

A scenic photograph of a coastal town, likely Masset, British Columbia. The foreground shows a calm body of water reflecting the sky and the town. In the middle ground, several boats are docked at a wooden pier. Behind the pier, there are several buildings, including a prominent red-roofed house and a white building with a cupola. The background is a dense forest of green trees. The sky is a deep blue with some light clouds.

VILLAGE OF MASSET COMMUNITY HOUSING NEEDS REPORT JULY 2020

© 2020, Village of Masset. All Rights Reserved.

The preparation of this report was carried out by WCS Engagement + Planning, with assistance from M'akola Development Services.

Cover photo credit: Guy Kimola

WCS engagement
+ planning



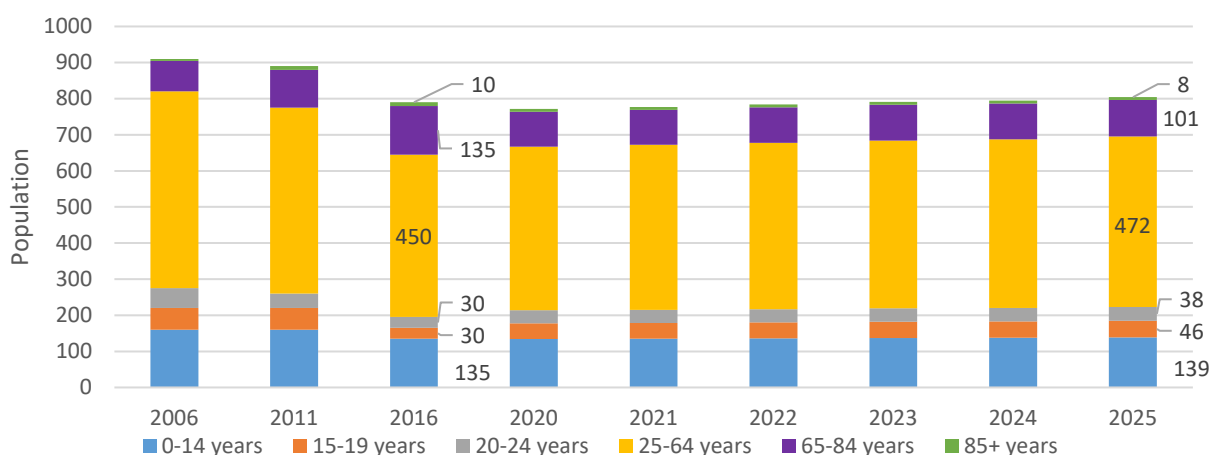
M'AKOLA
DEVELOPMENT
SERVICES

Executive Summary	1
Population	1
Economy	1
Current Housing Stock	2
Current Housing Suitability	2
Current Housing Affordability	3
Core Need	3
Anticipated Housing Demand	4
Introduction.....	5
Purpose	5
Policy Context.....	5
Housing 101.....	7
Methodology.....	8
Community Profile	10
About.....	10
Population and Demographic Context	10
Households Context	13
Economic Context	14
Current Housing.....	17
Dwellings	17
Housing Costs	21
Housing Needs and Affordability	23
Supportive Housing Needs and Other Groups	28
Housing for New Employees/ Transient Workforce.....	29
Anticipated Housing Needs (five-year timeframe)	30
Anticipated Population.....	30
Anticipated Number of Households	34
Appendices	39

Executive Summary

Population

- Masset's population decreased 16% from 940 in 2006 to 793 in 2016, a significant drop when compared to the region (8% decrease) and the province (6% *increase*).
- Estimated future population numbers for Masset are based on and expected to mirror regional projections, stabilizing and then growing slightly to 804 residents by 2025.
- Age distribution of Masset's population is expected to remain relatively constant to 2025, with the working age cohort making up between 55-60% of the population and seniors comprising 12-15%.
- Median age in Masset was around 41 in 2006 and 2011, but rose sharply to 46 in 2016 due to a decrease in the population largely in the younger cohorts. By 2025, median age is expected to return to 41, reflecting the regional median age.



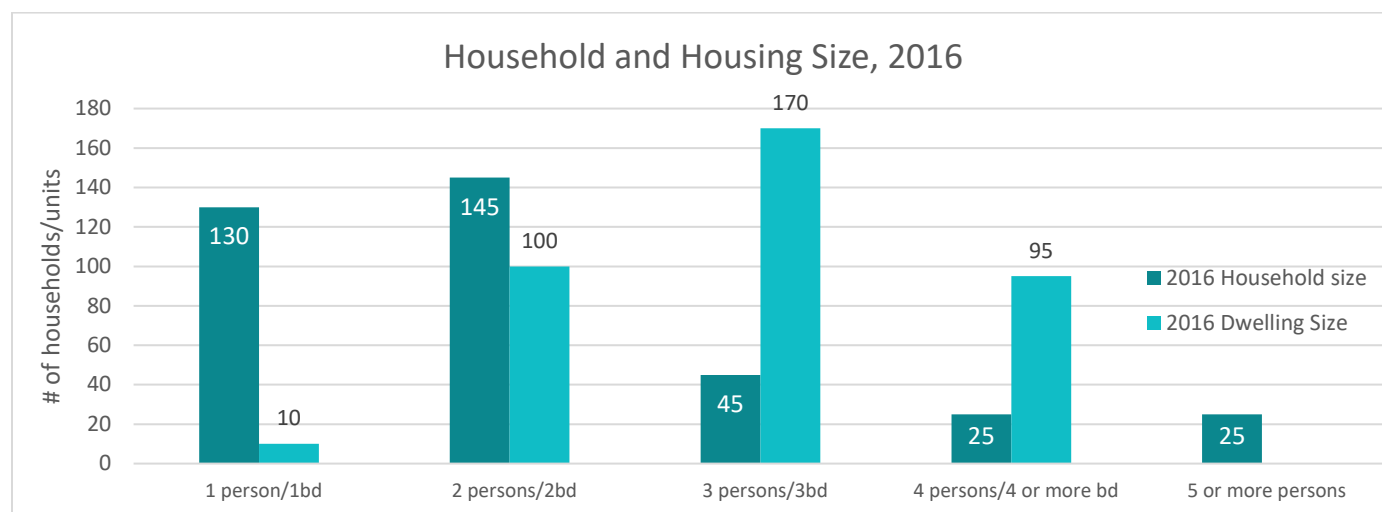
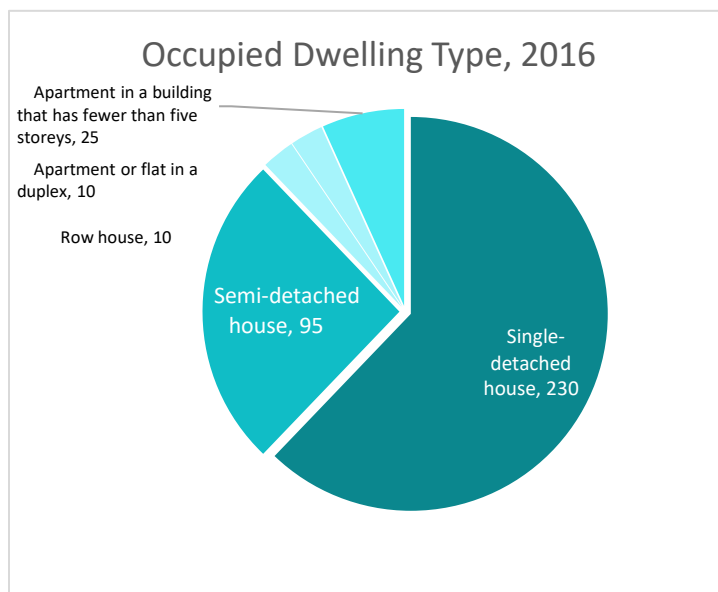
Economy

- Employment in 2016 was at 61% of the working age population, down by 4% from 2006.
- There are 420 job positions in Masset and the six largest employment sectors account for 64% of them. These sectors, and related job numbers, are: health care and social assistance (75); public administration (45); agriculture, forestry, fishing and hunting (40); construction (40); retail (35); and educational services (35).
- Median household income was \$60,000 in 2016, which is 8% lower than the household income in the region.

Current Housing Stock

- There are 462 private dwellings in Masset; 79% of those are considered occupied by permanent residents, and 21% (approx. 100) are not utilized full time.
- Despite a very large number of one and two-person households, most dwellings have three or more bedrooms.

“There is plenty of housing inventory to meet current and near future needs however the problem is many of the homes require substantial repairs and/or small suites added for single people to live.” – *Survey respondent*



- Most (84%) of Masset’s housing was built before 1980, with the majority being built between 1961 and 1980 by the Department of National Defense.
- There are very few beds in Masset for those at risk. Through BC Housing and operated by the Haida Gwaii Society for Community Peace, there are 14 ‘units’ for those in assisted living situations (frail seniors, special needs, women and children fleeing violence) and six units for independent social housing (low income families or seniors). There are no emergency shelter beds, although there are some Masset residents who experience homelessness.

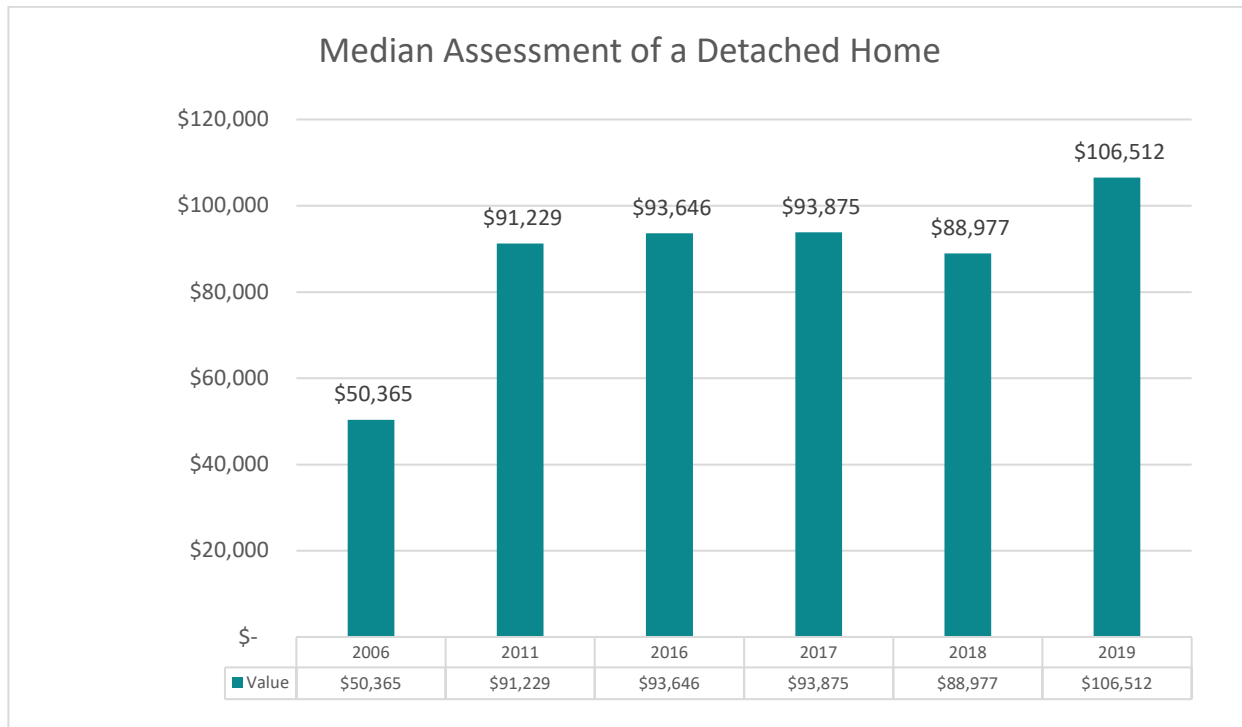
Current Housing Suitability

- The vast majority (96%) of respondents to the Masset housing survey indicated that their current housing type and size meets their needs or is “okay” given their household/family situation.

- 90 households (40 renter and 50 owner) in Masset are in homes requiring major repairs according to the 2016 Census.

Current Housing Affordability

- Monthly shelter costs¹ overall are increasing in Masset, and the average monthly cost of *renting* a home (\$780) is higher than the average monthly cost of *owning* a home (\$700). Both owners and renters with the median household income or higher are more than able to afford the current median ownership costs and the average costs for all sizes of detached units.
- Average monthly *rental* prices increased by 23% between 2006 and 2016, from \$570 to \$700. The median monthly rent of occupied rental dwellings is \$830.



- For *owners*, the median assessed value of housing was \$106,500 in 2019, an increase of 17% since 2011, and of 111% since 2006. Despite this increase, prices are still relatively low compared to elsewhere in BC.
- Of the 105 renter and 250 owner householders in Masset, 70 households (30 renter and 45 owner) are spending 30% or more before tax income on shelter costs. Of these households, 50 (mostly owners) are spending more than 50% of their income on housing.

Core Need

- Overall, there are 100 Masset households considered to be in “core need” for housing, meaning they are in housing that doesn’t meet their needs due to affordability challenges, major repairs needed or inadequate number of rooms for the family size, and they cannot afford alternative housing options in the community.

¹ Shelter cost refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Owner costs include mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. Renter costs include rent, electricity, heat, water and other municipal services.

Anticipated Housing Demand

- Housing demand will likely stabilize and increase marginally (15 units by 2025) along with the population and the number of households. Most anticipated demand is expected in 3+ bedroom units,² which aligns with the community survey input and preferences for more rooms despite the mismatch in household sizes.

Unit type	1-bedroom	2-bedroom	3-bedroom	4+ bedroom	Total increase
Increase	0	3	8	3	15
<i>Note: These figures are based on anticipated population and number of households and do not necessarily address current housing challenges (e.g. affordability, accessibility, etc.). Essentially, these figures represent the minimum number of housing units that need to be added to the market in order to maintain the status quo.</i>					

- Half of survey respondents indicated that a single detached home will best meet their need in the next five years. This was reflected across most age groups, including those over 70 years of age.

