

Kamloops Affordable Housing Needs Assessment 2012



United Way
Thompson Nicola Cariboo

A partnership project with the Kamloops Homelessness Action Plan partners & the Kamloops Housing Board

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Kamloops Affordable Housing Needs Assessment 2013 Summary



The Kamloops Housing Board is proud to be a part of this community project with the City of Kamloops, and the Kamloops Homelessness Action Plan. The Kamloops Housing Board was formed in 2010, in partnership with the City of Kamloops and the Homelessness Action Plan, as a body to address issues related to housing and homelessness in Kamloops. The mandate for the group is as follows:

The primary purpose of the Kamloops Housing Board will be to collect, analyze and distribute housing information in order to facilitate informed planning to address housing related issues in the community. Together with the support of the City of Kamloops and the Social Planning Council, the Housing Board will become an avenue to discuss recent trends, to evaluate supply and demand, to establish community priorities in an open forum, and to discuss policy and legislative reform where deemed necessary.

The purpose of the study is to attempt to understand need and demand for specific types of housing within Kamloops, with the aim to improve the provision of affordable housing overall. We had four objectives when we set out on this process.

- To inform municipal policy decisions regarding affordable housing in Kamloops
- To assist non-profits, businesses, faith groups & other organizations in the development of affordable housing
- To inform the work of the Kamloops Homelessness Action Plan
- To provide accurate information to the community related to affordable housing

The Kamloops Housing Board consists of the following representatives as of January 2013, we are very thankful for their engagement and volunteer dedication. A public call for new members will be issued in 2013.

Jeanie Cardinal	White Buffalo Aboriginal Health Centre
Jennifer Casorso	Social & Community Development Supervisor
Peter Chau	BC Housing Regional Supervisor
Blake Collins	City Planner, Development & engineering Services
Nikki Deverell	Think Outside the Box Developments
Kelly Fawcett	The Kelson Group
Tangie Genshorek	Kamloops Homelessness Action Plan Coordinator
Sukh Heer Matonovich	TRU Student Engagement & Retention Coordinator
Carmin Mazzotta	City of Kamloops, Housing & Homelessness Coordinator
Stefen Reid	Trophy Developments
Wendy Sims	ASK Wellness
Renee Taylor	Citizen at Large

Who needs Affordable Housing? Why?

The short answer is that everyone needs affordable housing. Affordability depends on income, and everyone should be able to find housing that matches their income. The generally accepted measure for affordability is that no one should pay more than 30% of their income for their housing, including utilities and taxes (cmhc.beyond2020.com)

In reality many people regularly pay much more than 30% of their income to housing. Some of the most vulnerable groups in need of affordable housing include people who are living in poverty, especially those who live in poverty and suffer from mental health challenges, disabilities, or have dependents to care for. Some of the groups who need affordable housing include senior citizens, youth, and low income families, particularly those who have a single parent or a single earner.



Units Needed

- Temporary Supported
- Subsidized
- Private Market Rental
- Entry Level Home Ownership

When people do not have access to appropriate and affordable housing the result can be extreme for both the people who are in need, and for the whole community. When people aren't housed they can enter into a cycle of poverty that can see them utilizing public resources such as shelters, public housing, police, ambulance, and hospital services. The Centre for Applied Research in Mental Health & Addiction estimated that it costs \$55,000 a year to provide services to someone who is living on the streets in B.C., while it could cost as little as \$37,000 a year to keep that same person in supported housing. (www.carmha.ca)

What is Affordable Housing?

Affordability depends on income, and affordable housing means different things to different people. The need for affordable housing is as diverse as the people who need it. Generally speaking, for the purposes of this report we are looking at housing that costs no more than \$725.00 per person per month. We do not measure need for shelter beds because we do not consider them housing. The most temporary form of housing should be transitional housing that is tied to supports.

4 Types of Housing


- Temporary Supported Housing
- Subsidized Housing
- Private Market Rental Housing
- Entry Level Home Ownership

Many different people use each type of housing, but often Temporary Supported Housing, aka Transitional Housing, will help people who are moving from incarceration or addictions to integration in the community. Subsidized Housing is often for those who live with long term disabilities or mental health challenges, and can also provide temporary housing for people in poverty. Private Rental Housing can be any rental in any kind of building, and can be utilized by those who collect income assistance, who do not require some of the more supported types of subsidized housing. Entry Level Home-Ownership units are used by a wide range of individuals and families depending on a number of

factors such as availability of a down payment, or presence of debt. The table below begins to summarize the information we know about affordable housing in Kamloops, showing a total need for 2222 units in Kamloops currently. Please see the full report or Appendix Q for details on the calculations of the figures below.

Kamloops Affordable Housing Needs Assessment 2012

Affordable Housing in Kamloops

	Temporary Supported Housing <i>aka transitional housing</i>	Subsidized Housing <i>aka social housing</i>	Private Market Rental	Entry Level Ownership
How many units do we need?	99	120	1632	371
How many will we need in 2025?	120	144	1935	441
Who lives there?	Men, women, children & families transitioning from life on the street, incarceration and/or abuse. Can include any range of mental & physical challenges	Men, women, children & families living in poverty. Can include any range of mental & physical challenges	Men, women, children & families living in poverty	Men, women, children & families transitioning from life in poverty
What type of building is this housing usually?	suite or apartment	suite in a house, townhouse or apartment	house, townhouse, suite, duplex or apartment	house, duplex, condo, or townhouse
How many units do we have?	187	448	7421	695
What does it cost per month?	\$0-375 /mo	\$0-375 /mo	\$400-\$600 /mo	\$725+ /mo

How Do We Get More Affordable Housing?

Building housing that may not come with a profit is challenging, and we must find new ways to ensure a diverse range of affordable housing *is* available in our community. Though we have to find solutions that work for our community, we can use the collective knowledge of what has worked elsewhere in Canada to help us on our way. Other communities have found success utilizing some core principles in ending homelessness.

Core Principles in Ending Homelessness

Housing First

The idea behind Housing First is that everyone deserves and needs a stable, appropriate home. In the past we sometimes approached the issues of homelessness from a model of 'housing readiness' or movement along a continuum of service. We now understand that the first step towards anyone's success *is* a permanent home.

Evidence Based Practice

Research & evaluation are valuable tools in being able to measure the success of our interventions. When we develop starting points and goals that come with measurable outcomes, we can make sure that we are truly making steps towards ending homelessness.

Partnering Across Sectors

Many community members must be at the table to bring knowledge and resources. And new ways of approaching housing through partnerships must be developed and implemented.

Recommendations

Recommendations for the City of Kamloops

Continue to support the creation of policies that encourage the production and retention of, and planning for varied types of affordable housing in the community. Policies may include strategies in the Official Community Plan, strategies in the Kamloops Social Plan, zoning regulations, bylaws or other areas of municipal governance. Some examples of policies could include but are not limited to: the development of a healthy vacancy rate standard, limiting conversion or demolition of affordable rental housing, continued expansion of density bonus systems, and minimum requirements for affordable units in new multi-dwelling projects.

Incorporate the findings of the Affordable Housing Needs Assessment, and other research produced by from the Kamloops Housing Board, into the development of the Official Community Plan and the Kamloops Social Plan. Utilize the results of the *Affordable Housing Needs Assessment* to formulate strategies for long-term municipal planning. Plan to update the Affordable Housing Needs Assessment regularly as new information becomes available, such as Provincial and National Census data.

Continue to fund, and promote the *Affordable Housing Reserve Fund* and consider strategies to encourage Builders, Developers, and other members of the public to contribute to the fund. Continue to promote and advertise the *Affordable Housing Reserve Fund* as a resource for the public to utilize in the creation of new affordable housing.

Encourage the sharing of research and development of information about local affordable housing with all levels of government and stakeholders. Share information, resources, ideas, challenges and opportunities regarding Affordable Housing between the City Council, the Province of British Columbia, the Federal level, with Aboriginal Bands, the business community and other stakeholders in the community.

Recommendations for the Kamloops Housing Board

Continue to undertake research in partnership with Thompson Rivers University regarding the specifics of local Affordable Housing need. Some examples of areas of research could include, but are not limited to: effects of migration on housing in Kamloops, the needs of user groups including urban aboriginals, seniors and youth, the impacts of changes in industry on local affordable housing, and the projected need for student housing ongoing.

Work together with community groups, agencies, private landlords, and other stakeholders to develop awareness of housing needs and opportunities. Continue to share information with the public to build awareness around the challenges and opportunities, towards the goal of finding lasting solutions to the issues of affordable housing.

“Homelessness is not like an illness that can be treated by specialists, it is a pervasive & complex issue that can only be successfully addressed by engaging the interest, energies & determination of all parts of the community ...” Doug Sage,
Executive Director, Canadian Mental Health Association

Kamloops Affordable Housing Needs Assessment 2012

Section One

Introduction



Developing a comprehensive understanding of the local need for specific types of affordable housing in our community is the first step towards effective policy, well-targeted community services, and a leadership base that is well prepared to deal with housing issues. The Kamloops Affordable Housing Needs Assessment has been commissioned by the Kamloops Housing Board, in partnership with the City of Kamloops, and the Kamloops Homelessness Action Plan to assess affordable housing within the community. The study was carried out over the summer months of 2012 and completed in January 2013.

This study is the result of a community-wide effort to provide Affordable Housing and end homelessness. Numerous community agencies, groups, organizations and individuals have been involved in this work in the community for years. We would like to acknowledge, in particular the following groups. (A list of the members of each group can be found in Appendix P.) The Kamloops Housing Board, Changing the Face of Poverty, the Kamloops Working Group on Homelessness, the Kamloops Homelessness Action Plan Steering Advisory Group and the Kamloops Homelessness Action Plan Leadership Council.

We are part of a very large movement all across North America to end homelessness and find solutions to the affordable housing crisis. The concept of **Housing First** is at the heart of the movement to end homelessness.

“Housing First is an approach to ending homelessness that centers on quickly providing homeless people with housing and then providing additional services as needed. ... The basic underlying principle of Housing First is that people are better able to move forward with their lives if they are first housed. This is as true for homeless people and those with mental health and addictions issues as it is for anyone. ... the model is simple: provide housing first, and then combine that housing with supportive treatment services in the areas of mental and physical health, substance abuse, education, and employment.” More information about the housing First is available at the Homeless Hub www.homelesshub.ca/topics/housing-first

Key Points on Homelessness

- An estimated 157,000 people are homeless each year in Canada. 99 Street Homeless were counted in Kamloops last year and 306 in Metro Vancouver. (from annual counts) While 39,000 people who live with severe addictions or mental health concerns are inadequately housed in BC. (www.sfu.ca/carmha.html)
- Approximately 20% of homeless people in Canada remain homeless for more than 3 months, the *chronically homeless*, life on the streets and in shelters creates cascading trauma leading to addiction, abuse and suicide.
- Chronic homelessness is deadly, resulting in an estimated 1,350 people in Canada dying each year which is half the number of Canadians killed in car accidents. The average life expectancy of a homeless person in Canada is 39 years.
- The chronic homeless incur large economic costs – an estimated \$1.1 billion or \$35,000 cost per person each year through being inappropriately ‘housed’ in jails and temporary shelters and using hospital emergency departments.
- Escape from homelessness is possible – The Housing First model is gaining momentum and many programs developed to rapidly house the homeless have been proven to be successful through quantitative and qualitative evaluation.
- Organizations that work with the homeless have the best results when they provide individual choice, dignity, recovery opportunities, and a sense of community.

1.1. Purpose

The purpose of the study is to attempt to measure the level of need for specific types of affordable housing within Kamloops. We had four objectives when we set out on this process :

- To inform municipal policy decisions regarding affordable housing in Kamloops
- To assist non-profits, businesses, faith groups and other organizations in the development of affordable housing
- To inform the work of the Kamloops Homelessness Action Plan
- To provide accurate information to the community related to affordable housing

1.2 Defining the Region

The study focus area is the city of Kamloops. While it is undeniable that changes in surrounding markets will affect the Kamloops affordable housing market, these areas are outside the scope of this assessment. For the purposes of this study, there are two main geographic definitions used: the Census Agglomeration of Kamloops and the city of Kamloops. It is impossible to use just one geographic definition for all the sections, accordingly the geography will be specified throughout the study, using following terminology:

Census Agglomeration = Kamloops (CA)
City = Kamloops (CY)

Reference maps for both geographies are in Appendix D. As for the relative size of each, Kamloops (CA) includes rural areas around Kamloops and thus has roughly 13,000 more people than the city proper.

1.3 Defining Housing Type

The varied types of affordable housing include: Emergency Shelters, Temporary Supported Housing, Permanent Subsidized Housing, Private Market Rentals, and Home Ownership. The idea of a Housing Continuum is meant to represent the range of affordable housing needs, and the continuum is not meant to infer that all individuals will, or should, move their way towards home ownership. However, for those who wish/need to move along the continuum, there must be readily available options.



Emergency Shelters

This category of housing aims to provide immediate housing relief and services for the homeless, and for women and children fleeing violence. This includes:

- Shelters spaces, such as the Emerald Center operated by Canadian Mental Health Association (CMHA)
- Emergency Cold-Weather Shelter response programs such as “Out of the Cold” operated by the Society of St. Vincent De Paul, supported in part by BC Housing
- Women’s Emergency Shelters operated by YMCA

Temporary Supported Housing

Temporary Supported Housing includes housing types such as Transitional Housing, 2nd Stage housing and Recovery Homes to name a few. This housing type is defined as housing from 30 days to two or three years that includes the provision of support services. This category includes:

- Dwellings funded and/or operated by Correctional Services of Canada for people transitioning from incarceration to independent living, aka *half-way houses*
- Residential recovery housing facilities serving people with drug or alcohol addictions, such as the New Life Mission's facilities for men and women.
- Youth targeted housing and services, such as a set of units operated by Interior Community Services.
- Housing for the "Hard to House" and other demographics at risk of homelessness, such as Henry Leland House operated by ASK Wellness Centre.

Subsidized Housing

Also known as Social Housing, this category includes versions of both supported and unsupported housing. This housing has no limit on the length of stay, and often provides ongoing support services to residents who cannot live independently and who are not expected to become fully self-sufficient for a variety of reasons. This form of housing is often located in a purpose-built building or scattered site apartments¹. These categories include:

- Dwellings designated for families such as the Brock Duplexes funded by BC Housing.
- Dwellings designated for couples and individuals such as Hilltop Apartments operated by the Kamloops & District Elizabeth Fry Society.
- Dwellings designated for Urban Aboriginals such as Twin Feathers operated by the Kamloops Native Housing Society.
- Housing designed to accommodate physical and/or mental illness such as Corner House operated by the Kamloops & district Elizabeth Fry Society
- Privately operated housing such as the Weiser House operated by Outside the Box Developments, and the Carson Crescent Apartments operated by North Star Properties.

Private Market Rentals

This housing includes all housing available on the private rental market that is not directly subsidized. Individuals may receive rent assistance directly from the government via the Ministry of Social Development, the Rental Assistance Program, or the Shelter Aid for Elderly Rents (SAFER), but the housing operators have not received any direct subsidies. This category also includes affordable rentals for those individuals and families who do not collect any forms of subsidies but who may be earning below a living wage. This housing includes virtually any building typology.

¹ **Source:** BC Housing. (2012). BC Housing Glossary. Retrieved 05 25, 2012, from BC Housing: <http://www.bchousing.org/glossary>

Home Ownership

This includes all entry-level properties owned or available for ownership; single detached dwellings, stratified condos and townhomes, and modular mobile homes. This assessment is most interested in *entry-level* housing for first time home buyers who are moving out of the rental market, and generally entering the ownership market at below median housing prices.

1.4 Defining Affordability

Housing Affordability is broadly determined by two factors: income and shelter costs. Higher incomes and lower shelter costs will both lead to greater affordability. That being said, there are many ways to define affordability. The typical affordability cut-off for private rental and ownership is a Shelter Expenditure to Income Ratio (STIR) which states that housing that costs less than 30% of a household's total gross income is affordable. This affordability measure is often combined with measures of suitability and adequacy (ie size, location, condition) to form a measure of Core Housing Need². Many transitional housing providers offer rents based off this measure, using a rent-gear to income (RGI) approach of tailoring rents to 30% of the tenant's income. The Official Community Plan of Kamloops uses the same STIR measure for affordability while stipulating that only those households earning 60% of the area median income represent those in need.³

This strict definition of affordability is not appropriate for all kinds of housing. When considering seniors housing, many facilities include complex services and charge on a rent geared to income basis of up to 80% of income. Furthermore, it is a moot point to consider definitions of affordability for emergency shelters and even some transitional housing which often serve clients with no income. Moreover, the 30% STIR measure is a very broad measure, and a large percentage of Canadians currently pay more than 30% for their shelter. In Kamloops for example, 7.8% of residents spent more than 30% of their income in 2006 on shelter. A more specific measure(s) of affordability is thus often times warranted. Accordingly, this study will use affordability measures specific to each type of housing.

Core Housing Need Defined

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

- **Adequate** housing is reported by its residents as not requiring major repairs.
- **Affordable** dwellings cost less than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements.

² **Source:** Canada Mortgage and Housing Corporation. (2012)

³ **Source:** City of Kamloops. (2004). KAMPLAN: Planning for the tournament capital of Canada. Kamloops: City of Kamloops.

1.5 Ethical Considerations

There are numerous ethical considerations when analyzing a vulnerable population such as the homeless, or people who live in poverty. Throughout this study, measures have been taken to consider the data from a variety of perspectives including those of the housing tenants. With regard to measuring need in the various housing sectors, all waitlists data and client surveys within this report were non-identifying, to protect the privacy of those applicants.

1.6 Methodology

This study generally follows the 2010 template for housing need and demand studies prepared by BC Housing with the BC Non Profit Housing Association. Please see Appendix N for a detailed methodology on each section of the study.

Kamloops Affordable Housing Needs Assessment 2012

Section 1 Summary

Introduction

- The purpose of the study is to attempt to measure the level of need for specific types of affordable housing within Kamloops.
- Affordable Housing can be thought of as a range of housing types from emergency shelter and transitional housing, to private rentals and home ownership.
- Each housing type comes with its own affordability level, and affordability depends on income.
- A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable.



Section 2

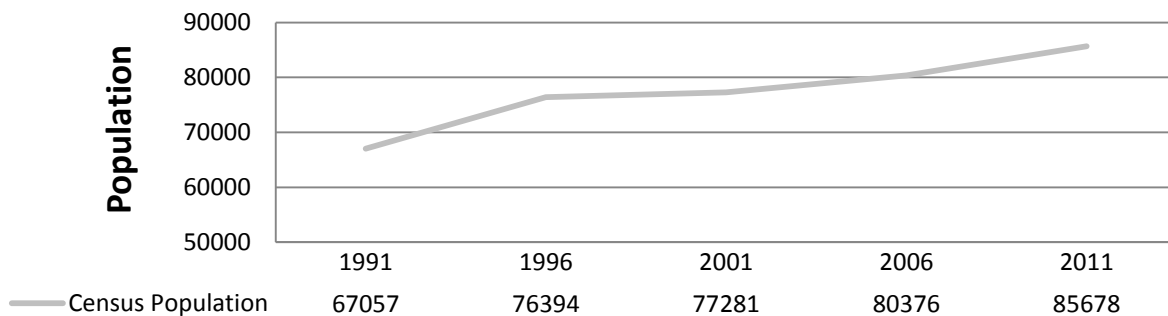
Demographics

Trends in demographic and economic conditions play a large role in the housing demand. Important trends include changes to population size and composition, changes to household and family characteristics, trends in student enrollment, employment, migration, and long term projections. Below is a preliminary analysis of Kamloops demographics related to demand for affordable housing.

2.1 Population Characteristics

Kamloops' population has increased by an annual rate of 1.2% from 1991 to 2011. Between 2006 and 2011, Kamloops increased its population by 6.6%, slightly below the 7% increase of British Columbia during the same period⁴. Based on 2011 Census counts, Kamloops' population stands at 85,678 residents⁵.

Fig.1 Population, Kamloops (CY) from 1991 to 2011



Source: Census of Population 2011

The fastest growing segments of the population were; 85 years and older, 60 to 64 and 25 to 29 with 43%, 33% and 26% growth rates from 2006 to 2011 respectively. Population declined amongst those aged 10 to 19 and 35 to 49.⁶

⁴Source: Statistics Canada. (2012). Census Profile. Retrieved June 13th, 2012

⁵ Note: Annual rate calculated using exponential growth formula.

⁶ Source: Census of Population

Fig.2 Population Change from 2006 to 2011

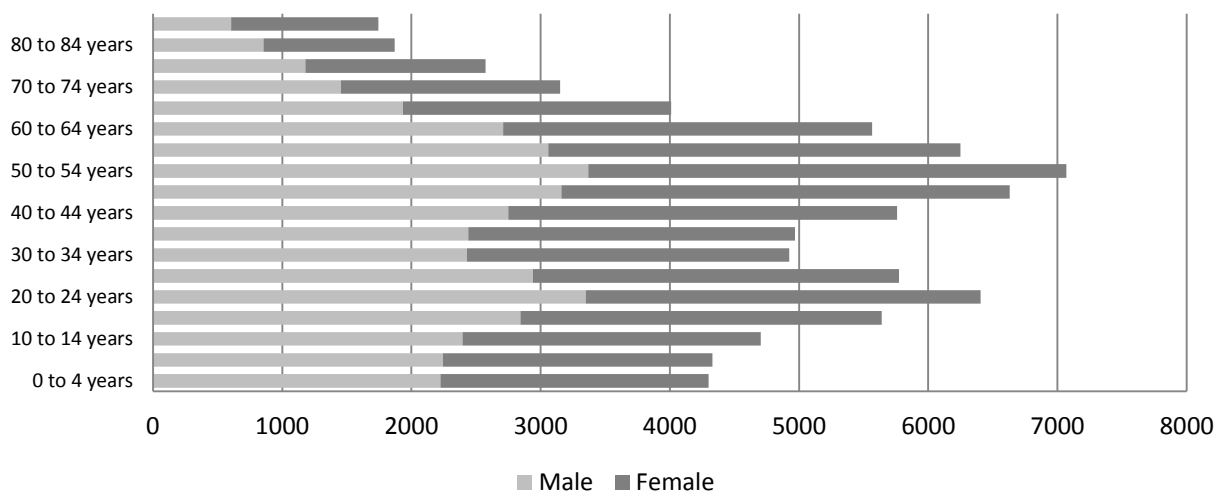
Census 2011

0 to 4 years	12%	45 to 49 years	-2%
5 to 9 years	0%	50 to 54 years	12%
10 to 14 years	-10%	55 to 59 years	9%
15 to 19 years	-4%	60 to 64 years	33%
20 to 24 years	6%	65 to 69 years	19%
25 to 29 years	26%	70 to 74 years	12%
30 to 34 years	11%	75 to 79 years	11%
35 to 39 years	-6%	80 to 84 years	12%
40 to 44 years	-9%	85 years and over	43%

The figure above shows the Kamloops (CY) population breakdown for 2012⁷. The largest segment of the population is those aged 50 to 54 years. The trend shows clearly the baby-boomer demographic, which is on the cusp of retirement. This age group will bring with it changing needs for seniors housing, and support services. Also noticeable is the young adult age group, aged 20-24. This age group is significant for two reasons. First, this population is typically served by the rental market, as they are mobile and do not have the savings yet to enter homeownership. Given that, the affordability of the rental market is extremely prevalent in the standard of living of this population group. Secondly, this age group is likely to start families over the coming 5 to 10 years, which may mean attempts at moving to home ownership.

