



# CARIBOO REGIONAL DISTRICT – 100 MILE HOUSE

## South Cariboo Interim Housing Needs Assessment

**CARIBOO REGIONAL DISTRICT**  
**Interim Housing Needs Assessment**  
**100 MILE HOUSE – SOUTH CARIBOO**  
**British Columbia**

**Prepared for:**

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## Executive Summary

The South Cariboo Interim Housing Needs Assessment was prepared by Urbanics Consultants Ltd. for the Cariboo Regional District and the District of 100 Mile House. This report aims to provide a comprehensive analysis of housing needs in the South Cariboo region, including 100 Mile House and Electoral Areas G, H, and L.

The study is undertaken to meet the requirements of the British Columbia Interim Housing Needs Assessment regulations, using the methodology provided by the Province.

### Key Findings

	5-YEAR	20-YEAR
100 MILE HOUSE	157	508
ELECTORAL AREA G	215	528
ELECTORAL AREA H	90	241
ELECTORAL AREA L	203	497
E.A. SUBTOTAL	508	1,266
<b>SOUTH CARIBOO TOTAL</b>	<b>665</b>	<b>1,774</b>

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (extreme core housing need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These projections provide a province-wide comparison of housing needs for all regions and municipalities.

The report additionally includes information assembled by the Regional District and 100 Mile House on efforts to implement the findings of the previous housing needs assessment in 2022, as well as information on the importance housing built with walking, cycling, and public transit access in mind and the key considerations in a rural context.

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# 1. Introduction

Urbanics Consultants Ltd. has been retained by the Cariboo Regional District and District of 100 Mile House to create an interim housing needs report for the South Cariboo. This report will provide the Provincially-approved housing needs projection, as well as provide commentary on transportation, housing, and updates since the last Housing Needs Assessment.

The Consultant crafted this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, Cariboo Regional District and others.

100 Mile House sits on the unceded territory of the Tsq̓escencú'ecw People.

The Cariboo shares in some of British Columbia's wider housing difficulties, and by the provincial methodology has need of the following number of homes in the coming 5 and 20 years:

Table 1: Housing Needs Summary

	5-YEAR	20-YEAR
100 MILE HOUSE	157	508
ELECTORAL AREA G	215	528
ELECTORAL AREA H	90	241
ELECTORAL AREA L	203	497
E.A. SUBTOTAL	508	1,266
<b>SOUTH CARIBOO TOTAL</b>	<b>665</b>	<b>1,774</b>

The study examined the housing needs using the Provincial Housing Needs Report method, finding a total of 1,774 homes needed over the period 2021-2041 spread across 100 Mile House and area G, H and L.

Table 2: South Cariboo Housing Need by Factor

	5-YEAR	20-YEAR
A: EXTREME CORE HOUSING NEED	41.89	167.64
B: HOMELESSNESS	67.26	134.54
C: SUPRESSED HOUSEHOLD FORMATION	123.67	494.71
D: ANTICIPATED HOUSEHOLD GROWTH	374.52	745.58
E: RENTAL VACANCY	4.10	16.40
F: DEMAND BUFFER	53.87	215.47
<b>STUDY AREA TOTAL</b>	<b>665</b>	<b>1,774</b>

The largest portion of the assessed housing needs was found in Anticipated Household Growth, a factor derived from BC Stat’s population forecasts based upon demographic modelling of births, deaths, and expected net migration.

### Study Limitations

As with all studies, there are limitations. It is unfortunate that for smaller jurisdictions the full set of data that might be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results.

Data and statistics for the report was sourced from a variety of government (federal, provincial, regional, municipal). One of the key limitations of this study is that census data is reflecting 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new census is conducted. Census statistics for Housing Needs Reports are generally drawn from the ‘population in private households’ which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including the Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately effect

lower income households, biasing income statistics up from normal-year levels and reducing the effects of poverty compared to years before or since.

Additionally, the inflation seen the last several years mostly happened after May 2021 when the Census was conducted. According to the Bank of Canada, a dollar in 2021 is worth the equivalent of \$1.13 in today's money (13% inflation), and this change has not fallen evenly across the economy.

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

As with all market studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available.

This study does not cover parts of South Cariboo outside the District of 100 Mile House and Electoral Areas G, H, and L, specifically First Nations Reserve lands which constitute their own Census Subdivisions. This report does not speak to the challenges facing indigenous communities on reserve and only speaks to off-reserve housing challenges indirectly. A full housing needs assessment will address these issues with the attention they deserve in the future.

## Report Structure

The following outlines the structure of the report:

### 1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.



## 2. Community Context

This section examines some basic geographic and demographic facts about the communities being examined.

## 3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

## 4. Previous Report Implementation

This section will provide information on how previous housing needs studies have been implemented and how issues have been addressed by 100 Mile House and the Regional District.

## 5. Housing & Transportation

This section details the importance of active transportation including walking, cycling, and transit and how it can improve housing outcomes.

## 6. Findings & Recommendations

This section will provide some high-level findings and recommendations drawn from the analysis and other observations for the CRD and District.

## Appendix 1: Housing Needs Calculations

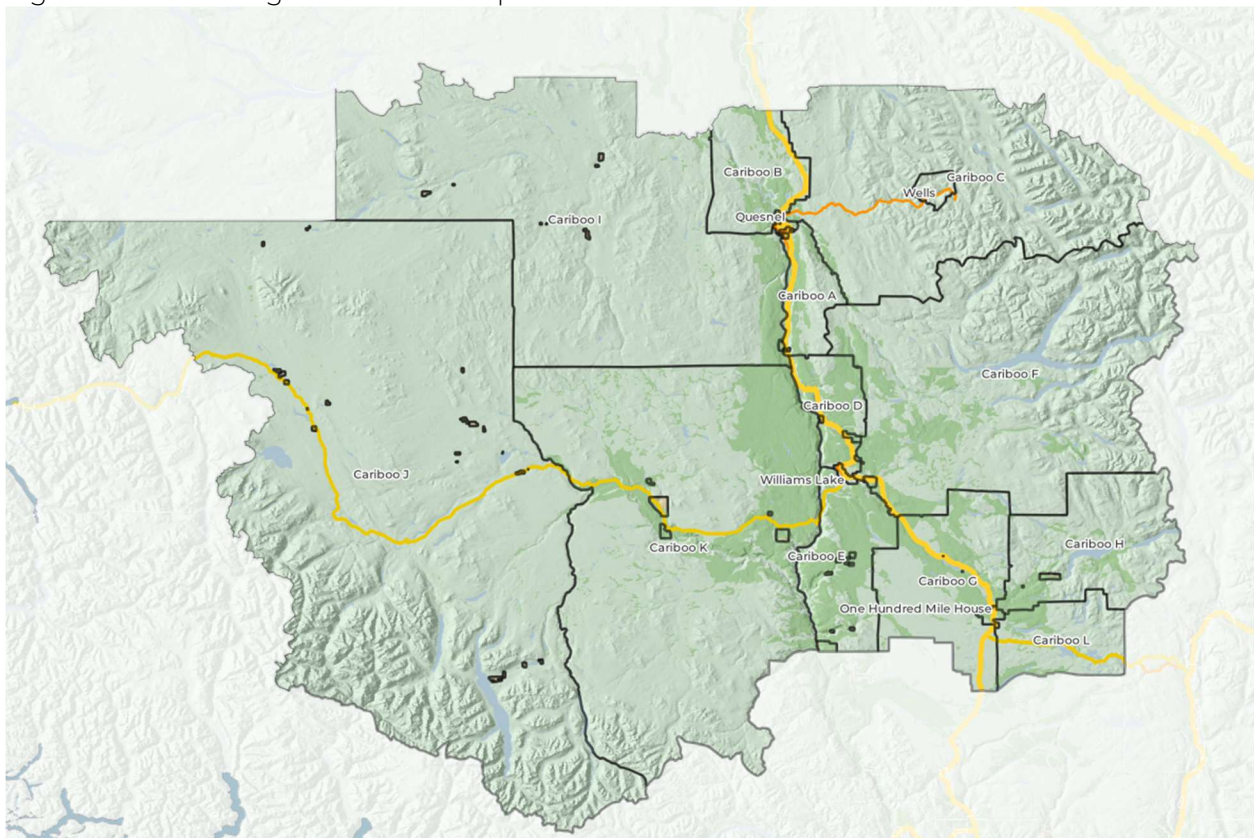
This section will provide more detailed information on housing needs calculations for each area.

## 2. Community Context

### Location

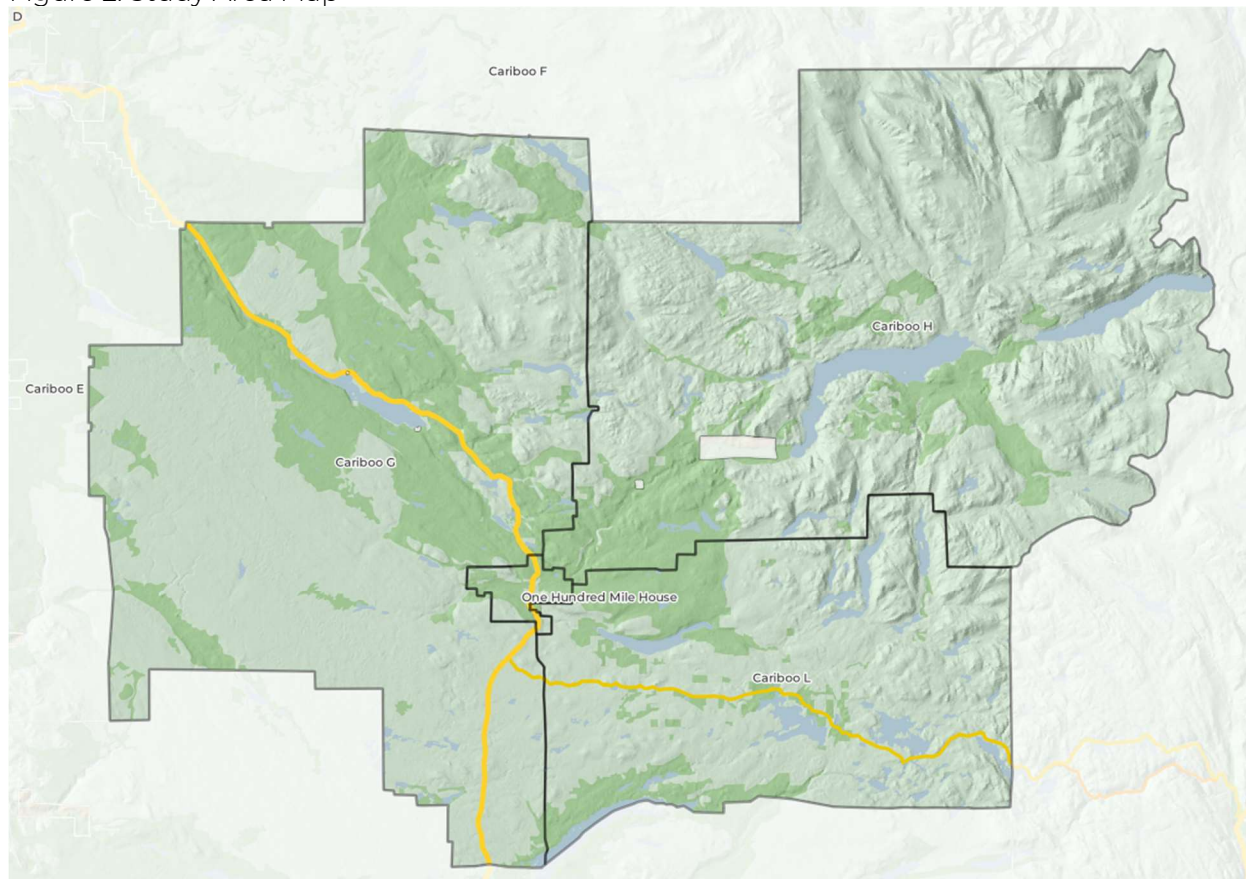
This study is for the housing needs of South Cariboo, a part of the Cariboo Regional District including One Hundred Mile House as well as neighbouring Electoral Area G, H and L.

Figure 1: Cariboo Regional District Map



One Hundred Mile House is the hub of the area, developing as the chief local community along the Cariboo Wagon Road, Pacific Great Eastern Railway, and later Highway 97 (Cariboo Hwy), the towns name taking after the roadhouses along wagon road numbered from Lillooet.

Figure 2: Study Area Map



The surrounding communities are unincorporated parts of the Cariboo Regional District, including communities such as Lac La Hache, Bridge Lake, Canim Lake, Sheridan Lake and other areas.

Traditional First Nations of the region include several nations of the Northern Shuswap.

## Demographics

The Cariboo Regional District in 2021 had a population of 62,931 according to the Census that year. Of that, 1,928 were resident of 100 Mile House, 5,312 were resident of Area G, 1,884 were resident of Area H, and 4,769 were residents of Area L.

Population growth has been slow in recent decades, with the Cariboo seeing only 1.5% growth between 2016 and 2021. Between 2016 and 2021 the

population of 100 Mile House fell by 2.6%, while there was population growth of 3.0% in Area G, 5.6% in Area H, and 13.4% in Area L.

Table 3: Local Demographics

	POPULATION	2016-2021 GROWTH	2001-2021 GROWTH	2021 DWELLINGS	VACANT DWELLINGS <sup>1</sup>
100 MILE HOUSE	1,928	-2.6%	10.9%	974	6.9%
AREA G	5,312	3.0%	6.2%	2,948	18.6%
AREA H	1,884	5.6%	2.3%	1,386	36.4%
AREA L	4,769	13.4%	12.4%	3,746	39.0%
<b>SOUTH CARIBOO TOTAL</b>	<b>13,893</b>	<b>5.9%</b>	<b>8.3 %</b>	<b>9,054</b>	<b>12.4%</b>

As can be seen in the above chart, the South Cariboo, especially Electoral Areas, has a very large number of dwellings not occupied by usual residents, as is common in many rural areas with large numbers of vacation cabins, second homes, and recreational housing. Between 2016 and 2021 many of these dwellings changed from vacancy to full-time occupation, reflecting a less favorable policy environment for second homes as well as many residents taking up full time residency in previously secondary homes during the pandemic when the Census was recorded.

BC Stats Population Projections are an important component of housing needs projections. By 2041, BC Stats estimates that 100 Mile House will have a population of 2,217, and the combined Cariboo Unincorporated Areas<sup>2</sup> (including North and Central Cariboo) are projected to grow from 41,753 to 43,928 residents.

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<sup>1</sup> 'Vacant dwellings' refers a shorthand for private dwellings not occupied by usual residents. A private dwelling occupied by usual residents refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021

<sup>2</sup> Population Projections are not available for individual Electoral Areas.

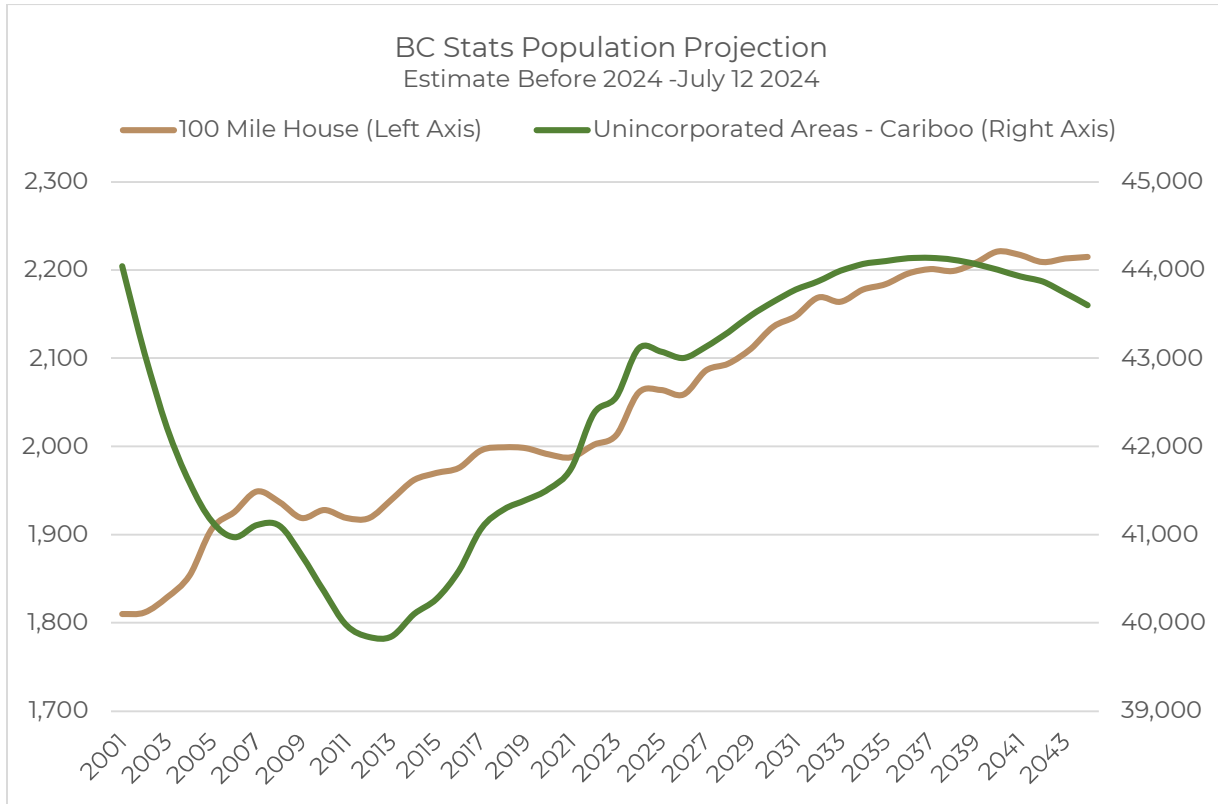


Figure 3: BC Stats Population Projections 2001-2044



## 3. Housing Needs Projections

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### Assessed Housing Needs

The following Tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created using the UBC HART calculator, created by scholars at the University of British Columbia Housing Assessment Resource Tools (HART) and Licker Geospatial to implement the province's required method.

It is built from six components.

- Supply of units to reduce extreme core housing need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal in economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices. The province has, however, provided a

‘demand adjustment factor’ for each municipality intended to provide some market input. The model is not trying to create a market-based estimate of how much housing ought to be built, however it does incorporate the ‘local demand’ figure, which is a number provided by the Province with limited background information or documentation. The local demand factor for regional communities provided by the province can be seen in the table below.

Table 4: Demand Factors

MUNICIPALITY	REGIONAL DISTRICT	DEMAND FACTOR
100 MILE HOUSE	Cariboo	1.3381
QUESNEL	Cariboo	0.9336
WELLS	Cariboo	0.3642
WILLIAMS LAKE	Cariboo	1.3642
CLINTON	Thompson-Nicola	1.3422
KAMLOOPS	Thompson-Nicola	0.9434
CLEARWATER	Thompson-Nicola	1.1998
PRINCE GEORGE	Fraser-Fort George	0.7543

Due to limits on data availability, some categories are based upon taking the region-wide estimate and portioning it out to each town, city, village, or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate based upon the province’s weighting of each sub-category’s importance for immediate address. For example, half the units for addressing homelessness are supposed to be delivered in 5 years, while only a quarter of the units expected for 20 years to address rental vacancy rates are supposed to be delivered in 5 years. Units to account for population growth are based on 5- and 20-year growth estimates, while all other categories of 20-year housing need are expected to be 25% delivered in 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area. For some purposes, 2021 is a ‘odd’ year, with incomes, prices, and economic activity strongly effected by the Covid-19 pandemic and associated responses. Some figures, such as core housing need,

were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population including collective households.

## District of 100 Mile House

### Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 5: 100 Mile House Households by Tenure  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	450	505	505	490
RENTERS	365	330	385	415
TOTAL	815	835	890	905

The below table shows the total number and proportion of owners with a mortgage<sup>3</sup> and renter households in Extreme Core Housing Need in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 6: 100 Mile House Extreme Core Housing Need  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	0	0.00%	0.00%
RENTERS	40	10.96%	70	21.21%	80	20.78%	20	4.82%	14.44%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

<sup>3</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 7: 100 Mile House ECHN Rates  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	490	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	415	14.44%	59.94
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>59.94</b>

As shown in the above table, there are just under 60 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years, driven by rental housing costs.

### Part B: Homelessness

The following table apportions the homeless population of the Cariboo Regional District by the population of 100 Mile House. This figure is based on regional need rather than homelessness rates specific to 100 Mile House.

Table 8: 100 Mile House Homelessness  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
62,185	1,785	2.87%	612	17.57
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				17.57

PEH refers to People Experiencing Homelessness.

As shown above, about 18 units are required to address 100 Mile House' share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

### Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually

large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 1.

Table 9: 100 Mile House Supressed Households  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	9.21	18.42	0	15	9.21	3.42	12.63
25 TO 34 YEARS	25.88	90.59	20	105	5.88	-14.41	0.00
35 TO 44 YEARS	44.39	38.05	35	55	9.39	-16.95	0.00
45 TO 54 YEARS	66.50	31.50	45	65	21.50	-33.50	0.00
55 TO 64 YEARS	120.73	80.49	150	70	-29.27	10.49	0.00
65 TO 74 YEARS	134.31	28.28	95	45	39.31	-16.72	22.59
75 YEARS AND OVER	120.68	120.68	150	50	-29.32	70.68	41.36
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>76.58</b>

As above, household maintainer rates have been suppressed for 15–24-year-olds as well as 65 years and older. For residents aged 25-64, household maintainer rates have improved over 26, and households are not suppressed. This result may merit further study.



By this estimate, there are a shortfall of about 77 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model’s projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Cariboo Regional District.

Table 10: Regional Growth Rate  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	27,615	30,660	11.03%

The regional population growth projection (as apportioned) is averaged with the municipal projection to arrive at a 20-year estimate of housing need through projected population growth.

Table 11: 100 Mile House Projected Growth  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
LOCAL HOUSEHOLD GROWTH		905	1,068.00	163.00
REGIONALLY BASED HOUSEHOLD GROWTH	11.03%	905	1,004.79	99.79
SCENARIO AVERAGE				131.40
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>131.40</b>

Here the province estimates that 100 Mile House will require slightly more than 131 units to accommodate projected population growth, subject to the methodological limitations described above.

### Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 12: 100 Mile House Vacancy  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	415	427.84
LOCAL VACANCY RATE	1.40%	98.60%	415	420.89
<b>TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS</b>				<b>6.94</b>

For these purposes, the local rental vacancy rate in 100 Mile House is assumed to be the provincial average, as CMHC does not collect rental market data for 100 Mile House sized towns, regrettably. Under this estimate, approximately 7 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Williams Lake was recorded by the CMHC as having a rental vacancy rate of 0.9% in October 2023, while North Shore Kamloops was recorded as having a rental vacancy rate of 1.4%, however Quesnel was found to have a vacancy rate of 2.3%. As such the 1.4% estimate imputed for 100 Mile House is not unreasonable.

## Part F: The Demand Buffer

This figure is a number provided by the province with little documentation. Its purpose is to include a market demand element in the housing needs forecast. A ‘Demand Factor’ has been provided by the province for every municipality. This element does not apply to Electoral Areas.

Table 13: 100 Mile House Demand Buffer  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

COMPONENT	Result
A. EXTREME CORE HOUSING NEED	59.94
B. PERSONS EXPERIENCING HOMELESSNESS	17.57
C. SUPPRESSED HOUSEHOLD FORMATION	76.58
E. RENTAL VACANCY RATE ADJUSTMENT	6.94
TOTAL	161.03
DEMAND FACTOR	1.34
<b>TOTAL NEW UNITS TO ADDRESS DEMAND BUFFER - 20 YEARS</b>	<b>215.47</b>

This figure is applied as a multiplier to other factors except projected population (F). For 100 Mile House the multiplier is 1.34 and as such the number of units assessed is increased by a bit more than one and one-third, suggesting that an additional 215 units are required approximately.

### Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 14: 100 Mile House Housing Need Total  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	14.98	59.94
B. PERSONS EXPERIENCING HOMELESSNESS	8.78	17.57
C. SUPPRESSED HOUSEHOLD FORMATION	19.14	76.58
D. ANTICIPATED GROWTH	58.66	131.40
E. RENTAL VACANCY RATE ADJUSTMENT	1.74	6.94
F. ADDITIONAL LOCAL DEMAND	53.87	215.47
<b>TOTAL NEW UNITS – 5 YEARS</b>	157	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>508</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Additional Local Demand’ figure, projecting that housing market demand in 100 Mile House is sufficiently high to add 73% more units to the housing needs projection over demographic or social requirements.

The implication is that the dwelling stock must be increased by 16% over the next five years and 52% over the next twenty years over the current census dwelling count.



## Electoral Area G

### Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 15: Area G Households by Tenure  
**CARIBOO G RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	1,810	1,895	1,970	2,150
RENTERS	275	225	340	245
TOTAL	2,085	2,120	2,310	2,359

The below table shows the total number and proportion of owners with a mortgage<sup>4</sup> and renter households in Extreme Core Housing Need in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 16: Area G Extreme Core Housing Need  
**CARIBOO G RDA (CSD, BC)**

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	30	1.40%	1.40%
RENTERS	55	20.00%	0	0.00%	40	11.76%	0	0.00%	7.94%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

<sup>4</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 17: Area G ECHN Rates  
**CARIBOO G RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	2,150	N/A	N/A
OWNERS WITH A MORTGAGE		1,40%	30.00
RENTERS	245	7.94%	19.46
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			<b>49.46</b>

As shown in the above table, there are just under 50 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

### Part B: Homelessness

The following table apportions the homeless population of the Cariboo Regional District by the population of Electoral Area G. This figure is based on regional need rather than homelessness rates specific to Electoral Area G.

Table 18: Area G Homelessness  
**CARIBOO G RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
62,185	5,270	8.47%	612	51.87
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				51.87

PEH refers to People Experiencing Homelessness.

As shown above, about 52 units are required to address Electoral Area G's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

### Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available. Detailed calculations are provided in Appendix 1.

Table 19: Area G Supressed Households  
**CARIBOO G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	21.05	16.84	15	15	6.05	1.84	7.89
25 TO 34 YEARS	103.61	46.63	135	30	-31.39	16.63	0
35 TO 44 YEARS	171.63	47.67	190	40	-18.37	7.67	0
45 TO 54 YEARS	262.07	62.24	275	35	-12.93	27.24	14.31
55 TO 64 YEARS	654.05	37.37	570	60	84.05	-22.63	61.42
65 TO 74 YEARS	621.78	29.61	675	50	-53.22	-20.39	0
75 YEARS AND OVER	394.61	0	300	20	94.61	-20	74.61
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>158.24</b>

Household formation rates have increased for 25–44-year-olds as well as 65–74-year-olds, however for all other cohorts a larger share of residents were leading households in 2006 than in 2021.

By this estimate, there are a shortfall of about 158 units to address suppressed household formation over 20 years.

### Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model’s projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Cariboo Regional District.

Table 20: Regional Growth Rate  
**CARIBOO G RDA (CSD, BC)**

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	27,615	30,660	11.03%

For Electoral Areas, Regional District Growth rate is multiplied by the area’s current population.

Table 21: Area G Projected Growth  
**CARIBOO G RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	11.03%	2,400	2,664.64	264.64
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>264.64</b>

Here the province estimates that Electoral Area G will require roughly 265 units to accommodate projected population growth, subject to the methodological limitations described above.

### Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 22: Area G Vacancy  
**CARIBOO G RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	245	252.58
LOCAL VACANCY RATE	1.40%	98.60%	245	248.48
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>4.10</b>

For these purposes, the local rental vacancy rate in Electoral Area G is assumed to be the provincial average, as CMHC does not collect rental market data for electoral areas, regrettably. Under this estimate, approximately 4 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Williams Lake was recorded by the CMHC as having a rental vacancy rate of 0.9% in October 2023, while North Shore Kamloops was recorded as having a rental vacancy rate of 1.4%, however Quesnel was found to have a vacancy rate of 2.3%. As such the 1.4% estimate imputed for Electoral Area G is not unreasonable.

### Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 23: Area G Housing Need Total  
**CARIBOO G RDA (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	12.36	49.46
B. PERSONS EXPERIENCING HOMELESSNESS	25.93	51.87
C. SUPPRESSED HOUSEHOLD FORMATION	39.56	158.24
D. ANTICIPATED GROWTH	136.10	264.64
E. RENTAL VACANCY RATE ADJUSTMENT	1.020	4.10
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	<b>215</b>	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>528</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the “Anticipated Growth” figure, accounting for half of all units. This is based upon Cariboo regional growth projections.

The implication is that the dwelling stock must be increased by 7% over the next five years and 18% over the next twenty years over the current census dwelling count.



## Electoral Area H

### Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 24: Area H Households by Tenure  
**CARIBOO H RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	640	645	710	775
RENTERS	130	90	110	105
TOTAL	770	735	820	880

The below table shows the total number and proportion of owners with a mortgage<sup>5</sup> and renter households in Extreme Core Housing Need in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 25 Area H Extreme Core Housing Need  
**CARIBOO H RDA (CSD, BC)**

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	0	0.00%	0.00%
RENTERS	15	11.54%	0	0.00%	10	9.09%	0	0.00%	5.16%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

<sup>5</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 26: Area H ECHN Rates  
**CARIBOO H RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	775	N/A	N/A
OWNERS WITH A MORTGAGE		0.00%	0
RENTERS	105	5.16%	5.42
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			5.42

As shown in the above table, there are just about 5 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

### Part B: Homelessness

The following table apportions the homeless population of the Cariboo Regional District by the population of Electoral Area H. This figure is based on regional need rather than homelessness rates specific to Area H

Table 27: Area H Homelessness  
**CARIBOO H RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
62,185	1,875	3.02 %	612	18.45
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				18.45

PEH refers to People Experiencing Homelessness.

As shown above, about 18 units are required to address Area H's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

### Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Detailed calculations are provided in Appendix 1.

Table 28: Area H Supressed Households  
**CARIBOO H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	9.06	0.00	0	0	9.06	0.00	9.06
25 TO 34 YEARS	18.46	36.92	30	0	-11.54	36.92	25.38
35 TO 44 YEARS	70.00	24.50	60	20	100	4.50	14.50
45 TO 54 YEARS	103.29	24.93	125	35	-21.71	-10.07	0.00
55 TO 64 YEARS	220.68	9.59	190	20	30.68	-10.41	20.27
65 TO 74 YEARS	291.62	22.43	245	20	46.62	2.43	49.05
75 YEARS AND OVER	0.00	0.00	120	10	-120.00	-10.00	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>118.27</b>

As above, household maintainer rates have fallen for most cohorts. By this estimate, there are a shortfall of about 118 units to address suppressed household formation over 20 years.

## Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Cariboo Regional District.

Table 29: Regional Growth Rate  
**CARIBOO H RDA (CSD, BC)**

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	27,615	30,660	11.03%

For electoral areas, population is projected by multiplying the regional projected growth rate by the electoral area population.

Table 30: Area H Projected Growth  
**CARIBOO H RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	11.03%	880	977.03	97.03
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>97.03</b>

Here the province estimates that Area H will require slightly more than 97 units to accommodate projected population growth, subject to the methodological limitations described above.

### Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 31: Area H Vacancy  
**CARIBOO H RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	105	108.25
LOCAL VACANCY RATE	1.40%	98.60%	105	106.49
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>1.76</b>

For these purposes, the local rental vacancy rate in Area H is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas, regrettably. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Williams Lake was recorded by the CMHC as having a rental vacancy rate of 0.9% in October 2023, while North Shore Kamloops was recorded as having a rental vacancy rate of 1.4%, however Quesnel was found to have a vacancy rate of 2.3%. As such the 1.4% estimate imputed for Area H is not unreasonable.

### Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 32: Area H Housing Need Total  
**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.35	5.42
B. PERSONS EXPERIENCING HOMELESSNESS	9.23	18.45
C. SUPPRESSED HOUSEHOLD FORMATION	29.57	118.27
D. ANTICIPATED GROWTH	49.90	97.03
E. RENTAL VACANCY RATE ADJUSTMENT	0.44	1.76
F. ADDITIONAL LOCAL DEMAND	0	0
<b>TOTAL NEW UNITS – 5 YEARS</b>	90	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>241</b>

The 5-year need calculation is for most purposes  $\frac{1}{4}$  of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Suppressed Household Formation’ figure, accounting for nearly half the shortfall. This would suggest that Area H residents are doubling up or cohabitating or living with parents or other household options at higher rates than in 2006, suggesting reduced housing access.

The implication is that the dwelling stock must be increased by 6% over the next five years and 17% over the next twenty years over the current census dwelling count. With the very large share of Area H dwellings that are not



occupied by ordinary residents (36.4%) this could also be potentially accomplished by moving more dwellings to full time occupancy.

## Electoral Area L

### Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 33: Area L Households by Tenure  
**CARIBOO L RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	1,745	1,735	1,805	2,070
RENTERS	115	145	155	215
TOTAL	1,860	1,880	1,960	2,285

The below table shows the total number and proportion of owners with a mortgage<sup>6</sup> and renter households in Extreme Core Housing Need in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 34: Area L Extreme Core Housing Need  
**CARIBOO L RDA (CSD, BC)**

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	N/A	N/A	N/A	N/A	N/A	N/A	40	1.93%	1.93%
RENTERS	20	17.39%	0	0.00%	10	6.45%	0	0.00%	5.96%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in extreme core housing need. This is based on the average rate over the previous four censuses.

<sup>6</sup> Data on owners with a mortgage is not available for Censuses before 2021

Table 35: Area L ECHN Rates  
**CARIBOO L RDA (CSD, BC)**

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	2,070	N/A	N/A
OWNERS WITH A MORTGAGE		1.93%	40.00
RENTERS	215	5.96%	12.82
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			52.82

As shown in the above table, there are just about 53 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

### Part B: Homelessness

The following table apportions the homeless population of the Cariboo Regional District by the population of Electoral Area L. This figure is based on regional need rather than homelessness rates specific to Electoral Area L.

Table 36: Area L Homelessness  
**CARIBOO L RDA (CSD, BC)**

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
62,185	4,740	7.62%	612	46.65
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				46.65

PEH refers to People Experiencing Homelessness.

As shown above, about 47 units are required to address Electoral Area L' share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

### Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large

numbers of roommates, unusually large numbers of couples cohabitating more early in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based upon 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Detailed calculations are provided in Appendix 1.

Table 37: Area L Supressed Households  
**CARIBOO L RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	4.29	0.00	15	0	-10.71	0.00	0.00
25 TO 34 YEARS	72.45	60.38	95	30	-22.55	30.38	7.83
35 TO 44 YEARS	170.50	16.63	190	35	-19.50	-18.37	0.00
45 TO 54 YEARS	214.85	10.61	200	30	14.85	-19.39	0.00
55 TO 64 YEARS	632.00	19.75	580	35	52.00	-15.25	36.75
65 TO 74 YEARS	691.48	18.20	655	45	36.48	-26.80	9.67
75 YEARS AND OVER	436.09	21.27	345	25	91.09	-3.73	87.36
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>141.62</b>

As above, household maintainer rates have been largely stable for those under 55, while seniors have headed households at decreasing rates since 2006.

By this estimate, there are a shortfall of about 142 units to address suppressed household formation over 20 years.

## Part D: Anticipated Household Growth

This segment is based upon BC Stats PEOPLE model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based upon a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used on its own to inform housing needs.

The figure used by the province is a combination of two scenarios, one based upon municipal growth projections, and one based upon regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Electoral Areas, this figure is based purely on regional growth projections portioned out by population share.

The first table will show the 20-year population projection for Cariboo Regional District.

Table 38: Regional Growth Rate  
**CARIBOO L RDA (CSD, BC)**

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	27,615	30,660	11.03%

For electoral areas, the regional population forecast growth rate is multiplied by the current electoral area population.

Table 39: Area L Projected Growth  
**CARIBOO L RDA (CSD, BC)**

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	11.03%	2,290	2,542.51	252.51
<b>TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS</b>				<b>252.51</b>

Here the province estimates that Electoral Area L will require about 253 units to accommodate projected population growth, subject to the methodological limitations described above.

### Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 40: Area L Vacancy  
**CARIBOO L RDA (CSD, BC)**

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	215	221.65
LOCAL VACANCY RATE	1.40%	98.60%	215	218.05
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				<b>3.60</b>

For these purposes, the local rental vacancy rate in Electoral Area L is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas, regrettably. Under this estimate, approximately 4 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Williams Lake was recorded by the CMHC as having a rental vacancy rate of 0.9% in October 2023, while North Shore Kamloops was recorded as having a rental vacancy rate of 1.4%, however Quesnel was found to have a vacancy rate of 2.3%. As such the 1.4% estimate imputed for Electoral Area L is not unreasonable.

### Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 41: Housing Need Total  
**CARIBOO L RDA (CSD, BC)**

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	13.20	52.82
B. PERSONS EXPERIENCING HOMELESSNESS	23.32	46.65
C. SUPPRESSED HOUSEHOLD FORMATION	35.40	141.62
D. ANTICIPATED GROWTH	129.86	252.51
E. RENTAL VACANCY RATE ADJUSTMENT	0.90	3.60
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
<b>TOTAL NEW UNITS – 5 YEARS</b>	203	
<b>TOTAL NEW UNITS – 20 YEARS</b>		<b>497</b>

The 5-year need calculation is for most purposes ¼ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based upon BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Additional Growth figure. This means that if Area L sees population growth at the rate of the Cariboo overall this will require 253 new homes.

The implication is that the dwelling stock must be increased by 5% over the next five years and 13% over the next twenty years over the current census dwelling count. This may also be partially accomplished by moving more units out of the 39% of Area L dwellings that are not occupied by ordinary residents into the full-time housing stock.



## 4. Previous Report Implementation

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The Previous South Cariboo - 100 Mile House Housing Needs Report was compiled in 2022.

Since that time, the District reports that it has worked on the following:

Regarding the issue of “impending shortage of housing options for downsizing seniors,” the District of 100 Mile House has allotted staff time to working with a not-for-profit society to secure housing for seniors. Lands have been secured; funding has been applied for. Overall, connecting the not-for-profit to funding streams has not yielded positive results to date, however work continues.

Council has considered ways to deal with illegal secondary suites, namely ways to bring them into the housing mix. Policies have not yet been adopted however staff continue to explore options.

The Regional District reports the following:

The CRD has since the 2022 Housing Action Plan:

- Supported manufactured homes and mobile homes as a short-term way of enhancing the affordable housing supply in the community.
- Continued to allow secondary suites and carriage houses in all existing single-family residential zones.
- Supported rezonings to subdivide larger parcels into smaller residential lots and rezonings to permit secondary dwellings as demanded.

## 5. Housing & Transportation

The following data is from the last two census regarding commuting by foot, by bicycle and by transit in the study area. 2016 figures have included to show pre-pandemic figures as well. Transit, for Census purposes, includes bus, train, passenger ferry and other modes, however data is self reported.

Table 42: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL SUSTAINABLE MODE SHARE	TOTAL MODE SHARE (2016)
CRD	1,000	105	340	22,830	6.3%	7.9%
100 MILE HOUSE	85	0	10	585	16.2%	14.4%
AREA G	30	0	20	1,700	2.9%	4.8%
AREA H	55	0	0	535	10.3%	7.5%
AREA L	35	0	0	1,215	2.9%	2.2%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%	22.4%

Source: Census 2016, 2021, Urbanics Consultants Ltd.

These do not reflect total use of feet, cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Unusually, these figures have improved since 2016, where in many BC communities the rate of sustainable commuting has decreased. Foot transportation is the most common non-car means of getting around according to Census Data, with a modest amount of transit usage seen in Areas G and 100 Mile House. Areas H & L lack bus service.

100 Mile House’s 16.2% active commuting rate is impressive for a community of that size, reflecting the walkable scale of the community for at least a notable minority of residents.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near bus stops (where available)

- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails
- Locating housing near to employment, near to commercial amenities, and near to public services such that a walking trip can be carried out within a general '15 minute' area.

Where this requires infrastructure or service, it is important infrastructure or service be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden
- Reduced traffic
- Improved safety
- Accessibility
- Public Health and wellbeing

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance (or skiing, as the season may be!) is one that may potentially not drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway is much smaller and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the burden per user of stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, this can be improved with better infrastructure and tend to improve with greater usage. Additionally, s housing to make cycling or walking easier tends to shorten trips, reducing exposure to hazard.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Presently, some further commute information on South Cariboo communities is presented below:

Table 43: Further Commuting Statistics for South Cariboo

	% COMMUTING WITHIN CENSUS DIVISION OF RESIDENCE	% WITH COMMUTE DURATION UNDER 15 MINUTES	% WITH COMMUTE DURATION UNDER 30 MINUTES	TOTAL COMMUTERS
CRD	45.6	51.5	80.0	22,830
100 MILE HOUSE	87.5	70.1	84.6	585
AREA G	31.4	37.6	75.0	1,700
AREA H	24.4	26.2	65.5	535
AREA L	21.6	30.0	66.6	1,215

Source: Census 2021, Urbanics Consultants Ltd.

## The Rural Context

This proposition is challenging in rural areas. Population densities are by definition low, meaning that there are fewer users and taxpayers to support a given meter of sidewalk or bike lane or bus route. With lower overall rates of use, these utilities are less attractive for rural taxpayers to provide. Additionally, regional and local government is constrained by Provincial agencies' control over much of the rural road network and of BC Transit services.

That said, it should not be understated that the Regional District can support non-car transportation by leveraging walking-distance proximity, even in small communities and unincorporated built-up areas. This can be supported through land use controls making local servicing retail in unincorporated built-up communities. A community such as Lac la Hache in Area G is possessed of several restaurants, cafes, bakeries and convenience stores which are at a walkable distance at the scale of the community where the main built-up area along Cariboo Hwy is less than a mile long. If planning regulations can facilitate such enterprises in other rural communities, then there will be more opportunities to locate housing in the context of walking opportunities, however small they might be.

Once established and sustained, such walkable amenities make other walkable amenities more viable, creating a virtuous cycle of improving foot traffic and comfort and greater justification for pedestrian facilities. Improvements do not need to be about creating the perfect walkable transitable urbanism while still creating meaningful ease of use.

## 6. Findings & Recommendations

This study constitutes an Interim Housing Needs Report, and as such does not engage in a full-depth study of the housing conditions of the South Cariboo. Nonetheless, some conclusions are appropriate from an examination of the housing needs identified.

Firstly, these results will have the most importance for 100 Mile House, which as a municipality is obliged to implement housing needs assessment findings in the Official Community Plan and zoning bylaws by December 31, 2025. This will include changes that can credibly provide for 508 new units over the coming two decades, including non-market units. The CRD is not under the same direct obligation, however the interim housing needs report is expected to inform forward community plan and bylaw work.

The total South Cariboo Housing Need amounts to 89 units per year over twenty years. This can be thought of two apartment buildings per year. At the same time, however, caution should be taken with respect to the provincial housing needs methodology and its outputs. This methodology is not a market tested estimate, and there's no guarantee that achieving the numbers suggested over twenty years will provide the 'right' amount of housing. The District and Regional District can be supportive and accommodating of public, private, and non-profit efforts to address housing shortfalls as they are found.

For the South Cariboo overall, housing needs are driven by projected population growth under BC Stat's PEOPLE model for household formation, which accounts for 42% of assessed 20-year housing needs. This is followed by suppressed household formation, which accounts for another 28% of assessed housing needs in the region. These are the sorts of housing needs that are most typically met by market housing development, and to meet them will require that market housing be more available at scale than present. This can be accomplished through more accommodating housing policy, including more permissive zoning and OCP policy, reduced Development Cost and Amenity Cost Charges, (avoidance of more expensive building code mandates where options are available to local government).

The province has provided several sample bylaws assist with the roll-out of density measures that can be adopted in whole or in part. Using provincial sample bylaws as a model will assist in making local land use regulations more understandable to a wider selection of builders and landowners, assisting with competition and policy uptake and helping to build more homes.

Local governments are understandably concerned that accommodating the need for additional market housing will impose on local taxpayers, however this is to some extent unavoidable. Development fee-based funding of community amenities and infrastructure can be useful for greenfield development; however, it does tend to raise the price of existing real estate. The District and Regional District would be well served to keep these fees at a low level, supporting residential needs.

The District and Regional District would be well served to keep a close eye on housing input and output variables outside of regular housing needs reports. Land prices, construction costs, building activity all carry a tremendous amount of fine-grained information about the state of the housing situation and much more frequently than five-yearly census data. High prices tend to correspond to a situation that is not working well. Presently, commercial real estate data provided by CoStar for the Cariboo suggests that rents have been steadily increasing since 2016. Vacancy rates bottomed out in 2023 and have risen sharply over the last year from 1.7% to 2.4%<sup>7</sup>, suggesting an easing of market pressure.

100 Mile House and Cariboo Regional District planners and elected officials find themselves in a challenging situation, where there are few low-cost improvements to be made given the growing cost of infrastructure, uncertain levels of future growth, and a narrow window to work with for project viability. This calls for great care and attention into how policy and practice impact the way homes are built.

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<sup>7</sup> this should be taken with consideration of small sample sizes for the Cariboo. Subsamples for 100 Mile House were too small to be considered.





## Appendix 1: Detailed Housing Needs Calculations

These figures are to provide detailed calculations for ‘suppressed households.’

### 100 Mile House

Below is the number of households by age and tenure of household maintainer in 2006.

#### ONE HUNDRED MILE HOUSE DM (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	15	30
25 TO 34 YEARS	20	70
35 TO 44 YEARS	70	60
45 TO 54 YEARS	95	45
55 TO 64 YEARS	75	50
65 TO 74 YEARS	95	20
75 YEARS AND OVER	90	90

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

#### ONE HUNDRED MILE HOUSE DM (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	15
25 TO 34 YEARS	20	105
35 TO 44 YEARS	35	55
45 TO 54 YEARS	45	65

55 TO 64 YEARS	150	70
65 TO 74 YEARS	95	45
75 TO 84 YEARS	90	30
85 YEARS AND OVER	60	20

The below table will compare these census years.

**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	175	285	110	175
	20 to 24 years	110		65	
25 TO 34 YEARS	25 to 29 years	70	170	95	220
	30 to 34 years	100		125	
35 TO 44 YEARS	35 to 39 years	80	205	60	130
	40 to 44 years	125		70	
45 TO 54 YEARS	45 to 49 years	125	250	110	175
	50 to 54 years	125		65	
55 TO 64 YEARS	55 to 59 years	95	205	190	330
	60 to 64 years	110		140	
65 TO 74 YEARS	65 to 69 years	35	145	105	205
	70 to 74 years	110		100	
75 YEARS AND OVER	75 to 79 years	90	220	115	295
	80 to 84 years	95		90	
	85 years and over	35		90	

The next table will show the household-maintainer rate for 2006.

**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	15	30	285	5.26%	10.53%
25 TO 34 YEARS	20	70	170	11.76%	41.18%
35 TO 44 YEARS	70	60	205	34.15%	29.27%
45 TO 54 YEARS	95	45	250	38.00%	18.00%
55 TO 64 YEARS	75	50	205	36.59%	24.39%
65 TO 74 YEARS	95	20	145	65.52%	13.79%
75 YEARS AND OVER	90	90	220	40.91%	40.91%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	5.26%	10.53%	175	9.21	18.42
25 TO 34 YEARS	11.76%	41.18%	220	25.88	90.59
35 TO 44 YEARS	34.15%	29.27%	130	44.39	38.05
45 TO 54 YEARS	38.00%	18.00%	175	66.50	31.50
55 TO 64 YEARS	36.59%	24.39%	330	120.73	80.49
65 TO 74 YEARS	65.52%	13.79%	205	134.31	28.28
75 YEARS AND OVER	40.91%	40.91%	295	120.68	120.68

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

**ONE HUNDRED MILE HOUSE DM (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	9.21	18.42	0	15	9.21	3.42	12.63
25 TO 34 YEARS	25.88	90.59	20	105	5.88	-14.41	0.00
35 TO 44 YEARS	44.39	38.05	35	55	9.39	-16.95	0.00
45 TO 54 YEARS	66.50	31.50	45	65	21.50	-33.50	0.00
55 TO 64 YEARS	120.73	80.49	150	70	-29.27	10.49	0.00
65 TO 74 YEARS	134.31	28.28	95	45	39.31	-16.72	22.59
75 YEARS AND OVER	120.68	120.68	150	50	-29.32	70.68	41.36
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>76.58</b>

## Electoral Area G

Below is the number of households by age and tenure of household maintainer in 2006.

### CARIBOO G RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	25	20
25 TO 34 YEARS	100	45
35 TO 44 YEARS	270	75
45 TO 54 YEARS	400	95
55 TO 64 YEARS	525	30
65 TO 74 YEARS	315	15
75 YEARS AND OVER	175	0

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

### CARIBOO G RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	15	15
25 TO 34 YEARS	135	30
35 TO 44 YEARS	190	40
45 TO 54 YEARS	275	35
55 TO 64 YEARS	570	60
65 TO 74 YEARS	675	50
75 TO 84 YEARS	260	20
85 YEARS AND OVER	40	0

The below table will compare these census years.

**CARIBOO G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	310	475	205	400
	20 to 24 years	165		195	
25 TO 34 YEARS	25 to 29 years	185	415	175	430
	30 to 34 years	230		255	
35 TO 44 YEARS	35 to 39 years	255	645	220	410
	40 to 44 years	390		190	
45 TO 54 YEARS	45 to 49 years	405	870	260	570
	50 to 54 years	465		310	
55 TO 64 YEARS	55 to 59 years	495	895	525	1,115
	60 to 64 years	400		590	
65 TO 74 YEARS	65 to 69 years	340	575	615	1,135
	70 to 74 years	235		520	
75 YEARS AND OVER	75 to 79 years	145	255	340	585
	80 to 84 years	65		140	
	85 years and over	45		95	

The next table will show the household-maintainer rate for 2006.

**CARIBOO G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	25	20	475	5.26%	4.21%
25 TO 34 YEARS	100	45	415	24.10%	10.84%
35 TO 44 YEARS	270	75	645	41.86%	11.63%
45 TO 54 YEARS	400	95	870	45.98%	10.92%
55 TO 64 YEARS	525	30	895	58.66%	3.35%
65 TO 74 YEARS	315	15	575	54.78%	2.61%
75 YEARS AND OVER	175	0	255	68.63%	0.00%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

**CARIBOO G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	5.26%	4.21%	400	21.05	16.84
25 TO 34 YEARS	24.10%	10.84%	430	103.61	46.63
35 TO 44 YEARS	41.86%	11.63%	410	171.63	47.67
45 TO 54 YEARS	45.98%	10.92%	570	262.07	62.24
55 TO 64 YEARS	58.66%	3.35%	1,115	654.05	37.37
65 TO 74 YEARS	54.78%	2.61%	1,135	621.78	29.61
75 YEARS AND OVER	68.63%	0.00%	575	394.61	0.00



Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

**CARIBOO G RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	21.05	16.84	15	15	6.05	1.84	7.89
25 TO 34 YEARS	103.61	46.63	135	30	-31.39	16.63	0
35 TO 44 YEARS	171.63	47.67	190	40	-18.37	7.67	0
45 TO 54 YEARS	262.07	62.24	275	35	-12.93	27.24	14.31
55 TO 64 YEARS	654.05	37.37	570	60	84.05	-22.63	61.42
65 TO 74 YEARS	621.78	29.61	675	50	-53.22	-20.39	0
75 YEARS AND OVER	394.61	0	300	20	94.61	-20	74.61
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>158.24</b>

## Electoral Area H

Below is the number of households by age and tenure of household maintainer in 2006.

### CARIBOO H RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	10	0
25 TO 34 YEARS	20	40
35 TO 44 YEARS	100	35
45 TO 54 YEARS	145	35
55 TO 64 YEARS	230	10
65 TO 74 YEARS	130	10
75 YEARS AND OVER	0	0

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

### CARIBOO H RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	0	0
25 TO 34 YEARS	30	0
35 TO 44 YEARS	60	20
45 TO 54 YEARS	125	35
55 TO 64 YEARS	190	20
65 TO 74 YEARS	245	20
75 TO 84 YEARS	105	10
85 YEARS AND OVER	15	0

The below table will compare these census years.

**CARIBOO H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	105	160	90	145
	20 to 24 years	55		55	
25 TO 34 YEARS	25 to 29 years	80	130	40	120
	30 to 34 years	50		80	
35 TO 44 YEARS	35 to 39 years	105	250	95	175
	40 to 44 years	145		80	
45 TO 54 YEARS	45 to 49 years	180	365	130	260
	50 to 54 years	185		130	
55 TO 64 YEARS	55 to 59 years	200	370	195	355
	60 to 64 years	170		160	
65 TO 74 YEARS	65 to 69 years	140	185	245	415
	70 to 74 years	45		170	
75 YEARS AND OVER	75 to 79 years	15	15	105	195
	80 to 84 years	0		65	
	85 years and over	0		25	

The next table will show the household-maintainer rate for 2006.

**CARIBOO H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	10	0	160	6.25%	0.00%
25 TO 34 YEARS	20	40	130	15.38%	30.77%
35 TO 44 YEARS	100	35	250	40.00%	14.00%
45 TO 54 YEARS	145	35	365	39.73%	9.59%
55 TO 64 YEARS	230	10	370	62.16%	2.70%
65 TO 74 YEARS	130	10	185	70.27%	5.41%
75 YEARS AND OVER	0	0	15	0.00%	0.00%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

**CARIBOO H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	6.25%	0.00%	145	9.06	0.00
25 TO 34 YEARS	15.38%	30.77%	120	18.46	36.92
35 TO 44 YEARS	40.00%	14.00%	175	70.00	24.50
45 TO 54 YEARS	39.73%	9.59%	260	103.29	24.93
55 TO 64 YEARS	62.16%	2.70%	355	220.68	9.59
65 TO 74 YEARS	70.27%	5.41%	415	291.62	22.43
75 YEARS AND OVER	0.00%	0.00%	195	0.00	0.00

Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

**CARIBOO H RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	9.06	0.00	0	0	9.06	0.00	9.06
25 TO 34 YEARS	18.46	36.92	30	0	-11.54	36.92	25.38
35 TO 44 YEARS	70.00	24.50	60	20	10.00	4.50	14.50
45 TO 54 YEARS	103.29	24.93	125	35	-21.71	-10.07	0.00
55 TO 64 YEARS	220.68	9.59	190	20	30.68	-10.41	20.27
65 TO 74 YEARS	291.62	22.43	245	20	46.62	2.43	49.05
75 YEARS AND OVER	0.00	0.00	120	10	-120.00	-10.00	0.00
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>118.27</b>

## Electoral Area L

Below is the number of households by age and tenure of household maintainer in 2006.

### CARIBOO L RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2006 CATEGORIES	2006 Households	
	Owner	Renter
UNDER 25 YEARS	10	0
25 TO 34 YEARS	60	50
35 TO 44 YEARS	205	20
45 TO 54 YEARS	405	20
55 TO 64 YEARS	480	15
65 TO 74 YEARS	380	10
75 YEARS AND OVER	205	10

The above table represents the 2006 numbers of household maintainers by age and tenure. This will be used to anchor an estimate of how many households in 2021, based upon present age and tenure demographics, would be expected were housing as available as in 2006. 2021 data is below.

### CARIBOO L RDA (CSD, BC)

AGE – PRIMARY HOUSEHOLD MAINTAINER 2021 CATEGORIES	2021 Households	
	Owner	Renter
15 TO 24 YEARS	15	0
25 TO 34 YEARS	95	30
35 TO 44 YEARS	190	35
45 TO 54 YEARS	200	30
55 TO 64 YEARS	580	35
65 TO 74 YEARS	655	45
75 TO 84 YEARS	310	25
85 YEARS AND OVER	35	0

The below table will compare these census years.

**CARIBOO L RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	Age Categories – Population	2006		2021	
		All Categories	Summed Categories	All Categories	Summed Categories
15 TO 24 YEARS	15 to 19 years	265	385	100	165
	20 to 24 years	120		65	
25 TO 34 YEARS	25 to 29 years	150	265	155	320
	30 to 34 years	115		165	
35 TO 44 YEARS	35 to 39 years	225	505	210	420
	40 to 44 years	280		210	
45 TO 54 YEARS	45 to 49 years	370	820	140	435
	50 to 54 years	450		295	
55 TO 64 YEARS	55 to 59 years	470	900	480	1,185
	60 to 64 years	430		705	
65 TO 74 YEARS	65 to 69 years	385	610	615	1,110
	70 to 74 years	225		495	
75 YEARS AND OVER	75 to 79 years	175	275	330	585
	80 to 84 years	70		200	
	85 years and over	30		55	

The next table will show the household-maintainer rate for 2006.

**CARIBOO L RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Households		2006 Population	2006 Headship Rate	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	10	0	385	2.60%	0.00%
25 TO 34 YEARS	60	50	265	22.64%	18.87%
35 TO 44 YEARS	205	20	505	40.59%	3.96%
45 TO 54 YEARS	405	20	820	49.39%	2.44%
55 TO 64 YEARS	480	15	900	53.33%	1.67%
65 TO 74 YEARS	380	10	610	62.30%	1.64%
75 YEARS AND OVER	205	10	275	74.55%	3.64%

Applying these rates to the 2021 provides us with an estimate of how many households you would expect to see were housing as available in 2021 as in 2006.

**CARIBOO L RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2006 Headship Rate		2021 Population	2021 Potential Households	
	Owner	Renter	Total	Owner	Renter
15 TO 24 YEARS	2.60%	0.00%	165	4.29	0.00
25 TO 34 YEARS	22.64%	18.87%	320	72.45	60.38
35 TO 44 YEARS	40.59%	3.96%	420	170.50	16.63
45 TO 54 YEARS	49.39%	2.44%	435	214.85	10.61
55 TO 64 YEARS	53.33%	1.67%	1,185	632.00	19.75
65 TO 74 YEARS	62.30%	1.64%	1,110	691.48	18.20
75 YEARS AND OVER	74.55%	3.64%	585	436.09	21.27



Then, subtracting the number of potential households from the number of actual households, the calculation allows us to estimate the number of ‘suppressed households’ in 2021.

**CARIBOO L RDA (CSD, BC)**

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	4.29	0.00	15	0	-10.71	0.00	0.00
25 TO 34 YEARS	72.45	60.38	95	30	-22.55	30.38	7.83
35 TO 44 YEARS	170.50	16.63	190	35	-19.50	-18.37	0.00
45 TO 54 YEARS	214.85	10.61	200	30	14.85	-19.39	0.00
55 TO 64 YEARS	632.00	19.75	580	35	52.00	-15.25	36.75
65 TO 74 YEARS	691.48	18.20	655	45	36.48	-26.80	9.67
75 YEARS AND OVER	436.09	21.27	345	25	91.09	-3.73	87.36
<b>TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS</b>							<b>141.62</b>