DISTRICT OF OAK BAY

PREPARED FOR: Council
FROM: Carly Rimell, Senior Planner
MEETING DATE: November 12, 2024
SUBJECT: Interim Housing Needs Report

RECOMMENDATION(S)

THAT the report titled “Interim Housing Needs Report”, authored by Carly Rimell, Senior Planner, dated October 28, 2024, be received.

And that Council consider the following staff recommendation(s):

THAT Council receive the Interim Housing Needs Report dated October 2024.

Alternatively, staff await another direction from Council.

EXECUTIVE SUMMARY OF REPORT

The District’s Housing Action Program (HAP) is compromised of a number of Council Priority Projects (CPP) that support implementation of Council direction and adherence to Provincial requirements related to housing. This report presents the Interim Housing Needs Report (CPP 74). The Interim HNR is provided in Attachment 1 of this report which is presented to Council with a recommendation for receipt as per the Local Government Act requirements.

BACKGROUND/HISTORIC CONTEXT

What is a Housing Needs Report?

Housing Needs Reports (HNRs) describe the current and anticipated housing needs within the community. HNRs identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, household incomes, housing stock, and other factors. HNR are a critical baseline report used to inform land use planning (e.g. Official Community Plans and Zoning Bylaws) and housing strategies.

Legislated Requirements for Housing Need Reports

As a result of amendments to the Local Government Act, by the Local Government Statutes (Housing Needs Reports) Amendment Act, 2018 (known as “Bill 18”) HNRs were introduced and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The first set of HNRs were required of local governments by April 2022 to better understand and quantify current and anticipated housing needs.

As a result of subsequent amendments to the Local Government Act, by the Housing Statutes (Residential Development) Amendment Act, 2023 (known as “Bill 44”) changes were made to the timing and requirements of HNRs. Municipalities must now prepare

an Interim HNR by January 1, 2025, using the prescribed HNR Method to identify the 5- and 20-year housing needs in their communities. Municipalities must update their OCPs and Zoning Bylaw by December 31, 2025 to accommodate the number of units identified using the new standardized HNR method. The first regular HNRs (full update) are required to be completed by December 31, 2028, and every five years thereafter. The intent behind the revised approach by the Province is to help local governments better understand and respond to housing needs in their communities.

In July 2024, the Province published the prescribed methodology for preparing Interim HNRs. The methodology produces two headline figures for housing needs over a 5-year and 20-year timeline. These figures are intended to amend the targets within the current HNR and may be published as an appendix to the HNR or as a standalone document. This methodology and an FAQ document are attached to this report (Attachment 2 and Attachment 3).

Oak Bay's Housing Needs Report (2020)
In March 2019, Council directed staff to undertake the preparation of a HNR. In December 2019, the draft HNR was presented to Council where Council requested additional content. In February 2020, a revised HNR was presented to Council where Council received the HNR in accordance with the Local Government Act. (Attachment 4).

Table 1 below is from the 2020 HNR and it estimated the number of units needed to address projected population growth. "Currently needed" means the number of units needed to address projected population between 2016 and 2019. "Anticipated" means the number of units needed to address projected population growth between 2019 and 2024.

Table 1. Estimated Number of Units Needed in Oak Bay Housing Needs Report (2020)

Unit Size	Currently Needed (2016-2019)	Anticipated (2019-2024)
0 bedroom/1 bedroom	178	289
2 bedrooms	143	256
3+ bedrooms	28	103
Total	**349**	**647**

Unit projections were based on regional growth trends; however, the HNR notes the housing stock in Oak Bay has seen very limited growth and that the actual growth of Oak Bay will be highly dependent on the availability and affordability of housing, among other factors. Actual housing units and unit types were not tracked following the receipt of the HNR.

Housing Target Order
On November 24, 2022, the Housing Supply Act, 2022 (known as "Bill 43") received Royal Assent and came into force by regulation on May 31, 2023. This legislation enables the Province to set housing targets for individual municipalities, reporting requirements and to take certain actions if those targets are not met.

On September 26, 2023 the District received a housing target order (HTO). The HTO sets out the total five-year housing target of 664 units to be met by September 2028 and

annual cumulative housing targets, housing targets performance indicators, and progress reporting dates.

Table 2. Housing Target Order Completed Housing Units

Target Year	Calendar Year	Units
Year 1	Oct 1, 2023 to Sept 30, 2024	56
Year 2	Oct 1, 2024 to Sept 30, 2025	138
Year 3	Oct 1, 2025 to Sept 30, 2026	258
Year 4	Oct 1, 2026 to Sept 30, 2027	429
Year 5	Oct 1, 2027 to Sept 30, 2028	664

The staff report titled Period 1.2 Housing Targets and dated November 12, 2024 reports 16 net new units for Year 1.

Housing Needs Report vs Housing Target Order

HNRs and Housing Targets serve different, yet complementary purposes in addressing housing needs across the Province. As such, there are a few important distinctions to note.

The HNR Method calculates the total number of housing units required to meet unmet needs, current demand, and anticipated growth over both a 5-year and a 20-year period, with the latter number informing required updates to OCPs and Zoning Bylaws to ensure sufficient capacity to accommodate those needs over 20 years.

On the other hand, Housing Targets focus exclusively on the 5-year current and anticipated needs and set a minimum threshold of 75% of estimated housing needs for compliance with the Housing Supply Act. Additionally, to comply with the Housing Supply Act, Housing Targets are aimed at a smaller set of communities facing particularly significant housing challenges, while HNRs are required for all local governments.

Although both Housing Targets and the HNR Method use a standardized methodology, there are key distinctions:

- The HNR Method includes certain adjustments and simplifications, resulting in slight variations in the unit numbers produced. These simplifications are designed to streamline the HNR calculations.
- The HNR Method incorporates an additional “demand buffer” to better account for the units needed to meet healthy market demand.
- In some cases, the data used for HNR calculations may have different starting points than those used for Housing Targets.

Although both Housing Targets and the HNR have targets and timelines they differ in that:

- The Housing Targets measure over five years from the period of October 1 2023, to September 30, 2028
- The Interim HNR measure over five years from the period of January 1, 2025 to December 31, 2029

ANALYSIS

Approach to the Interim Housing Needs Report

The Interim HNR must include the three new additional components:

1. The number of housing units required to meet current and anticipated need for the next 5 and 20 years, as calculated using the HNR method provided in the Regulation;
2. A description of the actions taken by the local government, since receiving the most recent Housing Needs Report to reduce housing needs; and
3. A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation.

Local governments may fulfill this requirement by updating their most recent HNR to include these three items, or by completing an entirely new HNR. Staff evaluated the options to proceed with an interim HNR or entirely new HNR.

After discussions with the Province, it was determined that if a full update of the HNR was undertaken as opposed to an Interim HNR to meet the January 1, 2025 deadline that another full review and update would still be required in 2028. The rationale with this approach is to have local governments:

- align their HNR with Census data availability
- align with the Provincial standardized methodology;
- and provide consistent review and reporting timelines.

An Interim HNR meets legislative requirements and allows staff to focus on other legislative deadlines that are required by Bill 44 such as an update to the OCP and Zoning Bylaw by December 31, 2025.

Lastly, staff additionally explored the feasibility of a collaborative approach through the Capital Regional District (CRD) and it was determined that the majority of municipalities intended to move forward with the Interim HNR approach. The opportunity remains to consider a regional approach for the full HNR update required in 2028.

HNR Method

The HNR Method identifies the data sources and calculations that the Municipality must use to determine the housing needs. These are primarily based on census data and demographic projections provided by BC Stats. Homelessness data is supplied by the Province's Integrated Data Project at a regional level and apportioned to municipalities in proportion to their share of the regional population. The HNR Method Technical Guidance document (Attachment 2) to this report thoroughly explains the data sources and metrics.

The HNR Method involves quantifying six individual housing demand components that combine to create a headline housing target figure. These are:

1. The number of housing units for households in extreme core housing need
2. The number of housing units for individuals experiencing homelessness
3. The number of housing units for suppressed households
4. The number of housing units for anticipated household growth
5. The number of housing units required to increase the rental vacancy rate to 3%
6. The number of housing units that reflects additional local housing demand ("demand buffer")

The Province partnered with the University of British Columbia to streamline this process and produced a calculator that automates data collection and processing for each municipal and regional district census division. This calculator has been used to generate the tables and numbers contained in Appendix A of the Interim HNR (Attachment 1). These tables are produced sequentially, building on each other to culminate in the 5-year and 20-year housing needs figures. Further details can be found in the Technical Guidance document (Attachment 2).

5- Year and 20-Year Housing Need

Using the prescribed methodology and data as per Provincial guidelines, the Interim HNR yields the new housing needs figures as shown in Table 3.

Table 3. Total 5-Year and 20-Year Housing Need

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	78.73	314.94
B. Persons Experiencing Homelessness	44.37	88.75
C. Suppressed Household Formation	119.10	467.40
D. Anticipated Growth	718.77	1,865.22
E. Rental Vacancy Rate Adjustment	13.86	55.42
F. Additional Local Demand	239.98	959.92
Total New Units 5 Years	**1,215**	
Total New Units 20 Years		**3,761**

The number in the current HNR are primarily based on projected growth, whereas the components of the Interim HNR aim to quantify the existing deficit in the housing supply.

Official Community Plan and Zoning Bylaw Amendments to Accommodate 20 Year Housing Need

Municipalities are required to review and update their OCPs and Zoning Bylaws by December 31, 2025, following the Interim Housing Needs Report completed by January 1, 2025. The next regular HNR is due by December 31, 2028, and then every five years thereafter. Corresponding municipal OCP and bylaw updates will then be due by December 31, 2030, and every five years thereafter. This ensures that the statements, maps, and land use designations permit the number of housing units needed over the next 20 years.

At the September 23, 2024 Council meeting Council approved the Project Sign Off for CPP 75 – Complete Mandated Five-Year Review of OCP and CPP 76 – Complete Mandated Pre-Zoning to Implement Updated OCP. The staff report and accompanying Project Sign-Off carefully considered the legislative framework through the preparation of these documents.

Housing Need Report 2028

The first regular HNRs must be completed and received by December 31, 2028. All HNRs are required to contain the following, based on an analysis of the information collected:

- The number of housing units needed over the next 5- and 20-year period as calculated using the HNR Method, a standardized methodology;

- Statements about seven key areas of local need, including affordable housing, rental housing, special needs housing, seniors housing, family housing, housing in proximity to transit, and shelters and housing for people at risk of homelessness;
- The number and percentage of households in core housing need and extreme core housing need.
- A description of the actions taken by the local government to address housing need since the last Housing Needs Report; and
- The change, if any, in the number of housing units needed since the Last Housing Needs Report.

OPTIONS

Option 1 (Recommended)

Council could choose to receive the Interim Housing Needs Report without any changes; the following motion would be in order:

- THAT Council receive the Interim Housing Needs Report dated October 2024 (Attachment 1)

This option fulfils the statutory requirement and completes a Council Priority Project and allows staff to focus on the upcoming OCP and Zoning Bylaw updates to align with the 5- and 20-year housing needs identified within the Interim HNR.

Option 2

Council could choose to receive the Interim Housing Needs Report with minor changes; the following motion would be in order:

- THAT Council receive the Interim Housing Needs Report dated October 2024 (Attachment 1) with the following changes [amendments to be identified by Council]; and receives the Interim Housing Needs Report as amended

Council may direct minor changes; however, prior to doing confirm with staff that such changes do not have implications for compliance with the legislated requirements for Interim HNRs.

Option 3

Council could choose to refer the Interim Housing Needs Report for more significant changes or further information; the following motion would be in order:

- THAT Council direct staff to report back with the following changes and additional information [amendments and information to be identified by Council]; and bring the Interim Housing Needs Report back to Council before the end of 2024.

Council may direct more significant changes; however, prior to doing so confirm with staff that such changes do not have implications for compliance with the legislated requirements for Interim HNRs, furthermore given staff capacity constraints this additional work could impact other Housing Action Program Council Priority Projects. Staff note that a full update to the HNR cannot be completed in time for the January 1, 2025 deadline.

ADVISORY BODY RECOMMENDATIONS WITH MINUTES EXCERPT (IF APPLICABLE)
N/A

COUNCIL PRIORITY SUPPORTED
Housing

FINANCIAL IMPACT
As part of the 2024-2028 Five Year Financial Plan, budget allocated to CPP 74 Interim Housing Needs Report was $20,000. In part due to the HART calculator staff were able to complete the Interim Housing Needs Report. There were no additional expenditures for this project and the $20,000 remains available for other Housing Action Program (HAP) initiatives.

Council can anticipate a progress by project budget report in more detail as part of the next HAP update to Council by the end of 2024 or early 2025.

IAP2 FRAMEWORK ENGAGEMENT
☒ INFORM ☐ CONSULT ☐ INVOLVE ☐ COLLABORATE

When an HNR, including an Interim HNR, is complete, a local government is required to:

- Receive the report at a council meeting that is open to the public; and
- Publish the report on an internet site that is publicly and freely accessible.

Public reporting means that the public, First Nations, and community groups such as non-profit organizations, private developers and other government agencies will have access to better information when making housing investment decisions.

TIMELINE/PROCESS/NEXT STEPS
This report presents the Interim Housing Needs Report for Council's receipt, fulfills the legislated requirements for an Interim HNR by January 1, 2025 and provides delivers on CPP 74 Interim Housing Needs Report early and under budget.

If Council receives the Interim HNR as presented staff will and move forward with focusing on the OCP and Zoning Bylaw updates to respond to the 5- year and 20- year housing needs.

Respectfully submitted,

Carly Rimell, Senior Planner

With respect to the Financial Impact described in this report, I concur with the staff recommendation.

Rianna Lachance

_____
Rianna Lachance, Director of Financial Services

Reviewed and approved by the Director of Corporate Services.

Dianna Plouffe

_____

Dianna Plouffe, Director of Corporate Services

I have read and consider staff's recommendation to be supportable for Council's consideration.

Selina Williams

_____

Selina Williams, Chief Administrative Officer

ATTACHMENTS(S):

Attachment 1 District of Oak Bay Interim Housing Needs Report (October 2024)

Attachment 2 Housing Needs Report Technical Guidance

Attachment 3 Housing Needs Report FAQ

Attachment 4 District of Oak Bay Housing Needs Report (February 2020)

District of Oak Bay

Interim Housing Needs Report

October 2024

DISTRICT OF OAK BAY

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Purpose

Housing Needs Reports (HNRs) describe the current and anticipated housing needs within the community. HNRs identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, household incomes, housing stock, and other factors. HNR are critical to informing land use planning (e.g. Official Community Plans and Zoning Bylaws) and housing strategies.

Legislated Requirements for Housing Needs Reports

As a result of amendments to the Local Government Act, by the Local Government Statutes (Housing Needs Reports) Amendment Act, 2018 (known as "Bill 18") HNRs were introduced and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The first set of HNRs were required of local governments by April 2022 to better understand and quantify current and anticipated housing needs.

As a result of amendments to the Local Government Act, by the Housing Statutes (Residential Development) Amendment Act, 2023 (known as "Bill 44") changes were made to the timing and requirements of HNRs. Municipalities must prepare an Interim HNR by January 1, 2025, using the HNR Method to identify the 5- and 20-year housing needs in their communities.

Municipalities must update their OCPs and Zoning Bylaw by December 31, 2025 to accommodate the number of units identified using the new standardized HNR method. The first regular HNRs (full update) are required to be completed by December 31, 2028, and every five years thereafter. The intent behind the revised approach by the Province is to help local governments better understand and respond to housing needs in their communities.

Oak Bay's Housing Needs Report (2020)

In March 2019, Council directed staff to undertake the preparation of a HNR. In December 2019, the draft HNR was presented to Council where Council requested additional content. In February 2020, a revised HNR was presented to Council where Council received the HNR in accordance with the *Local Government Act*.

Oak Bay's Interim Housing Needs Report (2024)

This Interim Housing Needs Report has been prepared pursuant to Section 790 of the *Local Government Act* and amends the current Housing Needs Report (2020). A regular HNR is required to be received by December 31, 2028 which will supersede this Interim HNR.

This Interim HNR includes three new additional components

- The number of housing units required to meet current and anticipated need for the next 5 and 20 years, as calculated using the HNR method provided in the Regulation;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and
- A description of the actions taken by the local government, since receiving the most recent Housing Needs Report to reduce housing needs.

The 5-year and 20-year housing need have been generated using the BC HNR Calculator and in accordance with the HNR Method Technical Guidelines which are prescribed by regulation. The data and tables that inform the need are provided within the Appendix: Data Tables. Information and housing needs identified in this Interim Housing Needs Report shall amend and supplement the February 2020 District of Oak Bay Housing Needs Report.

Council received this Interim Housing Needs Report on _____ in accordance with the *Local Government Act*.

5- Year and 20-Year Housing Need

The Interim HNR must include the total number of housing units calculated in accordance with an applicable method set out in the regulations required to meet the anticipated housing needs of the local government for the next 5 years and for the next 20 years as per the *Local Government Act* section 790(3)(b)(i). Using the prescribed methodology and data the Interim HNR yields the new housing needs figures as shown in the table below.

Total 5-Year and 20-Year Housing Need

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	78.73	314.94
B. Persons Experiencing Homelessness	44.37	88.75
C. Suppressed Household Formation	119.10	467.40
D. Anticipated Growth	718.77	1,865.22
E. Rental Vacancy Rate Adjustment	13.86	55.42
F. Additional Local Demand	239.98	959.92
Total New Units 5 Years	**1,215**	
Total New Units 20 Years		**3,761**

The number in the current HNR are primarily based on projected growth, whereas the components of the Interim HNR quantity the existing deficit in the housing supply.

Actions Taken Since 2020

The Interim HNR must include a description of actions taken by the municipality to reduce housing needs since having received the most recent HNR, as per the *Local Government Act* section 790(3)(b)(ii). The current HNR was received in February 2020. The following list identifies the actions taken to reduce housing needs since this time.

Secondary Suite Study and Program (2021-2022)

The District of Oak Bay's Secondary Suites Study concluded in fall 2021. The Zoning Bylaw and other bylaws were updated to allow Secondary Suites as of September 21, 2022.

Infill Housing Strategy and Program (2021-2024)

The Infill Housing Strategy project started in 2021. In September 2022, Council endorsed the Infill Housing Strategy: Options for Oak Bay, Guiding Principles and Key Directions. This strategy document is based on extensive community input, technical analysis, and detailed policy review.

While the strategy was set to be implemented in 2023, the Province then announced legislative changes to the *Local Government Act* for Small Scale-Multi Unit Housing (SSMUH) through Bill 44. The program pivoted to respond to these Provincial legislative changes and created the District's Infill Housing Program through amendments to the Zoning Bylaw and Parking Facilities Bylaw.

Housing Accelerator Fund Application (2023)

In July 2023 Council directed staff to submit a grant application to the Housing Accelerator Fund. The application estimated a housing supply growth target for 2023-2026 of 1.8% per year with an estimated grant amount of potentially $6 million. The application was unsuccessful.

Response to Housing Target Order and Development of Tracking Program (2023-2028)

The District of Oak Bay target order is for a minimum of 664 net new housing units to be completed within 5 years. Housing targets were measured after the first six months (March 31, 2024), and will be annually (September 30) by net new units completed and actions taken by the municipality to meet targets. In order to respond to these reporting requirements staff updated internal systems to support monitory of required metrics for mandatory progress reporting.

Prepare Amenity Cost Charge (ACC) and Development Cost Charge (DCC) Programs (2024)

Development of the DCC and ACC programs commenced in February 2024. Significant progress has been made to date and the timeline is set for completion is by the end of 2024. These programs will assist the District to fund the costs of infrastructure and amenities to support increased housing supply and growth.

Responding to Increased Development Interest (2024-)

Following the creation of the Infill Housing Program in June 2024 aimed at increasing the supply of diversity of housing in the District, staff have responded to an increase in development interest. A Council Priority Project has been established to focus on the need to allocate sufficient resources to ensure that the District can respond in a timely manner to enquiries and an anticipated increase in development applications.

Optimize Development Processes (2024 -)

In February 2024 Council authorized staff to apply to the 2024 Local Government Development Approvals Program (LGDAP) for grant funding to advance optimizing development processes and related housing initiatives. In May 2024, the District was informed that the grant application was successful and the District was awarded $105,000. The first phase of this project will be complete by May 2025.

Updating the Official Community Plan and Zoning Bylaw to respond to the 5- Year and 20- Year Housing Needs (2024-2025)

In September 2024 Council approved the scope of the OCP and Zoning Bylaw updates to respond the legislative requirements introduced through Bill 44. The scope and project timelines have been designed to respond to the legislative content and timelines outlined in the *Local Government Act* and accompanying guidance materials.

Housing In Close Proximity to Transportation Infrastructure

The Interim HNR must include a statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or alternative forms of transportation, as per the *Local Government Act* section 790(3)(b)(iii).

Capital Regional District Regional Growth Strategy (2018)

The Regional Growth Strategy supports the development of a balanced and sustainable transportation system providing residents with reasonable and affordable transportation choices that enhance overall regional quality of life. The majority of transportation movements in the region cross municipal boundaries. Although some transportation issues can be addressed at the local level, resolution of most transportation challenges will require collaborative, multi-jurisdictional, region-wide action.

To improve multi-modal connectivity and mobility, the Regional Growth Strategy relies on two related initiatives.

First, the coordination of land use and transportation so that the majority of regional residents do not have to rely solely on travel by automobile to meet their daily needs. The Regional Growth Strategy's aim to keep urban settlement compact and build complete communities (Objectives 1.1 and 3.1) will tend to increase average urban densities and put people and their activities (homes, jobs, services) closer together. Creating communities where housing is close to activities will enhance opportunities for using walking, cycling, and public transit to meet daily needs.

Secondly, transportation choice will be enhanced with the planning, development and implementation of the Regional Multi-Modal Network identified in the Regional Transportation Plan. The Regional Transportation Plan provides actions and outcomes to develop an effective inter-municipal arterial road network that provides travel choices and supports smart growth and livable, complete communities. Implementing the Regional Multi-Modal Network is the responsibility of many actors, including the Capital Regional District, local and senior levels of government and BC Transit.

District of Oak Bay's Official Community Plan (2014) and Regional Context Statement (Updated 2019)

Considered one of the core municipalities, Oak Bay is located within the Urban Containment Area as identified in the RGS and plays a role in accommodating some of the 95% of new dwelling units within the Containment Area.

The OCP land use designations support a development pattern to direct growth to village and multifamily areas along arterial roads (see Schedules B and C). Villages consist of mixed use, low to mid rise buildings along arterial or collector roads, and multi unit residential areas follow a similar pattern along arterial or collector roads. The pattern of development better utilizes existing and replacement infrastructure as outlined in RGS principles.

The Regional Growth Strategy includes a target of 42% of all trips within the regional transportation system as made by walking, cycling and transit. Oak Bay's compact nature and topography make it easily accessible for walking and biking. An OCP goal is to support a diverse range of transportation options and encourage active modes of transportation; and the Road Network and Active Transportation Network reflects the OCP's land use plan and supports and connects with the Regional Multi-Modal Network.

Transit Future Plan (2011)

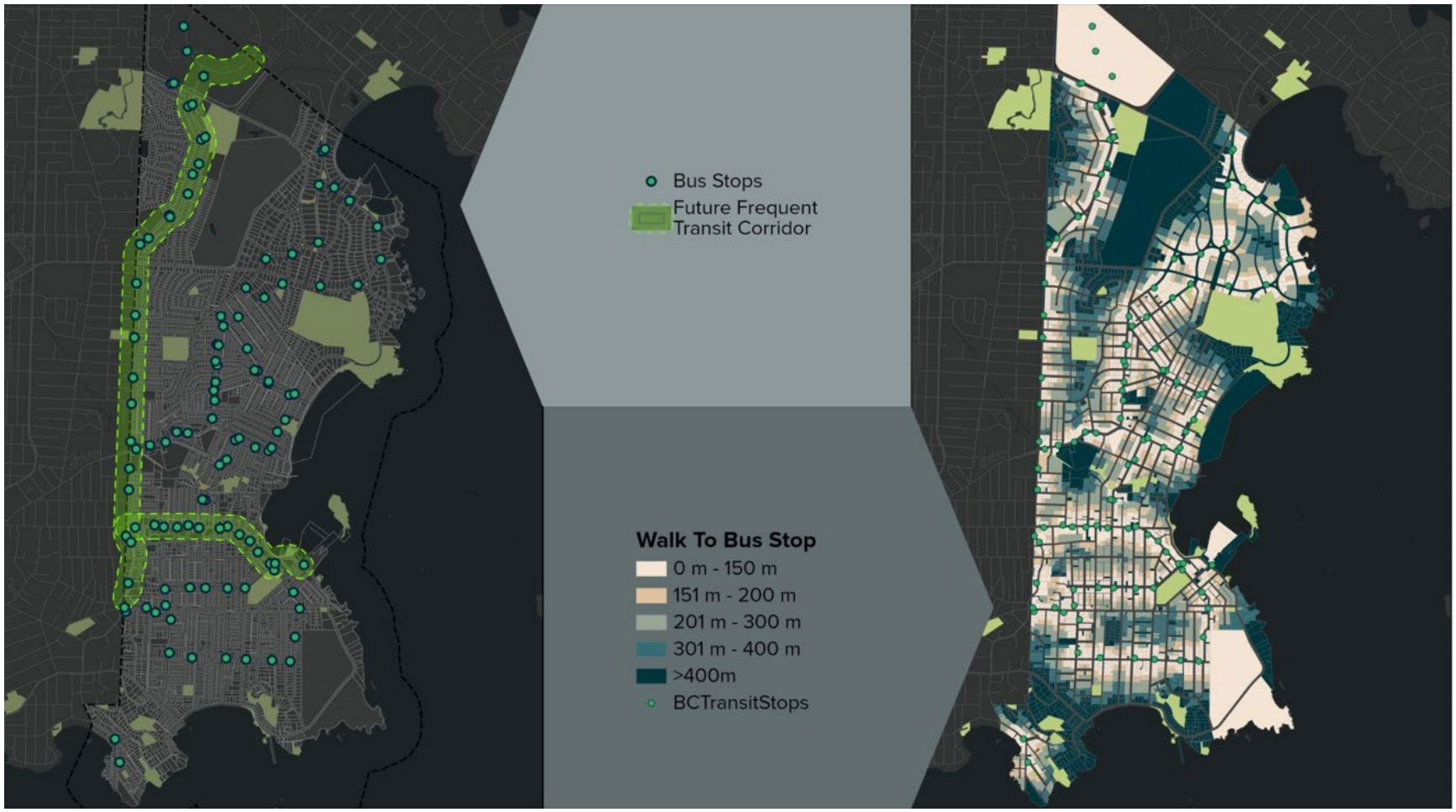
In The Transit Future Plan there are identified corridors in Oak Bay which will, in the future meet the service frequency thresholds identified for Transit Oriented Areas and frequency threshold compliance of Prescribed Bus Stops noted within the *Local Government Act,* introduced through Bill 44. The service frequency thresholds are:

- Monday to Friday: A bus must stop at least every 15 minutes, on average, between the hours of 7 a.m. and 7 p.m.
- Saturday and Sunday: A bus must stop at least every 15 minutes, on average, between the hours of 10 a.m. and 6 p.m.

These corridors, as identified in the 2011 Transit Future Plan, include the following:

- Oak Bay Avenue (from Fort St to Newport Ave)
- Newport Avenue (from Oak Bay Ave to Windsor Rd)
- Beach Drive (from Windsor Rd to Currie Rd)
- Foul Bay Road

The figure below shows BC Transit Bus Stops and Future Frequent Transit Corridors.



Official Community Plan and Zoning Bylaw Update (2024-2025)

The OCP and Zoning Bylaw update will look to reinforce development patterns that support complete communities based around walkable neighbourhoods supported by transit and other form of active transportation.

The OCP and Zoning Bylaw update will identify corridor, village areas and other strategic locations for higher density multi unit residential aligned with transit and in particular future frequent transit service and other forms of active transportation, proximity to services, amenities and other key attributes. The OCP will also incorporate elements from the Active Transportation Strategy (2023) to strengthen the linkages of Oak Bay's community policy framework.

Summary and Next Steps

This report is intended to build community understanding of the interim housing needs and support the District in moving forward to address housing needs. This work is part of an ongoing effort by the District to understand and respond to housing issues in the community. The District's Housing Action Program (HAP) combines Council Priority Projects related to housing and while also responding to the Provincial housing initiatives, which have become the District's top priorities. The Housing Action Program aims to increase housing supply, create more diverse housing choice and over time contribute to more affordable housing. This project will result in the development of a new regulatory land use framework with a focus on housing policy and associated bylaw changes required to meet Provincial legislation changes. The HAP will take place from 2024 to 2028.

Appendix A: Data Tables

Calculating 20-year housing need

The following tables calculate 20-year and 5-year housing need according to provincial guidelines. Each table follows these guidelines exactly with the intention that the tables can be directly included in the required interim housing needs report (or included as an addendum to an existing housing needs report).

A note on rounding: per provincial guidelines, the figures in Components A-F are not rounded and are shown to two decimal places. Total housing need is rounded in Table 13 to the nearest whole number, per guidelines.

Component A: Extreme core housing need calculation

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a

The following table shows total owner and renter households in the four previous census years (Step 1).

Oak Bay DM (CSD, BC)				
Total Households	**2006**	**2011**	**2016**	**2021**
Owners	5,805	5,880	5,905	5,815
Renters	2,090	1,885	1,830	1,985

Table 1b

The following table shows the total number and proportion of owners with a mortgage and renter households in ECHN in the four previous census years, to arrive at an average ECHN rate (Step 2).

Please note that data for owners with a mortgage is only available for 2021.

Oak Bay DM (CSD, BC)									
	2006		2011		2016		2021		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage		n/a		n/a		n/a	80	1.38%	**1.38%**
Renters	200	9.57%	265	14.06%	245	13.39%	205	10.33%	**11.84%**

Table 2

The following table shows the estimated total of owners with a mortgage and renter households in ECHN in 2021 (Steps 3 and 4).

Oak Bay DM (CSD, BC)			
Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	5,815	n/a	n/a
Owners with a mortgage		1.38%	80.00
Renters	1,985	11.84%	234.94
Total New Units to Meet ECHN - 20 years			**314.94**

Component B: Housing units and homelessness

The following table calculates the number of new homes required to meet the needs of the existing population of people experiencing

homelessness (PEH), according to provincial guidelines.

Table 3

The following table shows the estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

Oak Bay DM (CSD, BC)				
	Local Population			
Regional Population	#	% of region	Regional PEH	Proportional Local PEH
406,075	17,640	4.34%	2,043	88.75

Total New Units to Homelessness Needs - 20 years	88.75

Component C: Housing units and suppressed household formation

The following tables calculate the number of new homes required to meet the demand from households unable to form due to a constrained housing environment, since 2006, according to provincial guidelines.

