

Village of Clinton

Thompson-Nicola Regional District

HOUSING NEEDS REPORT

FEBRUARY 2021

Acknowledgments

The development of this Housing Needs Report was led by the Thompson-Nicola Regional District and supported by staff from the City of Merritt, District of Clearwater, District of Logan Lake, Sun Peaks Mountain Resort Municipality, Village of Cache Creek, and Village of Clinton.

We would like to acknowledge and thank key stakeholders and members of the community who participated in the Regional Housing Needs survey, shared lived experience through focus groups, or participated in interviews, including:

- Interior Health
- Clinton and District Assisted Living Society
- Canadian Mental Health Association, Kamloops Branch
- ASK Wellness Society
- Yellowhead Community Services
- Nicola Valley Shelter and Support Society
- Rural and Remote Division of Family Practice
- Merritt Division of Family Practice
- Sun Peaks Housing Authority
- Glacier Mountain Lodge
- Mike Wiegele Heli-Skiing Resort
- Logan Lake Lions Club
- Evergreen Acres Seniors Housing Society
- Logan Lake Wellness Health and Youth Society
- United Way Thompson Nicola Cariboo
- Conayt Friendship Society
- Interior Community Services, Better at Home Program

Prepared for:

Thompson-Nicola Regional District
300-465 Victoria Street
Kamloops, BC V2C 2A9
*ATTN. Regina Sadilkova,
Director of Development Services*

With funding support from:



Prepared by:



M'akola Development Services
107-731 Station Avenue
Victoria, BC V9B 5R5

Sandy Mackay
Housing Research and Policy Lead
smackay@makoladev.com



Turner Drake & Partners Ltd.
6182 North Street
Halifax, NS B3K 1P5

Neil Lovitt
Vice-President, Planning & Economic Intelligence
nlovitt@turnerdrake.com



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Executive Summary

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of the Thompson-Nicola Regional District (TNRD). Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need, the TNRD and its member communities have undertaken a Housing Needs Report for the City of Merritt, District of Clearwater, District of Logan Lake, Sun Peaks Mountain Resort Municipality, Village of Cache Creek, Village of Clinton, and Electoral Areas A-N and P of the Regional District. Funded by the Union of British Columbia Municipalities' (UBCM) Housing Needs Report program, this report is a descriptive analysis of the current housing needs and issues across the TNRD and aims to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

This Housing Needs Report fulfills the requirements for Housing Needs Reports as outlined in the Local Government Act. The report can be used by community members, the broader public, service and housing providers, and by local and regional governments to understand current housing needs, projected community growth in terms of population and households, and future housing need over the next five years from 2021 to 2026.

KEY FINDINGS

The following key themes were found throughout the data and community engagement portions of this project. They are applicable to the communities participating in the study, not the TRND as a whole.

Growth in senior age cohorts are sustaining the study area's total population.

The study area was home to 1% less people in 2016 than 2006 (29,645 to 29,395). Population losses occurred across most age cohorts except for seniors (65+), who expanded from about 4,800 people to 6,840 (43%). Their share of the total population grew from 16% to 23% in a decade.

Population projections anticipate that historical population losses could turn to future gains, growing possibly 7% from 2016 to 2026. Most younger age cohorts are likely to decrease, while seniors may continue to grow to perhaps a 30% share of the entire 2026 population.

These findings indicate a need for housing across the TNRD that supports the needs of older residents. Specifically, there is a need for more housing that is affordable and accessible for those on a fixed income, particularly within the rental market. An aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. Seniors are also more likely to be living

"There is a massive need for a seniors care home, rental units, affordable living housing. There is almost nothing available. Zero rentals for years. Less than 20 houses for sale currently. We need more options."

"There are many single seniors living in family-size homes as there is no suitable seniors housing available."

"Over the four years I've lived here, I've seen four people leave because they couldn't climb the stairs in their apartment or look after their yard."

"Logan Lake is a great Community. We have lived here for 47 years. As we are ageing, we see a great need for Senior housing. A lot of our Seniors are still trying to live in their homes, but with stairs and the size, are having difficulties. We need affordable Senior apartments with an elevator."

with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. In many parts of the study area, older residents may live in an affordable situation, but are increasingly worried about their ability to maintain the house and property.

In addition to expressing a desire for small, maintainable units (though not necessarily fewer bedrooms), many seniors responded that they would prefer to be located closer to amenities and services, especially as they choose to drive less or are unable to operate a personal vehicle. Expanding the availability of smaller, multi-unit housing, connected to services or transit options is vital for meeting the needs of an older population. Zoning and land-use decisions that prioritize multi-unit and smaller, denser housing with public and active transportation infrastructure would support the growing needs of seniors, as well as many other population groups.

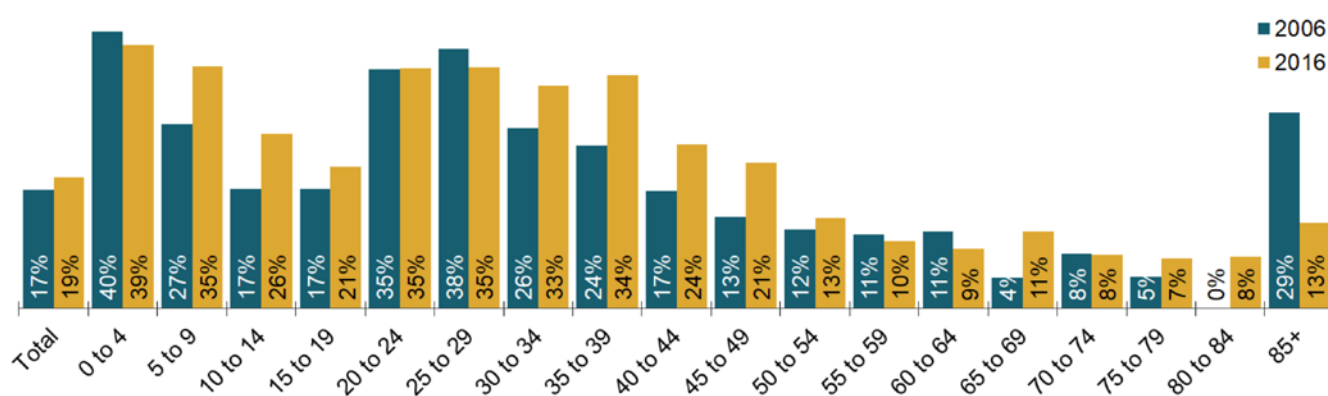
“The TNRD and its member municipalities are very car focused. It is a difficult place to live w/o a vehicle.”

People are renting at higher frequencies and renters are less able to meet their housing needs than owners.

Overall, the study area is made up of 80% owner and 20% renter households. Between 2006 and 2016, renter households grew 7% while owner households only increased by about 0.5%.

The number of renting families with or without children living grew over the decade (6%), while owner household families dropped 6%. This likely represents both an increase in preferences for renting, as well as a compromise driven by the housing market. Rates of rentership grew across most five-year age cohorts.

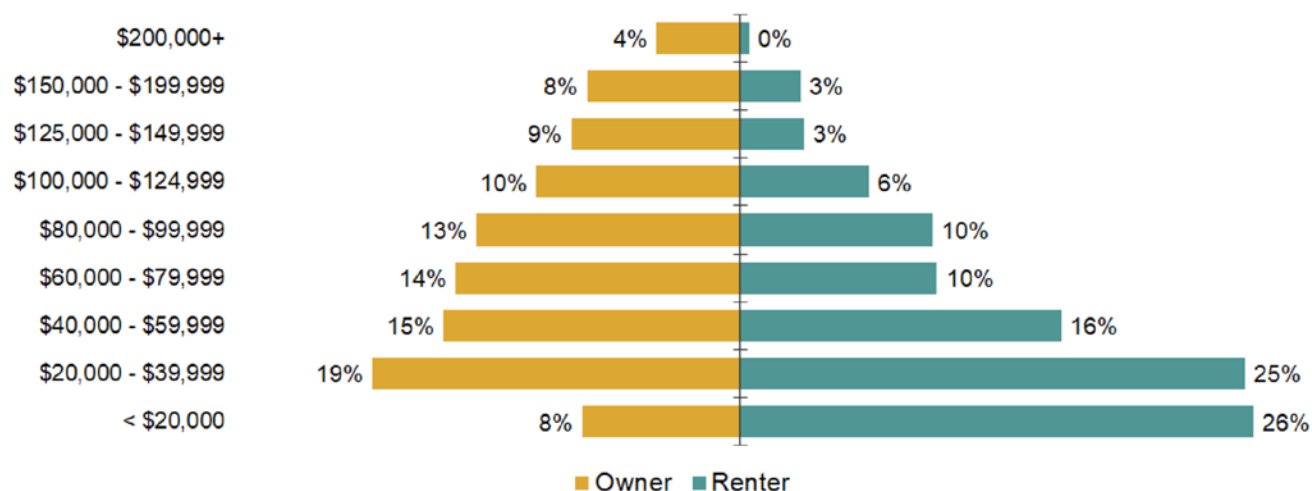
Figure 0a: Share of Renters, '06 vs '16



Source: Statistics Canada

Renter households also earn significantly less income than owner households. The median owner household earned an estimated \$85,600 and the median renter household earned \$55,200, representing about 15% and 17% growth from 2005 to 2015, respectively.

Figure 0b: Distribution of Household Incomes by Tenure, 2016



Source: Statistics Canada

Renters are considerably more likely to earn less than \$40,000 (51%) compared to owners (27%). Alternatively, 31% of owner households earn more than \$100,000 versus only 12% of renter households.

Across the study area, about 31% of renter households are in Core Housing Need, compared to approximately 10% of owners. These numbers vary by community, but the consensus, confirmed through stakeholder engagement, is that renters face elevated levels of housing hardship.

The increased percentage of renters and frequency of Core Housing Need points to a greater demand for dedicated rental housing options that are affordable, accessible and appropriate for the community. Engagement revealed that one of the most critical housing challenges facing TNRD is a lack of available and affordable rental units. Participants described an incredibly competitive rental market where available units were rented within hours, often at prices much higher than they would have paid a few years ago. If someone was able to find a rental unit, it was often a price well above their means. Sixty-five percent of renter respondents to the community survey indicated their current home was unaffordable. Many stakeholders indicated that the lack of available rental housing is impacting communities' ability to attract and retain vital employees. This has staffing implications for local businesses, schools, and services. Smaller communities within the TNRD have a particularly difficult time retaining doctors and other health care providers for more than a few years.

"I administrate a Rental page. There are more people moving to the area looking for rentals than ever before. Driving the cost up from units that would normally be \$700-800 per month to \$1400-1800 per month, this is ridiculous, there is virtually no affordable housing."

"Currently there are no rentals available. This impacts businesses who need employees but there is no where for them to live."

"I was unable to fill a much needed position in the Ashcroft /Cache Creek area because we could not find a place to live for the qualified candidate. They had to turn the position down. I was a high paying great position within the Hospital"

"There is a massive gap of rentals. It is not easy getting into homeownership but this town has next to zero for renters."

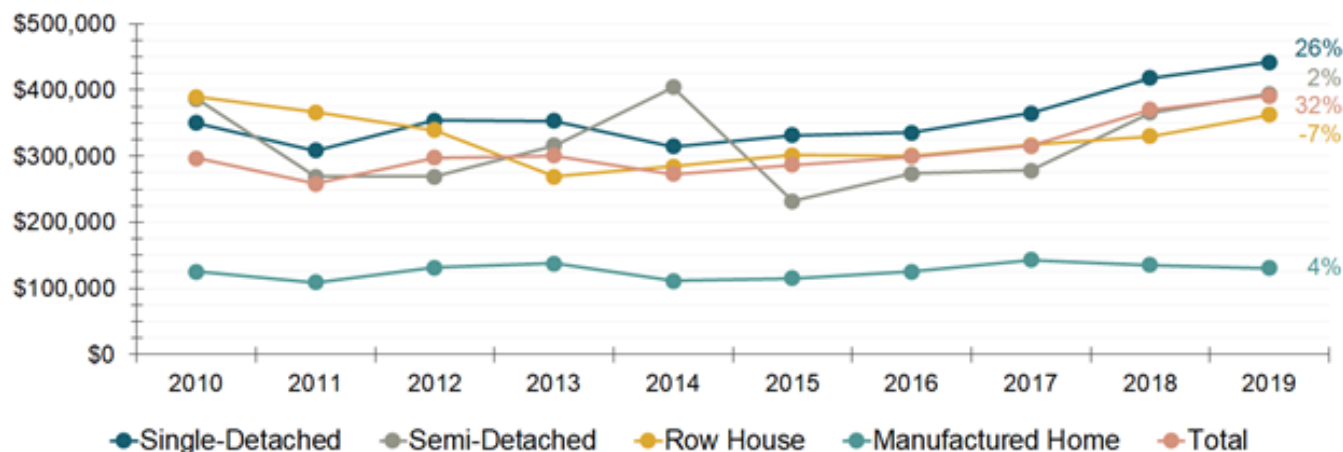
"We need more affordable low income housing that is designated for low income rentals, not just suites that people rent periodically that can get sold out from under renters."

"It is discouraging. My husband and I will have to move very soon as house is for sale that we rent and landlord has told us "if it doesn't sell I will have to move into it." We are older couple and rentals that are clean, safe and in a decent neighbourhood are non existent at this time. It is a scary time for me something that has never happened to me so I can even imagine what others go through on a regular basis with most rental houses being sold and rather quickly."

Homeownership costs are rising, and finding housing is becoming more difficult for a larger proportion of the population.

While affordable rentals remain the most pressing concern, owner housing prices have risen dramatically in the last ten years. Adjusted for inflation, median dwelling prices are up 32% since 2010. There are many people in the TNRD who, five years ago, may have been able to afford market ownership housing who now feel they have been priced out of the current market.

Figure 0c: Median Purchase Price by Dwelling Type (2019 dollars), '10-'19



Source: BC Assessment

Key informants routinely pointed out that accessing housing is more difficult for everyone, not just renters. As costs of ownership increase, new buyers may rely on income generated by a secondary suite to afford their mortgage, driving up costs in the secondary rental market.

An affordability analysis indicated that most families/couples (with or without children) can still afford to rent the typical apartment or dwelling and can afford the median ownership price for a single-detached home.

Generally, the median lone parent can afford up to a 1-bedroom unit (based on adjusted CMHC prices and cannot reasonably afford the median single-family home. Only manufactured homes remain within an affordable budget. The median single person household cannot afford the median suite apartment. Engagement with key informants and survey respondents indicates that, despite the quantitative data showing generally affordable conditions, many residents with low to middle incomes are struggling to find adequate rental or ownership options. Conditions are expected to worsen in communities where new industrial development is driving up demand for rental units.

“Finding an affordable house in Merritt is getting harder and harder. I know of several young adults (20s) that can’t find a decent house even though they are both working”

“Pipeline development has created a situation of increased demand with the ability/ willingness to pay higher than average rental prices. This has/will exacerbate the situation for all rentals, especially low income units.”

“Living costs are going up, up up, while wages and income are not rising at all... the ability to afford a house for us (we are thinking of children and would need more room) is becoming less and less a reality.”

“The average single family house prices is \$2 million. How can a family working in Sun Peaks afford to live in Sun Peaks? Salaries/wages are too low compared to house prices.”

There is a need for more non-market and supportive housing options.

As of August 2020, 97 BC Housing affiliated non-market housing applications in the study area remained on the waitlist, including: 10 families, 14 residents with disabilities, and 56 seniors. However, informants indicated the demand for non-market housing is much greater than is reported by BC Housing waitlists as individuals in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. Community engagement activities highlighted this need. Many key informants made it clear that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Those in equity-seeking groups, and especially those of Indigenous identity were at a higher risk of housing instability. Informants overwhelmingly pointed to deficits in transition housing, supportive housing, seniors’ supportive housing, and units available at a below market rate. Several key informants highlighted the need for supportive housing for lone-parent families, youth, and community members with physical or developmental and cognitive disabilities.

Non-market and supported housing is often difficult to develop, not only because of community perceptions about below market housing, but also because of limited funding and available land. Interviewees working in housing or social services noted that a recognition that poverty can happen to anyone is crucial.

"I work with low income and marginalised clients and those with addictions and mental health conditions. lack of affordable housing is their number 1 issue, leading to a host of other problems. Without adequate safe housing recovery is impossible."

"This people of this town continue to cry out for low income housing, they wish that every new housing project be low income. This town has a very high percentage of renters and people who make minimum wage causing a need for low income housing as the rental market is in such ludicrously high demand and the odds of getting a rental unit are very slim."

"We lack affordable/subsidized housing for low income families."

The TNRD has many housing assets and informed and passionate non-profits and community members.

Throughout the engagement process it was clear that housing need in the TNRD is a subject about which people are passionate. Non-profits, health sector employees, local government representatives, and community advocates understand the issues and are working hard to address them. This report is intended to support and supplement the already important work being undertaken and help local governments direct their resources appropriately.

In addition to comments on areas of housing need, many community members and housing organizations brought up alternative housing options and tools that could be implemented at the local government level. In addition to general support of increased density and smaller housing styles in appropriate areas, informants suggested cooperative housing models, land trusts, and even housing authorities as potential methods of improving availability, affordability, and stabilizing the market. Feedback and potential options from engagement feedback are included in the Housing Planning Tools and Supports section of this document.



