



# Family Homelessness in Prince George, Kamloops, Kelowna, Nelson and Nanaimo

Technical Appendices – September 2014

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# Family Homelessness Technical Appendices

# Survey Instrument and Interview Guide for Homeless Families

*A place to belong: Pathways into and out of homelessness for families with children in Prince George, Kamloops, Kelowna, Nelson and Nanaimo*

## Client interview guide

Preamble (after consent form has been reviewed and signed)

SPARC BC, in partnership with UBC and SFU, has been awarded a grant from HRSDC to conduct an investigation of family homelessness in 5 small and mid-sized BC communities—Kamloops, Kelowna, Nanaimo, Nelson and Prince George. Family homelessness is a subset of hidden homelessness which can be defined as those individuals or households “staying temporarily with another household and who do not have a regular address of their own where they have security of tenure”.

Family homelessness is believed to be a significant social issue in many BC communities. Interviews will be conducted with adult members of family households which are homeless or at risk of homelessness. Interviews will not be conducted with child members of any household (under age 19).

Do you have any questions before we begin?

## Family Profile

1. Including yourself, how many people are currently in your household? \_\_\_\_\_

2. What is your age?

- 18 or younger    19 to 24    25-29    30-34    35-39    40-49    50 or older

**3. What is your gender?**

- Male       Female       Transgendered

**4. What are the current ages of your child/ren?**

	Child 1	Child 2 (if applicable)	Child 3 (if applicable)	Child 4 (if applicable)
0-5				
6-12				
13-17				
18 or older				

**5. What are the genders of your child/ren?**

	Child 1	Child 2 (if applicable)	Child 3 (if applicable)	Child 4 (if applicable)
Male				
Female				

**6. What is your current family and household structure?**

- Single parent family
- Couple with child/ren
- Grandparent or other family non-parent
- Multi-generational family
- 2 or more households living together
- Guardian and child/ren
- Other \_\_\_\_\_

**7. What is your current employment status?**

- Employed full time
- Student
- Homemaker
- Unemployed/on leave
- Prefer not to say

8. **If employed, what type of job do you have? (check all that apply)**

- Full time
- Part time
- Through labour ready/temp agencies
- On call
- Self employed Volunteer
- Prefer not to say

9. **Are there other members of your household who work and what type of work do they do?**

- Employed full time
- Student
- Homemaker
- Unemployed/on leave
- Prefer not to say

## Current Housing Situation

10. **Where do you and your family currently live?**

- No housing (living on the street)
- Emergency shelter
- Transition house
- Emergency hotel covered through social assistance
- Single room occupancy hotel (SRO) or room in rooming house
- Living in ad hoc arrangements (staying with family or friends)
- Social or subsidized housing
- Apartment/Suite/House
- Other

11. **How long have you lived in your current arrangements?**

- Less than a week
- One week to one month
- One month to 3 months
- 4 months to 6 months

- 7 months to 1 year
- 1 year to 2 years
- More than 2 years
- Unsure

**12. How much longer do you think you will be able to stay living where you are currently living?**

- Less than a week
- One week to one month
- One month to 3 months
- 4 months to 6 months
- 6 months to 1 year
- 1 year to 2 years
- More than 2 years
- Unsure
- Depends on factors beyond my control

**13. Do you consider your current living arrangements to be temporary?**

- Yes
- No
- Unsure

**14. Do you feel that you may be at risk of losing your housing and becoming homeless?**

- Yes, very much at risk
- Yes, somewhat at risk
- No, not at risk
- Prefer not to say

**15. If you were to become homeless, what would you and your family do?**

- Go to an emergency shelter
- Stay with family or friends
- Find a room or hotel
- Unsure

16. Are you on a waiting list for subsidized (social) housing)?

- Yes
- No
- Unsure

17. If yes, how long have you been waiting?

- Less than 6 months
- 6 months to 1 year
- 1 year to 3 years
- More than 3 years
- Unsure

18. What type of housing did you have immediately before moving into your current housing?

- No housing (living on the street)
- Emergency shelter
- Transition house
- Emergency hotel covered through social assistance
- Single room occupancy hotel (SRO) or room in rooming house
- Living in ad hoc arrangements (staying with family or friends)
- Apartment/Suite/House
- Other

19. How long did you live there? \_\_\_\_\_

20. What was the amount of rent that you paid? \_\_\_\_\_

21. Why did you move out? \_\_\_\_\_

22. How would you rate your current housing situation compared to your previous situation?

- It is a lot better
- It is somewhat better
- It is about the same
- It is somewhat worse

- It is a lot worse
- Unsure
- Prefer not to say

23. **Have you ever stayed in an emergency shelter in the past twelve (12) months?**

- No
- Yes, once
- Yes, more than once

24. **Have you been without your own housing and stayed with family or friends or other kinds of arrangements to ensure housing for your family in the past twelve (12) months?**

- No
- Yes, once
- Yes, more than once

25. **How many times have your moved in the past year?**

- We have not moved in the past year
- Once
- Twice
- 3 times
- More than 3 times
- Unsure

26. **Please indicate the municipality in which you currently live**\_\_\_\_\_

## Housing Costs

27. **Do you pay the entire rent where you are currently living or do you share the rent with others who are not part of your household?**

- I do not currently pay rent
- I share the cost of the rent with one other household/person
- I share the cost of the rent with two or more other households/persons
- Other\_\_\_\_\_

28. **How many bedrooms are there in your current housing?** \_\_\_\_\_

29. How much rent do you personally pay where you are living? \_\_\_\_\_
30. What is the total monthly income for you and your household? \_\_\_\_\_
31. What are your primary sources of income? (check all that apply)
- Income from employment
  - Employment Insurance (EI)
  - Social assistance
  - BC Disability Benefits
  - GAIN/Federal Disability Pension
  - Student loans
  - Retirement income and private pensions
  - Other \_\_\_\_\_
  - Prefer not to say
32. If employed, what was your before tax monthly income from this work last month?
- Less than \$500/month
  - Less than \$1,00/month
  - Less than \$1,600/month
  - \$1,600–\$2,500/month
  - \$2,500/month or more
  - Prefer not to say
33. Have you experienced any major changes in your life in the last twelve (12) months that have had an impact on your housing situation? (e.g. health, employment or income, relationship change/breakdown, household size, landlord pressures)
- Yes if yes, please describe \_\_\_\_\_
  - No

## Programs and Service Use

34. What are the types of programs and services that you or your family members currently use or have used within the past twelve (12) months?

- Legal assistance
- Counseling and support for domestic violence
- Life skills training
- Budgeting assistance
- Employment assistance/job finding
- Housing assistance
- Parenting support
- Conflict resolution/mediation support with landlords
- Conflict resolution/mediation support with roommates
- Transportation assistance
- Food, clothing or other essentials
- Other

35. Thinking of your basic needs (food, clothing, transportation and shelter) and the needs of your children do you feel that your household's basic needs are currently being met?

- Fully met
- Mostly met
- Adequately met
- Not really met
- Not at all met
- Unsure
- Prefer not to say

36. Do(es) your child/ren regularly attend an after school or day care program?

- Yes
- No

37. Who provides the after school or day care program for your child/children?

- Day care centre

- Community centre
- Friends or relatives
- Other
- Don't know

**38. In the last 30 days was there ever a period where your child/ren did not have enough to eat?**

- Yes
- No
- Unsure

**39. In the past twelve (12) months has your child/ren received care from any of the following?**

- Overnight hospital stay
- Hospital emergency room
- Hospital outpatient clinic
- Community health clinic
- Visiting health nurse
- Other

**40. Do(es) your child/ren require any medication(s)?**

- Yes if yes, please describe \_\_\_\_\_
- No
- Prefer not to say

**41. Do you or any other members of your household have any of the following health conditions (check all that apply)?**

- Medical condition
- Physical disability
- Addiction
- Mental illness
- Prefer not to say

## Compromises, Trade-Offs and Pressures

42. Did you have enough money to pay your bills last month?

- Yes, all of them
- Yes, some of them
- No, I didn't
- Unsure

43. If no, what did you do? \_\_\_\_\_

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44. During the past twelve (12) months, did you have to choose between paying the rent and buying food?

- Yes
- No
- Prefer not to say

45. Have you had to compromise on the quality or quantity of your diet at least once in the past twelve (12) months?

- Yes if yes, please describe \_\_\_\_\_
- No
- Prefer not to say

46. How would you describe your general sense of belonging or connectedness to your community?

- Very strong
- Somewhat strong
- Somewhat weak
- Very weak
- Unsure
- Prefer not to say

47. Do you have a family or friends in the community or region that you feel that you can count on in an emergency?

- Yes Unsure/haven't asked for assistance
- No
- Prefer not to say

48. If yes, what kind(s) of support do you feel they are/would be able to provide? (check all that apply)

- Housing support
- Financial support
- Child care support
- Emotional support
- Transportation support
- Other \_\_\_\_\_
- Prefer not to say

49. Have you experienced discrimination from a landlord in the past?

- Yes if yes, please specify the nature \_\_\_\_\_
- No
- Prefer not to say

50. What is the single most important thing that you need help with right now?

\_\_\_\_\_

## Education and Ethnicity

51. What would you say is the ethnic/cultural background of your family?

- Caucasian
- Visible Minority \_\_\_\_\_
- Aboriginal
- Mixed Ethnicity \_\_\_\_\_
- Other \_\_\_\_\_

52. Are you a recent immigrant or refugee?

- Not applicable
- New immigrant
- Refugee
- Prefer not to say

53. What is the highest level of education that you have completed?

- Elementary school (Grades 1-7)
- High school
- Trade or vocational school
- College
- University
- Have not completed any schooling
- Prefer not to say

54. Are you currently enrolled in any training courses or programs?

- Yes, if yes, please describe \_\_\_\_\_
- No

55. Do you have any final comments or thoughts you wish to share with us?

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Thank you for taking the time to complete the survey

## Appendix C: Service Agency Representative Interview Guide

# Survey Instrument and Interview Guide for Community Stakeholders

*A place to belong: Pathways into and out of homelessness for families with children in Prince George, Kamloops, Kelowna, Nelson and Nanaimo*

## Stakeholder interview guide

### Background

SPARC BC has been awarded a grant from HRSDC to conduct an investigation of family homelessness in five (5) smaller urban centres in BC—Kamloops, Kelowna, Nanaimo, Nelson and Prince George. While one of the objectives of the research is to establish a definition of family homelessness based on a review of current literature, it is believed that an essential element of any final definition of family homelessness will be the inclusion of dependent children within the household. In addition, much of the problem of family homelessness is anticipated to be a subset of hidden homelessness which can be defined as those individuals or households “staying temporarily with another household and who do not have a regular address of their own where they have security of tenure”.

Family homelessness is hypothesized to frequently be ‘hidden’ in small urban centres because of a frequent lack of emergency shelter spaces, particularly for families. However, relatively little is known about this population in small and mid sized communities—something this research has been designed to address. In addition to interviews with adult members of family households which are homeless, interviews with key stakeholders will also be conducted as part of this research to develop a more complete picture of the problem of family homelessness in these communities. For the purpose of this research initiative, interviews will not be conducted with children or dependent members of the family households that are interviewed.

### Preamble

You have been selected to participate in this interview because of your involvement in and/or knowledge of service agencies and issues around homelessness in your community. The interview will take between 30 and 45 minutes. Your responses will be treated anonymously and confidentially. The results of this interview will be used to build a more complete picture of the nature of family homelessness in smaller urban centers. The results of the research will be used develop strategies and priorities for addressing the needs of homeless families.

In order to make sure your responses are reflected accurately in our findings, we would like to record this interview. Do we have your permission to record this interview? (If no, then state the interview will not be recorded and summary notes will be taken instead.)

All the information you provide will be strictly confidential and will be reported in a way that protects your identity and privacy. Your participation is entirely voluntary and you may end the interview at any time.

Do you agree to participate?

Could you please confirm your verbal consent?

## Interview Guide – Stakeholder Interview Family Homelessness

### Organization and Respondent

Name of organization \_\_\_\_\_

Position in the organization \_\_\_\_\_

Role: Please describe the key functions and activities associated with your role in your organization?

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### Community and Service Agency Characteristics

1. How many full and part time staff work in your organization?

Full-time \_\_\_\_\_ Part time \_\_\_\_\_

2. Which identify which of the following best describes your organization's profile?

- Non-profit
- Government agency
- Private, for profit
- Other \_\_\_\_\_

3. Please indicate the type of groups/organizations that you represent (check all that apply):

- First Nations
- Social development non-profit organization
- Economic development non-profit organization

- Environmental non-profit organization
- Arts and culture non-profit organization
- Government (federal, provincial, regional, municipal)
- Business
- Health (health authority, hospital, hospice)
- Private, for profit
- Citizen-based organization
- Faith-based/religious organization
- Other \_\_\_\_\_

**4. What are your primary sources of funding?**

- Private charitable donations
- Government-funding for programs and services delivered
- Government grants
- Community foundations (programs and grants)
- Social enterprise
- Other \_\_\_\_\_

**5. What types of services or programs does your organization offer? Approximately how many different clients would your organization serve in a month?**

Type of Program	Number of different clients seen each month	How often clients use the program in a month

**6. What is the approximate size of your annual budget? \_\_\_\_\_**

7. **How do clients typically become aware of the programs and services you offer?**

- Participation in current programs and services
- Referrals from friends
- Referrals from other agencies
- Agency outreach into the community
- Drop-in services
- Other \_\_\_\_\_

8. **Are there instances where you work directly in providing services and supports to families who are homeless?**

- Yes
- No
- Only indirectly
- It is difficult to know

9. **Are there instances where you work directly in providing services and supports to families who you consider to be "at risk" of becoming homeless?**

- Yes
- No
- Only indirectly
- It is difficult to know

10. **How frequently do you provide services and supports to families who are either homeless or "at risk" of becoming homeless?**

- Daily
- Weekly
- Monthly
- Only occasionally

11. **From your perspective, what are the major types of services and supports that these families typically need?**

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12. Are there specific groups or individuals in the community (target populations) that your agency is mandated to serve?

- No (all populations)
- People living on low income
- People who are homeless (persons who do not have a permanent residence to which they can return whenever they so choose)?
- Aboriginal (First Nations, Metis people, and Inuit)
- Immigrants and newcomers to Canada
- Families and children
- Transition-aged youth (i.e. 16-24)
- Women
- Seniors
- Other \_\_\_\_\_

13. Are there services related to poverty and/or homelessness that your clients need which are not available from your organization?

- Yes—if yes what are these client needs and what are the lacking services?
- 

No

14. Are there services related to poverty and/or homelessness that your family clients need which are not available in your community or region that you believe would be important in terms of helping to address/alleviate family homeless?

- Yes—if yes, what are these client needs and what are the lacking services?
- 

No

15. Do you believe there are families in your community who need supports and services who are not accessing the services and supports that they need and which are available?

- Yes if yes, please describe \_\_\_\_\_

No

## B. About the Families and Individuals Relying on Your Programs and Services

16. Generally, what number of families that you serve do you think have experienced homelessness in their past and/or would be at risk of becoming homeless? \_\_\_\_\_

17. Among the families that you serve are there specific groups who you believe may be at greater risk of homelessness and who would benefit from targeted programs and supports?

- Families living on low income
- Working poor families
- Single parent families
- Aboriginal families
- New immigrant families
- Other \_\_\_\_\_

18. Are there specific programs and supports that would be helpful in terms of helping vulnerable families to exit homelessness?

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19. What do you feel are the key or root causes behind family homelessness?

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20. Which of the following services are available in your community and which can help to address family homelessness?

Type of Service	Is/would be important service	Service currently provided	Service still needed
Food (prepared meals or food supplies)			
Money management or budgeting			
Household skills (cooking, cleaning)			
Personal relations-counseling/conflict resolution			
Parental training			
Assistance in locating/applying for housing			
Financial assistance with rent and/or utilities			
Assistance with landlord/tenant relations			
Help enrolling children in school/daycare			
Early childhood education			
Tutoring for school children			
ESL courses			
Basic literacy training			
Basic skills training/adult education courses			
Job finding/retention skills (e.g. for job interviews)			
Job referral or placement			
Training for specific jobs			
Vocational rehabilitation			
Health care assessment and general health care			
Prenatal care			
Acute care			
Dental care			
General health education			
Substance abuse education			
Alcohol/drug testing			
Detox services			
Alcohol drug treatment (outpatient/residential)			
Mental health assessment			
Mental health education			
Therapy/counseling			
Child care			
Domestic violence counseling			
Legal assistance			
Other			

## C. Family Homelessness

It is often difficult to measure the actual size of any homeless population. This may be particularly true of families who may work to find temporary or ad hoc arrangements in order to avoid absolute homelessness or the more extreme expressions of homelessness. In this way, the problems and challenges that they face may be more hidden.

21. Does your organization have a formal definition of family homelessness or how would you characterize or describe family homelessness if you were working to design programs and services to meet the specific needs of vulnerable and at risk families?

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22. From an agency or service provider perspective, please identify the three (3) programs, services or policy changes that you believe would best meet the needs of vulnerable families and children in order to prevent family homelessness.

1. 

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2. 

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3. 

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23. Do you have any final comments you wish to add?

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Thank you for your time!

# Comprehensive Need and Demand Analysis for the Study Communities

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## *A.1. Housing Need and Demand in Prince George*

This housing need and demand review identifies key measures of housing need in the City of Prince George and the Fraser Fort George Regional District as set out in the “Housing Need and Demand Study Template” developed by the BC Non Profit Housing Association (BCNPHA) and BC Housing.

### Key Components

Key elements in this report include measures related to current housing needs, estimated future demand as well as an analysis of the existing inventory of housing in the community.

#### **A. Current Needs**

This section provides an overview of existing and emerging needs in Prince George. The information reported in this section includes key social, demographic and economic data related to existing and future housing demand.

##### **(a) Population**

Prince George is a mid-sized city located in northern BC. At the time of the 2011 Census, there were 71,974 individuals living in Prince George.

While Prince George experienced modest growth between 2006 and 2011, the Region of Fraser Fort George experienced a slight (0.4%) drop in its population.

Between 2006 and 2011, the population of the City of Prince George grew by almost 1,000 individuals (993 people or 1.4%). At the same time, the population of the Fraser Fort George Region dropped by 385 people (-0.4%). Outside of the City of Prince George, the rest of the Region lost a total of 1,378 people. Accordingly, all growth in the Region was concentrated in the City of Prince George.

As the City of Prince George continues to grow, it is likely that this growth will create increased housing demand.

##### **(b) Age Profile**

Seniors and near seniors represent a smaller proportion of households living in Prince George compared to the Province as a whole. While 11.6% of Prince George residents are seniors this is less than the 15.7% reported across BC.

At the same time, nearly 1 in 3 individuals living in the City of Prince George was under the age of 25 (32.6%). This is higher than the comparable rate of 28.0% seen across the Province.

In looking at the general age profile of households living in Prince George, the 2011 Census/National Household Survey reported that less than 1 in 5 households (18.1%) was led by someone 65 or older while an additional 18.7% of households was led by someone between the ages of 55 and 64. Those between the ages of 35 and 54 accounted for 41.8% of household heads. More than 1 in 5 (21.4%) of households in Prince George were led by someone under the age of 35 which is significantly higher than the Provincial average of 16.7% of households with a head under the age of 35.

### **(c) Income Profile**

The median household income in the City of Prince George in 2011 (2010 incomes) was 5.5% higher than the median household income for BC (\$63,653 compared to \$60,333 across BC).

The median household income in the Region was \$63,854 which was marginally higher (by \$201) than the median income in the City. Interestingly, the average income in Prince George is lower than the average across BC suggesting fewer high income households in Prince George. The median household income for single person households in Prince George was \$30,667 which is 1.8% less than the median across BC (\$31,236).

Of the 29,260 households in the City of Prince George 17,925 (61.3%) were led by a single household maintainer. Some of these households will be single senior-led households while others will be single young adults. However, there are also 3,040 single parent family households living in the community (8.1% of total households).

The 2011 Census also noted that there were 4,040 households living in the City of Prince George who had an annual income of less than \$20,000. This represents 13.8% or almost 1 in 7 households living in the community.

The 2011 Census reported that there were 11,295 individuals (15.7%) living in the City of Prince George who were living in poverty in 2011 (2010 incomes) based on Statistics Canada Low Income Measure After Tax (LIM-AT)<sup>1</sup>. Across the Fraser Fort George Region a total of 14,105 people (15.5%) were living in low income.

### **(d) Labour Force and Employment**

The overall level of labour force participation in the City of Prince George was 69.0% which was higher than the Provincial rate of 64.6%. The employment rate was also somewhat higher than the rate seen in the Province as a whole (62.2% versus 59.5% across BC). Correspondingly, there was a lower prevalence of part-time employment reported for Prince George when compared to the Province (19.8% compared to 21.9% across BC).

In 2011, there were 39,950 individuals living in the City of Prince George 15 or older in 2011 who were part of the labour force.

The median employment income in the City of Prince George was \$44,412 in 2011 (2010 incomes). This is almost \$5,000 or 9.6% less than the median employment income reported for the Province (\$49,143).

