



Town of Oliver

Housing Needs Report



January 2020

Oliver
CANADA'S WINE CAPITAL

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Executive Summary

This housing needs report describes current and future housing needs for the Town of Oliver. It is intended to meet the new legislative requirements for housing needs reports and is to be updated every five years. It also intended to provide decision makers, planners, community members, service providers, businesses, and housing developers with the information they need to help address the Town of Oliver's housing needs.

NUMBER OF NEW UNITS REQUIRED

To meet basic housing demand, an additional 187 units, with at least 500 additional bedrooms could be required by 2025. The number of units required to meet anticipated housing needs was calculated by applying projected growth rates to baseline housing numbers from the 2016 census.

The Town of Oliver is already partway towards achieving these targets. According to building permit data, the net housing gain between 2016 and 2018 was 59 units. An additional 46 affordable units will be constructed as part of the M'akola affordable housing development announced in 2019. This new construction will help make substantial progress towards meeting housing demand.

Broken down into tenure type, an additional 109 rental and 74 owner housing units could be required over the next 5 years. The number of renter households grew substantially (22%) between 2006 and 2016. This trend is expected to continue and is reflected in the growing demand for rental housing.

Oliver, Number of Additional Housing Units Required by 2025

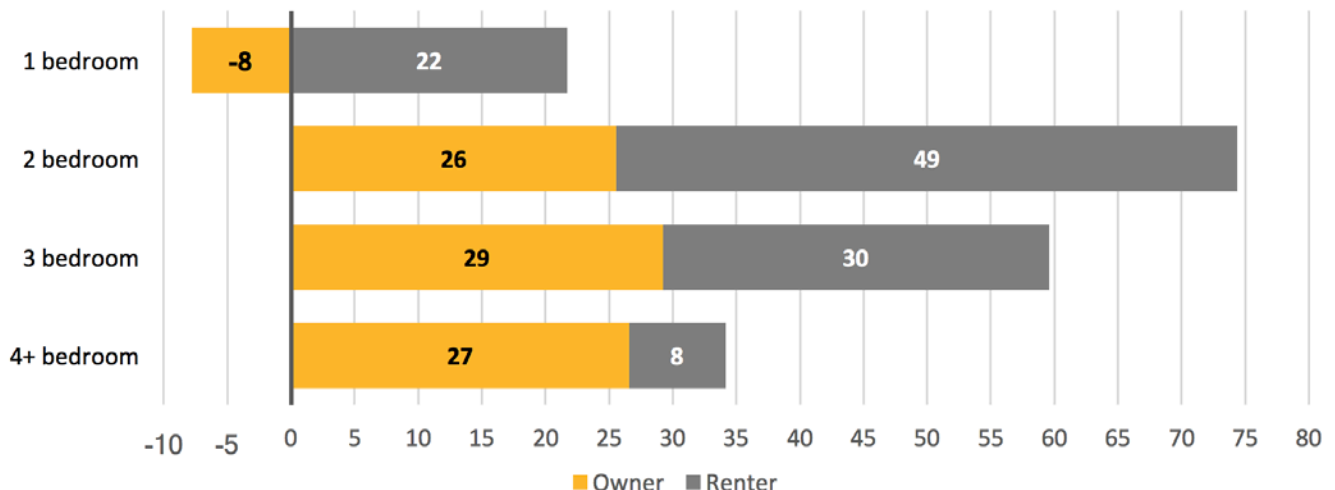


FIGURE: Additional housing units required by 2025, by size and tenure type.

The Town of Oliver is on pace to meet projected housing demand by 2025. It is important to note that the projections represent the minimum requirements for the Town of Oliver to meet housing demand. To provide adequate housing for seniors and families, improve overall affordability, and maintain a healthy local economy, additional units – particularly rental and affordable housing – will be needed.

By 2025, a total of 234 households are projected to be in core housing need. To eliminate core housing need in Oliver, affordable and appropriate housing options will need to be made available for these households. This must occur in addition to the above requirements for meeting basic demand. Eliminating core housing need for these 234 households may be achieved through a combination of new builds, rental subsidies, dwelling repairs, and dwelling expansions. While recent development represents progress towards reducing core housing need, more could be done over the next five years to provide affordable and appropriate housing in Oliver.

TOTAL HOUSING NEEDS FOR 2025			
Meet Basic Demand	Total	Owner	Renter
1 bedroom	14	-8	22
2 bedrooms	74	26	49
3 bedrooms	60	29	30
4+ bedrooms	39	27	8
Total Units	187	74	109
Address Core Housing Need*			
All unit sizes	234	45	189
Address Provisional Housing and Homelessness			
All unit sizes	90		90
Total Housing Needs for 2025	~500	~120	~380

FIGURE: Total housing needs in Oliver by 2025, above 2016 housing levels. Tilda (~) symbol represents uncertainty in estimating exact numbers.

*Note: Core housing need can be addressed through actions such as rental subsidies or building improvements. This total reflects housing need, not required new construction.

AGE-FRIENDLY HOUSING

The largest shift in housing requirements in Oliver will be for those aged 65+. The percentage of the population aged 65+ is projected to increase from 36% (2016) to 45% in 2027. New housing must take into account the notion that nearly half of Oliver residents will be aged 65+ within the next 10-years. Age-friendly housing must be designed to promote physical and social well-being for seniors. That means housing that is physically accessible for those with limited mobility, is composed of a diversity of tenures and typologies (i.e. accessory dwellings, townhomes, apartments, etc.), is affordable for those living on low or fixed incomes and is connected to services and community functions.

PROVISIONALLY HOUSED YOUTH AND HOMELESS POPULATION

As of December 2019, there are an estimated 50 youth who are provisionally housed and 32-40 people who are homeless or living in trailers or vehicles. Provisional housing refers to those without security of tenure, who are staying temporarily with friends, family, or sometimes strangers. This is often referred to as ‘couch surfing’ or the ‘hidden homeless’. Many of the people living in trailers or vehicles do not have access to safe winter heating. The provisionally housed and homeless are counted in addition to those in core housing need. Core housing need only includes those who responded to the 2016 census questionnaire. It is assumed that those with no fixed address were not counted in the census.



IMAGE: Rendering of the 46-unit affordable rental housing development announced in 2019. Source: Province of British Columbia.

HOUSEHOLDS IN CORE HOUSING NEED

In Oliver, there are an estimated 215 total households (11% of total households) in core housing need. Core housing need is a combined measure of housing appropriateness (condition and size) and ability to pay for adequate housing. More information on core housing need can be found in the section “Households in Core Housing Need” at the end of the report.

Renter households in Oliver are far more likely to be in a state of core housing need than owner households. In 2016, 155 renter households (31% of total renters) in Oliver were in core housing need, as compared to 65 owner households (4% of total owners).

CORE HOUSING NEED, 2016			Total	Renter	Owner
Total households in core housing need	Total	#	215	155	65
		%	11%	31%	4%

FIGURE: # and % of Oliver households in core housing need, 2016.

EXTREME CORE HOUSING NEED

Extreme core housing need measures households who need to spend 50% or more of their total income to obtain acceptable housing. As with core housing need, Oliver renter households are far more likely to be in extreme core housing need than owner households. 55 renter households (11% of total renters) are in extreme core housing need, as compared to 35 owner households (2% of total owners). Overall, there are an estimated 90 households (4% of total households) in extreme core housing need.

EXTREME CORE HOUSING NEED, 2016			Total	Renter	Owner
Total households in extreme core housing need	Total	#	90	55	35
		%	4%	11%	2%

FIGURE: # and % of Oliver households in extreme core housing need, 2006-2016.

Note on Data Quality

Data from the 2011 National Household Survey (NHS) was made available from BC Stats. In 2011, the NHS (also called long-form census) was voluntary, and lower response rates resulted in poor data quality. For Oliver, the non-response rate was 50.2%. Statistics Canada suppressed NHS data from 2011 for the Town of Oliver for data quality issues. Though 2011 NHS data is used throughout this report, it is important to note that there may be data quality issues. The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.

Also note that this report does not account for changes to the administrative boundaries of Oliver.

Population



Population

Total Population

Oliver has experienced slow and steady growth over the past 30 years, with the population and growth rate leveling out in the 2010s.

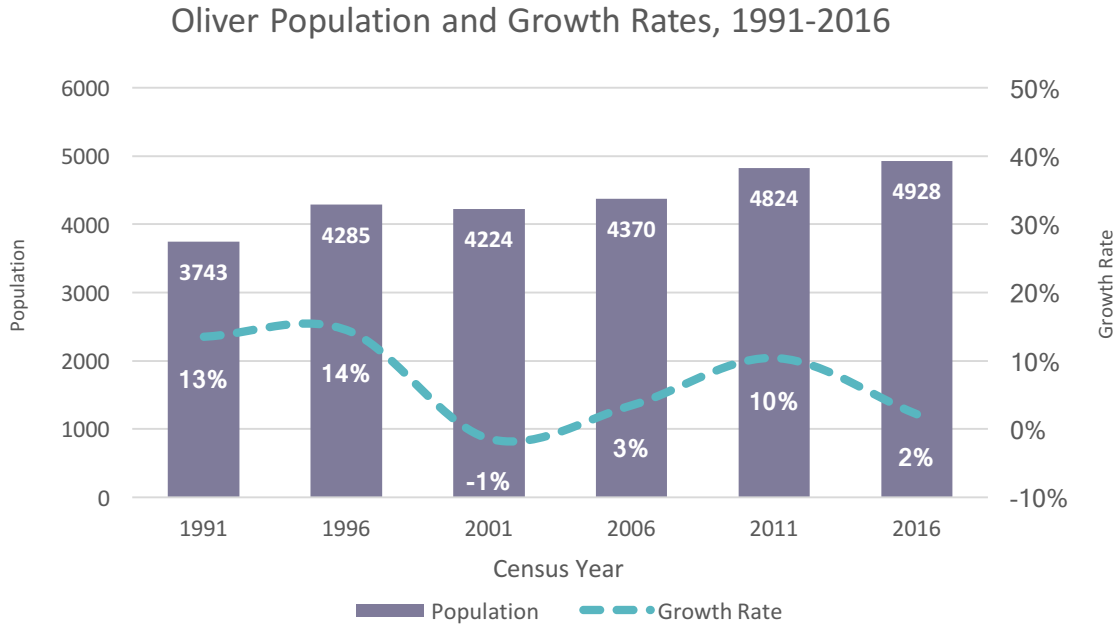


Figure: Total population and growth rates for Oliver, from 1991 to 2016. Growth rates represent change in population from previous census.

