

APPENDIX I

HOUSING NEEDS ASSESMENT REPORT – AREA F COWICHAN LAKE SOUTH/SKUTZ

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SUMMARY

Housing Needs

Table 1: Electoral area F projection of units needed 2020 and 2025

| | 2019 | 2025 |
|--------------|------------|--------------|
| 0 bedrooms | 0 | 0 |
| 1 bedroom | 457 | 700 |
| 2 bedrooms | 94 | 145 |
| 3+ bedrooms | 129 | 204 |
| TOTAL | 681 | 1,050 |

DEMOGRAPHIC PROFILE

Population

Table 2: Population over time from 2006–2016

| | 2006 | 2011 | 2016 | 2011–2016 growth | 2006–2016 growth |
|------------------|-----------|-----------|-----------|------------------|------------------|
| British Columbia | 4,054,605 | 4,324,455 | 4,560,240 | 5% | 12% |
| CVRD | 75,495 | 78,670 | 81,885 | 4% | 8% |
| Electoral area F | 1,735 | 1,570 | 1,605 | 2% | -7% |

Figure 1: Five-year growth and ten-year population growth by jurisdiction from 2006–2016



Table 3: Share of CVRD population over time from 2006–2016

| | 2006 | 2011 | 2016 |
|------------------|------|------|------|
| Electoral area F | 2% | 2% | 2% |

Age

Table 4: Age distribution by jurisdiction in 2006

| | 0–4 | 15–19 | 20–24 | 25–64 | 65–84 | 85+ | Average age |
|------------------|-----|-------|-------|-------|-------|-----|-------------|
| British Columbia | 17% | 7% | 6% | 56% | 13% | 1% | 39.2 |
| CVRD | 17% | 7% | 5% | 54% | 16% | 2% | 41.4 |
| Electoral area F | 15% | 8% | 4% | 59% | 14% | 0% | 42 |

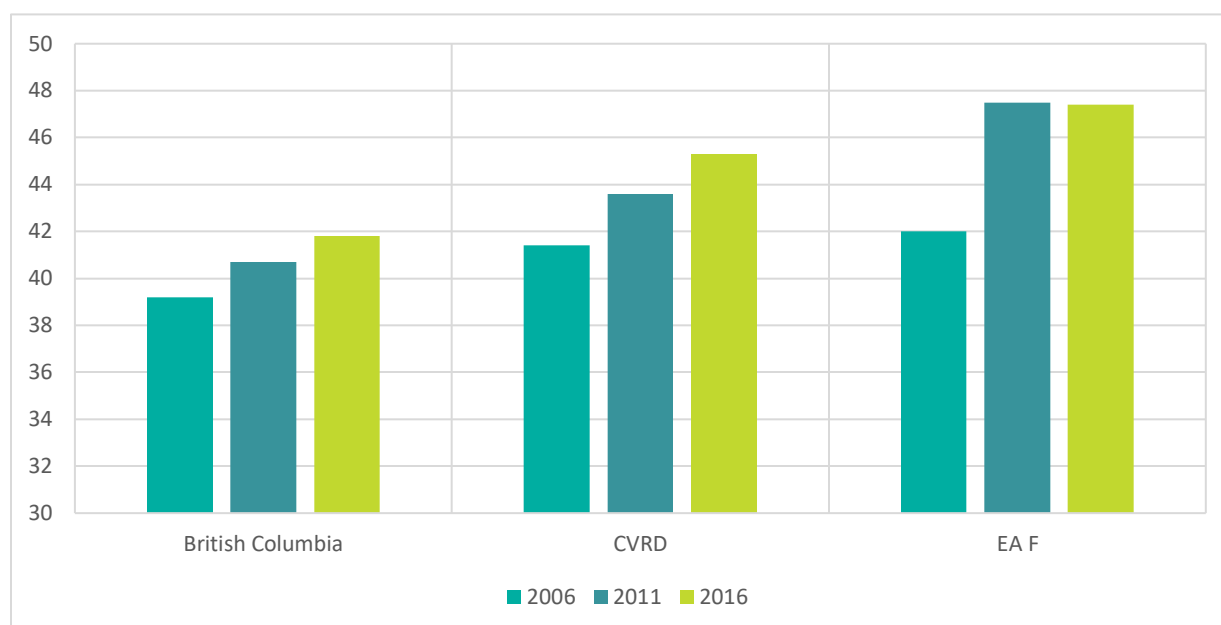
Table 5: Age distribution by jurisdiction in 2011

| | 0–14 | 15–19 | 20–24 | 25–64 | 65–84 | 85+ | Average age |
|------------------|------|-------|-------|-------|-------|-----|-------------|
| British Columbia | 16% | 6% | 6% | 57% | 13% | 2% | 40.7 |
| CVRD | 15% | 6% | 5% | 54% | 17% | 2% | 43.6 |
| Electoral area F | 9% | 6% | 4% | 61% | 19% | 0% | 47.5 |

Table 6: Age distribution by jurisdiction in 2016

| | 0–14 | 15–19 | 20–24 | 25–64 | 65–84 | 85+ | Average age |
|------------------|------|-------|-------|-------|-------|-----|-------------|
| British Columbia | 15% | 6% | 6% | 56% | 16% | 2% | 41.8 |
| CVRD | 15% | 5% | 4% | 52% | 21% | 2% | 45.3 |
| Electoral area F | 12% | 5% | 3% | 58% | 21% | 1% | 47.4 |

Figure 2: Average age by jurisdiction over time from 2011–2016



Household Size

Table 7: Distribution of households by number of persons in 2006

| | 1 person | 2 persons | 3 persons | 4 persons | 5+ persons | Average household size |
|------------------|----------|-----------|-----------|-----------|------------|------------------------|
| British Columbia | 28% | 34% | 15% | 14% | 9% | 2.5 |
| CVRD | 25% | 40% | 14% | 13% | 8% | 2.4 |
| Electoral area F | 30% | 38% | 9% | 13% | 9% | 2.3 |

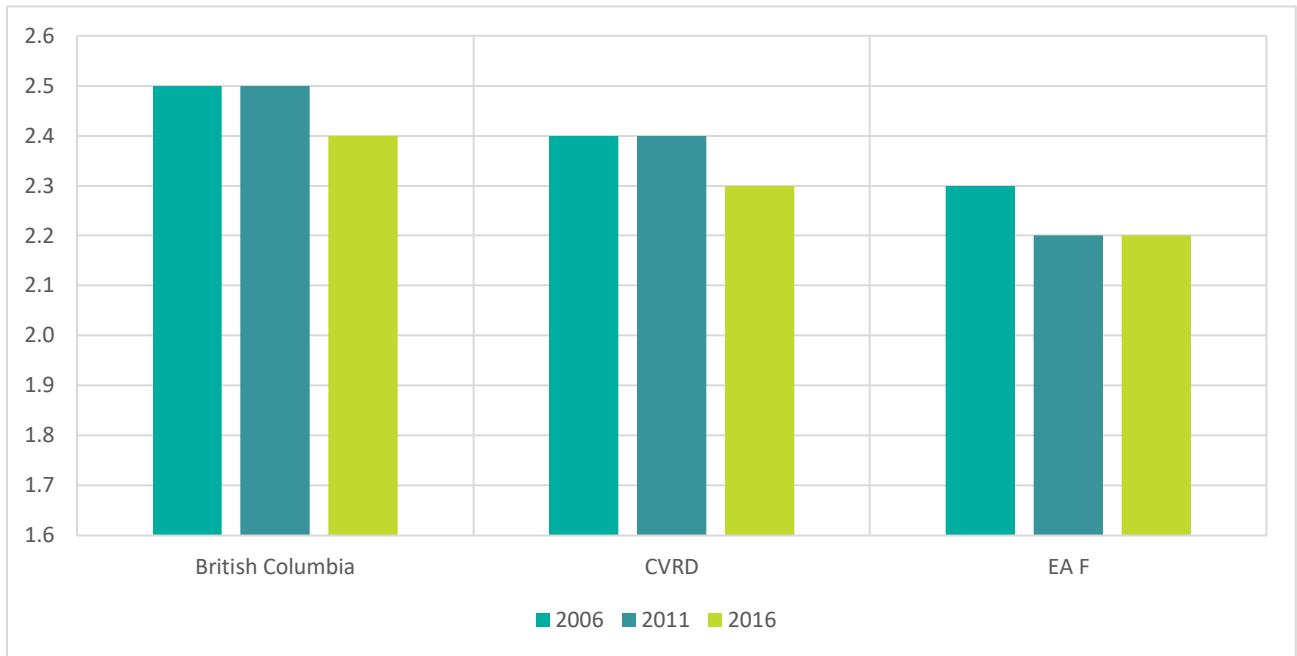
Table 8: Distribution of households by number of persons in 2011

| | 1 person | 2 persons | 3 persons | 4 persons | 5+ persons | Average household size |
|------------------|----------|-----------|-----------|-----------|------------|------------------------|
| British Columbia | 28% | 35% | 15% | 14% | 8% | 2.5 |
| CVRD | 26% | 41% | 14% | 12% | 7% | 2.4 |
| Electoral area F | 23% | 54% | 10% | 8% | 4% | 2.2 |

Table 9: Distribution of households by number of persons in 2016

| | 1 person | 2 persons | 3 persons | 4 persons | 5+ persons | Average household size |
|------------------|----------|-----------|-----------|-----------|------------|------------------------|
| British Columbia | 29% | 35% | 15% | 13% | 8% | 2.4 |
| CVRD | 27% | 42% | 13% | 11% | 6% | 2.3 |
| Electoral area F | 27% | 46% | 13% | 11% | 3% | 2.2 |

Figure 3: Average household size by jurisdiction over time from 2006–2016



Tenure

Table 10: Share of households renting between 2006 and 2016

| | 2006 | 2011 | 2016 |
|------------------|------|------|------|
| British Columbia | 30% | 30% | 32% |
| CVRD | 20% | 19% | 22% |
| Electoral area F | 18% | 13% | 23% |

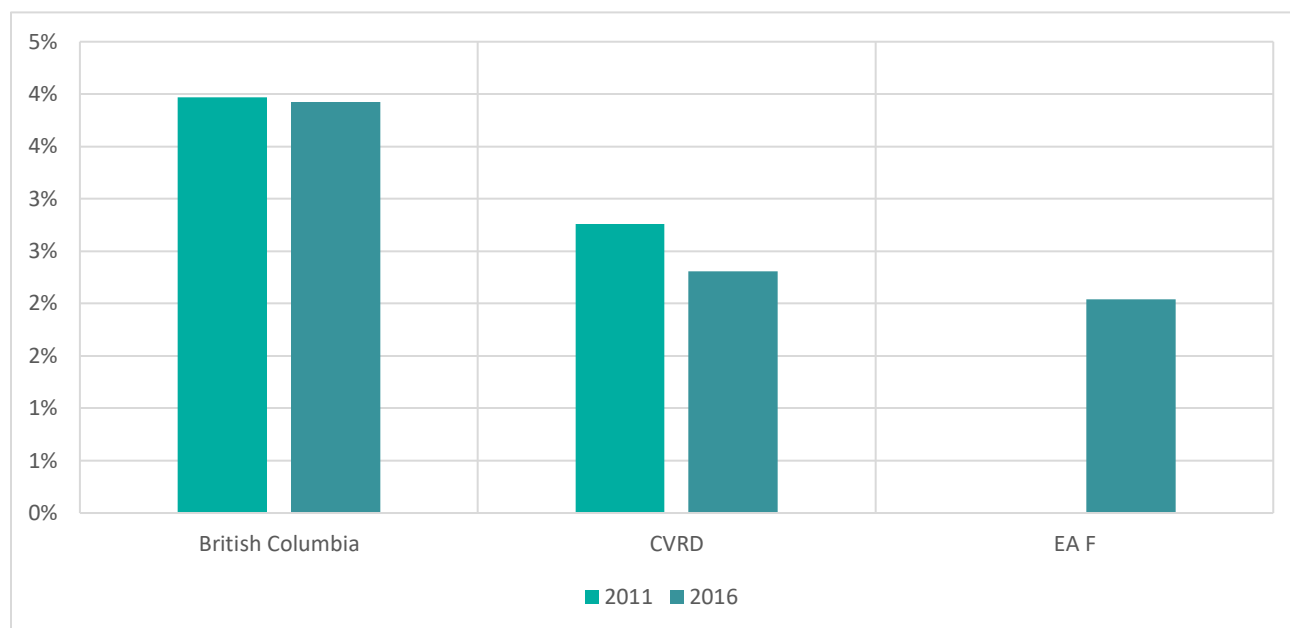
Figure 4: Share of households renting from 2006–2016



Table 11: Renters in subsidized housing as share of total households from 2011–2016

| | 2011 | 2016 |
|------------------|------|------|
| British Columbia | 4% | 4% |
| CVRD | 3% | 2% |
| Electoral area F | 0% | 2% |

Figure 5: Renters in subsidized housing as share of total households from 2011–2016



Transportation

Table 12: Annual rides and trips by bus route in the CVRD in 2019ⁱ. Bolded routes serve electoral area F.

| Route Number and Name | Rides | Trips |
|--------------------------------|---------------|-------------------|
| Conventional Routes | | |
| 2: Mt. Prevost/Commons | 72,081 | 9,774 |
| 3: Quamichan/Commons | 24,370 | 4,996 |
| 4: Maple Bay | 25,126 | 5,274 |
| 5: Eagle Heights | 12,414 | 1,674 |
| 6: Chemainus/Crofton | 38,048 | 4,584 |
| 7: Lake Cowichan | 52,337 | 7,993 |
| 8: Mill Bay (Telegraph) | 29,079 | 2,292 |
| 9: Mill Bay (Shawnigan Lake) | 29,340 | 1,961 |
| 20: Youbou | 3,641 | 2,305 |
| 21: Honeymoon Bay | 567 | 2,026 |
| 31: Ladysmith/Alderwood | 4,203 | 2,028 |
| 34: Ladysmith/Chemainus | 7,099 | 1,352 |
| 36: Ladysmith/Duncan | 7,007 | 2,189 |
| Commuter Routes | | |
| 66: Duncan/Victoria | 55,302 | XX ⁱⁱⁱ |
| 99: Shawnigan Lake/Victoria | 22,386 | XX ⁱⁱⁱ |
| 44: Saturday (Duncan/Victoria) | 3,922 | XX ⁱⁱⁱ |

INCOME AND ECONOMY

Household Income

Table 13: Share of households by annual income in 2006

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 3% | 2% | 3% | 5% | 5% | 4% | 5% | 5% | 5% | 4% | 8% | 7% | 7% | 6% | 5% | 10% | 6% | 6% | 4% | \$62,372 |
| CVRD | 2% | 2% | 3% | 5% | 5% | 5% | 5% | 5% | 5% | 4% | 9% | 8% | 8% | 7% | 6% | 9% | 6% | 5% | 3% | \$60,430 |
| Electoral area F | 2% | 2% | 7% | 3% | 5% | 3% | 5% | 2% | 3% | 7% | 8% | 6% | 16% | 7% | 7% | 7% | 3% | 4% | 0% | \$60,647 |

Table 14: Share of households by annual income in 2011

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 3% | 2% | 3% | 5% | 4% | 4% | 4% | 4% | 4% | 4% | 8% | 7% | 6% | 6% | 5% | 10% | 7% | 7% | 5% | \$65,555 |
| CVRD | 2% | 2% | 3% | 4% | 6% | 4% | 6% | 5% | 5% | 4% | 8% | 7% | 7% | 7% | 6% | 10% | 6% | 5% | 3% | \$61,347 |
| Electoral area F | 4% | 0% | 4% | 8% | 0% | 3% | 7% | 8% | 3% | 4% | 12% | 10% | 6% | 18% | 0% | 2% | 7% | 6% | 0% | \$58,592 |

Table 15: Share of households by annual income in 2016

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 2% | 1% | 3% | 4% | 4% | 4% | 4% | 4% | 4% | 4% | 8% | 7% | 7% | 6% | 5% | 11% | 7% | 8% | 6% | \$69,979 |
| CVRD | 1% | 1% | 3% | 4% | 5% | 4% | 5% | 5% | 5% | 4% | 8% | 8% | 7% | 7% | 5% | 11% | 7% | 7% | 4% | \$65,078 |
| Electoral area F | 0% | 1% | 3% | 5% | 6% | 6% | 6% | 4% | 8% | 2% | 10% | 3% | 8% | 8% | 5% | 8% | 7% | 4% | 4% | \$56,804 |

Figure 6: Median annual household income from 2006–2016



Table 16: Median real annual household income (constant 2019 dollars)^{iv} from 2006–2016

| | 2006 | 2011 | 2016 |
|------------------|----------|----------|----------|
| Electoral area F | \$75,382 | \$84,097 | \$75,383 |

Figure 7: Median real annual household income (constant 2019 dollars)^v from 2006–2016



Table 17: Share of owner households by annual income in 2006

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 2% | 1% | 2% | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 8% | 8% | 7% | 7% | 6% | 12% | 8% | 8% | 6% | \$75,243 |
| CVRD | 2% | 1% | 2% | 3% | 4% | 5% | 4% | 4% | 5% | 4% | 9% | 8% | 9% | 8% | 6% | 11% | 7% | 6% | 3% | \$68,945 |
| Electoral area F | 2% | 2% | 6% | 2% | 6% | 2% | 5% | 0% | 3% | 7% | 7% | 7% | 18% | 8% | 8% | 9% | 3% | 5% | 0% | \$71,160 |

Table 18: Share of owner households by annual income in 2011

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 2% | 1% | 2% | 3% | 3% | 3% | 4% | 4% | 4% | 4% | 7% | 7% | 7% | 7% | 6% | 12% | 8% | 9% | 7% | \$78,302 |
| CVRD | 2% | 1% | 2% | 3% | 4% | 3% | 5% | 4% | 5% | 4% | 8% | 7% | 8% | 8% | 6% | 12% | 8% | 6% | 4% | \$71,401 |
| Electoral area F | 6% | 0% | 5% | 0% | 0% | 2% | 6% | 2% | 4% | 5% | 14% | 13% | 8% | 20% | 0% | 2% | 8% | 7% | 0% | \$63,933 |

Table 19: Share of owner households by annual income in 2016

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 1% | 1% | 1% | 2% | 3% | 3% | 3% | 4% | 4% | 4% | 7% | 7% | 7% | 6% | 6% | 12% | 9% | 10% | 9% | \$84,333 |
| CVRD | 1% | 1% | 1% | 3% | 3% | 3% | 4% | 4% | 5% | 4% | 8% | 8% | 7% | 7% | 6% | 13% | 8% | 8% | 5% | \$75,408 |
| Electoral area F | 2% | 2% | 4% | 0% | 3% | 4% | 6% | 4% | 8% | 3% | 11% | 5% | 8% | 10% | 4% | 11% | 7% | 5% | 4% | \$72,157 |

Figure 8: Median annual household income among owner households from 2006–2016

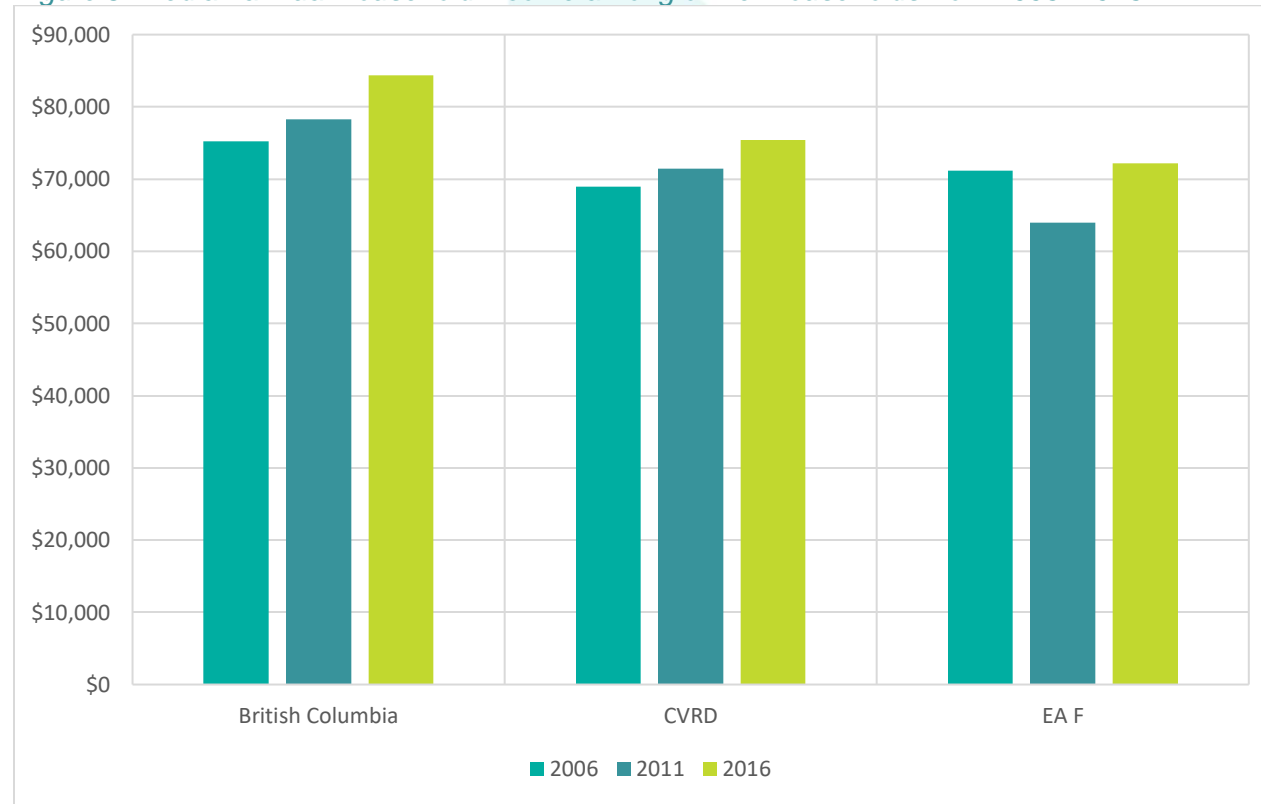


Table 20: Share of renter households by annual income in 2006

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 5% | 4% | 7% | 9% | 8% | 6% | 6% | 6% | 6% | 5% | 9% | 7% | 6% | 4% | 3% | 5% | 2% | 2% | 1% | \$39,548 |
| CVRD | 3% | 4% | 9% | 12% | 10% | 7% | 8% | 6% | 5% | 5% | 8% | 6% | 5% | 3% | 2% | 3% | 1% | 1% | 0% | \$32,407 |
| Electoral area F | 0% | 0% | 24% | 0% | 10% | 14% | 10% | 10% | 10% | 0% | 14% | 10% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | \$34,842 |

Table 21: Share of renter households by annual income in 2011

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 6% | 3% | 6% | 8% | 7% | 6% | 6% | 6% | 5% | 5% | 8% | 7% | 6% | 5% | 3% | 6% | 3% | 3% | 2% | \$41,975 |
| CVRD | 5% | 4% | 9% | 8% | 11% | 7% | 10% | 8% | 6% | 4% | 8% | 4% | 4% | 3% | 3% | 3% | 1% | 1% | 0% | \$33,373 |
| Electoral area F | 0% | 0% | 0% | 0% | 0% | 0% | 100% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | \$37,995 |

Table 22: Share of renter households by annual income in 2016

| | \$0 - \$4,999 | \$5,000 - \$9,999 | \$10,000 - \$14,999 | \$15,000 - \$19,999 | \$20,000 - \$24,999 | \$25,000 - \$29,999 | \$30,000 - \$34,999 | \$35,000 - \$39,999 | \$40,000 - \$44,999 | \$45,000 - \$49,999 | \$50,000 - \$59,999 | \$60,000 - \$69,999 | \$70,000 - \$79,999 | \$80,000 - \$89,999 | \$90,000 - \$99,000 | \$100,000 - \$124,999 | \$125,000 - \$149,000 | \$150,000 - \$199,999 | \$200,000+ | Median household income |
|------------------|---------------|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------------|-----------------------|-----------------------|------------|-------------------------|
| British Columbia | 4% | 3% | 6% | 8% | 7% | 6% | 6% | 5% | 5% | 5% | 9% | 7% | 6% | 5% | 4% | 7% | 4% | 3% | 2% | \$45,848 |
| CVRD | 2% | 3% | 7% | 10% | 10% | 7% | 6% | 6% | 6% | 5% | 8% | 7% | 6% | 4% | 3% | 4% | 2% | 1% | 1% | \$38,406 |
| Electoral area F | 0% | 0% | 0% | 17% | 17% | 8% | 8% | 6% | 8% | 6% | 6% | 0% | 8% | 6% | 0% | 0% | 6% | 0% | 6% | \$33,048 |

Figure 9: Median annual household income among renter households from 2006–2016

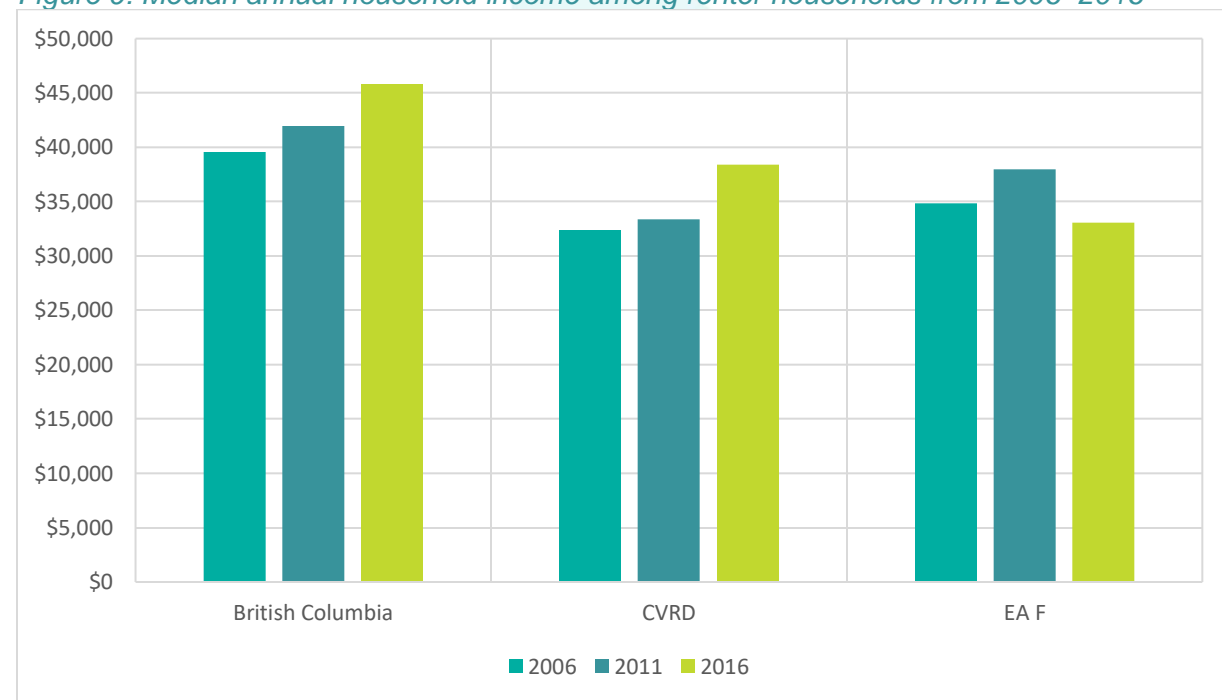
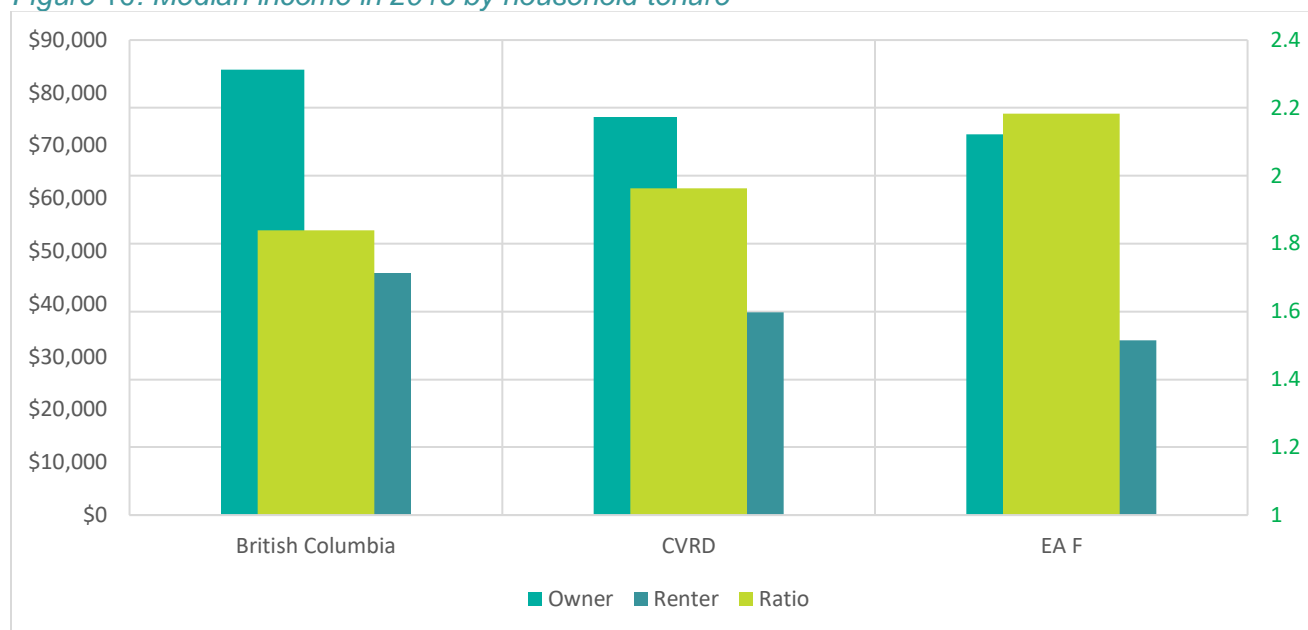


Figure 10: Median income in 2016 by household tenure



Employment

Table 23: Labour force (employed or unemployed but seeking employment) from 2006–2016

| | 2006 | 2011 | 2016 |
|------------------|-----------|-----------|-----------|
| British Columbia | 2,217,080 | 2,354,245 | 2,471,665 |
| CVRD | 37,690 | 39,025 | 39,945 |
| Electoral area F | 860 | 935 | 765 |

Table 24: Participation rate (labour force as share of working-age population) from 2006–2016

| | 2006 | 2011 | 2016 |
|------------------|-------|-------|-------|
| British Columbia | 65.7% | 64.6% | 63.9% |
| CVRD | 60.2% | 58.7% | 57.4% |
| Electoral area F | 57.7% | 65.2% | 54.1% |

Figure 11: Participation rate over time from 2006–2016



Table 25: Unemployment rate (share of labour force unemployed) from 2006–2016

| | 2006 | 2011 | 2016 |
|------------------|------|------|------|
| British Columbia | 6.0% | 7.8% | 6.7% |
| CVRD | 6.5% | 7.8% | 7.4% |
| Electoral area F | 5.2% | 7.0% | 8.5% |

Figure 12: Unemployment rate over time from 2006–2016



Industry

Table 26: Share of labour force by industry sector in 2006

| | Agriculture, forestry, fishing & hunting | Mining, quarrying, oil & gas | Utilities | Construction | Manufacturing | Wholesale trade | Retail trade | Transportation & warehouse | Information & cultural services | Finance & insurance | Real estate, rental & leasing | Professional, scientific & technical services | Management | Administrative, support, waste management & remediation services | Educational services | Health care & social assistance | Arts, entertainment and recreation | Accommodation & food services | Other services | Public administration | NA |
|------------------|--|------------------------------|-----------|--------------|---------------|-----------------|--------------|----------------------------|---------------------------------|---------------------|-------------------------------|---|------------|--|----------------------|---------------------------------|------------------------------------|-------------------------------|----------------|-----------------------|----|
| British Columbia | 3% | 1% | 1% | 7% | 9% | 4% | 11% | 5% | 3% | 4% | 2% | 7% | 0% | 4% | 7% | 10% | 2% | 8% | 5% | 5% | 1% |
| CVRD | 6% | 0% | 0% | 9% | 9% | 2% | 13% | 3% | 1% | 3% | 2% | 4% | 0% | 4% | 7% | 11% | 2% | 8% | 5% | 7% | 2% |
| Electoral area F | 9% | 0% | 0% | 15% | 7% | 1% | 13% | 4% | 0% | 2% | 0% | 8% | 0% | 8% | 2% | 12% | 4% | 3% | 5% | 6% | 1% |

Table 27: Share of labour force by industry sector in 2011

| | Agriculture, forestry, fishing & hunting | Mining, quarrying, oil & gas | Utilities | Construction | Manufacturing | Wholesale trade | Retail trade | Transportation & warehouse | Information & cultural services | Finance & insurance | Real estate, rental & leasing | Professional, scientific & technical services | Management | Administrative, support, waste management & remediation services | Educational services | Health care & social assistance | Arts, entertainment and recreation | Accommodation & food services | Other services | Public administration | NA |
|------------------|--|------------------------------|-----------|--------------|---------------|-----------------|--------------|----------------------------|---------------------------------|---------------------|-------------------------------|---|------------|--|----------------------|---------------------------------|------------------------------------|-------------------------------|----------------|-----------------------|----|
| British Columbia | 3% | 1% | 1% | 8% | 6% | 4% | 11% | 5% | 3% | 4% | 2% | 8% | 0% | 4% | 7% | 11% | 2% | 8% | 5% | 6% | 2% |
| CVRD | 5% | 1% | 0% | 10% | 7% | 2% | 13% | 4% | 1% | 3% | 2% | 5% | 0% | 4% | 7% | 12% | 2% | 7% | 5% | 8% | 2% |
| Electoral area F | 11% | 0% | 0% | 13% | 6% | 2% | 24% | 6% | 0% | 0% | 0% | 9% | 0% | 4% | 5% | 6% | 0% | 3% | 7% | 3% | 0% |

Table 28: Share of labour force by industry sector in 2016

| | Agriculture, forestry, fishing & hunting | Mining, quarrying, oil & gas | Utilities | Construction | Manufacturing | Wholesale trade | Retail trade | Transportation & warehouse | Information & cultural services | Finance & insurance | Real estate, rental & leasing | Professional, scientific & technical services | Management | Administrative, support, waste management & remediation services | Educational services | Health care & social assistance | Arts, entertainment and recreation | Accommodation & food services | Other services | Public administration | NA |
|------------------|--|------------------------------|-----------|--------------|---------------|-----------------|--------------|----------------------------|---------------------------------|---------------------|-------------------------------|---|------------|--|----------------------|---------------------------------|------------------------------------|-------------------------------|----------------|-----------------------|----|
| British Columbia | 3% | 1% | 1% | 8% | 6% | 3% | 11% | 5% | 3% | 4% | 2% | 8% | 0% | 4% | 7% | 11% | 2% | 8% | 5% | 5% | 2% |
| CVRD | 5% | 1% | 0% | 10% | 7% | 2% | 13% | 4% | 1% | 3% | 2% | 6% | 0% | 5% | 7% | 12% | 2% | 7% | 5% | 7% | 2% |
| Electoral area F | 8% | 0% | 1% | 10% | 11% | 3% | 9% | 3% | 1% | 4% | 0% | 7% | 0% | 3% | 4% | 7% | 3% | 6% | 9% | 7% | 2% |

HOUSING PROFILE

Dwelling Types

Table 29: Primary dwelling units by jurisdiction over time from 2006-2016

| | 2006 | 2011 | 2016 | 2011–2016 growth | 2006–2016 growth |
|------------------|-----------|-----------|-----------|------------------|------------------|
| British Columbia | 1,643,150 | 1,764,635 | 1,881,965 | 7% | 15% |
| CVRD | 31,260 | 33,165 | 35,275 | 6% | 13% |
| Electoral area F | 740 | 725 | 735 | 1% | -1% |

Figure 13: Five-year growth and ten-year housing supply growth by jurisdiction from 2006–2016

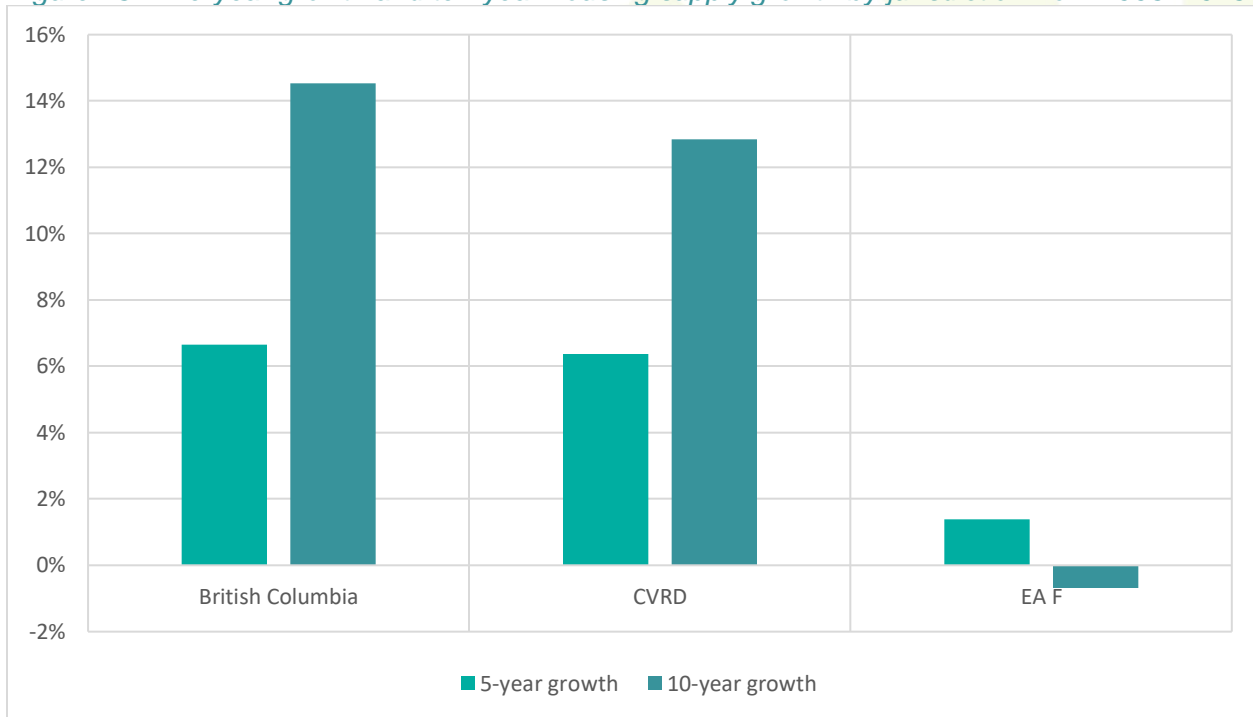


Table 30: Share of total housing units by type in 2006

| | Single-detached | Semi-detached | Other single attached | Row house | Apartment in duplex | Apartment (1–4 storeys) | Apartment (5+ storeys) | Movable dwelling |
|------------------|-----------------|---------------|-----------------------|-----------|---------------------|-------------------------|------------------------|------------------|
| British Columbia | 49% | 3% | 0% | 7% | 10% | 21% | 7% | 3% |
| CVRD | 74% | 4% | 0% | 4% | 3% | 10% | 0% | 4% |
| Electoral area F | 95% | 0% | 1% | 0% | 3% | 0% | 0% | 1% |

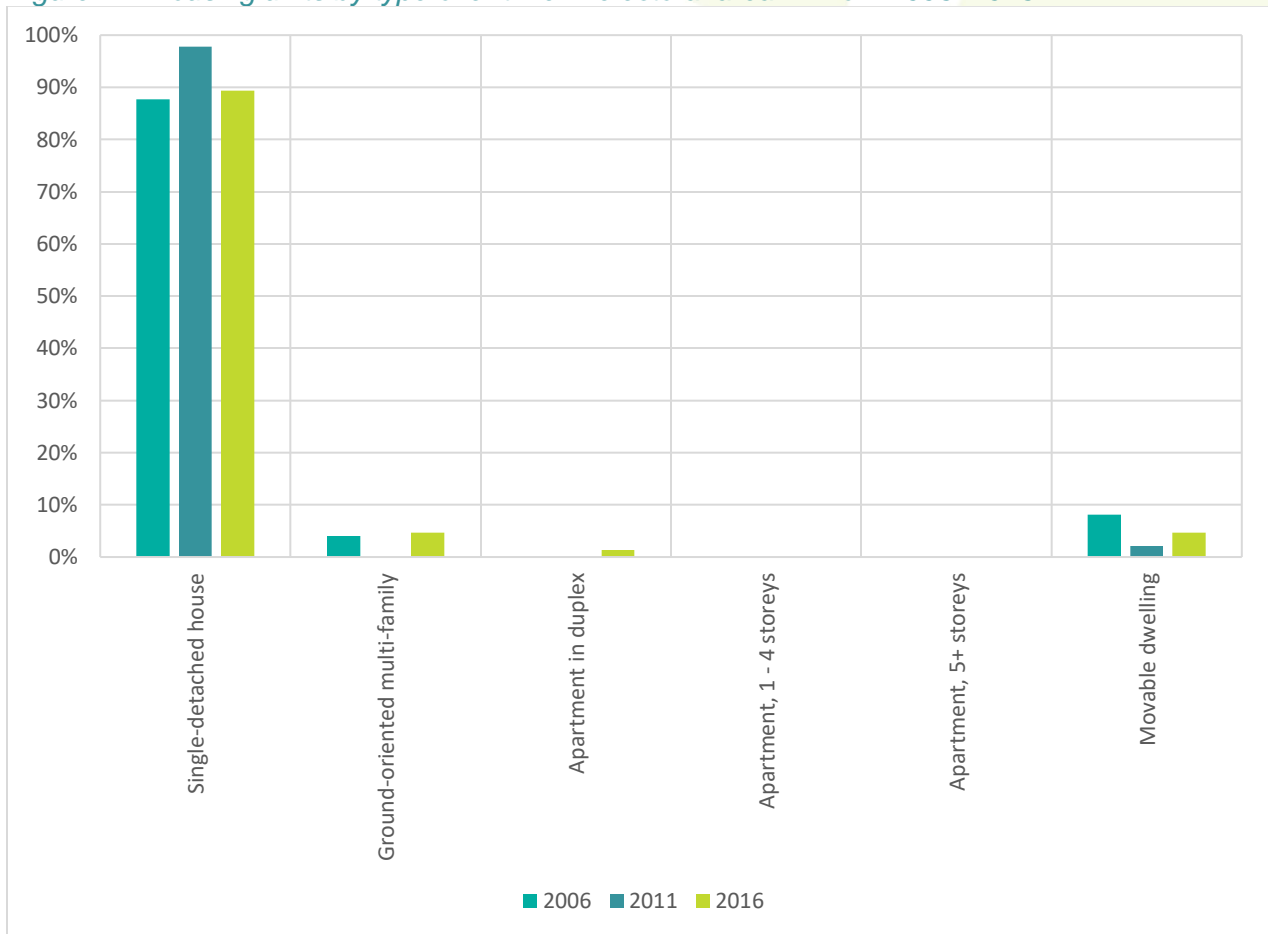
Table 31: Share of total housing units by type in 2011

| | Single-detached | Semi-detached | Other single attached | Row house | Apartment in duplex | Apartment (1–4 storeys) | Apartment (5+ storeys) | Movable dwelling |
|------------------|-----------------|---------------|-----------------------|-----------|---------------------|-------------------------|------------------------|------------------|
| British Columbia | 48% | 3% | 0% | 8% | 10% | 20% | 8% | 3% |
| CVRD | 76% | 4% | 0% | 5% | 2% | 9% | 0% | 4% |
| Electoral area F | 88% | 4% | 0% | 0% | 0% | 0% | 0% | 8% |

Table 32: Share of total housing units by type in 2016

| | Single-detached | Semi-detached | Other single attached | Row house | Apartment in duplex | Apartment (1–4 storeys) | Apartment (5+ storeys) | Movable dwelling |
|------------------|-----------------|---------------|-----------------------|-----------|---------------------|-------------------------|------------------------|------------------|
| British Columbia | 44% | 3% | 0% | 8% | 12% | 20% | 9% | 3% |
| CVRD | 73% | 4% | 0% | 5% | 3% | 9% | 0% | 5% |
| Electoral area F | 98% | 0% | 0% | 0% | 0% | 0% | 0% | 2% |

Figure 14: Housing units by type over time in electoral area F^{vi} from 2006–2016

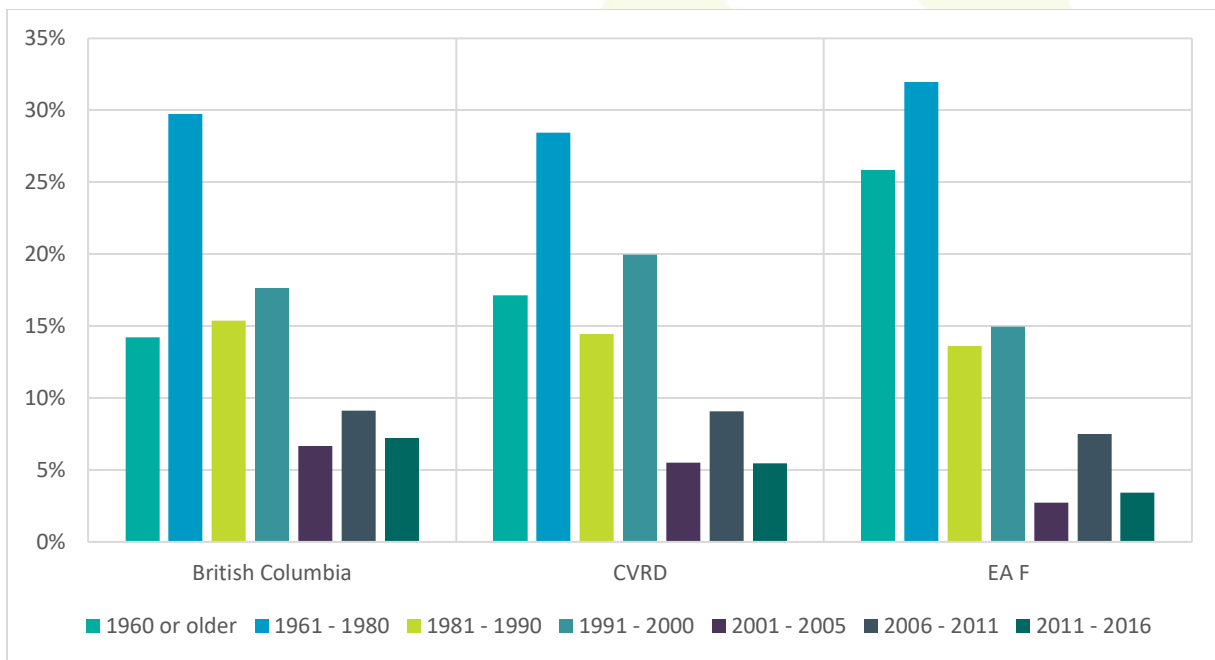


Dwelling Age

Table 33: Share of dwellings by year of construction in 2016

| | 1960 or earlier | 1961–1980 | 1981–1990 | 1991–2000 | 2001–2005 | 2006–2010 | 2011–2016 |
|------------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|
| British Columbia | 14% | 30% | 15% | 18% | 7% | 9% | 7% |
| CVRD | 17% | 28% | 14% | 20% | 6% | 9% | 5% |
| Electoral area F | 26% | 32% | 14% | 15% | 3% | 7% | 3% |

Figure 15: Composition of housing stock by age of construction and jurisdiction in 2016



Bedroom Number

Table 34: Share of housing units by bedroom count in 2006

| | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 bedrooms |
|------------------|-------------|-----------|------------|------------|------------|
| British Columbia | 4% | 16% | 26% | 29% | 25% |
| CVRD | 1% | 9% | 28% | 39% | 23% |
| Electoral area F | 0% | 9% | 27% | 43% | 22% |

Table 35: Share of housing units by bedroom count in 2011

| | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 bedrooms |
|------------------|-------------|-----------|------------|------------|------------|
| British Columbia | 2% | 16% | 27% | 28% | 27% |
| CVRD | 0% | 8% | 26% | 40% | 26% |
| Electoral area F | 0% | 5% | 28% | 43% | 23% |

Table 36: Share of housing units by bedroom count in 2016

| | No bedrooms | 1 bedroom | 2 bedrooms | 3 bedrooms | 4 bedrooms |
|------------------|-------------|-----------|------------|------------|------------|
| British Columbia | 1% | 17% | 27% | 27% | 28% |
| CVRD | 0% | 9% | 26% | 38% | 26% |
| Electoral area F | 0% | 15% | 22% | 45% | 18% |

Figure 16: Composition of housing stock by room count and jurisdiction in 2016



Non-Market Housing

Table 37: Number of units under BC Housing Administration by Service Allocation Group in 2020

| | | Electoral area F | CVRD |
|--|-------------------------------------|--------------------|--------------|
| Emergency shelter & housing for the homeless | Homeless housed | 0 | 24 |
| | Homeless rent supplements | 0 | 55 |
| | Homeless shelters | 0 | 15 |
| | SUBTOTAL | 0 | 94 |
| Transitional supported & assisted living | Frail seniors | 0 | 118 |
| | Special needs | 0 | 47 |
| | Women and children fleeing violence | 0 | 10 |
| | SUBTOTAL | 0 | 175 |
| Independent social housing | Low income families | 0 | 136 |
| | Low income seniors | 0 | 273 |
| | SUBTOTAL | 0 | 409 |
| Rent assistance in private market | Rent assistance for families | XX ^{vii} | 188 |
| | Rent assistance for seniors | XX ^{viii} | 466 |
| | SUBTOTAL | 5 | 654 |
| TOTAL | | 5 | 1,332 |

Market Rental Housing

Table 38: Number of renter households in the CVRD and electoral area F from 2006–2016

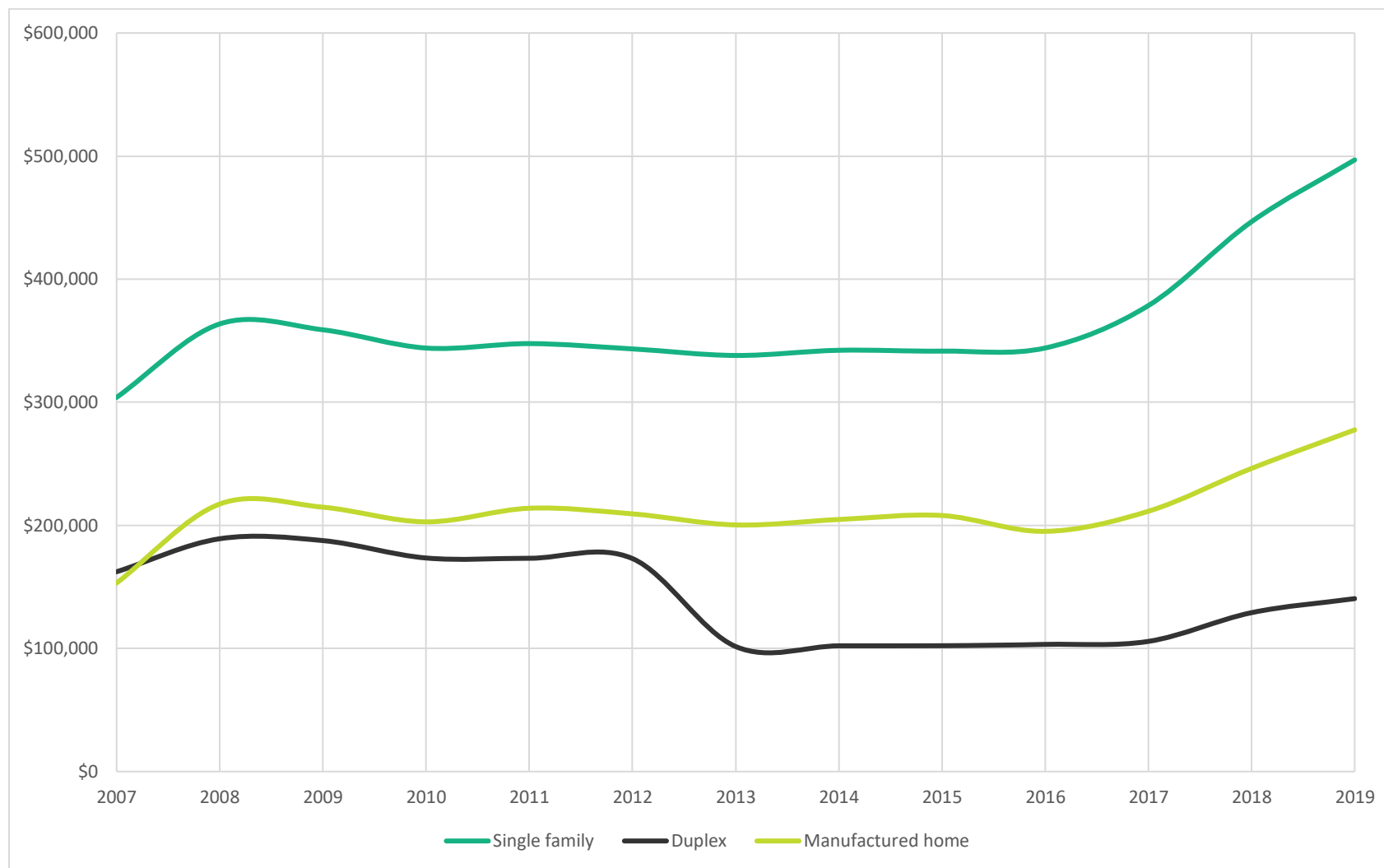
| | 2006 | 2011 | 2016 |
|------------------|-------|-------|-------|
| CVRD | 6,210 | 6,290 | 7,805 |
| Electoral area F | 130 | 95 | 170 |

Market Ownership Housing

Table 39: Average value per dwelling unit by type in electoral area F from 2007–2019

| Year | Single-detached | Duplex | Manufactured homes |
|------|-----------------|-----------|--------------------|
| 2007 | \$303,959 | \$162,320 | \$153,146 |
| 2008 | \$363,693 | \$189,150 | \$217,374 |
| 2009 | \$358,880 | \$187,640 | \$214,760 |
| 2010 | \$344,061 | \$173,513 | \$202,861 |
| 2011 | \$347,674 | \$173,288 | \$213,928 |
| 2012 | \$343,362 | \$173,038 | \$209,357 |
| 2013 | \$338,039 | \$101,586 | \$200,369 |
| 2014 | \$342,264 | \$102,150 | \$204,790 |
| 2015 | \$341,578 | \$102,229 | \$208,014 |
| 2016 | \$344,095 | \$103,321 | \$195,132 |
| 2017 | \$378,575 | \$105,764 | \$211,493 |
| 2018 | \$446,687 | \$129,086 | \$246,279 |
| 2019 | \$496,923 | \$140,500 | \$277,577 |

Figure 17: Average value per dwelling other than purpose-built rental by type in electoral area F over time from 2007–2019



PROJECTIONS

Households Projection

Table 40: Projected households 2019–2025

| | 2019 (estimate) | 2025 (projection) | 2019–2025 growth |
|------------------|-----------------|-------------------|------------------|
| Cowichan Valley | 34,744 | 39,967 | 15% |
| Electoral area F | 681 | 1,050 | 54% |

Population Projection

Table 41: Projected population 2019–2025

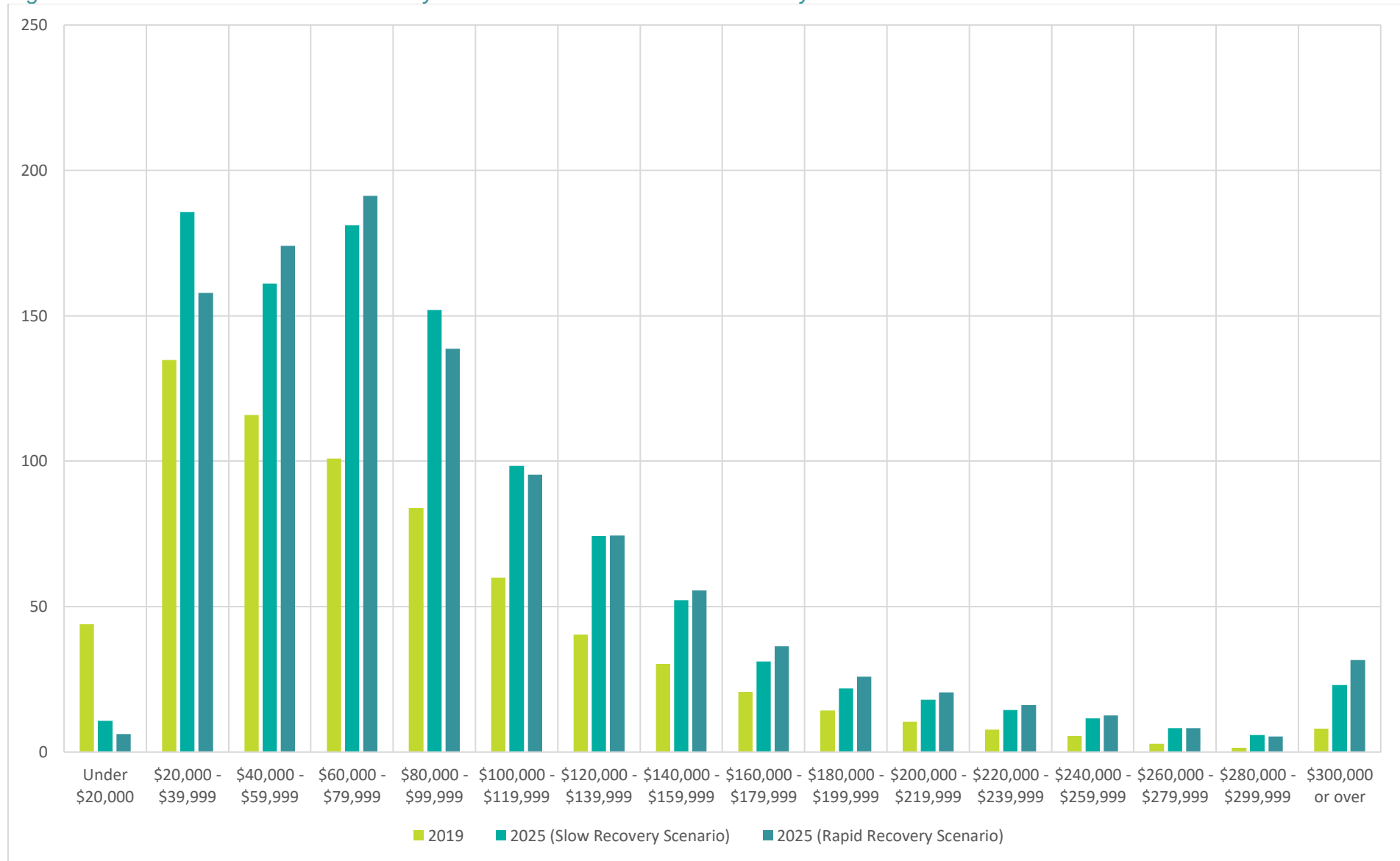
| | 2019 (estimate) | 2025 (projection) | 2019–2025 growth |
|------------------|-----------------|-------------------|------------------|
| Cowichan Valley | 80,404 | 93,071 | 16% |
| Electoral area F | 1,607 | 2,498 | 55% |

Household Income Projection

Table 42: Estimated number of households by income bracket in 2019 and 2025 by scenario

| Income bracket | 2019 | 2025 (rapid recovery scenario) | 2025 (slow recovery scenario) |
|-----------------------|------------|--------------------------------|-------------------------------|
| Under \$20,000 | 44 | 6 | 11 |
| \$20,000 - \$39,999 | 135 | 158 | 186 |
| \$40,000 - \$59,999 | 116 | 174 | 161 |
| \$60,000 - \$79,999 | 101 | 191 | 181 |
| \$80,000 - \$99,999 | 84 | 139 | 152 |
| \$100,000 - \$124,999 | 72 | 116 | 120 |
| \$125,000 - \$149,999 | 48 | 92 | 92 |
| \$150,000 - \$199,999 | 45 | 79 | 66 |
| \$200,000 - \$299,999 | 28 | 63 | 58 |
| \$300,000 or more | 8 | 32 | 23 |
| TOTAL | 681 | 1,050 | 1,050 |

Figure 18: Households in electoral area F by income bracket in 2019 and in 2025 by scenario



Tenure Projection

Table 43: Share of households renting in 2019 and in 2025 by scenario

| | 2019 | 2025 (rapid recovery scenario) | 2025 (slow recovery scenario) |
|------------------|------|--------------------------------|-------------------------------|
| CVRD | 24% | 23% | 25% |
| Electoral area F | 21% | 20% | 20% |

HOUSING NEEDS

Projection of Housing Need by Number of Bedrooms

Table 44: Housing need by number of bedrooms in electoral area F in 2019 and 2025

| | 2019 | 2025 |
|--------------|------------|--------------|
| 1 bedroom | 457 | 700 |
| 2 bedrooms | 94 | 145 |
| 3+ bedrooms | 129 | 204 |
| TOTAL | 681 | 1,050 |

Market Rental Housing

Table 45: Rental rates in the CVRD's electoral areas and Lake Cowichan in 2019

| Share of rental units below this rate | Housing costs |
|---------------------------------------|---------------|
| 10% | 1,063 |
| 20% | 1,090 |
| 30% | 1,136 |
| 40% | 1,198 |
| 50% | 1,278 |
| 60% | 1,376 |
| 70% | 1,491 |
| 80% | 1,624 |
| 90% | 1,774 |

Figure 19: Rental rates in the CVRD’s electoral areas and Lake Cowichan in 2019

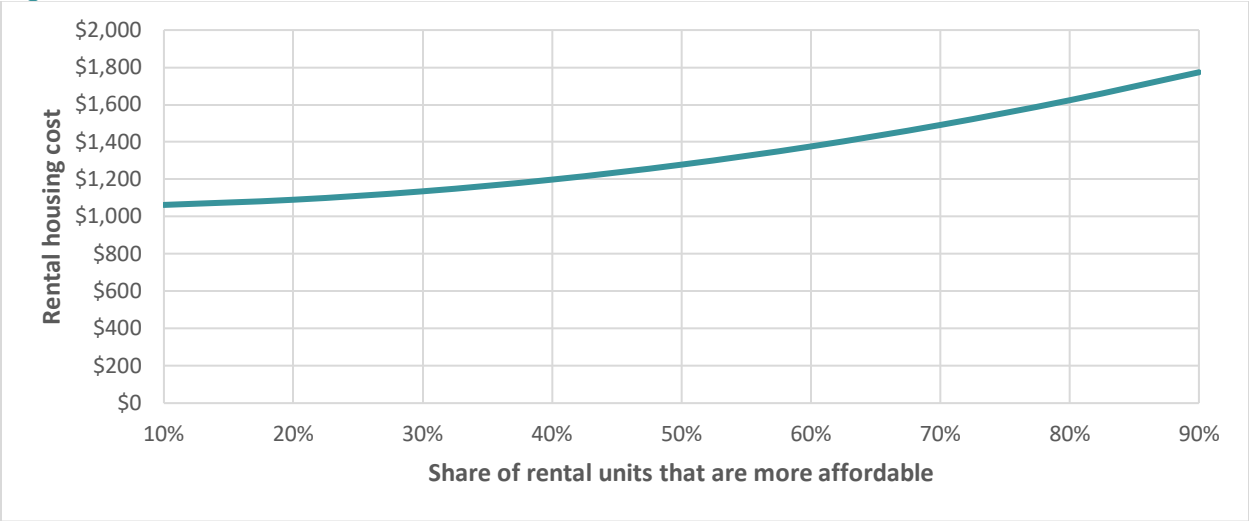


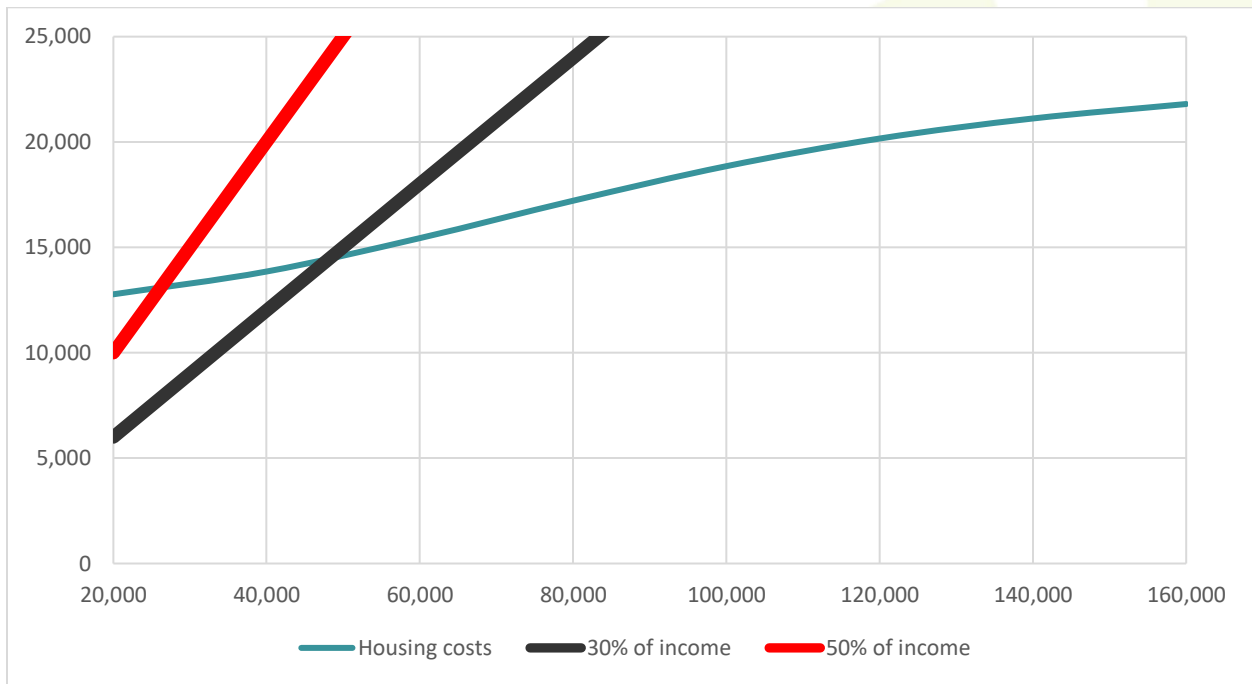
Table 46: Estimated housing costs versus household income for renter households.

Red items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold. Bold items indicate that costs exceed the 50% threshold.

| Household income | 30% of income | 50% of income | Estimated housing costs |
|------------------|---------------|---------------|-------------------------|
| \$20,000 | \$6,000 | \$10,000 | \$12,775 |
| \$40,000 | \$12,000 | \$20,000 | \$13,855 |
| \$60,000 | \$18,000 | \$30,000 | \$15,441 |
| \$80,000 | \$24,000 | \$40,000 | \$17,214 |
| \$100,000 | \$30,000 | \$50,000 | \$18,853 |
| \$120,000 | \$36,000 | \$60,000 | \$20,166 |
| \$140,000 | \$42,000 | \$70,000 | \$21,117 |
| \$160,000 | \$48,000 | \$80,000 | \$21,803 |
| \$180,000 | \$54,000 | \$90,000 | \$22,267 |
| \$200,000 | \$60,000 | \$100,000 | \$22,571 |
| \$220,000 | \$66,000 | \$110,000 | \$22,779 |
| \$240,000 | \$72,000 | \$120,000 | \$22,924 |
| \$260,000 | \$78,000 | \$130,000 | \$23,025 |
| \$280,000 | \$84,000 | \$140,000 | \$23,079 |
| \$300,000 | \$90,000 | \$150,000 | \$23,109 |

Figure 20: Estimated housing costs versus household income for renter households in electoral area F.

Lines on this graph indicate the estimation of how housing costs increase with increasing income for owner households in each jurisdiction. The 30% affordability threshold is shown in bold black and the 50% threshold in bold red.



Market Ownership

Table 47: Estimated housing costs versus household income for owner households with mortgages.

Red items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold.

| Household income | 30% of income | 50% of income | Estimated housing costs |
|------------------|---------------|---------------|-------------------------|
| \$20,000 | \$6,000 | \$10,000 | \$9,723 |
| \$40,000 | \$12,000 | \$20,000 | \$12,539 |
| \$60,000 | \$18,000 | \$30,000 | \$16,258 |
| \$80,000 | \$24,000 | \$40,000 | \$19,465 |
| \$100,000 | \$30,000 | \$50,000 | \$23,012 |
| \$120,000 | \$36,000 | \$60,000 | \$25,630 |
| \$140,000 | \$42,000 | \$70,000 | \$28,316 |
| \$160,000 | \$48,000 | \$80,000 | \$31,209 |
| \$180,000 | \$54,000 | \$90,000 | \$32,656 |
| \$200,000 | \$60,000 | \$100,000 | \$34,894 |
| \$220,000 | \$66,000 | \$110,000 | \$36,237 |
| \$240,000 | \$72,000 | \$120,000 | \$39,199 |
| \$260,000 | \$78,000 | \$130,000 | \$41,472 |
| \$280,000 | \$84,000 | \$140,000 | \$41,955 |
| \$300,000 | \$90,000 | \$150,000 | \$42,265 |

Figure 21: Estimated housing costs versus household income for owner households with mortgages in electoral area F.

Lines on this graph indicate the estimation of how housing costs increase with increasing income for owner households in each jurisdiction. The 30% affordability threshold is shown in bold black and the 50% threshold in bold red.

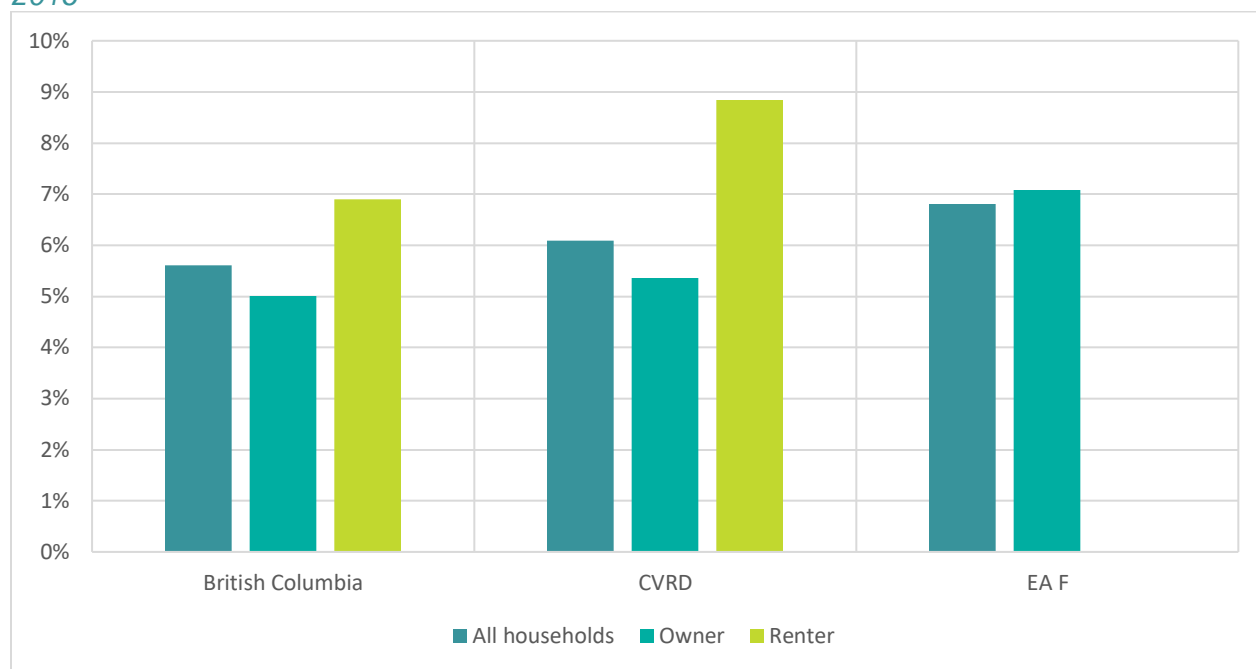


Historic and Current Housing Condition (Adequacy)

Table 48: Share of household by tenure below adequacy standard (major repairs required) from 2006–2016

| | Owners | | | Renters | | | All households | | |
|------------------|--------|------|------|---------|------|------|----------------|------|------|
| | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 |
| British Columbia | 6% | 6% | 5% | 8% | 8% | 7% | 6% | 6% | 6% |
| CVRD | 6% | 5% | 5% | 12% | 9% | 9% | 7% | 6% | 6% |
| Electoral area F | 6% | 6% | 7% | 31% | 0% | 0% | % | 4% | 7% |

Figure 22: Share of household by tenure below adequacy standard (major repairs required) in 2016

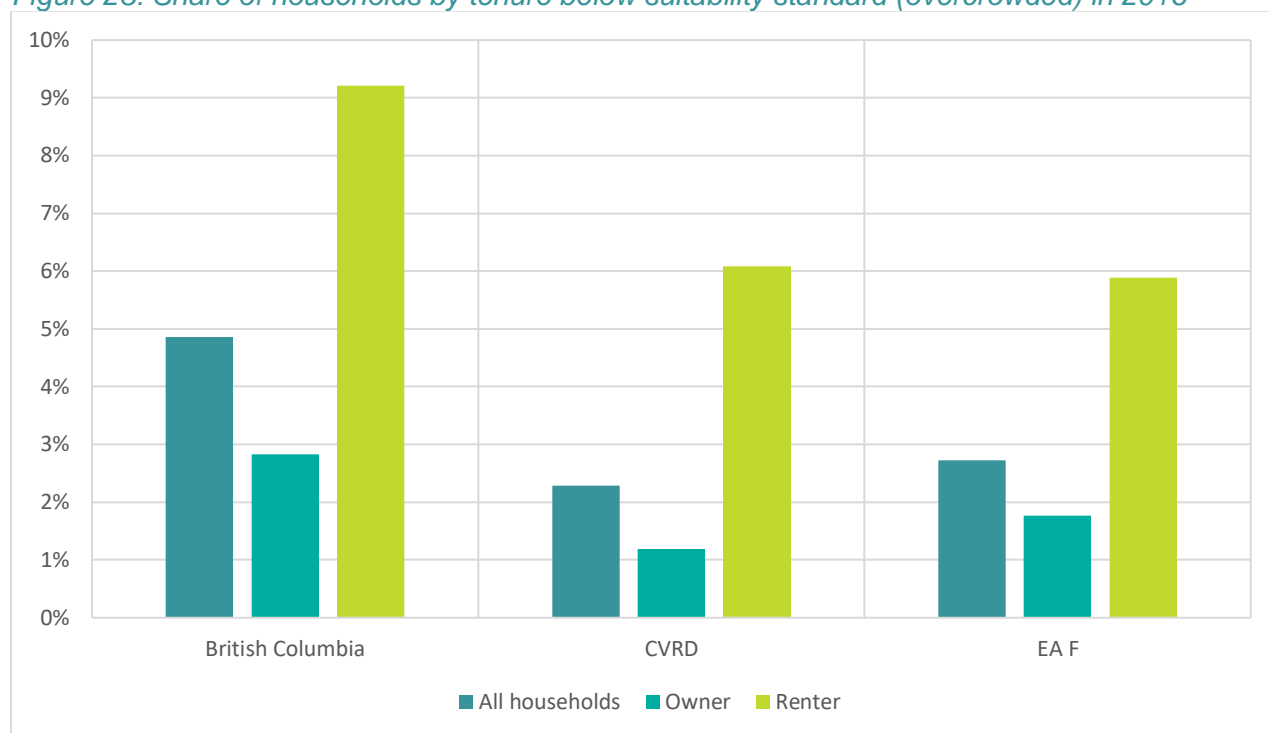


Historic and Current Overcrowding (Suitability)

Table 49: Share of households by tenure below suitability standard (overcrowded) from 2006–2016

| | Owners | | | Renters | | | All households | | |
|------------------|--------|------|------|---------|------|------|----------------|------|------|
| | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 |
| British Columbia | 4% | 4% | 3% | 12% | 11% | 9% | 7% | 6% | 5% |
| CVRD | 2% | 2% | 1% | 8% | 7% | 6% | 3% | 3% | 2% |
| Electoral area F | 3% | 0% | 2% | 0% | 0% | 6% | 3% | 0% | 3% |

Figure 23: Share of households by tenure below suitability standard (overcrowded) in 2016

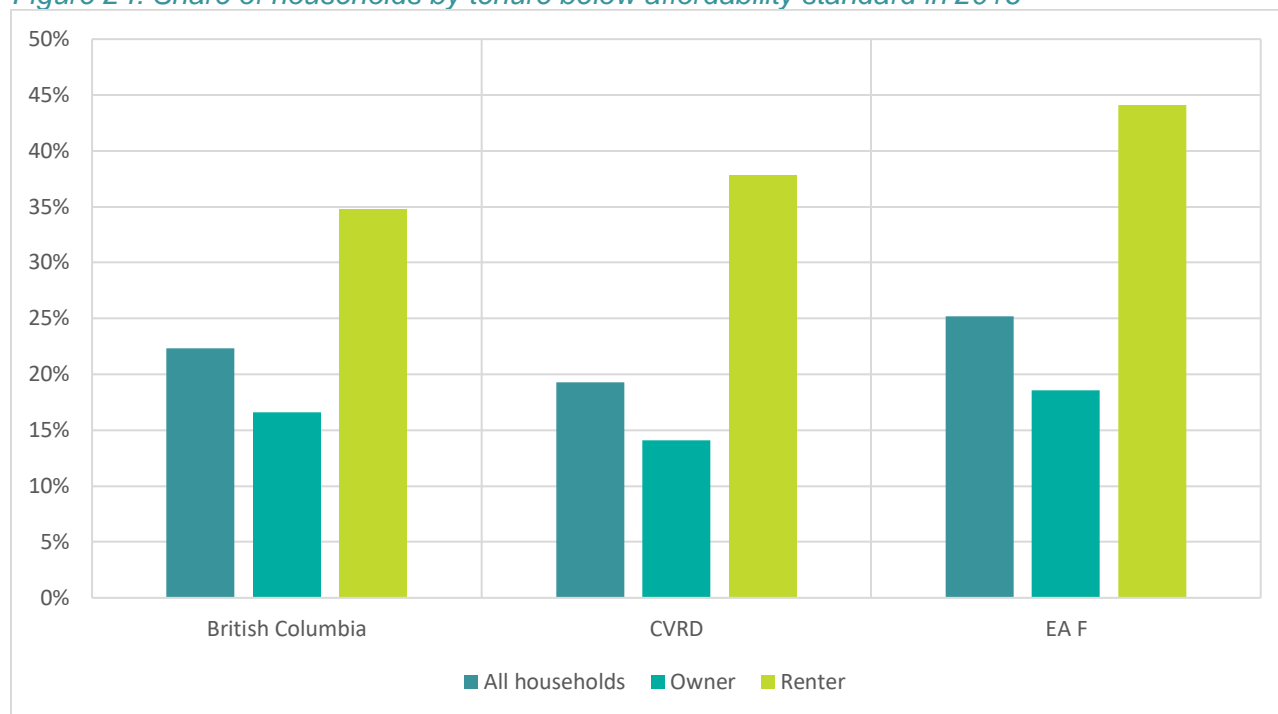


Historic and Current Affordability

Table 50: Share of household by tenure below affordability standard^x from 2006–2016

| | Owners | | | Renters | | | All households | | |
|------------------|--------|------|------|---------|------|------|----------------|------|------|
| | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 | 2006 | 2011 | 2016 |
| British Columbia | 18% | 19% | 17% | 34% | 35% | 35% | 23% | 23% | 22% |
| CVRD | 15% | 16% | 14% | 38% | 42% | 38% | 19% | 20% | 19% |
| Electoral area F | 15% | 23% | 19% | 42% | 26% | 44% | 20% | 23% | 15% |

Figure 24: Share of households by tenure below affordability standard in 2016^{xi}



AFFORDABILITY OF NEW DEVELOPMENT

Financial Analysis Results

Table 51: The most affordable new units by type and jurisdiction in 2020

| | Sale price | Monthly rental rate |
|-----------------|------------|---------------------|
| Single-detached | \$651,000 | - |
| Townhouse | \$449,000 | \$1,670 |
| Apartment | \$320,000 | \$1,180 |

Table 52: Minimum household income required to purchase or rent a new home by unit type in 2020

| | Minimum household income | Share of households |
|------------------------------|--------------------------|---------------------|
| Single-detached for purchase | \$119,000 | 36% |
| Townhouse for purchase | \$85,000 | 56% |
| Apartment for purchase | \$63,000 | 69% |
| Townhouse for rent | \$76,000 | 61% |
| Apartment for rent | \$57,000 | 73% |

Table 53: The most affordable new units by type and jurisdiction in 2025

| | Sale price | Monthly rental rate |
|-----------------|------------|---------------------|
| Single-detached | \$747,000 | - |
| Townhouse | \$525,000 | \$2,035 |
| Apartment | \$363,000 | \$1,400 |

Table 54: Minimum household income required to purchase or rent a new home by unit type in 2025

| | Minimum household income | Share of households | |
|------------------------------|--------------------------|---------------------|---------------|
| | | Rapid recovery | Slow recovery |
| Single-detached for purchase | \$135,000 | 36% | 33% |
| Townhouse for purchase | \$98,000 | 55% | 53% |
| Apartment for purchase | \$71,000 | 73% | 70% |
| Townhouse for rent | \$91,000 | 60% | 57% |
| Apartment for rent | \$66,000 | 76% | 73% |

i In all cases the remaining share of households consists of homeowners, with the exception of band housing, which makes up 0.2%–0.3% of British Columbia and 0.6%–0.9% of the CVRD. These households fall outside of the thirteen jurisdictions, so owner and renter households make up the entirety of their household populations.

ii Source for passengers and trips from BC Transit’s Automatic Passenger Counters, 2019.

iii This data is not available.

iv Source for inflation data: Consumer Price Index. Retrieved from <https://www2.gov.bc.ca/gov/content/data/statistics/economy/consumer-price-index> on 2020/05/25

v Source for inflation data: Consumer Price Index. Retrieved from <https://www2.gov.bc.ca/gov/content/data/statistics/economy/consumer-price-index> on 2020/05/25

vi Note that the category “ground-oriented multi-family” includes the Census categories of semi-detached, other single attached and row house.

vii BC Housing suppresses data for subgroups of service allocation groups if one of the subgroups has five or fewer units for the jurisdiction.

viii BC Housing suppresses data for subgroups of service allocation groups if one of the subgroups has five or fewer units for the jurisdiction.

ix In all cases the remaining share of households consists of homeowners, with the exception of band housing, which makes up 0.2%–0.3% of British Columbia and 0.6%–0.9% of the CVRD. These households fall outside of the 13 jurisdictions, so owner and renter households make up the entirety of their household populations.

x If housing expenses cost more than 30% of a household’s income, that household falls below the affordability standard.

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