

District of Oak Bay **Housing Needs Report**

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1 Executive Summary

Safe, affordable¹, and inclusive² 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



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



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



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



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



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



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



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	
	#	%	#	%	#	%
<i>All households in planning area</i>	7605	100%	7370	100%	7390	100
<i>Of which are in core housing need</i>	595	8%	740	10%	675	9%
<i>Of which are owner households</i>	200	3%	260	4%	220	3%
<i>Of which are renter households</i>	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	
	#	%	#	%	#	%
<i>All households in planning area</i>	7605	100%	7370	100%	7390	100
<i>Of which are in core housing need</i>	265	3%	385	5%	325	4%
<i>Of which are owner households</i>	65	1%	120	2%	85	1%
<i>Of which are renter households</i>	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: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (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:
	Neighbouring First Nations:

POPULATION	Population: Change since : %		
	Projected population in 5 years: Projected change: %		
	Number of households: Change since : %		
	Projected number of households in 5 years: Projected change: %		
	Average household size:		
	Projected average household size in 5 years:		
	Median age (local):	Median age (RD):	Median age (BC):
	Projected median age in 5 years:		
	Seniors 65+ (local): %	Seniors 65+ (RD): %	Seniors 65+ (BC): %
	Projected seniors 65+ in 5 years: %		
	Owner households: %	Renter households: %	
	Renter households in subsidized housing: %		

INCOME	Median household income	Local	Regional District	BC
	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	%
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	%
	Households below <i>suitability</i> standards (in overcrowded dwellings):	%

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):
2. Any community consultation undertaken during development of the housing needs report:
3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).
4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

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

1. Affordable housing:
2. Rental housing:
3. Special needs housing:
4. Housing for seniors:
5. Housing for families:
6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:
7. Any other population groups with specific housing needs identified in the report:

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

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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 Reports¹

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 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.

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.

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, affordable², and inclusive³ 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

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
<ul style="list-style-type: none"> • Complete a Secondary Suites Study 	2019
<ul style="list-style-type: none"> • Prepare a Housing Needs Report 	2019
<ul style="list-style-type: none"> • Develop a Community Amenity Contribution Policy 	2019
<ul style="list-style-type: none"> • Undertake a process to amend the OCP for a new Heritage Conservation Area 	2019
<ul style="list-style-type: none"> • Prepare Information Report on potential for DCC Bylaw to help offset costs of new infrastructure triggered by development 	2020
<ul style="list-style-type: none"> • Identify infill housing opportunities and specific housing needs for neighbourhoods 	2020-2021
<ul style="list-style-type: none"> • Prepare Village Plan(s) for the Oak Bay Village / Cadboro Bay Road corridor and for the Secondary Village areas 	2020-2021
<ul style="list-style-type: none"> • 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%

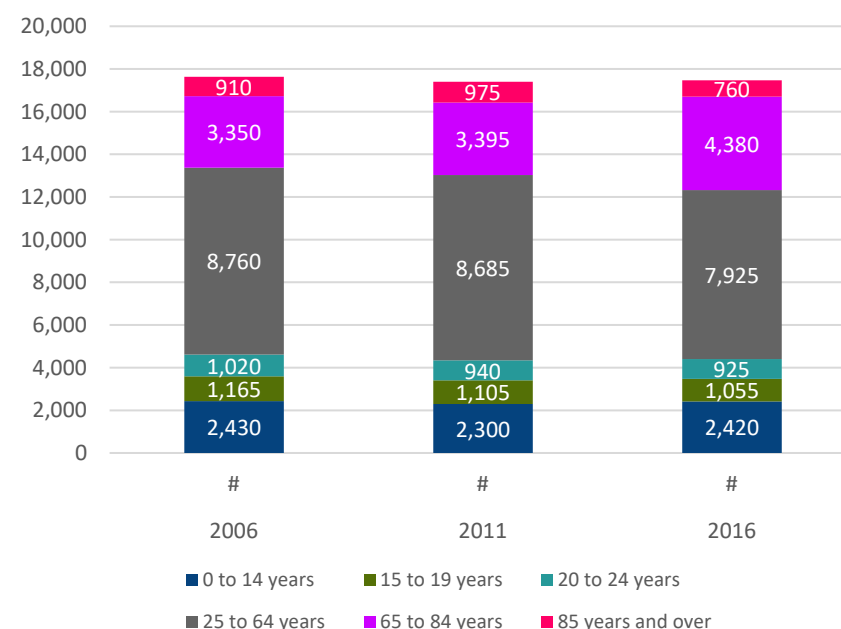
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

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.

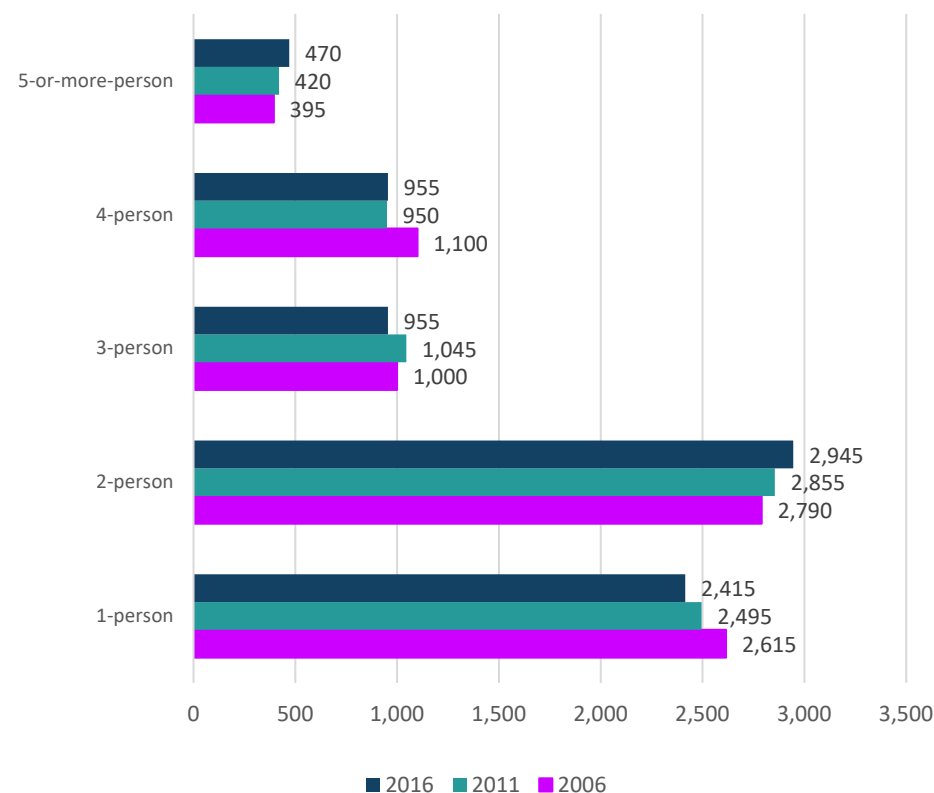
Between 2015 and 2016, 1985 movers were counted in the Census. 1195 of these (60%) moved within Oak Bay and 785 (40%) moved into the community from elsewhere. Of new residents to Oak Bay, 62% came from other parts of BC, 24% came from other parts of Canada, and 15% from outside of Canada. Percentages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

