

# APPENDIX I

HOUSING NEEDS ASSESMENT REPORT – MUNICIPALITY OF NORTH COWICHAN

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## SUMMARY

### Housing Needs

Table 1: North Cowichan projection of units needed 2020 and 2025

	2019	2025
0 bedrooms	45	45
1 bedroom	8,426	9,435
2 bedrooms	1,823	2,024
3+ bedrooms	2,643	2,641
<b>TOTAL</b>	<b>12,937</b>	<b>14,145</b>

## 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%
North Cowichan	27,020	28,240	29,030	3%	7%

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

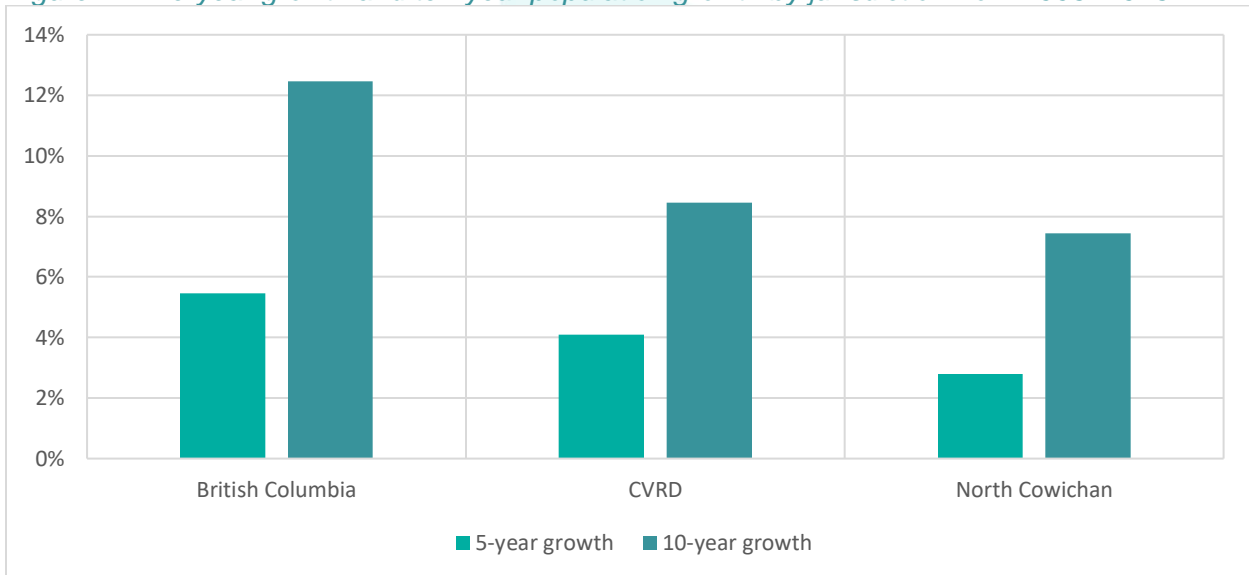


Table 3: Share of CVRD population over time from 2006–2016

	2006	2011	2016
North Cowichan	36%	36%	35%

## 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
North Cowichan	17%	7%	5%	53%	15%	2%	41.3

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
North Cowichan	16%	6%	5%	53%	18%	2%	43.8

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
North Cowichan	15%	5%	5%	51%	22%	2%	45.6

Figure 2: Average age by jurisdiction over time from 2006–2016



## 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
North Cowichan	25%	40%	15%	13%	7%	2.4

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
North Cowichan	26%	41%	14%	12%	7%	2.3

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
North Cowichan	28%	42%	13%	11%	6%	2.3

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%
North Cowichan	22%	22%	25%

Figure 4: Share of households renting from 2006–2016

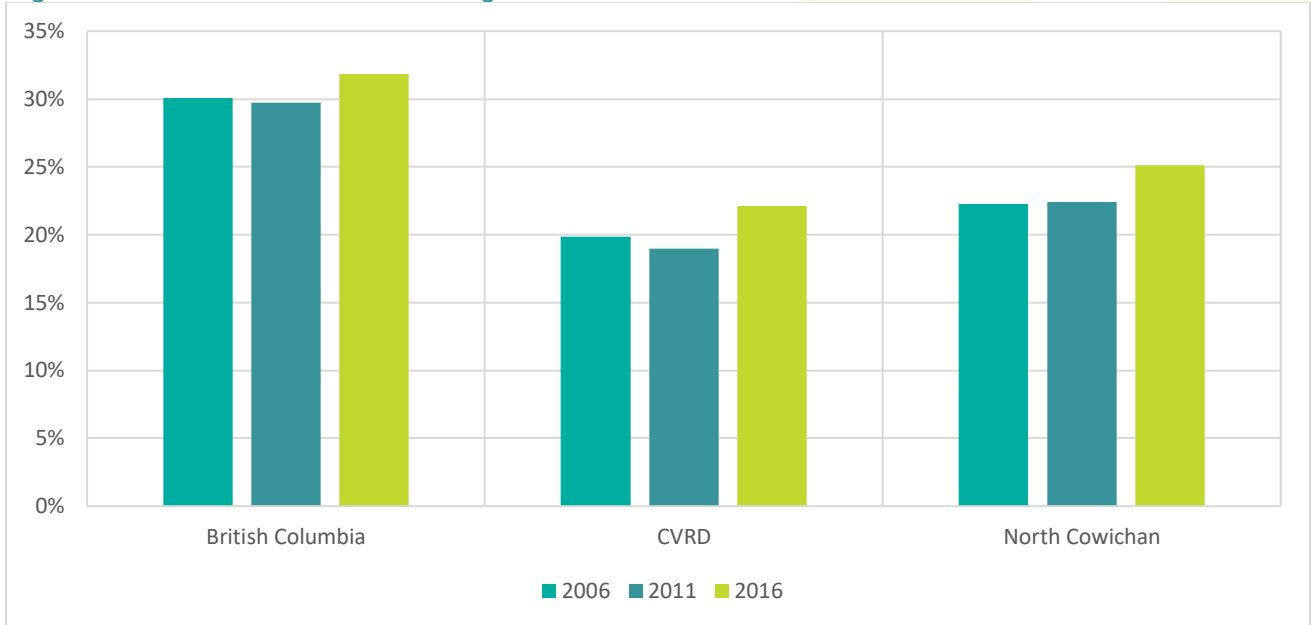
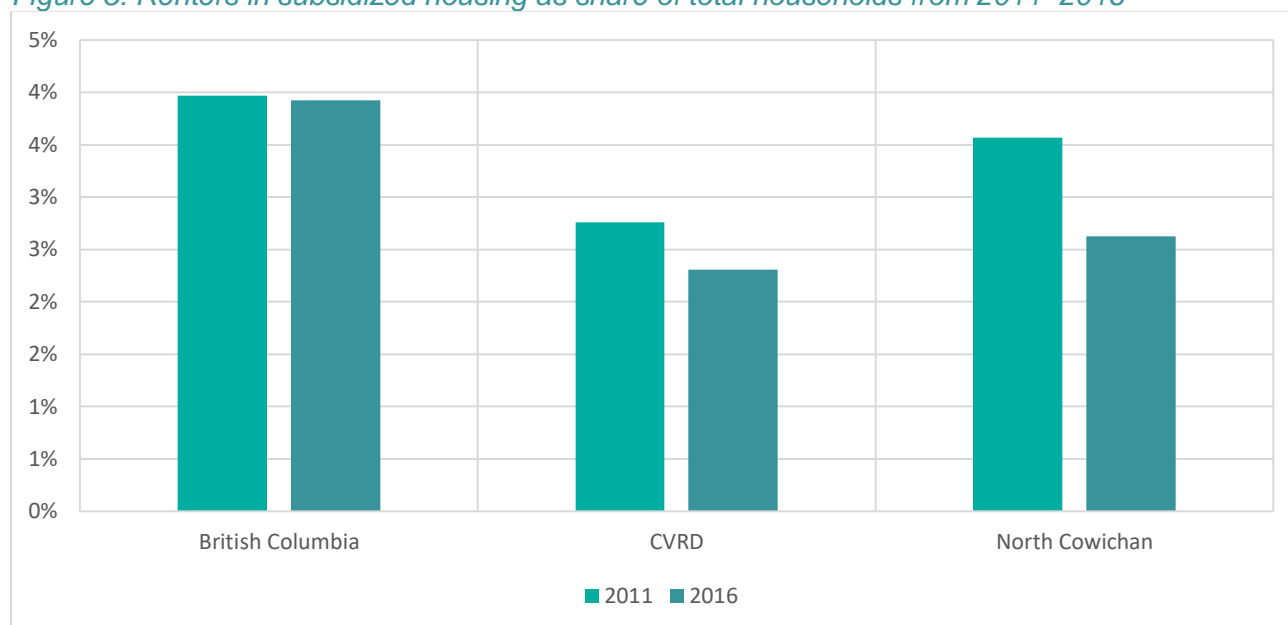


Table 11: Renters in subsidized housing as share of total households from 2011–2016

	2011	2016
British Columbia	4%	4%
CVRD	3%	2%
North Cowichan	4%	3%



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 2019<sup>i</sup>. Bolded routes serve North Cowichan.