² Demand projections do not indicate demand for a specific unit type (single-family home, apartment, townhome, etc.), rather a specific number of bedrooms. Masset may decide to meet this need through a variety of housing types.

Introduction

Purpose

Municipalities and regional districts in B.C. are required to complete housing needs reports by April 2022, and every five years thereafter. This report, Masset's Housing Needs Assessment, will help Masset better understand and respond to housing needs over the next five to ten years.

Policy Context

Masset's housing needs and future efforts to address them should be considered within the context of Masset's Integrated Official Community Plan (IOCP), called Masset2040, which articulates guiding principles, a vision and broad goals and policies that regulate the seven focus areas below, including residential areas and housing.

1. Land Use and Natural Areas
- 2. Residential Areas and Housing**
3. Commercial, Industrial and Institutional Areas
4. Infrastructure
5. Recreation, Culture and Learning
6. Individual and Community Health
7. Governance and Capacity

Masset's Guiding Principles

The guiding principles describe the science-based requirements (or definition) of sustainable development – what Masset will need to achieve in the very long-term to create a sustainable community. The guiding principles are embedded within the goals on the next page to ensure they remain top of mind in decision-making within each focus area.

Sustainability: Meeting the needs of the present without compromising the ability of future generations to meet their own needs³, with more clarity articulated by these four, more specific principles:

- **Environmental Sustainability:** Ensuring ecosystems are healthy by avoiding continuous encroachment into natural areas, and by reducing and eventually eliminating the ongoing build-up of synthetic materials, toxins, metals and fossil fuels in nature. (Based on the Natural Step sustainability principle 1-3);
- **Social Sustainability:** Being inclusive and free of barriers for all people, so they can meet their physical and emotional needs, regardless of age, ability, income or ethnicity. (Based on the Natural Step sustainability principle 4);

³ : Brundtland, G. (1987). Report of the World Commission on Environment and Development: Our Common Future. United Nations General Assembly document A/42/427.

- **Economic Sustainability:** An economic system that is strong, resilient, adaptable and more localized; one that avoids undermining the social and ecological systems on which it is dependent;
- **Smart Growth:** Land use that supports our overall sustainability objectives by prioritizing infill, redevelopment, and densification strategies, which aim to enhance quality of life, avoid continuous encroachment into the natural environment, maintain ecological integrity, and save money over time.

Masset's Community Vision

Masset's vision and goals for the future provide the picture of *what* community members in Masset want the future to look and be like. Together, the vision and goals provide a compass for discussions and dialogue about *how* best to move forward. They are written in the present tense with the intent to place the reader in 2040.

***Our Vision:** Masset's unique location at the north end of Haida Gwaii, the vastness of the beaches and surrounding oceans, and the Haida culture, create vibrancy, energy and a sense of freedom that make it a special place for residents and visitors alike. Residents enjoy a good quality of life with strong social connections and healthy lifestyles. The community is welcoming and beautiful, and new residents and small businesses have been attracted to Masset, while natural areas, beach access, green spaces and trees have been protected and even enhanced. The well-used trail system connects neighbourhoods to each other and to places beyond Masset, making it easy and enjoyable for people to walk and bike around. The community has the capacity and commitment to achieve its goals, and contributes to the wellbeing and sustainability of the island's environment, economy, and communities.⁴*

Residential Areas and Housing Goals

1. New housing development has been situated to protect natural areas, green spaces, trees, views and trails, and uses Village infrastructure and services efficiently.
2. A diversity of housing types meets the needs of community members of all ages, abilities and incomes.
3. Masset neighbourhoods have retained their quiet, small-town character; they are welcoming, well-maintained, walkable and safe.
4. Homes are healthy, increasingly energy-efficient, and transitioning to the use of renewable energy and sustainable materials.

⁴ Contributing to the wellbeing and sustainability of the island's environment, economy, and communities is a commitment made as part of the Protocol Agreement between the Council of the Haida Nation and the Municipalities of Port Clements and Masset (2004).

Residential Areas and Housing Policies

Note: Policies from the Land Use and Natural Areas sections must also be referenced.

RESIDENTIAL DEVELOPMENT

1. Adopt an infill approach to new residential development, directing it to undeveloped parcels and to those marked on the Land Use Map (Map 1) with “Proposed Land Use Changes” and where the possible transition to residential uses is specified.
2. Consider development incentives in return for providing community amenities.
3. Ensure new development can be accommodated within the capacity of the current infrastructure system.

HOUSING DIVERSITY

4. Allow and encourage secondary suites to create additional affordable housing options, ensuring they are registered with the Village of Masset and they comply with applicable zoning and building codes.
5. Explore avenues to encourage some rental offerings within the supply of single-family detached homes.
6. Support the development of multi-family housing of different types and tenures, including smaller options suitable for singles and seniors, and a mix of rental and ownership options.
7. Encourage multi-family development to be located within or close to the commercial core.
8. Support modular homes as an affordable type of single-family housing.

NEIGHBOURHOOD CHARACTER

9. Encourage development and construction that enhances and maintains Masset’s heritage and character.
10. Consider a second home ownership policy, which may include increased taxation for those who are not primary residents or not renting the property under a long-term lease agreement.

HOME/BUILDING CONSTRUCTION

11. Encourage the use of green, local and/or healthy building materials and design for new and renovated buildings, especially the use of energy efficient building design and water conservation features.
12. Endeavour to use green and healthy building practices in municipal buildings.

Housing 101

The housing continuum model, which has been used around the world for some time, visually describes the different segments of housing. It suggests a linear progression from homelessness to homeownership. However, housing needs don’t necessarily follow this linear progression and homeownership isn’t necessarily the end goal for everyone.



A wheelhouse concept (developed by the City of Kelowna) is a different way of thinking about housing. It provides a circular model instead of a linear one, reflecting the reality that people's housing needs are changing as they go through life, and these changes don't always occur in a straight line 'forward'. Most importantly, it de-emphasizes homeownership in favour of a more diverse and evolving approach.

Whichever model is used, what's critical is that a healthy housing stock in a community should ideally include a variety of housing forms and tenures, in order to meet the diverse needs of residents from different socio-economic backgrounds and as they move through every stage of their lives.

Methodology

In order to estimate current and anticipated housing needs for the Village of Masset, demographic and housing data was reviewed and analyzed from a variety of government data sources such as BC Statistics and Statistics Canada. Much of this data was drawn from custom tables provided by the Ministry of Municipal Affairs and Housing. Due to the smaller population, the full suite of government agency housing data was not available. To supplement the data, the following was undertaken: a community housing survey; conversations with municipal staff and elected officials; internet research; and stakeholder interviews and discussions. The community survey had a large response with 196 respondents and good mix of age demographics.

Projection Methodology

To determine future needs, communities rely on projections of population and anticipated household demand. A well-constructed projection can give stakeholders and decision-makers an idea of where to allocate resources, what issues to prioritize, and what the future might look like.

To fulfil the requirements of British Columbia's Housing Needs Reports legislation, the province requires two core projections be undertaken. First, a projection of population from 2020 to 2025 with breakdowns of different age cohorts and special consideration of cohorts that may be growing or diminishing. Second, a projection of household demand with breakdowns of different unit types by number of bedrooms.

To help communities through the projection process, the Province has commissioned a specialized projection dataset that is available through the Statistics BC website. However, the dataset is only available on a regional level and is not granular enough to offer meaningful information for the Village of Masset. To meet the requirements of the Province, a set of projection data, specific to Masset, had to be developed.

Population projections are typically developed using two main modelling techniques:

1. The Cohort Survival Method



Population projections use the Cohort Survival Method to anticipate growth every five years until the chosen cut-off period using historical birth, mortality, and migration rates. Essentially, each five-year cohort is given a coefficient representing the number of members of the cohort who are likely to die or give birth during any given period.⁵ This data is supplemented with immigration and emigration data. The Cohort Survival Method is generally considered to be the most accurate method when working with larger populations and is the method used by the Province to construct regional projections.

2. Constant Share Method

Constant share is typically applied to smaller populations and relies on a well-constructed Cohort Survival Method projection to work properly. The constant share technique assumes that a smaller community will make up a consistent proportion of a larger population and that it will broadly follow the same growth or decline trends.

The Constant Share Method is the projection model used to project the population and anticipated number of households for Masset. Over the past three Census periods, Masset has made up an average of 4% of the population of the North Coast Regional District (NCRD), never varying by more than 0.2% from the number. Assuming the proportion will remain at 4%, the model can project population and total household demand with relative accuracy. Demand by unit size is projected by analyzing the historical share of the housing stock that each unit type occupies and assuming that those trends will continue. For example, if the proportion of 2-bedroom units grew at a rate of 2% per year from 2006 to 2016, the model assumes that trend will continue from 2020 to 2025.

Like any projection exercise, results become less accurate over longer periods. These methods assume the Village of Masset will remain in a constant state economically, socially, and environmentally. In reality, population and household demand for housing can change constantly due to local, regional, and wider influences. This housing needs assessment should be one tool in a complete toolbox. Engagement and anecdotal information can be just as important when determining how to meet community needs moving forward.

Statistics Canada Data Limitations

Data reported here was provided by Statistics Canada. Statistics Canada data rounds to the nearest five in its data sets, which creates different rounding results when data is combined and when cross tabulations are undertaken for analysis. Due to methodological changes for the 2011 Census, many comparisons can only be made between 2006 and 2016. Finally, census data for incomes and housing costs are for 2015, though reported as 2016 Census data.

Total population and household reporting data are collected through the Short Form Census, distributed to 100% of Canadian households, so the data has a high degree of accuracy. Data for renter and owner populations and information on housing unit size (number of bedrooms) rely on the Long Form Census, which is only distributed to 25% of households, making it less accurate. Also, as a result, the data for renters, owners and housing unit size may not always add up perfectly.

⁵ Each coefficient determines how many members will make it to the next cohort and how many new members will be added to the 0-5 cohort. Younger cohorts typically have a coefficient of around 1 as they have high survival rates, but low birth rates. Middle-age cohorts tend to have a coefficient of greater than 1 as they have high survival rates and high birth rates. Older cohorts tend to have a coefficient of less than one as they have lower survival rates and low birth rates.

Community Profile

About

The Village of Masset is located at the north end of the islands of Haida Gwaii, which is located 100 kilometers west off the northern coast of British Columbia, Canada. Made up of over 200 islands large and small, Haida Gwaii covers an area of approximately 1,000,000 hectares and has a population close to 5,000 residents. Masset is the largest and oldest municipality, and Graham Island is the largest and northern most island in the archipelago. Haida Gwaii is part of the North Coast Regional District (NCRD).

Incorporated in 1961, Masset's population was 793 in 2016, yet the Village provides amenities and services to a larger rural area with a population nearing 2,300, including the unincorporated area of Tow Hill (539) and Old Massett (IR) (555). Masset has many amenities to support residents and visitors alike, including an airport, grocery stores, library, elementary school, high school, post office, taxi service, liquor store, a marina, sea-plane base, visitor accommodation, restaurants, recreation programming, social services, museum, church, and access to amazing outdoor recreation.

Masset's closest neighbour is the Haida community of Old Massett, positioned at the entrance to Masset Inlet and home to 614 residents (2011 Census). It has a number of Haida cultural facilities, an elementary school, art gallery and houses the Council of the Haida Nation offices. The unincorporated area of Tow Hill is also close to Masset and it spreads out along the northwestern boundary of Naikoon Provincial Park. Recent developments on private lands within the Park boundaries have increased the number of people moving to the area.

Population and Demographic Context

Population

According to Statistics Canada, the total population for the Village of Masset was 793 in 2016, which was a 16% decrease from 940 in 2006 as shown in Figure 1. This decrease builds on a general downward trend from 2001, and is also reflected in the decrease in School District (SD) 50 secondary/elementary school enrolment from 362 to 148 between 2004 and 2019⁶. The enrolment shift from SD50 schools to



⁶ <https://catalogue.data.gov.bc.ca/dataset/bc-schools-student-enrolment-and-fte-by-grade/resource/35b9a70d-0dc0-4b9e-975e-4719cf673b02>

the Old Massett School Chief Matthews doesn't account for the entire decrease experienced at the SD50 schools and therefore is related to overall population decreases.

- This decline is significant when compared to the 8% population decrease in the Skeena-Queen Charlotte Regional District (now called North Coast Regional District) and the provincial population increase of 5.6%.
- The population of the neighbouring Old Massett (Masset 1) Indian Reservation decreased by 20% from 2006 to 2016, down to 555 residents. About half of that decrease was experienced between 2011 and 2016.

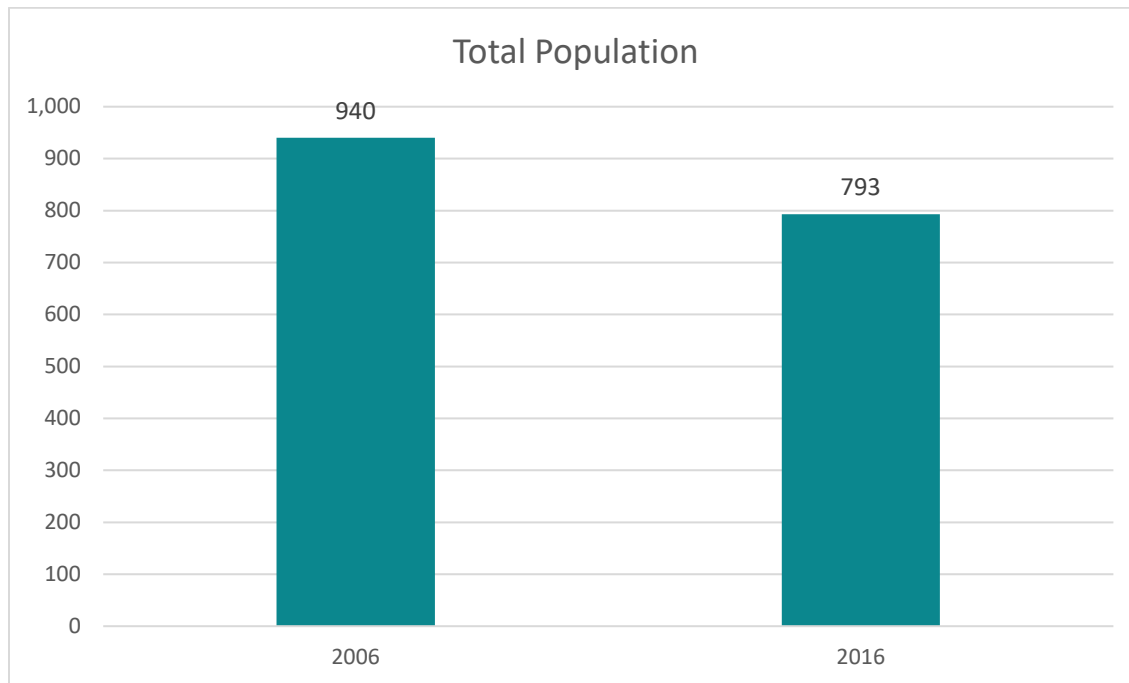


Figure 1: Population 2006-2016 Census

Age

Median age

The population of the Village is slightly older than that of the region. Masset's median age is 46, which is slightly older than the median age in the Regional District of 41.5, and provincial median age of 43.

