

Housing Needs Report

Prepared by CitySpaces Consulting | May 2023





Acknowledgements

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- Canadian Mental Health Association – Mid Island
- Central Vancouver Island Multicultural Society
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We respectfully acknowledge that the city boundary lies within the Traditional Territory of Snuneymuxw First Nation.




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Executive Summary



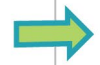
WHAT IS A HOUSING NEEDS REPORT?

Housing Needs Reports use quantitative and qualitative data to provide an understanding of current and anticipated housing needs and gaps. In April 2019, the provincial government passed legislation requiring all local governments to develop a Housing Needs Report and update these reports every five years.

Housing Needs Report Summary



City Plan anticipates Nanaimo will reach a population of **140,000 people** by **2046**.



To accommodate this growth and address existing need, housing targets estimate the number of **new homes needed** between **2021 and 2031**.



Based on a **1.43%** growth rate, it is estimated **11,580 new housing units** will be needed by 2031 or an average of **1,155 units annually**.



In 2022, building permits were issued for 1,367 housing units, demonstrating the City is on-track to achieve the annual housing units needed. However, the City will need to facilitate the correct mix of unit types to address diverse needs, such as affordability and suitability.

Community Engagement Findings



Residents are experiencing **worsening housing affordability challenges**.



Additional housing for workers is needed – high housing cost compared to income is a barrier for attracting and retaining employees.



More **diverse ground-oriented housing options** are needed for families.



5.2% of homes need major repairs, and **renters report** their housing is **poorly maintained**.



There is a desire for **larger units** to accommodate **work-from-home** arrangements.



Rent supplement program recipients **should include** people receiving **disability or income assistance**.



There is a lack of housing options that can accommodate **home care or nursing care**, as well as supportive housing for people with brain injuries.



Enhanced coordination from all levels of government is needed to support housing providers to build **more non-market housing** quickly.



Additional **transition housing** for women and children fleeing violence, and **emergency services for youth** experiencing homelessness are needed.



More **rental housing** is needed to improve housing choice, as well as to reduce the risk of homelessness and the frequency of experiencing discrimination when searching for housing.



EMERGENCY SHELTERS

TRANSITIONAL SUPPORTIVE HOUSING

NON-MARKET HOUSING

MARKET RENTAL

HOME OWNERSHIP

Current Status

In 2022:

- 468** homeless housed
- 143** temporary shelter beds
- 24** permanent shelter beds
- 35** winter only shelter beds and
- 113** BC Housing homeless rent supplements

In 2022:

- 663** transitional supportive housing units including:
- 126** units for special needs
- 510** supportive units for seniors
- 27** units for women and children fleeing violence

In 2022:

- 854** non-market units including:
- 377** seniors units
- 477** units for low-income families
- 1,221** BC Housing rent supplements issued

33% renters, 2021

2.2% vacancy rate, 2022

86% median rent increase (2012-2022)

4,871 rental apartments, in 2021:

56% studio & 1-bed

40% 2-bed

4% 3+bed

3,661 secondary suites since 2005

537 student housing units

67% owners, 2021

49% benchmark price increase – all types (2017-2022)

In 2021:

51% houses

22% apartments

26% other such as duplexes, townhouses, and movable dwellings

Needs Identified

A minimum of **433** people experiencing homelessness and in need of housing in 2020.

Need: More emergency services and shelter spaces, particularly for youth, women and children, seniors, and Indigenous people.

The Health and Housing Action Plan (2020) identifies the following is needed by 2025:

- 90** permanent supportive units,
- 70** transitional units,
- 70** assertive treatment units, and
- 70** intensive case management units.

At least **525** non-market units needed per year to 2031, for households earning less than \$40,000/year.

762 households on BC Housing's waitlist including **182** families, **143** people with disabilities, **343** seniors, **56** wheelchair accessible units, and **38** singles.

24.2% of renter households are in core housing need.

Need: More affordable, well-maintained and right-sized rental housing.

5.8% of owner households are in core housing need.

Need: More ground-oriented family-friendly housing options (e.g., townhouses, duplexes, triplexes, fourplexes).



Introduction + Context

Introduction + Context

Nanaimo is at a crossroads in its development. With a warm climate and waterfront location, the city has always been a draw for new residents from across the country and around the world. As a regional hub, Nanaimo is home to a variety of jobs, services, and amenities with a reputation for affordable housing and family-friendly communities. In 2021, there were nearly 100,000 people in private dwellings in Nanaimo, not including students and others here on a temporary basis or those in collective housing such as residential care facilities. With substantial growth and transition, Nanaimo is evolving to become a large urban centre, with the range of complex issues and demands of a major city – where housing choice, affordability, and homelessness are at a critical juncture for many households.

This Report fulfills a provincial requirement to assess the local housing context every five years, but it also serves to draw attention to the city’s evolving housing needs and priorities.

Nanaimo – A City in Transition

Nanaimo is located on the central east coast of Vancouver Island, within the Traditional Territory of Snuneymuxw First Nation. With a land mass of 90.3 km², it is only five kilometers wide and stretches over 20 kilometers along the Salish Sea coastline from the Nanaimo River in the south to the District of Lantzville in the north.

Nanaimo is an important economic center of the region and continues to attract new residents from across Canada. Like many cities in Canada, Nanaimo is experiencing a housing shortage and residents are challenged to find affordable, adequate, and suitable housing options. Historically, Nanaimo has had lower housing prices compared to other urban areas, such as Metro Vancouver. However, prices have escalated rapidly over the past five years and there is not enough housing at a mix of prices, tenures, typologies, and sizes. Residents are challenged to find housing that meets their needs.

Over the past two decades, the City of Nanaimo has demonstrated leadership in responding to mounting housing affordability challenges, by developing new policies and plans, collaborating with housing sector partners, and dedicating resources to finding solutions. The 2023 Housing Needs Report (HNR) builds upon this strong policy framework and supports future planning initiatives by identifying areas of current and anticipated housing need.

The Report’s findings demonstrate significant progress has been made to improve housing conditions in recent years, including the fast pace of new rental and non-market housing development in Nanaimo. Recent improvements are encouraging, however additional supply and a greater variety of



housing is needed to ensure all current and future residents can access affordable, suitable, and adequate housing.

Figure 1: City of Nanaimo Map within Regional Context



Why a Housing Needs Report?

Housing needs reports are a tool for local governments to gauge the types and amount of residential development needed to meet current and future community housing needs. Local governments can take action to address current, and prevent future, housing challenges by developing a housing strategy or action plan, creating policies and regulations, as well as advocating to senior levels of government for increased funding for housing. Housing needs reports are crucial for evaluating the impact of municipal housing actions over time.

A wide variety of sectors can use information from this Report to inform and support their initiatives, such as non-profit housing providers working towards an affordable housing project. Funders and agencies, such as BC Housing and Canada Mortgage and Housing Corporation, typically require a rationale for housing funding applications and this Report can help demonstrate the need for investments in affordable housing in Nanaimo.

THE LEGISLATIVE REQUIREMENT

Local governments in British Columbia are required to complete housing needs reports every five years as per the *Local Government Act (Part 14 Division 22)*. The legislation:

- enables the provincial government to gain an understanding of recent changes in demographics and housing and provides important context to plan for future housing needs;
- enables municipalities to better understand current and future housing needs; and
- assists local governments in implementing policies and bylaws that respond to current and projected housing needs.

In March 2022, CitySpaces Consulting was engaged by the City of Nanaimo to develop this Housing Needs Report to identify the city's current and future housing needs, as well as gaps in the housing supply. The information gathered in this Report aligns with Ministry requirements.

Methods

The Province of BC requires local governments to collect distinct indicators when preparing a housing needs report, including current and projected population, household income, economic and labour force statistics, and currently available and anticipated housing units. These data have been prepared and included as **Appendix A: Indicators Report**. This Housing Needs Report includes selected highlights from this analysis as well as supplementary information to provide a locally relevant and comprehensive understanding of Nanaimo's housing situation. This includes a mix of both quantitative and qualitative data sources.

QUANTITATIVE INFORMATION

Where possible, the most recently available data has been referenced including: Statistics Canada (Census 2006, 2011, 2016, 2021), BC Assessment, BC Housing, BC Statistics, 2020/2022 Point-in-Time Counts, CMHC Rental Market Reports, and City of Nanaimo Short-Term Rental licensing and building permitting data. More detailed 2021 Census data related to household tenure will be available later in 2023; 2016 Census data has been used where 2021 data was not yet available.

COMMUNITY ENGAGEMENT

Between September and November 2022, **77 individuals**, including **over 40 people with lived experience and 30 local organizations** were engaged – those engaged included non-profit and community-based agencies, local builders and developers, people with lived experience, the public, local groups and networks, and Snuneymuxw First Nation members. Recent engagement results from *City Plan* and the *Health and Housing Action Plan* were reviewed and referenced to minimize duplication of effort and avoid burnout by key-informants. Activities included:

<p>Workshop</p>  <p>Housing needs workshop with 14 attendees from the non-profit and community services sector.</p>	<p>Questionnaires</p>  <p>30 lived experience questionnaires were completed through peer-led interviews.</p>
<p>Focus Group</p>  <p>Youth focus group with 9 participants.</p>	<p>Meetings</p>  <p>2 meetings with local groups and networks with 20 representatives.</p>
<p>Key informant interviews</p>  <p>4 key informant interviews with an urban indigenous society, a non-profit housing provider, rental property manager; and a developer / builder representative.</p>	

The Housing Network

The housing network demonstrates the range of types and tenures of housing in a community, including market and non-market housing, ownership, and rental options. The housing network supplements the concept of a 'housing continuum', which is linear by nature and inherently assumes upward mobility along the continuum is desirable – the housing network dismantles this assumption. The network showcases a diversity of housing options that support people's changing life circumstances and does not predetermine a pathway or flow from one housing type or tenure to another. As a concept for understanding housing needs, the housing network will be referred to throughout this Report, highlighting the diversity of housing needed in Nanaimo.

These sources of supply are interrelated with constraints in one housing type impacting other areas of the housing network. For example, as older residents downsize from single-detached homes, the demand for apartment condominiums may increase – which could result in fewer ownership options for moderate-income earners looking to buy a condo, keeping pressure on the existing rental market. As demand for market rental apartments increases, low-income residents may be challenged to afford averagely priced market rental housing, which contributes to increased demand for non-market housing or rent supplements.

Figure 2: Nanaimo's Housing Network



The level of public intervention and financial subsidy generally increases from non-market housing to market housing:

Emergency accommodation	Temporary and year-round shelters and safe houses for women and children fleeing violence – this requires ongoing government support
Transitional and supportive housing	Temporary and less stable housing that includes support services and, typically, requires significant public funding
Non-market rental units	Provide rental options for individuals spending 30% or more of their income on average market rents. Support services are not required. Initial government funding or innovative funding mechanisms are required to build and construct
Rent supplements	Form a bridge between non-market and market housing, with government assistance provided to individuals renting in the private market
Market rental and market ownership housing	Available through the private market without any public subsidy

Roles in the Housing Sector

Addressing the breadth and complexity of housing issues in Nanaimo will require collaboration, coordination, and funding by multiple layers of government and community partners. In the past, Nanaimo has been proactive in addressing housing challenges through research, policy, and regulation. Continued leadership by the City along with support from health and social community groups will be critical for future responses to be successful. A summary of jurisdictional roles and responsibilities provides some context as Nanaimo works with others to build upon recent housing and homelessness strategies and action plans.

GOVERNMENT ROLES IN AFFORDABLE HOUSING

All levels of government have a role to play in facilitating affordable housing – including incentivizing, financing, funding, regulating, and supporting. Local governments take the lead in preparing housing needs reports, which provide the necessary information and context to support the policy, planning, and program efforts of all other levels of government.

FIRST NATIONS

- Direct provision and management of on-reserve housing
- Support for off-reserve housing
- Advocacy and communicating housing need
- Identifying culturally appropriate housing solutions

REGIONAL GOVERNMENT

- Preparation of regional growth strategies
- Identification of regional housing needs + action plans
- Implementing infrastructure-related fees
- Supporting affordable housing through fee waivers
- Transportation initiatives

PROVINCIAL GOVERNMENT

- Legislative and regulatory authority
- Provincial building code development
- Incentives for energy efficiency/green building initiatives
- Provision of grants/programs to support renters and owners
- Capital investments in non-market housing by way of BC Housing
- Research and data collection funding
- Implementation of demand-side tools

FEDERAL GOVERNMENT

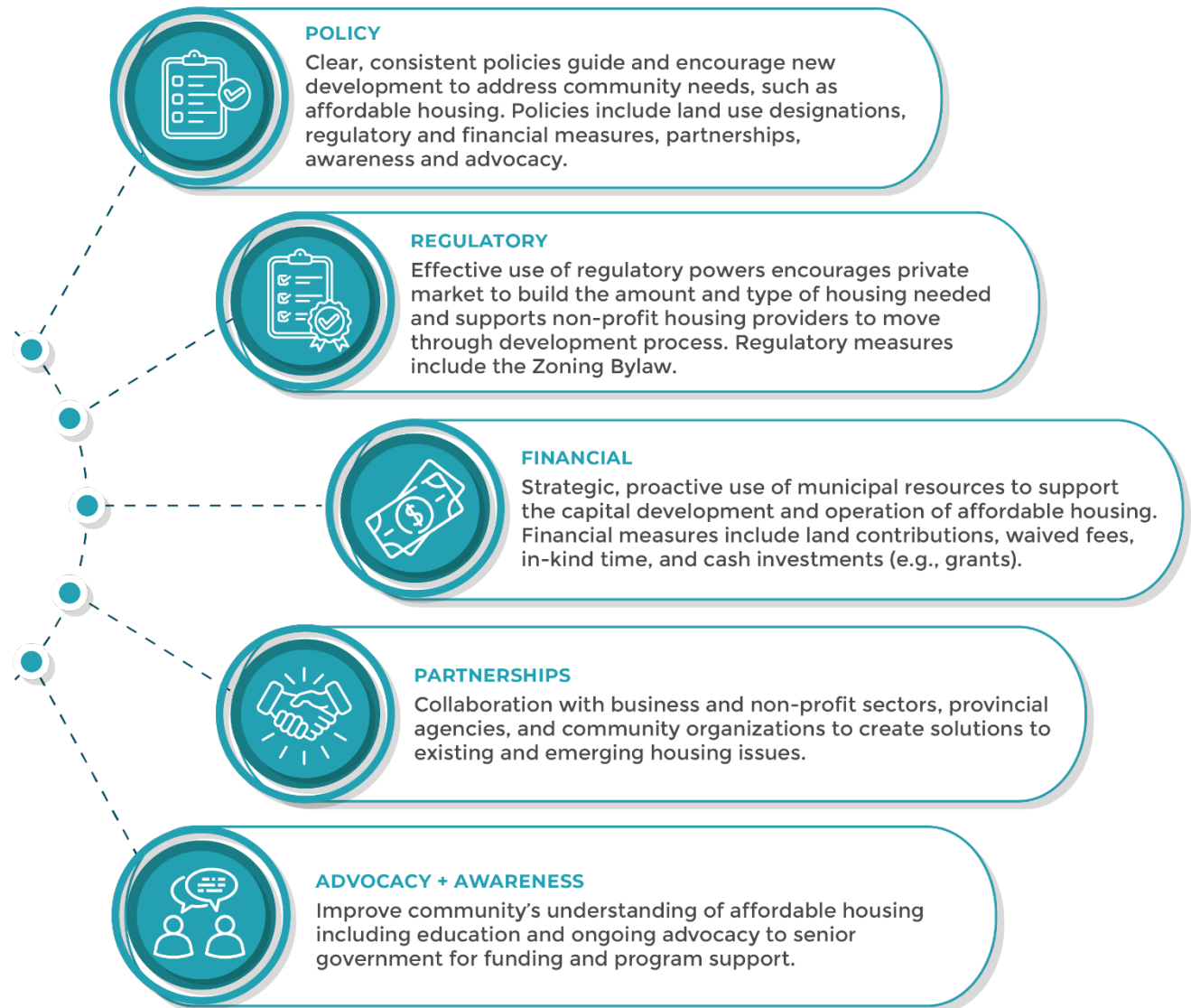
- Provision of mortgage insurance
- Capital investment and bilateral agreements in non-market housing
- Research and innovation initiatives
- Economic, financial, and immigration policies affecting housing demand

THE ROLE OF LOCAL GOVERNMENT

Local governments can support, encourage, facilitate, or incentivize the development and preservation of housing in a community – they are governed by legislation including the *Local Government Act*, *Community Charter*, *Strata Property Act*, and *Local Government Statutes (Housing Needs Report) Amendment Act*. A housing needs report identifies housing needs and gaps as well as potential best practices for consideration. It does not outline actions a local government can employ to address

housing issues. A step further is required, such as undertaking a housing action plan or affordable housing strategy, as well as informing other planning initiatives such as official community plan updates or zoning bylaw amendments. There are five major categories of practice or implementation when a local government considers next steps:

Figure 3: Local Government Measures to Address Housing Needs and Gaps



SNUNEYMUXW FIRST NATION

Snuneymuxw First Nation is one of the largest First Nations in BC, with a population of over 1,700 members – the majority of whom live off-reserve. Snuneymuxw First Nation is currently partnering with BC Housing to build affordable and culturally appropriate homes for its members both on- and off-reserve. The City of Nanaimo was awarded the federal/provincial Strengthening Communities' Services Program that supports ongoing partnerships with Snuneymuxw First Nation to provide temporary and scattered site housing with culturally appropriate program delivery as well as strengthen outreach capacity for unhoused Snuneymuxw First Nation members.

REGIONAL DISTRICT OF NANAIMO

Regional governments provide a general framework for growth and land use, often with an emphasis on concentrating growth in urban centres. The Regional District of Nanaimo (RDN) prepared a *Regional Housing Needs Report* in 2020 to understand the housing needs and conditions across the region, which in-turn informed the RDN's *Regional Growth Strategy, Shaping our Future to 2041*. Additionally, the RDN developed and implemented a *Housing Action Plan (2010)* and *Social Needs Assessment and Strategy (2021)*.

PRIVATE SECTOR

Landowners, developers, builders, and landlords are responsible for the development, construction, and management of most of the housing stock across Canada. Housing policies and land use permissions can encourage the private sector to build the tenures (rental and ownership) and types of housing needed in a community. When there are gaps in housing market supply or not enough housing available, communities experience increasing unaffordability and overcrowding challenges.

NON-PROFIT SECTOR

The non-profit housing sector creates and manages housing units with below-market rents and may include support services (e.g., life skills, employment training). Community-based non-profit organizations typically receive some form of financial assistance from varying levels of government to facilitate affordable rents to low-income households. While only a small proportion of housing is provided by the non-profit sector in Canada, it provides vital housing options for residents unable to afford market prices. Nanaimo has a well-established, professionalized, and committed non-profit sector in housing and community services.



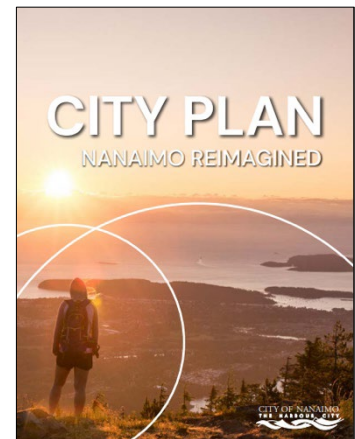
A Foundation of Housing Policy + Practice

Over recent decades, as BC municipalities grappled with the growing challenges of housing affordability and increasing homelessness, the City of Nanaimo has taken clear steps to plan and respond to the situation. The City has demonstrated leadership in its efforts to: collaborate with key partners; dedicate financial and staff resources to response initiatives; learn from evidence-based research and good practices from other jurisdictions; and prepare policies and planning documents that provide a clear framework for decision-making. The *2023 Housing Needs Report* draws on the guiding policies and direction of recent housing plans and initiatives.