KEY RECOMMENDATIONS

The following key recommendations emerged through the Housing Needs Report process. They are applicable to all communities and Electoral Areas in the study and respond directly to the key findings identified in the Report. Local and regional governments are already supporting many of these recommendations and should continue to monitor progress moving forward.

Promote and Protect Housing Affordability in the Market

- Improve availability of affordable rentals;
- Expand affordable market housing incentive programs;
- Encourage development of purpose-built rental and smaller and denser units in residential areas; and,
- Mitigate affordable unit loss.

Expand Non-Market and Supportive Housing Options

- Expand non-market housing options (including units available at affordable and rent geared to income units);
- Enhance support for non-profit developers through incentives;
- Facilitate non-market development on underutilized and vacant land; and,
- Expand support for unhoused residents.

Address Growth in Population Aged 65 Years and Over

- Enhance support services aimed at seniors and elders; and
- Encourage development of smaller, multi-family, accessible units, close to transportation infrastructure.

Manage Regional Growth

- Align land-use, transportation, and service planning goals to promote new growth in designated areas that will meet expected increase in household demand; and
- Keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region.

Deepen Housing Partnerships and Educate Residents

- Support non-profits who are bearing much of the cost of housing service delivery;
- Continue to expand regional housing involvement;
- Educate residents on the value of affordable housing; and,
- Advocate for increased support from senior levels of government.

Introduction

PROJECT OVERVIEW

In April 2020, M'akola Development Services and Turner Drake & Partners Ltd. were engaged by the Thompson-Nicola Regional District (TNRD) to complete a Regional Housing Needs Report for the City of Merritt, District of Clearwater, District of Logan Lake, Sun Peaks Mountain Resort Municipality, Village of Cache Creek, Village of Clinton, and Electoral Areas A-N and P of the Regional District. The report is meant to provide staff, the Regional Board, participating municipalities, and community partners with a better understanding of local housing needs and will be used to guide policy formulation for the local and regional governments, inform land use planning decisions, and direct local and regional housing action.

The overall objectives of the Greater Housing Needs Report were to:

- Provide a comprehensive understanding of housing supply, demand, and needs within the region across the full housing continuum, including: emergency and transitional shelter/housing, supportive housing (especially seniors'), subsidized housing, rental housing (both primary and secondary market) and ownership housing (fee simple, strata ownership or shared equity ownership).
- Identify housing gaps and recommend strategies and best management practices taken by other local governments to address housing gaps as may be applicable.
- Identify opportunities, partnerships, and funding in support of local and broad regional housing projects and initiatives.
- Identify any additional factors that influence the supply, demand, or provision of housing.
- Assess current housing policy within the TNRD and participating member municipalities.
- Create performance measures or common housing indicators that can be used to measure progress over time and that municipal partners can use for future updates.



REPORT ORGANIZATION

This report is organized into four key sections:

1) **Executive Summary**

A brief overview of the key regional findings and recommendations.

2) **Housing Needs Report Introduction**

Includes background information on housing policy, local and regional government abilities, and community engagement undertaken as part of this study.

3) **Village of Clinton Housing Needs Report**

Full Housing Needs Report for the Village of Clinton. Contains housing data and engagement feedback collected directly from community members or regional stakeholders with operations in the Village.

4) **Appendices**

Housing Planning Tools for Local Governments

Discussion and examples of various housing policy interventions available to regional and local governments, their applicability, and recommended next steps to address housing in the Village of Clinton.

Housing Indicators and Monitoring Guide

Key indicators and monitoring recommendations are also included to help local staff and stakeholders track housing conditions moving forward.

Community Housing Profile

The Village of Clinton Housing Profile highlights some of the most compelling housing data collected in this study. Profiles lack much of the in-depth analysis included in the full report and are intended to be used for public communication and quick reference.

Community Engagement Summary

A complete summary of Regional engagement undertaken as part of this study including process, methods, and broad discussion of findings.

Community Data Tables

Data tables include additional information that meets specific Provincial requirements. They can be used as reference by local staff or stakeholders.

Provincial Summary Form

Provincial Summary Form required to complete obligations of the funding program.

THE HOUSING CONTINUUM AND WHEELHOUSE

Throughout this report, housing needs are often categorized by tenure, or the financial arrangements under which an individual or group of individuals in a partnership has the right to live in their home. The most common types of tenure are rental and ownership, but there are many financial relationships that individuals can have with their home. These relationships are often organized along the *housing continuum* or *spectrum*. Used around the world, the model typically displays housing as a linear progression from homelessness or emergency housing to homeownership.

Figure 0c: The Housing Continuum

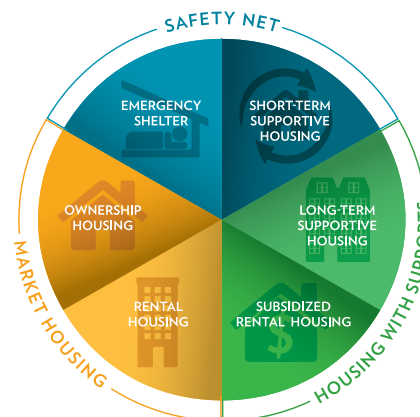


Canadian Mortgage and Housing Corporation, 2018

While a useful tool for visualizing the many available housing options, communities are experimenting with alternative housing frameworks that can account for different cultures, lifestyles, and economic realities. The traditional housing continuum model presupposes that people will start somewhere on the axis and then move from left-to-right, with homeownership as the ultimate goal and marker of “success”. For a variety of reasons many families and individuals may not choose homeownership as their goal or be unable to attain it in their chosen market. If an economic hardship hits your family and you need to move from ownership to rental, you have not failed, your needs have changed. Similarly, if you choose to rent rather than own so you can live closer to work, you are no less successful. Older adults often move from market ownership, to a smaller rental option, to a long-term supported home as they age or their health deteriorates. The housing continuum promotes a false narrative that moving from left to right, towards a market-oriented relationship to housing is the correct way to navigate the housing system.

The Housing Wheelhouse, developed as part of Kelowna’s 2017 Housing Needs Assessment, consciously repositions homeownership from the end of the spectrum to one of six equal outcomes. The goal of the shift was to encourage decision-makers, housing providers, developers and residents to understand that all tenures of housing are vital components to creating and maintaining a healthy, sustainable and adaptable housing system. No one level of housing is greater or more important than another.

Figure 0d: The Housing Wheelhouse



The Housing Wheelhouse, City of Kelowna (2017)

“By de-emphasizing homeownership in favour of a more diverse and evolving approach, the **Wheelhouse** allows the City to respond more efficiently and effectively to people’s changing needs by adapting the programs and strategies.”¹

Canada Mortgage and Housing Corporation (2019)

¹ Canada Mortgage and Housing Corporation. 2019. Available at: <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

The Wheelhouse includes the following six housing options:

- **Emergency shelters:** temporary shelter, food and other support services, generally operated by non-profit housing providers.
- **Short-term supportive housing:** stable housing along with support services offered by non-profit providers as a transitional step between shelters and long-term housing (with typical stays of two to three years).
- **Long-term supportive housing:** long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
- **Subsidized rental housing:** subsidized rental homes operated by non-profit housing providers, BC Housing and housing co-operatives through monthly government subsidies or one-time capital grants.
- **Rental housing:** includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-detached rental homes.
- **Ownership housing:** includes fee simple homeownership, strata ownership, multi-unit and single-detached homes, and shared equity (such as mobile homes or housing co-operatives)

Through this Housing Needs Report, the Village of Clinton and the TNRD have an opportunity to use the information in this report and knowledge gained through the process to similarly re-frame conversations around housing. The Wheelhouse is one tool for the local governments and their partners to collectively envision and build a housing system that includes all forms of housing and meets the diverse needs of residents from different socio-economic backgrounds at every stage of their lives.



ROLES IN ADDRESSING HOUSING NEED

Local Governments

Changes to Federal and Provincial government roles are placing considerable pressure on municipalities and regional governments to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level.

Municipalities and regional districts maintain planning documents including Official Community Plans and, in some cases, Affordable Housing Strategies that they may use to plan for affordable housing. Generally, the roles of local government fall into four categories:

- **Incentivize:** Local governments can make land available, directly award funding, and provide relief from various fees and charges (e.g. development cost charges, community amenity charges, etc.). Local governments can also incentivize affordable housing through provisions in planning documents like Official Community Plans, affordable housing strategies, and transportation plans.
- **Regulate:** Local governments can mandate affordable housing, for example through an inclusionary housing or zoning policy.
- **Partner:** Local governments can partner with non-profit housing providers, social service organizations, and other affordable housing advocates by creating an Affordable Housing working group as an arm of Council, sitting on coalition boards as a member, and utilizing relationships with these sectors to guide further decision-making. In some cases, local governments have formed housing corporations through which they can directly develop and provide housing.
- **Education and Advocacy:** Local governments can make affordable housing easier to develop by raising community awareness of local affordability issues and encouraging increased support from senior levels of government.

Non-Profit Organizations

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer affordable rents, reduced-rate mortgages, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. As senior government responsibilities have changed, and as other levels of government have stepped back from providing affordable housing directly, non-profits have become the most active provider of affordable housing across British Columbia.

Private Sector

Including speculators, developers, builders, investors, landowners, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.

COMMUNITY ENGAGEMENT

Community engagement was a key component of the Thompson-Nicola Regional District Housing Needs Report. Beginning in June 2020 and ending with the close of the online survey in October 2020, M'akola Development Services and staff from the Thompson-Nicola Regional District hosted and conducted a variety of engagement events including preliminary findings presentations at council meetings, focus groups, key informant interviews, and an online survey. Objectives for the engagement process included:

1) **Collect Additional Data**

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories have a greater impact with community members and decision makers. Additional data captured through the engagement process illustrates quantitative findings and gives the Regional District and participating municipalities information about the people effected by housing, rather than just numbers.

2) **Ground Truth Data Findings**

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, the most recent available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captures up-to-date data that informs findings and helps researchers determine the accuracy of external data sources.

3) **Promote Equity Through the Engagement Process**

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

4) **Identify Community Strengths to Inform Asset-Based Recommendations**

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process was designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum. A full engagement summary is included as an appendix to this report.

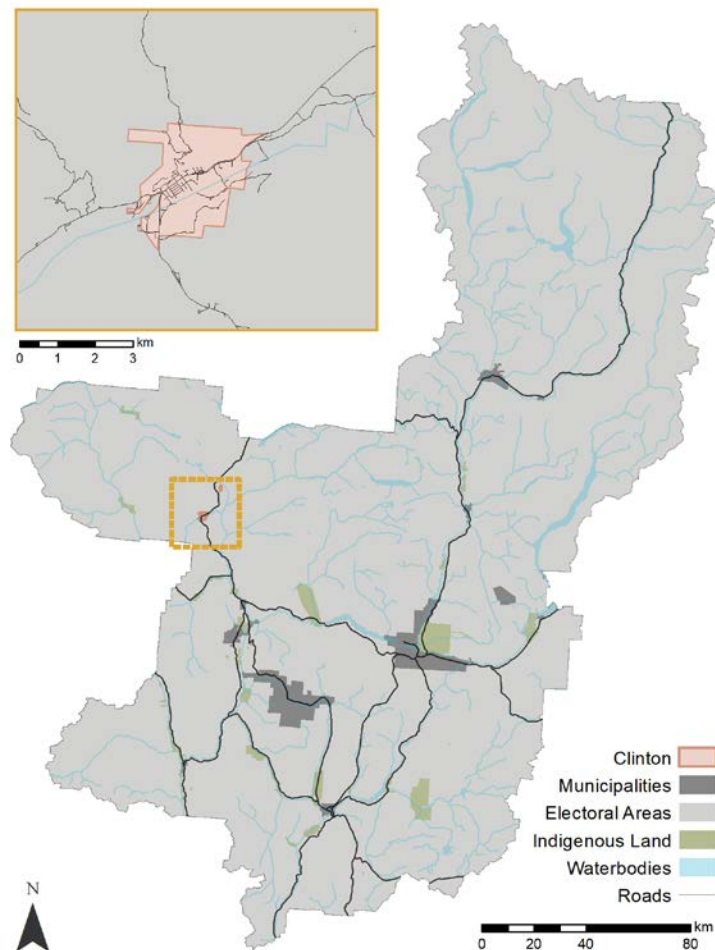
Village of Clinton Housing Needs Report

PREFACE

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being of local residents. Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need, the Thompson-Nicola Regional District (TNRD) and the Village of Clinton have undertaken a Housing Needs Report to identify current and projected housing needs. Funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program, this report is a descriptive analysis of the current housing needs and issues across Clinton and aims to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

For readability, this report elects to present the data graphically within the main body of the document. Appendices with detailed tables are available at the end of the report. Data reported in these appendices are compliant with BC Housing Needs legislation.

**Figure 0d: Thompson-Nicola Regional District
& Village of Clinton Boundaries, 2016**



Source: Derived from Statistics Canada & BC Geowarehouse boundary data

Demography

SECTION SUMMARY

Clinton's population grew, but projections anticipate a retraction over the short-term

Clinton grew 14% overall between 2006 and 2016. Population projections anticipate a 4% decline from 2016 to 2026. Losses could occur in all cohorts but seniors. The median age may hit close to 61 years old, up from about 58 in 2016.

The need for housing could increase marginally

Though population is declining, smaller average household sizes mean that more houses will be needed per person across a decreasing resident pool. The two trajectories almost cancel each other out, with total households possibly rising by 15 between 2016 and 2026.

There are more families with children than a decade ago

Families with children grew 29% between 2006 and 2016, due entirely to increase in owner household families (a 133% rise from 30 to 70 households). Families without children grew 7% (75 to 80) and single/roommate households rose 8% (130 to 140)

Families with children are renting less often than before

Rental household families with children fell from 35 to 20 households over the decade and now make up 22% of all families with children (their share was 55% in 2006).



COMMUNITY PERSPECTIVES:

Housing for Seniors

Housing for seniors was a key concern for residents of Clinton. In 2026, 41% of the population may be over 65, necessitating changes to the housing system. Many respondents indicated that developing more housing for seniors could free up larger homes for young families.

“Seniors Housing would free up family homes for sale or rent.”

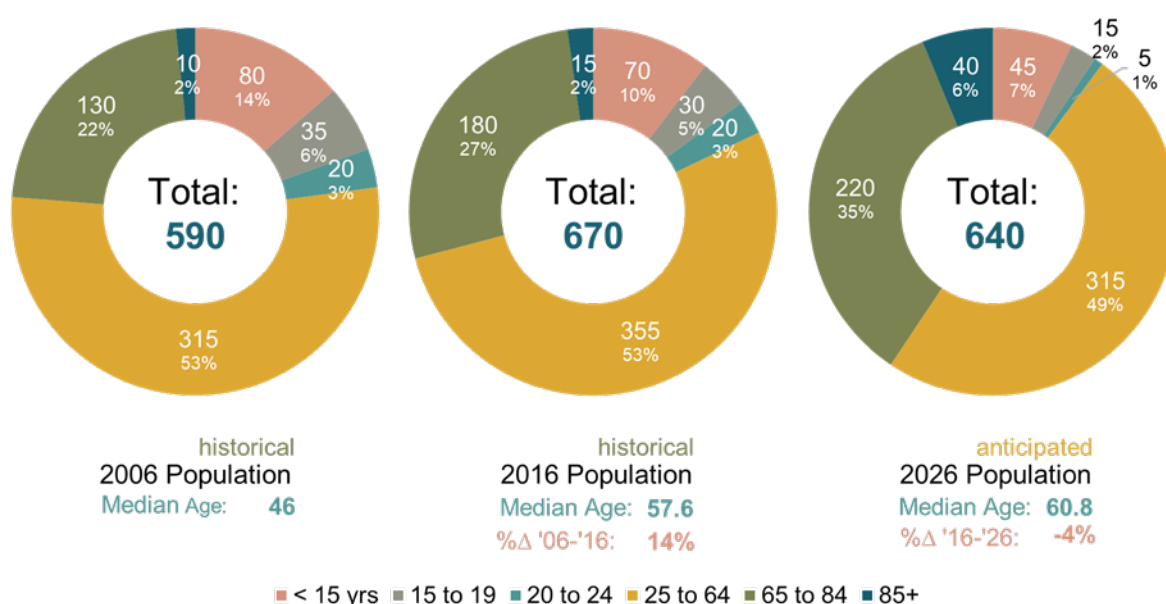
1. POPULATION

Age Distribution & Growth

The Village of Clinton had about 670 people in 2016, representing an increase of 14% over the decade. This was tied mostly to jumps in persons aged 25 to 64 (working age) and those 65+ (seniors). Population projections, produced using the Cohort Survival Method (see **Glossary**), anticipate a decline to about 640 people by 2026.

Population totals discussed above and seen below may not equate to what is provided by traditional Statistics Canada datasets. Populations are adjusted to recognize Census undercounting and take into consideration annual estimates released by the Province.

