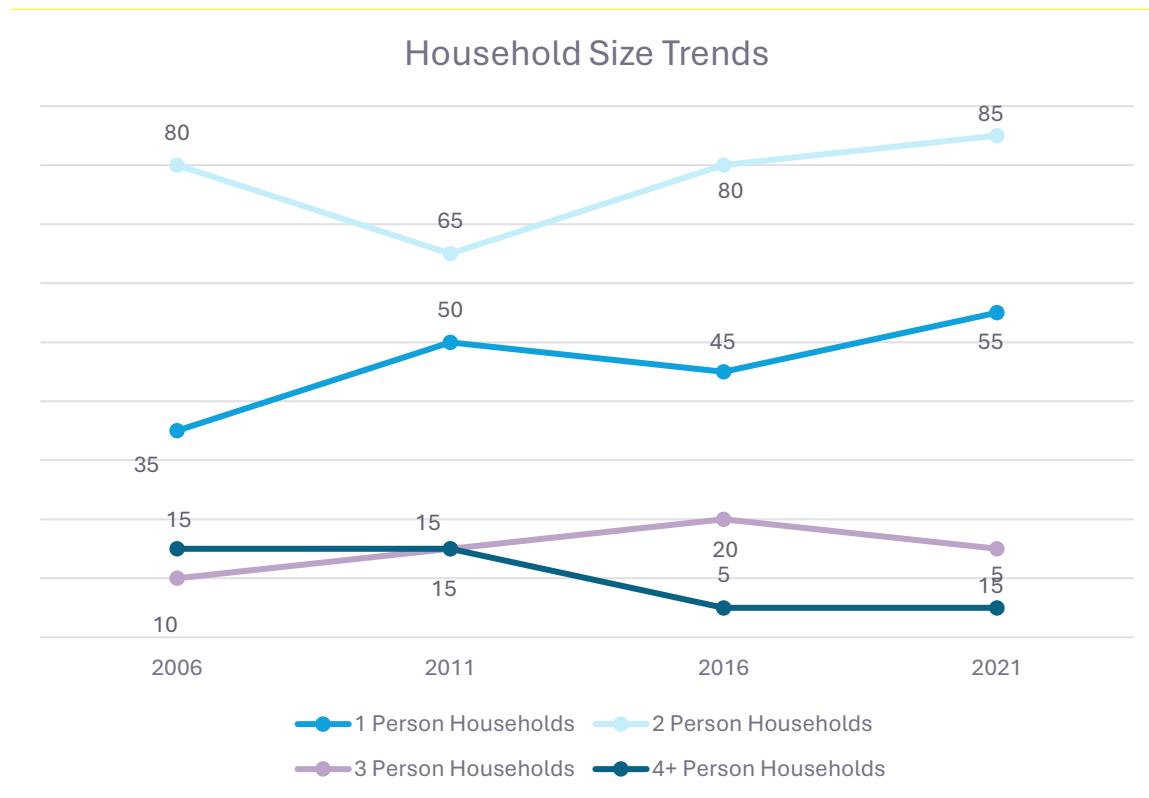
	2006		2011		2016		2021		Source
Total Households	155		175		140		155		Custom Census
Average Household Size	2.2		1.8		2.3		1.8		Custom Census
Households by Size									
1 person	35	23%	90	51%	30	21%	60	39%	Custom Census
2 person	80	52%	45	26%	70	50%	70	45%	Custom Census
3 person	10	6%	0	0%	25	15%	20	13%	Custom Census
4 person	20	13%	0	0%	0	0%	0	0%	Custom Census
5+ person	10	6%	0	0%	10	7%	10	6%	Custom Census
Renter Households	25	16%	20	11%	20	14%	30	19%	Custom Census
Owner Households	130	84%	150	86%	120	86%	125	81%	Custom Census
Renter Households in Subsidized Housing	n/a		n/a		n/a		n/a		Custom Census

