

HOUSING NEEDS ASSESSMENT

Electoral Area “A” – Rural Osoyoos

DRAFT

Completed as part of the Official Community Plan Update

Regional District of Okanagan - Similkameen

Contents

| | |
|-------------------------------------------------------------|----|
| Executive Summary | 3 |
| Number of New Units Required | 3 |
| Households in Core Housing Need | 3 |
| Households in Extreme Core Housing Need | 4 |
| Key Areas of Local Need | 4 |
| Population | 5 |
| Total Population | 5 |
| Population Growth | 6 |
| Average Age and Age Group Distribution | 6 |
| Mobility | 7 |
| Households | 8 |
| Number of Households and Average Household Size | 8 |
| Breakdown of Households by Size | 8 |
| Renter and Owner Households | 8 |
| Renter Households in Subsidized Housing | 8 |
| Anticipated Population | 9 |
| Anticipated Population | 9 |
| Anticipated Population Growth | 9 |
| Anticipated Age Distribution | 10 |
| Anticipated Average Age | 11 |
| Anticipated Households | 11 |
| Household Income | 12 |
| Average and Median Household Income | 12 |
| Households in Specified Income Brackets | 13 |
| Owner and Renter Average and Median Household Incomes | 14 |
| Owner and Renter Households Income Distribution | 15 |
| Economic Sectors & Labour Force | 16 |
| Total Number of Workers | 16 |
| Number of Workers by Industry | 16 |
| Unemployment Rate and Participation Rate | 18 |
| Commuting Destination and Duration | 18 |

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

Housing Units 20

- Total Number of Housing Units 20
- Breakdown by Structural Type of Units..... 20
- Breakdown by Size 21
- Breakdown by Date Built..... 21
- Number of Housing Units that are Subsidized Housing 22
- Rental Vacancy Rate 22
- Number of Primary and Secondary Rental Units..... 22
- Number of Short-Term Rental Units 22
- Number of Units in Cooperative Housing..... 23
- Number of Post-Secondary Housing Beds..... 23
- Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness..... 23

Housing Units – Change in Stock (10 Years) 23

- Demolished 23
- Substantially Completed 23
- Registered New Homes 23

Housing Values 24

- Rental Prices 25

Households in Core Housing Needs 26

- Affordability..... 26
- Adequacy..... 27
- Suitability..... 27
- Core Housing Need..... 27
- Extreme Core Housing Need 28

Executive Summary

This housing needs report describes current and future housing needs for the Regional District of Okanagan-Similkameen Area A (RDOS Area A). It is intended to meet the new legislative requirements for housing needs reports and is to be updated every five years. It also intended to provide decision makers, planners, community members, service providers, businesses, and housing developers with the information they need to help address RDOS Area A's housing needs

In April 2019, provincial legislation come into force requiring local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs in B.C. communities. The initial report must be completed by April 2022, and then every five years after. The objective of this legislation is to help communities better understand their current and future housing needs.

Over the past 10 years in the entire RDOS, population is increasing slowly, mainly in Penticton, the Electoral Areas combined, and Summerland. The number of residential building permits in primary growth and rural areas has increased by 6% over the past 5 years, highlighting an increase in housing units. Only 43% of these new dwellings were single-family dwellings, which is significantly less than the historic average of 67%. However, housing has become less affordable, as the median home price increased by 32.5%. The affordability ratio – the median home price compared to the median home income – increased from 6.7 to 7.8, well beyond the common threshold of 3.0 or 3.5.¹ Since 2016, two affordable seniors housing complexes have been developed in Summerland and Okanagan Falls.

Number of New Units Required

Overall, to meet basic housing demand, **an additional 50 units will be required by 2024** due to population growth. The number of units required to meet anticipated housing needs was calculated by applying projected growth rates to baseline housing numbers from the 2016 census. Most of this growth will be for the group aged 65-84.

Households in Core Housing Need

In RDOS Area A, **there are a total of 30 total households (4%) in core housing need**. Renter households are more likely to be in a state of core housing need than owner households. In 2016, 20 renter households were in core housing need, as compared to 0 owner households.

| Core Housing Need | | | | | |
|-------------------------------------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Total households in core housing need (30%+ of total income on shelter costs) | Total | # | 165 | 35 | 30 |
| | | % | 21% | 4% | 4% |
| | Owner | # | 110 | 35 | 0 |
| | | % | 18% | 5% | 0% |
| | Renter | # | 60 | 0 | 20 |
| | | % | 43% | 0% | 14% |

¹ http://www.rdosmaps.bc.ca/min_bylaws/planning/rgs/Regional_Snapshots/RegionalSnapshot_2016.pdf

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Households in Extreme Core Housing Need

Overall, **there are 15 total households (2%) in extreme core housing need**. As with core housing need, renter households are far more likely to be in extreme core housing need than owner households. In 2016, 10 renter households were in extreme core housing need, as compared to 0 owner households.

| Extreme Core Housing Need | | | | | |
|---------------------------------------------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Total households in extreme core housing need (50%+ of total income on shelter costs) | Total | # | 70 | 0 | 15 |
| | | % | 9% | 0% | 2% |
| | Owner | # | 50 | 0 | 0 |
| | | % | 8% | 0% | 0% |
| | Renter | # | 15 | 0 | 10 |
| | | % | 11% | 0% | 7% |

Key Areas of Local Need

- **Age-friendly housing.** RDOS Area A has an aging population. The majority of residents in RDOS Area A are between 65 and 84. This population group is expected to increase by over 25% over the next decade. In addition, the proportion of long-term residents who have not moved in more than 5 years is also increasing. This emphasizes the need for age appropriate housing to allow residents to age in place. This may include home adaptations, age-friendly apartments close to amenities, or seniors housing developments. In addition, the RDOS Area A should increase employment opportunities in the health care and social assistance sector, such as in-home care givers, cleaning, meal delivery and other services.
- **Maintaining and adapting housing units.** Housing units are aging. Currently, more than 50% of housing units in the RDOS Area A were built before 1991. Houses older than 20 years may require increased maintenance and major components may need to be replaced. With an aging population there is also a need for home modifications to accessible, safe, and independent living.
- **Renter vulnerability.** Both renter and owner households’ average income are increasing, but there is a gap between renter and owner average incomes. Renter households are more likely to be in core housing need owner households.
- **Declining employed population.** Though average household incomes have increased rapidly over the past five years, labour market participation has decreased, and unemployment has increased in the RDOS Area A. This may emphasize a need for programs and services in RDOS Area A that support residents without employment income to access housing. This may include affordable housing developments and financial and housing expense management.

Population

Since the beginning of the 2010s, RDOS Area A has declined slightly in population, reaching a total population of 1,858 in 2016. However, if RDOS Area A’s growth rate follows the trend of the entire RDOS and increases by approximately 8% over the next 10 years, Area A’s population could increase by around 169 people by 2027.

RDOS Area A has an aging population. With a median age of 57.4, most of the current population is between 65 and 84. This age group is expected to increase by over 25% over the next decade. The proportion of long-term residents who have not moved in more than 5 years is also increasing.

As of 2016, there were 800 households in the RDOS Area A. This number is expected to increase by 50 in 2024 and mainly consist of 2 person households. The average annual income of RDOS Area A residents has increased rapidly since 2011, raising by 30% in 2016. Most are owner households. In 2016, owners had an average annual income 30% greater than renter households.

These projections emphasize a need to provide increased housing to allow residents to age in place, such as apartments and seniors housing.

Total Population

RDOS Area A has had a relatively stable population over the past 15 years, with a slight decline in growth beginning in the 2010’s.

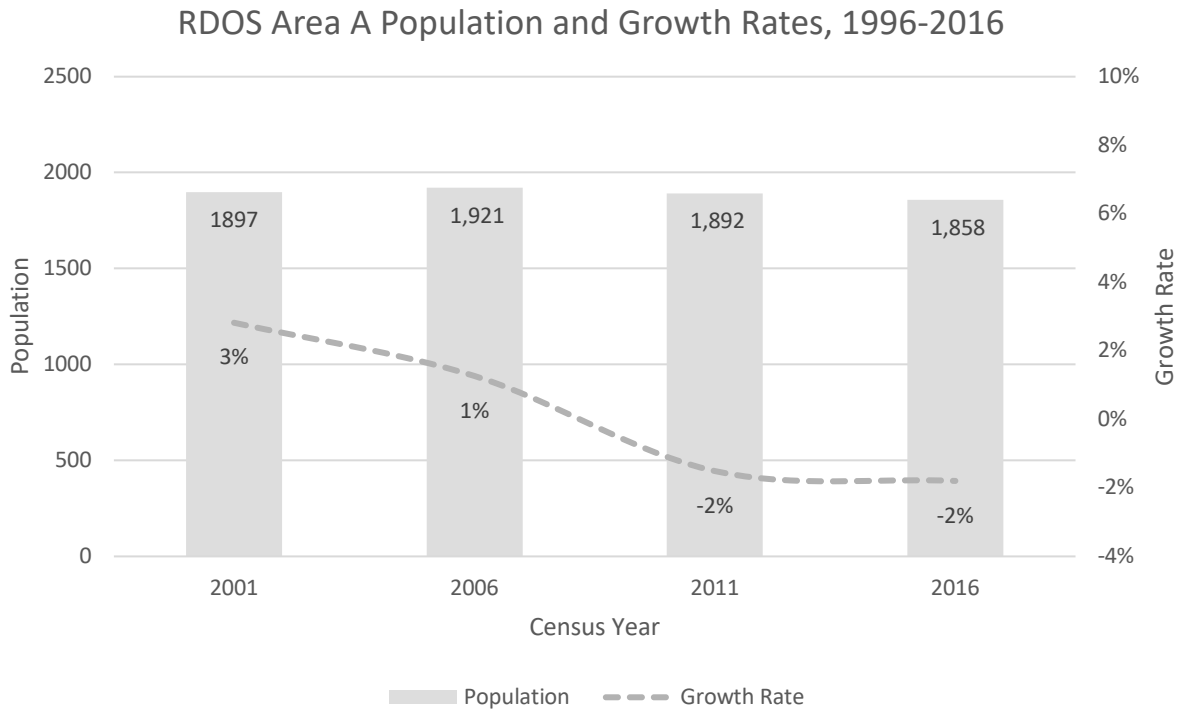


Figure 1: Total population and growth rates for RDOS Area A, from 2001 to 2016. Growth rates represent change in population from previous census.