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

## 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
North Cowichan	1%	2%	3%	5%	5%	5%	4%	5%	5%	4%	9%	9%	8%	7%	5%	10%	6%	5%	3%	\$61,374

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
North Cowichan	2%	2%	3%	4%	6%	4%	6%	6%	5%	4%	8%	7%	7%	7%	5%	10%	6%	4%	4%	\$60,843

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
North Cowichan	1%	2%	3%	4%	5%	4%	5%	5%	5%	5%	8%	8%	6%	7%	5%	11%	7%	6%	4%	\$63,879

Figure 6: Median annual household income from 2006–2016

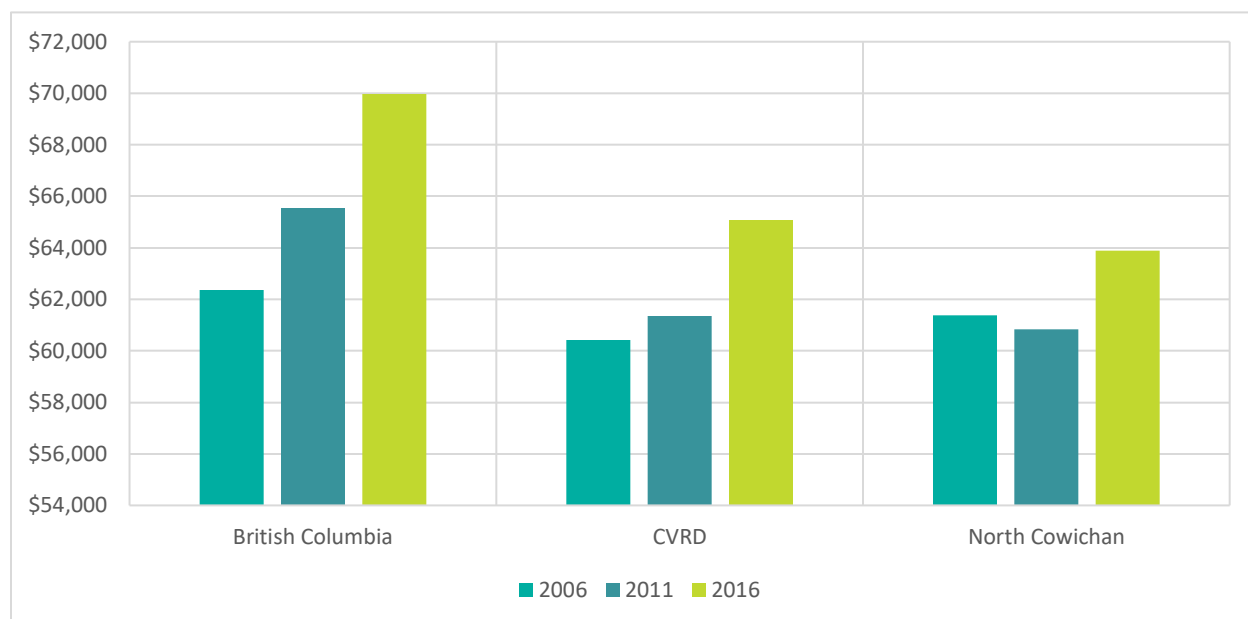


Table 16: Median real annual household income (constant 2019 dollars)<sup>iv</sup> from 2006–2016

	2006	2011	2016
North Cowichan	\$75,816	\$73,939	\$75,125

Figure 7: Median real annual household income (constant 2019 dollars)<sup>v</sup> from 2006–2016

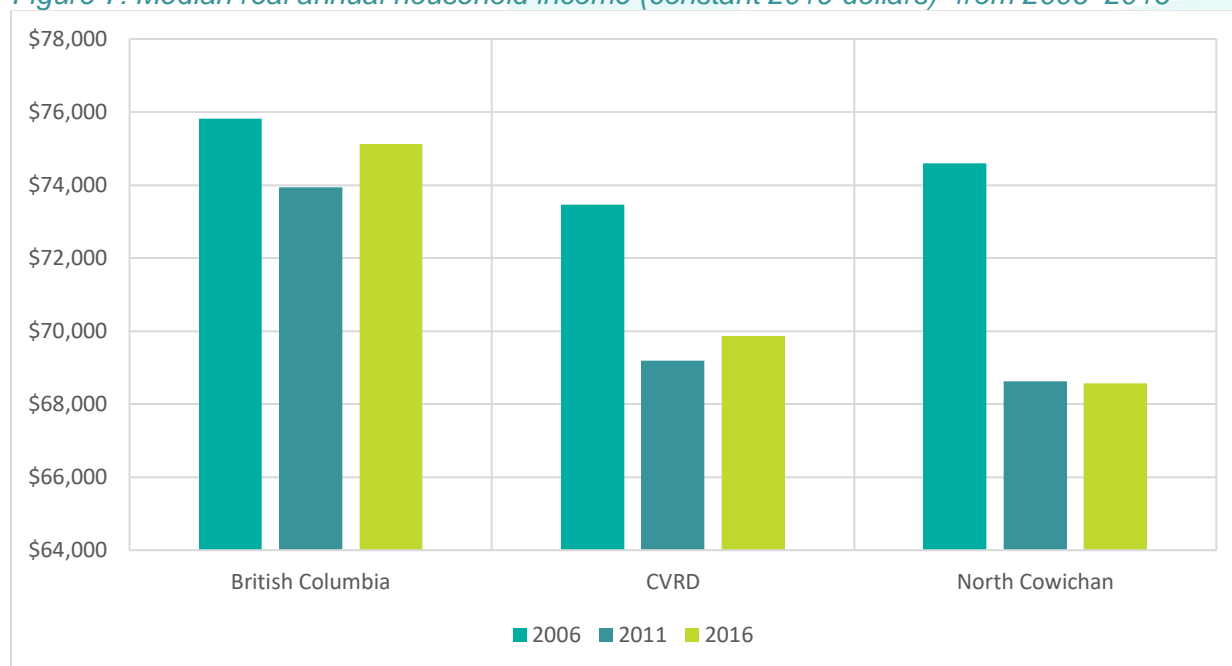


Table 17: Share of owner households by annual income in 2006

	\$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
North Cowichan	1%	1%	1%	3%	3%	4%	3%	4%	4%	4%	9%	9%	9%	8%	6%	12%	7%	6%	3%	\$71,619

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
North Cowichan	1%	1%	1%	3%	3%	3%	4%	5%	4%	4%	8%	8%	8%	8%	6%	12%	8%	5%	5%	\$73,064

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
North Cowichan	0%	1%	1%	3%	4%	3%	4%	4%	5%	5%	8%	8%	7%	8%	5%	13%	9%	7%	5%	\$75,169

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

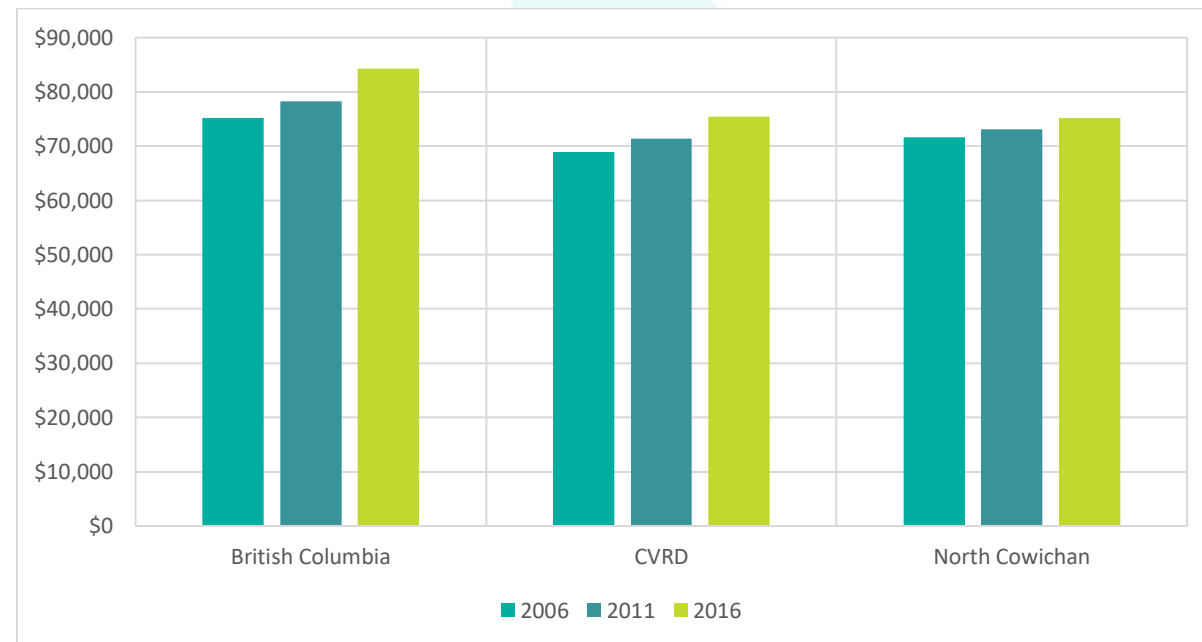


Table 20: Share of renter households by annual income in 2006

	\$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
North Cowichan	3%	6%	9%	13%	11%	8%	9%	7%	5%	4%	7%	7%	3%	3%	1%	2%	1%	2%	0%	\$30,995

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
North Cowichan	6%	4%	9%	9%	13%	7%	10%	8%	5%	4%	8%	3%	3%	3%	2%	3%	1%	0%	0%	\$30,525

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
North Cowichan	2%	3%	8%	9%	10%	7%	7%	6%	6%	6%	9%	8%	5%	4%	2%	4%	2%	2%	0%	\$39,268