	2006*		2011		2016		2021		Source
Total Households	150		150		150		165		Census Profile Data
Average Household Size	2.3		2.1		2.1		2.0		Census Profile Data
Households by Size									
1 person	35	22.5 %	50	33.3 %	45	30.0 %	55	33.3 %	Census Profile Data
2 person	80	51.6 %	65	43.3 %	80	53.3 %	85	51.5 %	Census Profile Data
3 person	10	6.5%	15	10%	20	13.3 %	15	9.0%	Census Profile Data
4 person	15	9.7%	15	10%	5	3.3%	5	3.0%	Census Profile Data
5+ person	0	0%	5	3.3%	5	3.3%	5	3.0%	Census Profile Data
Renter Households	25	16.1 %	20	11.4 %	15	10.7 %	30	19.4 %	Custom Census
Owner Households	130	83.8 %	150	85.7 %	120	85.7 %	125	80.6 %	Custom Census
Renter Households in Subsidized Housing	n/a		n/a		n/a		n/a		Census Profile Data

* Where numbers taken from the Custom Census Data (long-form data) was determined to be less accurate, short-form data was used, as noted in the Source column

The average household size has fluctuated between 2.2 and 1.8 over the past 20 years. The most recent statistics put the average household size at 1.8 people in 2021 for the Village of Sayward. As per BC Statistics household projections, this average household size is anticipated to drop further to 1.7 persons per household by 2041. This has large implications on the types of housing that may be needed to satisfy the needs of the community in the future, with smaller units being favored over larger ones.

The percentage of renter households for the past two decades has remained consistent, at around 85% owner households and 15% renter households.



When examining household size trends for the past three census periods, it is noted that one-person households have increased, while larger four-person households have decreased, indicating a need for more options for smaller household sizes. One-person and two-person households represent the highest proposed household sizes in the community. All other household sizes have dropped on average, with households with four or more people dropping significantly in the past two decades.

One way to conceptualize the types of housing needed is to examine the *household size mix*. Household size mix refers to the percentage of different-sized households. In 2021, the Household Size Mix for the Village of Sayward is shown below:

1-Person Households (2021): 33.3% (55)


2-Person Households (2021): 51.5% (85)

3-Person Households (2021): 9.0% (15)

4+ Person Households (2021): 6.0% (10)

The household size mix for 2021 shows that most households are comprised of one or two people (84.8%). This is aligned with the average household size for 2021 of 2.0. Household size mix trends from 2006 to 2021 show a gradual increase in 1-person & 2-person households. 3-person households have remained consistent between census periods, and 4+ person households have decreased, averaging a decrease of 4.5% per census period since 2011.

The general trends in change of household size mix since 2006 demonstrate that the number of one and two person households seem to be increasing, while all others are decreasing over time. This aligns with the changes in age cohorts and will change the demand for certain housing types designed to suit different households.

Key Takeaway  As of 2021 more than half (51.5%) of households in Sayward are two-person households, with the second highest household size as one-person households at 33.3%. This household mix follows a trend of decreasing household sizes over the past two decades, with one and two-person households composing more of the households in the community. The trend suggests that the future needs of the community may be centered around an increase in smaller units designed for households with one or two people and can be combined with projected increases in age to determine some of the features those smaller units may need to accommodate the types of households anticipated in the Village of Sayward over the next two decades.

SUPPRESSED HOUSEHOLDS (COMPONENT C)

This number represents households that may have formed if housing were more available, such as adult children moving out of home to form their own households or choosing to have roommates where they otherwise would not have. This number is calculated based on headship rates (households per population, by cohort and tenure) from 2006 when housing was less constrained and is applied to the current population.

HNR Numbers: Suppressed Households

5-YEAR
REQUIREMENT

2.88

20-YEAR
REQUIREMENT

11.54

The BC HNR Calculator tool has been used to produce the housing needs for Component C (Suppressed Households) to the left. Data tables for these calculations are provided in Appendix A. **11.54** units must be accommodated to meet the 20-year requirement for Sayward.

ANTICIPATED HOUSEHOLD GROWTH (COMPONENT D)

For the purposes of this housing needs report and analysis, BC Stats population projections are used. This tool produced by the provincial government uses the P.E.O.P.L.E (Population Extrapolation for Organization Planning with Less Error) method.