Table 4a

The following table shows the number of owner and renter households in 2006 by age of the primary household maintainer (Step 1).

Oak Bay DM (CSD, BC)		
	2006 Households	
Age – Primary Household Maintainer 2006 Categories	Owner	Renter
Under 25 years	25	155
25 to 34 years	170	305
35 to 44 years	660	220
45 to 54 years	1,265	375
55 to 64 years	1,370	315
65 to 74 years	845	180
75 years and over	1,475	535

Table 4b

The following table shows the number of owner and renter households in 2021 by age of the primary household maintainer (Step 1, cont'd).

Oak Bay DM (CSD, BC)		
	2021 Households	
Age – Primary Household Maintainer 2021 Categories	Owner	Renter
15 to 24 years	10	110
25 to 34 years	95	325
35 to 44 years	550	195
45 to 54 years	935	265
55 to 64 years	1,205	325
65 to 74 years	1,625	385
75 to 84 years	975	255
85 years and over	420	120

Table 5

The following table shows the population by age category in 2006 and 2021 (Step 2).

Oak Bay DM (CSD, BC)					
		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	1,165		1,035	
	20 to 24 years	1,020	2,185	885	1,920
25 to 34 years	25 to 29 years	575		640	
	30 to 34 years	530	1,105	560	1,200
35 to 44 years	35 to 39 years	800		725	
	40 to 44 years	1,080	1,880	755	1,480
45 to 54 years	45 to 49 years	1,395		1,050	
	50 to 54 years	1,530	2,925	1,170	2,220
55 to 64 years	55 to 59 years	1,635		1,290	
	60 to 64 years	1,215	2,850	1,405	2,695
65 to 74 years	65 to 69 years	900		1,570	
	70 to 74 years	720	1,620	1,670	3,240
75 years and over	75 to 79 years	780		1,100	
	80 to 84 years	950		815	
	85 years and over	910	2,640	665	2,580

Table 6

The following table shows the 2006 headship rate of each age category for both renters and owners (Step 3)

Oak Bay DM (CSD, BC)					
	2006 Households		2006 Population	2006 Headship Rate	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	25	155	2,185	1.14%	7.09%
25 to 34 years	170	305	1,105	15.38%	27.60%
35 to 44 years	660	220	1,880	35.11%	11.70%
45 to 54 years	1,265	375	2,925	43.25%	12.82%
55 to 64 years	1,370	315	2,850	48.07%	11.05%
65 to 74 years	845	180	1,620	52.16%	11.11%
75 years and over	1,475	535	2,640	55.87%	20.27%

Table 7

The following table shows the potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

Oak Bay DM (CSD, BC)					
	2006 Headship Rate		2021 Population	2021 Potential Households	
Age Categories – Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	1.14%	7.09%	1,920	21.97	136.20
25 to 34 years	15.38%	27.60%	1,200	184.62	331.22
35 to 44 years	35.11%	11.70%	1,480	519.57	173.19
45 to 54 years	43.25%	12.82%	2,220	960.10	284.62
55 to 64 years	48.07%	11.05%	2,695	1,295.49	297.87
65 to 74 years	52.16%	11.11%	3,240	1,690.00	360.00
75 years and over	55.87%	20.27%	2,580	1,441.48	522.84

Table 8

The following table calculates the number of suppressed households by subtracting actual households in 2021 from potential households in 2021 by age category, according to provincial guidelines (Steps 5 and 6).

Oak Bay DM (CSD, BC)							
	2021 Potential Households		2021 Households		2021 Suppressed Households		
Age Categories – Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	21.97	136.20	10	110	11.97	26.20	38.17
25 to 34 years	184.62	331.22	95	325	89.62	6.22	95.84
35 to 44 years	519.57	173.19	550	195	-30.43	-21.81	0.00
45 to 54 years	960.10	284.62	935	265	25.10	19.62	44.72
55 to 64 years	1,295.49	297.87	1,205	325	90.49	-27.13	63.36
65 to 74 years	1,690.00	360.00	1,625	385	65.00	-25.00	40.00
75 years and over	1,441.48	522.84	1,395	375	46.48	147.84	194.32
Total New Units to Meet Suppressed Housing Need - 20 years							**476.40**

Component D: Housing units and anticipated household growth

The following tables calculates the number of new homes required to accommodate an increasing population over 20 years according to provincial guidelines.

Table 9

The following table shows the 20-year population projection and growth rate for your regional district (Step 1).

Oak Bay DM (CSD, BC)			
Regional District Projections	2021	2041	Regional Growth Rate
Households	185,205	263,996	42.54%

Table 10

The following table shows the calculated number of new homes needed in the next 20 years according to the provincial guidelines, calculated with the average of the municipal and regional growth projections (Steps 2-5).

Oak Bay DM (CSD, BC)				
Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	7,805	8,215.00	410.00
Regionally Based Household Growth	42.54%	7,805	11,125.45	3,320.45
Scenario Average				1,865.22
Total New Units to Meet Household Growth Needs - 20 years				**1,865.22**

Component E: Housing units and rental vacancy rate

The following table calculates the number of new homes required to restore local vacancy rates to 3% according to provincial guidelines. Please

note that in jurisdictions without vacancy rate data, the calculator will default to the provincial vacancy rate, following provincial guidance.

Table 11

The following table shows the difference between the existing total number of rental homes and the total number of rental homes required for a 3% vacancy rate (Steps 1-4).

Oak Bay DM (CSD, BC)				
	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.00%	97.00%		2,046.39
Local Vacancy Rate	0.30%	99.70%	1,985	1,990.97
Total New Units to Achieve 3% Vacancy Rate - 20 years				**55.42**

Component F: Housing units and demand (the “demand buffer")

The demand factor is a multiplier used to calculate additional local housing demand (or "demand buffer"), determined by the province.

Table 12

The following table calculates additional demand for new housing by applying your demand factor to the total of the other relevant components, according to provincial guidelines (Steps 1 and 2).

Oak Bay DM (CSD, BC)	
Component	**Result**
A. Extreme Core Housing Need	314.94
B. Persons Experiencing Homelessness	88.75
C. Suppressed Household Formation	476.40
E. Rental Vacancy Rate Adjustment	55.42
Total	**935.51**

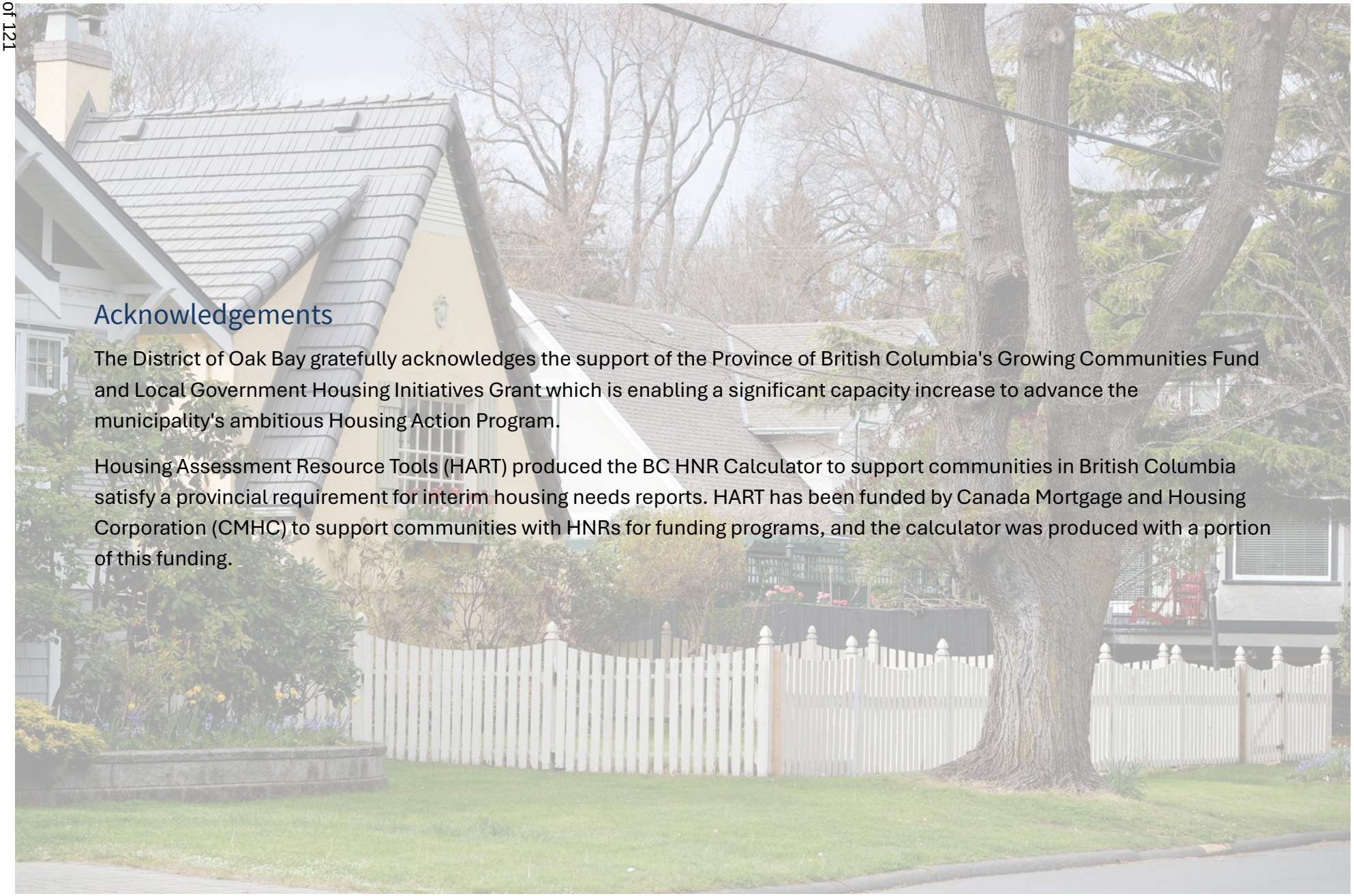
Demand Factor	1.03
Total New Units to Address Demand Buffer - 20 years	**959.92**

Total 5-year and 20-year housing need

Table 13

The following table sums Components A-F and rounds the totals to the nearest whole number to determine the total number of new homes needed in the next 20 years, according to provincial guidelines. It also displays 5-year housing need estimates using the multipliers provided in the provincial guidelines and BC Stats household projections from 2021 to 2026.

Oak Bay DM (CSD, BC)		
Component	**5 Year Need**	**20 Year Need**
A. Extreme Core Housing Need	78.73	314.94
B. Persons Experiencing Homelessness	44.37	88.75
C. Suppressed Household Formation	119.10	476.40
D. Anticipated Growth	718.77	1,865.22
E. Rental Vacancy Rate Adjustment	13.86	55.42
F. Additional Local Demand	239.98	959.92
Total New Units – 5 years	**1,215**	
Total New Units – 20 years		**3,761**



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Housing Assessment Resource Tools (HART) produced the BC HNR Calculator to support communities in British Columbia satisfy a provincial requirement for interim housing needs reports. HART has been funded by Canada Mortgage and Housing Corporation (CMHC) to support communities with HNRs for funding programs, and the calculator was produced with a portion of this funding.

Ministry of Housing

JUNE 2024

Guidelines for Housing Needs Reports – HNR Method Technical Guidance

INTRODUCTION

1. Purpose of this Guide

This guidance document is a resource to support local governments in understanding the HNR Method, which is the standardized method for calculating the number of housing units needed over 5 and 20 years, as required by the *Housing Needs Reports Regulation* and the *Vancouver Housing Needs Reports Regulation*.

In the fall of 2023, a comprehensive suite of legislation changed the local government planning and land use framework to enable local governments to deliver more housing, in the right places, faster. New requirements for local government Housing Needs Reports (HNRs) are a key part of these changes.

As a result of these changes, **local governments must complete an Interim HNR by January 1, 2025, using the HNR Method** to calculate the number of housing units needed over 5 and 20 years.[1]

***Municipalities* must then update their official community plans[2](OCPs) and zoning bylaws by December 31, 2025**, to accommodate the identified number of housing units. Regional district electoral areas (EAs) are exempt from these OCP and zoning requirements.

Following this, **the next regular HNR is due by December 31, 2028, and corresponding updates to *municipal* OCPs and bylaws will be required by December 31, 2030**. Subsequent reports and updates must be completed every five years. This update cycle is timed to correspond with each census data release.

The content of this guidance document is not a substitute for legislation, nor should it be relied upon as legal advice. Users of this manual should seek legal advice as necessary.

[1] An Interim HNR can simply be a local government's most recent HNR, updated to include 3 new elements: the 5- and 20-year number of housing units needed (based on the HNR Method); a statement about the need for housing near transportation infrastructure; and actions taken to reduce housing needs since the last report.
[2] Local governments are not required to undertake a comprehensive OCP update. The statements and map designations for residential development must permit the number of housing units needed over the next 20 years (as determined by their most recent HNR) and OCPs must include housing policies respecting each type of housing required to be addressed in HNRs.

2. Overview of legislated requirements

The first legislative requirements for HNRs took effect in April 2019 and require local governments to collect data, analyze trends, and present reports that describe current and anticipated housing needs in BC communities. Municipalities and regional districts were required to complete their first HNR by April 2022 and every five years thereafter.

Updated legislation and regulations specify new requirements for local governments related to the HNR Method, streamlined information collection, additional content, and a new timing cycle.
The Summary of Legislative and Regulatory Requirements for Housing Needs Reports lists the updated HNR requirements.

PART 1 – STANDARD CALCULATION METHOD FOR HOUSING NEEDS

1. Overview of the HNR Method

Requiring a standard method for calculating housing need in HNRs ('HNR Method') will ensure that all local governments produce robust, consistent, and comparable assessments of housing need.

The HNR Method estimates the total number of housing units required to address a community's current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of the following six components (Components A-F) of housing need, **which are summed and rounded to the nearest whole number to determine the total 20-year housing need**:

A. The number of housing units for households in extreme core housing need
B. The number of housing units for individuals experiencing homelessness
C. The number of housing units for suppressed households
D. The number of housing units for anticipated household growth
E. The number of housing units required to increase the rental vacancy rate to 3%
F. The number of housing units that reflects additional local housing demand (the "demand buffer"). This component is only included for *municipalities.* There is no requirement to apply the demand factor to *regional district electoral areas*.

Each of these components is described in detail below, and includes:

- A written description of the component and calculation method
- Links to the relevant sections of the regulation
- A list of required data and sources and associated links

- Step-by-step guidance for calculating housing need using the HNR Method
- Tables illustrating the calculations in practice for a sample community[3]

Note that the following sections describe the housing need calculations required to meet legislated requirements for HNRs. Some local governments may choose to take the analysis a step further, to include additional data and calculations, such as breakdowns of unit size, tenure, or affordability, to provide a more detailed assessment of housing needs. Suggested methods for unit breakdown calculations are included in Appendix A. While not required, the Province encourages local governments to undertake this extra level of analysis as it could lead to more informed decision-making and better planning outcomes for the community.

Links to all required data are included below.

In limited cases, particularly for very small communities and regional district electoral areas (EAs), some components of the HNR Method require alternate calculation methods or assumptions to accommodate data availability challenges. Alternate methods for these cases are described in Part 2 of this guidance.

2. Calculating 20-year housing need HNRR s. 16 (VHNRR s. 11)

For the purposes of calculating 20-year housing need, the total number of new housing units for the applicable municipality or regional district electoral area is the sum of the six components listed above and detailed in the following sections, rounded to the nearest whole number.

The 5-year calculation is based on the 20-year calculation, and is described in Section #3 below.

COMPONENT A: Housing units and extreme core housing need HNRR s. 17 (VHNRR s. 12)

Extreme core housing need (ECHN) for renters and owners with a mortgage is used to estimate the number of new units required for those in vulnerable housing situations. Extreme core housing need, as defined by Statistics Canada, refers to private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% (as compared to 30% for core housing need) or more of total pre-tax income to pay the median rent for alternative acceptable local housing.

Not all households in core housing need require a new unit to address housing inadequacies; for some households, solutions such as making repairs to an existing unit may be sufficient. With that

[3] All calculation examples in this guidance reflect a single sample community. The example tables have used rounding to aid in readability – totals reflect calculated results using original numbers prior to rounding.

understanding, the use of ECHN data as a subset of core housing need provides a more conservative estimate of new units required while still relying on consistent and available data.

Calculation:

To calculate required new units for ECHN, average ECHN rates (% of households) by tenure, taken from the past four census reports, are multiplied by the total number of households by tenure in the most recent census report. Using the average rate over multiple census years minimizes variations from short term effects, such as the impact of CERB payments during Covid.

Required data:

- The number of owner households and the number of renter households for the applicable municipality or EA (i.e., census subdivision) from the *four most recent* census reports[4]
- The number of owner households with a mortgage in ECHN for the applicable municipality or EA from the *four most recent* census reports[5]
- The number of renter households in ECHN for the applicable municipality or EA from the *four most recent* census reports

Step 1: Gather data for the total number of households by tenure (owners and renters) and the number of households in ECHN by tenure (owners with a mortgage and renters) from the four most recent census reports (e.g., 2006, 2011, 2016, and 2021). Calculate the rates of households in ECHN (% of total) by dividing the number of households in ECHN for each tenure by total households of the same tenure (Table 1).

Step 2: Calculate the Average ECHN Rates for owners with a mortgage and renters across the four census years (Table 1).

Table 1: Extreme core housing need calculations for sample community, Steps 1 and 2

Total Households	**2006**		**2011**		**2016**		**2021**		**Average ECHN Rate**
Owners	19,367		19,762		19,523		19,942		
Renters	4,373		4,620		5,307		6,153		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	
Owners with a mortgage	n/a		n/a		n/a		563	2.8%	**2.8%**
Renters	447	10.2%	543	11.7%	583	11.0%	575	9.3%	**10.6%**

Step 3: Multiply the Average ECHN Rates calculated in Step 2 for owners with a mortgage and renters by the Total Households of the same tenure from the most recent census report to determine current Households in ECHN (Table 2).

[4] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

[5] ECHN data for owners with a mortgage is not currently available prior to 2021. This data is available here: https://www2.gov.bc.ca/assets/download/6279885F00C945838765836D14773CE5

Step 4: Add the calculated Households in ECHN for owners with a mortgage and renters from Step 3 together to determine the Total New Units needed to address ECHN over 20 years (Table 2).

Table 2: Extreme core housing need calculations for sample community, Steps 3 and 4

	2021 Households	Average ECHN Rate	Households in ECHN
Owners	19,942		
Owners with a mortgage		2.8%	563
Renters	6,153	10.6%	650
Total New Units - 20 years			**1,213**

COMPONENT B: Housing units and homelessness HNRR s. 18 (VHNRR s. 13)

People experiencing homelessness (PEH) is a population not typically captured well in data sources such as the census. This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness.

Data on homelessness is derived from the Province's Integrated Data Project (IDP), a program initiated through a partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. The IDP provides robust data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time counts conducted by many local and regional governments.

To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. The data is publicly available at the regional scale, with the most recent year being 2021 as of the writing of this guidance.

Calculation:

Regional homelessness data, as reported by the IDP, is applied to the applicable municipality or EA based on its share of the regional population. A population-based distribution mitigates some of the impacts of historically varied local government investment in supports and housing serving the PEH population. This calculation assumes that one permanent housing unit is required per PEH.

Required data:

- The population for the applicable municipality or EA (i.e., census subdivision) and the associated *regional district* (i.e., census division) from the most recent census report[6]

[6] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

- The number of PEH for the associated *regional district* (i.e., census division), using the *Annual Estimate Report* of BC's Preventing & Reducing Homelessness Integrated Data Project (IDP) published on the date closest to the most recent census[7]

Step 1: Calculate the applicable municipality's or EA's population as a share (%) of the regional population by dividing the local population from the most recent census report by the regional population (Table 3).

Step 2: Gather PEH data from the IDP report published on the date closest to the most recent census, using the number of PEH for the associated regional district census division. For 2021 census data, use the 2021 IDP report (Table 3).

Step 3: Multiply the applicable municipality's or EA's population share (%) from Step 1 by the number of PEH as determined in Step 2 to estimate the proportional local number of PEH. This method assumes one unit per person, such that the proportional local number of PEH is equal to the number of units required. Include this figure as the Total New Units needed to address PEH over 20 years (Table 3).

Table 3: People experiencing homelessness calculations for sample community, Steps 1, 2 and 3

Regional Population	Local Population		Regional PEH	Proportional Local PEH
	#	% of Region		
1,757,479	70,356	4.0%	7,576	303
Total New Units - 20 years				**303**

COMPONENT C: Housing units and suppressed household formation HNRR s. 19 (VHNRR s. 14)

Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.

Calculation:

To estimate SHF, 2006 census data – the earliest available data for a time when housing supply was less constrained – is used to determine headship rates by tenure and age cohort. Headship rate is calculated by dividing the number of households by population for a given cohort. 2006 headship rates are then applied to population data from the most recent census report to estimate how many additional households might have formed under more favourable housing conditions.

[7] IDP *Annual Estimate Reports* are available at: https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/homelessness/homelessness-cohort. To align with 2021 census data, use the 2021 IDP report.

Required data:

- The number of households by Primary Household Maintainer age and tenure (owners and renters) for the applicable municipality or EA (i.e., census subdivision) from the *2006*[8] and *most recent* census reports.
- The population by age for the applicable municipality or EA from the *2006* and *most recent* census reports.

Step 1: Gather Primary Household Maintainer data by age and tenure from the 2006 and most recent census reports. Note that age categories have changed between census reports. For the purposes of this calculation (Table 4):

- "Under 25 years" from 2006 is equivalent to "15 to 24 years" in the most recent census.
- The "75 to 84 years" and "85 years and over" categories from the most recent census must be combined to align with the 2006 category "75 years and over".

Table 4: Suppressed household formation calculations for sample community, Step 1

Age - Primary Household Maintainer	2006 Households	
2006 Categories	Owner	Renter
Under 25 years	64	140
25 to 34 years	1,085	730
35 to 44 years	3,818	1,169
45 to 54 years	5,303	1,097
55 to 64 years	4,333	523
65 to 74 years	2,609	327
75 years and over	2,155	379

Age - Primary Household Maintainer	2021 Households	
2021 Categories	Owner	Renter
15 to 24 years	36	207
25 to 34 years	866	1,149
35 to 44 years	2,893	1,412
45 to 54 years	4,265	1,424
55 to 64 years	4,936	866
65 to 74 years	3,639	579
75 to 84 years	2,402	311
85 years and over	910	203

Step 2: Gather population data by age from the 2006 and most recent census reports. Population age categories will need to be summed to align with Primary Household Maintainer age categories as listed in Table 5.

[8] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

Table 5: Suppressed household formation calculations for sample community, Step 2

Age Categories - Household Maintainers	Age Categories - Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	5,043	8,993	4,533	8,295
	20 to 24 years	3,950		3,763	
25 to 34 years	25 to 29 years	2,478	5,394	3,108	6,464
	30 to 34 years	2,917		3,356	
35 to 44 years	35 to 39 years	4,489	10,214	4,285	9,205
	40 to 44 years	5,726		4,920	
45 to 54 years	45 to 49 years	6,472	11,882	5,247	10,733
	50 to 54 years	5,410		5,486	
55 to 64 years	55 to 59 years	4,648	8,259	5,363	10,518
	60 to 64 years	3,611		5,155	
65 to 74 years	65 to 69 years	2,558	4,744	3,954	7,314
	70 to 74 years	2,187		3,360	
75 years and over	75 to 79 years	1,788	4,166	2,661	6,192
	80 to 84 years	1,341		1,720	
	85 years and over	1,037		1,811	

Step 3: Calculate the 2006 Headship Rates (%) by age category and tenure. Divide the 2006 number of households by the 2006 population for each Primary Household Maintainer age category and tenure (Table 6).

Table 6: Suppressed household formation calculations for sample community, Step 3

Age Categories - Household Maintainers	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter		Owner	Renter
15 to 24 years	64	140	8,993	0.7%	1.6%
25 to 34 years	1,085	730	5,394	20.1%	13.5%
35 to 44 years	3,818	1,169	10,214	37.4%	11.4%
45 to 54 years	5,303	1,097	11,882	44.6%	9.2%
55 to 64 years	4,333	523	8,259	52.5%	6.3%
65 to 74 years	2,609	327	4,744	55.0%	6.9%
75 years and over	2,155	379	4,166	51.7%	9.1%

Step 4: Calculate 2021 Potential Households. Potential Households are the households that may have theoretically formed if Headship Rates from 2006 had remained constant. Multiply the 2006 Headship Rates calculated in Step 3 by the population from the most recent census report for each age category and tenure (Table 7).

Table 7: Suppressed household formation calculations for sample community, Step 4

Age Categories - Household Maintainers	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter		Owner	Renter
15 to 24 years	0.7%	1.6%	8,295	59	129
25 to 34 years	20.1%	13.5%	6,464	1,300	875
35 to 44 years	37.4%	11.4%	9,205	3,441	1,054
45 to 54 years	44.6%	9.2%	10,733	4,790	991
55 to 64 years	52.5%	6.3%	10,518	5,518	666
65 to 74 years	55.0%	6.9%	7,314	4,023	504
75 years and over	51.7%	9.1%	6,192	3,203	563

Step 5: Calculate the number of Suppressed Households. Suppressed Households are the difference between those that could have theoretically formed at 2006 Headship Rates and those that actually formed. Subtract the number of households from the most recent census report, as gathered in Step 1, from the estimated Potential Households for each age category and tenure (Table 8).

Step 6: Sum Suppressed Household results (owners plus renters) from Step 5 for each age category to arrive at age category totals. For any categories where the total is less than 0, enter 0 as the total. Sum the totals from each age category to determine the Total New Units needed to address SHF over 20 years (Table 8).

Table 8: Suppressed household formation calculations for sample community, Steps 5 and 6

Age Categories -	2021 Potential Households		2021 Households		2021 Suppressed Households		
Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	59	129	36	207	23	-79	0
25 to 34 years	1,300	875	866	1,149	435	-274	160
35 to 44 years	3,441	1,054	2,893	1,412	548	-359	189
45 to 54 years	4,790	991	4,265	1,424	525	-433	91
55 to 64 years	5,518	666	4,936	866	582	-200	382
65 to 74 years	4,023	504	3,639	579	384	-74	310
75 years and over	3,203	563	3,312	515	-109	49	0
Total New Units - 20 years							**1,133**

COMPONENT D: Housing units and anticipated household growth HNRR s. 20 (VHNRR s. 15)

Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population over twenty years.

Calculation:

To estimate AHG, data is drawn from the recently updated BC Stats household projections. Two 20-year growth scenarios are developed:

- The Local Household Growth scenario uses household growth projections for the applicable *municipality* to determine the number of housing units needed.
- The Regionally Based Household Growth scenario takes the applicable municipality's or EA's number of households from the most recent census report, and applies the projected 20-year *regional* household growth rate (%), to determine the number of housing units needed.

The average of the two scenarios is taken as the new units required for AHG for housing needs calculations. Regional district EAs will *only* calculate a Regionally Based Household Growth scenario, due to data availability, and no average will be taken.

Required data:

- The total number of households for the applicable municipality or EA (i.e., census subdivision) from the most recent census report.[9]
- The total number of households for the associated *regional district* (i.e., census division) from the most recent census report.
- BC Stats household projection data for the applicable *municipality*, for the year 20 years after the most recent census report (e.g., 2041 for the 2021 census)[10]. This data will not be collected for EAs due to data availability.
- BC Stats household projection data for the associated *regional district*, for the year 20 years after the most recent census report (e.g., 2041 for the 2021 census).

Step 1: Gather the number of households for the associated *regional district* from the most recent census report and the BC Stats household projection data for the associated *regional district* for the year 20 years after the most recent census. Calculate the percent increase in households at 20 years (Regional Growth Rate) by dividing the difference in households by the number of households from the year of the most recent census report (Table 9).

Table 9: Anticipated household growth calculations for sample community, Step 1

Regional District Projections	2021	2041	Regional Growth Rate
Households	693,684	999,926	44.1%

Step 2: Gather the number of households for the applicable *municipality* from the most recent census report and the BC Stats household projection data for the applicable *municipality* for the year 20 years after the most recent census. Use the difference between the two figures as the New Units for the Local Household Growth scenario (Table 10). EAs will not calculate this scenario due to data availability.

Step 3: Calculate the Regionally Based Household Growth scenario. Multiply the Regional Growth Rate calculated in Step 1 by the number of households for the applicable municipality or EA from the most recent census report. Use the result as the New Units for the Regionally Based Household Growth scenario (Table 10).

Step 5: For *municipalities*, take the average of the New Units calculated for each scenario. Use the average as the Total New Units to address AHG over 20 years (Table 10). For *EAs*, use the results of the Regionally Based Household Growth scenario as the Total New Units to address AGH over 20 years.

[9] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

[10] This data is available at: https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/household-projections

Table 10: Anticipated household growth calculations for sample community, Steps 2, 3, 4 and 5

Growth Scenarios	Regional Growth Rate	Households 2021	Households 2041	New Units
Local Household Growth	n/a	26,095	33,087	6,992
Regionally Based Household Growth	44.1%	26,095	n/a	11,520
Scenario Average				9,256
Total New Units - 20 years				**9,256**

COMPONENT E: Housing units and rental vacancy rate HNRR s. 21 (VHNRR s. 16)

A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. These calculations use the more conservative rate of 3%.

Calculation:

The RVRA calculation uses Primary Rental Market Vacancy Rate data from CMHC for each applicable municipality or EA. The difference between the units required to reach a healthy vacancy rate of 3% and the estimated existing number of rental units is taken as the additional number of new units required. If Primary Rental Market Vacancy Rate data from CMHC is not available for the applicable municipality or EA, the local government should instead use the provincial vacancy rate, also provided by CMHC. Local governments with vacancy rates above 3% should use zero as the housing need for this component.

Required data:

- The number of renter households for the applicable municipality or EA (i.e., census subdivision) from the most recent census report[11]
- The Primary Rental Market Vacancy Rate from CMHC's Housing Market Information Portal for the applicable municipality or EA (or for British Columbia where local data is not available) for the year closest to the most recent census[12]

Step 1: Gather the local Primary Rental Market Vacancy Rate from CMHC. Use the rate for British Columbia if local data is not available. If the applicable Vacancy Rate is 3% or greater this calculation is not required, and the assumed RVRA housing need over 20 years is zero.

Step 2: Calculate the local Occupied Rate by subtracting the local Vacancy Rate from 100%. For the target (3%) Vacancy Rate, the Occupied Rate is 97% (Table 11).

