



HOUSING NEEDS ASSESSMENT

Village of Belcarra

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Introduction

In 2019 the Province passed legislation requiring local governments to collect data, analyze trends and prepare reports that describe current and projected housing needs in their communities.

The intent of this legislated requirement is to strengthen the ability of local governments to understand their current and future housing needs, and to ensure that local policies, plans, and development decisions that follow are based on current evidence. The Provincial legislation dictates that each community provide a consolidated data summary; this is included here as Appendix A.

In support of this statutory obligation, Metro Vancouver have prepared detailed statistical descriptions for all municipalities in Metro. The descriptive detail assembled by Metro is included here as Appendix B.

This brief extracts key data to draw out the more critical issues that the Village of Belcarra should address to ensure a healthy balanced housing market over the coming decade. This covers:

- Brief synthesis of local demographic and market conditions
- Identifying anticipated housing requirements
- Quantifying housing need, which the market does not respond and require pro-active policy and programming by the municipality

In undertaking a municipal level housing need analysis (HNA) it is important to note that Belcarra is situated within a large metropolitan region, with a metropolitan housing and labour market that is indifferent to local jurisdictional boundaries. This is especially important since Belcarra accounts for only 0.1% of the regional population. As the regional population grows, mainly because of migration, even a small portion of regional growth could potentially have significant impacts on Belcarra.

Local land supply, redevelopment of existing properties and policies that either encourage or constrain construction of new housing, and the form and size of these homes will in turn influence how potential growth evolves in the Village of Belcarra. This will then impact on both housing requirements and need.

In undertaking this assessment, it is helpful at the outset to distinguish between two key concepts: housing requirements and housing need.

- **Housing requirements** derive from household growth and reflect the total number of new homes that will be required to meet anticipated demand.
- **Housing need** is a more distinct subset. For the purpose of this Housing Needs Assessment the term “need” is used to enumerate households that are already housed, but do not have sufficient income to afford this housing without financial stress. And because their income is low, they lack “effective demand”. In such cases some form of assisted non-market housing is typically required. This includes constructing social or affordable housing as well as providing assistance to help cover the cost of housing (increase effective demand).

Overview of the local demographic and market context

The village of Belcarra is primarily a residential suburb with minimal local economic activity and employment. Commuting patterns reveal that in 2016 95% of the adult population leave the Village daily to work in other parts of the region (down from 98.2% in 2011, so perhaps some already working from home prior to COVID-19); by comparison only 5% live and work in Belcarra.

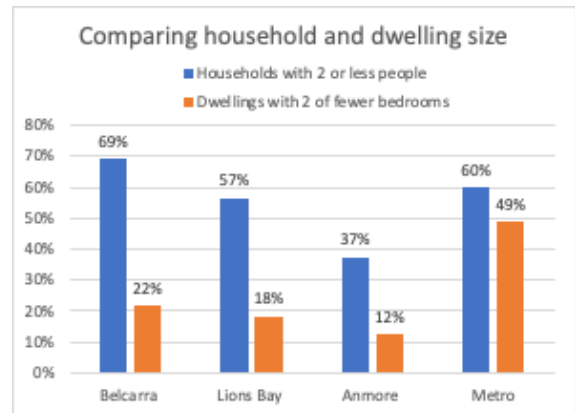
The housing stock is predominantly in the form of owner occupied single detached dwellings. Almost 80% of homes are detached and 90% are owner occupied. There is a very small number (10% of dwellings) of multi-unit dwelling mainly in the form of duplex and apartments (secondary units), within dwellings.

The high rate of ownership reflects a high median household income (\$128,250), much higher than the Metro average (\$72,500). And notably while the incomes of owners (\$154,500) are higher than those of renters (somewhere above \$100,000),¹ the incomes of renters in Belcarra are more than twice as high as those of the median Metro renter (\$49,000).

¹ Due to small number of renter households, data are suppressed so the renter median income is not available - but the income distribution places all above \$100,000.

While single detached homes dominate the housing stock, these are frequently not occupied by families with children. This household type accounts for less than one-quarter of all households (23%). The single largest household type are couples with no children (50% of households). The family/household type and distribution reflect the size of households, with 69% comprised on only one or two persons, the highest among the villages in the region. Due to fewer children and young families in the age profile in Belcarra has a high average age; at 52.8 years this is much older than either the Metro (40.9) or BC (43.0) average.

While there are a significant number of households aged over 65, the larger group are those aged 45-64, predominantly childless couples (many empty nesters) who will gradually expand the number of seniors (implications for services and improved accessibility). The average number of persons in a Belcarra household was 2.6, close to the average household size in Metro Vancouver (2.5) and BC (2.4).



There is clearly a mismatch in the characteristics of the population and the existing dominant housing form and size. While 69% of households have two or fewer persons, only 22% of dwellings have less than 3 bedrooms, suggesting some degree of over-housing.

This raises an important issue of mismatch – while many of these smaller households may wish to remain in the family home, is there demand for smaller dwellings in the Village so that they can downsize but remain in the same community? Can or should the planning process seek to encourage and enable this type of smaller unit development?

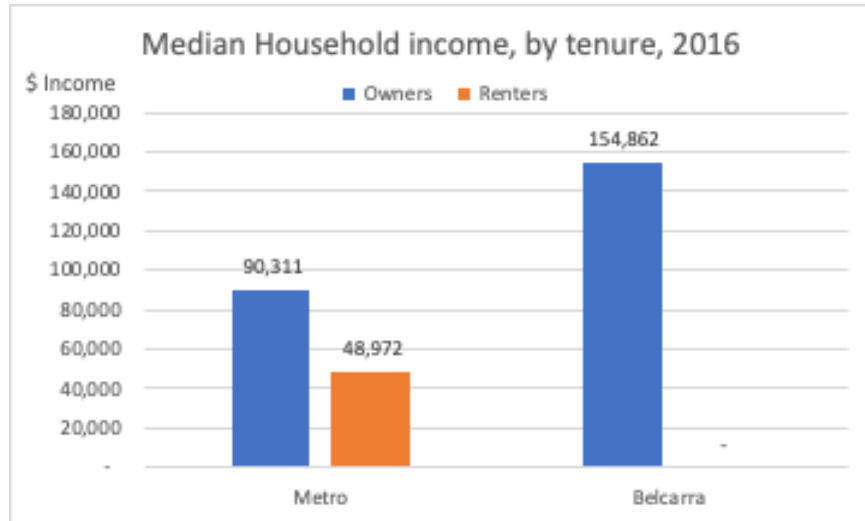
Home prices and affordability

Due to the small market size, real estate transaction data are not available for Belcarra, so to identify home prices the occupant assessed home values as reported in the 2016 census are used here.

In part reflecting the existing stock, almost entirely comprised of single detached homes, the median home values are very high, at just over \$2.0 million, well above the Metro median of \$800,000 (and these are 2016 estimates – now obviously much higher).

With few rentals, and again, these being in the form of rented semi-detached and apartments in homes, there is also no data, but the rent distribution reveals that all renters pay over \$1,500 so the median rent is over this amount.

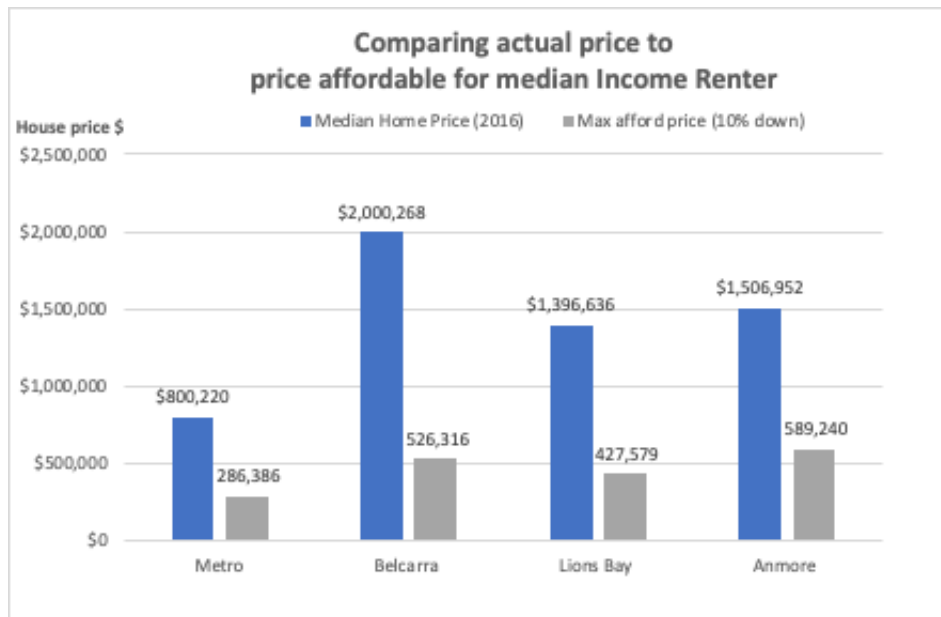
But while prices and rents are high, so are incomes. The average renter household in Belcarra brings home more than \$100,000, more than twice that of the Metro average (\$48,900). And owners enjoy a median income over \$154,000.