HNR Numbers: Anticipated Household Growth

5-YEAR
REQUIREMENT

28.09

20-YEAR
REQUIREMENT

44.39

The BC HNR Calculator tool has been used to produce the housing needs for Component D (Anticipated Household Growth) to the left. Data tables for these calculations are provided in Appendix A. **44.39** units must be accommodated to meet the 20-year requirement for the Village of Sayward.

THE HOUSING STOCK

INCREASING THE RENTAL VACANCY RATE TO 3% (COMPONENT E)

Vacancy rates (the number of units unoccupied at a given time) are seen to be 'healthy' at around 3%, meaning that there are available units for people looking to move to or within the community. The HNR methodology uses this number to calculate additional units needed to bring local communities up to the 3% vacancy rate that reflects a healthy housing environment.

HNR Numbers: Increasing Rental Vacancy

**5-YEAR
REQUIREMENT**

0.12

**20-YEAR
REQUIREMENT**

0.50

The BC HNR Calculator tool has been used to produce the housing needs for Component E (Rental Vacancy Rate Adjustment) to the left. Data tables for these calculations are provided in Appendix A. **0.50** units must be accommodated to meet the 20-year requirement for Sayward as per HNR methodology.

Housing Stock Data Collection

The existing housing stock plays a role in determining what additional housing is needed to meet the demand. The required *Housing Unit* data collection for the Village of Sayward has been provided below and has informed the analysis of housing need based on the principle of facilitating a healthy vacancy rate. Vacancy Rates are considered “healthy” at around 3%, meaning that 3% of units are not occupied at a given time.

Table 5.0 – Housing Unit Data

		2021		Source
Total Housing Units		170		Custom Census
Structural Type of Units				
	Single-detached house	130	76.5%	Census Profile 2021
	Semi-detached house	0	0%	Census Profile 2021
	Row house	0	0%	Census Profile 2021
	Apartment or flat in a duplex	0	0%	Census Profile 2021
	Apartment in a building that has fewer than 5 storeys	25	14.7%	Census Profile 2021
	Apartment in a building that has 5 or more storeys	0	0%	Census Profile 2021
	Other single-attached house	0	0%	Census Profile 2021
	Movable dwelling	15	8.8%	Census Profile 2021
	Other dwelling			Census Profile 2021
Units by Size				
	0 bedrooms (bachelor)	0		Census Profile 2021
	1 bedroom	25		Census Profile 2021
	2 bedrooms	15		Census Profile 2021


	3+ bedrooms	115		Census Profile 2021
Units by Date Built				
	Pre-1960 (Pre-1970 data not available)	10	6.9%	Custom Census
	1961-1980 (1971-1980 data not available)	100	70.0%	Custom Census
	1981-1990	10	6.9%	Custom Census
	1991-2000	25	17.2%	Custom Census
	2001-2010	0	0%	Custom Census
	2011-2020	0	0%	Custom Census
	2021+	0	0%	Custom Census
	Subsidized housing units	n/a		BC Housing/BCNPHA


Most of the housing stock in the Village of Sayward is comprised of single-detached houses (76.5%) and homes with 3 or more bedrooms (74.2%). 76.9% of the housing stock is over 40 years old. As most of the housing stock was constructed before 1980, maintenance of older homes will be vital in preserving the existing housing stock.

Accessible Housing

As the population of Sayward is ageing, and particularly with the anticipated growth of the age cohort of residents over the age of 80, it is expected that the level of need for accessible housing units will expand significantly in the coming decades. This issue is community-specific, therefore information gained from the Community Survey and Open House in 2025 will help to provide additional information on the current accessibility needs of residents, as well as expected needs for the future.

What This Means

 Key Takeaway As over 75% of the existing housing stock is over 40 years old, and many of the existing dwellings are already requiring major repair, home maintenance will be a key factor in preserving the existing housing stock for generations to come.

 Key Takeaway As the population of Sayward is ageing, and particularly with the anticipated growth of the age cohort of residents over the age of 80, it is expected that the level of need for accessible housing units will expand significantly in the coming decades.