Fig.3 2011 Population

Age Group, Kamloops



⁷ Source: Census of Population 2011

Figures three, four and five outline the projected population changes from 2012 to 2036, calculated by BC Statistics which applies the Component/Cohort-Survival method to project the population. This method *grows* the population from the latest base year estimate by forecasting births, deaths and migration by age. These forecasts are based on past trends modified to account for possible future changes and, consequently, should be viewed as only one possible scenario of future population.”⁸

Fig.4 Kamloops Projected Population

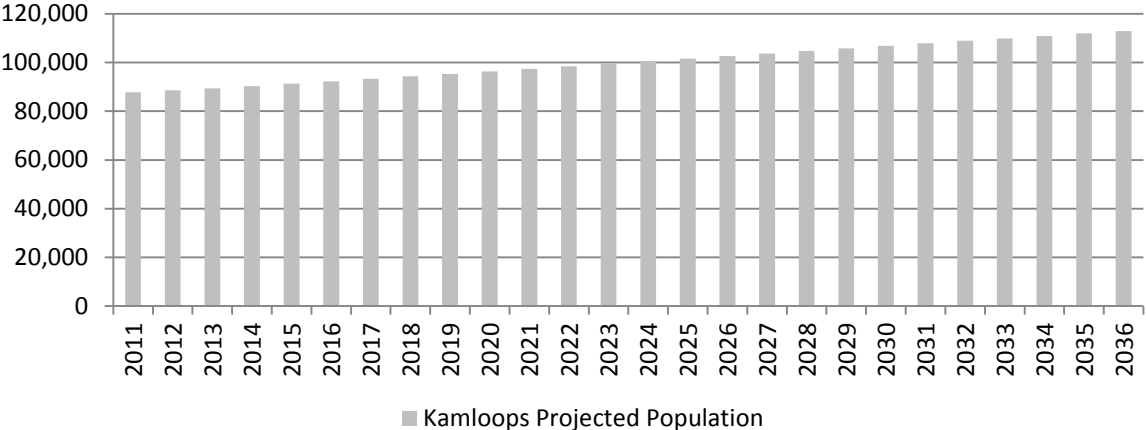


Fig.5 Projected Population Growth 2011 to 2036

	Population Growth	Percentage Growth
0 to 19	2,764	15%
20 to 54	9,632	23%
55+	14,874	59%
65+	13,747	103%
Total	27,269	32%

Population Findings

- The total population is projected to increase by 27,269 residents to 112, 939 by 2036. This is a 32% increase.
- The growth in the seniors’ population (55+ and 65+) far outpaces growth in the younger cohorts. The population aged 65 and over is expected to increase by 103%, or in other words, it’s expected to double. This means almost 14,000 additional seniors.

⁸ **Source:** BC Stats, Ministry of Labour, Citizens' Services and Open Government. (2012). *Custom Data Request: Population Projections for the city of Kamloops, 2011 to 2036, by 5 year age group and gender.* BC Stats

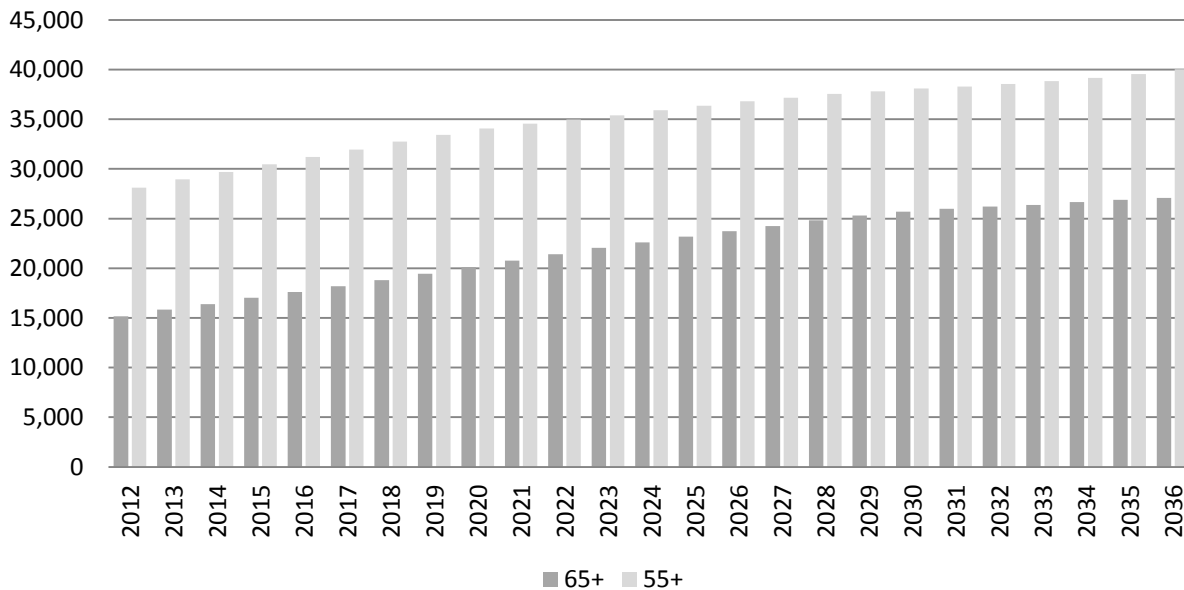
2.2 Seniors Characteristics see forthcoming addendum 2013

Seniors housing demand will be increasing over the next 15 years, along with demand for the support services required to maintain that housing. The senior population (65 and older), has grown consistently from 2001 to 2011 and now represents over 15% of the population⁹. This trend is evident in the population projections from BC Statistics¹⁰.

Fig.6 Population Over 65

Year	Total	% of Total Population
2001	9470	12.25
2006	11405	14.19
2011	13345	15.58

Fig.7 Seniors Population Projections



⁹ Source: Statistics Canada. (2012). Census Profile. Retrieved June 13th, 2012

¹⁰ Source: BC Stats, Ministry of Labour, Citizens' Services and Open Government. (2012). *Custom Data Request: Population Projections for the city of Kamloops, 2011 to 2036, by 5 year age group and gender.* BC Stats

Fig.8 Projected Population Growth

Year	2011 (Census)	2017	2022	2027	2032
55 to 64	11815	13,757	13,564	12,913	12,341
65 to 69	4010	5,782	6,479	6,638	6,362
70 to 74	3145	4,648	5,429	6,104	6,269
75 to 79	2580	3,291	4,174	4,889	5,522
80 to 84	1870	2,230	2,669	3,406	3,999
85 to 89	1740	1,354	1,572	1,891	2,436
90+		886	1,105	1,321	1,609
65 and Over	13345	18192	21428	24248	26198

Seniors Findings

- The projected population of seniors (65 and older) in 2032 is 26198. This is practically a doubling of the senior population in the municipality over two decades.
- The population of persons aged 85 and over is also expected to double. This will represent a very large increase on the medical/health support systems that go along with housing the very elderly.
- It is projected that by 2032, seniors will make up 24% of the City's population. That is one quarter of the population that is retired, or soon to be retired, and approaching the point of needing supportive living, assisted living, and complex care.

2.3 Student Characteristics

Student housing constitutes a large portion of the demand for rental stock in Kamloops (CY). During the 2010/2011 academic year, Thompson Rivers University had 7768 *full-time equivalent*, on-campus students on the Kamloops campus^{11,12}. This is roughly 9% of the Kamloops (CY) population. There is no measure of exactly how many of those students compete in the rental market each year. An approximate estimate of the number of students that *are not* from Kamloops is 5000. This is 5000 students searching for housing each year. There are 1188 dwelling units offered specifically for students through on-campus housing and Upper College Heights' off-campus units¹³. Assuming that all local students – originating from Kamloops - are housed with family or in ownership tenures, then that leaves 1188 student-specific units to house 5000 non-local students. That leaves 3812 students to compete for housing in the rental market. This is quite a large segment, as will be clear later in the report.

¹¹ **Source:** Thompson Rivers University. (2012, June). Institutional Reports. Retrieved from Thompson Rivers University: http://www.tru.ca/__shared/assets/year_ended_march_31_201125271.pdf

¹² **Note:** At the time of writing, the 2011/2012FTE report was not released.

¹³ **Source:** Grigoleit, K. (2012, June 14). IPA Manager. (J. Hicks, Interviewer)

2.4 Aboriginal Housing see forthcoming addendum 2013

2.5 Migration

Migration fluctuations have significant effects on the housing demand in the short and medium run. Figure 10 shows migration by component part since 1996, for the Thompson Nicola Regional District (TNRD), while Figure 11 shows total net migration to the TNRD.¹⁴

Fig.10 TNRD Net Migration by Type

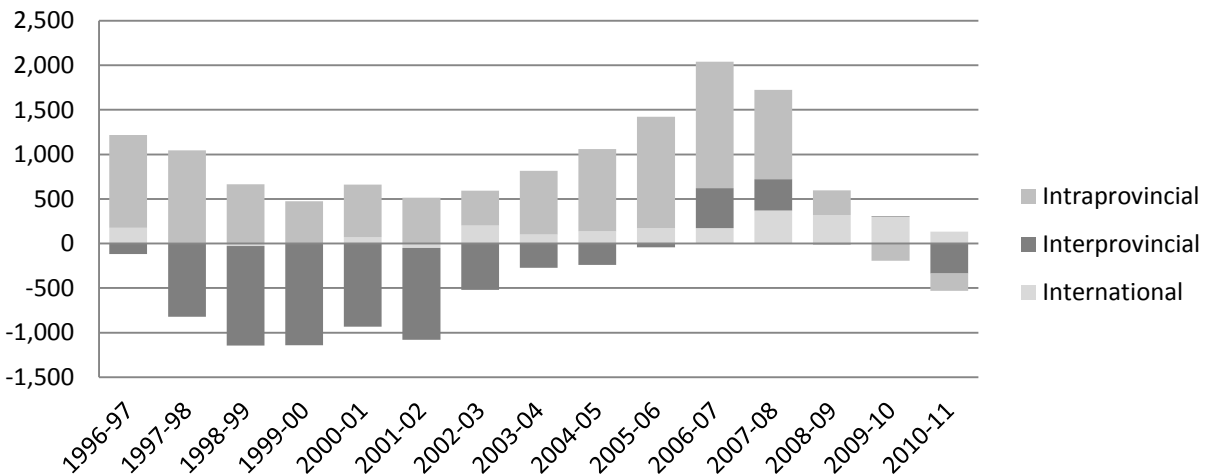
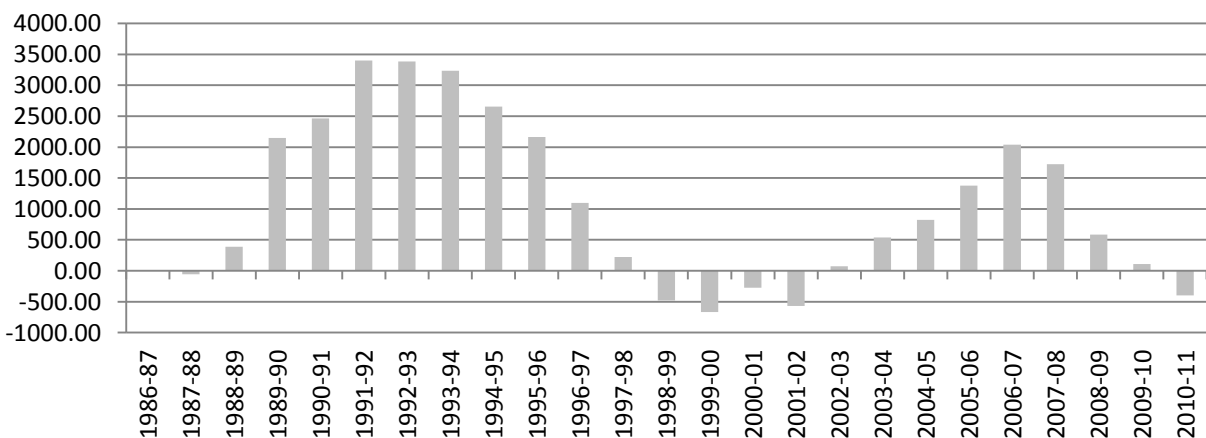


Fig.11 Total Net Migration, TNRD



¹⁴ **Source:** BC STATS. (2012, June). Mobility. Retrieved from BC Stats Websites: <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/Mobility.aspx>

The cyclical nature of net migration becomes apparent, with net migration hitting recent highs in the 1990s and mid-2000s. Typically net migration will be influenced by job opportunities, or lack thereof, in the region, and these fluctuations are very apparent in the vacancy rates in Kamloops (CA), as will be touched upon in section six. Kamloops has had a positive intra-provincial net migration for 13 of the past 15 years, while it has had a negative interprovincial net migration for 12 of the past 15 years. This means that, for the last 15 years, Kamloops has experienced more people moving here from out of the Province than from within B.C.

People who participated in the Kamloops Homeless Count were asked how long they have been in the community and where they came from. The following results reflect 92 of the 99 people who completed surveys during the Homeless Count on Oct 18th and 19th 2012. The majority of respondents have been living in Kamloops for over a year, with their last place of residence having been in Kamloops.

Fig.12 Length of Time in Kamloops

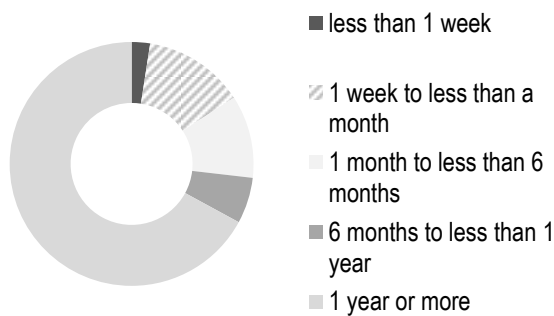
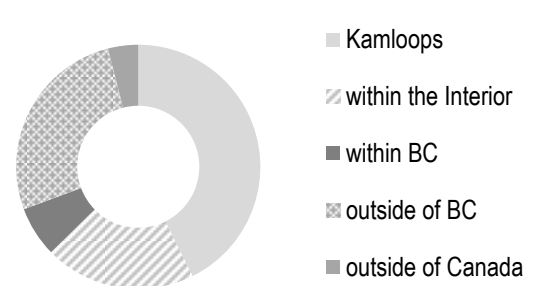


Fig.13 Community of Last Residence



While it would be helpful to be able to draw conclusions about migration and its effects on homelessness and demand for affordable housing, we can see, through a brief look at Provincial Migration, and the migration of local homeless populations, that this is a complex issue that warrants more investigation.

2.6 Labour Market Profile

Affordable housing is affected by labour market conditions. During times of high unemployment, net migration declines, which reduces pressure on the rental market. The opposite is also true for times of low unemployment, high net migration, and low vacancy. This occurs in the private rental market, but also the entry level ownership market, and the subsidized housing sector. Additionally, labour market conditions affect incomes which affect housing affordability. For these reasons, it's important to understand shifts in the local and regional economy.

Information from Venture Kamloops, regarding the major employers in Kamloops (CY), in 2010¹⁵ estimated that through the Interior Health Authority, the School District, and the City of Kamloops, there were 5630 jobs provided. This constitutes 13.4% of the total jobs, as determined by the number of employed persons from the 2006 census, provided just through the publicly funded sector.

Fig.14 Major Employers	Employees
Interior Health Authority	3000
School District #73	2000
Thompson Rivers University	1725
Highland Valley Copper Mine	1134
New Gold Mine Employees including contractors	674
City of Kamloops	630
Domtar	448
BC Lottery Corporation	433
Safeway	400
Save-On Foods and Cooper's	326
Walmart	322
Arrow Transportation	285
NRI-Distribution	247
Northern Trailer	244
Costco	238
Overlander Extended Care	225

The resource sector plays a large role as well. Highland Valley, New Gold and Domtar account for 2256 jobs, or 5.4% of total jobs (counted in 2006). With the potential introduction of the new AJAX mine, this trend will continue to play out. Consequently, fluctuations in these two sectors will influence the housing market in years to come. AJAX mine is projected to create 580 jobs over a two year construction period, with 380 of those being long-term positions for the estimated 23 year life span of the mine¹⁶. Similarly, the TELUS Information Center is projected to create 200 construction jobs and 75 permanent skilled positions¹⁷. Both these developments are large additions to the demand for labour in Kamloops (CY). Some of this labour will be drawn from outside of Kamloops, bringing new residents who require housing.

¹⁵ **Source:** Venture Kamloops. (2010). *Community Facts*.

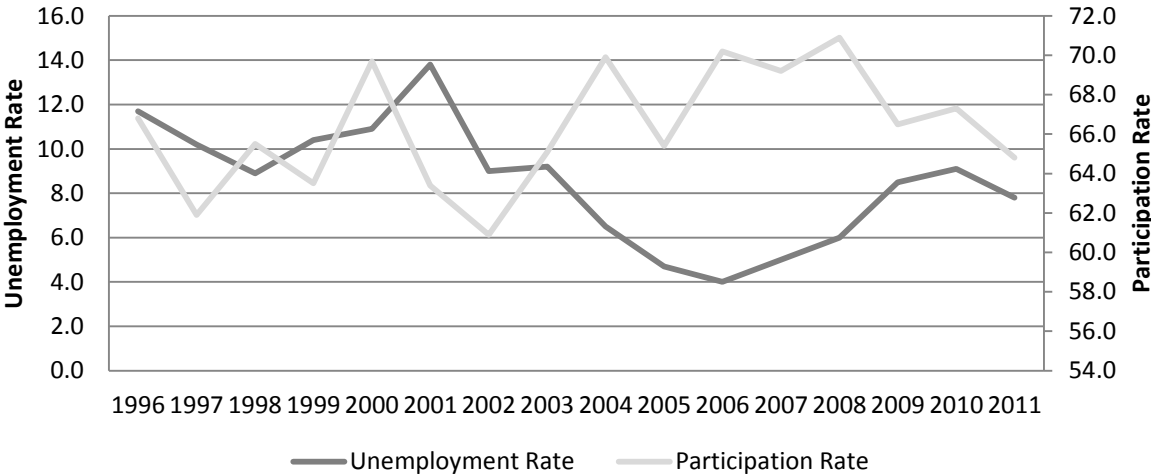
¹⁶ **Source:** KGHM AJAX Mining Inc. (2012). *Ajax Mine*.

¹⁷ Globe and Mail. (2012, June 29). TELUS Breaks ground on world-leading Kamloops Data Center. Retrieved from Globe Investor

As will be demonstrated in Section Six, fluctuations in unemployment rates - which can be viewed as a proxy variable for the amount of job opportunities available – are highly correlated with net migration rates and this, in turn, is highly correlated with vacancy rates in the city. Figure 15 below shows the unemployment rate and participation rates for Kamloops (CY) from 1996 to 2011¹⁸.

The unemployment rate increased, and the participation rate decreased as the recession came into full force. Unemployment averaged 9.1% in 2010, a recent high, however not abnormal when compared to long run trends. The recent decline in unemployment (2011) has been coupled with a decline in the participation rate, which, deductively, could mean that a large portion of the decrease in unemployment has come from people leaving the workforce, not from a pick-up in hiring. In turn, net migration to the TNRD region was negative in 2010 and 2011. To summarize all this, over the past three years, unemployment has declined, however this was unlikely caused by an increase in hiring. More likely, this decrease was caused by (a) a decline in the participation rate and (b) a decline in the total labour force due to outmigration of unemployed persons (assuming Kamloops (CY) net migration is similar to the broader TNRD region). All this is likely to reduce the pressure on the housing market, which is seen in rising vacancy rates and declining home sales.

Fig.15 Unemployment & Participation Rates
Kamloops(CY), 1996 to 2011



¹⁸ Venture Kamloops. (2012, August 20th). 20 Year Economic Indicators. Retrieved from Venture Kamloops: <http://www.venturekamloops.com/20-year-kamloops-trends.htm>

Total Income includes employment income, investment income, all government transfers such as CCTB and OAS, Employment Insurance, CPP, Private Pensions, Workers Compensations, and RRSP

Employment Income includes wages and salaries, commissions from employment, training allowances, tips and gratuities, self-employment income (net income from business, profession, farming, fishing and commissions) and Indian Employment Income (since 1999)

2.7 Income Overview

There are three ways that income is typically measured in Canada; by the Census, through the Survey of Labour and Income Dynamics (SLID), and through Tax Filer Data. This report relies heavily on the 2010 Tax Filer data to assess income levels and their effects on affordability in Kamloops.

Fig.16 Total Income Summary

Kamloops (CA), 2010

Family Type	Median Total Income	Number of Families	Number of Persons
All Families (CF+LP)	\$72,800.00	29080	80370
Couple Families (CF)	\$80,350.00	24660	69100
Lone-parent families (LP)	\$34,830.00	4420	11270
Non-family persons	\$25,300.00	17050	17050
ALL TYPES		46130	97420 ¹⁹

Couple Families have the highest median income, and constitute the largest portion of all families and persons. On the other hand, Non-Family Persons earn the lowest median income, but constitute the second largest number of persons.

¹⁹ **Note:** This population count is roughly 1300 persons short of the census count in 2011. This difference is due to (a) differing reference years and (b) inaccuracy in counting on both sides.

Fig.17 Employment Income Summary

Kamloops (CA), 2010

Family Type	Family Sub-Type	Median Employment Income	Families with Employment Income	Families with no Employment Income
All Families (CF +LP)		\$63,090.00	25140	3940
Couple Families (CF)	Dual Earner	\$84,450.00	14610	
	Single-earner-male	\$32,080.00	4200	
	Single-earner-female	\$17,520.00	2040	
	Total		20850	3810
Lone-parent Families (LP)		\$28,220.00	3130	1290
Non-family persons		\$23,520.00	10750	6300
Totals			34730	11400

While Employment Income is inherently less than total income, it does provide insight into the conditions of the local labour market. One noticeable fact is the income difference between single-earner male and single-earner female families, with males earning \$14,560 more median income²⁰. There are 11,400 families (Couple families, lone-parent families and non-family persons which each count for one family) in Kamloops (CA) not receiving employment income, according to this tax data. That is almost 25% of the families and non-family persons (unattached individuals). Some of these families/unattached individuals may be paid “under the table” and thus would not show employment income on their tax form. 2010 also saw a peak in unemployment, which could play a role.