According to the census, the population of Oliver was 4,928 in 2016. A population of 5,000 is significant for Oliver, as 5,000 is the threshold for a municipality being required to be responsible for its own police services. Once over 5,000 people, The Town of Oliver will be required to pay a higher proportion of policing costs. This may result in changes to property taxes.

It is likely that Oliver’s population has exceeded 5,000 people as of 2019. BC Statistics produces yearly population estimates that are calculated based on census numbers, BC Hydro connections, and clients in the B.C. Client Health Registry. These provincial estimates exceed the census count for 2016 and are listed in the table below.

Population Estimates, BC Stats													
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
4326	4356	4499	4712	4980	4814	4832	4905	4990	4976	5059	5147	5247	5355

Figure: Population estimates for Oliver, from BC Stats

Population Growth

The population of Oliver grew by around 13% between 2006 and 2016. That was an increase in total population of 558 people. Most of this growth occurred during the first half of this time period. From 2006 to 2011, the population increased by 10.4% (454 people), before slowing to a 2.2% growth rate (104 people) from 2011 to 2016. The average annual growth rate from 2006 to 2016 was 1.21%.

Growth Rates		
	Growth Rate	Additional Population
2006 to 2016	12.8%	558
2006 to 2011	10.4%	454
2011 to 2016	2.2%	104

Figure: Oliver growth rates between years (2006-2011, 2011-2016, and 2006-2016).

Average Age

The average age in 2016 was 51.4, and the median age was 57.3. Average (mean) and median ages have been increasing in Oliver from 2006 and 2011.

Average Age			
	2006	2011	2016
Mean	48.7	49.8	51.4
Median	54.6	56.3	57.3

Figure: Oliver, average and median ages, by year.

Mobility

A majority of Oliver residents have lived in Oliver for over 5 years. The proportion of long-term residents (having lived in Oliver for 5+ years) has remained relatively stable over the period from 2006 to 2016.

Mobility				
		2006	2011	2016
Non-movers (1 year)	#	3565	3950	3960
Non-migrants (1 year)	#	345	335	350
Migrants (1 year)	#	285	320	350
Non-movers (5 years)	#	1940	unavailable	2645
Non-migrants (5 years)	#	1030	unavailable	725
Migrants (5 years)	#	1110	unavailable	1170

Figure: Oliver resident mobility, 2006-2016.

Number of Individuals Experiencing Homelessness

As of December 2019, there are an estimated 50 youth who are provisionally housed and 32-40 people who are homeless or living in trailers or vehicles. Provisional housing refers to those without security of tenure, who are staying temporarily with friends, family, or sometimes strangers. This is often referred to as 'couch surfing' or the 'hidden homeless'. Many of the people living in trailers or vehicles do not have access to safe winter heating.

Households

Number of Households and Average Household Size

In 2016, there were a total of 2,155 households in Oliver. In 2011, there were 2,150 households, and in 2006, there were 1,945 households. The average household size has remained constant throughout this period, at 2.2 people per household.

Household Size

A detailed breakdown of Oliver households by size reveals no significant changes in the distribution of households by number of people. As a percentage of total households, there were slightly fewer 1 person households and slightly more 2 person households in 2016, as compared to 2006. Total numbers have grown in each category except for 5+ person households, which has remained constant.

Household Size		2006	2011	2016
1 person	#	625	645	635
	%	32%	30%	29%
2 persons	#	850	990	985
	%	44%	46%	46%
3 persons	#	205	245	255
	%	11%	11%	12%
4 persons	#	155	175	175
	%	8%	8%	8%
5+ persons	#	110	105	110
	%	6%	5%	5%

Figure: Oliver household size, by number and % from 2006-2016.

Renter and Owner Households

The number and percentage of renter households in Oliver has increased since the 2006 census. There were around 80 more renter households in 2016 than there were in 2006.

Renter and Owner Households		2006	2011	2016
Renter Household	#	415	435	505
	%	21%	20%	23%
Owner Households	#	1530	1715	1650
	%	79%	80%	77%

Figure: Renter and owner households, by number and %.

Renter Households in Subsidized Housing

Census data indicates that in 2011, 40 renter households (9% of total renter households) were in subsidized housing. In 2016, the census indicated that 121 renter households (24% of renter households) were in subsidized housing. This is a relatively a big jump over five years. A partial explanation could be poor data quality from 2011 NHS (voluntary long-form census may not have captured a representative sample of subsidized renters) but other explanations may also exist.

Anticipated Population

Anticipated Population Growth

By applying BC Stats demographic forecasts for the Regional District of Okanagan-Similkameen to the Town of Oliver, detailed population projections for the total population and for each age group were created. The projections use the 2016 census population figures as a baseline. The population of Oliver is expected to increase by around 430 people by 2024, and by around 600 people by 2027. That would be a 12% increase over a 10-year period, which is in-line with historical growth rates.

Oliver Total Population Projection, 2017-2027

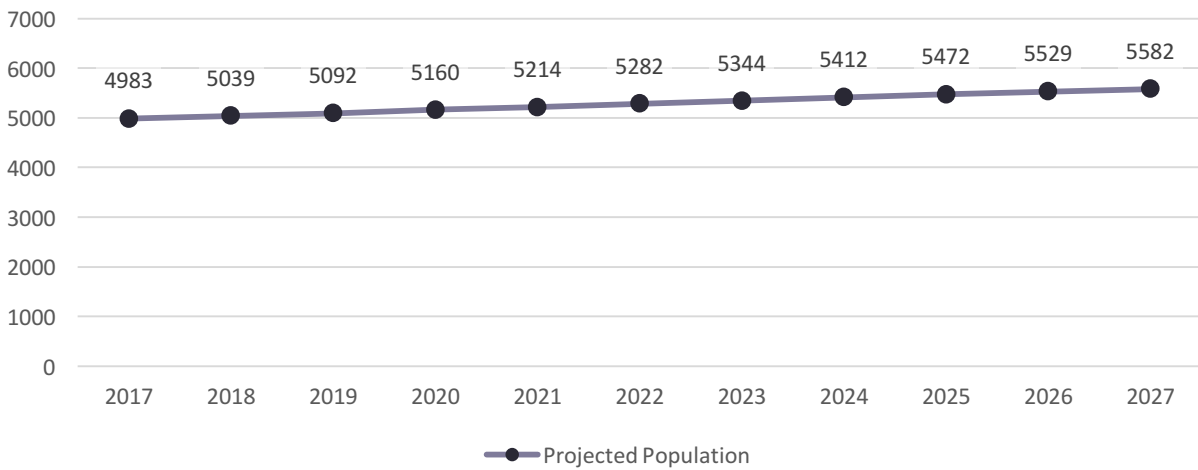


Figure: Anticipated population by year, 2017-2027.

Oliver Historical and Anticipated Population and Growth Rates, 1991 - 2026

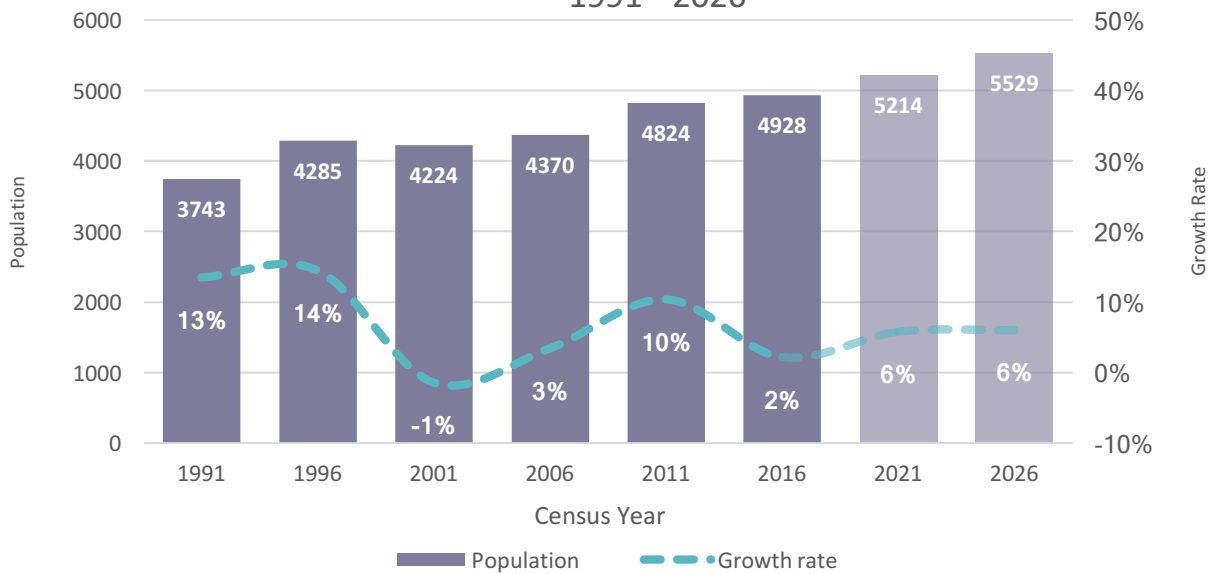


Figure: Historical and anticipated population and growth rates by 5-year period, 1991-2026.

TOWN OF OLIVER HOUSING NEEDS REPORT – JANUARY 2020

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

The largest projected changes, both proportionally and in real terms, are for the group aged 65-84. Anticipated growth for this age group is around 590 people over 10 years – an increase of 37%. This growth rate is 12% higher than is expected for the province as a whole.

Oliver, Anticipated Population Change, By Age Group 2016-2027

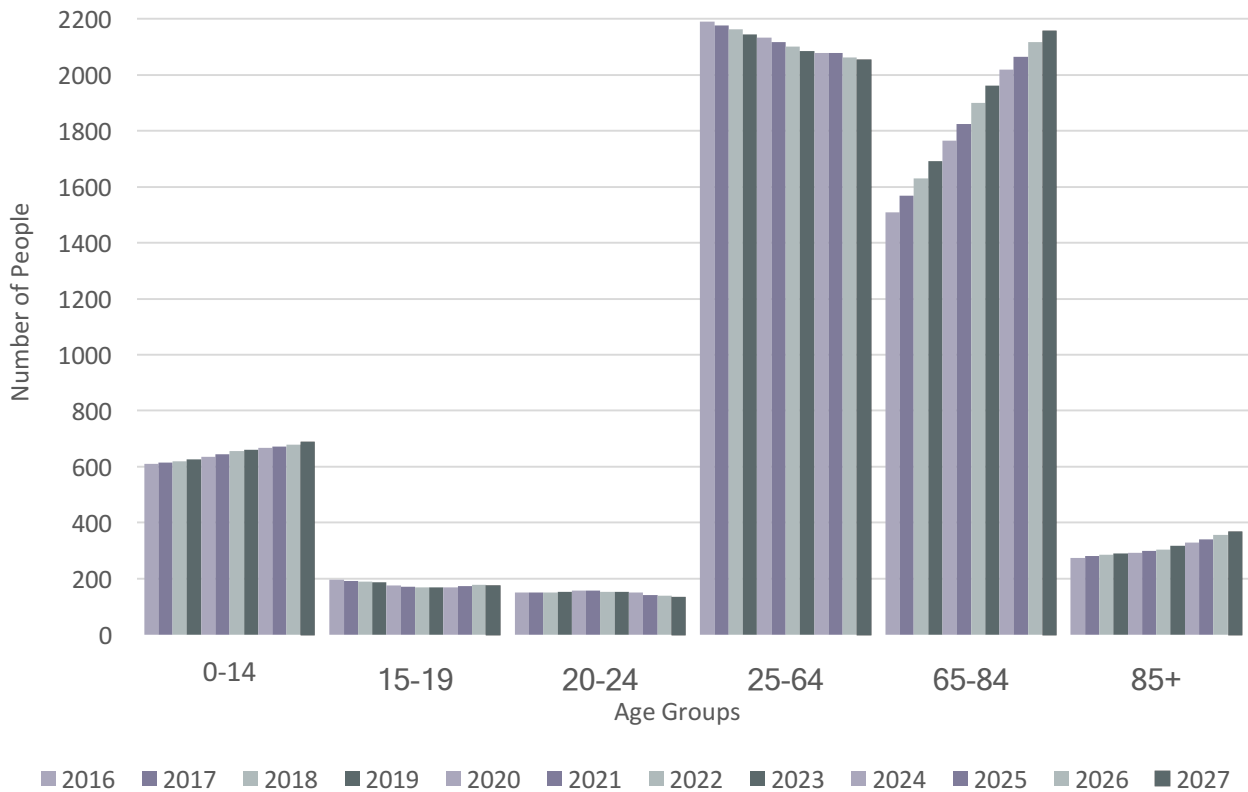


Figure: Anticipated population, by age group, 2016-2027.

The chart below provides a detailed breakdown of the data used to create the graph above.

Anticipated Population by Age Group, 2017-2027												
Ages		2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
0-14	#	615	620	626	636	645	655	661	666	672	679	689
	%	12.3%	12.3%	12.3%	12.3%	12.4%	12.4%	12.4%	12.3%	12.3%	12.3%	12.3%
15-19	#	192	190	187	176	172	169	168	169	174	177	178
	%	3.9%	3.8%	3.7%	3.4%	3.3%	3.2%	3.1%	3.1%	3.2%	3.2%	3.2%
20-24	#	151	151	152	157	157	153	152	149	141	138	137
	%	3.0%	3.0%	3.0%	3.0%	3.0%	2.9%	2.8%	2.8%	2.6%	2.5%	2.4%
25-64	#	2177	2164	2145	2134	2117	2101	2085	2080	2080	2063	2053

TOWN OF OLIVER HOUSING NEEDS REPORT – JANUARY 2020

	%	43.7%	42.9%	42.1%	41.4%	40.6%	39.8%	39.0%	38.4%	38.0%	37.3%	36.8%
65-84	#	1568	1629	1692	1765	1826	1899	1962	2019	2066	2117	2156
	%	31.5%	32.3%	33.2%	34.2%	35.0%	36.0%	36.7%	37.3%	37.7%	38.3%	38.6%
85+	#	280	285	290	292	299	305	316	328	340	356	369
	%	5.6%	5.7%	5.7%	5.7%	5.7%	5.8%	5.9%	6.1%	6.2%	6.4%	6.6%
Total	#	4983	5039	5092	5160	5214	5282	5344	5412	5472	5529	5582
Growth	#	53	56	52	69	54	68	61	69	60	57	53
	%	1.1%	1.1%	1.0%	1.3%	1.0%	1.3%	1.2%	1.3%	1.1%	1.0%	1.0%

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

Anticipated Average Age

The average and median age in Oliver is expected to increase slightly by 2027. It is important to understanding these slight increases in mean and median average age in the context of the more detailed age group breakdown above. Though the average age is only expected to increase by around a year-and-a-half, much of this increase will be caused by an increase in the number of senior residents aged 65-84. By 2027, age-appropriate housing for an approximately 700 additional people aged 65+ will likely be required in Oliver.

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

Figure: Anticipated average (mean) and median ages.

Anticipated Households

The number of households in the Town of Oliver is expected to increase. By 2025, around 185 additional households are expected to be in Oliver. Average household size is anticipated to be nearly constant over this period and is projected to rise by less than 1/10th of one percent.

Projected Households and Household Size (2017-2027)											
	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
Households	2195	2220	2237	2253	2271	2288	2304	2322	2337	2355	2371
Household Size	2.27	2.27	2.28	2.29	2.30	2.31	2.32	2.33	2.34	2.35	2.35

Figure: Projected number of households, and average household size, 2017-2027.

228
2.31

Income & Economy



Household Income

Households in Oliver have become wealthier between the past census periods. There are several ways to visualize these changes. The first graph below shows household income by \$50,000 income bracket. The second graph shows a more fine-grained distribution of income, by \$10,000 income bracket. All incomes are reported in constant (2015) dollars.

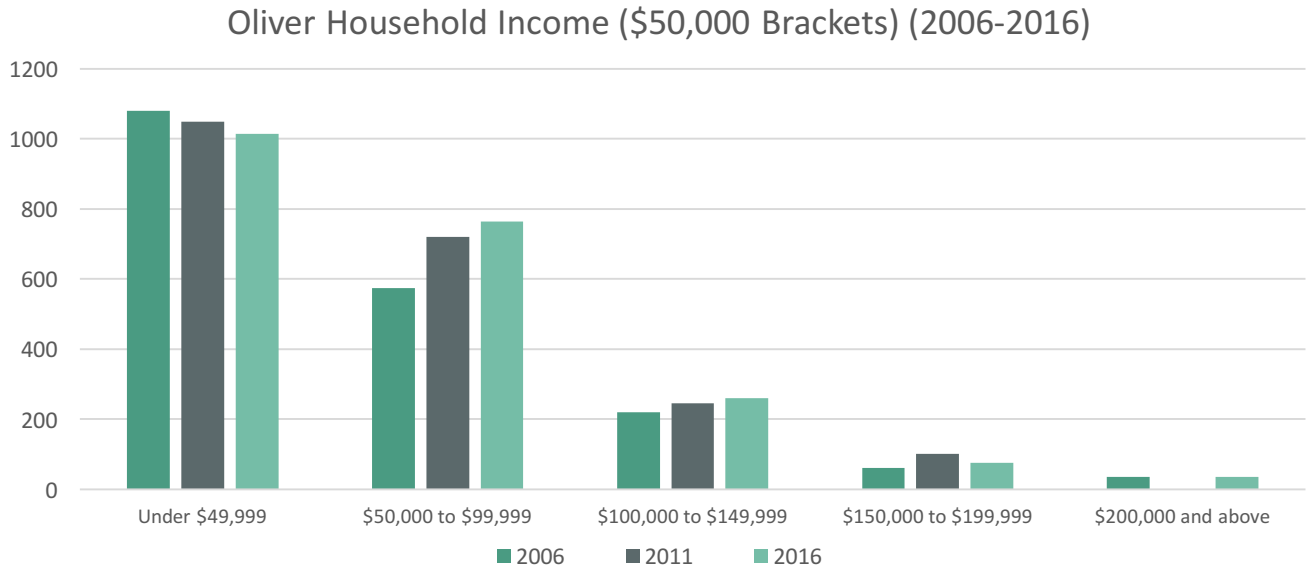


Figure: Distribution of household total (pre-tax) income for 2006, 2011, and 2016, by \$50,000 bracket. Reported in constant (2015) dollars.

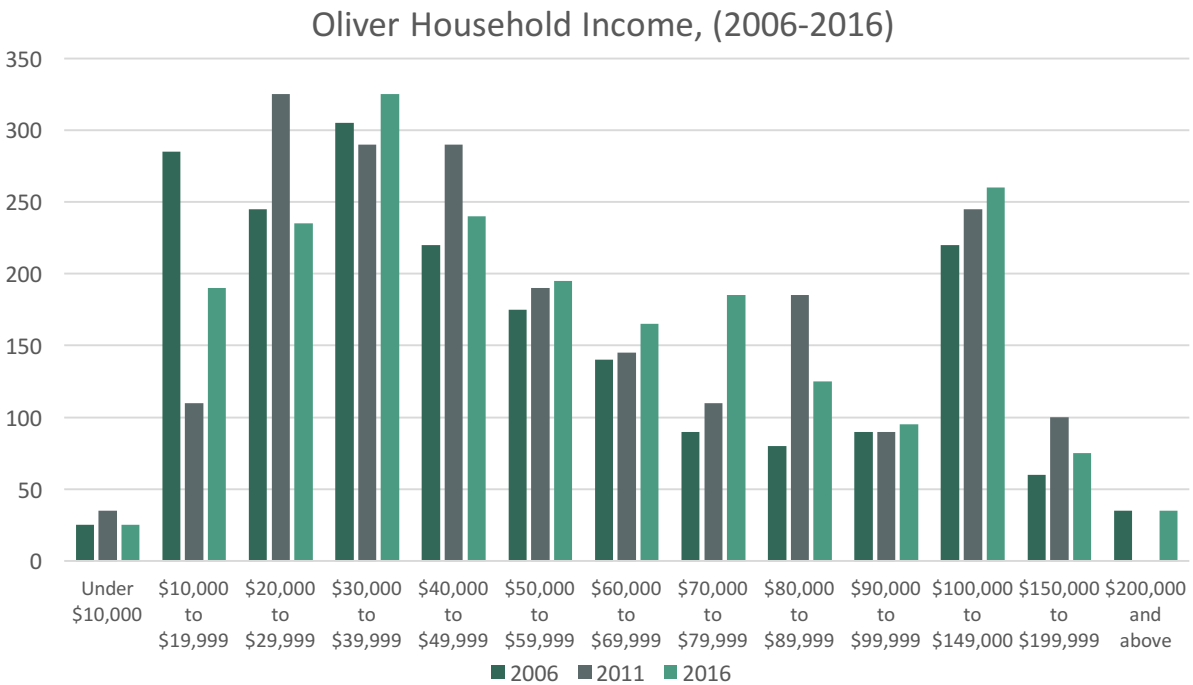


Figure: Detailed distribution of household total (pre-tax) income for 2006, 2011, and 2016. Income is reported in constant (2015) dollars.

Households in Specific Income Brackets

Household Incomes, 2006-2016				
		2006	2011	2016
Under \$10,000	#	25	35	25
	%	1%	2%	1%
\$10,000 to \$19,999	#	285	110	190
	%	15%	5%	9%
\$20,000 to \$29,999	#	245	325	235
	%	13%	15%	11%
\$30,000 to \$39,999	#	305	290	325
	%	16%	14%	15%
\$40,000 to \$49,999	#	220	290	240
	%	11%	14%	11%
\$50,000 to \$59,999	#	175	190	195
	%	9%	9%	9%
\$60,000 to \$69,999	#	140	145	165
	%	7%	7%	8%
\$70,000 to \$79,999	#	90	110	185
	%	5%	5%	9%
\$80,000 to \$89,999	#	80	185	125
	%	4%	9%	6%
\$90,000 to \$99,999	#	90	90	95
	%	5%	4%	4%
\$100,000 to \$149,000	#	220	245	260
	%	11%	12%	12%
\$150,000 to \$199,999	#	60	100	75
	%	3%	5%	3%
\$200,000 and above	#	35	0	35
	%	2%	0%	2%

Figure: Town of Oliver, number and percentage of households within each income bracket. Income is reported in constant (2015) dollars.

Average and Median Household Income

Average and median household incomes appear to have increased over the past census periods.

Average and Median Household Incomes			
	2006	2011	2016
Average Income	\$ 59,725	\$ 60,943	\$ 65,328
Median Income	\$ 44,709	\$ 49,875	\$ 54,656

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

Renter and Owner Average Incomes

There was a significant gap in the average incomes of owner and renter households from 2006 to 2016. This gap was most pronounced in the 2006, when owner households had incomes around 85% higher than those of renter households. By 2016, the difference in incomes between owners and renters decreased to the point where owner households had incomes around 60% higher than renter households.

Average Income Owner and Renter Households, 2006-2016

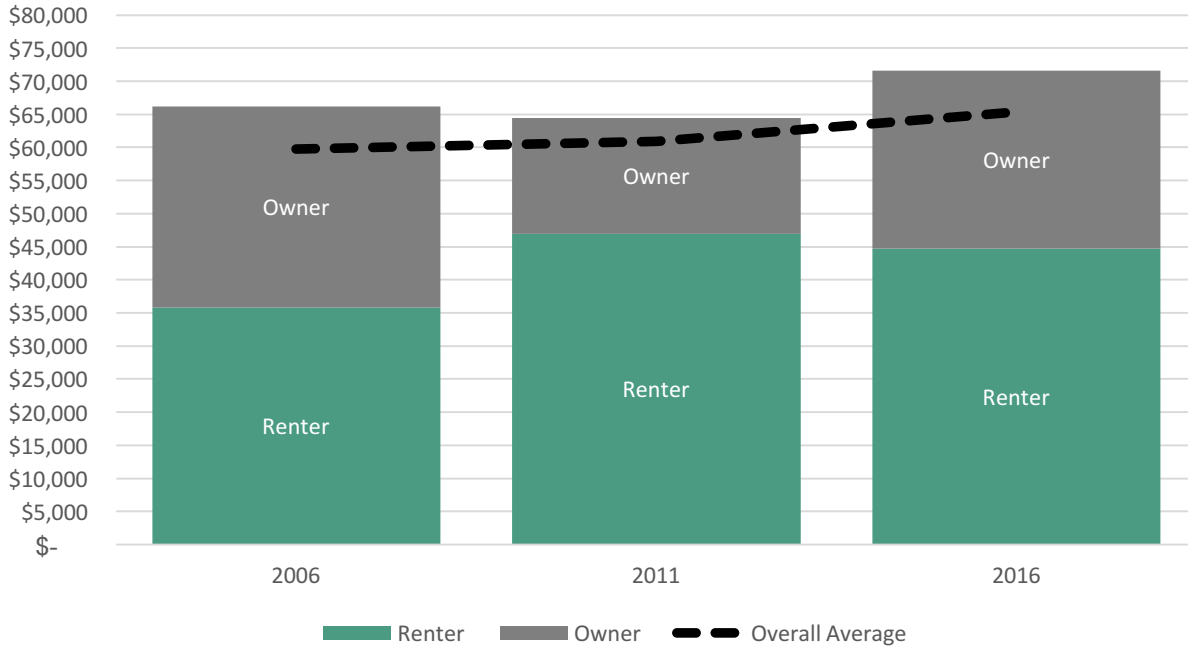


Figure: Average incomes of renter and owner households. The owner portion of the bars shows the additional average income over owner households, as compared to renter households. Income is reported in constant (2015) dollars.

Renter and Owner Household Income Distribution

Renter and Owner Household Incomes, 2006-2016							
		Renter			Owner		
		2006	2011	2016	2006	2011	2016
Under \$10,000	#	15	15	0	10	25	15
	%	4%	3%	0%	1%	1%	1%
\$10,000 to \$19,999	#	135	30	75	145	60	125
	%	33%	7%	15%	9%	3%	8%
\$20,000 to \$29,999	#	95	70	120	155	250	120
	%	23%	16%	24%	10%	15%	7%
\$30,000 to \$39,999	#	40	70	80	260	225	240
	%	10%	16%	16%	17%	13%	15%
\$40,000 to \$49,999	#	45	55	70	175	215	170
	%	11%	13%	14%	11%	13%	10%
\$50,000 to \$59,999	#	25	35	20	145	155	175
	%	6%	8%	4%	9%	9%	11%
\$60,000 to \$69,999	#	25	50	35	115	95	125
	%	6%	12%	7%	8%	6%	8%
\$70,000 to \$79,999	#	10	15	30	85	95	155
	%	2%	3%	6%	6%	6%	9%
\$80,000 to \$89,999	#	10	0	25	65	175	100
	%	2%	0%	5%	4%	10%	6%
\$90,000 to \$99,999	#	0	0	15	85	90	80
	%	0%	0%	3%	6%	5%	5%
\$100,000 to \$149,000	#	0	0	20	210	205	240
	%	0%	0%	4%	14%	12%	15%
\$150,000 to \$199,999	#	0	0	10	55	100	70
	%	0%	0%	2%	4%	6%	4%
\$200,000 and above	#	0	0	0	30	0	40
	%	0%	0%	0%	2%	0%	2%

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

Renter and Owner Household Average and Median Income

Renter and Owner Household Incomes, 2006-2016							
		Renter			Owner		
		2006	2011	2016	2006	2011	2016
Average Income	#	\$35,858	\$46,978	\$44,763	\$66,193	\$64,472	\$71,601
Median Income	#	\$25,583	\$40,303	\$37,121	\$50,893	\$55,926	\$59,138

Figure: Renter and Owner household average and median incomes, 2006-2016. Income is reported in constant (2015) dollars.

Economic Sectors & Labour Force

Total Number of Workers

The number of workers in Oliver has increased over recent years, from 1,625 workers in 2006, to 1,840 workers in 2011, to 2,005 workers as of 2016.

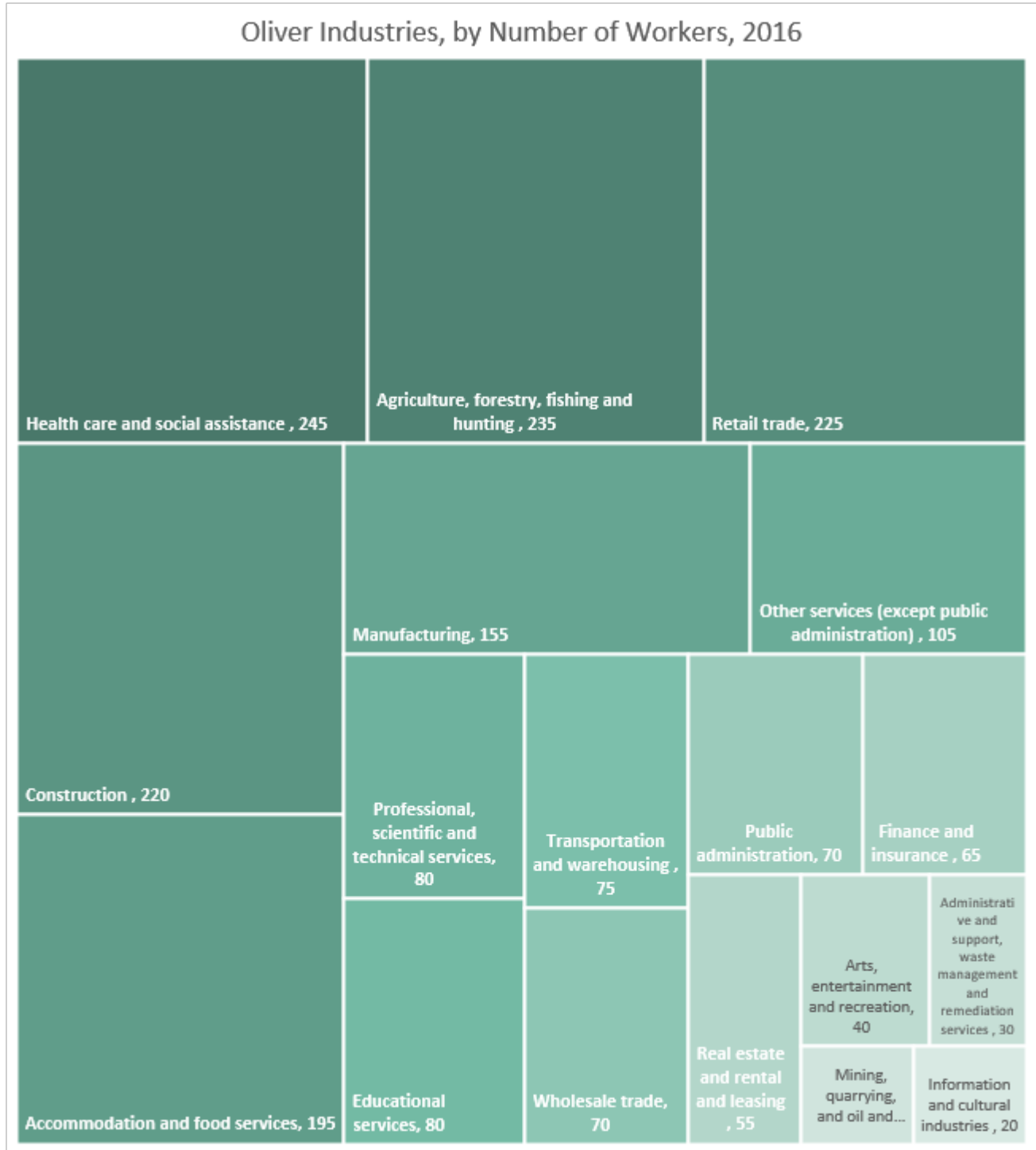


Figure: Oliver industries represented by the size of the block. Number of workers are labeled.

The relative strengths of Oliver’s economic sectors have experienced some variation over recent years. The healthcare and social assistance sector has experienced a slight decline, while the agriculture, forestry, fishing and hunting sector has seen considerable growth. Educational services, public administration, and information and cultural industries have also experienced declines in the number of employees.

Oliver Economic Sectors by Number of Employees, 2006-2016

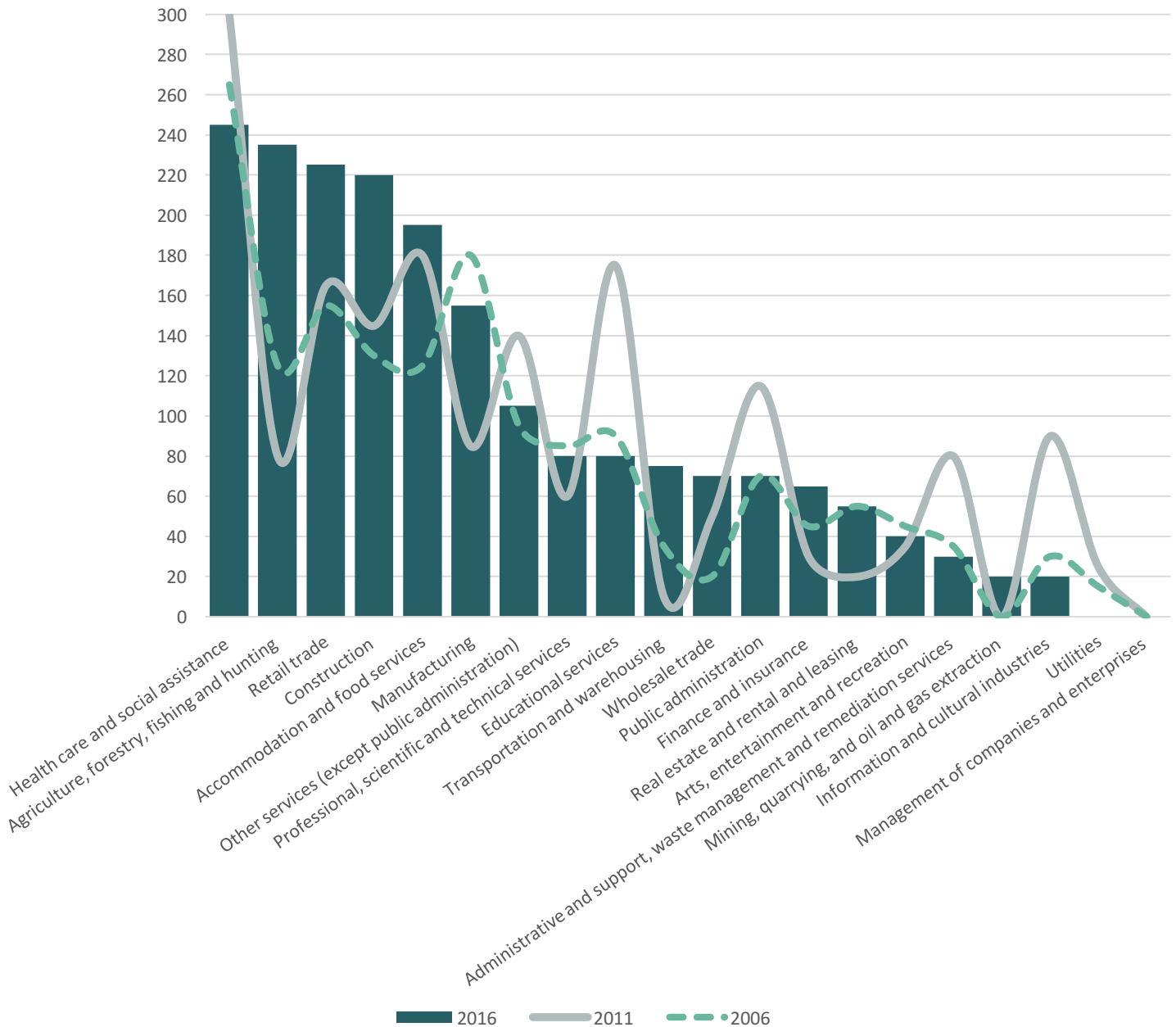


Figure: Oliver economic sectors by number of employees and year. The solid bars represent 2016, the solid line represents 2011, and the dashed line represents 2006.

Change in Employment, 2011-2016

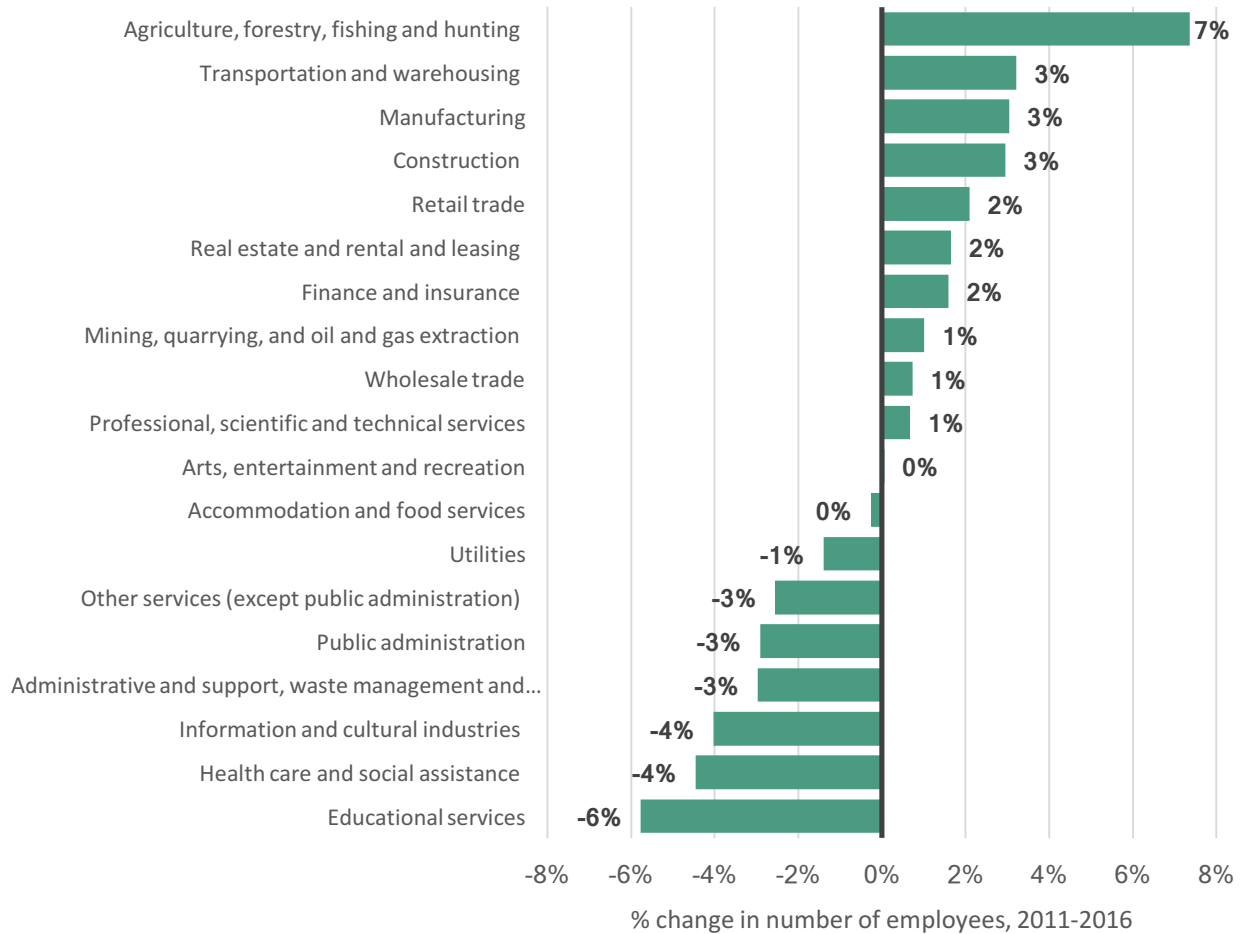


Figure: Economic sectors, by percent change in number of employees, from 2011 to 2016. Sectors with bars on the right side of the y-axis have experienced growth between 2011 and 2016, while sectors on the left side shrank during that period.

Unemployment Rate and Participation Rate

Unemployment and labour market participation remained relatively stable from 2006 to 2016. Unemployment refers to those without work who are actively seeking work, and labour market participation is the share of the total population in the labour force.

Unemployment and Labour Market Participation Rate			
	2006	2011	2016
Unemployment	6%	9%	7%
Labour market participation	45%	47%	49%

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

Commuting Destination

In 2016, slightly over half of Oliver residents commuted to work within the Oliver census division. Around one third commuted to a different census subdivision, while less than one tenth commuted to a different census division.

Commuting Destination				
		2006	2011	2016
Total Commuters	#	1155	1300	1490
Within subdivision	#	900	895	835
	%	78%	69%	56%
Different subdivision	#	225	355	530
	%	19%	27%	36%
Different division	#	25	40	125
	%	2%	3%	8%
Another province	#	15	0	10
	%	1%	0%	1%

Figure: Commuting destination of Oliver residents, 2006-2016.

More Oliver residents commuted more to different census areas in 2016 than in previous years. There has been a steady trend of growing commutes, with nearly twice the number of Oliver residents commuting to a different census subdivision in 2016 than in 2006.