While this suggests an income to price multiplier just under 13, many of these owners are long term owners and paid much less initially, so this metric is misleading. It does however show that ownership for first time buyers, without accumulated equity of move up buyers is prohibitive.

At this median price (\$ 2.0 million, 2016) no renters – neither those from rest of Metro, nor local renters already resident in Belcarra can afford to buy.

Assuming a mortgage amortized over 25 years at 3% with a 10% down payment we can determine the price that would be affordable at the median income (Metro and in Belcarra). Comparing the affordable price for a median renter household to the actual 2016 values reveals that in both Belcarra (526,300) and across Metro (\$286,400) no existing renters can afford to buy a median priced home in Belcarra.



Core housing Need

The standardized measure of housing need in Canada is the concept of core housing need, designed and implemented by Canada Mortgage and Housing Corp (CMHC). This determines if a household falls below any of three standards – adequacy (physical condition), suitability (crowding) and affordability (pay over 30% gross income for housing); and if their income is below that required to afford a median rent in the local area (in this case Metro Vancouver). National, Provincial, and Metro data show that core need is far higher among renters and is predominantly a problem of affordability.

Unfortunately, because the population of Belcarra is very small and there are very few renters it is not possible to test this pattern; core need can be determined only at an aggregate level (combining renters and owners). And reflecting the noted high incomes of local households, the incidence rate of core need is quite low, only 4.2% of all households are in need. This compares with the much higher rates of 17.6% in Metro and 14.9% province wide.

Because the number in need is so small, the data support only minimal detailed analysis by type of household and age cohort.²

² Statistics Canada round values randomly up or down to nearest 5, so for example, a raw count of 37 may appear at 35 or 40. This impacts calculation of percentages resulting in a lack of precision in the incidence rates presented here.

When examining households found to be in core need the incidence is typically much higher for renters, and mainly because they have much lower incomes than owners. At the Metro scale, and again, driven by income, those with a single income, especially lone parents (34.5%) and singles (28%) are the two household types most in need. Comparable data is not available for Belcarra.

Recent population, household growth and housing market response

Among the three Villages in the Metro region, Belcarra is the smallest and slowest growing. In fact, between 2006 and 2016 its population declined 33 people (-5%), to a population in 2016 of only 643 living in 253 households.

Reflecting or perhaps contributing to this stagnant population growth there was minimal new housing construction. Between 2011-2019 only 20 new homes (all single detached) were constructed, most to replace 16 existing homes that were demolished.

A key objective of this HNA is to anticipate future growth and need. This is explored by drawing on projections developed by Metro.³

Metro use a cohort survival model (births and deaths) augmented by estimates of likely migration. Migration (including international, but mainly domestic) is the primary factor influencing growth and is the most challenging to predict. What attracts people (households) either from elsewhere in the region, or from outside the region. And how does housing availability new supply or from homes being vacated by current occupant impact migration? Does new housing construction respond to latent demand, or does demand materialize as a result of the availability of homes?

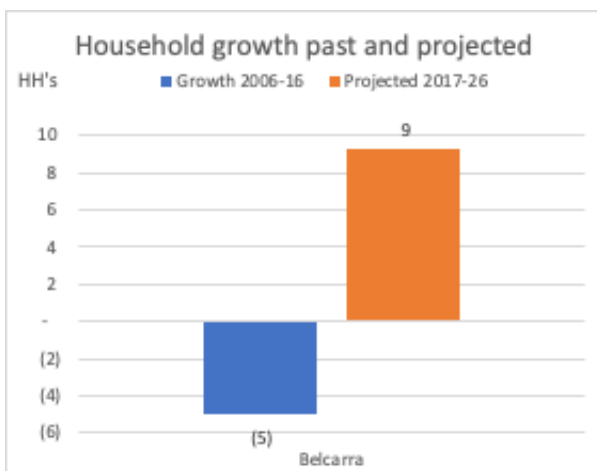
In a small community that exists within a larger region in which there is a wide array of choice and affordability, it is more likely that new migration is driven by availability of homes and by their design, size, and price, relative to other parts of the region.

Therefore, the Village can influence and manage growth. It can attract growth by expanding the supply of serviced lots or regulating increased density in existing developed areas; and it can

³ Metro Vancouver planners provided estimates based on the draft for Metro 2050, the Regional Growth Strategy. At the time of publication, Metro 2050 has not yet been adopted by the Metro Vancouver Regional District Board.

equally restrict new migration and growth by constraining serviced land supply and development capacity, which appears to be the case in Belcarra.

In developing estimates of population and household growth, Metro uses information on recent activity and plans for servicing and infrastructure to adjust natural growth estimates. Metro projections for 2021-26 suggest minimal potential growth of only 20 persons, which equates to another 9 households. This represents a reversal (+3%) from the prior decade 2006-16 (-5%) and will require net additions to the stock of 1 home per year. This suggests a minor increase in construction compared to the net annual additions of 4 over the most recent decade. These estimates assume that sufficient serviced land supply is made available.



It is notable, that in developing these projections, Metro uses an age cohort survival model.

This predicts that the population under 19 and 45-64 will decline - that is, fewer families with children, while those over 65, mainly empty nesters will increase. As noted earlier, there are no options for these smaller aging households to downsize and remain in Belcarra.

Anticipated future housing requirements

The Provincial guidelines for HNAs require projections to distinguish the mix of dwelling types/sizes that will be required as well as how the number in core need might grow.

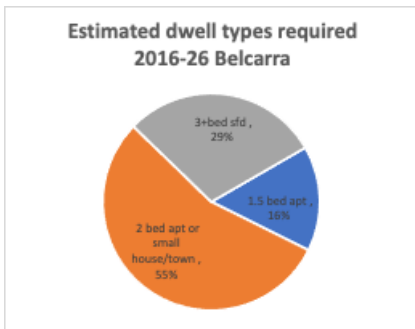
Looking first to dwelling type requirements, based on current demographics. Examining the mix of current household types and sizes and assigning these against an assumed dwelling type typology it is assumed that the household types align with the following dwelling configurations.

Household type	Dwell type
Singles	1.5 bed apt
Couple (no children), Lone parents, Non-Family 2+	2 bed apt or small house/town
Couple with kids, other (multi-family)	3+bed sfd

We then examine the distribution of household types (in 2016 census) and apply this to the projected growth in population and households (reported above) to estimate the mix required over the decade 2016-26.

Applying this suggested dwelling typology to the 2016 population and households suggests that 29% of homes (75) should be 3+ bedroom detached; 55% (140) should be small townhome or apartments and 16% (40) should be 1 bed+den apartments.

This mix is considerably different from the existing mix as well as from the pattern of recent construction, exclusively single detached homes.



In order to accommodate the aging and declining size of households a more diverse mix would enable the opportunity for existing empty nesters to downsize, while remaining in the community. This could include retrofitting some existing homes to divide into two dwellings.

Anticipating future core housing need

Given the high-income profile in Belcarra, the number and incidence of core need is much lower than the Provincial and Metro average. Only 4.2% of households were found to be in need. If this incidence rate is applied to the expected growth over the decade 2016-26, fewer than one additional household would be in core need. And given the absence of lower rent housing in the community the migration of potential core need households is extremely unlikely.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

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

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

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

Comments:

Table 3: Households in *Extreme* Core Housing Need

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

Comments:

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

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

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

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

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

HOUSING NEEDS REPORT
Part 1: Community and Housing Profile
Village of Belcarra

May 2021

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1. INTRODUCTION

Local governments across the Metro Vancouver region and across British Columbia encounter challenges in their efforts to achieve a diverse and affordable housing supply for all residents. Housing needs reports collect, review, and analyze data about current and projected population, household income, significant economic sectors, and the currently available and anticipated housing units in a given community, in order to establish a baseline understanding of housing need and demand. The housing needs report becomes the basis for determining current and projected housing need, and provides evidence-based information to support local planning efforts in addressing these gaps.

This report is structured in three parts:

- 1. Introduction**
Describes the housing needs report requirement for local governments in British Columbia, the study purpose, and regional context.
- 2. Community Profile**
Provides key demographic, household, and economic data, including population and household projections.
- 3. Housing Profile**
Provides an overview of housing supply, market conditions, and housing indicators.

1.1 PURPOSE

New legislative requirements in British Columbia (BC) took effect April 16, 2019 requiring local governments to collect data, analyze trends and prepare reports that describe current and projected housing needs in their communities. Municipalities and regional districts in BC are required to complete publicly accessible housing needs reports by April 2022 and every five years thereafter.

Housing needs reports are intended to strengthen the ability of local governments to understand their current and future housing needs, and to ensure that local policies, plans, and development decisions that follow are based on recent evidence. These reports can identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. Having a housing needs report is a critical input that supports the development of a comprehensive housing strategy or action plan.

1.2 REGIONAL CONTEXT

Local governments are required to consider the most recently collected information and housing needs report when amending an official community plan or regional growth strategy. In Metro Vancouver, member jurisdictions are required to adopt Regional Context Statements which include policies or strategies that will work toward meeting future housing demand as set out in the regional growth strategy.

2. COMMUNITY PROFILE

The community profile section examines key demographic, household, and economic indicators for the Village of Belcarra (referred to as “Belcarra” from now), including population growth, age, household

characteristics, and labour force statistics. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

2.1 DEMOGRAPHICS

Population

According to the 2016 Census of Population, there were 643 people living in Belcarra. Belcarra represented 0.03% of the Metro Vancouver population, which was 2.5 million in 2016. Between 2006 and 2016 (the three most recent census periods), Belcarra's population decreased by 4.9%, which was a loss of 33 people. Table 1 shows the population change in Belcarra, Metro Vancouver and British Columbia from 2006 to 2016.

Table 1. Population Change, Belcarra, Metro Vancouver, and BC (2006, 2011, 2016)

Community / Area	Population Growth	2006	2011	2016
Belcarra	-4.9%	676	644	643
Metro Vancouver	16.4%	2,116,581	2,313,328	2,463,431
British Columbia	13.0%	4,113,487	4,400,057	4,648,055

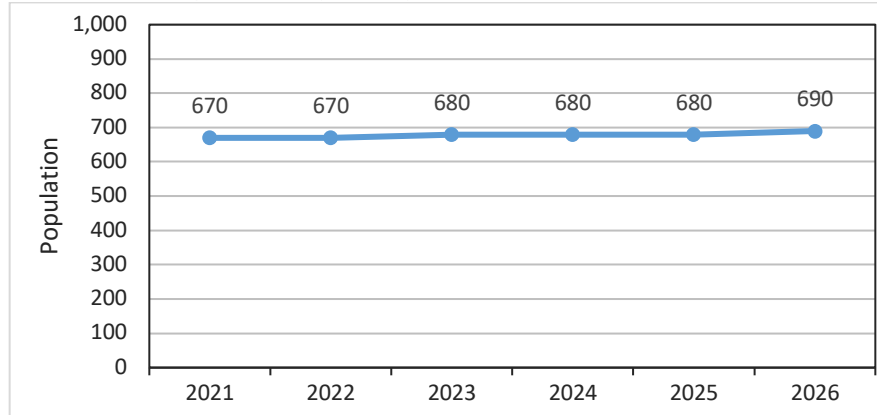
Source: Statistics Canada, Census of Population, 2006, 2011, 2016.

ANTICIPATED POPULATION

Metro Vancouver prepares population and growth projections for the region and its member jurisdictions. According to the most recent projections¹, Belcarra's population is anticipated to increase by 20 people, from 670 residents in 2021 to 690 residents in 2026.

¹ The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.

Figure 1. Anticipated Population, Belcarra (2021 to 2026)



Source: Metro Vancouver

The growth shown in Figure 1 represents an anticipated population growth of 3.0% over a 5-year period. In comparison, the Metro Vancouver region is expected to experience 8.5% population growth over the 5-year period, 2021-2026 (Table 2).

Table 2. Anticipated Population Growth, Belcarra and Metro Vancouver (2021 to 2026)

Community/Area	Anticipated Population Growth	2021	2026
Belcarra	3.0%	670	690
Metro Vancouver	8.5%	2,807,470	3,046,860

Source: Metro Vancouver

Age Profile

Table 3 shows the median age of Belcarra’s population, as reported in the three most recent census periods. Belcarra’s median age (52.8) was higher than that of the region (40.9).

Table 3. Median Age, Belcarra and Metro Vancouver (2006, 2011, 2016)

Age	2006	2011	2016
Belcarra	47.0	52.1	52.8
Metro Vancouver	39.1	40.2	40.9

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

Between 2006 and 2016, every segment of the population in Belcarra experienced a decline except for people in the 65 to 84 years age group, which increased by 114%. Table 4 shows the population by age group in Belcarra during the last three Census periods (2006, 2011 and 2016).

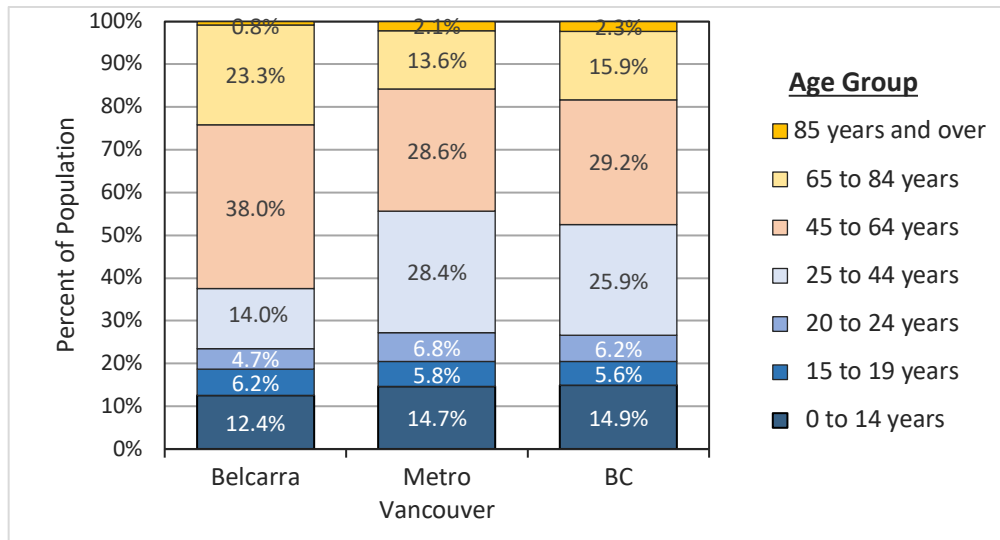
Table 4. Population by Age Group, Belcarra (2006, 2011, 2016)

Age Group	2006		2011		2016		Percent change 2006-2016
0 to 14 years	95	14.0%	75	11.6%	80	12.4%	-15.8%
15 to 19 years	45	6.6%	20	3.1%	40	6.2%	-11.1%
20 to 24 years	35	5.1%	35	5.4%	30	4.7%	-14.3%
25 to 44 years	135	19.9%	95	14.7%	90	14.0%	-33.3%
45 to 64 years	285	41.9%	295	45.7%	245	38.0%	-14.0%
65 to 84 years	70	10.3%	110	17.1%	150	23.3%	114.3%
85 years and over	5	0.7%	5	0.8%	5	0.8%	0.0%
Total	680	100%	645	100%	645	100%	-5.1%

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

The age distribution of the population in Belcarra differed from that of Metro Vancouver and the province of BC. The proportion of people aged 44 years or under was lower in Belcarra (37.2%) than in Metro Vancouver (55.6%) and in BC (52.6%). The proportion of seniors 65+ years old in Belcarra (24.0%) was higher than that in Metro Vancouver (15.7%) and BC (18.3%). Figure 2 compares the total population of Belcarra, Metro Vancouver, and BC by age group.

Figure 2. Population by Age Group, Belcarra, Metro Vancouver, and BC (2016)



Source: Statistics Canada, Census of Population, 2016

ANTICIPATED AGE PROFILE

According to Metro Vancouver growth projections, the most significant growth in Belcarra is expected to occur among people aged 85 years and over (+100.0%) and 25 to 44 year olds (+28.6%). Table 5 shows the anticipated population growth by age group in Belcarra from 2021 to 2026.

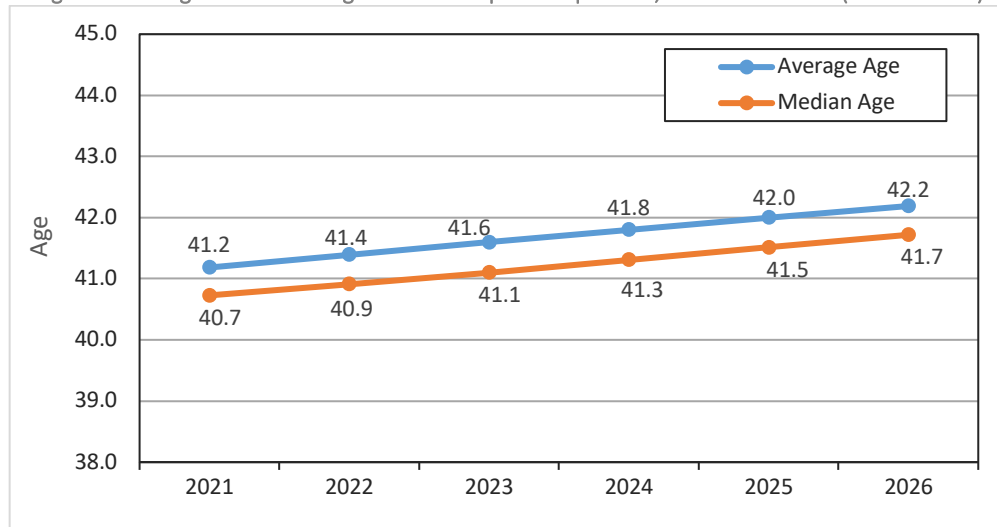
Table 5. Anticipated Population Growth by Age Group, Belcarra (2021 to 2026)

Age Groups	2021		2026		Population Change 2021 - 2026	
0 to 14 years	50	7.5%	50	7.2%	0	0.0%
15 to 19 years	60	9.0%	30	4.3%	-30	-50.0%
20 to 24 years	60	9.0%	70	10.1%	10	16.7%
25 to 44 years	70	10.4%	90	13.0%	20	28.6%
45 to 64 years	220	32.8%	190	27.5%	-30	-13.6%
65 to 84 years	200	29.9%	240	34.8%	40	20.0%
85 years and over	10	1.5%	20	2.9%	10	100.0%
Total	670	100%	690	100%	20	3.0%

Source: Metro Vancouver

BC Stats also prepares population estimates and projections at a regional district level. According to BC Stats’ most recent projections which are shown in Figure 3, the median age of the anticipated population in Metro Vancouver will increase from 40.7 years in 2021 to 41.7 years by 2026, suggesting that the trend over the 5-year period will be an aging of the region’s population. This is concurrent with the findings of Metro Vancouver’s projections, and trends experienced across the province and country.

Figure 3. Average and Median Age of the Anticipated Population, Metro Vancouver (2021 to 2026)



Source: BC Stats

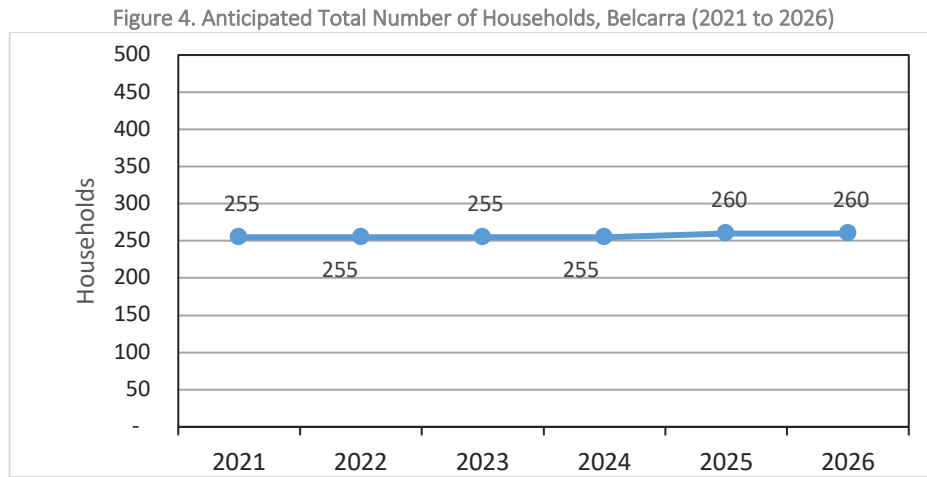
2.2 HOUSEHOLDS

Number of Households

In 2016, the total number of households in Belcarra was 253. This is a decrease in the total households from the previous two census periods. In 2011, there were 268 households in Belcarra, and in 2006 there were 258. This represented a 1.9% decline in the number of households between 2006 and 2016.

ANTICIPATED HOUSEHOLDS

According to Metro Vancouver population and housing projections², the anticipated number of households in Belcarra is expected to grow to a total of 260 households by 2026, a 2.0% increase from 2021. Figure 4 contains information on the household projections for Belcarra from 2021 to 2026.



Source: Metro Vancouver

Household Size

Almost two thirds (62.7%) of Belcarra households were 1-person households and 2-person households, as shown in Table 6. Households containing 5 or more persons accounted for 5.9% of all households. According to the 2016 Census, the average number of persons in a Belcarra household was 2.6, which was similar to the average household size in Metro Vancouver (2.5) and BC (2.4).

² The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.

Table 6. Number and Percentage of Households by Household Size, Belcarra (2006, 2011, 2016)

Household Size	2006		2011		2016	
1 person	35	13.7%	50	18.5%	35	13.7%
2 persons	100	39.2%	130	48.1%	125	49.0%
3 persons	45	17.6%	40	14.8%	30	11.8%
4 persons	65	25.5%	35	13.0%	45	17.6%
5 or more persons	10	3.9%	15	5.6%	15	5.9%
Total	255	100.0%	270	100.0%	255	100.0%

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

ANTICIPATED HOUSEHOLD SIZE

By 2026, the average number of persons in a Belcarra household is expected to be 2.6.

Household Tenure

In 2016, 90.4% of Belcarra households were owners. This proportion was slightly lower than in 2006 (92.3%). Belcarra's ownership rate was significantly higher than that of Metro Vancouver (63.7%) and the province as a whole (68.0%). Table 7 shows the tenure breakdown for Belcarra households for the past three Census periods.

Table 7. Number and Percentage of Households by Household Tenure, Belcarra (2006, 2011, 2016)

Tenure	2006		2011		2016	
Owner households	240	92.3%	245	90.7%	235	90.4%
Renter households	20	7.7%	20	7.4%	25	9.6%
Total	260	100%	270	100%	260	100%

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

According to the Statistics Canada Census, 'subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Of the 25 renter households in Belcarra in 2016, no households self-reported that they were living in subsidized housing / receiving a subsidy. Table 8 shows information on the subsidy status for renter households in Belcarra during the past three Census periods.

Table 8. Number and Percentage of Renter Households in Subsidized Housing, Belcarra (2006, 2011, 2016)

Subsidized Renter Households	2006		2011		2016	
Renter households with subsidy	n/a	n/a	0	0.0%	0	0.0%
Renter households without subsidy	n/a	n/a	20	100.0%	25	100.0%
Total	20	100%	20	100%	25	100%

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

Note: 2006 Census did not collect information on the presence of rental subsidies.

Household Income

In 2016, the median income for all Belcarra households was \$136,112, and the average income was \$242,720. These were significantly higher than the incomes of households throughout BC as a whole (\$69,979 median income; \$90,354 average income) and households in the Metro Vancouver region (\$72,585 median income; \$96,423 average income). Table 9 shows the median household incomes for Belcarra, Metro Vancouver, and BC during the past three census periods.

Table 9. Median Household Incomes, Belcarra, Metro Vancouver, and BC (2006, 2011, 2016)

Median Household Income	2006	2011	2016
Belcarra	\$131,037	\$151,961	\$136,112
Metro Vancouver	\$65,342	\$68,830	\$72,585
British Columbia	\$62,372	\$65,555	\$69,979

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

In Belcarra, 15.4% of households were earning less than \$60,000 per year during the latest census period, as shown in Table 10. The proportion of households earning less than \$30,000 per year was 3.8% in 2016. These households often require below market housing such as rent-geared-to-income housing.

Table 10. Number and Percentage of Households by Household Income Bracket (Constant 2015\$), Belcarra (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$5,000	0	0.0%	0	0.0%	10	3.8%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	10	3.8%	0	0.0%	0	0.0%
\$25,000 to \$29,999	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	0	0.0%	0	0.0%	0	0.0%
\$35,000 to \$39,999	0	0.0%	0	0.0%	10	3.8%
\$40,000 to \$44,999	0	0.0%	0	0.0%	0	0.0%
\$45,000 to \$49,999	0	0.0%	0	0.0%	10	3.8%
\$50,000 to \$59,999	35	13.5%	0	0.0%	10	3.8%

Household Income	2006		2011		2016	
\$60,000 to \$69,999	0	0.0%	0	0.0%	10	3.8%
\$70,000 to \$79,999	15	5.8%	15	5.6%	10	3.8%
\$80,000 to \$89,999	20	7.7%	0	0.0%	15	5.8%
\$90,000 to \$99,999	10	3.8%	20	7.4%	15	5.8%
\$100,000 to \$124,999	20	7.7%	20	7.4%	30	11.5%
\$125,000 to \$149,999	50	19.2%	15	5.6%	15	5.8%
\$150,000 to \$199,999	50	19.2%	65	24.1%	45	17.3%
\$200,000 and over	45	17.3%	80	29.6%	80	30.8%
Total households	260		270		260	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Data on the median income of renter households in Belcarra was not available for 2016. In general, due to the small number of renter households in Belcarra, information on income of renters is either not available or suppressed for confidentiality reasons. Table 11 shows the number and percentage of renter households by household income bracket for the past three census periods.

Table 11. Number and Percentage of Renter Households by Household Income Bracket (Constant 2015\$), Belcarra (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	0	0.0%	0	0.0%	10	50.0%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	10	50.0%
\$15,000 to \$19,999	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	0	0.0%	0	0.0%	0	0.0%
\$35,000 to \$39,999	0	0.0%	0	0.0%	0	0.0%
\$40,000 to \$44,999	0	0.0%	0	0.0%	0	0.0%
\$45,000 to \$49,999	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$59,999	15	75.0%	0	0.0%	0	0.0%
\$60,000 to \$69,999	0	0.0%	0	0.0%	0	0.0%
\$70,000 to \$79,999	0	0.0%	0	0.0%	0	0.0%
\$80,000 to \$89,999	0	0.0%	0	0.0%	0	0.0%
\$90,000 to \$99,999	0	0.0%	0	0.0%	0	0.0%
\$100,000 to \$124,999	0	0.0%	0	0.0%	0	0.0%
\$125,000 to \$149,999	0	0.0%	0	0.0%	0	0.0%
\$150,000 to \$199,999	0	0.0%	0	0.0%	0	0.0%
\$200,000 and over	10	50.0%	0	0.0%	0	0.0%
Total renter households	20		20		20	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Owners had a higher median income when compared to all households in Belcarra. With a median household income of \$154,863, owner households made almost 20,000 more than the median income of all households. Table 12 shows the number and percentage of owner households by household income bracket for the past three census periods.

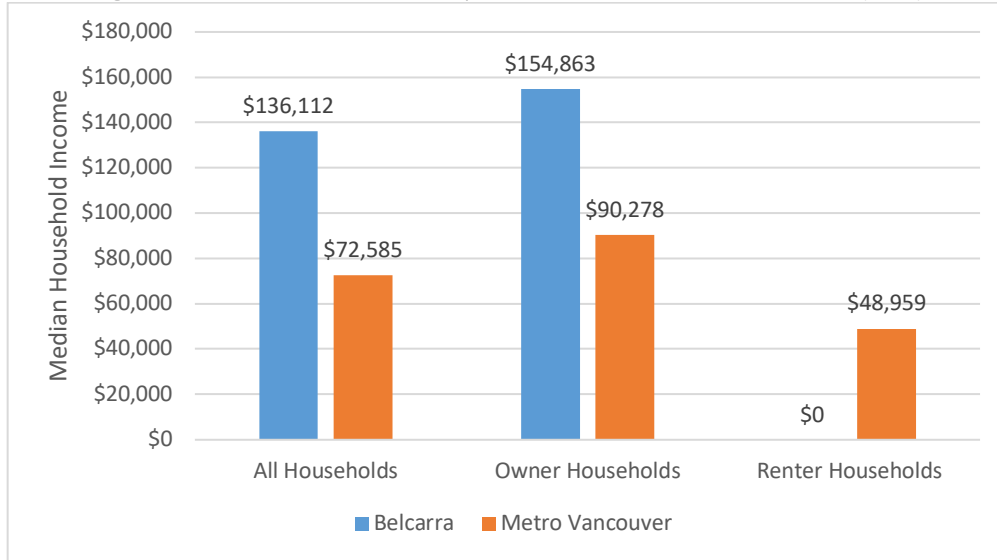
Table 12. Number and Percentage of Owner Households by Household Income Bracket (Constant 2015\$), Belcarra (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	0	0.0%	0	0.0%	10	4.3%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	0	0.0%	0	0.0%	0	0.0%
\$35,000 to \$39,999	0	0.0%	0	0.0%	10	4.3%
\$40,000 to \$44,999	0	0.0%	0	0.0%	0	0.0%
\$45,000 to \$49,999	0	0.0%	0	0.0%	10	4.3%
\$50,000 to \$59,999	20	8.5%	0	0.0%	10	4.3%
\$60,000 to \$69,999	0	0.0%	0	0.0%	10	4.3%
\$70,000 to \$79,999	15	6.4%	0	0.0%	0	0.0%
\$80,000 to \$89,999	20	8.5%	0	0.0%	15	6.4%
\$90,000 to \$99,999	0	0.0%	20	8.0%	15	6.4%
\$100,000 to \$124,999	20	8.5%	20	8.0%	30	12.8%
\$125,000 to \$149,999	55	23.4%	15	6.0%	15	6.4%
\$150,000 to \$199,999	55	23.4%	65	26.0%	40	17.0%
\$200,000 and over	40	17.0%	85	34.0%	80	34.0%
Total owner households	235		250		235	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Finally, Figure 5 compares the median household incomes in Belcarra and Metro Vancouver by household tenure, highlighting the significantly higher incomes of owner households compared with renter households.

Figure 5. Median Household Income by Tenure, Belcarra and Metro Vancouver (2016)



Source: Statistics Canada, Census of Population, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

2.3 ECONOMY & EMPLOYMENT

Labour Force

The local economy has a significant impact on housing need and demand. Belcarra’s participation rate was lower than that of Metro Vancouver and the province as a whole. Its unemployment rate was also lower than Metro Vancouver’s and BC’s, as shown in Table 13.

The number of workers in the labour force decreased by 26.2% between 2006 and 2016, which is consistent with but much larger than the 4.9% decrease in the overall population of Belcarra over the same period.

Table 13. Labour Force Statistics, Belcarra, Metro Vancouver, and BC (2016)

	Belcarra	Metro Vancouver	British Columbia
Total Population Aged 15 Years and Over	550	2,064,615	3,870,375
In Labour Force	310	1,355,520	2,471,665
Employed	300	1,276,900	2,305,690
Unemployed	10	78,620	165,975
Not In Labour Force	240	709,095	1,398,710
Participation Rate	56.4%	65.7%	63.9%
Unemployment Rate	3.2%	5.8%	6.7%

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

The largest proportion of workers residing in Belcarra worked (regardless of whether their place of work was in Belcarra or not) in the professional, scientific and technical services (19.4% of the workforce), educational services (12.9% of the workforce), and construction (12.9% of the workforce). Table 14 displays the number and percentage of workers by industry for the past three Census periods for workers who lived in Belcarra.

Table 14. Number and Percentage of Workers by NAICS Sector, for workers who lived in Belcarra (2006, 2011, 2016)

Sector	2006		2011		2016	
Industry - Not applicable	0	0.0%	0	0.0%	0	0.0%
All industry categories	420	98.8%	365	98.6%	305	98.4%
Agriculture, forestry, fishing and hunting	0	0.0%	0	0.0%	0	0.0%
Mining, quarrying, and oil and gas extraction	0	0.0%	0	0.0%	0	0.0%
Utilities	0	0.0%	0	0.0%	0	0.0%
Construction	20	4.7%	65	17.6%	40	12.9%
Manufacturing	35	8.2%	0	0.0%	10	3.2%
Wholesale trade	20	4.7%	45	12.2%	10	3.2%
Retail trade	40	9.4%	25	6.8%	25	8.1%
Transportation and warehousing	20	4.7%	0	0.0%	10	3.2%
Information and cultural industries	20	4.7%	0	0.0%	0	0.0%
Finance and insurance	15	3.5%	0	0.0%	25	8.1%
Real estate and rental and leasing	30	7.1%	0	0.0%	0	0.0%
Professional; scientific and technical services	55	12.9%	40	10.8%	60	19.4%
Management of companies and enterprises	0	0.0%	0	0.0%	0	0.0%
Administrative and support; waste management and remediation services	0	0.0%	0	0.0%	10	3.2%
Educational services	55	12.9%	65	17.6%	40	12.9%
Health care and social assistance	45	10.6%	35	9.5%	35	11.3%
Arts; entertainment and recreation	10	2.4%	0	0.0%	0	0.0%
Accommodation and food services	15	3.5%	0	0.0%	15	4.8%
Other services (except public administration)	25	5.9%	0	0.0%	10	3.2%
Public administration	20	4.7%	20	5.4%	10	3.2%
Total	425		370		310	

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

Commuting Destination

In Metro Vancouver, commuting destination is also an important factor when considering a household's housing and transportation cost burden. Almost all of Belcarra residents (95.0%) commuted to a different part of the region for work, compared to 5.0% who both lived and worked within Belcarra. Table 15 shows the breakdown of commuting destinations for workers with a usual place of work (workers who have a specific work address outside their home).

Table 15. Number and Percentage of Workers with a Usual Place of Work by Commuting Destination, Belcarra (2016)

Commuting Destination	2016	
Within Belcarra	10	5.0%
Within Region of Metro Vancouver but outside Belcarra	190	95.0%
Within BC but outside of Metro Vancouver	0	0.0%
To a different Province or Territory	0	0.0%
Total - Worker Population with a Usual Place of Work	200	100%

Source: Statistics Canada, Census of Population, 2016

Mobility

Mobility status provides information about the movement of residents. Non-movers are persons who lived in the same residence as on the same date 5 years earlier. Non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in Belcarra (moved within the Census Subdivision). Migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

Table 16. Mobility Status as Compared to 5 Years Ago, Belcarra (2006, 2011, 2016)

Mobility Status	2006		2011		2016	
Non-movers	450	69.8%	460	74.8%	475	81.9%
Non-migrants	65	10.1%	40	6.5%	10	1.7%
Migrants	125	19.4%	110	17.9%	95	16.4%
Total	645	100.0%	615	100.0%	580	100.0%

Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population

As shown in Table 16, 81.9% of Belcarra residents were non-movers according to the 2016 Census, meaning they had lived in the same residence five years ago. Movement from other parts of Canada and other countries is an important source of new residents to many parts of the Metro Vancouver region, and has an impact on housing supply.

3. HOUSING PROFILE

The housing profile section provides an overview of key housing indicators for Belcarra, including dwelling units currently occupied and available, changes in the housing stock, and housing values. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

3.1 HOUSING SUPPLY

Housing Unit Types

Most of the 255 housing units in Belcarra were single-detached houses (80.4%). Following this housing type, apartment/duplex (most commonly a secondary suite within a house) were the most common form of housing, comprising 17.6% of the total housing units.

From 2006 to 2016, apartments/duplexes increased by 12.5%. Table 17 shows dwelling units by structure type in Belcarra during the past three Census periods.

Table 17. Number and Percentage of Dwelling Units by Structure Type, Belcarra (2006, 2011, 2016)

Structure Type	2006		2011		2016	
Single-detached house	205	78.8%	220	81.5%	205	80.4%
Semi-detached house	10	3.8%	0	0.0%	0	0.0%
Apartment (duplex)	40	15.4%	40	14.8%	45	17.6%
Row house	0	0.0%	0	0.0%	0	0.0%
Apartment (fewer than 5 storeys)	0	0.0%	0	0.0%	0	0.0%
Apartment (5 or more storeys)	0	0.0%	0	0.0%	0	0.0%
Other single-attached house	0	0.0%	0	0.0%	0	0.0%
Movable dwelling	0	0.0%	5	1.9%	5	2.0%
Total	260	100%	270	100%	255	100%

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

In terms of the breakdown of housing units by type (i.e. number of bedrooms), almost all of Belcarra's housing units (92.3%) was housing that could be suitable for families (2 bedroom or 3+ bedroom units). Between 2006 and 2016, there was an increase in the number of dwelling units with 1 bedrooms, and a decrease in units with 4 or more bedrooms. Table 18 shows the dwelling units by number of bedrooms in Belcarra during the past three Census periods.

Table 18. Number and Percentage of Dwelling Units by Number of Bedrooms, Belcarra (2006, 2011, 2016)

Number of Bedrooms	2006		2011		2016	
0 bedrooms	25	9.8%	0	0.0%	0	0.0%
1 bedroom	0	0.0%	0	0.0%	20	7.7%
2 bedrooms	30	11.8%	30	11.1%	35	13.5%
3+ bedrooms	210	82.4%	230	85.2%	205	78.8%
Total	255	100%	270	100%	260	100%

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

According to the 2016 Census, almost half of dwelling units in Belcarra were built prior to 1981 (45.1%). Table 19 shows information on dwelling units in Belcarra by period of construction.

Table 19. Number and Percentage of Dwelling Units by Period of Construction, Belcarra (2016)

Period of Construction	2016	
1960 or before	10	3.9%
1961 to 1980	105	41.2%
1981 to 1990	50	19.6%
1991 to 2000	40	15.7%
2001 to 2005	10	3.9%
2006 to 2011	25	9.8%
2011 to 2016	10	3.9%
Total	255	100.0%

Source: Statistics Canada, Census of Population, 2016

Rental Housing

Due to the small population size of the village of Belcarra and associated confidentiality concerns, data on the rental market is not available through Statistics Canada or the Canada Mortgage and Housing Corporation.

Non-Market Housing

Non-market housing is affordable housing that is owned or subsidized by government, non-profits, or housing cooperatives; where the housing is provided at below market rents or prices. Non-market housing is found across the housing spectrum, ranging from emergency housing, to supportive housing and cooperatives.

BC Housing assists in meeting the needs of BC's most vulnerable residents through the provision of affordable non-market housing, and by making housing in the private rental market more affordable through the provision of rent supplements.

The information in this section is based on BC Housing's summary of housing units identified as emergency, supportive and independent housing in Belcarra.

Table 20 summarizes the number of dwelling units that were identified by BC Housing as non-market units in Belcarra and Metro Vancouver in 2020, and Table 21 summarizes the total number of non-market housing units and shelter beds specifically available for the homeless population in Belcarra and Metro Vancouver.

Table 20. Number of Dwelling Units that are Non-Market (Subsidized) Units, Belcarra and Metro Vancouver (2020)

Community	Transitional Supported and Assisted Living	Independent Social Housing Low Income Families	Low Income Seniors	Total Units
Belcarra	0	0	0	0
Metro Vancouver	9,477	10,834	13,296	33,607

Source: BC Housing

Table 21. Number of Housing Units and Shelter Beds for the Homeless, Belcarra and Metro Vancouver (2020)

Community	Housing Units for the Homeless	Shelter Beds	Total
Belcarra	0	0	0
Metro Vancouver	7,565	1,339	8,904

Source: BC Housing

Changes in Housing Stock

Housing completions are a measure of increasing housing supply. Table 22 shows housing completions by structure type over time in Belcarra. Since 2011, the number of housing completions has varied, averaging 2 completions per year. All completions in Belcarra have been for single detached homes. There have been no rental housing completions since 2011.

Table 22. Number of Housing Completions by Structure Type, Belcarra (2011 to 2020)

Housing Completions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Secondary Suite	0	0	0	0	0	0	0	0	0	0
Single Detached	0	4	1	1	0	3	2	3	2	4
Semi-Detached	0	0	0	0	0	0	0	0	0	0
Row House	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0	0	0
Total	0	4	1	1	0	3	2	3	2	4

Source: Canada Mortgage and Housing Corporation

Note: 2019 data for secondary suite is combined into apartment category.

As housing developments age over time, the renewal and redevelopment of these dwellings can result in demolitions. Demolitions affect net additions to the housing stock. Housing demolitions have varied in Belcarra since 2011, averaging 2 demolitions per year. Table 25 shows the number of housing demolitions by structure type from 2011 to 2019.

Table 23. Number of Housing Demolitions by Structure Type, Belcarra (2011 to 2019)

Housing Demolitions	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	4	1	2	1	1	1	4	0	0
Duplex	0	0	0	0	0	0	0	0	0
Row house	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0	0
Total	4	1	2	1	1	1	4	0	0

Source: Canada Mortgage and Housing Corporation

3.2 HOUSING MARKET CONDITIONS

Housing Values

Tables 24 and 25 show the median values of housing for all units, by structure type, and by types of housing unit (0, 1, 2, 3, and 4+ bedrooms) in Belcarra based on data from the 2016 Census of Population. As of 2016, the median housing values were highest for single-detached houses (2,002,146). Median housing values were highest for 3 bedroom dwellings (\$2,003,466).

Table 24. Median Housing Values by Structure Type, Belcarra (2016)

Structure Type	Number of Dwellings	Median Value
Single-detached house	195	\$2,002,146
Apartment (5 or more storeys)	-	-
Apartment (fewer than 5 storeys)	-	-
Apartment (duplex)	35	\$1,504,878
Row house	-	-
Semi-detached house	-	-
Total	230	\$2,000,268

Source: Statistics Canada, Census of Population, 2016

Table 25. Median Housing Values by Number of Bedrooms, Belcarra (2016)

Number of Bedrooms	Number of Dwellings	Median Value
0 bedrooms	0	-
1 bedroom	10	-
2 bedrooms	20	\$0
3 bedrooms	125	\$2,003,466
4+ bedrooms	75	\$1,797,097
Total	230	\$2,000,268

Source: Statistics Canada, Census of Population, 2016

Sale Prices

The Real Estate Board of Greater Vancouver also tracks home sales in the Metro Vancouver region through the MLSLink Housing Price Index® (MLSLink HPI®) which measures benchmark or typical home prices. The MLSLink® Housing Price Index (HPI), established in 1995, is modelled on the Consumer Price Index. Instead of measuring goods and services, the HPI measures the change in the price of housing features. Thus, the HPI measures typical, pure price change (inflation or deflation). The HPI benchmarks represent the price of a typical property within each market. The HPI takes into consideration what averages and medians do not – items such as lot size, age, and number of bedrooms, for example. Each month’s sales determine the current prices paid for bedrooms, bathrooms, fireplaces, etc. and apply those new values to the ‘typical’ house model.

Data for Belcarra, along with other smaller municipalities, is not available.

Affordable Sales

Metro Vancouver is often identified as having the highest home prices relative to household income in North America. Factors such as sale price, household income and mortgage rates impact affordability within the ownership market. Ownership units are considered to be affordable if households with median household income can purchase the unit, with 10% down, 25-year amortization period and pay no more than 30% of their income. Based on these considerations the estimated affordable price is set at \$420,000 (previously set to \$385,000 for 2011-2015).

Data for Belcarra, along with other smaller municipalities, is not available.

Rental Prices

Data on rental prices is collected by the Canada Mortgage and Housing Corporation. Data for Belcarra, along with other smaller municipalities, is not available.

Affordable Rents

Affordability is a function of high housing costs relative to incomes and it can be made worse if rents grow at a faster rate than incomes. Affordability pressures can also be more severe for households falling at the lower end of the income distribution.

Rental units are considered to be affordable to a household if that household spends 30% or less of their household income on rent. Based on this consideration, units that rent for \$940 per month or less are deemed to be affordable for households earning \$37,500 per year (approximately 50% of the 2016 regional median household income), and units that rent between \$940 and \$1,500 are deemed to be affordable for households earning \$60,000 (approximately 80% of the 2016 regional median household income).

Data for Belcarra, along with other smaller municipalities, is not available.

3.3 HOUSING INDICATORS

Affordability

According to Statistics Canada, affordability means housing that costs less than 30% of a household's before-tax household income, including the following costs:

- For renters: rent and any payments for electricity, fuel, water and other municipal services;
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

In 2016, 5.9% of all private households (15 households) were living below the affordability standard in Belcarra. Table 26 shows the number and percentage of households in Belcarra spending 30% or more of their income on shelter costs but less than 100% for the three most recent census periods.

The proportion of owner households spending 30%-100% of their income on shelter costs in Belcarra (4.3%) was lower than that in the Metro Vancouver region as a whole (20.3%) and province-wide (17.1%) in 2016.

In Belcarra, Metro Vancouver, and BC, significantly more renter households spent 30%-100% of their income on shelter costs. In Belcarra, 40.0% of renter households fell below the affordability standard, which was higher than the proportion of Metro Vancouver renter households (33.8%) and BC renter households (35.2%).

Table 26. Households Spending 30%-100% of Their Income on Shelter by Tenure, Belcarra (2006, 2011, 2016)

Affordability	2006		2011		2016	
Total Private Households	260	100%	270	100%	255	100%
Below the affordability standard	10	3.8%	60	22.2%	15	5.9%
Owner Households	235	100%	250	100%	230	100%
Below the affordability standard	10	4.3%	55	22.0%	10	4.3%
Renter Households	20	100%	20	100%	25	100%
Below the affordability standard	0	0.0%	0	0.0%	10	40.0%

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

Adequacy

Adequacy refers to housing that does not require any major repairs, according to its residents. Table 27 shows that a relatively small proportion of the total private households in Belcarra reported that their housing required major repair. In 2016, 10 households experienced adequacy challenges, representing 4.0% of all households.

Table 27. Households Requiring Major Repair by Tenure, Belcarra (2006, 2011, 2016)

Adequacy (Requiring Major Repair)	2006		2011		2016	
Total Private Households	255	100%	270	100%	250	100%
Below the adequacy standard	15	5.9%	0	0.0%	10	4.0%
Owner Households	235	100%	250	100%	230	100%
Below the adequacy standard	15	6.4%	0	0.0%	10	4.3%
Renter Households	20	100%	20	100%	20	100%
Below the adequacy standard	0	0.0%	0	0.0%	0	0.0%

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

Suitability

Suitability is a measure of whether housing has enough bedrooms for the size and make-up of the resident households, according to National Occupancy Standard (NOS) requirements. As shown in Table 28, there were no households living in overcrowded conditions in Belcarra in 2016.

Table 28. Households Living in Overcrowded Conditions by Tenure, Belcarra (2006, 2011, 2016)

Suitability (Overcrowding)	2006		2011		2016	
Total Private Households	255	100%	270	100%	250	100%
Below the suitability standard	10	3.9%	0	0.0%	0	0.0%
Owner Households	240	100%	250	100%	230	100%
Below the suitability standard	10	4.2%	0	0.0%	0	0.0%
Renter Households	20	100%	20	100%	20	100%
Below the suitability standard	0	0.0%	0	0.0%	0	0.0%

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

Homelessness

The Metro Vancouver regional Homeless Count, which occurs every three years, provides a point-in-time snapshot of homelessness in the region. Data for Belcarra, and other smaller municipalities, is not available.

Social Housing Waitlist

BC Housing collects data on households that have applied for social housing in Metro Vancouver through the Housing Registry, a centralized database for those non-profit housing providers that have chosen to participate. The waitlist tracks applicant households by municipality across the region, as well as by specific characteristics including family or single person households, seniors, persons with disabilities and households needing wheelchair access. Data for Belcarra was not available.

APPENDIX: GLOSSARY

ADEQUATE in relation to housing, means that, according to the residents in the housing, no major repairs are required to the housing.

AFFORDABLE HOUSING has shelter costs equal to less than 30% of total before-tax household income.

APARTMENT means a dwelling unit in a building with three or more dwelling units. Typically, apartments are classified as either: (a) apartment in a building that has fewer than five storeys; and, (b) apartment in a building that has five or more storeys.

APARTMENT (DUPLEX) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings. Apartment (duplex) units are commonly the main units and the secondary suite units in houses with secondary suites.

CENSUS DIVISION the general term for provincially legislated areas (such as county and regional district) or their equivalents. Census divisions are intermediate geographic areas between the province/territory level and the municipality (census subdivision).

CENSUS SUBDIVISION the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes.

COOPERATIVE HOUSING is a type of housing that residents own and operate as part of a membership.

CORE HOUSING NEED means a household living in housing that falls below at least one of the adequacy, affordability or suitability standards and that would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

DWELLING STRUCTURAL TYPE refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

EXTREME CORE HOUSING NEED has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

HOMELESSNESS is the situation of an individual or family that does not have a permanent address or residence.

HOUSEHOLD refers to a person or a group of persons who occupy the same dwelling.

MARKET HOUSING means housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market.

MEDIAN is the value which is in the centre of a group of values.

MIGRANT means a migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

MOBILITY STATUS means a mobility status within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census;

MOVABLE DWELLING means a single dwelling, other than a mobile home, used as a place of

residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer houseboat, or floating home.

MOVER means a mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, movers are persons who did not live in the same residence as on the same date 5 days earlier. Movers include before non-migrants and migrants.

NAICS means the North American Industry Classification System Canada 2012, published by Statistics Canada;

NAICS sector means a sector established by the NAICS.

NON-MIGRANT means a non-migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in the same census subdivision (moved within the Census Subdivision)

NON-MOVER means a non-mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-movers are persons who lived in the same residence as on the same date 5 years earlier.

NON-MARKET HOUSING means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

OTHER SINGLE-ATTACHED HOUSE means a single dwelling that is attached to another building and that does not fall into any of the other dwelling structural types, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

OWNER HOUSEHOLD refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

PARTICIPATION RATE means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

PRIMARY RENTAL MARKET means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

RENTAL ASSISTANCE PROGRAM (RAP) is a type of rent supplement program that BC Housing offers to eligible low-income families.

RENTER HOUSEHOLD refers to private households where no member of the household owns their dwelling.

ROW HOUSE means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

SECONDARY RENTAL MARKET means a market for rental housing units that were not purpose-built as rental housing;

SEMI-DETACHED DWELLING means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached

dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

SHELTER AID FOR ELDERLY RENTERS (SAFER) is a type of rent supplement program that BC Housing offers to eligible low-income older adults and people with disabilities.

SINGLE-DETACHED DWELLING means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it.

STRUCTURE TYPE see 'Dwelling Structural Type'.

SUBSIDIZED HOUSING refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

SUITABLE HOUSING means housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

TENURE refers to whether the household owns or rents their private dwelling.

Appendix C: 2025 Interim Housing Needs Report

In the fall of 2023, a comprehensive suite of legislation changed the local government planning and land use framework to enable local governments to deliver more housing, in the right places, faster. New requirements for local government Housing Needs Reports (HNRs) are a key part of these changes.

As a result of these changes, local governments must complete an Interim HNR by January 1, 2025, using the HNR Method to calculate the number of housing units needed over 5 and 20 years.

The information contained in this document in the form of an appendix to the existing HNR meets the provincial requirement for an Interim Housing Needs report. A Regular Housing Needs Report is required to be completed prior to December 31st, 2028, and then every five years thereafter.

Methodology

Requiring a standard method for calculating housing need in HNRs ('HNR Method') will ensure that all local governments produce robust, consistent, and comparable assessments of housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (Components A-F) of housing need, which are summed and rounded to the nearest whole number to determine the total 20-year housing need:

- A. The number of housing units for households in extreme core housing need
- B. The number of housing units for individuals experiencing homelessness
- C. The number of housing units for suppressed households
- D. The number of housing units for anticipated household growth
- E. The number of housing units required to increase the rental vacancy rate to 3%
- F. The number of housing units that reflects additional local housing demand (the "demand buffer"). This component is only included for municipalities. There is no requirement to apply the demand factor to regional district electoral areas.

The complete data and calculations for all six components are included at the end of this report.

Findings

The key findings obtained from using the HNR Method are presented in the table below:

2024 Interim Housing Needs Report (Standardized Methodology) Key Findings	
Summary of Results	Belcarra
Total 5-Year Housing Need (2026)	102
Total 20-Year Housing Need (2041)	366

Reduction of Housing Needs

Since receiving this most recent HNR data, Village of Belcarra Council has voted unanimously to update the existing HNR to incorporate these findings by way of an interim HNR . Village of Belcarra Staff, informed by discussions with the Ministry of Housing and Municipal Affairs, will determine what changes are needed, if any, to the existing Zoning Bylaw and Official Community Plan so that the capacity to meet the 5-year and 20-year Housing Need projections are supported by these policies. The Zoning Bylaw and OCP are required to be updated prior to December 31st, 2025.

Preferred Locations of New Housing

Wherever possible, new housing should be built in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation. The updated Zoning Bylaw and OCP should reflect this principle.

2024 Interim Housing Needs Report - Standardized Methodology Calculations

Belcarra

Prepared by: Metro Vancouver Regional District, Regional Planning & Housing Services

Technical Guidelines: https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf

2024 Interim Housing Needs Report (Standardized Methodology) Key Findings

Summary of Results	Belcarra
Total 5-Year Housing Need (2026)	102
Total 20-Year Housing Need (2041)	366

Initial Housing Needs Report (2021) Key Findings (for comparison purposes only)

Key Findings	Belcarra
2016 Total Households	253
Estimated Current Need (2021)	260
Anticipated Future Need (2026)	264

COMPONENT A: Housing units and extreme core housing need HNRR s. 17 (VHNRR s. 12)

Table 1: Extreme core housing need, Steps 1 and 2

Total Households	2006		2011		2016		2021		Average ECHN Rate
Owners	235		250		230		235		
Renters	20		20		20		30		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		0	0.0%	0.0%
Renters	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0.0%

Table 2: Extreme core housing need, Steps 3 and 4

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners		n/a	n/a
Owners with a mortgage	235	0.0%	0
Renters	30	0.0%	0
Total New Units - 20 years			0

COMPONENT B: Housing units and homelessness HNRR s. 18 (VHNRR s. 13)

Table 3: People experiencing homelessness, Steps 1, 2 and 3

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of Region		
2,607,015	645	0.0%	11,392	3
Total New Units - 20 years				3

COMPONENT C: Housing units and suppressed household formation HNRR s. 19 (VHNR s. 14)

Table 4: Suppressed household formation, Step 1

Age - Primary Household Maintainer - 2006 Categories	2006 Households	
	Owner	Renter
Under 25 years	0	0
25 to 34 years	25	15
35 to 44 years	30	10
45 to 54 years	60	0
55 to 64 years	65	0
65 to 74 years	40	0
75 years and over	20	0

Age - Primary Household Maintainer - 2021 Categories	2021 Households	
	Owner	Renter
15 to 24 years	0	0
25 to 34 years	0	10
35 to 44 years	10	15
45 to 54 years	40	0
55 to 64 years	70	0
65 to 74 years	70	0
75 to 84 years	35	0
85 years and over	10	0

Table 5: Suppressed household formation, Step 2

Age Categories - Household Maintainers	Age Categories - Population	2006 Population		2021 Population	
		All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	35	70	40	70
	20 to 24 years	35		30	
25 to 34 years	25 to 29 years	25	75	30	40
	30 to 34 years	50		10	
35 to 44 years	35 to 39 years	35	85	20	55
	40 to 44 years	50		35	
45 to 54 years	45 to 49 years	50	140	40	80
	50 to 54 years	90		40	
55 to 64 years	55 to 59 years	75	135	60	145
	60 to 64 years	60		85	
65 to 74 years	65 to 69 years	40	50	75	135
	70 to 74 years	10		60	
75 years and over	75 to 79 years	15	15	45	80
	80 to 84 years	0		15	
	85 years and over	0		20	

Table 6: Suppressed household formation, Step 3

Age Categories - Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15 to 24 years	0	0	70	0.0%	0.0%
25 to 34 years	25	15	75	33.3%	20.0%
35 to 44 years	30	10	85	35.3%	11.8%
45 to 54 years	60	0	140	42.9%	0.0%
55 to 64 years	65	0	135	48.1%	0.0%
65 to 74 years	40	0	50	80.0%	0.0%
75 years and over	20	0	15	133.3%	0.0%

Table 7: Suppressed household formation, Step 4

Age Categories - Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 to 24 years	0.0%	0.0%	70	0	0
25 to 34 years	33.3%	20.0%	40	13	8
35 to 44 years	35.3%	11.8%	55	19	6
45 to 54 years	42.9%	0.0%	80	34	0
55 to 64 years	48.1%	0.0%	145	70	0
65 to 74 years	80.0%	0.0%	135	108	0
75 years and over	133.3%	0.0%	80	107	0

Table 8: Suppressed household formation, Steps 5 and 6

Age Categories - Household Maintainers	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	0	0	0	0	0	0
25 to 34 years	13	8	0	10	13	-2	11
35 to 44 years	19	6	10	15	9	-9	1
45 to 54 years	34	0	40	0	-6	0	0
55 to 64 years	70	0	70	0	0	0	0
65 to 74 years	108	0	70	0	38	0	38
75 years and over	107	0	45	0	62	0	62
Total New Units - 20 years							112

COMPONENT D: Housing units and anticipated household growth HNRR s. 20 (VHNRR s. 15)

Table 9: Anticipated household growth, Step 1

Regional District Projections	2021	2041	Regional Growth Rate
Households	1,043,315	1,580,744	51.5%

Table 10: Anticipated household growth, Steps 2, 3, 4 and 5

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	265	296	31
Regionally Based Household Growth	51.5%	265	n/a	137
Scenario Average				84
Total New Units - 20 years				84

COMPONENT E: Housing units and rental vacancy rate HNRR s. 21 (VHNRR s. 16)

Table 11: Rental vacancy rate adjustment, Steps 1, 2, 3 and 4

	Vacancy Rate (2021)	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.0%	97.0%	30	31
Local Vacancy Rate*	1.4%	98.6%		30
Total New Units - 20 years				1

*Note: Used British Columbia's vacancy rate for "row/apartment" as per the HNR Method Technical Guidelines.

COMPONENT F: Housing units and demand (the “demand buffer”) HNRR s. 22 (VHNRR s. 17)

Table 12: Additional local housing demand, Steps 1 and 2

Component	Result
A Extreme Core Housing Need	0
B Persons Experience Homelessness	3
C Suppressed Household Formation	112
E Rental Vacancy Rate Adjustment	1
Total	115
Demand Factor	1.45
Total New Units - 20 Years	167

TOTAL 20-YEAR HOUSING NEED**Table 13: Total 20-year Housing Need**

Component	Total Housing Need
A Extreme Core Housing Need	0
B Persons Experience Homelessness	3
C Suppressed Household Formation	112
D Anticipated Household Growth	84
E Rental Vacancy Rate Adjustment	1
F Additional Demand	167
Total New Units - 20 Years	366

TOTAL 5-YEAR HOUSING NEED

Table 14: Total 5-year Housing Need

Component	Total Housing Need
A Extreme Core Housing Need	0
B Persons Experience Homelessness	1
C Suppressed Household Formation	28
D Anticipated Household Growth	31
E Rental Vacancy Rate Adjustment	0
F Additional Demand	42
Total New Units - 5 Years	102

Component D: 5-Year Calculations

Table 9: Anticipated household growth, Step 1

Regional District Projections	2021	2026	Regional Growth Rate
Households	1,043,315	1,221,910	17.1%

Table 10: Anticipated household growth, Steps 2, 3, 4 and 5

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2026	
Local Household Growth	n/a	265	282	17
Regionally Based Household Growth	17.1%	265	n/a	45
Scenario Average				31
Total New Units - 5 years				31