



DISTRICT OF KENT

# Housing Needs Report

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November 2020



# Executive Summary

## Housing-at-a-Glance in the District of Kent

In 2020, the District of Kent completed a Housing Needs Report to better understand local housing challenges and opportunities across the housing continuum. This fulfills the Housing Needs Reports requirements outlined in the Local Government Act, Part 14, Division 22. All data in this profile is from Statistics Canada unless otherwise indicated.

### Population and Age

(Statistics Canada and BC Stats)

Kent experienced an increasing rate of population growth over the past three Censuses, with growth of 4% between 2006 and 2011, and 8% between 2011 and 2016. The growth between 2011 and 2016 was faster than regional growth for that period. Projections suggest that Kent could maintain this pace of growth into the future, reaching 7,123 residents by 2025.

Consistent with national trends, the population of Kent is aging. From 2006 to 2016, the median age rose from 44.3 to 49.3. The population is older compared to the FVRD as a whole, where the median age was 40.6 in 2016. There are more adults 55 years or older in Kent than the regional average. Most population growth is projected to be driven by seniors, with the median age projected to reach 50.6 years old by 2025. Moderate growth is also projected for children aged 0 to 14 and adults aged 25 to 44, most likely by growth in the number of families living in the District.

### Households

(Statistics Canada and BC Stats)

In 2016, there were 2,190 households in Kent. Most households are two-person households, comprised of couples without children. Related to the older median age, this is likely older adults whose children have left home. Compared to the region, there were fewer households with children in Kent in 2016.

### Overview

Kent is part of the Fraser Valley Regional District (FVRD) and consists of several communities, including the Agassiz townsite. Situated along the north side of the Fraser River, the District extends from Harrison Mills to Ruby Creek, among 19,400 of uplands and mountains. Much of the land is devoted to agricultural uses, except for Agassiz, which serves as the District's residential, commercial, industrial, and institutional hub. The District is also home to two federal correctional facilities, agricultural research facilities, and other small-scale industries. In recent years, the community has experienced increasing pressure on its housing market related to affordability and availability of housing.

Projections suggest that the average household size in Kent could increase in the future. While the community is projected to experience growth in the households led by seniors (which tend to be smaller), it is also projected to see growth in the number of households led by young adults aged 25 to 44 (which tend to be larger).

### Income and Economy

(Statistics Canada)

Household median incomes were lower in Kent compared to the FVRD overall, as there are more households falling within low to medium income brackets (i.e., \$20,000 to \$69,999). However, between 2006 and 2016, incomes grew more quickly in Kent than they did across the FVRD. Lone parent and non-Census family households reported much lower incomes compared to other household types; these households are typically relying on a single income stream. Kent saw an increase in unemployment between 2006 and 2016, which is likely related to its aging population.



## Current Housing Stock

(Statistics Canada and District of Kent)

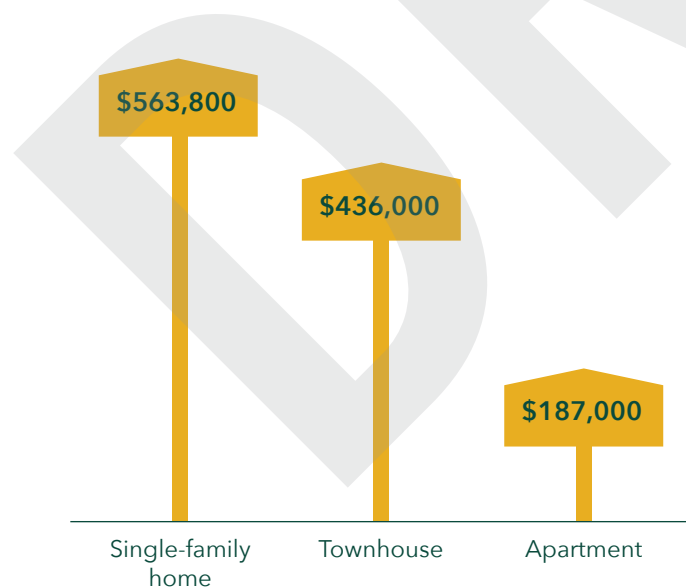
Most housing in Kent is single-detached homes (72%), followed by row houses (12%), which are more common in Kent compared to the rest of the region. While building permit data shows that multi-family homes comprised 24% of homes created in the past five years, there were no permits issued for multi-family units in 2018 or 2019, suggesting that demand remains focused on single-detached homes.

## Homeownership

(Statistics Canada and Chilliwack and District Real Estate Board)

Most households in Kent own their home. Average sales prices have increased substantially over the past 10 years, with prices nearly doubling since 2015. A comparison of estimated median incomes to average sales prices shows that there are affordability gaps for all household types in Kent, even couples with children, who tend to have higher incomes than other household types. To afford the average single-detached home in 2019, a household would need to have an annual income of more than \$132,000. Townhouses are more affordable for some household types, but still require an annual income of more than \$98,000. Single-income households like lone parents and individuals living alone are likely priced out of homeownership.

AVERAGE SALES PRICES



## Rental Affordability

(Statistics Canada and custom secondary market rental scan)

22% of households in Kent rent their home. The number of renter households is growing more quickly than owner households: between 2006 and 2016, renter households increased by 21%, compared to 10% for owner households. At the same time, there has been little increase in the number of primary rental units. There were 71 units in 2019, the same number as there were in 2008. With 480 renter households, this means that the majority are relying on the secondary rental market, where units may be less secure.

While there is limited data on rental housing in Kent, a scan of secondary market rental listings suggests that single-income households likely face challenges affording rent.

## Anticipated Housing Demand

(Custom projections)

If Kent continues growing in a similar manner as the past, the community will see an additional 508 households form between 2016 and 2025.

PROJECTED HOUSING UNITS NEEDED

|                     | 2016-2020  | 2020-2025  |
|---------------------|------------|------------|
| <b>Total</b>        | <b>227</b> | <b>281</b> |
| Studio or 1 Bedroom | 77         | 96         |
| 2 Bedroom           | 99         | 129        |
| 3+ Bedroom          | 51         | 55         |

## Key Areas of Local Need

### Affordable Housing

In 2016, 20% of households were living in unaffordable housing. The issue is more acute in renter households where 38% were living in unaffordable housing, compared to 15% of owners. Sales prices in Kent increased substantially between 2015 and 2019, creating considerable gaps for all median-earning households in affording single-detached homes, which comprise the majority of Kent's housing stock (72%). To be considered affordable, a household would require an annual income of \$132,400 for single-detached home at the average 2019 sales price. While there is limited data on the rental market in Kent, a secondary rental market scan suggests that single income renter households likely face affordability challenges.

### Rental Housing

There is a need for more rental housing in Kent. While renter households are growing more quickly compared to owners, the number of primary rental market units has not increased, leaving the majority of renters relying on the secondary rental market. A scan indicates that availability of secondary rental units is a challenge in the District and suggests that the vacancy rate is likely low. High demand and low vacancy contribute to increasing rental costs and can push renter households out of the community.

New households are projected to be 15% renters and 85% owners. This means that there could be 74 new renter households looking to rent in the already scarce secondary rental market by 2025.

### Housing for People with Disabilities

Households with someone with a disability are more likely to be in Core Housing Need in Kent, especially if they are renter households. In 2016, 34% of renter households and 5% of owner households with someone with a disability were in Core Housing Need compared to 19% of renter households and 2% of owner households without someone with a disability. Renter households with a person with a disability may experience challenges in the limited rental market in Kent, as they may have additional accessibility needs. People with disabilities who are unable to work may be relying on the provincial housing supplement of \$375 (for a single person), which is much lower than market rents.

### Housing for Seniors

Kent is aging and has an older population compared to the regional average. While this aligns with national trends, it may also be driven by the number of retirees moving into Kent from the Metro Vancouver area. Aging in place is important to many seniors, but stakeholders reported that existing services, supports, and accessible housing options in the District are limited, and some households are moving away as a result. As the population continues to age, it will be important to consider the need for downsizing and supportive housing options, as well as homecare services to support aging in place.

### Housing for Families

Families of all types face challenges affording single-detached homes in Kent, even couples with children who typically make higher incomes compared to other household types. While townhouses and apartments may be more affordable, there are small numbers of these units in the District and even smaller numbers with enough space to house families with multiple children. Families living in rental housing likely face challenges competing for available family-sized units in the scarce rental market. The availability of housing for families can contribute to the aging of the population, as younger households without equity struggle to find housing that meets their needs. Families that cannot find or afford housing with enough space to meet their changing needs may move out of the community. As of March 31, 2019, there were 16 families receiving rent assistance from BC Housing in Kent.

### Homelessness

In 2020, there were nine people counted as experiencing homelessness in the Agassiz-Harrison community. Front-line service workers indicated that less visible forms of homelessness, like couch surfing or living in cars are common. They also indicated that several local households are relying on very low incomes and are precariously housed. While some stakeholders felt that homelessness is getting worse in recent years as there is spillover from adjacent service centres, others felt that it has stayed the same. There are no BC Housing emergency shelter beds in the Agassiz-Harrison community.



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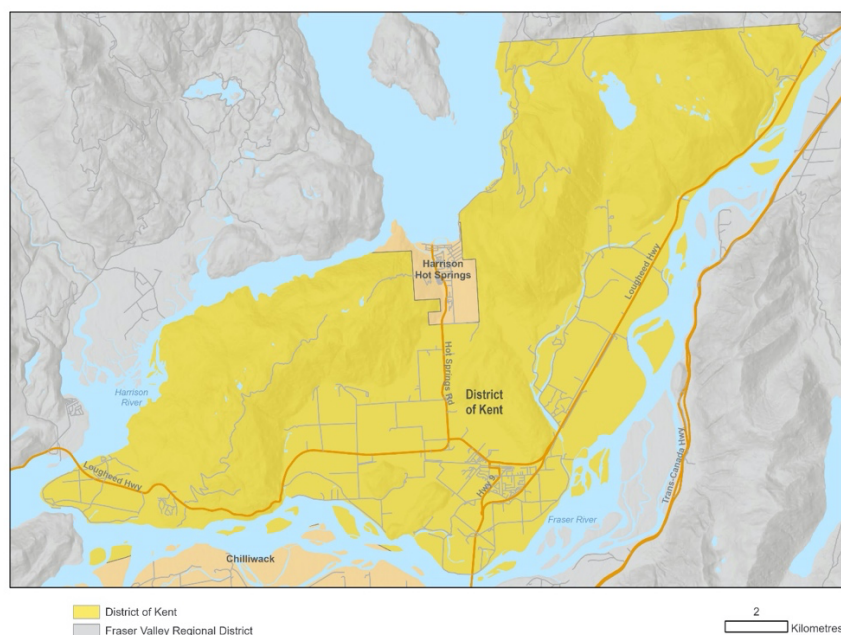


# 1.0 Introduction

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

The District of Kent (“the District”, “Kent”) is part of the Fraser Valley Regional District (FVRD) and consists of several communities, the largest of which is Agassiz. Situated along the north side of the Fraser River, the District extends northeast along the river, from Harrison Mills to Ruby Creek (Figure 1). The District’s residents live within 19,400 hectares of the Fraser River floodplain, among uplands and mountains. The majority of the floodplain is devoted to agricultural uses except for the Agassiz townsite, which serves as the District’s residential, commercial, industrial, and institutional hub. Other significant land uses within the floodplain area include two federal correctional facilities, a federal agricultural research facility, the University of British Columbia’s (UBC) Dairy Education and Research Centre, and other small-scale industries. In recent years, the District has seen increasing pressures on its housing, creating challenges related to affordability, accessibility, unit types, support services, and more.

FIGURE 1 MAP OF KENT





Residents of Kent are not unique in facing housing challenges. Across BC, a housing affordability crisis has emerged due to high demand for housing from a growing population, low interest rates, and the attractiveness of housing as an investment. Until recently, there was relatively little investment in new housing (particularly non-market and market rental housing) from senior government. Increasingly, the cost of renting and owning is creating unprecedented financial burdens for households.

In 2019, the Government of BC introduced changes to the *Local Government Act*, requiring municipalities and regional districts to complete Housing Needs Reports to help better understand current and future housing needs and incorporate these into local plans and policies. Each local government must complete their first report by 2022, with updates every five years thereafter. The Union of British Columbia Municipalities (UBCM) is providing funding for local governments to support the completion of the first round of reports. The District was awarded funding through this program and retained Urban Matters to complete the Housing Needs Report.

## 1.1 Overview of Housing in Kent

According to the 2014 Official Community Plan (OCP), significant new residential development has been added near Agassiz over the past 50 years. The OCP sets a long-term vision for sustainable growth and prosperity in the District, with policies that seek to concentrate new growth in strategic and limited locations. The goal of this is to preserve valuable farmland, enhance the tax base, and provide enhanced services and amenities to a range of age groups. New residential development guided by the OCP consists predominantly of single-detached homes and some infill, mainly within the Agassiz townsite. This relates to OCP policies and the Agricultural Land Reserve (ALR), which restricts development surrounding the townsite, maintaining Agassiz as a compact community.

The OCP also supports growth management goals in the FVRD Regional Growth Strategy, such as supporting and enhancing the agriculture sector and managing urban land responsibly by encouraging densification and residential growth in a compact area.

In 2016, Kent was home to 5,210 residents, comprising a small portion of the FVRD's population (2%). As of 2016, there were 2,190 dwellings in the District, of which 72% were single-detached houses. Building permit data from the past few years indicates that single-detached houses remain the dominant housing type, with 71% of new housing developed consisting of single-detached units. In 2016, most houses were occupied by owner households (78%).

Like many communities in BC, Kent has seen significant increases in the cost of homeownership in recent years. Average sales prices for single-detached homes increased 94% between 2015 and 2019, while average sales prices for townhouses more than doubled between 2015 and 2018 (102%).<sup>1</sup> Based on estimated median incomes for household family types, homeownership is likely out of reach for many residents. Single-detached houses are considered unaffordable for most household types. Townhouses may be affordable for some households with two or more incomes.

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<sup>1</sup> There is limited data for townhouses and apartments.

## 1.2 Meeting Housing Needs Reports Requirements

Housing Needs Reports regulations require the District to collect approximately 50 different data indicators about past and current population, households, incomes, economy, and housing stock. They also require the District to anticipate future housing needs, by projecting future population, households, and housing requirements.<sup>2</sup> Most of this data is made available as Custom Housing Needs Report data by the BC Ministry of Municipal Affairs and Housing through the provincial data catalogue. All 50 data indicators were collected as part of this project. This report includes most but not all of these indicators, focusing on highlights, links between indicators, and key findings from combining quantitative and qualitative data, which provide insight into the housing system in Kent.

Data from the provincial data catalogue is supplemented by additional data from the real estate board, AirDNA, and other Census tabulations to provide a complete and more up-to-date picture of current and future housing needs.

Sources include:

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

By collecting and reporting on this data, this document fulfills Housing Need Report requirements for Kent. The provincially-required Summary Form is included as Appendix B. Housing needs have been determined through analysis of quantitative data from these sources, as well as qualitative data from engagement. This is used to identify housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need as required by Housing Needs Reports legislation and regulation.<sup>3</sup>

While not explicitly required, housing needs presented in this report are considered across the housing continuum, to help the District consider the needs of households at various ages and stages of life. The housing continuum outlines the various housing options available to households of different income levels, ranging from emergency shelter to market ownership (Figure 2).

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<sup>2</sup> [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements\\_apr17\\_2019.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf)

<sup>3</sup> <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>

FIGURE 2 THE HOUSING CONTINUUM



### 1.3 Data Limitations

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

#### Different Census Datasets

This report primarily uses the Custom Housing Needs Reports data that was prepared by Statistics Canada and MAH. Custom data only includes the population living in private households (i.e., excluding the population living in collective dwellings such as health care facilities, seniors’ residences, shelters, correctional facilities, etc.) and differ from much of the data that is publicly available online through the Statistics Canada Census Profiles.

There are two correctional institutions located within the District. The Kent Institution has capacity for up to 378 inmates and the Mountain Institution has capacity for up to 440 inmates.<sup>4</sup> Unless otherwise stated, this population is not counted in the data presented in this report.

In some cases, this report uses other data tabulations provided by Statistics Canada for variables that are not made available as custom data. Generally, graphs using this data includes the population in collective dwellings, unless otherwise noted.

#### Regional Comparison

Comparisons to regional averages (i.e., the FVRD) are provided throughout this report to offer additional context. FVRD data is from the publicly available online Census profiles and does include the population in private households. However, because the population of the FVRD is much larger compared to the District, the population in private households do not affect the data to the same degree and is of sufficient quality for the purposes of comparing in this report.

#### Age of Data

The most recent national Census was completed in 2016 and is now several years old. While it provides important demographic and housing information, it does not capture more recent trends, such as the COVID-19 pandemic. Where possible, more recent sources of data are used, and quantitative data is supplemented with stakeholder engagement which provides insight into emerging trends. The next national Census is scheduled for 2021 and results will begin to become available in 2022.

<sup>4</sup> <https://www.csc-scc.gc.ca/institutions/index-en.shtml>



### 2011 National Household Survey

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

### Projections

The projections contained in this report offer possible scenarios and should be used with caution. In reality, local conditions like population, immigration patterns, decisions on growth and density, and market forces impact the nature of the projections. Wherever possible, the projections should be informed by an understanding of the context within Kent and the FVRD. The projections are based on the full population of Kent, including those living in collective dwellings.



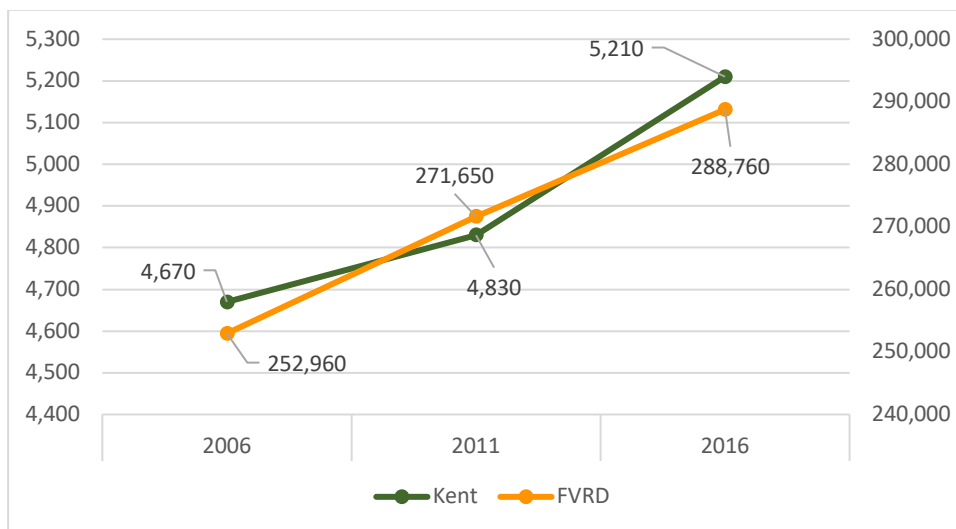
## 2.0 Community Profile

The demographic and economic context of a community shapes its housing needs. Age and stage of life, household type and size, income, and employment are factors that affect the types, sizes, and tenures of housing needed in a community. This section provides an overview of these factors, using custom data prepared for Housing Needs Reports, supplemented with other Statistics Canada data where appropriate.

