



Housing Needs on Hornby and Denman Islands

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Eberle Planning and Research was retained by HICEEC to assist the communities of Hornby and Denman Island to quantify the need for housing that is affordable, suitable, adequate and secure by means of a housing needs assessment. The results of the housing needs assessment will assist in overall community planning, as well as planning at the project level. The housing needs assessment work was carried out in two parts: firstly, a review of the housing situation using published data and secondly, detailed surveys of island renter and elder households to understand current housing conditions and needs. The result is a defensible estimate of housing need among renters and elders on each island. Recommendations are also provided.

There are at least 165 renter and elder households currently experiencing some form of housing need on the two islands (out of approximately 1080 households). They are comprised of 63 renter households and 102 elder households. Hornby islanders (97) outnumber Denman islanders (68) in terms of housing need overall, in each of the two household groups (renters and elders).

The findings partly reflect the way the data was collected. The renter survey is reflective only of the renters interviewed, while the elder survey sample is considered representative of all elder households on the islands. The renter figure above is thus considered a minimum as it reflects only those renters included in the survey, while the elder figures have been extrapolated to cover all elder households. While the number of elder households in need exceeds renters, a larger share of renters on Denman and Hornby Island are in need (a minimum of 63 out of 180 renters surveyed or 36%). In contrast, 16% of elder households are living in unacceptable housing according to these figures. Elders themselves said that they see the greatest housing need among young families and young people.

The recommendations (overleaf) are intended to:

- decrease health and safety concerns;
- maintain community diversity with a population of different ages and abilities; and
- foster the security of residents as a foundation for economic activity and organizational

Selected data:

- ~ 66% of Hornby's population is 45 or over (43% across BC).
- ~ The population aged 15-24 decreased* by 39%. The population over 65 increased* by 36%.
- ~ 57% of dwellings are occupied year-round (92% across BC).
- ~ 36% of households are one person. 36% are couples without children. 15% are couples with children.
- ~ 18% of dwellings are available for rental (30% across BC).
- ~ Number of rental units decreased* from 165 to 100 (40% decline).
- ~ Median household income is \$37,689 (\$52,709 across BC).
- ~ 48% of households have income below \$30,000. 33% have income below \$20,000.
- ~ Prices of non-waterfront dwellings increased* by 116%. Incomes increased* by 7%.
- ~ An income of \$60,000 is required to purchase a median-priced non water-front home on Hornby.
- ~ The average renter has lived on Hornby for 12 years and has moved 8 times. 97% are employed.
- ~ 43% of renters have no indoor toilet facilities. 49% live in dwellings requiring repairs.
- ~ 68% of renters have no tenancy agreement. 33% have only seasonal rentals.
- ~ 45% of renters are paying more than 30% of income on housing costs.
- ~ 24% of owners are paying more than 30% of income on housing costs.
- ~ 90% of elders own their homes. 89% say cost is not a problem. 47% live in dwellings needing repairs.
- ~ 29 elder households not receiving home care are having difficulty with daily activities.
- ~ 69% of elders wish to stay in their home. 71 elders anticipate moving; 27 would like to stay on Hornby.
- ~ 26% of Hornby employers have trouble hiring year-round staff; 39% have trouble hiring seasonal staff.

*During census period 2001-2006

Addressing Housing Needs

The two Islands have parallel housing needs, although the details and numbers vary. Similar solutions can be applied to both communities. The communities should explore the potential for collaboration in implementing solutions. This could include activities such as researching housing options, designing projects and units, providing information and support to renters and homeowners so that they can access assistance programs, developing opportunities for secondary suites/dwellings, providing home care and creating emergency housing. On Hornby, at least 37 renter households and about 60 elder households are living in housing which is unacceptable by established standards. These households tolerate housing that is sub-standard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.

1. Affordable home ownership opportunities

Creating approximately 30 affordable home ownership units could address the needs of Hornby renter households in need and who prefer homeownership. These units should be attainable to those earning the median household income of \$32,000 or less. The creation of these affordable ownership housing would make available rental units for others and could provide the incentive and means for young families to stay on Hornby (many of whom have considered leaving). It may be a challenge to create a homeownership affordable for single person/single parents.

2. Assistance for renters

For some households in need, renting is their preferred option. Linking renters with available assistance would help address affordability challenges for eligible households. The provincial Rental Assistance Program (RAP) provides subsidies for rental of private market units to families with a gross household income of \$35,000 or less. Providing information and support could increase the number of households benefitting from this program.

3. Home repair assistance for elder home-owners

Providing assistance with improving housing conditions would support the ability of elders to continue living in their own home. About 40 elder households on Hornby are living in housing that is in poor condition and/or lacking basic amenities. Assistance with home repairs or adaptations to meet age-related needs could be provided by local organizations and by accessing programs provided by the Canada Mortgage and Housing Corporation (CMHC), such as the homeowner Residential Rehabilitation Assistance Program (RRAP) and others.

4. Home care for elders

Planning for expanded home care help would help meet the needs of a growing elder population wishing to continue to live independently on Hornby. About 29 elder households that are not currently receiving home care are having difficulty with daily activities. About 72% of elders wish to continue to stay in their own home.

5. Elder housing units

Expanding Hornby Island Elder Housing would address anticipated needs. Survey results indicate approximately 10 elder households wish to move in to elder housing over the next ten years. Whether new units are required will depend on the age structure of current residents and whether adequate support services can be delivered as they age, enabling them to stay longer. The new provincial Seniors Supportive Housing program may be used to assist residents of existing elder housing who require modifications to their unit and/or support services to enable them to remain.

6. Secondary suites/dwellings

Permitting secondary suites or detached units on residential lots could assist some homeowners struggling with affordability and would increase the supply of rental units. Census data indicates that affordability is an issue for 130 Hornby homeowner households (some of whom are elders). At least 17 Hornby renter households in need consist of single persons for whom a secondary unit could be appropriate. About a third of renters do not have year-round accommodation.

7. Emergency/temporary accommodation

Creating emergency/temporary housing would help address both housing shortages in the summer and housing crises in the winter. In the summer, the shortage of rental housing worsens when some residents are required to vacate their winter rentals and there is an influx of seasonal workers. Emergency housing needs can result from prolonged power outages or domestic crises. Potential sources of funding are the Housing Endowment Fund and Community Partnership Initiatives.