

# Housing Needs Analysis

---

Village of McBride

---

2024

# Contents

- Background ..... 4
  - Population ..... 4
  - Community Engagement ..... 4
    - Data Collection ..... 5
    - What This Means ..... 8
- The People At-Risk..... 9
  - Extreme Core Housing Need (Component A)** ..... 9
    - HNR Numbers: Extreme Core Housing Need..... 9
    - Data Collection ..... 9
    - What This Means ..... 11
  - Individuals Experiencing Homelessness (Component B)** ..... 12
    - HNR Numbers: Individuals Experiencing Homelessness ..... 12
    - Data Collection ..... 12
    - What This Means ..... 12
- The Households ..... 13
  - Data Collection ..... 13
  - What This Means ..... 15
- Suppressed Households (Component C)** ..... 15
  - HNR Numbers: Suppressed Households ..... 16
- Anticipated Household Growth (Component D)** ..... 16
  - HNR Numbers: Anticipated Household Growth..... 16
- The Housing Stock..... 17
  - Increasing the Rental Vacancy Rate to 3% (Component E)**..... 17
    - HNR Numbers: Increasing Rental Vacancy..... 17
    - Housing Stock Data Collection ..... 17
- The Additional Demand..... 19
  - Demand Buffer (Component F)** ..... 19

HNR Method: Demand Buffer .....	19
The Numbers: 5 & 20-Year Required Units .....	20
5 & 20-year Unit Requirements .....	20
Housing Type Breakdown .....	20
What This Means .....	23
Key Areas of Local Need – Initial Takeaways .....	23
General .....	23
Affordable Housing .....	23
Rental Housing .....	24
Special Needs Housing .....	24
Housing for Seniors .....	24
Housing for Families .....	24
Shelters .....	24
Housing Near Transportation .....	25
Appendix A .....	26
HNR Calculation Data Tables: Village of McBride .....	26
Extreme Core Housing Need (Component A) .....	26
Individuals Experiencing Homelessness (Component B) .....	26
Suppressed Households (Component C) .....	27
Anticipated Household Growth (Component D) .....	29
Increasing the Rental Vacancy Rate to 3% (Component E) .....	29
Demand Buffer (Component F) .....	29
Appendix B .....	31
2019 Village of McBride Housing Needs Assessment .....	31

# Background

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

This analysis document provides an overview of the information used and results found to inform the Housing Needs Report which meets the regulatory requirements of the province of British Columbia.

In 2019, McBride published their first HNR in response to the provincial government's legislative requirements that required municipalities and regional districts to complete a HNR by April 2022 and every five years thereafter. A local government is also required to consider its most recent housing needs report and the housing information to support developing an OCP to ensure that housing related statements and policies are guided by the most recent information available. The Village of McBride is required to have an updated HNR this year, and therefore this process is being undertaken concurrently with the OCP and Zoning Bylaw review and update.

# Population

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

# Community Engagement

Following the initial analysis below, community engagement in the form of a Community Survey and Community Open House was conducted in the fall of 2024. Results of the community engagement are still ongoing and will inform the final drafting of an updated Official

Community Plan, ensuring that key contextual issues concerning housing in McBride are included in the Village's land use documents.

## Data Collection

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

Table 1.0 – Population Data, retrieved from Custom Census Data Information

	2006	2011	2016	2021	Source
Total Population	610	570	550	588	Custom Census
Average Age	36.0	38.8	42.8	46.6	Custom Census
Median Age	34.9	38.4	39.8	51.2	Custom Census
Mobility					
Non-Movers	490	425	465	445	Custom Census
Non-Migrants	65	65	30	55	Custom Census
Migrants	55	79	50	55	Custom Census
Students enrolled in post-secondary institutions	n/a	n/a	n/a	n/a	Ministry of PSEFS