### 2.1 Population

Between 2006 and 2016, the population of Kent grew by 12%, from 4,670 to 5,210 residents (Figure 3). For comparison, the FVRD grew by 14% over the same period. Kent's population growth rate accelerated over this time, from 3% between 2006 and 2011 to 8% between 2011 and 2016.

FIGURE 3 POPULATION IN KENT AND FVRD, 2006 - 2016



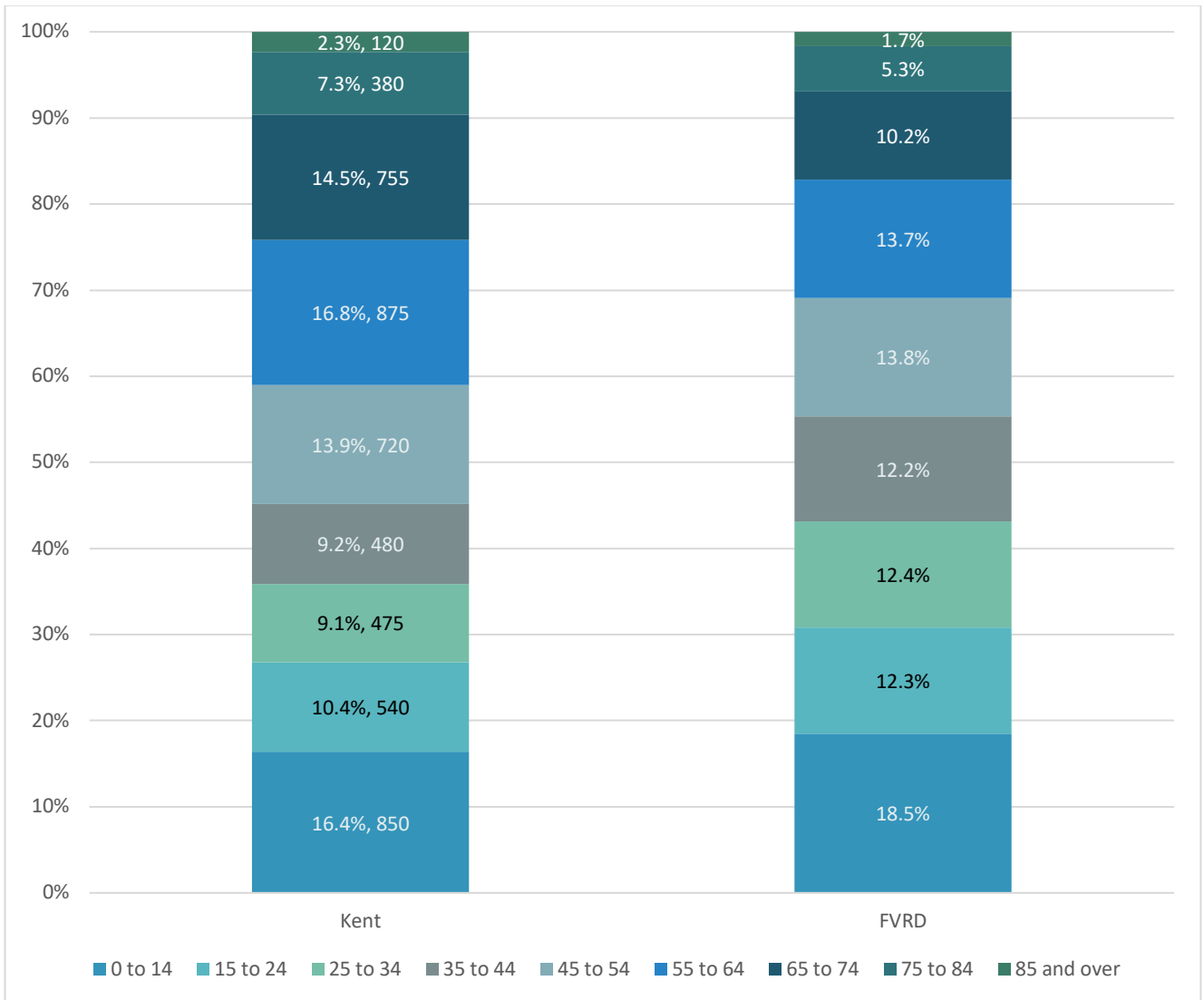
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

### 2.2 Age

From 2006 to 2016, the median age in Kent rose from 44.3 to 49.3. The aging trend in Kent is consistent with aging trends across the province, particularly larger increases in median age seen in smaller and/or rural communities. This is higher than the median age in the FVRD, which was 40.6 in 2016.

Over this 10-year period, the distribution of age groups remained stable. In 2016, almost a quarter (24%) of Kent's population was 65 or older, compared to 17% of FVRD's population. There was a larger proportion of the population aged 55 to 64 in Kent compared to the FVRD as a whole (17% and 14%, respectively) (Figure 4).

FIGURE 4 POPULATION BY AGE IN KENT AND FVRD, 2016



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

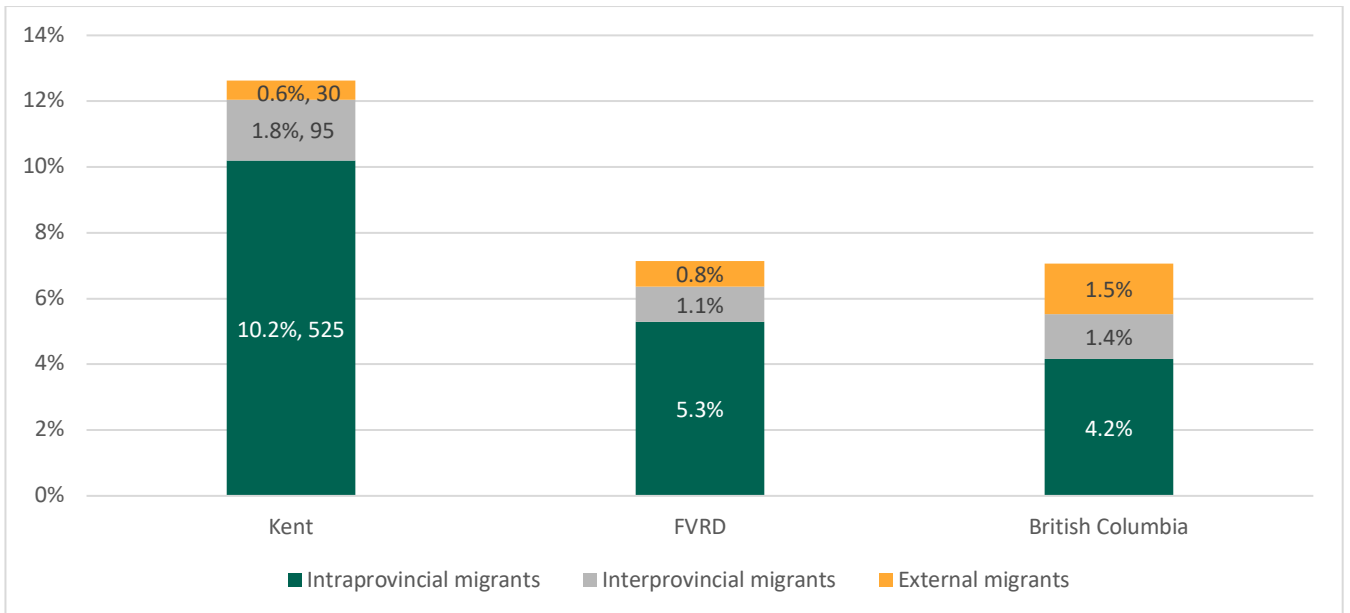
### 2.3 Mobility

In 2016, 13% of Kent residents (645 people) had moved to the community in the previous year. This is higher than FVRD and BC averages (7% for both).



Of the 645 residents who moved to the community, 525 were intraprovincial migrants, who moved from elsewhere in BC. There were also 95 interprovincial migrants, who moved from another province and a small number of external migrants, who moved from outside of Canada (Figure 5). Proportionately, Kent attracts nearly double the amount of people from elsewhere in BC compared to the FVRD average.

FIGURE 5 ORIGINS OF MOVERS IN KENT, FVRD, AND BC, 2015 - 2016

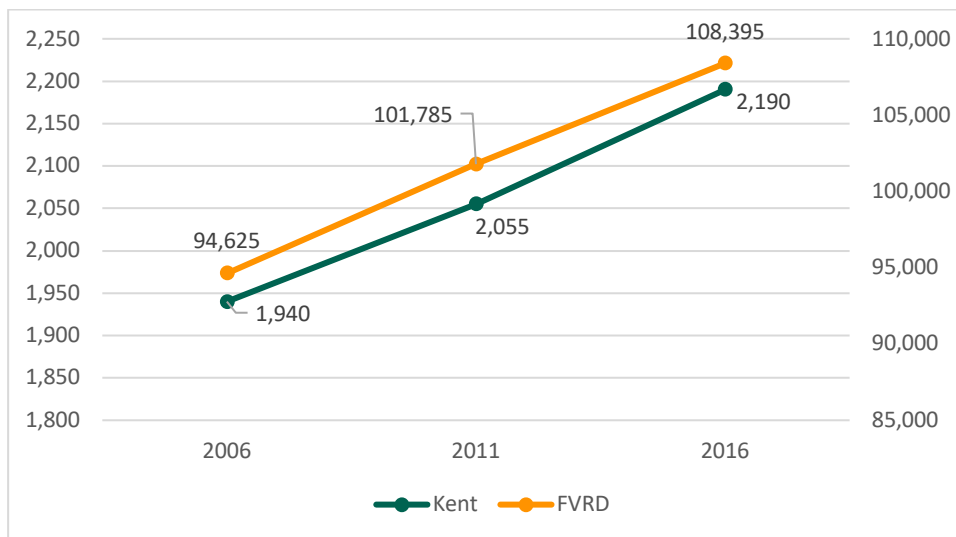


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

## 2.4 Households

Between 2006 and 2016, the number of households in Kent grew by 13%, from 1,940 to 2,190 (Figure 6).

FIGURE 6 HOUSEHOLDS IN KENT AND FVRD, 2006 - 2016

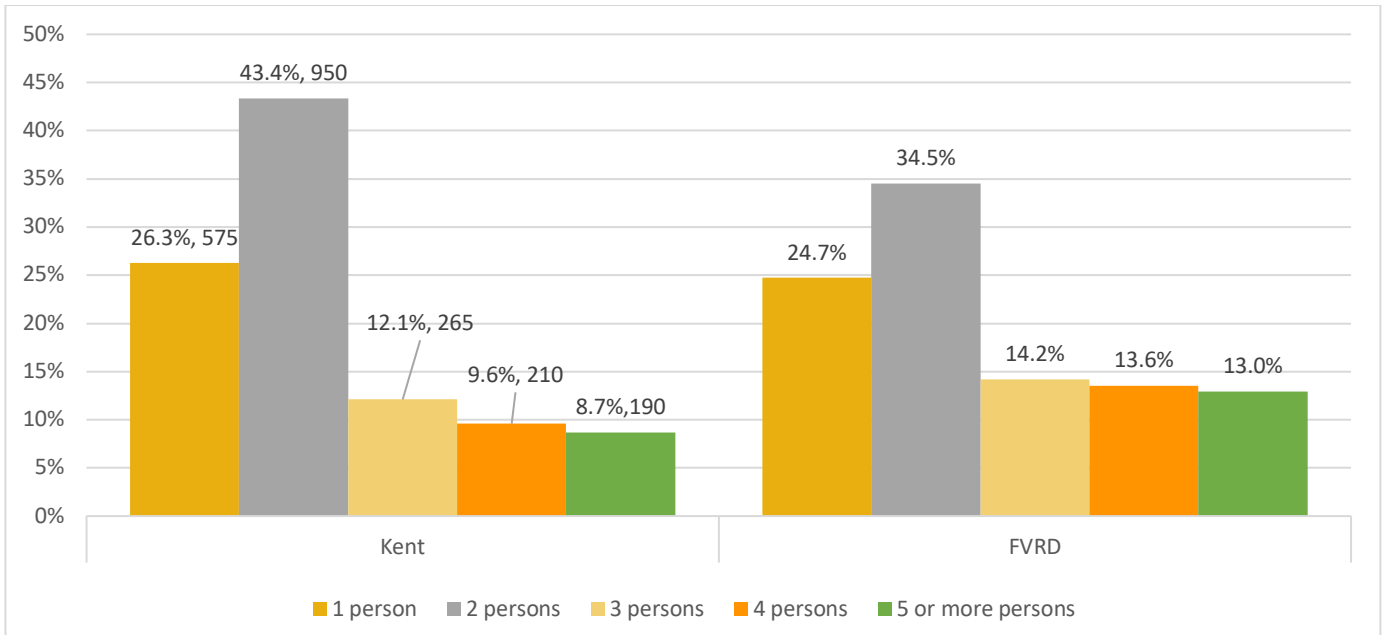


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

In 2016, Kent had an average household size of 2.0, compared to 2.7 for the FVRD. The average household size in Kent has been relatively similar over the past three Census periods.

The majority (70%, or 1,525) of Kent households contained one or two people, compared to 59% of FVRD households (Figure 7).

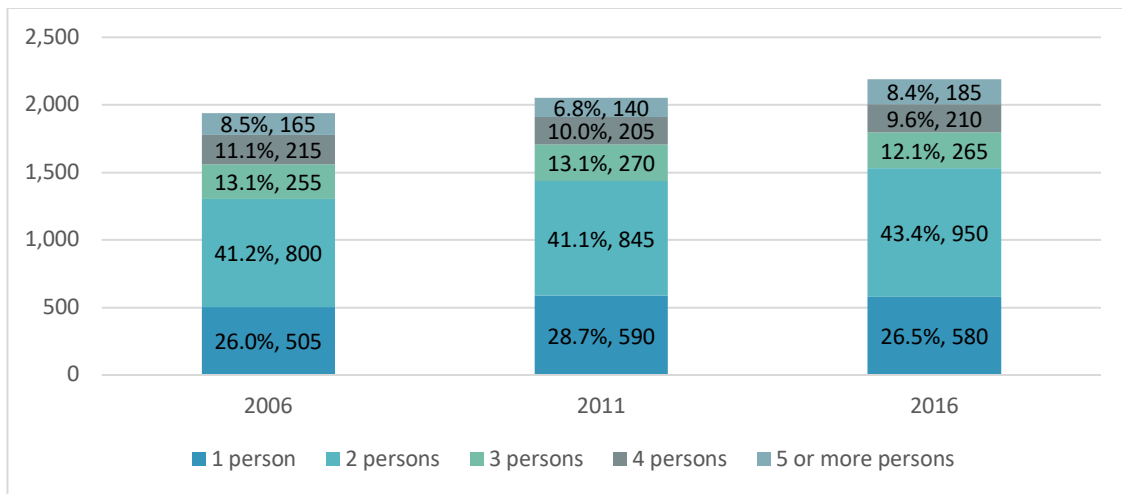
FIGURE 7 HOUSEHOLDS BY SIZE IN KENT AND FVRD, 2016



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

From 2006 to 2016, the proportion of one- and two-person households grew while the proportion of larger households decreased. Two-person households grew the most (Figure 8).

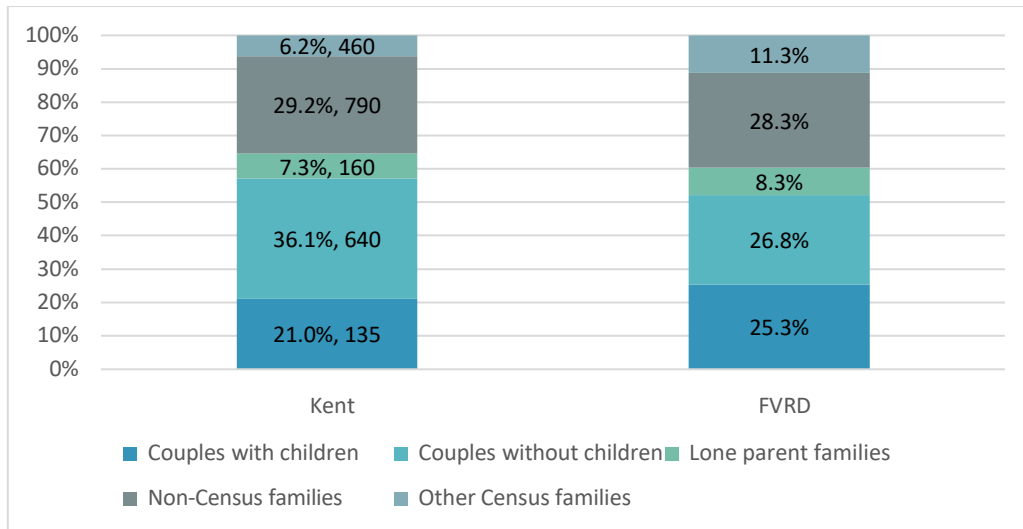
FIGURE 8 HOUSEHOLDS BY SIZE IN KENT, 2006 - 2016



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

Compared to the region, Kent had a lower proportion of couples with children and a higher proportion of couples without children in 2016 (Figure 9). This corresponds with an older demographic in Kent. There was a higher proportion of non-Census family households (who are mostly individuals living alone) compared to the region.

FIGURE 9 HOUSEHOLDS BY HOUSEHOLD TYPE IN KENT AND FVRD, 2016

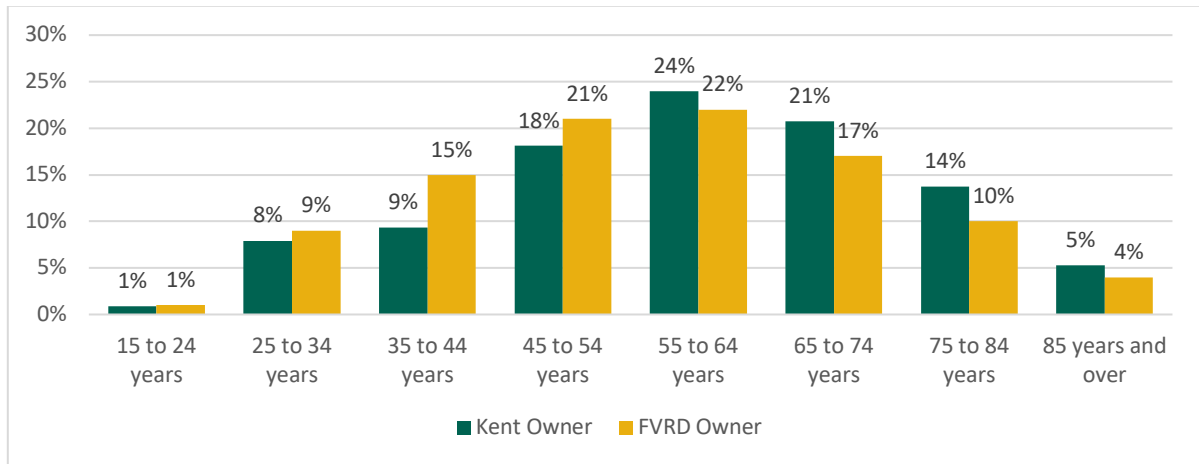


Note: This is not custom data, but it only includes private households.  
 Statistics Canada Census Program, 2016 Data Table 98-400-X2016099

Figure 10 and Figure 11 provide more insight into the demographics of households in the District. They show how tenure can change based on the age of primary household maintainer.<sup>5</sup> In 2016, owner households in the District were most commonly led by individuals over the age of 45, especially the cohort aged 55 to 64. Renter households in the District showed a similar distribution (most renter primary maintainers were between 45 and 54 years old); however, there was a higher proportion of younger renters, and a lower proportion of senior renters. For both owner and renter households, the distribution of primary household maintainers was similar compared to the FVRD as a whole.