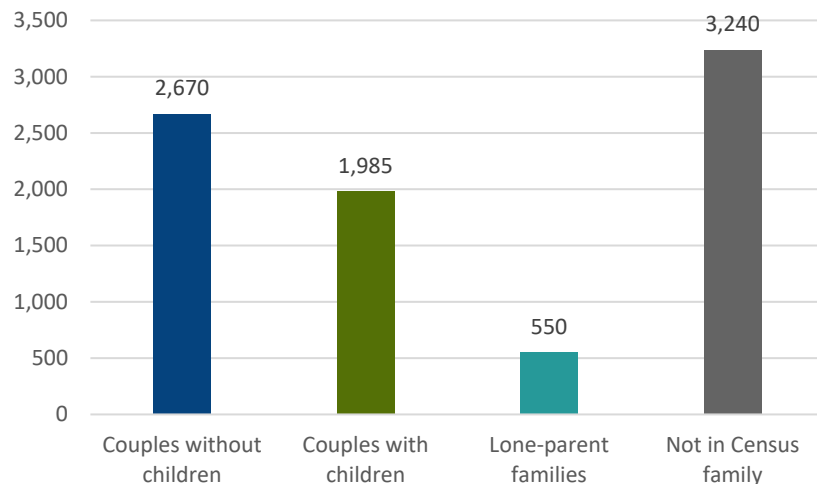
Family Type

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



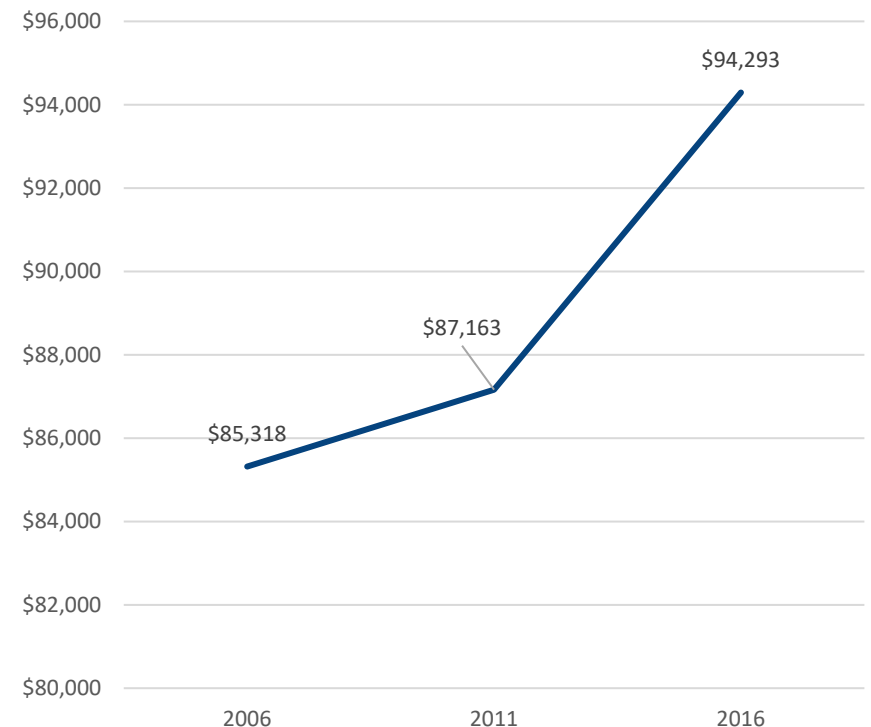
2.3 Economics

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%.

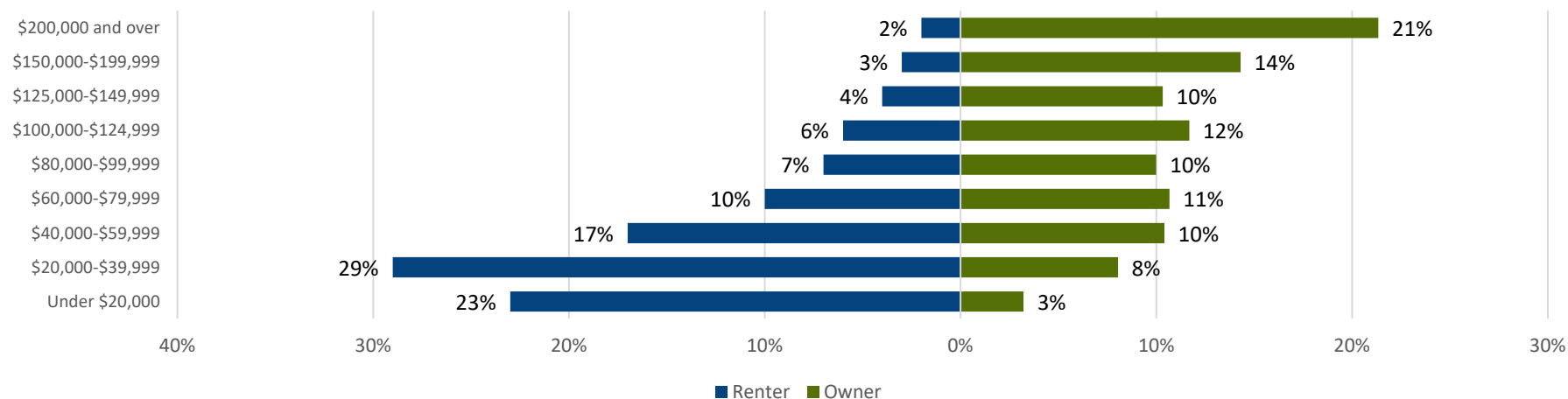
Figure 4 Median Household Income



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.

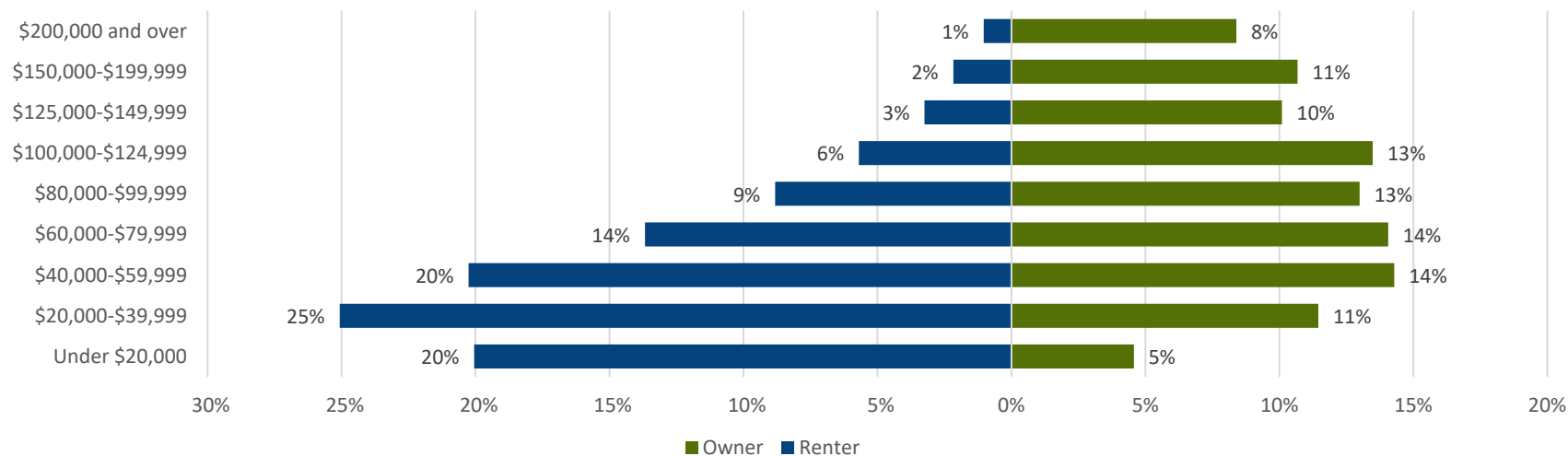
Figure 5 Household Income Distribution by Tenure in Oak Bay, 2016