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Population Growth

The population of RDOS Area A decreased by around 3% between 2006 and 2016. That decrease was a total of 63 people. Slightly more of this decrease occurred in the latter half of this time period. From 2006 to 2011, the population decreased by 1.5% and by 1.8% between 2011 to 2016.

| RDOS Area A, Growth rates between years | | |
|-----------------------------------------|-------------|--------|
| | Growth Rate | Number |
| 2006 to 2016 | -3.28% | -63 |
| 2006 to 2011 | -1.51% | -29 |
| 2011 to 2016 | -1.80% | -34 |

Figure 2: RDOS Area A growth rates between years (2006-2011, 2011-2016, and 2006-2016).

Average Age and Age Group Distribution

The average age in 2016 was 51.2, and the median age was 57.1, which is slightly higher than 2006 and 2011.

| RDOS Area A, Average Age | | | |
|--------------------------|------|------|------|
| | 2006 | 2011 | 2016 |
| Mean | 45.2 | 50.1 | 51.2 |
| Median | 50.2 | 54.3 | 57.4 |

Figure 3: RDOS Area A, average and median ages, by year.

RDOS Area A has an aging population, with more seniors than youth. For both female and males, the age groups from 20 to 34 decrease slightly, but increase again at age 35.

RDOS Area A, Age Group Distribution, 2016

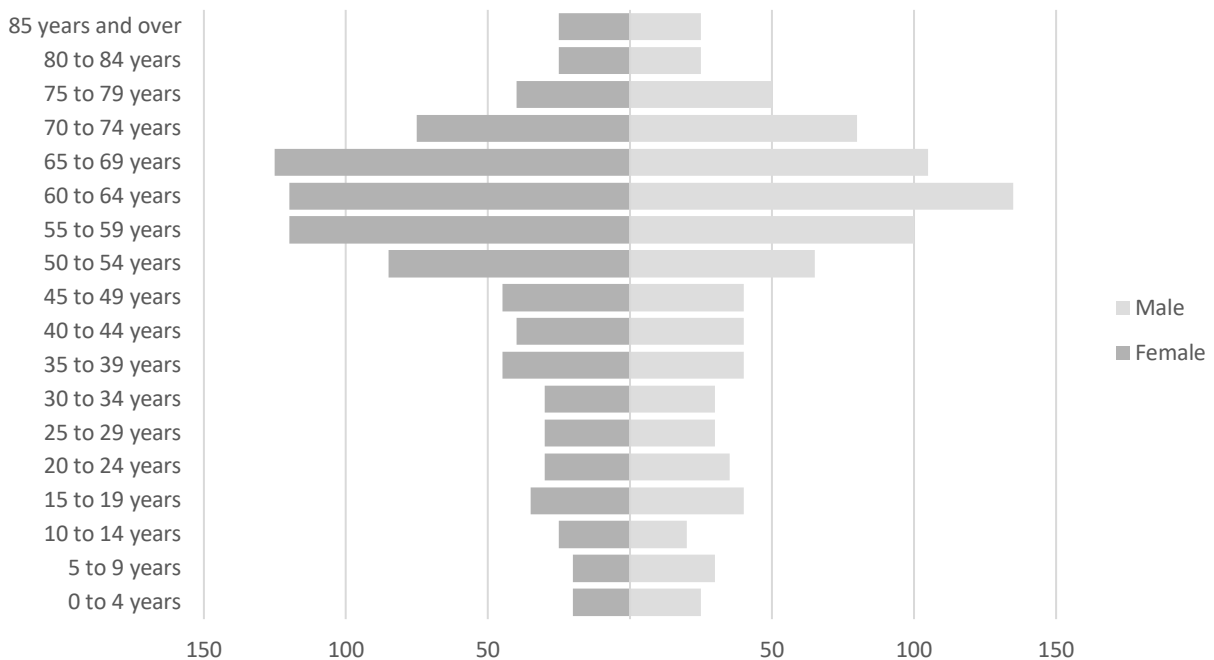


Figure 4: 2016 population of RDOS Area A by age group.

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In 2016, RDOS Area A had a Youth Dependency Ratio of 21%, which was more than 10% less than the provincial average. The Senior Dependency Ratio was 53%, which was more than 20% greater than the provincial average. Combined, the Total Dependency Ratio in 2016 was 74%, which was over 10% greater than the provincial average.

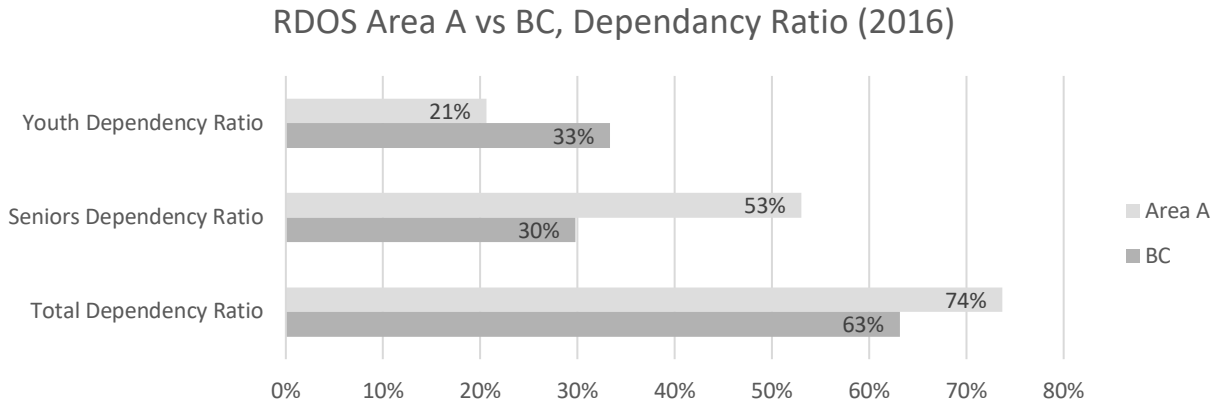


Figure 5: Dependency Ratio of RDOS Area A compared to BC in 2016. The dependency ratio is the ratio of the combined youth population (0 to 19 years) and senior population (65 or older) to the working-age population (20 to 64 years).

Mobility

A majority of RDOS Area A residents are non-movers for 5 years, meaning they have lived in the Area at the same residence for 5 years or more. The proportion of long-term residents (5+ years) has increased slightly (more than 10%) over the period from 2006 to 2016.

| RDOS Area A, Mobility (2006 to 2016) | | | | |
|--------------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| Non-movers (1 year) | # | 1525 | 1725 | 1625 |
| Non-migrants (1 year) | # | 80 | 55 | 110 |
| Migrants (1 year) | # | 230 | 80 | 115 |
| Non-movers (5 years) | # | 1050 | - | 1300 |
| Non-migrants (5 years) | # | 325 | - | 170 |
| Migrants (5 years) | # | 255 | - | 315 |

Figure 6: Mobility in RDOS Area A from 2006 to 2016. Non-movers refer to persons who live at the same residence as 1 and 5 years ago. Non-migrants are persons who continue to live in the RDOS since 1 and 5 years ago. Migrants are either internal (lived somewhere in Canada outside of the RDOS) or external (did not live in Canada) 1 and 5 years ago. Mobility data pertaining to 1 year ago includes all persons 1 year of age and over living in private households, while data pertaining to 5 years ago includes all persons 5 years of age and over living in private households.

Households

Number of Households and Average Household Size

In 2016, there were a total of 800 households in RDOS Area A. In 2011, there were 840 households, and in 2006, there were 770 households. The average household size has remained relatively constant throughout this period, at 2.3 people per household in 2016, 2.2 in 2011, and 2.4 in 2006.

Breakdown of Households by Size

A detailed breakdown of RDOS Area A households by size reveals no significant changes in the distribution of households by number of people. As a percentage of total households, there were slightly fewer 1 person households and slightly more 2 person households in 2016, as compared to 2006. Over the period from 2006 to 2016, total numbers have increased in 2, 3, and 4 persons households, but decreased in 1 and 5+ person households.

| Town of Oliver Household Size | | | | |
|-------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| 1 person | # | 180 | 190 | 155 |
| | % | 23% | 23% | 19% |
| 2 persons | # | 365 | 435 | 425 |
| | % | 47% | 52% | 53% |
| 3 persons | # | 90 | 100 | 100 |
| | % | 12% | 12% | 13% |
| 4 persons | # | 65 | 80 | 80 |
| | % | 8% | 10% | 10% |
| 5+ persons | # | 70 | 25 | 45 |
| | % | 9% | 3% | 6% |

Figure 7: Household size, by number and % from 2006-2016.

Renter and Owner Households

The percentage of renter and owner households remained relatively stable over the period from 2006 to 2016 in RDOS Area A.

| RDOS Area A, Renter and Owner Households | | | | |
|------------------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| Renter Household | # | 140 | 95 | 140 |
| | % | 18% | 12% | 18% |
| Owner Households | # | 625 | 740 | 660 |
| | % | 81% | 88% | 83% |

Figure 8: renter and owner households, by number and %.