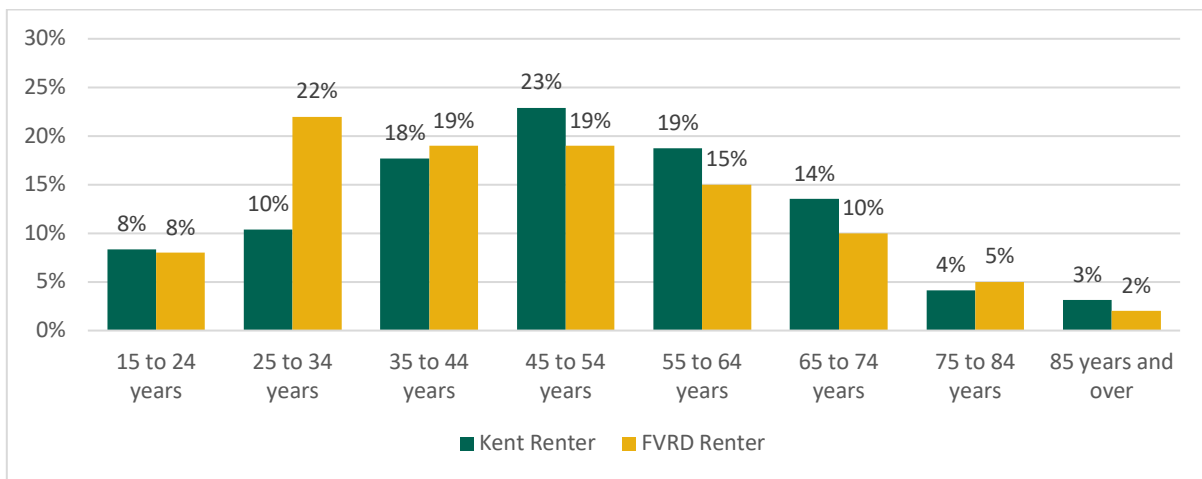
<sup>5</sup> A primary household maintainer is the person leading a household. The Census allows two maintainers to be identified per household; data for primary maintainer is based on the first entry. For more information, please see the glossary at the end of this document.

FIGURE 10 AGE OF PRIMARY MAINTAINER FOR OWNER HOUSEHOLDS IN KENT AND FVRD, 2016



Note: This is not custom data, but it only includes private households.  
 Source: Statistics Canada Census Program, Census 2016

FIGURE 11 AGE OF PRIMARY MAINTAINER FOR RENTER HOUSEHOLDS IN KENT AND FVRD, 2016



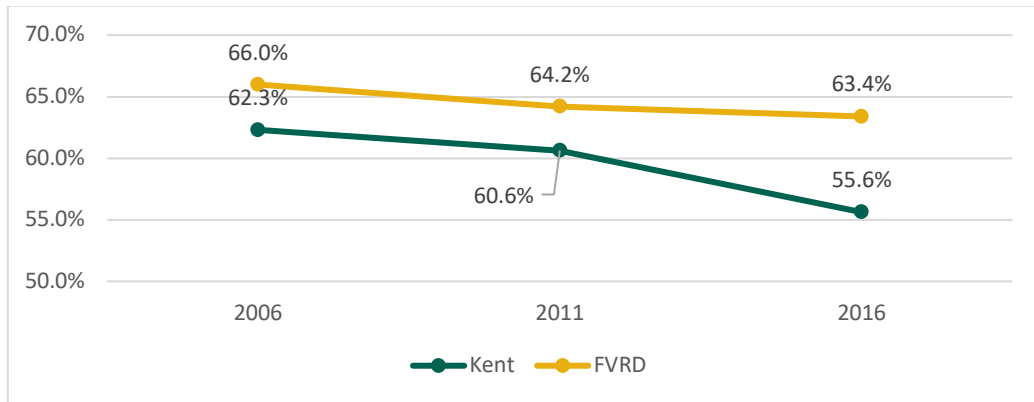
Note: This is not custom data, but it only includes private households.  
 Source: Statistics Canada Census Program, Census 2016

## 2.5 Economy

In 2016, the top five industries of work for Kent residents were: agriculture, forestry, fishing and hunting (12%); accommodation and food services (12%); retail trade (11%), construction (11%); and, public administration (10%).

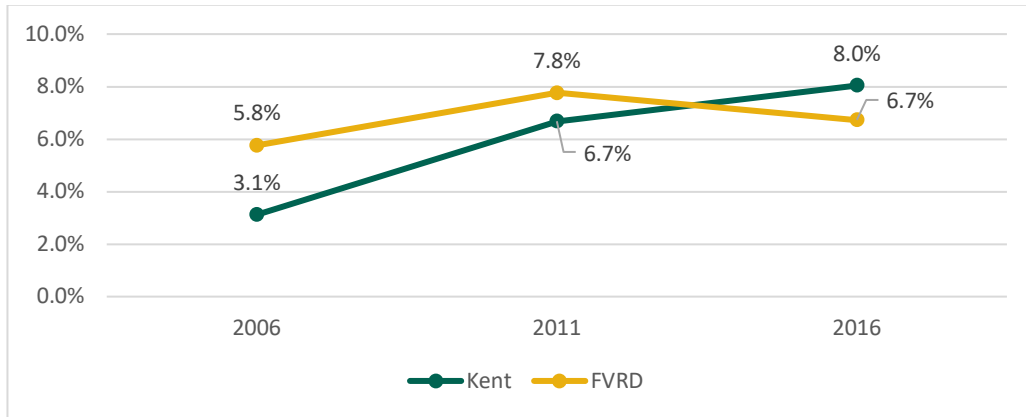
Between 2006 and 2016, Kent’s labour participation rate decreased more quickly compared to the FVRD overall (Figure 12). Over the same period, the unemployment rate in Kent increased from 3% to 8%, pushing it higher than the FVRD’s unemployment rate (Figure 13). These patterns are generally consistent with an aging population and a higher median age.

FIGURE 12 LABOUR PARTICIPATION RATES IN KENT AND FVRD, 2006 - 2016



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

FIGURE 13 UNEMPLOYMENT RATES IN KENT AND FVRD, 2006 - 2016



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

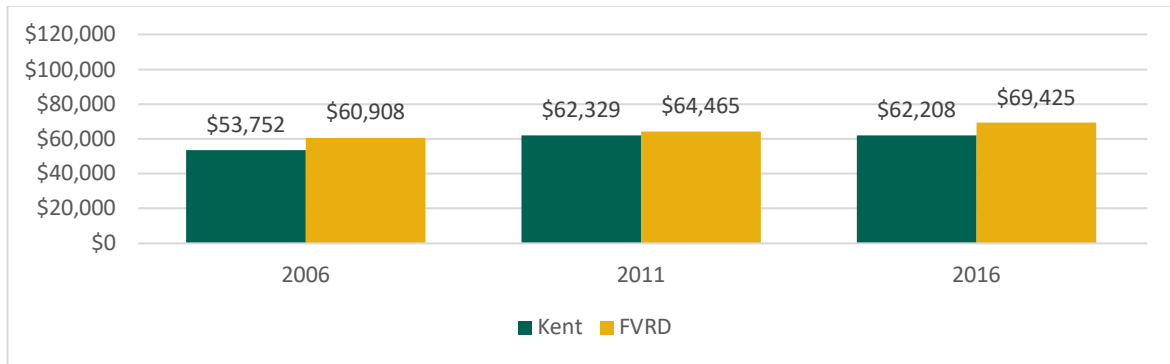
## 2.6 Household Median Income

Note that the custom data set provided for the purposes of Housing Needs Reports is adjusted for 2015 constant dollars and may differ from the typical Census Profiles.

Between 2006 and 2016, median before-tax private household income grew by 16% in Kent, a larger increase than was seen across the FVRD as a whole (8%) (Figure 14). In 2016, Kent’s median income of \$62,208 was \$7,217 lower than the FVRD’s.



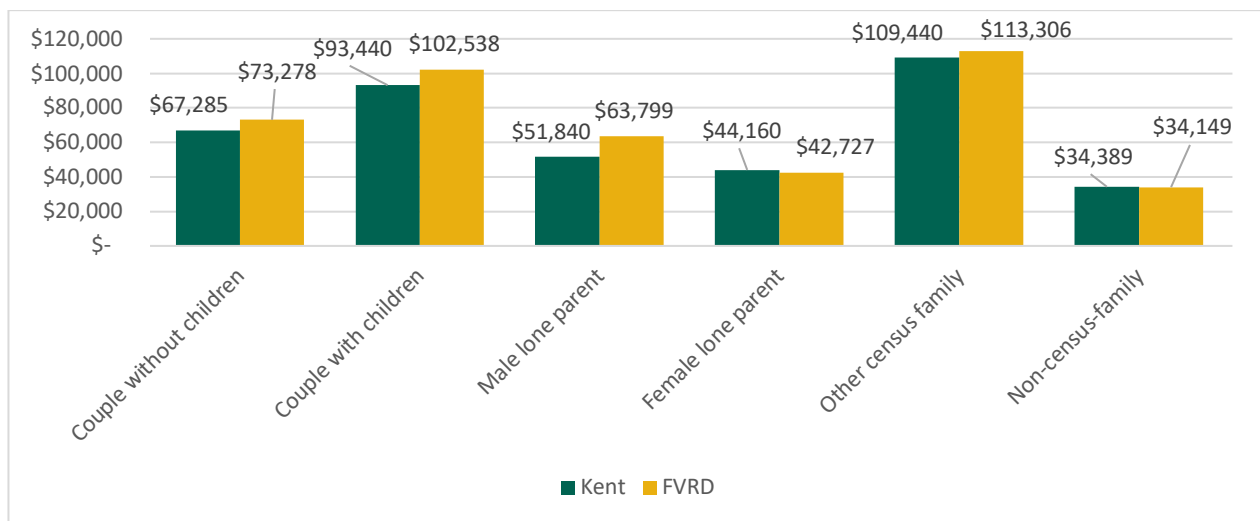
FIGURE 14 MEDIAN BEFORE-TAX HOUSEHOLD INCOMES IN KENT AND FVRD, 2006 - 2016



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

Some household types have higher incomes than others. Lone parent family households and non-Census-family households reported much lower median household incomes. Male lone parents had a median income that was 17% higher than female lone parents. This is seen in most communities, as typically, lone parents and non-Census-families rely on a single income stream whereas other households may have two or more (Figure 15).

FIGURE 15 MEDIAN BEFORE-TAX HOUSEHOLD INCOMES BY HOUSEHOLD TYPE IN KENT AND FVRD, 2016

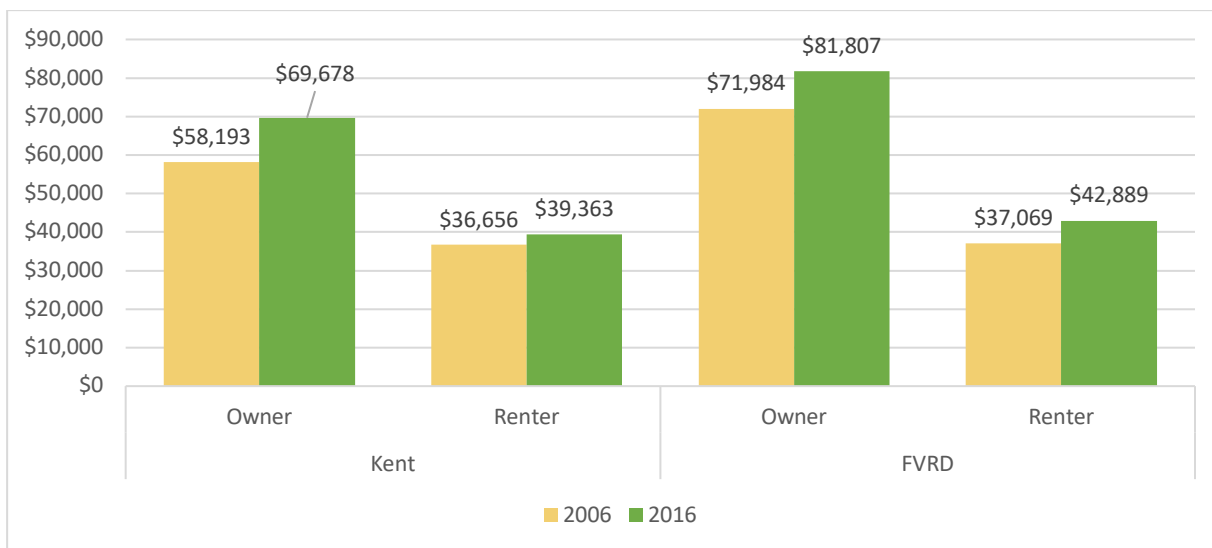


Note: This is not custom data, but it only includes private households.  
 Source: Statistics Canada Census Program, 2016 Data Table 98-400-X2016099

Median renter household income in a community is often much lower than the median owner household income. For Kent, the median renter household income in 2016 was \$39,363, which was 57% of the median owner household income of \$69,678 (Figure 16). The difference in median income was more pronounced in Kent compared to the regional rate, where median renter household income was 52% of the median owner household income in 2016.

The median income of owners experienced a net increase of 20% between 2006 and 2016, while the median income of renter households increased by 7% (Figure 16). Note that 2011 data from the National Household Survey has been excluded due to data quality concerns.<sup>6</sup>

FIGURE 16 MEDIAN BEFORE-TAX HOUSEHOLD INCOME BY TENURE IN KENT AND FVRD, 2006 AND 2016

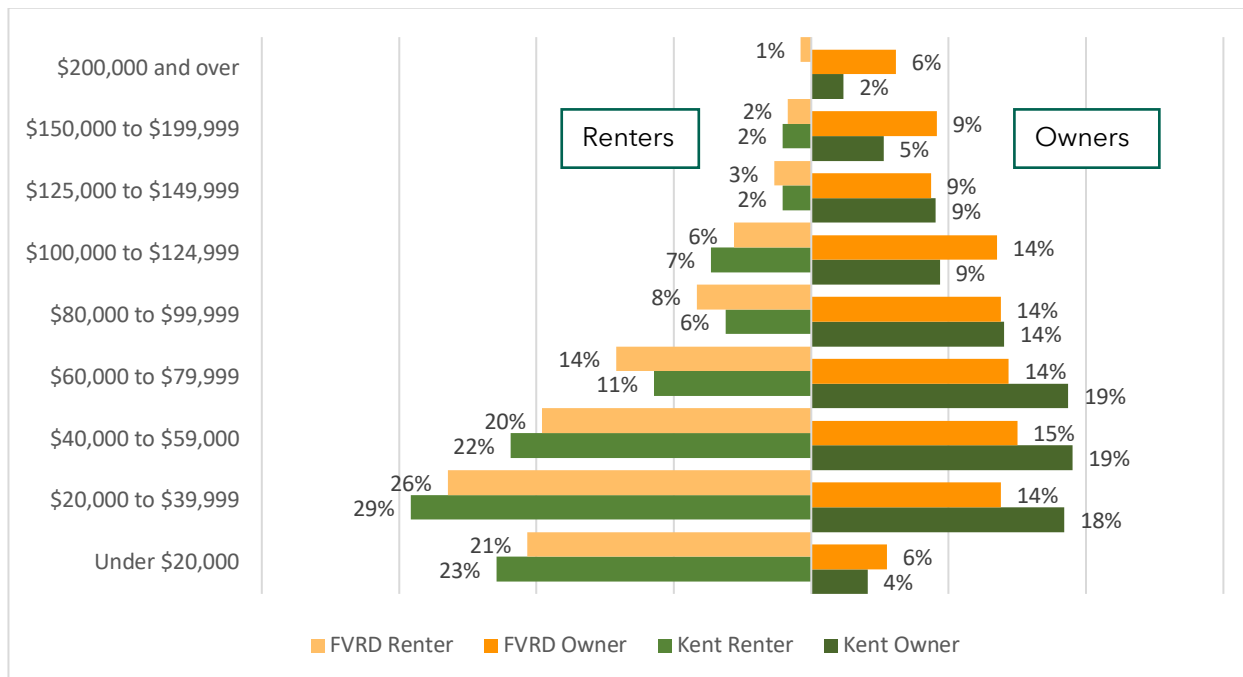


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Kent has a lower percentage of households in higher income brackets compared to the FVRD amongst both owners and renters (Figure 17). Overall, Kent shows a typical income distribution for renters, with renters falling mostly within lower income brackets. More than half of renters (52%) earned less than \$40,000, and nearly three-quarters (74%) earned less than \$60,000 in 2016. Owners are more evenly distributed, with 41% earning less than \$60,000 in 2016, indicating that home ownership prices have historically been relatively affordable in Kent. One third of owners (33%) earned between \$60,000 and \$100,000, while about a quarter (25%) earned \$100,000 or more in 2016.

<sup>6</sup> 2011 NHS data has been removed from this graph to provide a more reliable sense of income trends. When broken out by tenure, due to the voluntary nature of the NHS, there are fewer data points and the quality of the data is questionable (especially in a smaller population). As the NHS was voluntary, it is widely argued that income data is skewed by those who chose to complete it. Statistics Canada cautions that “low-income results from the NHS should not be compared with those from the earlier Censuses”, especially for data broken out into smaller geographies and subgroups. For more information, see <https://www.statcan.gc.ca/eng/blog-bloque/cs-sc/2011NHSstory>

FIGURE 17 INCOME DISTRIBUTION BY TENURE, KENT AND FVRD, 2016



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

## 2.7 Summary

- Kent has experienced an increasing pace of population growth since 2006. As of 2016, the population was 5,210. The population growth rate more than doubled over this time, from 3% between 2006 and 2011, to 8% between 2011 and 2016.
- Compared to the region, Kent has an older population. The median age of the population was 49.3 in 2016, with almost a quarter (24%) of the population aged 65 or older, compared to 17% in the FVRD as a whole.
- Between 2015 and 2016, Kent attracted a larger proportion of movers compared to the regional average, most of whom moved to the District from elsewhere in BC. In 2016, 13% of Kent residents (645 people) had moved to the community in the previous year. This is higher than FVRD and BC averages (7% for both). Of these 645 people, 525 moved from elsewhere in BC.
- Between 2006 and 2016, the number of households in Kent grew by 13%, to 2,190. Over this timeframe, one- and two-person households grew while households with three or more persons decreased, which is consistent with an aging population. Compared to the FVRD, Kent had a higher proportion of one- and two-person households and family households without children.
- From 2006 to 2016, the unemployment rate in Kent increased from 3% to 8%, which was higher than the regional rate. The participation rate declined over this time. This is consistent with an aging population, where people may be retiring. More recently, the effects of COVID-19 have driven unemployment rates up across the country.
- In 2016, Kent residents were most commonly employed in agriculture, forestry, fishing and hunting (12%); accommodation and food services (12%); retail trade (11%), construction (11%); and, public administration (10%).