*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

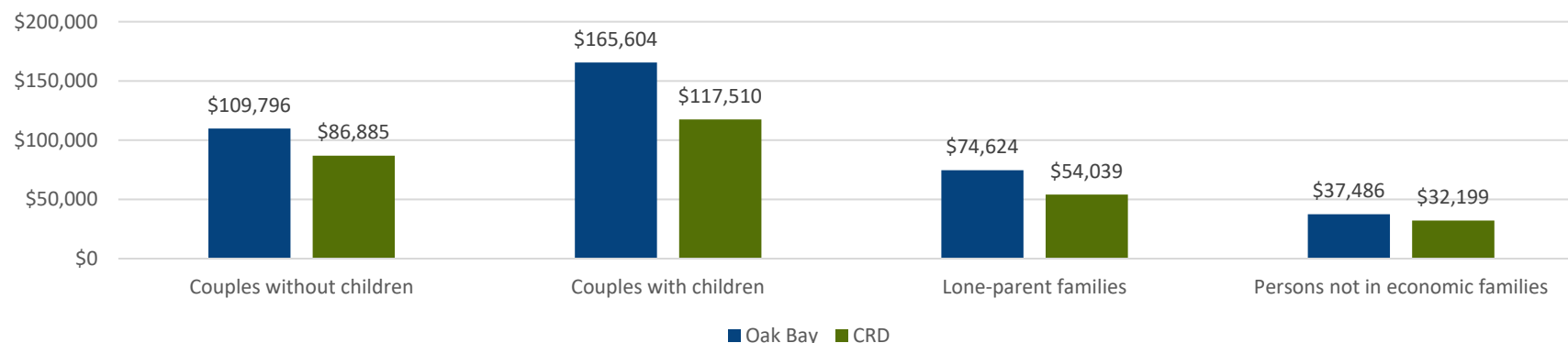


*Percentages may not equal 100 due to rounding.

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

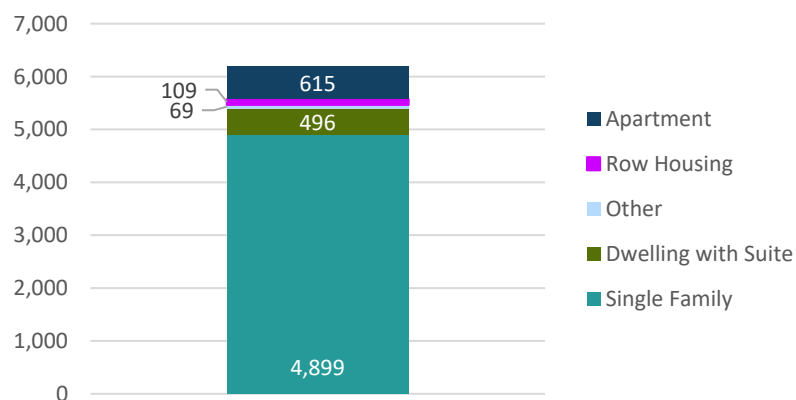
Statistics Canada data shown in this section is based on the custom data set prepared for the purposes of Housing Needs Reports. This data reports on private households only and differs slightly from the publicly available Census Profiles published by Statistics Canada. To ensure confidentiality, Statistics 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%).

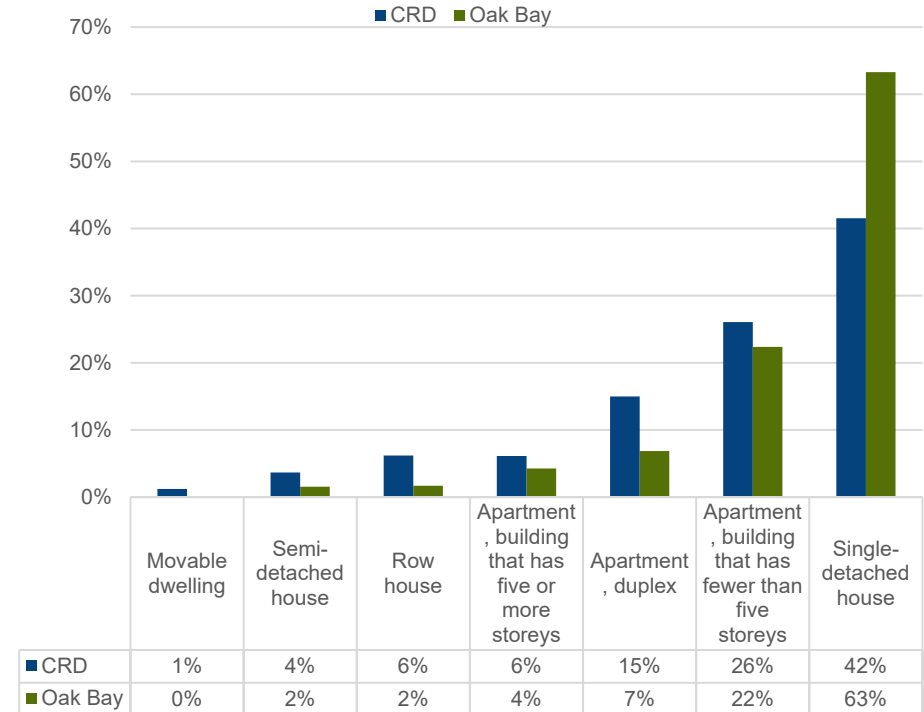
Figure 9 Owner Dwellings by Structure Type, 2019



Source: BC Assessment

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

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



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

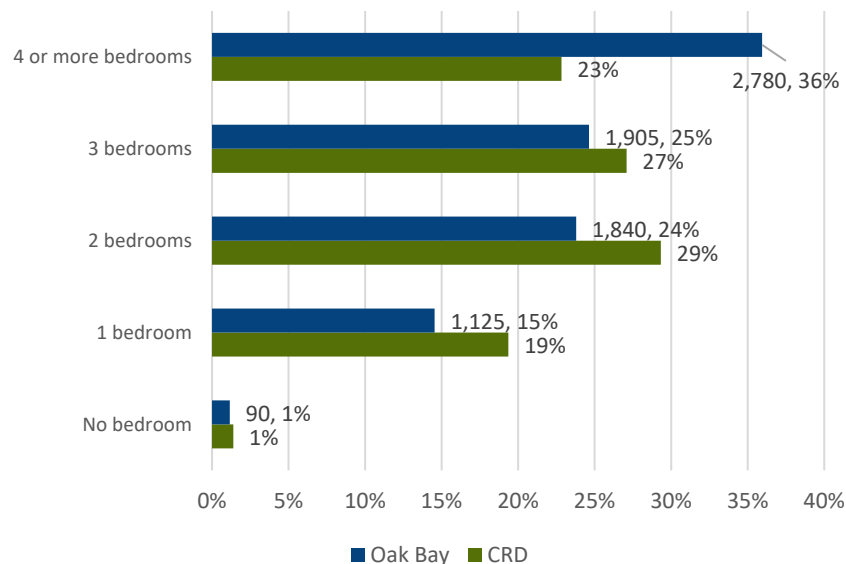
BC Assessment provides information on structure type for owned dwellings. 80% of owner dwellings are single detached dwellings. There are few ownership options for those who want to live in smaller or more affordable units, for example, seniors downsizing or young families seeking a row house or duplex.