- Homeowners (median age of 55 years) tend to be older than renters (median age 29 years) in 2016.
- Masset is getting older, as the median age of residents in Masset increased quite dramatically between 2006 and 2016.

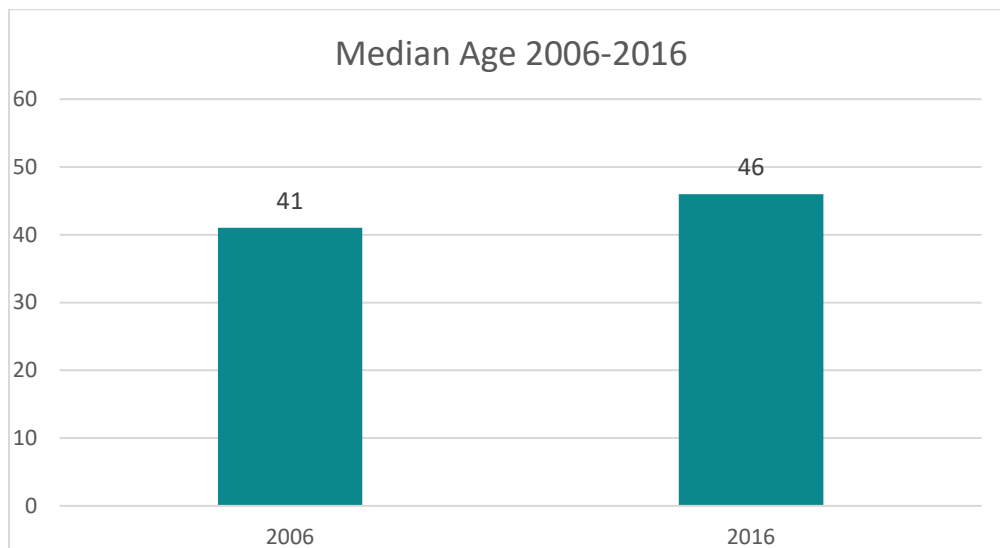


Figure 2 Median Age of whole Masset population, 2006-2016 Census

Age distribution

Those aged 0-14 years of age make up 17% of the population and those aged 65 and over make up 18% of the population. Those aged 65 and over make up a larger proportion of the population than they did in 2006.

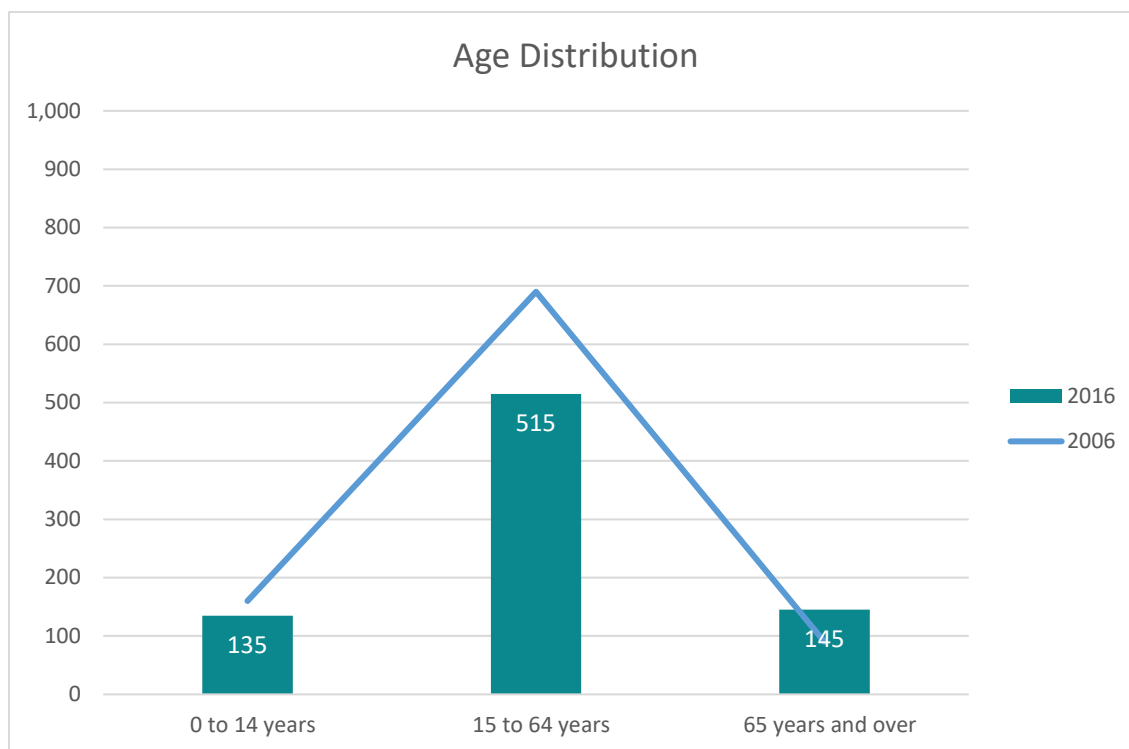


Figure 3 Age Distribution, 2006-2016 Census

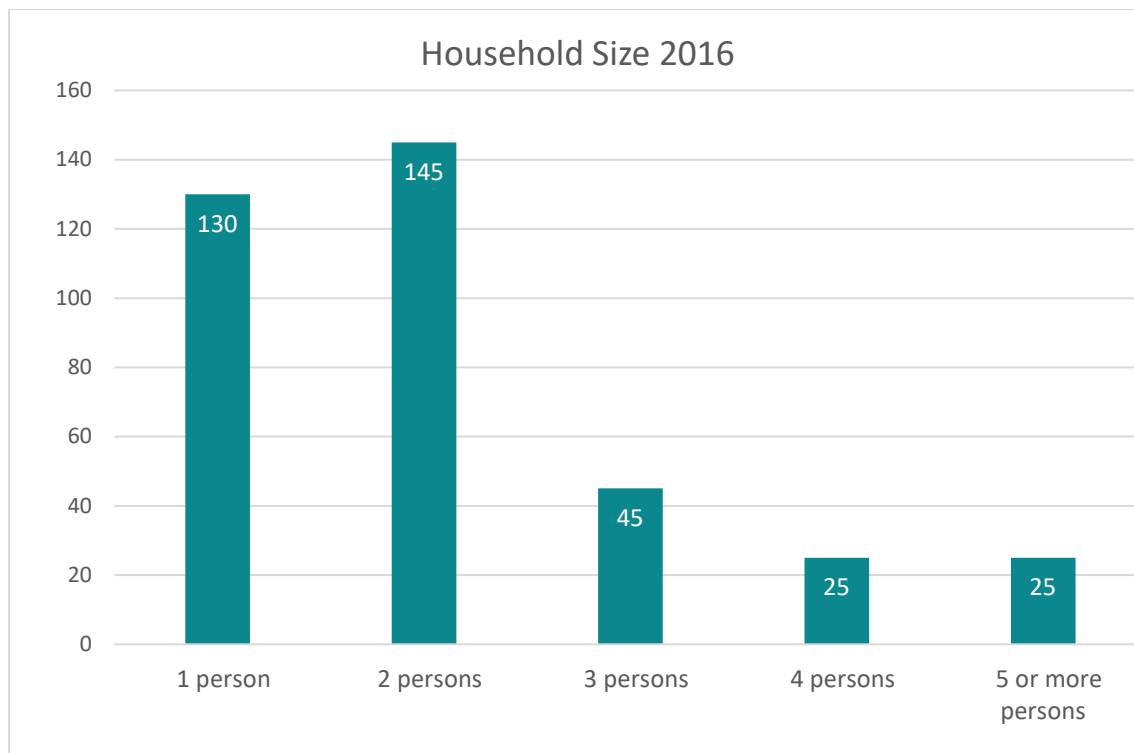
Households Context

Number of households

- The number of households is decreasing; in 2016, there were 370 private households in the Village of Masset, which is down 55 households (13%) from 425 in 2006.

Household size

- The average household size has decreased slightly; in 2016, the average household size in Masset was 2.1 compared to 2.2 in 2006, and is lower than the North Coast Regional District average of 2.4.
- At 1.8, the average household size of owner households was about a third the size (or one person smaller) of the renter household (2.7 persons) in 2016. Owner households have decreased in size compared to 2006, whereas renter households have increased in size since that time.
- A large majority of households are one or two-person households.



Household tenure

- Of the 370 households in 2016, 260 (70%) are owner households, and 105 (30%) are renter households. This distribution is about the same as in 2006, and leans more toward ownership than in the region (65% owner households) and province (68% owner households).

Economic Context

Unemployment and participation rate

In 2016, 61% (405) of the population 15 years of age and over were employed with 63% (415) employed or looking for work. The employment rate is higher than in the Regional District, which has an employment rate of 58%.

- Participation in the economy has slowed as those employed or looking for work in Masset dropped by 4% from 2006.
- Renters, more so than owners, participate in the economy with employment rates in 2016 of 74% and 55% respectively.

Number of workers by industry

The six largest employment sectors in Masset account for 64% of the 420 job positions. The employment sectors for those living in Masset include a mix of service and industry jobs, with service sectors dominated by health and public administration jobs. See Table 1.

Table 1 Employment, 2016 Census

Village of Masset				North Coast Regional District		
Sector	Rank	#	%	Sector	Rank	%
Health care and social assistance	1	75	18%	Transportation and warehousing	1	14%
Public administration	2	45	11%	Retail trade	2	11%
Agriculture, forestry, fishing and hunting	3	40	10%	Health care and social assistance	2	11%
Construction	3	40	10%	Public administration	3	10%
Retail trade	4	35	8%	Accommodation and food services	4	8%
Educational services	4	35	8%	Educational services	5	7%

Since 2006 there was an overall reduction in the workforce with a relatively large decline in education jobs from 90 to 35 and manufacturing jobs from 55 to 20. However, health care and social assistance jobs increased from 30 to 75 in 2016, likely due to the new hospital.

Place of work

There was a similar proportion of Masset's labour force commuting⁷ from home to a place of work in 2016 as in 2006. Almost all commuters work in either the Village or Old Massett. However, the proportion of Masset's labour force working within the Village dropped from 2006 to 2016, and the proportion of workers commuting to neighbouring Old Massett increased over this same period.

⁷ Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work.

Table 2 Commuting flow, Census 2016

Village of Masset	2006	2016
Total - Labour force population aged 15 years and over	520	420
Commuters with a fixed place of work	360	285
Percentage commuting to a fixed place of work	69%	68%
Commute within the Village of Masset	63%	49%
Commute to a different area with the immediate region	5%	18%

- Those who commute to a fixed place of work in the Village of Masset from out of town consist of about 70 workers from the greater Skeena-Queen Charlotte Census Division (D) and 80 from the Old Massett (Masset 1) Indian Reservation.
- Given the proximity of the Village and Old Massett it is understandable that the labour force commutes back and forth; however, the 70 workers commuting into the Village from elsewhere indicates there is a housing or lifestyle opportunity outside of Masset that is attracting people to areas outside of Masset – a theory that was supported by the stakeholder interviews.

Household income

The 2016 median household income of \$59,950 in Masset is about 8% lower than the North Coast region household income of \$64,700⁸.

- Median household incomes in 2016 dollars trended upwards by 18% from 2006 to 2016, primarily due to increases in renters' incomes.
- Owner households' median income of \$54,000 in 2016 was 25% greater than renters' median income of \$43,150 as shown in Figure 4 and Table 3.

Table 3 Household Income all, adjusted to 2015, 2006-2016 Census

Household Income	2006	2016
Median total household income - all	\$ 50,800	\$ 59,950
Median total household income - owners	\$ 54,200	\$ 54,000
Median total household income - renters	\$ 32,800	\$ 43,150
Median income of one person households – with no family		\$ 34,550
Median income of two-or-more person households		\$ 78,350

⁸ Census Profile results, not from the BC Stats Data Set.

