



Qualicum Beach Housing Needs Assessment

Prepared for Town of Qualicum Beach | May 2009



CITY SPACES

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EXECUTIVE SUMMARY

The Town of Qualicum Beach participated in the first phase of the Regional District of Nanaimo's Housing Affordability Study, a housing needs overview for the region. This study, which draws on that research, is a more detailed housing needs assessment for the Town of Qualicum Beach. The research led us to identify the following groups of people in need of affordable housing, and the housing form and tenure best suited to each group:

1. Seasonal workers between 15 and 24 years of age, typically high school or college students earning \$8-\$10/hour. Suitable housing form and tenure – short term rental units - includes:
 - Small studio units;
 - One-bedroom and two-bedroom apartments that when shared could accommodate 2-4 people; and
 - Secondary suites.
2. Young people working year-round in Qualicum Beach, between 18 and 34 years typically earning wage of \$11-\$17/hr. Suitable housing form and tenure includes:
 - Rental – two-bedroom apartments, townhouses or duplexes, would suit two young people willing to share, or a small family; and
 - Ownership – entry-level strata units (townhouses or duplexes) \$200-\$250,000 would also suit the needs of young working couple families earning the median income.
3. Fixed-income seniors, aged 65+, and disabled adults, including the employable disabled. Suitable housing form and tenure includes:
 - One-bedroom rental units with some two-bedroom units (with some wheelchair accessible units, entryways and hallways for disabled adults); and
 - Multi-unit facility with elevator access to upper floors.

AVAILABILITY OF AFFORDABLE HOUSING

Home ownership is unattainable for the three identified groups in terms of affordability. For senior and young couples earning the median income who might be able to purchase an entry-level home, there is little available to buy. Private market rental units are priced out of range for senior lone parents, young lone parents, individuals not part of a census family, or low income senior couples or individuals receiving government benefits.

There are no non-market housing units for singles or families in Qualicum Beach. There are 20 units of non-market housing for independent seniors at the Qualicum Kiwanis Village, which has a wait list of five to six names per year.

INTEGRATING MULTIPLE USERS

Affordable housing developments can integrate multiple users if some guidelines are followed including balancing the numbers of different users and carving out physical spaces for each group to buffer potential conflicts.



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1. INTRODUCTION

The Town of Qualicum Beach participated in the first phase of the Regional District of Nanaimo's Housing Affordability Study, a housing needs overview for the region. This study, which draws on that research, is a more detailed housing needs assessment to support work that is underway on the potential redevelopment of an older existing affordable housing development, Qualicum Kiwanis Village, located at 250 First Avenue West. This study looks in more detail at those groups of people in Qualicum Beach who are challenged to find suitable affordable housing, including two groups that were identified in the Regional Housing Needs Overview:

- * Seniors on fixed incomes; and
- * Lower wage workers in the service sector.

It also considers what type of housing form and tenure is most suited to each of those groups. Finally, it explores whether an affordable housing development can successfully integrate multiple users including seniors, service workers and families.

2. WHAT IS AFFORDABLE HOUSING?

In the context of this report, housing is considered to be affordable when households spend no more than 30% of their income on shelter on a monthly basis. This includes both market and non-market housing. Non-market housing refers to housing that receives a subsidy from government on an ongoing basis. The housing is either managed directly by BC Housing or by a non-profit society.

3. OUR RESEARCH

The research for this study involved key informant interviews with eight individuals from the business sector in Qualicum Beach and three individuals representing the affordable housing sector (Appendix 1). In addition, we analyzed tax filer data from Statistics Canada to refine our understanding of the income situation of seniors, families and unattached individuals. The results of the research led to the identification of the following groups of people in particular need of affordable housing in Qualicum Beach:

- * Seasonal (summer) service sector-workers, approximately 15-24 years;
- * Young workers, including families, approximately 18-34 years;
- * Seniors on fixed incomes, 65+ years and disabled adults.

