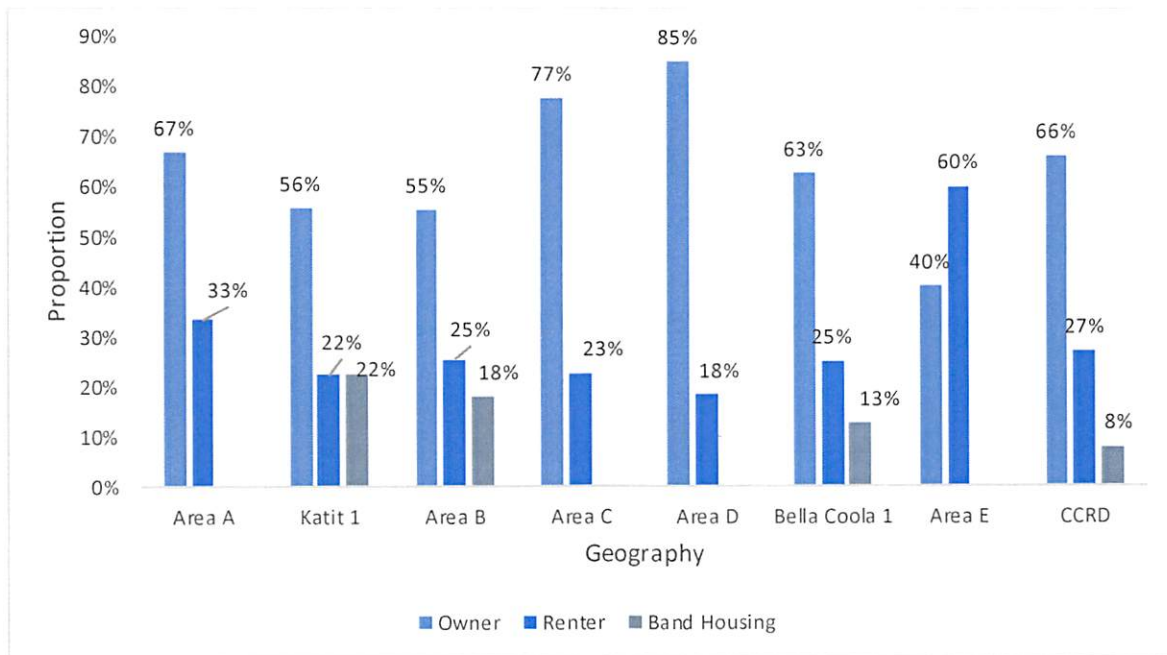


and 8% of households lived in Band housing.⁶ In all areas, except Area E, the majority of households are owner households. In Area E, 60% of households are renters and 40% are owners.

The largest concentration of owner households can be found in Area D (85%), Area C (77%), and then Area A (67%). The greatest proportions of renter households are in Area E (60%), Area A (33%) and then Area B (25%) and Bella Coola 1 (25%). Only three areas have Band housing, including 22% of households in Katit 1, 18% in Area B, and 13% in Bella Coola 1.

Figure 2.7 shows the proportion of homeowners, renters, and individuals living in band housing for each electoral area in the most recent census year (2016).

Figure 2.7: Household by Tenure (2016)



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

2.2.4 Households in Subsidized Housing

In 2016, 23.7% of renters in the CCRD were in subsidized housing⁷, which is proportionately almost double that of British Columbia (12.5%). From 2011 to 2016, the number of households in subsidized housing increased from 25 to 45. Area E has the largest proportion of renters in subsidized housing at (33.3%), followed by Area A (28.6%) and then Area C (21.4%). Area D has no renters in subsidized housing.

⁶ It should be noted that this report at times refers to "Band housing". This term is used for rental housing provided by First Nations and is the term used in the census, whether the First Nation refers to themselves as a Band or a Nation or other terminology.

⁷ Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. [Dictionary, Census of Population, 2016]

Table 2.2 depicts the number and percent of renters living in subsidized housing and private dwellings for each electoral area in the latest census year (2016). On-reserve dwellings were not captured by the Census.

Table 2.2: Households in Subsidized Housing (2016)

	Renters in non-farm, non-reserve, private dwellings	Renters in subsidized housing	Proportion in subsidized housing
Area A	35	10	28.6%
Area C	70	15	21.4%
Area D	30	0	0.0%
Area E	45	15	33.3%
CCRD	190	45	23.7%

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

2.3 Community Growth

Section 2.3 provides projections on community growth from 2016, the year of the last census, to 2025. Projections are based on historical growth patterns shown in census information dating from 2001 and from BC Statistics' projections. Given this approach, it has not been possible to take into account potential causes of population growth, such as industrial expansion or new development projects.

In addition, in order to indicate that projected numbers are estimates, numbers are rounded to the nearest 10.

2.3.1 Population Projections

Within the CCRD, the population in all subregions are expected to decline or stay the same, except for in Area A. The growth in Area A will not offset the decline in other areas, which means that the CCRD's population will decrease roughly 1% every five years. Area B is expected to decline the most, followed by Area D, and finally Bella Coola 1.

Table 2.3 shows the projected population, and resulting population change, in each electoral area for 2016, 2020, and 2025.

Table 2.3: Projected Population (2016– 2025)

	2016	2020	2025	Change from 2016 to 2020	Change from 2020 to 2025
Area A	200	220	230	20	10
Katit 1	90	90	90	0	0
Area B	1020	1000	980	-20	-20
Area C	650	650	640	0	-10
Area D	400	390	380	-10	-10
Bella Coola 1	810	800	790	-10	-10
Area E	150	140	140	-10	0
CCRD	3320	3290	3250	-30	-40

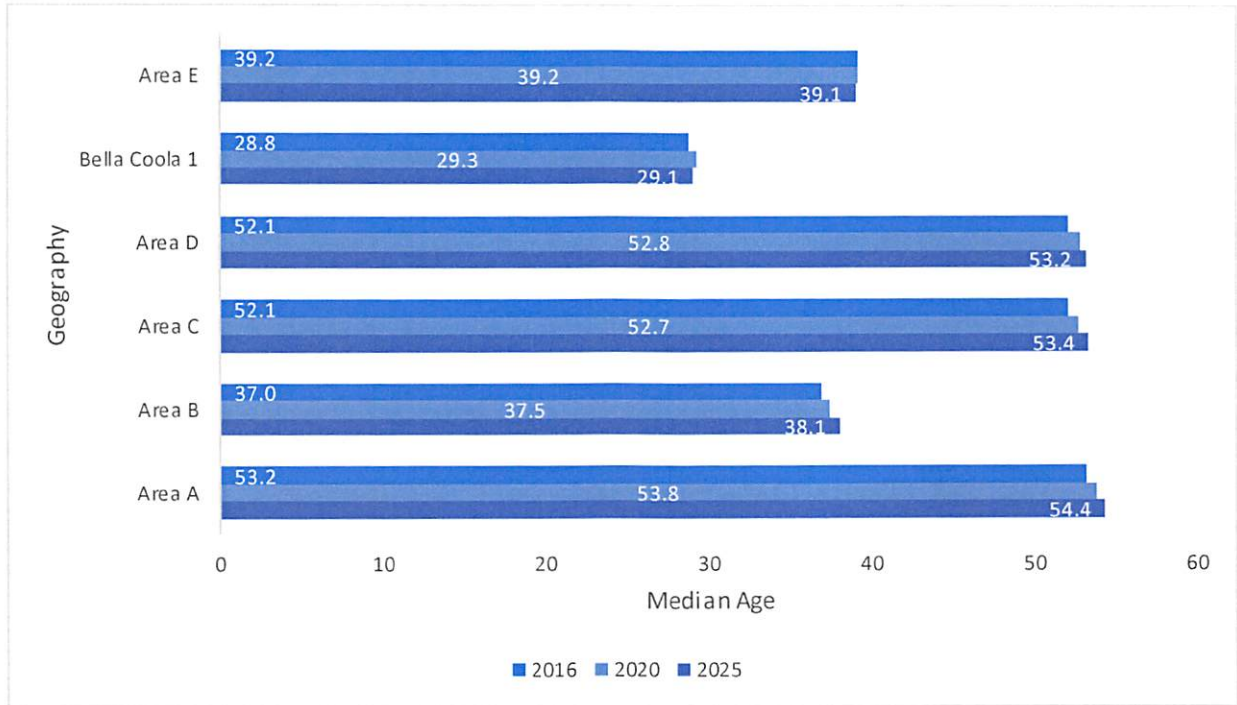
Projected population growth by age indicates that the cohort that will decline the most between 2016 and 2025 are those aged 14 or younger, 25 to 64, 15 to 19, and then 20 to 24 between 2016 to 2025. Older population cohorts (65 to 84, and 85-and-over) are expected to increase modestly over the same timeframe.

In Area A, where the total population growth is predicted to increase, the population aged 14 or younger and 15 to 19 will decrease while the cohorts aged 20 and over will all increase. Residents aged 25 to 64 will increase the most. In other Areas, all of the age cohorts will decrease over time with the exception of those aged 85 years and older, or residents aged 65 to 84 in Areas C and D.

The median age across all areas will increase into 2025. Area E is the only exception, which will see a slight decrease from 2016 to 2025. Bella Coola 1 will have the youngest median age of 29.1 in 2025 and Area A will have the oldest median age of 54.4.

Figure 2.8 depicts the projected median age of individuals living in each electoral area for 2016, 2020, and 2025.

Figure 2.8: Projected Median Age (2016, 2020, 2025)



2.3.2 Household Projections

From 2016 to 2025, the CCRD is projected to see the number of households increase by 12. Area A, Katit 1, and Area E are projected to see modest growth in the number of households. Area A will grow the most. Area B, Area C, Area D, and Bella Coola 1 are projected to see decreases in the number of households in this timeframe, with Area B and Area D seeing the greatest decrease.

Table 2.4 shows the projected change in the number of households for each subregion for the years 2016, 2020, and 2025.

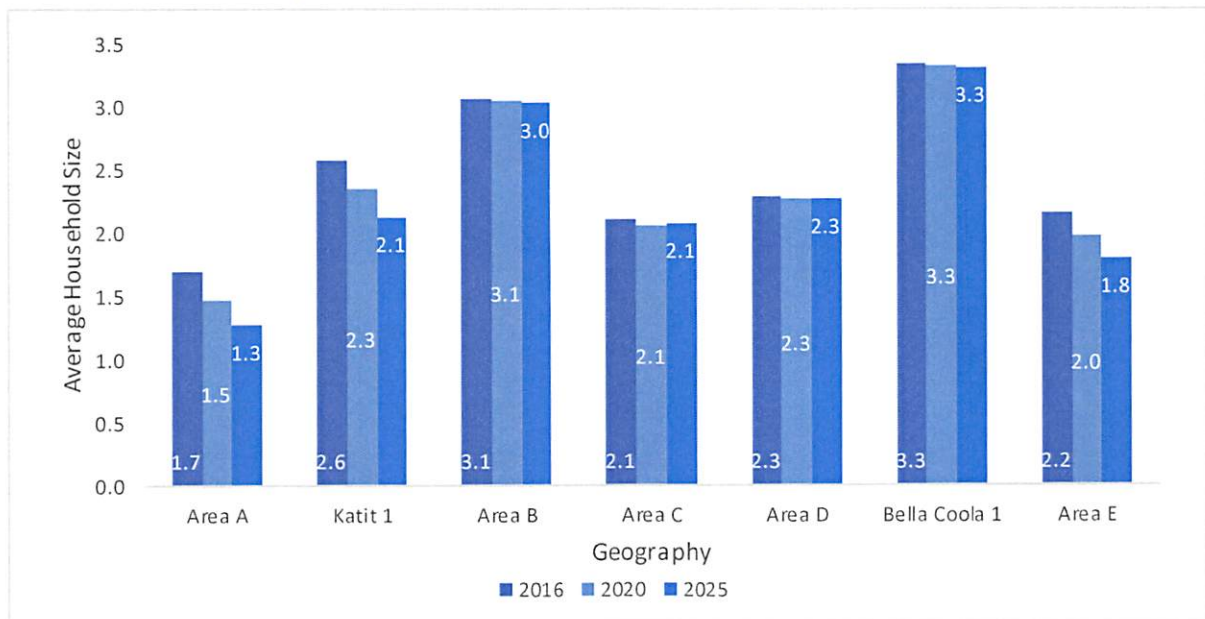
Table 2.4: Projected Households (2016, 2020, 2025)

	2016	2020	2025	Change from 2016 to 2020	Change from 2020 to 2025
Area A	120	128	136	8	8
Katit 1	35	38	41	3	3
Area B	333	329	325	-4	-4
Area C	310	310	309	0	-1
Area D	175	171	167	-4	-4
Bella Coola 1	243	241	240	-2	-1
Area E	68	73	78	5	5
CCRD (Net change)	1,284	1,290	1,296	6	6

The average household size will either remain the same or decrease throughout the CCRD and its sub-regions.

