



Housing in Duncan



In 2001, there were 2,235 dwelling units

- The stock is almost entirely single-detached, apartments, and row housing. In 2001:
 - single-detached - 50% (75% in the CVRD)
 - apartments - 40% (10% in the CVRD)
 - row housing - 7% (4% in the CVRD)

Tenure and Age

In 2001,

- 56% of dwelling units were owned (77% in the CVRD)
- 44% were rented (23% in the CVRD)
- 50% of the stock was built before 1970 (34% in the CVRD)

Vacancy Rates

- Vacancy rates have an impact on affordability – when supply is tight prices will generally rise.
- Little or no new market rental housing has been constructed in the last twenty or more years).
- Vacancy rates for rental housing in the Duncan-North Cowichan area have fallen from 8.4% in 2003 to 3.3% in 2004 to 1.6% in 2005.

Owner Households

- In 2001, 46% of owner households spent more than 30% of their income on major payments (18% in the CVRD)
- In 2001, average dwelling unit value was \$125,000 (\$180,000 in the CVRD)
- In March 2006, the average MLS sales price for a single detached house was \$312,315 in the CVRD – a 38% increase over 2005

Renter Households

- Average rent in 2001 was \$581 (\$621 in the CVRD)
- Rents are increasing: between 2004 and 2005 by 3.3% in the Duncan-North Cowichan area
- In 2001, 52% of tenant households spent more than 30% of their income on rent (50% in the CVRD)
- In October 2005 there were only 23 rental units available in the Duncan-North Cowichan area

The Homeless

- In a homeless count conducted last year in the Duncan area, 76 people were identified.
- This is considered to be an undercount, with First Nations homeless probably not fully counted.
- There are over 200 individuals receiving income assistance without rent support who are mainly 'couch surfing' or sharing houses.

Incomes

In 2001,

- Median household income in Duncan was \$28,000 (\$46,000 in the CVRD)
- Median female income was \$15,607
- The incidence of low income households was 29% (14% in the CVRD)
- The incidence of low income for unattached persons over age 15 was 40% (32% in the CVRD)

Children, Seniors, Lone Parent Families

In 2001,

- 30% of children living in families were under the age of 6 (20% in the CVRD)
- 45% of all households had only 1 person – many were seniors (25% in the CVRD)
- 26% of all families were lone parent families - mostly headed by women (16% in the CVRD)

Housing Programs

- Over the last decade, the housing role of senior governments has changed:
 - They are no longer as actively involved in providing new housing and supportive programs.
 - The focus has shifted and narrowed - directed away from affordable independent family and seniors housing to the funding of supportive and assisted living units for frail seniors and persons with disabilities, often in conjunction with Health Authorities.
 - Moderate and lower income households face a difficult housing situation.
 - Relying heavily on senior governments – the traditional approach for dealing with housing affordability issues – is not adequate. Other approaches are needed.

OCP Survey Results

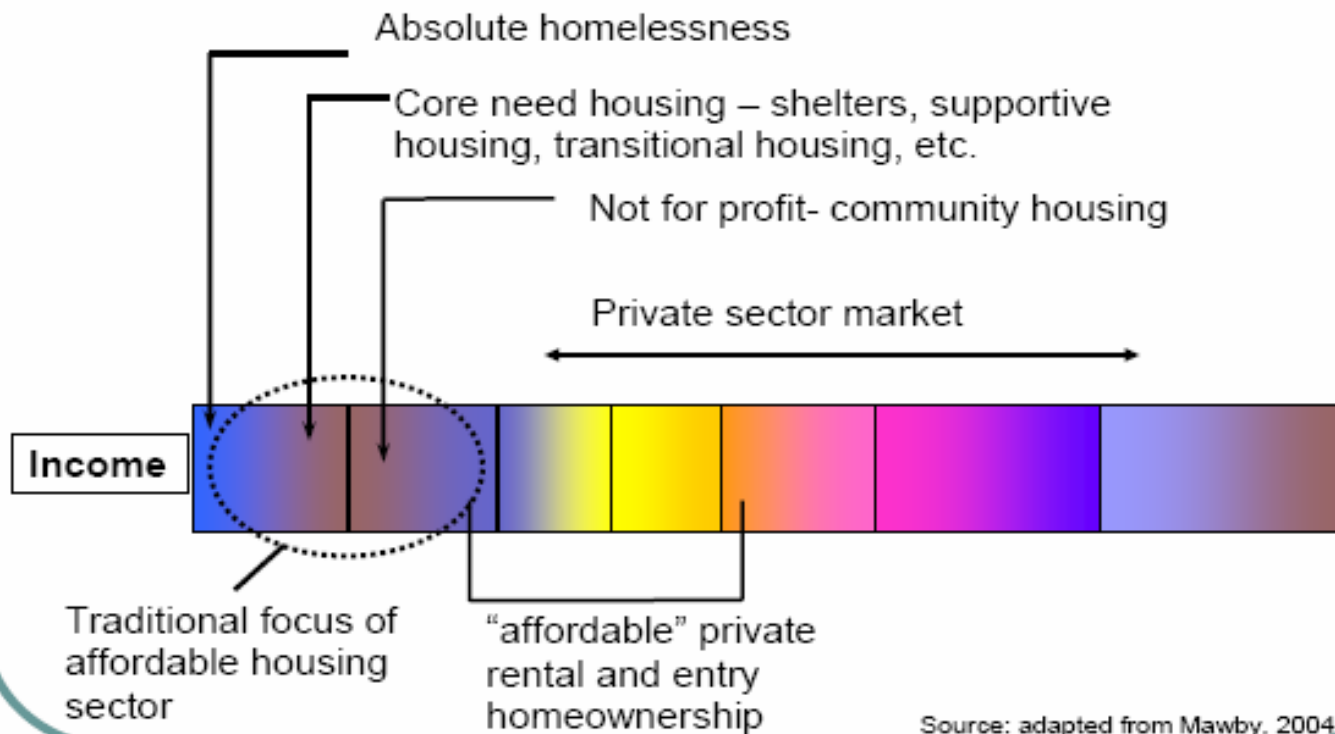
- If more housing is built what types do you feel are appropriate?
 - 73% show support for Single detached housing
 - 60% for small scale apartments
 - 53% for mid-size apartment buildings
 - 70% do not support large apartment buildings
 - 66% do not support mobile homes
 - The remainder received response rates (for and against) below 50%

Housing Affordability

Housing affordability was Priority #2 in OCP Survey

- Median family income in Duncan in 2001 was \$39,216.
- 50% of all families cannot afford to buy a house, with a 5% down payment, worth more than \$114,000
- 50% of all families cannot afford to buy a house, with a 10% down payment, worth more than \$120,00.
- In the first months of 2006, only 2 single-family houses were sold for under \$150,000.
- In the CVRD, to buy an apartment or townhouse would require an income of at least \$40-50,000.

Housing Continuum-System



Everyone Needs Housing

- Seniors
- Youth
- Families 2 parent/ single parent
- Singles/ couples – men and women
- People with Special Needs (mental health, mental and physical disabilities/challenges, etc.)
- The Homeless