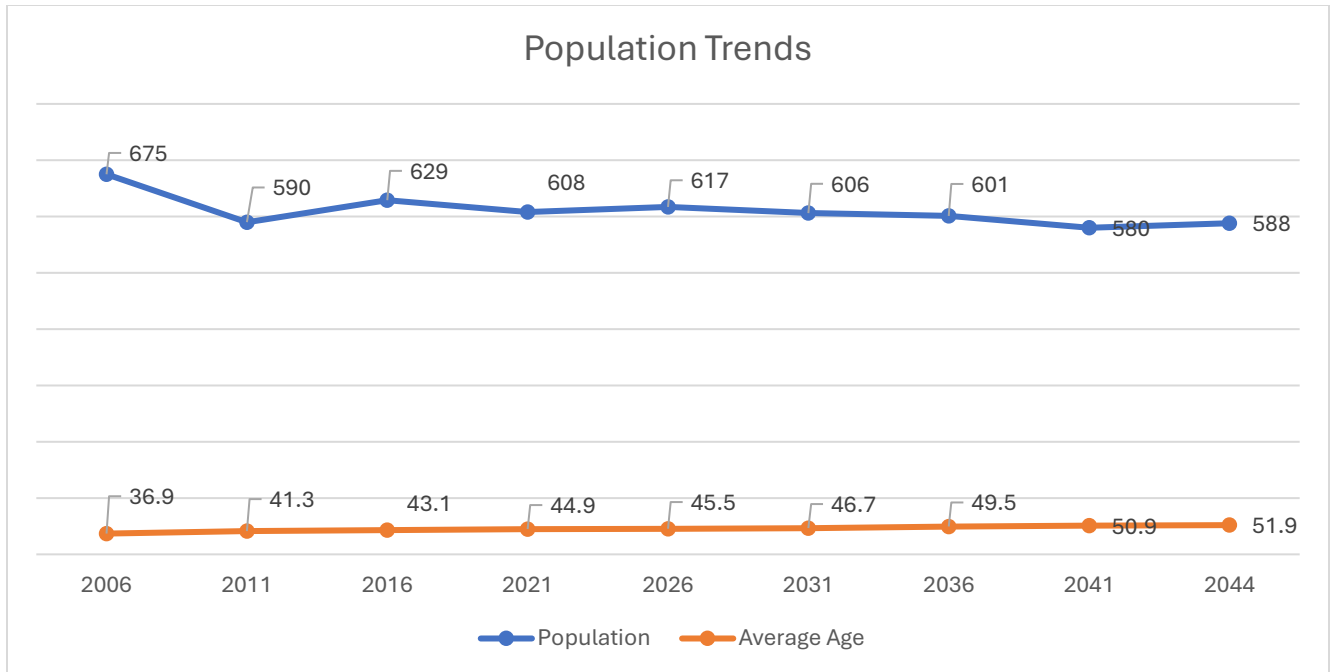
## Analysis

For the previous 3 census periods, there has been a general minor increase in population. Non-movers decreasing over time signifies increased residential mobility over time. This trend could suggest changes in factors such as economic conditions, housing markets and demographic patterns which may influence more frequent relocations.

Past population trends and future population and age projections as provided by Census data and BC Population Projection numbers are demonstrated below:

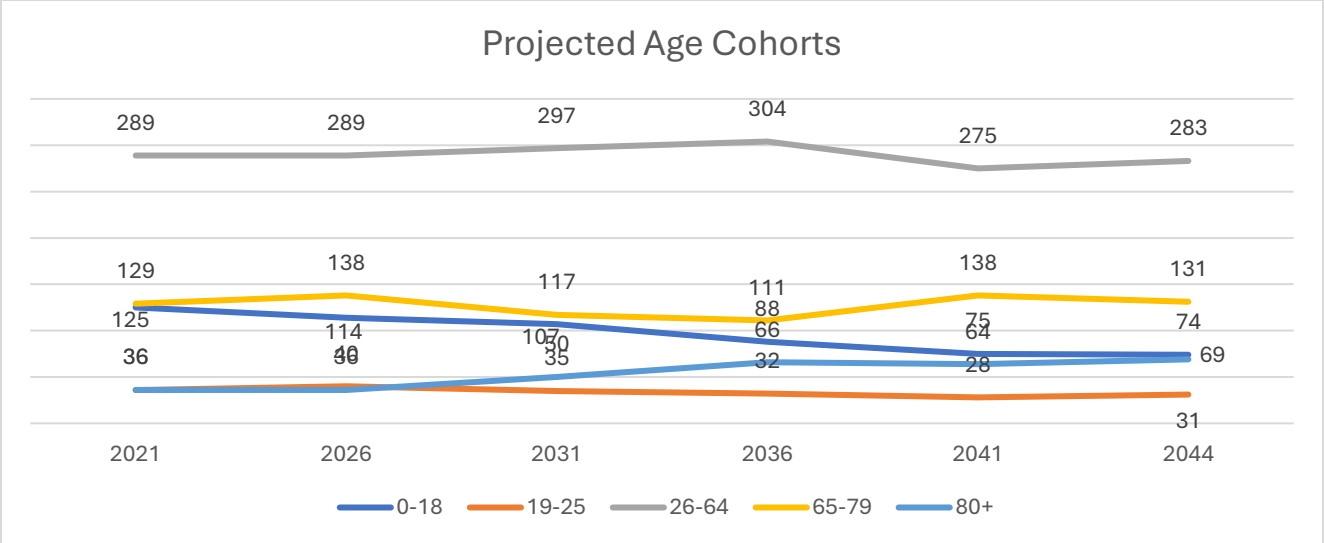
## 2024 Housing Needs Analysis

Village of McBride



Generally, BC Stats projections suggest that the overall population of McBride will decline over the next two decades. Additionally, the average age of the population is expected to increase from 44.9 in 2021 to 50.9 in 2041.

For further analysis, age cohorts have been broken down into four distinct groups which may generally have different housing needs. The size of these cohorts for the previous two decades has been examined to note recent trends and potential impacts to the housing requirements of these cohorts in the near future. Though the determination of overall housing numbers may be more accurately determined by overall population and household size, examining these age cohorts may provide some insight into what the further breakdown of housing types should look like beyond overall numbers, to accommodate actual households based on age. The age cohorts examined are 0-18 years (dependents), 19-25 years (new adults), 26-64 years (nonspecific household maintainers), 65-79 years (older adults and empty nesters), and persons over 80. Demographic trends of these age cohorts over the previous two decades as per the Canada Census are shown below.



**0-18 YEARS (DEPENDENTS)**

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

BC Statistics projects a steady decrease in the size of this age cohort for the next 20 years. This suggests a decrease in the need for homes that support families with children under the age of 19, such as single-family homes.

**19-25 YEARS (NEW ADULTS)**

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

BC Statistics projects a decrease in this age cohort by the year 2041, however there is projected to be a slight increase between 2041 and 2044. The types of housing for those looking to leave home for the first time at this age, such as small-scale multi-unit housing (secondary suites and accessory dwelling units, duplexes, and triplexes/fourplexes) designed for young single adults or couples may decrease accordingly.

**26-64 YEARS (NONSPECIFIC HOUSEHOLD MAINTAINERS)**

Between 26-64 years, housing needs based on age alone are non-specific, with a majority of household members in this age range being household maintainers (contributing to paying rent, mortgage, taxes, utilities, etc.). This group may have dependents living at home, and the size

## 2024 Housing Needs Analysis

Village of McBride

and type of housing for this group will depend on household makeup. This is the age group where many new adults will begin having children and requiring larger housing units and may be better suited to a large townhouse or single-family home environment.

