

Qualitative Questions

1) Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, transportation, and migration. Please include any long-term housing challenges the community has faced.

Campbell River has historically held a competitive advantage over comparably sized communities by being a relatively affordable place to live. Since 2010, however, the City has experienced significant new growth, placing pressures on prices and rents on housing. Between 2016 and 2021, the City's population grew by 7.6%, and based on current projections, the population could grow to around 42,000 people by 2041 (from 35,000 at present). Campbell River's housing landscape has evolved in tandem with its economic and demographic shifts. Historically, the city's economy was anchored in natural resource industries such as forestry, aquaculture, and mining. These sectors attracted waves of workers, often in cyclical or seasonal employment, which created fluctuating demand for housing. As these industries experienced downturns—particularly in forestry and aquaculture—employment declined, prompting shifts in population and housing needs.

The city's economic base has gradually diversified, with growth in healthcare, tourism, and service sectors. This transition has brought new residents and altered the types of housing in demand, with a growing need for both market and non-market housing options. Migration, both from within British Columbia and beyond, has further fueled population growth, especially since 2015. This has placed additional pressure on the housing market, driving up prices and reducing availability.

Transportation infrastructure, including the Island Highway and ferry access, has influenced residential development patterns, enabling suburban expansion and commuting from surrounding areas. However, the city's geography and environmental constraints have limited large-scale development, contributing to a persistent supply-demand imbalance. Long-term housing challenges in Campbell River include a shortage of affordable and rental housing, limited housing diversity, and barriers to development such as zoning restrictions and infrastructure capacity. The city has also faced difficulties in accommodating temporary and seasonal workers, particularly in tourism and hospitality, where housing affordability and availability remain critical issues.

Strategic planning efforts have increasingly focused on addressing these challenges through initiatives aimed at increasing attainable housing supply, aligning housing development with economic and demographic trends, and leveraging partnerships to support community needs.

2) Please detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans and policies within Official Community Plans (OCPs).

Existing municipal housing policy is guided by a number of guiding plans, including:

- *2012 Official Community Plan*: Section 7 of the OCP speaks to Housing Diversity and Affordability. The Objectives & Policies highlight promoting diverse housing options, development of affordable and supportive housing, and maintaining a good supply of rental units.
- *2021 -2025 Housing Needs Assessment*: This Housing Needs Report assessed the current state of housing/demographics and provided insight into future projections to guide future housing policy. Specifically it speaks to the need for seniors housing, a diversity of housing (the majority is single family homes), and affordable housing for new families.
- *2023 Housing Strategy*: Following the Housing Growth Review and the Housing Needs Assessment the Housing Strategy was adopted in 2023 with 16 strategies and 60 specific action items aimed at creating access to safe, affordable, and appropriate housing that meets the diverse needs of the community.
- *2024 Housing Accelerator Fund Action Plan*: The City adopted a Housing Accelerator Fund Action Plan in 2024 as a coordinated strategy to address housing supply constraints and meet local needs. The plan includes seven initiatives that span zoning reform, infrastructure readiness, process improvements, and financial incentives. Together, these initiatives aim to reduce regulatory friction, promote gentle infill and missing middle housing, and support more diverse and affordable forms of development. The Action Plan complements other policy updates, including the OCP review, and ongoing infrastructure planning, and is directly linked to enabling small-scale multi-unit housing under Bill 44.
- *2025 Interim Housing Needs Assessment*: Provides updated housing projections based on revised provincial methodology, identifying suppressed household formation, homelessness, core need, and rental market imbalance as major contributors to demand.
- *2025 Housing Needs Assessment* (in progress)

3) How have population changes in your community impacted your housing market?

A growth in the City's population has put pressure on the City's housing market: according to Campbell River 2024 Vital Signs, in the period of a decade, housing related costs have more than doubled; from benchmark price of a single family home (from \$459, 600 in 2019 to \$705, 700 in 2024 for a single family home), to average rents (a monthly average rent increase of \$737 from 2013 to 2023), to rental vacancy rate (decreased 6.1 percentage points from 2013 to 2023), to the increase in the City's unhoused population (from 81 in 2018 to 197 in 2023).