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

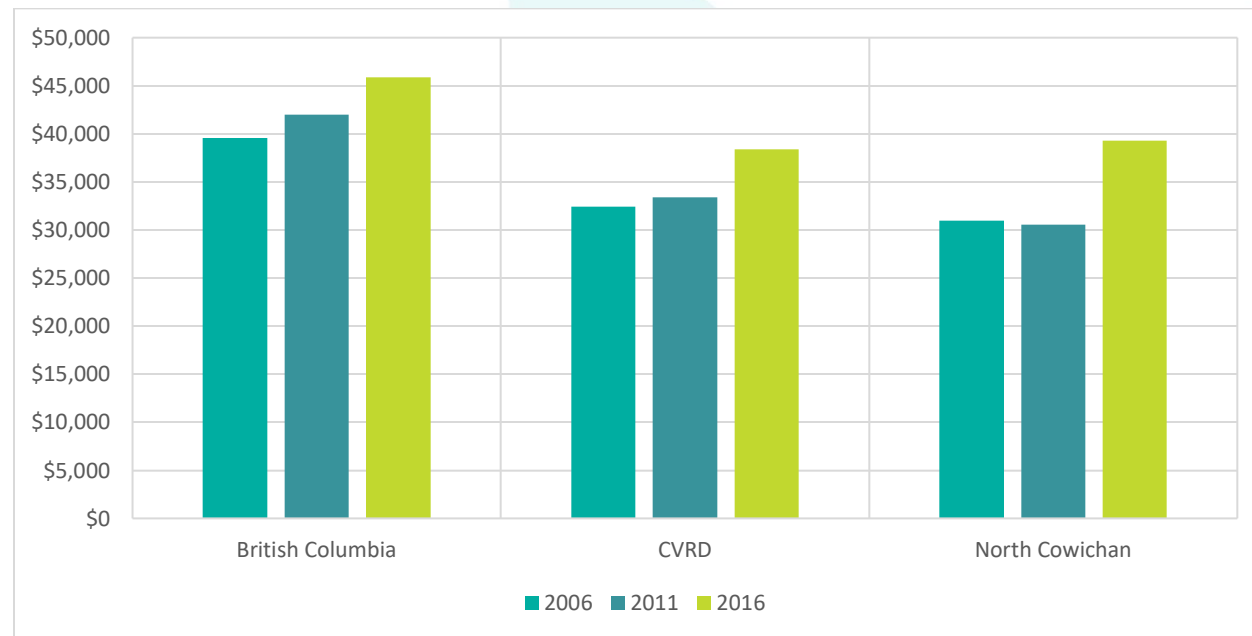
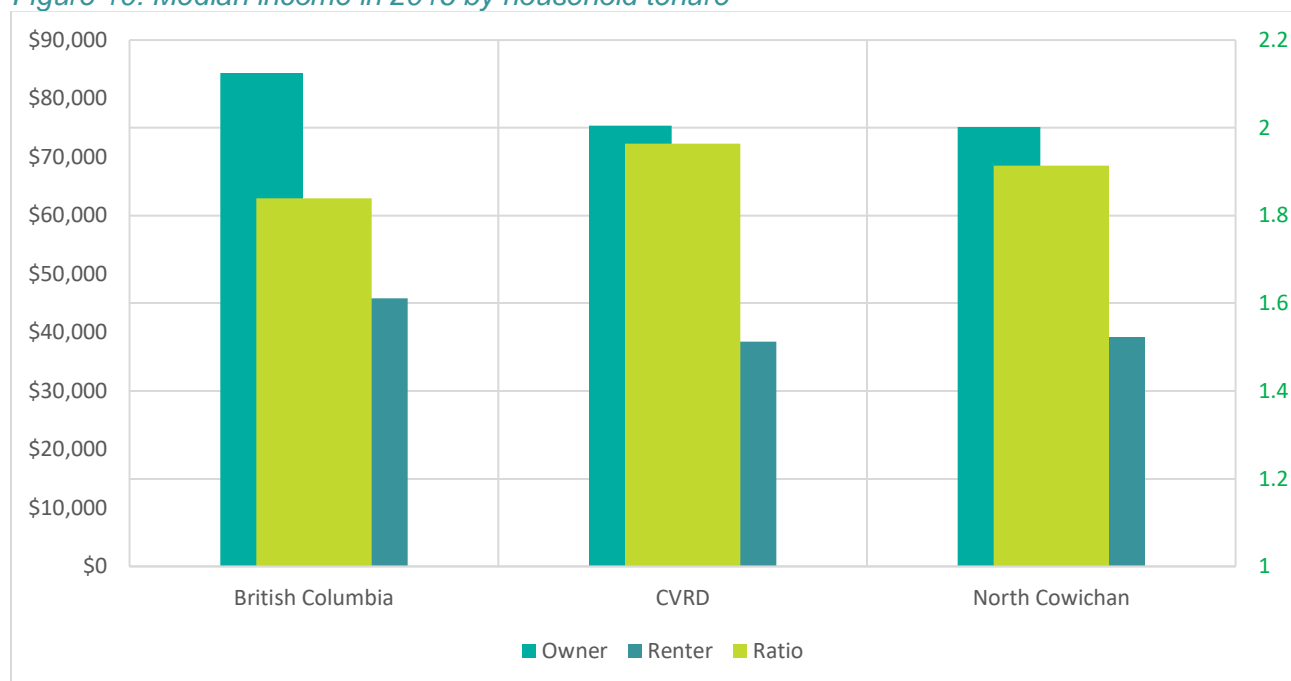


Figure 10: Median income in 2016 by household tenure



## 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
North Cowichan	13,520	13,905	14,155

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%
North Cowichan	60.1%	58.3%	57.3%

Figure 11: Participation rate over time from 2006–2016

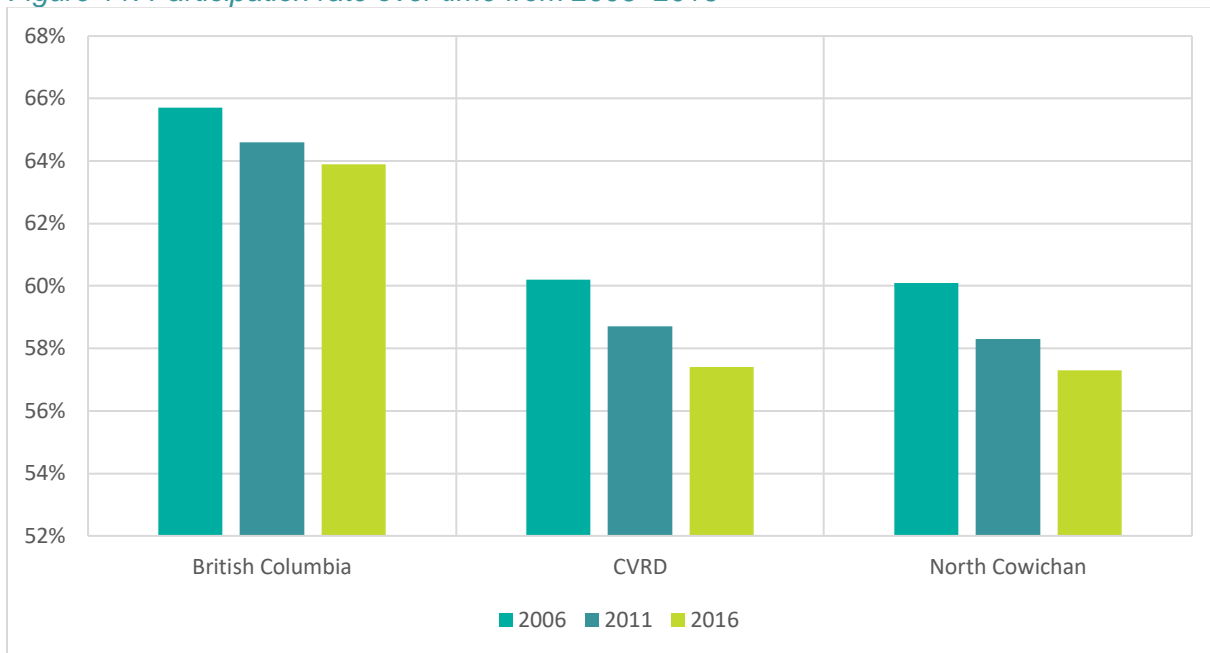


Table 25: Unemployment rate (share of labour force unemployed) from 2006–2016

	2006	2011	2016
British Columbia	6.0%	7.8%	6.7%
CVRD	6.5%	7.8%	7.4%
North Cowichan	5.7%	6.6%	6.3%

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%
North Cowichan	7%	0%	0%	7%	10%	3%	15%	3%	1%	3%	2%	4%	0%	3%	6%	12%	2%	8%	5%	5%	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%
North Cowichan	5%	1%	0%	7%	8%	2%	14%	3%	1%	3%	2%	5%	0%	4%	7%	14%	3%	7%	6%	6%	2%

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%
North Cowichan	5%	1%	1%	9%	9%	2%	13%	3%	1%	3%	2%	5%	0%	5%	6%	14%	2%	8%	5%	5%	2%



## HOUSING PROFILE

### Dwelling Types

Table 29: Housing 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%
North Cowichan	11,295	12,055	12,770	6%	13%