Also interesting is the difference between total income and employment income. The difference is assumed to be made up, at least in part, by government transfers. Non-family persons earn a larger percentage of their total income through employment income than lone parent and couple families, due in part to the presence of children in families, qualifying them for transfers such as provincial childcare subsidies.

²⁰ **Note:** This could be partially the consequence of non-wage factors. It’s unlikely that this differential is caused solely by women being paid a lower wage.

Fig.18 Income Growth Rates, Kamloops (CA), 2001 to 2010

Total Median Income	All Families (CF + LP)	Couple Families			Lone-parent Families	Non-Family Persons
Total Nominal Growth (2001-2010)	35%	31%			46%	32%
Total Real Growth (2001-2010)	16%	13%			26%	13%
Annualized Nominal Growth Rate	3.34%	3.02%			4.23%	3.07%
Annualized Real Growth Rate	1.64%	1.33%			2.54%	1.37%
Median Employment Income	All Families (CF + LP)	CF- Dual Earner	CF-Single-Earner-Male	CF-Single-Earner Female	Lone-parent Families	Non-Family Persons
Total Nominal Growth (2001-2010)	25%	27%	-5.37%	15%	45%	17%
Total Real Growth (2001-2010)	7%	9%	-19%	-2%	25%	0%
Annualized Nominal Growth Rate	2.47%	2.67%	-0.61%	1.51%	4.16%	1.75%
Annualized Real Growth Rate	0.78%	0.98%	-2.31%	-0.19%	2.47%	0.05%

Section 2 Summary

Demographics

- Total population is projected to increase by 27,269 residents by 2036. (32%) The growth in the seniors' population far outpaces growth in the younger cohorts. The population aged 65 and over is expected to double.
- The majority of jobs in Kamloops are provided through the resource sector or through The Interior Health Authority, the School District, and the City of Kamloops. Changes for these major employers will mean changes in need for housing.
- Kamloops has a population of 85,678, with a median annual income of approximately \$25,500 for singles and up to \$63,000.00 for 2 parent couple families. A total of 11,400 households in Kamloops reported having no employment income in the last census.

**see section 2 for sources*

Section 3

Shelters



3.1 Supply of Emergency Shelters

In total, 111 emergency beds exist in Kamloops (CY) (When the Out-of the-Cold Shelter is operational) to serve the homeless and at-risk of homeless populations²¹. These are short term stays, ranging from a single night to a 30 day period. Shelters in the community have been in flux recently with the former Men’ Christian Hostel transitioning into the Emerald Hostel, and now the Emerald Centre. While there was an overall loss of shelter beds for men when the new Emerald Centre was opened, there has been an increase in beds for women and children. Shelter beds are a real necessity, particularly during times of extreme weather. However, it is important to remember that shelters are not permanent housing, and guests are typically allowed to stay no more than 30 days.

Fig.19 Emergency Shelters

Shelter	Number of Beds	Mandate
Out of the Cold: Extreme Weather Emergency Shelter Program	28	Emergency shelter for homeless at risk when weather is extreme; -10 degrees Celsius, heavy rain, wind or snow conditions or conditions deemed severe enough to present a substantial threat to the life or health of homeless persons.
Emerald Center	36 Shelter Beds	Emergency shelter for homeless at risk and safety for women fleeing violence.
Street Services	4 Single Room Units	To house homeless youth
YWCA Women Shelter	6 rooms with three beds 2 rooms with 2 beds	Battered women/children experiencing or at risk of violence, or when possible women in other

²¹ **Source:** Kamloops Homelessness Action Plan. (2011). *Kamloops Non-Profit Housing Inventory 2011*.

3.2 Attendance & Turn-Away Data

In order to measure demand, or need, various attendance data has been collected from BC Housing and directly from the shelters.

Canadian Mental Health Association (CMHA) Emerald House & Emerald Hostel

BC Housing has collected usage data from two CMHA shelter facilities, Emerald House and Emerald Hostel (now combined in the Emerald Center, new shelter data to be included in an addendum to this report in 2013), and from the YWCA Women’s Shelter. Figure 20 details the information for the 2010/11 and the 2011/12 fiscal year for the CMHA shelters.

Fig.20 CMHA Shelter Attendance Information²²

	2010/11			2011/12		
	Emerald Hostel	Emerald House	Total	Emerald Hostel	Emerald House	Total
Adult Male (19+)	9,065	-	9,065	11,320	-	11,320
Adult Female (19+)	2	2,951	2,953	8	2,564	2,572
Adult Transgender (19+)	-	1	1	-	-	-
Minor Male	-	-	-	45	-	45
Minor Female	-	78	78	-	39	39
Minor Transgender	-	-	-	-	-	-
Children	-	3	3	-	-	-
Others	38	54	92	90	2	92
Total Number of Stays in Reporting Period	9,105	3,087	12,192	11,463	2,605	14,068
Total Beds Funded by BC Housing Opened in Reporting Period	13,870	2,920	16,790	13,908	2,928	16,836
Average Annual % Occupancy	66%	106%	73%	82%	89%	84%
Number of Unique Clients During Reporting Period	743	186	929	657	210	866

²² **Source:** Custom Data Tabulation from: BC Housing, Homelessness Service System. (2012). Emergency Shelter Program Annual Occupancy Report. BC Housing.

Summary of CMHA data

- In the most recent fiscal year, there were 866 unique clients that spent at least one night at the Hostel or House. 657 were male and 210 were female. In total, this means that more than 1% of the Kamloops (CY) population stayed at the shelters for at least one night in 2011/12²³.
- These individuals accounted for 14,068 “bed stays”. This represents an average annual occupancy of 84%.
- 84 of the “bed stays” were minors. It’s difficult to say how many “unique” minors attended. To demonstrate the issue, 84 bed stays could mean that 84 different minors stayed for one night each. Alternatively, it could also mean that one minor stayed 84 nights. The truth is likely somewhere in the middle.
- The Average Annual Occupancy was up by 11% in 2011/12 from 73% to 84%. On the other hand, the number of unique individuals was down by 63. These two facts mean the fewer individuals were staying for noticeably longer periods in 2011/12.

YWCA Women’s Shelter

YM-YWCA has been operating the women’s shelter since 1974, providing safe housing for women and children for up to 30 days. Figure 21 shows similar information for the YWCA Women’s Shelter²⁴²⁵:

Fig.21 YWCA Women's Shelter Attendance Information

	2010/11	2011/12
Women	2,808	3,230
Children	1,919	1,885
Total Number of Stays in Reporting Period	4,727	5,115
Total Beds Funded by BC Housing Opened in Reporting Period	8,395	8,418
Average % Occupancy	56%	61%

²³ **Source:** Note: It’s very possible that a certain amount of double counting has taken place, which would lead to a slight over-count. Even so, 866 is a very large amount.

²⁴ **Source:** BC Housing, Homelessness Service System. (2012). *Emergency Shelter Program Annual Occupancy Report*. BC Housing

²⁵ **Source:** YWCA Women's Shelter. (2012). *YWCA Women's Shelter Attendance Reporting* . Kamloops

Number of Unique Clients during the Reporting Period	N/A	480
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Referrals		Reason for Referral	
Women	519	Abuse	321
Children	220	Homeless	161
Total	739	Unknown	36

Number of nights the shelter was full/above capacity		Upon departure, where did the women go after the transition house	
April - June 2011	18	Other	84
July - September 2011	0	Private Market Housing	72
October - December 2011	13	Unknown	45
January - March 2012	46	Shelter	17
		Another Transition House	6
		Subsidized Housing	5
		Alcohol/Drug Recovery Services	4

YMCA Findings

- The YWCA Shelter sheltered 480 unique individuals during the 2011/2012 fiscal year; 318 women and 162 children.
- Those 480 unique clients accounted for 5115 bed stays. This resulted in an average annual occupancy rate of 61%. This number should be interpreted with caution. Beds are often left empty due to family sizes. For example, a room may have 4 beds. Said room may have a family of three, leaving one bed open. This room is now unable to be used for other families, despite having one bed open. And thus, the average annual occupancy will be lower .
- Despite the low average annual occupancy, the shelter had 77 nights throughout the fiscal year where the shelter was full or over capacity.
- There were 739 referrals made to the shelter, of which 519 were adult women. Abuse was the reason for referral for 319 of the women, homelessness the reason for 161.
- From informant interviews with the shelter director, one major problem cited was transitioning the families to housing after their stays at the shelter. Figure 21 states where the outgoing clients found housing. 17 of the clients ended up at other, more short term shelters. 72 found market housing, while only 5 found subsidized housing.

Extreme Weather Response Program

The *Out of The Cold* Program is operated on a volunteer basis by the St. Vincent De Paul Society. The shelter is open on Wednesday and Sunday evenings, run on a volunteer basis by the kind folks from the St. Vincent De Paul Cathedral. The 28 bed shelter is also opened on nights when temperatures are below minus ten degrees Celsius with sponsorship through the BC Housing *Extreme Weather Response Program*. Because the *Out of the Cold* is partially a program for extreme weather, the number of nights open is dependent upon the weather. As shown in Figure 22 ²⁶below, the average annual occupancy for the past two fiscal years has been 51%. The majority of the people who stay at the shelter have been male in the past. Recent reports from the shelter staff point to new demographics of guests who are both older and younger than guests in the past.

Fig.22 Cold Weather Shelter Program

Reporting Year (Fiscal)	2010/11	2011/12
Adult Male (19+)	292	193
Adult Female (19+)	48	21
Adult Transgender (19+)	0	0
Male <19	0	0
Female <19	0	0
Transgender <19	0	0
Total Beds Funded by BC Housing Opened in Reporting Period	672	420
Total Number of Stays in the Reporting Period	340	214
Average % Occupancy	51%	51%
Number of Nights Open	24	15
Number of Unique Clients during the Reporting Period	N/A	N/A

3.3 Hidden Homeless Estimates

Hidden homeless persons are people staying temporarily with another household and who do not have a regular address of their own where they have security of tenure. In July 2011, the Social Planning and Research Council (SPARC) of British Columbia released a research report detailing the estimated size and characteristics of the hidden homeless populations in five BC communities, including Kamloops (CY). The

²⁶ **Source:** BC Housing, Homelessness Service System. (2012). Emergency Shelter Program Annual Occupancy Report. BC Housing.

report methodology was based on a similar study performed in 2009 for the Greater Metro Vancouver area²⁷. The SPARC study performed 1000 telephone surveys & several interviews with key stakeholders to understand and estimate the hidden homeless population in Kamloops.

Hidden Homelessness Findings

- Between 37 and 352 individuals were in a state of hidden homelessness on the day that they were called.
- Over the previous year, between 808 and 1631 individuals, experienced hidden homelessness at some point.
- 24% of the survey respondents indicated a lack of affordable housing as the primary reason for hidden homelessness.

Fig.23 Reasons for being hidden homeless	Kamloops (CY) 2010
Lack of Available Housing	24%
Transition (Moving/Stranded)	18%
Being in School	15%
Low Income/Can't Afford Available Housing	15%
Lack of Income/Lack of Employment	12%

Source: SPARC BC

3.4 Homeless Count 2012

In October 2012, Kamloops conducted a homeless count in which the provincial protocol was utilized. The homeless count measures the number of people sleeping rough and sleeping in shelters²⁸: 99 persons in total were counted homeless. 54 were sleeping in shelters, and 45 were sleeping rough. 54 of these persons were male, 24 were female, and there were 9 children counted. 73% reported that the main reason for their homelessness was due to either housing cost or availability, while 35% reported they had been homeless for 1 - 6 months.

Section 3 Summary **Shelters**

- While shelters are not formal housing, they are a necessity, particularly when the weather is extreme.
- Kamloops has 111 Shelter beds in total.
- Anecdotal evidence from shelter managers show that guests are coming from new demographics such as seniors and youth.

²⁷ Source: Eberle, M., Kraus, D., & Serge, L. (2009). Results of the pilot study to estimate the size of the hidden. Vancouver: Mustel Research Group, marketPOWER Research inc.

²⁸ Source: Kamloops Homelessness Action Plan. (2012). *Kamloops Homeless Count Results*. Kamloops: HAP

How do we improve the housing situation? *“More affordable housing, obviously, and more supportive housing to help the clients have better success, allowing them to go on to free market housing”*

Erin Thompson, Kamloops Aboriginal Friendship Centre

Kamloops Affordable Housing Needs Assessment 2012

Section 4

Temporary Supported Housing



Temporary Supported Housing includes Transitional Housing, 2nd Stage Housing, Half-Way Houses, and Recovery Homes and is defined as housing from 30 days to two or three years in stay, that includes supports and programming, on or off-site, to help people move towards independence. Transitional housing is never meant to be permanent, but is meant to provide short term housing and the support services required for the residents to move on to permanent housing. In order to stay in transitional housing clients must be enrolled in programming. Some examples of temporary supported housing in our community include; the New Life Mission recovery programs for men and women, as well as housing at Georgian Court and the Henry Leland House.

4.1. Supply of Temporary Supported Housing

The following table lists the current supply of transitional housing²⁹. This table does not elaborate on the varied support services provided by each housing operator.

Fig. 24 Temporary Supported Housing Supply

Housing Site	Agency	Partners / Funders	Units	Eligibility
Emerald Center	Canadian Mental Health Association	BC Housing	11 Transitional Units – Currently unavailable, estimated available in 2013/2014	Any low income individuals including men, women, children and youth
Fairview Apartments	John Howard Society	Corrections Services Canada	2 One Bedroom units 2 Two Bedroom units	In conflict with law, women-only. Designed to support women transitioning from custody/incarceration and reintegrate into society.
Formen House	John Howard Society	Forensic Psychiatric Services Commission, Interior Health Authority, Ministry of Children and Family Development	5 One Bedroom units	Require help with medication, support due to mental illness, or are in conflict with the law. Men only.
Georgian Court	John Howard Society	Corrections Services Canada, BC Housing, Interior Health Authority	48 One Bedroom units	Based on need: homeless or at risk of homeless. Individuals, persons with mental illness, students, aboriginal singles, or persons in-conflict with the law. Two year maximum.
Henry Leland House	ASK Wellness Centre	BC Housing, United Way TNC, Canadian Mental Health Association	15 Bachelor and Studio units 13 One Bedroom units	Persons with addictions and possibility mental illness, no youth or children allowed. 2 year maximum.

²⁹ Kamloops Homelessness Action Plan. (2011). *Kamloops Non-Profit Housing Inventory 2011*. Kamloops: Kamloops HAP

House of Ruth	New Life Mission	na	8 units totalling 14 beds	Faith Based, Long term residential recovery. Women only, must complete detox prior to entry. Residence includes meals.
Kamloops Safe House	Kamloops Safe Housing Society	City of Kamloops, Federal Funding, Private Donations, St. Paul's Cathedral	6 Single Room Units	Persons with addictions (minimum 28 days clean). Must be a compatible fit with other residents. Men only, two year maximum stay. Abstinence based housing.
Linkage House	John Howard Society	Corrections Services Canada	7 One Bedroom units	In-conflict with the law, men only, aboriginal singles. Duration of stay depends on the residential requirements of the National Parole Board.
Light house	John Howard Society	BC Housing, Corrections Services Canada, Forensic Psychiatric Services Commission, Interior Health Authority	18 Bachelor and Studio units	In conflict with the law, men only, persons with addictions(dry/not actively using) and mental illness.
Men's Outreach Center	New Life Mission	na	28 beds	Faith Based, Long term residential recovery. Men only, must complete detox prior to entry. Residence includes meals.
Seymour Apartments	Interior Community Services	BC Housing	24 Units (a portion of which are dedicated to youth)	This building serves youth in transition in addition to providing permanent supported and unsupported housing.

The above table accounts for 187 units of transitional for housing for varying demographics. A large portion of the housing units are for people who are in-conflict with the law, or suffering from addictions and/or mental illnesses. The John Howard Society is the largest provider of this type of housing,

providing services for people transitioning from incarceration. Transitional buildings rarely have vacancies, and when they do, the vacancies are filled quickly. The New Life Mission's two facilities are the only buildings with vacancies, and according to interviews with the managers of both of their recovery facilities, these vacancies are due to the high level of intensive client programming that is not suitable for all client groups.

4.2. Need & Demand Indicators

Analyzing the demand for temporary supported housing is challenging. It is complex due to the range of supportive services provided in conjunction with the actual housing and the length of tenure. In our interviews with local housing providers, transitional housing was identified as an ongoing gap in the housing continuum in Kamloops. As mentioned previously, almost all of the transitional housing facilities do not currently experience any long term vacancies; this is in some ways an indicator of the high need for this type of housing.

4.3. Stakeholder Interviews

Kamloops Community Corrections

Over September and October of 2012 Kamloops Community Corrections helped us perform a survey on the housing needs of people who are coming out of incarceration. We asked 9 housing and income related questions of their clients and 4 housing related question of their staff, the findings of which are summarized below.

Client Perspectives

The data collected by Kamloops Community Corrections shows that out of the 56 clients surveyed over a period of six weeks, 88% were males. 98% of the respondents are currently living in Kamloops, 55% of whom have been in custody in the last 6 months. The median age of those surveyed was 36 years, with a range from 20 to 62 years.

The private rental market seems to be the main source of housing for 52% of both men and women. Notably, 25% of the women surveyed are living in subsidized housing, whereas only 8% of the men are. 14% of respondents are living with family, 7% are living on the street, 5% are couch surfing, and 4% are living in homeless shelters. A total of 36% of the respondents have indicated that they have been living in these conditions for 1 to 6 months. 46% of respondents said that housing is either hard or very hard to obtain, with 32% indicating that they can afford between \$327.00 and \$600.00 per month toward rent. 23% are only able to afford housing costing less than \$325.00 per month. Of the 56 people surveyed, 55% do not have a current job, while 21% of the respondents have full time jobs and 16% have part time jobs.

Staff Perspectives

Unanimously, the Community Corrections staff surveyed believe that finding and maintaining housing is a serious challenge for their clients, and that measures need to be taken to increase access to affordable housing of a variety of types. Of the 7 staff surveyed, all agree that the major barriers clients face when finding and maintaining housing include affordability, lack of housing, substance abuse, mental illness, and behavioral issues. Some of the staff point out that housing affordability, particularly for those on social assistance, often requires that people end up living in high risk areas, and that the effects of marginalization and stereotypes can play a role in the difficulties in finding accommodation.

It was also mentioned that affordability can be an issue particularly for those with children, considering the high cost of multi bedroom dwellings. Suggestions regarding how client situations may be improved include; more options for affordable housing, low income housing developments, increased resource availability and increased partnerships between housing agencies and organizations. Some staff mentioned that the BC Housing review process can result in difficulties for middle income single mothers to gain assistance. Other staff mentioned the benefits of providing more support to tenants, and to landlords who are dealing with marginalized populations who may have behavioral and financial difficulties.

Community Corrections Findings

Housing is crucial to reintegration and yet we find through the surveys with both staff and clients, that there simply is not enough affordable housing that is accessible to this demographic. In a Housing First scenario, stable, appropriate housing is the first step towards independence; when this step is missing it becomes extremely difficult to do things like find and keep a job, prepare meals, have a positive social life, or simply sleep well. Much of the positive work done while incarcerated to learn life skills and prepare for employment, becomes useless when the housing piece is missing from the puzzle.

Community Agency Support Staff

We surveyed support staff & volunteers at the Kamloops Project Homeless Connect Event Oct 12th 2012 with four questions – See Appendix M for the survey questions. All of the 22 staff and volunteers surveyed at the event held at Spirit Square in North Kamloops, unanimously described housing to be a major challenge for their clients. The respondents believe that the major barriers around maintaining housing include; affordability, substance abuse, mental illness, and lack of housing. Other problems included age discrimination of youth up to 24 years of age, lack of life skills (budgeting, cooking, cleaning, etc.), issues between landlords and tenants, an aversion of landlords to rent to single-mother aboriginals, and how mental illness can affect abilities for to manage finances. The majority of the staff and volunteers believed that housing challenges have become progressively greater in the last decade – no one believed that housing has become a lesser challenge. One respondent discussed the growing number of seniors and how their demands for housing are also growing. Ideas to improve their client's overall housing situation included, increasing the amount of affordable/subsidized housing, options where clients could rent to own without a large down-payment, increased supportive housing options, better communication with landlords, tolerant living conditions, easier access to a BC health assessor, and providing housing that can accommodate children, because it is often scarce.

Section 4 Summary

Temporary Supported Housing

- There are 187 units of transitional housing in Kamloops.
- Transitional, 2nd Stage, and Temporary Supported Housing all help people who are coping with a variety needs for which they require support services during short- term tenures, including addictions, detox, abuse, incarceration, mental health, physical disability, and medical conditions.
- It is difficult to ascertain exactly how many transitional units we have for each demographic, partially due to the fact that any given unit may be used for a different group depending on the need at the time.
- While waitlist data is inconsistent, it is clear that there are many households on the lengthy waitlists with all of the housing providers.
- The staff at various community agencies are in agreement that housing is a major challenge, and that we need to increase the supply and affordability of a variety of types of housing.

**see section 4 for sources*

“We need all the different types of housing models in order to address homelessness. There is no one solution. We need government subsidized units; we need mechanisms like the Rental Assistance Programs; we need non-profit/private partnerships with a variety of contributors. Homelessness is a community issue and requires a societal response.” Louise Richards, Executive Director, Kamloops & District Elizabeth Fry Society

Kamloops Affordable Housing Needs Assessment 2012

Section 5

Subsidized Housing



5.1. Supply of Subsidized Housing

Permanent Supported Housing includes different building typologies from single detached houses, duplexes and four-plexes, to row houses and multi-dwelling apartment buildings. This type of housing caters to a wide range of needs including health care, aging, mental health, disabilities, and those who live with multiple barriers. This type of housing is often operated by the government through partnerships between BC Housing and not-for-profit groups such as churches and community agencies. High risk groups, such as those who live in poverty because of a mental illness or physical disability, will always require subsidized housing; it is important that this type of housing is affordable, appropriate and readily available.

The following table lists the available permanent supported housing sites in Kamloops (CY), excluding housing designated for seniors³⁰. This includes housing provided by private landlords at below-market rates, such as Carson Crescent operated by Northern Star Properties. All of the housing examples provide different sets of support services; some provide no supports on site but will refer clients to off-site supports.

Fig. 25 Subsidized Housing in Kamloops

Housing Site	Agency	Partners & Funders	Number of Units	Rent	Down Deposit	Mandate/ Client Eligibility
Brock Duplexes	Interior Community Services	BC Housing	12 three bedroom units	Rent geared to income	\$350	housing at an affordable price for low-income families.
Carson Crescent	Northern Star Properties	Private, Landlord Owned and Operated	11 Rooms (with 2 shared bathrooms) and 1 double occupancy suite.	\$380 to \$430	\$207.5	low income individuals, & open to persons with health issues or mental illness
Corner house	Elizabeth Fry Society	BC Housing	14 One Bedroom units 1 Bachelor Suite	\$375	\$350	Low Income, Single (men or women), Mental Illness, Brain Injured, Disabilities
Crossroads Inn	ASK Wellness Centre	BC Housing, United Way TNC, Private Donations	50 Bachelor	\$375 Or RGI (30%)	N/A	Low income persons
Elizabeth Court	Elizabeth Fry Society	BC Housing	8 One Bedroom units (for persons with disabilities) 29 Two Bedroom units 9 Three Bedroom units	14 units at market rent Remainder at RGI (30%)	\$350	Low income families and individuals with disabilities.