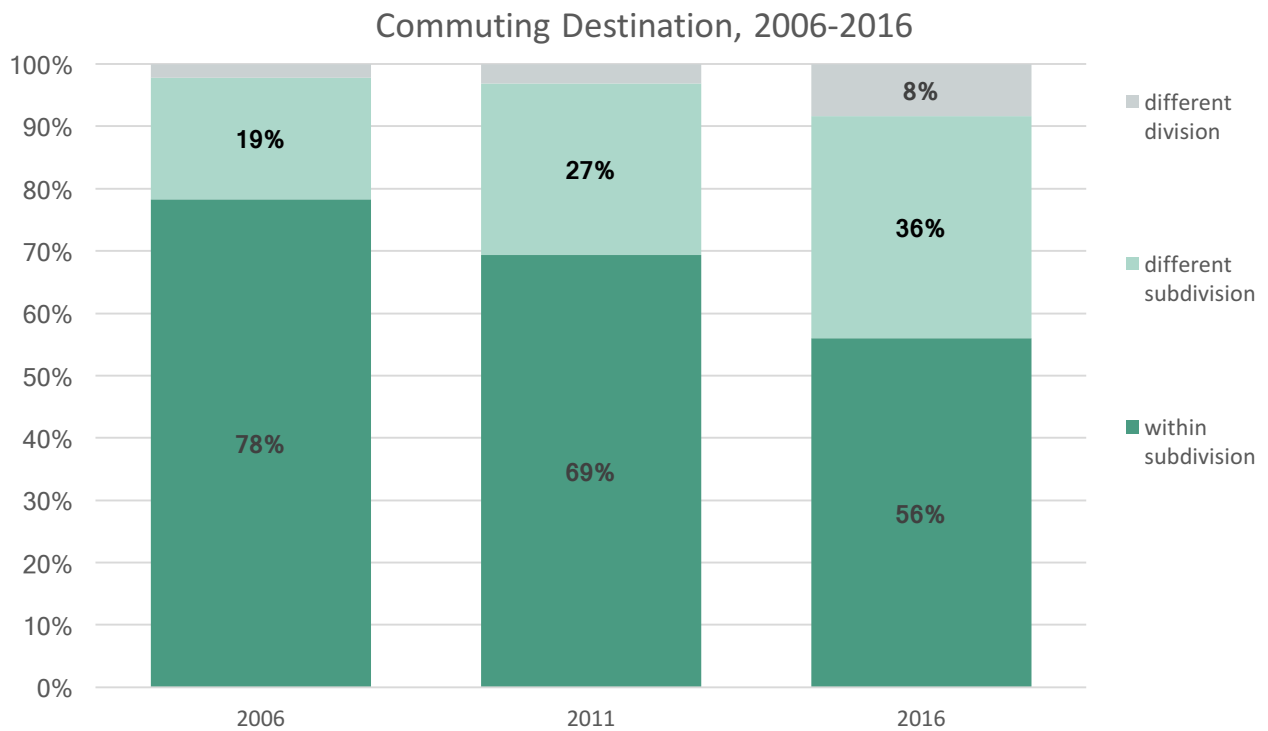


Figure: Commuting destination of Oliver residents, 2006-2011. “Within subdivision” means within the Town of Oliver, “different subdivision” refers to areas outside of Oliver but within the Regional District of Okanagan-Similkameen (RDOS), and “different division” refers to areas outside the RDOS.

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The map below shows the approximate size of the Town of Oliver’s labour market area. Labour markets are generally considered to be the areas within a one hour commute of an employment location. This map shows that the labour market of Oliver stretches from around Summerland, all the way to Osoyoos. This means that in general, residents of these areas may be finding jobs in Oliver, and that residents of Oliver may be commuting to these areas for employment.

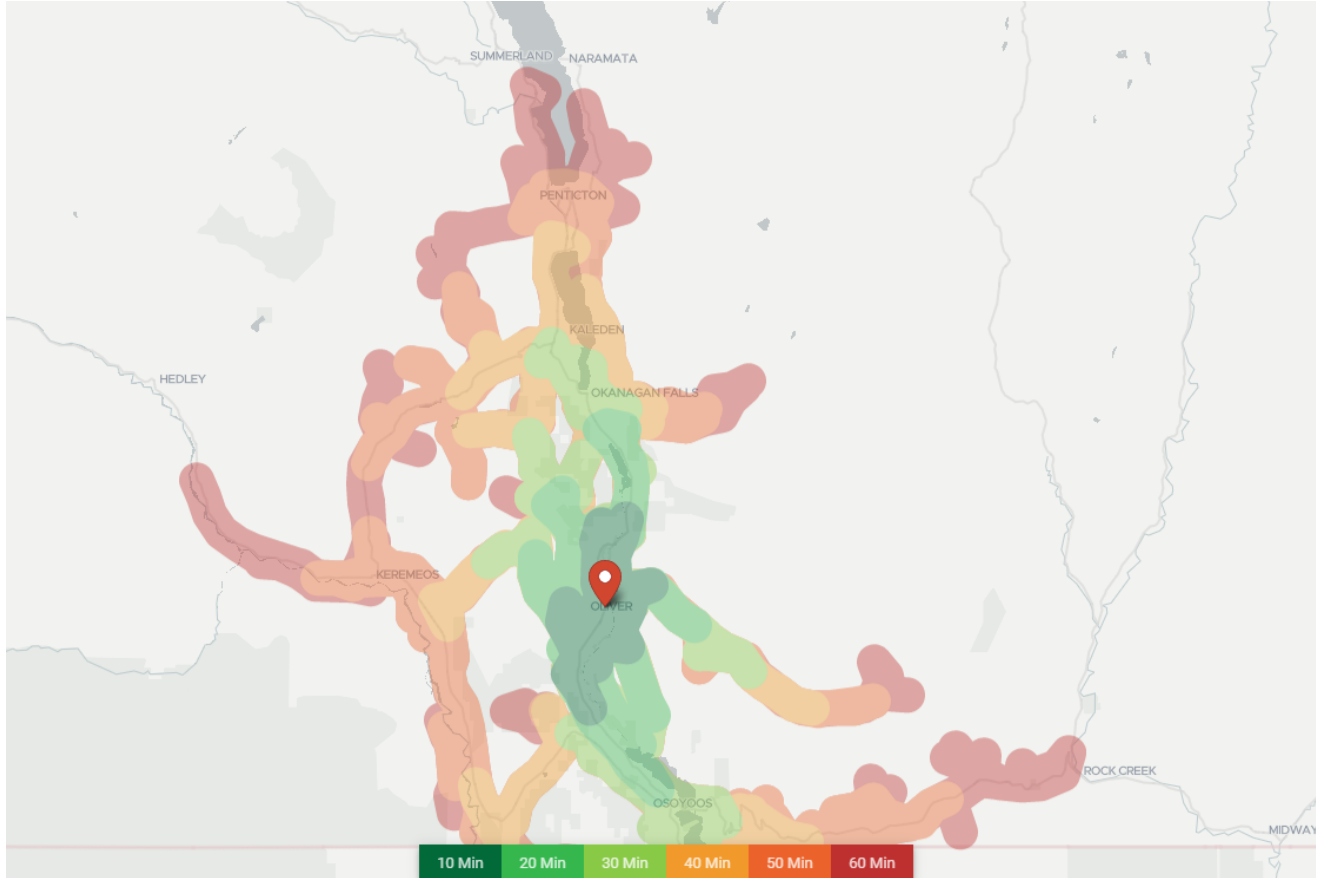


Figure: Travel-time/distance overlay from Oliver Town Hall. Map and data source: Targomo Demo.

Housing



Housing Units

Total Number of Housing Units

In both 2016 and 2011, there were 2,155 housing units in the Town of Oliver. In 2006, there were 1,945 housing units.

Breakdown by Structural Type of Units

Single-detached housing is the predominant housing type in Oliver, making up 68% of the total housing units in 2016. Apartments in buildings of less than 5 storeys, and row houses are the next most common housing types, together comprising around a quarter of the units. The remaining housing stock is made up of semi-detached homes, apartments in duplexes, and moveable dwellings.

Oliver Housing Units By Structural Type, 2016

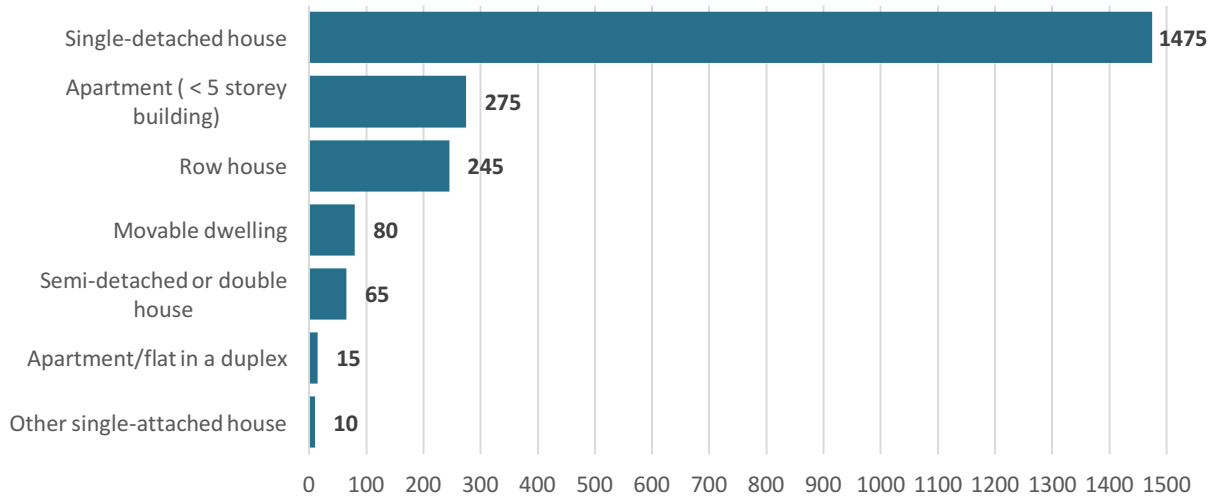


Figure: Oliver housing units, by structural type, 2016.

Housing Units, by Structural Type (2006-2016)				
		2006	2011	2016
Single-detached house	#	1350	1435	1475
	%	69%	67%	68%
Apartment in a building with 5+ storeys	#	0	0	0
	%	0%	0%	0%
Semi-detached or double house	#	10	0	65
	%	1%	0%	3%
Row house	#	215	265	245
	%	11%	12%	11%
Apartment/flat in a duplex	#	45	15	15
	%	2%	1%	1%
Apartment in a building with fewer than 5 storeys	#	280	340	275
	%	14%	16%	13%

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Other single-attached house	#	10	0	10
	%	1%	0%	0%
Moveable dwelling	#	35	80	80
	%	2%	4%	4%

Figure: Oliver housing units, by structural type, 2006-2016.