CITY PLAN (2022)

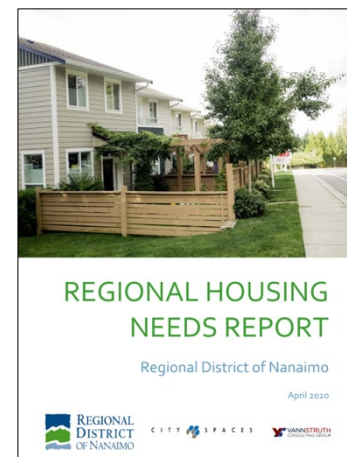
Nanaimo's *City Plan* provides the direction for future land use policy and practice in the city. It contains 30 affordable housing policies and actions to address the city's housing supply gaps and needs (C3.2). The desired outcomes of these tools and policies include:

- More affordable housing options;
- Ongoing leadership;
- Equitably distributed affordable housing options;
- Low- to moderate-income households continuing to succeed;
- Affordable housing innovations;
- Strong community support and trust; and
- Leveraging of external resource opportunities.



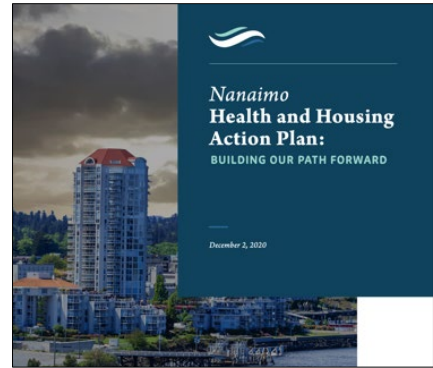
REGIONAL DISTRICT OF NANAIMO REGIONAL HOUSING NEEDS REPORT (2020)

Local governments in the Regional District of Nanaimo approved a *Regional Housing Needs Report* in 2020. The findings illustrate households within the region are experiencing serious housing affordability challenges, with greatest impacts felt by households earning low- and moderate-incomes. Priority groups experiencing disproportionate challenges included seniors, single-parent families, and youth. Since 2006, the region has experienced significant and increasing shortages of affordable rental and ownership housing.



HEALTH AND HOUSING ACTION PLAN (2021)

This ten-year *Action Plan* identifies specific issues, services, resource gaps, and priority needs to address health and housing in Nanaimo. A framework for action was established with six priority areas including improving systems coordination; diverse housing options; leadership and engagement; complex needs capability prevention; and poverty reduction. Recommendations include immediate actions to improve systems navigation, coordination of services, and resourcing in support of Nanaimo's vulnerable community members.



AFFORDABLE HOUSING STRATEGY (2018)

The *Strategy* provides the City with a framework in which to work in partnership with other levels of government, the private sector, and non-profit organizations to facilitate the development of affordable housing in Nanaimo. The *Strategy* sets out recommended policies and actions across six categories – rental housing; infill and intensification in single-detached neighbourhoods; the supply of multi-unit housing; low-income and special needs housing; government and community partnerships; and education and support. Most of these policy objectives continue to be relevant today.



A Profile of the Population

Housing demand is inherently impacted by the people living in a community – their age, household characteristics, lifestyle choices, and proximity to work and daily needs. Key demographic data is presented here to showcase central drivers impacting housing demand. While there is often considerable focus on population growth, age-specific changes and other household characteristics are also important for estimating future housing demand. A selection of the most relevant findings and indicators are included in this section and a comprehensive set of housing indicators is provided in Appendix A.

- As of 2021, Nanaimo’s population was approaching 100,000 people – a major population milestone for a once-small community now becoming a vibrant urban centre. Nanaimo’s population has been growing at a rapid rate (10.3% since 2016), a faster pace than the province (7.4%). Nanaimo’s growth is supported by in-migration, mostly from elsewhere in BC but also from households moving from other parts of Canada.
- Nanaimo continues to have high levels of labour force participation. Nanaimo residents have the benefit of working close to home, with 85% of the working population commuting locally.
- Nanaimo’s population is aging. As the 45- to 64-year-olds age into retirement over the coming two decades, the shift in housing demand will be significant – as will the impact on the labour force and local economy. Finding alternative housing for seniors to downsize into in their neighbourhoods, as well as a range of affordable options for those in the working age population, will be critical.



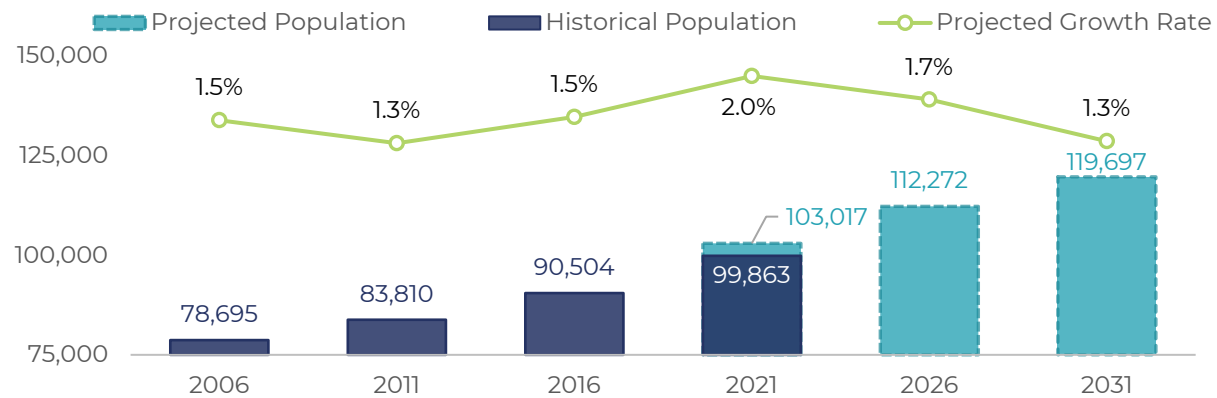
A Growing Population

Between 2016 and 2021, Nanaimo was the fastest growing Census Metropolitan Area (CMA) on Vancouver Island and fifth fastest in Canada. With nearly 100,000 (99,863) in 2021, Nanaimo has achieved a new population milestone.¹ Both in perception and practice, hitting this threshold highlights the ongoing transformation from a small suburban, coastal community into a large urban centre with all the diversity, opportunity, and complex issues large cities face.

Nanaimo has often been a draw for those looking to find work, build a family, or retire. Over the most recent Census period (2016-2021), Nanaimo's population increased by 10.3%, exceeding the pace of growth seen both regionally (9.4%) and provincially (7.6%).

Figure 4: Population Growth, City of Nanaimo, 2006–2031²

Source: Statistics Canada, 2011 and 2021 Census



Looking ahead, Nanaimo's population is anticipated to grow by 19,834 people (19.9%) between 2021 and 2031.³ Nanaimo's projected average annual growth rate (1.4%) represents a slower rate of growth than historical trends and slightly less than what is anticipated for the region (1.6%) and BC (1.5%) in the same ten-year period.

Table 1: Anticipated Population Growth by Area, 2021–2031

Source: Vann Struth 2020, BC Statistics

Area	Population Growth (#)	2021-2031	
		Anticipated Growth (%)	Anticipated Average Annual Growth Rate (%)
City of Nanaimo	19,834	19.9%	1.4%
Regional District of Nanaimo	29,257	16.8%	1.6%
British Columbia	809,216	15.5%	1.5%

1. Census, 2021

2. The projected populations in Figure 4 for 2021 and 2031 are based on 'City of Nanaimo Population, Housing & Employment Projections, Vann Struth Consulting Group Inc, June 2020.' The estimated population for 2021 was slightly higher (101,080) than what was counted in the Census (99,863).

3. 19,834 is the difference between the actual 2021 census count, and the projected population for 2031

A Changing Population

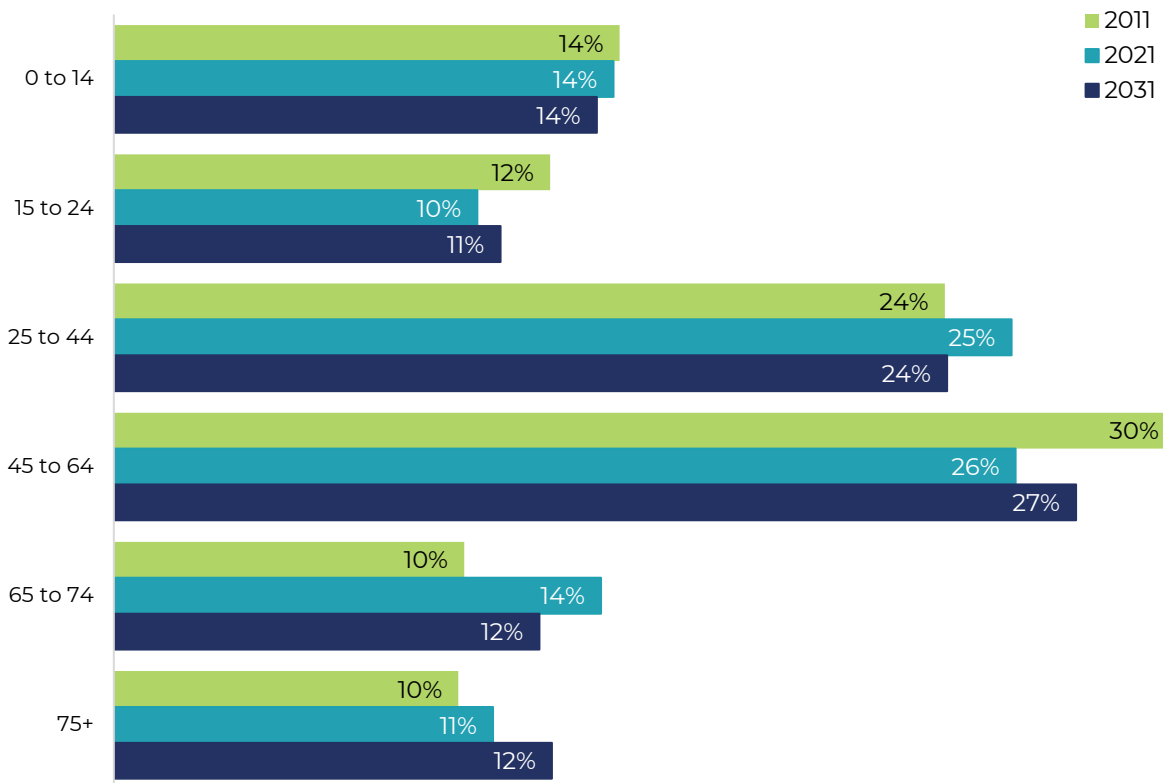
In 2021, the median age in Nanaimo was 45 years compared to 52 years in the Regional District. The areas outside of Nanaimo in the region have been a draw for retirees and older households. While this is the case in Nanaimo, the city is also the regional hub – where economic activity, education, and industry are based and families and working professionals choose to live. The city's median age is steadily increasing, following the provincial demographic trend.

Between 2011 and 2021, the share of the working age population aged 45 to 64 years saw some decline, as did young adults 15 to 24 years. In contrast, the 65+ age groups increased during this ten-year period. As the population continues to age, households living in larger dwellings may be exploring smaller alternatives, while growing families may be seeking dwellings with more bedrooms that can be challenging to accommodate in typical apartments. Creating opportunities for downsizing in all neighbourhoods can be a key component of enabling households to sort themselves into housing forms that meet their dynamic needs.

According to recent projections, Nanaimo can anticipate an increase in the proportion of the 15 to 24 and 65+ age groups between 2021 and 2031. Meanwhile, slight decreases are anticipated for the proportion of the population in both the 0 to 14 and 25 to 44 age groups over the next ten years.

Figure 5: Age Distribution, City of Nanaimo, 2011, 2021, 2031

Source: Statistics Canada, 2011 and 2021 Census; Vann Struth 2020

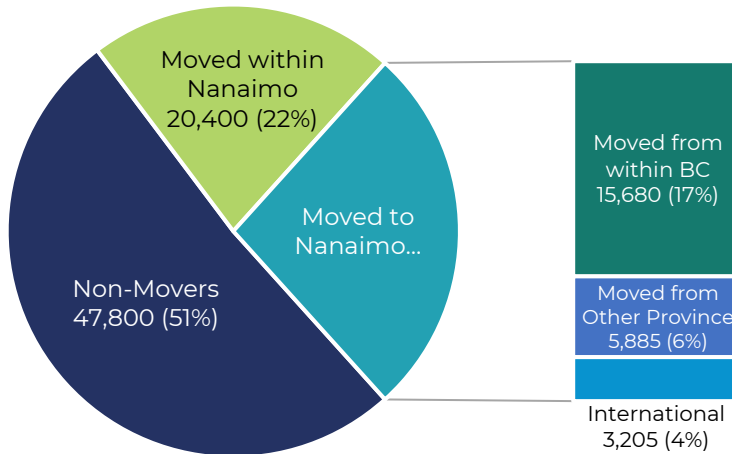


Migration

Net migration to Nanaimo is part of the city's growth story. 27% of the population (24,770 people) moved to Nanaimo between 2016 and 2021 - a greater share than the previous five-year period when only 21% had recently moved to Nanaimo. Among the migrants, the majority moved to Nanaimo from elsewhere in BC (64%), 24% from another province, and 13% internationally.

Figure 6: Mobility Status, City of Nanaimo, 2016–2021

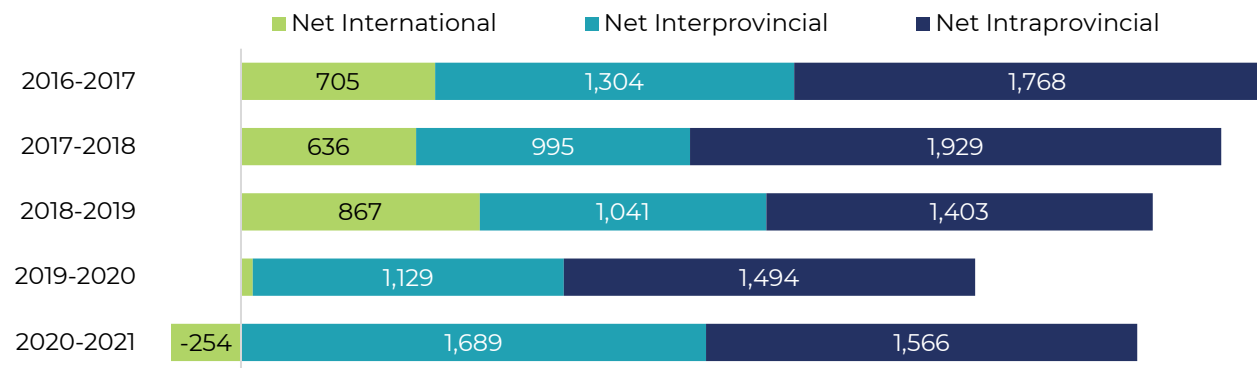
Source: Statistics Canada, 2021 Census



Across the region, there was a slight decline in net migration levels in recent years.⁴ Nanaimo has continued to draw people from other parts of BC and Canada. Given the enhanced possibility of remote work and the relative affordable housing it offers, relocation to Nanaimo has become an appealing option for many households. In 2020-2021, the region experienced a net loss of individuals moving internationally, a reflection of life choices during the pandemic and desires to be closer to family. In contrast, there was an increase in net migration from other parts of Canada compared to previous years.

Figure 7: Annual Net Migration, Regional District of Nanaimo, 2016–2021

Source: BC Statistics



4. Annual migration data is available at a regional district level, but not at a municipal level. Migration patterns in the region may be indicative of recent trends in Nanaimo.

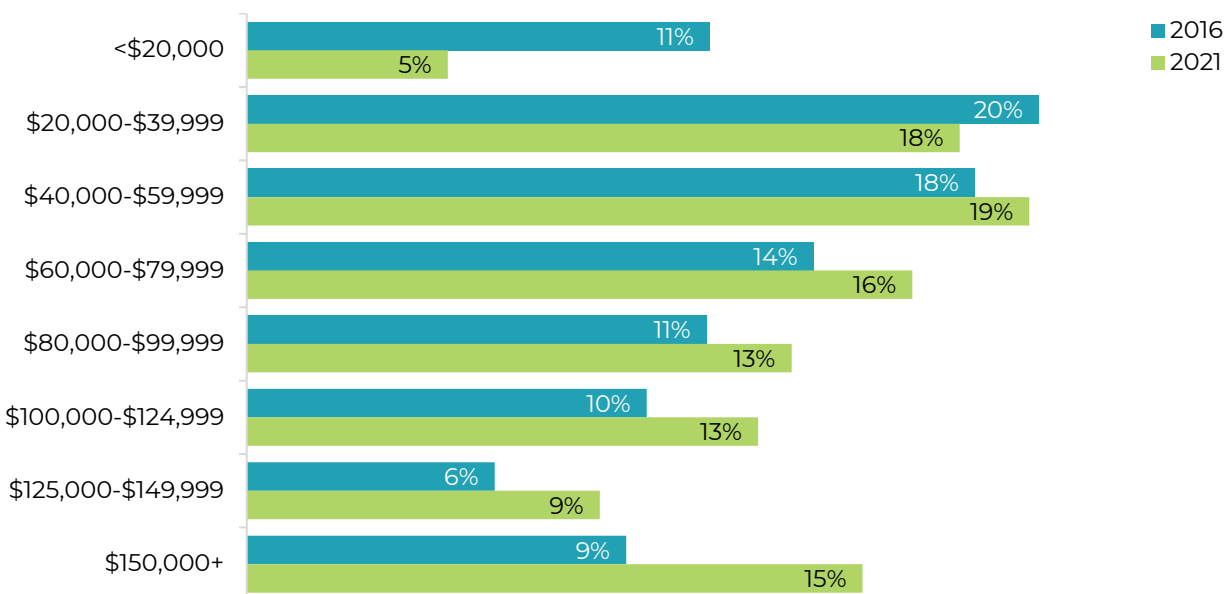
Household Income

In 2020, the median before-tax household income in Nanaimo was \$75,500. Couple families with or without children will have the most choice in the housing market as they typically have higher incomes – \$88,000 for couple-only families and \$129,000 for couples with children. In comparison, one-parent families, and one-person households, have lower median before-tax incomes (\$64,500 and \$36,400 respectively).

Typical Nanaimo households have lower incomes than their provincial equivalent; 13% less than the provincial median at \$85,000. From 2016 to 2021, the proportion of households earning more than \$150,000 increased from 9% to 15%, which is likely due to higher income earning households moving to Nanaimo during this period. There was also a decline in the proportion of households earning less than \$20,000 – this may in part be attributable to pandemic benefit programs, which have since expired.

Figure 8: Total Household Income, City of Nanaimo (2016, 2021)

Source: Statistics Canada, 2016 and 2021 Census Profile



Over one quarter of Nanaimo residents (26%) received COVID-19 government income supports, which is comparable to rates seen across the region and province. Equal to the rest of BC, the typical Nanaimo resident received \$8,000 in COVID-19 emergency and recovery benefits in 2020 – these temporary programs helped address affordability challenges, yet with programs expiring and increasing prices, residents are now struggling to pay for household expenses. COVID-19 highlighted the need for more non-market housing, increased resources, and support for existing community services, as well as expanded government income support programs to improve community resiliency.

It is important to consider the impact of inflation on real income. Inflation was 16.4% between 2016 and 2022 in Canada – largely due to supply chain issues creating scarcity rather than increased employee compensation. While some wage increases have occurred, the impact of inflation on basic and discretionary spending is reported to be significant.



“It’s difficult to recruit and keep staff. Non-profits can’t increase wages without better funding. People are moving away from Nanaimo and even restaurants are closing down because workers can’t afford to live here.”

– Key Informant Interview

Labour Force Participation

At 60.3%, the city has a higher labour force participation rate than the regional district at 54.6%. However, participation levels remain less than the province at 63.3%. Between 2011 and 2021, there was a small drop in the labour force participation rate (from 62% to 60%), which could reflect the aging of the population. Overall, employment levels remain steady representing a stable workforce and local economy. As Nanaimo continues to age, a pattern of declining levels of participation should be anticipated.

Table 2: Labour Force Participation Rates, 2021

Source: Statistics Canada, 2011, 2016, 2021 Census

Labour Force	2011	2016	2021
Population aged 15 years+ in labour force	43,105	44,770	49,975
Unemployment Rate	9.3%	7.7%	8.4%
Participation Rate	61.9%	60.0%	60.3%

Unemployment levels in Nanaimo increased to 8.4% compared to 7.7% in 2016, but this remains lower than 2011 when unemployment was 9.3%. Many organizations are struggling to recruit and retain staff given the high cost of housing and limited availability. The lack of affordable housing will have ongoing implications for the local economy and the ability of local businesses to compete for skilled workers and professionals.