Figure 1a: General Population Distribution (by Cohort) & Change (Historical + Anticipated)

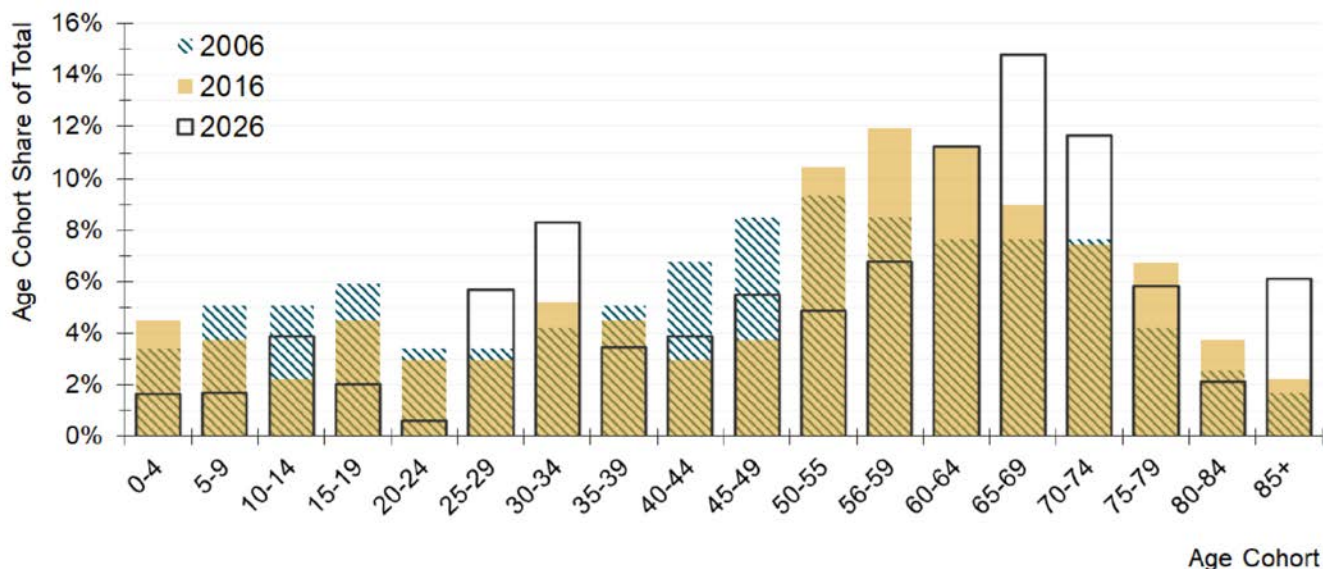


Source: BC Stats, Statistics Canada

Older cohorts (mostly seniors 65 to 84 or 85+) grew and are likely to continue along this trajectory for the foreseeable future. Persons above 65 accounted for over a quarter of Clinton's population in 2016. Persons 25 to 64, which grew between the two Census periods, may experience the greatest decline by 2026, mirrored by losses in youth populations.

Changes in the distribution of resident ages caused the median age to increase substantially to 57.6 years old in 2016. If the actual future population mirrors projections, the median age may further rise to 60.8, which would follow an expanding senior population.

Figure 1b: Detailed Population Distribution (Share by Cohort, Historical + Anticipated)



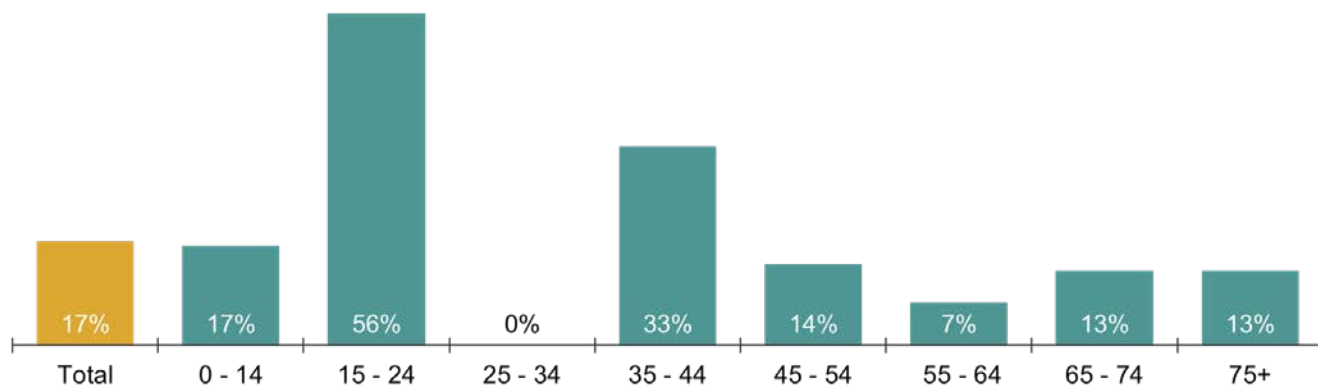
Source: BC Stats, Statistics Canada

Indigenous Identity

In 2016, 105 people identified as Indigenous in the Village of Clinton, about 17% of the Village's total population. A decade prior, 13% of people identified as Indigenous. Total number of Indigenous persons has increased 40% since 2006.

Shown in **Figure 1c**, Indigenous peoples represent significant shares of younger adult cohorts. For instance, 2016 data highlights that about 56% of persons aged 15 to 24 are Indigenous, while 33% of adults 35 to 44 are Indigenous. Unfortunately, data is suppressed for the 25-34 age cohort and is represented as 0% by Statistics Canada.

Figure 1c: Indigenous Identity by Age, 2016



Source: Statistics Canada

2. HOUSEHOLDS

A household is the highest-level descriptor of many unique living situations. Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, multiple families residing in the same dwelling, a single person, roommates, or many other combinations or related or non-related people in a home.

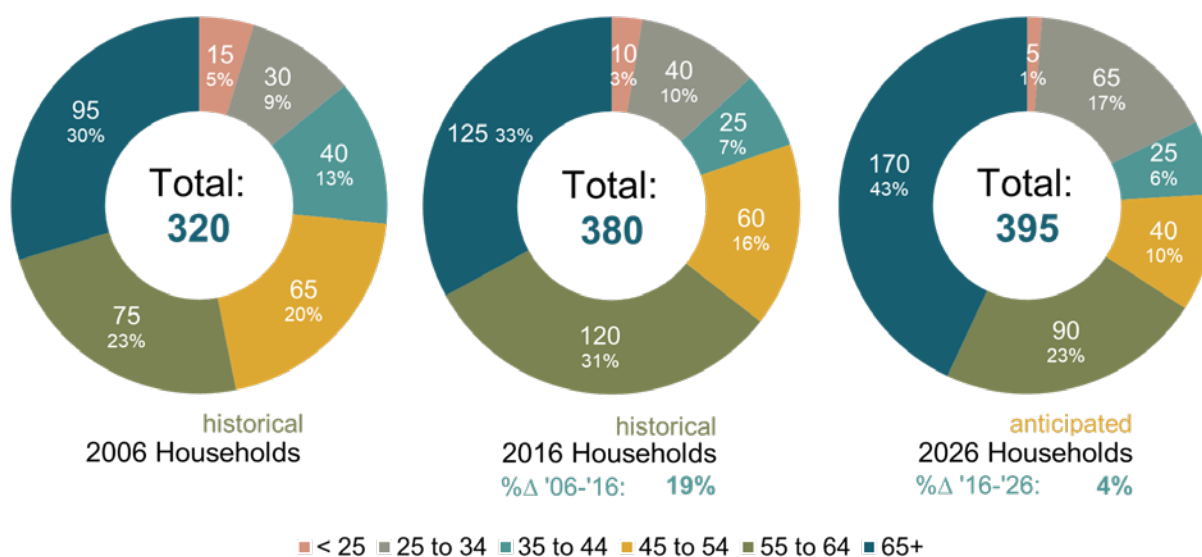
Household Growth

Even with a relatively stable population, Clinton's estimated household total rose from 320 to 380, an increase of 19% over the decade from 2006 to 2016. This reflects the distribution of maintainers across different age groups relative to the population during both times. It also reflects undercounting adjustments, and thus may not equate to traditional Statistics Canada numbers discussed within this report. Unadjusted for undercounting, households historically grew about 12% (290 to 325) over the decade. Please keep this difference in mind as you navigate through upcoming report sections.

Household projections anticipate an increase of 4% overall between 2016 and 2026, possibly reaching 395 households. Like population cohorts, the typical household maintainer (see **Glossary**) is becoming older. The senior maintainer share of total households was 30% in 2006, expanded to 33% in 2016, and may reach 43% by 2026, as shown in **Figure 2a**.

Household growth is an essential component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are synonymous with the increase in housing stock required to accommodate expected population changes (overall housing demand is also influenced by economic and fiscal factors).

Figure 2a: Household Maintainer Age Distribution & Change (Historical & Anticipated)



Source: BC Stats, Statistics Canada

Projecting future growth in the number of households requires two related data inputs:

- (1) Population projections (see **Section I: Population Change**) and;
- (2) The historical proportion of maintainers (see **Glossary**) by age cohort, divided by the total people in that cohort.

Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1).

Please note again that, like population, households in this particular section have been adjusted for census undercounting to maintain consistency between historical and anticipated data. There will be discrepancies between household totals in this section and others that follow because the latter does not make the same adjustments. Data is unaltered, as provided by Statistics Canada.

Household Tenure

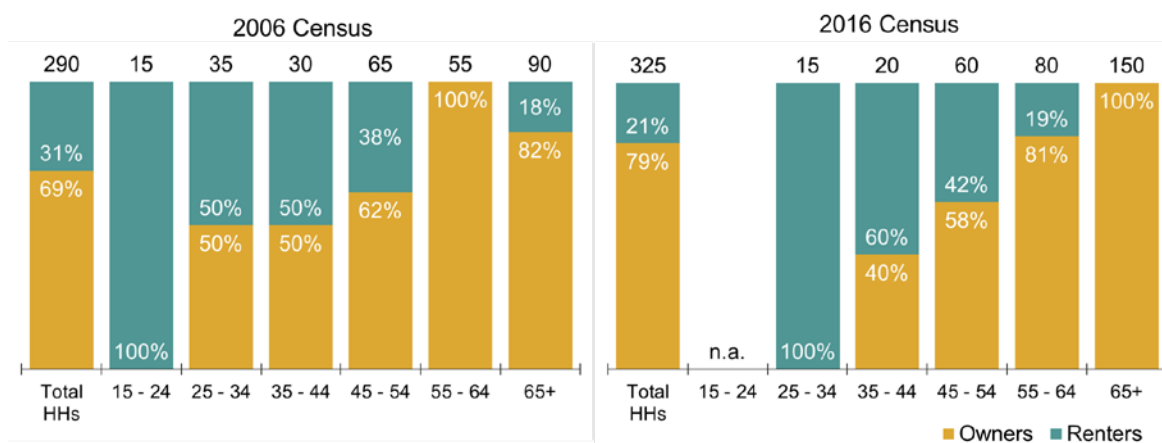
Statistics Canada data divides “tenure” into three categories:

- (1) Owner;
- (2) Renter;
- (3) Band housing.

Band Housing’s category is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Clinton is made up of 79% owner households and 21% renter households, or 260 and 70 permanent households, respectively. Shown in **Figure 2b**, renter proportions increased between 2006 and 2016 across most cohorts except for seniors (65+). Senior households are a large share of the total. As their tendency to rent decreases, so does that of the overall population.

Figure 2b: Household (HH) Tenure Share by Age of Primary Maintainer Cohort, 2006 vs. 2016

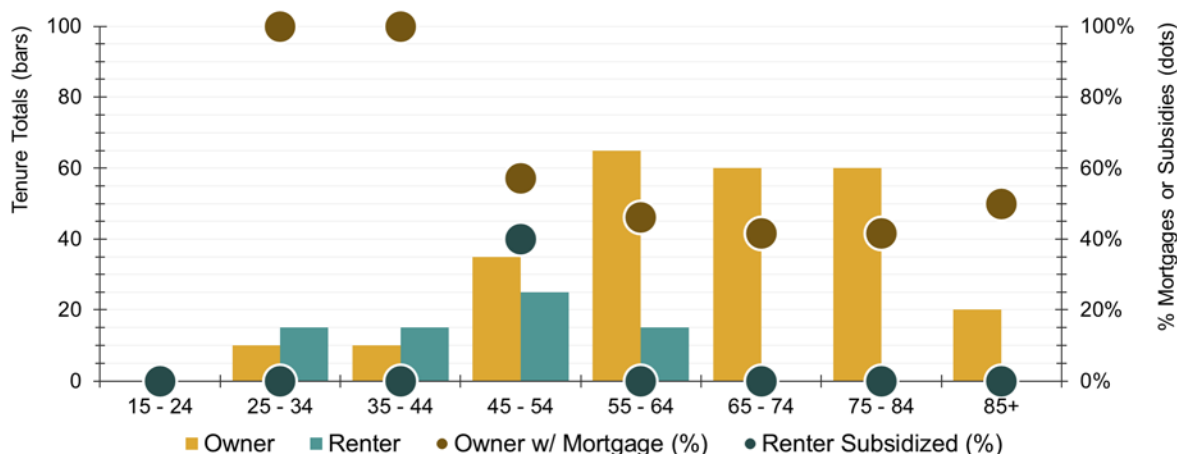


Source: Statistics Canada

Subsidized & Mortgaged Households

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Glossary**). It also reports on the total households who have a mortgage. **Figure 2c** demonstrates how both of these variables relate to household maintainer age.

Figure 2c: Rental Subsidies & Mortgages by Household Maintainer Age, 2016



Source: Statistics Canada

On average, 23% of Clinton renter households rely on a subsidy to afford (or help afford) their dwelling. Subsidy rates by maintainer age are unavailable due to suppression/data rounding, except for those renting maintainers who are between 45 to 54 years old. Forty percent of this cohort uses a subsidy. This value, 40%, is based on 25 renting maintainers in that cohort and may not be accurate due to data rounding.

About 48% of Clinton owner households hold a mortgage loan. Unsurprisingly, the prevalence of mortgages decreases across age groups (the older the household, the greater likelihood that the house has paid off). There is a noteworthy increase in the proportion of those with a mortgage in 75 to 84-year-old maintainer households, likely attributed to the use of reverse mortgages to finance retirement and the impact of a small cohort total. Furthermore, most other jurisdictions show declining shares of households with mortgage to almost 0% across older age bracket, while Clinton's does not fall below 40%. It shows a departure from the norm, may be due to Statistics Canada rounding and Clinton's smaller population size. For more information on data limitations see the **Limitations** section of this report..

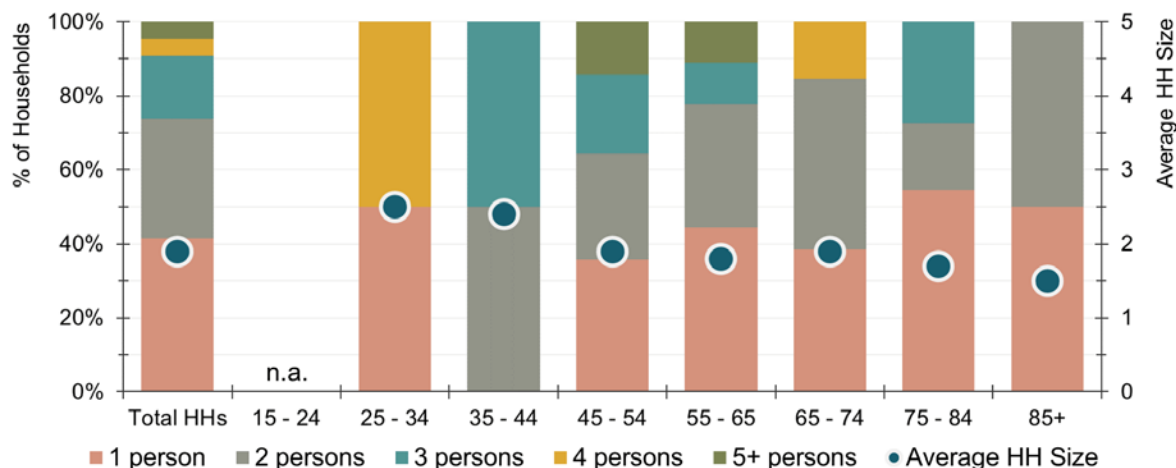
Household Size

Clinton's average household size in 2016 was 1.9 persons per dwelling, down from 2.0 in 2006. This is likely the result of an aging population.

Household sizes peak at 2.5 for households with a primary maintainer aged 25 to 34, attributed to greater likelihood of having dependent children living at home. From there, sizes gradually decrease across 10-year cohorts, with a slight increase for the 65 to 75 cohort.

Household projections anticipate that the average household size may fall to about 1.6 persons per household, representative of a quickly growing senior age cohort.