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



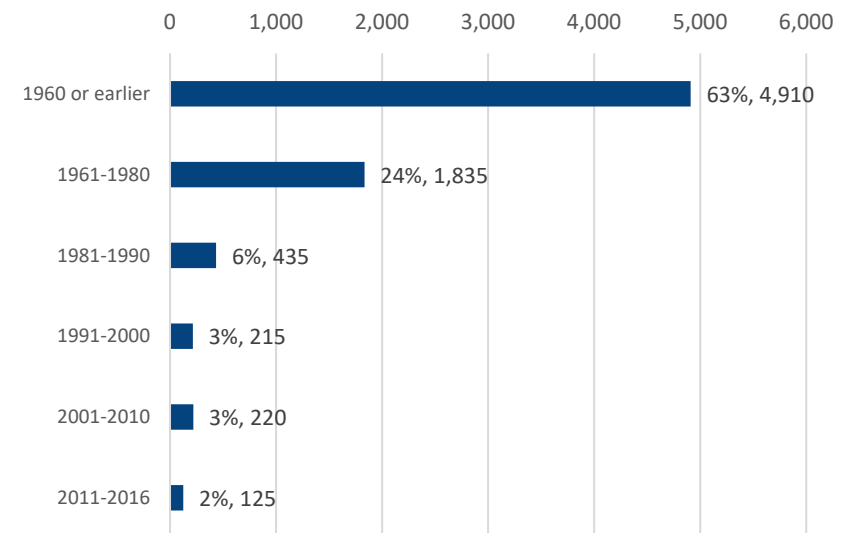
Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

*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

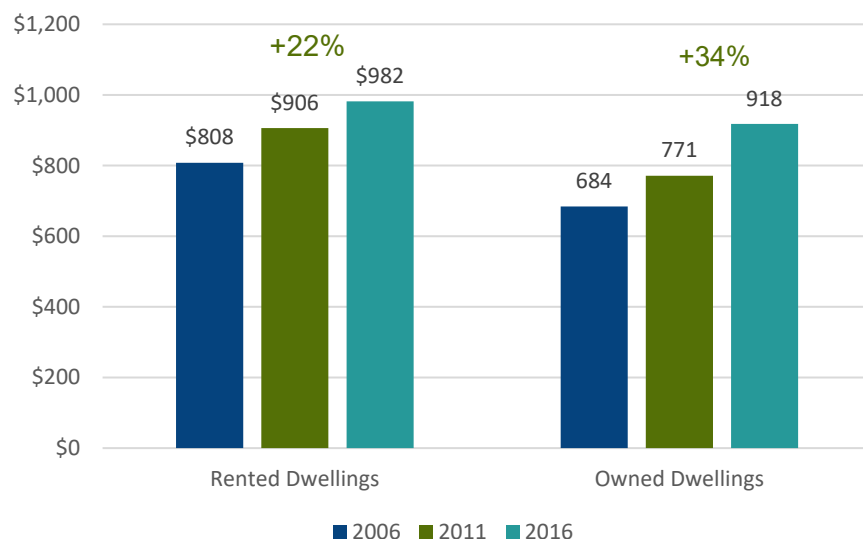
Shelter Costs

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



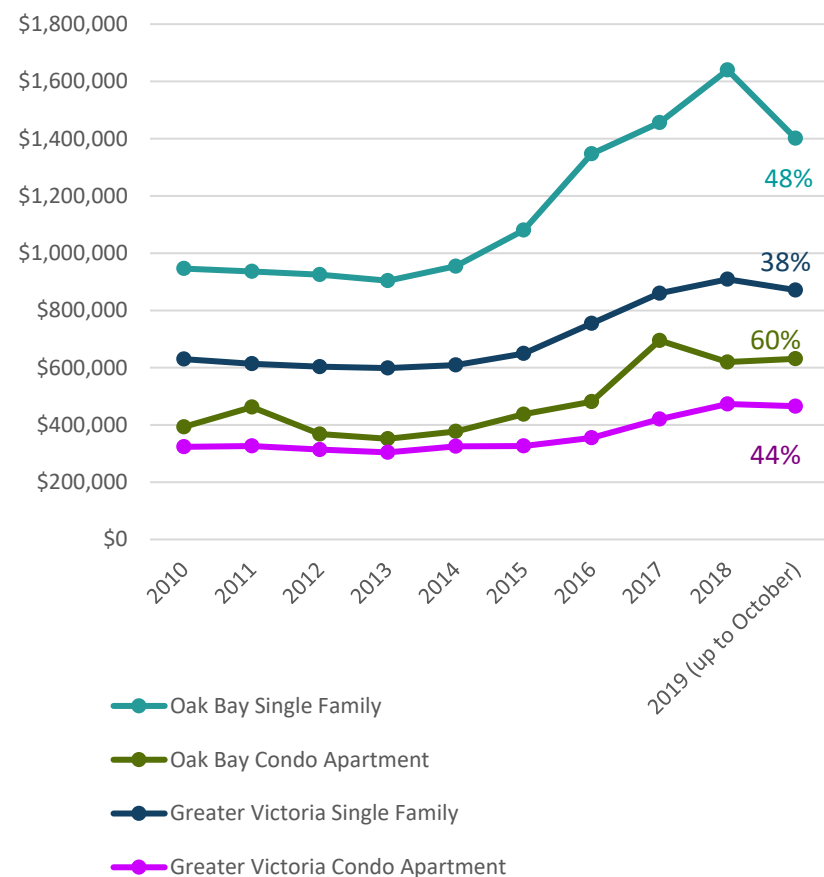
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

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

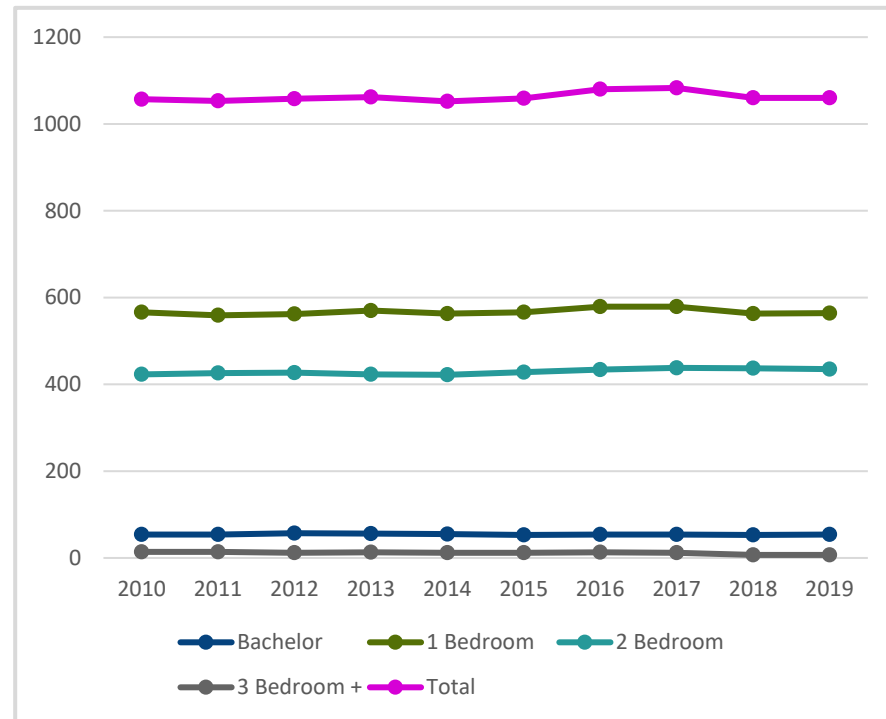
The rental market can be divided into primary and secondary rental. The primary rental market includes purpose built rental with multiple units and the secondary market includes all other units, such as secondary suites, condominiums or entire homes that are rented. The data in this section is drawn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

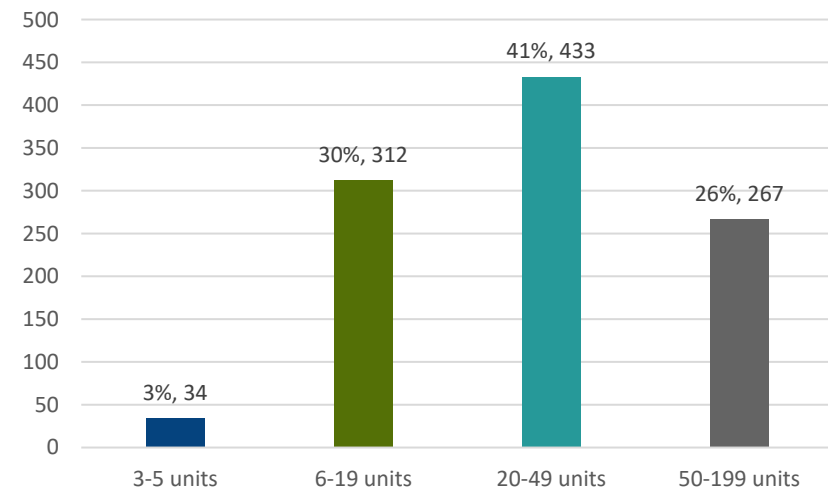


Source: CMHC, 2019.

