

# Watson Lake Housing Needs Assessment

Final

August 28, 2020

Prepared By:



# Summary of Key Findings

This document provides a housing needs assessment for Watson Lake, which is intended to identify the scope of the needs for various forms of housing/accommodation to help inform the design of future housing in the community.

Key findings have been summarized below.

- There is **limited availability of housing** in Watson Lake across several parts of the spectrum of housing. The availability of **affordability rental housing**, in particular, is limited, especially housing designed to meet the needs of **singles**.
- **Households waiting for non-market housing are primarily singles adults and single parent families**. As of August 2020, 13 of the 16 households on the waiting list for rent-geared-to-income housing with Yukon Housing Corporation were non-senior single adults (6 applicants) or single parent families (7). Liard First Nation has between 30 and 40 applicants on their waiting list for housing and reported that most are single adults or single parent families.
- **Housing condition is an issue** for many households in the community. Self-reported data from the 2016 Census showed that approximately one-quarter of households in Watson Lake are living in housing in need of major repair.
- **While rental housing is relatively affordable, lower income households are unable to afford average housing costs**. Households with one minimum wage earner and two-person households receiving Social Assistance cannot afford the average two-bedroom unit. Likewise, households with only one minimum wage earner and households on Social Assistance, regardless of size would face an affordability gap renting a three-to-four-bedroom unit.
- **Almost one in five households are experiencing affordability issues**. In 2016, 19.3% of households in Watson Lake spent 30% or more of their income on housing.
- When looking at issues of housing adequacy, suitability and affordability altogether, **there is a relatively high number of households in some form of housing need**. In 2016, 190 households, 43.2% of all households, in Watson Lake had at least one housing issue: living in housing in need of major repair, overcrowding, and/or spending more than 30% of income on housing. There is about an equal number of owners and renters in housing need.
- There is no housing with supports in Watson Lake for people who have experienced long-term homelessness who may have mental illness and/or substance abuse problems and require supports to maintain their housing. Community stakeholders identified this group (often referred to as the **“hard to house” population) as most in need of housing** (with supports). This group includes men, women, and a small number of families. Community stakeholders indicated that a rough Point-in-Time estimate of people experiencing homelessness included 27 men, and many of these individuals could benefit from housing with supports. Stakeholders also noted that proximity of housing to amenities for this population group, as well as many other population groups, is important, as there is no transportation.

- Even if supportive housing was available for people who have experienced long-term homelessness and have mental illness and/or substance abuse problems, **most stakeholders identified that there would still be a need for a small number of emergency shelter spaces** to address immediate housing crises and accommodate individuals and families on a short-term basis. While men were identified as the largest group in need of emergency shelter, women and families are also in need of emergency shelter at times. Between April 2019 and March 2020, Help and Hope for Families served 23 unique women (some of them with children) who identified having no place to stay (ie. experiencing homelessness) as their primary reason for accessing shelter services. Stakeholders estimated the need for emergency shelter at approximately 8-10 beds. The shelter spaces should be low-barrier – having minimal eligibility criteria.
- In the year prior to the COVID-19 pandemic, Help and Hope for Families, whose primary mandate is to provide shelter for survivors of domestic violence, had high occupancy rates (average of 103% based on spaces for 12 women and children) and often clients had long lengths of stay. Help and Hope for Families staff identified that **the key reason for high occupancy rates and length of stays longer than a month was the lack of housing options for Help and Hope for Families’ clients to move into.**
- While Help and Hope for Families does not turn survivors of domestic violence away based on sobriety, women who are intoxicated are asked to plan ahead and find other safe accommodations for the night. Community stakeholders identified the **need for low barrier shelter spaces for women who are survivors of domestic violence** so that vulnerable women who are not ready to leave a lifestyle of substance use have access to safe and appropriate shelter.
- **For some adults with disabilities there are insufficient supports** available to support everyday activities. There is also a lack of supports available for those in need of a support worker to help them meet their tenancy obligations.
- While seniors housing needs are currently being met relatively well in Watson Lake, in part through the 12-unit seniors complex and supports from Home Care, the community has an aging population and there will be **an increasing need for housing suitable to older adults** in the future.

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# 1.0 Introduction

The Yukon government has committed to the development of a permanent supportive housing development project in Watson Lake. The development is envisioned to ideally be a collaboration with the Department of Health and Social Services as Liard First Nation, the municipality, and several local non-profit organizations. Yukon Housing Corporation has been allocated capital funding for the project as part of its five-year capital plan. As an initial step for the project, Yukon Housing Corporation initiated a housing needs assessment to help it make informed decisions about housing needs in the community.

This document provides a draft housing needs assessment, which is intended to identify the scope of the community's needs for various forms of housing/accommodation to help inform the design of future housing in the community.

The needs assessment is based on the collection and analysis of existing data as well as engagement with community stakeholder to obtain input about needs.

## Watson Lake

The focus of the needs assessment is on the community of Watson Lake. Watson Lake is a town in southern Yukon, close to the British Columbia border. Watson Lake and the neighbouring Upper Liard settlement are the home of the Liard First Nation. To provide a representative estimate of demography and housing in Watson Lake, data from the census subdivisions of Two and One-Half Mile Village, Two Mile Village, Upper Liard, and Watson Lake have been combined within the report and are referred to as Watson Lake.

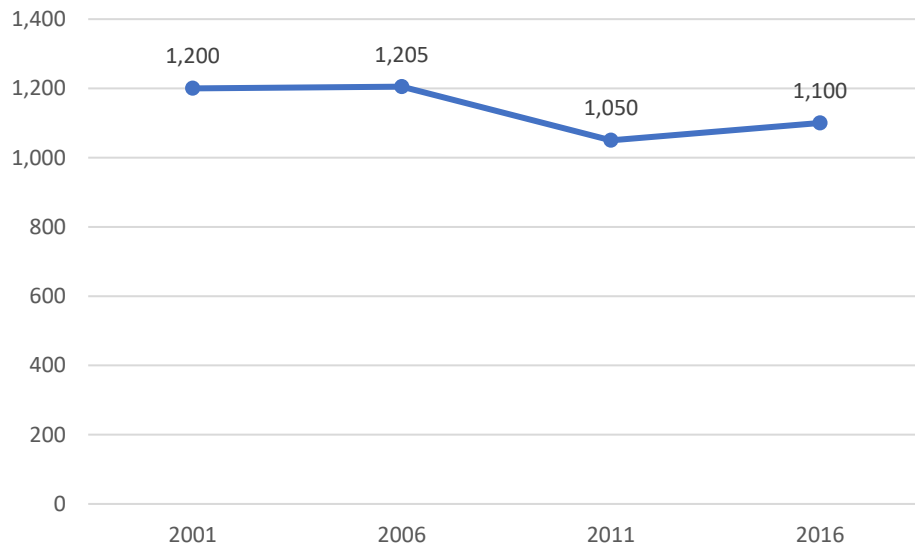
# 2.0 Demographic and Economic Trends

A number of factors contribute to demand, and changes in demand, for housing. Demographic factors, and household growth in particular, are the most important. The main contributors to household growth are population growth and age composition of the population. This section explores how these factors are influencing demand for housing.

## 2.1 Population

The 2016 Census reported a total population of 1,100 people in the community of Watson Lake, including the census subdivisions of Two and One-Half Mile Village, Two Mile Village, Upper Liard, and Watson Lake. Watson Lake's population has seen some small fluctuations in past 15 years. In 2016, its population was up 50 people (4.8%) from 2011, but down from 2001 and 2006 (8.3%), when the population was approximately 1,200 people.