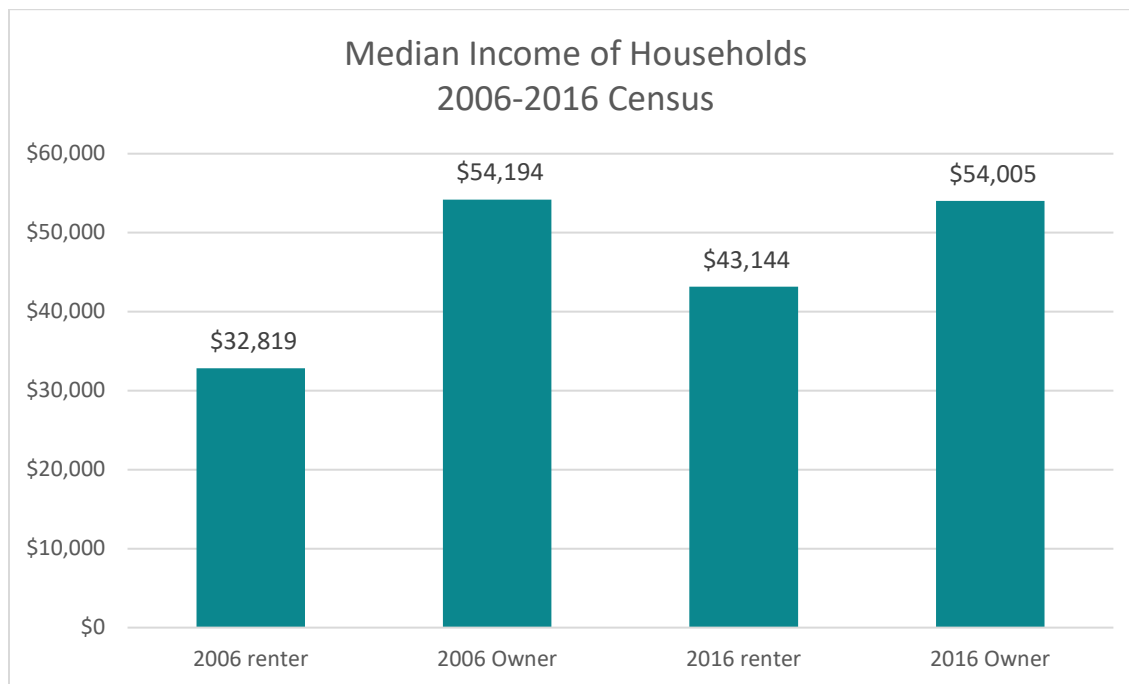


Figure 4 Household Income, renter/ owner adjusted to 2015, 2006-2016 Census

- There is a disparity in income between owners and renters as displayed in Figure 5. Compared to owners, a much higher percentage of renters have household incomes below \$35,000. The difference in household incomes cannot be explained by household size differences as a greater percentage of owner households (42%) are made up of one-person households, vs. 19% in renter households.

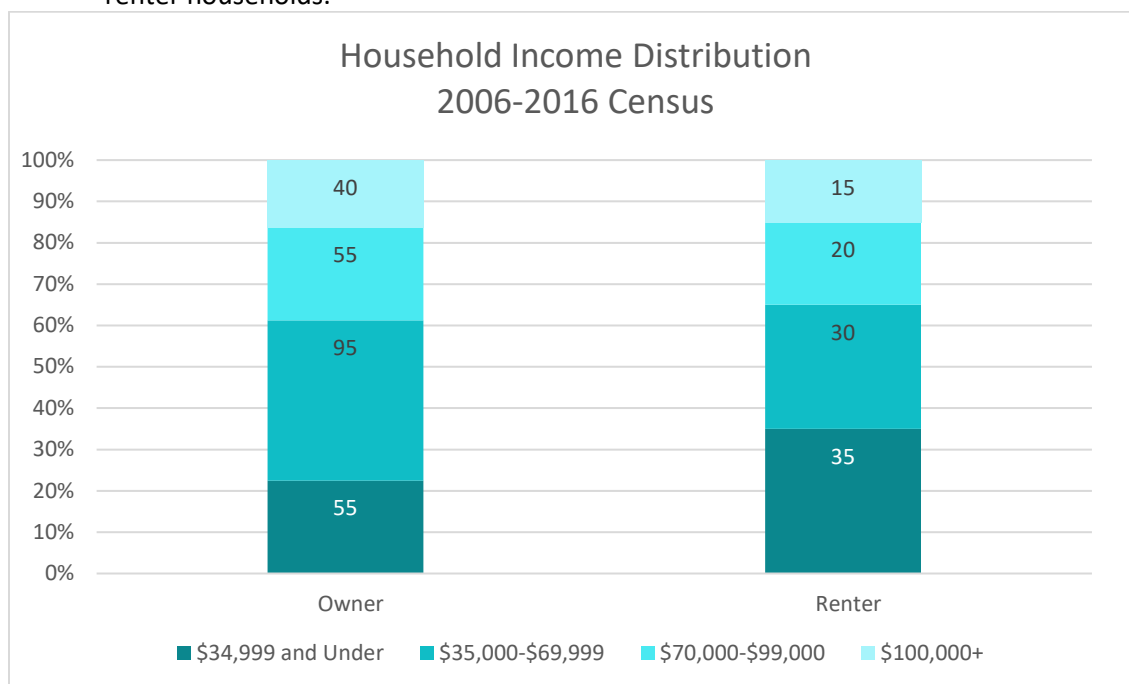


Figure 5 Household income distribution, Renters and Owners 2016 Census

In 2016, the median income of a single person living alone was \$34,550 and for two or more person households it was \$78,336. Lone parent households have significantly less income than couples with kids. See Figure 7.

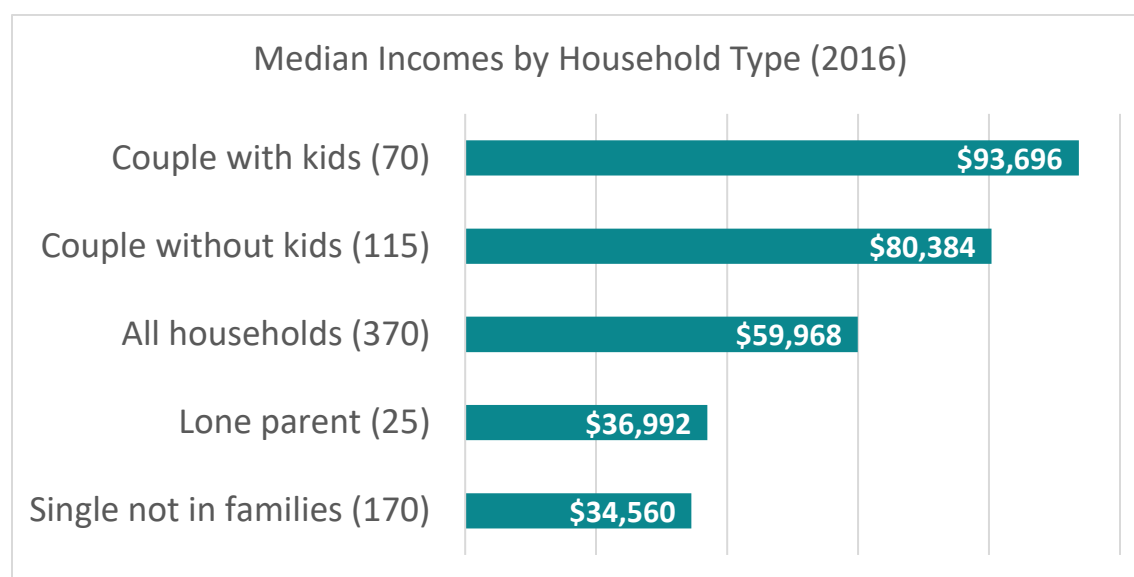


Figure 6 Median Incomes by Household Type, Census 2016

Current Housing

This section of the document summarizes information on Masset dwellings, housing stock, market values and affordability, core housing need indicators, as well as other types of housing. Most of the data in this section is taken from Statistics Canada Census program data. It is processed and organized along the same lines as the custom information delivered to the BC Ministry of Municipal Affairs (direct census data is used where significant differences exist). Other sources include BC Assessment data and interview findings.

Dwellings

Statistics Canada collects data on private dwellings occupied by “usual residents”, which means dwellings occupied on a permanent basis.

Dwellings and Structural Type

There are 462 private dwellings in Masset; 79% of those are considered occupied by usual permanent residents and 21%⁹ (approx. 100) are not utilized permanently. Interviews confirmed that many of those 100 homes are vacation homes used by owners, vacant homes that go unused, or dwellings used for short-term vacation rentals (i.e. rental for less than 30 days). Summer rental prices make it attractive for owners to keep units solely for this purpose.

Of the 365 occupied dwellings, almost two thirds (63%, 230) are single detached dwellings. By comparison, the provincial composition of single detached dwellings is only 44%. Compared to other small communities, Masset has a lower percentage of detached homes. This is likely due to the large number of semi-detached (duplex) buildings constructed by the military between 1961 and 1980.

⁹ Tofino is 27%, North Coast Regional District is 24%.

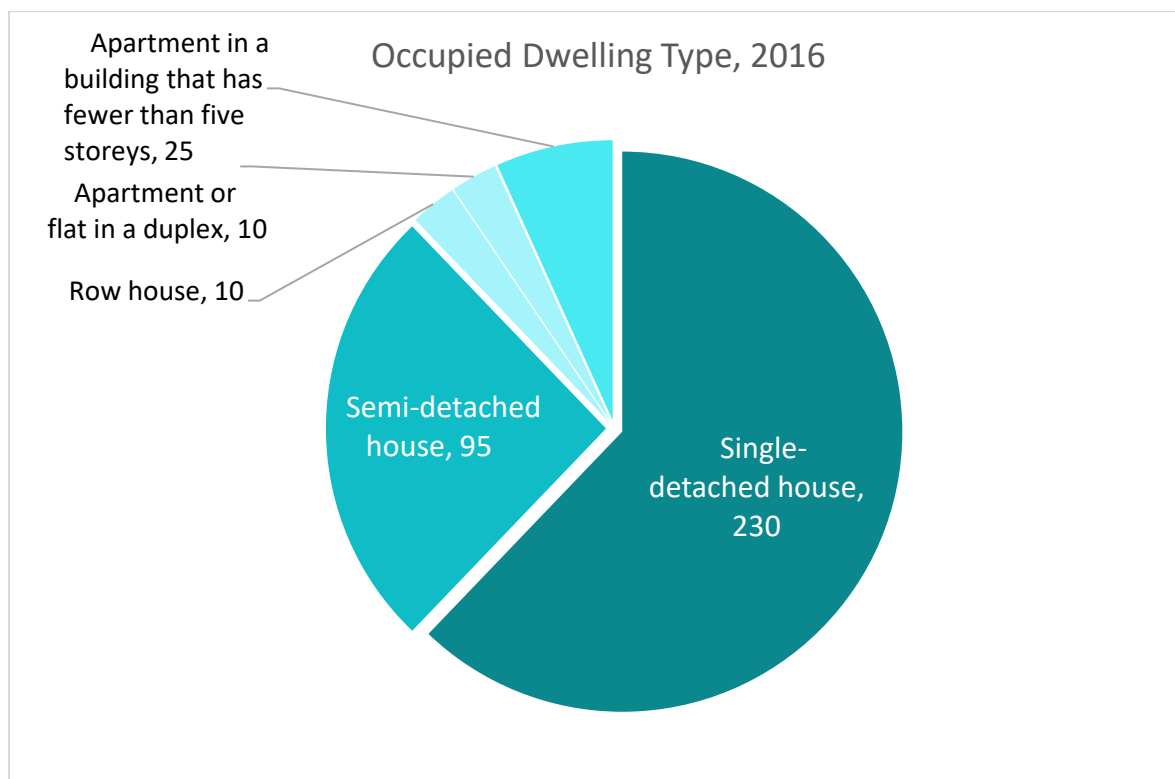


Figure 7 Occupied Dwelling Type

“Other dwellings” make up 36% of all occupied dwellings and include duplexes (semi-detached houses), apartments or flats in a duplex (may include secondary suites), row houses, and apartments in buildings fewer than five storeys.

In Masset, 77% of owners live in single detached dwellings, whereas only 29% of the 105 renter households live in this type of housing.

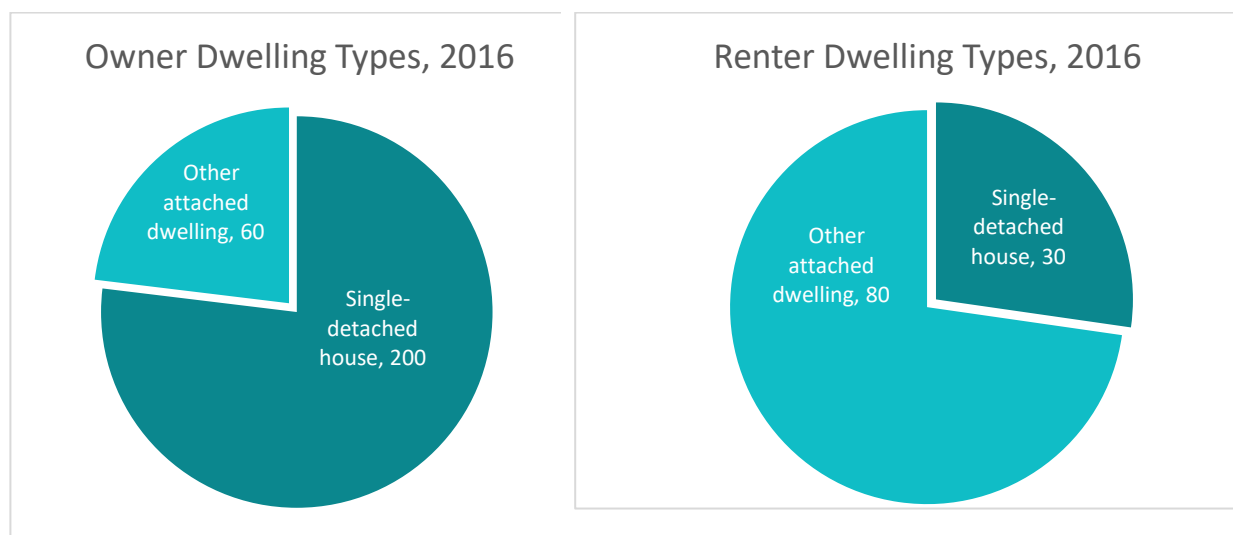


Figure 8 Dwelling Types by Tenure

The breakdown of housing types is essentially unchanged for owners between 2006 and 2016; however, there is now a lower percentage of renters living in single detached homes, 29% in 2016 vs. 41% in 2006.

As noted earlier, the homes constructed by the military in Masset had a large influence on the style of housing, creating a housing stock that is fairly homogenous.

Number of Bedrooms

Despite a very large number of one and two-person households, most occupied dwellings have three or more bedrooms. There is potentially a mismatch between housing needs and housing supply and perhaps an opportunity to better meet community housing needs by better aligning dwellings and households based on size.