As the age range is widest for this cohort, this group represents the largest proportion of the community. Based on BC Statistics projections, this cohort is anticipated to increase and decrease over the next 20 years. As with the decrease in dependents, this may mean that the need for larger family homes will decrease over time.

### 65-79 YEARS (OLDER ADULTS AND EMPTY NESTERS)

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

BC statistics projections anticipate a slight increase in this cohort over the next 20 years, which may mean that the need for supportive housing options in the community may increase over time.

### 80+ (PERSONS OVER 80)

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

This cohort is anticipated to increase in the next 20 years as projected by BC Statistics. This suggests an extreme increase in the need for supportive seniors housing, accessible housing, smaller units, and housing located close to medical services and amenities.

## What This Means

**Key Takeaway** The projected increase for McBride residents over the age of 80 suggests that the need for housing options that cater to seniors will be extremely important in the coming decades. The implications of this may include an increased demand for:




- Seniors Housing
- Housing for 1-person households
- Multi-generational housing, or accessible small-scale units designed for older family members living in a separate unit on the same property as family (such as accessory dwelling units or secondary suites)
- Assisted living facilities

**Key Takeaway** The projected decrease for McBride residents under the age of 20 could mean a decrease in average household size, with less children and families living in



McBride. This could mean a decrease in demand for larger homes that have been traditionally used for larger families.

**Key Takeaway**  The projected decrease for McBride residents between the ages of 19 and 25 could mean fewer young adult households forming, who may be most suited to housing types such as secondary suites, accessory dwelling units, small apartments, and houses suitable for roommate situations.

## The People At-Risk

### Extreme Core Housing Need (Component A)

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

#### HNR Numbers: Extreme Core Housing Need

5-YEAR REQUIREMENT

**0.99**

20-YEAR REQUIREMENT

**3.96**

The BC HNR Calculator tool has been used to produce the housing needs for Component A (Extreme Core Housing Need) to the left. Data tables for these calculations are provided in Appendix A. **3.96** units must be accommodated to meet the 20-year requirement for McBride.

#### Data Collection

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

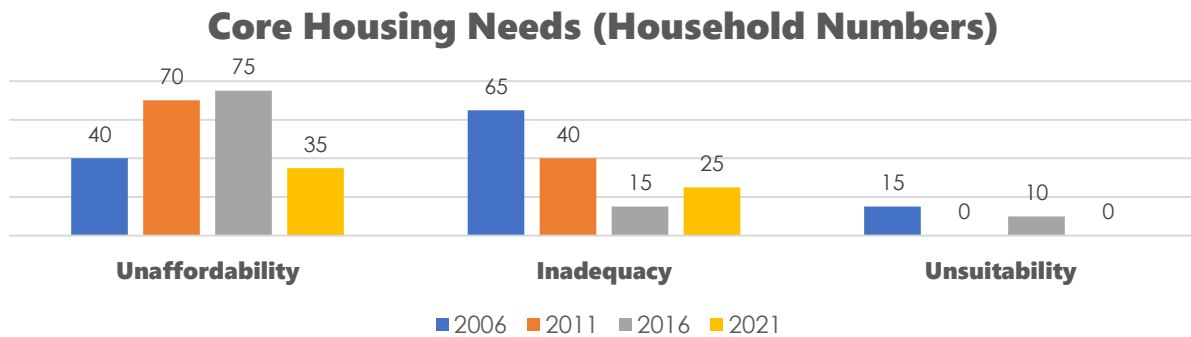
## 2024 Housing Needs Analysis

Village of McBride

Table 2.0 – Core Housing Needs Data

Core Housing Needs										
		2006		2011		2016		2021		Source
<b>Affordability</b>										
	Households spending 30%+ of income on shelter costs	40	Not avail.	70	Not avail.	75	27.8%	35	13.2%	Custom Census
	Renter households spending 30%+ of income on shelter costs	10	Not avail.	30	Not avail.	50	45.5%	0	0%	Custom Census
	Owner households spending 30%+ of income on shelter costs	30	Not avail.	45	Not avail.	25	15.6	20	10.3%	Custom Census
<b>Adequacy</b>										
	Households in dwellings requiring major repairs	65	Not avail.	40	Not avail.	15	5.6%	25	9.4%	Custom Census
	Renter households in dwellings requiring major repairs	10	Not avail.	0	Not avail.	0	0%	0	0%	Custom Census
	Owner households in dwellings requiring major repairs	55	Not avail.	40	Not avail.	20	12.5	25	12.8%	Custom Census
<b>Suitability</b>										
	Households in overcrowded dwellings	15	Not avail.	0	Not avail.	10	3.7%	0	0%	Custom Census
	Renter households in overcrowded dwellings	0	Not avail.	0	Not avail.	10	9.1%	0	0%	Custom Census
	Owner households in overcrowded dwellings	15	Not avail.	0	Not avail.	0	0	0	0%	Custom Census

In 2021 10.3% of owner households were spending 30% or more of their income on shelter costs. Renter households are 0% however this could be because of such a small overall population and data limitations. There appears to be ebbs and flows with regard to the overall households living in unaffordable housing over the past four census periods.



The number of households living in housing that is not deemed affordable (spending 30% or more of income on shelter costs) has generally increased and decreased over the past 20 years, along with a decrease in inadequate housing (households in dwellings requiring major repairs). Unsuitable housing (units that do not meet National Occupancy Standards for household size – otherwise known as overcrowding) has generally remained quite low.


There is not consistent enough data to support whether renter or owner households have generally seen higher levels of unaffordability, adequacy and suitability.