4. GROUPS IN NEED OF AFFORDABLE HOUSING

4.1. SEASONAL SERVICE-SECTOR WORKERS

Seasonal workers need wider and better choice in the market. Seasonal workers in need of affordable housing in Qualicum Beach are typically young – between 15 and 24 years of age – and high school or college students. Most entry level hospitality, tourism and retail jobs pay \$8 to \$10 per hour. On this income housing choices are very limited.

Employers reported that many high school students are from Qualicum Beach and live at home with their parents. In the absence of affordable accommodation, others, in particular, college students from out of town, live in rental accommodation in:



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- * The outer areas, such as Errington, Coombs or Parksville. Often without a car, they must rely on others to travel into work. Some carpool; others resort to taxis, a last choice option, since a \$50 round trip from Qualicum Beach to Errington General Store quickly eats up income from a part-time \$8/hour shift;
- * Temporary accommodation – e.g., a “fifth wheel” recreational vehicle – purchased by an employer to house workers who couldn’t find housing;
- * Shared accommodation outside of Qualicum Beach, for example in Parksville; or
- * Old units, e.g., garages and sheds, that have been converted to serve as living space.

Seniors also work as seasonal employees in the service sector, but typically are already housed in units that they own. The motivation for working among this group is often for *something to do*, rather than as a source of income. Affordable housing is not a need for this group of seasonal workers.

Year-round businesses, such as Quality Foods, also rely heavily on part-time high school students as part of their work force. Many of these younger workers live at home with their parents in Qualicum Beach. As the population in Qualicum Beach ages, there will be a declining number of young people 15-24 years of age, and a smaller pool of high school age workers who can live at home with their parents, to take up these jobs. Employers will be increasingly faced with ensuring that their workforce is adequately housed in suitable affordable housing.

In terms of the housing form and tenure, small studio units as well as one-bedroom and two-bedroom apartments that when shared could accommodate two to four people would meet the needs of this group of people; all would be rental units, but would require the ability to rent on a short term basis. Short term, secondary suites in Qualicum Beach homes would also meet the needs of this group of workers. The proportion of owned dwellings in Qualicum Beach is high with 84% of dwellings owned compared to 16% rented, representing a relatively large potential stock of housing that could incorporate secondary suites.

To meet seasonal demand, units should be rented on a short term basis, but providing purpose-built seasonal housing has its challenges. For example:

- * Who occupies the units in the off-season?
- * Are these occupants then expected to vacate during the high-season to accommodate seasonal workers?
- * Where do these residents go during peak season?
- * Is a manager required to arrange shared accommodation and adjust the balance of seasonal and permanent units as demand warrants?

Seasonal renters could appeal to home owners renting secondary suites, providing them with some flexibility in when they choose to rent, and not having to rent all year long.

4.2. YOUNG WORKERS INCLUDING FAMILIES

Young people working year-round in Qualicum Beach, would like to live there permanently, but struggle to find suitable housing that they can afford. Our interviews identified that there is a shortage of affordable, suitable rental accommodation, which forces young workers to move out of town or in some cases to continue to live with



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their parents. Workers in this category, typically between 18 and 34 years of age, might find jobs in the hospitality sector such as kitchen cooks, working for professionals such as lawyers or dentists, or in a bank. Typical wages for these workers range from \$11-\$17/hr, approximately equivalent to a median annual income of \$20,000 - \$30,000. The Qualicum Beach Chamber of Commerce indicates that their approximately 236 members employ upwards of 500 people.

Young couples and families starting out also face a lack of choice in suitable affordable housing. In Qualicum Beach, there is a lack of entry-level housing units to buy or rent. Key informant interviews revealed that there are virtually no townhouses or duplexes that have small yards and ground-level access and fall into in the low-mid \$200,000 range available to buy. Young working families wanting to buy in the Town face average sales price for single detached homes of almost \$400,000.

According to BC Housing, there are 24 recipients in Qualicum Beach receiving help with rent payments through their Rental Assistance Program (RAP). The program provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year. The program reimburses part of the difference between 30 per cent of a family's total income and rent up to a maximum rent level, and gives the most money to people with the least income. The amount of assistance is calculated taking into account household size, income, rent, and location. The maximum rental assistance a household outside of Metro Vancouver can receive is \$585 for a family with 3 or fewer children, and \$621 per month for a family of four children or more.