³⁰Source: Kamloops Homelessness Action Plan. (2011). Kamloops Non-Profit Housing Inventory 2011. Kamloops: Kamloops HAP

Fiveplex	Interior Community Services	**	2 Three Bedroom Units (CLBC) ³¹ 3 Two Bedroom Units	\$800	\$400	Low-income single men and women, students
Hilltop Apartments	Elizabeth Fry Society	BC Housing	16 Two Bedroom units (for families) 14 Three Bedroom units (for families) 5 One Bedroom units (for single women and men)	RGI (30%)	\$350	Provides housing for low income singles and families
KNHS Houses	Kamloops Native Housing Society	BC Housing, Federal Funding	5 Three Bedroom houses 1 Five Bedroom house	RGI (25%)	50% of rent	Minimum 50% of the family must be aboriginal.
Seymour Apartments	Interior Community Services	BC Housing	14 One bedroom 10 Bachelor	RGI (30%)	50% of rent	Low income individuals
Spencer Court	Interior Community Services	BC Housing	30 Two Bedroom Units 12 Three Bedroom Units 4 Four Bedroom Units	RGI (30%)	\$350	Low Income Families
Springhill	Kamloops Native Housing Society	BC Housing , Federal Funding	21 Three Bedroom units 3 Four Bedroom units	\$50 + 25% of income + hydro max \$1600	50% of rent	Minimum 50% of the family must be aboriginal and all persons must be crime free.
Stokstad Place	Interior Community Services	BC Housing	1 four bedroom townhouse 2 Two bedroom townhouse 3 Three bedroom	RGI (30%)	N/A	To house low income families, and those with disabilities.

³¹**Note:** CLBC: Community Living BC a provincial crown agency mandated under the Community Living Authority Act, delivers supports and services to adults with developmental disabilities and their families in British Columbia

			townhouse			
Sundergreen Apartments	BC Housing	BC Housing	46 One bedroom units 24 Two bedroom units	\$750 for one bedroom \$900 for two bedroom	50% rent	Low income single men /women, persons with mental illness, brain injuries, & low income families & seniors.
Tina Baptiste Suites	ASK Wellness Centre	The Kelson Group, Private Donations	11 Bachelor Suites 2 One Bedroom suites (caretaker's suites)	\$300 to \$500	50% of rent	Low income individuals not actively using drugs, men or women.
Townhomes	Kamloops Native Housing Society	BC Housing, Federal Funding	2 Two bedroom units 10 Three bedroom units 12 Four bedroom units 4 Five bedroom units	RGI (25%)	50% of market rent	Minimum 50% family/residents must be aboriginal.
Twin Feathers	Kamloops Native Housing Society	BC Housing, Federal Funding	4 One bedrooms units 6 Two bedroom units 8 Three bedroom units 1 Four bedroom unit	RGI (30%)	50% of rent	Minimum 50% family/residents must be aboriginal.
Victory Inn	John Howard Society	BC Housing, Forensic Psychiatric Services Commission	32 One bedroom units	\$375	\$500	demonstrated need for subsidized housing. Individuals, mental illness or disability, persons in-conlict with the law, seniors, students, aboriginals.

Weiser House Outside the Box Developments	Outside the Box Developments	Private Funding	20 Single Room Units	\$375	\$187.50	Mental illness, addictions, geriatric disorders, in-conflict with the law. Men only.
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The above listed facilities account for

- 103 Bachelor units
- 125 One Bedroom units
- 112 Two Bedroom units
- 96 Three Bedrooms units
- 26 units with four or more units
- 462 Total Permanent Subsidized Units (448 without Elizabeth Court’s market units)

It is difficult to classify how many units of subsidized housing there are designated for specific demographics due to the fact that many of the units are, at times, designated for multiple groups. Some facilities will accept individuals, families, persons with addictions, persons with mental illness and persons in-conflict with the law, the number of each housed depends on the need at the time. The table below attempts to show a rough designation of units by demographics and unit size. Double counting exists in figure 26 due to the above mentioned factors.

Fig. 26 Approximate Subsidized Units by Demographic & Type

	Bachelor	1 Bedroom	2 Bedrooms	3 Bedrooms	4 or more Bedrooms	Total
Urban Aboriginal		4	8	44	21	77
Low-Income Families			103	50	5	158
Low Income Individuals (coed)	71	122	2			195
Low Income Individuals (Men only)	20					20
Low Income Individuals (Women only)						0
Persons with Addictions	31	61				92
Persons with Mental Illnesses /Developmental Disabilities	20	92		2		114
Persons in-conflict with the law		32				32

Many of the above offer units on a rent geared to 30% of income basis. Some facilities offer rents at the Income Assistance Shelter Allowance rate of \$375, while still others add a small fee to the \$375 to cover some costs of operating. Most of the above facilities would not be able to operate on the amount that they charge for rent alone, and rely on subsidies from BC Housing for the most part. Other landlords who operate affordable housing without direct subsidies from BC Housing, such as those running Carson Crescent and the Weiser House, do so of their own good will and regularly subsidize the project themselves without seeing profit. Recent reports from Carson Crescent point to the costs of operating becoming steadily more and more unsustainable, with the owner now seeking a buyer to run the housing.

For the purposes of this report we have chosen not to make assumptions about the trends in subsidized housing creation due to lack of reliable tracking mechanisms. This report will also not be attempting projections for the future creation of subsidized housing in the community. The creation of subsidized housing regularly follows policy changes both Provincially and Federally; this is a significant issue warranting more research. At the time that this report was written, several local community agencies were developing plans for new housing, while none had broken ground.

The question of whether the current supply of affordable housing adequately meets demand is one without an easy answer. In the following section we will explore one method of measuring the demand for subsidized affordable housing.

5.2. Waitlist Data

Quantifying demand for subsidized housing is challenging. One approach is to estimate based on demographic and income information, however these are loose approximations at best. A second approach involves analyzing the data contained in the waitlists that housing providers keep. That being said, there are some issues with interpreting waitlist data including:

- possibility that some households on a waitlist for subsidized housing may now be able to afford market rentals
- possibility that some households are on multiple waitlists, making it impossible to avoid double counting those families and individuals who apply to more than one waitlist
- housing providers' methodologies vary for keeping waitlists.
- some of the households on waitlists may have already found affordable housing elsewhere, but have not been removed from the waitlist

Given these issues with waitlist data, it is still instructive to look at trends in the waitlist data which may exist, noting that an increase or decrease in list sizes indicates fluctuations in need.

Elizabeth Fry Society Waitlists

The Elizabeth Fry Society keeps a central waitlist that is used for all of their housing sites; Corner House, Elizabeth Court, and Hilltop Apartments. They track all their waitlist *removals* by date of application, which allows for a tabulation of all applications in a given year. Plainly put, it measures how many people walk through the door and apply for housing. Figures 27 and 28 detail the Elizabeth Fry Society waitlist information for the past four years³².

Fig. 27 E Fry, Current Waitlist, by Date of Application and Unit Type

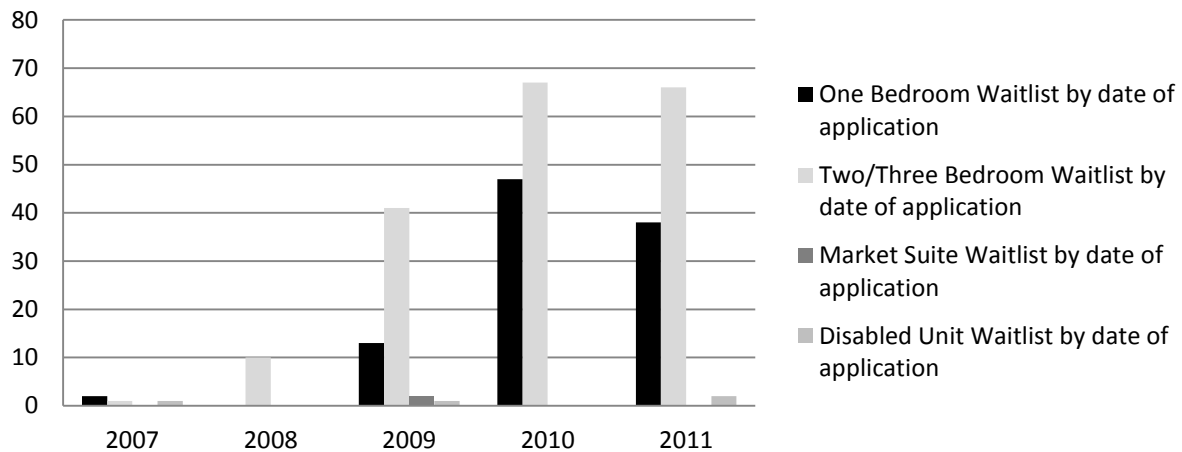
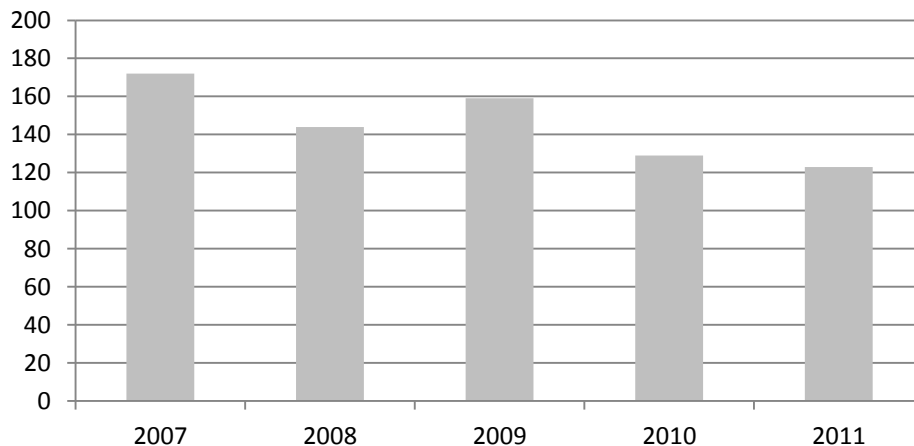


Fig. 28 Elizabeth Fry Waitlist Total

Removals plus Waitlist for all units by application date



³² Source: Elizabeth Fry Society. (n.d.). Waitlist Data for 2007 to Present

Waitlist Findings

- Applications for 2 and 3 bedroom units are consistently higher than applications for one bedroom units, signifying possible greater demand for family and couples housing.
- There is a very slight downward trend in applications. This should be interpreted with caution, given the already mentioned issues with waitlist, and may strictly be the result of recent changes of methodology resulting in removals from waitlists.

Other Waitlist Information

The waitlist information from the Elizabeth Fry Society was the only quantifiable data available, beyond the BC Housing Registry which will be discussed shortly. Many organizations don't keep formal or structured waitlists. What we do have are stories about the experiences of the front-line workers. The following quotations provide the qualitative story behind the scenes, from frontline workers who attended Project Homeless Connect 2012. When asked what we need to improve housing:

- "More units developed specifically for people with barriers, ... affordable on-site supports, and central locations..."
- "Landlords having a better understanding the challenges our clients face."
- "Affordable housing. People with a larger number of children have a hard time finding places."
- "More affordable, sustainable housing; removal of barriers to affordable housing; public education ... on the need for sustainable, affordable housing."

5.3. BC Housing Registry

BC Housing maintains a Housing Registry, which is a database for housing providers that contains current applicant information. Housing providers can use this information to find tenants when housing units become available. To put it another way, persons or families wishing to find subsidized housing can apply to the Registry, and housing providers can choose clients from the registry. It is difficult for BC Housing to mandate the use of the waitlist as a way of providing priority to applicants because different service providers offer housing in different ways, often give priority to emergency situations through some type of need scoring matrix. That said, most new contracts with BC Housing as a partner will require involvement in the BC Housing Registry to both list units and find clients. Figure 28 shows the agencies that use the Housing Registry to find tenants³³.

Fig.28 Kamloops (CY) Housing Providers Using the Housing Registry

³³ Source: BC Housing's Research and Corporate Planning Department. (2012). Housing Connections (Custom Request). Burnaby: BC Housing.

Housing Provider	Building Development	Number of Seniors Units	Number of Family Units	Total Number of Units Available
River City Seniors Society	Riverbend	26		26
Canadian Mental Health Association	Golden Vista	38		38
Interior Community Services	Glenfair	80		80
Interior Community Services	Stokstad Place		6	6
Interior Community Services	Spencer Court		46	46
Interior Community Services	Brocklehurst Duplexes		12	12
Interior Community Services	Seymour Apartments (HR only)	24		24
Total units registered on the Housing Registry				232

A small percentage of the subsidized housing providers in Kamloops (CY) currently use the Housing Registry, constituting 232 (at time of study) units in total that were filled using the Housing Registry. Over 70% of the units that are being filled using the registry are specific to seniors. However, the more informative side of the Housing Registry data is that of the housing applicants. The details of a cross-sectional information as of March 31st, 2012 can be found in Appendix J, summarized below.

Housing waitlists findings

- Families are the largest share of applicants. 48 of the 106 total applicants classified as families.
- Single parent families significantly outnumber two-parent families: 39 of the 48 family applicants identified as single parents.
- The majority of those family applicants are led by females (43 of 45). These three facts point towards a large percentage of housing applicants being single-mother families.
- Seniors is the second largest demographic of applicants, with persons with disabilities a close third.
- Almost all of the senior applicants are single, not couple households.
- Only 2.8% of the applicants are singles.
- 80 of the total households (75%) on the registry have an annual income of less than 15,000.
- 60% of the households find housing in less than a year, with 40% waiting more than a year.
- Since 2009, the number of applicant households has increased from 20 to 106. It's very important to remember that the registry was launched in 2006. It is possible that some or all of the increase in the number of applicants is due to greater participation in the registry, not due to greater need.

Section 5 Summary

Subsidized Housing

- Kamloops has roughly 448 permanent subsidized units
- There were 106 current applicants on the BC Housing Registry, and 120 on the Kamloops & District Elizabeth Fry Society waitlist.
- Quantifying the need for permanent subsidized housing is challenging. One logical measure of need, waitlist data, is fraught with inconsistencies.
- By estimating using the Elizabeth Fry Society Waitlist alone we need 120 units of subsidized housing in Kamloops currently.

**see section 2 for sources*

"... the solution to homelessness or lack of housing ... has to be in the private sector and examples like AASH with the Kelson Group show that it works." - Bob Hughes, Executive Director of ASK Wellness

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Section 6

Private Market Rentals

It is easy to overlook the important role that rental accommodation plays. But we can see clearly in the chart to the right, that it plays a large part in the need for affordable housing in our community. This is not unusual in the Province, or in Canada. The Federation of Canadian Municipalities' Quality of Life-Reporting System (QOLRS) confirms that the rising

cost of home ownership and the shrinking pool of affordable rental housing are pushing up rental costs and creating a shortage of housing options in Canada's communities. Data from 27 municipalities and urban regions show household income failing to keep up with home-ownership costs, which have risen three times faster than income since 2005. At the same time, the number of rental units has declined and the cost of renting in these communities has risen by more than 20% since 2000.

(www.fcm.ca/home/programs/quality-of-life-reporting-system.htm)



Units Needed

- Temporary Supported
- Subsidized
- Private Market Rental
- Entry Level Home Ownership

The private market typically provides affordable rental housing in the form of multi-unit apartment buildings, but we also find affordable private rentals in the form of suites, townhouses, condos and single detached homes. The affordable private rental market plays an important role for many people in society including new immigrants, young adults, students, low-income families and individuals, single-parent families, inter and intra-provincial migrants, and persons with other barriers to home ownership (ie. poverty, lack of savings and transitioning from incarceration). The health of the rental market can be viewed in terms of affordability, suitability, adequacy and availability.

Affordability is generally measured by how much income a household needs to spend on their rental unit. Persons in rental tenure experience affordability problems considerably more often than those in ownership tenure, as will be shown.

Suitability is most often measured by the National Occupancy Standards, which state guidelines for how many bedrooms any particular family composition should have, along with square footage requirements. For clarity, a one bedroom apartment for a single mother with one child would not be considered suitable.

Adequacy typically refers to the condition of the rental unit. If it requires major repair(s), it is not deemed adequate. The 2006 Census estimated 860 rental households to be inadequate³⁴.

Availability describes how easy or difficult it is to find rental housing. The typical measure of this is the vacancy rate. A good portion of the recent decade has seen very low vacancy rates in Kamloops (CA). Availability fluctuates based on changes in supply and demand, which will be discussed further.

6.1. Market Overview

For the purpose of this study, the rental market can be thought of in terms of the *formal* and *informal* rental market. The *formal* rental market is the market of privately-initiated, rental row and apartment structures, with three or more self-contained units³⁵. This is the market which is surveyed by the Canada Mortgage and Housing Corporation bi-annually to determine vacancy rates and average rents.

The *informal* market is everything else, including

- Secondary suites, such as basement or top floor suites in a house, or carriage suites
- Duplexes
- Entire houses
- Motels which rent units on a monthly basis
- Condos/townhomes which are owned by an individual owner for rental purposes
- Thompson Rivers University residence facilities

³⁴ Canada Mortgage and Housing Corporation. (2012, 07 25). *Interactive Local Data Tables*

³⁵ **Note:** There are a few exceptions. When a purpose-built rental apartment building converts the majority of their units to strata units for ownership, this building would no longer be included in the survey. Usually if more than 50% of a building's units are ownership, that building is no longer surveyed.

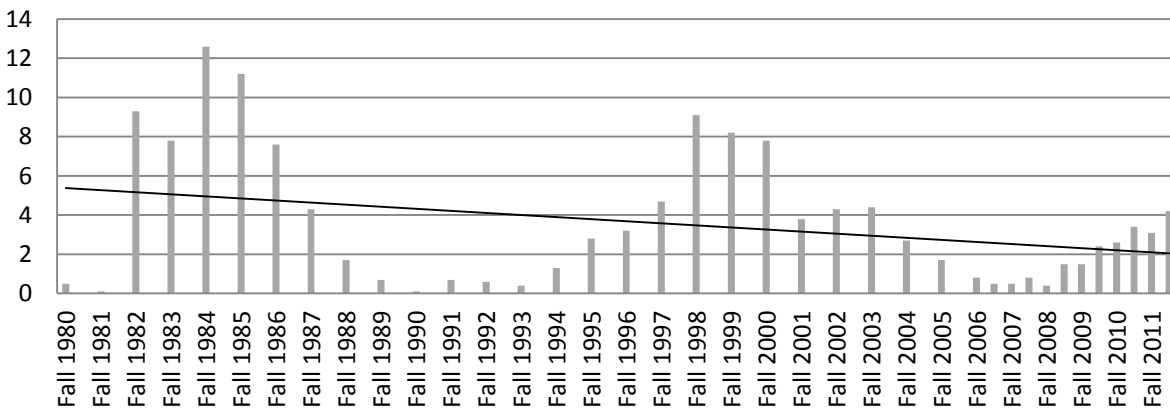
Formal Rental Market

The CMHC conducts a bi-annual *Rental Market Survey (RMS)* of the formal rental market across the country. This takes place each October and April and collects information on rents and vacancy rates, publishing the information for regions across Canada. The autumn survey for Kamloops (CA) is a *100% sample*, meaning that the CMHC includes all units in their defined population, versus only surveying a percentage of that population. The defined population is *all dwelling units in privately initiated rental row and apartment structures with three or more self-contained units*. They continuously update this population to account for new entrants and exits from the market. This survey is the widely-accepted source of accurate rental market information for Canada. The information from the RMS for Kamloops (CA) is for the Census Agglomeration of Kamloops.

Vacancy Rates

The vacancy rate is calculated as the ratio of vacant units to total units. Low vacancy rates indicate a tight rental market where availability becomes limited. Figure 29 demonstrates the cyclical nature of vacancy rates in Kamloops (CA)^{36,37}.

Fig.29 Total Vacancy Rate for Kamloops: 1980 to 2012
Privately Initiated Rental Row and Apartment Structures of Three Units or More



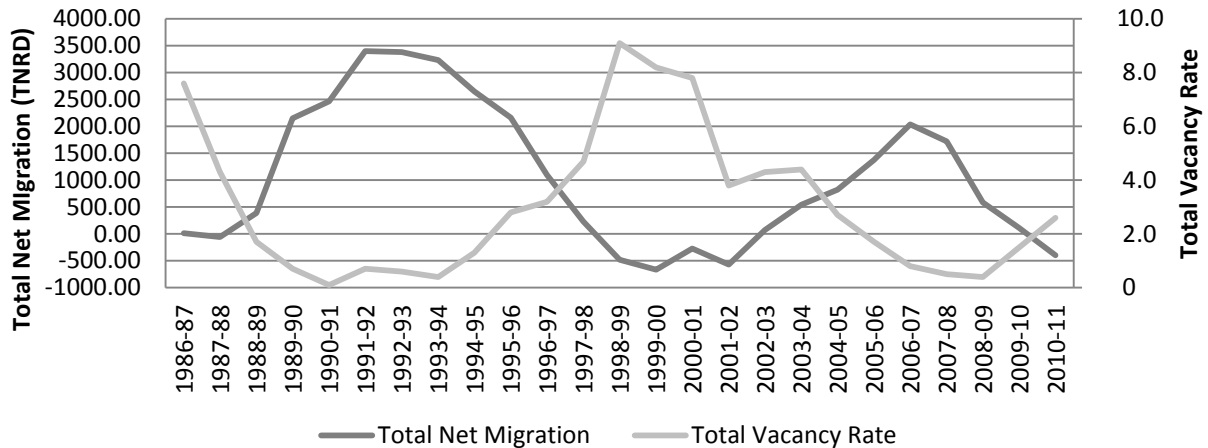
The city has experienced two periods of extremely low vacancy rates over the past thirty years: 1988 to 1995 and 2004 to 2011. There is an overall downward trend indicating greater demand, reduced supply, or both. The vacancy rate has been below 3% for 17 of the past 32 years. The 20-year average vacancy rate is 2.95%, whereas the 10-year average is 2.1%.

³⁶ **Source:** Canada Mortgage and Housing Corporation. (1980-2012). Rental Market Statistics. Canada Mortgage and Housing Corporation.

³⁷ **Note:** The data was gathered partially from online publications are partially directly from the BC Market Analysis Center of the CMHC.