## Population of Watson Lake, 2001-2016

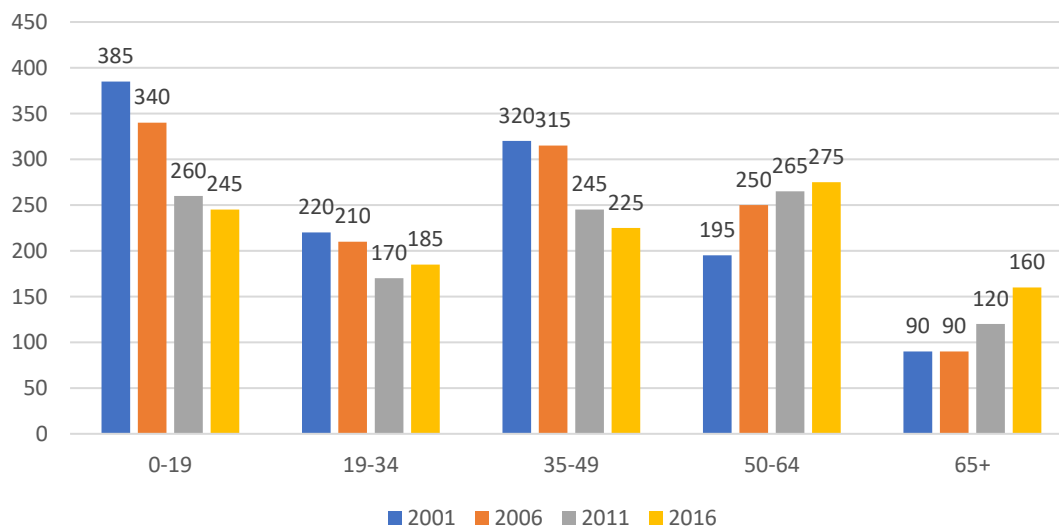


Source: Statistics Canada, Census

## 2.2 Age

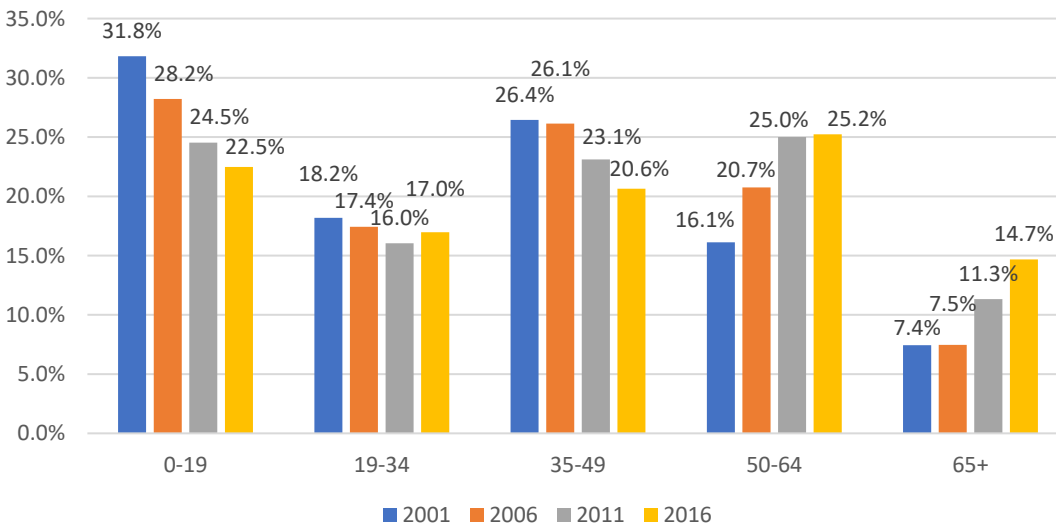
Both in absolute terms and as a percentage of the population, Watson Lake's older adult population (age 50 and over) has been growing over time, whereas the number of children and youth, and younger and middle-aged adults has been declining. **This suggests an increasing need for housing suitable to older adults.**

### Distribution of Population by Age, Numbers, Watson Lake, 2001-2016



Source: Statistics Canada, Census

## Distribution of Population by Age, Percentage of Total Population, Watson Lake, 2001-2016



Source: Statistics Canada, Census

### 2.3 Indigenous Identity

In 2016, just over half, 53.4%, of residents in the community of Watson Lake self-identified as Indigenous. In particular, these residents predominately identified as First Nations (92.4% of those who self-identified as Indigenous). The proportion of the population identifying as Indigenous in 2016 was similar to the proportion in 2006 (51.9%). **The high proportion of First Nations residents points to a need to ensure housing that is culturally appropriate and addresses their distinct needs.**

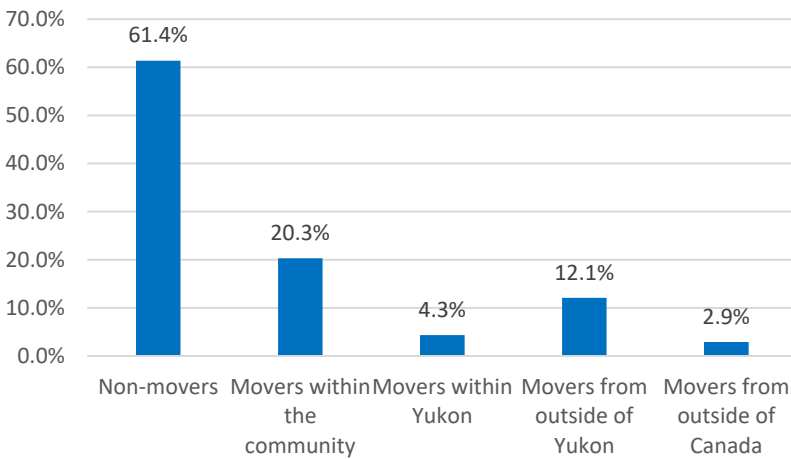
### 2.4 Immigrants

Only 8.2% of residents (90 residents) have immigrated from another Country. Most immigrants in the community have been in Canada for some time, but 38.9% (35 residents) have arrived in the past 10 years. The relatively low number of recent immigrants does not point to a significant need for housing to meet the need and preferences of newcomers.

### 2.5 Moves

Just under 40% of the population moved in the five years prior to the last Census. Almost half of those who moved simply changed housing within the community. The next largest group (12.1% of the population) moved from another province or territory. Some 4.3% moved from elsewhere in Yukon and 2.9% moved from outside of Canada.

## Population by Mobility Status (Moves) in Past Five Years, Watson Lake, 2016



Source: Statistics Canada, Census

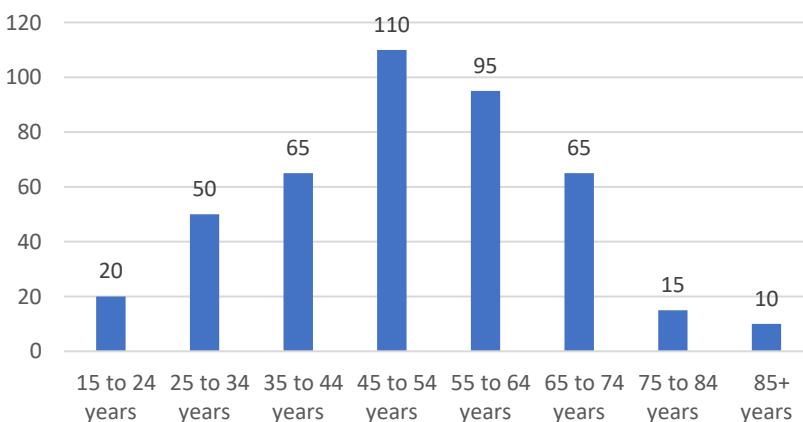
## 2.6 Households

The 2016 Census reported 485 households residing in the community of Watson Lake. This number is largely consistent with the numbers reported in the 2001 (490) and 2006 (485) Census. Household is generally defined as a person or group of people who occupy a dwelling. As such, the number of households is the same as the number of occupied dwellings. **This suggests that the total demand for housing has been relatively consistent over time.**

### Households by Age of Household Maintainer

The largest group of household maintainers were between the ages of 45 to 54 in 2016 and the second largest group were between the ages of 55 to 64. As those two cohorts continue to age over the next 10 years Watson Lake will likely see a significant increase in the number of senior-led households. **This points to a need to ensure housing options are appropriate to seniors.**

### Households by Age of Household Maintainer, Watson Lake, 2016



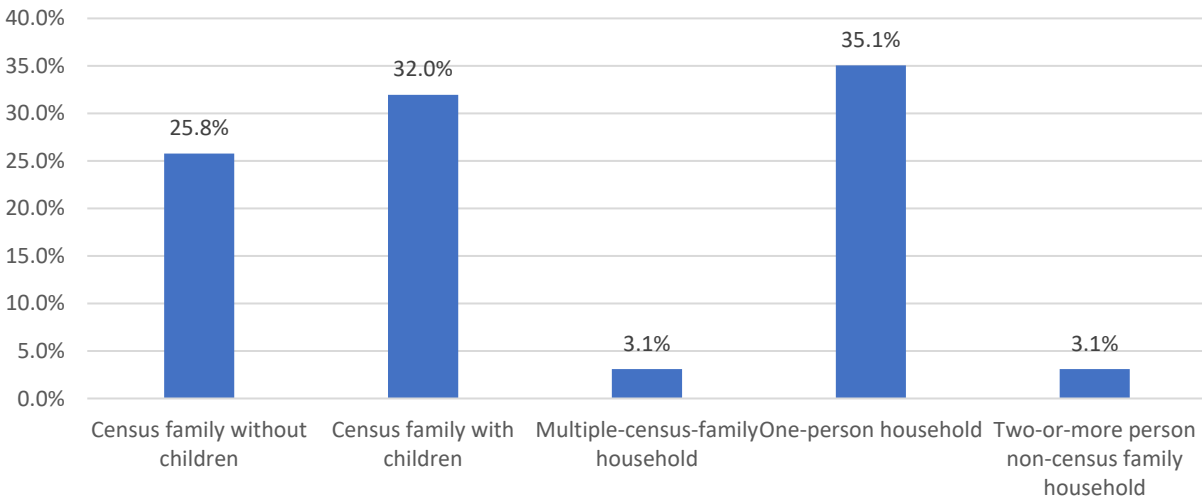
Source: Statistics Canada, Census



## Household Type

The majority of the total demand for housing is from single family households (57.7%). About one-third of all households are one-family households with children and one-quarter (25.8%) are one-family households without children. One-person households are also common, accounting for 35.1% of all households. Multiple-family households account for only 3.1% of all households. Two-or-more person households that do not include a family also account for only 3.1% of all households.

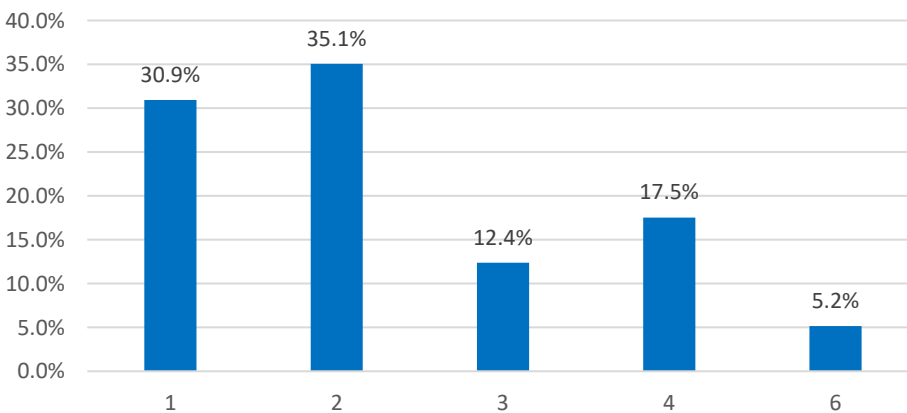
### Households by Type, Watson Lake, 2016



Source: Statistics Canada, Census

The largest segment of demand for housing is from small households. Two thirds of all households have one or two people. Households with four people are also relatively common, accounting for 17.5% of households, while three-person households represent 12.4% of households and six person households account for 5.2%.