- In 2016, Kent's median income of \$62,208 was \$7,217 lower than the FVRD median. However, between 2006 and 2016, the District median income grew more quickly compared to the regional median income (+16%). Lone parent family households and non-Census-family households had a much lower median household income than other family types, which is commonly seen. Typically, these households rely on a single income stream whereas other households can rely on two or more income streams.
- For Kent, the 2016 median renter household income was \$39,363, which was 57% of the median owner household income of \$69,678. Median renter household income in a community is often much lower than the median owner household income.
- Kent had a higher proportion of households falling into lower income brackets compared to the regional average.



## 3.0 Housing Profile

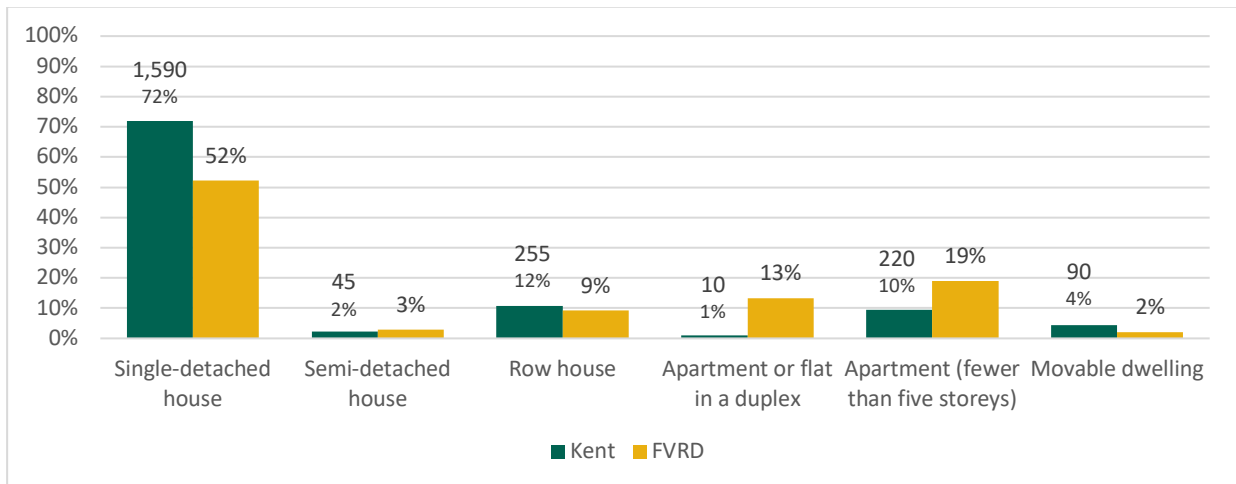
This section provides an overview of community housing stock (dwelling type, size, and age), market and non-market housing trends, and indicators of housing need. It integrates data from the following sources: 2006, 2011, and 2016 Statistics Canada data from the Census Profiles and data tables and custom data prepared for Housing Needs Reports; 2011 National Household Survey; CMHC Rental Market Survey; BC Assessment; BC Housing; Co-operative Housing Federation of BC; and AirDNA.

### 3.1 Overview of Housing Stock

#### 3.1.1 Housing Units

Kent has less diverse housing stock compared to the FVRD as a whole. As of 2016, there were 2,190 dwellings in the District. Most dwellings in Kent are single-detached houses (72%) (Figure 18).

FIGURE 18 DWELLINGS BY STRUCTURE TYPE IN KENT AND FVRD, 2016



Note: This is not custom data, but it only includes private households.

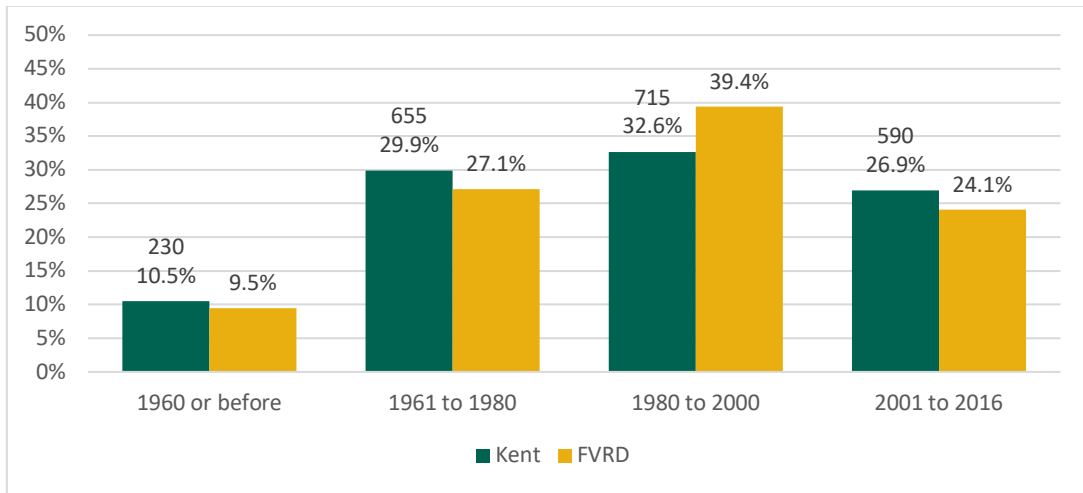
Source: Statistics Canada Census Program, Census Profiles 2016

#### 3.1.2 Condition of Housing

Kent has slightly older housing stock compared to the FVRD, with a larger proportion built before 1980 (41% compared to 37%). Older stock is more likely to require significant upkeep or renovations, which can pose challenges related to housing adequacy, especially if primary household maintainers are older.



FIGURE 19 DWELLINGS BY PERIOD OF CONSTRUCTION IN KENT AND FVRD, 2016



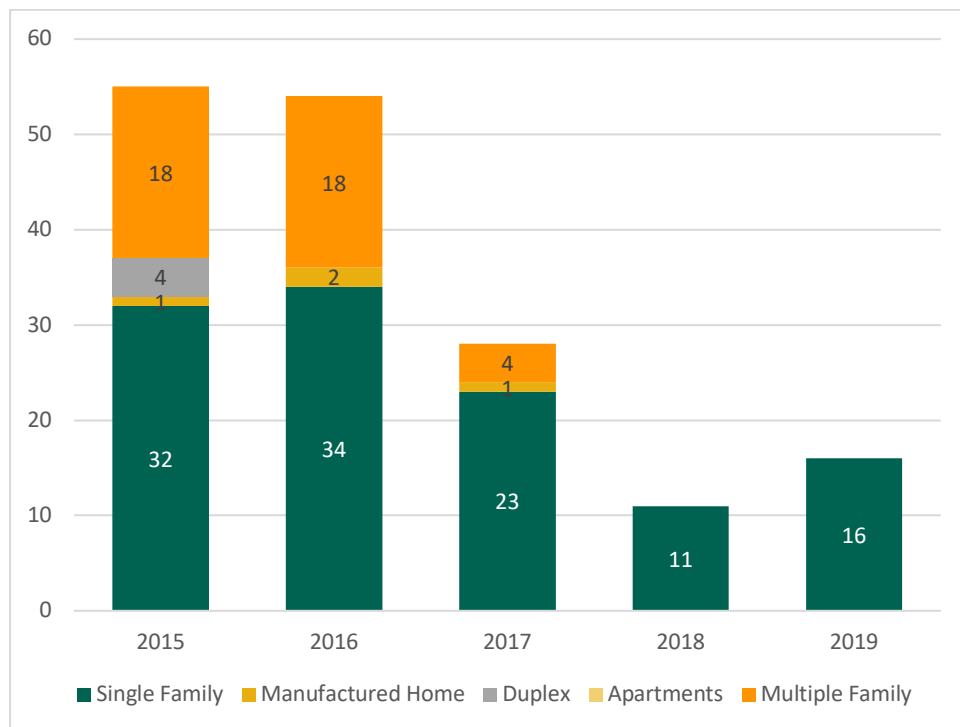
Note: This is not custom data, but it only includes private households.

Source: Statistics Canada Census Program, Census Profiles 2016

### 3.1.3 Recent Changes in Housing Stock

Over the past five years, building permit data shows that the majority of dwelling units created were single-detached homes (71%), followed by multi-family units (24%), manufactured homes (2%) and duplexes (2%) (Figure 20). There were no multi-family units created in 2018 or 2019. This suggests that single-detached homes remain the dominant housing type in the District.

FIGURE 20 DWELLING UNITS CREATED IN KENT, 2015 - 2019

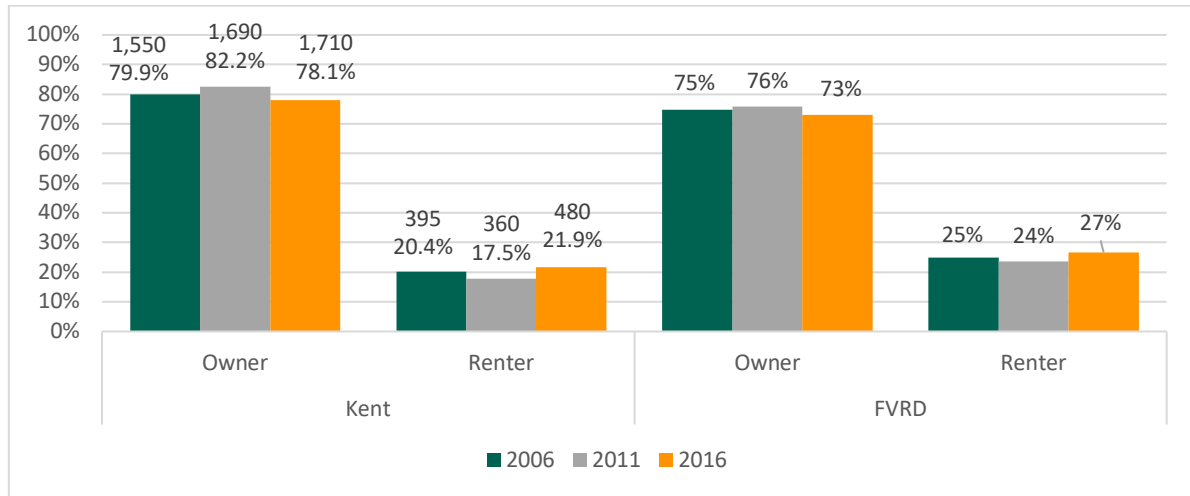


Source: District of Kent Building Permit Data

### 3.1.4 Tenure

In 2016, the majority of households in Kent were owner households (78%). This was a higher rate of homeownership compared to the FVRD (73%). This pattern is common in many smaller, rural communities located outside larger hubs like Chilliwack and Abbotsford, or in the interior of BC.

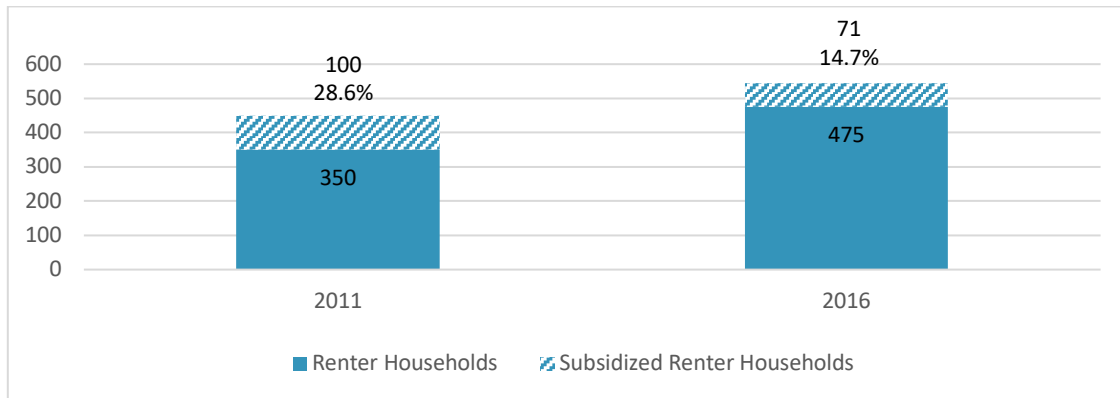
FIGURE 21 HOUSEHOLDS BY TENURE IN KENT AND FVRD, 2006 - 2016



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

In 2016, 71 renters lived in subsidized housing, representing 15% of all renter households (Figure 22). This was a decrease from 2011 when 100 renter households, or 29%, reported they lived in subsidized housing.<sup>7</sup> Proportionately, subsidized renter households have decreased even as the number of total renter households grew.

FIGURE 22 RENTER PRIVATE HOUSEHOLDS IN SUBSIDIZED HOUSING IN KENT, 2011 AND 2016



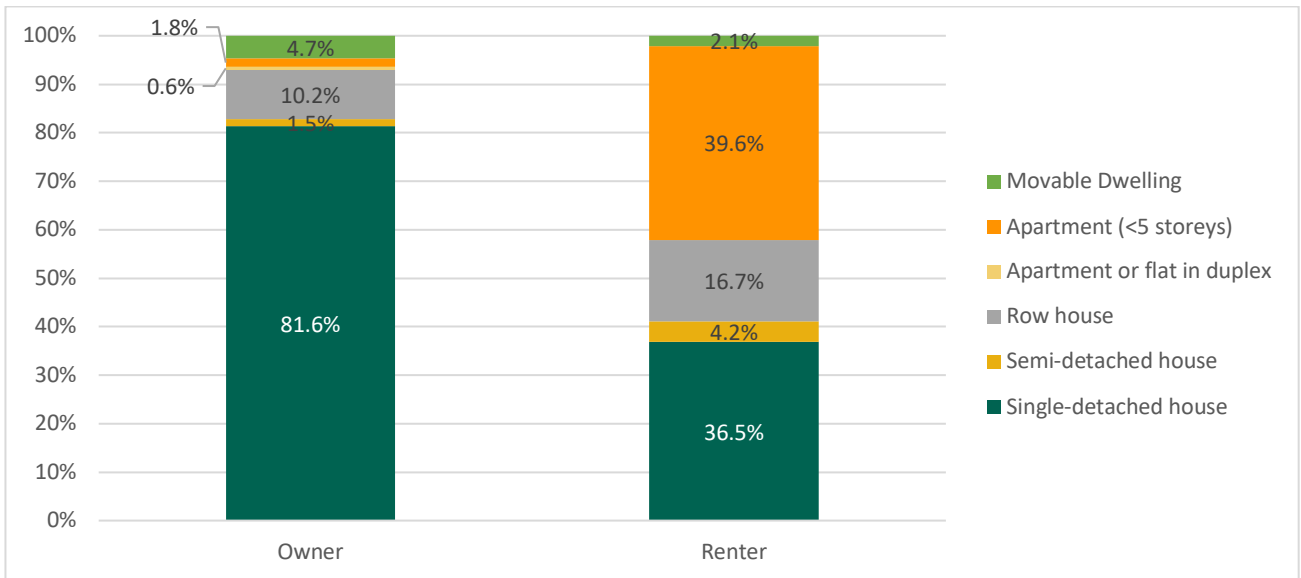
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

<sup>7</sup> Subsidized housing is self-reported by Census respondents. It includes rent supplements like those provided by BC Housing, which support households renting in the private market. It can also include rent geared to income, social housing, public housing, government-assisted housing, and non-profit housing. More detailed information on non-market housing in the District is provided in Section 3.4.

### 3.1.5 Households and Structure Types

In 2016, most owner households in Kent were living in single-detached houses (82%), followed by row houses (10%) and movable dwellings (5%) (Figure 23). Renter households live in a more diverse range of structures with the largest proportion (40%) living in apartments, followed by single-detached houses (37%), and row houses (17%).

FIGURE 23 STRUCTURE TYPE BY TENURE IN KENT, 2016

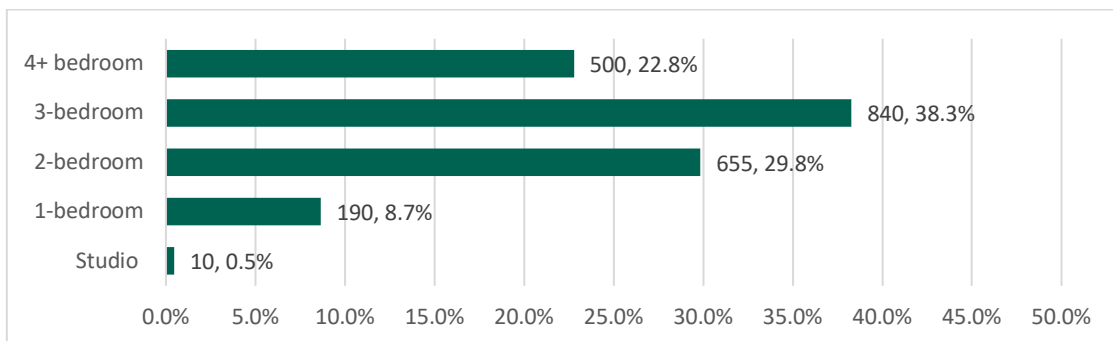


Note: This is not custom data, but it only includes private households.

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

In 2016, most homes in Kent had three or more bedrooms (61%) (Figure 24). There were relatively few small units. For comparison, 70% of all households were one or two person households, who may be living in homes with more bedrooms than they need according to National Occupancy Standards (NOS). This corresponds with an older demographic whose children may have left home. Older adults without children may have many reasons to keep a home that is larger than they need fulltime (for example, hosting visitors and their children). However, larger homes can be difficult to maintain and keep up for older adults, particularly for those aged 85 or older.

FIGURE 24 DWELLINGS BY NUMBER OF BEDROOMS IN KENT, 2016



Note: This is not custom data, but it only includes private households.

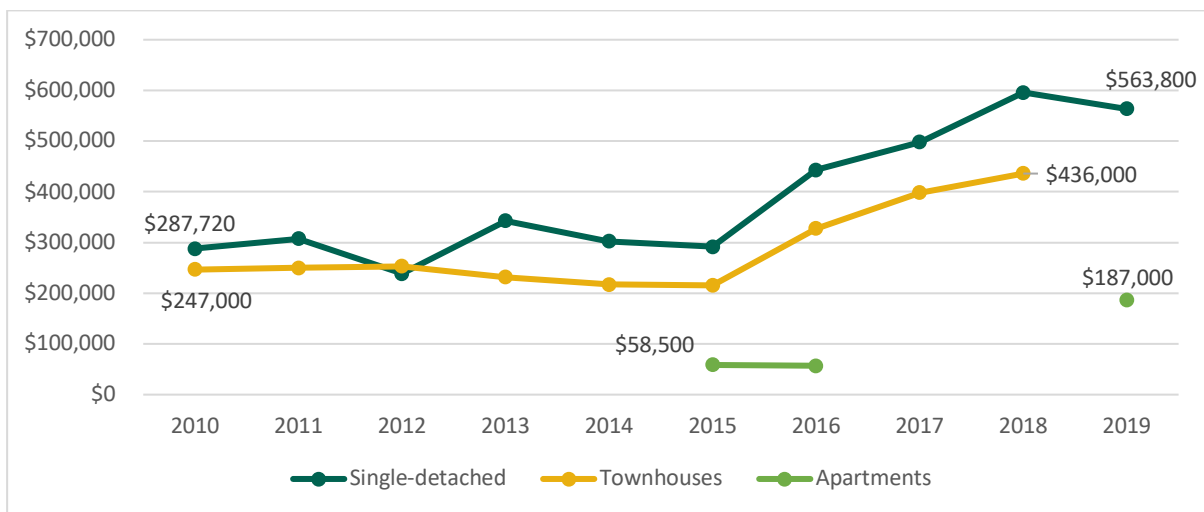
Source: Statistics Canada Census Program, Census Profiles 2016

### 3.2 Trends in the Homeownership Market

Average home sale prices in Kent have increased over the past 10 years, with most of the increase seen since 2015 (Figure 25). The average price for single-detached homes increased by 94% between 2015 and 2019. Although there are some data gaps, average prices for townhouses showed a similar trend; after decreasing slightly between 2010 and 2015, the average sales price doubled between 2015 and 2019 (+102%).<sup>8</sup> There is insufficient data to report on changes in apartment prices, however, data points are consistent with the trends for single-detached houses and townhouses.

The large relative increase in housing prices since 2015 is consistent with trends seen across the province.

FIGURE 25 AVERAGE SALES PRICE OF HOMES BY TYPE IN KENT, 2005 - 2019



Note: This data is based on the month of July, as annual average sales prices were not available.

Source: Chilliwack and District Real Estate Board

#### 3.2.1 Homeownership Affordability Gaps Analysis

An affordability gaps analysis was prepared to assess the gaps between affordable shelter costs and household incomes for homeowners in Kent. This provides insight into whether households are spending an unaffordable amount of monthly income on shelter costs. It shows any gaps between what households in Kent 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.<sup>9</sup>

<sup>8</sup> There is no data for townhouses sold in Kent in 2019. There is no data for apartments sold in 2014, 2017, and 2019.

<sup>9</sup> The affordability indicator is one of three housing indicators measured by Statistics Canada. These are described in more detail in Section 3.7. Households in Core Housing Need is another related measure, which captures those households who are most in need. This measure is described in 3.8.

For ownership housing, shelter costs are primarily driven by housing prices via mortgage payments. They also include other monthly expenses like property tax, utilities, home insurance, municipal services charges, and/or strata fees (where applicable). The analysis shown in Table 1 is based on 2019 data from the Chilliwack and District Real Estate Board and median total before-tax household incomes from the 2016 Census. Since this data reflects 2015 incomes, which have likely grown since then, incomes were adjusted to 2019 using the average annual percentage increase between 2006 and 2016 to provide a more accurate comparison. Incomes were also adjusted to reflect the higher median income of owner households relative to renter households based on the difference between owner household median income and overall median household income for 2016.

Home sales prices are based on the average 2019 sales prices for each housing type and do not account for any differences in the age or size of homes. To calculate shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 2.19% interest on a 3-year fixed-rate term, and a total of \$473 to \$756 (depending on the housing type) was added for property tax, utilities, home insurance, municipal services charges, and/or strata fees (where applicable).

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

Table 1 shows that there are considerable gaps for all household types in affording single-detached homes, the most common type of home in the District. Other Census families are closest to the affordability threshold for this housing type and would need to spend 30% of their before-tax income on monthly shelter costs. Other Census families typically have higher incomes compared to other family types because they can include multi-generational or other living arrangements with multiple incomes. However, other Census family households comprise a small proportion of all households in the District (6%), leaving the 94% of households facing large affordability gaps for the most common type of home. Couples with children making the median income would need to spend approximately 35% of their monthly income on shelter costs for a single-detached home, while couples without children would need to spend 49%.

Townhouses at the average 2019 sales price were affordable for other Census families and couples with children earning the median household income. Townhouses remain out of reach for median-earning lone parent and non-Census families, who would need to spend more than 50% of their income on shelter costs. Apartments could be an affordable option for all household types except for non-Census families. However, there are few apartments in the District; in 2016 there were 220 units, comprising 10% of District housing.

Homeownership is likely out of reach for single-income households like lone parent and non-Census families; these household types would need to spend 30% or more of their monthly income to be able to afford most housing types. While lone parent families may be able to afford an apartment, they are close to the threshold and may face challenges finding a unit that has enough bedrooms to house their children while staying within their affordability level.



TABLE 1 HOMEOWNERSHIP AFFORDABILITY GAPS ANALYSIS

| Household Type           | Median Household Income (2019) | Affordable Monthly Shelter Costs | Monthly Shelter Affordability Gap |                            |                     |
|--------------------------|--------------------------------|----------------------------------|-----------------------------------|----------------------------|---------------------|
|                          |                                |                                  | Single-Detached Home \$563,800    | Townhouse \$436,000 (2018) | Apartment \$187,000 |
| Couples without children | \$80,591                       | \$2,015                          | -\$1,295                          | -\$439                     | \$814               |
| Couples with children    | \$111,918                      | \$2,798                          | -\$512                            | \$344                      | \$1,597             |
| Lone parent families     | \$53,046                       | \$1,326                          | -\$1,983                          | -\$1,128                   | \$125               |
| Non-Census families      | \$41,190                       | \$1,030                          | -\$2,280                          | -\$1,424                   | -\$171              |
| Other Census families    | \$131,082                      | \$3,277                          | -\$33                             | \$823                      | \$2,076             |

Source: Custom method based on data from the 2016 Census and Chilliwack and District Real Estate Board.

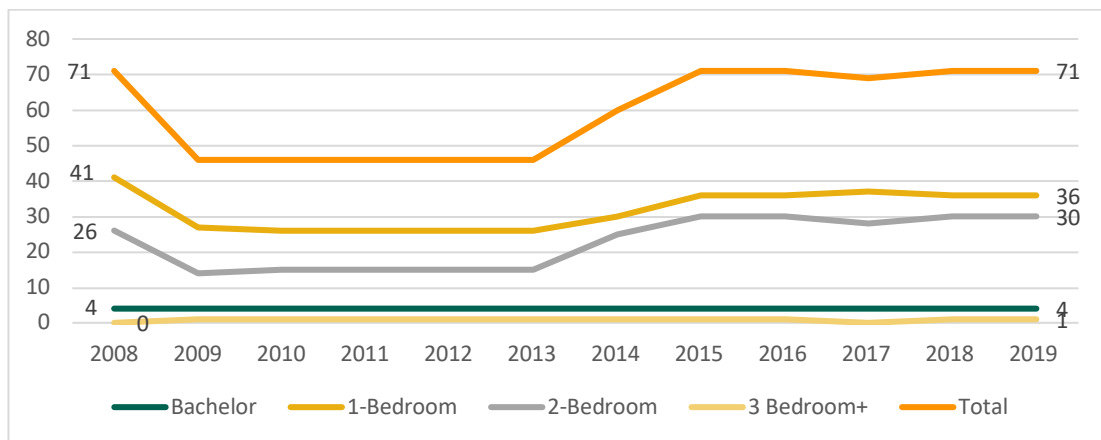
### 3.3 Trends in the Rental Market

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

#### 3.3.1 Primary Rental Market

Between 2008 and 2019, the total number of primary rental market units in Kent remained the same at 71 units (Figure 26). Data shows a decrease in the number of units between 2009 and 2013. Although data should be used with caution due to the small number of units, data broken out by unit size suggests that most units have one or two bedrooms. There is no data for rents or vacancy rates. Because of the small number of units, data is suppressed to protect confidentiality and data quality.

FIGURE 26 PRIMARY RENTAL MARKET UNITS IN KENT, 2008 - 2019



Source: CMHC Rental Market Survey

### 3.3.2 Secondary Rental Market

As of 2020, there are 35 registered secondary suites in Kent.<sup>10</sup> Combined with the primary rental market, this accounts for 136 rental units in 2019, leaving most renter households relying on the secondary rental market for housing (for comparison, in 2016, there were 475 renter households). Additionally, secondary suites may not necessarily be available on the rental market; some of these may be occupied by relatives. This is a common situation seen in many communities and reflects less investment in primary rental market units by senior levels of government in recent years.

#### Secondary Rental Market Scan

A scan of the secondary rental market was conducted over four weeks from September 18 to October 16, 2020. Over this period, rental listings on Craigslist, Kijiji, Facebook, Agassiz Harrison Observer, and REW.ca were reviewed every Friday morning. While this should not be considered a comprehensive overview of the secondary rental market, it provides a valuable snapshot of current challenges.

The market scan identified two postings over this time. One was a one-bedroom apartment with a monthly rent of \$950; the other was a two-bedroom basement suite with a monthly rent of \$1,150. Both included utility costs.

Over the same period, nine renter households posted ads looking for rentals in the District. Three were looking for units with three-or-more bedrooms, two were looking for two-bedroom units, and the remaining two were looking for one-bedroom units. This indicates that there is existing demand for rental housing in Kent, including for family-sized units.

To rent a one-bedroom at \$950, a household would need to make an annual income of more than \$38,000 for the unit to be considered affordable. For comparison, in 2016, the median income for renter households was \$39,363. As incomes have likely risen since then, this is considered affordable for most renter households. However, this does not include other shelter costs like tenant insurance and internet. Lower income household types, like lone parent families or individuals living alone likely fall below the affordability threshold. Estimates of 2020 incomes suggest that the median income for lone parent families is approximately \$30,000 and \$23,000 for individuals living alone.<sup>11</sup> A one-bedroom unit would not suitably house any household types with children. To rent a two-bedroom unit at \$1,150, a household would need an annual income of more than \$46,000. This is likely unaffordable for median-earning lone parent families in 2020 but may be affordable for other family types.

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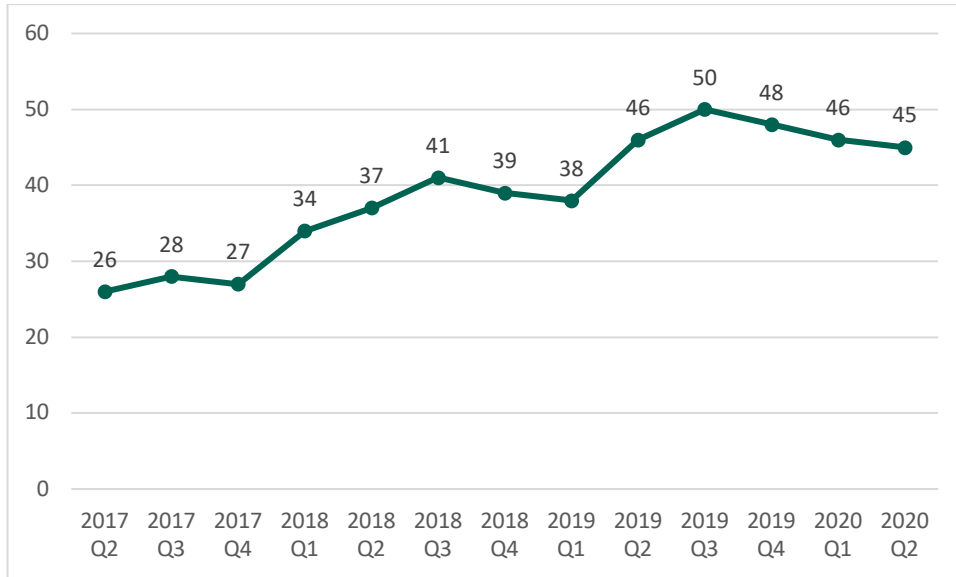
<sup>10</sup> Information provided by the District.

<sup>11</sup> Estimate generated by applying the average annual growth in incomes between 2006 and 2016 to 2016 incomes for lone parent families and non-Census families; incomes also adjusted to account for the difference between renter and owner incomes based on 2016 incomes by tenure.

### 3.3.3 Short-Term Rental Market

AirDNA data shows an upward trend in the number of short-term rental units in Kent; the number of units has increased by 73% over the past three years (Figure 27). As of August 26, 2020, there were 42 active rentals, of which 64% were for an entire home and 26% were for a private room.<sup>12</sup> Although there has been a slight decline since the beginning of the COVID-19 pandemic, the overall trend shows growth.

FIGURE 27 AIRDNA QUARTERLY RENTAL GROWTH IN KENT, Q2 2017 - Q2 2020



Source: AirDNA

<sup>12</sup> Note that short-term rental data varies from day-to-day. While AirDNA attempts to remove duplicate listings from their data, some listings may be multiple listings of the same unit on different platforms, or multiple listings within the same unit (e.g., two rooms separately rented in a home). As such, variations in data are to be expected.

### 3.4 Non-Market Housing

As of March 31, 2019, there were 112 households receiving supports from BC Housing in Kent (Table 2). Most of these units are for seniors receiving rent assistance in the private market. This data only includes non-market housing units where BC Housing has a financial relationship. There may be other non-market housing units in the community.

There are currently no co-operative housing units registered with the Co-operative Housing Federation located in Kent.

TABLE 2 BC HOUSING SUBSIDIZED UNITS, 2019

| Service Group             | Form of Support                                |  |                            |                                   | Totals by Service Group |
|---------------------------|--|--|----------------------------|-----------------------------------|-------------------------|
|                           | Emergency Shelter and Housing for the Homeless | Transitional, Supportive and Assisted Living | Independent Social Housing | Rent Assistance in Private Market |                         |
| Totals by Form of Support | 0  | 11*  | 36                         | 65                                | 112                     |
| Seniors                   | 0  | 0  | 36                         | 49                                | 85                      |
| Families                  | 0  | 0  | 0                          | 16                                | 16                      |
| Women and Children        | 0  | 0  | 0                          | -                                 | 0                       |
| Persons with Disabilities | 0  | 0  | 0                          | -                                 | 0                       |

Source: BC Housing Research and Planning Department, 2020.

\*Note: There is no data by service group for these units.

### 3.5 Homelessness

There were nine people counted as experiencing homelessness in the Agassiz-Harrison community in the 2020 FVRD Point-in-Time Homelessness Count.

There are no BC Housing emergency shelter beds in the Agassiz-Harrison community.

Some stakeholders reported that there is a feeling homelessness is getting worse, with some spillover from adjacent centres such as Chilliwack.

### 3.6 Student Housing

The UBC Dairy Centre in Kent includes residence for 32 students through its eight modules. Each module contains four bedrooms plus kitchen and living space.

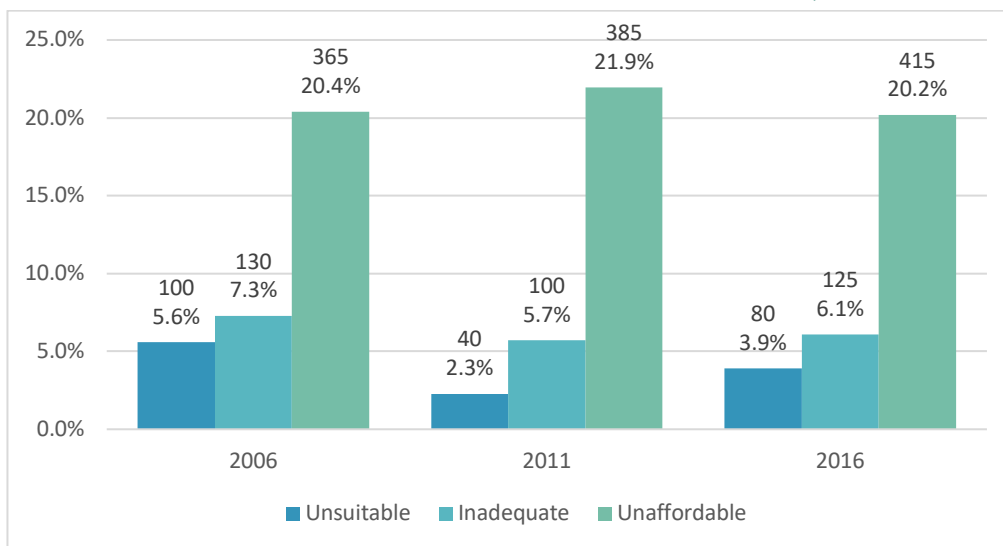
### 3.7 Housing Indicators

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

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing has shelter costs that are less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to NOS requirements.<sup>13</sup>

In Kent, the proportion of households living in unsuitable or inadequate homes has decreased slightly over the past three Census periods (Figure 28). Affordability is the most common housing standard not met, which aligns with regional and provincial trends. Rates of unaffordable housing have remained relatively stable over the past three Census periods, while the absolute number of households living in unaffordable housing has increased. In 2016, 20% of all households (415 households) spent 30% or more of their income on shelter costs.

FIGURE 28 HOUSEHOLDS BELOW HOUSING STANDARDS IN KENT, 2006 - 2016



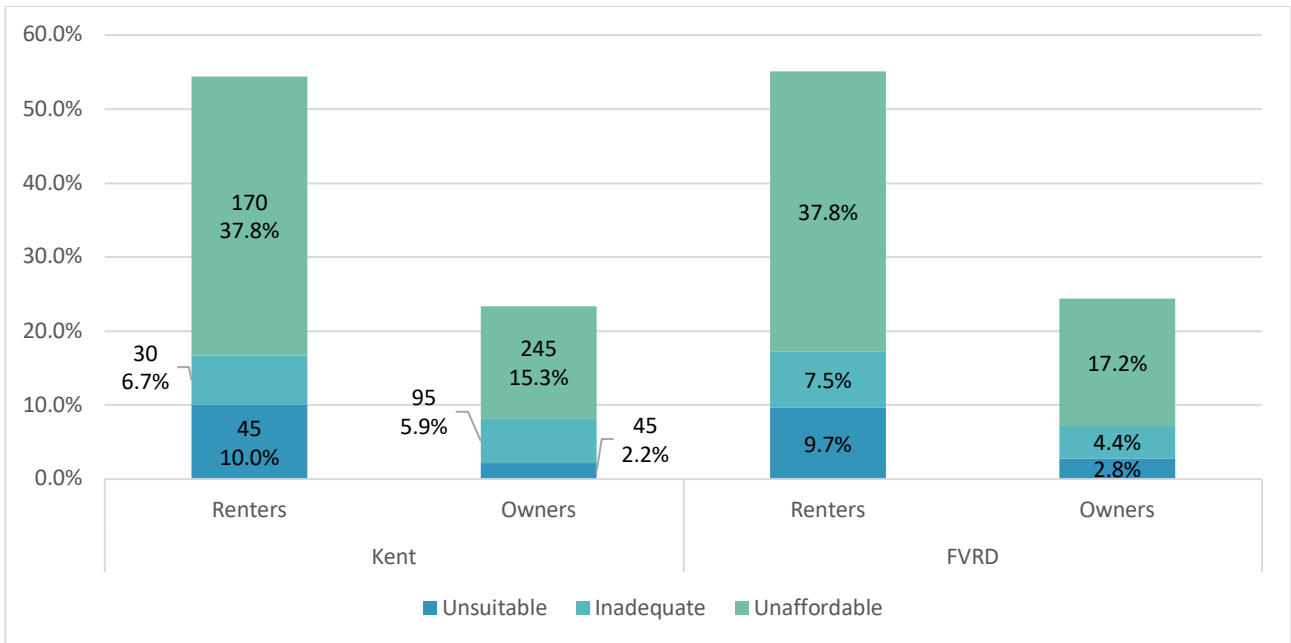
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

There are higher rates of households falling below the indicators for renter households as compared to owner households in Kent (Figure 29). In 2016, 38% of renter households were living in unaffordable housing, compared to 15% of owner households. There were 10% who were living in unsuitable housing units, compared to 2% of owner households. This is a similar pattern as seen in the FVRD as a whole.

<sup>13</sup> The NOS identifies the number of bedrooms required based on household composition (see Glossary).