Commuting

Compared to other Vancouver Island cities, most of Nanaimo's residents (85%) live and work within municipal boundaries (Table 3). In other cities such as Victoria and Langford, a much larger share of residents work within their municipality of residence (63% and 35%, respectively). Despite the improved quality of life this provides, it was noted to be increasingly challenging for residents to live and work locally because of rising housing costs. Current commuting rates will change if households move outside of Nanaimo in search of more attainable housing.



Table 3: Commuting Rates, Vancouver Island Cities, 2021

Source: Statistics Canada, 2021 Census

Commuting Rates	City of Nanaimo	City of Victoria	City of Langford	City of Campbell River
Labour Force Commuters aged 15+	29,935	29,040	16,085	10,580
% Labour Force Commuting within Census Subdivision of Residence	85%	63%	35%	79%

Between 2016 and 2021, the total number of Nanaimo commuters decreased by 1,860 people, while the total number of people working at home increased by 4,885 people – the result of an increase in work-from-home arrangements relating to COVID-19 public health orders. As the shift towards working from home and hybrid arrangements continues, housing preferences have begun to change, with increased demand for larger dwellings to accommodate working from home.



Nanaimo's Housing Profile

To accommodate the population growth and housing occupancy demand, Nanaimo added nearly 7,000 new units between 2011 and 2021. Across this period, the mix of units largely stayed the same – 78% ground-oriented dwellings and 22% apartments – with more than half being single-detached houses.

In 2021, 33% of households rented compared to 28% in 2011 and vacancy rates have remained well under 3% since 2014. During this period, secondary suites were becoming more prevalent, helping to address housing demand pressures and creating choice in neighbourhoods across Nanaimo. Rental completions have also taken a positive turn, comprising 46% of all new units in the past ten years. Despite this shift, there is still significant demand for secured market rental housing and a need to continue to diversify the options available. Families with children and those with multiple generations in one home are hard-pressed to find large and attainable units that meet their needs in different neighbourhoods.

In 2022, there were over 600 new units of non-market housing in various stages of approval – this level of progress is good news for low-income households, with 762 people on BC Housing's waitlists and a growing need for housing for people with concurrent support needs.

The Housing Stock

HOUSING MIX

The city had a total of 43,160 occupied private dwellings in 2021, a 10.4% increase from the previous Census year in 2016 and 19.2 % increase from 2011. This represents a net increase of nearly 4,000 units in five years and 7,000 new units over ten years. A large proportion of the new supply added over the ten years (46%, 3,170 units) is in apartment or flat in duplex, the category where most secondary suites are captured.⁵ This is the result of an increase in building permits for secondary suites in the city, and, to a smaller extent, to improved ways of capturing secondary suites by Census enumerators.⁶ Following suites, low-rise apartments of less than five storeys were the greatest contributor to the new housing stock (23%, 1,580 new units in ten years).

5. One of two dwellings located one above the other. Apartments or flats in duplexes attached to triplexes, other duplexes, or other non-residential structures (e.g., a store) are also classified as apartments or flats in a duplex. Secondary suites are typically captured under this category.

6. Since 2005, the City has issued building permits for 3,661 secondary suites.



In addition to *private dwellings occupied by usual residents*, there were 1,974 dwellings unoccupied by usual residents on the Census enumeration day (e.g., recently completed or on rental turnover). These dwellings may be occupied by students, non-residents, or others temporarily in Nanaimo, who also need to be accommodated by the current and future housing supply. This stock does not include collective dwellings such as corrections facilities, emergency shelters, or residential care facilities, and secondary suites are typically the type of dwelling most likely to be left unoccupied.

Table 4: Number of Dwellings by Type, 2011 and 2021

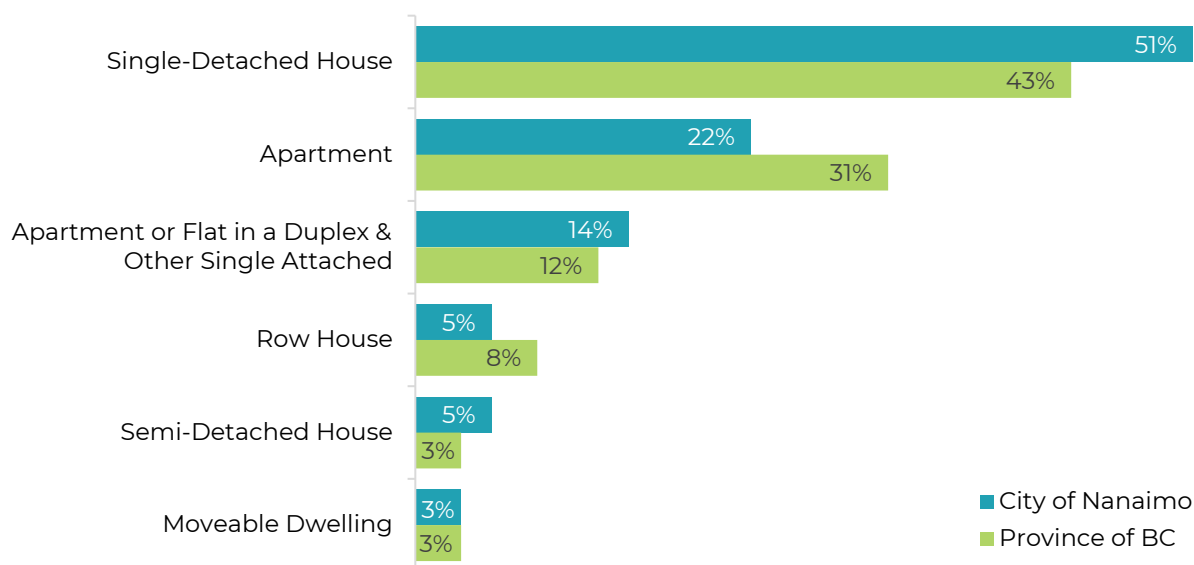
Source: Statistics Canada, 2011 and 2021 Census

	2011	2021	Change (%)
GROUND ORIENTED	28,440	33,540	17.9%
Single-Detached	21,335	22,215	4.1%
Semi-Detached	1,725	2,145	24.3%
Row Housing	1,605	1,970	22.7%
Other	2,950	6,125	107.6%
Moveable	825	1,085	31.5%
APARTMENT	7,765	9,620	23.9%
< 5 Storeys	6,655	8,235	23.7%
5+ Storeys	1,110	1,385	24.8%

The share of dwellings by type has changed very little over this ten-year period. In 2021, over half of Nanaimo's housing units were single-detached homes (51%), followed by apartments (22%), and apartment or flat in a duplex (14%). The split between apartments (22%) and ground-oriented dwellings (78%) has stayed static between 2011 and 2021. The primary difference during this period is a smaller proportion of single-detached homes (from 59% to 52%), which corresponds to the increase in apartment or flat in a duplex (from 8% to 14%).

Figure 9: Housing Mix, City of Nanaimo, and Province of BC, 2021

Source: 2021 Census

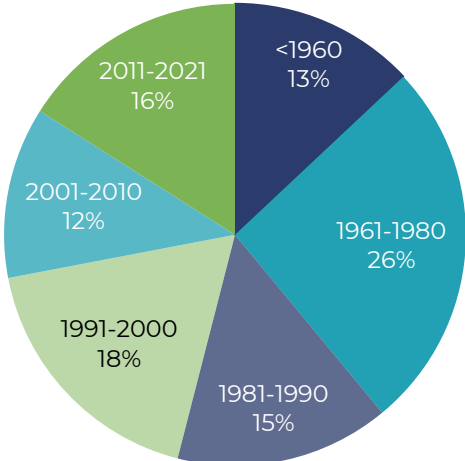


When compared to the province, Nanaimo has a greater share of single-detached homes in its housing supply and a smaller proportion of apartments. Other than the increase in secondary suites, a positive step towards accommodating renters, Nanaimo's housing mix has remained largely unchanged between 2011 and 2021. As Nanaimo's housing supply continues to respond to demand and affordability pressures, a greater variety of housing typologies will be needed to accommodate household preferences and incomes – including a broader mix of ground-oriented homes, such as townhouses and houseplexes, that are suitable to families with children and potentially more affordable than larger detached homes.

AGE + CONDITION OF HOUSING STOCK

Over half of Nanaimo's housing was built before 1990 (54%), which is identical to trends seen across the province. New housing constructed after 2000 represents 28% of Nanaimo's housing stock, which is also comparable with the proportion of new housing in BC (30%). It is important for Nanaimo to continue building new housing because increased and more diverse supply is needed to meet residents' needs and provide additional housing choice as households needs evolve.

Figure 10: Housing Stock Age, City of Nanaimo, 2021
 Source: Statistics Canada, 2021 Census



Many homes in Nanaimo are reported to need major repairs and reaching end-of-life. Engagement findings highlight the acute situations many renters are facing – with many reported to be living in unsafe or poorly maintained housing because of the lack of affordable options. This situation is exacerbated for renters; Census data show there is a higher proportion of renters living in substandard housing compared to owners (6.5% versus 4.5%). Owners also report they are often unable to afford property maintenance and upkeep. As older homes continue to age, it will be beneficial to explore programs that support the costs of renovation or significant repairs.

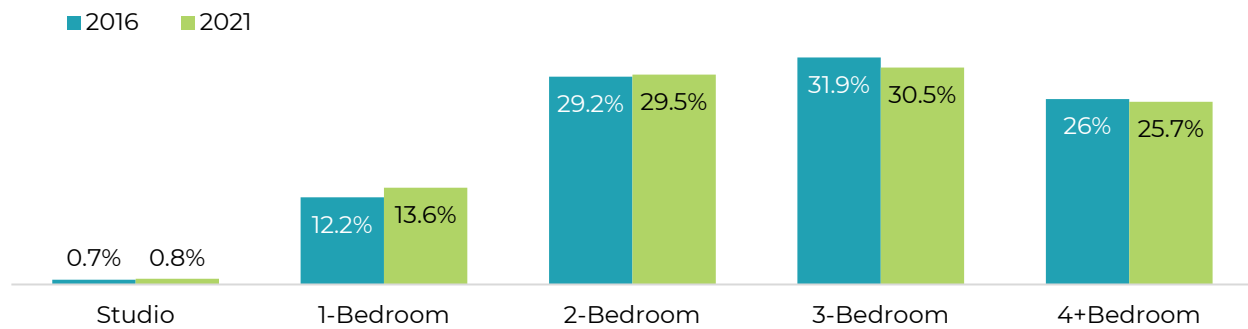
BEDROOM MIX

Since 2016, the proportion of studio, 2-bedroom, and 4+ bedroom units in Nanaimo has remained consistent. There was a slight increase in the proportion of 1-bedroom units and decrease in the



proportion of 3-bedroom units. More than half of the new units added between 2016 and 2021 were 1- and 2-bedroom units, the result of a larger share of apartment starts in the city during this period; this has led to a slight increase in the total share of these smaller units, and an equivalent decrease in the share of the larger 3- and 4+bedroom units. While units are gradually becoming smaller, engagement participants identified a continued need for large units in Nanaimo to accommodate families.

Figure 11: Occupied Private Dwellings by Number of Bedrooms, Nanaimo, 2016, 2021
Source: 2016 and 2021 Census



Rental Housing

TENURE

Over the last two Census periods, Nanaimo saw an increase in households that rent – 33% in 2021 compared to 28% in 2011. A similar shift is also occurring across the province with more and more renter households in BC. In Nanaimo, it was reported that renters are increasingly challenged to find available and affordable housing to rent, but also that homeownership appears increasingly inaccessible given real estate prices.

In October 2021, there were 14,385 renter households in Nanaimo, compared to 4,530 purpose-built rental units – meaning there were almost 10,000 renters in secondary rental units such as secondary suites or investor-owned condominiums. The number of secured or purpose-built rental units increased by 687 between 2016 and 2021, while the renter population increased by 1,665 overall. Only 40% of new renter households were accommodated by the purpose-built rental market.

RECENT UPTICK IN RENTAL HOUSING

In 2021, 48% of new housing starts in Nanaimo were purpose-built rental housing units, which represents a 13% increase since 2020. Purpose-built rental housing starts have steadily increased since 2018, reversing a two-decade long trend of low rental completions. This trend is positive as rental housing continues to be in high demand.

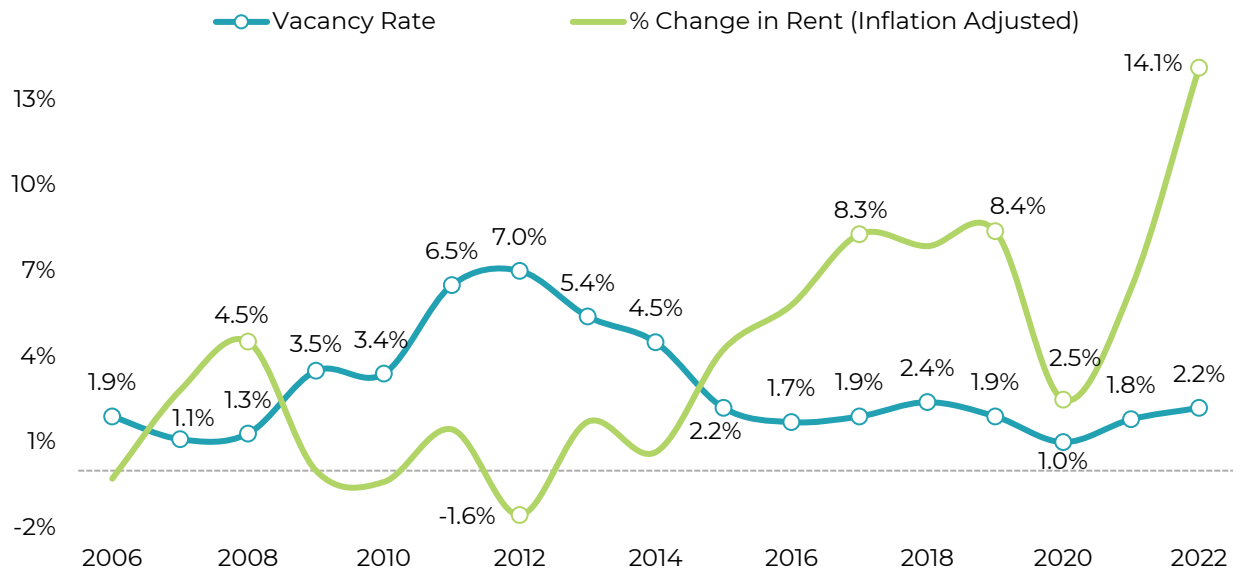
VACANCY RATES

Like many cities across Canada, Nanaimo is experiencing a chronic shortage of rental housing, evidenced by vacancy rates remaining well below healthy levels (at least 3%) since 2015.⁷ Rental housing availability has improved slightly from its lowest point in 2020; however, Nanaimo’s vacancy rate remained at 2.2% in 2022, a reflection of a very tight rental market where renters must compete for rental units.

Figure 12 highlights the relationship between vacancy rates and change in rent. When vacancies are above 3%, there is a slower increase in rent (and potentially a decrease), but when vacancies are low (less than 3%), rents rapidly increase at a disproportionately high rate.

Rents tend to respond to shortages much more quickly than to surpluses. For example, over the 2008 to 2015 period, where vacancy rates were consistently high between 3.5% and 7%, rents generally remained flat with some modulation over the years. As soon as vacancy fell below 3%, rents quickly increased by 4% or more per year in every year other than 2020 (likely due to the temporary COVID induced reduction in demand experienced across all municipalities). To achieve a vacancy rate of 3.0%, approximately 176 additional units would be required today; year-over-year rent increases may then slow. To achieve a vacancy rate of 4.0%, 322 more units would need to be added today; above this level, it is expected year-over-year rent increases may not exceed the rate of inflation.

Figure 12: Vacancy Rate + Annual Change in Rent, Purpose-Built Rental Housing, Nanaimo (2006–2021)
Source: Canada Mortgage and Housing Corporation



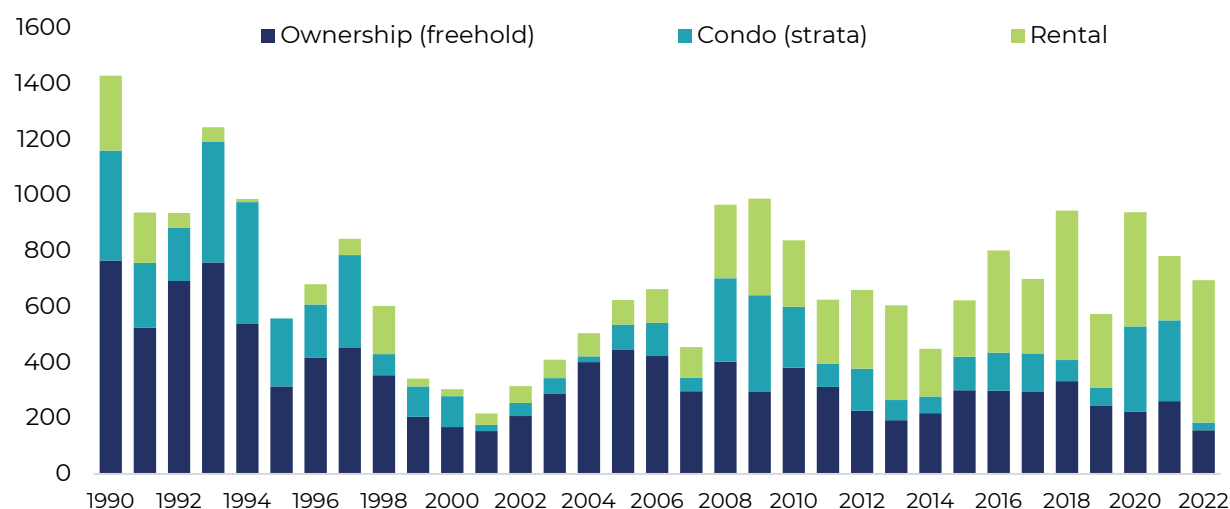
7. Vacancy rates reflect the number of rental homes available to rent at one point in time in a year, as surveyed by Canada Mortgage and Housing Corporation. Rental homes in this survey include purpose-built rental housing and do not include secondary market rental homes (e.g., rented suites).

RENTAL HOUSING STARTS

Like most communities across the province, most of the rental housing in Nanaimo was constructed in the 1960s and 1970s through senior government incentive programs and favourable market conditions. Between 1991 and 2021, purpose-built rental development accounted for 29% of new housing built compared to ownership housing (71%). The proportion of rental completions steadily increased since 2014, with rental completions surpassing ownership completions in 2018 and 2022. The recent increase in rental development was largely due to favourable market conditions, such as low lending rates and high demand for rental housing, municipal incentives and policies, as well as senior government financing programs. New rental construction is helping to address the historic shortfall, yet more rental supply is needed to provide housing choice for renter households.

Figure 13: Rental and Ownership Completions, City of Nanaimo, 1990–2022

Source: Canada Mortgage and Housing Corporation



Historical rental development trends illustrated in Figure 13 do not directly include secondary market rentals. Given the number of renter households and purpose-built rental units, secondary market rentals make up a large portion of Nanaimo’s rental stock. Some of the dwellings identified as strata or freehold in the Figure 13 may be rented in the secondary market.

WHAT IS PURPOSE-BUILT RENTAL HOUSING?