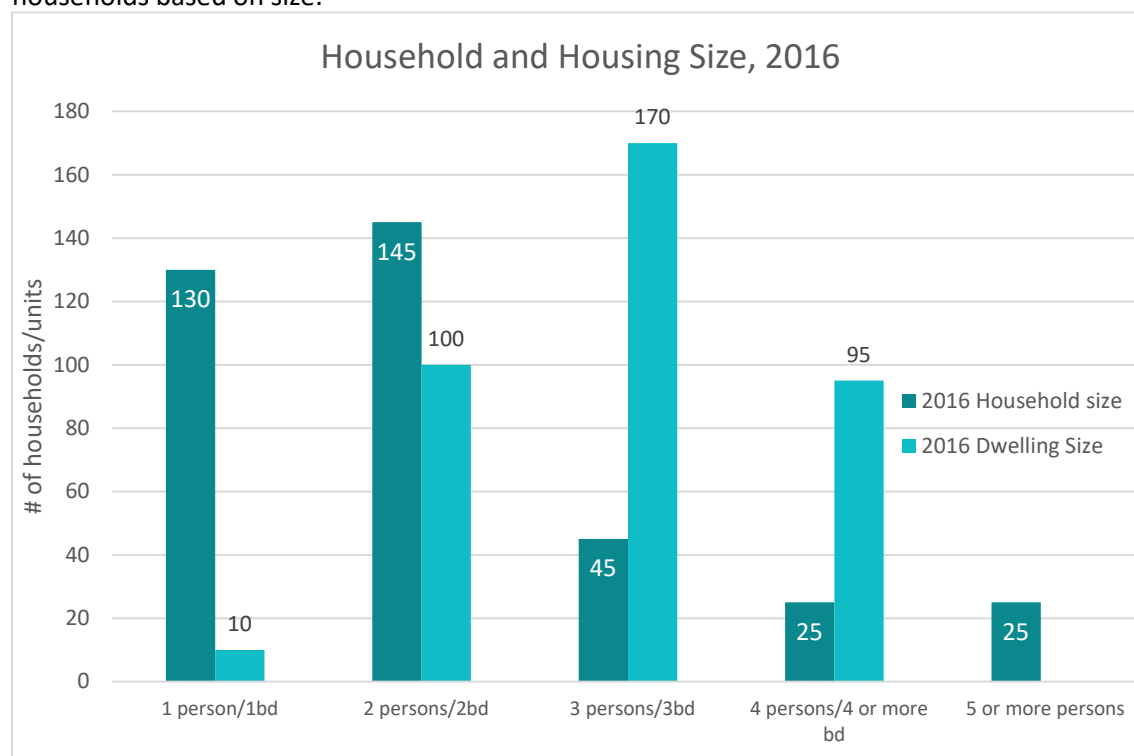


Figure 9 Comparison of the number of households by size to the number of dwellings by size people

Period of Construction

A high concentration of the occupied dwellings in the community were built before 1980 with the bulk (up to 190) constructed between 1961 and 1980 to house military staff. See Table 4.

Table 4 Dwelling Age, Census 2016

Dwelling Age	2016 #	2016 %
	All	All
1960 or before	60	16%
1961 to 1980	240	66%
1981 to 1990	30	8%
1991 to 2000	10	3%
2001 to 2005	10	3%
2006 to 2010	20	5%
2011 to 2016	0	16%

There have only been two housing starts since 2016, one in 2018 and one in 2019; both are single family detached homes. There is no new development planning for the Village of Masset; however, the neighbouring Old Massett (Masset 1) Indian Reservation may have some funding for affordable housing that could add supply and reduce local demand.

Secondary Suites

There are very few secondary suites in Masset, yet the OCP encourages suites as a way to create additional affordable housing options.

Supportive and Social Housing

There are very few beds in Masset for those at risk. Through BC Housing¹⁰ there are 14 units for those in assisted living situations (frail seniors, special needs, women and children fleeing violence) and six units for independent social housing (low income families or seniors). These BC Housing supported units are located among:

- 1) The Tlaa Juuhldaa Naay Transition House (assisted living), which is for women and their dependents fleeing abuse. It has six bedrooms that can each accommodate one adult and up to two children (the kitchen, bathroom, laundry and living room are shared spaces). This facility serves all of Haida Gwaii and the basement is used for overflow;
- 2) Nick Grosse Assisted Living, which is a one-story building with four apartments that has access to subsidized assisted living units¹¹;
- 3) Masset Heritage Housing¹², which is a retirement home with six one-bedroom units that offers residents independent living options as well as a variety of amenities and services. It is currently providing housing for individuals over 55 years with mental health issues, and;
- 4) Northern Health Family Care Home (assisted living, placement with a family), which is currently used for those who require care. It is not; however, the right environment for those with special needs.¹³

While some Masset residents are without housing, there are no emergency shelters or programs to assist them.

The one-storey wood-frame Nick Grosse assisted living development is adjacent to the new Haida Gwaii Hospital and Health Centre that officially opened in October 2008. The four assisted living homes are funded under Independent Living BC (ILBC), an innovative housing-for-health program that provides housing for seniors and people with disabilities.

Residents pay 70 per cent of their after-tax income for their units and services, which include two meals per day, weekly housekeeping and linen services, 24-hour response, personal care services, and social and recreational opportunities. The Village of Masset is providing land equity valued at \$20,000 and Northern Health will provide funding for full personal care and some hospitality services.

https://archive.news.gov.bc.ca/releases/news_releases_2005-2009/2009HSD0075-000887.htm

¹⁰ BC Housing only tracks units where it has a financial relationship. There may be other subsidized housing units in the community. BC Housing's 'Housing Continuum' reports are based on 'units' (housing units, beds, spaces and rent supplements, depending on each program) and do not report on the number of 'people' assisted.

¹¹ <https://www2.gov.bc.ca/gov/content/health/accessing-health-care/home-community-care/care-options-and-cost/assisted-living>

¹² <https://www.bchousing.org/publications/Zone-10-Seniors-and-Adults-with-Disabilities.pdf>

¹³ Interviews

Housing Costs

Rental and Owner Costs

Renters' monthly shelter costs are higher than monthly costs for owners.

- The most recent census data (2016) shows an average monthly rental shelter cost of \$778. Ownership shelter costs of \$703 per month are lower than rental shelter costs. While data does exist for owned homes, there is little in the way of (recent) data sources for rental shelter costs or methodologies for estimating more recent rental costs. A website search discovered two 1.5-bedroom duplex units being offered for rent at \$700 per month. Rental rate information was also collected through interviews, suggesting that \$700 is a typical monthly rental price for a two-bedroom, and that the cost of a three-bedroom home ranges from \$900 and \$1300, depending on upgrades. There are very few one-bedroom units in the community¹⁴

Table 5 Shelter Costs 2006, 2016, - 2015 constant dollars, Census 2006-2016

All	2006	2016
Average monthly shelter cost	\$594	\$725
Average shelter-cost-to-income ratio	0.17	0.19
Renter – 105 Dwellings		
Average monthly shelter cost	\$639	\$778
Average shelter-cost-to-income ratio	0.22	0.22
Owner – 260 Dwellings		
Average monthly shelter cost	\$573	\$703
Average shelter-cost-to-income ratio	0.15	0.17

- The 2016 shelter cost to income ratio¹⁵ for renters was 0.22, about the same as in 2006. For owners, the cost-to-income ratio was 0.17; an increase from 2006.
- While rental and ownership shelter costs are lower in Masset than in the Regional District, the shelter cost-to-income ratios are similar due to corresponding lower income in Masset.

Ownership – Assessed Values

The median assessed value for a residential home in Masset in 2019 was \$106,512. **This recent value represents an increase of 17% since 2011 and 111% since 2006.** See Figure 10.

¹⁴ <https://realestate.mitula.ca/for-rent-duplexes-masset>

¹⁵ Census Canada— annual cost of housing divided by annual household income.

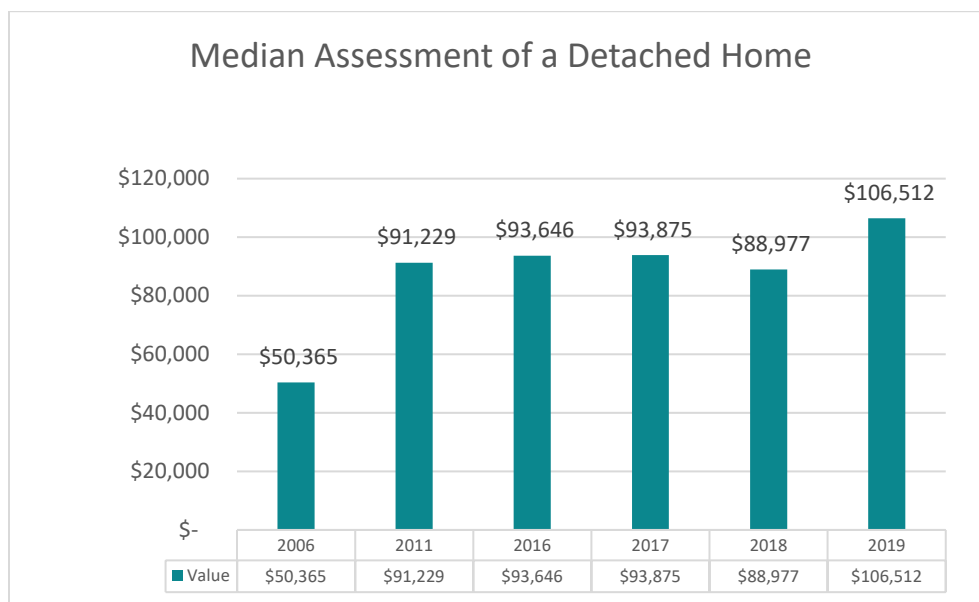


Figure 10 Median Assessment, BC Assessment 2011-2019

Despite the increase in assessed value, all dwelling types are assessed at relatively low values compared to other BC communities (see Table 6). The value of the dwelling types is determined by the dwelling ownership structure (strata vs. freehold) rather than the number of rooms in the dwelling.

Table 6 Average Value, BC Assessment 2019

	Number of Units	Average Assessed Value
Total (all property sizes)		
Residential (Single Detached)	254	\$ 135,634.00
Other	202	\$ 80,139.00
One-bedroom		
Residential (Single Detached)	12	\$ 103,125.00
Other	6	\$ 119,617.00
Two-bedroom		
Residential (Single Detached)	39	\$ 101,305.00
Other* includes manufactured homes	43	\$ 31,802.00
Three-Bedroom+		
Residential (Single Detached)	203	\$ 144,151.00
Other	153	\$ 92,176.00

Home Sales

Sales of dwellings in Masset are generally handled by the very few real estate agents on the island; whereas in the past, private sales were the main manner of exchange. Sales have increased over the past two years and purchasers are currently made up of retirees (50%) and local residents shifting around in the existing housing stock. There have not been many new homes built in the Village recently,

but of those that have been built, the large majority have been built by retirees moving to the area from elsewhere. There is little demand for condo/townhouse purchases.¹⁶

Housing Needs and Affordability

Rental Housing Affordability

Affordable housing is considered housing where the shelter costs that are 30% or less of the occupants' before tax household income.

Using the median household income of renters in Masset (\$43,000 from the 2016 Census), affordable monthly rental shelter costs for those earning this income or higher is \$1,077 (Table 7), which is considerably more than the median rental shelter cost (reported in the Census) in Masset of \$831. In order to afford the median monthly rental shelter costs of \$831 a household would need an annual income of \$33,000. There were 90-105 households in Masset reporting under that income level in 2016.

The median income renter is not able to afford a three-bedroom unit (which make up the majority of the building stock), but they can afford the estimated costs for a one- and two-bedroom unit. An owner earning the median of \$54,000 is able to afford any of the rental unit sizes at the monthly cost

Table 7: Affordable Rent, Census 2016 and interviews (green means affordable, yellow means difficult to afford, orange means unaffordable)

<	30-35% of income	>	Renter Median Household Income	Affordable Monthly Rent (30% of Income)	Monthly Rent Prices in Masset
Village of Masset			\$ 43,100	\$1,078	All home sizes (median): \$831 ¹⁶
					One-bedroom: Est. \$700
					Two-bedroom: Est. \$800
					Three-bedroom+: Est. \$1,100

Table 8 highlights that the **lone parent households are more at risk**, as those earning the median income are just able to afford the rental costs for a two-bedroom unit and not able to afford a three-bedroom unit. While one-person households can afford a one-bedroom unit, there are very few of these units in Masset. One-person households earning the median income can just afford a two-bedroom sized rental. Couple families with or without children earning the median income can more than afford the appropriately sized dwelling, but those at the bottom of the income generation scale may still have challenges.

Table 8 Affordable Rent by Household Type, Census 2016 and interviews (green means affordable, yellow means difficult to afford, orange means unaffordable)

Household (# of household types)	Median Household Income (All)	Affordable Monthly Rent (30% of Income)	Monthly Rent Prices in Masset
Lone Parent (25)	\$ 37,000	\$924	All home sizes (median): \$831 ¹³
			Two-bedroom: Est. \$800

¹⁶ Interviews.

			Three-bedroom+: Est. \$1,100
One-person household (170)	\$34,550	\$864	One-bedroom: Est. \$700
Couple families without children (70)	\$80,400	\$2,009	One-bedroom: Est. \$700
Couple families with children (115)	\$93,700	\$2,342	Two-bedroom: Est. \$800 Three-bedroom+: Est. \$1,100

Renter Household Needs

Engagement findings

Most renter survey respondents indicated that their current housing type and size meets the needs or was, “OK, but not perfect” given their situation.

Does your current housing type and size meet the needs of your household/family situation?