FIGURE 29 HOUSEHOLDS BELOW HOUSING STANDARDS BY TENURE IN KENT AND FVRD, 2016



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

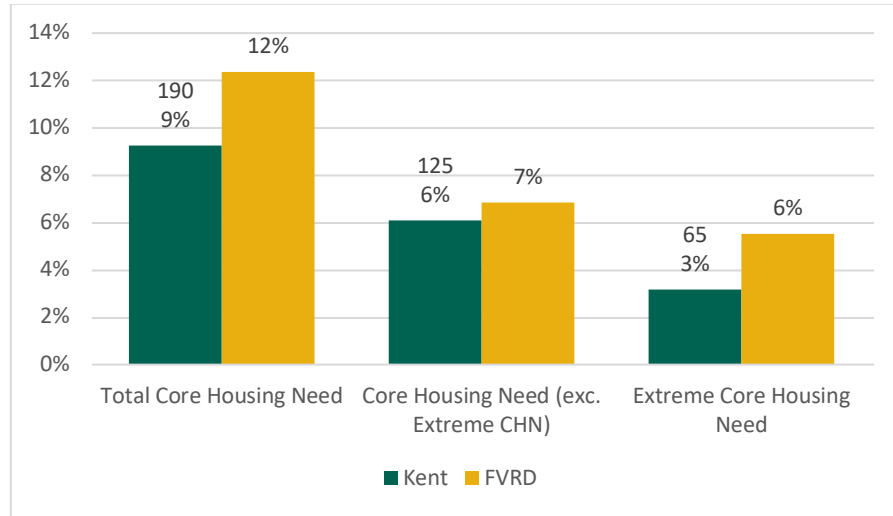
### 3.8 Core Housing Need

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

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

In 2016, there were 190 households in Core Housing Need in Kent, representing 9% of all households. For comparison, 12% of households were in Core Housing Need in the FVRD as whole (Figure 30). Of these 190 households, 125 were in regular Core Housing Need and 65 were in Extreme Core Housing Need.

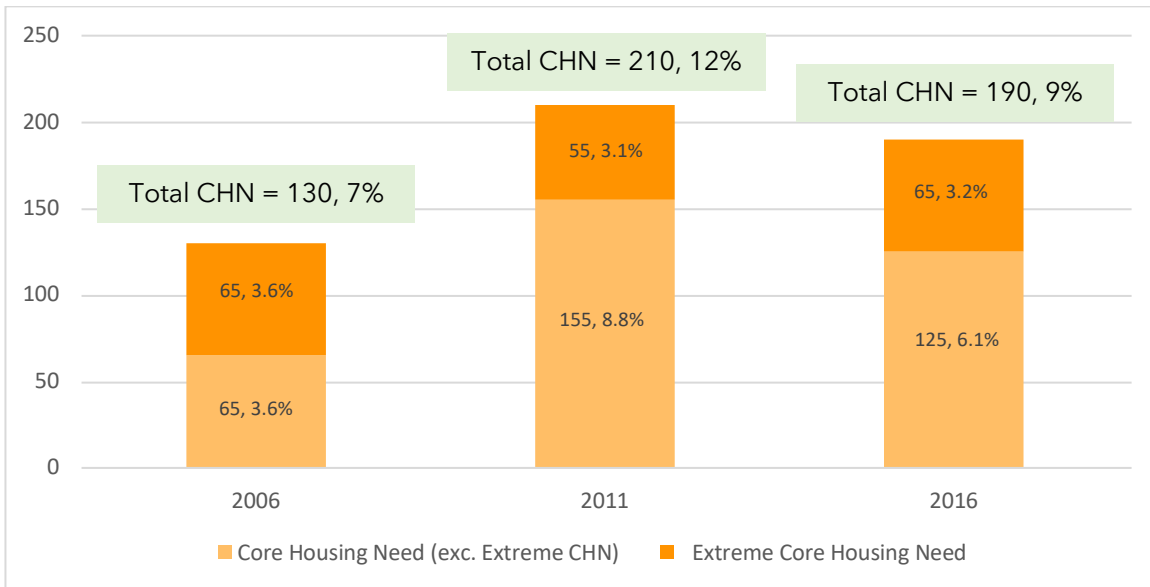
FIGURE 30 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN KENT AND FVRD, 2016



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

Between 2006 and 2016, the number of households in Core Housing Need (including Extreme Core Housing Need) in the District increased, from 130 to 190 households (Figure 31). As a proportion of all households, 9% of households were in Core Housing Need in 2016, compared to 7% in 2006. This suggests that incomes are not keeping pace with shelter costs.

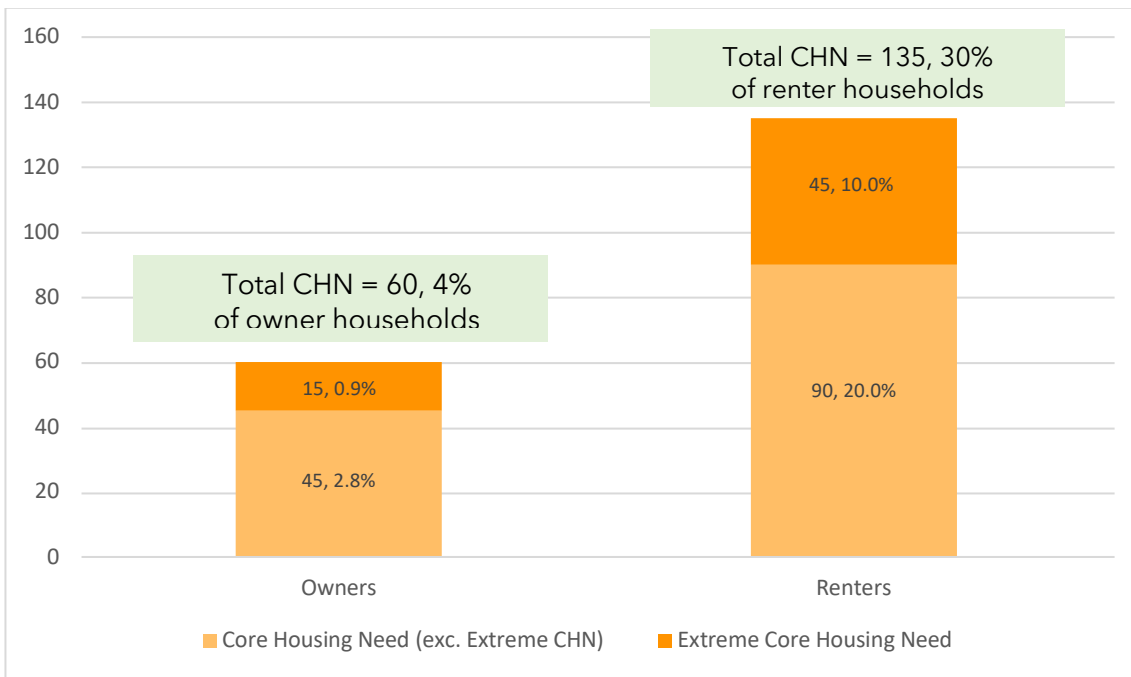
FIGURE 31 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED IN KENT, 2006 - 2016



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

A higher proportion of renter households in Kent were in Core Housing Need compared to owner households (30% compared to 4%) (Figure 32). This is typical of renter households, which tend to have lower incomes than owner households, and is consistent with regional patterns. Renter households were also more likely to be in Extreme Core Housing Need than owner households (10% compared to 1%)

FIGURE 32 PRIVATE HOUSEHOLDS IN CORE HOUSING NEED BY TENURE IN KENT, 2016



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

### 3.8.1 Household Characteristics by Core Housing Need

In most communities, vulnerable populations such as seniors, young adults, Indigenous people, people with disabilities, people dealing with mental health and addiction issues, recent immigrants, and more are disproportionately likely to be in Core Housing Need.

Table 3 provides a more detailed breakdown of Kent households in Core Housing Need by different characteristics. This offers insight into which households are in greatest need of housing assistance.

Each row in the table shows the proportion of households with that characteristic who are in Core Housing Need. For example, 9% of all households are in Core Housing Need and 16% of households led by a primary household maintainer aged 35 to 44 are in Core Housing Need. 31% of renter households led by a primary household maintainer aged 35 to 44 and 7% of owner households in this age group are in Core Housing Need.

In Kent, Table 3 offers the following key takeaways:

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

**Young primary maintainers:** The likelihood of a household being in Core Housing Need is highest when a primary household maintainer is aged 15 to 24 (25%). This is typical of most communities, because this age group is most likely to be in school and/or working in lower paid jobs. Within this age group, key areas of concern are households headed by young adults who are likely to be facing other vulnerabilities, like being in precarious employment, lacking family supports (e.g., youth aging out of care), and other factors that contribute to housing vulnerability.

**Senior-led households and households with seniors:** Primary household maintainers aged 65 or older that lead renter households are another noticeable group. Although the rate of Core Housing Need is lower than those aged 15 to 24 who are renting (35% versus 38%), there is a greater overall number of households in Core Housing Need (35 versus 15). Renter households with one or more seniors also have a high rate of Core Housing Need (36%). This suggests a need to support seniors, who may be relying on limited fixed incomes to make rent payments, and/or may wish to age in place.

**Household type:** Among household types, lone parent renter households are the most likely to be in Core Housing Need (47%). Lone parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children). The next most likely is one-person renter households.

**Activity limitation:** Renter and owner households with at least one person with an activity limitation have a high likelihood of being in Core Housing Need (34% and 57%, versus 19% and 2%).

**Indigenous households:** 40% of Indigenous renter households are in Core Housing Need, compared to 28% of non-Indigenous renter households.

TABLE 3 HOUSEHOLD CHARACTERISTICS BY CORE HOUSING NEED AND TENURE, 2016

| Characteristics   | Total Households in Core Housing Need |     | Renter Households in Core Housing Need |     | Owners in Core Housing Need |     |
|---|---------------------------------------|-----|--|-----|-----------------------------|-----|
|   | #                                     | %   | #                                      | %   | #                           | %   |
| Total   | 195                                   | 9%  | 135                                    | 30% | 60                          | 4%  |
| <b>Core Housing Need by Age of Primary Household Maintainer</b>                 |                                       |     |  |     |                             |     |
| 15-24   | 15                                    | 25% | 15                                     | 38% | 0                           | 0%  |
| 25-34   | 10                                    | 6%  | 15                                     | 38% | 0                           | 0%  |
| 35-44   | 35                                    | 16% | 25                                     | 31% | 10                          | 7%  |
| 45-54   | 40                                    | 10% | 25                                     | 24% | 15                          | 5%  |
| 55-64   | 35                                    | 8%  | 20                                     | 27% | 15                          | 4%  |
| 65+   | 50                                    | 7%  | 35                                     | 35% | 20                          | 3%  |
| <b>Core Housing Need by Household Type</b>                                      |                                       |     |  |     |                             |     |
| Couple with Children  | 10                                    | 2%  | 0                                      | 0%  | 0                           | 0%  |
| Couple without Children   | 15                                    | 2%  | 0                                      | 0%  | 10                          | 1%  |
| Lone Parent Household   | 60                                    | 35% | 40                                     | 47% | 20                          | 24% |
| Multiple-Family   | 0                                     | 0%  | 0                                      | 0%  | 0                           | 0%  |
| One Person Household  | 90                                    | 16% | 65                                     | 32% | 20                          | 6%  |
| <b>Core Housing Need based on Immigration Status</b>                            |                                       |     |  |     |                             |     |
| Non-Immigrant   | 175                                   | 10% | 120                                    | 31% | 55                          | 4%  |
| Non-Permanent Resident  | 0                                     | 0%  | 0                                      | 0%  | 0                           | 0%  |
| Immigrant   | 15                                    | 4%  | 10                                     | 20% | 0                           | 0%  |
| Recent Immigrant  | 0                                     | 0%  | 0                                      | 0%  | 0                           | 0%  |
| <b>Core Housing Need by Households with Seniors (65+)</b>                       |                                       |     |  |     |                             |     |
| Household Has At Least One Senior (65+)   | 50                                    | 6%  | 40                                     | 36% | 20                          | 3%  |
| Household Without A Senior (65+)  | 140                                   | 11% | 100                                    | 30% | 40                          | 4%  |
| <b>Core Housing Need by Households with Persons with an Activity Limitation</b> |                                       |     |  |     |                             |     |
| Household Has At Least One Person with an Activity Limitation                   | 150                                   | 12% | 100                                    | 34% | 45                          | 5%  |
| Household Without A Person with an Activity Limitation                          | 45                                    | 6%  | 30                                     | 19% | 15                          | 2%  |
| <b>Core Housing Need by Indigenous Households</b>                               |                                       |     |  |     |                             |     |
| Aboriginal Households   | 35                                    | 18% | 30                                     | 40% | 0                           | 0%  |
| Non-Aboriginal Households   | 160                                   | 9%  | 105                                    | 28% | 55                          | 4%  |
| <b>Core Housing Need by Households with Children</b>                            |                                       |     |  |     |                             |     |
| Household Has At Least One Child (<18 years)                                    | 30                                    | 7%  | 25                                     | 23% | 10                          | 3%  |
| Household Without a Child (<18 years)   | 160                                   | 10% | 110                                    | 32% | 55                          | 4%  |

Note: This is not custom data, but it only includes private households.

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

## 3.9 Summary

### Housing Stock

- As of 2016, there were 2,190 dwellings in the District. Most dwellings in Kent are single-detached houses (72%), with lower housing diversity than the FVRD.
- Building permit data indicates that the majority of units created since 2016 have been single-detached homes (71%). There were no multi-family units created in 2018 or 2019. This suggests that the single-detached home remains the preferred housing type in the District.
- Kent has a high rate of homeownership, with 78% of all households being owner households, compared to 73% for the regional average.
- In 2016, most owner households in Kent were living in single-detached houses (82%), followed by row houses (10%). Renter households live in a more diverse range of structures, most commonly apartments (40%), followed by single-detached houses (37%), and row houses (17%).
- In 2016, most housing units had three or more bedrooms (61%). For comparison, 70% of all households were one or two person households, who may be living in homes with more bedrooms than they need according to NOS. This corresponds with an older demographic whose children may have left home. Older adults without children may have many reasons to keep a home that is larger than they need full-time (hosting visitors and their children, for example). However, larger homes can be difficult to maintain and keep up for older adults, particularly those aged 85 or older.

### Homeownership

- Average home sale prices increased substantially between 2015 and 2019. Average sales prices for single-detached homes increased 94% over this period, while average sales prices for townhouses more than doubled between 2015 and 2018 (102%). There is insufficient data to report on changes in apartment prices, however, data points are consistent with the trends for single-detached houses and townhouses.
- Single-detached homes are unaffordable for all household types who earn the median income. Couples with or without children and other Census families would need to spend at least 30% of their income while lone parent and non-Census families would have to spend more than 50%.
- Townhouses may be an affordable option for couples with children and other Census families who are earning the median income for their household type. They are likely unaffordable for couples without children, lone parent families, and other Census families.
- Apartments are affordable for all household types except non-Census families. However, there is limited supply in the District. Based on building permit and Census data, there were 220 apartments in Kent in 2019.

### Rental Market

- Between 2008 and 2019, the total number of primary rental market units in Kent remained the same at 71 units. Although data should be used with caution due to the small number of units, data broken out by bedroom suggests that most units are one or two bedrooms.
- Most renter households are relying on the secondary rental market for housing. There are 35 registered secondary suites in Kent, according to information provided by the District.

- A scan of secondary rental market listings completed in 2020 suggests there are few available rental units in the District and that demand outweighs supply. Single-income households, like lone parent families and individuals living alone may face affordability challenges when renting in the secondary market.
- Short-term rentals have increased 73% over a three-year period. As of August 26, 2020, there were 42 active rentals. While the number of rentals has decreased slightly since the COVID-19 pandemic, the year-over-year trend shows growth.

### Non-Market Housing

- There were 112 households receiving supports from BC Housing in Kent as of March 31, 2019. Most of these units are seniors receiving rent assistance in the private market.

### Homelessness

- There were nine people counted as experiencing homelessness in the Agassiz-Harrison community in 2020. Some stakeholders reported that there has been an increase in homelessness in recent years as the District sees spillover from adjacent centres like Chilliwack.
- There are no emergency shelter beds tracked by BC Housing in the Agassiz-Harrison community.

### Housing Indicators and Core Housing Need

- Affordability is the most common housing standard not met in Kent, typical of the regional and provincial trends. In 2016, 20% of all households were living in unaffordable housing, including 38% of renter households and 15% of owner households. Renter households were also more likely to be living in unsuitable and/or inadequate housing compared to owner households.
- In 2016, there were 190 households, or 9% of households in Core Housing Need (including Extreme Core Housing Need). While this was a lower proportion compared to the FVRD, the proportion of households in Core Housing Need (including Extreme Core Housing Need) in Kent increased between 2006 and 2016.
- Twenty-five percent (25%) of primary household maintainers aged 15 to 24 were in Core Housing Need in 2016, which is the highest of all age groups. The likelihood increases to 38% for renter households. This is expected because this age group is most likely to be in school and/or working in lower paid jobs.
- Thirty-five percent (35%) of primary household maintainers aged 65 and over who were renters were in Core Housing Need in 2016. Renter households with one or more seniors also had a high likelihood (36%) of being in Core Housing Need. This suggests a need to support seniors who may be relying on fixed incomes and/or who may wish to age in place.
- Among household types, lone parent households that are renting were the most likely to be in Core Housing Need in 2016 (47%). Lone parent renters likely face challenges finding affordable and rental housing of a suitable size (i.e., with two or more bedrooms to accommodate their children).





## 4.0 Projections

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

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

Note that the population projections developed by BC Stats are based on full populations, including those living in collective dwellings. As such, projections and numbers in this section include the population living in collective dwellings and may vary from the custom datasets used in the previous sections of this report.

### Methodology

The population projections presented in this report are based on BC Stats population projections developed for the FVRD. These population projections are based on historical fertility, mortality, and migration rates for the FVRD, adjusted where possible for expected changes in the region.

Household projections are generated by combining the population projections with headship rates by age of primary household maintainer, household family type, and household tenure.<sup>14</sup> Headship rates are assumed to remain constant (by age group) over time.

An assumed distribution of bedroom needs by household family type is used to estimate the number of units of each size required to house new households.

### Limitations

The population projections presented are based on historical patterns of growth. They assume that conditions will generally remain the same or will continue to change in the same way they have been changing in the past. In reality, numerous factors can influence population growth, household formation,

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<sup>14</sup> Headship rates describe the proportion of individuals within a given age group who “head” a household of a given type (defined by a combination of maintainer age, household family type, and tenure).

and housing needs. While “population demand” (interest in moving to or staying in Kent) will impact the formation of households and the development of housing in the District, housing supply can also determine household and population growth.

The household projections are further limited by the assumption of constant headship rates over time.