4) How have employment and labour conditions (e.g., prevalence of precarious employment, temporary or seasonal workforces, reliance on less predictable sectors such as natural resources, agriculture, tourism, etc.) in your community impacted housing supply and demand?

Campbell River's labour market is shaped by its reliance on sectors such as natural resources, agriculture, and tourism—industries that are inherently seasonal and sensitive to external fluctuations. This economic structure contributes to a high prevalence of precarious employment, including temporary and part-time roles. Such employment patterns create

instability for workers, making it difficult to secure long-term housing or qualify for traditional rental agreements and mortgages.

The mismatch between population growth and housing development has intensified these challenges. While the community continues to grow, housing supply has not kept pace, leading to increased competition and rising prices. Workers in less predictable sectors often face barriers to accessing stable, affordable housing, which in turn affects workforce retention and recruitment.

Local initiatives have begun to address these issues by exploring temporary housing solutions for essential and seasonal workers, improving data collection on housing needs, and aligning housing strategies with economic development goals. These efforts aim to create a more resilient housing ecosystem that supports both the workforce and broader community sustainability.

5) Please describe the housing needs and challenges of priority populations in your community, specifically for the 13 groups identified by CMHC: women and their children fleeing domestic violence; women-led households (especially single mothers); seniors 65+; young adults aged 18-29; Indigenous peoples; people with physical health or mobility challenges; people with developmental disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (including refugees); and people experiencing homelessness.

The *2021-2025 Housing Needs Report* identified that current special needs housing is almost entirely reserved for people with developmental disabilities and should be expanded to those with addiction problems and mental health challenges. It also shows that the number of seniors will continue to increase therefore increasing the demand for seniors housing, including low-income apartments for retirees. The report also pointed out that single-family homes are becoming unaffordable for families which makes it more challenging new families, but especially for mothers trying to leave unhealthy relationships.

The *2024 Vital Signs Report* indicates that the number of unhoused has more than doubled from 2018 to 2023 and that almost 50% of them identify as Indigenous. This highlights the need for more Indigenous housing as well. None of the City's housing related reports speak in detail about the housing needs and challenges for young adults, veterans, 2SLGBTQIA+, or recent immigrants. The priority populations continue to be the homeless, Indigenous, single-income households, and seniors.

6) How has your community engaged with priority populations? Please provide an overview of the methodology and assumptions used to conduct engagement with priority groups. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.

The City conducts engagement during all planning processes and continues to work towards engaging all stakeholders. Throughout the current Official Community Plan update, staff have committed to engaging with multiple priority groups, such as Vancouver Island Health (scheduled interview) and the Seniors Centre (pop-up targeted outreach). Staff are regularly meeting with Indigenous groups, collaborating with them at every step of the OCP process. As part of the process, staff have committed to consult with young adults (under the age of 25), empty nesters (55-65), retirees (65+), and individuals with diverse needs.

7) Please describe local factors that are believed to contribute to homelessness in your community (e.g., the closing of a mental health facility, high numbers of refugee claimants, etc.).

The number of homelessness has been increasing significantly with a total Point in Time count of 197 in 2023. Potential factors for this increase include lower vacancy rates, higher rental prices, and economic downturn in local industries. The gap between low and middle income is increasing, as shown by the increase in the number of households in extreme core need (paying more than 50% of their income for housing), and there is not enough diversity in housing to accommodate different housing needs at affordable prices. In addition, a disproportionate amount of those experiencing homelessness, almost 50%, identify as Indigenous indicating a need in that community.

An apartment fire last year displacing 120 residents showcased the need for more temporary and long-term housing options for those that need it. There is also a lack of social services specific to mental health and addiction challenges which leads to more vulnerable people ending up without a home.

8) Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g., number of shelter beds, resource centres, transitional beds available). If possible, please indicate whether capacity levels are commensurate with need.