Answered: 41 Skipped: 0

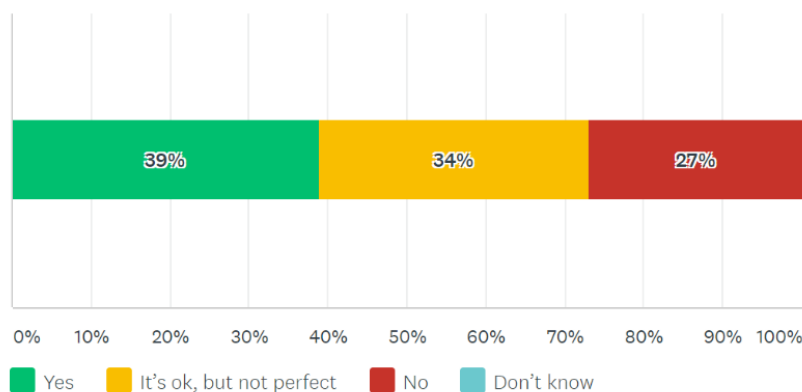


Figure 11 Renter, housing type and size perspective

Those who indicated that their housing does not meet their needs or that it was just, “OK” noted a variety of concerns (listed here from higher to lower response frequency), including: their arrangement is not secure, their unit is too small (does not offer enough living space), the home is unsafe (with major repairs needed), and/or that it is not affordable.

Core household needs

Beyond the local housing survey and affordability analysis, the most recent census tracks housing affordability using the number or proportion of households spending more than 30% of their income on housing and utilities.

Of the 105 renting households in Masset, **30% (approx. 30 households) are spending 30% or more of before tax income on shelter costs. These renters either need additional income or need housing that is below market rates.**

- Most of those renters comprise one and two-person households, though 5+ person households are also challenged.

- Of the 30, none are in severe affordability need, which is defined as spending between 50% and 100% of income on housing.¹⁷

Overcrowding can also be an issue for housing and overcrowded conditions may indicate inadequate housing and affordability issues. **About 8% or 10 of Masset's rental households are inadequately housed.**

Housing requiring significant repairs also challenges tenants. **In Masset 38% of the renters or 40 in the 2016 Census indicated that major repairs¹⁸ were needed.**

Of all the renter households, 40 or 40% are in core housing need, meaning that they fall into one of the needs above and cannot afford alternative housing.

Ownership Housing Affordability

Housing that costs 30% or less of occupants' before tax household income is considered to be "affordable housing."

To better understand housing affordability, the annual average household income required to afford the average assessed values of houses in the Village was calculated. Assumptions for ownership shelter costs include: using a 25-year amortization, 5% down payment, and 3.14% rate. Other monthly costs¹⁹ include: taxes (\$176), heat (\$125), strata or other costs (\$167).

Table 9 highlights that owner households in Masset earning the median household income of \$54,000 are able to afford \$1,350/month in housing costs. (Comparatively, renters earning the median income can afford \$1,078/month in housing costs.) **Both owners and renters with a median household income are more than able to afford the current median ownership costs and the average costs for all sizes of detached units.** Despite the ability of many renters to afford home ownership, many continue to rent. The interviews revealed a few anecdotal explanations for this trend. First, many people in Masset may only be there for a short time and be unwilling to commit to owning a home. Second, many who grow up in Masset anticipate leaving and so they also do not commit to ownership. According to census data for those who have moved to the community in the past year, the transient nature of Masset residents appears to be similar to the region and less so than BC as whole; therefore, this anecdotal explanation may not be accurate.

¹⁷ Stats Canada Census 2016

¹⁸ The 'major repairs needed' category includes dwellings needing major repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.

¹⁹ http://www.cmhc-schl.gc.ca/en/co/buho/buho_020.cfm

Table 9: Home Ownership Affordability, Census 2016 costs and cost for first-time homeowners looking to purchase a home based of BC Assessment amounts (green is affordable, yellow is difficult to afford and orange is unaffordable)

<	30%-35% of income	>	Median Household Income	Affordable Monthly Costs (30% of Income)	Average Owner/Ownership Monthly Costs
			\$54,000 (owners)	\$1,350 (owners)	All home sizes 2016 Census (median): \$56919
			\$43,150 (renters)	\$1,078 (renters)	One-bedroom: \$872
					Two-bedroom: \$863
					Three-bedroom: \$1,059

Table 10 highlights that the affordability junction (i.e. the median household income at which home ownership is affordable) in Masset begins quite far below the median owner income, only limiting affordability and housing choice for these lower income households.

Table 10 Affordable Ownership Levels for first time homeowners looking to purchase a home

Legend	<	30%-35%	>	Max Home Price	Max Annual Costs	Monthly Ownership Rates (Detached)		
						1 BR \$872	2 BR \$863	3+ BR \$1,059
	Income level							
						Cost as a % of household income		
	\$20,000	<110,000	\$6,000	52%	52%	64%		
	\$25,000	<110,000	\$7,500	42%	41%	51%		
	\$30,000	<110,000	\$9,000	35%	35%	42%		
	\$35,000	<110,000	\$10,500	30%	30%	36%		
	\$40,000	\$130,000	\$12,000	26%	26%	32%		
	\$50,000	\$175,000	\$15,000	21%	21%	25%		
	\$60,000	\$220,000	\$18,000	17%	17%	21%		
	\$70,000	\$265,000	\$21,000	15%	15%	18%		
	\$80,000	\$310,000	\$24,000	13%	13%	16%		
	\$90,000	\$355,000	\$27,000	12%	12%	14%		
	\$100,000	\$395,000	\$30,000	10%	10%	13%		
	\$110,000	\$445,000	\$33,000	10%	9%	12%		
	\$120,000	\$490,000	\$36,000	9%	9%	11%		
	\$130,000	\$540,000	\$39,000	8%	8%	10%		
	\$140,000	\$585,000	\$42,000	7%	7%	9%		
	\$150,000	\$630,000	\$45,000	7%	7%	8%		

Table 11 highlights that **one-person households in Masset earning the median income cannot afford ownership prices for the appropriate dwellings size**; lone parent families are close to not being able to afford a two-bedroom, and cannot afford the three-bedroom dwelling. Couples and couples with

children earning the median income can more than afford the appropriately sized average dwelling prices.

Table 11 Affordable Ownership, Census 2016 and CMHC

Household (# of household types)	Median Household Income (All)	Affordable Monthly Housing Costs (30% of Income)	Average Home Ownership Monthly Costs
Lone Parent (25)	\$ 37,000	\$924	Two-bedroom: \$863 Three-bedroom: \$1,059
One-person household (170)	\$34,550	\$864	One-bedroom: \$872
Couple families without children (70)	\$80,400	\$2,009	One-bedroom: \$872
Couple families with children (115)	\$93,700	\$2,342	Two-bedroom: \$863 Three-bedroom: \$1,059

There are up to 105 households that cannot afford the average ownership costs of a one-bedroom residential dwelling at \$872/month

Owner Household Needs

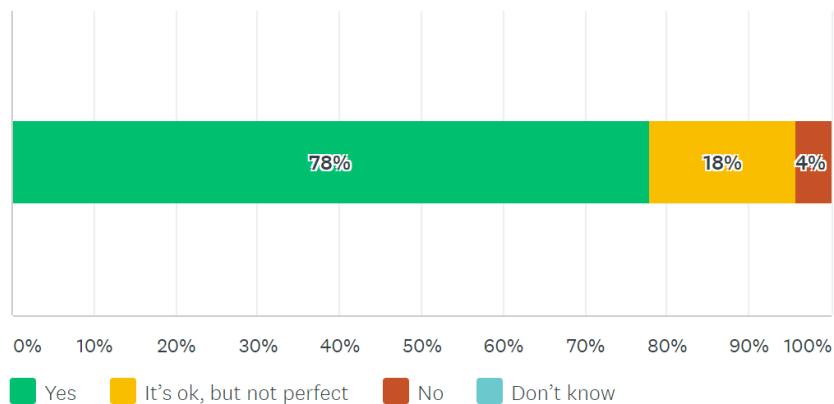
Engagement findings

A large majority of homeowner survey respondents indicated that their current housing type and size meets their needs or is, “OK” given their situation.

Figure 12 Owner, housing type and size perspective

Does your current housing type and size meet the needs of your household/family situation?

Answered: 145 Skipped: 0



Those indicating concerns note the following issues in order of frequency: “not enough bedrooms”, “too small – not enough living space”, “too old” and “poor quality”.

Core household needs (beyond the local housing survey and affordability analysis)

The most recent census tracks housing affordability using the number or proportion of households spending more than 30% of their income on housing and utilities. Of the 250 owner households in Masset, **18% or about 45 are spending 30% or more of their before tax income on shelter costs and they may need housing that is below market rates.**

- Of the 45, **most are in severe need as they are spending between 50% and 100% of their income on housing,**²⁰ putting them at risk of homelessness and in need of housing that is significantly below market rates.
- **Most (25) of those households with affordability needs are one-person households.**

Overcrowded conditions may indicate inadequate housing and affordability issues. **Very few owner households in Masset are inadequately housed based on CMHC guidelines.**

Finally, housing requiring significant repairs also challenges tenants. **Approximately 50 (20%) of owner households in the 2016 Census indicated that major repairs were needed.**

Of all the owner households, 60 or 25% are in core housing need, meaning that they fall into one of the needs above and cannot afford alternative housing.

Repairs are needed - foundation @ \$5,500.00, metal roof 2818 Sq Ft, new vinyl flooring 1800 Sq Ft, interior work @ \$10,000.00 to bring up to standard of family home, exterior work @ \$10,000.00 including outbuildings.

■ Survey Respondent

Supportive Housing Needs and Other Groups

There is very little housing for the following groups: seniors, persons with disabilities, persons escaping violence, and for those who are experiencing homeless.

As is the case in many places, seniors in Masset aim to stay in their homes as long as they can, and they have few options at their disposal. According to interviews some seniors wish to see smaller, accessible and easy to maintain units; however, the survey did not indicate a significant demand for this type of housing in the next 5-10 years.

Another group lacking housing options in Masset is men at risk. There is no transition house that offers services to men, and this is a barrier to their recovery. Some interviewees indicated that Old Masset Village Council is potentially exploring or planning options for men.²¹

I don't care how the housing crisis is solved I just want to see people in homes. The Transition House which is meant to house women and children leaving violent situations is acting as an informal shelter for people who have no other options.

■ Survey respondent

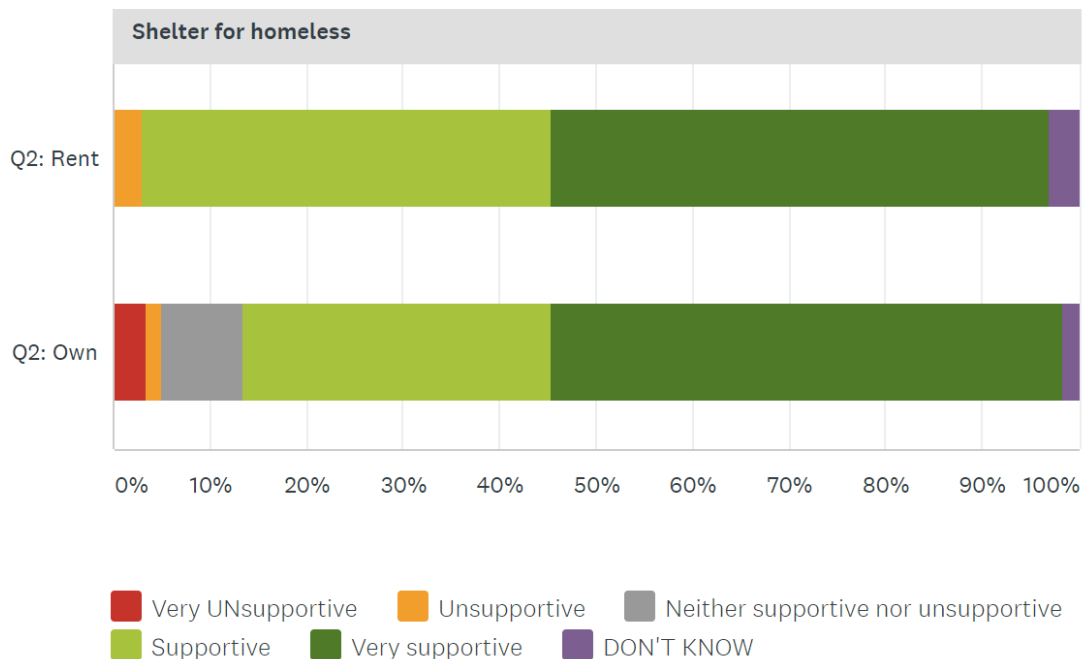
²⁰ Stats Canada Census 2016

²¹ Confirmation of this information was requested from Old Massett Village Council, but has not yet been received.

Special needs housing gaps are prevalent with those requiring supportive assistance. For example, there are no group homes for those with brain injuries or developmental disabilities (e.g. Down syndrome, fetal alcohol syndrome). There is a need for a group home.

The survey and interview process suggested that there is support for additional supportive housing, and strong support in the survey for a shelter for those without housing.

Figure 13 Support by renters and owners for a shelter



Housing for New Employees/ Transient Workforce

Masset often experiences an influx of workers in institutional industries such as education, health and the Department of National Defence. These workers increase the demand for rental units, which are rented either directly or indirectly by the employers. Demand for this type of housing is higher in the summer as industrial construction such as paving happens during this season. These workers tend to be preferred tenants as the use is temporary and more lucrative when compared to renting long-term to locals. Limited rental housing availability and limited community amenities have been barriers to attracting employees, although health care workers do seem to be moving permanently to Masset, initially housed by Northern Health before they transition to more permanent options, including building new homes, many of which are built out of town toward Tow Hill.

Anticipated Housing Needs (five-year timeframe)

This section of the document summarizes Masset's anticipated population and households from 2020 to 2025. Data from 2006 to 2016 is included to better illustrate how Masset is expected to change over the next five years. Most of the data in this section is taken from Statistics Canada Census program data as processed and organized in the custom information delivered to the BC Ministry of Municipal Affairs. Additional data was acquired through the BC Statistics projections of regional population and survey and interviews conducted with the residents of Masset.