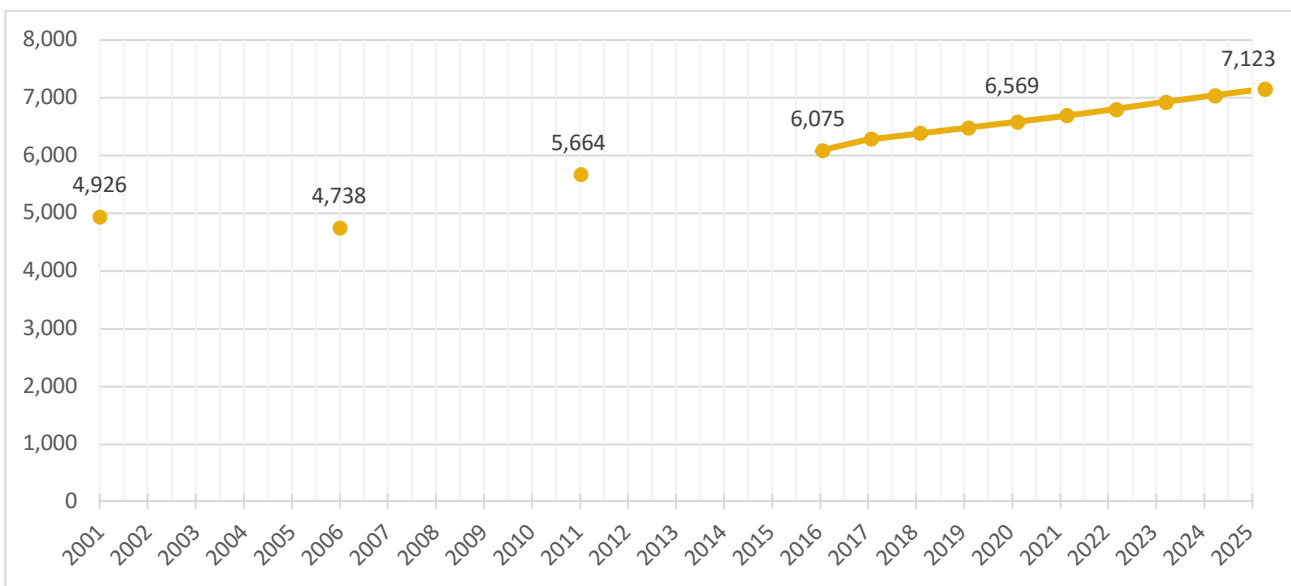
The tenure projections methodology assumes the distribution of new owner and renter households will reflect the 2016 tenure distribution within each age group.

Finally, these projections include the full population of the District, including those living in collective dwellings. This underscores the importance of using the projections to estimate trend, rather than specific numbers.

### 4.1 Population Growth

Over the 2016 to 2020 period, it is projected that the population in Kent increased by 494 people, or 8.2% (Figure 33 and Table 4). From 2020 to 2025, Kent could increase by another 8.4%, or 554 people, bringing the total population to 7,123.

FIGURE 33 PAST AND PROJECTED POPULATION IN KENT, 2001 - 2025



Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections

TABLE 4 PROJECTED POPULATION AND POPULATION GROWTH IN KENT, 2016 - 2025

|                          | 2016  | 2020  | 2025  |
|--------------------------|-------|-------|-------|
| Population               | 6,075 | 6,569 | 7,123 |
| Change from prior period | N/A   | 494   | 554   |

Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections

## 4.2 Age Projections

From 2016 to 2020, it is estimated that the population in age groups between 55 and 74 experienced the largest increase, while the population aged 15 to 24 and 45 to 54 decreased (Table 5).

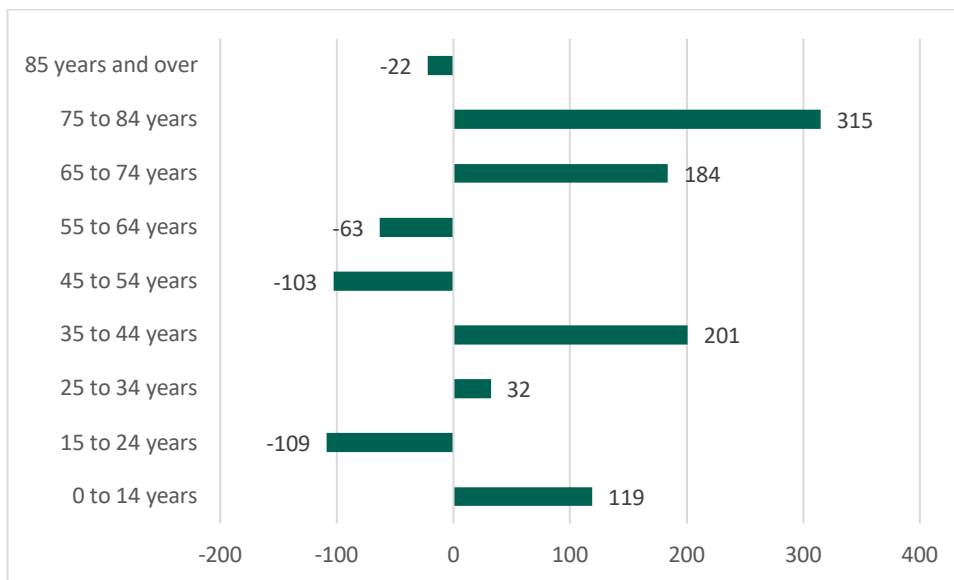
TABLE 5 PROJECTED POPULATION CHANGE BY AGE IN KENT, 2016 - 2025

|                   | 2016 to 2020 | 2020 to 2025 |
|-------------------|--------------|--------------|
| 0 to 14 years     | 55           | 119          |
| 15 to 24 years    | -54          | -109         |
| 25 to 34 years    | 76           | 32           |
| 35 to 44 years    | 94           | 201          |
| 45 to 54 years    | -57          | -103         |
| 55 to 64 years    | 153          | -63          |
| 65 to 74 years    | 115          | 184          |
| 75 to 84 years    | 107          | 315          |
| 85 years and over | 5            | -22          |
| <b>Total</b>      | <b>494</b>   | <b>554</b>   |

Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.

From 2020 to 2025, the population aged 65 to 84 and 35 to 44 is projected to increase the most. Over this period, projections suggest there could be a decrease in the population falling within the following age groups: 15 to 24, 45 to 64, and 85 and older (Figure 34).

FIGURE 34 PROJECTED POPULATION CHANGE BY AGE IN KENT, 2020 - 2025



Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections

The increase in the number of seniors is projected to drive up the median age. While it was 48.4 in 2016, it could be 50.6 by 2025 (Table 6).

TABLE 6 MEDIAN AND AVERAGE AGE IN KENT, 2016 - 2025

|         | 2016 | 2020 | 2025 |
|---------|------|------|------|
| Median  | 48.4 | 49.6 | 50.6 |
| Average | 45.6 | 46.6 | 48.0 |

Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.

### 4.3 Household Projections

Over the 2016 to 2020 period, it is projected that the number of households in Kent increased by 10.2%, or 227 households (Table 7). For comparison, there were 109 new dwelling units created over the same period. Although some of this increase is likely to be in collective dwellings, the large difference suggests there could be some latent demand for housing. From 2020 to 2025, Kent could see an increase of 11.5%, or 281 more households, bringing the total number of households to 2,713.

TABLE 7 PROJECTED HOUSEHOLDS AND HOUSEHOLD GROWTH IN KENT, 2016 - 2025

|                          | 2016  | 2020  | 2025  |
|--------------------------|-------|-------|-------|
| Households               | 2,205 | 2,432 | 2,713 |
| Change from prior period | N/A   | 227   | 281   |

Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.

#### 4.3.1 Projected Households by Tenure

Owner households are projected to comprise the majority of new households (Table 8)

TABLE 8 PROJECTED HOUSEHOLD CHANGE BY TENURE IN KENT, 2016 - 2025

| Tenure | 2016 to 2020 | 2020 to 2025 |
|--------|--------------|--------------|
| Owner  | 191          | 243          |
| Renter | 36           | 38           |
| Total  | 227          | 281          |

Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
 Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.

### 4.3.2 Projected Households by Household Family Type

The largest increase is projected for couples without children (Table 9). This is consistent with an aging community trend, as households are increasingly comprised of seniors and retirees, who may have adult children who have moved out.

TABLE 9 PROJECTED HOUSEHOLD CHANGE BY HOUSEHOLD FAMILY TYPE IN KENT, 2016 - 2025

| Household Type          | 2016 to 2020 | 2020 to 2025 |
|-------------------------|--------------|--------------|
| Couple without Children | 97           | 143          |
| Couple with Children    | 49           | 56           |
| Lone Parent             | 8            | 4            |
| Other-Census-Family     | 10           | 13           |
| Non-Census-Family       | 63           | 65           |
| Total                   | 227          | 281          |

*Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.*

### 4.3.3 Projected Households by Age of Primary Household Maintainer

Most new households are likely to be led by seniors (Table 10).

TABLE 10 PROJECTED HOUSEHOLD CHANGE BY AGE OF PRIMARY HOUSEHOLD MAINTAINER IN KENT, 2016 - 2025

| Age of Primary Maintainer | 2016 to 2020 | 2020 to 2025 |
|---------------------------|--------------|--------------|
| 15 to 24 years            | -7           | -15          |
| 25 to 34 years            | 21           | 11           |
| 35 to 44 years            | 34           | 83           |
| 45 to 54 years            | -29          | -52          |
| 55 to 64 years            | 76           | -33          |
| 65 to 74 years            | 61           | 97           |
| 75 to 84 years            | 69           | 199          |
| 85 years and over         | 2            | -9           |
| Total                     | 227          | 281          |

*Note: This is not based on custom data from MAH and includes the population living in collective dwellings.  
Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections.*

### 4.3.4 Projected Units Needed

To estimate the number of housing units needed by number of bedrooms it is necessary to make assumptions about the unit size requirements of different household types. Table 11 shows the assumptions for Kent. In reality, the actual size of units needed will depend on various factors, such as space preferences, lifestyle, incomes, and the market.

TABLE 11 ASSUMED UNIT NEEDS BY HOUSEHOLD TYPE

| Household Type                            | Unit Size           |           |            |
|---|---------------------|-----------|------------|
|   | Studio or 1 Bedroom | 2 Bedroom | 3+ Bedroom |
| Couples without Children                  | 40%                 | 60%       | 0%         |
| Families with Children and Other Families | 0%                  | 33%       | 67%        |
| Non-Family                                | 60%                 | 30%       | 10%        |

Based on these assumptions, Table 12 and Table 13 provide estimates of the number of units that would be needed to house population growth in the District between 2016 and 2025.

Between 2016 and 2020, it is estimated that most housing units needed were studio, one, or two-bedroom units for smaller households (Table 12). This comprised 78% of the 227 housing units needed over this period. For comparison, building permit data suggests there were 109 new dwelling units created in Kent over this timeframe. Although some of this increase is likely to be in collective dwellings, the large difference suggests there could be some latent demand for housing.

TABLE 12 PROJECTED HOUSING UNITS NEEDED BY NUMBER OF BEDROOMS, 2016 - 2020

| Household Type                            | Unit Size           |           |            | Totals |
|---|---------------------|-----------|------------|--------|
|   | Studio or 1 Bedroom | 2 Bedroom | 3+ Bedroom |        |
| Couples without Children                  | 39                  | 59        | 0          | 97     |
| Families with Children and Other Families | 0                   | 22        | 45         | 67     |
| Non-Family                                | 38                  | 19        | 6          | 63     |
| Totals                                    | 77                  | 99        | 51         | 227    |
| % of New Units                            | 34%                 | 44%       | 23%        | 100%   |

Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections based on the full population including those living in collective dwellings.

Note that due to rounding, some numbers and percentages do not add up precisely.

Between 2020 and 2025, it is estimated that the housing units needed will be slightly smaller, as the proportion of three-bedroom units needed decreases (Table 13). It is estimated that this need will shift to two-bedroom units, which will comprise almost half of units needed. This corresponds with an increasing number of couples without children, many of whom are likely to be older couples whose children have left home.

TABLE 13 PROJECTED HOUSING UNITS NEEDED BY NUMBER OF BEDROOMS, 2020 - 2025

| Household Type                            | Unit Size           |           |            | Totals |
|---|---------------------|-----------|------------|--------|
|   | Studio or 1 Bedroom | 2 Bedroom | 3+ Bedroom |        |
| Couples without Children                  | 57                  | 86        | 0          | 143    |
| Families with Children and Other Families | 0                   | 24        | 49         | 73     |
| Non-Family                                | 39                  | 20        | 7          | 65     |
| Totals                                    | 96                  | 129       | 55         | 281    |
| % of New Units                            | 34%                 | 46%       | 20%        | 100%   |

Source: Derived from Statistics Canada Census Program, and BC Stats Custom FVRD Population Projections based on the full population including those living in collective dwellings.

Note that due to rounding, some numbers and percentages do not add up precisely.

#### 4.4 Summary

- Over the 2016 to 2020 period, it is projected that the population in Kent increased by approximately 8.2%, or 494 people. From 2020 to 2025, Kent could see an increase of approximately 8.4%, or 554 more people, bringing the total population to 7,123.
- The median age is projected to increase to 50.6 by 2025. Most growth from 2016 to 2025 is anticipated to be driven by those aged 65 and over. However, there will also be growth in the 0 to 14 age group, and adults aged 25 to 44.
- Between 2016 and 2020, it is projected that households increased by 10.2%, as 227 households were formed, while 109 new dwelling units were created. Although some of this increase is likely to be in collective dwellings, the large difference suggests there could be some latent demand for housing. Between 2020 and 2025, Kent is projected to see a further increase of 11.5%, or 281 more households.
- Most new households are projected to be owner households.
- Most household growth will be driven by couples without children and household led by seniors. This is consistent with aging community trends, where households are more likely to be led by individuals living alone or couples whose children have grown up and left home.
- Based on household projections, it is estimated that most demand will be for smaller units over the next five years. Over this period, it is estimated that 80% of households formed will require studio, one-, or two-bedroom units to meet their needs.





## 5.0 Community Engagement Findings

Stakeholders from community-serving organizations, real estate, development, local government, and related sectors were engaged to provide insight into housing needs in the District of Kent. Participants included representatives from the following organizations:

- Agassiz-Harrison Community Services
- Fraser Valley Regional District
- Local Developer
- Mennonite Central Committee Community Enterprises
- Agassiz Senior Housing Society
- Senior Peer Counsellor Committee
- 3A Real Estate
- Agassiz-Harrison Community Services and Family Parenting Place
- Harrison-Agassiz Chamber of Commerce
- Local builders / developers

Engagement activities consisted of one focus group with representatives of the development community held in August 2020, plus nine key informant interviews held in September 2020. Questions explored housing needs and challenges in Kent, as well as potential opportunities and strategies to resolve them.

The following sections summarize key themes identified. The numbers in parentheses represent the number of interviewees who provided that comment. As the focus group was a discussion format, the number of participants who commented was not recorded. Themes identified in the focus group were similar to those identified by interviewees and have been integrated throughout.

### 5.1 People Moving into Kent

It was reported that young families and retirees comprise the majority of households moving into Kent. Interviewees suggested that the District attracts residents because of the lifestyle and its relative affordability compared to Metro Vancouver (3). Focus group participants also indicated this. They further reported that new residents have mostly been retirees from Metro Vancouver interested in single level ranchers / bungalows, who are specifically looking for properties without strata. Some are looking for more expensive seniors-oriented housing as they sell their homes and move out from the urban centre.

Over the last two to three years, interviewees have noticed more remote workers and young families moving into the District, as working from home becomes more common (3). Focus group participants

and interviewees noted that these new residents are most interested in single-detached dwellings and townhouses (3). Focus group participants discussed the importance of secondary suites and detached secondary suites as helping to create affordability and attract younger demographics. While secondary suites may commonly be seen as mortgage helpers, recently in Kent, it was suggested they are more commonly serving younger demographics as affordable rental options. Most new housing starts are on Mount Woodside and generally out of the affordability range for most young people. Some stakeholders reported that preferences of young families seem to be shifting towards smaller homes with less yard space and maintenance needs. Others reported there is still demand for ground-oriented housing forms and more space as children age, as well as some interest in hobby farms (2).

The new trend of remote workers and young families has sped up since COVID-19 (2). One stakeholder predicts that an overall reversal of urbanization to ruralisation of populations is taking place as digital workforces, or working from home, becomes more common.

Focus group participants discussed seeing two types of buyers with different price points. One buyer is moving outside of Agassiz and is more likely to pay more for a house (i.e. \$850,000). The other buyer is moving inside Agassiz and wants to pay less for a house (i.e. \$450,000).

## 5.2 People Moving Within or Out of Kent

Interviewees suggested that most residents moving within Kent are young adults, new families with young children, and retirees (3). Young adults and new families are interested in homeownership and seek entry level ownership options with enough bedrooms and space to suit their households' needs (2). They often acquire homes that require "sweat equity".<sup>15</sup> Interviewees reported that seniors moving within Kent are looking to downsize to houses with less maintenance requirements that are accessible for their mobility needs (3).

Interviewees reported that families with older children may move out of Kent because of a lack of family-sized houses with multiple bedrooms and/or to be closer to services (2). The focus group also identified that the decreasing levels of services has been causing more people to leave the area. They suggested that this is a downward cycle because as families leave, demand for services decreases.

Seniors who move out of Kent do so because of a shortage in rentals, supportive housing, subsidized units and/or to be closer to medical services (3); they often move to Chilliwack for these reasons (4). Finally, interviewees suggested that there are inadequate homecare services, which means that seniors cannot live independently and may leave to find supportive housing (1).

## 5.3 Housing Challenges

### Affordability

While stakeholders suggested that people are moving to Kent because of its relative affordability compared to Metro Vancouver, there are still affordability challenges. Interviewees discussed affordability challenges associated with a scarcity of available land (discussed in more detail under

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<sup>15</sup> "In real estate, sweat equity is the amount of work a homeowner puts into his or her home in an effort to improve the value of the residence. Sweat equity typically involves improving the appearance of the home or improving amenities." [www.bankrate.com](http://www.bankrate.com)

“Land Availability”), as well as the need for more affordable low-income and seniors’ housing options (3). Interviewees also attributed affordability issues to a lack of high-paying jobs within Kent (2). One interviewee noted that housing is getting less affordable as a result of higher costs related to the land, construction, and development approval process; this was echoed in focus group discussion. It was suggested that these added costs are generally passed down to the consumer and not absorbed by developers.

Both interviewees and focus group participants reported that development in Kent is moving towards higher densities because of the cost of land, water servicing, and agricultural land constraints (2). Focus group participants suggested densification is necessary and suitable for the town centre and has generally been successful so far. Interviewees suggested that current development is seen as catering more to those moving into Kent, rather than residents within Kent (2).

Focus group participants reported that the housing market is seeing higher prices and faster development. However, higher prices that are causing affordability challenges are not negatively impacting sales and market absorption of new builds, with much of the market focused on premium housing on premium lots.

### Land Availability

Land available and suitable for development is limited due to the Agricultural Land Reserve (ALR) (7), as well as regulations related to water supply (2).

Two interviewees suggested that Councils’ support of the current Teacup Lands ALR exclusion application and OCP designation of lands as Residential - Reserve are an example of how residential development can be, and has been, supported within the ALR. The ALR remains a contentious issue within the community and the process of exclusion is difficult (2).

Focus group participants and interviewees emphasized the effects of the Water Regulation Bylaw 1562 on the development of new residential areas (2). The Bylaw states that a new house cannot be built unless attached to City water. Interviewees suggested that this is seen as passing costs onto developers and that it is a deterrent for developers for whom there is not enough potential for profit, as well as prospective owner-builders who cannot afford to front water system expansion costs (2).

Focus group participants mentioned that while land acquisition costs are up due to limited availability, they are still seen as affordable relative to surrounding areas.