Renter Households in Subsidized Housing

Census data indicates that in 2011, no renter households were in subsidized housing. In 2016, the census indicated that 10 renter households (2% of renter households) were in subsidized housing.

Anticipated Population

Anticipated Population

By applying demographic forecasts for the Okanagan Similkameen Regional District to RDOS Area A, detailed population projections for the total population and for each age group were created. The projections use the 2016 census population figures as a baseline. The population of Area A is expected to increase by around 169 people by 2027. That would be an 8% increase over a 10-year period, though over the past decade the population of RDOS Area A decreased by over 3%.

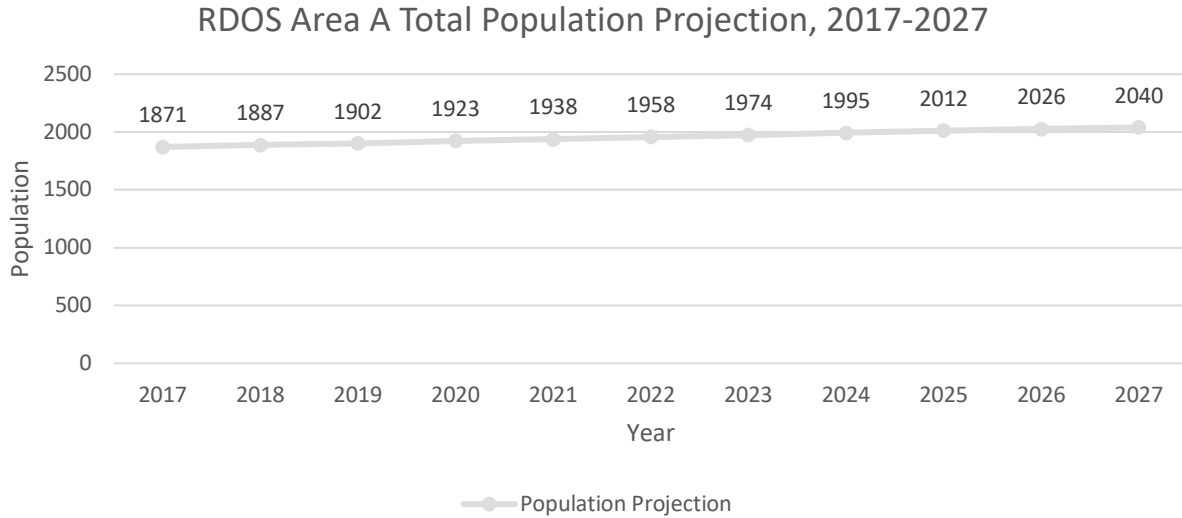


Figure 9: Anticipated population by year, 2017-2027.

Anticipated Population Growth

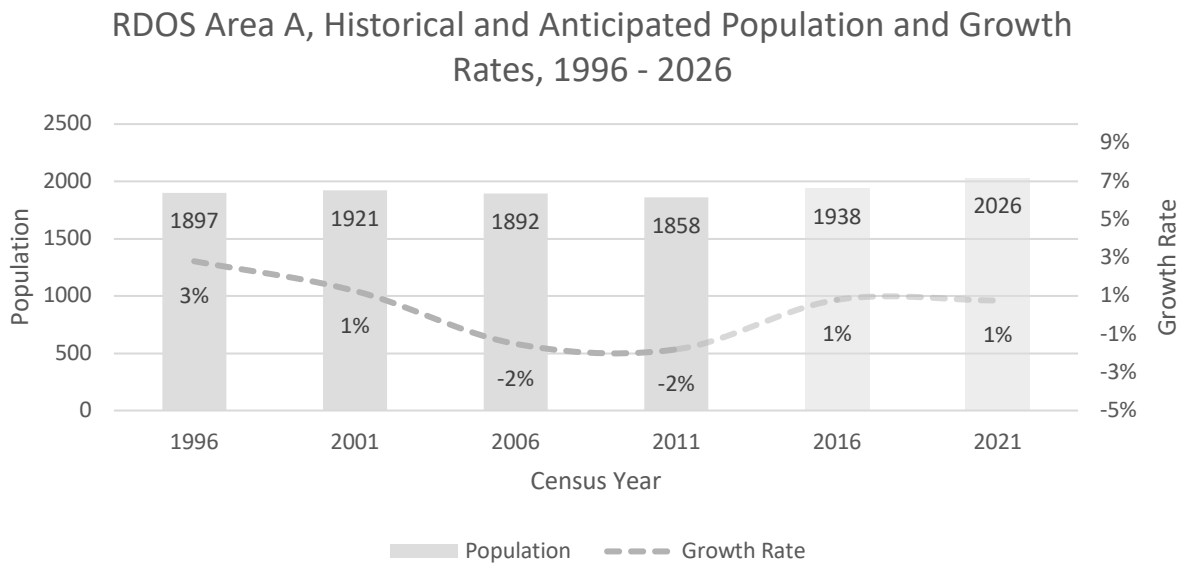


Figure 10: Historical and anticipated population and growth rates by 5 year period, 1991-2026.

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Anticipated Age Distribution

These projections anticipate slight growth in the population aged 0-14 and 85+. Slight declines are expected for those aged 15-24 and for those aged 25-64.

The largest projected changes, both proportionally and in real terms, are for the group aged 65-84. Anticipated growth for this age group is around 200 people over 10 years – an increase of 27%.

RDOS Area A Anticipated Population Change, By Age Group
2017-2027

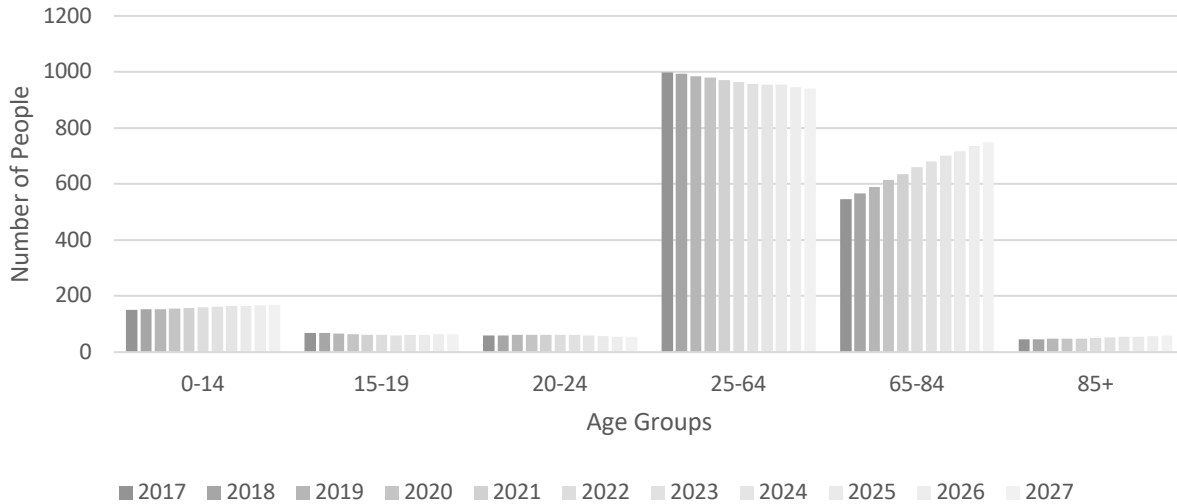


Figure 11: Anticipated population growth, 2017-2027.

| RDOS Area A, Anticipated Population by Age Group, 2017-2027 | | | | | | | | | | | | |
|-------------------------------------------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Ages | | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 |
| 0-14 | # | 151 | 153 | 154 | 156 | 159 | 161 | 162 | 164 | 165 | 167 | 169 |
| | % | 8.1% | 8.1% | 8.1% | 8.1% | 8.2% | 8.2% | 8.2% | 8.2% | 8.2% | 8.2% | 8.3% |
| 15-19 | # | 69 | 68 | 67 | 63 | 62 | 61 | 60 | 61 | 62 | 64 | 64 |
| | % | 3.7% | 3.6% | 3.5% | 3.3% | 3.2% | 3.1% | 3.1% | 3.0% | 3.1% | 3.1% | 3.1% |
| 20-24 | # | 60 | 61 | 61 | 63 | 63 | 61 | 61 | 60 | 56 | 55 | 55 |
| | % | 3.2% | 3.2% | 3.2% | 3.3% | 3.2% | 3.1% | 3.1% | 3.0% | 2.8% | 2.7% | 2.7% |
| 25-64 | # | 999 | 993 | 984 | 979 | 971 | 964 | 957 | 954 | 954 | 947 | 942 |
| | % | 53.4% | 52.6% | 51.8% | 50.9% | 50.1% | 49.3% | 48.5% | 47.9% | 47.4% | 46.7% | 46.2% |
| 65-84 | # | 545 | 566 | 588 | 614 | 635 | 660 | 682 | 702 | 718 | 736 | 749 |
| | % | 29.2% | 30.0% | 30.9% | 31.9% | 32.8% | 33.7% | 34.5% | 35.2% | 35.7% | 36.3% | 36.7% |
| 85+ | # | 46 | 47 | 47 | 48 | 49 | 50 | 52 | 54 | 56 | 58 | 60 |
| | % | 2.4% | 2.5% | 2.5% | 2.5% | 2.5% | 2.5% | 2.6% | 2.7% | 2.8% | 2.9% | 3.0% |
| Total | # | 1871 | 1887 | 1902 | 1923 | 1938 | 1958 | 1974 | 1995 | 2012 | 2026 | 2040 |
| | % | | | | | | | | | | | |
| Growth | # | 16 | 17 | 15 | 21 | 15 | 20 | 17 | 20 | 18 | 14 | 14 |
| | % | 0.8% | 0.9% | 0.8% | 1.1% | 0.8% | 1.0% | 0.9% | 1.0% | 0.9% | 0.7% | 0.7% |

Figure 12: Projected population, by age group. # refers to the number of people in each age group for each year. % refers to that age group as a percentage of the total population for that year.