- Q'waxsem - supportive housing (50 units)
- Rosebowl – transitional housing (20 units)
- Homewood Village – temporary/transitional (40 units)
- Eagle Harbour – for people experiencing homelessness/abuse/violence (36 units)
- Rose Harbour – for women with children fleeing violence (27 units)
- Ann Elmore House – for detox and psychiatric distress (4 beds)
- Evergreen Shelter – emergency shelter with no time limit (22 beds)
- Barnett House – Youth Independent Living Program (5 units)
- CR Community Centre - for emergency weather shelter

9) Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources.

Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNR.

Current housing policies and plans do not speak specifically to students, congregate housing, or temporary foreign workers. However, conversations have begun around creating student specific housing at North Island College. The City is currently working on a new Housing Needs Report where we will work to analysis and address the housing needs of these groups.

10) How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

From 2013 to 2023 the difference in all bedroom types was \$737 more per month. This has been a trend across the country, especially in BC as overall cost of living increases. Over the last 10 years Campbell River has seen a significant decrease in available housing, specifically rentals, therefore increasing rental rates. In addition, local economic challenges have meant that average salaries have not kept up to keep these rising rental prices affordable.

11) How have vacancy rates changed over time? What factors have influenced this change?

Both rental and house vacancy rates in Campbell River have decreased significantly since 2013 (over 6 percentage points) with some increase in recent years, after 2020. However, vacancy rates have been below 2% since 2015. This is largely because the City's population has steadily increased but the housing and infrastructure has not kept up. Overall, a low vacancy rate has been a consistent problem but recent large for rent apartment buildings have made an impact in the vacancy rate. There is still work to be done to provide diverse housing options (the majority of housing is single family homes that are becoming increasingly less affordable) and increase the vacancy rate.

12) How have trends in core housing need changed over time between both tenant and owner-occupied households?

Between the 2006, 2011, and 2016 census data for Campbell River there was a big increase from 2006 to 2011 however a slight decrease in 2016 in most categories. The exception being those living in overcrowded households which has only decreased for both renter and owners. Typically, more renters have experiences overcrowded and unaffordable housing whereas more homeowners experience inadequate housing.

Results from the 2021 census show an overall decrease in core housing need in Campbell River in comparison to 2016 with more renters experiencing need than owners.

HOUSEHOLDS BELOW STANDARDS		CENSUS 2006		CENSUS 2011		CENSUS 2016	
Not Affordable (more than 30% income)	TOTAL	2,355	19.9%	2,925	22.8%	2,845	20.6%
	Owner	1,170	9.9%	1,475	11.5%	1,235	8.9%
	Renter	1,185	10.0%	1,455	11.3%	1,610	11.7%
Not Adequate (requires major repair)	TOTAL	935	7.9%	1,015	7.9%	815	5.9%
	Owner	550	4.7%	625	4.9%	495	3.6%
	Renter	380	3.2%	395	3.1%	320	2.3%
Not Suitable (overcrowded)	TOTAL	555	4.7%	350	2.7%	285	2.1%
	Owner	225	1.9%	175	1.4%	95	0.7%
	Renter	335	2.8%	175	1.4%	190	1.4%
# OF PRIVATE HOUSEHOLDS:		11,825		12,840		13,815	

Figure 22 – data sourced from: Statistics Canada Census

Source: 2021-2025 Housing Needs Report

13) In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Although the City of Campbell River does not maintain a formal inventory of affordable housing units lost or gained, the effects of affordability loss are visible in community outcomes and local planning analysis. The 2020 Housing Needs Report and the 2024 Interim Housing Needs Report both note a tight rental market, declining vacancy rates, and erosion of older, low-cost rental stock due to redevelopment and market pressures.

This loss of lower-cost rentals has disproportionately impacted low-income households, particularly:

- Single-income households, seniors, and people with disabilities;
- Indigenous residents (12% of Campbell River’s population, compared to the provincial average of 5%);
- Youth and young adults facing suppressed household formation due to cost constraints.

As documented in the 2020 HNR:

“The market price of most homes, combined with a down payment and other associated homeowner costs is becoming prohibitive, not just for low income earners, but also middle income earners.”

Community consultations conducted in 2018–2020 emphasized a growing concern about displacement, rising rents, and a lack of housing options for those living on fixed or lower incomes. These pressures have contributed to:

- A rise in homelessness (with a 2023 count of 197 individuals, and a regionally adjusted 283 as per the 2024 Interim HNR method);
- Longer waitlists for non-market housing providers;
- Overcrowding and couch surfing, particularly among youth and working families.