Breakdown by Size

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

Oliver Housing Units By Size, 2016

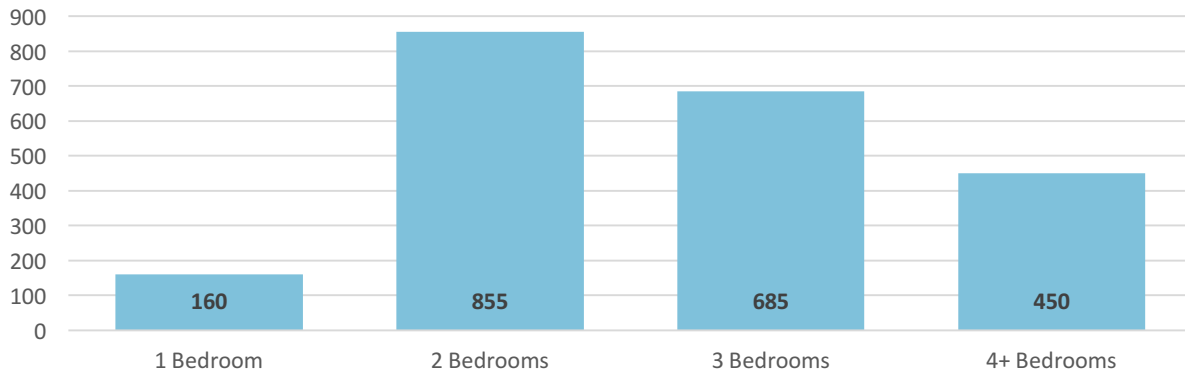


Figure: Oliver housing units, by number of bedrooms, 2016.

Housing Units by Size		2006	2011	2016
0 Bedrooms	#	45	15	0
1 Bedroom	#	235	140	160
2 Bedrooms	#	675	875	855
3 Bedrooms	#	570	625	685
4+ Bedrooms	#	425	495	450

Figure: Oliver housing units, by number of bedrooms, 2006-2016.

Demolished Units

According to building permit data, 10 homes were demolished from 2014 to 2018.

Demolished Housing Units		2014	2015	2016	2017	2018
Demolished	#	4	1			5

Figure: Demolished housing units, 2014-2018.

Breakdown by Date Built

The most common period of construction for a house in Oliver is from 1961-1980. Next most common is pre-1960. As of 2016, the age of the housing stock in Oliver was evenly split between pre-1980 construction (1085 units) and post-1980 construction (1075 units).

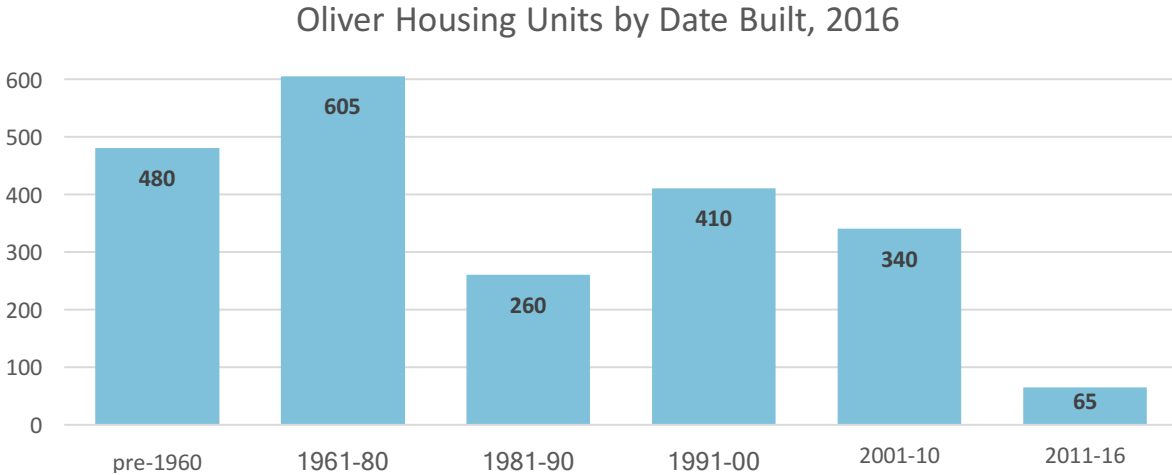


Figure: Oliver housing units, by date built, as of 2016.

Housing Units, by Period Built (2006-2016)				
		2006	2011	2016
pre-1960	#	525	500	480
	%	27.0%	23.2%	22.3%
1961-80	#	605	470	605
	%	31.1%	21.8%	28.1%
1981-90	#	350	400	260
	%	18.0%	18.6%	12.1%
1991-00	#	395	320	410
	%	20.3%	14.8%	19.0%
2001-10	#	70	455	340
	%	3.6%	21.1%	15.8%
2011-16	#			65
	%			3.0%

Figure: Oliver housing units, by period built, # and %.

Number of Housing Units that are Subsidized Housing

BC Housing indicates that a total of 156 housing units were subsidized in Oliver in 2019. Of these, 39 were transitional supported and assisted living subsidies, 56 were independent social housing (29 for low income families and 27 for low income seniors), and 61 were for rent assistance in the private market (15 rent assist families and 46 rent assist seniors).

Rental Vacancy Rate

Not available.

Number of Primary and Secondary Rental Units

Not available.

Number of Short-Term Rental Units

There were a total of 28 short term rental units in the Town of Oliver, as of November 2019.

Number of Units in Cooperative Housing

There were no units of cooperative housing in the Town of Oliver, as of November 2019.

Number of Post-Secondary Housing Beds

There were no post-secondary housing beds in the Town of Oliver, as of November 2019.

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

There are no shelter beds or housing units for people experiencing or at risk of homelessness in the Town of Oliver, as of November 2019.

Housing Units – Change in Stock (10 Years)

Substantially Completed

From 2008 to 2018, an average of 26 residential building permits for new construction were issued per year. The fewest building permits were issued in 2013 (6), while the highest number of permits were issued in 2017 (51).

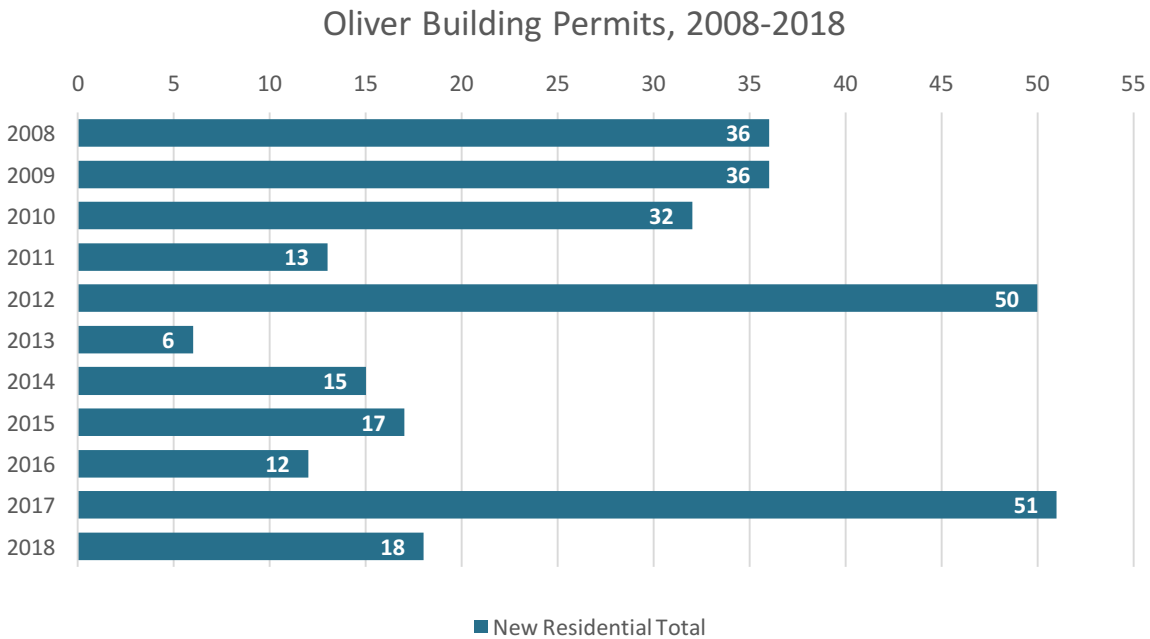


Figure: Residential building permits for new construction issued in the Town of Oliver, 2008-2018.

Registered New Homes

New home registration occurs prior to the issuance of a building permit. In multi unit buildings, each unit is registered as a new home.

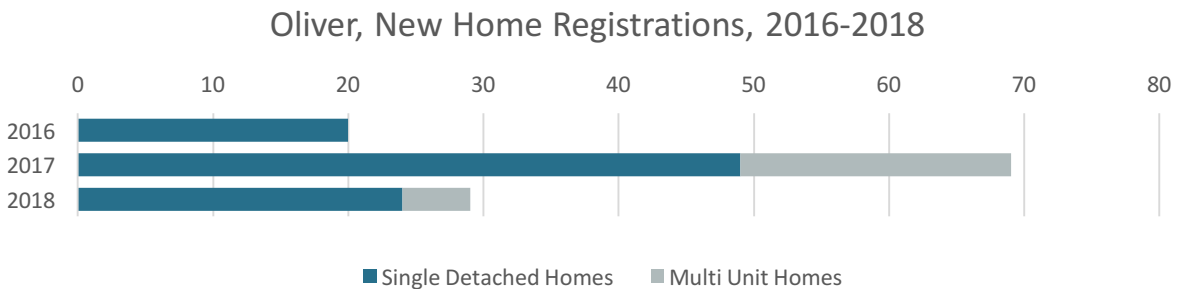


Figure: New home registrations for single detached and multi unit homes, 2016-2018.

Housing Values

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

The median value for a single-family dwelling in Oliver is in the upper \$300,000s. If a young family were to purchase a 2-bedroom house at the median sales price of \$402,500 and put 5% down with a 2.54% interest rate, their monthly mortgage payments would be \$1,787. This is at a time of historically low interest rates. Adding property tax, utilities and property insurance, monthly housing costs would rise to around \$2,200. In order to carry those housing costs without exceeding 30% of total household income being spent on towards housing, the household would need to earn around \$88,000 per year in pre-tax income. However, in Oliver the median household income is closer to \$55,000.