Figure 2.9 depicts the projected average household size in each electoral area for the years 2016, 2020, and 2025.

Figure 2.9: Projected Average Household Size (2016, 2020, 2025)



2.3.3 Projected Dwelling Sizes Needed

The anticipated need for housing unit sizes was only conducted for Area A, Area E, and Katit 1 because they are the only areas projected to experience household growth between 2016 and 2025 (see Table 2.5,

Table 2.6, and Table 2.7). In all of these areas, there is a greater need for two bedroom units and units with three-or-more bedrooms. There is some anticipated need for one-bedroom units and likely very little to no need of studios.

Table 2.5 shows the anticipated need for different types of housing units between 2016 and 2025 in CCRD Area A.

Table 2.5: Area A, Anticipated Housing Unit Sizes Needed (2020 and 2025)

	2016-2020	2020-2025	Total
Anticipated Household Growth	8	8	16
Anticipated Housing Units	8	8	16
No Bedroom / Studio	0	0	0
1 Bedroom	2	2	4
2 Bedroom	3	3	6
3+ Bedroom	3	3	6

Table 2.6 shows the anticipated need for different types of housing units between 2016 and 2025 in CCRD Area E.

Table 2.6: Area E, Anticipated Housing Unit Sizes Needed (2020 and 2025)

	2016-2020	2020-2025	Total
Anticipated Household Growth	5	5	10
Anticipated Housing Units	5	5	10
No Bedroom / Studio	0	0	0
1 Bedroom	1	1	2
2 Bedroom	2	2	4
3+ Bedroom	2	2	4

Table 2.7 shows the anticipated need for different types of housing units between 2016 and 2025 in Katit1.

Table 2.7: Katit 1, Anticipated Housing Unit Sizes Needed (2020 and 2025)

	2016-2020	2020-2025	Total
Anticipated Household Growth	3	3	6
Anticipated Housing Units	3	3	6
No Bedroom/ Studio	0	0	0
1 Bedroom	1	1	2
2 Bedroom	1	1	2
3+ Bedroom	1	1	2

2.4 Key Findings

The following are the key findings gleaned from the analysis carried out in Section 2.0.

2.4.1 Population Characteristics

- In the CCRD, the population grew by 4% between 2006 and 2016. Area B and Area D are the only areas to experience net decreases during this time. Electoral Area A grew the most (47.1%) followed by Area C (17.4%).
- Consistent with national trends, the CCRD’s median age increased from 37.5 to 41.3 between 2006 and 2016. Area A, C and D have median ages above 50 years. Area B and Area E’s median ages are 37.3 and 38. Bella Coola 1 has the youngest median age of 29.4 years in 2016.
- Total enrollment in School District 49 has decreased from 363 in 2001/2002 to 207 in 2016/2017.

2.4.2 Households

- The number of private households in the CCRD increased by 9% from 1,180 (2006) to 1,285 (2016). Between 2006 and 2016, Area A saw a 100% increase in the number of dwellings, which is the greatest increase in comparison to other areas. The next highest was Area C at 24.0%. Households decreased in Areas B, D, Bella Coola, and Katit. Katit decreased the most (-22%).
- In 2016, 63% of households in the CCRD were either 1-person (29%) or 2-person (34%). Thirty-eight percent (38%) of households had 3-or-more persons.
- Between 2006 and 2016, the prevalence of homeownership in the CCRD increased from 59% in 2001 to 66% in 2016. In 2016, 27% of households were renters, which is greater than 8% of Band housing. In all areas, except Area E, the majority of households are owner-households. In Area E, 60% of households are renters and 40% are owners.

- In 2016, 23.7% of renters the CCRD were in subsidized housing, which is proportionately almost double that of British Columbia (12.5%). Area E has the largest proportion of renters in subsidized housing at 33.3%, followed by Area A with 28.6% and then Area C with 21.4%. Area D has no renters in subsidized housing.

2.4.3 Community Growth

- Within the CCRD, the population within all areas is expected to decline except for in Area A. From 2016 to 2025, the population in the CCRD is expected to decrease by 66 to from 3,321 to 3,255. Projected population growth by age indicates that the largest decline will be in individuals aged 20 to 24. There will be a modest growth of individuals aged 15 to 19 in Area C, Bella Coola 1, Area B, and Area D.
- The median age across all areas will increase into 2025. Area E is the only exception, which will see a slight decrease from 2016 to 2025.
- From 2016 to 2025, the CCRD is projected to see the number of households increase by 12. Area A, Katit 1, and Area E are projected to see modest growth in the number of households. Area B, Area C, Area D, and Bella Coola 1 are projected to see decreases in the number of households in this timeframe.
- There is greater anticipated need for dwellings with 2-or-less bedrooms to accommodate growth in Area A, Area E and Katit 1.

3.0 Income and Economic Profile

Section 3.0 provides information on CCRD population by income, employment, and workforce characteristics. Income is measured on a household basis, as all income earners in a household are generally responsible for contributing to the cost of a mortgage or rent, or other household maintenance costs.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

3.1 Income

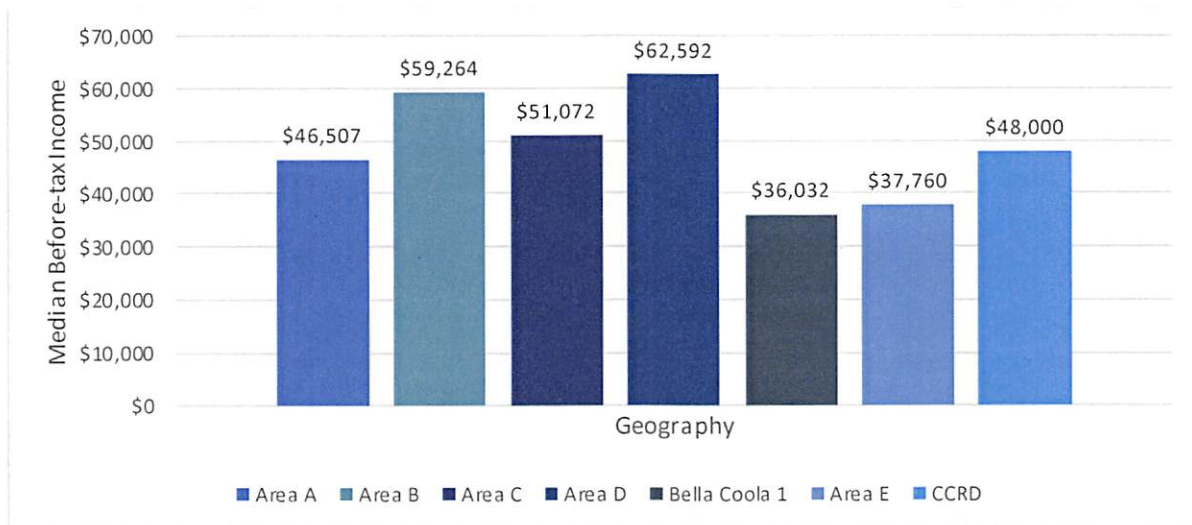
Section 3.1 reviews income and other economic data to determine the capacity for households to maintain housing. Data is sourced from the census. An important note about income data from 2016 is that the non-response rate for income was greater than 10% but lower than 20%.

3.1.1 Median Income

Between 2001 and 2016, the median income in the CCRD rose by \$13,236 (38.1%) from \$24,746 to \$48,000. Area D has the highest median income of \$62,592, followed by Area B with \$59,264 and Area C with \$51,072. There are three subregions below the CCRD’s median income: Bella Coola 1, Area E, and Area A. Of the three, Bella Coola 1 has the lowest median income with \$36,032, followed by Area E at \$37,760, and Area A with \$46,507.

Figure 3.1 depicts the median income (before-tax) across each electoral area in the CCRD for 2016.

Figure 3.1: Median Before-Tax Income (2016)



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

3.1.2 Median Income by Economic Family Type

Median income distribution by economic family type helps show the relative income differences depending on family type; whether a family has children, has one or two parents, or is an individual not in an economic family. In 2016, couples with children in the CCRD have the highest median income at \$78,464. Typically, couples with children have the highest income because they can access two income streams and are likely at the peak of their earning capacity. In contrast, couples without children can access two income streams but these can include retirees who rely on fixed income. This leads to this family type having a lower median income of \$62,635. Lone-parent families and persons not in economic families generally earn the least as they rely on a single income.

Within the CCRD, Bella Coola 1 has the lowest median income in all categories in comparison to other areas where Census data was available. Couples with children in Bella Coola 1 earn roughly 33% less per year in comparison to the median income for the CCRD as a whole. In comparison, couples with or without children from the remaining areas earn more than the CCRD’s median income for their respective category.

Lone-parent families in Area C and Bella Coola 1 earn less than the median income for lone-parent families in the CCRD. Persons not in economic families in Area B and Bella Coola 1 also make less than the median income for their respective category in the CCRD.

Table 3.1 shows the median income (before tax) for different family types in the CCRD for 2016.

Table 3.1: Median Economic Family Income by Type, Before Tax (2016)

	Area B	Area C	Area D	Bella Coola 1	CCRD
Total economic families	\$65,664	\$72,704	\$77,056	\$41,344	\$60,928
Couples without children	\$65,792	\$64,811	\$66,816	\$44,672	\$62,635
Couples with children	\$86,784	\$104,448	\$98,176	\$52,032	\$78,464
Lone-parent families	\$44,032	\$37,504	\$0	\$30,016	\$38,272
Persons not in economic families	\$17,920	\$27,968	\$31,552	\$17,344	\$23,125

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

3.1.3 Households by Income Brackets

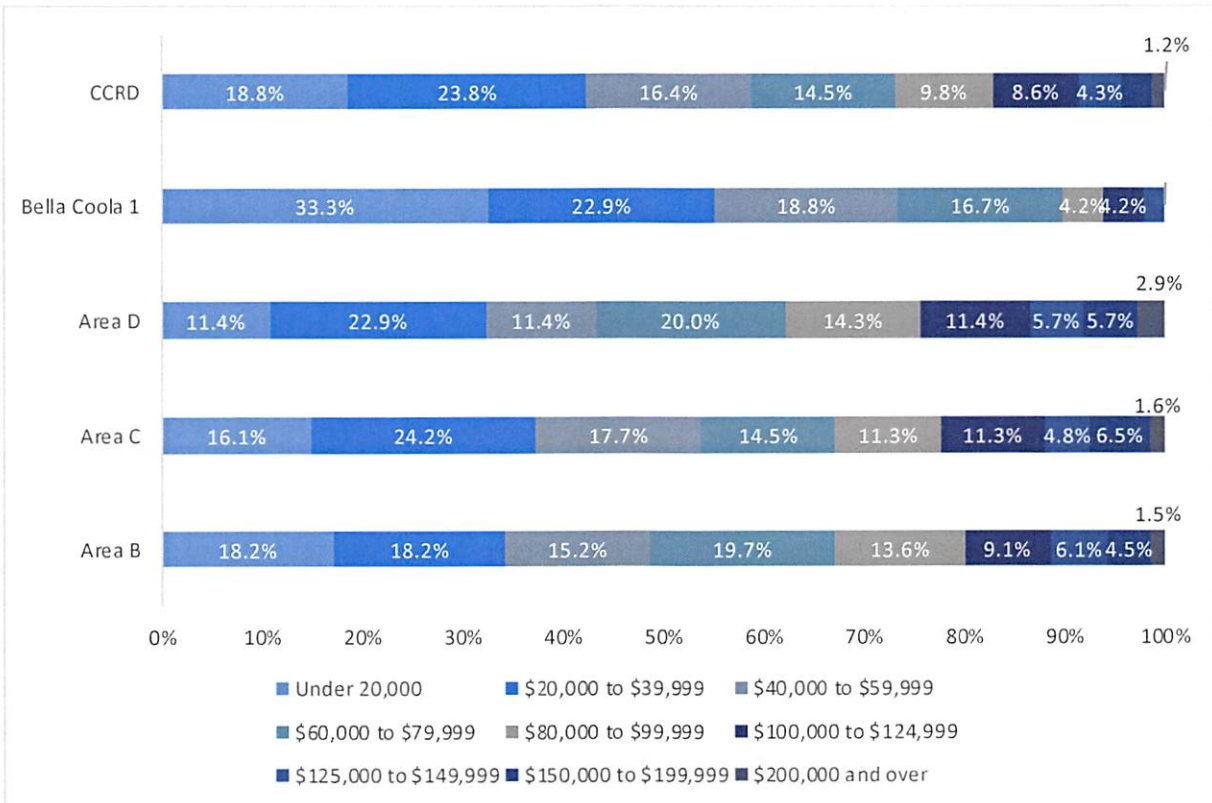
In 2016, the largest proportion of households, 23.8%, earned between \$20,000 and \$39,999. The second greatest proportion (18.8%) earned less than \$20,000. Nearly a quarter (24%) earn between \$60,000 and \$99,999 per year with the remaining 17% earning \$100,000 or more per year.

In Bella Coola 1, 56% of households earn less than \$40,000 per year, which is a much larger proportion than other areas within the CCRD. Only 6.3% earn over \$100,000 which is the smallest proportion of this group of income earners.

In Area D, Area C, and Area B 34% to 40% of households earn less than \$40,000 per year while 31% to 35% have an income between \$40,000 and \$80,000 and 35% to 40% make \$80,000 or more per year.

Figure 3.2 depicts the proportion of households within each income bracket across different electoral areas in the CCRD for 2016.

Figure 3.2: Households by Income Category (2016)



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

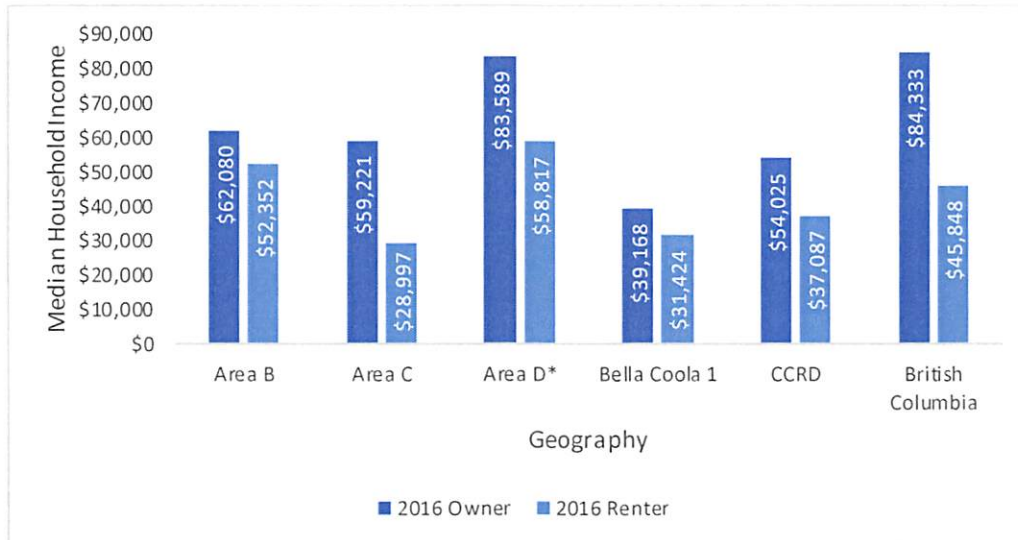
3.1.4 Owner Versus Renter Household Income

In 2016, owner household median income was \$54,025 in the CCRD, and renter households had a median income of \$37,087. Both owner and renter household median incomes are lower than British Columbia as a whole. Area C’s owner households have a median income that is 104% greater than renter households. In comparison, Bella Coola 1’s owner households earned 24% more, and Area B owner households earned 19% more than renter households.

Median income data was not available for renter households in Area D. Average income was used instead, which shows that owner households in Area D earn 42% more than renter households.

Figure 3.3 shows median income by tenure and geography.

Figure 3.3: Median Household Income by Tenure (2016)⁸



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

3.2 Economy

Section 3.2 provides economic information on economic indicators (e.g. employment, unemployment and participation rates) and commuting.

3.2.1 Economic Indicators

A population's labour force status is a key measure of economic performance in a given area. Labour force status is measured among all people aged 15 and over. A few key concepts are important in understanding the significance of labour force measures.

- The rate of **participation** is based on the number of residents who are in the labour force (are either working or seeking work) versus the number which is not.
- The **employment rate** is also based on the total number of residents who are aged 15 and over.
- The **unemployment rate** is measured only among those in the labour force and indicates the proportion of people actively seeking work and do not have a job versus those who are currently working.

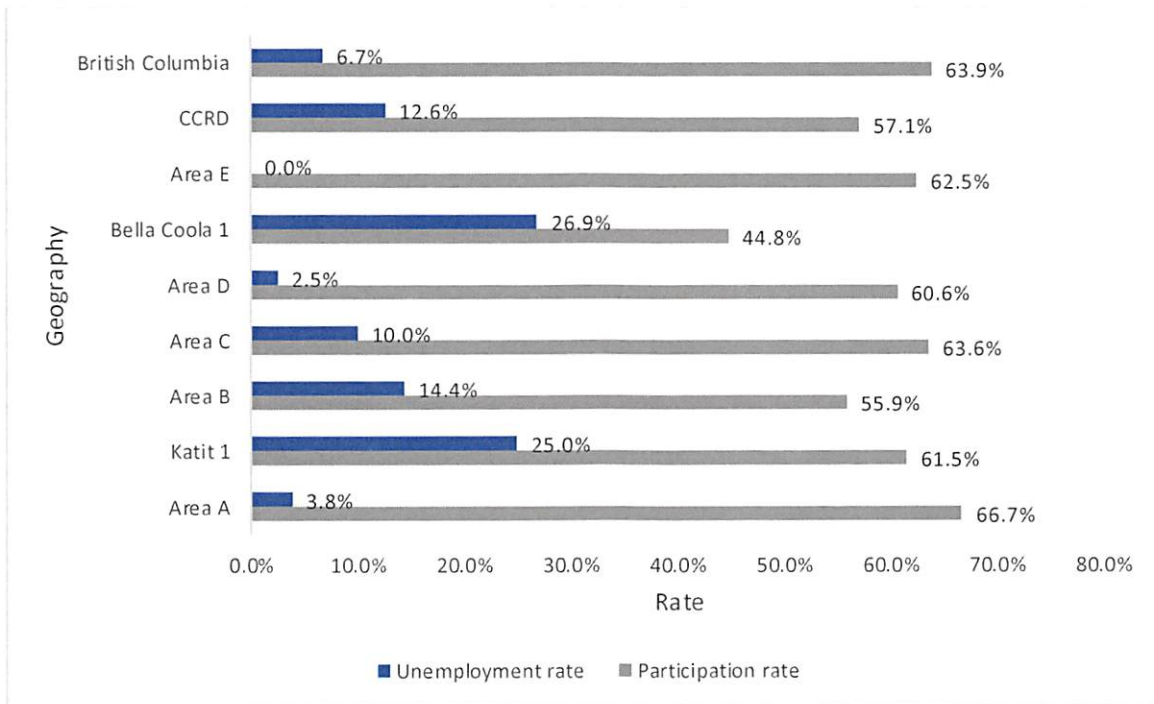
In 2016, the CCRD's participation rate was 57.1% and its unemployment rate was 12.6%. In comparison, British Columbia had a participation rate was 63.9% and an unemployment rate of 6.7%.

⁸ Average income was used instead of median income for Area D because median income data was unavailable.

Bella Coola 1 has the highest unemployment rate at 26.9% and lowest participation rate at 44.8%. Katit 1 has the second highest unemployment rate of 25% with a 61.5% participation rate. Area B and Area C also had higher unemployment rates at 14.4% and 10%, respectively.

Figure 3.4 shows the unemployment rate and participation rate for the CCRD and its subregions.

Figure 3.4: Labour Force Status (2016)



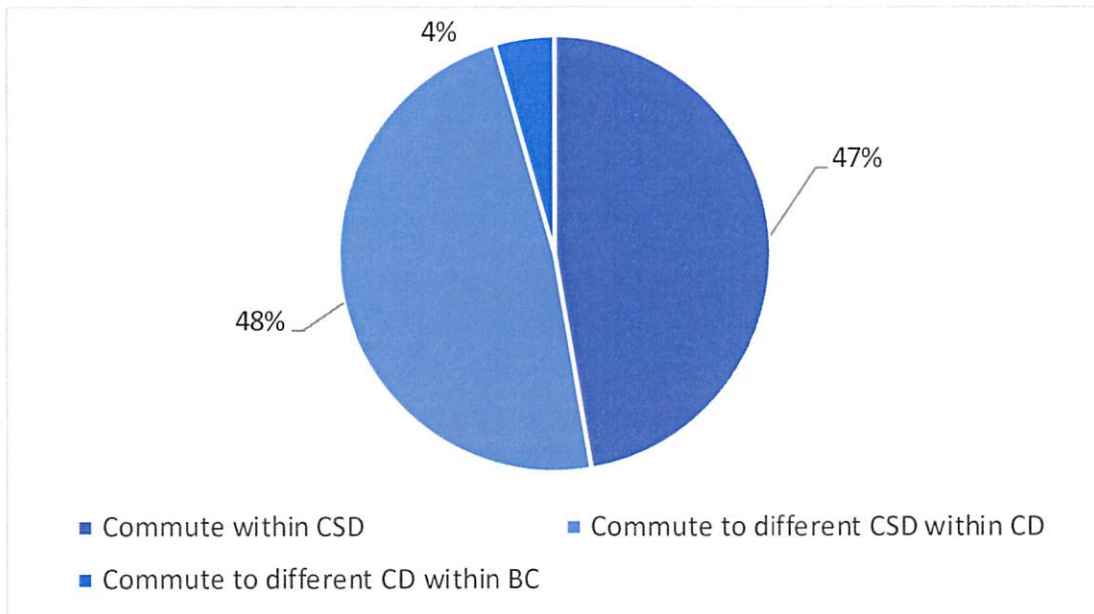
Source: Statistics Canada Census Program, Census Profiles, 2016,

3.2.2 Commute to Work

In 2016, 48% of private households in the CCRD commute to a different census subdivision (CSD). While 4% travel outside of the CCRD for work, 47% commute within the CSD which they reside in.

Figure 3.5 show the proportion of employed people in the CCRD which commute and their respective destinations.

Figure 3.5: CCRD Commute to Work for Population in Private households (2016)



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

3.3 Key Findings

The following are the key findings gleaned from the analysis carried out in Section 3.0.

3.3.1 Income

- Between 2001 and 2016, the median income in the CCRD rose by \$13,236, or 38.1%, from \$24,746 to \$48,000. Area D has the highest median income of \$62,592. There are three areas below the CCRD’s median income: Bella Coola 1, Area E, and Area A. Of the three, Bella Coola 1 has the lowest median income with \$36,032.
- In 2016, couples with children in the CCRD had the highest median income at \$78,464. Lone-parent families and persons not in economic families have the lowest median income (\$38,272 and \$23,125, respectively).
- In 2016, the largest proportion of households, 23.8%, earned between \$20,000 and \$39,999. The second greatest proportion (18.8%) earned less than \$20,000. Nearly a quarter (24%) earn between \$60,000 and \$99,999 per year with the remaining 17% earning \$100,000 or more per year.
- In 2016, owner household median income was \$54,025 in the CCRD, higher than renter households with a median income of \$37,087.

3.3.2 Economy

- In 2016, the CCRD's economic participation rate was 57.1% and its unemployment rate was 12.6%. Compared to rates for BC as a whole, the participation rate is almost 6% lower and the unemployment rate is nearly double.
- Bella Coola 1 had the highest unemployment rate at 26.9% and lowest participation rate at 44.8%. Katit 1 has the second highest unemployment rate of 25% with a relatively high participation rate of 61.5%.
- Four percent (4%;) of the workers in 2016 who commute to work travel outside of the CCRD for work

4.0 Housing Profile

Section 4.0 provides the housing profile for CCRD, which will include a breakdown of dwelling units by type and housing values which will inform the gap analysis in Section 6.0.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

4.1 Dwelling Units

Information regarding dwelling units is available for structure type period of construction from the census profile for the CCRD. Average shelter cost information has been collected through custom census data tabulation, while information about cooperatives and subsidized housing is available from BC Housing.

4.1.1 Structure Type

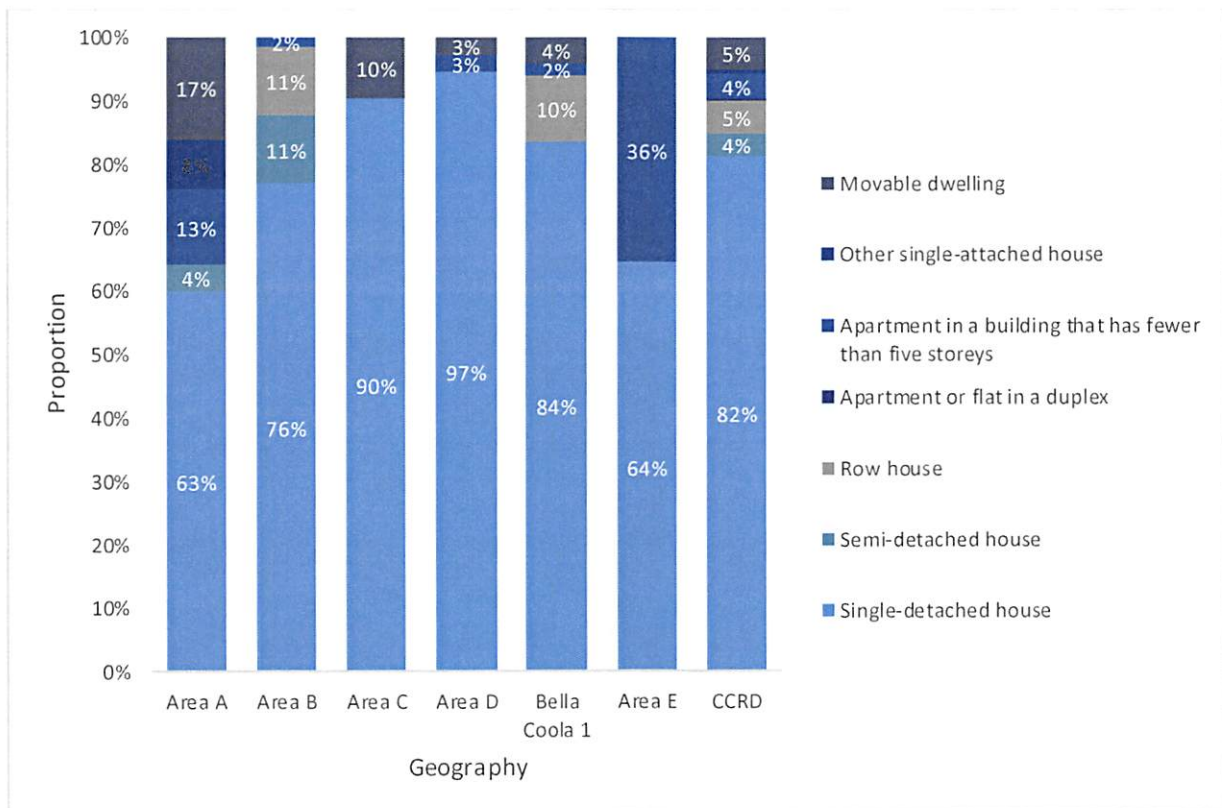
Throughout the CCRD, 82% of all homes are single-detached. Remaining housing structure types include row houses (5%), movable dwellings (5%), semi-detached housing (4%), apartments with less than five storeys (4%), and other single-attached houses (1%).

Subregions with the highest proportion of single-detached houses are Area D (97%), Area C (90%), and Bella Coola 1 (84%). Area B has the highest proportion of semi-detached houses and row houses, both with 11%. In Bella Coola 1, 10% of homes are row houses. Area E and Area A have the highest proportion

of apartments with less than five storeys with 36% and 13%, respectively. Area A has the largest proportion of movable dwellings with 17%.

Figure 4.1 depicts the proportion of housing types within different subregions in the CCRD in 2016.

Figure 4.1: Dwellings by Structure Type (2016)



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

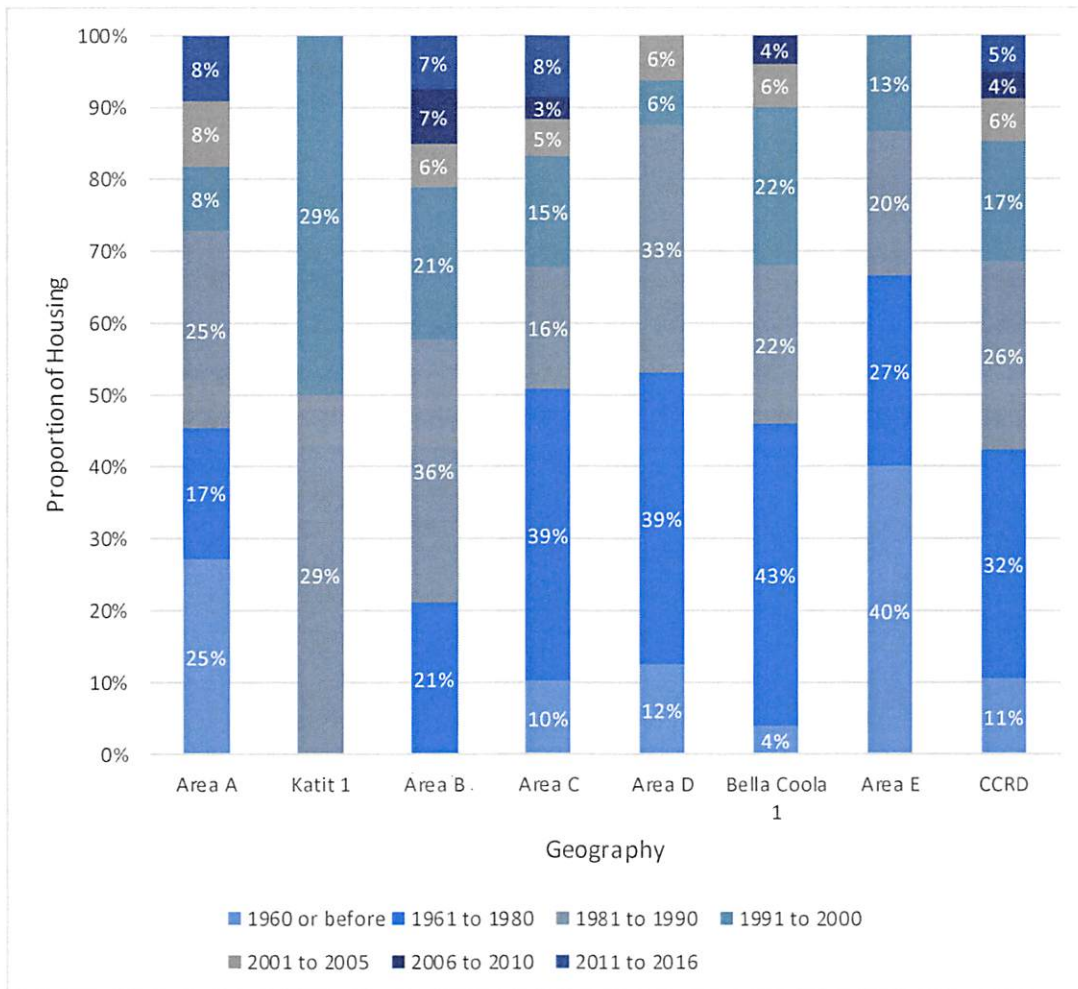
4.1.2 Period of Construction

In terms of age of construction, the greatest proportions of homes were built in the CCRD before 1980 or between 1981 and 2000, with each period accounting for 43%. The remaining 15% of homes was built in 2001 or later.

Subregions where the greatest proportion of housing structures were built in 1980 or earlier include Area D (51%), Bella Coola 1 (47%), Area C (49%), and Area A (42%). Subregions where most of the housing structures were built between 1981 and 2000 are Katit 1 (58%) and Area B (57%). Katit 1 has had no housing built since 1990 and Area E has had no housing structures built since 2000.

Figure 4.2 depicts the proportion of housing structures constructed between 1960 and 2016 for each electoral area in the CCRD.

Figure 4.2: Dwellings by Period of Construction (2016)



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

4.1.3 Average Shelter Cost

Average shelter costs are available from custom census data tabulation only for the electoral areas in the CCRD. The average shelter costs will fluctuate depending on the price of real estate. If real estate prices have increased in the last five years, then shelter costs will have also increased, and vice versa. In 2016, the average shelter cost in the CCRD was \$713. For owner households the average shelter cost was \$769 and for renter households it was \$569. This is significantly lower than the BC average shelter cost which was \$1,310 in 2016.

In order of most to least expensive:

- Area D's total average shelter cost was \$862. The average shelter cost for owner households was \$877 and \$791 for renter households.

- Area C’s total average shelter cost was \$764. The average shelter cost for owner households was \$795 and \$665 for renter households.
- Area A’s total average shelter cost was \$528. The average shelter cost for owner households was \$582 and \$416 for renter households.
- Area E’s total average shelter cost was \$475. The average shelter cost for owner households was \$795 and \$665 for renter households.
- Area C’s total average shelter cost was \$475. The average shelter cost for renter households \$417. Owner households’ average shelter costs were suppressed due to a low response rate.

Table 4.1 shows the average shelter cost total and by tenure type for electoral areas in the CCRD in 2016.