Table 2.1 – Household Income Data

	2006	2011	2016	2021	Source
Average household income (if available)	63,115.00	42,880.00	54,247.00	73,500.00	Custom Census
Median household income (if available)	54,808.00	33,825.00	41,303.00	57,200.00	Custom Census
Average renter household income (if available)	60,630.00	33,588.00	40,940.00	54,000.00	Custom Census
Median renter household income (if available)	59,936.00	21,255.00	27,402.00	35,200.00	Custom Census
Average owner household income (if available)	64,069.00	46,398.00	64,095.00	81,000.00	Custom Census
Median owner household income (if available)	53,741.00	40,487.00	46,674.00	64,000.00	Custom Census

Household income data for the past four census periods shows an overall increase of average household income, with a slight increase in median household income. As the average household income is higher than the median over all groups, this suggests that income is disproportionately concentrated in wealthier households. This aligns with the fact that average renter income and median renter income has declined, with average and median owner incomes having increased.

### What This Means

**Key Takeaway**  Changes to income levels and unaffordable housing measures suggest wealth disparity. As median renter household income for 2021 was only \$35,200 compared to the median owner household income of \$64,000, this suggests a need for housing support for households in lower income categories.

## Individuals Experiencing Homelessness (Component B)

This number examines the obligation of the Village to accommodate a population-based proportion of the units required to meet the needs of the Fraser-Fort George region.

### HNR Numbers: Individuals Experiencing Homelessness

5-YEAR REQUIREMENT

**3.67**

20-YEAR REQUIREMENT

**7.35**

The BC HNR Calculator tool has been used to produce the housing needs for Component B (Individuals Experiencing Homelessness) to the left. Data tables for these calculations are provided in Appendix A. **7.35** units must be accommodated to meet the 20-year requirement for McBride.

### Data Collection

The required *Shelter Beds* data collection for the Village of McBride was not available. Typically, this type of information would inform the analysis of housing need based on at-risk populations.

Table 3.0 – Shelter Beds Data

	2021	Source
Shelter beds and housing units for people experiencing or at risk of homelessness (if applicable)	Not avail.	BC Housing

The Village of McBride either does not currently have any shelter beds or housing units for people experiencing or at risk of homelessness or there are so few the data was not available. HNR Calculations (tables for the HNR Calculator can be found in Appendix A show 7.35 units required to satisfy local housing need over the next 20 years, with 3.67 units being provided over the next 5 years.

### What This Means

Key Takeaway



Assuming that there are currently no shelter beds available for people experiencing homelessness in McBride, the Village should explore options for providing shelter beds. It may be beneficial to work with neighboring communities to use a regional approach to shelters for cost-sharing purposes.

# The Households

The number of households and what those households look like help to determine the volume and type of housing units will be needed to meet the needs of the community. We can estimate deficits of specific housing types in order to determine which types and sizes of housing should be prioritized when development opportunities become available.

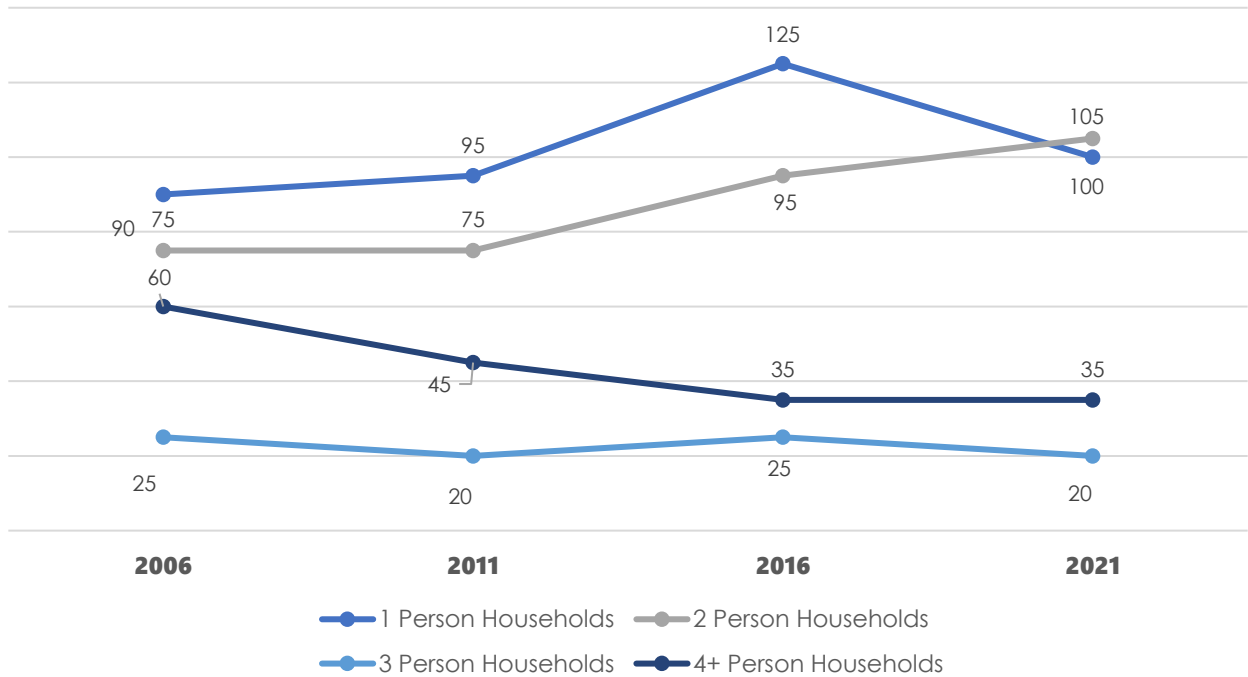
## Data Collection

The required *Household* data collection for the Village of McBride has been provided below and has informed the analysis of housing need based on current, suppressed, and anticipated households.