These impacts have placed strain on local health and social services and eroded the availability of informal support systems, such as multi-generational housing or shared rentals. In response, the City is pursuing a new Housing Needs Report for 2025–2026 that will integrate improved tracking and enable more robust data on affordability loss and displacement.

14) Please describe available affordable and community housing options and needs/gaps currently in your community. Examples can include:

a) Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?

The City of Campbell River has five centers available specifically for seniors. Two of which provide affordable rent for low-income seniors in independent units, and three of which provide assisted living for seniors.

b) Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?

No, the City of Campbell River does not currently provide rental supplements or other affordable housing assistance programs.

c) Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

While Campbell River has some wrap-around supports for those with disabilities, for example the Campbell River Head Injury Support Society provides medical and housing support, there is always a need for more. Specifically, for those facing mental health or addiction challenges.

15) This final section aims to determine how your community anticipates using the results and findings captured in the HNR to inform long-term planning, as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

a) How will this HNR inform your OCP, housing policies and/or actions going forward? For example, if the HNR identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit – how could actions and changes in policy and planning help address those needs?

The 2020 Housing Needs Report spoke to the need for more diverse housing options especially for seniors, Indigenous Peoples, low-income, and those experiencing homelessness. Projects spearheaded by the Housing Accelerator Fund are already working to address the missing middle and encourage more secondary suites and affordable housing through grants and reduced fees.

Throughout the current and ongoing OCP and zoning bylaw refresh there has been a focus on improving housing density through zoning and supporting more missing middle development. Doing this work alongside the new 2025 Housing Needs Report will help inform specific housing challenges that should be addressed in OCP policies.

b) How will data collected through the HNR help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?

c) Based on the findings of this HNR, and particularly the projected housing needs, please describe any infrastructure gaps that may potentially limit the ability of your community to support forecasted growth unless they are addressed, or that could facilitate more complete and resilient communities. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure. Communities are encouraged to illustrate how infrastructure gaps impact their housing systems and growth. Examples of types of enabling infrastructure may include:

i) Public Transit

ii) Water/Wastewater Systems

iii) Roads and Bridges

iv) Schools, Parks, Community or Recreational Centres

v) Broadband Service and Access

The 2020 Housing Needs Report projected continued growth in seniors and low-income renter households, recommending a focus on complete communities and compact growth. The City's forthcoming Housing Needs Report (currently underway) builds on that by analyzing how servicing capacity, transportation systems, and civic infrastructure either enable or constrain that growth.

The Infrastructure Readiness Assessment (2024), completed as part of the Housing Accelerator Fund program, clearly outlines current limitations in water, sanitary, and storm systems that could hinder infill and multi-unit development. As quoted:

"Development may not be financially viable if the existing municipal sanitary, storm or water system capacities are insufficient to accommodate the proposed development."

"The Infrastructure Readiness Assessment plays a crucial role in the City's ongoing commitment to creating more housing [...] mainly focused on facilitating the development of 'missing middle' housing forms. These housing types are essential for addressing the diverse needs of our community."

"Ensuring the water system can provide critical fire safety, and water needs to all current and future residents is also crucial to the community's well-being."

Specific gaps and risks include:

- Sanitary and water system bottlenecks in southern Campbell River and Quinsam Heights, areas targeted for SSMUH and missing middle housing growth;
- Lack of high-frequency transit corridors, which limits the viability of transit-oriented development and raises per-unit servicing costs;
- Insufficient sidewalks and active transportation links in suburban growth areas, undermining accessibility and complete community goals;
- Aging recreational and community amenities, many of which were not designed to support the anticipated population growth;
- Digital infrastructure (broadband gaps) in fringe and hillside areas, which may limit the viability of home-based businesses or remote work models, particularly for younger households.

Addressing these gaps is now a core part of the City's capital planning and asset management work. The 2025-2026 Housing Needs Report is expected to further integrate housing and infrastructure analysis to ensure that zoning, servicing, and capital planning are better aligned.