Table 4.1: Average Shelter Cost by Tenure for Private Households (2016)

	Total	Owner	Renter
Area A	\$528	\$582	\$416
Area C	\$764	\$795	\$665
Area D	\$862	\$877	\$791
Area E	\$475	-	\$417
CCRD	\$713	\$769	\$569
British Columbia	\$1,310	\$1,387	\$1,149

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

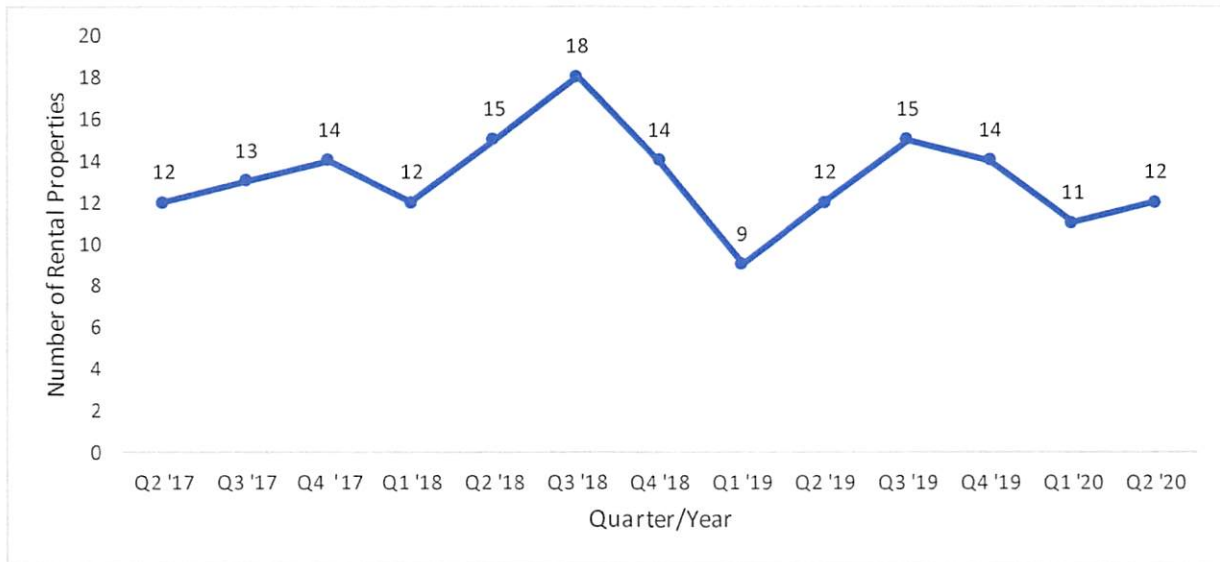
4.1.4 Short-Term Rentals

On July 22nd, 2020, a scan of AirDNA data on short-term rentals was completed. It found 12 active short-term rentals listed for the CCRD. Of these 12 short-term rentals, four are studios, five are one-bedroom homes, one is a two-bedroom home, and one is a three-bedroom home. Of the 12 active rentals, 11 are for the entire home and one is for a private room.

Shown below is the trendline from first quarter 2017 to second quarter 2020. It illustrates a cyclical pattern where the number of active rentals peaks in the third and fourth quarter and declines steeply in the first quarter. Most short-term rentals are near Bella Coola and Hagensborg with a smaller number on Denny Island and Bella Bella.

Figure 4.3 depicts the number of available short-term rentals on a quarterly basis from 2017 to 2020 within the CCRD.

Figure 4.3: CCRD Quarterly Availability of Short-Term Rentals (2017-2020)



Source: AirDNA

4.1.5 Cooperatives and Subsidized Housing

According to BC Housing data from 2019, there are 10 units providing transitional and supportive living, as well as 19 units in the private market whose renters receive rental assistance. Rental assistance is typically targeted towards seniors (Shelter Aid for Elderly Renters – SAFER) or families (Rental Assistance Program – RAP), however this data has been suppressed due to low counts. The 10 units of transitional and supportive living provide housing to seniors.

4.1.6 Housing Construction and Demolition

The CCRD is not currently issuing permits for construction or demolition work.

4.2 Housing Values

Housing values are available through the census as owner-estimated value of dwellings and from BC Assessment.

4.2.1 Median Owner-Estimated Housing Values

In 2016, the median owner-estimated housing value in the CCRD is \$200,681. Of the areas with available data, Area D has the highest value of dwellings at \$250,118, followed by Area C with \$235,330, and Area A with \$129,792.

Figure 4.4 shows the median owner-estimated housing value for electoral areas in the CCRD for the latest census year (2016).

Figure 4.4: Median Owner-Estimated Value of Dwellings (2016)



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

4.2.2 Assessed Housing Values by Number of Bedrooms

In 2019, the average residential value of a dwelling in the CCRD was \$191,295. The average assessed value from highest to lowest includes single family homes at \$204,817, manufactured homes at \$118,154, \$109,714 for seasonal dwellings, and \$102,850 for dwellings with a suite. Although multiplexes (e.g. duplex, triplex) have an average residential value of \$234,750 it appears that the average is being skewed by a higher-priced unit with three-or-more bedrooms.

Table 4.2 shows the average assessed residential value by type of housing and bedroom type in 2019.

Table 4.2: Average Residential Values by Type and Bedroom Type

	Number of Bedrooms			Total
	1	2	3+	
Single Family	\$161,961	\$169,728	\$223,228	\$204,817
Dwelling with Suite	x	\$160,400	\$83,667	\$102,850
Duplex, Triplex, Fourplex, etc.	\$98,300	\$190,300	\$641,000	\$234,750
Manufactured Home	\$58,700	\$100,275	\$161,257	\$118,154
Seasonal Dwelling	\$124,920	\$43,500	\$99,900	\$109,714
Total	\$157,011	\$144,117	\$218,647	\$191,295

4.3 Core Housing Need

According to Statistics Canada, core housing need refers to households living in situations of unsuitability, inadequacy, or unaffordability which are unable to afford more suitable housing. These key indicators are defined as follows:

- Housing suitability - This refers to the number of bedrooms in a dwelling in comparison to the size and composition of the household.
- Housing adequacy – This is a measure of the condition of the home (the need for major repairs).
- Affordability – This is indicated by whether or not the household is spending over 30% on shelter (i.e. shelter-cost-to-income ratio).

Being below one of these standards, and meeting a relative shelter-cost-to-income threshold, indicates “core housing need”. Being below two benchmarks, such as affordability and suitability, indicates “extreme core housing need”. For households in extreme core housing need, they are spending 50% or more of pre-tax income towards shelter costs.

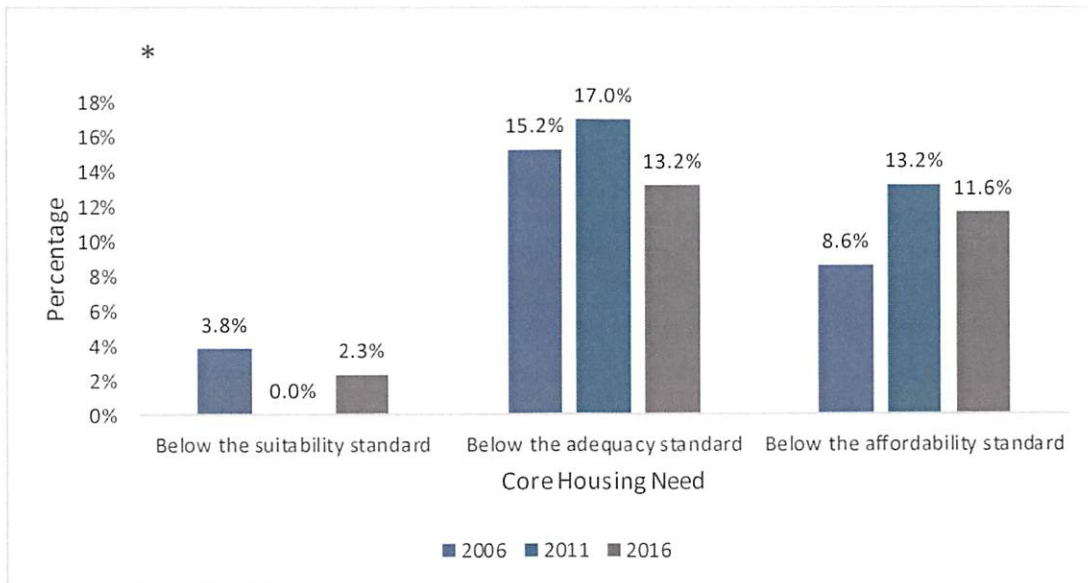
It is important to note that households on-reserve or on farmland are not assessed for core housing need by Statistics Canada. Furthermore, Statistics Canada utilizes random rounding (either up or down to a multiple of 5 or 10) to ensure confidentiality. As a result of random rounding, total data counts may differ from sub-group data counts and CCRD data counts may differ from total sub-region data counts (e.g. total CCRD households below the suitability standard versus sub-regions for 2016).

Between 2006 and 2016, the percentage of households in the CCRD below the affordability standard grew from 8.6% to 11.6%. For comparison, 24.2% of households in BC were below the affordability standard in 2016. The percentage of households below the suitability standard decreased from 3.8% to 2.3% between 2006 and 2016 in the CCRD, which is half the figure for BC. The share of households below the adequacy standard decreased from 15.2% in 2006 to 13.2% in 2016, which is still more than double the rate for BC (6.1%) in 2016. Adequacy remains the greatest challenge related to housing standards in the CCRD.

- Only data for Area C and Area D shows households below housing standards. As of 2016,
 - Neither Area C or Area D had households below the suitability standard;
 - More households in Area C (14.0%) were below the suitability standard compared to Area D (12.9%);
 - Area C had a larger proportion of households (15.8%) below the affordability standard than Area D (6.5%).

Figure 4.5 depicts the proportion of private households that are in core housing need from 2006 to 2016.

Figure 4.5: Private Households Below Housing Standards by Tenure (2016)



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

In 2016, in the CCRD, 5.4% of renter households are in homes considered unsuitable, compared to 2.2% of owner households. Renters are also more likely to be below the affordability standard than owner households (21.6% versus 7.7% respectively). Renter and owner households are relatively equal with respect to the likelihood of living below the adequacy standard with rates of 13.5% and 13.2%, respectively (see FIGURE ##).

In addition, in Area C there were no renter households below the suitability standard while 4.7% of owner households were below this standard. 21.4% of renter households were below the adequacy standard compared to 9.3% of owner households. Finally, 35.7% of renter households were below the affordability standard compared to 9.3% of owner households.

In Area D, there was no indication that renter households were below any of the three standards in 2016. For owner households, 9.3% of households were below the adequacy standard and 9.3% were below the affordability standard.

Figure 4.6 shows the private households in the CCRD by core housing need and tenure.

Figure 4.6: CCRD Private Households by Core Housing Need and Tenure (2016)



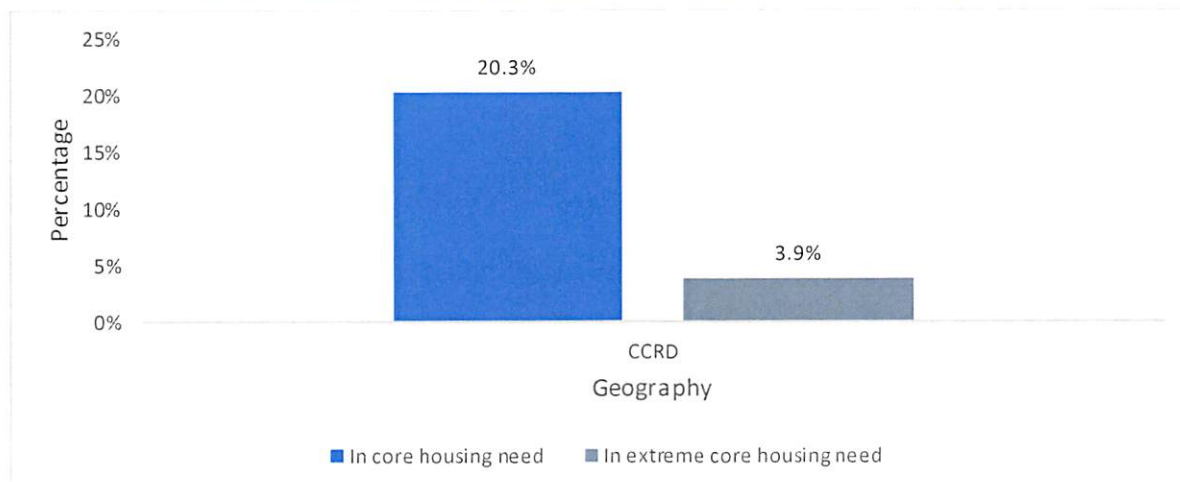
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

In 2016, 34.2% of renter households in the CCRD compared to 15.4% owner households (15.4%) were experiencing core housing need. Renter households were also more likely to be experiencing extreme core housing needs than owner households (7.9% and 3.3%, respectively) (see Figure 4.7).