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

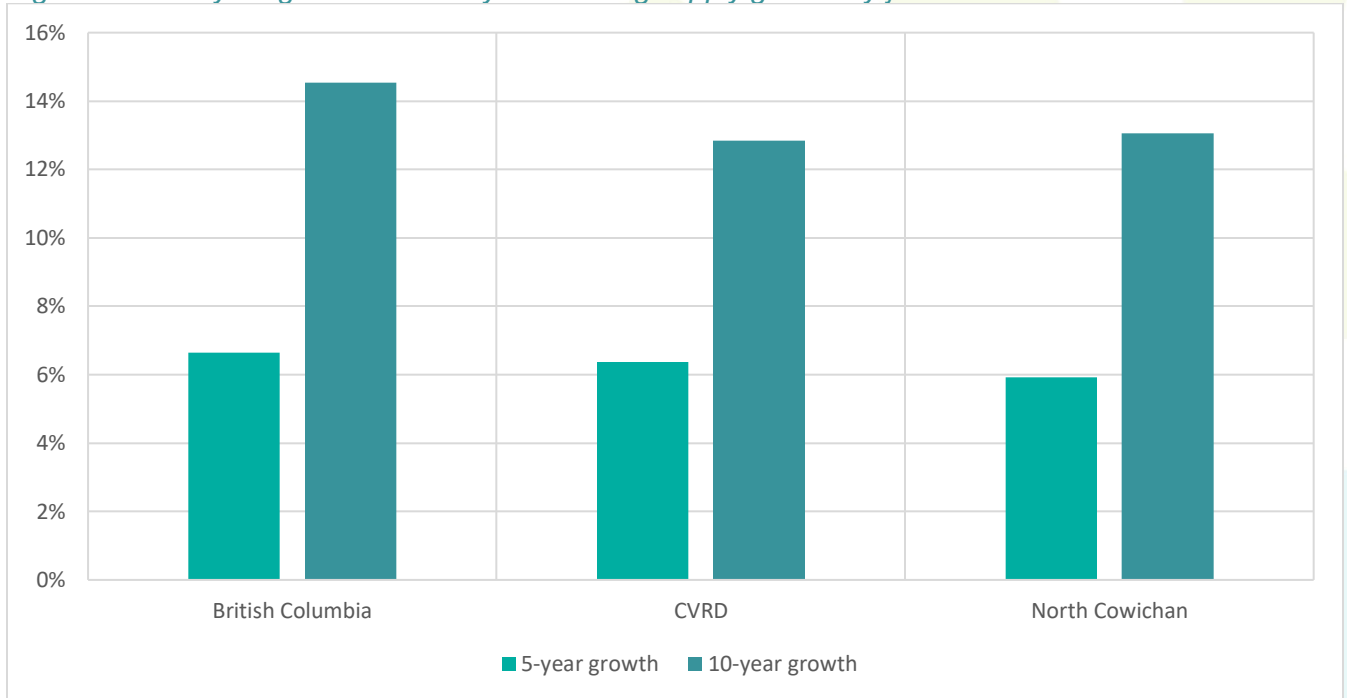


Table 30: Share of total housing units by type in 2006

	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%
North Cowichan	66%	6%	0%	7%	4%	14%	0%	3%

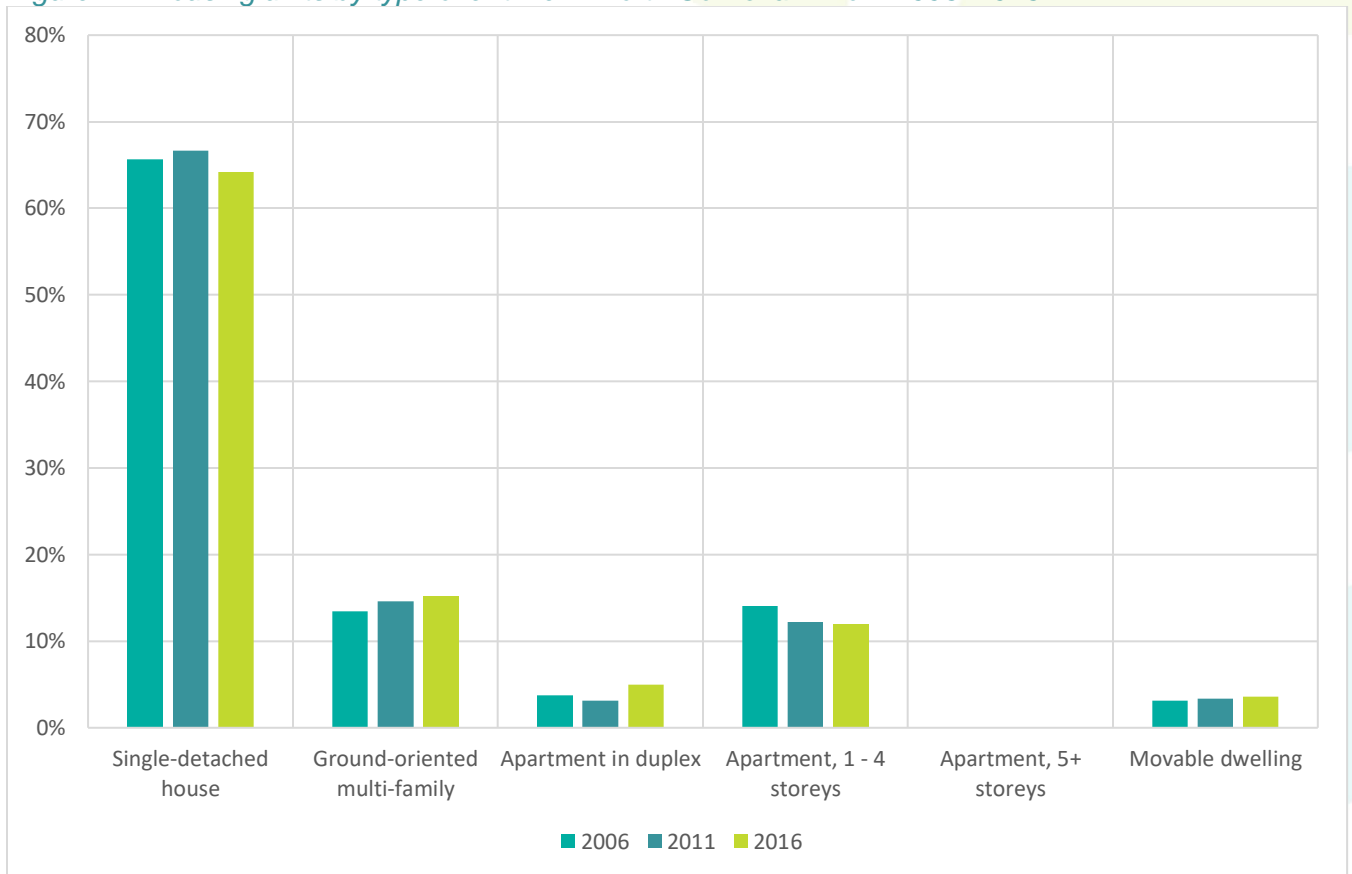
Table 31: Share of total housing units by type in 2011

	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%
North Cowichan	67%	7%	0%	7%	3%	12%	0%	3%

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%
North Cowichan	64%	7%	1%	7%	5%	12%	0%	4%

Figure 14: Housing units by type over time in North Cowichan<sup>vi</sup> from 2006–2016

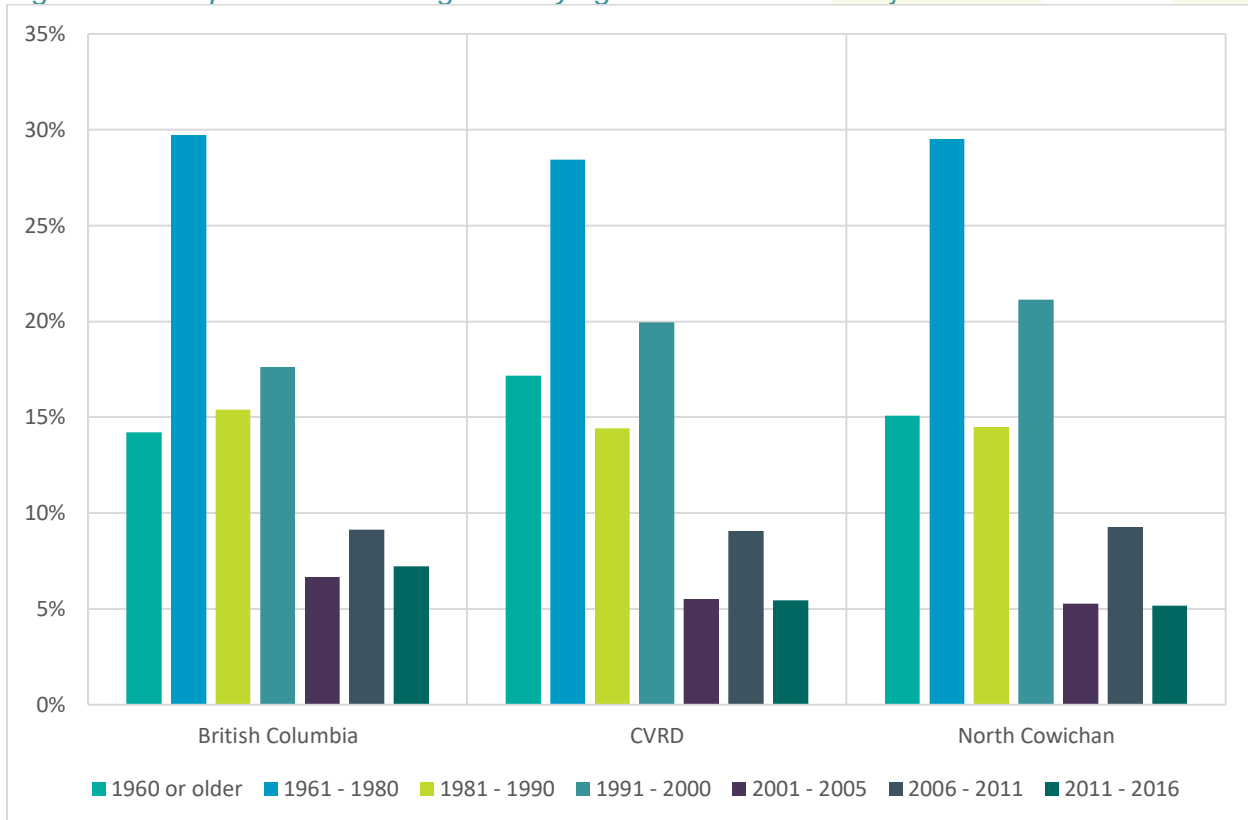


## Dwelling Age

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%
North Cowichan	15%	30%	14%	21%	5%	9%	5%

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%
North Cowichan	1%	10%	26%	38%	25%

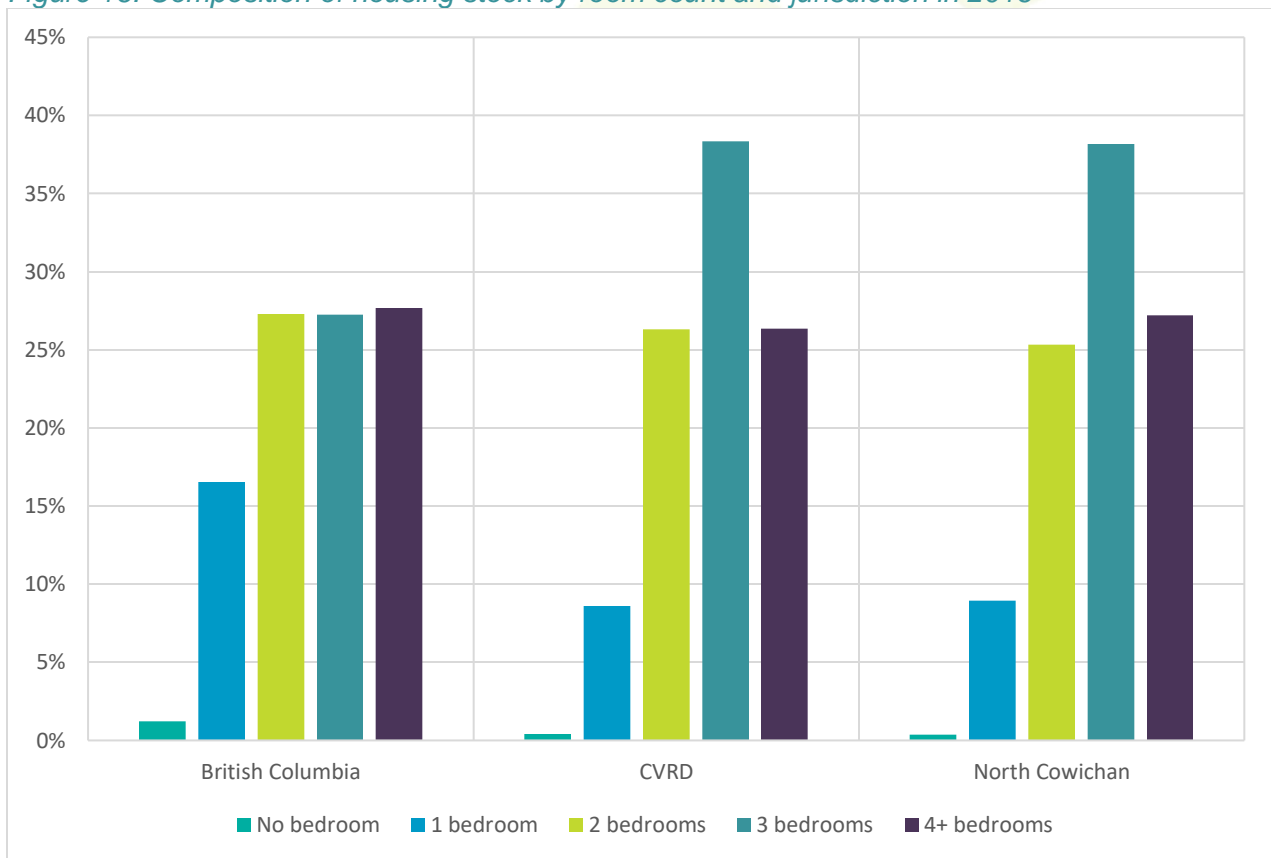
Table 35: Share of housing units by bedroom count in 2011

	No bedrooms	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
British Columbia	2%	16%	27%	28%	27%
CVRD	0%	8%	26%	40%	26%
North Cowichan	0%	8%	24%	42%	26%

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%
North Cowichan	0%	9%	25%	38%	27%

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

		North Cowichan	CVRD
Emergency shelter & housing for the homeless	Homeless housed	24	24
	Homeless rent supplements	0	55
	Homeless shelters	15	15
	<b>SUBTOTAL</b>	<b>39</b>	<b>94</b>
Transitional supported & assisted living	Frail seniors	16	118
	Special needs	38	47
	Women and children fleeing violence	0	10
	<b>SUBTOTAL</b>	<b>54</b>	<b>175</b>
Independent social housing	Low income families	100	136
	Low income seniors	58	273
	<b>SUBTOTAL</b>	<b>158</b>	<b>409</b>
Rent assistance in private market	Rent assistance for families	84	188
	Rent assistance for seniors	216	466
	<b>SUBTOTAL</b>	<b>300</b>	<b>654</b>
<b>TOTAL</b>		<b>551</b>	<b>1,332</b>

## Market Rental Housing

Table 38: Number of renter households in the CVRD and North Cowichan from 2006–2016

	2006	2011	2016
CVRD	6,210	6,290	7,805
North Cowichan	2,510	2,705	3,210

Table 39: Households by renter household income quartile and bedrooms in North Cowichan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		200	65			270
Q2	\$18,142 - \$27,411	\$22,137		105	120	40		270
Q3	\$27,411 - \$46,491	\$35,122		65	145	55		275
Q4	\$46,491+	\$78,146		60	120	65		270
<b>TOTAL</b>				<b>435</b>	<b>450</b>	<b>175</b>		<b>1,080</b>

Table 40: Average rent<sup>viii</sup> by renter household income quartile and bedrooms in North Cowichan in 2016

Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		\$566	\$800			\$634
Q2	\$18,142 - \$27,411	\$22,137		\$726	\$809	\$937		\$788
Q3	\$27,411 - \$46,491	\$35,122		\$725	\$870	\$1,107		\$883
Q4	\$46,491+	\$78,146		\$793	\$911	\$1,250		\$1,016
<b>TOTAL</b>				\$661	\$855	\$1,125		\$830

Table 41 Share of income spent on rent and utilities in North Cowichan in 2016

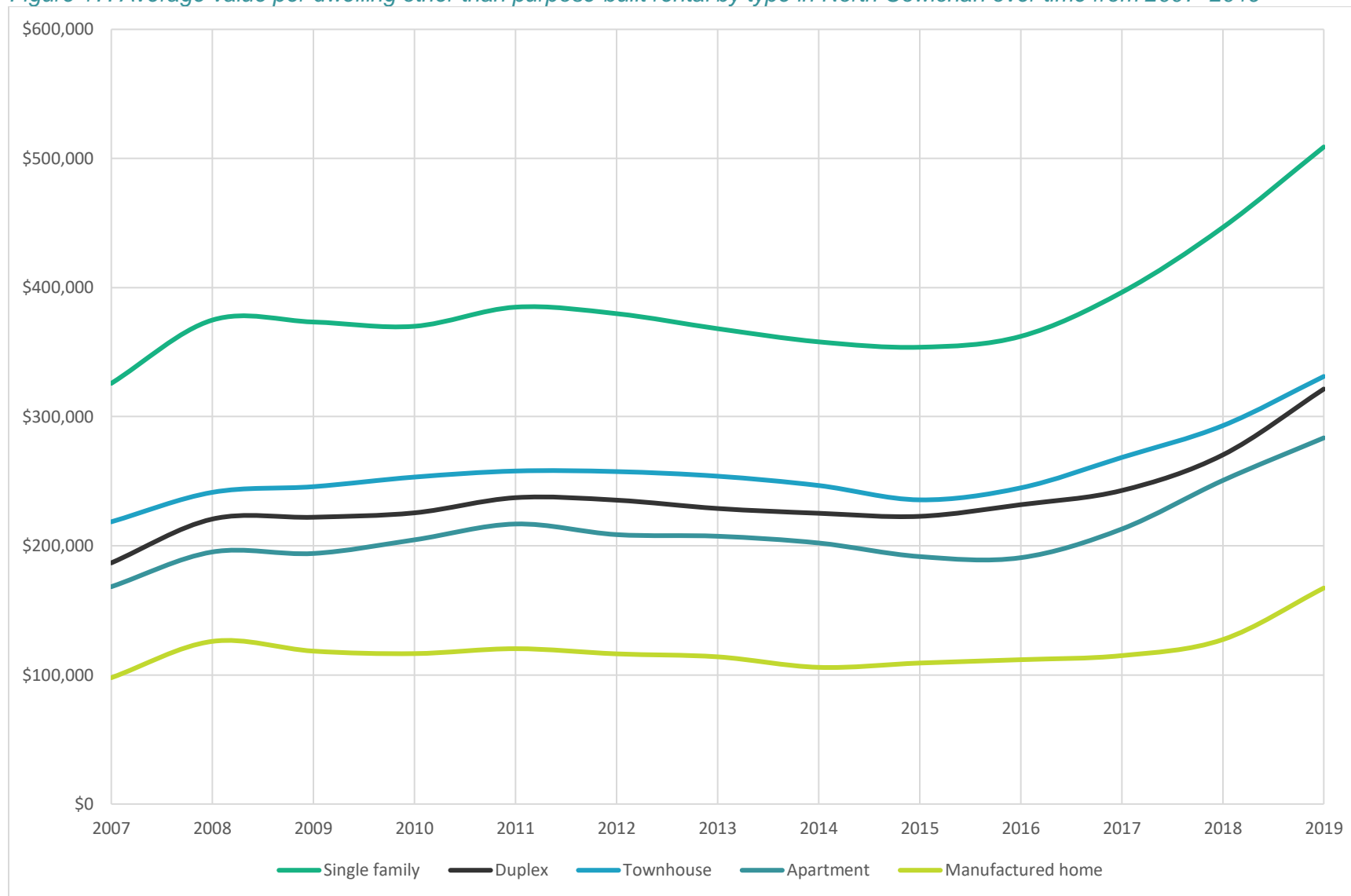
Quartile	Income range	Average income	Studio	1-br	2-br	3-br	4-br	TOTAL
Q1	Up to \$18,142	\$12,968		52%	75%			59%
Q2	\$18,142 - \$27,411	\$22,137		41%	44%	46%		43%
Q3	\$27,411 - \$46,491	\$35,122		25%	30%	36%		30%
Q4	\$46,491+	\$78,146		12%	15%	18%		16%
<b>TOTAL</b>				29%	27%	26%		27%

