

Housing needs on Hornby and Denman Island

Final Report

Prepared for

HORNBY ISLAND ECONOMIC ENHANCEMENT CORPORATION



Hornby Island Community
Economic Enhancement Corporation

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By Eberle Planning and Research

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Executive summary

Eberle Planning and Research was retained by HICEEC to assist the communities of Hornby and Denman Island to quantify the need for housing that is affordable, suitable, adequate and secure by means of a housing needs assessment. The results of the housing needs assessment will assist in overall community planning, as well as planning at the project level. The housing needs assessment work was carried out in two parts: firstly, a review of the housing situation using published data and secondly, detailed surveys of island renter and elder households to understand current housing conditions and needs. The result is a defensible estimate of housing need among renters and elders on each island. Recommendations are also provided.

There are at least 165 renter and elder households currently experiencing some form of housing need on the two islands (out of approximately 1080 households). They are comprised of 63 renter households and 102 elder households. Hornby islanders (97) outnumber Denman islanders (68) in terms of housing need overall, in each of the two household groups (renters and elders).

Housing Need	Denman	Hornby	Total	Incidence among household type
Renters (minimum)	26	37	63	36%
Elders (extrapolation)	42	60	102	16%
Total renter and elder need	68	97	165	

The findings partly reflect the way the data was collected. The renter survey is reflective only of the renters interviewed, while the elder survey sample is considered representative of all elder households on the islands. The renter figure above is thus considered a minimum as it reflects only those renters included in the survey, while the elder figures have been extrapolated to cover all elder households.

While the number of elder households in need exceeds renters, a larger share of renters on Denman and Hornby Island are in need (a minimum of 63 out of 180 renters surveyed or 36%). In contrast, 16% of elder households are living in unacceptable housing according to these figures. Elders themselves said that they see the greatest housing need among young families and young people.

The recommendations that follow for both islands are intended to:

- decrease health and safety concerns;
- maintain community diversity with a population of different ages and abilities; and
- foster the security of residents as a foundation for economic activity and organizational capacity.

Addressing housing needs on both islands

The two Islands have parallel housing needs, although the details and numbers vary. Similar solutions can be applied to both communities. The communities should explore the potential for collaboration in implementing solutions. This could include activities such as researching housing options, designing projects and units, providing information and support to renters and

homeowners so that they can access assistance programs, developing opportunities for secondary suites/dwellings, providing home care and creating emergency housing.

Addressing housing needs on Hornby Island

At least 37 renter households and about 60 elder households are living in housing which is unacceptable by established standards. These households tolerate housing that is sub-standard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.

1. Affordable home ownership opportunities

Creating approximately 30 affordable home ownership units could address the needs of Hornby renter households in need and who prefer homeownership. These units should be attainable to those earning the median household income of \$32,000 or less. The creation of these affordable ownership housing would make available rental units for others and could provide the incentive and means for young families to stay on Hornby (many of whom have considered leaving). It may be a challenge to create a homeownership affordable for single person/single parents.

2. Assistance for renters

For some households in need, renting is their preferred option. Linking renters with available assistance would help address affordability challenges for eligible households. The provincial Rental Assistance Program (RAP) provides subsidies for rental of private market units to families with a gross household income of \$35,000 or less. Providing information and support could increase the number of households benefitting from this program.

3. Home repair assistance for elder home-owners

Providing assistance with improving housing conditions would support the ability of elders to continue living in their own home. About 40 elder households on Hornby are living in housing that is in poor condition and/or lacking basic amenities. Assistance with home repairs or adaptations to meet age-related needs could be provided by local organizations and by accessing programs provided by the Canada Mortgage and Housing Corporation (CMHC), such as the homeowner Residential Rehabilitation Assistance Program (RRAP) and others.

4. Home care for elders

Planning for expanded home care help would help meet the needs of a growing elder population wishing to continue to live independently on Hornby. About 29 elder households that are not currently receiving home care are having difficulty with daily activities. About 72% of elders wish to continue to stay in their own home.

5. Elder housing units

Expanding Hornby Island Elder Housing would address anticipated needs. Survey results indicate approximately 10 elder households wish to move in to elder housing over the next ten years. Whether new units are required will depend on the age structure of current residents and whether adequate support services can be delivered as they age, enabling them to stay longer. The new provincial Seniors Supportive Housing program may be used to assist residents of existing elder housing who require modifications to their unit and/or support services to enable them to remain.

6. Secondary suites/dwellings

Permitting secondary suites or detached units on residential lots could assist some homeowners struggling with affordability and would increase the supply of rental units. Census data indicates that affordability is an issue for 130 Hornby homeowner households (some of whom are elders). At least 17 Hornby renter households in need consist of single persons for whom a secondary unit could be appropriate. About a third of renters do not have year-round accommodation.

7. Emergency/temporary accommodation

Creating emergency/temporary housing would help address both housing shortages in the summer and housing crises in the winter. In the summer, the shortage of rental housing worsens when some residents are required to vacate their winter rentals and there is an influx of seasonal workers. Emergency housing needs can result from prolonged power outages or domestic crises. Potential sources of funding are the Housing Endowment Fund and Community Partnership Initiatives.

Addressing housing needs on Denman Island

At least 26 renter households and about 42 elder households on Denman Island are living in housing which is unacceptable according to nationally established standards. These households tolerate housing that is substandard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.

1. Affordable home ownership opportunities

The creation of approximately 20 affordable home ownership units could address the needs of Denman renter households in need and who prefer ownership. These units should be attainable to those earning the median household income of \$38,000 or less. The creation of these affordable ownership units would make available existing market rental units for others and would encourage young families to stay on Denman (many of whom have considered leaving). It may be a challenge to create a homeownership opportunities that are affordable for single persons/single parents.

2. Assistance for renters

For some households in need, renting is their preferred option. Linking renters with available assistance would help address affordability challenges for eligible households. The provincial Rental Assistance Program provides subsidies for the rental of private market units to families with a gross household income of \$35,000 or less. Providing information and support could increase the number of households benefitting from this program.

3. Home repair assistance for elder home-owners

Assistance with improving housing conditions would support the ability of elders to continue living in their own home. About 30 elder households on Denman are living in housing that is in poor condition and lacking basic amenities. Assistance with needed home repairs or conversions could be provided by local organizations and by accessing programs provided by the Canada Mortgage and Housing Corporation (CMHA), such as the homeowner Residential Rehabilitation Assistance Program (RRAP) and others.

4. Home care for elders

Planning for expanded home care help would help address the needs of a growing elder population wishing to continue living in their own homes. About 17 elder households that are not receiving home care are having difficulty with daily activities. Almost 75% of Denman elders wish to continue to stay in their own home.

5. Elder housing units

According to the survey a limited number of Denman elders (2) anticipate they will require elder housing rental units over the next ten years. While elder housing is supported in principle there was limited self-identification with respect to future need. Developing two rental units intended for elders is would be a way to move forward. Although creating housing for elders on Denman has been contemplated since 1990, it may be difficult for elders to visualize and express interest in this type of accommodation until they see its availability and form.

6. Secondary suites/dwellings

Provision for secondary suites or detached units could assist some homeowners struggling with affordability and would increase the supply of rental units. Census data indicates that affordability is an issue for 105 Denman homeowner households. More than 15% of Denman renters report not having year-round accommodation. Secondary suites or dwellings could assist a number of elder and non-elder homeowners financially, as well as increasing the supply of affordable housing. At least 12 Denman renter households in need are single person households for whom a secondary unit could be appropriate.

7. Emergency/temporary accommodation

The availability of year round emergency/temporary housing would help address housing shortages in the summer and housing crises in the winter. In the summer, the shortage of rental housing worsens - eight long-term Denman residents report vacating their winter rentals. In the winter, emergency housing needs can result from situations such as prolonged power outages. Domestic violence can occur any time of the year. Potential sources of funding are the provincial Housing Endowment Fund and Community Partnership Initiatives.

1. Introduction

Background

Many residents of Hornby and Denman Island have struggled to find affordable and secure housing for years. Rental housing is in short supply and often available only in the winter season, while the cost of ownership housing is high, affected by the demand for seasonal homes. At the same time, the population is aging, and there are few housing options for empty nesters and elders that will meet their shelter and service needs if or when they are unable to maintain themselves in their own home.

The recent prolonged boom in vacation property sales has affected both islands with steadily rising house prices. While it has always been a challenge to find adequate employment and affordable housing on the two islands, recent trends have worsened the situation. There is some evidence that individuals and families have left the islands because they cannot find affordable and secure housing, among other reasons. Furthermore, businesses are affected by a shortage of housing for employees in the summer months. An intolerable situation has developed each summer whereby renters are evicted from their rental accommodation in order to provide vacation rentals for island visitors. This has resulted especially on Hornby Island each summer in periods of homelessness for a number of residents who must find temporary accommodation, often in the form of camping.

Organizations on both islands are involved in a number of initiatives to address the housing situation that make an understanding of housing needs critical at this time. For example, Islanders' Secure Land Association (ISLA) a land trust created to serve both Hornby and Denman Island is negotiating for a land donation on Hornby Island, which would provide a site to develop affordable ownership housing. There is also potential for a Free Crown Grant from the provincial government that could be used for affordable housing. An OCP review underway on Denman Island has brought issues of secondary dwellings and suites to the forefront. The Hornby Island Local Trust Committee is also addressing this issue. While the Hornby Island Elder Housing Society has succeeded in creating 11 units for seniors to date, it continues to plan for future housing needs, as does the Denman Island Seniors Society. A land cooperative on Hornby and a cohousing group on Denman are working on various long-term housing solutions to this perennial problem. Last, a new land trust was initiated this year on Denman Island to address housing needs there.

Concern about housing affordability is high among long time residents, as evident by a number of recent forums and meetings on the topic, for example the "Round table on housing" meetings on Hornby and "Speak out on housing " meetings on Denman. A number of reports and studies on housing have been carried out over the past few years as well including a 2008 study of secondary suites completed by HICEEC called "Secondary Accommodation Units: A housing

option for Gulf Island and other small communities.” The Hornby Island Advisory Housing Committee Report in 2004 was a comprehensive look at the housing situation there. After community consultations, surveys, and data analysis it identified three priority areas for action: affordable year round rentals, affordable homeownership, and housing for seniors.

Purpose

Eberle Planning and Research has been retained by HICEEC to assist the communities of Hornby and Denman Island to quantify the needs for housing that is affordable for its residents. While there is an appreciation of the nature and magnitude of the issue, and there has been much debate and discussion, empirical evidence is lacking. The results of the housing needs assessment will assist in overall community planning, as well as planning at the project level.

The focus of the housing needs assessment is on the needs of permanent island residents as well as ensuring that newcomers have access to some affordable options. Sub-populations of particular concern are: current renters (singles and families) and elders age 55+. These are areas where the housing market is least able to meet demand. The work was contracted through Hornby Island Community Economic Enhancement Corporation, and overseen by a committee consisting of representatives from both Hornby and Denman islands.

Method

The housing needs assessment work was carried out in two parts. The housing profile consisted of an analysis of available Census and other data to paint a picture of the current housing situation on the islands, trends, and potential affordability and security issues. This was presented to Committee members in an interim report in August 2008. The second part of the assessment presents the findings of a series of community surveys that delve more deeply into the extent and magnitude of the issues and needs. The result is a defensible estimate of housing need among renters and elders on each island.

Organization

Section 2 presents the updated Housing Profile of the two islands from a demographic, housing and income perspective, as well as affordability issues. Where possible, data are presented for each island, then the two islands together (Area K) and compared with similar data for BC, in order to provide context. Section 3 is the housing needs assessment and Section 4 presents findings and recommendations.

2. Housing profile

Population

The population on the two islands stands at approximately 2,170 persons according to the census in 2006, almost evenly divided between Hornby Island (1,074 persons) and Denman Island (1,095 persons). The data reflect the population for whom Hornby or Denman is considered their "usual residence" ¹ and which generally reflects the permanent population. All population figures are for usual residents.

Table 1 and Figure 1 show that the population has fluctuated somewhat over the past ten years. It declined on both islands between 1996 and 2001, however, this turned around in the most recent period from 2001 to 2006. The population on both Hornby and Denman grew significantly, at a combined rate of 9.4%. Hornby Island population increased by over 11 percent in the five year period between 2001 and 2006, whereas Denman Island population grew by almost 8%, both significantly higher than the BC population growth rate over the period (5.3%).

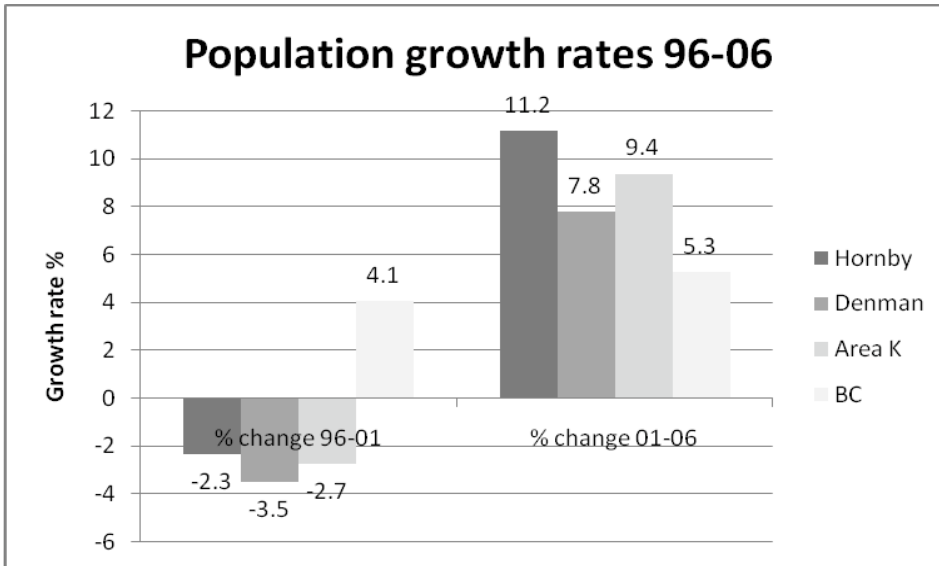
Table 1 – Population trends

Year	Hornby	Denman	Area K	BC
1996	989	1048	2037	3,724,500
2001	966	1016	1982	3,907,738
2006	1074	1095	2169	4,113,487
% Change 2001-06	11.2	7.8	9.4	5.3

Source: BC Statistics. Census Profiles various years.