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Anticipated Average Age

According to the average and median age projections for the entire RDOS, the average and median age in RDOS Area A may increase slightly by 2027. It is important to understand these slight increases in mean and median average age in the context of the more detailed age group breakdown above. Though the average age is only expected to increase by around a year and a half, much of this increase will be caused by a spike in the number of senior residents aged 65-84. By 2027, age-appropriate housing for an approximately 200 additional people aged 65+ will need to be available in RDOS Area A.

| RDOS Area A, Anticipated Average Age. 2018-2027 | | | | | | | | | | |
|-------------------------------------------------|------|------|------|------|------|------|------|------|------|------|
| | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 |
| Mean | 49.1 | 49.3 | 49.5 | 49.7 | 49.9 | 50.1 | 50.3 | 50.4 | 50.6 | 50.7 |
| Median | 54.4 | 54.7 | 55 | 55.1 | 55.1 | 55.2 | 55.3 | 55.3 | 55.3 | 55.3 |

Figure 13: Anticipated average (mean) and median ages.

Anticipated Households

The number of households in RDOS Area A is expected to increase. By 2024, around 50 additional households above the 2016 number are expected to be in Area A. Average household size is anticipated to be constant over this period.

| RDOS Area A, Projected Households and Household Size (2017-2027) | | | | | | | | |
|------------------------------------------------------------------|------|------|------|------|------|------|------|------|
| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
| Households | 807 | 814 | 2198 | 2220 | 835 | 2374 | 2509 | 2571 |
| Household Size | 2.3 | 2.3 | 2.27 | 2.27 | 2.28 | 2.29 | 2.30 | 2.30 |

2288
2.31

Household Income

Average and Median Household Income

Households in RDOS Area A have become wealthier between the past census periods. There are several ways to visualize these changes. The first graph below shows household income by \$50,000 income bracket. The second graph shows a more fine-grained distribution of income, by \$10,000 income bracket. In 2016, less residents have an average income under \$50,000, while more have an income greater than \$100,000.

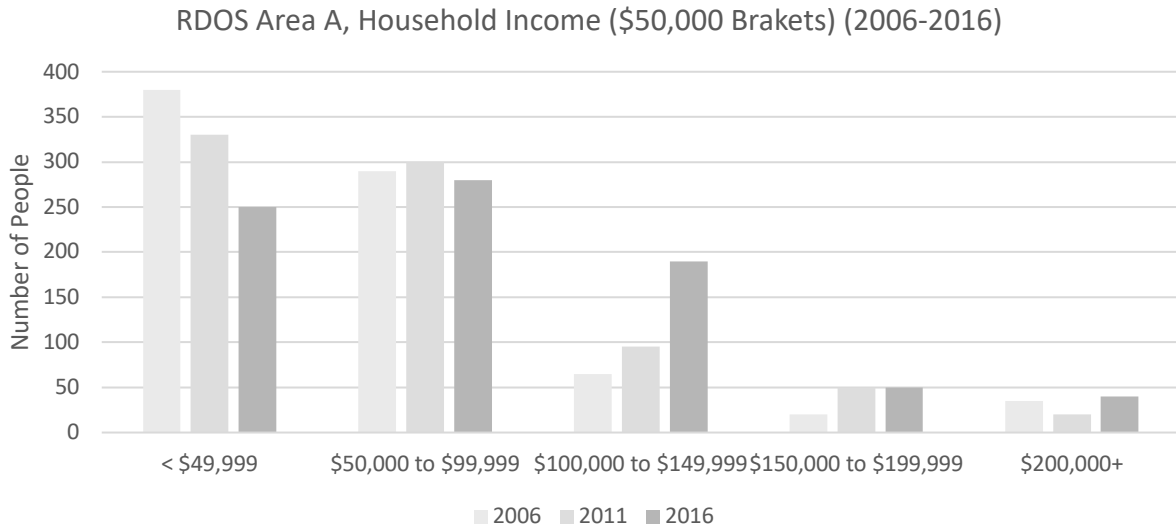


Figure 14: Distribution of household total (pre-tax) income for 2006, 2011, and 2016, by \$50,000 bracket.

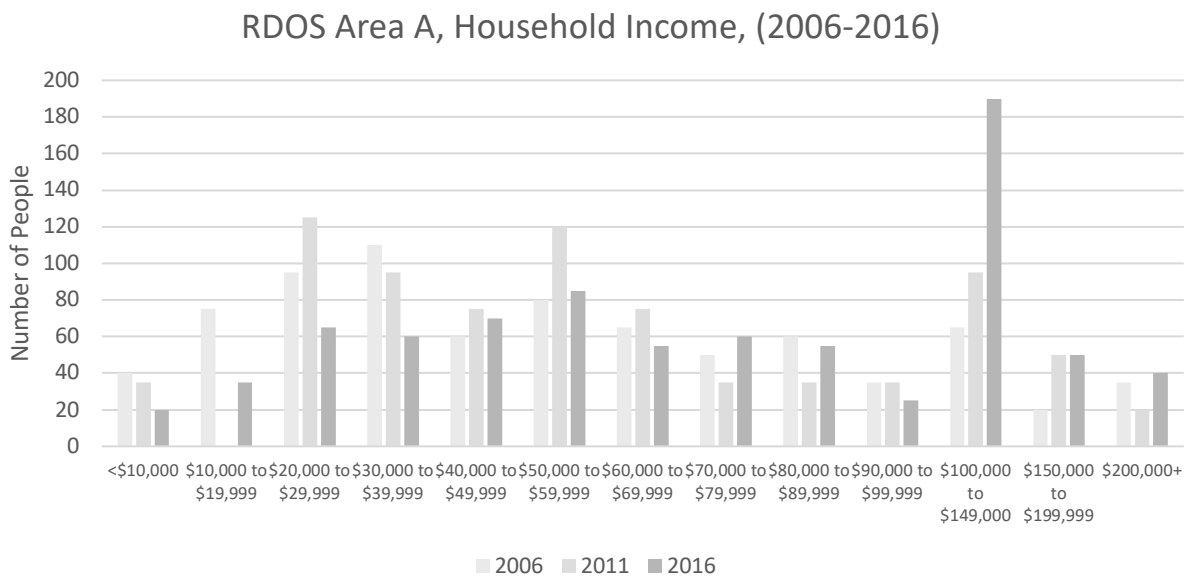


Figure 15: Detailed distribution of household total (pre-tax) income for 2006, 2011, and 2016. Income is reported in constant (2015) dollars.

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Households in Specified Income Brackets

| RDOS Area A, Household Incomes, Constant (2015) Dollars, 2006-2016 | | | | |
|--------------------------------------------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| Under \$10,000 | # | 40 | 35 | 20 |
| | % | 5% | 4% | 3% |
| \$10,000 to \$19,999 | # | 75 | 0 | 35 |
| | % | 10% | 0% | 4% |
| \$20,000 to \$29,999 | # | 95 | 125 | 65 |
| | % | 12% | 15% | 8% |
| \$30,000 to \$39,999 | # | 110 | 95 | 60 |
| | % | 14% | 11% | 8% |
| \$40,000 to \$49,999 | # | 60 | 75 | 70 |
| | % | 8% | 9% | 9% |
| \$50,000 to \$59,999 | # | 80 | 120 | 85 |
| | % | 10% | 14% | 11% |
| \$60,000 to \$69,999 | # | 65 | 75 | 55 |
| | % | 8% | 9% | 7% |
| \$70,000 to \$79,999 | # | 50 | 35 | 60 |
| | % | 6% | 4% | 8% |
| \$80,000 to \$89,999 | # | 60 | 35 | 55 |
| | % | 8% | 4% | 7% |
| \$90,000 to \$99,999 | # | 35 | 35 | 25 |
| | % | 5% | 4% | 3% |
| \$100,000 to \$149,000 | # | 65 | 95 | 190 |
| | % | 8% | 11% | 24% |
| \$150,000 to \$199,999 | # | 20 | 50 | 50 |
| | % | 3% | 6% | 6% |
| \$200,000 and above | # | 35 | 20 | 40 |
| | % | 5% | 2% | 5% |

Figure 16: RDOS Area A, number and percentage of households within each income bracket. Income is reported in constant (2015) dollars.

Average and median household incomes have increased over the past census periods. From 2011 to 2016 RDOS Area A experienced a sharp increase in average and median income by approximately 30%.

| RDOS Area A, Average and Median Household Incomes | | | |
|---------------------------------------------------|-----------|-----------|-----------|
| | 2006 | 2011 | 2016 |
| Average Income | \$ 65,460 | \$ 66,282 | \$ 92,083 |
| Median Income | \$ 53,973 | \$ 52,295 | \$ 72,095 |

Figure 17: Average and median incomes 2006-2016. Income is reported in constant (2015) dollars.

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Owner and Renter Average and Median Household Incomes

There has been a gap in the average incomes of owner and renter households from 2006 to 2016. This gap was most pronounced in the 2006, when owner households had incomes around 55% higher than those of renter households. By 2016, the difference in incomes between owners and renters decreased to the point where owner households had incomes around 30% higher than renter households.

