

Housing Needs Report

Village of McBride

Meeting Housing Demand

Housing legislation passed in November 2023 requires all local governments to update their housing needs assessments to provide 5 and 20-year housing projections. By adopting this report, the Village of McBride complies with the Housing Needs Report Regulation and legislative requirements of the *Local Government Act*. This document represents a culmination of other supplementary documents that provide the full context of the housing environment in McBride, which will help guide updates to this report within the next 5 years. This full suite of supporting information is included as an appendix to this report's sibling document, the *Housing Needs Analysis Sheet*, and includes:

HNR Data Tables:

The data tables used to calculate the required HNR numbers

Data Analysis:

A deeper explanation of the analysis of housing data to produce the findings indicated in this report

Housing Needs Requirements: Housing Needs Report Methodology

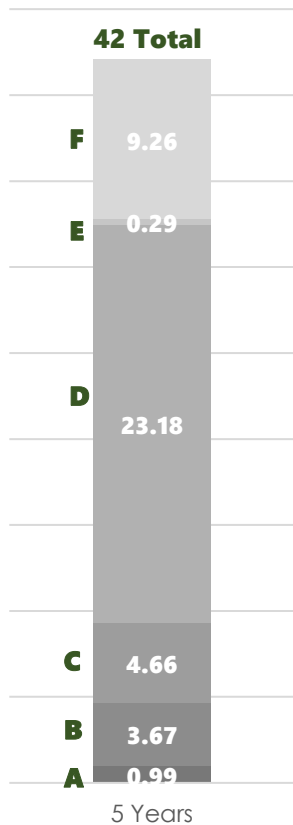
Based on new standard methodology required by the Province of BC for Housing Needs Reports, 5 and 20-year housing need calculations (total of units needed) for McBride are shown below. This report uses these numbers as a starting point and, with local community insights and contextual analysis, adapts them to meet the community's specific needs. This approach helps identify the types of housing that are most needed to improve housing options now and in the future. Following adoption of this Housing Needs Report the Village is required to amend the Official Community Plan and Zoning Bylaw to provide for the projected 20-year total number of units.

- 3.96** units for **extreme core housing need**
- 7.35** units for **people experiencing homelessness**
- 18.66** units for **suppressed household formation**
- 36.90** units for **anticipated household growth**
- 1.17** units for **rental vacancy rate adjustment**
- 37.05** units for **demand buffer**



HNR Method Breakdown

5 Years: Breakdown



A: Extreme Core Housing Need

3.96 housing units must be facilitated over the next 20 years (with 0.99 units being facilitated over the next 5 years) to meet the HNR methodology's *Extreme Core Housing Need* requirements. 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 National Occupancy Standard) 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.

B: Persons Experiencing Homelessness

As per the HNR methodology, 7.35 housing units must be accommodated over the next 20 years (with 3.67 units being accommodated over the next 5 years) to meet the requirements for persons experiencing homelessness. 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.

C: Suppressed Housing Formation

18.66 units must be accommodated over the next 20 years (with 4.66 units being accommodated over the next 5 years) to meet the needs of suppressed households in McBride. 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.

D: Anticipated Household Growth

36.9 units must be facilitated over the next 20 years (with 23.18 units being facilitated over the next 5 years) to accommodate anticipated household growth as projected by the province. This number seems 'front-loaded' due to the projected household growth reducing over the longer term.

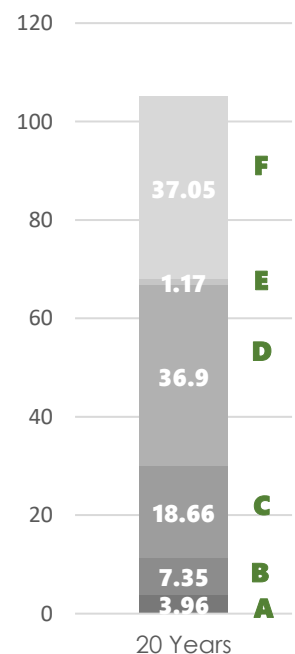
E: Rental Vacancy Rate Adjustment

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. As vacancy rate data is not available for the Village of McBride, this calculation uses the provincial vacancy rate of 1.4%, with the goal of providing enough units to bring this percentage up to 3%. With this calculation, 1.17 units must be accommodated over the next 20 years (with 0.29 units being accommodated over the next 5 years).