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.

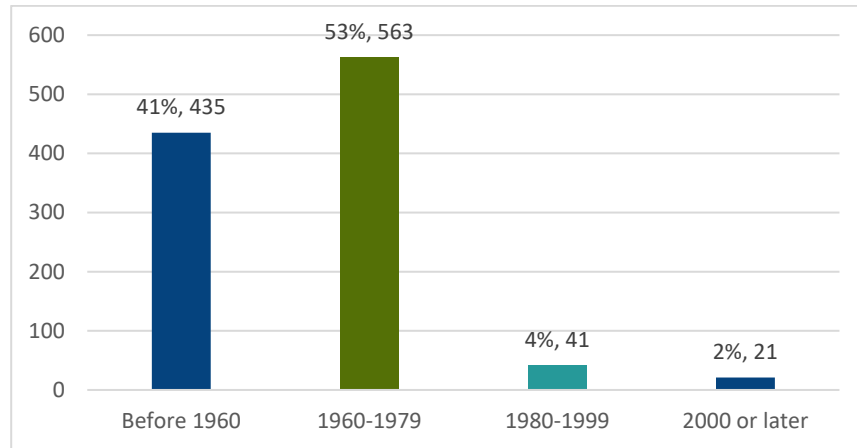
Figure 17 Structure Size of Purpose Built Rental in Oak Bay, 2019



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

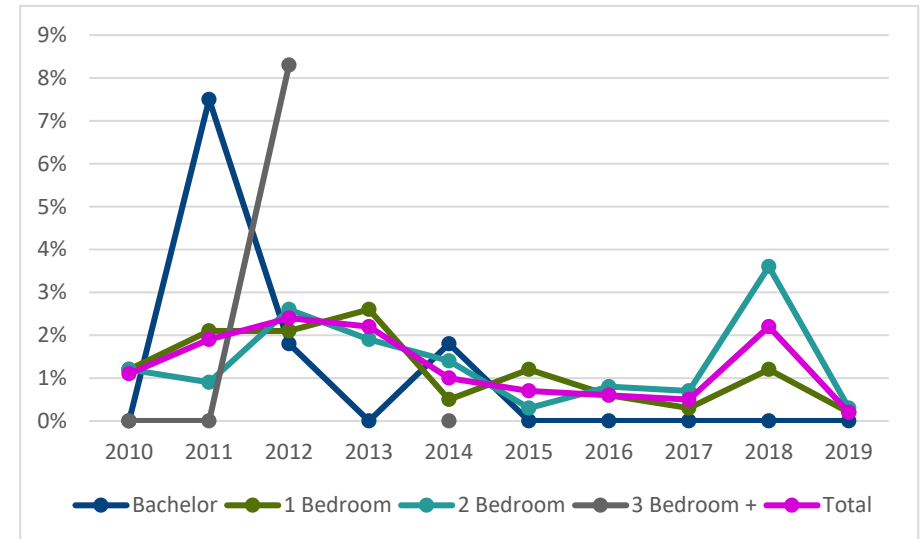


Source: CMHC, 2019.

Vacancy Rates⁷

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

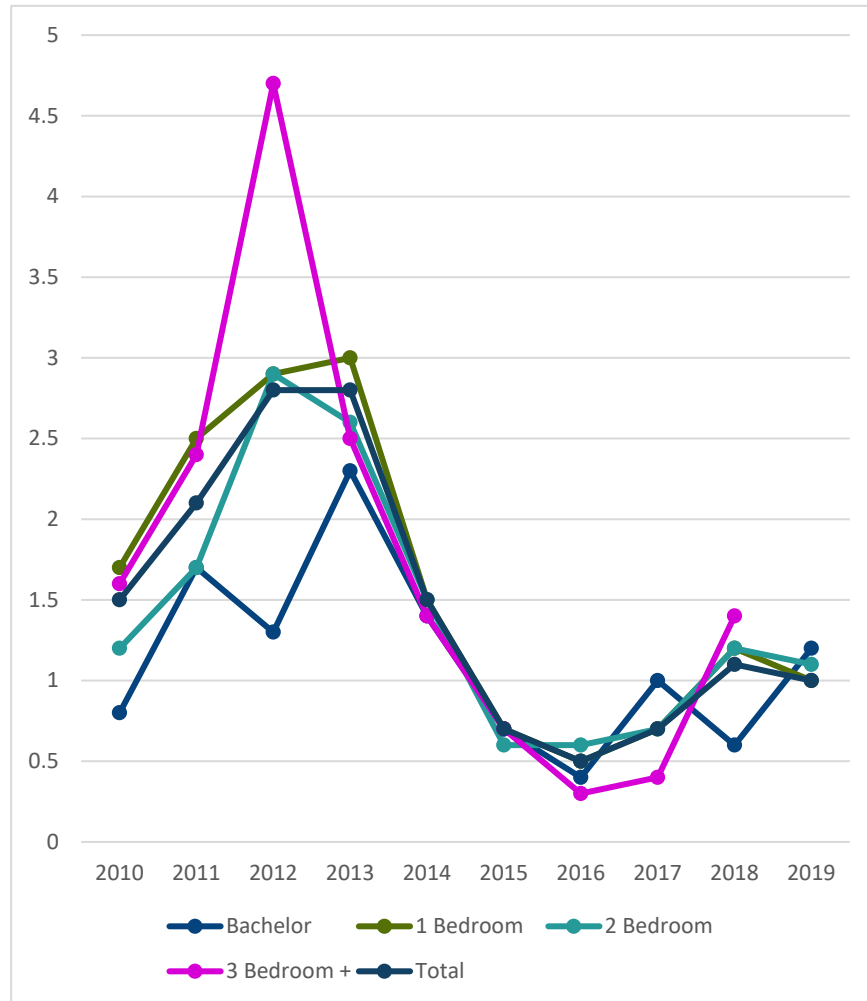


Source: CMHC, 2019.

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

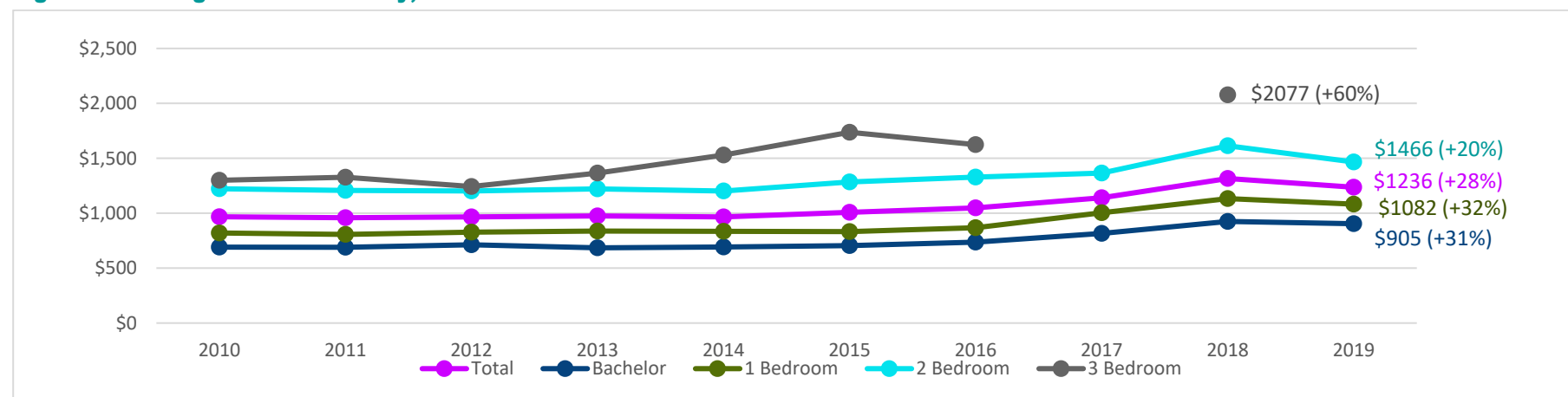


Source: CMHC, 2019.