Vacancy rates are determined by supply and demand variables. A notable demand side fluctuation is the net migration rate into and out of Kamloops. Households moving to a community are more likely to rent while searching for home ownership options. This trend is noticeable when comparing Kamloops (CA) vacancy rates to net migration rates for the *Thompson Nicola Regional District*³⁸. As total net migration goes down, vacancy rates go up; this is a consistent trend over the past two decades.

Fig.30 Total Net Migration for TNRD against Total Vacancy Rate for Kamloops (CA) Source: CMHC Rental Market Survey and BC Stats Migration Statistics Source: BC STATS. (2012, June).



Appendix L outlines the results of the regression analysis³⁹. For every increase in net migration to the TNRD by 100 residents, the Kamloops (CA) vacancy rate decreases by .148 percentage points. Now, as we are only concerned with Kamloops (CA) migration in this scenario - because that is the region vacancy rates are measured for - then we need to convert this in terms of Kamloops (CA) population. The Kamloops (CA) population was 76.87% of the TNRD’s population, as of 2011. Given that, we then assume that 76.87 of the net migrants move to Kamloops (CA). It follows then that for every 76.87 net migrants to Kamloops (CA), the vacancy rate decreases by .148 basis points, which accounts for a decrease of 5.3 units of formal market rental.

Now, if we assume an average household size of 2.4⁴⁰, then 5.3 units account for 13 people (rounding). This means that 13 of the 77 net migrants to Kamloops (CA) find housing in the formal rental market (16% of net migrants). The rest find housing in (a) informal rental housing, (b) home ownership or (c) other accommodation such as with friends and family. This analysis requires several assumptions, but it is a useful reasoning tool for understanding the effect of net migration. For example, if net migration to the TNRD increases by 1968 persons, as it did between 2003 and 2007, this translates to a reduction of

³⁸ **Note:** Net Migration rates are not readily available for Kamloops, thus rates from the Thompson Nicola Regional District act as a proxy.

³⁹ **Note:** The coefficient of Net Migration is statistically significant with a P-Value below .01. Additionally, a R-Square value of .52 indicates a relatively strong goodness of fit.

⁴⁰ **Note:** The average households size defined by the 2006 census for British Columbia.

the vacancy rate by 2.8 percentage points. In reality, over that time period, the vacancy rate actually decreased by 3.5 percentage points⁴¹.

Fig.31 Unemployment (CY), Vacancy (CA) & TNRD Net Migration



As may be expected, vacancy rates in Kamloops move in-line with unemployment, as demonstrated above. Unemployment rates are a good indicator of current employment opportunities. During periods of low unemployment, such as 2006-07, net migration is highest, indicating an influx of residents searching for work. This places strain on the rental market, which keeps vacancy rates low.

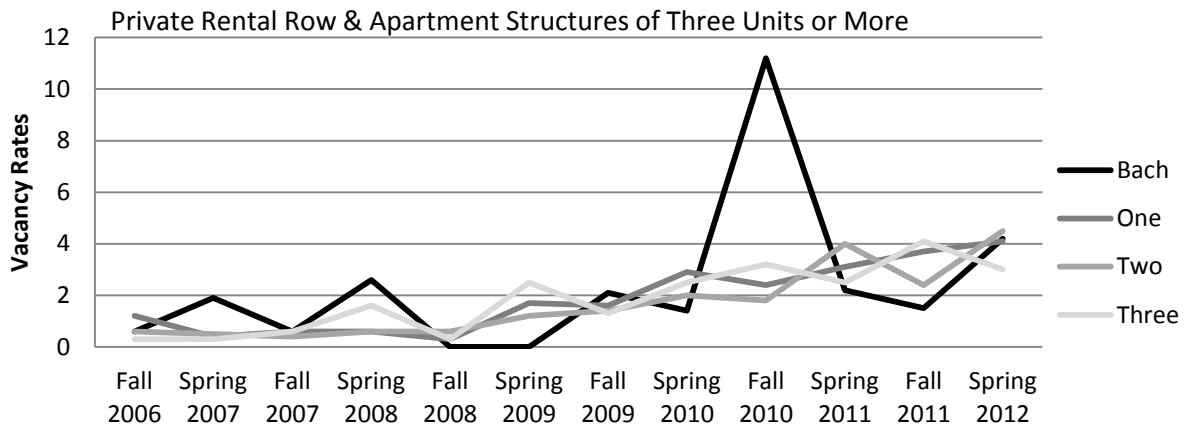
Figure 32 shows vacancy rates since 2006 by bedroom type. Vacancy rates for different unit types fluctuate together. Vacancy rates for one bedroom units are the least volatile, while vacancy rates for bachelor units are the most volatile. The volatility for bachelor suites may be caused by the relatively small sample size⁴². As just discussed, it's likely that the recent upward trend in vacancy rates is due to higher unemployment and lower net migration. It is also important to note is that despite an upward trend, the past six years still saw low vacancy rates⁴³.

⁴¹ **Note:** To illustrate the meaning of percentage points, an increase from 2% to 3% vacancy would be an increase of one percentage point.

⁴² **Note:** The spike in the vacancy rate of Bachelor Units in 2010 was due to one of the larger Single-Room Occupancy sites having evicted all of their residents in one go.

⁴³ **Note:** At the end of this report, there is a section on what determines a “healthy” or optimal vacancy rate.

Fig.32 Vacancy Rates for Kamloops
by Number of Bedroom rooms



Source: Canada Mortgage and Housing Corporation

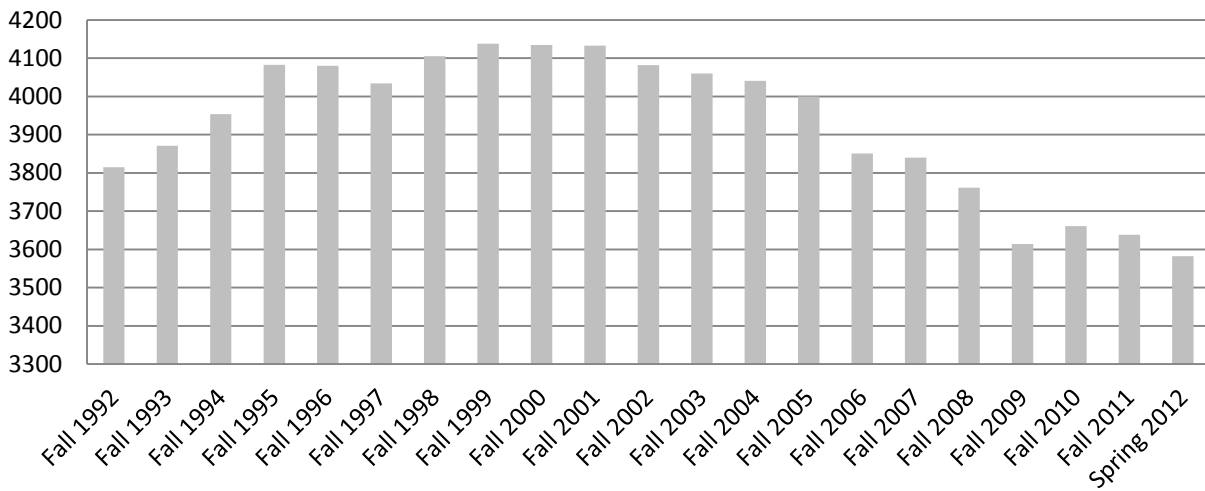
This interpretation of vacancy rates is a short run view. Net migration, and indirectly, unemployment rates, cause cyclical fluctuations in the vacancy rates, but long run trends in the rental supply will affect the long run vacancy rate averages. From a policy perspective, understanding the long run characteristics is dramatically more important than short run fluctuations, bringing us to identifying fluctuations in supply.

Formal Rental Stock

The formal market for rental housing includes those units that are captured in the Canada Mortgage & Housing Corporation Rental Market Survey, and includes all dwelling units in privately initiated rental row and apartment structures with three or more self-contained units. As just mentioned, vacancy rates, in the long run, are affected by changes in supply. Figure 33 shows the number of dwelling units in the formal rental stock as measured by CMHC, for Kamloops (CA) from 1992 to 2012⁴⁴.

⁴⁴ **Source:** Canada Mortgage and Housing Corporation. (1980-2012). Rental Market Statistics. Canada Mortgage and Housing Corporation

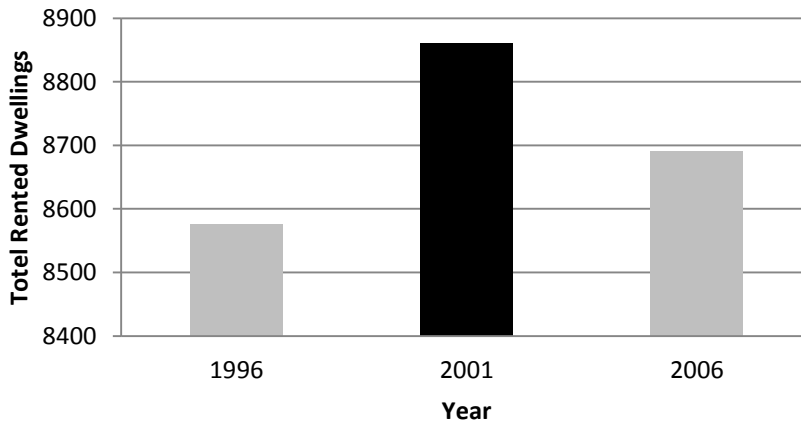
Fig.33 Total Dwellings in Rental Market Survey 1992 to 2012
 Private Rental Row & Apartment Structures with Three or more Dwelling Units)



45

The formal rental supply has steadily decreased since 1999 from 4138 to 3582 dwelling units. Similarly, Figure 34 shows the number of private rented dwellings, in Kamloops (CY), as measured by the census in 1996, 2001 and 2006. This shows a similar trend. The CMHC survey lost 282 units from 2001 to 2006, whereas the census count for total rented dwellings lost 170 dwellings during the same time period. Unfortunately, 2011 Census releases do not distinguish dwellings by rental tenure.

Fig.34 Private Rented Dwellings, Kamloops
 (CY), 1996 to 2006, Census Count



⁴⁵ **Note:** the vertical axis scale begins at 3300

All this begs the question: Where are the units going? How did 552 units disappear from the Rental Market Survey from 1999 to 2012? One possible answer is the conversion of rentals to home ownership or strata models. During the early and mid-2000's, residential home prices doubled, (see next section of this report), and this massive price increase provided great incentive for private investors holding rental units to sell those units for a large one-time payment.

Since 2000, there have been no more than 80 units which have been put forth for strata conversions to City Council, this implies that many apartment builds and row housing structures were already individually titled, so as to make conversion to homeownership easier. Similarly, this assumption has more merit considering that it was easier to create strata units before the Strata Act which came into enforcement in 2000/01.

Conversion to home ownership is not the only factor affecting rental supply. Construction activity also plays an important role in maintaining and increasing the residential stock. Appendix K shows Housing Starts for Kamloops (CA) by dwelling type and by intended-use from 1988 to 2006. The highlighted columns indicate the housing starts which were purpose built rentals.

Findings

- From 1988 to 2006, 1042 dwelling units were purpose built-rental, which accounts for 10.8% of all dwelling units built. By contrast, in 2006, roughly 26.6% of the population lived in rental tenure residences.
- Of those 1042 units, only 164 units were constructed after 1999. This is in-line with the fact that building rental purpose units does not have a strong business case currently, especially when compared to previous decades. This is due to rising house prices throughout the 2000's and changes to the income tax system (ie the elimination of the Multi-Unit Residential Building incentive)) which reduce the incentive to build rental housing.
- The majority of the purpose-built rental units were in apartment structures.
- The majority of the purpose-built apartment rentals were built in the early 90's. Given the previous discussion, it is possible that some of those units have since been converted to home ownership tenures.
- Building rental housing has become financially unattractive to developers, and maintaining rental housing has also become less lucrative compared to the profits tied to ownership models of housing. This has led to lower *long run average* vacancy rates, signifying reduced availability. This result is consistent with CMHC data from multiple sources, and Census counts.

Formal Rental Market Rents

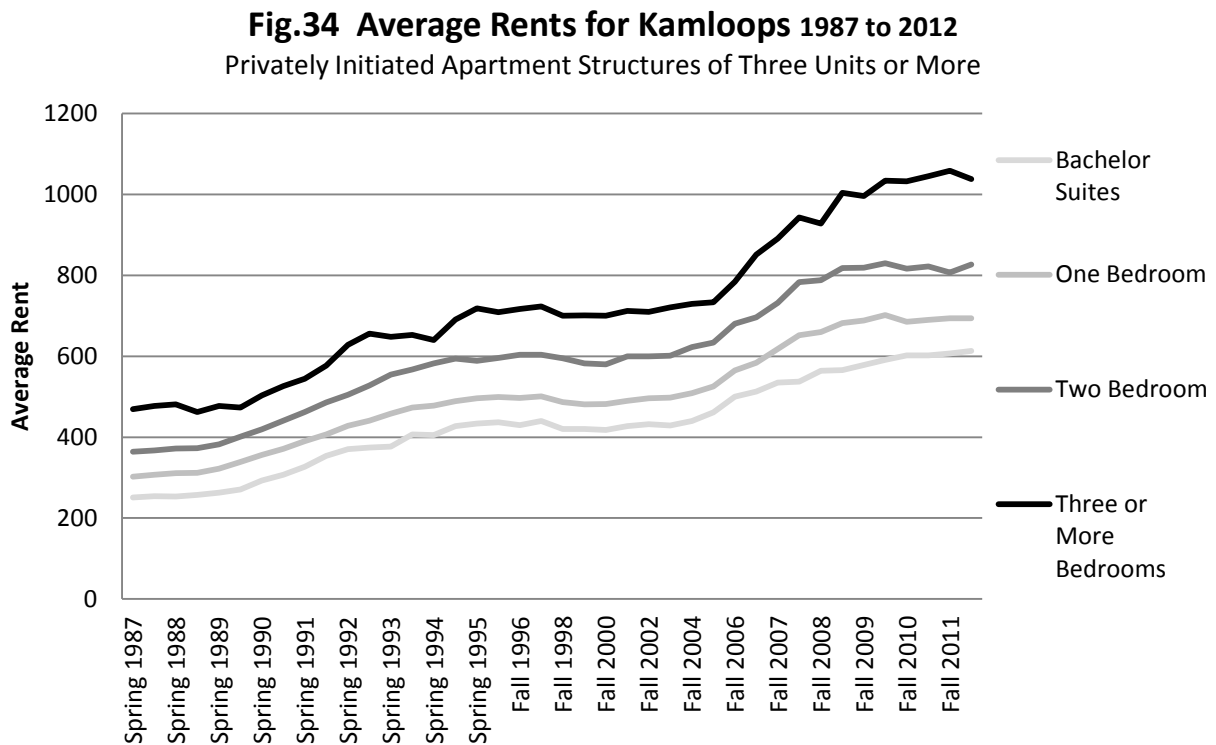


Figure 34 above shows that rents have been rising significantly. During the 2004 to 2010 period, rents began to rise much faster than in previous years. There are a number of potential reasons for this:

- As discussed earlier, over this same time, the rental stock began declining. A declining rental stock could lead to higher rents; however there are some flaws in this logic. Mainly, if the decline in rental stock is due to units being switched to home ownership, this would also indicate households switching from rental to home ownership. The supply and demand are both decreasing in this scenario.
- Economic theory suggests that rents roughly follow residential prices. The reasoning here is twofold: First, if either rents or prices rise disproportionately, the consumers will have an incentive to switch to the relatively cheaper option. This change would put pressure on prices to adjust⁴⁶. Second, if a landlord sees residential prices rising, this landlord will feel the need to either sell his units, or raise the rents to make the return from renting roughly equal to what the

⁴⁶ **Note:** This assumption has many flaws as well. People are quite unlikely to switch back to rental housing after having owned a home, unless they can no longer maintain their mortgage payments.

return would be from selling the units. Now, given that, considering that residential prices doubled between 2004 and 2008 in Kamloops, it makes sense that rents would also rise⁴⁷.

- Net migration into the TNRD region was high, by past standards, during the 2004 to 2008 period. This is likely to increase demand for rental housing, and thus the average rents.

Fig.35 Average Nominal Rent Growth Rates

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom
Annualized Growth Rates: 1987 to 2012	3.57%	3.33%	3.28%	3.18%
Annualized Growth Rates: 2005 to 2012	4.07%	3.99%	3.80%	4.97%
Total Growth 2005 to 2012	133%	132%	130%	142%

**note: this chart does not account for general inflation*

Formal Rental Market Findings

- from 1987 to spring 2012, average nominal rents increased by between 221% and 244%
- Average nominal rents grew at an annualized growth rate of 3.18% - 3.57% from 1987 to 2012
- Average nominal rents grew significantly faster during the 2005 to 2012 period. The monthly average rental rate for a three bedroom unit increased by \$305 from 2005 to 2012.
- In real terms⁴⁸, rents have increased significantly by 42% for Bachelors, 33 % for one and two bedrooms, and 28% for three bedrooms, from 1987 to 2012.

In 2003/04 the Residential Tenancy Branch in British Columbia began to restrict the allowable rent increase each year for existing tenants. This allowed-increase is inflation plus 2%. A landlord with an existing tenant cannot raise the rent on that tenant(s) more than this allowed rate. However, if a landlord has a vacant unit that the previous tenant left willingly, they can advertise at any rent desired.

⁴⁷ **Note:** It should be noted that the rise in residential prices far outpaced the rise in rents, as it did in most of North America. The price-to-rent ratio for Kamloops increased by roughly 40% from 2004 to 2012. This is a point of ongoing concern for some housing commentators.

⁴⁸ **Note:** CPI, All Items, for BC used to adjust

Fig.36 Allowed Rent Increases under RTA V.S. Actual Rent Increases

	Allowed % Increase	Allowed Increases Starting in 2004				Actual Rent (from CMHC RMS)			
		Bach	One Bed	Two Bed	Three Bed	Bach	One Bed	Two Bed	Three Bed
2003	Base Year	429	498	601	721	429	498	601	721
2004	4.6%	448.73	520.91	628.65	754.17	440	509	623	729
2005	3.8%	465.79	540.70	652.53	782.82	461	525	634	733
2006	4%	484.42	562.33	678.64	814.14	500	565	680	784
2007	4%	503.79	584.82	705.78	846.70	513	584	696	851
2008	3.7%	522.43	606.46	731.90	878.03	535	618	732	891
2009	3.7%	541.76	628.90	758.98	910.52	564	660	788	928
2010	3.2%	559.10	649.03	783.26	939.65	578	688	819	996
2011	2.3%	571.96	663.95	801.28	961.27	602	685	816	1032
2012	4.3%	596.55	692.50	835.73	1002.60	607	694	807	1058

Figure 36 compares actual rents, measured by the RMS, to the hypothetical rents that would have taken place if every landlord raised rent by exactly the allowed amount each year, using 2003 as the base year. The interesting finding is that actual rents in 2012 are roughly equal to what they would be in that hypothetical situation. This is interesting for two reasons; first, the rent increase legislation applies only to existing tenants. When a landlord changes tenants, that landlord can charge any rent they want.

Prevailing rents should logically be determined by the supply and demand for *vacant units*. Thus, average rents should be able to rise faster than the allowed rate increase, because of the tenant turnover, assuming there is market pressure for the rents to do so. But rents haven't risen at a much higher rate than those controlled units, despite the fact that the average price-to-rent ratio has risen dramatically⁴⁹, which would typically indicate upward pressure on rents⁵⁰. To summarize, despite regulating rent increases, *average rents* are able to rise faster than regulation, but they do not do so to any greatly notable degree.

⁴⁹ **Note:** See Appendix C for price-to-rent statistics for Kamloops.

⁵⁰ **Note:** To truly understand the dynamics of rent increases under this particular rent control, a much more in-depth analysis would need to be had.

Secondly, *if* rent is being held down in the formal rental market due to the rent increase regulation, this could explain the price differential between formal and informal housing. As will be shown later in this report, informal housing typically carries approximately a \$200 premium per month over formal rental housing, in Kamloops (CA/CY). This could be due to quality differences, which would increase the fundamental value of a rental unit. For example, a typical basement suite may be more valued than the typical apartment rental because it has a private entry and yard, and thus the higher rent for the basement suite. The difference in rent could also be due to the fact that private rentals such as basement suites, townhouses or houses often include services such as electricity, gas, television or internet.

Spatial Median Rents Dwelling Counts

In addition to considering Kamloops rent levels, it may be somewhat helpful to consider rents by neighbourhood. Appendix O shows dwelling counts and *median* rents by unit type (number of bedrooms) for individual census tracts in Kamloops, as measured by the 2011 CMHC Rental Market Survey. (Boundaries of neighborhoods as defined by CMHC)

- Dwelling Counts: The North Shore has the greatest number of rental dwellings, totalling 1061 units, accounting for 1644 bedrooms.
- Dwelling Counts: Lower Sahali, Downtown, and Brockelhurst hold have 571, 549, and 520 units respectively. However, their respective bedroom counts are: 938, 641 and 873. This shows that Lower Sahali and Brockelhurst have proportionately more multi-bedroom units.
- Median Rents: Aberdeen/Versatile/Pineview command the highest rents regardless of bedroom types.
- Median Rent: The remaining neighbourhoods have more closely related median rents. North Shore and Brockelhurst have the lowest median rents among all bedroom types. Additionally, Rents in the North Shore but east of Tranquille are notably higher than those west of Tranquille.

The results from the Spatial Data Chart in Appendix O provide more specificity to our understanding of the Kamloops rental market. It is also likely true, as will be shown later, that lower income demographics are clumped in the lower rent neighbourhoods. In this sense, we gain better insight into where in Kamloops is most affordable. Later in this section, these median rents will be compared to the income levels in each census tract.

6.3 Informal Rental Housing

Informal rental market housing plays a very large role in Kamloops (CY). Estimates, which will be detailed shortly, indicate that the informal market provides more dwelling units than the formal market. So what exactly is included in the informal market? The informal market constitutes all rental units that are not found in the CMHC Rental Market Survey. This includes all rental dwelling units in structures with two or fewer self-contained dwelling units. For the purposes of this study, we will also attempt to include units in structures with three or more self-contained units which are not included in the RMS, such as a

rented condominium in a building that is largely ownership tenure. This section will start by measuring the size and composition of this market, and then go on to consider rent levels.

Measuring the Informal Rental Stock

The information below attempts to measure the total size of the informal rental stock in Kamloops (CY) using City permit, zoning and tax data. The methodology is as follows:

1. First, all properties categorized in the City’s GIS system as Land, Strata, or Mobile were selected.
2. Those properties were then divided into two groups: Those collecting the Home Owner Grant, and those that are not. In order to collect the homeowner grant, the property must be the principal residence of the owner. Therefore properties which are not collecting the grant are assumed to be rented. There is also a small portion of *summer homes* or second homes that may be counted as rental. This will lead to a slight over count. Inversely, this methodology will not capture secondary suites or basement suites in principal residences, which will lead to large undercounting of the rental stock.
3. For all properties categorized as *Land*, a further subdivision was needed. These properties were divided into two groups: properties zoned as residential, and properties not zoned as residential.
4. Lastly, to finalize the estimate of rental properties that are categorized as *Land* in the City’s GIS system, and that are zoned as residential, the count excluded those that had a lower than average improvement value. The improvement value is measured as the difference between the total assessed value and the land value. A large improvement value indicates a building on that lot, whereas no improvement value indicates a bare plot of land.

