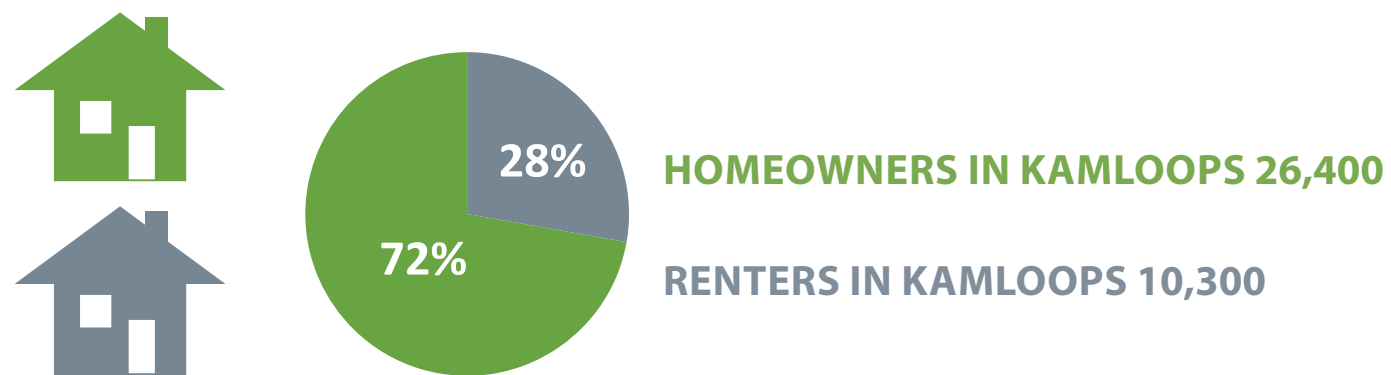


## KAMLOOPS RATIO OF HOMEOWNERS TO RENTERS



## HOUSING AFFORDABILITY

Housing is said to be affordable when no more than 30% of a household's income is spent on shelter costs.

In Kamloops



spend **more than 30%** of their income on shelter

## SHELTER AFFORDABILITY BASED ON 30% OF MEDIAN INCOME:

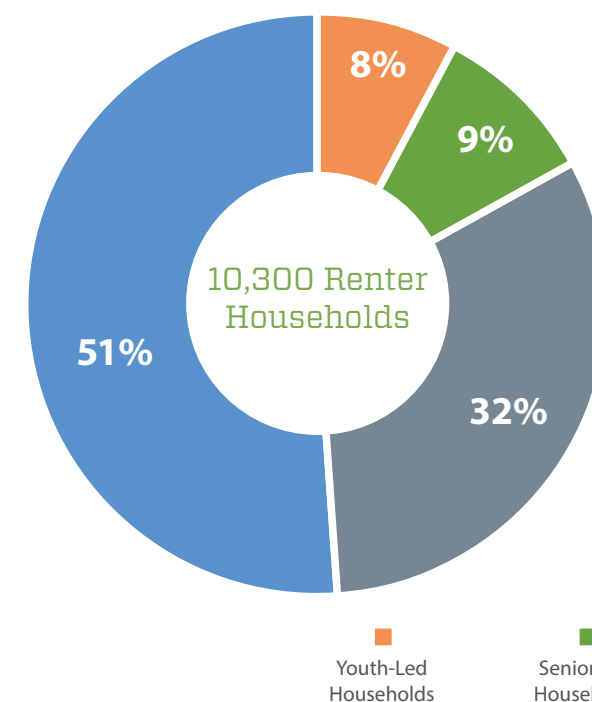
- Housing affordability for the average **single parent** is \$1,281/mo
- Housing affordability for the average **single person** is \$761/mo
- Housing affordability for **those earning minimum wage** is \$657/mo
- Housing affordability for **seniors over 65** is \$748/mo