### Households by Total Number of Persons, Watson Lake, 2016



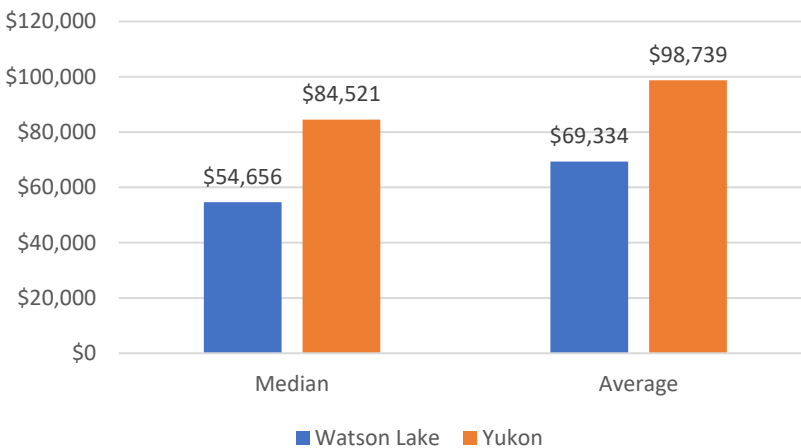
Note: Percentages may not sum to the same number as above due to rounding  
 Source: Statistics Canada, Census

## 2.7 Income and Economic Trends

### Household Income

The median income of households in Watson Lake in 2015 was \$54,656, while the average was \$69,334. The median and average incomes in Watson Lake were 65% and 70% of the median and average incomes for Yukon as a whole. **The lower incomes in Watson Lake mean that the rents and house prices Watson Lake residents can afford is lower than residents of Yukon in general.**

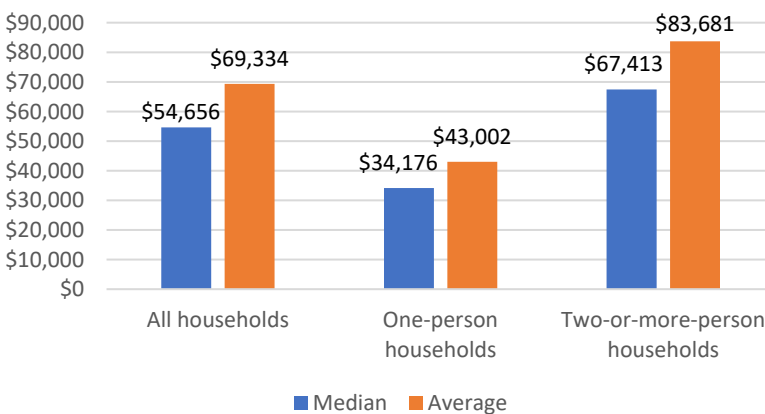
#### Average and Median Household Income, Watson Lake versus Yukon, 2015



Source: Statistics Canada, Census

**Income of one-person households was notably lower than two-or-more person households, offering less purchasing power for housing.** One-person households had a median income of \$34,176 in 2005 and an average income of \$43,002, while two-or-more-person households had a median income of \$67,413 and an average of \$83,681.

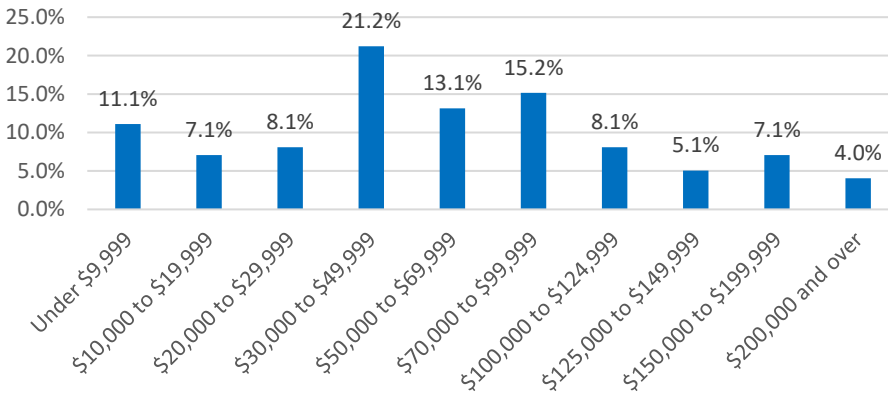
#### Average and Median Household Income by Household Size, Watson Lake, 2015



Source: Statistics Canada, Census

**The 18.2% of households with incomes under \$20,000 have limited income available to cover the costs of housing.** In 2015, 11.5% of households had incomes of less than \$10,000 and another 7.1% had incomes between \$10,000 and \$20,000. A comparison of incomes to rents and housing prices can be found in Sections 3.9 and 3.10.

### Households by Income Range, 2015



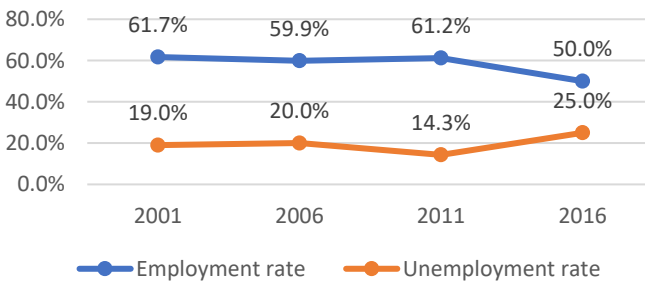
Source: Statistics Canada, Census

### Employment

Two-thirds of Watson Lake’s residents age 15 and over participated in the labour force in 2016 and 450 residents were employed across multiple industries. Major industry sectors included: mining, tourism, outfitting, construction, retail trade, transportation and warehousing, education, health care and social assistance, accommodation and food services, forestry, and public administration. With the community’s economic activities being heavily oriented around the forestry and mining industries, the community’s economy is susceptible to booms and busts.

The number employed in 2016 was lower than the number employed in the previous three Census, when the number of employed residents ranged from 555 (2001) to 575 (2006). In keeping with the lower number of employed residents, the unemployment rate was 25% in 2016, compared to between 14.3% and 20.0% between 2001 and 2011. **Higher unemployment rates can mean a drop in income and lead to declines in ability to spend money on housing.**

### Employment and Unemployment Rates, Watson Lake, 2001-2016



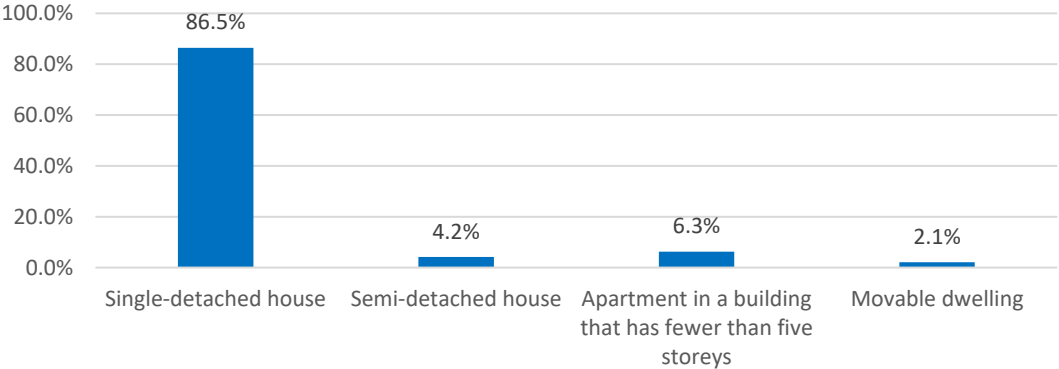
Source: Statistics Canada, Census

# 3.0 Current Housing Profile

## 3.1 Existing Housing Units

The vast majority (86.5%) of housing units in Watson Lake are single-detached houses. Only 6.3% are apartment units, 4.2% are semi-detached houses and 2.1% are movable dwellings.

**Occupied Dwellings by Dwelling Type, Watson Lake, 2016**

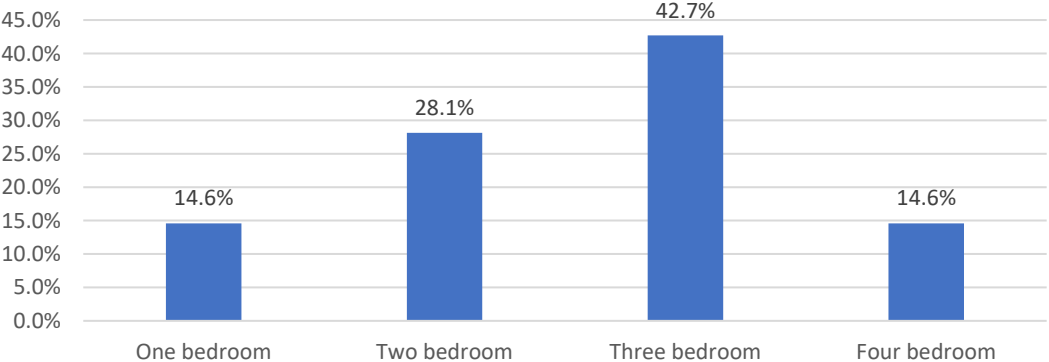


Source: Statistics Canada, Census

**Most of the housing in the community is designed for families**, with 57.3% of the housing having three or four bedrooms. Only 42.7% of housing has one (14.6%) or two (28.1%) bedrooms. This is in contrast to two-thirds of the households with one or two people.