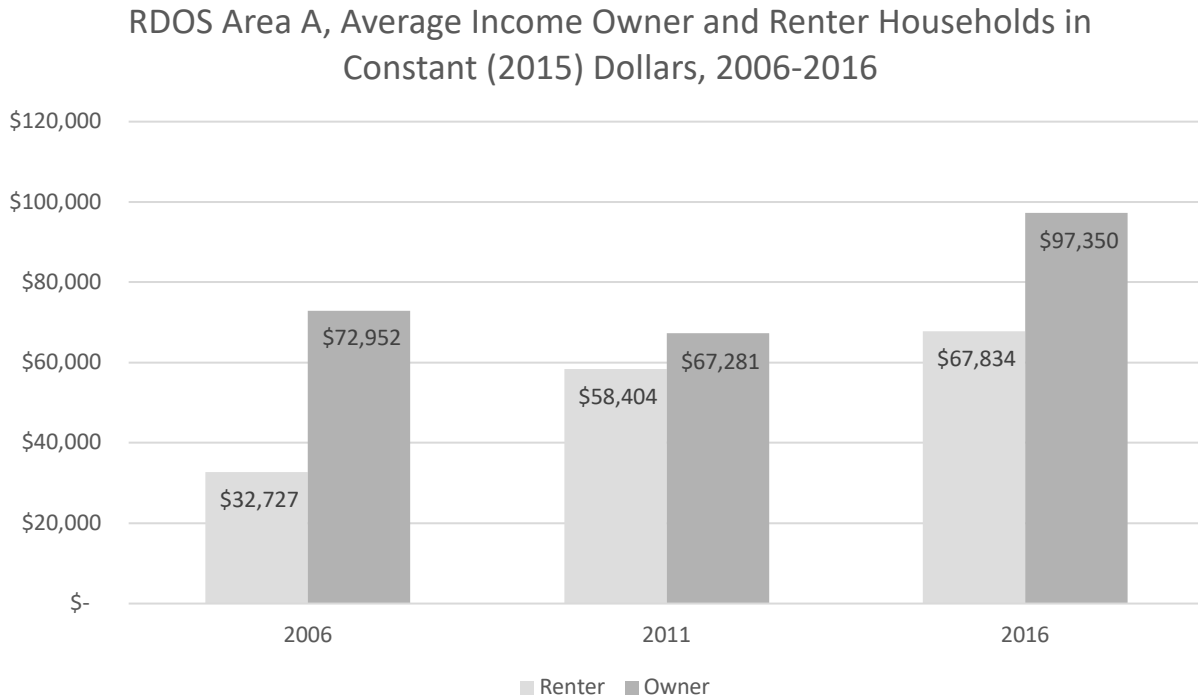


Figure 18: Average incomes of renter and owner households. Income is reported in constant (2015) dollars.

| RDOS Area A, Oliver Renter and Owner Household Incomes, 2006-2016 | | | | | | |
|--------------------------------------------------------------------------|---------------|-------------|-------------|--------------|-------------|-------------|
| | Renter | | | Owner | | |
| | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 |
| Average Income | \$ 32,727 | \$ 58,404 | \$ 67,834 | \$ 72,952 | \$ 67,281 | \$ 97,350 |
| Median Income | \$ 31,767 | \$ 50,146 | \$ 58,695 | \$ 59,744 | \$ 52,415 | \$ 73,924 |

Figure 19: Distribution of renter and owner household income, by number of households and % of total, 2006-2016. Income is reported in constant (2015) dollars.

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Owner and Renter Households Income Distribution

| RDOS Area A, Renter and Owner Household Incomes, 2006-2016 | | | | | | | |
|------------------------------------------------------------|---|--------|------|------|-------|------|------|
| | | Renter | | | Owner | | |
| | | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 |
| Under \$10,000 | # | 10 | 0 | 0 | 25 | 0 | 0 |
| | % | 1% | 0% | 0% | 3% | 0% | 0% |
| \$10,000 to \$19,999 | # | 35 | 0 | 20 | 45 | 0 | 35 |
| | % | 5% | 0% | 3% | 6% | 0% | 4% |
| \$20,000 to \$29,999 | # | 25 | 0 | 10 | 75 | 120 | 55 |
| | % | 3% | 0% | 1% | 10% | 14% | 7% |
| \$30,000 to \$39,999 | # | 45 | 0 | 10 | 60 | 90 | 45 |
| | % | 6% | 0% | 1% | 8% | 11% | 6% |
| \$40,000 to \$49,999 | # | 20 | 0 | 25 | 45 | 60 | 45 |
| | % | 3% | 0% | 3% | 6% | 7% | 6% |
| \$50,000 to \$59,999 | # | 10 | 20 | 10 | 70 | 100 | 75 |
| | % | 1% | 2% | 1% | 9% | 12% | 9% |
| \$60,000 to \$69,999 | # | 10 | 0 | 0 | 60 | 70 | 125 |
| | % | 1% | 0% | 0% | 8% | 8% | 16% |
| \$70,000 to \$79,999 | # | 0 | 0 | 15 | 45 | 25 | 155 |
| | % | 0% | 0% | 2% | 6% | 3% | 19% |
| \$80,000 to \$89,999 | # | 10 | 0 | 20 | 50 | 35 | 100 |
| | % | 1% | 0% | 3% | 6% | 4% | 13% |
| \$90,000 to \$99,999 | # | 0 | 0 | 0 | 35 | 30 | 80 |
| | % | 0% | 0% | 0% | 5% | 4% | 10% |
| \$100,000 to \$149,000 | # | 0 | 0 | 20 | 65 | 80 | 240 |
| | % | 0% | 0% | 3% | 8% | 10% | 30% |
| \$150,000 to \$199,999 | # | 0 | 0 | 15 | 25 | 45 | 70 |
| | % | 0% | 0% | 2% | 3% | 5% | 9% |
| \$200,000 and above | # | 0 | 0 | 0 | 35 | 15 | 40 |
| | % | 0% | 0 | 0 | 5% | 2% | 5% |

Figure 20: Distribution of renter and owner household income, by number of households and % of total, 2006-2016. Income is reported in constant (2015) dollars.

Economic Sectors & Labour Force

Since 2006, the number of workers in the RDOS Area A has decreased by approximately 25%. Labour market participation – the proportion of the population in the labor force – has declined 14% since 2006. Meanwhile, unemployment – the proportion of the population without a job that is actively seeking employment – has increased by 5%.

In 2016, the main industries in the RDOS Area A were agriculture, forestry, fishing and hunting, followed by accommodation and food services. However, employment in primary resources has declined sharply since 2006. Educational services and administrative and support, waste management, and remediation services sectors are the sectors that experienced the most growth.

Total Number of Workers

The number of workers in RDOS Area A has decreased over recent years, from 1,095 workers in 2006, to 865 workers in 2011, to 880 workers as of 2016.

Number of Workers by Industry

RDOS Area A, Industries in 2016, by Number of Workers



Figure 21: RDOS Area A industries represented by the size of the block. Number of workers are labeled.

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

The relative strengths of RDOS Area A’s economic sectors have experienced some variation over recent years. Since 2006, the agriculture, forestry, fishing and hunting sector and retail trade sector have seen a steep decline. The health care and social services sector has seen a considerable decline. There was a spike in construction in 2011. Sectors that grew significantly in 2016 include the educational services and administrative and support, waste management, and remediation services sectors. There was also a slight increase in the public administration, accommodation and food services, wholesale trade, manufacturing and mining, quarrying, and oil and gas extraction sectors.

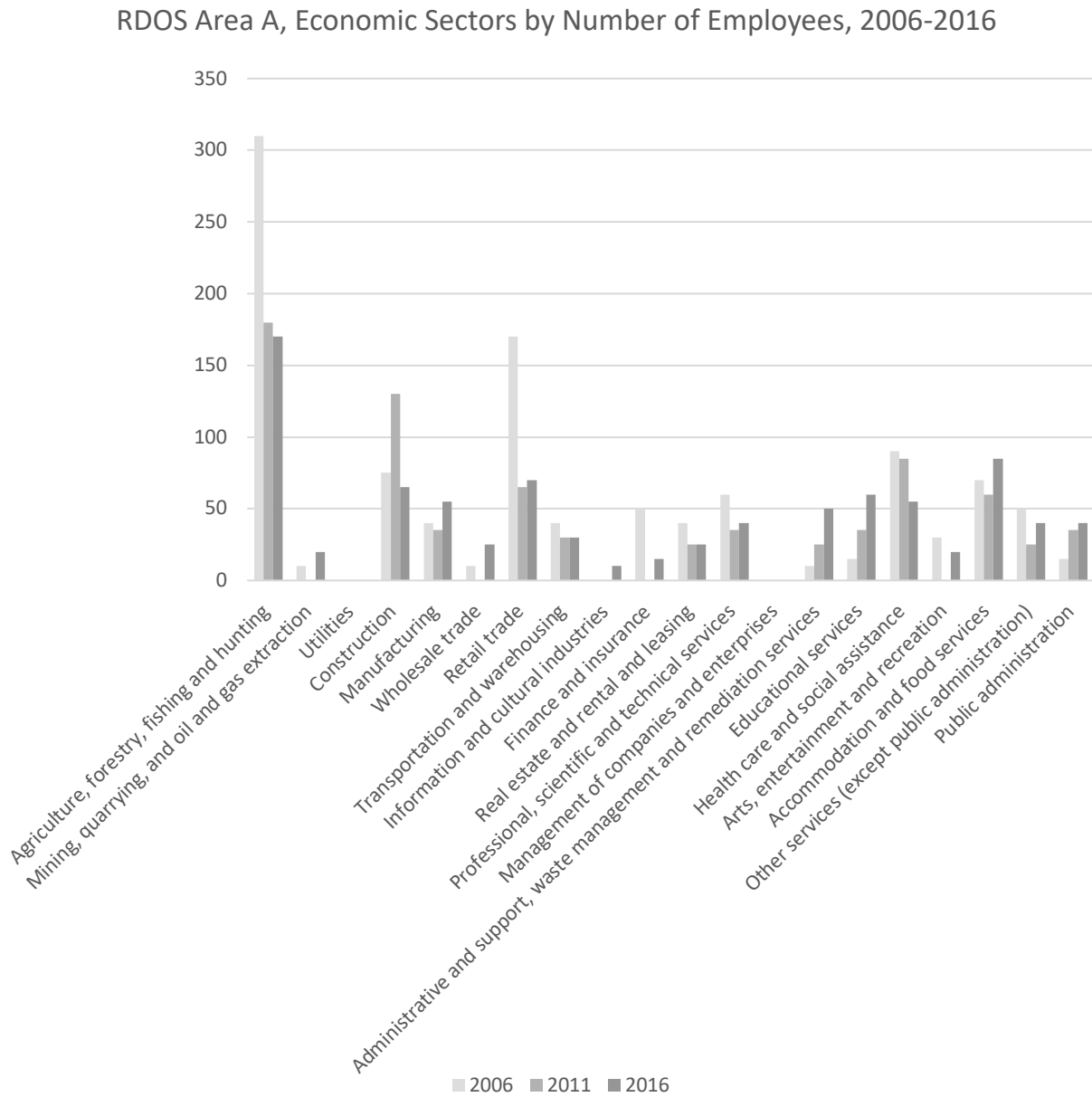


Figure 22: RDOS Area A economic sectors by number of employees and year.