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.

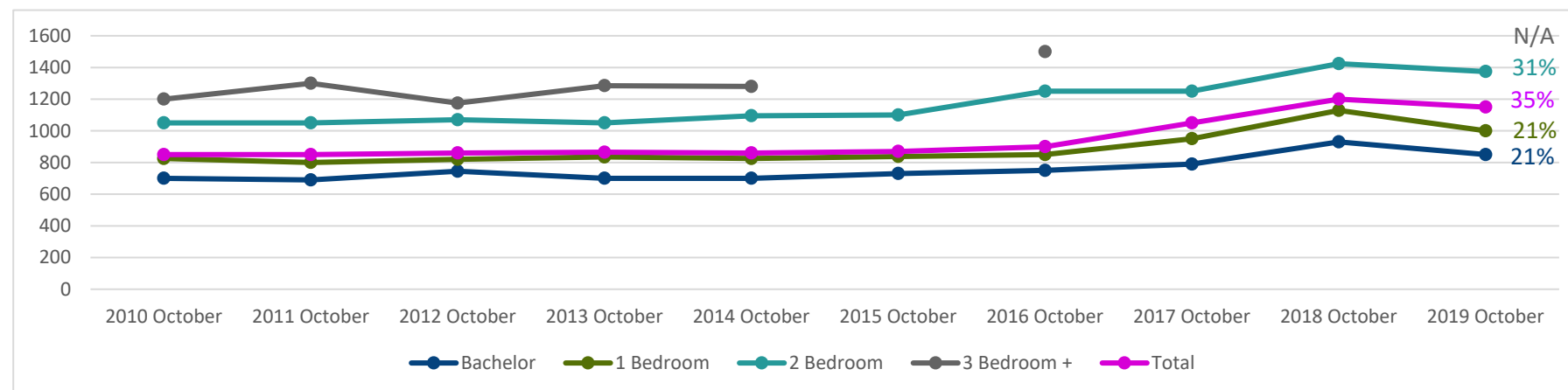
Figure 21 Average Rent in Oak Bay, 2010 to 2019



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 \$1,150 in 2019.

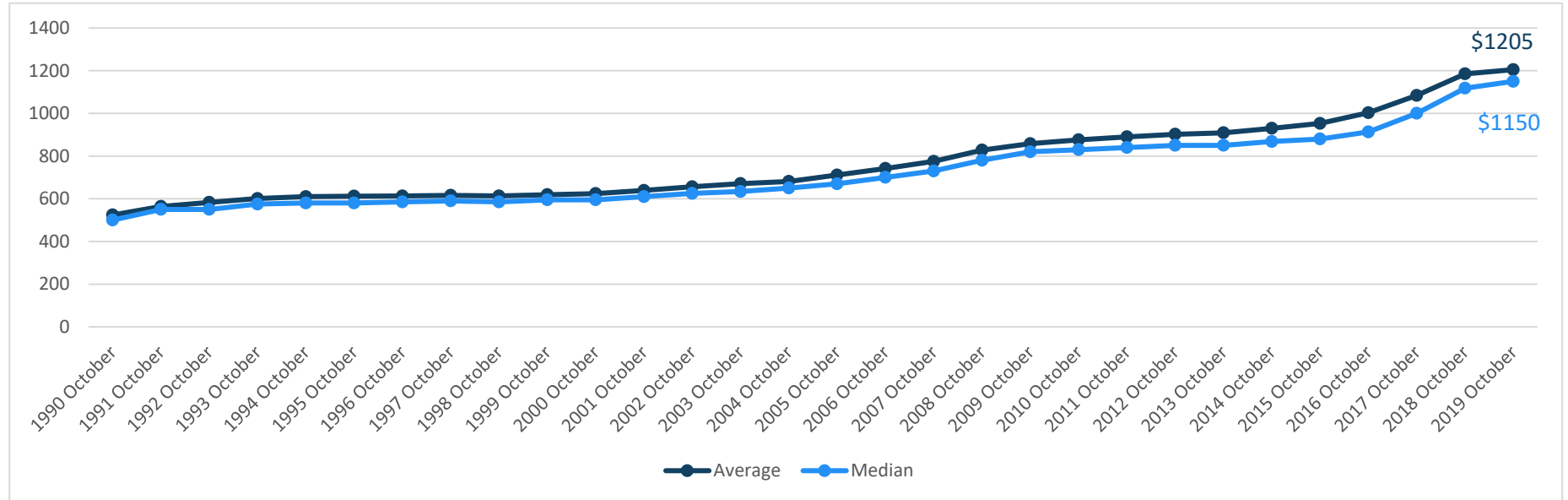
Figure 22 Median Rents in Oak Bay, 2010 to 2019



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.

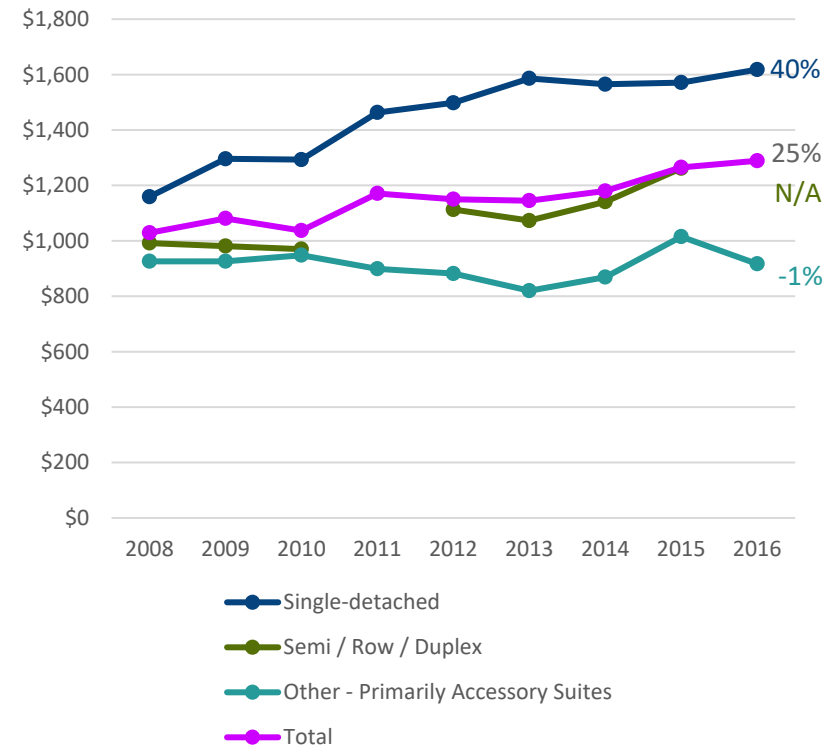
⁸ Some individuals not in Census families may live with roommates to improve affordability. Roommate scenarios are not assessed in this analysis.

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

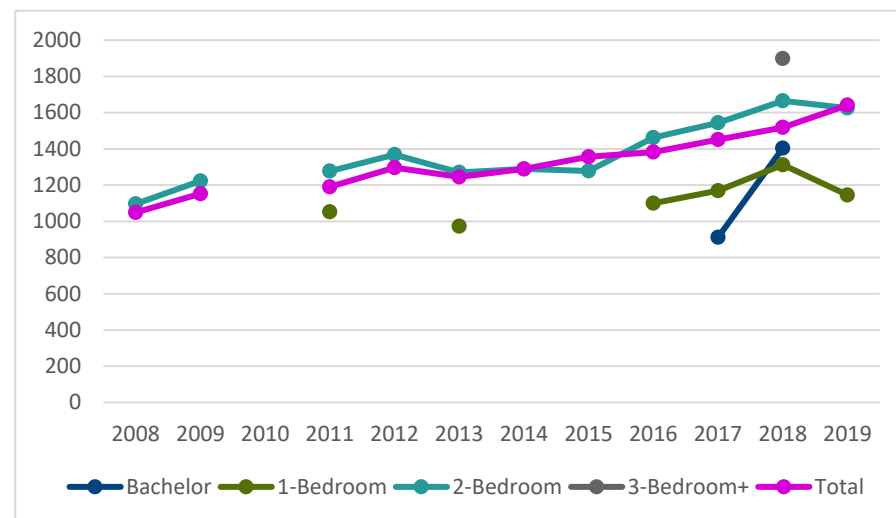


Source: CMHC, 2019.