Anticipated Population

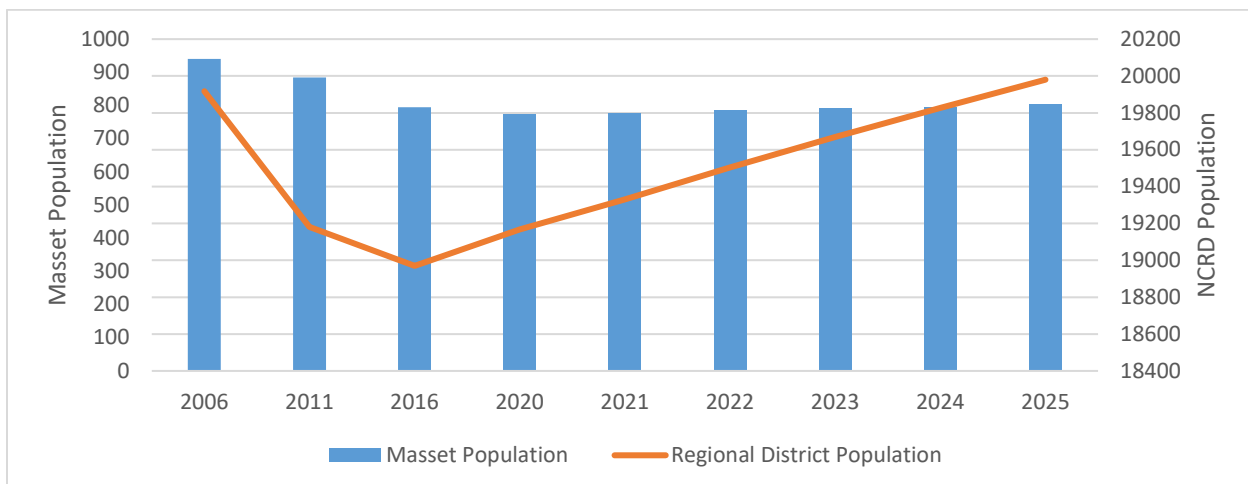
The Village of Masset's estimated population for the year 2020 is 772 residents, which is down about 15% percent since 2006. Most of the drop appears to have occurred between 2006 and 2016 and the projection model suggests that the Village of Masset will mirror the Regional District, which is expected to stabilize and begin to grow again after 2020. In 2025, the total population will have risen to around 804 residents. Table 13 contains recorded and anticipated populations for both the Village of Masset and the North Coast Regional District. Figure 14 graphs those trends for easy comparison.

Table 12 Village of Masset and North Coast Regional District, Recorded and Anticipated Populations (2006-2025)

Total Population	2006	2011	2016	2020	2021	2022	2023	2024	2025
Masset	940	884	795	772	777	784	791	795	804
North Coast Regional District	19,918	19,181	18,970	19,167	19,331	19,505	19,669	19,827	19,980

Source: BC Statistics and Statistics Canada

Figure 12 Village of Masset and North Coast Regional District, Recorded and Anticipated Population, 2006-2025



Source: BC Statistics and Statistics Canada

Both Masset and the Regional District experienced substantial population decreases between 2006 and 2016. The Regional District is expected to rebound and even exceed its 2006 population by 2025, but

Masset's growth will be less pronounced, only growing by an estimated 9 people between 2016 and 2025.

Anticipated Population by Age Group

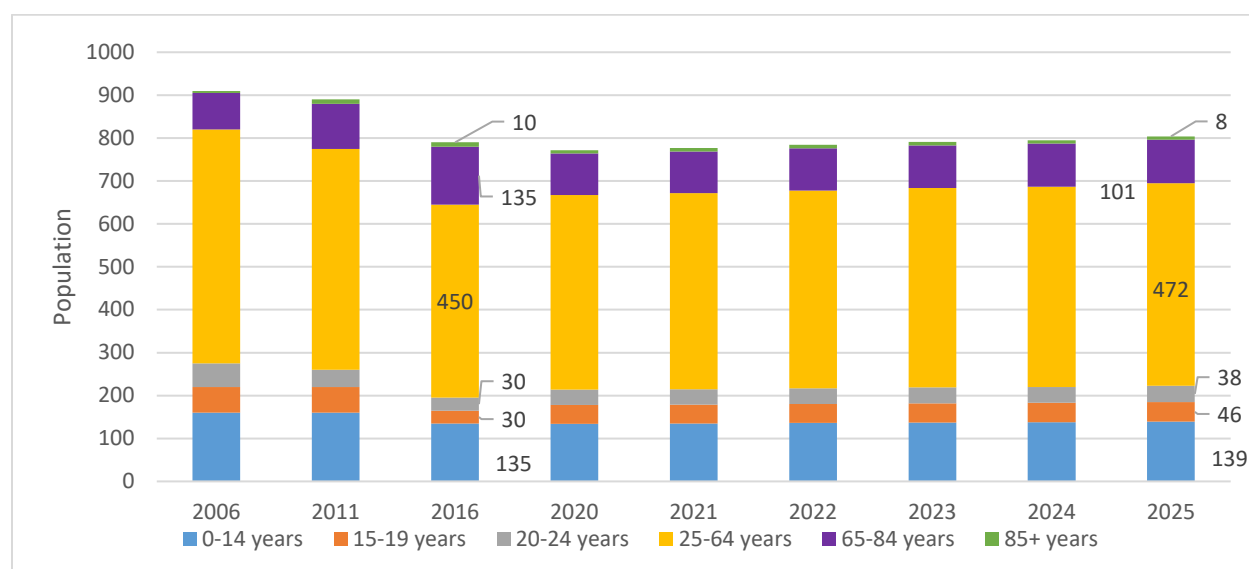
Table 14 illustrates how the population of the Village of Masset has changed across age groups since 2006 and is expected to change over the next five years.

Table 14 Village of Masset, Recorded (2006-2016) and Anticipated (2020-2025) Population by Age Group

Population by Age Group	2006	2011	2016	2020	2021	2022	2023	2024	2025
0-14 years	160	160	135	134	135	136	137	138	139
15-19 years	60	60	30	44	44	44	45	45	46
20-24 years	55	40	30	36	36	37	37	37	38
25-64 years	545	515	450	453	457	461	465	467	472
65-84 years	85	105	135	97	97	98	99	100	101
85+ years	5	10	10	8	8	8	8	8	8

In 2016, 145 Village residents were seniors aged 65 and above. In 2025, projections expect that number to decrease to 109 residents. Conversely, residents aged 25-64 are expected to increase from 450 in 2016 to 472 in 2025 and young people aged 0-24 will increase from 214 residents to 223. Figure 15 graphs the population of Masset by age group.

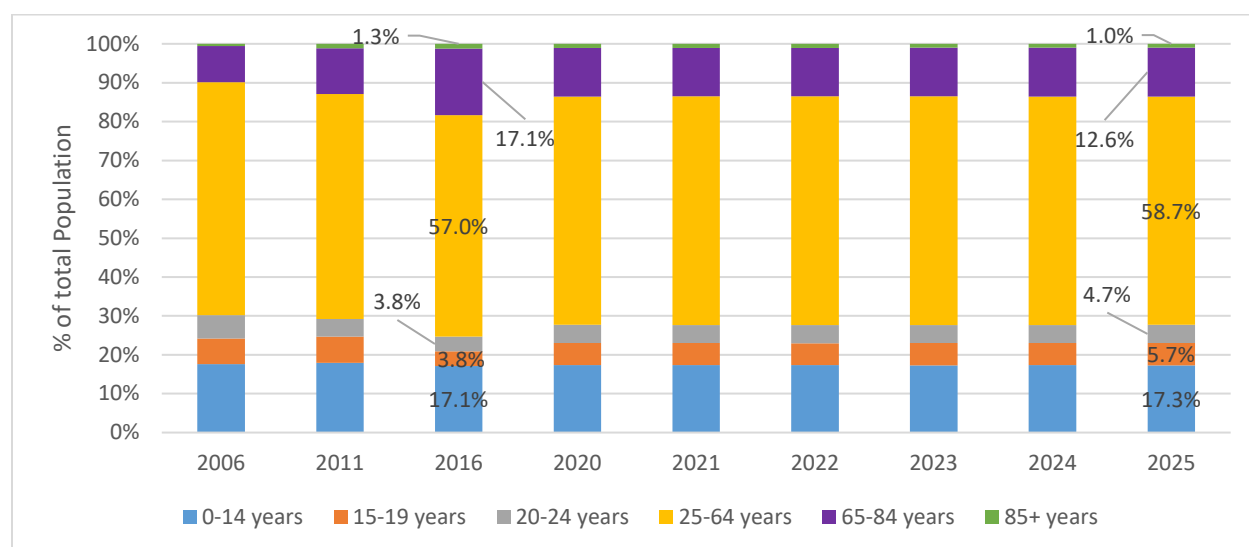
Figure 13 Village of Masset Population by Age Group, Recorded and Anticipated, 2006-2025



Source: BC Statistics and Statistics Canada

Figure 16 displays the same data, but with each category represented as a percentage of the total population, rather than an absolute number.

Figure 14 Village of Masset Proportion of Population by Age Group, Recorded and Anticipated, 2006-2025



Source: BC Statistics and Statistics Canada

Residents aged 25-64 are considered “working age” and will continue to make up the largest proportion of the community, between 55% and 60%. After a spike to almost 20% in 2016, the percentage of seniors over the age of 65 are expected to return to between 12 and 15%. This leveling off might be due to an expectation that many seniors will move away in order to be closer to medical facilities or other family. The decrease in percentage of seniors is also a factor of a levelling off and eventual increase in total population. Growth in younger age cohorts is expected to outpace growth in older cohorts.

Median Age

The median age of the Village of Masset has fluctuated substantially over the past few years as a smaller population reacts disproportionately to smaller changes. As Table 14 shows, median age increased by almost five years between 2011 and 2016. This correlates to the overall decrease in population and increase in residents over the age of 65 as seen in Figures 15 and 16.

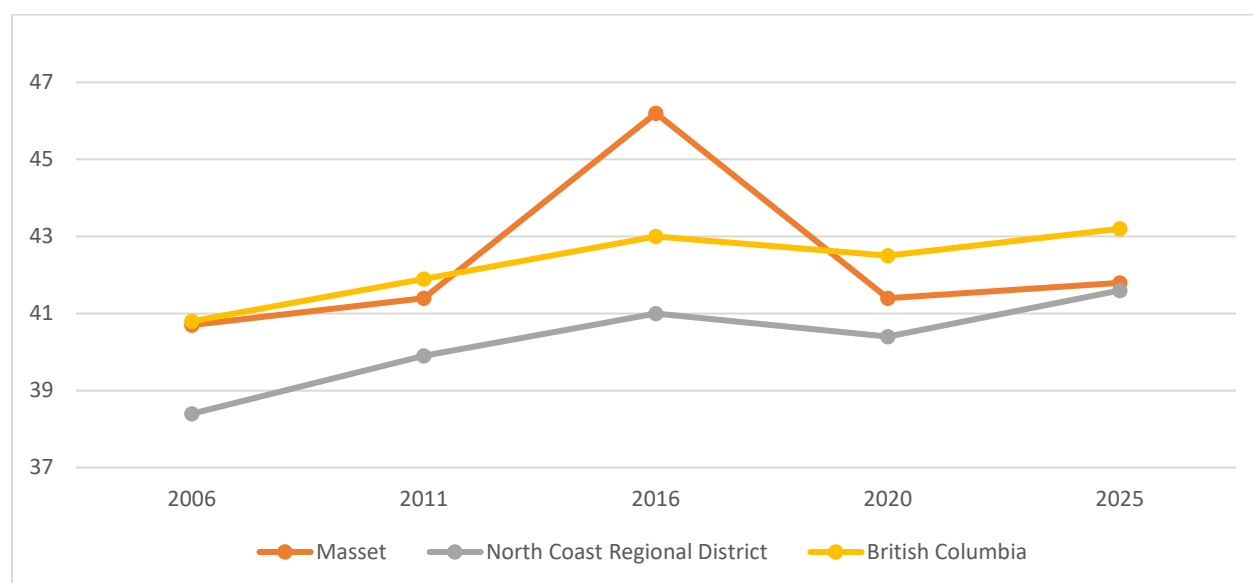
Table 13 Village of Masset Median Age, Recorded and Anticipated, 2006-2025

Area	2006	2011	2016	2020	2025
Masset	40.7	41.4	46.2	41.4	41.8
North Coast Regional District	38.4	39.9	41.0	40.4	41.6
British Columbia	40.8	41.9	43.0	42.5	43.2

Source: BC Statistics and Statistics Canada

The Province expects the North Coast Regional District to grow in younger age cohorts, projections expect Masset to do the same and median age to respond accordingly. The median age is expected to fall back to approximately 41.2 in 2020 but will continue to rise over the next 5 years reaching 41.8 in 2025. Figure 17 graphs Masset’s median relative to the median age of the Regional District and Province.

Figure 15 Village of Masset Median Age, Recorded and Anticipated, 2006-2025



Source: BC Statistics and Statistics Canada

One thing this figure makes very clear is how much more stable median population ages are in larger populations (e.g. BC as a whole). Masset's median age can change dramatically based on a small change in population. The projection methodology for this study accounts for this fluctuation by basing anticipated age on the past three census years, rather than just the change between 2011 and 2016.

The North Coast Regional District is slightly younger than the Province as a whole and Masset is expected to have a median age similar to the rest of the Regional District by 2025. As explained in the figures above, the 2016 population decrease was mostly in younger age cohorts, driving the median age up. Provincial projections and historical trends predict Masset will level off and return to a median age between 41 and 42 by 2025.

Dependency Ratio

People generally pass through varying levels of independence as they mature. Children are highly dependent on their family to take care of them until they can effectively contribute to society, while seniors, having contributed economically to society for much of their lives, begin to lose their independence as they age, mostly due to declining health. Often seniors depend on their children or community services to maintain a high quality of life. Based on the assumption that youth and senior populations (0-19 and 65+) are "dependent", while those of working age (20-64) are "independent", we can calculate a "dependency ratio".

Table 14 Village of Masset Dependency Ratio, Recorded and Anticipated, 2006-2025

Dependency Ratio	2006	2011	2016	2020	2021	2022	2023	2024	2025
Village of Masset	0.52	0.60	0.65	0.58	0.58	0.57	0.58	0.58	0.58

Source: BC Statistics and Statistics Canada

A ratio of one would mean there are exactly as many people of working age as there are of non-working age. A ratio lower than one indicates more working age residents. The dependency ratio shown in the table above follows the same general trend as the other projections: a spike in older residents in 2016, and a return to normal from 2020 onwards. Despite that spike, the ratio never exceeded 0.65 indicating

a large proportion of the population is within typical working age cohorts. For comparison, in 2020 the North Coast Regional District is expected to have a dependency ratio of 0.58 in 2020 and 0.68 in 2025.