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

Median and Average Property Values (Owned)			
	Bedrooms	Median Value	Average Value
Single Family Dwelling	1	\$ 359,500	\$ 349,245
Single Family Dwelling	2	\$ 341,000	\$ 359,684
Single Family Dwelling	3+	\$ 398,000	\$ 422,612
Single Family Dwelling	3+	\$ 397,000	\$ 471,931
Residential Dwelling with Suite	3+	\$ 486,000	\$ 520,322
Duplex, Non-Strata Side by Side or Front / Back	3+	\$ 273,000	\$ 326,833
Duplex, Strata Side by Side	3+	\$ 360,000	\$ 342,200
Manufactured Home (Manufactured Home Park)	2	\$ 55,250	\$ 59,298
Manufactured Home (Manufactured Home Park)	3+	\$ 64,400	\$ 78,387
Strata-Lot Residence (Condominium)	1	\$ 142,300	\$ 167,675
Strata-Lot Residence (Condominium)	2	\$ 251,200	\$ 223,513
Row Housing (Single Unit Ownership)	1	\$ 133,200	\$ 133,929
Row Housing (Single Unit Ownership)	2	\$ 230,750	\$ 225,562
Row Housing (Single Unit Ownership)	3+	\$ 306,500	\$ 301,788

Figure: Oliver median assessed property values for owned dwellings by property type and size.

Median and Average Sales Values (Owned)				
	Sales	Bedrooms	Median Value	Average Value
Single Family Dwelling	1	1	\$230,000	\$230,000
Single Family Dwelling	20	2	\$402,500	\$404,610
Single Family Dwelling	47	3+	\$425,000	\$447,174
Single Family Dwelling	1	3+	\$380,000	\$380,000

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Residential Dwelling with Suite	6	3+	\$522,000	\$508,000
Duplex, Non-Strata Side by Side or Front/Back	0	3+	\$-	\$-
Duplex, Strata Side by Side	1	3+	\$315,000	\$315,000
Manufactured Home (Within Manufactured Home Park)	7	2	\$68,500	\$77,771
Manufactured Home (Within Manufactured Home Park)	3	3+	\$124,800	\$117,933
Strata-Lot Residence (Condominium)	5	1	\$161,000	\$158,580
Strata-Lot Residence (Condominium)	17	2	\$260,000	\$217,988
Row Housing (Single Unit Ownership)	3	1	\$117,500	\$117,467
Row Housing (Single Unit Ownership)	33	2	\$235,000	\$234,456
Row Housing (Single Unit Ownership)	10	3+	\$334,302	\$307,018

Figure: Oliver median sales values for owned dwellings. Sales refers to how many property sales of each dwelling type were recorded in the previous calendar year.

Median and Average Assessed Property Values (Rental)			
	Bedrooms	Median Value	Average Value
Multi-Family (Apartment Block)	11	\$ 1,128,100	\$1,128,100
Multi-Family (Apartment Block)	20+	\$ 1,537,000	\$1,537,000
Multi-Family (Apartment Block)	20+	\$ 1,503,500	\$1,503,500
Multi-Family (Garden Apartment & Row Housing)	2	\$ 538,600	\$538,600
Multi-Family (Garden Apartment & Row Housing)	16	\$ 1,109,000	\$1,109,000
Multi-Family (Garden Apartment & Row Housing)	20+	\$ 1,042,000	\$1,042,000
Multi-Family (Garden Apartment & Row Housing)	20+	\$ 1,495,000	\$1,495,000
Multi-Family (Conversion)	4	\$ 290,000	\$290,000

Figure: Oliver median assessed property values for rental dwellings by property type and size. Note, average and median values were identical in the BC Assessment data set.

Median Assessed Property Values (Rental)				
	Sales	Bedrooms	Median Value	Average Value
Multi-Family (Garden Apartment & Row Housing)	1	20+	\$ 2,010,000	\$ 2,010,000

Figure: Oliver median sales values for rental dwellings. Sales refers to how many property sales of each dwelling type were recorded in the previous calendar year.

Rental Prices

Because the Town of Oliver is a municipality with fewer than 10,000 people, CMHC does not provide rental market data. However, a brief scan of classified listings, online rental websites, and Facebook Marketplace was conducted in early December 2019 to sample current rental prices. Three example rentals were found for each unit size and were used to create a rough estimate of the current rental rates. Across all unit sizes where square footage was provided, the average value of rental spaces per square foot was \$1.08/sq. ft.

Rental Price Scan Results		
	Bedrooms	Average Rent
Average Rent (December 2019)	1	\$840
	2	\$1250
	3	\$1370

Figure: Average rent in Oliver, by rental unit size. Sample taken in December 2019. Three examples of each unit size were found.

Households in Core Housing Need

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

Two questions inform whether a household is considered in core housing need:

- Does the household live in acceptable housing?
- Is the total income of the household sufficient to access acceptable housing in the local market?

If the answer to both questions is “no”, then the household is considered to be in core housing need. If the answer to the second question is “yes”, then the household is not in core housing need.

What does this mean in real terms? Take a household that earns a high income yet is spending more than 30% of their income on housing. This household will fall under the affordability criteria for core housing need. Yet, because they earn a high enough income to afford the median rent for an adequate and suitable unit, they will not be in core housing need. Core housing need only applies to households that cannot afford another more appropriate option. It will generally not apply to households that are so called “house poor” and are voluntarily spending a high portion of their income on housing that exceeds their basic needs. This explains why a higher number of people exceed the affordability criteria in the tables below than are considered in core housing need overall.

The percentage of households in Oliver who are in core housing need is 10%. This has risen since 2006, when 8.4% of households were in core housing need, and 2011, when 8.6% of households were in core housing need. The rate in Oliver is lower than the rate of core housing need across BC, which is 14.9% of households.

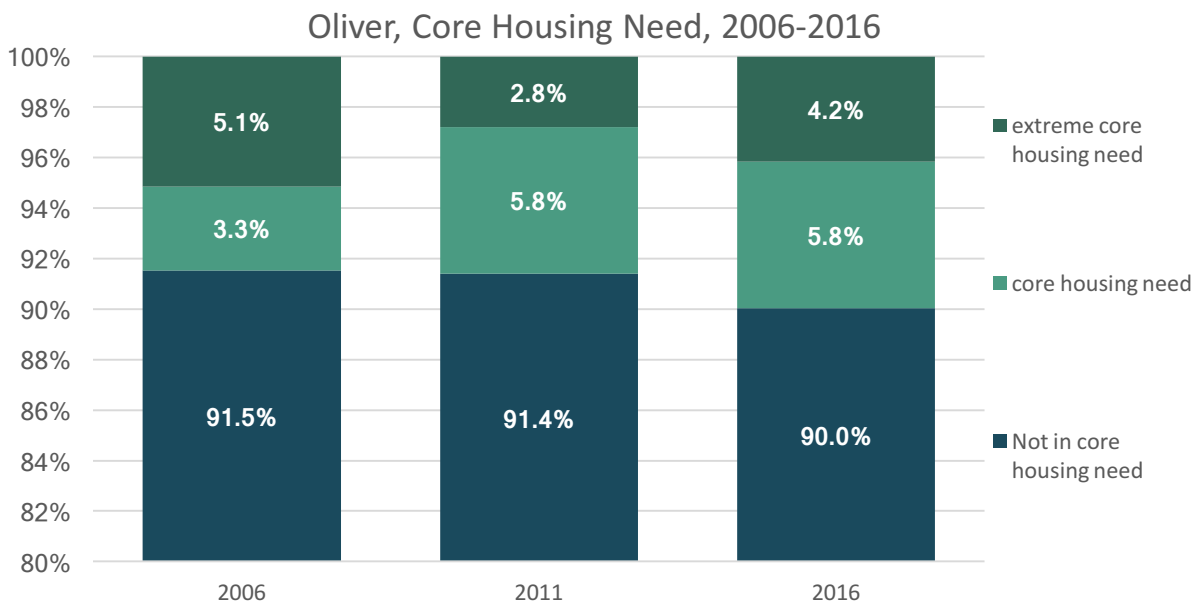


Figure: Households in core housing need and extreme core housing need, as a percentage of total households. Note that that y-axis begins at 80%.

Affordability

Around one in five households in Oliver is spending more than 30% of their total income on housing. When looking at renter households alone, this figure doubles to around two in five households.

Affordability					
			2006	2011	2016
Households spending 30%+ of total income on housing	Total	#	365	440	425
		%	19%	20%	20%
	Owner	#	190	260	225
		%	12%	15%	14%
	Renter	#	170	185	200
		%	41%	43%	40%

Figure: # and % of Oliver households spending more than 30% of total income on housing, 2006-2016.

Adequacy

Housing adequacy refers to the physical condition of dwelling units. This is determined based on questions answered by households during the census. In Oliver, 5% of total households are living in dwellings requiring major repairs. For renters, this rises slightly to 8% of renter households.

Adequacy					
			2006	2011	2016
Households in dwellings requiring major repairs	Total	#	110	165	115
		%	6%	8%	5%
	Owner	#	80	145	75
		%	5%	8%	5%
	Renter	#	30	20	40
		%	7%	5%	8%

Figure: # and % of Oliver households in dwellings that require major repairs, 2006-2016.

Suitability

Suitability is a measure of the crowdedness of a dwelling, as determined by the National Occupancy Standards. These include 1 bedroom for each: cohabiting adult couple; unattached household member 18 years old or older; same-sex pair of children under age 18; and additional boy or girl in the family (unless there are two opposite sex children under age 5, in which case they may share a bedroom).

Suitability					
			2006	2011	2016
Households in overcrowded buildings	Total	#	40	100	90
		%	2%	5%	4%
	Owner	#	25	80	40
		%	2%	5%	2%
	Renter	#	15	0	45
		%	4%	0%	9%

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

Core Housing Need

In Oliver, there are 215 total households (10% of total households) in core housing need. Renter households in Oliver are far more likely to be in a state of core housing need than owner households. In 2016, 155 renter households (31% of total renters) in Oliver were in core housing need, as compared to 65 owner households (4% of total owners).

Core Housing Need					
			2006	2011	2016
Total households in core housing need (30%+ of total income on shelter costs)	Total	#	165	185	215
		%	8%	9%	10%
	Owner	#	75	115	65
		%	5%	7%	4%
	Renter	#	95	70	155
		%	23%	16%	31%

Figure: # and % of Oliver households in core housing need, 2006-2016.

Extreme Core Housing Need

Extreme core housing need measures households who need to spend 50% or more of their total income to obtain acceptable housing. As with core housing need, Oliver renter households are far more likely to be in extreme core housing need than owner households. 55 renter households (11% of total renters) are in extreme core housing need, as compared to 35 owner households (2% of total owners). Overall, there are 90 households (4% of total households) in extreme core housing need.

Extreme Core Housing Need					
			2006	2011	2016
Total households in extreme core housing need (50%+ of total income on shelter costs)	Total	#	100	60	90
		%	5%	3%	4%
	Owner	#	40	25	35
		%	3%	1%	2%
	Renter	#	65	40	55
		%	16%	9%	11%

Figure: # and % of Oliver households in extreme core housing need, 2006-2016.



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