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<sup>1</sup>LIM-AT means "low income measure (after tax) and is a measure that was developed by Statistics Canada to track and report on poverty. LIM-AT reports on the number of households (before and after tax) who have an income which falls below 50% of the median household income while adjusting for difference in household sizes. In 2011, the income cut-off for a single person household based on LIM-AT was an annual household income of \$19,460 after-tax while the income cut-off for a two person household was \$25,721. For a family of three or four the income cut-off was between \$33,706 and \$38,920.

Of the 43,100 individuals in the City of Prince George who were 15 or older and who were eligible to work, 29,135 reported that they worked full-time in 2010. This represents 67.6% of the work force as compared to 72.8% across the Province as a whole. There were also 7,895 individuals living in Prince George who reported that they worked part time. This represents 19.8% of the work force.

Of those living in Prince George and who were in the labour force, the 2011 National Household Survey reported that they worked an average of 43.7 weeks in 2010. This is relatively aligned with the rate reported for the Province as a whole (43.9 weeks).

While having employment can help provide increased economic security and stability, single person households (with their dependence on a single income) can experience a higher degree of housing stress and financial insecurity.

Across single person households in Prince George in 2011, the median household income was \$30,667 while the average household income was \$40,398. While the median income was marginally lower than the comparable Provincial median income for single person households, the average incomes in Prince George were marginally higher. The median income for single person households was 1.8% lower (\$27,843 in Prince George versus \$31,236 across BC) while the average income was \$133 higher than the Provincial average (\$40,398 compared to \$40,265 across BC).

## **(e) Housing**

### **i) Household Size and Composition**

The 2011 Census reported that there were 29,260 households living in the City of Prince George in 2011. Of these households, 27.4% were single person households, marginally lower than the average across BC (28.3%). An additional 35.2% were 2 person households while 37.4% were from households with 3 or more individuals.

### **ii) Housing Types**

The 18,045 single detached housing units in the City of Prince George comprise a majority (61.7%) of the entire housing stock (29,260 units) and is significantly higher than the Provincial average (47.7% of the total stock). Apartment units make up 15.5% of the total stock, while 15.8% of the units were row house, townhouse or duplex units (4,620 units). There were also 2,060 households living in manufactured homes/moveable dwellings (7.0% of the entire housing stock) which is significantly higher than the rate of 2.7% seen across the Province.

### **iii) Condition of the Stock**

Of the 29,260 housing units in Prince George, 12.1% were built in or before 1960 compared to 16.0% across BC. However, well more than half (54.1%) of the stock was built between 1961 and 1980. An additional 14.4% was built between 1991 and 2001. The years between 2001 and 2011 saw a slow rate of residential construction in Prince George with only 6.6% of the housing stock in Prince George built during this period compared to a rate of 16.6% across the Province.

The 2011 National Household Survey showed that the large majority of the housing stock in Prince George is in good repair. Some 26,955 units (92.1% of the housing stock) were identified as requiring only regular maintenance or minor repairs, while 2,305 units (7.9% of the total housing stock) were in need of major repairs. Across the Province 7.2% of the housing stock was in need of major repairs.

#### iv) Tenure

##### Owners

Of the 29,260 households living in Prince George, 69.7% or 20,375 households were owners while 8,840 households (30.3%) were renters. This ratio of owners to renters closely mirrors that seen across the Province at large.

The median monthly payment for owners living in Prince George in 2011 was \$986 per month (2010 rates) based on information reported in the 2011 Census.

At \$986 the monthly cost of housing for owners living in Prince George is slightly lower than the comparable median monthly owners' payments reported across the Province (\$1,023). A majority of owner households in Prince George (62.4%) carried a mortgage compared to 57.3% of owners across BC.

##### Renters

Roughly 3 in 10 households in Prince George are renters (30.3%). This translates into 8,840 households. Of the renter households living in the City of Prince George, the median monthly shelter cost was \$749 which is lower than the median monthly shelter costs of \$903 across BC.

In 2013, CMHC reported average monthly rents of \$711 for the City of Prince George and a vacancy rate of 3.8% across all units. The average rent in 2013 is slightly higher than in 2012 (\$692) while the 2013 vacancy rate is slightly lower than the 2012 vacancy rate (4.0%). It should also be noted that the vacancy rate for 1-bedroom units is 4.2%. This has increased from a rate of 3.6% in the previous year.

#### (f) Housing market conditions

##### (i) Ownership

The rate of ownership in Prince George is 69.7% which is almost identical to that seen across the Province (69.8%). The 2011 National Household Survey reported an average dwelling value of \$241,240 for ownership housing in Prince George (2010 values) which is less than half (44.4%) of the Provincial average (\$543,635). Similarly, the median dwelling value of a unit in Prince George is \$229,925 which is just more than half (51.2%) of the Provincial median. It should be kept in mind, however, that the Provincial average and median prices reflect the particularly high real estate prices that can be seen in the Lower Mainland area of the Province.

##### (ii) Rental

The 2011 National Household Survey identified a total of 8,840 renter households living in Prince George. Most of these households live in either purpose-built rental housing or social housing. In addition, some renters in Prince George live in rented secondary suites or single detached homes.

The 2011 National Household Survey showed that 12.6% of renter households living in the community were living in subsidized housing. This translates into 1,078 households living in subsidized housing in Prince George.

This number of subsidized renters is a relatively new measure reported by Statistics Canada as part of the National Household Survey and requires some analysis in order to fully understand the implications. One important result is

that it is possible to see that the proportion of Prince George residents receiving some level of housing assistance (12.6%) was slightly lower than the rate across the Province as a whole (13.5%).

### **Private Rental Housing**

The 2011 Census noted that there are 8,840 renter households living in Prince George. CMHC's Rental Market Report (2013) shows 3,221 private apartment rental housing units in the Prince George CA. The average monthly rent as reported by CMHC for a purpose-built rental unit in Prince George is \$711. For a household to be able to carry the cost of this housing without spending more than 30% of their income on their housing costs, they would need an annual income of \$28,440.

In looking at the rent ranges in the Prince George CA, CMHC reported an average market rent of \$553 per month for a bachelor unit, and \$634 per month for a 1-bedroom unit. While these rents are relatively affordable, it is important to note that they are not affordable to households earning a minimum wage, or relying on income assistance.

Similarly, rents at this level would be challenging for low income single seniors relying on OAS/GIS.

### **(g) Housing Affordability Challenges**

The 2011 Census also reported that 43.8% of all renters living in Prince George were spending 30% or more of their income on their housing costs in 2010. This translates into 3,872 renter households. This is lower than the rate seen across BC (45.3%).

At the time of the 2006 Census, 13.2% of all renter households in the City of Prince George (1,095 households) were spending 50% or more of their income on their housing costs. These households are considered to face extreme affordability challenges and are at increased risk of losing their housing or becoming homeless. An additional 105 renter households across the Fraser Fort George Region spend 50% or more of their income on their housing costs (12.8% of renter households across the Region). Of the 2,285 households across the region who are in this situation, 91.3% live in the City of Prince George.

### **(h) Vulnerable and At Risk Households**

The 2011 Census reported that 11,295 individuals (15.7%) living in Prince George are in low income based on LIM-AT. This is slightly lower than the rate of 16.4% seen across the Province.

This includes 3,055 children and youth under the age of 18 (19.5%) who are living in families that are in poverty, and 1,180 children who are under the age of 6 (22.6%). It also includes 1,105 seniors 65 years or older (20.8%). While the rates of low income in Prince George are higher for children under 6 and for those 6-18 when compared to the Province as a whole, the rate of low income for seniors is marginally lower in Prince George when compared to seniors across the Province.

Aboriginal people are frequently over-represented among those who are homeless or at risk of homelessness. Data from the 2011 Census and National Household Survey shows that Aboriginal people account for 13.6% of the population in Prince George and 12.9% of the population within the Region. This translates into 9,065 Aboriginal residents in the City and 11,635 in the Region. In looking at ways to effectively respond to the needs of Aboriginal people and

communities, it is important to ensure that the services and supports that are provided are culturally responsive and that the history of Aboriginal people and communities in BC is recognized.

## Conclusions

The review of the housing need and demand indicators and community research as set out in this report suggests that there are significant gaps in the continuum of housing and services in the City of Prince George and the Fraser Fort George Region. This includes gaps on the supply-side (a shortage of units that are affordable to households living in the community) and on the demand-side (targeted housing and supports to better meet the specific needs of vulnerable and at risk groups). All of the research suggests that there are a number of families and individuals in the Fraser Fort George Region who are facing real challenges in finding and keeping suitable housing and who do not have the resources they need to find housing in the private rental market without some type of assistance and support.

## Selected References

Canada Mortgage and Housing Corporation, Rental Market Report (Fall 2013)

Statistics Canada. 2011 Census

Statistics Canada 2011. National Household Survey

## SOCIO DEMOGRAPHIC AND ECONOMIC PROFILE

POPULATION AND HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	3,907,738	4,113,487	4,400,057	<p>The 2011 Census shows that the population in the City of Prince George increased by 993 individuals or 1.4% over the previous 5 years.</p> <p>However, despite this gain, the Fraser-Fort George Region experienced a slight loss of population of less than 1% (385 individuals).</p> <p>Both the City and the Region lost net population between 2001 and 2006.</p>
Increase/Decrease		205,749	286,570	
% Increase	5.3	7.0		
Fraser Fort George Region	95,317	92,264	91,879	
Increase/Decrease		-3,053	-385	
% Change		-3.2	-0.4	
Prince George	72,406	70,981	71,974	
Increase/Decrease	-1,425	993		
% Change	-2.0	1.4		
HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	1,534,335	1,643,150	1,764,635	<p>The number of households in Prince George has also continued to grow.</p> <p>Between 2006 and 2011 the number of households in Prince George grew by 1,056 households. This represents an increase of 3.6% and is an indicator of on-going housing demand.</p>
Increase/Decrease		108,815	121,485	
% Increase		6.6%	7.4%	
Fraser Fort George Region	35,960	36,455	37,333	
Increase/Decrease		495	878	
% Change		1.4	2.4	
Prince George	27,600	28,205	29,261	
Increase/Decrease		605	1,056	
% Change		2.1	3.6	

## POPULATION AND HOUSEHOLD AGE PROFILE

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POPULATION						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	4,400,055	100.0	91,880	100.0	71,975	100.0
Under 25	1,232,350	28.0	29,010	31.6	23,445	32.6
25 – 34	564,765	12.8	11,585	12.6	9,725	13.5
35 – 44	594,635	13.5	12,570	13.7	9,850	13.7
45 – 54	705,210	16.0	15,210	16.6	11,240	15.6
55 – 64	614,375	14.0	12,735	13.9	9,330	13.0
65+	688,715	15.7	10,775	11.7	8,375	11.6
HOUSEHOLD						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	1,764,640	100.0	37,310	100.0	29,260	100.0
Under 25	57,815	3.3	1,725	4.6	1,550	5.3
25 – 34	235,955	13.4	5,435	14.6	4,700	16.1
35 – 44	308,825	17.5	7,000	18.8	5,560	19.0
45 – 54	396,785	22.5	8,905	23.9	6,665	22.8
55 – 64	354,395	20.1	7,375	19.8	5,470	18.7
65+	410,865	23.3	6,870	18.4	5,310	18.1

The 2011 Census shows that the age profile of the residents of Prince George is generally comparable to that of the Province as a whole with some interesting exceptions. Specifically, the proportion of residents under 25 is higher in Prince George (33% compared to 28% across the Province) while there are fewer seniors in Prince George (12% compared to 16% across the Province).

The 2011 Census shows that the Fraser Fort George Region has slightly fewer residents under 35 compared to the City of Prince George with 32% of the regional population under the age of 35 (compared to 33% in the City), while most other age cohorts are comparable.

The City of Prince George has a greater concentration of younger households when compared to the Province as a whole (21% of Prince George households are headed by someone under 35 compared to only 17% across the Province).

## FAMILY AND HOUSEHOLD COMPOSITION

NUMBER OF HOUSEHOLD MAINTAINERS						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	1,764,635	100.0	37,310	100.0	29,260	100.0
1 Household Maintainer	1,038,910	58.9	22,550	60.4	17,925	61.3
2 Household Maintainers	673,945	38.2	14,005	37.5	10,665	36.4
3 or more Household Maintainers	51,775	2.9	750	2.0	670	2.3
HOUSEHOLD SIZE						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	1,764,640	100.0	37,340	100.0	29,255	100.0
1 Person	498,925	28.3	9,820	26.3	8,025	27.4
2 People	613,270	34.8	13,695	36.7	10,300	35.2
3 People	264,135	15.0	5,945	15.9	4,720	16.1
4 People	237,725	13.5	5,145	13.8	4,060	13.9
5 People	91,600	5.2	1,875	5.0	1,480	5.1
6 or more People	58,985	3.3	860	2.3	670	2.3
FAMILY/HOUSEHOLD ARRANGEMENTS (CENSUS FAMILY AND NON-CENSUS FAMILY)						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	1,764,640	100.0	37,340	100.0	29,255	100.0
Census Families	1,183,075	67.0	25,735	68.9	19,650	52.6
Single parent Families	143,445	8.1	3,560	9.5	3,040	8.1
Non Family Households	498,925	33.0	9,825	26.3	8,025	21.5
Multi-Family Households	141,600	8.0	2,360	6.3	1,985	5.3

While the difference is modest, there are more households with a single household maintainer in Prince George than across the Region or the Province (61.3% in the City compared to 58.9% across the Province).

The City of Prince George has a slightly lower proportion of single person households than is seen across the Province with 27.4% of all households in Prince George being 1 person households compared to 28.3% across the Province. More than 1 in 3 households (35.2%) in the City of Prince George are two person households while 37.4% are households of 3 or more.

The City of Prince George has a significantly smaller proportion of census family households (52.6% of all households) when compared with the Region (68.9%) or the Province (67.0%). At the same time, Prince George has a larger proportion of single parent families (10% of all households) compared with 8% across the Region and the Province as a whole. The City also has fewer non-family households (21.5%) compared with the Region (26.3%) and the Province (33.0%).

## LABOUR MARKET PARTICIPATION

LABOUR MARKET PARTICIPATION			
	Province	Region	City
Individuals 15 or older in the labour market	2,354,245	51,355	39,950
Participation rate	64.6	69.2	69
Employment rate	59.5	62.2	62.2
Unemployment rate	7.8	10	9.9
Average Weeks Worked (2010)	43.9	43.8	43.7
Worked Full-Time (2010)	1,713,540	38,405	29,810
% reporting full-time employment	72.8	74.8	74.6
Worked Part-Time (2010)	516,465	10,190	7,895
% reporting part-time employment	21.9	19.8	19.8
Median commuting time (in min.)	20.4	15.2	15.1
Average Employment Income	\$58,016	\$55,854	\$56,549
Median Employment Income	\$49,143	\$51,617	\$51,872
HOUSEHOLD INCOME			
	Average Income	Median Income	
Province	\$77,378	\$60,333	
Fraser Fort George Region	\$74,554	\$63,854	
City of Prince George	\$74,833	\$63,653	
SINGLE PERSON HOUSEHOLDS			
	Average Income	Median Income	
Province	\$40,265	\$31,236	
Fraser Fort George Region	\$40,328	\$32,394	
City of Prince George	\$40,398	\$30,667	

The employment rate in Prince George is somewhat higher compared to that of the Province, including those reporting full time employment (74.6% in Prince George compared to 72.8 across the Province). However, the unemployment rate is also higher (9.9% compared to 7.8%).

Median employment income is significantly higher in Prince George when compared to the BC median income (\$51,872 compared to \$49,143 across BC).

Median household income is higher in Prince George than the comparable Provincial figure (\$63,563 in Prince George compared to \$60,333 across BC). However, the median income for single person households is lower in Prince George compared to the Province of BC (\$30,667 compared to \$31,236 across the Province).

## INCOME PROFILE

INCOME PROFILE						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total	1,761,789	100.0	37,300	100.0	29,255	100.0
Under \$10K	96,435	5.5	1,710	4.6%	1,310	4.5%
\$10K to \$19,999	156,565	8.9	3,305	8.9%	2,730	9.3%
\$20K to \$29,999	157,605	8.9	3,210	8.6%	2,655	9.1%
\$30K to \$39,999	167,220	9.5	3,180	8.5%	2,340	8.0%
\$40K to \$49,999	158,400	9.0	3,115	8.4%	2,455	8.4%
\$50K to \$59,999	140,340	8.0	2,890	7.7%	2,200	7.5%
\$60K to \$79,999	246,720	14.0	5,695	15.3%	4,475	15.3%
\$80K to \$99,999	193,180	11.0	4,700	12.6%	3,515	12.0%
\$100K or more	445,324	25.3	9,495	25.5%	7,575	25.9%

The City of Prince George has a comparable proportion of its population with an income of less than \$30,000 compared to the Province (22.9% in the City versus 23.3% across the Province). At the upper end of the income scale, more people in Prince George have incomes of \$60,000 or more (53.2%) compared to the Province (50.3%).

This is comparable to the proportion of households in the Region which have incomes in excess of \$60,000 (53.4%).

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## B. HOUSING CHOICES, HOUSING NEEDS AND HOUSING MARKET CONDITIONS

ABOUT THE HOUSING STOCK						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total Units	1,764,635	100.0	37,325	100.0	29,260	100.0
Single Detached	842,120	47.7	24,810	66.5	18,045	61.7
Apartment	505,120	28.6	4,685	12.6	4,535	15.5
Row house /Townhouse	186,075	10.5	3,035	8.1	2,835	9.7
Apartment Duplex	184,355	10.4	1,820	4.9	1,785	6.1
Movable Dwelling	46,960	2.7	2,975	8.0	2,060	7.0

The majority of housing units in Prince George are single family units (61.7%) compared to only 47.7% across the Province. Approximately 2 in 3 units (66.5%) in the Region are single detached units.

Prince George has fewer apartment units than across the Province (15.5% versus 28.6%) although this figure is higher than the proportion of apartment units across the Region (12.6%).

AGE OF THE HOUSING STOCK						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total Units	1,764,630	100.0	37,310	100.0	29,265	100.0
1960 or before	282,675	16.0	4,265	11.4	3,550	12.1
1961 to 1980	551,655	31.3	19,590	52.5	15,820	54.1
1981 to 1990	308,450	17.5	4,925	13.2	3,760	12.8
1991 to 2000	329,780	18.7	5,995	16.1	4,220	14.4
2001 to 2005	133,235	7.6	1,025	2.7	780	2.7
2006 to 2011	158,845	9.0	1,510	4.0	1,135	3.9

The housing stock in the City of Prince George is older than the overall Provincial housing stock. Approximately 2 in 3 housing units in the City (66.2%) in Prince George was built before 1980, compared to 47.3% across BC. Between 2001 and 2011 there were 1,915 units added in the City representing 6.6% of the total housing stock, significantly less than the 16.6% of total units built during this period across BC.

CONDITION OF THE HOUSING STOCK						
	Province		Fraser-Fort George		Prince George	
	#	%	#	%	#	%
Total Stock	1,764,630	100.0	37,315	100.0	29,260	100.0
Minor repairs	1,636,875	92.8	34,010	91.1	26,955	92.1
Major repairs	127,760	7.2	3,305	8.9	2,305	7.9

When looking at the condition of the housing stock, it is possible to note that a comparable proportion of the units in Prince George are in need of major repairs when compared to the Province as a whole. Overall, 7.9% of the housing in the City is in need of major repairs compared to 7.2% of the stock in the Province.

HOUSING TYPE AND TENURE				
	Owners		Renters	
	#	%	#	%
Province	1,202,000	69.8	519,855	30.2
Fraser Fort George Region	27,010	73.5	9,750	26.5
City of Prince George	20,375	69.7	8,840	30.3

Approximately 30.3% of households living in Prince George are renters which is comparable to the rate seen across the Province (30.2%) while the rate of ownership is 69.7% in Prince George and 69.8% across BC.

The average monthly housing cost for owners living in Prince George was \$1,011 per month (median \$986) while the average monthly shelter cost for renters was \$785 (\$749 median). Both the costs for owners and for renters are lower than the housing costs across the Province.

AVERAGE HOUSING COSTS				
	Average Owners' Payments 2011	Median Owners' Payments 2011	Average Renters' Monthly Payments 2011	Median Renters' Monthly Payments 2011
Province	\$1,228	\$1,023	\$989	\$903
Fraser Fort George Region	\$975	\$933	\$773	\$745
City of Prince George	\$1,011	\$986	\$785	\$749

For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$39,440 (owners) and \$29,960 (renters).

ACCESS TO THE OWNERSHIP MARKET			
	Region	Fraser-Fort George	Prince George
Total Households	1,764,635	37,310	29,260
Number of Owners	1,202,000	27,010	20,375
Part of Condo	397,105	2,515	2,385
% of Owners	68.1	72.4	69.6
% with a Mortgage	57.3	61.5	62.4
Average Dwelling Value	\$543,635	\$243,321	\$241,240
Median Dwelling Value	\$448,835	\$229,797	\$229,925
Average Monthly Payments	\$1,228	\$975	\$1,011
Median Monthly Payments	\$1,023	\$933	\$986

The rate of ownership in Prince George is slightly higher than the Province as a whole (69.6% compared to 68.1% across the Province). However, 62.4% of all owners in Prince George still have a mortgage compared to 57.3% across the Province.

The median monthly housing cost for owners in Prince George is less expensive than the Province as a whole (\$986 versus \$1,023 across BC). The median value of a home in Prince George is approximately half the value reported for the Province as a whole (229,925 versus \$448,835 across BC).