Anticipated Number of Households

Anticipated number of households is a function of population and household size. As population increases, demand for housing typically increases, but demographic trends, changing family structures, and market preferences can impact the number of housing units required to meet the needs of the population. For example, a population of 1,000 people with an average household size of 2 people would need 500 housing units to meet their needs. The same population with an average household size of 4 people would require only 250 housing units. As with population, limited projection data exists at the Village of Masset level, but the Province of BC has projected anticipated number of households for the North Coast Regional District. Using the constant share method (described in the methodology section), we can reasonably predict the number of housing units required to meet needs of Masset’s anticipated population. Table 16 displays total number of households or housing units occupied for census years 2006, 2011, and 2016, and shows the anticipated demand until 2025.

Table 15 Village of Masset and North Coast Regional District, Number of Households, Recorded and Anticipated, 2006-2025

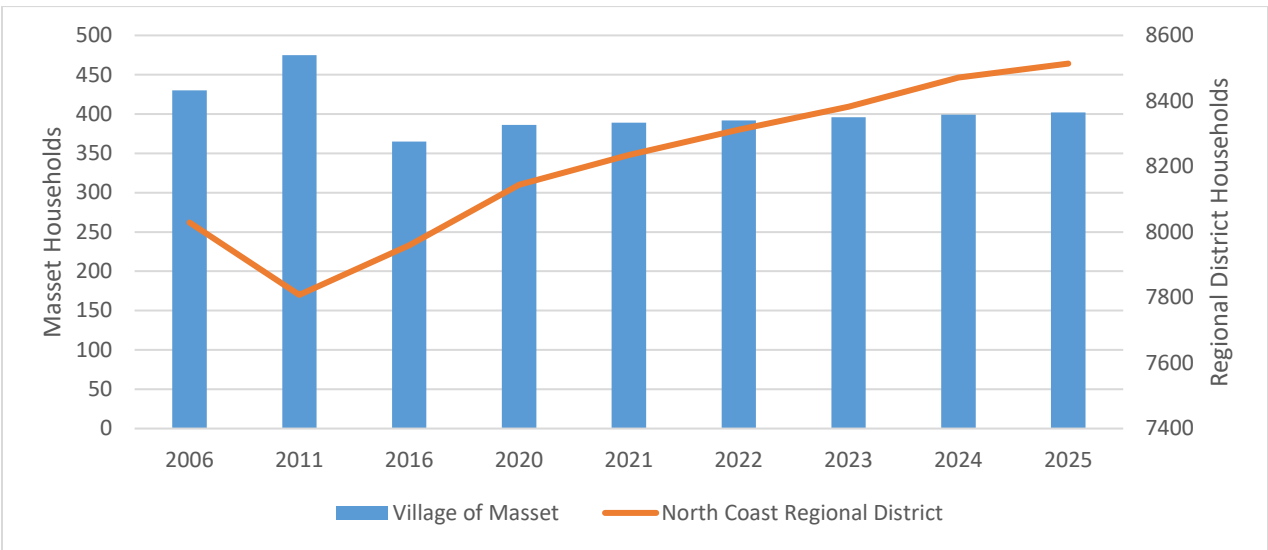
Number of Households	2006	2011	2016	2020	2021	2020	2023	2024	2025
Village of Masset	430	475	365	386	389	392	396	399	402
North Coast Regional District	8,029	7,808	7,960	8,144	8,235	8,312	8,382	8,471	8,514

Source: BC Statistics and Statistics Canada

Between 2006 to 2011, the population of the Village of Masset declined but the number of households grew. This is partially due to the population being spread among more homes as evidenced by the average household size decreasing from 2.2 people to 1.8 people over that time.

Between 2011 and 2016, the Village experienced a drop in households consistent with the rest of the Regional District. From 2020 to 2025, the anticipated number of households will largely mirror population and increase incrementally. Figure 17 illustrates the number of households in Masset compared to the number of households in the North Coast Regional District.

Figure 16 Village of Masset, Anticipated Number of Households, Recorded and Anticipated, 2006-2025



Anticipated Number of Housing Units by Size (# of bedrooms)²²

To project anticipated number of housing units and their required size (number of bedrooms), the projection model takes the average proportion of total housing units that each bedroom category represented in 2006 and 2016²³ and applies those proportions to the anticipated number of housing units required in future years. For example, 2-bedroom units accounted for an average of 21% of all housing units in 2006 and 2016. Assuming 2-bedroom units will continue to account for approximately 21% of all units, the models anticipate a 2025 population of 804 individuals with 402 households requiring at least 85 2-bedroom units.

The limitations of the above projections are obvious. This model can only project anticipated housing units by bedroom number based on past preferences or necessary choices. There is evidence that some older residents would actually prefer smaller units, but are occupying larger units because smaller ones are not available. Decisions about future unit construction should consider both these projections and engagement feedback included in the next sections. Using one without the other could result in an inaccurate picture of anticipated housing needs in Masset.

Table 17 shows the breakdown of anticipated number of households by unit size until 2025.

Table 16 Village of Masset, Anticipated Number of Households by Unit Size (# bedrooms), Recorded and Anticipated, 2006-2025

Unit Size	2006	2016	2020	2021	2022	2023	2024	2025
0-Bedroom	0	0	0	0	0	0	0	0
1-Bedroom	25	10	17	17	17	17	17	17
2-Bedroom	65	100	82	83	83	84	85	85
3-Bedroom	250	170	202	204	205	207	208	210
4+ Bedroom	90	95	91	91	92	93	93	94
Total Units/ Households	430	365	386	389	392	396	398	402

Despite a decrease in the total number of households between 2006 and 2016, the number of households occupying 2-bedroom units actually rose by 35 total units. There was a corresponding decrease in the number of households occupying 1- and 3-bedroom housing units, down 15 and 48 units respectively. The decrease in total households between 2006 and 2016 aligns with the decrease in population that Masset experienced over the same time.

Figure 19 shows the breakdown of number of housing units by unit size compared with the overall Masset population²⁴.

²² Unit (or house) size is typically measured by number of bedrooms, rather than square footage or other quantitative measures of area.

²³ Due to inconsistent census collection methods in 2011, common practice is to eliminate 2011 from average calculations.

²⁴ It is common practice is to eliminate 2011 results for some measures due to inconsistent census collection methods in 2011.

Figure 17 Village of Masset, Anticipated Housing Unit Demand by Unit Size (# bedrooms), Recorded and Anticipated, 2006-2025



Source: BC Statistics and Statistics Canada

From 2020 to 2025, the number of households in Masset is expected to increase from 386 to 402 and require an addition 15 housing units. The largest increase is anticipated to be in 3-bedroom units which will be rise from 202 to 210 units in 2025. Three-bedroom units will continue to make up more than 50% of total housing stock. One-bedroom units will remain the least popular unit type at approximately 17 units in 2025 and two- and four+ bedroom units will account for 85 and 94 of the total demand in 2025 respectively. Table 18 shows the housing demand increase by unit size between 2020 and 2025. Unfortunately, data on registered new homes available through BC Statistics is suppressed for communities that have fewer than five new homes each year, so we are unable to give an accurate estimate on whether current housing development trends are filling the expected gap. The Village has also indicated that there is very little current or proposed construction.

Table 17 Village of Masset, Anticipated Change in Number of Households by Unit Size (# bedrooms), 2020-2025

Unit Type	1-Bedroom	2-Bedroom	3-Bedroom	4+ Bedroom	Total Increase
Increase	0	+3	+8	+3	+15

Source: BC Statistics and Statistics Canada

Note: projections do not indicate demand for a specific unit type (single-family home, apartment, etc.), rather a specific number of bedrooms. The Village may decide to meet this need through a variety of housing types including row homes, apartments and single-detached homes.

These figures are based on anticipated population and number of households and do not necessarily address current housing challenges (e.g. affordability, accessibility, etc.) Essentially, these figures represent the minimum number of housing units that need to be added to the market in order to maintain the status quo. If the residents of Masset are struggling now, they will likely continue to struggle if only 15 units are added before 2025. These numbers should be considered along with the comprehensive engagement feedback included in the next section and elsewhere in this report.

Engagement Feedback

Along with data collection and projections, this study included a community survey and interviews with key informants to generate a more nuanced understanding of housing need in the Village of Masset. A portion of the survey included questions that asked residents to project their anticipated housing needs. A summary of their responses is included here.

Anticipated Household Size and Composition

When asked how they expected their household size/composition to change over the next five years 70% of survey respondents indicated that they expect their household size/composition to stay about the same and 11% expected their household might increase in size. Over the next ten years, 56% of respondents expected that their household size/composition would stay about the same and 12% expected an increase in size. This aligns with projections that anticipate only a marginal increase in population between 2020 and 2025.

Anticipated Unit Size by Number of Bedrooms

As shown in Figure 9, there is a distinct mismatch between household size and housing unit size (based on the number of bedrooms). The majority of Masset's residents are members of 1- and 2-person households, but occupy 3- or 4+ bedroom houses. Interviewees indicated that people may continue to live in larger units because they prefer the storage space and spare rooms for guests or because there are limited smaller options available. A number of interviewees mentioned a large demand for smaller units, but limited supply. Incentivizing suites and smaller units might free up larger homes for families struggling with affordability.

Regarding larger units: "It's what's there and what people are used to."

The stock of military housing or PMQs (Permanent Married Quarters) were identified as a particular asset that could be altered to support smaller units.

"PMQs are either 3-4 beds; many can't afford these and need smaller units."

"Solution lies in existing PMQs – figure out how to split these up or daylight basements or add additions."

As the population ages, there is additional speculation that many seniors would prefer to live in smaller units, but stay in larger homes due to limited supply. Interviewees suggested that even if smaller units were available, many seniors would choose to stay in larger homes.

"Some seniors are vocal about the lack of 1-bedroom suites, but whether they actually leave their home is another matter."

Anticipated Housing Type

When asked what housing type respondents expect to need in the next five years, 50% indicated that their needs would be best met by a single-detached home. This demand was reflected across most age groups including those over 70 years of age. Most of the anticipated growth in housing types is expected to be in 3+ bedroom units, which aligns with survey feedback.

However, as indicated by Figure 7, 62% of all housing stock is single-detached homes. At least 12% of survey respondents' needs will not be optimally met through housing available in the current market. Paired with feedback included above, this reinforces the gap in smaller, attached units.

Support for Different Housing Types

When asked which alternative tenure types respondents would likely support, the majority indicated they would be supportive or very supportive of mobile/modular homes, recreation vehicles on private property, laneway or tiny homes added to existing lots, and emergency shelters for people experiencing homelessness. If the Village believes it is necessary to address affordability and availability concerns in the next five years, these options may be more likely to receive positive support from most residents.

Likelihood of Moving if Housing Unavailable

About one-third of survey respondents indicated they would be very likely to leave Masset if the type of housing they needed next was not available. 21% stated they are very *unlikely* to leave if the type of housing needed next is not available. Affordable and available housing is an important part of attracting and retaining residents. While projections expect the population to increase, if residents feel the housing they need is unavailable, they may consider moving out of Masset to get it.

Key Considerations for 2025

Available data, regional projections, and the projection model used for this housing assessment indicate several key data trends that will be important to consider and monitor as the Village of Masset works to address housing needs over the next five years:

1) The population is increasing marginally.

While the population is expected to increase over the next five years, it is not likely to increase dramatically. This will likely result in a relatively stable housing market with limited increased demand for new units.

2) The population is aging, but not as fast as many other communities.

Though median age is expected to be younger than in 2016, projection models expect Masset to largely align with the Regional District from 2020 to 2025. While most of the population is still of "working age" (25-64), the median age is likely to increase slowly over the next five years.

3) Household demand is expected to increase slightly.

Given Regional expectations, our models predict an increase in housing demand of 15 units in the next five years. Most of the growth is expected to be in 3 and 4+ bedroom units and feedback from engagement with community indicates that people feel their needs are still best served by a single-detached home. However, interview feedback indicates there is a larger demand for smaller units not currently met by the market.

Appendices

Assumptions and Limitations

Future Supply

As discussed in the methodology section, the projection models used rely on existing data to extrapolate future trends. In smaller communities, finding sufficient data can be difficult so Provincial projections of regional population and housing demand were used to supplement local data gathered in Census periods and through community engagement. These methods assume the Village of Masset will remain in a constant state economically, socially, and environmentally. In reality, population and household demand can change constantly change due to local, regional, and wider influences. In a community as small as Masset a small change can have a dramatic effect on lived experience for residents and may render our projections inaccurate. The figures reported in this study are meant as one tool rather than an answer. Engagement and anecdotal data can be just as important when determining how to build your community.

Additionally, the numbers included in this report represent *expected* housing demand and should be taken as a guide rather than specific direction for development. Monitoring development trends, the market, and especially anecdotal indicators of increased housing need like couch surfing and hidden homelessness are ways to understand changing needs.

Summary Tables

Population		% Δ since 2016
2016 Census	775	-
2020 Estimate	772	-1%
2025 Projection	804	4%

Seniors (65+)	2016	2025
Masset	145	109
North Coast Regional District	2,486	4,075
British Columbia	845,600	1,196,000

Median Age	2016	2025
Masset	46.2	41.8
North Coast Regional District	41.0	41.6
British Columbia	43.0	43.2

Household Demand		% Δ since 2016
2016 Census	365	-
2020 estimated	386	7.4%
2025 anticipated	402	5.5%

Household Demand by Unit Size	2016	2020	2025
1 Bedroom	130	152	159
2 Bedroom	145	137	143
3 Bedroom	40	55	56
4 Bedroom	25	19	20
5+ Bedroom	25	23	24

Increase in Household Demand	1-Bedroom	2-Bedroom	3+ Bedroom	Total Increase
	7	6	3	16

by Unit Size, 2020-2025				
-------------------------	--	--	--	--