

City of Merritt

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**

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.**

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

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



Table of Contents

Table Of Contents

Acknowledgments	2	Economy.....	36
Executive Summary	5	SECTION SUMMARY	36
CITY OF MERRITT KEY FINDINGS.....	5	COMMUNITY PERSPECTIVES:.....	37
RECOMMENDATIONS.....	12	3. INCOME	38
Introduction	18	Median Before-Tax Household Income	38
PROJECT OVERVIEW	18	4. LOW-INCOME MEASURE	39
REPORT ORGANIZATION	19	5. EMPLOYMENT.....	40
THE HOUSING CONTINUUM AND WHEELHOUSE.....	20	Labour Force Statistics.....	40
ROLES IN ADDRESSING HOUSING NEED.....	22	Industry.....	41
COMMUNITY ENGAGEMENT	23	Commuting.....	42
City of Merritt Housing Needs Report	24	Housing Inventory Perception.....	43
PREFACE.....	24	Housing.....	44
Demography	25	SECTION SUMMARY	44
SECTION SUMMARY	25	COMMUNITY PERSPECTIVES:.....	45
COMMUNITY PERSPECTIVES:.....	26	6. DWELLING CHARACTERISTICS	48
1. POPULATION	27	Dwelling Type & Age	48
Age Distribution & Growth	27	7. POST-SECONDARY HOUSING.....	49
Indigenous Identity	28	8. CONSTRUCTION ACTIVITY (STARTS).....	49
Post-Secondary Population.....	29	9. RENTAL MARKET	50
2. HOUSEHOLDS.....	30	Prices	50
Household Growth	30	Vacancy.....	51
Household Tenure	31	10. REAL ESTATE MARKET.....	52
Subsidized & Mortgaged Households.....	31	Sales Activity.....	52
Household Size.....	32	Prices	52
Household Type.....	33	11. SHORT-TERM RENTALS.....	54
Mobility (1-Year)	35	Housing Need & Affordability Analysis	56
		SECTION SUMMARY	56
		COMMUNITY PERSPECTIVES:.....	57

Table of Contents

12. NON-MARKET HOUSING SUPPLY & PROGRAMS ..	59
Facilities & Programs	59
Non-Market Housing Waitlist	60
13. MARKET HOUSING UNIT DEMAND	61
14. HOUSING NEED CRITERIA	62
By Household Size	62
By Tenure & Household Type	63
By Age of Primary Maintainer	64
15. CORE HOUSING NEED	65
By Household Size	65
By Household Type	66
By Age of Primary Maintainer	66
16. AFFORDABILITY	67
Rental Market Affordability	68
Owner Market Affordability	69
Report Limitations	70
EXTERNAL IMPACTS ON HOUSING	70
COVID-19 AND HOUSING	71
Glossary	72

Appendix A: Housing Planning Tools for Local Governments

Appendix B: Housing Indicators and Monitoring Guide

Appendix C: Community Housing Profiles

Appendix D: Community Engagement Summary

Appendix E: Community Data Tables

Appendix F: Provincial Summary Forms

Executive Summary

Safe, affordable, and inclusive housing is vital to societal, economic, and individual health and well-being in the City of Merritt. Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need, Merritt, together with other Thompson-Nicola Regional District (TNRD) municipalities and electoral areas, undertook a Housing Needs Report. 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 City 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.

CITY OF MERRITT KEY FINDINGS

The following key themes for the City of Merritt were found throughout the data and community engagement portions of this project. Quotes in this section come directly from residents of Merritt who completed a community survey or from regional stakeholders with operations in Merritt. Key findings from this study are:

- Senior populations are rapidly growing.
- Renting households are more frequent and are less able to meet their housing needs.
- Homeownership is becoming more difficult to enter for moderate to low-income households.
- Non-market and supportive housing is widely needed.
- Many community assets exist to address housing issues.

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

The City of Merritt was home to 3% more people in 2016 than 2006 (7,180 to 7,415). Population growth was proportionate across most age cohorts except for seniors, who grew by an estimated 465 residents to 1,605. Their share of the total population grew from 16% of the total population to 21% during the decade.

The 2020 estimated population was 7,722, according to BC Stats, and population projections anticipate that Merritt will continue to grow, reaching 8,145 residents in 2026. Most younger age cohorts are likely to decrease, while seniors may continue to grow to perhaps 29% of the entire 2026 population.

These findings indicate a need for housing across the City of Merritt 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 with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. Some older residents of Merritt 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.

Addressing seniors' housing not only benefits that demographic, but younger one as well. If seniors move out of their existing accommodations, their homes become available for upcoming generations who may not be able to afford a new dwelling but are willing to invest over time in an older, more affordable home. Though not represented in the data, many stakeholders across Merritt contended that the City is a desirable place for young families and that growth in that demographic is expected to outpace projections. Opening up housing options for young families may be key to health of Merritt's housing system moving forward.

"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."

"the prices of homes in Merritt has gone way up so has rent very hard for a single person, or senior."

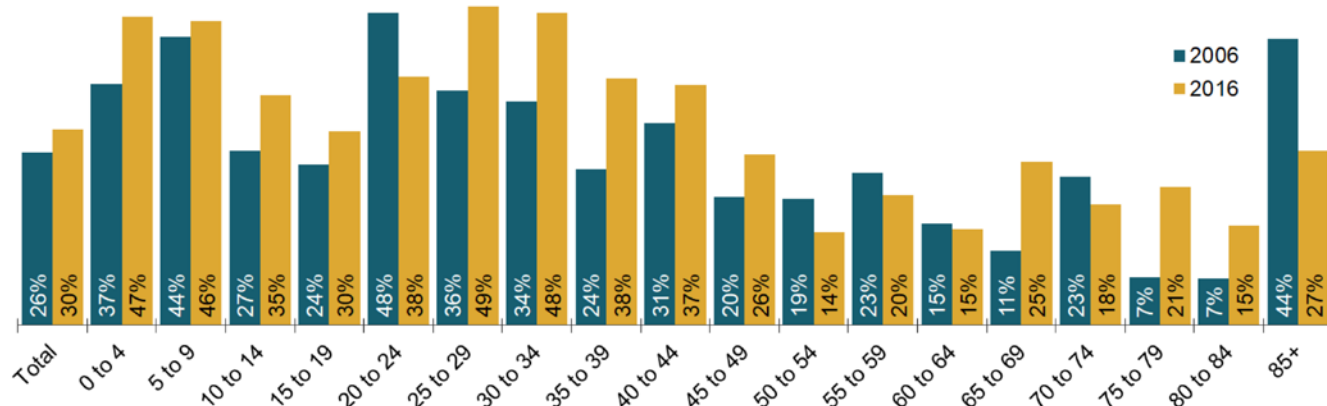
"My parents are 80 and 85 years old and they are presently trying to downsize to a smaller house. Unfortunately there are limited rancher style houses available on the market."

"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.

Merritt has the highest rate of rentership in the study area with 32% of households renting and 68% owning. Between 2006 and 2016, renter households grew by 15% while owner households only increased by about 2%. Most of the growth in renters occurred in households supported by younger community members, especially those aged 25-44. 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. Across Merritt, rates of rentership grew in most five-year age cohorts.

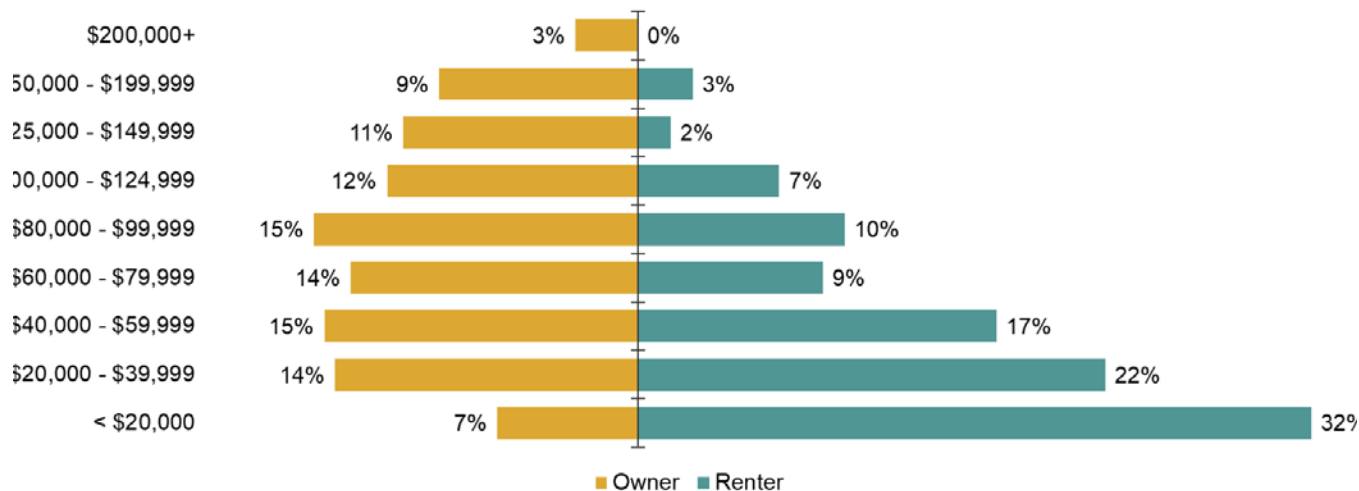
Figure 0a: Merritt Share of Renters, '06 vs '16



Source: Statistics Canada

Renter households also earn significantly less income than owner households. The median owner household in Merritt earned an estimated \$80,569 and the median renter household earned \$37,467, representing about 19% and 14% growth from 2005 to 2015, respectively.

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



Source: Statistics Canada

Renters are considerably more likely to earn less than \$40,000 (54%) compared to owners (21%). Alternatively, 35% of owner households earn more than \$100,000 versus only 12% of renter households.

In the City of Merritt, about 33% of renter households are in Core Housing Need, compared to approximately 6% of owners. These statistics were readily confirmed through stakeholder engagement; renters face elevated levels of housing hardship in the City of Merritt.

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 the City of Merritt 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 have a particularly difficult time retaining health care providers, like nurses and care aids, 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."

"Lack of suitable rentals is a consistent drag on the economy, unable to attract mid-wage residents. Houses are cheaper in environmentally nicer places, Merritt can't thrive just be being 'close to Vancouver'."

"Unable to attract new working-age residents to Merritt due to absolutely wild income/house price ratio."

"The prices of homes in Merritt has gone way up so has rent very hard for a single person, or senior."

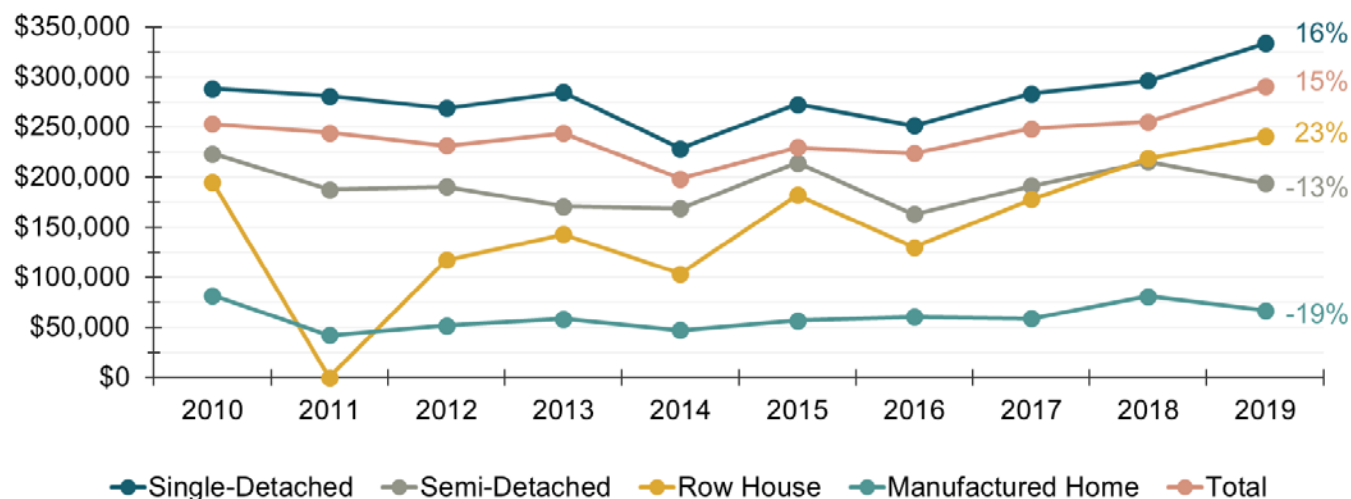
"There is very little options for people to rent in Merritt and what is out there is so damn expensive! We need affordable living options for people."

"More apartments need to be built, somewhere probably in the ball park of at least 200 units. Most of the time apartment units are bought then rented out, apartments being much cheaper than a single family dwelling will alleviate some of the low income housing concerns."

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 15% since 2010. There are many people in the Merritt who, five years ago, may have been able to afford market ownership housing but are now unable to because of the accelerated cost. 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. There is also concern that accelerated migration from larger cities will drive ownership costs higher.

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



"The working people of the communities involved in this survey can no longer afford housing, thanks to an influx of more affluent residents from other areas of the province. You might find a house for half a million dollars, if you're lucky. Beyond buying the home you are also faced with ever increasing property tax, which in Merritt is outrageously high and unattainable."

"Housing costs are too high and that is compounded by people from the lower mainland with better buying power pushing out locals."

"Not enough reasonable housing options. People are coming up from the coast, even more after COVID started. They sell down there and drive our prices up here. Locals are priced out of the 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. Although some dwellings may be "affordable," they often do not reflect the quality or size required to meet a household's needs. In other words, affordability may come at the cost of poor living conditions. Substandard housing, especially rental units, emerged as a key issue throughout the engagement process in Merritt.

“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”

“Build more affordable housing so our children can afford to move out.”

“Lack of clean, stable, affordable housing for the most vulnerable residents, such as single parent families, seniors, people with substance use disorders, people with mental health challenges, people experiencing poverty, youth.”

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

As of August 2020, 44 BC Housing affiliated non-market housing applications in the study area remained on the waitlist, including: 6 families, 9 residents with disabilities, and 19 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. 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 and that Merritt is in desperate need of housing that provides both a roof and comprehensive supports.

“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 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.”

“Housing for vulnerable residents needs to include wrap-around support from community agencies so that people have the best chance to succeed in staying housed, e.g. MHSU, life skills development, Work BC, childcare, etc.”

“More supportive housing for folks who face homelessness or have multiple barriers”

“Work with BC Housing and non-profits to build affordable housing”

The City of Merritt and the TNRD have many housing assets and informed and passionate non-profits and community members.

Throughout the engagement process it was clear that housing need in the City of Merritt 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 actors 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.



RECOMMENDATIONS

The following key recommendations respond directly to key findings identified in the Report. The City of Merritt and regional partners are already supporting many of these recommendations and should continue to monitor progress moving forward. The next step for the City of Merritt may be to research these recommendations further and codify a full suite of housing policies in a Housing Strategy. Key findings from this study are:

1. Promote and Protect Housing Affordability in the Market
2. Expand Non-Market and Supportive Housing Options
3. Address Growth in Population Aged 65 Years and Over
4. Manage Growth
5. Deepen Housing Partnerships and Educate Residents

Promote and Protect Housing Affordability in the Market

Despite quantitative data showing generally affordable conditions for households with moderate incomes in Merritt, many residents with low to middle incomes are struggling to find adequate housing, especially in the rental market. When appropriately sized units are available, many exceed a price that is considered affordable or are reported to be substandard condition, putting a prospective tenant into Core Housing Need. The number of renter households in Merritt has also been increasing at a faster rate than owner households over the past three censuses (+15% compared to just 2%), indicating that there is likely an even greater need for rental housing moving forward. Most of that renter growth is amongst younger residents and households with children, likely because of financial pressures and an increasingly inaccessible ownership market.

Additional rental options will not solve housing affordability concerns across the City of Merritt, but by expanding available stock in the market can alleviate immediate issues for many priority populations including seniors hoping to downsize, students at NVIT, and families unable to find appropriately sized units. Additional stock could slow down increases in the cost of renting, but market rentals are not capable of providing the services, deep affordability, or rent-geared-to-income approaches that many of Merritt's residents need.

Priority Actions:

- Improve availability of affordable rentals;
- Expand affordable market housing incentive programs;
- Regulate short-term rentals;
- Encourage development of purpose-built rental and smaller and denser units in all residential areas;
- Mitigate affordable unit loss through rental protections; and
- Increase appropriate housing supply by addressing substandard housing through policy and enforcement.

HOUSING NEEDS REPORT

Priority Action:	Appropriate Local Government Tools or Policy Levers:
Improve availability of affordable rentals	<ul style="list-style-type: none"> Identify municipal or senior government land that could be used to support these goals and consider disposing of land to non-profit or private entities that can facilitate rental housing. Consider working with real estate specialists to advertise available land to external partners or private developers. Continue to support education around Canada Mortgage and Housing Corporation programs, including rental construction financing initiative.
Expand affordable market housing incentive programs	<ul style="list-style-type: none"> Incentive packages can include parking requirement relaxation, Development Cost Charge waivers, expedited application and permit processing, and property tax waivers (when appropriate.)
Regulate short-term rentals	<ul style="list-style-type: none"> Implement business licensing requirements for all operating short-term rentals.
Encourage development of purpose-built rental and smaller and denser units in all residential areas	<ul style="list-style-type: none"> Include language that supports purpose-built rentals and appropriate density in Official Community Plans Update Zoning Bylaw regulations to enable the creation of legal secondary suites. Explore allowing row house, townhouse, duplexes and other denser, multi-family options in single family residential zones. Encourage purpose-built rental through pre-zoning or rental-only zoning of selected sites.
Mitigate affordable unit loss through rental protections	<ul style="list-style-type: none"> Consider pre-zoning or rental-only zone for existing aging rental stock. Consider Relocation and Assistance Plans when properties are with existing purpose-built rental, co-ops, or mobile home units are redeveloped or revitalized.
Increase appropriate housing supply by addressing substandard housing through policy and enforcement	<ul style="list-style-type: none"> Consider incentives to encourage the improvement of rental suites Promote and support local applications to the National Housing Co-Investment fund which provides long term, low-interest loans for the construction and revitalization of affordable housing – Program Website: https://www.cmhc-schl.gc.ca/en/nhs/co-investment-fund---housing-repair-and-renewal-stream Develop an enforcement strategy to ensure rental property owners are maintaining their rental suites

Expand Non-Market and Supportive Housing Options

Non-market and supportive housing options are limited and oversubscribed in the City of Merritt. Many key informants indicated a need for more supported housing options for those experiencing homelessness, and especially below-market rental or rent-geared-to-income options for families and seniors who are unable to find housing that meets their needs. Local service providers estimate there are a minimum of 43 individuals experiencing homelessness and many more who are experiencing critical levels of housing insecurity, including “hidden homelessness.” Supportive and emergency housing options that pair housing with wrap-around services are critical for addressing this acute need.

Not all non-market housing options contain supportive elements. Often called secured affordable housing, new units can be secured at affordable rates through covenants or agreements with senior government. These units are typically facilitated by non-profit or senior government providers, but local governments are key facilitators of development. Non-market stock is key to providing safe, affordable, appropriate housing to the residents of Merritt.

Priority Actions:

- Expand non-market housing options (including units available at the shelter rate 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.

Priority Action:	Appropriate Local Government Tools or Policy Levers:
Expand non-market housing options (including units available at the shelter rate and rent geared to income units)	<ul style="list-style-type: none"> • Continue to monitor and support applications to BC Housing and CMHC funding programs. • Take on a more active role in non-profit development by supplying land or supporting pre-development phases. • Include supportive language in Official Community Plans and explore allowing non-profit and supported uses in all residential zones.
Enhance support for non-profit developers through incentives	<ul style="list-style-type: none"> • Incentive packages can include parking requirement relaxation, Development Cost Charge waivers, expedited application and permit processing, and property tax waivers (when appropriate.) • Explore offering tiered incentives where non-profit developers are afforded greater incentives, which often directly impact rent rates. • Provide staff support to help non-profits make appropriate incentive requests and navigate development procedures.
Facilitate non-market development on underutilized and vacant land	<ul style="list-style-type: none"> • Identify municipal or senior government land that could be used to support these goals. • Consider prioritizing disposal of land to non-profit or private entities that can facilitate rental housing.
Expand support for unhoused residents	<ul style="list-style-type: none"> • Continue to support the efforts of local and regional partners to count and provide shelter for unhoused residents • Support emergency housing projects where appropriate.

Address Growth in Population Aged 65 Years and Over

Consistent with national trends, the City's population is aging. The median age rose from 42 in 2006 to 50.1 in 2016. These findings indicate a need for housing across Merritt 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 with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. Many seniors that participated in the study indicated that if smaller, ground-oriented units became available in their community, they would be able to downsize and open up more single-detached stock for younger families.

Priority Actions:

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

Priority Action:	Appropriate Local Government Tools or Policy Levers:
Enhance support services aimed at seniors and elders	<ul style="list-style-type: none"> • Continue to expand partnerships with Interior Health • Advocate for housing that includes wrap-around services
Encourage development of smaller, multi-family, accessible units	<ul style="list-style-type: none"> • Include language that supports purpose-built rentals and appropriate density in Official Community Plans • Explore allowing row house, townhouse, duplexes and other denser, multi-family options in all residential zones.

Manage Growth

Though many communities in the Thompson-Nicola Regional District should expect populations to decrease or remain stable over the next 5 years, Merritt is expected to grow to over 8000 residents by 2026. Anecdotal evidence collected from key informants indicates that migration from the Lower Mainland and Fraser Valley is occurring at an increased pace, driving up prices and demand for services across the City. As rural area and smaller community populations age, older residents may also choose to migrate to Merritt to be closer to those same services, especially given limited transportation options for those who can't operate a personal vehicle. As working from home becomes normalized, the region may also experience growth in "amenity migrants" who are attracted to Merritt because of the relatively low cost of housing, access to outdoor amenities, and other quality of life factors. Managing new growth while enhancing affordability is key to meeting the needs of community residents.

Priority Actions:

- Align land-use, transportation, and service planning goals to promote affordability and growth in designated areas that are suitable for development and/or located close to services; and
- Keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, and increase servicing efficiency.

Priority Action:	Appropriate Local Government Tools or Policy Levers:
Align land-use, transportation, and service planning goals to promote affordability and growth in designated areas that are suitable for development and/or located close to services	<ul style="list-style-type: none"> • Especially important when considering disposal of land for affordable housing projects. Land is an important asset but be wary of properties that do not align with long-term transportation and service planning goals as this will increase long-term costs. • Align land use decisions with regional growth planning.
Keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency	<ul style="list-style-type: none"> • Continue to explore and encourage denser housing types where appropriate • Encourage siting of new housing along transit or active transportation routes or as close as possible to existing services.

Deepen Housing Partnerships and Educate Residents

Advocacy and education within Merritt and to other levels of government is an ongoing, and often unsung aspect of addressing affordable housing. Municipal tools are limited, and the Province and Federal government are primarily responsible for the provision of affordable housing. However, local government is routinely the best positioned to address housing need and the most aware of specific needs and service gaps. Local government plays a key role in building awareness of need and acceptance of new housing amongst its residents. Building on work already being done by the committed and passionate non-profit community in the City and across the TNRD, the City of Merritt can continue to develop education materials and programs for residents that can have a meaningful effect on affordable housing development.

Priority Actions:

- Continue to support non-profits who are bearing much of the cost of housing service delivery;
- Continue to expand regional housing involvement, including exploring a regional tax requisition to support housing delivery;
- Develop funding and development guides for partners interested in pursuing housing;
- Educate residents on the value of affordable housing; and
- Advocate for increased support from senior levels of government.

HOUSING NEEDS REPORT

Priority Action:	Appropriate Local Government Tools or Policy Levers:
Support non-profits who are bearing much of the cost of housing service delivery	<ul style="list-style-type: none"> • Continue to advocate on behalf of these organizations • Consider establishing a social planning position within the City to coordinate responses to housing, food security, childhood development, and poverty alleviation <p>Example: qathet Regional District, City of Powell River, and the Tla'amin Nation are collaborating to address social planning across their region - https://www.qathet.ca/services/social-planning/</p>
Continue to expand regional housing involvement	<ul style="list-style-type: none"> • Continue to expand housing and other partnerships with Indigenous communities across the Region • Explore hosting regular Indigenous Housing Table • Continue regional involvement for housing studies • Explore a regional tax requisition to support housing delivery; <p>Example: Comox Valley Homelessness Supports Bylaw - https://www.comoxvalleyrd.ca/services/homelessness-support</p> <p>Example: Cowichan Housing Association Annual Financial Contribution Service Establishment Bylaw - https://www.cvrld.ca/1530/Cowichan-Housing</p>
Develop funding and development guides for partners interested in pursuing housing	<ul style="list-style-type: none"> • Develop materials to guide non-profits interested in developing housing through some of the common process hurdles • Include information on relevant Provincial and Federal funding programs <p>Example: Kamloops Affordable Housing Developers Package - https://www.kamloops.ca/sites/default/files/docs/homes-businesses/16-kamloopsaffordablehousingdeveloperspackage.pdf</p>
Educate residents on the value of affordable housing	<ul style="list-style-type: none"> • Work with community partners to address stigma around non-profit and supported housing. <p>Example: Comox Valley Coalition to End Homelessness, Affordable Housing Benefits Everyone Project - https://www.cvhousing.ca/affordable-housing-benefits-everyone-project/</p>
Advocate for increased support from senior levels of government	<ul style="list-style-type: none"> • Continue to advocate for increased housing funding and tools for non-profit developers and local governments through Union of BC Municipalities, Federation of Canadian Municipalities, and together with other regions and rural municipalities • Maintain awareness of Canada Mortgage and Housing Corporation research funding that could potentially encourage local innovation

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) **City of Merritt Housing Needs Report**

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

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 City of Merritt.

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 City of Merritt 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.

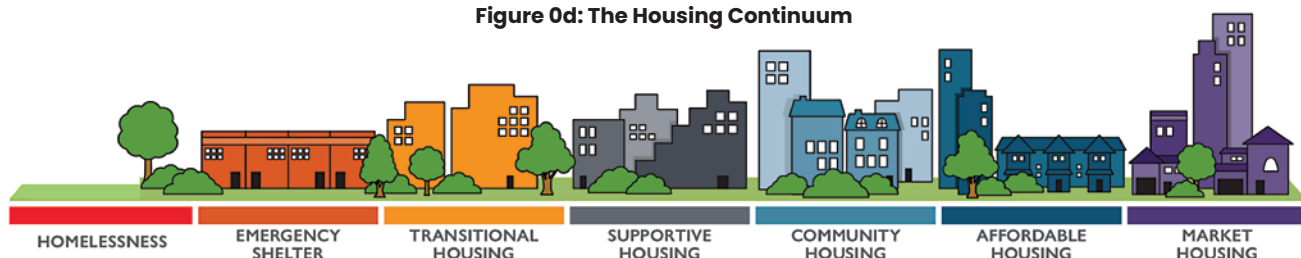
Provincial Summary Form

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 0d: The Housing Continuum

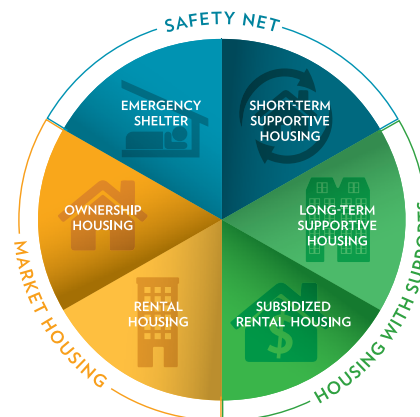


Canadian Mortgage and Housing Corporation, 2018

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 0e: 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)

The City of Merritt 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 can 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 affected 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.

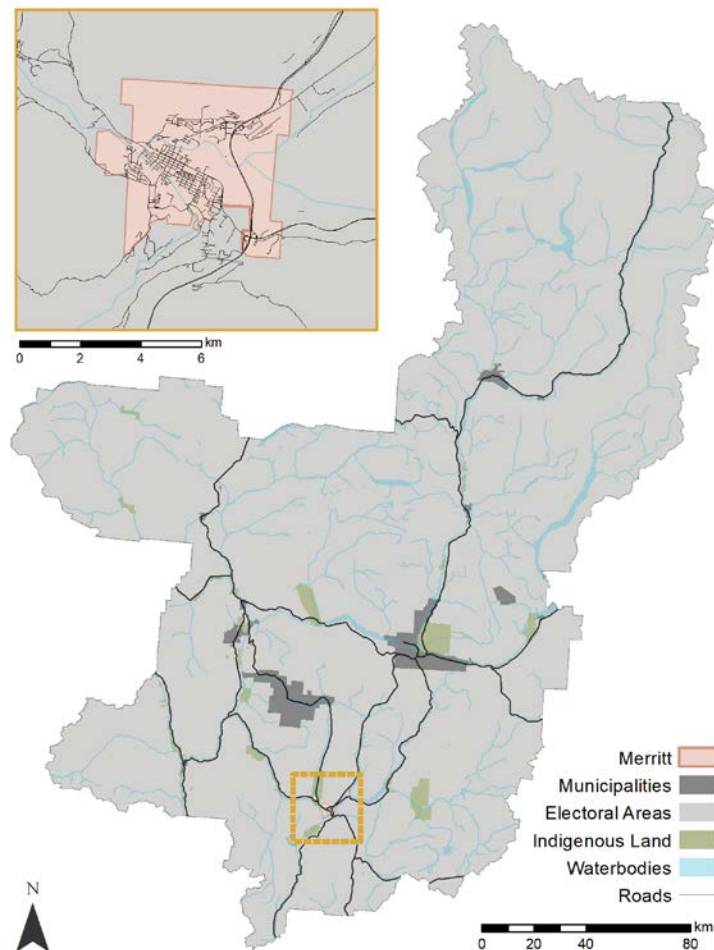
City of Merritt Housing Needs Report

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 City of Merritt 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 the City of Merritt 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 0f: Thompson-Nicola Regional District & City of Merritt Boundaries, 2016



Source: Derived from Statistics Canada & BC Geowarehouse boundary data

Demography

SECTION SUMMARY

Merritt's population grew and could continue to do so at a slightly reduced rate

Merritt grew 3% overall between 2006 and 2016. Projections anticipate a 10% gain from 2016 to 2026, largely supported by a jump in senior populations. The median age may hit close to 50 years old, up from about 43 in 2016.

Household growth has and will likely continue to outpace population growth

Population growth and declining household sizes mean the need for housing will increase faster than the rate of population growth.

There are fewer families with children than a decade ago

Families with children declined 2% between 2006 and 2016, due mostly to declines in homeowner families, who had a 14% decline. During that same period, the total youth population also fell 14%. Anecdotal evidence suggests that family migration to Merritt may be on the rise in recent years, though only the upcoming 2021 Census can confirm these trends.

Families with children are renting more often than before

The number of families with children living in rental tenured housing grew while owner families declined in numbers. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing affordability.



COMMUNITY PERSPECTIVES:

Housing for Seniors

Housing for seniors was a key concern for residents of Merritt. In 2026, 29% of the population may be over 65, necessitating changes to the housing system.

"New smaller one level houses with smaller lot size too. Thanking you."

"Affordable housing for early seniors" – "build senior housing" – "Keep our senior off the streets."

"The prices of homes in Merritt has gone way up, so has rent, very hard for a single person, or senior."

"My parents are 80 and 85 years old and they are presently trying to downsize to a smaller house. Unfortunately there are limited rancher style houses available on the market."

People from Higher Wealth Areas of the Province are Moving to or Buying Property in Merritt, Contributing to Higher Housing Costs

Many respondents in interviews and surveys indicated that housing was becoming more expensive as amenity migrants or people from communities with higher purchasing power moved to Merritt.

"The working people of the communities involved in this survey can no longer afford housing, thanks to an influx of more affluent residents from other areas of the province. You might find a house for half a million dollars, if you're lucky. Beyond buying the home you are also faced with ever increasing property tax, which in Merritt is outrageously high and unattainable."

"Housing costs are too high and that is compounded by people from the lower mainland with better buying power pushing out locals."

"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."

"Not enough reasonable housing options. People are coming up from the coast, even more after COVID started. They sell down there and drive our prices up here. Locals are priced out of the market."

1. POPULATION

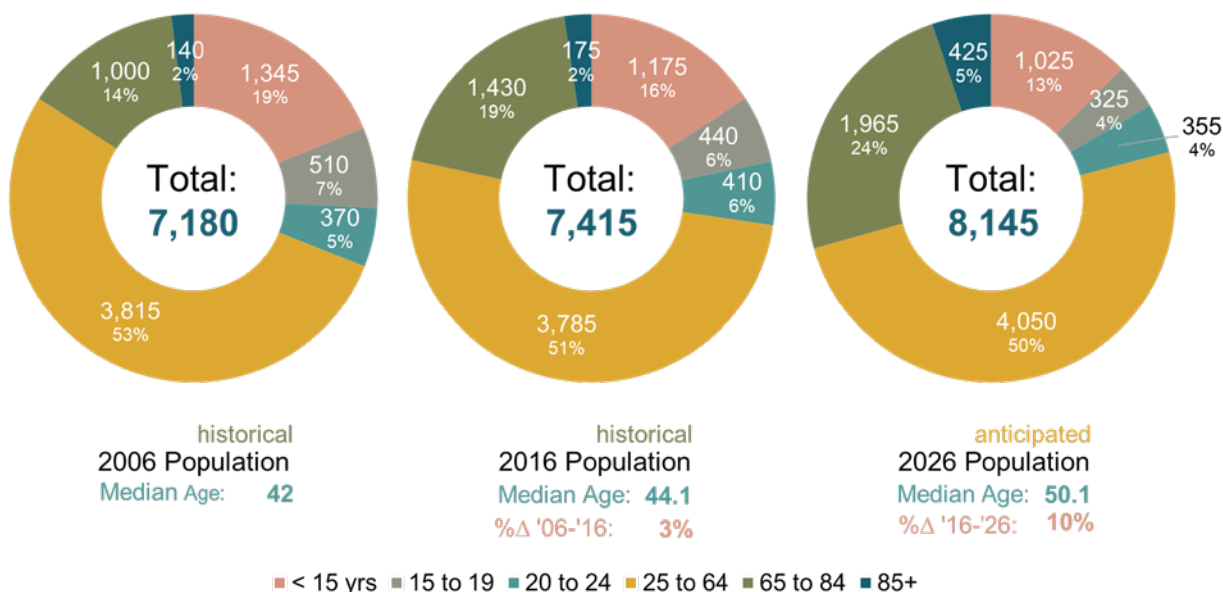
Age Distribution & Growth

The City of Merritt had about 7,415 people in 2016, representing a decade growth of 3%. Population projections, produced using the Cohort Survival Method (see **Glossary**), anticipate continued growth of greater intensity. Total people may grow 10% to 8,145 by 2026.

This report uses Statistics Canada data to remain consistent with methodologies of other TNRD Housing Needs Reports. In producing projections, Province provided annual population estimates were used to determine general resident in- and out-migration patterns. For reference, internal estimates conducted by the City of Merritt suggest 7,722 total residents in 2019. This represents an annual growth of 1.5% from 2016 estimates, or 0.8% from 2011 estimates. This report's projected growth is about 1.0% annually.

Please also note that 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)

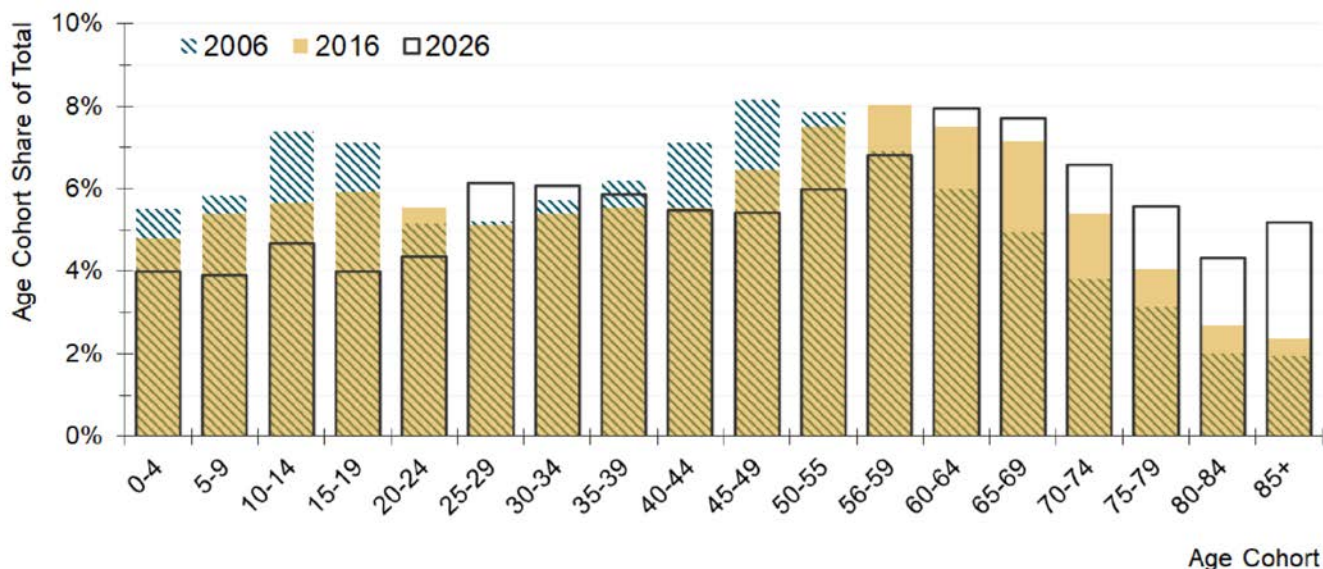


Source: BC Stats, Statistics Canada

Generally, 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 may make up almost one third of the total Merritt population by 2026. Persons 25 to 64 could possibly grow, but could also represent a smaller share of the total. Youth cohorts will likely follow historical trends and reduce in size.

These age shifts caused the median age to increase from 2006 to 2016, to 44.1. If the actual future population mirrors projections, the median may further increase to about 50.1 by 2026.

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

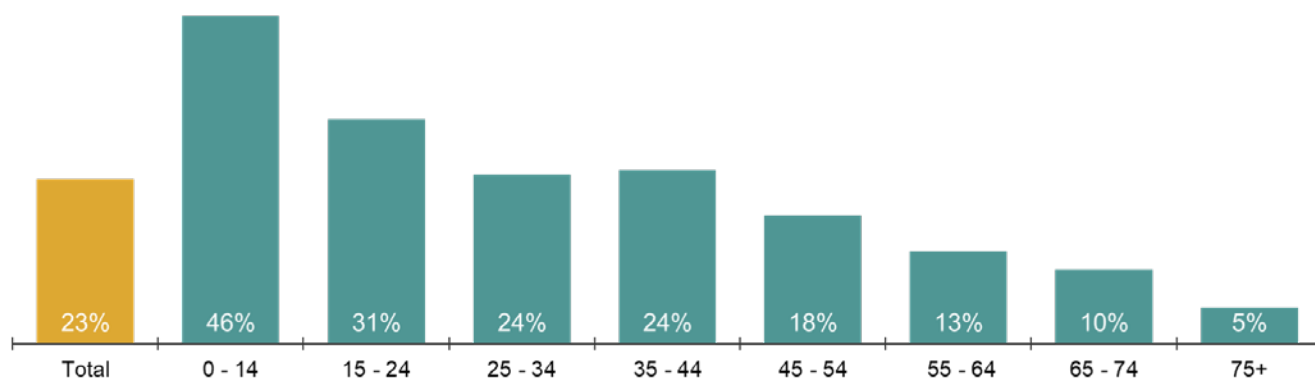


Indigenous Identity

In 2016, 1,575 people identified as Indigenous in the City of Merritt, about 23% of the City's total population. A decade prior, 16% of people identified as Indigenous; total Indigenous people increased 41% over the ten years.

Shown in **Figure 1c**, Indigenous peoples represent significant shares of younger age cohorts. For instance, 46% of children below 15 are Indigenous. The older the cohort, the lower the share of Indigenous people.

Figure 1c: Indigenous Identity by Age, 2016

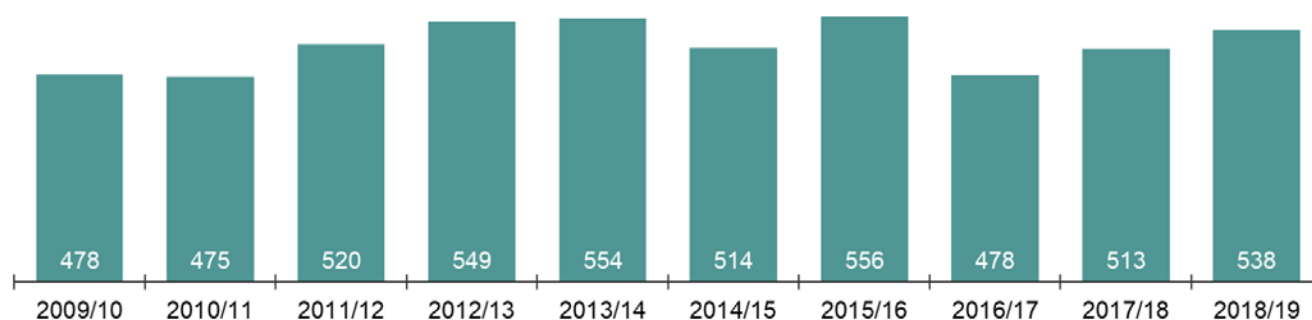


Post-Secondary Population

The Nicola Valley Institute of Technology (NVIT) provides a comprehensive range of Certificate, Diploma, Associate of Arts degrees, and a Bachelor of Social Work program. NVIT offers programs and courses at both their Merritt and Vancouver campuses.

During the 2018/19 semester, 538 full-time equivalent (FTE, see **Glossary**) students enrolled at NVIT across both campuses. Over the last decade, NVIT averaged 471 FTE students. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority.

Figure 1d: Nicola Valley Institute of Technology Enrollment (Full-Time Equivalent Students)



Source: BC Ministry of Advanced Education Skills and Training (AEST), Post-Secondary Finance Branch

2. HOUSEHOLDS

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, or roommates. In essence, a household is the highest-level descriptor of many unique living situations.

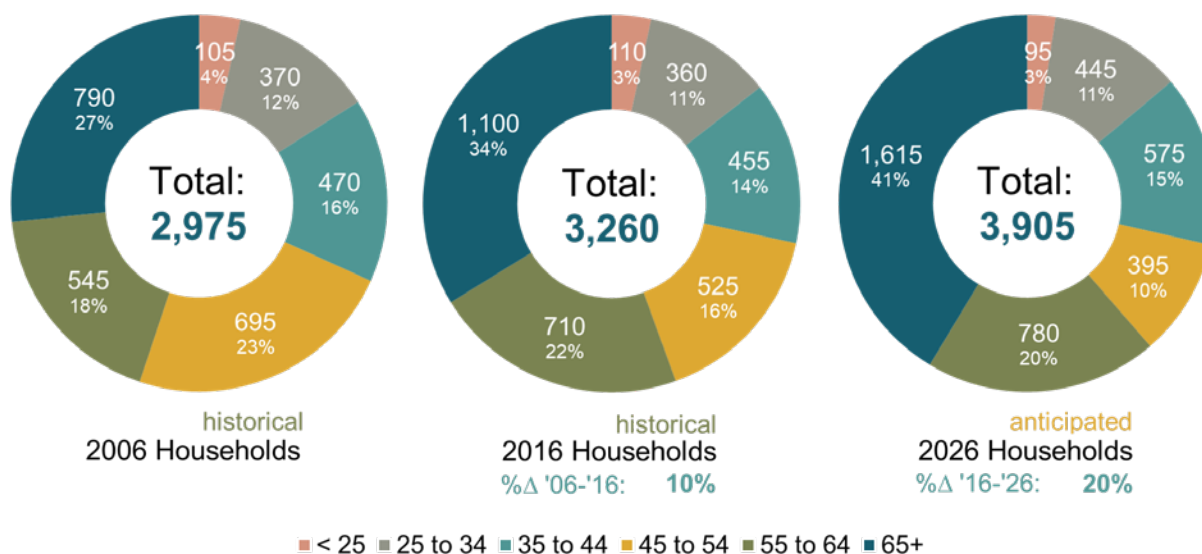
Household Growth

Merritt's household total grew from 2,975 in 2006 to 3,260 by 2016, a 10% decade growth. Household projections anticipate a continued increase, rising 20% overall between 2016 and 2026, possibly reaching 3,905 households, or an additional 645 over 10 years.

Like population cohorts, the typical household maintainer (see **Glossary**) is becoming older. The senior maintainer share of total households was 27% in 2006, expanded to 34% in 2016, and may reach 41% by 2026.

Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors). Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section 1: 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).

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



Source: BC Stats, Statistics Canada

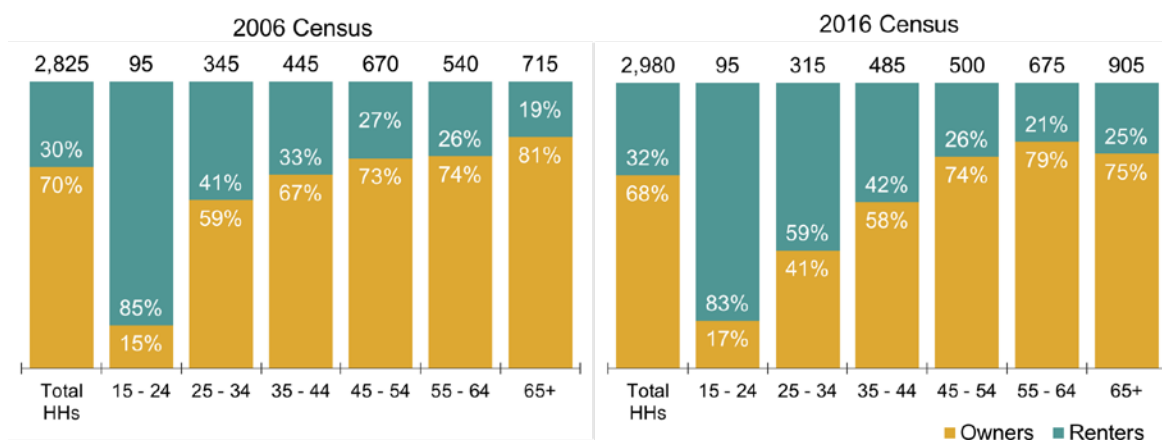
Please note that, like population, households in this particular section have been adjusted for census undercounting to maintain consistency between historical and anticipated data. Readers will thus notice discrepancies between household totals in this section and others that follow because the latter 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, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. This report illustrates only the relationship between owner and renter households.

Merritt is made up of 68% owner households and 32% renter households, or 2,015 and 970 permanent households, respectively. Shown in Figure 2b, renter proportions increased between 2006 and 2016. Notably, household maintainers aged 25 to 34 had an 18-percentage point increase over the decade. Household maintainers aged 35 to 44 increased 9 percentage points. Ownership rates are highest for the 45 to 64 age cohorts.

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

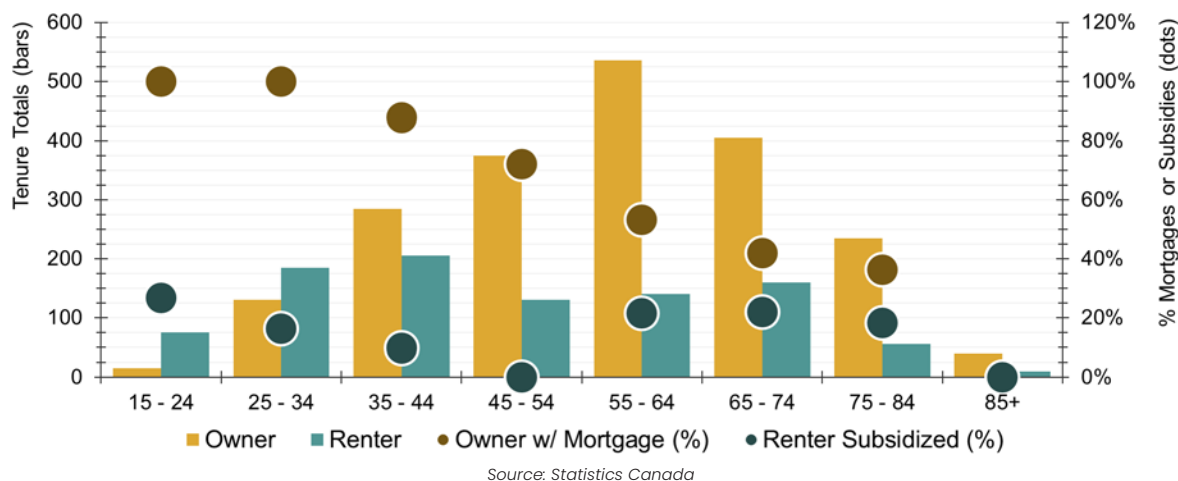


Source: Statistics Canada

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



On average, 16% of Merritt renter households rely on a subsidy to afford (or help afford) their dwelling. Subsidy rates are highest among households with primary maintainer between 55 and 84 years old. Rates are noticeably high for those aged 15 to 24, followed by a decrease of the next three cohorts. Improvements over the first four cohorts are likely due to improved household earnings over time. Another factor is that general subsidy eligibility is lower for certain ages, which could also indicate why there is an abrupt increase in subsidies after age 55 when senior specific subsidies become available.

About 60% of Merritt owner households hold a mortgage loan. Unsurprisingly, the prevalence of mortgages decreases across age groups; the older the household, the greater likelihood that said household has paid off their loan.

Household Size

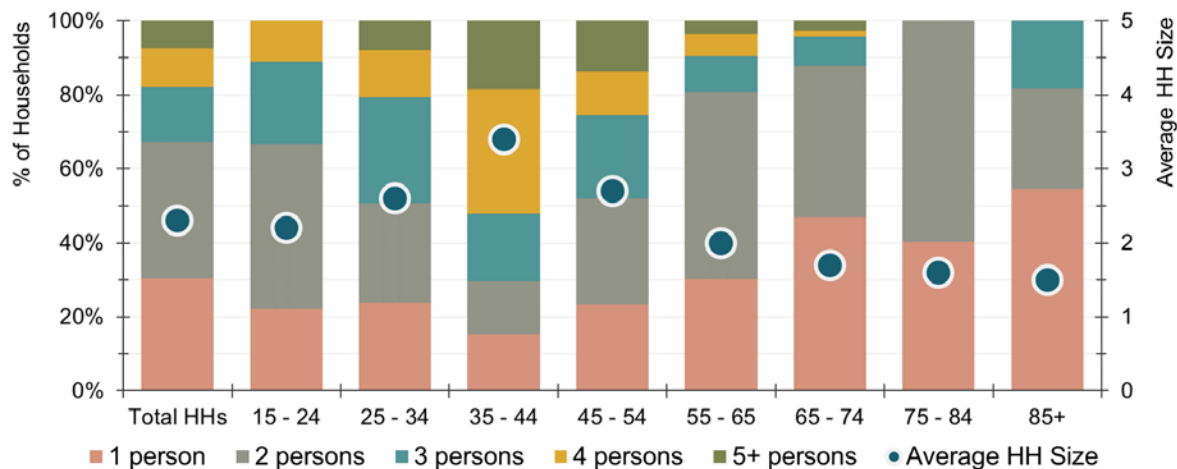
Merritt's average household size in 2016 was 2.3 persons per dwelling, down from 2.4 in 2006 – the result of an aging population.

Household sizes peak at 3.4 for households with a primary maintainer aged 35 to 44, attributed to greater likelihood of having dependent children living at home. From there, sizes quickly decrease across 10-year cohorts until leveling after 65 years of age.

Household projections anticipate that the average household size may decrease to about 2.1 persons per household by 2026, representing the growing senior age cohort.

ize may decrease to about 2.1 persons per household by 2026, representing a growing senior age cohort.

Figure 2d: Household Size, 2016

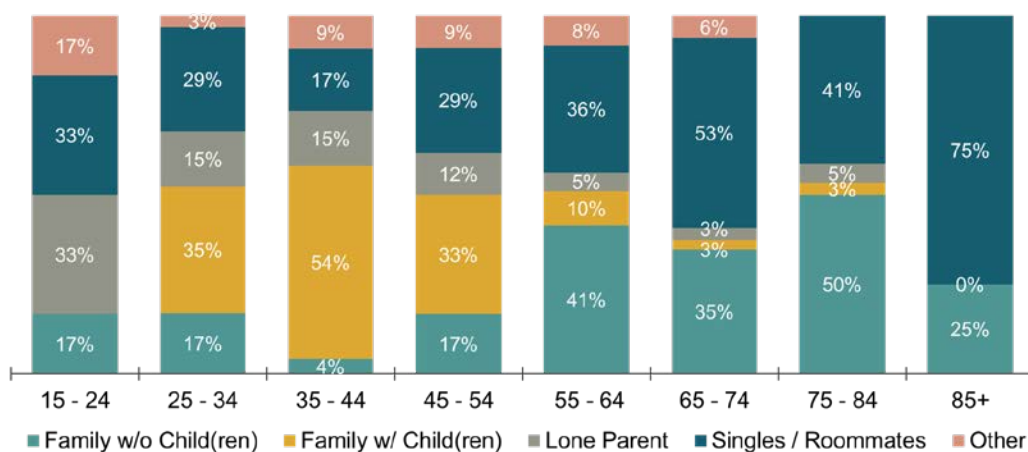


Source: Statistics Canada

Household Type

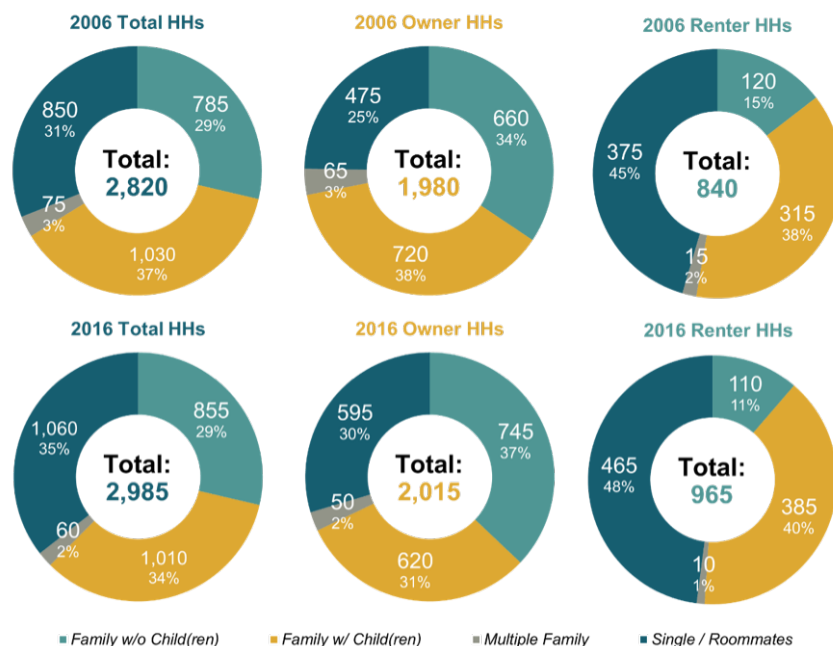
Household type refers to the type of “census-family” that occupies a dwelling (see **Glossary**). **Figure 2e** depicts the most common types, being: (1) families without children, (2) families with children, (3) multiple families, or (4) non-census families (herein known as single people or roommates) by the age of the primary maintainer. **Figure 2f** provides family type totals compared across 2011 and 2016.

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



Source: Statistics Canada

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



Source: Statistics Canada

Between 2006 and 2016, total permanent households increased 6% to 2,985. During the same period, owner and renter households both grew by 2% and 15%, respectively. In 2006, families with a child or children made up the greatest share of family types. By 2016, singles/roommate households commanded the largest share, growing from 31% to 35%.

Families with children are most apparent in homes with the primary maintainer aged 35 to 44 (54%). The share of families without children jumps to 41% for 55 to 64-year cohorts, attributed to empty nesters.

Lone parent households are predominantly young adults aged 15 to 24 (33%). By definition, a lone parent means a family that is 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.” In other words, the lone parent classification may be inflated for this age range.

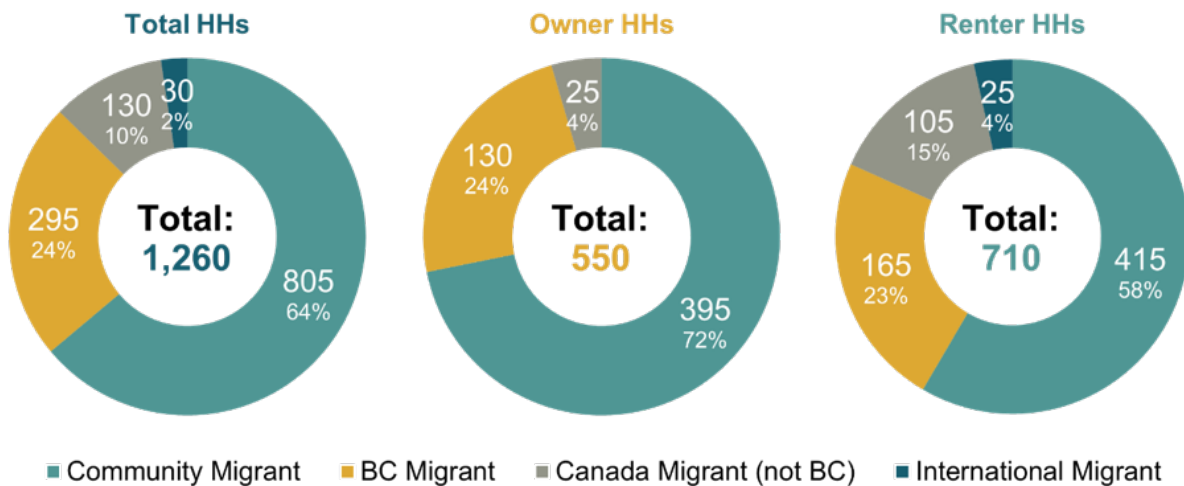
Renter household families with children grew 22% over the decade, while owners fell 14%, demonstrating a shift towards rental accommodations for this family type. Overall, households comprised of families with children decreased 2%.

Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 64% of Merritt residents who moved over the previous year did so within the City, 24% moved from elsewhere in the Province (inclusive of within the TNRD), 10% moved from within Canada, and 2% moved from outside Canada.

Figure 2g illustrates how proportions of movers across community owner and renter households. Notably, more renter households moved to or around Merritt than owners. About 42% of renter households moved to Merritt from outside the community, versus 28% for owners.

Figure 2g: Mobility by Tenure, 2016



Source: Statistics Canada

Economy

SECTION SUMMARY

Median incomes are rising

The median Merritt household earned 20% more income before-tax in 2015 than they did a decade prior, adjusted for inflation.

Owner household incomes are growing faster than renter incomes

Owner household incomes grew almost a third faster than renter's, widening the already significant income disparity between both tenures.

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 25% of children below 18 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.

Fewer people are participating in the economy

More people are in the labour force (working or seeking work) than not. Nevertheless, labour force totals fell from 2006 to 2016 partly due to an expanding retiree population segment (19% of people above 65+ are employed).

More people are unemployed

While the labour force shrank total unemployed people grew, resulting in a higher unemployment rate in 2016 than 2006. The 2016 rate is below that of 2011, demonstrating a recovery during that 5-year period. The closure of Tolko mill and COVID-19 have likely influenced unemployment since 2016.

COMMUNITY PERSPECTIVES:

Difficulty Retaining Residents and Businesses

Community members are concerned that people are moving to larger or neighbouring areas where there are more housing and employment opportunities. This is a key concern for those in vital middle to low income professions as housing options that exist are increasingly out of reach. Respondents also indicated that it is difficult to retain health professionals for an extended period.

"Better transport so that there can be flexibility in where lower income housing is."

"Lack of suitable rentals is a consistent drag on the economy, unable to attract mid-wage residents. Houses are cheaper in environmentally nicer places, Merritt can't thrive just by being 'close to Vancouver'."

"I think Realtors are out to lunch, we don't have a sustainable economy to support the current cost of houses."

"Unable to attract new working-age residents to Merritt due to absolutely wild income/house price ratio."

Cost of Living and Wages

Many residents were concerned about that the costs of living in Merritt are outpacing wages.

"Just the cost of living for the younger generation are too high and not good enough wages in this community. Everything is minimum wage jobs. We need bigger businesses to come in so that they are able to apply for better wage jobs and can afford to live and pay rent or save to own a home."

"Better jobs with better wages so we can afford to live."

Concerns around growth

Survey responses revealed the desire to concentrate new housing in city core so that people have access to events, stores, and services is important for survey respondents in Merritt to promote community wellbeing and an economically vibrant future. Other survey respondents expressed the desire not to grow too quickly as a community, to ensure services and infrastructure can support the population.

"Concentrating more on housing in the downtown core."

"Work with developers to build housing in downtown, near shops and amenities."

"Planned progress means not growing too quickly! Make sure the infrastructure can support the growth before you decide to approve it. A case in point: Our water system can't support what we have now. We need to be sure there's water for everyone/everything before we approve it coming into the valley. Likewise roads, sidewalks etc. People on the Bench have applied to have sidewalks on Parker Drive at least 3 times during the 40 years I have lived here – still no sidewalk on an extremely busy road."

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. The reason is that 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.

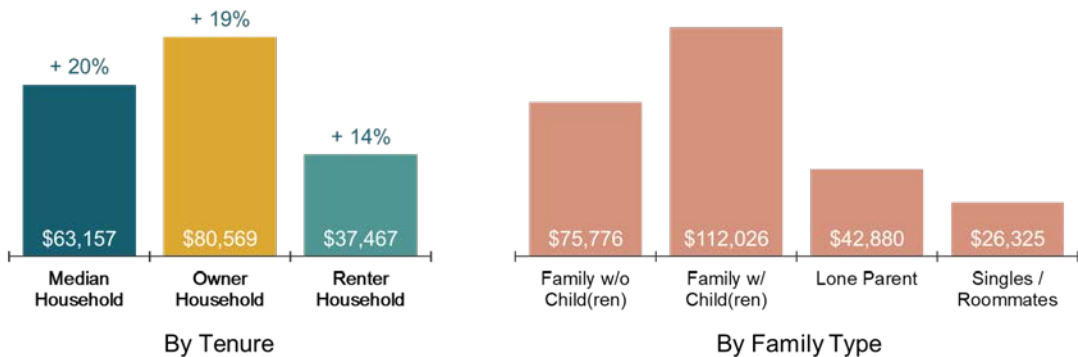
Median Before-Tax Household Income

Overall, Merritt's median before-tax household income grew 20% from 2005 to 2015, to \$63,157. The median owner household earned \$80,569 and the median renter household earned \$37,467, representing 19% and 14% growth since 2005, respectively.

Households earning more than \$100,000 grew 26% over the decade while those below declined 1%, 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 high 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 \$112,026 before-tax annually. Families without children (including non-employment income earning retirees) earned about \$75,776, lone parents earned \$42,880, and single people earned about \$26,325 in 2015.

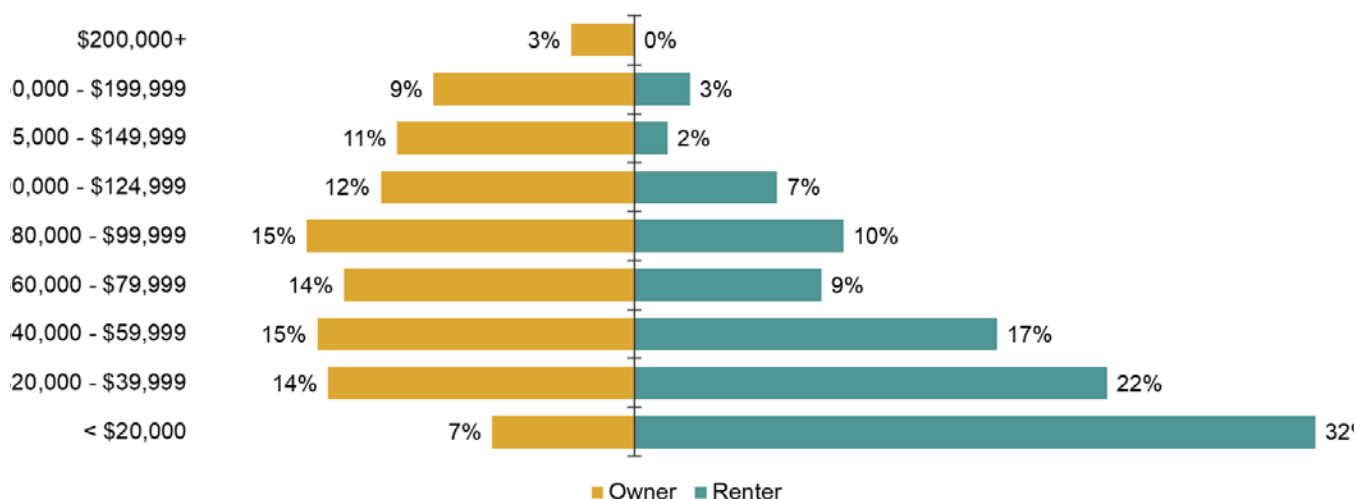
Figure 3a: Median Before-Tax Household Income by Tenure + Percent Change ('05-'15) & Family Type ('15)



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 (54%) compared to owners (21%). Another perspective is that 35% of owners earn above \$100,000 versus 12% of renters.

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



Source: Statistics Canada

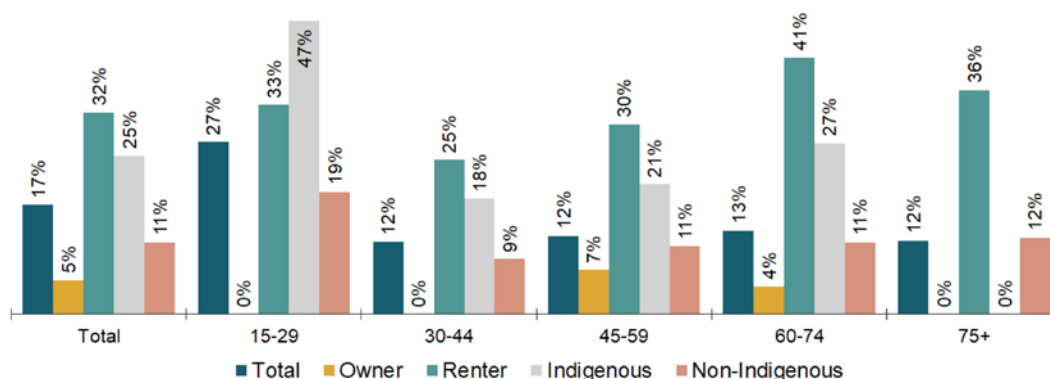
4. LOW-INCOME MEASURE

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 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 17% of Merritt residents fall below the after-tax LIM. Persons between 15 and 29 years old are most likely to belong to a household below the measure (27%). Generally, renters are more likely to be in a low-income household compared to owners and Indigenous peoples.

For context, 17% represents about 1,200 individual people in Merritt, or about 665 households. About 340 children belong to a low-income household.

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



Source: Statistics Canada

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 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 summarizing labour force activity. **Figure 5a** summarizes the corresponding 2016 labour force rates for Merritt.

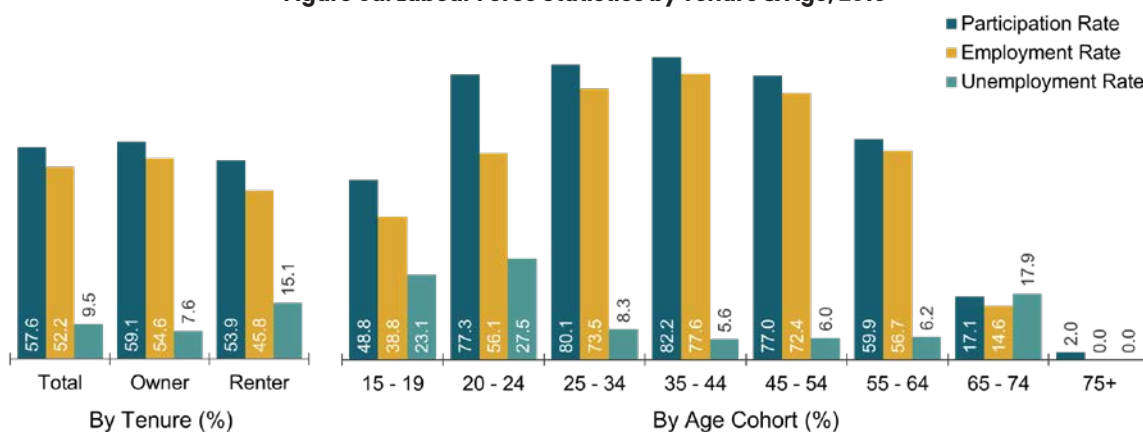
In 2016, the labour force totalled 3,270 people (those working or actively seeking work), equating to a 57.6% participation rate. In other words, there are more people contributing to the local or broader economy through employment than otherwise.

A growing senior population often impacts labour statistics; labour force participation dropped from 2006's 62.7% due in part to the growth of retired persons.

Total unemployed persons grew 15% over the decade, accompanied by a decrease in the labour force (6%). This results in a higher unemployment rate (9.5%) than 2006 (7.8%). Unemployment rates did decline since 2011, suggesting that labour markets were returning to pre-recession form.

In December 2016 (after the Census), the Tolko sawmill located in Merritt closed its doors due to the lack of lumber. More than 200 workers lost their jobs, many of whom were older than 40 years of age. Data is not yet available to demonstrate the impacts this had on the Merritt labour force. The sawmill job losses, coupled with COVID-19 impacts (no data available), could have significant impacts on local unemployment by the 2021 Census.

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



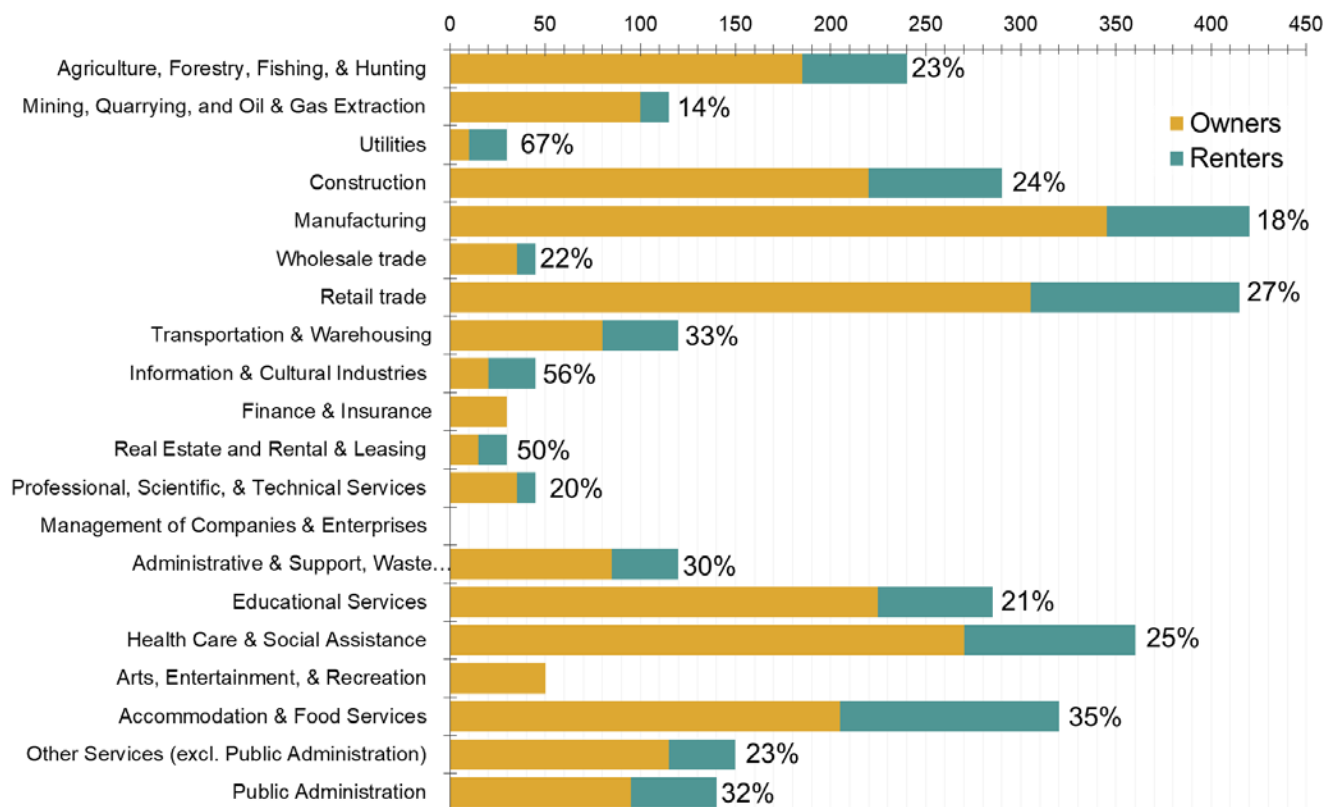
Source: Statistics Canada

Typically, renter households exhibit higher rates of participation than owners since their age profile is usually younger. For Merritt, the renter participation rate falls about 3 percentage points below that of the total population's, due to a significant increase of renting people not participating in employment (e.g. retirees). Renter participation fell from 63.4% to 53.9% and employment dropped from 55.2% to 45.8%

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* Merritt industries based on employment (2016):

- (1) Manufacturing – 415 (12.8%);
- (2) Retail Trade – 415 (12.8%); and
- (3) Health Care – 360 (11.1%).

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

- (1) Wholesale Trade – 350% (10 to 45);
- (2) Information & Culture – 29% (35 to 45); and
- (3) Health Care – 24% (290 to 360).

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

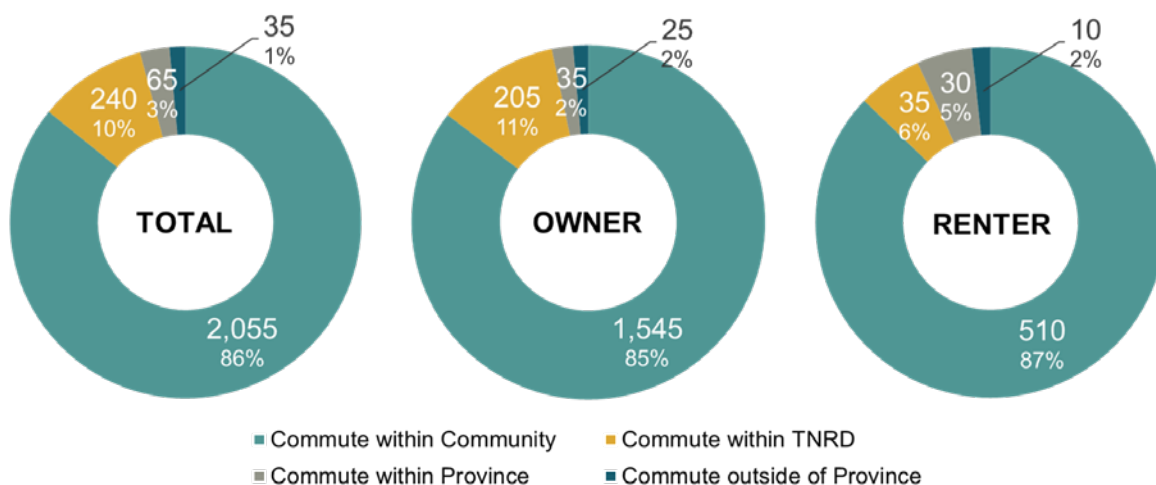
- (1) Finance & Insurance – 54% (65 to 30);
- (2) Professional, Scientific, or Technical Services – 38% (80 to 50); and
- (3) Transportation & Warehousing – 33% (180 to 120).

Commuting

Statistics Canada reported that Merritt had 2,390 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) 86% commuted within Merritt;
- (2) 10% commuted elsewhere within the Regional District; and
- (3) 4% travelled outside of the TNRD, whether within or out of province.

Figure 5c: Commuting Patterns for Usual Workers, 2016



Source: Statistics Canada

How people/households commute or travel within their community and others demonstrates an important fact about housing issues; markets are typically integrated across regions. Households make choices about their living situation that are compromises between multiple competing preferences: cost, style and size, and proximity to important locations such as school, work, extended family or other social supports, and other services they need to frequent. Housing conditions, availability, prices, and construction in one community can and does impact others. In urban areas like Merritt, there are neighbourhoods that act in this way. Although the City reports high rates of internal commuting, households will make choices about Merritt neighbourhoods based on the aforementioned factors (among others). Unfortunately, there is no readily available primary data that can highlight how or where households commute internally.

Housing Inventory Perception

In February 2020, O'Leary & Associates (with support by Amplify Consulting Inc) produced its Thriving Communities / Building the Future Now report about local labour trends using both 2016 Census data and local engagement work.

According to the report, all survey participants (business owners, employed persons, and unemployed persons) were asked to comment on the current dwelling supply in and around the City of Merritt. The following are paraphrased quotes from the report describing key findings:

- Business owners are far more convinced that lack of housing availability is a barrier to filling positions, compared to employed and unemployed persons.
- Few participants felt that Merritt's current housing supply was excellent and a local strength.
- Between 35% to 60% of the population has likely secured adequate housing for themselves and do not consider it a barrier to working.
- There is sentiment that the issue is not the availability of housing, but rather the availability of housing which fits a household's specific needs.

Housing

SECTION SUMMARY

The housing supply grew

Statistics Canada reports that total Merritt dwellings occupied by usual residents grew 6% between 2006 and 2016, or about 16 units annually. Local government housing starts data since 2016 show greater activity than the preceding decade, though some construction will inevitably be absorbed by non-permanent households.

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 Merritt home appreciated 15%, 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 local market forces.

Short-term rental properties are present but not an immediate concern

Based on available data, Merritt had 17 active units at its peak in August 2019. In that same year, 2 units (not including private rooms or hotels) were available more than half of the year, meaning they could be considered as commercial units that take away from the housing market. Two units represents less than 0.1% of housing demand.



COMMUNITY PERSPECTIVES:

Lack of Affordable and Available Housing Options

The affordability and availability of homes, especially rental units, was absolutely the most critical issue facing members of the community who participated in the study.

"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."

"More market rentals."

"Very few homes for sale, and overpriced. No rentals and all way overpriced."

"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. As well, Merritt has such difficult by-laws when it comes to building a modular on an empty lot that this is not an option either."

"the prices of homes in Merritt has gone way up so has rent very hard for a single person, or senior."

"There is very little options for people to rent in Merritt and what is out there is so damn expensive! We need affordable living options for people."

"Affordable, well-maintained rentals for lower income employed people"

"More apartments need to be built, somewhere probably in the ball park of at least 200 units. Most of the time apartment units are bought then rented out, apartments being much cheaper than a single family dwelling will alleviate some of the low income housing concerns."

"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's extremely difficult to find new housing because we run at a really low vacancy. It's even more difficult to find affordable housing."

"If you lose a landlord reference in a small community, it's a huge barrier to overcome—you're basically left with only private landlords that you can rent from."

"There is no incentive for landlords to rent out housing at a good rate because of the lack of availability."

COMMUNITY PERSPECTIVES:

Poorly Maintained Homes

Many respondents reported rental housing that was in poor condition and not properly maintained by landlords.

"I feel that there is a lot of focus on building low-income housing in Merritt, and although it is good that Merritt is addressing the lower-income population, I feel that these low-income housing units are not taken care of properly and sometimes bring careless people to well-kept & safe neighbourhoods. There are many hard-working tax-paying citizens that do not want to see our community go downhill."

"I make \$26 per hour and working full time. I could not afford to purchase anything in Merritt that was not a run down sty that required a lot of renovations just to be livable."

"Standard of maintenance bylaw."

"Substandard housing is a huge issue for Merritt. Due to a severe shortage of new housing, landlords are able to provide terrible living conditions. Tenants have no option but to accept what is provided."

Desire for Alternative Housing Types

Merritt is predominantly single-detached housing, but there is a desire amongst respondent to look at alternatives, including modular homes, smaller ownership options, and supportive housing.

"Allow RVs and tiny homes as housing."

"Allow people to build modulars on empty lots and allow them to use a cement pad instead of insisting they at least have a crawl space as this increases the cost by \$30K."

"Different types of structures:yurts, RV, travel trailer, tiny homes."

"Build rowhousing."

"Build micro-homes and ensure support services available for vulnerable residents."

COMMUNITY PERSPECTIVES:

Housing is Not Meeting Community Needs

In general, respondents from Merritt reported higher rates of housing that does not meet their needs than other community's in the study area. Many of the issues had to do with affordability and condition, but also pet-friendly rentals and additional space.

"Lack of housing supply for both rental and ownership. I am aware of people living in less than ideal conditions because they can't find a more suitable location, even if they have the ability to pay."

"Renting with pets is becoming near impossible. Would be nice to have pet friendly options too."

"Do not wish to live with parents at 27."

"Seniors need more affordable housing. Single parents need more affordable housing."

"We need more space but can't afford a detached with a yard."

6. DWELLING CHARACTERISTICS

In 2016, Statistics Canada reported that the City of Merritt had 2,985 homes occupied by a permanent or usual resident (see **Glossary**), up 6% since 2006. Please note that this refers only to data reported by Statistics Canada and has not been adjusted for undercounting.

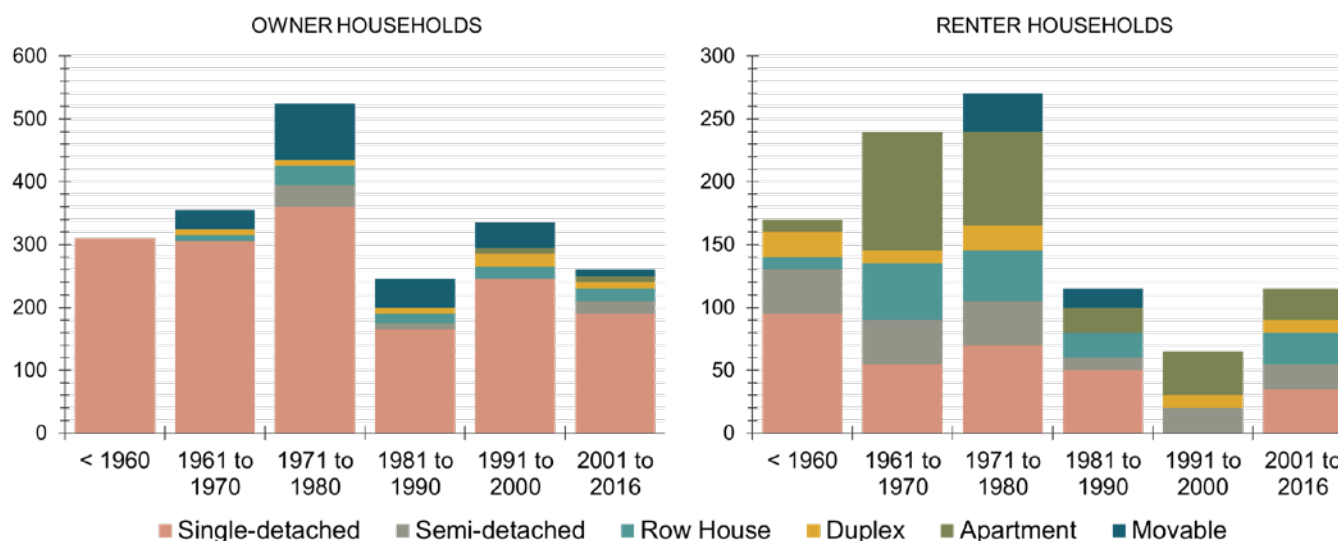
Dwelling Type & Age

Merritt's dwellings are predominantly single-detached. In 2016, 63% were singles, up a percentage point since 2006. Owners are the dominant occupiers of this type, reaching 78% of the singles inventory in 2016. Figure 6a illustrates the share of particular dwelling types by construction period for both owner and renter households.

The rental inventory was built predominantly before the 1980s, with some continuation of construction activity after that. About 53% of dwellings rented in 2016 were built between 1961 and 1980.

Owner housing construction has been relatively stable historically, with a jump between in the 1970s that saw the greater increase in single-detached, semi-detached, row, and movable housing.

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

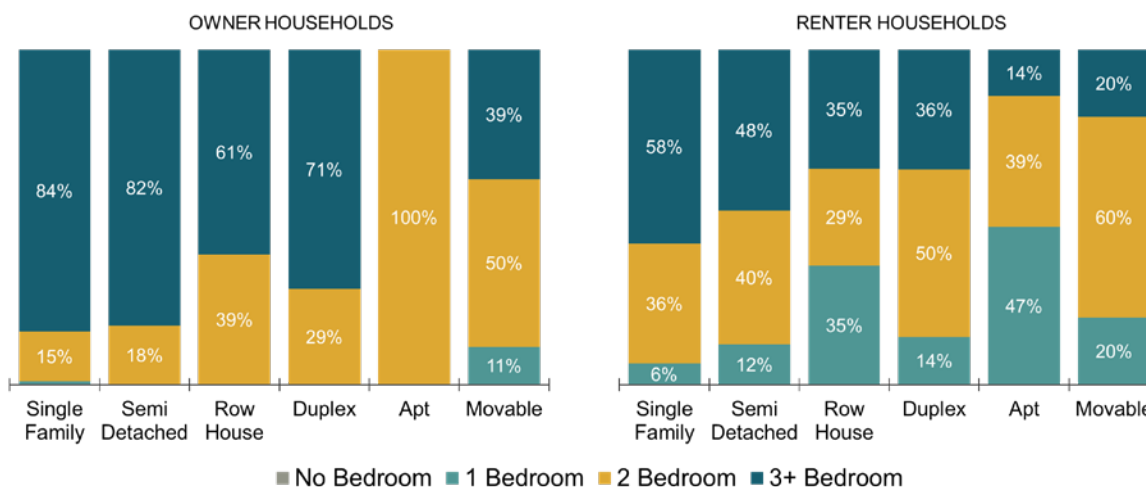


Source: Statistics Canada

Figure 6b illustrates the distribution of unit sizes across dwelling types for owner and renter households. Owned homes rarely contain fewer than 2 bedrooms regardless of type of home (excluding movable dwellings), and the vast majority contained 3 bedrooms or more. For singles and semis, less than a fifth of the reported 2016 stock contained 2 bedrooms. Results are not surprising, given that the ownership market typically covets larger homes (more bedrooms) to accommodate immediate and anticipated space needs (e.g. for a growing family).

Rented homes demonstrate a diverse housing unit mix, with many 1 bedroom dwellings available across several housing types, which both attests to the flexibility and mobility of the renters as they progress through life and the diversity of the rental population (i.e. more student or young professional aged households).

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



Source: Statistics Canada

7. POST-SECONDARY HOUSING

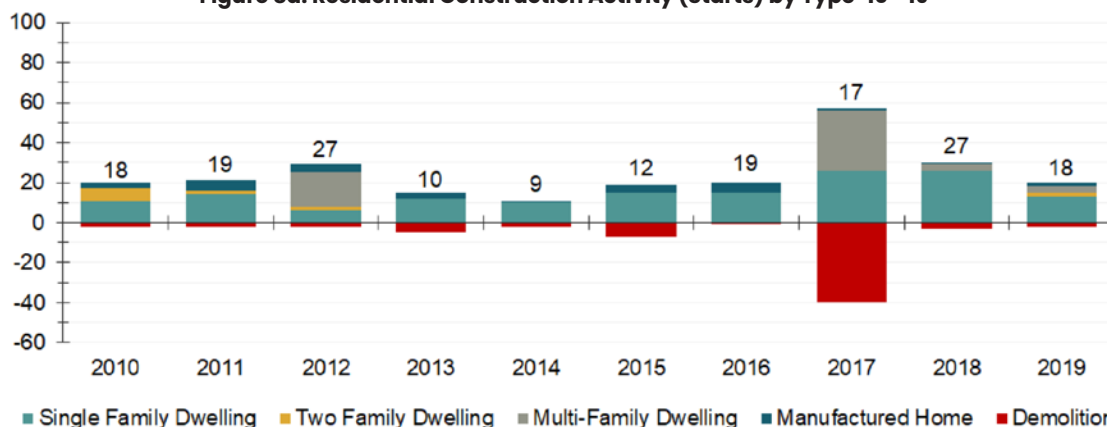
According to Ministry of Advanced Education, Skills, and Training data from November 2019, Merritt has 80 beds available for students in Nicola Valley Institute of Technology apartments, representing about 15% of all FTE students (across Merritt and Vancouver campuses). This means the remaining student population must find housing within the local primary and secondary rental markets.

8. CONSTRUCTION ACTIVITY (STARTS)

From 2010 to 2019, Merritt began building about 18 net dwelling units annually (adjusted for demolitions), most of which were single-family homes (e.g. single-detached, semi-detached, or row houses). Most construction will likely be absorbed by existing or in-migrating Merritt residents; however, some will be retained for non-permanent populations (i.e. a second home that is not their primary residence, often for recreational use).

Please note that the high volume of demolitions in 2017 is largely associated with an apartment building (36 units) burning down in that year.

Figure 8a: Residential Construction Activity (Starts) by Type '10-'19



Source: Local Government

9. 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 9a and 9b**.

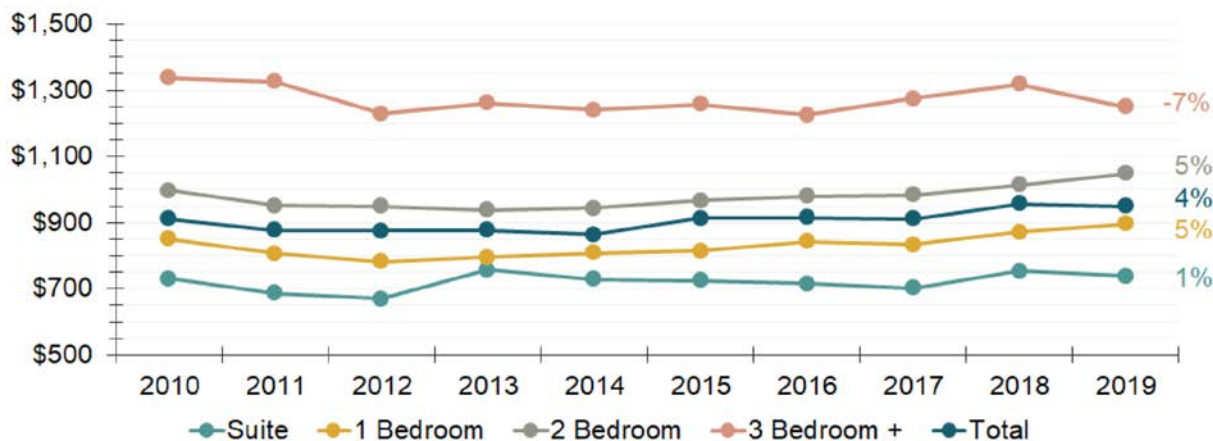
Prices

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 9a: 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.

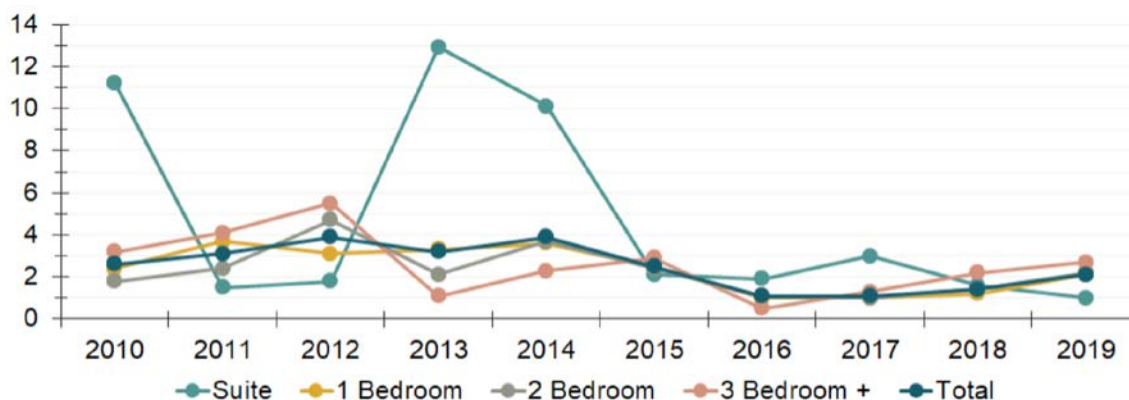
Achieving an adequate sample size for secondary unit rents across each community proved to be a challenge. Consequently, this report uses adjusted CMHC rents as the best available alternative for conducting later affordability analyses. Based on preliminary results of a secondary market scan, the chances 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) remained below 2.5% since 2015, with a dip from then until 2019's 2.1%. 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 9b: 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. Unfortunately, the specific rate and how it may change cannot be determined.

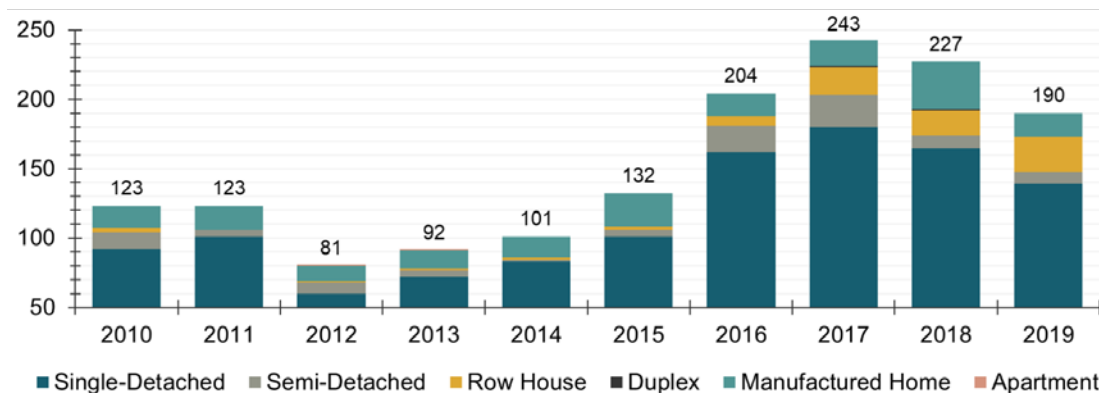
10. REAL ESTATE MARKET

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. Unfortunately, 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

Merritt residential sales generally increased over the last decade (particularly in the second half), rising from 123 in 2010 to 190 in 2019 (with a peak of 243 in 2017), illustrating a combination of two main things: (1) more homes are experiencing turnover (potentially people of old age) and becoming available on the market; and/or (2) demand is on the rise. About three-quarters of sales are for single-detached dwellings, followed by manufactured homes at about 15%. Semi-detached and row houses had greater volumes in the second half of the decade.

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



Source: BC Assessment

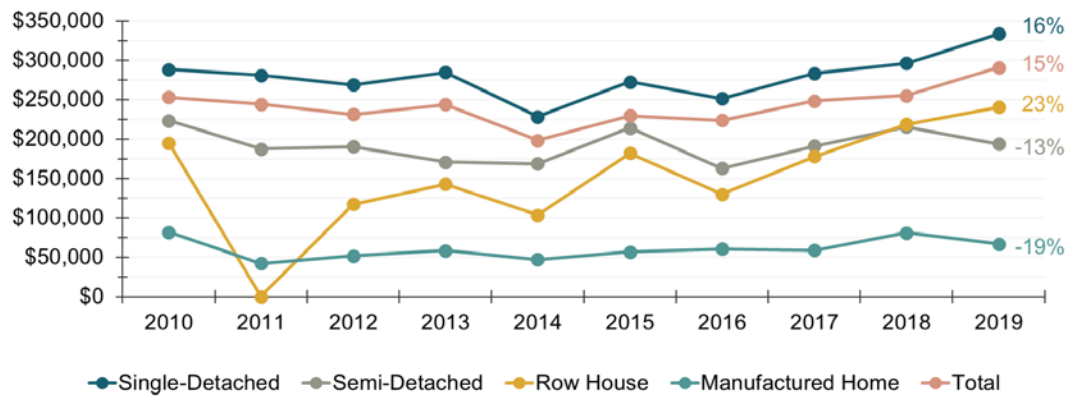
Prices

In 2019, the median single-detached home cost about \$333,000, up 16% since 2010 (prices are in 2019 dollars). Overall prices grew just shy of singles. Manufactured home prices fell about 20%, while semi-detached homes decreased as well. Readers will notice a dip to \$0 for row houses in 2011. This is due to no row house sales in that year.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing that does not simply come from the general rise in prices across the Canadian economy. For instance, Merritt's unadjusted prices for singles grew 41% overall since 2010, meaning inflation accounts for about 60% of that dwelling's price appreciation.

Anecdotal evidence suggests that the housing supply has not kept up with demand since 2017. Although still much higher than the decade average, 2018 and 2019 sales volumes show a decrease. If we recalculate the percent change with 2017 as the base year, total Merritt home prices jumped 8% annually (on average). Annual growth since 2010 was below 2%. This supports on the on-the-ground experience.

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



Source: BC Assessment



11. SHORT-TERM RENTALS

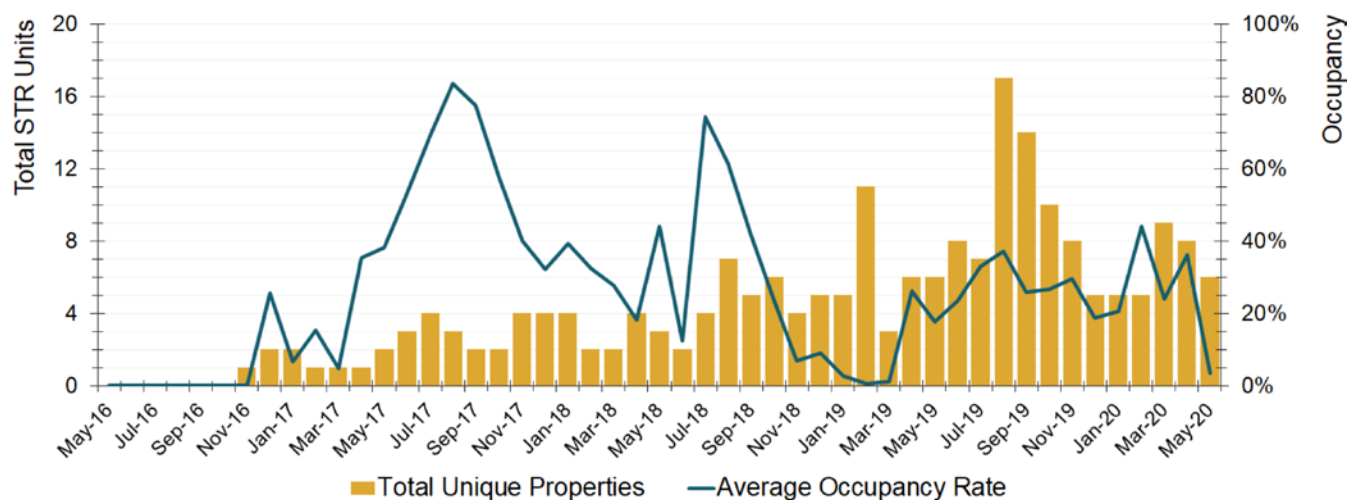
Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use.

Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussion reports on the overall change in STR units and aims to estimate the maximum units potentially removed from the market. To do so required the use of third-party data provided by the company AirDNA, which generates monthly data on STR markets, scraped from the 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 11a**, Merritt’s STR market hit a maximum 17 active units in August 2019. In May 2020, the last available reported month for this study, 6 STR units were active (booked or available at least one day of the month).

Figure 11a: Total Active STR Units by Month vs. Unit Occupancy, May ‘16-‘20

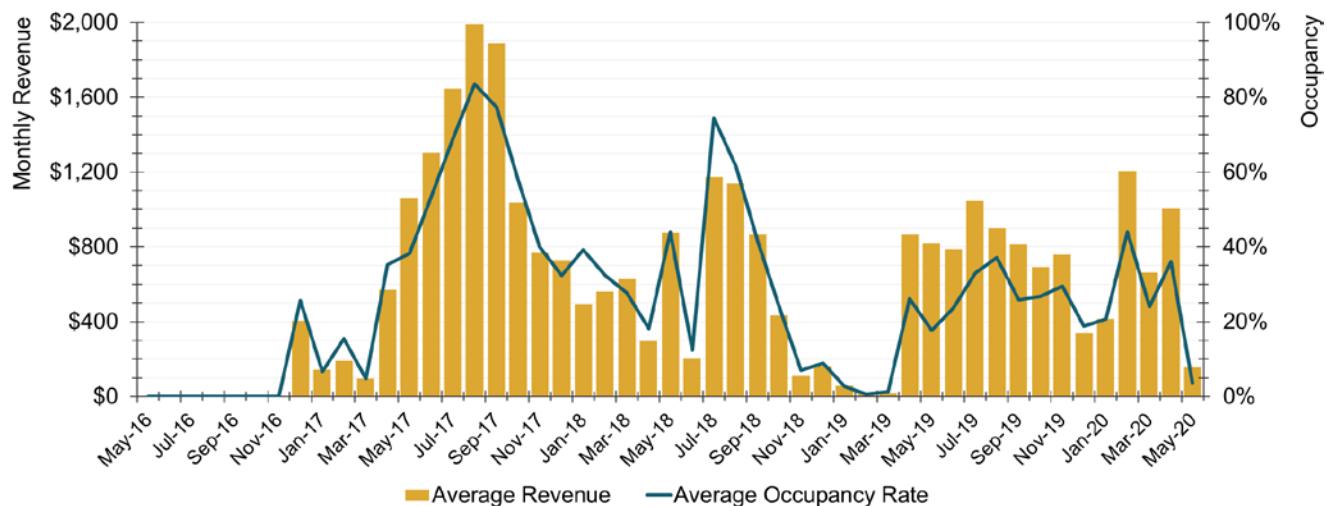


Source: AirDNA

At the beginning of STR popularity, units demonstrated greater occupancy rates, driven by a growing demand but a limited supply. Since, occupancy has been driven down by greater unit availability. Interestingly, occupancy rates have a slight spike from February 2020 to April 2020, possibly linked to a reduced inventory at the onset of COVID-19 matched with little change in demand. By May 2020, demand for STRs collapsed to nearly 0%.

Average monthly revenues mimic trends in occupancy. Higher occupancy months represent greater demand with low supply. The highest calculated average monthly revenue per unit occurred in August 2017, \$1,990 per unit for 3 units. Greater competition retracted average revenue to \$899 in July 2019. Importantly, this represents an average; it is possible that some properties rent actively and earn higher amounts while others only rent on the rare occasion.

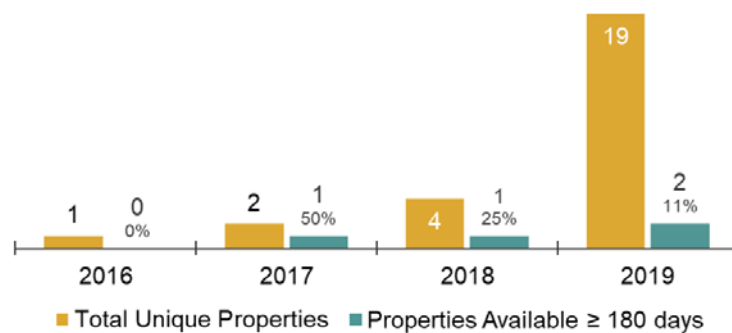
Figure 11b: Monthly Average Revenue per Unit by Month vs. Unit Occupancy, May '16-'20



Source: AirDNA

Over 2019, the average unit revenue was about \$592. In the same year, total annual revenues for the City of Merritt hit about \$65,600, up 122% from 2018.

Figure 11c: Annual Unique STR Units Available ≥ 180 Days per Year, '16-'19



Source: AirDNA

Figure 11c demonstrates what proportion of STR units could possibly commercial. In other words, entire homes/apartments whose intended use are to be booked as short-term accommodation more than 50% of the year (or about 180 days), likely removing them from being used for long-term tenancy (whether by owners or renters).

In 2019, 19 unique, active, entire home properties were listed on an STR website at any given time, of which 2 were available or booked at least 180 days (or 14% of Merritt's STR market). For context, 5 units represents less than 0.1% of estimated 2019 housing demand.

Housing Need & Affordability Analysis

SECTION SUMMARY

Merritt accounts for about 13% of wait list applicants for all subsidised units in the TNRD

As of July 2020, 44 applicants from Merritt sought subsidized housing but had not yet been successful, including: 6 families, 9 residents with disabilities, and 19 seniors.

Household projections anticipate increasing housing demand

Between 2016 and 2026, Merritt may demand about 65 additional units annually, of which about 63% will be for 3+ bedroom units. However, this does not directly correspond to single detached homes, but rather a demand for larger unit types across alternative housing forms (e.g. semi-detached, row houses, and apartments).

Proportionally, housing is less overcrowded, requires fewer major repairs, and is more affordable, but renter households remain most impacted

Generally, renter households are more likely to live in inadequate, unsuitable, or unaffordable housing. The latter is substantially higher; 42% of renter households live in an unaffordable dwelling versus 13% of owner households.

Lone parents can potentially afford to purchase denser Merritt housing

The median lone parent household does not earn enough to comfortably purchase the median single-detached or semi-detached home, but may be able to afford a Merritt row house.



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.

"Lack of clean, stable, affordable housing for the most vulnerable residents, such as single parent families, seniors, people with substance use disorders, people with mental health challenges, people experiencing poverty, youth."

"Build more affordable housing so are children can afford to move out."

"Approve construction of new multi-family housing."

"Putting a multi-family condominium complex on the main highway through town is not thinking ahead. Families should be housed near the downtown core, and off the busy streets."

"Build affordable townhouses for families."

Concern for Community Members Experiencing Homelessness or Who are at Risk of Homelessness

Merritt has the highest number of unhoused residents in the study area, reporting 43 community members experiencing homelessness in 2020. Many respondents were concerned that these community members did not have access to the supportive and emergency housing elements they needed in addition to other supportive housing alternatives.

"Homeless / Transient Population A lack of housing stocks for low-earners."

"Develop transitional housing options."

"Permenant shelter and transitional housing."

"Emergency housing that is not gross."

"Assisted living units for person with multiple barriers that is not gross."

"Housing for vulnerable residents needs to include wrap-around support from community agencies so that people have the best chance to succeed in staying housed, e.g. MHSU, life skills development, Work BC, childcare, etc."

"More supportive housing for folks who face homelessness or have multiple barriers."

COMMUNITY PERSPECTIVES:

Impacts on Mental Health and the Social Determinants of Health

Respondents were very concerned that a lack of housing will impact the health and wellbeing of their fellow community members. They suggested that everyone is better off when residents have the housing and supports they need.

"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."

Incentives, Supports, and Partnerships

Small, rural communities have fewer financial and human resources, making housing development and operations more challenging. As a result, community members and non-profits emphasized the need for different municipal process, to work together, and to work with developers to address housing issues.

"Push developers to build med density housing."

"Work with BC Housing and non-profits to build affordable housing."

"Government incentives for First time home buyers."

"Encourage local ownership of rentals or apartment buildings."

"Work with developers to build housing in downtown, near shops and amenities."

"We need funding! Funding is very limited for small towns, especially for housing. It's very difficult to get, and it's very competitive with other groups."

"If I had a magic wand, I would stop the silos between local government, provincial programs, community agencies, and the populations themselves. We need to foster working relationships through capacity building and having meaningful engagement across the various groups. We all play a part in solution building."

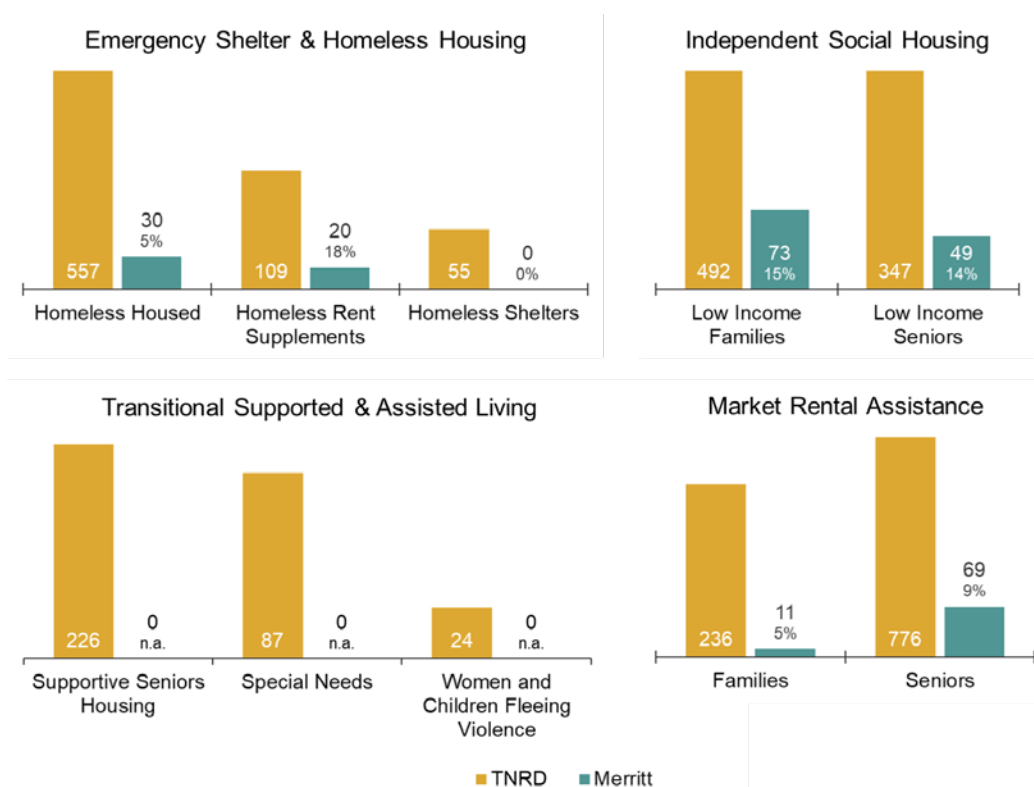
12. NON-MARKET HOUSING SUPPLY & PROGRAMS

BC Housing provides annual reports regarding the provision of non-market housing across communities like Thompson-Nicola. 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, Merritt provides emergency shelter or homeless housing for 50 people (about 7% of total TNRD facilities). The City contributes to independent social housing (122, or 15%) and private market rental assistance programs (80, or 8%). Although not represented in **Figure 12a** due to privacy in specific divisions, Merritt can supply aid to 14 individuals across transitional supported and assisted living programs.

Figure 12a: Non-Market Housing Facilities & Programs, March 31 2020



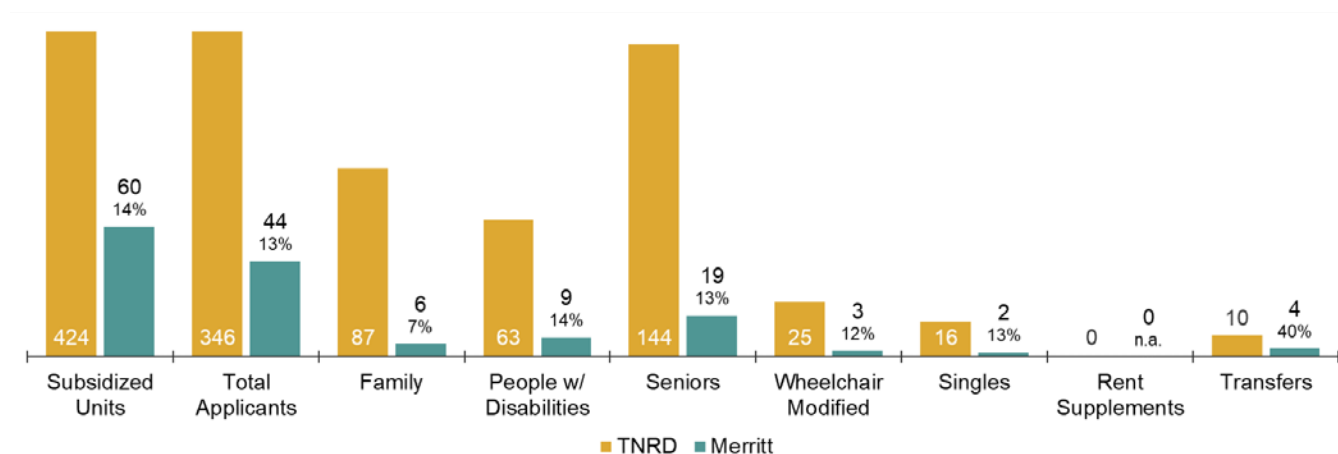
Source: BC Housing

Non-Market Housing Waitlist

As of July 2020, the BC Housing wait list for the 60 subsidised Merritt units (14% of the TNRD total) had 44 applications not yet fulfilled, including: 6 families, 9 residents with disabilities, and 19 seniors. Merritt accounts for 13% of total wait list applicants in the TNRD.

The totals provided only reflect active applications with BC Housing and do 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 times.

Figure 12b: Non-Market Housing Waitlist by Need, July 21 2020



Source: BC Housing

Homelessness

In the spring of 2020, the Homelessness Services Association of BC, BC Non-profit Housing Association, and Urban matters coordinated Point-in-Time (PiT) counts of homelessness across BC communities, inclusive of the City of Merritt. An individual was defined as experiencing homelessness if they did not have a place of their own where they paid rent and could expect to stay for at least 30 days. PiT totals are undercounts – much of the homeless population is difficult to find – and represents only those individuals identified during a 24-hour period.

As of the submission of this report, only preliminary data was available for 2020. Specifically, 43 individuals identified as homeless (up 291% from 11 in 2018), of which 9 were sheltered and 34 were unsheltered. Greater detail is not yet released; the following reflects results from 2018.

In 2018, 11 people identified as experiencing homelessness, 100% of which were unsheltered. Ninety percent identified as Indigenous; comparatively, 23% of the general Merritt population identified as Indigenous in 2016. Of all respondents, 9% were older than 54, while none were younger than 26.

Fifty percent had two or more of the following health problems:

- addiction;
- medical condition;
- mental illness; and/or
- physical disability.

Reported income sources among the homeless:

- 20% received a disability benefit;
- 40% received income assistance;
- 20% were employed; and
- 30% received no income.

Reported barriers to housing access:

- 22% considered high rent as the primary barrier;
- 44% reported low-incomes as their primary barrier; and
- 22% reported no income as the primary barrier.

About 27% had been homeless for a year or more. Most respondents (64%) had been in the community for ten years or more; 27% had moved to the community within the year.

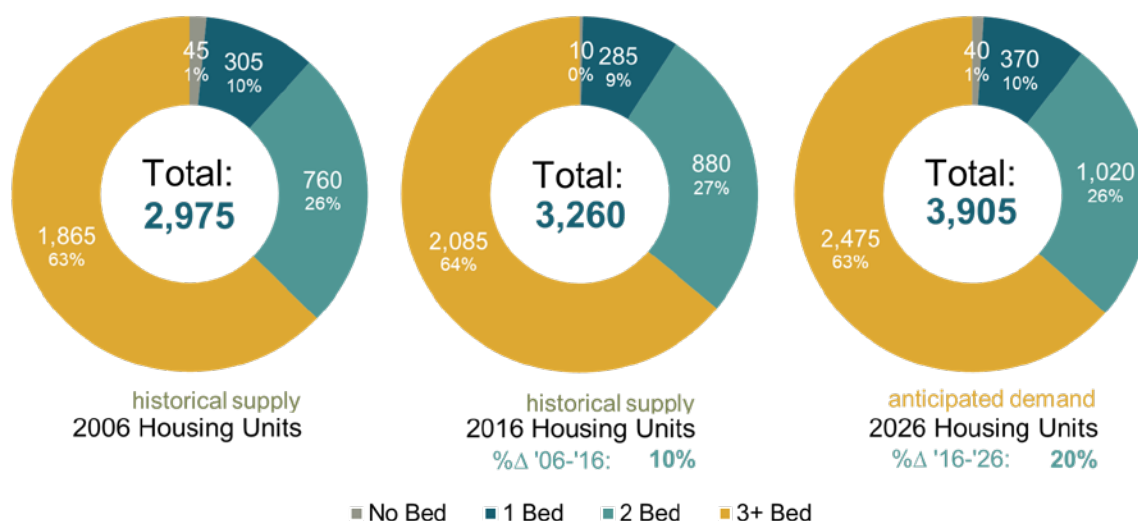
13. MARKET HOUSING UNIT DEMAND

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 City of Merritt (this does not include non-market demand), illustrated below in **Figure 13a**. Years 2006 and 2016 represent the total units supplied (as per Statistics Canada census data), adjusted for undercounting. Note that projections only apply to dwellings occupied by usual residents (those who live in Merritt permanently, and not as a second residence) because non-usual resident data is unavailable. Additional demand may exist for recreational properties.

In 2016, total dwellings (occupied by usual **and** non-usual residents) was 3,176, about 6.5% higher than total dwellings occupied by a usual resident. Below totals do not adjust for this difference. Non-usual resident specific data does not exist in the detail used for projections. Interested readers may apply the adjustment themselves.

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 13a: Historical Supply vs. Anticipated Unit Demand, '06-'26



Source: Statistics Canada, BC Stats

By 2026, Merritt may demand a total of 3,905 units, up 20% from 2016. All unit sizes may require additional stock, from no bedroom units to 3+ bedroom units. Note that the noticeable increases in 3+ bedroom units does not directly equate to single-detached homes; rather, this demand can be met through a multitude of housing forms, like semi-detached, row house, or even apartment units. Similarly, these anticipated demand numbers are not for a specific tenure, Merritt will experience a need for both owner and renter options. Estimates for 2020 suggest that total housing units (occupied by usual residents) could be about 3,525.

Projections use historical distributions of unit sizes and applies them to anticipated demand to determine the total changes in units over time. Unfortunately, this does not comprehensively capture the change in consumer preference for particular forms of housing. For instance, downsizing is become a popular option for families and seniors looking to reduce their physical and environmental footprint. However, what constitutes as 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. That said, the above should be considered as a general trajectory, and not as a firm number (projections are imperfect tools). It is possible demand may be lower or higher than identified.

14. 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 15.

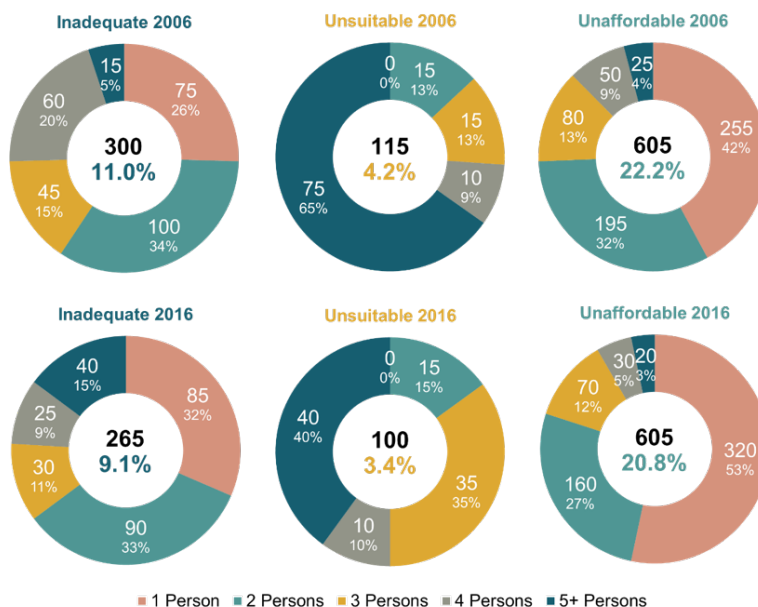
By Household Size

In 2016, 3% of households lived in a dwelling that was overcrowded, 9% lived in one that required major repair, and 21% could not reasonably afford where they lived (100, 265, and 605 households, respectively). Each represent a percentage and numerical improvement from a decade prior, demonstrating better housing conditions overall.

Situations of overcrowding is most prevalent for 5+ person households. Since 2006, there has been a decline in 5+ person homes living in overcrowded situations, but an increase for 3 person households.

Dwellings requiring major repair are most prevalent for 1 and 2 person households. Adequacy is closely linked to age of the building, so homes that are senior occupied housing for long periods of time (also the demographic largely contributing to 1 and 2 person household totals) may go without repair. This could be for several reasons, including financial burdens of paying for repairs or reduced motivation at that stage of their lives.

Figure 14a: Housing Need Criteria by Household Size, 2006 vs. 2016



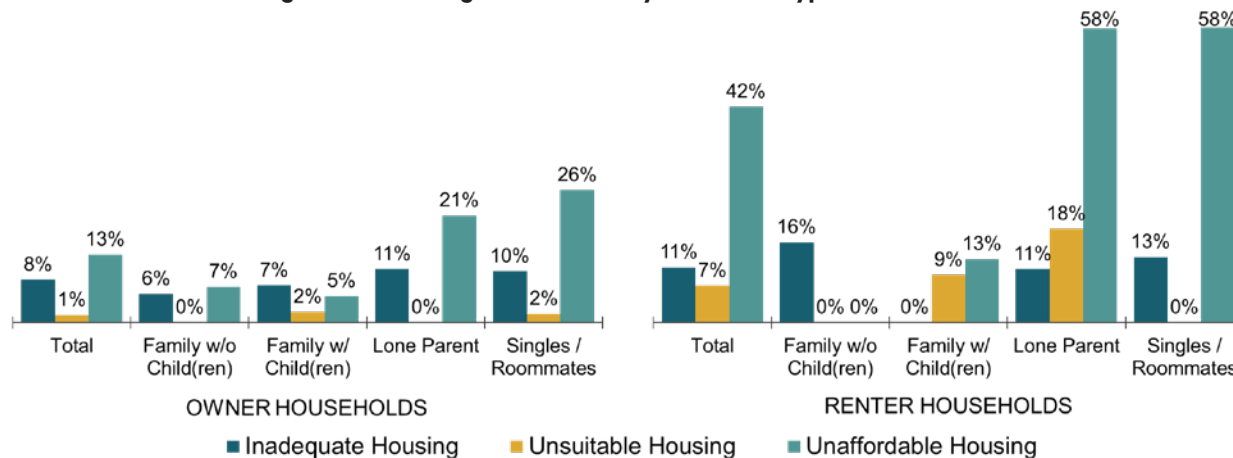
Source: Statistics Canada

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

By Tenure & Household Type

Generally, owner households experience favourable housing conditions compared to renter households when measured by adequacy, suitability, and affordability criteria. About 8%, 1%, and 13% of owners lived a dwelling that does not meet the aforementioned criteria in 2016; whereas, rates were 11%, 7%, and 42% for renters. Accordingly, renter families are far more likely to experience housing challenges than owners.

Figure 14b: Housing Need Criteria by Household Type & Tenure, 2016



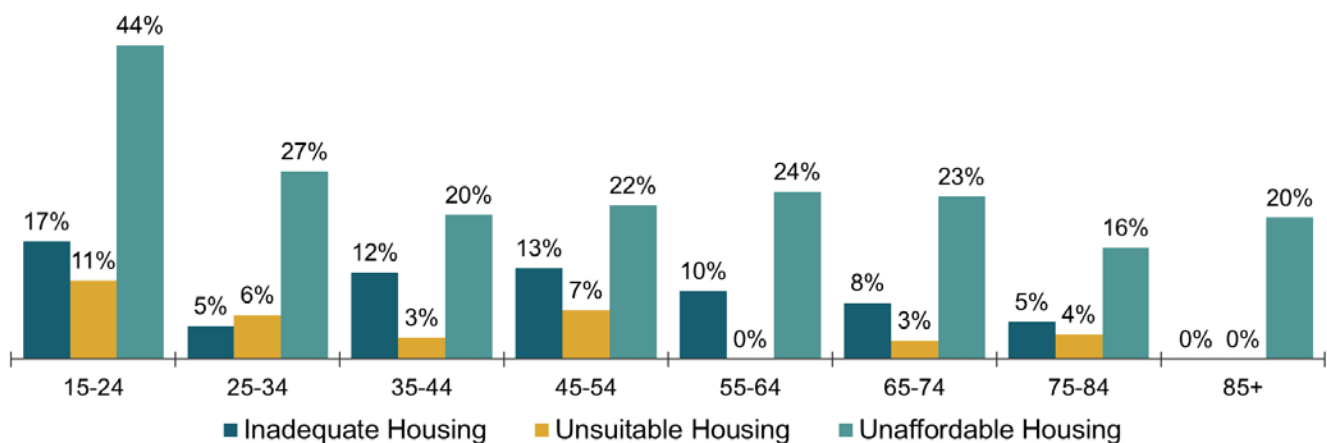
Source: Statistics Canada

Renting lone parents face the greater housing hardship. About 18% of their dwellings require major repair, 11% are too small, and more than half of these households experience affordability challenges.

By Age of Primary Maintainer

Generally, younger household maintainers are significantly more likely to face challenges pertaining to the Statistics Canada housing criteria; maintainers 15 to 24 report the highest rates of inadequate, unsuitable, and unaffordable homes with 17%, 11%, and 44%, respectively.

Figure 14c: Housing Need Criteria by Age of Primary Maintainer, 2016



Source: Statistics Canada

Unaffordability stabilizes after 35 years of age, inadequacy begins to fall after 45, and unsuitability varies across age cohorts.

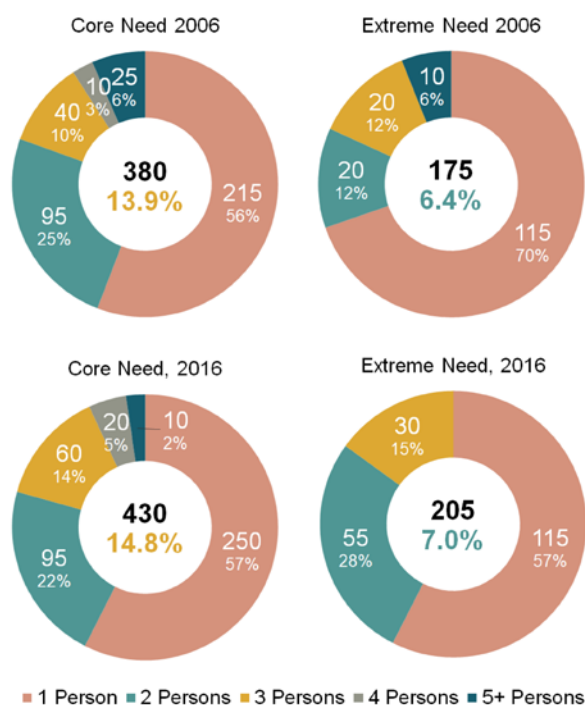
15. CORE HOUSING NEED

By Household Size

If a household is in core housing need, it means that they experience at least one of the above hardships with one major difference: affordability is 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). Simply, 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. Unfortunately, Core Housing Need does still undercount total households experiencing financial hardship due to housing, particularly owner households who may pay more than they can afford to get their foot in the market, receive higher quality, or simply meet their nuanced family needs.

From 2006 to 2016, the rate of Core Housing Need increased from 14% to 15%, mirrored by an increase in total households in need (380 to 430). Mostly 1 person households experienced core need in both periods.

Figure 15a: Core Housing Need & Extreme Core Housing Need, 2006 vs. 2016



Source: Statistics Canada

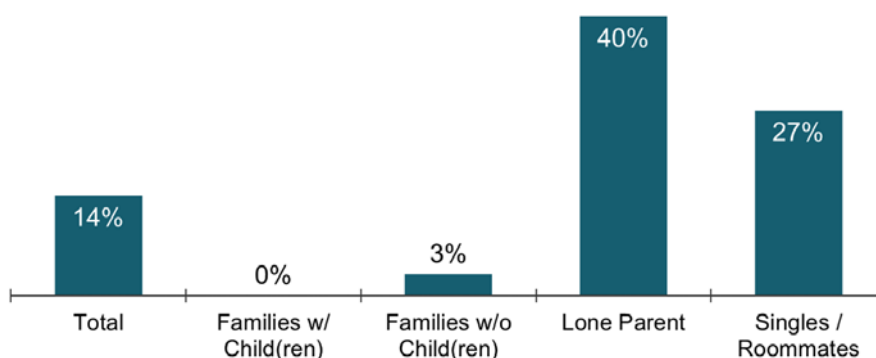
Extreme Core Housing Need is the same as Core Housing Need, but with the 30% threshold adjusted to 50% for affordability. With that change in mind, about 7% of Merritt households were in extreme need in 2016, up from 6% in 2006.

By Household Type

Figure 15b illustrates how different family/household types relate to the hardships of core housing need, specifically for Indigenous and non-Indigenous peoples.

Proportionally, more lone parents experience core housing need than all other household types; they are supported only by single incomes while requiring larger unit sizes to accommodate themselves and children. Single/roommate households are the next highest as they are also impacted by single incomes.

Figure 15b: Households in Core Housing Need by Family Type, 2016

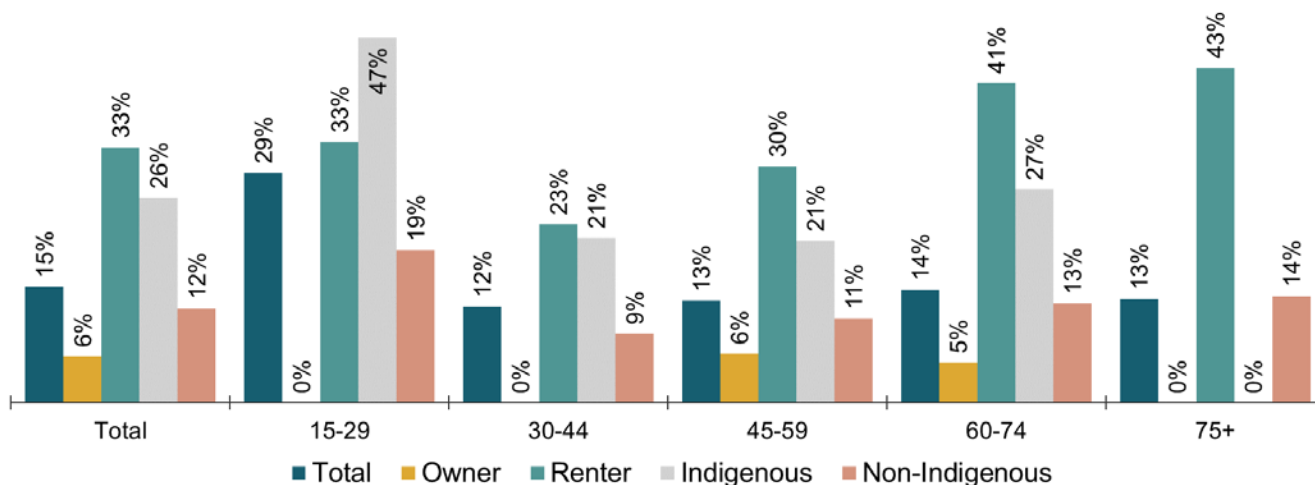


Source: Statistics Canada

By Age of Primary Maintainer

Figure 15c breaks down rates of core housing need by primary maintainer age, similar to what was produced for housing criteria. However, this section includes comparison between Indigenous and non-Indigenous people. Overall, households with a primary maintainer between 15 and 29 years old are most likely to experience core housing need. Greater owner need falls within the 45 to 59 year old category, while renter households peak for those 75 or older.

Figure 15c: Households in Core Housing Need by Tenure, '11-'16



Source: Statistics Canada

Indigenous peoples are almost twice as likely as the overall population to experience core housing need. Rates are 0% for those households 60 or older, which partially demonstrates the impact of data rounding for small numbers (the percentage is possibly higher).

Generally, Indigenous core housing need falls below that of renter households. The exception is for 15 to 29 year old households where Indigenous core need surpasses renter households by 14 percentage points, demonstrating considerable hardship for this particular age cohort.

16. 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 16a and 16b 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 and at least moderate income households earn enough to comfortably rent all unit sizes. Singles and very low income households cannot afford most current market rental prices, but are close to affording bachelor units.

The median lone parent can reasonably afford a 1-bedroom unit. The maximum possible income for a low income household can almost reasonably afford a 2-bedroom.

Figure 16a: 2019 Unit Rents v. Affordable Rent Price by Median Family Type

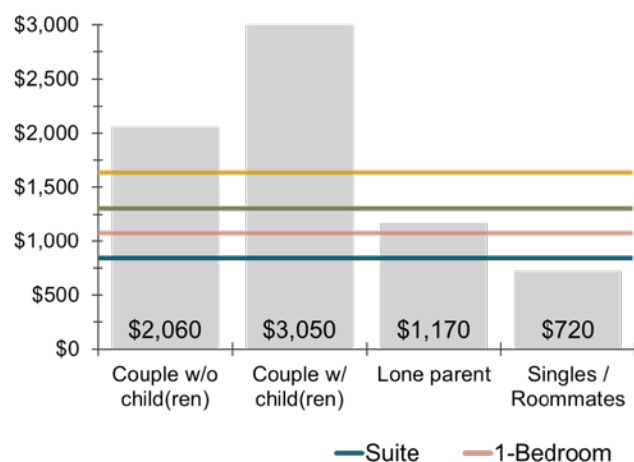
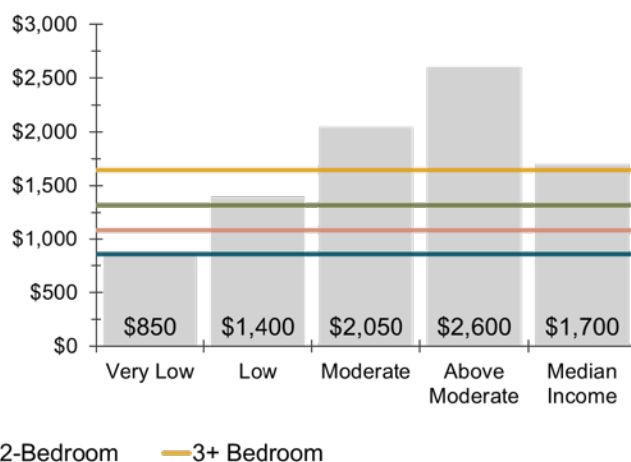


Figure 16b: 2019 Unit Rents v. Affordable Rent Price by Income Category



Source: CMHC, Statistics Canada

Owner Market Affordability

Figures 16c and 16d illustrate how the affordable dwelling prices for each median family type and income category defined above compare to actual housing prices.

Generally, couples and at least moderate income households earn enough to comfortably purchase a single-detached dwelling. Lone parents can reasonably afford the median row house, while singles and low income households can just afford a semi-detached home.

The above does not mean households can absolutely not purchase certain dwellings. 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 16c: 2019 Dwelling Prices v. Affordable Price by Median Family Type

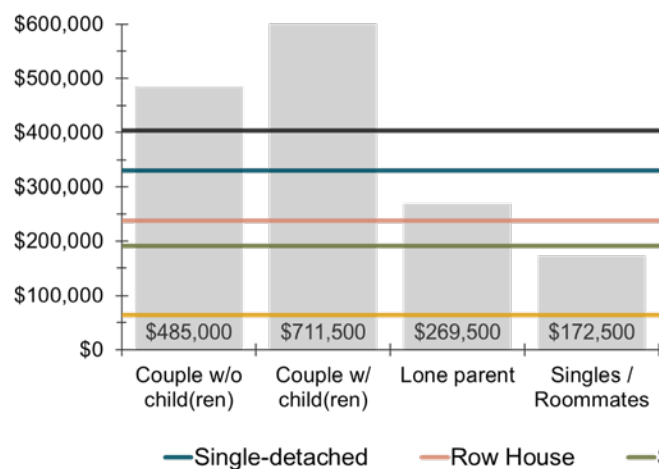
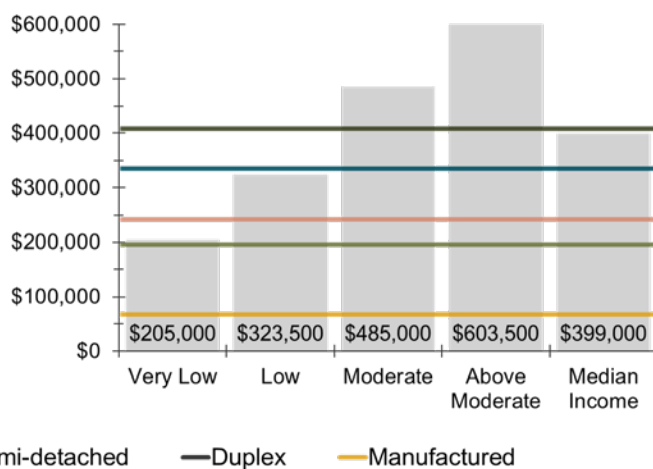


Figure 16d: 2019 Dwelling Prices v. Affordable Price by Income Category



Source: BC Assessment, Statistics Canada

Report Limitations

The following report is 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 time. 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 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 Village 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.



Consulting support from:



Funding support from:





THOMPSON-NICOLA
REGIONAL DISTRICT

THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX A: **HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS**



HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS

Each community in the TNRD has a different policy environments and housing circumstance, so some of the tools included in this section may not be relevant to every jurisdiction. Local governments should think of this list as a toolbox and choose appropriate tools once they have reviewed their housing needs report and understand their community's unique needs.

Tools have been broadly categorized and include implementation suggestions for communities of different sizes and localities where appropriate. Many of the tools listed here were heavily supported in community engagement feedback, though many residents did not provide specific implementation solutions. In general, ideas fell into three categories:

1. Build more affordable housing, especially seniors' housing, through a variety of mechanisms

- Build more apartments for renters
- More senior housing
- Build affordable housing
- More purpose built rental
- Reduce red tape for homeowners
- Allow carriage houses or detached suites on acreages
- Encourage one-level, accessible development
- Open up more lots in municipalities
- Encourage multi-family development

2. More non-market options to support those with the least resources

- More support for those navigating the supportive housing system
- More affordable homes for those on income assistance
- More senior government support and subsidies
- Emergency housing options
- More non-market housing options
- More supportive housing options
- More social housing for families
- Affordable housing based on income
- Create a housing authority

3. Regulate and enforce affordable housing

- Cap maximum rental prices
- Regulate vacation rentals
- Inclusionary zoning to mandate affordable housing
- A land bank jointly funded by local governments
- Regulate landlords and help renters through stressful situations

“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.”

“Promote co-op housing, or affordable housing by making it easier for builders and communities to develop (remove any restrictions that may currently prevent permitting)”

“create supportive housing to reduce homelessness!”

“Do not allow multi-unit rental buildings that are larger than 4 units unless there are 10-20% low-income units (they can be more modest).”

“treat air bnb's as licenced bnb's”

“Put some sort of restriction on what landlords can charge for rent as it's getting very ridiculous! May as well live in Kamloops at these prices”

“Work with developers to build housing in downtown, near shops and amenities”

“Partner with Habitat for humanity projects.”

“build micro-homes and ensure support services available for vulnerable residents”

“allow for laneway homes on larger lots”

“encourage affordable housing growth in the community through tax incentives”

Planning Processes

TOOL	DESCRIPTION
Affordable Housing Strategy	<p>An Affordable Housing Strategy or Action Plan can be used by local governments to set a vision for affordable housing and identify the government tools, partnerships, and actions needed to support that vision. Many strategies articulate major policy initiatives, inform bylaw reviews, and generally guide decision-making and communicate affordability initiatives to community members.</p> <p>Larger municipalities may want to consider producing a more in depth housing plan, while smaller communities and Electoral Areas may only need to include an affordability component in the housing section of their OCP.</p>
Official Community Plan (OCP) Policies	<p>OCP policies can be used to express commitment to affordable housing goals and provide direction for staff. They can lay the groundwork for activities such as updating zoning bylaws to support housing affordability or initiating the development of an Affordable Housing Strategy. Legislation mandates that findings from the Housing Needs Report be considered when updated the OCP.</p>
Housing Needs Reports	<p>Housing Needs Reports will continue to be mandated by the Province, but it is unlikely a similar funding program will be available to local governments before the next update. The reports will continue to be a valuable resource for housing information about your community.</p> <ul style="list-style-type: none"> • Schedule next housing need report for some time in late 2022 or early 2023 to align with the release of data from the 2021 Census. Plan to conduct housing needs reports every five years after. • Begin budgeting and saving for the report process now. Larger communities may spend up to \$50,000, while smaller communities may only need to spend \$10,000-\$15,000. Communities with more planning capacity may choose to conduct the study internally. • Consider pooling resources to develop another in-depth regional assessment.
Regional Growth Strategy	<p>A Regional Growth Strategy (RGS) is a strategic plan that defines a regional vision for sustainable growth. It is a commitment made by affected municipalities and regional districts to a course of action involving shared social, economic, affordability, and environmental goals.</p> <p>An RGS can make development decisions easier for local governments and the Regional District by codifying a sustainable pattern of population growth and development in the region, often</p>

	<p>by encouraging and directing new development to designated nodes or growth containment boundaries. This pattern of development aims to keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region. Housing and development patterns in the TNRD cross municipal and regional boundaries. Partnering to articulate where and how growth should occur may be an appropriate next step.</p>																								
Develop a Definition of Secured Affordable Housing	<p>A definition of secured affordable housing can articulate the types of units a city is looking to attract through market and non-market buildout. Affordability is typically tied to income and secured refers to the length of time the units will be offered at that rate, often regulated through covenant. For example, some communities allow developers to add density provided a certain proportion of units are secured as affordable.</p> <p>A common definition of affordability is that rents will not exceed 30% of 80% of the median monthly household income for the area. More nuance can be introduced through Housing Income Limits, like in this example from Nanaimo which sets maximum rental prices for a development to qualify as affordable.</p> <table><tr><th colspan="4">HOUSING INCOME LIMITS, NANAIMO (2018)</th></tr><tr><th>Type</th><th>Housing Income Limit (2018)</th><th>@ 30% of Household Income</th><th>Monthly Rent</th></tr><tr><td>Studio</td><td>\$29,600</td><td>\$8,880</td><td>\$740</td></tr><tr><td>1 Bdrm</td><td>\$34,400</td><td>\$10,320</td><td>\$860</td></tr><tr><td>2 Bdrm</td><td>\$41,200</td><td>\$12,360</td><td>\$1,030</td></tr><tr><td>3 Bdrm</td><td>\$52,300</td><td>\$15,690</td><td>\$1,308</td></tr></table> <p>Source: Nanaimo Affordable Housing Strategy (2018)</p> <p>This is a useful tool for communities of all sizes. In larger communities where density is more common, the definition can help activate certain density incentives. In smaller communities it provides a benchmark for landlords and can help the municipality determine which projects can access City funds or are eligible for equity contributions.</p>	HOUSING INCOME LIMITS, NANAIMO (2018)				Type	Housing Income Limit (2018)	@ 30% of Household Income	Monthly Rent	Studio	\$29,600	\$8,880	\$740	1 Bdrm	\$34,400	\$10,320	\$860	2 Bdrm	\$41,200	\$12,360	\$1,030	3 Bdrm	\$52,300	\$15,690	\$1,308
HOUSING INCOME LIMITS, NANAIMO (2018)																									
Type	Housing Income Limit (2018)	@ 30% of Household Income	Monthly Rent																						
Studio	\$29,600	\$8,880	\$740																						
1 Bdrm	\$34,400	\$10,320	\$860																						
2 Bdrm	\$41,200	\$12,360	\$1,030																						
3 Bdrm	\$52,300	\$15,690	\$1,308																						

Regulatory and Zoning Tools

TOOL	DESCRIPTION
Increase Density in Areas Appropriate for Affordable Housing	<p>Allowing increased density in certain areas can incentivize development in the private and non-market sectors. Increased density tends to make a project more financially viable as the developer can spread the cost of development among more units. Decisions on increased density areas should be aligned with other land-use planning elements like active transportation, public transit, and access to amenities.</p> <p>Density can be implemented through a variety of tools that are relevant for different jurisdictions. In areas where apartment buildings are more common, changes in the maximum floor area ratio in the zoning bylaw and by adjusting height allowances. Merritt, for example, may choose to implement density bonusing to reward developers with more units in exchange for a certain percentage of those units being offered at a secured affordable rate or transferred via operating agreement to a non-profit operator. Smaller communities may choose to grant variances in height or unit density to permit more, smaller units.</p>
Mandate Affordable Housing Covenants or Housing Agreements on Title as a Prerequisite for Accessing Other Actions and Incentives	<p>Affordable housing covenants mandate that a certain percentage of units remain affordable for the lifetime of the development. Developers are required to register affordable housing covenants on title to access incentives such as density bonusing and development cost charge waivers or grants. This is the “secured” portion of secured affordable housing.</p> <p>Municipalities should be prepared to waive local covenant requirements when a project must already meet stringent covenant requirements from Provincial and Federal agencies as a condition for funding approval.</p>
Expand Housing Options in Residential Zones to including Secondary Suites, duplexes and triplexes	<p>Broadening residential zoning to permit row house, townhouse, duplexes and triplexes is an easy way of introducing density and new units without disrupting neighbourhood character. Traditional R1 zoning is slowly disappearing in many municipalities, especially in those with high prices and low vacancy. This intervention is likely more suited to larger centres where land is at a premium.</p>
Supportive, Shelter, and Transitional Housing Supported in All Residential Zones	<p>Include supportive, shelter, and transitional housing as a permitted use in all residential/institutional zones in your municipalities’ Zoning bylaw.</p> <p>Expanding the areas in which these uses are permitted makes it easier to acquire land for these developments and help meet the</p>

	most acute need in your community. Must be partnered with rigorous community education campaigns to be effective.
Reduce or Eliminate Parking Requirements for Infill, Affordable, and Rental Developments	Explore alternative solutions to reduce parking requirements including car share promotion, bicycle storage rooms, and nearby transit stops. Parking can be incredibly expensive to include in the non-profit development process and eliminating even a few stalls can help provide more units at less cost to community members. This intervention is best suited to larger centres where on-street parking is limited, and transportation is regular and reliable.
Investigate Implementation of Smaller Lot Sizes	Allow smaller lot sizes in residential zones to increase densification of existing and future lots. For many people, a single-detached home is still their housing goal. Smaller lots still permit single-detached development while increasing density. In many smaller communities where multi-family buildings are not common, this may be a solution to increase density while maintaining character.
Establish Inclusionary Zoning Policy	Inclusionary housing programs are municipal programs that use the development regulations and approval process to oblige private developers to provide a portion of affordable housing within their new market projects. For example, an inclusionary zoning bylaw might mandate that 25% of all new units be offered at a secured and affordable rate. This is most suited to larger multi-family buildings and larger centres.
Explore Permitting Micro-Housing or Cluster Housing in Certain Zones	Micro-housing or tiny homes often come up in conversations with rural residents. Dependent on servicing requirements, local governments may consider expanding permissions for this type of use, provided homes comply with building codes. These homes can also be permitted as infill or accessory dwelling options.

Tools to Incentivize New Affordable Housing Development

TOOL	DESCRIPTION
Waive/lower Development Cost Charges (DCC's) for Non-Market Developments	<p>Local governments can reduce or eliminate development cost charges to reduce capital costs of secured affordable housing projects and help keep rental prices lower. Often the development must meet the definition of secured affordable housing to qualify for a waiver/reductions and other fee reductions. Some local government choose to offer grants to offset the cost of DCC's rather than waive the fee.</p> <p>DCC's may seem small compared to the construction budget of a development, but often waiving these fees can impact final rental costs dramatically.</p>

Develop Land Acquisition and Disposal Plan	<p>One of the most valuable contributions that a local government can make to an affordable housing project is to provide land or facilitate land transfer to a non-profit developer. An acquisition and disposal of lands plan can improve availability of land for the purpose of developing affordable housing.</p> <p>A plan should:</p> <ul style="list-style-type: none"> • Prioritize acquisition of land in areas close to services, amenities, and public transportations • Develop key criteria for purchasing land based on lot size, cost, and geographic location • Disposal criteria based on need, non-profit status, and funding availability • Potentially pre-zone municipal owned sites for Multi-Family secured affordable housing development <p>While this is most effective in a larger centre where land can be very expensive, smaller communities often have more land available, but non-profits lack the capacity, knowledge, or capital to acquire it.</p>
Assign a “Champion” Staff Member for Non-Profit Housing Projects	<p>Local governments should consider establishing a single point of contact for non-profit organizations and developers. This can help ensure prompt delivery and response time to inquiries. The “Champion” can also work with project proponents and other levels of government to help secure funding and coordinate other affordable housing policies as they relate to a particular project.</p>
Prioritize Affordable Housing Applications	<p>There are many ways to fast-track non-profit development applications to make development easier and bring units to market quickly:</p> <ul style="list-style-type: none"> • Bring application to the “top of the pile” and commit to quick decision timelines • waive any requirements that are already met by the project (housing agreement, public information meeting, etc.) • waive fees based on depth of affordability

Tools to Protect Existing Affordable Housing

TOOL	DESCRIPTION
Restrict Condo/Strata conversions	<p>Preventing conversion of rental units to ownership tenures will help preserve vital housing stock, especially in denser urban environments.</p> <p>Strata conversions can be restricted through policy by allowing conversion only when vacancy rates are above a certain threshold for a certain period of time.</p>

Develop “No Net Loss” of affordable units policy	<p>As a community develops, and land becomes more valuable, a “no net loss” policy can ensure no affordable units are lost and older, cheaper stock is protected or replaced.</p> <p>A number of policy tools can be implemented to protect older, rental units when they due to be replaced or demolished:</p> <ul style="list-style-type: none"> • Require developers to connect with the City to explore alternatives to demolition. • Require standardized relocation plans and offer existing residents “right of first return” • Consider “rental only” pre-zoning for existing aging rental stock
--	---

Education and Advocacy

TOOL	DESCRIPTION
Prepare Guides for Developing Affordable Housing	<p>Municipalities can prepare guides to make it easier for housing providers to understand what they need to do to build units. Potential guides include a guide to the development approval process or a guide to the regulations and responsibilities than homeowners must meet to have secondary suites or add accessory dwelling units.</p>
Advocate to Senior Government for Additional Tools and Funding	<p>Local governments should continue to work regionally and with other municipalities at Union of BC Municipalities and Federation of Canadian Municipalities to develop consistent advocacy positions. This includes:</p> <ul style="list-style-type: none"> • further funding for affordable housing • new planning tools and resources supported by Senior Government <p>Rural and smaller communities might consider forming inter-local government working groups to define goals collectively.</p>
Continue to Educate Residents on Value of Affordable and Supportive Housing Options	<p>There are many tools developed by local governments and non-profits to combat NIMBYism and encourage community buy-in for a variety of affordable and support uses in traditional residential and higher-income neighbourhoods. Local governments can educe negative perceptions of these uses through advocacy campaigns and long-term change management approaches.</p>



THOMPSON-NICOLA
REGIONAL DISTRICT

THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX B: **HOUSING INDICATORS AND MONITORING GUIDE**



HOUSING INDICATORS AND MONITORING GUIDE

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but Electoral Areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measurables are good indicators of how and why your community might be changing. They are relatively easy to measure, appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables will help your community understand its needs and meet its legal requirements. The included questions will inform basic analysis of the data and appropriate policy responses.

DEMOGRAPHY

	TOTAL CURRENT YEAR	SHARE (%) CURRENT YEAR	TOTAL PREVIOUS YEAR	% CHANGE
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

Key Questions:

1. Is there a balance of Working Age people to total population? Is the ratio of youth + seniors to working age people healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?

HOUSEHOLDS

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Total Households						
Families w/ Child(ren)						
Families w/o Child(ren)						

Single / Roommates						
--------------------	--	--	--	--	--	--

*up or down since previous reporting period?

Key Questions:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

EMPLOYMENT

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						
% of Total People						

*up or down since previous reporting period?

Key Questions:

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefitting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics. For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.
2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

INCOMES & HOUSING

	CURRENT REPORT YEAR	PREVIOUS REPORT YEAR	% CHANGE
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Rental Vacancy (%)			

*data should be reported entirely in real dollars to properly compare income to prices

Key Questions:

1. Are incomes growing faster than rent prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest). It is possible that prices increase over time, but interest rates fall enough to render mortgage payment more affordable.
2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

HOUSING NEED CRITERIA

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Unsuitable Housing						
# of Households						
% of Households						
Inadequate Housing						
# of Households						
% of Households						
Unaffordable Housing						

# of Households						
% of Households						

*up or down since previous reporting period?

Key Questions:

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.



THOMPSON-NICOLA
REGIONAL DISTRICT

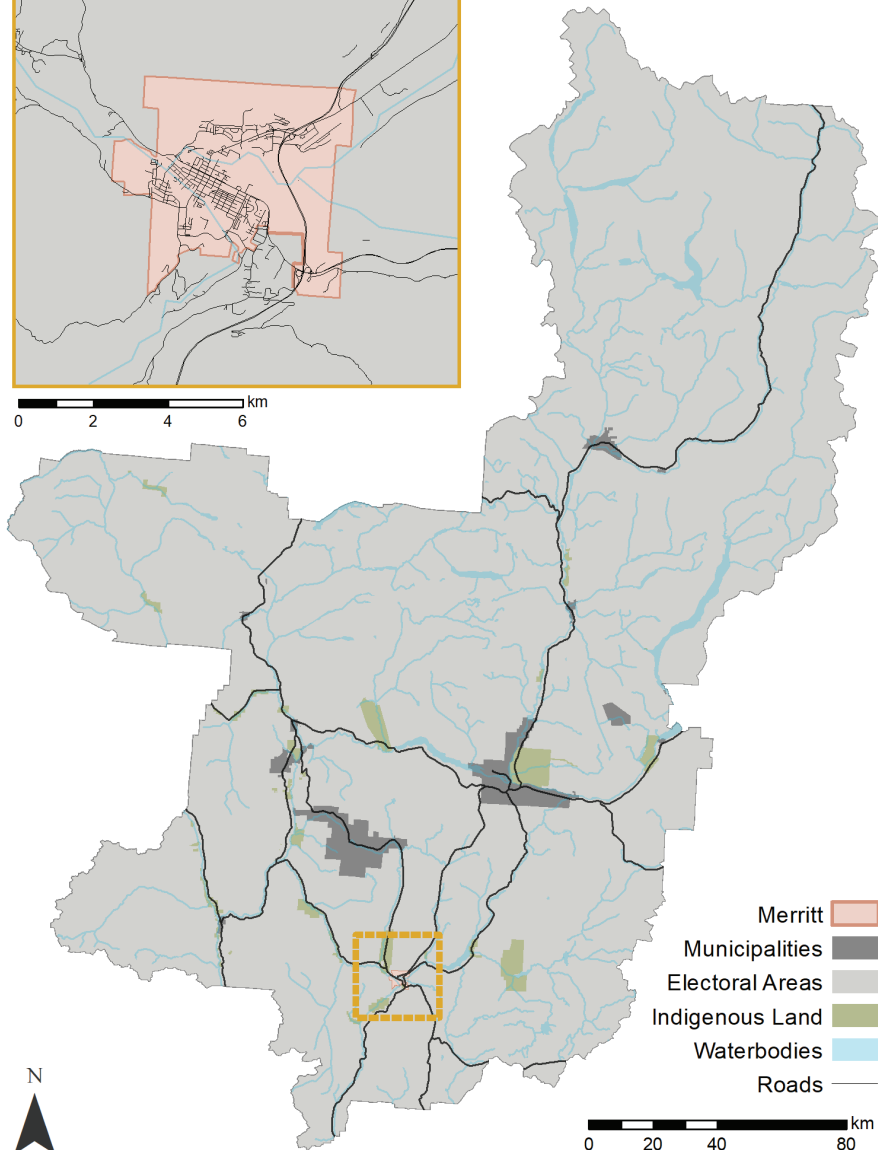
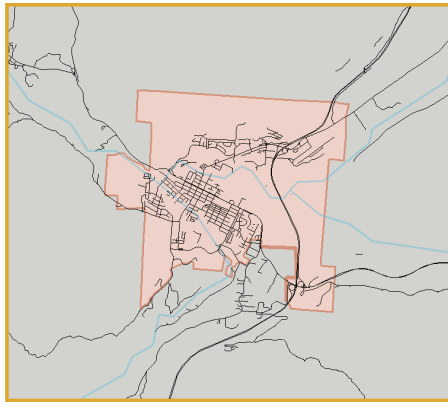
THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX C: **COMMUNITY HOUSING PROFILES**



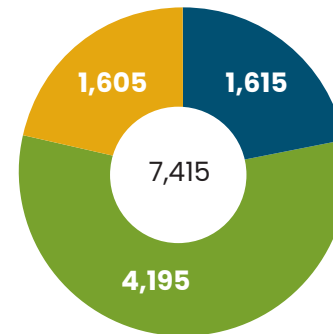
CITY OF MERRITT

Community Summary

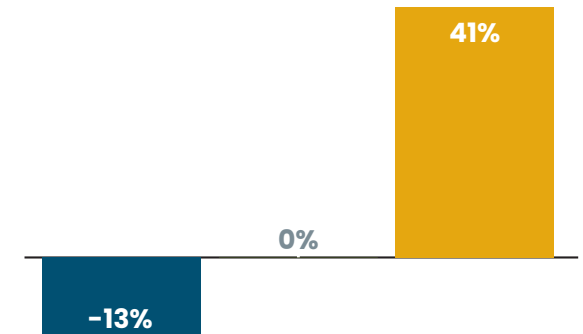


POPULATION

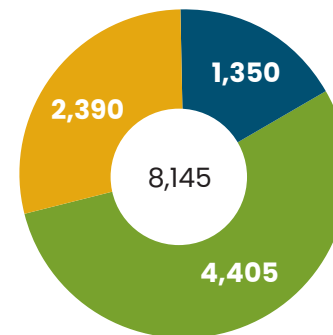
2016



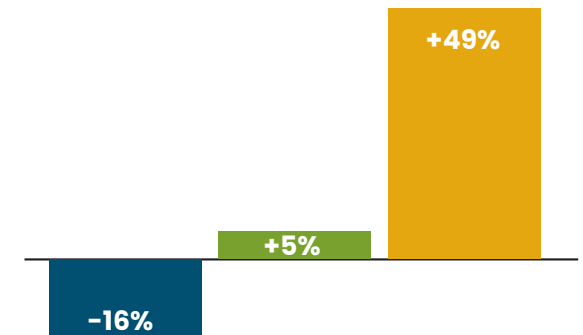
Change: '06-'16



2026



Change: '16-'26



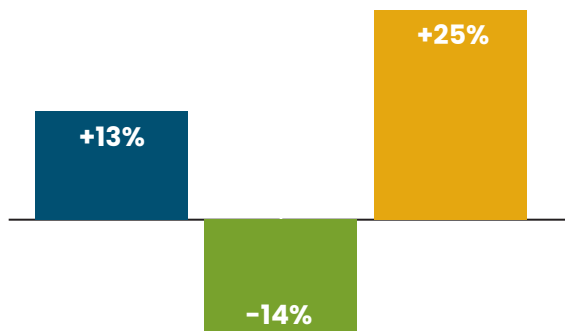
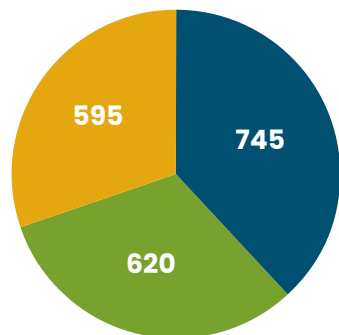
■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

- Merritt's population rose 3% from 2006 to 2016, mostly due to a rapidly expanding senior population (41%). Projections anticipate a continued push in growth, possibly achieving 10% more residents by 2026, reaching 8,145 people..
- The median age may rise from 44.1 (2016) to 50.1 (2026).

FAMILIES

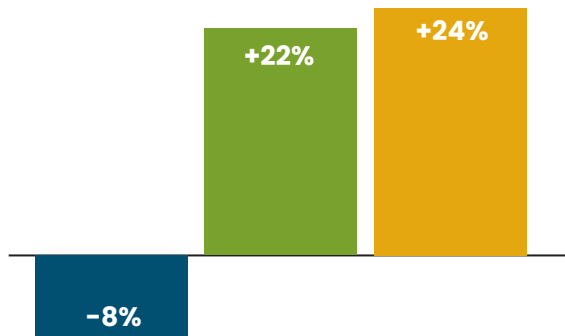
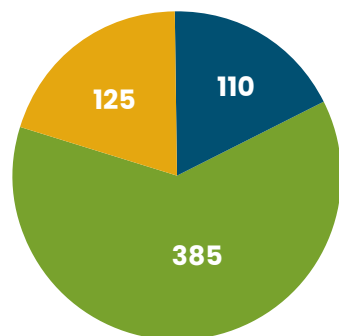
Owner Households 2016

Change: '06-'16



Renter Households 2016

Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Owner and renter household totals both grew from 2006 to 2016 (2% and 15%, respectively), partially due to increases in single/roommate living circumstances (about 25% overall).

Owner families with children declined 14% over the decade, while renter families with children jumped 22%.

HOUSEHOLDS



Total permanent households grew 6% between 2006 and 2016 to 2,985.

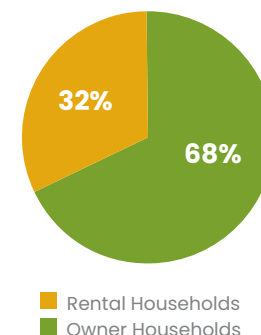
Rental Households

↑ 14%

Owner Households

↑ 2%

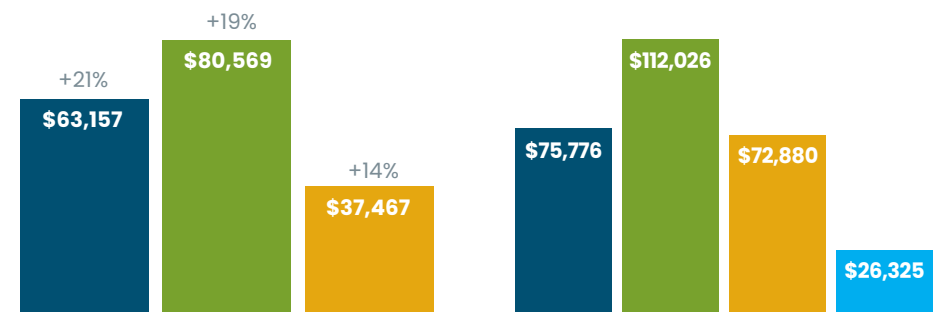
Household Tenure



■ Rental Households ■ Owner Households

INCOME

Median HH Income '15 • Change: '05-'15



■ Total Households
■ Owner Households
■ Renter Households

■ Couple w/o Child ■ Lone Parent
■ Couple w/ Child ■ Singles/Roommates

Households Earning more than \$100,000

↑ 26%

Households Earning less than \$100,000

↓ 1%

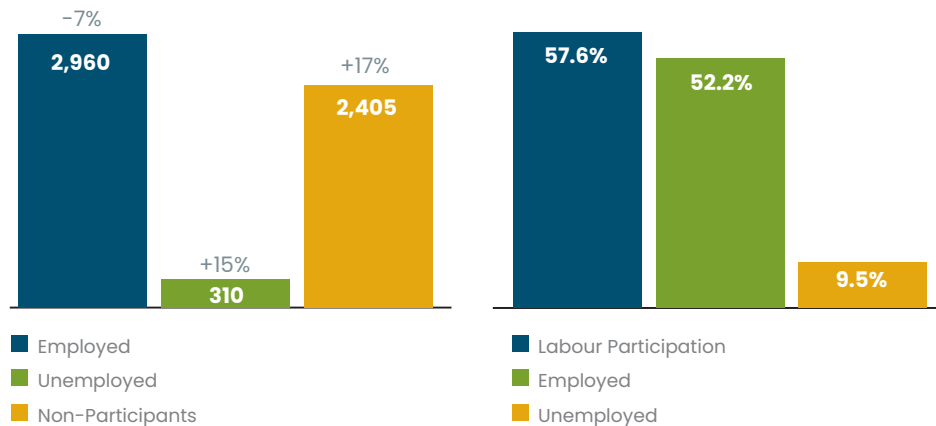
17%

of Merritt residents are in "Low Income" according to Statistics Canada; 25% of children below 18 belong to a low income household.

EMPLOYMENT

Labour Force '16 • Change: '06-'16

Labour Rate 2016



- Merritt's labour force (people working or seeking work) shrank 6% from 2006 to 2016; those not in the labour force (e.g. retirees) grew 17%.
- Although the total labour force decreased, total unemployed rose, resulting in a higher unemployment rate than 2006.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Manufacturing	415	12.8%	+1%	18%
Retail	415	12.8%	-13%	27%
Health Care	360	11.1%	+24%	25%

86%

of workers commute within the boundaries of Merritt.



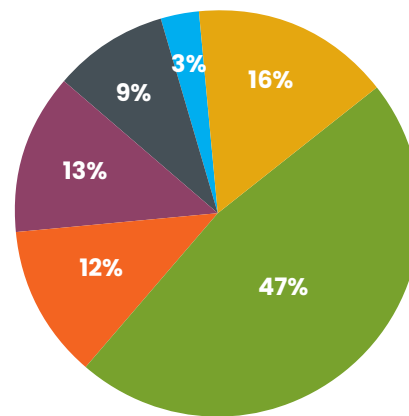
10%

of workers commute to another Thompson-Nicola community.

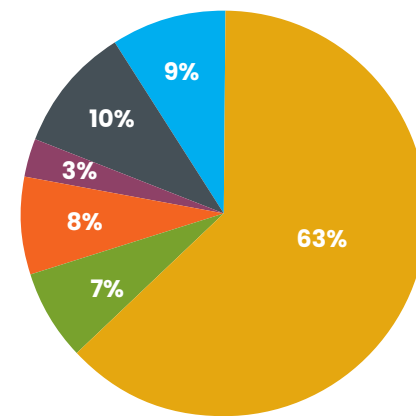
HOUSING

Dwelling Age 2016

Dwelling Type 2016



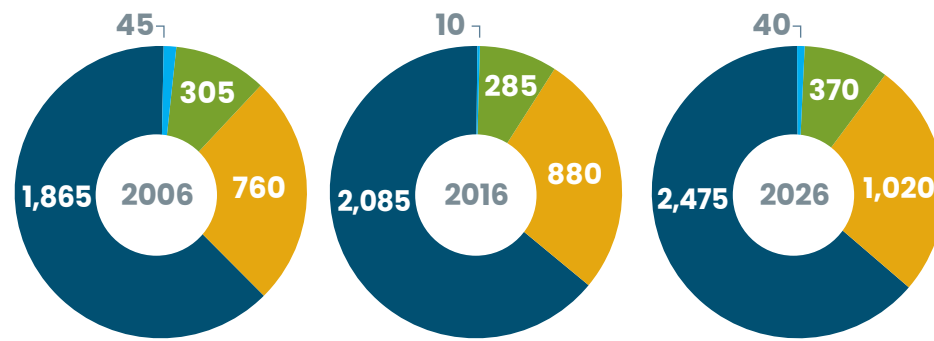
< 1960
1961-1980
1981-1990
1991-2000
2001-2010
2011-2016



Single-Detached
Semi-Detached
Row House
Duplex
Apartment
Mobile

- 70% of renter households occupy a dwelling built prior to 1980, versus 60% of owners.
- The majority of dwellings are single-detached, followed by apartments, mobile homes, and row houses.
- Merritt builds about 24 additional units annually. Housing projections anticipate that the local population will demand 65 units annually until at least 2026.

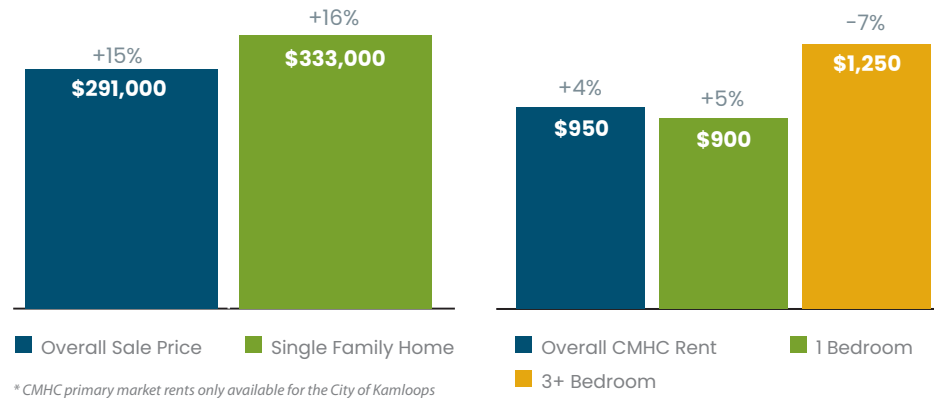
HOUSING DEMAND



No Bedroom 1 Bedroom 2 Bedroom 3 Bedroom

HOUSING COSTS & AVAILABILITY

Median Housing Prices & Rents*, 2019 & Change: '10-'19 (2019 dollars)



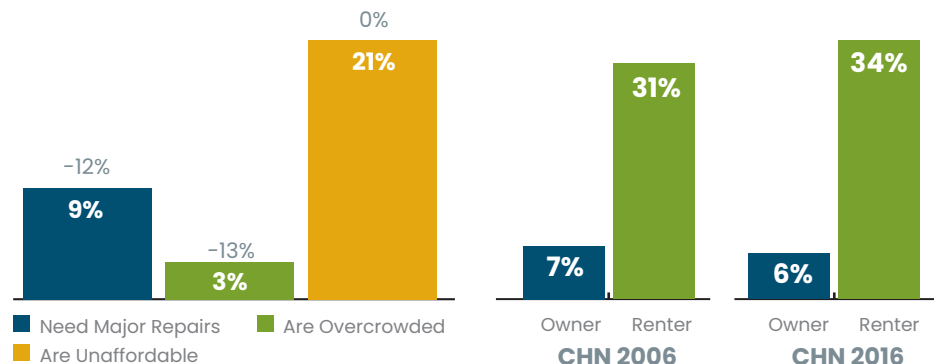
190 dwellings sold in 2019; **73% were single-family homes.**

According to CMHC, **about 2%** of Thompson-Nicola's primary rental stock is vacant.

CORE HOUSING CRITERIA

Core Housing Need (CHN) Criteria

2016 Housing % vs Change: '06-'16

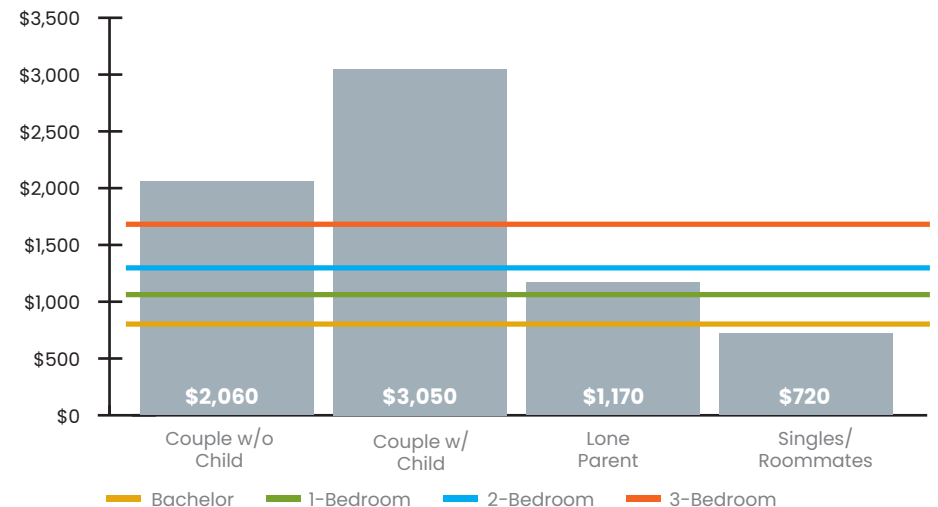
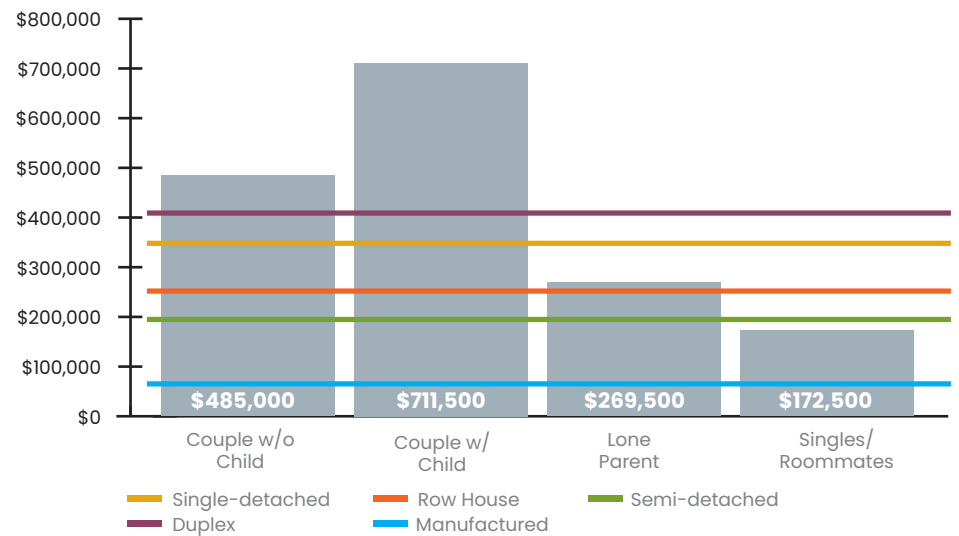


- The number and percentage of homes that are in disrepair or are overcrowded fell since 2006. The total homes deemed unaffordable remained the same while total households increased, reducing the rate of unaffordability.
- The overall Core Housing Need rate grew from 2006 to 2016, led by growth in renter household need. Renters are about 6x more likely to be in core need.

HOUSING AFFORDABILITY

- The median CMHC reported 3-bedroom unit is reasonably affordable for couples (with or without children), who can also afford to purchase most dwellings.
- The median lone parent appears to be able to afford purchasing denser Merritt dwellings, but cannot afford the rent of a median one bedroom unit.
- Manufactured homes are the most affordable housing option in Merritt. They are generally affordable to the median single household, who cannot reasonably afford the rent of the median apartment suite.

Max Affordable Price / Rent (vertical bars)
vs. Market Price / Rent (horizontal lines) 2019 estimates





THOMPSON-NICOLA
REGIONAL DISTRICT

THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX D: **COMMUNITY ENGAGEMENT SUMMARY**





HOUSING NEEDS REPORT

Regional Engagement Summary Report

November 2020

CONTENTS

About This Report	3
Engagement Objectives	4
Engagement Principles.....	5
Engagement Limitations	5
Engagement Opportunities.....	6
Municipal Information Session	6
Council Presentations	6
Context Gathering Interviews and Staff Questionnaire	6
Housing Survey.....	6
Key Informant Interviews.....	7
Focus Groups.....	8
What We Heard	9
Context Gathering Interviews and Staff Questionnaire	9
Key Themes	9
Housing Survey.....	11
Response Number and Locations	11
Respondent Demography	13
Respondent Households.....	15
Renters	17
Homeowners.....	21
Open Answer Questions	24
Key Informant Interviews.....	35
Key Regional Themes	35
Focus Groups.....	40
Key Themes	41
Appendix A: Community Survey	46
Appendix B: Key Informant Interview Script and Questions	50
Appendix C: Focus Group Questions	51
Appendix D: Complete “Open Answer” Responses.....	Error! Bookmark not defined.

ABOUT THIS REPORT

The Thompson-Nicola Regional Engagement Summary Report summarizes what we heard from July 2020 to October 2020 as part of the Regional Housing Needs Report planning process. The following is a summary of the engagement opportunities and key findings that were gathered through multiple engagement activities including: key informant interviews, focus groups, council presentations, and a community survey. The findings are presented for each engagement type and are broken down into local and regional themes where applicable.

ENGAGEMENT OBJECTIVES

Community engagement was a key component of the Thompson-Nicola Regional District Housing Needs Assessment. 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 can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give the Regional District and participating municipalities information about the people affected 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 were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

ENGAGEMENT PRINCIPLES

The principles of accessibility and equity guided each of the community engagement opportunities available in this study. Our focus was on engagement techniques captured stories from community members who are struggling or unable to meet their housing needs independently or through what is available in the housing market as these voices are typically underrepresented in quantitative data.

When developing engagement methods and materials M’akola’s staff ask themselves: “Who will benefit, and how?” and “Who might not benefit, and why?” We then work to address gaps by changing aspects of our engagement plan, meeting with additional people, or adding different engagement techniques. This is equity in action – redistributing the resources at your disposal to support or highlight those who are typically underrepresented.

Key Principles for this study:

Accessibility

- The locations of all public meetings were accessible for people with wheelchairs or mobility aids.
- When invitations to participate in focus groups and interviews conducted through online platforms were sent to stakeholders and members of the public, our team included an optional technology introduction for those not familiar with videoconferencing software. Our team also conducted interviews by phone when requested.
- Surveys and information about the study were distributed widely, including advertisements in local and regional newspapers, social media images sent to municipal staff, and

Equity and Inclusion

- We reached out to a variety of providers of community services. An important objective of the focus groups and interviews with service providers was to collect information about the range of needs, including those whose voices are not always heard or represented in traditional engagement opportunities.

ENGAGEMENT LIMITATIONS

Despite the best efforts of the project team and Regional District Staff, Covid-19 changed the engagement process for this study dramatically. Many in the non-profit and service sector had limited ability to contribute time and energy to responding directly to invitations to participate or helping researchers contact community members with lived experience in the supported housing system. Despite being incredibly generous with the time they did give, people had more important things on their minds.

Additional limitations included the season in which the survey was being conducted. The summer is not the best time to capture lived experience information from students or seasonal workers. It may be appropriate to conduct the next housing needs report for the Regional District over the Winter to encourage those voices to participate.

ENGAGEMENT OPPORTUNITIES

MUNICIPAL INFORMATION SESSION

As a kick-off to the Housing Needs Report, staff from the Regional District and participating municipalities were invited to an online focus group session hosted by staff from M'akola Development Services and Turner Drake and Partners. The goal of the session was to introduce key partners to the study and get input on elements and goals for the process. Participants were given a 30-minute presentation on the study, participating communities, and the requirements of the Ministry of Municipal Affairs and Housing and then participated in a 30-minute discussion on various aspects of housing in their communities. Participants were asked to provide input on housing needs and trends within in their departments and to discuss opportunities for Municipalities to respond to identified housing shortfalls. Findings from this session informed further engagement design and are included in the overall focus group analysis in the next session.

COUNCIL PRESENTATIONS

In August and September of 2020, staff from M'akola Development services and the Regional District travelled to each of the participating municipalities to present as a delegation at council meetings. Similar to the information session for municipal staff, the presentations included a description of the study, participating communities, and the requirements of the Ministry of Municipal Affairs and Housing. Preliminary data tailored to the community was also presented and Councils were asked for feedback and initial impressions of the statistics. Councils were given the opportunity to ask the project lead questions and were encouraged to ask any additional questions or share resources and suggestions for key informants after the meeting. Meetings for Merritt, Logan Lake, Cache Creek, Clearwater, and Clinton were conducted in-person at council chambers, and the meeting for Sun Peaks Resort Municipality was conducted via videoconference.

CONTEXT GATHERING INTERVIEWS AND STAFF QUESTIONNAIRE

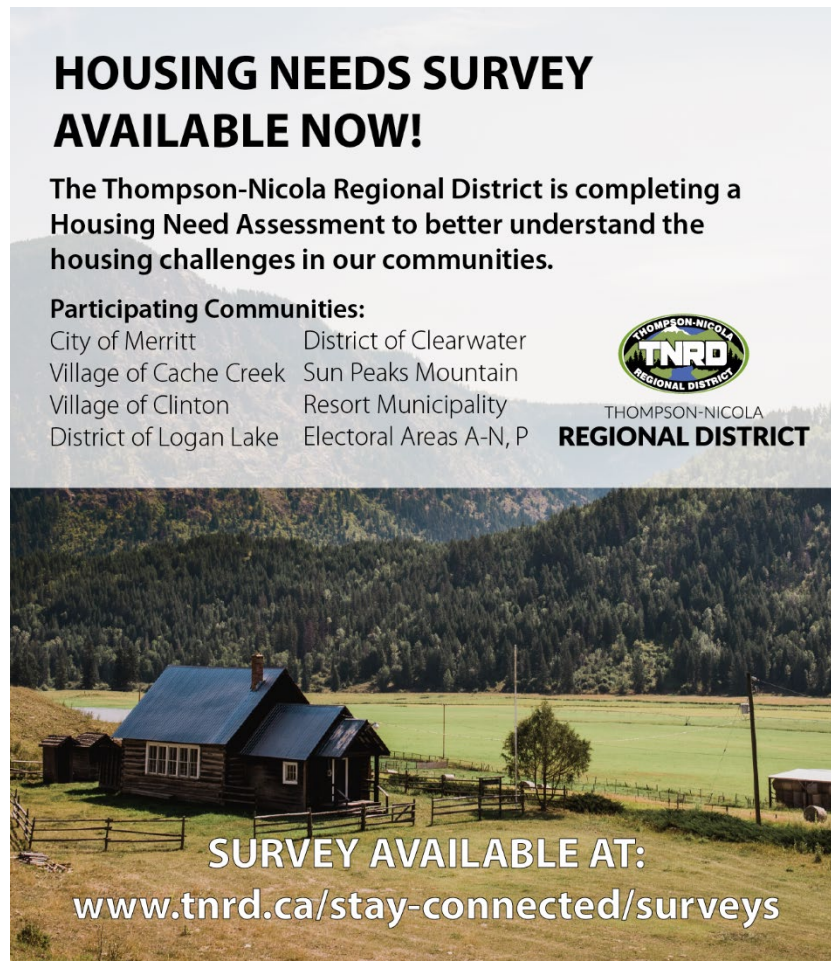
The project team held context gathering interviews and distributed a staff questionnaire at the beginning of the engagement process to determine important community actors, any relevant community events or initiatives, and past successful engagement techniques. Interviews were largely informal, conducted with partners who work regionally or in multiple study communities, and were designed to gauge the general sense of housing in the TNRD, rather than determine specific needs or demands. Answers to the questionnaire and interview responses informed engagement design and gave the project team of when important issues they could expect to come up in conversations with community members.

HOUSING SURVEY

The Thompson-Nicola Regional District Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened in September 2020 and was available through the TNRD website for approximately six weeks, closing on October 23rd, 2020. The consulting team utilized existing local distribution channels, such as social media pages and community newsletters, and sent handbill images to local governments to be used on websites and other digital communications. Promotional material was made available to focus group and interview participants who were asked to share broadly with their networks.

Budget was also allocated to advertisements in regional and area newspapers. After consulting with TNRD and Black Press staff, the project team determined that the papers with the most appropriate regional distribution were the Clearwater Times/North Thompson Times, the Ashcroft-Cache Creek Journal, the Merritt Herald, and Kamloops This Week. Advertisements appeared in either the October 14th or 15th issue and drove a pronounced increase in survey response rates.

Response to the survey was better than expected. Three hundred and sixty-two community members filled in a survey, and the vast majority of respondents completed all questions and left detailed long form responses. See Appendix A for the full list of survey questions.




**HOUSING NEEDS SURVEY
AVAILABLE NOW!**

The Thompson-Nicola Regional District is completing a Housing Need Assessment to better understand the housing challenges in our communities.

Participating Communities:

City of Merritt	District of Clearwater
Village of Cache Creek	Sun Peaks Mountain
Village of Clinton	Resort Municipality
District of Logan Lake	Electoral Areas A-N, P


THOMPSON-NICOLA
REGIONAL DISTRICT

SURVEY AVAILABLE AT:
www.tnrd.ca/stay-connected/surveys

Survey advertisement that appeared in the Clearwater Times/North Thompson Times, the Ashcroft-Cache Creek Journal, the Merritt Herald, and Kamloops This Week.

KEY INFORMANT INTERVIEWS

Key informant interviews targeted service providers, non-profit organizations, key employers and community leaders who work primarily with community members who are struggling to find affordable, supportive and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 45 and 90 minutes depending on the interview subject. In consultation with planning staff from the Regional District, the consulting team selected key informants based on the following criteria:

- 1) Informants had to be geographically relevant and diverse. Interviewees had to live or work within the study area and had to collectively represent all areas and communities within the Regional District.
- 2) Informants had to have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants had to be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- 4) Informants had to understand or work with market housing and local government bylaws that govern development.

See the next section of a list of participants and Appendix B for interview questions.

FOCUS GROUPS

Focus groups or roundtable discussions typically were held with larger groups, usually between 4 and 10 participants each. These engagement events provided an opportunity for deeper discussion amongst different organizations about the challenges and opportunities of the current housing environment. The aim was to identify Regional District and community nuances and collect relevant materials or data to inform the Report's broader data collection activities. These discussions helped to establish the foundation for data collection, particularly in those communities that had minimal database data available. Sessions consisted of a presentation of preliminary data followed by a facilitated discussion around housing in the region. Focus group themes, questions, and responses are included in the following section.

WHAT WE HEARD

CONTEXT GATHERING INTERVIEWS AND STAFF QUESTIONNAIRE

Ten context gathering interviews and a questionnaire were distributed and conducted in May and June 2020 with key representatives from regional organizations, local housing services, municipalities and electoral areas.

Date	Location	# of Engagements (approx.)
May and June 2020	Videoconference and Questionnaire	10

Technique	Position or Organization
Interview	Interior Health
Interview	Electoral Area Representative
Interview	Electoral Area Representative
Interview	Non-Profit Housing Provider
Questionnaire	City of Merritt Staff
Questionnaire	Village of Cache Creek Staff
Questionnaire	Village of Clinton Staff
Questionnaire	District of Logan Lake Staff
Questionnaire	District of Clearwater Staff
Questionnaire	Sun Peaks Resort Municipality Staff

Interviews were largely informal, conducted with partners who work regionally or in multiple study communities, and were designed to gauge the general sense of housing in the TNRD, rather than determine specific needs or demands. Answers to the questionnaire and interview responses informed engagement design and gave the project team of when important issues they could expect to come up in conversations with community members.

KEY THEMES

1) Seniors' Housing

Regional stakeholders and municipalities immediately identified an aging population and housing pressures associated with changing demographics as a key concern to be catalogued in the study and captured in engagement. The project team prioritised interviews with seniors' housing providers or community groups and integrated questions about housing for older adults into interview scripts.

2) Affordable and Available Rentals

Across the TNRD, rising cost and availability of rentals were identified as another priority issue. To capture data from renters navigating the housing system, interviews prioritized housing advocates and non-profit providers who facilitate rental housing and keep waitlists. The project team also encouraged non-profit providers to spread the survey through their network of renters whenever possible.

3) Resource Development and Housing Pressures

Especially in Clearwater and Electoral Area A, resource and pipeline development and its impact on housing was a major concern. As industrial activity ramps up, worker housing is expected to impact unit supply in both communities. The project team encouraged discussion

around this issue in focus groups, and explicitly asked interview participants from these communities how they expected to navigate housing need and development over the course of the pipeline construction project.

4) Seasonal Workforce Housing

Especially in Sun Peaks and Electoral Area B, workforce housing for seasonal industries was identified as a key issue in context gathering issues and questionnaires. To address workforce housing, the project team, prioritized interviews with representatives from seasonal industries and visited smaller communities affected by challenges in person.

5) Housing in Recreational Vehicles

Identified as both a housing and political issue across the TRND, the increased usage of RVs as permanent dwellings emerged as something that might come up with the public and the media during preliminary engagement. The project team familiarized themselves with TNRD legislation and enforcement policies and prioritized conversations with regional partners who have worked on health implications of unsafe dwellings. In addition, key informants from rural areas were asked about frequency and concerns about RVs in interviews and focus groups.

HOUSING SURVEY

Date	Location	# of Engagements (approx.)
September to October 2020	Online via TNRD Website	362

The community survey received **362 responses** from individuals throughout the Thompson-Nicola Regional District. The survey was administered online through the SurveyGizmo/Alchemer platform, and data from residents was collected anonymously was stored and stored on Canadian servers, in complete compliance with Provincial and Federal privacy legislation. Available online beginning in July, most responses were collected between September and October of 2020 when the survey was made available via the Regional District's housing website. TNRD Staff and the project team promoted through the survey though social media, local newspapers and newsletters, and community partners networks.

It is important to note when reviewing the following survey results that in some cases, respondents were asked to select multiple responses, or were able to skip questions. Reported percentages have also been rounded. For these reasons, total response percentages may not always be equal to one hundred percent. Any direct quotes included in this document appear as they were entered in the survey, including spelling and grammatical errors. Unless otherwise indicated, any emphasis or additional punctuation was added by the respondent.

RESPONSE NUMBER AND LOCATIONS

Figure 1: Number of Respondents

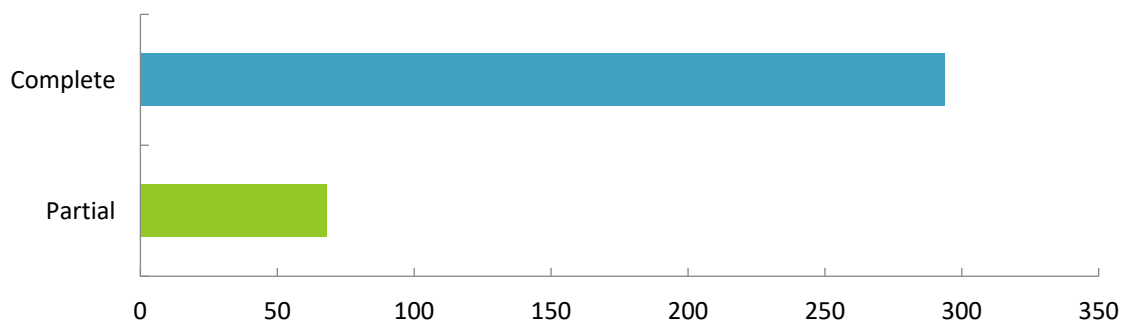


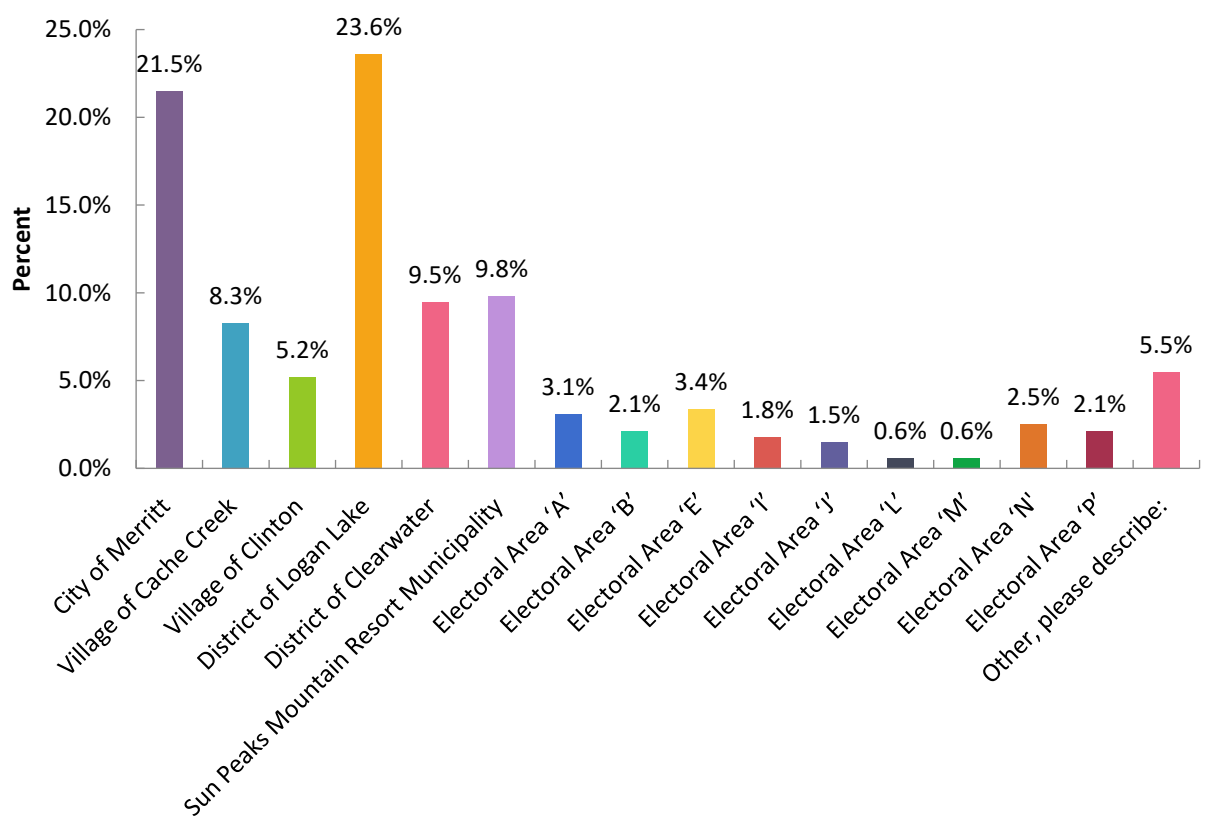
Table 1: Location of Survey Respondents

Value	Percent	Count
District of Logan Lake	23.6%	77
City of Merritt	21.5%	70
Sun Peaks Mountain Resort Municipality	9.8%	32
District of Clearwater	9.5%	31
Village of Cache Creek	8.3%	27
Other	5.5%	18
Village of Clinton	5.2%	17
Electoral Area 'E' (e.g. Bonaparte Plateau, Big Bar, 70 Mile House, Loon Lake)	3.4%	11
Electoral Area 'A' (e.g. Wells Gray Country)	3.1%	10
Electoral Area 'N' (Aspen Grove, Brookmere, Lower Nicola)	2.5%	8
Electoral Area 'B' (e.g. Thompson Headwaters, Blue River)	2.1%	7

Electoral Area 'P' (Rivers and the Peaks)	2.1%	7
Electoral Area 'I' (Blue Sky Country, Hat Creek, Spences Bridge, Walhachin)	1.8%	6
Electoral Area 'J' (Copper Desert Country, Savona)	1.5%	5
Electoral Area 'L' (Grasslands)	0.6%	2
Electoral Area 'M' (Douglas Plateau, Nicola, Quilchena)	0.6%	2

The largest proportion of survey responses were received from residents of the District of Logan Lake (23.6% or 77 responses), followed by the City of Merritt (21.5% or 70 responses), and Sun Peaks Resort Municipality (9.8% or 32 responses). Responses were heavily concentrated around the largest population centres, but the survey received responses from every participating Municipality and Electoral Area. Most of those responding with “other” lived in Ashcroft (5), Chase (4), or Kamloops (3) or worked within the Region but commuted from other areas outside of the Region.

Figure 2: Location of Survey Respondents



RESPONDENT DEMOGRAPHY

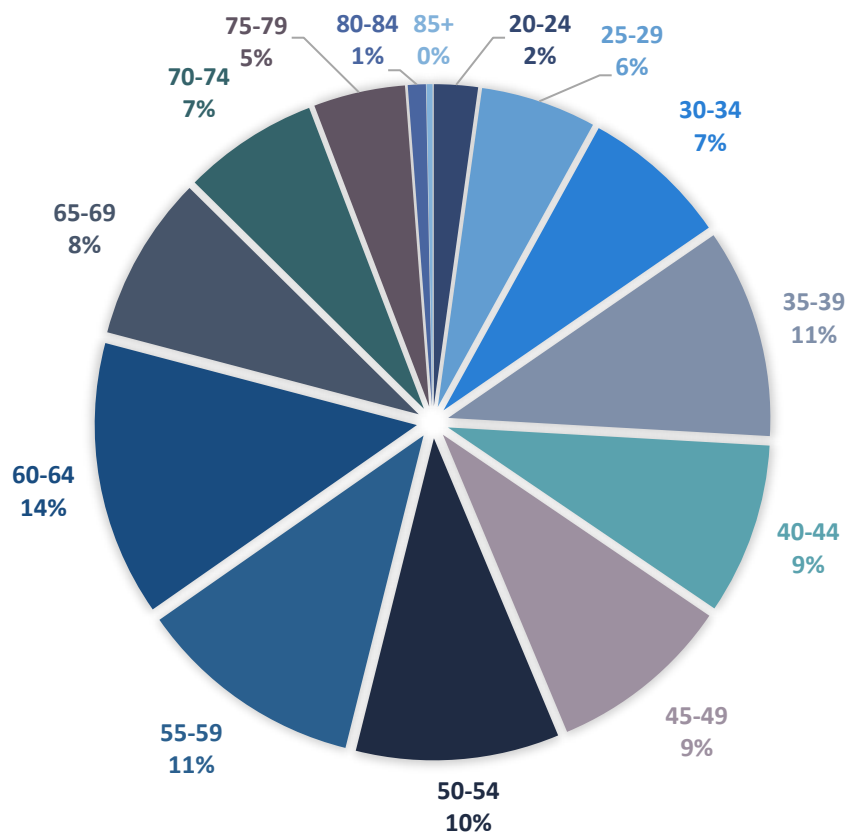
Do you identify as First Nations, Inuit or Métis? About 7.1% (or 23 respondents) indicated that they identified as First Nations, Inuit or Métis. Of those who responded “Yes” most indicated they were Métis (6), Secwepemc (2), Nlaka'pamux (2), St'at'imc (2), or other nations from across Canada including Champagne Aishihik, Coldwater, Esketemc, Mohawk, Okanagan Nations, Okib, and Tsleil-Waututh. Three (3) respondents did not indicate that they belonged to a specific Nation or Family Group.

To what age group do you belong? About 53% of respondents were between 40 and 64 years of age. About 26% were younger than 40 and 22% were older than 65. The largest respondent category was 60-65, representing 14% of respondents. The median age of respondents was about 53 years of age, older than the 2016 median age of the Regional District, which was 45.2 years. The survey was not applicable to the 15% of residents aged 14 and under and received minimal responses from those under 20, likely pushing the median age of respondents higher.

Residents of the TNRD aged 20 to 64 made up approximately 60% of the regional population in 2016 but accounted for almost 80% of survey respondents indicating a higher than proportionately expected response rate amongst non-senior residents.

The median age of owner respondents was 57 years while the median renter respondent was only 41.

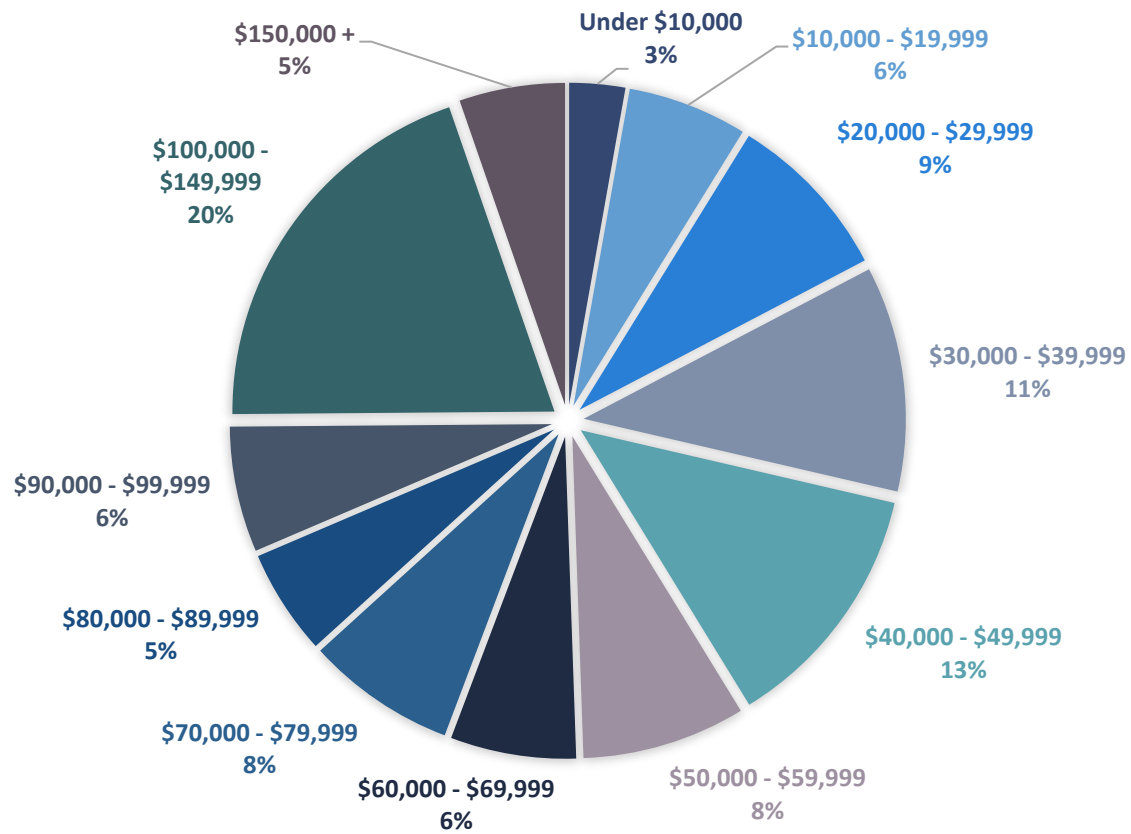
Figure 3: Age Distribution of Respondents



What is your approximate annual income (before tax)? Twenty-five percent (25%) of survey respondents had an approximate annual income (before tax) of \$100,000 or more while 29% of respondents reported an annual income of less than \$40,000. The median annual income of respondents was about \$60,000, substantially less than the TNRD's 2016 median income of about

\$70,000. Renter respondents earned a median income of slightly more than \$40,000 per year while the median owner respondent earned more than \$70,000 per year.

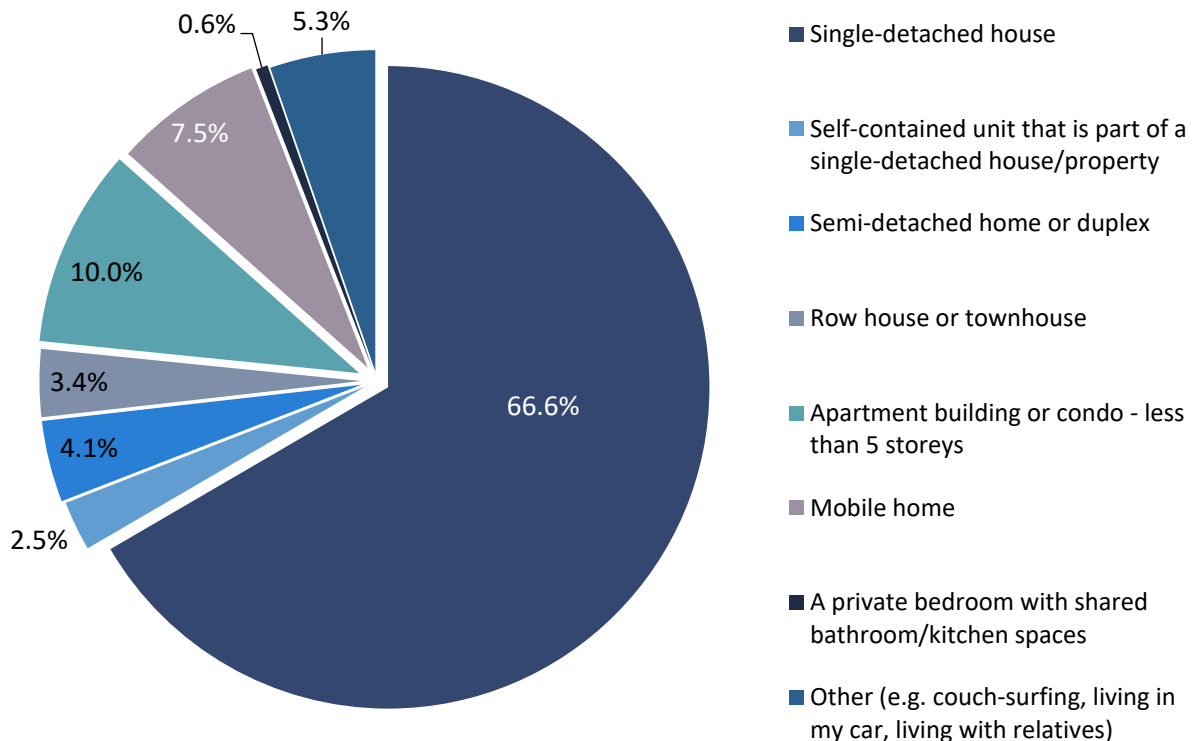
Figure 4: Age Distribution of Respondents



RESPONDENT HOUSEHOLDS

What type of housing do you live in? Most respondents (67%) indicated that they lived in a single-detached home. Ten percent (10%) indicated that they lived in an apartment building with less than 5 storeys, 7.5% in a mobile home, 4.1% in a semi-detached home or duplex, and 3.5% in row or townhouse. Only about 2.5% of respondents lived in a secondary or garden suite, and 5.3% reported that they were living in another housing situation.

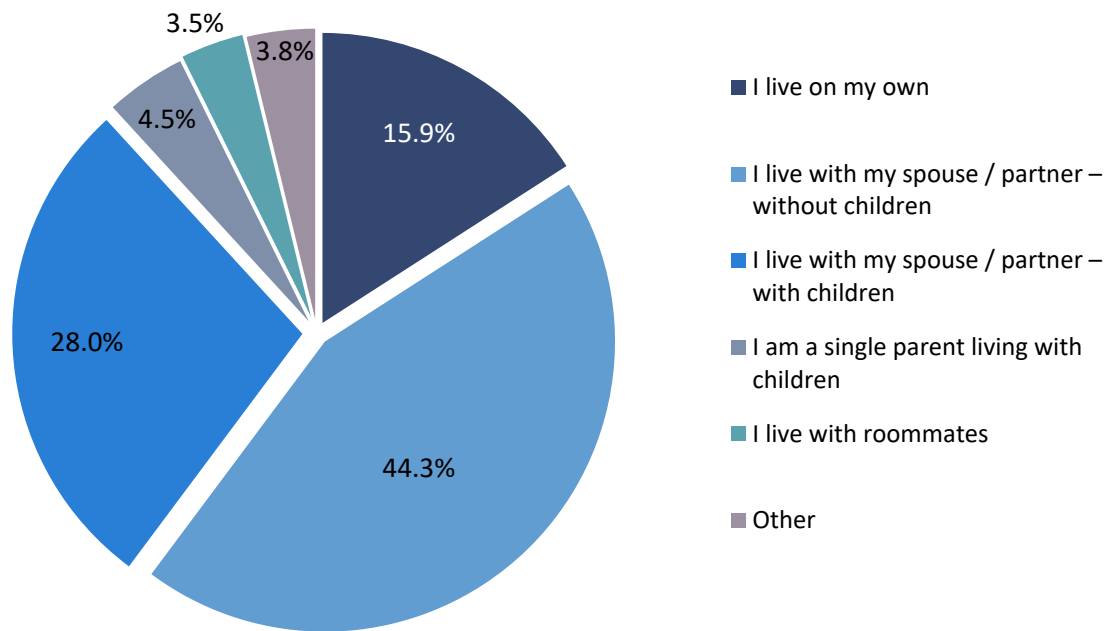
Figure 5: Respondent Housing Types



Those who responded other mostly reported they were living with family or relatives (6) or living in a car or RV (4). One respondent was camping with hopes of finding appropriate accommodation before winter and another was living in a motel.

How would you describe your household? Most respondents (72.3%) indicated that they lived in a couple household. Forty-four (44%) of respondents were couples without children and 28% were couples with children. About 16% of respondents said they lived on their own, 4.5% were single parents with children, and 3.5% lived with roommates. Of those who responded “other”, all 12 indicated they were living with family.

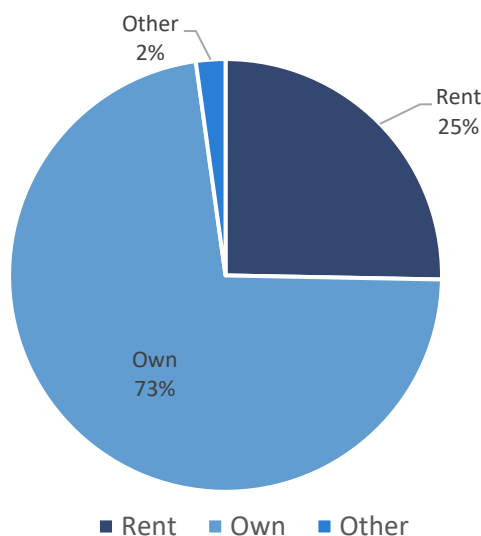
Figure 6: Respondent Household Types



Do you rent or own your housing? Most respondents (73%) indicated that they owned, while 25% indicated they rented. This largely aligns with the proportions of renters and owners across the Regional District. Those who responded “other” elaborated in the following ways:

- Staying with family or friends (4)
- Currently homeless (2)
- Housing included with job (1)

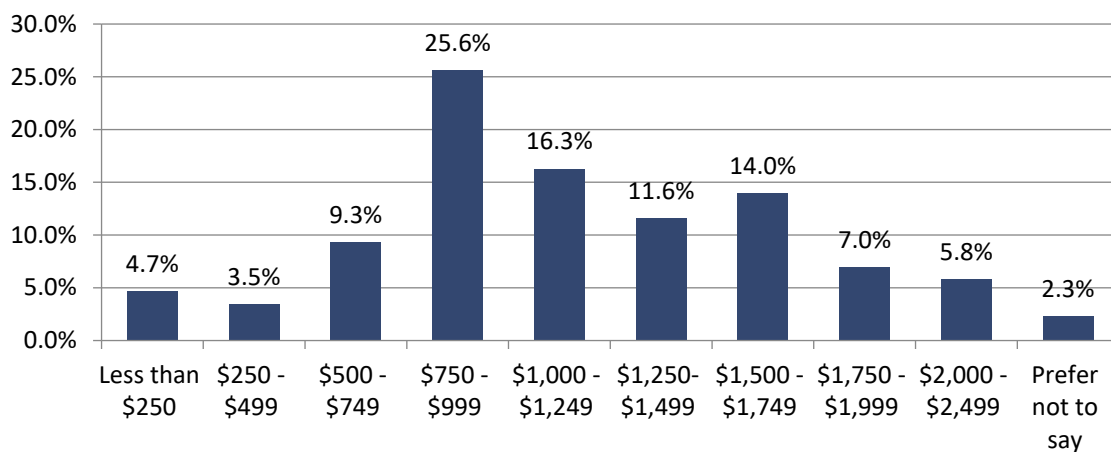
Figure 7: Renter and Owner Respondents



RENTERS

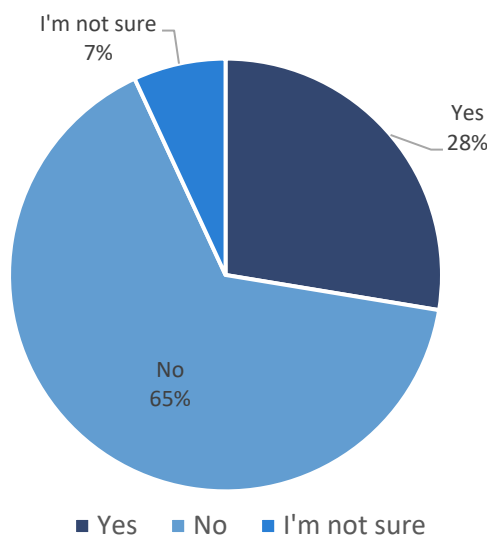
Approximately how much do you spend each month on housing costs including rent, mortgage payments, condominium fees, and utilities (heat, water, and electricity)? Twenty-five percent (25.6%) indicated that their rent cost between \$750 and \$999 while another 16.3% indicated that their monthly rent was between \$1000 and \$1499. CHMC data indicates that the median primary rent for Merritt is around \$950 per month, relatively aligned with the median rent reported by respondents which is between \$1000 and \$1250 per month. Reported rents indicate what a person is currently paying and may not be representative of what someone would expect to pay when looking for a new place to live.

Figure 8: Reported Renter Housing Costs per Month



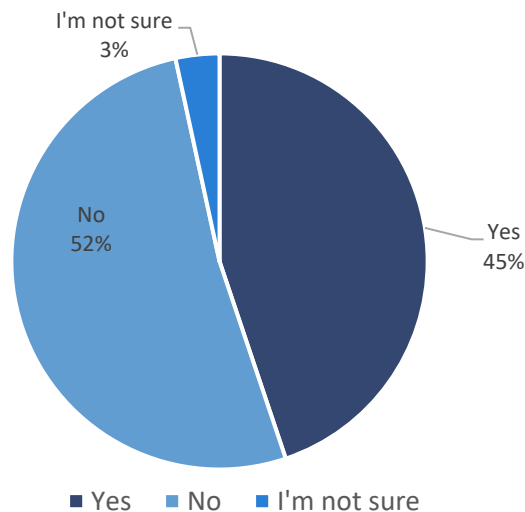
Do you believe your housing costs are affordable for you? Sixty-five percent (65%) of renter respondents indicated that their rent was not affordable to them, compared to 28% who believed it was. An additional 7% were unsure. Core housing needs data tends to show that only about 30% of renters are in an unaffordable, unsuitable, or inadequate housing situations.

Figure 9: Renter Respondents, Are your Housing Costs Affordable to you?



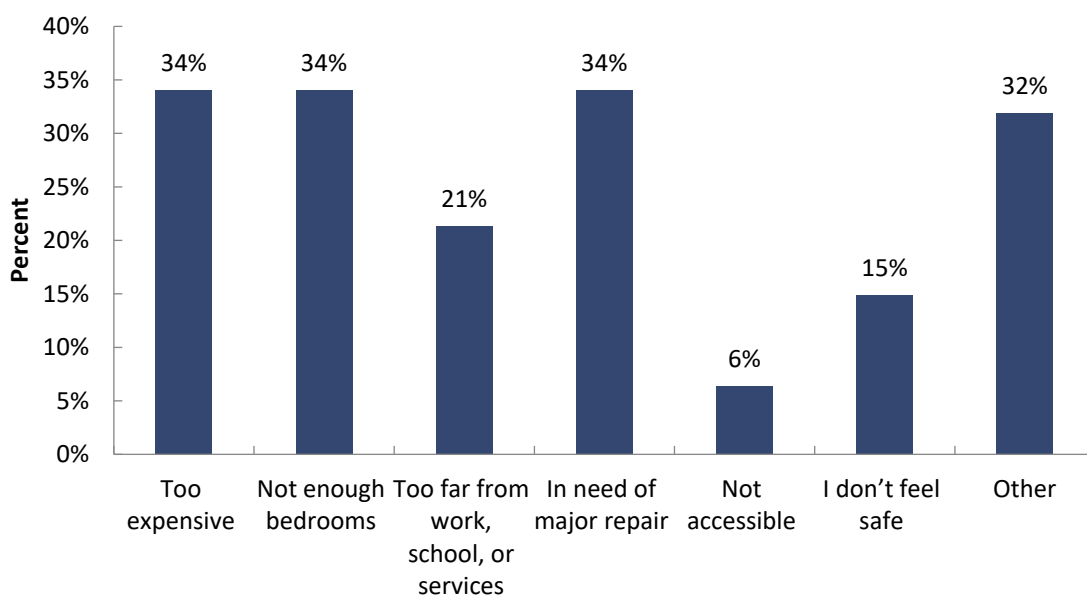
Does your current housing meet your needs? Fifty-two percent (52%) of renter respondents indicated that their current housing did not meet their needs, compared to 45% who believed it did. An additional 3% were unsure. Though concerning, this indicates that affordability is the major concern of renters across the region.

Figure 10: Renter Respondents, Does your current housing meet your needs?



Why does your current housing not meet your needs? Of those who responded “no” to the above question, most indicated that their current home was some combination of too expensive, too small, or in need of repairs. About 20% indicated it was too far from services, 15% said they did not feel safe, and 6% needed a more accessible dwelling.

Figure 11: Renter Reported Housing Issues

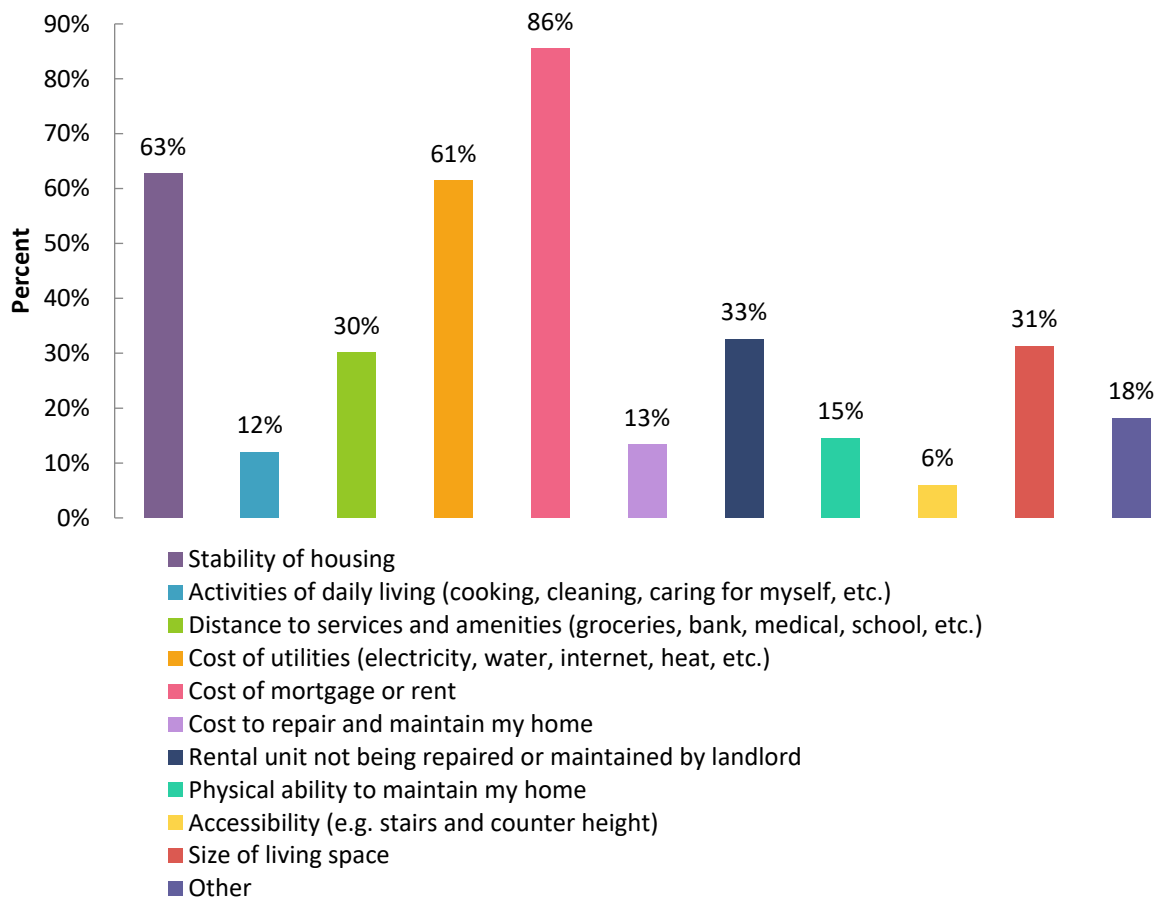


Renter respondents who indicated their home did not meet their needs for other reasons included the following responses:

- Need for more outdoor or yard space

- Inappropriate locations
- Need for more services
- Pests and rodents
- Need to have own home rather than sharing or living with roommates

In the next five years do you think any of these will be a problem for you? When asked which issues they expected to face in the next five years, renter respondents indicated that stability and costs associated with rent or mortgage and utilities were the largest concern. Renters were much less concerned than owners about costs of repair and maintenance and were more likely to be concerned with maintaining an affordable home over the long term.



Many renter respondents indicated they had concerns that were not listed or elaborated on the options that were give. Key themes of responses have been broken out here:

- Issues with Housing Stability

“We will have to move out when our landlord builds his own home on the same property (right now ours is the only house on the property of almost 5 acres)”

“current house for sale, so finding another decent/safe home is very difficult and worrisome.”

“Finding another home to rent is always an issue in our area. My landlords bought the home I live in for a retirement home that they'll be moving into in the next couple years. When they move in and I have to move out I'm terrified there won't be anywhere to rent that I can afford that's suitable for my children. It's a serious issue in this area that NEEDS to be addressed!”

- Housing Unavailability

“Unavailability of alternative rental units, landlord can charge whatever rent they want!”

“Availability and affordability of housing to buy in the Merritt area. We are renters and would like to own but see this as a significant barrier.”

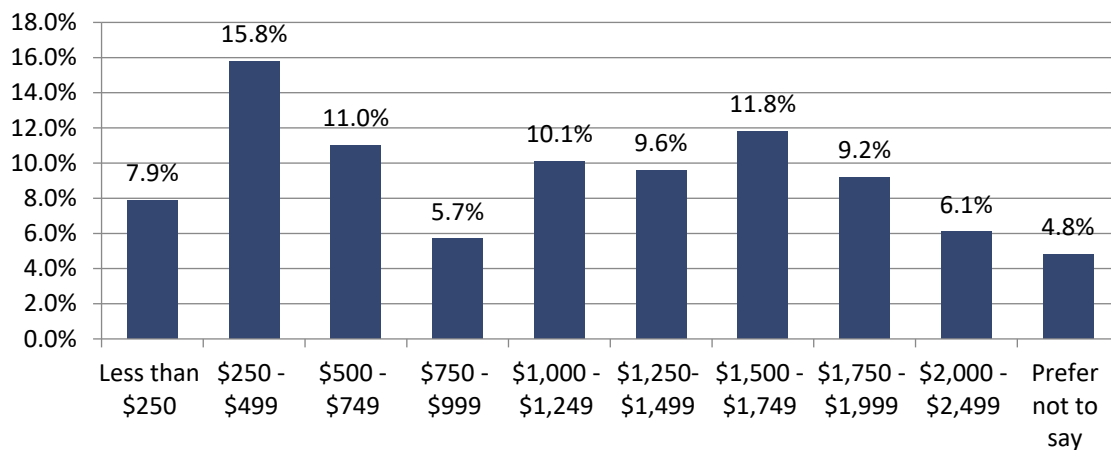
“very few to no affordable rentals in this community for seniors on fixed incomes”

- Impact of student and other debt on ability to own
- Absentee landlords not looking after properties

HOMEOWNERS

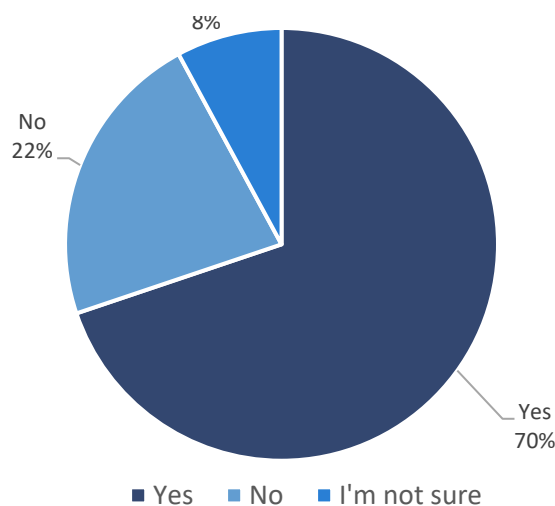
Approximately how much do you spend each month on housing costs including rent, mortgage payments, condominium fees, and utilities (heat, water, and electricity)? The most frequent owner reported housing cost was between \$250 and \$499 per month (15.8%), but housing costs are more even than rental costs. Between 10% and 12% of respondents reported paying \$500-\$749, \$1000-\$1246, or \$1500-\$1749 per month. The median monthly housing cost for owners was similar to that of renters, between \$1000 and \$1250 per month.

Figure 12: Reported Owner Housing Costs per Month (not including insurance or utilities)



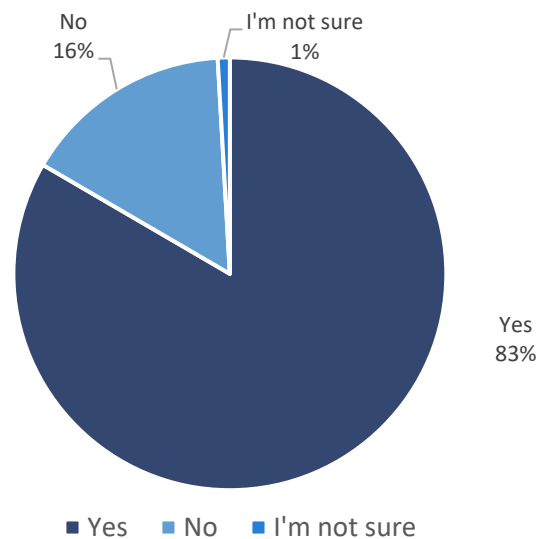
Do you believe your housing costs are affordable for you? Owners were much more likely than renters to report that their monthly housing costs were affordable. Only 22% of owners indicated they were in an unaffordable housing situation, compared to 70% who believed it were. An additional 8% were unsure. This number is still higher than general statistics on Core Housing Need for owners which is usually around 5%.

Figure 13: Owner Respondents, Are your Housing Costs Affordable to you?



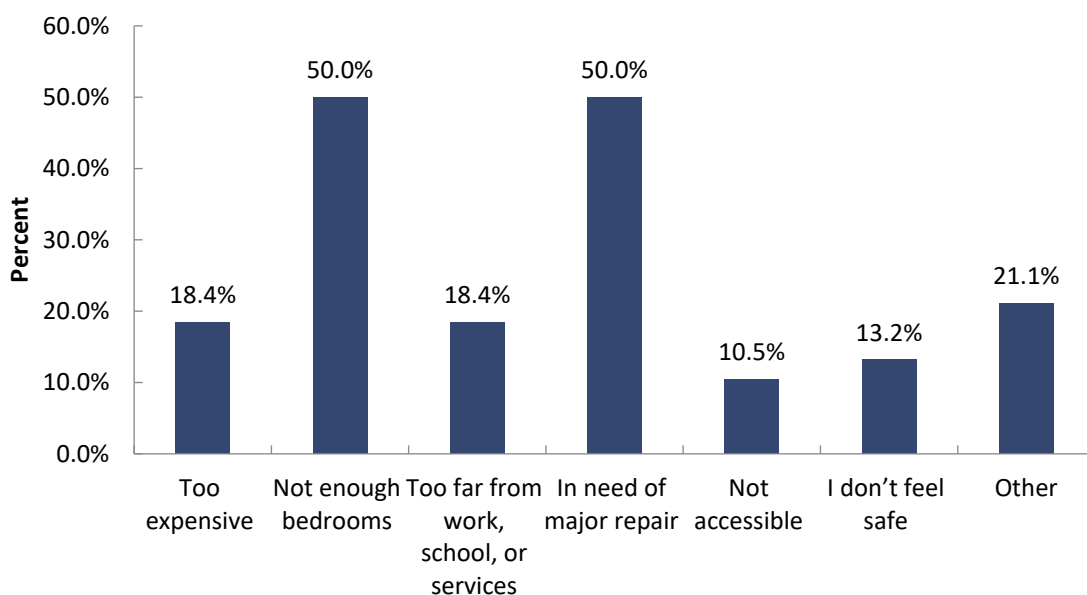
Does your current housing meet your needs? A majority of owner respondents indicated that their current housing did meet their needs (83%). Only 17% indicated it did not or they were unsure. Though still a high number, this indicates that by all of the metrics studied in this report, owners are much more able to meet their housing needs through the market.

Figure 14: Owner Respondents, Does your current housing meet your needs?



Why does your current housing not meet your needs? Of those who responded “no” to the above question, most indicated that their current home was some combination of too small, or in need of repairs. About 18% indicated it was too expensive or too far from services, 13% said they didn’t feel safe, and 10% needed a more accessible dwelling.

Figure 15: Owner Reported Housing Issues

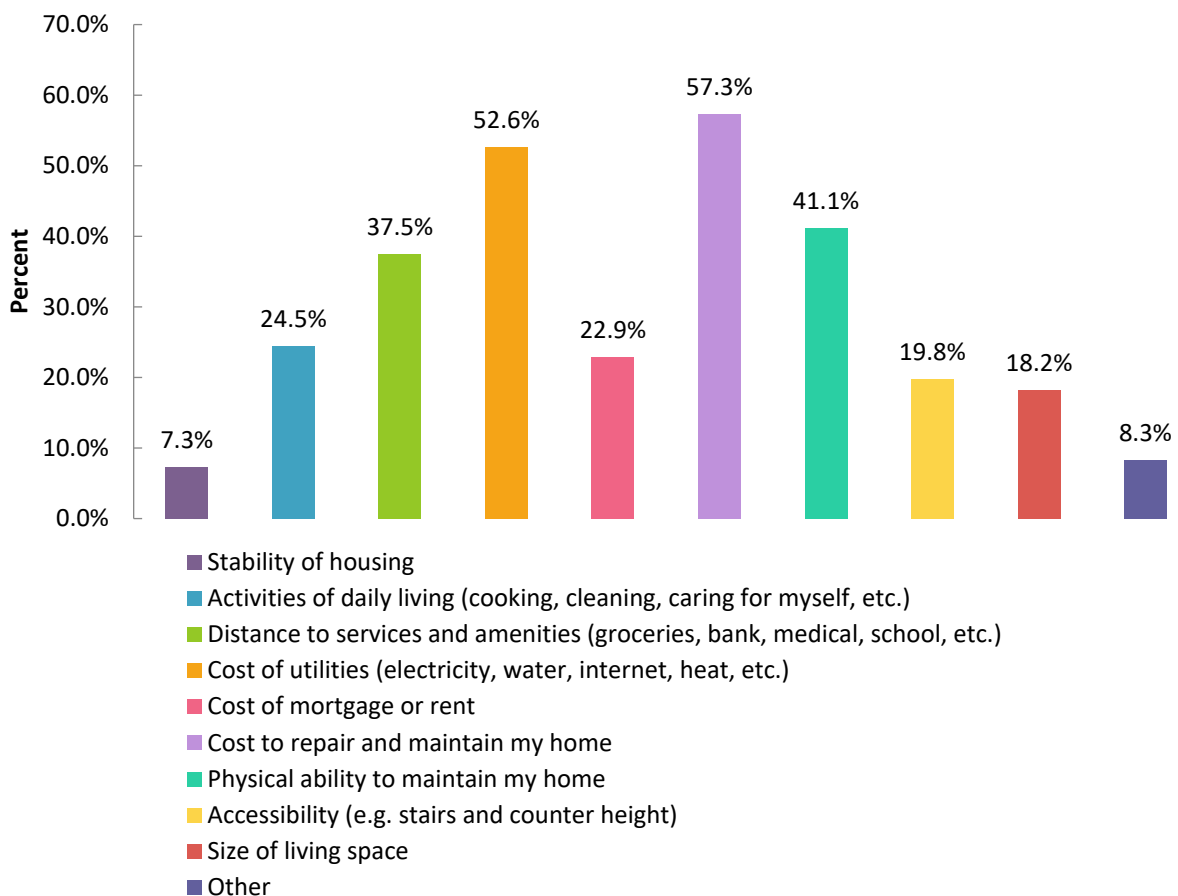


Renter respondents who indicated their home did not meet their needs for other reasons included the following responses:

- Need to have a second residence on the property so people can care for our land without living in our home
- Not what we want. Working on building our own home
- Not enough space, no office
- No outdoor space.

In the next five years do you think any of these will be a problem for you? When asked which issues they expected to face in the next five years, owner respondents indicated the cost of repairs and utilities (often related) was the most common expected challenges. Ability to maintain property and distance to services were also expected to be a challenge. This is likely due to the older owner population for whom cost, and stability are less concerning than housing issues associate with aging homes and residents.

Figure 16: Owner Respondents, Expected Housing Concerns in the Next Five Years



The most common response from those who indicated they faced challenges other than those listed was tax increases (3), insurance or strata fees (3), and a lack of suitable alternatives for downsizing (3).

OPEN ANSWER QUESTIONS

Are you aware of any housing issues that do not directly affect you, but may affect members of your community? The survey received 358 responses to this question. The following themes and responses have been highlighted as indicative of the trends seen across all responses.

1. *Housing, especially rental housing, is unavailable or unattainable for many community members.*

- There are very limited housing options available for those who receive the social assistance rate or are on a fixed income.
- Cost of rents are outpacing wages.
- There is a clear shortage of housing for low-income working families and seniors, especially located close to schools and transit.
- Difficult for single-parents or those on medical disability to find affordable housing.
- Limited rental availability, especially in areas affected by pipeline development.
- Affordable housing is needed for both young people and for older people.

“I am surrounded by elderly women in my strata who cannot afford upkeep and increasing costs, esp. insurance”

“Lack of affordable rental spaces, especially for single parent families.”

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

“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”

“Rentals have always been at a premium, especially for people with lower incomes. 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.”

“There are not enough affordable rooms or suits, considering the majority of residents are on minimum wage, or under the poverty line for wage.”

“Affordable stable rental units, ones that accept children and pets are near impossible to find.”

“Lack of clean, stable, affordable housing for the most vulnerable residents, such as single parent families, seniors, people with substance use disorders, people with mental health challenges, people experiencing poverty, youth”

“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.”

2. Seniors' housing, with and without integrated care, and downsizing options for older residents were a key concern across the Region.

- Many respondents indicated a need for more seniors' housing, especially one-level, accessible options.
- Respondents indicated seniors were being forced to move away from their social circle because of a lack of appropriate housing options.

“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.”

“Seniors are moving out of the community because all the houses are mainly two floors. we love it here but there is a problem with housing we need a one level complex.”

“We need a seniors home in Logan Lake...and not just a 10 or 12 room one. We need at least a 20 room...So many of our people are in their 60-90's...It just blows my mind.”

“We have NO housing available for seniors/handicapped like assisted living facilities.”

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

“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.”

3. Condition of homes is a key concern.

- Affordable housing routinely referred to as “slums”
- Renters and owners reported issues with condition of rental stock
- Many reported unresponsive landlords who are not keeping up properties

“Not enough clean/decent rental, what we have are run down, sketchy apartments.”

“Substandard housing is a huge issue for Merritt. Due to a severe shortage of new housing, landlords are able to provide terrible living conditions. Tenants have no option but to accept what is provided.”

“People are living in housing which should be condemned, and their landlords are not forced to make their housing safe. There are so many regulations around safety in industry, tourism, food, etc; why are there no basic standards to acceptable housing?”

“I am aware of people living in less than ideal conditions because they can't find a more suitable location, even if they have the ability to pay.”

“some landlords charging way too much for squalid conditions, vulnerable citizens being housed in the same apartment buildings with substance users”

4. Zoning and ALR restrictions that don't allow for secondary suites make it difficult for the private market to provide rental options.

- Zoning in some municipalities and areas that does not allow secondary suites is seen as prohibiting the expansion of rental stock
- Strict regulations around Agricultural Land Reserve are preventing some homeowners from adding a detached home for their children or renters
- Some respondents highlighted bylaw enforcement around RV dwellings as an issue

“There are many houses in town who have basements that could be turned into suits and rented out but I've heard there is a "zoning" issue that the village will not allow home owners to turn there basements into rental suits. Why!!!? When there's such a huge rental crisis, do what needs to be done to fix it!”

“We are in the ALR and ... with restrictions and control over farm land it could get very hard to maintain properties. A second residence -built within reason- should never be an issue for families, regardless of whether they are rented out to family or not. Not everyone has that option, so caretakers or hands are an essential part of small farms and ranches.”

“My concern is for my kids being able to afford their own space. With the current housing shortage and cost of rent, and with me living on acreage I should be able to house my kids in a separate building on my own property, provided its done properly. Currently that is not allowed and so they as adults are crammed into my home.”

“In Merritt, we have 1 that only has 5 spots & has a waiting list years long. With rental costs increasing by the day, living in an RV is a more

affordable option for many. Tnrd needs to allow people to live in their
rvs!”

“The TNRD should be working to create a zoning that allows small
micro lots to be created for those who need something affordable and
safe.”

5. *Limited housing options is impacting the ability of key industries to attract and retain vital workers.*

- Many reported having candidates turn down job offers because they could not find housing.
- Seasonal employers struggle to keep their operations open because they can’t house their workers.
- New pipeline development will require workforce housing that communities are not prepared to offer.

“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”

“Unable to attract new working-age residents to Merritt due to
absolutely wild income/house price ratio.”

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

Do you have any ideas for how housing could be improved for you or members of your community?

Respondents had many ideas for improving the housing system in their communities, though many did not provide specific implementation solutions. In general, ideas fell into three categories:

1. *Build more affordable housing, especially seniors’ housing, through a variety of mechanisms*

- Build more apartments for renters
- More senior housing
- Build affordable housing
- More purpose built rental
- Reduce red tape for homeowners
- Allow carriage houses or detached suites on acreages
- Encourage one-level, accessible development
- Open up more lots in municipalities
- Encourage multi-family development

2. *More non-market options to support those with the least resources*

- More support for those navigating the supportive housing system
- More affordable homes for those on income assistance
- More senior government support and subsidies
- Emergency housing options
- More non-market housing options
- More supportive housing options
- More social housing for families
- Affordable housing based on income
- Create a housing authority

3. *Regulate and enforce affordable housing*

- Cap maximum rental prices
- Regulate vacation rentals
- Inclusionary zoning to mandate affordable housing
- A land bank jointly funded by local governments
- Regulate landlords and help renters through stressful situations

“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.”

“Promote co-op housing, or affordable housing by making it easier for builders and communities to develop (remove any restrictions that may currently prevent permitting)”

“create supportive housing to reduce homelessness!”

“The elderly need a place to go when needing palliative care, in need of home care aide. Too many places don't have access to ground level apartments for the elderly with mobility concerns.”

“treat air bnb's as licenced bnb's”

“Put some sort of restriction on what landlords can charge for rent as it's getting very ridiculous! May as well live in Kamloops at these prices”

“Work with developers to build housing in downtown, near shops and amenities”

“Partner with Habitat for humanity projects.”

“build micro-homes and ensure support services available for vulnerable residents”

“allow for laneway homes on larger lots”

“encourage affordable housing growth in the community through tax incentives”

Finally, survey respondents were asked; is there anything else you would like to tell us about your housing experience or are there any other housing concerns you would like to share with us?

Responses to this question, largely aligned with the themes presented in the two questions above. Rather than categorized by themes, quotes are presented here by municipality and Electoral Area.

City of Merritt

“Housing for vulnerable residents needs to include wrap-around support from community agencies so that people have the best chance to succeed in staying housed, e.g. MHSU, life skills development, Work BC, childcare, etc.”

“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.”

“More housing, both market housing and subsidized housing, will provide more options for residents.”

“Cost of housing in most of the Interior of B.C. is rising faster than wages and affordability. Sad when we push an entire generation over to Alberta so they can earn a decent wage and BC doesn't keep up with livable wage producing jobs.”

“Neighborhoods (and dwellings) should be designed in such a way that they foster neighbourly interactions. Community planning should allow for small commerce and business to be integrated thoughtfully into residential. Not everyone can drive to a big box store for their groceries or to town for a coffee.”

“I administer 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.”

“Many rental units or apartment buildings are owned by people who live in the Vancouver area. When something happens, like gun violence in my last rental or violent drug activity in my current one, the owners

take no action. They're only available by email and obviously don't care. They know once I leave, they can find someone within a day and charge them a lot more."

"I make \$26 per hour and working full time I could not afford to purchase anything in Merritt that was not a run down sty that required a lot of renovations just to be livable."

Village of Cache Creek

"I have struggled and known many others in the area who have struggled because of our housing problems. Something needs to be done before more families and kiddos struggle or continue to struggle! Please do something."

"Alternate modes of transportation for those who can no longer drive and wish to remain in the community. Optometrist, pharmacy, medical, dental in the community would be a huge asset. Longterm plan to keep seniors safe and living in their homes in the community. Proper crosswalks and sidewalks around the community for safer travel from home to amenities."

"Concerned the owner will raise rent or sell and then no where to go with a family with young children."

Village of Clinton

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

"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."

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

District of Logan Lake

"We Love Logan Lake and how we find it so affordable for us, now that we are both seniors. The Taxes are very reasonable. The value we realize from our taxes are superior to other communities."

“Lived in Logan lake 7 years love it. Love that is it growing with the new sub division under construction!”

“all of this will fall on deaf ears and nothing will get done for 20 years...typical hurry up and wait...this community can use a better health unit, some where, where a kid can get a broken arm or a couple of stitches.”

“We need to build more affordable housing for people in need, as well as, give them the means to support themselves without it leading to crime.”

“Impossible to find a rental unit. Hotel and apartments near east should be condemned. Not safe!!”

District of Clearwater

“I rented here for years before I owned. There are many rentals in Clearwater area that are barely livable. Examples of bad plumbing/septic, mold/ mildew and general disrepair are not uncommon.”

“Most of the rental units in Clearwater are not very updated. Many are old and in need of repairs, as well they are quite expensive to be a renter here in Clearwater as availability is limited especially for the low income and seniors that cannot afford much and end up with run down housing.”

“we are in a severe housing crunch right now due to Trans Mtn pipeline - however in May 2019 prior to pipeline workers we were in a serious affordable housing crunch for low income families - workers.”

“The TNRD council is the worse when it comes to allowing people in their district to live with dignity and freedom. Compare them to a dictatorship!”

“We are aging and will soon have to give up our home. At present there is no place for us to go in our community. This problem faces many seniors.”

“i cannot find a place to live in the community where i raised my children and even if i could find something i cannot afford it. I am faced with living in my vehicle this winter”

Sun Peaks Resort Municipality

“Rent and housing prices are ridiculous at Sun Peaks. They talk about wanting to make this a year round community but only cater to the rich and wealthy. Rentals are scarce and what is available for rent

is not affordable. Over populated rentals are a huge problem. Not enough policing of rental properties. Owners get a slap on the hand if in violation because no one is willing to stand up to the police in place and actually fine owners. People with homes who do not live here full time let their yards go to disarray during the off season and make the neighborhoods look terrible.”

“Sun Peaks has a huge lack of affordable housing. There are no lower cost homes/units/dwellings for those entering the housing market to afford. We are also lacking in staff housing, and therefore lacking in good staff to help keep our resort running.”

“Even for a family finding housing up here without purchasing a home is nearly impossible. It took me 6 months to find something suitable.”

“I'm concerned about rent gouging, due to scarcity of housing in my region landlords are starting to increase rents above affordable levels for those who serve the community by working here. This could lead to unsafe housing conditions where many tenants are co-sharing in order to pay rent and have accommodation, leading to unsafe living conditions and exploitation of low paid workers and young members of the community.”

“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.”

“Sun Peaks needs to learn from the mistakes that the Whistler Housing Authority has made over the years and not repeat them. There is a whole generation of the Whistler community who play a big role in the success of Whistler and have done so only because they were able to get a home through the Whistler Housing Authority. Sun Peaks needs to speed up the process of getting a housing authority up and running.”

Electoral Area 'A' (e.g. Wells Gray Country)

“Very difficult for new people to move to the area due to the lack of affordable housing (rental or to purchase). A lot of housing is old in Clearwater - lack of mid-size modern, affordable housing.”

“People need to be allowed to help themselves. Because I can live in my RV, I can keep my job and stay out of homeless shelters. If I get evicted, I lose my job, and I have to live on the streets, couch surf, or seek social housing. My RV allows me to have dignity and self respect as well as self sufficiency”

“i cannot find a place to live in the community where i raised my children and even if i could find something i cannot afford it. I am faced with living in my vehicle this winter”

“Just built a home, and found the bylaws for building challenging to meet, it would be interesting to see if some of these bylaws could be loosened up to reduce the red tape in building and construction costs.”

Electoral Area ‘B’ (Thompson Headwaters, Blue River)

“Rental cost is likely higher then it should be given the small amount available”

Electoral Area ‘E’ (Bonaparte Plateau, Big Bar, 70 Mile House, Loon Lake)

“Pop the housing bubble instead of pricing us out of the market or making us be in debt forever”

“Stop enforcing any bylaw related to occupying an RV on rural land.”

“TNRD dictating what I can or cannot live in on my property such as an RV”

Electoral Area ‘I’ (Blue Sky Country, Hat Creek, Spences Bridge, Walhachin)

“Housing without fully functioning social services, mental health and hospitals will not attract people to a community.”

Electoral Area ‘J’ (Copper Desert Country, Savona)

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

“Please allow subdivision for smaller than 20 acres; and allow 2nd residence for family”

Electoral Area ‘L’ (Grasslands)

“I know more people trying to get out of farming then into it. Stop with the over regulation and burdensome policies. If it's really about food security for BC then stop chipping away at the foundation of the industry and you might find more people willing to risk everything just to farm a few acres.”

Electoral Area ‘M’ (Beautiful Nicola Valley – North, Douglas Plateau, Nicola, Quilchena)

“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.”

“with Covid19 it is hard to try and get a hold of agencies that could potentially help, but they are short staffed. 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 thru on a regular basis with most rental houses being sold and rather quickly”

Electoral Area 'N' (Beautiful Nicola Valley – South, Aspen Grove, Brookmere, Lower Nicola)

“Plans for flood existences or future”

Electoral Area 'P' (Rivers and the Peaks)

“Rural home care: House cleaning Seniors care”

“I would really like to stay in my house. It will be really hard to find new long term accommodation, especially with a dog. It's just so sad to see the house will have to stay empty as soon as the landlords have their house built on the same property. Might have to move away from the Sun Peaks Area and find a new job as I see lots of people struggling with finding accommodation right now.”

Other

“Small communities are often not even aware of their housing stock - do they have the kind of housing needed by their community members”

“There is a severe shortage I am renting in Kamloops but I work in Merritt there was no suitable accommodations in the Merritt area at all.”

“If houses, buildings, apartments, etc. , are deemed unsafe and condemned why the hell are they still standing? Tear them down and clean the sites up making them safer for everyone.”

“Encourage the inclusion of natural spaces in neighbourhoods that are accessible to all populations.”

KEY INFORMANT INTERVIEWS

Eighteen key informants were interviewed from August to October 2020, including key representatives from regional organizations, local housing services, and related fields. In each interview, informants were invited to respond to a series of “conversation starter” questions then elaborate with greater detail. Though all participants were comfortable sharing quotes with researchers, some were not comfortable sharing their name or organization. Informants are categorized below by location and category instead.

Date	Location	# of Engagements (approx.)
August to October 2020	Via Videoconference	18

Location	Position or Organization
Village of Clinton	Seniors’ Housing Provider
District of Logan Lake	Non-Profit Housing and Health Society
District of Clearwater	Non-Profit Housing Provider
City of Merritt	Non-Profit Housing Society
Sun Peaks Resort Municipality	Non-Profit Housing Society
Electoral Area B / Blue River	Business/Housing Provider
Electoral Area B / Blue River	Business/Housing Provider
TNRD Region	Housing Advocate
District of Logan Lake	Housing Advocate
District of Clearwater	Non-Profit Housing Provider
District of Logan Lake	Non-Profit Health Society
City of Merritt	Housing Advocate
City of Merritt	Housing Advocate
TNRD Region	Non-Profit Housing Society
City of Merritt	Non-Profit Housing Society
District of Logan Lake	Housing Advocate
Village of Cache Creek	Non-Profit Society
Village of Cache Creek	Non-Profit Society

In each interview, informants were invited to respond to a series of “conversation starter” questions then elaborate with greater detail. Key quotes and themes are summarized here.

KEY REGIONAL THEMES

1. Difficulty Retaining Residents

Smaller towns in the TNRD are finding it difficult to retain residents due to a lack of local housing availability and services—namely health services and transportation. Each year, families move to Kamloops or Merritt to be closer to schools or at least schools that offer a greater variety of courses. Interviewees stressed that some schools are in danger of closing due to low enrollment. When local kids grow old enough to move out on their own, most move to the city due, partially, to the lack of local affordable rental options.

This difficulty retaining residents has staffing implications on 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.

Seniors are also moving to the city to gain better access to services or to find more housing options for downsizing. Interviewees said seniors would be less likely to move away if housing and health services were better integrated.

“I wish we had some sort of sustainable industry, along with more housing so that people would stay.”

"It's extremely difficult to find new housing because we run at a really low vacancy. It's even more difficult to find affordable housing."

“If you lose a landlord reference in a small community, it's a huge barrier to overcome—you're basically left with only private landlords that you can rent from.”

2. Need for Affordable Rental Housing

Interviewees agree that there has been an increasing need for affordable rental housing over the last five years, while some communities like Blue River and Cache Creek have reached a crisis point. This need is partly due to an influx of renters who move up from the coast—a trend that has been amplified by COVID as people realize that they can work remotely in a scenic rural community where housing is less costly than in a bigger city. Housing stock has also declined as several individuals own a second property in town that either sits empty for a portion of the year or that is rented out only for a portion of the year. Interviewees highlighted a need for affordable single-parent family rentals. There is a need in Merritt for housing that is suitable for Indigenous people who move off the Reserve for better access to services.

“Currently, there is no incentive for landlords to rent out housing at a good rate because of the lack of availability.”

“We need to increase housing stock in general—both affordable and market rentals.”

“I don't know that we can wait five years here. We're in a crisis situation for housing and we have to move forward fast.”

“We had an excellent family with three kids who came last year—one parent worked for me and one parent was in a supervisory role in the community, but they had to leave because they couldn't find housing.”

“If you don't have housing, that alone will cause a lot of mental health issues like anxiety, depression, and substance abuse to try and cope with a really hard situation.”

3. Need for Seniors' Housing

Housing options are especially difficult for seniors looking to downsize—a need that is only expected to increase as the population ages. Interviewees highlighted the need for seniors' housing that allows pets, is on the ground floor, and that provides assisted living services. In addition to housing for

seniors with low-income, there is a need for housing for seniors with moderate to high-income who do not qualify for low-income housing.

Successful seniors' housing initiatives include Juniper House, which offers 30 affordable housing units funded by BC Housing and owned and operated by ASK Wellness Society, and the Better At Home program, which helps BC's older adults to live independently in their own homes by providing simple, non-medical home support services. Better at Home's unique 'seniors planning for seniors' approach means older adults contribute to the design, operation and evaluation of their local program. One interviewee noted that the Better at Home program has reached maximum capacity.

"We are in most need of seniors housing because half our population are seniors."

"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."

"We haven't had the funding to operate a seniors' facility in Logan Lake, but we have the enthusiasm and the human resources."

4. Need for Housing for Persons with a Disability

Interviewees highlighted the need for affordable housing options on the ground floor that are close to community amenities for persons with a disability. There is a common concern that housing conversations are too often centred around housing for seniors, when they should also focus on persons with an activity limitation or developmental disability. Interviewees are interested in housing projects that provide units for persons with a disability, seniors, and families alike.

"We'd like to see a facility for seniors and persons with a disability, with the availability of assisted living to help employment as well in the area, but the challenges are that it is very hard to keep a doctor around here and it would cost a lot of money."

"Often, individuals with a disability are more financially challenged than seniors, having not been able to build a savings."

5. Openness to Different Housing Models

Some alternative housing types including subsidized co-op housing, mobile homes, tiny homes, laneway homes, and secondary suites have captured the attention of organizations within the TNRD. For small communities, however, a common hurdle to incorporating these housing types is having the resources to navigate the associated bureaucratic processes in place. Additionally, Sun Peaks and Blue River expect that they would face competition with the tourism housing market.

Businesses in Sun Peaks are considering the possibility of investing in housing for their employees. A couple businesses in Blue River own motels for tourists as well as stand-alone housing that is sometimes rented out to their staff at discounted rates.

“Boats and motor homes were once used to help house workers laid off from the mill. I don’t see that happening anymore, but it would be interesting to bring it back.”

“We like mobile homes in the community because they look great and provide residents with a greater sense of ownership than apartments, and this leads to pride.”

“We are keen to learn from the challenges that Whistler has faced and to follow some of the steps or housing models that they have employed to address housing challenges.”

6. Land Challenges

Land availability and government bureaucracy including government land transfer issues were the most commonly discussed barriers to developing new housing. Interviewees said that development rules and regulations for larger cities should differ from those for smaller rural communities.

“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.”

7. Unsuitable Living Conditions

Interviewees explained that a significant proportion live in housing that is temporary, too small, too expensive, or in major need of repair. Too many people are squatting, couch surfing, or occupying hotel rooms as long-term rentals due to the lack of available and affordable housing. Several interviewees expressed the widespread presence of old and poorly maintained housing as landlords lack the income needed to ensure their properties are well maintained. The high cost associated with transporting contractors and materials from the city further discourages landlords from properly maintaining their properties.

“I once visited a run-down hotel where people were living in long-term. It was such an unpleasant environment that I never want to go back.”

“It’s been a common story that many young families and individuals with low-income are living in third-world conditions.”

“Half the struggle is matching the people with the right housing.”

8. Development Costs

Interviewees are very aware of what their community’s needs are, but their organizations do not often possess the up-front funds required to initiate housing projects. One interviewee expressed the need for more housing grants to develop affordable housing in small communities.

Another challenge is that investors see development in rural parts of the TNRD as less feasible given the relatively low housing costs and the short dry season which make construction a challenge.

Interviewees discussed the high cost of construction as materials and contractors must be transported from the city. To cut down on these costs, programs like Better at Home rely on volunteers or partnerships with businesses and services out of town.

“We need funding! Funding is very limited for small towns, especially for housing. It’s very difficult to get, and it’s very competitive with other groups.”

“There are pockets of money, but not a lot of money. Nobody’s coming up here to do big housing projects.”

“Pre-sales are hard to secure in small communities, so if the developer depends on presales, it is difficult to make the development viable.”

9. Partnerships

There is a growing recognition among local businesses that it is more effective to work with housing associations to provide affordable housing rather than buy and fix up housing themselves to rent out to staff. There is also widespread agreement among interviewees that removing silos and fostering effective communication between volunteers, students, and non-profits helps open doors. Small towns need to amalgamate their services to survive and work with urban areas. Partnerships have helped foster programs like Better at Home and match people with appropriate housing, and secure funding.

“If I had a magic wand, I would stop the silos between local government, provincial programs, community agencies, and the populations themselves. We need to foster working relationships through capacity building and having meaningful engagement across the various groups. We all play a part in solution building.”

“We’re looking to partner with affordable housing developers to make applications to the Crown.”

FOCUS GROUPS

Six focus groups were conducted from August to October 2020, with representatives from non-profit and seniors' housing, economic development, municipal and Regional government, hospitality, and social services sectors. Participants were asked to identify housing successes, challenges and issues within their communities while also identifying how a housing needs study would be used by their organizations or sectors. Key insights were shared into housing needs, opportunities and challenges across the region. Many representatives who participated in focus groups brought a regional perspective to the discussion and their representative organizations provided services to all communities within the study area.

Group Theme	Invitees/Participants
Municipal Information Session	Staff from participating Municipalities
Housing Providers	Canadian Mental Health Association Ask Wellness United Way Seniors' Housing Providers
Regional Health and Community Services	Interior Health Rural and Remote Division of Family Practice Healthy Communities Initiative Dr. Helmcken Memorial Hospital
Merritt Health and Community Services	Interior Health Merritt Division of Family Practice Mental Health and Substance Abuse Clinic TNRD Rural Acute and Community Programs Collaboration for Health, Merritt
Chambers of Commerce	Executive Directors and/or Staff from Municipal Chambers of Commerce
Housing Issues in Electoral Areas	Electoral Area Directors

Date	Location	# of Engagements (approx.)
July to October 2020	Videoconference	30

The focus group selections were developed to meet the following engagement goals:

1) Non-Market Housing Providers

Non-market housing developers and providers can give us an idea of what they need for funding proposals to upper orders of government and how local governments can support their work. They are also some of the best resources for understanding community need.

2) Health and Community Services

This encompasses organizations whose mandates go beyond housing and focus on broader issues of poverty-reduction, health, and community building. Though not necessarily involved directly in housing provision they can provide better idea of who is struggling to find and

remain in housing across the region. The project team held focus groups with both regional health and social providers and similar providers who work solely in the City of Merritt.

3) Chambers of Commerce

Lack of housing, especially low-end market rentals, disproportionately affects key industrial, service sector, and more recently even public sector employers who struggle to find housing for staff. Determining what types of housing are most needed to attract and retain quality employees will factor into future land use decisions at municipal and regional levels. Chambers of commerce are often acutely aware of the issues local hospitality, sales, and service industries are facing and provide valuable input about the realities of housing insecurity across the income spectrum.

4) Municipal Staff

Municipal staff often deal with the ramifications of affordable housing on a daily basis and can provide key insight into the tools that are working for local government and policy challenges they are facing. They also deal regularly with elected leaders and interact with community members with writing or revising key planning documents and making recommendations.

5) Electoral Area Directors

Municipalities are often well represented in housing studies as data is more available and can be expressed with higher definition. Municipalities in this study also had higher rates of participation in surveys and were well represented in key informant interviews. This focus group was designed to capture experiences from rural communities, and especially from elected Electoral Area Directors who are very aware of the housing issues faced by their residents.

KEY THEMES

Many of the key themes discussed in focus groups were repeated in key informant interviews. For clarity, this section highlights new information solicited through the focus group process.

1) **Lack of Available and Affordable Housing, Especially Rental Housing**

All focus groups highlighted the need for housing and a lack of vacancy across the TNRD. Municipal representatives spoke about rental housing for seniors and young families, electoral area representatives commented on rental housing for semi-permanent or seasonal workers and young families, and social service and housing providers stressed that non-profit and market rental housing was desperately needed for low to moderate income households.

Many commented on the poor condition and increasing scarcity of existing affordable options. In communities with older populations, focus groups commented on limited rentals with accessible features or on a single level. Service and non-profit housing providers felt that the communities they served were finding it more and more difficult to stay close to community resources and shared stories of long waitlists for limited units. As discussed in key informant interviews, affordable and available housing is equally imperative for those making the median income or less, and for those who may only have one earner in their household.

Key employers commented on the impact of limited affordable rental and ownership options on their ability to attract and retain key employees. In Sun Peaks and Electoral Area B this was a concern for seasonal staff, and in other communities it was a concern for attracting workers in the healthcare and education fields.

2) Seniors' Housing

Seniors' housing is a key need in many communities and is expected to grow in importance as the population of the TNRD ages. Accessible units, affordable for those on a fixed or single income were brought up many times. Older residents want to remain close to their community but feel there are no options for them to downsize, or that they can't afford the limited options that are appropriate. This leads to people living in larger homes that are difficult to keep up later in their lives.

Maintenance challenges, like snow removal, yard care, and general household upkeep, were identified as a specific challenge for seniors. There was a sense among focus groups that if there were more senior appropriate units, like accessible apartments and single-story dwellings, seniors would move to free up larger housing stock for young families.

An additional concern, discussed further later in this section, was around transportation. Most focus groups stressed that any seniors' housing needs to be located close to services and any existing transportation. People want to stay in their communities but can't if the housing is too far away from the services they need.

3) Increase in the Number of Residents Needing Non-Market Housing and Housing with Supportive Elements

Focus group participants made it abundantly clear: those with the greatest need across the TNRD are those with the least supports available to them. Supported housing is difficult to develop, not only because of false community perceptions about below market housing, but also because of limited funding and available land. Participants suggested that local governments should prioritize non-profit, affordable, and supported housing through zoning, fast tracking, and development cost waivers or reductions when possible.

In Merritt especially, emergency housing for people experiencing homelessness or fleeing violence is overwhelmed and under supported. Comments from those who provide services in the school districts were very concerned about the condition of housing for young children and single parents who cannot afford safe rental through the market. Increased support for organizations and institutions working with low-income families and those with mental health and addiction issues was indicated as a priority by focus group participants, especially in the wake of Covid-19 which has hit underhoused populations especially hard.

As the costs of rentals outpace incomes and people from wealthier markets move to communities like Merritt, residents will increasingly need stable, secure, non-market housing, with and without supports. In most municipalities a relatively small number of units should make a big difference to those who need housing the most. Focus groups indicated that municipalities, non-profits, and senior funders need to start the partnership process now to enable quicker funding and building when money becomes available.

4) Housing for Workers

Especially in Electoral Areas A and B, the District of Clearwater, and Sun Peaks, housing for workers is an emerging issue that impacts both key industries and long-term residents. Pipeline

development in Electoral A and Clearwater is putting additional stress on an already limited rental stock. Though companies are working to expand worker housing options, there is still concern that prices are being driven up making finding a rental very difficult. Interior Health and partner organizations are getting creative, looking at temporary mobile home parks and other ideas so solve short term housing demand spikes, but residents are still worried about the long-term impact of development on the housing market.

In Electoral Area B and Sun Peaks Resort Municipality the shortage of worker housing is similarly concerning, but from a very different source. Seasonal industries, like ski resorts and lodges, require temporary staff during the winter season. In Blue River, this can mean 50+ staff all looking for medium-term rental accommodation. Local businesses already provide some housing for staff, and have indicated they would like to acquire more, but are limited by available land and the cost of development in an uncertain economic environment. In Sun Peaks, both temporary and permanent, full-time staff are finding it very difficult to access owner and rental housing as many rental units are repurposed for the short-term vacation rental market and owner units are selling for some of the highest prices in the region. A municipal housing corporation was suggested as a possible solution in Sun Peaks.

5) Mobility and Transportation

Focus group participants routinely linked affordable housing with mobility and transportation across the TNRD. For example, whenever seniors' housing came up in a focus groups, participants also talked about limited health care services in small communities and a lack of transportation to larger centres like Kamloops or Merritt.

Transportation will always be an issue in smaller, rural areas, but many housing providers hoped that concerns could be mitigated by zoning decisions that co-locate purpose built rental, seniors' housing, and non-profit housing with vital services. Additional focus on active transportation networks, sidewalks and trail systems to reduce reliance on personal automobiles was also brought up. This speaks to the importance of integrating housing planning with all other aspects of community planning.

6) Indigenous Data Collection

Indigenous community members face higher instances of housing insecurity, unaffordable housing, and are more likely to live in housing that needs major repairs. Census data also indicated that Indigenous residents make up a disproportionately high percentage of younger age cohorts across many municipalities. However, data availability is limited for indigenous community members with housing needs as it is often encompassed in broader need categories. Focus group members asked researchers to ensure indigenous needs data was recognized and included in the final report. Beyond Provincial data requirements, the project team has acquired an additional data set that breaks out Core Housing Need for Indigenous residents. Though not applicable at all scales, it can begin to help service providers and advocates articulate housing needs for Indigenous residents of the TNRD.

7) Development Difficulties and Where to Start

Non-profits who were considering building affordable housing units or adding to their portfolios warned of the long planning process, often nearly 10+ years from concept to execution. Some mentioned feeling that the Province has downloaded the responsibility for creating affordable housing to non-profit organizations who lack the resources and expertise to build and manage

housing. This was especially true in smaller communities where larger affordable housing operators often don't have units. Though most felt they were supported by their Municipalities, they would obviously appreciate more support with zoning, fee waivers, and funding applications.

Local governments were similarly looking for tools to support increased development, both market and non-market in their communities. Elected officials commented that they would like a toolkit or outline of available policy levers that they can use to encourage development.

Creating a 'how to' plan for societies beginning the process was a suggestion for how to identify and avoid expensive changes or hoops. A 'how to' would allow societies to better understand BC Housing requirements and processes help non-profits to better anticipate potential issues, saving time and money. Municipal tax breaks, land donations and support or fast-tracking zoning changes were other suggestions for overcoming building challenges.

8) Covid-19

The impacts of Covid-19 were brought up in nearly every focus group. Three key impacts were identified in the TNRD and repeated in both rural areas and municipalities:

- Populations who were already struggle are in a worse position: Housing and service providers indicated that they have seen an increase in people who need support as a result of job losses, childcare shortages, and school closures. Those who were already struggling to maintain or find affordable housing are likely in a worse position financially because of Covid-19.
- Increase in amenity migrants: As working from home becomes more common, focus groups reported more people moving from higher-value markets to smaller, rural locations. This was especially prominent in Sun Peaks and Merritt but was seen to a degree in most municipalities. There is a perception that new community members are coming to the TNRD having sold a property in Alberta or the Lower Mainland and are driving ownership prices up.
- Non-Profit Capacity: Many non-profits pivoted their services in the wake of Covid-19 to ensure they were supporting residents in acute need. This has left less time and staff capacity available to focus on development projects. Often already strapped, non-profits are only beginning to rebound to pre-Covid service offerings.

9) **Covid-19**

Focus group participants made it abundantly clear: those with the greatest need across the TNRD are those with the least supports available to them. Supported housing is difficult to develop, not only because of false community perceptions about below market housing, but also because of limited funding and available land. Participants suggested that local governments should prioritize non-profit, affordable, and supported housing through zoning, fast tracking, and 100% development cost waivers when possible.

APPENDIX A: COMMUNITY SURVEY

For reference, questions from the online survey are included here. Not all questions were required, and some were only triggered based on previous responses.

1) WHICH COMMUNITY DO YOU LIVE IN?

- ☐ City of Merritt
- ☐ Village of Cache Creek
- ☐ Village of Clinton
- ☐ District of Logan Lake
- ☐ District of Clearwater
- ☐ Sun Peaks Mountain Resort Municipality
- ☐ Electoral Area 'A' (e.g. Wells Gray Country)
- ☐ Electoral Area 'B' (e.g. Thompson Headwaters, Blue River)
- ☐ Electoral Area 'E' (e.g. Bonaparte Plateau, Big Bar, 70 Mile House, Loon Lake)
- ☐ Electoral Area 'I' (Blue Sky Country, Hat Creek, Spences Bridge, Walhachin)
- ☐ Electoral Area 'J' (Copper Desert Country, Savona)
- ☐ Electoral Area 'L' (Grasslands)
- ☐ Electoral Area 'M' (Beautiful Nicola Valley – North, Douglas Plateau, Nicola, Quilchena)
- ☐ Electoral Area 'N' (Beautiful Nicola Valley – South, Aspen Grove, Brookmere, Lower Nicola)
- ☐ Electoral Area 'P' (Rivers and the Peaks)
- ☐ Other, please describe: _____

2) DO YOU IDENTIFY AS FIRST NATIONS, INUIT, OR MÉTIS?

- ☐ Yes
- ☐ No

3) PLEASE TELL US WHAT NATION OR FAMILY YOU IDENTIFY AS A MEMBER OF:

4) TO WHICH AGE GROUP DO YOU BELONG?

- ☐ 0-14
- ☐ 15-19
- ☐ 20-24
- ☐ 25-29
- ☐ 30-34
- ☐ 35-39
- ☐ 40-44
- ☐ 45-49
- ☐ 50-54
- ☐ 55-59

- ☐ 60-64
- ☐ 65-69
- ☐ 70-75
- ☐ 75-79
- ☐ 80-84
- ☐ 85+

5) WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME (BEFORE TAX)?

- ☐ Under \$10,000
- ☐ \$10,000 - \$19,999
- ☐ \$20,000 - \$29,999
- ☐ \$30,000 - \$39,999
- ☐ \$40,000 - \$49,999
- ☐ \$50,000 - \$59,999
- ☐ \$60,000 - \$69,999
- ☐ \$70,000 - \$79,999
- ☐ \$80,000 - \$89,999
- ☐ \$90,000 - \$99,999
- ☐ \$100,000 - \$149,999
- ☐ \$150,000 +

6) WHAT TYPE OF HOUSING DO YOU LIVE IN?

- ☐ Single-detached house (stand-alone house)
- ☐ Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
- ☐ Semi-detached home or duplex
- ☐ Row house or townhouse
- ☐ Apartment building or condo - less than 5 storeys
- ☐ Apartment building or condo - 5 or more storeys
- ☐ Mobile home
- ☐ A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
- ☐ Other (e.g. couch-surfing, living in my car, living in RV, living with relatives) - please describe:

7) HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD?

- ☐ I live on my own
- ☐ Living with roommates
- ☐ Couple with children
- ☐ Couple without children
- ☐ Single parent with children
- ☐ Multiple generations living together (grandparents, parents, children, or some other combination)
- ☐ Living with tenants

8) DO YOU RENT OR OWN YOUR HOUSING?

- ☐ Rent
☐ Own
☐ Other -: _____

9) APPROXIMATELY HOW MUCH DO YOU SPEND EACH MONTH ON HOUSING COSTS INCLUDING RENT, MORTGAGE PAYMENTS, CONDOMINIUM FEES, AND UTILITIES (HEAT, WATER, AND ELECTRICITY)?

- ☐ Less than \$250
☐ \$250 - \$499
☐ \$500 - \$749
☐ \$750 - \$999
☐ \$1,000 - \$1,249
☐ \$1,250 - \$1,499
☐ \$1,500 - \$1,749
☐ \$1,750 - \$1,999
☐ \$2,000 - \$2,499
☐ \$2,500 - \$2,999
☐ \$3,000 or more
☐ Prefer not to say

10) DO YOU BELIEVE YOUR HOUSING COSTS ARE AFFORDABLE TO YOU?

- ☐ Yes
☐ No
☐ Not Sure

11) DOES YOUR CURRENT HOUSING SITUATION MEET YOUR NEEDS?

- ☐ Yes
☐ No

12) IF NOT, PLEASE SELECT ALL THAT APPLY:

- ☐ Too expensive
☐ Not enough bedrooms
☐ Too far from work, school, or services
☐ In need of major repair
☐ Not accessible
☐ I don't feel safe
☐ Other - please describe:: _____

13) IN THE NEXT FIVE YEARS DO YOU THINK ANY OF THESE WILL BE A PROBLEM FOR YOU? CHECK ALL THAT APPLY.

- ☐ Stability of housing (concerns about renovictions, loss of housing to vacation rentals, etc.)
☐ Activities of daily living (cooking, cleaning, caring for myself, etc.)

- ☐ Distance to services and amenities (groceries, bank, medical, school, etc.)
- ☐ Cost of utilities (electricity, water, internet, heat, etc.)
- ☐ Cost of mortgage or rent
- ☐ Cost to repair and maintain my home
- ☐ Rental unit not being repaired or maintained by landlord
- ☐ Physical ability to maintain my home
- ☐ Accessibility (e.g. stairs and counter height)
- ☐ Size of living space
- ☐ Other - please explain: _____

14) ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR COMMUNITY?

15) DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY? IF POSSIBLE, PLEASE PRIORITIZE YOUR COMMENTS IN ORDER OF IMPORTANCE IN THE SPACES BELOW.

- ☐ 1.: _____
- ☐ 2.: _____
- ☐ 3.: _____
- ☐ 4.: _____
- ☐ 5.: _____

16) IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ARE THERE ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE WITH US?

APPENDIX B: KEY INFORMANT INTERVIEW SCRIPT AND QUESTIONS

Thank you for agreeing to participate in the Thompson-Nicola Regional District Housing Needs report process. Below is a list of potential questions that may come up during the stakeholder interview process. Stakeholder interviews are semi-structured, so please feel free to elaborate and go into detail with your responses.

Interviews should last between 30 and 45 minutes.

Interview Questions:

1. Can you please tell us:
 - a. About your organization
 - b. How you hear about housing need through your position?
 - c. If you offer any housing or housing related services?
 - d. Do you serve any specific population groups? If yes, please explain.
2. Why do you feel housing is an important issue in the Thompson-Nicola region?
3. Are there specific groups you see facing more housing challenges?
 - a. Seniors
 - b. Families
 - c. Renters
 - d. Individuals with disabilities
 - e. Women and children
 - f. People with an Indigenous identity or who are part of a visible minority
4. Have there been any changes in housing needs or demand over recent years (e.g. 5 years)?
5. If yes, are there any specific housing services, resources, or types that you feel are needed in your community?
6. What are you or your organization doing/what is being done to address housing in your community?
7. What are some barriers that make working to address housing in the region a challenge?
8. If you had a magic wand, what is one thing you would change in your community that would improve housing and/or make the work of your organization easier?
9. How can we make this report more useful to you or your organization?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

APPENDIX C: FOCUS GROUP QUESTIONS

Each focus group consisted of a 20-30-minute presentation of preliminary data and engagement findings followed by a facilitated discussion around key questions:

1. What is your local government, the TNRD, or your community doing right in terms of housing?
2. What are some of the key reasons that your community members are struggling to find appropriate housing or housing related supports?
3. What housing or housing related service needs are not being met?
4. What obstacles are you facing /seeing for meeting housing needs?
5. Are there specific resources or strategies that would help you provide housing in your communities?
6. What suggestions do you have for creating more housing?
7. How do you expect to use this data and how do you want your local government to use this data?
8. How can we make this report more useful for you?



THOMPSON-NICOLA
REGIONAL DISTRICT

THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX E: **COMMUNITY DATA TABLES**



COMMUNITY DATA TABLES

Contents

COMMUNITY DATA TABLES	1
1. CITY OF MERRITT	3
Historical & Anticipated Population & Households	3
Indigenous Identity.....	3
Mobility.....	3
Post-Secondary Enrollment	3
Homelessness	3
Private Household Size	4
Household Maintainers	4
Owners w/ Mortgages & Renters in Subsidized Housing	4
Household Income	5
Labour Force	5
NAICS Industry Employment	5
Commuting	6
Housing – Structural Types	6
Housing – Unit Size	6
Housing – Date Built.....	6
Housing – Subsidized	6
Housing – Rental Vacancy	7
Housing – Primary Rental Universe.....	7
Housing – Secondary Rental Universe.....	7
Housing – Short Term Rentals	7
Housing – Post-Secondary Beds.....	7
Housing – Shelter Beds	7
Housing – Non-Market Housing.....	8
Housing – Starts & Demolitions	8
Housing – Registered New Homes.....	8
Real Estate – Assessment.....	8
Real Estate – Sales Price	9
Real Estate – Rents.....	9
Core Housing Need – Affordability	10
Core Housing Need – Adequacy	10

Core Housing Need – Suitability 10

Core Housing Need 11

Extreme Core Housing Need 11

Income Category v. Price 11

Family Income v. Price 12

Housing Units Demanded 12

1. CITY OF MERRITT

Historical & Anticipated Population & Households

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)*

Source: Statistics Canada, BC Stats

	2006	2011	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	%Δ '06-'16	%Δ '16-'26
Total	7,180	7,240	7,415	7,495	7,570	7,650	7,725	7,805	7,870	7,945	8,005	8,080	8,145	3.3%	9.8%
< 14 yrs	1,345	1,235	1,175	1,160	1,145	1,130	1,115	1,100	1,085	1,070	1,055	1,040	1,025	-12.6%	-12.8%
15 to 19 yrs	510	530	440	420	395	375	350	330	330	330	325	325	325	-13.7%	-26.1%
20 to 24 yrs	370	355	410	420	435	445	460	470	445	425	400	380	355	10.8%	-13.4%
25 to 64 yrs	3,815	3,755	3,785	3,815	3,840	3,870	3,895	3,925	3,950	3,975	4,000	4,025	4,050	-0.8%	7.0%
65 to 84 yrs	1,000	1,190	1,430	1,485	1,540	1,595	1,650	1,705	1,755	1,810	1,860	1,915	1,965	43.0%	37.4%
85+ yrs	140	175	175	195	215	235	255	275	305	335	365	395	425	25.0%	142.9%
Median Age	42.0	42.8	44.1	44.7	45.2	45.8	46.3	46.9	47.5	48.2	48.8	49.4	50.1	5.0%	13.6%
Average Age	39.7	41.4	43.1	43.5	44.0	44.4	44.9	45.3	45.7	46.1	46.5	46.9	47.3	8.6%	9.9%
Households (HHs)	2,975	3,089	3,260	3,325	3,390	3,455	3,520	3,590	3,655	3,720	3,785	3,850	3,910	9.6%	19.9%
Average HH Size	2.4	2.3	2.3	2.3	2.2	2.2	2.2	2.2	2.2	2.1	2.1	2.1	2.1	-5.8%	-8.4%

* distributions graphically represented in report

Indigenous Identity

Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	6,850	6,895	6,880	5,045	5,095	4,820	1,805	1,805	2,060
Aboriginal Identity	1,120	750	1,575	570	420	880	550	330	695
Non-Aboriginal Identity	5,730	6,145	5,305	4,475	4,675	3,940	1,260	1,465	1,365
	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Aboriginal Identity	16%	11%	23%	11%	8%	18%	30%	18%	34%
Non-Aboriginal Identity	84%	89%	77%	89%	92%	82%	70%	81%	66%

Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population	6,740	6,815	6,825	4,955	5,065	4,805	1,785	1,750	2,020
Non-Mover	5,340	6,100	5,570	4,215	4,790	4,260	1,125	1,310	1,310
Mover	1,400	715	1,255	740	275	550	660	435	710
Non-Migrant	810	430	805	425	135	395	385	295	415
Migrants	590	285	450	315	140	155	275	145	290
Internal Migrants	585	285	420	305	135	155	275	145	270
Intraprovincial Migrant	510	260	295	280	130	130	230	125	165
Interprovincial Migrant	70	25	130	30	0	25	45	20	105
External Migrant	10	0	30	10	0	0	0	0	25

Post-Secondary Enrollment

HNRR Section 3(1)(c) * – Source: AEST

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Nicola Valley Institute of T	384	478	475	520	549	554	514	556	478	513	538
College of the Rockies	1,621	1,791	1,892	1,770	1,700	1,750	1,526	1,645	1,578	1,579	1,573

* total enrollment across all campuses, not only those in Merritt

Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

See applicable section in report.

Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016	2006	2011	Renter % 2016
Total Private HHs	2,825	2,900	2,980	100%	1,980	2,155	2,015	845	745	965	30%	26%	32%
1 person	780	820	905	30.4%	425	535	505	360	285	405	46%	35%	45%
2 persons	1,035	1,090	1,105	37.1%	805	925	840	235	170	260	23%	16%	24%
3 persons	390	435	440	14.8%	275	280	290	115	150	150	29%	35%	34%
4 persons	365	310	315	10.6%	295	255	235	70	50	80	19%	16%	25%
5+ persons	255	245	220	7.4%	185	150	155	65	90	65	26%	38%	30%
Average HH Size	2.4	2.4	2.3		2.5	2.4	2.4	2.1	2.4	2.1	-	-	-

Household Maintainers

Source: Statistics Canada

	2006	2011	2016	Total 10yr % Δ	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Household	2,825	2,900	2,980	5.5%	1,985	2,155	2,015	845	750	970
15 - 24 yrs	95	95	95	0.0%	15	65	15	85	0	75
25 - 34 yrs	345	350	315	-8.7%	205	165	130	145	185	185
35 - 44 yrs	445	420	485	9.0%	300	350	285	145	70	205
45 - 54 yrs	670	640	500	-25.4%	490	460	370	180	180	130
55 - 64 yrs	540	635	675	25.0%	395	505	535	140	135	140
65 - 74 yrs	395	435	565	43.0%	315	345	405	85	90	160
75 - 84 yrs	250	265	290	16.0%	225	210	230	20	60	55
85+ yrs	70	65	50	-28.6%	40	60	40	35	0	10

Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
Total - Owner & Renter	2,825	2,875	2,985
Median Shelter Cost	\$529	\$858	\$841
Owners	1,980	2,125	2,015
w/ Mortgage	1,170	1,205	1,215
% Owners	70.1%	73.9%	67.5%
% Mortgage	59.1%	56.7%	60.3%
Renters	845	750	970
In Subsidized Housing	0	115	150
% Renters	29.9%	26.1%	32.5%
% Subsidized	0.0%	15.3%	15.5%

Household Income

HNRR Section 4(a – e)* -- Source: Statistics Canada

	2005	2010	Total 2015	% of Total	2005	2010	Owners 2015	% of Total	2005	2010	Renters 2015	% of Total
Total Household	2825	2905	2985	100.0%	1980	2155	2020	100.0%	840	750	965	100.0%
< \$5,000	40	60	20	0.7%	30	40	10	0.5%	15	20	10	1.0%
\$5,000 - \$9,999	45	50	30	1.0%	20	0	10	0.5%	25	40	25	2.6%
\$10,000 - \$14,999	120	80	180	6.0%	20	50	55	2.7%	95	25	125	13.0%
\$15,000 - \$19,999	230	135	205	6.9%	90	75	60	3.0%	140	60	150	15.5%
\$20,000 - \$24,999	210	130	105	3.5%	150	70	55	2.7%	65	60	50	5.2%
\$25,000 - \$29,999	130	65	125	4.2%	85	30	70	3.5%	40	0	60	6.2%
\$30,000 - \$34,999	165	135	125	4.2%	105	110	90	4.5%	60	15	40	4.1%
\$35,000 - \$39,999	135	215	145	4.9%	60	145	75	3.7%	70	70	65	6.7%
\$40,000 - \$44,999	155	155	145	4.9%	105	145	100	5.0%	50	10	40	4.1%
\$45,000 - \$49,999	130	125	95	3.2%	80	95	55	2.7%	55	30	45	4.7%
\$50,000 - \$59,999	175	180	220	7.4%	120	155	145	7.2%	45	0	80	8.3%
\$60,000 - \$69,999	160	210	220	7.4%	135	105	165	8.2%	25	105	55	5.7%
\$70,000 - \$79,999	275	225	140	4.7%	220	205	110	5.4%	55	20	30	3.1%
\$80,000 - \$89,999	115	250	200	6.7%	95	145	155	7.7%	15	105	45	4.7%
\$90,000 - \$99,999	100	110	205	6.9%	85	100	155	7.7%	20	0	50	5.2%
\$100,000+	645	775	815	27.3%	570	660	710	35.1%	70	120	110	11.4%
\$100,000 - \$124,999	310	330	300	10.1%	265	285	240	11.9%	45	40	65	6.7%
\$125,000 - \$149,999	145	245	240	8.0%	140	190	225	11.1%	10	60	15	1.6%
\$150,000 - \$199,999	135	135	215	7.2%	125	125	190	9.4%	10	0	25	2.6%
\$200,000+	60	60	65	2.2%	45	60	60	3.0%	15	0	0	0.0%
Median Income	\$52,431	\$66,968	\$63,157		\$67,946	\$71,954	\$80,569		\$32,950	\$52,035	\$37,467	
Average Income	\$67,296	\$74,058	\$74,977		\$77,413	\$79,484	\$87,165		\$43,520	\$58,448	\$49,525	

* smaller income brackets shown in the report for readability

Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	2006	2011	Total 2016	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Population (15+ yrs)	5,520	5,670	5,675	4,180	4,345	4,130	1,340	1,325	1,545
In Labour Force	3,460	3,270	3,270	2,610	2,570	2,440	850	705	830
Employed	3,195	2,900	2,960	2,455	2,335	2,250	740	560	710
Unemployed	270	370	310	155	235	185	110	140	120
Not In Labour Force	2,055	2,395	2,405	1,565	1,780	1,690	490	620	710
Participation Rate (%)	62.7	57.7	57.6	62.5	59.1	59.1	63.4	53.4	53.9
Employment Rate (%)	57.9	51.1	52.2	58.8	53.7	54.6	55.2	42.4	45.8
Unemployment Rate (%)	7.8	11.5	9.5	5.9	9.1	7.6	12.9	19.9	15.1

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Labour Force	3,395	3,140	3,235	100.0%	2,590	2,480	2,415	810	665	820
Agriculture, Forestry, Fishing, & Hunting	235	200	240	7.4%	185	180	185	50	25	55
Mining, Quarrying, and Oil & Gas Extraction	130	135	110	3.4%	115	130	100	15	0	15
Utilities	0	0	20	0.6%	0	0	10	0	0	20
Construction	265	220	290	9.0%	165	160	220	95	55	70
Manufacturing	410	340	415	12.8%	340	280	345	70	55	75
Wholesale trade	10	10	45	1.4%	10	0	35	0	0	10
Retail trade	475	500	415	12.8%	340	310	305	130	190	110
Transportation & Warehousing	180	185	120	3.7%	135	115	80	50	65	40
Information & Cultural Industries	35	80	45	1.4%	20	0	20	10	0	25
Finance & Insurance	65	90	30	0.9%	50	80	30	10	0	0
Real Estate and Rental & Leasing	25	0	30	0.9%	25	0	15	0	0	15
Professional, Scientific, & Technical Services	80	70	50	1.5%	60	65	35	25	0	10
Management of Companies & Enterprises	0	0	0	0.0%	0	0	0	0	0	0
Administrative & Support, Waste Management, Educational Services	105	90	115	3.6%	70	60	85	35	30	35
Health Care & Social Assistance	300	365	285	8.8%	255	350	225	45	20	60
Arts, Entertainment, & Recreation	290	340	360	11.1%	260	310	270	40	35	90
Accommodation & Food Services	50	50	50	1.5%	40	40	50	10	0	0
Other Services (excl. Public Administration)	430	215	325	10.0%	270	165	205	160	50	115
Public Administration	190	80	150	4.6%	155	75	115	35	10	35
	130	170	140	4.3%	105	150	95	25	30	45

Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Usual Workers	2,545	2,240	2,390	100%	1,935	1,870	1,805	615	365	585
Commute within Community	2,160	1,875	2,055	86.0%	1,645	1,530	1,545	515	340	510
Commute within TNRD	270	300	240	10.0%	210	275	205	60	20	35
Commute within Province	110	45	65	2.7%	80	35	35	30	0	30
Commute outside of Province	0	0	35	1.5%	10	0	25	0	0	10

Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Occupied Dwellings	2,825	2,900	2,980	100%	1,980	2,155	2,020	845	750	970
Single-Detached	1,760	1,875	1,890	63.4%	1,525	1,650	1,575	240	230	320
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	875	660	830	27.9%	310	215	230	565	445	605
Semi-Detached	240	220	205	6.9%	125	110	80	115	110	130
Row House	155	130	240	8.1%	60	25	90	95	110	150
Duplex	130	15	105	3.5%	80	0	35	55	0	70
Apartment	340	285	285	9.6%	45	65	25	290	225	255
Other single-attached	15	0	0	0.0%	0	0	0	10	0	0
Movable	190	360	260	8.7%	150	295	215	40	70	45

Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	2006	2011	Renters 2016
Total Dwellings	2,820	2,905	2,985	100%	1,980	2,155	2,015	840	745	965
No bedroom	45	0	10	0.3%	10	0	0	35	0	10
1 bedroom	290	275	255	8.5%	55	95	40	235	185	220
2 bedroom	720	720	810	27.1%	410	405	430	310	315	375
3+ bedroom	1,765	1,900	1,915	64.2%	1,510	1,650	1,550	260	245	365

Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	2006	2011	Total 2016	'16 % of Total	2006	2011	Owners 2016	'16 % of Total	2006	2011	Renters 2016	'16 % of Total
Total Dwellings	2,825	2,900	2,985	100%	1,980	2,155	2,015	100%	840	750	965	100%
< 1960	595	595	475	15.9%	370	420	315	15.6%	225	175	165	17.1%
1961 to 1980	1,240	1,105	1,395	46.7%	885	880	885	43.9%	360	220	510	52.8%
1981 to 1990	385	350	370	12.4%	220	225	255	12.7%	170	130	115	11.9%
1991 to 2000	530	545	395	13.2%	435	435	320	15.9%	95	105	70	7.3%
2001 to 2010	75	305	260	8.7%	70	190	190	9.4%	0	115	75	7.8%
2011 to 2016	0	0	95	3.2%	0	0	60	3.0%	0	0	35	3.6%

Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

Housing Registry Subsidized Unit Stock = 60

Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) * – Source: CMHC

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Suite	11.2	1.5	1.8	12.9	10.1	2.1	1.9	3.0	1.6	1.0
1 Bedroom	2.4	3.7	3.1	3.3	3.6	2.5	1.0	1.0	1.2	2.1
2 Bedroom	1.8	2.4	4.7	2.1	3.7	2.4	1.1	1.0	1.4	2.2
3 Bedroom +	3.2	4.1	5.5	1.1	2.3	2.9	0.5	1.3	2.2	2.7
Total	2.6	3.1	3.9	3.2	3.9	2.5	1.1	1.1	1.4	2.1

* vacancy reflects the City of Kamloops and its surrounding areas

Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Suite	169	169	169	201	201	264	244	204	199	198
1 Bedroom	1,623	1,631	1,596	1,592	1,622	1,727	1,772	1,775	1,831	1,865
2 Bedroom	1,560	1,554	1,586	1,543	1,556	1,640	1,619	1,709	1,636	1,686
3 Bedroom +	309	284	278	272	271	268	272	263	223	205
Total	3,661	3,638	3,629	3,608	3,650	3,899	3,907	3,951	3,889	3,954

* reflects the City of Kamloops and its surrounding areas

Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total	Rental	Primary Market	% of Total	Secondary Market	% of Total
Total	2,990	970	0	0%	970	100%
No Bedroom	10	10	0	0%	10	1%
1 Bedroom	260	220	0	0%	220	23%
2 Bedroom	805	375	0	0%	375	39%
3+ Bedroom	1,915	365	0	0%	365	38%

* assumes no primary rental market in areas that are not the City of Kamloops (expressed in 2016 Statscan numbers)

Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

	2016	2017	2018	2019
Total Unique Properties	1	2	4	19
Possible Commercial Properties	1	2	3	17
Properties Available ≥ 180 days	0	1	1	2
Properties Available ≥ 180 days (%)	0%	50%	25%	11%
Total Reserved Days	42	180	230	1,372
Total Available Days	10	252	173	375
Average Occupancy Rate	81%	42%	57%	79%
Total Revenue	\$810	\$23,506	\$16,268	\$50,714
Average Revenue	\$810	\$11,753	\$4,067	\$2,669
Average Daily Rate	\$19	\$131	\$71	\$37

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

AEST data indicates that Nicola Valley Institute of Technology has a total of 80 student beds in the City of Merritt, and no student beds associated to the College of the Rockies.

Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

The City of Merritt can house 30 people, shelter 0 people, and provide homeless rental supplements to 20, for a total of 50 people using homeless shelter or housing services.

Housing – Non-Market Housing

Source: BC Housing

Emergency Shelter & Housing for the Homeless				Transitional Supported & Assisted Living				Independent Social Housing			Rent Assistance in Private Market			TOTAL
Homeless Housed	Homeless Rent Support	Homeless Shelters	Subtotal	Supportive Seniors Housing	Special Needs	Women & Children Fleeing Violence	Subtotal	Low Income Families	Low Income Seniors	Subtotal	Families	Seniors	Subtotal	
30	20	0	50	XX	XX	XX	14	73	49	122	11	69	80	266

Housing – Starts & Demolitions

HNRR Section 6 (1)(m)(i – iv)* -- Source: Local Government, BC Stats

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Family Dwelling	11	14	6	12	10	15	15	26	26	13
Two Family Dwelling	6	2	2	0	0	0	0	0	0	2
Multi-Family Dwelling	0	0	17	0	0	0	0	30	3	3
Manufactured Home	3	5	4	3	1	4	5	1	1	2
Demolition	-2	-2	-2	-5	-2	-7	-1	-40	-3	-2
Total	18	19	27	10	9	12	19	17	27	18

* housing starts available in lieu of substantial completions

Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

	2016	2017	2018
Single Detached	26	37	34
Multi Unit	*	*	*
Purpose Built Rental	*	*	*

Real Estate – Assessment

HNRR Section 6 (1)(f)(i – iii) – Source: BC Assessment

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$273	\$310	\$290	\$278	\$280	\$269	\$258	\$252	\$246	\$248	\$258	\$267	\$286	\$307
Semi-Detached	\$195	\$214	\$197	\$215	\$209	\$200	\$195	\$187	\$165	\$170	\$165	\$180	\$180	\$209
Row House	\$109	\$137	\$128	\$161	\$155	\$147	\$140	\$129	\$131	\$134	\$123	\$144	\$160	\$162
Duplex	\$142	\$171	\$284	\$282	\$283	\$269	\$262	\$251	\$220	\$229	\$204	\$226	\$228	\$279
Manufactured Home	\$65	\$69	\$63	\$67	\$63	\$55	\$55	\$52	\$46	\$46	\$47	\$48	\$56	\$51
Apartment	\$289	\$325	\$288	\$326	\$321	\$291	\$285	\$282	\$275	\$283	\$283	\$302	\$335	\$341
Total	\$239	\$271	\$253	\$245	\$245	\$235	\$226	\$220	\$213	\$216	\$224	\$231	\$246	\$263

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$210	\$209	\$194	\$218	-	-	-	-	-	\$292	\$301	\$319	-	\$392
1	\$229	\$256	\$240	\$261	\$255	\$253	\$247	\$240	\$224	\$232	\$207	\$232	\$235	\$254
2	\$149	\$173	\$160	\$182	\$179	\$171	\$168	\$162	\$152	\$154	\$159	\$163	\$208	\$189
3+	\$279	\$321	\$299	\$294	\$298	\$285	\$272	\$267	\$260	\$262	\$276	\$283	\$287	\$319
Total	\$239	\$271	\$253	\$245	\$245	\$235	\$226	\$220	\$213	\$216	\$224	\$231	\$246	\$263

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$289	\$332	\$309	\$293	\$294	\$282	\$272	\$266	\$258	\$260	\$272	\$283	\$301	\$326
Semi-Detached	\$193	\$215	\$198	\$224	\$217	\$207	\$204	\$196	\$173	\$175	\$170	\$185	\$194	\$214
Row House	\$109	\$140	\$130	\$161	\$156	\$148	\$142	\$129	\$132	\$135	\$124	\$171	\$198	\$203
Duplex	\$142	\$171	\$284	\$282	\$283	\$269	\$262	\$251	\$220	\$229	\$204	\$226	\$247	\$279
Manufactured Home	\$71	\$76	\$68	\$69	\$67	\$63	\$62	\$58	\$52	\$50	\$56	\$56	\$66	\$63
Apartment	\$289	\$325	\$288	\$326	\$321	\$291	\$285	\$282	\$275	\$283	\$283	\$302	\$325	\$341
Total	\$252	\$289	\$269	\$257	\$258	\$247	\$238	\$233	\$224	\$226	\$236	\$245	\$262	\$282

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	\$210	\$209	\$194	\$218	-	-	-	-	-	\$292	\$301	\$319	-	\$392
1	\$235	\$268	\$251	\$275	\$269	\$264	\$258	\$250	\$231	\$238	\$215	\$237	\$247	\$255
2	\$165	\$190	\$177	\$194	\$192	\$183	\$181	\$176	\$163	\$164	\$174	\$179	\$226	\$204
3+	\$290	\$338	\$314	\$305	\$308	\$295	\$284	\$277	\$270	\$273	\$286	\$295	\$302	\$339
Total	\$252	\$289	\$269	\$257	\$258	\$247	\$238	\$233	\$224	\$226	\$236	\$245	\$262	\$282

Real Estate – Sales Price

HNRR Section 6 (1)(g)(i – iii)* – Source: BC Assessment

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$260	\$298	\$315	\$283	\$288	\$281	\$269	\$284	\$228	\$272	\$251	\$283	\$296	\$333
Semi-Detached	\$172	\$218	\$208	\$222	\$223	\$188	\$190	\$171	\$169	\$214	\$163	\$191	\$215	\$194
Row House	\$121	\$189	\$173	\$147	\$195	-	\$117	\$143	\$103	\$182	\$130	\$178	\$219	\$240
Duplex	-	-	-	-	-	-	-	-	-	-	-	\$221	\$406	-
Manufactured Home	\$86	\$74	\$81	\$97	\$82	\$42	\$51	\$58	\$47	\$57	\$60	\$59	\$81	\$66
Apartment	\$316	\$367	\$278	-	-	-	\$389	\$167	-	-	-	-	-	-
Total	\$225	\$257	\$266	\$248	\$253	\$244	\$231	\$243	\$198	\$230	\$224	\$248	\$255	\$291

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	\$170
1	\$159	\$200	\$198	-	\$260	\$244	\$98	\$240	\$210	\$247	\$185	\$214	\$274	\$143
2	\$139	\$150	\$171	\$179	\$170	\$151	\$170	\$171	\$149	\$152	\$166	\$173	\$210	\$190
3+	\$262	\$320	\$317	\$293	\$299	\$305	\$282	\$284	\$227	\$282	\$258	\$297	\$285	\$338
Total	\$225	\$257	\$266	\$248	\$253	\$244	\$231	\$243	\$198	\$230	\$224	\$248	\$255	\$291

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single-Detached	\$272	\$312	\$317	\$294	\$304	\$288	\$277	\$271	\$245	\$276	\$266	\$296	\$313	\$338
Semi-Detached	\$181	\$221	\$210	\$219	\$222	\$208	\$202	\$171	\$169	\$214	\$159	\$203	\$217	\$196
Row House	\$122	\$178	\$170	\$147	\$195	-	\$117	\$143	\$103	\$182	\$130	\$185	\$232	\$237
Duplex	-	-	-	-	-	-	-	-	-	-	-	\$221	\$406	-
Manufactured Home	\$85	\$77	\$79	\$88	\$90	\$48	\$56	\$58	\$57	\$64	\$70	\$66	\$90	\$75
Apartment	\$316	\$367	\$278	-	-	-	\$389	\$167	-	-	-	-	-	-
Total	\$235	\$268	\$268	\$255	\$266	\$252	\$239	\$233	\$213	\$234	\$236	\$260	\$270	\$294

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
0	-	-	-	-	-	-	-	-	-	-	-	-	-	\$170
1	\$173	\$246	\$198	-	\$260	\$244	\$98	\$240	\$210	\$247	\$185	\$213	\$274	\$143
2	\$152	\$164	\$180	\$191	\$180	\$178	\$188	\$158	\$152	\$161	\$180	\$185	\$235	\$205
3+	\$270	\$329	\$315	\$297	\$313	\$301	\$281	\$274	\$250	\$283	\$270	\$310	\$293	\$336
Total	\$235	\$268	\$268	\$255	\$266	\$252	\$239	\$233	\$213	\$234	\$236	\$260	\$270	\$294

Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)* -- Source: CMHC

Median rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Suite	\$730	\$686	\$671	\$757	\$728	\$725	\$716	\$702	\$753	\$738
1 Bedroom	\$851	\$807	\$782	\$796	\$809	\$815	\$843	\$833	\$871	\$896
2 Bedroom	\$997	\$952	\$950	\$938	\$944	\$967	\$981	\$983	\$1,014	\$1,049
3 Bedroom +	\$1,338	\$1,327	\$1,230	\$1,262	\$1,241	\$1,257	\$1,226	\$1,275	\$1,318	\$1,250
Total	\$912	\$877	\$875	\$878	\$863	\$913	\$915	\$911	\$956	\$950

Average rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Suite	\$730	\$696	\$685	\$700	\$707	\$827	\$752	\$692	\$774	\$801
1 Bedroom	\$831	\$798	\$793	\$789	\$795	\$821	\$848	\$854	\$946	\$923
2 Bedroom	\$1,006	\$946	\$986	\$947	\$947	\$997	\$1,006	\$1,004	\$1,096	\$1,100
3 Bedroom +	\$1,303	\$1,263	\$1,254	\$1,256	\$1,248	\$1,278	\$1,253	\$1,305	\$1,340	\$1,313
Total	\$940	\$897	\$907	\$887	\$890	\$931	\$932	\$941	\$1,022	\$1,011

* Available only for City of Kamloops

Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,725	2,745	2,910	1,925	2,055	1,985	800	690	920
Above Affordable Threshold	605	475	605	310	310	240	295	170	365
1 person household	255	240	320	95	115	110	160	125	210
2 persons household	195	120	160	120	110	75	80	0	85
3 persons household	80	25	70	50	0	40	30	0	30
4 persons household	50	65	30	35	70	0	15	0	25
5+ persons household	25	0	20	15	0	10	15	0	10
Unaffordable Housing (%)	22.2%	17.3%	20.8%	16.1%	15.1%	12.1%	36.9%	24.6%	39.7%

Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,725	2,745	2,910	1,925	2,055	1,985	800	690	920
Below Adequacy Standard	300	210	265	200	150	170	100	60	95
1 person household	75	70	85	50	55	40	30	0	45
2 persons household	100	55	90	70	55	60	30	0	25
3 persons household	45	60	30	30	10	25	10	50	0
4 persons household	60	0	25	35	0	20	30	0	10
5+ persons household	15	15	40	15	0	20	0	0	20
Inadequate Housing (%)	11.0%	7.7%	9.1%	10.4%	7.3%	8.6%	12.5%	8.7%	10.3%

Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,725	2,745	2,910	1,925	2,055	1,985	800	690	920
Below Suitability Standard	115	170	100	40	30	30	70	135	70
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	15	15	15	0	0	0	20	0	15
3 Persons	15	65	35	0	0	10	10	0	25
4 Persons	10	20	10	0	0	0	10	0	15
5+ Persons	75	70	40	40	0	20	35	0	20
Unsuitable Housing (%)	4.2%	6.2%	3.4%	2.1%	1.5%	1.5%	8.8%	19.6%	7.6%

Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,725	2,750	2,910	1,925	2,055	1,985	800	690	925
Household not in CHN	2,345	2,560	2,480	1,795	1,980	1,870	550	580	610
Household in CHN	380	190	430	135	80	115	250	110	315
1 person household	215	115	250	70	30	65	145	85	180
2 persons household	95	0	95	30	0	25	65	0	70
3 persons household	40	0	60	20	0	30	25	0	30
4 persons household	10	50	20	0	45	0	0	0	15
5+ persons household	25	0	10	10	0	0	15	0	10
Household in CHN (%)	13.9%	6.9%	14.8%	7.0%	3.9%	5.8%	31.3%	15.9%	34.1%

Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	2,725	2,750	2,910	1,925	2,055	1,985	800	690	925
Household not in ECHN	2,550	2,635	2,705	1,845	1,985	1,935	700	650	775
Household in ECHN	175	115	205	80	70	50	100	40	150
1 person household	115	50	115	45	25	20	70	20	95
2 persons household	20	0	55	10	0	15	15	0	35
3 persons household	20	0	30	15	0	10	10	0	20
4 persons household	0	0	0	0	0	0	0	0	0
5+ persons household	10	0	0	10	0	0	10	0	0
Household in ECHN (%)	6.4%	4.2%	7.0%	4.2%	3.4%	2.5%	12.5%	5.8%	16.2%

Income Category v. Price

Source: Statistics Canada, Local Listings, BC Assessment, Environics Analytics

Income Category	Maximum		Budget v. Market Rent			
	Household Income	Budget for Rent	Suite	1-Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$37,400	\$850	\$0	-\$230	-\$460	-\$790
Low	\$59,800	\$1,400	\$550	\$320	\$90	-\$240
Moderate	\$89,700	\$2,050	\$1,200	\$970	\$740	\$410
Above Moderate	\$112,200	\$2,600	\$1,750	\$1,520	\$1,290	\$960
Median Income	\$74,777	\$1,700	\$850	\$620	\$390	\$60

Income Category	Maximum		Budget v. Real Estate Prices				
	Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Very Low	\$37,400	\$205,000	-\$128,000	\$11,000	-\$35,000	-\$201,000	\$139,000
Low	\$59,800	\$323,500	-\$9,500	\$129,500	\$83,500	-\$82,500	\$257,500
Moderate	\$89,700	\$485,000	\$152,000	\$291,000	\$245,000	\$79,000	\$419,000
Above Moderate	\$112,200	\$603,500	\$270,500	\$409,500	\$363,500	\$197,500	\$537,500
Median Income	\$74,777	\$399,000	\$66,000	\$205,000	\$159,000	-\$7,000	\$333,000

Family Income v. Price

Source: Statistics Canada, Local Listings, BC Assessment, Environics Analytics

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Suite	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$31,168	\$720	-\$130	-\$360	-\$590	-\$920
Lone parent	\$50,769	\$1,170	\$320	\$90	-\$140	-\$470
Couple w/ child(ren)	\$132,637	\$3,050	\$2,200	\$1,970	\$1,740	\$1,410
Couple w/o child(ren)	\$89,717	\$2,060	\$1,210	\$980	\$750	\$420
Median Income	\$74,777	\$1,870	\$1,020	\$790	\$560	\$230

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices				
			Single Detached	Semi Detached	Row House	Duplex	Mobile Home
Singles / Roommates	\$31,168	\$172,500	-\$160,500	-\$21,500	-\$67,500	-\$233,500	\$106,500
Lone parent	\$50,769	\$269,500	-\$63,500	\$75,500	\$29,500	-\$136,500	\$203,500
Couple w/ child(ren)	\$132,637	\$711,500	\$378,500	\$517,500	\$471,500	\$305,500	\$645,500
Couple w/o child(ren)	\$89,717	\$485,000	\$152,000	\$291,000	\$245,000	\$79,000	\$419,000
Median Income	\$74,777	\$399,000	\$66,000	\$205,000	\$159,000	-\$7,000	\$333,000

Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Statistics Canada, BC Stats

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026
Total Population	7,415	7,495	7,570	7,650	7,725	7,805	7,875	7,940	8,010	8,075	8,145
Total Households	3,260	3,320	3,395	3,460	3,525	3,590	3,650	3,715	3,780	3,845	3,915
No Bedroom	30	30	35	35	35	35	35	35	35	35	40
1 Bedroom	310	315	320	330	335	340	345	350	360	365	370
2 Bedroom	855	870	890	905	925	940	955	975	990	1,010	1,025
3+ Bedroom	2,065	2,105	2,150	2,190	2,230	2,275	2,315	2,355	2,395	2,435	2,480
Household Size	2.27	2.25	2.23	2.21	2.20	2.17	2.15	2.13	2.12	2.10	2.08
Renter Demand	32.4%	32.2%	31.9%	31.6%	31.3%	31.1%	31.0%	31.1%	31.3%	31.4%	31.1%



THOMPSON-NICOLA
REGIONAL DISTRICT

THOMPSON-NICOLA REGIONAL DISTRICT **HOUSING NEEDS REPORT**

APPENDIX F: PROVINCIAL SUMMARY FORMS



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: City of Merritt

REGIONAL DISTRICT: Thompson-Nicola Regional District

DATE OF REPORT COMPLETION: March 2021 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

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

LOCATION	Neighbouring municipalities and electoral areas:
	Electoral Area M, Electoral Area N
	Neighbouring First Nations:
	Nooaitch Indian Band, Upper Nicola Band, Coldwater Indian Band, Shackan Indian Band

POPULATION	Population: 7,415 (2016)		Change since 2006	:	3.3 %
	Projected population in 5 years: 8,145 (2026)		Projected change:		9.8 ('16-'26) %
	Number of households: 3,260 (2016)		Change since 2006	:	9.6 %
	Projected number of households in 5 years: 3,910		Projected change:		19.9 ('16-'26) %
	Average household size: 2.3 (2016)				
	Projected average household size in 5 years: 2.1 (2026)				
	Median age (local): 44.1 (2016)	Median age (RD): 44.6 (2016)	Median age (BC): 42.5 (2016)		
	Projected median age in 5 years: 50.1 (2016)				
	Seniors 65+ (local): 21.6 (2016) %	Seniors 65+ (RD): 19 (2016) %	Seniors 65+ (BC):	17.4 (2016) %	
	Projected seniors 65+ in 5 years:				29.3 (2026) %
	Owner households:	68 %	Renter households:	32 %	
	Renter households in subsidized housing:				16 %

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 63,157	\$ 69,304	\$ 69,979
	Renter households 2015	\$ 37,467	\$ 40,537	\$ 45,848
	Owner households 2015	\$ 80,569	\$ 81,526	\$ 84,333

ECONOMY	Participation rate:	57.6 %	Unemployment rate:	9.5 %
	Major local industries: Manufacturing (13%), Retail Trade (13%), and Health Care & Social Assistance (11%)			

HOUSING	Median assessed housing values: \$ 263,000	Median housing sale price: \$ 291,000
	Median monthly rent: \$ 950 (CMHC)	Rental vacancy rate: 2.1 (CMHC) %
	Housing units - total: 3,260	Housing units – subsidized: 60 (BC Housing)
	Annual registered new homes - total: 34 (2018)	Annual registered new homes - rental: * (2018)
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	20.8 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	9.1 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	3.4 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Age Friendly Action Plan (2016): includes goal for residents of all ages will have access to affordable and diverse housing options. TNRD Regional Growth Strategy (2013): encourages new homes to be located in established community nodes where existing services already exist. OCP (2011): aims to address affordable, rental & special needs housing by working with all levels of government; supports range of housing for an ideal pop'n of 15000.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed a community survey that received nearly 362 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars with housing stakeholders. Overall, the study counted more than 390 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from all local and regional governments were invited to participate in focus groups and received regular project updates and reviewed drafts. Interviews and focus groups were conducted with housing providers, housing advocates, NPOs, and local business owners.

4. Any consultation undertaken with First Nations:

Focus group members asked researchers to ensure Indigenous needs data was recognized and included in the final report, and the project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. The project team has acquired an additional data set that breaks out Core Housing Need for Indigenous residents. Though not applicable at all scales, it can begin to help service providers and advocates articulate housing needs for Indigenous residents of the TNRD.

PART 2: KEY FINDINGS

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

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	35 (2021 est)	40
1 bedroom	340 (2021 est)	370
2 bedrooms	940 (2021 est)	1,025
3+ bedrooms	2,275 (2021 est)	2,480
Total	3,590 (2021 est)	3,915

Comments:

Population rise and a reduction in household sizes is anticipated to expand the overall demand for housing in the short-term. By 2026, Merritt may demand 3,915 units, an increase of about 69 units annually. These figures are based on current demand and expected population and potentially under-represent actual need in the community.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2,725	100	2,750	100	2,910	100
Of which are in core housing need	380	13.9	190	6.9	430	14.8
Of which are owner households	135	7.0	80	3.9	115	5.8
Of which are renter households	250	31.3	110	15.9	315	34.1

Comments:

Percentage of households in Core Housing need increased between 2011 and 2016. About 6% of owners were in Core Housing Need in 2016 whereas 34% of renters were facing difficulty meeting their housing needs. Given engagement feedback and regional and local housing trends, we expect these numbers to potentially increase by the next census period.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	2,725	100	2,750	100	2,910	100
Of which are in extreme core housing need	175	6.4	115	4.2	205	7.0
Of which are owner households	80	4.2	70	3.4	50	2.5
Of which are renter households	100	12.5	40	5.8	150	16.2

Comments:

Percentage of households in Extreme Core Housing need fell marginally for owners, but is up significantly for renters between 2011 and 2016. 16% of renters were in extreme need. This need was echoed throughout engagement feedback as many renter respondents indicated there were limited units available and many were in poor condition or unaffordable.

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

1. Affordable housing:

A lack of available, affordable housing was a key concern in Merritt, especially for older residents who lived on a fixed-income or who wish to downsize to a smaller unit and young people. Detached home ownership is generally out of reach for most singles or single-income households, and renting (when units are available) is similarly challenging.

2. Rental housing:

The percentage of people renting increased from 2006-2016. Engagement data indicated that there was a lack of rental housing in Merritt. In addition, most current renters would like to own, but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

3. Special needs housing:

Though data on waitlists and core housing need are not specific to community members with special needs, engagement data indicated that across the region there was a strong need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

Owner families 2006-2016: w/out children increased 13%; with children fell 14% (in total the number of owner families fell 6%). Renter families 2006-2016: w/out children fell 8%; with children increase 22% (in total the number of renting families grew 6%).

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

As of March 31, 2020, Merritt provided emergency shelter or homeless housing for 50 people (~7% total TNRD facilities). Merritt contributes to independent social housing (122, or 15%) & private market rental assistance programs (80, or 8%). Merritt can supply aid to 14 individuals across transitional supported & assisted living programs

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

Lone-parent families and single-income households struggled the most to meet their housing needs.

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

The City of Merritt's key issues were a lack of available, affordable rental units, an increasing senior population that will require senior-specific housing, housing for younger community members and for low-income households. There is also a need for more housing for people with activity limitations. Renter households are more likely to live in inadequate, unsuitable, or unaffordable housing. Rental housing in substandard condition is also a concern in Merritt.