### Options for Families

Interviewees suggested that there is a shortage of entry-level homes for first- and second-time buyers, as well as dwellings that can support larger families (4). Homeownership is considered unaffordable for many young adults and families. Some are purchasing homes with the help of family members, while families that cannot afford to rent or own units with enough space to meet their families' needs will move out of the community (2).

### Need for Rental Housing

Interviewees stated that there are not enough rentals in Kent and that more apartments are needed (5). The lack of rental units impacts various demographics such as low-income workers, young families, and seniors. Farmers also see a need for more apartments or housing for farm workers (1).

Interviewees specifically noted a lack of affordable rental options for seniors (3). For seniors in Kent, stakeholders in the focus groups and interviews reported that the choice is between non-market rental units or expensive, privately-owned, "premium" seniors' housing. However, there is little to no supply of rental options in-between (3). When rentals are put on the market, they are generally occupied by young families who can afford to pay more than seniors on fixed incomes (1).

### Seniors' Services and Supports

Interviewees reported that there are not enough non-market housing units for seniors to meet demand (4). Most existing non-market units are subsidized at rent-geared-to-income rates, but many seniors do not qualify for these units because they must make less than \$28,000 a year and cannot smoke (1).

Many seniors who do not qualify for these units or who need middle-income options would like to stay in the community but need more rental units that are conducive to aging-in-place (3). The focus group also identified that retirees moving into Kent will increase the number of services needed.

Interviewees suggested that having more homecare (i.e. housekeeping, nutritional support, and emotional care) services in Kent would help support independent living and aging-in-place and that these homecare services should be developed in collaboration with Fraser Health and other professionals (2). Stakeholders suggested there is an overreliance on volunteers and an undersupply of professionals delivering services in the District, which impacts the quality of services (2).

Interviewees reported that some seniors are at-risk of homelessness, especially as they transition to living on fixed incomes (2).

### Transportation

There are limited transportation options in the District for those who do not own a car and especially for seniors and other individuals with limited mobility (6). There are buses and volunteer drivers for seniors, but both are in short supply (2). Individuals using buses to access services in neighbouring communities experience long commutes (1). Inadequate transportation options are a disincentive, for those who need it, to stay in the community.

### Homelessness

There are small numbers of people experiencing hidden homelessness in Kent (4). Rather than living on the street, front-line service workers indicated that individuals experiencing homelessness in the District more commonly couch surf or live in their cars (4). In summer, there may be people camping (2).

While some stakeholders felt that homelessness is getting worse in recent years, others felt that it has stayed the same (2 and 2, respectively). It was suggested that homelessness is becoming more visible. There is a food bank that some individuals access, but no emergency shelter in the District.

One interviewee indicated that there are several at-risk individuals who subsist on very low incomes in Kent, including people who are spending more than 50% of their before-tax income on shelter costs and are considered to be precariously housed. The interviewee also suggested that residents accessing food banks and free meals may be at-risk of homelessness.

It was suggested that long-term housing, services, and supports are needed to ensure people experiencing homelessness get the care they need to become healthier, as many individuals are struggling with addiction and mental health issues (1).

### Economic Opportunities

Interviewees discussed the need to for local economic opportunities to better support affordability (3). They suggested that Kent has limited lands zoned for industrial uses, which could support higher-wage jobs in the District. This results in many people commuting out of the community for work (3). Kent's main industries are seen as agriculture and tourism and interviewees feel there is limited supply of lands designated to support other industries. Existing industries require affordable workforce housing options (i.e. apartments, rentals) to support both employers and employees (2).

Focus group participants stated that Agassiz has become a "bedroom community".<sup>16</sup>

## 5.4 Housing Strengths

### Community Culture and Volunteerism

Multiple interviewees indicated that the community in Kent is connected, collaborative, and positive (4). Residents are charitable and often help others by donating to people in need (3). Many organizations work together to deliver services, host events, and share facilities (2). Interviewees identified the Kent Foundation and local Legion as community assets. The District and residents ensure the community remains well maintained, which is a source of pride. Volunteerism is also strong amongst community members but could be better promoted and celebrated.

### Development Processes

Mayor and Council are seen as involved in the community and accessible (2). Furthermore, although resistance to new development is present within Kent, Council is able to take the broader view that we are all in this together and that projects need to be approved.

Although they discussed increasing costs, the time for processing development applications was seen as good by focus group participants.

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<sup>16</sup> A community that is inhabited largely by people who commute to a nearby city for work. Retrieved from <https://www.neighborhoods.com/blog/what-is-a-bedroom-community>

### Densification

A few interviewees and focus group participants indicated that the District has done well to promote and support infill, subdivisions, rezoning, and removal of barriers in pursuit of higher densities (i.e. multi-family housing) (3). Interviewees and focus group participants recognized that densification is a necessity due to the constraints of the ALR (3). The Agassiz townsite is seen as a compact community, which allows for more biking and walking than surrounding areas of the District (1). Focus group participants and one interviewee suggested that the District should continue supporting densification, as it helps families and seniors have more housing options and close access to the services they need. One interviewee mentioned that the District is doing a good job at controlling growth.

### Agricultural Base

Several stakeholders appreciated that the District has protected farmland while promoting infill development (3). One suggested that Kent's agricultural base has allowed the District to be resilient through the COVID-19 pandemic (1).

## 5.5 Housing Opportunities and Strategies

### Develop quality, affordable housing and entry-level homes

Interviewees suggested that incentives to develop more affordable housing could help support local seniors, families, and individuals living alone (5). There is an acute need to provide more subsidized units for seniors and rental units more generally (3). Affordable, entry-level homes are also needed to support young adults and families, with less emphasis on expensive homes seen as favouring developers, speculators, and Metro Vancouver residents moving out to the District as they retire (2). Focus group participants also discussed this.

### Collaborate with neighbouring First Nations

Multiple stakeholders commented that partnering with neighbouring First Nations is important (4). Interviewees recognized that conversations have been ongoing and emphasized the importance of continuing discussions (2). Neighbouring First Nations also have limited housing options for their community members, which creates an opportunity to address housing supply for all parties (2). One interviewee reported that Chilliwack has been successfully partnering with their First Nations to develop housing projects.

### Policies and regulations

Stakeholders suggested the District should continue to densify through infill and rezoning and could proactively rezone lots to support higher densities (3). Stacked developments with smaller dwellings and loosening height restrictions could be cost-effective for developers and could help meet the needs of families, seniors, and/or renters. Interviewees suggested that Kent should continue to support more diverse, denser housing types (3). Focus group participants suggested that comprehensive guidelines in the OCP are needed to create more certainty for developers around policies and regulations.

### Redevelopment of seniors' housing

Subsidized housing stock for seniors in the District is getting old, presenting increasing costs and challenges associated with maintenance and utilities. Interviewees suggested there is an opportunity for the District to work with service providers, developers, and BC Housing to build additional units (2).

### Pay attention to Lower Mainland growth trends

Stakeholders from focus groups and interviews recognized the significant population growth seen throughout the Metro Vancouver and Fraser Valley regions in recent years and suggested that there may be additional population pressures put on Kent's housing market in coming years (2).

### Partnerships

Interviewees suggested that partnerships with the private sector, local governments, non-profits, and First Nations play an important role in meeting housing needs. They suggested that the District has the opportunity to play an active role in pulling these sectors together to get projects funded and designing projects to local needs (1). It was identified that partnerships can help leverage the assets and expertise of participants.



### Additional Opportunities and Strategies

Interviewees also identified several other strategies for consideration:

- Build rentals and subsidized seniors' units within walking distance of service centres
- Consider supporting affordable housing models run by non-profits that allow for investments into the property by users
- Create a housing corporation to coordinate efforts
- Reconsider the use of cooperative housing models
- Establish a long-term vision to develop more hobby / small farms
- Continue to support the Teacup Properties
- Incentivize product mix in the missing middle to attract more families and established couples
- Research and consider development fees of similar communities
- Stay consistent with the Regional Growth Strategy
- Create a centralized database for people looking for rental units
- Clearly define the downtown core and encourage multi-family dwellings
- Legalize secondary suites and coach houses to attract younger demographics



## 6.0 Summary of Key Areas of Local Need

### 6.1 Number of Units Needed by Unit Size

Table 14 summarizes the number of dwellings needed by number of bedrooms, as presented in Section 4.3.4. This estimate is derived from household projections and assumptions about the numbers of bedrooms required for different household types in the District. Between 2016 and 2020, it is estimated that 227 new housing units were required and between 2020 and 2025, it is estimated that 281 new units were required.

TABLE 14 SUMMARY OF UNIT TYPE NEEDS IN KENT, 2016 - 2025

| Unit Type<br>(# of Bedrooms) | 2016 - 2020 | 2020 - 2025 | Totals |
|------------------------------|-------------|-------------|--------|
| Studio or 1<br>Bedroom       | 77          | 96          | 173    |
| 2 Bedroom                    | 99          | 129         | 228    |
| 3+ Bedroom                   | 51          | 55          | 106    |
| Totals                       | 227         | 281         | 508    |

### 6.2 Statements of Key Areas of Local Need

#### Affordable Housing

In 2016, 20% of households were living in unaffordable housing. The issue is more acute in renter households where 38% were living in unaffordable housing, compared to 15% of owners.

Sales prices in Kent increased substantially between 2015 and 2019, creating considerable gaps for all median-earning households looking to enter the ownership market in affording single-detached homes. Single-detached homes comprise most of Kent's housing stock (72% in 2016). Townhouses are also considered unaffordable for most households. While apartments may be affordable for most household types, lone parent families are close to the threshold. There is a limited supply of apartments in the District, which may cause additional challenges finding affordable units. Individuals living alone are likely priced out of homeownership.

To be considered affordable, a household would require an annual income of \$132,400 for single-detached home at the average 2019 sales price. Townhouses would require an annual income of \$98,200 and apartments would require \$48,000.

While there is limited data on the rental market in Kent, a secondary rental market scan suggests that the few rental units are affordable for most households with two or more incomes. However, single-income households likely face affordability challenges. Lone parent families likely face challenges affording larger units with enough bedrooms for their children and individuals living alone likely face challenges affording their rental costs.

Focus group participants and stakeholder interviews also highlighted affordability challenges. They discussed the effects of having limited developable land and increasing development and construction costs. They also recognized that, currently, Kent remains relatively affordable compared to Metro Vancouver, which will likely continue to put pressure on local housing stock and prices.

In 2019 there were a total of 112 non-market housing units being subsidized by BC Housing in Kent.

### Rental Housing

Stakeholders reported that there are not enough rentals in Kent and that more apartments are needed. The lack of rental units impacts various demographics such as low-income workers, families, and seniors.

The number of renter households is growing more quickly than owner households. Between 2006 and 2016, renter households increased by 21% (from 395 to 480 households) compared to 10% (from 1,550 to 1,710) for owner households. At the same time, there has been little increase in the number of primary rental units. There were 71 units in 2019, the same number as there were in 2008. With 480 renter households, this means that the majority are relying on the secondary rental market, where units may be less secure. This is a common situation seen in many communities and reflects a lack of investment in the primary rental market by senior levels of government and the private sector in recent years. Over the last three years short-term rentals increased 73%, which may also impact the supply of long-term rental units available for residents.

While there is limited data available for the rental market, a secondary rental market scan was conducted and found that there are very few listings currently available. The scan found two listings, compared to nine postings by renter households looking for housing. This suggests that the availability of rental housing is a significant challenge in the District; vacancy rates are likely very low.

Stakeholders specifically noted a lack of affordable rental options for seniors; while there are some premium assisted living options for seniors, there are few moderate or affordable units available for rent and suitable for their accessibility needs.

### Housing for People with Disabilities

Households with at least one person with a disability have higher rates of Core Housing Need compared to households without. In 2016, 34% of renter households (100 households) and 5% of owner households (45 households) with someone with a disability were in Core Housing Need, compared to 19% of renter households (30 households) and 2% of owner households (15 households) without someone with a disability. Renter households with a person with a disability may experience challenges in the limited rental market in Kent, as they may have additional accessibility needs. People with

disabilities who are unable to work may be relying on the provincial housing supplement of \$375 (for a single person), which is much lower than market rents.

There are no non-market units for people with disabilities subsidized by BC Housing in Kent.

### Housing for Seniors

From 2006 to 2016, the median age in Kent rose from 44.3 to 49.3, which is much higher than the median age of the FVRD (40.6). This aligns with national trends and may have been further driven by an influx of retirees from Metro Vancouver, as noted by stakeholders. Stakeholders reported that this has created a market for more expensive seniors-oriented housing options and a gap in units affordable for senior households with moderate incomes looking to downsize within Kent, or who are relying on fixed incomes. Aging in place is important to many seniors, but stakeholders reported that existing services, supports, and accessible housing options are limited, and some households are moving away as a result. Increasingly, communities are looking to support aging in place by having downsizing and supportive housing options available within the community for when housing and/or mobility needs change. Communities can also support aging in place by collaborating with local health authorities, other professionals, and community organizations to develop additional services to support independent living (e.g., homecare, maintenance, etc.).

Renter households led by or containing senior residents are more likely to be in Core Housing Need. In 2016, 35% of renter households with a senior as primary maintainer (35 households) were in Core Housing Need, compared to 3% of owner households (20 households). 36% of renter households containing one or more senior residents (40 households) were in core housing need, compared to 30% of renter households without (100 households). The same pattern is not seen for owner households, who may have more equity built up from owning their homes and benefitting from rising real estate prices.

As of March 31, 2019, there were 85 seniors living in units subsidized by BC Housing in Kent.

### Housing for Families

In 2016, 35%, or 755 of households in Kent were lone parent families, couples with children, and other Census families. These families earning the median income for their household type likely face challenges affording single-detached homes at the average 2019 sales prices in Kent. Lone parent families earning the median income may need to spend more than 50% of their income to afford a single-detached house or townhouse in the District. Although apartments are affordable for family households, there are few apartment units in the District. In 2016, 24% of lone parent owner households (20 households) were in Core Housing Need.

While most dwellings in Kent have three-or-more bedrooms (61%) and would suitably house most families, many of these homes may be occupied by seniors who are living in homes with more bedrooms than they need. Stakeholders suggested that there is a shortage of entry-level homes for first- and second-time buyers, including new families. While some are adapting by purchasing homes with the help of family members or purchasing old homes and renovating to develop equity, this is not an option for everyone.

Families living in rental housing likely face challenges competing for available family-sized units in the scarce rental market. While most likely affordable for median-earning families with two or more

incomes, lone parent families likely experience affordability gaps. In 2016, 47% of lone parent renter households (40 households) were in Core Housing Need.

The availability of housing for families can contribute to the aging of the population, as younger households without equity struggle to find housing that meets their needs. Families that cannot find or afford housing with enough space to meet their changing needs may move out of the community.

As of March 31, 2019, there were 16 families receiving rent assistance from BC Housing in Kent.

### Homelessness

In 2020, there were nine people counted as experiencing homelessness in the Agassiz-Harrison community. Rather than living on the street, front-line service workers indicated that individuals experiencing homelessness in the District more commonly couch surf or live in their cars. In addition, it was reported that there are several households at risk of homelessness, who are relying on very low incomes and are precariously housed.

While some stakeholders felt that homelessness is getting worse in recent years, others felt that it has stayed the same. It was suggested that the District is starting to see more homelessness as spillover from adjacent service centres like Chilliwack.

There are no BC Housing emergency shelter beds in the Agassiz-Harrison community.

APPENDIX A

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# 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>

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

**Movable Dwelling:** A single dwelling type used as a place of residence and can be moved on short notice that includes mobile homes, as well as a tent, recreational vehicle, travel trailer houseboat or floating home.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements013-eng.cfm>

**Multiple Census Families:** A household in which two or more Census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a Census family.

<https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

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

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

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

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

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

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

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

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

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

**Seniors:** Individuals aged 65 and over.

**Shelter Cost:** Total monthly shelter expenses paid by households that own or rent their dwelling.

“Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

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

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

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

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

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

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

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

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

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

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

APPENDIX B

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# Provincial Summary Form

## Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: \_\_\_\_\_

REGIONAL DISTRICT: \_\_\_\_\_

DATE OF REPORT COMPLETION: \_\_\_\_\_ (MONTH/YYYY)

### PART 1: KEY INDICATORS & INFORMATION

*Instructions: please complete the fields below with the most recent data, as available.*

|                 |  |
|-----------------|--|
| <b>LOCATION</b> | Neighbouring municipalities and electoral areas: |
|                 | Neighbouring First Nations:                      |

|                   |   |                          |                    |            |                   |
|-------------------|---|--------------------------|--------------------|------------|-------------------|
| <b>POPULATION</b> | Population:   | Change since             | :                  | %          |                   |
|                   | <i>Projected</i> population in 5 years:             | <i>Projected</i> change: |                    | %          |                   |
|                   | Number of households:                               | Change since             | :                  | %          |                   |
|                   | <i>Projected</i> number of households in 5 years:   | <i>Projected</i> change: |                    | %          |                   |
|                   | Average household size:                             |                          |                    |            |                   |
|                   | <i>Projected</i> average household size in 5 years: |                          |                    |            |                   |
|                   | Median age (local):                                 | Median age (RD):         | Median age (BC):   |            |                   |
|                   | Projected median age in 5 years:                    |                          |                    |            |                   |
|                   | Seniors 65+ (local):                                | %                        | Seniors 65+ (RD):  | (2016) 17% | Seniors 65+ (BC): |
|                   | <i>Projected</i> seniors 65+ in 5 years:            |                          |                    |            | %                 |
|                   | Owner households:                                   | %                        | Renter households: |            | %                 |
|                   | Renter households in subsidized housing:            |                          |                    |            | %                 |

|               | Median household income | Local | Regional District | BC |
|---------------|-------------------------|-------|-------------------|----|
| <b>INCOME</b> | All households          | \$    | \$                | \$ |
|               | Renter households       | \$    | \$                | \$ |
|               | Owner households        | \$    | \$                | \$ |



## PART 2: KEY FINDINGS

**Table 1: Estimated number of units needed, by type (# of bedrooms)**

|                       | Currently | Anticipated (5 years) |
|-----------------------|-----------|-----------------------|
| 0 bedrooms (bachelor) |           |                       |
| 1 bedroom             |           |                       |
| 2 bedrooms            |           |                       |
| 3+ bedrooms           |           |                       |
| <b>Total</b>          |           |                       |

Comments:

**Table 2: Households in Core Housing Need**

|  | 2006 |     | 2011 |     | 2016 |     |
|--|------|-----|------|-----|------|-----|
|  | #    | %   | #    | %   | #    | %   |
| <i>All households in planning area</i>   |      | 100 |      | 100 |      | 100 |
| <b>Of which are in core housing need</b> |      |     |      |     |      |     |
| Of which are owner households            |      |     |      |     |      |     |
| Of which are renter households           |      |     |      |     |      |     |

Comments:

**Table 3: Households in *Extreme* Core Housing Need**

|  | 2006 |     | 2011 |     | 2016 |     |
|--|------|-----|------|-----|------|-----|
|  | #    | %   | #    | %   | #    | %   |
| <i>All households in planning area</i>           |      | 100 |      | 100 |      | 100 |
| <b>Of which are in extreme core housing need</b> |      |     |      |     |      |     |
| Of which are owner households                    |      |     |      |     |      |     |
| Of which are renter households                   |      |     |      |     |      |     |

Comments:

