



**ELECTORAL AREA H - NORTH  
OYSTER/DIAMOND  
SUB-REGIONAL SNAPSHOT  
JANUARY 2021**

**“Great Blue Heron”**  
by John Edwards, Resident Poet

That great blue heron flies at dawn from his alder roost at Oyster Bay  
And above the January mist that clings to my fields of peat  
Across the Woodley Range of swaying firs and rocky meadows fleet  
As do people scull their oars across an expanse of lake in sweeps

He’s lorded my pond for years perched upon a favourite branch  
Like a Tudor bishop surveying pews below his apse  
In long white surplice and cassock with a penetrating glance  
To detect a dissenter and then in hunger pounce

Or stalked among the bullrush on legs like stilts  
A step a minute, or an hour, his grays and whites and magenta blue  
Deadly camouflage for a frog or fish that comes to peril in his view

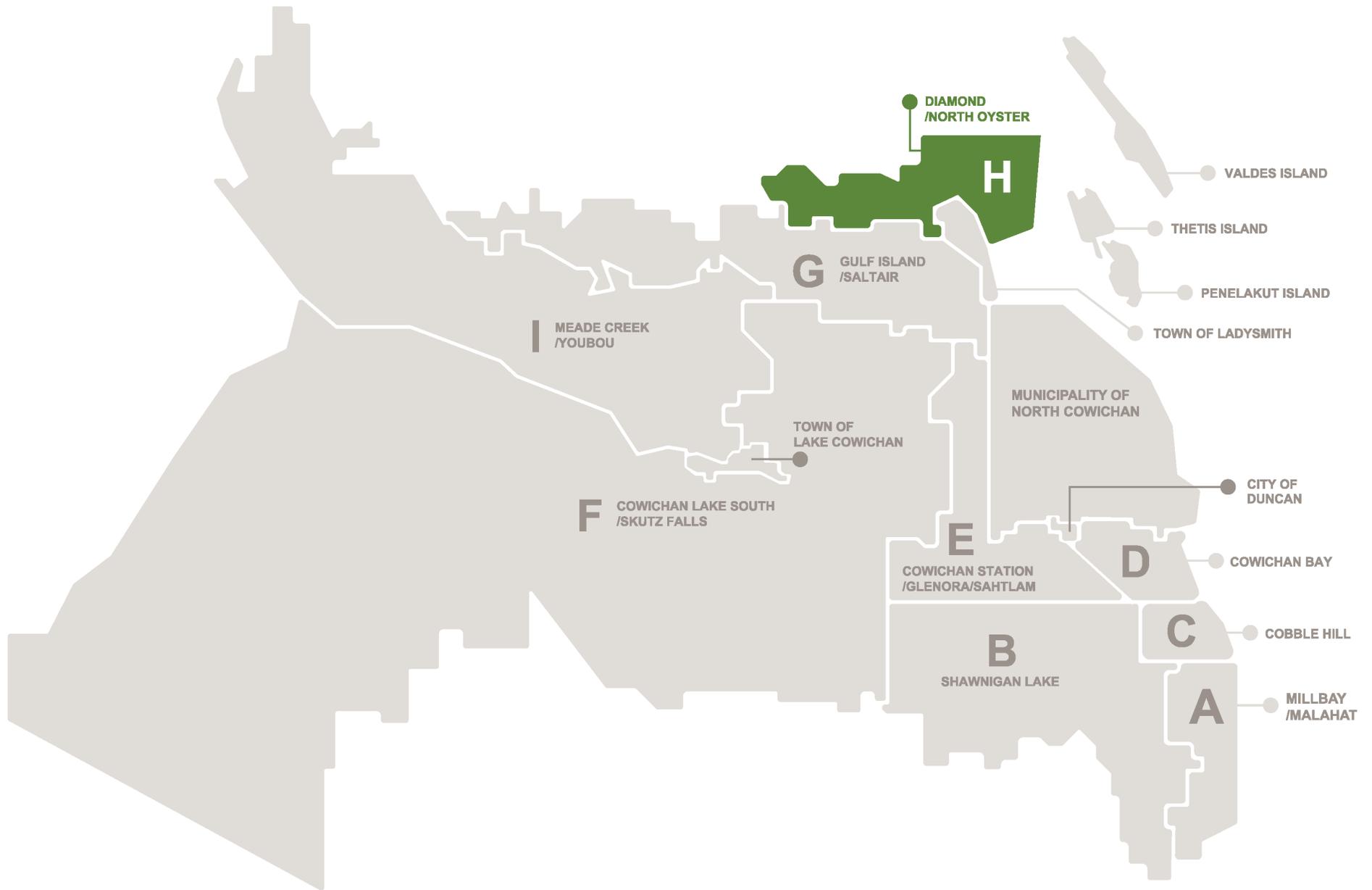
But today he didn’t fish at all and his pendant feathers and badly folded wings  
Looked shabby, awkward as though worn by a mendicant forced to beg---  
And he spent the light immobile above the freezing waters until the sky  
Had turned dark again with clouds of grey

I’d like to think perhaps he came to say good-bye  
But when I looked he’d slowly flown away

I remember when he was young and fought for precedence  
A melee of water and opposing wings and shrieks  
With one old and more tired than he from Oyster Bay  
An old man whose flight had gotten lower every dawn  
And whose tired silhouette an eagle’s interest in the cottonwood had caught  
And like a thunderbolt right here, here on the sudden grass, was prey

So I watch nature’s ways in my vicarious human horror  
But of course the outcome should not debate---  
I do not expect my great blue heron will come back after today

# MAP OF CVRD



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# INTRO/BACKGROUND

Have you ever wondered how you'll pay your mortgage or rent? Do you have a good paying job but can't seem to find a place to live? Do you have a safe and affordable place to call home?

These and similar questions are on the minds of many British Columbians. In 2017, as a response to the housing crisis, the Province of British Columbia committed more than \$800 million to invest in affordable housing throughout the province.

In April 2019, the Province went a step further and asked local governments to collect data, look at trends and report back on current and anticipated housing needs within their communities. These reports, known as Housing Needs Assessment Reports, are meant to help local governments better understand the existing and projected gaps in their housing supply and use them to inform plans and decision making going forward.

These reports consider things like household income, labour, the economy, population growth and housing prices. The Province requires local governments to produce these reports every five years.

For the Cowichan Valley Regional District, a Housing Needs Assessment Report is required for the entire region, and subregional reports are required for each electoral area and member municipality.

The remainder of this document is meant to provide a 'snapshot' of the data and the trends observed on current and anticipated housing needs within Electoral Area H – North Oyster/Diamond. For a more in-depth look at the full Housing Needs Report for electoral area H or to check out the project webpage, visit the following link: [Housing Needs Assessment | Cowichan Valley Regional District \(cvrd.ca\)](#)



# DEMOGRAPHIC PROFILE

## POPULATION GROWTH

Electoral area H grew more rapidly in population than the average increase across the CVRD. The population in area H grew 9%, from 2,220 to 2,430 between 2006 and 2016, compared to the CVRD's average increase of 8%.

Population Over Time from 2006 - 2016

	2006	2011	2016
British Columbia	4,054,605	4,324,455	4,560,240
CVRD	75,495	78,670	81,885
Electoral Area H	2,220	2,235	2,430

2011 - 2016 Growth vs. 2006 - 2016 Growth



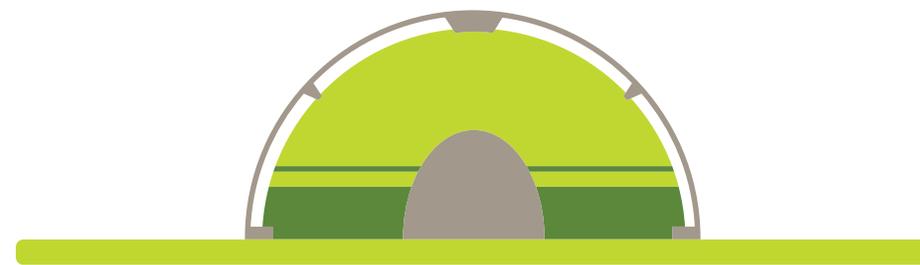
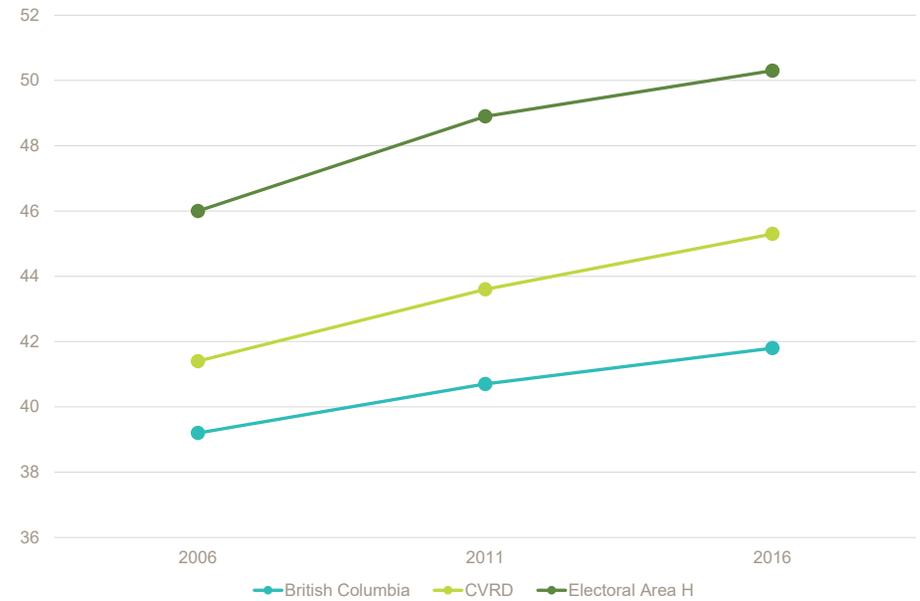
## UNHOUSED POPULATION

It can be hard to locate and count homeless people in rural areas. The 2017 Summer Point-in-Time Homeless Count and Homeless Needs Survey Community Report did not provide data specific to electoral area H. Many people who are homeless in the CVRD tend to stay close to a community hub where they can access vital services.

## AGE

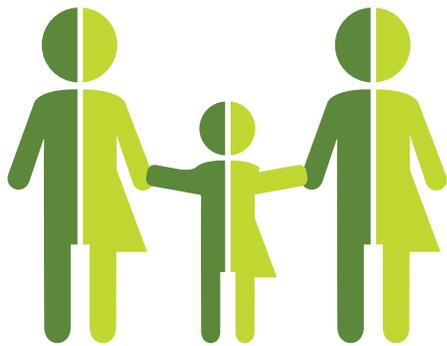
Electoral area H is the second oldest jurisdiction in the CVRD. The average age of area H residents increased from 46 to 50.3 years from 2006 to 2016. Area H also has a lower share of population under 14 years old than the CVRD as a whole.

Average Age

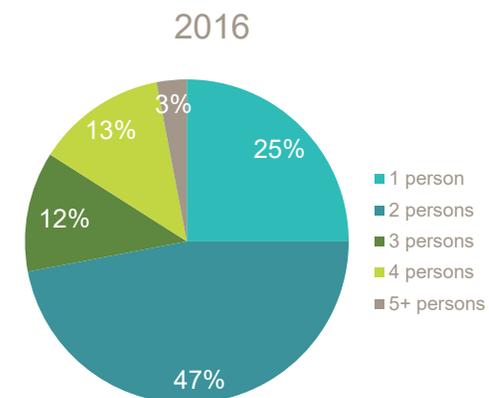
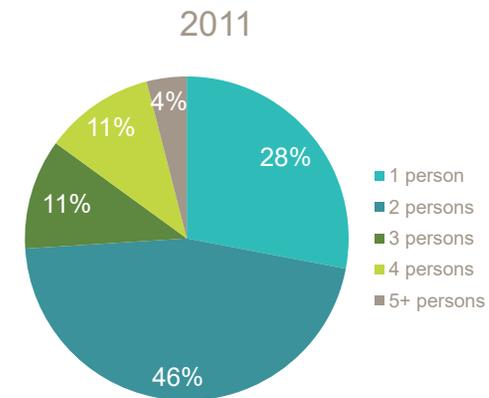
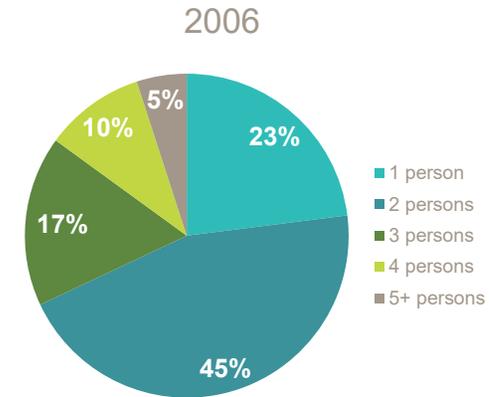
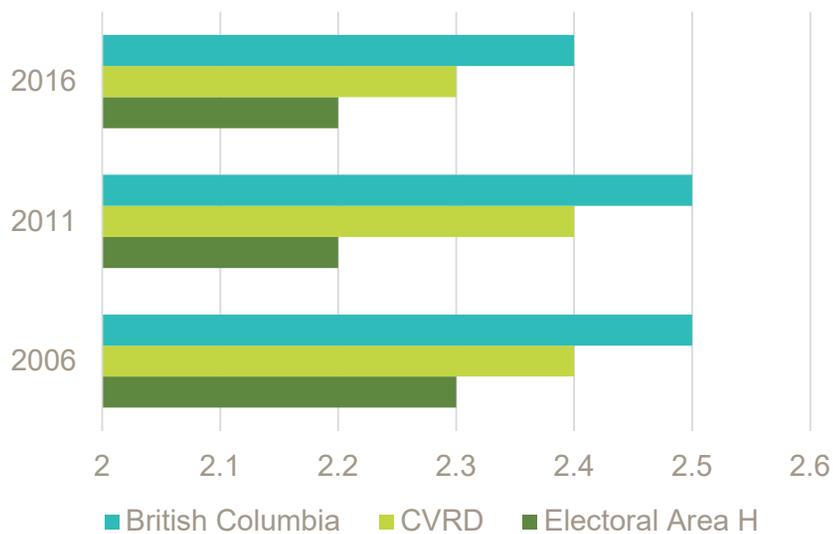


## HOUSEHOLD SIZE

Household sizes in electoral area H are slightly smaller (at 2.2 people per household) compared to those in the CVRD as a region (2.3 people per household). Average household size has decreased slightly from 2.3 in 2006 to 2.2 in 2016, in line with the change across the CVRD.



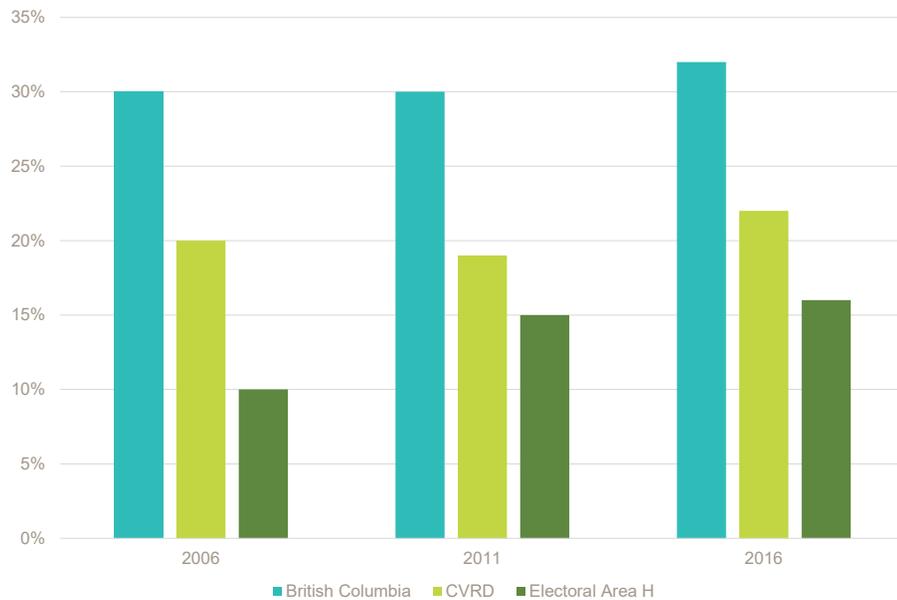
Average Household Size by Jurisdiction Over Time from 2006 - 2016



## TENURE

During the decade under analysis, renters as a share of all households in British Columbia increased slightly from 30% to 32%. A smaller share of households in the CVRD are renters, but the same upward trend is present: renters increased from 20% to 22% of all households. Electoral area H has fewer renters than the CVRD, but the same upward trend is present: renters increased from 10% in 2006 to 16% in 2016.

Share of Households Renting from 2006 - 2016



## TRANSPORTATION

In 2016, 90% of commuters in area H used a private automobile to get to work. Electoral area H does not participate in the CVRD's Transit function and has few transportation options. Lack of transportation options in area H means that transportation costs in are high relative to jurisdictions with more transportation options, but residents aren't travelling as far as their peers who live in South Cowichan.

Transportation costs are a key part of the affordability equation because a home's location and its surrounding land use patterns dictate whether a resident needs a personal vehicle. While rent or a mortgage may seem more affordable in rural areas, the need to drive for employment, services, parks, schools and other daily needs can be a financial burden. Without bus service the car is the only choice to perform daily activities.

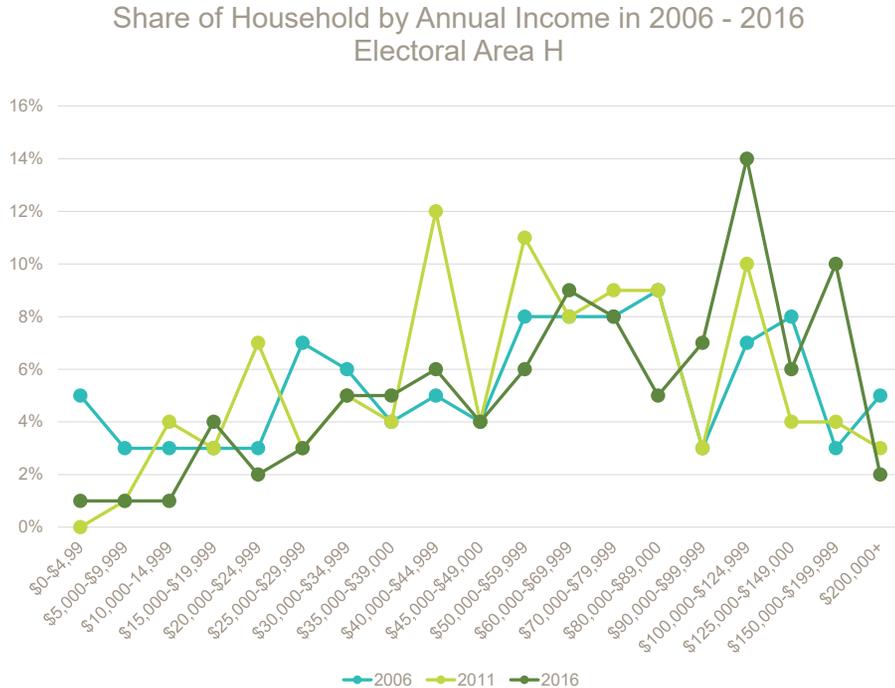


# INCOME AND ECONOMY

## HOUSEHOLD INCOME

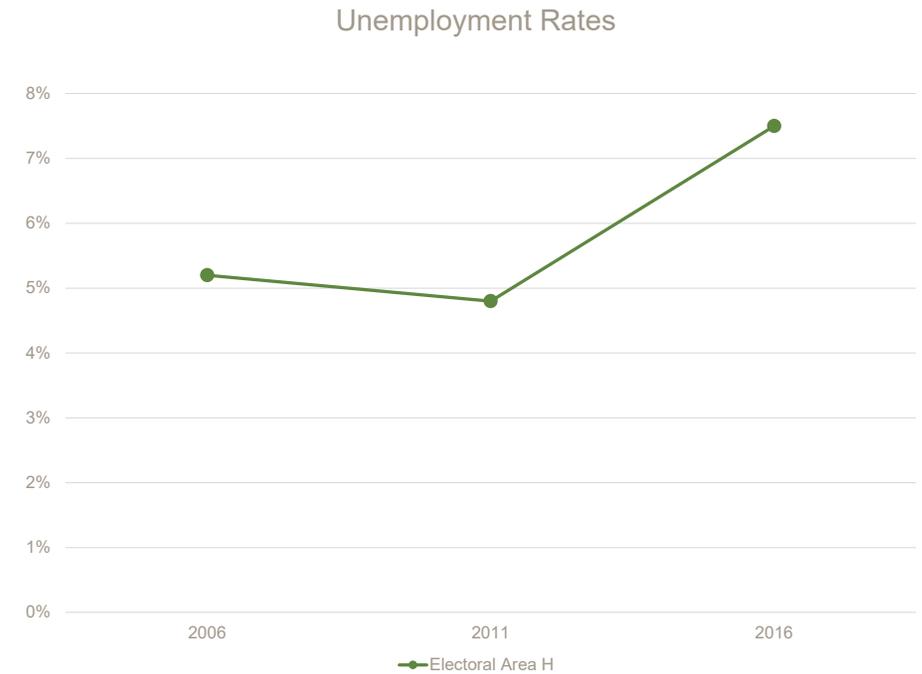
Electoral area H is one of the more affluent jurisdictions in the CVRD, with a median household income of \$72,365 in 2016.

After inflation is removed from the analysis, median household incomes in BC show little change between 2006 and 2016. However, the median household income in the CVRD as a region shows a downward trend, as does area H. Electoral area H exhibited a “u-shaped” trend with income decreasing from 2006 to 2011 and then increasing significantly from 2011 to 2016.



## EMPLOYMENT

Electoral area H had a low unemployment rate in 2006 (5.0%) and 2011 (4.8%), but it rose to 7.5% in 2016.



## INDUSTRY

Within the CVRD, the labour force is somewhat geographically clustered. Area H includes a cluster of agriculture, forestry, fishing and hunting workers. There are notably few retail workers.

# HOUSING PROFILES

## DWELLING TYPES

Area H has a lower-density housing composition than the CVRD's, which has a much lower-density housing composition than BC. Single-detached homes make up the vast majority of the housing supply in area H (89% of housing units). Movable dwellings make up the next highest share of the housing stock (5%).

Share of Total Housing Units by Type in 2006 - 2016

	Single-detached	Semi-detached	Other single-attached	Row House	Apartment in Duplex	Apartment (1-4 Storeys)	Apartment (5+ Storeys)	Movable Dwelling
2006	87%	1%	0%	0%	2%	0%	0%	10%
2011	85%	0%	0%	0%	5%	0%	0%	10%
2016	89%	1%	0%	1%	2%	1%	0%	5%

## DWELLING AGE

Electoral area H has a disproportionate share of housing units built between 1961-1980 and 1981-1990.

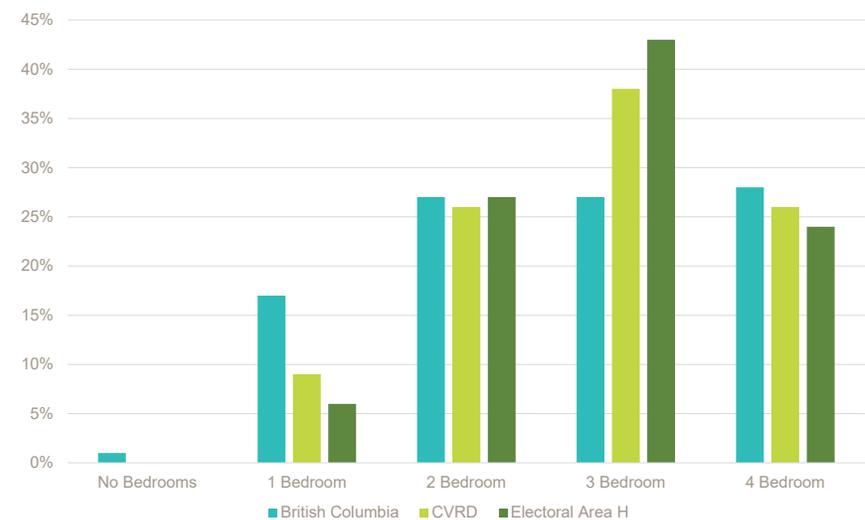
## BEDROOM NUMBER

The CVRD has a much higher share of three-bedroom units and a much lower share of one-bedroom units than BC. Area H has a similar range of unit sizes as the CVRD as a whole, with a greater share of three-bedroom units (43% of the housing stock).

Share of Dwellings by Year of Construction



Composition of Housing Stock by Room Count and Jurisdiction in 2016



## NON-MARKET HOUSING

Area H has no non-market housing units and ten households receiving rent assistance in the private market from BC Housing.

**Non-Market Rental:** Housing with rents lower than average rates in private market rental housing. Includes the Rental Assistance Program, a type of rent supplement that BC Housing offers to eligible low-income families.

## MARKET RENTAL HOUSING

There is limited data on the supply of market rental housing, and most of the supply is likely provided through the secondary rental market.

**Market Rental:** Units available for rent in the private market without subsidy provided by the government.

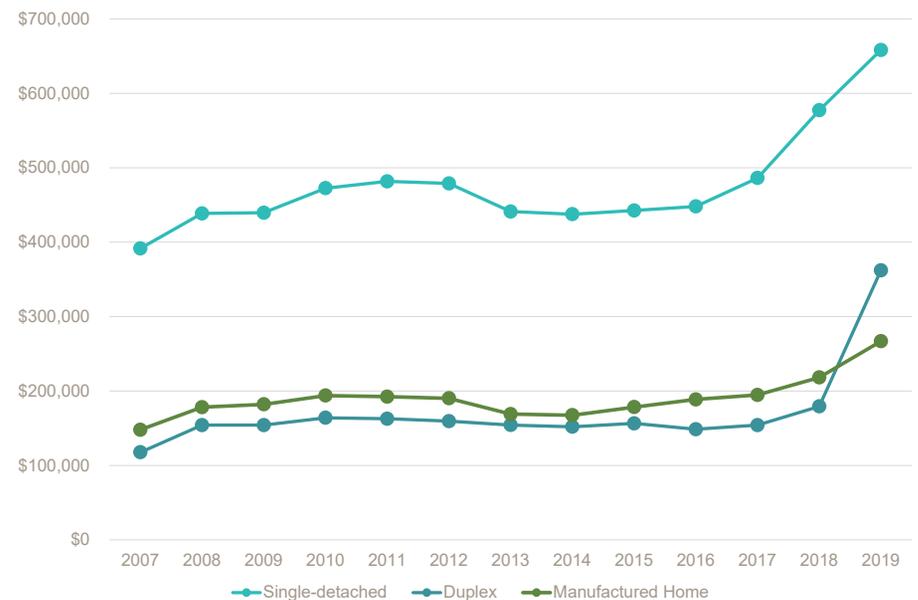


**Secondary Rental:** Any rental property with only one or two self-contained residential rental units, including units within dwellings.

## MARKET OWNERSHIP HOUSING

Single-detached homes have been the most desirable and expensive form of housing in area H, followed by manufactured homes. The area H market saw price stability from 2007 to 2017 as Vancouver Island's economy gradually recovered from the financial crisis of 2008. From 2017 to 2019, prices increased considerably each year for all unit types other than manufactured homes. This suggests that since 2017 the electoral area's supply of available land has been insufficient to meet growing demand for single-detached homes and duplexes.

Average Value per Dwelling Unit by Type in Electoral Area H



# PROJECTIONS

## HOUSEHOLD PROJECTIONS

Between 2019 and 2025, area H is expected to grow from 1,144 households to 1,296 households, an increase of 13% in six years, which would be slightly faster than the 12% growth observed between 2006 and 2016.

Projected Households from 2019 - 2025

	2019 (Estimate)	2025 (Projection)	2019 - 2025 Growth
<b>Electoral Area H</b>	1,144	1,296	13%
<b>Cowichan Valley</b>	34,744	39,967	15%

## POPULATION PROJECTIONS

Between 2019 and 2025, electoral area H is expected to grow from 2,482 residents to 2,895 residents, an increase of 17% in six years, achieving a much faster pace than the 9% growth observed between 2006 and 2016.

Projected Population from 2019 - 2025

	2019 (Estimate)	2025 (Projection)	2019 - 2025 Growth
<b>Electoral Area H</b>	2,482	2,895	17%
<b>Cowichan Valley</b>	80,404	93,071	16%

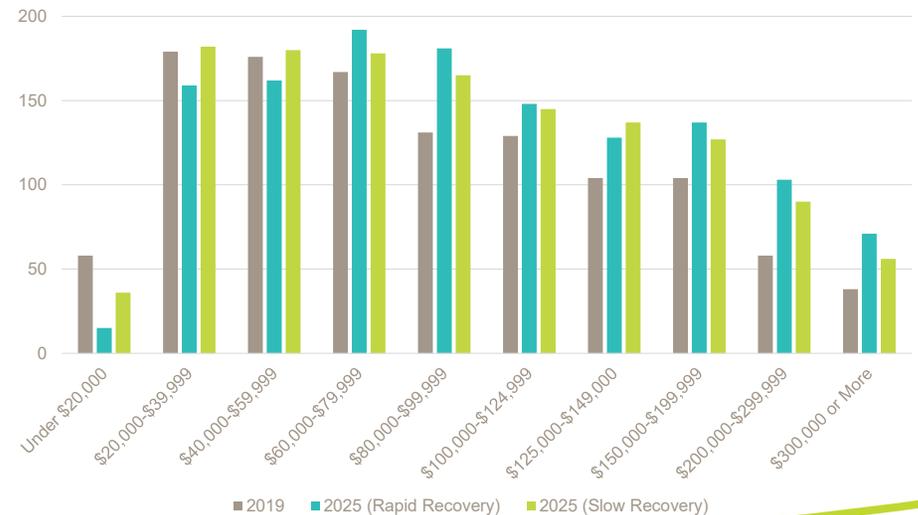
## HOUSEHOLD INCOME PROJECTIONS

Due to the uncertainty of COVID-19, two income projections were done to 2025. One projection assumes a rapid economic recovery from the COVID-19 pandemic, while the other assumes a slower economic recovery. In 2025 (and in 2025 dollars), area H is expected to have a median household income of \$93,220 in the rapid recovery scenario or \$88,784 in the slow recovery scenario.

## TENURE PROJECTIONS

Based on income projection, the split of area H's households by tenure will shift toward owners in the rapid recovery scenario (to 18% renter households and 82% owner households). In the slow recovery scenario, tenure is projected to split to 19% renter households and 81% owner households.

Estimated Number of Households by Income Bracket in 2019 and 2025 by Scenario



# HOUSING NEEDS

## PROJECTION OF HOUSING NEED BY NUMBER OF BEDROOMS

A large majority of households in area H in 2019 and 2025 need only one bedroom. Electoral area H contains a significant over-supply of two-bedroom homes and homes with three or more bedrooms, which implies that many households possess more bedrooms than needed, according to National Occupancy Standard's definition. It is projected that in 2025 area H will need an additional 152 units of housing, most of which should be one-bedroom units.

Projection of Housing Needs by Number of Bedrooms

	2019	2025	Projected Units
<b>Electoral Area H</b>			
1 Bedroom	826	940	114
2 Bedrooms	133	143	10
3+ Bedrooms	185	212	27
Total:	1,144	1,295	151

**Suitable Housing:** Suitable housing has enough bedrooms for the size and composition of resident households, according to National Occupancy Standard (NOS) requirements.

## HOMELESSNESS

There are no emergency shelters or long-term options for those experiencing homelessness in electoral area H. As a result, many people are seeking shelter outside of their communities.

**Housing for the Homeless:** Housing or rent supplement for people who are at risk of homelessness or formerly homeless. This type of housing includes on- or off-site support services to help people move toward independence and self-sufficiency.

The Province has committed to addressing housing and support needed for people who are homeless. There are more than 11,000 subsidized units, rent supplements and emergency shelter spaces for people who are homeless or at risk of homelessness across BC. In addition, a number of programs have been created to provide help to those who need it most. To learn more about these programs visit the following link: <https://www2.gov.bc.ca/gov>



## NON-MARKET HOUSING

BC Housing breaks down the types of housing support it provides into four high-level categories: emergency shelter and housing for the homeless, transitional supported and assisted living, independent social housing and rent assistance in the private market. Seniors make up the largest funding group in the three largest high-level categories and therefore receive the majority of BC Housing support in the CVRD.

In area H, households with incomes below approximately \$57,000 will not be able to afford renting new homes. Some households with income below this amount will still be able to find housing in the rental market, as older rental homes can be more affordable.

Number of Units Under BC Housing Administration by Service Allocation Group in 2020

Emergency Shelters & Housing for the Homeless	Electoral Area H	CVRD
Homeless Housed	0	24
Homeless Rent Supplements	0	55
Homeless Shelters	0	15
<b>SUBTOTAL</b>	<b>0</b>	<b>94</b>

Independent Social Housing	Electoral Area H	CVRD
Low Income Families	0	136
Low Income Seniors	0	273
<b>SUBTOTAL</b>	<b>0</b>	<b>409</b>

Transitional Supported & Assisted Living	Electoral Area H	CVRD
Frail Seniors	0	118
Special Needs	1	47
Women and Children Fleeing Violence	0	10
<b>SUBTOTAL</b>	<b>1</b>	<b>175</b>

Rent Assistance in Private Market	Electoral Area H	CVRD
Rent Assistance for Families	--	188
Rent Assistance for Seniors	--	466
<b>SUBTOTAL</b>	<b>--</b>	<b>654</b>

## THE HOUSING CONTINUUM



## MARKET RENTAL HOUSING

Renter households in area H making less than \$48,400 per year tend to spend more than 30% of their annual income on housing expenses, placing these households in core housing need. Renter households making less than \$26,600 per year tend to spend more than 50% of their annual income on housing expenses, placing them in extreme core housing need. This analysis suggests that 49% of area H's renter households are in core housing need and 20% are in extreme core housing need. Engagement results identified a need for more non-market rental units and secondary rental options.

Estimated Housing Costs Versus Household Income for Renter Households

	Household Income	30% of Income	50% of Income	Estimated Housing Cost
<b>Electoral Area H</b>				
	\$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	\$23,079
	\$280,000	\$84,000	\$140,000	\$23,079
	\$300,000	\$90,000	\$150,000	\$23,109

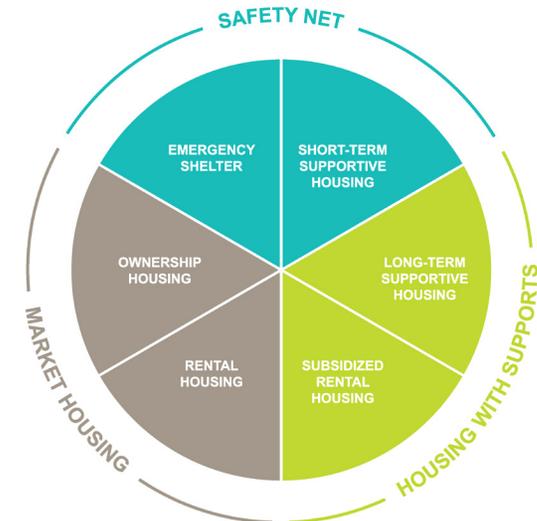
Teal items indicate that housing costs for this group in this jurisdiction exceed the 30% affordability threshold.

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

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

## MARKET OWNERSHIP

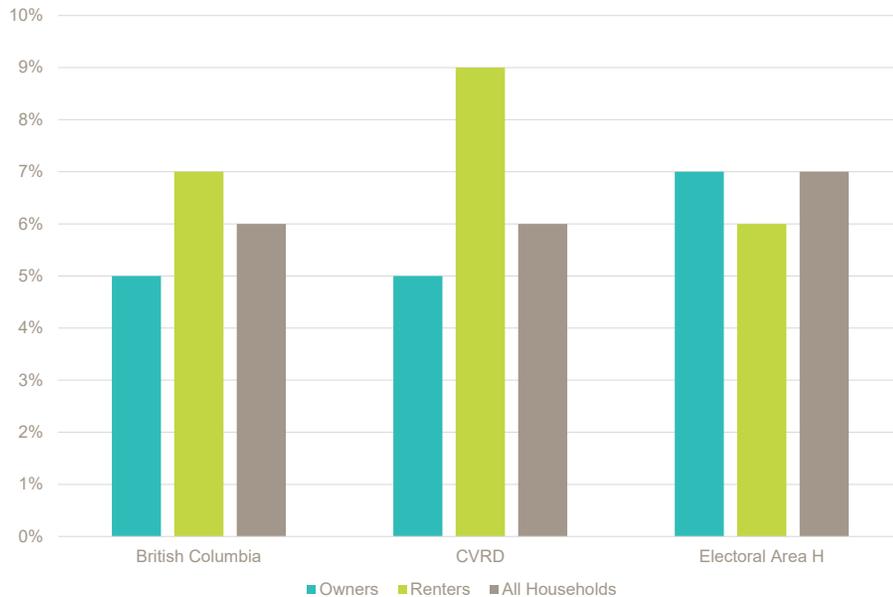
Single-detached homes have been the most desirable and expensive form of housing, followed by manufactured homes and finally duplexes. It is unusual for manufactured homes to be more valuable than duplexes; it is assumed that this reflects electoral area H's manufactured homes being located on larger or better-located parcels of land than its duplex supply. It could also indicate that the electoral area's duplex supply is old and deteriorated.



## HISTORIC AND CURRENT HOUSING CONDITION (ADEQUACY)

Adequacy of housing in area H is slightly worse than in the CVRD and British Columbia, with 7% of households living in housing below adequacy standards. Slightly more owners in area H (7%) live in housing below adequacy standards than renters (6%), and this is higher than in BC or across the CVRD (both 5% of owner households).

Share of Households by Tenure Below Adequacy Standard (Major Repairs Required) in 2016



## HISTORIC AND CURRENT OVERCROWDING (SUITABILITY)

In electoral area H, there are slightly worse levels of overcrowding for owners (3%) and similar levels for renters (6%) compared to the CVRD as a whole, to produce an overall share of 3% of households.

## HISTORIC AND CURRENT AFFORDABILITY

Compared to the CVRD, affordability in electoral area H is better for owners (11%) and worse for renters (37%). Combined across tenures, 15% of households are experiencing affordability challenges. Affordability decreased for renters and increased for owners between 2006 and 2011. Renters face significantly greater affordability challenges than owners.

## CORE HOUSING NEED AND EXTREME CORE HOUSING NEED

A significant number (21%) of electoral area H's households are in core housing need. This is worse than the rates reported in the last several censuses (16% in 2006, 13% in 2011 and 15% in 2016).



# AFFORDABILITY OF NEW DEVELOPMENT

## FINANCIAL ANALYSIS RESULTS

A financial model analyzing the cost of residential development for a variety of housing types and tenures was created. Using this model, the lowest sale price or rental rate per unit that a builder could afford to charge for the finished product while still achieving a minimal level of profit was calculated.

Based on the construction cost assumptions, the housing prices represent the most affordable units that a developer or building could afford to produce in area H. More affordable new units may exist, but these would arise from exceptional circumstances, such as unusually cheap land.

These minimum prices and rental rates indicate what levels of household income would be required to purchase or rent new units in area H without paying more than 30% of one's household income. The tables show results of analysis in area H in 2020 and 2025.

The price of a new single-detached home in 2020 is \$650,000, requiring a minimum household income of \$116,000. In 2025, that is projected to increase such that a single-detached unit sale price of \$747,000 requires a minimum household income of \$132,000. The capacity of area H's households to afford new construction would increase slightly in the rapid recovery scenario and decrease slightly in the slow recovery scenario.

The Most Affordable New Units by Type and Tenure in 2020 and 2025

	Sale Price (2020)	Sale Price (2025)	Monthly Rental Rate (2020)	Monthly Rental Rate (2025)
Single-Detached	\$650,000	\$747,000	-	-
Townhouse	\$448,000	\$524,000	\$1,670	\$2,035
Apartment	\$320,000	\$362,000	\$1,180	\$1,400

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	\$116,000	30%
Townhouse for Purchase	\$83,000	48%
Apartment for Purchase	\$62,000	62%
Townhouse for Rent	\$76,000	52%
Apartment for Rent	\$57,000	66%

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	\$132,000	31%	29%
Townhouse for Purchase	\$96,000	48%	46%
Apartment for Purchase	\$69,000	67%	63%
Townhouse for Rent	\$91,000	52%	49%
Apartment for Rent	\$66,000	70%	66%

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FOR THE FULL REPORT SEE:  
**HOUSING NEEDS ASSESSMENT**  
**COWICHAN VALLEY REGIONAL DISTRICT**  
**(CVRD.CA)**