## Market Ownership Housing

Table 42: Average value per dwelling unit by type in North Cowichan from 2007–2019

Year	Single-detached	Duplex	Townhouse	Apartments	Manufactured homes
2007	\$325,809	\$186,762	\$218,590	\$168,309	\$97,825
2008	\$374,816	\$220,709	\$241,400	\$195,219	\$125,976
2009	\$373,326	\$222,123	\$245,806	\$194,052	\$118,422
2010	\$370,029	\$225,529	\$253,233	\$204,619	\$116,496
2011	\$384,835	\$237,272	\$257,919	\$216,879	\$120,301
2012	\$379,805	\$235,358	\$257,477	\$208,654	\$116,301
2013	\$368,179	\$228,890	\$253,901	\$207,408	\$114,002
2014	\$357,978	\$225,206	\$246,699	\$202,171	\$105,864
2015	\$353,789	\$222,809	\$235,584	\$191,644	\$109,203
2016	\$362,201	\$231,840	\$244,853	\$190,790	\$111,783
2017	\$396,270	\$242,809	\$268,411	\$212,962	\$114,944
2018	\$446,553	\$270,375	\$293,036	\$250,580	\$127,346
2019	\$508,897	\$321,412	\$331,153	\$283,574	\$167,284

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



## PROJECTIONS

### Households Projection

Table 43: Projected households 2019–2025

	2019 (estimate)	2025 (projection)	2019–2025 growth
Cowichan Valley	34,744	39,967	15%
North Cowichan	12,937	14,145	9%

### Population Projection

Table 44: Projected population 2019–2025

	2019 (estimate)	2025 (projection)	2019–2025 growth
Cowichan Valley	80,404	93,071	16%
North Cowichan	30,014	32,656	9%

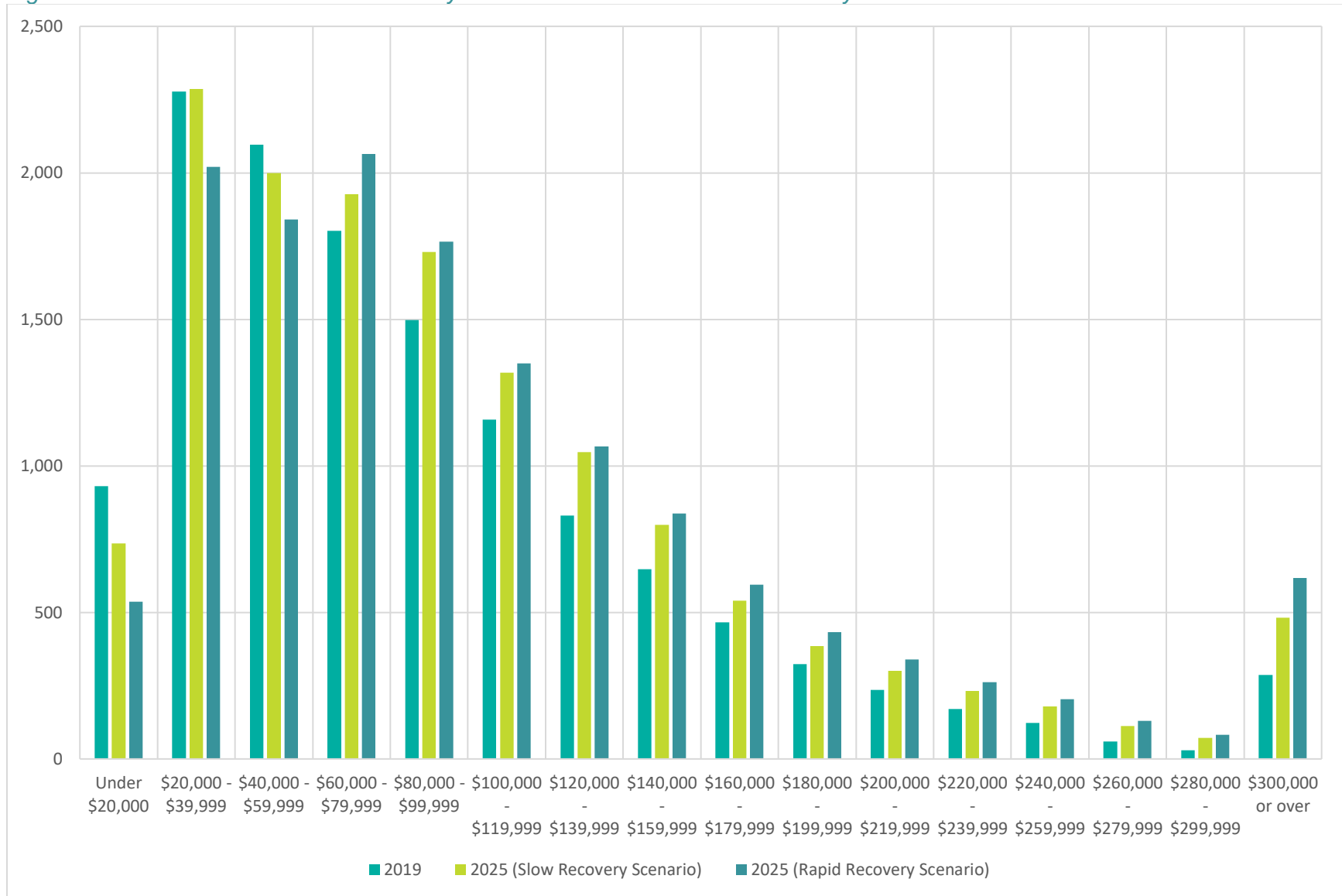
### Household Income Projection

Table 45: 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	930	537	735
\$20,000 - \$39,999	2,278	2,020	2,285
\$40,000 - \$59,999	2,096	1,840	1,999
\$60,000 - \$79,999	1,803	2,065	1,928
\$80,000 - \$99,999	1,497	1,766	1,729
\$100,000 - \$124,999	1,401	1,650	1,616
\$125,000 - \$149,999	995	1,309	1,289
\$150,000 - \$199,999	1,032	1,323	1,184
\$200,000 - \$299,999	618	1,016	896
\$300,000 or more	287	618	482
<b>TOTAL</b>	<b>12,937</b>	<b>14,145</b>	<b>14,145</b>



Figure 18: Households in North Cowichan by income bracket in 2019 and in 2025 by scenario



## Tenure Projection

Table 46: Share of households renting in 2019 and in 2025 by scenario<sup>viii</sup>

	2019	2025 (rapid recovery scenario)	2025 (slow recovery scenario)
CVRD	24%	23%	25%
North Cowichan	24%	22%	24%

## HOUSING NEEDS

### Projection of Housing Need by Number of Bedrooms

Table 47: Housing need by number of bedrooms in North Cowichan in 2019 and 2025

	2019	2025
1 bedroom	8,471	9,480
2 bedrooms	1,823	2,024
3+ bedrooms	2,643	2,641
<b>TOTAL</b>	<b>12,937</b>	<b>14,145</b>

## Market Rental Housing

Table 48: Rental rates in North Cowichan in 2019

Share of rental units below this rate	Housing costs
10%	\$879
20%	\$923
30%	\$978
40%	\$1,046
50%	\$1,127
60%	\$1,220
70%	\$1,325
80%	\$1,442
90%	\$1,572