¹ All of the population figures in this report are for "usual" residents. Statistics Canada considers usual residence for persons with more than one residence. This category includes all persons who have more than one dwelling in Canada that could be considered by them as their usual place of residence. In this situation, the usual place of residence is the place where a person spends the major part of the year. If the time spent at each residence is equal or the person is not sure which one to choose, the residence where he or she stayed overnight on Census Day (between May 15 and 16, 2006) is considered as his or her usual place of residence

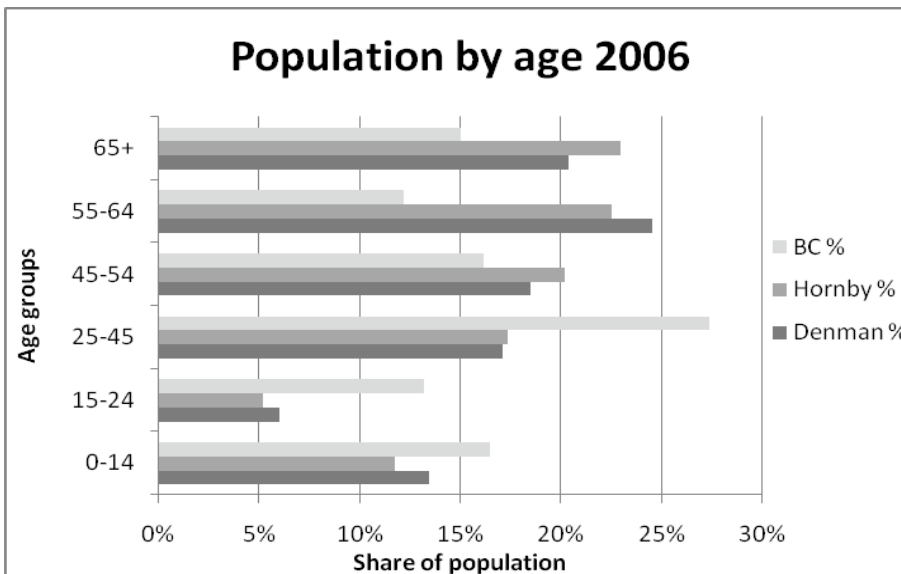
Figure 1



Source: Stats Canada 2006, 2001 Census

Figure 2 shows the current age structure of the population living on Denman and Hornby Islands, and BC using standard age cohorts. It shows clearly that both Denman and Hornby have proportionally fewer children under age 15, teenagers age 15-24 years and young adults age 25-44 years than the provincial population. On the other hand, the islands have a larger share of persons in all age groups over age 45 years than BC. This is a not uncommon situation in rural communities with limited employment opportunities where young people tend to leave when for educational and employment opportunities and may not return.

Figure 2



Source: Stats Canada 2006 Census

Table 2 shows the same figures but with a more detailed breakdown of the older population (age 45 years and over). The islands are very similar in their age structure. In total, 64% of the islands' combined population is age 45 years or over. The largest share of the islands' population is in the 55-64 year age group (23%), while in BC, the largest share is age 25-44 years (27%). Similarly, the proportion of residents age 65+ (22%) on these islands is significantly higher than that of the BC population (15%). The Hornby Island population is somewhat older, with 24% of residents age 65 and older, compared to 21% on Denman. There are proportionately more children and young adults on Denman Island (19%) compared to 17% on Hornby.

Table 2 – 2006 Population by age

Age Groups 2006	Denman		Hornby		Area K	BC
	#	%	#	%	%	%
0-14 years	145	13%	125	12%	12%	17%
15-24 years	65	6%	55	5%	7%	13%
25-44 years	185	17%	185	17%	17%	27%
45-54 years	200	19%	215	20%	19%	16%
55-64 years	265	25%	240	23%	23%	12%
65-74 years	140	13%	155	15%	14%	8%
75-84 years	60	6%	70	7%	6%	5%
85+ years	20	2%	20	2%	2%	2%
Total	1080	100%	1065	100%	100%	100%

Source: Stats Canada 2006 Census

The table below shows that some shifts in the age structure have occurred over the last five years. The population in the youngest age groups has either declined (Hornby) or remained stable (Denman). This includes the number of people in the family forming age group 25-44 years. On the other hand, the number of people aged 45 -64 years has increased by about 25% on each island over the same period. And on Hornby Island, the population age 65+ years has increased by over 30% from 180 persons in 2001 to 245 persons in 2006. This may be due to natural aging or the in-migration of older individuals. On Denman the population in this age group remained stable. Thus while the aging of the population is a widespread demographic trend, it is more pronounced on the two islands, and on Hornby in particular.

Table 3 –Age trends 2001 to 2006

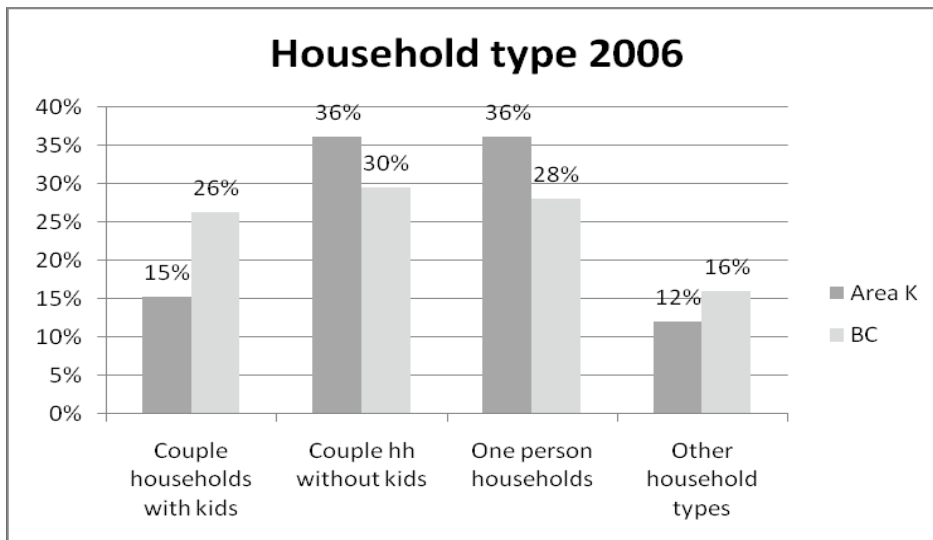
Age Group	Hornby Island			Denman Island		
	2001	2006	chg 01-06	2001	2006	chg 01-06
0-14	135	125	-7%	145	145	0
15-24	90	55	-39%	65	65	0%
25-44	180	185	3%	205	185	-10%
45-64	365	455	25%	380	465	22%
65+	180	245	36%	220	220	0%
Total	950	1065	12%	1015	1080	6%

Source: Stats Canada 2006, 2001 Census

Households

Understanding housing needs requires an appreciation of households, both the number and type of households, as it is households that create both the demand for and need for housing. Further, households tend to have distinct housing preferences in various life stages. Household types generally reflect the age profile of the population. Figure 3 shows that in Area K, the largest share of households are one-person households (36%) and couple households without kids (36%). Family households (couple household with kids) represent only 16% of all households. This contrasts with the province where family households comprise 26% of all households.

Figure 3



Source: Stats Canada 2006 Census

Dwellings

The following tables and charts describe the supply of housing on the islands, including housing tenure, dwellings of non-permanent residents, house condition and housing prices.

Like other high amenity areas in the province, and one of the unique characteristics of the islands is their popularity as vacation destinations. Approximately one third of homes on the two islands combined are vacation properties. Table 4 shows that this situation is more pronounced on Hornby Island where 43% of the stock is occupied by non-usual residents, compared to 25% of the stock on Denman. This is not unexpected as Hornby tends to be the focus of recreational property market. In contrast, non-permanent residents occupy only 8% of dwellings in BC. There is no comparable figure for 2001.

Table 4 – Dwellings occupied by usual residents

Dwellings 2006	Hornby		Denman		Area K	BC
	#	%	#	%	%	%
Occupied by usual residents	547	57%	527	75%	64%	92%
Occupied by non-usual residents	421	43%	176	25%	36%	8%
Total dwellings	968	100%	703	100%	100%	100%

Source: Stats Canada 2006 Census

Table 5 presents the tenure of the dwelling stock on the two islands, that is the number of homes that are owned and rented. The islands have a limited rental housing stock as there are few rental dwellings recorded in the census figures. In 2006 there were only 180 rented dwellings in total on both islands representing 17% of the housing stock. In contrast, rental units comprise 30% of the stock in BC. Furthermore, some of these island rental units are not year round, they may be withdrawn during the summer season and converted to tourist accommodation, especially on Hornby Island. Hornby has a slightly larger share of rented dwellings at 18% compared to 15% on Denman. Included in the Hornby figures are the 7 Hornby Island Elder Housing Society rental units that had been completed at the time of the 2006 census. With the addition of 4 new units in 2008, the current total is 11 units of affordable seniors housing.

Table 5- Housing Tenure 2006

Housing Tenure	Hornby		Denman		Area K	BC
	#	%	#	%	%	%
Owned dwellings	450	82%	445	84%	83%	70%
Rented dwellings	100	18%	80	15%	17%	30%
Total dwellings	550	100%	530	99%	100%	100%

Source: Stats Canada 2006 Census.

The number of rented housing units has declined by 100 units since 2001 on the two islands combined while the number of owned dwellings has increased. This is likely due to the conversion of some year round rentals to seasonal dwellings only and/or the demolition of rented dwellings associated with new construction. Hornby has seen the most significant decline in rental housing (down 65 units or 39% since 2001) while Denman has lost 35 units (30%). This suggests that 100 households have had to either purchase housing on the islands, find a temporary housing arrangement such as moving in with family or friends, or move elsewhere.

Table 6 – Changes in rented housing stock 2001-2006

Tenure	Hornby			Denman			Total
	2006	2001	chg 01 - 06	2006	2001	chg 01 - 06	chg 01 - 06
Owned dwellings	450	335	115	445	390	55	170
Rented dwellings	100	165	-65	80	115	-35	-100
Total dwellings	550	495	55	530	500	30	85

Source: Stats Canada 2006, 2001 Census

While published vacancy rates are not available for the islands, anecdotal evidence suggests that there are no vacancies in the summer period; in fact some households are evicted for the summer from their usual winter rental accommodation. As a result there are typically several homeless individuals and families on Hornby Island (and to some extent Denman) in the summer. They resort to camping and living in other temporary situations. The rental survey provides more detailed information on this topic.

The condition of the housing stock on the two islands is of some concern as a significant share of the stock requires major repair according to 2006 census figures. Major repairs consist of “the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceilings, etc.” Overall 15% of the stock or 170 units need major repairs, double the rate in BC as a whole (7%). A significant share also needs minor repair, approx 41%, compared to 25% of BC’s housing stock. Minor repairs refer to the repair of missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc.

Housing condition has not changed significantly since 2001. The share of housing requiring major repairs has actually declined on Hornby from 19% in 2001 to 16% in 2006, suggesting that some older dwellings have been demolished. The share in poor condition on Denman has increased slightly from 13% in 2001 to 15% in 2006.

Table 7 – Housing conditions 2006

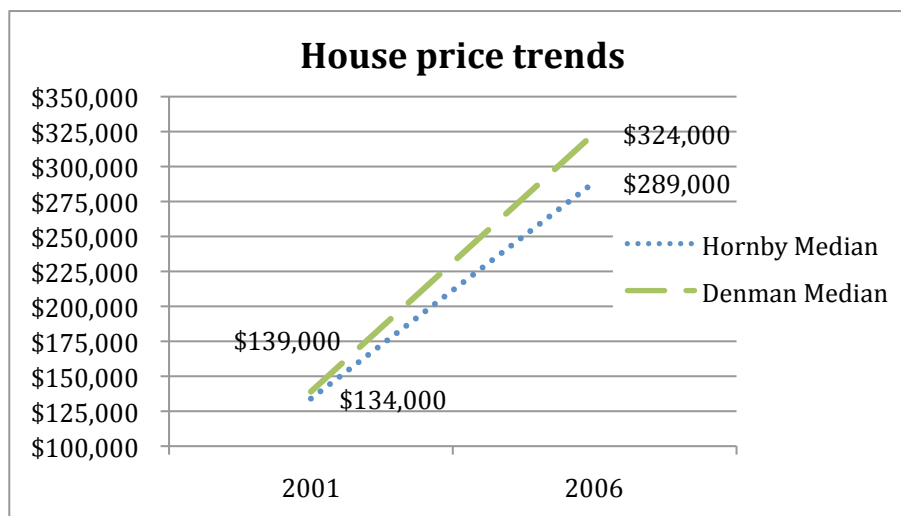
Housing Condition	Hornby		Denman		Area K ^{BC}	
	#	%	#	%	%	%
Requires regular maintenance only	225	41%	250	47%	44%	68%
Requires minor repair	240	44%	200	38%	41%	25%
Requires major repair	90	16%	80	15%	15%	7%
Total dwellings	550	100%	530	100	100%	100

Source: Stats Canada 2006 Census.

Prices

Like other high amenity areas of the province, the islands have experienced a rapid increase in residential sale prices in the past few years. This trend has now been halted, as sales and prices moderate. Figure 4 below depicts the trends in sales prices to 2006 (which exclude the sale price of waterfront properties and acreages) and thus represents the local housing market, not the recreational housing market (waterfront). It shows an increase of \$185,000 or 133% between 2001 and 2006 on Denman, and an increase of 116% on Hornby. Residential sale prices on Denman are somewhat higher than on Hornby by a small margin, likely due to Denman’s proximity to the mainland and employment opportunities there.

Figure 4



Source: Donna Tuele, Coast Realty Group Ringside Market

Information on rental rates suggests that 2005 rental rates were in the neighbourhood of \$450/month on Hornby Island and \$575/month on Denman Island. Family households paid somewhat more on both islands, likely reflecting better quality or larger rental units. This contrasts with rents of \$435/month in 2001 for all renter households on Hornby representing a 6% increase between 2001 and 2006. On Denman the 2001 average rental rate reported in the Census was \$590/month, so that average rates have declined slightly.