THE ADDITIONAL DEMAND

DEMAND BUFFER (COMPONENT F)

The demand buffer is a contingency to account for additional housing required to satisfy a 'healthy' market demand.

HNR Method: Demand Buffer

**5-YEAR
REQUIREMENT**

2.32

**20-YEAR
REQUIREMENT**

9.28

The BC HNR Calculator tool has been used to produce the housing needs for Component C (Suppressed Households) to the left. Data tables for these calculations are provided in Appendix A. **9.28** units must be accommodated to meet the 20-year requirement for the Village of Sayward.

General Context

It is important to examine some potential explanations for the housing market not naturally meeting the demands of the community. These explanations are unique to each community, with some challenges being seen across the province while others are of particular importance in different communities. One main constraint reducing the ability of the market to self-adjust to the needs of the people of many north Island communities includes the high cost of housing construction and building materials, and the challenges of bringing skilled tradespeople into the community for construction and repair work.

It should be noted that local governments do not have tools to directly resolve issues related to construction costs, however, it is important to note the impact of multiple complex factors such as social, political, and financial factors contribute to the housing environment.

- The local government is limited in what it can do to foster new housing development. Some key strategies that can be used are: The development of social housing, constructed in partnership with BC Housing, on municipal lands

- Streamlining approvals processes for housing projects and reducing some requirements of development where the impact is anticipated to be minimal, (e.g. Reducing parking requirements for certain types of development)
- Where infrastructure is not at risk, reducing property taxation for housing developments that support the community’s housing goals
- Ensuring that land is appropriately designated (in the OCP) and zoned to facilitate residential development in appropriate areas in the community
- Incentivize local trade businesses through decreased business taxation for in-demand businesses such as construction trades

Following community engagement, policy will be developed outline the key strategies the Village of Sayward can utilize these tools to address specific community needs .

THE NUMBERS: 5 & 20-YEAR REQUIRED UNITS

The required number of housing units based on the HNR Calculator for the 5-year and 20-year periods as required by the province is equal to the sum of the six housing needs components. These numbers are listed in the table below.

5 & 20-year Unit Requirements

Component	5 Year Result	20 Year Result
A – Extreme Core Housing Need	0.00	0.00
B – Persons Experiencing Homelessness	1.15	2.32
C – Suppressed Household Formation	2.88	11.54
D – Anticipated Household Growth	28.09	44.39
E – Rental Vacancy Rate Adjustment	0.12	0.50
F – Demand Buffer	2.32	9.28
Total	35	68

**Denotes numbers which have been adjusted to account for contextual factors relevant to the community*

Housing Type Breakdown

As mentioned in the population section of this analysis, different age cohorts will have different housing needs, both in housing size and in the most appropriate typology. Families with children living at home will be larger and require more space, which is better suited to single-family homes (those under 19, and their parents/caregivers/household maintainers). New adults moving out on their own for the first time will have smaller households and less leverage for homeownership. Rental options that are affordable and are suitable for individuals living alone or as couples without children may be most appropriate for this cohort, along with some options for larger units designed for individuals living with roommates. Adults (65-79) may be looking to downsize from larger homes to reduce the upkeep of larger dwellings but may not be requiring as many additional features such as universally accessible units or seniors housing at this stage. As such, smaller units such as one and two-bedroom apartments/condominiums may be particularly desirable for this age cohort, particularly where units are located near services and amenities that residents would like to enjoy as a part of retirement. In the 80+ age cohort, units of universally accessible housing, and seniors/supportive housing will be important to accommodate changing housing needs later in life.

Based on those different life stages and housing needs during those stages, a general household type and size has been directly aligned with each designated age cohort to determine how a person may move through various stages of housing throughout their lifetime. This will not be the trajectory through the housing continuum for every person but demonstrates the shift in need for many people and families through time. The most common trajectory may look like this:

Childhood →	New Adulthood →	Adulthood →	Older Adulthood →	Over 80
Living at home with parents/caregivers, with or without siblings or relatives. This may be most suited to a single-family home or large townhouse.	Moving out of home, either as a student or resident, in student housing, an apartment, a suite/ADU, or a shared house with roommates. This may be alone or as a part of a couple.	Beginning to act as head of a household to more people, as a parent or caregiver. This may be most suited to a single-family home or large townhouse.	Once children/relatives leave the home, it may be suitable to downsize to a smaller home to reduce upkeep and maintenance, and for retirement income.	This may represent a time of increased accessibility needs or supportive/seniors housing. At this time, household size will also begin to decrease.