Figure 19: Rental rates in North Cowichan in 2019

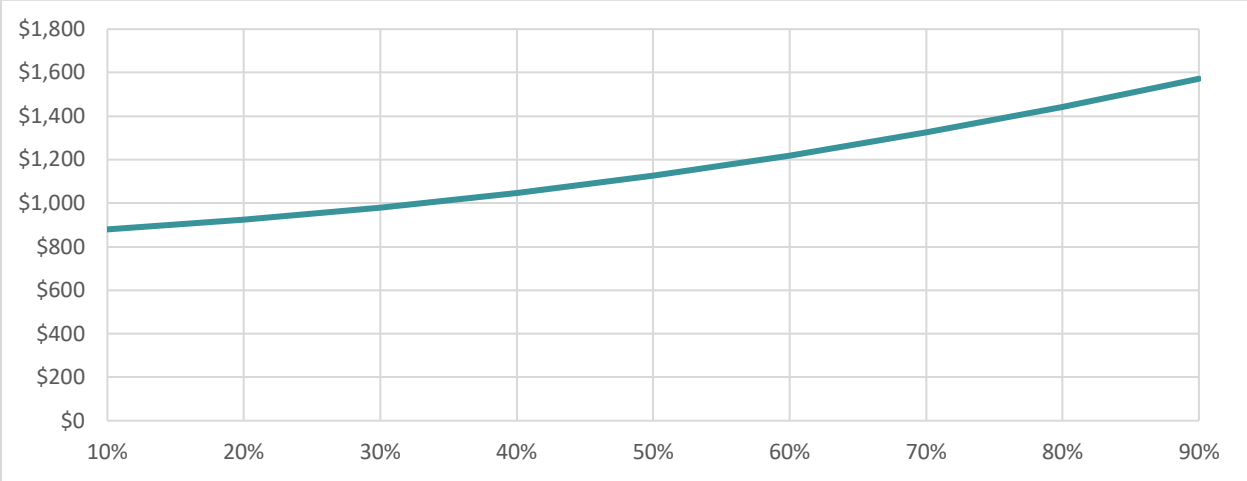


Table 49: Estimated housing costs versus household income for renter households.

Red items indicate that housing costs for this group in this jurisdiction exceeded 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	<b>\$10,641</b>
\$40,000	\$12,000	\$20,000	<b>\$12,560</b>
\$60,000	\$18,000	\$30,000	\$14,662
\$80,000	\$24,000	\$40,000	\$16,496
\$100,000	\$30,000	\$50,000	\$17,934
\$120,000	\$36,000	\$60,000	\$18,940
\$140,000	\$42,000	\$70,000	\$19,574
\$160,000	\$48,000	\$80,000	\$19,998
\$180,000	\$54,000	\$90,000	\$20,254
\$200,000	\$60,000	\$100,000	\$20,401
\$220,000	\$66,000	\$110,000	\$20,486
\$240,000	\$72,000	\$120,000	\$20,533
\$260,000	\$78,000	\$130,000	\$20,557
\$280,000	\$84,000	\$140,000	\$20,565
\$300,000	\$90,000	\$150,000	\$20,566

Figure 20: Estimated housing costs versus household income for renter households in North Cowichan.

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

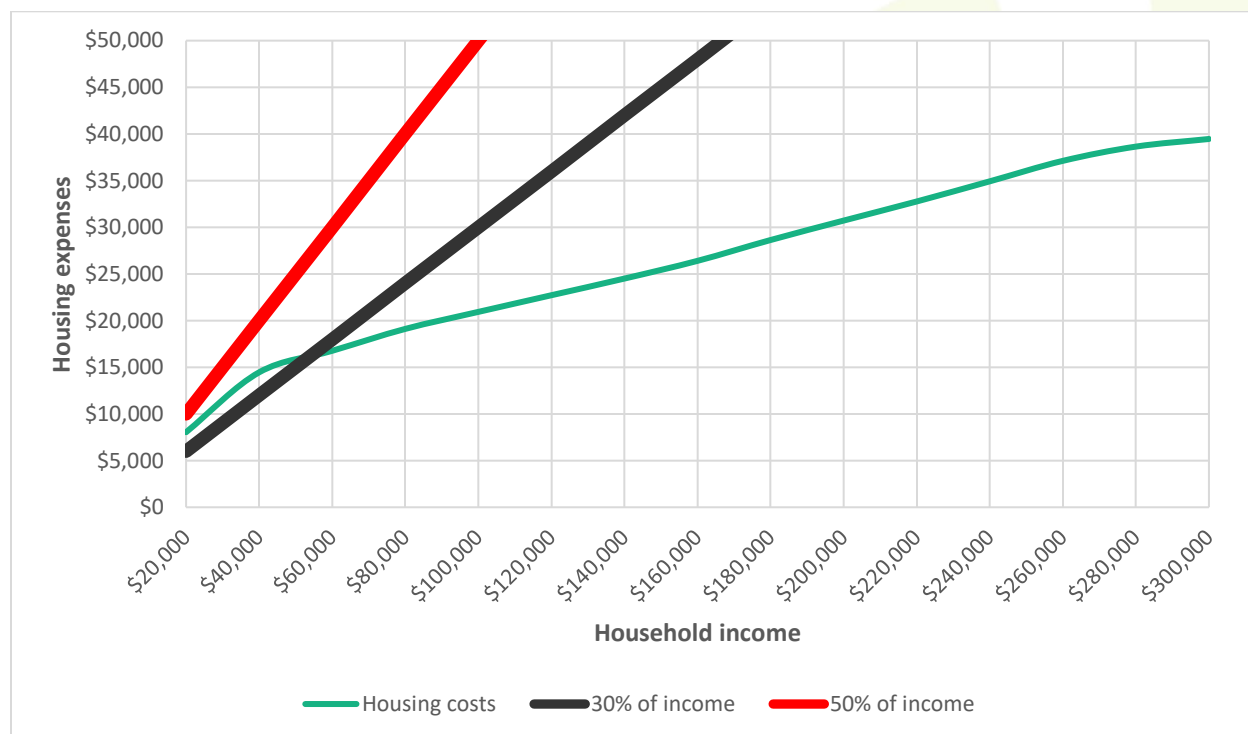
*Table 50: Estimated housing costs versus household income for owner households with mortgages.*

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	\$8,042
\$40,000	\$12,000	\$20,000	\$14,460
\$60,000	\$18,000	\$30,000	\$16,767
\$80,000	\$24,000	\$40,000	\$19,111
\$100,000	\$30,000	\$50,000	\$20,934
\$120,000	\$36,000	\$60,000	\$22,720
\$140,000	\$42,000	\$70,000	\$24,506
\$160,000	\$48,000	\$80,000	\$26,404
\$180,000	\$54,000	\$90,000	\$28,636
\$200,000	\$60,000	\$100,000	\$30,720
\$220,000	\$66,000	\$110,000	\$32,766
\$240,000	\$72,000	\$120,000	\$34,924
\$260,000	\$78,000	\$130,000	\$37,120
\$280,000	\$84,000	\$140,000	\$38,645
\$300,000	\$90,000	\$150,000	\$39,464

Figure 21: Estimated housing costs versus household income for owner households with mortgages in North Cowichan.

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.

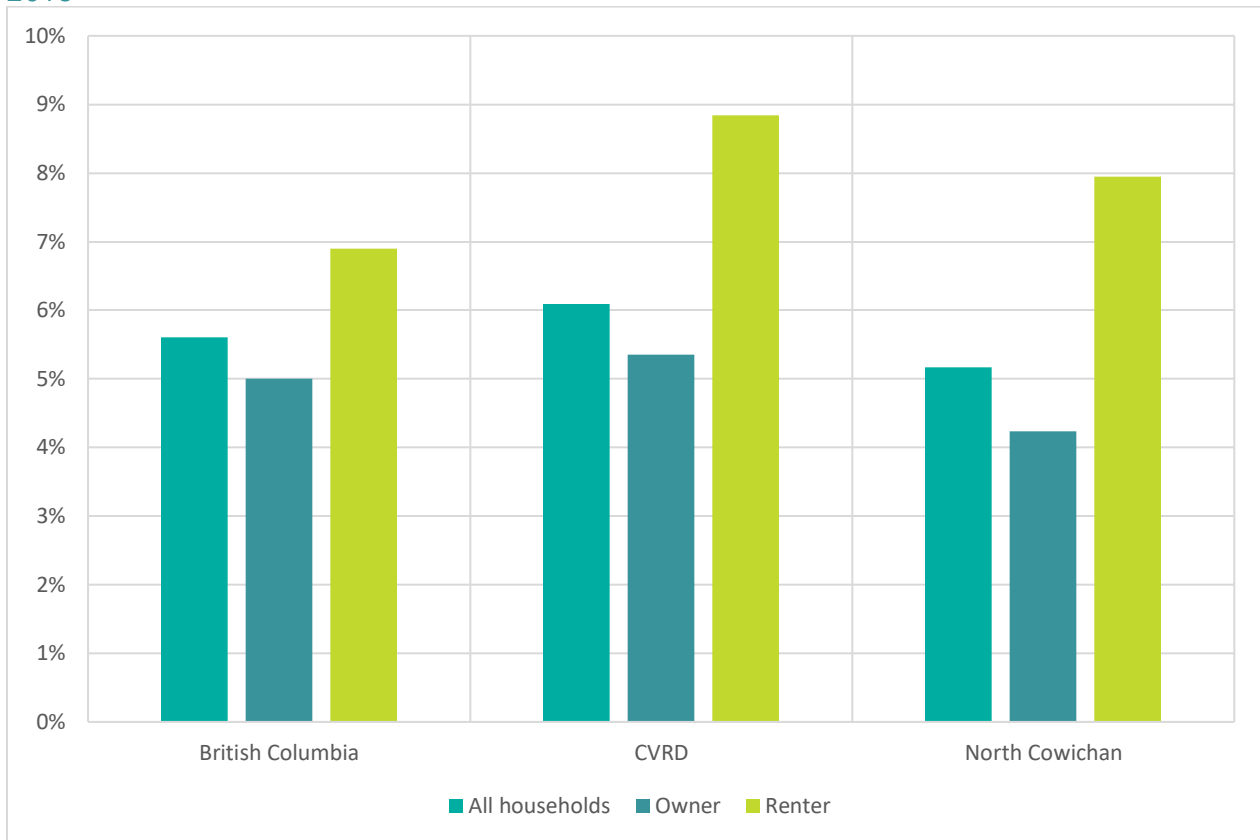


### Historic and Current Housing Condition (Adequacy)

Table 51: 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%
North Cowichan	6%	4%	4%	8%	9%	8%	6%	6%	5%