### AVERAGE RENTAL COSTS

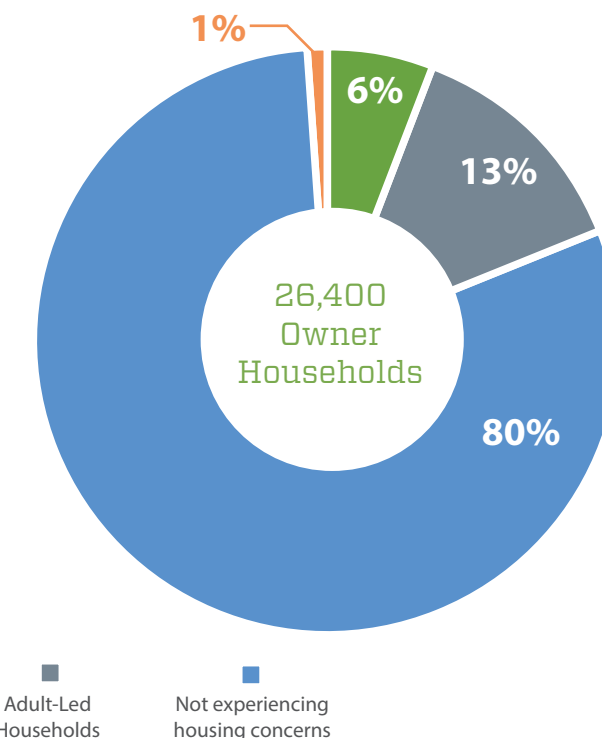
- Kamloops average monthly rent + utilities is **\$1,031**
- Provincial average monthly rent **\$1,148:**
  - Studio - \$600
  - 1 bdrm - \$771
  - 2 bdrm - \$1,011
  - 3 bdrm - \$1,327
  - 4 bdrm - \$1,390

## HOUSING INSECURITY

Just less than half of **renters** in Kamloops are experiencing some form of housing insecurity



Almost 20% of **home owners** in Kamloops are experiencing some form of housing insecurity



Housing insecurity is determined by considering **3** factors:

- **adequacy** which considers the dwelling condition
- **suitability** (a topic often referred to as crowding) which considers whether the dwelling has enough bedrooms for the size and composition of the household
- **affordability** which considers the proportion of household total income that is spent on shelter costs, also referred to as shelter-cost-to-income ratio

## HOUSING AVAILABILITY

### RENTAL MARKET FAST-FACTS

- Renter households increased by **11.7%** from 2011 - 2016
- Median renter income for Kamloops is **\$40,285**
- The rental vacancy rate in Kamloops is **1.1%** - a healthy vacancy rate is considered to be **3-4%**

Entry-Level Market Housing Has Drastically Diminished over Five Years

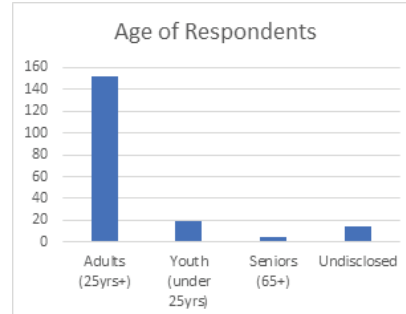
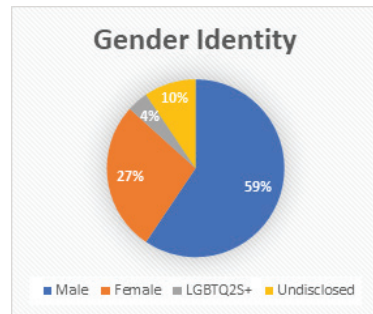


# Kamloops Homelessness At A Glance 2018

Kamloops participated in a nation-wide Point-in-Time Homeless Count on March 27 and 28, 2018. A total of 201 individuals were identified as experiencing homelessness:

- **180 survey respondents** (114 unsheltered, 66 sheltered)
- 10 dependents (ages 0 to 14) who accompanied an adult but did not complete a survey
- 11 people who stayed at a shelter but did not complete a survey

## Population Demographics



Most common responses for **'Where did you stay last night?'** include:

- Public space and space not fit for human habitation
- Someone else's place
- Emergency Shelters

- 42%** reported social assistance as their source of income
- 18%** said they panhandle or return bottles for income
- 63%** have lived in Kamloops for 1 year or more (2016 = 75%)
- 49%** have been homeless for 1 year or more (2016 = 28%)
- 27%** have been homeless for 1-6 months (2016 = 37%)
- 46%** became homeless for the first time at the age of 19 or younger. Ages 13-16 were the most common responses for first time experiencing homelessness.
- 17%** have post-secondary education and 60% of this group are post-secondary graduates
- 22%** chose homelessness over being in Ministry care
- 48%** identified having Indigenous heritage (2016 = 50%)

- 26%** said they lost their housing most recently due to addiction or substance use. (2016 = 32%)
- 57%** said they need food services
- 48%** said they need transportation services
- 47%** said they need addiction or substance use services
- 37%** said they need mental health services
- 48%** said they have been denied access to services because they don't have government-issued ID
- 32%** said they don't have enough money to obtain government-issued ID
- 24%** said they don't have the required documents to get government-issued ID in the first place
- 75%** said they have accessed medical care in the past year (41% said they went to the Emergency Room and 25% said they went to the walk-in clinic)

# Affordable Housing At A Glance 2018



## SOCIAL HOUSING



EMERGENCY SHELTER



SUPPORTED HOUSING



SUBSIDIZED HOUSING



PRIVATE MARKET RENTAL



ENTRY LEVEL HOME OWNERSHIP

OVERVIEW	The proportion of population 55+ is growing faster than the population as a whole, pointing to the need for affordable seniors housing. Kamloops was home to 14,115 post-secondary students in 2017/18 who rely on a limited supply of affordable rental housing. As of March 31, 2018 there were a total of 197 low-income households on BC Housing's subsidized housing waitlist including families, seniors, and people with disabilities. In 2018 Kamloops identified 201 people experiencing homelessness, 114 of which were completely unsheltered.				
Description	Immediate housing relief and services for the homeless and for women and children fleeing violence	Housing with support services with length of stay ranging from 30 days to three years	Housing with no limit on length of stay and limited support services	Housing available in the private rental market that is not directly subsidized	Housing for those moving from rental market into home ownership at below median housing prices
Who lives here	Individuals and families in a position of absolute homelessness due to various reasons including unemployment, mental illness, addictions, family breakdown, incarceration	Individuals and families transitioning towards secure housing with the aid of specific supports and services	Individuals, couples and families living in poverty due to various reasons	Individuals, couples and families who choose to or must rent due to life circumstances	Individuals, couples and families with limited income who wish to purchase a home
COSTS	In 2016, the percentage of Kamloops households spending 30 percent or more of their total household income on shelter costs was 23 percent. Rental rates have increased by 20 percent and the median cost of a home has increased 40 percent to \$408,000 over the past five years. The median Kamloops income has risen from \$84,689 <sup>1</sup> to \$92,441 since 2011. The median income for the renter population in 2016 was \$40,285.				
Monthly costs 2017/18	\$0/mo.	\$0 - \$375/mo.	Rent geared to Income/unit size	\$1,031/mo. average rent <sup>2</sup>	\$1,178 monthly shelter cost <sup>2</sup>
Monthly costs 2011/12	\$0/mo.	\$0 - \$375/mo.	Rent geared to Income/unit size	\$859/mo. average rent	\$1,052 monthly shelter cost
Cost changes	No change	No change	No change	20% increase	12% increase
SUPPLY	There has been a substantial increase in the number of social units available over the past five years and a more modest increase in the number of rental units. The number of affordable homes for sale in Kamloops (calculated using a shelter to income ratio of 30% based on median income) has decreased from 695 units to 106 units.				
Supply 2017/18	147 units	298 units	826 units	9,191 units <sup>3</sup>	106 units under \$275,000 <sup>4</sup>
Supply 2011/12	101 units	187 units	448 units	8,580 units	695 units under \$240,000
Supply changes	46% increase	59% increase	84% increase	7% increase	85% reduction
IMMEDIATE NEEDS	Population data and housing supply show that immediate affordable housing is needed for lone-parent families with children, youth (up to 29), seniors on fixed incomes, and single income earners. Housing type that would support this population most appropriately include low to medium density multi-family housing (e.g. townhouses, duplexes, apartments, etc.).				
	136 <sup>5</sup>	180+ units <sup>6</sup>	197+ units <sup>7</sup>	526 (2016-2021 demand) <sup>8</sup>	1,352 (2016-2021 demand) <sup>8</sup>

Sources: <sup>1</sup> 2011 National Household Survey and 2016 Census; 2011 adjusted for inflation representing a 9.2% increase; <sup>2</sup> 2016 Census data; <sup>3</sup> CMHC Rental Market Survey; <sup>4</sup> MLS real estate search; <sup>5</sup> Average monthly turn away from CMHA Emerald Ctr.; <sup>6</sup> 2018 Homeless Count population both sheltered/unsheltered; <sup>7</sup> BC Waitlist for Subsidized Housing; <sup>8</sup> Forecasted need based on City of Kamloops Official Community Plan Five Year Population Projections