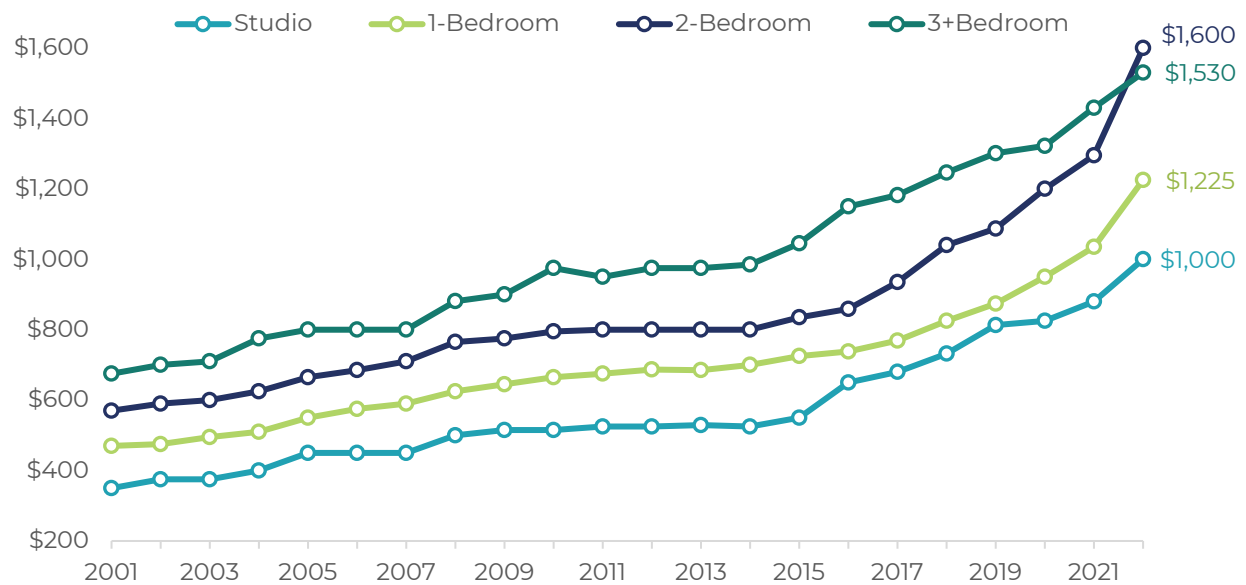
Defined as multi-unit housing (i.e., 3+ units) designed and built to provide long-term rental accommodation. Most purpose-built rental housing in the province was built in the 1960s and 1970s; new purpose-built rental units are needed to ensure adequate supply for future populations.

MEDIAN RENTS

When there is a shortage in supply, rental prices increase at a faster pace. Among purpose-built rental units, Nanaimo's total median rent increased by 86% over the past ten years – from \$725 (2012) to \$1,350 (2022).⁸ Rents for two-bedroom units experienced the greatest increase during this period – doubling from \$800 to \$1,600. Between 2012 and 2022, 1,349 units were added to the stock of purpose-built rentals, a positive turn compared to the previous decade when Nanaimo saw a loss of more than 400 purpose-built rental units. While Nanaimo has made significant progress delivering new rental housing in recent years, continued development is needed to offset the previous shortfall.

Figure 14: Median Rents, Purpose-Built Rental Housing, City of Nanaimo, 2012–2022

Source: Canada Mortgage and Housing Corporation



Current market conditions introduce some uncertainty to building and development trends over the next few years. Building and development sector representatives spoke of construction costs typically being higher on Vancouver Island compared to the Lower Mainland, yet market rents are lower. This can deter builders and developers from pursuing new purpose-built rental projects.

WHAT IS SECONDARY MARKET RENTAL HOUSING?

Privately or individually owned rentals, such as condominiums and secondary suites. Secondary market rental housing is an important housing option, particularly for families that need 2+ bedrooms given limited suitably sized purpose-built rental options. With secondary market rentals, there is greater risk of displacement when owners decide to sell or when family members move into the rented unit.

8. Median incomes for all households increased by only 32% over this period.

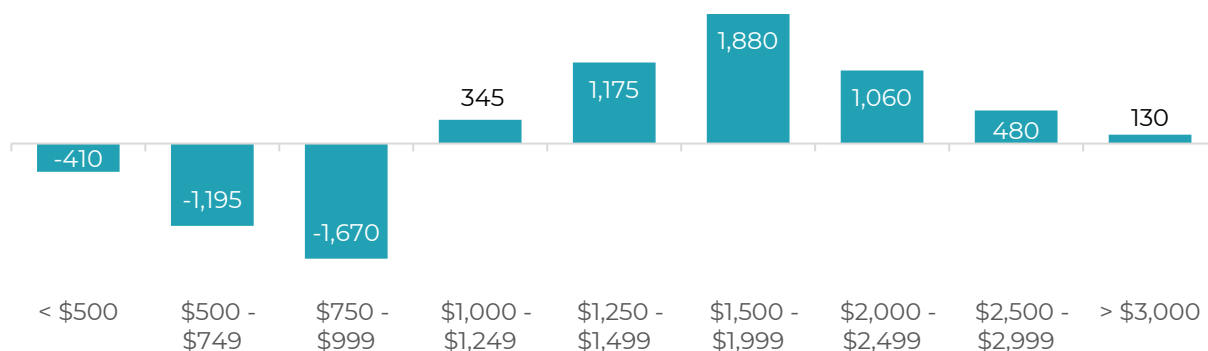
Generally, escalating construction costs, labour shortages, and supply chain issues have also made it challenging to pursue new construction. Rising interest rates and inflation have created additional challenges for developers looking to build rental housing. With the evolving market context, it will be important for the City to monitor rental feasibility and consider policy and incentive programs to support new purpose-built rental housing.

HOUSEHOLD SPENDING ON RENT

Between 2016 and 2021, the number of households paying less than \$1,000/month in rent in Nanaimo decreased, while the number of households paying more than \$1,000 increased. For existing renters, rent increases are restricted by the Residential Tenancy Act – the limit was 2% in 2023. However, higher rents can be charged for new rental housing or upon tenant turnover. Figure 15 illustrates the loss of rental housing affordable to low-income households, which is supported by engagement feedback – it is said to be increasingly challenging for low- and moderate-income households to find rental housing that is affordable, suitable, and adequate.

Figure 15: Change in Household Spending on Housing, Renters 2016–2021

Source: 2016, 2021 Census

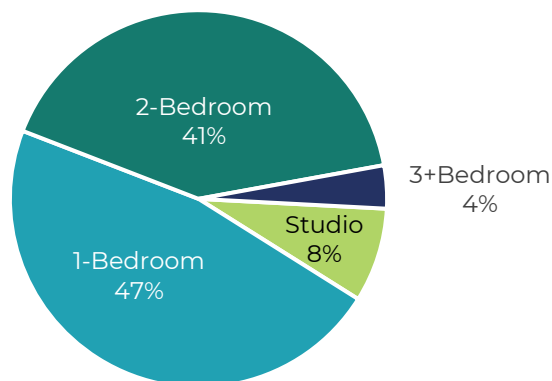


UNIT SIZE AND MIX

The mix of units by number of bedrooms has changed little over the past decade. Most of the rental stock is in 1- and 2-bedroom units (88%), 8% in studios, and 4% in 3+ bedrooms. Between 2012 and 2022, there was a slight decrease in the number of 3+ bedroom units. Large households, including families with children or intergenerational family members, are challenged to find affordable rental housing with enough bedrooms to meet their needs. Families also report being discriminated against by some landlords who prefer to rent to smaller households. Of Nanaimo’s existing purpose-built rental housing, 45% is suitable for families with one child (2+ bedrooms) and only 4% is suitable for families with multiple children or those requiring larger units (3+ bedrooms).

Figure 16: Purpose-Built Rental Units by Number of Bedrooms, City of Nanaimo, 2022

Source: Canada Mortgage and Housing Corporation



Larger detached homes, available through the secondary market, may be an option but the cost of renting an entire house is likely prohibitive for moderate-income renter households. There is also greater risk of displacement with secondary market rentals, as owners may decide to sell or family members may move into the rented unit.

MORE STUDENT HOUSING UNDERWAY

As of 2022, Vancouver Island University (VIU) currently provides housing for 536 students. VIU is currently developing 266 new student housing beds with an anticipated completion date of 2025. This project will increase the student housing inventory to 802 beds.

In addition to the needs of families, feedback from engagement highlighted a need for more housing options for youth and students. Currently, the price of rental housing is a barrier for many youth looking to complete post-secondary education. COVID-19 impacted enrollment at Vancouver Island University (VIU), with the total student population declining from 13,619 students in the 2019/20 academic year to 11,965 total students in the 2020/21 academic year. The proportion of international students decreased from 18% to 12% in 2020/21, while the proportion of domestic students increased from 82% to 88% – these trends are likely similar across Canada’s post-secondary institutions. With the easing of pandemic restrictions and return to in-person schooling, it is anticipated VIU enrollment will soon return to average levels. The need for additional student housing and housing for youth is expected to remain strong in the coming years.

SHORT-TERM RENTALS

While difficult to monitor, there is ongoing concern regarding the impact of short-term rentals (STR) on the availability and affordability of the rental supply for long-term renters. Short-term rentals are temporary rental units that are rented for 30 days or less, typically posted by homeowners on various



online platforms. In 2022, Nanaimo introduced a licensing requirement for STRs within a primary residence –there were 72 licenses granted, including bed and breakfast accommodations.

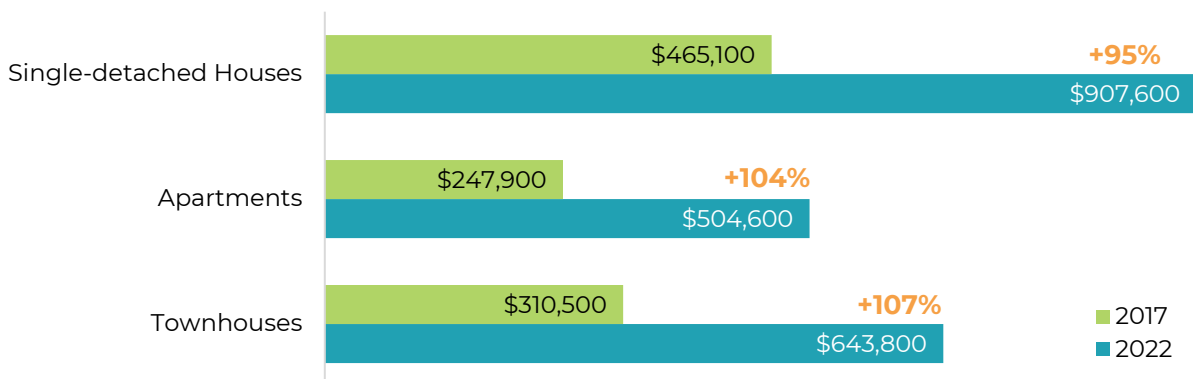
Searching for listings on the Airbnb website found over 500 listings for rent in the Nanaimo area (on May 3, 2023). A recent report by Wachsmuth et. al. focused on the impact of short-term rentals found a daily average of 221 active STR listings in Nanaimo in April 2022, a 48% year-over-year increase over April 2021⁹ – this remained lower than 2019 when there was an average of 293 listings. Compared to other mid-sized cities, Nanaimo had a lower than average number of active STRs. It is suggested the Nanaimo STR market is dominated by commercial operators rather than home sharing as many of the listings were for frequently rented entire homes or ‘ghost hotels’, suggesting they are unlikely to be the owner’s principal residence as required by the City’s short-term rental policy. The authors estimated 20% of the increase in rents between 2017 and 2019 could be attributed to STR activity (or rather, rents would have increased 20% less without STRs in the community).

Ownership Housing

Between April 2021 and 2022, the benchmark single detached house price increased from \$683,000 to \$907,600 – a 33% increase within one year. Figure 17 illustrates benchmark sale prices doubled across all housing types over the past five years.¹⁰ Median before-tax household income increased by 32% between 2015 and 2020, demonstrating the disconnect between household incomes and housing prices. Households that historically may have been able to afford homeownership are now challenged to do so.

Figure 17: Benchmark Prices by Type, City of Nanaimo, 2017 to 2022

Source: Vancouver Island Real Estate Board, April 2022



Housing prices increased at an accelerated pace in 2021 and 2022 across the region with the cost of housing reaching record highs in 2022. The construction sector had been facing supply chain challenges, cost escalations, labour shortages, and building delays throughout the pandemic. It was difficult for the sector to respond and bring new supply online at a fast enough pace, which resulted in

9. Wachsmuth, David, et al. July 2022. The impact of short-term rentals on housing affordability in British Columbia.

10. Benchmark prices are the estimated sale price of a typical property in a housing market area.



rapid escalation in prices. Since then, with rising interest rates and inflation, real estate price increases have slowed and even decreased in some markets.

Table 5: Estimated Housing Affordability by Typology Average Sale Price, City of Nanaimo, 2022¹¹

Source: 2022 BC Assessment, Statistics Canada, 2021 Census

	Single-Detached	Duplex	Townhouse	Condominium
Average Sales Prices (2022)	\$764,098	\$622,173	\$487,507	\$378,419
Income required to purchase	\$185,637	\$153,176	\$122,376	\$97,426
Share of Nanaimo households with income required to purchase	6% – 15%	6% – 15%	23% – 35%	23% – 35%

FOCUS ON GROUND-ORIENTED MULTI-FAMILY HOUSING OPTIONS

The City's Affordable Housing Strategy identifies 20% of new starts to be ground-oriented units such as duplexes, triplexes, fourplexes, and townhouses. In 2021, only 5% of new starts were for ground-oriented multi-family units. This rate fluctuates annually and was 10% in 2018, 4% in 2019, and 11% in 2020. Key informants suggest that further regulatory and policy changes are needed to encourage more ground-oriented multi-family housing options in Nanaimo.

Homeownership is especially difficult for young families looking to purchase their first home. Many report they are unable to afford a single-detached house, with few other suitable housing options available (e.g., 2+ bedroom townhouses or apartments). A need for more ground-oriented multi-unit housing options has been noted, especially family-friendly options with direct access to the outdoors, more storage space, the ability to have pets, and similar features.

A look at current prices relative to incomes demonstrates there are few Nanaimo households with the income required to purchase an average priced dwelling of any type. This is true even when assuming households have a 20% down payment, which may be a challenge for many, and would be eligible for approval for financing.

11. Maximum purchase price is based on qualifying for a current typical five-year fixed term mortgage (4.99%) at the associated stress test rate (6.99%) with a 25-year amortization and a maximum gross debt service ratio of 32% with no other debts. A down payment of 20% is assumed. Maintenance/strata fees (\$200/month), heating (\$90/month), and property taxes (based on the 2022 mill rate of 6.0087) are also considered in the qualification calculations.

Note: many households may not be able to save a 20% down payment, especially for more expensive non-apartment dwellings – impacting the required income to qualify for a mortgage. For example, with the minimum 5% down payment, the condominium described in Table 5 would require a household income of \$113,565, or approximately \$16,000 more per year.



Emergency + Non-Market Housing

Non-market housing broadly captures all housing that receives a government subsidy, ranging from low- to moderate-income housing, where individuals and families live independently, to supportive housing with varied levels of integrated health supports and/or other assistance. Alongside emergency and temporary shelter options, non-market housing serves an essential function in Nanaimo's housing network – addressing the basic needs of those unable to afford housing in the private market without government assistance. Despite significant efforts on the part of Nanaimo to increase the supply of supportive housing in the city, the challenges of housing affordability and homelessness have continued in recent years and the urgent need for additional non-market housing has not subsided.

HOUSING WAITLISTS

In 2022, there were 762 households in Nanaimo on the provincial Housing Registry – that is, households waiting for a non-market housing unit to become available; this represents more than double the number of households on the waitlist in 2017. Of note is the increased need among seniors and persons with disabilities – with an increase in 231 and 77 applicants, respectively.

Table 6: Waitlist Data, 2017, 2022
 Source: BC Housing

Applicant Type	2017	2022	% Change
Family	109	182	67%
Seniors	112	343	206%
Disabilities	66	143	117%
Wheelchair Modified	26	56	115%
Singles	13	38	192%
Total Applicants	326	762	134%

NON-MARKET HOUSING UNITS AND EMERGENCY BEDS

Non-profit housing providers are eager to expand their portfolios and there has been significant progress made in recent years. Between 2017 and 2022, there was a 66% increase in non-market units, a total of 774 more¹² – reflecting the partnerships and concerted efforts on the part of the City, non-profit sector, and provincial government to support the development of supported and independent non-market housing. Despite this level of progress, long-term funding commitments and enhanced coordination is still needed to address the current and growing shortfall of non-market housing.

12. BC Housing only tracks units where it has a funding relationship in-place. Non-profit operators are often able to make additional spaces available through other partnerships or resources. Additional units may therefore be available in Nanaimo.



INCREASING INVESTMENT IN NON-MARKET HOUSING

The City reports that as of May 2022, there are over 600 additional non-market homes either seeking development approvals or under construction, including supportive, transitional, and affordable housing projects.

In addition to the non-market housing supply, Table 7 references the number of emergency beds in BC Housing’s inventory. However, the number of shelter spaces listed is not fully representative of the total number of beds in Nanaimo where the City reported 143 additional temporary emergency shelter spaces and transitional housing beds, as well as 35 winter-only shelter spaces (February 2023).

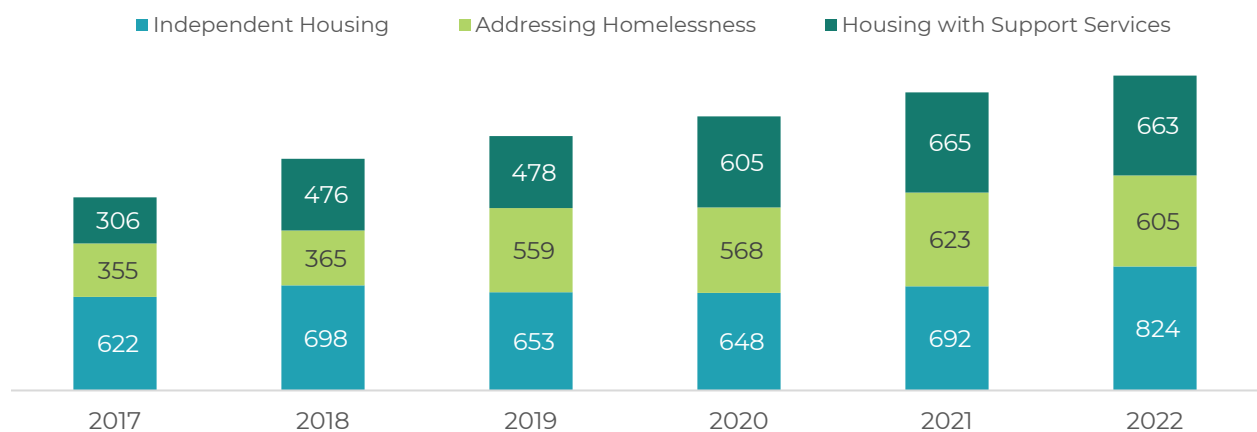
Table 7: Shelter Spaces and Non-Market Housing Beds + Units, Nanaimo, 2017, 2022

Source: BC Housing

Non-Market Category	Sub-Category	2017	2022	Net Change
Addressing Homelessness	Homeless Housed ¹³	253	468	85%
	Emergency Shelter Spaces	37	24	-35%
Housing with Support Services	Special Needs	122	126	3%
	Supportive Seniors	167	510	205%
	Women + Children Fleeing Violence	17	27	59%
Non-Market Housing	Independent Seniors	288	377	31%
	Low-Income Families	334	447	34%
Total		1,218	1,979	62%

Figure 18: BC Housing Funded Non-Market Housing Inventory, 2017–2022

Source: BC Housing



13. Includes housing for clients at-risk of homelessness or formerly homeless for a period of at least 30 days and up to two or three years. – this housing includes on- or off-site support services.



OTHER NON-MARKET HOUSING

Transition or safe homes for women and children escaping family violence. Community service providers highlighted gender based and intimate partner violence as a cause of homelessness and indicated this has increased since the emergence of COVID-19, a pattern that is evident across Canada. Recent federal and provincial housing programs have specific funding streams for emergency housing for women and children.

Housing for people with concurrent disorders and complex health and housing needs.

New complex care supports are being introduced in Nanaimo to enhance services for residents currently housed with concurrent mental health and substance use challenges.¹⁴ BC Housing, Island Health, and the City of Nanaimo are working to develop a new Navigation Centre with approximately 60 beds to support people experiencing chronic homelessness with on-site, integrated clinical health supports, individualized care, as well as culturally appropriate services for Indigenous peoples - it is one of two proposed Navigation Centres to be developed in the province.

Investments from all three levels of government have delivered important non-market housing supply, yet additional investments are needed to address housing needs for low-income households.

RENT SUPPLEMENTS

In addition to non-market housing, BC Housing provides rent supplements to people experiencing or at-risk of experiencing homelessness, as well as seniors and families. Across the spectrum of housing supports and services, rent supplements play a vital role in preventing homelessness and enable certain populations to be housed (or to keep them housed) in private market rentals. With increasing rents, larger supplements may be needed to close the gap between what a household can afford and what is available in the market.



“SAFER has a ceiling of \$298 per month, which isn’t enough to cover the gap between seniors’ incomes and market prices. Other housing costs like Hydro and cable aren’t covered, so seniors have very little left to cover things like food or dental. People on disability assistance are worse off because they aren’t eligible. It’s a nightmare.”

– Meeting Participant

In 2022, there were 1,221 rent supplements provided to individuals and families in Nanaimo, a 17% increase since 2017. Much of this increase was in rent assist units for seniors (166 beneficiaries added). In contrast, there were 93 fewer families receiving the supplement in 2022 – which may be the result of some households receiving the Canada Economic Recovery Benefit (CERB) in 2020 and 2021, which

14. Complex care housing is a new provincially funded non-market housing model that supports people living with complex mental health and substance use challenges and at-risk of homelessness.

meant some families temporarily had incomes above qualifying ranges and were no longer eligible. Community service providers and people with lived experience reported that additional rent supplements are needed to support low-income households.

Table 8: BC Housing Rent Supplements, 2017 & 2022

Source: BC Housing

Rent Supplement Source	2017	2022	Net Change
Canada Housing Benefit	–	58	+58
Homeless Rent Supplements	65	113	+48
Rent Assist Families	316	223	–93
Rent Assist Seniors (SAFER)	661	827	+166
Total	1,042	1,221	+179

ESTIMATING HOMELESSNESS

In 2020, Nanaimo conducted a Point-in-Time (PiT) Count to better understand the number of people experiencing homelessness in the community. The Count identified 433 people experiencing homelessness, an increase of 149% since the previous Count in 2016. PiT Counts are recognized to result in an undercount and community organizations estimate there are likely more than 600 people experiencing homelessness in Nanaimo every year.

Indigenous people are highly overrepresented among those experiencing homelessness in Nanaimo – 33% of those counted identified as Indigenous, compared to 8% of the general population.



“Housing is unaffordable. Rent subsidy does not help a reasonable income threshold. I am ineligible because I accepted covid benefits and child tax. It should be based on current income, not last year’s notice of assessment.”

– Lived Expertise Questionnaire Respondent

PiT Count data reveals the challenges young people experience trying to access housing. Among respondents, 39% reported they first experienced homelessness before the age of 25 and 19% had experienced foster care in their youth. Of those that experienced foster care in their youth, 22 respondents experienced homelessness within five years or less of transitioning out-of-care. Such statistics highlight the urgency around housing and supports for young adults and the need for youth-focused prevention services and supports for young adults transitioning out-of-care – this is the case in Nanaimo, but also throughout the province.



Community service providers noted many at-risk youth often leave Nanaimo to access safe transitional housing or group homes in other communities, highlighting the importance of culturally safe housing options and trauma-informed service delivery.

NEW RENT BANK

In 2021, Nanaimo's first rent bank was launched by the City to provide short-term and temporary loans to prevent homelessness and keep people housed when they experience financial hardship.



Current and Future Housing Need

One in eight households were found to be in core housing need in Nanaimo in 2021, a total of 5,005 households. Renters make up 65% of all households in core need. To respond to future population needs, 11,600 new units are needed by 2031, an average of 1,115 units per year. Based on current household characteristics and need levels, 67% of new units would be in 1-bedroom units and one third of new units (33%) comprising two or more bedrooms.

Based on the needs estimates, 46% of future units need to be at price points affordable to households earning less than \$40,000 per year.; this translates to an average of 525 new homes per year at non-market or near market levels. For new units, this will largely be achieved with partnerships with other levels of government and community partners – noting that the movement of higher income renter households to newer units allows older units to remain affordable when there is sufficient overall housing supply.

Core Housing Need

This section presents a picture of current levels of core housing need in Nanaimo – a key factor upon which housing need estimates are developed.

WHAT IS CORE HOUSING NEED?

Core housing need is when a household is living in housing that is either:

- *unaffordable (spending more than 30% of its income on housing);*
- *unsuitable (there are not enough bedrooms to accommodate the number of household members); or*
- *inadequate (poorly maintained and in need of repairs).*

It also means a household cannot afford to find alternative suitable and/or adequate housing in the area. Extreme core housing need is when a household is in core housing need and spending at least 50% of its income on shelter costs.

Core housing need is a national metric commonly used to estimate housing need in Canadian communities. Data is derived from various Census statistics.¹⁵ In 2021, a total of 5,005 Nanaimo households were in core housing need, representing 12% of all households – 24% of renter households

15. Only private, non-farm, non-reserve and owner or renter households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for core housing need. Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in core housing need regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition. Many households in core need may therefore not be included.

and 6% of owner households. Nanaimo had a slightly higher proportion of households in core housing need compared to the region (10%) and slightly lower proportion compared to the province (13%).

The share of households in core housing need declined from 14% to 12% between 2016 and 2021, a pattern seen across Canada, largely a result of pandemic financial supports and likely an anomaly given benefit programs have since expired. In contrast, engagement participants spoke of worsening affordability conditions in recent years and community service providers described how COVID-19 exacerbated existing vulnerabilities and made the gaps in housing supply and services more visible.

Table 9: Households in Core Housing Need, City of Nanaimo, 2011–2021

Source: Custom Census Report, Planning and Land Use Management

Core Housing Need	2011		2016		2021	
	#	%	#	%	#	%
All Households	5,120	14.9%	5,260	13.9%	5,005	11.9%
Renter Households	3,305	35.4%	3,855	32.3%	3,350	24.2%
Owner Households	1,185	7.3%	1,405	5.4%	1,650	5.8%

Some demographic groups experience disproportionate rates of core housing need. Renters consistently fare worse than homeowners on all housing standards, particularly with affordability and suitability. Also included are women-led one-parent households (23%), households where the primary household maintainer is under the age of 24 years (15%), those between 15 and 19 years (33%), singles (24%), households with refugee status (16%), and Indigenous households (17%).¹⁶

Among Nanaimo households, 23% were spending 30% or more of their income on shelter in 2021 – 39% for renter households and 15% for owners – consistent with trends across the province. Renters are also more likely to be living in substandard or overcrowded housing compared to owner households.

Table 10: Core Housing Need – Adequacy, Suitability + Affordability, Nanaimo, 2021¹⁴

Source: Custom Census Report, Planning and Land Use Management

Core Housing Need – Adequacy, Suitability + Affordability	Adequacy		Suitability		Affordability	
	#	%	#	%	#	%
All Households	2,175	5.2%	1,510	3.6%	10,500	22.7%
Renter Households	905	6.5%	1,055	7.6%	5,835	38.5%
Owner Households	1,265	4.5%	455	1.6%	4,670	15.0%

16. Primary household maintainer refers to the first person identified in the household that pays the rent or mortgage, taxes, electricity bill, etcetera for the dwelling.



“Lower rent, NOT INCREASE. That is the biggest issue right now. I am currently living in transition housing. I am happy with all that is provided here. [A home means] a roof over my head and a place to lay my head to sleep every night. Opposed to odd tent and moving around every day or couple days if I was lucky. I was homeless for the past 4 or so years. Not much of a difference [since COVID-19] as I have lived without so much already.”

– Lived Expertise Questionnaire Respondent

In Nanaimo, 5% of all households experienced extreme core housing need in 2021, spending more than 50% of their income on housing – this situation is more acute for renters, where 10% of households are in extreme core need compared to owners at 2%. As with core housing need, extreme core need levels have improved since 2011, which may be due to a variety of factors, such as growth in the proportion of high-income households, low-income households moving away, or the pandemic financial supports.

Table 11: Households in Extreme Core Housing Need, City of Nanaimo, 2011–2021

Source: Custom Census Report, Planning and Land Use Management

Extreme Core Housing Need	2011		2016		2021	
	#	%	#	%	#	%
All Households	2,505	7.3%	2,545	6.7%	2,075	4.9%
Renter Households	1,680	18.0%	1,815	15.2%	1,660	10.1%
Owner Households	830	3.3%	720	2.8%	1,060	2.4%

Housing Units Required

ESTIMATING NANAIMO’S HOUSING NEEDS

To achieve a healthy housing system, the City will need to facilitate the development of the right mix of housing – including increasing overall housing supply, addressing housing affordability, and meeting the need for family-friendly units. The following estimates identify the number of new dwellings needed to keep pace with annual demand and address current levels of core housing need. Addressing supply imbalances and reducing upward pressure on the cost of existing dwellings would likely involve surpassing these amounts.

Total Housing Supply: An average of 1,155 new homes are needed on an annual basis

City Plan anticipates Nanaimo will reach a population of 140,000 people by 2046. To accommodate this growth and address existing housing need, it is estimated that a minimum of 11,580 new housing units are needed by 2031, an average of 1,155 per year.¹⁷

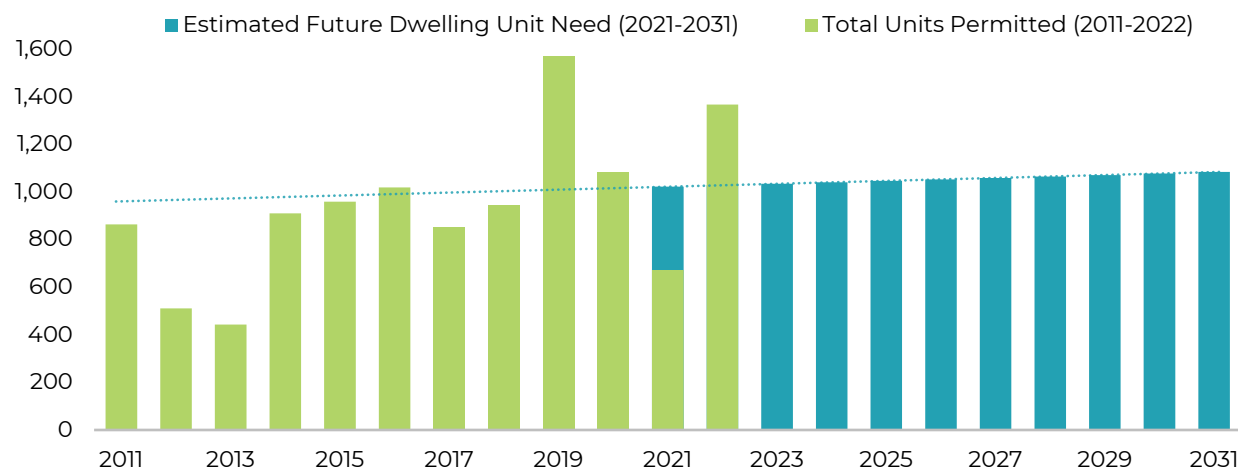
17. The Housing Assessment Resource Tools (HART) methodology was used to establish Nanaimo’s housing needs estimates. The HART approach is based on Census and core housing need data, which excludes individuals experiencing homelessness, students, residents of collective dwellings, farm workers, Indigenous people living on-reserve, and other temporarily present persons typically excluded from Census/core need data.



Between 2017 and 2021, the City of Nanaimo approved an average of just over 1,000 units per year and in 2022, building permits were issued for 1,367 housing units. This trend indicates the City may be on-track to achieve the current housing supply target if similar levels of approvals are maintained (Figure 19).¹⁸

Figure 19: Number of Units Permitted, 2011-2022 and Estimated Units Needed, 2021-2031¹⁹.

Source: City of Nanaimo Building Permit Data. Units needed calculated based on Census.



Family-Friendly Housing: 1,950 2-bedroom units and 1,850 3+ bedrooms

It is estimated at least 1,950 (17%) new 2-bedroom units and 1,850 (16%) new units with 3 or more bedrooms need to be created over the next ten years, to accommodate families and larger households – an average of 380 new multi-bedroom units (2+ bedrooms) on an annual basis.

Nanaimo’s single-detached homes have traditionally been the primary housing option suitable for families with children. However, most residents cannot afford to purchase a single-detached home at current market prices without financial assistance. Family-friendly homes are currently encouraged in apartments and ground-oriented options, such as townhouses and houseplexes (i.e., duplex, triplex, fourplex), as a more attainable housing option.

Non-Market Housing: 5,285 non-market units

By 2031, it is estimated 5,285 non-market homes will be needed at price points affordable to households earning less than \$40,000 per year – an average of 525 new homes per year that are priced at below-market or near market levels. This could also be addressed with the movement of renters across the housing network. Moderate- and high-income renters transitioning to newer higher priced units they can afford enables the price of the existing older stock to be maintained at a more affordable rates

18. These values represent the minimum number of dwellings to be permitted each year. Addressing the needs of individuals experiencing homelessness or suppressed household formation due to lack of housing availability are not captured in these estimates as they are typically not directly included in the Census, which is the statistical foundation of these estimates.

19. 'Total Units' describes the number of units based on issued building permits for years 2011 to 2021.



when there is sufficient overall supply. Sometimes addressing the needs of a lower-income household can be through creating room in the existing stock rather than building a new unit.

To provide new supply of non-market housing, partnerships are needed between local government, senior government, and the non-profit sector. Local governments are key partners in non-market housing projects. However, to make housing affordable for very low- and low-income earners, senior government funding is needed, either through operating agreements or rent subsidies for tenants to live in market housing.

FUTURE HOUSING TARGET UPDATES

The housing needs estimates are based on 2021 census data, with the prevalence of Core Housing Need being a key input. However, it should be noted there are potential issues with this indicator in 2021 due to the impact of COVID-19 financial supports on low income households. Almost half of households experiencing core housing need in the lowest income group in 2016 were lifted up into the second income group (\$15,000-\$40,000) in 2021, with the greatest amount of need for new dwellings now being for this income range. It will be important to reevaluate this income distribution after the release of the next census to verify if this change was temporary due to financial supports or if this change in income distribution has been maintained.

UNIT ESTIMATES BY SIZE + INCOME

New homes need to be affordable to a range of income groups. Using Nanaimo's 2021 median household income of \$75,500, five income groups were created to help create and summarize targets of housing need in Nanaimo.²⁰

Table 12: Estimated Annual Housing Need by Income Group + Household Size, 2021-2031

Source: Statistics Canada, 2021 Census, Custom Data Report

Household Income	<\$15,000	\$15,000-\$40,000	\$40,000-\$60,000	\$60,000-\$90,000	>\$90,000		
Monthly Affordable Housing Cost ²¹	\$375	\$1,000	\$1,500	\$2,250	>\$2,250		
						TOTAL	%
1-Person	405	3,615	595	305	180	5,100	44%
2-Persons	55	940	880	695	1,035	3,605	31%
3-Persons	5	200	490	205	535	1,435	12%
4+ Persons	0	65	340	180	855	1,440	12%
TOTAL	465	4,820	2,305	1,385	2,605	11,580	100%
% of New Dwellings	4%	42%	20%	12%	22%	100%	
Annual Units Required ²²	45	480	230	140	260	1,155	

According to these estimates, Nanaimo should strive to facilitate the development of a variety of housing aimed at different income groups:

- 525 units/year aimed at lower-income households (less than \$40,000/year);
- 370 units/year for moderate-income households (\$40,000 to 90,000/year); and
- 260 units/year targeting higher income households (\$90,000+/year).

20. The methodology assumes the same income and household size distribution will be maintained over time. When setting targets in housing action plans, these ratios could be varied if a need is identified that is different from the status quo, e.g., a need for more family-oriented dwellings or smaller units for seniors to downsize into. It should also be noted if a new unit built at a higher price-point allows a household to vacate a lower priced unit, the needs of households in the lower income groups may be met without building a new dwelling. New dwellings at the higher price point may increase circulation in the housing system and allow other households to better filter themselves into housing that meets their needs at an affordable price.

21. The Monthly Affordable Housing Cost is the maximum a household at the top of each income group could afford to spend on housing each month while meeting the standard of no more than 30% of income before-tax income. For those earning >\$2,250 (the highest income group), this value is the affordable housing cost for households at the bottom of this income group. Different households will fall somewhere in the middle of each income group range.

22. Annual units required are rounded to nearest 5. All housing needs estimates should be considered an order-of-magnitude approximation, not an exact calculation to the individual unit.

The new units would likely comprise a mix of non-market units at income assistance and rent-geared-to-income (RGI) levels; rental units for low- and moderate-income renters; and homeownership or higher priced rentals for working professionals and moderate-income households.

Estimates for unit size (i.e., number of bedrooms) are developed based on the number of persons per household. Table 13 shows the minimum number of required bedrooms to meet the National Occupancy Standards and assumes each couple, child, or other person in a household requires their own bedroom. The resulting estimates therefore identify the basic housing needs of households.

Note: Most households often desire an extra bedroom for guests, hobbies, storage, play space, or other uses. If they can afford a larger dwelling, many households will seek at least one extra bedroom over and above their basic requirements.

Table 13: Annual Housing Needs Estimates by Household Size + Minimum Bedroom Count²³

Source: Statistics Canada, 2021 Census, Custom Data Report

Unit Size	Household Size				Total	
	1-person	2-person	3-person	4-person	#	%
1-Bedroom	510	265	–	–	775	67%
2-Bedroom	–	95	95	5	195	17%
3-Bedroom	–	–	45	85	130	11%
4+Bedroom	–	–	–	55	55	5%
Total	510	360	140	145	1,155	100%

Based on this analysis, at least 33% of new dwellings should be 2-bedroom units or larger to meet the basic housing needs of households. The distribution is weighted more towards 1-bedroom units due to core housing need being concentrated in 1-person households. The calculation aims to resolve all pre-existing core housing need and 76% of households experiencing core housing need are 1- or 2-person households in the two lowest income quintiles (Table 12, page 43).

23. The distribution of households to dwellings with minimum bedroom requirements assumes the current distribution of household composition or types is kept constant. When setting targets in housing action plans or strategies, these ratios could be varied if the City identifies a need to shift development outcomes to meet emerging or changing housing needs.

Affordability Snapshots

The following affordability snapshots illustrate the housing challenges experienced by different household types when trying to secure affordable, safe, and adequate housing. The stories provided are inspired by feedback received during the community engagement process – they do not depict any one person’s experience.

HOW AFFORDABILITY IS MEASURED

- For renters, housing costs include rent and utilities. Housing is considered affordable if it costs less than 30% of a household’s before-tax income.
- Housing is one factor in the overall cost of living for individuals and families. Other factors include the cost of groceries, transportation, childcare, and medical expenses.



SARAH AND RHIAN

Sarah is a single-parent with an eight-year-old daughter named Rhian. She works as a nurse and has rented her two-bedroom apartment for the past three years. Sarah currently spends more than 30% of her income on rent, making it hard to keep up with rising costs. Her rent is \$1,900, more than the median 2-bedroom rent of \$1,600, but she wants to live within walking distance of Rhian’s school to make the morning commute easier to handle – it can be challenging to manage childcare as a single-parent. Rhian enjoys soccer and music, but Sarah cannot always afford to pay for the fees and lessons.

After reading in the newspaper that the median rent for 2-bedroom units is lower than her current rent, Sarah started looking around for other options. However, she found out identical apartments in her current building are now renting for \$350 more than when she signed her lease, she worries about giving notice and taking the risk of finding something less expensive.

Maximum monthly affordable housing cost	Current Rent	Rent for new tenancies in their apartment	City of Nanaimo Median Rent, 2022
\$1,750	\$1,900	\$2,250	\$1,600

While Sarah could afford the median rent for a 2-bedroom apartment, she has not been able to find any listings for prices less than her current rent. Rental statistics often lag the true cost of signing a new lease because they only capture the price of existing tenancies, and prices can increase significantly when tenants change.





ROBERT

Robert recently moved from Alberta to start full-time studies at Vancouver Island University. It is his first-time living on his own and it took over six months to find a rental unit because there are so few options. Many landlords did not want to rent to him because of his age and lack of housing references. He finally found a basement suite to rent with a fellow student – while grateful to have found a home, the windows are thin and it is expensive to heat. He cannot afford anything else and rents keep rising in his neighbourhood, so he would pay more for a comparable unit if he moved. He is currently on the student housing waitlist. With his student loan, Robert’s annual income (\$27,500) means he could spend up to \$688 per month on rent (to meet the standard of spending not more than 30% of income on housing costs).

Maximum monthly affordable housing cost	City of Nanaimo Median Rent, 2022		
	Studio	1-Bedroom	2-Bedroom
\$688	\$1,000	\$1,225	\$1,600

The median rent for a 1-bedroom is \$1,225, almost twice as much as Robert can spend, and prices are typically higher near the university and few options are available. Even when splitting a 2-bedroom unit with a roommate (\$800 each) Robert would have to spend more than 30% of his income on rent.

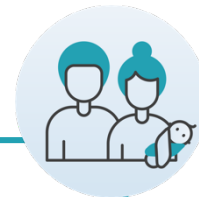


LOUISE

Louise lives on the ground floor of a house with her dog, Juniper – she loves her home because it is accessible and allows pets. She can spend time with friends and neighbours in the shared backyard, which was great during the pandemic as she could socialize outdoors from a safe distance. She has lived in her home for just over two years and pays most of her disability assistance on rent. Every month she must depend on community supports to have enough food and other essentials like clothing. Although she is struggling to afford the cost of living, she is grateful to have housing, and appreciates the low rent her landlord charges, but paying for utilities is hard in the winter. If she had to move, she would not be able to afford another comparable unit.

Louise’s Annual Income (Disability Assistance)	\$12,177
Available Monthly	\$1,015
Louise’s Current Housing Costs	\$850
• Rent	\$700
• Utilities (electricity, gas, water/sewer)	\$150
Transportation	\$50
Remaining Monthly Income	\$75

The median rent for a 1-bedroom was \$1,225 in 2022. For Louise, an affordable rental unit would be \$375. She has very little left each month for her daily needs after paying rent.



CHEYANNE, THOMAS + BABY ALIYAH

Cheyanne and Thomas are new parents and are eager to purchase their first home. They currently rent a two-bedroom apartment for \$2,000 per month, but they would like to have a yard, storage, and an extra bedroom for a home office. Even with their relatively high household income, they cannot afford to buy a single-detached house and there are few alternatives, like a townhome, in the area. They would prefer to avoid commuting into the city and are happy to live in multi-unit housing but would love to have their own front door straight to a yard or patio. With their income of \$150,000, they could afford to spend \$3,750 per month on housing.

	Townhouse	Detached House
Benchmark Prices, April 2022	\$643,800	\$907,600
Income required with a 20% down payment	\$158,123	\$205,991

After meeting with a mortgage broker, Cheyanne + Thomas learned they could almost afford a townhouse at the benchmark price, but they would need a down payment of 20% (\$128,760), and they only have \$50,000 saved. With a \$50,000 down payment they could only to purchase a home for \$533,412 or less. While they have extra monthly income with their current rent, they are not able to find a home for sale they can afford that meets their needs and are feeling stuck.

Maximum purchase price is based on qualifying for a current typical 5-year fixed term mortgage (4.99%) at the associated stress test rate (6.99%) with a 25-year amortization and a maximum gross debt service ratio of 32%. Maintenance/strata fees (\$200/month), heating (\$90/month), and property taxes (based on the 2022 mill rate of 6.0087) are also considered in the qualification calculations.



Local Housing Needs and Supply Gaps

Key Areas of Housing Need

Housing needs are multi-layered, complex, and inter-related. This section provides a summary of housing need and supply gaps for different population groups and across key areas of housing. The priority issues were identified through community input and data analysis, and serve to highlight the critical, ongoing, and emerging issues in these key areas:

-  Affordable housing
-  Rental housing
-  Special Needs Housing
-  Housing for seniors
-  Housing for families
-  Housing for youth
-  Housing for Indigenous people
-  Housing and shelter for people experiencing homelessness



Affordable Housing

- As a desirable community and one of the fastest growing Census Metropolitan Areas in Canada, Nanaimo will continue to attract new residents from across the province and country. To accommodate the anticipated growth, a broad range of housing options will be needed across the housing network in a variety of forms, densities, and locations.
- Like many cities across Canada, housing affordability is a key challenge in Nanaimo. In 2021, one in eight households in Nanaimo was in core housing need (5,005 households). Renters were disproportionately impacted with one in every four renter households in core housing need, compared to one in every 16 households for owners. There is an increasing disconnect between local wages and the price of housing, which is impacting the lowest income households the most. With rental prices increasing by 86% since 2017 and benchmark prices doubling for all housing types, the cost of housing is prohibitive for many Nanaimo households.
- There are widespread implications of the affordability crisis. Community members shared stories of having to choose between food and paying for rent or heating, and others said they were at-risk of experiencing homelessness because market rents are higher than they can afford. At the same time, moderate-income households are being priced out of homeownership and continue to rent, with some considering moving away from Nanaimo to find more attainable housing options.
- A range of affordable housing options are needed to address the growing gap between what residents can afford and the housing that is available – spanning the housing network from emergency to permanent, low to moderate, and rental to ownership. While the City of Nanaimo has made significant progress delivering new housing supply, particularly new rental and non-market housing, it will need to continue to use the tools available to update, encourage, and make room for more diverse multi-unit housing options.



“Fortunately, during COVID-19, there were very few evictions. Most people were able to use the government supports available, and we worked with them with reasonable repayment programs. However, these supports were temporary and people are more vulnerable now. People are feeling very stressed and there's a lower quality of life. Tenants are really short on money and are not able to pay for holidays or other things that support good mental health. Costs are rising. Utilities are a particular concern, and it's challenging for tenants who are sharing to anticipate the costs of their unpredictable heating bills.”

– Key Informant Interview



Rental Housing

- There has been an uptick in the development of purpose-built rental housing over the past 12 years, helping to address the historic shortfall in the rental supply. With rental completions surpassing ownership completions in 2020, this narrative is beginning to change. However, vacancy rates are still at extremely low levels and rents have been extraordinarily high. Additional supply is evidently needed, particularly at prices attainable to low- and moderate-income households.
- Since 2012, Nanaimo's median rent prices have increased by 86%. The affordability, availability, and adequacy of rental housing is a top concern. Like many Canadian cities, a large proportion (42%) of Nanaimo's purpose-built rental housing was constructed prior to 1980 – these older homes are aging and are likely in need of major repair yet provide an important source of affordable rental housing. Consideration of how to enhance and maintain this existing stock is an important part of the solution.
- Much of Nanaimo's rental housing is found in the secondary rental market, including secondary suites in houses and rented condominiums. These units are an important rental option, providing homeowners with a flexible income source and diversifying the unit types and neighbourhoods where renters can live. However, they are often more expensive and less secure than purpose-built rental.
- Renters report that a lack of rental housing increases their risks of homelessness or housing precarity should they need to move. Some spoke of the increased frequency at which they experience discrimination when searching for housing.
- The City can support new purpose-built rental development through policy and regulatory incentives, such as density bonusing and rental tenure zoning.



"I'm a renter and I need an accessible suite. The shelter portion of my disability assistance is only \$375, you can't even get a bedroom for that. We need more rental housing and better quality, so that it's easier to find, especially for people who have low incomes or specialized needs."

– Meeting Participant



Special Needs Housing

- Special needs housing, or housing with support services, is intended to house youth or adults with mental and/or physical disabilities. Nanaimo's supply of special needs housing has not changed significantly in the last five years and there is a need for more special needs units.
- For people living with disabilities, it can be challenging to access housing that meets their needs. Engaged residents indicated their situation is exacerbated by intersectional aspects of their identity and situation, such as being a renter, having a low-income, and their unique disability.
- In addition to limited supply, existing housing options are often unaffordable for people receiving provincial disability assistance. Those engaged highlighted they often spend their entire assistance cheque on housing, leaving little room for other essential costs of living. Persons with disabilities receiving provincial assistance are also ineligible for existing rent supplement programs but find it difficult to afford market rents.
- Gaps in supportive housing have been identified, specifically housing to accommodate adults with acquired brain injuries and complex care housing for people with complex mental health and substance use challenges. These gaps are not unique to Nanaimo and the provincial government has been developing programs to fund new housing models for people with complex health and housing needs.



“Seniors are really vulnerable. Especially those living on fixed incomes. Getting the care they need is expensive, and sometimes they don't have families to support them. If you don't have a family with money, your life gets a lot harder for both youth and seniors.”

– Youth Focus Group Participant



Housing for Seniors

- With an aging population, the need for seniors housing will continue to intensify in coming years, from low-income seniors and those at-risk of homelessness to seniors who own their home and are looking for options to downsize into.
- Seniors on low and fixed incomes are especially vulnerable in the face of rising rents. Despite a near doubling of seniors non-market housing, there is strong demand for more. Seniors currently comprise the largest proportion of households on BC Housing's waitlist (343 applicants) and there are increasing incidences of seniors experiencing homelessness, including people who are becoming homeless for the first time in their senior years.
- Seniors who own their homes have limited options in their current neighbourhoods. As many prefer to stay in their community, more seniors are staying in homes that are oversized relative to their needs. Seniors who stay in their homes may face mobility challenges and an inability to use stairs. Adaptable or accessible housing options will become more critical over time.
- Enabling the development of seniors-appropriate condominiums and ground-oriented units would free up older detached homes for families with young children. Additional supportive seniors housing options are also needed, including assisted living, seniors supportive housing, and home support services, plus other ways to adapt homes to allow seniors to age-in-place with dignity.



Over the last two years, there is a growing interest in housing where you can age in place. People are looking to downsize into a smaller place that's ground oriented but not have to leave their area."

– Key Informant Interview



Housing for Families

- Family-friendly housing is a broad category including two or three+ bedroom apartments as well as ground-oriented housing such as townhomes, houseplexes, and single-detached homes. Housing near schools, parks, have access to outdoor space, and good storage are desirable features.
- The City's *Affordable Housing Strategy* and *City Plan* establish a strong policy framework to encourage ground-oriented multi-family housing options. Yet further action is needed to deliver more attainable and diverse family-friendly housing options. Nanaimo is estimated to need 380 units per year to accommodate the need for families and larger households.
- Over the past five years, working aged people comprised most of the city's population. Nanaimo will likely continue to attract young families looking for more attainable housing options. This is becoming increasingly challenging, as there are limited suitable family-friendly housing options available at affordable prices. Moderate-income families cannot afford single-detached houses, which have historically delivered the majority of Nanaimo's family-friendly housing.
- In response, a policy is being developed to encourage 2+ bedroom homes in new apartment developments. This will help increase the supply of larger apartments, but other ground-oriented options are also needed. There is a need for larger units of 3 or more bedrooms as most new completions are 1- and 2-bedroom units.
- Groups seeking family-friendly options include women-led one-parent families, large intergenerational households, and recent immigrants and refugee families with multiple children. Some noted the risk that their children may be placed in foster care if unable to find affordable housing with enough bedrooms. Facilitating the development of units suitable for families will be critical in coming years.



"I'm a single mom of 4, working 3 jobs. I'm physically, emotionally, and mentally exhausted and over worked to financially afford \$2,100 a month in rent. I'm struggling to make ends meet, having to choose between food, a roof over our head or heat in our home."

– Lived Experience Questionnaire Respondent



Housing for Youth

- Housing affordability is a primary concern for low-income youth, youth involved with the foster care system, or youth living on their own for the first time.
- Youth typically have lower incomes and cannot compete for rental units. Youth moving out on their own for the first time, often earning entry-level wages, are challenged to find available and adequate rental housing they can afford. They can be discriminated against in their housing search due to their age, especially when they do not yet have references. A lack of references or housing history were barriers exacerbated during COVID-19 when young people had to apply for and view rental units virtually.
- Vancouver Island University is currently developing over 250 student housing units; this will help to ease the shortage of student housing. Students and prospective students report high cost of housing to be a barrier to receiving post-secondary education.
- Gaps in youth homelessness prevention and response services have been reported in Nanaimo and across central and northern Vancouver Island. Youth transitional housing options are identified, both to prevent homelessness and provide an opportunity for youth to build tenancy history and associated skills.



“Youth are most impacted by the housing prices. We have lower incomes with less work experience and we’re first-time renters”

“I looked for a rental for six months before I found a place. There were so few options, and landlords didn’t want to rent to me because I don’t have references.”

– Youth Focus Group Respondents



Housing for Indigenous People

- Snuneymuxw First Nation members indicated there is not enough housing on-reserve and community members are challenged to afford housing in Nanaimo, both on- and off-reserve.
- Culturally appropriate housing can facilitate connection to culture through ceremony, gatherings, shared meals, prayers, and other traditions. This form of housing is particularly healing for people living with intergenerational trauma and the ongoing legacies of colonialism. Key examples of culturally safe housing options are Nuutsumuut Lelum (Nanaimo Aboriginal Centre) and Friendship Lelum youth safe house.
- Government-to-government partnerships with First Nations are currently in place to develop more culturally safe and appropriate housing in Nanaimo. Community input called for development of more Indigenous-owned and operated housing in Nanaimo, along with increased assistance specifically designed to help these groups accomplish that goal.



“Culturally appropriate housing is important for urban Indigenous people and all families living in urban settings, away from [their] home or territory, off-reserve. Gathering and sharing culture is an important piece of Indigenous communities, programming for families, youth group, talks for parents, homework club...holidays, cultural gatherings elder in residence and dance group, drumming, songs. Bringing culture onto the property – a piece when they’re away from home.”

– Key informant interview



Housing + Shelter for People Experiencing Homelessness

- Within four years, the number of people experiencing homelessness increased from 174 to 433 as per the 2020 Homeless Count; frontline service providers estimate there to be more than 600 people experiencing homelessness in Nanaimo every year. Indigenous people are highly overrepresented with 33% of those counted identifying as Indigenous, compared to 8% of the population.
- In addition to a larger unsheltered population, the complexity of need among people experiencing homelessness has intensified. Tent encampments have been established and dismantled multiple times in Downtown Nanaimo, juxtaposing the issues of safety and human rights and highlighting the urgent need for housing options with comprehensive wrap-around services.
- Since 2017, Nanaimo's non-market housing inventory increased by 73%, with a total of 761 net new units funded by BC Housing. Currently, there are over 600 non-market homes under construction or navigating development approvals. This is an important contribution given the significant level of housing need; there are 762 Nanaimo households on BC Housing's waitlist.
- Rates of intimate partner violence have reportedly increased since COVID-19, intensifying the need for transitional housing and safe houses for women and children fleeing abuse.



"We need a proactive response. We need to identify solutions along the spectrum of housing experience, to have early intervention options to prevent homelessness."

"Everyone is at risk. For people who were already vulnerable the options have gotten extremely dire."

– Key informant interview

Closing Remarks

This Report provides an updated assessment of the current housing landscape, one that can be used by the City to prepare funding applications, explore partnerships, and inform decision-making. The progress Nanaimo has made in recent years is encouraging. With further commitments to housing, more positive change is possible to achieve a healthy housing system.

There is an inherent interdependence in the housing network. Creating a diversity of housing types and tenures will not only create choice for one-person households, families, and seniors, but also support the movement of households as they transition through different stages of the lifecycle.

As the affordability crisis deepens, it will be important to continue to support and facilitate new rental and non-market housing development to ensure low- and moderate-income households can afford to remain in the community. There is an urgent need to approve and construct affordable housing faster. Non-profit housing providers are well positioned to expand their portfolios but face challenges with accessing developable land, navigating the development approvals processes, stacking complex funding requirements, and responding to misinformation and stigmatization by the community. The City can make direct contributions to support non-market projects in partnership with senior levels of government but can also act as a champion for these projects, drawing on the range of political, financial, and regulatory tools available.

Continued City leadership and enhanced collaboration with sector partners, including provincial, federal, and First Nations governments as well as non-profit housing providers, community service organizations, developers, and urban Indigenous organizations is required to achieve a healthy housing system over the long-term. As housing solutions are explored, it will be important to employ an equity lens to understand how to address structural barriers that result in certain population groups being over-represented among those at-risk, including Indigenous people and people with disabilities.



Appendices

APPENDIX A

Indicators Report



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Introduction

The following appendix includes a comprehensive summary of data that is required by and supplementary to provincial legislation guiding Housing Needs Reports.

Data Limitations

The Province of BC collects a custom, crosstabulation of Census data by tenure (i.e., renter and owner households) from Statistics Canada and publishes this data for use in housing needs report preparation. This data is anticipated to be available in 2023, at which point the City of Nanaimo may issue an update to this Housing Needs Report. The primary 2021 data points not available include income by tenure.

Population

Table 1: Total Population and Growth, City of Nanaimo, 2011–2021

Source: Statistics Canada, 2021 Census of Population, and 2011 Census of Population

	2011	2016	2021	Growth 2011-2021	Change 2011-2021	Annual Percentage Change
City of Nanaimo	83,810	90,504	99,863	16,053	19.2%	1.9%

Table 2: Population Growth Rate, City of Nanaimo, 2006–2021

Source: Statistics Canada, 2021 Census of Population, and 2011 Census of Population

Year Range	Percentage Change (%)
2006–2011	6.5
2011–2016	8.0
2016–2021	10.3

Table 3: Average and Median Age, City of Nanaimo, 2011–2021

Source: Statistics Canada, 2011 and 2021 Census of Population

Year	Average Age	Median Age
2011	43	45
2016	44	46
2021	45	45

Table 4: Age Group Distribution, City of Nanaimo, 2011–2021

Source: Statistics Canada, 2011 and 2021 Census of Population

Year	0 to 14	15 to 19	20 to 24	25 to 64	65 to 84	85+
2011	11,935	4,990	5,310	44,280	13,625	1,430
2016	13,010	4,505	5,575	46,410	16,360	1,790
2021	14,135	4,625	5,660	50,925	21,320	3,195
2011–2021 (#)	2,200	-365	350	6,645	7,695	1,765
2011–2021 (%)	18%	-7%	7%	15%	56%	123%

Table 5: Mobility, Movers – Number of Non-Movers, Non-Migrants, Migrants

Source: Statistics Canada, 2011 and 2021 Census of Population

Mobility Status	2011	2016	2021
Non-Movers	66,715	71,125	80,915
Non-Migrants	9,035	10,015	9,365
Migrants	5,095	5,795	6,045

Table 6: Total Net Migration, Nanaimo Regional District, 2016-2021

Source: Statistics Canada, 2016 and 2021 Census of Population

Census Year	Net International	Net Interprovincial	Net Intraprovincial	Net Total Migration
2016-2017	705	1,304	1,768	3,777
2017-2018	636	995	1,929	3,560
2018-2019	867	1,041	1,403	3,311
2019-2020	43	1,129	1,494	2,666
2020-2021	(254)	1,689	1,566	3,001



Table 7: Total Share Net Migration, Nanaimo Regional District, 2016-2021

Source: BC Statistics

Census Year	Share International	Interprovincial Share	Intraprovincial Share
2016-2017	19%	35%	47%
2017-2018	18%	28%	54%
2018-2019	26%	31%	42%
2019-2020	2%	42%	56%
2020-2021	-8%	56%	52%

Table 8: Number of Persons Experiencing Homelessness, 2020

Source: Nanaimo Homelessness Point in Time Count, 2020

Point in Time Count 2020	Persons Counted
Minimum Number of Individuals Experiencing Homelessness	433
Unsheltered	268
Sheltered	127
Transitional	29
Systems (Corrections & Health)	9
Hidden Homeless	17
Chronic Homelessness (12+ months)	59.5%
Youth (18-24)	23%
Indigenous People	33%
2SLGBT+	26%
Female	29%
Male	68%

Table 9: Student Full-Time Enrolment, Vancouver Island University, 2011/12–2021/22

Source: BC Ministry of Advanced Education Skills and Training, Post-Secondary Finance Branch

2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22	Average
6,091	6,009	5,873	5,874	5,885	5,817	5,956	5,901	5,966	5,749	5,786	5,900

Table 10: Headcount by Student Category, 2018/19 - 2021/22

Source: Vancouver Island University, Administrative Enrollment Data

	2018/19		2019/20		2020/21	
	#	%	#	%	#	%
Domestic	11,783	82%	11,534	85%	10,509	88%
Indigenous	1,535	11%	1,542	11%	1,384	12%
Non-Indigenous	10,248	72%	9,992	73%	9,125	76%
International	2,543	18%	2,085	15%	1,456	12%
TOTAL	14,326		13,619		11,965	

Households

Table 11: Total Number of Households, City of Nanaimo, 2011–2021

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

Nanaimo	2011	2016	2021	Change	Change
Number of Households	36,205	39,165	43,160	16%	6,955