Also in 2016, 50.0% of renter households in Area C are in core housing need compared to 14.0% of owner households. No renter households were identified as experiencing core housing need while 4.7% of owner households were. For Area D, 33.3% of renter households compared to 15.4% of owner households were in core housing need. There is no indication of extreme core housing need in Area D.

Figure 4.7 shows the percentage of CCRD households in 2016 that were in core housing need or extreme core housing need.

Figure 4.7: CCRD Private Households by Core Housing Need and By Tenure (2016)



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

4.4 Key Findings

The following are the key findings gleaned from the analysis carried out in Section 4.0.

4.4.1 Dwelling Units

- Throughout the CCRD, the most prevalent structure type is the single-detached house (82%). Subregions with the highest proportion of single-detached houses are Area D (97%), Area C (90%), and Bella Coola 1 (84%).
- The greatest proportions of housing in the CCRD were built before 1980 and between 1981 and 2000, with 43% for each period. The remainder, 15% was built in 2001 or later.
- Subregions where the greatest proportion of housing structures were built in 1980 or earlier include Area D (51%), Bella Coola 1 (47%), Area C (49%), and Area A (42%).
- Katit 1 has had no new housing built between 1990 and 2016. Area E has had no housing structures built between 2000 and 2016.

4.4.2 Housing Values

- In 2016, the median owner-estimated housing value in the CCRD is \$200,681. Of the areas with available data from the census, Area D has the highest median value of dwellings at \$250,118.
- According to BC Assessment data, in 2019 the average residential value of a dwelling in the CCRD was \$191,295.

4.4.3 Core Housing Need

- Renter and owner households are relatively equal in the likelihood of living below the adequacy standard (13.5% and 13.2%, respectively) as of 2016.
- In 2016, 34.2% of renter households were in core housing need, which is twice the rate of owner households (15.4%). Area C is an extreme example of this disparity, with 50% of renter households in core housing need compared to 14% of owner households.
- Renter households were also more than twice as likely to be in extreme core housing need than owner households in the CCRD.
- The proportion of renter households (21.6%) below the affordability standard is nearly three times as great as owner households (7.7%).

5.0 Community Engagement

The Central Coast Regional District (CCRD) hired a Housing Coordinator to conduct a series of engagement initiatives from April 2020 to March 2021. Engagement initiatives included letters to First Nation communities introducing the project, survey (online and hard copies); virtual engagement sessions, stakeholder interviews, posts to the CCRD website and Facebook, and a newspaper article.

Refer to Appendix C for a complete engagement summary.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

5.1 Stakeholders

Main area stakeholder communities who were engaged during the Housing Needs Assessment planning process are:

- Electoral Area A – Residents were engaged through online community surveys as well as hardcopy surveys in Ocean Falls and Denny Island. A virtual engagement session was also held with representatives of this area. Additional input was provided via email regarding the state of housing on Denny Island and the issue of secondary homes. The Area A director was engaged in the virtual engagement session for this area.
- Electoral Area B – The community survey was promoted online through Facebook by members of the Heiltsuk community. A virtual engagement session was also held for this area. The Area B director was engaged in the virtual engagement session for this area.
- Electoral Areas C, D, E – Community surveys were mailed out to homes in Bella Coola and the survey was promoted online locally. Two virtual engagement sessions were also held with people from this area. Additional individuals with an understanding of seniors' housing, homelessness, and precarious housing were also engaged through phone interviews. The Area D director was engaged in the virtual engagement session for this area.

- Nuxalk Nation – A letter was sent to Nuxalk Nation to explain the project purpose and discuss an approach to community survey distribution. Nation members were engaged through mailed community surveys and online surveys. Nuxalk staff members were invited to virtual engagement sessions and a community member involved in local politics was engaged in a phone interview.
- Wuikinuxv Nation - A letter was sent to Wuikinuxv Nation to explain the project purpose and discuss an approach to community survey distribution. Nation members were engaged through online surveys. Staff and council members participated in the Area A virtual engagement session.
- Heiltsuk Nation - A letter was sent to Heiltsuk Nation to explain the project purpose and discuss an approach to community survey distribution. Nation members were engaged through online surveys. The Area B director, who is also a Heiltsuk Nation member, was engaged in the virtual engagement session for this area.

5.2 Engagement Outcomes

Respondents shared a range of housing concerns related to the cost of living and maintaining a home within the CCRD. Overall, housing needs in the CCRD indicate a housing market that is in need of more suitable housing options with more affordable means of repairing or building new homes. Key themes that emerged include:

- Repairs are costly and can be a lengthy process due to bringing in supplies and labourers to do the job.
- The availability of suitable housing stock was an issue for all electoral areas. The housing stock is considered to be in poor shape and, if rented, have relatively high rental costs. Housing stock for purchase is also lacking in availability. These issues can cause overcrowding within homes.
- Suitable housing suggested through engagement include multi-housing units, smaller units for individuals and couples, and community living enhancements with access to services.
- There also appears to be a need for solutions beyond housing construction, particularly on the outer coast where there are a lot of second homes and local residents are being pushed out by high home prices. Private land for purchase is scarce and Crown land is not necessarily available for residential purposes.
- Elders and seniors are lacking in options to downsize from their family home and/or move into an independent living or assisted living facility.

6.0 Gap Analysis

In Section 6.0, key indicators of housing gaps are discussed. This includes affordability gaps in ownership and rentals and the need for subsidized housing.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

6.1 Market Ownership

The affordability gap analysis assesses the gaps between affordable shelter costs and household incomes for homeowners in the CCRD, and its subregions where data is available. The gap analysis provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. It shows any gaps between what households in the CCRD and subregions are earning, and what it costs to enter the homeownership market, using Statistics Canada and CMHC's affordability indicator. The affordability indicator is a way to measure whether shelter costs can be considered affordable. To be considered affordable, shelter costs must be less than 30% of a households' total before-tax income.

To calculate shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% or 20% with 2.19% interest on a 3-year fixed-rate term, and property tax, home insurance, municipal services charges (where applicable). Median owner-estimated housing values for 2016 was used to calculate the dwelling price in Area A, Area B, and Area D (see 4.2.1). Area A does not have available data for median income broken down by household type which limits the analysis which can be undertaken. Housing prices for other subregions were not available. For the CCRD, the value of dwelling types is from the 2019 BC Assessment and median incomes have been inflated based on average year-to-year growth of 4% from 2005 – 2015.

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

In 2019, households earning the overall median income for the CCRD would not be able to afford a single-family home but could afford multiplexes and manufactured homes with a 20% down payment. Couples with or without children earning median income can afford all households types. Lone-parent families can only afford manufactured homes. Persons not in economic families cannot afford any type of dwelling and would need to spend more than 50% of their income to afford a single-family homes or multiplexes. Affordability challenges increase slightly if households decide to make a 10% rather than 20% down

payment. In the 10% down payment scenario, households earning the overall median income of the CCRD will not be able to afford a multiplex

Table 6.1 shows the median income based on 2016 census information, affordable monthly shelter costs based on this income, the total monthly payment required based on housing type and a 20% down payment, and the subsequent affordability of single family, multi-family, and manufactured homes in the CCRD.

Table 6.1: CCRD Homeownership Gap Analysis, 20% Down Payment (2019)

	Median Income (inflated to 2019)	Affordable Monthly Shelter Costs	Single Family	Duplex, Triplex, etc.	Manufactured Home
Total Monthly Payment			\$1,404	\$1,195	\$810
Overall	\$55,066	\$1,337	31%	26%	18%
Couples without children	\$71,856	\$1,796	23%	20%	14%
Couples with children	\$90,016	\$2,250	19%	16%	11%
Lone-parent families	\$43,906	\$1,098	38%	33%	22%
Persons not in economic families	\$26,529	\$663	64%	54%	37%

Table 6.2 shows the median income based on 2016 census information, affordable monthly shelter costs based on this income, the total monthly payment required based on housing type and a 10% down payment, and the subsequent affordability of single family, multi-family, and manufactured homes in the CCRD.

Table 6.2: CCRD Homeownership Gap Analysis, 10% Down Payment (2019)

	Median Income (inflated to 2019)	Affordable Monthly Shelter Costs	Single Family	Duplex, Triplex, etc.	Manufactured Home
Total Monthly Payment			\$1,492	\$1,387	\$861
Overall	\$55,066	\$1,337	33%	30%	19%
Couples without children	\$71,856	\$1,796	25%	23%	14%
Couples with children	\$90,016	\$2,250	20%	18%	11%
Lone-parent families	\$43,906	\$1,098	41%	38%	24%
Persons not in economic families	\$26,529	\$663	68%	63%	39%

For subregions, housing type information is not available because housing value information is sourced from the census and relates only to owner-estimated value without specifying the type of home.

With a 20% down payment, there are considerable gaps for single-income households, such as lone-parent families and persons not in economic families in Area C, Area D, and the CCRD. Area A is the only subregion whose median income suggests that homeownership is affordable. Couples without children must spend 31% of their income on shelter costs and are just over the affordability threshold in Area C and Area D.

Table 6.3 describes an affordability gap analysis with 20% down payment for Area A, Area C, and Area D, comparing median income by family type for different electoral areas in the CCRD.



Table 6.3: Homeownership Gap Analysis with 20% Down Payment (2016)

20% Down Payment	Area A ⁹ Monthly Payment: \$787			Area C Monthly Payment: \$1,654			Area D Monthly Payment: \$1,748		
	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income
Overall	\$46,507	\$1,162.68	20%	\$54,072	\$1,352	37%	\$62,592	\$1,565	34%
Couples without children	-	-	-	\$64,811	\$1,620	31%	\$66,816	\$1,670	31%
Couples with children	-	-	-	\$104,448	\$2,611	19%	\$98,173	\$2,454	21%
Lone-parent families	-	-	-	\$37,504	\$938	53%	-	-	-
Persons not in economic families	-	-	-	\$27,968	\$699	71%	\$31,552	\$789	66%

⁹ Median income by household type is not available for Area A



Table 6.4 describes the affordability gap analysis with 10% down payment, comparing median income by family type for different electoral areas in the CCRD to owner-estimated property values.

Table 6.4: Homeownership Gap Analysis with 10% Down Payment (2016)

10% Down Payment	Area A Monthly Payment: \$843			Area C Monthly Payment: \$1,755			Area D Monthly Payment: \$1,856		
	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income	Median Income	Affordable Monthly Shelter Costs	Payment as a Proportion of Monthly Income
Overall	\$46,507	\$1,163	22%	\$54,072	\$1,352	39%	\$62,592	\$1,565	36%
Couples without children	-	-	-	\$64,811	\$1,620	33%	\$66,816	\$1,670	33%
Couples with children	-	-	-	\$104,448	\$2,611	20%	\$98,173	\$2,454	23%
Lone-parent families	-	-	-	\$37,504	\$938	56%	-	-	-
Persons not in economic families	-	-	-	\$27,968	\$699	75%	\$31,552	\$789	71%

6.2 Market Rental Gap Analysis

Unfortunately, the lack of data about rental availability through CMHC limits the opportunity to comment on the occupancy rate and any potential shortage in rental units in the CCRD. There is also limited data on the cost of rent, which limits analysis of the average shelter cost from the 2016 census. Shelter cost refers to the average monthly cost of all shelter expenses paid by a household. The average shelter cost is compared against median renter income to evaluate affordability.

