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HOUSING NEEDS ASSESSMENT FINAL REPORT

August 2020 | FINAL



Canada's Tournament Capital

Housing Needs Assessment

Acknowledgements

The City of Kamloops Housing Needs Assessment was developed in collaboration with multiple partners, including local community agencies and housing providers, not-for-profit organizations, developers, residents, local First Nations communities and Indigenous organizations and municipal staff. Thank you to everyone who participated in the engagement process and shared feedback to help inform the development of the Housing Needs Assessment.



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Executive Summary

Key to creating healthy and inclusive communities is the availability of a variety of housing options to meet the differing needs of current and future residents. Providing access to a range of housing forms, including affordable and accessible housing is becoming an ever-increasing priority for many communities across Canada, including the City of Kamloops.

The City of Kamloops prepared a Housing Needs Assessment to learn where gaps in housing may currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Assessment provides important information and data to be able to better address and prioritize future housing needs for all residents.

The process involved completing a background review of existing City policies and strategies, collecting and reviewing data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment and local City data, as well as listening to and gathering input from non-profit housing providers, housing and homelessness service providers, local developers, persons with lived experience of homelessness, and residents. The data and information gathered was then used to complete projections to identify anticipated housing needs across the housing spectrum.

Understanding the current supply of housing across the spectrum and where the greatest needs will be in the future, is critical to ensuring the City continues to be a welcoming, inclusive, and supportive community. This Housing Needs Assessment points to a number of key trends and issues facing the City of Kamloops. In addition to the analysis of current need, the Housing Needs Assessment also points to future needs across the housing spectrum. These are summarized below.

Key trends impacting housing demand

- Kamloops' population has been increasing steadily, with an average annual growth rate of 1.2% between 2006 and 2016, to stand at 90,280 in 2016.
- The median age for Kamloops (41.3) was lower than that of Thompson-Nicola Regional District (TNRD) (43.7) but is comparable to the median age for the province in 2016 (42.5).
- Almost one in five residents (17.3%) changed their place of residence (moved addresses) within the year prior to the Census in 2016.
- In 2016, close to two-thirds (65%) of households consisted of either one- (27.1%) or two-person (37.9%) households.
- In 2016, 72% of households in Kamloops own their own homes which is a slight decrease from 73.4% in 2006.
- While the median household income in 2016 was \$73,504 there is a significant difference between owner and renter median household incomes, \$89,968 versus \$40,231, respectively.
- The unemployment rate in Kamloops fluctuated between 2006-2016, and in 2016, Kamloops had an unemployment rate of 7.5%, which is lower than 2011, but higher than 2006.
- Most residents commute within the city (86%) and that has remained consistent over the 2006-2016 time period.



Current trends in housing supply

- Based on 2016 Census, there were 36,810 occupied housing units in Kamloops; just over half were single-detached dwellings.
- The majority of housing units in 2016 were 3 or more bedrooms (66.2%).
- Building permits for apartment units has been steadily increasing and the number of permits for secondary suites has also been slowly increasing.
- There has been a considerable increase in the number of housing units completed in 2019 (1,079 units).
- Home prices have increased by 117.9% from 2006 to 2019; compared to an overall inflation rate of 18.8%.
- Homeownership affordability has been deteriorating over time.
- Recent data (2019) on vacancy rates indicates rates are below the 3.0% threshold of what is often considered a 'healthy' vacancy rate.
- Between 2005-2019, the median rent for a 1-bedroom unit has increased by 74.4%.
- A renter household earning median income would likely experience affordability challenges if seeking a 1-bedroom unit or larger.
- There are currently 252 households waiting for social housing and 153 applicants waiting for supportive housing in Kamloops.
- There are long wait lists for Indigenous Peoples seeking Indigenous housing
- Based on the Point In Time Count, there were 195 people experiencing homelessness in Kamloops, including 104 who were staying in shelters and 91 who were unsheltered. People of Indigenous identity were overrepresented among those experiencing homelessness; 53.5%, of those who provided information, reported an Indigenous identity.
- A youth specific homelessness count (A Way Home Kamloops), conducted in 2018, found 136 youth who were either currently homeless or had been in the last year. At the time of the count, 56 were experiencing unsheltered homelessness or staying in a shelter, 30 were experiencing hidden homelessness, also known as "couch surfing", and 50 had experienced homelessness in the past year.
- In 2016, 20.6% of all households in Kamloops experienced affordability challenges and 12% of all households were in core housing need in 2016.¹

¹ CMHC has determined that core housing need not only takes into account the housing indicators described above. It also looks beyond the current situation and considers a household's ability to improve their situation by moving to another unit in their community that would meet the suitability, adequacy or affordability standards.

Analysis of future housing needs

The table below provides a high-level summary of anticipated future housing needs across different types and tenures of housing. The details of the determination of anticipated future housing needs are described in Section 4.2. It is important to note that the summary of approximate housing units needed provided below are not mutually exclusive, but instead, describe the anticipated need based on the identified category. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply due to renovations, conversions or retrofitting of units.

Table 1.1: Summary of Anticipated Housing Units Needed, 2020-2039

Housing Need Category	Specific Need	2020-2024 (~Units Needed)	2025-2029 (~Units Needed)	2030-2039 (~Units Needed)
Unit Size	Bachelor	20	15	30
	1-Bedroom	360	340	625
	2-Bedroom	895	820	1,370
	3-Bedroom	1,040	935	1,560
	4-Bedroom	1,005	945	1,725
Tenure	Ownership	2,555	2,400	4,160
	Rental	760	655	1,160
Affordable	Ownership	1,300	1,220	2,120
	Rental	655	650	995
People with Disabilities	Accessible	450	430	770
	Housing with Supports (Mental Illness and Addictions)	30-75	30-70	50-125
	Housing with Supports (Intellectual Disabilities)	25-30	25-30	45-50
Specific Populations	Indigenous Peoples	335	460	1,075
	Seniors	2,550	2,375	2,325
	Families	940	905	1,640

Source: Consultant projections

Next Steps

The information and data provided in this Housing Needs Assessment describes a baseline understanding of the current demographic and economic trends, housing supply and anticipated housing needs. As new data becomes available, and the local economy and development market trends change, the Housing Needs Assessment should continue to be updated on an on-going basis, such as every 2-3 years to ensure the data and results best represent the current situation in Kamloops.

In 2018, the City of Kamloops developed an action-oriented Affordable Housing Strategy with 17 objectives under three core strategic priorities: Leadership and Coordination, Innovations in Land Use and Built Form, and Project Support and Capacity Building. Since then, several of the objectives have been met or are in progress. For example, the City has developed a Communications Strategy that formalizes the process of how and when the City will engage and educate residents of new housing development and actions that emerge from the Affordable Housing Strategy.



In addition, the City recently amended the Zoning Bylaw in 2019 to include additional zones where secondary suites and garden suites are a permitted use and to establish general guidelines for residential suites. The Housing Needs Assessment can be used to inform an update of the Strategy to ensure the objectives are still relevant and supportive in addressing the current and anticipated housing needs of residents over the next 5-7 years. It is recommended that a Working Group or Advisory Committee be established to support updates to the Affordable Housing Strategy, facilitate collaboration and relationship building between key community partners and guide the development and implementation of future initiatives and actions.

1.0 Introduction

1.1 Project Overview

The City of Kamloops prepared a Housing Needs Assessment to learn where gaps in housing may currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Assessment provides important information and data to be able to better address and prioritize future housing needs for all residents.

1.2 Process

The process involved completing a background review of existing City policies and strategies, collecting and reviewing data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment and local City data, as well as listening to and gathering input from non-profit housing providers, housing and homelessness service providers, local developers, persons with lived experience of homelessness, and residents. The data and information gathered was then used to complete projections to identify anticipated housing needs across the housing spectrum.

Figure 1.1: Project Process and Timeline



1.3 Stakeholder and Community Engagement

1.3.1 Phase 1 Engagement

The first phase of engagement was implemented in March 2020. Engagement opportunities included stakeholder focus groups, interviews, a community workshop, and an online survey for residents. The purpose of this round of engagement was to gather feedback on priorities, issues and opportunities related to housing needs in the city.

Communications and Promotions

Engagement opportunities were advertised and shared through the following methods:

- Project website
- Stakeholder invitations
- Kamloops This Week newspaper advertisements
- Twitter
- Facebook
- Instagram



Engagement Opportunities and Participation

The following opportunities were implemented for stakeholders and residents to share their feedback.

- Focus Groups
 - Persons with Lived Experience: 12 participants
 - Housing and Homelessness Service Providers: 18 participants
 - Non-Profit Housing Providers: 1 participant
 - Private Landlords and Developers: 1 participant
 - Youth: 6 participants
- Community Workshop: 43 participants
- Online Community Survey: 241 submissions
- Community Workbook: *due to the COVID-19 pandemic, this feedback option for the project was suspended; however, one was completed by the Thomson Rivers University Student Union.*

High-Level Summary

A high-level summary of key themes that emerged during the first phase of engagement is provided below. The full Phase 1 Engagement Summary is attached in **Appendix C**.

Table 1.1: Phase 1 Engagement High Level Summary

Key Themes	
Rental Housing	<ul style="list-style-type: none"> • Low vacancy rate • Current rental stock is not affordable • Rental supply is not meeting demand • High housing prices result in high secondary suite rents • Limited availability of rental units that permit pets • Population groups occupying a type of housing and displacing another population group (e.g. students occupying affordable housing units due to student rental housing prices being too high which then displace low income individuals and families)
Home Ownership	<ul style="list-style-type: none"> • New residents and foreign investors are able to afford higher priced housing which push the local house prices up
Housing Costs	<ul style="list-style-type: none"> • Wages are not able to keep up with living costs (housing, utilities, taxes) • Lengthy development timeline • Changing building codes increase development costs
Specific Populations	<ul style="list-style-type: none"> • Youth – need for additional youth shelter • Students – available housing is not affordable which results in students living in hotels or overcrowded situations • Families – lack of supply of family sized rental units (2/3-bedrooms) • Homeless – multiple rules in some buildings which can be difficult to abide by and result in evictions

Key Themes	
Education and Supports	<ul style="list-style-type: none"> • Life skills and employment training for both youth and adults • Increase awareness of available services • Need for more supports for mental health and addictions • Additional supports for people transitioning from homelessness to transitional and/or more permanent housing • Culturally appropriate supports for Indigenous Peoples experiencing homelessness
Stigma and Public Perceptions	<ul style="list-style-type: none"> • Vulnerable populations face stigma making it challenging to access housing • Infill development is not well supported by neighbours

1.3.2 Phase 2 Engagement

The final phase of engagement was implemented in July 2020. The purpose was to share the draft findings that were learned through the data collection and first round of community and stakeholder engagement. Engagement included a Virtual Open House platform to share information, a survey to gather feedback and a Q and A session with the project team on July 13, 2020.

Communications and Promotions

Engagement opportunities were advertised and shared through the following methods:

- Project website
- Stakeholder email updates
- Kamloops This Week newspaper advertisements
- Twitter
- Facebook
- Instagram

Engagement Opportunities and Participation

The following opportunities were implemented for stakeholders and residents to share their feedback.

- Virtual Open House: 110 unique visitors
- Live Q&A Chat: 2 participants
- Online Community Survey: 85 visitors; 15 Submissions

High Level Summary

A high level summary of key themes that emerged during the final phase of engagement is provided below. The full Phase 2 Engagement Summary is attached in **Appendix D**.

Key Themes	
Rental Housing	<ul style="list-style-type: none"> • Current rental stock is not affordable • Limited affordable and appropriate supply for seniors and for people with physical disabilities
Home Ownership	<ul style="list-style-type: none"> • Due to high rent prices it is difficult to save for home ownership • Limited availability of affordable homes to purchase



Key Themes	
Housing Stock	<ul style="list-style-type: none"> • Need for increased diversity in housing, through mixed use development, and smaller scale multi-family units such as townhouses and low-rise apartment buildings • Location of housing and access to other services and amenities such as transit, schools, access to downtown are important considerations

1.4 Interpretation

While reviewing this report, there are a number of items to consider.

- Much of the data used to prepare this report was based on historic data including the past three Statistics Canada Censuses (2006, 2011, 2016), Canada Mortgage and Housing Corporation (CMHC), and BC Assessment. During the spring of 2020, while data was being collected and analyzed, there were significant impacts to the economy and housing not only in Kamloops and British Columbia, but across Canada and the world, as a result of the COVID-19 pandemic. It is important to recognize that the housing needs of particular populations across the spectrum still exist as described in this report, but in some instances are likely to be exacerbated as a result of COVID-19 impacts, both in the immediate and long-term time frames. Future update(s) and review of the demographic and economic data and housing indicators in this report will need to acknowledge the housing impacts that emerged directly and indirectly due to the COVID-19 pandemic.
- The data included in this report comes from a variety of sources and therefore, similar data from different sources may not be identical.
- Some percentage distributions may not equal 100% due to rounding and some number categories may not calculate to the total amount due to rounding from the original data source.
- The customized Statistics Canada Census Report provided by the BC Ministry of Municipal Affairs and Housing is based on a different sampling group compared to the Statistics Canada Census Community Profiles and therefore, there is some variation in data depending on the source.
- Rental data including vacancy rates and historical median rent is collected through Canada Mortgage and Housing Corporation's Rental Market Survey. This survey only captures rental information from apartments and row houses located in buildings of three or more units. While CMHC conducts a secondary rental market survey, Kamloops is not one of the urban centres where this data is collected, and therefore, there is a gap in data available for the secondary rental market.

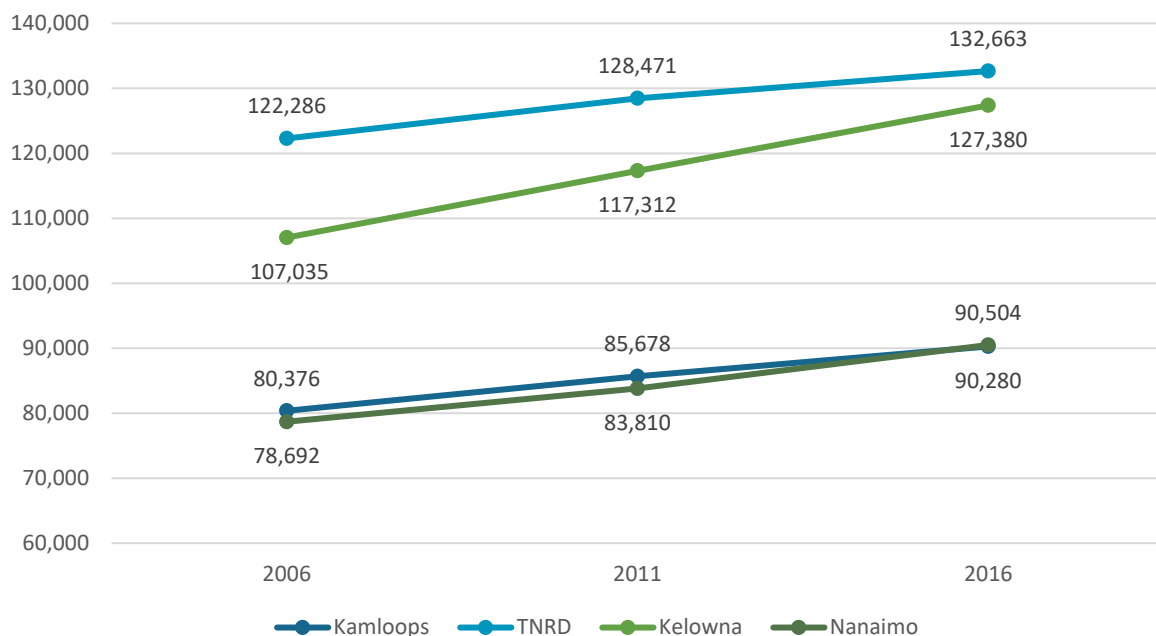
2.0 Demographic and Economic Trends

2.1 Demographic Profile

2.1.1 Population

Between 2006 and 2016, Kamloops' population increased by 12.3% (9,904 residents) from 80,376 residents in 2006 to 90,280 residents in 2016, which is an average annual growth rate of 1.2%. This was a larger growth rate than the Thompson-Nicola Regional District which saw population growth rate of 8.5% during the same time period. From 2006-2016, Kamloops' population growth rate was comparable to the City of Nanaimo's population growth.

Figure 2.1: Population Growth, City of Kamloops versus Thompson-Nicola (2006-2016)



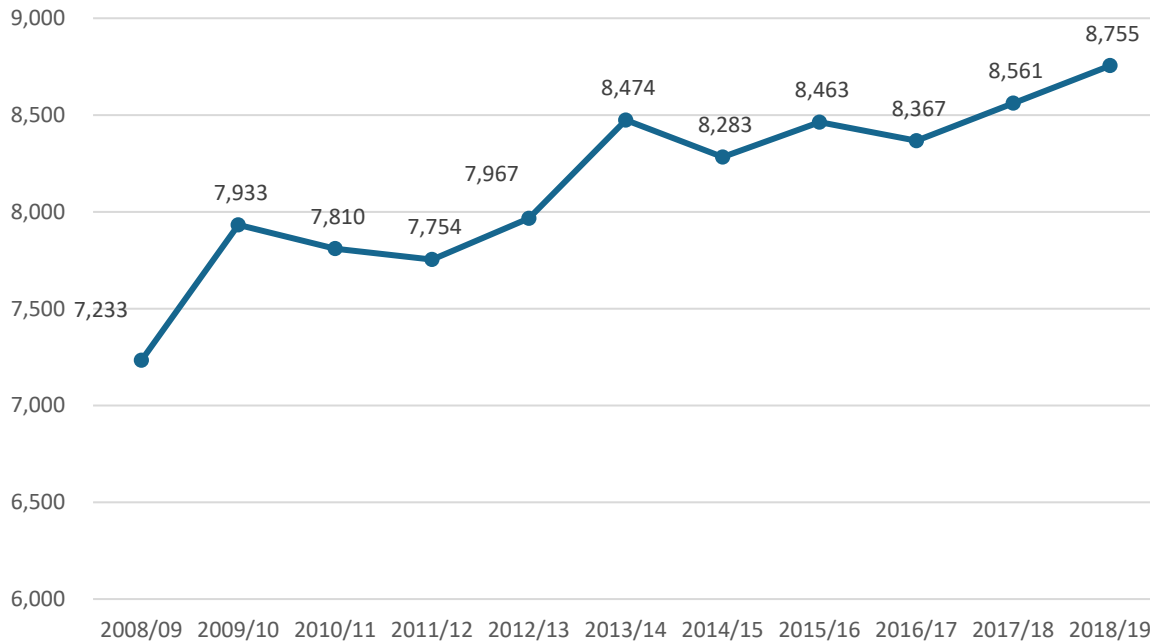
Source: Community Profiles Statistics Canada Census (2006-2016)



2.1.2 Post-Secondary Enrollment

Thompson Rivers University, the primary post-secondary institution located in the city has seen a steady increase in its full-time equivalent (FTE) student enrollment numbers over the past 10 years with 8,755 FTE students enrolled during the 2018/19 school year.

Figure 2.2: Full-Time Equivalent Enrollment, Thompson Rivers University (2008/09-2018/19)

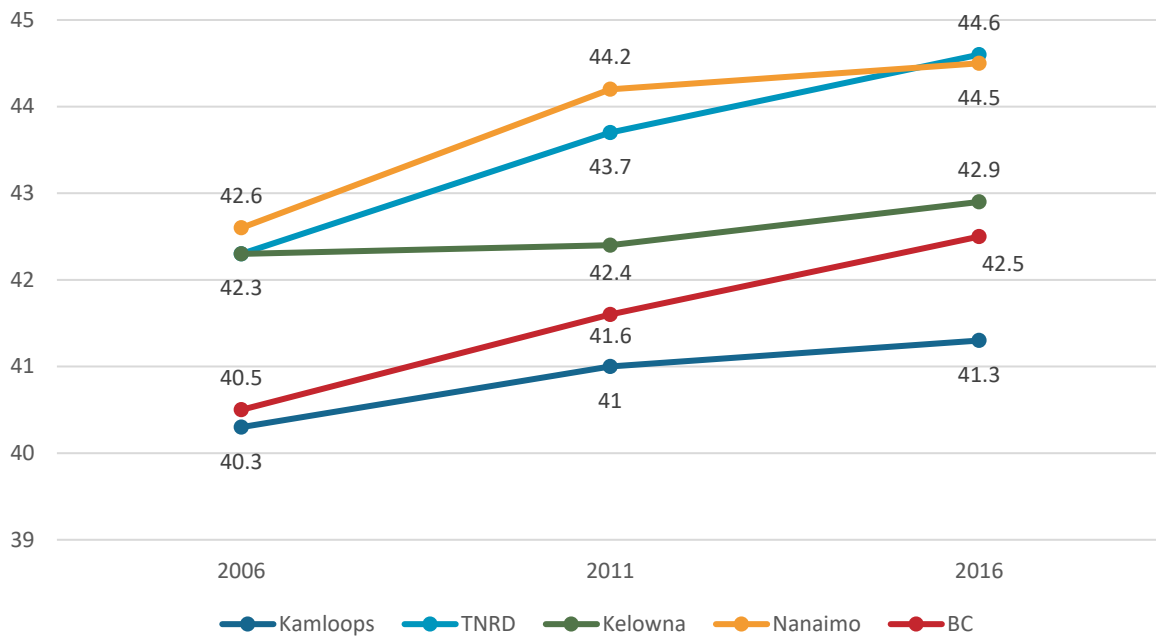


Source: Ministry of Advanced Education, Skills and Training – Post-Secondary Finance (2019)

2.1.3 Age

Between 2006 and 2016, Kamloops' median age has remained lower than the Thomson-Nicola region and the province. In 2016, Kamloops' median age was 41 which is lower than the median age of the Thompson-Nicola region at 45 and the province's median age of 43. Kamloops' median age has only slightly increased from 40 in 2006 to 41 in 2016.

Figure 2.3: Median Age Comparison, City of Kamloops (2006-2016)

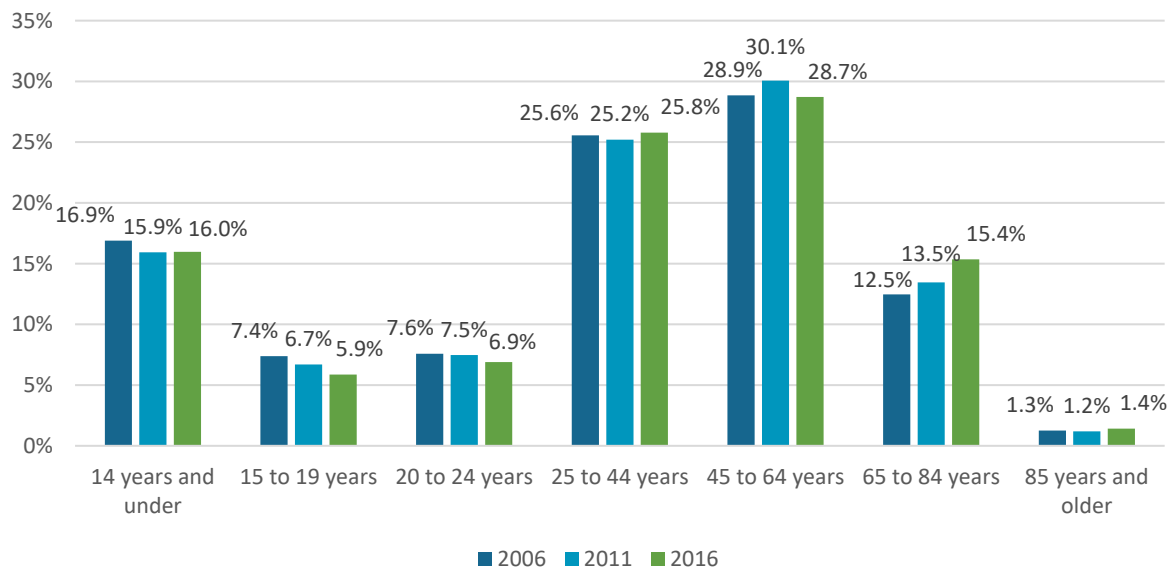


Source: Custom Statistics Canada Census Reports (2006-2016)



The age group distribution of Kamloops residents has also remained fairly consistent from 2006-2016 with a slight shift as the population ages. In 2016, 54.5% of residents were in the age group of 25-64 years old with 25.8% between 25 to 44 years old and 28.7% 45 to 64 years old. The age group of 65 to 84 years old saw the largest change, representing 12.5% of the population in 2006 increasing to 15.4% of the population in 2016.

Figure 2.4: Age Group Distribution, City of Kamloops (2006-2016)

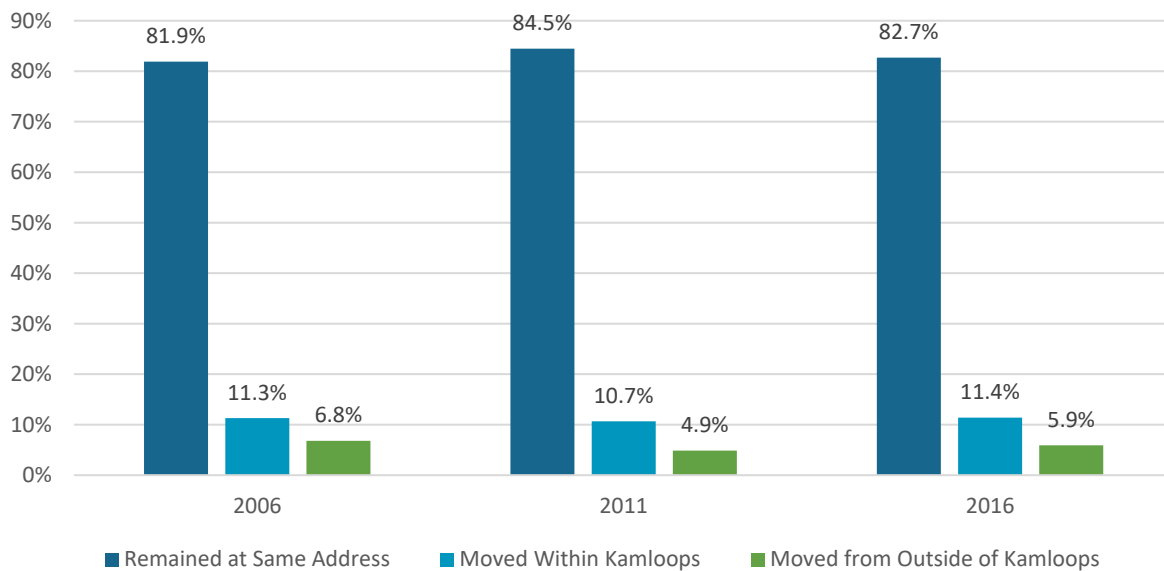


Source: Custom Statistics Canada Census Reports (2006-2016)

2.1.4 Mobility Status²

The percentage of Kamloops' residents who have changed their place of residence has remained fairly similar across the 2006-2016 time period. In 2016, 11.4% of residents had moved within the city in the past year (2015-2016) and 5.9% had moved to the city from outside of Kamloops. Of those residents who had moved from outside Kamloops, 1.4% moved from outside of BC, but within Canada, while 0.6% had moved from outside Canada.

Figure 2.5: Mobility Status One Year Ago, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

² Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence; non-migrants are residents who stayed within the city but moved to a different residence; and migrants refers to residents who moved from outside of the city, including from other areas in BC, Canada or from outside of Canada.



2.1.5 Households³

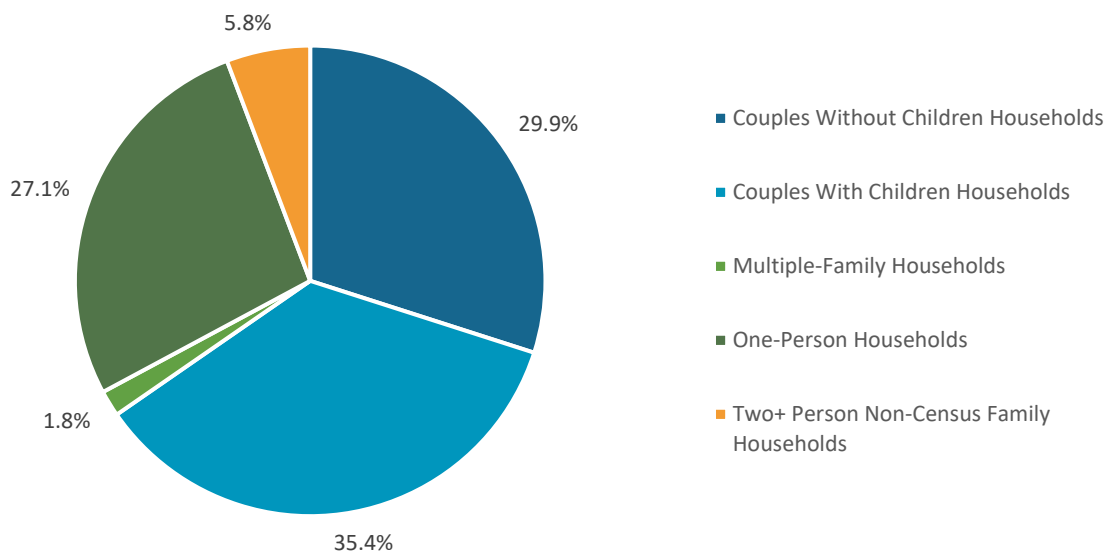
Number of Households

Between 2006 and 2016 the number of households in Kamloops increased by 4,155, from 32,660 to 36,815 households (Custom Statistics Canada Census Reports, 2006-2016). Kamloops saw steady growth in number of households from 2006 to 2016, increasing by 12.7% over the period.

Household Type

In 2016, most households in Kamloops were made up of couples with children households (35.4%), followed by couples without children (29.9%) and one-person households (27.1%).

Figure 2.6: Breakdown of Households by Type, City of Kamloops (2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

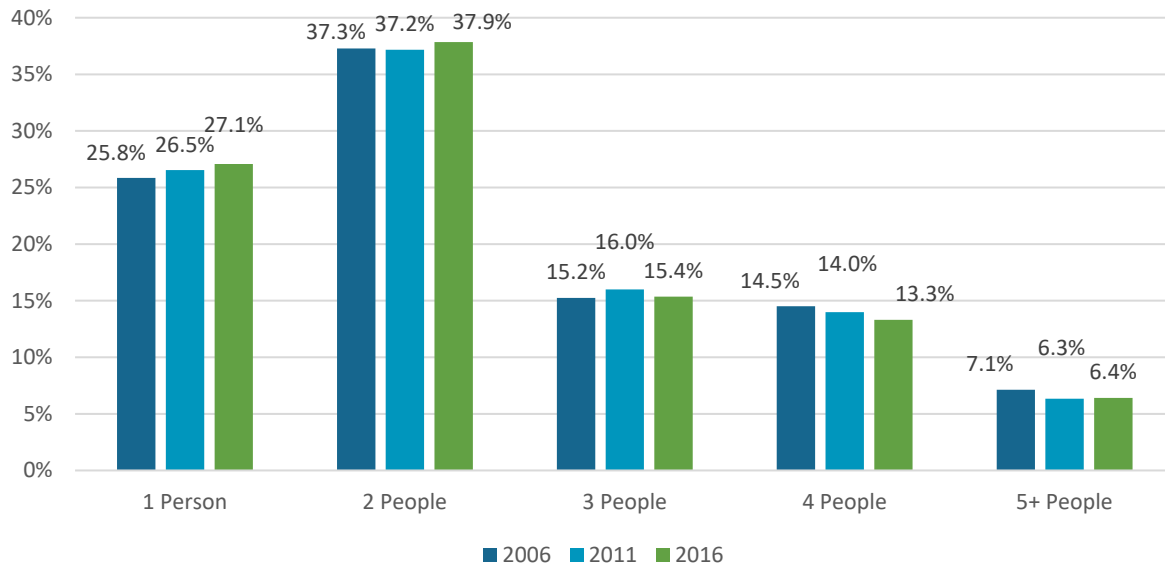
Household Size

Kamloops' average household size remained consistent between 2006 and 2016 at 2.4 persons per household. This was slightly larger than the average household size for Thompson-Nicola at 2.3 persons per household. As shown on the following figures, almost two-thirds (65%) of households had either one (27.1%) or two people (37.9%). Another 15.4% had three people and 13.3% had four people. The remaining 6.4% had five or more people. The proportion of households with one or two people increased between 2006 and 2016, while larger households decreased as a share of all households.

Between 2006 and 2016, the average household size has remained consistent at 2.4 persons per household.

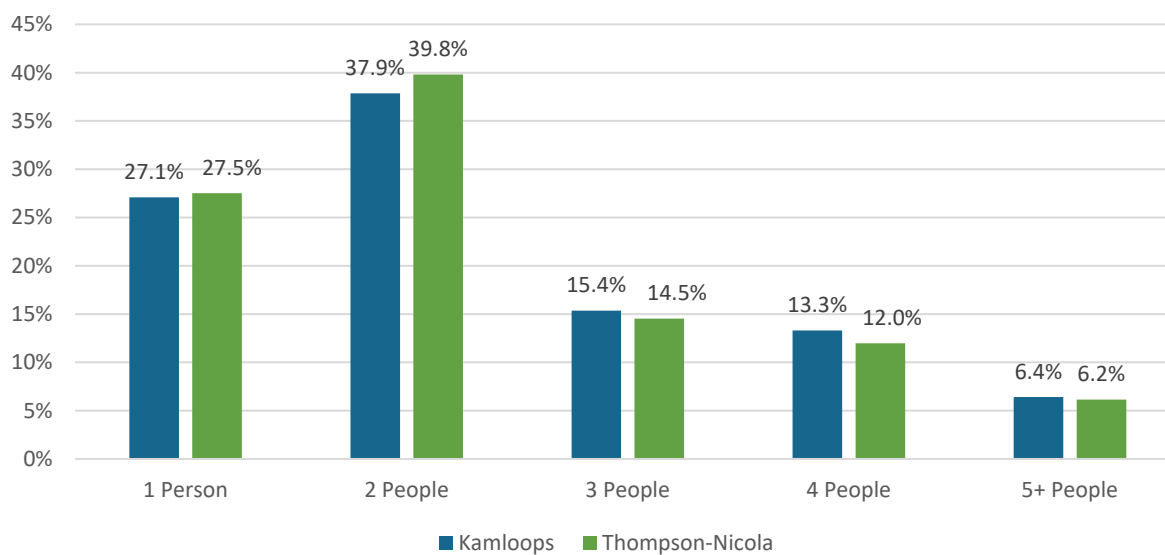
³ Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

Figure 2.7: Breakdown of Households by Size, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

Figure 2.8: Comparison of Households by Size, City of Kamloops versus Thompson-Nicola (2016)



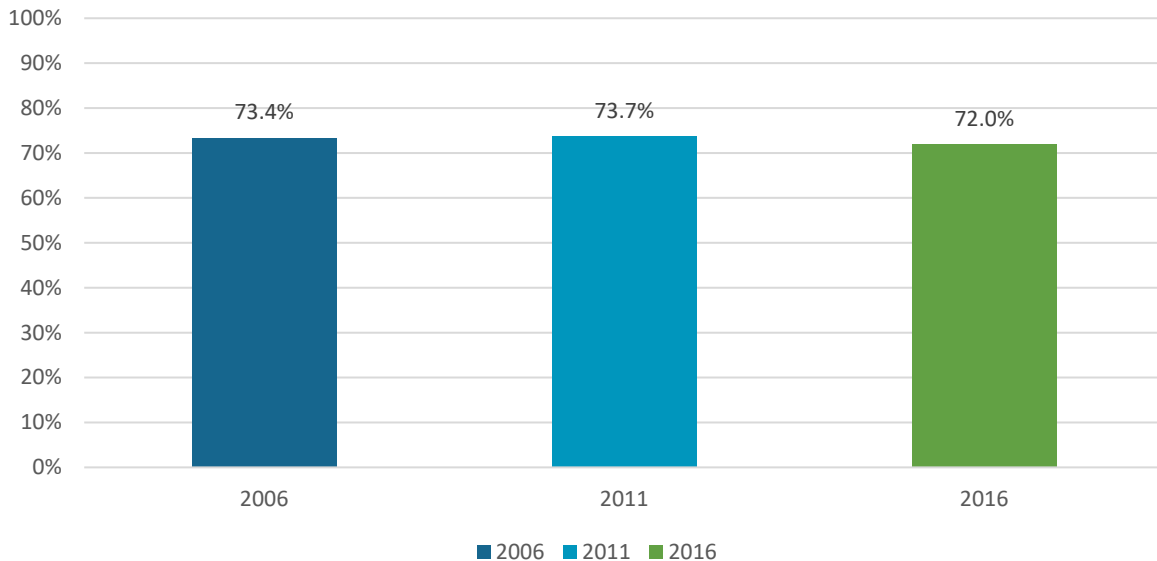
Source: Custom Statistics Canada Census Reports (2016)



2.1.6 Tenure

Most households in Kamloops own their own homes, with 72.0% living in owner-occupied housing in 2016. Conversely, 28% of households rented their homes in 2016. The rate of homeownership decreased slightly in 2016, from 73.7% in 2011 and 73.4% in 2006.

Figure 2.9: Homeownership Rate, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

Renter Households in Subsidized Housing

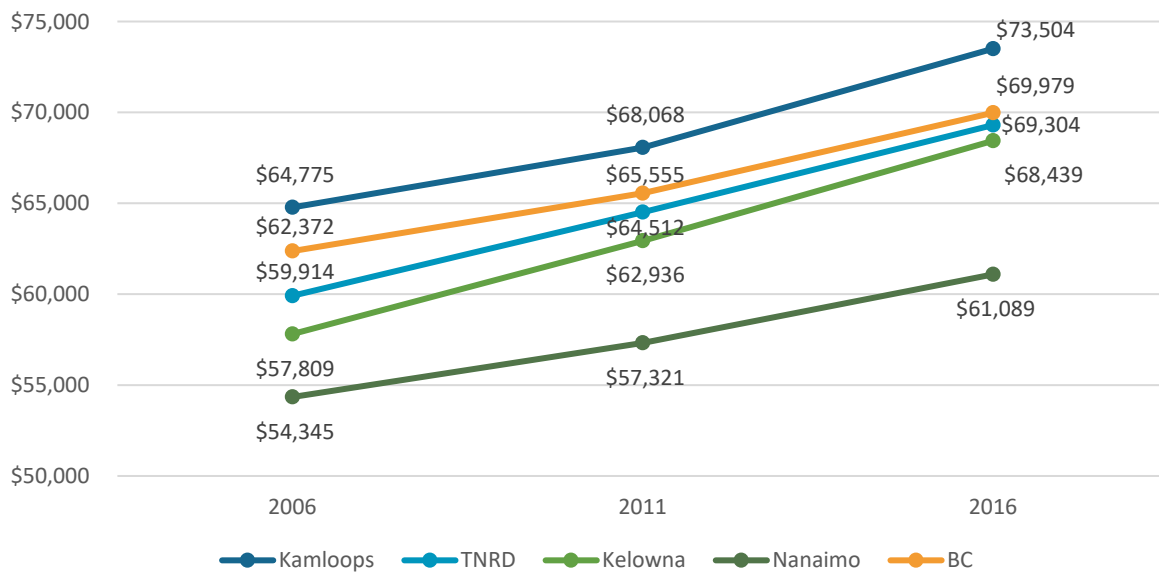
Based on self-reported data from the 2016 Census, 1,170 renter households lived in subsidized housing in Kamloops in 2016. This represents 11.3% of renter households.

2.2 Economic Trends

2.2.1 Household Income⁴

The median household income has been steadily increasing between 2006 and 2016 with Kamloops households having a higher median household income as compared to households in the TNRD and the median household income for the province. Between 2006-2016, Kamloops' median household income grew by 13.5% to \$73,504 in 2016. The increase in median household income was slightly higher than the rate of inflation, which increased by 11.2% over the period.

Figure 2.10: Median Household Income Comparisons, City of Kamloops (2006-2016)



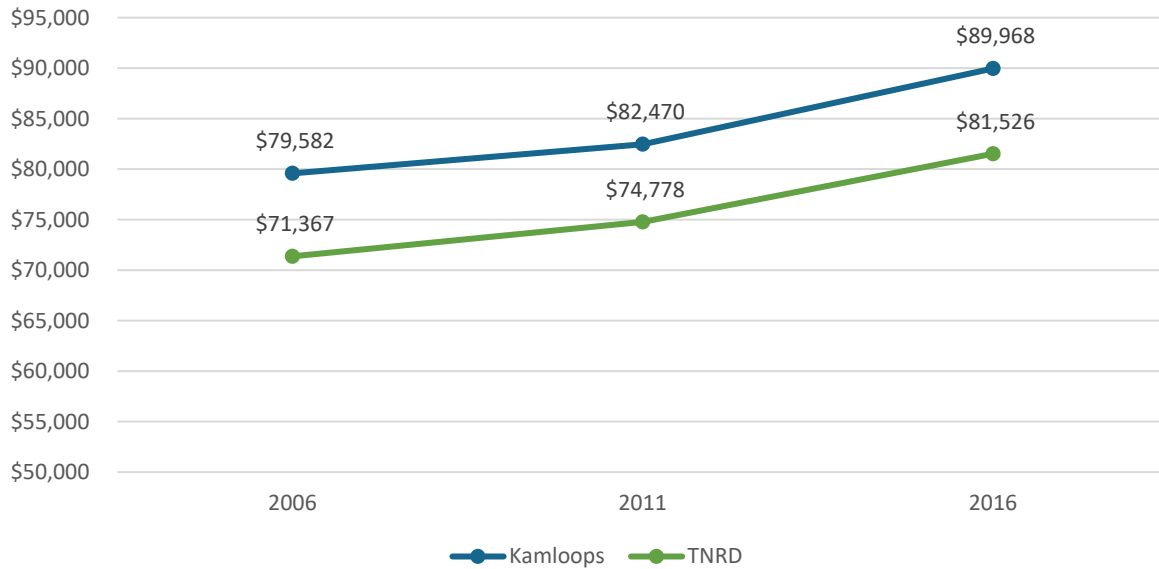
Source: Custom Statistics Canada Census Reports (2006-2016)

As seen in the following figures, there are substantial differences, however, when median household income is broken down further by tenure. Median owner household incomes are significantly higher (\$89,968) than median renter household incomes (\$40,231). However, the gap between renter and owner incomes narrowed between 2006 and 2016, with median renter household incomes increasing by 30.0% compared to 13.1% for owner households. The figures on the following page show the median incomes from 2006-2016 for Kamloops owner and renter households compared to households in TNRD.

In 2016, the median household income for owner households (\$89,968) was significantly higher than the median income for renter households (\$40,231).

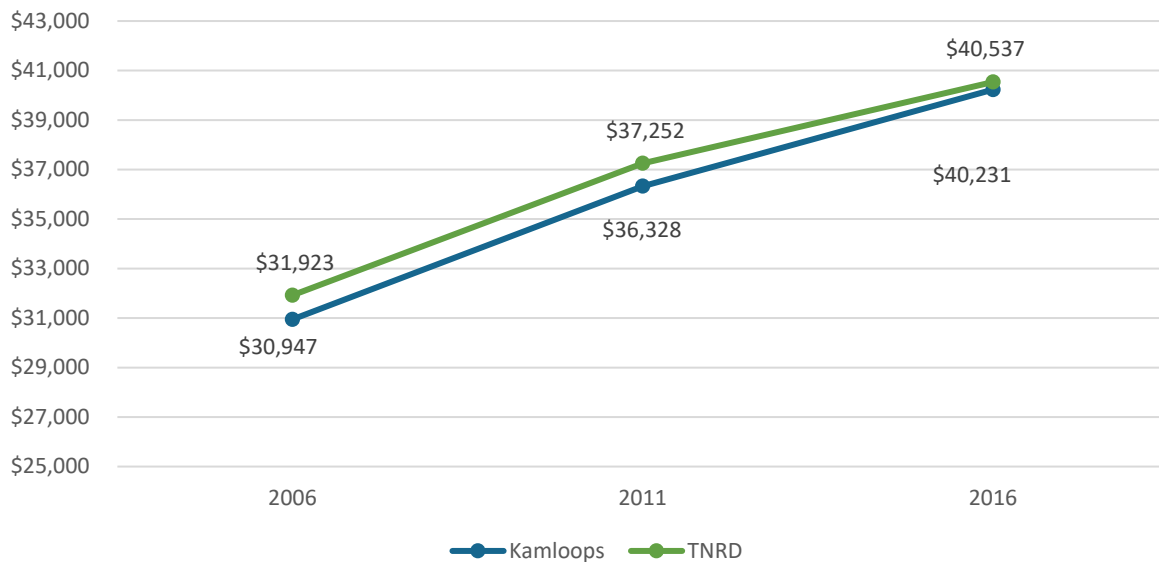
⁴ Household income collected as part of Census data refers to the household's previous year's income (i.e. income data collected as part of the 2006 Census is from 2005).

Figure 2.11: Median Owner Household Income, City of Kamloops versus Thompson-Nicola (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

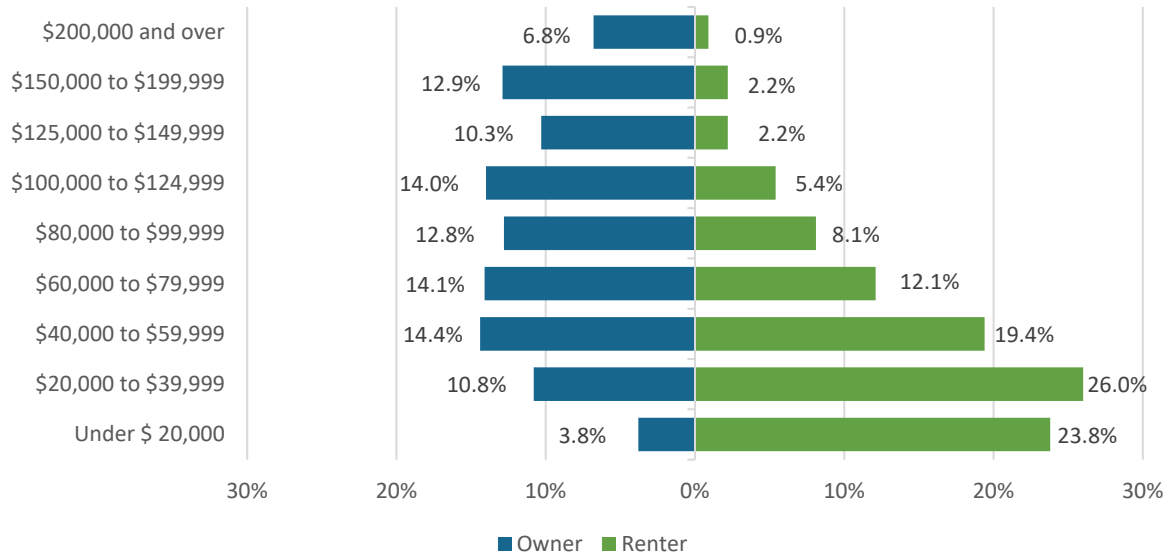
Figure 2.12: Median Renter Household Income, City of Kamloops versus Thompson-Nicola (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

In 2016, a majority of owner households had a reported median household income of \$80,000 or higher (56.8%). Close to 50% of renter households had a median household income of less than \$40,000 and nearly one quarter of renter households reported a median household income of less than \$20,000.

Figure 2.13: Households by Income Bracket and Tenure, City of Kamloops (2016)



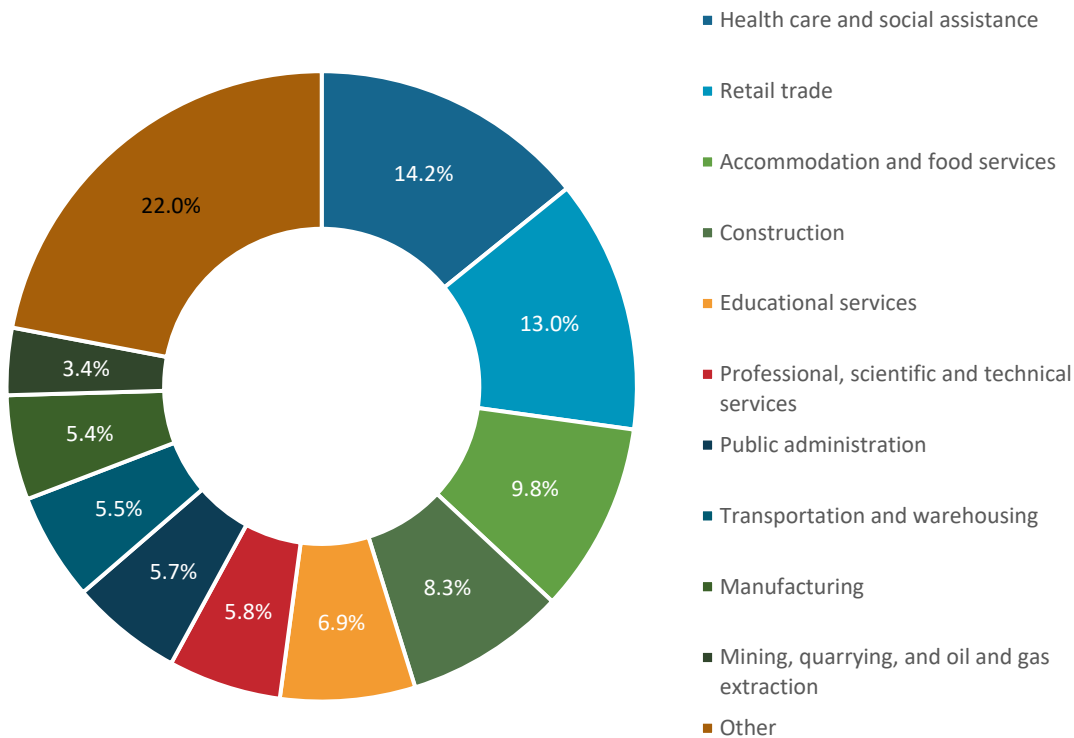
Source: Custom Statistics Canada Census Reports (2006-2016)



2.2.2 Employment and Economy

In 2016, there were 47,820 workers in Kamloops employed across multiple industries. The top five industry categories based on the North American Industry Classification System were health care and social assistance, retail trade, accommodation and food services, construction and educational services. These industries represent 52.1% of Kamloops work force.