Table 8 – Rental rates

Average gross rents 2005	Hornby Island	Denman Island	BC
All renter households	\$459	\$571	\$828
One family renter households	\$594	\$649	\$907

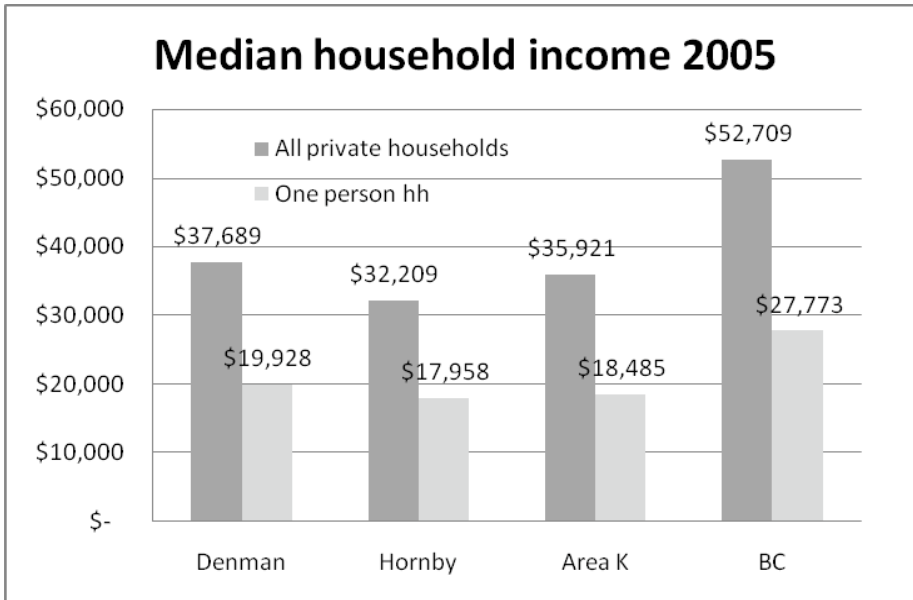
Source: Statistics Canada 2006 Census.

Income

Figure 5 shows 2005 median household income (as reported in the 2006 Census) on the Islands for two household types – all private households and one-person households. (Median represents the midpoint of all incomes earned in a year; half of households earned less, half more. It is not influenced by very high or low figures.) Denman households had a median income of almost \$38,000 per year while Hornby’s was somewhat less at \$32,000 per annum. The figure below shows graphically that one-person households earn much less than their larger family counterparts. On Denman, one-person households earn roughly half that amount, \$20,000 per year. This relationship holds true at the community level, for Area K and the province. Median incomes in Area K are \$17,000 less or 32% lower than the provincial median income in 2005.

Household incomes have increased marginally since 2000. On Denman, where 2000 median household income (all households) was \$34,520/yr, the increase was 9% to 2005. Hornby, which had a 2000 median income of \$29,977, saw an increase of 7.4% over the same period.

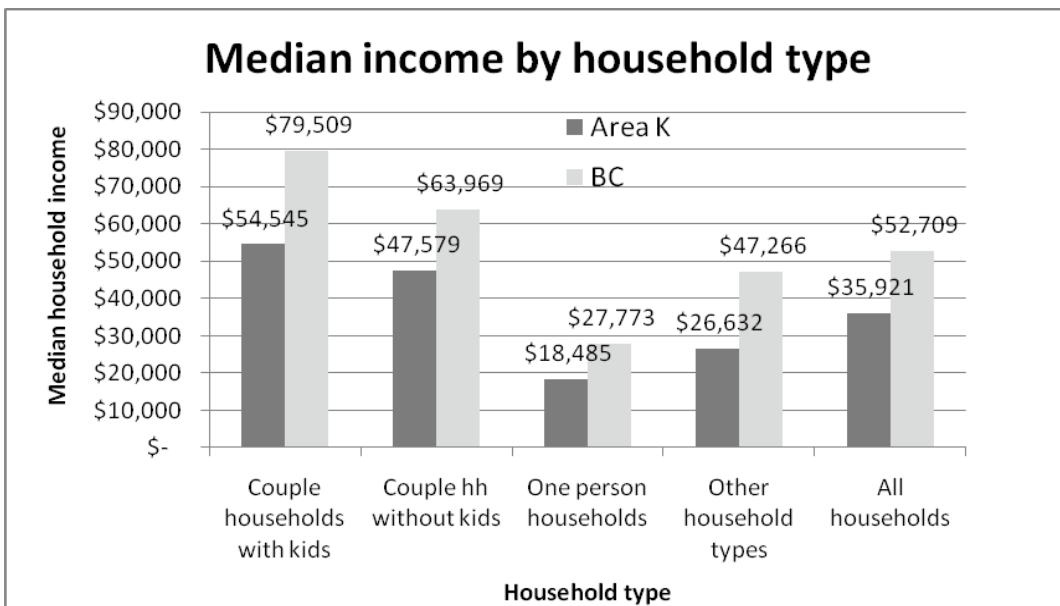
Figure 5



Source: Statistics Canada 2006 Census.

Similar data are presented in Figure 62 for Area K and BC, showing a further breakdown by household type. It shows that couple households with children earned the highest median incomes in Area K (approx \$54,000), followed by couples without children (\$47,500). In contrast one-person households earned \$18,500 per year and other household types earned approximately 27,000 per year in Area K, substantially less than dual income households.

Figure 6



Source: Statistics Canada 2006 Census.

² Not available for each island.

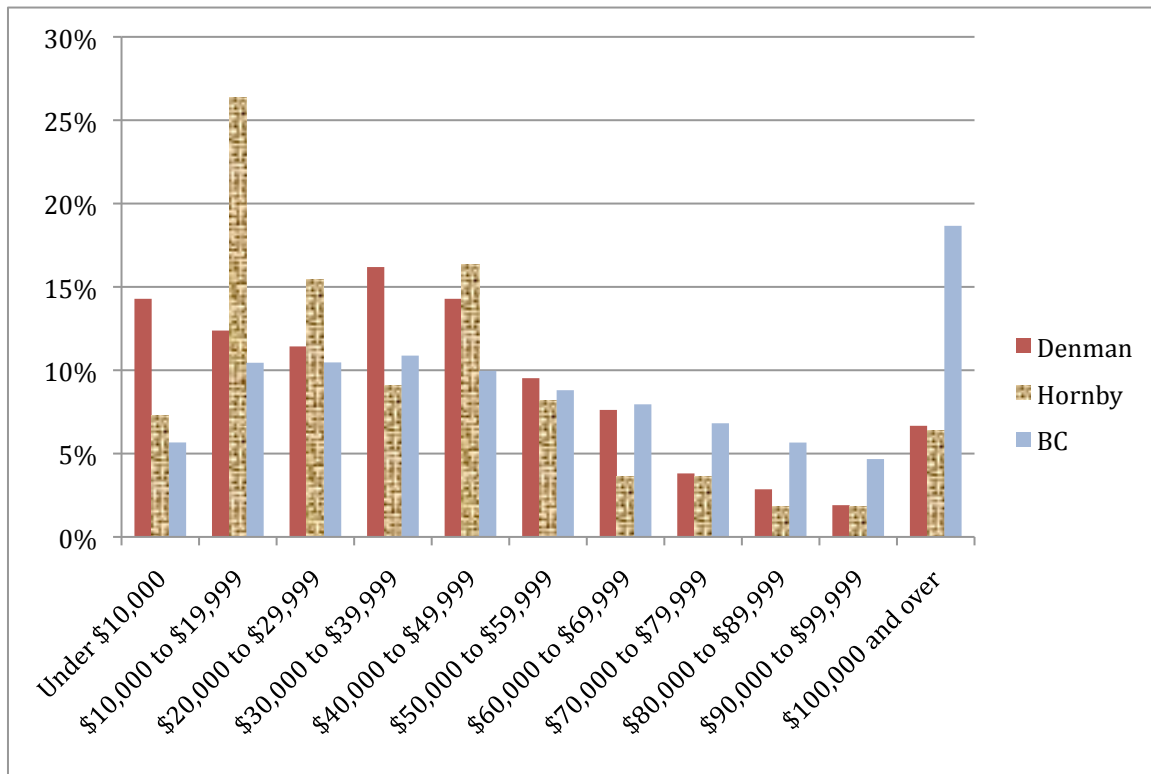
Table 9 and Figure 7 show the distribution of before tax household income in 2005 in \$10,000 increments for the two islands, Area K and BC. It shows 325 island households earned less than \$20,000 per year, almost one third (31%) of island households. On Denman, 26% of households were in this income group, whereas 33% of Hornby households had these earnings. At the other end of the income scale, 7% of island households earned over \$100,000 per year, compared to almost 20% of BC households. On Hornby, the largest share of households earned between \$10,000- \$20,000 per year. The largest share of Denman households earned between \$30,000 to \$40,000/yr.

Table 9 – Income Distribution 2005

Before tax household income distribution 2005	Denman		Hornby		Area K		BC
	#	%	#	%	#	%	%
Under \$10,000/yr	75	14%	40	7%	115	11%	6%
\$10,000 to \$19,999	65	12%	145	26%	210	20%	10%
\$20,000 to \$29,999	60	11%	85	15%	145	13%	10%
\$30,000 to \$39,999	85	16%	50	9%	135	13%	11%
\$40,000 to \$49,999	75	14%	90	16%	165	15%	10%
\$50,000 to \$59,999	50	10%	45	8%	95	9%	9%
\$60,000 to \$69,999	40	8%	20	4%	60	6%	8%
\$70,000 to \$79,999	20	4%	20	4%	40	4%	7%
\$80,000 to \$89,999	15	3%	10	2%	25	2%	6%
\$90,000 to \$99,999	10	2%	10	2%	20	2%	5%
\$100,000 and over	35	7%	35	6%	70	7%	19%
Total	525	100%	550	100%	1075	100%	100%

Source: Statistics Canada 2006 Census.

Figure 7 Income Distribution 2005



Source: Statistics Canada 2006 Census.

Affordability

The relative affordability of housing in an area is determined by the relationship between housing prices (rents or sale price) and household income. Affordable housing is commonly defined as housing where mortgage/rent, taxes, and heat cost less than 30% of gross (before tax) household income. Households that spend more than this share of income on shelter may be unable to afford to pay for other necessities such as food and clothing. The focus of concern around affordability is on low and moderate-income households.

Table 10 shows the number of Denman and Hornby households that spent more than 30% of their income for shelter in 2006. There were 135 Denman households and 175 households on Hornby in this situation for a total of 310 households, representing 29% of all households on both islands.

More owner households (235) are in this situation than renters (75), however the incidence or share of renter households (compared to all renter households) living in unaffordable housing is higher at 41% compared to 27% for owners. In other words, two in five renter households were living in unaffordable housing in 2006, compared to one in four owners.

The incidence of affordability problems is highest on Hornby Island. This not unexpected since median household incomes tend to be lower there. 45% of renter households on Hornby paid more than 30% of their income on shelter compared to 35% on Denman.

In general, Hornby Island households fare worse with respect to affordability than Denman Island households and compared with BC as a whole. For example, in BC 29% of all households experienced affordability problems in 2006. The comparable figure for Denman Island was 26% and for Hornby 32%.

Table 10- Households spending 30% of income or more on shelter 2006

All households Households spending 30% or more on shelter	Denman Island		Hornby Island		Total		BC
	#	incidence by tenure ³	#	incidence by tenure	#	incidence by tenure	Incidence by tenure
Renter households spending 30%+	30	35%	45	45%	75	41%	43%
Owner households spending 30%+	105	24%	130	30%	235	27%	23%
Total all households	135	26%	175	32%	310	29%	29%

Source: BC Statistics. 2006 Census. Paul Ghosh.

Table 11 shows comparable figures for 2001. The number of renter households with affordability problems has declined on both islands from a total of 140 households in 2001 to 75 households in 2006. This may be due to the decline in the number of rental units and subsequent departure of these households from the islands or less likely, improvement in renters' circumstances. On Denman the incidence of affordability problems among renters has declined from 55% to 35%, while the incidence among owners has increased from 9% to 24%. The share of renter households with affordability problems on Hornby has declined marginally from 48% to 45%, while proportionally more owners find themselves in this situation in 2006 (30%) compared to 2001 (9%).

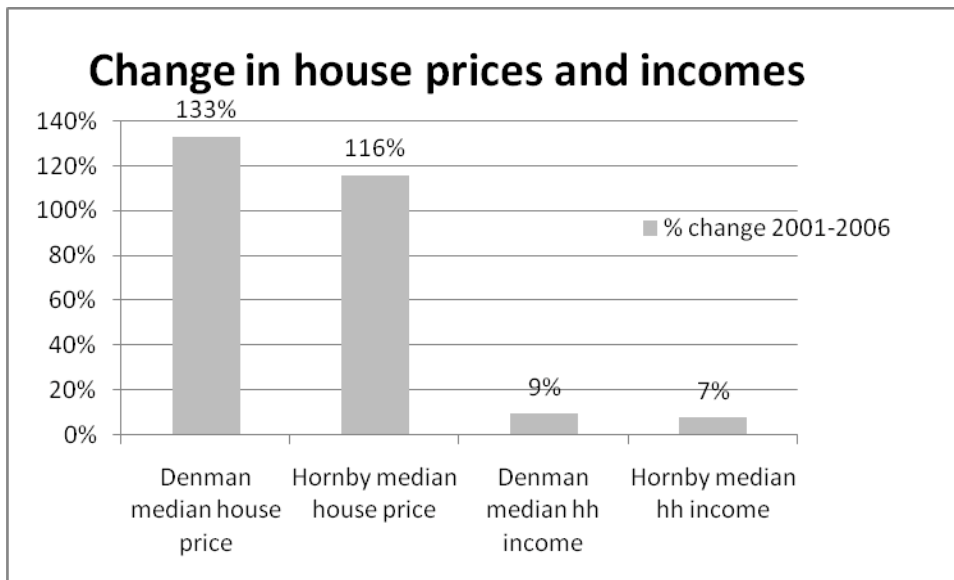
Table 11 - Households spending 30% of income or more on shelter 2001

Households paying 30% or more	Hornby Island		Denman Island	
	#	incidence by tenure	#	incidence by tenure
Renters	80	48%	60	55%
Owners	30	9%	35	9%
Total	110	22%	95	19%

Figure 8 suggests the affordability situation has worsened between 2001 and 2006 for households wishing to buy a home on Denman or Hornby. Housing prices have risen more quickly than incomes. The median sale price on Denman increased by 133% in five years while median household income increased by only 9% over the same period.

³ For instance, row 1, 3rd column represents the share of Denman renter households spending 30% or more of income on shelter as a percentage of all renter households on Denman Island.

Figure 8



Source: Own calculations using Census incomes and residential sale prices provided by D. Tuele.

The relative affordability of the housing stock is determined by the purchasing power of local households. On Hornby, the three largest occupations in 20014 were sales and service, arts and culture, and construction trades. On Denman they were judges/lawyers/psychologists, primary production, and art/culture occupations. Another feature of the employment situation on the islands is combining several sources of employment such as part time, seasonal, and self-employment. Table 12 presents average annual earnings for the most common occupations.

Households with one person earning a construction labourer's average annual income of \$20,390 can afford to pay approximately \$500 per month for rent. They cannot afford to purchase the median priced home of approximately \$300,000. For that, an annual income of between \$60,000 and \$70,000 is required.⁵ Even two household members earning the average wage of most of these occupations cannot afford to buy a median priced non-waterfront home on these islands.

⁴ 2006 data not yet available.

⁵ 10% down payment. Principal, interest, taxes and heat. CMHC mortgage insurance fee. 7.4% interest, 25 year amortization period.

Table 12 – Incomes by occupation 2000

Occupation	Annual earnings
Retail sales clerk	\$ 17,600
Construction labourer	\$ 20,390
Artists	\$ 22,685
Farmers/farm managers	\$ 19,500
Lawyers	\$ 99,200

Source: BC Work Futures. Earnings in 2000.

Summary

The following summarizes some of the key findings from the preceding housing profile. The critical variables affecting housing affordability are incomes, shelter costs and availability. In all three respects, the islands to varying degrees are affected by a perfect storm combination of low incomes, rising residential sales prices, and shortage of rental housing. At least 310 island households were living in unaffordable situations at the time of the 2006 Census. Census figures provide some indication of the composition of these households: some were owners, some renters; some were family households while others were one-person households or multi person non-family households.

- Recent period one of strong population growth (9.4%) coincident with escalating residential sale prices
- Older residents predominate on both islands (64% age 45 yrs and over) and their numbers are increasing faster
- 45% of combined island population is elders age 55+ compared to 27% in BC
- Few children relative to BC and one person households and couple households without children predominate (72% of all households)
- Small and declining stock of rental housing (loss of 100 units between 2001 and 2006) and no new rental housing
- The housing stock is in poor condition relative to province - 15% needs major repairs
- Accelerating house prices for period 2001 to 2006 cause prices to more than double, although currently moderating
- Household incomes in Area K (\$35,921) are below the provincial median income (\$52,709) by approximately 32%
- Significant share (325 or 31%) of households earn less than \$20,000 per year.
- The average earnings of the most prevalent occupations on the islands are insufficient to afford to buy a median priced non-waterfront home.

- 310 island households were living in unaffordable housing in 2005, approximately 1/3 of all households
- High incidence of affordability problems among renter households (41%) compared to 27% owners.
- The number of owner households experiencing affordability problems is high (235 households) and growing perhaps related to high prices and low and variable incomes

Hornby Island

- On Hornby, elders age 65+ comprise a larger share of the population than in BC. 47% are age 65+ compared to 27% in BC
- There has been a 36% increase in the number of seniors age 65+ between 2001 and 2006
- The number of children living on Hornby has declined by 7% in five years and the number of young people age 15-24 dropped almost 40%.
- Low median household incomes on Hornby (\$32,209) relative to Denman and province illustrate the challenges of earning a living wage in a small isolated island economy.
- Large number (421 units) and share (43%) of homes occupied by non usual residents or vacationers is a key feature of this housing market
- 65 rental units were lost between 2001 and 2006.
- 175 Hornby households were living in unaffordable situations in 2006, and most were owners (130)
- Higher incidence of affordability problems on Hornby (32% all households) than Denman (26% all households) and BC (29%)

Denman Island

- Population growth on Denman slower overall
- Stable child and teenage/young adult population in last five years
- Stable senior population 65+ in the last five years
- The population age 45-64 years is the only age group that grew between 2001 and 2006 (22%)
- One quarter of dwellings were occupied by non-usual residents
- Denman has smaller rental supply but lost fewer units (35) between 2001 and 2006
- Median sales prices were 12% higher on Denman (\$324,000 in 2006) than Hornby. Rental costs are also higher.

- Median household incomes were higher by \$5,000 (approx \$38,000) compared to Hornby
- Fewer households (140) earned less than \$20,000 per year
- 135 households experienced affordability problems and most of these were owners (105)
- Lower incidence 26% of affordability problems on Denman than Hornby (32%)

3. Needs assessment

This section presents the findings from three surveys carried out to assess the extent and nature of housing needs on Hornby and Denman Islands. The focus was on quantitative measurement, as opposed to qualitative information. The results are presented in three sections, first renters, then elders, then agencies and employers.

The first two surveys aimed to quantify the need for housing on the two islands, and were similar in nature. A renters survey was conducted to learn more about their current housing situation and current and future housing needs. Similarly an elder survey was conducted focusing on the housing needs of elder household (age 55+). The third survey sought to obtain the views of island agencies and employers on the housing situation in general and the impacts of the housing situation on their business or organization.

Canada Mortgage and Housing Corporation's approach and definitions of housing need are employed here with some modification. The conventional framework for acceptable housing is housing that is:

- Affordable –less than 30% of gross household income spent on shelter
- Suitable – not crowded, conforms to national occupancy standards⁶
- Adequate - in good condition, requires only maintenance or minor repairs

Two other components of acceptable housing may be considered depending upon the population under consideration:

- Security of tenure - able to stay in dwelling for a minimum period of time
- Support - adequate support to maintain independence

⁶ Occupancy Standards:

1. There shall be no more than 2 persons per bedroom or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependants aged 18 or more do not share a bedroom.
5. Dependants aged 5 or more of opposite sex do not share a bedroom.

Method

The renter and elder survey were carried out differently and thus the results must be interpreted differently. All surveys are provided in Appendix A.

A local interviewer on each island implemented the renter survey in the summer and fall of 2008. Interviewers used their personal networks to locate renters and request their participation in the survey. This approach was used because renters may not have land line telephones, are younger and particularly in the summer, may not be living in their year round accommodation and thus difficult to find. The focus was on renters who were known to be facing housing stress and under age 55. Several elders were interviewed as part of this survey (if they had not been contacted through the elders survey).

A total of 124 renter surveys were completed on both islands. This represents 69% of all 180 renter households counted in the 2006 Census (65% of Denman renter households and 72% of Hornby renter households). Because the respondents were not randomly selected, the figures presented here are not necessarily representative of the entire renter population. This occurs if those who were interviewed are qualitatively different from those who were missed. Some renters refused to be interviewed and likely others were missed. For this reason, the findings of the renter survey are not applied to the entire universe of renters, but rather *should be viewed as a minimum, and thus a conservative estimate of housing need.*

A survey of elder households (defined as households with at least one person age 55 and over) with permanent residence on Hornby and Denman Islands was also implemented as part of the needs assessment. The purpose was to learn about their present housing situation, and current and future housing needs. A different approach was used to contact the elders for this survey.

A random survey method was employed for the elder survey. This involved developing a list of elders using the telephone directory for each island. The interviewer and several community representatives from each island reviewed the telephone directory and selected known elder households. Households that were not known were left on the list and screened for age at the beginning of the interview. An attempt was made to reach every elder on the list. The survey was developed by Eberle Planning and Research, implemented by HICEEC in the summer of 2008 and analyzed by Mustel Group Inc. One interviewer was responsible for both islands and made several attempts to contact each elder household identified through the telephone directory to minimize potential bias due to non-response. 272 surveys (mostly telephone interviews) were completed with elder households (178 on Denman, 94 on Hornby Island) out of 621 elder households for a combined response rate of 44%.) The results are considered representative of the entire population of elder households on Hornby and Denman islands. The results are applied to all elder households not just those interviewed.

Renters

The renter survey findings follow.

Demographics

Table 13 shows that sixty one percent of the respondents to the renter survey are between the ages of 25 and 44 years. Compared to the population as a whole presented in Section 2, renters are younger than the overall population of the islands. This is followed by renter household age 45 to 54 years.

Table 13

Age of household member interviewed	Denman	Hornby	Total	Percent
15-24	3	12	15	12%
25-34	17	20	37	30%
35-44	17	21	38	31%
45-54	10	15	25	20%
55-64	4	4	8	6%
65-74	1	0	1	1%
Total	52	72	124	100%

The renter households interviewed are mostly individuals living by themselves (52%) followed by two parent families with children (23%) and single parent families (15%). Single person households are over-represented compared to all households, where 36% are classed as one-person households.

Table 14

Household type	Denman	Hornby	Total	Percent
Lone individual	27	37	64	52%
Two parent family with children	11	18	29	23%
Single parent family with children	8	10	18	15%
Couple	4	6	10	8%
Unrelated individuals	2	1	3	2%
Total	52	72	124	100

Contrary to common perceptions, most renters on Hornby and Denman Island are long-term residents. The average length of time these renter households had lived on the island where they resided was 12 years (both Denman and Hornby).

Table 15 displays the employment status of the household member that responded to the survey. The largest employment category is self-employed (31%) followed by a combination of employment types (21%) such as seasonal full-time and part-time (winter), casual or self-

employed. Clearly living on the islands requires people to take on several types of employment. Only 13% said that they have a full-time job and very few reported being unemployed.

Table 15

Employment status of household maintainer	Denman	Hornby	Total	Percent
Full-time	7	9	16	13%
Part-time	4	11	15	12%
Casual	2	3	5	4%
Seasonal	1	7	8	6%
Self-employed	20	18	38	31%
Unemployed	4	2	6	5%
Combination (part-time & seasonally employed etc)	12	14	26	21%
Other	2	8	10	8%
Total	52	72	124	100%

Current housing situation

Table 16 shows that most renters live in single-family dwellings (39%) or cabins (29%). Cabins are typically smaller than single family dwellings (often only one room) and offer fewer utilities if any. Another 10% of renters live in a suite or a room in a house.

Based on this information, one fifth or 25 renter households interviewed are considered either homeless or hidden homeless meaning that they are staying in places not considered suitable for human habitation such as a travel trailer, vehicle or bus, or tent or are staying with others temporarily.

Table 16

Dwelling type	Denman	Hornby	Total	Percent
Single family dwelling	19	29	48	39%
Cabin	18	18	36	29%
Suite in a house	4	6	10	8%
Room in a house	2	1	3	2%
Travel trailer	1	10	11	9%
Staying with others	2	2	4	3%
Vehicle/bus	4	1	5	4%
Tent/outside	1	4	5	4%
Other	1	1	2	2%
Total	52	72	124	100%

While renters are long-term island residents with an average length of residency of 12 years, they do not possess long-term rental accommodation. Almost half the renter households interviewed had lived in their home for less than one year (58 out of 124 renter households or

47%) and 78% had lived in their home for five years or less. Most found their rental through word of mouth.

Table 17

Length of time in this home	Denman	Hornby	Total	Percent
Less than 1 year	25	33	58	47%
1-5 years	17	22	39	31%
6-10 years	5	10	15	12%
11-15 years	2	1	3	2%
16-20 years	2	0	2	2%
21 + years	1	2	3	2%
No answer		4	4	3%
Total	52	72	124	100%

Table 18 shows that most rental units are one or two bedroom units (51%) while 25% are the three bedroom or larger dwellings typically occupied by families. One room units/spaces form just over 20% of the rental units occupied by these households. (This includes tents, vehicles etc.)

Table 18

Unit size	Denman	Hornby	Total	Percent
Bachelor/cabin /tent/vehicle	9	17	26	21%
1 bedroom	14	19	33	27%
2 bedroom	13	17	30	24%
3+ bedroom	14	17	31	25%
Other	1	1	2	2%
Don' t know	1	1	2	2%
Total	52	72	124	100%

Over 40% of renter households do not have an indoor toilet. Some of these would be individuals and families living in cabins, trailers, vehicles or tents, while others would be typical family dwellings. It is important to note that the need for an indoor toilet may be viewed differently on the islands due to their history and climate.

Table 19

Inside toilet facilities	Denman	Hornby	Total	Percent
Have indoor facilities	32	41	73	59%
No indoor facilities	20	31	51	41%
Total	52	72	124	100%

Almost 80% of households surveyed pay rent according to Table 20. Ten percent pay no rent, and 10% work in trade for rent. A larger share of Hornby Island renters either pay no rent or work in trade (24%) compared to Denman (13%).

Table 20

Rent payments	Denman	Hornby	Total	Percent
Pay rent	44	54	98	79%
No rent	4	8	12	10%
Work/trade	3	9	12	10%
No answer	1	1	2	2%
Total	52	72	124	100%

The average amount of rent paid for all units is \$518 per month on Denman Island and \$481 per month on Hornby Island. In some cases this includes utilities, in others utilities are not included. Rent paid ranges from an average of \$217/month for the smallest units (including travel trailers etc) to \$634/month for a 3-bedroom unit. Rents may be higher on Denman or Hornby for a particular unit size, likely reflecting a range of quality of units. These figures are comparable to those reported in the 2006 Census and reported in Table 8. For example the Census reported an average rent of \$459 on Hornby (for all units).

Note that averages may be skewed by very low or very high rents. For example, even though the average rent for a 3 bedroom is \$634/month there are ten (mostly 3-bedroom units) renting for \$750/month or more (up to \$1200 month). There are also 36 units renting for \$400 or less.

Table 21

Average rent paid/month	Denman	Hornby	Total
All units	\$518	\$481	\$498
Bachelor/one room/vehicle/tent	206	223	217
1 bedroom unit	402	393	397
2 bedroom unit	573	578	576
3 bedroom unit	664	601	634

Less than one third of renter households report having a written agreement governing their tenancy, including a Residential Tenancy Agreement⁷ (Table 22). About one third of those with a written agreement are those households that have to move out in the summer or for a period in the summer.

⁷ This is a standard document of the BC Residential Tenancy Branch.

Table 22

Do you have a lease?	Denman	Hornby	Total	Percent
A tenancy agreement	8	15	23	19%
Other written agreement	5	8	13	10%
No written agreement	39	48	87	70%
No answer		1	1	1%
Total	52	72	124	100%

Most renter households consider the island where they live to be their permanent home (81%).

Table 23

Consider permanent home?	Denman	Hornby	Total	Percent
Permanent home	41	60	101	81%
Not permanent home	9	8	17	14%
Don't know/no answer	2	4	6	5%
Total	52	72	124	100%

Table 24 shows that the average renter household has moved seven times while they were living there. Hornby households reported moving more often (average 8 times, compared to 6 times for Denman households). Summer moves are focused on Hornby Island (average 3 times) while renters on both islands had moved on average once in the past year. The frequency of moves coupled with the fact that about one third of renter households are self-employed means that this lack of security of tenure may affect earnings. Six households said they had moved 20 times, and this includes two families.

Table 24

Move history	Denman	Hornby	Total
Average of times moved	5.5	7.8	6.9
Average of times moved in summer	0.5	2.8	1.8
Average of times moved in past year	0.92	1	0.97

Current housing need

Four components of housing need are measured here: crowding, condition, affordability and security of tenure. Some are self reported, others are calculated.

Based on the age and gender of reported occupants, the number of bedrooms and using national occupancy standards,⁸ 19 of the renter households interviewed on Denman and Hornby Island (or 15%) are determined to be living in overcrowded dwellings.

Table 25

Overcrowded	Denman	Hornby	Total	Percent
Overcrowded	7	12	19	15%
Not overcrowded	41	53	94	76%
Don't know/no answer	4	7	11	8%
Total	52	72	124	100%

Dwellings considered to be in poor condition are those that require major repairs to correct defective plumbing, electrical wiring, or structural damage to walls or ceilings.⁹ According to self-reports by survey respondents, 24 renter households (19%) are living in dwellings that need major repair. Some indicate they are hesitant to ask their landlord to repair defects for fear they might be evicted or they make repairs themselves to avoid asking the landlord. Fifteen percent of all island households live in dwellings needing major repair (so that renters are worse off) according to the 2006 census.

Table 26

Condition	Denman	Hornby	Total	Percent
Needs only regular maintenance	19	30	49	40%
Needs minor repair	23	20	43	35%
Needs major repair	9	15	24	19%
Don't know/no answer	1	7	8	6%
Total	52	72	124	100%

Comments provided by respondents suggest that the above figures do not tell the whole story, and that in fact housing conditions may be significantly worse. For example, 41% of renters have no indoor toilet, 8 renters have no utilities at all (mostly tents etc) and 26 dwellings have only electric heat so there is no heating source when power fails.

The share of household income spent on shelter determines affordability. The survey found that 41 households or one third of renters report paying between one third and one half of their income for rent. An additional six households or 5% are paying more than 50% of their income for rent. This latter group of mostly Denman renters is considered to be at risk of homelessness. In total, 47 or 38% of all renter households surveyed are living in unaffordable accommodation. This is comparable to the affordability figures reported by Statistics Canada for the area (41%).

⁸ See footnote 1.

⁹ This definition is a standard one used by CMHC. It does not consider the presence or absence of certain features like indoor plumbing or presence of a heat source.

An additional 20% of households report not paying rent or performing work in trade for rent. Arguably this arrangement is made to assist with affordability, and without a work trade arrangement these households would also be in an unaffordable situation. Only thirty seven percent of Denman and Hornby renter households say they are housed affordably, that is paying less than 33% of household income for rent.¹⁰

More Denman households (26) are living in unaffordable housing situations (unaffordable or very unaffordable) compared to Hornby Island renters (21). This may be because rents are higher on Denman or due to the relatively large number of Hornby renter households paying no rent or working in trade.

Table 27

Affordability	Denman	Hornby	Total	Percent
Affordable (<33% income)	14	32	46	37%
Unaffordable (33%-50% income)	21	20	41	33%
Very unaffordable (>50% income)	5	1	6	5%
Don't know/no answer	5	2	7	6%
No rent/work trade	7	17	24	19%
Total	52	72	124	100%

A related question reported in Table 28 asked respondents if they have difficulty finding enough money to pay the rent. 47 renter households or 38% of respondents on both islands said yes. This is consistent with the figures above.

Table 28

Difficult finding enough money to pay rent	Denman	Hornby	Total	Percent
Yes	20	27	47	38%
No	24	26	50	40%
In winter		1	1	1%
Don't know/no answer	1	1	2	2%
No rent/work trade	7	17	24	19%
Total	52	72	124	100%

Over one quarter or 32 renter households interviewed are not able to stay in their home year round, meaning that they must vacate the unit in the summer or for a period of time in the summer months. This is most prevalent on Hornby Island where 24 renter households or 33% of renters live in seasonal (winter only) accommodation. In contrast, on Denman only eight renters are in this situation.

¹⁰ To simplify the survey question provided three options – under one third of income, one third to one half, and over one-half.

Table 29

Year round accommodation?	Denman	Hornby	Total	Percent
Year round	43	46	89	72%
Seasonal	8	24	32	26%
Don't know	1	2	3	2%
Total	52	72	124	100%

Despite these difficulties, many renters rate their present housing as very satisfactory or satisfactory (43%). Twenty percent are not satisfied, while another 35% are somewhat satisfied. Some of the housing situations rated as “somewhat satisfactory” are questionable based on answers to other questions. Respondents may have been generous in their rating and/or the rating given was relative (i.e. “its better than my last place”).

Table 30

Housing satisfaction	Denman	Hornby	Total	Percent
Very satisfied	12	18	30	24%
Satisfied	14	10	24	19%
Somewhat satisfied	18	25	43	35%
Not satisfied	8	17	25	20%
No answer	0	2	2	2%
Total	52	72	124	100%

Table 31 summarizes current housing needs on Denman and Hornby Island. It shows that a minimum of 63 renter households out of 124 renters surveyed (over 50%) on Denman and Hornby are living in unacceptable housing. 44 renter households or about two thirds experience one type of housing need only, the most prevalent being lack of affordability (29 households). An additional 20 households possess two or more components of need, for example overcrowding and poor condition. More renters on Hornby Island are in need (37) than on Denman (26). Denman renters are more likely to possess only problem, affordability. Hornby renters experience a variety of types of housing need.

Table 31

Current housing needs summary	Denman	Hornby	Total	Percent of need
Only overcrowded	0	2	2	3%
Only poor condition	1	3	4	6%
Only unaffordable	17	13	29	47%
Only insecure	0	8	8	13%
Sub-total	18	26	43	69%
Two or more components of need (i.e. overcrowded & poor condition)	8	12	20	31%
Total households in need	26	37	63	100%

Tables 32 to 34 provide a profile of the 63 renter households in need. It shows they are mostly between the ages of 25 and 54 years of age, single people and families with children, including single parent families, and most would prefer to own their own home, either fee simple or on shared land.

Table 32

Households in need by age of respondent	Denman	Hornby	Total	Percent
15-24		4	4	6%
25-34	9	8	17	27%
35-44	7	14	21	33%
45-54	8	9	17	27%
55-64	1	2	3	5%
65-74	1		1	2%
Total	26	37	63	100%

Table 33

Households in need by household type	Denman	Hornby	Total	Percent
Lone individual	12	17	29	46%
Couple family with children	7	9	16	25%
Single parent family with children	6	6	12	19%
Couple	1	4	5	8%
Unrelated individuals		1	1	2%
Total	26	37	63	100%

Table 34

Households in need by preferred housing	Denman	Hornby	Total	Percent
Stable year round rental	4	5	9	14%
Own my own home	16	19	35	56%
Own my own home on shared land	6	11	17	27%
Other		1	1	2%
No answer		1	1	2%
Total	26	37	63	100%

Future housing needs

Because of these many challenges, almost three quarters of island renter households who consider their island their permanent home have considered leaving at one time or another.

Table 35

Considered leaving?	Denman	Hornby	Total	Percent
Yes, considered leaving	25	49	74	73%
No, not considered leaving	16	11	27	27%
Total	41	60	101	100%

Base: households with permanent home on island

Table 36 shows that the main reasons these households considered leaving are: lack of affordable housing and both housing and job concerns although there are other issues such as ferry/transportation costs and personal reasons. Housing challenges are set in a context of low or unstable incomes as the islands offer few year-round employment opportunities that provide a living wage (or a housing wage). Thus future housing needs will depend upon progress in the housing affordability arena.

Table 36

Permanent home but considered leaving because (more than 1 possible)	Denman	Hornby	Total	Percent
No affordable housing or jobs	13	27	40	54%
No affordable housing	9	14	23	31%
Other reasons (school, personal)	10	8	18	24%
Ferry/transportation costs	10	2	12	10%
No jobs	2	4	6	8%
No answer	1	4	5	
Total	25	49	74	

Base: permanent home households that considered leaving

Given the large number of renter households currently in the 35 to 54 year age range with significant affordability and other concerns, the next 20 years could see a dramatic increase in the number of elders living on the two islands, if they remain. In contrast to the present elders cohort, this group will tend to be more marginally housed, unless addressed.

Fifty-four percent or 67 households are interested in learning more about future plans for affordable housing. Contact information was collected for these households.

Table 37

Information about future plans for affordable housing?	Denman	Hornby	Total	Percent
Want to be informed	32	35	67	54%
Not interested	16	30	46	37%
Don't know/no answer	4	7	11	9%
Total	52	72	124	100%

Comments about housing aspirations

Respondents to the renter survey echoed the need for more affordable long-term rental housing and the desire for homeownership. They are concerned that they would never be able to afford to

“Housing aspirations are normal. Owning a home creates more security in a person’s life, which allows them to thrive in other ways.”

buy a home on their island because sales prices are too high. More affordable housing (rental or ownership) was viewed as a way of keeping young families on Hornby and Denman and as a way of attracting more young families. Others were interested in communal forms of tenure like co-housing and cooperatives. Some expressed a desire for good quality housing suitable for growing their own food. Two of the older respondents were interested in elders housing. Several people said they were thinking of leaving, would not accept a winter rental again or had moved from one island to the other seeking affordable housing. The following are some examples of the comments received:

“Seems like I will never own my own home because of the high price of real estate.”

“Trying to get running water. Logs are rotting in the walls. OK to live without electricity.”

“No stable accommodation, can’t grow food, depressed, tired of packing.”

“Not good living in a trailer with a 1 year old”

Some ideas for addressing the situation included summer accommodation, a trailer park with hookups and legalization of second suites and accessory dwellings.

Elders

The findings of the elder survey are reported here, extrapolated to the entire population of elder households. Again these are households with at least one person age 55 or older. Where relevant the results are presented for sub-groups of elders, for example, those age 55 to 64 years or 75 years and older.

Many factors influence an elder's lifestyle choices, including the decision to remain at home (age in place) or to move within their community or elsewhere. In addition to adequate and appropriate housing, other factors include health needs and availability of health care, social support services, transportation availability and cost, physical environment, social environment, cost of living, and informal and formal care networks. This survey focused on housing and support issues.

Demographics

Table 38 shows that according to the survey results, the largest share of elder households on the two islands is between the ages of 55 and 64 years accounting for just under half of all elder households. This age group includes "empty nesters", couples whose children have grown and left home. This distribution is consistent with 2006 Census population figures for the islands.

Table 38

Age	Denman	Hornby	Total	Percent
55-64 yrs	137	143	280	45.1
65-74 yrs	101	102	203	32.7
75-84 yrs	45	42	87	14
85+ yrs	25	25	48	7.8
Refused	3	0	3	0.5
Total	311	311	622	100

Thirty four percent of Hornby and Denman island elders live alone and 54% live with a partner or spouse only. Other living arrangements, such as staying with a partner/spouse plus others, with children or grandchildren or other family members, account for 12% of elder households. Elders age 75 and over are more likely to live alone (54%) compared with those under age 75 (28%). Elders under age 75 years tend to live with their partner or spouse (approx 60%). One person elder households comprise a larger share of Hornby Island elders (37%) compared to Denman Island elders (31%).

Table 39

Who lives with you?	Denman	Hornby	Total	Percent
No one, I live alone	95	115	209	34%
My partner/spouse only	182	156	339	54%
Net other living arrangements	31	40	71	12%
Partner/spouse and others	14	19	33	5%
My children/grandchildren	14	12	28	4%
Other family members/friends	6	9	16	2%
Refused	3	0	3	1%
Total	311	311	622	34%

Most elder households have lived on the islands for many years, with an average length of residency of 22 years. The largest share of both Denman and Hornby elders had lived on the island for 26-35 years (23%), while those aged 75+ were more likely to have lived there 36 years or more. The average length of time residents had lived in the current home is 17 years on each island. This contrasts sharply with the situation of renters.

Table 40

Length of time on island	Denman	Hornby	Total	Percent
Mean (yrs)	22	21	22	
Five or less	42	37	79	13%
6 - 10	39	37	76	12%
11 - 15	36	37	73	12%
16 - 20	50	44	95	15%
21 - 25	36	42	79	13%
26 - 35	73	71	144	23%
36 or more	34	42	76	13%
Total	311	311	621	100.00

Current housing situation

The single-family dwelling is the most common house type among elder households (89%) on the islands (see Table 41), with Denman elder households somewhat more likely to live in a single-family home (94%) compared to Hornby elders (84%). Nine percent of Hornby elder households live in a cabin, and 7% live in a trailer, suite, elders housing or other housing form.

12% of 75 elder households do not have indoor toilets and most of these are on Hornby Island (54). All Denman elder households live in homes with running water and 93% have an inside toilet. On Hornby Island however, 17% of elder households do not have an inside toilet, again

perhaps reflective of island lifestyle and historic uses. Hornby elders are also more likely to heat with wood or oil heat only (15%) compared to 5% on Denman. Six percent or 38 elder households heat with electricity only, a potential problem during power outages.

Table 41

Dwelling type	Denman	Hornby	Total	Percent
Single family dwelling	291	261	552	89%
Cabin	14	29	43	7%
Travel trailer	3	10	12	2%
Suite in a house	3	2	5	1%
Elder housing	0	6	6	1%
Other	0	2	2	0%
Refused	0	2	2	0%
TOTAL	311	311	621	100%

Most elder households on Hornby and Denman Island are homeowners (92%), a higher rate than all island households (83%) as reported in the Census. Hornby elders are somewhat more likely to rent (7%) and there is a cooperative tenure form, accounting for 2% of elder households. Elder households that are renters are more likely to have lived in their current home for a shorter period of time (less than 11 years) and are more likely to be living alone.

Table 42

Tenure	Denman	Hornby	Total	Percent
Own my own home	291	280	572	92%
Rent my home	17	21	37	6%
Own a share in a cooperative	0	6	6	1%
Other	0	4	3	1%
Refused	3	0	3	1%
Total	311	311	622	100%

Current housing need

The three usual dimensions of housing need are crowding, paying a disproportionate share of income for shelter (>30%), and poor condition. Households with one or more of these conditions are said to be in housing need. For elders who may be living with a physical or other disability, a fourth component of need is considered, access to support services to maintain independence.

Most dwellings occupied by elders are suitable for the size of the household, and not overcrowded (98%). All the overcrowding that does exist occurs on Hornby Island where 8 households live in overcrowded homes. Similarly all overcrowding occurs within the younger elder cohort – those age 55 to 64 years. This may represent adult children living at home.

Table 43

Do you consider your home to be overcrowded?	Denman	Hornby	Total	Percent
Overcrowded	0	8	8	1.3%
Not overcrowded	31	31	62	98%
Refused	0	2	2	3%
Total	311	311	622	100%

Table 44 shows the cost of housing is not a problem for 93% of elder households on the islands. It is however a problem for 43 or 7% of elder households on both islands. More Hornby elders have difficulty with the cost of housing (29 households) and cost is only seen as an issue among younger elders age 55-64 years. Compared to the entire universe of households on the two islands, elders are relatively better off from an affordability perspective. Among all household types, 18% of all Denman and 25% of all Hornby households were paying in excess of 30% of their income for shelter, according to the 2006 Census.

Table 44

Is the cost of housing usually a problem?	Denman	Hornby	Total	Percent
Yes	14	29	43	7%
No	297	278	575	93%
Don't know/refused	0	4	4	0%
Total	311	313	624	100%

A dwelling is in poor condition if it requires major repairs for structural damage, defective plumbing and/or heating for example. Overall 11% of Hornby and Denman elder households representing 68 households live in a home that is in poor condition and needs major repair. The number is highest on Hornby with 37 dwellings in poor condition. Within the total dwelling universe on the islands, 15% of homes need major repair according to the census, so that the homes elders occupy are in better condition overall. More elders' homes need minor repairs on Hornby (35%) than on Denman (21%).

Table 45

House condition	Denman	Hornby	Total	Percent
Needs only regular maintenance	213	164	377	61%
It needs minor repairs	64	108	173	28%
It needs major repairs	31	37	68	11%
Don't know	3	2	5	1%
Total	311	311	622	100%

Table 46 shows that 95% of the elder households live on Denman or Hornby year round. On Hornby, 19 elder households do not live there year round, with most citing the Lower Mainland

as their alternate base, as does 8 Denman elders. Only two elders are forced to move every summer; the remainder lives seasonally on the island by choice. In total, 5% of elders or 28 households are not year round residents.

Table 46

Year round accommodation?	Denman	Hornby	Total	Percent
Yes	303	288	590	95%
No	8	19	28	5%
Refused	0	4	4	0%
Total	311	311	622	100%

Table 47 shows that 102 elder households on the islands are living in housing that is unacceptable and does not meet at least one of the standards. Most experience only one component of need, and that is most likely to be poor dwelling condition (53 households) followed by unaffordability (29 households). Fourteen elder households experience two or more components of housing need. There are more Hornby elder households in need (60) than on Denman (42). In addition, more Hornby elder households experience two or more types of housing need (12) compared to 2 Denman elder households.

Table 47

Current housing need summary	Denman		Hornby		Total	
	#	%	#	%	#	%
No housing need	269	86.5	251	80.7	520	83.6
With housing need	42	13.5	60	19.3	102	16.4
Total households	311	100	311	100	622	100
Only overcrowded	0	0	6	1.9	6	
Only unaffordable	11	3.6	17	5.6	29	
Only poor condition	28	9.0	25	8.1	53	
Total only 1 component	39	12.6	48	15.4	88	
Two or more components (i.e. overcrowded and unaffordable)	3	0.9	12	3.7	14	
Total need	42	13.5	60	19.3	102	

Table 48 provides a brief profile of the 102 elder households who are without acceptable housing. They tend to be between the ages of 55 and 64 years, living alone and have resided on their island for 21 years or longer.

Table 48

Profile of elder households in need	Number households	Percent
Age		
55-64 yrs	51	50%
65-74 yrs	29	28%
75+ yrs	21	22%
Living arrangement		
Alone	47	46%
With partner/spouse	31	30%
Other	24	24%
Years on island		
Less than 21 yrs	30	29%
21 or more yrs	72	71%

Overall 8% of elder households currently receive home care, roughly the same share on both islands. The rate is much higher among older elders; almost one third (29%) of elder households with a respondent age 75 years or older receives home care services.

Table 49 shows that of those not currently receiving home care, 8% or 46 households are having difficulty with daily activities and this occurs mostly among elders who live alone. More Hornby elder households have difficulty (10%) than Denman elder households (6%).

Table 49

Difficulty with daily activities	Denman	Hornby	Total	Percent
Difficulty	17	29	46	8%
No difficulty	266	255	521	92%
Don't know/no answer	3	0	3	0
Total	286	284	570	100%

Base – those not currently receiving home care.

Those having difficulty require assistance for cleaning, errands and laundry. Laundry appears to be especially difficult for elder households age 75 and older and those living on Hornby Island. Elders also have difficulty with home maintenance activities such as gardening, home maintenance and transportation.

Table 50

Need help with	Denman	Hornby	Total
Cleaning	33%	47%	42%
Errands	33%	33%	33%
Laundry	17%	40%	31%
Home maintenance and repairs	0%	33%	21%
Personal care	17%	20%	19%
Grocery shopping	0	27%	17%
Other		20%	12%

Base – those not currently receiving home care and having difficulty with daily activities.

Future housing needs

Seventy two percent of both islands' elder households want to stay in their own home for the next ten years as shown in Table 51. This is somewhat lower than research that shows that 85% of seniors over age 55 wish to age in place, even if their health changes.¹¹ Ninety-three elder households anticipate moving in the next ten years. They are roughly evenly divided between moving in 1 to 5 years, and 6 to 10 years. Fifty-four Hornby elder households anticipate moving in the next ten years, as do 39 Denman elder households. In all, 75% of Denman elder households want to stay in their home, compared to 69% of Hornby elders.

In addition, another 20 elders think they will “probably” move in that time frame. Thus the total number that anticipates or probably will move within 10 years is 113 elder households or 18%. According to a recent study, 30% of Canadians aged 55-64 years moved between 1997 and 2002, while 20% of those age 65 and older moved.¹²

Table 51

Anticipate moving?	Denman	Hornby	Total	Percent
No, I want to stay in my home	233	214	447	71.9%
Yes, in near future (1-5 yrs)	14	33	47	7.5%
Yes, in 5-10 yrs	25	21	46	7.5%
Probably at some point	3	17	20	3.2%
Maybe	6	6	11	1.8%
Don't know/no answer	31	19	50	8.0%
Total	311	311	622	100%

¹¹ CMHC. Feb 2008. *Impacts of the Aging of the Canadian Population on Housing and Communities*. Research Highlight. Issue 08-003.

¹² CMHC. Feb 2006. *Aging, Residential Mobility and Housing Choices*. Research Highlight. 2001 Census Housing Series: Issue 10.

The top reason elder households cite for anticipating a move is “health/mobility/assistance with daily care” (41%), followed by financial reasons (23%) and a need for community/companionship (20%). Older elder households are more likely to identify health as a reason for moving (74%). Younger elder households between the ages of 55 and 64 years mention financial reasons (35%) more frequently than all elders (23%). Health is the primary reason stated for moving among both islands’ elders. More Denman households stated that financial concerns are their reason for a move, while more Hornby households would want to move to seek companionship or be close to amenities.

Table 52

Reasons for moving (more than 1 possible)	Percent
Health/mobility reasons/assistance with daily care	41%
Financial reasons/too costly to maintain home/ferry costs	23%
Community/companionship/too isolated/want to be close to amenities	20%
Family reasons/closer to family/retiring	18%
Downsizing/smaller space/less responsibility	16%
Want a better home/long term rental	14%
Other	13%
Don’t know	4%

Base - households that anticipate moving within 10 years

Studies show that 25% of seniors age 65 to 74 years have mobility problems, as do up to 50% of those aged 75 years and older suggesting that both home stayers and movers may face mobility problems over time that could require home support, home alterations or a move.

Of those elders who anticipate and will probably move, about two thirds want to move off island. The survey did not ask the reason why. This is more so for Denman elders (89%) than Hornby elders (57%). The responses of Denman elders may have been constrained by the fact that there is presently no “elder housing” on Denman Island or it may reflect a closer attachment to the mainland. Of the 113 households that anticipate or will probably move, 30 elder households want to stay on their island. Most of these are Hornby elders (27).

Table 53

If you moved, where would you prefer to move?	Denman	Hornby	Total	Percent
Like to stay on this island	3	27	30	26%
Like to move off island	36	41	77	68%
Don’t know	3	4	7	6%
Total	42	71	113	100%

Base - households that anticipate and will probably move within 10 years

Of the 30 households that anticipate moving while staying on island, most are Hornby elders, 32% or 10 households prefer elder housing, 20% want to own a small home while 13% prefer a small rental unit.¹³ This is consistent with research showing that “beginning around age 55 or so, households exhibited increased interest in smaller homes, manifested in a modest shift out of detached homes and eventually, in later senior years, some shifting from owning to renting.”¹⁴ A national survey of elders found that of those elders not planning to remain in their present home, 24% would plan to move to seniors housing.¹⁵

Comments about housing situation

Comments by elder households on both islands reveal that their overwhelming concern is for the housing situation of young people and families, not themselves. Almost half of respondents (47%) on both islands commented on the need for more low cost/affordable year round housing for young people and families. Another 16% said the current housing situation is “dire”. They also noted a wish to attract young people to the islands, as they fear that Denman and Hornby are turning into expensive retirement communities (23%) and that it is difficult to find workers without young people (13%). Another 23% of elder households said it is too costly to live on the islands for other reasons, like high taxes and ferry costs. Some are appreciative of efforts of island organizations to address the issue of stable, affordable, quality housing. Interestingly, 52 households (on both islands) or 8% said they are in support of more elder housing.

Denman elder households called for changes to existing zoning to permit rental suites, secondary dwellings and development of crown land as a way of dealing with the housing shortage. The Hornby Island elders surveyed were concerned about the residents who are evicted annually during the summer.

Agencies/employers

A survey of agencies and employers on the islands formed the third component of the study. This was carried out to gain the perspectives of community stakeholders who may have insight into housing issues from the vantage point of their professional or voluntary work, business or community activities. Agencies consist of island organizations with a community focus like seniors’ or economic development organizations. Employers refer to those businesses with employees, and therefore do not include sole proprietorships or businesses like bed and breakfasts with no staff. Also excluded are agricultural operations that rely on volunteers. A list of agencies and employers contacted is included in Appendix B.

¹³ Two renters age 55+ in need prefer elder housing. From renter survey.

¹⁴ CMHC 2006 p. 15.

¹⁵ EKOS. *Rethinking Canada’s Aging Population*. Presentation to NHRC. Nov 4, 2008.

At the time of the survey most agency representatives knew of an individual, family or elder currently staying outdoors in a tent or trailer and knew of households that had left the islands in the past few years. Respondents also noted health and safety concerns...

“It is appalling to see the shacks that many young children live in. Mold is a major problem in many buildings.”

and a lack of diversity...

“...isn’t enough affordable housing for families, couples and singles that are in the housing market. Worries about the dwindling school population and the lack of diversity in age groups on the island. Concerned that Denman is becoming a seniors’ community and that there won’t be enough young people to sustain the community.”

Employers (consisting of 23 businesses and organizations) responded to survey questions concerning the impact of the current housing situation on their business or organization. Table 54 shows the responses varied significantly between Denman and Hornby employers. Virtually the only employers experiencing difficulty hiring year round or seasonal staff are located on Hornby Island. Those with no difficulty attribute this to the fact that they employ permanent residents who have their own accommodation. The same is true for the impact of housing issues on the health of their organization. Most employers who experience negative impacts are based on Hornby. They explained that they were affected by a shortage of secure affordable housing either directly, through difficulty finding or keeping employees, employee motivation, and quality of service or indirectly by declining population in certain demographics such as young families affecting the demand for their products or services. For example,

“Lack of affordable year round housing means we have a shortage of younger people to replace current staff who will be retiring over the next 5-10 years. Lack of affordable seasonal housing/accommodation means students won’t look to Hornby for summer employment, which means we will be unable to meet business scheduling needs to provide full time service to the community and visitors.”

Table 54

Employers	Denman	Hornby	Both	Total	Percent
Trouble hiring year round staff	0	5	1	6	26%
Trouble hiring seasonal staff	1	7	1	9	39%
Health of business/operation affected	2	8	1	11	48%
Willing to assist somehow	4	6	1	11	48%

Few employers currently provide employee housing. Some employers indicated that they would be willing to assist employees with housing, however, they were unsure how and noted

limited resources with which to do so. In fact some employers are renters themselves and face their own housing challenges.

4. Findings and recommendations

Current housing need

There are at least 165 renter and elder households currently experiencing some form of housing need on the two islands (out of approximately 1080 households). They are comprised of 63 renter households and 102 elder households. Hornby islanders (97) outnumber Denman islanders (68) in terms of housing need overall, in each of the two household groups (renters and elders).

Table 55

Housing Need	Denman	Hornby	Total
Renters (minimum)	26	37	63
Elders (extrapolation)	42	60	102
Total	68	97	165

These findings partly reflect the way the data was collected. The renter survey is reflective only of the renters interviewed, while the elder survey sample is considered representative of all elder households on the islands. The renter figure above is thus considered a minimum as it only reflects those renters included in the survey, while the elder figures have been extrapolated to cover the entire universe of elder households.

While the number of elder households in need exceeds renters, a larger share of renters on Denman and Hornby Island are in need (a minimum of 63 out of 180 renters surveyed or 36%). In contrast, 16% of elder households are in housing need according to these figures. Elders themselves said that they see the greatest housing need among young people. Further, the type of need experienced by the two populations is different.

Renter housing need arises primarily from affordability concerns, followed by a combination of factors. Indeed some renters would be considered “at risk of homelessness” due to their high shelter cost to income ratio while others would be considered “hidden homeless” because they stay in places not meant for human habitation. In addition, some renters live in marginal or sub-standard dwellings, that are small or lack basics like running water or an inside toilet.

More Hornby renters live in unacceptable housing (38) compared to Denman (26). Denman renters are mostly affected by affordability concerns, while Hornby renters tend to experience affordability concerns followed by unsecure tenure, that is, they must vacate their winter rental in the summer. Overcrowding is less of a concern on both islands.

Renters in need are mostly between the ages of 25 and 54 years of age, single people and families with children, including single parent families, and most would prefer to own their own home, either fee simple or on shared land. A comparable number of renters (67) indicated an interest in learning more about future plans for housing on the islands confirming the extent of need among renters.

Although there are more elder households in need than renters, the results of this assessment suggest that 84% of elder households live in acceptable housing. Many have lived on their island for years, likely purchased their homes when prices were lower, and subsequently paid them off. In addition, elders tend to be beneficiaries of social and economic policies and programs such as Shelter Aid for Elderly Renter (SAFER), property tax relief, CPP/OAS/GIS, home care services, and on Hornby, elders housing.

About 100 elder households experience one or more dimensions of housing need (86% only one dimension), the most prevalent being poor condition followed by affordability. Only 7% of elder households living on both islands currently experience affordability problems (slightly more on Hornby). More Hornby elders are in need than Denman elders (60 and 42 respectively). Elders in need tend to be between the ages of 55 and 64 years, living alone and have resided on their island for 21 years or longer. In addition, about 50 elders who are not presently receiving home care indicated they are having difficulty coping with day-to-day activities.

Future housing need

If housing prices moderate due to worsening economic conditions, the affordability situation may improve perhaps making homeownership more affordable for some renters. However if employment suffers, it will likely remain a struggle to earn a wage sufficient to afford to purchase a home on Hornby or Denman Island.

In ten years, a large cohort of renters on both islands (31%) will begin to reach age 55. If the current housing needs of renter households are not addressed this aging may be accompanied by significant housing needs on both islands and/or an exodus of residents seeking acceptable housing off island.

Almost three quarters of elder households anticipate staying in their own home over the next ten years. It is a fact of life however that a sudden change of health may alter those plans. The 30 households who anticipate a move desire a range of housing options including elders housing, smaller homes and rental units. About 10 elder households expressed interest in elder housing, and these were mostly Hornby islanders. The survey collected few names of elders interested in learning about future plans for elders housing.

Recommendations

The recommendations that follow for both islands are intended to:

- decrease health and safety concerns;
- maintain community diversity with a population of different ages and abilities; and
- foster the security of residents as a foundation for economic activity and organizational capacity.

Addressing housing needs on both islands

The two Islands have parallel housing needs, although the details and numbers vary. Similar solutions can be applied to both communities. The communities should explore the potential for collaboration in implementing solutions. This could include activities such as researching housing options, designing projects and units, providing information and support to renters and homeowners so that they can access assistance programs, developing opportunities for secondary suites/dwellings, providing home care and creating emergency housing.

Addressing housing needs on Hornby Island

At least 37 renter households and about 60 elder households are living in housing which is unacceptable by established standards. These households tolerate housing that is sub-standard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.

1. Affordable home ownership opportunities

Creating approximately 30 affordable home ownership units could address the needs of Hornby renter households in need and who prefer homeownership. These units should be attainable to those earning the median household income of \$32,000 or less. The creation of these affordable ownership housing would make available rental units for others and could provide the incentive and means for young families to stay on Hornby (many of whom have considered leaving). It may be a challenge to create a homeownership affordable for single person/single parents.

2. Assistance for renters

For some households in need, renting is their preferred option. Linking renters with available assistance would help address affordability challenges for eligible households. The provincial Rental Assistance Program (RAP) provides subsidies for rental of private market units to families with a gross household income of \$35,000 or less. Providing information and support could increase the number of households benefitting from this program.

3. Home repair assistance for elder home-owners

Providing assistance with improving housing conditions would support the ability of elders to continue living in their own home. About 40 elder households on Hornby are living in housing

that is in poor condition and/or lacking basic amenities. Assistance with home repairs or adaptations to meet age-related needs could be provided by local organizations and by accessing programs provided by the Canada Mortgage and Housing Corporation (CMHC), such as the homeowner Residential Rehabilitation Assistance Program (RRAP) and others.

4. Home care for elders

Planning for expanded home care help would help meet the needs of a growing elder population wishing to continue to live independently on Hornby. About 29 elder households that are not currently receiving home care are having difficulty with daily activities. About 72% of elders wish to continue to stay in their own home.

5. Elder housing units

Expanding Hornby Island Elder Housing would address anticipated needs. Survey results indicate approximately 10 elder households wish to move in to elder housing over the next ten years. Whether new units are required will depend on the age structure of current residents and whether adequate support services can be delivered as they age, enabling them to stay longer. The new provincial Seniors Supportive Housing program may be used to assist residents of existing elder housing who require modifications to their unit and/or support services to enable them to remain.

6. Secondary suites/dwellings

Permitting secondary suites or detached units on residential lots could assist some homeowners struggling with affordability and would increase the supply of rental units. Census data indicates that affordability is an issue for 130 Hornby homeowner households (some of whom are elders). At least 17 Hornby renter households in need consist of single persons for whom a secondary unit could be appropriate. About a third of renters do not have year-round accommodation.

7. Emergency/temporary accommodation

Creating emergency/temporary housing would help address both housing shortages in the summer and housing crises in the winter. In the summer, the shortage of rental housing worsens when some residents are required to vacate their winter rentals and there is an influx of seasonal workers. Emergency housing needs can result from prolonged power outages or domestic crises. Potential sources of funding are the Housing Endowment Fund and Community Partnership Initiatives.

Addressing housing needs on Denman Island

At least 26 renter households and about 42 elder households on Denman Island are living in housing which is unacceptable according to nationally established standards. These households tolerate housing that is substandard, insecure, unaffordable or overcrowded in order to stay in the community they consider home.

1. Affordable home ownership opportunities

The creation of approximately 20 affordable home ownership units could address the needs of Denman renter households in need and who prefer ownership. These units should be affordable to those earning the median household income of \$38,000 or less. The creation of these affordable ownership units would make available existing market rental units for others and would encourage young families to stay on Denman (many of whom have considered leaving). It may be a challenge to create a homeownership opportunities that are affordable for single persons/single parents.

2. Assistance for renters

For some households in need, renting is their preferred option. Linking renters with available assistance would help address affordability challenges for eligible households. The provincial Rental Assistance Program provides subsidies for the rental of private market units to families with a gross household income of \$35,000 or less. Providing information and support could increase the number of households benefitting from this program.

3. Home repair assistance for elder home-owners

Assistance with improving housing conditions would support the ability of elders to continue living in their own home. About 30 elder households on Denman are living in housing that is in poor condition and lacking basic amenities. Assistance with needed home repairs or conversions could be provided by local organizations and by accessing programs provided by the Canada Mortgage and Housing Corporation (CMHA), such as the homeowner Residential Rehabilitation Assistance Program (RRAP) and others.

4. Home care for elders

Planning for expanded home care help would help address the needs of a growing elder population wishing to continue living in their own homes. About 17 elder households that are not receiving home care are having difficulty with daily activities. Almost 75% of Denman elders wish to continue to stay in their own home.

5. Elder housing units

According to the survey a limited number of Denman elders (2) anticipate they will require elder housing rental units over the next ten years. While elder housing is supported in principle there was limited self-identification with respect to future need. Developing two rental units intended for elders is would be a way to move forward. Although creating housing for elders on Denman has been contemplated since 1990, it may be difficult for elders to visualize and express interest in this type of accommodation until they see its availability and form.

6. Secondary suites/dwellings

Provision for secondary suites or detached units could assist some homeowners struggling with affordability and would increase the supply of rental units. Census data indicates that affordability is an issue for 105 Denman homeowner households. More than 15% of Denman renters report not having year-round accommodation. Secondary suites or dwellings could assist

a number of elder and non-elder homeowners financially, as well as increasing the supply of affordable housing. At least 12 Denman renter households in need are single person households for whom a secondary unit could be appropriate.

7. Emergency/temporary accommodation

The availability of year round emergency/temporary housing would help address housing shortages in the summer and housing crises in the winter. In the summer, the shortage of rental housing worsens - eight long-term Denman residents report vacating their winter rentals. In the winter, emergency housing needs can result from situations such as prolonged power outages. Domestic violence can occur any time of the year. Potential sources of funding are the provincial Housing Endowment Fund and Community Partnership Initiatives.

Appendices

Hornby-Denman Housing Needs Study

Survey for renters (Under age 55)

Denman _____ Hornby _____ Date _____

We invite you to take about 10 minutes to participate in this survey. The survey is sponsored by the Housing Needs Assessment Steering Committee, representatives of community organizations and other individuals on Hornby and Denman who recognize that accessible housing is essential to community well-being. This information will help the consultant hired by the Steering Committee to assess Hornby and Denman Island's immediate and ongoing housing needs. This information is confidential.

ABOUT YOUR HOUSEHOLD *One survey is to be completed per household. Where adults are sharing, each potential household should complete a survey.*

Please list the age and gender of each member of your household:

Age	Gender

1) Do you own your own home?

Yes _____ END – THANK YOU
No _____
No answer _____ END – THANK YOU

ABOUT YOUR PREVIOUS AND CURRENT HOUSING SITUATION

- 2) How many years have you lived on this island? _____yrs
- 3) How many times have you moved in total? _____
- 4) How many times have you had to move from your accommodation in the summer months? _____

5) How many times have you moved in the past year? _____

6) Have you ever owned your own home? _____

7) Which of the following describes where you are currently living?

Single family home _____

Cabin _____

Suite in a house _____

Room in house _____

Travel trailer _____

Staying with others _____

Vehicle _____

Tent or sleeping outside _____

Other, please specify _____

Don't know _____

No answer _____

8) How long have you been living there? _____

9) Is this year round accommodation?

Yes _____ Go to Q 10

No _____

If no: Where do you usually live? _____

Why did you leave there? _____

Do you have accommodation to move in to? _____

10) Do you have an agreement to stay there?

Yes, a tenancy agreement _____

Yes, some other form of written agreement _____

No written agreement _____

Don't know _____

No answer _____

11) What utilities are available in your home? (please check all that apply)

electricity _____

running water _____

inside toilet _____

electric heat only _____

wood or oil heat only _____

both electric & wood/oil heat _____

Don't know _____

No answer _____

12) How many bedrooms does it have? _____

13) Which of the following statements best describes the condition of your home?
(choose one)

It needs only regular maintenance. _____

It needs minor repairs to correct for example, missing or loose floor tiles, bricks or shingles, defective steps, railing or siding. _____

It needs major repairs to correct for example, defective plumbing, electrical wiring, or structural damage to walls, floors or ceilings. _____

Don't know _____

No answer _____

14) Do you pay rent?

Yes _____

No _____ Go to Q 18

Don't know _____ Go to Q 18

No answer _____ Go to Q 18

If yes, what is the monthly rent? _____

15) What share of your **average** monthly before tax household income do you spend on rent and utilities?

One third or less of before tax household income _____

Between one third and half of before tax household income _____

More than half of before tax household income _____

Don't know _____

No answer _____

16) Do you have trouble finding enough money to pay for your housing costs (rent, utilities)?

Yes _____

No _____

Don't know _____

No answer _____

17) Please describe your current housing situation and how this evolved?

18) What is your employment status?

Employed full time _____
Employed part-time _____
Casual employment _____
Seasonal employment _____
Self-employed _____
Unemployed _____
DK _____
NA _____

19) Do you have any comments on your current housing situation (eg what works for you? what doesn't?)

ABOUT YOUR HOUSING ASPIRATIONS

20) Are you satisfied with your present housing?

Very satisfied _____
Satisfied _____
Somewhat satisfied _____
Not satisfied _____
DK _____
NA _____

21) Do you consider Hornby/Denman your permanent home?

Yes _____
No _____
DK _____
NA _____

If no, would you like to make Hornby/Denman your permanent home?

Yes _____
No _____
DK _____
NA _____

22) Have you ever considered leaving the island despite your plans?

Yes _____
No _____
DK _____
NA _____

If yes, why? *(check all that apply)*

Housing challenges: _____ please elaborate _____

Income challenges: _____ please elaborate _____

Other, please specify _____

23) What are your preferences for achieving housing security?

(Mark "1" for first choice, "2" for second choice, "3" for third choice):

I am fine the way I am _____

Stable year-round rental housing _____

Owning my own home _____

Owning my own home on shared land _____

Other, please specify _____

DK _____

NA _____

24) Would you like to find out more about plans for affordable housing which may be developed in the future?

Yes _____

No _____

DK _____

NA _____

If yes, write name on separate contact list.

25) Do you have any comments on your housing aspirations:

Thank you!

Hornby-Denman Housing Needs Study

Survey for individuals age 55+

Denman _____ Hornby _____ Date _____

Hello. My name is _____ and I am call on behalf of the Housing Needs Assessment Steering Committee to assess Hornby and Denman Island's immediate and ongoing housing needs. We need to identify the housing needs of our older residents in order that we can begin to plan for the future. You can play an important role in this by providing information about yourself, your housing situation and future needs. This information will be kept confidential.

IF UNSURE OF AGE: Are you or is there anyone living in your household who is 55 years of age or over. IF OTHER PERSON, ASK TO SPEAK TO INDIVIDUAL. ARRANGE CALLBACK TIME IF NOT AVAILABLE.

IF ASK The survey is sponsored by the Housing Needs Assessment Steering Committee, representatives of community organizations and other individuals on Hornby and Denman who recognize that accessible housing is essential to community well-being. This information will help the consultant hired by the Steering Committee to assess Hornby and Denman Island's immediate and ongoing housing needs.

