



HOUSING NEEDS ASSESSMENT

Village of Anmore

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Introduction

In 2019 the Province passed legislation requiring local governments to collect data, analyze trends, and prepare reports that describe current and projected housing needs in their communities.

The intent of this legislated requirement is to strengthen the ability of local governments to understand their current and future housing needs, and to ensure that subsequent local policies, plans, and development decisions are based on current evidence. The Provincial legislation dictates that each community provide a consolidated data summary; this is included here as Appendix A.

In support of this statutory obligation, Metro Vancouver have prepared detailed statistical descriptions for all municipalities in Metro. The descriptive detail assembled by Metro is included here as Appendix B.

This brief extracts and elaborates on key data to draw out the more critical issues that the Village of Anmore should address to ensure a healthy balanced housing market over the coming decade. This covers:

- Brief synthesis of local demographic and market conditions
- Identifying anticipated housing requirements based on the trends and projections
- Quantifying housing need, where the market does not respond and require pro-active policy and programming by the municipality

In undertaking a municipal level housing need analysis (HNA) it is important to note that Anmore (the Village) is situated within a large metropolitan region, with a metropolitan housing and labour market that is indifferent to local jurisdictional boundaries. This is especially important since Anmore accounts for only 0.1% of the regional population. As the regional population grows, mainly because of migration, even a small portion of regional growth could potentially have significant impacts on Anmore. Similarly, the Village may be encouraged by Provincial or Regional policy to respond to unmet local demand.

Local land supply, redevelopment of existing properties and policies that either encourage or constrain construction of new housing, and the form and size of these homes will in turn

influence how potential growth evolves in the Village of Anmore. This will then impact on both housing requirements and need.

In undertaking this assessment, it is helpful at the outset to distinguish between two key concepts: housing requirements and housing need.

- **Housing requirements** derive from household growth and reflect the total number of new homes that will be required to meet anticipated demand.
- **Housing need** is a more distinct subset. For the purpose of this HNA the term “need” is used to enumerate households that are already housed, but do not have sufficient income to afford this housing without financial stress. And because their income is low, they lack “effective demand”. In such cases some form of assisted non-market housing is typically required. This includes constructing social or affordable housing as well as providing assistance to help cover the cost of housing (increase effective demand).

Overview of the local demographic and market context

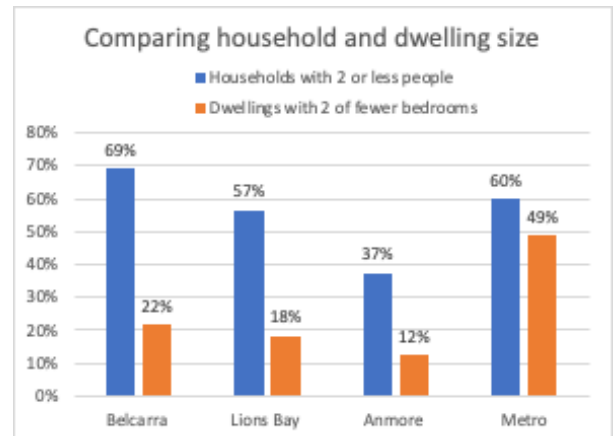
The Village of Anmore is primarily a residential suburb with minimal local economic activity and employment. Commuting patterns reveal that 97.8% of the working adult population leave the Village daily to work in other parts of the region; by comparison only 1.7% live and work in Anmore. In addition to commuting required by Village residents, the long-term viability of the tax base weighted very heavily to residential properties and taxpayers is a topic of regional discussion.

The housing stock is predominantly in the form of owner occupied single detached dwellings. Almost three-quarters of homes are detached and 91% are owner occupied (this compares to an owner rate of 64% in Metro and 68% across BC). There is a very small number of multi-unit dwellings mainly in the form of semi-detached and duplexes, although a notable proportion of moveable dwellings (11% of stock), according to the 2016 census. The redevelopment of trailer lots will not be shown until the 2021 census is published.

The high rate of ownership reflects a high median household income (\$148,500), double that of the Metro average (\$72,500). And notably while the income of owners (\$153,800) is higher than those of renters (\$100,760), the income of renters in Anmore is twice as high as those of the median Metro renter (\$49,000).

Again, reflecting the characteristics of the housing stock, family households, especially younger families with children dominate. The average number of persons in an Anmore household was 3.2, which was higher than the average household size in Metro Vancouver (2.5) and BC (2.4).

Clearly this is influenced by the absence of multi-unit apartment structures, which tend to house smaller households, especially 1-2 person households. That said 37% of households in 2016 were only one (9%) or two person (28%), suggesting some degree of over-housing – by comparison 88% of dwellings have 3 or more bedroom and only 12% have 2 or fewer bedroom that may be a sufficient size for the many smaller households. The amount of 1 and 2 person households in larger homes suggest that many Anmore households are over-housed because few small dwellings are available.



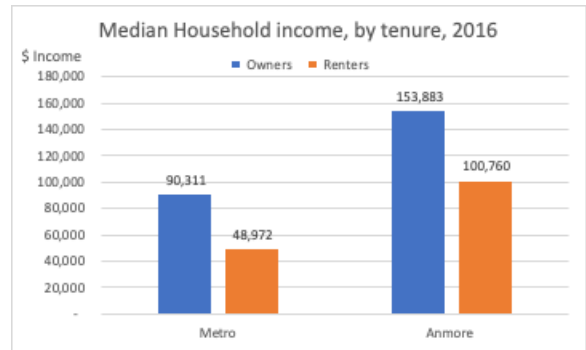
This raises an important issue of mismatch – while many of these smaller households may wish to remain in the family home, is there demand for smaller dwellings in the village so that they can downsize but remain in the same community? Can or should the planning process seek to encourage and enable this type of development?

Home prices and affordability

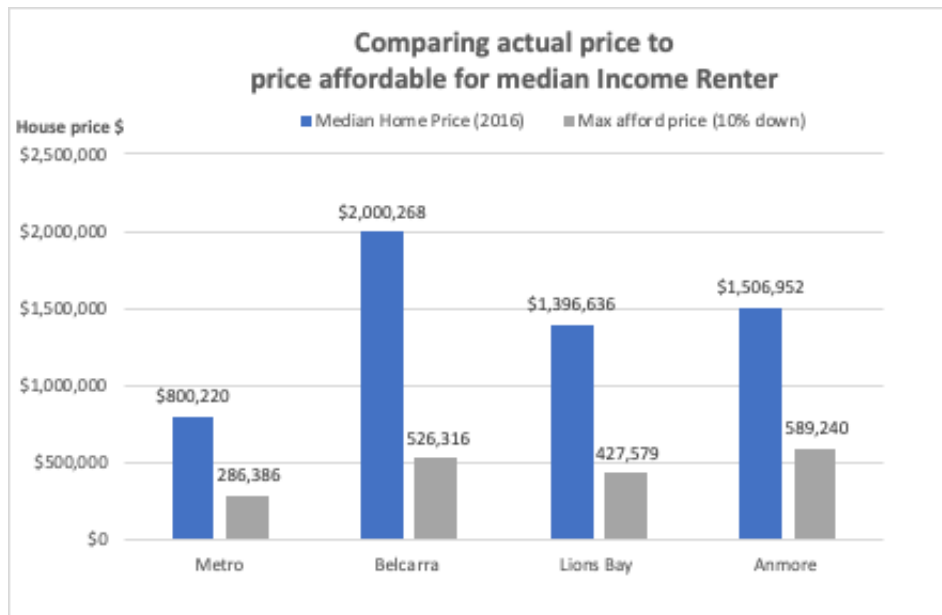
Due to the small market size, real estate transaction data from data collecting agencies, are not available for Anmore, so to identify home prices the occupant assessed home values as reported in the 2016 census are used here. In part reflecting the existing stock, almost entirely comprised of single detached homes, home values are high, at \$1.506 million almost double the Metro median of \$800,000 (and these are 2016 estimates – now obviously much higher).

With few rentals, and again, these being in the form of rented houses, there is also no data, but the rent distribution reveals that 35 out of 60 renters pay over \$1,500 so the median rent is over this amount.

But while prices and rents are high, so are incomes. The average renter household in Anmore (\$100,760) brings home more than twice that of the Metro average (\$48,900). And owners enjoy a median over \$150,000. While this suggests an income to price multiplier just under 10, many of these owners are long term owners and paid much less initially, so this metric is misleading.



At this median price few renters – neither those from rest of Metro, nor local renters already resident in Anmore can afford to buy.



Assuming a mortgage amortized over 25 years at 3% with a 10% down payment we can determine the price that would be affordable at the median income (Metro and in Anmore). Comparing the affordable price for a median renter household to the actual 2016 values reveals that in Anmore fewer than 8% of existing renters can afford to buy a median priced home; and only 4% of Metro median income renters can do so.

Core housing need

The standardized measure of housing need in Canada is the concept of core housing need, designed and implemented by Canada Mortgage and Housing Corp (CMHC). This determines if a household falls below any of three standards – adequacy (physical condition), suitability (crowding), and affordability (pay over 30% gross income for housing); and if their income is below that required to afford a median rent in the local area (in this case Metro Vancouver). National, Provincial, and Metro data show that core need is far higher among renters and is predominantly a problem of affordability.

Unfortunately, because the population of Anmore is very small and there are very few renters it is not possible to test this pattern; core need can be determined only at an aggregate level (combining renters and owners). And reflecting the noted high incomes of local households, the incidence rate of core need is quite low, only 5.3% of all households are in need. This compares with the much higher rates of 17.6% in Metro and 14.9% province wide.

Because the number in need is so small, the data support only minimal detailed analysis by type of household and age cohort.¹

When examining households found to be in core need the incidence is greatest among lone parents, where roughly one-in-three are in need and core need is concentrated in households aged 45-65. Currently, it is not lower income seniors (house rich cash poor) that have the greatest incidence of need, but these current older lone parents (45-64) will gradually become single seniors so this may evolve into higher incidence of need among those over 65.

Recent population, household growth and housing market response

Among the three Villages in the metropolitan region, Anmore is the largest and fastest growing. Between 2006 and 2016 its population increased by 425 people, living in 150 households.

¹ Statistics Canada round values randomly up or down to nearest 5, so for example, a raw count of 37 may appear at 35 or 40. This impacts calculation of percentages resulting in a lack of precision in the incidence rates presented here.

To accommodate this growth, new housing construction (2011-2019) added, on average, 16 homes per year, almost all were single detached. Most are targeted to owner-occupants - on average only 1 in 10 were constructed as rentals. And not all were net additions, on average 2 homes per year were demolished to enable new construction, so net construction averaged 14 homes per year.

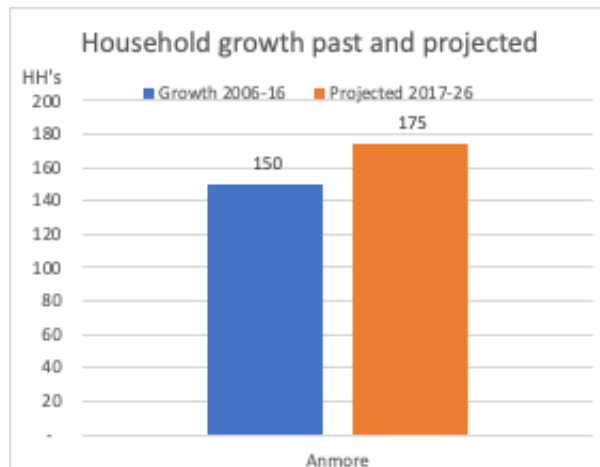
A key objective of this HNA is to anticipate future growth and need. This is explored by drawing on projections developed by Metro.²

Metro use a cohort survival model (births and deaths) augmented by estimates of likely migration. Migration (including international, but mainly domestic) is the primary factor influencing growth and is the most challenging to predict. What attracts people (households) either from elsewhere in the region, or from outside the region. And how does housing availability (new supply or from homes being vacated by current occupants) impact migration? Does new housing construction respond to latent demand, or does demand materialize as a result of the availability of homes?

In a small community that exists within a larger region in which there is a wide array of choice and affordability, it is more likely that new migration is driven by availability of homes and by their design, size, and price, relative to other parts of the region.

Therefore, the Village can influence and manage growth. It can attract growth by expanding the supply of serviced lots or regulating increased density in existing developed areas; and it can equally restrict new migration and growth by constraining serviced land supply and development capacity. In developing estimates of population and household growth, Metro uses information on recent activity and plans for servicing and infrastructure to adjust natural growth estimates.

² Metro Vancouver planners provided estimates based on the draft for Metro 2050, the regional growth strategy. At the time of publication, Metro 2050 has not yet been adopted by the Metro Vancouver Regional District Board.



On this basis the Metro projections for 2016-26 suggest potential growth of 570 persons which equates to another 175 households.

This represents a slightly faster rate than the prior decade 2006-16 and will require net additions to the stock of 17.5 homes per year. This compares to the net annual additions of 14 over the most recent decade. These estimates assume that sufficient serviced land supply is made available.

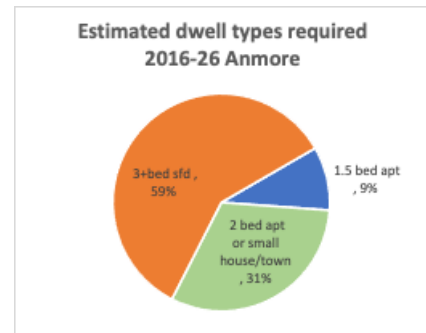
Anticipated future housing requirements

The Provincial guidelines for HNAs require projections to distinguish the mix of dwelling types/sizes that will be required as well as how the number in core need might grow.

Looking first to dwelling type requirements, based on current demographics. Examining the mix of current household types and sizes and assigning these against an assumed dwelling type typology it is assumed that the household types align with the following dwelling configurations.

Household type	Dwell type
Singles	1.5 bed dwelling
Couple (no children), Lone parents, Non-Family 2+	2 bed small house/town
Couple with kids, other (multi-family)	3+bed sfd

We then examine the distribution of household types (in 2016 census) and apply this to the projected growth in population and households (reported above) to estimate the mix required over the decade 2016-26. Applying the 2016 distribution against the overall projection of an additional 175 homes suggests that 59% of homes (103) should be 3+ bedroom detached; 31% (55) should be small townhome, bungalow or semi-detached and 9% (17) should be 1 bed+den.



This mix is considerably different from the pattern of recent construction, almost exclusively single detached homes.

This more diverse mix would enable migration of smaller households as well the opportunity for existing empty nesters to downsize, while remaining in the community.

Anticipating future core housing need

Given the high-income profile in Anmore, the number and incidence of core need is much lower than the Provincial and Metro average. Only 5.3% of households were found to be in need. If this incidence rate is applied to the expected growth over the decade 2016-26, an additional 9 households would be in core need, fewer than one per year. And given the absence of lower rent housing in the community the migration of potential core need households is unlikely.

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:		Change since	:	%	
	Projected population in 5 years:		Projected change:		%	
	Number of households:		Change since	:	%	
	Projected number of households in 5 years:		Projected change:		%	
	Average household size:					
	Projected average household size in 5 years:					
	Median age (local):	Median age (RD):	Median age (BC):			
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	Projected seniors 65+ in 5 years:					%
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:					%

INCOME	Median household income	Local	Regional District	BC
	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	%
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	%
	Households below <i>suitability</i> standards (in overcrowded dwellings):	%

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):
2. Any community consultation undertaken during development of the housing needs report:
3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).
4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

HOUSING NEEDS REPORT
Part 1: Community and Housing Profile
Village of Anmore

May 2021

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1. INTRODUCTION

Local governments across the Metro Vancouver region and across British Columbia encounter challenges in their efforts to achieve a diverse and affordable housing supply for all residents. Housing needs reports collect, review, and analyze data about current and projected population, household income, significant economic sectors, and the currently available and anticipated housing units in a given community, in order to establish a baseline understanding of housing need and demand. The housing needs report becomes the basis for determining current and projected housing need, and provides evidence-based information to support local planning efforts in addressing these gaps.

This report is structured in three parts:

1. **Introduction**
Describes the housing needs report requirement for local governments in British Columbia, the study purpose, and regional context.
2. **Community Profile**
Provides key demographic, household, and economic data, including population and household projections.
3. **Housing Profile**
Provides an overview of housing supply, market conditions, and housing indicators.

1.1 PURPOSE

New legislative requirements in British Columbia (BC) took effect April 16, 2019 requiring local governments to collect data, analyze trends and prepare reports that describe current and projected housing needs in their communities. Municipalities and regional districts in BC are required to complete publicly accessible housing needs reports by April 2022 and every five years thereafter.

Housing needs reports are intended to strengthen the ability of local governments to understand their current and future housing needs, and to ensure that local policies, plans, and development decisions that follow are based on recent evidence. These reports can identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. Having a housing needs report is a critical input that supports the development of a comprehensive housing strategy or action plan.

1.2 REGIONAL CONTEXT

Local governments are required to consider the most recently collected information and housing needs report when amending an official community plan or regional growth strategy. In Metro Vancouver, member jurisdictions are required to adopt Regional Context Statements which include policies or strategies that will work toward meeting future housing demand as set out in the regional growth strategy.

2. COMMUNITY PROFILE

The community profile section examines key demographic, household, and economic indicators for the Village of Anmore (referred to as “Anmore” from now), including population growth, age, household

characteristics, and labour force statistics. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

2.1 DEMOGRAPHICS

Population

According to the 2016 Census of Population, there were 2,210 people living in Anmore. Anmore represented 0.1% of the Metro Vancouver population, which was 2.5 million in 2016. Between 2006 and 2016 (the three most recent census periods), Anmore grew by 23.8%, adding 425 people, and representing 0.1% of the region's total population growth. Table 1 shows the population growth in Anmore, Metro Vancouver and British Columbia from 2006 to 2016.

Table 1. Population Growth, Anmore, Metro Vancouver, and BC (2006, 2011, 2016)

Community / Area	Population Growth	2006	2011	2016
Anmore	23.8%	1,785	2,092	2,210
Metro Vancouver	16.4%	2,116,581	2,313,328	2,463,431
British Columbia	13.0%	4,113,487	4,400,057	4,648,055

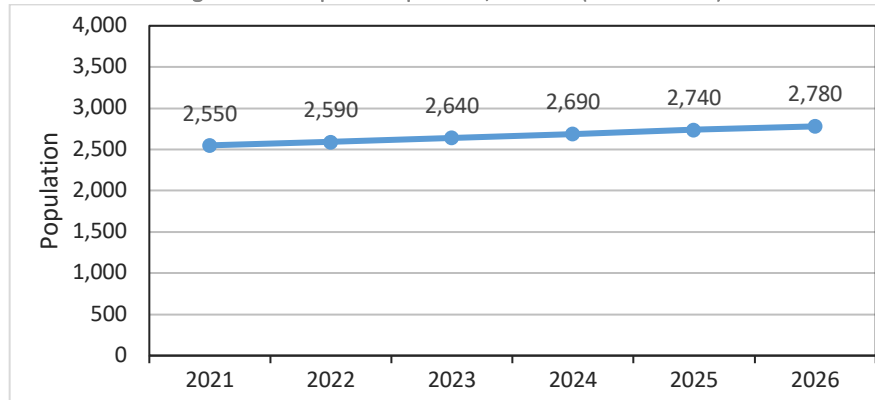
Source: Statistics Canada, Census of Population, 2006, 2011, 2016.

ANTICIPATED POPULATION

Metro Vancouver prepares population and growth projections for the region and its member jurisdictions. According to the most recent projections¹, Anmore's population is anticipated to increase by 230 people, from 2,550 residents in 2021 to 2,780 residents in 2026.

¹ The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.

Figure 1. Anticipated Population, Anmore (2021 to 2026)



Source: Metro Vancouver

The growth shown in Figure 1 represents an anticipated population growth of 9.0% over a 5-year period. In comparison, the Metro Vancouver region is expected to experience 8.5% population growth over the 5-year period, 2021-2026 (Table 2).

Table 2. Anticipated Population Growth, Anmore and Metro Vancouver (2021 to 2026)

Community/Area	Anticipated Population Growth	2021	2026
Anmore	9.0%	2,550	2,780
Metro Vancouver	8.5%	2,807,470	3,046,860

Source: Metro Vancouver

Age Profile

Table 3 shows the median age of Anmore's population, as reported in the three most recent census periods. Anmore's median age (42.9) was higher than that of the region (40.9).

Table 3. Median Age, Anmore and Metro Vancouver (2006, 2011, 2016)

Age	2006	2011	2016
Anmore	36.9	40.9	42.9
Metro Vancouver	39.1	40.2	40.9

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The fastest growing segment of the population in Anmore between 2006 and 2016 was people aged 20 to 24 years (+94.4%), followed by people aged 65 to 84 years (+89.5%), and 45 to 64 years (+73.2%). Table 4 shows the population by age group in Anmore during the last three Census periods (2006, 2011 and 2016).

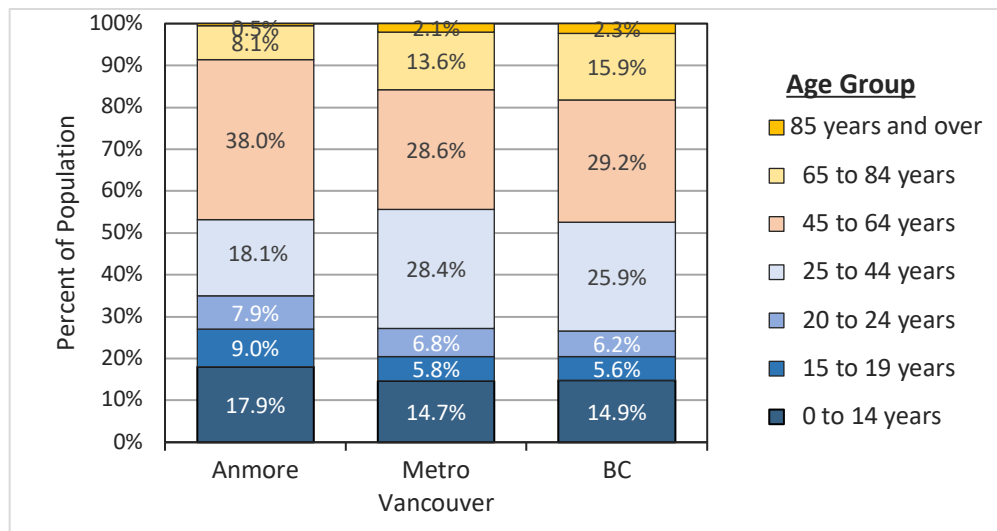
Table 4. Population by Age Group, Anmore (2006, 2011, 2016)

Age Group	2006		2011		2016		Percent change 2006-2016
0 to 14 years	455	25.5%	415	19.9%	395	17.9%	-13.2%
15 to 19 years	145	8.1%	210	10.0%	200	9.0%	37.9%
20 to 24 years	90	5.0%	150	7.2%	175	7.9%	94.4%
25 to 44 years	510	28.6%	440	21.1%	400	18.1%	-21.6%
45 to 64 years	485	27.2%	715	34.2%	840	38.0%	73.2%
65 to 84 years	95	5.3%	145	6.9%	180	8.1%	89.5%
85 years and over	10	0.6%	5	0.2%	10	0.5%	0.0%
Total	1,785	100%	2,090	100%	2,210	100%	23.8%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The age distribution of the population in Anmore differed from that of Metro Vancouver and the province of BC. The proportion of children and youth aged 19 years or under was higher in Anmore (26.9%) than in Metro Vancouver (20.5%) and in BC (20.4%). The proportion of seniors 65+ years old in Anmore (8.6%) was lower than that in Metro Vancouver (15.7%) and BC (18.3%). Figure 2 compares the total population of Anmore, Metro Vancouver, and BC by age group.

Figure 2. Population by Age Group, Anmore, Metro Vancouver, and BC (2016)



Source: Statistics Canada, Census of Population, 2016

ANTICIPATED AGE PROFILE

According to Metro Vancouver growth projections, the most significant growth in Anmore is expected to occur among 25 to 44 year olds (+33.3%) and seniors aged 65 to 84 years (33.3%). Table 5 shows the anticipated population growth by age group in Anmore from 2021 to 2026.

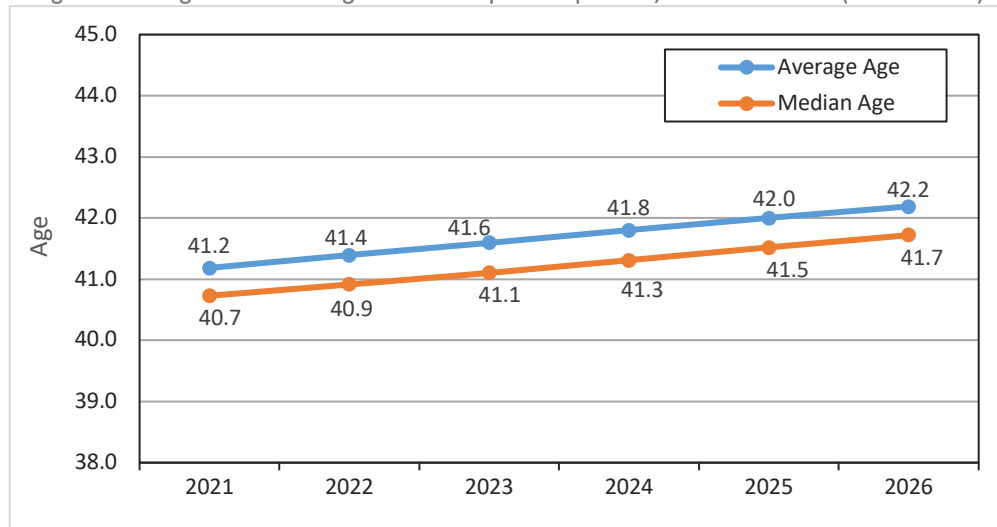
Table 5. Anticipated Population Growth by Age Group, Anmore (2021 to 2026)

Age Groups	2021		2026		Population Change 2021 - 2026	
0 to 14 years	300	12.0%	350	12.5%	50	16.7%
15 to 19 years	250	10.0%	200	7.1%	-50	-20.0%
20 to 24 years	250	10.0%	250	8.9%	0	0.0%
25 to 44 years	600	24.0%	800	28.6%	200	33.3%
45 to 64 years	850	34.0%	800	28.6%	-50	-5.9%
65 to 84 years	300	12.0%	400	14.3%	100	33.3%
85 years and over	0	0.0%	0	0.0%	0	0.0%
Total	2,500	100%	2,800	100%	300	12.0%

Source: Metro Vancouver

BC Stats also prepares population estimates and projections at a regional district level. According to BC Stats' most recent projections which are shown in Figure 3, the median age of the anticipated population in Metro Vancouver will increase from 40.7 years in 2021 to 41.7 years by 2026, suggesting that the trend over the 5-year period will be an aging of the region's population. This is concurrent with the findings of Metro Vancouver's projections, and trends experienced across the province and country.

Figure 3. Average and Median Age of the Anticipated Population, Metro Vancouver (2021 to 2026)



Source: BC Stats

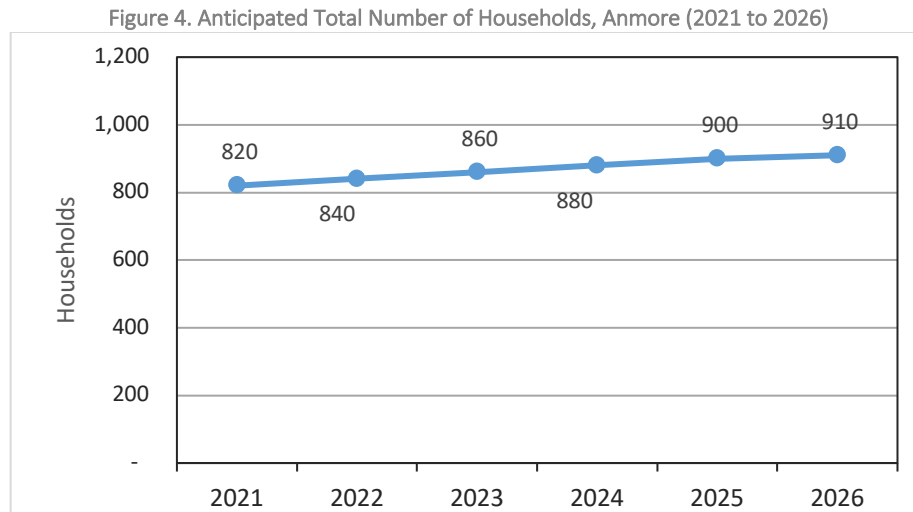
2.2 HOUSEHOLDS

Number of Households

In 2016, the total number of households in Anmore was 685. This is an increase in the total households from the previous two census periods. In 2011, there were 630 households in Anmore, and in 2006 there were 535. This represented a 28.0% growth in the number of households between 2006 and 2016.

ANTICIPATED HOUSEHOLDS

According to Metro Vancouver population and housing projections², the anticipated number of households in Anmore is expected to grow to a total of 910 households by 2026, a 11.0% increase from 2021. Figure 4 contains information on the household projections for Anmore from 2021 to 2026.



Source: Metro Vancouver

Household Size

Less than half (39.4%) of Anmore households were 1-person households and 2-person households, as shown in Table 6. Households containing 5 or more persons accounted for 18.2% of all households. According to the 2016 Census, the average number of persons in an Anmore household was 3.2, which was higher than the average household size in Metro Vancouver (2.5) and BC (2.4).

² The projections included here represent the latest available draft projections at the time of publication, and may change once the final regional projections are adopted by the Metro Vancouver Regional District Board.

Table 6. Number and Percentage of Households by Household Size, Anmore (2006, 2011, 2016)

Household Size	2006		2011		2016	
1 person	60	11.2%	55	8.8%	75	10.9%
2 persons	145	27.1%	175	28.0%	195	28.5%
3 persons	80	15.0%	110	17.6%	130	19.0%
4 persons	135	25.2%	165	26.4%	170	24.8%
5 or more persons	115	21.5%	130	20.8%	125	18.2%
Total	535	100.0%	625	100.0%	685	100.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

ANTICIPATED HOUSEHOLD SIZE

By 2026, the average number of persons in an Anmore household is expected to be 3.1.

Household Tenure

In 2016, 92.0% of Anmore households were owners. This proportion was the same as the previous two census years (92.0% in 2011 and 91.6% in 2006). Anmore's ownership rate was significantly higher than that of Metro Vancouver (63.7%) and the province as a whole (68.0%). Table 7 shows the tenure breakdown for Anmore households for the past three Census periods.

Table 7. Number and Percentage of Households by Household Tenure, Anmore (2006, 2011, 2016)

Tenure	2006		2011		2016	
Owner households	490	91.6%	575	92.0%	630	92.0%
Renter households	45	8.4%	50	8.0%	60	8.8%
Total	535	100%	625	100%	685	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

According to the Statistics Canada Census, 'subsidized housing' refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

Of the 60 renter households in Anmore in 2016, no households self-reported that they were living in subsidized housing / receiving a subsidy. Table 8 shows information on the subsidy status for renter households in Anmore during the past three Census periods.

Table 8. Number and Percentage of Renter Households in Subsidized Housing, Anmore (2006, 2011, 2016)

Subsidized Renter Households	2006		2011		2016	
Renter households with subsidy	n/a	n/a	0	0.0%	0	0.0%
Renter households without subsidy	n/a	n/a	50	100.0%	60	100.0%
Total	535	100%	50	100%	60	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Note: 2006 Census did not collect information on the presence of rental subsidies.

Household Income

In 2016, the median income for all Anmore households was \$148,582, and the average income was \$186,134. These were significantly higher than the incomes of households throughout BC as a whole (\$69,979 median income; \$90,354 average income) and households in the Metro Vancouver region (\$72,585 median income; \$96,423 average income). Table 9 shows the median household incomes for Anmore, Metro Vancouver, and BC during the past three census periods.

Table 9. Median Household Incomes, Anmore, Metro Vancouver, and BC (2006, 2011, 2016)

Median Household Income	2006	2011	2016
Anmore	\$126,769	\$158,132	\$148,582
Metro Vancouver	\$65,342	\$68,830	\$72,585
British Columbia	\$62,372	\$65,555	\$69,979

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

In Anmore, 16.1% of households were earning less than \$60,000 per year during the latest census period, as shown in Table 10. The proportion of households earning less than \$30,000 per year was 5.1% in 2016. These households often require below market housing such as rent-geared-to-income housing.

Table 10. Number and Percentage of Households by Household Income Bracket (Constant 2015\$), Anmore (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$5,000	10	1.9%	0	0.0%	0	0.0%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	15	2.2%
\$15,000 to \$19,999	0	0.0%	0	0.0%	10	1.5%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	0	0.0%	0	0.0%	10	1.5%
\$30,000 to \$34,999	15	2.8%	15	2.4%	15	2.2%
\$35,000 to \$39,999	10	1.9%	20	3.2%	20	2.9%
\$40,000 to \$44,999	10	1.9%	0	0.0%	10	1.5%
\$45,000 to \$49,999	10	1.9%	15	2.4%	15	2.2%
\$50,000 to \$59,999	15	2.8%	25	4.0%	15	2.2%

Household Income	2006		2011		2016	
\$60,000 to \$69,999	20	3.7%	35	5.6%	20	2.9%
\$70,000 to \$79,999	35	6.5%	20	3.2%	30	4.4%
\$80,000 to \$89,999	25	4.7%	35	5.6%	35	5.1%
\$90,000 to \$99,999	25	4.7%	0	0.0%	30	4.4%
\$100,000 to \$124,999	70	13.1%	85	13.5%	60	8.8%
\$125,000 to \$149,999	70	13.1%	20	3.2%	55	8.0%
\$150,000 to \$199,999	85	15.9%	105	16.7%	135	19.7%
\$200,000 and over	120	22.4%	220	34.9%	200	29.2%
Total households	535		630		685	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Compared to the median income for all Anmore households (\$148,582) renter households had a lower median income (\$100,760). Among renters, the proportion of households earning less than \$60,000 was 30.8%. The proportion of households earning less than \$30,000 per year was 15.4% in 2016. Table 11 shows the number and percentage of renter households by household income bracket for the past three census periods.

Table 11. Number and Percentage of Renter Households by Household Income Bracket (Constant 2015\$), Anmore (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	0	0.0%	0	0.0%	0	0.0%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	0	0.0%	0	0.0%	10	15.4%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	0	0.0%	0	0.0%	0	0.0%
\$30,000 to \$34,999	10	22.2%	0	0.0%	10	15.4%
\$35,000 to \$39,999	0	0.0%	0	0.0%	0	0.0%
\$40,000 to \$44,999	10	22.2%	0	0.0%	0	0.0%
\$45,000 to \$49,999	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$59,999	0	0.0%	0	0.0%	0	0.0%
\$60,000 to \$69,999	0	0.0%	0	0.0%	10	15.4%
\$70,000 to \$79,999	10	22.2%	0	0.0%	0	0.0%
\$80,000 to \$89,999	10	22.2%	0	0.0%	10	15.4%
\$90,000 to \$99,999	0	0.0%	0	0.0%	0	0.0%
\$100,000 to \$124,999	0	0.0%	0	0.0%	0	0.0%
\$125,000 to \$149,999	0	0.0%	0	0.0%	15	23.1%
\$150,000 to \$199,999	10	22.2%	0	0.0%	15	23.1%
\$200,000 and over	10	22.2%	0	0.0%	0	0.0%
Total renter households	45		50		65	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Conversely, owners had a higher median income when compared to renter households in Anmore. With a median household income of \$153,883, owner households made \$53,000 more than the median income of renter households. The median income of owner households was 1.5 times higher than the median income of renter households. Table 12 shows the number and percentage of owner households by household income bracket for the past three census periods.

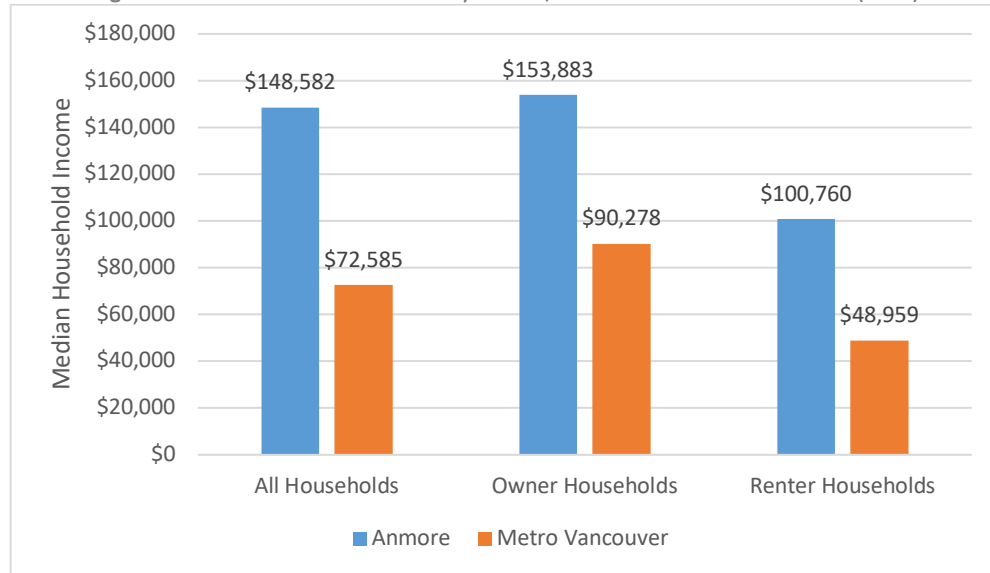
Table 12. Number and Percentage of Owner Households by Household Income Bracket (Constant 2015\$), Anmore (2006, 2011, 2016)

Household Income	2006		2011		2016	
Under \$ 5,000	10	2.1%	0	0.0%	10	1.6%
\$5,000 to \$9,999	0	0.0%	0	0.0%	0	0.0%
\$10,000 to \$14,999	0	0.0%	0	0.0%	15	2.4%
\$15,000 to \$19,999	10	2.1%	0	0.0%	0	0.0%
\$20,000 to \$24,999	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	10	2.1%	0	0.0%	10	1.6%
\$30,000 to \$34,999	10	2.1%	0	0.0%	10	1.6%
\$35,000 to \$39,999	10	2.1%	25	4.3%	15	2.4%
\$40,000 to \$44,999	10	2.1%	0	0.0%	15	2.4%
\$45,000 to \$49,999	10	2.1%	15	2.6%	10	1.6%
\$50,000 to \$59,999	15	3.1%	20	3.4%	15	2.4%
\$60,000 to \$69,999	20	4.1%	25	4.3%	20	3.2%
\$70,000 to \$79,999	25	5.2%	25	4.3%	30	4.8%
\$80,000 to \$89,999	15	3.1%	30	5.2%	30	4.8%
\$90,000 to \$99,999	30	6.2%	0	0.0%	30	4.8%
\$100,000 to \$124,999	65	13.4%	75	12.9%	60	9.6%
\$125,000 to \$149,999	70	14.4%	25	4.3%	45	7.2%
\$150,000 to \$199,999	85	17.5%	100	17.2%	120	19.2%
\$200,000 and over	115	23.7%	215	37.1%	205	32.8%
Total owner households	485		580		625	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

Finally, Figure 5 compares the median household incomes in Anmore and Metro Vancouver by household tenure, highlighting the significantly higher incomes of owner households compared with renter households.

Figure 5. Median Household Income by Tenure, Anmore and Metro Vancouver (2016)



Source: Statistics Canada, Census of Population, 2016 (custom data provided by BC Ministry of Municipal Affairs and Housing)

2.3 ECONOMY & EMPLOYMENT

Labour Force

The local economy has a significant impact on housing need and demand. Anmore's participation rate was higher than that of Metro Vancouver and higher than the province as a whole. Its unemployment rate was lower than Metro Vancouver's and BC's, as shown in Table 13.

The number of workers in the labour force increased by 25.4% between 2006 and 2016, which is consistent with the 23.8% increase in the overall population of Anmore over the same period.

Table 13. Labour Force Statistics, Anmore, Metro Vancouver, and BC (2016)

	Anmore	Metro Vancouver	British Columbia
Total Population Aged 15 Years and Over	1,325	2,064,615	3,870,375
In Labour Force	1,045	1,355,520	2,471,665
Employed	1,015	1,276,900	2,305,690
Unemployed	30	78,620	165,975
Not In Labour Force	280	709,095	1,398,710
Participation Rate	78.9%	65.7%	63.9%
Unemployment Rate	2.9%	5.8%	6.7%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

The largest proportion of workers residing in Anmore worked (regardless of whether their place of work was in Anmore or not) in health care and social assistance (13.7% of the workforce), professional, scientific and technical services (12.6% of the workforce), and construction (12.2% of the workforce). Table 14 displays the number and percentage of workers by industry for the past three Census periods for workers who lived in Anmore.

Table 14. Number and Percentage of Workers by NAICS Sector, for workers who lived in Anmore (2006, 2011, 2016)

Sector	2006		2011		2016	
Industry - Not applicable	10	1.0%	25	2.1%	10	0.8%
All industry categories	1,035	99.0%	1,175	97.9%	1,300	99.2%
Agriculture, forestry, fishing and hunting	10	1.0%	20	1.7%	10	0.8%
Mining, quarrying, and oil and gas extraction	0	0.0%	0	0.0%	10	0.8%
Utilities	15	1.4%	0	0.0%	0	0.0%
Construction	85	8.1%	100	8.3%	160	12.2%
Manufacturing	95	9.1%	80	6.7%	85	6.5%
Wholesale trade	45	4.3%	35	2.9%	70	5.3%
Retail trade	90	8.6%	95	7.9%	120	9.2%
Transportation and warehousing	90	8.6%	70	5.8%	65	5.0%
Information and cultural industries	20	1.9%	35	2.9%	45	3.4%
Finance and insurance	55	5.3%	80	6.7%	60	4.6%
Real estate and rental and leasing	20	1.9%	30	2.5%	35	2.7%
Professional; scientific and technical services	105	10.0%	100	8.3%	165	12.6%
Management of companies and enterprises	0	0.0%	0	0.0%	0	0.0%
Administrative and support; waste management and remediation services	40	3.8%	95	7.9%	50	3.8%
Educational services	110	10.5%	120	10.0%	65	5.0%
Health care and social assistance	40	3.8%	115	9.6%	180	13.7%
Arts; entertainment and recreation	35	3.3%	10	0.8%	45	3.4%
Accommodation and food services	60	5.7%	60	5.0%	55	4.2%
Other services (except public administration)	40	3.8%	40	3.3%	55	4.2%
Public administration	90	8.6%	80	6.7%	40	3.1%
Total	1,045		1,200		1,310	

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Commuting Destination

In Metro Vancouver, commuting destination is also an important factor when considering a household's housing and transportation cost burden. Almost all of Anmore's residents (97.8%) commuted to a different part of the region for work, compared to 1.7% who both lived and worked within Anmore. Table 15 shows the breakdown of commuting destinations for workers with a usual place of work (workers who have a specific work address outside their home).

Table 15. Number and Percentage of Workers with a Usual Place of Work by Commuting Destination, Anmore (2016)

Commuting Destination	2016	
Within Anmore	15	1.7%
Within Region of Metro Vancouver but outside Anmore	880	97.8%
Within BC but outside of Metro Vancouver	0	0.0%
To a different Province or Territory	10	1.1%
Total - Worker Population with a Usual Place of Work	900	100%

Source: Statistics Canada, Census of Population, 2016

Mobility

Mobility status provides information about the movement of residents. Non-movers are persons who lived in the same residence as on the same date 5 years earlier. Non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in Anmore (moved within the Census Subdivision). Migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

Table 16. Mobility Status as Compared to 5 Years Ago, Anmore (2006, 2011, 2016)

Mobility Status	2006		2011		2016	
Non-movers	765	46.9%	1,335	66.3%	1,320	62.3%
Non-migrants	190	11.7%	120	6.0%	165	7.8%
Migrants	675	41.4%	555	27.5%	635	30.0%
Total	1,630	100.0%	2,015	100.0%	2,120	100.0%

Source: Statistics Canada, 2006 Census of Population, 2011 National Household Survey, 2016 Census of Population

As shown in Table 16, 62.3% of Anmore residents were non-movers according to the 2016 Census, meaning they had lived in the same residence five years ago. Movement from other parts of Canada and other countries is an important source of new residents to many parts of the Metro Vancouver region, and has an impact on housing supply.

3. HOUSING PROFILE

The housing profile section provides an overview of key housing indicators for Anmore, including dwelling units currently occupied and available, changes in the housing stock, and housing values. Where it is relevant, Metro Vancouver and the Province of BC are used as a benchmark for comparison.

3.1 HOUSING SUPPLY

Housing Unit Types

Most of the 690 housing units in Anmore were single-detached houses (70.3%). Following this housing type, apartment/duplex (most commonly a secondary suite within a house) were the most common form of housing, comprising 13.8% of the total housing units.

From 2006 to 2016, apartments/duplexes saw the largest increase (+72.7%). Table 17 shows dwelling units by structure type in Anmore during the past three Census periods.

Table 17. Number and Percentage of Dwelling Units by Structure Type, Anmore (2006, 2011, 2016)

Structure Type	2006		2011		2016	
Single-detached house	380	71.0%	440	69.8%	485	70.3%
Semi-detached house	25	4.7%	25	4.0%	30	4.3%
Apartment (duplex)	55	10.3%	85	13.5%	95	13.8%
Row house	0	0.0%	0	0.0%	0	0.0%
Apartment (fewer than 5 storeys)	0	0.0%	0	0.0%	0	0.0%
Apartment (5 or more storeys)	0	0.0%	0	0.0%	0	0.0%
Other single-attached house	0	0.0%	0	0.0%	5	0.7%
Movable dwelling	70	13.1%	80	12.7%	75	10.9%
Total	535	100%	630	100%	690	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

In terms of the breakdown of housing units by type (i.e. number of bedrooms), almost all of Anmore's housing units (97.8%) was housing that could be suitable for families (2 bedroom or 3+ bedroom units). Between 2006 and 2016, there was a decrease (-42.9%) in the number of dwelling units with 1 bedroom, and an increase in units with 4 or more bedrooms (+63.6%). Table 18 shows the dwelling units by number of bedrooms in Anmore during the past three Census periods.

Table 18. Number and Percentage of Dwelling Units by Number of Bedrooms, Anmore (2006, 2011, 2016)

Number of Bedrooms	2006		2011		2016	
0 bedrooms	0	0.0%	0	0.0%	0	0.0%
1 bedroom	35	6.5%	20	3.2%	20	2.9%
2 bedrooms	60	11.2%	50	7.9%	65	9.5%
3+ bedrooms	445	83.2%	560	88.9%	605	88.3%
Total	535	100%	630	100%	685	100%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

According to the 2016 Census, one in six of dwelling units in Anmore were built prior to 1981 (15.9%), and almost a third of dwelling units (29.7%) were constructed in the most recent 10-year period, from 2006-2016. Table 19 shows information on dwelling units in Anmore by period of construction.

Table 19. Number and Percentage of Dwelling Units by Period of Construction, Anmore (2016)

Period of Construction	2016	
1960 or before	20	2.9%
1961 to 1980	90	13.0%
1981 to 1990	45	6.5%
1991 to 2000	215	31.2%
2001 to 2005	105	15.2%
2006 to 2011	120	17.4%
2011 to 2016	85	12.3%
Total	690	100.0%

Source: Statistics Canada, Census of Population, 2016

Rental Housing

Due to the small population size of the village of Anmore and associated confidentiality concerns, data on the rental market is not available through Statistics Canada or the Canada Mortgage and Housing Corporation.

Non-Market Housing

Non-market housing is affordable housing that is owned or subsidized by government, non-profits, or housing cooperatives; where the housing is provided at below market rents or prices. Non-market housing is found across the housing spectrum, ranging from emergency housing, to supportive housing and cooperatives.

BC Housing assists in meeting the needs of BC's most vulnerable residents through the provision of affordable non-market housing, and by making housing in the private rental market more affordable through the provision of rent supplements.

The information in this section is based on BC Housing's summary of housing units identified as emergency, supportive and independent housing in Anmore.

Table 20 summarizes the number of dwelling units that were identified by BC Housing as non-market units in Anmore and Metro Vancouver in 2020, and Table 21 summarizes the total number of non-market housing units and shelter beds specifically available for the homeless population in Anmore and Metro Vancouver.

Table 20. Number of Dwelling Units that are Non-Market (Subsidized) Units, Anmore and Metro Vancouver (2020)

Community	Transitional Supported and Assisted Living	Low Income Families	Low Income Seniors	Total Units
Anmore	0	0	0	0
Metro Vancouver	9,477	10,834	13,296	33,607

Source: BC Housing

Table 21. Number of Housing Units and Shelter Beds for the Homeless, Anmore and Metro Vancouver (2020)

Community	Housing Units for the Homeless	Shelter Beds	Total
Anmore	0	0	0
Metro Vancouver	7,565	1,339	8,904

Source: BC Housing

Changes in Housing Stock

Housing completions are a measure of increasing housing supply. Table 22 shows housing completions by structure type over time in Anmore. Since 2011, the number of housing completions has varied, reaching a peak of 21 units in 2016 and 2017. All completions in Anmore have been for single detached homes. The number of rental housing completions has also increased in the past year, as shown in Figure 6.

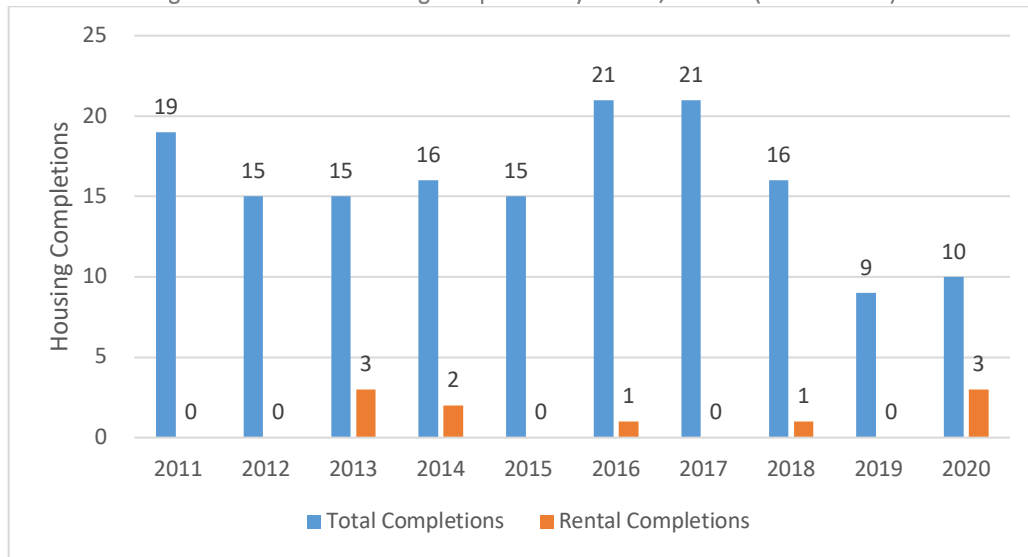
Table 22. Number of Housing Completions by Structure Type, Anmore (2011 to 2020)

Housing Completions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Secondary Suite	0	0	0	0	0	0	0	0	*	*
Single Detached	19	15	15	16	15	21	21	16	9	10
Semi-Detached	0	0	0	0	0	0	0	0	0	0
Row House	0	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	0	0	0
Total	19	15	15	16	15	21	21	16	9	10

Source: Canada Mortgage and Housing Corporation

Note: 2019 data for secondary suite is combined into apartment category.

Figure 6. Number of Housing Completions by Tenure, Anmore (2011 to 2020)



Source: Canada Mortgage and Housing Corporation

As housing developments age over time, the renewal and redevelopment of these dwellings can result in demolitions. Demolitions affect net additions to the housing stock. Housing demolitions have varied in Anmore since 2011. In 2019, one unit was demolished. Table 23 shows the number of housing demolitions by structure type from 2011 to 2019.

Table 23. Number of Housing Demolitions by Structure Type, Anmore (2011 to 2019)

Housing Demolitions	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	0	6	1	4	4	0	2	2	1
Duplex	0	0	0	0	0	0	0	0	0
Row house	0	0	0	0	0	0	0	0	0
Apartment	0	0	0	1	0	0	0	0	0
Total	0	6	1	5	4	0	2	2	1

Source: Canada Mortgage and Housing Corporation

3.2 HOUSING MARKET CONDITIONS

Housing Values

Tables 24 and 25 show the median values of housing for all units, by structure type, and by types of housing unit (0, 1, 2, 3, and 4+ bedrooms) in Anmore based on data from the 2016 Census of Population. As of 2016, the median housing values were highest for duplexes (basically, houses with basement suites)

(\$1,999,314), and lowest for semi-detached houses (1,003,036). Median housing values were highest for 4+ bedroom dwellings (\$1,900,524).

Table 24. Median Housing Values by Structure Type, Anmore (2016)

Structure Type	Number of Dwellings	Median Value
Single-detached house	460	\$1,794,905
Apartment (5 or more storeys)	-	-
Apartment (fewer than 5 storeys)	-	-
Apartment (duplex)	60	\$1,999,314
Row house	-	-
Semi-detached house	35	\$1,003,036
Total	625	\$1,506,952

Source: Statistics Canada, Census of Population, 2016

Table 25. Median Housing Values by Number of Bedrooms, Anmore (2016)

Number of Bedrooms	Number of Dwellings	Median Value
0 bedrooms	0	-
1 bedroom	10	-
2 bedrooms	45	\$552,095
3 bedrooms	145	\$1,002,478
4+ bedrooms	430	\$1,900,524
Total	625	\$1,506,952

Source: Statistics Canada, Census of Population, 2016

Sale Prices

The Real Estate Board of Greater Vancouver also tracks home sales in the Metro Vancouver region through the MLSLink Housing Price Index® (MLSLink HPI®) which measures benchmark or typical home prices. The MLSLink® Housing Price Index (HPI), established in 1995, is modelled on the Consumer Price Index. Instead of measuring goods and services, the HPI measures the change in the price of housing features. Thus, the HPI measures typical, pure price change (inflation or deflation). The HPI benchmarks represent the price of a typical property within each market. The HPI takes into consideration what averages and medians do not – items such as lot size, age, and number of bedrooms, for example. Each month's sales determine the current prices paid for bedrooms, bathrooms, fireplaces, etc. and apply those new values to the 'typical' house model.

Data for Anmore, along with other smaller municipalities, is not available.

Affordable Sales

Metro Vancouver is often identified as having the highest home prices relative to household income in North America. Factors such as sale price, household income and mortgage rates impact affordability within the ownership market. Ownership units are considered to be affordable if households with median

household income can purchase the unit, with 10% down, 25-year amortization period and pay no more than 30% of their income. Based on these considerations the estimated affordable price is set at \$420,000 (previously set to \$385,000 for 2011-2015).

Data for Anmore, along with other smaller municipalities, is not available.

Rental Prices

Data on rental prices is collected by the Canada Mortgage and Housing Corporation. Data for Anmore, along with other smaller municipalities, is not available.

Affordable Rents

Affordability is a function of high housing costs relative to incomes and it can be made worse if rents grow at a faster rate than incomes. Affordability pressures can also be more severe for households falling at the lower end of the income distribution.

Rental units are considered to be affordable to a household if that household spends 30% or less of their household income on rent. Based on this consideration, units that rent for \$940 per month or less are deemed to be affordable for households earning \$37,500 per year (approximately 50% of the 2016 regional median household income), and units that rent between \$940 and \$1,500 are deemed to be affordable for households earning \$60,000 (approximately 80% of the 2016 regional median household income).

Data for Anmore, along with other smaller municipalities, is not available.

3.3 HOUSING INDICATORS

Affordability

According to Statistics Canada, affordability means housing that costs less than 30% of a household's before-tax household income, including the following costs:

- For renters: rent and any payments for electricity, fuel, water and other municipal services;
- For owners: mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

In 2016, 19.0% of all private households (130 households) were living below the affordability standard in Anmore. Table 26 shows the number and percentage of households in Anmore spending 30% or more of their income on shelter costs but less than 100% for the three most recent census periods.

The proportion of owner households spending 30%-100% of their income on shelter costs in Anmore (17.5%) was lower than that in the Metro Vancouver region as a whole (20.3%) but higher than the proportion province-wide (17.1%) in 2016.

In Anmore, Metro Vancouver, and BC, significantly more renter households spent 30%-100% of their income on shelter costs. In Anmore, 25.0% of renter households fell below the affordability standard, which was lower than the proportion of Metro Vancouver renter households (33.8%) and BC renter households (35.2%).

Table 26. Households Spending 30%-100% of Their Income on Shelter by Tenure, Anmore (2006, 2011, 2016)

Affordability	2006		2011		2016	
Total Private Households	535	100%	625	100%	685	100%
Below the affordability standard	105	19.6%	145	23.2%	130	19.0%
Owner Households	485	100%	580	100%	630	100%
Below the affordability standard	100	20.6%	135	23.3%	110	17.5%
Renter Households	45	100%	50	100%	60	100%
Below the affordability standard	0	0.0%	0	0.0%	15	25.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Adequacy

Adequacy refers to housing that does not require any major repairs, according to its residents. Table 27 shows that a relatively small proportion of the total private households in Anmore reported that their housing required major repair. In 2016, 30 households experienced adequacy challenges, representing 4.4% of all households.

Table 27. Households Requiring Major Repair by Tenure, Anmore (2006, 2011, 2016)

Adequacy (Requiring Major Repair)	2006		2011		2016	
Total Private Households	535	100%	625	100%	685	100%
Below the adequacy standard	30	5.6%	30	4.8%	30	4.4%
Owner Households	490	100%	575	100%	625	100%
Below the adequacy standard	20	4.1%	30	5.2%	25	4.0%
Renter Households	45	100%	50	100%	60	100%
Below the adequacy standard	0	0.0%	0	0.0%	0	0.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Suitability

Suitability is a measure of whether housing has enough bedrooms for the size and make-up of the resident households, according to National Occupancy Standard (NOS) requirements. As shown in Table 28, there were no households living in overcrowded conditions in Anmore in 2016.

Table 28. Households Living in Overcrowded Conditions by Tenure, Anmore (2006, 2011, 2016)

Suitability (Overcrowding)	2006		2011		2016	
Total Private Households	535	100%	625	100%	685	100%
Below the suitability standard	25	4.7%	0	0.0%	0	0.0%
Owner Households	490	100%	575	100%	625	100%
Below the suitability standard	10	2.0%	0	0.0%	0	0.0%
Renter Households	45	100%	50	100%	60	100%
Below the suitability standard	15	33.3%	0	0.0%	0	0.0%

Source: Statistics Canada, Census of Population, 2006, 2011, 2016

Homelessness

The Metro Vancouver regional Homeless Count, which occurs every three years, provides a point-in-time snapshot of homelessness in the region. Data for Anmore, and other smaller municipalities, is not available.

Social Housing Waitlist

BC Housing collects data on households that have applied for social housing in Metro Vancouver through the Housing Registry, a centralized database for those non-profit housing providers that have chosen to participate. The waitlist tracks applicant households by municipality across the region, as well as by specific characteristics including family or single person households, seniors, persons with disabilities and households needing wheelchair access. Data for Anmore was not available.

APPENDIX: GLOSSARY

ADEQUATE in relation to housing, means that, according to the residents in the housing, no major repairs are required to the housing.

AFFORDABLE HOUSING has shelter costs equal to less than 30% of total before-tax household income.

APARTMENT means a dwelling unit in a building with three or more dwelling units. Typically, apartments are classified as either: (a) apartment in a building that has fewer than five storeys; and, (b) apartment in a building that has five or more storeys.

APARTMENT (DUPLEX) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings. Apartment (duplex) units are commonly the main units and the secondary suite units in houses with secondary suites.

CENSUS DIVISION the general term for provincially legislated areas (such as county and regional district) or their equivalents. Census divisions are intermediate geographic areas between the province/territory level and the municipality (census subdivision).

CENSUS SUBDIVISION the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes.

COOPERATIVE HOUSING is a type of housing that residents own and operate as part of a membership.

CORE HOUSING NEED means a household living in housing that falls below at least one of the adequacy, affordability or suitability standards and that would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.

DWELLING STRUCTURAL TYPE refers to the structural characteristics and/or dwelling configuration, that is, whether the dwelling is a single-detached house, an apartment in a high-rise building, a row house, a mobile home, etc.

EXTREME CORE HOUSING NEED has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

HOMELESSNESS is the situation of an individual or family that does not have a permanent address or residence.

HOUSEHOLD refers to a person or a group of persons who occupy the same dwelling.

MARKET HOUSING means housing that is privately owned by an individual (or a company) who generally does not receive direct subsidies to purchase or maintain it. Prices are set by the private market.

MEDIAN is the value which is in the centre of a group of values.

MIGRANT means a migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, migrants include both internal migrants (who lived in a different municipality or province within Canada 5 years ago), and external migrants (those who did not live in Canada 5 years ago).

MOBILITY STATUS means a mobility status within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census;

MOVABLE DWELLING means a single dwelling, other than a mobile home, used as a place of

residence, but capable of being moved on short notice, such as a tent, recreational vehicle, travel trailer houseboat, or floating home.

MOVER means a mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, movers are persons who did not live in the same residence as on the same date 5 days earlier. Movers include before non-migrants and migrants.

NAICS means the North American Industry Classification System Canada 2012, published by Statistics Canada;

NAICS sector means a sector established by the NAICS.

NON-MIGRANT means a non-migrant within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-migrants are persons who did not live in the same residence 5 years earlier, but who still lived in the same census subdivision (moved within the Census Subdivision)

NON-MOVER means a non-mover within the meaning of the Mobility and Migration Reference Guide, published by Statistics Canada for the 2016 Census. For the purposes of this report, non-movers are persons who lived in the same residence as on the same date 5 years earlier.

NON-MARKET HOUSING means affordable housing that is owned or subsidized by government, a non-profit society, or a housing cooperative; whereby rent or mortgage payments are not solely market driven.

OTHER SINGLE-ATTACHED HOUSE means a single dwelling that is attached to another building and that does not fall into any of the other dwelling structural types, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building).

OWNER HOUSEHOLD refers to a private household where some member of the household owns the dwelling, even if it is still being paid for.

PARTICIPATION RATE means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

PRIMARY RENTAL MARKET means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

RENTAL ASSISTANCE PROGRAM (RAP) is a type of rent supplement program that BC Housing offers to eligible low-income families.

RENTER HOUSEHOLD refers to private households where no member of the household owns their dwelling.

ROW HOUSE means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.

SECONDARY RENTAL MARKET means a market for rental housing units that were not purpose-built as rental housing;

SEMI-DETACHED DWELLING means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached

dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.

SHELTER AID FOR ELDERLY RENTERS (SAFER) is a type of rent supplement program that BC Housing offers to eligible low-income older adults and people with disabilities.

SINGLE-DETACHED DWELLING means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it.

STRUCTURE TYPE see 'Dwelling Structural Type'.

SUBSIDIZED HOUSING refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.

SUITABLE HOUSING means housing that has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

TENURE refers to whether the household owns or rents their private dwelling.



Anmore Housing Needs Assessment Report

RWPAS – Richard White, Katherine White
Focus Consulting – Steve Pomeroy

Introduction

- Starting in 2019 – local governments must collect, analyze trends and prepare reports that describe current and projected housing needs in their communities.
- Metro Vancouver has prepared detailed statistical descriptions for all municipalities.
- The report prepared by RWPAS & Focus Consulting contains:
 - Brief synthesis of local demographic and market conditions
 - Anticipated housing requirements based on the trends and projections
 - Quantifying housing need, where the market does not respond and require pro-active policy and programming by the municipality

Clarifying two concepts: housing required and housing need

Housing requirements derive from household growth and reflect the total number of new homes that will be required to meet anticipated demand.

Housing need is a more distinct subset. For the purpose of this Housing Needs Assessment the term “need” is used to enumerate households that are already housed, but do not have sufficient income to afford this housing without financial stress.

And because their income is low, they lack “effective demand”.

Overview of the local demographic and market context

97.8% of working adults leave the village daily for work

Approximately **75%** of homes are detached, and **91%** are owner occupied

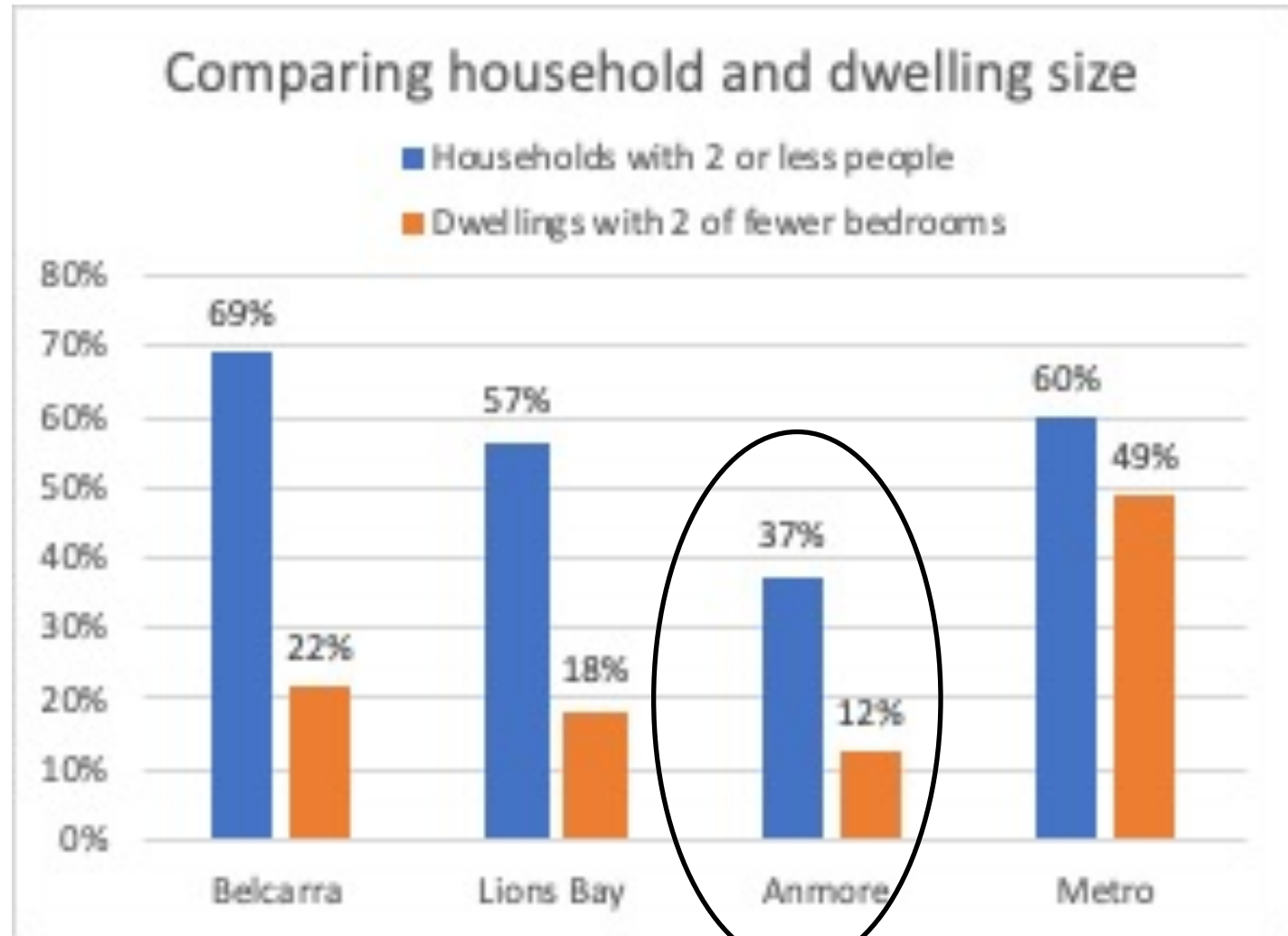
(vs 30% sfd and 64% own in Metro)

Small number of multi-unit dwellings, and **11%** are moveable dwellings

High median household income (\$148,500), nearly double Metro average (\$72,500)

Family households, especially younger families with children dominate – average 3.2 persons/household

Potential
mismatch in
size of homes
vs size of
households

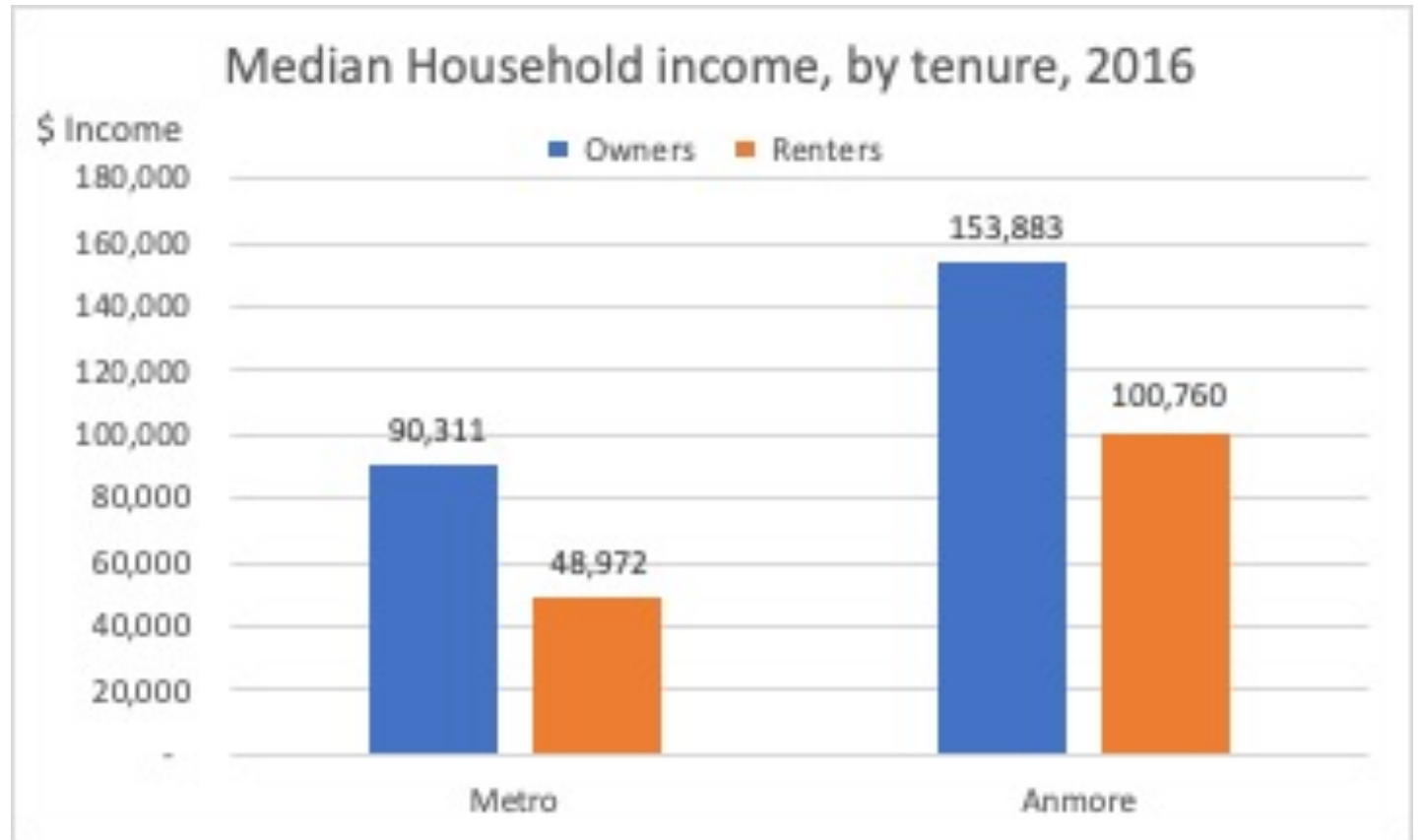


Home prices and affordability

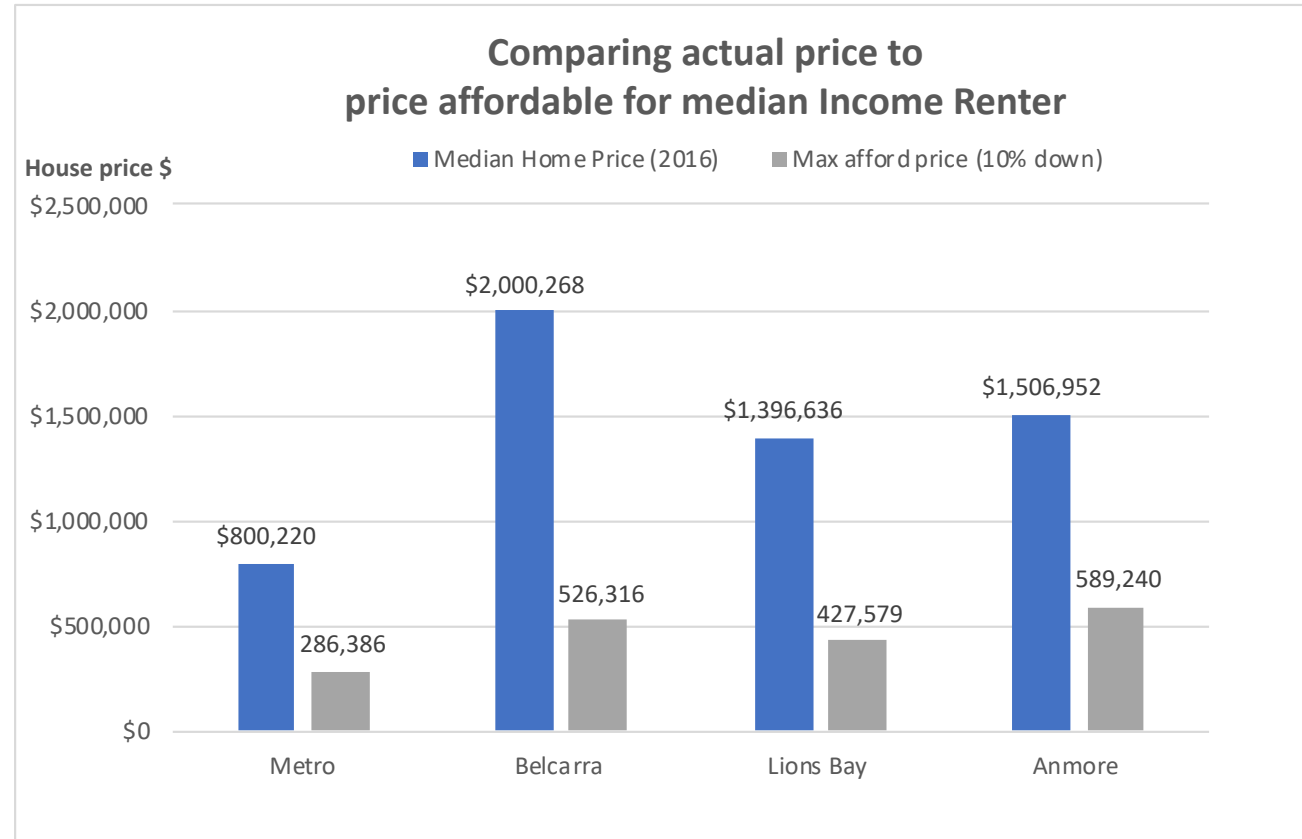
Median household price of **\$1.506 million**, almost double the Metro median of \$800,000 (2016 values)

35 out of 60 renters pay **over \$1,500** so the median rent is over this amount

High incomes
– reduces
affordability
issues



High home
values:
unaffordable
to median
renters



Core housing Need = much lower than metro

- The standardized measure of housing need in Canada, designed and implemented by Canada Mortgage and Housing Corp (CMHC). This determines if a household falls below any of three standards:
 - adequacy (physical condition),
 - suitability (crowding) and,
 - affordability (pay over 30% gross income for housing);
- and if their income is below that required to afford a median rent in the local area (in this case Metro Vancouver) at 39% of income.
- In Anmore **only 5.3% all households in core need** (vs 17.6% in metro)

Who is in core housing need (Incidence)


Roughly one-in-three lone parent homes are in need and core need is concentrated in households aged 45-65.

These current older lone parents (45-64) will gradually become single seniors so this may evolve into higher incidence of need among those over 65.

Recent population, household growth and housing market response

- Among the three villages in the metropolitan region, Anmore is the largest and fastest growing.
- Between 2006 and 2016 its population increased by 425 people, living in 150 households (i.e. 15 per year).
- Average net 14 new homes/year added between 2011-2019



A large orange circle is positioned on the left side of the slide, partially cut off by the edge.

Estimating future housing required

- Metro projections for 2016-26 suggest potential growth of 570 persons
- This equates to another 175 households over 10 years
 - A slight increase in annual new construction vs 2011-19



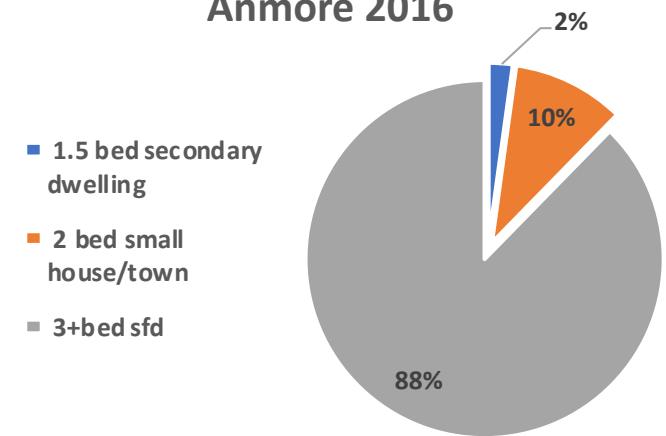
Estimating future housing requirements Based on household size and composition

- Project requirement for additional 175 homes, decade 2016-26

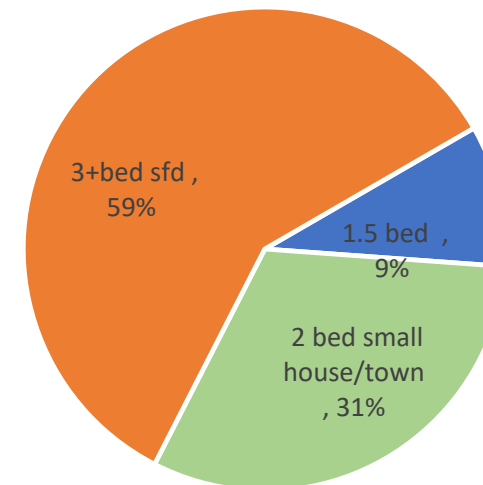
Household type	Dwell type
Singles	1.5 bed dwell (e.g. coach house, in-law suite)
Couple (no children), Lone parents, Non-Family 2+	2 bed small house/townhouse
Couple with kids, other (multi-family)	3+bed single detached

Anticipated future
housing requirements:
Suggests all new should
focus on smaller types

Current dwell types
Anmore 2016



Estimated dwell types required
2016-26 Anmore



Anticipating future core housing need

Only 5.3% of households
were found to be in need.

Expected growth over the
decade 2016-26, an
additional 9 households
would be in core need

Conclusions — key takeaway for Anmore

- Project household growth and need to add roughly 17 homes per year (next 10 yrs)
 - Anticipates expansion in serviced lots
- Some mismatch between form of existing homes – and population characteristics
 - Predominantly larger detached homes vs. increasing number empty nesters
- Need to plan/build smaller dwelling types
- Need to work with development industry to encourage more smaller homes, possibly including secondary apartments in existing homes

Thank you

Questions and discussion