The average shelter cost was only available for Areas C and D and the CCRD. In these areas, renting is considered affordable although Area C is near the 30% threshold.

Table 6.5 shows a rental gap analysis highlighting the average shelter cost paid by households compared to median renter income in 2016 for different electoral areas in the CCRD.

Table 6.5: Rental Gap Analysis

	Area C	Area D*	CCRD
Average Shelter Cost (Renter, 2016)	665	791	569
Median renter income	\$28,997	\$58,817	\$37,087
Monthly income	\$2,416	\$4,901	\$3,091
Monthly shelter costs	28%	16%	18%

6.3 Non-Market Rental

According to BC Housing data, there are 15 low income seniors in independent social housing and one household receiving rent assistance in the private market. Based on conversation with seniors in Bella Coola, there is a need to expand seniors and Elders housing availability with subsidies for residents with lower incomes.

6.4 Homelessness

There is no homeless shelter in the CCRD. A homeless shelter could serve a need which, at the moment, is being addressed by families and friends temporarily providing a couch or a bedroom. Engagement with informed individuals in the Bella Coola Valley also mentioned that there have been squatters staying in abandoned buildings, which is a safety hazard for the squatters and becomes a liability for building owners.

6.5 Suitability

The suitability gap analysis completed below is a complementary exercise to the suitability metric used in Section 4.3 regarding core housing need. The purpose is to identify whether households are overhoused or overcrowded, based on a one-bedroom per resident analysis. A household is considered overhoused

where there are fewer residents than the minimum number of required bedrooms. Overcrowding exists where there are more bedrooms than what is needed for the size and composition of the household. The exercise does not replace the suitability findings of Section 4.3, regarding core housing need, and instead provides insight into whether an area is experiencing a potential housing supply gap that is creating overhoused or overcrowded households.

At the regional level, the CCRD has a potential supply gap for one and two-bedroom dwellings, which could be creating situations where households are overhoused. Not all of the 325 households, shown below as a negative number, can be considered overhoused as extra rooms can be used for guests or home offices. Seniors and Elders may also prefer to age-in-place rather than downsize. However, CCRD residents who are empty nesters, retirees, or otherwise incapable or uninterested in maintaining larger properties may have difficulties downsizing to smaller dwellings within their communities.

Area B (Bella Bella) is the only subregion that is shown to have a potential overcrowding situation (Table 6.7). In 2016, there is potentially 185 households with four-or-more people and 15 three-person households, or a total of 61% of households, that are likely residing in dwellings with two-or-less bedrooms. Overcrowded households are likely more interested in moving to larger dwellings but are either limited by available supply or cost to purchase, build, or rent suitable dwellings, unlike overhoused households which may be interested in aging-in-place. Areas A, C, D, and E show a higher likelihood that a household could be overhoused and that underhoused households are unlikely in these subregions. However, anecdotally, possible overcrowding has been noted in Areas D and E.

Table 6.6 describes a suitability gap analysis by comparing household size by number of bedrooms for the CCRD in 2016.

Table 6.6: CCRD Suitability Gap Analysis (2016)

Housing Units by Number of Bedrooms		Private Households by Size		Gap
1-or-zero bedroom	185	1-person	370	-185
2-bedroom	305	2-person	445	-140
3-bedroom	470	3-person	170	300
4-or-more bedroom	330	4-or-more	300	30

Table 6.7 shows a suitability gap analysis which compares household size with the number of bedrooms for Electoral Area B in 2016.

Table 6.7: Area B (Bella Bella) Suitability Gap Analysis (2016)

Housing Units by Number of Bedrooms		Private Households by Size		Gap
1-or-zero bedroom	160	1-person	0	160
2-bedroom	65	2-person	25	40
3-bedroom	45	3-person	60	-15
4-or-more bedroom	70	4-or-more	255	-185

6.6 Key Findings

Key findings from the gap analysis are as follows:

- Single family homes are unaffordable for households earning the overall median income for CCRD, which is the most common dwelling type.
- Lone-parent households in the CCRD are only able to afford manufactured homes, as single-family homes and multiplexes are unaffordable.
- Homeownership for Area C and Area D is unaffordable for median income earners.
- Single-income households interested in homeownership will face the greatest affordability gap.
- Couples with children are likely capable of homeownership because they can rely on dual incomes and are typically at the height of their earning potential
- Renting in Area C, Area D and the CCRD is considered affordable
- At a regional level, the CCRD likely has a shortage of dwellings suitable for households interested in downsizing, which means households are more likely to be overhoused.
- In contrast to the CCRD, the suitability gap analysis for Area B indicates a shortage of larger dwellings for households with 3-or-more persons, which is likely creating situations of overcrowding.

7.0 Summary of Key Areas of Need

The following section summarizes the estimated number of units by bedroom size for 2016 to 2020 and 2020 to 2025. It also presents the statements of key areas of local need which are supported by the data and engagement feedback outlined throughout the report.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuié, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

7.1 Number of Units Needed by Unit Size

The housing unit projections are based on underlying assumptions that the population and household grow in the same manner as it has been in the past. Subregions experiencing negative population and/or household growth have been omitted.

Table 7.1 shows the number of housing types needed to address projected housing requirements for different electoral areas in the CCRD by 2025.

Table 7.1: Projected Housing Units in CCRD(2016– 2020 and 2020 -2025)

Household Type	Studio / 1- bedroom	2-bedroom	3+ bedroom	Total
2016 - 2020	4	6	6	16
Area A	2	3	3	8
Area E	1	2	2	5
Katit 1	1	1	1	3
2020 – 2025	4	6	6	16
Area A	2	3	3	8
Area E	1	2	2	5
Katit 1	1	1	1	3

7.2 Statements of Key Areas of Local Need in the CCRD

Key areas of local need have been organized into themes of affordability, suitability, and adequacy to align with the main indicators used in the quantitative analysis, as well as the themes which emerged through community engagement.

7.2.1 Affordability

Housing affordability emerged as a key issue through the analysis. This concern is explored below for the CCRD and then by subregion groupings.

7.2.1.1 CCRD

Within the CCRD, the proportion of households spending more than 30% of their income increased from 8.6% in 2006 to 11.6% in 2016. The issue is more acute for renters as 21.6% of renter households are below the affordability standard, compared to 7.7% of owner households.

The affordability gap analysis for market ownership indicates that households earning the median income for the CCRD (\$48,000, 2016) would need to spend 34% of their income to own a home. Lone-parent families would need to spend 43% of their income and persons not in economic families would need to spend 71%. Couples with or without children earning their respective median incomes are able to afford homeownership.

According to community engagements, non-local homebuyers are pushing local residents out of the housing market, particularly in Bella Coola. In areas of the outer coast, secondary home buyers on Denny Island for instance are pushing housing prices beyond what local residents could afford and reducing the housing stock available for rent or sale to permanent residents. Further engagement comments said that higher material costs and difficulty finding contractors in the CCRD can impact the affordability of new builds and maintenance/renovations.

The market rental gap analysis shows that renting is affordable for renter households. However, in 2016, renters were more likely to be below the affordability standard than owner households (21.6% versus 7.7% respectively). Furthermore, community engagement comments include concerns about the ability to afford rent in the future. These contrasting findings indicate the need for data on rental costs and vacancy, which is unavailable for the CCRD, to fully understand the rental affordability gap.

7.2.1.2 Bella Coola Valley (Bella Coola 1, Areas C, D and E):

In the Bella Coola Valley, data regarding affordability was only available for Areas C and D. In 2016, a greater proportion of households in Area C (15.8%) were in core housing need for affordability than the CCRD as a whole (11.6%). Furthermore, in Area C, 35.7% of renters and 9.3% of owners were below the affordability standard. In Area D, 6.5% of household were spending more than 30% of their income on housing and no renter households were below the affordability standard.

The affordability gap analysis for homeownership in Area C and D shows that only couples with children can affordably own a home in Areas C and D. Couples with children are generally at their peak earning capacity, often benefitting from two incomes. All other household types were below the affordability threshold with single-income households needing to spend more than 50% of their income to own a home. Renter households in Area C are near the 30% affordability threshold.

7.2.1.3 Outer Coast (Area A and Wuikinuxv Nation):

Data necessary to complete the affordability gap analysis was only available for Area A and was limited to overall median income (\$46,507, 2016). Households earning median income would need to spend 20% of their income to own a home, which is considered affordable. Core housing need data indicates that no households in Area A were below the affordability standard in 2016. Data was not available for a rental gap analysis.

Engagement with residents from this area however indicates that there are serious challenges to homeownership and availability in areas with high numbers of secondary homeowners such as on Denny Island. The lack of housing availability has, anecdotally, led to the Shearwater Resort aiming to hire single people instead of people with families.

7.2.1.4 Bella Bella (Area B and Heiltsuk First Nation):

There was insufficient data to understand affordability for Bella Bella in a quantitative sense. However, engagement indicates that affordability becomes an issue where residents (or would-be) residents want to build their own homes. The cost of building homes there is somewhat higher than average and accessing a loan from the bank for the full cost of construction is difficult, with banks offering less than the cost to build a home.

7.2.2 Suitability

Housing suitability emerged as a key issue through the analysis. This concern is explored below for the CCRD and then by subregion groupings.

7.2.2.1 CCRD

At the regional level, the suitability gap analysis for the CCRD shows that upwards of 25% of one and two-person households are living in dwellings with three or more bedrooms in 2016. These households could be considered overhoused. Households which are overhoused may be interested in downsizing to reduce costs, fund their retirement, and/or limit maintenance needs. However, not all overhoused households will be interested in downsizing as extra rooms can be used for guests, home offices, or other uses. Seniors and Elders may also prefer to age in place rather than downsize, which can create demand for at-home care.

As of 2016, 2% of private households off-reserves in the CCRD were in core housing need due to unsuitable housing, including 2% of owners and 5% of renters. In these cases, there are not enough bedrooms for

the size and composition of resident households. These households can be supported by other households that choose to downsize, which would free up the supply of larger households for families.

Comments from community engagement suggest that multi-unit housing, smaller units for individuals and couples, and community living enhancements with access to services are needed. Engagement participants also stated that low rental availability is a common challenge for all electoral areas. Unfortunately, the lack of data about rental availability through CMHC limits the opportunity to comment on the occupancy rate and any potential shortage of rental units.

7.2.2.2 Bella Coola Valley (Bella Coola 1, Areas C, D and E):

The suitability gap analysis for the Bella Coola Valley subregions indicate that some households may be overhoused. The issue is likely to be more prominent in Area C where a higher number of one and two-person households are living in dwellings with three-or-more bedrooms. In 2016, core housing need indicators for Area C show that 4.7% of owner households are below the suitability standard and experiencing overcrowding. In Areas D and E, no households were identified as being below the suitability standard for core housing need.

According to community feedback, the Bella Coola Valley has a need for assisted living facilities, at-home care, and other supports for seniors. The median age in Area C and Area D is higher than the CCRD as a whole, indicating that more support for seniors may be needed in these areas, as opposed to Area E and Bella Coola 1 which are below the CCRD's median age.

7.2.2.3 Outer Coast (Area A and Wuikinuxv):

The suitability gap analysis for Area A indicates that a very small proportion of households may be overhoused or overcrowded. However, the proportion is negligible and could be attributed to random rounding. Statistics Canada randomly rounds data up or down by a multiple of 5 or 10 to ensure confidentiality. No households were identified as being below the suitability standard for core housing in Area A. There was insufficient data to flag potential suitability challenges in Katit 1.

7.2.2.4 Bella Bella (Area B, Heiltsuk First Nation):

Bella Bella is the only subregion shown to have a notable overcrowding situation. In 2016, 140 (42%) to 185 (61%) of households with four-or-more residents are living in dwellings with two, or fewer, bedrooms. The ability to move to larger dwellings is limited most by suitable housing supply. According to input from local stakeholders, the lack of housing supply is due to the difficulty for Heiltsuk Nation in obtaining funding to build homes on-reserve, and the challenge faced by private Nation members in accessing mortgages to build their own homes or buy homes.