Table 12: Average Household Size, 2021

Source: Statistics Canada, 2021 Census of Population

City of Nanaimo	Province of BC
2.3	2.4

Table 13: Breakdown of Households by Household Size, City of Nanaimo (2011–2021)

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

Household Size	2011	2016	2021	2021
1-person	10,955	12,095	13,510	31%
2-person	14,080	15,240	16,535	38%
3-person	5,260	5,520	5,940	14%
4-person	3,755	4,155	4,565	11%
5+ person	2,160	2,165	2,615	6%
Average	2.3	2.2	2.3	N/A

Table 14: Number and Proportion of Renter and Owner Households, City of Nanaimo, 2011 to 2021

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

Tenure	2011		2016		2021	
Renter	10,210	28%	12,720	32%	14,385	33%
Owner	25,995	72%	26,445	68%	28,780	67%
Total	36,205	–	39,165	–	43,165	–

Table 15: Renter Households in Subsidized Housing, City of Nanaimo, 2011-2021

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

2011		2016		2021	
1,400	14%	1,565	12%	1,439	10%

Anticipated Population

Table 16: Anticipated Population, City of Nanaimo, 2021–2026

Source: Nanaimo OCP

2021	2022	2023	2024	2025	2026	Change 2021–2026
99,863 (census)	104,805	106,624	108,474	110,357	112,272	12,409

Table 17: Anticipated Population by Area, 2021–2026

Source: BC Statistics, Nanaimo OCP

Area	2021	2026	Anticipated Growth	Anticipated Growth
City of Nanaimo	99,863 (census)	112,272	12.4%	12,409
Regional District of Nanaimo	173,711	189,091	8.9%	15,380
British Columbia	5,214,805	5,641,925	8.2%	427,120



Table 18: Anticipated Median and Average Age, Regional District of Nanaimo, 2021–2026

Source: BC Statistics

Year	Median Age	Average Age
2021	50.7	47.3
2022	50.6	47.4
2023	50.5	47.6
2024	50.3	47.7
2025	50.2	47.9
2026	50.0	48.0

Table 19: Anticipated Age – Age Group Distribution, Greater Nanaimo Local Health Area, 2021–2026

Source: BC Statistics

Age	2021	2026	Growth	Growth
0–14	16,825	17,639	814	4.8%
15–19	6,024	7,634	1,610	26.7%
20–24	7,268	7,598	330	4.5%
25–64	62,409	66,420	4,011	6.4%
65–84	26,502	30,329	3,827	14.4%
85+	3,635	4,465	830	22.8%

Anticipated Households

Table 20: Anticipated Total Number of Households, City of Nanaimo, Regional District of Nanaimo, 2021–2026

Source: BC Statistics, Nanaimo OCP

Area	2021	2022	2023	2024	2025	2026	Total Change (2021-2026)	Percent Change (2021-2026)
City of Nanaimo	43,160 (census)	43,840	44,671	45,517	46,380	47,259	4,099	9.5%
Regional District of Nanaimo	78,292	79,235	80,242	81,217	82,202	83,260	4,968	6.3%

Table 21: Anticipated Number of Households and Average Household Size, City of Nanaimo, 2022 to 2026

Source: BC Statistics, Greater Nanaimo, Local Health Area Anticipated Population

Year	Average Household Size	Households
2021	2.3	43,160 (census)
2022	2.3	43,840
2023	2.3	44,671
2024	2.3	45,517
2025	2.3	46,380
2026	2.3	47,259



Household Income

Table 22: Average and Median Household Income, City of Nanaimo, 2011 to 2021

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

Nanaimo	2011	2016	2021	% Change 2011 - 2021
Average Income	\$69,754	\$74,817	\$91,600	+36%
Median Income	\$57,321	\$61,094	\$75,500	+39%

Table 23: Households by Income Groups, City of Nanaimo, 2011 to 2021

Source: Statistics Canada, 2011, 2016 and 2021 Census of Population

	2011		2016		2021	
Under \$ 5,000	1,050	3%	620	2%	430	1%
\$5,000 to \$9,999	770	2%	605	2%	195	0%
\$10,000 to \$14,999	1,410	4%	1,450	4%	365	1%
\$15,000 to \$19,999	1,875	5%	1,775	5%	960	2%
\$20,000 to \$24,999	1,885	5%	2,060	5%	1965	5%
\$25,000 to \$29,999	1,605	4%	1,725	4%	1510	3%
\$30,000 to \$34,999	1,895	5%	1,985	5%	1630	4%
\$35,000 to \$39,999	1,665	5%	1,935	5%	1810	4%
\$40,000 to \$44,999	1,610	4%	2,010	5%	1955	5%
\$45,000 to \$49,999	1,915	5%	1,780	5%	2025	5%
\$50,000 to \$59,999	3,290	9%	3,305	8%	3610	8%
\$60,000 to \$69,999	2,790	8%	2,930	7%	3435	8%
\$70,000 to \$79,999	2,425	7%	2,600	7%	3020	7%
\$80,000 to \$89,999	2,175	6%	2,325	6%	2780	6%
\$90,000 to \$99,999	1,805	5%	2,120	5%	2505	6%
\$100,000 to \$124,999	3,310	9%	3,800	10%	4960	11%
\$125,000 to \$149,999	1,990	5%	2,485	6%	3425	8%
\$150,000 to \$199,999	1,835	5%	2,370	6%	3870	9%
\$200,000 and over	900	2%	1,280	3%	2710	6%
Total	36,200		39,165		43165	

Table 24: Average and Median Renter Household Income, City of Nanaimo, 2011 to 2021

Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

Nanaimo	2006	2011	2016
Renter Average Income	\$40,203	\$44,375	\$46,366
Renter Median Income	\$32,699	\$34,530	\$37,586

Table 25: Owner Household Income, City of Nanaimo, 2006 – 2016

Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

Nanaimo	2006	2011	2016
Owner Average Income	\$78,409	\$79,722	\$88,502
Owner Median Income	\$68,542	\$68,288	\$76,420



Table 26: Number of Renter Households in Specified Income Brackets

Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

	2006		2011		2016	
Under \$ 5,000	430	4%	510	5%	400	3%
\$5,000 to \$9,999	415	4%	475	5%	420	3%
\$10,000 to \$14,999	1,000	10%	850	8%	1,055	8%
\$15,000 to \$19,999	955	10%	1,040	10%	1,110	9%
\$20,000 to \$24,999	820	8%	980	10%	1,065	8%
\$25,000 to \$29,999	920	9%	605	6%	910	7%
\$30,000 to \$34,999	715	7%	710	7%	940	7%
\$35,000 to \$39,999	690	7%	655	6%	900	7%
\$40,000 to \$44,999	605	6%	510	5%	805	6%
\$45,000 to \$49,999	620	6%	615	6%	625	5%
\$50,000 to \$59,999	830	8%	780	8%	1,170	9%
\$60,000 to \$69,999	560	6%	660	6%	830	7%
\$70,000 to \$79,999	440	4%	390	4%	645	5%
\$80,000 to \$89,999	325	3%	360	4%	535	4%
\$90,000 to \$99,999	150	2%	245	2%	380	3%
\$100,000 to \$124,999	240	2%	435	4%	515	4%
\$125,000 to \$149,999	70	1%	180	2%	210	2%
\$150,000 to \$199,999	80	1%	145	1%	150	1%
\$200,000 and over	25	0%	70	1%	75	1%
Total	9,890		10,210		12,720	

Table 27: Number of Owner Households in Specified Income Brackets, City of Nanaimo, 2006 – 2016

Source: Statistics Canada, 2006, 2011, and 2016 Census of Population

	2006		2011		2016	
Under \$ 5,000	330	1%	535	2%	220	1%
\$5,000 to \$9,999	240	1%	295	1%	185	1%
\$10,000 to \$14,999	370	2%	555	2%	395	1%
\$15,000 to \$19,999	855	4%	835	3%	670	3%
\$20,000 to \$24,999	875	4%	910	4%	995	4%
\$25,000 to \$29,999	980	4%	995	4%	815	3%
\$30,000 to \$34,999	920	4%	1,185	5%	1,045	4%
\$35,000 to \$39,999	1,180	5%	1,015	4%	1,035	4%
\$40,000 to \$44,999	1,225	5%	1,100	4%	1,205	5%
\$45,000 to \$49,999	1,170	5%	1,305	5%	1,155	4%
\$50,000 to \$59,999	2,125	9%	2,510	10%	2,130	8%
\$60,000 to \$69,999	1,975	8%	2,125	8%	2,100	8%
\$70,000 to \$79,999	1,940	8%	2,035	8%	1,955	7%
\$80,000 to \$89,999	1,715	7%	1,815	7%	1,795	7%
\$90,000 to \$99,999	1,620	7%	1,560	6%	1,740	7%
\$100,000 to \$124,999	2,675	11%	2,880	11%	3,280	12%
\$125,000 to \$149,999	1,495	6%	1,810	7%	2,270	9%
\$150,000 to \$199,999	1,335	6%	1,690	7%	2,215	8%
\$200,000 and over	600	3%	830	3%	1,215	5%
Total	23,635		25,995		26,445	



Economic Sectors and Labour Force

Table 28: Total number of workers, City of Nanaimo, 2011-2021

Source: Statistics Canada, 2011 - 2021 Census of Population

2011	2016	2021
43,105	44,770	49,975

Table 29: Number of workers by industry (North American industry classification system), City of Nanaimo, 2011-2021

Source: Statistics Canada, 2011 - 2021 Census of Population

Industry	Number of Workers		
	2011	2016	2021
Health care and social assistance	5805	6600	8060
Retail trade	6530	6610	7005
Construction	3540	3775	4515
Accommodation and food services	3815	3845	3920
Educational services	3170	3000	3680
Professional, scientific, and technical services	2370	2770	3205
Transportation and warehousing	1920	2040	2530
Public administration	2400	2165	2470
Administrative and support, waste management and remediation services	1750	2320	2430
Other services (except public administration)	2210	2060	2260
Manufacturing	1240	1875	1720
Finance and insurance	1465	1430	1660
Wholesale trade	1460	1060	1095
Real estate and rental and leasing	915	725	1060
Agriculture, forestry, fishing, and hunting	800	965	1010
Information and cultural industries	1145	1225	945
Arts, entertainment, and recreation	940	820	840
Mining, quarrying, and oil and gas extraction	280	295	265
Utilities	190	215	210
Management of companies and enterprises	30	10	65
Total	41,970	43,790	48,935

Table 30: Unemployment rate and Participation rate, 2011-2021

Source: Statistics Canada, 2011 - 2021 Census of Population

Nanaimo	2011	2016	2021
Unemployment Rate (%)	9.3%	7.7%	8.4%
Participation Rate (%)	61.9%	60%	60.3%

Table 31: Commuting destination, City of Nanaimo, 2016 and 2021

Source: Statistics Canada, 2011 - 2021 Census of Population

Nanaimo	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/Territory
2016	26,920	2,495	2,035	350
2021	25,360	2,430	1,980	170



Table 32: Composition of COVID-19 emergency and recovery benefits disbursements recipients aged 15 years and over in private households, 2020

Source: Statistics Canada, 2021 Census of Population

	Total	Men+	Women+
Number of households	21,745	10,165	11,580
Average amount among recipients	\$8,870	\$8,700	\$9,020

Table 33: COVID-19 Supports and Benefits Uptake, City of Nanaimo, Province of BC, 2021

Source: Statistics Canada, 2021 Census of Population

	City of Nanaimo			British Columbia		
	Total	Men+	Women+	Total	Men+	Women+
COVID-19 - Government income support and benefits (%)	6.1%	5%	7.4%	5.6%	4.5%	7.1%
COVID-19 - Emergency and recovery benefits (%)	4.9%	4.1%	5.8%	4.5%	3.7%	5.6%

Housing Units: Currently Occupied/Available

Table 34: Total Housing Units, City of Nanaimo, 2016 and 2021, 100% Sample

Source: Statistics Canada, 2016 and 2021 Census of Population

Housing Units	2016	2021
Total number of housing units	40,885	45,138
Dwellings Occupied by usual residents	39,165	43,164

Table 35: Breakdown by Structural Types, City of Nanaimo, 2011 to 2021

Source: Statistics Canada, 2011 - 2021 Census of Population

Structure Type	2011		2016		2021	
Single-Detached	21,335	59%	21,245	54%	22,215	51%
Semi-Detached	1,725	5%	1,895	5%	2,145	5%
Row House	1,605	4%	1,895	5%	1,970	5%
Apartment or Flat in a Duplex	2,870	8%	4,775	12%	6,040	14%
Apartment <5 storeys	6,655	18%	7,210	18%	8,235	19%
Apartment 5+ storeys	1,110	3%	1,245	3%	1,385	3%
Other Single-Attached House	80	0%	85	0%	85	0%
Movable Dwelling	825	2%	820	2%	1,085	3%
Total	36,205	100%	39,165	100%	43,160	100%

Table 36: Breakdown by size, City of Nanaimo, 2016 to 2021

Source: Statistics Canada, 2021 Census of Population

Unit Size	2016	2021
Bachelor (0 bedrooms)	270	345
1-Bedroom	4,790	5,865
2-Bedroom	11,425	12,730
3-Bedroom	12,485	13,150
4+Bedroom	10,195	11,080



Table 37: Number & Percentage Breakdown by Date Built, City of Nanaimo, 2021

Source: Statistics Canada, 2021 Census of Population

Date Built	2021	
Pre-1960	5,605	13%
1961-1980	11,285	26%
1981-1990	6,295	15%
1991-2000	7,945	18%
2001-2005	2,160	5%
2006-2010	3,135	7%
2011-2016	2,775	6%
2016 - 2021	3,960	9%
Total	43,165	

Table 38: Number of Housing Units that are Subsidized by BC Housing, City of Nanaimo, 2017 to 2022

Source: BC Housing

City of Nanaimo, Non-Market Housing Units	Populations Served	Unit Count, March 31, 2022	Net Change (2017 – 2022)
Social housing	Independent Seniors; Low Income Families	824	+202
Housing with Support Services	Special Needs; Supportive Seniors Housing; Women and Children Fleeing Violence	663	+357
Addressing Homelessness	Homeless Housed; Homeless Rent Supplements; Homeless Shelters	605	+250
Rent Assistance in the Private Market	Canada Housing Benefit; Rent Assist Families; Rent Assist Seniors	1,108	+131
	Total	3,200	+940

Table 39: BC Housing Funded Non-Market Housing, City of Nanaimo, 2017-2022

Source: BC Housing

Totals by Service Allocation	3/31/2017	3/31/2018	3/31/2019	3/31/2020	3/31/2021	3/31/2022
Addressing Homelessness	355	365	559	568	623	605
Housing with Support Services	306	476	478	605	665	663
Social Housing	622	698	653	648	692	824

Table 40: Purpose-Built Rental Vacancy Rate by Number of Bedrooms, City of Nanaimo, 2011-2022

Source: Canada Mortgage and Housing Corporation

Year	Bachelor	1-Bedroom	2-Bedroom	3+Bedroom	Total
2011	7.6	5.4	7.8	5.3	6.5
2012	2.8	5.6	8.9	9.5	7
2013	2.3	4.8	6.3	8.1	5.4
2014	2.2	3.4	6.3	3.9	4.5
2015	5	1.4	2.3	3.9	2.2
2016	2.6	0.9	2.2	3	1.7
2017	4.5	1.5	1.2	**	1.9
2018	5	2.3	2	2.6	2.4
2019	0.7	1.6	2.2	5.8	1.9
2020	0	1.4	0.8	0	1
2021	1.3	1.3	2.3	3.5	1.8
2022	1.4	2.4	1.9	4.5	2.2



Table 41: Purpose Built Rental Housing Universe, by Date of Construction and Number of Bedrooms, City of Nanaimo, 2011-2022

Source: Canada Mortgage and Housing Corporation

Year	Bachelor	1-Bedroom	2-Bedroom	3+Bedroom	Total
2011	254	1,613	1,479	188	3,534
2012	251	1,634	1,472	189	3,546
2013	246	1,631	1,457	188	3,522
2014	260	1,749	1,545	210	3,764
2015	247	1,786	1,520	189	3,742
2016	248	1,795	1,521	186	3,750
2017	256	1,848	1,533	206	3,843
2018	258	1,842	1,577	202	3,879
2019	320	1,936	1,616	188	4,060
2020	360	1,947	1,686	172	4,165
2021	351	2,025	1,764	176	4,316
2022	394	2,287	2,010	180	4,871

Table 42: Short Term Rental Listings, City of Nanaimo, September 2022

Source: AirDNA

City of Nanaimo	Short Term Rental Listings
Active short-term rental listings	554
Entire Place	463
Private Room	88
Shared Room	3
Average number of guests	4.3
1-bedroom listings	186
5+bedroom listings	13

Since the second quarter of 2019, there were 530 active listings, increased to 575 in the third quarter, and then began to decrease to 357 in the fourth quarter of 2020, and has been increasing since.

Table 43: Short Term Rental Licenses Issued, City of Nanaimo, November 2022

Source: City of Nanaimo

City of Nanaimo	Short Term Rental Listings
Approved	166
Pending	7
Cancelled	5
Withdrawn	8
Total Activity	186

Table 44: Number of Post-Secondary Housing Units, City of Nanaimo, 2022

Source: Vancouver Island University

Vancouver Island University	Post-Secondary Housing Units
Student Housing Beds	536
Proposed Future Student Housing Beds	266
Total	802



Table 45: Number of Shelter Beds and Housing Units for People Experiencing or at risk of Homelessness, City of Nanaimo, 2017-2022

Source: BC Housing, City of Nanaimo

	2017	2018	2019	2020	2021	2022
Homeless Housed	253	253	417	417	423	468
Homeless Rent Supplements	65	75	105	113	148	113
Homeless Shelters	37	37	37	38	52	143
Total	355	365	559	568	623	724

Table 46: Housing with Support Services, City of Nanaimo, 2017 - 2022

Source: BC Housing

	2017	2018	2019	2020	2021	2022
Special Needs	122	122	129	123	128	126
Supportive Seniors Housing	167	337	332	455	510	510
Women and Children Fleeing Violence	17	17	17	27	27	27
Total	306	476	478	605	665	663

Housing Units: Change in Housing Stock

Table 47: Total Housing Demolitions, City of Nanaimo, 2011-2021

Source: City of Nanaimo

2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
36	36	30	42	37	48	56	47	51	32	46

Table 48: Housing Completions by Housing Type, City of Nanaimo, 2011-2021

Source: Canada Mortgage and Housing Corporation, City of Nanaimo

Year	Single-Detached	Semi-Detached	Row	Apartment	Secondary (Building Permits)	Total
2011	280	180	37	128	207	625
2012	227	52	59	322	207	660
2013	208	40	43	314	183	605
2014	232	39	28	150	271	449
2015	301	36	48	238	267	623
2016	318	26	46	412	325	802
2017	322	30	54	294	262	700
2018	355	40	63	487	237	945
2019	259	44	22	249	229	574
2020	229	48	6	656	198	939
2021	245	44	36	457	200	782



Table 49: Total registered new homes – overall and breakdown, City of Nanaimo, 2016-2021

Source: BC Housing

	2016	2017	2018	2019	2020	2021
Single-Detached	430	362	318	313	290	286
Multi-Family	71	66	270	195	60	340
Purpose-Built Rental	62	282	518	760	315	557
Total	563	710	1106	1268	665	1183

Housing Values

Table 50: Housing Values by Housing Type, City of Nanaimo, 2020-2021

Source: BC Assessment

Housing Type	2020	2021	% Change
Single Family	\$527,000	\$704,000	+34
Strata (Condo/Row)	\$323,000	\$402,000	+25

Table 51: Assessed Average Value for All Units, City of Nanaimo, 2022

Source: BC Assessment

Total Average Assessed Value	\$549,278
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Table 52: Assessed Average Value by Structure Type, City of Nanaimo, 2022