According to Statistics Canada tax filer data, there are approximately 210 couple families in Qualicum Beach where the older parent is less than 34 years old; about one third of these couple families have no children. The median annual income of this group of couple families is \$50,900. In terms of affordable housing, couple families earning the median income have approximately \$1,273 per month available for housing (Table 1, Section 5).

There are between 60 and 80 lone parent families in Qualicum Beach where the parent is under 34 years; most have one child. The median annual income of this group of lone parent families is approximately \$21,300. In terms of affordable housing, lone parent families earning the median income have approximately \$533 per month available for housing (Table 1, Section 5).

There are approximately 280 individuals under 34 years of age who are not part of a "census family". The median income of this group is \$15,821, which provides approximately \$396 per month for affordable housing (Table 1, Section 5).

Couple families where the age of the older partner is under 34 years of age have more income available for housing than lone parents or unattached individuals in the same age group.

In terms of housing form and tenure, rental units in the form of two-bedroom apartments, townhouses or duplexes, would suit two young people willing to share, or a small family that is typical of this target group. Entry-level strata units such as townhouses or duplexes in the low to mid \$200,000 range would also suit the needs of young working couple families earning the median income.



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4.3. FIXED-INCOME SENIORS AND DISABLED ADULTS

Fixed-income seniors, aged 65+, are challenged to find affordable housing that suits their needs. Disabled adults, including the employable disabled, also struggle to find suitable and affordable accommodation in Town.

Sixty percent of the population of Qualicum Beach is 55 years or older, and 40% are retirement age, 65+. Population projections indicate that the 65+ age bracket will increase by 40% over the next 10 years; by 75% in 20 years time.

Key informant interviews revealed that some seniors are living in poor housing conditions including in mobile trailers in disrepair, and in housing outside of the Town where they rely on a vehicle or others for transportation to shopping, services and medical appointments. One seniors group was highlighted as having particular challenges finding suitable affordable accommodation. This group includes widows in their 70s to early 80s, who typically stayed at home to raise their children and currently have a limited pension. They are seeking affordable accommodation located within Qualicum Beach, that would eliminate the need to rely on a vehicle for transportation. A one-bedroom rental unit would suit the needs of this group.

Our interviews also indicated that there is an unmet housing need for disabled adults, including the employable disabled, who struggle to find affordable accommodation that is wheelchair accessible. There is a lack of affordable units with elevator access. Many buildings with elevators are age restricted to residents 55+, or are new developments that are out of an affordable price range. Some units with ground-level access have bedroom units on upper floors making them unsuitable for this group of individuals.

Almost all of today's seniors aged 65+ receive income from Canada's Public Pensions through the Old Age Security (OAS) program and the Canada Pension Plan (CPP). For the period April-June 2009, the maximum monthly benefit from OAS for a retired person is set at \$517 (indexed quarterly to the Consumer Price Index). Low income Canadians can also apply for the Guaranteed Income Supplement (GIS) which provides up to \$652 monthly.

In Qualicum Beach, 2,938 seniors receive OAS; of these, 558 receive a partial or maximum GIS, representing almost 7% of the Town's population. Seniors with no additional sources of income are eligible for the maximum GIS benefit. There are 13 very low income seniors in Qualicum Beach receiving the full GIS supplement, providing them with an annual median income of \$14,028.

According to BC Housing there are 49 residents in Qualicum Beach receiving the Shelter Aid for Elderly Renters (SAFER) subsidy. The SAFER program reimburses part of the difference between 30% of your total income and your rent, up to maximum rent levels which are \$610 for singles and \$660 for couples.