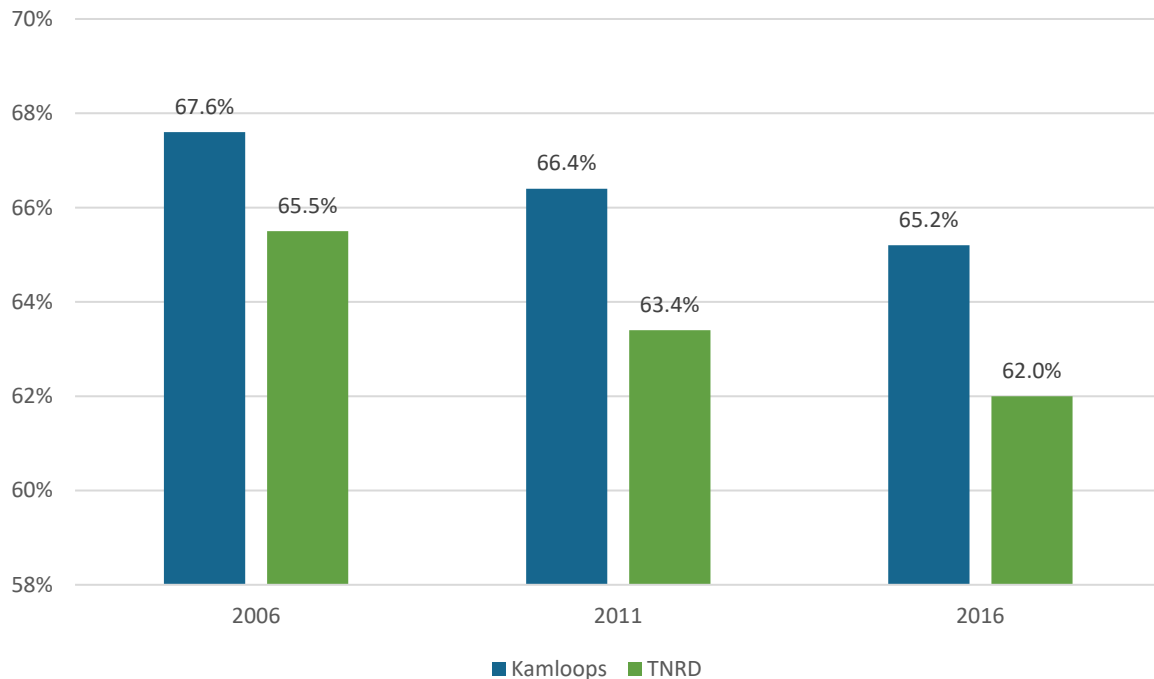
Figure 2.14: Breakdown of Industry Categories, City of Kamloops (2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

The labour participation rate shows the number of workers in Kamloops as a percentage of the total population aged 15 years or older. Kamloops' labour participation rate, as seen in the figure below, has slightly decreased from 2006 to 2016 with a labour participation rate of 65.2% in 2016, which is slightly higher than Thompson-Nicola's participation rate of 62.0%.

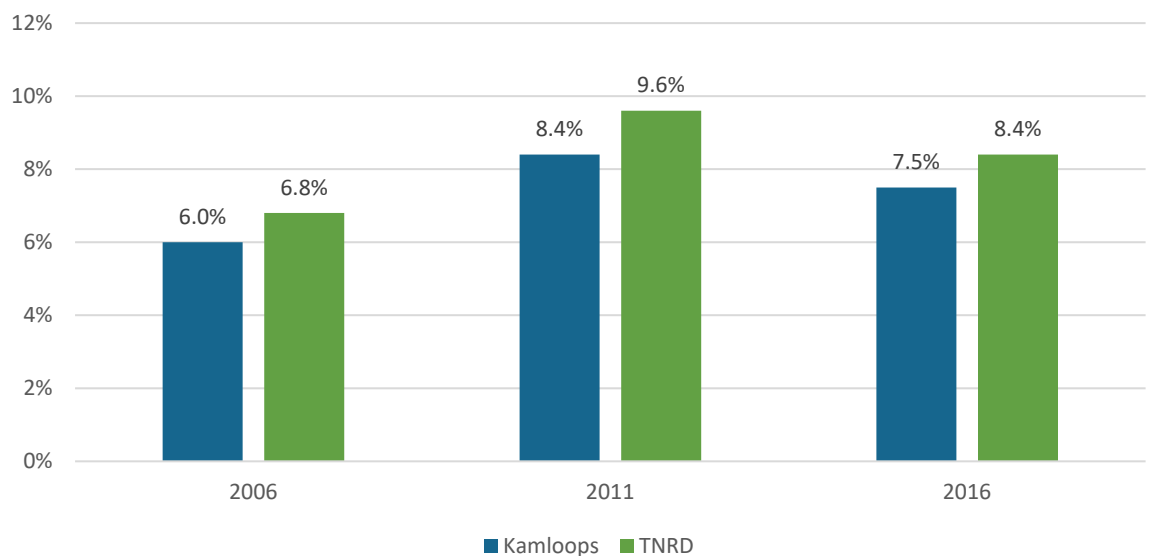
Figure 2.15: Participation Rate, City of Kamloops versus Thompson-Nicola (2006 to 2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

The unemployment rate in Kamloops has fluctuated over the past three census periods. The 2016 unemployment rate in Kamloops was 7.5% which is, approximately, a one percentage point decrease from the 2011 unemployment rate of 8.4%. Kamloops' 2016 unemployment rate is lower than TNRD's unemployment rate of 8.4%.

Figure 2.16: Unemployment Rate, City of Kamloops versus Thompson-Nicola (2006 to 2016)



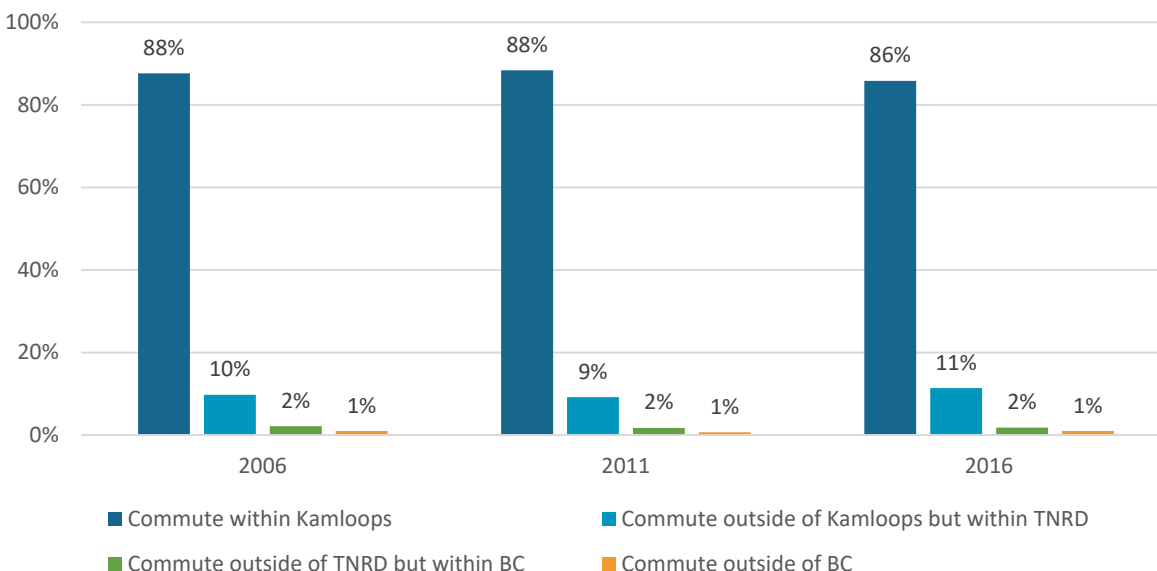
Source: Custom Statistics Canada Census Reports (2006-2016)



2.2.3 Commuting Destination

The destination where Kamloops' residents commuted to for work has stayed fairly consistent from 2006-2016 with 86% of residents in 2016 commuting within the City and 11% commuting outside of the City, but within the Thompson-Nicola region.

Figure 2.17: Commuting Destination, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

2.3 Demographic and Economic Profile Highlights

Below is a high-level summary of demographic and economic trends for Kamloops:

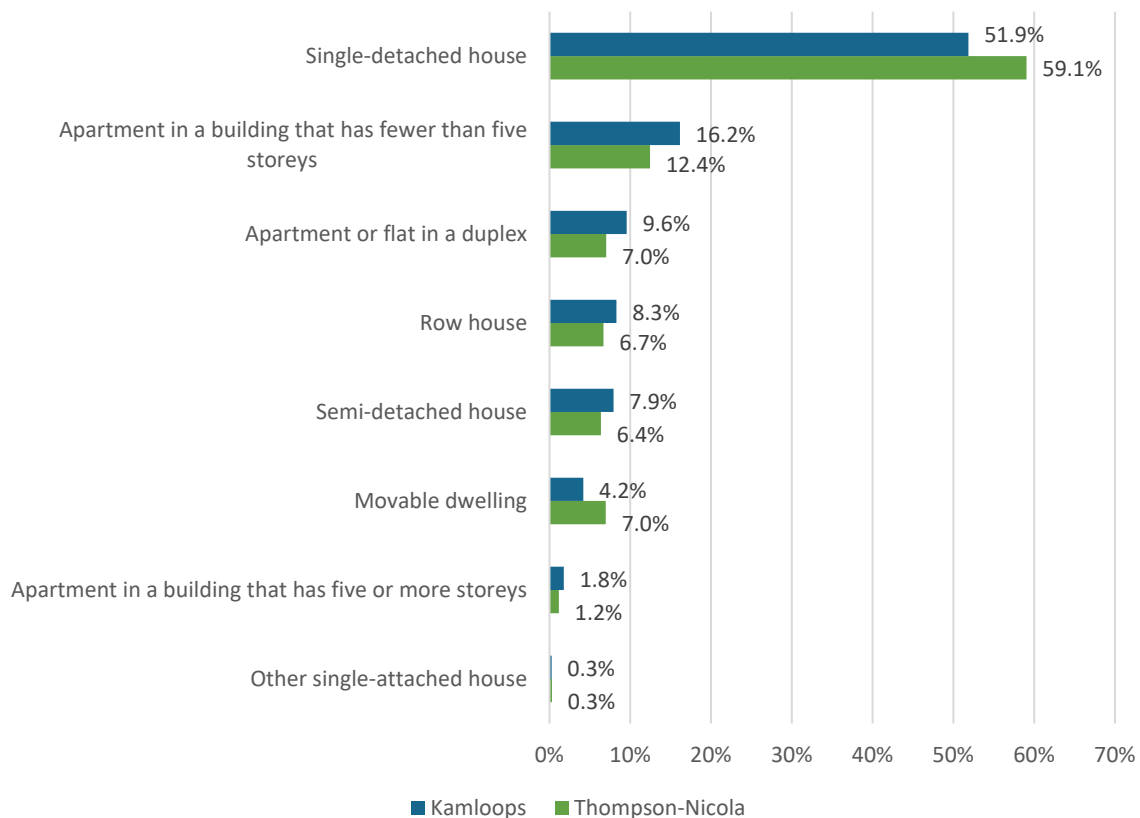
- Kamloops' population has been increasing at a slightly higher rate than the TNRD between 2006-2016 and in 2016, had a population of 90,280.
- The median age for Kamloops at 41 is lower than that of TNRD but is comparable to the median age for the province.
- Most residents (82.7%) have not changed their place of residence (moved addresses within the year prior to the Census).
- Close to two-thirds (65%) of households consisted of either one- (27.1%) or two-person (37.9%) households.
- In 2016, 72% of households in Kamloops owned their own homes which is a slight decrease from 73.4% in 2006.
- While the median household income in 2016 was \$73,504 there is a significant difference between owner and renter median household incomes, \$89,968 versus \$40,231, respectively.
- The unemployment rate in Kamloops has fluctuated between 2006-2016 and in 2016, the city had an unemployment rate of 7.5%.
- Most residents commute within the city (86%) and that has remained consistent over the 2006-2016 time period.

3.0 Current Housing Profile

3.1 Existing Housing Units

The 2016 Census reported a total of 36,810 occupied housing units in Kamloops. Just over half (51.9%) these units were single-detached houses. Another 16.2% were apartments in buildings with fewer than five storeys. Statistics Canada classifies secondary suites within the category “apartment or flat in a duplex”. These housing units accounted for 9.6% of Kamloops’ housing units. Row houses and semi-detached houses represented 8.3% and 7.9% of all households, respectively. Movable dwellings (4.2%), high rise (greater than five storeys) apartments (1.8%) and other single-attached houses (0.3%) accounted for relatively few dwellings in the city. In comparison to the Thompson-Nicola Regional District, a smaller proportion of housing units are single-detached houses and movable dwellings and a greater proportion are apartments in low-rise buildings, apartments or flats in a duplex, row houses and semi-detached houses.

Figure 3.1: Breakdown of Housing Units by Structural Type, City of Kamloops versus Thompson-Nicola (2016)

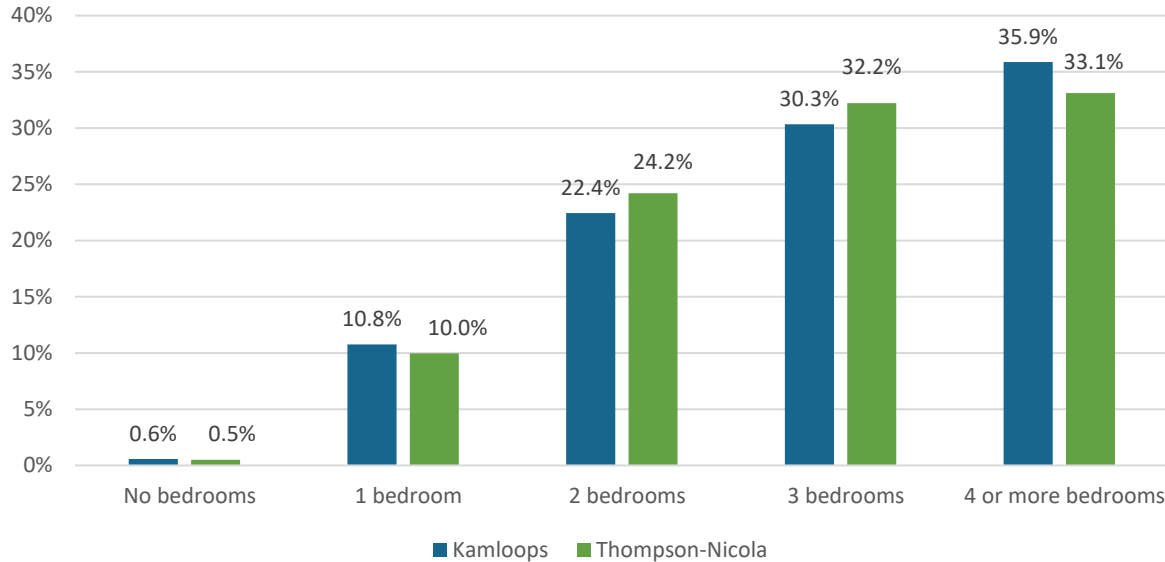


Source: Custom Statistics Canada Census Reports (2016)



Housing units with four or more bedrooms are the most common in Kamloops, with this category accounting for 35.9% of all housing units. Another 30.3% of housing units have three bedrooms, while 22.4% have two bedrooms, and 10.8% have one bedroom. Bachelor units, or housing with no bedrooms only account for 0.6% of all housing units in Kamloops. Housing units in Kamloops tend to have more bedrooms than those in the regional area of Thompson-Nicola.

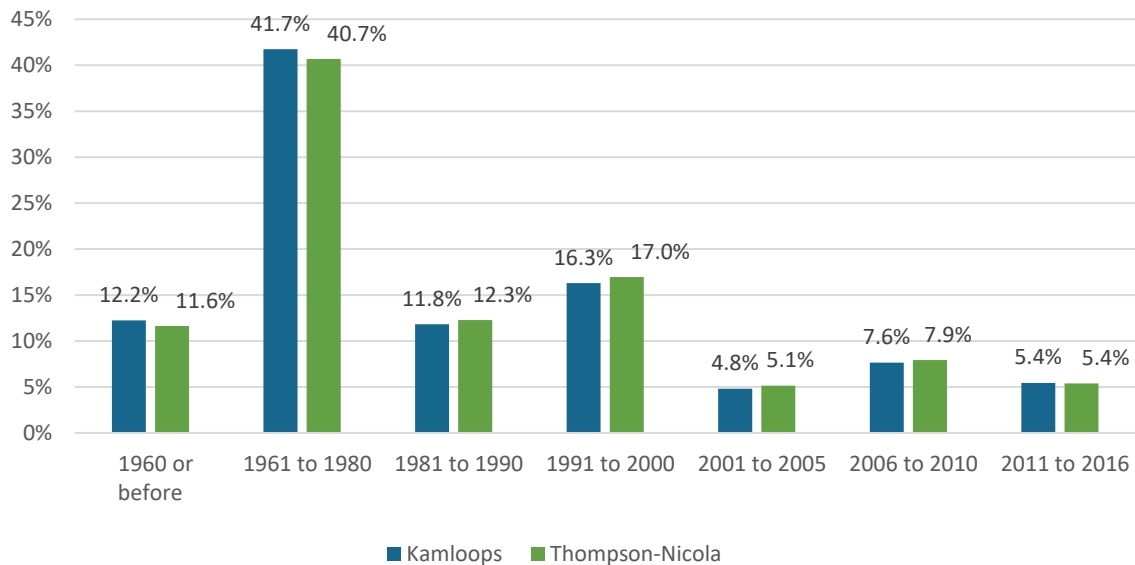
Figure 3.2: Breakdown of Housing Units by Size, City of Kamloops versus Thompson-Nicola (2016)



Source: Custom Statistics Canada Census Reports (2016)

Over half (54.0%) of housing units in Kamloops were built before 1980. Still, construction has been steady since then, and 13.1% of all housing units were built between 2006 and 2016. The age distribution of housing in Kamloops is similar to the TNRD.

Figure 3.3: Breakdown of Housing Units by Date Built, City of Kamloops versus Thompson-Nicola (2016)



Source: Custom Statistics Canada Census Reports (2016)

3.2 Change in Housing Stock

3.2.1 New Homes Construction

A couple of different data sources were used to gain an understanding of soon to be constructed housing units and recently constructed housing units. Building permit data from 2015-2019 was collected from the City, to get a better picture of how many and the types of housing units currently being constructed or will soon be under construction. In addition, all new homes must be registered with BC Housing prior to the issuance of building permits. BC Housing data provides a second source of data collected by Licensed Residential Builders and owner builders on new housing units in the process of being constructed. However, it does not mean that all housing projects will necessarily be completed.

Over the past five years, building permits being issued by the City of Kamloops for multi-family and apartment units have increased considerably. Building permits issued for multi-family apartment units has steadily been increasing from 2015 to 2018 but decreased significantly in 2019; however, building permits for multi-family units of 3 units or more has been increasing from 2015 to 2019 with the most significant increase in 2019 of 375 permits being issued compared to 174 the year prior.

The number of building permits being issued for secondary suites has also been slowly increasing. It is likely that the number of secondary suites will continue to increase as a result of a Zoning Bylaw



Amendment in 2019 that resulted in allowing residential suites as a permitted use in more urban residential areas.

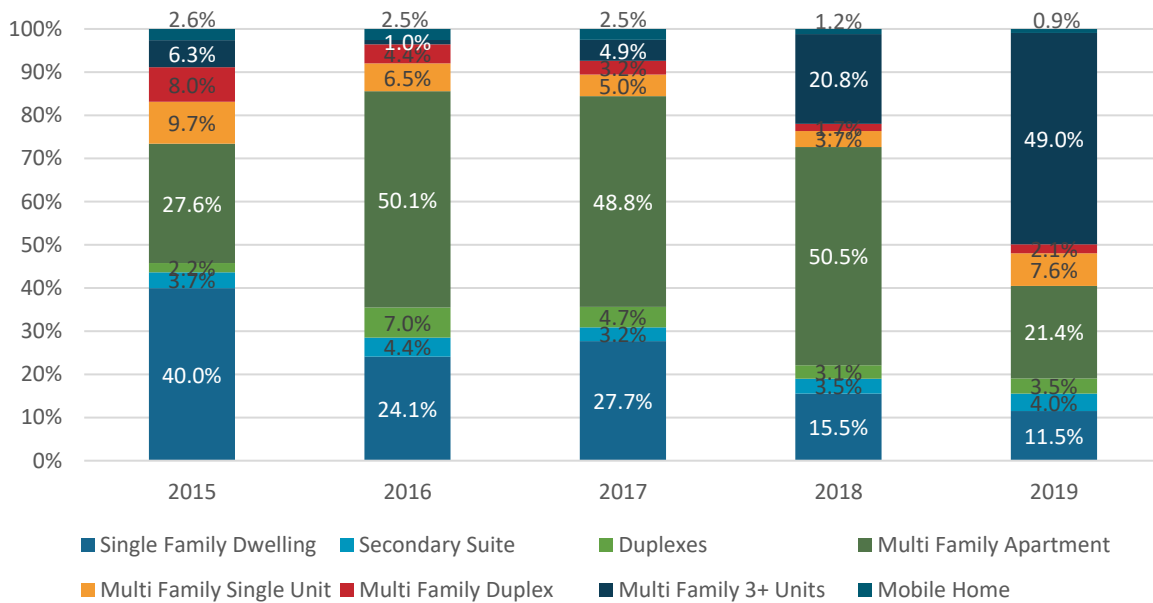
Table 3.1: Total Residential Building Permits for Units by Structural Type, City of Kamloops (2015-2019)

City of Kamloops	2015	2016	2017	2018	2019
Single Family Dwelling	185	142	210	130	88
Secondary Suite	17	26	24	29	31
Duplexes	10	41	36	26	27
Multi-Family Apartment	128	295	370	423	164
Multi-Family Single Unit	45	38	38	31	58
Multi-Family Duplex	37	26	24	14	16
Multi-Family 3+ Units	29	6	37	174	375
Mobile Home	12	15	19	10	7
Total	463	589	758	837	766

Source: City of Kamloops Building Permit Data (2015-2019)

The figure below shows the percentage distribution of building permits issued by structure type for each of the past five years.

Figure 3.4: Residential Building Permit Distribution for Units by Structure, City of Kamloops (2015-2019)



Source: City of Kamloops Building Permit Data (2015-2019)

Between 2016-2018 the total number of new registered single detached homes has remained somewhat consistent each year. There have been increases in the number of new registered multi-unit homes and purpose built rental. In particular, between 2017 and 2018 the total number of purpose-built rentals almost doubled from 212 to 409.

Table 3.2: Registered New Homes, City of Kamloops (2016-2018)

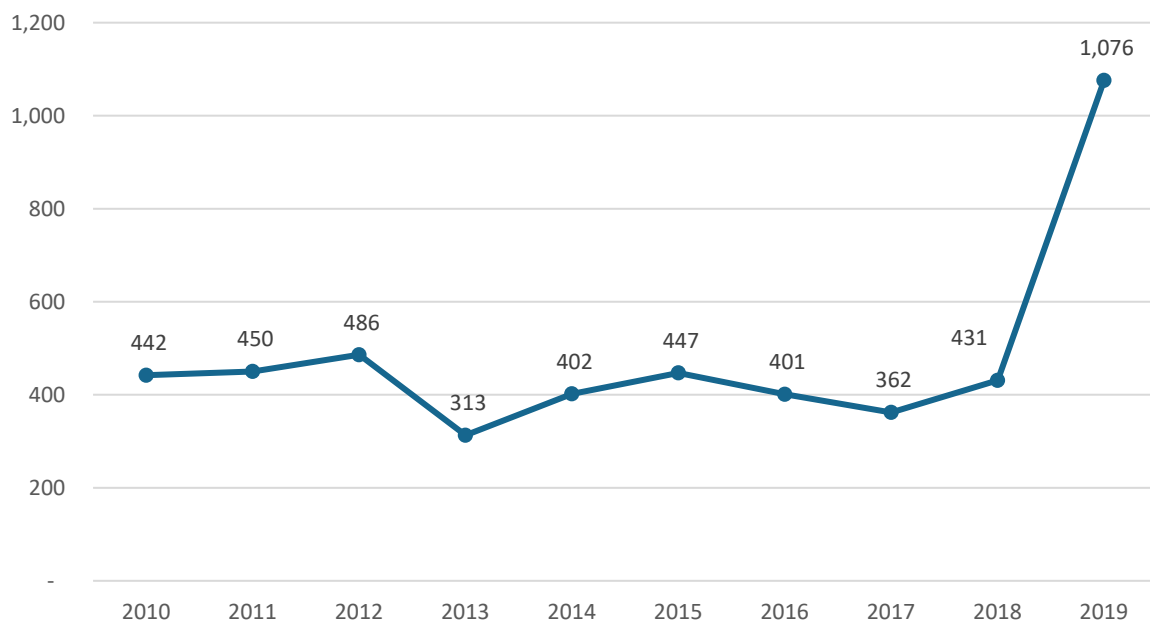
City of Kamloops	2016	2017	2018	Total
Single-Detached Homes	224	291	241	756
Multi-Unit Homes	255	232	374	861
Purpose Built Rental	110	212	409	731
Total	589	735	1,024	2,348

Source: BC Housing New Homes Registry

3.2.2 Housing Units Completed

Housing units substantially completed refers to the housing unit having recent a particular phase of construction. Over the past ten years, the total housing units substantially completed per year has typically ranged from the low 300s to the high 400s. In 2019, there was a significant increase with 1,076 total housing units being substantially completed.

Figure 3.5: Total Housing Units Substantially Completed, City of Kamloops (2010-2019)

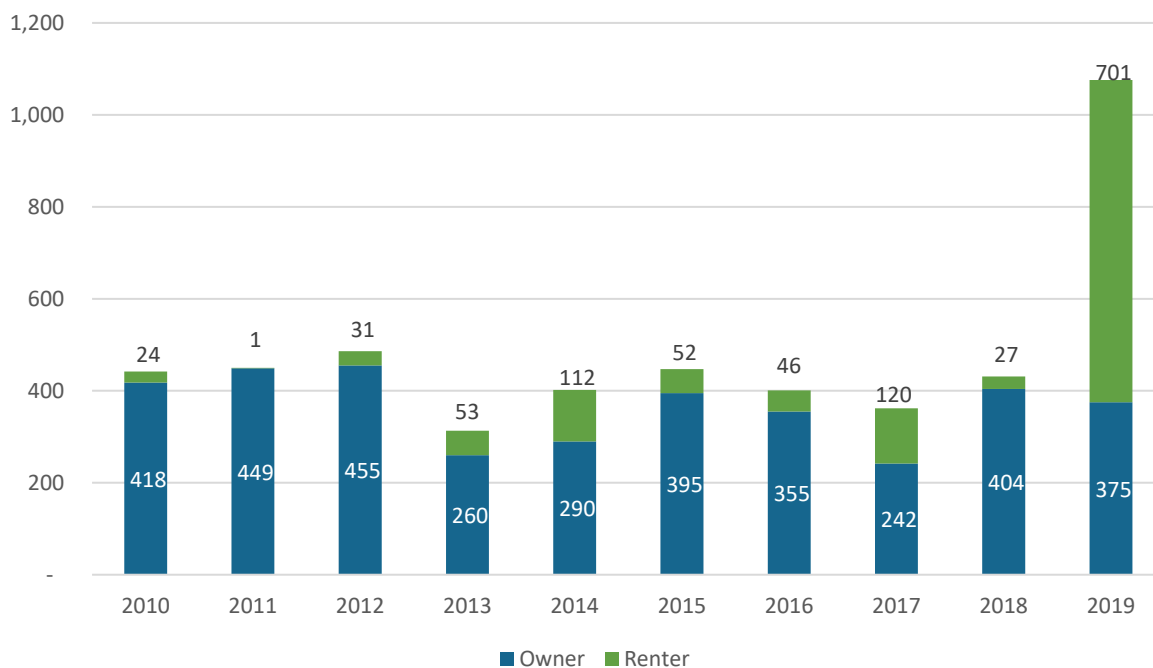


Source: CMHC Starts and Completions Survey



Most of the total housing units being completed over the past ten years in the city have not been purpose built rentals. However, the significant increase in total number of units substantially completed in 2019 is a result of several new apartment buildings coming online in 2019 in the North Shore, for example.

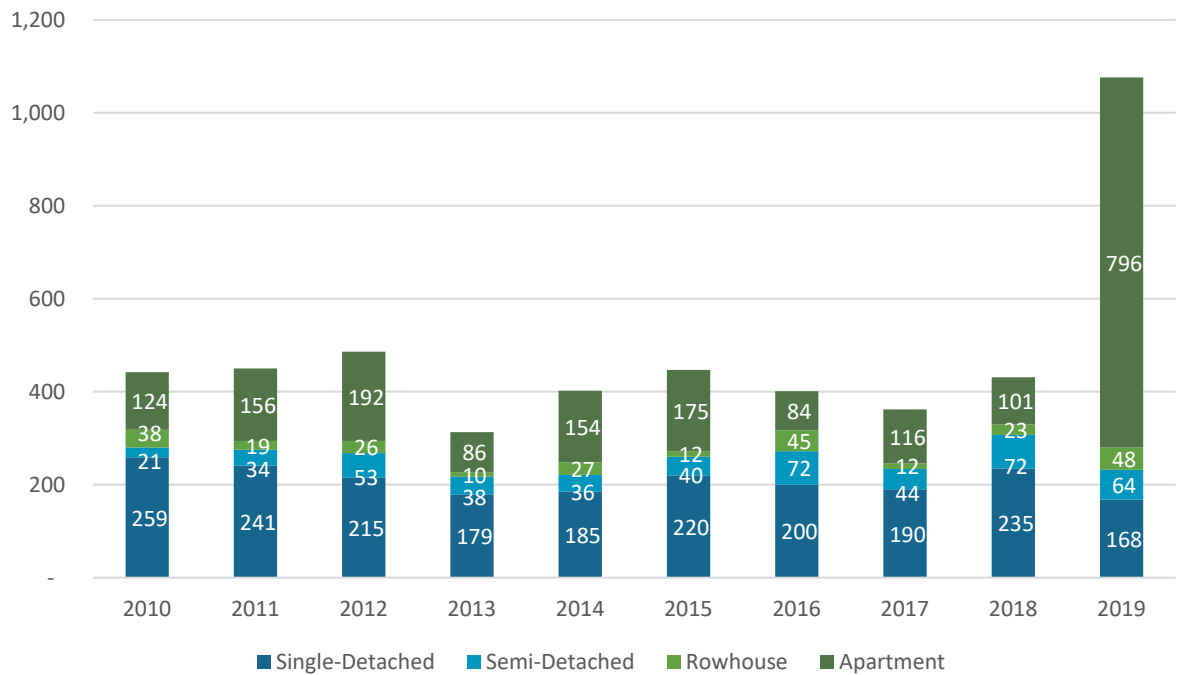
Figure 3.6: Total Housing Units Substantially Completed by Tenure, City of Kamloops (2010-2019)



Source: CMHC Starts and Completions Survey

When looking at the breakdown of total housing units completed by structure, except for 2019, a majority have been single detached dwelling units, followed by apartment units. Semi-detached and rowhouses only make up a small portion of total housing units completed per year.

Figure 3.7: Total Housing Units Substantially Completed by Structure, City of Kamloops (2010-2019)



Source: CMHC Starts and Completions Survey

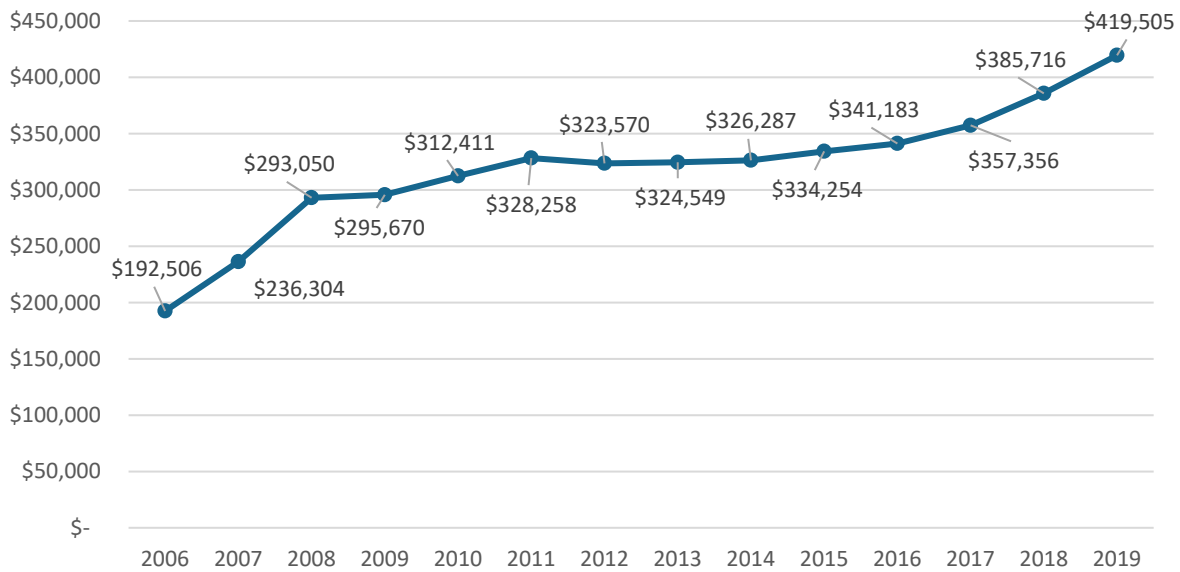
3.3 Homeownership

3.3.1 Assessed Values

As shown on the following page, between 2006 and 2019, the average assessed value for a home in Kamloops has increased by 117.9% from \$192,506 in 2006 to \$419,505 in 2019. This compares to an overall inflation of 18.8% over the same period.



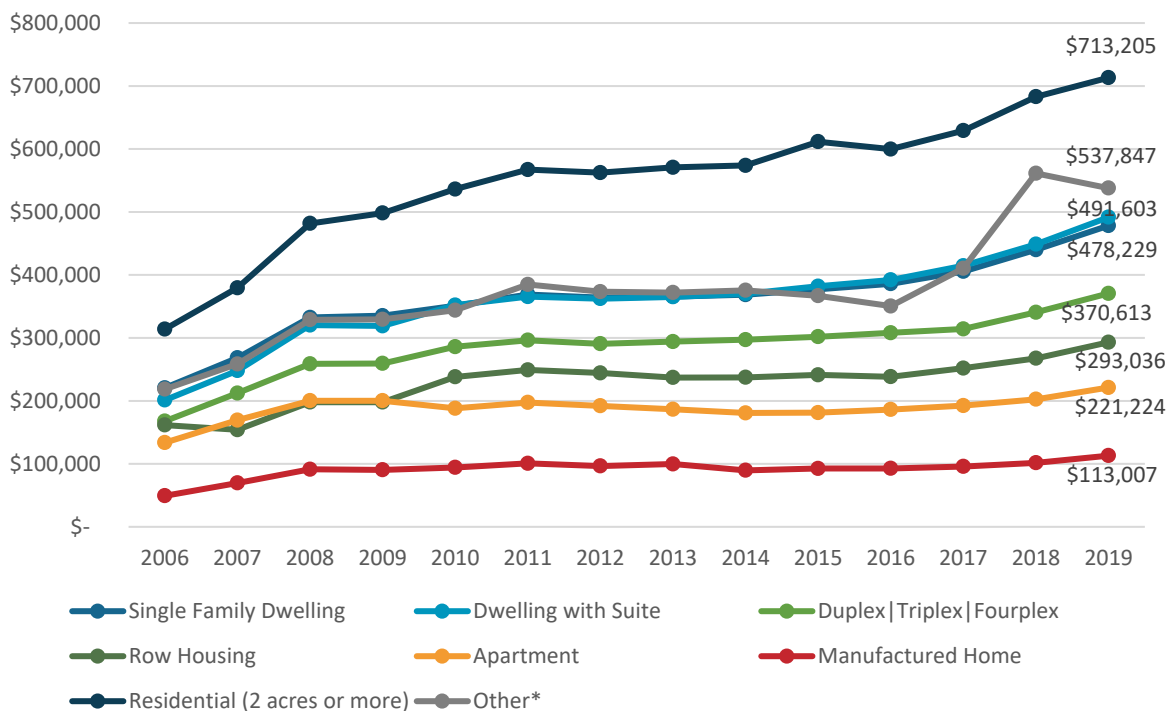
Figure 3.8: Average Residential Value Assessed, City of Kamloops (2006-2019)



Source: BC Assessment

The average assessed residential values have remained semi-constant from 2006-2019, mostly on an upwards trend, with slight increases in assessed values across all structures over the past few years.

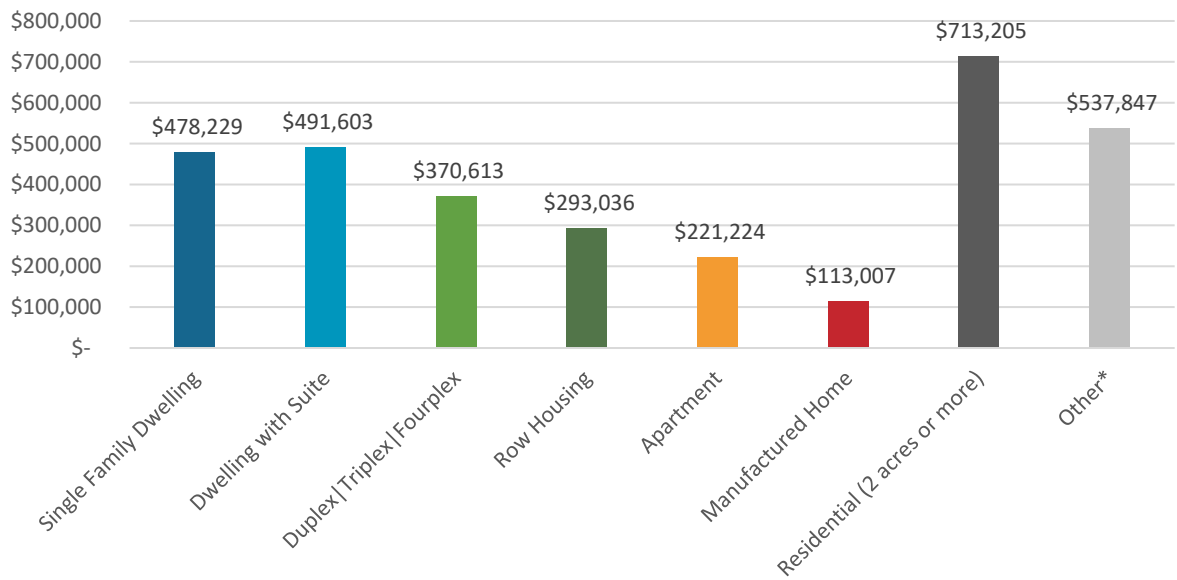
Figure 3.9: Average Residential Assessed Value by Structure, City of Kamloops (2006-2019)



Source: BC Assessment

* Other refers to seasonal dwellings and residential properties subject to Section 19(8) of the Assessment Act

Figure 3.10: Average Residential Assessed Value by Structure, City of Kamloops (2019)

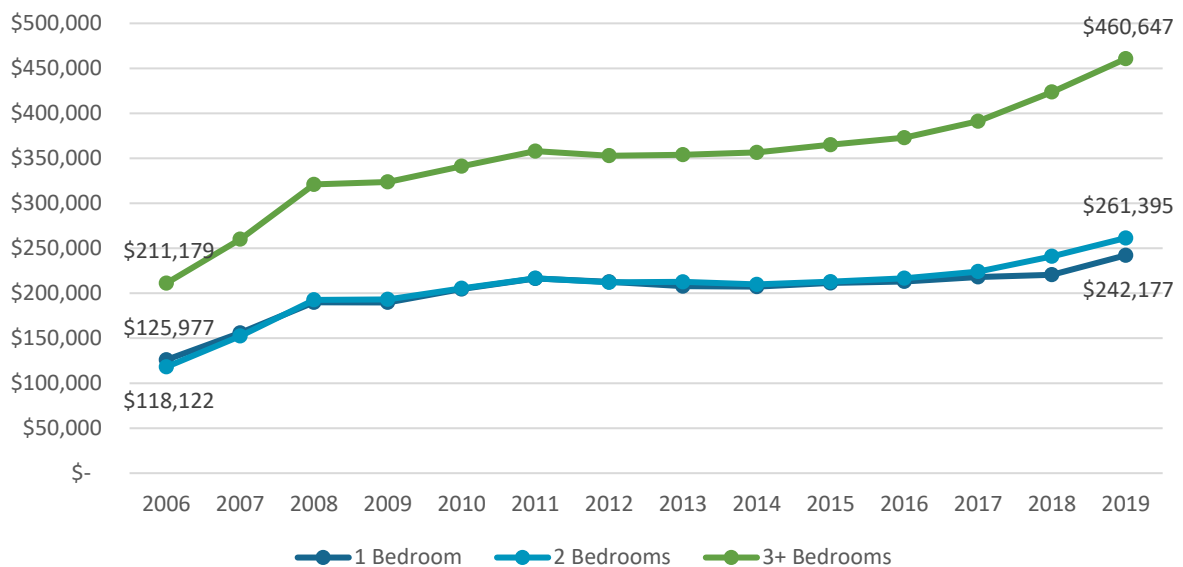


Source: BC Assessment

* Other refers to seasonal dwellings and residential properties subject to Section 19(8) of the Assessment Act

The average assessed values for one- and two-bedroom housing units over the 2006-2019 time period have been fairly similar while there is a significantly higher average assessed values for housing units with 3- or more bedrooms.

Figure 3.11: Average Residential Assessed Value by Bedrooms, City of Kamloops (2006-2019)



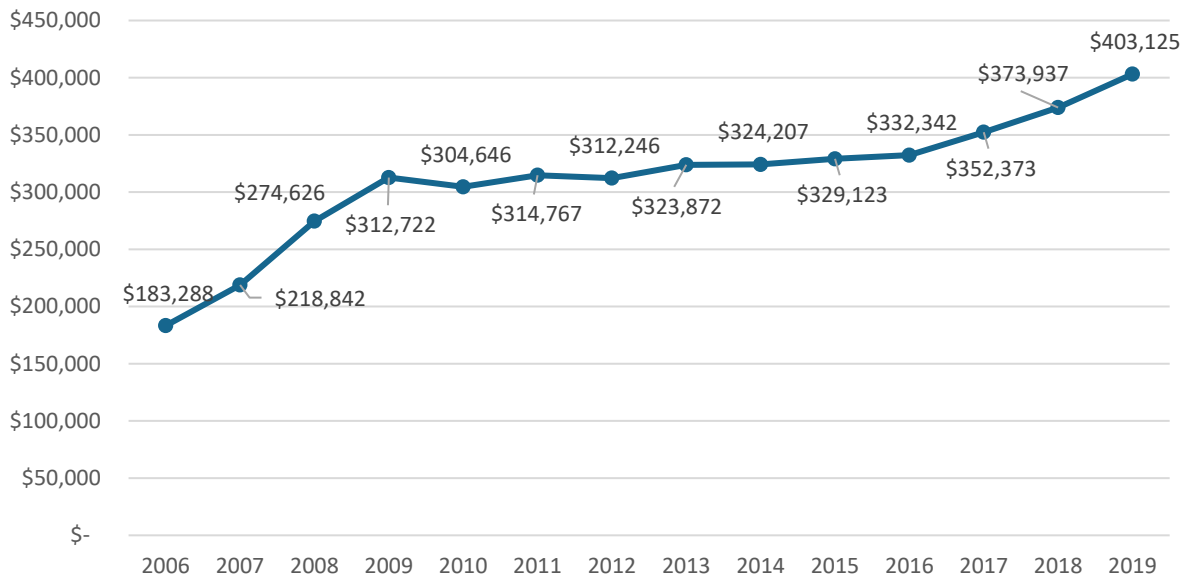
Source: BC Assessment



3.3.2 Sale Prices

The average residential sales price for a home in Kamloops has increased by 119.9% from 2006 to 2019, whereas inflation was 18.8% over the period.

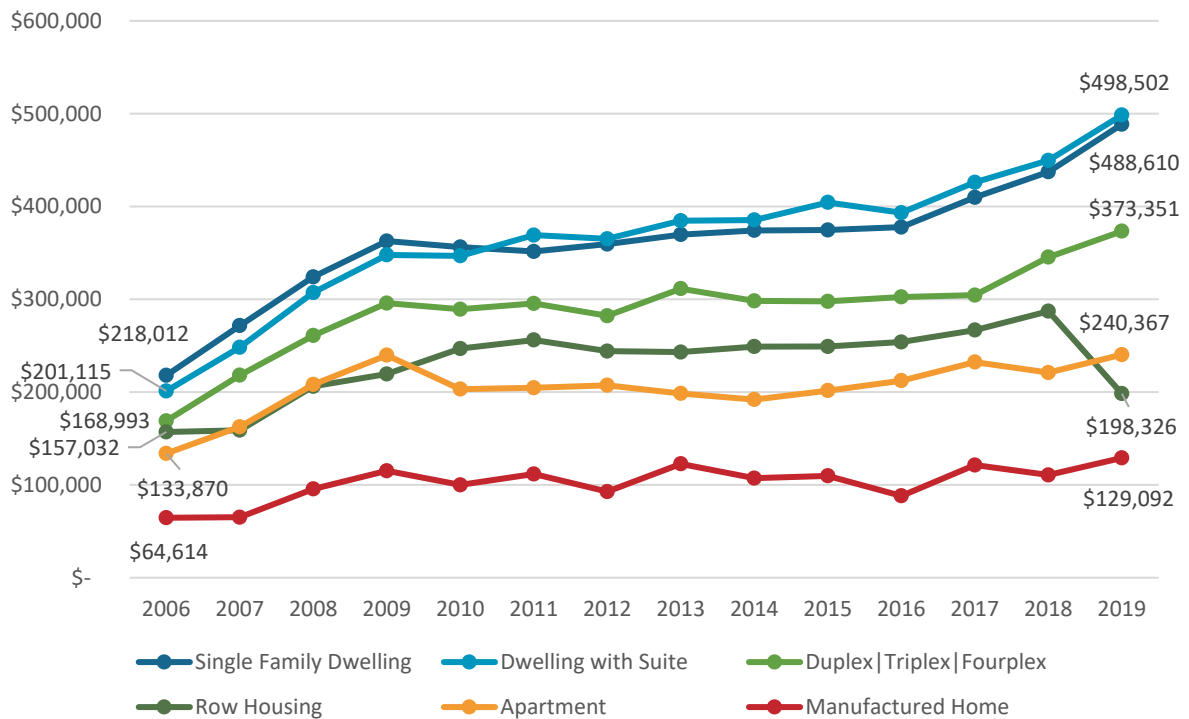
Figure 3.12: Average Residential Sale Price, City of Kamloops (2006-2019)



Source: BC Assessment

The average residential sale prices for single-family homes have increased by 124.1% over the past 14 years from \$218,012 in 2006 to \$498,610 in 2019. Furthermore, the average sale price for apartments increased by 79.6%, 25.3% for row housing and 120.9% for duplexes/triplexes/fourplexes.

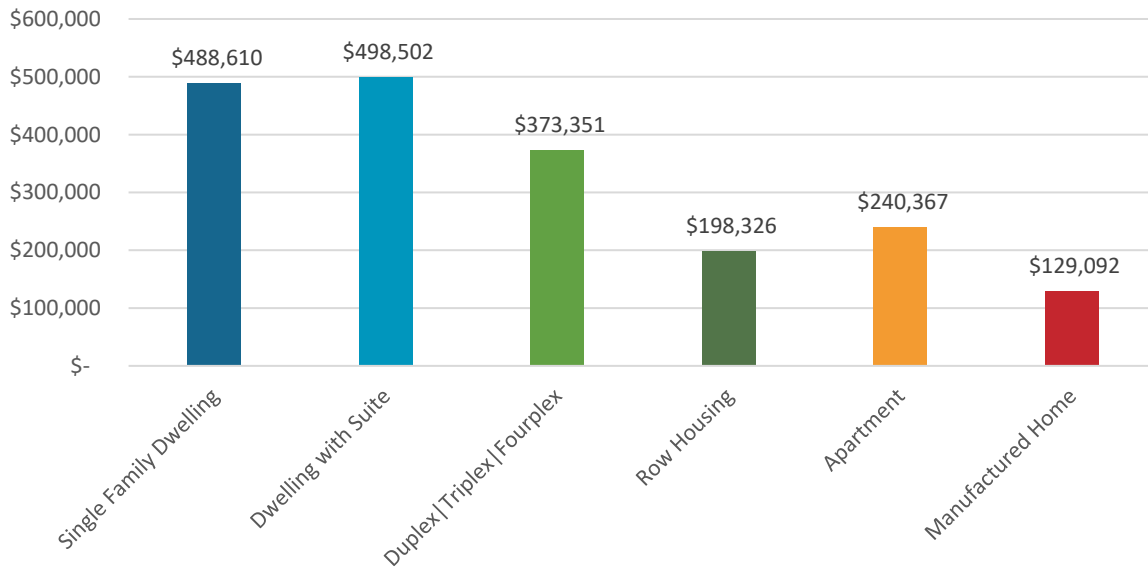
Figure 3.13: Average Residential Sale Price by Structure, City of Kamloops (2006-2019)



Source: BC Assessment



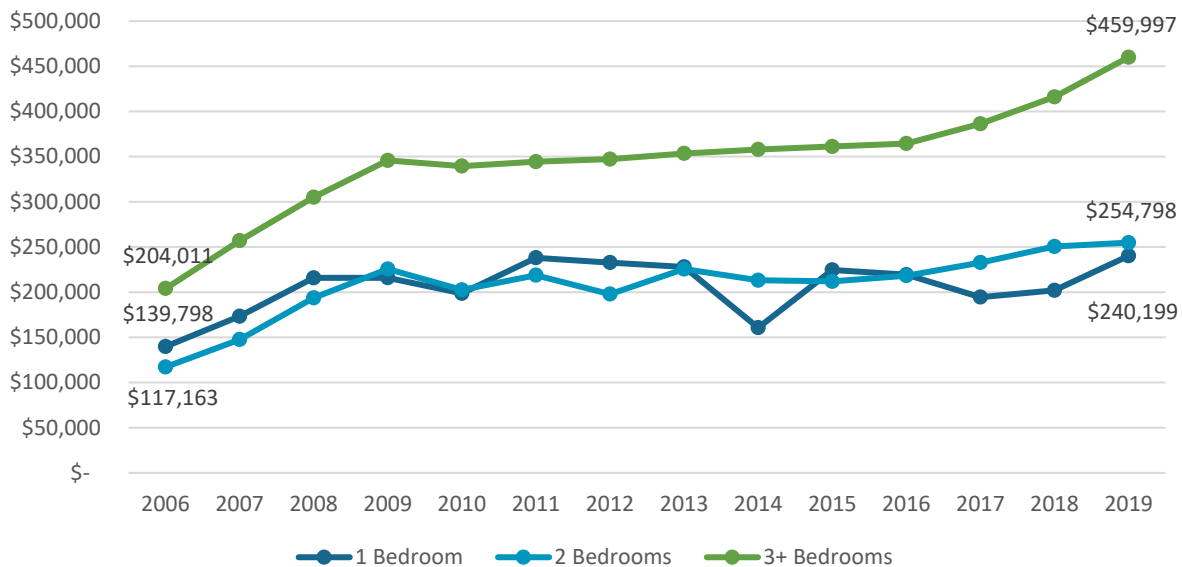
Figure 3.14: Average Residential Sale Price by Structure, City of Kamloops (2019)



Source: BC Assessment

The average residential sale price for a 3- or more bedroom home has increased steadily by 125.4% from \$201,011 in 2006 to \$459,997 in 2019. There has been more fluctuation in sale prices for 1- and 2- bedroom homes across the same time period. Overall, the sale price for a 1-bedroom home has increased by 71.8% from \$139,978 to \$240,199 and a 2-bedroom home sale price has increased by 117.5% from \$117,163 to \$254,798 from 2006-2019.

Figure 3.15: Average Residential Sale Price by Bedroom, City of Kamloops (2006-2019)



Source: BC Assessment

3.3.3 Homeownership Affordability

To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. The average annual growth rate for the 2006-2016 Census median owner household income was used to calculate the estimated annual 2019 median owner household income. It was then divided by 12 months to estimate median monthly income. The estimated 2019 median owner household income per month was used to calculate the affordable monthly housing costs assuming that the household needs to spend less than 30% of household income (pre-tax) on housing costs.

The estimated monthly housing costs can vary quite significantly between households depending on individual circumstances and housing expenses. The table below shows the estimated monthly costs for each housing type and the difference between the estimated monthly housing costs and what would be considered affordable to an owner household (spending less than 30% of median income on housing).

Based on this analysis, owner households in Kamloops experience affordability challenges related to purchasing single-family dwelling units. This analysis is only meant to provide a general picture of affordability for owner households based on a one census family household. It also does not account for owner households that are made up of multiple census families or other non census family households.

Table 3.3: Owner Household Affordability Analysis, City of Kamloops (2019)

Owner Household Affordability Gap Analysis								
2019 Median Owner Household Income	\$98,597							
Affordable Monthly Housing Cost (Less than 30% of Household Income)	\$2,465							
	Single Family Dwelling		Duplex Triplex Fourplex		Row House		Apartment	
2019 Average Sales Price	\$488,610		\$373,351		\$198,326		\$240,367	
Estimated Monthly Housing Costs* with 20% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$2,866	-\$401	\$2,269	\$196	\$1,316	\$1,149	\$1,521	\$944
Estimated Monthly Housing Costs* with 10% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$3,236	-\$771	\$2,520	\$55	\$1,440	\$1,025	\$1,671	\$794

Source: BC Assessment | Custom Statistics Canada Census Reports (2006-2016)

* Housing costs include an estimate of property taxes, insurance and condo fees

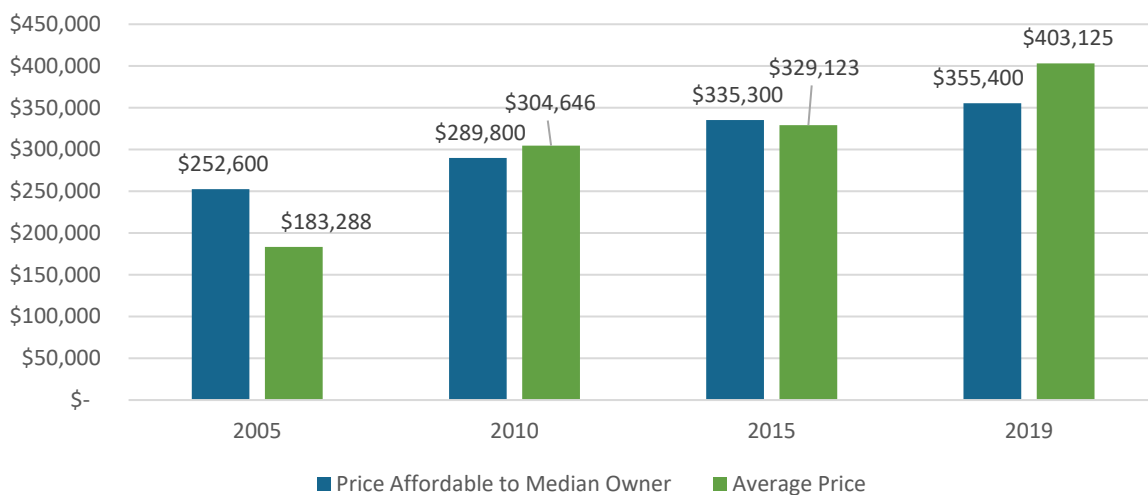
Owner households in Kamloops experience affordability challenges related to purchasing single family dwelling units.



Homeownership affordability has been deteriorating over time. In 2005, a homeowner with an income at the median income level of owners could easily afford the average house price. By 2010 and 2015, the average price was similar to the level a household with the median income of owners could afford. By 2019, a household earning the median owner household income could no longer afford the average house price.

By 2019, an owner household with median income could no longer afford the average house price.

Figure 3.16: Median Owner Household Affordability Analysis over Time, City of Kamloops (2005-2019)



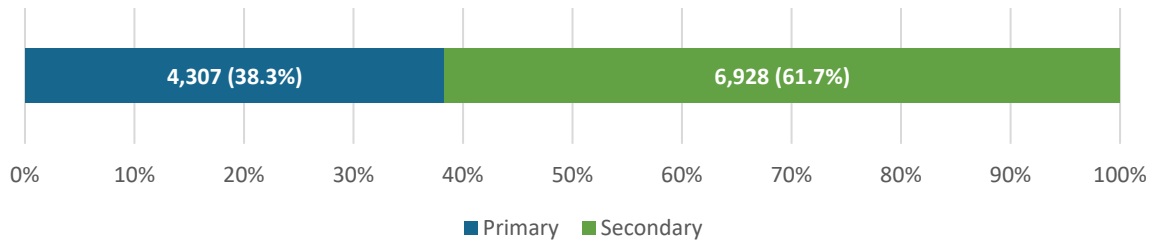
Source: Consultant projections

3.4 Rental Housing

3.4.1 Primary and Secondary Rental Market

Most of the rental units in Kamloops were not built with the intention of renting them out and are part of the secondary rental housing market. Based on a combination of Census data and CMHC's rental housing market data, 6,928 units are estimated to be part of the secondary rental market, accounting for 78.4% of all rental housing units. This includes rented single-detached houses (1,855), apartments or flats in a duplex (secondary suites) (1,650), rented condominium apartment units (1,290), semi-detached houses (930), some row houses (923), movable dwellings (205) and other single-attached houses (75). The other 4,307 rental units (or 38.3% of rental units) are primary, purpose built rental units. This includes 3,895 apartment units and 412 row houses.

Figure 3.17: Estimate of Primary and Secondary Rental Housing Units, City of Kamloops (2016)

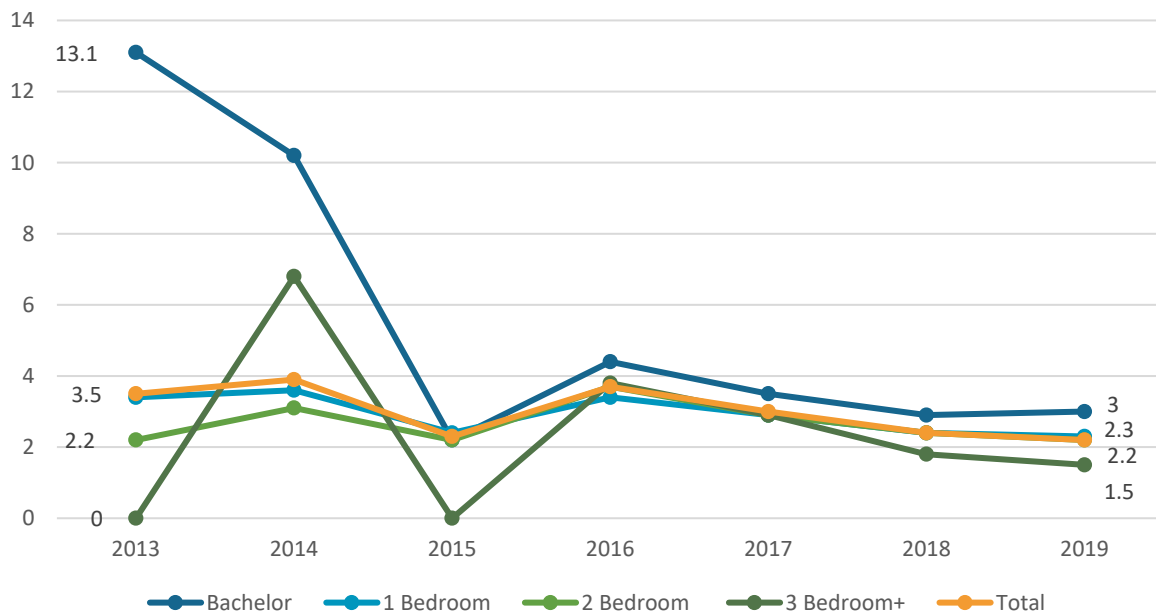


Source: Consultant calculations based on Statistics Canada, Census, 2016 and CMHC Rental Market Survey (2019)

3.4.2 Rental Vacancy Rates

Vacancy rates are only available for the Kamloops census agglomeration (CA), rather than the City of Kamloops. However, the City of Kamloops accounts for 87.0% of the enumerated population of Kamloops census agglomeration. The overall vacancy rate for private rental apartment units in the Kamloops CA hovered between 3.9% and 2.2% between 2013 and 2019. During three of those years, including the latest available data from 2019 (2.2%), the vacancy rate has been below the 3.0% threshold of what is often considered a “healthy” vacancy rate. Vacancy rates for different unit sizes have had relatively similar vacancy rates, although three bedroom units did see two years of 0% vacancy rates (2013 and 2015) and bachelor units saw 13.1% and 10.1% vacancy rates in 2013 and 2014, respectively.

Figure 3.18: Rental Vacancy Rate, Overall and for Each Type of Unit, Kamloops Census Agglomeration (2013-2019)



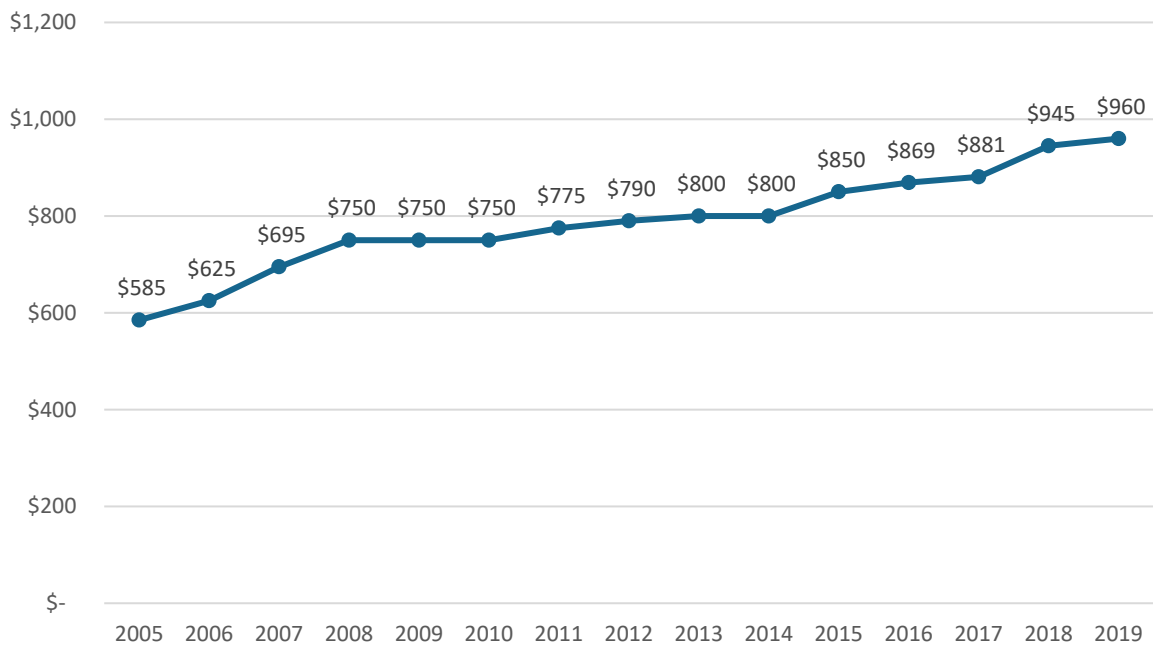
Source: CMHC Rental Market Survey



3.4.3 Rental Market Costs

The total median rent across all rental units has steadily increased by 64.1% from a median rent of \$585 in 2005 to \$960 in 2019. Increases in rents have been well above the rate of inflation, which was 20.8%, suggesting that rental housing affordability eroded over the 14 year period. The data shown below for median rent is collected by CMHC and only accounts for apartments and row houses in buildings that consist of 3 units or more and does not capture rents for units in the secondary rental market (i.e. not purpose-built rental units).

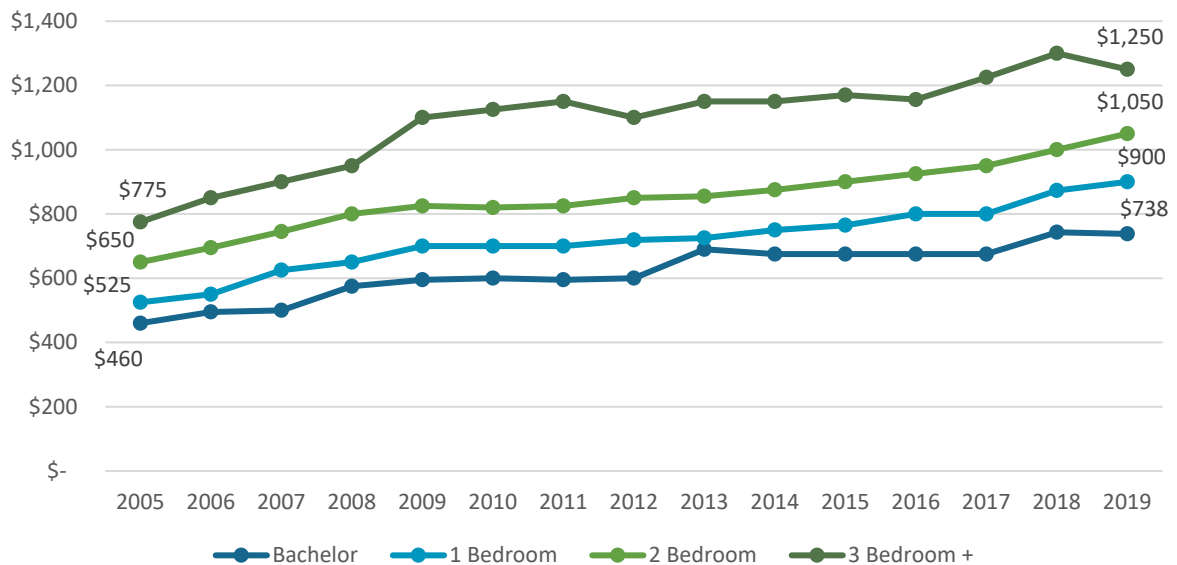
Figure 3.19: Historical Total Median Rent, City of Kamloops (2005-2019)



Source: CMHC Rental Market Survey

When reviewing the historical median rents breakdown by number of bedrooms, the largest increase in median rent is seen for 1-bedroom units, which has increased by 71.4%. Bachelor unit rent has increased by 60.4%, 2- bedroom by 61.5% and 3- or more bedrooms by 61.3%.

Figure 3.20: Historical Median Rent by Bedroom, City of Kamloops (2005-2019)



Source: CMHC Rental Market Survey

3.4.4 Rental Affordability

The average annual growth rate for the 2006-2016 Census median renter household income was used to calculate the estimated annual 2019 median renter household income. It was then divided by 12 months to estimate median monthly income. The estimated 2019 median renter household income per month was used to calculate the affordable monthly costs assuming that to not have challenges with affordability, monthly housing costs need to be less than 30% of household income (pre-tax).

Monthly housing costs were calculated using the median rents by size of unit and an estimate of \$200 per month for utilities (\$250 for a 3-bedroom unit), insurance and other housing costs were accounted for to reflect the monthly housing cost. Again, these estimated monthly housing costs are likely to vary differently between households depending on individual circumstances and housing expenses. The table below shows the estimated monthly costs for a housing unit depending on the size and the difference between the estimated monthly housing costs and what would be considered affordable to a renter household (spending less than 30% of median income on housing).

Based on this analysis, renter households in Kamloops would only be able to afford a bachelor unit without exceeding the 30% housing cost threshold, which would result in an affordability issue. This analysis is only meant to provide a general picture of affordability for renter households based on a one census family household. It also does not account for renter households that are made up of multiple census families (e.g. roommates) and other non census family households.



Table 3.4: Renter Household Affordability Analysis, City of Kamloops (2019)

Renter Household Affordability Gap Analysis								
2019 Median Renter Household Income	\$43,961							
Affordable Monthly Shelter Cost (Less than 30% of Household Income)	\$1,062							
	Bachelor		1-Bedroom		2-Bedroom		3-Bedroom	
2019 Median Rent	\$738		\$900		\$1,050		\$1,250	
Estimated Monthly Housing Costs*	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$938	\$124	\$1,100	-\$38	\$1,250	-\$188	\$1,500	-\$438

Source: CMHC Rental Market Survey | Custom Statistics Canada Census Reports (2006-2016)

* Includes costs such as utilities and insurance

Renter households with median household income are only able to afford the median rent for bachelor units without facing affordability issues and exceeding the affordability threshold.

3.5 Short-Term Rentals

There are 10 licensed bed and breakfasts in Kamloops. Further, while the City does not currently permit/license Airbnbs, 202 properties were listed on Airbnb as of June 2020 for short-term rental. Note that not all are available for rent on all dates.

3.6 Affordable and Subsidized Housing

3.6.1 Social/Subsidized Housing

BC Housing has a total of 570 social/subsidized housing units in Kamloops: 352 for low income families and 218 for low income seniors. In addition, BC Housing administers 763 rental assistance agreements across the city: 179 for families and 584 for seniors. BC Housing also administers 90 affordable homeownership units in the city of Kamloops. Of note, seniors refers to individuals 55 years and older.

Table 3.5: Social/Subsidized Housing Units (as of June 2020)

Service Allocation	Sub-group	Units
Social Housing	Low Income Families	352
	Independent Seniors	218
Rent Assistance (private market)	Rent Assist Families	179
	Rent Assist Seniors	584
Homeownership	Affordable Homeownership	90
Total		1423

Prepared by BC Housing's Research and Corporate Planning Dept (June 2020)
Source: Unit Count Report (March 2020)

One of the options for people seeking subsidized housing is The Housing Registry. The Housing Registry is a membership-based database used to manage applications for social housing. Information provided by BC Housing notes that of their more than 800 housing partners, approximately 120 of them are members of The Housing Registry. As of December 31, 2019, there were 252 applicant households on The Housing Registry in the Kamloops.

Table 3.6: BC Housing – Housing Registry (as of December 31, 2019)

Category	Applicants
Family	79
People with Disabilities	57
Seniors	84
Wheelchair modified	20
Singles	12
Total	252

Prepared by BC Housing's Research and Corporate Planning Department (June 2020)
Source: BC Housing: Webfocus Report HCSTAT002: Housing Registry Statistics

The time an applicant is waiting depends on a number of factors including how many properties the applicant has applied to; an applicant may refuse an initial offer; changes to the applicants' needs; and the needs of other applicants are also taken into consideration.



3.6.2 Indigenous Housing

There are approximately 134 affordable housing units for Indigenous Peoples in Kamloops.

Table 3.7: Indigenous Housing Providers (as of June 2020)

Provider	Population	Number of Beds/units	Access	Waiting List
Kamloops Native Housing Society	Families, one-bedroom units for students, elder building	103 units	Direct referrals	Few hundred active applications
Lii Michif Otipemisiwak (LMO)	Indigenous Youth aging out of care (16-26) or any association with child welfare	31 units (26 youth + 5 elders) *anticipate opening in July '20 (currently have 4 suites for youth)	Direct referrals	Opening with a waiting list of 5 (as of May 26 20), anticipate this will continue increasing.

3.6.3 Seniors Affordable Housing

In Kamloops, there are approximately 405 housing units for low income seniors. In most cases seniors housing is 55+.

Table 3.8: Low Income Seniors Housing Providers (as of June 2020)

Provider	Criteria	Number of Units	Access	Waiting List (Dec 31, 2019)
PA & JM Gaglardi Senior Citizens Society	Low income adults 60 years and over, able to live independently and arrange for own supports	150 units (100 studio; 50 1-bed)	On site (140) ASK Wellness (10)	30
La Jeune	Adults 55 years and over Low to moderate income	39	On site	N/A
Oncore Seniors Society	Adults 55 years and over Low to moderate income (BC Housing)	86	Directly apply to Oncore	9 (as of Jan 1/20)
ASK Wellness	Low income seniors	76 (including 11 step down beds for hospital)	Direct referral through ASK Agency referral	N/A
Norkam Seniors Housing Cooperative Association	Adults 55 years and over Low income	19	Direct referral	520+
North Kamloops Building Society	Adults 55 years and over Person with a disability Low income	32 (30 1-bed; 2 2-bed)	BC Housing Direct referral	50+ Multiple year wait time

3.6.4 Cooperative Housing

In addition to the supply of affordable and subsidized rental housing in Kamloops, there are three cooperative housing developments, with a total of 85 units.

- Sahali Cooperative Society has 60 units within a townhouse complex (8 2-bedroom; 40 3-bedroom; 8 4-bedroom, 4 adaptable). Units are generally for families and some seniors. Based on information on the Cooperative Housing Federation of BC website, the wait time is approximately 1-1.5 years for these units.
- Norkam Seniors Housing Cooperative Association (also described above) has 19 units for adults aged 55 years and over with a wait list of over 250 applicants.
- Rarebirds is an equity cooperative with 6 member units and 2 guest units. Units are for all adults. There is an 'interest list' which generally has about 50 applicants.

3.6.5 Student Housing

Based on data published by the Ministry of Advanced Education, Skills and Training, British Columbia (2019), Thompson Rivers University (TRU) has a total of 1,307 student housing beds. Discussions with the Student Union describe challenges in meeting the housing needs of students, in particular international students, which has seen significant increases in enrolment over the past 3-4 years. The affordability of many units was cited as the key challenge for students. The Student Union is hearing from students that it is cheaper to live in the city than in student housing, some stating they are living in motels. These trends are creating higher demand for affordable market rent units across the City.

3.7 Transitional and Supportive Housing

There are several transitional and supportive housing options for persons with special needs within Kamloops. Overall, there are approximately 566 supportive housing units/beds for people with living with mental health illness and people with physical and developmental disabilities, including 81 transitional housing units. Where information is available it has been summarized below.

Table 3.9: Transitional and Supportive Housing Providers (as of July 2020)

Provider	Population	Number of Beds/units	Access	Assessment tool
Ask Wellness	Individuals over age of 19 Low income May have mental health and/or substance use challenges	205 (Carson, Crossroads, Maverick, Mission Flats) 13 Rooming House, market rent units	BC Housing Coordinated Access Table Interior Health Authority Agency referrals	VAT
Ask Wellness (Transitional)	Individuals over the age of 19	28 (Henry Leland) 23 (with lease agreement with motel)	Agency referrals	VAT Internal assessment



Provider	Population	Number of Beds/units	Access	Assessment tool
A Way Home Kamloops – Safe Suites Program	Youth Ages 18-25	6 bed home	Centralized waiting list for youth	Kamloops Youth Housing First Wrapforce - Centralized Housing & Supports Intakes System for Youth
A Way Home Kamloops – Youth Housing First Program	Youth Ages 16-26	20 scattered site units (communal and independent options)	Centralized waiting list for youth	Kamloops Youth Housing First Wrapforce-Centralized Housing & Supports Intakes System for Youth
Canadian Mental Health Association	All adults over age of 19	11 (Emerald) 42 (Rosethorn House) All low barrier	Coordinated Access Table	VAT VI-SPDAT
Elizabeth Fry	Women and children	97 (3 properties)	BC Housing	N/A Will assess based on needs of individual and unit available
Elizabeth Fry (Transitional)	Women and children	5 Abstinence based	Agency referrals	N/A
ICS	Adults, health or physical disability	21 (4 properties with 6:6:5:4 units) Low barrier	Interior Health Authority (6) CLBC (15)	N/A
ICS	Youth	3	Ministry of Children and Family Development (MCFD)	N/A
ICS – Acadia Youth Transitional Housing Program	Youth Generally, with some level of stability but not required	8 *2 designated as youth isolation units during pandemic	BC Housing Coordinated Access Table Community	VAT (18+) Internal assessment tool
John Howard Society	Adults over age of 19 that can live independently	66 units (SRO) Abstinence based (all)	Coordinated Access Table (42)	VAT
Mustard Seed (Transitional)	Men trying to overcome addiction	17 beds Abstinence based	Coordinated Access Table Agency referrals, self-referral	N/A

3.7.2 Waiting Lists for Supportive Housing

As of December 31, 2019, there were 153 applicants on the Supportive Housing Registry in the City of Kamloops (BC Housing, 2019). Of note, applicants on the Supportive Housing Registry may also be on the Housing Registry (discussed above).

3.8 Homelessness

In 2018, Kamloops conducted a Point In Time Count of individuals experiencing homelessness as part of the federally funded homelessness Point In Time Count: Everyone Count. The count identified 195 people experiencing homelessness, including 104 who were staying in shelters and 91 who were unsheltered. Among those who reported their gender identity, 65.8% identified as male, 29.7% identified as female and 4.5% identified as another gender identity. Among those who reported age, 17 or 10.2% were under 25 years of age, 134 or 80% were age 25-64 and 16 or 9.6% were age 65 and over. People of Indigenous identity were overrepresented among those experiencing homelessness; 53.5% of those who provided information reported an Indigenous identity. Youth who have had experience with the child welfare system are also more likely to experience homelessness. Some 38% of those who provided a response reported that they were either currently involved with child welfare or had been involved in the past.

A youth specific homelessness count (A Way Home Kamloops), conducted in 2018, found 136 youth who were either currently homeless or had been in the last year.

At the time of the youth specific homelessness count (A Way Home Kamloops), 56 were experiencing unsheltered homelessness or staying in a shelter, 30 were experiencing hidden homelessness, also known as “couch surfing”, and 50 had experienced homelessness in the past year. Further information provided by A Way Home Kamloops, highlights that there are approximately 50 youth on the Kamloops Youth Housing First Wrapforce centralized waiting list. The Wrapforce includes representation from 15 community agencies who meet every second week to discuss and prioritize housing and support needs of youth in Kamloops and develop coordinated solutions.

A Point In Time Count was scheduled for March 2020, but due to the COVID-19 pandemic, the count was cancelled.

3.8.1 Emergency Housing

Individuals experiencing homelessness can access emergency accommodation through five service providers listed below. Overall, there are 116 emergency shelter beds within Kamloops. In addition, Canadian Mental Health Association (CMHA) and ASK Wellness are also operating 81 short-term beds for adults in response to COVID-19 needs.



Table 3.10: Emergency Housing Service Providers (as of June 2020)

Provider	Population	Number of Beds	Occupancy Rates	Clients Served 2019
Canadian Mental Health Association	All individuals over 19	55 (Emerald) 30 (temporary due to COVID)	Generally full	767 *Emerald only
ICS – Youth Shelter	Youth	4	82%	95
The Mustard Seed	All individuals over 19	34 (20 at the moment during COVID-19)	71%	1755
YWCA	Women and children experiencing or at risk of violence	23	60-75% *Depends on size of family	2081
ASK Wellness	Adults	51 (temporary due to COVID; Acadian with 20 beds and Panorama with 31 beds)	Not available	Not available

Additional data received from the Kamloops Youth Shelter indicates that approximately 55 youth were turned away in 2019, 46 due to being full; an increase from previous years. Of the youth staying at the shelter, 39% were female, 51% were male, and 10% were gender diverse. Additional data shows that 53% of the youth staying at the shelter were First Nations, 42% Caucasian, and 5% Metis. Most people staying at the shelter identified some form of mental health and addiction concerns.

3.8.2 Housing Assistance and Supports

In addition to the above, BC Housing provides 365 units, in 13 properties, through their Homeless Housed program. This program is for people who are at risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years were housed in 2019. This type of housing includes the provision of on- or off-site support services to help the clients move towards independence and self-sufficiency (BC Housing, 2020).

BC Housing also provides 89 homeless rent supplements. This program connects people who are homeless to housing, income assistance, and community-based support services. The number of units represent an estimate of rent supplements given monthly based on available funding. Homeless Rent Supplement projects were first initiated in 2008/2009 (BC Housing, 2020). In addition, Elizabeth Fry Society’s Rent Bank program provides individuals facing challenges paying rent or utilities with an interest free rent loan of \$1000 and a loan of up to \$500 for housing related expenses such as utilities.

3.9 Households in Core Housing Needs

Core housing needs is a method to identify households who are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on core housing needs including as part of the Statistics Canada Census.

CMHC considers a household to be in core housing need when at least one of the key housing indicators of adequacy, affordability or suitability is not met and the household would have to spend 30% or more of its total before-tax income to pay the median rent of housing that is acceptable (meets all three housing standards):

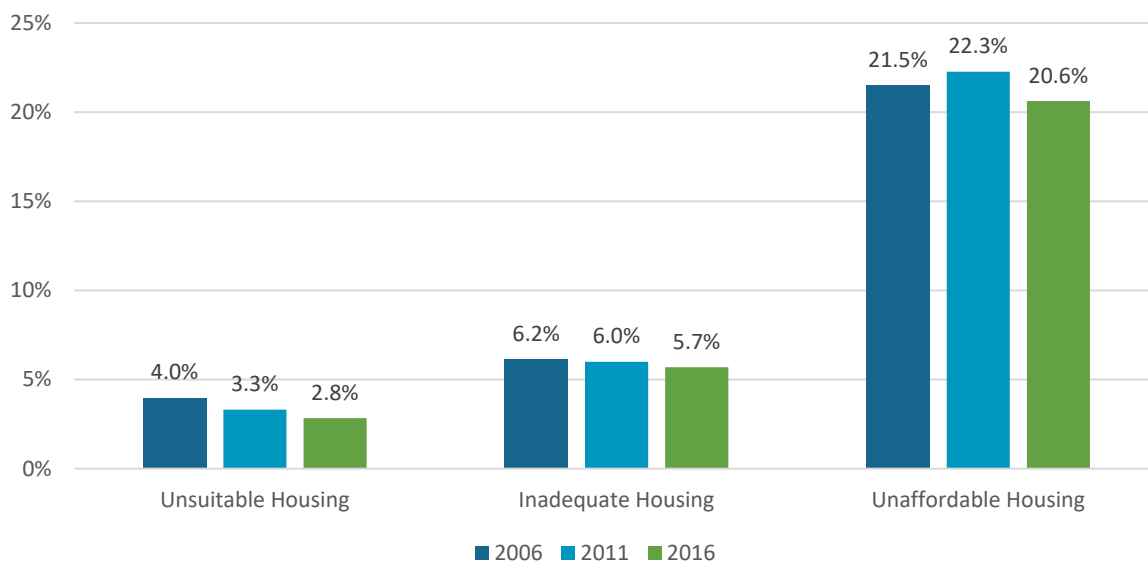
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable dwellings costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS)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

A household is not in core housing need if the housing unit meets all of the adequacy, suitability and affordability standards; or if the housing unit does not meet one or more of these standards, but the household has sufficient income to relocate to another home that is acceptable (meets all three standards). Extreme core housing need refers to households that are considered to be in core housing need and are spending 50% or more of total before-tax income on housing.

3.9.1 Housing Indicators

When comparing the three housing indicators of suitability, adequacy and affordability, affordability appears to be the biggest challenge for households in Kamloops. In 2016, 20.6% of all households in Kamloops experienced affordability challenges compared to 5.7% of households experiencing adequacy issues and 2.8% of households experiencing suitability concerns. However, the proportion of households experiencing any of these housing challenges have been decreasing slightly since 2006.

Figure 3.21: Total Household Housing Indicators, City of Kamloops (2006-2016)



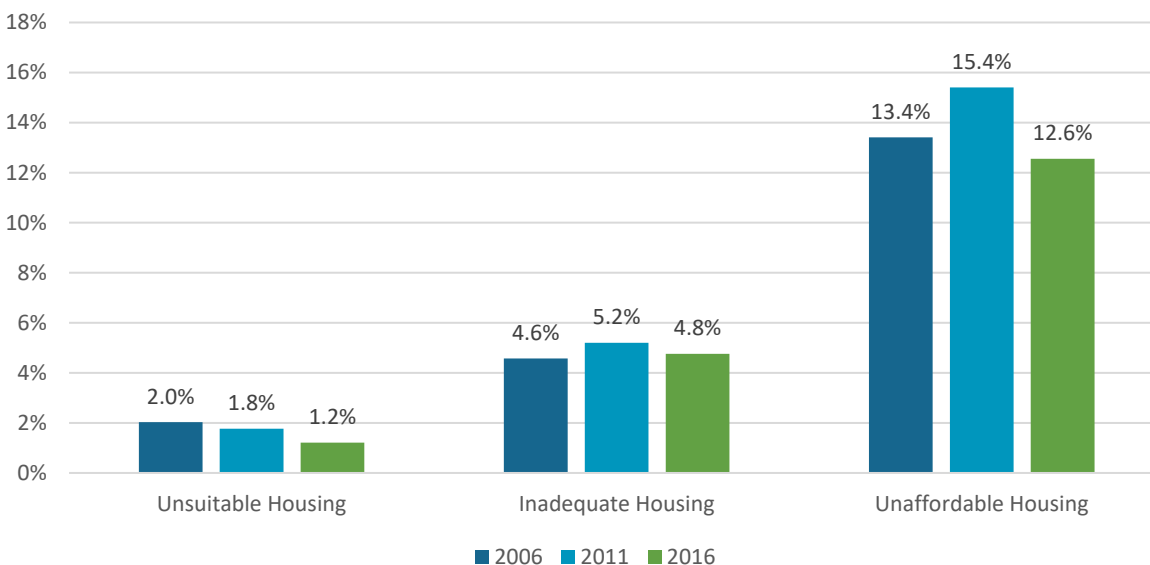
Source: Custom Statistics Canada Census Reports (2006-2016)



When looking solely at owner household challenges, affordability is still the biggest challenge with 12.6% of owner households experiencing affordability challenges in 2016.

While there were slight increases in 2011 for both inadequacy and unaffordability of housing, the 2016 rates show a decrease in the proportion of owner households experiencing those challenges.

Figure 3.22: Owner Household Housing Indicators, City of Kamloops (2006-2016)

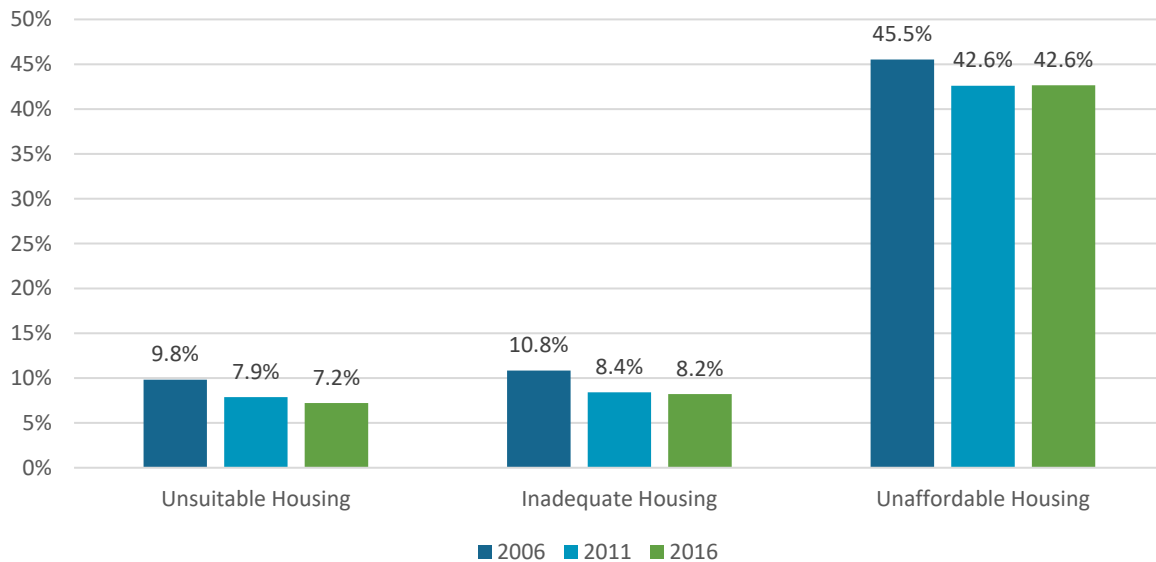


Source: Custom Statistics Canada Census Reports (2006-2016)

Like owner households, renter households are faced with affordability as the biggest housing challenge; however, there is a significantly larger proportion of renter households experiencing this issue.

In 2016, 42.6% of renter households were experiencing affordability issues which is a slight decrease from 45.5% in 2006. In addition, a significantly larger proportion of renter households are also experiencing adequacy (8.2%) and suitability (7.2%) challenges as compared to owner households. While the proportion of renter households experiencing these housing challenges has decreased from 2006 across each of the indicators, many more renter households as compared to owner households are faced with these challenges.

Figure 3.23: Renter Households Housing Indicators, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)



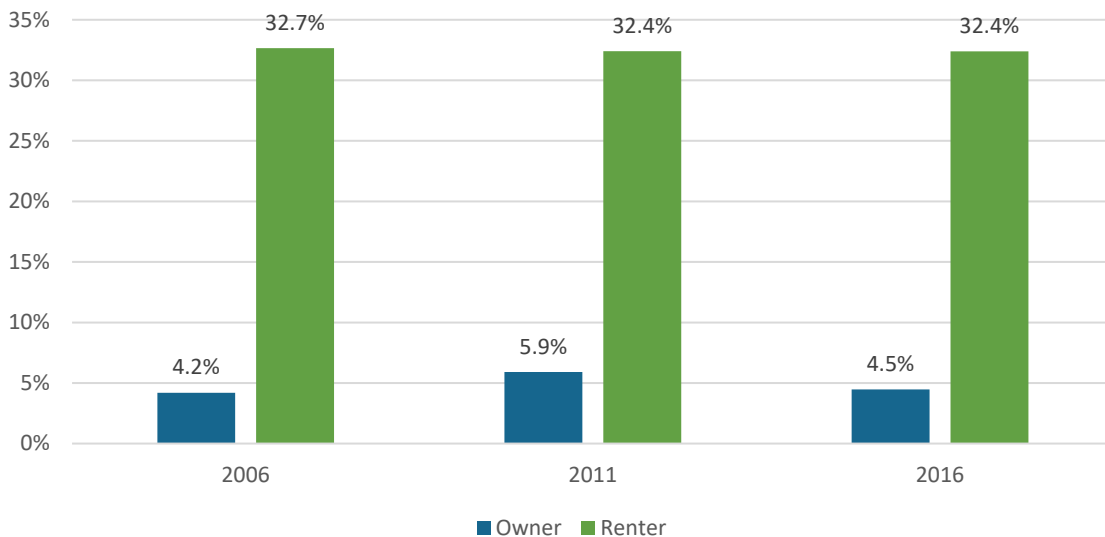
3.9.2 Core Housing Need and Extreme Core Housing Need

CMHC has determined that core housing need not only takes into account the housing indicators described above. It also looks beyond the current situation and considers a household’s ability to improve their situation by moving to another unit in their community that would meet the suitability, adequacy or affordability standards.

Core housing need for households has remained fairly consistent in Kamloops with 12% (4,260) of all households identified as being in core housing need in 2016 which is slightly higher than 11.4% (3,560) in 2006. When breaking it down by tenure, core housing need has also remained fairly stable between the 2006-2016 time period between owner and renter households. However, renter households continue to experience much greater difficulties than owner households with 32.4% (3,095) of renter households compared to 4.5% (1,165) owner households in core housing need in 2016.

In 2016, 32.4% of renter households were identified as being in core housing need compared to 4.5% of owner households.

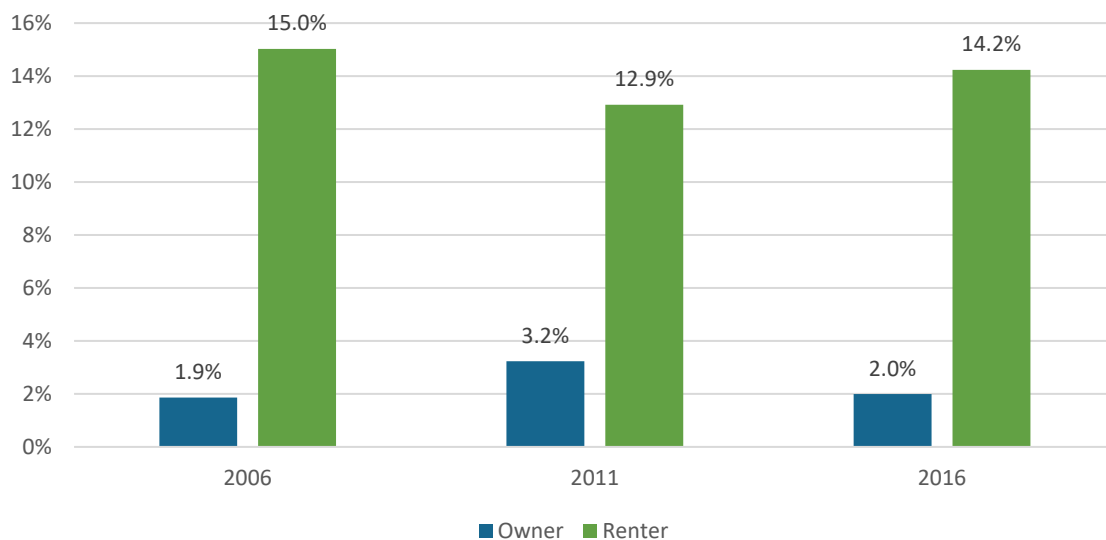
Figure 3.24: Households in Core Housing Need by Tenure, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

When core housing need is broken down even further to explore extreme core housing need, households experience challenges in one or more of the housing indicators and currently spending 50% or more of pre-tax income on housing, 5.3% (1,880) of all Kamloops households were in extreme core housing need in 2016. Of the households in extreme core housing need, renter households make up 72.3% of the total households in extreme core housing need. Overall, 14.2% (1,360) of total renter households and 2.0% (520) of owner households were identified as being in extreme core housing need in 2016.

Figure 3.25: Households in Extreme Core Housing Need by Tenure, City of Kamloops (2006-2016)



Source: Custom Statistics Canada Census Reports (2006-2016)

Data are not available for specific household types/population groups for Kamloops, but we can look to data from the regional area of Thompson-Nicola and the province as indicators of the level of core housing need among these groups. In 2011 in Thompson-Nicola, 8.8% of family households, 13.5% of senior households and 20.0% of Indigenous households were in core housing need. In 2016, 20.5% of persons with disabilities in British Columbia were in core housing need.

3.9.3 Affordable Housing

The City of Kamloops' Official Community Plan defines affordable housing as rented or owned dwelling units occupied by residents who earn less than the median income in Kamloops and who do not pay in excess of 30 percent of their gross annual income on housing, including rent, mortgage, taxes, insurance, and utilities. In 2016, 29.8% of owners, or 3,569 households, with incomes below the median (of all households) were spending 30% or more of their income on housing. Among owners with a mortgage who had incomes below the median, 55.3%, or 3,141 households, were spending 30% or more of their income on housing. This number, 3,141 households or units, can be considered the current "gap" between the supply and demand of affordable ownership housing.

Among renters with incomes below the median of all households, 59.3%, or 4,994 households, were spending 30% or more of their income on housing.



This includes 4,169 households who were not already living in subsidized housing. This number, 4,169 households or units, can be considered the current “gap” between the supply and demand for affordable rental housing.

3.10 Current Housing Profile Highlights

A summary of key highlights of the current housing profile in Kamloops is provided below:

- Based on 2016 Census, there were 36,810 occupied housing units in Kamloops; just over half were single-detached dwellings.
- The majority of housing units are 3 or more bedrooms (66.2%).
- Building permits for apartment units has been steadily increasing. The number of permits for secondary suites has also been slowly increasing.
- There has been a considerable increase in the number of housing units completed in 2019 (1,079 units).
- Home prices have increased by 117.9% from 2006 to 2019; compared to an overall inflation rate of 18.8%.
- Homeownership affordability has been deteriorating over time.
- Recent data (2019) on vacancy rates indicates rates are below the 3.0% threshold of what is often considered a ‘healthy’ vacancy rate.
- Between 2005-2019, the median rent for a 1-bedroom unit has increased by 74.4%.
- A renter household earning median income would likely experience affordability challenges if seeking a 1-bedroom unit or larger.
- There are currently 252 households waiting for social housing and 153 applicants waiting for supportive housing in Kamloops.
- There are long wait lists for Indigenous People seeking Indigenous housing.
- Based on the Point In Time Count, there were 195 people experiencing homelessness in Kamloops including 104 who were staying in shelters and 91 who were unsheltered. People of Indigenous identity were overrepresented among those experiencing homelessness; 53.5%, of those who provided information, reported an Indigenous identity.
- A youth specific homelessness count (A Way Home Kamloops), conducted in 2018, found 136 youth who were either currently homeless or had been in the last year. At the time of the count, 56 were experiencing unsheltered homelessness or staying in a shelter, 30 were experiencing hidden homelessness, also known as “couch surfing”, and 50 had experienced homelessness in the past year.
- In 2016, 20.6% of all households in Kamloops experienced affordability challenges and 12% of households in Kamloops were in core housing need in 2016.⁵

⁵ CMHC has determined that core housing need not only takes into account the housing indicators described above. It also looks beyond the current situation and considers a household’s ability to improve their situation by moving to another unit in their community that would meet the suitability, adequacy or affordability standards.

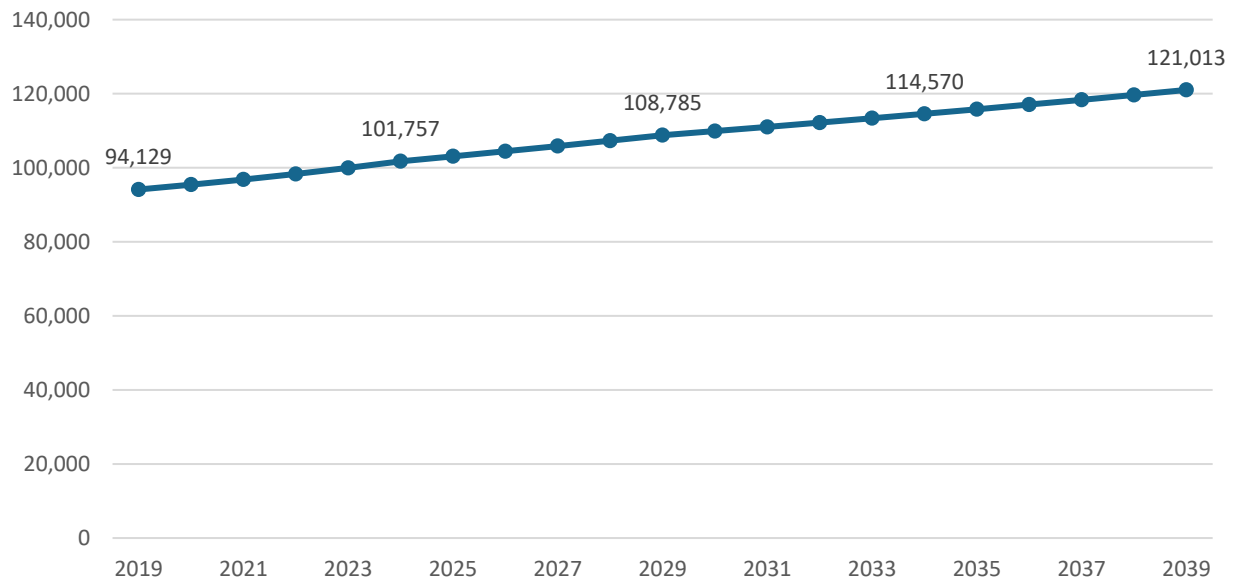
4.0 Future Housing Needs

4.1 Community Growth

4.1.1 Anticipated Population

Population projections from the City of Kamloops' Development Cost Charges study have been used for this study. These population projections show Kamloops' population was 94,129 in 2019. This includes the population that may be missed in the Census. Kamloops' population is projected to increase steadily to 101,757 in 2024 and 121,013 by 2039. The annual population growth rate is projected to be 1.53% between 2020 and 2024, decreasing slightly to 1.34% between 2024 and 2029, and 1.07% between 2029 and 2039.

Figure 4.1: Projected Population, City of Kamloops (2019-2039)



Source: City of Kamloops, Development Cost Charges Study, 2020

4.1.2 Anticipated Age

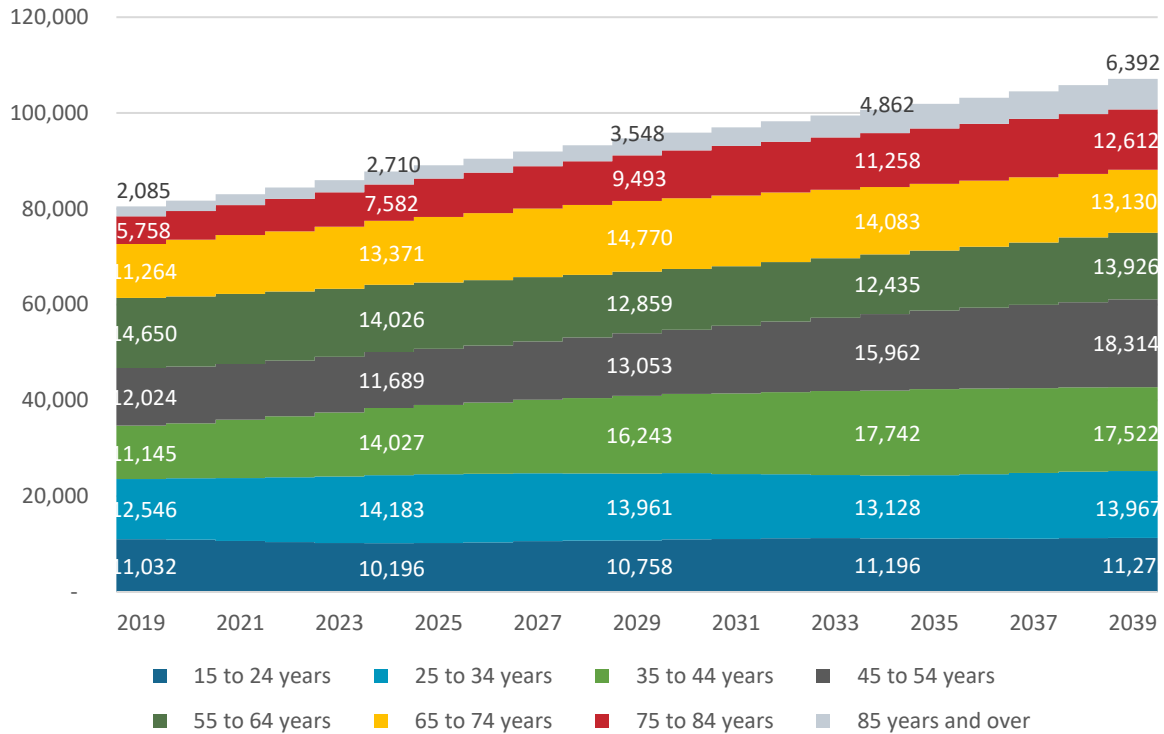
The age distribution of Kamloops' projected population was estimated based on BC Stats Population Projections for the Kamloops Local Health Area. The projected average age is anticipated to increase from 42.7 years in 2020 to 43.8 by 2025 and then to 46.6 years by 2039.

Over the five years between the beginning of 2020 and end of 2024, adults age 35 to 44 are anticipated to see the largest increase (2,882), followed by seniors age 65 to 74 (2,107) and seniors 75 to 84 (1,825). The number of adults age 55 to 64 is anticipated to decrease (by 624) as are the number of 45 to 54 year-olds (335) and 15 to 24 year-olds (836). Over the longer term, to 2039, Kamloops' population is anticipated to increase in each of the age ranges noted in the figure below, with the exception of 55 to 64 year-olds, which are anticipated to decrease by 724 people between 2020 and 2039. With the aging of the baby-boom generation, the 75 to 84 year-old age group is



anticipated to see the largest growth, increasing by 6,854 between 2020 and 2039. This is followed by the 35 to 44 year-old age group, which anticipated to grow by 6,377 people between 2020 and 2039.

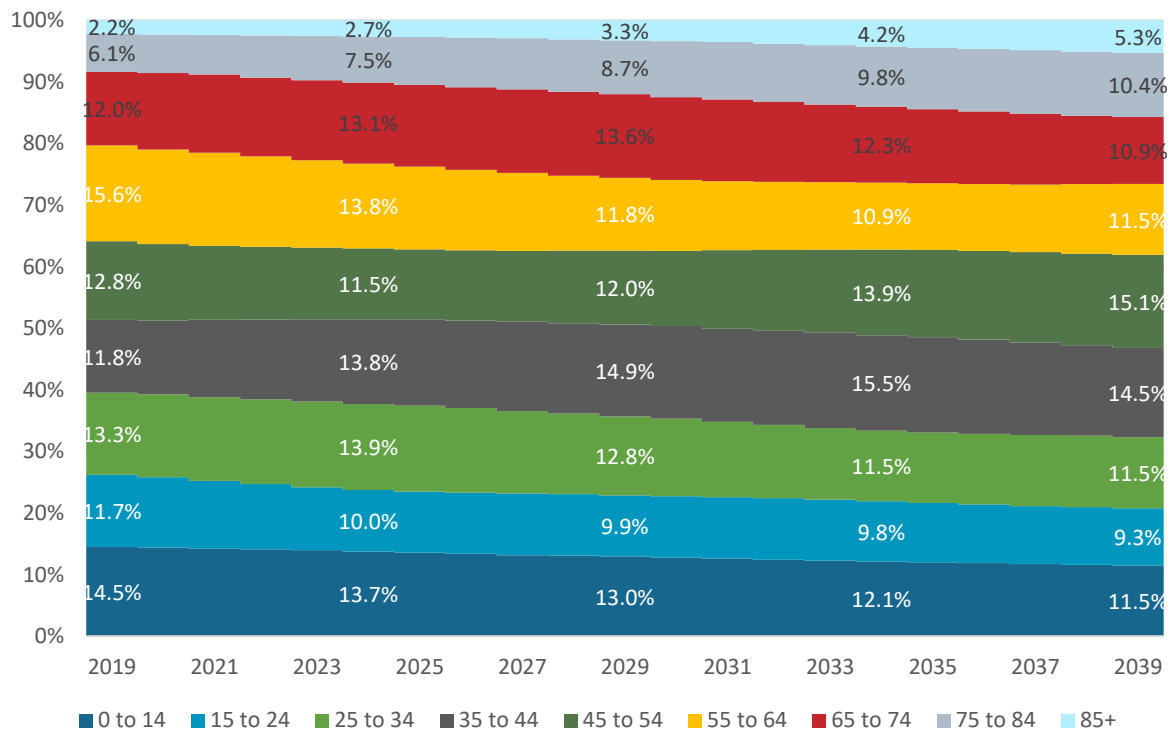
Figure 4.2: Projected Age Distribution, Number, City of Kamloops (2019-2039)



Source: Consultant calculations based on Kamloops Development Cost Charges Study and BC Stats Population Projections

As a share of the population, 35 to 44 year-olds are anticipated to see the largest increase over the next five years to 2025, followed by 75 to 84 year-olds. The largest decreases are expected among 55 to 64 year-olds and 15 to 24 year-olds. Over the longer term to 2039, all age groups below 34 years of age are projected to reduce their share of the population as are adults between the ages of 55 and 74. Seniors age 74 to 84 will see the largest increase as a share of the population, followed by seniors age 85 and over.

Figure 4.3: Projected Age Distribution, Percent, City of Kamloops (2019-2039)



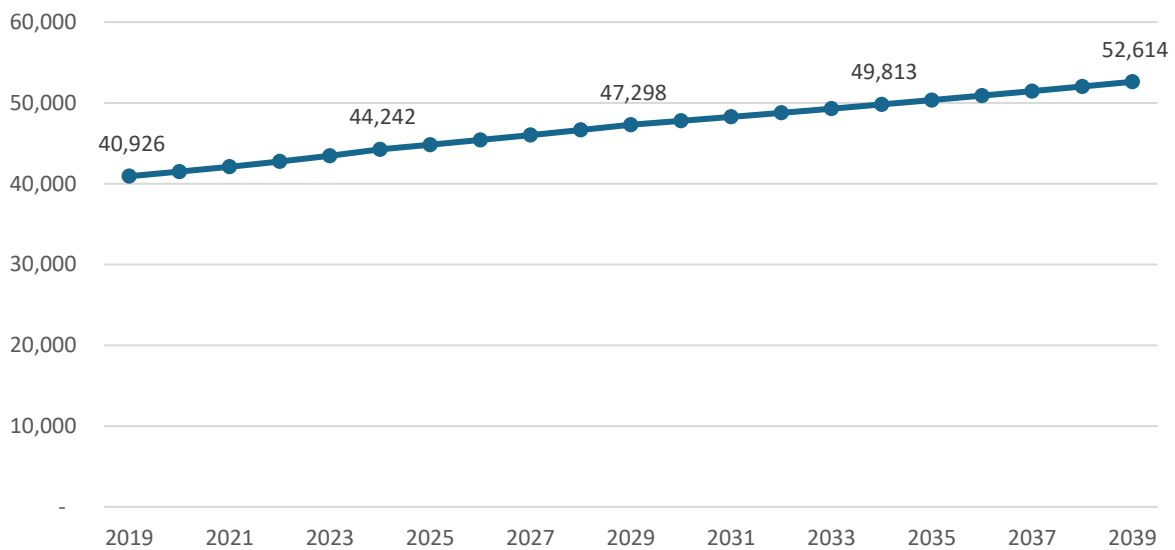
Consultant calculations based on Kamloops Development Cost Charges Study and BC Stats Population Projections



4.1.3 Anticipated Households

Household projections have been prepared based on the assumption of a constant average of 2.3 persons per household. This is consistent with the assumptions made in Kamloops' Official Community Plan. Based on these assumptions, Kamloops is anticipated to grow by 3,316 households between 2020 and 2024, from 40,926 to 44,242 households. Its annual household growth rate is anticipated to range between 1.3% and 1.8% over the period. Between 2020 and 2039 the number of households is projected to grow by 11,688.

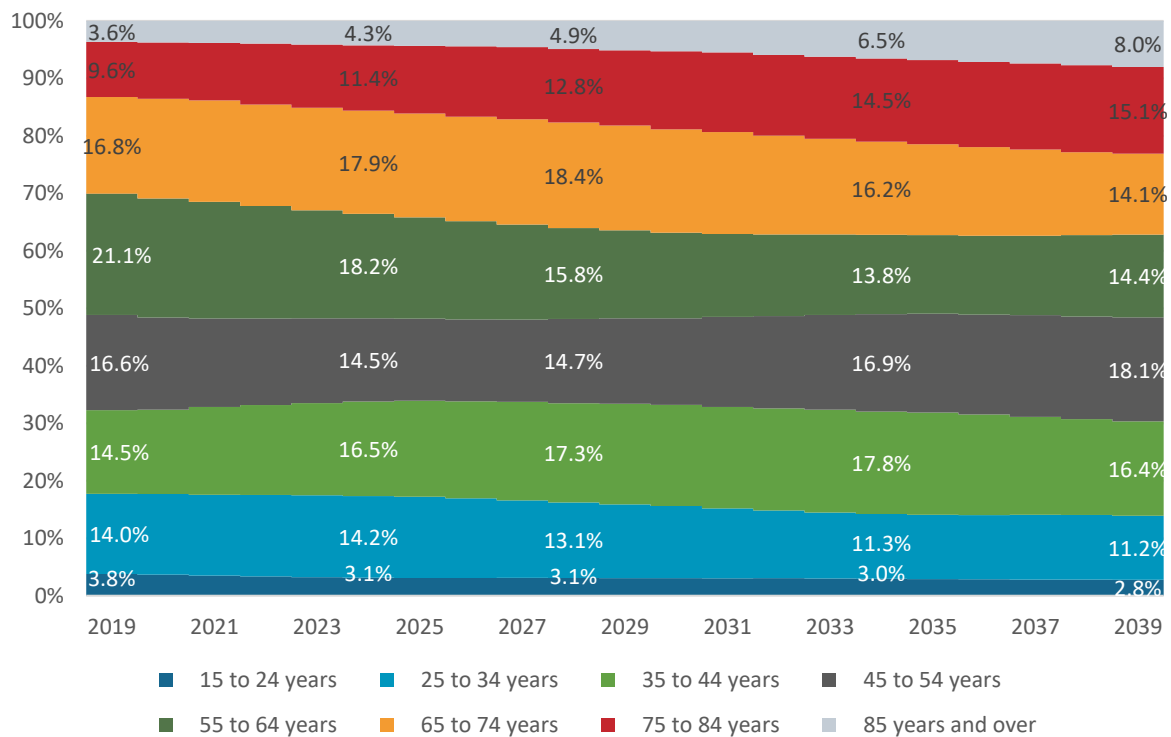
Figure 4.4: Projected Households and Projected Annual Growth Rate, City of Kamloops (2019-2039)



Source: Consultant calculations based on City of Kamloops, Development Cost Charges Study and Official Community Plan

As with the population projections, households led by seniors age 75 and over are anticipated to contribute to a greater share of households moving forward. Households led by 75 to 84 year-olds are anticipated to go from 9.6% of households in 2019 to 15.1% in 2039, while households led by people age 85 and over are projected to increase from 3.6% of households to 8.0%.

Figure 4.5: Projected Households by Age of Household Maintainer, City of Kamloops (2019-2039)



Source: Consultant calculations based on Consultant calculations based on City of Kamloops, Development Cost Charges Study and Official Community Plan and Statistics Canada Census, 2016

4.2 Population Based Indicators of Housing Units Required

Indicators of various housing needs have been developed based on the household projections discussed above. The projections shown below for various housing types are not mutually exclusive. For example, a single unit could meet the need for a one-bedroom unit, rental unit, affordable (rental) unit and senior's unit. Some of the housing units required will also be met through existing housing stock. For instance, if an existing unit was retrofitted to make it accessible, the unit would meet the need for one of the accessible units. Note that estimates may not sum to the total as they have been rounded to the nearest 5.

4.2.1 Housing Units by Unit Size

By assuming households led by people of various age groups continue to make similar decisions about housing types and unit sizes as 2016, we can project the number of units needed by size based on the projected number of households by age of household maintainer.



Using this approach, it is projected that an additional 20 bachelor units, 360 one-bedroom units, 895 two-bedroom units, 1,040 three-bedroom units, and 1,005 four-bedroom units will be required between 2020 and the end of 2024. Further details on projected units needed between 2025 and 2029 and 2030 and 2039 are shown below.

Table 4.1: Projected Additional Housing Units Demanded by Unit Size, 2020-2039

Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	Total
2020-2024	20	360	895	1,040	1,005	3,315
2025-2029	15	340	820	935	945	3,055
2030-2039	30	625	1,370	1,560	1,725	5,310

Source: Consultant projections

4.2.2 Housing Units Needed by Tenure

Assuming tenure decisions of households led by people of various age groups remain consistent with 2016, we can project the number of rental versus ownership housing units required. Of the approximately 3,315 housing units required to accommodate population growth between 2020 and 2024, an estimated 2,555 or 77.0% will need to be ownership units and 760 or 23.0% will need to be rental units. Between 2025 and 2029, an additional 2,400 ownership units and 655 rental units will be needed.

Table 4.2: Projected Additional Housing Units Needed by Tenure, 2020-2039

Year	Ownership	Rental
2020-2024	2,555	760
2025-2029	2,400	655
2030-2039	4,160	1,160

Source: Consultant projections

4.2.3 Affordable Housing Units Needed

The City of Kamloops' Official Community Plan defines affordable housing as rented or owned dwelling units occupied by residents who earn less than the median income in Kamloops and who do not pay in excess of 30 percent of their gross annual income on housing, including rent, mortgage, taxes, insurance, and utilities. For 2020, it is estimated that the median household income is \$72,765. Households at this income level could afford rental costs of \$1,981 per month or ownership housing prices of \$282,800⁶.

To meet the affordability needs of Kamloops' growing population, approximately 51% of the additional ownership and 86% of the additional rental housing units required should be affordable housing. Therefore, to accommodate the increase in population from 2020 to 2024, 1,300 affordable ownership units and 655 affordable rental units are required. Between 2025 and 2029, an additional 1,220 affordable ownership units and 650 affordable rental units are needed.

⁶ Affordable ownership housing price is based on a mortgage rate of 5.19% (average posted 5-year conventional mortgage rate), a 5% down payment, 1.5% annual taxes, 25 year amortization, 4% CMHC mortgage insurance rate, and Gross Debt Service (GDS) of 30%.

Table 4.3: Projected Additional Affordable Units Needed by Tenure, 2020-2039

Year	Affordable Ownership	Affordable Rental
2020-2024	1,300	655
2025-2029	1,220	650
2030-2039	2,120	995

Source: Consultant projections

4.2.4 Housing Units Needed for People with Disabilities

People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into three categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, and housing with supports for people with intellectual disabilities. It should be noted that these needs are not mutually exclusive, for example, some people with mobility issues may also have an intellectual disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular, a long-term mobility disability. Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities⁷.
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over⁸.
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with intellectual disabilities across Canada face a housing and supports gap⁹.

Based on these national estimated gaps and prevalence rates, current estimates of need in Kamloops are as follows:

- Approximately 5,140 adults would benefit from accessible housing.
- Between 330 and 830 units of housing with support are needed for people with severe mental illness and addictions.

⁷ Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

⁸ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

⁹ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>



- Between 285 and 340 units of housing with support are needed for adults with intellectual disabilities.

To address future need:

- Approximately 450 more households would benefit from accessible housing between 2020 and 2024 and another 430 households would benefit from accessible housing between 2025 and 2029 and a further 770 would benefit from accessible housing between 2030 and 2039.
- Between 29 and 75 additional units of housing and supports will be needed for people with severe mental illness and additions between 2020 and 2024. Another 30 to 70 units will be needed between 2025 and 2029 and 50 to 125 units between 2030 and 2039.
- Approximately 25 to 30 units of housing and supports will be needed for adults with intellectual disabilities between 2020 and 2025, another 25 to 30 units between 2025 and 2029, and 45 to 50 needed between 2030 and 2039.

4.2.5 Housing Units Needed for Indigenous Peoples

Based on 2016 Census data on Kamloops' population with an Indigenous identity and average household sizes of off-reserve Indigenous households in British Columbia, it is estimated that there were approximately 3,550 Indigenous households living in Kamloops in 2016.

The growth rate of the population with an Indigenous identity in Canada is anticipated to be higher than the non-Indigenous population. Statistics Canada projects an average annual growth rate of 2.1% for Indigenous identity population in Canada between 2011 and 2036 in its reference scenario. Applying this growth rate to the estimated number of Indigenous households in Kamloops, it is estimated that there are currently (as of 2020) approximately 3,860 Indigenous households in Kamloops. This number is projected to increase by 335 by 2024, another 460 by 2029 and a further 1,075 by 2039. As such, an additional 335 housing units are needed to accommodate the increase in the Indigenous population in Kamloops by 2024, 460 additional units are needed by 2029, and another 1,075 are needed by 2039.

4.2.6 Housing Units Needed for Seniors

The vast majority (76.9%) of the additional housing units needed between 2020 and 2024 will need to accommodate seniors. Approximately 2,550 housing units will be required for senior led households age 65 and over between 2020 and 2024. An additional 2,375 units will be required for senior led households by 2029 and a further 2,325 units by 2039.

4.2.7 Housing Units Needed for Families

Based on the 2016 proportion of household maintainers of various age ranges that are living in households that are categorized as families with children, it is estimated that 940 additional housing units will be needed for families with children between 2020 and 2024, another 905 units between 2025 and 2029, and 1,638 units needed between 2030 and 2039 to address population related growth.

4.2.8 Shelter Beds Needed

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. The data collected on number of beds and occupancy rates of existing shelters does not suggest that the overall number of shelter beds in the community needs to increase. However, the number of beds available to certain target groups and number of beds operating under certain service delivery approaches (e.g. low-barrier) may need to be adjusted. Detailed analysis of shelter and By-Name List data would be required to accurately quantify specific needs. In general, additional housing (affordability assistance) with supports is needed in Kamloops for individuals experiencing homelessness rather than additional shelter beds.

4.2.9 Housing Spaces Needed for Individuals Who Have Experienced Homelessness

Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing. The housing needs of this group are included in the estimates of the need for affordable rental housing. Only a relatively small portion of people who experience homelessness require housing that is linked with supports.

One indicator of the current need for housing with supports for people who have experienced homelessness is the number of people on the registry for supportive housing. As discussed above, there were 153 people on the supportive housing registry as of December 31, 2019.

We can estimate future need for housing with supports for people who have experienced homelessness by using a population-based estimate of the number of people who will experience homelessness and have a high level of acuity (or need for supports). For this, we used Point in Time count data on the number of people experiencing homelessness during a snapshot in time. We also used Census data on the number of renters with incomes in the lowest quartile of renters' incomes and spending more than 50% of their income on housing. This number provides an estimate of the number of people at high risk of homelessness due to severe affordability issues. Finally, we apply the same population growth factor that is anticipated for the total population of Kamloops. Because data wasn't available on the acuity levels of people experiencing homelessness in Kamloops, we have made some assumptions for the purposes of this report. We have assumed:

- 95% of people who had been experiencing homelessness for six months or more on the date of the Point In Time count require housing with supports.
- 10% of people who had been experiencing homelessness for less than six months on the date of the Point In Time count require housing with supports.
- 10% of people at high risk of homelessness, based on having incomes in the lowest quartile of renters' incomes and spending more than 50% of their income on rent, require housing with supports.

Based on these assumptions, it is estimated that approximately 335 people who have experienced or are at high risk of homelessness will require housing with supports by 2025 and another 5 people will require housing with supports by 2027.



4.3 Future Housing Needs Highlights

The below table provides a high-level summary of anticipated future housing needs across different types and tenures of housing. The details of the determination of anticipated future housing needs can be found described in full detail in the previous Section, Section 4.2. It is important to note that the summary of approximate housing units provided below are not mutually exclusive, but instead, describe the anticipated need based on the identified category. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply due to renovations or retrofitting of units.

Table 4.4: Summary of Anticipated Housing Units Needed, 2020-2039

Housing Need Category	Specific Need	2020-2024 (~Units Needed)	2025-2029 (~Units Needed)	2030-2039 (~Units Needed)
Unit Size	Bachelor	20	15	30
	1-Bedroom	360	340	625
	2-Bedroom	895	820	1,370
	3-Bedroom	1,040	935	1,560
	4-Bedroom	1,005	945	1,725
Tenure	Ownership	2,555	2,400	4,160
	Rental	760	655	1,160
Affordable	Ownership	1,300	1,220	2,120
	Rental	655	650	995
People with Disabilities	Accessible	450	430	770
	Housing with Supports (Mental Illness and Addictions)	30-75	30-70	50-125
	Housing with Supports (Intellectual Disabilities)	25-30	25-30	45-50
Specific Populations	Indigenous Peoples	335	460	1,075
	Seniors	2,550	2,375	2,325
	Families	940	905	1,640

Source: Consultant projections

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Appendix A

Background Information Review



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HOUSING NEEDS ASSESSMENT BACKGROUND INFORMATION REVIEW

August 2020



Canada's Tournament Capital



1.0 Introduction

As part of the development of the Housing Needs Assessment for the City of Kamloops, a review of background documents was completed to identify any relevant information that would inform the Needs Assessment. The following background documents were included in the review of information:

- Official Community Plan – KAMPLAN (2017)
- Zoning Bylaw (2001, as amended)
- Sustainable Kamloops Plan (2010)
- Kamloops Social Plan (2009)
- Affordable Housing Strategy (2018)
- Homelessness Action Plan (2010)
- Secondary Suites Bylaw (2019)

2.0 Official Community Plan – KAMPLAN (2017)

Embedded within the Kamloops' Official Community Plan (OCP) Community Vision is the desire for inclusive housing provided through a variety of affordable housing types that meet residents' needs. In addition, the Plan's community values support the development of complete neighbourhoods, urban densification, and availability of housing that is affordable, safe and appropriate. Three specific goals related to affordable housing were created: housing affordability, housing diversity and housing for vulnerable populations. Policy directions in the plan support the development of affordable housing through building community capacity and partnerships, use of tools such as density bonusing and strata conversion policies, to preserve and develop affordable housing, and support for the development of secondary, garden and carriage suites in suitable locations. Housing policy directions are also supportive of creative forms of residential infill development on vacant or underutilized lots and development of multi-family and mixed-use development. For vulnerable populations, the OCP encourages universal and adaptable design features and locating supportive housing, subsidized housing and community care facilities in the Core Sector or near major neighbourhood centres to ensure easy access to services and facilities.

The population of Kamloops is anticipated to grow to approximately 120,000 people over the next 20 years. OCP housing projections indicate that to accommodate the anticipated population growth, the distribution of housing will result in 30% single family, 24% low-density multi-family and 46% medium- to high- design multi-family units. Most of the growth that would support the City's housing policy directions is expected to occur in the Core, Southwest and Southeast Sectors through mixed-use, multi-family infill, and medium- to high- density residential development due to availability of developable land and infrastructure and servicing capacities and efficiencies.



3.0 Zoning Bylaw (2001, as amended)

A summary of residential zones in Kamloops and the housing types currently permitted are provided below. While several of the zones permit the same residential uses, the purpose of the individual zones varies. For example, several zones are to regulate development for different designations of lands as identified in the Official Community Plan and/or to regulate development for lots of varying sizes.

Residential Zone	Permitted Residential Use
Country Residential-1 Country Residential-2 Country Residential-3	<ul style="list-style-type: none"> • Single family residential including premanufactured homes and modular homes • Residential care facility
Single Family Residential-1	<ul style="list-style-type: none"> • Single family residential • Residential care facility • Single family residential with secondary suite subject to Division Three, Section 314 • Single family residential with garden suite subject to Division Three, Section 314
Single Family Residential-Suite	<ul style="list-style-type: none"> • Single family residential • Single family residential with secondary suite, subject to Division Three, Section 314 • Single family residential with garden suite, subject to Division Three, Section 314 • Single family residential with carriage suite, subject to Division Three, Section 314 • Residential care facility
Single Family Residential-2 Single Family Residential-2A Single Family Residential-3	<ul style="list-style-type: none"> • Single family residential • Residential care facility
Single Family Residential-4 Single Family Residential-5	<ul style="list-style-type: none"> • Single family residential • Residential care facility • Single family residential with secondary suite subject to Division Three, Section 314 • Single family residential with garden suite subject to Division Three, Section 314
Two Family Residential-1 Two Family Residential-2 Two Family Residential-3	<ul style="list-style-type: none"> • Single family residential • Single family residential with secondary suite subject to Division Three, Section 314 • Single family residential with garden suite subject to Division Three, Section 314 • Two family residential • Residential care facility
Comprehensive Residential	<ul style="list-style-type: none"> • Multiple family residential consisting of single family and two family dwellings • Residential care facility



Residential Zone	Permitted Residential Use
Comprehensive Residential-2	<ul style="list-style-type: none"> • Two family residential • Multiple family residential consisting of three family residential • Multiple family residential consisting of two family residential with a maximum of one secondary suite per unit
Comprehensive Residential-3	<ul style="list-style-type: none"> • Single family residential • Residential care facility
Multiple Family-Low Density	<ul style="list-style-type: none"> • Multiple family residential • Residential care facility in an existing single family residential dwelling
Multiple Family-Medium Density	<ul style="list-style-type: none"> • Multiple family residential • Residential care facility in an existing single family residential dwelling • Rooming house limited to no more than one per block face
Downtown Multiple Family-Medium Density	<ul style="list-style-type: none"> • Multiple family residential • Residential care facility in an existing single family residential dwelling • Rooming house limited to no more than one per block face • Single family residential subject to Division Twenty-Four, RT-1 (Two Family Residential-1) • Single family residential with secondary suite subject to Division Twenty Four, RT-1 (Two Family Residential-1), and Division Three, Section 314 • Single family residential with garden suite subject to Division Twenty Four, RT-1 (Two Family Residential-1), and Division Three, Section 314 • Two family residential subject to Division Twenty-Four, RT-1 (Two Family Residential-1)
Downtown Multiple Family-High Density	<ul style="list-style-type: none"> • Multiple Family Residential • Residential care facility in an existing single family residential dwelling • Rooming house subject to Section 3109
Mobile Home Park	<ul style="list-style-type: none"> • Premanufactured homes located within a mobile home park • One (1) single family residential dwelling for the mobile home park operator which shall conform to the provisions set forth in the RS 1 zone
Mobile Home Subdivision	<ul style="list-style-type: none"> • Premanufactured homes • Single family residential • Residential care facility
Mobile Home Subdivision-1	<ul style="list-style-type: none"> • Premanufactured homes • Single family residential





4.0 Sustainable Kamloops Plan (2010)

The Sustainable Kamloops Plan was developed to confirm key community sustainability issues and priority areas for action at a local level. The provision of a range of housing choice and density was identified as being important to meeting the social and economic needs of residents. Success was envisioned as ensuring sufficient lands remain available to meet future housing needs. To achieve this, the Plan supports increasing density of residential development that is sensitively integrated into existing neighbourhoods, exploring the use of incentives to encourage a variety of residential infill development, considering re-purposing vacant or underutilized commercial land, and developing policies and exploring bylaw amendments that support the provision of affordable housing.

5.0 Kamloops Social Plan (2009)

The purpose of the Kamloops Social Plan is to determine priorities and actions that will enhance the well-being of residents. Housing and homelessness emerged through the development of the Plan as a key theme. At the time of the preparation of the Plan, rental vacancy and rising rental costs emerged as gaps in the City. While the City does not have a mandate to build and operate affordable housing, recommendations were developed to support the provision of affordable housing, supportive housing and emergency shelter beds. The recommendations for affordable housing included establishing a Housing Reserve Fund for specific community opportunities or as seed money for organizations, reviewing density regulations and opportunities to maintain rental stock, supporting secondary suites in appropriate areas, collaborating with local agencies and organizations and maintaining awareness of provincial and federal funding opportunities. Supportive housing recommendations focused on collaboration with local groups and playing an advocacy role with provincial and federal governments. Similarly, the recommendations for emergency shelter beds included ongoing advocacy for the provision of low barrier or no-barrier emergency shelters and working with local community groups and government agencies responsible for addressing emergency services.

6.0 Affordable Housing Strategy (2018)

Using input gathered from the draft 2018 Affordable Housing Needs Assessment, the 2018 Point in Time Homeless Count and comprehensive stakeholder and community engagement, the City developed an action-oriented Affordable Housing Strategy. To achieve the City's affordable housing goals identified in the City's OCP (housing affordability, housing diversity and housing for vulnerable populations), three core Strategic Priorities emerged, of which 17 objectives, shown below, were created.

Strategic Priority #1: Leadership and Coordination

1. Formalize Land Acquisition Strategy
2. Coordinate regular cross-section stakeholder forums (standing committee, coalition, knowledge sharing forum)
3. Work with other land-holding partners through more formalized mechanisms (e.g. CLT or other governance structure)
4. Review and update Affordable Housing Reserve Fund
5. Work across City departments to streamline regulatory and/or operational processes for affordable housing



Strategic Priority #1: Leadership and Coordination

6. Establish formalized relationships with BC Housing and CMHC that enhance and support cross-government collaboration and coordinated implementation of funding and programs across the community
7. Support BC Housing in the creation of a coordinated access and assessment team
8. Develop a Communications Strategy to educate residents about the City's Affordable Housing Strategy

Strategic Priority #2: Innovations in Land Use and Built Form

9. Identify opportunities for developing density bonusing to capture units
10. Develop gradual and appropriate densification approach to increase diversity of form, with a focus on 'missing middle' housing approaches (duplexes, multiplexes, townhouses and small apartments)
11. Support implementation of the Accessibility and Inclusion Strategy by enhancing design guidelines and links to reflect universal design features and amenities adjacent to housing
12. Encourage and support sustainability design standards that advance the Sustainable Kamloops Plan goals and objectives

Strategic Priority #3: Project Support and Capacity Building

13. Develop a Low-End of Market incentivization program
14. Review existing support for housing applications and streamline current approach
15. Encourage affordable market rental housing by supporting secondary, garden, and carriage suites subject to existing zoning criteria
16. Explore opportunities to support affordable entry into the homeownership market (e.g. shared equity ownership, Habitat for Humanity or other models of community-supported real estate asset development)
17. Engage in housing related research to monitor trends in supply and demographics

7.0 Homelessness Action Plan (2010)

Through the collaboration and participation of multiple stakeholders including support service providers, housing providers, outreach workers, businessowners, persons with lived experience and the City, a Homelessness Action Plan (HAP) was prepared in 2010. Through multiple consultations, three strategic priorities were identified to address homelessness in the City by providing acceptable housing that is adequate, suitable and affordable, providing necessary support services and programs, and supporting financial independence through consistent employment, income assistance programs, and education and training. The recommendations include:

- Establishing a local housing board;
- Promoting housing support agreements;
- Establishing a homeless resident program;
- Improving outreach;
- Adopting a network approach to support services;
- Improving access to life skills coaching;
- Creating changes to laws, procedures, regulations and protocols; and
- Improving workplaces supports.

The HAP defines multiple objectives across a five-year timeline to help achieve the recommendations.



8.0 Secondary Suites Bylaw (2019)

In 2019, the City amended Zoning Bylaw No. 5-1-2001 to specify additional zones where secondary suites and garden suites will be a permitted use and establish general guidelines for residential suites. The Bylaw amendment allows for residential suites to be a permitted use in more urban residential areas which further supports direction of infill residential growth in urban neighbourhoods where there is the required servicing and infrastructure capacity. The amendment also supports the Affordable Housing Strategy by supporting a diversity of housing forms and facilitating homeownership as rental residential suites can act as a source of income to support mortgage payments.

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Appendix B
Supplemental Data
Information



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HOUSING NEEDS ASSESSMENT SUPPLEMENTAL DATA INFORMATION

August 2020



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1.0 Supplemental Data Information

1.1 Population

Table 1.1: Population Growth

Census Period	TNRD		Kamloops	
	#	%	#	%
2006-2011	6,185	5.1%	5,302	6.6%
2011-2016	4,192	3.3%	4,602	5.4%

Source: Community Profiles Statistics Canada Census (2006-2016)

Table 1.2: Average Age

Census Year	TNRD	Kamloops
2006	39.9	38.9
2011	41.6	40.2
2016	42.7	41

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.3: Age Group Distribution

Age Group	2006		2011		2016	
	#	%	#	%	#	%
14 years and under	13,375	16.9%	13,335	15.9%	13,950	16.0%
15 to 19 years	5,845	7.4%	5,605	6.7%	5,125	5.9%
20 to 24 years	6,005	7.6%	6,255	7.5%	6,025	6.9%
25 to 64 years	43,080	54.4%	46,275	55.3%	47,605	54.5%
65 to 84 years	9,865	12.5%	11,265	13.5%	13,410	15.4%
85 years and older	1,000	1.3%	995	1.2%	1,235	1.4%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.4: Mobility Status

Mobility Status	2006		2011		2016	
	#	%	#	%	#	%
Non-Movers	64,225	81.9%	70,060	84.5%	71,535	82.7%
Movers	14,205	18.1%	12,890	15.5%	14,970	17.3%
Non-Migrants	8,875	11.3%	8,855	10.7%	9,835	11.4%
Migrants	5,325	6.8%	4,035	4.9%	5,135	5.9%

Source: Custom Statistics Canada Census Reports (2006-2016)



1.2 Households

Table 1.5: Total Number of Households

Census Year	Total number of Households
2006	32,660
2011	35,020
2016	36,815

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.6: Average Household Size

Census Year	Average Household Size
2006	2.4
2011	2.4
2016	2.4

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.7: Number of Households by Household Size

Household Size		2006	2011	2016
1 Person	#	8,440	9,295	9,970
	%	25.8%	26.5%	27.1%
2 People	#	12,175	13,015	13,935
	%	37.3%	37.2%	37.9%
3 People	#	4,980	5,600	5,655
	%	15.2%	16.0%	15.4%
4 People	#	4,740	4,900	4,900
	%	14.5%	14.0%	13.3%
5+ People	#	2,330	2,220	2,360
	%	7.1%	6.3%	6.4%

Source: Custom Statistics Canada Census Reports (2006-2016)



Table 1.8: Number of Households by Tenure

Census Year	Owner		Renter	
	#	%	#	%
2016	26,500	72.0%	10,315	28.0%
2011	25,810	73.7%	9,210	26.3%
2006	23,970	73.4%	8,690	26.6%

Source: Custom Statistics Canada Census Reports (2006-2016)

1.3 Anticipated Households

Table 1.9: Anticipated Number of Households by Age of Primary Household Maintainer

Census Year		15-24	25-64	65-84	85+
2019	#	1,730	28,228	10,116	1,563
	%	4%	68%	24%	4%
2020	#	1,703	28,231	10,558	1,642
	%	4%	67%	25%	4%
2021	#	1,669	28,386	10,951	1,704
	%	4%	66%	26%	4%
2022	#	1,630	28,525	11,366	1,787
	%	4%	66%	26%	4%
2023	#	1,592	28,595	11,785	1,891
	%	4%	65%	27%	4%
2024	#	1,576	28,653	12,157	2,006
	%	4%	65%	27%	5%
2025	#	1,561	28,688	12,524	2,087
	%	3%	64%	28%	5%
2026	#	1,567	28,633	12,898	2,182
	%	3%	63%	28%	5%
2027	#	1,588	28,616	13,216	2,298
	%	3%	63%	29%	5%

Source: Consultant calculations based on Consultant calculations based on City of Kamloops, Development Cost Charges Study and Official Community Plan and Statistics Canada Census, 2016



1.4 Household Income

Table 1.10: Average Household Income

Census Year	TNRD	Kamloops
2006	\$ 72,041	\$ 76,598
2011	\$ 78,091	\$ 81,890
2016	\$ 84,619	\$ 88,748

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.11: Number of Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	720	2.2%	880	2.5%	555	1.5%
\$5,000 to \$9,999	540	1.7%	390	1.1%	435	1.2%
\$10,000 to \$14,999	1,145	3.5%	1,150	3.3%	1,050	2.9%
\$15,000 to \$19,999	1,545	4.7%	1,605	4.6%	1,420	3.9%
\$20,000 to \$24,999	1,385	4.2%	1,340	3.8%	1,295	3.5%
\$25,000 to \$29,999	1,410	4.3%	1,325	3.8%	1,260	3.4%
\$30,000 to \$34,999	1,515	4.6%	1,445	4.1%	1,580	4.3%
\$35,000 to \$39,999	1,465	4.5%	1,905	5.4%	1,420	3.9%
\$40,000 to \$44,999	1,455	4.5%	1,570	4.5%	1,445	3.9%
\$45,000 to \$49,999	1,625	5.0%	1,160	3.3%	1,375	3.7%
\$50,000 to \$59,999	2,425	7.4%	2,545	7.3%	3,010	8.2%
\$60,000 to \$69,999	2,345	7.2%	2,745	7.8%	2,590	7.0%
\$70,000 to \$79,999	2,360	7.2%	2,305	6.6%	2,395	6.5%
\$80,000 to \$89,999	2,085	6.4%	2,180	6.2%	2,270	6.2%
\$90,000 to \$99,999	1,705	5.2%	1,790	5.1%	1,935	5.3%
\$100,000 to \$124,999	3,825	11.7%	3,895	11.1%	4,280	11.6%
\$125,000 to \$149,999	2,225	6.8%	2,730	7.8%	2,960	8.0%
\$150,000 to \$199,999	1,840	5.6%	2,670	7.6%	3,640	9.9%
\$200,000 and over	1,035	3.2%	1,390	4.0%	1,895	5.1%

Source: Custom Statistics Canada Census Reports (2006-2016)



Table 1.12: Average Renter Household Income

Census Year	TNRD	Kamloops
2006	\$ 40,883	\$ 39,704
2011	\$ 46,996	\$ 45,461
2016	\$ 51,401	\$ 50,628

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.13: Number of Renter Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	480	5.5%	495	5.4%	405	3.9%
\$5,000 to \$9,999	325	3.7%	225	2.4%	335	3.2%
\$10,000 to \$14,999	910	10.5%	730	7.9%	785	7.6%
\$15,000 to \$19,999	970	11.2%	900	9.8%	935	9.1%
\$20,000 to \$24,999	795	9.1%	695	7.5%	680	6.6%
\$25,000 to \$29,999	725	8.3%	575	6.2%	655	6.3%
\$30,000 to \$34,999	590	6.8%	660	7.2%	720	7.0%
\$35,000 to \$39,999	610	7.0%	765	8.3%	625	6.1%
\$40,000 to \$44,999	545	6.3%	585	6.4%	620	6.0%
\$45,000 to \$49,999	480	5.5%	350	3.8%	470	4.6%
\$50,000 to \$59,999	615	7.1%	840	9.1%	905	8.8%
\$60,000 to \$69,999	370	4.3%	600	6.5%	680	6.6%
\$70,000 to \$79,999	425	4.9%	460	5.0%	570	5.5%
\$80,000 to \$89,999	255	2.9%	420	4.6%	470	4.6%
\$90,000 to \$99,999	170	2.0%	265	2.9%	365	3.5%
\$100,000 to \$124,999	220	2.5%	320	3.5%	560	5.4%
\$125,000 to \$149,999	85	1.0%	140	1.5%	225	2.2%
\$150,000 to \$199,999	85	1.0%	140	1.5%	225	2.2%
\$200,000 and over	35	0.4%	40	0.4%	90	0.9%

Source: Custom Statistics Canada Census Reports (2006-2016)



Table 1.14: Average Owner Household Income

Census Year	TNRD	Kamloops
2006	\$ 82,055	\$ 89,968
2011	\$ 87,829	\$ 94,890
2016	\$ 95,828	\$ 103,636

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.15: Number of Owner Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	235	1.0%	385	1.5%	155	0.6%
\$5,000 to \$9,999	215	0.9%	170	0.7%	95	0.4%
\$10,000 to \$14,999	235	1.0%	425	1.6%	270	1.0%
\$15,000 to \$19,999	575	2.4%	705	2.7%	485	1.8%
\$20,000 to \$24,999	590	2.5%	640	2.5%	615	2.3%
\$25,000 to \$29,999	690	2.9%	750	2.9%	600	2.3%
\$30,000 to \$34,999	925	3.9%	785	3.0%	860	3.2%
\$35,000 to \$39,999	860	3.6%	1,140	4.4%	800	3.0%
\$40,000 to \$44,999	915	3.8%	985	3.8%	820	3.1%
\$45,000 to \$49,999	1,150	4.8%	815	3.2%	910	3.4%
\$50,000 to \$59,999	1,810	7.5%	1,700	6.6%	2,105	7.9%
\$60,000 to \$69,999	1,975	8.2%	2,145	8.3%	1,910	7.2%
\$70,000 to \$79,999	1,935	8.1%	1,850	7.2%	1,825	6.9%
\$80,000 to \$89,999	1,830	7.6%	1,760	6.8%	1,795	6.9%
\$90,000 to \$99,999	1,535	6.4%	1,525	5.9%	1,575	5.9%
\$100,000 to \$124,999	3,605	15.0%	3,575	13.9%	3,715	14.0%
\$125,000 to \$149,999	2,135	8.9%	2,585	10.0%	2,735	10.3%
\$150,000 to \$199,999	1,755	7.3%	2,530	9.8%	3,415	12.9%
\$200,000 and over	1,000	4.2%	1,350	5.2%	1,805	6.8%

Source: Custom Statistics Canada Census Reports (2006-2016)



1.5 Economic Sectors and Labour Force

Economic Sector (NAICS)	2006		2011		2016	
	#	%	#	%	#	%
Total Number of Workers	44,475		46,745		47,820	
Industry Not Applicable	445	1.0%	895	1.9%	710	1.5%
All industry categories	44,030	99.0%	45,850	98.1%	47,115	98.5%
11 Agriculture, forestry, fishing and hunting	885	2.0%	750	1.6%	685	1.5%
21 Mining, quarrying, and oil and gas extraction	865	1.9%	1,460	3.1%	1,620	3.4%
22 Utilities	260	0.6%	180	0.4%	235	0.5%
23 Construction	3,395	7.6%	3,370	7.2%	3,890	8.3%
31-33 Manufacturing	3,145	7.1%	2,345	5.0%	2,530	5.4%
41 Wholesale trade	1,840	4.1%	1,645	3.5%	1,250	2.7%
44-45 Retail trade	5,725	12.9%	6,250	13.4%	6,120	13.0%
48-49 Transportation and warehousing	2,725	6.1%	2,695	5.8%	2,595	5.5%
51 Information and cultural industries	720	1.6%	700	1.5%	685	1.5%
52 Finance and insurance	1,205	2.7%	1,225	2.6%	1,255	2.7%
53 Real estate and rental and leasing	815	1.8%	925	2.0%	755	1.6%
54 Professional, scientific and technical services	2,015	4.5%	2,590	5.5%	2,730	5.8%
55 Management of companies and enterprises	55	0.1%	70	0.1%	45	0.1%
56 Administrative and support, waste management and remediation services	2,585	5.8%	1,610	3.4%	1,830	3.9%
61 Educational services	2,880	6.5%	3,540	7.6%	3,260	6.9%
62 Health care and social assistance	5,075	11.4%	6,135	13.1%	6,685	14.2%
71 Arts, entertainment and recreation	1,320	3.0%	1,360	2.9%	1,285	2.7%
72 Accommodation and food services	4,180	9.4%	4,045	8.7%	4,595	9.8%
81 Other services (except public administration)	2,100	4.7%	1,920	4.1%	2,355	5.0%
91 Public administration	2,240	5.0%	3,030	6.5%	2,705	5.7%

Table 1.16: Number of Workers by Industry (NAICS)

Source: Custom Statistics Canada Census Reports (2006-2016)



Table 1.17: Number of Workers by Commuting Destination

Kamloops	2006		2011		2016	
	#	%	#	%	#	%
Commute within Kamloops	29,660	88%	30,725	88%	30,985	86%
Commute outside of Kamloops but within TNRD	3,295	10%	3,195	9%	4,130	11%
Commute outside of TNRD but within BC	735	2%	605	2%	640	2%
Commute outside of BC	160	1%	240	1%	360	1%

Source: Custom Statistics Canada Census Reports (2006-2016)

1.6 Housing Units – Currently Occupied/Available

Table 1.18: Number of Housing Units by Structural Type

Structural Type	Owned		Rented		Total	
	#	%	#	%	#	%
Single-detached house	17,585	66.4%	1,510	14.6%	19,095	52%
Apartment in a building that has five or more storeys	170	0.6%	475	4.6%	650	2%
Other attached dwelling	7,335	27.7%	8,200	79.5%	15,530	42%
Semi-detached house	2,045	7.7%	870	8.4%	2,920	8%
Row house	1,855	7.0%	1,200	11.6%	3,050	8%
Apartment or flat in a duplex	1,920	7.2%	1,595	15.5%	3,520	10%
Apartment in a building that has fewer than five storeys	1,470	5.5%	4,470	43.3%	5,945	16%
Other single-attached house	40	0.2%	55	0.5%	95	0%
Movable dwelling	1,410	5.3%	130	1.3%	1,540	4%

Source: Custom Statistics Canada Census Reports (2016)

Table 1.19: Number of Housing Units by Unit Size

Unit Size	Owned		Rented		Total	
	#	%	#	%	#	%
Bachelor	0	0.0%	205	2.0%	210	0.6%
1 bedroom	745	2.8%	3,215	31.2%	3,960	10.8%
2 bedrooms	4,460	16.8%	3,800	36.8%	8,260	22.4%
3+ bedrooms	21,295	80.4%	3,095	30.0%	24,375	66.2%

Source: Custom Statistics Canada Census Reports (2016)



Table 1.20: Number of Housing Units by Date of Construction

Date of Construction	Owner		Renter		Total	
	#	%	#	%	#	%
Pre - 1960	2,960	11.2%	1,545	15.0%	4,505	12.2%
1961 to 1980	10,600	40.0%	4,765	46.2%	15,365	41.7%
1981 to 1990	2,955	11.2%	1,400	13.6%	4,355	11.8%
1991 to 2000	4,720	17.8%	1,275	12.4%	6,000	16.3%
2001 to 2010	3,750	14.2%	830	8.0%	4,585	12.5%
2011 to 2016	1,510	5.7%	495	4.8%	2,005	5.4%

Source: Custom Statistics Canada Census Reports (2016)

1.7 Households in Core Housing Need

Table 1.21: Number of households spending more than 30% of their income on shelter costs (affordability) by tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	3,135	10.0%	13.4%	3,835	11.5%	15.4%	3,270	9.2%	12.6%
Renter	3,590	11.5%	45.5%	3,595	10.8%	42.6%	4,075	11.4%	42.6%
Total	6,725	21.5%	21.5%	7,425	22.3%	22.3%	7,345	20.6%	20.6%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.22: Number of households living in a dwelling that requires major repairs (adequacy) by tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	1,070	1.0%	4.6%	1,295	3.9%	5.2%	1,240	3.5%	4.8%
Renter	855	2.2%	10.8%	710	2.1%	8.4%	785	2.2%	8.2%
Total	1,925	3.2%	6.2%	2,000	6.0%	6.0%	2,025	5.7%	5.7%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.23: Number of households living in overcrowded dwellings (suitability) by tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	475	1.5%	2.0%	440	1.3%	1.8%	315	0.9%	1.2%
Renter	775	2.5%	9.8%	665	2.0%	7.9%	690	1.9%	7.2%



Tenure	2006			2011			2016		
Total	1,245	4.0%	4.0%	1,105	3.3%	3.3%	1,010	2.8%	2.8%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.24: Number of Households in Core Housing Need by Tenure


Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	980	3.1%	4.2%	1,470	4.4%	5.9%	1,165	3.3%	4.5%
Renter	2,575	8.2%	32.7%	2,735	8.2%	32.4%	3,095	8.7%	32.4%
Total	3,560	11.4%	11.4%	4,205	12.6%	12.6%	4,260	12.0%	12.0%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.25: Number of Households in Extreme Core Housing Need by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	435	1.4%	1.9%	805	2.4%	3.2%	520	1.5%	2.0%
Renter	1,185	3.8%	15.0%	1,090	3.3%	12.9%	1,360	3.8%	14.2%
Total	1,625	5.2%	5.2%	1,895	5.7%	5.7%	1,880	5.3%	5.3%

Source: Custom Statistics Canada Census Reports (2006-2016)

A stylized illustration of a city skyline in various shades of green. The buildings are simplified, with rectangular shapes and some window patterns. The background is a solid medium green, and the buildings are rendered in lighter and darker green tones to create depth.

Appendix C
Phase 1 Engagement
Summary



Photo: Acmacaulay



HOUSING NEEDS ASSESSMENT PHASE 1 ENGAGEMENT SUMMARY

August 2020 | FINAL



Canada's Tournament Capital

PROJECT OVERVIEW

The City of Kamloops is preparing a Housing Needs Assessment to learn where gaps in housing may exist, where there may be barriers and identify future housing needs. This assessment will provide important information and data to be able to better address and prioritize future housing needs for all residents.

The process involves completing a background review of existing City policies and strategies, reviewing data, as well as listening to and gathering input from non-profit housing providers, housing and homelessness service providers, local developers and private landlords, persons with lived experience of homelessness, and city residents.

The project process and timeline are outlined below:

Background Research – February 2020

- Review of City policies and strategies

Information Gathering – March 2020

- Data collection and analysis
- Stakeholder and community engagement

Draft Housing Needs Report – May 2020

- Prepare draft report
- Share draft report with community

Final Housing Needs Report and Council Presentation – June 2020

- Finalize draft report
- Present Housing Needs Report to Council

ENGAGEMENT OVERVIEW

During the Information Gathering Phase of the project, the first round of engagement was implemented. This included stakeholder focus groups, interviews, a community workshop, and an online survey for city residents. The purpose of this round of engagement was to gather feedback on priorities, issues and opportunities related to housing needs in the city.

Communications and Promotions

Engagement opportunities were advertised and shared through the following methods:

- Project website
- Stakeholder invitations
- Kamloops This Week newspaper advertisements
- Twitter
- Facebook
- Instagram

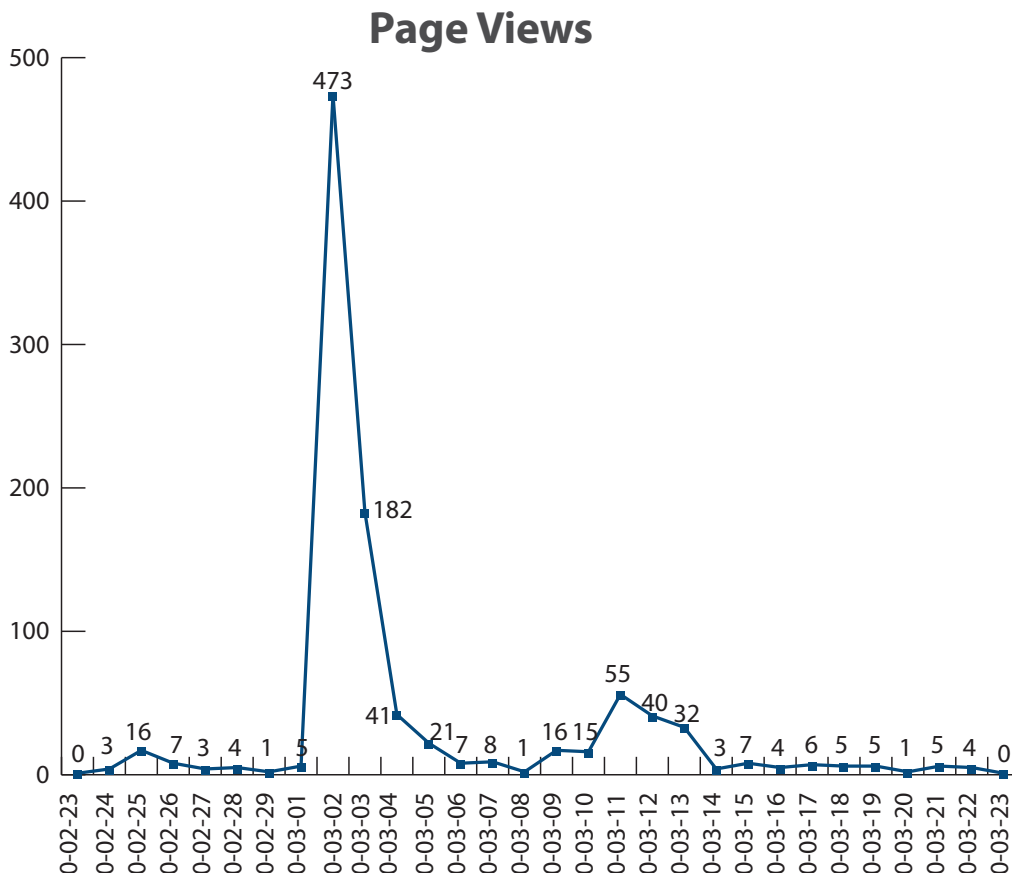
Engagement Opportunities and Participation

The following opportunities were implemented for stakeholders and residents to share their feedback.

- Focus Groups
 - Persons with Lived Experience: 12
 - Housing and Homelessness Service Providers: 18
 - Non-Profit Housing Providers: 1
 - Private Landlords and Developers: 1
 - Youth: 6
- Community Workshop: 43
- Online Community Survey: 241
- Community Workbook: due to the COVID-19 pandemic, this feedback option for the project was suspended.

Visitors to the project page:

Project page views from February 23, 2020 through March 23, 2020



HIGH LEVEL SUMMARY

KEY THEMES	
Rental Housing	<ul style="list-style-type: none"> • Low vacancy rate • Current rental stock is not affordable • Rental supply is not meeting demand • High housing prices result in high secondary suite rents • Limited available of rental units that permit pets • Population groups occupying a type of housing and displacing another population group (e.g. students occupying affordable housing units due to student rental housing prices being too high which then displace low income individuals and families)
Home Ownership	<ul style="list-style-type: none"> • New residents and foreign investors are able to afford higher priced housing which push the local house prices up
Housing Costs	<ul style="list-style-type: none"> • Wages are not able to keep up with living costs (housing, utilities, taxes) • Lengthy development timeline • Changing building codes increase development costs
Specific Populations	<ul style="list-style-type: none"> • Youth – need for additional youth shelter • Students – available housing is not affordable which results in students living in hotels or overcrowded situations • Families – lack of supply of family sized rental units (2/3-bedrooms) • Homeless – multiple rules in some buildings which can be difficult to abide by and result in evictions
Education and Supports	<ul style="list-style-type: none"> • Life skills and employment training for both youth and adults • Increase awareness of available services • Need for more supports for mental health and addictions • Additional supports for people transitioning from homelessness to transitional and/or more permanent housing • Culturally appropriate supports for Indigenous People experiencing homelessness
Stigma and Public Perceptions	<ul style="list-style-type: none"> • Vulnerable populations face stigma making it challenging to access housing • Infill development is not well supported by neighbours

OVERALL KEY RESULTING THEMES

We asked residents and stakeholders about the current housing challenges facing Kamloops and how best to address present and future housing needs across the city for all people.

FOCUS GROUPS

Challenges and Opportunities

Focus groups were held with a variety of different stakeholder groups, including persons with lived experiences, housing and homelessness service providers, non-profit housing providers, developers, and youth. The summary below identifies some key challenges and opportunities different stakeholders are currently experiencing or see for the future.

Persons with Lived Experience

Challenges

- Housing affordability
- Too many 'rules' in some supportive housing buildings (i.e. curfews, no visitors, 'wellness checks')
- Evictions leading to homelessness
- Feelings of negative stigma and discrimination from landlords and some support staff
- Discharges from hospital into homelessness
- Indigenous People, youth, and women feeling abuse were identified as a groups not well served by current system
- Addictions are a key issue

Opportunities

- More counselling
- Prevention of illegal evictions
- Need for more affordable housing
- More support to help transition into appropriate housing
- Low barrier housing options

Housing and Homelessness Service Providers

Challenges

- Lack of support for people with complex mental health needs and those with chronic illnesses
- Lack of supportive housing for mothers and young children
- Not able to meet government standard of appropriate housing resulting in the potential that children are removed from the family
- No education or supports for homeowners/landlords; homeowners/landlords have concerns related to rental payment
- Too long of time from when people reach out to when they receive supports – they end up giving up
- Transition between homelessness to housing is too extreme, better supports for the transition
- Intersectionality of multiple factors (transgender, in poverty, lose ID and can't get a job)

Opportunities

- Additional youth specific housing and life skills programming/education for youth
- Support for those who give care in the community
- Outreach and liaison for those who become over housed – help to transition them into next stage housing
- Education for community and homeowners about populations at risk of homelessness
- More diversity in housing stock and encourage developers to build
- Housing for those with complex mental health needs
- Continue communicating, showing up and advocating
- Strong relationships between partners in the city – able to call on each other for supports

Non-Profit Housing Providers

Challenges

- Need for more community engagement and education on non-profit housing facilities
- Timelines and costs associated with getting development permits through to building permits
- Additional education on capital planning for housing organizations, assume funding is available for major repairs
- Rent control on units could increase state of disrepair as no incentive to maintain

Opportunities

- Additional incentive or rebates from the city to help lower costs such as:
 - Water costs/rates for consumption
 - Reduced fees for waste management
 - High costs with false fire alarms
- More support from city for buying older stock and completing upgrades and renovations
- Ensure health authorities are included in process
- Supports ways to for housing to be environmentally friendly through rebates or support for energy saving measures such as solar panels

Private Landlords and Developers

Challenges

- Regulations make housing more expensive
 - Shortage of land
 - BC Energy Step code – voluntary for municipalities, but makes building 30% more expensive
 - Building code
 - Not a lot of servicing or cost of servicing is prohibitive
 - Land value has increased significantly
- Infill development and densification is not well supported by local residents
- Some prime developable land that is servicing, but lands are located in Agricultural Land Reserve

- Timeline between buying land to bring unit on the market
- Building costs aren't necessarily increasing, but changing codes result in increasing costs
- By subsidizing housing, those residents are removed from the overall supply and demand picture, so developers are not necessarily building with those more affordable units in mind

Opportunities

- Density bonusing to developers in exchange for providing different types of housing (e.g. rental units)
- City to be more supportive of allowing creative housing types
 - Setbacks and FAR requirements can sometimes limit that
- The faster units are able to be brought to market, the lower the prices of the units are

Youth

Challenges

- Hard to find rental units that are affordable and safe
- Hard to access housing as a youth – not treated seriously
- An additional youth shelter is needed – too many are turned away
 - If youth shelter is full only option is to sleep on streets or couch-surf
 - Need more mental health supports
- Difficult to afford damage deposit and also furniture and bedding

Opportunities

- Education for youth on how to maintain housing, schooling/tutoring, employment services/supports
- Schools should provide more awareness and education on available supports and youth shelter
- Support for an additional youth shelter

COMMUNITY WORKSHOPS

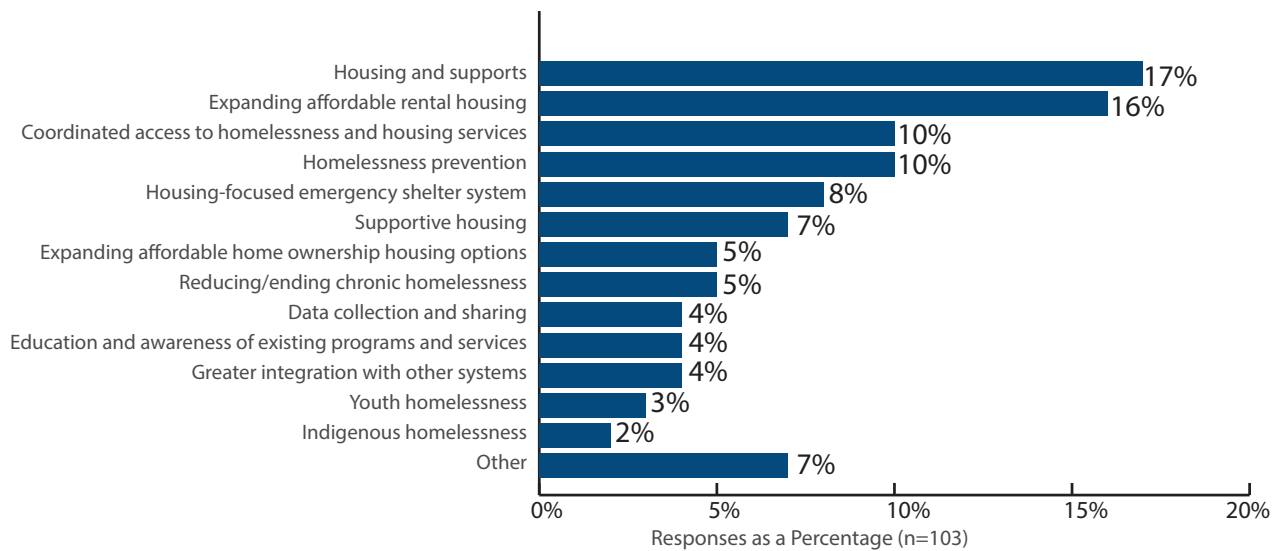
Top Housing Issues

Workshop participants shared their top housing priorities and key challenges and opportunities they see across the topics of affordable housing, coordination and system planning, emergency and interim housing, housing and supports, prevention and supports, and housing and supports for vulnerable people. Key themes are provided below.

- Workshop participants identified housing and supports, expanding affordable rental housing, coordinated access to homelessness and housing stability services and homelessness prevention as the top housing priorities in the city.

Affordable Housing

Top 3 Housing Priorities



Challenges

- Youth aging out of care have no housing options
- Students are living in overcrowding conditions and the student housing being built is not necessarily affordable
- No incentive or education for a resident to be a landlord
- Airbnb is taking out some of the potential rental housing stock
- Difficult for residents to transition to different homes as their needs change
- Demand is not meeting needs – more vulnerable population than units
- Subsidies are only for specific needs – gaps for residents who fall outside of that

Opportunities

- Explore implementation of laneway homes
- Kamloops to look to examples from other municipalities such as Whistler Housing Authority
- Support for mixed models of housing, which increases community inclusion and reduces stigma
- Community Hub to mobilize groups of people and pool resources and skills

Coordination and System Planning

Challenges

- Clarity around access points and criteria
- Many students looking for affordable housing, but no coordination with the rest of the system
- Lack of coordination and systems planning around the spectrum
- Delays on development permits and building permits
- Regulations hold back innovation – need ability to react quickly to create supply

Opportunities

- Slow down and look at big picture
- Bring development investors on board with incentives
- Connections with other providers in the community serving as form of coordination
- Allow for more flexibility in regulations to be more innovative with housing

Emergency and Interim Housing

Challenges

- Housing for women
- Land costs have increased exponentially
- Location of shelters – nothing available in the North Shore
- Programs are seasonal
- Quick access and having beds available
- Neighbourhood opposition towards facilities located in specific communities
- Not everyone fits into one model – need diversity in housing models

Opportunities

- More collaboration and cooperation between organizations
- City to take more of an active role in mitigating issues

- Community hub to coordinate access and resources
- Additional City support in expediting development process
- Prevention – working while individual is in housing to prevent evictions
- Year-round shelters instead of seasonal
- Shelters act as stabilization centres to support finding more permanent housing and teaching life skills
- Smaller density buildings – use land creatively

Housing and Supports

Challenges

- High support needs clients
- Not enough student housing – occupying housing that is traditionally used for affordable housing
- Lots of people transitioning to Kamloops because of the supports available
- Bidding for the same funding can sometimes discourage collaboration
- Long wait lists, in particular for low income residents

Opportunities

- Supporting recovery more readily available and additional funding for afterhours supports
- Increase diversity (LGBTQ+, women, seniors, youth) of supports available to LGBTQ+, women, seniors, youth and qualified staff within supports
- Need to talk not only about prevention, but supports through every stage
- Engagement with businesses and additional collaboration between groups
- Partner with other groups such as TRU to encourage involvement in community through curriculum

Prevention and Supports

Challenges

- Pricing and cost to build housing
- Ignorance around who is vulnerable to lose their home and may need supports
- Resources are available, but people aren't aware or don't know how to access
- Vulnerable populations feel excluded by programs where they are not included in the development process
- Expectation for agencies to provide all supports with housing

Opportunities

- Housing First model is growing
- Community partnerships – creating strong connections and doing more to keep people housed; understanding the steps
- More coordination between service providers (housing providers, landlords)
- Landlord and tenant education – what are the landlords' and tenants' rights

Housing and Supports for Vulnerable People

Challenges

- Intoxicated persons need safe and healthy place to transition into a detox facility – need more short-term options beyond jail cell
- Youth are being sent to other communities as supports are not available locally
- Seniors require specialized services which may not be available
- Potentially unsafe housing environments for some residents
- International students may have some language barriers
- Some barriers to accessing program due to restrictions or certain criteria (e.g. sober)

Opportunities

- Provide tools for landlords to support transition into housing
- Local community hub to provide supports
- Supportive recovery is working well – good transitional model; need more

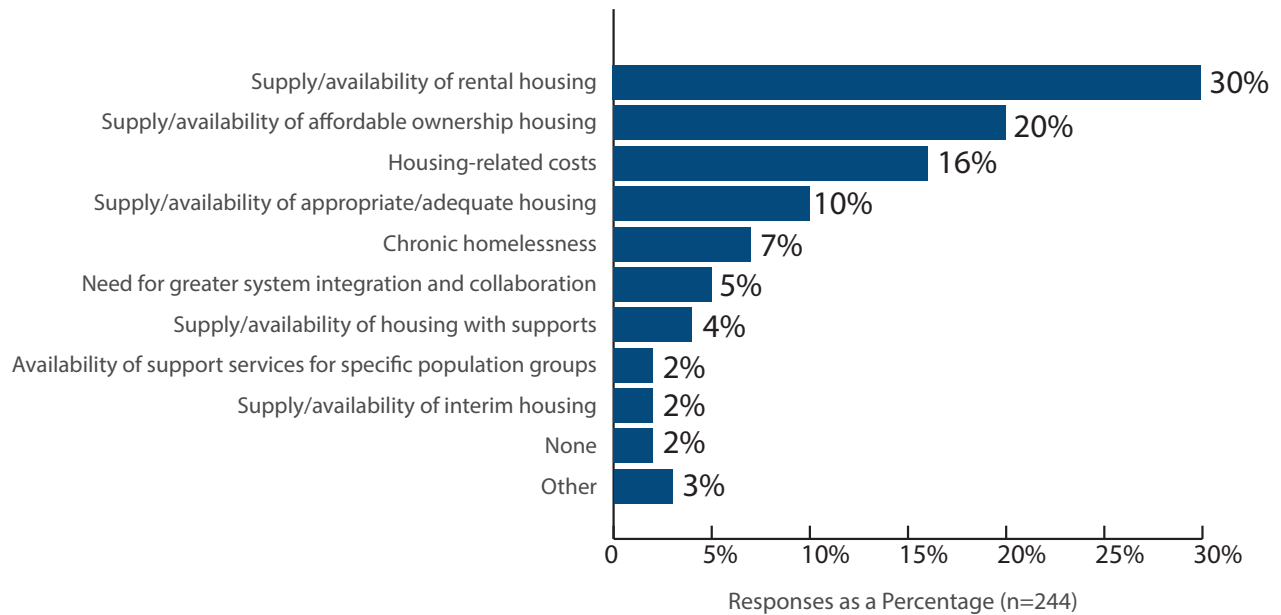
COMMUNITY SURVEY

Community Issues, Challenges and Needs

Residents and stakeholders provided feedback on current issues, future challenges and barriers to access and maintain housing through a community survey. A summary of the feedback shared is provided below.

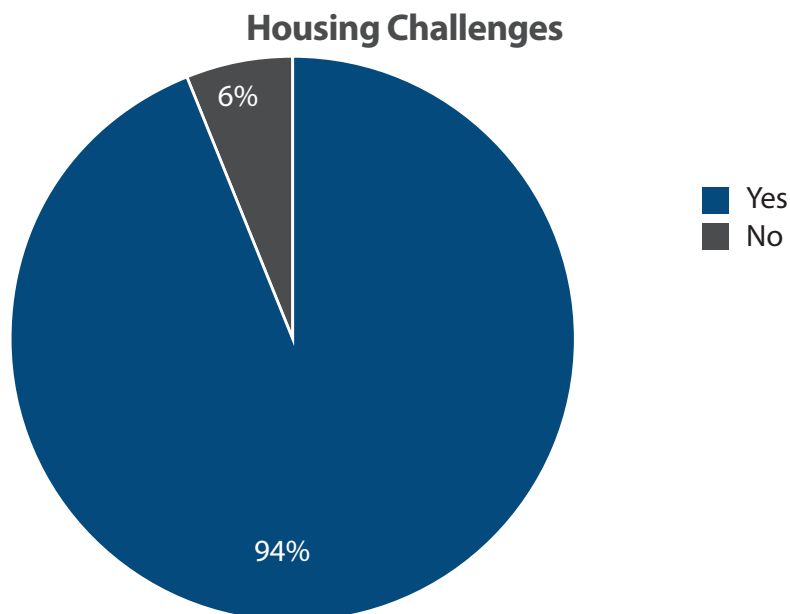
- Residents identified that the supply/availability of rental housing and homeownership housing and housing related costs are the top three most pressing housing issues in the city.

Most pressing housing issue currently facing Kamloops



Housing Challenges

- 94% of survey respondents agreed there would be housing challenges facing Kamloops over the next 5 years



Key Themes

The following themes have been categorized by feedback received in general and for specific populations groups related to future challenges.

General

- General lack of affordable housing supply, in both ownership and rental housing, and the continual price increases making it difficult and challenging for residents to pay for housing costs.
- An increasing population and the need for new growth creates challenges for development and infrastructure to keep pace.
- Addressing the high cost of living and the impact on homeownership and affordable rentals due to inflation, high tax rates and low-paying jobs.
- Homeownership has become difficult and, in some cases, unattainable due to the increase in pricing and high mortgage rates.
 - Subsequently, secondary suite rental rates are high to cover the costs of the high mortgage rates
- Concerns that new residents to the city who can afford higher priced homes are driving housing prices up and the resulting limited supply is becoming even more unaffordable.

At Risk and Homeless Residents

- A lack of affordable and transitional housing available with adequate facilities to support vulnerable residents.
 - Existing transitional housing supply for at risk populations are concentrated in inappropriate locations of the city.
- A need to provide additional shelters for the homeless residents, especially in emergencies such as extreme weather conditions.
- Homeless population likely to increase as a result of housing and living costs.

Families

- General lack of affordable rental housing that are an appropriate size for families.
- High cost of living makes it challenging for families to find affordable housing, even those with two income households.
- The rising cost of housing makes is homeownership unattainable.
- Limited rental options for families with pets.

Low Income Residents

- A lack of enough affordable rental housing for those who are low income, which could result in increased homelessness.
- Lack of pet-friendly affordable rental options.

Seniors

- Need for more affordable housing for seniors. In particular, housing such as ranch style townhouses are accessible for residents with limited mobility.
- Affordable assisting living housing for seniors is also a need, especially those who require additional supports for mental health needs.
- Housing options that accommodate seniors who want to downsize.

Students

- Not enough student housing that is affordable, suitable and safe, available in the city.

Young Adults

- The rising cost of living, high tax rates and housing prices makes it difficult for young adults to become homeowners.
- Rental units are not affordable for young adults who may be just starting to live on their own.

Youth

- Housing for youth who are homeless and who are aging out of care.

Middle Class Households

- Ever increasing housing costs are becoming less attainable for middle class families and individuals.

Single Parents

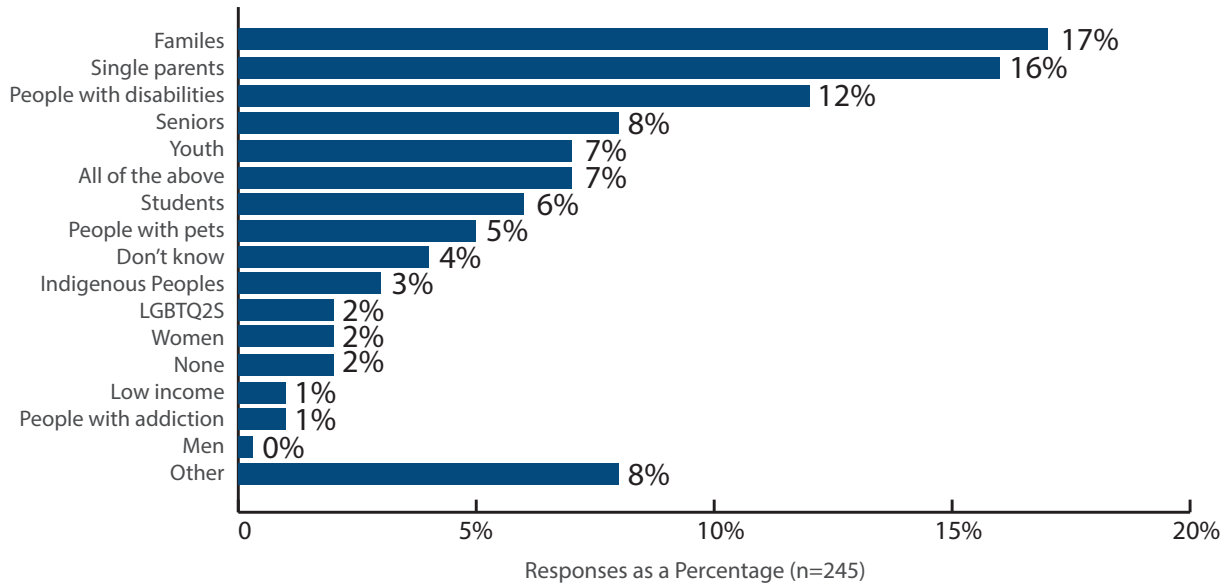
- Lack of available affordable rental housing for single parent households is leading to increased homelessness.
- Increasing rental and homeownership costs, but without comparable increases in wages decreases affordability.

Single Person Households

- Housing supply that accommodates single persons with varying needs such as those on social

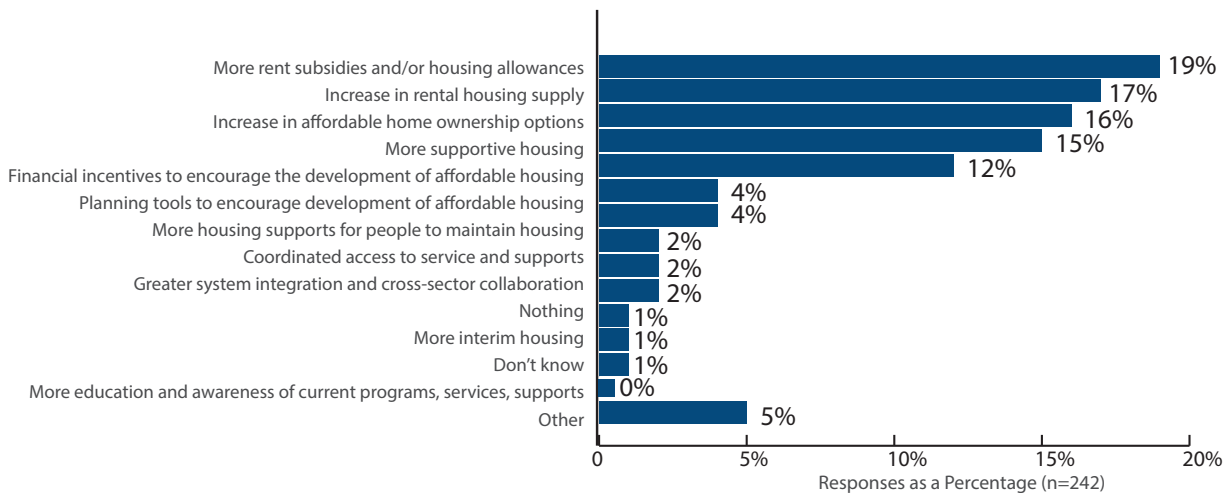
Population Groups

Groups of residents that have a particularly difficult time finding affordable, adquate housing



Finding and Maintaining Housing

What is needed to help people find and maintain safe, adequate and affordable housing



Biggest Barriers to Meeting Current Housing Needs

The following themes have been categorized by feedback received in general and for specific population groups.

General

- Lack of available affordable housing in the city.
- City planning seen as a barrier to growth and development. A need for the provision of affordable development lots made available to not only developers but residents. Additional development planning to allow mixed use housing within existing neighbourhoods.
- Cost of living, high taxes, inflation and the lack of good paying jobs are challenges to affordable housing (home ownership and renting).
- The costs of development and lack of available land to build affordable housing.
- Lack of general support and funding from the City, and other levels of government to address housing needs.
- The desire for a profit above everything else for some developers, landlords, investors, and businesses.
- Prices are too high for both owners and renters and general lack of supply of rental units
- Stigma and public perceptions of who needs housing and other supports.

Families

- Shortage of single-family dwelling units.

Low Income Residents

- Difficult to find appropriate affordable housing (both to own and rent) for lower income and fixed income families.
- The high cost of living is a barrier and makes it difficult for low income earners to obtain a mortgage.

At Risk and Homeless Residents

- Supports to help vulnerable populations maintain their housing.
- Stigma towards people who are homeless, such as blaming them for their situation or not wanting them in their neighbourhood.

Seniors

- Need more focus on supporting affordable housing for seniors.
- Seniors are in low income housing along with individuals with addictions and mental health challenges.

Single Parents

- Lack of affordable housing for single parents.

Single Person Household

- High rental prices for single person households.

Students

- High rental prices for students.

Young Adults

- High cost of living for young adults just entering the workforce.

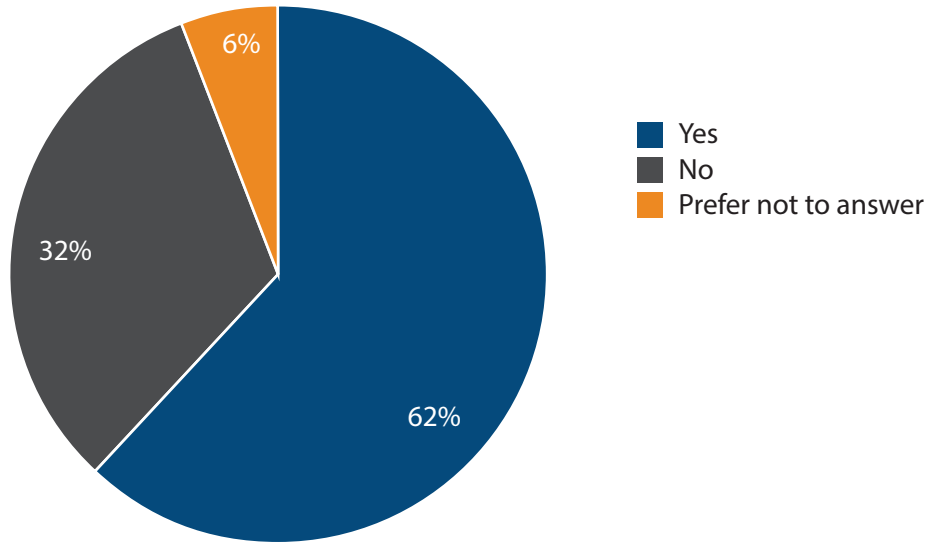
Youth

- Need more land provided by the city to support the development of youth housing.

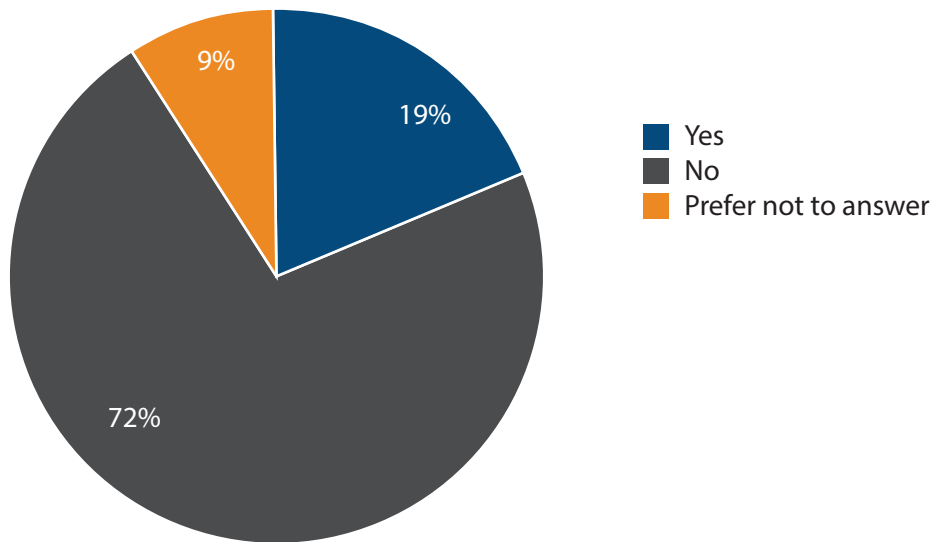
Personal Experiences

- 62% of survey participants shared that they had ever experienced challenges in finding and maintaining housing.
- 19% of survey participants indicated that they had experienced homelessness.

Experienced challenges in finding and maintaining housing

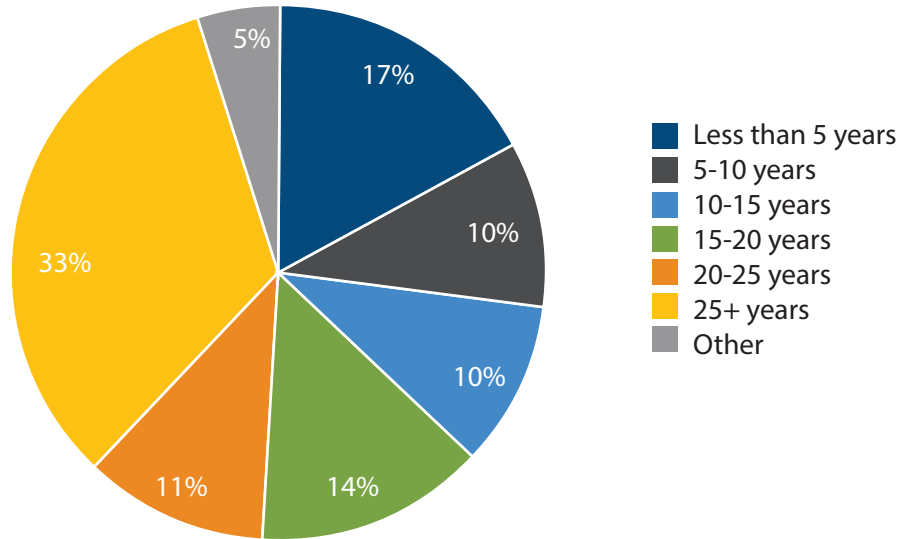


Experienced homelessness

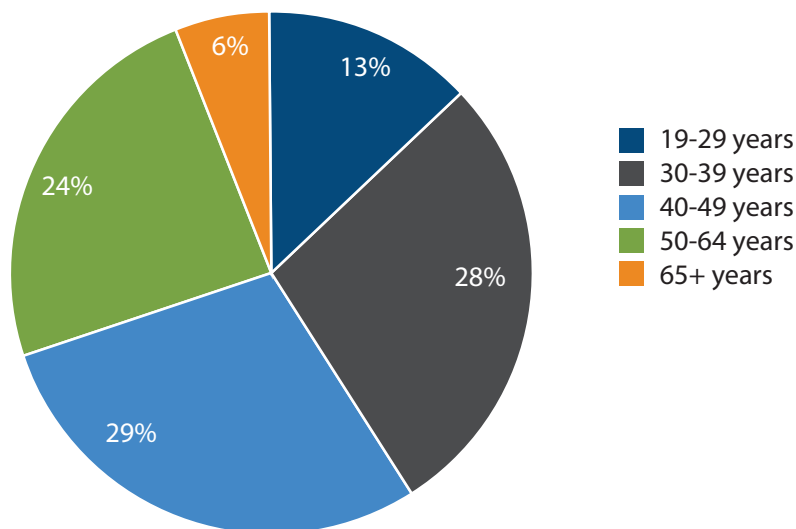


Survey Demographics

How long have you lived in Kamloops?



Age



NEXT STEPS

Results from this phase of engagement will help inform the analysis of housing need across the city and inform the development of the Housing Needs Assessment Report. The City, together with its partners, will consider strategies to facilitate housing options that meet the needs of residents and families.



APPENDIX 1 VERBATIM COMMENTS



Canada's Tournament Capital

APPENDIX 1 VERBATIM COMMENTS

The following is a record of the feedback received through the focus group sessions, community workshop and those who responded using the online community survey.

Please note: All the comments below are printed as received. The comments are organized by the questions asked. Comments are unedited as to spelling, grammar, use of contractions, abbreviations, etc. Comments are only edited to remove profanity, personally identifying information or to identify an illegible word; where this occurs, it is indicated using square brackets, for example; “[illegible].” ‘X’ is used to denote the number of times the same comment was repeated or there was agreement to a specific comment.

FOCUS GROUPS

Service Providers

- No support for people with high mental health needs and those with chronic illness
- Those who need a lot of supports (high disturbance – loud)
- Supportive housing people with those with high mental health issues
- More supports than what supportive housing services can provide
- More mental health works
- Increase of diversity and general increase of housing stock
- Need to look at housing first movement, not all homeless people can be fit into one form; some may be able to fit into market housing, but with supports
- Students starting to live in hotels rooms due to cost
- Housing along the continuum of recovery, need entry level, and would like some abstinence-based housing
- Lack of supportive housing for mothers and young children
- Need more youth specific housing, low barrier, harm reduction, abstinence based, need to be safe for youth – not appropriate to house with adults
 - 16-30; challenging to find land dedicated to building housing for youth
 - Private owners are jacking up the prices
 - City to provide land?
- People have been challenged to live in low barrier, but potentially abstinence
- Low vacancy rate – hard to get people into housing
- Waitlist for supportive housing options
- Who is funding to get people into housing?
- If beds are available, but no support services
- Gap of those going into assisted living, might benefit from it but have huge addiction challenges
- Current assisted living facilities don't have skills to deal with addictions, tenants come back out on the street
- No education or support to homeowners, homeowners have no idea about who tenants are
 - Education to help address negative stigma, and address concerns related to rent payment and damages
 - Ruins relationship between tenants and homeowners
 - Housing has fallen through because landlords have found out about tenants being on social assistance
 - Landlords requiring assurances of employment income/credit score
- If vacancy rate was higher, would have the problem
- More we build anything, better able to address housing needs
- If we don't have appropriate student housing through TRU
- Indigenous folks are underrepresented from youth to seniors
- Under the age of 19, lot of landlords won't rent to youth

- Not enough 2/3 bedroom units for youth moms
- Huge gap for people low to middle income (working poor) who don't own; rent is too high
- Unable to meet a government standard of how you need to provide housing (not enough bedrooms, government may take children away)
- Single mothers who raised children in co-op, but are now over-housed
 - Now looking at smaller units, but tenants want to stay (it's their home)
 - 8 year waiting list 1 bedroom (young mothers with children)
 - Looking at building apt. building
- Maybe additional nurse or care team in the supportive housing buildings
- Helpful to have someone on staff with clinical expertise in mental health or substance use to support TSW (tenant support workers); help decrease the number of ER visits and RCMP touchpoints
- Broader support team
- More life skills programming for youth (wellness, sexual health)
- Challenges with cognitive abilities (60-70 years), transition from working to pension, significant cognitive changes
- Early intervention, let's look at the preventative measures
- Changing peer groups (all ages), trying to fit in and resulting in negative behaviours
- Need for youth supports (some as young as 11 coming in for training and education on food security, banking management)
- Schools to be community centres, bringing families together
 - Need to draw families together and start to break cycle
 - Early family interventions
- Youth health hub (application in for funding)– hopeful to get one in the community
- Have not addressed methamphetamine crisis, need to have same dialogue that was had for opioid
- Supports for education and employment around housing supportive housing
- Based on the individual and their capacity – what they're able to take on
 - Peer support
- Biggest indicator of success for someone coming out of incarceration is employment
 - Need daycare, safe spaces for children to go
 - Support families to support themselves
 - Daycare in housing
- Intersectionality of multiple factors (transgender, in poverty, lose id, can't get job)
- Foster a family – bring child and family into care together (appetite provincially)
- Pregnancy is great opportunity to help mothers explore substance use, but currently send out of town
 - Supportive facility where mom and baby can stay together, but also all children should be able to stay together with families
- Peer support – lived experience
 - Moms helping moms (grassroots organization)
- Some individuals not able to live independently, but able to manage in other facilities, need facilities to help support from homelessness to housing
 - The transition is too extreme
 - Need transitional facilities (smaller than shelters, but more beds than individual housing)
 - Different models for different folks
- Challenges for those who have reached out, during transition period there is too long of a time before folks give up
- Teams have developed protective barriers to not give up
- Supports during the transitional time, not penalizing
- Push for large buildings to achieve economies of scale, but need smaller, more intimate buildings (units)
- What is a Kamloops community member – people coming into City because there are supports
- Made it okay for a hotel room to be classified as a house
- 6 people to a room (“used to living like that so it's okay”)

Collaboration with Community Partners

- Coordinated access just came in in the last
 - Lots of positives, but negatives
 - Reaching home (fed. Funding) need to have coordinated access, but also need to meet provincial BC Housing regs.
 - Need to have separate youth coordinated access
- Reaching Home
 - Coordinated through City through community committee
 - Different requirements for provincial funding and federal
 - Challenges with the VAT
- Relationships are strong in Kamloops and feel could call other partners for supports and favours

Improving Outcomes

- Reaching home funding has helped prevent some homelessness although in the short-term
- Also provides funding streams for prevention
- More youth specific housing
- Additional stage housing (men coming from prison are not able to have visitation time with their children as some are plus 19 buildings)
- Continue talking and continue communication, showing up, advocating
- Housing for those with severe mental health
- Continuum of care, no one solution
- Transitional housing (diversity specific), but with some place to go to afterwards
- Mental health and those with concurrent disorders
- Disabilities and barriers to employment
 - Folks can't process what is needed to navigate the system
- Youth specific housing
- Support for those who give care in the community
 - Caregivers need supports as well
- Moms with substance use and babies need more support, doesn't matter situation, need to be kept together

- Outreach and liaison for those who are now over housed
 - Nothing in place to help folks transition into smaller units
 - Need supports to help tenants to find the next stage housing
 - Lack of stock for the next step (low income families, once kids age), smaller units
- Case management, based on outcomes based on people we serve
- Increase housing stock and diversity
- Education for community and homeowners about populations at risk of homelessness
- Education about services available to help increase awareness
- Keeping moms and babies together – need to have places where families can be kept together especially those dealing with substance use issues
- Need government to help us stay organized, but need connection to people on the ground
- More diversity in housing stock and encourage developers to build
- Prevention – no one finds themselves homeless; funding to support prevention
 - Feeling a sense of belonging and trust

Non-Profit Housing

- BC Housing works with housing providers in the City
- Recently completed a SWOT analysis
 - Lots of boards/groups (seniors) are on their way out, recruitment is phasing out
 - Working with Elizabeth Fry to get 'younger' folks on boards to get involved
- ASK Wellness and BC Housing
 - ASK provides support
 - BC Housing doesn't own anything
 - Development corporation owns physical buildings (PHRC) while BC Housing manages
- Lack of education about BC Housing facilities
 - Need more community engagement/ education

- Need to ensure Health Authorities are included in the engagement process
- BC Housing supportive of housing first, but if no supports are available then hard to keep them in housing
- Needs are greater, not less than before
- Smaller places/organizations are harder for seniors to age in place
- Need more capital planning with organizations
 - Education on what that is
 - Some organizations assume that BC Housing will provide money for major repairs, lifecycle repairs
- Development permits to building permits (timelines on getting permits)
 - Costs related to the permits/process
 - Support for renovations or buying older stock
- Taxes – BC Housing will never ask to not charge property taxes but would like that support. Up to municipality to lead that
 - Instead of paying property taxes could be going to somewhere else
 - How do you find a balance with municipalities giving a break/cut to support housing
- Reduced fees/ no fees for waste management, snow clearing, etc. for affordable housing
- Any ways to be environmentally friendly, provide rebates, support environmental measures (solar panels)
- Water costs/rates for usage/consumption
- Insurance rates are significantly increasing, related to water losses
- Regulations that are helping in some situations are unintentionally hurting other areas
- GlenFare Land owned by PHRC owns, and wants to build, but already people living there, how do you move people out while you're building
- Never any good press around affordable housing/ supportive housing
- Scattered sites, units inside building, done by CMHA
- High costs with false fire alarms
- Foster care system needs to be included in process
- Rent control on units will increase slumlords

Developers

- Private developers play a key role
- Should be covering a majority of the need for housing
- Government asking for more affordable housing, but other regulations making it more expensive
 - Shortage of land
 - Step code – voluntary for municipalities (energy efficiency), makes building 30% more expensive
 - Building code
 - Not a lot of servicing or cost of servicing is prohibitive
 - Land value have increased significantly
- Single family development is tough to build because of land costs and servicing
- Infill development, but neighbours not supportive
- Densification is not well supported by residents
- Building costs not increasing, but changing code results in increasing costs
- Time from when property bought to when people are able to move in is going up
 - Kamloops not bad (1 year), but could always be shortened
 - Faster you can bring land to market, the more 'affordable' the end units could be
- Sometimes government involvement is well-meaning, but could be both positive/negative consequences
 - By subsidizing housing, those folks are removed from the supply and demand question so no longer a concern, so developers still build usual style without thinking about having to be more affordable
- Mortgage stress testing for Toronto and Vancouver
 - Now require people to provide high down payment and no longer able to afford
- All the things that were designed to cool the market, results in DPs dropping
- 15-20% is typical threshold for profitability on average, but not increasing significantly

- Impacts to affordability
 - Timelines
 - Encourage creativity, but there are city bylaws (setbacks) impacting feasibility or FAR requirements impacts or restricts what can actually be constructed
 - Different costs/payment structures/ relationships between
 - Sewage lift station requirements (control odour) by new development which increases costs, adds additional costs to unit prices
- Municipality gave developer bonus density in exchange for rental housing to only be sold in 6 units
- How do you enforce building rentals that aren't high end? Not a problem here, but can be challenging in other communities
- Transmountain employees coming into the City
- Developers buying old houses for lot, tear down and re-building
- Some prime land with servicing but lands are in ALR lands
- Development has picked up and likely heading towards overbuilding, but will eventually drop once it becomes overbuilt and prices drops
- Legalization of secondary suites was huge for the city
- Specs for BC Housing infill make it difficult for providing a BC Housing model, but could maybe work for others
- Developers looking at service providers as way to get into the housing development game
- Development consultants actively seek out not-for-profits to get in the market
- Development tax exemptions for certain areas in Kamloops (10 year exemption)
 - Banks don't calculate that into mortgage and not passed onto purchaser
 - Helps for those buying to rent out
 - Opt out in exchange for reduction in DCC

COMMUNITY WORKSHOP

Affordable Housing

- Current affordable housing is great, if it is available
- Safe program is working well
- Student housing being built but not necessarily affordable – market is \$1,500/month for student housing
- Parents/banks subsidizing rental – inflates rent
- Domestic students living outside Kamloops struggle to get affordable housing when moving to the City
- Students living in overcrowding situations
- Students typically rent walkouts/basement suites – units rented by one and students sublet to others to decrease overall cost
- Young moms with student loans able to get housing
- BC Housing has improved funding models for On-reserve housing
- Province working on affordable housing; pushing back on 10-year plan (delays)
- Increased product in the last 5 years
- Away Home – targets youth at risk

Gaps

- Youth at risk, coming out of care
- Adults 40-50 years old: kids move out, can't get subsidized anymore or on restricted income (e.g. Persons with Disabilities)
- Explore use of laneway homes – meet needs for aging in place
- Bureaucracy for affordable housing
- No incentive to be a landlord for 1-2 units
- Landlords don't know their rights
- A good job at improving stock (supportive housing), but need more
- Need City buy-in for providing land – access to land is a challenge
- Family housing stock coming online
- Not enough rent supplement programs
- Airbnb taking over potential rental stock
- Hard to get clients on low income into certain areas due to students residing – stigma with low income vs. students

- “Affordable” – young professional, but not students; students pushed out further away from University; students renting hotels/motels – not sustainable
- Hotels provide housing for students then flip back hotels on long weekends and in summer; push students out
- International students are the preferred renter
- Construction/pipeline pushing students out of hotels
- Kamloops to learn from Whistler housing authority
- City should require large developers to provide housing – supporting people to maintain housing;
- Diversify who is in the building;
 - “Amenity” space provided – similar model
- Mixed models – community inclusion
 - Reduce stigma
- Difficult for folks to transition to different homes depending on changing needs
- TRU has responsibility to build affordable housing
- Sparrow/Mission Flats suites support affordable housing
- City has stepped up in long-term preventative measures
- More work to be done
- Demand not meeting needs – more vulnerable population than units
- Safety concerns – tenants concerned of stigma; need to shift towards being safe; beyond just rent – need supports
- Low end of market is everyone because market overall is so high
- Gap between those who don't qualify for supportive housing but can't afford anything else
- Need more prevention
- Subsidies are only for specific needs; what if you fall outside of that?
- Co-op housing as a solution to help fill the gaps
- Condos may not be best; people don't necessarily have skills to maintain
- Shift in expedition of secure providers
- Seeing more concurrent/seniors housing in one building; students help provide support; some on campus do take in students/seniors

- Co-living – need to make sure people aren't exploited, but opportunities exist
- Need hub to go to mobilize mixed groups of people to pool resources; transfer to people to utilize their own skills – can bring to the table if paired with the right people

Coordination and System Planning

- We have the foundation of housing people in supportive housing through Coordinated Access and Assessment System
- There is community desire for coordination + systems planning
- RH funding allows for creative planning

Challenges

- Clarity around access points and criteria
- Easier access for seniors; currently lies with Interior Health and they need to come to the table
- 9000 TRUSU members – lots of students looking for affordable housing with no coordination with the rest of the system

Gaps

- Need all the micro-systems to collaborate
- Lack of coordination and systems planning around the spectrum
- Resisting data sharing, or sharing information
- System framework – a commitment by organizations to have a representative at every meeting so that we're not so impacted by turnover
- Long term planning, slow down and look at the bigger pictures
- Vision setting for long-term community goals
- Each group needs different communities to fill needs with the housing; often left out of the housing
- Single parents often go by the wayside – need subsidized/affordable housing, no coordination
- Getting development investors on board with incentives
 - Accelerator write off
 - Tax exemption for including social housing

- Policy that requires large developments to include social housing; carrot not stick (provide incentive)
- Wealth tax on building >3M = increased rent
- Parking allotment for social housing
- Delays on building permits and development permits
- Reduced and accelerated financing
- Re-zoning
- Coordinating vetting with access date; whoever yells the loudest gets the space
- Market reaction/solutions don't address the need – policy out of date; example: tiny homes, RV's, etc.; regulations hold back innovations; need the ability to quickly create supply
- Expectations for developers are high/complex – stunts innovation
- Incentives for homeowners to open their spaces

Future

- Backbone organization that's not connected to any other constituency
- Stock
- System framework as conduit for all housing needs
- Need table for collaboration between non-profits and housing providers
- BC Housing's coordinated access is working well for supportive housing; but no other housing
- Ensuring correct acuity in housing
- Connections with other providers in the community serving as a form of coordination

Emergency and Interim Housing

- Land costs increased exponentially; landowners "holding the ball"
- "Not in my neighborhood" opposition; finding a place you feel welcome
- Missed Out of the Cold program
- Quick access and having enough beds are challenges (transitional housing)
- Youth housing – youth specific transitional housing; detox – local need (currently in Kelowna)

- City of Kamloops is really good with collaborating/working together
 - Scarcity of resources and services appropriate to the person
- Expansion – need more funding
- Need for independent living model
- Housing for women
- Not everyone fits into one system – need diversity in housing models; addressing specific needs and appropriate support for specific needs; medical needs in supportive housing
- The role of the City is in expediting projects
- Stumbling blocks – starts at the top; antiquated mindset, use of space
- Programs being seasonal; staffing and volunteer challenges
- Location of shelter deters clients who want to maintain sobriety
- Barriers – mental health and addictions; woman specifically – access to existing facilities; sometimes a shelter can lead to sexual exploitation
- Storage facility – hours of operation - barrier
- Lack of emergency shelters on North Shore – people on the North/South Shore often don't want to cross the bridge; having shelter on North Shore;
- Lack of dialogue on winter shelters – need long term plan;
- Huge gap for those with highest need in extreme weather
- Shelters as stabilization centers; helping to find housing, life skills
- Everyone coming to coordinate access table has helped to improve dialogue
- Prevention – working while in housing to prevent eviction
- Mentorship – lack of it in Kamloops; peer, professional, etc.
- Recognizing the needs – not meeting health and safety needs all the time
- Supportive housing – revolving door; recognizes the needs, providing resources, understand barriers
- Need a central hub to access information and services – for all vulnerable people, service providers – dialogue and collaborate in one spot
- Provided interim list, but the need is on-going – gaps on campus; challenging for students to be plunked into shelters until housing becomes available
- TRU student housing – resources unavailable on campus, have to use community support; lack of support to navigate supports on campus; increase in student numbers, decrease in available student services and support
- Landlord – risky renter problem, increase in rental costs; students, low income
- Supply needs to be catalogued (resourced) in one place
- Developing affordable, emergency/interim housing; land costs, using land creatively, landlords – risky tenants
- Year-round shelters instead of seasonal; dialogue, challenges with staffing/volunteers
- Specific supports in emergency/interim housing – diverse models
- Youth, woman, high needs (decreased services), students
 - Teaching skills, recognizing needs, developing path to housing and employment, understanding barriers

Future

- More cooperation and collaboration between organizations
- Money and bed availability; future resources and allocation
- Coordinated access
- City taking more of an active role in mitigating these issues
- Building mindset and success for clients – must be dialogue between developers and service providers
- 50 units – standard for developing
 - Have to disperse and how to do this effectively;
 - How do they disperse? Pets, socializing, exercise, etc.; stay usually within 6 blocks
 - Need to be in supportive environment
 - 6 to 10 units with support services;
 - Government criteria;
 - Smaller density buildings – using land creatively;
 - Housing policy

- Expansion of funding and resources
- City taking a more direct and active role
- Prevention – mentorship, anticipating needs, education
- A physical information hub – coordinate access, catalogue of resources
- Quick North Shore access vs. South Shore and the number of beds available and challenges
- Role of the City in expediting development processes

Housing and Supports

- Coordinated access – central resources
- Good supports for low to medium supplier needs
- Partnerships with operators of new buildings has been successful (most access – work to do with established housing)
- Supportive recovery – programs attached to living – flexible and supported during recovery; partner once have footing into market/supportive/affordable/or their own home
- Financial support from provincial/local organizations
- Law coming for new/renovation commitments to accessibility (October 2020)

Challenges

- High support needs clients – may or may not have concurrent disorders
- Funding
- Folks who need more abstinence-based options/when able to move on to new housing options
- Supporting recovery more readily available at all hours (only daytime currently) – funding for afterhours support (not to abuse but to be available when necessary – by phone); list of natural supports encouraged but when connected it would be a good option
- Funding – often doesn't include wages for qualified support workers (lots of movement because of this)
- How to retain staff considering current climate of burnout/wages; how do we take care of one another to continue to support others

- Diversity (LGBTQ+, women, seniors, youth) of supports available to LGBTQ+, women, seniors, youth and qualified staff within supports
- Wait list – struggle for supports for lower income
- Not enough student housing – often occupying units traditionally used for affordable housing; affordable housing shortage
- Lots of people transitioning to Kamloops because of supports – which are not adequate yet
- Hub community – lots coming from North or East, often a lot of youth
- Challenging individuals that are very difficult to house with existing housing – 24/7 supports; some choose not to be housed within the confinements; how to make it safe for everyone?
- Barrier – too many acronyms and teams – getting cliquey
- Environmental impact of those without housing – are we going to gate everywhere?
- Not about people having a bed; it's about them having the right bed or wanting to be there; pre-housing?
- Must have buy-in; housing and supports comes with rules

Gaps

- Qualified – clinically experienced supports; in house training; funding in silos – available sharing between different organizations
- Resource for businesses to cohabitate with folks without housing – moving people along – they're often returning

Future

- Part of TRU, etc. curriculum to be involved in community – practicum?
- Collaboration between groups – more minds to solve problems
- Increase in funding and supports attached (wages, maintaining damage, etc.)
- Engagement with business; conflict relationships and won't lead to solutions; mitigating risk by gating etc. businesses can struggle – have to protect and receive supports as well
- Can't tunnel vision and forget about the needs of the community as a whole

- Can't just talk about prevention – band-aids; supports throughout every stage – starts at the beginning – trying to build something because we don't know how to prevent
- Bidding for the same funding can sometimes discourage collaboration
- This is not something that will be solved in the next 5 years; took time for housing problems to come about and will take time to find solutions
- Resources for secure providers to gain supports needed to serve clients
- Appropriate cultured services to help keep housing for specific populations
- Age-appropriate services – youth- to prevent homelessness and prevent people from being vulnerable
- Good paying jobs, employment opportunities; living wage – what is “good pay?”; minimum wage vs. affordability; wage gap – male vs. female; government pension regulations; current welfare rates and lack of indexing

Prevention and Supports

- Resources – more 1 stop centers available
- Housing first model is growing
- Community partnerships – creating strong connections and doing more to keep people housed; understanding the steps
- Move towards appropriate housing to create success; not just a roof (support, etc.)
- Housing stability and prevention at the shelter; stabilizing people to move into housing
- Lack of resources to serve housing client's needs; resources are not readily available to meet needs; too many criteria/red tape preventing access
- Too many conditions tied to resources; created barriers (example: You need income, treatment, housing, etc.)
- Community taking initiative – not seeing independence
- Vulnerable populations feel excluded by programs where they are not included in the development process
- Building models don't allot for customization to meet individual client's needs
- Expectation for agencies to provide all support with housing
- Lack of diversity of housing options
- Housing costs – pricing, cost to build
- Development costs
- Housing options for students (appropriate/affordable)
- Student housing models create confusion in tenant rights (self-created)
- Education for landlords regarding student housing
- Growth of university without growth in housing
- Landlord/tenant education – basement suites; what are the tenants' rights? What are the landlords' rights?
- Residents are not aware of housing resources
- Need a community hub for resources – landlords and tenants
- We're dealing with the people who have individual needs, not numbers
- Trauma – informed education
- Ignorance around who is vulnerable to lose their housing and may need supports
- Anyone can need support – budgeting, life skills, etc.
- Landlords support to help tenants keep roughing – referral resource, hotline

Gaps

- Training and tools for landlords to deal with social issues; only tool used now is eviction
- Disconnect between market landlords and social agencies – often first to notice challenges but least equipped to help
- Need to include the people affected when developing programs and services to help/serve
- Inclusive, welcome and supportive communities
- Funding and resources for support agencies to help tenants and landlords
- Small inroads to immediate help (referrals)
- Stigma – people don't know what services are available
- Supports for seniors to make their homes accessible to age in place; funding, resources, transportation access

- Resources available but people don't know about them, or how to access them
- Need more coordination between service providers (housing providers, landlords)
- Community resource liaison – needed for tenants, landlords, homeowners to help people maintain housing
- Where vulnerable groups overlap limits the needs of some groups
- International students with limited access, as well as language barriers
- Displacement of groups in need due to poor assessment
- Landlords are not adequately prepared or have the tools available to support
- Need tools for landlords to enable transition

Housing and Supports for Vulnerable People

- Shelter system is working well
- Winter response and Mustard Seed are working well
- Out of the Cold did not have a place or location in the community
- Barriers to programs to get assistance (example: sober, not using, etc.) and criteria requirements
- Most supportive housing is working well, but there is room to improve
- Challenge – security, facility repairs, costs, funding, staff, finding solutions, involving others within our community
- Where does a youth go, or have access?
- Non-inclusive for gender equality
- Trauma services (gap) for vulnerable population
- Alternative spaces to be inclusive; parents due to limitations of access tend to be left out
- Education
- Gap from one stage (housing transition) to another
- Solution – local hub for support
- Well – Rose Thorn, Mission Flats, Sparrow House
- Well – supportive recovery (need more); good transitional model

Challenges

- Mobility, access, facilities applicable to those with mobility challenges, education, building facilities
- Intoxicated persons need a safe, healthy place with ability to transition into something like a detox facility (need options beyond a jail cell – short term)

Working Well

- Well – youth shelter, transition (not enough and needs more)
- Supportive housing – Mission Flats (temporarily lease site)

Gaps

- Funding for vulnerable woman/abuse
- Segregation (via separate floors) for vulnerable populations
- Sending youth to other communities due to not having support available locally
- No beds for youth – grouped into one
- Lack of transition and funding based on demand
- Seniors require specialized services that may not be readily available
- The stubborn-type population (people living in their cars or are too ill or uncomfortable, etc.) that do not seek assistance
- Housing economies
- Potentially unsafe environments
- Criteria limitations
- Expanding on more agencies and support
- Influx from other communities when displacement occurs (example: fire season/evacuation)

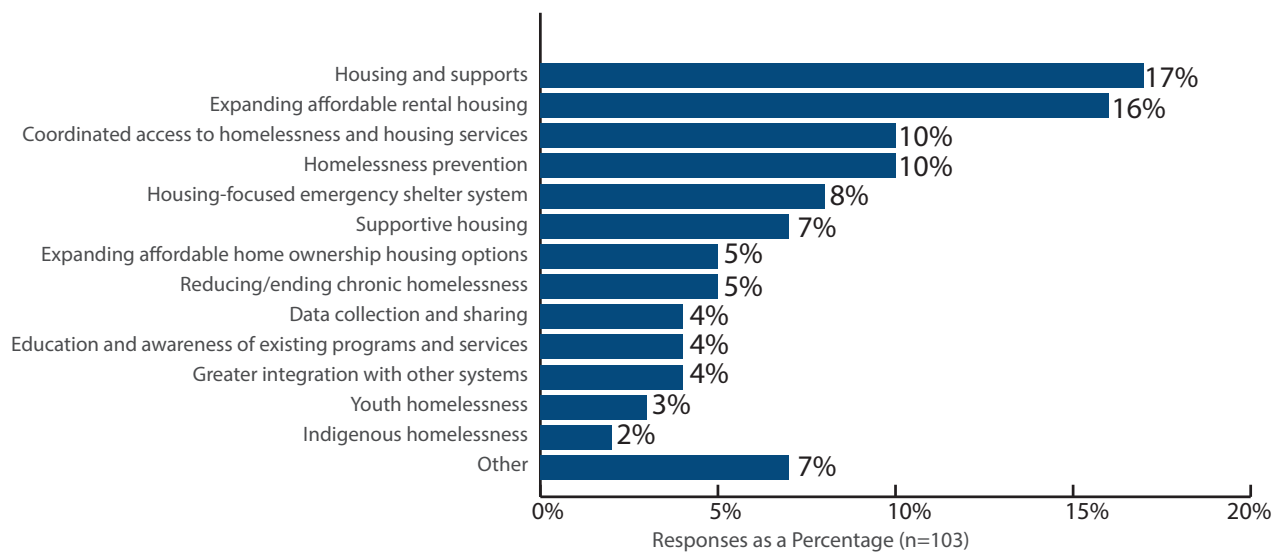
Housing Continuum

- More of a web: Rent ► Senior Housing ► Buy ► Sell ► Inherit
- Circle makes for more sense as life is never a straight road
- You end up coming and going into all types of housing at different crossroads in life – add arrows

Subsidized Rental Housing

- City – partners and creates Housing Authority overseeing subsidized rental housing and affordable market ownership (example: Whistler)

Top 3 Housing Priorities

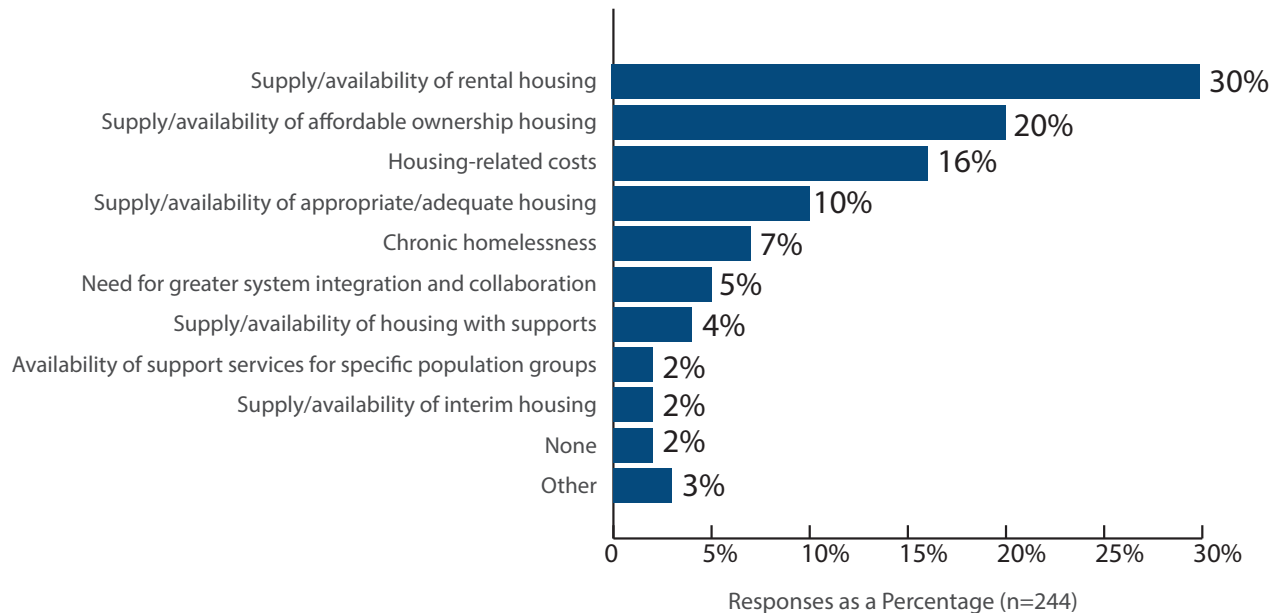


Other

- Mapping the network of key players around local housing issues (NFP + FPROFIT)
- Accessibility for those with mobility issues
- Cooperation with other agencies
- Strategy for student housing and its impact
- Educating difference between RTB and Transitional housing
- Priority – Land to build more housing
- Stage Housing

ONLINE COMMUNITY SURVEY

1. What do you see as the most pressing housing issue currently facing Kamloops?

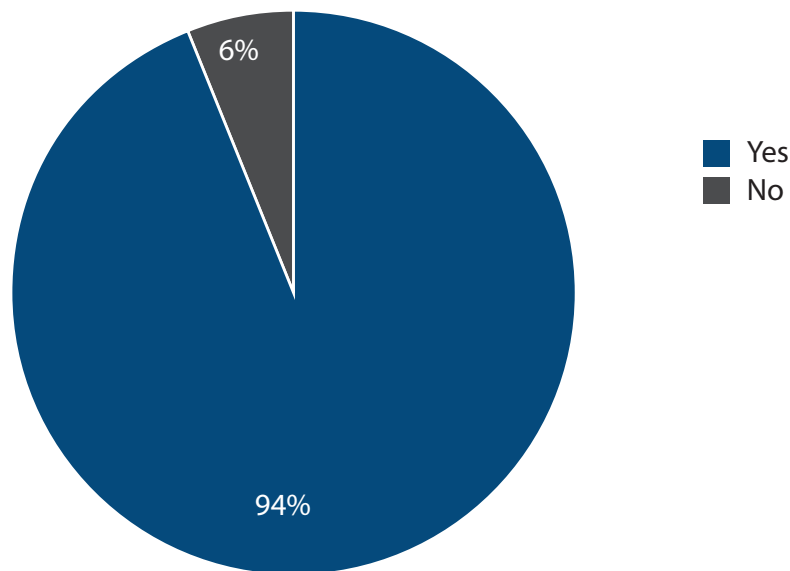


- Availability of support services for specific population groups
 - Youth
 - Seniors X3
 - Homeless/Addicted/Mental Health
 - Mental health
 - Single Moms
- Supply/availability of appropriate/adequate housing
 - Everyone has different needs - cost, location, supports. Seniors or single mothers or working poor have different needs than people with mental health or substance use issues. Everyone needs housing that supports their needs- all homeless or not the same
 - There is a lack of rental housing - also, a huge gap between supported subsidized housing costs (\$375/mo) and market rentals (\$1,000+ per month). There needs to be something in between.
 - Senior needs/care X5
 - Low-income families
 - Close to grocery shopping, pharmacies, etc. Studio, one- and two-bedroom sites
 - appropriate housing for different groups. i.e., not housing seniors with mental health or drug addicts in the same building.
 - There is a lack of affordable rentals (and homes for purchase) due to lack of availability.
 - The homeless X2
 - Cost appropriate housing for low income
 - Need more housing for those going through mental health programs and detox/addiction programs. But ONLY if they are in an active program
 - legal suites and no health risk is mold
 - primarily options for people on disability or who otherwise have low incomes, with no addiction issues, who have no children. There are NO affordable housing options for this segment of the population, unless you're Indigenous or a recovering addict
 - Affordable rentals for single parents
 - \$2000/month is not an acceptable cost for renting half a home or less. If my landlord were to sell, I would be homeless, these prices make it impossible for renters to save for their own home unless household makes \$100000 a year or more

- There is never enough units or rental. Places available for the vulnerable
- There is a limited supply of single-family dwellings. Too many strata's and multi-home units. the people that buy houses have to get illegal renters just to make their mortgage payments. Illegal suits don't bring enough of tax revenue
- Two-bedroom places that are affordable for working people
- Both rental and market for sale seems to have a limited number. This limited number is pushing the demand curve higher and driving costs of everything up.
- Low income
- Affordability as well as more places that will allow for small pets, especially for our seniors.
- Pet friendly X2
- Cost, safety, dependable landlord
- All of the above. Discrimination, no dogs, the atrocious cost for rent
- oGeneral housing at affordable costs for those that aren't in the elitist groups
- Youth specific housing units
- any housing is good housing. I don't think we have enough affordable housing for young people and young families
- Putting people in secure homes allows them to get jobs, have lives, and be part of society. Start with homes.
- 4 bedrooms, affordable cost rent shouldn't be more than 30 percent of individual income
- affordable housing to meet individual needs
- Senior care beds to replace Brio Unit of Berwick, and more housing with support services for seniors and people with mental health issues.
- More wage appropriate housing like they've Implemented in Sweden. The government needs to create subsidies for those who have a lower wage. Due to inflation gaps in real estate to wage compensations
- Mental health
- Other
 - The price of rentals
 - The price of all housing options is astronomical and totally unrealistic, especially when compared to the income of most residents.
 - Seniors shouldn't have to live with drug addicts in low cost housing.
 - Affordable rental housing. That is the one option that was not available in question #1. Renting is expensive and contributes to homelessness.
 - All of the above it all lacking and need keeps growing while cost of living skyrockets
 - The cost of renting
 - No matter how much I save I cannot get approved for a mortgage high enough to afford my own home. I can afford the mortgage payments cuz I pay that in rent. I don't have mental health concern & am not abused I don't have access to resources for help.
 - AFFORDABLE rental housing - rents are out of control
- Additional comments
 - More needs to be done to address the uniqueness of homeless or insecurely housed people rather than lump them all together as having the same needs and then wonder why it doesn't work for everyone
 - We keep building low income housing for those in our community who are mental health and/or addictions. But we have a large segment of our community that are low income seniors and low-income families that live in deplorable housing.
 - Seniors
 - Didn't choose "other". But ok, appropriate housing for appropriate groups ..not mixed
 - Lower rents so low-income earners do not end up on the streets
 - Cost appropriate housing is non-existent for people that are just above poverty level, cost of rent for a single earner is ridiculous for a city of this size

- Detox/mental health housing
- more safe affordable single housing
- I didn't choose other but since we're here.... finding rentals not attached to slumlords is difficult
- All types of accommodations for youth including transition housing
- I think rent prices shouldn't be set until after agreeing to renting a property and the cost shouldn't be more than 30 percent of the income for the person renting. Finding tenants shouldn't be based on income
- Kamloops has a massive disparity in affordable housing. Transport costs via hills/to price of gas. Then amenities towards community, such as health. Poor health equals drug problems which then creates housing issues

2. Do you believe there will be housing challenges facing Kamloops over the next five years?



3. If yes, what do you believe are other housing challenges are/will be facing Kamloops over the next five years?

- The cost of rentals. The cost of rentals. The difficulty that new generations will face in obtaining a mortgage.
- Supply and demand. Costs.
- Providing enough affordable housing because rents are very high.
- Increased homelessness due to lack of AFFORDABLE rental housing. Many of us are just one pay cheque away from becoming homeless... What single person, especially if they have kids, can afford \$1200+/month for a 1 or 2 bedroom

unit!?!? It's breaking people. I have to choose my rent over my prescriptions or healthy foods... EVERY month. More availability of rental units will hopefully drive the monthly rents down, if the supply can match demand better.

- Affordability - both in purchasing and renting a home in Kamloops. An acceptable place for the homeless population to be housed - no one wants them in "their neighbourhood." Building of communities, not just neighbourhoods. Aesthetics of building higher density housing - these types of builds become unsightly over time and make the city look dumpy. Ignoring basic infrastructure in older neighbourhoods - no sidewalks, for example, makes an area less attractive, lowers values, and does nothing to encourage pride in one's home.

- Affordability and security for low income people
- Affordability, Supportive housing, Opioid Rehab Services as a component of housing
- Wages and the cost of living are always going up not down, people are working, but the rich are getting more productive from the backs of the working poor.
- I think we'll still be under supplied with affordable rental suites. I think we've made a mistake with Spero and Rosethorn houses and within five years we'll see a previously unseen problem affect all renters.
- I pay single family residence taxes, yet because at least half of my neighbours have basement suites, I live in a high density neighbourhood. I should be getting a discount on my taxes because we only have one family living in this house instead of two or more families.
- Housing prices continue to rise. High housing leads to high private rentals as the rentals are often helping a mortgage. The high cost of rentals is currently at the point where younger renters often cannot afford to rent on their own. Cascading effects.
- Overall affordability will be an issue. I moved to Kamloops from a big city in part to find more affordable housing. I was surprised to find that rental prices weren't much less here. Also, home values are increasing as prices increase elsewhere in the province. It is getting very difficult for some folks to afford basic housing.
- Senior housing as in assisted living
- Need low income housing for seniors
- Rental costs/cost of living above most people's actual income
- The price of housing. The price of a mortgage and renting a basement suite.
- Rental market is becoming unobtainable for many
- infrastructure that will go with ANY housing changes
- The rent is so high here that I make way above minimum wage and cannot afford to move out comfortably and to be able to find a place that isn't 1300 for a decent place is near impossible, it's just as expensive for me to live here as it is when I live in Vancouver it's ridiculous and something needs to change
- Rent has already increased so much and at this rate we will an astronomical number of homeless people who work so hard but can't afford rent or you'll see more injuries so my people on pwd
- Availability for renting
- Lack of affordable housing
- Affordability for all income levels
- Housing for homeless youth. Housing for retired seniors wanting to downsize
- Renting combined with affordability and the gap between renting and owning
- More increases in rent More increases in housing cost Higher homelessness More renters than home buyers due to cost of home ownership equaling higher rental shortage
- Seniors, seniors with mobility needs
- Affordable pet friendly housing.
- Aging communities ...fixed incomes ..affordable housing ..housing shortages . Drug addiction / mental health issues are separate issues and need to be dealt with differently on a federal level. Municipalities did not create most of these issues and should not be expected to fix it all.
- Availability and high rent
- A supply of low income housing for individuals 50 years or older. And support for those on a disability that don't have a criminal record or do drugs. It seems that addicts and criminals get more help than everyday people trying to put a roof over there heads. I am saying this because I personally know because I have friends going through this as we speak.
- Homelessness Costs if housing, property taxes, utilities
- Lack or rentals/Lack of affordable rentals. I don't think the issues will change. I believe the issues that already exist will continue to get worse.
- Rental rates continually rising
- There is/will be an influx of economic refugees from the lower mainland because no one can afford to survive there. And the marginalized people bringing themselves here from all over the province to try to get into our supportive/ subsidized housing because there are few options most other places.

- affordability and availability.
- Not enough low cost housing for people under the poverty line.
- Increased price to buy and own a home. Decreased supply.
- Affordable housing for single people, seniors, low income people and people with pets. I am in my 60's and cannot figure out how I am going to afford to pay rent on a pension. I have pets, they are my sanity! But finding somewhere that I can afford to live will be difficult after I retire.
- Affordable housing
- Poor locations of transitional housing that leads to a concentration of at risk populations in inappropriate areas of the city.
- Rental shortages, high cost of buying
- Lack of affordable housing. Rent is increasing above the rate of income
- Affordable housing. The cost of renting keeps going up but my wages do not.
- Affordability of the Rental and Owners market
- More people- less housing higher rent- more homeless
- The cost of rentals in Kamloops is insane.
- ongoing shortages
- Housing is RIDICULOUS. Costs just keep soaring. To own, to rent, for people like single moms, makes it almost impossible to find affordable housing. Which then adds to the homeless population, because no one can afford to live anywhere. Absolutely disgusting.
- Tax increase = Rent increase Those of low income will have a harder time than they already do finding a place to afford. As a 24 year old student with a full time job, it's actually quite difficult to make ends meet on top of paying ridiculous rent prices (I would not be able to feed myself without the help of a roommates income) Students already sleep in their cars at TRU, so there is no doubt that there will absolutely be more homeless youth/young adults if something isn't done.
- Cost of mortgages/rent
- Not enough low-income housing available
- Affordability. Low income earners can't afford rent and will never qualify for a mortgage. Even educated couples with good jobs can barely afford one.
- Homes are too expensive and will continue to be
- The costs of renting rising while wages are remaining the same.
- Lacking of affordable housing for low income earners
- A huge increase is the need for rentals. As well as a huge need for affordable housing for families and individuals. I am about to have my second child and am in desperate need of a bigger place or even a place with a yard. Nothing that is available is within our price range. We are unable to afford 1700-2400 a month plus utilities just to be able to find a place. Rent and mortgage rates should not be nearly the same price. It's pretty bad when a family does all they can to save but have no hope in hell to be able to afford a place in town but are paying on average per month what it would cost for a mortgage. It's not just a Kamloops issue though. Many places have this problem. There needs to be more build and available for a growing city like ours. Many are moving here but there is nowhere to rent that is not more than half a month's wages before utilities. As someone who works within the pawn industry, I see many walks of life. There are a lot of people that live in hotels and motels just for the purposes of not being able to find anywhere to rent. Or if they do it's over 1,000 a month just for a 1 bedroom. I believe if we were to have more housing available, low income or even just middle-class price range, the price of rentals would be able to go down and bit and back into the affordable range again. It's a hopeful dream that would be nice to see a reality.
- Seniors, low income, students need more affordable housing.
- Kamloops is growing faster than the infrastructure. Costs are skyrocketing because of supply and demand making it as unaffordable as the lower mainland
- Affordable housing for new workers, young families, and seniors.
- Appropriate housing for singles on social assistance, youths coming off foster care.

- Lack of family style rentals, especially those with small children & pets. Most rentals are taken up by TRU students as well as multiple singles sharing residences. Also not being able to have a modular home within the city limits really limits lower wage earners to own their own home, as dwellings in the city are cost prohibitive
- Cost, price, availability
- The rental market and availability of rentals to those of us with pets. Affordability in general is a huge issue. People are renting out their one-bedroom basement suites for 1300+ a month. How on a single income is anyone expected to afford such a thing? This will only become more difficult as housing costs in the lower mainland continue to rise sending many young families (like my own did 5 years ago) into the interior to find more affordable housing.
- The rental prices are skyrocketing
- Population growth, affordable condo or apartments for younger generation that are more affordable than houses
- Unaffordable housing options forcing residents to move or lead to more homeless in the city.
- Continued growth of university and community. Lack of secure and affordable housing. Hike in house prices.
- Increased homelessness due to increasing housing costs and stagnant wage growth, and lack of good paying full time jobs
- Illegal suites will be popping up way too much... or numerous single rooms being renting out in a single-family dwelling
- Increased rent making adequate homes for people unaffordable and/or unsustainable.
- Shelters for homeless persons, including emergency shelters for extreme cold and extreme heat, and from smoke
- Homeless people
- affordability and transition
- Some people are creating their own problems. There are many homeless people that I would be afraid to rent to at this point in time. Too much risk.
- Shelter accommodation
- An increase in rent. It's already very expensive to live here, people charge \$900 for a room
- More and more people are moving here. Many come from neighborhoods where their houses are worth much more than here. They sell their home and move here with much more money than is needed for a home. As a result, they have driven our house prices up because they are able to pay top dollar. It is creating the same mess that Vancouver is in. Kamloopsians are unable to purchase their own homes because they aren't able to simply sell their house and make a lot of money on the sale. They also don't have as high a salary as those from Vancouver.
- The rental market has seen similar changes. To pay \$1200 a month for a 2-bedroom basement suite in a house built in the 60s or 70s is ridiculous! Yet that is what my partner and I have had to do. On top of that it isn't a legal suite, so we don't have a doorbell, our own mailbox or control of the house temperature."
- Prices too high for supply and demand of housing
- Affordable housing - whether it's rental housing or home ownership. The vacancy rate is terrible, and the rents are unaffordable for people on disability, minimum wage, etc.
- Affordability for the average family will continue to rise and eliminate home ownership for a larger portion of our population.
- Rising rental rates as they continue to climb every year.
- Not enough safe, affordable housing. Just like today, multiplied by 5 years lol.
- People with pets fleeing DV situations.
- Lack of affordable, safe, pet friendly housing for people who are low income and NOT receiving basic social assistance benefits. Housing for people with physical disabilities that allows at least 1 small pet.
- Lots of young Gen Zs much like myself have absolutely nowhere to go, in a time you can't rent on your own due to extreme in affordability.
- The wages and financial growth in this city do not match the price of rent. Kamloops is on par with South Surrey/Cloverdale/Langley/Whiterock... there are over a million people and a lot more financial growth there.... people are not able to save to purchase. Or even feed their families AND pay rent...

- Affordable rentals
- Affordable rental units for our next generation
- Affordable housing for seniors... couples... those NOT facing homelessness, or addiction issues...
- Raising costs of rentals
- Prices to buy too high and those that have to rent are stuck paying for those high mortgages
- We have people moving from higher priced markets looking for housing. That takes up the existing stock. Add to that real wage rates are not keeping up to costs. I find a lot of people are renters. People find it challenging to find adequate affordable safe rental housing. Problems exist where pet ownership challenges renters. As long as housing prices continue to spike, people are going to be challenged to find reasonable housing for their lifestyle. Many are not participating in a lot of what Kamloops offers because of the high housing costs. But with both Vancouver and Calgary pushing into the Interior of BC, plus the influx of students, we have a lot of housing challenges.
- UNAFFORDABLE
- Lack of, cost of housings is already out of reach for so many. I'm concern housing for people with challenges autism, aging especially anyone with mental Health diseases conditions excreta won't grow with the need as it is already overwhelmed with people who need. We need way more low-income housing especially for single moms as they usually make under the poverty line
- lack of affordable mixed housing for lower middle class and low-income people. Need more mixed income housing all over town not just in the North Shore and small areas of downtown
- Affordable housing for seniors
- The cost of construction and government fees (municipal, provincial and federal) along with new building codes are pushing the housing costs out of reach.
- Affordable housing for people that are not seniors and who are not addicts
- Lack of (affordable) rental housing
- The rental prices are way too high for anyone to be able to afford
- Affordable housing whether it be ownership or rentals
- Increased price of rentals
- Affordable housing for the most vulnerable
- Availability and affordable rentals are too sparse and forcing people to be homeless or live in bad conditions for cheaper rent.
- Not enough student housing. You will see people renting closets and living rooms. Subletting. Breaking strata rules and bylaws just to live somewhere. Roads and infrastructure can't keep up
- Not enough affordable rentals
- Supply of rental housing for working adults and families...but more importantly *and not on your initial list* is supply/availability of AFFORDABLE rental housing. Or affordable home ownership for working adults and families. We have a lot of seniors housing...but we need MORE AFFORDABLE housing options that are not bachelor apartment prisons for this aging out population. More low income assisted living options as well. We need both as we now have a large senior population...with a large and growing working adult/young family population. It is TOO EXPENSIVE to meet many people's non-growing salaries. Caps on rental increases would help tenants...
- Affordable rental housing for low income and seniors
- Not enough growth and residential government leaning towards the renter making landlords not want to rent
- No affordable rentals. Lack of housing
- Increasing homeless population without adequate facilities to accommodate their reintegration into a normal housing situation.
- Seniors supportive housing for individuals facing multiple barriers (addictions/mental health). -rental gaps in BC supportive housing facilities to market rent. We are not setting people up for successful transition.
- Not enough housing available at affordable pricing for most people in Kamloops- especially for low earners. I am not a low earner, as I make a \$40k/year salary, and still struggle to find a place I can comfortably afford while still being able to pay other bills and eat.

- Less local buyers and renters as prices are sky rocketing
- I believe rent is going to be astronomical and single parent families and single occupants are going end up homeless because rent is ridiculous
- Affordable rental homes Affordable homes for first time buyers Schools full in catchment areas
- Building permits. Why do they take so long?? Large scale development won't come here with so many hurdles.
- More of the same
- Not enough housing available
- The actual cost of rent versus the cost of income needs to be balanced
- Lack of affordable housing
- Costs of housing will be off the wall, due to increases in taxes, utilities, price of houses and rents. We are in need of more low-income housing or income-based rentals for low income working families with children.
- Available rental housing
- Rising costs of living, rising costs of housing, greater difficulty for young people to own homes, unaffordable rental market for the average person, city taxes not keeping up with homeowners and renters needs/wishes
- Affordability
- Affordability
- Not a lot of dual working households can afford today's rent. They keep falling deeper and deeper into debt. This, in my opinion, can lead to many troubles.
- Lack of affordable pet and family friendly rental units
- Variety of housing options in each community
- Rentals allowing pets and affordable for single people
- Rental costs.
- Increase of people moving away from the lower mainland into Kamloops. More international students from TRU trying to find a place to live. Urban sprawl becoming so vast that utilities become harder to manage and more construction and delays happening as a result.
- Not having enough affordable, safe, supportive housing for folks who have challenging behaviours. The community as a whole needs to have a little more compassion when it comes to the thinking that they don't want that type of housing in their neighborhood. Everyone deserves a roof over their head, their own living space, a place to feel safe, and be able to work on their wellness.
- The prices. It's too expensive especially for all the rules for tenants
- More people from the coast will move to Kamloops causing sellers to raise house prices even more.
- Increase in home prices causes an increase in the rental prices. Minimum wage workers will not be able to afford safe housing. Could be a higher homeless population
- lack of options, not everyone wants to be cooped up in an apartment
- Too expensive to purchase homes, too little available homes, taxes too high, high prices of heating/hydro, strata fees outrageously high, land/property taxes too high. Wages too low.
- Lack of places to live. To move into a 2 bedroom, you need to have close to 3000 dollars to move
- Increasing rental rates will push out lower pop
- chronic homelessness
- As always, affordability. Our government is killing our jobs....welfare can't afford real housing, we're sinking fast
- Availability and affordability in the rental market
- Costs of rent are astronomical and a leading cause of homelessness. Apartments being built with a minimum 250000 purchase price. Rents are going to be priced at a crisis level where middle-class families will not be able to afford to rent or buy. Supply of children and pet friendly units will decrease as landlords are allowed to set stringent rules.
- Need the city to dedicate land to ensure the housing supply that is needed is created
- Lack of affordable rental units and escalating costs tied to taxes and utilities

- Young people cannot afford to buy their own home and are pushed into rent that is way too high for their wages. We need to build more affordable housing not subdivide current lots.
- Affordable assisted living for seniors.
- Increased homelessness and difficulty finding appropriate and safe housing for individuals with limited means. Difficulty finding affordable housing within transit services for individuals to get to work/school/appointments in a timely manner to meet their engagements (ie. to work on time), as housing farther from Kamloops centre is more affordable but often requires also having a vehicle/ insurance/gas which is not an option for many.
- the rental board making it difficult for homeowners to rent
- More people moving to our area; Kamloops is a leader in mental health systems (tertiary sites) where many are coming from other parts of the interior and choosing to stay here because we have more resources to offer than their smaller community
- Affordable rental units, homelessness, lack of support services for those who have difficulty getting and maintaining an address (mental and addiction issues)
- Cost and availability
- Almost all of the options included in the first question. I think low income housing is another very big one. Something needs to be done to help the homeless population in Kamloops, whether it is affordable housing or another solution, but it is a very big issue and the municipal government seems to be doing absolutely nothing about it. I think providing them with low income housing will put a lot of them on their feet and change Kamloops in the future. Another issue that I've come to face a lot as a student are rent prices. They are way too high; I think it's mostly caused by high mortgage rates not by greedy landlords. Kamloops has pretty much nothing to offer other than the university so I'm not sure why rent is so astronomical. Its also a very big issue that families/ established working professionals cannot afford to buy houses because the housing market is bad mortgage rates are so high that they turn to renting and are most often the candidates landlords choose in the application process so students are stuck living in unsuitable homes.

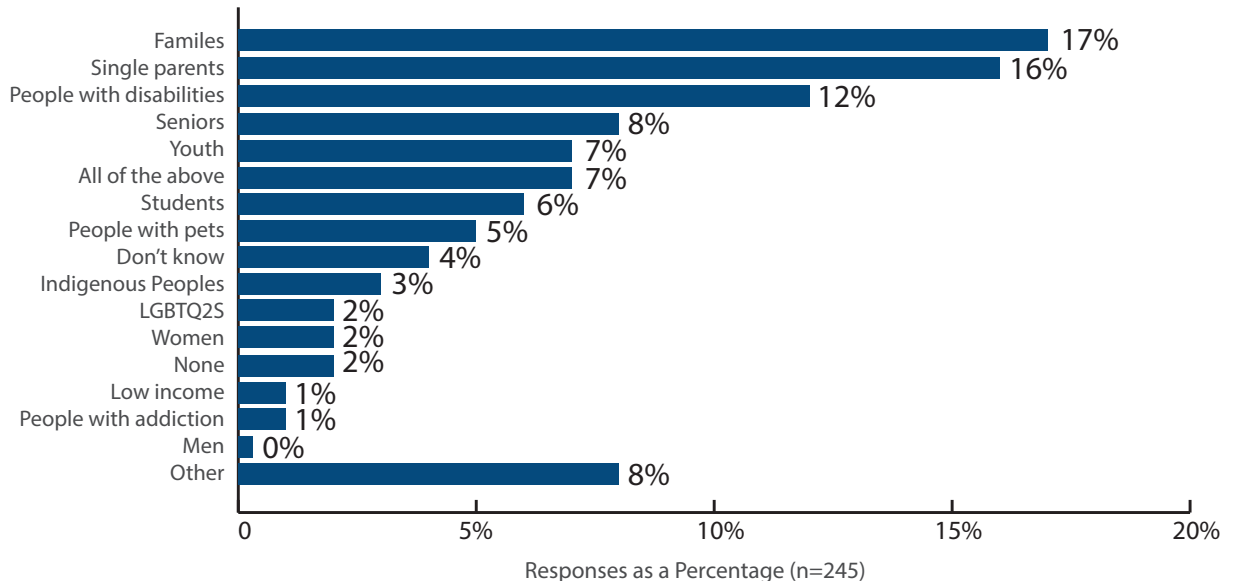
Seeing as how the university draws in so many international and out of town domestic students something needs to be done to offer more rental properties and more affordable rental properties. I really hope this survey is taken seriously because the housing situation in Kamloops is repulsive and something needs to be done.

- Not enough housing. No affordable housing (Rent and ownership)
- Cannot afford to live here, coupled with jobs paying well enough to be able to rent!
- The price keeps increasing and our pay cheques stay the same
- Buying your own home seems to becoming unattainable for many due to real estate, etc.
- The skyrocketing costs are less and less reachable by the day for the working class, let alone anyone below the poverty line or for those with dependents.
- A large population cannot afford current rental rates. Incomes generally are not high enough unless you are a two-person working family with good incomes. Single parents, elderly, low income are having huge struggles keeping from becoming homeless
- Rental suites whether it be low income or regular
- Renting here is already such a challenge to find affordable places.
- Not enough rental units in town. Affordability-way too expensive
- I'm concerned that our homeless population may increase
- Rental prices and affordable houses to buy
- Downsizing retirees
- Increased prices to mortgages which increase prices of rentals. Apartments get rented as soon as they're on the market, they can charge whatever they want in rent.
- Increasing population!
- High density neighbourhoods that will result in heavier use of city services - parking issues, garbage collection, etc.
- I am not omniscient but there are always new housing problems coming up.
- High prices in rent, low availability. No group home type housing.

- Ridiculous rules of the TNRD.
- Rental prices are ridiculous.
- Availability of appropriate and affordable housing for seniors and young families
- AFFORDABLE rental housing. Kamloops rent is extremely high making it close to impossible for many families to be able to live in appropriate homes for their family
- Rent is increasing yet pay cheques aren't. Especially single parents on disability income. Its uncomfortable and embarrassing only having \$750 a month from disability for rent.
- prices may continue to climb
- Inflation and price. Unable to purchase homes due to affordability, taxes and availability.
- cost of housing...rentals etc. lack of housing and homelessness
- Housing prices are on the rise and if it continues, people will move and or lose homes or simply never be able to buy. As well as we need more jobs in this town, good paying jobs for people to live comfortably, urs not cheap to live in our beautiful city and would be nice to see it attract people and not scare people away.
- Affordable rentals, chronic homelessness, unavailability of shelter beds
- Affordability
- quantity and diversity of housing availability
- rent to high per month and then you have to pay utilities
- There still is a lack of housing for low and no income people. All that is available is temporary. Need permanent solutions for people who don't want to be homeless.
- Housing for homeless, special needs, low-income people...All this city is currently doing is building condos/flats for the rich. It's only making things worse.
- availability and cost of rental housing
- Lack of housing for renters or first-time buyers.
- Not enough housing
- Affordable housing for seniors Housing for homeless or persons at risk of being homeless Transitional housing for persons released from jail, prison
- Lack of... More and more people are moving here every year...
- Many do not allow pets i.e.: small dog or cat. Not all owners are bad!
- We focus to much on the homeless, mentally challenged and addicted population. We leave out the responsible younger population that hold down regular low paying jobs, pay their bills on time yet are struggling to find housing when leaving home for the first time.
- Affordable rental housing that is pet friendly as well as truly affordable for individuals on low incomes.
- Affordable rent Affordable homes for young families and seniors
- The # of TRU's international students keeps on growing. Kamloops needs more rental properties to accommodate the new students to come
- Increased prices beyond their crazy high prices today -More sketchy and terrible landlords renting out a room with no protection policies
- Housing prices have become unaffordable. We are a double income family and after paying the mortgage and house insurance on a single-family house our budget is extremely tight for any other monthly bills or possibilities of extracurricular activities.
- A lack of supply, population growth, seniors staying in their homes longer which doesn't free up supply for younger people looking to purchase, few purpose-built rentals, the proliferation of illegal and unsafe secondary suites.
- Kamloops has a housing crisis! We lack affordable housing, lack available housing, lack pet friendly/ car friendly housing and unless your rich or have your parents helping there is little for middle-low income. I can't afford a 1 bedroom priced at 1300 when I'm living just me!
- People losing their homes due to increasing property taxes, utilities, and the cost of living.
- Reasonably priced, safe rental homes for people. Not 1200 a month for an old, poorly efficient apartment in an old, run down building.
- Lack of availability to support ongoing demand, and unaffordable rentals in area

- We don't have the wages to support the inflation. The market will become saturated with high paying property owners. Making for a deadly and welfare state for renters. Look at the number of houses that are actually being lived in by owners that don't have a suite attached
- I think that homelessness is likely to increase, and the new complexities associated with that homelessness (unpredictable weather, population changes, shifts in marginalized populations, etc.) are likely to appear as well.
- Affordability, cost of utilities/taxes, homelessness
- Rent cost, low wages, mental health and recent hospital release cases
- Affordable housing because other taxes keep going up. Rent shoots through the roof
- having affordable rental units rancher style townhouses for seniors without stairs
- Homelessness / affordable housing
- we will still have chronic housing shortages
- Not enough fair priced housing for working families making minimum wage and or retired individuals living on a fixed income.
- The continuing increase in rent
- Affordable housing for lower income individuals, rental accommodations for students or those not able/ wanting to purchase

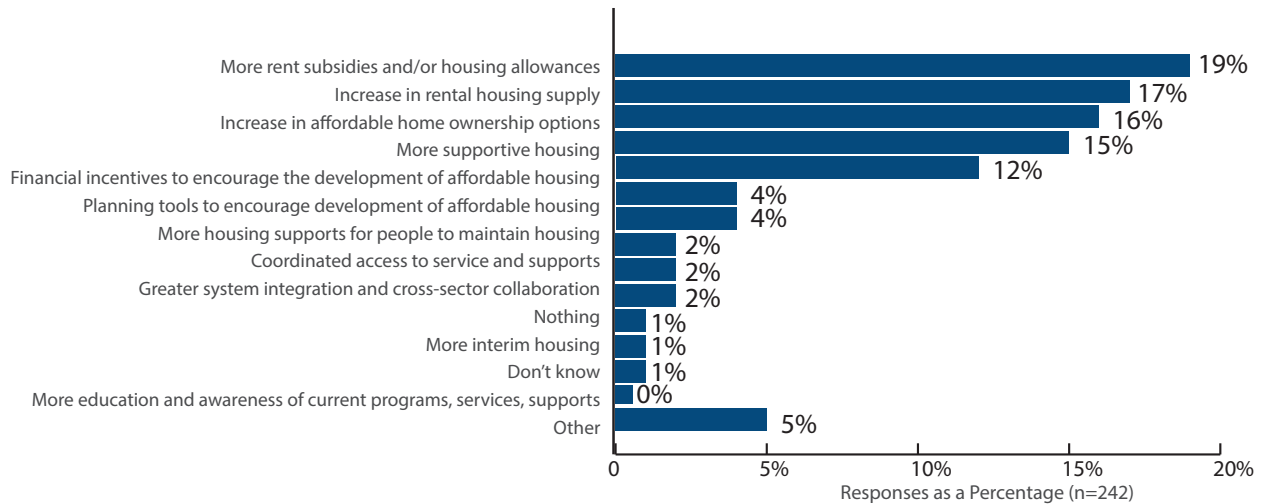
4. Are there groups of residents that, in your opinion, have a particularly difficult time finding affordable, adequate housing?



- Additional comments and 'Other' groups
 - Everyone has their own struggles. Some people may not be able to afford housing, some people may have the money but still be discriminated against.
 - People facing homelessness due to poverty that don't have addiction or any of the other avenues to assistance with housing. Kamloops has ditched those residents to the curb.
 - Especially those with complex and challenging mental health/addiction issues. It's especially tough right now for those wanting to get clean because there isn't any dry supportive housing.
 - Those with mental illness

- Everyone that needs to rent. The only mortgage I can get is for dump but my rent is twice what my mortgage payment would be. The homeless crisis (is that really a crisis) or do they make that choice because they don't want to be clean and sober?
- It's more than one category. Its single parents, people with pets, people who may have mental illness, and/or drug abuse, young people who may not be "responsible" enough to a renter, so becomes homeless.
- Need housing that is only for getting homeless off streets while actively participating in a program. Example being detox/rehab/mental health
- All people are having a hard time with the ever-rising rental prices of this city.
- Those who are hard to house
- I believe any group that is below high middle class can't afford to rent in Kamloops
- People on welfare. The amount welfare supplies for people are seriously inadequate and are not equal to the market cost.
- I was born and raised here....40 years! The house we were renting sold, we were evicted for renos and haven't been able to find anything affordable in 5 months.
- every single person trying to rent is facing higher than affordable prices here...
- Single people on low income who are pet owners
- Lower middle class. Working class families, working adults, seniors...all with lower incomes but not on the system.
- Many of these groups have extra difficulties-seniors, single parents, youth, and people with disabilities are the largest groups with difficulties in my opinion.
- There needs to be more government help and better structure for the rights of both landlords and tenants...need to be balanced
- Single working
- All...unless you're RICH like you guys!!!!
- People like me. Hard-working (working two jobs). No mental health concerns, not abused, not a prostitute or drug addict or alcoholic. Because I made the right choices, I don't get support and can't afford a place to live. I don't have access to any resources.
- Single parents with pets
- Everyone, housing is not affordable.
- All of the above! This should be a multiple-answer question.
- Persons with substance use and mental health issues
- People with disabilities and mental health problems that don't qualify for actual disability by Ministry of Social Development and Poverty Reduction
- Prices (both rental and sale prices) are FAR too high for anyone, given the current stagnant wages
- Responsible young adults with lower paying jobs. The ones that are not addicted, mentally challenged. So many hard workers that are struggling when the others are given opportunities and handouts on a daily basis.
- I wish this was a pick as many as you think selection. Indigenous people, LGBTQ people, students, people with disabilities, immigrants, seniors and youth I think are the biggest groups who struggle.
- For me is young adults as I am struggling between finding housing or having to move out of Kamloops and find a new job because I'm being forced to move back home to my parents and drive 1.5hr there and back due to not being able to find housing
- Housing itself is difficult to find regardless of group bias
- I think it affects everyone but the average working couple doesn't have subsidized living like single parents do or the housing that elderly do or homeless, so couples struggle just as much

5. What do you think is needed to help people find and maintain safe, adequate, and affordable housing?



- Other
 - Affordable housing for people that work minimum wage jobs but geared only for people that actually work!
 - basic income policies, instead of making more affordable housing, make housing more affordable
 - Caps on rental increases per family or bedroom size. 1800 for a 2 bedroom is astronomical and not affordable. Rental companies need to be held accountable for price increases and supply.
 - If not subsidized living, then government managed maintained housing complexes for everyone. For certain parameters. That allow average people to live comfortably then save for their own ownership
 - Less property taxes. When TCC loan paid off, Don't immediately take out a huge new loan. The city needs to practice financial responsibility. Save up for any new projects. Don't try and finance most of the cost.
 - Limiting rent pricing so that people are able to afford to rent.
 - Lower rent
 - More education and awareness of current programs, services, supports
 - Possibilities for single occupants or families to build and occupy smaller houses. The minimum square footage required in Kamloops to be considered a "single family dwelling" is too large to afford to build a house.
 - Restrictions on the inflating prices of houses re-entering the real estate market that are making ownership impossible for many
 - The majority are great ideas and would assist with a vast majority of the Kamloops population requiring rentals
 - There needs to be a cap on what can be charged and how much that goes up. Responsible tenants are penalized with a rent increase. (makes no sense) and banks should be able to match what you pay in ratio to rent.

6. What do you see as the biggest barrier to meeting the current housing needs in Kamloops?

- Funding to support it.
- Costs.
- lack of support from other levels of government.
- Properly zoned land space, in specific parts of town, for developers to build multifamily buildings for lower income residents, without having to deal with cost and hassle of rezoning. Many low-income residents are persons with disabilities, on social assistance, and seniors. North Shore, Brock, Westmount, Downtown, & Valleyview are key areas for these residents because they are all walking/biking distance to: health services, government offices, the food bank, and bus exchanges. In addition, they're relatively flat for residents who don't have cars or are differently abled. Aberdeen, Sahali, Dallas, Juniper, Barnhartvale, Rayleigh, and Westsyde are all impossible places to live if you rely on mobility devices, don't have a vehicle, or are unable to traverse all the hills for any reason.
- Rising costs of purchasing or renting a home
- Attitudes of people regarding who deserves help and who doesn't.
- Poor tenant landlord relationships. Landlords have no rights and most tenants don't give a crap about following the rules
- Not sure how to respond to this question.
- Extremely limited political will and a lot of talk otherwise. Reality shows the truth however.
- The marginalized keeping coming to Kamloops. We find housing then more arrive.
- low housing supply and increasing property values (Kamloops is affordable where people cannot afford Vancouver, Victoria, Kelowna) which continues our growth. There are many people from those cities buying in Kamloops for rental investments (but rent is proportional to the cost of the mortgage) so it's still going up.
- Lack of rental supply, especially to bridge the gap between supported and market prices. Many people do not have a down payment or the stability to purchase. We need more secondary suites, rooms, garden suites etc. that can rent out at \$500-\$700 per month
- Cost of living - cost of rentals
- Cost to rent or even consider purchasing is becoming more of a fantasy
- Not enough support for homeowners who could rent but the laws aren't in their favor.
- Government funding
- People who do not work and have the tax paying public fund their homes/buildings. They should not receive "free" housing, anytime!!!! Pick up trash, pull weeds,anything but free!
- The prices that we are playing to rent or buy, I don't make minimum wage and I can't imagine how hard it is for someone who does everyone should be able to live off that At least
- The rent price
- Property
- Seniors being in low income housing surrounded by people with mental health and addictions.
- The cost of our taxes without other revenue
- Price
- Cost of building homes the space to build new homes is limited
- Affordable land to build houses on
- Willingness of City and developers
- The cost.
- Lack of affordable housing.
- Rent is too high for anyone to be able to afford
- Government.
- Lack of rentals
- Lack of supply. High costs.
- Not enough new units being built
- Price. Price. Price. Everything is too costly. I know people who are working themselves to death just to pay rent, then they have nothing left over to pay the utilities, buy clothes or food. It's shameful in such a rich country. My husband has to work out of town to get a decent wage so we can have a little extra over and above our housing.
- greed
- Lack of federal and provincial funding.

- Cost of living and home ownership makes it increasingly difficult to own and maintain a home
- Affordability. Rents are high and rising. Also, it is very difficult to find housing that allows pets.
- Affordable for low-income families
- Poor city planning.
- Rental shortages
- No rent control and lack of affordable housing.
- discrimination and oppression in the policy makers or landlords
- The people
- People are greedy and money hungry. People need affordable places to live.
- Housing prices. The market to purchase a home in Kamloops is completely unaffordable for my generation unless you are working as a tradesman or got lucky. Because of the high costs, homeowners are forced to rent their homes for an insane price which makes rentals even more unaffordable for students and low income.
- Lack of properties available
- Rents are too high
- High cost of rentals. This is partly due to high cost of mortgages.
- Pricing
- Money or lack thereof
- Lack of available rentals and ability to get into the housing market.
- High apartment rents. Secondary suites charging high rents
- Not enough affordable housing
- the drive for profit above social needs.
- Cost of homes, which drives up the rental cost also
- Cost
- The focus seems to be finding housing for the homeless. What about the average family, we are the ones suffering. It is illegal to ask anyone of their family situations when interviewing for a job, why are there no buy laws in place to prohibit asking about children and pets if you are presented with good references and a consistent pay cheque?
- Not enough money being put towards preventative and curative measures of mental health/addiction. Too much money being spent on maintaining the homeless and addicted as homeless and addicted
- The population of the city is growing making options less and less
- A lack of various housing models and types. No serving a wide enough demographic of the population. I.E housing for severe mental health, family building, pet friendly housing
- Lack of good paying jobs
- Lack of available units
- Cost
- Extremely high rent versus low wages.
- Resistance of neighbours and businesses to having homeless persons nearby
- Price
- emotional understanding for the homeless and seniors, they always come last
- No rehabilitation for mentally ill and drug addicted people.
- Available locations for hard to house folks
- Affordability. I think that a lot has been done for the homeless and seniors. More needs to be done for those on disability and for low income families.
- Housing restrictions and supply
- lack of rental housing, lack of affordable options whether you are a renter or a potential homeowner - there are two issues - lack of overall housing, and lack of affordability
- As a family of three with an 18-month-old, we find it near impossible to ever be able to afford to buy a home. Rental is a nightmare. Our current landlord has discriminated against us for being pregnant, and still hates us, but every rental nearby is an extra \$400-600 a month that we just can't afford. I feel that there are a lot of options for low income people to seek help, a lot of selection if you're loaded, and nothing for those of us stuck in the middle. I don't even consider us middle class though.
- Ignorance
- No cap on rental units

- Homes today being purchased for ridiculous amounts are being rented for ridiculous amounts to pay the mortgage.... meanwhile rental homes that were bought 10, 20 years ago for less than half their value now are kicking out current tenants to “renovate” so that they can start charging \$500+ more a month for rent.
- There is a lack of affordable, safe and clean housing. We need MORE housing period, I’m stuck in the same apartment since 2007, I have been wanting to move, however since I’m on PWD through the ministry (which only provides 660/ month for housing) and I have 2 cats, making it impossible to find any other housing. I pay more than half of my income on shelter already.
- Young adults just entering a workforce in a time where everyone is against them.
- Not enough decent-paying jobs, too many over-inflated house prices, too much funding to crackheads...and art centers when we are a blue-collar city with young families and seniors being forgotten about!
- Income
- Taxes are already too high
- Too late... should have been started a decade ago...
- cost of living does not equal rental costs
- Rents are too high
- Price for the space of rental.
- Greedy slumlords, and house flippers
- Cost! Outrageous cost of living Impossible for low income earners to have a mortgage.... my mortgage is cheaper then a 2 bedroom apartment and I have a basement suite that reduces why mortgage by almost half
- taxes and services fees that the city keeps putting on homeowners make it almost impossible for lower rental rates. Instead of wasting money on this like the Peterson Creek bike path or the PAC center lower taxes and sewer fees so landlords can offer smaller rents
- Cost
- Land, building, fees on all levels and the new building codes.
- Expensive rentals
- Outrageous costs of housing for both owners and renters
- Too expensive to live here
- Cost
- We need more affordable rentals
- Helping the most vulnerable maintain housing
- No issues that I see
- Too much focus on the marginalized people and not enough focus on families. Not enough single-family dwellings
- Foreign investors cause huge issues...in Vancouver and will spread to smaller communities (already is); and overpricing tiny condos. I don’t think landlords are completely “greedy”...but they gouge at every step for less and less amenities.
- Rent is too high for people! A single person working full time earning \$15.00 per hour can barely survive when a 1-bedroom apartment in a crappy building is \$1200.00 / month
- Not enough growth, although city council has really been stepping it up
- High rent and low availability
- A lack of immediacy in action. The funding seems to be available given current proposed projects in regards to housing such as affordable seniors housing; however, there seems to be a stagnation or even reduction in supportive housing especially oriented around the homeless population.
- Affordability. Low vacancy rates.
- Money. It is a huge financial burden to get into the rental or owners’ market- it’s simply too expensive for most.
- Lack of affordable housing for blue collar people
- The fact that rental prices have gotten so high that they are never going to come back down
- Market prices
- Building permits. Not forcing developers to density earlier on.
- Housing prices are too high, and landlords take huge risks to rent their properties out to have them trashed so then the rents increase a
- Availability
- Not enough rental housing for low income working families.
- Affordability

- Lack of good paying jobs
- Supply
- Not enough pet friendly places and rent is too high
- Affordability
- All neighborhoods should allow for mixed use housing options
- Affordability
- High rents
- Not enough affordable housing.
- Space. Location means a lot
- Price
- Kamloops is missing its backbone
- Lack of availability. Housing costs too high!
- city boundaries, we are a growing community, the size needs to grow too, offer affordable lots to people for a reasonable cost instead of just the developers .
- Lack of city council support in all aspects of home ownership. Lower costs to purchase and live in a home (house/apartment/condo etc.).
- Cost. The cost of living is gross
- expensive rentals
- No economy but hey, build that PAC ... everyone can live there :)
- Greed
- Affordability
- Cost of rentals.
- Land. The city needs to be more supportive in helping to provide land for youth housing
- The biggest barrier to meeting the housing needs is that more people are moving from Vancouver and outlying areas increasing our house prices. As well; the city is allowing the gross subdividing of lots to squeeze as many homes on them so that the city doesn't have to build the extra services. How is this proper management of the city of Kamloops? There are plenty of building sites in Kamloops for apartments or condos and plenty of contractors to do the building!
- Transit. An increase in transit hours and services to areas, along with a new exchange (Valleyview by the strip mall- far end of parking lot across from Shoppers and Princess Auto would be good for servicing more outlying areas such as Dallas, Barnhartvale, Chase, and linking more areas on the reserve if that's an option or a partnership that can be looked at). Transit opens up a variety of options for people and can decrease their overall monthly costs, while allowing Kamloops to grow and support it's whole population and surrounding areas.
- Parking/ residential tenancy branch
- High property taxes
- Even with places like Spero & Mission Flats, we still need a few more similar sites and also sites for the next step after Spero (supported, meal program, aging population)
- Greed (and I am implicating the "non-profits" here as well)
- The cost of owning a home and liability insurance when someone rents it
- rent/mortgages are too expensive
- Affordability. More houses don't seem to fix anything because the same high-income earners or investors from other cities, provinces, or international buyers scoop them up keeping prices too high for locals.
- Greedy landlords, businesses not willing or able to pay reasonable wages.
- Prices of the rental units
- homes are becoming so expensive that 'average' people can't get in the market and/or buy 'up'
- Costs
- Not enough affordable housing for low income, single parents, elderly.
- not enough rentals
- Affordable. The rent here is not affordable so as an adult, I have to live in my parent's basement. When they pass, I'll be homeless.
- I think the biggest barrier to housing needs is affordability.
- Affordability

- Cost development opportunities limited, and taxes and utilities are getting way out of hand
- Population is growing faster than rental housing availability.
- Sorry, I have been in the same house for 25 years. I don't know. I do see a lot of homeless folks. I do see a lot of people living on the river in tents leaving garbage. That needs to stop. I feel that garbage and human waste is going in our drinking water - the river.
- Lack of development that is low cost
- Money...residents with a lack of money.
- The high proportion of single-family housing. While there are many multi-unit places in Kamloops it should be going up, not out.
- Prices.
- rents are too high for people without a high income.
- Costs of development and housing make it difficult to develop affordable rentals without losing money
- Rental Prices, not enough rental housing available
- Finding homes with more than 3 bedrooms
- income sometimes does not match good quality of life when rent is high. (hard to save)
- Affordability and availability
- affordability
- City is growing, 100,000 plus residents and we are running out of land to build, that will only increase prices with less and less availability. We need to start building up downtown, I know lots don't want that, but it's needed. Vancouver has done it and Kelowna is begging to do the same. Things like that along with incentives for builders to build affordable housing can definitely help.
- Being a loser junky
- Housing costs too high, wages too low to provide an adequate living
- Housing costs.
- Quantity, diversity and affordability
- not enough low-income rentals for disabilities like myself
- Finding locations to build low income housing, money.
- Businesses and housing/flats/etc. for the rich shouldn't receive tax breaks. More attention should be given to the disabled and low-income people living here.
- cost
- Lack of housing and or that is affordable. I am a single parent with cancer and applied to Jon Howard townhouses on Columbia St. and was told I make too little money to live there, yet it's cheaper than my current rental that I've been in for 5 years and never missed rent. I applied for habitat for humanity many times and recently when they were looking for 3 families to move into already built homes and was told by a letter that it is going to someone in need. I think these places are more about who you know than if you are in need. Sad. Someone should oversee this stuff.
- Financial
- Increasing cost of rentals, home ownership, property taxes, lack of affordable housing. Too many people are at risk of being homeless
- Just the amount of people moving here
- Location or access to shops, appointments.
- Too few subsidized/affordable housing projects for med-high density/infill that are listed for sale/rent at realistic prices. The project done by the united way church a few years ago was a perfect example and needs to be done another 20+ times
- Slum landlords. They are allowed to operate illegal suits at astronomical prices and not get business licences and or pay taxes on this illegal income. My neighbour has a three bedroom home single family. The couple has two small children and they rent out rooms to up to three adults ??? Parking is horrendous. No, they are not of a certain race. They are Caucasian Canadian. If the city put a stop to the illegal suits the renters would be able to come forth with landlord problems without fear of being evicted. Keep track of illegal suits.
- Lack of available affordable rentals
- The cost
- High prices
- The average rental price is still too high for many students.
- The insane prices and corrupt landlords

- Lack of affordable housing options.
- A lack of density in the community. Families' incomes not keeping up with the cost of housing. Little incentives for purpose-built rentals.
- Housing going up it seems is for overpriced roch university students or low income which I just moss thw market for apply to. That in between of ppl that don't qualify for low income are struggling just the same. I am graduating with a bachelor in social work and because of housing I was living in my car, while I was working at finding clients housing
- Government cutbacks and short staffing for those trained to provide care for seniors and those with mental health needs
- Entrenched indifference to housing costs, it seems
- Lack of availability and cost
- Inflation
- I am concerned by the stigma surrounding homelessness; I feel that the tendency to blame people for their situation is a barrier to meeting housing needs.
- Location availability, cost to build, infrastructure
- High rent prices, stigma, lack of resources and workers
- Affordable housing
- \$
- Affordability safe neighbourhoods
- We waste too much money on housing for addicts. We should be focusing on seniors and low-income working people
- Helping the fixed income family and seniors to stay afloat. Working individuals that are trying hard and getting no where. Allow pets as support animals. Many elderly and young low-income families need the support of their beloved pet.
- Our elected mayor and council. We have sufficient low-income housing already.

7. Please provide any additional thoughts on housing and homelessness in Kamloops.

- Some don't want help. Battle addiction first.
- Nobody should be without safe shelter every day. Make a commitment to END homelessness in Kamloops within 5 years. It can be done and has been done in other communities.
- The city needs to do what it can to support services trying to give homeless people a safe place to get off the streets, not just a place to inject their drugs.
- I have been homeless; I am a 4th year university "mature" student who lost everything to an abusive relationship and I will never have the security of knowing I own my own home. And I'm "privileged", so can only imagine the struggle of others. It's not a good feeling to constantly worry about being homeless for any reasons.
- I don't think that we should be responsible for housing people who are too lazy to get a job. Seniors need help. Lazy drug addicts need a job.
- We have a long way to go and are behind, catching up will be slow but better late than falling farther behind. Let's be the city that cares for all its residents, not just the ones that can afford it.
- We can't take care of everybody even though we keep trying.
- There will always be homeless, some people won't live with rules.
- as the saying goes, "Build it and they will come"..... Enough already!
- Theft is a big problem, they're everywhere and we do so much yet it doesn't change anything we need a better more effective plan
- PROVIDE for our seniors and single moms, safe affordable housing, not ran by ASK, where they aren't surrounded by addicts.
- We have to get the homeless to participate more in maintenance of the environment and come out and offer to help organize and participate in the care of the housing projects. For example, plant some plants sweep out when the housing is being built carrying garbage out to the bins. They could help build other housing.

- Priorities need to be on housing people before entertaining people.
- People with disabilities/student/seniors/homeless/ low income people need more services to help with rental/ home ownerships cost and more access to financial aid for rental/ home ownership And more incentive to build affordable housing in Kamloops needs to be available As this is a growing issue and will only cause a domino effect in other already problem areas
- The current system is broken ...perception is that drug addicts get more attention. Seems more housing is being provided for that demographic. Seniors / disabled (everybody fir that matter) also need places that don't cost them an entire month's income. 30% as the proposed new build is suggesting. Great! Wondering if ASK is also part of the problem ..Kamloops offers good resources , inviting many struggling individuals to take advantage of ..at some point ending up with too many and no where to put them , hence on the beaches in the parks and all that comes with that . I.e. theft. Some have no desire to " get better" and communities are left with no answers or help ...can keep building for and attracting folks that add nothing to community ..only cost taxpayers more . Federal govt should / could do more...?
- The government doesn't truly know how some of the help groups really work, as some of them are only in it for the money. They kick people out for false reasons, and then get to keep their damage deposit. So, it's a revolving door for some of the homeless. I've also heard stories of people's possessions being stolen from their places that they rent. And it's the people who are running the places because they have master keys to all the rooms. They can accuse the renters of anything, and then the renters get kicked out, because it's their words against yours. I'm not say all providers do this, but some sure do, and the government is oblivious. It's a complex issue I know, but something needs to be done about this. Maybe document how many times places evict people on a monthly basis, and try to see patterns etc. Or at least have some way of making them more accountable for their actions.
- The homeless that have taken over our riverbanks are destroying this beautiful city. As a woman, I no longer feel safe enjoying the nature we have right in our city. I've been threatened, had things thrown at me, had a homeless person try to get their dog to attack me and my dog for being in 'their space'. In the fall they were down there cutting trees with chainsaws trying to block access to the beach and paths by the river. I cannot take my grandchildren down to enjoy the beach, we drive out of town to do that now. It's sad how they are allowed to create such an awful mess in a riparian area and get away with it. No one, not bylaws, RCMP, will attend to calls about this stuff. These people need homes and supports, treatment, mental health help so we can have our beautiful city back, we feel like prisoners of the homeless people sometimes. As 30-year residents, we are seriously discussing moving away in the near future because it has gotten so bad here. Fix it before it's too late.
- Stop selling vacant city owned properties to developers for pennies on the dollar because they promise to add affordable housing. \$184,000+ for a bachelor suite is NOT affordable.
- Homeless people need to be diverted from using the ER as a shelter. Need somewhere to be in the daytime with services.
- To me, affordability is one of the larger problems. I make a decent income, but as a single person, it is difficult to keep up with rent along with utilities and food. New clothing is just a dream that never happens.
- Too many homeless which creates more crime.
- It's out of control
- I revert back to the statement that it appears to be their choice to be homeless? They have to clean and sober, but most chose not be.
- We need more options
- Need more low-income housing options that don't have stipulations. We need more MENTAL HEALTH RESORTS AND WELLNESS CENTERS. largely, people are addicted to drugs because of problems they are struggling with mentally.
- Prices for everything goes up regularly and wages do not
- Make it more affordable, whether it's incentives to homeowners or ability to help all groups of people not just people who are under the poverty line. Just because I work a job and my partner does - does not mean it makes it easy to rent an affordable home with a basic layout/backyard in a safe neighborhood for our 8-year-old.

- It would be nice to see the ability for tiny home communities. I think the homeless population, given the chance, would appreciate the ability to be able to get into such communities to help support one another. With there being drug testing and alcohol testing to insure that the ones that actually need help and want it are able to receive it. Allow the ones that are legitimately down on their luck to ability to get their life back together. The ones that choose drugs and addictions do already have programs and people to be able to help them. I do know that there are homeless people that don't want to be around any of the addicts but are lump in with them due to being homeless themselves. If we were able to give them a place to get back their feet without having to be around people, they either do not trust or want to be around. There is so much more I'd like to add but I feel like I'm starting to ramble so I shall leave it be for now
- More help is offered to homeless then seniors, vets or single parents
- Access to safe transit at all hours is a basic need for those who work low income jobs. The need to maintain and insure a vehicle to get to a job cuts into income that could be used on housing. I think if transit were free and available all hours, more people could afford to pay rent, or save for a house. Education on the actual costs of living on your own, and how-to budget would be a good idea. This problem needs to be approached from all sides, starting in junior high school so teens are not caught blindsided by the realities of life being expensive. Buying into a complex with a return when you leave - every month you pay additional x number of dollars of your rent that is returned to you when you leave. These funds could be used as a down payment on a house or condo. When you leave the complex, someone else comes in and does the same. Maximum terms on rental periods would apply so more people could be helped. The complex would never be used for profit, rents would be driven by costs to maintain the building and gradually pay back the investors for original cost of building.
- I would really like to see a trial program to have the homeless with a work to stay option. I'm sure there is much talent out there.
- Giving shelter to homeless that have addiction or mental health issues without them being in supportive programs for their addiction or mental health isn't helping them. They still maintain the lifestyle of an addict or someone with mental health issues. Need to offer housing under conditions of programs and detox etc. to give them something to strive For and To help break the Cycle
- Additional housing is need with supports and subsidies
- It will only increase without intervention
- We have way too many homeless people in Kamloops. It is sad that we cannot find a way to build single units on a building to accommodate them
- Sick of seeing homeless and drunk stoned people on the streets; not safe to walk around my own neighbourhood
- Helping combat homelessness starts with controlled rent prices that reflect the average single occupant yearly wage.
- I think the City needs to assist with finding and securing suitable downtown and north shore sites for drop in centres and emergency shelters.
- The city needs more places where the homeless can go for warmth, showers, laundry etc.
- No housing unless you want to help yourself. Lawlessness has to be taken care of.
- The city should approve more multifamily dwellings and more legal suites
- I'm being pushed out of MY hometown....
- The University needs more housing, especially for international students. Kamloops just needs all kinds of affordable housing that is rent regulated. Private landlords need to stop charging through the nose...I mean really...\$1800 for a two-bedroom unit is ridiculous, we aren't in Vancouver for pity's sake!
- We built it - they came...now do the same for the middle class....
- I have always thought that City Council could find a way to 'incentivize' all apartment building owners to provide a few (10%) of their units at below-market prices in order to spread out 'low-income' housing throughout the city rather than 'ghettoizing' certain areas.

- I think there are a lot of people on the verge of homelessness or within a paycheck of homelessness. I meet many people in foodbank lines on provincial disability. I worry about those people for maintaining their health. Food security seems to rely on charity and that is not a good model. I also see a lot of pressure from real estate agents selling the idea of people buying more than they can afford with the idea of a suite paying their mortgage. I think that is not responsible. There just is not the stock of housing for the demand. And the housing available does not allow pets, or won't house a family.
- Affordable housing should be a right, and people should not profit by pushing families beyond reasonable financial means
- we should be building and placing the homeless and low-income people in all areas of town. We should be encouraging all level of Government to spend more on this issue than on not needed items like the PAC and the Peterson Creek bike path
- There needs to be government incentives to build affordable housing. Not government changes to increase the costs.
- The help we provide the homeless is invaluable as it saves lives; however, it isn't fixing the problem. We need to assist the homeless (those who are so inclined) get back on their feet and back to being productive members of society.
- All the new rentals being built are far too expensive, can't we build some apartments that people can afford?
- Please help
- No issues
- Homelessness and mental health needs to be addressed in addition to substance use. Mental institutions need to be reopened and they can house all needing help. Detox, rehab, life skills... little homelessness
- We need to help our homeless population...but in this questionnaire I focused on more affordable options for both lower income seniors and working class (lower middle class) adults and families. We DO still need housing options for the homeless for many reasons including their safety and welfare and that of the community. But we will see a RISE in homelessness if we don't do something NOW about the lack of housing and affordability of housing for those on the cusp. Prices have skyrocketed just within the past 2 years. I can barely pay bills and am going into debt due to high rent...but have a relatively cheap place in today's market. This is insane.
- Maybe a cap on rent? How about assistance for educational costs to low income earners so they can find better paid jobs? I have seen plenty of new builds for homeless and drug addicts, but low-income earners and seniors can barely survive.
- Homelessness is seen as so many as a crime or sign of a dangerous/unproductive societal member - but that's just not the case. Realistically anybody can become homeless if circumstances aren't right for them. This is especially true for people with addictions, mental illness, or no support systems around them. I feel like one of the large barriers is social stigma surrounding homelessness as well as municipal support systems not being abundant and acceptable enough to encourage the homeless population to seek them out.
- I think there needs to be more affordable housing for single parents, families and singles because no one should have to starve or be cold because their entire paycheck went to rent.
- Make it easier to get the permits you need. 6 weeks is too long. Vernon is 2-4 days. Days not weeks.
- Don't upgrade the streets constantly...use the money for affordable housing and get more detox treatment centers open instead
- I have grandchildren in the lower mainland that would love to move up to Kamloops and can't afford to live here. They live in a low-income family complex based on their minimum wage job. They are a family of five and have a 4-bedroom townhouse and pay 1/3 of their wages for rent. Kamloops needs more of these and families would have a better start. The building they live in is owned by a company not BC Housing.
- This is not a municipal issue.
- More 24 HR shelters
- Have safe and quality housing for seniors, single parents, low income families, people on pwd and homeless so the less fortunate don't fight each other on basic human rights.

- Some are content living on the streets
- More low-income housing buildings. More resources for addiction within these buildings. Free help to those whom are needing the help to get off drugs, not just a safe place to shoot up and have their drugs tested.
- basic income is a policy that lifts all of us up, including the homeless as it provides a minimum cash payment to cover shelter, food, and education. Policies like this need to be endorsed and advocated for by our city reps to the province on our behalf
- Need of lower taxes, prices and expenses to own or rent a home. More low rental costs for homeless and low-income person or families.
- we need more housing for sure. More mental health support
- most seniors are on a fixed income and seek secure, affordable, convenient housing.
- Exactly what, if anything besides this paper create a lie plan.....will be done???
- Going to get worse!
- Need more of a focus on youth
- Do you really need a survey to figure this out?
- The City of Kamloops is doing a really good job of consulting the public for urban planning and supporting the whole of the population. Partnerships with IHA, non-profits, and the Tk'emlups band are all important to foster and develop.
- Kamloops is doing an awesome job! the amount of new housing developments for low income/ substance use support/persons with disabilities is outstanding. We just need maybe one or two buildings more with programs for residents like kitchen skills and sober social opportunities
- There needs to be more affordable housing throughout Kamloops - not just the North Shore - for students, working couples, families. There also needs to be a more comprehensive plan to deal with the people in the downtown and lower Sahali areas who are struggling with addiction and mental health issues. I live downtown and it is a nightmare sometimes.
- Something needs to be done I don't think it can be taken lightly or brushed off anymore
- More housing isn't the solution. We keep building but things aren't changing. We need to figure out how to cap/stop foreign investment (people from other cities, provinces, etc.) from buying all the housing and making it rental properties. This makes it impossible for people to buy houses because it drives up prices. See Vancouver as a case study.
- \$2000+/month for rental of 2/3 duplex for a single mother, student, with two teenagers is too much!!
- These homeless, most specifically on the ones that ride the 5k bikes and thief through your yards and vehicles at night are the biggest problem.. No one wants to rent in a high crime neighbourhood
- Rehab centres should be looked into, not just simply housing them.
- Wages are not increasing. Housing and all other costs are skyrocketing. Something needs to change. I compare my lifestyle as a parent in the 80's to what my adult children with families are trying to manage currently, and it's shocking what I could manage then at a similar job and wage level (housing, holidays, cars, luxury items) and what they can afford - month by month making ends meet if possible.
- Rent subsidies and just in general, we need many manyyyyyy rental units built.
- Duplexes, townhouses, modular, apartment buildings, co-ops
- Not a municipal band aid to supply housing for homeless. Not solving the problem, and lack of coordination with other communities creating issues and disparities. Leave this function to higher level of government.
- Don't let people who don't live in Canada buy up all the housing.
- I would like to know what other countries are doing about homeless people. I see in the news, that a town in Sask. has committed to providing housing for the homeless. It will be interesting to see if that works for any length of time for that community. I like that the long-term plan for Kamloops is to infill and create suites in neighbourhoods to stop or slow our sprawl. I like that neighbourhoods then will be more mixed age groups as a result.
- Why do we allow air-BNB? It removes housing stock and annoys neighbours

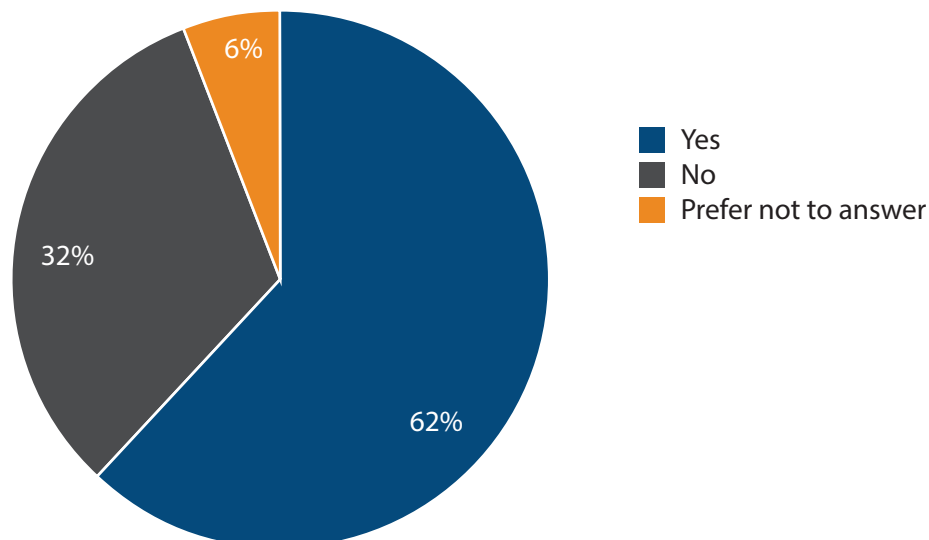
- I do not agree with the bylaws that allow only one dwelling per lot, especially on acreages. I am not proposing multiple dwellings, but perhaps one extra one per lot would help alleviate shortage of affordable rentals. Also, the rules governing older mobile homes are making things very difficult for many people. I was evicted from a nice double wide mobile home because it was deemed an illegal dwelling even though it was on a large parcel of land with the landlord being the only other resident.
- I think there needs to be a greater focus on market housing affordability. If we can get people into home ownership, that opens up the rental market. And by allowing suites in homes, that helps homeowners afford their home and opens a rental. Win win.
- I think Kamloops is doing great changes for Single/Couple and small families. Its struggling for people on Disability with children
- It seems there is more affordable housing than, say Kelowna or the island or lower mainland, so that is good...but it seems people work hard to pay for high rents and get low wages.
- An integration program to cap rental units due to the homes condition, location, and legalities of suites. Must have more building shelters for homeless.
- Let's look after our own issues in Kamloops and not so much with issues around us, we have a significant amount of homeless and I understand the individual needs to want help, but we need to make sure all are given the chance for shelter and food.
- Being a junky is the problem not lack of housing
- More government and private sector support of low-income housing initiatives.
- Homeless people and addicts should not be housed with disabled and/or LGBT people. The issues were extremely apparent with Kamloops Equality Health Centre and the Mental Health and Substance Abuse Centre. There needs to be more homes available to rent, and at cheaper rates. I've seen apartments for \$2000. This is unacceptable. Instead of spending an unbelievable amount on referendums and the PAC, the budget should be reallocated into improving the lives of your non-rich citizens. Instead of taxing businesses and the rich, you're taxing homeowners... which drives up the rent.
- Since they have put homeless people in hotels along Columbia St., the homeless people are now sleeping in tents at the nearby elementary school. There is constantly needles and pipes in the playground.
- As a nurse, I have seen how Interior Health owns 4% of certain long-term care facilities and motels. Its cheaper for them to put someone in a motel than to keep them in the hospital. These people are not sick but have no housing and IH can't put them on the street, so they discharge them to motels. This is allocated health care dollars being used in the wrong way. This is a major strain on health care in BC because imagine a healthcare system that could use its own money. But instead they are using it on the homelessness problem.
- Taxes are over 1/2 of the average persons income. Multi levels of government taxation is destroying our society
- The container-housing projects are a great start to helping address the homelessness issues, but permanent long-term solutions to halting the crazy inflation of housing costs needs to be addressed as well. Rent costs will continue to climb as real estate prices skyrocket because buyers need their suites to off-set their insane mortgages
- Homelessness is not the problem. It is too easy to be homeless for a certain population and the feed off of the handouts. Stop the handouts and the real homeless will be able to get homes. The ones that abuse the system need to be made aware that they cannot expect handouts like they have now unless they go for treatment. Treatment facilities are not part of homelessness. Stop lumping them together. Stop supporting the illegal behaviour and disrespect that they show our beautiful city river banks and parks. Stop bike theft! Require all bikes to be registered and ownership proven if stopped. Community policing volunteers can help with the registering. Now with electric bikes the theft with be even worse. Steal a bike and go to the homeless shelter or to the river, swap parts , a little spray paint, and a file... The owner is now out an expensive bike and the police can do nothing about it. Stop lumping all the homeless into one group. Criminals and drug addicts require other options. Giving them a home will not make them responsible.

- I think Kamloops and the many agencies involved in providing housing of different types are doing a great job with helping reach the homeless and harder to house individuals considering how challenging this can be. We do need to also look for more ways to help those who have lower incomes or other factors that limit their ability to find sustainable housing.
- Low income and high rent
- Multi-unit rental properties (dorms, shared apartment) for cheaper rent.
- Decrease the minimum required square footage of new builds so we can build affordable smaller houses and have a comfortable monthly budget to live within our means. The current housing market does not allow young families, single parents, or any other group struggling financially to even consider purchasing an adequate single-family dwelling.
- It needs help and Kamloops is putting resources (art center) in areas that won't help homelessness. It's disgraceful and embarrassing
- Any penalties that are initiated against those providing rental opportunities in their homes is only going to negatively affect our community

overall. Why *reduce* existing housing for students, those with lower incomes, people going through unexpected marital breakups, and people needing a place in hopes of transferring to Kamloops, only to have to spend more government money to build more low-income housing? And if people can't afford to keep homes without rental income, then that just simply compounds the problem, and will do so, significantly.

- None
- I appreciate the low income, mental health and substance use supportive housing, however prospective neighbors of these housing units need to be educated and acknowledged so that the level of complaints and judgement decrease
- Stop thinking that all we need is more roofs to put over peoples heads. The problem is much more complex than that.

8. Have you ever experienced challenges in finding and maintaining housing that fully meets your needs?



9. If yes, would you mind telling us what the biggest challenge was/is?

- Pricing too high Having a down payment but on a single income the banks not offering a high enough mortgage even though my rent payment is higher then what my mortgage payment would be
- Bigger family small house
- Monthly rental and utility costs, not allowing pets, units that aren't maintained and are not safe
- Access to funds and access to the legal system to get funds that were legally and rightfully mine.
- Prefer not to respond
- supply.
- The cost of the rent. Our rent was paying a mortgage which was high.
- Pet-friendly housing is difficult to find.
- Affordability
- Finding a place for seniors on low income
- Affordable cost to rent and proximity to work & amenities (groceries, bank, etc.)
- Finding a house that had room for an in-law to live with us.
- Finding a affordable place to rent even though I make way above minimum wage it is nearly impossible to have food, a place to rent, car insurance, phone bill and other things with the prices right now
- Rent alone and dd is crazy know
- Finding a rental and the price is to high
- Finding a place to live when we moved for the job. Finding homes for sale when we moved. the cost of the house this has not changed in many years and is not a new concept.
- Affordability
- Large family
- Finding a suitable place for a family to rent
- Finding affordable rentals as I am a student I've been lucky as my parent have helped me along the way And saving for a house while paying high rent is challenging but you need roof over your head to live And while saving looking at the increase in home prices and knowing they will only go up is discouraging due to lack of availability in homes due to increase population
- Price, pet ownership & smoking.
- Living on a fixed / disability income.
- Finding a place that was physically safe to raise kids AND for that place to be affordable. Too many slum lords here that will take your money but won't fix anything.
- finding affordable housing where I could have 2 dogs
- Cost to buy a desirable home, maintain and pay for taxes and associated fees
- Prices of rentals, and very few allow pets.
- Wage and rent and location what we could afford wasn't in a great location
- Finding a place, I could afford on my own after a separation. My rent goes up, but my pay does not. Doesn't really seem fair. I pay my rent-on time and am mindful of the other tenants in the apartment I live in, and get rewarded with a rent increase, telephone bill and internet increase. Very frustrating.
- landlords were not wanting to rent to families (people with children).
- People don't want to rent to single moms, or small children, and the cost of a big enough place is ridiculous
- affordability
- Affording rent, and once rent has been paid there's nothing left for food or necessities. Unfortunately, there are a lot more people struggling than the city thinks.
- Currently looking for a rental big enough for a family
- Again, pricing - being able to find something that is near/around the location of our son's elementary school.
- Finding a place that can fit our family's needs while also being affordable. 1700+ without utilities is extremely hard to afford when you make just enough to not qualify for rental subsidies or any help that way. We have managed to find an ok place, but we got in right before prices took a jump. Now that our family is expanding we find it impossible to find a 3bedroom that won't cost us over 2000 a month by the time we pay utilities. At those prices it makes the ability to save to even be able to ever afford our own home seem like a dream that will never come to light...

- Finding clean and safe housing I could afford. Had to live with friends for a few years as our income was below poverty level, and hubby was not able to find work during that time.
- Finding a pet friendly self-contained suite that is affordable, instead of 1/2 my wages
- Cost, location
- It took us 6 months to find a home that would allow us to have our young child and our pet. We had to take a small trailer on the edge of town with barely present landlords. Despite having great references, well-paying consistent long-term employment, etc we were continually ghosted by potential landlords who saw our baby and heard about our dog. (An old well-trained dog who never barks or messes).
- Finding a home that is affordable and can accommodate our family. We are a family of 4, ideally, we need a 3 bedroom but that's not plausible with our income and the rental prices
- Family home within price range
- Finding something affordable even in a two income relationship.
- Rent is often more than two working individuals are able to afford
- Affording rent as a single mother to two who is above the low-income threshold but barely scraping by
- Finding appropriate housing that is affordable. Even when affordable houses come around it's a battle amongst 100's applying to rent the same home.
- Cost
- I have a dog, rent is 1500+ in the city and that is extremely high
- Finding something in my budget and somewhere that takes pets in the rental market was very difficult
- Money, animals and location
- I'm on disability, a single woman with no children, not Indigenous, no addiction issues. There are no supported/affordable housing options for people like me
- Finding a place that I could afford while living below the poverty line.
- Rental cost. \$2100/monthly income for a single mom, 1 child. I can't afford \$1200+ for a 2-bedroom suite. Not without giving up gas/ insurance or other necessities
- Affordability/availability and pet friendly.
- Affordability, we could hardly eat after rent and utilities were paid. We're still hardly eating now.
- Sure, I make 55K a year, am single, have a car payment, insurance, student loans, and basic living costs ...my rent is \$1500 all in for a small condo - I pay \$18,000 a year in rent and my challenge was finding the "great" deal that I have... and my salary is GOOD for Kamloops...
- One that is affordable and sustainable
- Finding an affordable pet friendly rental for a single female that isn't in a lower security areas of the city.
- Affordability in something that wasn't a dump' and/or not in a 'rough area' of the city.
- Finding something I can afford without having to work over 60 hours a week
- Wages do not match the expense of living.
- Cost too high for too little space
- Cost and having a dog
- Finding affordable housing when you are on a limited budget especially when you own a pet
- I have a dog and it has been extremely difficult to find somewhere to rent that I can afford with him
- Can't find affordable rentals
- Finding a place that didn't eat up half of my income for the month so I can afford bills as well
- Finding affordable SAFE housing as a working woman on my own. Cheaper places are often in areas with high crime. Paying more keeps me safer but then causes a lot of hardship. Finding affordable options near bus and amenities can be a struggle...cheaper housing is farther away from work and shopping. I have mobility issues and no car. I am trying to find safe, comfortable assisted living for my mom...but she is very low income. Good luck. Some assisted living spaces are 3500/m.
- The price I'd rent for a single person on one income

- Myself and my partner are expecting a child which has a negative connotation behind it for many homeowners. Loud crying babies throughout the night, damage from infant curiosity, and other concerns prevent many people from wanting to rent to a young family.
- Most rentals are out of my price range, despite that I make a \$40k/year salary- roughly \$10k/year above minimum wage. I feel like I shouldn't struggle to find housing I can afford and also still put food on the table.
- Wage versus rent prices
- Finding a place that's affordable that will fit the needs of my growing children who are at the point they don't want to share a room and shouldn't have to, would like to have a yard to play in instead of an apartment complex where even in the middle of the day they have to be quiet
- I was a student and the cheapest one-bedroom basement suite I could find was, 1000 dollars a month no utilities included and was 35 minutes from the university.
- Price has increased double since 2013 when I first bought into the market.
- Having a dog
- Cost, allowing pets, safety
- Could not find a rental as a single mother with four children and a pet. Only option was to buy and to qualify for a mortgage is tough. With some help from family I made it possible for me and my family.
- Affordability, trying to find housing as a single person. Even now with two incomes and a solid family income, becoming a homeowner was not possible
- Affordability
- Finding affordable housing that can accommodate all of our needs.
- Finding affordable pet friendly family friendly housing
- Affordability
- Rentals are not equal to income anymore. Homeowners expect their rental property to pay their mortgage. I would like to rent a place where both my children get a bedroom. That will never be the case.
- The affordability to remove asbestos from my home
- Finding affordable housing that is big enough for my family that is within my budget
- The price. If u have pets. If you smoke or drink.
- Value for home price
- Single, independent female here! Rental costs are very high on one income, I am also a professional making more then minimum wage.
- lack of affordable options to buy, usually rural properties and small acreages are more affordable than purchasing in town, but not here for some reason.
- Taxes, price to purchase 550 square foot condo, way too high strata fees, city taxes too high, government taxes too high.
- I stayed in an abusive relationship just so I could afford to live!
- Finding AFFORDABLE housing. The rent is way too high! How can people afford thousands of \$\$ to pay for rent!?!?
- affordable housing
- Single woman with 3 cats.... you try it.
- Affordable on a fixed pension
- Finding rentals that allow children. Finding something that can be affordable for families without creating homelessness.
- No supportive housing for youth
- Finding affordable housing for a single parent with four children
- My biggest challenge was finding a safe apartment (single, young female with shift work) and an apartment that would allow me to have my little old dog with me (this was nigh impossible and cost double per month in rent compared to what I'd previously paid to have a townhouse with multiple flat mates before they graduated and moved away). Having a dog was my choice of course, but many people have animals and they're not going to give them up or they may not have a family member that can look after them for long periods of time, so not having pet friendly housing options can lead to tricky times. I think that's especially true for vulnerable populations and elders. That all being said, price and a dog-friendly home were my challenges but there are many other challenges that people face.

- Finding a place that accepts my two older cats. Finding a place that is big enough. I am a fortunate person, however, compared to others.
- Pet friendly
- Safe and affordable housing close enough to TRU is next to impossible to find and when you do come across one it is next level impossible to be the landlord's choice as a tenant because there are so many other people who might be better candidates.
- Affordability. I have a university degree, work two jobs and can't afford to move out of my mother's home.
- Safe and affordable housing for my children, small dog, and myself. Also, huge challenges in leaving the area where my kids are exceling in school so they will have to bus when the bus system is rather inconvenient and unreliable.
- When first moving here - finding somewhere to rent was VERY difficult; Buying our first home - took us over a year to find something affordable and suitable (in 2009) 2020/2021 - wanting to get something bigger but the price tags on those that may fit our current needs are very high (i.e. expensive)
- The costs
- Having had to use all my equity and savings to get through a serious illness, I have not been able to afford a home on my own since.
- Having to have sexual relations with someone and a fake forced relationship so that you have a roof over your head at night. Going to private Catholic school didn't prep me for the harsh realities of Kamloops rent
- Affordability
- I have a dog and it is difficult to find somewhere that rents to pet owners.
- Finding rental housing with a dog was an issue for me earlier in life.
- Availability, affordability, security.
- I do not have disabilities nor huge financial strains, so I am able to look around, but I do have pets. Difficult to find pet friendly housing.
- As a senior with one cat and one dog I found it difficult to find an affordable place to rent.
- Finding an affordable rental for myself and my 3 children. As it stands, I'm paying 70% of my income on rent.
- Finding an affordable rental with enough space. I'm a single mother with three children. I became disabled due to trauma and am no longer able to work. Finding a 4-bedroom home when social assistance only gives me \$750 for rental subsidy is impossible. Even renting a 3 bedroom and having to pay my own utilities on top of food/bills/fuel is too much.
- Availability to rent with pets and pricing of pet deposits.
- Affordable, pet friendly housing that is well maintained.
- high cost of rent and utilities
- MY challenge has been finding long term housing. I have moved 3 times in the last 3 years because of it. All the places I have lived in have been temporary.
- PWD is listed as poverty-level. I'm struggling to even find an affordable basement suite to live in.
- housing that is affordable. Rental assistance is based on your last year's income. A lot can happen in a year. I was cut off because I made too much but that year, I was making a quarter of what I made the year before, So I really needed it but couldn't get it. You can apply to have it looked at or your current income but only once every 5 years. That's a ridiculous amount of time for someone to look at your file again. This system is useless. You could have made not much one year then get a hired after going to school or got a promotion and collect rental assistance even if you make a lot of money as long as it was the year before. They also only look at your gross income. My net is half of my gross. My net is what I make. So I do not qualify because the gross income is too much, but my net is what I make and would qualify me to be considered below the poverty line.
- Financial
- Affordability... I currently rent the top floor of a small house for myself and my daughter and pay \$1,300/month
- Wages and in my youth starting, some challenges over the years.

- Finding adequate housing that did not cost more than 50% of my monthly income
- Lack of affordable rentals. Rentals that were not legal and up to standards of code for rental accommodation.
- Finding affordable home
- As a young family, even with 2 incomes, we could only afford a rundown house to house our family. At that time, we did not have any funds to fix the house, so our children grew up in a home that was in a state of disrepair. Alternatively, we would have preferred to purchase a smaller house with a smaller mortgage, but housing costs are simply too high to afford anything else.
- Lack of affordable housing for people just above low income
- The biggest challenge for me was finding a home to buy a full family home in Kamloops simply due to lack of houses on the market at the time. Overall, a very minor problem compared to most.
- Finding housing that was affordable and pet friendly. Kamloops has created a large illusion that it's family friendly. But in reality, this is one of the worst livable cities I've lived in. To say someone can have 5 kids but can't have more than two dogs. What is family in 2020.
- Finding housing in a good (safe) area at a decent cost
- Affordable housing Finding a place that will rent to a family with small children.
- Finding safe, secure housing in a well-lit neighbourhood for myself and my sons when they were little.
- Even with an education many jobs pay close to minimum wage these days unless you are lucky enough to get a job in a unionized organization. Minimum. Wage barely covers rent not to mention other expenses. It is quite unsettling when someone with an addiction has a better roof over their heads than my kids and me. I don't want my kids living around addicts so it's unfair that most low-income housing is full of them. Drug and alcohol testing should be mandatory to live in these places. We should not be assisting the addicts in being a bigger drain on society
- Pet allowances, coming up with deposits
- Rent in Kamloops is ridiculously expensive, especially for pet friendly suites
- I had to budget well to save up money for a down payment. So that I could buy a house.

THOMPSON RIVERS UNIVERSITY STUDENT DISCUSSION

QUESTION 1

What do you see as the most pressing housing issue currently facing the City of Kamloops?

Discuss as a group and record the top issue for each member of the group (one issue per group member) in the table below. Record the total number of responses for each option in the table below.

Supply/availability of affordable home ownership housing	x2
Supply/availability of rental housing	x2
Housing-related costs (utilities, taxes, etc.)	x2

<ul style="list-style-type: none"> The availability of rental housing near TRU The amount of illegal suites in Kamloops and the barriers faced by homeowners in order to make suites meet legal requirements puts people into unsafe rental spaces. Having unexpected housing costs as a renter, such as utilities not being factored in when looking for a place to rent or other unannounced costs, can cause unexpected financial strain on renters. In the city of Kamloops, one of the most pressing housing issues that participants in our assessment volunteered includes the affordability and other difficulties faced by first-time homebuyers transitioning from rentalship to ownership. 	<ul style="list-style-type: none"> Urban sprawl - Urban design that prioritizes adding more people The lack of affordable rental opportunities leaves people with little choice and often forces them to settle for unsafe rentals or housing far from work, school, etc. Difficult to find housing or rentals that allow pets, which can often be a necessity for some people.
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QUESTION 2

Do you believe there will be housing challenges facing Kamloops over the next five years? If yes, what do you believe are other housing challenges that are or will be facing Kamloops?

Discuss as a group and use the space below to record your top ideas or themes.

<ul style="list-style-type: none"> The effects that Covid-19 has had economically on Kamloops could affect homeowners who are reliant on rental income or renters may have shortcomings financially in the upcoming years. A lack of senior housing in Kamloops causes an inability for seniors to move through the housing continuum, which in turn creates a backup on the ability of opening up rental property or increasing the number of houses on the market. 	<ul style="list-style-type: none"> It will be difficult to find housing near the university that is accessible to everyone. An Influx of private investors could encourage others to invest in Kamloops property or land which would then lead to less affordable housing. When private investors buy land, it usually takes up a lot of housing space. Housing should be prioritized as a right not just an investment.
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QUESTION 3

Are there groups of residents that, in your opinion, have a particularly difficult time finding affordable, adequate housing?

Discuss as a group and record the total number of responses for each option in the table below.

LGBTQ2S	x1
Indigenous Peoples	x1
New Immigrants	x1
People with Disabilities	x1
Families	x1
Women	x1
Men	x1
Single Parents	x2
Students	x4

<ul style="list-style-type: none"> Affordable housing with enough space for families is a current challenge faced by those seeking housing in Kamloops. The specific group of residents that have a particularly difficult time finding affordable, adequate housing according to our assessment had a large emphasis on students, especially international students or those not originally from Kamloops. The most prominent issues involve having to settle for a rental that is either exceptionally far from TRU or not of safe or adequate quality. In addition to this, many landlords are less willing to rent to students who are thought to not have a stable income. Another group that face difficulties finding housing in Kamloops are single parent families, as they are unable to afford a home with enough space for their children or in the right neighbourhood. In addition to this, single parent families who are moving to Kamloops are having to find a new community and become familiar with the spread out areas of the city which can cause stress. 	<ul style="list-style-type: none"> Housing can be very difficult for trans people and other individuals in the lgbtq2s community; finding safe housing options can be difficult when faced with discriminatory homeowners. Kamloops has many major divides, creating some areas with safer and more reliable housing than others.
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QUESTION 4

What do you think is needed to help people find and maintain safe, adequate and affordable housing?

Increase in rental housing supply	x5
Financial incentives to encourage the development of affordable housing	x2
Planning tools to encourage development of affordable housing	x3
More education and awareness of current programs, services, supports	x2
Greater system integration and cross-sector collaboration	x2
Women	x1
Men	x1
Single Parents	x2
Students	x4

<ul style="list-style-type: none"> Increasing affordable housing for people along the entirety of the housing continuum would make finding safe, adequate and affordable housing much easier. To encourage developers with incentives to create affordable housing as developers will not want to create affordable housing without seeing a financial incentive or benefit to it. Increasing community support and communication would allow the voices of those in the housing market in Kamloops to be heard. Communication between the city and major institutions about the number of incoming students or employees, including the university and large businesses, should be increased in order to ensure that there is enough housing available for the number of people coming to the city of Kamloops. -Housing scams in Kamloops (fake advertisements). 	<ul style="list-style-type: none"> Tools should be developed that could be shared or taught to people that would allow them access to affordable housing and introduce them to the housing market in Kamloops. Government initiative in building affordable housing themselves to meet demands would ensure quality and safety standards to be met.
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QUESTION 5

What do you see as the biggest barrier to meeting the current housing needs in Kamloops?

Discuss as a group and use the space below to record your top ideas or themes.

<ul style="list-style-type: none"> The stock of affordable rentals is a barrier as it is low and of varying affordability and quality. The quality of rentals is a barrier to meeting the housing needs in Kamloops as there are many low-quality rentals but very few affordable rental housing options with moderate, livable quality. 	<ul style="list-style-type: none"> The high price of houses in Kamloops can be daunting for first-time homebuyers. The lack of densification in Kamloops.
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QUESTION 6

Record any additional thoughts or comments the group has on housing and homelessness in Kamloops.

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • There is currently a frozen market due to Covid-19 for homebuyers and renters. • An uncertain economy in the short term has renters, homeowners, and homebuyers alike unsure and uncertain about the right time to sell or rent, and what will happen in the near future. • Being able to find rental spaces that include the utilities and other fees in the full cost would decrease confusion. • Furnished rental housing would be helpful for students who are here for schooling. • There are challenges that students face because they may or may not be on the lease for shared housing. Rooms may be rented independently or by the landlord individually. <ul style="list-style-type: none"> • How do damage deposits work to make sure it is fair for renters/owners, etc. | <ul style="list-style-type: none"> • We need to increase the education and awareness as to why people are homeless, or street entrenched in order to increase people's compassion and recognize the underlying racism and deconstruct that many homeless people are faced with. • Diversify the industrial area that has a lot of car dealerships and restaurants so it can have more residential. |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

TELL US ABOUT YOUR GROUP

If you feel comfortable sharing, please take some time to share with us some additional information about group members.

Have you ever experienced challenges in finding and maintaining housing that fully meets your needs?

Record total number of people, if comfortable to share.

- Yes: x5
- No: x4
- Prefer not to answer: x1

Comments

- Yes- Location: Finding something close to TRU area, affordable, and with more than one room available.
- No- Finding something affordable and of acceptable quality for the price.
- No- Lived with family: Have heard from others - finding something affordable/acceptable without having a car
- Prefer not to answer-
- No- Stayed on Campus - Have heard from others about landlords being inappropriate/trying to take advantage of tenants, especially female tenants.

- Yes- Being able to afford housing as a student and not having landlords trust you, pet friendly housing is hard to find, and finding housing close to TRU/other school requirements, many scam rentals which adds to the challenge of finding a rental.
- Yes- Both renting and buying challenges - Finding something both affordable and safe was challenging to find when renting - Way too many illegal suites that aren't safe. Home buying was also very hard - entry level price for your first home is very hard on an average Kamloops wage.
- No- Haven't personally - lived with family. From others - far from grocery store
- Yes- Found a rental from out of town and was lucky to find something. But landlords tried to evict them because they wanted a new person that could pay more rent as the market moved up. Challenging because rentals were expensive and not of great quality, but house ownership wasn't affordable enough to purchase a house.
- Yes- Low quality housing.

Total number of participants: 10

Age:

20-25 years old - 7 participants
25+ - 3 participants

ADDITIONAL COMMENTS AND EVALUATION

IN-PERSON SESSIONS

Focus Group – Service Providers

1. Do you have any additional questions or comments you would like to share?

- That is being done for alternative parenting, not just mothers? Fathers as second parent?

2. How satisfied are you with today's session?

	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Not Applicable
Clarity of information provided	11	2			
Format of today's session	13				
Opportunity to provide my input	13				
Opportunity to see or hear others' input	13				
Session location	11	2			
Session time	13				

3. What did you like about the format and activities today?

- Open discussions
- Everyone had a voice
- Very open and honest dialog
- Discussions from many perspectives and agencies
- Satisfied with presentation
- The passion of those involved; excellent facilitator
- Round table, good input style
- Today was a great opportunity to discuss the key housing issues our organizations are dealing with
- Great discussion
- Diverse discussion group
- Round table
- Informal communication/conversation style
- Small group and diverse setting
- Info and conversation
- The variety of perspectives

4. Is there anything that could have been done differently to make it better?

- Chatter by participants on the side – would have been nice to have moderator address it
- No X3
- Didn't really feel like our non-profit really fit with presentation
- Possibly splitting the group to get more in depth conversations going and then coming together to share information
- For subsequent sessions break down groups into areas of focus – families, single, youth, etc.
- Somehow allowing everyone to talk without being talked over
- Reporting back to group

5. How did you hear about the session?

- Email invite X11
- Other (specify) X4
 - Boss
 - Phone invite
 - Kamloops Pride President
 - Agency referral

Community Workshop

1. Do you have any additional questions or comments you would like to share?

- Let's make sure we learn from other organizations/communities i.e. Finland, Whistler. Long term thinking and planning is crucial if we don't want to be still talking about these issues 20 years from now.
- Please think about:
 - Number of housing inventory
 - Diversity of housing to meet all needs
 - Reducing barriers to access, timely access
- I enjoyed the topics laid out for round table conversations
- Would love to have transcribed activity white board information
 - The importance of accessibility for those with mobility issues especially in new housing supportive x now
 - Excellent session
- What is the City doing with this information?
- When will we see an updated housing plan for the whole of the Kamloops community?
- No
- N/A X2
- It's disappointing that there didn't appear to be anybody from TRU Management here. They are an enormous driver of demand for and supply of housing in Kamloops. Hopefully they're being worked with in other aspects of the assessment.
- Always get folks that are affected involved in sessions/workshops like this.
- Moving forward, would like to see that our OCP allows for input from this assessment feedback
- How are going to include equity to all vulnerable populations being included into the report to council?

2. How satisfied are you with today's session?

	Satisfied	Somewhat Satisfied	Somewhat Dissatisfied	Dissatisfied	Not Applicable
Clarity of information provided	19	7			
Format of today's session	20	6			
Opportunity to provide my input	22	3	1		
Opportunity to see or hear others' input	20	5	1		
Session location	25	1			
Session time	20	4			

3. What did you like about the format and activities today?

- Diversity of perspectives
- Kept us on time and things moving
- Connecting across community with good diversity – good representation for cross sector input.
- Small group discussions
- Use a mobile app to contribute ideas/comments from mobile device, live during the event.
- I enjoyed the discussion and learning from others but would have appreciated more time and more space in the different groups – too much background noise/hard to hear people speak.
- Liked the extensive discussion time
- N/A
- Group collaboration with a wide variety of expertise and background. Discussed important social issues. Time as utilized well.
- Good discussions with a broad range of knowledgeable folks.
- Having to move people around to share ideas.
- Good amount of time in each group
- Change up with service providers
- Facilitators to share each discussion
- Varied input
- Well organized, clear agenda, stuck to the agenda. Good balance of time management while allowing opportunity to both share and hear others.
- I liked the round table/world café
- Informative

- I appreciate the opportunity to give input and hear about the challenges and insights of other service providers
- Broad conversations
- Good stakeholders brought to session
- To the point
- Opportunity to participate in the groups of my choice

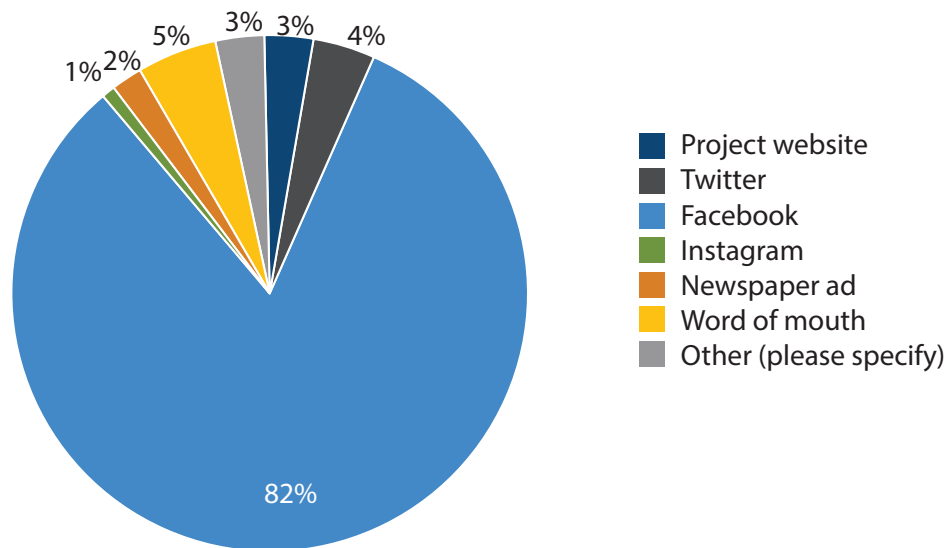
4. **Is there anything that could have been done differently to make it better?**

- It was very difficult to hear each other in the breakout groups – more tables and chatter further away from each other.
- Same as above, sessions should be longer (this was his/her above comment but not sure if it's the one they are referring to...Use a mobile app to contribute ideas/comments from mobile device, live during the event.)
- More time, more space
- Advertise it better. I heard about it quite by chance
- Bit more in depth explanation of each table
- N/A X3
- Having the six topics on the PowerPoint when changing groups would have helped. Reporting back is a bit redundant.
- It was hard to hear what people were saying with so many people talking in different groups.
- Based on registration a brief overview of the start of who/what represented at the meeting
- BC Housing and CMHC should've had representatives here
- Do not share the comments of the groups that have commented before each new group has a chance
- Some overview of the report content needs assessment
- Language:
- Pronouns – Welcome: Ladies and Gentlemen
- "Ours" – Ownership
- I would like to see more participation of developers and landlords

5. How did you hear about the session?

- Project website
- Newspaper ad
- Twitter X1 (Probably)
- Facebook X2
- Instagram
- Email invite X17
- Other (specify) X6
 - Word of mouth
 - CHHA
 - Friend X2
 - Co-worker
 - Volunteer asked to attend on organization's behalf

ONLINE SURVEY



A stylized illustration of a city skyline in various shades of green. The buildings are simplified, with rectangular shapes and small square or rectangular windows. The background is a solid medium green, and the buildings are rendered in lighter and darker green tones to create depth and contrast.

Appendix D
Phase 2 Engagement
Summary



Photo: Acmacaulay



HOUSING NEEDS ASSESSMENT PHASE 2 ENGAGEMENT SUMMARY

August 2020 | FINAL



Canada's Tournament Capital

PROJECT OVERVIEW

The City of Kamloops is preparing a Housing Needs Assessment to learn where gaps in housing may exist, where there may be barriers and identify future housing needs. This assessment will provide important information and data to be able to better address and prioritize future housing needs for all residents.

The process involves completing a background review of existing City policies and strategies, reviewing data, as well as listening to and gathering input from non-profit housing providers, housing and homelessness service providers, local developers and private landlords, persons with lived experience of homelessness, and city residents.

The project process and timeline are outlined below:

The project process and timeline are outlined below:

Background Research – February 2020

- Review of City policies and strategies

Information Gathering – March 2020 – June 2020

- Data collection and analysis
- Stakeholder and community engagement

Draft Housing Needs Report – June 2020 – July 2020

- Prepare draft report
- Share draft report with community

Final Housing Needs Report and Council Presentation – August 2020

- Finalize draft report
- Present Housing Needs Report to Council

ENGAGEMENT OVERVIEW

During the Information Gathering Phase of the project in Spring 2020, the first round of engagement was implemented. This included stakeholder focus groups, interviews, a community workshop, and an online survey for city residents. The purpose of this round of engagement was to gather feedback on priorities, issues and opportunities related to housing needs in the city.

During the Draft Housing Needs Report Phase in Summer 2020, the second round of engagement was implemented. This included A Virtual Open House, where stakeholders and residents could review key highlights of the Draft Housing Needs Report, and chat live with project team members during a specific time. An online survey was used to gather feedback from residents and stakeholders and was available from July 9 to 23. The purpose of this round of engagement was to gather feedback on the Draft Housing Needs Report to validate the findings from the research completed and initial engagement with the community, as well as identify any gaps to confirm, prior to finalizing the Report.

Communications and Promotions

The virtual open house, live chat and online survey opportunities were advertised and shared through the following methods:

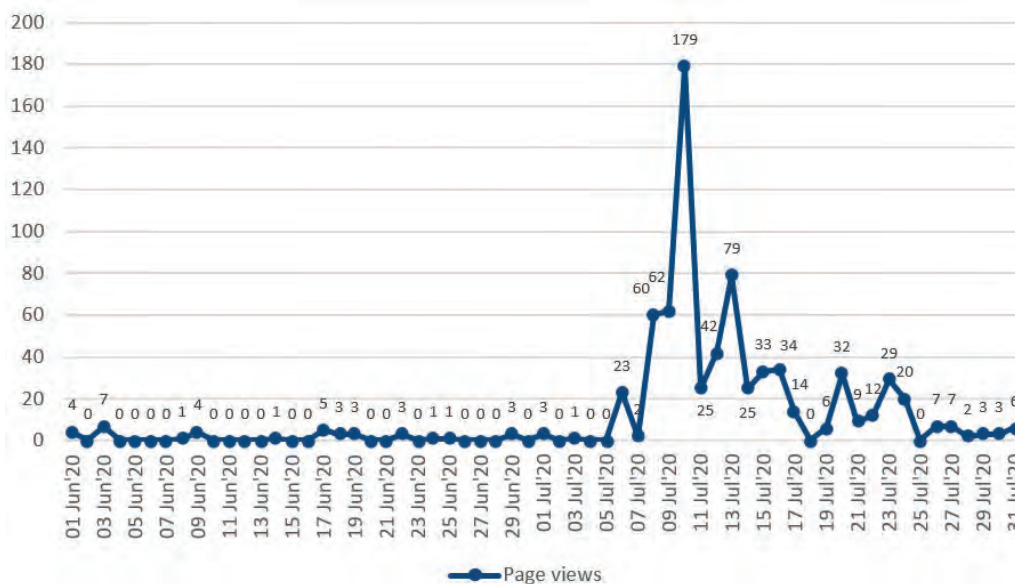
- Project website
- Stakeholder follow-up email
- Kamloops This Week newspaper advertisements
- Twitter
- Facebook
- Instagram

Engagement Opportunities and Participation

- The following opportunities were implemented for stakeholders and residents to review the draft findings and share their feedback:
 - Virtual Open House: 110 unique visitors
 - Live Q&A Chat: 2 participants
 - Online Community Survey: 85 visitors; 15 Submissions

Visitors to the project page:

Project page views from February 23, 2020 through March 23, 2020



HIGH LEVEL SUMMARY

A high level summary of overall themes from feedback provided through the survey and virtual open house is provided in the table below.

KEY THEMES	
Rental Housing	<ul style="list-style-type: none"> • Current rental stock is not affordable • Limited affordable and appropriate supply for seniors and for people with physical disabilities
Home Ownership	<ul style="list-style-type: none"> • Due to high rent prices it is difficult to save for home ownership • Limited availability of affordable homes to purchase
Housing Stock	<ul style="list-style-type: none"> • Need for increased diversity in housing, through mixed use development, and smaller scale multi-family units such as townhouses and low rise apartment buildings • Location of housing and access to other services and amenities such as transit, schools, access to downtown are important considerations

OVERALL KEY RESULTING THEMES

Residents and stakeholders were asked to review the findings of the draft Housing Needs Assessment Report and share feedback on any particular gaps or current needs they felt were not reflected in the draft Report, as well as what they felt should be the biggest housing priority for the City. The key themes that emerged based on the feedback shared are provided below.

STOOD OUT MOST IN THE DRAFT HOUSING NEEDS ASSESSMENT

- Accurately reflects Kamloops demographics and needs
- Lack of available affordable housing supply options for both buyers and renters
- Income disparity between renters and owners
- Anticipated population growth
- More attention is needed on seniors, people with physical disabilities and families
- Too much attention paid to people experiencing homelessness
- Median rents are higher than what is reflected in the report

OTHER CURRENT HOUSING NEEDS NOT CURRENTLY CAPTURED IN THE ASSESSMENT

- Needs for people with physical disabilities, such as wheelchair accessible housing supply with one or two+ bedrooms for both independent people with physical disabilities or for residents with caretakers
- External factors, such as access to transit, schools and park space
- Supports and programs for seniors, people with low income, and first-time home buyers, such as a multi-generational co-housing housing project or rent control to ensure prices remain low to allow affordability for people with low income and allow for renters to save enough for a down payment

ANTICIPATED HOUSING NEEDS, OVER THE NEXT FIVE YEARS, THAT SHOULD BE REFLECTED IN THE ASSESSMENT

- Accessible housing for people with physical disabilities
- General affordability and supply for seniors, first time buyers and First Nations members
- New housing development should have access to transit
- Household income growth is not increasing at the same rate that housing costs are increasing at

BIGGEST HOUSING PRIORITY FOR KAMLOOPS MOVING FORWARD

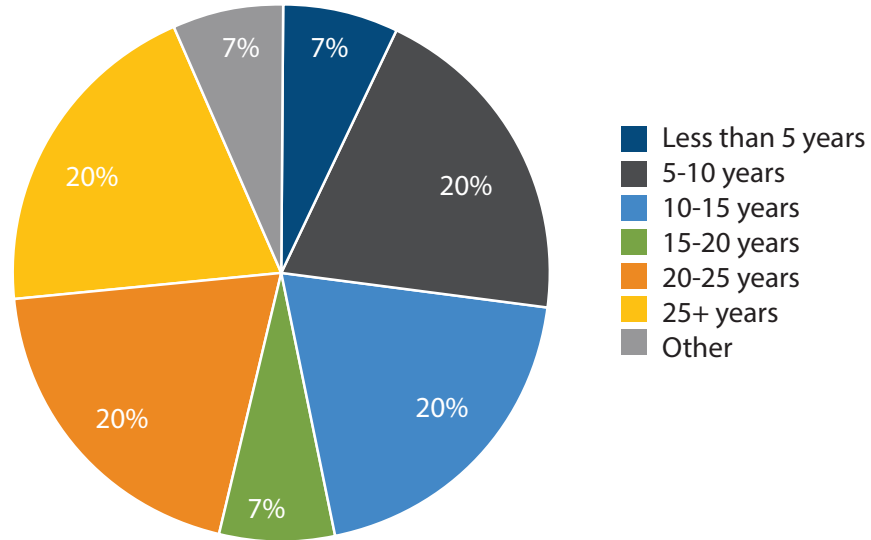
- The supply of well located (access to downtown, transit, etc.) affordable housing
- Opportunity to increase density through more compact development, providing more zoning flexibility and increased housing diversity
- Accessible housing for seniors or people with physical disabilities
- Protecting affordable housing for both renters and potential owners, such as rent control, protecting the affordable housing supply from developers and flippers, and property value inflation

ADDITIONAL COMMENTS ON HOUSING NEEDS IN THE CITY

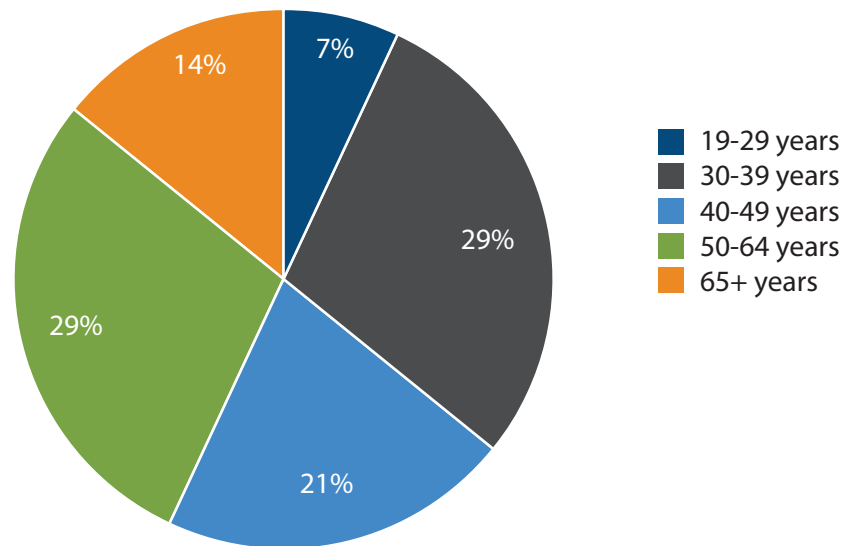
- Protections are needed for renters and seniors to ensure there is a supply of available affordable housing options, rent control, and protections from evictions
- Lack of affordable options for people wanting to buy or rent, and in particular for people with physical disabilities
- Green development is important, and greenspace should be built into and maintained in affordable neighbourhoods
- Climate change should be considered through net-zero development
- Opportunities to increase density; however, transit needs to be considered
- Lack of smaller scale multi-family housing units such as townhouses or 3-4 storey apartment buildings
- Support for mixed-use buildings that include retail opportunities as well as residential units

Survey Demographics

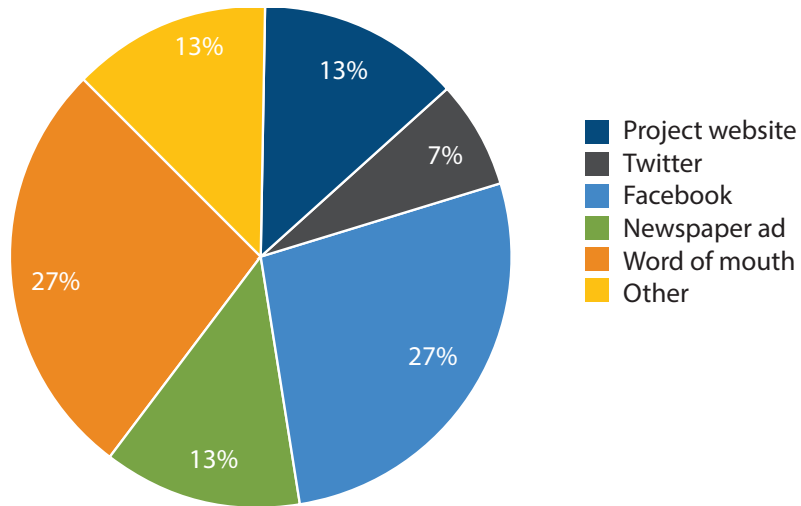
How long have you lived in Kamloops?



Age



How did you hear about the survey?



NEXT STEPS

Results from this phase of engagement will help inform the finalization of the Housing Needs Assessment Report. The Housing Needs Assessment Report will be used by the City, community organizations, housing providers and private developers to identify strategies and priorities, as well as inform strategic planning decisions. The City, together with its partners, will consider strategies to facilitate housing options that meet the needs of residents and families. The Housing Needs Assessment Report will continue to be updated on an on-going basis to reflect emerging trends.



APPENDIX 1 VERBATIM COMMENTS



Canada's Tournament Capital

COMMUNITY SURVEY

WHAT STOOD OUT FOR YOU MOST IN THE DRAFT HOUSING NEEDS ASSESSMENT?

- The income gap between Home owners and renters
- Great job covering current state of housing, demographics, reasons, etc. And addressing concerns for the vulnerable populations.
- It was to long to read
- As a senior couple 92 & 77 .we find it hard to find suitable apartments at a decent rentable apartment to rent for seniors at a descent price in Kamloops ! we are paying over 2,000.00\$ for storage a month plus utilities and no storage we pay 150.00\$for storage. Seniors seem to be forgotten !
- The city needs to get on top of things, drop some of the red tape. Why does it take forever to get permits. Same old Bs.
- Your sample size is too small. You did not take people with disabilities into account, nor did you look at youth transitioning out of care, nor seniors with low incomes.
- The need for affordable housing options.
- It did a good job of summering Kamloops's current housing issues and needs.
- There are many 3-4 bedroom housing units that need to be created, but that is currently the most unaffordable (since apartments are typically smaller than that).
- The disparity between the median household income for buyers vs renters. The lack of affordable rent for these households. Having to pay more than 30% of income on rent makes the option of homeownership less likely - difficult to save for down payment. The median household income also highlights the struggle for single people to purchase a home in Kamloops - not many jobs in Kamloops pay over \$98, 500.
- Also reading the following sentence stood out, "The average residential sales price for a home in Kamloops has increased by 119.9% from 2006 to 2019, whereas inflation was 18.8% over the period." What is driving the market value? Are properties being assessed fairly? Is there a need for higher market values to increase municipal taxes collected? The sale values are often much higher than what is listed as assessed value. This kind of growth is great for property owners and gives them more to leverage but risks making Kamloops and unaffordable place to live.
- The cost assessment is too low. If you simply take a look at what's available (few that are driving up rents) you will note the median rents don't apply. \$700-\$1,190ish. Wrong! 1 bdrm \$900 is low end 2bdrm \$1300 low end 3bdrm are crazy \$\$1800 start point
- The "unhealthy" low rental vacancy rates. The highlighting of unaffordability to buy housing in Kamloops.
- The project growth of families age demo in our community does not seem very significant. I would expect the community to build to allow for that growth to be more significant because thats our economic work force and the opportunities for new entrepreneurs and businesses. I would not let the projects limit our plans for building housing for that demographic. Yes, seniors will dramatically increase in the coming years, but who are the tax payers who work and pay for those seniors in our community. Who are the children inheriting houses they can't afford and working to pay for seniors in living facilities that are costly. The age range of 25 - 60 is quite a lot of people in very different circumstances. I don't think it is fair to always group those numbers together. Not everyone in that age range is going to want kids/have kids/not yet retired. I think its risky to group those people all together without taking some time to pull them apart into their respective situations.

ARE THERE OTHER CURRENT HOUSING NEEDS (E.G. NEEDS OF A SPECIFIC POPULATION, GAP IN SERVICES OR SUPPORTS, ETC.) THAT YOU'RE AWARE OF OR HAVE EXPERIENCED THAT ISN'T CAPTURED IN THE ASSESSMENT?

- I think the needs assessment does not adequately consider or report on factors related to housing that dictates people's choices (access to public transportation, walkability, proximity to schools, proximity to green space/parks, etc.) Housing needs should consider housing needs for everyone, not just focus on financially disadvantaged.
- Not really a 'housing need' but where are all the new kids going to go to school? There are not enough schools/classrooms right now. I know you plan for things like water, sewer and power but ALL the needs of people should be considered. I know the easy answer is 'Schools are not the City's responsibility' but when your citizens are suffering, the City should care right? The Province is building new schools all over the place but why not here? A poor education system may deter some people from moving here. In the current economic climate, the Government is looking to stimulate the economy and construction of a few new schools would be great for everyone in Kamloops from the construction workers to the kids. The City should maybe work with the School Board and lobby the Government. Maybe if you actively work hard together something will happen.
- No
- Don't know did not read it
- Seniors are certainly ignored as there is nothing that is descent available for seniors! we are forced into renting and pay high rents!
- Start allowing all suits in town. Get them fast tracked.
- Wheelchair accessible housing is non-existent. BC Housing dictates who gets placed where, even if we disagree on what my needs are. Any wheelchair accessible housing is for me to live on my own without a live in care giver and without my mother who is a senior with a disability and I have a cat and she has a dog. We lived together for 14 years. I am her principle care giver. BC Housing wrote me after going through their near impossible application package stating there is no where to place two people with disabilities in their current housing stock. In a time where it is up to the children to care for their aging parents (due to lack of supports, medical care and independent/subsidized/supportive housing) how is it that there are no options for us?
- Co-housing projects for seniors and multi generations on property centrally located.
- No.
- I think this should be in some way tied to increasing transit availability in Kamloops because that is closely tied to housing needs. People need to be able to have adequate transportation to get to their jobs.
- Perhaps more housing options that assist first-time buyers. Such as the apartments at 429 St. Paul Street. The Lightwell also had affordable units for sale but there was nothing in place to keep them from being purchased as 'investment properties', ie. income generating rental units. Anecdotally, one man purchased 6 units at the Lightwell open house for 'retirement income'.
- Perhaps rent control? Something to protect renters from bearing the homeowners costs. Too often renters are no longer thought of as 'mortgage helpers' but are being charged high rents to completely cover the costs of mortgages, strata and municipal fees of homeowners. There needs to be some kind of check and balance
- In place to ensure that 'market value' for rent (and ownership) are not being driving up arbitrarily.

- Your disability assessment misses out chronic health conditions that are still independent. Fully mentally capable with limited mobility but still able.
- No
- Dual income no kids working professional couples. It's fine to project for families, and assume that's 30+ but what about couples who are working professionals without kids? I don't see them represented. The only reason I say this as I am in a working couple no kids (yet) professional relationship. I am almost 30. I can't afford to buy a house.... that's delaying my ability to have kids. That's significant. Because by the time I am ready to have kids, I might have to leave this community because I couldn't start on the ownership ladder sooner because it was unaffordable to get started. Families will leave this community because of that. I am considering it and I love Kamloops.
- Dealing with Kamloops city staff will continue to drive rents and home prices through the roof. Can we send city staff to Kelowna to see how things get done when you stop screwing around all day and get your lazy butte to work?
- 25% of Canadians are people with disabilities and this number will increase with the aging population. This is not reflected in the statement, nor is wheelchair accessible housing.
- Co-housing project where the residents can provide supports for each other.
- No.
- I think transit will be part of it, but I also think subsidized housing will be important. I am not sure if increasing the for-profit rental housing or increasing the supply of housing for sale will adequately address the needs of the growth in the City of Kamloops.
- How will first time homeowners be able to afford housing in Kamloops? These are often young families or recent graduates who may not have a median household income of \$100,000. What can be done to ensure that the Kamloops housing options do not follow the trajectory of Vancouver? i.e. What can be done to temper the housing market and the number of homes being bought and sold for profit, rather than accommodation?

ARE THERE ANY ANTICIPATED HOUSING NEEDS, OVER THE NEXT FIVE YEARS, THAT HASN'T BEEN REFLECTED IN THE ASSESSMENT?

- I feel that Kamloops should be concentrating in increasing density in the downtown core and areas close to it while maintaining green space.
- I don't think so, it looks very well done.
- No
- I own my home and the one next door as a rental. I have mainly rented to students, being located in Lower Sahali.
- I don't know but I am a home owner and want to move but I can not afford to change locations because I can not afford anything decent.
- We do not know ! and 5 years from now i will be surprised if i am still on this universe!!
- Will be 97 and will not need a place to live but my wife will be left alone and need a apartment as she will not be able to continue to pay the high rent by herself !
- I've been on 2 wait list for 2 years for low income housing
- Indigenous and BC housing. I keep telling them how desperate my situation is but nothing is done. CPP Disability payments do not reflect current fiscal reality or respect for humanity. BC Housing finds ways to remove you from the queue. First Nations housing is so limited. I can't be the only person in such a predicament. You seem to think that more ownership homes will be needed. I believe you are wrong. Currently, housing is out of reach for over half the population. If you think \$60k - \$79k is median income you have to raise the hourly pay. You also need to erase COVID-19. It will be necessary to build more low income housing.
- Other than the lack of rentals no.

- YES. Built Basic housing!!!!All the development in Kamloops is high(er) end. Nothing is built to be affordable. It's one thing to add inventory, its another to have all the new inventory be high(er) end such as has appliances, granite counter tops, heated floors, vaulted ceilings. It's one thing to say "you can't afford a house so start with an apartment" but all the new build apartments are high end and unaffordable. This also pushes up the cost of single-family older homes that would normally sell as "fixer upper". If a bachelor apartment at TRU is selling for \$450k because of high-end finishings, that just drives up the cost of older single-family homes because they now have more land/space value than the 1000 sq ft apartment. I want to buy my first home. I don't expect nor want my first home to have fancy finishings, but GOOD LUCK finding anything that doesn't. Because developers can make more when it has higher-end finishes. TRU is also doing this. They are building ZERO affordable, reasonable housing for students. It's all high(er) end. Nothing basic. So students are being forced to go out into the community to find basic, affordable housing. They don't want more than a room and a small kitchenette. The student housing at TRU that was built 10 years ago has 10 ft vaulted ceilings and they charge way too much for monthly rent. For every 100 high(er) end living spaces a developer wants to build, they should have to build 50 or 100 lower end living spaces to backfill the inventory. This wouldn't be necessary if Kamloops had kept up with it's rate of growth, but due to our terrifyingly low vacancy rate, and TRUs desire to keep growing its student population without providing them reasonably affordable accommodations, the city has to step in and control the actually affordable housing inventory thats being developed.

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GIVEN THE INFORMATION PRESENTED IN THE DRAFT NEEDS ASSESSMENT, WHAT WOULD YOU SAY IS THE BIGGEST HOUSING PRIORITY FOR THE CITY OF KAMLOOPS MOVING FORWARD?

- I don't think the Needs Assessment paints the full picture. Based on the Needs Assessment, we should focus on affordable housing. If this is the focus, I think it needs to be done in a more modern way (maximizing space usage through intelligent design (perhaps adapting Asian housing design concepts that are more compact) to allow for affordability.) Design and produce affordable housing that is not just affordable because it is subsidized, but is affordable because it is smaller and therefore costs less (but is still designed to accommodate a family for example).
- Low income housing should be a priority for the City.
- Stop Realtors and wealthy investors from buying affordable housing to use as rentals immediately.

- Increase DENSITY. And concurrently maintain all green space. Continue to educate public and homeowners on how density is key to a vibrant and affordable housing future, and the concerns (eg parking, noise, can be managed through policy (design, construction etc) and enforcement / arbitration by the City/ neighbourhood groups of problem cases. The challenges are much less than Vancouver or Victoria.
- Make housing affordable for people like me on disability who are already home owners. If I am to move my only choice is assisted subsidized most likely something run by the horrid Ask Wellness and then my problems would be 10 fold as I am not a druggie and not mental health. There has to be another alternative
- Take care of your seniors !
- All housing!
- Wheelchair accessible housing with more than one bedroom that is 30% is Income Assistance's monthly payment and allows pets
- Affordable, centrally located options.
- Affordable housing in high demand area. I doubt building more apartments in (for eg.) Dallas is a good idea because no one wants to live there.
- I think that it is really to increase the housing stock soon. We need more housing and more different types of housing. It would be helpful to have more flexible zoning to help address this problem to allow for quick rezoning and less single family zoned areas. The old Kamplan were good at ensuring there was a mix of density and affordability in different areas of the City. We need to work to make land less expensive to develop and overly restrictive zoning is part of that issue. Other countries of had great success with more flexible zoning that mix commercial and residential as well as single family and multi family dwellings. While homeowners pay property taxes, they are only entitled to the have sway over the land that they purchased, not adjacent land, so I think the community benefits from more flexible zoning, even if individual homeowners think they do not.
- The inflation of property values needs to be tampered to more closely reflect inflation; 120% in 13 years is obscene. Rent control to ensure Kamloops remains an affordable place to live and study.
- Low income housing. ASAP No time for costly assessments and public input. U r heading towards a cliff.
- The biggest housing priority I'd say would be to loosen the rules put upon (live at home), (or investor) landlords. By that I mean instead of limiting homeowners to only renting out "one room to someone outside of their family" or renting out, for example, "one basement suite but zero bedrooms upstairs" to help pay the many costs of owning real estate. Why can't someone buy a house and do what it takes to give as much comfortable and affordable housing to renters, while also living with less stress from being completely tapped out after paying their housing bills. Why can't somebody rent out a basement suite and then also rent out the spare two bedrooms upstairs of their house, or put in a basement suite and a studio suite in their house etc etc etc. I believe the housing market is extremely expensive but the general consensus says to "build more housing" but a \$200 000 studio apartment is not feasible for many people who just need a place to live. The article also says rent has "skyrocketed" well of course it has because house prices were. It's no Longer possible to rent out a basement suite for \$585 because for the average homeowner that is only about one quarter of the mortgage and property taxes. If we could subdivide out the house within the by law then you could very well rent out two separate basement studio suites for \$600 per piece and be providing comfortable, affordable housing while being able to pay your mortgage and other expenses. I realize this is a complete tangent but I just do not understand why so many rules are in place to prevent what could turn into a solution for homeowners and renters.

- BUILT BASIC apartments, townhouses AND single-family housing. Not just small lot sizes, simplified finishings. Not fancy high end finishings but in a small footprint. That's not helping. That's just influencing the cost of single-family homes. There should be a reasonable opportunity to find 3 bedroom single-family new developments for the \$250-350K affordable price point that come with mid-range appliances and basic finishings. Not 12 foot ceilings and granite counter tops in every new build home. And not the option to add those features. If you can afford to add all those things, go buy in one of the other developments that include those things. Don't take away the affordable inventory by "flipping" it into something higher priced.
- Get your people motivated! No wonder all the developers can't stand working in Kamloops. You make things drag on for years!
- Places that exist in Kamloops that are even close to being affordable are ruled by slumlords who kick people out of their homes because they can get more money by evicting them and increasing the rent (renoviction) or using the excuse of moving the new managers into the only wheelchair accessible suite (made so out of the tenant's own cost) only to rip out all of the modifications. The place I moved to charged me \$925/month for rent with nothing included - no utilities, etc. People are constantly being kicked out due to using stairwells as safe injection sites, yet the tenants letting them in are allowed to stay. I can't afford to move but I don't feel safe, either. Now I live in a building by ASK that calls my suite wheelchair accessible but isn't, they call it a market rental unit but I can't even get my mail until September when ASK staff move into the ground floor and receive the mail for the tenants so that they can put the mail into our mail boxes. We, tenants, were told one thing and then after moving in were 'forced' to sign a tenancy agreement that is entirely different from what was discussed. Your assessment says jobs are up and unemployment is down, but due to Covid-19 this is simply not true. You do not take into account the aging population or people on income assistance. Your research is inherently flawed.

PLEASE SHARE ANY ADDITIONAL COMMENTS YOU HAVE ON HOUSING NEEDS IN KAMLOOPS.

- I think housing needs should not trump existing parks and paths. New developments should need to incorporate paved multi-use paths as well as parks. Apartment buildings should incorporate stores on the ground level. Affordable housing should be affordable based on design.
- "Investment properties" ruin neighbourhoods and single dwelling homes should be required to be owner occupied. 100%. No more family home landlords
- In the 5-10 year term the immediate issue of housing those who need it is addressed. Holistically we should also consider major additional changes needed for housing regulations and policies related to adaptation and mitigation of climate change. Interlink this study / plan with the Kamloops Climate Action Plan. More net zero housing is implied from this study to be a cost and challenge. It can be an opportunity to look at multiple approaches to the whole future of how 150K people live, move and interact in this City.
- The city used to be friendly but now as we grow neighbours no longer no each other, crime is everywhere.
- Give seniors the same attention you give others
- I wish there was a looser zoning requirement for building smaller apartment buildings. Buildings with 10 or less units. We could build them in high demand single-family-zoned areas (Sahali and Downtown) to densify without ruining 'neighborhood character'
- While I think transit is important and needs to be planned much better, I also think that Kamloops has to recognize the current make-up of the City with regards to transit options. If you build more affordable apartments, but parking isn't adequate or comes at an extra cost, that reduces affordability unless increased transit options can meet those needs. It would be good to address that when developments go forward. Less parking without more transit is often just increased

costs for people who can not really afford to have a second vehicle or who need to pay large amounts for parking. Paying \$200 less in rent per month doesn't mean much if you also now need a second car. We should do what other cities have done and look at permitted parking neighbourhoods in different areas to increase the parking supply and work with the province to increase the availability of transit. Decreases or increases in parking fees should be tied to greater transit availability.

- Just do it now. Stop administering everything to death and act. Funds never get where they are needed when it stays politically tangled up to cover politicians butts and bid for another term. Yes, it looks good to all those who make the decisions but have never lived in poverty or just above paycheque to paycheque. So stop spending on studies and start building as fast as you can. There should be lots of First Nations dollars for urban populations ask for it. First Nations have over half their memberships living off reserve. The federal government is just realizing this and is ready to put money into housing, but as far as I know Friendship Centres who get the funds don't build housing.
- No thanks.
- I am a 30 year old, in a dual income professional relationship for the last 9 years living in this community. My expenses are very low. I have zero payments. At this point I want to start a family, and I cannot find reasonably affordable living opportunities in Kamloops. Whether it be rental or ownership. I have a down payment so thats not the issue. The issue is trying to not be house poor when I am planning 3 kids. A 3 bedroom rental is basically a mortgage payment. But the inventory is low and its a jump on it to get it situation. Finding a 3 bedroom house thats ACTUALLY affordable and isn't going to make me house poor while trying to feed my kids, impossible in this city. It's terrifying and it's going to drive families away.

LIVE CHAT

- Development along transit routes. Wasteful for transit through single family neighbourhoods
- Secondary suites are temporary situations, not long-term
 - Poor insulation, lack of privacy, unable to control heat
 - May not always be counted in elections/ census
- Loosen regulations for small apartment buildings
 - Lots of single family and large apartments but lack of middle housing (6-12 units, 3 storeys, etc.)
 - Diversity areas with high demand (downtown/Sahali/North Shore)
- Increase mixed-use buildings, more could be encouraged in downtown, Victoria Street
 - Increase housing supply and reduce need for cars
- Tiny homes/smaller lot sizes to support affordability, especially home ownership
- Loosen zoning requirements to help with affordability and reduce greenhouse gas emissions
- Need to consider transit accessibility and transportation costs related to housing and housing location