F: Demand Buffer

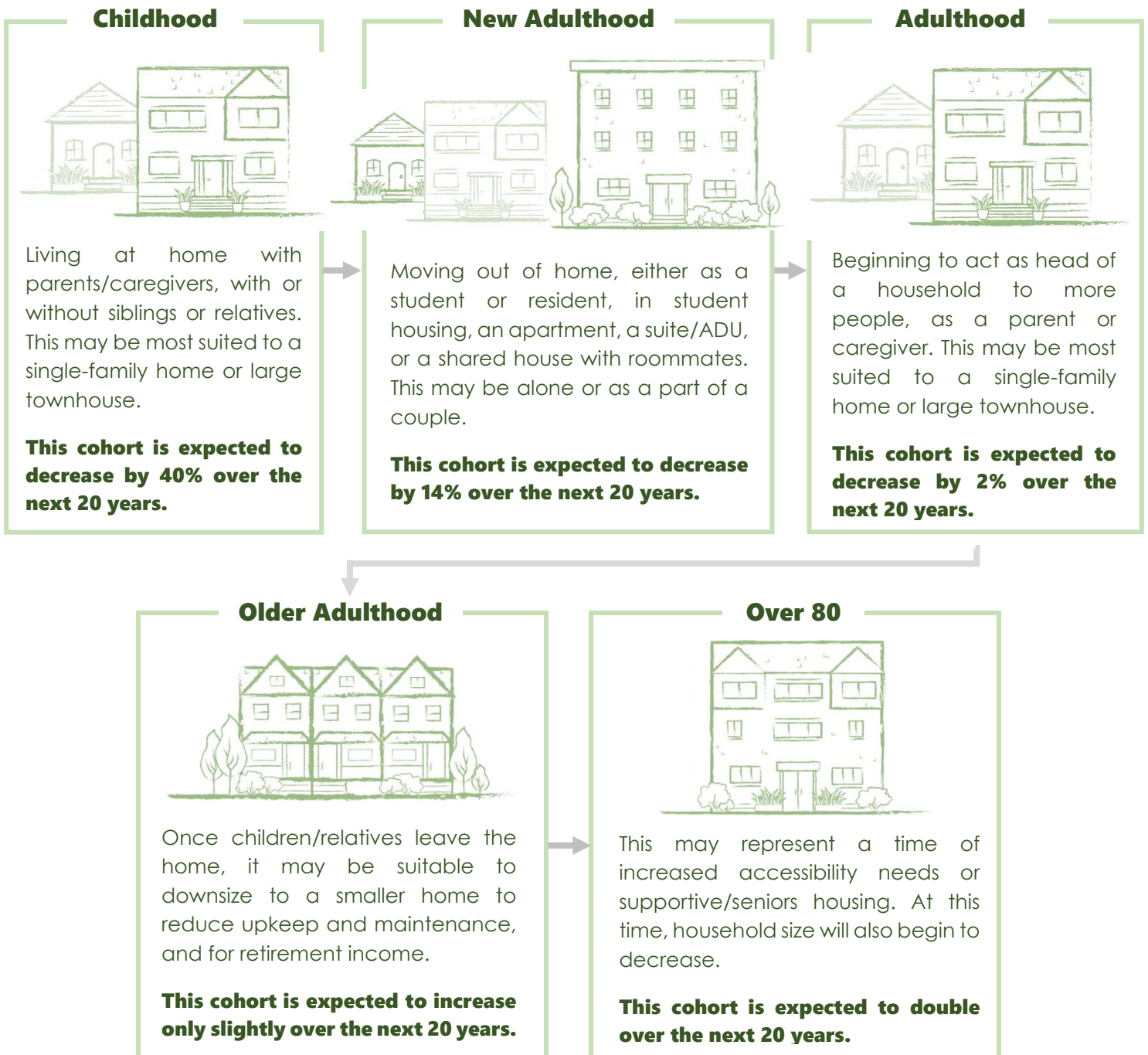
37.05 units must be facilitated over the next 20 years (with 9.26 units being facilitated over the next 5 years) to accommodate the demand buffer – a contingency to account for additional housing required to satisfy a 'healthy' market demand.

20 Years: Breakdown



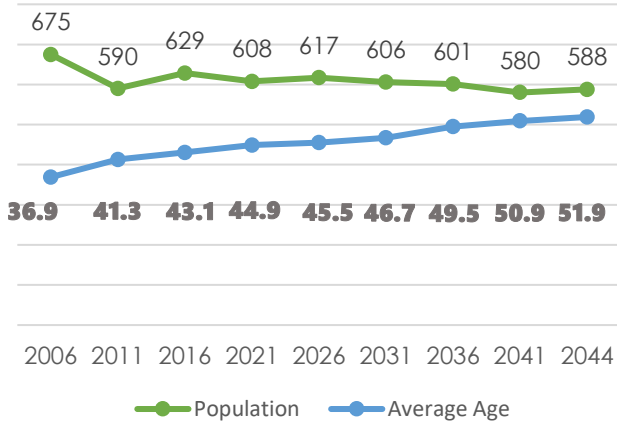
Journeys Through Housing: A Lifetime of Change

As a person moves through their life, the requirements of their housing may change based on their household's social and physical wants and needs. There are many ways an individual may move through different types of housing throughout their lifetime, and by examining some common trajectories we can begin to predict which kinds of needs the community may see in the future. Based on our understanding of the community's most common desired housing trajectories, a common journey through housing is shown below. By envisioning age cohorts as having general alignment with specific housing types, we can understand the implications that a shift in populations and households may have on the demands placed on the housing stock.



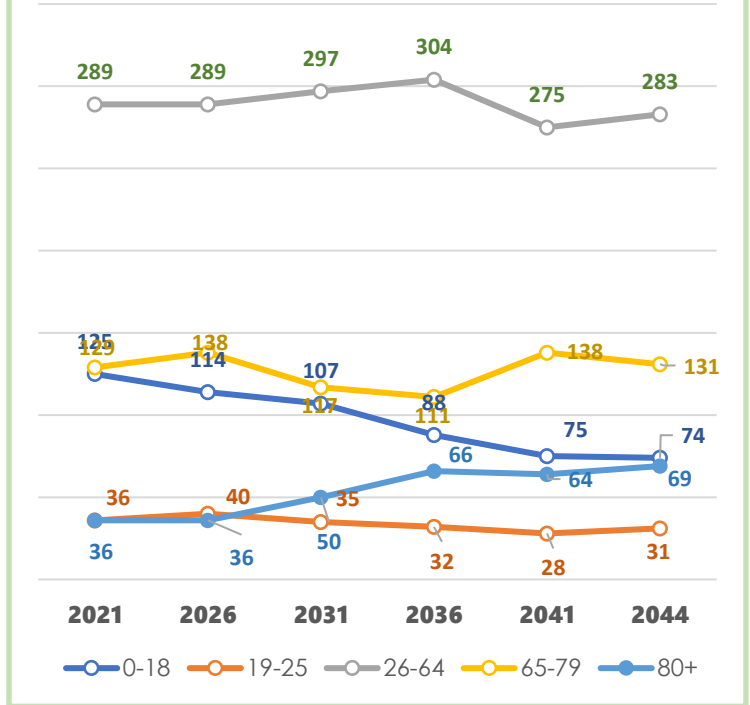
The Gaps: Households vs Housing Stock

Population Trends



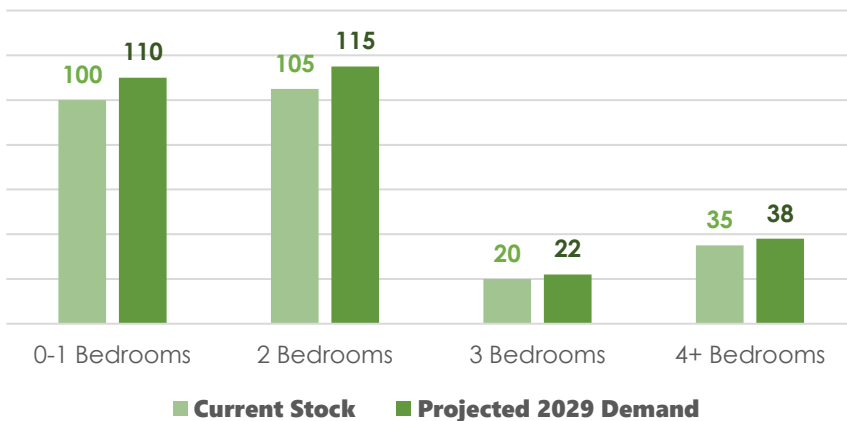
The average age of McBride residents is projected to increase to 51.9 over the next 20 years, while the population is expected to decrease to approximately 588 residents by 2044. The only age group expected to grow significantly in the next 20 years are those over the age of 80.

Projected Age Cohorts



With the assumption of one bedroom per person for housing size per household, household size cohorts have been projected for 2029, and measured against the existing housing stock to highlight which housing sizes should be a key focus for new development. Generally, the number zero to two-bedroom units are not sufficient for the projected demands, while there is an expected surplus of units with three or more bedrooms.

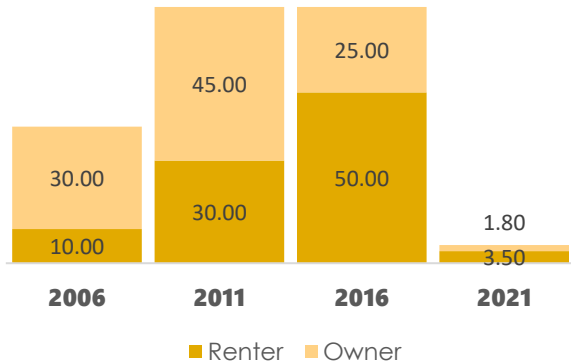
Household Size Alignment



The majority of the housing stock is designed for one to two-person households, though a majority of households. This alignment indicates the current household sizes are in alignment with the future projections.

Core and Extreme Core Housing Need

Core Housing Need



Households living in extreme core housing need are those that are also living below at least one of the indicator thresholds of adequacy and suitability, with the increased affordability threshold of households paying at least 50% of their before-tax income to shelter costs.

As per Census Canada, McBride has seen much higher rates of core and extreme core housing need in 2006, 2011 and 2016, with a relatively averaged mix of owners and renters representing a majority of both core housing and extreme core housing need households over the three census periods.

Households determined to be in core housing need are those whose housing does not meet at least one of the following:

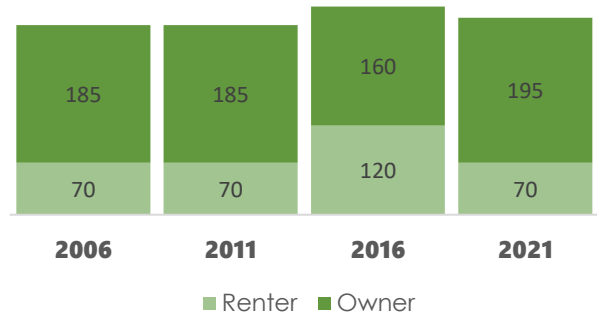
Adequacy: Housing not requiring any major repairs

Affordability: Shelter costs equal less than 30% of total before-tax household income

Suitability: Housing with enough bedrooms for the composition of residents as per NOS standards

As per Census Canada, core housing need has increased in McBride since 2006, with owners generally representing a higher risk of experiencing core housing need.

Extreme Core Housing Need



Looking Back: Reflecting on the Recent Past

Initiatives Since Previous Housing Needs Report

Following the adoption of the 2019 Village of McBride Housing Needs Report, the Village has enacted some initiatives directed at facilitating quality housing development. These projects include:

Initiatives

2024 OCP & Zoning Bylaw Update

Overview & Status

The Village's Official Community Plan and Zoning Bylaw are currently undergoing an update. This will include housing policies directed at:

- supporting small-scale multi-unit housing and tiny-home development to diversify the housing stock;
- supporting the development of Village-owned land for seniors housing;
- ensuring that adequate land is reserved for residential development up to 2031.

The Zoning bylaw update will align with the community's OCP, which include all residential zones being permitted to contain at least two dwelling units per parcel.

Housing Incentive Program

Since the previous HNR report in 2019, the Village of McBride launched the McBride Housing Incentive Program with funding from Northern Development Initiative Trust (NDIT) in 2022. The program is to incentivize the construction of new market-based or affordable multi-family housing units within the Village. The program may grant funding amounts up to \$10,000 per dwelling constructed in an eligible multi-unit market, or affordable housing project, to a maximum contribution of \$200,000.

Changes in Need Since Previous Housing Needs Report

The 2019 Housing Needs Report noted an anticipated 5-year Housing Need of 44 units.

**UNITS NEEDED BY 2024
AS PER 2019 REPORT**

44

UNITS BUILT SINCE 2019

N/A

**UNITS NEEDED BY 2029
AS PER THIS REPORT**

42

Since 2019, it is unknown exactly how many residential units have been created, however none were reported in the 2019 Census. This could be due to data limitations and privacy. Regardless, it is observed that there was likely very minimum development since the 2019 Housing Needs Report was accepted. Based on the newly required HNR methodology (this report), the 2029 build target equals a total of 42 units by 2029, with the 20-year need reaching 102 units. The difference between the two reports is largely a result of the change in methodology for calculating housing needs. The key to ensuring that the housing created meets the needs of the community will be to encourage the types of residential development that satisfy the nuanced needs of households living in and moving to the Village. This means encouraging development that supports groups in the most vulnerable housing positions and balancing those needs with development constraints such as limited land availability.

Looking Forward

Future Development: [How the Village of McBride Can Help Fill the Gaps](#)

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.**

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.

Key Areas of Local Need

Affordable Housing

There is limited data and information that speaks to affordability in McBride. The HNR method indicates that one unit is required to meet the extreme core housing need over the next 5 years. Despite limited available data, the community's economic and demographic characteristics suggest potential challenges in providing affordable housing options. While current options may remain relatively affordable compared to many other small communities in BC, McBride is unique in its setting and accessibility, suitability and adequacy need to be considered. As indicated in the 2019 HNR, there are 29 units of affordable housing in Beaverview Lodge in McBride which houses both seniors and low-income community members.

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.

As indicated in the 2019 HNR, there are 29 units of affordable housing in Beaverview Lodge in McBride which houses both seniors and low-income community members. The 2019 HNR also indicated that there are 10 units in Mountain Manor.

October 10th, 2023, McBride council adopted an Institutional Housing Zone (Bylaw No. 818) to support a private seniors housing initiative.

Rental Housing

The HNR data suggests <1 unit is required to meet the rental housing needs.

Special Needs Housing

There is no special needs housing in the immediate area, although there is some desire and support for a small amount of supportive housing. Without supportive services, those in need tend to leave the community.

It is unclear the number of households in McBride requiring features to improve accessibility in their housing due to a disability or other mobility issues.

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. However, transit service in the Village of McBride is extremely limited. 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.

Policy Implications – The Reality of Housing Development Constraints

The updated HNR methodology requires that the 20-year needs must be facilitated by local government Official Community Plan designations and zoning. It is assumed that by ensuring that the amount of housing needed by the community to return to a satisfactory housing environment to address key housing concerns, that private and public residential development will naturally begin to build out those units, based on market demand.

An examination of this assumption shows that the natural uptake of these potential development opportunities offered by zoning and land use designations is not a given. Development constraints within the Village of McBride include increasingly high construction costs, increasing demands of the BC Building Code, the limited capacity of servicing infrastructure, and the lack of availability of trades due to the nature of the community.

Policy Recommendations

The Village of McBride does not have tools to directly resolve issues related to all the factors regarding the community's housing challenges and needs. However, there are policy initiatives that should be explored for the Village:

- Streamlining approvals processes for projects with affordable housing components and reducing some requirements of development where the impact is anticipated to be minimal, (e.g. Reducing parking requirements for certain types of development).
- The development of social housing, constructed in partnership with BC Housing, on municipal lands.
- 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.