[11] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

[12] This data is available at: https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada. To align with 2021 census data, use the October 2021 rental vacancy rate.

Step 3: Calculate the Estimated Number of Units for the target (3%) and local Vacancy Rates by dividing the number of Renter Households by the target and local Occupied Rates. The Estimated Number of Units is the expected total number of rental units (occupied and vacant) (Table 11).

Step 4: Subtract the local Estimated Number of Units from the target Estimated Number of Units to determine the Total New Units needed to address RVRA over 20 years (Table 11).

Table 11: Rental vacancy rate adjustment calculations for sample community, Steps 1, 2, 3 and 4

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3.0%	97.0%	6,153	6,343
Local Vacancy Rate	2.8%	97.2%		6,330
Total New Units - 20 years				**13**

COMPONENT F: Housing units and demand (the "demand buffer") HNRR s. 22 (VHNRR s. 17)

The final component included in the HNR Method is a calculated number of housing units reflecting additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the "demand buffer" and is designed to better account for the number of units required to meet "healthy" market demand in different communities. Accounting for additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system. Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities.

For the purposes of HNRs, a demand factor based on a ratio of housing price to housing density is calculated for each applicable *municipality*. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand.

Note: There is no requirement to apply the demand factor to regional district EAs.

Required data:

- The numbers of new units for Components A, B, C, and E, as calculated based on the methods provided in the previous sections.
- The demand factor (multiplier) calculated for the applicable *municipality.* To access the demand factor data, please click this link: https://www2.gov.bc.ca/assets/download/3D921D96D12D45D0897222089D1FAE12

Step 1: Take the sum of the results calculated for components A, B, C, and E. Component D (anticipated household growth) is *not* included in this calculation (Table 12).

Step 2: Multiply the sum from Step 1 by the demand factor provided for the applicable *municipality* to determine the 20-year additional local demand (Table 12).

Note: though calculated using the results from components A, B, C, and E, the results from Component F do not take the place of those other components. Rather, the results from Component F are *in addition to* the other components. See Total 20-Year Housing Need section below.

Table 12: Additional local housing demand calculations for sample community, Steps 1 and 2

Component	Result
A Extreme Core Housing Need	1,213
B Persons Experience Homelessness	303
C Suppressed Household Formation	1,133
E Rental Vacancy Rate Adjustment	13
Total	**2,662**
Demand Factor	1.18
Total New Units - 20 years	**3,138**

TOTAL 20-YEAR HOUSING NEED

To determine the total 20-year housing need, the total new units calculated **for each of the six components (i.e., Components A-F) are summed and rounded to the nearest whole number** for the applicable municipality or regional district electoral area (Table 13).

Table 13: Total 20-year Housing Need

Component		Total Housing Need
A	Extreme Core Housing Need	1,213
B	Persons Experience Homelessness	303
C	Suppressed Household Formation	1,133
D	Anticipated Household Growth	9,256
E	Rental Vacancy Rate Adjustment	13
F	Additional Demand	3,138
Total New Units - 20 Years		**15,056**

3. Calculating 5-year housing need

HNRR s. 15 (VHNRR s. 10)

The calculation of 5-year housing need is based on the 20-year calculation for each of the six components of current and anticipated need described above.

The 5-year *total* number of new housing units for the applicable municipality or regional district electoral area (EA) is the sum of the six components below, rounded to the nearest whole number.

Note: some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.

COMPONENT A: Housing units and extreme core housing need HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is distributed over 20 years, therefore the 20-year result is ***divided by 4*** to calculate the 5-year number.

COMPONENT B: Housing units and homelessness HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is distributed over 10 years, recognizing the urgent needs of this population, therefore the 20-year result is ***divided by 2*** to calculate the 5-year number.

COMPONENT C: Housing units and suppressed household formation HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is distributed over 20 years, therefore the 20-year result is ***divided by 4*** to calculate the 5-year number.

COMPONENT D: Housing units and anticipated household growth HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is calculated using the same method as the one described for Component D for the 20-year calculation above, except the references to 20 years will be changed to 5 years. In other words, it uses BC Stats household projection data for the applicable municipality and regional district, for the 5 years after the most recent census report (e.g., 2026 for the 2021 census).

COMPONENT E: Housing units and rental vacancy rate HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is considered over 20 years, therefore the 20-year result is ***divided by 4*** to calculate the 5-year number.

COMPONENT F: Housing units and demand (the "demand buffer") HNRR s. 15 (VHNRR s. 10)

The total number of housing units for this component is distributed over 20 years, therefore the 20-year result is ***divided by 4*** to calculate the 5-year number.

**As with the 20-year calculation, this component applies only to municipalities and not to regional district EAs.*

Ministry of Housing

JUNE 2024

PART 2 – CONSIDERATIONS FOR SMALL COMMUNITIES AND REGIONAL DISTRICT ELECTORAL AREAS

1. Data Challenges

In some cases, small communities and regional district electoral areas (EAs) may find that census data required for the HNR Method has been suppressed by Statistics Canada. Data suppression occurs for two reasons:

- Confidentiality – data is suppressed to ensure that the identity and characteristics of respondents is not disclosed
- Data quality – data is suppressed to limit the dissemination of data of unacceptable quality

Where data has been suppressed and local governments are unable to complete the calculations described by the HNR Method, the alternative calculations and assumptions described in the following sections may be used instead.

Data limitations will also exist for municipalities or EAs that have been incorporated after 2005 or that have had boundary changes after 2005, for which some census data may not be available. In these cases, calculations will use the data that is available:

- For Extreme Core Housing Need, the Average ECHN Rate will take the average of those census reports that are available (e.g., for 2011, 2016, and 2021, if 2006 is not available).
- For Suppressed Household Formation, the earliest available census report will be used to determine headship rates by tenure and age cohort (e.g., 2011 if 2006 is not available).

2. Alternative calculation method – Extreme Core Housing Need

Where data on Extreme Core Housing Need (ECHN) is suppressed in a census report, assume that ECHN for that census report is equal to zero. Suppressed data will be indicated by an “X” in the applicable census data table.

For some local governments, the number of households in ECHN is reported as zero in a census report. This is not the same as the data being suppressed. Rather, no households were found to be in ECHN for that census reporting period. Calculate the number of units required to address ECHN as usual, using the HNR Method

3. Alternative calculation method – Suppressed Household Formation

Where data on Primary Household Maintainer age and tenure is suppressed in a census report, use the following simplified method for Suppressed Household Formation. This method uses only a total

headship rate, calculated as private households divided by population, to arrive at the 2006 headship rate. Calculations for individual age and tenure cohorts are excluded.

Required data:

- The number of households for the associated municipality or EA (i.e., census subdivision) from the 2006 and most recent census reports[13]
- The population for the associated municipality or EA from the *2006 and most recent* census reports

Step 1: Calculate the 2006 Headship Rate (%). Divide the 2006 number of households by the 2006 population.

Step 2: Calculate 2021 Potential Households. Potential Households are the households that may have theoretically formed if Headship Rates from 2006 had remained constant. Multiply the 2006 Headship Rate calculated in Step 1 by the population from the most recent census report.

Step 3: Calculate the number of Suppressed Households. Suppressed Households are the difference between those that could have theoretically formed at 2006 Headship Rates and those that actually formed. Subtract the number of households from the most recent census report from the estimated Potential Households calculated in Step 2.

[13] Required census data can be drawn from custom data sets provided by the province for HNRs. This data is available at: https://catalogue.data.gov.bc.ca/dataset/custom-census-reports-2021-2016-2011-2006-

Ministry of Housing

Local Government Housing Initiatives

Frequently Asked Questions for Bill 44 (Housing Needs Reports)

Published June 18, 2024

Section 1: Overview of Housing Needs Reports

1. What are the Housing Needs Reports requirements and timelines for implementation?

Local governments must complete an Interim Housing Needs Reports (HNR), which is due **January 1, 2025.** These reports must include 3 new, additional items:

1. The number of housing units needed over 5 and 20 years (calculated using the HNR Method, please see Section 3 for full details on the HNR Method).

2. A statement about the need for housing close to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation; and,

3. Actions taken by local government since the last report to reduce housing needs.

To reduce short term work for local governments, **the Interim HNR can be a relatively minor update to their most recent HNR (e.g. in the main body or as an appendix) to include this new required content**. Some local governments may decide to go beyond that and develop an entirely new HNR.

After the Interim HNR, municipalities will have until **December 31, 2025,** to complete their first OCP and zoning bylaw updates so they allow ('pre-zone') for the number of units identified by the Interim HNR.

Note: Regional districts are exempt from pre-zoning requirements.

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2. After the Interim HNR, when is the next regular HNR due?

After the Interim HNR is completed by January 1, 2025, the next "regular" HNR is due by **December 31, 2028**, and then every five years thereafter. The reports are timed to follow each census data release. Corresponding municipal OCP and bylaw updates will then be due by **December 31, 2030,** and every five years thereafter.

3. What is the rationale for changing the timelines for HNRs? Previously, local governments could just do them every five years.

The timelines for HNRs were updated to ensure consistency and comparability. Prior to these amendments, there were two main barriers to being able to compare the results of local government housing needs reports:

- Different methods were used to determine housing need – that is no longer an issue because of the HNR Method; and,
- Some of the datasets local governments used were collected at different times.

Aligning completion dates with census data releases helps ensure HNRs are based on the most up to date information and that other, non-census based datasets are collected at around the same time, improving comparability.

Section 2: General Requirements and Guidelines for Housing Needs Reports

4. What is the difference between requirements for "collected information" and "report content" for the regular HNR?

For the regular Housing Needs Report (HNR) due on December 31, 2028, the requirements for collected information differ from those for report content. HNRs must include all the *required report content,* including statements about key areas of local need, the total number of housing units needed, and data on core housing need. However, the "collected information" is simply meant to inform and deepen understanding of local housing needs and does not need to appear in the HNR. The purpose of collecting this information is to provide a richer understanding of local housing needs. While it is not mandatory to include all collected information in the HNR, local governments should determine which data is most relevant for inclusion in the report as lists, tables, graphs, or appendices.

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Regional districts must gather this information for each electoral area (except those with populations under 100). For the Islands Trust, data is required for each local trust area. Most required data is available through the BC Data Catalogue through the BC Data Catalogue.

The full list of information collection requirements and report content requirements is here: Summary of Legislative and Regulatory Requirements for Housing Needs Reports (PDF, 159KB).

5. Were there any changes to information collection requirements?

Yes, the information collection requirements have been reduced. Some are used as part of the HNR Method and so were removed to avoid confusion or duplication.

Others were removed based on local government feedback from the first rounds of HNRs, being of either limited utility and/or particularly arduous to collect.

6. Where can local governments find the data required for HNRs?

Most of the data local governments are required to collect is provided through the BC Data Catalogue at: BC Data Catalogue.

7. Can local governments still partner on their HNRs?

Yes, partnerships between two local governments are possible, for either the Interim HNR or the regular HNR. Collaborating in this way can offer potential benefits and efficiencies, as well as a better, comprehensive regional understanding of housing needs. However, any regional-scale studies must include community-specific information for each participating local government to inform local housing decisions.

8. What requirements must be met when multiple local governments jointly prepare reports?

When a housing needs report covers more than one municipality and/or electoral area, each participating local government must ensure all the requirements are met. In particular:

- The report must include the required report content for each municipality and/or electoral area.

- Each participating council/board must receive the report at a meeting that is open to the public and publish it online.

Detailed information collection, report content, additional considerations, and public reporting requirements are summarized in the Summary of Legislative and Regulatory Requirements for Housing Needs Reports (PDF, 159KB).

9. How flexible are the length, organization, and format of a HNR?

The length, organization, and format of a housing needs report are flexible. Communities have different sizes and circumstances, and housing needs reports will reflect this. When developing their report, local governments can determine the document's appropriate length (number of pages), organization (such as sections, chapters, and appendices), and format (including graphs, tables, colour, photos, and maps).

10. What additional information can local governments include in HNRs beyond the required collected information and report content?

The required collected information and report content is just a starting point. In addition to the collected information, local governments can use other information and datasets to supplement, qualify, and deepen their understanding of local housing needs. For instance, the results from stakeholder engagement and community surveys will often provide valuable context for the numbers in the datasets. Similarly, beyond the required report content, local governments have the flexibility to include other types of content related to local housing needs and to devote more of their reports to specific areas or issues that are of particular relevance. Areas of focus might be housing for families, accessible housing for seniors, impact of tourism on housing, workforce housing, or high cost of rental housing.

11. Are engagement or partnerships required for HNRs?

While engagement and partnerships are not required, they are recommended to enhance the quality of HNRs. Collaborating with community members, stakeholder groups, and nearby First Nations can provide valuable insights and improve the overall quality of HNRs. Local governments have the flexibility to determine the focus, extent, and methods of engagement. It is particularly recommended to engage with vulnerable populations. Additional potential engagement or partnership opportunities include working with non-profit housing and service providers, the development sector, property managers, school boards, post-secondary institutions, health authorities, local business owners, and major employers.

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Section 3: Understanding the HNR Method

12. What is the "HNR Method"?

The HNR Method is the methodology that local governments will use to calculate the number of housing units their communities will need for 5 and 20 years.

The HNR Method consists of six components, which are added together to provide the total number of housing units needed in a municipality or regional district electoral area. The six components include:

1. Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
2. Supply of units to reduce homelessness;
3. Supply of units to address suppressed household formation;
4. Supply of units needed to meet household growth over the next 5 or 20 years;
5. Supply of units needed to meet at least a 3% vacancy rate; and,
6. Supply of units needed to meet local demand (the "demand buffer"). This component is only included for municipalities.

13. What is the demand buffer and why is it included for municipalities?

The demand buffer is designed to ensure that the HNR Method, in calculating the total number of units needed over 5 and 20 years, accounts for units required to meet "healthy" market demand in municipalities.

The demand buffer essentially builds in the extra capacity that is needed to meet healthy market demand – which is needed to provide more housing choices. This helps accommodate fluctuations in market conditions and ensures a diverse range of housing options for residents.

Examples of the kind of demand for extra capacity include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities.

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14. Why are the numbers produced by the HNR Method sometimes much higher than the housing needs identified in existing HNRs?

For most communities the HNR Method will likely calculate a higher number of housing units needed than the housing needs identified in existing HNRs.

The HNR Method uses a comprehensive approach of six components to address existing and anticipated housing needs.

As an example, the HNR Method accounts for suppressed household formation and the demand buffer, components which were typically excluded or ignored in previous HNRs. The HNR Method also uses BC Stats as the source for population projections, which will often be higher than projections used in existing reports. The demand buffer will be a major contributor to the higher numbers.

15. How do the HNR calculations relate to housing targets?

The HNR Method was co-developed with the approach for determining housing targets, ensuring consistency between the two methods. However, the HNR Method includes an additional "demand buffer" for municipalities to better account for units required to meet healthy market demand.

16. How will local governments be supported in applying the HNR Method?

To support local governments in applying the HNR Method, University of British Columbia's (UBC) Housing Assessment Resource Tools (HART) is developing the HNR Calculator. The calculator, which is being developed according to the HNR Method, will automatically pull in relevant data for each component of the HNR Method, showing users each step to calculate the total number of housing units needed over 5 and 20 years.

The HNR Calculator is designed to be user-friendly and efficient; UBC plans to make the calculator available in July 2024. Provincial guidance for the HNR Method is posted here.

17. Is the HNR Calculator the only way to calculate the total number of housing units needed using the HNR Method?

Local governments have two options for applying the HNR Method: using the HNR Calculator (available July 2024) or undertaking the calculations themselves (e.g. with Excel). The HNR Method Technical Guidelines posted here offer comprehensive support for

calculating housing numbers using Excel, including formulas, data sources, step-by-step guidance, and examples.

Section 4: Proactive Planning

18. How do HNRs affect proactive planning?

The HNR Method component of the HNR will calculate the number of housing units needed for 5 and 20 years. Municipalities must ensure their OCPs, and zoning bylaws allow at least the 20-year number of units.

After the Interim HNR is completed, municipalities will have until **December 31, 2025,** to complete their first OCP and zoning bylaw updates so they allow ('pre-zone') for the number of units identified by the Interim HNR. After the Interim HNR is completed, the next "regular" HNR is due by **December 31, 2028**, and then every five years thereafter. The Corresponding municipal OCP and bylaw updates will then be due by **December 31, 2030,** and every five years thereafter.

This will play an important role in ensuring there is enough opportunity and flexibility for new housing development. This gives market and non-market developers a wider range of "pre-zoned" sites to choose from.

19. Why are Regional Districts exempt from proactive planning requirements?

Regional Districts are exempt from proactive planning requirements to help limit urban sprawl and direct growth towards municipalities. Municipalities are better suited for development as they have more established infrastructure and services and are less exposed to hazards compared to the largely rural electoral areas within regional districts. Additionally, while municipalities fall within RD boundaries, they are not directly administered by RDs for planning and land use purposes.

District of Oak Bay
Housing Needs Report

February 2020

DISTRICT OF OAK BAY urban matters

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UBCM Union of BC Municipalities

1 Executive Summary

Safe, affordable[1] , and inclusive[2] housing is increasingly hard to find. The District of Oak Bay Official Community Plan identifies a need for action and policy on affordable and inclusive housing. As part of this work, the District undertook a Housing Needs Report, partially funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Reports program which supports local governments in undertaking this work in order to strengthen local understanding of what kinds of housing are needed and to inform local plans, policies, and development decisions.

Purpose

Housing Needs Reports are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A Housing Needs Report is critical to developing a housing strategy or action plan, but it does not provide policy direction itself.

Requirements

Data Collection

The Province requires local governments to collect approximately 50 distinct kinds of data through a Housing Needs Report, including current and projected population, household income, significant economic sectors, and currently available and anticipated units.

Key data sources include a provided custom data set from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Assessment, BC Stats, Co-operative Housing Federation of BC (CHF BC). This study also collected data from additional sources, including the District of Oak Bay, Victoria Real Estate Board, and AirDNA.

Data Reporting

Housing Needs Reports are required to report on the following data:

- housing units required currently and over the next five years,
- number of households in core housing need, and
- statements about key areas of local need.

The Housing Needs Report includes a Summary Form, as required by the provincial government, as well as an appendix of all collected data.

Engagement

Regulations on Housing Needs Reports do not provide direction on the type of community and stakeholder engagement that must be completed. The Housing Needs Reports are primarily focused on the collection and analysis of statistical data on housing needs. However, stakeholder and community input is important to fill gaps not captured by statistical data. To address these gaps, engagement opportunities were provided through:

- **October 2019:** 3 stakeholder workshops with neighbouring municipalities and First Nations, educational institutions, and housing and health providers to understand regional trends and collect information on issues not captured by the data
- **January 2020:** open house to share and discuss the results of the report with community members

[1] Oak Bay defines affordable housing as housing that costs no more than 30% of gross household income.
[2] The OCP refers to inclusive housing as affordable and inclusive rental, market, and non-market housing units, as well as housing that supports the specific needs of seniors and / or those with developmental or physical disabilities.

Broader Context

Ensuring access to diverse housing options within the built environment is one of Council's five strategic priorities. The Housing Needs Report is also part of a broader housing framework currently being undertaken by Council. The housing framework will look at other means to meet current and future housing needs in the community.

The Housing Needs Report provides baseline information on housing needs to inform the framework and other policies and initiatives. It does not include recommendations for how to address these needs.



Key Themes

The following seven key themes outline important findings that emerged from the data analysis and workshops. The key findings section also reports on components outlined in the Housing Needs Reports requirements.

1. Housing in Oak Bay is Increasingly Unaffordable

Affordable Housing

Housing affordability is a significant issue and the cost of owning a home in Oak Bay is not affordable for most households. The cost of a single family home grew by 48% between 2010 and 2018. For comparison, it is estimated that median household income grew by only 12% over this period. In 2016, there were 1400 households (19%) living below the affordability standard in Oak Bay, i.e. were spending 30% or more of their income on shelter costs. Of these, there are 745 renters (45%) and 650 owners (11%) living below the affordability standard. Data on the number of households in Core Housing Need is presented in the Key Findings section.

Data on homelessness is not available for Oak Bay. However, Oak Bay's proximity to Victoria means that regional homelessness is a community concern. There is a need for the District to engage with neighbouring communities and non-profit organizations to monitor trends in homelessness and identify needed solutions.

2. Community Demographics are Changing Despite Little Change in the Housing Stock

Affordable Housing

Despite the fact that the population has remained remarkably stable over the past few decades, the community is changing. Data shows that Oak Bay is becoming older and wealthier over time. The median age of 52.4 is much higher than the CRD's median age of 44.8. Between 2006 and 2016, the number of residents under 65 declined by 1050, while the number of residents 65 and over grew by 880 residents.

The proportion of residents making very high incomes (more than $125,000) increased by 22%, while the proportion of households making less than this decreased by 12% between 2006 and 2016. Based on the cost of housing in Oak Bay, these trends are projected to continue. Because the availability and affordability of diverse housing options is an important factor in attracting younger demographics, the District's planning policies will play a role in how these trends continue in coming years.

3. There is a Lack of Rental and Homeownership Options for Working Households

Affordable Housing | Rental Housing | Housing for Singles & Families

Rental housing is older and may be less expensive than newer rental housing in neighbourhood communities, as reflected in low renter incomes. The majority of homeownership options are single family dwellings and are too expensive for most households.

There is a significant "missing middle" of housing in Oak Bay, reflecting a lack of below market and market rental options, and few compact housing options such as duplexes, townhomes, or condominiums. Oak Bay has a lower proportion of renters than neighbouring communities, reflecting the lack of supply. Over time, the lack of housing for younger working households may lead to more polarization of the housing stock and accelerate change in demographics.

4. There are Limited Options for Senior Residents who Need to Downsize or Access Housing Supports

Housing for Seniors

The median age of Oak Bay is older than the CRD median age and, over the past three Census periods, the community has aged significantly. As this trend continues, there is a need to plan for the diverse needs of seniors. One of the most significant gaps is the lack of more compact housing forms in Oak Bay that would meet the needs of seniors wanting to downsize from their single family homes but stay in Oak Bay.

Households in Oak Bay are higher income, and many will likely be able to afford at home care and other services to age in place. However, for those that wish to downsize, they may have to leave the community to find appropriate options.

5. Rentership is Declining

Rental Housing

The number of renter households in Oak Bay decreased from 2090 households in 2006 to 1830 households in 2016 despite significant demand for rental housing in the region and a low vacancy rate (0.2% as of 2019).



As of 2016, there were 1080 primary rental units in Oak Bay and this figure has been stable for many years. Secondary rental units, including secondary suites, rented homes, and condominiums play a significant role in Oak Bay's rental housing stock. Based on these figures it is estimated that 750 households rented in the secondary market in 2016. Though data on the trends underlying this decrease is unavailable, it is suspected that the supply of units rented in the secondary market may have declined. Although the District receives unofficial reports that unregulated suites continue to be added to homes, some homes or suites that were previously rented may no longer be part of the secondary rental stock.

6. There is a Need for Support for New Housing Development

Affordable Housing Rental Housing

The District's effort to examine and address housing supply and affordability issues were noted in the stakeholder workshops. However, it was also reported that Oak Bay has been an unsupportive environment for affordable and higher density housing in the past, and projects have received significant opposition. This has made it risky for non-profit housing providers and developers to pursue projects in Oak Bay.

7. Post-secondary Students are Facing Significant Housing Challenges in the Region & Local Educational Institutions Report Difficulty Attracting & Retaining Staff

Housing for Students

Schools are an important part of the community in Oak Bay and neighbouring municipalities. Camosun College and the University of Victoria, in particular, are significant institutions that attract not only students, but staff and faculty who live, work, shop, and recreate in Oak Bay.

Stakeholder workshops with both the school districts and postsecondary institutions in and near Oak Bay found that the lack of housing affordability and availability in the community is making it more difficult to attract and retain staff and faculty, and is putting students at risk.

Moving Forward

This report is intended to build community understanding of housing needs, and support the District's ongoing work to implement the OCP's goal of encouraging and supporting the development of diverse and inclusive housing options that accommodate residents of all ages, incomes, and family situations, including those with special needs. Moving forward, there are a number of opportunities for the District to respond to the housing needs identified here, including:

- Future OCP updates
- Development of policies to support diverse and affordable housing options
- Informing the development approvals process

The housing sector involves a diverse range of actors, including the District, provincial and federal governments, and non-profit and private housing developers.

This report can be used to inform a shared understanding of challenges in the community. Truly addressing housing needs will involve collaboration and coordination with these actors and ongoing education and engagement with residents.

Key Findings

The following tables summarize key findings from the Housing Needs assessment and align with the requirements of the Housing Needs Summary Report required by the Province. Note that to ensure confidentiality, Statistics Canada randomly rounds all values up or down to a multiple of 5 or 10. Because of this, total values may not add up exactly to individual values.

Estimated Number of Units Needed in Oak Bay

The table below outlines the estimated number of units needed to address projected population growth. “Currently needed” means the number of units needed to address projected population between 2016 and 2019. “Anticipated” means the number of units needed to address projected population growth between 2019 to 2024.

	Currently Needed	Anticipated (5 Years)
0 bedrooms / 1 bedroom	178	289
2 bedrooms	143	256
3+ bedrooms	28	103
Total	349	647

Households in Core Housing Need

Core Housing Need is a key indicator in understanding issues in a community’s housing system. CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators, and is spending 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). The data shows that a much higher proportion of renters are in core housing need than owners and that the proportion of households in core housing need has grown since 2006.

Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	7605	100%	7370	100%	7390	100
Of which are in core housing need	595	8%	740	10%	675	9%
Of which are owner households	200	3%	260	4%	220	3%
Of which are renter households	395	5%	480	7%	455	6%

Source: Statistics Canada, Census 2016, 2011, 2006–Custom Information for BC Ministry of Municipal Affairs and Housing
Some percentages may not add up exactly due to rounding.

Households in Extreme Core Housing Need

Those in Extreme Core Housing Need meet the definition of Core Housing Need and spend 50% or more of their income on housing.

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	*7605*	*100%*	*7370*	*100%*	*7390*	*100*
Of which are in core housing need	*265*	*3%*	*385*	*5%*	*325*	*4%*
Of which are owner households	*65*	*1%*	*120*	*2%*	*85*	*1%*
Of which are renter households	*200*	*3%*	*265*	*4%*	*245*	*3%*

Source: Statistics Canada, Census 2016, 2011, 2006–Custom Information for BC Ministry of Municipal Affairs and Housing
Some percentages may not add up exactly due to rounding.

Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: District of Oak Bay

REGIONAL DISTRICT: Capital Regional District

DATE OF REPORT COMPLETION: February/2020 **(MONTH/YYYY)**

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	**Neighbouring municipalities and electoral areas:** City of Victoria, District of Saanich **Neighbouring First Nations:** Esquimalt First Nation, Songhees First Nation

POPULATION	**Population:** 17,475 (2016)	**Change since** 2019 :	(since 2006) -1 %
	Projected **population in 5 years:** 19,745 (2024)	**Projected change:**	13 %
	Number of households: 7735 (2016)	**Change since** 2019 :	(since 2006) -1 %
	Projected **number of households in 5 years:** 8716 (2024)	**Projected change:**	13 %
	Average household size: 2.3 (2016)		
	Projected **average household size in 5 years:** 2.3		
	Median age (local): 52.4 (2016)	**Median age (RD):** 44.8 (2016)	**Median age (BC):** 42.5
	Projected median age in 5 years: 56.3		
	Seniors 65+ (local): 29 %	**Seniors 65+ (RD):** 21 %	**Seniors 65+ (BC):** 17 %
	Projected **seniors 65+ in 5 years:**		37 %
	Owner households: (2016) 76 %	**Renter households:**	(2016) 24 %
	Renter households in subsidized housing:		(2016) 2 %

	Median household income	Local	Regional District	BC
INCOME	**All households** (2016)	$ 94,293	$ 69,642	$ 69,979
	Renter households (2016)	$ 39,221	$ 44,363	$ 45,848
	Owner households (2016)	$ 114,783	$ 88,704	$ 84,333

ECONOMY	**Participation rate:** (2016) 55 %	**Unemployment rate:** (2016) 5.3 %
	Major local industries: health care and social assistance; professional, scientific and technical services, educational services, public administration, retail trade, accommodation and food services	

HOUSING	**Median assessed housing values: $** 1,398,345 ('19 avg)	**Median housing sale price: $** 1,406,600 ('19 avg)
	Median monthly rent: $ 1236 (2019)	**Rental vacancy rate:** 0.2 %
	Housing units - total: 8122	**Housing units – subsidized:** 345 (BC Housing)
	Annual registered new homes - total: < 5	**Annual registered new homes - rental:** < 5
	Households below *affordability* standards (spending 30%+ of income on shelter): (2016) 19 %	
	Households below *adequacy* standards (in dwellings requiring major repairs): (2016) 5 %	
	Households below *suitability* standards (in overcrowded dwellings): (2016) 1 %	

Briefly summarize the following:

1. **Housing policies in local official community plans and regional growth strategies (if applicable):**

   Create safe and complete communities, improve housing affordability (see objectives 1 and 3, RGS)
   Built Environment policies (see section 4.2 OCP); Housing policies - Affordable and Inclusive Housing, Infill Residential, Multi Unit Residential, Uplands (see section 4.3 OCP); Commercial and Mixed Use policies - consider housing within commercial areas (see section 4.4 OCP); Community Institutional and Social Wellbeing (see section 4.5 OCP).

2. **Any community consultation undertaken during development of the housing needs report:**

   January 22, 2020. Community Open House held to present the Housing Needs Report. Approximately 50 people in attendance.

3. **Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).**

   October 22, 2019. 3 separate focus groups held with local organizations / authorities.
   Focus Group 1 - School District 61, Francophone School Board of BC, University of Victoria, Camosun College
   Focus Group 2 - Oak Bay Volunteer Services, United Way, Island Health, BC Housing
   Focus Group 3 - Capital Regional District, District of Saanich, City of Victoria, Songhees First Nation
   October 2019. Interviews with agencies unable to attend focus groups - Threshold Housing, Baptist Housing

4. **Any consultation undertaken with First Nations:**

   September 2019. Invitations to participate in Housing Needs Report process sent to Songhees First Nation and Esquimalt First Nation.
   October 22, 2019. Songhees First Nation participates in Focus Group 3 (see item 3 above).

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	(combined with 1 bedroom)	(combined with 1 bedroom)
1 bedroom	178	289
2 bedrooms	143	256
3+ bedrooms	28	103
Total	349	647

Comments:

Unit projections are based on regional growth trends. However, the housing stock in Oak Bay has seen very limited growth. The actual growth of Oak Bay will be highly dependent on the availability and affordability of housing, among other factors such as employment opportunities.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	7605	100	7370	100	7390	100
Of which are in core housing need	595	8	740	10	675	9
Of which are owner households	200	3	260	4	220	3
Of which are renter households	395	5	480	7	455	6

Comments:

Some percentages may not add up exactly due to rounding.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
All households in planning area	7605	100	7370	100	7390	100
Of which are in extreme core housing need	265	3	385	5	325	4
Of which are owner households	65	1	120	2	85	1
Of which are renter households	200	3	265	4	245	3

Comments:

Some percentages may not add up exactly due to rounding.