Unemployment Rate and Participation Rate

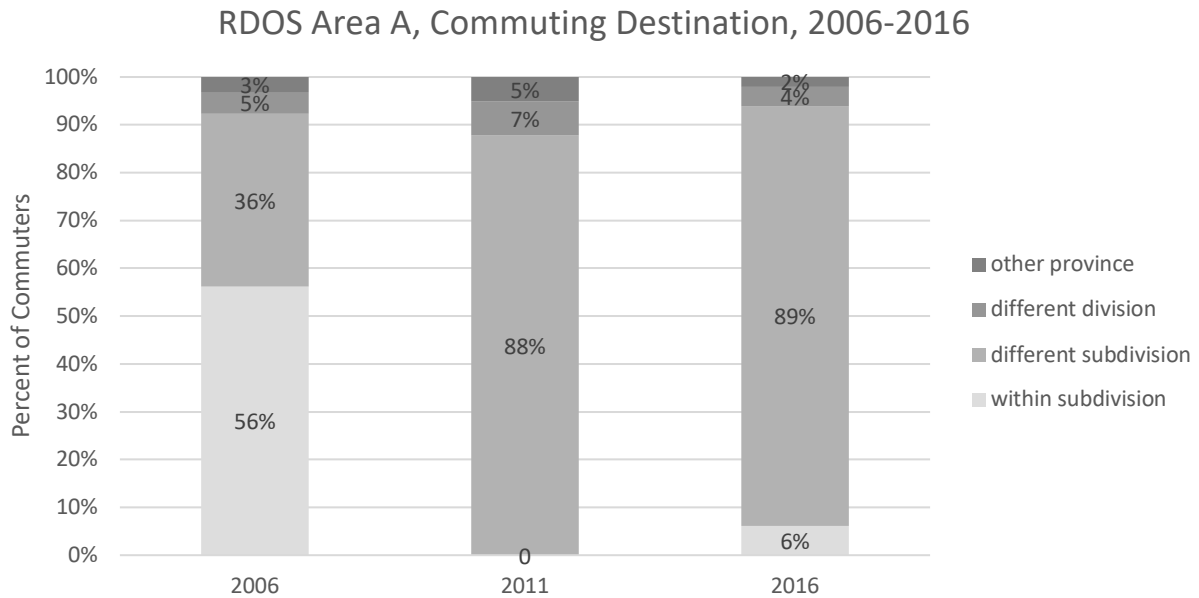
Unemployment and labour market participation varied from 2006 to 2016. Unemployment refers to those without work who are actively seeking work, and labour market participation is the share of the total population in the labour force. Unemployment was highest in 2011 at 11% and decreased slightly in 2016 to 9.6%. Labor market participation was highest in 2006 at 67% and has since decreased by 14%.

| RDOS Area A, Unemployment and Labour Market Participation Rate | | | |
|----------------------------------------------------------------|-------|-------|-------|
| | 2006 | 2011 | 2016 |
| Unemployment | 4.1% | 11.0% | 9.6% |
| Labour market participation | 67.0% | 51.8% | 53.0% |

Figure 23: Labour market participation and unemployment rates, 2006-2016.

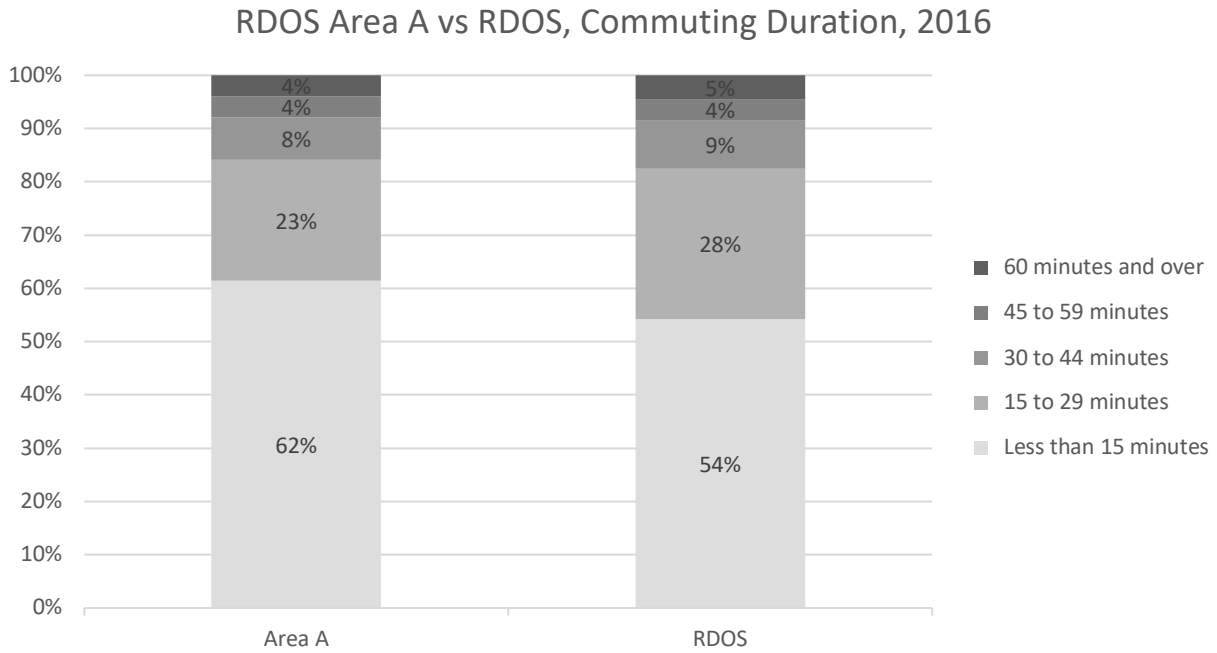
Commuting Destination and Duration

In 2016, nearly 90% of RDOS Area A residents commuted to work in a different subdivision. This is change from 2006 when most residents (56%) worked within their resident subdivision and 36% commuted to a different subdivision.



RDOS AREA A HOUSING NEEDS REPORT - DRAFT

In 2016, most RDOS Area A commuters' (62%) travel duration was less than 15 minutes. This is a greater proportion of residents compared to the entire RDOS, in which 54% of residents' commute duration was less than 15 minutes.



Housing Units

In 2016, RDOS Area A had 800 housing units. Of these housing units, 94% are single-detached dwellings, 76% have 3 or more beds, and 54% were built before 1991. In 2019, four housing units were subsidized for rent assistance in the private market.

The median value of a two-bedroom single-family dwelling in 2016 was mid \$500,000. For a household to pay a third or less of their income on this housing unit, the household would need an average annual income of \$104,000. There is a considerable gap between the income needed to buy the median house in RDOS Area A, and the actual median income.

In 2016, 84% of households were not in core housing need. 14% of RDOS Area A households spent more than 30% of their income on housing, 5% lived in dwellings in need of major repairs, and 1% live in overcrowded housing. Renter households are more likely to be in core housing need than owner households.

These data emphasize the need for greater access to affordable housing in RDOS Area A.

Total Number of Housing Units

In 2016, there were 800 housing units in RDOS Area A. There were 835 housing units in 2011 and 770 housing units in 2006.

Breakdown by Structural Type of Units

Single-detached housing is the predominant housing type in RDOS Area A, making up 94% of the total housing units in 2016.

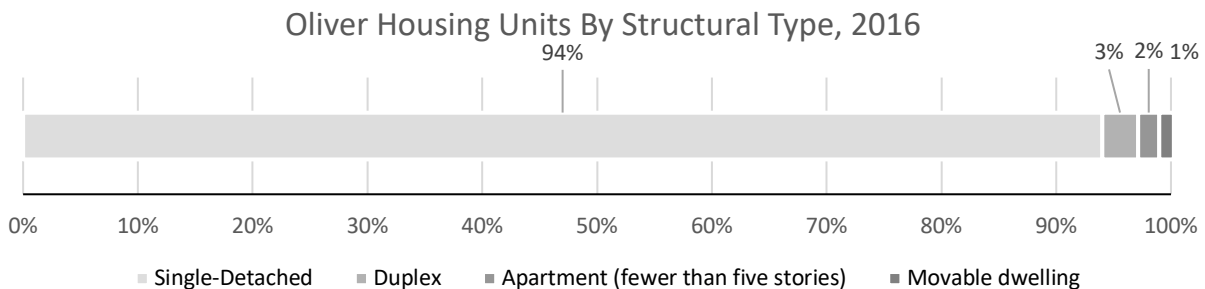


Figure 24: RDOS Area A housing units, by structure type, 2016.

| RDOS Area A Housing Units, by Structural Type (2006-2016) | | | | |
|-----------------------------------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| Single-detached house | # | 715 | 820 | 760 |
| | % | 93% | 98% | 94% |
| Apartment/flat in a duplex | # | 0 | 0 | 25 |
| | % | 0% | 0% | 3% |
| Apartment in a building with fewer than 5 storeys | # | 20 | 0 | 15 |
| | % | 3% | 0% | 2% |

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

| | | | | |
|-------------------|---|----|----|----|
| Moveable dwelling | # | 30 | 0 | 10 |
| | % | 4% | 0% | 1% |

Figure 25: RDOS Area A housing units, by structural type, 2006-2016.

Breakdown by Size

As of 2016, the most common dwelling unit size in RDOS Area A was 3 bedrooms. There are also a large number of 2 and 4+ bedrooms homes. The proportions of dwelling units by size has remained relatively constant since 2006.

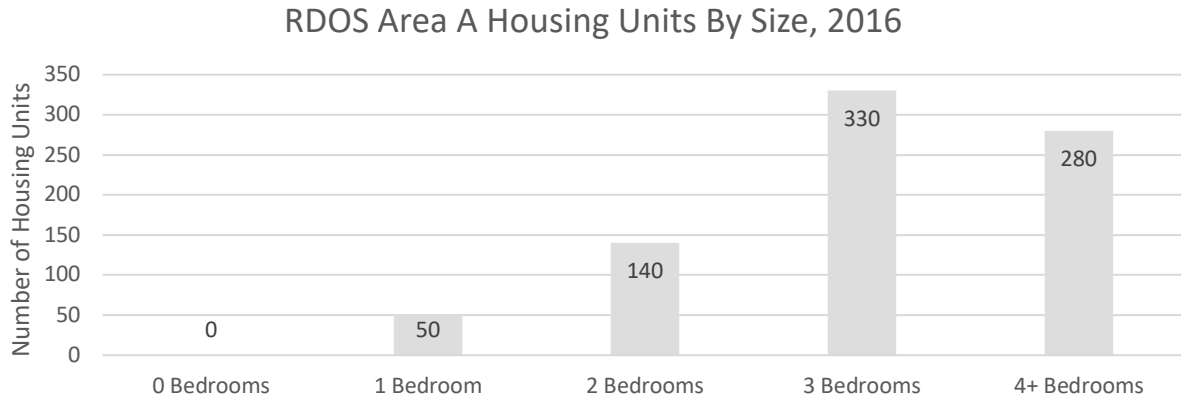


Figure 26: RDOS Area A housing units, by number of bedrooms, 2016.

| RDOS Area A Housing Units by Size (2006-2016) | | | |
|-----------------------------------------------|------|------|------|
| | 2006 | 2011 | 2016 |
| 0 Bedrooms | 15 | 0 | 0 |
| 1 Bedroom | 70 | 0 | 50 |
| 2 Bedrooms | 185 | 205 | 140 |
| 3 Bedrooms | 285 | 345 | 330 |
| 4+ Bedrooms | 215 | 265 | 280 |

Figure 27: RDOS Area A housing units, by number of bedrooms, 2006-2016.

Breakdown by Date Built

The most common time period for a house in Oliver to have been built is from 1961-1980.

Oliver Housing Units by Date Built, 2016

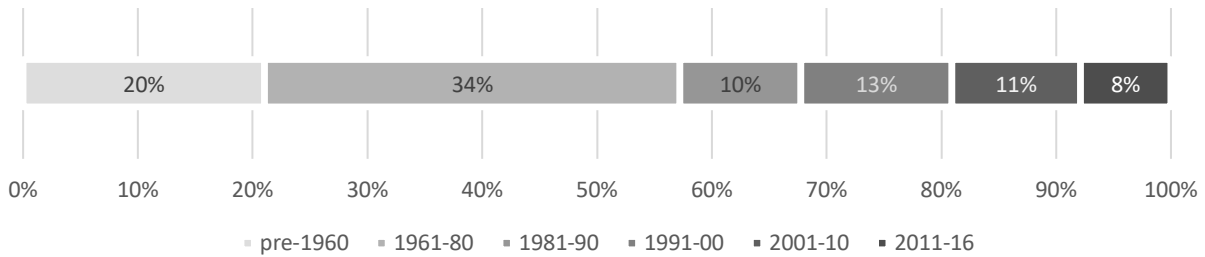


Figure 28: RDOS Area A housing units, by date built, as of 2016.

| RDOS Area A Housing Units, by Period Built (2006-2016) | | | | |
|--------------------------------------------------------|---|------|------|------|
| | | 2006 | 2011 | 2016 |
| <i>pre-1960</i> | # | 145 | 130 | 160 |
| | % | 19% | 16% | 20% |
| <i>1961-80</i> | # | 340 | 315 | 275 |
| | % | 44% | 38% | 34% |
| <i>1981-90</i> | # | 85 | 95 | 80 |
| | % | 11% | 11% | 10% |
| <i>1991-00</i> | # | 135 | 140 | 100 |
| | % | 18% | 17% | 13% |
| <i>2001-10</i> | # | 60 | 155 | 85 |
| | % | 8% | 19% | 11% |
| <i>2011-16</i> | # | - | - | 60 |
| | % | - | - | 8% |

Figure 29: RDOS Area A housing units, by period built, # and %.

Number of Housing Units that are Subsidized Housing

BC Housing indicates that a total of 4 housing units were subsidized in RDOS Area A in 2019. These 4 units were for rent assistance in the private market.

Rental Vacancy Rate

Not available.

Number of Primary and Secondary Rental Units

Not available.

Number of Short-Term Rental Units

Not available.

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

Number of Units in Cooperative Housing

There were no units of cooperative housing in RDOS Area A, as of November 2019.

Number of Post-Secondary Housing Beds

Not available.

Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness

There are no shelter beds or housing units for people experiencing or at risk of homelessness in RDOS Area A, as of November 2019.

Housing Units – Change in Stock (10 Years)

Demolished

Not available.

Substantially Completed

Not available.

Registered New Homes

Not available.

Housing Values

Housing Needs Report regulations state that housing value data from 2005 onward is required for the first housing needs report that a municipality completes. This historic housing value data is to be obtained from BC Assessment by the municipality. However, as of December 2019, historic housing value data is listed as unavailable on the BC housing report dataset webpage. Given the unavailability of this historic housing value data, housing values are provided only for 2019. Subsequent housing needs reports, or an update to this report, should contain historic housing value data going back to 2005.

The median value for a single-family dwelling in RDOS Area A is in the mid \$500,000s. If a young family were to purchase a 2-bedroom house at the median sales price of \$500,000 and put 5% down with a 2.54% interest rate, their monthly mortgage payments would be \$2,220. Adding property tax, utilities and property insurance, monthly housing costs would rise to around \$2,600. In order to carry those housing costs without exceeding 30% of total household income being spent on towards housing, the household would need to earn around \$104,000 per year in pre-tax income. However, in RDOS Area A the median owner household income is closer to \$73,924.

There is a considerable gap between the income needed to buy the median house in RDOS Area A, and the actual median income. While home ownership is within reach for many households in RDOS Area A, these households will tend to have considerably higher incomes than the median.

| RDOS Area A Average and Median Assessed Property Values (Owned) | | | |
|-----------------------------------------------------------------|----------|--------------|---------------|
| | Bedrooms | Median Value | Average Value |
| Single Family Dwelling | 1 | \$ 580,500 | \$ 504,075 |
| Single Family Dwelling | 2 | \$ 555,000 | \$ 625,548 |
| Single Family Dwelling | 2 | \$ 500,000 | \$ 588,033 |
| Single Family Dwelling | 3+ | \$ 561,500 | \$ 660,587 |
| Single Family Dwelling | 3+ | \$ 657,500 | \$ 631,775 |
| Single Family Dwelling | 3+ | \$ 1,255,000 | \$ 1,255,000 |
| Residential Dwelling with Suite | 2 | \$ 856,000 | \$ 856,000 |
| Residential Dwelling with Suite | 3+ | \$ 573,000 | \$ 677,444 |
| Residential Dwelling with Suite | 3+ | \$ 949,000 | \$ 949,000 |
| Duplex, Non-Strata Side / Side or Front / Back | 3+ | \$ 388,000 | \$ 388,000 |
| Manufactured Home (Manufactured Home Park) | 1 | \$ 1,000 | \$ 1,000 |
| Manufactured Home (Manufactured Home Park) | 2 | \$ 1,300 | \$ 6,510 |
| Manufactured Home (Manufactured Home Park) | 3+ | \$ 3,300 | \$ 35,533 |
| Manufactured Home (No Manufactured Home Park) | 2 | \$ 235,050 | \$ 235,050 |
| Manufactured Home (No Manufactured Home Park) | 3+ | \$ 311,500 | \$ 373,983 |
| 2 Acres Or More (Single Family, Duplex) | 1 | \$ 535,000 | \$ 648,000 |
| 2 Acres Or More (Single Family, Duplex) | 2 | \$ 573,000 | \$ 571,098 |
| 2 Acres Or More (Single Family, Duplex) | 2 | \$ 835,000 | \$ 835,000 |
| 2 Acres Or More (Single Family, Duplex) | 3+ | \$ 708,000 | \$ 748,842 |
| 2 Acres Or More (Single Family, Duplex) | 3+ | \$ 833,000 | \$ 875,750 |
| 2 Acres Or More (Single Family, Duplex) | 3+ | \$ 859,500 | \$ 859,500 |
| 2 Acres Or More (Manufactured Home) | 2 | \$ 326,400 | \$ 369,360 |
| 2 Acres Or More (Manufactured Home) | 3+ | \$ 435,000 | \$ 486,400 |