7.2.3 Adequacy

Housing suitability emerged as a key issue through the analysis. This concern is explored below for the CCRD and then by subregion groupings.

7.2.3.1 CCRD

In 2016, renter and owner households in the CCRD had a relatively equal likelihood of living below the adequacy standard (13.5% and 13.2%, respectively), which indicates the need for major repairs. The proportion of households below the adequacy standard in the CCRD was more than double that of BC households. One potential reason for the higher rate of dwellings requiring major repairs could be the age of the CCRD's housing stock. As of 2016, 43% of housing structures were built between 1981 and 2000 and another 43% were built in 1980 or earlier. Older housing stock is more likely to need major renovations and/or experience mold issues, which was a prominent theme from community engagement. Engagement participants stated that a lot of homes are in poor condition.

The poor condition of many homes could be due, according to engagement participants, to the cost of repairs locally and often the difficulty finding contractors, particularly in more remote areas. In Wuikinuxv, the extreme difficulty of fixing homes has led to situations where homes become uninhabitable because a problem cannot be fixed in a timely manner.

7.2.3.2 Bella Coola Valley (Bella Coola 1, Areas C, D and E):

The Bella Coola Valley's subregions have the largest proportion of dwellings constructed in 1980 or earlier. As of 2016, the number of dwellings in Area E constructed in 1980 or earlier was 67% and no dwellings were built after the year 2000. The percentage of dwellings built in 1980 or earlier in Area D was 51%, 49% in Area C, and 47% in Bella Coola 1. The proportion of households in core housing need for inadequacy was 14% in Area C and 13% in Area D. No households in Area E were identified as being below adequacy standards and there was no available data for Bella Coola 1.

7.2.3.3 Outer Coast (Area A and Wuikinuxv):

As of 2016, 52% of the houses in Area A were constructed in 1980 or earlier and 33% were built between 1981 and 2001. In Katit 1, 48% of dwellings were built between 1981 and 2000 while data for the remaining dwellings was suppressed by Statistics Canada. There was no indication of households below the adequacy standard for Area A and there was no available data for Wuikinuxv (Katit 1).

7.2.3.4 Bella Bella (Area B and Heiltsuk First Nation):

The largest proportion of the housing stock in Bella Bella, or 47%, was built in 1980 or earlier. Another 44% was built between 1981 and 2000, with the remainder of the housing stock built in 2001 or later. There was no data for Bella Bella households regarding adequacy.

8.0 Recommendations

The following recommendations are based on the key areas of local need found in Section 7.0 of the Housing Needs Report.

Key to places and names:

- Area A: Ocean Falls, Denny Island, Rivers Inlet
- Katit 1: Wuikinuxv Nation
- Area B/Bella Bella 1: Heiltsuk Nation
- Area C: Hagensborg, the Saloompt, Firvale, Stuie, and The Precipice
- Area D: Four Mile, Hagensborg, Augsburg Church west to Tatsquan Creek
- Bella Coola 1: Nuxalk Nation
- Area E: Bella Coola town site

Recommended next steps include:

- Utilize the Community-to-Community Forum grant from the Union of BC Municipalities (UBCM), or other funding pools, to bring representatives from First Nations and non-First Nations communities together to discuss a regional housing strategy. These sessions could evolve into a regional taskforce that includes external stakeholders (e.g. BC Housing, CMHC, ISC, etc.).
- Consider applying for funding to pursue a Housing Strategy or support a local organization or First Nation in pursuing a similar project.
- Undertake, or support a community organization in undertaking a homelessness census to see what the need could be for supportive housing.
- Utilize UBCM's Age-friendly Communities Program, or other funding pools, to engage retirees, seniors, and Elders within the CCRD to identify their needs to age-in-place, downsize, or move into assisted living housing.
- Engage and collaborate with School District #49 and Nuxalk College to create a community trades program that offers high school and college students work-experience/learning opportunities for residential construction and renovation. The Strategic Plan and Framework for Enhancing Student Learning District #49 (May 2021) includes an action to "develop trades program – invest in teacher training, listen to student voice, access NDIIT funds to build partnerships locally and with Post-Secondary, capital investment in safety and enhanced workspace."
- Support Area B (Bella Bella, Heiltsuk Nation) in accessing the Housing Support Program (HSP) through Indigenous Services Canada to fund a housing plan and policy to analyze their potential overcrowding situation. The HSP can also support new builds and renovations to ensure suitable housing for households.

- Research the Speculation and Vacancy Tax to understand if it is a feasible tool to limit the impact of non-local homebuyers within the CCRD and to increase revenue to allocate towards affordable housing initiatives. If feasible, the CCRD would need to petition the Government of British Columbia to be included in the tax.
- Research the possibility of implementing a specific tax for the CCRD to use to reduce the number of secondary homeowners and direct any funds earned towards improving housing for local residents. This could be something similar to the City of Vancouver's Vacancy Bylaw No. 11674.
- Consider creating zoning bylaws for areas where there is development pressure.
- Explore the possibility of including an occupancy condition as part of a definition in a zoning bylaw for areas which are being affected by the dominance of secondary homeowners, such as Denny Island, or other possible tools.
- Consider rezoning certain areas that can allow for greater density to support seniors housing and rental units.
- Work with Rent Smart to provide education and support to tenants, housing providers and community organizations. The RentSmart Certificate course is design to help tenants succeed in their tenancy by improving their understanding of their rights and responsibilities, ability to communicate effectively with landlords, neighbours and roommates, budget to maintain their housing and look after their home. Involved residents can also complete the Train the Trainer program, which can then be offered for free at the college or high schools.
- Check AirDNA annually at a minimum to watch trends in short-term accommodation rentals in the CCRD. Consider including policies to regulate short-term rentals in the OCP and Zoning Bylaw for the Bella Coola Valley.

Appendix A

Glossary

Glossary

Activity Limitation: “Activity limitations refer to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.”

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/59/2/British%20Columbia> – Core Housing Need, Activity Limitations

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

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

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

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

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment in a building that has five or more storeys: A dwelling unit in a high-rise apartment building which has five or more storeys. Also included are apartments in a building that has five or more storeys where the first floor and/or second floor are commercial establishments.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g. a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Census Family: Census families include couples with and without children, and single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

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

Household Income: The sum of incomes for all household members.

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

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

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

Other Movable Dwelling: A single dwelling, other than a mobile home, used as a place of residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer, houseboat, or floating home.

Other single-attached house: A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., store or church) or occasionally to another residential structure (e.g., apartment building).

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

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

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

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

Row House: One of three or more dwellings joined side by side (or occasionally side to back), such as a town house or garden home, but not having any other dwellings either above or below.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Seniors: Individuals aged 65 and over.

Semi-Detached House: One of two dwellings attached side by side (or back to back) to each other, but not to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it and the two units together has open space on all sides.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

Single Detached House: A single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation should be coded as a single-detached house.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

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

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

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

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

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

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

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

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

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

Appendix B

Required Tables

Geography: Area A

	2006	2011	2016
3(1)(a)(i) Total Population			
	2006	2011	2016
Population	125	115	205

	2006	2011	2016
3(1)(a)(ii),(iii) Average and Median Age			
	2006	2011	2016
Average	42.9	47.5	48.5
Median	50.3	49.3	52.2

	2006		2011		2016	
3(1)(a)(iv) Age Group Distribution						
	#	%	#	%	#	%
Total	130	100%	110	100%	205	100%
0 to 14 years	15	12%	0	0%	10	5%
15 to 19 years	10	8%	0	0%	0	0%
20 to 24 years	0	0%	0	0%	15	7%
25 to 64 years	90	69%	60	55%	150	73%
65 to 84 years	10	8%	0	0%	20	10%
85 years and over	0	0%	0	0%	0	0%

	2006	2011	2016
3(1)(a)(v) Households			
	2006	2011	2016
Households	60	60	120

	2006	2011	2016
3(1)(a)(vi) Average Household Size			
	2006	2011	2016
Average household	2.1	1.9	1.7

	2006		2011		2016	
3(1)(a)(vii) Households by Size						
	#	%	#	%	#	%
Total	60	100%	60	100%	120	100%
1-person	20	33%	25	42%	55	46%
2-person	30	50%	20	33%	50	42%
3-person	0	0%	0	0%	10	8%
4-person	10	17%	0	0%	10	8%
5-or-more-person	0	0%	0	0%	0	0%

	2006		2011		2016	
3(1)(a)(viii) Households by Tenure						
	#	%	#	%	#	%
Total	60	100%	60	100%	120	100%
Owner	45	75%	50	83%	80	67%
Renter	20	33%	0	0%	35	29%
Other (Band Hold)	0	0%	0	0%	0	0%

	2006		2011		2016	
3(1)(a)(ix) Renter Households in Subsidized Housing						
	#	%	#	%	#	%
Renter households	20	100%	0	#DIV/0!	35	100%

Renter household	0	0%	0 #DIV/0!	10	29%
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3(1)(a)(x) Mobility Status

	2006	2011	2016
Total	125	115	200
Mover	10	20	35
Migrant	10	20	25
Non-migrant	0	0	0
Non-mover	115	95	165

3(1)(b) Population Growth (period between indicated census and census preceding it)

	2006	2011	2016
Growth (#)		-10	90
Percentage Growth (%)		-8.0%	78.3%

3(1)(c) Number of Students Enrolled in Post-Secondary Institutions Located in the Area

	2006	2011	2016
Students			

3(1)(d) Number of Individuals Experiencing Homelessness

	2006	2011	2016
Individuals experiencing homelessness			

3(2)(a) Anticipated Population

	2019	2020	2021	2022	2023	2024
Anticipated population						

3(2)(b) Anticipated Population Growth (to indicated period)

	2019	2020	2021	2022	2023	2024
Anticipated growth (#)						
Anticipated percentage growth (%)						

3(2)(c),(d) Anticipated Average and Median Age

	2019	2020	2021	2022	2023	2024
Anticipated average age						
Anticipated median age						

3(2)(e) Anticipated Age Group Distribution

	2019		2020		2021		2022		2023	
	#	%	#	%	#	%	#	%	#	%
Anticipated total										
0 to 14 years										
15 to 19 years										
20 to 24 years										
25 to 64 years										
65 to 84 years										
85 years and over										

3(2)(f) Anticipated Households

	2019	2020	2021	2022	2023	2024
Anticipated households						

3(2)(g) Anticipated Average Household Size

	2019	2020	2021	2022	2023	2024
Anticipated average household size						

4(a),(b) 2006 2011 2016
Average and Median Before-Tax Household Income

	2006	2011	2016
Average	\$0	\$0	\$0
Median	\$0	\$0	\$0

4(c) 2006 2011 2016
Before-Tax Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$0-\$4,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$5,000-\$9,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$10,000-\$14,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$15,000-\$19,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$20,000-\$24,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$25,000-\$29,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$30,000-\$34,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$35,000-\$39,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$40,000-\$44,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$45,000-\$49,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$50,000-\$59,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$60,000-\$69,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$70,000-\$79,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$80,000-\$89,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$90,000-\$99,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$100,000-\$124,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$125,000-\$149,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$150,000-\$199,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$200,000 and over	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!

4(d) 2006 2011 2016
Before-Tax Renter Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$0-\$4,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$5,000-\$9,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$10,000-\$14,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$15,000-\$19,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$20,000-\$24,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$25,000-\$29,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$30,000-\$34,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$35,000-\$39,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$40,000-\$44,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$45,000-\$49,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$50,000-\$59,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$60,000-\$69,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$70,000-\$79,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$80,000-\$89,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$90,000-\$99,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$100,000-\$124,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$125,000-\$149,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!
\$150,000-\$199,999	0	#DIV/0!	0	#DIV/0!	0	#DIV/0!