Briefly summarize current and anticipated needs for each of the following:

1. **Affordable housing:**

   There were 47 households in Oak Bay on BC Housing's Housing Registry waiting for subsidized units to become available. Broadly, the high cost of homeownership makes Oak Bay unaffordable to most working households. To address housing needs, more diverse and affordable housing options are needed, inc. rental and varied unit sizes.

2. **Rental housing:**

   It is estimated that an additional 209 renter household units will be needed between 2016 and 2024.

3. **Special needs housing:**

   There were 8 people with disabilities on the Housing Registry in 2019. Projections for special needs housing are not available. It is recommended the District continue to engage local service providers and non-profits to understand how housing needs change over time.

4. **Housing for seniors:**

   There were 2 senior households waiting on the Housing Registry in 2019. Seniors are the fastest growing demographic in Oak Bay and most of the projected growth shown on the previous page is expected to be seniors. There are few options in the community for seniors that require supports or for seniors looking to downsize.

5. **Housing for families:**

   There were 9 families on the Housing Registry in 2019. The projections estimate an additional 140 families in Oak Bay between 2016 and 2024, including 85 couples with children, 32 lone-parent families, and 23 other families. However, there are limited housing options for working families in Oak Bay.

6. **Shelters for people experiencing homelessness and housing for people at risk of homelessness:**

   Data on homelessness is not available for Oak Bay. However, Oak Bay's proximity to Victoria means that regional homelessness is a community concern. There is a need for the District to engage with neighbouring communities and non-profit to monitor trends in homelessness and identify needed solutions.

7. **Any other population groups with specific housing needs identified in the report:**

   Stakeholder workshops with educational institutions found that the lack of housing affordability and availability in the community is making it more difficult to attract and retain staff. They also reported that students face significant challenges finding housing and these pressures may be putting them at risk.

Were there any other key issues identified through the process of developing your housing needs report?

Key themes identified through development of the housing needs report include:

1. Housing in Oak Bay is increasingly unaffordable.
2. Community demographics are changing despite little change in the housing stock.
3. There is a lack of rental and homeownership options for working households.
4. There are limited options for senior residents who need to downsize or access housing supports.
5. Rentership is declining.
6. There is a need for support for new housing development.
7. Post secondary students are facing significant housing challenges in the region, and local educational institutions report difficulty attracting and retaining staff.

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1 Introduction

1.1 Overview

The District of Oak Bay is a seaside community that lies to the east of the City of Victoria. As housing pressure mounts in the Capital Regional District, the District of Oak Bay acknowledges that housing is becoming increasingly unaffordable and inaccessible to many people who wish to, or already live in Oak Bay. The District boasts character homes and greenspace throughout diverse neighbourhoods that lie in close proximity to downtown Victoria, and the District has historically attracted many young families. Today, however, the demographic of Oak Bay is aging, and many families are priced out of living in Oak Bay. These trends are changing the character of the community.

In 2018, the BC government, through the *Local Government Act,* mandated that all local governments complete Housing Needs Reports by 2022 with updates every five years following completion of the first reports. These regulations came into effect in April 2019. The purpose of this initiative is to strengthen the ability of local governments to understand what types of housing are needed in their communities. This will help to inform local plans, policies, and development decisions.

To support this initiative, the Union of British Columbia Municipalities (UBCM) is funding a Housing Needs Reports program. The program is intended to support local governments in developing housing needs assessments that meet the provincial requirements, by distributing $5 million in funding to local governments to complete their first Housing Needs Report. The District of Oak Bay received $30,000 funding through this program for the completion of this study.

1.2 Requirements for Housing Needs Reports[1]

The Housing Needs Reports regulations require local governments to collect approximately 50 distinct kinds of data about current and projected population, household income, significant economic sectors, and currently available and anticipated units. All of the data required that is currently available has been collected and can be found in Appendix A. Several items have not yet been made available as part of the data package provided by the Government of BC and these are noted (e.g., historical BC Assessment data).

Housing Needs Reports are required to contain the following content: housing units required currently and over the next five years, number of households in core housing need, and statements about key areas of local need. The Oak Bay Housing Needs Report includes this required content, in addition to reporting on a wide range of other collected data that provides important insight and context to housing needs in the community. Housing Needs Reports are also required to complete a Summary Form, and this is provided after the Executive Summary of this document.

1.3 Methodology and Limitations

The information summarized and used within this report was collected from a number of sources including Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Assessment, and BC Stats. In general, the community context information

[1] [1] Ministry of Municipal Affairs and Housing, Guide to Requirements for Housing Needs Reports, 2019. See: https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/summaryhnrrequirements_apr17_2019.pdf

(demographics, household characteristics, etc.) is from Statistics Canada's census program (with the exception of the projection information), the information on the primary rental market (rents, vacancy rates, etc.) is from CMHC, information on home values is from BC Assessment, and the population and household projections are derived from a combination of Statistics Canada census information and BC Stats population projections by region.

The Statistics Canada custom data provided for the purpose of completing Housing Needs Reports differs slightly from that which results in the standard Community Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Generally, this should not alter the results in a meaningful way. **For this reason, the figures shown in this report may differ from the publicly accessible Census Profiles published by Statistics Canada.**

In 2011, Statistics Canada administered the National Household Survey to collect many pieces of data historically collected through the long-form Census. As the National Household Survey was voluntary, data quality for 2011 is lower than other Census years.

Finally, the projections contained in this report illustrate possible scenarios and should be used with caution; however, as local conditions change these could substantively impact the nature of the projections. Wherever possible the projections should be augmented by an informed understanding of the context within communities and the region.

This report refers to a number of statistical data sources that use specific definitions. A glossary of frequently used terms and phrases can be found at the back of this document.

1.4 Policy Context

Official Community Plan

The District is working to implement the goals and directions related to housing within the 2014 Official Community Plan (OCP). This study is part of the District's ongoing work related to housing supply and affordability in the community.

The OCP states the following goal related to housing:

> ***Encourage and support the development of diverse and inclusive housing options that accommodate residents of all ages, incomes, and family situations, including those with special needs. (OCP, pg. 8)***

The OCP acknowledges that the availability of safe, affordable[2], and inclusive[3] housing is decreasing in the community, and that action and policy are required to address these trends. Residents of Oak Bay are passionate about their community and the OCP reflects a deep desire to maintain community character. However, the OCP provides a significant cautionary note related to housing affordability:

> ***As the community loses the diversity of different age and income groups because there is no suitable housing for them, Oak Bay will look and feel less and less like the Oak Bay of the past. In other words, without change in the housing stock, the community will change in many other fundamental ways. (OCP, pg. 27)***

A community-wide mail-out survey was completed as part of the OCP development. The survey found that respondents were

[2] Oak Bay defines affordable housing as housing that costs no more than 30% of gross household income.

[3] The OCP refers to inclusive housing as affordable and inclusive rental, market, and non-market housing units, as well as housing that supports the specific needs of seniors and / or those with developmental or physical disabilities.

concerned about the "absence of sufficient housing choices for seniors who are downsizing, small households, young families, and those with modest incomes". In response to these concerns, the OCP identifies improving housing affordability as a major goal. The housing section of the OCP identifies the following policy directions:

- Providing housing options to reflect changing needs of community members throughout their lives
- Retaining neighbourhood character
- Attracting more people and more diversity
- Lowering average housing costs

Engagement during development of the OCP showed significant community interest in housing. Among the results of the community survey completed for the OCP is the finding that more than half of survey respondents supported the following statements (order from greatest support to least, with all above 50% support):

- Allow live / work units above businesses in designated commercial areas
- Encourage maintenance, upgrading, and retrofitting of older and heritage homes
- Regulate secondary suites and set standards related to health and safety, fees, parking, owner occupancy, etc.
- Link increases in density with the provision of community amenities by developers such as public parking, public green space, etc.
- Encourage more housing for seniors and those with disabilities in areas with existing multi-family housing.
- Regulate secondary suites in existing homes.
- Encourage more long-term care units / beds.
- Inclusion of duplexes (2 units in one building) in existing single family residential areas.
- Inclusion of townhouses / row houses in existing single family residential areas.
- (If multifamily housing units were increased) expand the extent of multifamily areas in locations such as along arterial roads, near transit, and near commercial and recreation service.
- Inclusion of laneway / carriage homes / garden suites (detached, ground oriented homes located in the backyard of a property with a single family home as its primary use) in existing single family residential areas.
- Include affordable and mixed income housing in multifamily development.

Council's Strategic Priorities

The District of Oak Bay's 2019-2022 Corporate Plan outlines housing as one of Council's priority areas:

> ***"Ensure Access to Diverse Housing Options within the Built Environment***
>
> ***BY***
>
> ***reviewing and planning for community needs while reflecting Oak Bay's unique character." (pg. 10)***

The preparation of a Housing Needs Report is one of the 2019 initiatives identified in the Plan which will be achieved through the completion of this document. The table below identifies other housing initiatives and the year they are planned for:

Initiative	Year
• Complete a Secondary Suites Study	2019
• Prepare a Housing Needs Report	2019
• Develop a Community Amenity Contribution Policy	2019
• Undertake a process to amend the OCP for a new Heritage Conservation Area	2019
• Prepare Information Report on potential for DCC Bylaw to help offset costs of new infrastructure triggered by development	2020
• Identify infill housing opportunities and specific housing needs for neighbourhoods	2020-2021
• Prepare Village Plan(s) for the Oak Bay Village / Cadboro Bay Road corridor and for the Secondary Village areas	2020-2021
• Update Zoning Bylaw	2022-2023

2 Demographic Profile

As previously noted, Statistics Canada data shown in this section is based on the custom data set prepared for the purposes of Housing Needs Reports. This data reports on private households only and differs slightly from the publicly available Census Profiles published by Statistics Canada. To ensure confidentiality, Statistics Canada randomly rounds all values up or down to a multiple of 5 or 10. Because of this, total values may not add up exactly to individual values.

2.1 Community Profile

This section draws from Statistics Canada data from 2006 to 2016. Data from 2011 is pulled from both the Census statistics and the National Household Survey. To support local governments in meeting the Housing Needs Reports requirements, the BC Ministry of Municipal Affairs has made available a custom data set from Statistics Canada available; this data set may differ slightly from the same information found in the Census Community Profiles.

Population

The population of Oak Bay has been stable for many years. Between 2006 and 2016, the community actually shrank by 1%, despite 11% growth across the Capital Regional District (CRD).

Table 1 Population Change in Oak Bay, 2006 to 2016

	2006	2011	2016	Change in Oak Bay 2006 to 2016	Change in CRD 2006 to 2016
Population	17,645	17,385	17,475	-1%	11%

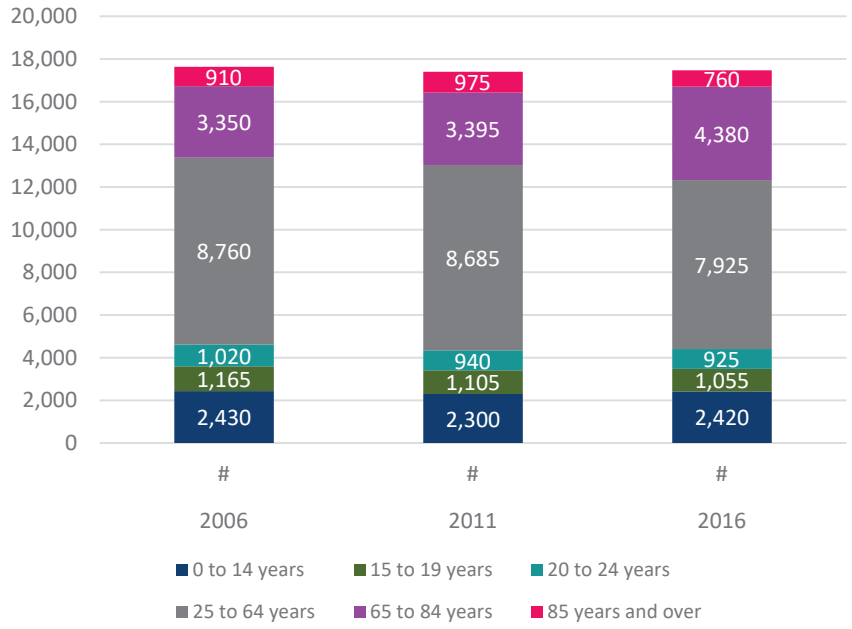
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Age

The population of Oak Bay is getting older, consistent with the general aging trend seen in most communities across Canada. Oak Bay has an older median age than the region, 52.4 compared to 44.8 for the CRD.

While the population was stable between 2006 and 2016, the number of older residents (65 and older) grew significantly, by 880 residents, compared to a decline of 215 residents aged 24 or younger and a decline of 835 residents aged 25 to 64. These trends are likely to continue based on the availability of housing options in Oak Bay, which favours higher income households or those with significant existing equity (e.g., who have sold their home elsewhere).

Figure 1 Age Group Distribution



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

2.2 Households

Households

In 2016, there were 7735 households in Oak Bay. This was less than the number of households in the previous two census periods; from 7760 in 2011 and 7900 in 2006. This is likely due to the slight increase in household size between 2006 and 2016, and reflected in slightly fewer one-person households, and slightly more two-person and five-person households.

Mobility

The 2016 Census reported that 12% of Oak Bay residents moved in the previous year and that 35% moved in the previous five years. For comparison, 16% of CRD residents moved between 2015 and 2016 and 44% moved between 2011 and 2016. This indicates that Oak Bay has a lower rate of mobility than the region overall.

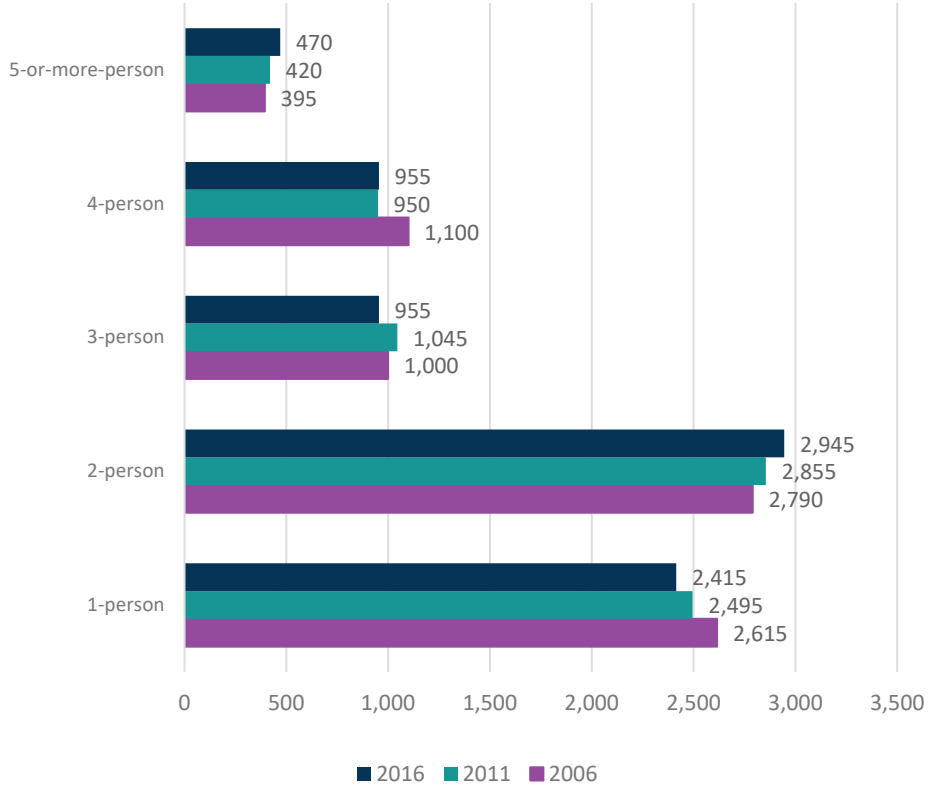
Between 2015 and 2016, 1985 movers were counted in the Census. 1195 of these (60%) moved within Oak Bay and 785 (40%) moved into the community from elsewhere. Of new residents to Oak Bay, 62% came from other parts of BC, 24% came from other parts of Canada, and 15% from outside of Canada. Percentages add to more than 100% due to rounding.

Household Size

The average household size in Oak Bay has remained relatively consistent since 2006; it rose from 2.2 to 2.3 between 2006 and 2016. In 2016, 70% of households consisted of one or two people; 25% of households consisted of 3 or 4 people; and 6% of households had 5 or more people. [4]

Despite a slight increase in the average household size in Oak Bay, the high percentage of households with only one or two people is reflective of an aging population. As children age and start their own households, they often leave the community to seek employment and housing opportunities. As partners pass away, it is not uncommon for a single occupant to continue living in their family home.

Figure 2 Households by Size in Oak Bay, 2006 to 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

[4] Percentages add to 101% due to rounding.

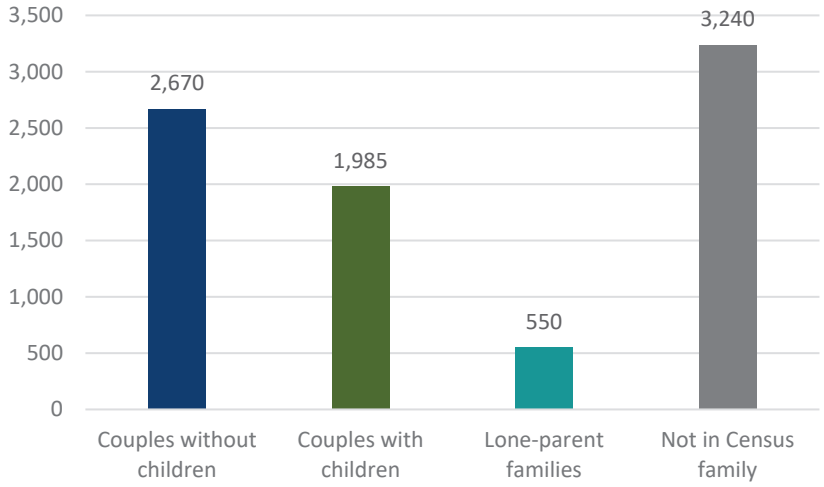
Family Type

Figure 3 shows the distribution of family types in Oak Bay in 2016. The "not in Census family" category refers to individuals in a variety of situations, including parents living with their adult children, adults living with their parents, individuals living with roommates, or adults living alone.

Reflecting small household sizes, the most common family types are "not in Census family" and couples without children.

Among lone parent families, approximately 78% are female parents.

Figure 3 Families by Type in Oak Bay, 2016

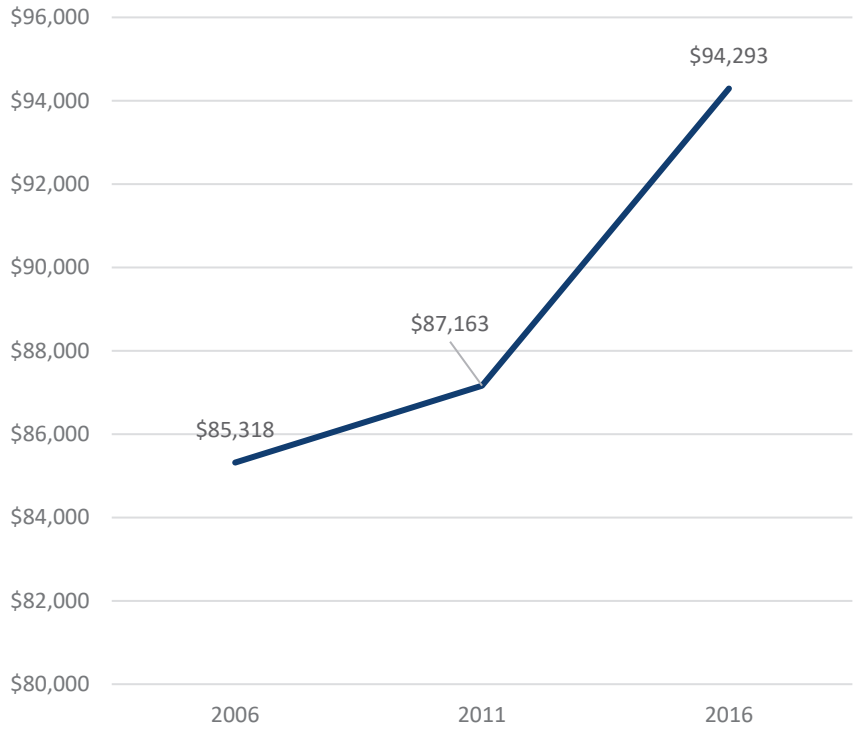


2.3 Economics

Median Household Income

The following figure shows how the median household income has changed in Oak Bay between 2006 and 2016. Between 2006 and 2011, median income only changed by 2%; and between 2011 and 2016, it grew faster at 8%. Between 2006 and 2016, the proportion of households making less than $125,000 decreased by 12%, while the proportion of households making more than $125,000 increased by 22%.

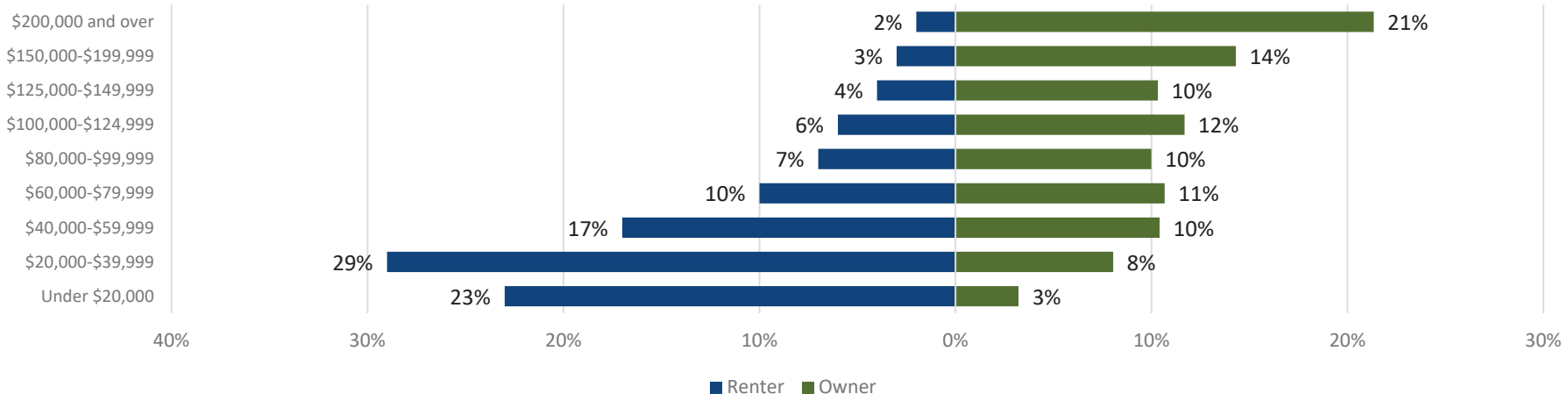
Figure 4 Median Household Income



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

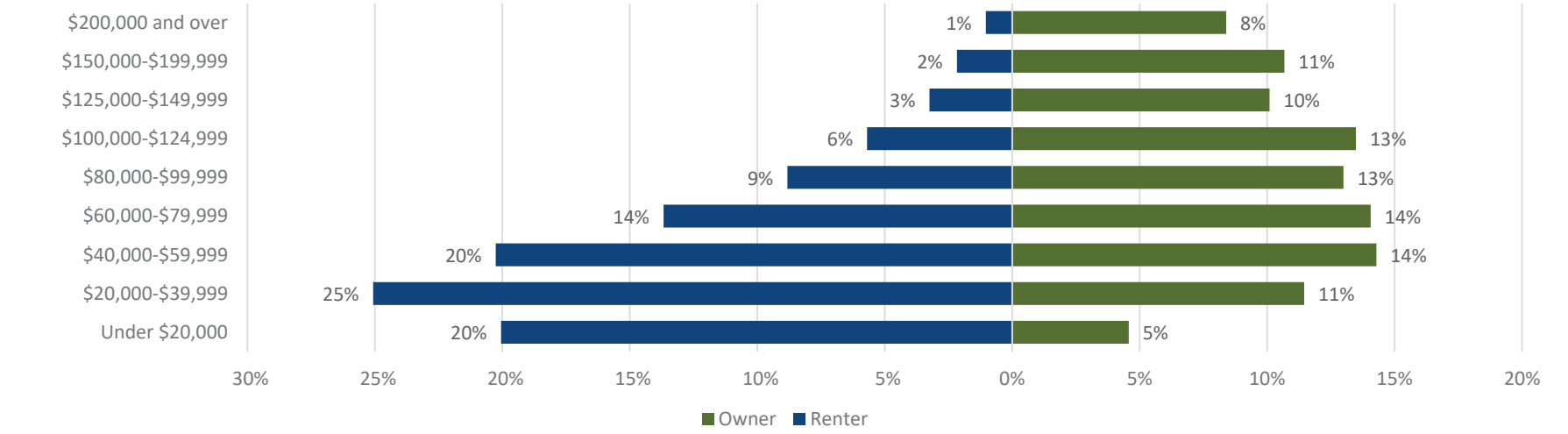
Figure 5 and Figure 6 show household income distribution for owners and renters in Oak Bay and the CRD. Generally, renters make lower incomes than owners. While Oak Bay's renter households have a similar income distribution to CRD overall, there is a far higher proportion of owner households making very high incomes (above $200,000) in Oak Bay than the CRD overall.

Figure 5 Household Income Distribution by Tenure in Oak Bay, 2016



*Percentages may not equal 100 due to rounding.
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

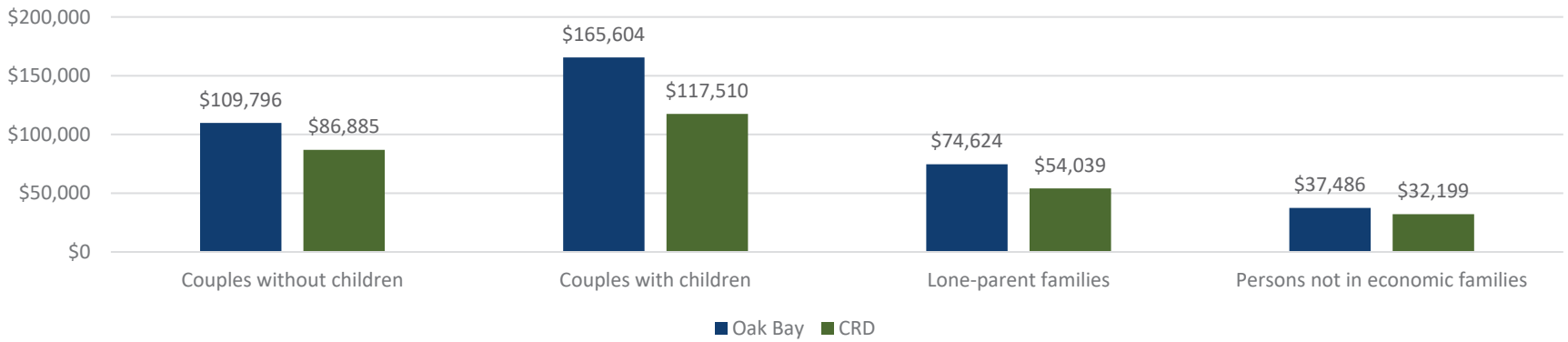
Figure 6 Household Income Distribution by Tenure in CRD, 2016



*Percentages may not equal 100 due to rounding.
Source: Statistics Canada, Census 2016– Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 7 shows median incomes by economic family type. Oak Bay has significantly higher median family incomes than the CRD, particularly for couples with children and without children, and lone parent families. As previously noted,, 78% of lone parent families are headed by women who face significant affordability issues due to lower median household incomes. For persons not in economic families—generally individuals living alone or with roommates — median income is much lower than other family types in Oak Bay, but slightly higher than the CRD median income for this family type.

Figure 7 Median Economic Family Income by Type, Before Tax for Oak Bay and CRD, 2016



Source: Statistics Canada Census Program, Census Profiles 2016

2.4 Employment and Industry

Unemployment and Participation Rates

The participation rate is the proportion of the working age population that is working or looking for work. The participation rate in Oak Bay was 55% in 2016. The unemployment rate, or the proportion of the working age population that is seeking work but is not employed, was 5.3% in 2016.

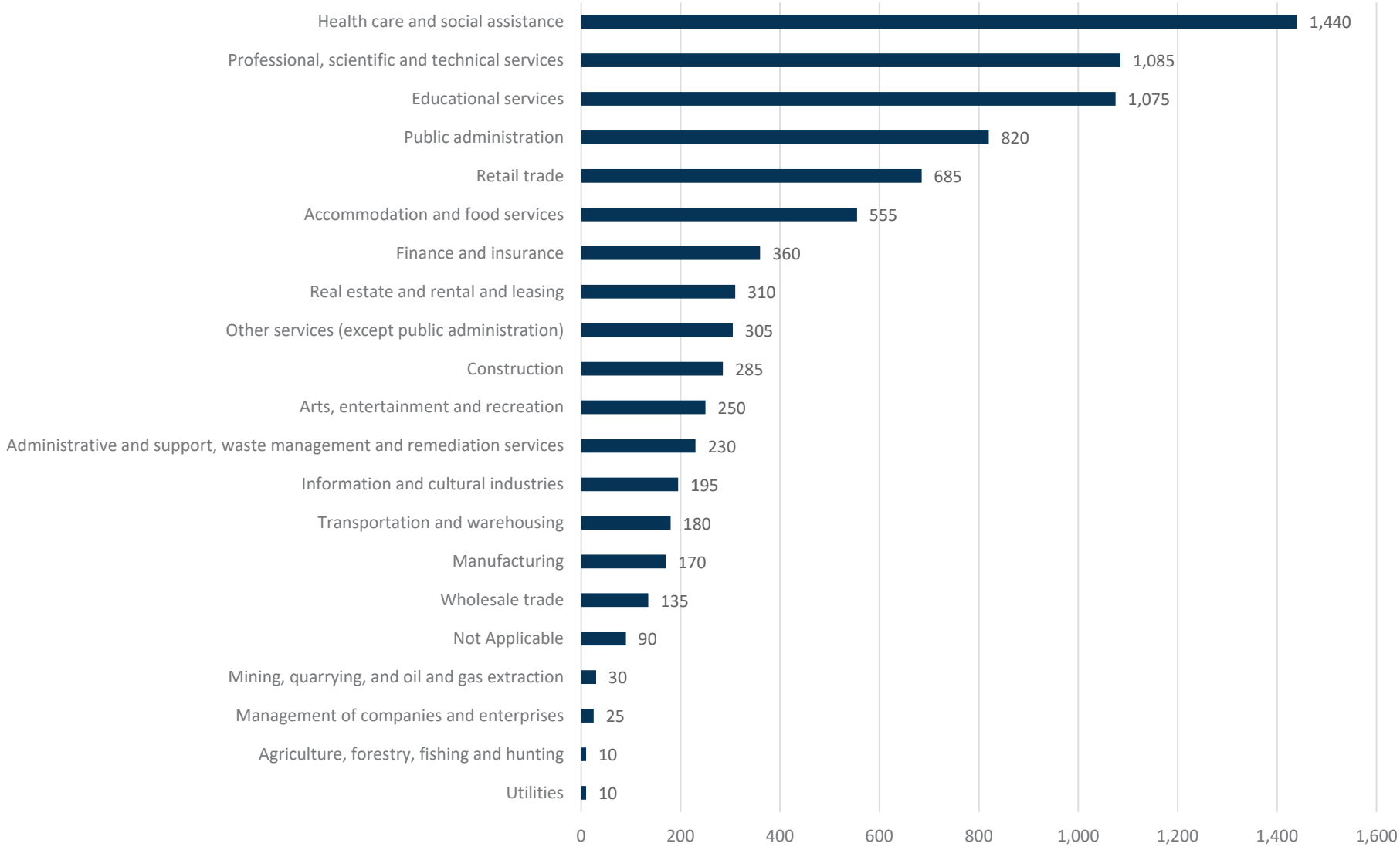
Labour Force

In 2016, the most common employment sectors for residents of Oak Bay were healthcare and social assistance (17%), professional, scientific, and technical services (13%), educational services (13%), and public administration (10%). These figures reflect the types of jobs Oak Bay residents are occupied in, not the types of jobs available in Oak Bay.

Commute to Work

Most Oak Bay residents commute to other census subdivisions (CSD) within the Capital Regional District (CRD) for their employment (84%). Only 13% of working residents live and work within the District. An additional 3% of working residents commute to a community outside of the CRD, and 1% commute to a different province.

Figure 8 Oak Bay Workers by Sector (North American Industry Classification System), 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

3 Housing Profile

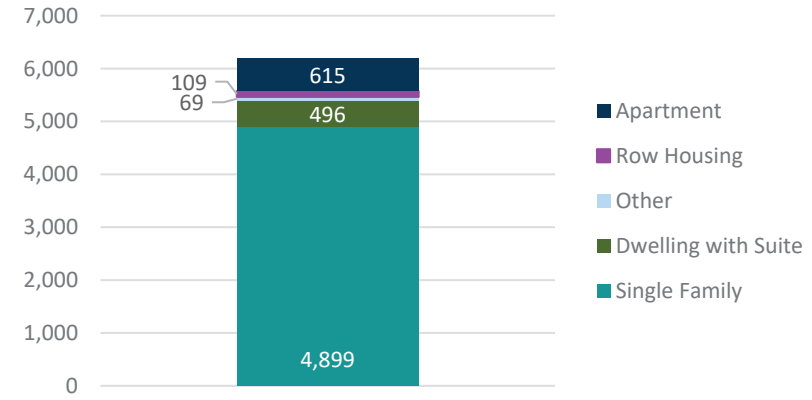
Statistics Canada data shown in this section is based on the custom data set prepared for the purposes of Housing Needs Reports. This data reports on private households only and differs slightly from the publicly available Census Profiles published by Statistics Canada. To ensure confidentiality, Statistics Canada randomly rounds all values up or down to a multiple of 5 or 10. Because of this, total values may not add up exactly to individual values.

3.1 Dwellings

Structure Types

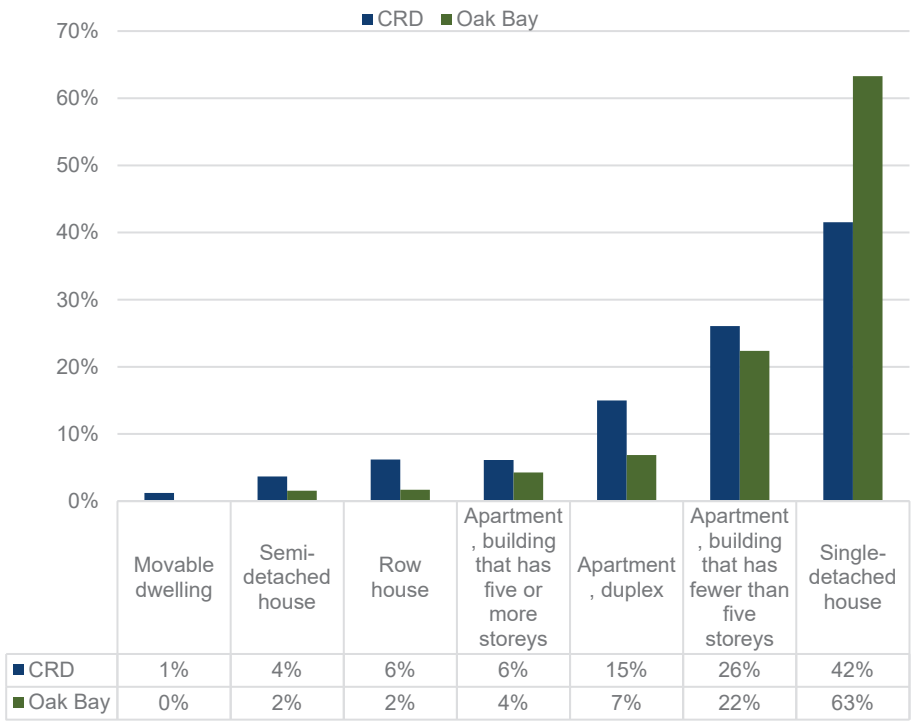
In 2016, there were 8122 private dwellings reported for Oak Bay. 7735 of these dwelling units were occupied by usual residents in Oak Bay. [5] 63% of the 7735 occupied private dwellings were single detached dwellings, a far greater proportion than that in the CRD overall. The second most common form of housing was apartments that have fewer than five storeys (22%), followed by duplexes (7%), large apartment buildings with five or more storeys (4%), row houses (2%), and semi detached dwellings (2%).

Figure 9 Owner Dwellings by Structure Type, 2019



Source: BC Assessment

Figure 10 Dwellings by Structure Type in Oak Bay and CRD, 2016



	Movable dwelling	Semi-detached house	Row house	Apartment, building that has five or more storeys	Apartment, duplex	Apartment, building that has fewer than five storeys	Single-detached house
CRD	1%	4%	6%	6%	15%	26%	42%
Oak Bay	0%	2%	2%	4%	7%	22%	63%

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

BC Assessment provides information on structure type for owned dwellings. 80% of owner dwellings are single detached dwellings. There are few ownership options for those who want to live in smaller or more affordable units, for example, seniors downsizing or young families seeking a row house or duplex.

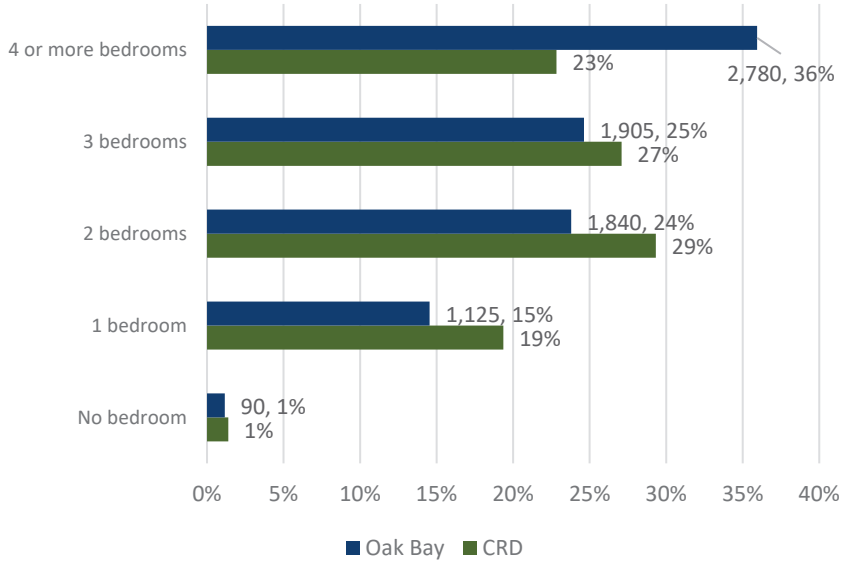
[5] Private dwellings occupied by usual residents refers to private dwellings where people reside permanently.

Bedrooms

The figure below shows the distribution of home sizes for Oak Bay and CRD, as determined by the number of bedrooms, including all types of housing (single detached dwellings, row houses, apartments, etc.). 61% of homes in Oak Bay are three or more bedrooms, which is reflective of the high proportion of single detached dwellings in the community. Oak Bay has a much higher proportion of homes with four or more bedrooms compared to the CRD overall, and a smaller proportion of homes with one or two bedrooms.

As shown in Section 2.2, 70% of households in Oak Bay are only one or two people. This indicates that many small households are likely living in large houses.

Figure 11 Housing Units by Number of Bedrooms in Oak Bay and CRD, 2016



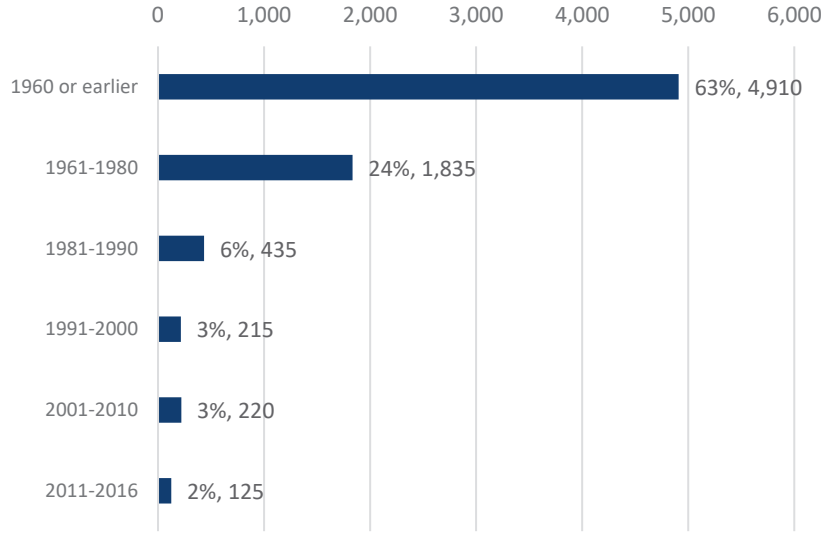
Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

*Percentages may add to more than 100 due to rounding.

Period of Construction

The figure below shows the period of construction for Oak Bay's housing stock. 63% of the housing stock in Oak Bay was constructed before 1960. There has been little construction in recent years with only 125 units built between 2011 and 2016, reflecting the slow growth in the community. This includes both new housing and redevelopment.

Figure 12 Housing Stock by Period of Construction



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

*Percentages may add to more than 100 due to rounding.

New Home Construction

Figure 12 shows historic data reported by Statistics Canada. More recent information is available through BC Housing, which collects information from Licensed Residential Builders and owner builders through the New Home Registration forms and Owner Builder

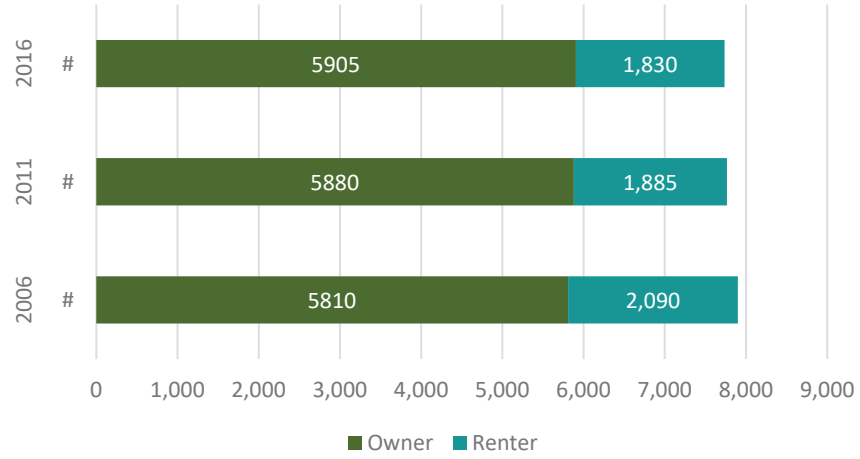
Authorization applications. This information was reviewed to understand how many new homes were built in Oak Bay over the past three years. Based on the available data, only nine new units (all single detached houses) were reported between 2016 and 2018. This is confirmed by the District's inventory of building permits. While 133 new homes were built between 2016 and 2018, the vast majority of these were the replacement of older housing stock and only nine of these homes were additions to the housing stock. The District expects 42 new multifamily units and 10 new (not replacement) single family homes to come online in the next few years.

Tenure

In 2016, 76% of households owned their home, while 24% of households rented. Between 2006 and 2016, the number of renter households declined from 2090 to 1830 households, a decline of 12%. The number of owner households increased by only 2% over this time period, from 5810 in 2006 to 5905 in 2016. While the data does not provide information on why this trend is occurring, it does indicate that Oak Bay is losing rental options. Because the vacancy rate was so low in 2016, it is unlikely that the decrease in renters is due to lack of demand for rental options in Oak Bay (see Section 3.3). As secondary suites are not currently regulated in Oak Bay, the supply of units on the secondary market may be highly influenced by public perceptions of the legality of secondary suites.

The proportion of renter households in Oak Bay is lower than in any of the surrounding areas and the CRD overall. For comparison, 51% of Esquimalt households, 49% of Victoria households, and 30% of Saanich households. Across the CRD, 37% of households rent. Oak Bay is similar to communities such as Sidney, which has a rental rate of 24%.

Figure 13 Households by Tenure in Oak Bay, 2006 to 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

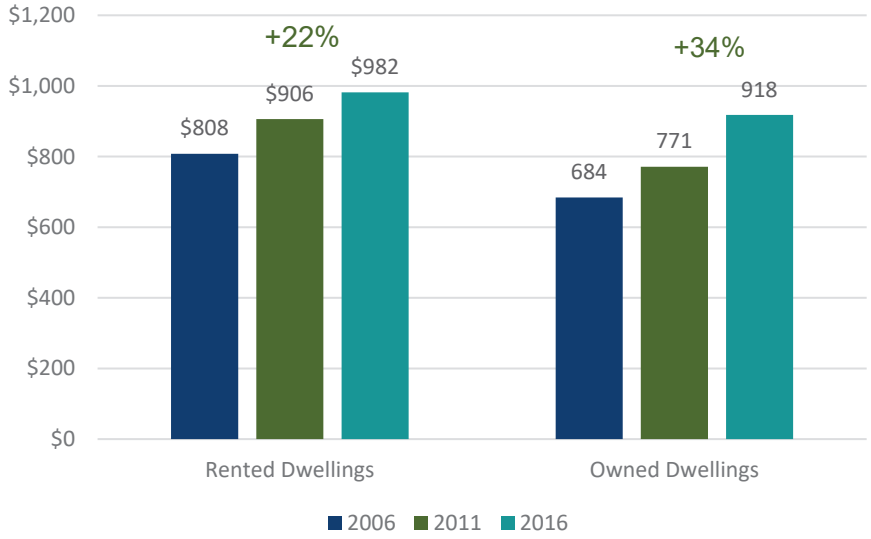
Shelter Costs

Shelter costs refer to the CMHC definition, which is the total monthly shelter cost paid by the household for their dwelling. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services.

Figure 14 shows median shelter costs between 2006 and 2016. Median shelter costs include everyone, including those who have lived in their home for decades and those who recently moved. For example, only 40% of homeowners have a mortgage in Oak Bay, compared to 56% of CRD homeowners. The shelter costs for homeowners with and without a mortgage will differ dramatically.

The current cost of owning or renting can be found in sections 3.2 and 3.3. However, trends in median shelter costs show how the overall cost of housing is changing. Data for Oak Bay shows that shelter costs grew significantly between 2006 and 2016, particularly for owner households, which grew by 34%. Shelter costs for renter households grew slower at 22%.

Figure 14 Median Shelter Costs for Owned and Rented Dwellings in Oak Bay, 2006 to 2016



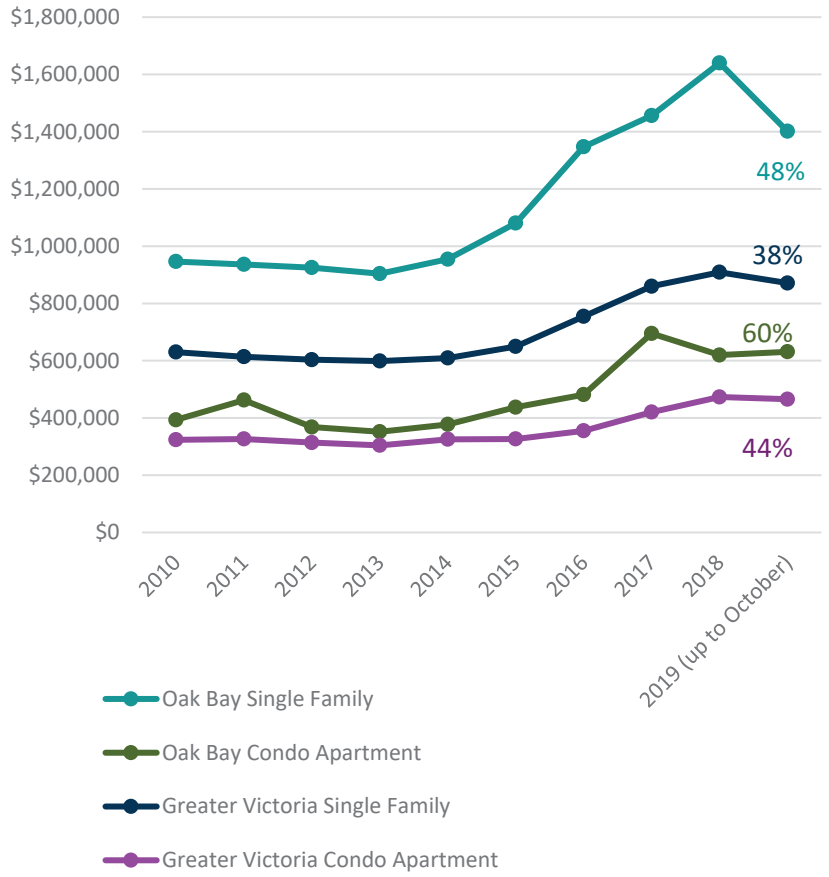
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

3.2 Homeownership Market

Average Sales Price

Figure 15 to the right shows average sales prices for Oak Bay and the Greater Victoria region.

Figure 15 Average Sales Price in Oak Bay and Greater Victoria, 2010 to 2019



Source: Victoria Real Estate Board, 2010 to 2019

Single family and apartment condominium are the two household types for which there is average sales data for Oak Bay. The District has had consistently higher average sales prices compared to the region. Over the past decade, average sales prices were relatively stable until 2015 when prices began to increase. Between 2010 and

2019, the average sales price for single family homes in Oak Bay grew by 48%, compared to 38% for the region overall, and the average sales price for apartment condominiums grew by 60% in Oak Bay, compared to 44% for the region overall. In 2019, the average sales price of a single family home was 61% higher in Oak Bay than in the Greater Victoria region.

As homeownership is the dominant form of housing in Oak Bay and the stock of housing is mostly single family homes, Oak Bay unsurprisingly attracts households with very high incomes.

Homeownership Affordability Gap Analysis

A gap analysis of homeownership affordability was completed to understand the relationship between household incomes and the cost of homeownership in Oak Bay. The findings of this analysis are presented here.

The homeownership affordability gap analysis is based on 2015 median incomes by household type provided by the 2016 Census and average home sale price data provided by BC Assessment in 2019. This analysis was completed with several adjustments and assumptions made. The income data used is based on the 2016 Census and has been adjusted to account for several limitations. First, the income data is only provided by household type *or* tenure. Median household income by housing type and tenure is unavailable yet there are significant differences between owner and renter median household incomes.

To account for these differences, owner median household incomes were adjusted by 122% as the median income for owners ($114,783) in 2016 is 122% of the overall community median income ($94,293). This proxy is used to more directly compare housing prices with typical owner incomes, recognizing data limitations. Second, the income data available through the Census is several years old and incomes have likely grown since.

To account for this, 2019 median household incomes were estimated using the historical growth rate of overall median household income from 2006 to 2016. This has been done to allow for more direct comparison with the most recent housing sales prices (2019).

To calculate monthly shelter costs, several assumptions were made: mortgage payments are based on a down payment of 10% with 3.09% interest on a 3-year fixed-rate term, and a total of $750-$900 (depending on the housing type and applicable utility fees) for property tax, utilities, home insurance, and municipal service charges, plus condo fees where applicable. This analysis illuminates gaps between median incomes and average homeownership costs. It should be recognized that individual circumstances vary significantly.

The results of the homeownership affordability gap analysis are shown in Table 2. The left three columns show household types, estimated median household incomes for owners of those household types, and what affordable monthly shelter costs are based on those median household incomes. The right two columns compare median household income to monthly shelter costs based on the actual cost of homeownership in Oak Bay. Cells that are shaded red indicate that there is a gap between the actual cost of homeownership and what households can afford. Cells shaded blue indicate that there is no gap.

Table 2 Homeownership Affordability Gap Analysis

	Median Household Income**	Affordable Monthly Shelter Costs	Monthly Shelter Cost Affordability Gap*	
			Single Family Home $1,558,808	Apartment $646,809
Couples without children	$137,873	$3,447	-$4,158	$156
Couples with children	$207,952	$5,199	-$2,406	$1,908
Lone-parent families	$93,707	$2,343	-$5,262	-$948
Individuals living alone or with roommates	$47,072	$1,177	-$6,428	-$2,114

**For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water, and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 3.09% interest, and a 10% down payment. Mortgage costs do not include any other shelter costs.*
***Incomes are adjusted to 2019 estimates using historical growth rates.*

****Townhomes were not included due to a low number of sales and relative scarcity of this type of housing to other forms.*
N.B. Municipal service rate for apartments in Oak Bay were calculated by finding the differences in rates for apartments and s-f home in Sydney, and multiplying the s-f home rate for Oak Bay by this ratio

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing; BC Assessment Average Sales Prices 2019.

There are significant affordability gaps for most household types, particularly for individuals not in Census families and lone parents with children. The estimated median income for couples with children is much higher than other household types. However, couples with children that live in a single family home face an affordability gap. As the table shows, the difference between what households can afford and what homeownership costs, are significant.

3.3 Primary Rental Housing

Primary Rental Units

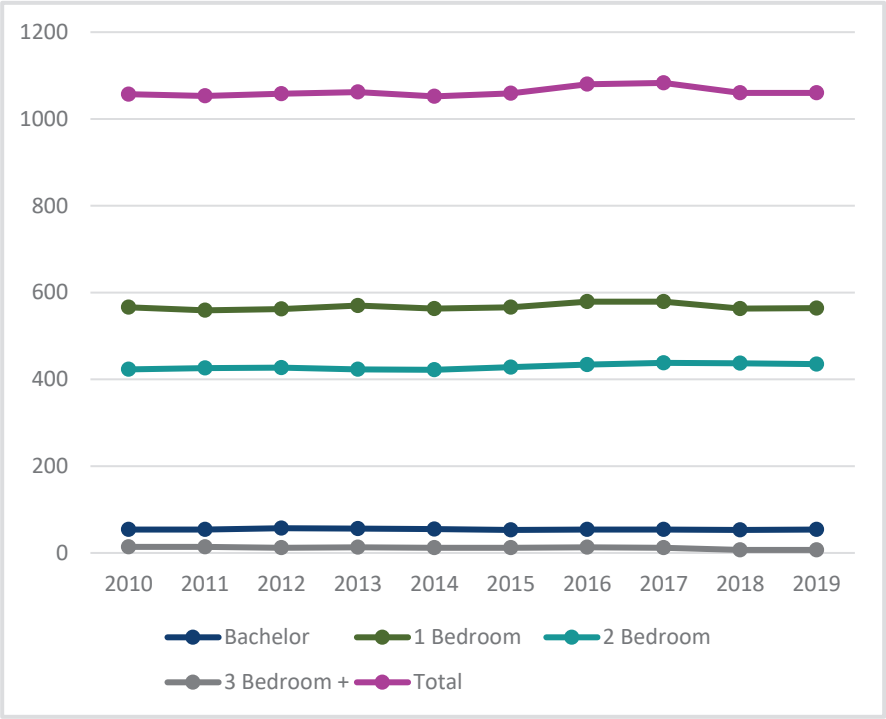
The rental market can be divided into primary and secondary rental. The primary rental market includes purpose built rental with multiple units and the secondary market includes all other units, such as secondary suites, condominiums or entire homes that are rented. The data in this section is drawn from the Canada Mortgage Housing Corporation (CMHC).

As of 2019, there were 1080 primary rental units in Oak Bay. To assess the percentage of housing stock that is purpose built rental, the number of rental units identified by CMHC in 2016 was compared to the total private dwellings identified in the 2016 Census. This data shows that approximately 14% of Oak Bay's housing stock is comprised of purpose built rental as captured by CMHC, far lower than the 27% region wide.[6] (identified as Victoria CMA in CMHC data).

According to CMHC, the number of units on the primary rental market has remained consistent over the past decade.

[6] For the purposes of comparison, the total number of primary rental units in the Victoria CMA were compared to the total number of private dwellings in the CRD.

Figure 16 Number of Primary Rental Units in Oak Bay, 2010 to 2019

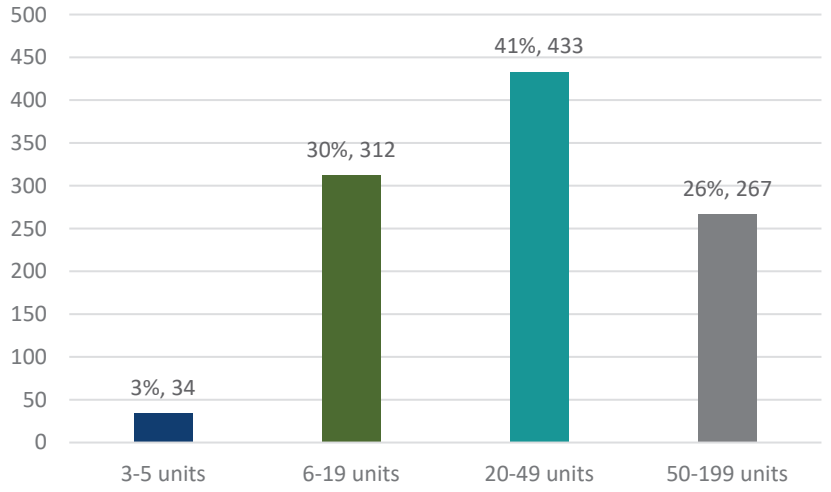


Source: CMHC, 2019.

For context, across the region (Victoria CMA), the stock of purpose built rental grew from 47,904 in 2010 to 53,778 in 2019, a growth of 5874 units or 12%. Over this same period, the Oak Bay stock of purpose built rental remained constant.

Figure 17 shows the distribution of structure sizes in purpose built rental in Oak Bay. Moderate density makes up the highest percentage of purpose built rental stock in Oak Bay.

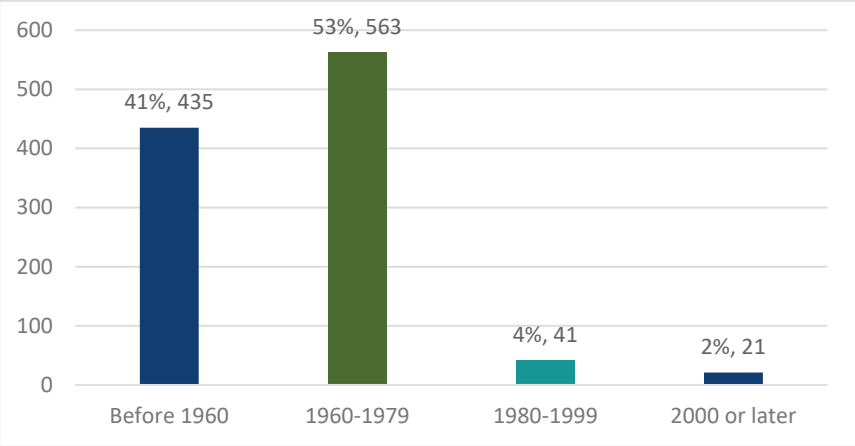
Figure 17 Structure Size of Purpose Built Rental in Oak Bay, 2019



Source: CMHC, 2019.

Figure 18 shows the age of construction of purpose built rental in Oak Bay. 94% of the purpose built rental stock is more than 40 years old (built before 1980) and 41% is more than 70 years old (built before 1960). Very few rental units have been built in recent decades. The age of the purpose built rental stock indicates that at least some buildings will be approaching the end of their anticipated lifespans and will need redevelopment.

Figure 18 Age of Construction of Purpose Built Rental in Oak Bay, 2019

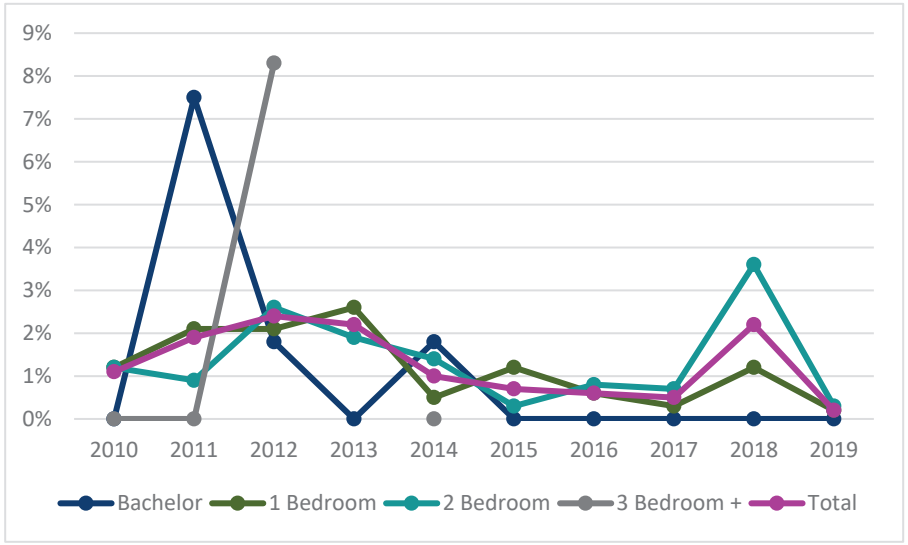


Source: CMHC, 2019.

Vacancy Rates[7]

A healthy vacancy rate is generally considered to be between 3% and 5%. Over the past decade, Oak Bay has had persistently low vacancy rates across most unit types. Figure 19 shows that Oak Bay's vacancy rates fluctuated between 2010 and 2014, but generally stayed below 3%. After 2014, the vacancy rate fell below 1%, indicating a significantly constrained rental supply that was not meeting the demand from renters. The overall vacancy rate rose from 0.5% in 2017 to 2.2% in 2018, but fell again to 0.2% as of October 2019. Due to the low number of units with three or more bedrooms, there are significant data gaps for this unit type.

Figure 19 Primary Rental Vacancy Rates in Oak Bay 2010 to 2019

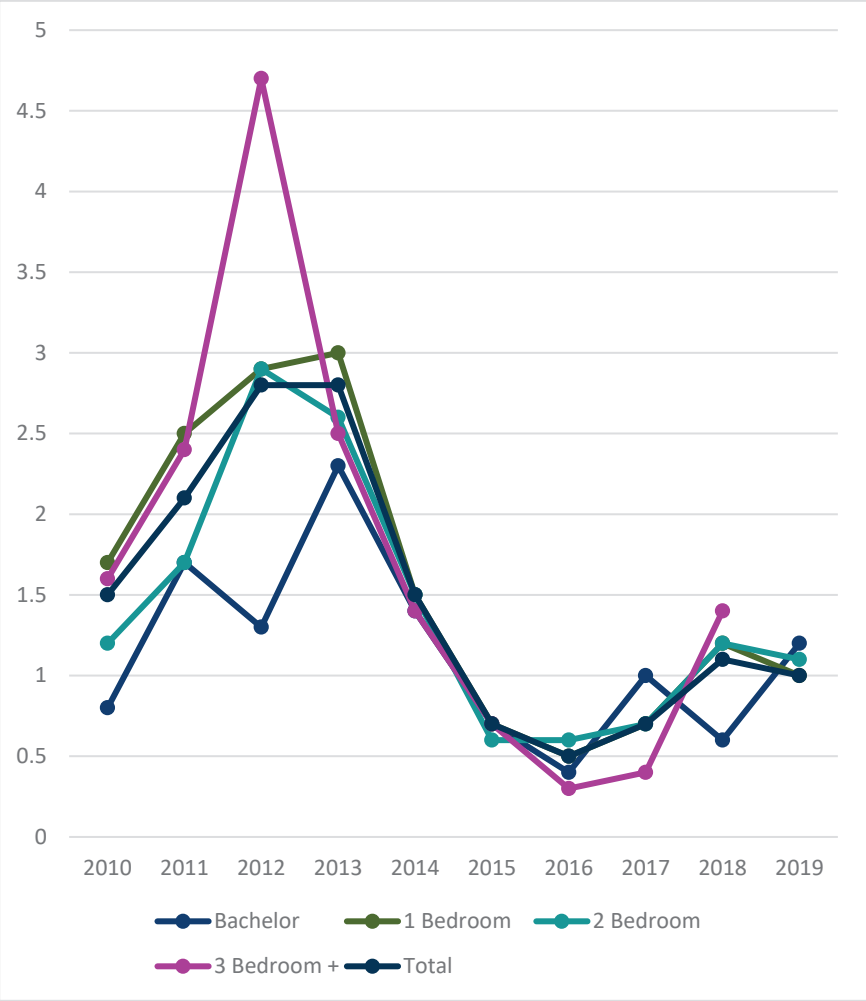


Source: CMHC, 2019.

For comparison, Figure 20 shows vacancy rates for the City of Victoria. As a neighbouring community, it is experiencing similar trends. In 2019, Victoria showed a 1.2% vacancy rate for bachelor (no bedroom) units, a 1.0% vacancy rate for one bedroom units, and a 1.1% vacancy rate for two bedroom units. Data for units with three bedrooms or more is unavailable. The overall vacancy rate for the City of Victoria rose from 0.7% in 2017 to 1.0% in 2019.

[7] CMHC data. Represents the primary market. Excel file: "2019-08-20-CSD_Oak Bay DM_5917030_CMHC Data (LB)", worksheet: "Vacancy Data"

Figure 20 Primary Rental Vacancy Rates in City of Victoria, 2010 to 2019

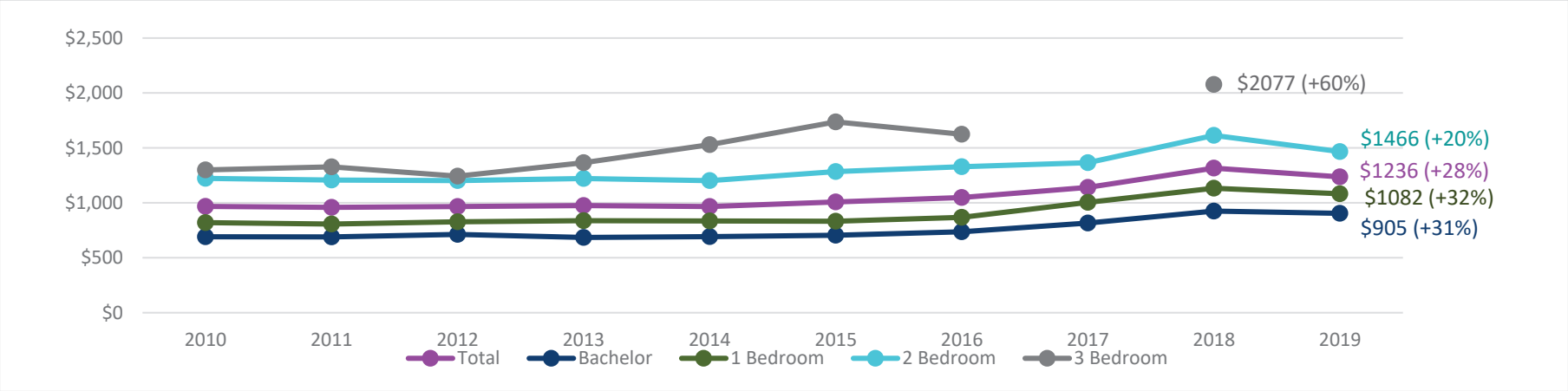


Source: CMHC, 2019.

Average and Median Rents

Average and median rents are shown in Figure 21 and Figure 22. Rents increased across all unit sizes between 2010 to 2019, and primarily after 2014. Across all unit types, the average rent increased by 28% and the median rent increased by 35% between 2014 and 2019, indicating most of the change that occurred between 2010 and 2019 was over the past five years. The average monthly rent (for all bedroom types) in Oak Bay was $1236 in 2019.

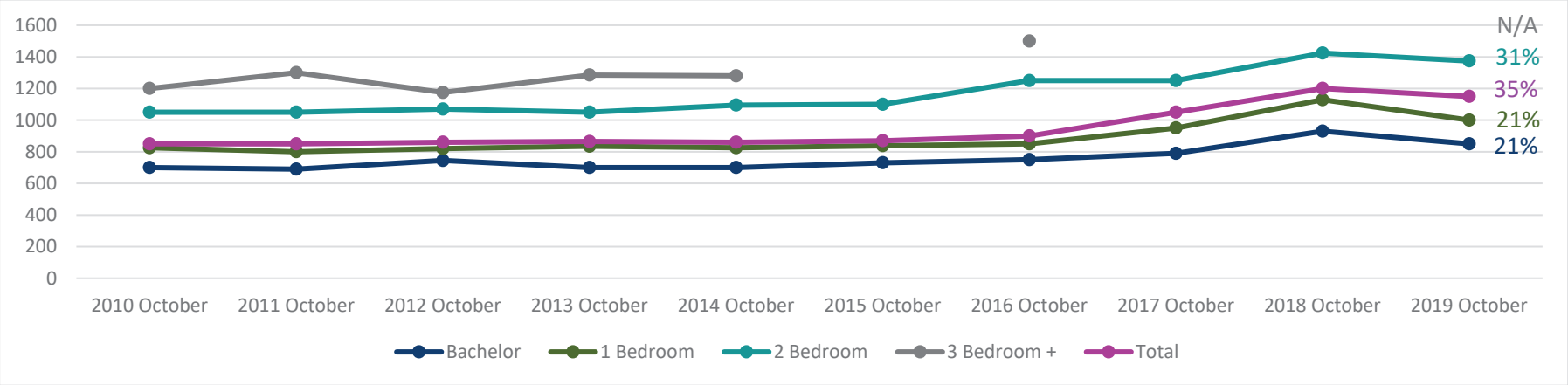
Figure 21 Average Rent in Oak Bay, 2010 to 2019



Source: CMHC, 2019.

Median monthly rent in Oak Bay is increasing consistently across rental types (by bedroom) and impacts median rental prices, most notably between 2017 and 2018, though there was a slight decrease between 2018 and 2019. The average median monthly rent (for all bedroom types) in Oak Bay was $1150 in 2019.

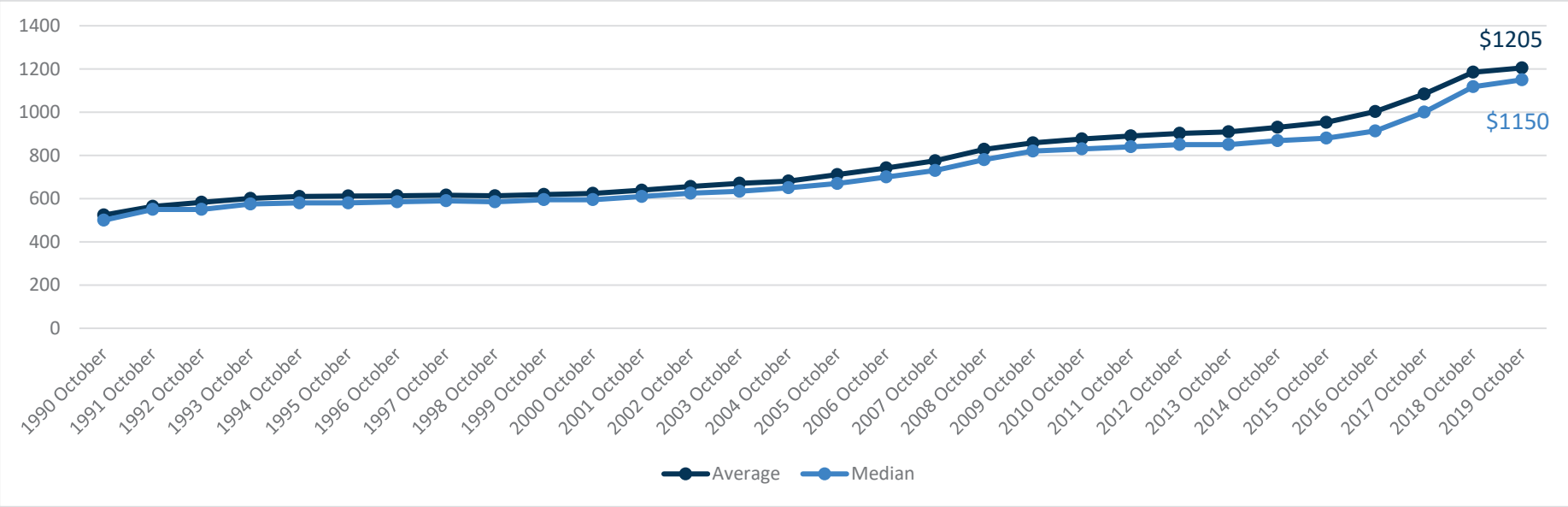
Figure 22 Median Rents in Oak Bay, 2010 to 2019



Source: CMHC, 2019.

Data from the City of Victoria is available over a longer period and shows a steady increase over the past two decades in average and median rents, with increases accelerating after 2015, a trend seen in many communities across BC.

Figure 23 Average and Median Rents in City of Victoria, 1990 to 2019



Source: CMHC, 2019.

Rental Affordability Gap Analysis

A market rental housing affordability gap analysis was completed to understand how market rents relate to renter incomes in Oak Bay. As with the homeownership affordability gap analysis, several adjustments were made to income data. The income data used is based on the 2016 Census and has been adjusted to account for several limitations. As the median income for renters ($39,221) in 2016 is 42% of the overall community median income ($94,293), the median incomes by household types used in this analysis are based on 42% of the median incomes for household types provided by the Census. This estimate is used to avoid underestimating the affordability gap for renters. Median household incomes have also been adjusted to 2018, based on historical income growth from 2006 to 2016. This allows for a more direct comparison with the most recent available median shelter costs (2018).

This analysis is based on median incomes by household type provided by the 2016 Census and primary rental market data provided by CMHC for 2018. This analysis assumes a total of $140 per month for utilities, tenant insurance, and service charges. This analysis illuminates gaps between median incomes and median rental costs. It should be recognized that individual circumstances vary significantly.

The results of the primary rental affordability gap analysis are shown in Table 3. The left three columns show household types, estimated median household incomes for renters of those household types, and what affordable monthly shelter costs are based on those median household incomes. The right five columns compare median household income to monthly shelter costs based on the actual cost of renting in Oak Bay. Cells that are shaded red indicate that there is a gap between the actual cost of renting and what households can afford. Cells shaded blue indicate that there is no gap.

The gap analysis shows that couples with children are generally able to afford median rents in the primary rental market. The major gaps in affordability are for couples without children, lone parent families and individuals not in Census families.[8]

Table 3 Primary Rental Affordability Gap Analysis

	Median Household Income (2018)**	Affordable Shelter Costs (monthly)	Monthly Shelter Cost Affordability Gap*			
			Studio	1-bedroom	2-bedroom	Average Rental
Couples without children	$46,630	$1,166	$96	-$103	-$398	-$174
Couples with children	$70,332	$1,758	$688	$489	$194	$418
Lone-parent families	$31,693	$792	-$278	-$477	-$772	-$548
Persons not in economic families	$15,920	$398	-$672	-$871	-$1,166	-$942

*Median rents based on 2018 CMHC Rental Housing Survey.

**Incomes adjusted for 2018 based on historical growth rates.

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing; CMHC Median Rental Data 2018.

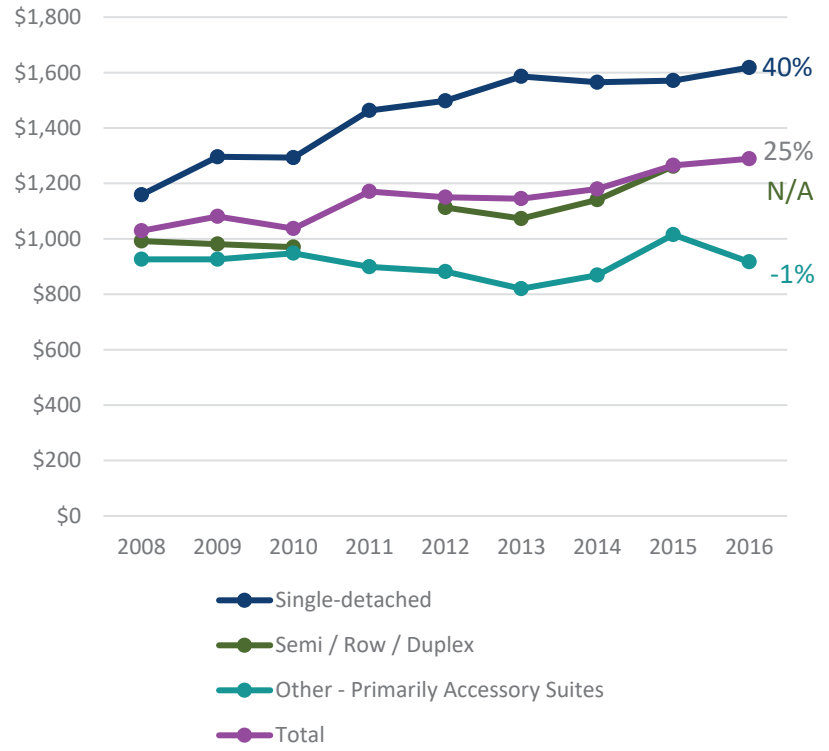
[8] Some individuals not in Census families may live with roommates to improve affordability. Roommate scenarios are not assessed in this analysis.

3.4 Secondary Rental Housing

The number of secondary rental units in Oak Bay can only be approximated. In 2016, Statistics Canada reported 1830 renter households in Oak Bay, while CMHC reported that Oak Bay had 1080 primary rental units. This indicates that as of that year, there were approximately 750 households renting in the secondary rental market, either homes, condominiums or secondary suites that are being rented. As such, secondary rental is a significant source of housing in the community.

CMHC does not collect data on the secondary rental housing market in Oak Bay specifically, but does collect data for the Victoria CMA, which includes Oak Bay. Figure 24 shows trends in the secondary rental market for the region, though data only to 2016 is available and there are some data gaps. These figures show that average rents for secondary market units have been increasing overall, particularly for ground oriented housing (e.g., single detached, semi / row / duplex). The average rent of primary accessory suites (e.g., basement suites) does not appear to be increasing. However, anecdotally, the District has heard that secondary suite prices have gone up significantly in recent years. The trends in Oak Bay are likely different because as discussed earlier, the number of renters appears to be decreasing despite significant regional demand. If secondary rental supply is decreasing in Oak Bay, this will likely put pressure on rental rates.

Figure 24 Average Rents for Secondary Market Units in Victoria CMA, Excluding Condominiums, 2008 to 2016

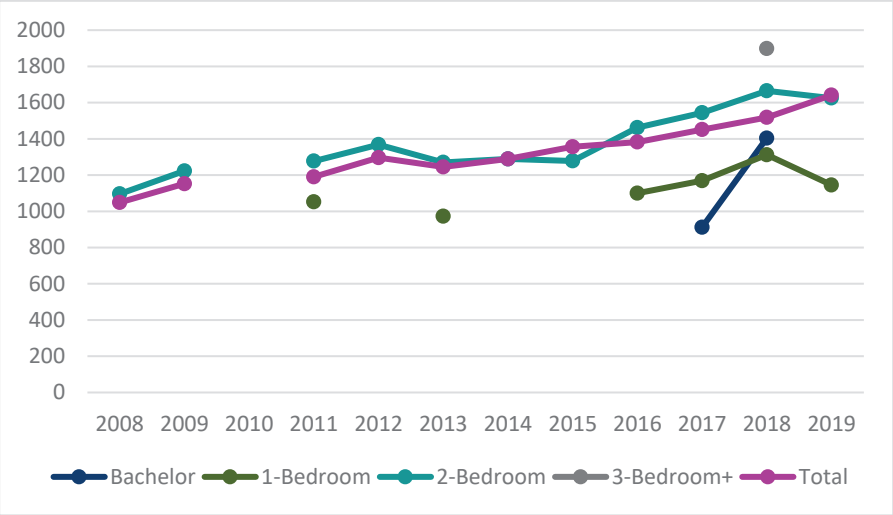


Source: CMHC, 2019.

Note that there are some data gaps and that some of the data is of poor quality.
2016 is the latest year for which there is data

There are significant data gaps for rented condominiums. However, the overall trend indicates increases in average rents.

Figure 25 Average Rents for Rented Condominiums in Victoria CMA, 2008 to 2019



Source: CMHC, 2019.
Note that there are significant data gaps and that some of the data is of poor quality.

3.5 Short Term Rentals

AirDNA, a platform that collects data on short term rentals, reports that as of November 29, 2019, there were 120 active rentals in Oak Bay in the third quarter of 2019. Most short term rentals in Oak Bay are for entire units (either an entire house, a condominium, or a suite) and more than half are one bedroom units.

3.6 Non-Market Rental

Non-market housing is an important source of housing for many families and individuals who are unable to afford market rents or who require other types of housing supports.

Every community has a different profile for non-market housing, and differences in supply are related to unique demographic needs and historical investments. Guidelines are not available for the number of non-market units that are needed in a community; decisions on these investments are based on local need and the capacity and initiative of stakeholders at local and senior government levels. Funding for non-market housing typically comes, at least in part, from senior governments that generally require a demonstration of need before investing. Non-market housing may also be built through the initiative of local non-profit organizations through fundraising or partnerships with private developers.

Based on BC Housing data for non-market housing with which BC Housing has a financial relationship (based on housing that falls within a BC Housing program)[9], there are 439 recipients of housing supports in Oak Bay. Of these, there are 168 transitional [10]and supportive[11] living units, and 177 units are independent social housing for low income seniors. In addition to units, 94 households access rental subsidies; 83 of these are seniors accessing the Shelter Aid for Elder Renters (SAFER) program).

BC Housing also reports that there is a total of 47 households in Oak Bay on the Housing Registry waiting for subsidized units to become available, including nine families, eight people with disabilities, 22 senior households, and eight singles.

[9] Additional subsidized units/subsidization programs may exist.

[10] BC Housing defines transitional housing as “a type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.” See https://www.bchousing.org/glossary.

[11][11] BC Housing defines supportive housing as “a type of housing that provides on-site supports and services to residents who cannot live independently.” See https://www.bchousing.org/glossary.

Data from co-operatives or other non-market housing providers with which BC Housing does not have a financial relationship was not collected. It is likely that the number of households waiting for non-market housing units in Oak Bay is higher due to these other housing providers.

3.7 Homelessness

There is no recent homeless count information for Oak Bay specifically. However, due to the proximity of Oak Bay to Victoria, trends in that city are highly relevant for context. On March 15, 2018, the Capital Regional District (CRD), in partnership with the Community Social Planning Council (CSPC) and the Greater Victoria Coalition to End Homelessness, conducted a Point-in-Time (PiT)[12] Count to determine the extent of homelessness across the region on a given night. While these figures were for the region, the report noted that most of the data came from the City of Victoria.

The 2018 PiT Count identified people who were without a home and experiencing a variety of circumstances, including:

- Unsheltered and sleeping outdoors: 158
- Unsure of where they would be sleeping: 77
- Staying in an emergency shelter: 359
- Living in provisional accommodations: 1909

In total, there were 1525 individuals reported as without a home.

3.8 Housing Indicators and Core Housing Need

Housing indicators are one of the key ways that housing challenges are measured nationally. These measurements allow communities to monitor three key housing related challenges (adequacy, affordability, and suitability), changes over time, and differences between communities.

Housing indicators show when households are not meeting housing standards defined as follows:

- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

Those in Extreme Core Housing Need meet the definition of Core Housing Need *and* spend 50% or more of their income on housing.

3.9 Households Below Housing Standards by Tenure, 2006-2016

In Oak Bay, housing affordability is the greatest challenge for households: 44.7% of renters (745) and 11% of owners (650) are living in housing that is unaffordable (spending 30% or more of their income on shelter costs).

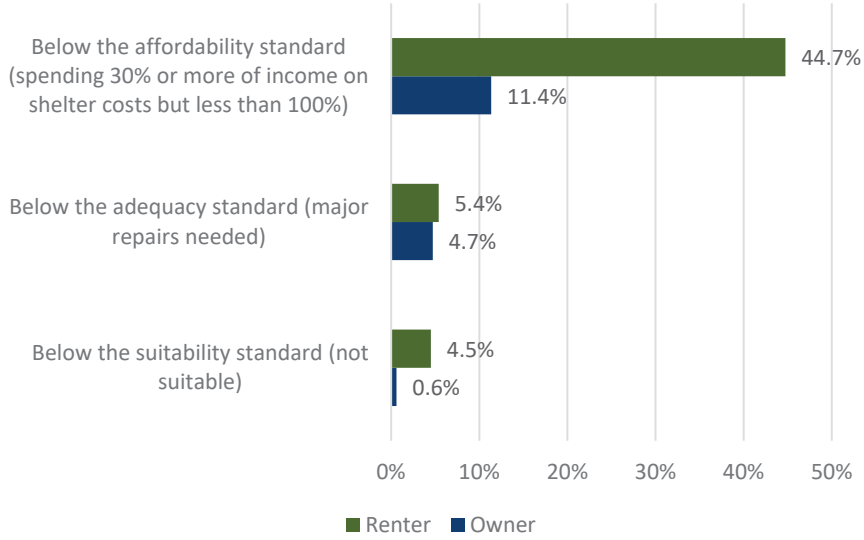
While housing suitability and adequacy challenges affect a smaller proportion of the community than unaffordability, approximately 5%

[12] Capital Regional District (CRD). Everyone Counts: 2018 Greater Victoria Point-in-Time (PiT) Count. available: https://www.crd.bc.ca/docs/default-source/housing-pdf/housing-planning-and-programs/2018-pit-count---community-report---final---july-19.pdf?sfvrsn=a92ee2ca_2

of both renters (90) and owners (270) are facing inadequate housing conditions (that require major repairs), and 5% of renters (75) are living in homes that are unsuitable for their family size.

The challenges around unaffordability are significant in Oak Bay. Since the Census was completed in 2016, housing costs have risen and although the vacancy rate rose between 2017 and 2018, it has been hovering between 0% and 1% for a number of years. (see Section 3.3).

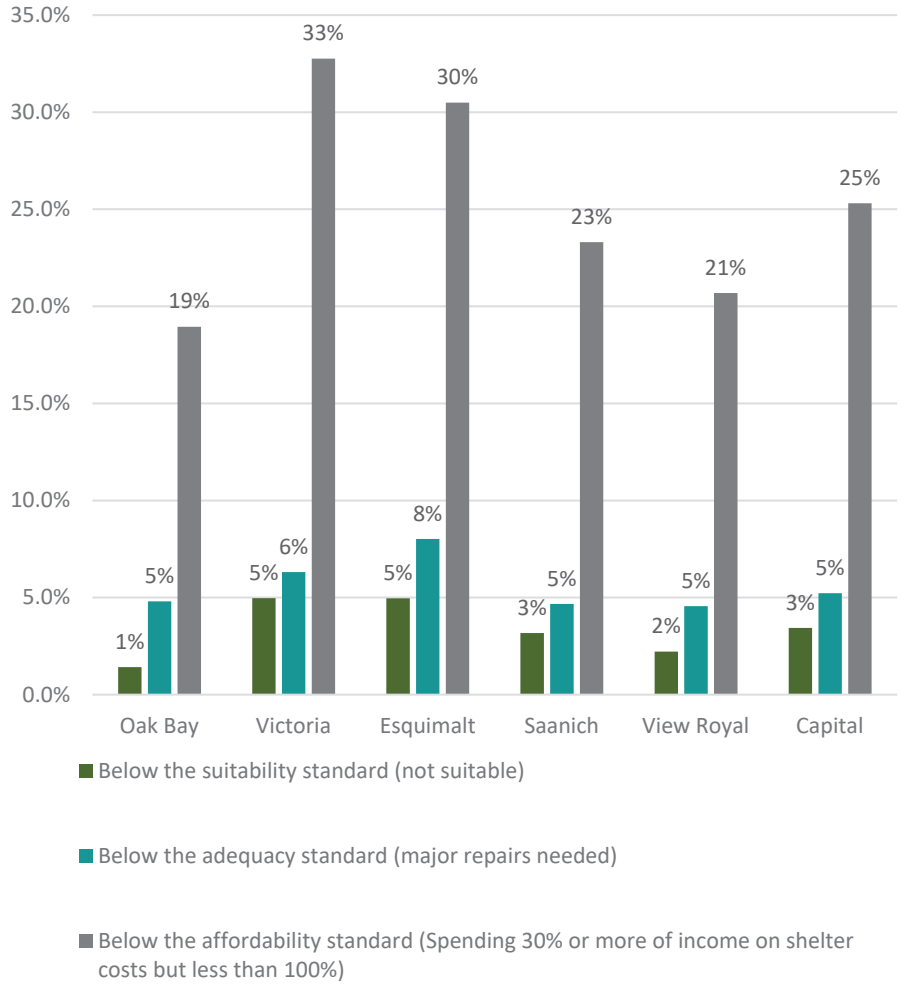
Figure 26 Housing Indicators for Oak Bay, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

While Oak Bay has a smaller proportion of households facing housing challenges compared to the region overall, a significant portion of the community is struggling with affordability. The comparatively lower rates of housing challenges in Oak Bay may also be due to the high cost of housing in the community, with fewer options attainable to lower and moderate income households.

Figure 27 Housing Indicators for Oak Bay and Comparison Communities, 2016



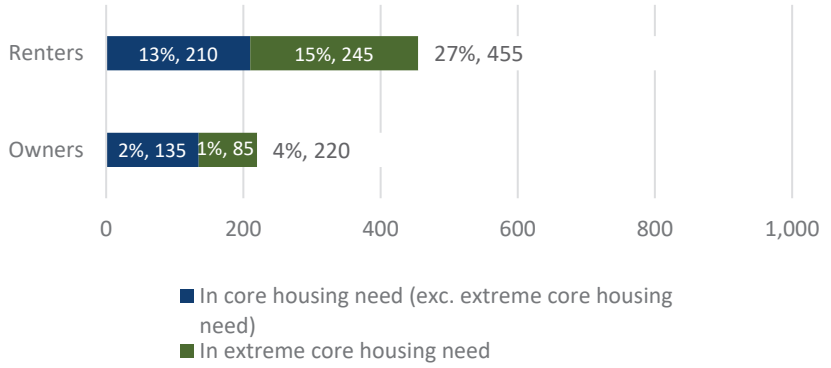
Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

3.10 Core Housing Need by Tenure and Extreme Core Housing Need by Tenure

A household is in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards, and spends 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable. Those in 'extreme core housing need' spend 50% or more of its total before-tax income on housing or would have to pay 50% or more to pay the median rent of alternative local housing that is acceptable.

Figure 28 shows core housing need and extreme core housing need for Oak Bay. 27% of renters are in core housing need, a far greater proportion than owners (4%). Among renters in core housing need, 15%, or 245 households, are in extreme core housing need. More than half of owners in core housing need (2% of all owner households) are in extreme core housing need.