These life stages and housing types associated with them are shown below, with a review of the household size mixes, unit size mixes, and household type mixes. This provides a foundation for determining gaps in the existing housing environment that will help to guide the most beneficial types of housing needed in the community.

Age Cohort		General Household Size	Household Size Mix (2021)	Best-suited Household Size	Existing Unit Size Mix (2021)	Best Suited Unit Type
Shared Child/Adult Living	Under 19	3-5 persons	15.2%	3+ bedrooms	76.5%	Single Family Home Rowhouse
	26-64					
New Adults	19-25	1-2 persons	84.8%	1-2 bedrooms	14.7%	Suites/ADU's, 2/3/4 Plexes
Older Adults	65-79					Apartments Condos
Persons Over 80	80+					Apartments, Seniors Housing

Childhood & Adulthood Housing (Families)

As per the 2021 statistics, approximately 15.2% of households contain three or more persons. This compares to 76.5% of the housing stock being noted as having three or more bedrooms, which is the most appropriate housing type for this group. This suggests that there may not be a need for additional housing designed to accommodate larger households. **77% of the housing stock is designed for only 15% of households.**

New Adults, Older Adults, & Persons Over 80


In 2021, approximately 76.5% of households contain 1-2 persons, which is assumed to be the household size for young adults, and people aged over 65. The types of units most suitable for this group are secondary suites, accessory dwelling units, plexes (such as duplexes, triplexes, and fourplexes), and apartments/condos and seniors housing. Together, these units account for only 14.7% of the housing stock. **14.7% of the housing stock is designed for 77% of households, meaning that many housing units designed for larger families are being utilized for smaller households.** While this may be preferred by

some residents, it is important to determine if this is an intentional desire for community members to age in place, or if smaller, easier-to-maintain units would better suit their housing needs as they age.

Neighbourhood Diversity

Additionally, it is important to note that integrated and diverse communities provide key benefits to the social health of any neighbourhood, and that these cohort designations are intended to serve as general notes on population, and not to assign any one area or neighbourhood to any housing type or targeted cohort. It is noted that residents of different cohorts in any neighbourhood provide valuable diversity that contributes to that neighbourhood socially, economically, and for the health of the residents.

What This Means

 **Key Takeaway** Most of the housing stock is designed for three to five-person households, though most households are one to two persons in size. This notes an opportunity for exploring options for retrofitting more units in existing buildings to accommodate more community members. New units should focus on satisfying one to two person households rather than larger families.

Key Areas of Local Need – Initial Takeaways

Housing Needs Reports in BC are required to report on the following key areas of local need: Affordable Housing, Rental Housing, Special Needs Housing, Housing for Seniors, Housing for Families, Shelters, and Housing Near Transportation. Key takeaways from this analysis have informed the following statements on the Village of Sayward Key Areas of Local Need.

General

With an aging housing stock, the need for repairs and maintenance will be a significant factor in preserving the existing homes in the Village of Sayward for future generations. The proportion of dwellings requiring major repairs has risen to 14% since 2011, highlighting a need for support and education in home maintenance, particularly for homeowners. Resources that could assist homeowners in maintaining their homes include financial aid, guidance on performing basic home repairs, and information on hiring skilled workers for more complex repairs. Additionally, addressing the challenges posed by the community's remote location, such as the difficulty in finding skilled tradespeople, will be beneficial.

Another key element in meeting the community's housing needs, both now and in the future, is ensuring that housing types and sizes align with the needs of households. At present, 51.5% of households in Sayward consist of two people, while 33.3% are one-person households. Combined, these two categories represent 84.8% of households, indicating a demand for smaller housing types. Over the past two decades, there has been a trend toward smaller households, suggesting that the future housing needs of the community may center around one- and two-person households. The projected aging of the population further implies that these smaller units may need features that cater to older residents over the coming decades.

While much of the existing housing stock is built for households of three to five people, most households in Sayward are smaller, consisting of one or two people. This mismatch presents an opportunity to explore retrofitting existing homes to better serve the community's current needs. Future housing developments should prioritize creating units suited for one- to two-person households rather than larger families.

Affordable Housing & Rental Housing

Affordability remains a challenge in Sayward, especially for renters. Given this, specific measures to improve affordability for renters should be considered, alongside broader efforts to support affordable housing for all residents, regardless of tenure.

According to the HART model, affordable housing costs for low-income households (typically equivalent to one full-time minimum wage job) range from \$308 to \$770 per month, with over 21% of households falling into this income bracket. For moderate-income households, affordable shelter costs range from \$770 to \$1,232 per month, with over 17% of households in this category. Median-income households can afford shelter costs between \$1,232 and \$1,848 per month, which includes about 25% of households.

Special Needs Housing

It is unclear the level of need for Special Needs housing in the community, however, the results of community engagement may provide a more in-depth understanding of the demand for special needs housing in Sayward.

Housing for Seniors

With a projected increase in Sayward's population over the age of 65—and an even sharper rise in residents over 80—housing options that cater to seniors will be increasingly important in the coming decades. This may result in a higher demand for seniors' housing, supportive housing, smaller accessible units for one-person households, multi-generational homes, or accessory dwelling units (such as secondary suites) designed for older family members. Assisted living facilities may also become necessary.

Housing for Families

The projected decrease for Sayward residents under the age of 26 could mean a decrease in average household size, with less children and families living in Sayward. This could mean a decrease in demand for larger homes that have been traditionally used for larger families.

Shelters

Based on the remoteness of Sayward within the Strathcona A District, numbers specific to Sayward should be obtained to better understand the needs for housing for those experiencing homelessness, and what measures can be taken to support those individuals in the community now and over time.

Housing Near Transportation

For many communities in BC, housing located near public transportation is crucial to ensure residents can move around without relying on personal vehicles. However, as Sayward does not currently have transit services, public transportation access will not play a significant role in determining housing locations.

Appendix A

HNR Calculation Data Tables: Village of Sayward

Extreme Core Housing Need (Component A)

The BC HNR Calculator tool has been used to produce the below housing needs for Component A (Extreme Core Housing Need):

Calculation Table 1 – Extreme Core Housing Need Calculations, Step 1 and 2

Total Households	2006		2011		2016		2021		Average ECHN Rate
Owners	130		155		120		125		
Renters	25		25		15		30		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0%	0%
Renters	0	0%	0	0%	0	0%	0	0%	0%

Calculation Table 2 – Extreme Core Housing Need Calculations, Steps 3 and 4

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	125	n/a	n/a
Owners with a mortgage		0%	0.00
Renters	30	0%	0.00
Total New Units – 20 years			0.00

Individuals Experiencing Homelessness (Component B)

The BC HNR Calculator tool has been used to produce the below housing needs for Component B (Individuals experiencing homelessness):

Calculation Table 3 – People experiencing homelessness calculations, Step 1, 2, and 3

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of Region		
47,280	285	0.6%	383	2.31
Total New Units – 20 years				2.31

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Suppressed Households (Component C)

The BC HNR Calculator tool has been used to produce the below housing needs for Component C (Suppressed Households):

Calculation Table 4 – Suppressed household formation calculations, Step 1

Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25-34 years	0	0
35-44 years	0	10
45-54 years	50	0
55-64 years	35	0
65-74 years	25	10
75+ years	0	0

Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15-24 years	0	0
25-34 years	0	0
35-44 years	10	0
45-54 years	0	0
55-64 years	40	0
65-74 years	40	25
75 to 84 years	20	0
85+ years	0	0