Table 4.0 – Household Data

		2006		2011		2016		2021		Source
Total Households		250		245		280		265		Census
Average Household Size		2.4		2.3		2.0		2.1		Census
Households by Size										
1 person		90	--	95	--	125	<b>44.6</b> %	100	<b>37.7</b> %	Census
2 person		75	--	75	--	95	<b>33.9</b> %	105	<b>39.6</b> %	Census
3 person		25	--	20	--	25	<b>8.9</b> %	20	<b>7.5</b> %	Census
4 person		25	--	45	--	20	<b>7.1</b> %	10	<b>3.8</b> %	Census
5+ person		35	--	0	--	15	<b>5.4</b> %	25	<b>9.4</b> %	Census
Renter Households		70		70		165		70		Census
Owner Households		180		185		120		195		Census
Renter Households in Subsidized Housing		--		0		35		25		Census
						<b>29.2</b> %		<b>35.7</b> %		

### Household Size Trends



When examining household size trends for the past three census periods, it is noted that one-person households have grown from 90 households to 100 households since 2006, and two-person households have grown from 75 to 105. Three-person households have varied in numbers, with little overall change from 2006-2021. Households with four or more persons have decreased from 60 in 2006 to 35 in 2021.

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

- 1-Person Households (2021):** 38.0% (100)
- 2-Person Households (2021):** 40.0% (105)
- 3-Person Households (2021):** 7.5% (20)
- 4+ Person Households (2021):** 13.2% (35)

The household size mix for 2021 shows that the majority of households are comprised of one or two people. The remainder of households are nearly evenly split between three-person households, or those with four or more persons.


Household size mix trends from 2006 to 2021 show an increase in 1-person households (average of 12.32% per census period), 2-person households (average of 1.65% per Census period), and 3-person households (average of 7.36% per census period). 4+ person households have decreased relatively quickly from 2006 (an average of 9.15% per Census period).

Table 4.1 – Approximate Household Mix Trends

Households	2006-2011 Growth Rate	2011-2016 Growth Rate	2016-2021 Growth Rate	Average
1 Person	+5.6%	+31.6%	-20.0%	+5.7%
2 Person	0.0%	+26.6%	+10.5%	+12.4%
3 Person	-20.0%	+25.0%	+25.0%	+10.0%
4+ Person	-25.0%	-22.3%	0.0%	-15.7%

The general trends in change of household size mix since 2006 demonstrate that the number of one, two, and three-person households seem to be gradually increasing, while larger households of four or more people are decreasing. As the number of 3-person households is increasing and age cohorts under the age of 25 are decreasing, this may mean that families are still having children, but fewer of them per household.

### What This Means

 **Key Takeaway** The trend of increases in one, two, and three person households suggests that the future needs of the community may be centered around an increase in smaller units designed for households with three or fewer people.

## Suppressed Households (Component C)

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

## HNR Numbers: Suppressed Households

5-YEAR REQUIREMENT

4.66

20-YEAR REQUIREMENT

18.66

The BC HNR Calculator tool has been used to produce the housing needs for Component C (Suppressed Households) to the left. Data tables for these calculations are provided in Appendix A. **18.66** units must be accommodated to meet the 20-year requirement for McBride.

## Anticipated Household Growth (Component D)

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

## HNR Numbers: Anticipated Household Growth

5-YEAR REQUIREMENT

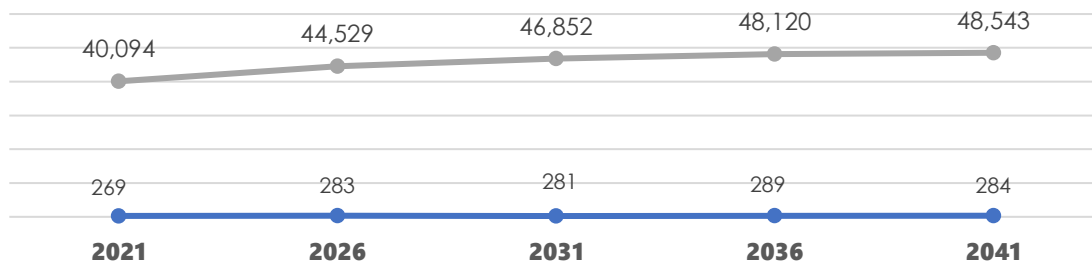
23.18

20-YEAR REQUIREMENT

36.90

The BC HNR Calculator tool has been used to produce the housing needs for Component D (Anticipated Household Growth) to the left. Data tables for these calculations are provided in Appendix A. **36.90** units must be accommodated to meet the 20-year requirement for McBride.

### Projected Household Trends



Households are anticipated to increase between 2021 and 2026 for McBride. The calculations for the Anticipated Household Growth as per the HNR Method requires an average of the local (McBride) growth rate and the regional growth rate (Fraser-Fort George). While the Village of McBride is anticipated to increase from 2021 to 2026 (5.2%), the Fraser-Fort George Region is

anticipated to grow by 11.06% by 2026 and continue to rise to 20.68% over the next two decades.

## The Housing Stock

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

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

As vacancy rates are not available specifically for the Village of McBride, the provincial average of 1.4% has been used.

#### HNR Numbers: Increasing Rental Vacancy

5-YEAR REQUIREMENT

**0.29**

20-YEAR REQUIREMENT

**1.17**

The BC HNR Calculator tool has been used to produce the housing needs for Component E (Rental Vacancy Rate Adjustment) to the left. Data tables for these calculations are provided in Appendix A. **1.17** units must be accommodated to meet the 20-year requirement for McBride as per HNR methodology.