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

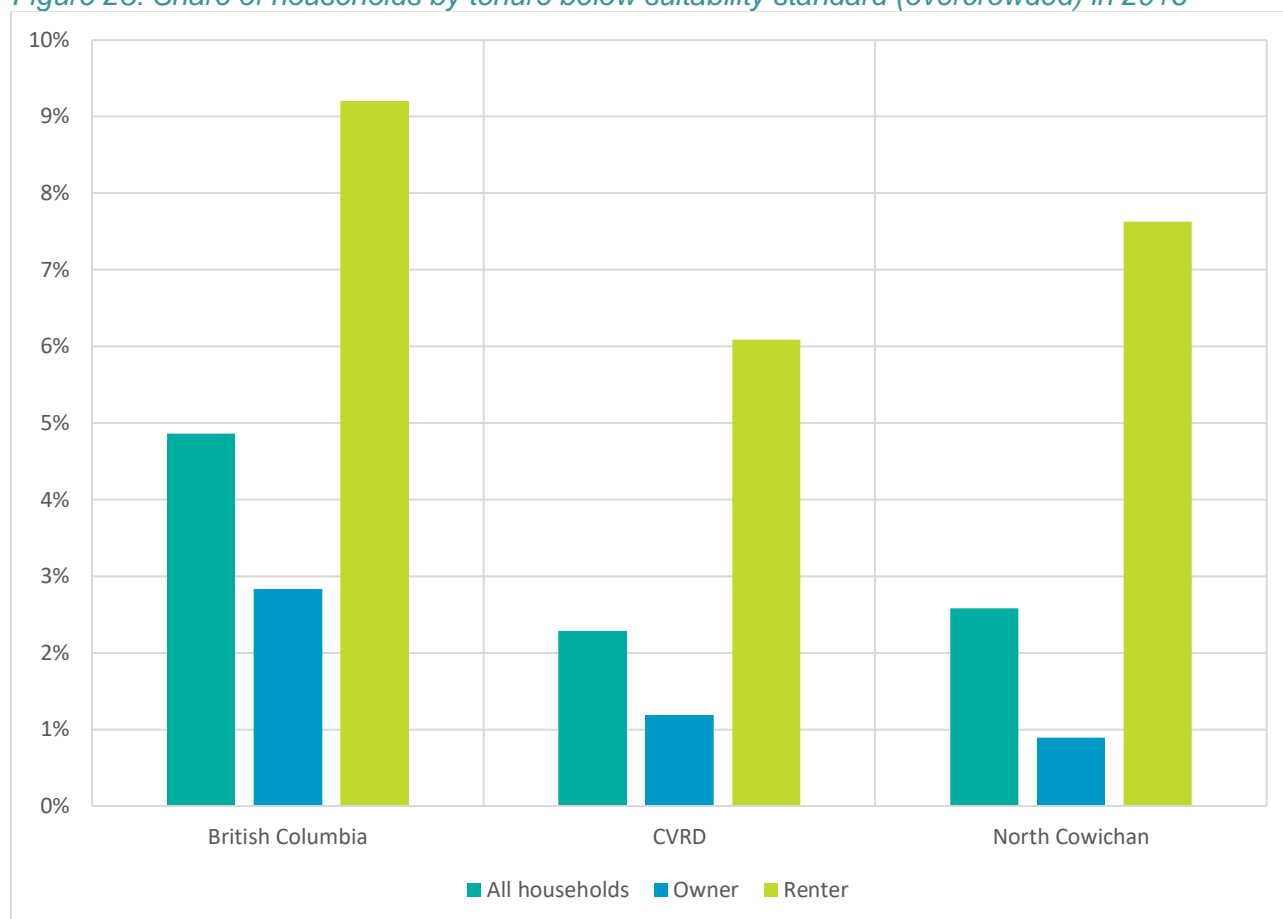


### Historic and Current Overcrowding (Suitability)

Table 52: 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%
North Cowichan	2%	2%	1%	7%	9%	8%	3%	4%	3%

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



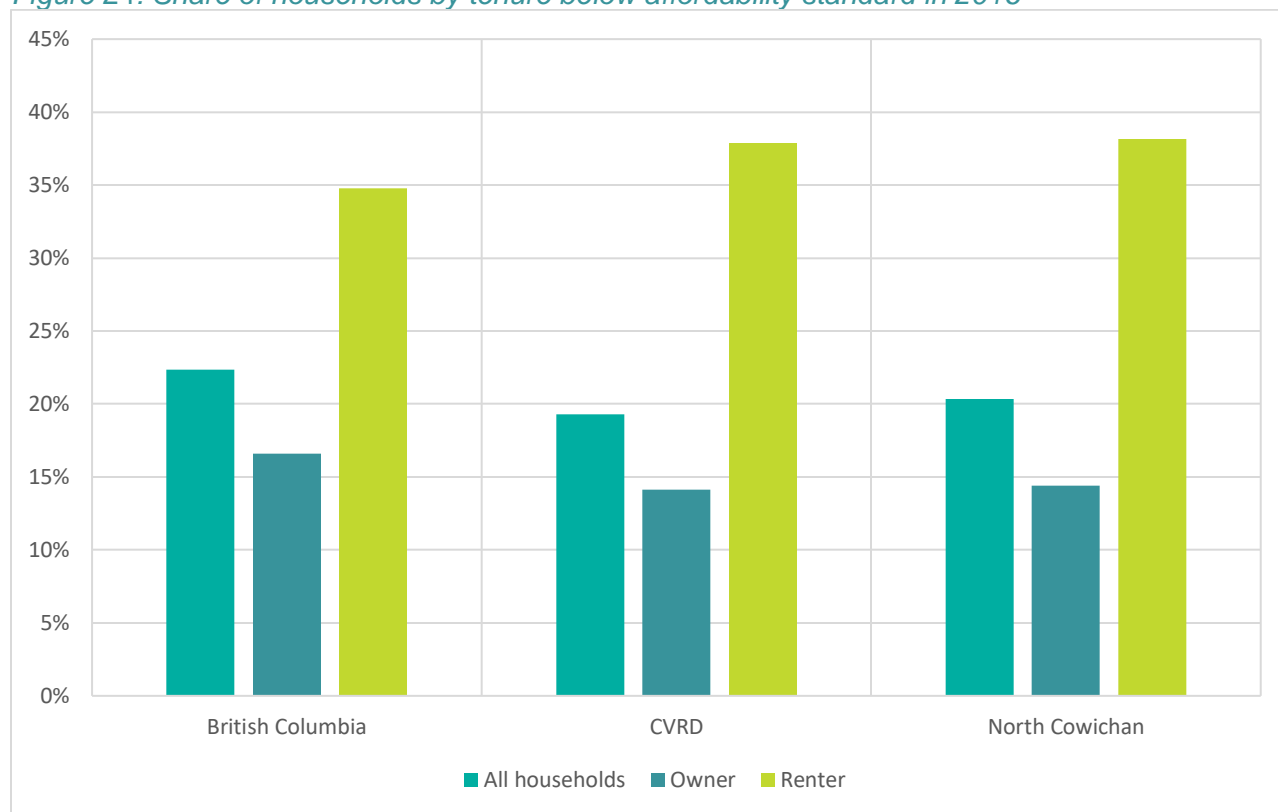
## Historic and Current Affordability

Table 53: Share of household by tenure below affordability standard 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%
North Cowichan	14%	16%	14%	39%	48%	38%	20%	23%	20%



Figure 24: Share of households by tenure below affordability standard in 2016<sup>x</sup>



## AFFORDABILITY OF NEW DEVELOPMENT

### Financial Analysis Results

Table 54: The most affordable new units by type and jurisdiction in 2020

	Sale price	Monthly rental rate
Single-detached	\$650,000	
Townhouse	\$450,000	\$1,670
Apartment	\$325,000	\$1,195

Table 55: 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	\$121,000	24%
Townhouse for purchase	\$87,000	41%
Apartment for purchase	\$65,000	55%
Townhouse for rent	\$76,000	48%
Apartment for rent	\$57,000	61%

Table 56: The most affordable new units by type and jurisdiction in 2025

	Sale price	Monthly rental rate
Single-detached	\$746,000	
Townhouse	\$527,000	\$2,040
Apartment	\$368,000	\$1,415

Table 57: 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	\$138,000	26%	23%
Townhouse for purchase	\$100,000	42%	39%
Apartment for purchase	\$73,000	60%	56%
Townhouse for rent	\$91,000	47%	44%
Apartment for rent	\$66,000	64%	60%

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 Rent plus utilities.

viii 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.

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

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