Figure 2d: Household Size, 2016



Source: Statistics Canada

Household Type

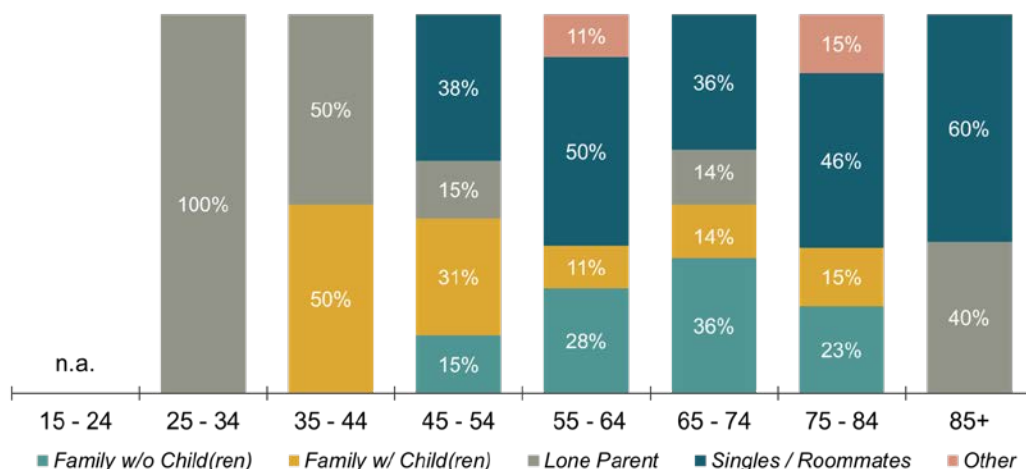
Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure 2e** depicts the most common types by age of primary maintainer. The most common household types are:

- (1) Families without children;
- (2) Families with children;
- (3) Multiple families;
- (4) Non-census families (herein known as single people or roommates).

Figure 2f provides family type totals compared across 2006 and 2016.

Between 2006 and 2016, total permanent households (unadjusted for census undercounting) increased 12% to 325. During the same period, owner and renter households grew 28% and fell 28%, respectively. In 2006, single/roommate households commanded the largest share of family types (51%), which decreased to 46% in 2016 due to minor increases in families with and without children.

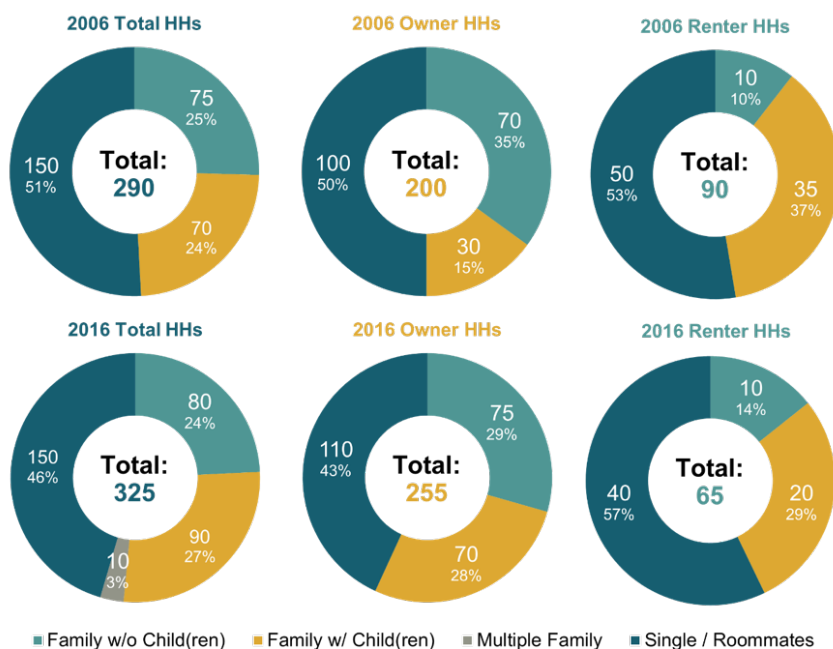
Figure 2e: Percentage of Family Type by Maintainer Age, 2016



Source: Statistics Canada

Renter household families with children fell 43% over the decade, while owners jumped 133%, demonstrating a shift away from rental accommodations for this family type. Within the rental tenure category, only families without children stayed constant.

Figure 2f: Number & Percentage of Household (HH) Type by Tenure, 2006 vs. 2016



Source: Statistics Canada

Families with children are most common in homes with a primary maintainer aged 35 to 44 (50%). The share of families without children peaks at 36% for 65 to 74-year cohorts, attributed primarily to "empty-nesters". Oddly, this peak does not occur a cohort earlier, which is typical in most other communities. Families with children grew 29% from 2006 to 2016, due entirely to growth within owner households.

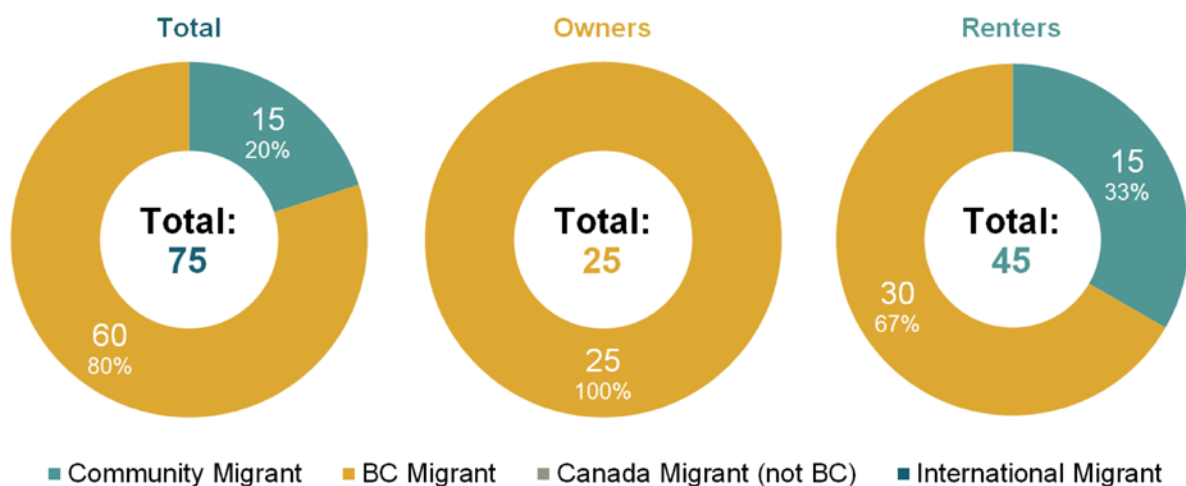
Lone parent households are predominantly young adults aged 15 to 24 (100%). This value is based on 15 households in that age cohort, and is heavily impacted by data rounding. Furthermore, by definition, a lone parent means a family that is not married or common law. Younger people may have the intent of long-term relationship but their relationship status (as per Statistics Canada) does not meet the requirement to be a "family with children." The lone parent classification may be inflated for this age range.

Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. In total, 75 people moved between 2015 and 2016. Overall, about 20% of these movers did so within the Village and 80% moved from elsewhere in the Province (inclusive of within the TNRD).

Figure 2g illustrates the proportions of movers across Clinton by owner and renter tenancies. Notably, more renters moved to or around Clinton than owners. No owner that moved originated from within Clinton.

Figure 2g: Mobility by Tenure, 2016



Source: Statistics Canada

Economy

SECTION SUMMARY

Median incomes are rising

The median Clinton household earned 9% more income before-tax in 2015 than they did a decade prior, adjusted for inflation.

Owner household incomes grew and renter incomes fell

Owner household incomes rose 10% while renter households dropped 12%, widening the income disparity between both tenures. A possible reason is the loss of families with children who are often dual income earning.

Households with children are the most likely to be considered in low income

Families with children report the highest median incomes of reported family types, but also the highest incidence of low-income status. About 33% of children below 6 belong to a household that is substantially worse off financially than the average, possibly attributed to young families who earn less at the beginning of their careers.

Labour force totals are down

Labour force totals fell from 2006 to 2016 partly due to an expanding retiree population segment. Consequently, fewer people are in the labour force (working or seeking work) than not.

Unemployment is down

Clinton's total unemployed persons dropped 77% over a decade, much faster than the loss of people in the labour force, resulting in a lower unemployment rate in 2016 (5.5%) than 2006 (21.0%).



COMMUNITY PERSPECTIVES:

Difficulty retaining residents and employees

Survey respondents and interviewees expressed that retaining families and vital residents in Clinton has been difficult, largely because of housing issues. As a result, local services and businesses have faced staffing shortages.

*“There is a need for low income housing for those in the hospitality services type jobs.
Many of these are young people who are looking for affordable rentals.”*

*“People from the city are wanting to move up to the rural areas but have no place to live.
This comes first before they can start a new business etc.”*

*“We have heard (anecdotally) of people wanting to move to Clinton who could not find adequate or suitable housing.
Having the necessary housing stocks would improve the economy of the community.”*

*“As costs rise and work opportunities dwindle due to a centralized reliance on tourism and resources
as our means of livelihood. Creating diversity in our livelihood will be a great help to us.”*

*“Currently there are no rentals available. This impacts businesses who need employees but there is no where for them to
live. There are many single seniors living in family-size homes as there is no suitable seniors housing available.”*

Costs of Living are Rising

There was concern from survey respondents that the costs of living, including housing, are outpacing wages.

*“Living costs are going up, up up, while wages and income are not rising at all. The Village of Clinton’s property
assessments skyrocketed this year more than 25%, meaning property taxes and the ability to afford a house for us
(we are thinking of children and would need more room) is becoming less and less a reality. Others with fixed incomes
or a lack of ability to earn more are struggling to meet these rising costs as well.”*

3. INCOME

Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. Census incomes come from the previously reported tax year. In addition, because incomes are reported in constant 2015 dollars, any growth over the two years reflects an increase beyond the impacts of inflation.

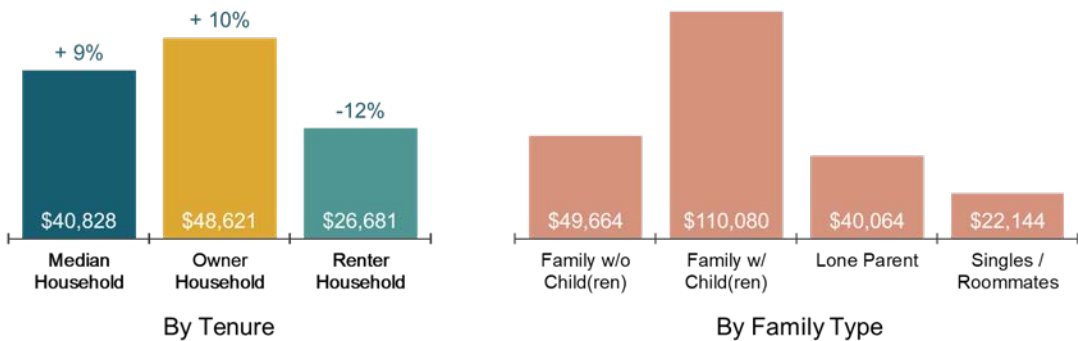
Median Before-Tax Household Income

Overall, Clinton's median before-tax household income grew 9% from 2005 to 2015, to \$40,828. The median owner household earned \$48,621 and the median renter household earned \$26,681, representing a 10% growth and 12% decrease, respectively.

Households earning more than \$100,000 grew 175% over the decade (20 to 55 households) while those earning less than \$100,000 declined 7%, indicating that the significant increase in median income is predominantly due to the growth in higher income earners. This could be due to existing households expanding their incomes or an influx of higher earning migrants. It is not possible to discern between the two based on the data available.

Families with children (often dual-income) earn the most of the defined household types, earning a median \$110,080 before-tax annually. Incomes quickly drop off for other family types. Families without children (including non-employment income earning retirees) earned about \$49,664, lone parents earned \$40,064, and single people earned about \$22,144 in 2015.

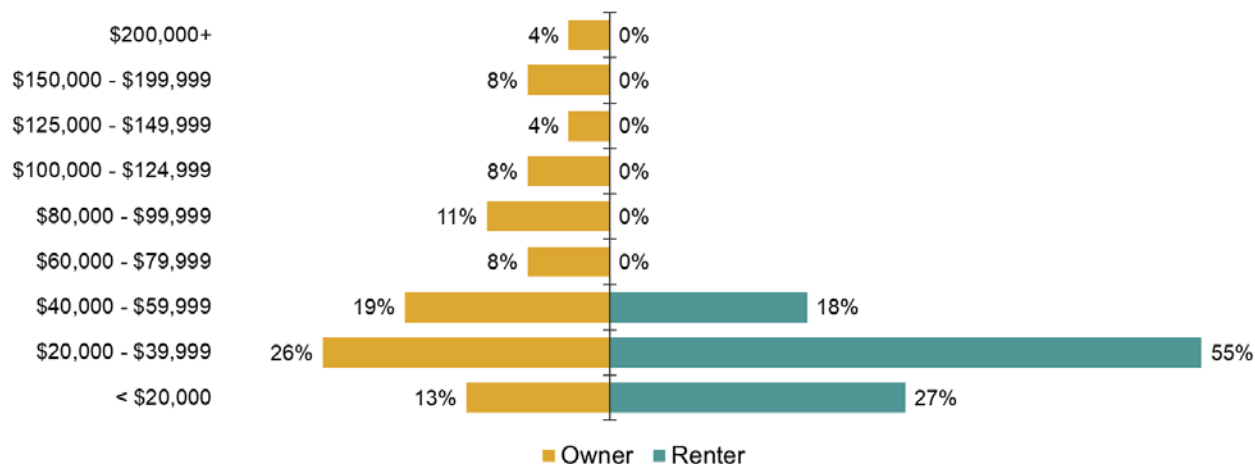
Figure 3a: Median Before-Tax Household Income by Tenure + Percent Change ('05-'15) & Family Type ('15)



Source: Statistics Canada

Figure 3b illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (82%) compared to owners (39%). Another perspective is that 24% of owners earn above \$100,000 while 0% of renters earn at that level.

Figure 3b: Proportion of Households per Income Range by Tenure, 2015



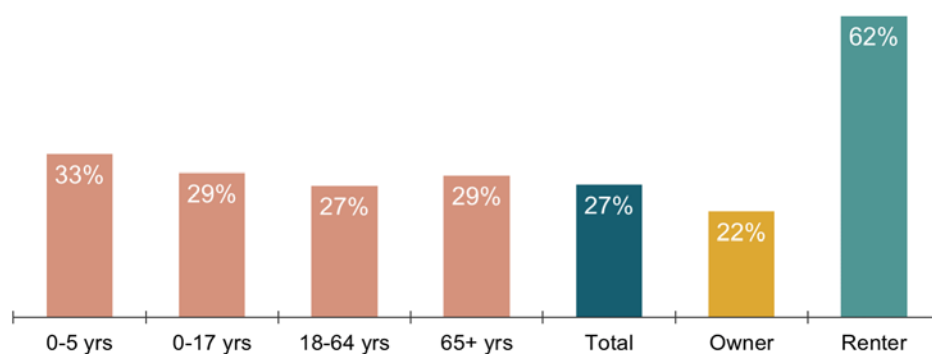
Source: Statistics Canada

4. LOW-INCOME MEASURE

The Low-Income Measures (LIM) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of the median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

About 27% of Clinton residents fall below the after-tax LIM. Children 17 or younger are most likely to belong to a household below the measure (33%). Generally, renter households report significantly higher rates of low income (62%) versus owner households (22%).

Figure 4a: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2015



Source: Statistics Canada

Results from this section and **Section 3** suggest a conflict in the data. Specifically, households with children have the greatest tendencies of low income while also reporting the highest median household incomes. Please note that increased rates of low income reflect the hardships faced by a portion of a distribution of incomes, whereas the median reported incomes represent the centre of the distribution. Low income prevalence demonstrates the realities of younger households that often earn less at the onset of their careers. It also includes single-income earners like lone parents.

5. EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. However, it is often easy to assume that when a labour force statistic (i.e. participation, employment, or unemployment) changes, it automatically suggests a positive or negative trend. The following sections hope to briefly clarify what trends have occurred in the labour market.

Labour Force Statistics

The **Glossary** defines participation, employment, and unemployment in regards to labour force activity. **Figure 5a** summarizes the corresponding 2016 labour force rates for Clinton. No data existed at the time of this report to demonstrate the local impacts of COVID-19.

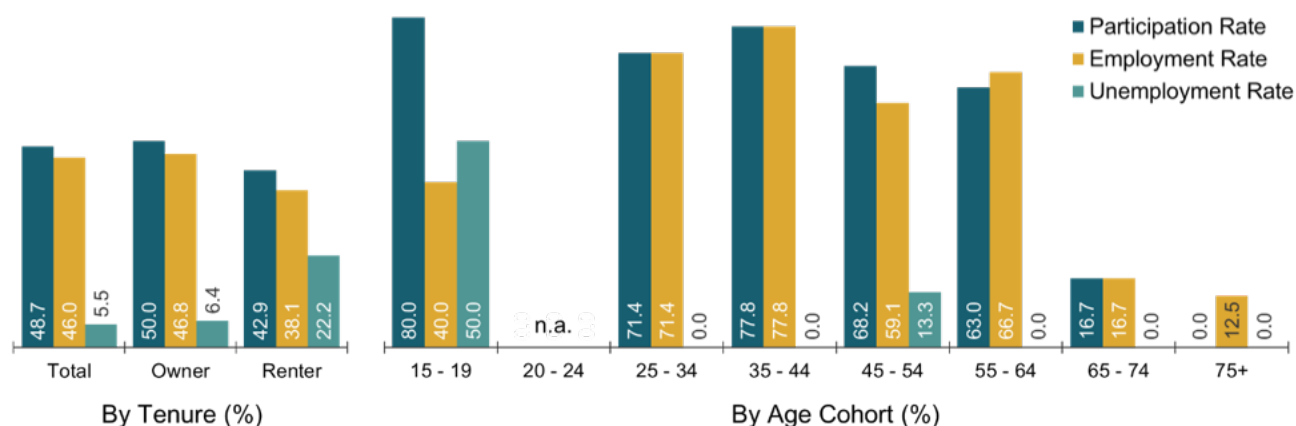
In 2016, the labour force totalled 275 people (those working or actively seeking work), equating to a 48.7% participation rate. In other words, there are less people contributing to the local or broader economy through employment than otherwise.

A growing senior population often impacts labour statistics. Labour force participation dropped noticeably from 2006's 64.6%, due in part to the growth of retired persons.

Total unemployed persons fell 77% over the decade, accompanied by a smaller decrease in the labour force (11%). The result is a lower unemployment rate (5.5%) than 2006 (21%).

Typically, renter households exhibit higher rates of participation than owners since their age profile is usually younger. For Clinton, the renter participation rate falls about 4 percentage points below that of the total population's, due to a significant drop in the renting labour force and a subsequent increase in people not participating in employment (e.g. retirees).

Figure 5a: Labour Force Statistics by Tenure & Age, 2016

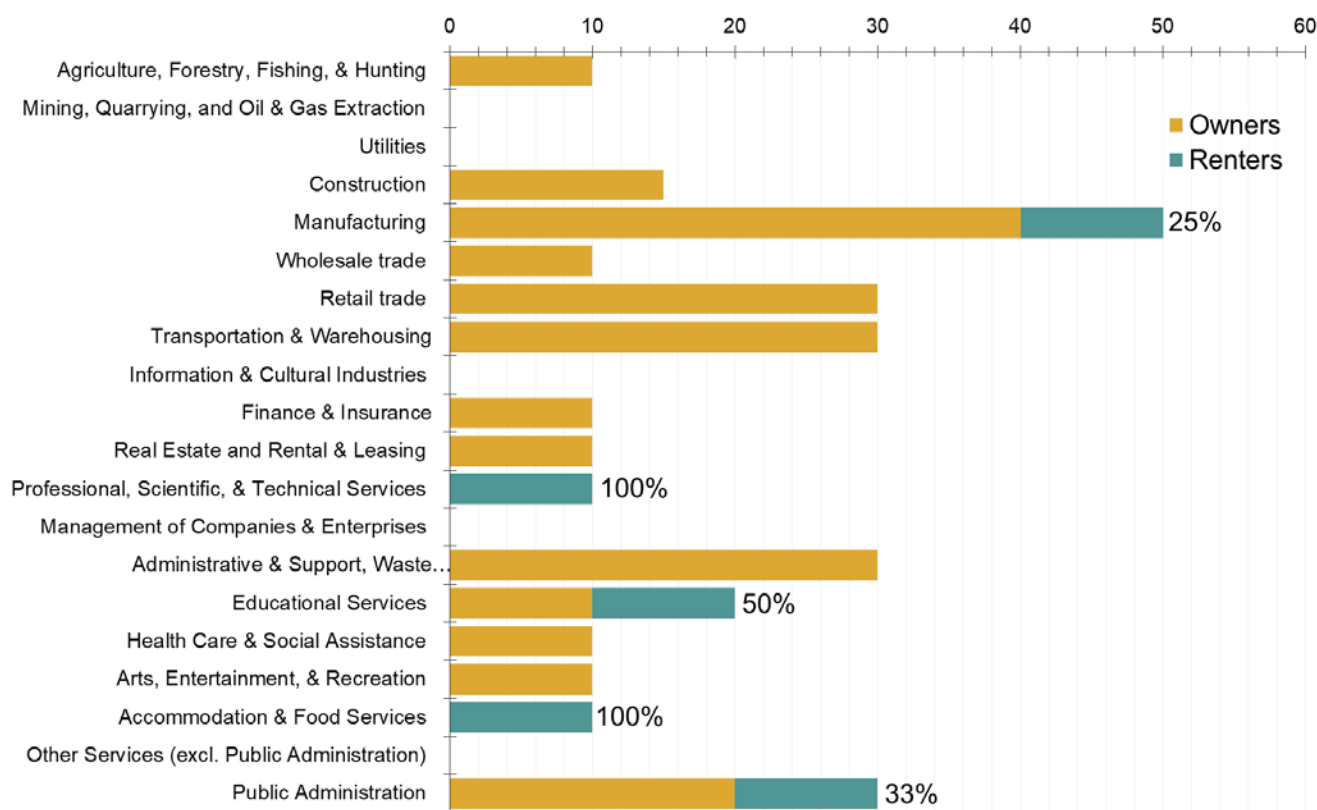


Source: Statistics Canada

Industry

The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure 5b**. Percentages reflect the proportion of workers in each industry that are renters.

Figure 5b: Industry of Employment (NAICS Categories) by Tenure, 2016



Source: Statistics Canada

The three *largest* Clinton industries based on employment (2016):

- (1) Manufacturing – 40 (14.8%);
- (2) Retail Trade – 35 (13.0%);
- (3) Transportation & Warehousing – 30 (11.1%).

The only industry to see an increase in employment (2006 to 2016):

- (1) Administration & Support Services – 200% (10 to 30)

The three *greatest decreases* in employment (2006 to 2016):

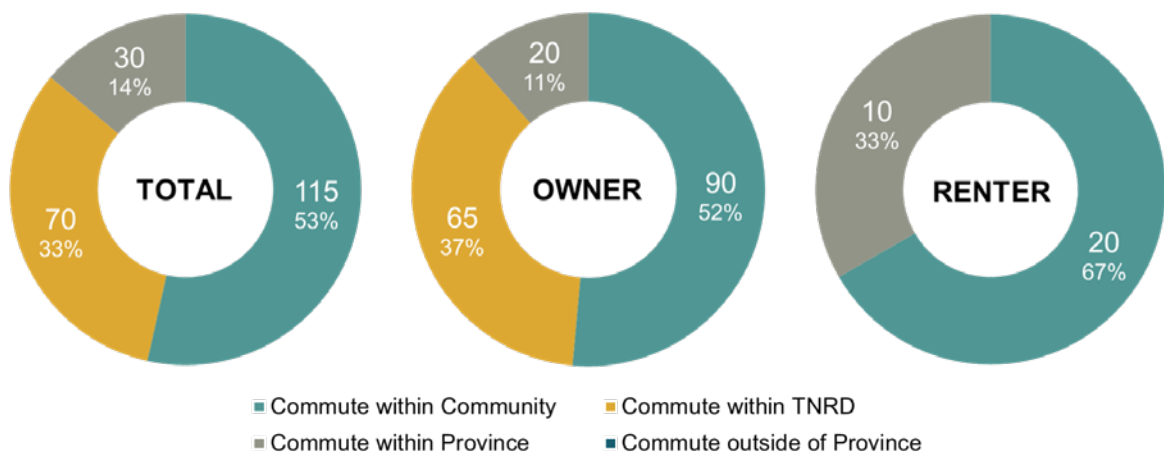
- (1) Agriculture, Forestry, Fishing, & Hunting – 100% (35 to 0);
- (2) Accommodation & Food Services – 67% (30 to 10);
- (3) Educational Services – 57% (35 to 15).

Commuting

Statistics Canada reported that Clinton had 210 usual workers (see **Glossary**) in 2016, making up about 81% of total employed persons in the same year. Of those workers, their average commuting patterns were as follows:

- (1) 53% commuted within Clinton;
- (2) 33% commuted from elsewhere within the Regional District; and
- (3) 14% commuted from elsewhere within the Province.

Figure 5c: Commuting Patterns for Usual Workers, 2016



Source: Statistics Canada

Housing markets do not operate in a vacuum. Markets are typically integrated across regions. How people and households commute or travel within their community and others demonstrates this fact. Housing conditions, availability, prices, and construction in one community can, and will, impact those same factors in other communities. Households make choices about their living situation that are compromises between multiple competing preferences: cost, style and size, and their proximity to important locations.

Housing

SECTION SUMMARY

The housing supply grew

Statistics Canada reports that total Clinton dwellings occupied by usual residents grew 12% between 2006 and 2016 to 325. Local government housing starts data shows low residential construction activity, suggesting a minor increase in households over the short-term.

Rents are increasing

Overall rents grew 4% between 2010 and 2019 after adjustments for inflation, lower than estimated income growth during that time.

When adjusted for inflation, single family homes cost more than a decade ago

The median Clinton home appreciated 24%, adjusted for inflation, between 2010 and 2019, demonstrating that the increase in home values has not only been due to the general rise in economic prices but also to local market forces.

Short-term rentals exist, but are small in number

At its peak from July 2017 to February 2018, Clinton had 4 active short-term rentals available for booking. As of May 2020, only 2 were active. Demand for STRs appeared high in 2019 (based on occupancy rates). There is no data available to indicate whether this will repeat itself in the era of COVID-19.



COMMUNITY PERSPECTIVES:

Lack of Available and Affordable Housing Stock

Many households, especially those making less than the median income, are struggling to find housing that is both affordable and in good condition.

“Available residential housing is non-existent. Need new residential housing, both homes and apartments. Rental units are in high demand usually with zero vacancy.”

“New rental accommodation required both homes and apartments”

“Lack of housing in general, rentals and owned”

Desire to Explore Alternative Housing Types

Clinton is predominantly single-detached housing, but there is a desire amongst respondents to look at alternatives, including secondary suites and smaller owner and renter options.

“New residential subdivision required”

“Additional rental housing (apartments, secondary suites, town homes, etc.) would help those wishing to rent.”

Nothing to rent or buy. With our Assisted Living FINALLY given the go ahead it should release a few homes for the above.

6. DWELLING CHARACTERISTICS

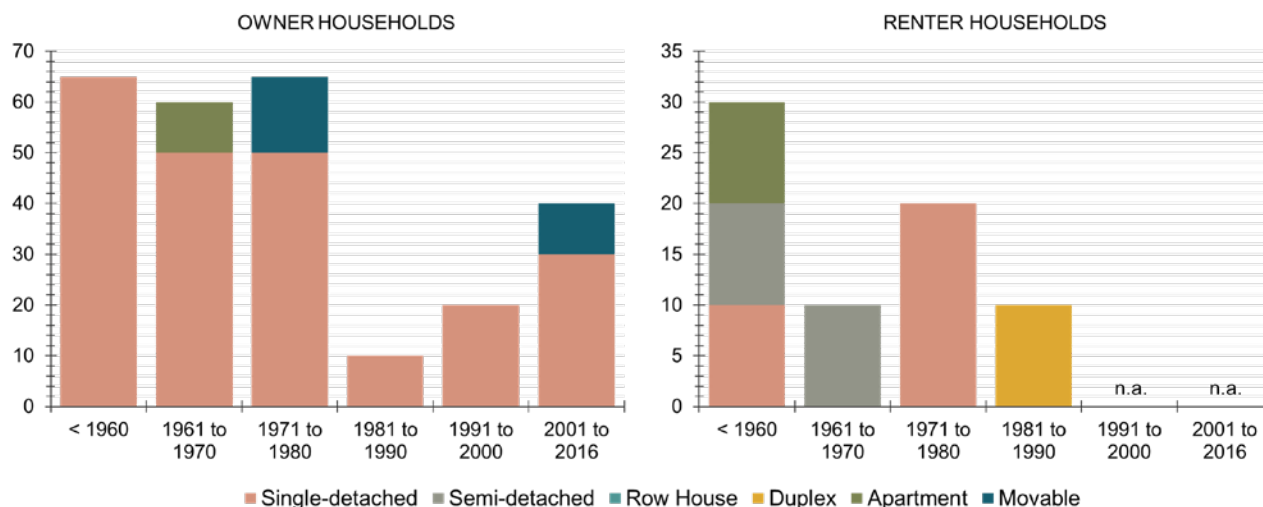
In 2016, Statistics Canada reported that the Village of Clinton had 325 homes occupied by a permanent or usual resident (see **Glossary**), up 12% since 2006. Please note that this refers only to data reported by Statistics Canada and has not been adjusted for undercounting.

Dwelling Type & Age

Clinton's dwellings are predominantly single-detached. In 2016, 80% were singles, up 21 percentage points since 2006. Owners are the dominant occupiers of this type, reaching 87% of the singles inventory in 2016. **Figure 6a** illustrates the totals and share of particular dwelling types by construction period for both owner and renter households.

The owner inventory was built predominantly before the 1980s (75%), with some continuation of construction activity after that. No rented dwellings in 2016 were built after 1991.

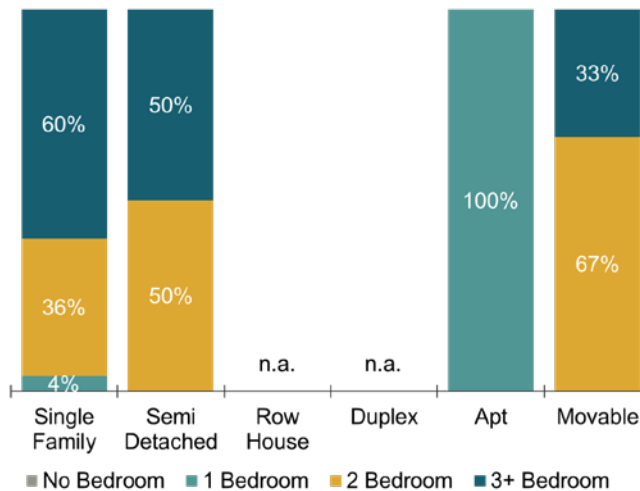
Figure 6a: Proportion of Dwelling Type by Year of Construction & Tenure, 2016



Source: Statistics Canada

Figure 6b illustrates the distribution of unit sizes across dwelling types. Overall, 60% of dwellings are 3+ bedrooms, indicative of the large single-family housing stock.

Figure 6b: Proportion of Dwellings by Size & Tenure, 2016

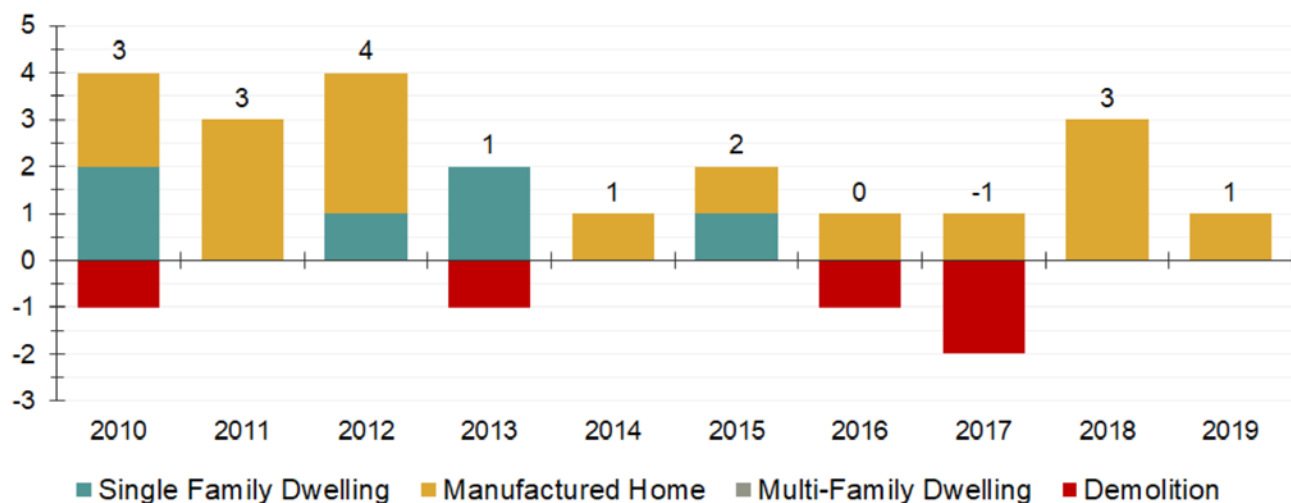


Source: Statistics Canada

7. CONSTRUCTION ACTIVITY (STARTS)

From 2010 to 2019, Clinton began building about 2 net dwelling units annually (adjusted for demolitions), most of which were manufactured/movable homes. Historical development rates fall close to that of anticipated household demand between 2016 and 2026. Most construction is likely to be absorbed by existing or immigrating Clinton residents; however, some may be retained for non-permanent populations (i.e. a second home that is not their primary residence, often for recreational use).

Figure 7a: Residential Construction Activity (Starts) by Type '10-'20



Source: Local Government

8. RENTAL MARKET

The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength (the most readily available rental market data). A brief explanation of this survey can be found in the **Glossary**, inclusive of definitions for “primary rental market” and “secondary rental market.” Readily available primary market data is only obtainable for the City of Kamloops. While actual price and vacancy levels may not exactly reflect conditions for renters outside of Kamloops, trends in these rental market characteristics can be instructive of the broader rental market throughout the TNRD. Kamloops results are predominantly represented in **Figure 8a and 8b**.

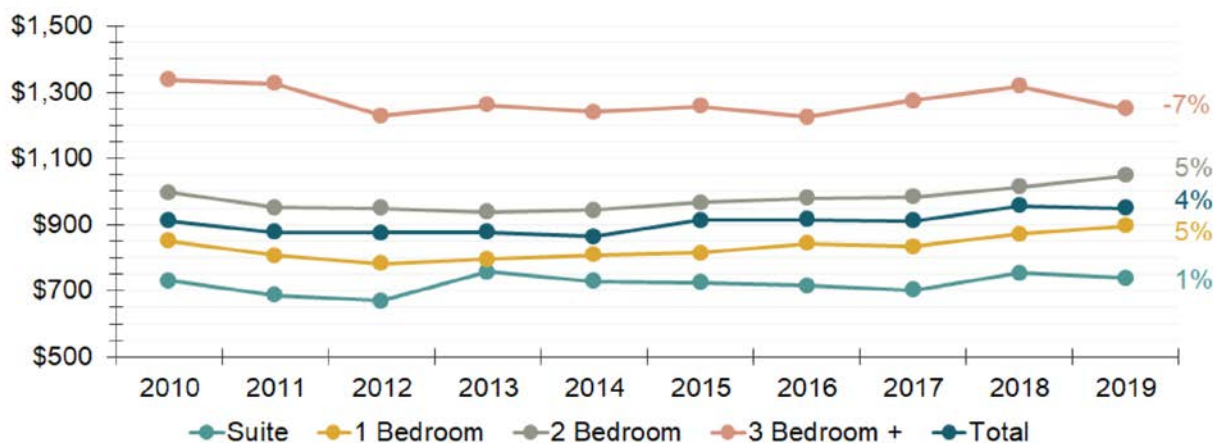
Prices

In 2019, the median unit rented for \$950, a 4% increase since 2010 (adjusted for inflation). Two-bedroom unit rents grew 5% over the same period, reaching \$975. Three-bedroom rents decreased 7% to \$1,250. Non-adjusted overall rent grew 26% over 10 years. Minimal real growth (non-inflation growth) indicates that prevailing rental prices have not increased beyond economy wide increases in costs.

It is important to note that the CMHC survey covers all rental units, those that are occupied as well as available. In other words, CMHC rents reflect the overall cost of renting rather than just the cost of available units for those seeking new accommodations. The inclusion of existing tenancies, whose rents are often comparatively low and relatively stable, tends to drive down averages and understates the costs experienced by people entering or moving within the market.

CMHC does differentiate between occupied and available rental prices in larger survey areas, which can help estimate what differences may be present locally. Across all Census Metropolitan Areas in British Columbia, asking rents for vacant units are higher than occupied units by, on average, 15% for suites, 20% for 1-bedrooms, 25% for 2-bedrooms, 31% for 3-bedrooms, and 23% overall.

Figure 8a: Median Rent, TNRD (2019 dollars) & Percent Change, '10-'19



Source: CMHC

A preliminary scan of available secondary market rentals revealed that their rental prices do not appear to vary greatly from adjusted CMHC primary market median rents. One-bedroom dwelling rents in secondary urban areas like Merritt, Clearwater, and Logan Lake suggest that the median price could fall between \$700 and \$1,300 (depending on age and quality). Two-bedroom dwellings could fall between \$800 and \$1,400. Three or more-bedroom dwellings demonstrate the largest difference from primary market results, with a possible from of \$1,100 to \$2,800.

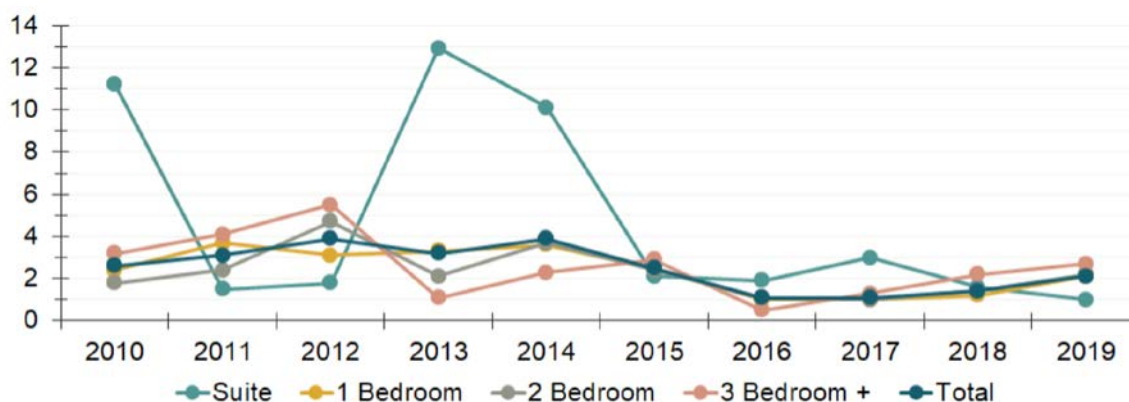
Achieving an adequate sample size for secondary unit rents across each community proved to be a challenge. Consequently, this report uses adjusted CMHC rents as the best available alternative for conducting later affordability analyses. Based on preliminary results of a secondary market scan, the chances are that CMHC's depiction of adjusted median 1- and 2-bedroom dwelling rents resemble those in the secondary market. Please keep in mind that the cost to rent 3+ bedroom unit, which are less often apartments and instead single-family homes, is likely higher.

Vacancy

The TNRD's overall vacancy rate (based on Kamloops) has remained below 2.5% since 2015, and was 2.1% in 2019's. Over the last decade, vacancy has not surpassed 3.9% (2012 and 2014).

For context, the generally accepted healthy vacancy falls between 3% and 5%, meaning the TNRD has fallen within this range 4 times since 2010, none of which occurred in last 5 years.

Figure 8b: Primary Rental Market Vacancy Rate (%), TNRD, '10-'19



Source: CMHC

Primary market trends impact those of the secondary market, both in Kamloops and across the TNRD. For example, with a growing renter population and declining vacancy, demand for rental tenured housing will be on the rise. As renters find little to no stock available in the supply of purpose-built rental dwellings, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. The specific rate and how it may change cannot be determined.

9. REAL ESTATE MARKET

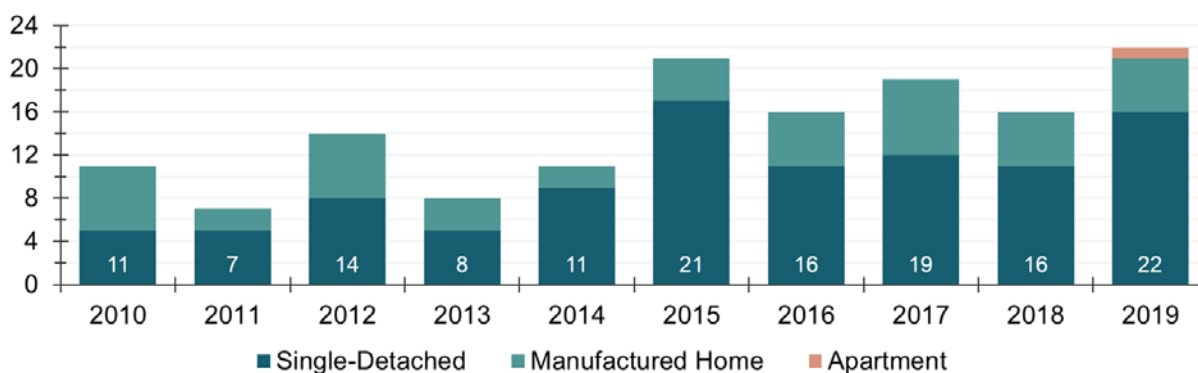
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Data availability is often only obtainable at provincial or national levels, making it difficult to summarize or predict local trends. Fortunately, BC Assessment does offer some information for municipalities to consider in their housing needs reports. Among the information is sales activity and dwelling prices, discussed below.

Sales Activity

The number of residential sales in Clinton generally increased over the last decade, rising from 11 in 2010 to 22 in 2019, illustrating a combination of two main factors:

- (1) More homes are experiencing turnover (potentially people of older age choosing to sell) and becoming available on the market;
- (2) Demand is on the rise. About 68% of sales are for single-detached dwellings, followed by manufactured homes at about 31%.

Figure 9a: Total Residential Sales by Dwelling Type, '10-'19



Source: BC Assessment

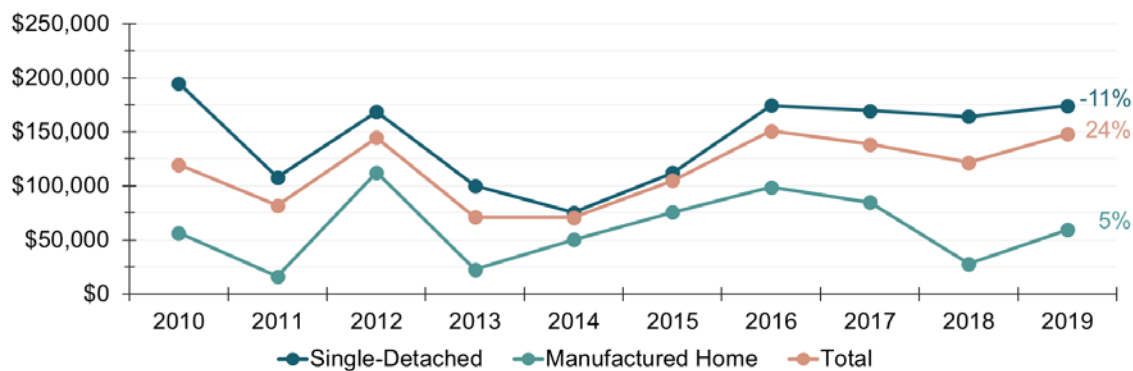
Prices

In 2019, the median single-detached home cost about \$174,000, down 18% since 2010 (prices are in 2019 dollars). Overall prices grew 24% over the same period. However, as shown in **Figure 9b**, 2010 represented one of the highest cost years for which we have data. The main difference between singles and the overall dwelling price is that manufactured home sales in 2010 brought down the median price of that year. This has resulted in a more favourable comparison to 2019. Generally, the median price follows single-detached trends.

Manufactured homes have appreciated an estimated 5% since 2010.

In order to understand trends in housing prices that are separate from the general rise in prices across the Canadian economy, we adjusted for inflation and put prices into 2019 dollars. Clinton's unadjusted prices for singles grew 8% overall since 2010, meaning inflation accounts for 100% of that dwelling type's price appreciation.

Figure 9b: Dwelling Prices by Type (2019 dollars) & Percent Change '10-'19



Source: BC Assessment



10. SHORT-TERM RENTALS

Short-term rentals (STRs) have grown as a fluid and flexible use of residential dwelling space for temporary accommodations. These blur the line between rental housing and a commercial hospitality use.

Alongside this market growth is concern about the impact of STR units on traditional residential market sectors. Are STRs removing permanent tenure homes from the market? This would reduce supply, and increase the difficulty households face while trying to find a suitable place to live.

This discussion reports on the overall change in Clinton's STR market. It aims to estimate the maximum number of units potentially removed from the housing market. To do so required the use of third-party data provided by the company AirDNA. They generate monthly data on STR markets by web-scraping from public-facing websites of several STR platforms, including AirBnB. After combing the data and applying a set of assumptions (see definitions for "STR – total market" and "STR – commercial market" in the **Glossary**), the following results were obtained.

Shown in **Figure 10a**, Clinton's STR market is small, but has been active since at least Spring 2017. At that time, 1 active unit existed. The market peaked at 4 units from July 2017 to February 2018. In May 2020 (the last date for data available for this report), 2 units were active.

Figure 10a: Total Active STR Units by Month vs. Unit Occupancy, May '16-'20

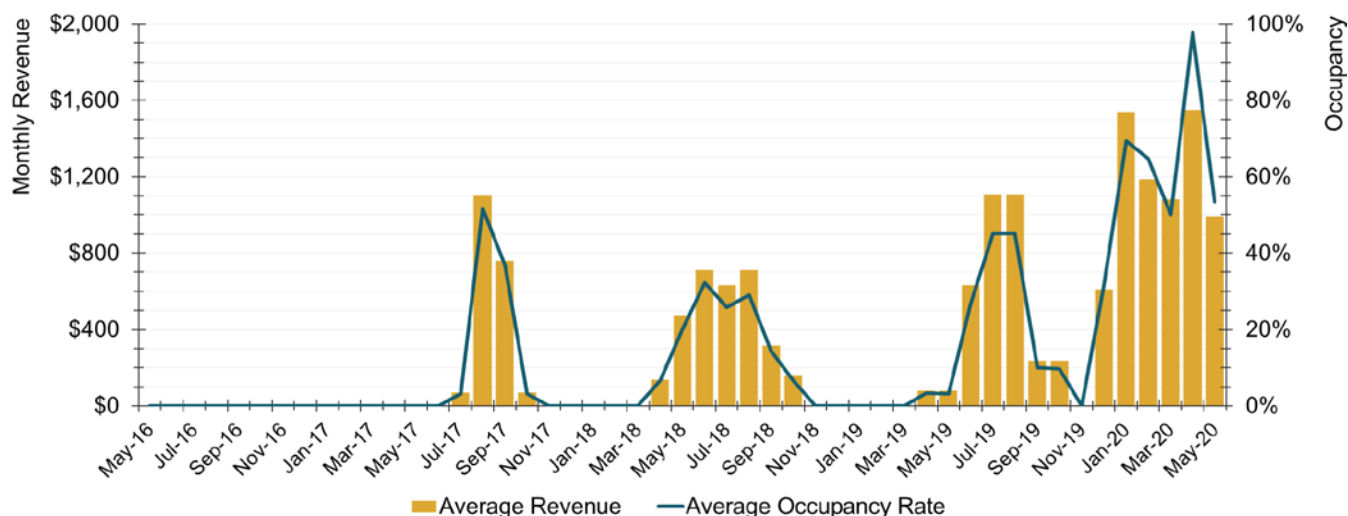
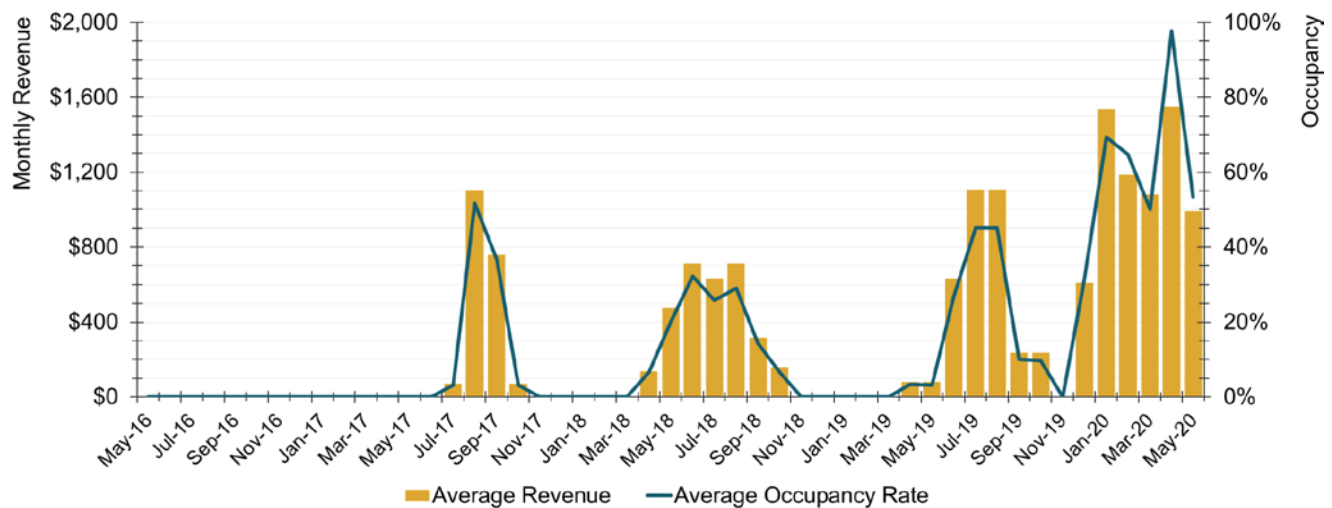


Figure 10b: Monthly Average Revenue per Unit by Month vs. Unit Occupancy, May '16-'20



Source: AirDNA

Although some units existed, demand does not appear to be substantial until 2019 when fewer units reported high rates of occupancy and relatively high monthly revenue (see **Figure 10b**).

Average monthly revenues mimic trends in occupancy. The highest recorded average monthly revenue was \$3,045 in November 2019. Over 2019, the average STR unit earned \$1,766 monthly. Total STR revenues in Clinton for 2019 equalled about \$21,500.

In 2019, there was 1 unique active property on a STR platform, which was an entire home/apartment and possibly met the definition of “STR – commercial market.” In other words, their primary purpose was as a business rather than supplemental income for permanent residents. One unit equates to about 0.3% of the estimated housing demand for 2019.

Housing Need & Affordability Analysis

SECTION SUMMARY

Clinton accounts for less than one percent of the TNRD's wait list applicants for non-market housing

As of July 2020, 1 applicant from Clinton sought subsidized housing for seniors but had not yet been successful.

Household projections anticipate continued growth, but growth is expected to slow

Between 2016 and 2026, Clinton may demand about two additional units annually, which closely matches residential construction activity over the decade.

Renters are worse off in terms of housing quality and affordability

Generally, renter households are more likely to live in inadequate and unaffordable housing. Thirty-one percent of renter households live in an unaffordable dwelling, versus 12% of owner households.

Purchasing a home appears to be more affordable than renting an apartment

Most households earn enough to comfortably purchase the median home. Lone parents do not earn enough to comfortably purchase a home in Clinton. Very low income and low income households cannot or can just afford to a rent suite apartment, demonstrating there are still many who struggle to find shelter without experiencing financial hardship.



COMMUNITY PERSPECTIVES:

For some, Housing is Not Suitable, Unaffordable, and Unavailable

Many households, especially those making less than the median income, are struggling to find housing that is both affordable and in good condition.

“Affordability of housing (STOP RAISING HOUSING COSTS)”

“There are a lot of low-income families in Clinton that do not have access to better quality housing.”

“Worrying about how we are going to pay our rent is becoming ever more a concern.”

Need for Simpler Development Processes

Small, rural communities have fewer financial and human resources, making housing development and operations more challenging. As a result, community members emphasized the need for different municipal processes in small communities like Clinton.

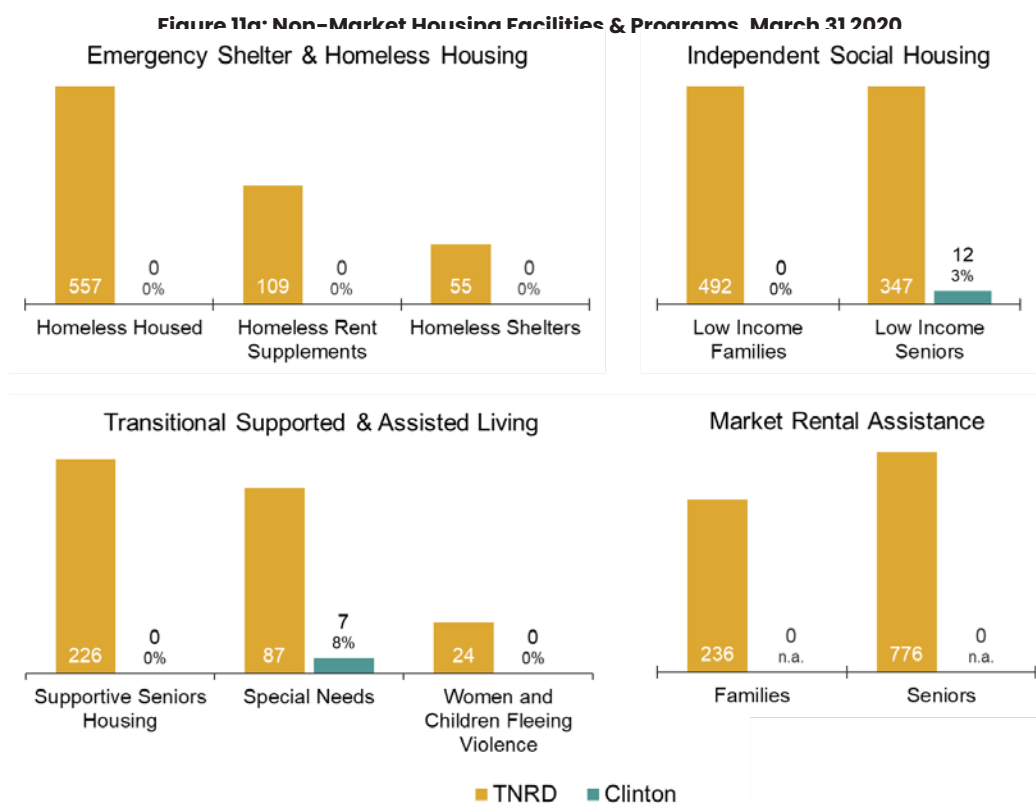
“The one-size fits all model of development doesn’t really work for smaller rural communities. When things need to change in rural communities they should have to run by the same rules and regulations as larger cities like Kamloops because they don’t have the funds or the manpower to follow through on all those components.”

11. NON-MARKET HOUSING SUPPLY & PROGRAMS

BC Housing provides annual reports regarding the provision of non-market housing across communities in the Thompson-Nicola Regional District. The report, made available in March 2020, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and number of waitlists corresponding to population need.

Facilities & Programs

As of March 31, 2020, Clinton provides some non-market housing facilities or programs for its residents (based on services affiliated with BC Housing); specifically, independent social housing for 12 low income seniors and supported/assisted living for seven persons with special needs. Numbers are unavailable in **Figure 11a** for market rental assistance due to data suppression, but two individuals or households (either a family or senior) receive rent assistance.



Source: BC Housing

The BC Housing website indicates that one subsidized residence exists within the Village of Clinton, geared towards seniors and persons with disabilities, as described in **Table 11a**.

Table 11a – Subsidized Units by Unit Size

	Operator	Serves	Studio	1 Bed	2 Bed	3 Bed	4 Bed
CLINTON VILLA 1426 Caribou Hwy	BC Housing	Seniors Persons w/ disabilities	2	8	2	0	0

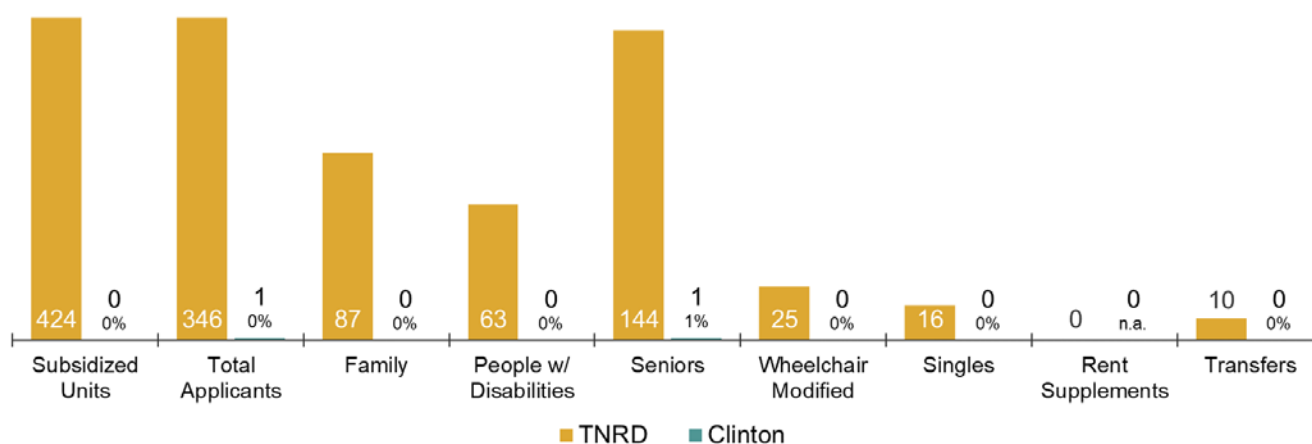
Source: BC Housing

Non-Market Housing Waitlist

As of July 2020, the BC Housing wait list had one Clinton application not yet fulfilled specific to senior housing. Clinton accounts for less than 1% of total wait list applicants in the TNRD.

The total provided only reflects active applications with BC Housing and does not represent the true total of people who can or should be accessing services but are not, either due to stigmatization of accessing services or feeling disheartened by long wait list numbers or wait times. Other organizations, not affiliated with BC Housing, do also provide housing for Thompson-Nicola residents, though most are specific to larger municipalities like the City of Merritt.

Figure 11b: Non-Market Housing Waitlist by Need, July 21 2020



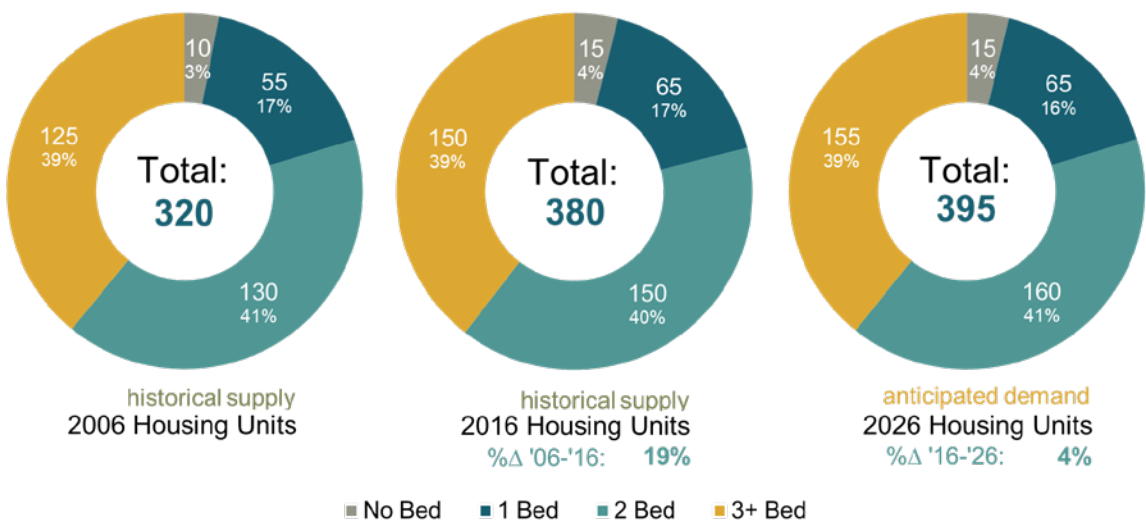
Source: BC Housing

12. MARKET HOUSING UNIT DEMAND

Earlier sections highlighted results of population and subsequent household projections. A derivative of these calculations is the projection of demanded unit sizes (by number of bedrooms) in the Village of Clinton (this does not include non-market demand), illustrated below in **Figure 12a**. Years 2006 and 2016 represent the total units supplied (as per Statistics Canada census data), adjusted for undercounting. The year 2026 anticipates a possible demand by unit size using historical distributions of said sizes.

Readers will notice that totals below match, or very closely resemble, household projections by maintainer age discussed prior. For simplification in this housing needs exercise, projected households equate to household demand.

Figure 12a: Historical Supply vs. Anticipated Unit Demand, '06-'26



Source: Statistics Canada, BC Stats

By 2026, Clinton may demand a total of 395 units, up 4% from 2016 (or 15 units total). Overall, change in local demand grows slowly and relies heavily on the needs of older residents who make up a significant share of the total population. Change in demand is relatively consistent with construction starts, meaning the difference between supply and demand over the short term should be negligible.

Projections use historical distributions of unit sizes and apply them to anticipated demand to determine the total changes in units over time. This does not comprehensively capture the change in consumer preference for particular forms of housing. For instance, downsizing is becoming a popular option for families and seniors looking to reduce their physical and environmental footprint. However, what constitutes downsizing is unclear (for example: is it simply living in less square feet or also reducing the number of bedrooms?). This report relies on historical data to avoid inaccurate assumptions about changing preferences.

13. HOUSING NEED CRITERIA

A dwelling's housing condition is normally described using Statistics Canada's three criteria of "Core Housing Need:" suitability, adequacy, and affordability. The **Glossary** provides definitions for each of these; however, a quick guide is that inadequate means a need for major repair, unsuitable means overcrowded, and unaffordable is when shelter costs exceed 30% of before tax household earnings. The report speaks to Core Housing Need in Section 14.

By Household Size

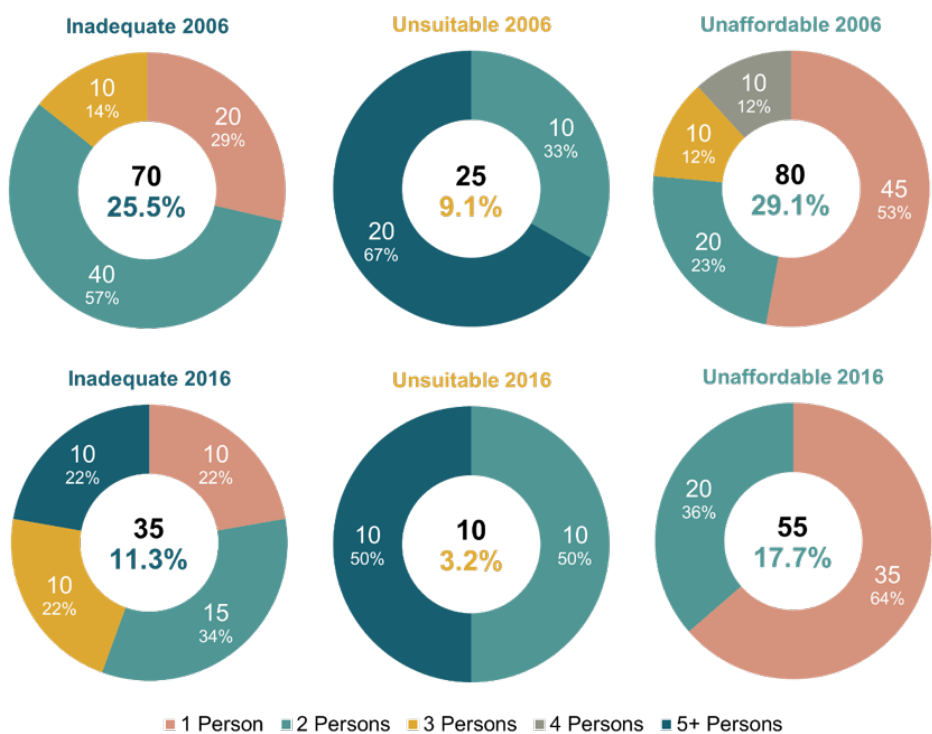
In 2016, 3% of households (10 total) lived in a dwelling that was overcrowded. Eleven percent (35 total) lived in one that required major repair and 18% (55 total) could not reasonably afford where they lived. Each represent a percentage and numerical improvement over the decade prior, demonstrating better housing conditions overall. Please note that overall totals and the sums of household size segments in **Figure 13a** may not be equal due to rounding.

Dwellings requiring major repair are distributed across different household sizes. Adequacy is closely linked to age of the building. Most of Clinton's housing stock was built prior to 1980 and may not have undergone significant upgrades since their construction. This could be for several reasons, including seniors who cannot commit to the financial burdens of paying for repairs or reduced motivation at that stage of their lives.

Unaffordable housing is mostly experienced by smaller household sizes, with a growing representation for single person homes. Single households earn less on average, which leaves less money available for housing.

Renter households are more likely to live in an inadequate and unaffordable dwelling. In 2016, 15% and 31% of renters faced these hardships, respectively, versus 12% and 12% of owners. Instances of overcrowding were greater for owner households (4%) than renters (0%).

Figure 13a: Housing Need Criteria by Household Size, 2006 vs. 2016

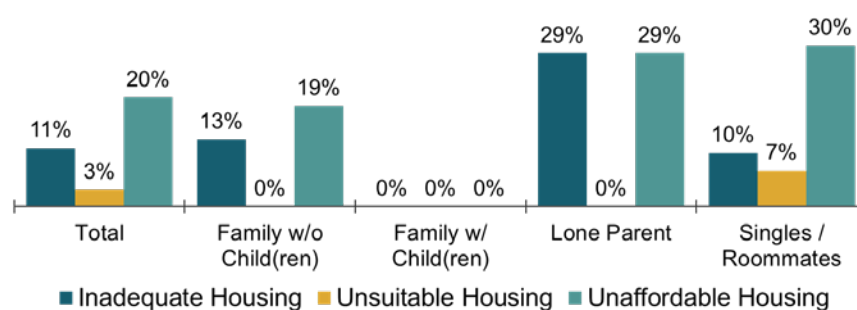


Source: Statistics Canada

By Household Type

Generally, families with or without children report lower rates of inadequate and unaffordable housing, typically tied to their greater available incomes. Lone parent and single/roommates households report worse conditions. About 30% of said household types cannot reasonably afford their place of residence, while about 30% of lone parents live in a home requiring major repair.

Figure 13b: Housing Need Criteria by Household Type, 2016



Source: Statistics Canada

14. CORE HOUSING NEED

By Household Size

If a household is in Core Housing Need, it means that they experience at least one of the following:

- (1) Inadequate Housing
- (2) Unsuitable Housing
- (3) Unaffordable Housing – Here, affordability measures not only whether expenses surpass the 30% threshold, but also takes into account whether an affordable, alternative dwelling exists in the market (given a household’s needs).

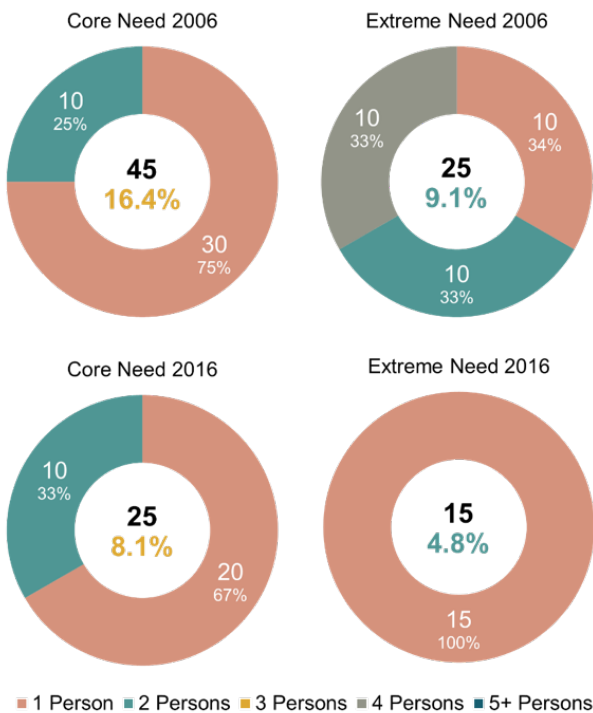
The above distinction with the unaffordability measure is important because core housing need filters out those who voluntarily spend more money on housing because their means (generally) allow them to. For instance, a household earning \$300,000 would likely be more comfortable with high housing costs.