Wait lists for Qualicum Kiwanis Village, the one non-market unsupported¹ living facility in the Town, suggest that there is ongoing demand among low income seniors for affordable units. For the past three years there has been on average five to six names on the wait list. A closer look reveals that a number of names on the wait lists are from places other than Qualicum Beach. The nearby Bayview Senior Haven in Qualicum Bay has experienced a similar phenomenon, with applicants on the wait list from the Lower Mainland and from as far away as Prince George. This indicates that demand is not driven exclusively by local need.

¹ units that come with no additional support services



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There are approximately 1,880 senior couple families in Qualicum Beach where the age of the older partner is 65 years or more. The median annual income for senior couple families in Qualicum Beach is \$56,652². Senior couples earning the median income would have approximately \$1,416 per month available for housing (Table 1, Section 5). About 940 – half of the total number of senior couple families – earn less than the median income.

There are approximately 1,140 individual seniors and senior lone parents in Qualicum Beach where the age of the older partner is 65 years or more. Only about 5% of this group are senior lone parents; the remaining 95% are unattached senior individuals. The median annual income for this group is \$28,166, equivalent to \$704 per month available for housing that is considered to be affordable (Table 1, Section 5). About 570, representing half of the total number of senior individuals and lone parents earn less than the median income.

Low income seniors, who rely on government benefits, earn less than the median income. For example, a single retired senior, receiving the maximum OAS and GIS benefits, earns \$14,028 per year, providing \$351 per month for housing. A senior couple family can receive a maximum of \$1895 monthly, equal to a maximum annual income of approximately \$22,750. This allows for \$569 per month for housing that is considered to be affordable. Senior couple families have more income available for housing than senior lone parents or unattached individuals (Table 1, Section 5).

In terms of housing form and tenure, one-bedroom rental units with some two-bedroom units would serve seniors well. A multi-unit facility would suit the needs of this group provided that it had elevator access to upper floors. Units of this type would also serve disabled adults, but would require wheelchair-accessible entryways, hallways and units.

5. AVAILABILITY OF AFFORDABLE HOUSING

The 2006 Census estimates that there are 4,217 dwelling units in Qualicum Beach. Most dwellings in Qualicum Beach – 84% or 3,380 units – are owned, compared to 16% or 625 units that are rented. This represents a relatively small proportion of rental units, compared to Parksville, where 23% of dwellings are rented, and Nanaimo with 30% of dwellings rented.

In terms of both rental and ownership housing, senior and young couple families in general have a greater range of choice than senior and young lone parent families and unattached individuals. Table 1 summarizes the amount available for affordable housing for each of the groups identified.

Table 1: Amount Available for Housing

	2005 Median Income Max OAS&GIS Benefits	30% of Median Income Max OAS&GIS Benefits	Monthly Amount Available for Housing
Senior Couple Families (65+)	\$56,652	\$16,996	\$1,416
Senior Lone-Parents and Unattached Seniors (65+)	\$28,166	\$8,450	\$704

² Total median income is from 2005 tax information and includes all income sources, e.g., employment income, pension income, investment income, RRSP income, social assistance and other government benefits.



	2005 Median Income Max OAS&GIS Benefits	30% of Median Income Max OAS&GIS Benefits	Monthly Amount Available for Housing
Senior Couples (65+) receiving max. OAS & GIS	\$22,750	\$6,825	\$569
Individual Seniors (65+) receiving max. OAS & GIS	\$14,028	\$4,208	\$351
Couple Families (0-34 years)	\$50,900	\$15,270	\$1,273
Lone-Parent Families (0-34 years)	\$21,300	\$6,390	\$533
Individuals Who Are Not Part of a Census Family (0-34 years)	\$15,821	\$4,746	\$396

Source: Statistics Canada Small Area Data; Service Canada OAS Payments Rates; CitySpaces calculations

5.1. HOME OWNERSHIP

For seniors, families and individuals interested in home ownership, Table 2 shows the maximum purchase price a lending institution is likely to set for households at various incomes and with varying down payments if they are to consider mortgage funding. The calculations assume a three-year closed mortgage term with a fixed rate of 4.65% amortized over 25 years, and take into account property taxes and mortgage insurance but not potential monthly strata fees. (Note: these are approximate calculations only; individual circumstance will vary and affect the maximum purchase price).

Table 2: Maximum Purchase Price

	2005 Median Income	Maximum Purchase Price (10% Down)	Maximum Purchase Price (25% Down)
Senior Couple Families (65+)	\$56,652	\$247,000	\$297,000
Unattached Seniors (65+)	\$28,166	\$123,000	\$147,500
Senior Couples (65+) receiving max. OAS & GIS	\$22,750	\$99,000	\$119,000
Individual Seniors (65+) receiving max. OAS & GIS	\$14,028	\$60,000	\$73,500
Young Couple Families (0-34 years)	\$50,900	\$222,500	\$267,000
Young Lone Parent Families (0-34 years)	\$21,300	\$93,000	\$111,500
Individuals Not Part of a Census family (0-34 years)	\$15,821	\$69,000	\$83,000

5.1.1. Owned-Occupied Homes

The Vancouver Island Real Estate Board (VIREB) reports on monthly sales of single detached homes in the Parksville/Qualicum area. In December 2008, the average sales price was \$394,607, virtually the same as the average sales price one year earlier (\$392,313). Prices in the Town of Qualicum Beach may be slightly higher than the average reported for Parksville/Qualicum Beach combined. A local realtor indicated that housing costs in Qualicum Beach can be \$20,000-\$30,000 higher than in Parksville.

In order to purchase a single detached home costing the average sales price of \$395,000, a family with a 10% down payment would have to earn an annual income of



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\$90,080; with a 25% down payment, the family would require an annual income of \$75,138. Statistics for other types of housing, such as townhouses, duplexes or condominium apartments are not readily available. Key informant interviews suggest that there are few housing units in the \$200-\$250,000 range, in particular, non-age restricted strata units with ground-level access and outside yard, or elevators.

Young couples and senior couples earning the respective median incomes for these groups could afford to buy a home in the \$200-\$250,000 range, with a 10% down payment, but research suggests that availability of suitable units in this price range in Qualicum Beach is limited. Home ownership is effectively out of reach for the other groups identified in Table 2.

5.1.2. New House Construction

VIREB data includes sales of new and existing homes. Housing construction starts are another indicator of the availability of housing. Reporting for Qualicum Beach and Parksville together, BC Stats indicates that housing starts have been declining for the past two years. A local realtor confirmed that there is little new housing being constructed in Qualicum Beach. Construction on a new development, roughly seven kilometers north of Qualicum Beach, will start this month. The waterfront development is planned for approximately 72 units with the least expensive units starting at \$399,000.

5.2. RENTAL STOCK

The availability of affordable rental housing in Qualicum Beach is particularly important, given the challenges of purchasing a home below \$250,000 and the inability of some groups to be able to purchase a home at all.

As noted above, only 16% of dwelling units in the Town are rented, reflecting a relatively high rate of home ownership and relatively small rental stock. Key informant interviews reveal that there are virtually no affordable rental units, in particular units under \$650, that are suitable for seniors receiving government benefits. Canada Mortgage and Housing Corporation (CMHC) is the *go-to* source of rents and vacancy rate information but does not report that information for smaller communities, including Qualicum Beach. As a non-statistical proxy, we scanned BC Classified.com (www.bcclassified.com) on April 6, 2009 for Qualicum Beach rentals and generated a list of 18 units for rent including:

- * Five one-bedroom units at an average rent of \$735;
- * Nine two-bedroom units averaging \$1,097; and
- * Four three or more bedroom units at an average of \$1,213 per month.

This is a limited snapshot only, and reveals nothing about the physical condition of the units, but suggests that there is little market rental stock available for senior lone parents, young lone parents, individuals not part of a census family, or low income senior couples or individuals receiving government benefits.

5.3. NON-MARKET AFFORDABLE HOUSING UNITS

Qualicum Kiwanis Village is the only subsidized independent seniors housing development in Qualicum Beach – in other words, housing that offers no additional support services to the senior residents. The development consists of 20 one-bedroom units for seniors and disabled adults. There are currently six names on a wait list, and there has consistently been five to six names per year on average for the past three or



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four years. Not all of the demand for affordable seniors units is locally-driven. A number of people apply for housing from further afield, sometimes to be close to their families, and sometimes because they are applying to all affordable housing developments across the province, without regard for geographic location.

There are no affordable housing units for singles or families, however there are some units that are affordable through SAFER and RAP program subsidies. Forty-nine Qualicum Beach seniors receive SAFER benefits and 24 families receive subsidies through the RAP.

A recent announcement by the Province indicated that funds will be made available for 10 new modular units for seniors and persons with disabilities in Qualicum Bay, at the Bay View Senior Haven at 280 Lions Way which is operated by the Qualicum Bay Low Rental Housing Society. A representative of the Society indicated that units at Bay View Senior Haven location don't suit all low income seniors because of the location: the units are not close enough to medical services. Some residents have moved to other accommodation when they lost the ability to drive. There are other subsidized seniors units which provide a higher level of care, including 30 funded assisted living suites at the Gardens at Qualicum Beach which are rented at 70 percent of eligible residents' income. In the same facility, there are 85 publicly funded residential care beds for high-needs frail elderly.

The Parksville Lions Housing Society is in discussion with BC Housing about a project to provide 30-33 affordable housing units for low and moderate income seniors and disabled adults in Parksville. The project would be funded under the new Seniors' Rental Housing initiative, involving funds from the Government of Canada and Province of BC. Units would be rented on a rent-geared-to-income basis, with no additional supports provided. If the project proceeds, the units would be available in 2011. A decision will be made shortly.

6. HOUSING DEVELOPMENTS FOR MULTIPLE USERS

The client is interested in knowing if housing developments that combine multiple users can work. The Capital Region Housing Corporation (CRHC), in existence since 1982, provides some lessons with respect to multiple user housing developments. The CRHC has built and manages over 1,200 rental units of housing in the Capital Regional District of Victoria, BC for:

- * Families with low to moderate incomes;
- * Seniors with low to moderate incomes; and
- * Persons in receipt of a disability income.

The Heathers is one example of a multiple user building that has successfully combined seniors (top floor), adults with multiple disabilities who receive agency support (third floor) and families (first two floors). Located in Saanich, this housing facility has been working successfully for approximately 12 years.

Our research revealed the following considerations that can help ensure a successful integration of multiple users:

- * Have approximately the same number of different kinds of users, so that the needs and lifestyle of one group does not dominate the others;



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- * Consider that, of the three groups, seniors comprise that group that most prefers to be housed together as seniors; and
- * Physical layout affects how groups integrate.

Carving out separate physical spaces that are associated with each user group can buffer potential conflicts between users. This can work effectively when different groups are housed in separate but adjacent buildings that are part of the same housing complex. For example, one campus of housing could integrate the three groups, where seniors are housed in one building apart from the other buildings, families are housed in two or three-bedroom units with ground floor access (townhouse style), and smaller bachelor or studio units on top of the family units meet the needs of single residents.

7. CLOSING REMARKS

This study has identified groups in need of affordable housing in the Town of Qualicum Beach, and housing forms and tenure appropriate to each group. It has also indicated that multiple-user affordable housing developments can work if thoughtfully designed. We hope that the findings of the report will assist the Town in further addressing the need for affordable housing among its residents.



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**APPENDIX A – LIST OF BUSINESS AND ORGANIZATIONS CONSULTED
MARCH - APRIL 2009**

Bayview Senior Haven, George Dussault
Capital Region Housing Corporation, Amy Jaarsma
Coastal Community Credit Union, Moira Hauk
Dollys Home Hardware, Liz Virgin
Giovanni's Ristorante, Helen Belcastro
Old Dutch Inn, Fred Teijgeman
Pheasant Glen Golf Course, Gord Melissa
Qualicum Beach Chamber of Commerce, Judi Ainsworth
Qualicum Foods, John Briuolo
Qualicum Kiwanis Village, Scott Rodway
Re/Max Anchor Realty, Pat Weber



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