RENTAL MARKET CONDITIONS					
AVERAGE MARKET RENTS					
	2009	2010	2011	2012	2013
Bachelor	\$506	\$502	\$518	\$531	\$553
1-bedroom	\$595	\$592	\$604	\$615	\$634
2-bedroom	\$692	\$709	\$726	\$738	\$754
3+ bedroom	\$802	\$794	\$800	\$827	\$862
Total	\$661	\$666	\$678	\$692	\$711
VACANCY RATES					
	2009	2010	2011	2012	2013
Bachelor	12.3	10.9	7.5	6.9	5.2
1-bedroom	6.6	8.2	5.8	3.6	4.2
2-bedroom	6.2	6.0	4.2	3.4	3.4
3+ bedroom	11.9	10.5	4.9	5.6	3.6
Total	7.6	7.7	5.1	4.0	3.8

Approximately 3 in 10 households living in Prince George are renters (30.4%).

The average monthly shelter cost for renters in Prince George was \$711/month. For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$28,440. Based on the most recent Rental Housing Report published by CMHC, the average market rent was \$553 for a bachelor unit and \$634 for a 1-bedroom unit.

These rent levels are affordable to a household with an annual income of between \$22,120 and \$25,360. This is aligned with the median income in the community for single person households. However, it is important to note that 13.8% of those in Prince George (4,040 households) had an annual income of under \$20,000.

## HOUSING AFFORDABILITY PRESSURES

### HOUSEHOLDS IN CORE HOUSING NEED AND "WORST CASE NEED"

#### Renter Households Spending 30% or More of Income on Housing 2011 National Household Survey

Province	235,494	45.3
Fraser Fort George Region	4,173	42.8
Prince George	3,872	43.8

Almost half (43.8%) of renters in Prince George are spending 30% or more of their income on housing. This is slightly lower than the rate across the Province (45.3%).

A marginally lower proportion of renters in the City of Prince George are also in worst case need (paying 50% or more of their income on housing) when compared to the Province as a whole (13.2% of renters in Prince George are in worst case need compared to 13.4% of renters across BC).

#### Renter Households Spending 50% or More of Income on Housing 2006 Census

Province	64,885	13.4
Fraser Fort George Region	1,200	12.8
Prince George	1,095	13.2

### ACCESS TO SOCIAL HOUSING

	Number Assisted	%
Province	70,180	13.5
Fraser Fort George Region	1,190	12.2
Prince George	1,078	12.6

A smaller proportion of renters in Prince George are in social housing (12.6%) compared to the Provincial totals (13.5%).

## VULNERABLE AND AT RISK POPULATION

### INDIVIDUALS LIVING IN LOW INCOME

	#	%
Province	696,850	16.4
Fraser Fort George Region	14,105	15.5
Prince George	11,295	15.7

Statistics Canada uses a number of measures to report on households living in low income. These can include both before tax and after tax measures. The information in this section reports on the incidence of individual in low income in 2011 (2010 incomes) based on LIM-AT – low income measure after tax. This measure is a fixed percentage (50%) of the median adjusted after-tax household income and takes into account differences in household size. Based on this measure, the incidence of households living in low income in Prince George is slightly lower than the Province as a whole based on information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. Region-wide there were 11,295 individuals in Prince George who had an income below the established income cut-off. For a single person household the income cut-off for 2011 was \$19,460 while the income cut-off for a two person household was \$25,721.

CHILDREN UNDER 6 LIVING IN LOW INCOME			
	#	%	
Province	47,725	18.5	There were 1,180 children under 6 living in families in Prince George who were in low income based on the information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. This would include both single parent family households as well as working poor families. For a single parent family household with one child, the established income threshold is \$25,721 while a three person household would be considered to be in low income at \$33,706. A couple with two children who had an after-tax income of \$38,920 would also be considered to be in low income under this measure. It should also be noted that the incidence of low income among children under 6 is significantly higher than the Provincial rate of 18.5% of children under 6.
Fraser Fort George Region	1,410	22.1	
Prince George	1,180	22.6	
CHILDREN AND YOUTH (Under 18) LIVING IN LOW INCOME			
	#	%	
Province	157,250	19.1	There were also 3,055 children under the age of 18 who were living in Prince George in families with incomes that were below the established income thresholds and who were considered to be living in poverty. This accounts for 19.5% of children under the age of 18. This is slightly higher than the 19.1% rate seen across the Province as a whole.
Fraser Fort George Region	3,810	19.3	
Prince George	3,055	19.5	
SENIORS (65+) LIVING IN LOW INCOME			
	#	%	
Province	88,235	21.5	More than 1 in 5 seniors in Prince George (20.8%) were considered to be in low income in 2011 (2010 incomes) based on the low income measure after tax (LIM-AT) published by Statistics Canada. This is slightly below the incidence of low income reported across the Province for senior-led households and includes both low income single seniors and couples. A single senior would be considered to be in low income if their after-tax income was \$19,460 or less while a senior couple would be in low income if their after tax income was at or below \$25,721.
Fraser Fort George Region	1,450	21.1	
Prince George	1,105	20.8	
ABORIGINAL PEOPLE			
	#	%	
Province	267,085	6.2	The City of Prince George has a higher incidence of aboriginal residents when compared to the Province as a whole, with 13.6% of the City's 71,975 residents being Aboriginal compared to 6.2% across the Province.
Fraser Fort George Region	11,635	12.9	
Prince George	9,065	13.6	

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## *A.2. Housing Need and Demand in Kamloops*

This Housing Need and Demand report prepared for Kamloops identifies key measures of housing need as set out in the "Housing Need and Demand Study Template" developed by the BC Non Profit Housing Association (BCNPHA) and BC Housing.

### Key Components

Key elements in this report include measures related to current housing needs, estimated future demand as well as an analysis of the existing inventory of housing in the community.

#### **A. Current Needs**

This section provides an overview of existing and emerging needs in Kamloops and across the Thompson-Nicola Region. The information reported in this section includes key social, demographic and economic data related to existing and future housing demand.

##### **(a) Population**

Kamloops is a mid-sized city located in the Central Interior of BC. At the time of the 2011 Census, there were 85,678 individuals living in Kamloops.

Both the City of Kamloops and the Thompson-Nicola Regional District grew between 2006 and 2011.

Between 2006 and 2011, the population in Kamloops grew by 5,302 individuals (6.6%). At the same time, the population of the Thompson-Nicola Region grew by 6,187 individuals (5.1%).

Of the estimated increase in the population across the Region, 86% of the growth was concentrated in the City of Kamloops.

As the City of Kamloops continues to grow, it is likely that this growth will create increased housing demand.

##### **(b) Age Profile**

At the time of the 2011 Census, approximately 3 in 10 individuals living in the City of Kamloops (29.6%) were under the age of 25. At the same time, 15.6% of residents were 65 or older.

In looking at the general age profile of households living in Kamloops, the 2011 Census/National Household Survey reported that almost 1 in 4 households (23.4%) was led by someone 65 or older. There were also an additional 19.4% of households led by someone between the ages of 55 and 64.

##### **(c) Income Profile**

The median household income in the City of Kamloops in 2011 (2010 incomes) was 3.8% higher than the median household income for BC. However, the median household income in the Region was slightly lower (1.6%) than the Provincial median income.

Of the 35,020 households in the City of Kamloops, approximately 19,895 (56.8%) were led by a single household maintainer. A large number of these households are single senior-led households. However, there are also approximately 3,115 single parent family households living in the community.

The median household income in Kamloops in 2011 was \$62,598 or 3.8% higher than the Provincial median (based on 2010 incomes). However, the median household income for single person households in Kamloops was \$31,263 which was within \$30 of the Provincial median.

The 2011 Census also noted that there were 4,490 households living in the City of Kamloops who had an annual income of less than \$20,000. This represents 13.1% of all households living in the community.

The 2011 Census reported that there were 11,200 individuals (13.4%) living in the City of Kamloops who were living in poverty in 2011 (2010 incomes) based on Statistics Canada Low Income Measure After Tax (LIM-AT)<sup>2</sup>. Across the Thompson-Nicola Region a total of 16,860 people (14.1%) were living in low income.

#### **(d) Labour Force and Employment**

The overall level of labour force participation in the City of Kamloops was 1.8% greater than the comparable Provincial rate (66.4% compared to 64.6%). The employment rate was also higher in Kamloops than it was across the Province as a whole (60.8% versus 59.5% across BC). In addition, there was a slightly higher prevalence of part-time employment reported for Kamloops when compared to the Province.

In 2011, there were 46,740 individuals living in the City of Kamloops 15 or older in 2011 who were part of the labour force.

The median employment income in Kamloops was \$50,293 in 2011 (2010 incomes). This is more than \$1,000 higher than the median employment income reported for the Province (\$49,143).

Of the 46,740 individuals in the City of Kamloops who were 15 or older and who were eligible to work, 34,170 reported that they worked full-time in 2010. This represents 73.1% of the work force. There were also 10,490 individuals living in the City of Kamloops who reported that they worked part time. This represents approximately 22.4% of the work force.

Those living in Kamloops and who were in the labour force worked an average of 43.7 weeks in 2010. This is relatively aligned with the rate reported for the Province as a whole (43.9 weeks).

While having employment can help provide increased economic security and stability, single person households (with their dependence on a single income) can experience a higher degree of housing stress and financial insecurity.

Across single person households in Kamloops in 2011, the median household income was \$31,263 while the average household income was \$37,158. Median incomes were comparable to the Province as a whole (\$31,263 in Kamloops versus \$31,236 across BC). However, average incomes were significantly smaller in Kamloops when compared to the Provincial average (37,158 compared to \$40,265 across BC).

#### **(e) Housing**

##### **i) Household Size and Composition**

The 2011 Census reported that there were 35,020 households living in the City of Kamloops in 2011. Of these households, 9,320 (26.6%) were single person households. There were also an additional 9,320 individuals who were living in

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<sup>2</sup> LIM-AT means "low income measure (after tax) and is a measure that was developed by Statistics Canada to track and report on poverty. LIM-AT reports on the number of households (before and after tax) who have an income which falls below 50% of the median household income while adjusting for difference in household sizes. In 2011, the income cut-off for a single person household based on LIM-AT was an annual household income of \$19,460 after-tax while the income cut-off for a two person household was \$25,721. For a family of three or four the income cut-off was between \$33,706 and \$38,920.

non-family arrangements in Kamloops. This can include single person households living on their own as well as two or more unrelated individuals sharing their housing.

#### ii) **Housing Types**

The 19,715 single detached housing units in the City of Kamloops comprise 56.3% of the entire housing stock (35,020 units) which is somewhat higher than the Provincial average (47.7% of the total stock). Apartment units make up 17.7% of the units (6,205), while 16.0% were row- or townhouse units (5,605 units). Apartment duplex units made up 7.1% of the stock (2,495 units). There were also 1,005 households living in manufactured homes/moveable dwellings (2.9% of the entire housing stock).

#### iii) **Condition of the Stock**

The majority of the housing in Kamloops (59.0%) was built before 1980, while 31.5% of the units were built between 1981 and 2000. Only 11.6% of the housing stock in Kamloops (4,390 units) were built between 2001 and 2011 which is considerably lower than the 16.6% of units built during this period across the Province as a whole.

The 2011 National Household Survey showed that the majority of the housing stock in Kamloops is in good repair. Some 32,855 units (93.8% of the housing stock) were identified as requiring only regular maintenance or minor repairs, while 2,170 units (6.2% of the total housing stock) were in need of major repairs.

#### iv) **Tenure**

##### **Owners**

Of the 35,020 households living in Kamloops, almost 3 in 4 (25,725 households or 73.6%) were owners while 9,205 (26.4%) were renters.

The median monthly payment for owners living in Kamloops in 2011 was \$1,052 per month (2010 rates) based on information reported in the 2011 Census.

At \$1,052, the cost of housing for owners living in Kamloops is marginally higher (by \$29) than the comparable median monthly owners' payments reported across the Province (\$1,023). Three in 5 owner households (60.2%) in Kamloops carried a mortgage compared to 57.3% of owners across BC.

##### **Renters**

More than 1 in 4 households in Kamloops are renters (26.4%). This translates into 9,205 households. Of the renter households living in the City of Kamloops, the average monthly shelter costs were \$859 while the median monthly shelter costs were \$833.

In October 2013, CMHC reported average monthly rents of \$775 for the City of Kamloops and a vacancy rate of 3.5% across all units. This is slightly lower than the vacancy rate in 2012 which was 3.9%. The vacancy rate for 1-bedroom units was 3.4%. This has increased from a rate of 3.0% in the previous year.

## **(f) Housing market conditions**

### **(i) Ownership**

Kamloops has been successful in achieving a rate of ownership (73.6%) that is higher than the Provincial average (69.8%). However, it is important to note that the cost of housing in the community is increasing.

The 2011 National Household Survey reported an average dwelling value of \$361,030 for ownership housing in Kamloops (2010 values) and a median dwelling value of \$349,099.

### **(ii) Rental**

The 2011 National Household Survey identified a total of 9,205 renter households living in Kamloops. Most of these households live in either purpose-built rental housing or social housing. In addition, some renters in Kamloops live in rented secondary suites or single detached homes.

The 2011 National Household Survey showed that 14.4% of renter households living in the community were living in subsidized housing. This translates into approximately 1,160 households.

This number of subsidized renters is a relatively new measure reported by Statistics Canada as part of the National Household Survey and requires some analysis in order to fully understand the implications. One important result is that it is possible to see that the proportion of Kamloops residents receiving some level of housing assistance (14.4%) was slightly higher when compared to the Province as a whole (13.5%) as well as many other communities and regions across BC.

#### **Private Rental Housing**

CMHC's Rental Market Report (2013) shows 3,158 purpose-built rental housing units in the Kamloops CA.

The average monthly rent as reported by CMHC for a purpose-built rental unit in the City of Kamloops is \$775. To carry the cost of this housing without spending more than 30% of their income on their housing costs, a household would need an annual income of \$31,000.

In looking at the rent ranges in Kamloops, CMHC reported an average market rent of \$641 per month for a bachelor unit in Kamloops and an average rent of \$721 per month for a 1-bedroom unit. While these rents may be affordable for many renter households, it is important to note that they are not affordable to households earning a minimum wage, or relying on income assistance.

Similarly, rents at this level would be challenging for low income single seniors relying on OAS/GIS.

## **(g) Housing Affordability Challenges**

The 2011 Census also reported that almost half of all renters (47.0%) living in Kamloops were spending 30% or more of their income on their housing costs in 2010. This translates into 4,326 renter households.

At the time of the 2006 Census, there were 1,510 households in the City of Kamloops spending 50% or more of their income on their housing costs (17.5% of all renter households). These households are considered to face extreme affordability challenges and are at increased risk of losing their housing or becoming homeless. An additional 335 renter households across the Thompson-Nicola Region spend 50% or more of their income on their housing costs (16.1% of renter households across the Region). However, of the 1,845 households across the region who are in this situation, 81.8% live in the City of Kamloops.

## **(h) Vulnerable and At Risk Households**

The 2011 Census reported 11,200 individuals living in Kamloops who are in low income based on LIM-AT.

This includes approximately 2,500 children and youth under the age of 18 (15.1%) who are living in families that are in poverty, as well as 860 children who are under the age of 6 (17.1%). It also includes 1,465 seniors 65 years or older (12.0%).

Aboriginal people are also frequently over-represented among those who are homeless or at risk of homelessness. Data from the 2011 Census and National Household Survey shows that Aboriginal people account for 8.9% of the population in Kamloops and 12.6% of the population within the Region, significantly higher than the proportions across the Province (6.2%). This translates into 7,625 Aboriginal residents in the City and 16,135 in the Region. In looking at ways to effectively respond to the needs of Aboriginal people and communities, it is important to ensure that the services and supports that are provided are culturally responsive and that the history of Aboriginal people and communities in BC is recognized.

## Conclusions

The review of the housing need and demand indicators and community research as set out in this report suggests that there are significant gaps in the continuum of housing and services in the City of Kamloops and the Thompson-Nicola Region. This includes gaps on the supply-side (a shortage of units that are affordable to households living in the community) and on the demand-side (targeted housing and supports to better meet the specific needs of vulnerable and at risk groups). All of the research suggests that there are a number of families and individuals in the Thompson-Nicola Region who are facing real challenges in finding and keeping suitable housing and who do not have the resources they need to find housing in the private rental market without some type of assistance and support.

## Selected References

Canada Mortgage and Housing Corporation, Rental Market Report (Fall 2013)

Statistics Canada. 2011 Census

Statistics Canada 2011. National Household Survey

## SOCIAL DEMOGRAPHIC AND ECONOMIC PROFILE

### POPULATION AND HOUSEHOLD GROWTH

	2001	2006	2011	
Province	3,907,738	4,113,487	4,400,057	The 2011 Census shows that the population in the City of Kamloops has continued to increase.
Increase/Decrease		205,749	286,570	
% Increase		5.3	7.0	
Thompson-Nicola Region	119,222	122,286	128,473	Between 2006 and 2011, the population of Kamloops grew by 5,302 individuals. This represents an increase of 6.6%.
Increase/Decrease		3,064	6,187	
% Change		2.6	5.1	
City of Kamloops	77,281	80,376	85,678	At the same time, the population of the Thompson-Nicola Region grew by 6,187 (5.1%). Outside the City of Kamloops, the growth was much slower with only 885 additional people. Put differently, 85.7% of the growth in the Region occurred in the city of Kamloops.
Increase/Decrease		3,095	5,302	
% Change		3.9	6.6	

### HOUSEHOLD GROWTH

	2001	2006	2011	
Province	1,534,335	1,643,150	1,764,635	The number of households in Kamloops has also continued to grow.
Increase/Decrease		108,815	121,485	
% Change		6.6	7.4	
Thompson-Nicola Region	47,645	50,375	53,375	Between 2006 and 2011 the number of households in Kamloops grew by 2,365 households. This represents an increase of 6.8% and is an indicator of on-going housing demand.
Increase/Decrease		2,730	3,000	
% Change		5.4	5.6	
City of Kamloops	30,705	32,655	35,020	
Increase/Decrease		1,960	2,365	
% Change		6.0	6.8	

POPULATION AND HOUSEHOLD AGE PROFILE						
POPULATION						
	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	4,400,055	100.0	128,475	100.0	85,680	100.0
Under 25	1,232,350	28.0	36,060	28.1	25,380	29.6
25 – 34	564,765	12.8	14,440	11.2	10,705	12.5
35 – 44	594,635	13.5	15,435	12.0	10,725	12.5
45 – 54	705,210	16.0	21,040	16.4	13,700	16.0
55 – 64	614,375	14.0	19,675	15.3	11,815	13.8
65+	688,715	15.7	21,830	17.0	13,345	15.6
HOUSEHOLD						
	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	1,764,640	100.0	53,375	100.0	35,020	100.0
Under 25	57,815	3.3	2,050	3.8	1,740	5.0
25 – 34	235,955	13.4	6,570	12.3	4,905	14.0
35 – 44	308,825	17.5	8,245	15.4	5,815	16.6
45 – 54	396,785	22.5	11,520	21.6	7,555	21.6
55 – 64	354,395	20.1	11,295	21.2	6,790	19.4
65+	410,865	23.3	13,695	25.7	8,210	23.4

The 2011 Census shows that the age profile of the residents of Kamloops is generally comparable to that of the Province as a whole. 42.1% of Kamloops residents are under the age of 35 compared to 40.8% across the Province. Those between the ages of 35 and 54 account for 28.5% of the population in Kamloops compared to 28.1% across the Province. Those 55 or older account for 29.4% of the population in Kamloops versus 29.7% across the Province.

The 2011 Census also shows that the Thompson-Nicola Region has a slightly older age profile when compared to the City of Kamloops with only 39.3% of the regional population under the age of 35 (compared to 42.1% in the City) while 32.3% are 55 or older (compared to 29.4% in the City).

## FAMILY AND HOUSEHOLD COMPOSITION

### NUMBER OF HOUSEHOLD MAINTAINERS

	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	1,764,635	100.0	53,370	100.0	35,020	100.0
1 Household Maintainer	1,038,910	58.9	30,760	57.6	19,895	56.8
2 Household Maintainers	673,945	38.2	21,480	40.2	14,255	40.7
3 or more Household Maintainers	51,775	2.9	1,130	2.1	865	2.5

### HOUSEHOLD SIZE

	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	1,764,635	100.0	53,370	100.0	35,020	100.0
1 Person	498,925	28.3	14,150	26.5	9,320	26.6
2 People	613,270	34.8	21,050	39.4	13,040	37.2
3 People	264,135	15.0	7,965	14.9	5,535	15.8
4 People	237,725	13.5	6,805	12.8	4,865	13.9
5 People	91,600	5.2	2,330	4.4	1,600	4.6
6 or more People	58,985	3.3	1,070	2.0	660	1.9

### FAMILY/HOUSEHOLD ARRANGEMENTS (CENSUS FAMILY AND NON-CENSUS FAMILY)

	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	1,764,635	100.0	53,370	100.0	35,020	100.0
Census Families	1,183,075	67.0	36,615	68.6	23,720	67.7
Single parent Families	143,445	8.1	4,460	8.4	3,115	8.9
Non Family Households	498,925	33.0	14,155	26.5	9,320	26.6
Multi-Family Households	141,600	8.0	3,650	6.8	2,460	7.0

While the difference is modest, there are fewer households with a single household maintainer in Kamloops than across the Region or the Province (56.8% in the City compared to 58.9% across the Province).

Approximately 1 in 4 (27%) households in the City of Kamloops and the Thompson-Nicola Region are single person households which is slightly less than across the Province as a whole. More than 1 in 3 (37%) households in the City of Kamloops are 2 person households while the remaining 36% are households of 3 or more. These proportions do not differ significantly from those reported across the Region or the Province.

Two thirds (67.7%) of households in the City of Kamloops and across the Region are census families while 8.9% are single parent families. These numbers are generally consistent with the proportions across the Province.

## LABOUR MARKET PARTICIPATION

LABOUR MARKET PARTICIPATION			
	Province	Thompson-Nicola	Kamloops
Individuals 15 or older in the labour market	2,354,245	67,415	46,740
Participation rate	64.6	63.4	66.4
Employment rate	59.5	57.3	60.8
Unemployment rate	7.8	9.6	8.5
Average Weeks Worked (2010)	43.9	43.6	43.7
Worked Full-Time (2010)	1,713,540	49,270	34,170
% reporting full-time employment	72.8	73.1	73.1
Worked Part-Time (2010)	516,465	14,760	10,490
% reporting part-time employment	21.9	21.9	22.4
Median commuting time (in min.)	20.4	15.2	15.2
Average Employment Income	\$58,016	\$55,337	\$56,649
Median Employment Income	\$49,143	\$49,260	\$50,293

The employment rate in Kamloops is slightly higher than that of the Province (60.8% in Kamloops versus 59.5% across BC). In terms of those reporting full time employment, 73.1% of worker in Kamloops work full time versus 72.8% across BC. The unemployment rates are roughly comparable with 8.5% in Kamloops and 7.8% across BC being unemployed.

Median employment income is more than \$1,000 higher in Kamloops when compared to the BC median income (\$50,293 compared to \$49,143 across BC).

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HOUSEHOLD INCOME		
	Average Income	Median Income
Province	\$77,378	\$60,333
Thompson-Nicola Region	\$71,861	\$59,385
City of Kamloops	\$75,357	\$62,598
SINGLE PERSON HOUSEHOLDS		
	Average Income	Median Income
Province	\$40,265	\$31,236
Thompson-Nicola Region	\$32,146	\$25,916
City of Kamloops	\$37,158	\$31,263

Median household income is more than \$2,000 higher (3.6%) in Kamloops than the comparable Provincial figure (\$62,598 in Kamloops compared to \$60,333 across BC). However, the median income for single person households is virtually identical to the comparable rate in the Province of BC (\$31,263 in Kamloops compared to \$31,236 across the Province).

INCOME PROFILE						
	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total	1,761,789	100.0	53,385	100.0	34,035	100.0
Under \$10K	96,435	5.5	2,260	4.2	1,335	3.9
\$10K to \$19,999	156,565	8.9	4,665	8.7	3,155	9.3
\$20K to \$29,999	157,605	8.9	4,895	9.2	2,825	8.3
\$30K to \$39,999	167,220	9.5	6,155	11.5	3,805	11.2
\$40K to \$49,999	158,400	9.0	4,630	8.7	2,680	7.9
\$50K to \$59,999	140,340	8.0	4,370	8.2	2,905	8.5
\$60K to \$79,999	246,720	14.0	8,005	15.0	5,255	15.4
\$80K to \$99,999	193,180	11.0	5,635	10.6	2,880	8.5
\$100K or more	445,324	25.3	12,770	23.9	9,195	27.0

While the income profile of those living in Kamloops is largely consistent with the pattern seen across the Province, it is interesting to note that Kamloops has fewer households in the bottom decile or lowest 10% (4% versus 6% across the Province) and more in the top income bracket of \$100,000 or more (27% compared to 25% across the Province). However, overall variations are relatively minor.

## B. HOUSING CHOICES, HOUSING NEEDS AND HOUSING MARKET CONDITIONS

ABOUT THE HOUSING STOCK						
	Province		Thompson-Nicola		Kamloops	
	#	%	#	%	#	%
Total Units	1,764,635	100.0	53,370	100.0	35,025	100.0
Single Detached	842,120	47.7	33,070	62.0	19,715	56.3
Apartment	505,120	28.6	7,290	13.7	6,205	17.7
Row house /Townhouse	186,075	10.5	6,790	12.7	5,605	16.0
Apartment Duplex	184,355	10.4	2,715	5.1	2,495	7.1
Movable Dwelling	46,960	2.7	3,505	6.6	1,005	2.9

More than half of the housing stock in Kamloops is single detached. The City has a greater concentration of single detached housing than the Province as a whole (56% compared to 48%) but a lower concentration than the Thompson-Nicola Region where 62% of the housing is this form. However, Kamloops has a lower concentration of apartment units when compared to the Province (18% versus 29%).

### AGE OF THE HOUSING STOCK

	Province		Thompson-Nicola		Kamloops		The majority of the housing in the City of Kamloops (56%) was built before 1980 which makes the stock somewhat older than the housing stock across the entire province. Between 2001 and 2011 there were approximately 4,390 units added in the City and 7,150 units added region-wide. This accounts for 12% of the total housing stock across both jurisdictions. Both the City and the Region added 18% of the current housing stock in the 1990s.
	#	%	#	%	#	%	
Total Units	1,764,630	100.0	53,375	100.0	35,025	100.0	
1960 or before	282,675	16.0	6,410	12.0	4,370	12.5	
1961 to 1980	551,655	31.3	22,435	42.0	15,235	43.5	
1981 to 1990	308,450	17.5	7,770	14.6	4,725	13.5	
1991 to 2000	329,780	18.7	9,620	18.0	6,290	18.0	
2001 to 2005	133,235	7.6	3,010	5.6	1,885	5.4	
2006 to 2011	158,845	9.0	4,140	7.8	2,505	7.2	

### CONDITION OF THE HOUSING STOCK

	Province		Thompson-Nicola		Kamloops		Despite the fact that the housing stock in the City is slightly older than the housing stock Province-wide, the proportion of the units in the City which is in need of major repairs is slightly smaller when compared to the Province as a whole. Overall, 6.2% of the housing in the City is in need of major repairs compared to 7.2% of the stock in the Province.
	#	%	#	%	#	%	
Total Stock	1,764,630	100.0	53,375	100.0	35,025	100.0	
Minor repairs	1,636,875	92.8	49,180	92.1%	32,855	93.8%	
Major repairs	127,760	7.2	4,195	7.9%	2,170	6.2%	

### HOUSING TYPE AND TENURE

	Thompson-Nicola		Kamloops		Just over 1 in 4 households (26.4%) living in the City of Kamloops are renters (26.4%).  The average monthly housing cost for owners living in Kamloops was \$1,099 per month (median \$1,052) while the average month shelter cost for renters was \$859 (\$833 median). For a household to carry the median monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$42,080 (owners) and \$33,320 (renters).
	#	%	#	%	
Province	1,202,000	69.8	519,855	30.2	
Thompson-Nicola Region	38,135	76.2	11,940	23.8	
City of Kamloops	25,725	73.6	9,205	26.4	

### AVERAGE HOUSING COSTS

	Average Owners' Payments 2011	Median Owners' Payments 2011	Average Renters' Monthly Payments 2011	Median Renters' Monthly Payments 2011
Province	\$1,228	\$1,023	\$989	\$903
Thompson-Nicola Region	\$1,013	\$882	\$827	\$801
City of Kamloops	\$1,099	\$1,052	\$859	\$833

ACCESS TO THE OWNERSHIP MARKET				
	Province	Thompson-Nicola	Kamloops	
Total Households	1,764,635	53,375	35,025	The rate of ownership in Kamloops is higher than the rate across the Province as a whole (73.7% in Kamloops versus 68.1% across BC) with 60.2% of all owners in Kamloops still carrying a mortgage.
Number of Owners	1,202,000	40,695	25,810	
Part of Condo	397,105	6,785	5,915	The median monthly housing cost for owners in Kamloops is relatively comparable to the Province as whole with the cost in Kamloops being \$1,052 versus \$1,023 for the Province of BC.
% of Owners	68.1	76.2	73.7	
% with a Mortgage	57.3	57.1	60.2	The median dwelling value of a unit in Kamloops is \$349,099 or almost \$100,000 less than the comparable rate across BC (\$448,835 in Kamloops versus \$448,835 across BC).
Average Dwelling Value	\$543,635	\$346,125	\$361,030	
Median Dwelling Value	\$448,835	\$334,641	\$349,099	
Average Monthly Payments	\$1,228	\$1,013	\$1,099	
Median Monthly Payments	\$1,023	\$882	\$1,052	

## RENTAL MARKET CONDITIONS

### AVERAGE MARKET RENTS

	2009	2010	2011	2012	2013	
Bachelor	\$578	\$602	\$607	\$616	\$641	The average monthly rental housing cost for those living in Kamloops was \$775. For a renter household to carry the average monthly shelter cost without spending more than 30% of their income on their housing, it would need an annual income of \$31,000.
1-bedroom	\$688	\$685	\$694	\$711	\$721	
2-bedroom	\$819	\$816	\$807	\$876	\$850	
3+ bedroom	\$996	\$1,032	\$1,058	\$1,044	\$1,030	
Total	\$747	\$742	\$747	\$783	\$775	

### VACANCY RATES

	2009	2010	2011	2012	2013	
Bachelor	2.1	11.4	0.7	1.8	13.1	Based on the most recent Rental Housing Report published by CMHC, the average market rent was \$641 for a bachelor unit and \$721 for a 1-bedroom unit.  These rent levels are affordable to a household with an annual income of between \$24,640 and \$28,840. This is aligned with the median income in the community for single person households. However, it is important to note that approximately 4,490 households living in Kamloops (13.1% of total households) had an annual income of under \$20,000.
1-bedroom	1.6	2.4	3.6	3.0	3.4	
2-bedroom	1.4	1.7	2.3	5.1	2.2	
3+ bedroom	0.0	4.3	1.8	6.7	0.0	
Total	1.5	2.6	2.9	3.9	3.5	

HOUSING AFFORDABILITY PRESSURES			
HOUSEHOLDS IN CORE HOUSING NEED AND "WORST CASE NEED"			
Renter Households Spending 30% or More of Income on Housing 2011 National Household Survey			Almost half (47.0%) of renters in Kamloops spend 30% or more of their income on housing. This is slightly higher than across the Province (45.3%).
Province	235,494	45.3	
Thompson-Nicola Region	5,289	44.3	
City of Kamloops	4,326	47.0	A greater proportion of renters in the City of Kamloops are also in worst case need (paying 50% or more of their income on housing) when compared to the Province as a whole (17.5% of renters in Kamloops are in worst case need compared to 13.4% of renters across BC).
Renter Households Spending 50% or More of Income on Housing 2006 Census			
Province	64,885	13.4	
Thompson-Nicola Region	1,845	16.1	
City of Kamloops	1,510	17.5	
ACCESS TO SOCIAL HOUSING			
	Number Assisted	%	A marginally larger proportion of renters in Kamloops are in social housing (14.4%) compared to the Provincial totals (13.5%).
Province	70,180	13.5	
Thompson-Nicola Region	1,504	12.6	
City of Kamloops	1,160	14.4	

## VULNERABLE AND AT RISK POPULATION

INDIVIDUALS LIVING IN LOW INCOME			
	#	%	Statistics Canada uses a number of measures to report on households living in low income. These can include both before tax and after tax measures. The information in this section reports on the incidence of individual in low income in 2011 (2010 incomes) based on LIM-AT (low income measure after tax). This measure is a fixed percentage (50%) of the median adjusted after-tax household income and takes into account differences in household size. Based on this measure, the incidence of households living in low income in the City of Kamloops and in the Thompson-Nicola Region is slightly lower than the Province as a whole. Region-wide there were 16,860 individuals in the Thompson-Nicola Region who had an income below the established income cut-off (14%). For a single person household the income cut-off for 2011 (2010 incomes) was \$19,460 while the income cut-off for a two person household was \$25,721.
Province	696,850	16.4	
Thompson-Nicola Region	16,860	14.1	
City of Kamloops	11,200	13.4	

CHILDREN UNDER 6 LIVING IN LOW INCOME			
	#	%	Across the Region there were 1,190 children under 6 who were living in families who were in low income based on the information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. This represents 17.4% of this population and includes both single parent family households as well as working poor families. For a single parent family household with one child, the established income threshold is \$25,721 while a three person household would be considered to be in low income at \$33,706. A couple with two children who had an after-tax income of less than \$38,920 would also be considered to be in low income under this measure.
Province	47,725	18.5	
Thompson-Nicola Region	1,190	17.4	
City of Kamloops	860	17.1	
CHILDREN AND YOUTH (Under 18) LIVING IN LOW INCOME			
	#	%	There were also 3,925 children under the age of 18 who were living in the Thompson-Nicola Region in families with incomes that were below the established income thresholds and who were considered to be living in poverty. This represents 17.2% of this population compared to 19.1% across the Province. The incidence of children under age 18 living in low income is also lower for the Thompson-Nicola Region when compared to the Province as a whole (15.1% compared to 19.1% across BC).
Province	157,250	19.1	
Thompson-Nicola Region	3,925	17.2	
City of Kamloops	2,500	15.1	
SENIORS (65+) LIVING IN LOW INCOME			
	#	%	Approximately 12% of seniors in Kamloops were considered to be in low income in 2011 (2010 incomes) based on the low income measure after tax (LIM-AT) published by Statistics Canada. This is slightly below the incidence of low income reported across the Province for senior-led households (13.9%) and includes both low income single seniors and couples. A single senior would be considered to be in low income if their after-tax income was \$19,460 or less while a senior couple would be considered to be in low income if their after tax income was at or below \$25,721.
Province	88,235	13.9	
Thompson-Nicola Region	2,550	12.8	
City of Kamloops	1,465	12.0	
ABORIGINAL PEOPLE			
	#	%	The City of Kamloops has a higher incidence of aboriginal residents when compared to the Province as a whole. Approximately 8.9% of the City's residents are Aboriginal compared to 6.2% across BC.
Province	267,085	6.2	
Thompson-Nicola Region	16,135	12.6	
City of Kamloops	7,625	8.9	

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### ***A.3. Housing Need and Demand in Kelowna***

This housing need and demand review identifies key measures of housing need in the City of Kelowna and the Central Okanagan Region as set out in the "Housing Need and Demand Study Template" developed by the BC Non Profit Housing Association (BCNPHA) and BC Housing.

#### **Key Components**

Key elements in this report include measures related to current housing needs, estimated future demand as well as an analysis of the existing inventory of housing in the community.

##### **A. Current Needs**

This section provides an overview of existing and emerging needs in Kelowna. The information reported in this section includes key social, demographic and economic data related to existing and future housing demand.

##### **(a) Population**

Kelowna is a mid-sized city located on the banks of Okanagan Lake in the heart of the Okanagan Valley in south-central BC. At the time of the 2011 Census, there were 117,312 individuals living in Kelowna.

Both the City of Kelowna and the Central Okanagan Regional District grew between 2006 and 2011.

Between 2006 and 2011, the population of Kelowna grew by 10,277 individuals (9.6%). At the same time, the population of the Central Kootenay Region grew by 17,563 individuals (10.8%).

Of the estimated increase in the population across the Region, 58.5% of the growth was concentrated in the City of Kelowna.

As the City of Kelowna continues to grow, it is likely that this growth will create increased housing demand.

##### **(b) Age Profile**

Seniors and near seniors represent a significant proportion of households living in Kelowna with almost 1 in 5 individuals (19.1%) being seniors compared to 15.7% across the Province.

At the same time, more than 1 in 4 individuals living in the City of Kelowna were under the age of 25 (27.7%). This is comparable to the rate of 28.0% across the Province.

In looking at the general age profile of households living in Kelowna, the 2011 Census/National Household Survey reported that more than 1 in 4 households (27.8%) was led by someone 65 or older. There were also an additional 18.4% of households led by someone between the ages of 55 and 64. Those between the ages of 35 and 54 accounted for 35.7% of household heads. Only 18.1% of households in Kelowna were led by someone under the age of 35 although this is slightly higher than the Provincial average of 16.7% of households with a head under the age of 35.

##### **(c) Income Profile**

The median household income in the City of Kelowna in 2011 (2010 incomes) was 4.0% lower than the median household income for BC (\$57,948 compared to \$60,333 across BC). The median household income in the Region was \$59,456 which was between the median income in the City and that seen across the Province as a whole.

The median household income for single person households in Kelowna was \$30,144 which is approximately \$1,000 or 3.5% less than the comparable figure across BC (\$31,236).

Of the 49,670 households in the City of Kelowna, 28,740 (57.9%) were led by a single household maintainer. Some of these households will be single senior-led households while others will be single young adults. However, there are also 3,885 single parent family households living in the community (7.8% of total households).

The 2011 Census also noted that there were 6,340 households living in the City of Kelowna who had an annual income of less than \$20,000. This represents 12.2% or almost 1 in 8 households living in the community.

The 2011 Census reported that there were 16,675 individuals (14.6%) living in the City of Kelowna who were living in poverty in 2011 (2010 incomes) based on Statistics Canada Low Income Measure After Tax (LIM-AT)<sup>3</sup>. Across the Central Okanagan Region a total of 23,690 people (14.2%) were living in low income.

#### **(d) Labour Force and Employment**

The overall level of labour force participation in the City of Kelowna was 65.0% which was comparable to the Provincial rate of 64.6%. The employment rate was also comparable to the Province as a whole (59.7% versus 59.5% across BC). In addition, there was a higher prevalence of part-time employment reported for Kelowna when compared to the Province (23.6% compared to 21.9% across BC).

In 2011, there were 63,565 individuals living in the City of Kelowna 15 or older in 2011 who were part of the labour force.

The median employment income in Kelowna was \$46,566 in 2011 (2010 incomes). This is approximately \$2,500 or 5.2% less than the median employment income reported for the Province (\$49,143).

Of the 63,565 individuals in the City of Kelowna who were 15 or older and who were eligible to work, 45,635 reported that they worked full-time in 2010. This represents 71.8% of the work force as compared to 72.8% across the Province as a whole. There were also 15,020 individuals living in Kelowna who reported that they worked part time. This represents approximately 23.6% of the work force.

Of those living in Kelowna and who were in the labour force, the 2011 National Household Survey reported that they worked an average of 43.5 weeks in 2010. This is relatively aligned with the rate reported for the Province as a whole (43.9 weeks).

While having employment can help provide increased economic security and stability, single person households (with their dependence on a single income) can experience a higher degree of housing stress and financial insecurity.

Across single person households in Kelowna in 2011, the median household income was \$30,144 while the average household income was \$38,975. Both the median income and the average incomes in Kelowna were marginally lower than the comparable rates seen across BC. The median income was 3.5% lower (\$30,144 in Kelowna versus \$31,236 across BC) while the average income was 3.2% lower than the Provincial average (\$38,975 compared to \$40,265 across BC).

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<sup>3</sup> LIM-AT means "low income measure (after tax) and is a measure that was developed by Statistics Canada to track and report on poverty. LIM-AT reports on the number of households (before and after tax) who have an income which falls below 50% of the median household income while adjusting for difference in household sizes. In 2011, the income cut-off for a single person household based on LIM-AT was an annual household income of \$19,460 after-tax while the income cut-off for a two person household was \$25,721. For a family of three or four the income cut-off was between \$33,706 and \$38,920.

## **(e) Housing**

### **i) Household Size and Composition**

The 2011 Census reported that there were 49,670 households living in the City of Kelowna in 2011. Of these households, 29.4% were single person households which is marginally higher than the average across BC (28.3%). There was also a total of 14,625 individuals who were living in non-family arrangements in Kelowna. This can include single person households living on their own as well as two or more unrelated individuals sharing their housing.

### **ii) Housing Types**

The 24,860 single detached housing units in the City of Kelowna comprise just over half (50.1%) of the entire housing stock (49,665 units) which is slightly higher than the Provincial average (47.7% of the total stock). Apartment units make up 24.8% of the total stock, while 1 in 5 units (20.1%) were row house, townhouse or duplex units (9,980 units). There were also 795 households living in manufactured homes/moveable dwellings (1.6% of the entire housing stock).

### **iii) Condition of the Stock**

The housing stock in Kelowna is younger than the general housing stock across BC. Only 7.4% of the housing in Kelowna was built in 1960 or before compared to 16.0% across BC, while almost half (49.3%) of the stock was built between 1961 and 1990. An additional 43.1% was built between 1991 and 2011. Between 2001 and 2011, 22.9% of the housing stock in Kelowna was built compared to only 16.6% across the Province.

The 2011 National Household Survey showed that the large majority of the housing stock in Kelowna is in good repair. Some 47,465 units (95.6% of the housing stock) were identified as requiring only regular maintenance or minor repairs, while 2,200 units (4.4% of the total housing stock) were in need of major repairs. Across the Province 7.2% of the housing stock was in need of major repairs.

### **iv) Tenure**

#### **Owners**

Of the 49,670 households living in Kelowna, 71.5% of 35,310 households were owners while 14,095 households (36.9%) were renters.

The median monthly payment for owners living in Kelowna in 2011 was \$1,064 per month (2010 rates) based on information reported in the 2011 Census.

At \$1,064 the monthly cost of housing for owners living in Kelowna is marginally higher than the comparable median monthly owners' payments reported across the Province (\$1,023). A majority of owner households in Kelowna (58.5%) carried a mortgage compared to 57.3% of owners across BC.

#### **Renters**

More than 1 in 4 households in Kelowna are renters (28.5%). This translates into 14,095 households. Of the renter households living in the City of Kelowna, the median monthly shelter cost was \$1,001 which is significantly higher than the median monthly shelter costs of \$903 across BC.

In October 2013, CMHC reported average monthly rents of \$885 for the City of Kelowna and a vacancy rate of 1.8% across all units. This is much lower than the vacancy rate in 2012 which was 4.0%. It should be noted that the vacancy rate for a 1-bedroom unit is 1.3% which is also a decrease from the 3.0% vacancy rate in the previous year.

**(f) Housing market conditions**

**(i) Ownership**

The rate of ownership in Kelowna is 71.5% which is slightly higher than the Provincial average (69.8%).

The 2011 National Household Survey reported an average dwelling value of \$467,313 for ownership housing in Kelowna (2010 values) which is 14.0% lower than the Provincial average (\$543,635). Similarly, the median dwelling value of a unit in Kelowna is \$349,099 which is 7.4% lower than the Provincial median. It should be kept in mind, however, that the Provincial average and median prices reflect the particularly high real estate prices that can be seen in the Lower Mainland area of the Province.

**(ii) Rental**

The 2011 National Household Survey identified a total of 14,095 renter households living in Kelowna. Most of these households live in either purpose-built rental housing or social housing. In addition, some renters in Kelowna live in rented secondary suites or single detached homes.

The 2011 National Household Survey showed that 1 in 10 renter households (10.1%) living in the community were living in subsidized housing. This translates into 1,424 households living in subsidized housing in Kelowna.

This number of subsidized renters is a relatively new measure reported by Statistics Canada as part of the National Household Survey and requires some analysis in order to fully understand the implications. One important result is that it is possible to see that the proportion of Kelowna residents receiving some level of housing assistance (10.1%) was somewhat lower when compared to the Province as a whole (13.5%).

**Private Rental Housing**

As noted above, the 2011 Census noted that there are 14,095 renter households living in Kelowna.

The average monthly rent as reported by CMHC for a purpose-built rental unit in Kelowna is \$885. For a household to be able to carry the cost of this housing without spending more than 30% of their income on their housing costs, they would need an annual income of \$35,400.

In looking at the rent ranges in Kelowna, CMHC reported an average market rent of \$606 per month for a bachelor unit and \$778 per month for a 1-bedroom unit. While these rents are affordable to some renter households, it is important to note that they are not affordable to households earning a minimum wage, or relying on income assistance.

Similarly, rents at this level would be challenging for low income single seniors relying on OAS/GIS.

**(g) Housing Affordability Challenges**

The 2011 Census also reported that more than half of all renters (51.1%) living in Kelowna were spending 30% or more of their income on their housing costs in 2010. This translates into 7,203 renter households.

At the time of the 2006 Census, there were 1,955 renter households in the City of Kelowna spending 50% or more of their income on their housing costs (15.6% of all renter households). These households are considered to face extreme affordability challenges and are at increased risk of losing their housing or becoming homeless. An additional 305 renter households across the Central Okanagan Region spend 50% or more of their income on their housing costs (15.2% of renter households across the Region). Of the 2,260 households across the region who are in this situation, 86.5% live in the City of Kelowna.

#### **(h) Vulnerable and At Risk Households**

The 2011 Census reported that 16,675 individuals (14.6%) living in Kelowna are in low income based on LIM-AT. This is somewhat lower than the comparable rate of 16.4% seen across the Province.

This includes 3,705 children and youth under the age of 18 (17.8%) who are living in families that are in poverty, and 1,120 children who are under the age of 6 (17.6%). It also includes 2,505 seniors 65 years or older (12.2%). While still high, each of these measures of low income are somewhat lower than the rates of low income for comparable groups across BC.

Aboriginal people are frequently over-represented among those who are homeless or at risk of homelessness. Data from the 2011 Census and National Household Survey shows that Aboriginal people account for 5.5% of the population in Kelowna and 5.9% of the population within the Region, slightly less than the rate across BC (6.2%). This translates into 5,145 Aboriginal residents in the City and 8,255 in the Region. In looking at ways to effectively respond to the needs of Aboriginal people and communities, it is important to ensure that the services and supports that are provided are culturally responsive and that the history of Aboriginal people and communities in BC is recognized.

## Conclusions

The review of the housing need and demand indicators and community research as set out in this report suggests that there are significant gaps in the continuum of housing and services in the City of Kelowna and the Central Okanagan Region. This includes gaps on the supply-side (a shortage of units that are affordable to households living in the community) and on the demand-side (targeted housing and supports to better meet the specific needs of vulnerable and at risk groups). All of the research suggests that there are a number of families and individuals in the Central Okanagan Region who are facing real challenges in finding and keeping suitable housing and who do not have the resources they need to find housing in the private rental market without some type of assistance and support.

## Selected References

Canada Mortgage and Housing Corporation, Rental Market Report (Fall 2013)

Statistics Canada. 2011 Census

Statistics Canada 2011. National Household Survey

## SOCIO-DEMOGRAPHIC AND ECONOMIC PROFILE

POPULATION AND HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	3,907,738	4,113,487	4,400,057	The 2011 Census shows that the population in the City of Kelowna and across the Central Okanagan Region has continued to increase at a pace faster than across the Province as a whole.
Increase/Decrease		205,749	286,570	
% Increase		5.3	7.0	
Central Okanagan Region	147,739	162,276	179,839	Between 2006 and 2011, the population of the City grew by 10,277 individuals. This represents an increase of 9.6%.
Increase/Decrease		14,537	17,563	
% Change		9.8	10.8	
City of Kelowna	96,288	106,710	117,312	The 2011 Census shows that the Central Okanagan Region also grew during this time period at a rate of 10.8%. This compares to a rate of growth of 7.0% across the Province during this period.
Increase/Decrease		10,422	10,277	
% Change		9.8	9.6	
HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	1,534,335	1,643,150	1,764,635	The number of households in Kelowna has also continued to grow.
Increase/Decrease		108,815	121,485	
% Change		6.6%	7.4	
Central Okanagan Region	59,875	67,000	74,942	Between 2006 and 2011 the number of households in Kelowna grew by 4,683 households. This represents an increase of 9.4% and is an indicator of on-going housing demand.
Increase/Decrease		7,125	7,942	
% Change		10.6	10.6	
City of Kelowna	40,045	44,985	49,668	
Increase/Decrease		4,940	4,683	
% Change		11.0	9.4	

**POPULATION AND HOUSEHOLD AGE PROFILE**

**POPULATION**

	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	4,400,055	100.0	179,840	100.0	117,310	100.0
Under 25	1,232,350	28.0	49,035	27.3	32,535	27.7
25 – 34	564,765	12.8	21,055	11.7	14,820	12.6
35 – 44	594,635	13.5	21,760	12.1	14,215	12.1
45 – 54	705,210	16.0	28,140	15.6	17,910	15.3
55 – 64	614,375	14.0	25,400	14.1	15,420	13.1
65+	688,715	15.7	34,450	19.2	22,415	19.1

**HOUSEHOLD**

	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	1,764,640	100.0	74,945	100.0	49,670	100.0
Under 25	57,815	3.3	2,645	3.5	2,265	4.6
25 – 34	235,955	13.4	9,420	12.6	6,730	13.5
35 – 44	308,825	17.5	11,265	15.0	7,540	15.2
45 – 54	396,785	22.5	15,760	21.0	10,200	20.5
55 – 64	354,395	20.1	14,709	19.6	9,150	18.4
65+	410,865	23.3	21,070	28.1	13,785	27.8

The 2011 Census shows that the age profile of the residents of Kelowna is generally comparable to that of the Province as a whole with one interesting exception. Specifically, the proportion of seniors in Kelowna is higher than across the Province (19.1% compared to 15.7% across the Province).

The 2011 Census also shows that the age profile for residents in the Central Okanagan Region is comparable to the City of Kelowna.

The City of Kelowna has a greater concentration of younger households when compared to the Province as a whole (21% of Kelowna households are headed by someone under 35 compared to only 17% across the Province).

## FAMILY AND HOUSEHOLD COMPOSITION

### NUMBER OF HOUSEHOLD MAINTAINERS

	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	1,764,635	100.0	74,945	100.0	49,670	100.0
1 Household Maintainer	1,038,910	58.9	42,300	56.4	28,740	57.9%
2 Household Maintainers	673,945	38.2	30,590	40.8	19,365	39.0%
3 or more Household Maintainers	51,775	2.9	2,055	2.7	1,560	3.1%

### HOUSEHOLD SIZE

	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	1,764,640	100.0	74,945	100.0	49,665	100.0
1 Person	498,925	28.3	19,995	26.7	14,625	29.4
2 People	613,270	34.8	30,080	40.1	19,065	38.4
3 People	264,135	15.0	10,545	14.1	6,795	13.7
4 People	237,725	13.5	9,360	12.5	5,985	12.1
5 People	91,600	5.2	3,365	4.5	2,185	4.4
6 or more People	58,985	3.3	1,600	2.1	1,010	2.0

### FAMILY/HOUSEHOLD ARRANGEMENTS (CENSUS FAMILY AND NON-CENSUS FAMILY)

	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	1,764,640	100.0	74,945	100.0	49,665	100.0
Census Families	1,183,075	67.0	51,005	68.1	31,950	64.3
Single parent Families	143,445	8.1	5,670	7.6	3,885	7.8
Non Family Households	498,925	33.0	19,995	26.7	14,625	29.4
Multi-Family Households	141,600	8.0	5,045	6.7	3,275	6.6

The distribution of 1 and 2 household maintainer households is comparable between the City of Kelowna and the Province as a whole with Kelowna having slightly more 2 household maintainers and slightly fewer single person household maintainers when compared to BC. The proportion of single household maintainer households in Kelowna is 57.9% compared to 58.9% across the Province.

The City of Kelowna has a slightly higher proportion of single person households than is seen across the Province with 29.4% of all households in Kelowna being 1 person households compared to 28.3% across the Province. More than 1 in 3 households (38.4%) in the City of Kelowna are two person households while 32.2% are households of 3 or more.

The City of Kelowna has a smaller proportion of census family households (64.3% of all households) when compared with the Region (68.1%) or the Province (67.0%). At the same time, Kelowna has a comparable proportion of single parent families (7.8% of all households) compared with 8.1% across the Province as a whole. The City also has fewer non-family households (29.4%) compared with the Province (33.0%).

## LABOUR MARKET PARTICIPATION

LABOUR MARKET PARTICIPATION			
	Province	Central Okanagan	Kelowna
Individuals 15 or older in the labour market	2,354,245	96,535	63,565
Participation rate	64.6	64.2	65.0
Employment rate	59.5	59	59.7
Unemployment rate	7.8	8.1	8.1
Average Weeks Worked (2010)	43.9	43.5	43.5
Worked Full-Time (2010)	1,713,540	68,565	45,635
% reporting full-time employment	72.8	71.0	71.8
Worked Part-Time (2010)	516,465	22,990	15,020
% reporting part-time employment	21.9	23.8	23.6
Median commuting time (in min.)	20.4	15.6	15.3
Average Employment Income	\$58,016	\$53,961	\$54,021
Median Employment Income	\$49,143	\$47,207	\$46,566

The employment rate in Kelowna is comparable to that of the Province (59.7% in Kelowna versus 59.5% across BC). In terms of those reporting full time employment, 71.8% of workers in Kelowna work full time versus 72.8% across BC. The unemployment rates are comparable with 8.1% in Kelowna and 7.8% across BC being unemployed.

Median employment income is lower in Kelowna when compared to the BC median income (\$46,566 compared to \$49,143 across BC).

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HOUSEHOLD INCOME		
	Average Income	Median Income
Province	\$77,378	\$60,333
Central Okanagan Region	\$74,998	\$59,456
City of Kelowna	\$74,975	\$57,948
SINGLE PERSON HOUSEHOLDS		
	Average Income	Median Income
Province	\$40,265	\$31,236
Central Okanagan Region	\$38,423	\$30,048
City of Kelowna	\$38,975	\$30,144

Median household income is lower in Kelowna than the comparable Provincial figure (\$57,948 in Kelowna compared to \$60,333 across BC). The median income for single person households is also lower in Kelowna compared to the Province of BC (\$30,144 compared to \$31,236 across the Province).

INCOME PROFILE						
	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total	1,761,789	100.0	67,439	100.0	51,770	100.0
Under \$10K	96,435	5.5	2,960	4.4	1,770	3.4
\$10K to \$19,999	156,565	8.9	6,225	9.2	4,570	8.8
\$20K to \$29,999	157,605	8.9	7,155	10.6	4,990	9.6
\$30K to \$39,999	167,220	9.5	7,980	11.8	5,505	10.6
\$40K to \$49,999	158,400	9.0	7,275	10.8	4,685	9.0
\$50K to \$59,999	140,340	8.0	6,170	9.1	4,135	8.0
\$60K to \$79,999	246,720	14.0	11,155	16.5	6,855	13.2
\$80K to \$99,999	193,180	11.0	834	1.2	5,410	10.5
\$100K or more	445,324	25.3	17,685	26.2	13,850	26.8

The City of Kelowna has a modestly lower proportion of its population reporting incomes of less than \$30,000 compared to the Province (21.8% in the City versus 23.3% across the Province). At the upper end of the income scale, a comparable number of people in Kelowna have incomes of \$60,000 or more (50.5%) compared to the Province (50.3%).

Both are significantly higher than the proportion of households in the Region which have incomes in excess of \$60,000 (43.9%).

## B. HOUSING CHOICES, HOUSING NEEDS AND HOUSING MARKET CONDITIONS

ABOUT THE HOUSING STOCK						
	Province		Central Okanagan		Kelowna	
	#	%	#	%	#	%
Total Units	1,764,635	100.0	42,370	100.0	49,665	100.0
Single Detached	842,120	47.7	42,370	56.5	24,860	50.1
Apartment	505,120	28.6	16,140	21.5	14,030	28.2
Row house /Townhouse	186,075	10.5	7,600	10.1	5,960	12.0
Apartment Duplex	184,355	10.4	5,415	7.2	4,020	8.1
Movable Dwelling	46,960	2.7	3,420	4.6	795	1.6

Half of the housing units in Kelowna are single detached units (50.1%) compared to 47.7% across the Province. Approximately 56.5% of the housing units in the Region are single detached units.

Kelowna has a comparable number of apartment units to the Province (28.2% versus 28.6%) although this figure is higher than the proportion of apartment units across the Region (21.5%).

### AGE OF THE HOUSING STOCK

	Province		Central Okanagan		Kelowna		The housing stock in the City of Kelowna is generally younger compared to the overall Provincial housing stock. Only 7.4% of the housing units in the City of Kelowna was built before 1960 compared to 16.0% across BC. At the same time, 22.9% of the housing units in Kelowna were built between 2001 and 2011 compared to only 16.6% of total units built during this period across BC.
	#	%	#	%	#	%	
Total Units	1,764,630	100.0	74,950	100.0	49,670	100.0	
1960 or before	282,675	16.0	4,665	6.2	3,695	7.4	
1961 to 1980	551,655	31.3	22,890	30.5	15,710	31.6	
1981 to 1990	308,450	17.5	12,830	17.1	8,810	17.7	
1991 to 2000	329,780	18.7	16,415	21.9	10,050	20.2	
2001 to 2005	133,235	7.6	8,335	11.1	5,530	11.1	
2006 to 2011	158,845	9.0	9,810	13.1	5,875	11.8	

### CONDITION OF THE HOUSING STOCK

	Province		Central Okanagan		Kelowna		When looking at the condition of the housing stock, it is possible to note that fewer units in Kelowna are in need of major repairs when compared to the Province as a whole. Overall, 4.4% of the housing in the City is in need of major repairs compared to 7.2% of the stock in the Province.
	#	%	#	%	#	%	
Total Stock	1,764,630	100.0	74,950	100.0	49,665	100.0	
Minor repairs	1,636,875	92.8	71,480	95.4	47,465	95.6	
Major repairs	127,760	7.2	3,470	4.6	2,200	4.4	

### HOUSING TYPE AND TENURE

	Renters		Owners		Approximately 28.5% of households living in Kelowna are renters which is slightly lower than the rate seen across the Province (30.2%) while the rate of ownership is 71.5% in Kelowna and 69.8% across BC.  The average monthly housing cost for owners living in Kelowna was \$1,207 per month (median \$1,064) while the average monthly shelter cost for renters was \$1,098 (\$1,001 median). The median housing costs for both owners and renters are somewhat higher than comparable housing costs across the Province.  For a household to carry the median monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$42,560 (owners) and \$40,040 (renters).
	#	%	#	%	
Province	1,202,000	69.8	519,855	30.2	
Central Okanagan Region	52,700	75.2	17,335	24.8	
City of Kelowna	35,310	71.5	14,095	28.5	

### AVERAGE HOUSING COSTS

	Average Owners' Payments 2011	Median Owners' Payments 2011	Average Renters' Monthly Payments 2011	Median Renters' Monthly Payments 2011
Province	\$1,228	\$1,023	\$989	\$903
Central Okanagan Region	\$1,207	\$1,070	\$1,099	\$1,002
City of Kelowna	\$1,207	\$1,064	\$1,098	\$1,001

ACCESS TO THE OWNERSHIP MARKET				
	Province	Central Okanagan	Kelowna	
Total Households	1,764,635	74,950	49,670	The rate of ownership in Kelowna is slightly higher than the Province as a whole (71.1% compared to 68.1% across the Province). However, 58.5% of all owners in Kelowna still have a mortgage compared to 57.3% across the Province.
Number of Owners	1,202,000	52,700	35,310	
Part of Condo	397,105	15,520	12,975	
% of Owners	68.1	70.3	71.1	
% with a Mortgage	57.3	58.5	58.5	The median monthly housing cost for owners in Kelowna is less expensive than the Province as a whole (\$986 versus \$1,023 across BC). The median value of a home in Kelowna is slightly lower than the value reported for the Province as a whole (\$415,710 versus \$448,835 across BC).
Average Dwelling Value	\$543,635	\$481,793	\$467,313	
Median Dwelling Value	\$448,835	\$425,221	\$415,710	
Average Monthly Payments	\$1,228	\$1,207	\$1,207	
Median Monthly Payments	\$1,023	\$933	\$986	

RENTAL MARKET CONDITIONS						
AVERAGE MARKET RENTS						Approximately 3 in 10 households living in Kelowna are renters (28.9%).  The average monthly rental housing cost for those living in Kelowna was \$885. For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, it would need an annual income of \$35,400.  Based on the most recent Rental Housing Report published by CMHC, the average market rent was \$606 for a bachelor unit and \$778 for a 1-bedroom unit.  These rent levels are affordable to a household with an annual income of between \$24,240 and \$31,120. This is aligned with the median income in the community for single person households. However, it is important to note that 6,340 households (12.2%) of the total population of Kelowna had an annual income of under \$20,000.
	2009	2010	2011	2012	2013	
Bachelor	\$584	\$587	\$583	\$592	\$606	
1-bedroom	\$737	\$740	\$736	\$750	\$778	
2-bedroom	\$897	\$898	\$922	\$927	\$970	
3+ bedroom	\$1,001	\$1,018	\$1,061	\$1,131	\$1,173	
Total	\$821	\$822	\$840	\$851	\$885	
VACANCY RATES						
	2009	2010	2011	2012	2013	
Bachelor	0.8	3.8	3.0	2.0	2.0	
1-bedroom	2.4	2.8	2.0	3.0	1.3	
2-bedroom	3.5	4.0	3.7	4.7	2.1	
3+ bedroom	6.5	4.2	3.1	7.3	3.7	
Total	3.0	3.5	3.0	4.0	1.8	

## HOUSING AFFORDABILITY PRESSURES

### HOUSEHOLDS IN CORE HOUSING NEED AND "WORST CASE NEED"

#### Renter Households Spending 30% or More of Income on Housing 2011 National Household Survey

Province	235,494	45.3
Central Okanagan Region	8,737	50.4
City of Kelowna	7,203	51.1

More than half (51.1%) of renters in Kelowna spend 30% or more of their income on housing. This is higher than the rate across the Province (45.3%).

A greater proportion of renters in the City of Kelowna are also in worst case need (paying 50% or more of their income on housing) when compared to the Province as a whole (15.6% of renters in Kelowna are in worst case need compared to 13.4% of renters across BC).

#### Renter Households Spending 50% or More of Income on Housing 2006 Census

Province	64,885	13.4
Central Okanagan Region	2,260	15.2
City of Kelowna	1,955	15.6

### ACCESS TO SOCIAL HOUSING

	Number Assisted	%
Province	70,180	13.5
Central Okanagan Region	1,734	10.0
City of Kelowna	1,424	10.1

A smaller proportion of renters in Kelowna are in social housing (10.1%) compared to the Provincial total (13.5%).

## VULNERABLE AND AT RISK POPULATIONS

### INDIVIDUALS LIVING IN LOW INCOME

	#	%
Province	696,850	16.4
Central Okanagan Region	23,690	14.2
City of Kelowna	16,675	14.6

Statistics Canada uses a number of measures to report on households living in low income. These can include both before tax and after tax measures. The information in this section reports on the incidence of individuals in low income in 2011 (2010 incomes) based on LIM-AT – low income measure after tax. This measure is a fixed percentage (50%) of the median adjusted after-tax household income and takes into account differences in household size. Based on this measure, the incidence of households living in low income in the Kelowna is 14.6%—slightly lower than the Province as a whole. For a single person household the income cut-off for 2011 was \$19,460 while the cut-off for a 2 person household was \$25,721.

CHILDREN UNDER 6 LIVING IN LOW INCOME			
	#	%	There were 1,120 children (17.7%) under 6 living in families who were in low income based on the information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. This is slightly lower than the Provincial rate of 18.5%. For a single parent family household with one child, the established income threshold is \$25,721 while a three person household would be considered to be in low income at \$33,706. A couple with two children who had an after-tax income of \$38,920 would be considered to be in low income under this measure.
Province	47,725	18.5	
Central Okanagan Region	1,650	16.7	
City of Kelowna	1,120	17.7	
CHILDREN AND YOUTH (Under 18) LIVING IN LOW INCOME			
	#	%	There were also 3,705 children under the age of 18 (17.9%) who were living in Kelowna in families with incomes that were below the established income thresholds and who were considered to be living in poverty. The incidence of children between the ages of 6 and 18 living in low income is lower in Kelowna when compared to the Province as a whole.
Province	157,250	19.1	
Central Okanagan	5,730	17.7	
City of Kelowna	3,705	17.9	
No.	%		
SENIORS (65+) LIVING IN LOW INCOME			
	#	%	Approximately 12.2% of seniors in Kelowna were considered to be in low income in 2011 (2010 incomes) based on the low income measure after tax (LIM-AT) published by Statistics Canada. This is slightly below the incidence of low income reported across the Province for senior-led households (13.9%) and includes both low income single seniors and couples. A single senior would be considered to be in low income if their after-tax income was \$19,460 or less while a senior couple would be considered to be in low income if their after tax income was at or below \$25,721.
Province	88,235	13.9	
Central Okanagan	3,410	11.4	
City of Kelowna	2,505	12.2	
ABORIGINAL PEOPLE			
	#	%	The City of Kelowna has a slightly lower incidence of aboriginal residents when compared to the Province as a whole. A total of 6,325 of the City's residents (5.5%) are Aboriginal compared to 6.2% across the Province.
Province	267,085	6.2	
Central Okanagan	10,370	5.9	
Kelowna	6,325	5.5	

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## ***A.4. Housing Need and Demand in Nelson***

This Housing Need and Demand Study prepared for Nelson identifies key measures of housing need as set out in the "Housing Need and Demand Study Template" developed by the BC Non Profit Housing Association (BCNPHA) and BC Housing.

### **Key Components**

Key elements in this report include measures related to current housing needs, estimated future demand as well as an analysis of the existing inventory of housing in the community.

#### **A. Current Needs**

This section provides an overview of existing and emerging needs in Nelson. The information reported in this section includes key social, demographic and economic data related to existing and future housing demand.

##### **(a) Population**

Nelson is a small city located on Kootenay Lake in the Central Kootenay Region in south-eastern BC. At the time of the 2011 Census, there were 10,230 individuals living in Nelson. Both the City of Nelson and the Central Kootenay Regional District grew between 2006 and 2011.

Between 2006 and 2011, the population of Nelson grew by 972 individuals (10.5%). At the same time, the population of the Central Kootenay Region grew by 2,558 individuals (4.6%).

Of the estimated increase in the population across the Region, 38.0% of the growth was concentrated in the City of Nelson.

As the City of Nelson continues to grow, it is likely that this growth will create increased housing demand.

##### **(b) Age Profile**

At the time of the 2011 Census, more than 1 in 4 individuals living in the City of Nelson were under the age of 25 (28.0%). At the same time, 15.4% of residents were 65 or older.

In looking at the general age profile of households living in Nelson, the 2011 Census/National Household Survey reported that almost 1 in 4 households (22.1%) was led by someone 65 or older. There were also an additional 18.8% of households led by someone between the ages of 55 and 64. Only 1 in 5 households (20.5%) were led by someone under the age of 35.

##### **(c) Income Profile**

The median household income in the City of Nelson in 2011 (2010 incomes) was 20.3% lower than the median household income for BC (\$48,077 compared to \$60,333 across BC). However, the median household income in the Region was higher than the Provincial median income.

The median household income for single person households in Nelson was \$30,520 which is only marginally less than the median across BC (\$31,236).

Of the 4,625 households in the City of Nelson, approximately 2,910 (62.9%) were led by a single household maintainer. Some of these households are single senior-led households while others are single young adults. However, there are

also 465 single parent family households living in the community (10.1% of total households). The 2011 Census also noted that there were 710 households living in the City of Nelson who had an annual income of less than \$20,000. This represents 15.4% of all households living in the community.

The 2011 Census reported that there were 2,010 individuals (20.1%) living in the City of Nelson who were living in poverty in 2011 (2010 incomes) based on Statistics Canada Low Income Measure After Tax (LIM-AT). Across the Central Kootenay Region a total of 11,475 people (20.1%) were living in low income.

#### **(d) Labour Force and Employment**

The overall level of labour force participation in the City of Nelson was 1.0% greater than the comparable Provincial rate (65.6% compared to 64.6%). The employment rate was also marginally higher in Nelson than it was across the Province as a whole (60.0% versus 59.5% across BC). In addition, there was a higher prevalence of part-time employment reported for Nelson when compared to the Province.

In 2011, there were 5,435 individuals living in the City of Nelson 15 or older in 2011 who were part of the labour force.

The median employment income in Nelson was \$48,074 in 2011 (2010 incomes). This is more than \$1,000 less than the median employment income reported for the Province (\$49,143).

Of the 5,435 individuals in the City of Nelson who were 15 or older and who were eligible to work, 3,720 reported that they worked full-time in 2010. This represents 68.4% of the work force. There were also 1,430 individuals living in Nelson who reported that they worked part time. This represents approximately 26.3% of the work force.

Of those living in Nelson and who were in the labour force, the 2011 National Household Survey reported that they worked an average of 43.2 weeks in 2010. This is relatively aligned with the rate reported for the Province as a whole (43.9 weeks).

While having employment can help provide increased economic security and stability, single person households (with their dependence on a single income) can experience a higher degree of housing stress and financial insecurity.

Across single person households in Nelson in 2011, the median household income was \$30,520 while the average household income was \$35,448. Median incomes across the Province were comparable (\$30,520 in Nelson versus \$31,236 across BC). However, average incomes were significantly lower (by 12.0%) in Nelson when compared to the Provincial average (\$35,448 compared to \$40,265 across BC).

#### **(e) Housing**

##### **i) Household Size and Composition**

The 2011 Census reported that there were 4,625 households living in the City of Nelson in 2011. Of these households, 1,695 (36.6%) were single person households which is significantly higher than the average across BC (28.3%). There was also a total of 1,695 individuals who were living in non-family arrangements in Nelson. This can include single person households living on their own as well as two or more unrelated individuals sharing their housing.

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LIM-AT means "low income measure (after tax) and is a measure that was developed by Statistics Canada to track and report on poverty. LIM-AT reports on the number of households (before and after tax) who have an income which falls below 50% of the median household income while adjusting for difference in household sizes. In 2011, the income cut-off for a single person household based on LIM-AT was an annual household income of \$19,460 after-tax while the income cut-off for a two person household was \$25,721. For a family of three or four the income cut-off was between \$33,706 and \$38,920.

## ii) Housing Types

The 2,510 single detached housing units in the City of Nelson comprise over half (54.4%) of the entire housing stock (35,020 units) which is somewhat higher than the Provincial average (47.7% of the total stock). Apartment units make up 1 in 4 units (24.8%), while 18.8% were row house, townhouse or duplex units (865 units). There were also 95 households living in manufactured homes/moveable dwellings (2.1% of the entire housing stock).

## iii) Condition of the Stock

Almost half (49.2%) of the housing in Nelson (49.2%) was built in 1960 or before compared to 16.0% across BC, while 1 in 4 units (24.1%) were built between 1961 and 1980. Only 26.6% of the housing stock in Nelson (1,235 units) was built since 1980 which is considerably lower than the 52.8% of units built during this period across the Province as a whole. Similarly, 11.6% of the housing stock in Nelson was built between 2001 and 2011 compared to 16.6% across the Province.

While the 2011 National Household Survey showed that the majority of the housing stock in Nelson is in good repair, the age of the stock leads to a higher need for major repairs. Some 4,105 units (88.7% of the housing stock) were identified as requiring only regular maintenance or minor repairs, while 525 units (11.3% of the total housing stock) were in need of major repairs. Across the Province 7.2% of the housing stock was in need of major repairs.

## iv) Tenure

### Owners

Of the 4,625 households living in Nelson, less than 2 in 3 (2,915 households or 63.1%) were owners while 1,705 (36.9%) were renters.

The median monthly payment for owners living in Nelson in 2011 was \$717 per month (2010 rates) based on information reported in the 2011 Census.

At \$717, the monthly cost of housing for owners living in Nelson is significantly lower than the comparable median monthly owners' payments reported across the Province (\$1,023). Just more than half (52.2%) of owner households in Nelson carried a mortgage compared to 57.3% of owners across BC.

### Renters

More than 1 in 3 households in Nelson are renters (36.9%). This translates into 1,705 households. Of the renter households living in the City of Nelson, the median monthly shelter cost was \$801 which is significantly lower than the median monthly shelter costs of \$903 across BC.

In October 2013, CMHC reported average monthly rents of \$708 for the City of Nelson and a vacancy rate of 1.9% across all units. It should be noted that the vacancy rate for 1-bedroom units is only 0.5% which constitutes a very tight rental market.

**(f) Housing market conditions**

**(i) Ownership**

The rate of ownership in Nelson is 63.1% which is somewhat lower than the Provincial average (69.8%).

The 2011 National Household Survey reported an average dwelling value of \$365,792 for ownership housing in Nelson (2010 values) which is 32.7% lower than the Provincial average (\$543,635). Similarly, the median dwelling value of a unit in Nelson is \$349,099 which is 22.0% lower than the Provincial median (\$448,835). It should be kept in mind, however, that the Provincial average and median prices reflect the particularly high real estate prices that can be seen in the Lower Mainland area of the Province.

**(ii) Rental**

The 2011 National Household Survey identified a total of 1,705 renter households living in Nelson. Most of these households live in either purpose-built rental housing or social housing. In addition, some renters in Nelson live in rented secondary suites or single detached homes.

The 2011 National Household Survey showed that 15.8% of renter households living in the community were living in subsidized housing. This translates into 269 households living in subsidized housing in Nelson.

This number of subsidized renters is a relatively new measure reported by Statistics Canada as part of the National Household Survey and requires some analysis in order to fully understand the implications. One important result is that it is possible to see that the proportion of Nelson residents receiving some level of housing assistance (15.8%) was somewhat higher when compared to the Province as a whole (13.5%) as well as many other communities and regions across BC.

**Private Rental Housing**

As noted above, there are 1,705 renter households living in Nelson. The average monthly rent as reported by CMHC for a purpose-built rental unit in Nelson is \$708. For a household to be able to carry the cost of this housing without spending more than 30% of their income on their housing costs, they would need an annual income of \$28,320.

In looking at the rent ranges in Nelson, CMHC reported an average market rent of \$527 per month for a bachelor unit and \$657 per month for a 1-bedroom unit. While these rents are relatively affordable for some renter households, it is important to note that they are not affordable to households earning a minimum wage, or relying on income assistance. Similarly, rents at this level would be challenging for low income single seniors relying on OAS/GIS.

**(g) Housing Affordability Challenges**

The 2011 Census also reported that almost half of all renters (47.1%) living in Nelson were spending 30% or more of their income on their housing costs in 2010. This translates into 804 renter households.

At the time of the 2006 Census, there were 240 households in the City of Nelson spending 50% or more of their income on their housing costs (15.9% of all renter households). These households are considered to face extreme affordability challenges and are at increased risk of losing their housing or becoming homeless. An additional 500 renter households across the Central Kootenay Region spend 50% or more of their income on their housing costs (14.1% of renter households across the Region). Of the 740 households across the region who are in this situation, 32.4% live in the City of Nelson.

## **(h) Vulnerable and At Risk Households**

The 2011 Census reported that 12,010 individuals (20.1% or more than 1 in 5) living in Nelson are in low income based on LIM-AT. This is higher than the comparable rate of 16.4% seen across the Province.

This includes approximately 580 children and youth under the age of 18 (28.0%) who are living in families that are in poverty, as well as 240 children who are under the age of 6 (28.0%). It also includes 210 seniors 65 years or older (15.5%). Each of these measures are significantly higher than the rates of low income for comparable groups across BC.

Aboriginal people are frequently over-represented among those who are homeless or at risk of homelessness. Data from the 2011 Census and National Household Survey shows that Aboriginal people account for 5.0% of the population in Nelson and 6.9% of the population within the Region. This translates into 510 Aboriginal residents in the City and 4,045 in the Region. In looking at ways to respond to the needs of Aboriginal peoples, it is important to ensure that the services and supports that are provided are culturally responsive and that the history of Aboriginal people and communities in BC is recognized.

## Conclusions

The review of the housing need and demand indicators and community research as set out in this report suggests that there are significant gaps in the continuum of housing and services in the City of Nelson and the Central Kootenay Region. This includes gaps on the supply-side (a shortage of units that are affordable to households living in the community) and on the demand-side (targeted housing and supports to better meet the specific needs of vulnerable and at risk groups). All of the research suggests that there are a number of families and individuals in the Central Kootenay Region who are facing real challenges in finding and keeping suitable housing and who do not have the resources they need to find housing in the private rental market without some type of assistance and support.

## Selected References

Canada Mortgage and Housing Corporation, Rental Market Report (Fall 2013)

Statistics Canada. 2011 Census

Statistics Canada 2011. National Household Survey

## CURRENT SOCIO-DEMOGRAPHIC AND ECONOMIC PROFILE

POPULATION AND HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	3,907,738	4,113,487	4,400,057	The 2011 Census shows that the population in the City of Nelson has continued to increase.
Increase/Decrease		205,749	286,570	
% Increase		5.3	7.0	
Central Kootenay Region	57,019	55,883	58,441	Between 2006 and 2011, the population grew by 972 individuals. This represents an increase of 10.5%.
Increase/Decrease		-1,136	2,558	
% Change		-2.0	4.6	
City of Nelson	9,318	9,258	10,230	The 2011 Census shows that the Central Kootenay Region also grew during this time period although the rate of growth in the Region (4.6%) was less than half that of the City of Nelson.
Increase/Decrease		-60	972	
% Change		-0.6	10.5	
HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	1,534,335	1,643,150	1,764,635	The number of households in Nelson has continued to grow.
Increase/Decrease		108,815	121,485	
% Change		6.6	7.4	
Central Kootenay Region	24,205	24,685	25,806	Between 2006 and 2011 the number of households in Nelson grew by 467 households. This represents an increase of 10.1% and is an indicator of on-going housing demand.
Increase/Decrease		480	1,121	
% Change		1.9	4.3	
City of Nelson	4,075	4,160	4,627	
Increase/Decrease		85	467	
% Change		2.0	10.1	

POPULATION AND HOUSEHOLD AGE PROFILE						
POPULATION						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	4,400,055	100.0	58,440	100.0	10,230	100.0
Under 25	1,232,350	28.0	14,630	25.0	2,865	28.0
25 – 34	564,765	12.8	5,600	9.6	1,370	13.4
35 – 44	594,635	13.5	7,080	12.1	1,435	14.0
45 – 54	705,210	16.0	9,340	16.0	1,535	15.0
55 – 64	614,375	14.0	10,415	17.8	1,450	14.2
65+	688,715	15.7	11,380	19.5	1,575	15.4
HOUSEHOLD						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	1,764,640	100.0	25,805	100.0	4,625	100.0
Under 25	57,815	3.3	420	1.6	200	4.3
25 – 34	235,955	13.4	2,530	9.8	750	16.2
35 – 44	308,825	17.5	3,945	15.3	815	17.6
45 – 54	396,785	22.5	5,455	21.1	970	21.0
55 – 64	354,395	20.1	6,170	23.9	870	18.8
65+	410,865	23.3	7,285	28.2	1,020	22.1

The 2011 Census shows that the age profile of the residents of Nelson is generally comparable to that of the Province as a whole. 41.4% of Nelson residents are under the age of 35 compared to 40.8% across the Province. Those between the ages of 35 and 54 account for 29% of the population in Nelson compared to 28.1% across the Province. Those 55 or older account for 29.6% of the population in Nelson versus 29.7% across the Province.

The 2011 Census shows that the Central Kootenay Region has an older age profile when compared to the City of Nelson and the Province as a whole with only 34.6% of the regional population under the age of 35 (compared to 41.4% in the City), while 37.3% are 55 or older (compared to 29.6% in the City).

HOUSEHOLD SIZE						
NUMBER OF MAINTAINERS						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	1,764,635	100.0	24,045	100.0	4,625	100.0
1 Household Maintainer	1,038,910	58.9	14,000	58.2	2,910	62.9
2 Household Maintainers	673,945	38.2	9,795	40.7	1,555	33.6
3 or more Household Maintainers	51,775	2.9	250	1.0	160	3.5
While the difference is modest, there are more households with a single household maintainer in Nelson than across the Region or the Province (62.9% in the City versus 58.2% in the Region and 58.9% across the Province).						
HOUSEHOLD SIZE						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	1,764,640	100.0	25,810	100.0	4,625	100.0
1 Person	498,925	28.3	7,900	30.6	1,695	36.6
2 People	613,270	34.8	10,515	40.7	1,515	32.8
3 People	264,135	15.0	3,295	12.8	660	14.3
4 People	237,725	13.5	2,835	11.0	560	12.1
5 People	91,600	5.2	850	3.3	150	3.2
6 or more People	58,985	3.3	415	1.6	45	1.0
The City of Nelson has a larger proportion of single person households than either the Province or the Central Kootenay Region with 37% of all households in Nelson being 1 person households compared to 31% in the Region and only 28% across the Province. At the same time, the City of Nelson has fewer households of 5 or more people (4%) compared with the Region (5%) and the Province (9%).						
FAMILY/HOUSEHOLD ARRANGEMENTS (CENSUS FAMILY AND NON-CENSUS FAMILY)						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	1,764,640	100.0	25,810	100.0	4,625	100.0
Census Families	1,183,075	67.0	16,960	65.7	2,630	56.9
Single parent Families	143,445	8.1	1,995	7.7	465	10.1
Non Family Households	498,925	33.0	7,895	30.6	1,695	36.6
Multi-Family Households	141,600	8.0	1,165	4.5	230	5.0
The City of Nelson has a smaller proportion of census family households (57% of all households) when compared with the Region (66%) or the Province (67%). At the same time, Nelson has a larger proportion of single parent families (10% of all households) compared with 8% across the Region and the Province as a whole. The City also has more non-family households (37%) compared with the Region (31%) and the Province (33%).						

## LABOUR MARKET PARTICIPATION

LABOUR MARKET PARTICIPATION			
	Province	Central Kootenay	Nelson
Individuals 15 or older in the labour market	2,354,245	29,135	5,435
Participation rate	64.6	60.1	65.6
Employment rate	59.5	53.6	60
Unemployment rate	7.8	10.7	8.6
Average Weeks Worked (2010)	43.9	42.5	43.2
Worked Full-Time (2010)	1,713,540	19,575	3,720
% reporting full-time employment	72.8	67.2	68.4
Worked Part-Time (2010)	516,465	8,140	1,430
% reporting part-time employment	21.9	27.9	26.3
Median commuting time (in min.)	20.4	15.2	10.8
Average Employment Income	\$58,016	\$52,800	\$56,692
Median Employment Income	\$49,143	\$48,609	\$48,074

The employment rate in Nelson is comparable to that of the Province, however those reporting full time employment is modestly lower (68% in Nelson compared to 73% across the Province). Part-time employment is higher in Nelson (26% versus 22% across the Province). The unemployment rate is slightly (0.7%) higher in Nelson compared to the Province as a whole (8.6% versus 7.8%).

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HOUSEHOLD INCOME		
	Average Income	Median Income
Province	\$77,378	\$60,333
Central Kootenay Region	\$78,520	\$66,049
City of Nelson	\$65,109	\$48,077
SINGLE PERSON HOUSEHOLDS		
	Average Income	Median Income
Province	\$40,265	\$31,236
Central Kootenay Region	\$41,990	\$31,394
City of Nelson	\$35,448	\$30,520

Median household income is significantly lower in Nelson than the comparable Provincial figure (\$48,077 in Nelson compared to \$60,333 across BC). The gap for single person households is much narrower although it is still marginally lower in Nelson (\$30,520 compared to \$31,236 across the Province).

INCOME PROFILE						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total	1,761,789	100.0	25,805	100.0	4,615	100.0
Under \$10K	96,435	5.5	1,345	5.2	190	4.1
\$10K to \$19,999	156,565	8.9	2,920	11.3	520	11.3
\$20K to \$29,999	157,605	8.9	2,855	11.1	605	13.1
\$30K to \$39,999	167,220	9.5	3,275	12.7	565	12.2
\$40K to \$49,999	158,400	9.0	2,715	10.5	485	10.5
\$50K to \$59,999	140,340	8.0	2,255	8.7	310	6.7
\$60K to \$79,999	246,720	14.0	3,385	13.1	655	14.2
\$80K to \$99,999	193,180	11.0	2,445	9.5	455	9.9
\$100K or more	445,324	25.3	4,610	17.9	830	18.0

The City of Nelson has a greater proportion of its population (29%) with an income of less than \$30,000 compared to 28% in the Region and 23% across the Province. At the upper end of the income scale, fewer people in Nelson have incomes of \$60,000 or more (42%) compared to the Province (50%). However, this is slightly more than the 41% of households in the Region which have incomes in excess of \$60,000.

## B. HOUSING CHOICES, HOUSING NEEDS AND HOUSING MARKET CONDITIONS

### ABOUT THE HOUSING STOCK

	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total Units	1,764,635	100.0	25,815	100.0	4,615	100.0
Single Detached	842,120	47.7	19,820	76.8	2,510	54.4
Apartment	505,120	28.6	1,815	7.0	1,145	24.8
Row house /Town-house	186,075	10.5	1,190	4.6	410	8.9
Apartment Duplex	184,355	10.4	960	3.7	455	9.9
Movable Dwelling	46,960	2.7	2,030	7.9	95	2.1

Over half (54%) of all housing units in Nelson are single family units compared to 48% across BC. However, more than 3 in 4 units (77%) in the Region are single detached.

Nelson has fewer apartment units than across the Province (25% versus 29%). Nelson also has fewer townhouse and apartment duplex units than across the Province while having more than across the Region. Much of this is a function of the urban profile of Nelson compared to the largely rural nature of the Central Kootenay Region.

AGE OF THE HOUSING STOCK						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total Units	1,764,630	100.0	25,810	100.0	4,630	100.0
1960 or before	282,675	16.0	7,245	28.1	2,280	49.2
1961 to 1980	551,655	31.3	8,280	32.1	1,115	24.1
1981 to 1990	308,450	17.5	3,060	11.9	235	5.1
1991 to 2000	329,780	18.7	3,780	14.6	460	9.9
2001 to 2005	133,235	7.6	1,470	5.7	155	3.3
2006 to 2011	158,845	9.0	1,970	7.6	385	8.3

The housing stock in the City of Nelson is much older than in the Region or across the province. Almost half (49%) of the housing in Nelson was built before 1960, compared to 28% in the Region and only 16% across BC. Between 2001 and 2011 there were approximately 540 units added in the City representing 12% of the total housing stock.

  

CONDITION OF THE HOUSING STOCK						
	Province		Central Kootenay		Nelson	
	#	%	#	%	#	%
Total Stock	1,764,630	100.0	25,805	100.0	4,630	100.0
Minor repairs	1,636,875	92.8	23,005	89.1	4,105	88.7
Major repairs	127,760	7.2	2,800	10.8	525	11.3

When looking at the condition of the housing stock, particularly within the context of a relatively mature portfolio, it emerges that a larger proportion of the units in both the City of Nelson and the Central Kootenay Region are in need of major repairs when compared to the Province as a whole. Overall, 11% of the housing in the City and the Region is in need of major repairs compared to only 7.2% of the stock in the Province.

  

HOUSING TYPE AND TENURE				
	Owners		Renters	
	#	%	#	%
Province	1,202,000	69.8	519,855	30.2
Central Kootenay Region	18,465	78.4	5,095	21.6
City of Nelson	2,915	63.1	1,705	36.9

Approximately 36.9% of households living in Nelson are renters which is significantly higher than both the Region (21.6%) and the Province (30.2%). Conversely, there is a smaller proportion of owners in Nelson (63%) than across the Region (78%) or the Province (70%).

  

AVERAGE HOUSING COSTS				
	Average Owners' Payments 2011	Median Owners' Payments 2011	Average Renters' Monthly Payments 2011	Median Renters' Monthly Payments 2011
Province	\$1,228	\$1,023	\$989	\$903
Central Kootenay Region	\$997	\$844	\$791	\$750
City of Nelson	\$983	717\$	\$904	\$801

The average monthly housing cost for owners living in Nelson was \$983 per month (median \$717) while the average monthly shelter cost for renters was \$904 (\$801 median).

For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, it would need an annual income of \$28,680 (owners) and \$32,040 (renters).

ACCESS TO THE OWNERSHIP MARKET			
	Province	Central Kootenay	Nelson
Total Households	1,764,635	24,045	4,630
Number of Owners	1,202,000	18,465	2,915
Part of Condo	397,105	2,010	350
% of Owners	68.1	76.8	63.0
% with a Mortgage	57.3	57.0	52.2
Average Dwelling Value	\$543,635	\$358,458	\$365,792
Median Dwelling Value	\$448,835	\$300,715	\$349,879
Average Monthly Payments	\$1,228	\$997	\$983
Median Monthly Payments	\$1,023	\$844	\$717

The rate of ownership in Nelson is slightly lower than the Province as a whole (63.0% versus 68.1% across BC). Similarly, 52.2% of all owners in Nelson still have a mortgage compared to 57.3% across the Province.

The median monthly housing cost for owners in Nelson is relatively affordable when compared to the Province as a whole (\$717 versus \$1,023 across BC). The median value of a home in Nelson is approximately \$100,000 lower than the median dwelling value reported for the Province as a whole (\$349,879 versus \$448,835 across BC).

RENTAL MARKET CONDITIONS					
AVERAGE MARKET RENTS					
	2009	2010	2011	2012	2013
Bachelor	n/a	n/a	n/a	n/a	\$527
1-bedroom	n/a	n/a	n/a	n/a	\$657
2-bedroom	n/a	n/a	n/a	n/a	\$792
3+ bedroom	n/a	n/a	n/a	n/a	\$—
Total	n/a	n/a	n/a	n/a	\$708
VACANCY RATES					
	2009	2010	2011	2012	2013
Bachelor	n/a	n/a	n/a	n/a	5.7
1-bedroom	n/a	n/a	n/a	n/a	0.5
2-bedroom	n/a	n/a	n/a	n/a	2.0
3+ bedroom	n/a	n/a	n/a	n/a	—
Total	n/a	n/a	n/a	n/a	1.9

Unlike other communities in this study, CMHC only began to track information on rents and vacancy rates for Nelson starting in 2013.

Approximately 37.0% of households living in Nelson are renters compared to 31.9% across the Province. The average monthly rental housing cost was \$708/month. For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$28,320.

Based on the most recent Rental Housing Report published by CMHC, the average market rent was \$527 for a bachelor unit and \$657 for a 1-bedroom unit. These rent levels are affordable to a household with an annual income of between \$21,080 and \$26,280. This is aligned with the median income in the community for single person households. However, it is important to note that there were approximately 710 households living in Nelson (15.4% of total households) who had an annual income of under \$20,000.

## HOUSING AFFORDABILITY PRESSURES

### HOUSEHOLDS IN CORE HOUSING NEED AND "WORST CASE NEED"

#### Renter Households Spending 30% or More of Income on Housing 2011 National Household Survey

Province	235,494	45.3
Central Kootenay Region	1,910	38.4
City of Nelson	804	47.1

Almost half (47.1%) of renters in Nelson are spending 30% or more of their income on housing. This is slightly higher than across the Province (45.3%).

A greater proportion of renters in the City of Nelson are also in worst case need (paying 50% or more of their income on housing) when compared to the Province as a whole (15.9% of renters in Nelson compared to 13.4% of renters across BC).

#### Renter Households Spending 50% or More of Income on Housing 2006 Census

Province	64,885	13.4
Central Kootenay Region	740	14.1
City of Nelson	240	15.9

### ACCESS TO SOCIAL HOUSING

	Number Assisted	%
Province	70,180	13.5
Central Kootenay Region	801	16.1
City of Nelson	269	15.8

A larger proportion of renters in Nelson are in social housing (16.1%) compared to the Provincial totals (13.5%).

## VULNERABLE AND AT RISK POPULATIONS

### INDIVIDUALS LIVING IN LOW INCOME

	#	%
Province	696,850	16.4
Central Kootenay Region	11,475	20.1
City of Nelson	2,010	20.1

Statistics Canada uses a number of measures to report on households living in low income. These can include both before tax and after tax measures. The information in this section reports on the incidence of individual in low income in 2011 (2010 incomes) based on LIM-AT – low income measure after tax. This measure is a fixed percentage (50%) of the median adjusted after-tax household income and takes into account differences in household size. Based on this measure, the incidence of households living in low income in Nelson and the Central Kootenay Region was higher than the Province as a whole based on information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. In Nelson, 20% of individuals had an income below the established income cut-off. For a single person household the income cut-off for 2011 (2010 incomes) was \$19,460 while the income cut-off for a two person household was \$25,721.

CHILDREN UNDER 6 LIVING IN LOW INCOME			
	#	%	
Province	47,725	18.5	There were 240 children under 6 living in families who were in low income based on the information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. This represents 28% of this population and includes children from single parent family households as well as from working poor families. For a single parent family household with one child, the established income threshold is \$25,721 while a three person household would be considered to be in low income at \$33,706. A couple with two children who had an after-tax income of \$38,920 would also be considered to be in low income under this measure. It should also be noted that the incidence of low income among children under 6 is significantly higher than the comparable Provincial rate (28% versus 19% across the Province).
Central Kootenay Region	1,035	25.4	
City of Nelson	240	28.0	
CHILDREN AND YOUTH (UNDER 18) LIVING IN LOW INCOME			
	#	%	
Province	157,250	19.1	There were also 580 children under the age of 18 in Nelson living in families with incomes that were below the established income thresholds and who were considered to be living in poverty. The incidence of children between the ages of 6 and 18 living in low income in Nelson is significantly higher when compared to the Province as a whole (28.0% versus 19.1% across the Province).
Central Kootenay Region	2,770	25.4	
City of Nelson	580	28.0	
SENIORS (65+) LIVING IN LOW INCOME			
	#	%	
Province	88,235	13.9	In the City of Nelson, 15.5% of seniors were considered to be in low income in 2011 (2010 incomes) based on the low income measure after tax (LIM-AT) published by Statistics Canada. This is slightly higher than the incidence of low income reported across the Province for senior-led households (13.9%) and includes both low income single seniors and couples. A single senior would be considered to be in low income if their after-tax income was \$19,460 or less while a senior couple would be considered to be in low income if their after tax income was at or below \$25,721.
Central Kootenay Region	1,705	16.1	
City of Nelson	210	15.5	
ABORIGINAL PEOPLE			
	#	%	
Province	267,085	6.2	The City of Nelson has a smaller proportion of aboriginal residents when compared to the Province as a whole. One in 20 (5.0%) of the City's 10,230 residents are Aboriginal. This represents 510 individuals. The corresponding rate across BC is 6.2%.
Central Kootenay Region	4,045	6.9	
City of Nelson	510	5.0	

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## ***A.5. Housing Need and Demand in Nanaimo***

This housing need and demand review identifies key measures of housing need in the City of Nanaimo and the Nanaimo Regional District as set out in the “Housing Need and Demand Study Template” developed by the BC Non Profit Housing Association (BCNPHA) and BC Housing.

### **Key Components**

Key elements in this report include measures related to current housing needs, estimated future demand as well as an analysis of the existing inventory of housing in the community.

#### **A. Current Needs**

This section provides an overview of existing and emerging needs in Nanaimo. The information reported in this section includes key social, demographic and economic data related to existing and future housing demand.

##### **(a) Population**

Nanaimo is a mid-sized city located on the east coast of Vancouver Island. At the time of the 2011 Census, there were 83,810 individuals living in Nanaimo. Both the City of Nanaimo and the Nanaimo Regional District grew between 2006 and 2011.

Between 2006 and 2011, the population of the City of Nanaimo grew by over 5,000 individuals (5,118 or 6.1%). At the same time, the population of the Nanaimo Region grew by almost 8,000 individuals (7,943 individuals or 5.7%).

Of the estimated increase in the population across the Region, 64.4% of the growth was concentrated in the City.

As the City of Nanaimo continues to grow, it is likely that this growth will create increased housing demand.

##### **(b) Age Profile**

Seniors and near seniors represent a significant proportion of households living in Nanaimo with almost 1 in 5 individuals (19.7%) being seniors compared to 15.7% across the Province.

At the same time, more than 1 in 4 individuals living in the City of Nanaimo was under the age of 25 (26.7%). This is slightly lower than the comparable rate of 28.0% seen across the Province.

In looking at the general age profile of households living in Nanaimo, the 2011 Census/National Household Survey reported that more than 1 in 4 households (27.8%) was led by someone 65 or older. There were also an additional 20.4% of households led by someone between the ages of 55 and 64. Those between the ages of 35 and 54 accounted for 36.7% of household heads. Only 16.0% of households in Nanaimo were led by someone under the age of 35 which is slightly lower than the Provincial average of 16.7% of households with a head under the age of 35.

##### **(c) Income Profile**

The median household income in the City of Nanaimo in 2011 (2010 incomes) was 12.6% lower than the median household income for BC (\$52,744 compared to \$60,333 across BC). The median household income in the Region was \$53,780 which was between the median income in the City and that seen across the Province as a whole.

The median household income for single person households in Nanaimo was \$27,843 which is 10.9% less than the median across BC (\$31,236).

Of the 36,205 households in the City of Nanaimo, 21,750 (60.1%) were led by a single household maintainer. Some of these households are single senior-led households while others are single young adults. However, there are also 3,270 single parent family households living in the community (9.0% of total households).

The 2011 Census also noted that there were 5,840 households living in the City of Nanaimo who had an annual income of less than \$20,000. This represents 16.1% or almost 1 in 6 of all households living in the community.

The 2011 Census reported that there were 14,755 individuals (18.1%) living in the City of Nanaimo who were living in poverty in 2011 (2010 incomes) based on Statistics Canada Low Income Measure After Tax (LIM-AT)<sup>5</sup>. Across the Nanaimo Region a total of 23,475 people (16.5%) were living in low income.

#### **(d) Labour Force and Employment**

The overall level of labour force participation in the City of Nanaimo was 61.9% which was somewhat lower than the Provincial rate of 64.6%. The employment rate was also somewhat lower than the rate seen in the Province as a whole (56.2% versus 59.5% across BC). However, there was a higher prevalence of part-time employment reported for Nanaimo when compared to the Province (26.2% compared to 21.9% across BC).

In 2011, there were 43,100 individuals living in the City of Nanaimo 15 or older who were part of the labour force.

The median employment income in Nanaimo was \$44,412 in 2011 (2010 incomes). This is almost \$5,000 or 9.6% less than the median employment income reported for the Province (\$49,143).

Of the 43,100 individuals in the City of Nanaimo who were 15 or older and who were eligible to work, 29,135 reported that they worked full-time in 2010. This represents 67.6% of the work force as compared to 72.8% across the Province as a whole. There were also 11,275 individuals living in Nanaimo who reported that they worked part time. This represents approximately 26.2% of the work force.

Of those living in Nanaimo and who were in the labour force, the 2011 National Household Survey reported that they worked an average of 43.6 weeks in 2010. This is relatively aligned with the rate reported for the Province as a whole (43.9 weeks).

While having employment can help provide increased economic security and stability, single person households (with their dependence on a single income) can experience a higher degree of housing stress and financial insecurity.

Across single person households in Nanaimo in 2011, the median household income was \$27,843 while the average household income was \$34,268. Both the median and average incomes in Nanaimo were significantly lower than the comparable rates seen across BC. The median income was 10.9% lower (\$27,843 in Nanaimo versus \$31,236 across BC) while the average income was 14.9% lower than the Provincial average (\$34,268 compared to \$40,265 across BC).

<sup>5</sup> LIM-AT means "low income measure (after tax) and is a measure that was developed by Statistics Canada to track and report on poverty. LIM-AT reports on the number of households (before and after tax) who have an income which falls below 50% of the median household income while adjusting for difference in household sizes. In 2011, the income cut-off for a single person household based on LIM-AT was an annual household income of \$19,460 after-tax while the income cut-off for a two person household was \$25,721. For a family of three or four the income cut-off was between \$33,706 and \$38,920.

## **(e) Housing**

### **i) Household Size and Composition**

The 2011 Census reported that there were 36,200 households living in the City of Nanaimo in 2011. Of these households, 30.2% were single person households which is marginally higher than the average across BC (28.3%). There was also a total of 10,920 individuals who were living in non-family arrangements in Nanaimo. This can include single person households living on their own as well as two or more unrelated individuals sharing their housing.

### **ii) Housing Types**

The 21,335 single detached housing units in the City of Nanaimo comprise a majority (58.9%) of the entire housing stock (36,210 units) and is significantly higher than the Provincial average (47.7% of the total stock). Apartment units make up 21.4% of the total stock, while 17.3% of the units were row house, townhouse or duplex units (9,980 units). There were also 825 households living in manufactured homes/moveable dwellings (2.3% of the entire housing stock).

### **iii) Condition of the Stock**

Of the 36,205 housing units in Nanaimo, 15.3% were built prior to 1960 compared to 16.0% across BC. Almost half (49.5%) of the stock was built between 1961 and 1990. An additional 20.2% was built between 1991 and 2001. The years between 2001 and 2011 saw construction of 15.1% of the housing stock in Nanaimo compared to a rate of 16.6% across the Province.

The 2011 National Household Survey showed that the large majority of the housing stock in Nanaimo is in good repair. Some 33,895 units (93.6% of the housing stock) were identified as requiring only regular maintenance or minor repairs, while 2,310 units (6.4% of the total housing stock) were in need of major repairs. Across the Province 7.2% of the housing stock was in need of major repairs.

### **iv) Tenure**

#### **Owners**

Of the 36,205 households living in Nanaimo, 71.8% or 25,965 households were owners while 10,215 households (28.2%) were renters.

The median monthly payment for owners living in Nanaimo in 2011 was \$948 per month (2010 rates) based on information reported in the 2011 Census.

At \$948 the monthly cost of housing for owners living in Nanaimo is lower than the comparable median monthly owners' payments reported across the Province (\$1,023). A majority of owner households in Nanaimo (58.9%) carried a mortgage compared to 57.3% of owners across BC.

#### **Renters**

More than 1 in 4 households in Nanaimo are renters (28.2%). This translates into 10,215 households. Of the renter households living in the City of Nanaimo, the median monthly shelter cost was \$849 which is modestly lower than the median monthly shelter costs of \$903 across BC.

In October 2013, CMHC reported average monthly rents of \$741 for the City of Nanaimo and a vacancy rate of 5.3% across all units. This is lower than the vacancy rate in 2012 which was 6.7%. It should be noted that the vacancy rate for 1-bedroom units is 4.9%. This has decreased from a rate of 5.6% in the previous year.

**(f) Housing market conditions**

**(i) Ownership**

The rate of ownership in Nanaimo is 71.8% which is slightly higher than the Provincial average (69.8%). The 2011 National Household Survey reported an average dwelling value of \$357,234 for ownership housing in Nanaimo (2010 values) which is more than one-third (34.3%) lower than the Provincial average (\$543,635). Similarly, the median dwelling value of a unit in Nanaimo is \$348,460 which is 22.4% lower than the Provincial median. It should be kept in mind, however, that the Provincial average and median prices reflect the particularly high real estate prices that can be seen in the Lower Mainland area of the Province.

**(ii) Rental**

The 2011 National Household Survey identified a total of 10,215 renter households living in Nanaimo. Most of these households live in either purpose-built rental housing or social housing. In addition, some renters in Nanaimo live in rented secondary suites or single detached homes.

The 2011 National Household Survey showed that 13.8% of renter households living in the community were living in subsidized housing. This translates into 1,410 households living in subsidized housing in Nanaimo.

This number of subsidized renters is a relatively new measure reported by Statistics Canada as part of the National Household Survey and requires some analysis in order to fully understand the implications. One important result is that it is possible to see that the proportion of Nanaimo residents receiving some level of housing assistance (13.8%) was comparable to the rate across the Province as a whole (13.5%).

**Private Rental Housing**

As noted above, there are 10,215 renter households living in Nanaimo. The average monthly rent as reported by CMHC for a purpose-built rental unit in Nanaimo is \$741. For a household to be able to carry the cost of this housing without spending more than 30% of their income on their housing costs, it would need an annual income of \$29,640.

In looking at the rent ranges in Nanaimo, CMHC reported an average market rent of \$565 per month for a bachelor unit and \$686 per month for a 1-bedroom unit. While these rents are relatively affordable for some renter households, it is important to note that they are not affordable to households earning a minimum wage, or relying on income assistance. Similarly, rents at this level would be challenging for low income single seniors relying on OAS/GIS.

**(g) Housing Affordability Challenges**

The 2011 Census also reported that more than half of all renters (52.7%) living in Nanaimo were spending 30% or more of their income on their housing costs in 2010. This translates into 5,383 renter households.

At the time of the 2006 Census, 16.3% of all renter households in the City of Nanaimo (1,610 households) were spending 50% or more of their income on their housing costs. These households are considered to face extreme affordability

challenges and are at increased risk of losing their housing or becoming homeless. A total of 2,285 renter households across the Nanaimo Region spend 50% or more of their income on their housing costs (16.1% of renter households across the Region). Of the 2,285 households across the region who are in this situation, 70.5% (1,610 households) live in the City of Nanaimo.

#### **(h) Vulnerable and At Risk Households**

The 2011 Census reported that 14,755 individuals (18.1%) living in Nanaimo are in low income based on LIM-AT. This is somewhat higher than the comparable rate of 16.4% seen across the Province.

This includes approximately 3,115 children and youth under the age of 18 (21.1%) who are living in families that are in poverty, as well as 995 children who are under the age of 6 (20.9%). It also includes 1,990 seniors 65 years or older (13.2%). While the rates of low income in Nanaimo are higher for children under 6 and for those 6-18 when compared to the Province as a whole, the rate of low income for seniors is marginally lower in Nanaimo when compared to seniors across the Province.

Aboriginal people are frequently over-represented among those who are homeless or at risk of homelessness. Data from the 2011 Census and National Household Survey shows that Aboriginal people account for 7.6% of the population in Nanaimo and 7.3% of the population within the Region. This translates into 6,180 Aboriginal residents in the City and 10,395 in the Region. In looking at ways to effectively respond to the needs of Aboriginal people and communities, it is important to ensure that the services and supports that are provided are culturally responsive and that the history of Aboriginal people and communities in BC is recognized.

## **Conclusions**

The review of the housing need and demand indicators and community research as set out in this report suggests that there are significant gaps in the continuum of housing and services in the City of Nanaimo and the Nanaimo Region. This includes gaps on the supply-side (a shortage of units that are affordable to households living in the community) and on the demand-side (targeted housing and supports to better meet the specific needs of vulnerable and at risk groups). All of the research suggests that there are a number of families and individuals in the Nanaimo Region who are facing real challenges in finding and keeping suitable housing and who do not have the resources they need to find housing in the private rental market without some type of assistance and support.

## **Selected References**

**Canada Mortgage and Housing Corporation, Rental Market Report (Fall 2013)**

**Statistics Canada. 2011 Census**

**Statistics Canada 2011. National Household Survey**

## SOCIO-DEMOGRAPHIC AND ECONOMIC PROFILE

POPULATION AND HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	3,907,738	4,113,487	4,400,057	<p>The 2011 Census shows that the population in the City of Nanaimo has continued to increase.</p> <p>Between 2006 and 2011, the population grew by over 5,000 individuals. This represents an increase of 6.5%.</p> <p>The 2011 Census shows that the Nanaimo Region also grew during this time period by almost 8,000 individuals or 5.7%.</p>
Increase/Decrease		205,749	286,570	
% Increase		5.3	7.0	
Nanaimo Region	127,016	138,631	146,574	
Increase/Decrease		11,615	7,943	
% Change		8.4	5.7	
Nanaimo City	73,000	78,692	83,810	
Increase/Decrease		5,692	5,118	
% Change		7.2	6.5	
HOUSEHOLD GROWTH				
	2001	2006	2011	
Province	1,534,335	1,643,150	1,764,635	<p>The number of households in Nanaimo has also continued to grow.</p> <p>Between 2006 and 2011 the number of households in Nanaimo grew by 2,684 households. This represents an increase of 7.4% and is an indicator of on-going housing demand.</p>
Increase/Decrease		108,815	121,485	
% Change		6.6	7.4	
Nanaimo Region	54,260	59,875	64,463	
Increase/Decrease		5,615	4,588	
% Change		9.4	7.1	
Nanaimo City	30,670	33,520	36,204	
Increase/Decrease		2,850	2,684	
% Change		8.5	7.4	

POPULATION AND HOUSEHOLD AGE PROFILE						
POPULATION						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	4,400,055	100.0	146,575	100.0	83,810	100.0
Under 25	1,232,350	28.0	34,955	23.8	22,370	26.7
25 – 34	564,765	12.8	13,920	9.5	9,895	11.8
35 – 44	594,635	13.5	15,660	10.7	9,840	11.7
45 – 54	705,210	16.0	22,405	15.3	12,610	15.0
55 – 64	614,375	14.0	25,350	17.3	12,590	15.0
65+	688,715	15.7	34,290	23.4	16,500	19.7
HOUSEHOLD						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	1,764,640	100.0	64,465	100.0	36,205	100.0
Under 25	57,815	3.3	1,725	2.7	1,345	3.7
25 – 34	235,955	13.4	6,075	9.4	4,465	12.3
35 – 44	308,825	17.5	8,265	12.8	5,395	14.9
45 – 54	396,785	22.5	12,855	19.9	7,530	20.8
55 – 64	354,395	20.1	14,495	22.5	7,395	20.4
65+	410,865	23.3	21,055	32.7	10,075	27.8

The 2011 Census shows that the age profile of the residents of Nanaimo is generally comparable to that of the Province as a whole. 38.5% of Nanaimo residents are under the age of 35 compared to 40.8% across the Province. Those between the ages of 35 and 54 account for 26.7% of the population in Nanaimo compared to 28.1% across the Province. Those 55 or older account for 34.7% of the population in Nanaimo versus 29.7% across the Province.

The 2011 Census shows that the Nanaimo Region has an older age profile than the Province as a whole. Only 35.3% of the Regional population is under the age of 35 (compared to 38.5% in the City), while 40.7% are 55 or older (compared to 34.7% in the City).

**FAMILY AND HOUSEHOLD COMPOSITION NUMBER OF HOUSEHOLD MAINTAINERS**

**NUMBER OF HOUSEHOLD MAINTAINERS**

	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	1,764,635	100.0	64,465	100.0	36,205	100.0
1 Household Maintainer	1,038,910	58.9	37,345	57.9	21,750	60.1
2 Household Maintainers	673,945	38.2	25,670	39.8	13,440	37.1
3+ Household Maintainers	51,775	2.9	1,460	2.3	1,015	2.8

**HOUSEHOLD SIZE**

	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	1,764,640	100.0	64,460	100.0	36,200	100.0
1 Person	498,925	28.3	18,475	28.7	10,915	30.2
2 People	613,270	34.8	27,835	43.2	14,080	38.9
3 People	264,135	15.0	8,440	13.1	5,250	14.5
4 People	237,725	13.5	6,565	10.2	3,990	11.0
5 People	91,600	5.2	2,185	3.4	1,355	3.7
6 or more People	58,985	3.3	960	1.5	610	1.7

**FAMILY/HOUSEHOLD ARRANGEMENTS (CENSUS FAMILY AND NON-CENSUS FAMILY)**

	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	1,764,640	100.0	64,460	100.0	36,200	100.0
Census Families	1,183,075	67.0	43,155	66.9	23,325	64.4
Single parent Families	143,445	8.1	5,025	7.8	3,270	9.0
Non Family Households	498,925	33.0	18,480	28.7	10,920	30.2
Multi-Family Households	141,600	8.0	3,625	5.6	2,325	6.4

While the difference is modest, there are more households with a single household maintainer in Nanaimo than across the Region or the Province (60.1% in the City compared to 58.9% across the Province).

The City of Nanaimo has a slightly higher proportion of single person households than is seen across the Province with 30.2% of all households in Nanaimo being 1 person households compared to 28.3% across the Province. More than 1 in 3 households (38.9%) in Nanaimo are two person households which is larger than the 34.8% of 2 person households that can be seen across the Province. An additional 37.4% are households of 3 or more—comparable to the 37.0% of households across the Province which are 3 or more persons.

The City of Nanaimo has a smaller proportion of census family households (64.4% of all households) when compared with the Region (66.9%) or the Province (67.0%). At the same time, Nanaimo has a larger proportion of single parent families (9.0% of all households) compared with 7.8% across the Region and 8.1% across the Province as a whole. The City also has fewer non-family households (30.2%) compared with the Province (33.0%)

## LABOUR MARKET PARTICIPATION

LABOUR MARKET PARTICIPATION			
	Province	Nanaimo Region	Nanaimo
Individuals 15 or older in the labour market	2,354,245	70,655	43,100
Participation rate	64.6	57	61.9
Employment rate	59.5	51.9	56.2
Unemployment rate	7.8	8.9	9.2
Average Weeks Worked (2010)	43.9	43.3	43.6
Worked Full-Time (2010)	1,713,540	47,575	29,135
% reporting full-time employment	72.8	67.3	67.6
Worked Part-Time (2010)	516,465	18,995	11,275
% reporting part-time employment	21.9	26.9	26.2
Median commuting time (in min.)	20.4	15.3	15.1
Average Employment Income	\$58,016	\$50,204	\$50,034
Median Employment Income	\$49,143	\$44,846	\$44,412
<b>HOUSEHOLD INCOME</b>			
	Average Income	Median Income	
Province	\$77,378	\$60,333	
Nanaimo Region	\$65,531	\$53,780	
Nanaimo City	\$64,189	\$52,744	
<b>SINGLE PERSON HOUSEHOLDS</b>			
	Average Income	Median Income	
Province	\$40,265	\$31,236	
Nanaimo Region	\$34,800	\$27,545	
Nanaimo City	\$34,268	\$27,843	

The employment rate in Nanaimo is slightly lower when compared to that of the Province, including those reporting full time employment (67.6% in Prince George compared to 72.8 across the Province). However, the unemployment rate is also higher (9.2% compared to 7.8%).

Median employment income is significantly lower in Nanaimo than it is when compared to the BC median income (\$44,143 compared to \$49,143 across BC). Put differently, the median income in Nanaimo is only 90.3% of the median income across the Province.

Median household income is also lower in Nanaimo than the comparable Provincial figure (\$52,744 in Nanaimo compared to \$60,333 across BC). In addition, the median income for single person households is lower in Nanaimo compared to the Province of BC (\$27,843 compared to \$31,236 across the Province).

INCOME PROFILE						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total	1,761,789	100.0	64,475	100.0	36,205	100.0
Under \$10K	96,435	5.5	3,090	4.8	1,935	5.3
\$10K to \$19,999	156,565	8.9	6,235	9.7	3,905	10.8
\$20K to \$29,999	157,605	8.9	6,690	10.4	3,715	10.3
\$30K to \$39,999	167,220	9.5	7,025	10.9	3,735	10.3
\$40K to \$49,999	158,400	9.0	6,955	10.8	3,875	10.7
\$50K to \$59,999	140,340	8.0	5,855	9.1	3,330	9.2
\$60K to \$79,999	246,720	14.0	9,555	14.8	5,205	14.4
\$80K to \$99,999	193,180	11.0	7,105	11.0	3,960	10.9
\$100K or more	445,324	25.3	11,965	18.6	6,545	18.1

The City of Nanaimo has a larger proportion of its population with an income of less than \$30,000 compared to the Province (26.4% in Nanaimo versus 23.3% across the Province). At the upper end of the income scale, significantly less people in Nanaimo have incomes of \$60,000 or more (43.4%) compared to the Province (50.3%).

The proportion of households in the Nanaimo Region which have incomes in excess of \$60,000 is also lower than the BC average (44.4% versus 53.4% across BC).

## B. HOUSING CHOICES, HOUSING NEEDS AND HOUSING MARKET CONDITIONS

ABOUT THE HOUSING STOCK						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total Units	1,764,635	100.0	64,460	100.0	36,210	100.0
Single Detached	842,120	47.7	43,820	68.0	21,335	58.9
Apartment	505,120	28.6	9,130	14.2	7,765	21.4
Row house /Town-house	186,075	10.5	5,455	8.5	3,410	9.4
Apartment Duplex	184,355	10.4	3,275	5.1	2,876	7.9
Movable Dwelling	46,960	2.7	2,780	4.3	825	2.3

The majority of housing units in Nanaimo are single family units (58.9%) compared to only 47.7% across the Province. More than 2 in 3 units (68.0%) in the Region are single detached units.

Nanaimo has fewer apartment units than across the Province (21.4% versus 28.6%) although this figure is higher than the proportion of apartment units across the Region (14.2%).

AGE OF THE HOUSING STOCK						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total Units	1,764,630	100.0	64,465	100.0	36,205	100.0
1960 or before	282,675	16.0	7,740	12.0	5,535	15.3
1961 to 1980	551,655	31.3	18,815	29.2	11,250	31.1
1981 to 1990	308,450	17.5	12,745	19.8	6,645	18.4
1991 to 2000	329,780	18.7	14,335	22.2	7,310	20.2
2001 to 2005	133,235	7.6	5,350	8.3	2,470	6.8
2006 to 2011	158,845	9.0	5,475	8.5	2,995	8.3
<p>Almost half (47.4%) of the housing in Nanaimo was built before 1980. Between 2001 and 2011 there were 5,465 units added in the City and approximately 10,825 units added region-wide. This represents 15.1% of the total housing stock in the City and 16.8% of the Regional housing stock.</p>						
CONDITION OF THE HOUSING STOCK						
	Province		Nanaimo Region		Nanaimo	
	#	%	#	%	#	%
Total Stock	1,764,630	100.0	64,465	100.0	36,205	100.0
Minor repairs	1,636,875	92.8	60,545	93.9	33,895	93.6
Major repairs	127,760	7.2	3,920	6.1	2,310	6.4
<p>When looking at the condition of the housing stock, it emerges that a slightly smaller proportion of the units in both the City and Region of Nanaimo are in need of major repairs when compared to the Province as a whole. Overall, 6.4% of the housing in the City and 6.1% of the housing in the Region is in need of major repairs compared to 7.2% of the stock in the Province.</p>						
HOUSING TYPE AND TENURE						
	Owners		Renters			
	#	%	#	%		
Province	1,202,000	69.8	519,855	30.2		
Nanaimo Region	49,515	77.5	14,385	22.5		
Nanaimo City	25,965	71.8	10,215	28.2		
<p>More than 1 in 4 households living in the City of Nanaimo are renters (28.2%). The average monthly housing cost for owners living in Nanaimo was \$1,051 per month (median \$948) while the average monthly shelter cost for renters was \$901 (\$850 median).</p>						
AVERAGE HOUSING COSTS						
	Average Owners' Payments 2011	Median Owners' Payments 2011	Average Renters' Monthly Payments 2011	Median Renters' Monthly Payments 2011		
Province	\$1,228	\$1,023	\$989	\$903		
Nanaimo Region	\$970	\$751	\$901	\$850		
Nanaimo City	\$1,051	\$948	\$900	\$849		
<p>For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, they would need an annual income of \$37,920 (owners) and \$33,960 (renters).</p>						

ACCESS TO THE OWNERSHIP MARKET				
	Province	Nanaimo Region	Nanaimo	
Total Households	1,764,635	64,465	36,205	<p>The rate of ownership in the City and Region of Nanaimo is slightly higher than the Province as a whole. However, well over half of all owners in Nanaimo (58.9%) still have a mortgage which is slightly higher than the proportion across BC (57.3%).</p> <p>The average monthly housing costs for owners in Nanaimo are relatively affordable when compared to the Province as whole with the median dwelling value of a unit in the City of Nanaimo being approximately \$100,000 less expensive than the median dwelling value reported for the Province as a whole (348,460 in the City of Nanaimo versus \$448,835 across the Province).</p>
Number of Owners	1,202,000	49,515	25,965	
Part of Condo	397,105	8,235	5,690	
% of Owners	68.1	76.8	71.7	
% with a Mortgage	57.3	53.2	58.9	
Average Dwelling Value	\$543,635	\$399,457	\$357,234	
Median Dwelling Value	\$448,835	\$359,400	\$348,460	
Average Monthly Payments	\$1,228	\$970	\$1,051	
Median Monthly Payments	\$1,023	\$751	\$948	

## RENTAL MARKET CONDITIONS

### AVERAGE MARKET RENTS

	2009	2010	2011	2012	2013	
Bachelor	\$509	\$519	\$538	\$547	\$565	<p>Approximately 1 in 5 households living in the City of Nanaimo are renters (21.8%).</p> <p>The average monthly shelter cost for renters in Nanaimo was \$741/month. For a household to carry the monthly shelter cost without spending more than 30% of their income on their housing, it would need an annual income of \$29,640.</p>
1-bedroom	\$629	\$648	\$661	\$665	\$686	
2-bedroom	\$768	\$789	\$802	\$795	\$806	
3+ bedroom	\$922	\$957	\$955	\$960	\$1,051	
Total	\$686	\$705	\$720	\$719	\$741	

### VACANCY RATES

	2009	2010	2011	2012	2013	
Bachelor	1.5	1.6	7.3	2.9	2.4	<p>Based on the most recent Rental Housing Report published by CMHC, the average market rent was \$565 for a bachelor unit and \$686 for a 1-bedroom unit.</p> <p>These rent levels are affordable to a household with an annual income of between \$22,600 and \$27,440. This is aligned with the median income in the community for single person households. However, it is important to note that there were 5,840 households in the City of Nanaimo which had an annual income of under \$20,000 (16.1% of total households).</p>
1-bedroom	2.8	2.4	5.3	5.6	4.9	
2-bedroom	4.4	4.8	7.6	9.0	6.6	
3+ bedroom	3.2	1.7	3.9	5.5	4.0	
Total	3.4	3.3	6.3	6.7	5.3	

HOUSING AFFORDABILITY PRESSURES			
HOUSEHOLDS IN CORE HOUSING NEED AND "WORST CASE NEED"			
Renter Households Spending 30% or More of Income on Housing 2011 National Household Survey			More than half (52.7%) of renters in the City of Nanaimo are spending 30% or more of their income on housing. This is significantly higher than the rate across the Province (45.3%).
Province	235,494	45.3	
Nanaimo Region	7,567	52.6	
Nanaimo City	5,383	52.7	A greater proportion of renters in the City of Nanaimo are also in worst case need (paying 50% or more of their income on housing) when compared to the Province as a whole (16.3% of renters in Nanaimo are in worst case need compared to 13.4% of renters across BC).
Renter Households Spending 50% or More of Income on Housing 2006 Census			
Province	64,885	13.4	
Nanaimo Region	2,285	16.1	
Nanaimo City	1,610	16.3	
ACCESS TO SOCIAL HOUSING			
	Number Assisted	%	A marginally higher proportion of renters in the City of Nanaimo are in social housing (13.8%) compared to the Provincial totals (13.5%).
Province	70,180	13.5	
Nanaimo Region	1,697	11.8	
Nanaimo City	1,410	13.8	

## VULNERABLE AND AT RISK POPULATIONS

INDIVIDUALS LIVING IN LOW INCOME			
	#	%	Statistics Canada uses a number of measures to report on households living in low income. These can include both before tax and after tax measures. The information in this section reports on the incidence of individual in low income in 2011 (2010 incomes) based on LIM-AT (low income measure after tax). This measure is a fixed percentage (50%) of the median adjusted after-tax household income and takes into account differences in household size. Based on this measure, the incidence of households living in low income in the City of Nanaimo is slightly higher than the Province as a whole. There were a total of 14,755 individuals (18.1% of the total population) in the City who had an income below the established income cut-off. For a single person household the income cut-off for 2011 (2010 incomes) was \$19,460 while the income cut-off for a two person household was \$25,721.
Province	696,850	16.4	
Nanaimo Region	23,475	16.5	
Nanaimo City	14,755	18.1	

CHILDREN UNDER 6 LIVING IN LOW INCOME			
	#	%	
Province	47,725	18.5	There were 995 children under 6 living in families who were in low income based on the information reported in the 2011 Census using LIM-AT (low income measure after tax) as the threshold. This represents more than 1 in 5 children in this age cohort. This figure includes both single parent family households as well as working poor families. For a single parent family household with one child, the established income threshold is \$25,721 while a three person household would be considered to be in low income at \$33,706. A couple with two children who had an after-tax income of \$38,920 would also be considered to be in low income under this measure. It should also be noted that the incidence of low income among children under 6 is higher than that seen across the Province where 18.5% live in low income.
Nanaimo Region	1,615	22.6	
Nanaimo City	995	21.0	
CHILDREN AND YOUTH (UNDER 18) LIVING IN LOW INCOME			
	#	%	
Province	157,250	19.1	There were also 3,115 children under the age of 18 in Nanaimo who were living in families with incomes that were below the established income thresholds and who were considered to be living in poverty. Once again, the incidence of children between the ages of 6 and 18 living in low income is higher for both the City of Nanaimo and the Nanaimo Region when compared to the Province as a whole.
Nanaimo Region	4,965	21.3	
Nanaimo City	3,115	21.4	
SENIORS (65+) LIVING IN LOW INCOME			
	#	%	
Province	88,235	13.9	Nanaimo had a slightly lower incidence of seniors living in poverty compared to the Province as a whole. Of those 65 or older, 13.2% living in Nanaimo were in low income compared to 13.9% across the Province (2010 incomes). This is slightly below the incidence of low income reported across the Province and includes both low income single seniors and couples. A single senior would be considered to be in low income if their after-tax income was \$19,460 or less while a senior couple would be considered to be in low income if their after tax income was at or below \$25,721
Nanaimo Region	3,490	10.8	
Nanaimo City	1,990	13.2	
ABORIGINAL PEOPLE			
	#	%	
Province	267,085	6.2	Both the City and the Region of Nanaimo have a higher incidence of aboriginal residents when compared to the Province as a whole. Approximately 7.6% of the City's residents are Aboriginal, compared to 6.2% across the Province, this represents 6,180 individuals in the City of Nanaimo.
Nanaimo Region	10,395	7.3	
Nanaimo City	6,180	7.6	