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

| RDOS Area A Median and Average Sales Values (Owned) | | | | |
|-----------------------------------------------------|-------|----------|--------------|---------------|
| | Sales | Bedrooms | Median Value | Average Value |
| Single Family Dwelling | 0 | 1 | \$ - | \$ - |
| Single Family Dwelling | 1 | 2 | \$ 367,500 | \$ 367,500 |
| Single Family Dwelling | 0 | 2 | \$ - | \$ - |
| Single Family Dwelling | 8 | 3+ | \$ 586,500 | \$ 628,750 |
| Single Family Dwelling | 0 | 3+ | \$ - | \$ - |
| Single Family Dwelling | 0 | 3+ | \$ - | \$ - |
| Residential Dwelling with Suite | 0 | 2 | \$ - | \$ - |
| Residential Dwelling with Suite | 0 | 3+ | \$ - | \$ - |
| Residential Dwelling with Suite | 0 | 3+ | \$ - | \$ - |
| Duplex, Non-Strata Side / Side or Front / Back | 0 | 3+ | \$ - | \$ - |
| Manufactured Home (Manufactured Home Park) | 0 | 1 | \$ - | \$ - |
| Manufactured Home (Manufactured Home Park) | 0 | 2 | \$ - | \$ - |
| Manufactured Home (Manufactured Home Park) | 0 | 3+ | \$ - | \$ - |
| Manufactured Home (No Manufactured Home Park) | 1 | 2 | \$ 225,000 | \$ 225,000 |
| Manufactured Home (No Manufactured Home Park) | 0 | 3+ | \$ - | \$ - |
| 2 Acres Or More (Single Family, Duplex) | 0 | 1 | \$ - | \$ - |
| 2 Acres Or More (Single Family, Duplex) | 7 | 2 | \$ 499,500 | \$ 515,143 |
| 2 Acres Or More (Single Family, Duplex) | 0 | 2 | \$ - | \$ - |
| 2 Acres Or More (Single Family, Duplex) | 8 | 3+ | \$ 875,000 | \$ 997,813 |
| 2 Acres Or More (Single Family, Duplex) | 0 | 3+ | \$ - | \$ - |
| 2 Acres Or More (Manufactured Home) | 0 | 2 | \$ - | \$ - |
| 2 Acres Or More (Manufactured Home) | 1 | 3+ | \$1,150,000 | \$1,150,000 |

| RDOS Area A Median Assessed Property Values (Rental) | | | |
|------------------------------------------------------|----------|--------------|---------------|
| | Bedrooms | Median Value | Average Value |
| Multi-Family (Apartment Block) | 12 | \$ 737,000 | \$ 737,000 |

| RDOS Area A Median and Average Sales Values (Rental) | | | | |
|------------------------------------------------------|-------|----------|--------------|---------------|
| | Sales | Bedrooms | Median Value | Average Value |
| Multi-Family (Apartment Block) | 0 | 12 | \$ - | \$ - |

Rental Prices

Because RDOS Area A has a population of less than 10,000 people, CMHC does not provide rental market data.

Households in Core Housing Needs

The following tables show levels of core housing need from the previous 3 census reports. A household is said to be in core housing need if it falls below at least one of the affordability, adequacy, or suitability standards. This household would also have to spend 30% or more of its total income to pay the median rate of acceptable housing. These standards are set by the Canada Mortgage and Housing Corporation (CMHC).

The percentage of households in RDOS Area A who are in core housing need in 2016 is 4%. This has decreased from 21% in 2006. In 2011, no households were in extreme core housing need.

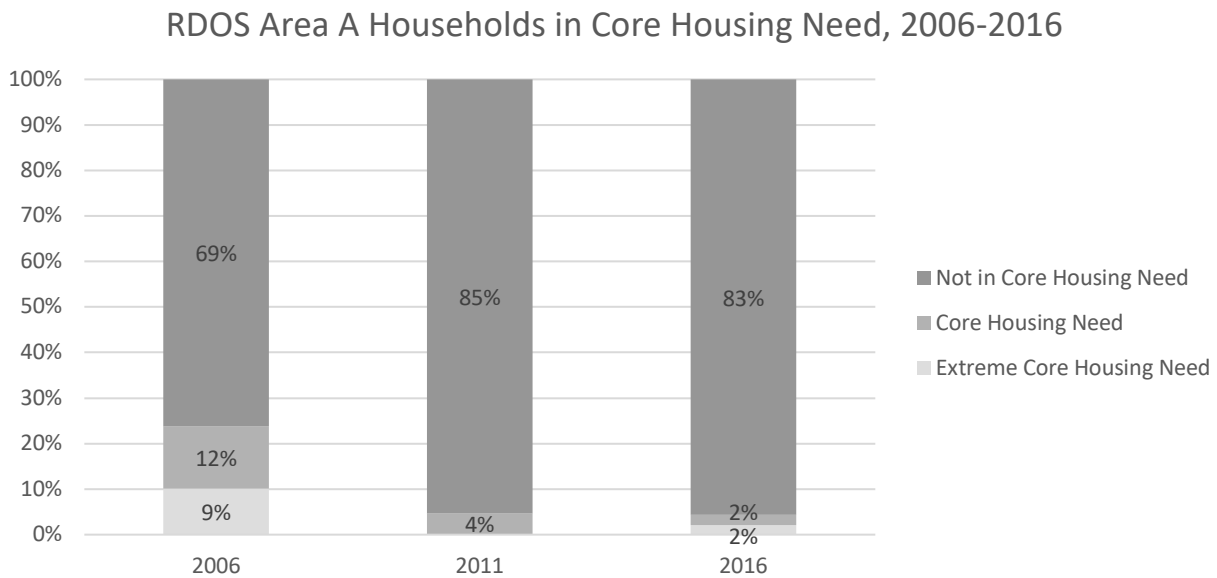


Figure 30: Households in core housing need and extreme core housing need, as a percentage of total households.

Affordability

Approximately 14% of households in RDOS Area A were spending more than 30% of their total income on housing in 2016. 7 times more renters than owners were spending more than 30% of their total income on housing in 2016.

| Affordability | | | | | |
|-----------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Households spending 30%+ of total income on housing | Total | # | 195 | 180 | 110 |
| | | % | 25% | 21% | 14% |
| | Owner | # | 135 | 165 | 15 |
| | | % | 22% | 22% | 2% |
| | Renter | # | 60 | 0 | 20 |
| | | % | 43% | 0% | 14% |

Figure 31: # and % of total households spending more than 30% of total income on shelter costs, 2006-2016.

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

Adequacy

Housing adequacy refers to the physical condition of dwelling units. This is determined based on questions answered by households during the census. In 2016, 5% of households in RDOS Area A are living in dwellings requiring major repairs. 7 times more renters than owners were living in buildings in unsuitable physical condition.

| Adequacy | | | | | |
|-------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Households in dwellings requiring major repairs | Total | # | 45 | 30 | 40 |
| | | % | 6% | 4% | 5% |
| | Owner | # | 40 | 30 | 15 |
| | | % | 6% | 4% | 2% |
| | Renter | # | 10 | 0 | 20 |
| | | % | 7% | 0% | 14% |

Figure 32: # and % of total households in dwellings requiring major repairs.

Suitability

Suitability is a measure of the crowdedness of a dwelling, as determined by the National Occupancy Standards. These include 1 bedroom for each: cohabiting adult couple, unattached household member 18 years old or older, same-sex pair of children under age 18, and additional boy or girl in family (unless there are two opposite sex children under age 5, in which case they are expected to share a bedroom). In RDOS Area A, there are no renters in unsuitable housing. In 2016, 1% of owners resided in unsuitable housing, most of whom were renters.

| Suitability | | | | | |
|-------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Households in overcrowded buildings | Total | # | 30 | 40 | 10 |
| | | % | 4% | 5% | 1% |
| | Owner | # | 30 | 0 | 10 |
| | | % | 5% | 0% | 2% |
| | Renter | # | 0 | 0 | 10 |
| | | % | 0% | 0% | 7% |

Figure 33: # and % of total households in overcrowded buildings, 2006-2016.

Core Housing Need

Renter households in RDOS Area A are far more likely to be in a state of core housing need than owner households. In 2016, 155 renter households (14%) in Oliver were in core housing need, as compared to 0 owner households. Overall, there were 30 households (4%) in core housing need. Core housing need has decreased in RDOS Area A by over 80% since 2006.

RDOS AREA A HOUSING NEEDS REPORT - DRAFT

| Core Housing Need | | | | | |
|-------------------------------------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Total households in core housing need (30%+ of total income on shelter costs) | Total | # | 165 | 35 | 30 |
| | | % | 21% | 4% | 4% |
| | Owner | # | 110 | 35 | 0 |
| | | % | 18% | 5% | 0% |
| | Renter | # | 60 | 0 | 20 |
| | | % | 43% | 0% | 14% |

Figure 34: # and % of RDOS Area A households in core housing need, 2006-2016

Extreme Core Housing Need

Extreme core housing need measures households who need to spend 50% or more of their total income to obtain acceptable housing. As with core housing need, RDOS Area A renter households are far more likely to be in extreme core housing need than owner households. 10 renter households (7%) are in extreme core housing need, as compared to 0 owner households. Overall, there are 15 households (2%) in extreme core housing need. Extreme core housing need has decreased in RDOS Area A by over 75% since 2006.

| Extreme Core Housing Need | | | | | |
|---------------------------------------------------------------------------------------|---------------|---|------|------|------|
| | | | 2006 | 2011 | 2016 |
| Total households in extreme core housing need (50%+ of total income on shelter costs) | Total | # | 70 | 0 | 15 |
| | | % | 9% | 0% | 2% |
| | Owner | # | 50 | 0 | 0 |
| | | % | 8% | 0% | 0% |
| | Renter | # | 15 | 0 | 10 |
| | | % | 11% | 0% | 7% |

Figure 35: # and % of RDOS Area A households in extreme core housing need, 2006-2016