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.

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 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>.

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 transitional¹⁰ and supportive¹¹ 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.

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).

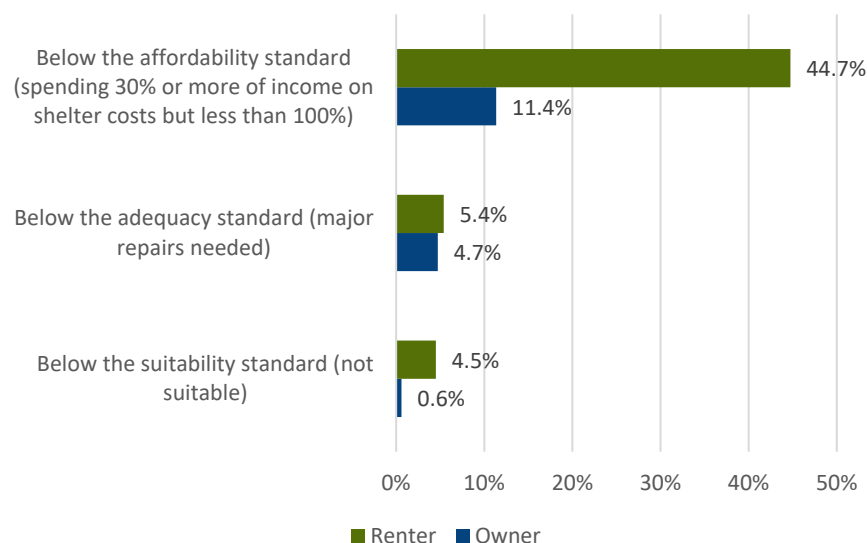
While housing suitability and adequacy challenges affect a smaller proportion of the community than unaffordability, approximately 5%

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).

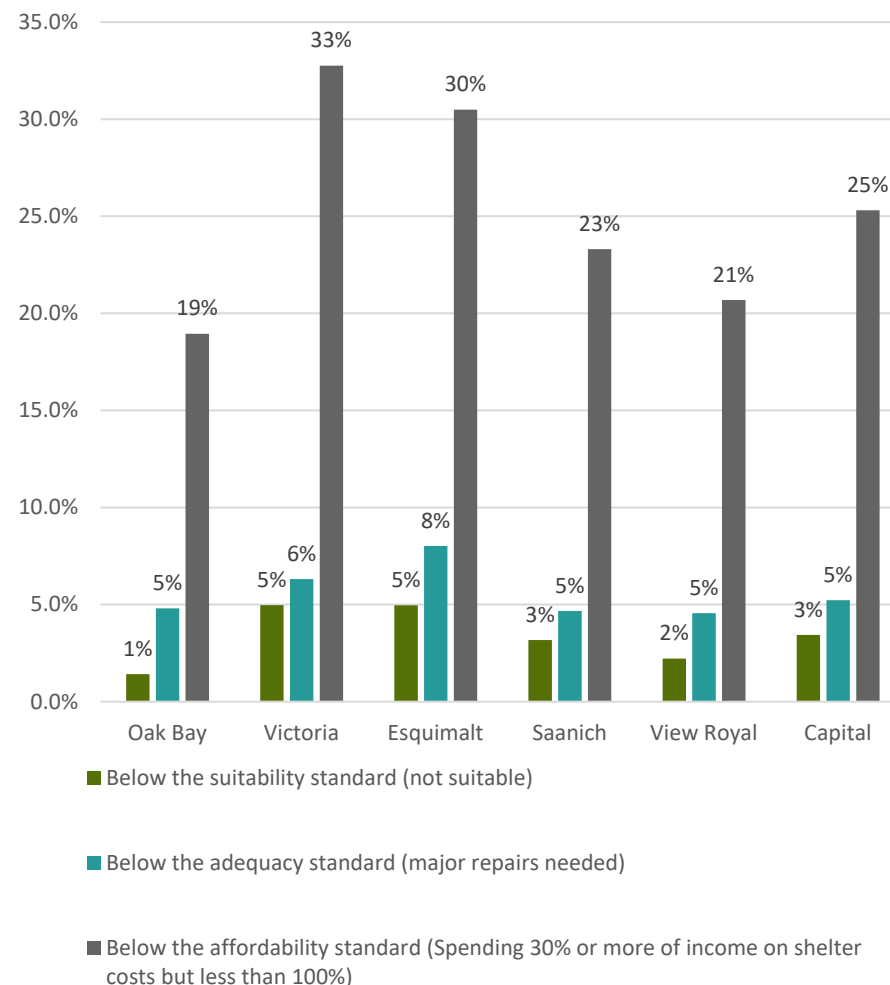
Figure 26 Housing Indicators for Oak Bay, 2016



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



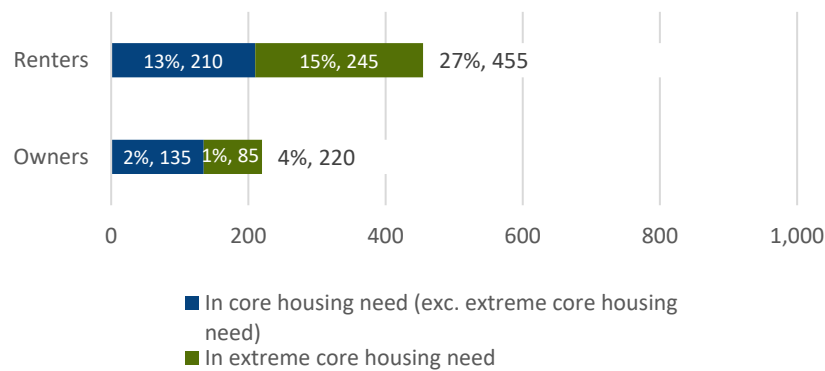
Source: Statistics Canada, Census 2016 – Custom Information for BC Ministry of Municipal Affairs and Housing

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

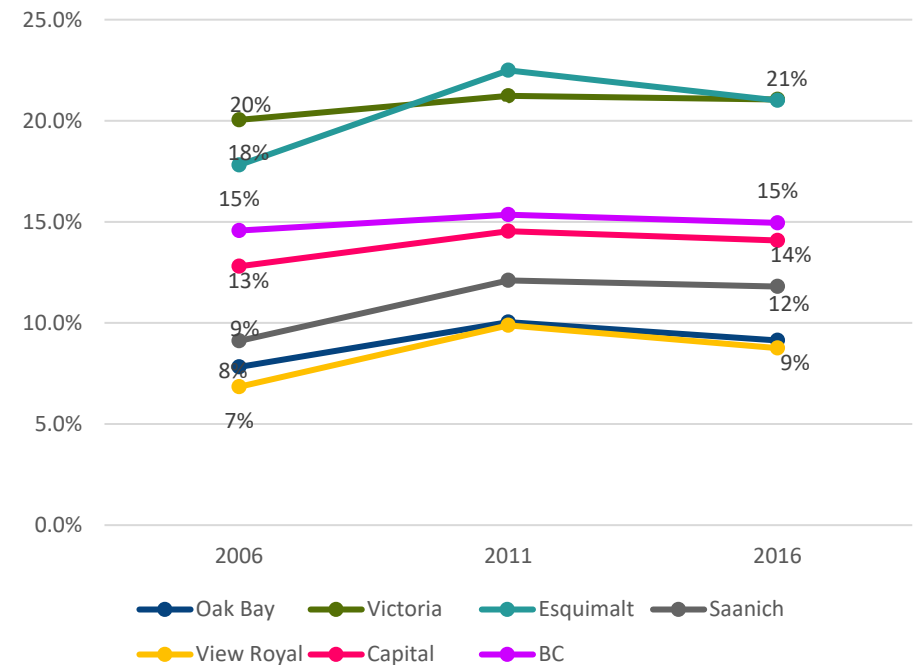


*Figures may not add up due to rounding.