26)What is your age?

- 1 55-64 yrs
- 2 65-74 yrs
- 3 75-84 yrs
- 4 85+ yrs

One survey is to be completed per household.

These questions ask about your CURRENT LIVING ARRANGEMENTS

27)How many years have you lived on this island? _____

28)What type of home do you live in now?

- 1 Single family home
- 2 Cabin
- 3 Suite in a house
- 4 Room in a house
- 5 Travel trailer
- 6 Elder housing
- 96 OTHER: PLEASE SPECIFY: _____
- 98 Don't know
- 99 Refused

29)How long have you been in your current home? _____

30)Is this year round accommodation?

- 1 Yes
- 2 No
 - a) If no, where do you usually live? _____ (*not address*)
 - b) Why did you leave there? _____
 - c) Do you have accommodation to move to?
 - 1 Yes
 - 2 No
 - 98 Don't know
- 99 Refused

31) What utilities are available in your home? (**check all that apply**)

- 1 Electricity
- 2 Running water
- 3 Inside toilet
- 4 Electric heat only
- 5 Wood or oil heat only
- 6 Both electric & wood/oil heat
- 98 Don't know
- 99 Refused

32) Do you own or rent the home you live in or do you have other arrangements?
(**choose one**)

- 1 Rent my home
- 2 Own my own home
- 3 Own a share in cooperative
- 4 Stay with others
- 96 OTHER: PLEASE SPECIFY: _____
- 98 Don't know
- 99 Refused

33) Who lives with you? (**check all applicable**)

- 1 No one, I live alone **GO TO Q.9**
- 2 My partner/spouse only **GO TO Q.9**
- 3 My children/grandchildren
- 4 My friend(s)
- 5 Other family members
- 96 OTHER: PLEASE SPECIFY: _____
- 98 Don't know **GO TO Q.9**
- 99 Refused

34) Do you consider your home to be overcrowded?
(if unsure, explain - adult without own bedroom, opposite sex siblings age 5 yrs and older sharing bedroom)

- 1 Yes
- 2 No
- 98 Don't know
- 99 Refused

35) Is the cost of your housing usually a problem for you? Do you have trouble finding enough money to pay for your housing costs (rent, taxes, maintenance, mortgage payments, utility costs)?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Refused

36) Which of the following statements best applies to the condition of your home? (***please read and check one***)

- 1 It needs only regular maintenance.
- 2 It needs minor repairs to correct for example, missing or loose floor tiles, bricks or shingles, defective steps, railing or siding
- 3 It needs major repairs to correct for example, defective plumbing, electrical wiring, or structural damage to walls, floors or ceilings.
- 98 Don't know
- 99 Refused

37) Do you presently receive home care services?

- 1 Yes
- 2 No
- 98 Don't know
- 99 Refused

38) Are you having difficulty with daily activities that make it hard for you to live independently?

- 1 Yes
- 2 No **Go to Q 16**
- 98 Don't know **Go to Q 16**
- 99 Refused **Go to Q 16**

39) Do you need help with the following activities: **(please read and check all that apply)**

- 1 Grocery shopping
- 2 Cooking
- 3 Cleaning
- 4 Laundry
- 5 Errands
- 6 Personal care such as bathing
- 96 OTHER: PLEASE SPECIFY: _____
- 98 Don't know
- 99 Refused

40) Are you having difficulty keeping up with these activities? **(please read and check all that apply)**

- 1 Home maintenance and repairs
- 2 Gardening and yardwork
- 3 Transportation
- 96 OTHER: PLEASE SPECIFY: _____
- 98 Don't know
- 99 Refused

These questions ask about your **FUTURE HOUSING NEEDS**

41) Do you anticipate moving from your current home sometime in the next 10 yrs?

- 1 No, I want to stay in my home **GO TO Q.26**
- 2 Yes, in the near future (1-5 yrs)
- 3 Yes, in 5-10 yrs
- 4 Probably at some point
- 5 Maybe **GO TO Q.26**
- 98 Don't know **GO TO Q.26**
- 99 Refused **GO TO Q.26**

42) If you moved, what would be your main reasons for moving? (*number in order of priority, starting with "1" being the "most important"*)

- _____ Family reasons – to be closer to family, retiring etc
- _____ Financial reasons – too costly to maintain home
- _____ Safety & security – too vulnerable living alone
- _____ Downsizing – smaller space, less responsibility
- _____ Health /mobility reasons – assistance with daily care
- _____ Community/companionship – too isolated, want to be close to amenities
- _____ OTHER: PLEASE SPECIFY: _____
- 98 Don't know
- 99 Refused

43) If you moved, where would you prefer to move to?

- 1 Like to stay on this island
- 2 Like to move off island **Go to Q 26**
- 98 Don't know **Go to Q 26**
- 99 Refused **Go to Q 26**

44) If you moved, what type of housing would you prefer?

- 1 Own home, smaller, needing less work **Go to Q 23**
- 2 Private rental, smaller, needing less work **Go to Q 23**
- 3 Elder or seniors' housing
- 4 Assisted living
- 96 OTHER: PLEASE SPECIFY: _____ **Go to Q 23**
- 98 Don't know
- 99 Refused

Elder or seniors' housing refers to housing that is designed to be accessible and comfortable for those with limited mobility. It is intended for elders who are able to live independently and care for themselves with the support available in the community, like home care.

Assisted living serves seniors and people with disabilities who require some support, but do not need 24-hour institutional care. It offers a middle option to bridge the gap between home care and residential care. It may be subsidized or not.

45) What type of facilities would you use if you lived in elder housing or assisted living?

Prompt with list if having trouble:

Fitness/wellness centre, lounge/meeting area, communal kitchen/dining, small café, games/activity room, communal vegetable garden, gardens/walks, recycling area, guest room/suite, live-in maintenance/caretaker.

46) What type of support services would you use if you lived in elder housing or assisted living?

47) Is your name on the waiting list for Hornby Elder Housing?

1 Yes

2 No

If no, would you like to place your name on the waiting list? ____Yes ____No

If yes, write name on separate contact list.

48) If you moved, what type of housing would you like to live in?

1 Studio suite/bedsit

2 Secondary suite

3 One level attached unit

4 One level detached unit

96 OTHER: PLEASE SPECIFY: _____

98 Don't know

99 Refused

49) If you moved, where on the island would you prefer to live?

1 Downtown Denman

2 Downtown Hornby

3 Walking distance to downtown Denman

4 Walking distance to downtown Hornby

96 OTHER: PLEASE SPECIFY: _____

98 Don't know

99 Refused

50) Would you like to receive information about future plans for elder housing on Hornby? On Denman? ____Yes ____No *If yes, write name on separate contact list.*

51) Do you have any comments about the housing situation on Hornby/Denman Island?

Thank you

Hornby-Denman Housing Needs Study

Survey for social agencies, housing agencies, realtors, businesses

Denman _____ Hornby _____ Date _____

Can I ask you a few questions about the housing situation on the island? It will take about 10 minutes.

The survey is sponsored by the Housing Needs Assessment Steering Committee, representatives of community organizations and other individuals on Hornby and Denman who recognize that accessible housing is essential to community well-being. This information will help the consultant hired by the Steering Committee to assess Hornby and Denman Island’s immediate and ongoing housing needs. This information is confidential.

AGENCIES START HERE

BUSINESSES GO TO QUESTION 8

1) How many island households are you aware of that live in:

Please indicate main concern. We are asking for an opinion or estimate not actual numbers.

Type of housing	# singles (under 55 yrs)	# families (under 55 yrs)	# of elder households (55 yrs+)
Insecure housing (they cannot stay in their housing all year round and must move somewhere else for part of the year)			
Housing that is in poor condition (needs major repairs for defective plumbing, structural damage, etc)			
Housing that is unaffordable for them (they pay more than 30% of before tax income for rent or mortgage)			
Crowded conditions (example: diff sex siblings age 5+ sharing bedroom, adult single/couple without a bedroom of their own)			
Housing without adequate support (cleaning, food preparation, shopping, personal care)			

2) Do you know of individuals or families that are presently living in temporary accommodation outdoors such as a tent or trailer that may present health and safety concerns?

Yes	_____	If yes, about how many	
No	_____	Singles	_____
Don't know	_____	Families	_____
		Elders	_____

3) Do you know of individuals or families that are presently staying with others in temporary accommodation inside such as on the sofa?

Yes	_____	If yes, about how many	
No	_____	Singles	_____
Don't know	_____	Families	_____
		Elders	_____

4) Do you know of individuals and/or family households that have left the island in the **past year** because they could not find satisfactory, secure and affordable housing, among other reasons?

Yes	_____	If yes, about how many	
No	_____	Singles	_____
DK	_____	Families	_____
		Elders	_____

5) Do you know of individuals and/or families that have left the island in the **past 5 years** because they could not find satisfactory, secure and affordable housing, among other reasons?

Yes	_____	If yes, about how many	
No	_____	Singles	_____
DK	_____	Families	_____
		Elders	_____

6) Do you know of individuals or families that presently work here, but live off island and would like to establish a home here but cannot find satisfactory, secure and affordable housing?

Yes _____
No _____
DK _____

If yes, about how many
Singles _____
Families _____
Elders _____

7) Do you have any comments about the housing situation on Hornby/Denman island?

BUSINESSES START HERE

8) Do you have any employees?

Yes _____
No _____ End THANK-YOU
No answer _____ End THANK-YOU

9) Number of employees (excluding owner)

Full-time, year round _____
Part-time, year round _____
Full time seasonal (summer) _____
Part-time seasonal (summer) _____
Other, please specify _____

10) How many of your employees live on:

This island _____
Other island _____
Mainland _____
Don't know _____
No answer _____

11) Do you presently provide employee accommodation?

Yes _____
No _____

If yes, please describe

12) Do you have trouble hiring year round staff because of high housing costs or lack of rental housing availability?

Yes _____
No _____

Please explain

13) Do you have trouble hiring seasonal staff because of high housing costs or lack of rental housing availability?

Yes _____

No _____

Please explain

14) Has a lack of affordable, secure housing affected the health of your business or organization?

Yes _____

No _____

Please explain

15) Would you be willing to consider assisting your staff to find affordable, suitable and secure housing?

Yes _____

No _____

Please explain

16) Can you estimate about how many more employees you will need in the next 3 to 5 years?

Seasonal _____

Full-time _____

Part-time _____

Don't know _____

No answer _____

17) DO YOU HAVE ANY COMMENTS about the housing situation on Hornby or Denman Island in relation to the health of your business or organization?

THANK-YOU!

Appendix B

Denman Island agencies and employers

Professionals, social service providers etc.

Paddy O'Connell	Community School Co-ordinator
Dr. Doreen Tezt	Retired GP
Mary Lou Morden	Emergency Services
Lanna Kroeining	Outreach worker
Pelka Wiltshire	School Principal

Employers

Roger Smith	R. Smith Construction
Tam and Klaus	Rawganique Store
Jed Young	Pacific Arbour Care
Virginia and Rod	DI General Store
Sheldon and Donna	D.I. Guest House/Café

Key Organizations

Louise Bell	LTC
Veronica Timmons	DI Seniors Housing Soc.
Christine Oliver	DI Seniors Association
Charlie Johnston	DICES Board Member
Ana Miriam Leigh	DIWOS, Director
Bill Engleson	ISLA, VSG
Derek Hood	APC
Anne deCosson	VSG, APC
Keith Porteous	Housing Coalition, Chair
Riane DaSilva	ADAC
Jayne Ann O'Reilly	BLPS
Laura Bushekein	Member TRLC
Eileen O'Brien	DIWOS
Erin O'Brien	ISLA

Realtors, rental agents, landlords

James Warner	Local realtor, Rep for PAC
Jack Forsyth	Local realtor

DIRA	Denman Island Residents Assoc
DIWOS	Denman Island Women's Outreach Society
D/H CHCS	Denman/Hornby Community Health Care Society
DIVFD	Denman Island Volunteer Fire Department
APC	Advisory Planning Commission
VSG	Vision Statement Group (A group appointed by the LTC for 6 months for an OCP project)
BLPS	Blackberry Lane Preschool (Denman Island Preschool)
TRLC	Triple Rock Housing Cooperative
ADAC	Accessory Dwelling Advisory Committee (A group appointed by the LTC for one year in 2002-3)
PAC	Parent Advisory Committee (for the Elementary School)
LTC	Local Trust Committee (governing body for Denman for community planning)

Hornby Island agencies and employers

Professionals, social service providers, etc

Kim Fagerlund*	HDCHCS	Family support worker
Joan Costello*	HDCHCS	Counsellor
Lana Kroening*	HDCHCS	Youth Worker
Karen Etheridge*	HDCHCS	Home support supervisor
Susan Crowe*	HEIS	Hope Kitchen Coordinator
Tina Wai*	School	Principal
Annie Fearman	Preschool	Staff

Employers

Phoebe Long	Co-op	Manager
Mike Parrish or Tracy Horavatin	HDCHCS “	Chair Administrator
Jeff Bishop	Sea Breeze	Proprietor
Jan Kennedy	Jan’s Cafe	Proprietor
Greg Moyles	Moyles	Proprietor
Tim Wyndham	Blue Sky	Co-proprietor
Matthew Fredbeck	Fords Cove	Proprietor
Leslee Richards	Pizza Galore	Proprietor
Cassandra Bassett	Evenside	Co-proprietor

Realtors, rental agents, landlords

Donna Tuele	Coast Realty	Realtor
Frances Millan	Wind & Waves	Rental agent
Wendy Edwards	RE/MAX	Realtor/ rental agent
Doug Christie		Private landlord
Bill Ross		Private landlord

Key organization

JoAnn Harrison	Elder H.	Director
Michael McNamara	ISLA	Director
April Lewis	HEIS	Coordinator
Ron Emerson	HILTC	Trustee
Ron Sitter	HIRRA	President

Abbreviations:

HDCHCS	- Hornby and Denman Community Health Care Society
HEIS	- Hornby Island Education Society
School	- Hornby Island Community School (K-7)
Preschool	- Hornby Island Day Care Society
Elder H.	- Hornby Island Elder Housing Society
ISLA	- Islanders Secure Land Association
HIRRA	- Hornby Island Residents and Ratepayers Association
HILTC	- Hornby Island Local Trust Committee (Islands Trust)