To sum it up, this methodology is designed to measure all the residential dwelling units in the city that are not collecting the Home Ownership Grant (HOG). Those that aren’t collecting the HOG are presumed to be rentals.

Fig.36 Rental Market Estimates

Using Home Owner Grant, City Permit & Zoning Data

	Total	Collecting HoG⁵¹	Not Collecting HoG⁵²	
Land	23284	19070	4214	18%
Mobile	1350	798	552	41%
Strata	7604	4949	2655	35%
Total	32238	24817	7421	23%

⁵¹ **Note:** HoG is short for Home Owner Grant

⁵² **Note:** A reminder: Not collecting HoG is synonymous to “rental” under our assumptions.

Fig.37 Number of Properties not Collecting HOG
by Neighbourhood

Brockelhurst	18%	1336	Mount Dufferin	2%	176
North Shore	13%	979	Dallas	2%	168
Upper Sahali	17%	862	Southgate	2%	122
Westsyde	10%	752	Rose Hill	1%	96
City Center	9%	653	Rayleigh	1%	86
Aberdeen	9%	631	Campbell Creek	>1%	74
West End	4%	325	Heffley Creek	>1%	69
Batchelor	3%	238	Noble Creek	>1%	27
Valleyview	3%	221	Lac Le Jeune	>1%	25
Lower Sahali	3%	191	TRU	>1%	10
Juniper Ridge	3%	186	Knutsford	>1%	8
Barnhartvale	2%	184	Tranquille	>1%	2

Informal Rental Market Findings

- By this methodology, there are 7421 informal rental units, which does not count secondary suites in a principal residence (which are presumably a large sector of housing)⁵³.
- We estimate there are approximately 3582 formal rental units in the City of Kamloops. The count of 7421 includes the formal market. So, if we subtract the formal rental market (3582 units), our count of the *informal market* is 3839 (again, excluding the large basement suite sector).
- Brockelhurst contains the most rental units, followed by the North Shore, Upper Sahali, Westsyde, City Center and Aberdeen.
- Appendix B outlines the location details, by property type (strata, land, mobile).

This method estimates an informal rental market of 3839 units, excluding basement suites in a principal residence. A second estimation of the informal rental market follows.

Online Listings Scan (OLS)

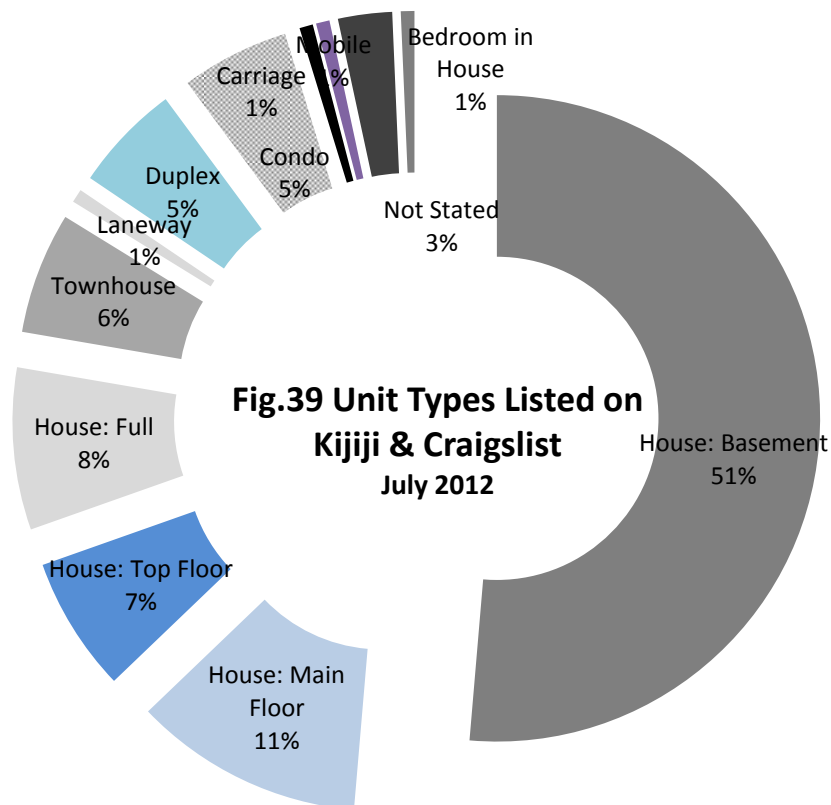
An online scan was conducted in order to measure various components of the informal market, and to evaluate rents. This scan was conducted twice, once in June and once in September, to capture fluctuations due to students returning to university. All listings posted on Kijiji and Craigslist within the 6 days prior to the scan were included. Double counting was largely avoided by cross-referencing all the listings using postal codes and square footage data. Any listings that could be identified as units that would be covered in the CMHC survey were excluded from the count. The units which are included in this methodology are the exact same units which are considered to be the informal rental market housing. Figure 38 shows the observation counts for both counts by bedroom type, and Figure 39

⁵³ **Note:** This does not include Thompson Rivers University residence units.

shows the composition of observations by unit type. It is important to note that these observations represent *advertised (assumed vacant) units*, not total units in the market. Assuming that these units are vacant presents a limitation to the data because they may not actually be vacant at the time they are listed. Another challenge comes in comparing this data to the CMHA Rental Market Survey, where the caller form CMHA only asks what units are actually, physically vacant on the day of the survey, and do not capture those units that maybe occupied by a tenant at the time who has given notice to leave the apartment.

Fig.38 Observation Counts
Online Listings Scan

	June	October
Bachelor Suite	4	1
One Bedroom	47	21
Two Bedroom	51	23
Three Bedroom	38	10
Four Bedroom	4	2
Five Bedroom	2	3
Undesignated	2	1
Total	148	61



On-line Listing Scan Findings

- There is a fairly equal distribution between one, two and three bedroom units.
- The majority of units are basement suites, and 77% of the online listings in June were some form of dwelling unit in a house.
- From July to October there was a marked decrease in the number of advertised units. This is almost certainly due to student in-migration.

Using this data and CMHC vacancy rates, we can estimate the total size of each segment of the informal housing market, using the following method:

$$\text{Observation Count from the OLS} / \text{Vacancy Rate from the RMS} = \text{Total market size}$$

Example

Step One There were 47 one bedroom units observed from the Online Listings Scan in June. These 47 units are assumed to be *vacant units* because they are being advertised for rent.

Step Two The Rental Market Survey reported a vacancy rate of 4.1% for one bedroom units in June (capturing only those units that were actually physically vacant during the survey).

Step Three If the vacancy rate is 4.1%, and there are 47 observed vacant units, the means there are an estimated 1146 total one bedroom units (47 divided by 1146 equals .041)

By this method, in June, there were an estimated 3832 units in the informal market. At first, this seems like an encouraging result because the estimate of informal housing using city tax data estimated 3839 units, while this method estimates 3832 units – very similar numbers. However, one limitation of this method lay in the fact that the Online Listings Scan includes secondary suites in a primary residence, whereas the tax data does not. Another limitation of this method lay in adding the figures from the Online Listing Scan’s *assumed* vacant levels and the CMHC Rental Market survey *actually* vacant levels.

Fig.40 Estimated Unit types

Unit Type ⁵⁴	Actual (September)	Projected
House: Basement	76	1851
House: Main Floor	17	490
House: Top Floor	10	290
House: Full	12	332
Townhouse	9	267
Duplex	8	224
Condo	8	193

⁵⁴**Note:** Some unit types excluded due to small observation counts.

By this method, there are estimated to be 1851 basement suites⁵⁵, 490 main floor house suites, and 332 houses rented as a whole. The estimates for laneway, mobile and other housing are not included due to low sample sizes. Limitations of this method:

- The online listings scan only tallies listings posted within the prior six days.
- The online listings scan tallies *only* listings from Kijiji and Craigslist.
- The vacancy rate in the informal market is likely different than the vacancy rate from the Rental Market Survey. This could lead to over or under estimates.

Informal Market Rents

Through the Online Listings Scan, average rents were measured by unit type and bedroom size. Figure 41 compares the average rents from the OLS to those from the RMS, for both the Spring and Fall of 2012. As previously mentioned, there is a consistent \$200 premium for informal rental market housing. This could be due to differences in quality or service.

Considering that the informal rental market constitutes the largest portion of the overall rental stock, it is particularly notable that average rents in this sector are high compared to the more commonly measured rents. To put these rents in perspective relative to housing prices, we can again consider the average price-to-rent ratio, using these rents versus the Rental Market Survey rents. Using these rent levels, the price-to-rent ratio is much closer to the long run average with informal market rents, indicating perhaps that these rents are closer to a *price equilibrium* than formal market rents.

Fig. 41 Average Rents Comparison

	Spring 2012		Fall 2012	
	Online Listings Scan (Informal Market)	CMHC Rental Market Survey (Formal Market)	Online Listings Scan (Informal Market)	*CMHC Rental Market Survey (TBA 2013)
Bachelor	900 ⁵⁶	613	750	
1 Bedroom	795.11	693	859.04	
2 Bedroom	1017.16	835	1120.4	
3 Bedroom	1298.68		1585.5	
3 Bedrooms and greater	1395.45	1065	1673.66	

** Online listings gathered from Kijiji and Craigslists. All listings posted within the period June 14th to June 20th, and cross referenced by postal code and square footage to eliminate double counting of cross listings. All listings were included except those conclusively identified as dwellings in apartment buildings.

⁵⁵ **Note:** This includes basement suites that are in a primary ownership tenure residence AND basement suites which are in a house that is completely rented.

⁵⁶ Note: The average rent for a bachelor apartment should be interpreted with caution, as there were only four observations in June (constituting a very small sample size), and one observation in October.

Unfortunately, the informal market rents haven't been measured over time, so there's no quantitative way to know if they have always been higher than the formal market rents.

6.4 Affordability

This brings us to the arguably most important part: affordability. There are a number of ways to consider affordability for housing. The mainstream way is the 30% shelter to income ratio, which will be used here. This metric is less simple to measure than it seems however, and consequently there will be a few different angles on affordability in the following subsections. A brief explanation of the history of measuring affordability can be found in Appendix G.

Income Comparisons

The affordability measure used by Statistics Canada, CMHC, and the Real Estate Association is that affordable dwellings cost less than 30% of total before-tax household income. A household is considered to be suffering an affordability challenge if they live in an unaffordable dwelling and cannot find alternative affordable housing at the median market rent. To use this exact measure, one needs to know every individual household's income. This information however is unavailable, so we use other pseudo-measures.

Figure 42 shows median total income by family type and the corresponding rent which would constitute the maximum rent at which housing would still be affordable to that household, using the 30% affordability cut-off.⁵⁷ Figure 44 shows the average rents from CMHC and the Online Listings Scan.

Fig.42 Median Total Income, with Maximum Affordable Monthly Rents
Kamloops (CA), 2012

Family Type	Median Total Income (2012 Estimate)	Maximum Affordable Monthly Rent	Number of Families, 2010
Couple families- single earner female	18,049	451	2040
Non-family persons (unattached individuals)	26,077	652	17050
Couple families- single earner male	33,049	826	4200
Female lone parent families	34,100	852	3660

⁵⁷ **Note:** The income information is based on 2010 Income Tax Data, released by the Canada Revenue Agency and tabulated by Statistics Canada. This is a problem for determining affordability with 2012 rents. Consequently, we estimated the 2012 incomes of each family type by using the 2001 to 2010 annualized growth rate of each family type to project growth in 2011. At the time of writing, it is August 2012, and the CMHC rent data is from April 2012. Consequently, we used incomes that are estimated for the end of 2011, not the end of 2012.

Lone parent families with 3+ children	34,949	874	480
Lone parent family with 1 child	36,207	905	2660
Lone-parent families with 2 children	37,834	946	1280
Male lone parent families	55,057	1,376	770
Couple families with 0 children	68,685	1,717	13450
Couple families with 1 child	95,233	2,381	4770
Couple families with 3+ children	100,466	2,512	1680
Couple families with 2 children	106,670	2,667	4770

Fig.43 Average Rents

Kamloops (CA/CY), 2012

	CMHC	Online Listings Scan
Bachelor	613	900
One Bedroom	693	795.11
Two Bedroom	835	1017.16
Three + Bedrooms	1065	1298.68

Comparing these two tables, there are 7 family types that can be considered at higher risk of experiencing affordability problems; Couple families- single earner female, Non-family persons (unattached individuals), Couple families- single earner male, Female lone parent families, Lone parent families with 3+ children, Lone parent families with 1 child, and Lone parent families with 2 children.

All of the above family types have just one income earner. While adding a second income earner increases income, rents usually also rise to account for moving to a larger unit, for example from a one bedroom to a two or three bedroom. The maximum affordable rents calculated in Figure 43 are calculated using median incomes. That means that half the population of those family types are living below the median income. To help estimate how many families are below the affordability cut off, Figure 45 shows the distributions of incomes for all three family types. The lower end of the distribution is highlighted in each table. Families in those income ranges are more much more likely to be in unaffordable housing (using the 30% of pre-tax income cut-off). These families include, 2990 Couple Families, 2220 Lone Parent Families, 8430 Non-Family Persons, and 13640 in Total. These are

families that are at a higher risk of affordability problems due to lower income, rather than a count of families that are actually experiencing difficulties.

Fig.44 Distributions of incomes for family types

Couple Families		Lone Parent Families		Individuals	
Family Income Range	# of Families	Family Income Range	# of Families	Family Income Range	# of Families
Less than 10k	340	Less than 5k	230	Less than 5k	950
10k to 15k	200	5k to 10k	170	5k to 10k	1020
15k to 20k	370	10k to 15k	260	10k to 15k	2000
20k to 25k	410	15k to 20k	410	15k to 20k	2560
25k to 30k	660	20k to 25k	410	20k to 25k	1900
30k to 35k	1010	25k to 30k	400	25k to 30k	1360
35k to 40k	970	30k to 35k	340	30k to 35k	1200
40k to 45k	1020	35k to 40k	290	35k to 40k	1030
45k to 50k	1040	40k to 45k	280	40k to 45k	830
50k to 60k	2110	45k to 50k	220	45k to 50k	740
60k to 70k	2130	50k to 60k	390	50k to 60k	1080
70k to 75k	1020	60k to 75k	360	60k to 75k	1000
75k to 80k	970	75k to 100k	350	75k to 100k	860
80k to 90k	1880	More than 100k	310	More than 100k	520
90k to 100k	1760				
100k to 150k	5700				
150k to 200k	1940				
200k to 250k	590				
More than 250k	540				

Census Affordability & Core Housing Need Estimates

At this point, we've established the type of families and number of families who are likely to experience housing affordability issues, based on the most recently available income and rent data. The question then becomes, how many households are actually experiencing housing affordability problems? The Census has estimated this, for every census year up to 2006. With the changes to the

2011 long form census (now the National Household Survey), 2006 is the most recent measure available. The results are shown in Figure 45 below⁵⁸.

Fig.45 Housing Conditions & Need 2006, Kamloops (CY)

Households tested for core housing need	All households		Owners		Renters	
	(#)	(%)	(#)	(%)	(#)	(%)
Number of households tested for core housing need	31,260	100.0%	23,375	100.0%	7,890	100.0%
Average household income before taxes (\$)	67,297		77,719		36,409	
Average monthly shelter costs (\$)	878		927		729	
Average STIR ⁹ before taxes (%)	21.8		17.9		33.4	
Households below housing standards						
Number of households below one or more housing standards	8,745	28.0%	4,305	18.4%	4,435	56.2%
Below affordability standard	6,725	21.5%	3,135	13.4%	3,590	45.5%
Below adequacy (repair) standard	1,925	6.2%	1,070	4.6%	860	10.9%
Below suitability (crowding) standard	1,245	4.0%	475	2.0%	770	9.8%
Households in core housing need						
Number of households in core housing need	3,560	11.4%	985	4.2%	2,575	32.6%
Average household income before taxes (\$)	16,462		18,376		15,733	
Average monthly shelter costs (\$)	654		725		626	
Average STIR ⁹ before taxes (%)	50.7		48.9		51.3	
Below affordability standard	3,320	10.6%	880	3.8%	2,445	31.0%
Below adequacy (repair) standard	580	1.9%	175	0.7%	405	5.1%
Below suitability (crowding) standard	405	1.3%	75	0.3%	330	4.2%

The first line highlighted above shows how many households were below the affordability standard. 3590 rental households were below the affordability cut-off. This is 45.5% of all rental households in 2006. Given rents have increased significantly since 2006, it's likely that this number has increased. That means that likely half or more of *renters* are paying more than 30% of their income on shelter.

There are households who are willingly paying more than 30% of their household income on shelter. Thus CMHC removes those households with its core housing need measure, which has been discussed. The second highlighted line shows the households fitting that definition: 2445 rental households, 31% of all rental households in 2006 that are below affordability standard and could not find alternative local housing at the median market rent for less than 30% of their income.

⁵⁸ **Source:** Canada Mortgage and Housing Corporation. (2012, 07 25). *Interactive Local Data Tables*

This information is from 2006. Rents have increased faster than income since that year, as shown in Figure 46 below. Since 2006, *average* rents have grown more than twice as fast as *median* incomes. Unfortunately this information compares median incomes to average rents, but the trend is still clear. Thus, it's likely the affordability numbers shown above have worsened significantly over the past six years.

Fig.46 Rent Growth versus Income Growth 2006-2010, Kamloops (CA)

		Bach	1 Bedroom	2 Bedroom	3 Bedroom
Rent	Total Growth	16%	22%	20%	27%
	Annualized Growth Rate	3.62%	4.92%	4.65%	5.98%
		Couple Families	Lone Parent Families	Non-family persons	
Income	Total Growth	7.22%	9.53%	9.52%	
	Annualized Growth Rate	1.74%	2.28%	2.27%	

Wages & Affordability

Another way to frame the affordability problem is through wages. For example, what wages would a household need to earn, and for how many hours would they need to work, to afford an average priced rental unit? The next two tables attempt to answer this question. Figure 47 demonstrates wage requirements to meet housing affordability standards, using averages rents from the Rental Market Survey.

Fig.47 Based on Rents Obtained from the Rental Market Survey from CMHC

				Weekly Hours Required to Work at Min. Wage to make Rents Affordable (30% of pre-tax income)			
				Required Wage at 40 hrs/wk to fit Affordability Criteria (30% or pre-tax income)			
	Ave. Monthly Rent	Ave. Rent Weekly	Min. Wage	Single Earner	Dual Earner	Single Earner	Dual Earner
Bachelor	613	141.46	10.25	46	23	11.79	5.89
1 Bedrm	693	159.92	10.25	52	26	13.33	6.66
2 Bedrm	835	192.69	10.25	63	31	16.06	8.03
3 Bedrm	1065	245.77	10.25	80	40	20.48	10.24

	Average Monthly Rent	Shelter Allowance, Single Household, % of Monthly Rent	Shelter Allowance, Couple Household, % of Monthly Rent
Bachelor	613	61%	122%
1 Bedrm	693	54%	108%
2 Bedrm	835	45%	90%
3 Bedrm	1065	35%	70%

Wages & Affordability Findings:

- For a dual earner household, both working at minimum wage, housing is affordable by CMHC standards, at average prices determined by CMHC. This is true for all unit sizes given both earners work 40 hour weeks.
- For a single earner household, housing is unaffordable, for all unit sizes, at a 40 hour work week. To earn enough money to pay for a bachelor apartment, and for the apartment to be considered affordable, the single earner would need to work 46 hours a week.
- For a two bedroom apartment to be considered affordable, a single earner would need to be paid \$16.06 an hour for a 40 hour work week.
- Shelter allowance rates cover 61% of the cost of an average priced bachelor suite and 54% of a one bedroom unit.

Fig.48 Based on rents obtained from the online listings scan

	Ave. Monthly Rent	Ave. Rent Weekly	Min. Wage	Weekly Hours Required to Work at Minimum Wage to make Rents Affordable (30% of pre-tax income)		Required Wage at 40 hrs/wk to satisfy Affordability Criteria (30% or pre-tax income)	
				Single Earner	Dual Earner	Single Earner	Dual Earner
Bachelor	900	207.69	10.25	68	34	17.31	8.65
1 Bedroom	795.11	183.49	10.25	60	30	15.29	7.65
2 Bedroom	1017.16	234.73	10.25	76	38	19.56	9.78
3 Bedroom	1298.68	299.70	10.25	97	49	24.97	12.49
	Average Monthly Rent	Shelter Allowance, Single Household, % of Monthly Rent		Shelter Allowance, Couple Household, % of Monthly Rent			

Bachelor	900 ⁵⁹	42%	83%
1 Bedroom	795.11	47%	94%
2 Bedroom	1017.16	37%	74%
3 Bedroom	1298.68	29%	58%

Based on Rents Obtained from the Online Listings Scan⁶⁰

Affordability Findings

- For a single earner household, at minimum wage and a 40 hour work week, there is no affordable housing available at average rents.
- For a dual earner household, at minimum wage and 40 hour work weeks, all housing is affordable, except three bedroom units, at average rents.
- For a single earner wishing to rent a two bedroom, for example a single mother, would need to be paid \$19.56 an hour for that unit to be considered affordable. This number should be interpreted with caution however; there are many provincial and federal transfer programs in place which low-income single parent families qualify for, which would reduce the required wage.
- The Income Assistance Shelter Allowance covers 47% of a one bedroom unit at average rents.

Spatial Affordability

Rent levels vary according to location. Figures in Appendix O compare incomes to rents in each Census Tract. Incomes were adjusted from 2010 to 2011 by assuming an annual growth rate equal to the long run average annual growth rate. A summary of the information is found in Appendix O. The following points summarize the findings in Appendix O.

- Upper Sahali exhibits the highest median income for the most part. To make an even finer distinction, the southern half of Upper Sahali has on average even higher median incomes. This also happens to be the only urban census tract that has no formal rental units according to CMHC.
- The North Shore has the lowest median incomes in all family types, this is also the area where rents are generally the lowest.
- Low-rent areas tend to have lower income residents, while higher rent areas tend to have higher income residents.
- Non-Family persons (unattached individuals) and lone-parent families are much more likely to experience affordability problems. Given that unattached persons can often more easily share a two bedroom apartments, it is quite possible that lone-parent families are likely facing greatest housing affordability need.

⁵⁹ Note: The average bachelor rent should be interpreted with caution for two reasons: First, the Online Listings Scan had a small sample size of bachelor units and secondly, bachelor unit rents tend to be very volatile, as demonstrated by historical CMHC rent data.

⁶⁰ Online Listings Scan: Craigslist and Kijiji. (2012, June 20th). Retrieved from Kijiji; Craigslist

- The rent comparisons above are using formal market rents. If incomes were compared to informal market rents, affordability would be higher.

Living Wage Comparison

The idea of a Living Wage is a concept developed by the Canadian Centre for Policy Alternatives, and attempts to measure the actual costs of living for both family and non-family persons. The shortcoming of most measures of housing affordability is that they ignore many relevant details that Living Wage calculations attempt to capture. The key financial factors that are included in a Living Wage analysis include:

- **Federal & Provincial Government Taxes:** The standard shelter to income ratio (STIR) measure of 30% of gross household income is inherently flawed due to exclusion of taxes (and somewhat arbitrary). Disposable (after-tax) income should be the income measure used. Federal and Provincial taxes significantly lower a household’s ability to afford housing. On the other hand, there are numerous non-refundable tax credits and tax deductions aimed at lowering the tax burden of a family.
- **Government Transfers:** Some measures of pre-tax income will include transfers such as BC’s Rental Assistance Program and refundable tax credits such as CCTB; some measures will not.
- **Other Family Expenses:** Perhaps most importantly, the 30% STIR measure fails to consider the burden of non-housing expenditures. Households face a broad range of expenses, which vary in price by region. Key expenses include but are not limited to Child Care, Meals, Education, Medical, Transportation and Savings.

As such, a measure of the overall cost of living in Kamloops (CY/CA) is included below. This “Living Wage Index” displays the expenses that a reference family of four would face in Kamloops (CY/CA) to live a very modest standard of living. The calculations are based on Kamloops (CY/CA) specific data and the methodology for the calculation was developed by the *Canadian Center for Policy Alternatives, First Call BC: Child and Youth Advocacy Coalition* and the *Social Planning Council of Victoria*. More detailed information can be found in Appendix A⁶¹.

Fig.49 Kamloops Family Expenses 2012

Item	Monthly	Annually	% of Total Expenses	% of Pre Tax Income
Modified MBM				
Food	710.26	8523.13	14.1%	13.0%
Clothing and Footwear	183.12	2197.47	3.6%	3.4%
Rent	1170.00	14040.00	23.2%	21.5%
Utilities	115.74	1388.83		

⁶¹ **Source:** Hicks, J. (2012). *2012 Kamloops Living Wage Index*. Kamloops: Kamloops Homelessness Action Plan

Contents Insurance	34.92	419.00		
Telephone	40.32	483.84		
Total Shelter	1360.97	16331.67	27.0%	25.0%
Transportation	472.17	5666.10	9.4%	8.7%
Other	662.89	7954.68	13.1%	12.2%
Subtotal	3389.42	40673.05	67.2%	62.3%
Child Care	1092.00	13104.00	21.6%	20.1%
Non MSP Health Ex	133.00	1596.00	2.6%	2.4%
MSP	128.00	1536.00	2.5%	2.4%
2 Weeks Pay (Contingency)	209.42	2513.00	4.2%	3.8%
Parent Education	93.35	1120.18	1.9%	1.7%
Total	5045.19	60542.23	100.0%	92.7%

Living Wage Findings

- In order for a family of four to pay for the expenses listed above, both parents would need to work at a full time at a wage of \$17.95, after factoring in transfers and taxes, and living in at least a 3 bedroom unit.
- Based on this basket of expenses, the family pays 21.5% of their pre-tax income in shelter. This is the percentage considered affordable within this context. This is significantly lower than the 30% standard cut-off. This is important because it shows how the level of non-shelter expenses affects what is determined to be affordable housing. The typical 30% cut-off is arbitrary, whereas the 21.5% is developed from an actual budget and actual prices.
- If just one of the parents' wages dropped below \$17.95, or their hours were reduced, this basket of expenses would quickly become unaffordable. In that case, expenditure on something will have to be reduced. This is the quintessential scenario of families facing tough choices between shelter and food, child care and health benefits. Thus, the cost of housing also becomes an issue that affects nutrition and health.

6.5. BC Housing's Rental Assistance Program (RAP)

The Provincial Government, via BC Housing, provides rental assistance to eligible low-income, working families to help with their monthly rent payments in the private market via the Rental Assistance Program (RAP). Figure 50 details the BC Housing total expenditure on RAP for each fiscal year. Additionally, it states the number of households *currently receiving* RAP as of March 31st of each fiscal year.

Fig.50 BC Housing Expenditure on the RAP program in Kamloops

Description	Financial Year					Total 2007- 2012
	2007/08	2008/09	2009/10	2010/11	2011/12	
Total RAP Expenditure in fiscal year	321,784	820,835	1,045,746	1,007,378	1,069,628	4,265,371
Households that were active clients on March 31st each year that received assistance	110	214	227	217	220	

- Over the past four years, total annual expenditure in Kamloops (CY) alone has increased by \$747,844, or 232%. In real terms, this is a 217% increase⁶².
- Over the past four years, the government has spent a total of \$4,265,371 on the Rental Assistance Program, in Kamloops (CY).
- The number of households being served as of March 31st in each fiscal year has doubled since 2007⁶³.

Appendix J outlines additional information on *all* clients who received RAP in the 2011/2012 fiscal year. In total, 298 households received RAP at an average subsidy value of \$320. Interestingly, the average rent of households before the subsidy was \$1033 a month. There are two reasons it is high: First, RAP only subsidizes families with at least one child. Having children requires a rental with more bedrooms, which pushes up the rent. Secondly, in order to qualify for RAP, the household must prove that it spends more than 30% of its income on shelter. So, RAP is more likely to serve households paying higher rents versus lower rents.

Households receive funding for an average of 2.2 years, indicating that by that time, households have likely found cheaper accommodation or increased income. The majority of parents are between 25 and 44 years of age, as would be expected if we assume that earning potential increases with age. The vast majority (90%) of households are led by a single parent, likely due to decreased earning potential, and the vast majority of household heads are female. This indicates that a large portion of households served are single-mother households.

6.6. Motel Monthly Rentals

Motels have been known to rent on a monthly basis. While motels provide an almost negligible portion of the rental market, it is useful for policy purposes to have some information regarding this motel market. Accordingly, thirty one local motels were phoned to collect basic information about monthly rentals. The results are as follows:

⁶² **Note:** CPI, All Items, for BC, used to adjust for inflation.

⁶³ **Note:** Fig 51 above only shows the people on RAP at a single point in time.

- 15 of the motels stated they rented rooms on a monthly basis
- on average, those motels rent *roughly* 4 units on a monthly basis.
- all the motels that rent on a monthly basis do so during the winter months, and roughly 6 motels continue to rent on a monthly basis during the summer
- many of the units are rented by out-of-town workers. In some cases, companies will rent the units directly for their employees
- Rents vary quite drastically, from \$400.00 to \$3000.00. These numbers are estimates given by front desk staff, not actual rents. However, a rough average of rents is between \$7-1000.00.

The biggest take-away from this data, given its very rough nature, is that there is temporary space for monthly rentals, and some of it is roughly affordable, available largely in the winter term.

6.7. The AASH/MAASH Housing Model

Developing new subsidized/low-income rental housing is extremely difficult in the current construction and tax environment. Given that, one innovative approach pioneered in Kamloops by ASK Wellness is partnerships with private landlords. The idea is simple: ASK Wellness rents units directly from private landlords, and then sublets these units to their clients. If the clients are successful in maintaining the housing for six months, they take over the lease from ASK Wellness.

One of the benefits is that ASK Wellness provides various supports to these tenants to help them stay in that unit. This is effective because ASK Wellness has experience in supporting tenants, whereas the landlords do not. If there is a problem with the tenant, the landlord does not need to go through the Residential Tenancy Branch to resolve it; they simply inform ASK Wellness. Having the support of ASK Wellness can often mean the difference between maintaining tenancy and eviction. The second benefit is that the rents are guaranteed to be paid, because ASK Wellness holds the lease, not the tenant. This reduces the risk to the landlord of an interruption in their revenue stream. Another benefit to the landlord is that if there are any damages to the units, ASK Wellness will fix them, further reducing the risk to landlords.

In exchange for all of the above benefits, ASK Wellness rents the units at below market rates, which makes the units more affordable. ASK Wellness rents 27 units through this program currently.⁶⁴ This is a program that could be emulated by other non-profit housing providers in Kamloops (CY). The beauty of this program is that it doesn't require new housing stock.

⁶⁴ **Source:** Hughes, B. (2012, June 12th). Executive Director of ASK Wellness. (J. Hicks, Interviewer)

Section 6 Summary

Private Rentals

- The *formal* rental market is the market of private, rental row and apartment structures, with three or more self-contained units. This is the market which is surveyed by the CMHC bi-annually to determine vacancy rates and average rents.
- The *informal* market is everything else, including Secondary suites, Duplexes, Entire houses, Motels which rent units on a monthly basis, Condos/townhomes which are owned by an individual owner for rental purposes, and Thompson Rivers University residence facilities.
- Informal rental housing garners a higher rent than formal rental housing, partially due to quality and service differences between the two. The informal market is larger than the formal. This means the rents reported by CMHC are significantly underestimating rent levels for the entire market.
- Renters experience a high level of affordability problems. Lone-parent families and couple families with a single earner are particularly susceptible to affordability challenges.
- Since 2006, average rents have increased twice as fast as median incomes. This may be due in part to a significant decrease in the rate of construction of rental housing.
- A 30% housing affordability cut-off is somewhat arbitrary and holds some limitations. The Living Wage gives only 21.5% of total income to shelter in order to make room for other necessary goods.
- BC Housing supported roughly 300 households in Kamloops last year through rental assistance, at an average subsidy of \$320. We know that the biggest demographic being served by this subsidy is single mother families.
- We estimate that there are approximately 1632 households in core housing need based on the provincial study of rental need by BC Non-Profit Housing Society.

**see section 6 for sources*

Section 7

Entry Level Home Ownership



7.1. Overview

Home ownership is often considered to be the ideal housing tenure. This is evident in government policies and tax incentives which privilege entry level ownership over rental housing, and is also evident in the increasing home ownership rates, as will be discussed in the following section. Ownership rates in Kamloops (CY) have been on a slow rise as displayed in Figure 52⁶⁵, and these numbers do not take into account the past six years which have seen an aggressive continuation of this trend.

Fig.51 Private Occupied Dwellings, Census, Kamloops (CY)⁶⁶

	1996	2001	2006
Owned	20125	21795	23975
Rented	8575	8860	8690
% Owned	70%	71%	73%
% Rented	30%	29%	27%

The section is titled entry-level ownership, because when considering affordable housing, entry-level is the only home ownership type that is relevant. This report is not concerned with the upper-end housing sector. However in reality, it is difficult to separate the two.

⁶⁵ **Source:** Statistics Canada. Community Profiles, 1996, 2001, 2006.

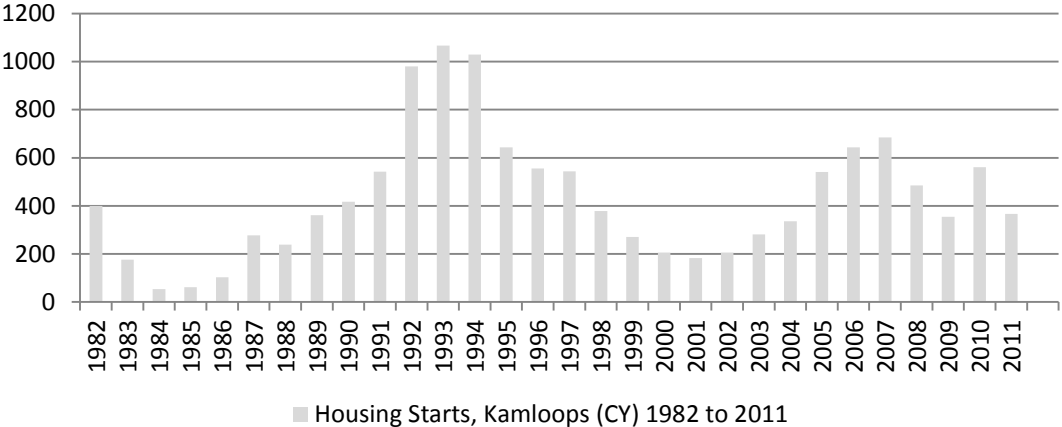
⁶⁶ **Note:** Statistics Canada did not report housing Tenure information with the 2011 Census information.

7.2. Residential Construction & Sales Activity

As discussed in section six, changes in supply affect changes in price and thus affordability.

Figure 53 displays residential housing starts, by number of dwelling units, for the city of Kamloops (CY) from 1986 to 2011⁶⁷. Two major building periods are noted, during the early/mid-nineties and the recent housing boom. Figure 54⁶⁸ displays a similar trend by graphing housing completions in Kamloops (CA). In addition to the two most recent construction periods, the data shows the construction boom of the 70's which continued into the early 80's.

Fig.52 Housing Starts
Kamloops (CY) 1982 to 2011



⁶⁷ **Source:** Canadian Real Estate Association and BC Real Estate Association. (2012, June). *Building Permits, Housing Starts and Sales*. Retrieved from BC Stats

⁶⁸ **Source:** Statistics Canada. (2012, July 20th). Table 027-0006: Canada Mortgage and Housing Corporation, housing starts, under construction and completions in large urban areas, annual (units). Retrieved from CANSIM

Fig.53 Residential Completions Kamloops (CA) 1972 to 2011

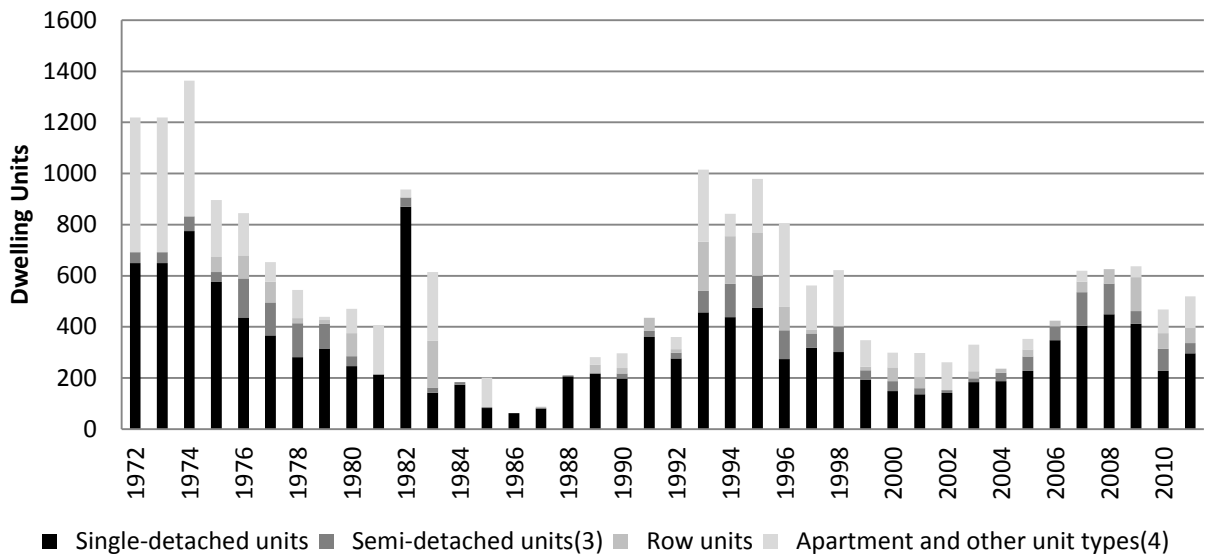


Fig.54 Residential Completions Since 1972

	Total	% of Total
Single-detached units	12804	58%
Apartment and other unit types	5126	23%
Semi-detached units	2176	10%
Row Units	1868	9%

Noticeably in the early 70’s, apartment units made up a significant portion of the units being built. However, since then the proportion has diminished. This is likely due to the removal of the Multi Unit Residential Building Tax Program (MURB) and other changes in the tax system which reduced the attractiveness of building multi-unit rental properties. Figure 55 shows the total units completed since 1972, by unit type. Single-detached units constitute the majority of completions with 58%, while apartment units constitute 23%.

Figure 56⁶⁹ shows building permits issued in Kamloops (CY) since 2007. This data tells a different story than the housing completions information in Figure 54. According to Figure 56, Multi-Family Apartments have made the second largest contribution to the number of dwelling units over the past 5 years. Furthermore, for all four years from 2008 to 2011, this category has accounted for the most dwelling units. Two caveats should be noted. First, these are building permits, not completions, which would partially explain the discrepancy in data from the city and BC Statistics. Secondly, building permits

⁶⁹ Source: City of Kamloops. (2012, August 3). Publications and Reports, RE: Statistical Data 2011.

do not indicate tenure type, and as has been demonstrated in section six, the majority of these new apartment units are possibly being built for ownership, rather than rental.

Fig.55 Building Permit by Structure Type Kamloops (CY) 2007 to 2011

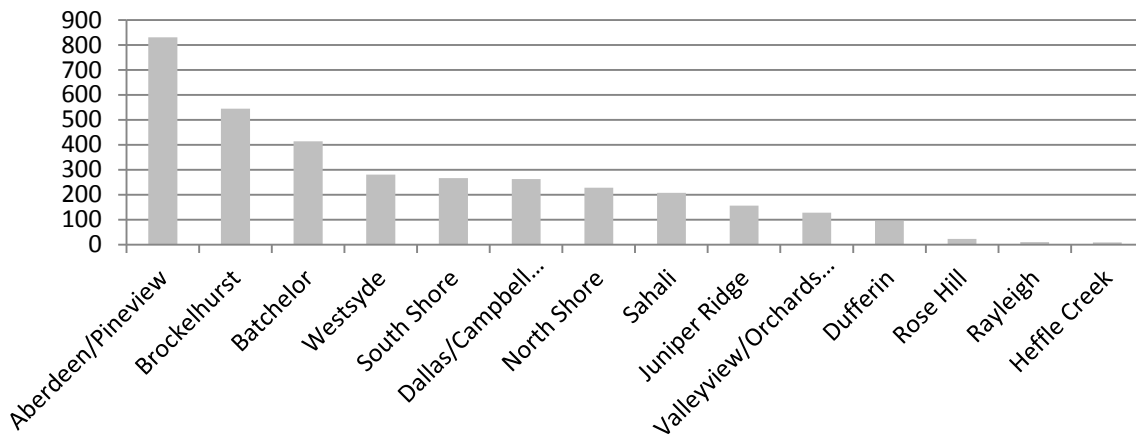
	2007	2008	2009	2010	2011	Total
Single Family Dwelling	332	200	134	247	132	1045
Multi-Family (Apartments)	63	207	226	266	135	897
Multi Family (Three or More Units)	124	68	6	32	26	256
Multi-Family (Single Units)	21	26	25	53	42	167
Multi-Family (Duplex Units)	42	28	6	40	34	150
Duplex Units	12	35	11	5	18	81
Mobile Home	18	10	9	7	3	47
Secondary Suite	n/a	n/a	13	10	10	33
Total New Residential units	612	574	430	660	400	2676

Figure 57 below shows the location of all new dwelling units since 2006⁷⁰. Aberdeen, South of the river, and Brockelhurst, North of the river, have been the largest areas of housing growth. Aberdeen and Pineview together have seen more than 800 new dwelling units since 2006. That is an average of 160 new dwelling units a year in that neighbourhood.

⁷⁰ Source: City of Kamloops. (2012, August 3). Publications and Reports, RE: Statistical Data 2011.

Fig.56 Location of New Dwelling Units

Kamloops (CY) Total for 2006 to 2011



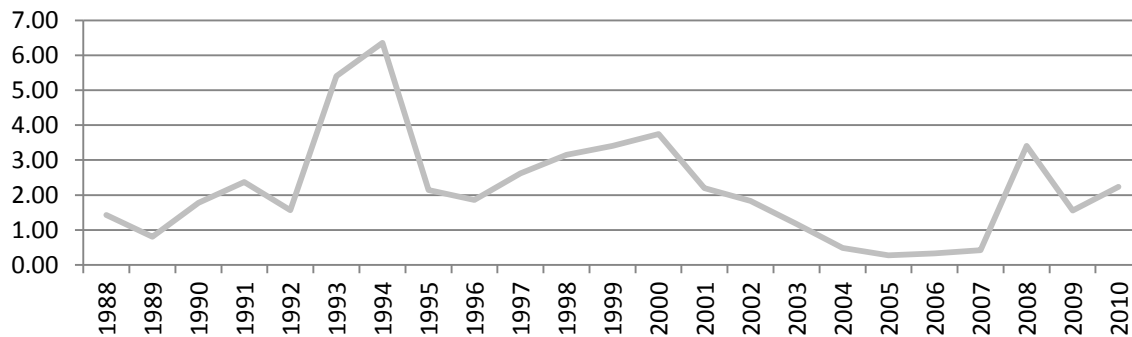
Altogether, since 2007 the city has issued building permits which represent 2676 dwelling units. According to Census data, the number of total private dwellings in Kamloops (CY) grew by 2786 from census period 2006 to census period 2011. So these counts seem to confirm each other. Over the same period, the total number of private households increased by 2365, according to the 2011 Census. This could indicate that housing construction is keeping up with, or exceeding, household demand. However, this doesn't consider whether the additional dwellings are appropriate for, and affordable to, the private households' needs.

An alternative measure of the interaction between supply and demand for housing is the absorption rate. Figure 58⁷¹ shows the annual average of monthly absorption rates for Kamloops (CA). An absorption rate measures how many months it would take for the currently available homes for sale to be sold, given the number of units sold that month. When an absorption rate is high, it indicates a housing market that has plenty of homes for sale compared to buyers, when the absorption rate is low, the housing market has many buyers compared to homes for sale.

It should not be surprising that the absorption rate dropped close to zero during the mid-2000's. When the financial crisis hit, you see the absorption rate rise suddenly in 2007/2008. Changes in the absorption rate of a market are often coupled with changes in the prices of homes, which are shown in the next section.

⁷¹ **Source:** Canada Mortgage and Housing Corporation. (2012, July 20th). *Canada Mortgage and Housing Corporation, absorptions and unabsorbed inventory, newly completed dwellings, by type of dwelling unit in census agglomerations of 50,000 and over, monthly (units), Jun 1988 to May 2011*. Retrieved from Statistics Canada

Fig.57 Annual Average of Monthly Absorptions Rates
Kamloops (CA), 1988 to 2011



7.3. Housing Costs

Figure 59⁷² shows the rise in the average residential housing price. Nominal residential housing prices more than doubled within 5 years. To be concise, from 2000 to 2010, the average nominal residential home price increased by 138%. This is a real increase of 96% (almost double in real terms)⁷³. As has been seen in Section 2 and 6, nominal incomes did not follow suit, which leads to changes in affordability.

Fig.58 Average Residential Price 1996 to 2011, Kamloops (CA or CY?)