Calculation Table 5 – Suppressed household formation calculations, Step 2

Age Categories – Household Maintainer	Age Categories - Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15-24 years	15-19 years	15	15	25	25
	20-24 years	0		0	
25-34 years	25-29 years	10	20	0	0
	30-34 years	10		0	
35-44 years	35-39 years	15	45	10	25
	40-44 years	30		15	
45-54 years	45-49 years	30	65	15	15
	50-54 years	35		0	
55-64 years	55-59 years	35	70	25	60
	60-64 years	25		35	
65-74 years	65-69 years	25	60	45	80
	70-74 years	35		35	
75 years+	75-79 years	0	10	35	35
	80-84 years	10		0	
	85 years +	0		0	

Calculation Table 6 – Suppressed household formation calculations, Step 3

Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15-24 years	0	0	15	0.00%	0.00%
25-34 years	0	0	20	0.00%	0.00%
35-44 years	0	10	45	0.00%	22.22%
45-54 years	50	0	65	76.92%	0.00%
55-64 years	35	0	70	50.00%	0.00%
65-74 years	25	10	60	41.67%	16.67%
75+ years	0	0	10	66.67%	0.00%

Calculation Table 7 – Suppressed household formation calculations, Step 4

Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter		Owner	Renter
15-24 years	0.00%	00.00%	25	0.00	0.00
25-34 years	0.00%	00.00%	0	0.00	0.00
35-44 years	00.00%	22.22%	25	0.00	5.56
45-54 years	76.92%	00.00%	15	11.54	0.00
55-64 years	50.00%	0.00%	60	30.00	0.00
65-74 years	41.67%	16.67%	80	33.33	13.33
75+ years	00.00%	0.00%	35	0.00	0.00

Calculation Table 8 – Suppressed household formation calculations, Steps 5 and 6

Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15-24 years	0.00	0.00	0	0	0.00	0.00	0.00
25-34 years	0.00	0.00	0	0	0.00	0.00	0.00
35-44 years	0.00	5.56	10	0	-10.00	5.56	0.00
45-54 years	11.54	0.00	0	0	11.54	0.00	11.54
55-64 years	30.00	0.00	40	0	-10.00	0.00	0.00
65-74 years	33.33	13.33	40	25	-6.67	-11.67	0.00
75+ years	0.00	0.00	20	0	-20.00	0.00	0.00
Total New Units – 20 years							11.54

2024 Housing Needs Analysis

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Anticipated Household Growth (Component D)

The BC HNR Calculator tool has been used to produce the below housing needs for Component D (Anticipated Household Growth):

Calculations Table 9 – Anticipated household growth calculations, Step 1

Regional District Projections	2021	2041	Regional Growth Rate
Households	21,230	27,364	28.89

Calculations Table 10 – Anticipated household growth calculations, Steps 2-5

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	155	199.00	44.00
Regionally Based Household Growth	28.89%	155	199.78	44.78
Scenario Average				44.39
Total New Units – 20 years				44.39

Increasing the Rental Vacancy Rate to 3% (Component E)

The BC HNR Calculator tool has been used to produce the below housing needs for Component E (Increasing Rental Vacancy Rate to 3%):

Calculations Table 11 – Rental vacancy rate adjustment calculations, Steps 1-4

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%	30	30.93
Local Vacancy Rate	1.4%	98.6% (BC)		30.43
Total New Units – 20 years				0.50

Demand Buffer (Component F)

The BC HNR Calculator tool has been used to produce the below housing needs for Component F (Demand Buffer):

Calculations Table 12 – Additional local housing demand calculations, Steps 1 and 2

Component	Result
A – Extreme Core Housing Need	0.00

B – Persons Experiencing Homelessness	2.31
C – Suppressed Household Formation	11.54
E – Rental Vacancy Rate Adjustment	0.50
Total	14.35
Demand Factor	0.65
Total New Units – 20 years	9.28

The Numbers: 5 & 20-Year Required Units

5 & 20-year Unit Requirements

Component	5 Year Result	20 Year Result
A – Extreme Core Housing Need	0.00	0.00
B – Persons Experiencing Homelessness	1.15	2.31
C – Suppressed Household Formation	2.88	11.54
D – Anticipated Household Growth	28.09	44.39
E – Rental Vacancy Rate Adjustment	0.12	0.50
F – Demand Buffer	2.32	9.28
Total	35	68