HOUSING NEEDS REPORT

August
2020

Columbia Shuswap Regional District
Electoral Areas C & E

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Executive Summary

Urbanics Consultants Ltd., has completed a housing needs assessment on behalf of the Columbia Shuswap Regional District for Electoral Areas C and E. This assessment has identified several important findings regarding:

- **Rapidly aging population**
    - Much of the 65 and older population is having difficulty remaining in single-detached house due declining health and mobility
    - The Electoral Areas lack age-appropriate housing for such seniors, as reported by land use data and survey responses.
    - Widely reported view that more accessible seniors housing would enable more seniors to remain in their community as they age
- **Declining Household sizes and slow population growth**
    - The number of people per household is trending downward, requiring more housing per capita and different housing formats
    - The youth population is trending downward
    - Electoral Area E has experienced a trend of population shrinkage
- **Local Affordability**
    - Survey respondents report that housing is overpriced, that prices have been trending upwards
    - Much of the housing stock, especially detached houses, is out of reach of median household incomes
    - Seasonal rental market does not provide sufficient housing stock for year-round tenants or seasonal workers, inhibiting the economy

The Housing Assessment builds upon these issues to recommend a set of strategies and best practices to meet the Electoral Areas' housing needs:

Address market-rate housing needs	• Encourage the development and retention of affordable housing units. • Encourage more housing diversity through increased supply of entry-level housing for families and senior-appropriate housing. • Permit greater density on properties that are already serviced with municipal water and sewer. • Facilitate more discussion between private non-profits, developers and landowners concerning new affordable housing developments. • Work with other orders of government, community agencies and the

	development community to address affordable housing needs. • Undertake research and education to support innovations in affordable housing. • Undertake education and advocacy to enhance understanding and support for affordable, diverse housing.
Enhance supply of rental housing	• Encourage an increase in the rental housing supply. • Establish a Housing Reserve Fund
Allow increasingly aging population to remain in their communities	• Promote greater accessibility in housing for seniors.
Increase supply of non-market housing	• Work with senior government, developers, non-profits • Facilitate development planning process for non-market and below-market housing • Provide resources such as land, grants, deferments or fee-waivers and for non-market housing providers to lower costs to create non-market housing.
Allow increasingly aging population to remain in their communities	• Promote greater accessibility in housing for seniors.

Table 1

Further recommendations and details are provided in Sections 8 and 9.

Regional Key Findings

Electoral Area C

- Notable share commute to outside of CSRD
- Modest positive population growth, suggests need for more new build housing
- Aging population, similar to broad social trends, large existing population of seniors
- Shrinking average household size, require more units per capita
- Unusually low level of ‘non-census-family’ households, implying fewer singles, borders, roommates or institutional households.
- High portion of dwellings not occupied by usual residents (such as vacant housing, holiday homes, short term rentals, cabins)
- Roughly constant portion of various housing typologies
- Single family homes preferred by survey takers, followed by rowhouses and townhouses
- Supply of non-market housing is low compared to the population.
- Lower than average unaffordable rentals
- Lower proportion of households in *Core Housing Need* than region or Province-wide
- Median Rent: $1,048

- 74% of households cannot qualify for median single family home mortgage
- Reported need for more supportive and/or accessible housing for seniors
- Projected 45% increase in senior households

Electoral Area E

- More trade and industry-oriented workforce
- Heavy out-commuting for workforce to in-Regional District, non-Area E workplaces
- Long term population shrinkage suggests need for strategies to adapt existing housing to meet changing demographic needs
- Increasing proportion of youth, unlike broader trends.
- Shrinking average household size, require more units per capita
- Lower average incomes than Regional District
- Extremely high portion of dwellings not occupied by usual residents (such as vacant housing, holiday homes, short term rentals, cabins)
- Decline in number of occupied dwellings over previous 15 years.
- Decline in the number of apartments
- Single family homes preferred by survey takers, followed by rowhouses and townhouses
- Very little non-market housing available
- Higher than average rate of housing in need of major repairs
- Notably aging housing stock
- Lower than average portion of unaffordable rentals
- Larger portion of households in *Core Housing Need* than region or Province-wide
- Median Rent: $866
- 79% of households cannot qualify for median single family home mortgage
- Reported need for more supportive and/or accessible housing for seniors
- Projected 37% increase in senior households

1 Introduction

Urbanics Consultants Ltd. has been retained by the Columbia Shuswap Regional District to perform a housing needs report for Electoral Areas C and E. This single report will address both areas, presenting their respective data side-by-side for meaningful comparison. Analysis of the data and any conclusions reached particular to either area will be presented in separate sections as appropriate.

The Consultant crafted this report from study, analysis, and synthesis of data provided by BC Stats, Statistics Canada, CMHC, Columbia Shuswap Regional District and others, together with digital surveys of Electoral Area residents, interviews with stakeholders such as affordable housing operators, business owners, non-profits, First Nations, and members of the public, in collaboration with Columbia Shuswap Development Services.

These Electoral Areas are each experiencing different population trends that will impact how they approach housing policy. While Electoral Area C's population has grown, Electoral Area E has undergone a population decline. With this a number of housing issues have become relevant to the communities, for example:

- Maintaining housing affordability in a resort area;
- Concerns related to housing adequacy, suitability and accessibility, particularly for seniors;
- Limited supply of low-income and single-parent housing in the community; and,
- Housing for seasonal residents and workers.

This study is a comprehensive review of such concerns and identifies a number of appropriate strategies for addressing them.

1.1 Main objectives

The main objectives of the study are to:

- Review existing studies and research related to housing-oriented policies and market and non-market rate housing in the community;
- Collect in convenient and centralized format basic economic and demographic data on factors that inform to the supply and demand for housing.
- Analyze population, socio-economic and employment trends to develop a comprehensive demographic and socio-economic profile of the community;
- Review and analyze the local and regional housing policies, bylaws, tools, incentives and programs to support affordable housing;
- Examine the current housing market characteristics and develop a comprehensive housing profile; including housing stock (market and non-market rate housing), vacancy, rental revenues and sale prices, dwelling type preferences (single-family, townhouse and apartments) and tenure preferences;
- Develop and implement a consensus-based community engagement, communications and consultation program. Engage and consult with municipal staff, suitable community stakeholders and target demographic groups to identify market

and non-market housing needs and housing trends related to country living, small home development etc.

- Estimate the housing needs over the next 5 to 10 years, by dwelling type and tenure.
- Identify and prioritize strategies to address any current and anticipated gaps in the housing continuum.
- Provide strategies to address the breadth and depth of housing issues in the community.
- Meet the requirements for a British Columbia Housing Needs Report

Figure 1: Urbanics approach for the Housing Needs Study
Source: Urbanics Consultants Ltd.

1.2 Report structure

The following is a brief description of the report structure:

1. Introduction

The introduction provides the overall objectives of the study, the approach, and the report structure and the limitations of the study.

2. Community context

This section examines the regional and local economies and their impact on the demand for housing, including market rate and non-market rate housing in the Columbia Shuswap's Electoral Area C and E. In addition, it develops a demographic and economic profile of the community utilizing the latest census data, information from other research studies and discussions with industry professionals. The section also examines the population and household growth trends over the last few decades and creates a population projection for the Columbia Shuswap's Electoral Area C and E for the period 2019 – 2031.

3. Housing supply

This section examines the existing housing stock in Columbia Shuswap's Electoral Area C and E. It provides an inventory of housing units by structure type and tenure (own vs. rent); housing sales and rental activity; and the number of market and non-market rate housing units in the community. It also examines the housing suitability, adequacy, and affordability characteristics of the Electoral Areas and identifies the proportion of households in core housing needs. The consultant has used a variety of data sources including the 2016 Census data, 2019 property tax roll data and interviews with appropriate stakeholders (e.g., housing developers, independent contractors, rental housing operators, etc.).

4. Housing market characteristics

This section examines the current housing sales activity and rental housing characteristics of the community. The section also examines the affordability of market-rate housing by household type and dwelling type.

5. Land utilization

This section examines the zoning policies of the Columbia Shuswap Regional District for Electoral Areas C and E.

6. Current gaps

This section examines the current gaps and needs in housing – type, number of bedrooms and price ranges (both rental and ownership type) based on a variety of demand determinants such as population growth, and household income. We determine current demand of housing for both market and non-market forms of housing (e.g., social housing, affordable rental, affordable homeownership, market rental housing, home ownership).

7. Housing needs projections

The section examines the future housing needs of the community over the coming decade based on the population and household growth projections. The population growth projections are based on the Census 2016 population counts for the Regional District and Electoral Areas and the adjusted age cohort and population growth rates from the School District for the period 2016 – 2031. The findings from the analysis provide the estimated market rate and non-market rate housing needs of the community.

8. Best practices

This section examines some of the proven and effective practices in affordable market rate and non-market housing across municipalities in the country and the province. The section also identifies some of the practices that can potentially be implemented to improve the housing supply and general affordability.

9. Housing action plan: strategies

This section proposes strategies to close the gaps identified in the previous sections of the report with policy recommendations that the Regional District can pursue.

1.3 Limitations

Background data for this study was obtained from a variety of public (federal, provincial, regional, and municipal) and private sector sources (including comparable residential sales from the local real estate board), as well as from field work conducted by the consultant during the first quarter of 2020.

Similar to other studies of this nature, 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 assumptions are made with great care and are based on the most recent and reliable information available. Should any assumptions noted in this study be undermined by the course of future events, we recommend that the study's findings be re-examined.

While specific assumptions may be noted throughout the report, the following general assumptions also apply:

- Real GDP growth and other national and local economic indicators for the area will not significantly differ from the projections indicated in the study over the course of the study period.
- Actual population growth rates will be relatively consistent with the historical growth rates in the region.
- The demand and market analyses are based on estimates, assumptions and other information developed from research of the market and knowledge of the industry.
- The study does not speculate on the impact of high net-wealth on the housing needs of low-income senior households and retirees. This is primarily because the net-wealth data as well as the impact of such wealth on housing needs is inconclusive.

It must be noted that since the beginning of this report process, the World Health Organization has declared the COVID-19 Pandemic, which has thrown unprecedented uncertainty into all economic projections. While this report presumes a general ‘return to trend’, many projections and assumptions may need reconsideration in near future.

2 Community context

2.1 Location

The Study Areas constitute Electoral Area C and Electoral Area E of the Columbia Shuswap Regional District in British Columbia, Canada. Electoral Areas are unincorporated portions of Regional Districts. The Electoral Areas are located north and northeast of Salmon Arm, the major city of the Regional District. The areas are stretched out along the Trans-Canada Highway, interspersed between the rugged Monashee Mountains and the many arms of Shuswap Lake, which attracts many boaters, bikers, hikers, skiers, snowmobilers and others as visitors and seasonal residents to an abundance of houseboats and vacation homes.

The Electoral Areas comprise 506 square kilometers for Area C and 1,532 square kilometers for Area E, and are roughly 500 kilometres northeast of Vancouver, 100 kilometers east of Kamloops, and 140 kilometers north of Kelowna. The region is largely part of the traditional territory of the Secwépemc People. The area historically saw the “last spike” of the Canadian Pacific Railway at the small community of Craigellachie within Electoral Area E.

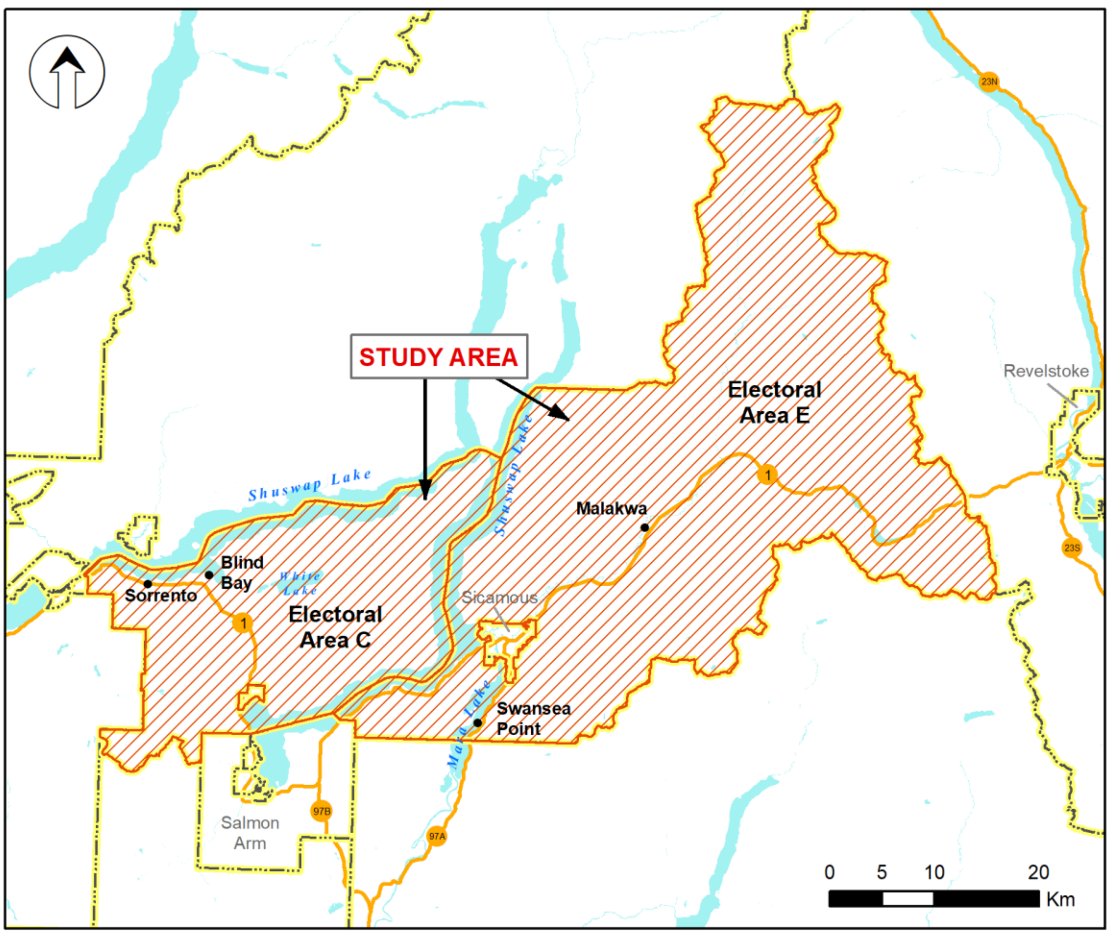


Figure 2: Regional Context: Columbia Shuswap Regional District
Source: Columbia Shuswap Regional District GIS

2.2 Provincial economy

This section provides a brief economic outlook of the provincial economy. These macro-economic indicators are some of the important drivers of future housing demand at the provincial level.

Economic Indicators		2012	2013	2014	2015	2016	2017	2018	2019	2020 (F)	2021 (F)
Real GDP (chained)	% change	2.5%	2.2%	3.7%	2.0%	2.8%	3.7%	2.6%	2.8%	-4.2%	3.9%
Nominal GDP	% change	2.1%	3.4%	5.6%	2.8%	5.2%	7.1%	4.5%	5.3%	-1.4%	5.0%
Employment	% change	1.6%	0.1%	0.6%	1.2%	3.2%	3.7%	1.1%	2.6%	-5.9%	5.9%
Unemployment	% rate	6.8%	6.6%	6.1%	6.2%	6.0%	5.1%	4.7%	4.7%	8.7%	6.3%
Retail sales	% change	4.0%	2.8%	6.3%	7.0%	7.7%	9.3%	2.0%	0.6%	-4.0%	3.9%
Housing starts	000's of units	27.5	27.1	28.4	31.4	41.8	43.7	40.9	44.9	34.7	27.3
Consumer price index	% change	1.1%	-0.1%	1.0%	1.1%	1.9%	2.1%	2.7%	2.3%	0.2%	1.2%

Table 2: Economic Indicators: British Columbia
Source: RBC Economics, Provincial Outlook (June 2020)
Note: Figures highlighted in grey are RBC Economics' forecasts (F)

The Province of British Columbia is expected to see recovery from the present Pandemic-induced economic declines of 2020 in the coming year, with a return to growth bringing provincial real GDP growth to 3.9% for 2021 after a decline of 4.2% in 2020. This follows on what had been substantial run of modest real growth over the previous decade, as per the RBCEconomics Provincial Outlook for June 2020.

Per RBC, provincial employment should make up the losses of the Pandemic year over 2021, increasing at a relatively rapid pace (5.9%) compared to recent years as much of the economy re-establishes economic relationships that were suspended by social distancing and economic uncertainty. While retail sails are expected to fall 4 percent over 2020, they should be very nearly returned to pre-pandemic levels in 2020 with an increase of 3.9 percent. Housing starts, however, are expected to continue to decrease, falling from 45,000 in 2019 to 35,000 in 2020 to only 27,000 in 2021, which may prove a drag upon the provincial economy.

2.3 Local Economy

Historically, the backbone of the South Shuswap economy has been primary industries including forestry and agriculture, however in recent decades these industries have fallen behind construction, retail and other economic segments. Table 3 illustrates that, while overall employment has not grown substantially in Electoral Area C, the composition of the labour force has changed notably. Most distinct has been growth in the workforce working in mining, quarrying and oil and gas extraction, which grew by an order of magnitude between the censuses of 2006 and 2016, growing from 0.5 percent of the workforce in 2006 to 5 percent in 2016. Across that time there has also been a substantial diminution of some sectors, notably agriculture, forestry, fishing and hunting which has seen its portion of the workforce fall from 10 percent of the labour force in 2006 to 6 percent of the labour force in 2016.

Major Economic Sectors - Area C	Electoral Area C			Columbia-Shuswap RD			British Columbia		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Tourism	270 (8%)	255 (9%)	400 (12%)	3,370 (13%)	3,640 (15%)	3,875 (15%)	290,330 (13%)	298,775 (13%)	332,210 (14%)
Business finance and management	140 (4%)	215 (7%)	175 (5%)	1,180 (5%)	1,180 (5%)	1,165 (5%)	138,040 (6%)	149,070 (6%)	153,120 (6%)
Public services	685 (21%)	660 (22%)	610 (19%)	5,320 (21%)	6,250 (26%)	5,870 (23%)	584,795 (27%)	672,885 (29%)	691,215 (28%)
Manufacturing and innovation	1,305 (41%)	1,190 (40%)	1,305 (40%)	9,155 (36%)	7,365 (30%)	8,050 (32%)	614,155 (28%)	596,335 (26%)	645,340 (27%)
Trade services	640 (20%)	445 (15%)	605 (19%)	4,960 (20%)	4,680 (19%)	4,975 (20%)	455,890 (21%)	475,500 (21%)	493,640 (20%)
Other services	180 (6%)	200 (7%)	175 (5%)	1,205 (5%)	1,195 (5%)	1,165 (5%)	109,895 (5%)	112,745 (5%)	112,335 (5%)
	3,220	2,965	3,270	25,190	24,310	25,100	2,193,105	2,305,310	2,427,860

Table 3: Employment by major sectors, Area C, 2006 - 2016 Source: Statistics Canada - Census 2006, National Household Survey 2011 and Census 2016
For Definitions, please see Page 12

For Electoral Area E, in recent decades the largest segments of the economy have been construction, manufacturing and accommodation among others. As shown in Table 4, the overall labour force has fallen somewhat in recent years, from 680 labour force participants per the 2006 Census to 625 per the 2016 Census. The single largest employment segment in 2016 was accommodation and food services (14 percent of the workforce), reflecting the tourism draw of the area, followed by construction (13 percent) and manufacturing (12 percent). Since 2006, there have been some compositional changes to the labour force, with manufacturing falling from the largest segment (16 percent in 2006) to 12 percent in 2016. Overall, Electoral Area E is much more reliant on goods producing industries than both the Columbia Shuswap Regional District and British Columbia, which have noticeably more service-oriented economies.

Major Economic Sectors - Area E	Electoral Area E			Columbia-Shuswap RD			British Columbia		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Tourism	130 (20%)	105 (17%)	100 (17%)	3,370 (13%)	3,640 (15%)	3,875 (15%)	290,330 (13%)	298,775 (13%)	332,210 (14%)
Business finance and management	25 (4%)	20 (3%)	20 (3%)	1,180 (5%)	1,180 (5%)	1,165 (5%)	138,040 (6%)	149,070 (6%)	153,120 (6%)
Public services	90 (14%)	75 (12%)	120 (20%)	5,320 (21%)	6,250 (26%)	5,870 (23%)	584,795 (27%)	672,885 (29%)	691,215 (28%)
Manufacturing and innovation	295 (45%)	285 (45%)	215 (36%)	9,155 (36%)	7,365 (30%)	8,050 (32%)	614,155 (28%)	596,335 (26%)	645,340 (27%)
Trade services	95 (15%)	115 (18%)	120 (20%)	4,960 (20%)	4,680 (19%)	4,975 (20%)	455,890 (21%)	475,500 (21%)	493,640 (20%)
Other services	15 (2%)	35 (6%)	20 (3%)	1,205 (5%)	1,195 (5%)	1,165 (5%)	109,895 (5%)	112,745 (5%)	112,335 (5%)
	650	635	595	25,190	24,310	25,100	2,193,105	2,305,310	2,427,860

Table 4: Employment by major sectors, Area E, 2006 – 2016
Source: Statistics Canada –Census 2006, National Household Survey 2011 and Census 2016

• Tourism sector includes: accommodation and food services, arts, entertainment and recreation and information and cultural industries.
• Business, finance and management sector includes: finance and insurance, real estate, rental and leasing and management of companies and enterprises.
• Public services include: healthcare and social assistance, education services, administration and support, waste management and remediation, utilities and public administration.
• Manufacturing and innovation sector includes: manufacturing, construction, professional scientific and technical services, mining, oil and gas and agriculture, forestry, fishing and hunting.
• Trade services sector includes: wholesale trade, retail trade and transportation and warehousing

Table 3 and Table 4 also provides the labour force distribution for the five major economic sectors for the Electoral Areas, Columbia Shuswap Regional District and the Province for the years 2006 to 2016. The strong leader for Electoral Area C workers is in the Manufacturing and Innovation Sector, which employs roughly 40 percent of workers across the 2006, 2011 and 2016 Censuses. For 2016, this compares with 32 percent of CSRD workers and 27 percent of provincial workers. The next leading sectors are Public Services (19 percent) and Trade Service (19 percent), both of which are smaller segments of the local workforce than they were in 2006. The fastest growing segment of the workforce has been the Tourism sector, which has grown from 8 percent of the workforce to 12 percent of the workforce between 2006 and 2016 as other sectors have held steady, representing an increase in share of 50 percent. This growing sector related to Tourism may necessitate increased investment in low-to-middle income housing in the future for Area C, due to the lower incomes commanded by workers in this sector, typically.

Compared to the province as a whole, Electoral Area C's job market is much more concentrated, which makes the area more dependent on the specific rhythms of the manufacturing and natural resource sector, but also may provide a competitive advantage and a skilled workforce compared to other regions of British Columbia.

For Electoral Area E the distribution of economic sectors is somewhat different over the 2006-2016 time period. The largest share of employment is found in manufacturing and innovation, with 36 percent of the workforce, followed at some distance by public services (20 percent), trade (20 percent) and tourism (17 percent). Across this timeframe can be seen a considerable reduction of manufacturing employment, which has fallen from 45 percent of the labour force in 2006 to 36 percent in 2011. Growing segments of the job market have been public service, which has grown from 14 percent to 20 percent of employment and trade services, which have grown from 15 percent 20 percent of jobs. Over this time, employment sectors in Area E have tended to converge with the provincial pattern, showing similar distributions in the assorted sectors as British Columbia as a whole.

Labour force by industry, 2016 - Area C	**Electoral Area C**	**Columbia-Shuswap RD**	**BC**	**Electoral Area C**	**Columbia-Shuswap RD**	**BC**
Total labour force	3,330	25,395	2,471,665			
Industry - not applicable	70	285	43,805			
All industries	3,260	25,110	2,427,865	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	195	1,385	65,205	6.0%	5.5%	2.7%
21 Mining; quarrying; and oil and gas extraction	150	500	25,920	4.6%	2.0%	1.1%
22 Utilities	20	160	12,445	0.6%	0.6%	0.5%
23 Construction	560	2,825	199,985	17.1%	11.3%	8.2%
31-33 Manufacturing	230	2,220	157,560	7.0%	8.8%	6.5%
Goods producing industries	1,155	7,090	461,115	35.3%	28.2%	19.0%
41 Wholesale trade	50	400	82,105	1.5%	1.6%	3.4%
44-45 Retail trade	410	3,125	283,135	12.5%	12.5%	11.7%
48-49 Transportation and warehousing	145	1,450	128,400	4.4%	5.8%	5.3%
51 Information and cultural industries	40	250	67,225	1.2%	1.0%	2.8%
52 Finance and insurance	105	570	93,805	3.2%	2.3%	3.9%
53 Real estate and rental and leasing	70	595	54,995	2.1%	2.4%	2.3%
54 Professional; scientific and technical services	170	1,120	196,670	5.2%	4.5%	8.1%
55 Management of companies and enterprises	0	0	4,320	0.0%	0.0%	0.2%
56 Admin & support; waste mgmt & remediation	150	1,100	109,095	4.6%	4.4%	4.5%
61 Educational services	95	1,335	173,820	2.9%	5.3%	7.2%
62 Health care and social assistance	220	2,370	270,855	6.7%	9.4%	11.2%
71 Arts; entertainment and recreation	100	1,090	57,940	3.1%	4.3%	2.4%
72 Accommodation and food services	260	2,535	207,045	8.0%	10.1%	8.5%
81 Other services (except public administration)	175	1,165	112,335	5.4%	4.6%	4.6%
91 Public administration	125	905	125,000	3.8%	3.6%	5.1%
Services producing industries	2,115	18,010	1,966,745	64.7%	71.8%	81.0%

Table 5: Employment by Industry (2-Digit NAICS Codes) Area C, 2016
Source: Statistics Canada – Census 2016

Looking at the labour force by North American Industry Classification system (NAICS) codes for 2016, Table 5 shows Electoral Area C's labour force as compared to the wider Columbia Shuswap Regional District as well as the Province. Red-highlighted categories indicate where Electoral Area C has a higher share of the labour force than both the Province and the Regional District and may indicate a competitive edge against other areas of British Columbia. Blue-highlighted categories indicate where Electoral Area C may have a competitive edge only over the rest of the CSRD. Within Electoral Area C, the largest share of the labour force is shown to be the construction industry (17.1 percent), the retail trade (12.5 percent) and accommodation and food services (8.0 percent). These industries, as well as other highlighted industries constitute the core industries of the Electoral Area, and in the case of construction constitute a substantially greater share of the labour force than the wider Regional District or the Province as a whole.

Labour force by industry, 2016 - Area E	Electoral Area E	Columbia-Shuswap RD	BC	Electoral Area E	Columbia-Shuswap RD	BC
Total labour force	625	25,395	2,471,665			
Industry - not applicable	10	285	43,805			
All industries	615	25,110	2,427,865	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	60	1,385	65,205	10.1%	5.5%	2.7%
21 Mining; quarrying; and oil and gas extraction	10	500	25,920	1.7%	2.0%	1.1%
22 Utilities	0	160	12,445	0.0%	0.6%	0.5%
23 Construction	75	2,825	199,985	12.6%	11.3%	8.2%
31-33 Manufacturing	70	2,220	157,560	11.8%	8.8%	6.5%
Goods producing industries	215	7,090	461,115	36.1%	28.2%	19.0%
41 Wholesale trade	20	400	82,105	3.4%	1.6%	3.4%
44-45 Retail trade	60	3,125	283,135	10.1%	12.5%	11.7%
48-49 Transportation and warehousing	40	1,450	128,400	6.7%	5.8%	5.3%
51 Information and cultural industries	15	250	67,225	2.5%	1.0%	2.8%
52 Finance and insurance	10	570	93,805	1.7%	2.3%	3.9%
53 Real estate and rental and leasing	10	595	54,995	1.7%	2.4%	2.3%
54 Professional; scientific and technical services	0	1,120	196,670	0.0%	4.5%	8.1%
55 Management of companies and enterprises	0	0	4,320	0.0%	0.0%	0.2%
56 Admin & support; waste mgmt & remediation	15	1,100	109,095	2.5%	4.4%	4.5%
61 Educational services	20	1,335	173,820	3.4%	5.3%	7.2%
62 Health care and social assistance	65	2,370	270,855	10.9%	9.4%	11.2%
71 Arts; entertainment and recreation	0	1,090	57,940	0.0%	4.3%	2.4%
72 Accommodation and food services	85	2,535	207,045	14.3%	10.1%	8.5%
81 Other services (except public administration)	20	1,165	112,335	3.4%	4.6%	4.6%
91 Public administration	20	905	125,000	3.4%	3.6%	5.1%
Services producing industries	380	18,010	1,966,745	63.9%	71.8%	81.0%

Table 6: Employment by Industry (2-Digit NAICS Codes) Area E, 2016.
Source: Statistics Canada - Census 2016

With respect to Electoral Area E, as shown in Table 6, the largest share of the labour force as divided by NAICS codes is shown to be manufacturing (18.9 percent, compared to 6.4 percent in the Regional District and 6.5 percent in British Columbia), followed by Accommodation and food service (16.5 percent) and construction (15.7 percent). In all three of these cases, the percentages are higher than both the Province and the Regional District (which are labeled in red). The large share of the population familiar with manufacturing work both as present manufacturing employees or as former manufacturing workers may be an asset for a region located along key transportation corridors.

Some of the top private employers in the area are listed below, per interviews with the South Shuswap Chamber of Commerce, in no particular order:

- Interfor
- Talking Rock Resort
- Quaaout Lodge
- Blind Bay Village Grocer
- SASCU Credit Union

- ORICA Canada

Most business in the Electoral Areas are small businesses – local grocers, resorts, however there are a number of large-scale international enterprises such as Interfor, an international lumber producer, or ORICA, who produce explosives and mining supplies.

According to BC Stats, the overwhelming share proportion of businesses in the Regional District were small businesses. Of all the 12,983 business in the Columbia Shuswap Regional District in 2019, 99 percent had 49 or fewer employees. Of businesses with 1 or more employees (as opposed to independent self-employment situations), 97 percent had 49 or fewer employees. 89 percent of business with any employees had 19 employees or fewer.

Education Level	EAC	EAE	BC
No certificate, diploma or degree	17%	25%	16%
Secondary (high) school diploma or equivalency certificate	29%	27%	29%
Postsecondary certificate, diploma or degree	53%	48%	55%
Apprenticeship or trades certificate or diploma	18%	19%	13%
College, CEGEP or other non-university certificate or diploma	21%	18%	15%
University certificate or diploma below bachelor level	4%	4%	3%
University certificate, diploma or degree at bachelor level or above	11%	7%	24%

Table 7: Highest certificate, diploma or degree for the population aged 25 to 64 years in private households.
Source: Urbanics Consultants Ltd. And Census 2016

Overall education levels in Electoral Area C do not vary substantially from British Columbia as a whole. 17 percent of adults between 25 and 64 lack any certificates, diplomas, or degrees compared to 16 percent in British Columbia. Further, 53 percent of adults have post secondary certificates, diplomas, or degrees compared to 55 percent across the province, and 29 percent with a high school diploma or equivalent in bot Area C and British Columbia.

This similarity breaks down for the somewhat-more-than half of the population aged 25-64 with post secondary education. As seen in Table 7, Electoral Area C resident's education is much more weighted towards apprenticeships, trades certificates or diplomas (18 percent) or College, CEGEP or non-university certificates (21 percent) vs University certificates, diplomas or degrees (15 percent) compared to British Columbia as a whole where 13 percent hold apprenticeship or trade certificates or diplomas 15 percent hold college, CEGEP or non-university certificates, and 27 percent hold college diplomas, certificates or degrees. This difference reflects a much more industrial-oriented workforce, which may not have the skills for higher income jobs outside the goods producing sectors, but has a higher degree of skills needed by trades and other goods producing industries, which may be an economic advantage.

Electoral Area E has a quite substantially larger share of its population without any certificate, diploma or degree (25 percent, vs 17 percent in Electoral Area C and 16 percent in British Columbia) and a correspondingly smaller share of it's population with University certificates, diplomas, or degrees (11 percent, compared to 15 percent in Electoral Area C and 27 percent in

British Columbia) The proportion with Apprenticeship or trade certificates (19 percent) or diplomas or College, CEGEP or other non-university certifications (18 percent) is similar to Electoral Area A (18 percent and 21 percent, respectively), but higher than British Columbia as a whole (13 percent and 15 percent, respectively).

Commuting Status by total labour force	EAC	EAE	BC
Commute within census subdivision (CSD) of residence	23%	18%	49%
Commute to a different census subdivision (CSD) within census division (CD) of residence	56%	71%	46%
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	18%	9%	5%
Commute to a different province or territory	3%	3%	1%

Table 8: Commuting destination for the employed labour force aged 15 years and over in private households with a usual place of work
Source: Urbanics Consultants Ltd and Census 2016

Table 8 demonstrates the commuting patterns for residents of Electoral Area C, showing that the majority of workers (77 percent) do not work within the bounds of Electoral Area C (itself a census subdivision) compared to 51 percent of workers in British Columbia who commute outside their own municipality, electoral area, or census equivalent. A full majority of workers (51 percent) work within the Columbia Shuswap Regional District, a census division, but outside of Electoral Area C. These workers are likely to work in other Electoral Areas, or in the towns of Sicamous or Salmon Arm, which send out a lower percentage of their labour force. A large share of Electoral Area C workers work outside of the Columbia Shuswap Regional District (18 percent) compared to only 5 percent Province-wide, suggesting that many Area C commuters are commuting to regional centres such as Kamloops and Kelowna.

Given the more sparsely inhabited nature of Electoral Area E, it is unsurprising that a larger number of residents commute out to other areas (82 percent) compared to Electoral Area C (77 percent) or British Columbia (51 percent), with a very large number commuting to a different city, town or electoral area (71 percent) within Columbia Shuswap Regional District. This strongly indicates that Electoral Area E functions as a bedroom community for other parts of the Columbia Shuswap Regional District, especially when compared to the province as a whole where a near majority (49 percent) of workers commute inside their own city, town, or electoral area (census subdivision). This is to be expected in rural communities and has been a long term trend as resource industry employment has become more mechanized.

2.4 Demographic trends

The population of Canada has grown from 30 million residents in 2001 to over 35 million in 2016, or approximately 343,000 people per year at an average annual rate of 1.1 percent. Net immigration added an average of 213,000 new residents annually to the national population, while natural increase added an average of 130,000 people. These national level trends have been driven primarily by low and declining fertility rates and increases in economic activity and

Immigration.

Similar to the demographic trends across the country, British Columbia's demographic trends point toward slight declines in birth rates, slight increases in life expectancy, growing net interprovincial migration and increasing net international migration. These trends, along with the aging of BC's population have resulted in a steady population growth in the province from 3.9 million in 2001 to 4.65 million by 2016, which translates into an annual growth rate of roughly 1.16 percent during 2001 – 2016 (census 2001 & Census 2016)

In comparison to wider trends, the population of Electoral Area C grew somewhat slower than British Columbia or Canada as a whole between 2001 and 2016, at an annualized rate of roughly 1.03 percent, compared to the 1.1 percent Canada-wide or 1.16 percent growth seen in British Columbia. In that time the population of Electoral Area C grew from 6,765 inhabitants in 2001 to 7,890 inhabitants at the time of the 2016 Census.

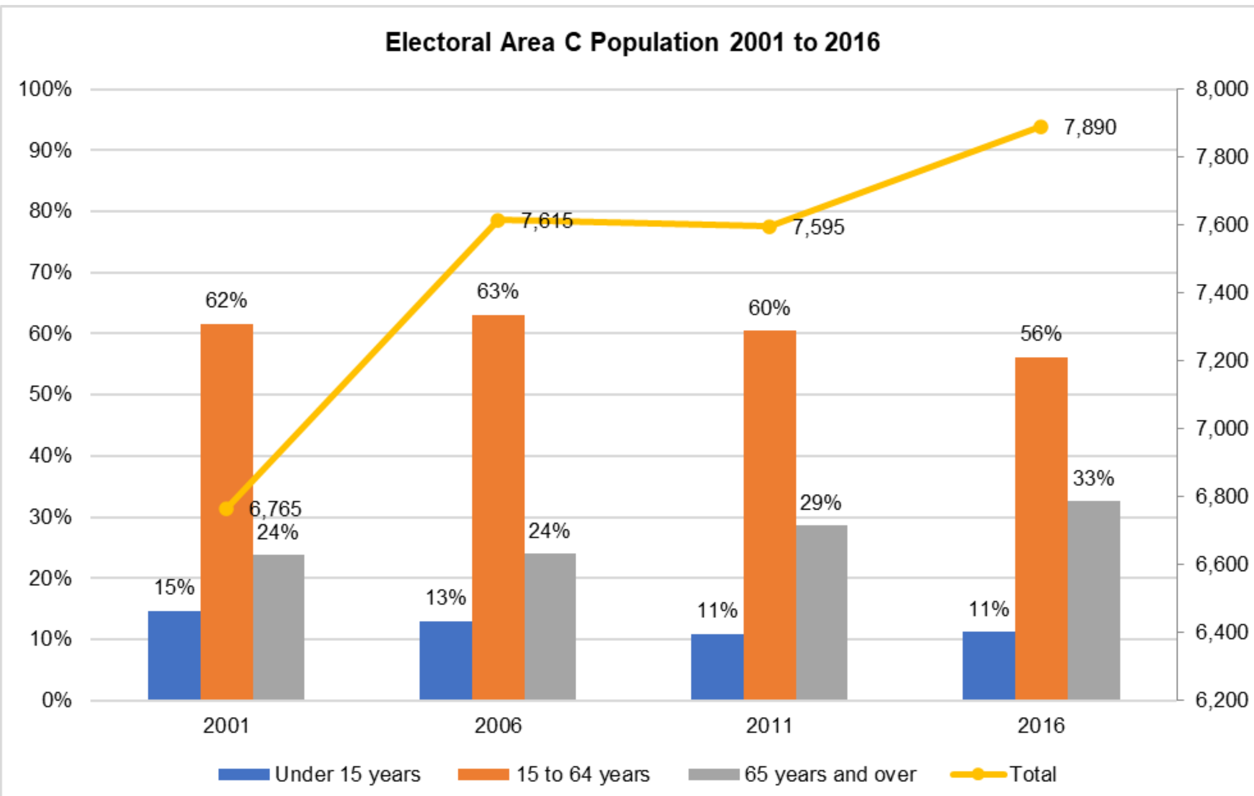


Figure 3: Historical population trends (Area C)
Source: Urbanics Consultants Ltd. And Census 2001 – 2016

By contrast, Electoral Area E has seen a decline its population between the Censuses of 2001 and 2016, seeing the population fall from 1,459 in 2001 to 1,165 in 2016, falling at an annual average rate of –1.65 percent. Given population growth between the 2001 and 2006 Census, this translates to an even higher rate of population shrinkage in recent years.

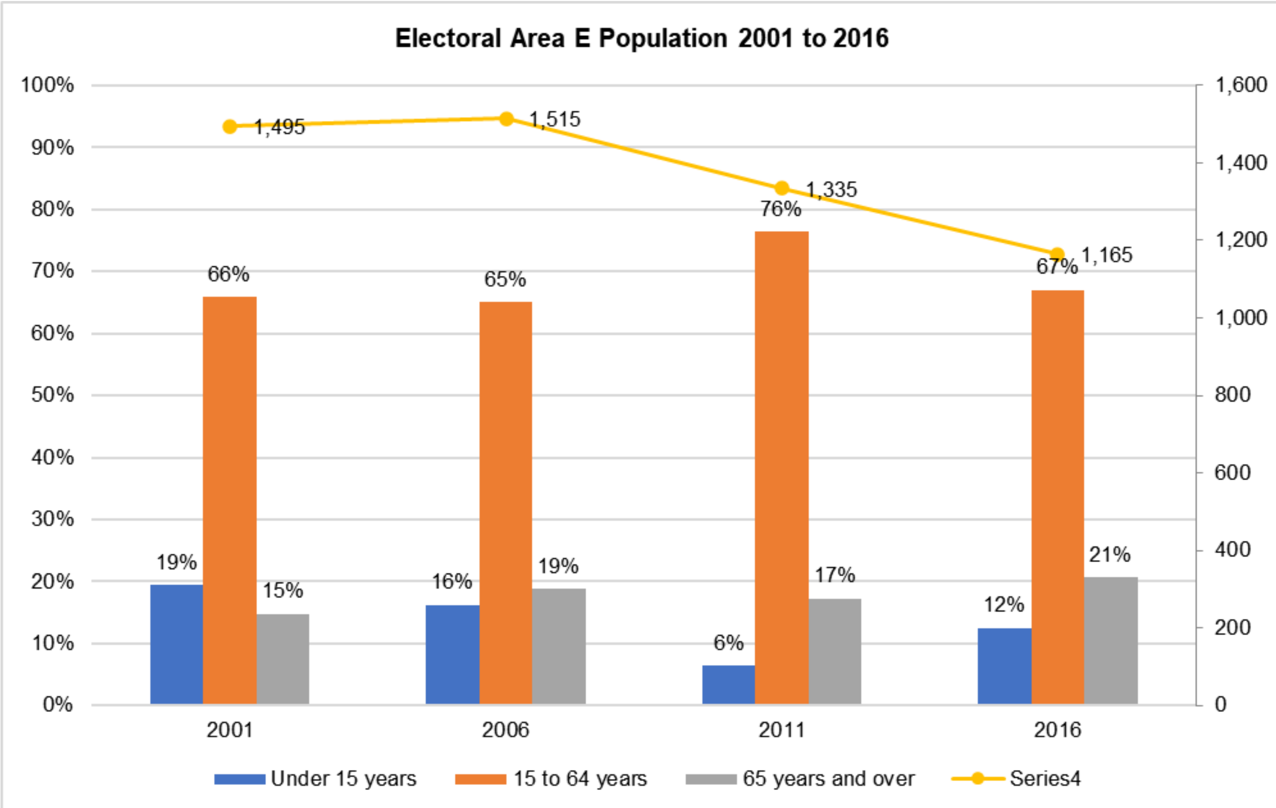


Figure 4: Historical population trends (Area E)
Source: Urbanics Consultants Ltd. And Census 2001 – 2016

Figure 3 and Figure 4 as well as Table 9 and Table 10 provide historical population growth trends for Electoral Areas C and E. It shows that the Electoral Area C's population has grown over most censuses since 2001, with a modest decline between 2006 and 2011. Similar to patterns seen around Canada, there has been a long term decline in the working age (15 to 64 year old) population from 62 to 56 percent of the population, a growing share of the elderly population (65 years old and older), which has grown from roughly a quarter to a third of the population, and a decline in portion of young people (under 15 years) from 15 to 11 percent of the population.

Population - Area C	**2001**	**2006**	**2011**	**2016**
Under 15 years	990 (15%)	985 (13%)	830 (11%)	885 (11%)
15 to 64 years	4,165 (62%)	4,800 (63%)	4,590 (60%)	4,435 (56%)
65 years and over	1,610 (24%)	1,830 (24%)	2,175 (29%)	2,570 (33%)
Total	6,765	7,615	7,595	7,890
Population growth rate				
Period (5 years)		12.6%	-0.3%	3.9%
Annual		2.4%	-0.1%	0.8%

Table 9: Historical population trends (Area C)
Source: Urbanics Consultants Ltd. And Census 2001 – 2016

Based on the above-mentioned historical population growth trends, Electoral Area C is likely to witness ongoing steady decline in the share of the working age and youth population. The aging of the working age population and the declining under 15 years old population during the next few decades will likely result in the continued increase of the population over 65 years old. Further, the declining share of its younger population suggests that fewer younger families are moving to the Electoral Area. These demographic trends are expected to have strong implications for the housing needs in the community, which will be examined in the latter part of the study.

Population - Area E	2001	2006	2011	2016
Under 15 years	290 (19%)	245 (16%)	85 (6%)	145 (12%)
15 to 64 years	985 (66%)	985 (65%)	1,020 (76%)	780 (67%)
65 years and over	220 (15%)	285 (19%)	230 (17%)	240 (21%)
Total	1,495	1,515	1,335	1,165
Population growth rate				
Period (5 years)		1.3%	-11.9%	-12.7%
Annual		0.3%	-2.5%	-2.7%

Table 10: Historical population trends
Source: Urbanics Consultants Ltd. And Census 2001 – 2016

Electoral Area E has seen between the 2001 and 2016 Censuses a declining population, averaging 1.65 percent per year decline. Like British Columbia or the Columbia Shuswap Regional District, the population younger than 15 has fallen (19 percent to 12 percent) and proportion of the population 65 years old and older has risen (15 per cent to 21 percent), the working age population between 15 and 64 has held steady at 66-67 percent. Notably, the youth proportion of the population doubled between the Censuses of 2011 and 2016, from 6 percent to 12 percent. This suggests that the Electoral Area's mix of employment opportunities and housing has proven attractive to younger families in the last decade and may be a comparative advantage for the area going forward. The population below 15 years of age has increased both in relative and absolute terms.

2.5 Household Growth

Table 11 provides the historical trends in household sizes during the period 1991 to 2016. The table shows that 1-person and 2-person households are steadily growing more prominent among household sizes in the Electoral Area C: They represent roughly 22 and 57 percent of total households in 2016, respectively. At that same time, the share of 4 or more persons households has experienced substantial declines, from 17 percent of households in 2001 to 12 percent of households in 2016. Overall, the average household size has declined from 2.32 people per household in 2001 to 2.20 people per household in 2016, and household sizes are lower than the British Columbia average of 2.4 percent. The trend of shrinking household sizes is widespread, and likely to continue in Electoral Area C.

Household size - Electoral Area C	2001	2006	2011	2016
1 person	585 (20%)	775 (23%)	690 (20%)	775 (22%)
2 persons	1525 (52%)	1790 (53%)	1920 (56%)	2035 (57%)
3 persons	295 (10%)	345 (10%)	330 (10%)	360 (10%)
4-5 persons	325 (11%)	300 (9%)	315 (9%)	270 (8%)
5 or more persons	180 (6%)	180 (5%)	150 (4%)	150 (4%)
Total Households	2910	3390	3405	3590
Total Population	6765	7615	7595	7890
Average household size	2.32	2.25	2.23	2.20

Table 11: Trends in Household Size, 2001-2016, Area C
Source: Urbanics Consultants Ltd. and Census 2001 – 2016

With respect to Electoral Area E, Table 12 shows a similar pattern. 1 person households have risen from 16 percent of the households to 28 percent of the households between the 2001 and 2016 Censuses, while 4 or more person households have declined from 21 percent of the households to 10 percent, with the average household size falling from 2.51 in 2001 to 2.1 people per household. As this is a general social trend, it is not unusual and will lead to similar requirements for future housing needs.

Household size - Area E	2001	2006	2011	2016
1 person	95 (16%)	220 (33%)	155 (25%)	155 (28%)
2 persons	255 (43%)	275 (41%)	260 (43%)	285 (51%)
3 persons	115 (19%)	60 (9%)	125 (20%)	55 (10%)
4-5 persons	110 (18%)	75 (11%)	55 (9%)	30 (5%)
5 or more persons	20 (3%)	45 (7%)	15 (2%)	30 (5%)
Total Households	595	675	610	555
Total Population	1495	1515	1335	1165
Average household size	2.51	2.24	2.19	2.10

Table 12: Trends in Household Size, 2001-2016, Area E
Source: Urbanics Consultants Ltd. And Census 2001-2016

Private households by household type	EAC	EAE	CSRD	BC	EAC	EAE	CSRD	BC
One-census-family households	**2,710**	**385**	**15,070**	**1,196,165**	**75%**	**70%**	**67%**	**64%**
Without children	1,920	260	8,810	527,795	53%	47%	39%	28%
With children	790	125	6,255	668,365	22%	23%	28%	36%
Multiple-census-family households	**30**	**0**	**290**	**55,465**	**1%**	**0%**	**1%**	**3%**
Non-census-family households	**850**	**165**	**7,095**	**630,340**	**24%**	**30%**	**32%**	**33%**
One-person households	775	150	6,245	541,925	22%	27%	28%	29%
Two-or-more person households	75	10	855	88,415	2%	2%	4%	5%
Total Private households	**3,590**	**550**	**22,455**	**1,881,970**	**100%**	**100%**	**100%**	**100%**

Table 13: Household Composition (2016 Census)
Source: Statistics Canada 2016 Census

Table 13 shows that Electoral Area C shows a higher share of higher share of One-census family households (75 percent) than both the Columbia Shuswap Regional District (67 percent) as well as British Columbia as a whole (64 percent), as well as a much smaller proportion of non-census family households[1] (24 percent) vs 32 percent in the Regional District and 33 percent across British Columbia, reflecting a lower number of singles, boarders, roommates, or institutional housing that tends to fall into the non-family category. Among those one-census family households a strong majority (53 percent of all households, roughly 70 percent of families) are families without children.

For Electoral Area E, we see a similar distribution, with some key differences. Most notably, the rate of one-person households (27 percent) is much closer to the Regional District (28 percent) and the province (29 percent) than Electoral Area C, suggesting a larger number of single adults than in other jurisdictions. The growing portion of small households combined with a lack of population growth and the format of existing housing stock may lead to inadequacies in the existing housing stock in the future.

2.6 Household Income

This section details the total annual household income between the Electoral Areas C and E, Columbia Shuswap Regional District and British Columbia based on the 2016 Census. The total household income is the sum of the total incomes of all members of that household before income taxes and deductions. It includes income from:

- employment income from wages, salaries, tips, commissions and net income from self-employment;
- income from government sources, such as social assistance, child benefits, employment, insurance, old age security pension, pension plan benefits and disability income;
- income from employer and personal pension sources, such as private pensions and payments from annuities and RRIFs;
- income from investment sources, such as dividends and interest on bonds, accounts, GICs and mutual funds; and,
- other regular cash income, such as child support payments received, spousal support payments (alimony) received and scholarships.

[1] A Census Family consists of a couple or lone-parent with children, if any. Please see Dictionary, Census of Population, 2016, Statistics Canada for more information.

Electoral Area C presented a smaller portion of households earning less than $30,000 per year (16 percent) than both the Columbia Shuswap Regional District (20 percent) and British Columbia (19 percent) as shown in Table 14. However, the Electoral Area presented a slightly higher share of households (30 percent) earning between $30,000 and $59,000 per year than the Regional District (29 percent) and the province (24 percent).

Household income (2015)	EAC		CSRD		BC	
	#	%	#	%	#	%
Under $5,000	55	2%	325	1%	43,415	2%
$5,000 to $9,999	55	2%	265	1%	27,140	1%
$10,000 to $14,999	80	2%	640	3%	55,745	3%
$15,000 to $19,999	115	3%	965	4%	77,565	4%
$20,000 to $29,999	270	7%	2055	9%	151,065	8%
$30,000 to $39,999	385	11%	2265	10%	156,475	8%
$40,000 to $49,999	355	10%	2145	10%	155,170	8%
$50,000 to $59,999	360	10%	2000	9%	143,475	8%
$60,000 to $79,999	595	16%	3460	16%	255,195	14%
$80,000 to $99,999	455	13%	2640	12%	210,770	11%
$100,000 to $124,999	355	10%	2150	10%	198,140	11%
$125,000 to $149,999	210	6%	1440	7%	138,420	7%
$150,000 and over	320	9%	1385	6%	271,290	14%
Total households	3,610	100%	21,735	100%	1,883,865	100%
Under $30,000	575	16%	4,250	20%	354,930	19%
$30,000 to $59,999	1,100	30%	6,410	29%	455,120	24%
$60,000 to $99,999	1,050	29%	6,100	28%	465,965	25%
$100,000 and over	885	25%	4,975	23%	607,850	32%
Total households	3,610	100%	21,735	100%	1,883,865	100%

Table 14:Income Distribution - 2015 - Area C
Source: Statistics Canada – 2016 Census

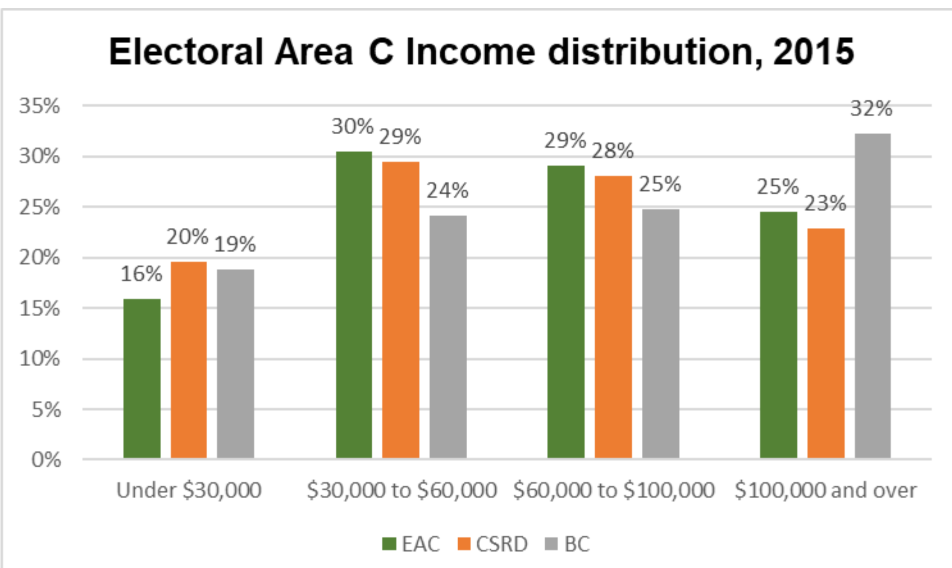


Figure 5: Income Distribution – Area C, CSRD & BC (2015)
Source: Statistics Canada 2016 Census

Electoral Area C presented a higher share of households earning more than $60,000 and less than $99,999 per year (29 percent) than the Regional District (28 percent) or British Columbia (25 percent) however, the portion of households making more than $100,000 per year is lower (25 percent) than the provincial average (32 percent), but still higher than the Regional District (23 percent)

It should be noted that approximately 46 percent of the households in the community earn less than $60,000 per year. In addition, a significant proportion of these households are likely to be senior households (head of the household is 65 years and over) and retirees, who are more likely to face housing suitability and affordability issues. Therefore, Electoral Area C is likely to display a higher need for more affordable and lower priced housing products aimed at senior households.

It should also be noted that a significant proportion of senior households and retirees might have sizeable net-wealth but have incomes lower than $60,000. Across the country, the median 65+ household had a $517,100 net worth per the 2016 Census, which is higher than all other age categories except the 55-64 bracket. These households are likely to require market-rate housing as opposed to affordable housing. However, the localized net-wealth data is not available therefore this study does not speculate on the net-wealth characteristics of low-income seniors.

Figure 5 shown previously provides a graphic representation of the comparative assessment of median incomes for Electoral Area C in comparison to the Columbia Shuswap Regional District and British Columbia. As shown from the chart, Electoral Area C had a lower median income for economic families than British Columbia, though a higher median income than the Regional District

The data illustrates that the:

- Couple-only families in Electoral Area C had a median income of $67,516 in 2015 compared to $77,937 for the CSRD and $80,788 for British Columbia;
- Couple-with-children families in the Electoral Area had a median income of $97,152 in 2015 compared to $104,204 for the CSRD and $111,736 for British Columbia;
- Lone-parent families in the Electoral Area C had a median income of $40,960 in 2015 compared to $53852 for the CSRD and $51,056 for British Columbia;
- Overall median family income in the Electoral Area was $71,889 in 2015 compared to $46,240 for the CSRD and $88,451 for British Columbia;
- 1-person households in the Electoral Area had a median income of only $32,128 compared to $30,714 for the CSRD and $35,701 for British Columbia;
- 2 or more persons households in the Electoral Area had a median income of $72,499 compared to $78,759 for the CSRD and $88,466 for British Columbia;
- Overall median household income in the Electoral Area was $63,360 in 2015 as compared to $64,009 both for the CSRD and $69,995 for British Columbia.

Per Figure 6, with respect to Electoral Area E, a the population is noticeably lower income, with 25 percent of households bringing home less than $30,000 , vs 20 percent across the Regional

District, or 19 percent province-wide. The share of the population earning between $30,000 and $59,999 was also higher (33 percent) than the regional district (29 percent) and the province (24 percent). As well, the portion of the population earning more than $100,000 (16 percent) was lower than the Regional District (23 percent) and roughly half the provincial average (32 percent).

With substantially lower incomes than typical in British Columbia (58 percent of households roughly earning less than $60,000 per year (vs only 43 percent province wide) it would be even more true that there is a need for lower income housing in the future.

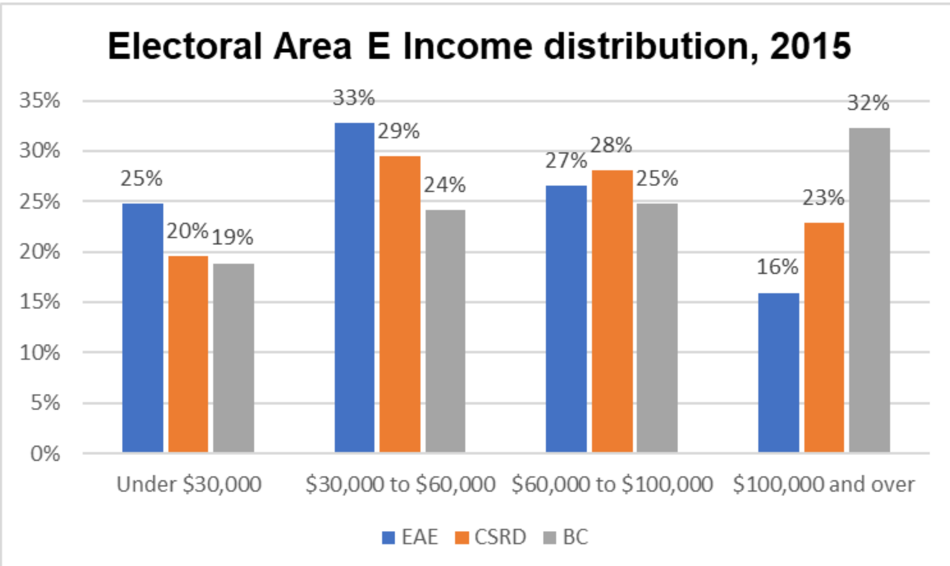


Figure 6: Income Distribution - EAE, CSRD & BC (2015)
Source: Statistics Canada 2016 Census

Household income (2015)	EAE		CSRD		BC	
	#	%	#	%	#	%
Under $5,000	5	1%	325	1%	43,415	2%
$5,000 to $9,999	15	3%	265	1%	27,140	1%
$10,000 to $14,999	25	4%	640	3%	55,745	3%
$15,000 to $19,999	30	5%	965	4%	77,565	4%
$20,000 to $29,999	65	12%	2055	9%	151,065	8%
$30,000 to $39,999	70	12%	2265	10%	156,475	8%
$40,000 to $49,999	60	11%	2145	10%	155,170	8%
$50,000 to $59,999	55	10%	2000	9%	143,475	8%
$60,000 to $79,999	100	18%	3460	16%	255,195	14%
$80,000 to $99,999	50	9%	2640	12%	210,770	11%
$100,000 to $124,999	40	7%	2150	10%	198,140	11%
$125,000 to $149,999	15	3%	1440	7%	138,420	7%
$150,000 and over	35	6%	1385	6%	271,290	14%
Total households	565	100%	21,735	100%	1,883,865	100%
Under $30,000	140	25%	4,250	20%	354,930	19%
$30,000 to $59,999	185	33%	6,410	29%	455,120	24%
$60,000 to $99,999	150	27%	6,100	28%	465,965	25%
$100,000 and over	90	16%	4,975	23%	607,850	32%
Total households	565	100%	21,735	100%	1,883,865	100%

Table 15: Income Distribution: Area E – 2015

Source: Statistics Canada 2016 Census

In addition to the distribution of household income, the distribution of median income of economic families and households was examined for the year 2015. The median income is a useful statistic to examine and compare incomes of economic families and households as it provides the middle point in a distribution of each economic family and household group.

For Electoral Area E,

- Couple-only families in Electoral Area E had a median income of $61,312 in 2015 compared to $77,937 for the CSRD and $80,788 for British Columbia;
- Couple-with-children families in the Electoral Area had a median income of $76,544 in 2015 compared to $104,204 for the CSRD and $111,736 for British Columbia;
- Lone-parent families in the Electoral Area C had a median income of $36,992 in 2015 compared to $53852 for the CSRD and $51,056 for British Columbia;
- Overall median family income in the Electoral Area was $62,336 in 2015 compared to $46,240 for the CSRD and $88,451 for British Columbia;
- 1-person households in the Electoral Area had a median income of only $27,968 compared to $30,714 for the CSRD and $35,701 for British Columbia;
- 2 or more persons households in the Electoral Area had a median income of $62,720 compared to $78,759 for the CSRD and $88,466 for British Columbia;
- Overall median household income in the Electoral Area was $53,352 in 2015 as compared to $64,009 both for the CSRD and $69,995 for British Columbia.

Table 17 provides the median income of economic families and households in Electoral Area C as a share of the overall Provincial median income for each of the categories. The table shows that the overall median family income in the Electoral Area C is only 81% of the Provincial median family income. In addition, the Electoral area ‘s median income is:

  - 84 percent of the Provincial median income for couple-only families:
  - 87 percent of the Provincial median income for couple-with-children families:
  - 80 percent of the Provincial median income for lone-parent families

The table also suggests that the overall median household income in Electoral Area C is 91 percent of the Provincial median household income. The median income of economic families is in Electoral Area C is much higher than that of other areas of the Columbia Shuswap Regional District, though lower than that of the province. Thus, a large portion of households in the Electoral Area are earning higher incomes than the Provincial Average and can be expected to display heightened demand for market-rate housing products.

For Electoral Area E, the table suggests that median household incomes in Electoral Area E are 91 percent of the provincial median. The median income of economic families in Area E is somewhat higher than other areas of the Regional District as well, but lower than that of the province, and similar suggestions can be drawn regarding future demand for housing, though this is confounded by how population growth or shrinkage changes in the future of this shrinking Electoral Area

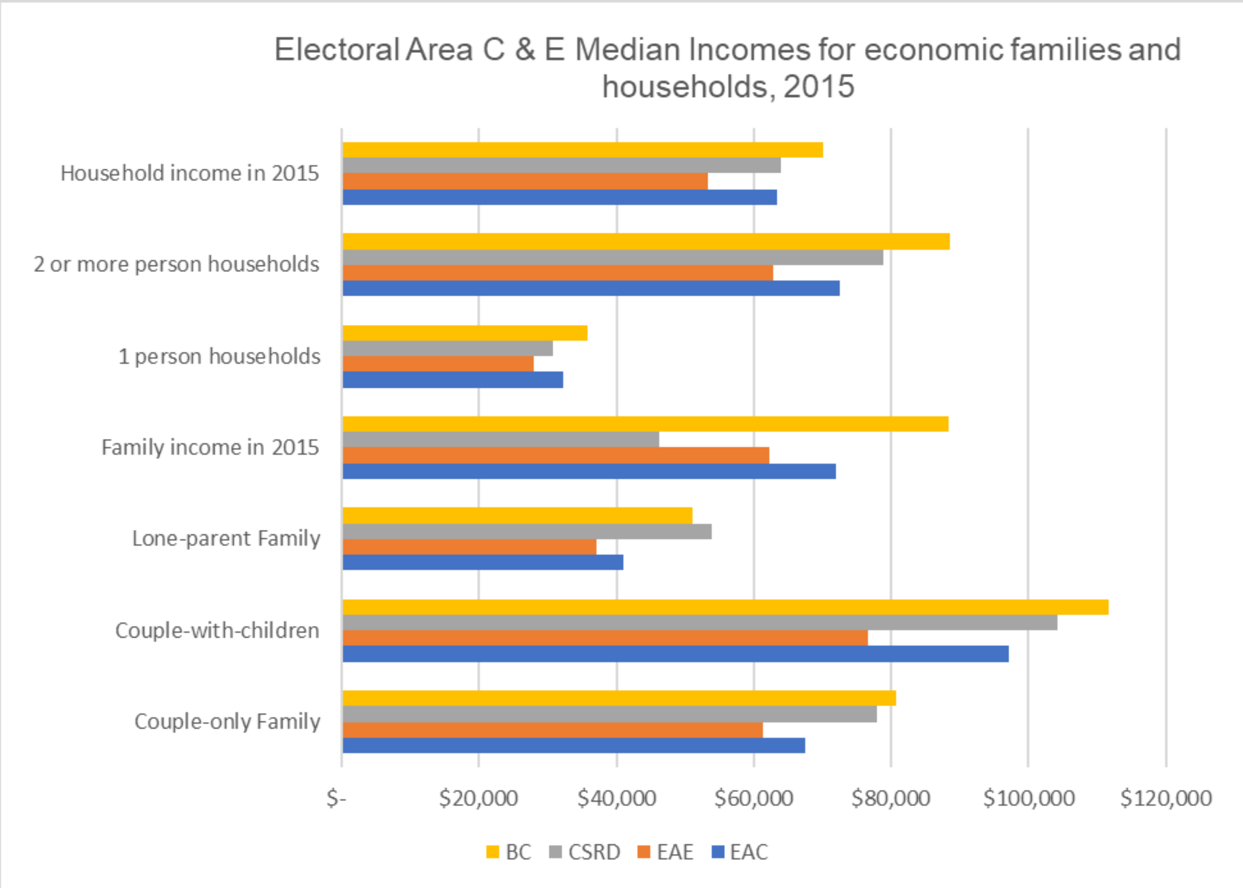


Figure 7: Median Household Income Levels for Selected Household Structures
Source: Statistics Canada 2016 Census

	Median income in 2015			Comparison to BC (%)	
	EAC	CSRD	BC	EAC	CSRD
Economic families					
Couple-only Family	$ 67,516	$ 77,937	$ 80,788	84%	96%
Couple-with-children	$ 97,152	$ 104,204	$ 111,736	87%	93%
Lone-parent Family	$ 40,960	$ 53,852	$ 51,056	80%	105%
Family income in 2015	$ 71,889	$ 46,240	$ 88,451	81%	52%
1 person households	$ 32,128	$ 30,714	$ 35,701	90%	86%
2 or more person households	$ 72,499	$ 78,759	$ 88,466	82%	89%
Household income in 2015	$ 63,360	$ 64,009	$ 69,995	91%	91%

Table 16: Median Household Income Levels for Selected Household Structures, Electoral Area C
Source: Statistics Canada 2016 Census

	Median income in 2015			Comparison to BC (%)	
	EAE	CSRD	BC	EAE	CSRD
Economic families					
Couple-only Family	$ 61,312	$ 77,937	$ 80,788	76%	96%
Couple-with-children	$ 76,544	$ 104,204	$ 111,736	69%	93%
Lone-parent Family	$ 36,992	$ 53,852	$ 51,056	72%	105%
Family income in 2015	$ 62,336	$ 46,240	$ 88,451	70%	52%
1 person households	$ 27,968	$ 30,714	$ 35,701	78%	86%
2 or more person households	$ 62,720	$ 78,759	$ 88,466	71%	89%
Household income in 2015	$ 53,352	$ 64,009	$ 69,995	76%	91%

Table 17: Median Household Income Levels for Selected Household Structures, Electoral Area E
Source: Statistics Canada 2016 Census

2.7 Population projection

Similar to the demographic trends across the country, the Province of British Columbia is expected to experience slight decline in birth rates and a slight increase in life expectancy, net inter-provincial migration, and net international migration. These trends along with the aging of British Columbia's population have resulted in a steady population growth in the province from 3.9 million in 2001 to 4.65 million by 2016, which translates into an annual growth rate of roughly 1.16 percent during 2001 – 2016 (Census 2001 and Census 2016).

While net migration inflows into British Columbia, over the projection, may continue to tip the province's overall sex ratio in favour of males, the aging of the large baby boom cohort into senior ages, and higher female life expectancies, may pull the sex ratio in favour of females. These two opposing forces can be expected to keep the sex ratio fairly stable over the projection at 98.4 males per 100 females.

Population Growth - Area C	2001	2006	2011	2016	2021	2026	2031
Under 15 years	990	985	830	880	935	918	877
	(15%)	(13%)	(11%)	(11%)	(11%)	(11%)	(10%)
15 to 64 years	4,165	4,800	4,590	4,430	4,413	4,233	4,166
	(62%)	(63%)	(60%)	(56%)	(53%)	(49%)	(48%)
65 years and over	1,610	1,830	2,175	2,570	3,032	3,501	3,704
	(24%)	(24%)	(29%)	(33%)	(36%)	(40%)	(42%)
Total	6,765	7,615	7,595	7,880	8,380	8,652	8,747

Table 18: Population Projection Area C. Percentages represent total share of total population for that census year.

Population Growth - Area E	2001	2006	2011	2016	2021	2026	2031
Under 15 years	290	245	85	145	152	149	140
	(19%)	(16%)	(6%)	(12%)	(13%)	(12%)	(11%)
15 to 64 years	985	985	1,020	780	779	768	769
	(66%)	(65%)	(76%)	(67%)	(64%)	(62%)	(62%)
65 years and over	220	285	230	245	285	327	334
	(15%)	(19%)	(17%)	(21%)	(23%)	(26%)	(27%)
Total	1,495	1,515	1,335	1,170	1,216	1,244	1,243

Table 19: Population Projection, Area E. Percentages represent total share of total population for that census year.

According to BC Stats, the population projection for Electoral Area C in 2020 was 8,310 and the projected population for 2031 is 8,747. This translates to an annual growth rate of roughly half a percent per year. For Electoral Area E, the population in 2020 was projected as 1,210, and the population is expected to grow modestly to 1,243 residents by 2031. This corresponds to roughly a quarter of one percent per year in annual population growth. However, it should be noted that the population growth projected conflicts with recent Census-periods trend of declining population.

The population projections in this report used the Census 2016 population counts for the base year (2016) and the age cohort and gender-based population growth rates for Electoral Areas C & E for the period 2001-2031 (P.E.O.P.L.E. 2018, BC Stats, August 2019) to project the population for the Electoral Areas. These populations are expected incorporate all the components of population growth in the region such as fertility and mortality as well as economic migration generated by economic growth and decline

However, since Electoral Areas C and E are relatively small populations, it would be prudent (in addition to be required) to revisit these projects in the coming years. Furthermore, for the purpose of this report, only the population projections for the 2019 to 2031 period are presented below and used in the remainder of the report. The projections suggest that:

- The population of Electoral Area C will grow from 7,880 in 2016 to 8,747 in 2031, at an annual growth rate of 0.7 percent
  - The share of the population under 15 years of age would fall (11 percent to 10 percent) during the projection period;
  - The share of population aged 15 years to 64 years would fall from 56 percent in 2016 to 48 percent in 2031; and,
  - The share of population aged 65 years and over would increase from 33 percent in 2016 to 42 percent in 2031
- The population of Electoral Area E will grow from 1,170 in 2016 to 1,243 in 2031, at an annual growth rate of 0.4 percent
  - The share of the population under 15 years of age would fall (12 percent to 11 percent) during the projection period;
  - The share of population aged 15 years to 64 years would fall from 67 percent in 2016 to 62 percent in 2031; and,

- The share of population aged 65 years and over would increase from 21 percent in 2016 to 27 percent in 2031

- Overall, Electoral Area C is expected to add a total of 867 people or roughly 58 people every year during 2016 – 2031. The population in the age group:
  - 65 years and over will experience growth of roughly 1,100 people
  - 15 to 64 years will experience a decline of 264 residents during the period
  - Under 15 years will hold roughly steady over the study period

.

- Electoral Area E is expected to add a total of 73 residents or roughly 4-5 people every year during 2016 – 2031. The population in the age group:
  - 65 years and over will experience growth of roughly 90 people
  - 15 to 64 years will experience a decline of 10 residents during the period
  - Under 15 years will decline by 5 residents.

Thus, the largest share of the population increase for Electoral Area C and Electoral Area E will be among those over 65, with key impacts on the suitability of the existing housing stock.

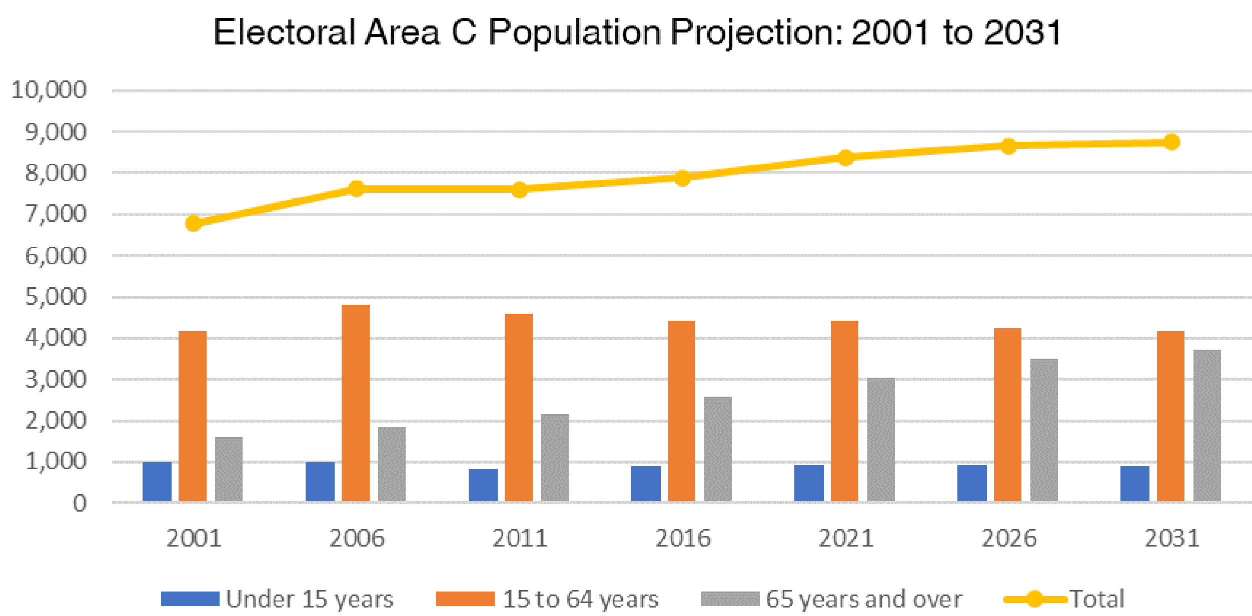


Figure 8: Electoral Area C Population Projection
Source: Urbanics Consultants Ltd. and BC Stats

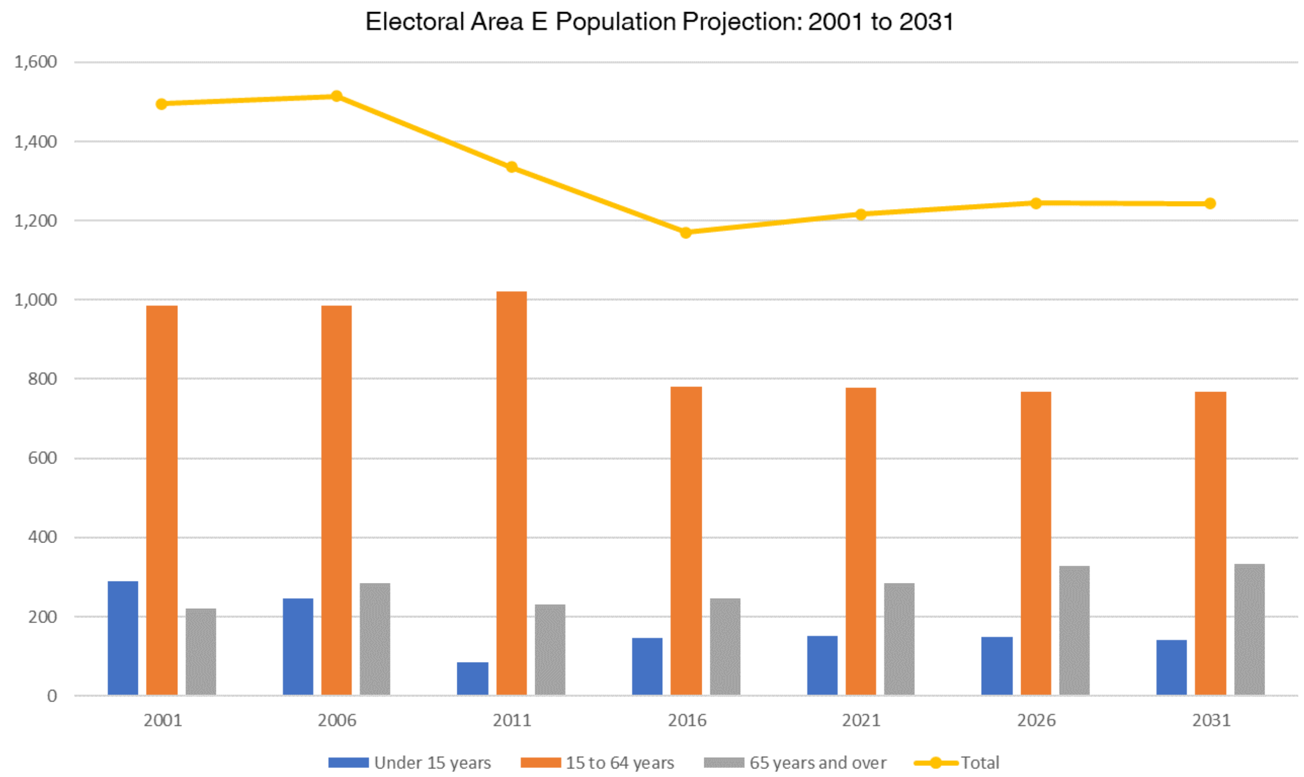


Figure 9: Electoral Area E Population Projection
Source: Urbanics Consultants Ltd. and BC Stats

3 Housing supply

This section examines the housing supply in Electoral Areas C and E. The analysis primarily focuses on the occupied private dwellings in the areas as it provides a more accurate measure of the housing needs of the communities; i.e. housing stock which is occupied by permanent residents and does not include vacant dwellings or dwellings occupied by temporary residents.

Electoral Areas C and E	2006			2011			2016		
	EAC	EAE	BC	EAC	EAE	BC	EAC	EAE	BC
Total private dwellings	4,621	1,070	1,788,474	4,807	1,124	1,945,365	5,010	1,231	2,063,417
Private dwellings occupied by usual residents	3,399	680	1,642,715	3,406	605	1,764,637	3,592	550	1,881,969
Vacant dwellings or dwellings occupied by temporary residents (as a % of total private dwellings)	1,222 (26%)	390 (36%)	145,759 (8%)	1,401 (29%)	519 (46%)	180,728 (9%)	1,418 (28%)	681 (55%)	181,448 (9%)

Table 20: Total private dwellings vs. private dwellings occupied by usual residents
Source: Urbanics Consultants and Censuses 2011 and 2016 (rounded)

Table 20 shows that for Electoral Area C, the proportion of vacant dwellings is quite high compared to the province, with 28 percent of dwellings vacant or occupied by temporary residents versus only 9 percent across British Columbia. The absolute number of vacant dwellings has increased over the previous three census periods (2006, 2011 and 2016) though as a portion of the total housing stock the number has held roughly constant between 2011 and 2016. These number likely represent a larger number of vacation homes seasonally occupied by residents of other regions, as well as shifts in the demand for particular housing types as the demographics of the Electoral Area have shifted.

Table 20 shows an even larger proportion of the housing stock as vacant or temporarily resident in Electoral Area E, where in 2016 fully 55 percent of dwellings were vacant or home to temporary residents. This portion has increased from 36 percent in 2006 to 46 percent in 2011 to 55 percent in 2016. This would reflect both the above-mentioned vacation home and shifting demand reasons, as well as the declining population of Electoral Area E as discussed in Section 2.4 as well as section 3.1 below. While it would be tempting to assume that this fluctuation may be due to sample size, the residential vacancy/temporary resident statistics from Statistics Canada are population-level statistics, though methodological fluctuations may impact apparent vacancy rates. Whatever data caveats, it can be trusted that the non-usual-residency rate for Area E dwellings is exceedingly high.

3.1 Housing stock trends

The growth in the number of private dwellings in Electoral Area C has followed the population growth cycles between 2001 and 2016. Electoral Area C had 2,910 occupied dwelling units in 2001, which increased to 3,590 units by 2016 (annual rate of 1.4 percent). During the same period, the number of occupied-dwelling units in Columbia Shuswap Regional District grew from 19,910 in 2001 to 22,454 in 2016 (annual rate of 0.8 percent) and the Province of British Columbia grew from about 1.64 million in 2001 to 1.53 million in 2016 (at an annual rate of 1.3 percent). Overall, the Electoral Area had 680 more occupied private dwelling units in 2016 as compared to 2001, which represents an increase of 1.4 percent per year during 2001- 2016.

For Electoral Area E, housing stock trends have similarly followed the population trend, in a broad sense. The total number of occupied dwellings has fallen from 610 in 2001 to 560 in 2016, an average annual decline of –0.6 percent. This is a fall of roughly 50 occupied dwelling units (subject to Census rounding of smaller number for privacy reasons).

Housing stock trends can be disaggregated into changes in occupied dwelling units by type:

	Electoral Area C	**Electoral Area E**
Single Family Dwellings:	The share of single-family units has remained roughly constant, falling from 88 percent in 2001 to 87 percent in 2016. On average, roughly 36 occupied private houses have been added per year.	The share of single-family units has remained roughly constant, rising from 75 percent in 2001 to 76 percent in 2016. On average, there have been 2-3 fewer occupied private houses per year 2001-2016
Semi-detached, row house and duplex:	The share of semi-detached, row house and duplex has increased form 2 percent in 2001 to 3 percent 2016. On average, 3-4 such units have been added per year 2001-2016, largely driven by increasing numbers of semi-detached units	The share of semi-detached, rowhouses and duplex has increased from 1 per cent to 2 percent 2001 to 2016, adding roughly 5 units over that time, subject to census data rounding.
Apartments, 5 or more storeys:	There continue to be zero apartment units in the Electoral Area with 5 or more stories across all four censuses 2001-2016	There continue to be zero apartment units in the Electoral Area with 5 or more stories across all four censuses 2001-2016
Apartments, less than 5 storeys:	The number of apartment units has increased since 2001 from a bit more than 0 percent to roughly 1 percent in 2016, an increase of 10 units or less than 1 per year. However, this is subject to considerable rounding due to small numbers.	The number of apartment buildings less than five stories has fallen from 2 percent to 0 percent between 2001 and 2016, a loss of all 10 units in 2001.
Movable dwellings: (dwellings designed to be movable on short notice)	The proportion of movable dwellings is 9 percent in both 2001 and 2016, and the number has increased by 65 units, roughly 4-5 per year. However, the number dropped considerably between 2001 and 2006.	The proportion of movable dwellings is 21 percent in both 2001 and 2016 and has been 20-21 percent across all censuses 2001-2016. There has been a loss of roughly 15 occupied units between 2001 and 2006, roughly 1 per year on average

Table 21

The historical trend related to the preference for single-family dwellings is expected to continue over the projection period. However, the Electoral Area C will be well-served by encouraging the continued growth of the number of apartment buildings with less than 5 storeys, which can be an affordable product type in any community. With respect to Electoral Area E, with shrinking population there may be insufficient demand for apartment buildings, but shrinking population and shrinking household sizes may be better served by measures to ease the conversion of existing housing into semi-detached duplex, or multiple unit dwellings.

Urbanics Survey data has indicated a very strong preference for single detached houses among residents, however rowhouses or townhouses stand as the most common second choice among surveyed residents when asked to rank their preferred rental or ownership housing type, given their ability to afford.

EAC Housing Stock	**2001**	**2006**	**2011**	**2016**
Single-detached house	2,565 (88%)	3,145 (93%)	3,005 (89%)	3,110 (87%)
Semi-detached house	10 (0%)	35 (1%)	40 (1%)	75 (2%)
Row house	35 (1%)	55 (2%)	15 (0%)	25 (1%)
Apartment, detached duplex	15 (1%)	30 (1%)	0 (0%)	10 (0%)
Apartment building, five or more storeys	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Apartment building, less than five storeys	10 (0%)	10 (0%)	0 (0%)	20 (1%)
Other single attached house	0 (0%)	0 (0%)	0 (0%)	10 (0%)
Movable dwelling	275 (9%)	115 (3%)	335 (10%)	340 (9%)
Total	2,910	3,390	3,395	3,590
5-year % change		16.5%	0.1%	5.7%
Annual average % change 2001 - 2016	1.4%			

Table 22: Number of Occupied Dwellings by Type - 2001 -2016, Area C
Source: Urbanics Consultants Ltd. and Statistics Canada - Census 2001 - 2016

EAE Housing Stock	2001	2006	2011	2016
Single-detached house	460 (75%)	535 (78%)	465 (79%)	425 (76%)
Semi-detached house	5 (1%)	0 (0%)	0 (0%)	0 (0%)
Row house	0 (0%)	10 (1%)	0 (0%)	0 (0%)
Apartment, detached duplex	0 (0%)	0 (0%)	0 (0%)	10 (2%)
Apartment building, five or more storeys	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Apartment building, less than five storeys	10 (2%)	0 (0%)	0 (0%)	0 (0%)
Other single attached house	5 (1%)	0 (0%)	0 (0%)	10 (2%)
Movable dwelling	130 (21%)	140 (20%)	120 (21%)	115 (21%)
Total	610	685	585	560
5-year % change		12.3%	-14.6%	-4.3%
Annual average % change 2001 - 2016	-0.6%			

Table 23: Number of Occupied Dwellings by Type - 2001 -2016, Area E
Source: Urbanics Consultants Ltd. and Statistics Canada - Census 2001 - 2016

Number of bedrooms - Area C	2006	2011	2016
0 bedrooms (bachelor)	25 (1%)	0 (0%)	0 (0%)
1 bedroom	225 (7%)	105 (3%)	130 (4%)
2 bedrooms	900 (27%)	950 (28%)	865 (24%)
3 bedrooms	1325 (39%)	1455 (43%)	1575 (44%)
4 bedrooms or more	920 (27%)	880 (26%)	1020 (28%)
Total	3395	3390	3590

Table 24: Number of Bedrooms - 2006-2016, Area C
Source: Urbanics Consultants Ltd. and Statistics Canada - Census 2011 – 2016
Note: 2011 combined data for 0 and 1 bedrooms: other Census years not available

Number of bedrooms - Area E	2006	2011	2016
0 bedrooms (bachelor)	0 (0%)	0 (0%)	0 (0%)
1 bedroom	60 (9%)	75 (13%)	45 (8%)
2 bedrooms	200 (29%)	195 (33%)	170 (30%)
3 bedrooms	280 (41%)	185 (32%)	220 (39%)
4 bedrooms or more	135 (20%)	145 (25%)	120 (21%)
Total	675	600	555

Table 25: Number of Bedrooms - 2006-2016, Area E
Source: Urbanics Consultants Ltd. and Statistics Canada - Census 2011 – 2016
Note: 2011 combined data for 0 and 1 bedrooms: other Census years not available

3.2 New Housing

As building permits were only introduced in Electoral Area C in 2019 and to Electoral Area E in 2018, the Consultant has combined recent building permit data with data on new addresses to arrive at guide to housing construction trends in the areas in question.

The population and household growth trends suggest that there may be only moderate development activity in either Electoral Area C or Electoral Area E. Data from the Columbia Shuswap Regional District suggests that the growth in the housing stock has not been substantial over the previous decade.

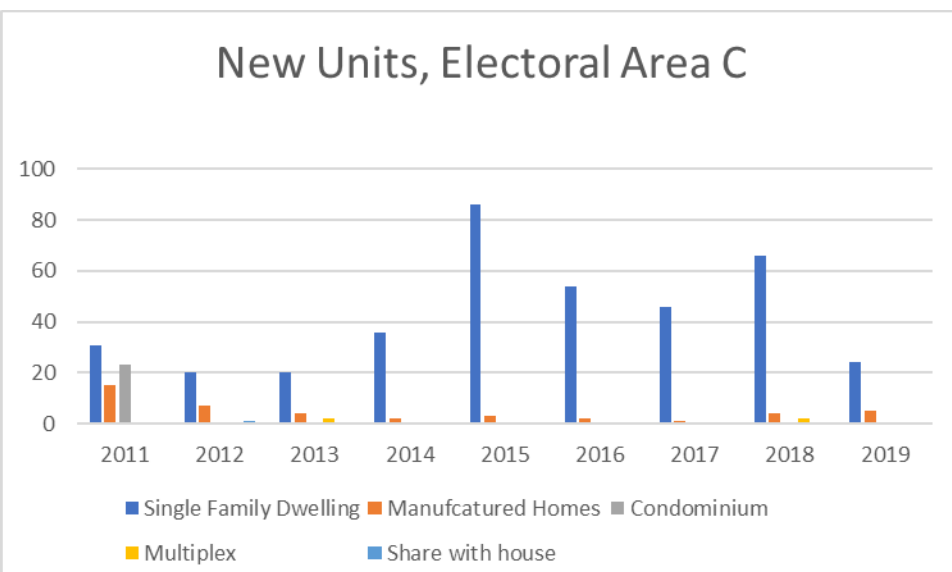


Figure 10: Housing permits (2019) New addresses (pre-2019) - Area C, 2011 – 2019
Source Urbanics Consultants and CSRD

Figure 10 suggests that on average, 50 residential buildings per year have been added during the period 2011 to 2019 in Electoral Area C. This includes an average of 43 single family homes per year as well as 4-5 of mobile homes, manufactured homes, or duplexes in some years. No multi-family housing units were permitted over that period. Between 2011 and 2016 the number of united created varied between 32 and 56 annually, but the count fell substantially to only 21 units in 2017 and 5 units in 2018, with only a modest recovery to 28 permits issued in 2019. Single-family homes largely serve the top end of the housing market, and as such the few new units (such as manufactured homes, mobile homes, duplex and apartments) are available to serve the low-income population of the Electoral Areas.

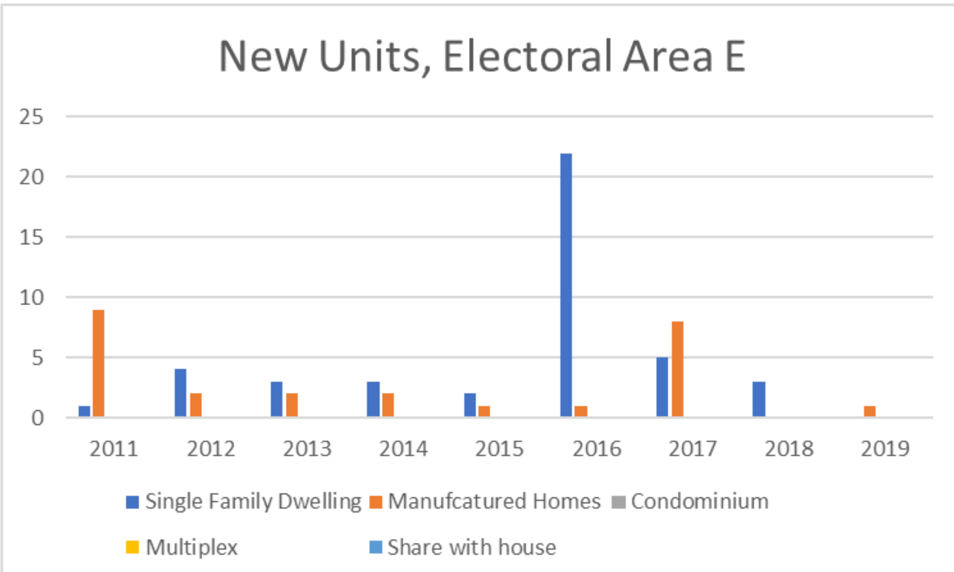


Figure 11: Housing permits (2018-2019), New Addresses (pre-2018) - Area E, 2011 – 2019
Source Urbanics Consultants and CSRD

Figure 11 shows that on a much smaller scale, 8 residential building units per year have been added during the period 2011 to 2019 in Electoral Area E. This amounts to an average of 4-5 single family homes per year as well as 2-3 mobile homes or manufactured homes. No multi-family housing units or duplexes were permitted over that period. Between 2011 and 2016 the number of new units varied between 3 and 23 annually.

3.3 Housing Tenure

Electoral Area C had a homeownership rate of 89 percent in 2016. Out of 3,590 occupied dwellings, 3,190 were owner occupied, with roughly 400 being rented. Over the 2006, 2011 and 2016 censuses the homeownership rate has trended downward from 92 percent in 2006 to 89 percent in 2016. This compares to a regional average of 80 percent in the Columbia Shuswap Regional District and 68 percent in British Columbia at-large.

For Electoral Area E, the homeownership rate as of 2016 was 79 percent, following a similar pattern of long-term downward trend from 81 percent in 2006. There were in 2016 550 occupied units of which 435 were owner-occupied and 115 were rented.

The difference between the Electoral Areas and the Regional District or Province as a whole is likely driven by the relatively low rural property values of the Electoral Areas compared to the more urbanized population of the region and province at-large.

Tenure	2006	2011	2016
Electoral Area C			
Owned	3,120	3,060	3,190
Rented	275	345	400
Band housing	0	0	0
Total occupied dwellings	3,395	3,405	3,590
Ownership rate	92%	90%	89%
Electoral Area E			
Owned	550	480	435
Rented	125	125	115
Band housing	0	0	0
Total occupied dwellings	675	605	550
Ownership rate	81%	79%	79%
Columbia-Shuswap Regional District			
Owned	17,220	17,475	17,890
Rented	3,920	4,230	4,530
Band housing	50	30	40
Total occupied dwellings	21,190	21,735	22,460
Ownership rate	81%	80%	80%
British Columbia			
Owned	1,145,050	1,234,710	1,279,025
Rented	494,000	525,000	599,360
Band housing	4,105	4,925	3,590
Total occupied dwellings	1,643,155	1,764,635	1,881,975
Ownership rate	70%	70%	68%

Table 26: Housing Tenure 2006-2016
Source: Urbanics Consultants, Statistics Canada Census 2006-2016

Figure 12 provides graphical representation of the household tenure by the age of household maintainer in 2016. For Electoral Area C, the figure illustrates a strong pattern of increasing homeownership rate with age: the 25 to 35 years cohort has an ownership rate of 63 percent. This increases to 79 percent among 35 to 44-year-olds, 86 percent among 45 to 54-year-old, and topping out at 98 percent among household maintainers 75 years and older. This contrasts with the 15-24 demographic of household maintainers, roughly all of whom are renters.

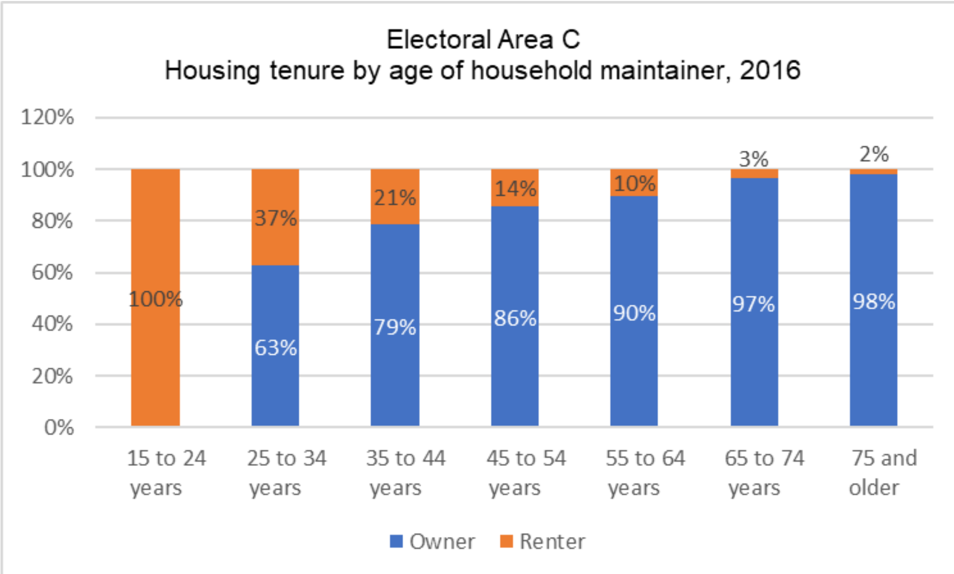


Figure 12: Housing Tenure by age of household maintainer, 2016, Area C
Source: Urbanics Consultants and 2016 Census

For Electoral Area E as shown in Figure 13, the figure illustrates a broadly similar pattern of increasing homeownership, though given the smaller sample size and small population this is less strictly the case as with Electoral Area C. Given that this portion of the census is drawn from a 25 percent rather than 100 percent sample, the survey would have only had a sample size of roughly 140 households out of 550. The 25-to 35-year-old cohort has an ownership rate of only 18 percent (out of 55 households), with the 65-74-year-old cohort having the highest homeownership rate of 100 percent (out of 110 households). The 15-24-year-old cohort has a surprisingly high 40 percent homeownership rate (out of 25 households). Overall, the relationship between cohort and homeownership is much less strong than in Area C or elsewhere, but this is subject to the small size of the Area E.

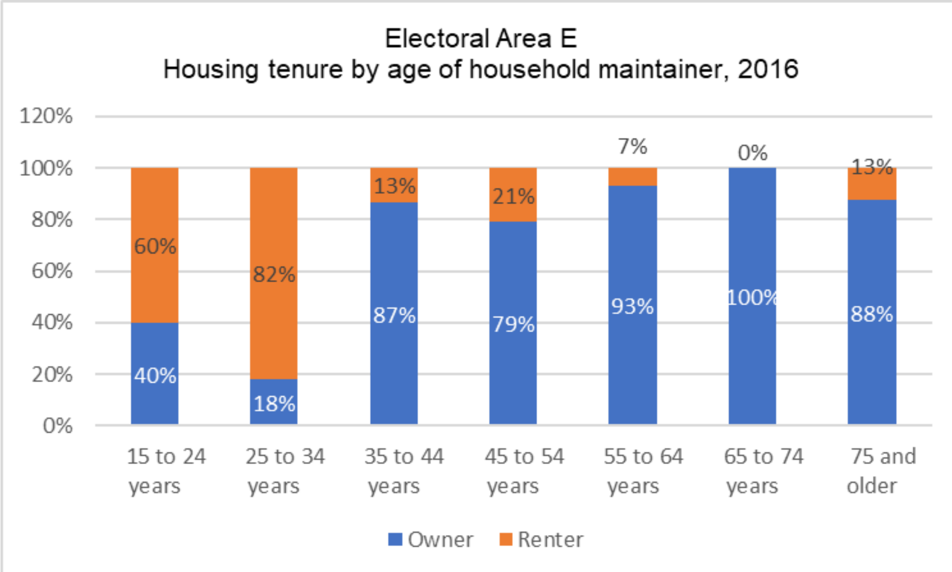


Figure 13 : Housing Tenure by age of household maintainer, 2016, Area E
Source: Urbanics Consultants and 2016 Census

As the senior cohort grows larger in Electoral Areas C and E, there is likely to be demand for both accessible ownership as well as rental units. In addition, as the tourism industry has put pressure on the rental housing supply, there is an observed dearth of available rentals affordable to area service workers.

3.4 Non-market housing

BC Housing, the Province's affordable housing authority, periodically reviews and updates non-market housing terminology. The following terms are based on BC Housing's definitions. Typical inventory of the non-market housing in a community includes:

- **Shelter**: These include year-round shelters and emergency weather response shelters. Short-stay housing of 30 days or less. Emergency shelters provide single or shared bedrooms or dorm-type sleeping arrangements with varying levels of support to individuals.
- **Transition houses**: Temporary housing for women and children fleeing violence. Transition houses provide housing, food, crisis intervention and referrals. All provincially funded transition houses have around-the-clock staff coverage. Typically, stays do not exceed 30 days.
- **Safe homes**: Provides temporary shelter and services (often for women and their children) who are facing housing crisis issues or fleeing domestic violence. This may include private homes, hotel units or rental apartments. Stays do not usually exceed five days. In addition to food and shelter, it also provides support services such as advocacy, information and referral, counselling, and transportation to appointments.

- **Second-stage Housing**: Provides housing for women and children fleeing violence who have completed a stay in a transition house or safe home. Typically, stays last up to 18 months
- **Transitional housing**: Includes the provision of on- or off-site support services to help residents move towards independence and self-sufficiency. This type of housing provided for a minimum of 30 days that can last up to two or three years.
- **Below-market rental**: Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing
- **Co-operative housing:** Co-operative housing is a type of development where the residents have a share in the corporation (co-operative) that owns/manages the development.
- **Supportive Housing**: Provides ongoing assistance so residents can live independently. It's available for people who are homeless or at risk-of-homelessness and who may have barriers to housing such as mental illness or substance use. It can be housing for seniors and others who require services such as meals, housekeeping, 24-hour response system and social and recreational activities. It does not include personal assistance services such as bathing, dressing, or medication assistance.
- **Seniors housing:** Affordable housing geared toward individuals aged 55 or older or a couple where at least one person is age 55 or older. Seniors live independently and typically live in self-contained apartments that provide accessible, barrier-free design features.
- **Assisted Living**: Housing that includes hospitality services (e.g. meals, housekeeping, social and recreational activities) and one or two personal assistance services, such as regular assistance with activities of daily living, medication services or psychosocial supports (referred to as prescribed services). This housing is subject to registration by the Assisted Living Registrar and includes self-contained apartments for seniors or people with disabilities who need some support services to continue living independently, but do not need 24-hour facility care; or housing in which residents receive services related to mental health and substance use issues.

Electoral Area C has a limited supply of non-market housing compared to what may be appropriate for its population. Professionals interviewed as part of the research process in the below-market housing sector have identified a growing need for below-market housing

- **Sorrento & District Housing Society –** the SDHS is a non-profit that operates the Lions Manor in Sorrento, a 16-unit independent senior's living complex. Rooms at the manor are just under 500 square feet, except the 2 large units intended for two residents. The Lions Manor is subsidized by BC Housing, allowing tenants to rent for 30 percent of income. There is presently 1 vacant unit, though this is reported as unusual in recent years. The SDHS has explored partnering with another organization to expand the complex into a broader affordable housing project that could help support the affordability objectives of the society in the long term.
- **South Shuswap Housing Society –** The South Shuswap Housing Society is a new organization to advocate for and support new affordable housing in South Shuswap. They

have identified a need for affordable housing, higher vacancy rates, seasonal worker housing, more supportive seniors' housing to enable aging in the community.

Area E

- **Eagle Valley Senior Citizens Housing Society -** The EVSCHS is a non-profit that operates several seniors' homes in Sicamous, which while outside of Area E, is economically intertwined with Area E and is the main service hub for Area E. They operate three complexes, the Haven, the Lodge, and the Manor and have plans for expansion. The Haven is a 28-unit home for low-income seniors and is a mix of 1-bedroom units and some bachelor units which has been in operation in Sicamous for about half a century. Rents at the Haven are roughly $500 a month for the one-bedroom units, less for the bachelor's units. The waiting list was roughly 40 people as of April 2020, nearly 150 percent of the total units and near zero vacancy. The Haven is operationally self-supporting however is in need some renovation due to its age. The Lodge is an 8 room Abbeyfield style house with individual rooms but common eating. It is rented on an income tested basis, but is generally less desirable than the Haven, and has in the past been difficult to fill. It offers varying degrees of care. The society has explored long term potentials for converting the Lodge into a dementia care facility. Lastly is the Manor, which is a 12 unit assisted living facility built roughly a decade ago and operated in conjunction with Interior Health. The Society has recently expanded their mandate towards housing for low income families and people with disabilities and is in the process of siting and funding a 36 unit mixed supportive housing project with the District of Sicamous for seniors, people with disabilities, and low income families.

Consultations with affordable housing providers have identified several ongoing issues.

- A lack of low-cost rental housing for working families, with low vacancy rates and a seasonal tourism-oriented rental market inhibiting access to long term rental housing at affordable rates
- A lack of senior's housing appropriate for those who can no longer maintain a single-family home or residential lot but would like to age in the community.
- A lack of certainty around BC Housing's ongoing policies regarding existing affordable housing financing
- A greater demand for affordable housing than available, as shown in extensive waiting lists.

Overall, there are strong indications that there is a desire and a growing need for greater affordable housing opportunities, as well as partners on the ground in Columbia Shuswap who are well placed, provided greater resources from government and civil society partners, to deliver affordable housing projects.

According to BC Government statistics, as of March 31, 2019 there were in Electoral Area C a total of 40 units of low-income housing

- 0 Emergency Shelters or Housing for the Homeless
  - 0 Homeless Housed
  - 0 Homeless Rent Supplements
  - 0 Homeless Shelters
- 1 Transitional Supported or Assisted Living Units
  - 0 Frail Seniors Units
  - 0 Special Needs Units
  - 0 Women & Children Fleeing Violence Units
- 16 Independent Social Housing units
  - 16 Low Income Seniors' Units
  - 0 Low Income Families Units
- 23 Rental Assistance in Private Market
  - 7 Rent assisted families
  - 16 Rent assisted Seniors

For Electoral Area E, there were no reported units under BC Housing administration.

3.5 Housing suitability and adequacy

> "Housing suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is whether the dwelling has enough bedrooms for the size and composition of the household. A household is deemed to be living in suitable accommodations if its dwelling has enough bedrooms as calculated using the NOS. (Census 2016)"

For Electoral Area C, almost all houses had enough bedrooms to meet the National Occupancy Standard (NOS) for their residents (99 percent per Table 27) with roughly 1 percent of dwellings deficient per NOS. This compares similarly to the Columbia Shuswap Regional District (98 percent suitable) but is a modestly higher rate than British Columbia overall, where only 95 percent of dwellings are rated as suitable.

For Electoral Area E, the non-suitability rate is somewhat higher, at 4 percent, and more similar to the provincial average with 96 percent of homes being regarded as suitable for their occupants

Occupied private dwelling characteristics	EAC	EAE	CSRD	BC
Number of Private households by housing suitability				
Suitable	3,380 (99%)	505 (96%)	20,670 (98%)	1,649,505 (95%)
Not suitable	40 (1%)	20 (4%)	385 (2%)	91,410 (5%)
Total	3,420	525	21,055	1,740,915
Occupied private dwellings by condition of dwelling				
Only regular maintenance or minor repairs needed	3,255 (95%)	455 (87%)	19,630 (93%)	1,635,505 (94%)
Major repairs needed	165 (5%)	70 (13%)	1,425 (7%)	105,410 (6%)
Total	3,420	525	21,055	1,740,915

Table 27: Housing Suitability
Source: Urbanics Consultants Ltd. and Census 2016

The condition of dwelling (2006 Census) includes the following categories:

- The "regular maintenance needed" category includes only regular maintenance such as painting or furnace cleaning is required.
- The "minor repairs needed" category includes repairs such as dwellings with missing or loose floor tiles, bricks or shingles or defective steps, railing or siding.
- The "major repairs needed' category includes repairs such as dwellings with defective plumbing or electrical wiring, and dwellings needing structural repairs to walls, floors or ceilings.

Table 27 suggests that roughly 95 percent of the Electoral Area C housing stock is only in need of regular maintenance or minor repairs. This is similar to the Columbia Shuswap Regional District (93 percent) and the Province at-large (94 percent). While one in twenty homes may benefit from policies supporting major repairs, the housing stock is broadly in a state of acceptable repair.

With respect to Electoral Area E, the results are somewhat more dire, as 87 percent of the housing stock is not in need of major repairs, a share more than twice as large as the province as a whole (94 percent). Electoral Area E housing could benefit more substantially from programs to repair under-maintained housing than other parts of the Province or Regional District. In addressing the quality of the housing stock, rental units are more likely to require major repairs as compared to single-family units as these households have secure tenure, and are often wealthier and have a greater incentive to maintain the value of their homes.

Occupied private dwelling characteristics	EAC	EAE	CSRD	BC
1960 or before	230 (6%)	30 (5%)	2,700 (12%)	267,560 (14%)
1961 to 1980	940 (26%)	305 (55%)	7,980 (36%)	559,485 (30%)
1981 to 1990	435 (12%)	50 (9%)	2,810 (13%)	289,560 (15%)
1991 to 2000	990 (28%)	85 (15%)	4,410 (20%)	331,865 (18%)
2001 to 2005	295 (8%)	30 (5%)	1,350 (6%)	125,340 (7%)
2006 to 2010	500 (14%)	35 (6%)	2,060 (9%)	171,950 (9%)
2011 to 2016	205 (6%)	20 (4%)	1,150 (5%)	136,210 (7%)
Total occupied private dwellings	3,595	555	22,460	1,881,970

Table 28: Occupied dwelling and period of construction
Source: Urbanics Consultants Ltd. and Census 2016

Table 28 provides the housing stock in the Electoral Areas and when it was built. For Electoral Area C, in 2016 roughly 26 percent of units have been built since 2001, compared to 20 percent in the Columbia Shuswap Regional District and 23 per cent in British Columbia overall. Overall, the housing stock is typically younger than other areas of the Regional District or Province, with only 6 percent built before 1960, compared to 12 percent for the Regional District and 14 percent in British Columbia. The need for newer housing stock is overall similar to the province as a whole, a function of changing household sizes, energy demands, and family composition.

For Electoral Area E, the situation is somewhat different. Only 15 percent of the housing stock has been built since 2001, substantially less than the Province or Regional District. Most notably, a full 55 percent of the housing stock was built between 1961 and 1980, compared to 26 percent in the regional district and 30 percent in British Columbia. This distribution is likely explained by the falling population of the Electoral Area, necessitating little new housing and a greater emphasis on reconstruction of existing housing.

3.6 Shelter-cost-to-income ratio

Shelter-cost-to-income ratio (STIR) refers to the proportion of average total income of household which is spent on shelter costs. It is calculated for private households living in owned or rented dwellings and is estimated by dividing a household's total annual shelter cost by its total annual income (for households with income greater than zero) and then taking an average of the individual households' STIRs. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services.

Shelter-cost-to-income ratios	EAC	EAE	CSRD	BC
Owner and tenant households with household income greater than zero	3,420	525	21,055	1,740,915
Spending less than 30% of income on shelter costs	2,925 (86%)	450 (86%)	17,190 (82%)	1,320,205 (76%)
Spending 30% or more of income on shelter costs	495 (14%)	75 (14%)	3,865 (18%)	420,710 (24%)
Owner in non-farm; non-reserve private dwellings	3,135	415	17,235	1,242,600
Owner households with a mortgage	1,505 (48%)	205 (49%)	8,945 (52%)	727,680 (59%)
Households spending 30% or more of its income is on shelter costs	400 (13%)	50 (12%)	2,235 (13%)	212,165 (17%)
Median monthly shelter costs for owned dwellings ($)	$ 568	$ 494	$ 715	$ 1,149
Median value of dwellings ($)	$ 399,708	$299,861	$349,659	$500,874
Tenant households in non-farm; non-reserve private dwellings	400	110	4,475	592,820
Tenant households in subsidized housing	10 (3%)	0 (0%)	590 (13%)	73830 (12%)
Tenant households spending 30% or more of its income on shelter costs	100 (25%)	25 (23%)	1630 (36%)	208545 (35%)
Median monthly shelter costs for rented dwellings ($)	1048	866	852	1036

Table 29: Shelter-cost-to-income ratio
Source: Urbanics Consultants Ltd. and Census 2016

Table 29 provides the share of owners and tenant households spending 30 percent or more on housing in Electoral Areas C & E, the Columbia Shuswap Regional District and British Columbia. For Area C the table shows a median monthly shelter cost of $568 for owned dwellings and $1048 for rented dwellings. This compares with $715 for owners and $852 for renters in the Columbia Shuswap Regional District and $1149 for owners vs $1036 for renters in BC at large. Such low ownership costs likely represent locked in real estate prices from long ago, and much longer tenure of owners vs renters. The median rental rate in Area C is notably higher than the provincial average, despite being a largely rural area.

For Electoral Area E, the ratio is somewhat different, with owners paying only $494 on median per month, and renters paying $866. This likely reflects the lack of growing population and consequent longer rental and homeowner tenures locking in older, lower property prices.

In addition, the table suggests that the proportion of households spending 30 percent or more of income are as follows for 2016:

- **Electoral Area C**: 13 Percent of owners, 25 percent of renters
- **Electoral Area E**: 12 percent of owners, 23 percent of renters
- **CSRD**: 13 percent of owners, 36 percent of renters
- **British Columbia**: 17 percent of owners, 35 percent of renters

3.7 Core and extreme core housing need

A household is considered to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and if it would have to spend 30 per cent or more of its before-tax income to pay the median rent (including utilities) of appropriately sized alternative local market housing. "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;*

Per 2016 Census Data as shown on Table 30, 3 percent of Electoral Area C homeowners were in core housing need, while 14 percent of renters were, for a combined total of 4 percent. This compares favorably with the Columbia Shuswap Regional District (11 percent) as well as British Columbia (15 percent), as well as for both owners and renters. For households in extreme core housing need, the totals are 2 percent for homeowners and 5 percent for renters, 2 percent overall, which again compares favorably with the Regional District (5 percent) and the Province (6 percent)

For Electoral Area E, the census found much more unsuitable housing, noting that 17 percent of owners were in core housing need and 45 percent of renters, for a combined total of 23 percent, which is considerably higher than either the Regional District or British Columbia. This is likely driven by the larger portion of households in need of major repairs in Area E as discussed in section 3.5. In terms of extreme core housing need, however, Electoral Area E had no homeowners and only 9 percent of renters, 4 percent overall. This compares favorably with the Province.

Core Housing Need, 2016	**EAC**	**EAE**	**CSRD**	**BC**
Owners in core housing need (% of owner households in core housing need)	95 (3%)	70 (17%)	995 (6%)	97,355 (8%)
Renters in core housing need (% of renter households in core housing need)	55 (14%)	50 (45%)	1,220 (28%)	162,870 (30%)
Total (% of total households in core housing need)	145 (4%)	120 (23%)	2,215 (11%)	260,225 (15%)

Extreme Core Housing Need	**EAC**	**EAE**	**CSRD**	**BC**
Owners in core housing need (% of owner households in ex. core housing need)	50 (2%)	0 (0%)	410 (2%)	44,540 (4%)
Renters in core housing need (% of renter households in ex. core housing need)	20 (5%)	10 (9%)	560 (13%)	68,050 (13%)
Total (% of total households in ex. core housing need)	65 (2%)	20 (4%)	970 (5%)	112,590 (6%)

Table 30: Proportion of households in core and extreme core housing needs, 2006-2016Source: Urbanics Consultants Ltd, BC Stats and Statistics Canada Census 2016

4 Housing Market Characteristics

4.1 Housing sales activity

This section examines housing sales activity in Electoral Areas C and E. BC Assessment data for the year 2019 shows that there were 234 home sales in Electoral Area C in 2019. This includes 156 single family homes, 14 rowhouses, 13 dwellings with secondary suites, and 42 manufactured homes as shown in Table 31 suggests that:

- Single family units had an average sale price of $506,881
- Rowhouses had an average sale price of $369,179
- Mobile/manufactured homes had an average sale price of $181,820
- Dwellings with suites had an average sale price of $476,154

The overall volume of owned housing sales (as opposed to rental housing) translates to 28 sales per 1,000 inhabitants, and compares 34 sales per thousand inhabitants in the CSRD and 20 sales per capita Province-wide

Property Type -Area C	Total Sales	Average Bedroom Count	Average Sale Price	Average Median Sale Price
Single Family	156	3	$ 506,881	$ 473,599
Rowhouse	14	2	$ 369,179	$ 369,143
Dwelling with Secondary Suite	13	4	$ 476,154	$ 486,615
Manufactured Home	42	3	$ 181,820	$ 176,468

Property Type - Area E	Total Sales	Average Bedroom Count	Average Sale Price	Median Sale Price
Single Family	12	3	$ 429,836	$ 410,000
Manufactured Home	4	3	$ 286,000	$ 292,500
Strata Condominium	2	4	$ 779,286	$ 779,286

Table 31: Housing Market Sales – 2019

Source: Urbanics Consultants Ltd. and BC Assessment Rural Property Tables

Note: As the jurisdictions in question do not see large numbers of sales, a full range of building categories were not available due to lack of sales in some categories for the 2019 calendar year

For Electoral Area E, over 2019 there were sales of 12 single family dwellings, 4 manufactured homes and 2 strata condominiums, as shown in Table 31. The table suggests that:

- Single family units had an average sale price of $429,836
- Mobile/manufactured homes had an average sale price of $286,000
- Strata Condominiums had an average sale price of $779,286

In Electoral Area E, the volume of owned housing sales (as opposed to rental housing) translates to 15 sales per 1,000 inhabitants, and compares 34 sales per thousand inhabitants in the CSRD and 20 sales per capita Province-wide

It is worth noting that in small jurisdictions, the volume of sales suffers from small survey population size and as such the sale of 2 or 4 or 13 units of a given type may be a poor guide to the overall market.

4.2 Rental housing

Per the 2016 Census, tenant monthly shelter costs are as follows:

- Electoral Area C:
  - Median Rent: $1,048
  - Mean Rent: $1,000
- Electoral Area E:
  - Median Rent: $866
  - Mean Rent: $930
- Columbia Shuswap Regional District:
  - Median Rent: $852
  - Mean Rent: $927
- British Columbia:
  - Median Rent: $1,036
  - Mean Rent: $1,149

Housing providers interviewed estimated that a one-bedroom apartment had a market rent of between $750 and $900 per month in Electoral Area C.

Surveyed and interviewed housing providers report that the rental housing market in Columbia Shuswap is extremely tight. Local social service providers report unfavorable and challenging rental terms for tenants at the lower end of the rental market. Survey respondents conveyed a sentiment that rental apartments are, in one respondent's words "scarce…and very overpriced." Many have reported that much of the rental stock is not available on a year-round basis for long-term leases.

4.3 Affordability of market-rate housing

This section examines the affordability standard in the Electoral Areas based on household income and mortgage qualification criteria. The analysis identifies the median sales prices observed in 2019. For each of these prices the corresponding qualifying "affordable" income is determined using a set of assumptions. CMHC defines a property as affordable if the cost of paying for that housing utilizes less than 30 percent of the household's pre-tax income.

Typical shelter costs include the mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water, and other municipal services for owners. For renters, shelter costs include rent and any payments for electricity, fuel, water, and other municipal services.

Other assumptions include:

- 20 percent down payment – Anything less will force the borrower to pay mortgage insurance every month until the borrower has built 20 percent equity in the property. Also, many lenders require at least this much down payment as part of their lending guidelines.
- 25-year mortgage amortization – This is the longest-term mortgage available, which lends itself to the smallest monthly payment.
- 5% interest rate – This is the currently advertised interest on a 25-year fixed-rate mortgage. While mortgage rates do fluctuate lower, current pandemic interest rates may not be a sound planning for a 25-year mortgage.
- $ 4.7421 per $1000 in home value– this is approximately the 2019 residential property tax rate in Electoral Area C including Area C Fire protection.
- $5.8942 per $1000 in home value – this is approximately the 2019 residential property tax rate in Electoral Area E including Sicamous fire protection and recreation centre, Area E LWMP, Mosquito Control and Parks and Recreation.
- 0.25 percent insurance rate – This is to account for insurance requirements the lender may have.
- Buyers are only purchasing one unit; no rental income is derived from property for a bank loan.

The analysis uses the household income from 2016 Census data along with information from a variety of other public and private sources. This analysis focuses on estimating the baseline share of households that are likely to fail the affordability criteria instead of identifying the impact of various types of mortgage instruments on affordability. As there have been very few sales in 2019 in Electoral Areas C & E, we have used average of median assessment values for a range of housing types provided by BC Assessment for 2019. This analysis does not take into account the possibility that a house can be financed with the aid of a legal suite, though banks may extend more generous financing taking into account rental income.

Table 32 shows the findings of the housing affordability analysis for owner-occupancy in Electoral Area C in 2019. The table suggests that

- For the median priced single-detached home ($414,558), approximately 74 percent of households will not qualify for a mortgage
- For the median-priced rowhouse ($363,735) approximately 60 percent of households would not be able to qualify
- For the median-priced half-duplex, ($248,690), roughly 39 percent of households will not qualify for a mortgage
- For the typical mobile or manufactured home ($200,491) only 29 percent of households fail the affordability test for a mortgage

Dwelling types	Sales price	Loan amount	Mortgage payment	PITI ($annual)	Qualifying Income	% of households that fail affordability
Owner occupied						
Single Detached	$ 460,776	$ 368,621	$ 2,154.92	$ 29,196.03	$ 97,320.11	74%
Rowhouse/townhouses	$ 363,735	$ 290,988	$ 1,701.09	$ 23,047.25	$ 76,824.16	60%
Half duplex	$ 248,690	$ 198,952	$ 1,163.05	$ 15,757.68	$ 52,525.60	39%
Mobile/manufactured	$ 200,491	$ 160,393	$ 937.64	$ 12,703.66	$ 42,345.53	29%
Condo Apartment	NA					
	Rent					
Renter-occupied	$ 1,048				$ 41,920.00	29%

Table 32: Proportion of households that fail affordability criteria, Area C

Table 33 shows similar findings for Electoral Area E

- For the median single-detached house ($414,558), 79 percent of households could not qualify
- For the median half-duplex ($162,900) only 31 percent of households fail to qualify
- For the median manufactured or mobile home ($158,897) only 30 percent of households fail to qualify for a mortgage
- For the median rowhouse ($725,000), more than 95 percent of households could not qualify. Please note however the population of rowhouses is extremely small, and this should not be taken to represent a typical row- or townhouse market price.
- Similarly, for the median condominium ($731,182), more than 95 percent of households could not qualify, however the study population is extremely small, and this should not be taken to represent a typical condominium market price.

While it may seem surprising how many households fail affordability tests when compared to the median income figures in section 2.6, it is worth noting that the vast majority of households are not the large family households that tend to have higher incomes, but are rather less well-resourced 1- and 2-person households as shown in section 2.5.

Dwelling types	Sales price	Loan amount	Mortgage payment	PITI ($annual)	Qualifying Income	% of households that fail affordability
Owner occupied						
Single Detached	$ 414,558	$ 331,646	$ 1,938.77	$ 26,745.14	$ 89,150.48	79%
Rowhouse/townhouses	$ 725,000	$ 580,000	$ 3,390.62	$ 46,773.26	$ 155,910.87	95%
Half duplex	$ 162,900	$ 130,320	$ 761.84	$ 10,509.47	$ 35,031.56	31%
Mobile/manufactured	$ 158,897	$ 127,118	$ 743.12	$ 10,251.24	$ 34,170.80	30%
Condo Apartment	731182	$ 584,946	$ 3,419.53	$ 47,172.09	$ 157,240.31	95%
	Rent					
Renter-occupied	$ 866				$ 34,640.00	30%

Table 33: Proportion of households that fail affordability criteria, Area E

Note: Population size for Area E rowhouses and condominiums are extremely low, and medians may not be generalizable to new-build units.

Housing prices have been steadily trending upwards in Columbia Shuswap. Thus, a higher proportion of households are expected to fail the affordability criteria going forward.

Table 32 and Table 33 also provide affordability information for rental housing. Unfortunately, detailed CMHC data is not provided for rural jurisdictions such as Columbia Shuswap C & E, however 2016 Census information is available for median rents. As such, the table indicates that in Electoral Area C, only 29 percent of households were unable to afford the median rent. In Electoral Area E, the median rent was affordable to all but 30 percent of household incomes. While both income and rent data is both from 2016, indications from many residents we have spoken to have suggest that rents have risen in subsequent years.

4.4 Affordability for households by type

This section examines whether census-family and non-census-family households earning median incomes will be able to purchase a median-priced home based on the 30 percent affordability threshold. The table provided below shows that all census-family and non-family households earning the median household incomes and below will struggle to be able to afford many of the median-priced housing products in 2019.

The table below demonstrates the affordability challenges all households face when purchasing a single-family dwelling. In Electoral Area C, only the median couple-with-children family has enough income to afford the median single detached house, while the median 1 person household cannot afford the median manufactured home, which is affordable to all other demographics in the table.

Households	Median Household Income	Affordable purchase price	Affordable Rent	Single Detached ($460,776)	Rowhouse/townhouse ($363,735)	Half Duplex ($248,690)	Manufactured ($200,491)	Median Rent ($1,048)
Couple-only family	$ 67,516	$ 356,838	$ 1,688	X	X	✓	✓	✓
couple-with children	$ 97,152	$ 513,471	$ 2,429	✓	✓	✓	✓	✓
Lone-parent family	$ 40,960	$ 216,483	$ 1,024	X	X	X	✓	X
family income in 2015	$ 71,889	$ 379,950	$ 1,797	X	✓	✓	✓	✓
1 person households	$ 32,128	$ 169,804	$ 803	X	X	X	X	X
2 or more person households	$ 72,499	$ 383,174	$ 1,812	X	✓	✓	✓	✓
Households income in 2015	$ 63,360	$ 334,872	$ 1,584	X	X	✓	✓	✓

Table 34: Affordable homeownership (before-tax income), Electoral Area C
Source: Urbanics Consultants Ltd. and Statistics Canada Census 2016

For rental households in Area C, the median rent from the 2016 Census was affordable to all analyzed household types except the lone-parent family and the 1-person household. However, both of these households would be able to afford something in the range of the estimated $750-900 per month cost of a one bedroom apartment estimated by area non-market housing providers - though the median 1 person household would not be able to afford units at the high end of that range, and a 1 bedroom apartment may be inappropriate for lone-parent families housing needs.

For Electoral Area E, none of the listed household categories can afford a median single-family house. Rowhouses have not been analyzed due to their very slight number in the Electoral Area, though half-duplexes and manufactured or mobile homes are broadly affordable save for 1 person households.

Households	Median Household Income	Affordable purchase price	Affordable Rent	Single Detached ($414,558)	Rowhouse/townhouse	Half Duplex ($162,900)	Manufactured ($158,897)	Median Rent ($866)
Couple-only family	$ 61,312	$ 324,048	$ 1,533	X	N/A	✔	✔	✔
couple-with children	$ 76,544	$ 404,553	$ 1,914	X	N/A	✔	✔	✔
Lone-parent family	$ 36,992	$ 195,511	$ 925	X	N/A	✔	✔	✔
family income in 2015	$ 62,336	$ 329,460	$ 1,558	X	N/A	✔	✔	✔
1 person households	$ 27,968	$ 147,817	$ 699	X	N/A	X	X	X
2 or more person households	$ 62,720	$ 331,490	$ 1,568	X	N/A	✔	✔	✔
Households income in 2015	$ 52,352	$ 276,692	$ 1,309	X	N/A	✔	✔	✔

Table 35: Affordable homeownership (before-tax income), Electoral Area E
Source: Urbanics Consultants Ltd. and Statistics Canada Census 2016

For renter households in Electoral Area E, we found in the previous subsection that 30 percent of households lack an income high enough to afford the median rental shelter cost identified in the 2016 census. As shown in Table 35, affordable rents for all categories of households examined were above the median shelter cost of $866, with the exception of 1 person households where the median household can only afford $699 per month without exceeding the 30 percent affordability standard. This is also less than the $750-900 per month reported range of 1-bedroom rents reported by affordable housing providers.

The reader should note that the above analysis further suggests that most of the housing affordability issues are being faced by households at incomes significantly below the median level in each census-family and non-census family household category. This corresponds to reports from interviewees and survey respondents.

5 Land utilization

This section examines the zoning policy of the Columbia Shuswap Regional District in Electoral Area C & Electoral Area E, and where current zoning permits residential use.

5.1 Residential zones

The Columbia Shuswap Regional District has the following residential zones, as per the Zoning Bylaw:

Electoral Area C "South Shuswap"

- RR1 - Rural Residential (4000 m^2) – The purpose of this zone is to accommodate low density, single family houses in rural areas
- RR2 - Rural Residential (5000 m^2) – The purpose of the RR2 zone is to provide for smaller acreage subdivisions
- RR3 - Rural Residential (1 ha) – The purpose of the RR3 zone is to provide for acreage subdivisions.
- RR4 - Rural Residential (2 ha) – The purpose of the RR4 zone is to accommodate larger acreage subdivisions and hobby farms transitioning between agricultural and non-agricultural uses.
- R1 - Low Density Residential – The purpose of the R1 zone is to provide for small lot single family residential subdivisions with water and sewer service.
- R2 - Medium Density Residential – The purpose of the R2 zone is to allow for "higher, urban density" including multiplexes and duplexes
- CH1 - Cluster Housing 1 – The purpose of the CH1 zone is to grandfather existing cluster houses as of 1995 but is otherwise a single-family district.
- CH2 - Cluster Housing 2 – The purpose of the CH2 Zone is to grandfather existing cluster houses as of 1995 but is otherwise a single family or cottage district.
- SH - Special Housing – The purpose of the SH zone is to accommodate special residential uses such as care facilities
- MHP - Mobile Home Park – the purpose of the MHP zone is to designate mobile home parks but may include single family dwellings.
- Comprehensive Development – Several CD zones exist in the electoral area, but are sui-generis rezonings for specific strata developments

Additionally, the following zones include limited residential opportunities

- AR1 – Agriculture (20 ha)
- AR2 – Agriculture (4 ha)
- LH – Large Holding – areas which may be suitable for future development, or which are inappropriate for any intensive development
- C1 – Town Centre Commercial – permits accessory single-family dwellings or upper floor dwelling units in Sorrento

- C2 – Community Commercial Zone – permits accessory residential uses
- C3 – Neighbourhood Commercial Zone – permits accessory residential uses
- C4 – Highway-Tourist Commercial Zone – permits accessory upper floor dwellings or caretaker single family dwellings
- C5 – Tourist Commercial Zone - permits accessory upper floor dwellings or caretaker single family dwellings
- C6 – Waterfront Commercial Zone – permits caretaker single family dwellings
- P1 – Public and Institutional Zone – permits accessory caretaker residence
- C7 – Local Service Commercial Zone – permits Accessory upper floor dwellings or caretaker single family home
- C8 – Local Neighbourhood Commercial - Permits single family dwelling for owners, operators, or caretakers
- M1 – Light Industrial Zone – permits caretaker single family dwelling or upper floor dwelling
- M2 – General Industrial Zone - permits caretaker single family dwelling or upper floor dwelling
- CP – Cannabis Production Zone – Permits Accessory upper floor dwelling or single-family dwelling

Electoral Area E, has the following residential zones

- RR – Rural Residential Zone – The RR zone provides for low-density single-family housing in remote areas of the area, without direct highway or water access, minimum 2 ha
- SR – Suburban Residential Zone – The SR Zone permits single family homes on 1 hectare lots or larger
- RemR – Remote Residential Zone - The RemR Zone is similar to the Rural Residential zone, but requiring 8000 square meter lots
- CR – Country Residential Zone – The CR Zone provides for single family dwellings and cottages, provided at least a hectare without sewer and water supply and at least 4000 square meters of lot with sewer and water supply
- RS – Single and Two Family Residential Zone – the RS Zone permits single family dwellings or two-family dwellings on 6,000 m parcels, with minimum between 930 and 4000 sq. meters depending on sewer access
- MHP – Mobile Home Park Zone -The MHP zone recognizes mobile home park usage
- MSR – Multi-single Family Residential Zone – The MSR zone permits 1 single family dwelling per 650 sq. meters for up to 50 dwellings
- CD – Comprehensive Development – sui generis uses for specific developments

Additionally, limited housing is permitted in the following zones

- R – Rural Zone – Single family dwellings are permitted
- A – Agriculture Zone – Single family dwellings are permitted
- RH – Rural Holdings Zone – Single family dwellings are permitted

- HC – Highway Commercial Zone – permits single family dwellings in conjunction with certain uses or owner-operator dwellings
- WC – Waterfront Commercial Zone – permits single family dwellings in conjunction with certain uses
- RC – Resort Commercial Zone – permits single family dwellings in conjunction with certain uses
- I – Industrial Zone - permits single family dwellings in conjunction with certain uses
- P – Institutional Zone - permits single family dwellings in conjunction with Institutional uses

5.2 Agricultural Land Reserve

Approximately 14% of Electoral Area C and 2% of Electoral Area E are under the jurisdiction of the Agricultural Land Commission, and conversion to non-agricultural use is governed by provincial statutes and regulation, in addition to Regional District land use planning rules.

The housing-market effect of the Agricultural Land Commission is like any other zoning restriction – it will tend to raise the price of non-ALR parcels by limiting their supply of substitutes, and it will tend to suppress the value of ALR parcels, including houses on ALR land by reducing housing or other commercial or industrial development opportunities . By creating a situation where conversion to non-agricultural use is especially difficult or unlikely, versus conventional zoning, it will also tend to supress the speculative rezoning value of ALR parcels.

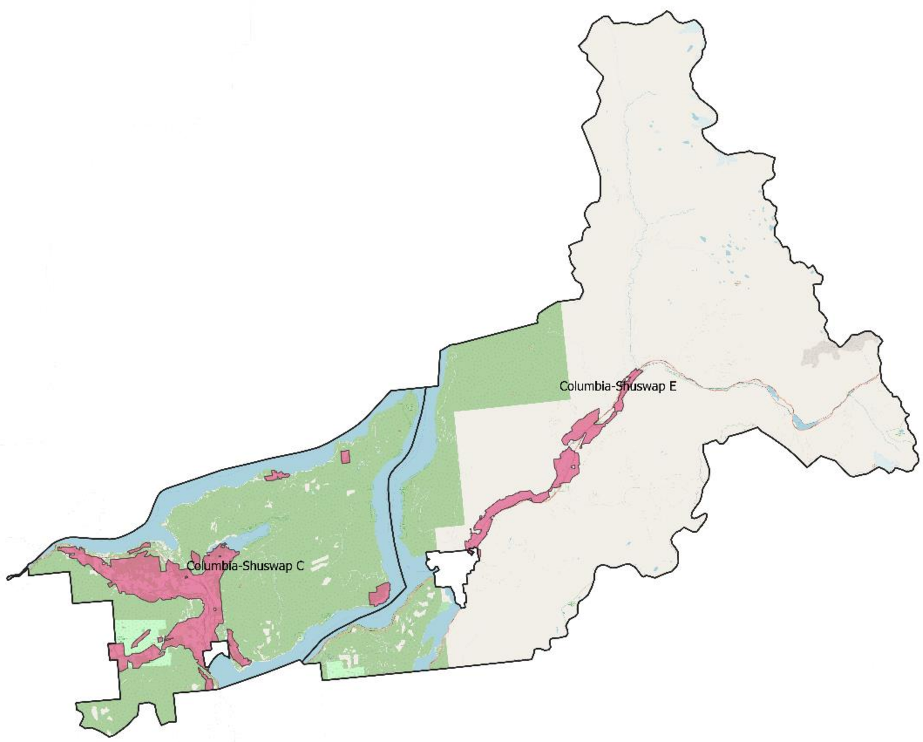


Figure 14: ALR Land in Electoral Area C & Electoral Area E:
Source: Urbanics Consultants Ltd, Provincial Agricultural Land Commission, Open Street Maps and BC Stats

6 Current gaps in the housing market

As the population of Electoral Districts C & E has transitioned away from a working-age natural resource workforce towards a more retirement-oriented demographic, the housing needs of both communities have changed. This has created several dynamics with housing market implications:

- A lack of serviced lands
- A lack of available land zoned for multifamily housing
- Affordability challenges
- A rapidly aging population
- Declining household sizes

6.1 Lack of serviced land and diverse zoning

Availability of serviced lands was a barrier cited by many parties involved in the development process, including First Nations and non-profit housing providers. While density is generally low in both Electoral Areas, and modest intensification can be accomplished on top of septic systems and local water sources, substantial intensification of many sites will require extension of water and sewer services. A majority of survey respondents reported that road and utility provision was a problem in their neighbourhood. In particular, First Nations reported difficulties in housing their members under the existing available municipal infrastructure agreements.

It is important to note that extending public infrastructure (e.g., water and sewer) to areas outside of the main population centres may lead to a significant long-term municipal financial burden when accounting for the ongoing cost of maintenance and replacement for the infrastructure. Any new infrastructure, such as a new street lamp or water system, comes with a future obligation for maintenance. Often public infrastructure is initially subsidized or constructed by developers, but the cost of ongoing maintenance and replacement should, in theory, be paid for by the property taxes from the residents and businesses benefiting from the infrastructure. Asset management plans assist local governments in aligning infrastructure obligations with property taxation. In most cases, in small- to medium-sized cities, suburban developments do not provide enough of a tax base for the maintenance of the infrastructure that serves them; as a result, the infrastructure is subsidized by the commercial property taxes from the downtown core. That said, a senior population transitioning to more accessible housing will need to be focused in existing areas with a range of services and will need to be walkable. This should lead the Regional District to capitalize on the utilization of existing infrastructure in the more dense communities in both of the Electoral Areas.

With that said, most of Columbia Shuswap is not parcelled or zoned for residential use, especially for small lot and multi-family residential uses, but is held as Provincial Land . Low residential land vacancy points to a need to create additional land available for development; low vacancy is found to be particularly acute for residential lands that allow denser developments. Infill opportunities should be capitalized on, but new lands or rezoning existing residential lands will be the most decisive factor in creating more of the in-demand, more affordable housing products. High land costs also necessitate smaller lot development or otherwise higher residential densities, as the cost of new housing can be significantly reduced by limiting the amount of land is required.

According to seniors' housing managers, higher density housing opportunities would enable greater 'aging in place' capacity for the many retirees who come to find that they cannot maintain larger-lot detached houses as they age, forcing them to move to areas with greater density and more options.

In both districts, there is little land available to housing that is not single detached housing. In particular, the R2 Medium Density zone in Electoral Area C permitting denser housing forms comprises less than 1 percent of the parcelled land in the Electoral Area, and less than 2 percent of the zoned land. In Area E, the highest residential zoning category permits 2 family dwellings. This zone (RS) comprises just under 3 percent of the parcelled land area. In this situation, any denser development form would require a rezoning, and the lack of higher density zoning can contribute to increased land prices and lowered affordability on the land is already zoned for higher density uses.

6.2 Affordability

While the Columbia Shuswap Regional District does not have the affordability gap of other British Columbia Jurisdictions, we nonetheless find, based both on census data and on on-the-ground research, that a substantial portion of the population is not well served by price and availability of the existing housing stock in Area C and Area E. Affordable housing operators reported that the existing housing rental market poorly serves much of the workforce in the region, with a strongly seasonal rental market that makes long term accommodation difficult for those at the lower end of the income scale. This problem is known to survey respondents, of whom roughly two out of three identified affordability as a concern for their neighbourhood.

As discussed in previous sections, median household incomes in both Electoral Area C ($63,360) & Electoral Area E ($53,352) are below both the CSRD ($64,009) and British Columbia averages ($69,996). While overall residents of the Electoral Areas are spending less of their income on housing than in the overall CSRD or British Columbia, this still leaves roughly 1 in 7 households spending more than 30 percent of their income on shelter costs, and roughly 1 in 4 tenant households spending more than 30 percent of their income on rent in either area.

In terms of direct affordability, 74 percent of households fail to be able to afford the median Electoral Area C single family home, which is the typology most available in the area; in Electoral Area E, 79 percent fail to afford the median single family home. Less expensive housing typologies such as apartments are very rare. In particular, one-person households and lone-parent households are vulnerable to housing insecurity, and have difficulty affording the lowest cost segments of the housing market. Considerable affordability issues are found across the study.

Over the period 2011-2019, the vast majority of new houses were single family units, with manufactured homes providing most of the remainder. Manufactured homes have proved to be the most important source of lower cost housing in the Regional District, affordable to most households except for the median 1-person household.

For the growing population of Electoral Area C, there is a clear need for new housing, and costs are sufficiently low that housing can be built affordably for most households. However, there are gaps. As reported by local social housing providers, there is a particular need for workforce-affordable housing. This includes the roughly 30 percent of households in either area which cannot afford the median manufactured/mobile home or the median rent. Existing non-market housing is mostly geared towards seniors, but all providers we spoke to indicated interest in expanding to serve this segment of the population. Stakeholders have identified a particular need for seasonal worker housing to support the large growth in economic activity during the summer months, and that the lack of this housing is a drag on the economy.

6.3 Demographics and household shifts

The headline demographic trends in the two Electoral Areas are in opposite directions, where Area C has grown while Area E has shrunk; however, the compositional directions of both areas are similar, with both areas becoming home to an older demographic. Electoral Area C is expected to grow by 11 percent between 2016 and 2031, particularly among the senior demographic which is expected to grow by 44 percent over that timespan. Electoral Area E is expected to grow by 6 percent per the conventional model, but its population of seniors is expected to grow by 36 percent. As such, the Electoral Areas are set to experience significant increases in older adult households over the next 15 years. This will result in increased demand for both owner-occupied and rental housing, and both market-rate and non-market housing options.

It is apparent through interviews with stakeholders and the responses from the survey that the Electoral Areas lack enough age-appropriate housing. The type of building typology suitable for senior-appropriate units would include ground-oriented or elevatored apartments, townhouses/rowhouses, and duplexes/triplexes/fourplexes. In particular, housing providers have identified a need for housing that allows independent living or modestly assisted living without requiring aging residents to drive. The lack of this housing has been cited as the reason why many older residents are forced by circumstance to move out of their preferred retirement communities as their ability to live an independent life in remote locations with substantial property maintenance needs declines.

In Columbia Shuswap Electoral Area C, about 89 percent of seniors and in Columbia Shuswap E about 86 percent of seniors are in the middle- or high-income category after taxes per the 2016 Census, however many middle as well as low-income seniors can be expected to struggle with the existing housing market. The lack of age appropriate units for seniors was a frequent concern of stakeholders, survey respondents, and low-income housing operators. This is a consequence of zoning which requires the dominant housing typology to be larger single-family homes, which become a maintenance and affordability burden as seniors downsize during their retirement years. Interviews indicate that seniors are often forced to move out of their communities when they are unable to find appropriately-sized and affordable housing in Columbia Shuswap C & E.

In both Electoral Areas, household size has conformed to wider social trends towards smaller households. In Electoral Area C, the average household in 2016 is 95 percent as large as the average household in 2001. In Area E the average household in 2016 is 84 percent the size of the mean 2001 household. There might be an untapped demand for smaller, market-priced ownership and rental units targeted toward young workers, young families, and empty nesters and retirees. To accommodate residents across the life cycle, the built form for such units could take a variety of forms such as apartments, townhouses/rowhouses, or duplexes/triplexes/fourplexes.

Across North America, pets per capita are generally increasing as household size shrinks. The online survey indicated pet-friendly rental units are difficult to find as the limited rental market has few options for pet owners. Pet-friendly units are reported to be unaffordable to many one- or two-person households.

7 Housing needs projections

7.1 Housing needs as a result of growth in households

This section examines the future housing needs of the communities based on the population and household growth projections. The population growth projections are based on the Census 2016 population counts for Columbia Shuswap Electoral Areas C & E. These population projections incorporate age-cohort and gender-based fertility and mortality data and mobility information for the geography to project the future population for the region.

Further, distribution of the households based on the age of the head of the household (2016 Census) have been used to estimate the total number of households over the projection period, assuming that household maintainer rates for each of the age-groups in the population stay constant over the study period. Resulting estimates of the population and households by age cohort for Electoral Area C are shown in the tables below:

Population	2016	2021	2026	2031
Under 15 years	880	935	918	877
15 to 24 years	480	460	504	528
25 to 34 years	510	521	440	418
35 to 44 years	590	709	816	805
45 to 54 years	1,100	944	959	1,128
55 to 64 years	1,750	1,779	1,514	1,287
65 to 74 years	1,735	2,051	2,273	2,242
75 years and over	835	981	1,228	1,462
Total	7,880	8,380	8,652	8,747

Table 36: Electoral Area C population projections by age cohort.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

The number of households is expected to increase by an average of 35 per year from 2016 to 2031, based on population projections. Assuming tenure preference rates remain the same throughout this period, the demand for housing by age cohort and tenure is estimated in Table 38

Households	2016	2021	2026	2031	Average
15 to 24 years	25	26	26	26	
25 to 34 years	215	220	185	176	
35 to 44 years	305	367	422	416	
45 to 54 years	530	455	462	543	
55 to 64 years	970	986	839	713	
65 to 74 years	1,005	1,188	1,317	1,299	
75 years and over	535	629	787	937	
Total	3,585	3,869	4,038	4,110	
Housing needs					
5-year period		284	169	72	175
Annual		57	34	14	35
Annual average		35			

Table 37: Electoral Area C household projections by age cohort, units per year.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

Assuming that tenure preference rates remain stable, demand for housing, by age cohort and tenure can be estimated as follows:

Owner-occupied	**2016**	**2021**	**2026**	**2031**	**Average**
15 to 24 years	-	-	-	-	
25 to 34 years	135	138	116	111	
35 to 44 years	240	288	332	327	
45 to 54 years	450	386	392	461	
55 to 64 years	870	884	753	640	
65 to 74 years	970	1,147	1,271	1,253	
75 years and over	515	605	757	902	
Total	3,180	3,449	3,622	3,695	
Housing needs					
5 year period		269	173	73	172
Annual		54	35	15	35
Annual average			35		
Renter-occupied	**2016**	**2021**	**2026**	**2031**	**Average**
Under 25 years	25	26	26	26	
25 to 34 years	80	82	69	66	
35 to 44 years	65	78	90	89	
45 to 54 years	75	69	70	82	
55 to 64 years	100	102	87	74	
65 to 74 years	35	41	46	45	
75 years and over	10	23	29	35	
Total	390	421	417	416	
Housing needs					
5 year period		31	- 4	- 1	9
Annual		6	-1	0	2
Annual average			2		

Table 38: Electoral Area C household projections by age cohort and tenure preference, units pe year.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

These estimates have been broken down further to estimate the number of households in core housing need by tenure:

Core Housing Needs	2016	2021	2026	2031	Average
Core housing needs	145				
Owner occupied	95	103	108	110	
Renter-occupied	55	59	59	59	
Net housing needs					
Owner occupied					
5-year period		8	5	2	5
Annual		2	1	0	1
Annual average		1			
Renter-occupied					
5-year period		4	0	0	1
Annual		1	0	0	0
Annual average		<1			
Extreme Core Housing Needs	**2016**	**2021**	**2026**	**2031**	**Average**
Extreme core housing needs	70				
Owner occupied	50	54	57	58	
Renter-occupied	20	22	21	21	
Net housing needs					
Owner occupied					
5-year period		4	3	1	3
Annual		1	1	0	1
Annual average		<1			
Renter-occupied					
5-year period		2	-1	0	0
Annual		0	0	0	0
Annual average		<1			

Table 39: Electoral Area C household projections by core housing need, extreme core housing need, and tenure preference.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

Table 39 provides the number of households that are likely to experience core housing need. The new households in core housing need can be expected to fail the suitability or adequacy test and affordability thresholds in Electoral Area C. The Regional District will be well served by implementing programs and policies that address the needs of these households, especially by enhancing the supply of rental housing units in Electoral Area C. The current and anticipated number of units needed by bedroom type for the next five years is presented below:

Number of bedrooms	2011	2016	2021	2026
0 bedrooms (bachelor)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
1 bedroom	105 (3%)	130 (4%)	179 (5%)	231 (6%)
2 bedrooms	950 (28%)	865 (24%)	894 (23%)	908 (22%)
3 bedrooms	1,455 (43%)	1,575 (44%)	1,698 (44%)	1,803 (44%)
4 bedrooms or more	880 (26%)	1,020 (28%)	1,099 (28%)	1,168 (28%)
Total	1,350	1,485	1,515	1,654

Table 40: Electoral Area C Current and Anticipated Number of Bedrooms, 2011-2026
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stat

These numbers are based on the assumption of no major changes in preference for number of bedrooms, and of relatively stable but slowly declining average number of persons per household.

For Electoral Area E, the tables below illustrate the expected housing needs to accommodate the projected populations:

Population	2016	2021	2026	2031
Under 15 years	145	152	149	140
15 to 24 years	60	58	64	65
25 to 34 years	90	92	78	74
35 to 44 years	125	149	172	175
45 to 54 years	235	206	219	256
55 to 64 years	270	274	235	199
65 to 74 years	185	216	240	231
75 years and over	60	69	87	103
Total	1,170	1,216	1,244	1,243

Table 41: Electoral Area E population projections by age cohort.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

Households	**2016**	**2021**	**2026**	**2031**	**Average**
15 to 24 years	-	-	-	-	
25 to 34 years	35	36	30	29	
35 to 44 years	60	72	83	84	
45 to 54 years	160	140	149	174	
55 to 64 years	160	162	139	118	
65 to 74 years	100	117	130	125	
75 years and over	30	35	44	52	
Total	545	561	574	581	
Housing needs					
5-year period		16	13	7	12
Annual		3	3	1	2
Annual average			2		

Table 42: Electoral Area E household projections by age cohort
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census, and BC Stats.

Owner-occupied	**2016**	**2021**	**2026**	**2031**	**Average**
15 to 24 years	-	-	-	-	
25 to 34 years	25	26	22	21	
35 to 44 years	40	48	55	56	
45 to 54 years	115	101	107	125	
55 to 64 years	130	132	113	96	
65 to 74 years	95	111	123	119	
75 years and over	30	35	44	52	
Total	435	451	464	468	
Housing needs					
5 year period		16	12	4	11
Annual		3	2	1	2
Annual average			2		
Renter-occupied	**2016**	**2021**	**2026**	**2031**	**Average**
Under 25 years	-	-	-	-	
25 to 34 years	10	10	9	8	
35 to 44 years	20	24	28	28	
45 to 54 years	45	39	42	49	
55 to 64 years	30	30	26	22	
65 to 74 years	5	6	6	6	
75 years and over	-	-	-	-	
Total	110	110	111	114	
Housing needs					
5 year period		- 0	1	3	1
Annual		0	0	1	0
Annual average			0		

Table 43: Electoral Area E household projections by age cohort and tenure preference.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

Core Housing Needs	**2016**	**2021**	**2026**	**2031**	**Average**
Core housing needs	120				
Owner occupied	70	73	75	75	
Renter-occupied	50	50	50	52	
Net housing needs					
Owner occupied					
5-year period		3	2	0	2
Annual		1	0	0	0
Annual average			1		
Renter-occupied					
5-year period		0	0	2	1
Annual		0	0	0	0
Annual average			<1		
Extreme Core Housing Needs	**2016**	**2021**	**2026**	**2031**	**Average**
Extreme core housing needs	20				
Owner occupied	0	0	0	0	
Renter-occupied	10	10	10	10	
Net housing needs					
Owner occupied					
5-year period		0	0	0	0
Annual		0	0	0	0
Annual average			<1		
Renter-occupied					
5-year period		0	0	0	0
Annual		0	0	0	0
Annual average			<1		

Table 44: Electoral Area E household projections by core housing need, extreme core housing need, and tenure preference.
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

Number of bedrooms	**2011**	**2016**	**2021**	**2026**
0 bedrooms (bachelor)	0 (0%)	0 (0%)	0 (0%)	0 (0%)
1 bedroom	75 (13%)	45 (8%)	46 (8%)	47 (8%)
2 bedrooms	195 (33%)	170 (30%)	174 (30%)	176 (30%)
3 bedrooms	185 (32%)	220 (39%)	225 (39%)	228 (39%)
4 bedrooms or more	145 (25%)	120 (21%)	123 (21%)	124 (21%)
Total	1,350	1,485	1,515	1,654

Table 45: Electoral Area E Current and Anticipated Number of Bedrooms, 2011-2026
Source: Urbanics Consultants Ltd., Statistics Canada – 2016 Census and BC Stats.

7.2 Development implications

The housing needs in a community are a reflection of the number of households in a community. However, homebuilding activity in a community is likely to exceed the actual growth in the number of households (permanent residents of the community). This is primarily because development activity in a community would typically include, in addition to new household growth, the following:

- Development activity for replacing of old housing stock, which includes any housing that has reached the end of its useful life and is unfit for human habitation. This typically represents roughly 5 to 8 percent of the total housing stock in similar communities to Electoral Area C and E. Further, assuming that roughly 5 percent of all housing in the Electoral Area C and 13 percent in Electoral Area E are in need of major repairs, it is likely that at least a third of these homes (or 1 percent) needs replacement.
- Vacant dwelling units and dwellings used by temporary residents, which includes any structural vacancy in owner-occupied and renter-occupied homes as well as vacation homes and homes occupied by temporary residents, which is particularly notable in Shuswap (roughly 28 and 55 percent respectively in Electoral Area C and E of the total housing in 2016).
    - Vacant dwelling units diverted to the short-term rental market or as second homes present a trade-off to policy makers, supporting tourism and recreation-oriented industries as well as supplementing the hotel stock, while at the same time reducing the supply of rental housing, impacting many of the Region's least well-off households. It should be noted, that while the housing stock is over longer time-horizons not a zero-sum game, over the short-term this can have substantial implications for local residents and businesses

7.3 Non-market housing needs

Electoral Area C currently has an inventory of 17 non-market housing units with a relationship with BC Housing. Almost all of this consists of the Lion's Manor housing for low income seniors (16 units). There are no emergency homeless shelters for adults in Electoral Area C or E.

It is widely reported by stakeholders and survey respondents that there is a deficit in the available stock of seasonal and long term rental housing, particularly for seasonal workers, and that this creates a weakness in the regional economy given the very seasonal nature of the tourism industry. Given that single-income households and single-parent families can afford very few of the housing options available in any available built form, there is a demonstrated need for housing suitable for lower income households in order to meet their needs.

Further stakeholder consultation has indicated that the stock of low-income seniors housing is subject to waiting lists. With the number of households maintained by residents 65 years and older projected to grow by 37 percent in Area E and 45 percent in Area C, there will be additional demand by the low income segment of that population, unless the low income senior portion of the population shrinks substantially. Per the 2016 Census, 11 percent of Area C residents over

65-years-old had incomes below the low-income after-tax measure, and 14 percent of Area E seniors fell below the same threshold for income after tax and transfers. Expanding the stock of low-income seniors housing will help ensure that existing seniors already waitlisted as well as the potentially growing population of low-income seniors can be served.

8 Best Practices

The main objective of examining best practices in market rate and non-market housing across municipalities in the country and the Province is to identify some of the proven and effective practices that can potentially be implemented by the local government in improving housing supply and general affordability.

8.1 Current housing situation

A large proportion of total housing needs are expected to be addressed through market-rate housing. However, even within market-rate housing there is a significant need for lower cost housing options. Additionally, non-market housing is primarily for a much smaller proportion of families and individuals who are facing affordability issues, homelessness, mental health, or substance abuse issues. The latter sections will examine the relative housing needs for market as well as non-market housing.

Given rising house prices and rents in the region and the already existing share of the population for whom market housing is unaffordable, it is inevitable that some housing needs need to be met through assistance, subsidies, incentives, or grants from one or more levels of government, the development community, and non-profits.

8.2 Incentive policies for Secure rental and/or low-income housing

- **Education and advocacy measures:** The regional district can help educate the public and enhance support for low-cost housing by:
- **Direct service provision by the Regional District**

8.3 The Provincial government role

The Provincial government plays a very important role in the provision of affordable housing through BC Housing. BC Housing partners with non-profit agencies, the private sector, and other levels of government to:

- Enhance the supply of affordable rental housing for the most vulnerable individuals and households in the Province
- Enhance the overall affordability of market housing through increased supply of higher density and lower priced housing.
- Provide rent assistance for eligible housing in the private market; and,
- Support programs and non-market housing aimed at individuals with mental health, substance abuse, and homelessness related issues.

BC Housing is responsible for affordable housing programs in British Columbia, including:

- Subsidized Housing: Provision of subsidized housing for individuals and families that have low income and meet eligibility criteria.
- Affordable Rental Housing: Adults who have a low-to-moderate income but may not be eligible for subsidized housing may live in affordable rental housing. BC Housing provides Housing Listings for affordable housing rentals, such as co-operatives. Affordable rental housing is housing with rents equal to, or lower than, average rates in the private market.
- Emergency Housing: Provision of emergency shelters, drop-in centres (a place to wash, do laundry and use other services), temporary shelters, the Homeless Outreach Program, and the Aboriginal Outreach Program in addition to the Homelessness Prevention Program.
- Women's Transition Housing and Supports Program: BC Housing supports transition houses and safe homes for women (aged 19 years and older) who are at risk of violence, or who have experienced violence. The programs provide women and children with a temporary place to stay, support services, referrals, and assistance in planning next steps.
    - Priority Placement Program: This program grants priority access for women fleeing violence to BC Housing's directly-managed housing units.
- Addiction Recovery Program: Stable, short-term housing for individuals participating in a substance use recovery program.
- Supportive Housing: For people who may have mental and physical health conditions, substance use and/or other challenges that puts them at higher risk of homelessness.
- Assisted Living Residences: Subsidized assisted living residences in British Columbia.
- Independent Living BC Program: A subsidized, assisted-living program that provides housing with support services to seniors and people with disabilities.
- Seniors' Supportive Housing: Seniors' Supportive Housing provides low-income seniors and people with disabilities accessible housing with supports.
- Community Partnership Initiatives (CPI): The Community Partnership Initiatives (CPI) Program provides advice, referrals to partnership opportunities, and long-term financing to help non-profit societies create self-sustaining affordable housing developments.
- BC Seniors Home Renovation Tax Credit: Adults 65 years old and over can receive assistance in the cost of certain permanent home renovations that improve accessibility or help a senior be more functional or mobile at home.
- BC home support services: Community-based, non-medical home support services (e.g., transportation, housekeeping, etc.) that are intended to help older adults stay in their own homes.
- BC Home Owner Grant: Reduces the amount of property tax that older adults 65 and over that qualify pay for their principal residence.
- BC Property Tax Deferment: A low interest loan program that helps qualified BC homeowners pay their annual property taxes on their principal residence.

Other provincial organizations are:

- The M'akola Group of Societies: It provides affordable, safe, and appropriate homes primarily for Aboriginal people and families. With various community partnerships and funders, M'akola provides subsidized housing, affordable rentals, and assisted living units throughout most of British Columbia. M'akola provides single family dwellings and the rent is generally based on either M'akola Affordable Rent (MAR) or M'akola Rent Geared to Income (MRGI) rates.

- Canadian Home Builders' Association of British Columbia: Advocate of the residential construction industry across the province. The organization aims to serve members and the public through public relations, education, and building innovation.
- Pacific Housing Research Network (PHRN): This provincial organization facilitates housing research in BC by connecting researchers and practitioners, and disseminating knowledge to apply to real housing solutions.

8.4 Federal government role

The Federal government plays an important role in the provision of affordable housing through Canada Mortgage and Housing Corporation (CMHC). It enhances homeownership by facilitating low down payment loans and allowing the use of retirement savings plan for down payments. It provides financial assistance to support activities that facilitate the creation of new affordable housing units (CMHC Seed Funding [2]) and provides subsidies for ongoing operations as well as repairs of existing social housing developments. In addition, it works with the development community and non-profit organizations to facilitate the research, development, and funding of public and social housing in communities across Canada. Some of the affordable housing programs that are included under the CMHC and the BC government include:

Programs to increase the supply of affordable housing:

- Canada-B.C. 10-year bilateral housing agreement: The 10-year agreement will invest more than $990 million to protect, renew, and expand social and community housing, and will support the priorities in Homes for BC, the provincial government's 30-point plan for housing affordability in British Columbia. The new agreement marks the beginning of a partnership that will be supported by long-term and predictable funding started April 1, 2019.
- Affordable Rental Housing Initiative (ARHI): Financial assistance to create new affordable rental units.
- Aboriginal Housing Initiative (AHI): Financial assistance to create affordable rental housing for Aboriginal people living off-reserve.
- Federal-Provincial Housing Initiative (FPH): A program that will assist vulnerable British Columbia families and individuals in need including people at risk of homelessness.

Programs to foster safe independent living

- Home Adaptations for Independence (HAFI): Financial assistance to undertake accessibility modifications to housing occupied by seniors or persons with disabilities.

Programs to improve housing affordability

[2] CMHC Seed Funding is available in the form of a non-repayable contribution of up to $50,000. Additional funds may be made available in the form of a fully repayable, interest free loan of up to $200,000.

- Rental Assistance Program (RAP): Shelter allowance paid to working families to help make rent more affordable.
- Shelter Aid for Elderly Renters (SAFER): Shelter allowance paid to elderly renters (60 years of age and older) to help make rent more affordable.
- Homelessness Prevention Program (HPP): Rent supplements for people at risk of homelessness. This program serves renters including youth, victims of family violence, Aboriginal people, people leaving the correctional and hospital systems.

On-reserve housing funds:

- CMHC's On-reserve Non-Profit Housing Program provides funds for construction, purchase, and rehabilitation of affordable rental housing.
- CMHC's First Nations Market Housing Fund (FNMHF) offers mortgage loan insurance options to buy, build, or renovate homes.
- INAC (Indigenous and Northern Affairs Canada) provides funds for housing counts, strategies, and lot development.

8.5 Effective measures

The Columbia Shuswap Regional District could potentially use a variety of measures to enhance the supply of more affordable market and non-market housing in its communities:

- Affordable Housing Fund: Housing Reserve Funds have been successfully used by a number of other municipalities across the country to tackle housing issues similar to those in the Regional District. Examples include the City of North Vancouver, Housing Reserve Fund, and the Affordable Homes Renovation Fund/Employee Housing Service Charge Fund (Whistler Housing Authority, BC)
- Execute housing agreements and covenants to ensure that affordable housing units remain affordable in the long-term when sites are rezoned or re-permitted, or other opportunities. (Cedar Valley Manor, Mission, BC).
- Allow small lots/units. Examples:
  - Second Ave, Smithers BC: Includes six houses on four lots facing a veranda instead of a six-plex, and reduced parking requirements. The affordable rental units (540 sf.) rent for $750 per month, lower than most of the surrounding area
- Enhancing modular/manufactured/mobile homes supply. Examples:
  - Baker Gardens, Cranbrook, BC: It is one of the largest modular housing developments to be built in British Columbia for low-income seniors (55+ years) under Canada's Economic Action Plan (CEAP). It includes 36 one-storey, one-bedroom homes, built in groups of four, with Federal and Provincial assistance of $4.9 million.
- Utilize incentives: Density bonuses, tax exemptions, fee exemptions, expedited approvals.

The following table presents housing programs for market and non-market housing. These are best practice examples from communities across Canada that face similar housing challenges.

Program Name	Program #1 Loreen Place, Victoria, BC	Program #2 Whistler Housing Authority, Whistler, BC	Program #3 Attainable Home Ownership Program, Calgary, AB	Program #4 Clarence Gate, Ottawa, ON	Program #5 Cedar Valley Manor, Mission, BC	Program #6 Carey Place, Saanich BC
Target Group	Low and moderate families with annual income less than $65,000	Resident employees and retirees	Moderate income households earning 80%-120% of area median income ($80,400)	Low income households with annual income between $31,000 and $48,000	Seniors who want to downsize	Moderate- and low-income independent seniors aged 55 and older
Number & Type of Units	52 units (51 two-bed and 1 one-bed rental units)	1906 units (865 rental and 1,041 owner-occupied units)	48 units (11 one-bed, 110 two-bed and 37 three-bed units)	30 units (5 one-bed, 9 two-bed and 16 three-bed units with 11 market, 19 non-market)	42 units (with life leases)	55 one-bed units (27 of the total are for low-income seniors and the rest are rented at slightly lower than the market rate)
Key Municipal Tools Used	• Capital grants from affordable housing trust funds • Increased density • Housing agreements • Parking variance	• Employee housing service charge • Municipal housing authority • Municipal housing reserve fund	• Gifted down payment • City-owned non-profit • Shared appreciation structure • Transfer of City-owned land	• Waived municipal development fees • Delayed payment of City-owned land	• Waived municipal amenity contribution fees for rezoning • Donated land that allows residents to walk to a nearby park	• Capital Regional District provided land on a long-term lease for $1 a year and received ownership of six market units • Property tax exemption
Project Partners	Greater Victoria Housing Society Greater Victoria Rental Development Society District of Victoria CRD BC Housing CMHC	The Whistler Housing Authority CMHC Whistler employers	Province and the City	CAHDCO CCOC CMHC City of Ottawa Land owners Bank of Montreal	Mission Association for Seniors Housing (MASH) Terra Lumina Life Lease Housing (private sector)	Government of Canada (CMHC) Government of British Columbia (BC Housing) Capital Regional District of Saanich
Project details	Seed Funding and an interest-free Proposal Development Funding (PDF) loan from CMHC. Equity contributions of $370,000 each from the Victoria Affordable Housing Fund and the Capital Regional District Housing Trust Fund. Mortgage financing of $9.6 million facilitated by the Province through its Community Partnership Initiative.	Whistler uses the Employee Housing Service Charge Fund to fund affordable housing for the community's permanent tourism employees. The charge is levied on projects that increase the number of employees. It uses a housing agreement with the right of first refusal and equity gains tied to Canadian CPI	Attainable Homes holds restrictive Covenant on title. Equity gains are tied to market and also based on years of ownership: Year 0-1, 0%; year 1-2, 25%; year 2-3, 50%; year 3+, 75% The program is designed to be self-funding and will not require additional subsidy to develop additional 'attainable' units.	Restrictive covenant on title and equity gains tied to Canadian Consumer Price Index.	When selling, the owner gets 95 per cent of the original value. If the unit's value has gone up, then the seller receives up to half of the difference–the exact amount depends on the length of ownership. MASH re-markets the unit with a resale prices no more than half of the market index	The affordable apartments were created with capital funding of more than $4 million from the federal and provincial governments, including $2 million in federal funding through Canada's Economic Action Plan.

Table 46: Project examples: Housing for low to moderate income families and seniors

9 Housing Action Plan: Strategies

9.1 Strategies for Electoral Area C & Electoral Area E

Based on the research conducted for this report, it has been determined that Electoral Areas C and E have various strategies available to them. Both communities must respond to the limited supply of rentals for long-term residents and seasonal workers, and declining affordability of the housing stock. The following provides a range of strategies and actions for consideration by the Regional District that address the key issues identified in the preceding section. As a means to help the Regional District plan and prioritize implementation, actions listed are grouped to reflect whether they are low, medium, or high cost.

Many Regional Districts and municipalities attempt to closely align projected housing demand with increased zoned- or planned- housing capacity. However, doing so results in a significant under-supply of housing, since not all zoned capacity can or will be developed by landowners. It is therefore important to ensure that zoned capacity is significantly in excess of projected demand so as to reduce pressure to bid-up prices for what development sites and homes do become available.

9.1.1 Encourage the development and retention of affordable housing units.

Actions:

Low Cost

- Encourage secondary suites and carriage houses (e.g. through policy and regulation, incentives).
- Encourage the development of duplexes, triplexes, fourplexes, and wood frame apartment buildings, which are more affordable compared to other dwelling types (e.g. through policy and regulation, incentives).
- Encourage the development of smaller units in line with the projected increase in one-person and two-person households, which is expected to create demand for studio, one- and two-bedroom units going forward (e.g. develop more detailed guidelines for purpose-built smaller sized rental units and secondary suites).
- Undertake regular housing assessments to enable more data-driven decision-making and help determine the level of success for affordable housing strategies. Use the same indicators across neighbourhoods to compare which neighbourhoods are achieving the highest affordability. With community partners, develop and apply affordable housing metrics, indicators, and targets at the neighbourhood-level and record changes over time. Some examples of indicators include:
  - Number of affordable housing units
  - Percentage of housing typologies in the neighbourhood
  - Housing affordability (households spending 30 percent or more of household income on rent or mortgage payments)
- Set targets for more affordable housing units to be built.

Medium Cost

- Establish a rent bank for specific populations in need (e.g. low income one-person or lone-parent households and low-income senior populations).
- Explore applying tax exemptions to include all new ownership units for residents. The threshold could be set at or below area median income; possible percentages include 75 percent for first 5 years, reducing to 50 percent for second 5 years. Permissive tax exemptions are allowed to regional districts and can be made to non-profit developers, as well as individuals or businesses that have contracted a partnering agreement. These can be done under the rubric of "attracting new residents and businesses and encouraging economic development" or other measures, but must be guided by stated policy in Regional District financial plans.

High Cost

- Consider a land bank (i.e. a large tract of land held by a public or private organization for future development or disposition).

9.1.2 Encourage more housing diversity through increased supply of entry-level housing for families and senior-appropriate housing.

Actions:

Low Cost

- Advocate to other levels of government for specific measures to address funding gaps for low-to-moderate income housing (e.g., CMHC seed funding, capital funding, subsidies, and tax incentives or other measures).
- Use regulatory measures including a density bonus program, secondary suites, carriage houses, small single-family lot sizes, demolition control, and rental net loss prevention/mitigation programs, where servicing allows.
- Conduct regular housing needs assessments of the community.
- Create effective land use policies and design guidelines for enhancing supply of affordable housing.
- Create guidelines for affordable, rental, and special needs housing.
- Promote medium-density, ground-oriented housing to address affordability and senior housing needs.
- Rezone or up-zone a specific site if a certain type of housing is developed.
- Allow small lot zoning to provide more affordable single-family units.
- Reduce setbacks.
- Reduce minimum lot sizes.
- Permit infill developments in residential neighbourhoods.
- Create housing agreements to securing affordable housing over the long term at rezonings or through voluntary covenant.

- Fast-track or streamline development applications and create guidelines to facilitate development applications involving affordable housing components.

Medium Cost

- Use municipal entitlements and incentives (e.g. fees reduction, density bonusing) to encourage strata small parcel lots that require little to no maintenance.
- Create capital funding options for achieving affordable housing (see opportunities for capital funding and the Provincial government in Section 8.3).
- Consider providing development incentives for residents to develop their own cohousing developments, which could result in a price point that is 10 percent to 20 percent lower than market value and affordable for a larger share of the population.

High Cost

- Consider direct service provision approaches:
  - Create or enhance existing housing corporations that provide housing and supports to low and moderate-income households; and,
  - Develop purpose-built rental units and renovate existing buildings.
- Consider higher cost fiscal measures as an effective means to enhance the supply of low-cost market rate housing and non-market housing in the short run:
  - Reduce or waive building permit fees, or property taxes for buildings owned or held by a charitable, philanthropic, or other non-profit corporation; and,
  - Donate land or lease land at/or below market value for developing affordable market and non-market housing.

9.1.3. Increase density on properties that are already serviced with municipal water and sewer.

Actions

Low Cost

- Identify infill opportunities, potentially through partnerships, where housing supply can be increased in already serviced areas with appropriate amenities.
- Facilitate workshops that provide instructions to interested homeowners about how to construct a compliant secondary suite.
- Consider allowing lock-off, secondary, and micro-suites in multi-family developments.
- Rezone large lot parcels for smaller parcel sizes.
- Introduce flexibility in minimum lot sizes and setbacks.
- Consider small lots or micro-units in R2, CH1 or CH2 zones. For example, allow six houses on four lots facing a veranda instead of a six-plex to create a "pocket neighborhood". Pocket neighborhoods have shown to provide great potential for creating high social capital among both senior and multi-generational residents. This model could be based on ownership, rental, or a combination of the two[3].

[3] Second Ave., Smithers, BC contains six houses on four lots facing a veranda instead of a six-plex and has reduced parking requirements. The affordable rental units (540 sf.) rent for $750 per month, lower than most of the surrounding area.

- Encourage compact housing proposals from private developers (e.g. lot splitting, backyard infill, and fee-simple townhomes).
- Allow secondary suites in residential zones. Consider:
    - Requiring newly constructed single-family detached housing to be "suite-ready" (i.e. installation of utilities and other fire and life-safety requirements in place at time of original construction) to reduce future renovation costs.

High Cost

- Providing a secondary suite grant to compensate homeowners for renovation expenses. Grants would be for 25 percent to 50 percent (maximum $10,000) for qualified renovation expenses, subject to a rental commitment of 5 to 7 years and construction being in code compliance.

9.1.4. Facilitate more discussion between private non-profits, developers, and landowners concerning new affordable housing developments.

Actions:

Low Cost

- Form a Housing Committee to address issues in this Housing Needs Report and act as a liaison between private non-profits, developers, and landowners.
- Provide information to local non-profits on how to develop and manage below-rental housing sites with partners.

9.1.5. Work with other orders of government, community agencies and the development community to address affordable housing needs.

Actions:

Low Cost

- Explore opportunities for innovative multi-agency cooperation with other levels of government, the development community, and non-profit housing providers.
- Promote the creation of special needs housing projects that are managed by community agencies and non-profits, including seniors housing, shelters, and housing for the homeless and people with mental health and addiction issues.
- Review the use of Regional resources for housing affordability projects, in conjunction with the Board of Directors' financial plan, business plan, and capital funding processes.
- Advocate, in collaboration with others, for increased senior government support of local housing affordability initiatives.

Medium Cost

- Enhance the supply of seniors housing through a Housing Reserve Fund through donation of land, grants-in-aid, and waiver of property taxes or development charges for non-profit housing projects. These have been created by other Regional Districts such as Metro Vancouver.
- Participate in housing agreements to ensure that affordable housing units remain affordable in the long-term. This is particularly important when a municipality or regional district has

made significant contributions in the form of land or capital, and can be accomplished as part of the rezoning process.

High Cost

- Partner with the Province through Memorandums of Understanding (MOUs) to develop and operate emergency, transitional, and/or supportive housing. Under these MOUs, the municipal partner is required to provide municipal-owned land on a long-term lease, waive all application and development fees, and consider partial or full property tax exemption for the non-profit operator.

9.1.6 Undertake research and education to support innovations in affordable housing.

Actions:

Low Cost

- Create and maintain an inventory of affordable and accessible housing in the community.
- Research housing affordability programs and development models used in other locations, to foster innovation in housing affordability and communicate best practices.
- Collect, analyze, and provide housing data to non-market housing providers, other municipalities, community agencies, government agencies and the media, as needed, and to support housing affordability initiatives.

Medium Cost

- Consider funding additional staff resources, if required, to address key issues in this HNR.

9.1.7. Undertake education and advocacy to enhance understanding and support for affordable, diverse housing.

Low Cost

- Build community awareness and support for additional housing, and low-cost and affordable housing.
- Help developers and non-profit groups in accessing funding and support from senior levels of government.
- Partner with the development community, non-profit agencies, community organizations and the Federal and Provincial governments to conduct housing research and make policies for enhancing low-cost and affordable housing in the community.

9.1.8. Encourage an increase in the rental housing supply.

Actions:

Low Cost

- Encourage the development of designated market rental units through e.g. incentive policy programs.
- Review the Zoning Bylaw and design amendments that support purpose-built rental unit development.

- Exempt rental floorspace from maximum density allowances in cases where maximum density has been achieved according to the Zoning Bylaw (subject to servicing, parking, and urban design considerations)
- Encourage the development of building designs with a variety of innovative unit types (studios, lock-off suites, micro suites, accessible/special needs suites) and tenures, subject to design review.
- Create and manage a regional database of available rentals and apartment listings, including houses, apartments, suites, and shared accommodation. Interested applicants can fill out a “Rental Seeker Form”. A waitlist can serve as a metric for how many people need rental housing, and what type of rental housing is in demand.

Medium Cost

- Increase rental supply through:
  - Municipal incentives, density bonus, reduced parking requirements and other programs.
  - A rental housing grant program, such as was implemented by the City of Kelowna which has offered developers of purpose-built rental housing the opportunity to obtain grant funding as a measure to offset Development Cost Charges.

9.1.9 Establish a Housing Reserve Fund

Actions:

Establish a Housing Reserve Fund to provide capital grants for the acquisition, development and retention of affordable housing, primarily for households with low to moderate income. The fund could also help in facilitating senior government and private sector investments in affordable housing projects.

Medium Cost

- Fund the Housing Reserve Fund with the proceeds from the sale of Regional District-owned lands and any other acceptable funding mechanism such as philanthropic contributions, contributions from large employers, or density bonuses.
- Monitor the growth of the Housing Reserve Fund and review its use and performance in facilitating affordable housing every year.
- Attract development partners that will leverage the Housing Reserve Fund contributions to facilitate rental housing, seed funding to initiate developments and purchase land for affordable housing development.

9.1.10. Promote greater accessibility in housing for seniors.

Actions:

Low Cost

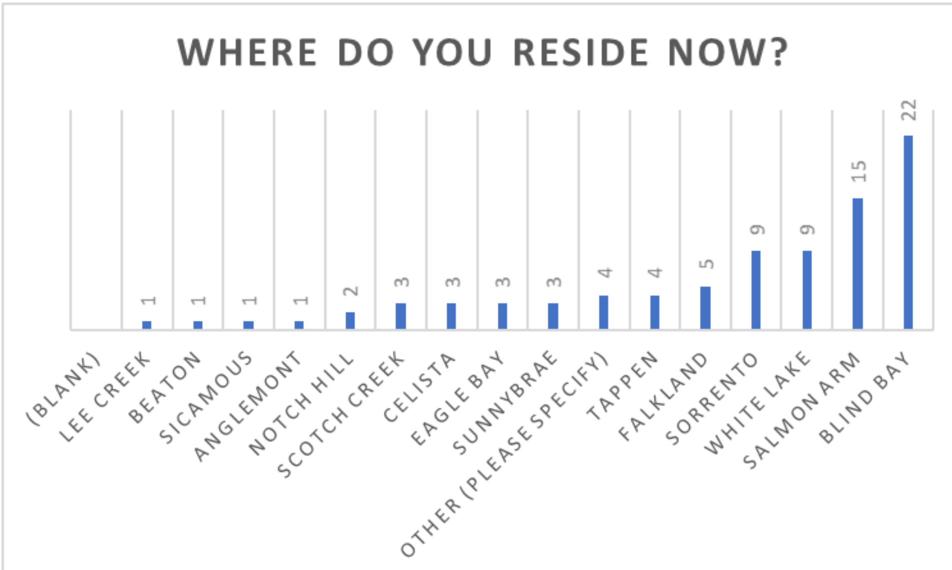
- Encourage universal design standards in newer residential products. The goal of the universal design movement is to make the indoor and outdoor home environment more accessible to people of all ages and abilities. There are numerous design features that

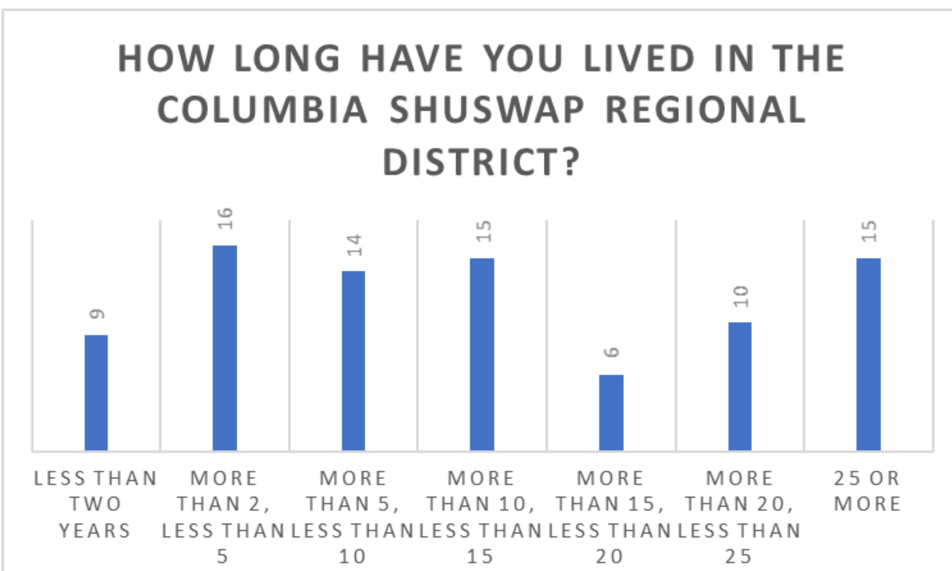
universal design guidelines recommend; initially focus on the four main features that make homes accessible to those with impaired mobility and fine motor skill:
    - Step-free entries and single floor living, which eliminate the need to navigate stairs
    - Switches and outlets reachable at any height
    - Wide hallways and doors to accommodate those in wheelchairs
    - Lever-style door and faucet handles.
- Encourage secondary suites, carriage houses, and a broader variety of other dwelling types in existing neighbourhoods to allow residents to stay within their community throughout the life cycle (e.g. from single, to young family, to middle-age, to empty nesters, to senior).
- Promote medium-density, ground-oriented housing and set standards for accessible, barrier-free housing.

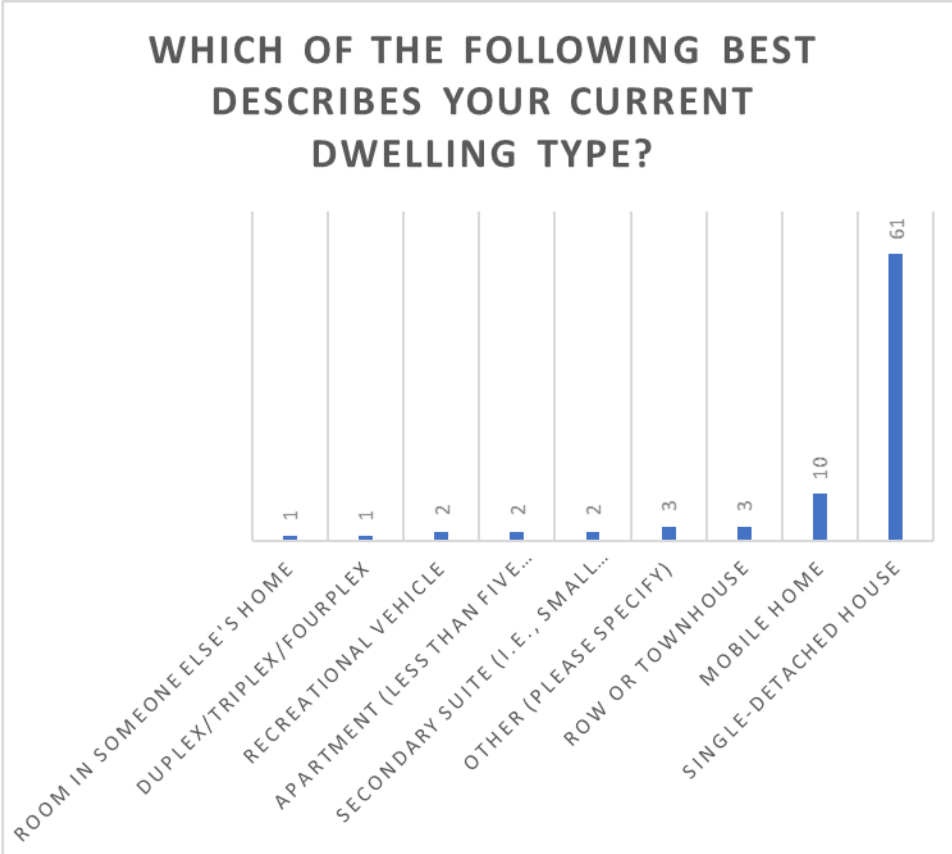
Appendix: Survey

Over the course of the study, the Consultant collected 652 survey responses on the housing situation in the communities of Electoral Area C and Electoral Area E. Not all survey questions were answered by all participants, but survey responses are detailed in this appendix.

Where informative, individual comments have been included on particular questions.





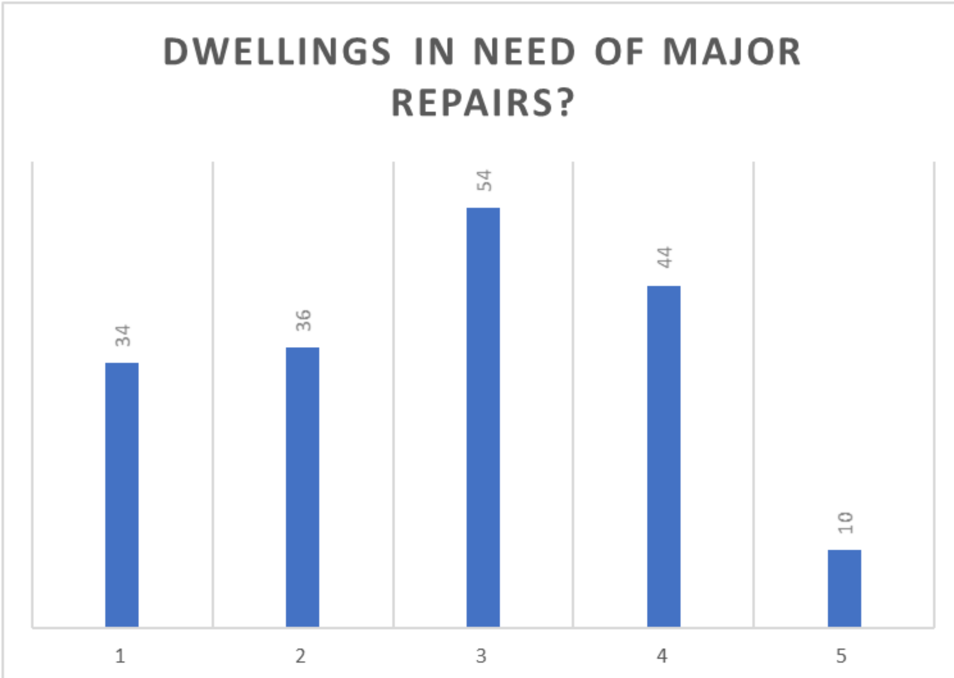


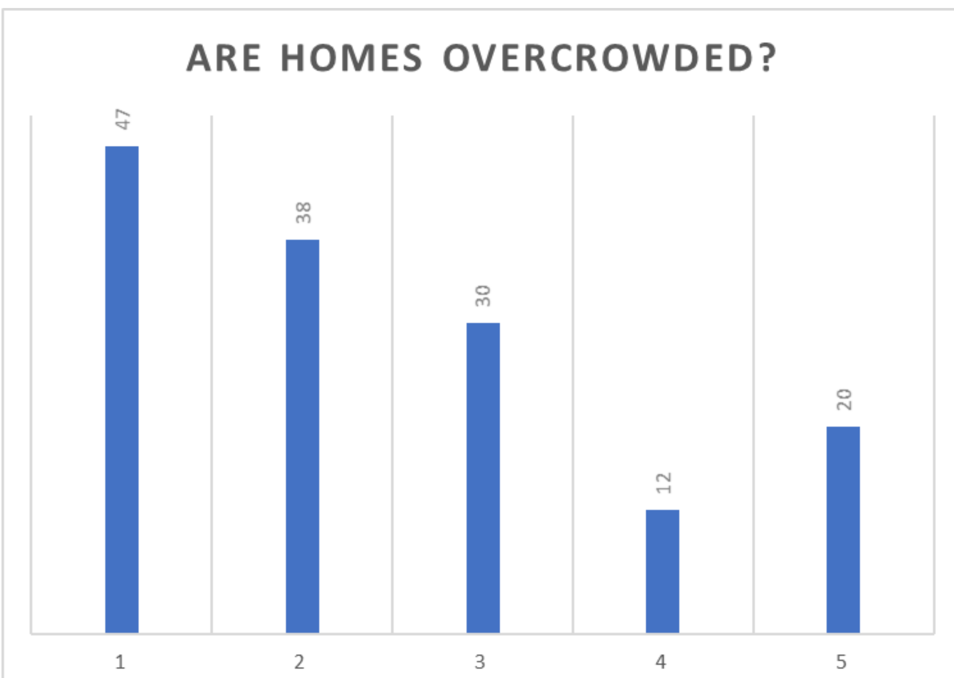
(Obscured housing types are “Apartment (less than five storey)”, and “Secondary suite (ie. Small residential units located on a property that has a separate main home”)

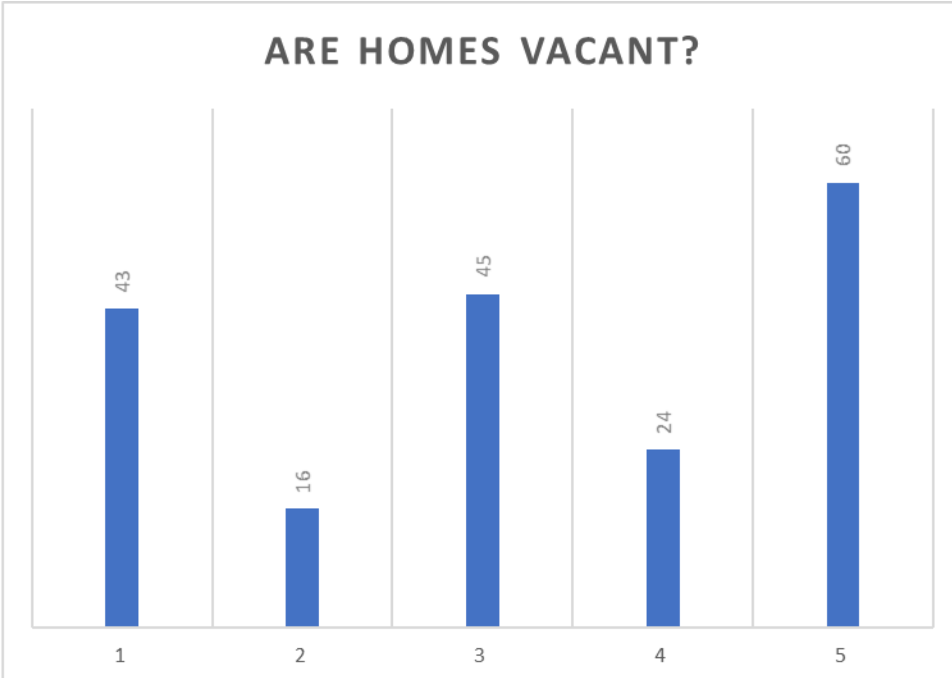
“Other“ responses include:

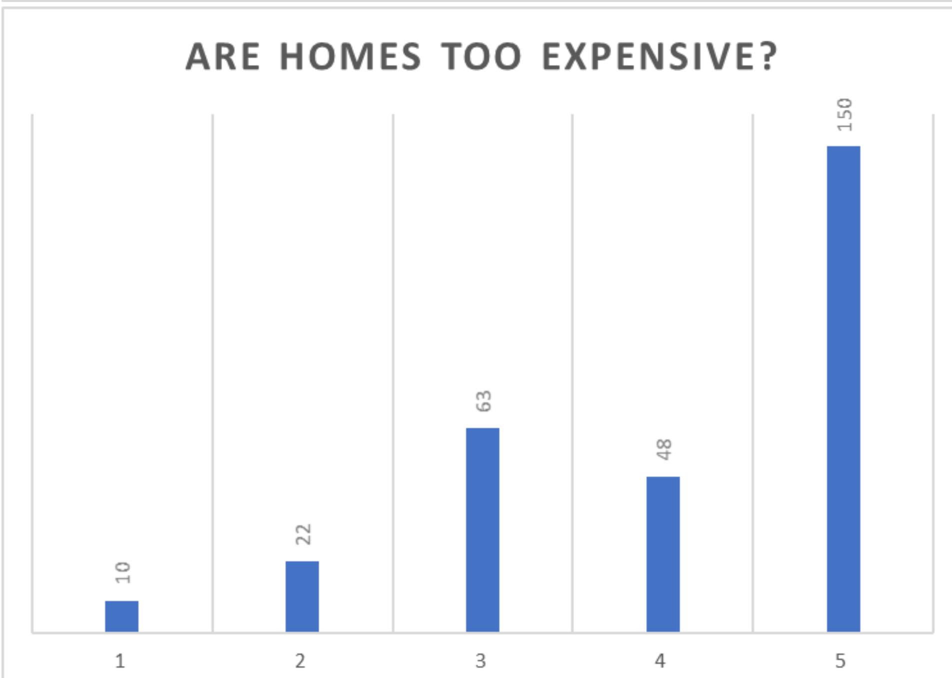
- Basement Suite
- Strata Duplex
- Motel Room
- “Squatting on my employer’s land in a un-serviced cabin. My husband and I built this cabin and moved here after an illegal rent hike”

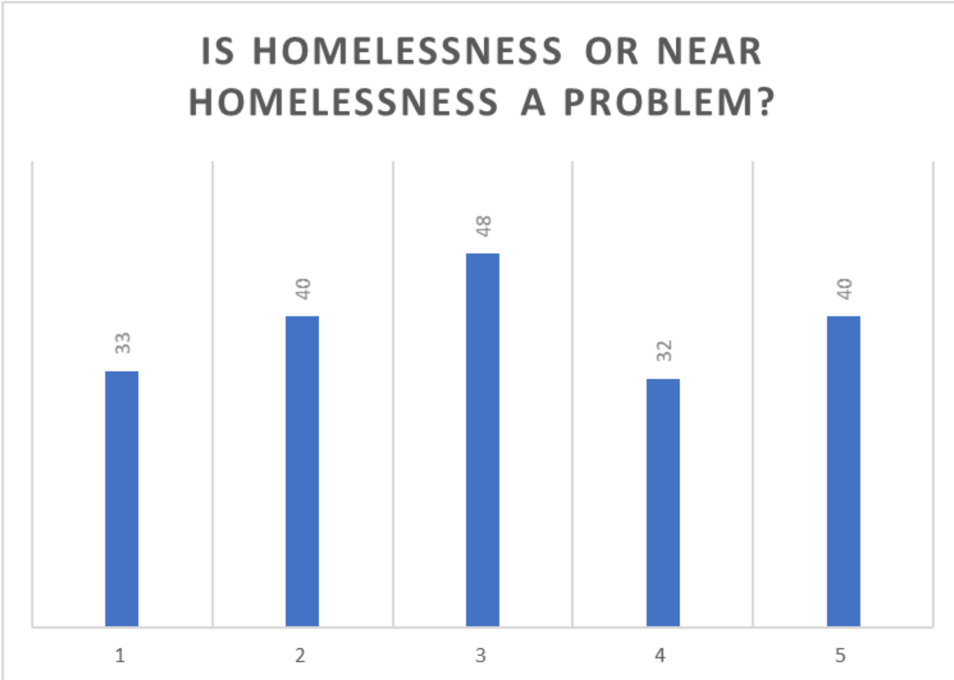
The following questions ask respondents to rank on a scale of 1 to five what are pressing issues in their neighborhood, with 1 being "Not a problem" and 5 being "Is a major problem"

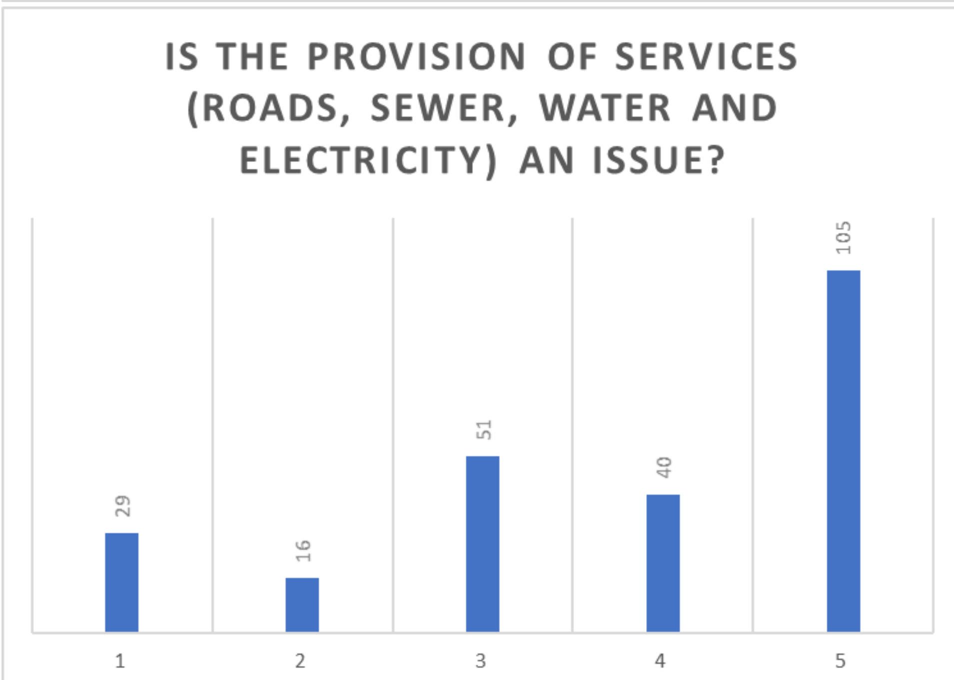


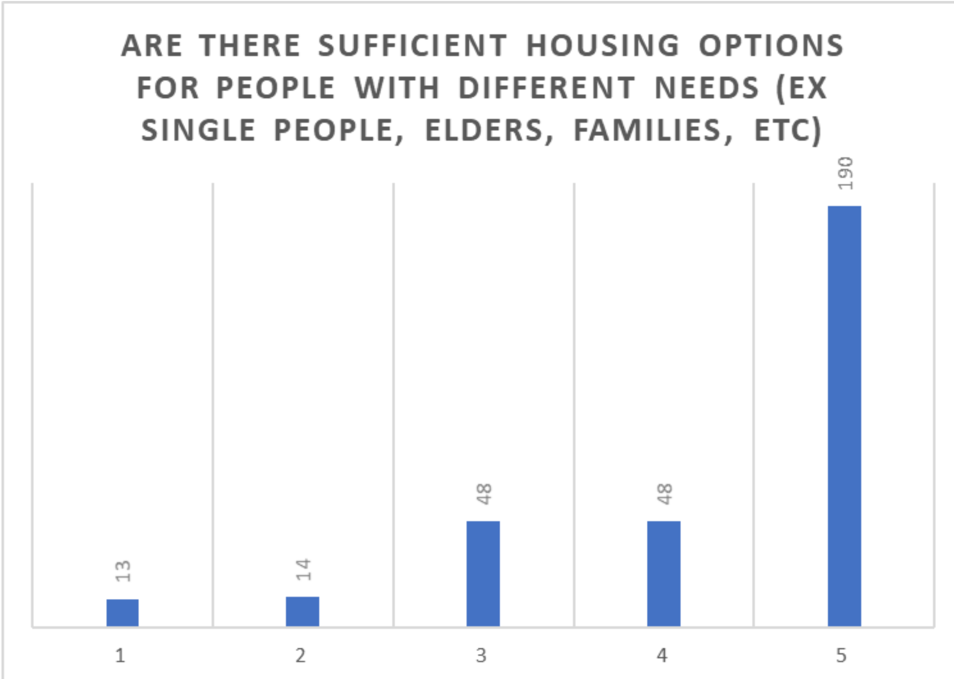



ARE HOMES VACANT?
43
16
45
24
60
1
2
3
4
5

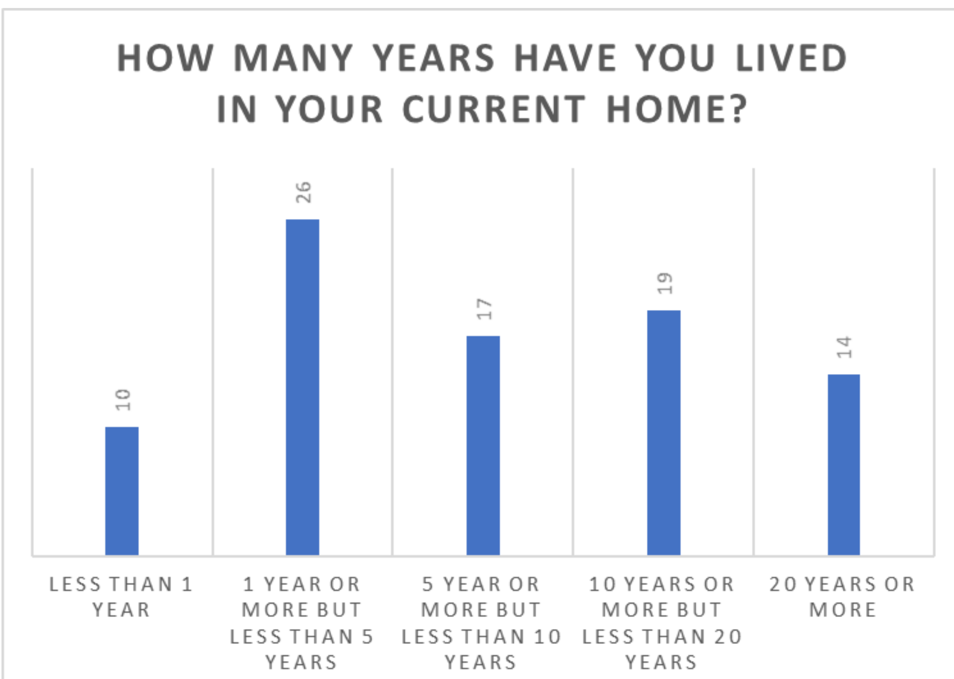

ARE HOMES TOO EXPENSIVE?
10
22
63
48
150
1
2
3
4
5


IS HOMELESSNESS OR NEAR HOMELESSNESS A PROBLEM?
33
40
48
32
40
1
2
3
4
5


IS THE PROVISION OF SERVICES (ROADS, SEWER, WATER AND ELECTRICITY) AN ISSUE?
29
16
51
40
105
1
2
3
4
5



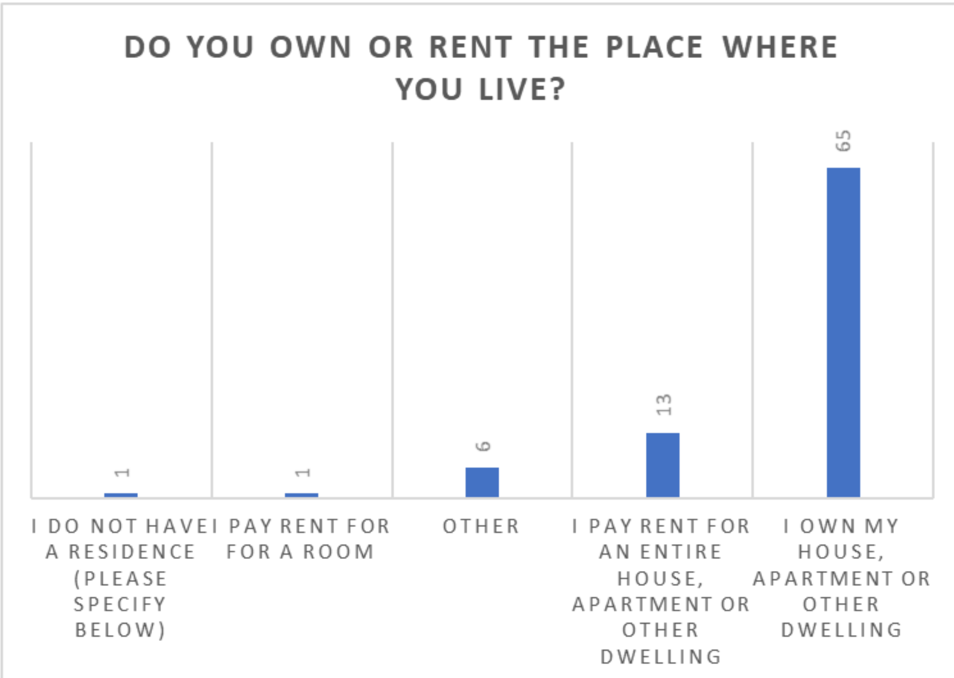
The following surveys questions are self-contained



Some commentary on this question included:

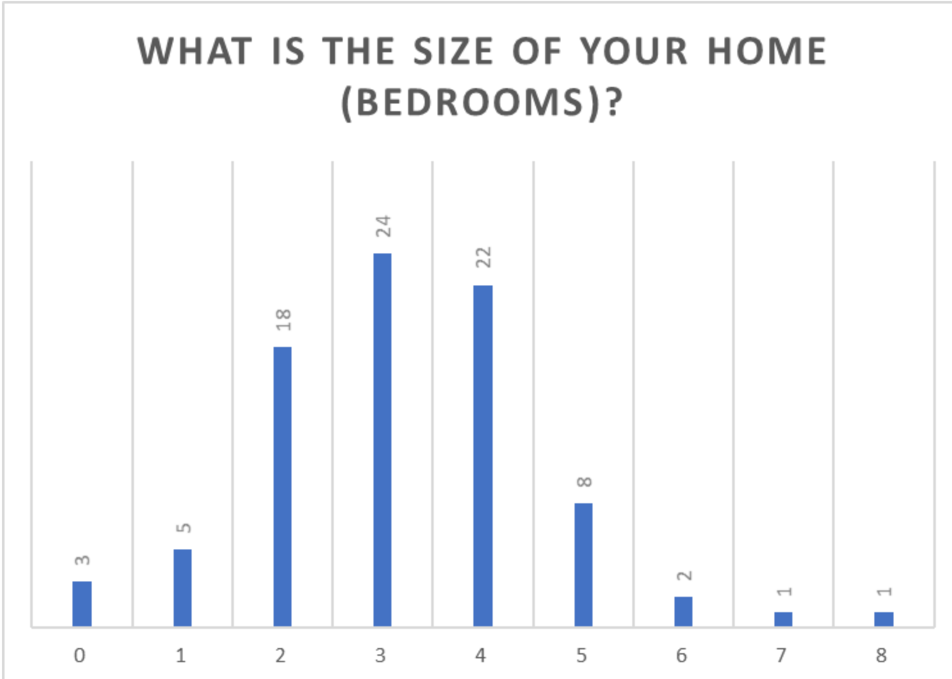
- "Getting to 64+ years and finding yard maintenance an upkeep starting to become more challenging. Retired, still want some garden and flowers, but less yard work."
- "Large Home need to down size. Need options for Seniors"

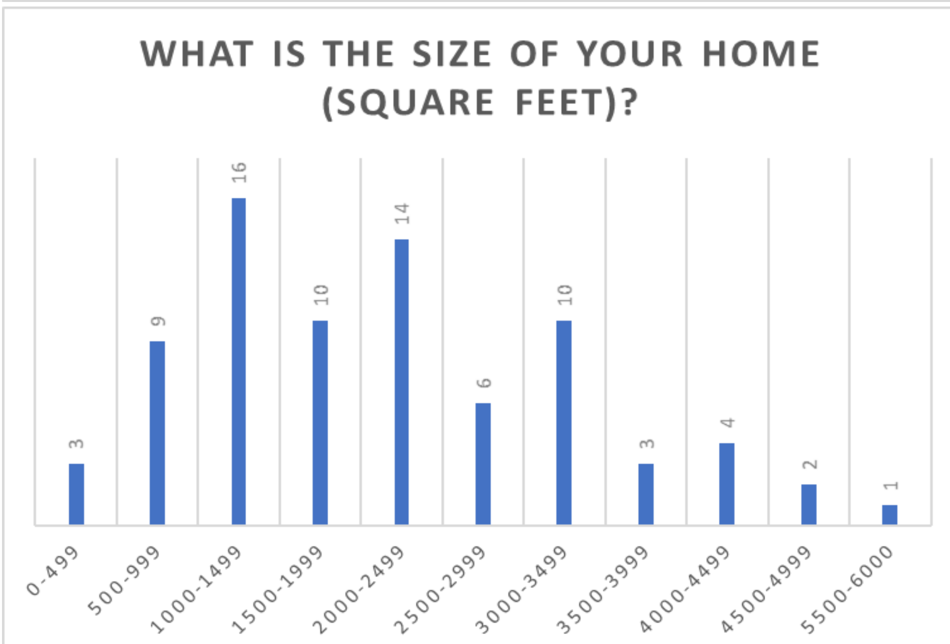
- “I have owned my home for 30 years, but lived away many of those, renting out my house, for long absences. Raised two boys to men here.”
- “I was homeless prior to getting a place here that I barely could afford. I pay $750/month, no A/C, no stove no air circulation no wifi. There is no bedroom.”

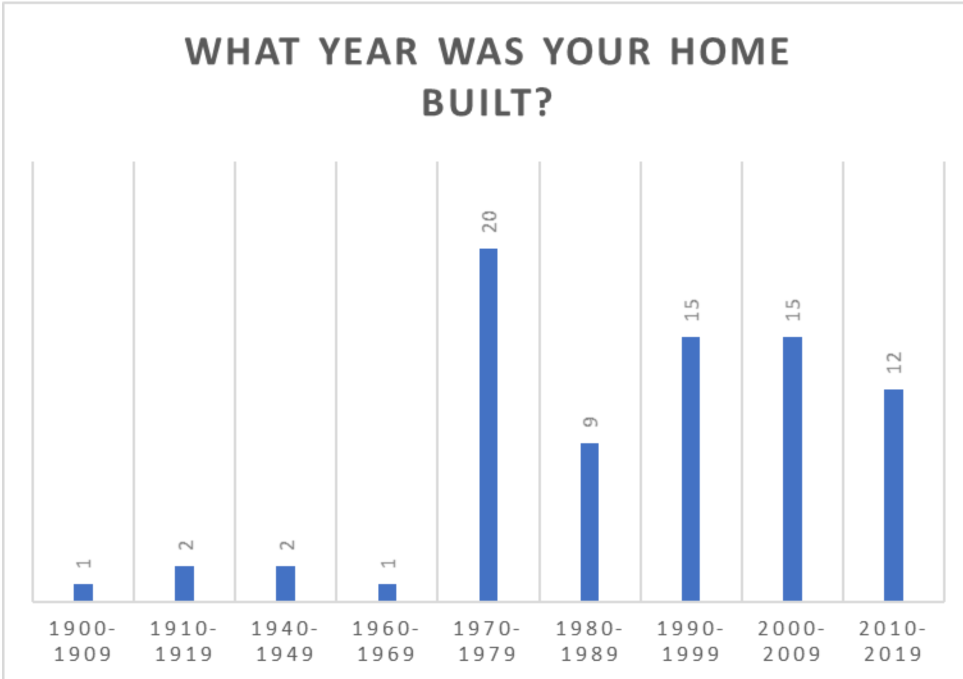


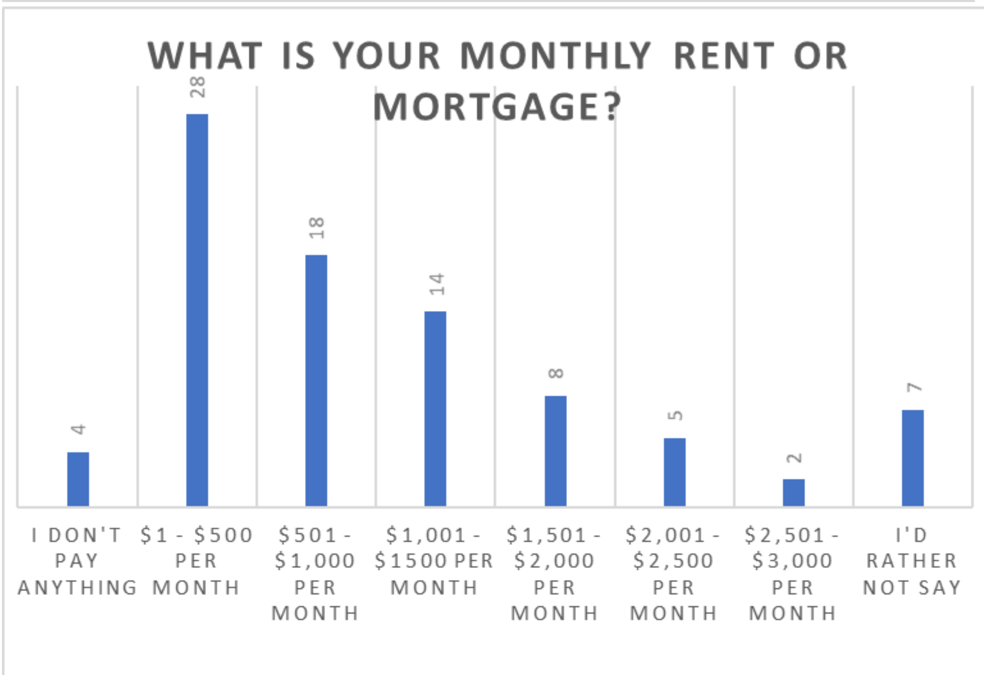
Some of the “Other” commentary included:

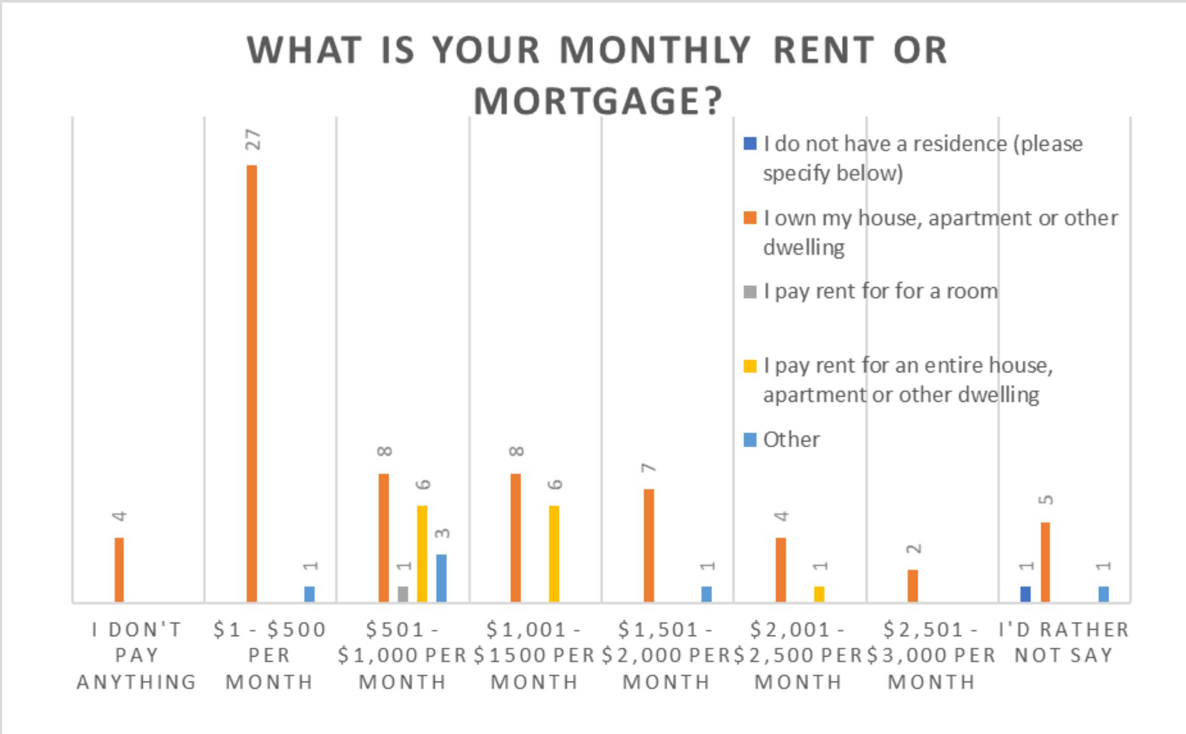
- “Basement suite. Over priced. Very small. No room to have family.”
- “I exchange work for rent”
- “I own an RV and pay rent for a lot”
- “We are living in my parents basement as we cannot find affordable housing with sewage access and not in need of extensive repairs. Our budget is 450,000.”

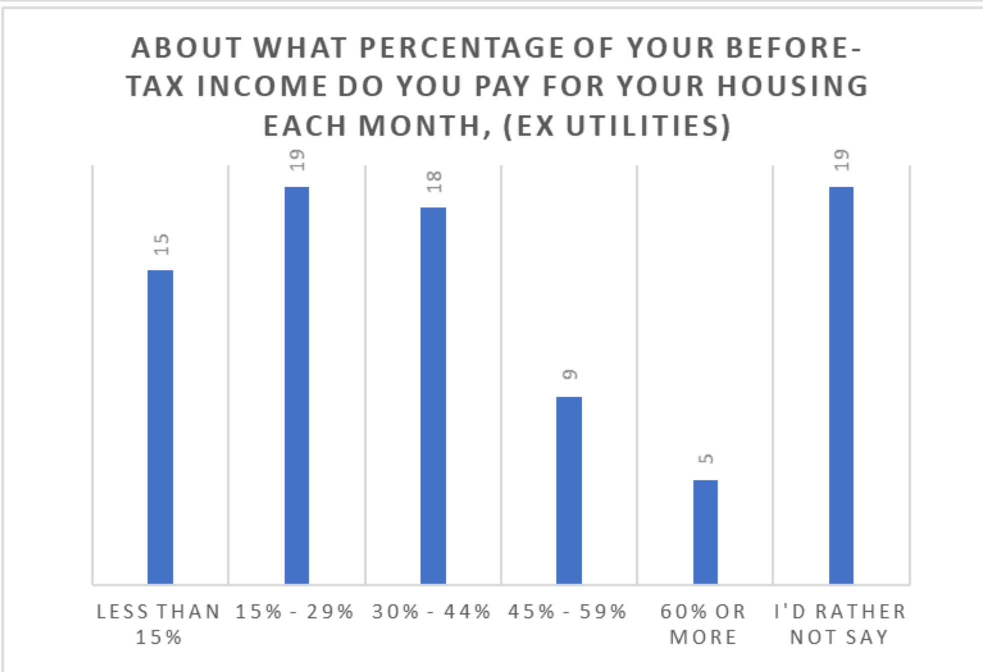

WHAT IS THE SIZE OF YOUR HOME (BEDROOMS)?
3
5
18
24
22
8
2
1
1
0
1
2
3
4
5
6
7
8

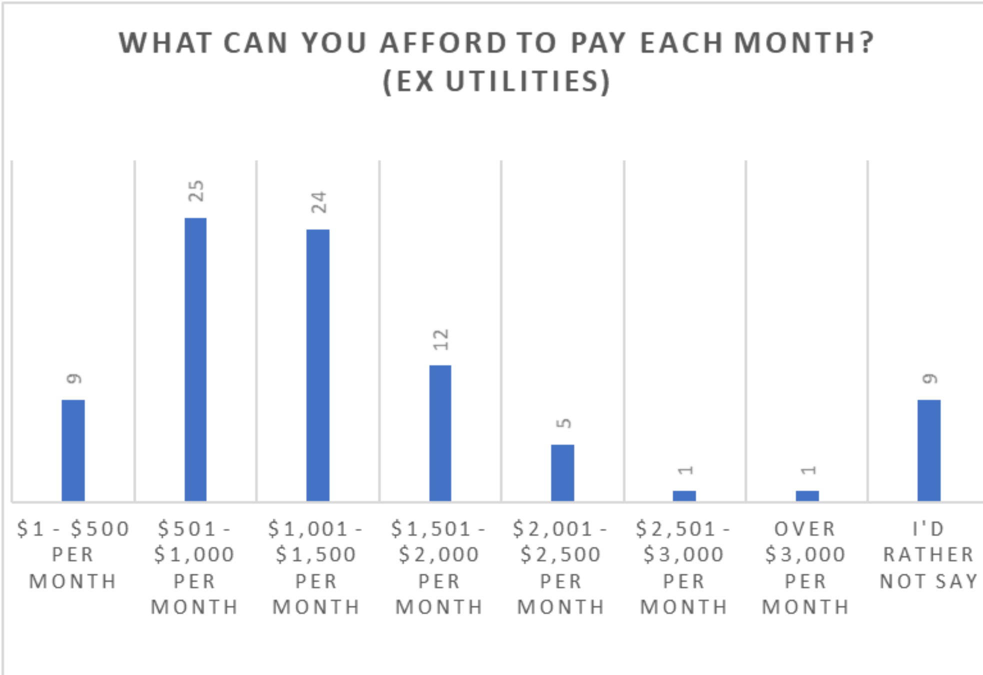

WHAT IS THE SIZE OF YOUR HOME (SQUARE FEET)?
3
9
16
10
14
6
10
3
4
2
1
0-499
500-999
1000-1499
1500-1999
2000-2499
2500-2999
3000-3499
3500-3999
4000-4499
4500-4999
5500-6000


WHAT YEAR WAS YOUR HOME BUILT?
1
2
2
1
20
9
15
15
12
1900-1909
1910-1919
1940-1949
1960-1969
1970-1979
1980-1989
1990-1999
2000-2009
2010-2019


WHAT IS YOUR MONTHLY RENT OR MORTGAGE?
4
28
18
14
8
5
2
7
I DON'T PAY ANYTHING
$1 - $500 PER MONTH
$501 - $1,000 PER MONTH
$1,001 - $1500 PER MONTH
$1,501 - $2,000 PER MONTH
$2,001 - $2,500 PER MONTH
$2,501 - $3,000 PER MONTH
I'D RATHER NOT SAY

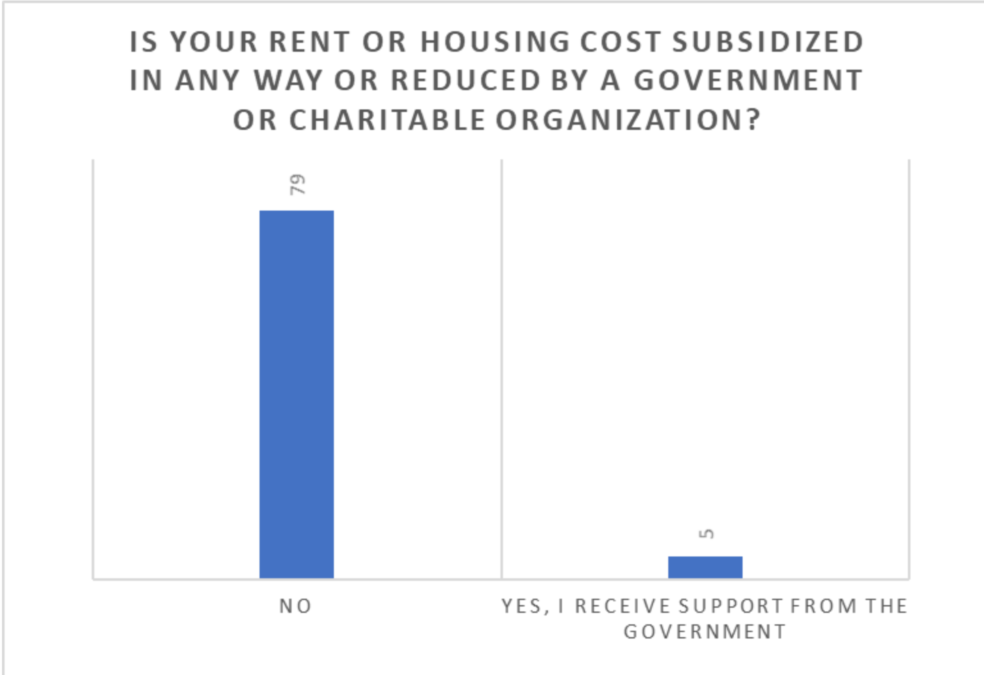

WHAT IS YOUR MONTHLY RENT OR MORTGAGE?
I do not have a residence (please specify below)
I own my house, apartment or other dwelling
I pay rent for for a room
I pay rent for an entire house, apartment or other dwelling
Other
4
27
1
8
1
6
3
8
6
7
1
4
1
2
1
5
1
I DON'T PAY ANYTHING
$1 - $500 PER MONTH
$501 - $1,000 PER MONTH
$1,001 - $1500 PER MONTH
$1,501 - $2,000 PER MONTH
$2,001 - $2,500 PER MONTH
$2,501 - $3,000 PER MONTH
I'D RATHER NOT SAY


ABOUT WHAT PERCENTAGE OF YOUR BEFORE-TAX INCOME DO YOU PAY FOR YOUR HOUSING EACH MONTH, (EX UTILITIES)
15
19
18
9
5
19
LESS THAN 15%
15% - 29%
30% - 44%
45% - 59%
60% OR MORE
I'D RATHER NOT SAY



Some commentary on this question included:

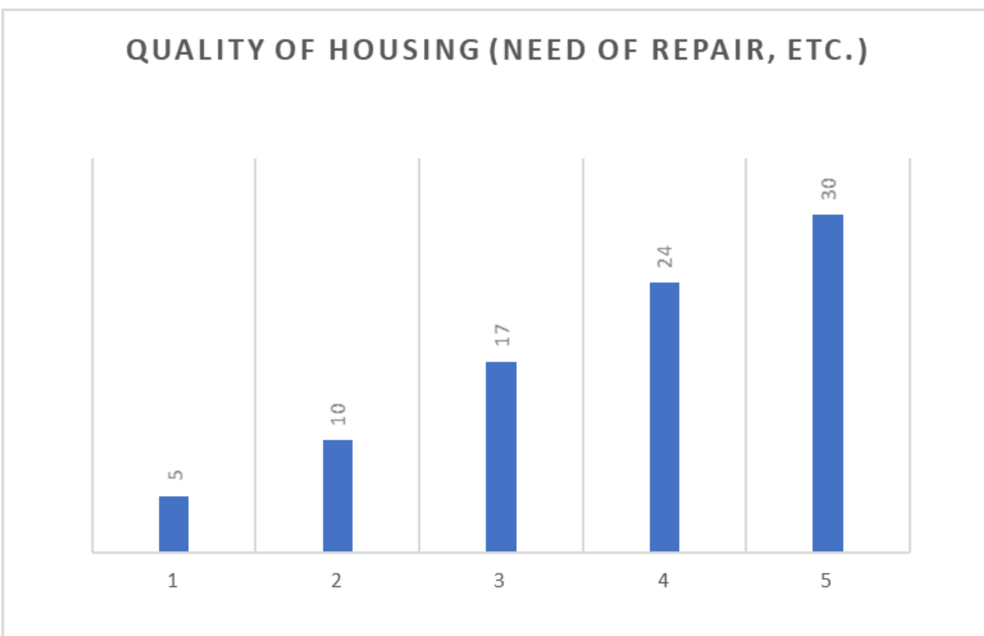
- “For what’s provided here and the fact the owner/landlord increases rent without any written notice and refuses to sign a rental agreement, I feel I’m paying way too much. My unit has broken furniture that was provided, broken floor tiles and a sinking floor, an unsafe 2 burner hot plate and wouldn’t replace the small convection/toaster oven that wouldn’t cook properly.”
- “I live in an RV because I cant afford to rent a house. Apartment is out of the question as I have a large dog and have lived in rural areas all my life”
- “This is on the assumption that I don't own my home. With my income I could afford up to $500 a month for rent Maybe.”

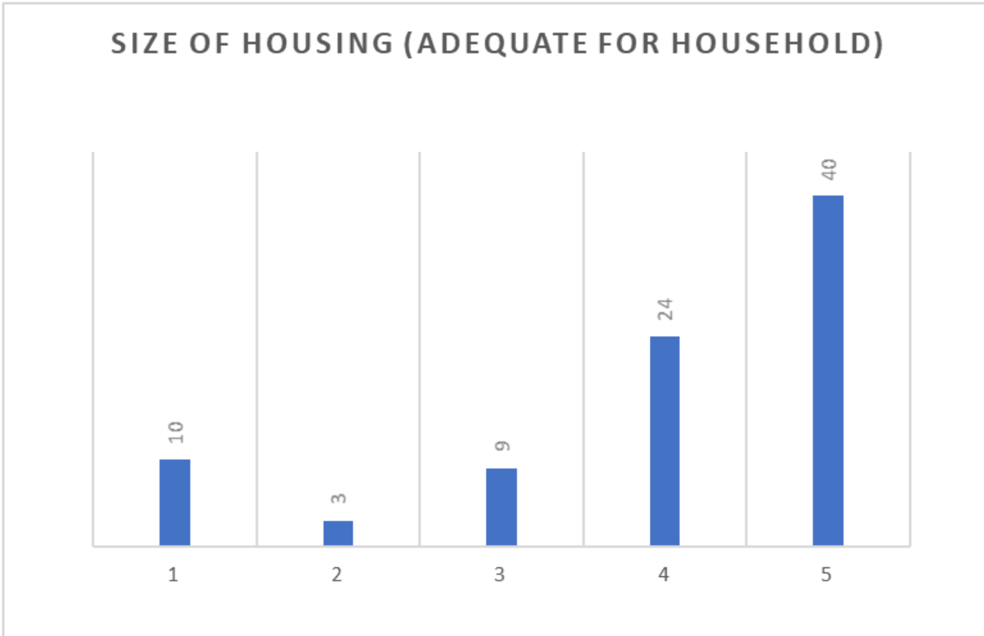


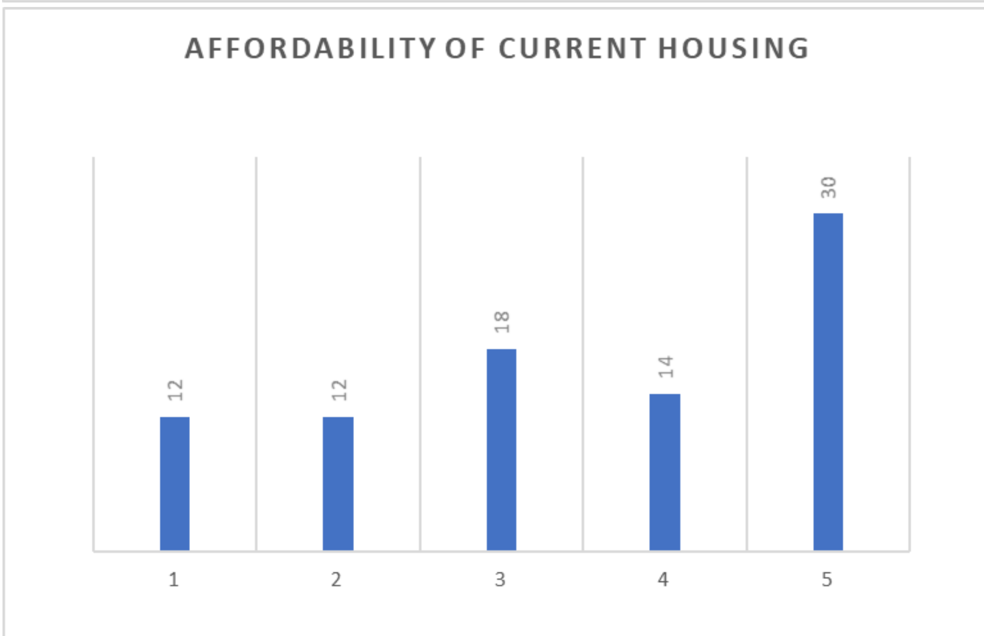
Other commentary included:

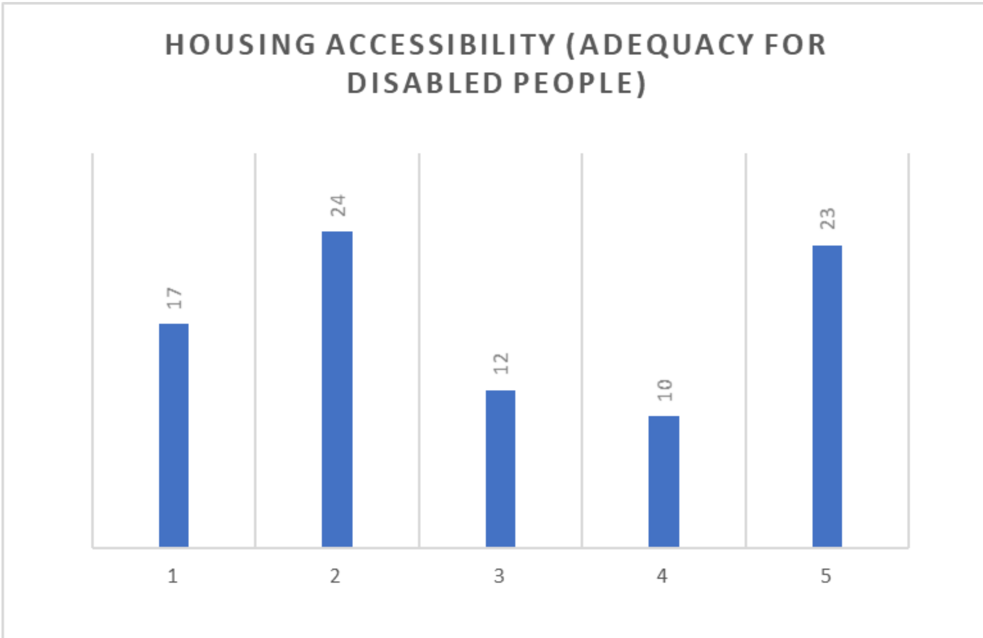
- "I have been told numerous times from the Ministry that there is no help for me. I applied for disability at the beginning of October, 2019 and am still waiting. I have to live off of $740/month and it's impossible to continue. I was also told that I can't have anyone live with me because it will affect what I already receive."

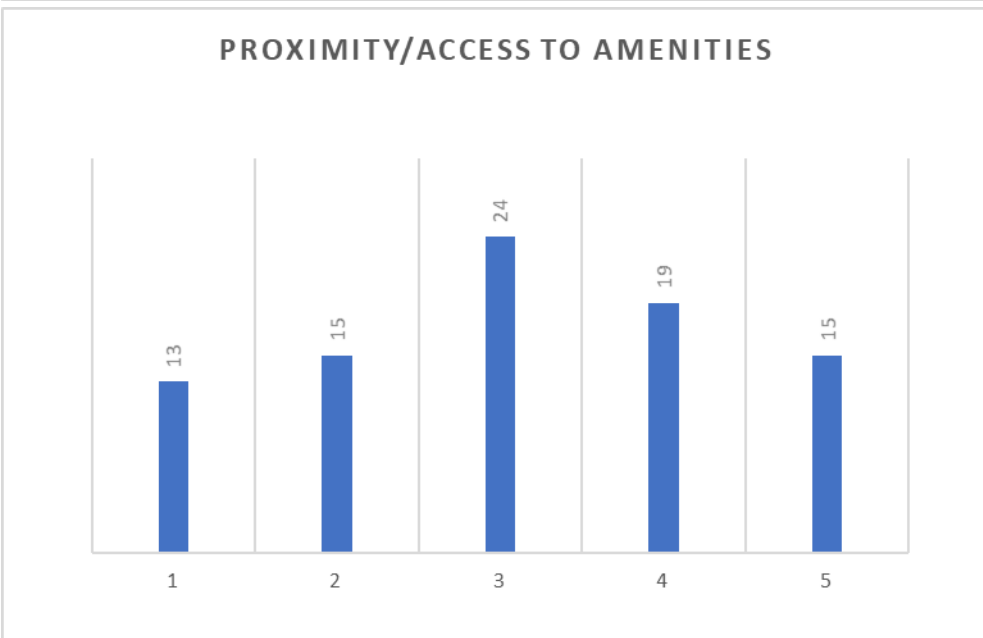
The following questions ask "How satisfied are you with your current living conditions, with 1 being the lowest and 5 being the highest.

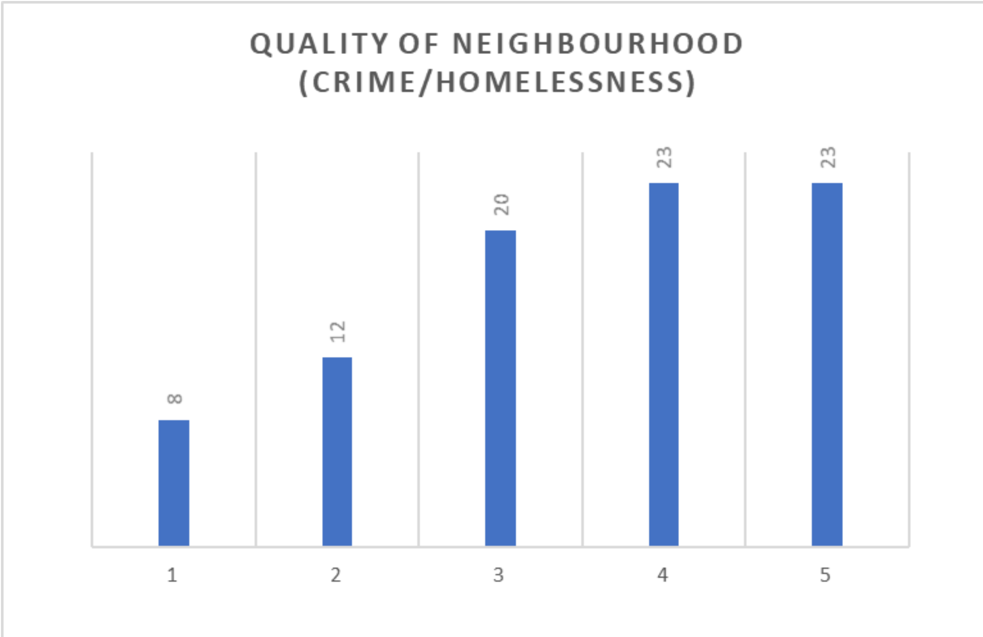


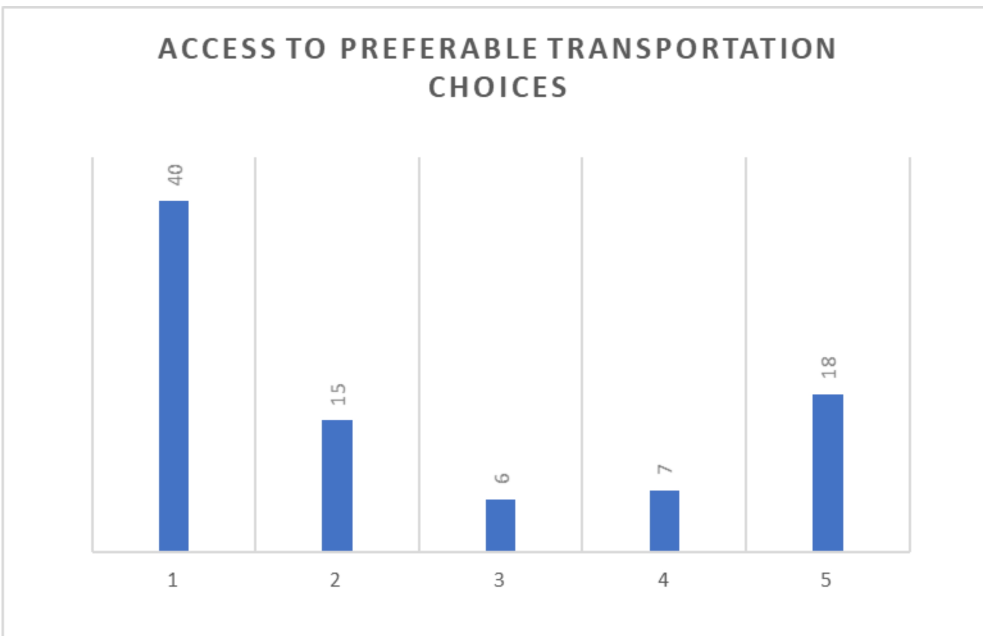

SIZE OF HOUSING (ADEQUATE FOR HOUSEHOLD)
10
3
9
24
40
1
2
3
4
5

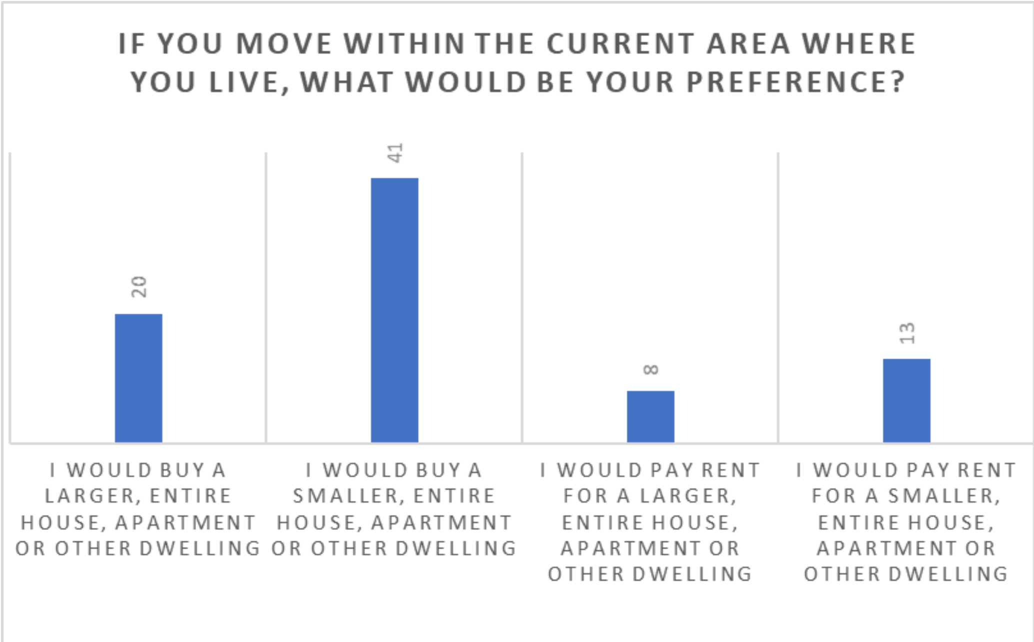

AFFORDABILITY OF CURRENT HOUSING
12
12
18
14
30
1
2
3
4
5

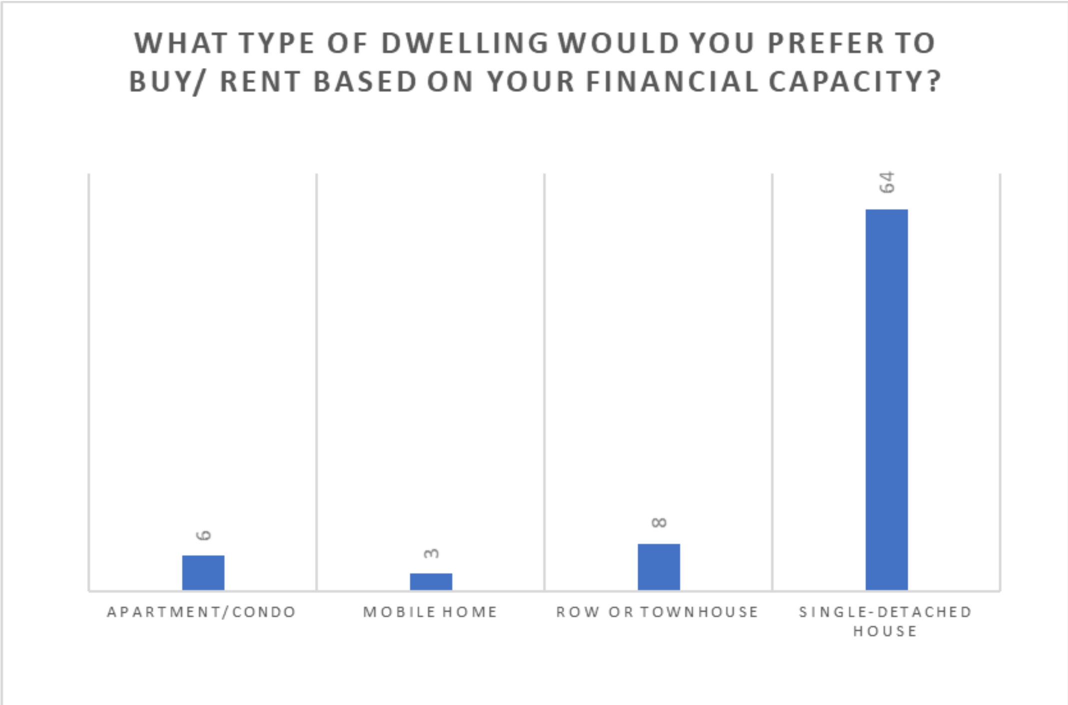

HOUSING ACCESSIBILITY (ADEQUACY FOR DISABLED PEOPLE)
17
24
12
10
23
1
2
3
4
5


PROXIMITY/ACCESS TO AMENITIES
13
15
24
19
15
1
2
3
4
5


QUALITY OF NEIGHBOURHOOD (CRIME/HOMELESSNESS)
8
12
20
23
23
1
2
3
4
5


ACCESS TO PREFERABLE TRANSPORTATION CHOICES
40
15
6
7
18
1
2
3
4
5


IF YOU MOVE WITHIN THE CURRENT AREA WHERE YOU LIVE, WHAT WOULD BE YOUR PREFERENCE?
20
41
8
13
I WOULD BUY A LARGER, ENTIRE HOUSE, APARTMENT OR OTHER DWELLING
I WOULD BUY A SMALLER, ENTIRE HOUSE, APARTMENT OR OTHER DWELLING
I WOULD PAY RENT FOR A LARGER, ENTIRE HOUSE, APARTMENT OR OTHER DWELLING
I WOULD PAY RENT FOR A SMALLER, ENTIRE HOUSE, APARTMENT OR OTHER DWELLING


WHAT TYPE OF DWELLING WOULD YOU PREFER TO BUY/ RENT BASED ON YOUR FINANCIAL CAPACITY?
6
3
8
64
APARTMENT/CONDO
MOBILE HOME
ROW OR TOWNHOUSE
SINGLE-DETACHED HOUSE

Survey Commentary

Below are sample of comments provided in the general comments section of the survey. In general, the comments reflect sentiments that there should be more affordable building sites, more affordable housing typologies, more housing appropriate to the aging population, concern about bureaucratic restrictions.

- “55+ housing is needed...smaller ..1200 sq ft..one level..semi detached...low strata fees..road clearing..yard mntce ootion”
- “Although we don't have any major issues, we continue to hear from people that can't find year round, affordable accommodations here.”
- “c s r d have too many restrictions for land owners to make available proper hsing”
- “Can’t afford to live in senior homes at $2000 per month when income is less than $1700”
- “development should be 'human centric' rather than 'vehicle centric'. Support for mixed use planning with 'real vision' is required to truely solve housing.”
- “For seniors, it would be nice to have the freedom in a space that is smaller and more managable than a regular home, but that is not as restrictive as an apt or condo. Also most of the complexes are on busy main thorough fairs, where pets have nowhere to roam, and are killed on the street. Smaller private units are needed without the strict condo rules.”
- “I am quite concerned for the homeless people I have talked to and seen on the streets of Salmon Arm something needs to be done for these people this is a civilized country and 2020 it is really time that we take care of our poor”
- “lack of sewer, questionable water sources, lack of cell service/internet, lack of gas lines are major issues to developing more housing in this area. as more people move in from calgary and lower mainland, affordability will become more of an issue. lack of local jobs with "livable" wages or decent middle class wages will cause issues for teens, young adults and others as costs keep going up but wages remain at restaurant server or small retail business rates.”
- “Low cost rental housing is non-existent which hurts low income and seasonal workers. We also need seniors housing providing independent living and assisted care. Too many people have to move elsewhere because it’s not available in this area.”
- “We know that when we can't drive we have to move. That is sad.”