#### Housing Stock Data Collection

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

Table 5.0 – Housing Unit Data

	2021	Source
Total Housing Units	265	Custom Census
Structural Type of Units		

## 2024 Housing Needs Analysis

### Village of McBride

	Single-detached house	200	<b>75.47%</b>	Custom Census
	Semi-detached house	0	<b>0.00%</b>	Custom Census
	Row house	20	<b>7.55%</b>	Custom Census
	Apartment or flat in a duplex	10	<b>3.77%</b>	Custom Census
	Apartment in a building that has fewer than 5 storeys	15	<b>5.66%</b>	Custom Census
	Apartment in a building that has 5 or more storeys	0	<b>0.00%</b>	Custom Census
	Other single-attached house	5	<b>1.89%</b>	Custom Census
	Movable dwelling	25	<b>9.43%</b>	Custom Census
Units by Size				
	0 bedrooms (bachelor)	0		Custom Census
	1 bedroom	105		Custom Census
	2 bedrooms	95		Custom Census
	3+ bedrooms	65		Custom Census
Units by Date Built				
	Pre-1960	65	<b>24.5%</b>	Custom Census
	1961-1980	80	<b>30.2%</b>	Custom Census
	1981-1990	45	<b>17.0%</b>	Custom Census
	1991-2000	45	<b>17.0%</b>	Custom Census
	2001-2005	15	<b>5.7%</b>	Custom Census
	2006-2011	15	<b>5.7%</b>	Custom Census
	2011-2016	0	<b>0%</b>	Custom Census
	2016-2021	0	<b>0%</b>	Custom Census
	Subsidized housing units	--		BC Housing/BCNPHA
Rental vacancy rate (if available)				
	Overall		Not avail.	CMHC
	Units with no bedrooms		Not avail.	CMHC
	units with 1 bedroom		Not avail.	CMHC
	units with 2 bedrooms		Not avail.	CMHC
	units with 3+ bedrooms		Not avail.	CMHC
	Primary rental units (if available)		Not avail.	CMHC
	Secondary rental units (if available)		Not avail.	CMHC or other
	Cooperative housing units (if available)		Not avail.	Coop Housing Federation of BC
	Post-secondary housing beds (if applicable)		Not avail.	Ministry of PSEFS

A majority of the housing stock in McBride is comprised of single-detached houses (75.47%) and one-bedroom homes. 24.5% of the housing stock was built pre-1960, and 64.2% was built between 1961-2000. Though not immediately urgent, a majority of the housing stock was constructed before 1980, suggesting that the maintenance of older homes will be vital in preserving the existing housing stock for generations to come.

# The Additional Demand

## Demand Buffer (Component F)

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

### HNR Method: Demand Buffer

---

5-YEAR REQUIREMENT

**9.26**

20-YEAR REQUIREMENT

**37.05**

The BC HNR Calculator tool has been used to produce the housing needs for Component F (Component F) to the left. Data tables for these calculations are provided in Appendix A. **37.05** units must be accommodated to meet the 20-year requirement for McBride.

---

### General Context

It is important to examine some potential explanations for the housing market not naturally meeting the demands of the community. These explanations are unique to each community, with some challenges being seen across the province while others are of particular importance in different communities. One main constraint reducing the ability of the market to self-adjust to the needs of the people in McBride includes the high cost of housing construction and building materials, as well as the difficulty in obtaining trades due to the remote nature of the community.

The Village of McBride does not have tools to directly resolve issues related to construction costs, however, it is important to note the impact of these factors on the housing market in general, and the concert of complex social, political, and financial factors that contribute to the housing environment.

Though the tools available to the Village are limited, some which may impact the construction of new residential units can include:

- The development of social housing, constructed in partnership with BC Housing, on municipal lands.

## 2024 Housing Needs Analysis

Village of McBride

- Streamlining approvals processes for projects with affordable housing components, and reducing some requirements of development where the impact is anticipated to be minimal, (eg. Reducing parking requirements for certain types of development).
- Where infrastructure is not at risk, reducing property taxation for housing developments with affordable housing components.
- Ensuring that land is appropriately designated (in the OCP) and zoned to facilitate residential development in appropriate areas in the community.
- Support infill in existing residential neighborhoods.
- Expanding/upgrading water infrastructure to support additional residential development and intensification of existing neighborhoods.
- Explore tax incentives for new residential development within the community.

## The Numbers: 5 & 20-Year Required Units

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

### 5 & 20-year Unit Requirements

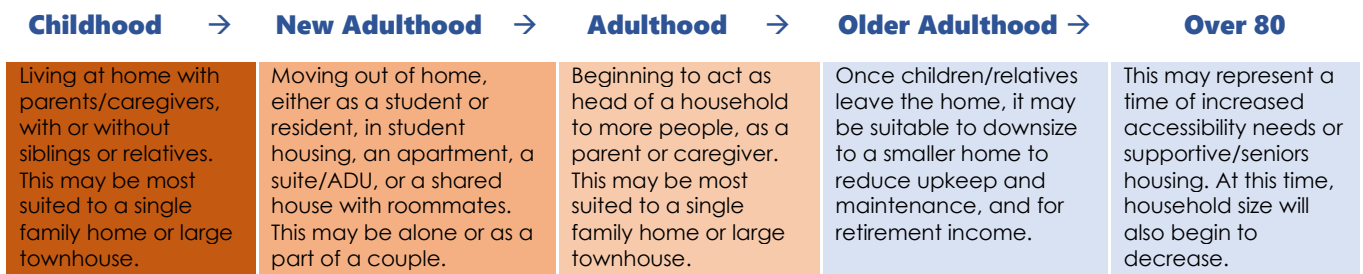
Component	20 Year Result	5 Year Result
A – Extreme Core Housing Need	3.96	0.99
B – Persons Experiencing Homelessness	7.35	3.67
C – Suppressed Household Formation	18.66	4.66
D – Anticipated Household Growth	36.90	23.18
E – Rental Vacancy Rate Adjustment	1.17	0.29
F – Demand Buffer	37.05	9.26
<b>Total</b>	<b>105</b>	<b>42</b>

### Housing Type Breakdown

As mentioned in the population section of this analysis, different age cohorts will have different housing needs, both in housing size and in the most appropriate typology. Generally, families with children living at home will be larger and require more space, which is better suited to single-family homes (those under 19, and their parents/caregivers/household maintainers). New adults moving out on their own for the first time will likely have smaller households and less

leverage for homeownership. **Rental options that are affordable and are suitable for individuals living alone or as couples without children may be most appropriate for this cohort, along with some options for larger units designed for individuals living with roommates.** Older adults (65-79) may be looking to downsize from larger homes to reduce the upkeep of larger dwellings but may not be requiring as many additional features such as universally accessible units or seniors housing at this stage. As such, smaller units such as one and two-bedroom apartments/condominiums may be particularly desirable for this age cohort, particularly where units are located near services and amenities that residents would like to enjoy as a part of retirement. In the 80+ age cohort, units of universally accessible housing, and seniors/supportive housing will be important to accommodate changing housing needs later in life.

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



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

Age Cohort		General Household Size	Household Size Mix (2021)	Best-suited Household Size	Existing Unit Size Mix (2021)	Best Suited Unit Type	Household Type Mix (2021)
Shared Child/Adult Living	Under 19	3-5 persons	20.7%	3+ bedrooms	24.5%	Single Family Home Rowhouse	83.0%
	26-64						
New Adults	19-25	1-2 persons	78.0%		75.5%	Suites/ADU's,	1.89%

## 2024 Housing Needs Analysis

Village of McBride

						2/3/4 Plexes	
Older Adults	65-79			1-2 bedrooms		Apartments Condos	9.43%
Persons Over 80	80+					Apartments, Seniors Housing	

### Childhood & Adulthood Housing (Families)

As per the 2021 statistics above, approximately 20% of households contain three or more persons. This compares to approximately 25% of the housing stock being noted as three or more bedrooms, with 83% of units being noted as single family homes and rowhouses, which are the most appropriate housing type for this group. This suggests that there may not be a need for additional housing designed to accommodate larger households. Essentially, **83% of the housing stock is designed for only 25% of households.**


### New Adults, Older Adults, & Persons Over 80

In 2021, approximately 78% of households contain 1-2 persons, which is assumed to be the most likely household size for young adults, and people aged over 65. The types of units most suitable for this group are secondary suites, accessory dwelling units, plexes (such as duplexes, triplexes, and fourplexes), and apartments/condos and seniors housing. Together, these units account for only about 11% of the housing stock. Essentially, **11% of the housing stock is designed for 78% of households, meaning that many housing units designed for larger families are being utilized for smaller households.** While this may be preferred by some residents, it is important to determine if some larger homes can be converted/renovated to accommodate more families in an appropriate way, such as through the redevelopment, or formalization of secondary suites and/or accessory dwelling units.

### Neighbourhood Diversity

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

## What This Means

**Key Takeaway**  A majority of the housing stock is designed for three to five-person households, though a majority of households are one to two persons in size. This notes an opportunity for larger homes to satisfy more families through conversion to houses with secondary suites or accessory dwelling units, plexes, or student housing units. New units should focus on satisfying one to two person households rather than larger families.

## Key Areas of Local Need – Initial Takeaways

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

### General

While only 35% of households in McBride currently contain three or more people, 85% of the housing stock is designed for larger households. The projected population trends suggest that larger households will continue to decline, while one, two, and three bedroom households are anticipated to increase. This means that in the future decades, smaller units designed for smaller families may be better suited for new builds, as smaller units create cheaper housing that can be located closer to services and amenities.

There is an opportunity to explore how the existing housing stock can better accommodate these smaller household sizes, such as conversions of larger homes into small-scale multi-family housing through secondary suites and accessory dwelling units or creating retrofit duplex or triplexes.

### Affordable Housing

Changes to income levels and unaffordable housing measures suggest wealth gaps in McBride. As median renter household income for 2021 was only \$35,000 compared to the median owner household income of \$64,000, this suggests a need for housing support for households in lower income categories.

## **2024 Housing Needs Analysis**

Village of McBride

### **Rental Housing**

Owner households living in inadequate housing have decreased since 2006, suggesting that homeowners have been able to maintain and repair their homes.

### **Special Needs Housing**

There is currently no special needs housing available in McBride. More information on the demand for special needs housing will be requested through public engagement to better understand the need in the community.

### **Housing for Seniors**

The projected increase for McBride residents over the age of 80 suggests that the need for housing options that cater to seniors will be extremely important in the coming decades. The implications of this may include an increased demand for seniors housing, housing for 1-person households, multi-generational housing/accessible small-scale units designed for older family members living in a separate unit on the same property as family (such as accessory dwelling units or secondary suites), and assisted living facilities.

### **Housing for Families**

The projected decrease for McBride residents under the age of 20 over the next 20 years could mean a decrease in average household size, with less children and households with children living in McBride. This could mean a decrease in demand for larger homes that have been traditionally used for larger families.

The projected decrease for McBride residents between the ages of 19 and 25 by the year 2044 could also mean fewer young adult households forming, who may be most suited to housing types such as secondary suites, accessory dwelling units, small apartments, and houses suitable for roommate situations.