Figure 28 Core Housing Need in Oak Bay, 2016

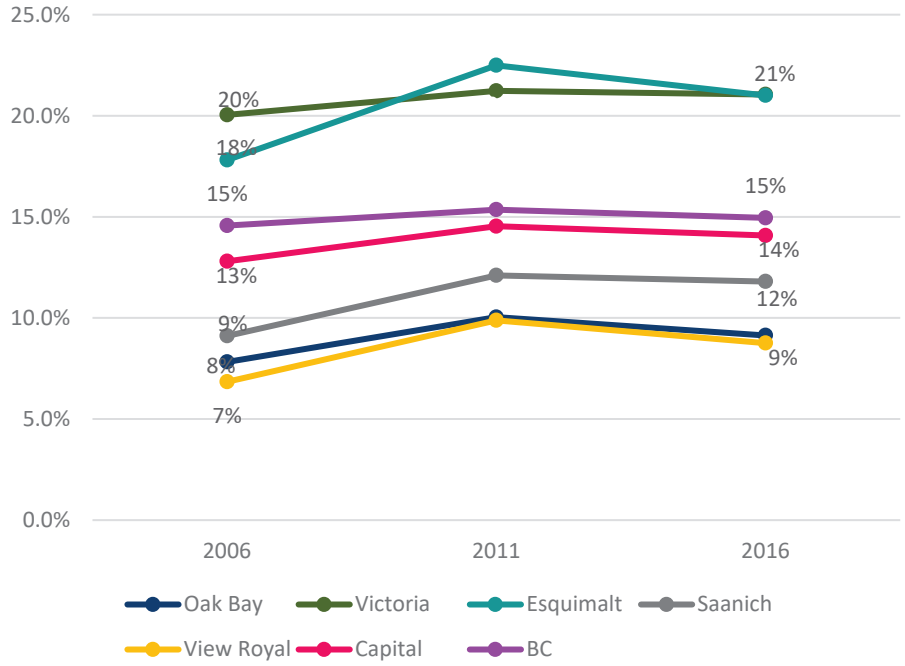


*Figures may not add up due to rounding.

Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Figure 29 shows rising proportions of households in core housing need across comparison communities. While there was a slight rise between 2006 and 2016, the housing market data shown in previous sections indicates that most of the rise in housing costs occurred after 2014 / 2015.

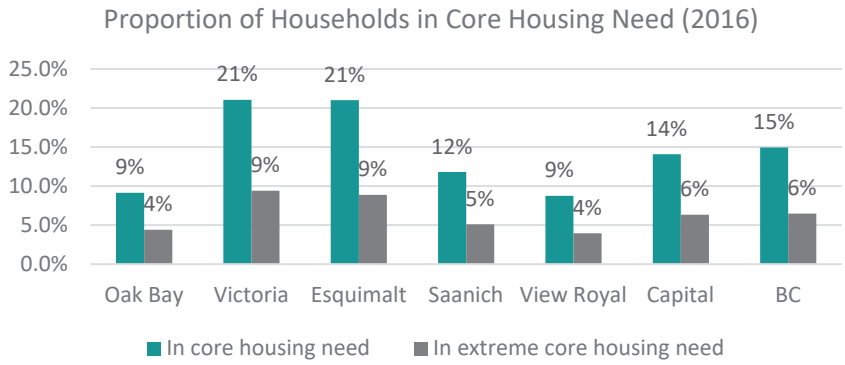
Figure 29 Core Housing Need in Oak Bay and Comparison Communities, 2006 to 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

Oak Bay has relatively low rates of residents that are in core housing need in the region, when compared with other communities in the region. However, this may be due to the lack of housing supply that is attainable to households making lower and moderate incomes.

Figure 30 Core Housing Need in Oak Bay and Comparison Communities, 2016



Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

3.11 Student Housing

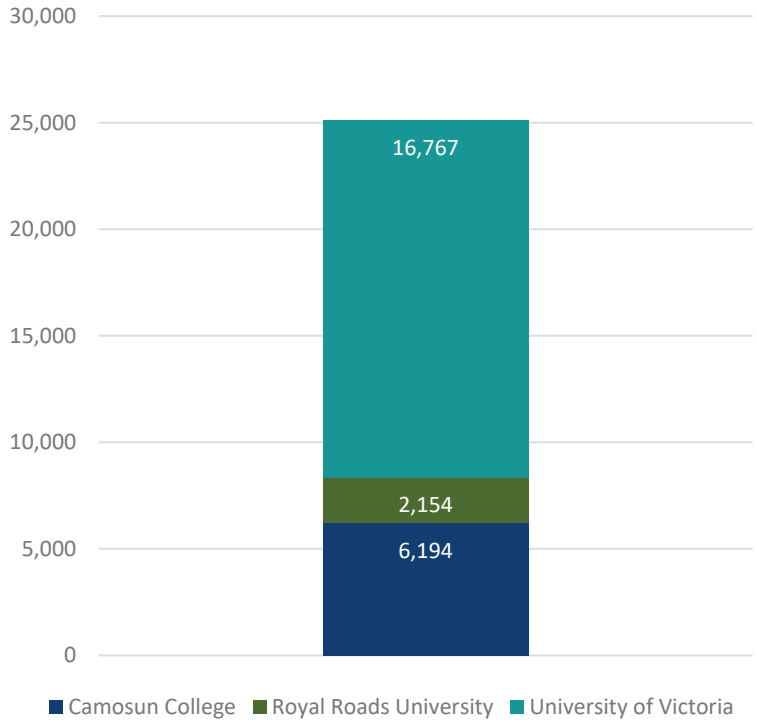
Student Housing

There are three public post secondary education institutions within the CRD: University of Victoria, Camosun College, and Royal Roads University. Together, in the 2018 / 2019 academic year, there were 25,000 full-time equivalent enrolments. It's unclear what proportion of these students live in the District of Oak Bay, however, there is likely additional pressure on the rental market especially with these institutions in the region. It is estimated that over 1000 University of Victoria students live in Oak Bay. Most will either be renting or living with family members. Data for Camosun College was not available at the time of the Report preparation.

The University of Victoria is a major housing provider and landowner in Oak Bay and Saanich. The University provides over 2500 housing units, including: 2300 single units and 211 family units. Two new student housing buildings are anticipated to create 783 new beds over the next few years. However, the institution expects that demand for on-campus housing will continue to exceed supply in coming years.

Camosun College provides support for international students to find housing and homestays in Victoria but does not provide housing. The institution has submitted a business case to the Province to receive subsidies for housing for a proposed 300 beds on each campus.

Figure 31 Full-Time Equivalent Enrolments at Public Post-Secondary Institutions, 2017/2018 School Year



Source: BC Ministry of Advanced Education Skills and Training, Post-Secondary Finance Branch, as disseminated by BC Ministry of Municipal Affairs and Housing

4 Population Projections

4.1 Overview

This section provides an overview of potential growth in Oak Bay from 2016 to 2024. Population projections provide a glimpse at *possible* futures. The actual growth of a community is dependent on a range of influencing factors, including economic opportunities in a community, growth in the region overall, trends in neighbouring communities, desirability of the location, and planning and development decisions. In an area such as the CRD that is experiencing growth and significant housing pressures, the availability and affordability of housing is one of the key determinants of growth.

The projections use 2016 as the base year as this is the last year of a full population count through the Census. The 2016 data in this section is based on the Census Community Profile for Oak Bay, which shows a slightly higher population count than the Statistics Canada Custom Housing Needs Reports dataset used for other sections of this report. This is because the BC Statistics projections and Statistics Canada Community Profiles are based on total population, while the Custom Housing Needs Reports dataset is based on private households only.

Both scenarios are based on BC Statistics population change projections that have been applied to 2016 Census population figures. Scenario 1 is based on custom projections for Oak Bay and Scenario 2 is based on regional projections for the CRD.
BC Statistics uses the Component/Cohort-Survival method to project population growth. This method "grows" the population from the latest base year estimate by forecasting births, deaths, and migration by age. These forecasts are based on past trends modified to account for possible future changes.[13]

Note that figures have not been rounded. While the projections may appear “exact”, they are estimates.

4.2 Projections Approach

The following table outlines two significantly different growth scenarios for Oak Bay. Both show that Oak Bay likely grew between 2016 and 2019, by 430 residents in the Status Quo Scenario (annual growth rate of 0.8%) and 648 in the Growth Scenario (annual growth rate of 1.2%). The population trajectory changes significantly between 2019 and 2024. Assuming current trends continue, the Status Quo Scenario projects that Oak Bay will gain only 117 residents over the next five years (annual growth rate of 0.1%). On the other hand, in the Growth Scenario, if Oak Bay’s population growth were reflective of regional growth, Oak Bay would be projected to gain 1002 residents (annual growth rate of 1.1%).

Table 4 Projected Population 2016 to 2024

	Status Quo Scenario	Growth Scenario
2016	18,095	18,095
2019	18,525	18,743
2020	18,526	18,930
2024	18,642	19,745
Change Between 2016 and 2019	430	648
Change Between 2019 and 2024	117	1002

The Status Quo Scenario assumes that current demographic trends in Oak Bay continue. Despite growth in the region, and significant housing pressures in neighbouring Victoria, Oak Bay’s population decreased slightly between 2006 and 2016. Compared to other

[13] More information can be found here: https://www2.gov.bc.ca/gov/content/data/statistics/people-population-community/population/population-projections

communities in the region, Oak Bay's housing stock has not grown significantly in recent years. Because of this, there are few opportunities for new households to move into the community and this is reflected in very low numbers of households moving. Given the very high cost of housing in Oak Bay, those that are able to move to the community tend to have very high incomes and likely pre-existing capital (i.e., from selling a home in another community). What this means is that Oak Bay's population growth is not being influenced by regional trends because the housing stock is too expensive and limited to accommodate new households. The combination of little new housing development combined with very high home prices means that the existing population will continue aging and, over time, may decline due to the lack of new households moving into the community. This trajectory is reflected in population projections prepared for the CRD Regional Growth Strategy, which projects that after a short period of slow growth, Oak Bay's population will decline in coming decades. [14]

The Status Quo Scenario has a major limitation in that it does not account for the fact that, based on regional growth and housing pressures, many people would likely choose to live in Oak Bay if they could find and afford a home in the community. If trends in housing options continue, this scenario may be the most accurate in representing Oak Bay's future growth. However, it does not account for local and regional pressures for housing.

The Growth Scenario looks at what would happen if Oak Bay experiences similar growth to the region overall. Put another way, this scenario looks at what would happen if Oak Bay's population and housing growth were strongly influenced by regional trends. The Growth Scenario uses an approach which means that the age groups within the community are growing at a rate proportional to the growth rate for that age group at the regional level, and that the overall growth rate is the same as that of the region.

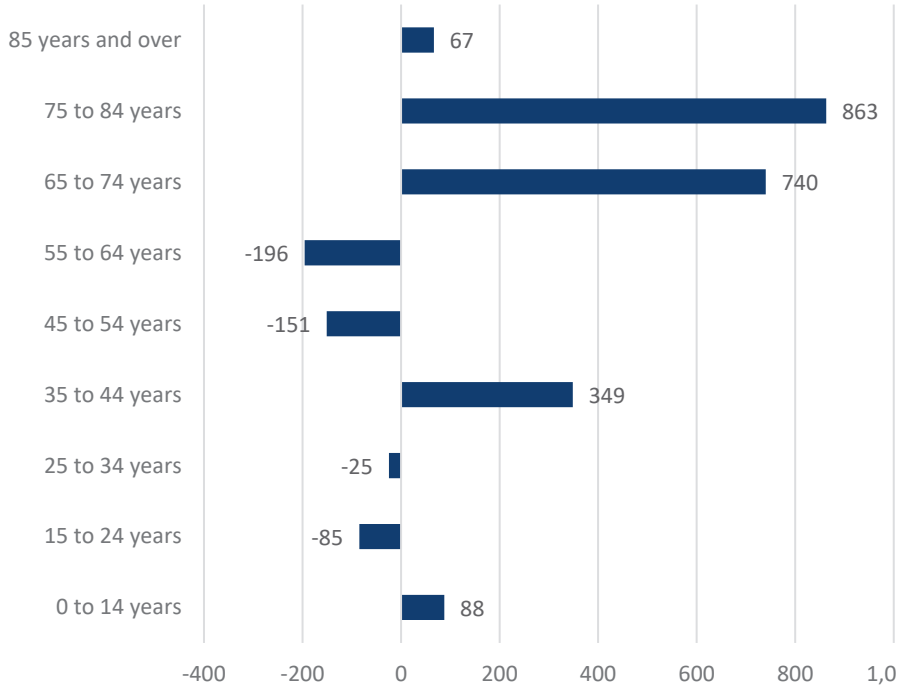
While Oak Bay is a distinct community, it is ultimately a part of a bigger whole and is an important component of the CRD. The Growth Scenario may provide a more realistic insight into future housing needs in Oak Bay based on regional trends. **As Oak Bay's housing stock has not grown, population growth is highly limited. However, household growth in surrounding municipalities and at the CRD level shows that regionally, growth is strong. Based on this, it is likely that Oak Bay's population would grow if the housing stock expanded to address needs of both existing and future residents. The Growth Scenario presents an alternative hypothetical future to better understand underlying housing demand that may not be captured in other population projections. Because of this, the Growth Scenario was the chosen approach for estimating housing need in Oak Bay and is the approach used for the age, household, and dwelling projections summarized in the following sections.**

4.3 Age Projections

Figure 32 shows age projections until 2024. Between 2016 and 2024, Oak Bay will gain an additional 176 residents under 55 and an additional 1474 residents 55 and over.

[14] See BC Stats, Capital Regional District 2019-2038 Population, Dwelling Units and Employment Projection Report. Link: https://www.crd.bc.ca/docs/default-source/regional-planning-pdf/rgs/appendix-c-bc-statistics-methodology-report-(1).pdf?sfvrsn=dd53a5ca_2.

Figure 32 Age Projections, 2016 to 2024



4.4 Household Projections

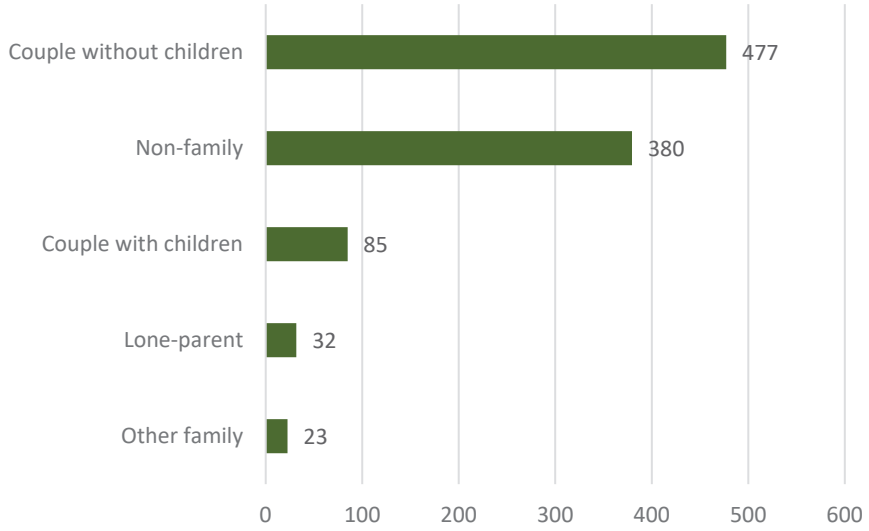
Table 5 outlines projected total households from 2016 to 2024. Projections anticipate 996 new households with an average annual growth rate of 1.5% between 2016 and 2019 and 1.6% between 2019 and 2024.

Table 5 Household Projections, 2016 to 2024

	Total Households
2016	7,720
2019	8,609
2020	8,184
2021	8,314
2022	8,448
2023	8,583
2024	8,716
Change Between 2016 and 2019	349
Change Between 2019 and 2024	647
Total	996

The following figure shows projections for different household types. It is projected that most growth (85%) in new households will be in the number of couples without children (477) and individuals living alone or with non-relatives (“non-family”) (380). This indicates that household sizes will get smaller over time and is reflective of an aging community. The projections also show a small increase in the number of couples with children (85), lone parent families (32) and other family types (23).

Figure 33 Household Projections by Household Type, 2016 to 2024



4.5 Projected Tenure

Both scenarios assume the proportion of owners to renters will remain the same in Oak Bay. Based on this, it is estimated that between 2016 and 2024, Oak Bay will need to accommodate an additional 787 owner households and 209 renter households.

Dwelling Projections

The dwelling projections rely on very simple assumptions about the types of housing required by net-new households by household type. In the following table, we specify assumptions regarding the proportion of households of a given type which will occupy dwellings with the indicated number of bedrooms. Trends in preferences may vary from these assumptions.

Table 6 Assumed Proportion of Dwelling Types by Bedrooms by Household Family Types (for net new households, to 2024)

	Bachelor/1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

These assumptions and the net-new households projected by household type are used to project the number of units (Table 7) required by bedroom type, assuming the other households occupy dwellings with the same number of bedrooms as they do in 2016.

The projections anticipate a need for a high number of no to one-bedroom units (47%), reflecting small household sizes, as well as significant proportion of two-bedroom units (40%). The growth projections anticipate a modest increase in the number of families with children and estimate a need for approximately 13% of new units to have three or more bedrooms.

Table 7 Projected Additional Dwelling Needs by Bedroom Type and Household Family Type (2016 to 2024)

	Bachelor/1 Bed	2 Bed	3+ Bed	Total (Households)
Couple without Children	239	239	0	478
Families with Children and Other Families	0	46	93	139
Non-Family	228	114	38	380
Total	467	399	131	997
% Breakdown of Unit Sizes	47%	40%	13%	100%

4.6 Summary

The projections show that between 2016 and 2019, Oak Bay should have grown by 648 individuals and 349 households. However, between 2016 and 2018 (years for which complete data is available), the District has only gained a net of nine new homes, a shortfall of 340 units. Over the next five years, the District is projected to grow by 1002 individuals and 647 households.

As noted at the beginning of this section, growth projections are based on a number of assumptions and present one possible future. Oak Bay's real growth will be determined by the planning and development decisions made by the District, in conjunction with investments from developers, non-profit providers, and other housing stakeholders. To this end, the District's OCP provides direction to support the development of diverse and affordable housing options in Oak Bay. Through the implementation of this direction, the housing landscape in Oak Bay will change and influence the attractiveness and viability of the community for younger and diverse households.

5 Engagement

5.1 Focus Groups

Three 1 ½ hour workshops were held at Oak Bay Municipal Hall on October 22, 2019 to foster meaningful discussion with educational organizations, housing and health providers, and adjacent municipalities and First Nations.



Workshop 1 - Educational Organizations

The first workshop was attended by representatives from the University of Victoria, Camosun College, School District 61, the Francophone School Board of BC, and staff from the District of Oak Bay. The following key themes emerged from the workshop:

- Staff and students are facing significant affordability issues in the community.
- Housing affordability is making it difficult for educational institutions to attract and retain staff.
- Students are particularly vulnerable in a constrained housing market.
- Staff and students are moving farther away to access the housing they need, and this is leading to longer commute times.

Housing Affordability

Stakeholders reported that salaries are not keeping up with the cost of living. It was felt that salaries should be determined by the affordability of housing, and other basic needs, to ensure that staff that work in Oak Bay can live in proximity to their employment.

Attracting and Retaining Staff

Some stakeholders reported increased difficulties attracting and retaining staff as housing costs have increased. In particular, the high cost of single family dwellings is making it challenging to attract a high caliber of staff and faculty.

Vulnerability of Students

Postsecondary stakeholders reported concerns about the housing students were occupying in the region, particularly conditions, costs, and legality. Many rentals are old and unsafe. It was reported that students feel forced to live in housing that is non-bylaw compliant because they cannot find or afford alternatives. It was perceived that it is more difficult to students to find housing and that they are more vulnerable to evictions. Because of this, students may be more likely to accept substandard housing. Additionally, the stress of the cost of housing and the legality is a burden to students, particularly those from out of town who often may not know whether a suite is legal or not when they move in. Although there is educational material on off campus housing, more outreach is needed.

Growing Commutes

Stakeholders reported that staff and students are moving farther away to access appropriate and affordable housing, leading to more use of single occupancy vehicles and increased demand for parking. Camosun has a large number of students that live in the Westshore, and most students must commute in between the College's two campuses (the Lansdowne Campus in Oak Bay and the Interurban Campus in Saanich). Camosun College provides two shuttles for students and staff between campuses and is continually seeking partnerships to improve transportation services.

Opportunities

When it comes to postsecondary institutions building student housing, stakeholders reported a need for municipalities to adapt bylaws to reflect the unique nature of a student community. For example, typical parking and building height regulations do not support needed student housing.

Stakeholders identified an opportunity to facilitate intergenerational living opportunities. For example, a reduction in rent for a student in exchange for providing services to a senior person could be beneficial to both individuals. Having a structured framework to build these connections could help make such an approach safer and more attractive and can ensure that the individuals living together are well matched.

Stakeholders felt that Oak Bay could support improvements to housing by using approaches to allow density along corridors or in villages, such as pre-zoning for more multifamily units. There is a perception that Oak Bay has remained unchanged for several decades, despite potential to improve and expand commercial villages.

Although there is direction in the OCP for affordable and social housing, workshop participants identified the need for a proactive approach from the District in the form of advocacy and staffing to ensure affordable housing projects are realized.

Allowing for social housing is one strategy that could be impactful for the housing needs of students and staff.

Workshop 2 - Housing and Health Providers

The second workshop was attended by representatives from Oak Bay Volunteer Services, United Way, Island Health, BC Housing, and staff from the District of Oak Bay. Representatives of Baptist Housing and Threshold Housing were unable to attend the workshops but did participate in telephone interviews. The findings from the interviews have been integrated into the summary below.

Housing Affordability

The cost of living in Oak Bay was a significant issue for stakeholders. It was noted that many people working in Oak Bay will commute from the West Shore since housing in those areas is more affordable. With households spending so much on commuting, many are reducing expenditures in other areas. For example, one stakeholder reported that a shuttle is operating that transports lower income households to buy cheaper groceries in Esquimalt.

Aging Population

Participants felt that the aging population was a significant area of concern. Adapting service provision to the context of an aging community is an important challenge for Oak Bay and there is a concerted effort being made to empower seniors to age in place. Island Health's strategic plan identifies aging in place as a priority due to a lack of assisted living opportunities. Overextended services will not be able to keep pace with the demographic need for health care. Oak Bay's demands on the health care system are high, and facilitating a large population of seniors has made it difficult for health providers to support everyone in the community. In order to address these gaps, health care providers are looking to foster partnerships and create new opportunities.

Stakeholders noted that there is a particular need for subsidized seniors housing in the community through partnership with the Province and other organizations (e.g., mixed income building). It was also noted that information on services is increasingly shared online. For seniors who are not computer literate, this may be a barrier that creates more issues in the future.

Inclusion

Stakeholders reported that they would like to see Oak Bay become more welcoming to diverse or marginalized people, including Indigenous families, LGTQ2+, and other demographics that have historically experienced exclusion.

Civic Engagement

Workshop participants identified the strength of civic engagement in Oak Bay, however action on housing issues does not have the same momentum as other civic issues in the community. In many instances, people struggling with housing or cost of living do not have the time to be heard by decision makers or advocate for their issues.

Awareness and Education

It was felt that Council and staff need to have a better understanding of housing types, such as secondary suites, as they create additional capital for current residents and contribute to the community character of Oak Bay.

Stakeholders also identified education as part of the solution to housing issues. Public education can be a way of building community support for diversifying housing options to help others in Oak Bay. For example, those people wanting to downsize may not know how to sell their home or where to go if they do.

Vulnerable Youth

Youth facing vulnerability face significant challenges (vulnerabilities include aging out of care, poverty, lack of family support, addictions, and mental illness). Common issues include racial and economic discrimination and difficulty finding housing as youth who are in their late teens or late twenties are perceived to be poor tenants. It was reported that Oak Bay residents have been supportive of non-profit housing for youth, but that more public education is needed to reduce opposition to redevelopment.

Barriers to Addressing Housing

Stakeholders emphasized that Oak Bay's housing stock is constrained by development processes and the housing market. It is currently more cost effective to tear down older homes and build bigger homes than to preserve and repurpose the current housing stock. However, owing to Oak Bay's unique character, there are efforts to preserve building envelopes and create more units in existing homes.

Stakeholders reported that development approvals are slow and uncertain, and this is not conducive to encouraging the development of new housing. Past projects have faced significant push back from the community and this history has deterred important funders and housing builders from developing in Oak Bay. The lack of land in Oak Bay was also cited as a constraint to the development of more housing.

Secondary and garden suites are an example of additional housing supply that has not moved forward in Oak Bay. Despite issues with secondary suites, like taxation and illegal suites, they are one solution towards better meeting the housing needs of the community. Workshop participants noted that secondary suites may garner more support if they are perceived as a means of staying in the community and transitioning into smaller, more manageable units for seniors.

Opportunities

Participants felt that housing is an important way of building community in Oak Bay and identified a number of potential opportunities, including the following:

- Developing diverse housing along corridors
- Sensitive infill
- Pre-zoning
- Relaxing District bylaws to allow an increase to the number of unrelated people in a home
- Building partnerships between non-profits, businesses, the municipality, and other organizations
- Identifying underutilized land for housing development e.g. parking lots, municipal land, or school district land
- Increased municipal incentives for non-profit housing e.g. tax exemptions, streamlined approvals

Some of these solutions are already aligned with the Oak Bay OCP and stakeholders identified the need for a multi-year housing plan to encourage more action by Council, as well as foster a better understanding of housing needs in Oak Bay.



Workshop 3 - Adjacent Municipalities and First Nations

The third workshop was attended by staff representatives from the City of Victoria, the District of Saanich, the Capital Regional District, and Songhees First Nation, as well as staff from the District of Oak Bay. Key themes that emerged from the workshop with adjacent municipalities and First Nations included affordability, encouraging density, market, and structural barriers to housing.

Affordability

Affordability in the City of Victoria has declined in the last five to ten years. Demographic analysis found a trend where people between 30 and 50 years of age and households with children left the city and returned after retirement. This trend is directly correlated to a lack of affordable housing units. Families are moving further from the city to find affordable and suitable housing (e.g., Sooke, beyond the Malahat).

The private housing market is very challenging for families with children that are first time home buyers trying to enter the market; this is especially prohibitive in North Saanich and Oak Bay. Speculation in the development industry has led to market volatility resulting in economic boom for some and bust for others. The ownership market is increasingly being purchased by higher income individuals; as lower income housing stock is not being developed at the same rate, increasing numbers of people are being displaced. This impact is felt in homeless shelters, where they are seeing utilization from user groups that were not previously seen.

The Songhees First Nation faces different challenges, as their housing stock consists primarily of dense mobile homes. As the real estate market grows there is now an inflated market for mobile homes, which are being cleared for more profitable redevelopments. The Nation intends to build vertically to support the high demand for member housing on the reserve. They are seeking to provide housing to retain members on reserve and house members that have been displaced from the community.

Barriers to Affordable Housing Development

Stakeholders noted that people want solutions to the affordability crisis, but they do not want them built in their neighbourhoods. It was noted that there have been no affordable housing projects developed in Oak Bay because of this, with the exception of the United Church redevelopment proposal. Other communities have seen similar pushback from neighbourhoods and are rethinking how to engage residents.

Stakeholders noted a range of other barriers including discrimination in the housing market and the lack of housing and unit diversity to meet a wide range of needs.

Opportunities for Increasing Density

Workshop participants presented multiple strategies for encouraging density to achieve housing objectives, including the following:

- Working to address the “missing middle”, or housing for working individuals and families who are making good incomes but cannot afford homeownership
- Gently densifying single family zones by allowing duplexes and fourplexes
- Densifying villages and corridors and aligning plans with neighbouring municipalities
- Identifying areas of stress in housing and transportation
- Pre-zoning in certain areas to make it easier to build housing
- Partnering with developers and non-profits to deliver below-market housing units
- Creating short term rental policies
- Streamlining the development approvals process

The CRD has made a $90 million investment into building affordable housing. The City of Victoria is currently investigating how much rental stock to preserve, and how much new rental stock to develop, as a very high proportion of households are renters in Victoria. The CRD’s regional gap analysis was cited as an important piece of work that has been used to support local governments.

5.2 Community Open House

A community open house was held from 5:00 pm to 7:30 pm on Wednesday, January 22, 2020. The open house was advertised on the District's website, in the local newspaper, and on Facebook and Twitter.

The purpose of the open house was to share the results of the Housing Needs Report with Oak Bay residents, to offer an opportunity for community members to engage in discussion with staff from the District and Urban Matters, and to provide feedback.

The open house was attended by approximately 50 community members. Community members were invited to learn about the findings of the Housing Needs Report through a set of panels, and District staff, along with Urban Matters, were present to answer questions and discuss housing needs with participants.

Participants were invited to provide comments through a comment form. The themes from the 27 comment forms received are summarized below. The numbers in parentheses indicate the number of comments that expressed that theme.

Is there a key piece of information that you took away from the Open house today?

- Need to plan new developments to align with the future needs of the community (5)
- Housing options are limited in Oak Bay and there is a lack of diversity or affordability (5)
- District understands the community's needs, particularly seniors and young families (3)
- Community is changing, and that needs to be embraced by the existing residents (3)
- Information was not new, repeat of what residents already know (2)
- Want to be able to age in place (2)
- Need to update policies and zoning bylaws to align with community vision and values (1)
- More research is needed (1)

When you think about the results of the Housing Needs Report, what kind of housing would you like to see in Oak Bay?

- Diverse and creative housing options to accommodate needs of various groups in the community (students, seniors, families) (11)
- High-density developments to accommodate future needs of community (6)
- More rental and subsidized housing options (3)
- Need to update zoning to allow for more diverse housing options (2)
- Need downsizing options for seniors (2)
- Need to maintain the feel of the community (2)
- More community amenities are needed (e.g., yoga studio) (1)

Do you have any other comments you would like to offer?

- Need updated zoning to allow for more diverse and affordable housing options (5)
- Need more diversity in housing options (5)
- Lack of affordability is pushing out current residents (3)
- Change is needed in the community (3)
- Need for more high-density housing options (2)

Additional Comments Received Post Open House

A small number of additional comments were received by email following the open house. The themes of these are summarized below.

- Need to maintain the feel of the community (4)
- Against, or concerned about, changing zoning to allow for secondary suites (4)
- Encourage home ownership, not just renting (2)
- Oak Bay is in a premium location and that comes with high prices (2)
- Against, or concerned about, densification as it would attract more people to Oak Bay, and concern that it would have negative effects on affordability (2)

6 Summary and Next Steps

Based on the analysis of demographic and housing data, as well as the stakeholder workshops, seven key themes emerged that outline housing needs in Oak Bay:

1. Housing in Oak Bay is increasingly unaffordable.
2. Community demographics are changing despite little change in the housing stock.
3. There is a lack of rental and homeownership options for working households.
4. There are limited options for senior residents who need to downsize or access housings supports.
5. Rentership is declining.
6. There is a need for support for new housing development.
7. Postsecondary students are facing significant housing challenges in the region and local educational institutions report difficulty attracting and retaining staff.

6.1 Housing in Oak Bay is increasingly unaffordable.

The cost of housing in Oak Bay is very high and has increased rapidly relative to the region. The average price of a single family home grew by 28% between 2010 and 2019, compared to 38% in the region. The average price for a condo apartment in Oak Bay rose by 60% over this period, compared to 44% for the region. The average monthly rent in Oak Bay grew by 36% over this period. For comparison, it is estimated that median household income grew by only 12% over this period.