Source: BC Assessment

Structure Type	Average Assessed Value
Single Detached	\$728,672
Residential Dwelling with Suite	\$412,391
Duplex, Non-Strata Side by Side or Front / Back	\$284,278
Duplex, Non-Strata Up / Down	\$307,187
Duplex, Strata Side by Side	\$285,256
Manufactured Home (Within Manufactured Home Park)	\$265,994
Seasonal Dwelling	\$366,124
Duplex, Strata Up / Down	\$279,277
Triplex	\$368,440
2 Acres Or More (Single Family Dwelling, Duplex)	\$1,031,776
2 Acres Or More (Seasonal Dwelling)	\$733,900
2 Acres Or More (Manufactured Home)	\$674,800
Strata-Lot Residence (Condominium)	\$396,145
Row Housing (Single Unit Ownership)	\$486,829
Stratified Rental Townhouse	\$407,236
Fourplex	\$214,402
Manufactured Home Park	\$3,590,333
Manufactured Home (Not In Manufactured Home Park)	\$418,151



Table 53: Assessed Average Value by Structure Type and Unit Size, City of Nanaimo, 2022

Source: BC Assessment

Single Detached	Average Assessed Value
1 Bed	\$571,042
2 Bed	\$596,622
3 Bed	\$712,671
4 Bed	\$789,836
5 Bed	\$836,977
6 Bed	\$862,442
7 Bed	\$718,246
8 Bed	\$498,357
9 Bed	\$685,800
10 Bed	\$698,500
13 Bed	\$1,033,000
Residential Dwelling with Suite	Average Assessed Value
1 Bed	\$414,000
2 Bed	\$363,122
3 Bed	\$370,260
4 Bed	\$398,750
5 Bed	\$423,808
6 Bed	\$454,307
7 Bed	\$496,597
8 Bed	\$382,942
9 Bed	\$483,428
10 Bed	\$460,625
11 Bed	\$497,500
Duplex, Non-Strata Side by Side or Front / Back	Average Assessed Value
1 Bed	\$273,571
2 Bed	\$325,548
3 Bed	\$345,576
4 Bed	\$249,813
5 Bed	\$270,477
6 Bed	\$221,651
7 Bed	\$243,375
8 Bed	\$206,647
9 Bed	\$188,923
10 Bed	\$169,846
14 Bed	\$195,500
Duplex, Non-Strata Up / Down	Average Assessed Value
3 Bed	\$497,667
4 Bed	\$233,750
5 Bed	\$367,700
6 Bed	\$238,857
7 Bed	\$346,857
8 Bed	\$800,000
Duplex, Strata Side by Side	Average Assessed Value
1 Bed	\$333,750
2 Bed	\$262,813
3 Bed	\$281,167
4 Bed	\$320,620
5 Bed	\$284,444
6 Bed	\$213,300
7 Bed	\$212,857
Manufactured Home (in Manufactured Home Park)	Average Assessed Value
1 Bed	\$215,000
2 Bed	\$189,859



3 Bed	\$351,716
4 Bed	\$447,870
Seasonal Dwelling	Average Assessed Value
1 Bed	\$338,750
2 Bed	\$371,914
3 Bed	\$347,018
4 Bed	\$430,480
Duplex, Strata Up / Down	Average Assessed Value
2 Bed	\$362,500
3 Bed	\$248,333
5 Bed	\$298,500
Triplex	Average Assessed Value
2 Bed	\$433,067
3 Bed	\$382,308
4 Bed	\$287,714
5 Bed	\$513,333
6 Bed	\$203,000
7 Bed	\$815,500
8 Bed	\$245,000
12 Bed	\$244,000
13 Bed	\$205,250
2 Acres Or More (Single Family Dwelling, Duplex)	Average Assessed Value
2 Bed	\$1,422,158
3 Bed	\$1,170,416
4 Bed	\$1,142,898
5 Bed	\$872,972
6 Bed	\$862,150
7 Bed	\$548,938
8 Bed	\$707,357
9 Bed	\$1,104,000
10 Bed	\$353,233
2 Acres Or More (Seasonal Dwelling)	Average Assessed Value
1 Bed	\$733,900
2 Acres Or More (Manufactured Home)	Average Assessed Value
2 Bed	\$515,000
4 Bed	\$929,500
5 Bed	\$500,000
Strata-Lot Residence (Condominium)	Average Assessed Value
1 Bed	\$304,250
2 Bed	\$431,624
3 Bed	\$517,178
4 Bed	\$800,000
5 Bed	\$511,800
Row Housing (Single Unit Ownership)	Average Assessed Value
1 Bed	\$293,393
2 Bed	\$509,626
3 Bed	\$500,441
4 Bed	\$314,538
6 Bed	\$206,167
Stratified Rental Townhouse	Average Assessed Value
1 Bed	\$204,367
2 Bed	\$359,500
3 Bed	\$432,058
4 Bed	\$594,667
Fourplex	Average Assessed Value
4 Bed	\$382,286
5 Bed	\$194,167



6 Bed	\$193,458
7 Bed	\$219,500
8 Bed	\$225,286
9 Bed	\$256,000
10 Bed	\$273,576
13 Bed	\$147,000
14 Bed	\$143,733
15 Bed	\$193,333
19 Bed	\$149,222
20+ Bed	\$131,250
Manufactured Home Park	Average Assessed Value
1 Bed	\$1,526,000
2 Bed	\$6,074,000
3 Bed	\$4,594,000
4 Bed	\$632,333
Manufactured Home (Not In Manufactured Home Park)	Average Assessed Value
1 Bed	\$370,000
2 Bed	\$402,851
3 Bed	\$492,639
4 Bed	\$410,600
5 Bed	\$326,000
6 Bed	\$167,333

Table 54: Overall Average Sales Price, City of Nanaimo, 2022

Source: BC Assessment

Overall Average Assessed Sales Price	\$623,146
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Table 55: Average Sales Price by Structure Type, City of Nanaimo, 2022

Source: BC Assessment

Structure Type	Average Assessed Sales Price
Single Detached	\$738,184
Residential Dwelling with Suite	\$815,053
Duplex, Non-Strata Side by Side or Front / Back	\$744,977
Duplex, Non-Strata Up / Down	\$830,000
Duplex, Strata Side by Side	\$577,709
Manufactured Home (Within Manufactured Home Park)	\$249,066
Seasonal Dwelling	\$580,000
Duplex, Strata Up / Down	\$469,250
Triplex	\$662,467
2 Acres Or More (Single Family Dwelling, Duplex)	\$1,506,390
2 Acres Or More (Seasonal Dwelling)	\$0
2 Acres Or More (Manufactured Home)	\$0
Strata-Lot Residence (Condominium)	\$378,419
Row Housing (Single Unit Ownership)	\$487,507
Stratified Rental Townhouse	\$394,225
Fourplex	\$1,217,000
Manufactured Home Park	\$0
Manufactured Home (Not In Manufactured Home Park)	\$377,028

Table 56: Average Sales Price by Unit Size, City of Nanaimo, 2021

Source: BC Assessment

Single Detached	Average Price
1 Bed	\$626,821
2 Bed	\$626,553
3 Bed	\$706,763
4 Bed	\$797,052
5 Bed	\$930,947
6 Bed	\$1,166,631
7 Bed	\$1,300,000
Residential Dwelling with Suite	Average Price
1 Bed	\$906,000
2 Bed	\$687,308
3 Bed	\$728,854
4 Bed	\$796,102
5 Bed	\$827,557
6 Bed	\$867,377
7 Bed	\$954,618
Duplex, Non-Strata Side by Side or Front / Back	Average Price
1 Bed	\$0
2 Bed	\$693,250
3 Bed	\$726,125
4 Bed	\$851,975
5 Bed	\$698,000
Duplex, Non-Strata Up / Down	Average Price
3 Bed	\$0
4 Bed	\$685,000
5 Bed	\$900,000
6 Bed	\$0
7 Bed	\$905,000
Duplex, Strata Side by Side	Average Price
1 Bed	\$0
2 Bed	\$507,500
3 Bed	\$563,355
4 Bed	\$661,985
5 Bed	\$515,404
6 Bed	\$457,500
Manufactured Home (Within Manufactured Home Park)	Average Price
1 Bed	\$298,000
2 Bed	\$203,074
3 Bed	\$342,153
4 Bed	\$530,000
Seasonal Dwelling	Average Price
1 Bed	\$400,000
2 Bed	\$760,000
Duplex, Strata Up / Down	Average Price
2 Bed	\$0
3 Bed	\$469,250
5 Bed	\$0
Triplex	Average Price
2 Bed	\$577,700
3 Bed	\$0
4 Bed	\$0
5 Bed	\$825,000



6 Bed	\$0
7 Bed	\$0
8 Bed	\$0
12 Bed	\$839,000
2 Acres Or More (Single Family Dwelling, Duplex)	Average Price
2 Bed	\$1,528,433.33
3 Bed	\$1,625,000
4 Bed	\$1,490,720
5 Bed	\$0
6 Bed	\$0
7 Bed	\$1,400,000
Strata-Lot Residence (Condominium)	Average Price
1 Bed	\$299,907
2 Bed	\$413,976
3 Bed	\$549,809
4 Bed	\$0
5 Bed	\$459,900
Row Housing (Single Unit Ownership)	Average Price
1 Bed	\$291,908
2 Bed	\$492,382
3 Bed	\$480,441
4 Bed	\$615,931
Stratified Rental Townhouse	Average Price
1 Bed	\$0
2 Bed	\$0
3 Bed	\$394,225
Fourplex	Average Price
4 Bed	\$0
5 Bed	\$0
6 Bed	\$0
7 Bed	\$0
8 Bed	\$0
9 Bed	\$0
10 Bed	\$1,217,000
Manufactured Home (Not In Manufactured Home Park)	Average Price
1 Bed	\$0
2 Bed	\$395,088
3 Bed	\$0
4 Bed	\$0
5 Bed	\$0
6 Bed	\$70,000



Table 57: Median Rents in Dollars (\$), Primary Rental Market, City of Nanaimo, 2011–2022

Source: Canada Mortgage and Housing Corporation

Year	Bachelor	1-Bedroom	2-Bedroom	3+Bedroom	Total
2011	\$525	\$675	\$800	\$950	\$725
2012	\$525	\$687	\$800	\$975	\$725
2013	\$529	\$685	\$800	\$975	\$750
2014	\$525	\$700	\$800	\$985	\$750
2015	\$550	\$725	\$835	\$1,045	\$767
2016	\$650	\$738	\$859	\$1,150	\$800
2017	\$680	\$769	\$935	\$1,182	\$850
2018	\$732	\$825	\$1,040	\$1,246	\$916
2019	\$813	\$874	\$1,087	\$1,301	\$1,000
2020	\$825	\$950	\$1,200	\$1,322	\$1,058
2021	\$880	\$1,035	\$1,295	\$1,430	\$1,150
2022	\$1,000	\$1,225	\$1,600	\$1,530	\$1,350

Table 58: Average Rents in Dollars (\$), Primary Rental Market, City of Nanaimo, 2011 to 2022

Source: Canada Mortgage and Housing Corporation

Year	Bachelor	1-Bedroom	2-Bedroom	3+Bedroom	Total
2011	\$538	\$661	\$806	\$962	\$728
2012	\$548	\$665	\$802	\$969	\$729
2013	\$566	\$686	\$814	\$1,034	\$751
2014	\$559	\$700	\$820	\$1,018	\$755
2015	\$585	\$723	\$855	\$1,032	\$783
2016	\$636	\$759	\$900	\$1,155	\$828
2017	\$683	\$805	\$981	\$1,152	\$883
2018	\$792	\$885	\$1,085	\$1,270	\$973
2019	\$887	\$946	\$1,166	\$1,293	\$1,042
2020	\$912	\$1,009	\$1,263	\$1,344	\$1,113
2021	\$974	\$1,091	\$1,351	\$1,496	\$1,200
2022	\$1,078	\$1,230	\$1,531	\$1,584	\$1,355



Households in Core Housing Need

Table 59: Households in Core Housing Need, City of Nanaimo, 2011-2021¹

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

	2011		2016		2021	
All Households	5,120	14.9%	5,260	13.9%	5,005	11.9%
Renter	3,305	35.4%	3,855	32.3%	3,350	24.2%
Owner	1,185	7.3%	1,405	5.4%	1,650	5.8%

Table 60: Affordability – Households Spending 30%+ of Income on Shelter Costs, 2011 to 2021¹

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

	2011		2016		2021	
All Households	9,970	29.1%	9,355	24.7%	10,500	22.7%
Renter	4,545	48.6%	5,345	44.8%	5,835	38.5%
Owner	5,420	21.7%	4,010	15.5%	4,670	15.0%

Table 61: Adequacy – Households in Dwellings Requiring Major Repairs, 2011-2021¹

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

	2011		2016		2021	
All Households	2,165	6%	2,165	5.7%	2,175	5.2%
Renter	960	9%	960	8.1%	905	6.5%
Owner	1,210	5%	1,210	4.7%	1,265	4.5%

Table 62: Suitability – Households in Overcrowded Dwellings, 2011-2021¹

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

	2011		2016		2021	
All Households	1,310	3.8%	1,145	3.0%	1,510	3.6%
Renter	755	8.1%	800	6.7%	1,055	7.6%
Owner	555	2.2%	345	1.3%	455	1.6%

Table 63: Households in Extreme Core Housing Need, 2011 to 2021¹

Source: Custom Census Report, Planning and Land Use Management, 2011, 2016; Statistics Canada, 2021 Table 98-10-0247-01

	2011		2016		2021	
All Households	2,505	7.3%	2,545	6.7%	2,075	4.9%
Renter	1,680	18.0%	1,815	15.2%	1,660	10.1%
Owner	830	3.3%	720	2.8%	1,060	2.4%

¹ The number and proportion of households experiencing Core Housing Need reported excludes households not tested for Core Housing Need.



APPENDIX B

Housing Summary Form



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: The City of Nanaimo

REGIONAL DISTRICT: Regional District of Nanaimo

DATE OF REPORT COMPLETION: May 2023 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:	Lantzville, Regional District of Nanaimo Electoral Areas A to H
	Neighbouring First Nations:	Snuneymuxw First Nation

POPULATION	Population: 99,863	Change since 2016 :	5.6 %	
	Projected population in 5 years: 112,272	Projected change:	12.4 %	
	Number of households: 43,160	Change since 2016 :	10.2 %	
	Projected number of households in 5 years: 47,259	Projected change:	9.5 %	
	Average household size: 2.3			
	Projected average household size in 5 years: 2.3			
	Median age (local): 45.2	Median age (RD): 51.6	Median age (BC): 42.8	
	Projected median age in 5 years:			
	Seniors 65+ (local): 24.6 %	Seniors 65+ (RD): 29.9 %	Seniors 65+ (BC): 20.3 %	
	Projected seniors 65+ in 5 years:			32 %
	Owner households: 67 %	Renter households:		33 %
	Renter households in subsidized housing:			10 %

	Median household income	Local	Regional District	BC
INCOME	All households (2021)	\$ 75,500	\$ 76,000	\$ 85,000
	Renter households (2016)	\$ 37,586	\$ 37,502	\$ 45,848
	Owner households (2016)	\$ 76,420	\$ 73,338	\$ 84,333

ECONOMY	Participation rate:	60.3 %	Unemployment rate:	8.4 %
	Major local industries: Health care and social assistance; Retail Trade; Construction; Accommodation and food services; Educational Services; Professional, scientific and technical services.			

HOUSING	Median assessed housing values: \$ Average: 549,278	Median housing sale price: \$ Average: 623,146
	Median monthly rent: \$ 1,350	Rental vacancy rate: 2.2 %
	Housing units - total: 45,138	Housing units – subsidized: 1,955
	Annual registered new homes - total: 1,187	Annual registered new homes - rental: 557
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	22.7 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	5.2 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	3.6 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

City Plan 2022 includes > 30 affordable housing policies to: retain income diversity; maintain and expand affordable housing stock across the continuum; greater housing diversity; ongoing leadership to identify, remove barriers for new affordable housing; affordable housing in all neighbourhoods; low to moderate income households succeed even with rising prices; innovative initiatives; meaningful engagement; external resources including senior government funding.

2. Any community consultation undertaken during development of the housing needs report:

Between September and November 2022, 77 individuals, including over 40 people with lived experience and 30 local organizations were engaged. Activities included one virtual workshop, 30 lived experience questionnaires, one youth focus group, 2 meetings, and 4 key informant interviews.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Groups engaged include the City of Nanaimo's Advisory Committees, the non-profit and community-based agencies including non-profit housing providers, local builders and developers, senior government organizations such as BC Housing and Island Health Authority, people with lived expertise, the public, local groups and networks, and urban Indigenous organizations and members of the Snuneymuxw First Nation.

4. Any consultation undertaken with First Nations:

Snuneymuxw First Nation members were engaged through lived experience questionnaires. Representatives from urban Indigenous organizations, including the Island Urban Indigenous Wellness Society and Tillicum Lelum were engaged through key informant interviews and lived experience questionnaires.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (10 years)
0 bedrooms (bachelor)	-	-
1 bedroom	3,055	6,885
2 bedrooms	1,080	2,315
3+ bedrooms	875	2,375
Total	5,005	11,580

Comments:

Anticipated estimated number of units needed are for 2031, and assumes a 1.43% average annual growth rate. Of the 11,580 new homes projected to be needed by 2031, 40% will need to accommodate families with 2 or more bedrooms and 46% will need to serve households earning less than \$40,000 per year.

Table 2: Households in Core Housing Need

	2011		2016		2021	
	#	%	#	%	#	%
<i>All households in planning area</i>	34295	100	37,825	100	42,080	100
Of which are in core housing need	5,120	14.9%	5,260	13.9%	5,005	11.9%
Of which are owner households	1,815	7.3%	1,405	5.4%	1,650	5.8%
Of which are renter households	3,305	35.4%	3,855	32.3%	3,350	24.2%

Comments:

The above figures were collected from the 2011, 2016, and 2021 census periods, and all households in the planning area includes households who have been examined for core housing need. From 2016 to 2021, the proportion of owner households in core housing increased from 5.4% to 5.8%, and renter households in core need decreased from 32.3% to 24.2%.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	31910	100	34295	100	37825	100
Of which are in extreme core housing need	1955	6.1%	2505	7.3%	2545	6.7%
Of which are owner households	670	2.9%	830	3.3%	720	2.8%
Of which are renter households	1280	14%	1680	18.0%	1815	15.2%

Comments:

The rates of households experiencing extreme core housing need in the city of Nanaimo have remained steady between 2006 to 2016, seeing an increase from 2006 to 2011 and decrease from 2011 to 2016. At the time of this report preparation, rates of extreme core housing need rates were not yet available through custom 2021 Census of Population data.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Housing affordability is a severe challenge in Nanaimo. Housing costs have risen significantly over the past five years, and has resulted in a growing gap between what residents can afford and the housing that is available. Non-market housing stocks has increased in recent years, however the demand for subsidized housing remains high.

2. Rental housing:

Median rents have increased and vacancy rates have remained below healthy levels of around 3% since 2005. The market is primarily composed of secondary market rentals. New purpose-built rental housing has been built in the past five years and demand remains strong. Feedback highlights challenges in finding affordable and adequate rentals

3. Special needs housing:

Engagement feedback indicated there is a shortage of special needs housing with a range of support services for people with low to high needs.

4. Housing for seniors:

Throughout engagement, many participants emphasized the need for additional seniors housing, including accessible and adaptable housing, independent seniors housing, as well as assisted living facilities.

5. Housing for families:

There is a shortage of suitable housing for families, meaning homes do not have enough bedrooms or are not large enough to meet a households' needs. Single-detached houses are no longer affordable for most families with children and there are few alternatives, such as ground-oriented multi-unit housing like townhouses.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Recent government investments have increased Nanaimo's non-market housing inventory, which is critical for people experiencing or at-risk of experiencing homelessness. Demand remains strong, and BC Housing's waitlist includes 762 households. There is an identified gap in housing and shelters for youth experiencing homelessness.

7. Any other population groups with specific housing needs identified in the report:

One person households, lone parent households, youth, women and children fleeing intimate partner violence, Indigenous households, including on-reserve housing for Snuneymuxw First Nation members, and urban Indigenous residents of Nanaimo.

Were there any other key issues identified through the process of developing your housing needs report?

The COVID-19 pandemic exposed and exacerbated pre-existing vulnerabilities. Senior government benefits were effective in keeping people housed, however, they are no longer available and residents report having low financial resiliency to accommodate future economic disruptions.

Labour shortages and high housing costs/limited supply make it challenging for workers to afford housing and for employers to recruit and retain employees.