**Community stakeholders identified the lack of housing for single individuals as one of the key housing issues in the community.** They noted that the loss of the Lakeview apartments (23 units) left a larger gap in the availability of affordable rental housing for singles, and spoke about the need for additional small, easy to look after units.

**Dwellings by Number of Bedrooms, Watson Lake, 2016**

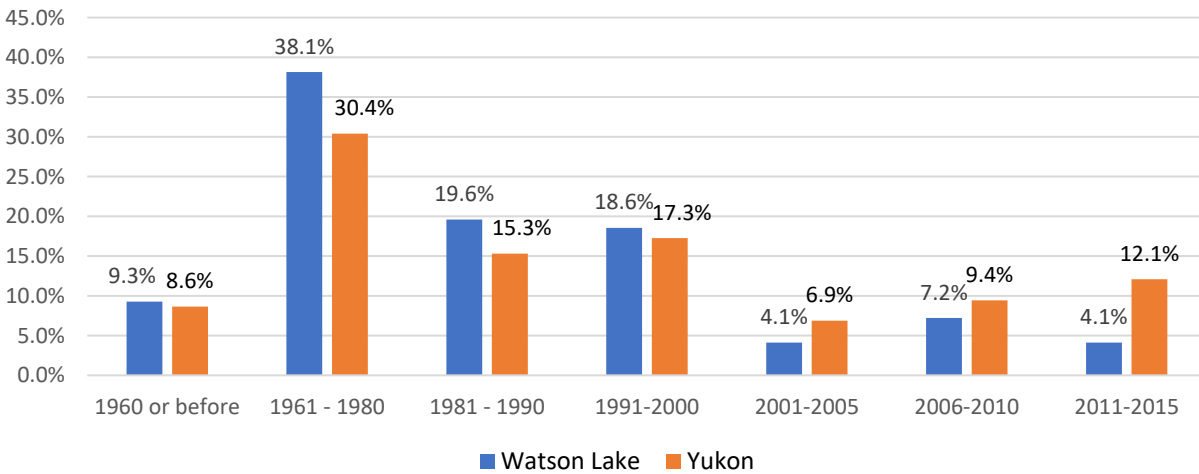


Source: Statistics Canada, Census

**The housing stock in Watson Lake is older than Yukon as a whole.** Only 15.4% of housing in Watson Lake was built between 2001 and 2015, compared to 28.4% of the stock across Yukon. Almost half

(47.4%) was constructed prior to 1980, **which may point to a need for more repair or spending on maintenance and repair.**

### Dwellings by Period of Construction, Watson Lake, 2016

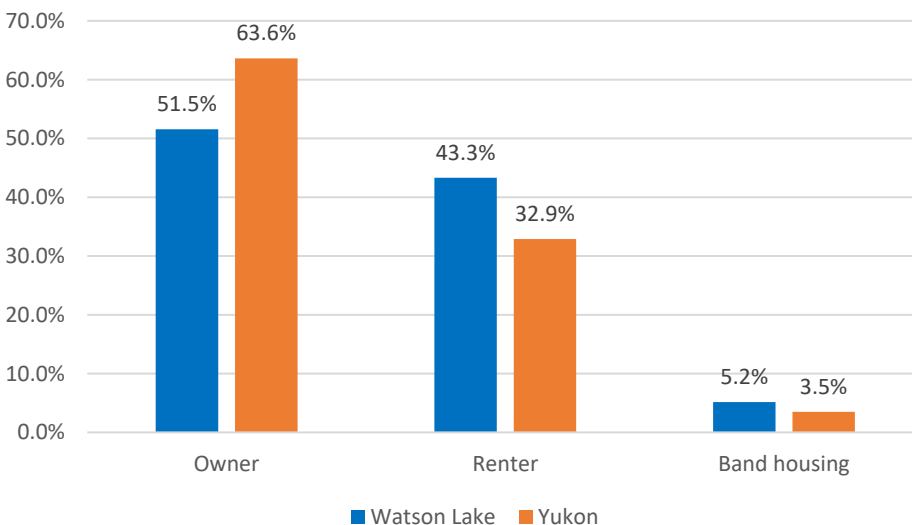


Source: Statistics Canada, Census

## 3.2 Tenure

Some 55.1% of households in Watson Lake own their homes, 43.3% rent and 5.2% live in band (First Nation) housing. Watson Lake has a lower ownership rate than Yukon as a whole, which is heavily influenced by the higher ownership rate (65.9%) in Whitehorse.

### Households by Tenure, Watson Lake versus Yukon, 2016

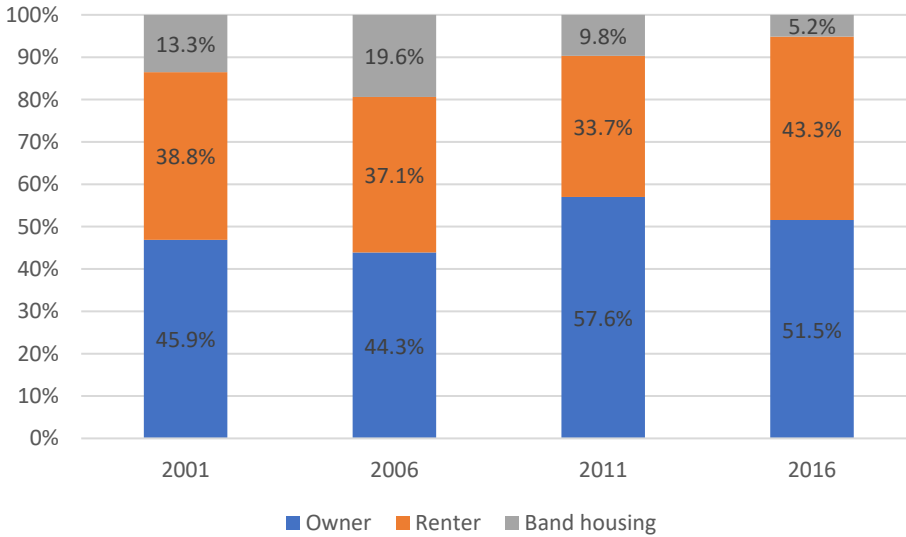


Source: Statistics Canada, Census

Watson Lake had a lower rate of homeownership rate as well as a lower rate of households living in band housing in 2016 than it did in 2011. The opposite was true for the rental rate. This is a result of

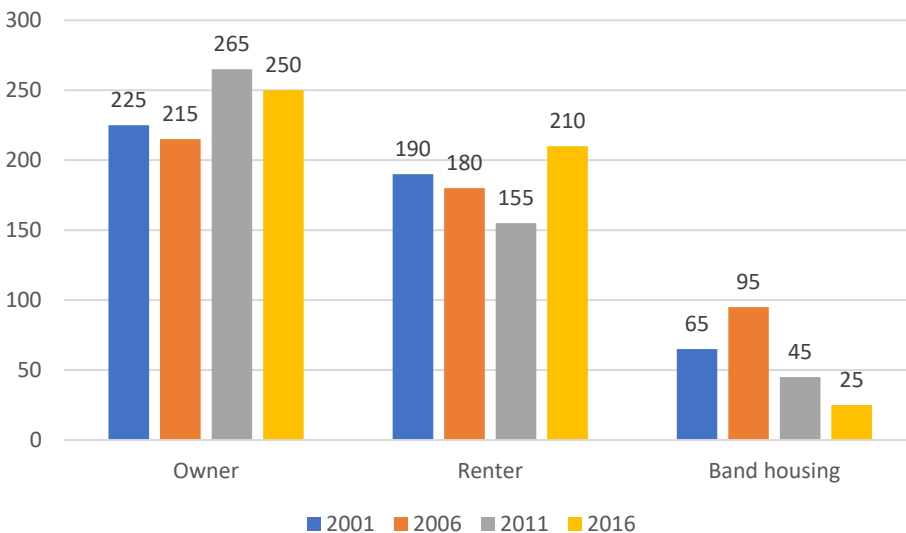
small reductions in the number of households who own their housing and households who live in band housing and a relatively large increase in the number of renter households. The number of renter households in 2016 was up by 65 from 2011 and was higher than the number of renters in each of the previous three Census. The number of owner households fell by 15 households, but was still higher than 2001 and 2006. The 2016 Census only reported 25 households living in band housing, which was lower than each of the three previous Census and compares to a high of 95 households reported in the 2006 Census.

### Households by Tenure, Watson Lake, 2001-2016



Source: Statistics Canada, Census

### Households by Tenure, Watson Lake, 2001-2016

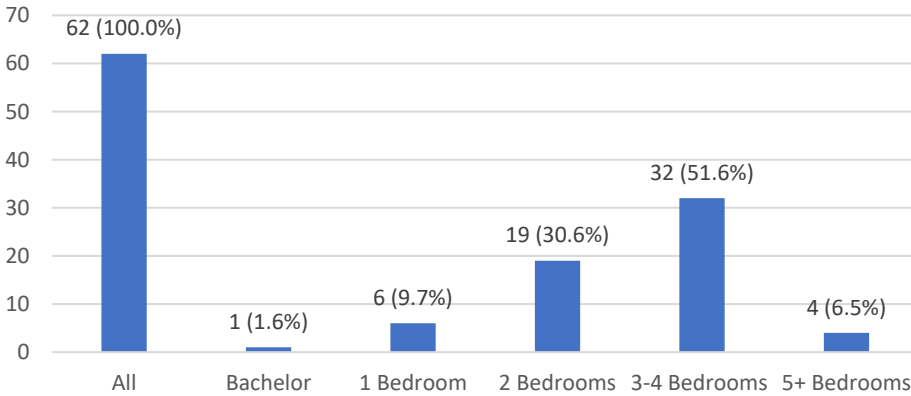


Source: Statistics Canada, Census

### 3.3 Rental Housing

Yukon Bureau of Statistics' rent survey from October 2019 identified 62 rental units in private market building with three or more rental units. The high percentage (58.1%) of units with three or more bedrooms shows that private rental units are also geared largely towards families. Only 11.3% of units were bachelor or one-bedroom units.

**Buildings with Rental Units by Unit Type, Number (and Percent of Total Units), Watson Lake, October 2019**

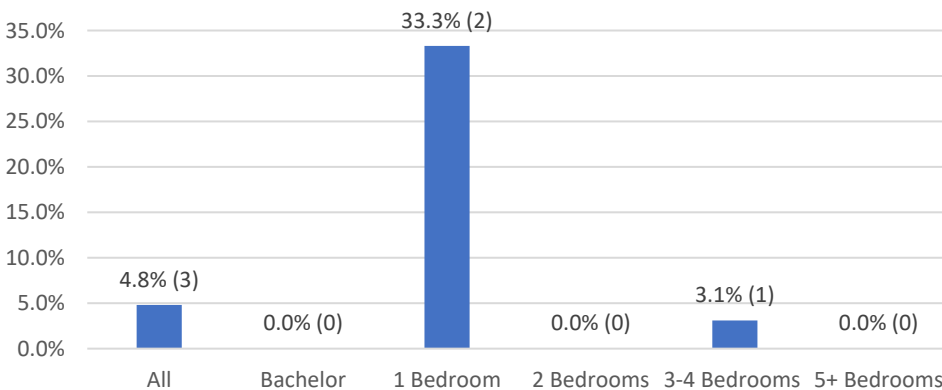


Source: Yukon Bureau of Statistics, Rent Survey

Only three units were identified as vacant through the Rental Survey. Two of these units were one-bedroom units and one was a 3-4 bedroom unit. Vacancy rates may have been affected by the small number of units and should be interpreted with caution.

**Stakeholders identified a lack of housing throughout the spectrum of housing.** They also indicated that some employers have trouble recruiting staff because of the lack of housing that is available.

**Vacancy Rates in Buildings with Rental Units by Unit Type, Percent (and Number of Units), Watson Lake, October 2019**

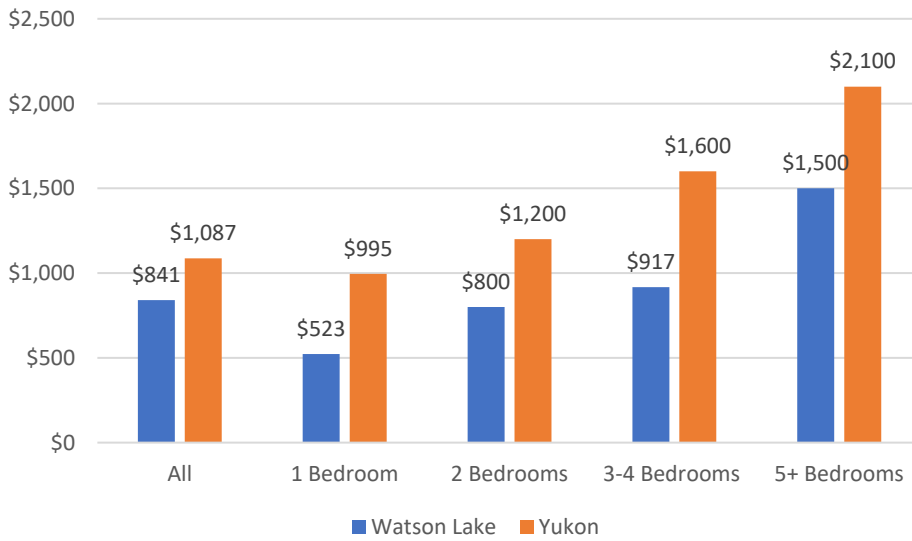


Source: Yukon Bureau of Statistics, Rent Survey

Average rents ranged from a low of \$523 for a one-bedroom unit to a high of \$1,500 for a unit with five or more bedrooms, with an overall average of \$841. **Rents were substantially lower in Watson Lake**

than other parts of Yukon. As an overall average, rents in Watson Lake were only 77% of rents for Yukon as a whole, which is influenced by the higher rents in Whitehorse.

### Average Rents in Buildings with Rental Units, Watson Lake, October 2019

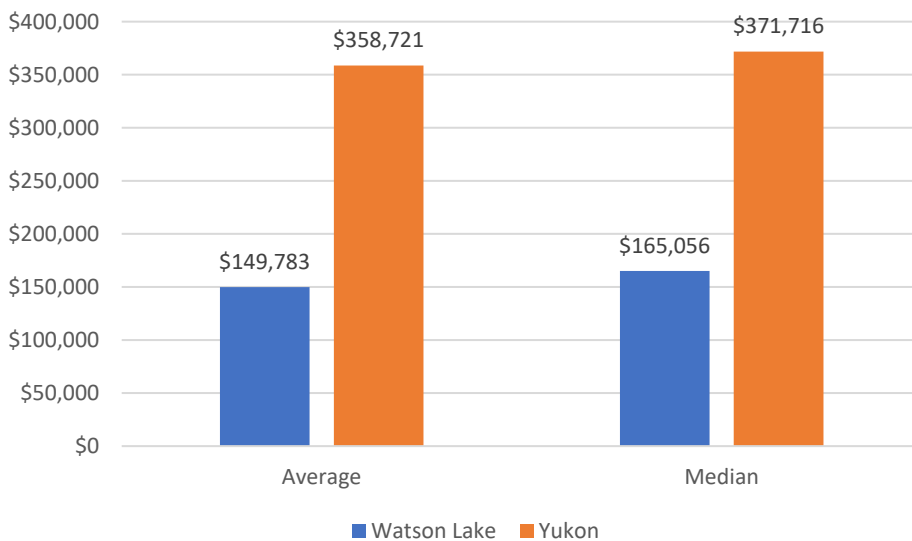


Source: Yukon Bureau of Statistics, Rent Survey

### 3.4 Ownership Housing

In 2016, owners in Watson Lake reported a median value of \$149,783 for their dwellings and an average value of \$165,056. **House values in Watson Lake are approximately 42% of what they are for Yukon as a whole.** Stakeholders noted that there is always some resale housing for sale in the community.

### Average and Median Housing Values, Watson Lake, 2015





### 3.5 New Housing Construction and Available Land Supply

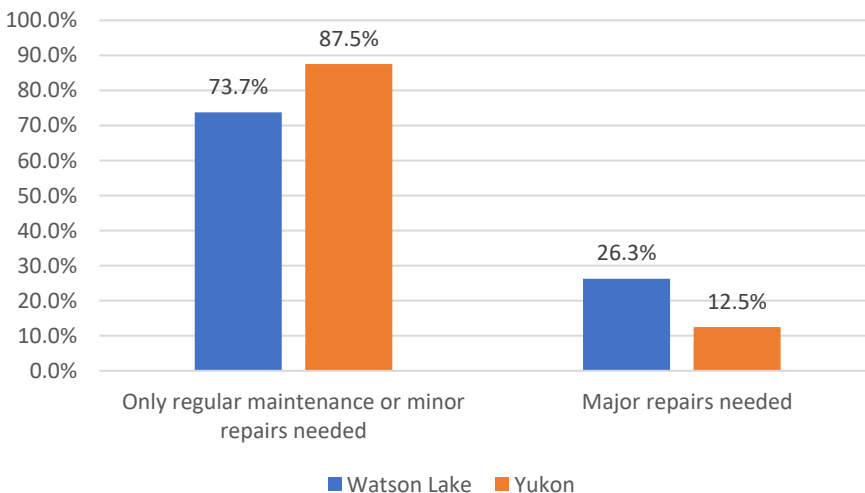
**There has been limited new housing construction in Watson Lake in the recent past.** The relatively low rents in Watson Lake do not support new rental housing development because of the low payback for the developer/landlord. Likewise, the modest price of resale housing makes it difficult to build new housing because the assessed value of the new housing may be below the cost to build.

**The supply of available lots to build new housing in the community is limited.** There are currently three country residential lots in Town and one trailer lot available. In addition, there are approximately 60-80 serviced residential lots that are tied up in the land claim, which is more than Watson Lake will need in the next 10 years.

### 3.6 Condition

**The condition of housing is an issue in Watson Lake.** Occupants of 140 units, or 26.3% of households, self-reported that their dwellings were in need of major repairs. This compares to 12.5% of households across Yukon.

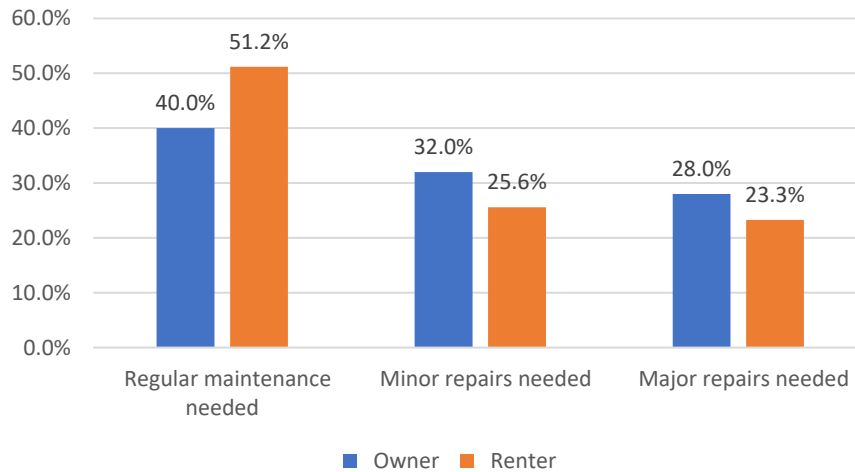
#### Occupied Dwellings by Condition, Watson Lake versus Yukon, 2016



Source: Statistics Canada, Census

A higher proportion of owner households (28.0%) than renter households (23.3%) reported their housing to be in need of major repairs. This suggests that low income owners may be challenged to keep up with the repair needs of their housing. Rates of housing in need of repair have not been shown in the chart for band housing, as an accurate number is not available due to rounding on the small number of band housing units.

### Occupied Dwellings by Tenure by Condition, Watson Lake, 2016

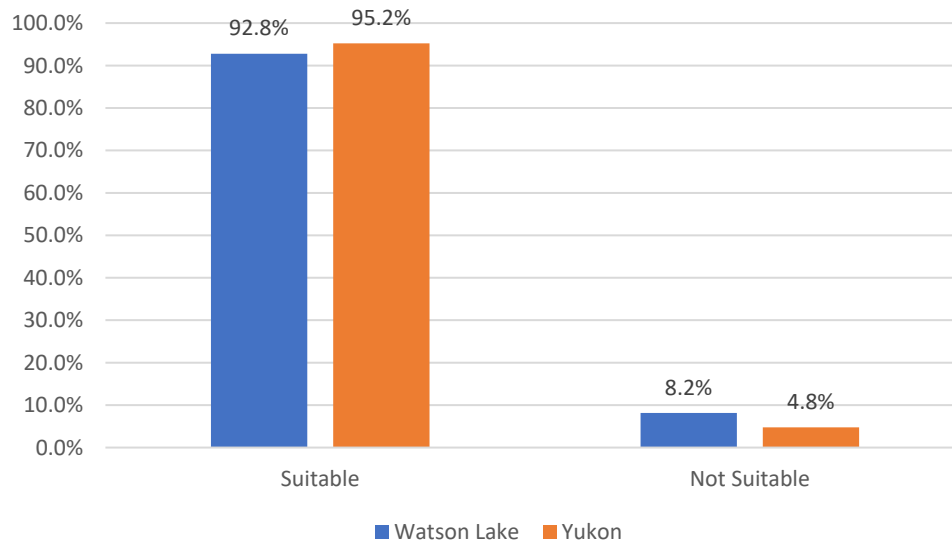


Source: Statistics Canada, Census

### 3.7 Overcrowding

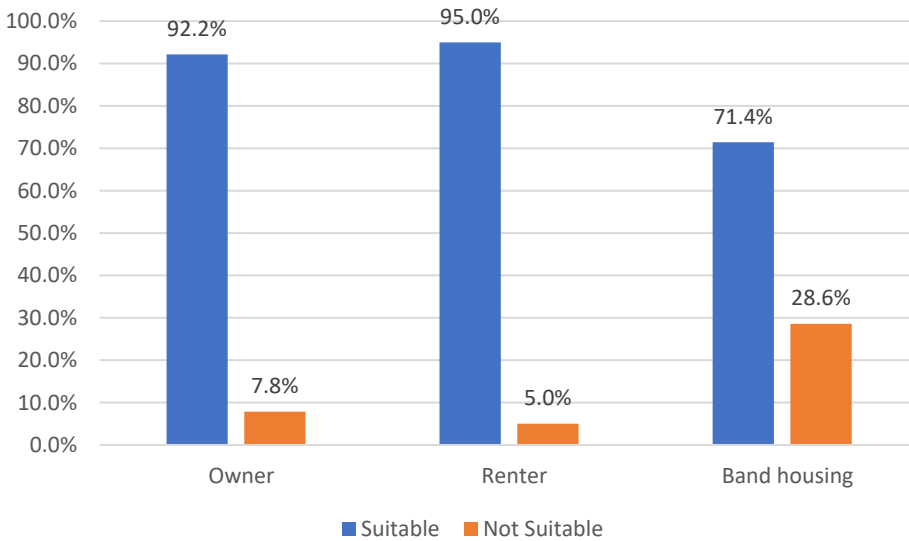
In 2016, approximately 30 households in Watson Lake were living in housing that does not have enough bedrooms based on the household composition. The rate of overcrowding in Watson Lake (8.2%) was higher than Yukon as a whole (4.8%). Households living in band housing in Watson Lake were significantly more likely (28.6%) to live in overcrowded housing than owners (7.8%) or renters (5.0%).

### Occupied Dwellings by Suitability of Size for the Occupants, Watson Lake versus Yukon, 2016



Source: Statistics Canada, Census

### Occupied Dwellings by Suitability of Size for the Occupants by Tenure, Watson Lake, 2016

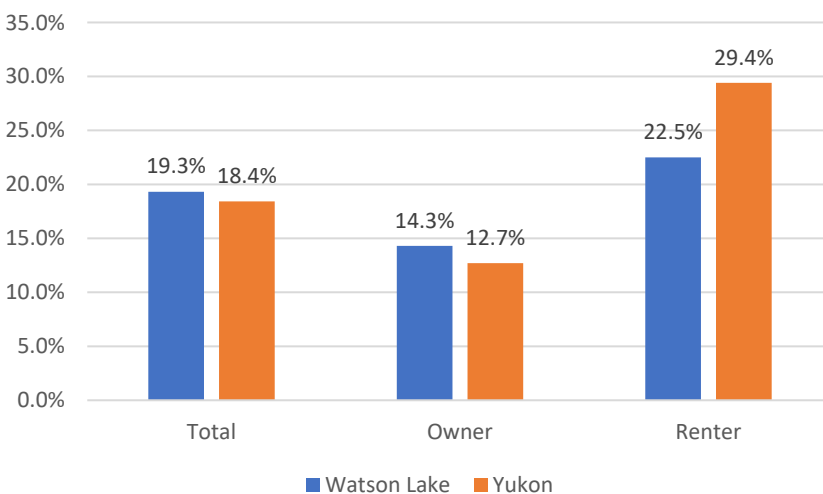


Source: Statistics Canada, Census

### 3.8 Spending on Housing

Spending 30% or more of income on housing is a commonly used indicator of affordability issues. **In 2016, almost one in five households (19.3%) in Watson Lake spent 30% or more of their income on housing.** This is relatively similar to the Territory as a whole. A substantially higher percentage of renters (29.4%) were spending 30% or more on housing than owners (12.7%). The proportion of renters spending more than 30% of income on housing in Watson Lake was notably higher than Yukon as a whole (22.5%), suggesting greater affordability issues among renters in Watson Lake. Similar statistics are not available for band housing.

### Households Spending 30% or More of their Income on Housing by Tenure, Watson Lake, 2016



Source: Statistics Canada, Census

### 3.9 Households in Housing Need

In 2016, 190 households, 43.2% of all households, in Watson Lake had at least one housing issue: living in housing in need of major repair, overcrowding, and/or spending more than 30% of income on housing. There is about an equal number of owners and renters in housing need.

### 3.10 Rental Affordability

The average one-bedroom rental unit is affordable to households with the median one-person household income and minimum wage earners. There is, however, a small gap (\$9) between the affordable rent for a one-bedroom and the shelter rental allowance a one-person household would receive on Social Assistance.

The average two-bedroom rental unit to households with the median income for two-or-more-person households and two minimum wage earners. **Households with one minimum wage earner and one- and two-person households receiving Social Assistance cannot afford the average two-bedroom rental unit.** Social Assistance recipients with three or more person can afford the average two-bedroom unit.

Three-to-four-bedroom units are affordable to the median two-or-more-person household and households with two minimum wage earners. However, **households with only one minimum wage earner and households on Social Assistance, regardless of size would face an affordability gap renting a three-to-four bedroom unit.**

A five-or-more-bedroom unit is out of reach of minimum wage earners and Social Assistance recipients, but a household with the median income of two-or-more-person households can afford the average five-or-more bedroom unit.

#### Rental Housing Affordability for Selected Households, Watson Lake

	Median 1 Person Household	Median 2+ Person Household	1 Minimum Wage Earner	2 Minimum Wage Earners	Social Assistance - 1 Person	Social Assistance - 2 Person	Social Assistance - 3 Person	Social Assistance - 4+ Person
Income	\$34,176	\$67,413	\$23,132	\$46,264				
Affordable Monthly Housing Cost	\$854	\$1,685	\$578	\$1,157	\$514	\$691	\$822	\$843
Affordability of 1 Bedroom (\$523)	Affordable	Affordable	Affordable	Affordable	Gap of \$9	Affordable	Affordable	Affordable
Affordability of 2 Bedroom (\$800)	Affordable	Affordable	Gap of \$222	Affordable	Gap of \$286	Gap of \$109	Affordable	Affordable
Affordability of 3-4 Bedroom (\$917)	Gap of \$63	Affordable	Gap of \$339	Affordable	Gap of \$403	Gap of \$226	Gap of \$95	Gap of \$43
Affordability of 5+ Bedroom (\$1,500)	Gap of \$646	Affordable	Gap of \$922	Gap of \$343	Gap of \$986	Gap of \$809	Gap of \$678	Gap of \$657

Source: Consultant Calculations

The average one-bedroom rental unit is affordable to households with incomes of \$20,920 and over. Based on 2015 household incomes, it is estimated that 81.0% of all households in Watson Lake can

afford the average one-bedroom rental unit. Two-bedroom units are affordable to households earning \$32,000 or more. It is estimated that 69.5% of households have incomes above this threshold and can afford a two-bedroom unit. Slightly fewer households (66.6%) can afford a three-to-four-bedroom unit, while an estimated 46% of all households can afford a rental unit with five or more bedrooms.

### Rental Housing Affordability By Unit Size, Watson Lake

	Income Required to Afford Unit Type	Estimate % of Households Can Afford Housing
Affordability of Average 1 Bedroom Rental Unit (\$523)	\$20,920	81.0%
Affordability of Average 2 Bedroom Rental Unit (\$800)	\$32,000	69.5%
Affordability of Average 3-4 Bedroom Rental Unit (\$917)	\$36,680	66.6%
Affordability of Average 5+ Bedroom Rental Unit (\$1,500)	\$60,000	46.0%

Source: Consultant Calculations

### 3.11 Ownership Affordability

**One-person-households with the median income for that household size cannot afford the median ownership dwelling**, while households with the median income for two-or-more-person households can afford the median ownership dwelling, but not the average ownership dwelling. **Households with one minimum wage earner are essentially priced out of ownership housing**, while households with two minimum wage earners can afford the median and average ownership house value.

### Ownership Housing Affordability for Selected Households, Watson Lake

	Median 1 Person Household	Average 1 Person Household	Median 2+ Person Household	Average 2+ Person Household	1 Minimum Wage Earner	2 Minimum Wage Earners
Income	\$34,176	\$43,002	\$67,413	\$83,681	\$23,132	\$46,264
Affordable Monthly Housing Cost	\$854	\$1,075	\$1,685	\$2,092	\$578	\$1,157
Affordable House Price	\$120,800	\$152,100	\$238,400	\$295,900	\$81,800	\$163,600
Affordability of Median Ownership Dwelling Value (\$149,783)	Gap of \$28,983	Affordable	Affordable	Affordable	Gap of \$67,983	Affordable
Affordability of Average Ownership Dwelling Value (\$165,056)	Gap of \$44,256	Gap of \$12,956	Affordable	Affordable	Gap of \$83,256	Affordable

Source: Consultant Calculations

A household would need an income of \$42,500 to afford the median ownership dwelling and \$46,800 to afford the average ownership dwelling. **Based on 2015 household incomes, it is estimated that 68.4% of households can afford the median ownership dwelling and 59.3% can afford the average dwelling.**

### Affordability of Median and Average Ownership Housing, Watson Lake

	Required Income to Afford Housing	Estimate % of Households Can Afford Housing
Affordability of Median Ownership Dwelling Value (\$149,783)	\$42,500	68.4%
Affordability of Average Ownership Dwelling Value (\$165,056)	\$46,800	59.3%

Source: Consultant Calculations

## 4.0 Non-Market Housing

### 4.1 First Nations Housing

The vast majority of the First Nations Housing is designed for families; there are a few bachelor and one bedroom units.

Liard First Nation staff indicated that a **key issue related to housing is the insufficient supply of available housing for the First Nation's members**. They noted that they have between 30 and 40 applicants on their waiting list for housing. **The highest priority is for additional housing for singles**; most of the applicants are single individuals, while some are single parents or new parents. Most are under the age of 40. In addition to the applicants waiting for housing, there are approximately 20 households waiting for renovations to their units.

### 4.2 Subsidized Housing

Some 40.5% of households renting their housing self-reported living in subsidized housing.

Yukon Housing Corporation has 86 housing units in Watson Lake, including 34 rent-geared-to-income units, 14 senior/accessible units (two are fully accessible), and 37 staff housing units. Rent-geared-to-income portfolio is primarily made up of three- and four-bedroom units. One-bedroom units are not common.

As of August 12, 2020, there were 16 households on the waiting list for rent-geared-to-income housing. This includes:

- 1 senior
- 6 single adults
- 5 single parents with 1 dependent
- 2 single parents with 2 dependents
- 2 family size of 4 or more.

### 4.3 Emergency Shelter and Transitional Housing

Help and Hope for Families provides emergency accommodation to up to 12 women and children survivors of violence as well as transitional housing for up to four women and their children in its second stage apartments. The shelter includes three rooms with a single bed and a bunkbed, one room with two beds, and one accessible single room. With COVID-19, the organization is currently admitting only three women and their children to emergency shelter at one time to allow for physical distancing.

An average of 12.4 shelter clients (7 women and 5.4 children) per night received shelter from Help and Hope for Families between April 2019 and March 2020. This represents an average occupancy rate of 103%, based on spaces for 12 women and children. This occupancy rate is higher than in previous years, in part because of a shift by the shelter to lower barriers. In an average month, 10.25 women and children stayed the whole month. Help and Hope for Families staff identified that **the key reason for high occupancy rates and length of stays longer than a month was the lack of housing options for clients to move into.**

While Help and Hope for Families' priority mandate is to serve women and children survivors of violence, staff use their discretion to provide accommodation to women and their children experiencing emergency housing crises. Between April 2019 and March 2020) Help and Hope for Families served 23 unique women (some of them with children) who identified having no place to stay (ie. experiencing homelessness) as their primary reason for accessing shelter services. This suggests that **there is notable demand for shelter services for women beyond those experiencing domestic violence.**

While Help and Hope does not turn survivors of domestic violence away based on sobriety, women who are intoxicated are asked to plan ahead and find other safe accommodations for the night. **Community stakeholders identified the need for low barrier shelter spaces for women who are survivors of domestic violence so that vulnerable women who are not ready to leave a lifestyle of substance use have access to safe and appropriate shelter.**

Stakeholders also noted that men are also victims of violence in relationships or families and that data may under-report the prevalence of men in this situation who are in need of shelter spaces due to an overall underreporting of violence in relationships by men in general. **Stakeholders noted that low barrier shelter spaces for men fleeing violence in relationships or families are also needed.**

Laird First Nation recently constructed four cabins for emergency use. The cabins are not winterized. The cabins are intended to provide immediate access to short-term accommodation, but high demand and relatively long stays (eg. 8-10 weeks), has meant that there can be a wait to access this accommodation. However, as of August 27, 2020, one of the cabins was occupied.

There are no emergency shelters designed to meet the immediate needs of people who are homeless. **Stakeholders identified a need for short-term emergency shelter in Watson Lake. However, stakeholders expressed mixed opinions about whether emergency shelter would be required if housing with supports were available for individuals experiencing long-term homelessness. Although, the majority believe there would still be some need for shelter.** While men were identified as the largest group in need of emergency shelter, women and families are also in need of emergency shelter at times. Stakeholders estimated the need for emergency shelter at approximately 8-10 beds.

**The shelter spaces should be low-barrier – having minimal eligibility criteria. This should include spaces that accommodate individuals with pets.** Stakeholders noted instances of people turning down housing in favour of homelessness if the housing does not accommodate pets. Some stakeholders specified that the community would be most likely to support emergency shelters that offer short-term accommodation and to respond to immediate housing crisis, transient individuals and families who are temporarily stuck in the community, and extreme weather, as opposed to an emergency shelter that would allow people to stay on an ongoing basis.

## 5.0 Homelessness and Population Groups with Distinct Needs

### 5.1 Homelessness

Homelessness in Watson Lake can take many forms and can change depending on the season. Some individuals are absolutely homeless and living in places not intended for human habitation. This may include living in tents, cabins, trailers, or temporarily sleeping in the bush. Women and children who are survivors of violence may be staying in shelter. There is also a group of individuals and families who are provisionally accommodated. This includes people living temporarily with others (often referred to as “couch surfers”), but their duration of stay is unsustainable in the long term. There is also a group of individuals and families who are at precariously housed. This includes individuals at risk of homelessness due to mental illness, active addictions, substance use and/or behavioural issues as well as individuals and families who in unhealthy relationships who face lack of safe housing options, due to the severe lack of availability of affordable rental housing that meets their needs in the community.

Efforts to conduct a Point-in-Time count of the number of people experiencing homelessness were hindered by the onset of the coronavirus pandemic. **Community stakeholders indicated that a rough Point-in-Time estimate of people experiencing homelessness included 27 men.**

### 5.2 Youth

Given the limited rental housing supply, community stakeholders indicated that youth seeking to leave home and form their own households face a lack of housing options. The lack of rental housing supply has significant negative implications for youth living in precarious housing situations, such as experiencing abuse in their family home. As a result of the limited supply of rental housing, more youth are staying with their parents longer or doubling up with others. There are also a small number of youth who age out of care each year who lack the life skills and supports to maintain housing independently.

### 5.3 Persons with Disabilities

Some people with physical disabilities require accessibility features. These features are not available in many properties in Watson Lake. Few of units, including Yukon Housing units, provide easy access to the main level of the home. The vast majority require residents to access main levels through stairs.



Yukon Housing has two designated accessible units that have been modified to meet the needs of people with physical disabilities. **The demand for accessible units has generally not outstripped the supply, although stakeholders noted that with the aging population demand for these units is likely to increase over time.** Stakeholders also noted that neither Yukon Housing nor Home Care shovel snow, which can become an issue for some.

Persons with disabilities in need of supports may receive supports through Fetal Alcohol Spectrum Society Yukon (FASSY) (for those with neurological disorders), Mental Wellness and Substance Use Services, or Home Care (for housekeeping and personal care). However, for **some adults with disabilities there are insufficient supports available to support everyday activities. There is also a lack of supports available for those in need of a support worker to help them meet their tenancy obligations.**

#### **5.4 People Experiencing Long-term Homelessness (also referred to as “Hard to House”)**

There is no housing with supports in Watson Lake for people who have experienced long-term homelessness who may have mental illness and/or substance abuse problems and require supports to maintain their housing. **Community stakeholders identified the “hard to house” population as the group most in need of housing.** This group includes men, women, and a small number of families. The level of support needs of these individuals varies, with community stakeholders indicating that some require limited supports such as check-ins and reminders, while others may require a few hours every day.

**Stakeholders noted that proximity of housing to amenities for this population group, as well as many other population groups, is important, as there is no transportation.** Some people have housing designated to them, but they don’t generally live there because it is not accessible to the amenities they require. Likewise, some people decline going to the hospital because they know they have no way of getting home afterwards.

#### **5.5 Women and Children Survivors of Violence**

The current emergency shelter and second stage housing plays a critical role in meeting the short to medium term housing needs of women and children survivors of violence. Community housing prioritization policies for survivors of violence mean that women with children are generally able to be housed in social housing within a reasonable timeframe. However, single women experiencing violence generally face a lack of available housing to support healthy choices as their wait for community housing can be significantly longer. Also, women experiencing violence and using substances may not choose to access the Help and Hope shelter, as women who may become intoxicated are asked to plan ahead and find other safe accommodations for the night, and face a lack of safe housing options.

#### **5.6 Seniors**

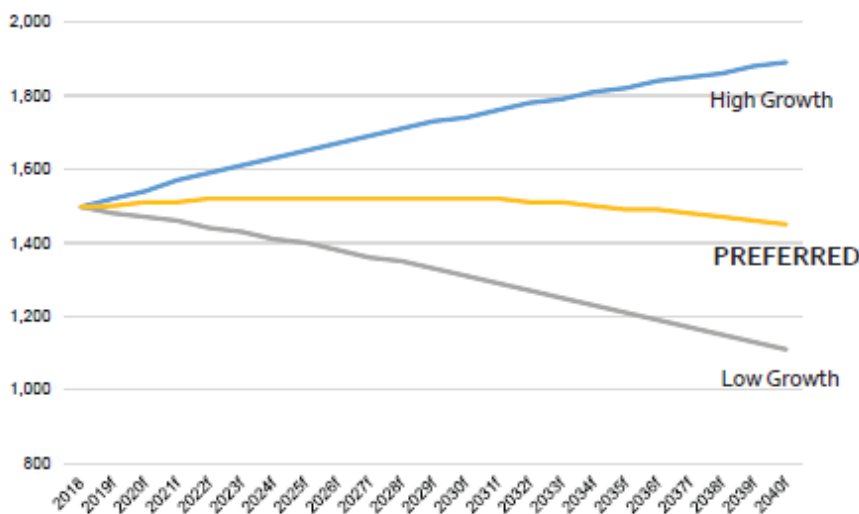
Most seniors age in place in their own housing. There is also a 12-unit seniors complex in the community. No supports are directly attached to the housing, but seniors in need of supports can receive housekeeping or personal care in these units and other housing in the community through

Home Care. **Home Care is generally able to support seniors to stay in their own homes up until they have to go to hospital or long-term care.** Some community stakeholders suggested that they would like to see day program supports in the 12-unit seniors complex to help prevent social isolation. The community is too small to support a long-term care facility, so seniors needing higher levels of care must go to long-term care in Whitehorse.

## 6.0 Future Housing Needs

Yukon’s Bureau of Statistics has prepared three population projection scenarios for Watson Lake. Under the most likely scenario (Preferred), the population is projected to be 1,450 in 2040, a decrease of 47 people, or 3.1% compared to 2018. In the Low Growth scenario, Watson Lake’s population is projected to decrease 25.9%, while in the High Growth scenario, the population is projected to grow by 26.3% by 2040.

**Population Projections, Watson Lake, 2018-2040**

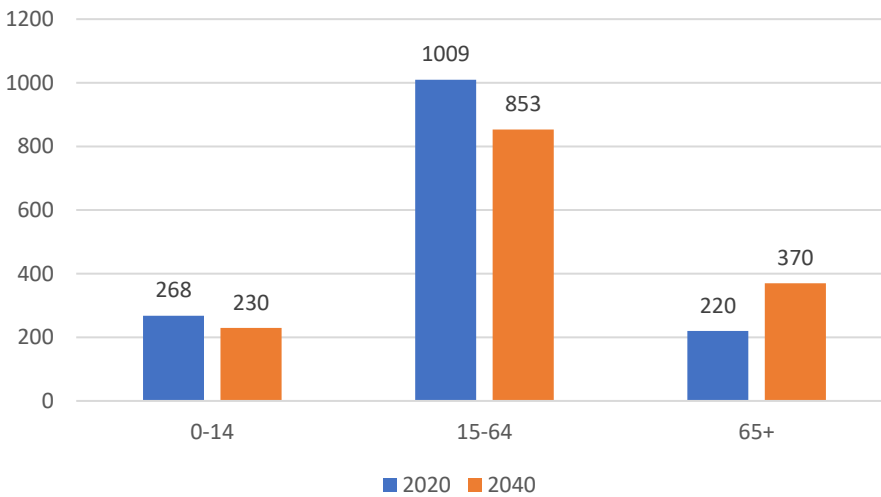


Source: Yukon Bureau of Statistics

The Yukon Bureau of Statistics has not prepared population projections broken down by age because of the relatively small population size and challenges developing accurate projections. For the purposes of this report, we have prepared population projections by age for Watson Lake based on Watson Lake’s share of Yukon’s population by age group and Yukon Bureau of Statistics population projections by age for Yukon.

Our projections anticipate that the number of seniors age 65 and over will grow by 150 people by 2040. Children and youth age zero to 14 are anticipated to decline by 38 people. Adults age 15 to 64, who are in their prime years of household formation and years of family households with children are projected to decrease by 156 people.

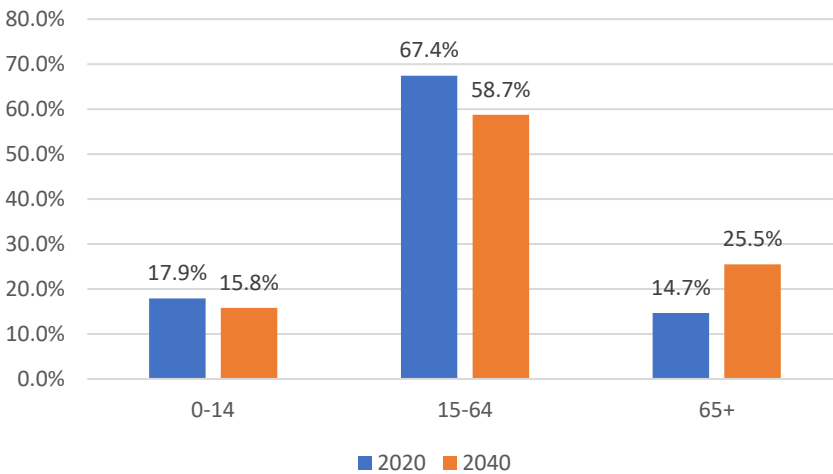
### Population Projections by Age, Watson Lake, 2020-2040



Source: Consultant Projections based on Yukon Bureau of Statistics

As a percentage of the population, seniors age 65 and over are anticipated to represent 25.5% of the population by 2040, compared to 14.7% in 2020. Adults age 15 to 64 are projected to see their share of the population decline to 58.7% in 2040 from 67.4% in 2020. Children and youth age zero to 14 are anticipated to see their share decrease by a smaller amount, from 17.9% to 15.8%.

### Population Projections, Proportion of the Population by Age, Watson Lake, 2020-2040



Source: Consultant Calculations based on Bureau of Statistics

Based on 2016 headship rates (which is the ratio of the number of household heads or household maintainers to the population in that age group), and the population projections by age, **it is anticipated that by 2040 there will be 72 fewer households led by adults age 15 to 64 and 84 more households led by seniors age 65 and over. The increasing number of seniors will likely generate additional demand for senior-focused housing. However, many seniors prefer to age in place and some will require continuing care support.**

## 7.0 Conclusions

The housing needs assessment identified several housing issues and needs in Watson Lake, although the following emerged as priorities:

- The availability of affordability rental housing is limited in the community, and in particular affordable rental housing designed to meet the needs of singles.
- There is no housing with supports in Watson Lake for people who have experienced homelessness who may have mental illness and/or substance abuse problems and require supports to maintain their housing. Community stakeholders identified this group (often referred to as the “hard to house” population) as most in need of housing (with supports).
- Even if supportive housing was available for people who have experienced long-term homelessness and have mental illness and/or substance abuse problems, most stakeholders identified that there would still be a need for a small number of emergency shelter spaces to address immediate housing crises and accommodate individuals and families on a short-term basis
- Housing condition is an issue for approximately one-quarter of households in Watson Lake
- While seniors housing needs are currently being met relatively well in Watson Lake, in part through the 12-unit seniors complex and supports from Home Care, the community has an aging population and there will be an increasing need for housing suitable to older adults in the future.

## 8.0 Appendix – Systemic Issues Contributing to Homelessness

Besides lack of affordable rental housing and supportive housing, stakeholders identified a number of systemic issues during the consultations that are contributing to homeless among Watson Lake residents. While these issues are not the focus of this report, they have been provided here for information purposes.

- Some people experience temporary homelessness as a result of discharges from hospital without access to transportation to get home, both from the hospital in Watson Lake and among those accessing care in Whitehorse
- People are discharged from corrections and may not have transportation to return to Watson Lake
- There is a six month “cooling off period” after having been evicted from Yukon Housing before households may be reconsidered for housing. Also, in order to be re-considered for Yukon Housing, any arrears need to be full addressed and the cost of damages reimbursed.
- There are next to no non-profit or special needs housing providers in Watson Lake, so people have limited to no other options for secure housing after they have been evicted from Yukon Housing.
- Because of the close proximity between Watson Lake and Lower Post, some people from Lower Post who lose their housing and who may experience mental illness or substance abuse issues come to Watson Lake for a variety of reasons, including to access services. However, because their last residence was in Lower Post, they are considered residents of British Columbia and don't qualify for Yukon Housing until after they have a year of residency in the Territory. This group often experiences homelessness or are staying in precarious housing situations.
- To maintain their “homeless” priority status on the community housing waiting list, people experiencing homelessness need to check in every month to indicate they are still homeless.