Core Housing Need does undercount total households experiencing financial hardship due to housing. This is particularly acute amongst owner households who may pay more than they can afford to get their foot in the market, receive higher quality housing, or simply meet their nuanced family needs.

From 2006 to 2016, the rate of Core Housing Need in Clinton halved from 16% to 8%, even as total permanent households increased during the same period. Mostly 1 person households experienced core need.

The definition of Extreme Core Housing Need closely follows that of Core Housing Need, but with the 30% threshold adjusted to 50% for affordability. With that change in mind, about 5% of Clinton households were in extreme need in 2016, down from 9% in 2006.

Figure 14a: Core Housing Need & Extreme Core Housing Need, 2006 vs. 2016



Source: Statistics Canada

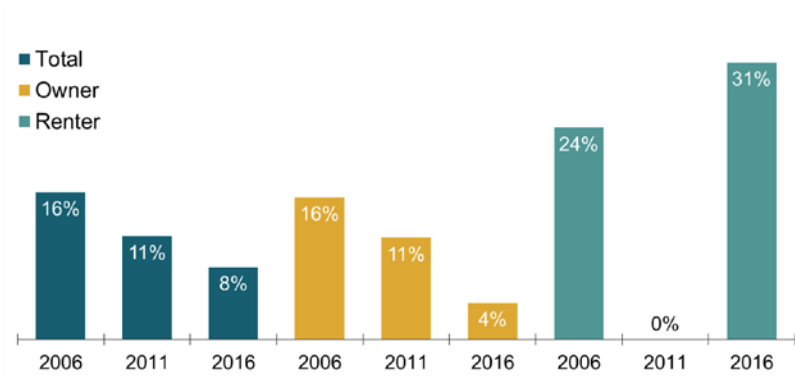
By Household Type

Figure 14b breaks down rates of core housing need by tenure across the three previous census periods. Overall, 8% of households experienced core need in 2016, down from 16% in 2006. Owners experienced a noticeable decrease from 16% to 4%. As Clinton’s dominant tenure type, this decrease is the reason for the overall improvement across the community.

Renter households demonstrate significantly higher rates of Core Housing Need than owners, reporting 24% and 31% in 2006 and 2016, respectively (or 10 and 20 households).

Of the 20 renter households, all reported being in extreme core housing need. No owner households were in extreme need.

Figure 14b: Households in Core Housing Need by Family Type, 2016



Source: Statistics Canada

15. AFFORDABILITY

Since it is impossible to express every household's experience, this report developed specific income categories based on the median before-tax household income. The categories are defined as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability; and
- (3) compare these calculations to median market rents and median house prices.

The proceeding tables and figures are the combination of multiple data sources (BC Assessment, CMHC, Statistics Canada, and custom tabulations from Environics Analytics). Each source uses different ways to collect, organize, or define its data. Efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based on CMHC values for Kamloops, adjusted upwards by the differences between occupied and vacant rents for each unit size;
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical annual growth rate until 2019; and
- households will spend 8% of their income (an estimate) on utilities, taxes, insurance, and miscellaneous costs.

Rental Market Affordability

Figures 15a and 15b illustrate how the affordable rents for each median family type and income category defined above compare to the actual costs of renting. Rents are those reported by CMHC and adjusted upwards based on BC average difference between occupied and vacant rents.

Generally, couples with children earn enough to comfortably rent all unit sizes. Singles and very low-income households cannot afford most current market rental prices.

The median lone parent can reasonably afford a 1-bedroom unit. The maximum possible income for a low-income household can just reasonably afford a suite.

Figure 15a: 2019 Unit Rents v. Affordable Rent Price by Median Family Type

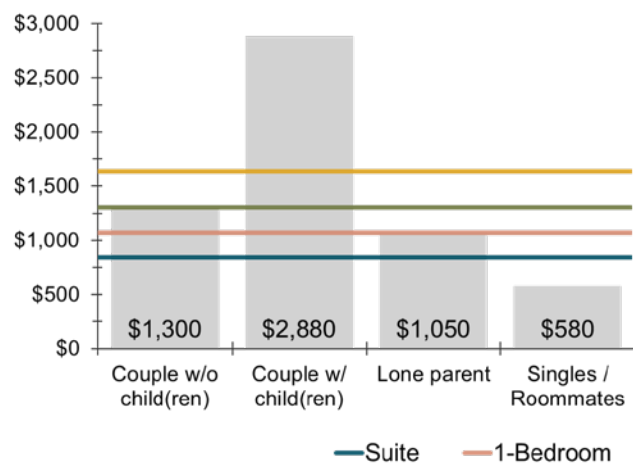
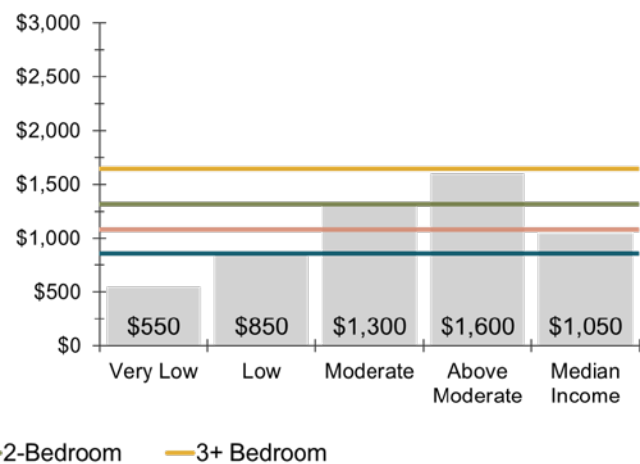


Figure 15b: 2019 Unit Rents v. Affordable Rent Price by Income Category



Source: CMHC, Statistics Canada

Owner Market Affordability

Figures 15c and 15d illustrate how the affordable dwelling prices for each median family type and income category defined above compare to actual housing prices.

Generally, the median couple with a child or children can easily afford 2019 Clinton housing prices. Lone parents, couples without children, and low-income earners or above can also afford the current market. Manufactured homes remain within reach of single and very low-income households.

It is important to reiterate the above reflects the median household in each category. Although results are generally favourable, there likely remain many who cannot afford local prices. In those cases, some may choose to purchase anyways by extending themselves financially. Many consider this an option in order to access housing stability, even if this means greater financial hardship.

Figure 15c: 2019 Dwelling Prices v. Affordable Price by Median Family Type

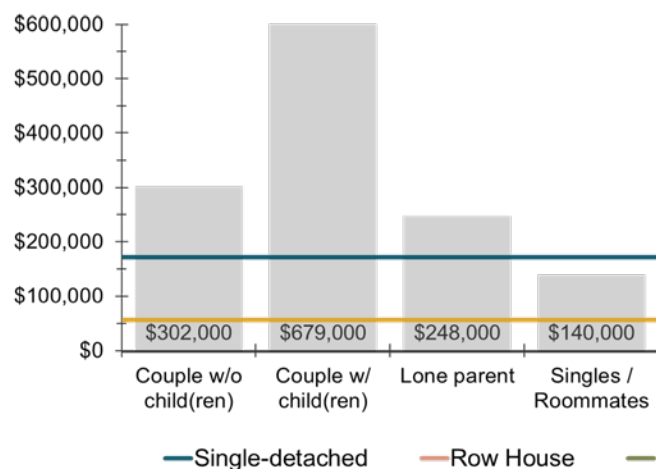
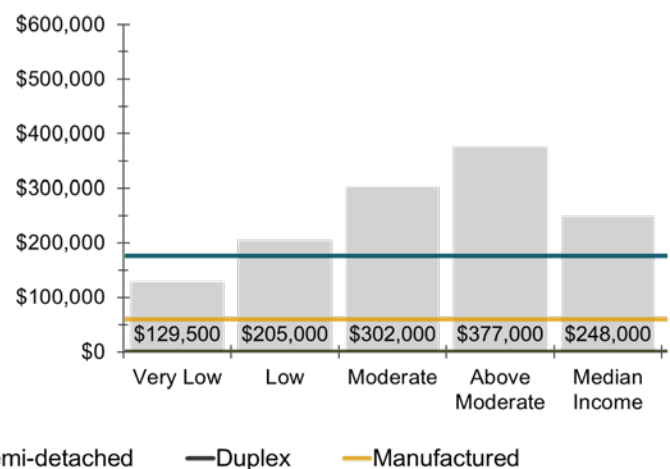


Figure 15d: 2019 Dwelling Prices v. Affordable Price by Income Category



Source: BC Assessment, Statistics Canada

Report Limitations

The following report is a result of the collection, consolidation, and analysis of multiple datasets prescribed by British Columbia's Housing Needs Report Regulation, approved April 16, 2019 as part of the Local Government Statutes (Housing Needs Reports) Amendment Act, 2018, S.B.C. c.20. Each report section provides a summary of the subject community's specific trends. Although the report aims to maintain consistency in the data it shares and analyzes, there are some notable considerations to keep in mind:

- 1) In order to provide tenure specific information (i.e. owner and renter households), the report used the custom Statistics Canada dataset generated on behalf of the Province. When compared to typical available Statistics Canada data, the reader may notice slight discrepancies; particularly, for total populations. The differences are not typically significant, but can be confusing at times. So, it is good practice to keep this in mind if the reader chooses to work with the data themselves.
- 2) Notwithstanding Item (2), those sections that refer solely to the total population or total households (e.g. historical and anticipated), without reference to owners or tenures, use data acquired directly from Statistics Canada and not the custom dataset. Primarily, this is because anticipated population calculations (which informs anticipated households) require male and female age cohort totals (not available in the custom set).
- 3) Please keep in mind that there are communities within the TNRD that are substantially smaller than their counterparts (e.g. Electoral Area B, Clinton, or Sun Peaks). Smaller populations result in amplified percentage change results, which can mislead how communities compare to each other. For instance, a drop of 5 people in a community of 200 roughly demonstrates a 2.5% change, whereas 5 people for 1,000 is 0.5%. Where large percent changes occur, the report aims to provide the actual totals for context.
- 4) Both traditional Statistics Canada data and the custom dataset may have small discrepancies between its data categories for populations or households. The differences are due to statistical rounding within each individual category, which may result in those categorical sums differing from others.
- 5) The District of Clearwater and Sun Peaks Mountain Resort Municipality did not exist at the time of the 2006 Census. To meet Housing Needs Report Legislation requirements, their reports use 2011 data to establish historical trends. Unfortunately, 2011 Census data (specifically, results from the National Household Survey) had high non-response rates, which reduces the quality/accuracy of the data it shares. Please keep this in mind when reading about trends. Note that Electoral Area A and P also use 2011 data since the two included the aforementioned municipalities in 2006.

Report discussions attempt to bridge data from separate sections where appropriate and/or possible. It is important to consider the document as a whole and not solely as its individual parts.

EXTERNAL IMPACTS ON HOUSING

In addition to the limitations and methods described below, emerging trends and issues add further uncertainty to the assessment presented in this report. Population, household, and housing projections are only able to provide a sense of trend, should current assumptions remain the same over time. In reality, population growth and housing needs are highly dependent on unpredictable external factors. Recently, increased strata insurance premiums have impacted strata tenure developments, making insurance unaffordable for some stratas and homeowners. The COVID-19 pandemic has caused widespread loss of employment across the world and will likely have ongoing impacts for years to come, with the implications very difficult to assess in the present.

In short, this assessment is subject to external influences beyond the Local Governments' control or ability to foresee, so it is suggested that the results be used as a guide to inform future planning and decision-making, rather than a definitive record of community conditions and housing needs.

COVID-19 AND HOUSING

Discovered in 2019, COVID-19 is a coronavirus and infectious disease that causes respiratory illness. Among those who develop symptoms, most (about 80%) recover from the disease without needing hospital treatment. About 15% become seriously ill and require oxygen and 5% become critically ill and need intensive care.¹ Because COVID-19 can be easily transmitted, governments have taken measures to reduce physical interactions, encourage physical distancing, and reduce the spread of the virus. In British Columbia, this has included travel restrictions and closed borders, social lockdowns and business closures, and encouraging working-from-home whenever possible. As a result of safety measures, many communities and economies have been dramatically impacted.

In BC, economic impacts have been most felt in tourism, accommodation, food services, recreation, transportation, retail, and similar industries. Nearly 90% of all job losses were in the service sector which commonly employs young people and renters.² It has also impacted older populations who weren't considering retirement but may be unwilling or unable to work under new circumstances or who now have to work longer because their economic situation has changed.

Effects of the pandemic on employment, income, and savings are already significant and are expected to persist for months to years. In addition to the Canadian Emergency Response Benefit (CERB) program, a number of programs have been put in place for students, Indigenous communities, low to moderate income households, and seniors. Various agencies in BC have implemented measures to help protect housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes.

Considerations for Housing in the Thompson-Nicola Regional District

Though many programs have been established to support Canadians effected by Covid-19, including the Canadian Emergency Response Benefit (CERB) and measures to help protect housing security, such as deferring payments for mortgages and utilities, eviction bans, and rental freezes, it is expected to have a dramatic impact on housing in many communities, including those in the TNRD.

According to CMHC, housing starts are likely to slow down in metro Vancouver and other major urban centres as a result of decreased employment, market uncertainty, and limited mobility and international migration.³ Real estate agents are reporting that demand for rural properties has skyrocketed amongst urban residents who want access to recreation activities and outdoor amenities.⁴ With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in smaller, rural areas.

Anecdotally, many residents who participated in this study were concerned increased "amenity migration" could drive up already high housing prices. Migration from larger urban areas with higher purchasing power may be an unexpected consequence of the Covid-19 pandemic.

¹ World Health Organization. 2020. Available at: <https://www.who.int/news-room/q-a-detail/coronavirus-disease-covid-19>

² CTV News. 2020. Available at: <https://bc.ctvnews.ca/these-groups-were-the-hardest-hit-by-the-coronavirus-pandemic-b-c-s-finance-minister-says-1.4988852>

³ CMHC. 2020. Available at: <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/housing-market-outlook/2020/housing-market-outlook-canda-summer-61500-2020-en.pdf?rev=ee98fa7e-3704-4e5f-9c43-95f04113558f%0D>

⁴ Carlito, P. 2020. Available at: <https://www.straight.com/news/bugging-out-covid-19-concerns-in-urban-centres-fuel-interest-in-rural-and-recreation-properties>

Glossary

“activity limitation” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems;

“bedrooms” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“census” means a census of population undertaken under the Statistics Act (Canada);

“census division (CD)” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services – Regional District of Thompson-Nicola is a census division;

“census family” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“census subdivision (CSD)” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (i.e. electoral areas);

“child” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“cohort survival model” refers to a simpler method for projecting what the future population will be based upon by measuring the interaction of a community’s possible births, deaths, and migration patterns. This method typically involves projections of five-year intervals (supported by Statistics Canada data). BC uses the cohort survival model for its in-house projections.

“commuting destination” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“core housing need” is when 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 meets all three housing standards;

“adequate housing” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“affordable housing” means that household shelter costs equate to less than 30% of total before-tax household income;

“suitable housing” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

“dissemination area (DA)” refers to a small, relatively stable geographic unit composed of one or more adjacent dissemination blocks with an average population of 400 to 700 persons based on data from the previous Census of Population Program. It is the smallest standard geographic area for which all census data are disseminated. DAs cover all the territory of Canada;

“dwelling” is defined as a set of living quarters;

“dwelling type” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

“economic family” refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption or a foster relationship. A couple may be of opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family;

“employment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

“equity seeking groups” are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

“extreme core housing need” has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“family size” refers to the number of persons in the family;

“full-time equivalent (FTE) student” represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

“household” refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

“household maintainer” refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer;

“household size” refers to the number of persons in a private household;

“household type” refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

“immigrant” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“Indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

“labour force” refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

“living wage” means the hourly amount that each of two working parents with two young children must earn to meet their basic expenses (including rent, childcare, food, and transportation) once government taxes, credits, deductions, and subsidies have been taken into account;

“low-income measure, after tax,” refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

“migrant” refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

“mobility status, one year” refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

“NAICS” means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“NAICS industry” means an industry established by the NAICS;

“participation rate” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“primary rental market” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“precarious housing” means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

“Rental Market Survey” refers to the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market. Only the City of Kamloops meets CMHC’s population threshold, meaning rent and vacancy information is primarily based on Kamloops survey results.

“secondary rental market” means a market for rental housing units that were not purpose-built as rental housing;

“shelter cost” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.

“short-term rental (STR)” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“STR – commercial market” refers to all short-term rental units that were active within a given time period, but are available and/or reserved more than 50% of the days that they have been active. The

50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“STR – total market” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given time period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

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

“tenure” refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“unemployment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group.



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REGIONAL DISTRICT



Consulting support from:



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