### **Shelters**

As there are currently no shelter beds available for people experiencing homelessness in McBride, the Village should explore options for providing shelter beds. It may be beneficial to work with neighboring communities to use a regional approach to shelters for cost-sharing purposes.

## **Housing Near Transportation**

For many communities in BC, it is key that housing is developed within close proximity to transit services to allow for people to move throughout the community without the use of a personal vehicle. Although limited, inter-regional transit service to the Village of McBride is present. As per the 2021 Census, 0% of the employed labour force aged 16 or over used public transit as their main mode of commuting. As such, unless public transportation systems become more developed, it will not be beneficial to incentivize development along transportation corridors compared to other areas highlighted as key opportunities for housing development.

## Appendix A

### HNR Calculation Data Tables: Village of McBride

#### Extreme Core Housing Need (Component A)

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

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

Total Households	2006		2011		2016		2021		Average ECN Rate
Owners	185		185		160		195		
Renters	70		70		120		70		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0.00%	<b>0.00%</b>
Renters	10	14.29%	0	0.00%	10	8.33%	0	0.00%	<b>5.65%</b>

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

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	195	N/A	N/A
Owners with a mortgage		0.00%	0.00
Renters	70	5.65%	3.96
Total New Units – 20 years			<b>3.96</b>

#### Individuals Experiencing Homelessness (Component B)

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

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

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of Region		
95,295	555	0.58%	1,262	7.35
Total New Units – 20 years				<b>7.35</b>

## Suppressed Households (Component C)

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

Calculation Table 4 – Suppressed household formation calculations, Step 1

Age – Primary Household Maintainer 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25-34 years	30	35
35-44 years	50	15
45-54 years	25	10
55-64 years	25	10
65-74 years	10	10
75+ years	35	0

Age – Primary Household Maintainer 2021 Categories	2021 Households	
	Owner	Renter
15-24 years	0	0
25-34 years	0	30
35-44 years	20	10
45-54 years	30	0
55-64 years	45	15
65-74 years	65	10
75 to 84 years	30	0
85+ years	0	0

Calculation Table 5 – Suppressed household formation calculations, Step 2

Age Categories – Household Maintainer	Age Categories - Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15-24 years	15-19 years	40	80	40	60
	20-24 years	40		20	
25-34 years	25-29 years	60	100	30	65
	30-34 years	40		35	
35-44 years	35-39 years	55	105	15	50
	40-44 years	50		35	
45-54 years	45-49 years	40	75	15	75
	50-54 years	35		60	
55-64 years	55-59 years	35	55	30	95
	60-64 years	20		65	
65-74 years	65-69 years	20	30	85	110
	70-74 years	10		25	
75 years+	75-79 years	15	50	10	40
	80-84 years	25		30	
	85 years +	10		0	

## 2024 Housing Needs Analysis

Village of McBride

Calculation Table 6 – Suppressed household formation calculations, Step 3

Age Categories – Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15-24 years	0	0	80	0.00%	0.00%
25-34 years	30	35	100	30.00%	35.00%
35-44 years	50	15	105	47.62%	14.29%
45-54 years	25	10	75	33.33%	13.33%
55-64 years	25	10	55	45.45%	18.18%
65-74 years	10	10	30	33.33%	33.33%
75+ years	35	0	50	70.00%	0.00%

Calculation Table 7 – Suppressed household formation calculations, Step 4

Age Categories – Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter		Owner	Renter
15-24 years	0.00%	0.00%	60	0.00	0.00
25-34 years	30.00%	35.00%	65	19.50	22.75
35-44 years	47.62%	14.29%	50	23.81	7.14
45-54 years	33.33%	13.33%	75	25.00	10.00
55-64 years	45.45%	18.18%	95	43.18	17.27
65-74 years	33.33%	33.33%	110	36.67	36.67
75+ years	70.00%	0.00%	40	28.00	0.00

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

Age Categories – Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15-24 years	0.00	0.00	0	0	0.00	0.00	<b>0.00</b>
25-34 years	19.50	22.75	0	30	19.50	-7.25	<b>12.25</b>
35-44 years	23.81	7.14	20	10	3.81	-2.86	<b>0.95</b>
45-54 years	25.00	10.00	30	0	-5.00	10.00	<b>5.00</b>
55-64 years	43.18	17.27	45	15	-1.82	2.27	<b>0.45</b>
65-74 years	36.67	36.67	65	10	-28.33	26.67	<b>0.00</b>
75+ years	28.00	0.00	30	0	-2.00	0.00	<b>0.00</b>
<b>Total New Units – 20 years</b>							<b>18.66</b>

## Anticipated Household Growth (Component D)

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

Calculations Table 9 – Anticipated household growth calculations, Step 1

Regional District Projections	2021	2041	Regional Growth Rate
Households	40,225	48,543	20.68%

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

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	265	284.00	19
Regionally Based Household Growth	20.68%	265	319.80	54.80
Scenario Average				36.90
<b>Total New Units – 20 years</b>				<b>36.90</b>

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

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

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

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
<b>Target Vacancy Rate</b>	3%	97%	70	72.16
<b>Local Vacancy Rate</b>	1.40% (BC)	98.8% (BC)		70.99
<b>Total New Units – 20 years</b>				<b>1.17</b>

## Demand Buffer (Component F)

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

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

## 2024 Housing Needs Analysis

Village of McBride

Component	Result
A – Extreme Core Housing Need	3.96
B – Persons Experiencing Homelessness	7.35
C – Suppressed Household Formation	18.66
E – Rental Vacancy Rate Adjustment	1.17
<b>Total</b>	<b>31.14</b>
Demand Factor	1.19
<b>Total New Units – 20 years</b>	<b>37.06</b>

## **Appendix B**

### **2019 Village of McBride Housing Needs Assessment**

*(See next page)*