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.

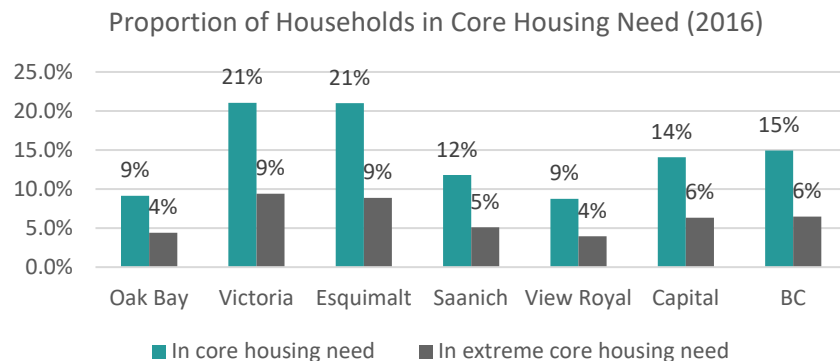
Figure 29 Core Housing Need in Oak Bay and Comparison Communities, 2006 to 2016



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

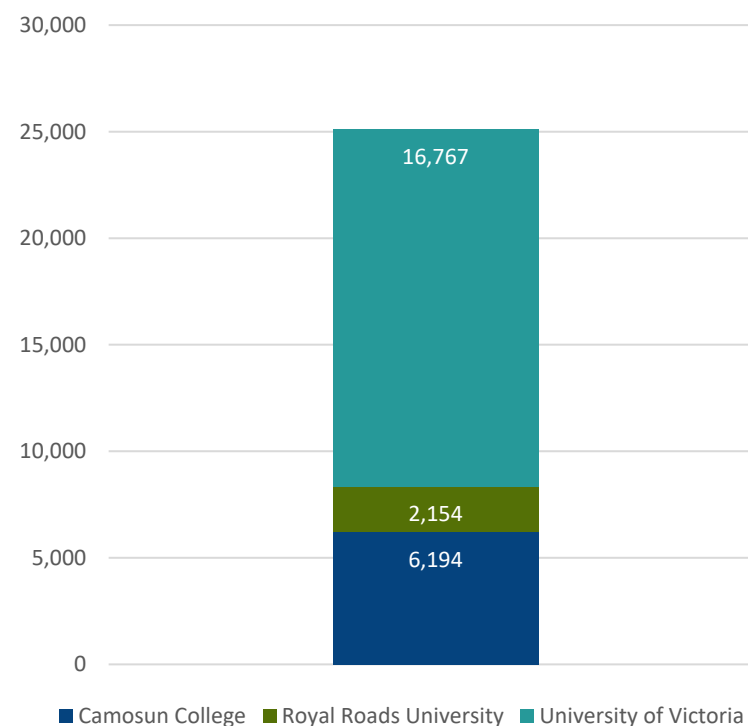
There are three public post secondary education institutions within the CRD: University of Victoria, Camosun College, and Royal Roads University. Together, in the 2018 / 2019 academic year, there were 25,000 full-time equivalent enrolments. It's unclear what proportion of these students live in the District 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.

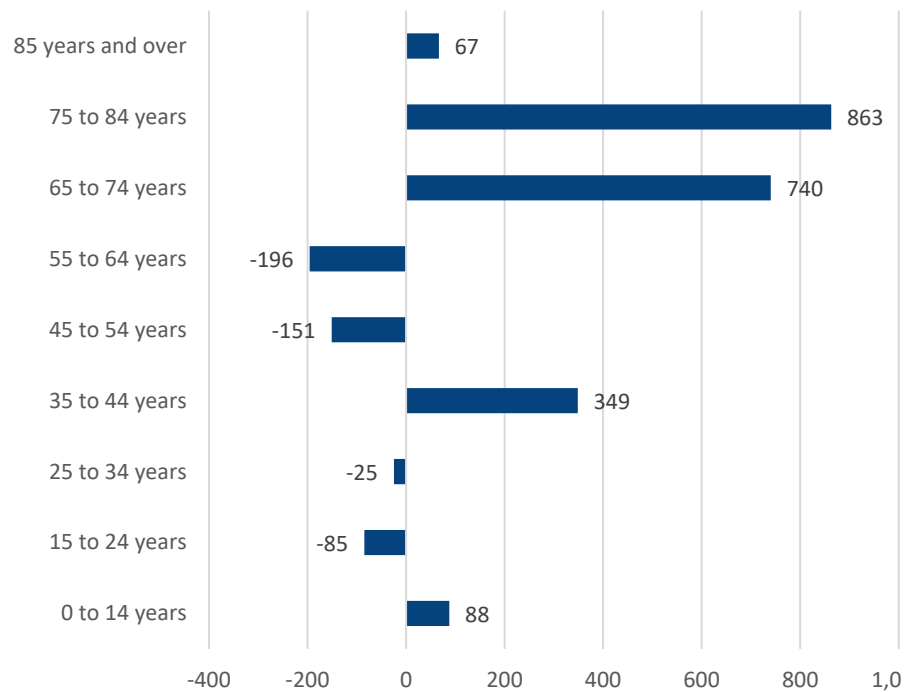
While Oak Bay is a distinct community, it is ultimately a part of a bigger whole and is an important component of the CRD. The Growth Scenario may provide a more realistic insight into future housing needs in Oak Bay based on regional trends. **As Oak Bay's housing stock has not grown, population growth 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](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

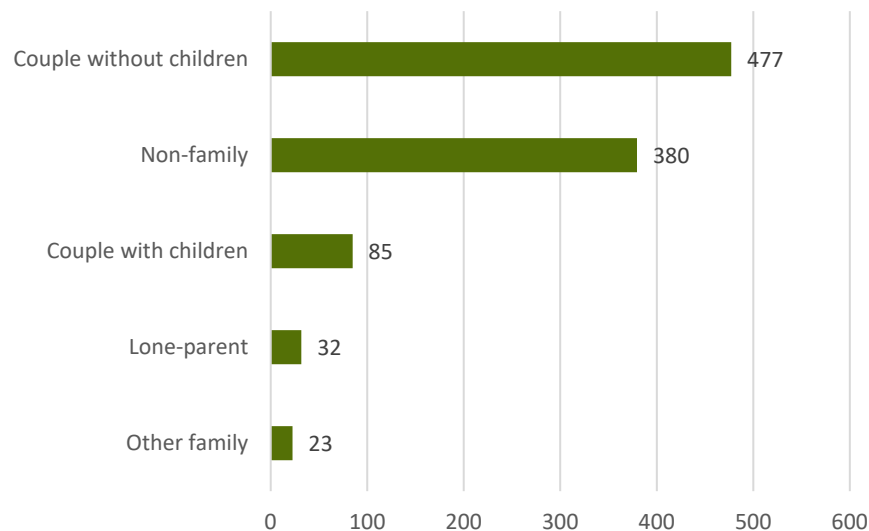
Table 5 outlines projected total households from 2016 to 2024. Projections anticipate 996 new households with an average annual growth rate of 1.5% between 2016 and 2019 and 1.6% between 2019 and 2024.

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 housing 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

Vacancy Rate by Number of Bedrooms										
6(1)(i),(j)	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

6(1)(m)(i)	Housing Units Demolished
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[illegible]

6(1)(m)(ii) Housing Units Demolished by Structure Type

[illegible]

(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

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