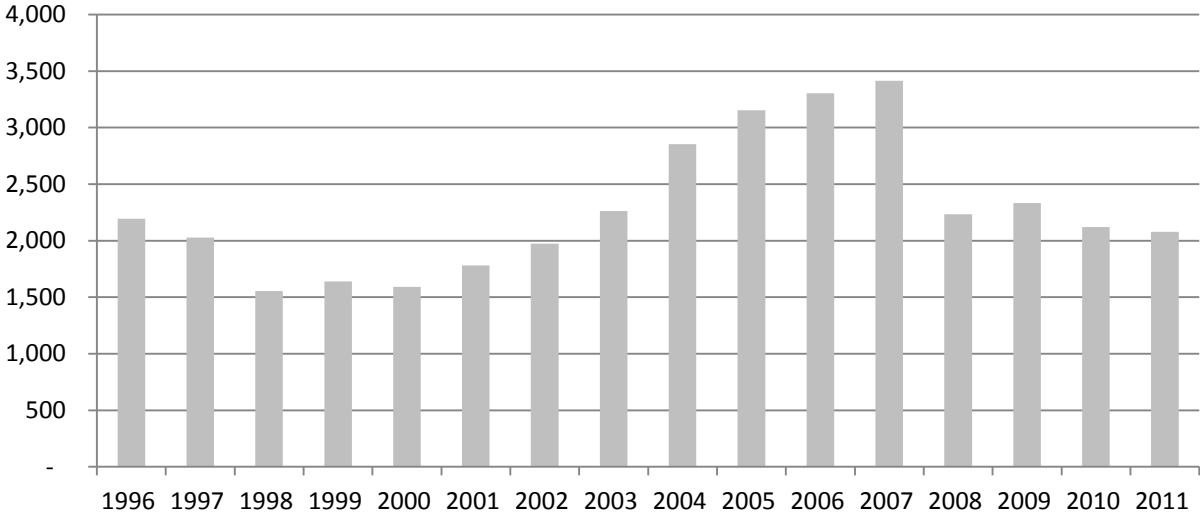
As shown in the previous sub-section, it's not a fundamental change in the supply of new housing that forced price upwards, it was an increase in demand for home ownership. This is not a new story to

⁷² **Source:** Canadian Real Estate Association and BC Real Estate Association. (2012, June). *Building Permits, Housing Starts and Sales*. Retrieved from BC Stats

⁷³ **Note:** adjusted using CPI, All items, British Columbia

any housing market observer, but still important to clarify. Figure 60⁷⁴ shows the number of residential properties sold during the same time period. The number of homes sold between 2000 and 2007 also doubled. This increase in demand had an important role to play in the increasing prices.

Fig.59 Kamloops Residential Properties Sold 1996 to 2011

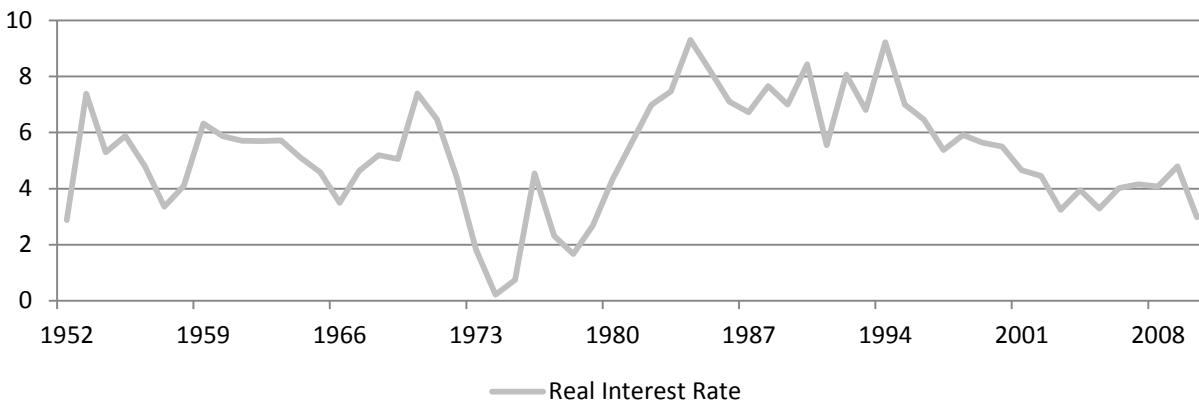


Borrowing costs also factor into affordability. Figure 61 below graphs the *real* annual average conventional mortgage rate with a 5 year term⁷⁵. Throughout the 70’s and 80’s, inflation was high and volatile, which explains the dip in real mortgages rates during that period. More relevantly, real interest rates have decreased since the 90’s. A decrease in the real interest rate decreases the borrowing cost of a mortgage, and thus the total carrying cost, and consequently, adds to a higher demand for ownership.

⁷⁴ **Source:** Canadian Real Estate Association and BC Real Estate Association. (2012, June). *Building Permits, Housing Starts and Sales*. Retrieved from BC Stats

⁷⁵ **Note:** The average annual rates were obtained by averaging monthly data tabulated by CMHC, found on the Stats Can Website. The real rate was found by subtracting the inflation rate from the average mortgage rate for the corresponding year.

Fig.60 Real Annual Average Conventional Mortgage Rate
5-year term, Canada



7.4. Affordability

In the same vein as section six, affordability for home ownership is determined by the interaction between carrying costs and household income. Figure 62 shows this interaction for 2006. Specifically, it displays core housing need, as shown in section six, measured by CMHC and Statistics Canada⁷⁶.

Fig.61 Housing Conditions & Need (2006), Kamloops (CY)

Households tested for core housing need	All households		Owners		Renters	
	(#)	(%)	(#)	(%)	(#)	(%)
Number of households tested for core housing need	31,260	100%	23,375	100%	7,890	0%
Average household income before taxes (\$)	67,297		77,719		36,409	
Average monthly shelter costs (\$)	878		927		729	
Average STIR ⁹ before taxes (%)	21.8		17.9		33.4	
Households below housing standards						
Number of households below one or more housing standards	8,745	28.0%	4,305	18.4%	4,435	56.2%
Below affordability standard	6,725	21.5%	3,135	13.4%	3,590	45.1%
Below adequacy (repair) standard	1,925	6.2%	1,070	4.6%	860	10.9%
Below suitability (crowding) standard	1,245	4.0%	475	2.0%	770	9.8%

⁷⁶ Source: Canada Mortgage and Housing Corporation. (2012, 07 25). *Interactive Local Data Tables*.

Households in core housing need						
						32.
Number of households in core housing need	3,560	11.4%	985	4.2%	2,575	6%
Average household income before taxes (\$)	16,462		18,376		15,733	
Average monthly shelter costs (\$)	654		725		626	
Average STIR ⁹ before taxes (%)	50.7		48.9		51.3	
						31.
Below affordability standard	3,320	10.6%	880	3.8%	2,445	0%
Below adequacy (repair) standard	580	1.9%	175	0.7%	405	5.1%
Below suitability (crowding) standard	405	1.3%	75	0.3%	330	4.2%

Bearing in mind that this data is from 2006, there are some important conclusions:

- There are substantially fewer households, in *core housing need*, that are owner-tenure versus those that are rental-tenure.
- The average STIR (Shelter to Income Ratio) is 17.9% for households in ownership, versus 33.4% for households in rental tenure. This is due, in part, to the substantially higher average household income for ownership tenure households versus rental households (\$77,719 versus \$36,409).
- Only 3.8% of all ownership households spent more than 30% of their household income on ownership, *while being unable to find alternative affordable accommodation at median prices.*

This information paints a fairly comfortable picture of housing need for those in ownership tenure. However it's important to note that average housing prices rose by another \$80,000 in the four years *after* 2006, which would dramatically affect affordability. The high number of seniors who currently reside in homes they own outright may account, to some degree, for the high level of affordability we see currently.

Figure 62 below lists the distribution of homes sold in Kamloops (CY), over the past twelve months, by price range⁷⁷. This provides insight into what entry-level ownership looks like. 32% of residential properties were sold for \$239,999 or less. These include mobile homes, condos, row houses, and single-detached dwellings; all types of residential properties.

⁷⁷ Kamloops and District Real Estate Association. (2012, July 20). *Kamloops Real Estate Statistics*. Retrieved from Kamloops Real Estate Blog

Fig.62 Distribution of Properties Sold in Kamloops

August 2011 to July 2012

Residential Sales By Category	Total	% of Total	Quintile
Under 40,000	42	1.9%	
40,000-79,999	95	4.4%	
80,000-119,999	77	3.5%	10th percentile
120,000-159,999	92	4.2%	
160,000-199,999	160	7.4%	
200,000-239,999	229	10.5%	Lower quartile
240,000-279,999	213	9.8%	
280,000-319,999	310	14.3%	Median
320,000-359,999	273	12.6%	
360,000-399,999	248	11.4%	Upper Quartile
400,000-439,999	166	7.6%	
440,000-479,999	79	3.6%	
480,000-519,999	54	2.5%	
520,000-559,999	40	1.8%	
560,000-599,999	24	1.1%	
600,000+	70	3.2%	
Total	2172		

The three tables in appendix I outline six different mortgage scenarios which outline how affordability varies with price, and mortgage conditions.

- Three scenarios use the approximate lower quintile residential price of the past twelve months, as shown in the table above⁷⁸.
- Two scenarios use the approximate median residential price of the past twelve months, as shown in the table above.
- One scenario (number 6) uses the tenth percentile residential price of the past twelve months, as shown in the table above.

The mortgage scenarios use the prevailing 5-year fixed interest rate, while varying the down deposit and amortization period.⁷⁹ The approximate lower quintile and median prices were used to represent the

⁷⁸ **Note:** The quartiles, median and tenth percentile figures are not exact. The table shows price ranges, and the quartile, median and tenth percentile prices will fall inside a price range. For example, the tenth percentile prices is between 80,000 to 119,999 thousand. Consequently, for the mortgage scenarios below, the upper bound of each correlated price range is taken to be the tenth percentile, quartile and median prices.

⁷⁹ **Note:** The prevailing 5-year fixed rate was obtained from The Mortgage Center BC website, using the “Bank Rates” on August 14th, 2012. **Source:** The Mortgage Center BC. (2012, August 14th). Best Mortgage Rates. Retrieved from The Mortgage Center: http://www.mortgagesbc.ca/mortgage_rates.php

realities of entry level ownership. This provides the most comprehensive view of current carrying costs of a mortgage for persons wishing to enter the home ownership market, and will provide comparisons to income data.

Figure 63 summarizes the information from the home-ownership scenarios in Appendix I. Any residence sold at, or above, lower quintile prices will generally require at least \$54,000 in household annual income to meet affordability standards. Purchasing a house at tenth percentile prices would require a household income of just under \$29,000 to be considered affordable.

	Total Annual Carrying Cost	Required Household Income to meet Affordability Standard
Scenario Four	\$ 21640.90	\$ 72136.33
Scenario Five	\$ 21269.98	\$ 70899.94
Scenario Two	\$ 20680.73	\$ 68935.78
Scenario One	\$ 18595.24	\$ 61984.14
Scenario Three	\$ 16435.36	\$ 54784.55
Scenario Six (Tenth Percentile Price)	\$ 8627.06	\$ 28756.88

Given that information, it is helpful to revisit Figure 45 income data for Kamloops (CA)

Home Ownership Affordability Findings

- Home ownership for lone parent and couple families is likely unaffordable or out of reach for families with incomes below \$50,000.00. Many of these families could likely still qualify for a mortgage, but the overall carrying cost would be high.
- For unattached individuals, who can likely settle for a house that is closer to the tenth percentile price, home ownership is likely unaffordable for those with income below \$30,000.00.
- The previous two facts imply that modest entry level housing is *likely* unaffordable for roughly half of Kamloops families, after factoring in property taxes, utilities, and condo fees (when relevant). There are two caveats to qualify that statement. First, we are discussing entry-level ownership, which assumes that families are buying their *first* home, and thus do not have previous housing equity to use. Second, the mortgage scenarios, which qualify that statement, are for 2011/12 prices, and 2010 income, and they look only at the carrying cost a family would face if they purchased a home *now*. For those who purchased homes prior to the large price increases, their carrying costs would be substantially lower. This is partially the reason why Core Housing Need data from Statistics Canada shows ownership housing as broadly affordable.

The Home Owner Grant (HoG) program is designed to lessen the burden of residential property taxes. Figure 65 shows HoG data for Kamloops (CY) from 2008 to 2011. While the maximum basic grant amount is \$570, an additional \$275 grant is available to some seniors, which increased the average

amounts beyond the basic grant amount. Additionally, in 2001 the Northern and Rural Homeowner Benefit (NRHB) became available in addition to the basic grant amount, for homes located outside of the Capital Regional District, Greater Vancouver Regional District, and Fraser Valley Regional District. The NRHB is a benefit of up to \$200, which likely explains the \$200 increase in average grant amounts distributed.

The total number of grants has been stable over the past four years; only 36 new households began receiving the grant between 2008 and 2011. Moreover, grants for non-senior families decreased, while those for seniors’ families increased. This implies that existing ownership households are aging, and thus entering the seniors category, and thereby reducing the non-seniors’ category.

The HoG is designed so that 95 percent of residents in BC are eligible for it. The housing price thresholds are designed accordingly. Given that fact, it is interesting that the number of grants distributed in Kamloops (CY) has barely increased at all over the past 4 years, because this would inductively imply that there have been very few families entering ownership for the *first* time. *If that is true*, then it makes sense given the affordability conclusions discussed above.

Fig.64 Home Owner Grants Distributed in Kamloops (CY)

	2008	2009	2010	2011
Senior Grants	6555	6789	6963	7210
Regular Grants	17414	17297	17237	17195
Total Grants	23969	24086	24200	24405
Total Amount	15180029	15383488	15471436	20345269
Average Amount	633.32	638.69	639.32	833.65

Section 7 Summary

Entry Level Home Ownership

- Ownership tenure rates have increased relative to rental tenure rates.
- Construction of new dwellings has kept paced with the increase in the number of households living in Kamloops. That being said, the types of housing being built are specific to ownership. With dramatically increased home prices, this means the affordability of the newly constructed units is limited.
- Average housing prices practically doubled, in inflation-adjusted terms, from 2000 to 2011. Incomes have not. This has large implications for housing affordability. Alternatively, real mortgage rates have declined since the 90's which would have a partially offsetting effect.
- Evidence that ownership affordability has worsened was found in the proposed mortgage scenarios. This comparison shows that *entry-level* ownership has likely moved out of reach for many households.
- To estimate need in our community (371 units) we set the income level at which a household would be capable of entering the ownership market using the median income. The starter home price (\$240,000.00) is derived based on the purchase ability at the median income level for all two or more person households from the most recent Census, assuming 30 % of gross household income expenditure for shelter.

Section 8



Housing Creation

8.1. Overview

Some affordable housing challenges can be resolved through new policies at various levels of government. There is no one single solution to the multiple challenges of housing, but policy design is at the root of some of them. In this section we consider a couple ways that policy, and in particular municipal policy can be tailored to ensure adequate affordable housing for everyone. For a comprehensive listing of ways that municipal governments are ensuring affordable housing supply, see appendix R.

Policies municipalities can employ to help ensure adequate supply of affordable housing

- Direct funding & development
- Development and building permits related incentives
- Streamlined municipal approval process
- Harmonizing regulations and costs
- Inclusionary zoning
- Alternative development standards
- Preservation of existing rental stock

Under each of these categories there are several specific policies that can be tailored to ensure that adequate affordable housing is available. Healthy Vacancy Rates, and Strata Conversions as examples of two specific issues that could be addressed at the municipal level through policy reform. Other specific policy reforms that involve multiple levels of government include directly related policies such as; building code changes or tax incentives to create housing, and indirectly related policies such as higher income assistance rates, a living wage standard, or affordable day care.

8.2. Healthy Vacancy Rates

There is limited research on what a healthy vacancy rate specifically is. Research has been done on *natural vacancy rates*, similar to theory on natural rates of unemployment. This would essentially be the vacancy rate at which the rental market naturally returns to, over the long run, due to inherent structural factors. The determinants of a natural vacancy rate would consider things like; mobility, rent

dispersion, average rents, changes in housing stock, changes in population and income, rent control and the prevalence of websites which facilitate interaction between tenant and landlord.

While the notion of a natural vacancy rate, and its determinants, is useful from a policy perspective, it does not answer the question of what is a socially optimal vacancy rate. To answer this question, it's best to consider what the downsides are of a prohibitively low vacancy rate. The rental market plays an important role for many people in society such as new immigrants, young adults, students, low-income families and individuals, inter and intra-provincial migrants, and persons with other barriers to home ownership. When the rental market is undersupplied, at-risk demographics suffer for a number of reasons:

- The housing shortage makes it harder to find suitable housing; families and individuals often find themselves in dwellings that are inappropriate or unsafe.
- Low vacancy rates can presumably cause increases in rent, which makes housing less affordable.
- If landlords wishing to raise rents come into conflict with rent increase regulation, those landlords are likely to find other ways to indirectly raise rents, such as forgoing regular maintenance in order to lower their costs.
- In a constrained market, landlords find themselves in a position to be able to discriminate against certain demographics based on biases and perceptions (ie. Students are partiers, or single men are irresponsible).
- Low vacancy rates can also inhibit a community's growth. Attracting new workers from outside the community requires the ability for that community to house them.
- Given the assumption that low vacancy rates are followed by rent increases, and thus reduce affordability, there are broader effects of a lack of affordable housing. Effects include detriment to health which increase health care costs, a lack of residual income to put towards other necessities such as food, childcare and recreation and personal health, and limited access to job opportunities⁸⁰.

The detrimental effects of a low vacancy rate are easier to discuss than what might be considered "too low". To truly attempt to answer that question for Kamloops we will require a significant amount of research, and a large number of variables will need to be considered. For the purposes of this report, it is easier to look at what some other reputable sources contend a healthy vacancy rate to be.

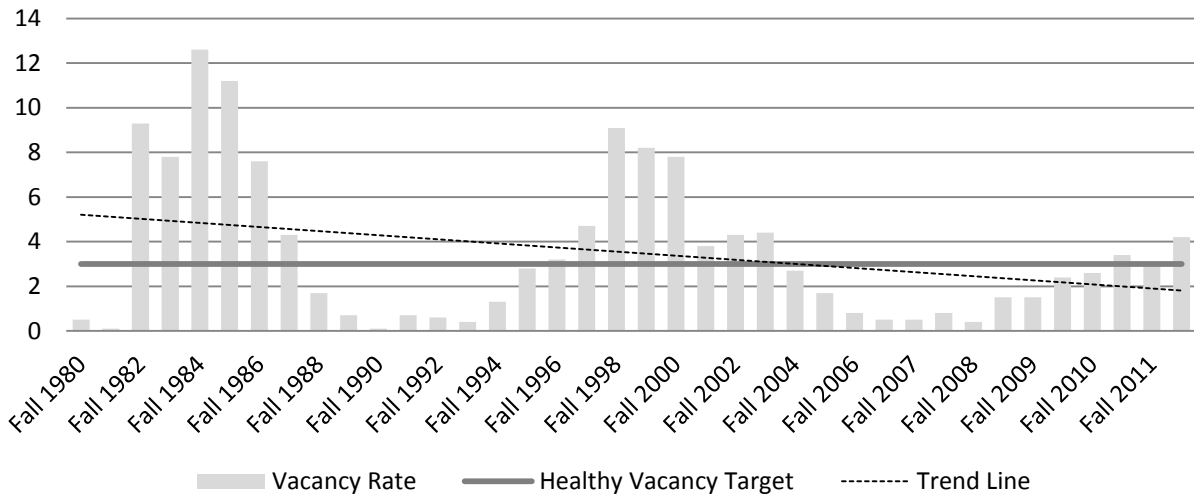
- The Wellesley Institute, an Ontario based think-tank, has quoted a 3% vacancy rate as the minimum rate for a healthy rental market⁸¹.
- As cited in the next section of this report, many municipalities use vacancy rates in Strata Conversion Policy. If the vacancy rate for an area is below a certain rate, these municipalities will

⁸⁰ The Conference Board of Canada released a report titled "Building from the Ground Up: Enhancing Affordable Housing in Canada". This report began by outlining the associated downsides of a lack of affordable housing.

⁸¹ The Wellesley Institute. (2010, 06 15). Latest CMHC numbers confirm low, moderate-income renters priced out of private rental markets. Retrieved from The Wellesley Institute

disallow strata conversion applications until such time as the vacancy rate increases. As such, these vacancy rates can be interpreted as the perceived minimum healthy vacancy rate. All of the policies use vacancy rates between 2% and 4%.

Fig.65 Total Vacancy Rate for Kamloops (CA)
Privately Initiated Rental Row & Apartment Structures of Three Units or More



The figure above shows the recorded Kamloops (CA) vacancy rate and a 3% target vacancy rate. The vacancy rate has been below 3% for 17 of the past 32 years: Half the time, and the trend points towards consistently lower vacancy rates.

Vacancy rates are simply indicators by which we measure the availability of units in the rental market, and should be considered along with other indicators. That said, establishing a healthy vacancy rate is a valuable tool in affecting the supply of affordable housing because it provides a benchmark from which to judge other housing policy. Strata conversion policy is one example of policy that requires a benchmark such as an established healthy vacancy rate from which to make informed decisions.

8.3. Strata Conversions

Many municipalities have adopted restrictions on Strata Conversions since the Strata Property Act was brought into enforcement in 2000 and 2001. Many of the policies adopted by municipalities include a clause which discourages or bans strata conversions while the vacancy rate is below a certain benchmark, usually between 2% and 4%. The City of Coquitlam requires written proof that at least 60% of the current tenants agree to the strata conversion, otherwise the application will not be passed. The City of Abbotsford has an interesting clause, although it is not mandatory: "*Recognizing the impact that strata conversions may have on the supply of affordable and/or rental housing in the City, applicants are encouraged to make a voluntary per unit contribution to the City's Affordable Housing Fund at a rate based on a percentage (3%) of the average apartment value for sales in Abbotsford as established by Fraser Valley Real Estate Board monthly sales statistics.*"

The table in Appendix H outlines some of the vacancy rate clauses within Strata Conversion for major BC municipalities. This list is not an exhaustive list and only includes larger municipalities.

Kamloops Affordable Housing Needs Assessment 2012

Section 8 Summary

Housing Creation

- Some of the issues related to a lack of affordable housing are systemic. Policy and regulation reform will be necessary to implement long lasting change.
- Two key areas where the City of Kamloops can work with the community to address affordable housing include systems to enforce the retention of existing housing stock and the development of a Healthy Vacancy Rate Policy.
- Policies at all levels of government need to be explored in a comprehensive way. Some areas of policy reform that involve multiple levels of government include directly related policies such as; building code changes or tax incentives to create housing, and indirectly related policies such as higher income assistance rates, a living wage standard, or affordable day care.

Section 9

Sources



Researchers

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Interviews with Stakeholders

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