The gap between median household incomes and the cost of single family homes is extreme, despite the fact that Oak Bay has high median incomes. For example, the homeownership gap analysis showed that not only were single family homes out of reach for all household types making the median income, in some cases, households would need to make several times more income to afford monthly shelter costs. This gap highlights that Oak Bay is not a community that can attract most working households, even those with high incomes. For new households moving into the community, very high incomes and significant pre-existing equity are required.

60% of Oak Bay homeowners do not have a mortgage, likely because they have been in their home for many years. The housing affordability issue is most relevant for those seeking housing today without significant pre-existing equity. However, households who want to move or downsize within Oak Bay may face other challenges due to limited housing diversity.

6.2 Community demographics are changing despite little change in the housing stock.

Oak Bay has experienced remarkable population stability despite significant growth in the region. The low growth rate in the community is influenced by the high cost of housing, limited movement among residents, and limited housing development. These trends, along with an aging population, raise concerns about long-term community sustainability and vitality. Oak Bay has historically attracted families who move to the community for the amenities, greenspace, and attractive homes. However, the community is becoming increasingly out of reach for working households, including those in professional jobs making above average incomes.

The 2014 OCP raised this challenge:

> ***In the long term, if nothing is done to provide a wider range of housing options, Oak Bay will continue its shift toward an older and wealthier population as the growing wave of baby boomers retires. That shift could lead to some unsettling consequences. Already many houses near the water sit empty as second homes; as one Beach Drive resident stated, "I'm alone in my house; all the neighbouring houses belong to people from elsewhere".***
>
> ***Many older houses are being torn down and replaced with larger, new houses by affluent people coming into the community; these residents do not want to nor do they have to live in cramped and draughty bungalows from the last century.***
>
> ***This replacement process makes Oak Bay incrementally less affordable. As the community loses the diversity of different age and income groups because there is no suitable housing for them, Oak Bay will look and feel less and less like the Oak Bay of the past. In other words, without change in the housing stock, the community will change in many other fundamental ways. (OCP, pg. 27)***

Between 2016 and 2019, Oak Bay gained only 9 homes. An additional 52 new homes (42 multi family units and 10 single family homes) are expected in the next few years. However, if the community grew at a similar rate to the region, approximately 349 new units would have been needed by 2019 and an additional 647 are needed over the next five years. As part of the CRD community, Oak Bay experiences similar growth and housing pressures.

However, the lack of new housing development has meant that Oak Bay has not accommodated the growing need for housing in the region. Efforts to maintain the community as it was historically (primarily single family homes) are not improving housing affordability or attracting younger residents and families.

Housing and demographics are influenced by a myriad of external factors and there are significant financial pressures that are pushing Oak Bay home values up. However, unlike many other communities in BC, the housing stock in Oak Bay has not diversified in response to changing market pressures. Despite the lack of change in housing and infrastructure, Oak Bay is changing in its demographics. Between 2006 and 2016, the number of residents declined slightly, while the population grew older and wealthier relative to the region.

Like Oak Bay, many communities in BC are facing the challenge of planning for changing demographics and a changing housing stock. As the OCP emphasizes, the future demographics of the community will depend on the housing stock that is available in the community.

6.3 There is a lack of rental and homeownership options for working households.

Oak Bay's housing stock predominantly serves very high income households. Most housing is single family homeownership. The limited purpose-built rental stock is aging and serves predominantly low to moderate income renters. Oak Bay does not appear to have a significant stock of housing in the middle of the continuum.

To attract younger residents and families, more diverse housing options are needed at a range of affordability levels and tenures, including the following:

- Near-market and market rental
- More compact home ownership, such as townhomes and apartment condominiums
- Other attainable homeownership options

Stakeholder workshops found that the lack of housing in the middle of the continuum is creating a number of challenges, including hiring and retaining staff, housing students, supporting older residents in downsizing in their community, and making Oak Bay less attractive for families. Stakeholders also reported that those who work in Oak Bay are commuting longer distances to access affordable and suitable housing, thereby also contributing to traffic congestion in the region.

The housing data showed that the number of renter households declined between 2006 and 2016, despite significant demand for rental housing across the region and a low vacancy rate in Oak Bay. This indicates that Oak Bay lost rental housing stock over this period, further adding to housing pressures in the community. As of 2019, the vacancy rate is still very low at 0.2%.

6.4 There are limited options for senior residents who need to downsize, or access housings supports.

The median age of Oak Bay residents is older than the CRD median age and, over the past three Census periods, the community has aged significantly.

As this trend continues, there is a need to plan for the diverse needs of seniors. One of the most significant gaps is the lack of more compact housing forms in Oak Bay that would meet the needs of seniors wanting to downsize from their single family homes but stay in Oak Bay.

Many communities in the region are building high quality, higher density housing specifically to serve seniors looking to downsize. Households in Oak Bay are higher income, and many will likely be able to afford at home care and other services to age in place. However, for those that wish to downsize, they may have to leave the community to find more options.

6.5 Rentership is declining.

The population of renter households decreased from 2090 households to 1830 households between 2006 and 2016, a decrease of 12%. Because the vacancy rate was so low in 2016, and the number of purpose-built units did not decrease, it is unlikely that the decrease was due to a lack of demand for rental options. This may indicate that the supply of housing in the secondary rental market may be declining, though the secondary rental market for Oak Bay is not tracked so it is not possible to confirm. The data does not indicate why this may be but if the number of units rented in the secondary market is in fact decreasing, there are a number of factors that may be at play. For example, new households purchasing homes in Oak Bay are wealthier and may not need the additional income from secondary suites. They may be converting suites previously used for rental to family use. Oak Bay currently does not allow regulated suites and perceptions of the legality of suites have changed over time. Homeowners with secondary suites may fear penalization and may be taking previously rented units out of the market.

In some communities, secondary suites are being converted from long term rental to short term rental though the data in Oak Bay does not reflect this as a major area of concern at the present time.

The purpose built rental stock in Oak Bay is older, with 41% of the units in buildings that are more than 70 years old. It is likely that older buildings will need to be renovated or redeveloped in the near future. With strategic planning, redevelopment can be an opportunity to increase the rental housing stock. However, it can also create significant uncertainty for existing renters who may face displacement, particularly as the local rental stock is already so constrained.

6.6 There is a need for support for new housing development.

Stakeholders noted that one of Oak Bay's strengths was the highly engaged citizenry that is extremely active in supporting local initiatives and non-profit organizations.

They also noted that, in some cases, the desire from residents for extensive engagement and revisions to proposed housing developments has led to protracted development processes; and this has led to Oak Bay being a difficult environment to build new housing in the past, particularly higher densities and non-profit housing. Stakeholders involved in non-profit housing report that organizations have avoided working in Oak Bay in the past due to the contentious public engagement environment and difficulty receiving project approvals. This may be due to a lack of awareness of the impact of delays in the development process on project feasibility.

Stakeholders expressed support for the work the District was currently doing to address housing issues, including the completion of this study. Overall, it was reported that a supportive policy environment and approvals process were needed to bring developers and non-profit organizations to the table to build the kinds of housing that are needed in the community.

Stakeholders reported that they would like to see the District more supportive in general of addressing housing issues, particularly for seniors and those experiencing poverty and other vulnerabilities (such as disability).

6.7 Postsecondary students are facing significant housing challenges in the region and local educational institutions report difficulty attracting and retaining staff.

Students are an important part of the community in Oak Bay and neighbouring municipalities. Camosun College and the University of Victoria, in particular, are significant institutions that attract not only students, but staff and faculty who live, work, shop, and recreate in Oak Bay.

Stakeholder workshops with both the school districts and postsecondary institutions in and near Oak Bay found that the lack of housing affordability and availability in the community is making it more difficult to attract and retain staff and faculty and is putting students at risk. They report that many are choosing to commute from farther away, leading to increased use of cars to get to and from school buildings. Postsecondary students are struggling to find housing and are choosing to live in poor conditions and units of questionable legality due to the lack of housing options. Stakeholders reported that students are particularly vulnerable because many are from out of town and unfamiliar with local regulations, and the pressure to find housing in time for the school year.

6.8 Moving Forward

This report is intended to build community understanding of housing needs and support the District in moving forward to address housing needs. This work is part of an ongoing effort by the District to understand and respond to housing issues in the community. Moving forward, there are a number of opportunities for the District to respond to the housing needs identified here, including:

- Future OCP updates
- Development of policies to support the development of diverse and affordable housing options
- Informing the development approvals process

The housing sector involves a diverse range of actors, including the District, provincial and federal governments, and non-profit and private housing developers. This work can be used to inform a shared understanding of challenges in the community. Truly addressing housing needs will involve collaboration and coordination with these actors and ongoing education and engagement with residents.

7 Glossary

This report refers to a number of statistical data sources that use specific definitions. Common terms and phrases are defined below. Links are provided where available.

Adequate Housing Standard: "[Housing] not requiring any major repairs."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Affordable Housing Standard: "[Housing with] shelter costs equal to less than 30% of total before-tax household income."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Census Family: Census families include couples with and without children, and single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm

Core Housing Need: "A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards)." Some additional restrictions apply.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Economic Family: A group living together in the same dwelling who are "related to each other by blood, marriage, common-law union, adoption, or a foster relationship." Economic families could include multigenerational families, siblings living together, etc.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam011-eng.cfm

Not in Census Family: Households which are not comprised of a couple with or without children or lone parent with children. This category refers to individuals in a variety of situations, including parents living with their adult children, adults living with their parents, individuals living with roommates, or adults living alone.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm

Seniors: For the purposes of this report, individuals aged 65 and over.

Shelter Costs: The monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. Other costs such as internet and cellphone are generally not included.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm

Subsidized Housing: Refers to dwellings that are subsidized in some way. This may be rent geared to income, social housing, public

housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm

Suitable Housing Standard: "[Housing that] has enough bedrooms for the size and composition of resident households."

https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm

Appendix A

Required Data Tables

3(1)(a)(i) Total Population in Private Households

	2006	2011	2016
Population	17,645	17,385	17,475

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ii),(iii) Average and Median Age in Private Households

	2006	2011	2016
Average	46.2	47.4	47.9
Median	49.3	51.2	52.4

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(iv) Age Group Distribution in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	17,645	100%	17,380	100%	17,475	100%
0 to 14 years	2,430	14%	2,300	13%	2,420	14%
15 to 19 years	1,165	7%	1,105	6%	1,055	6%
20 to 24 years	1,020	6%	940	5%	925	5%
25 to 64 years	8,760	50%	8,685	50%	7,925	45%
65 to 84 years	3,350	19%	3,395	20%	4,380	25%
85 years and over	910	5%	975	6%	760	4%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(v) Private Households

	2006	2011	2016
Households	7,900	7,760	7,735

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vi) Average Private Household Size

	2006	2011	2016
Average household size	2.2	2.2	2.3

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(vii) Private Households by Size

	2006		2011		2016	
	#	%	#	%	#	%
Total	7,900	100%	7,760	100%	7,735	100%
1-person	2,615	33%	2,495	32%	2,415	31%
2-person	2,790	35%	2,855	37%	2,945	38%
3-person	1,000	13%	1,045	13%	955	12%
4-person	1,100	14%	950	12%	955	12%
5-or-more-person	395	5%	420	5%	470	6%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(viii) Private Households by Tenure

	2006		2011		2016	
	#	%	#	%	#	%
Total	7,900	100%	7,760	100%	7,735	100%
Owner	5,810	74%	5,880	76%	5,905	76%
Renter	2,090	26%	1,885	24%	1,830	24%
Other (Band Housing)	0	0%	0	0%	0	0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(ix) Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)

	2006		2011		2016	
	#	%	#	%	#	%
Renter households	2,090	100%	1,885	100%	1,830	100%
Renter households in subsidized housing	#N/A	#N/A	235	12%	185	10%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(a)(x) Mobility Status of Population in Private Households

	2006	2011	2016
Total	17,525	17,295	17,380
Mover	2,115	1,985	2,080
Migrant	1,060	785	865
Non-migrant	1,055	1,195	1,215
Non-mover	15,410	15,315	15,295

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(b) Population Growth in Private Households (period between indicated census and census preceding it)

	2006	2011	2016
Growth (#)	-	-260	90
Percentage Growth (%)	-	-1.5%	0.5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

3(1)(c) Number of Students Enrolled in Post-Secondary Institutions Located in the Area

	2006	2011	2016
Students	N/A	N/A	25,000

Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training

3(1)(d) Number of Individuals Experiencing Homelessness

	2006	2011	2016
Individuals experiencing homelessness	N/A	N/A	N/A

3(2)(a) Anticipated Population

	2019	2020	2021	2022	2023	2024
Anticipated population	18,525	18,526	18,560	18,588	18,615	18,642

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(b) Anticipated Population Growth (to indicated period)

	2019	2020	2021	2022	2023	2024
Anticipated growth (#)	-	1	35	63	90	117
Anticipated percentage growth (%)	-	0.0%	0.2%	0.3%	0.5%	0.6%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(c),(d) Anticipated Average and Median Age

	2019	2020	2021	2022	2023	2024
Anticipated average age	49.8	50.1	50.4	50.6	50.9	51.2
Anticipated median age	54.6	55.1	55.4	55.7	56.0	56.3

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(e) Anticipated Age Group Distribution

	2019		2020		2021		2022		2023		2024	
	#	%	#	%	#	%	#	%	#	%	#	%
Anticipated total	18,525	100%	18,526	100%	18,560	100%	18,588	100%	18,615	100%	18,642	101%
0 to 14 years	2,453	13%	2,454	13%	2,449	13%	2,445	13%	2,439	13%	2,420	13%
15 to 19 years	971	5%	933	5%	926	5%	905	5%	902	5%	919	5%
20 to 24 years	959	5%	941	5%	910	5%	879	5%	840	5%	804	4%
25 to 64 years	7,867	42%	7,772	42%	7,689	42%	7,645	41%	7,578	41%	7,493	40%
65 to 84 years	5,097	28%	5,250	28%	5,400	29%	5,529	30%	5,668	31%	5,802	31%
85 years and over	1,178	6%	1,176	6%	1,186	6%	1,185	6%	1,188	6%	1,204	6%

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(f) Anticipated Households

	2019	2020	2021	2022	2023	2024
Anticipated households	7,979	8,018	8,067	8,119	8,168	8,214

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

3(2)(g) Anticipated Average Household Size

	2019	2020	2021	2022	2023	2024
Anticipated average household size	2.3	2.3	2.3	2.3	2.3	2.3

Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data

4(a),(b) Average and Median Before-Tax Private Household Income

	2006	2011	2016
Average	$129,657	$118,719	$138,057
Median	$85,318	$87,163	$94,293

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(c) Before-Tax Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	7,895	100%	7,760	100%	7,735	100%
$0-$4,999	100	1%	145	2%	115	1%
$5,000-$9,999	95	1%	170	2%	125	2%
$10,000-$14,999	180	2%	105	1%	105	1%
$15,000-$19,999	240	3%	220	3%	260	3%
$20,000-$24,999	335	4%	370	5%	300	4%
$25,000-$29,999	260	3%	255	3%	255	3%
$30,000-$34,999	265	3%	285	4%	210	3%
$35,000-$39,999	305	4%	235	3%	230	3%
$40,000-$44,999	290	4%	265	3%	240	3%
$45,000-$49,999	305	4%	270	3%	230	3%
$50,000-$59,999	425	5%	380	5%	455	6%
$60,000-$69,999	445	6%	465	6%	440	6%
$70,000-$79,999	440	6%	370	5%	370	5%
$80,000-$89,999	445	6%	460	6%	380	5%
$90,000-$99,999	340	4%	370	5%	330	4%
$100,000-$124,999	1,065	13%	790	10%	800	10%
$125,000-$149,999	635	8%	655	8%	690	9%
$150,000-$199,999	810	10%	845	11%	900	12%
$200,000 and over	920	12%	1,095	14%	1,305	17%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(d) Before-Tax Renter Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	2,090	100%	1,880	100%	1,830	100%
$0-$4,999	60	3%	95	5%	70	4%
$5,000-$9,999	55	3%	105	6%	70	4%
$10,000-$14,999	135	6%	60	3%	95	5%
$15,000-$19,999	165	8%	140	7%	180	10%
$20,000-$24,999	185	9%	195	10%	175	10%
$25,000-$29,999	135	6%	130	7%	150	8%
$30,000-$34,999	90	4%	95	5%	95	5%
$35,000-$39,999	130	6%	110	6%	110	6%
$40,000-$44,999	130	6%	120	6%	65	4%
$45,000-$49,999	140	7%	90	5%	70	4%
$50,000-$59,999	170	8%	115	6%	175	10%
$60,000-$69,999	170	8%	105	6%	85	5%
$70,000-$79,999	80	4%	100	5%	100	5%
$80,000-$89,999	75	4%	95	5%	65	4%
$90,000-$99,999	85	4%	70	4%	55	3%
$100,000-$124,999	150	7%	105	6%	110	6%
$125,000-$149,999	60	3%	55	3%	75	4%
$150,000-$199,999	35	2%	70	4%	55	3%
$200,000 and over	30	1%	35	2%	45	2%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(e) Before-Tax Owner Private Household Income by Income Bracket

	2006		2011		2016	
	#	%	#	%	#	%
Total	5,810	100%	5,880	100%	5,905	100%
$0-$4,999	45	1%	55	1%	45	1%
$5,000-$9,999	40	1%	65	1%	50	1%
$10,000-$14,999	45	1%	45	1%	15	0%
$15,000-$19,999	80	1%	75	1%	80	1%
$20,000-$24,999	140	2%	180	3%	130	2%
$25,000-$29,999	125	2%	130	2%	110	2%
$30,000-$34,999	170	3%	190	3%	115	2%
$35,000-$39,999	180	3%	130	2%	120	2%
$40,000-$44,999	160	3%	145	2%	180	3%
$45,000-$49,999	170	3%	180	3%	155	3%
$50,000-$59,999	255	4%	270	5%	280	5%
$60,000-$69,999	275	5%	360	6%	360	6%
$70,000-$79,999	355	6%	270	5%	270	5%
$80,000-$89,999	365	6%	370	6%	315	5%
$90,000-$99,999	250	4%	305	5%	275	5%
$100,000-$124,999	910	16%	685	12%	690	12%
$125,000-$149,999	580	10%	605	10%	610	10%
$150,000-$199,999	775	13%	775	13%	845	14%
$200,000 and over	885	15%	1,060	18%	1,260	21%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

4(f),(g) Average and Median Before-Tax Private Household Income by Tenure

	2006	2011	2016
Average	$129,657	$118,719	$138,057
Owner	$156,440	$138,896	$162,768
Renter	$55,175	$55,724	$58,368
Median	$85,318	$87,163	$94,293
Owner	$106,205	$109,378	$114,783
Renter	$44,825	$40,905	$39,221

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(a) Workers in the Labour Force for Population in Private Households

	2006	2011	2016
Workers in labour force	8,775	8,570	8,255

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

5(b) Workers by NAICS Sector for Population in Private Households

	2006		2011		2016	
	#	%	#	%	#	%
Total	8,780	100%	8,575	100%	8,250	100%
All Categories	8,735	99%	8,480	99%	8,160	99%
11 Agriculture, forestry, fishing and hunting	70	1%	20	0%	10	0%
21 Mining, quarrying, and oil and gas extraction	15	0%	0	0%	30	0%
22 Utilities	30	0%	20	0%	10	0%
23 Construction	330	4%	290	3%	285	3%
31-33 Manufacturing	265	3%	155	2%	170	2%
41 Wholesale trade	140	2%	185	2%	135	2%
44-45 Retail trade	810	9%	760	9%	685	8%
48-49 Transportation and warehousing	140	2%	155	2%	180	2%
51 Information and cultural industries	180	2%	160	2%	195	2%
52 Finance and insurance	320	4%	350	4%	360	4%
53 Real estate and rental and leasing	305	3%	445	5%	310	4%
54 Professional, scientific and technical services	1,040	12%	1,195	14%	1,085	13%
55 Management of companies and enterprises	15	0%	0	0%	25	0%
56 Administrative and support, waste management and remediation services	300	3%	135	2%	230	3%
61 Educational services	985	11%	1,140	13%	1,075	13%
62 Health care and social assistance	1,345	15%	1,465	17%	1,440	17%
71 Arts, entertainment and recreation	395	4%	275	3%	250	3%
72 Accommodation and food services	585	7%	465	5%	555	7%
81 Other services (except public administration)	315	4%	360	4%	305	4%
91 Public administration	1,140	13%	855	10%	820	10%
Not Applicable	50	1%	95	1%	90	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(a) Housing Units for Private Households

	2016
Housing units	7,735

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(b) Housing Units by Structural Type for Private Households

	2016	
	#	%
Total	7,740	100%
Single-detached house	4,895	63%
Apartment in a building that has five or more storeys	330	4%
Other attached dwelling	2,510	32%
Semi-detached house	120	2%
Row house	130	2%
Apartment or flat in a duplex	530	7%
Apartment in a building that has fewer than five storeys	1,730	22%
Other single-attached house	0	0%
Movable dwelling	0	0%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(c) Housing Units by Number of Bedrooms for Private Households

	2016
Total	7,735
No-bedroom	90
1-bedroom	1,125
2-bedroom	1,840
3-or-more bedrooms	1,905

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(d) Housing by Period of Construction for Private Households

	2016	
	#	%
Total	7,735	100%
1960 or earlier	4,910	63%
1961-1980	1,835	24%
1981-1990	435	6%
1991-2000	215	3%
2001-2010	220	3%
2011-2016	125	2%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

6(1)(e) Subsidized Housing Units

	2016
Subsidized housing units	

Source: Data Set Published by BC Ministry of Municipal Affairs and Housing, Data from BC Housing

6(1)(f)(i) Average and Median Assessed Housing Values

	2019
Average	$ 1,398,345
Median	N/A

Source: BC Assessment

6(1)(f)(ii) Average and Median Assessed Housing Values by Structure Type

	2019
Average	$ 1,398,345
Single Family	$ 1,512,307
Dwelling with Suite	$ 1,384,122
Duplex, Triplex, Fourplex, etc.	$ 1,439,535
Row Housing	$ 775,470
Apartment	$ 602,692
Median	N/A
Single Family	$ 1,252,000
Dwelling with Suite	$ 1,197,500
Duplex, Triplex, Fourplex, etc.	$ 1,310,000
Row Housing	$ 789,000
Apartment	$ 788,000

Source: BC Assessment

6(1)(f)(iii) Average and Median Assessed Housing Values by Number of Bedrooms

	2019
Average	N/A
No-bedroom	N/A
1-bedroom	$ 1,387,789
2-bedroom	$ 1,259,577
3-or-more bedrooms	$ 1,554,974
Median	N/A
No-bedroom	N/A
1-bedroom	N/A
2-bedroom	N/A
3-or-more-bedrooms	N/A

Source: BC Assessment

6(1)(g)(i) Average and Median Housing Sale Prices

	2019
Average	$ 1,406,600
Median	N/A

Source: BC Assessment

6(1)(g)(ii) Average and Median Housing Sale Prices by Number of Bedrooms

	2019
Average	$ 1,406,600
Single Family	$ 1,558,808
Dwelling with Suite	$ 1,440,332
Duplex, Triplex, Fourplex, etc.	$ 1,120,000
Row Housing	$ 975,000
Apartment	$ 646,809
Median	N/A
Structure Type 1	N/A
Structure Type 2	N/A
Structure Type 3	N/A

Source: BC Assessment

6(1)(g)(iii)

	2019
Average	N/A
No-bedroom	N/A
1-bedroom	N/A
2-bedroom	N/A
3-or-more bedrooms	N/A
Median	N/A
No-bedroom	N/A
1-bedroom	N/A
2-bedroom	N/A
3-or-more-bedrooms	N/A

Source: BC Assessment

6(1)(h)(i) Average and Median Monthly Rent

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average	$968	$959	$966	$975	$967	$1,008	$1,049	$1,141	$1,316	$1,236
Median	$850	$850	$860	$865	$860	$870	$900	$1,050	$1,200	$1,236

Source: CMHC Primary Rental Market Survey

6(1)(h)(ii) Average and Median Monthly Rent by Number of Bedrooms

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Average	$968	$959	$966	$975	$967	$1,008	$1,049	$1,141	$1,316	$1,236
No-bedroom	$691	$690	$713	$685	$693	$705	$737	$816	$925	$905
1-bedroom	$820	$807	$828	$838	$835	$832	$868	$1,004	$1,133	$1,082
2-bedroom	$1,223	$1,207	$1,203	$1,221	$1,202	$1,285	$1,329	$1,365	$1,614	$1,466
3-or-more bedrooms	$1,300	$1,328	$1,243	$1,366	$1,530	$1,737	$1,624	-	$2,077	-
Median	$850	$850	$860	$865	$860	$870	$900	$1,050	$1,200	$1,236
No-bedroom	$700	$690	$745	$700	$700	$730	$750	$790	$930	$905
1-bedroom	$825	$800	$820	$835	$825	$838	$850	$950	$1,129	$1,082
2-bedroom	$1,050	$1,050	$1,070	$1,050	$1,095	$1,100	$1,250	$1,250	$1,424	$1,466
3-or-more-bedrooms	$1,200	$1,300	$1,175	$1,285	$1,280	-	$1,500	-	-	-

Source: CMHC Primary Rental Market Survey

6(1)(i),(j) Vacancy Rate by Number of Bedrooms

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Total	1.1%	1.9%	2.4%	2.2%	1.0%	0.7%	0.6%	0.5%	2.2%	0.2%
No-bedroom	0.0%	7.5%	1.8%	0.0%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%
1-bedroom	1.2%	2.1%	2.1%	2.6%	0.5%	1.2%	0.6%	0.3%	1.2%	0.2%
2-bedroom	1.2%	0.9%	2.6%	1.9%	1.4%	0.3%	0.8%	0.7%	3.6%	0.3%
3-or more bedrooms	0.0%	0.0%	8.3%	-	0.0%	-	-	-	-	-

Source: CMHC Primary Rental Market Survey

6(1)(k)(i),(ii),(iii) Rental Housing Units by Market

	Units	Year
Primary rental market	1060	2019
Secondary rental market	750	2016
Short-term rental market	120	Nov-19

6(1)(l) Units in Housing Cooperatives

	2019
Units in housing cooperatives	0

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

6(1)(m)(i) Housing Units Demolished

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number of units demolished	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(m)(ii) Housing Units Demolished by Structure Type

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(m)(iii) Housing Units Demolished by Tenure

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owner	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Renter	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other (Band Housing)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(m)(iv) Housing Units Demolished by Number of Bedrooms

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
No-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-or-more bedrooms	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(n)(i) Housing Units Substantially Completed

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Housing units completed	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(n)(ii) Housing Units Substantially Completed by Structure Type

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 2	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Structure Type 3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(n)(iii) Housing Units Substantially Completed by Tenure

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Owner	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Renter	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other (Band Housing)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(n)(iv) Housing Units Substantially Completed by Number of Bedrooms

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Total	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
No-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
1-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
3-bedroom	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

6(1)(o) Number of Beds Provided for Students by Post-Secondary Institutions in the Area

	2019
Number of beds	N/A

Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing

6(1)(p) Number of Beds Provided by Shelters for Individuals Experiencing Homelessness and Units Provided for Individuals at Risk of Experiencing Homelessness

	2019
Beds for individuals experiencing homelessness	N/A
Beds for individuals at risk of experiencing homelessness	N/A

6(3)(a) New Homes Registered

	2016	2017	2018
New homes registered	9	0	0

6(3)(b) New Homes Registered by Strucutre Type

	2016	2017	2018
New homes registered	9	Less than 5	Less than 5
Single-detached house	9	Less than 5	Less than 5
Multi-unit house	0	Less than 5	Less than 5
Purpose-built rental	0	Less than 5	Less than 5

6(3)(c) New Purpose-Built Rental Homes Registered

	2016	2017	2018	2019
New purpose-built rental homes registered	0	0	0	0

7(a)(i),(ii) Unaffordable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	7,605	100%	100%	7,370	100%	100%	7,390	100%	100%
Owner	5,675	75%	100%	5,690	77%	100%	5,725	77%	100%
Renter	1,930	25%	100%	1,680	23%	100%	1,665	23%	100%
Total households in unaffordable housing	1,415	19%	19%	1,580	21%	21%	1,400	19%	19%
Owner	675	9%	12%	825	11%	14%	650	9%	11%
Renter	745	10%	39%	755	10%	45%	745	10%	45%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(iii),(iv) Inadequate Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	7,605	100%	100%	7,370	100%	100%	7,390	100%	100%
Owner	5,675	75%	100%	5,690	77%	100%	5,725	77%	100%
Renter	1,930	25%	100%	1,680	23%	100%	1,665	23%	100%
Total households in inadequate housing	430	6%	6%	315	4%	4%	355	5%	5%
Owner	340	4%	6%	230	3%	4%	270	4%	5%
Renter	85	1%	4%	90	1%	5%	90	1%	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(a)(v),(vi) Unsuitable Housing by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total households	7,605	100%	100%	7,370	100%	100%	7,390	100%	100%
Owner	5,675	75%	100%	5,690	77%	100%	5,725	77%	100%
Renter	1,930	25%	100%	1,680	23%	100%	1,665	23%	100%
Total households in unsuitable housing	135	2%	2%	155	2%	2%	105	1%	1%
Owner	55	1%	1%	75	1%	1%	35	0%	1%
Renter	80	1%	4%	80	1%	5%	75	1%	5%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(b),(c) Unemployment and Participation Rates for Population in Private Households

	2016
Unemployment rate	5.3%
Participation rate	54.8%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

7(d),(e),(f),(g) Commute to Work for Population in Private Households

	2016	
	#	%
Total	5,985	100%
Commute within CSD	765	13%
Commute to different CSD within CD	5,020	84%
Commute to different CD within BC	155	3%
Commute to different province	55	1%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(i),(ii) Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	7,605	100%	100%	7,370	100%	100%	7,390	100%	100%
Owner	5,670	75%	100%	5,695	77%	100%	5,725	77%	100%
Renter	1,930	25%	100%	1,680	23%	100%	1,665	23%	100%
Total in core housing need	595	8%	8%	740	10%	10%	675	9%	9%
Owner	200	3%	4%	260	4%	5%	220	3%	4%
Renter	395	5%	20%	480	7%	29%	455	6%	27%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

8(1)(a)(iii),(iv) Extreme Core Housing Need by Tenure for Private Households

	2006			2011			2016		
	#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure
Total	7,605	100%	100%	7,370	100%	100%	7,390	100%	100%
Owner	5,670	75%	100%	5,695	77%	100%	5,725	77%	100%
Renter	1,930	25%	100%	1,680	23%	100%	1,665	23%	100%
Total in extreme core housing need	265	3%	3%	385	5%	5%	325	4%	4%
Owner	65	1%	1%	120	2%	2%	85	1%	1%
Renter	200	3%	10%	265	4%	16%	245	3%	15%

Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing