



## KAMLOOPS HOUSING NEEDS - AT A GLANCE

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 continuum.

The Housing Needs Assessment will provide important information and data to better address and prioritize future housing needs for all residents.

This At A Glance provides a brief snapshot of what we have learned about housing needs in Kamloops. To learn more, view the Engagement Summary and full Housing Needs Assessment Report on the project website: <https://Letstalk.Kamloops.ca/HousingNeeds>

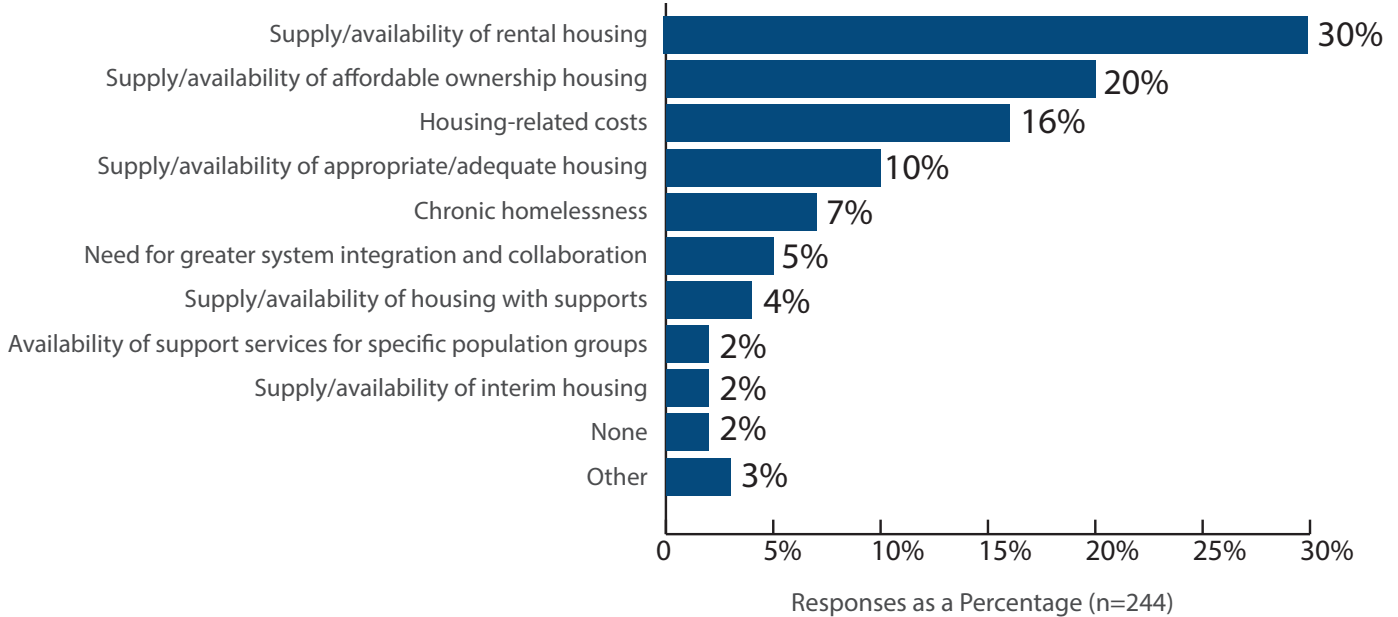


# WHAT WE HEARD

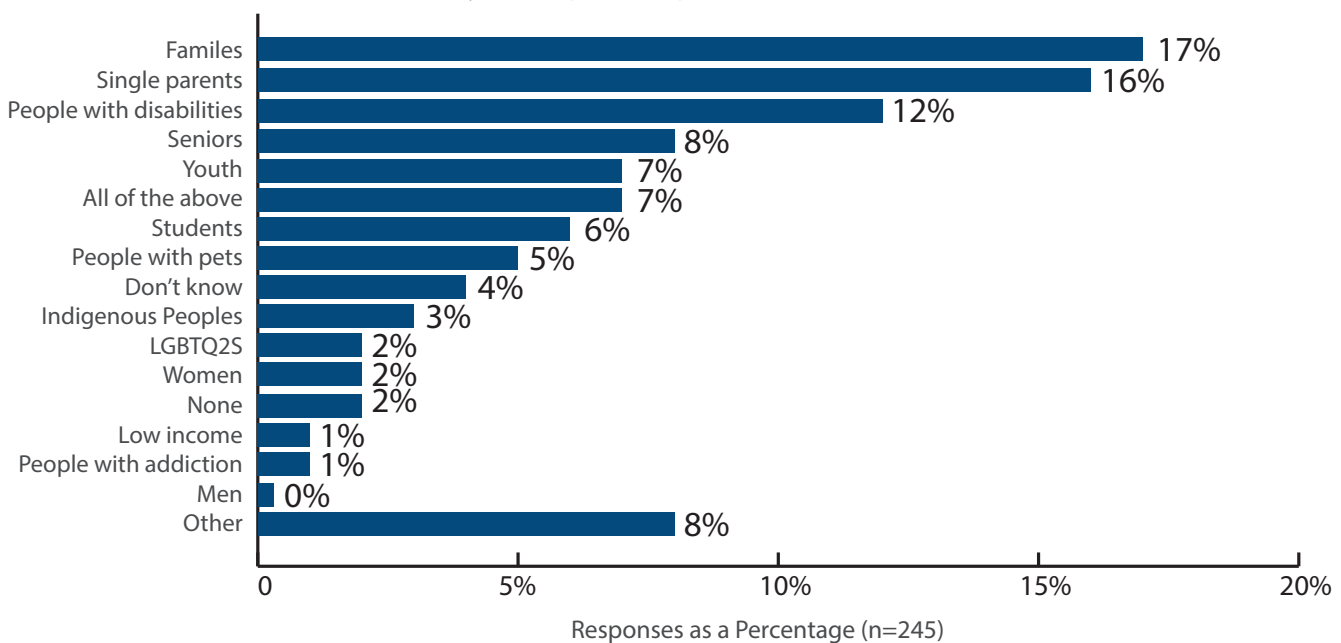
## Key Highlights

- 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.
- 94% of survey respondents agreed there would be housing challenges facing Kamloops over the next 5 years.
- 62% of survey participants shared that they had experienced challenges in finding and maintaining housing.
- 19% of survey participants indicated that they had experienced homelessness.

### Most Pressing Housing Issue Currently Facing Kamloops



### Groups of Residents Who Face Difficulty Finding Housing



# WHAT WE HEARD

## Key Themes

Key high-level themes of what we heard from stakeholders and residents through the community engagement in March 2020 is provided below.

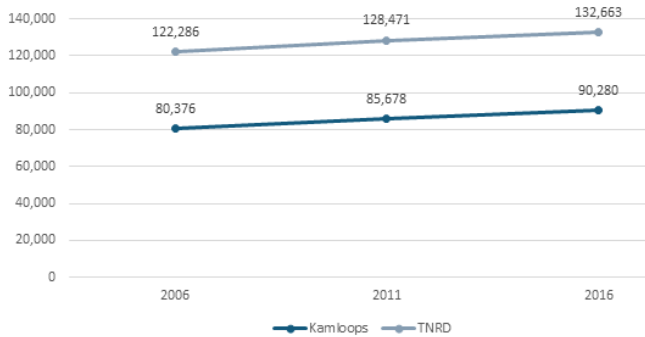
KEY THEMES	
Rental Housing	<ul style="list-style-type: none"> <li>• Low vacancy rate</li> <li>• Current rental stock is not affordable</li> <li>• Rental supply is not meeting demand</li> <li>• High housing prices result in high secondary suite rents</li> <li>• Limited availability of rental units that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

# DEMOGRAPHIC AND ECONOMIC TRENDS

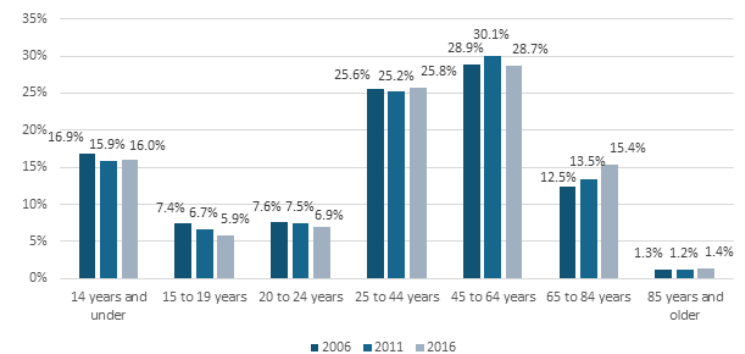
## Population Trends

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 a population growth of 8.5% during the same time period.

Population Change Between 2006-2016



Age Distribution in 2016



## Income

In 2016, the median household income was \$73,504 which is higher than the median household income for the Thompson-Nicola Regional District. The median household income for renter households is significantly lower than owner households.

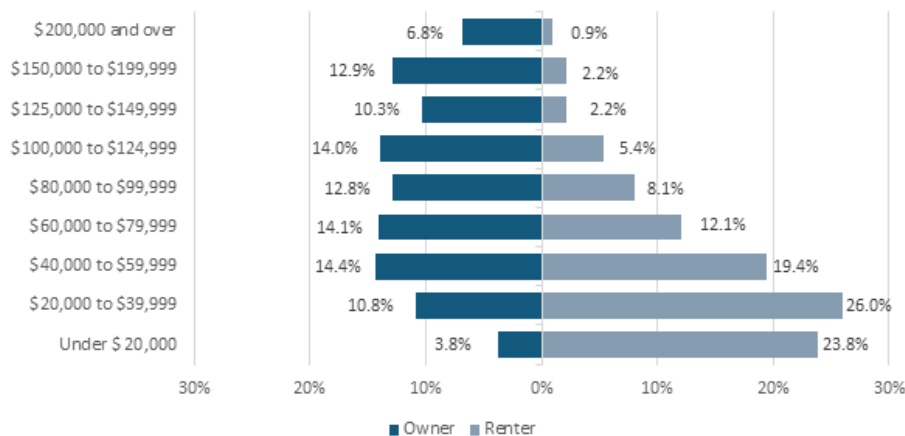
Renter Household Income

**\$40,231**

Owner Household Income

**\$89,968**

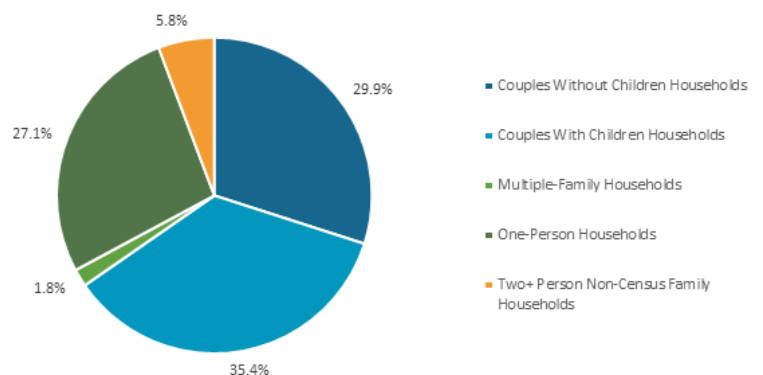
Owner and Renter Households by Income Bracket in 2016



## Households

Between 2006 and 2016 the number of households in Kamloops increased by 4,155, from 32,660 to 36,815 households. Kamloops saw steady growth in number of households from 2006 to 2016, increasing by 12.7% over the period.

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%).



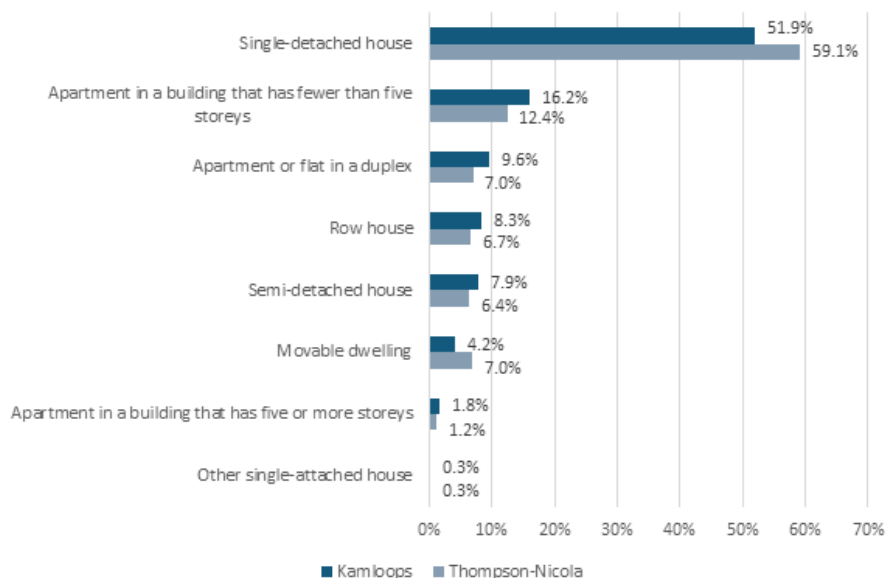
# CURRENT HOUSING PROFILE

## 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.

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.

**Breakdown of Housing Units by Structural Type in 2016**



**Total Residential Building Permits by Structural Type in Between 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 Units	111	70	99	219	449
Apartment	128	295	370	423	164
Mobile Home	12	15	19	10	7
Total	463	589	758	837	766

## Housing Tenure

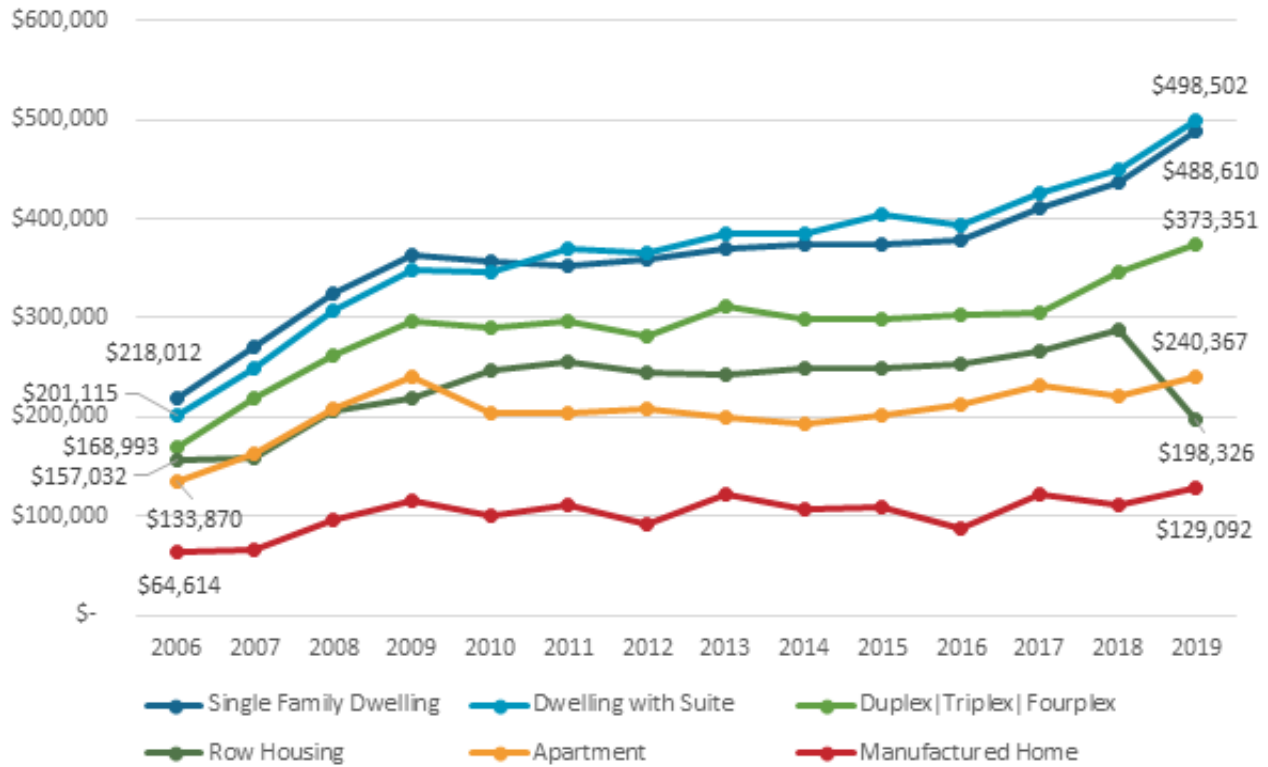
Most households in Kamloops own their own homes, with 72.0% living in owner-occupied housing in 2016. Conversely, 28% of households rented their homes in 2016. The rate of homeownership decreased slightly in 2016, from 73.7% in 2011 and 73.4% in 2006.

# CURRENT HOUSING PROFILE

## Homeownership

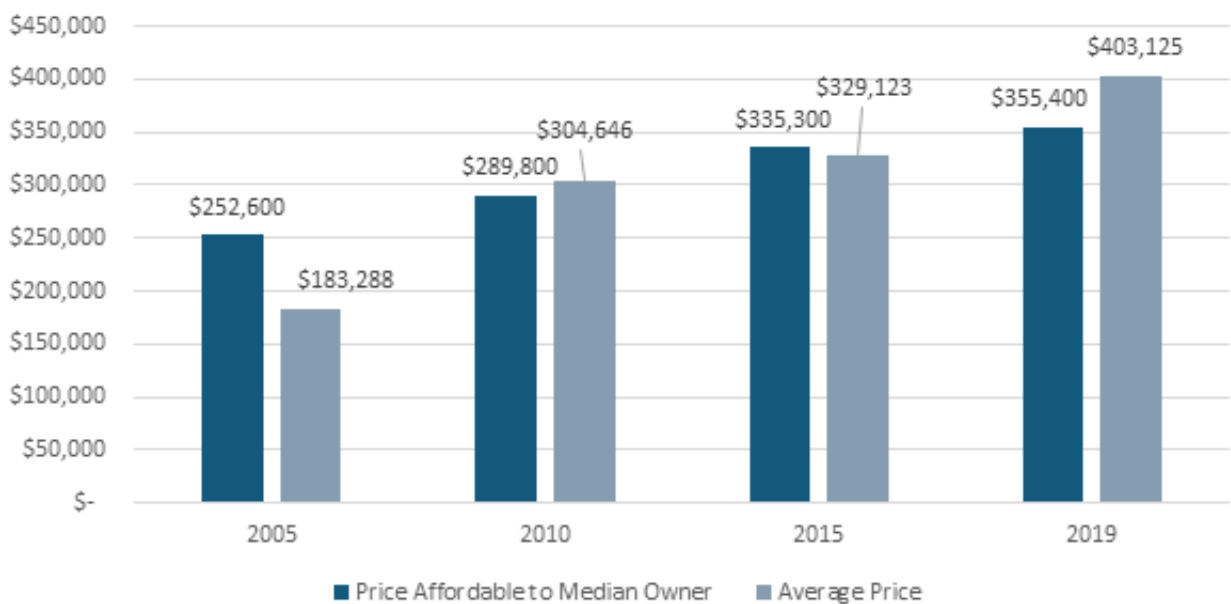
The average residential sale prices for single-family homes have increased by 124.1% over the past 14 years from \$218,012 in 2006 to \$498,610 in 2019. Furthermore, the average sale price for apartments increased by 79.6%, 25.3% for row housing and 120.9% for duplexes/triplexes/fourplexes.

Average Residential Sale Price by Structural Type Between 2006-2019



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, the median owner could no longer afford the average house price.

Homeownership Affordability Over Time

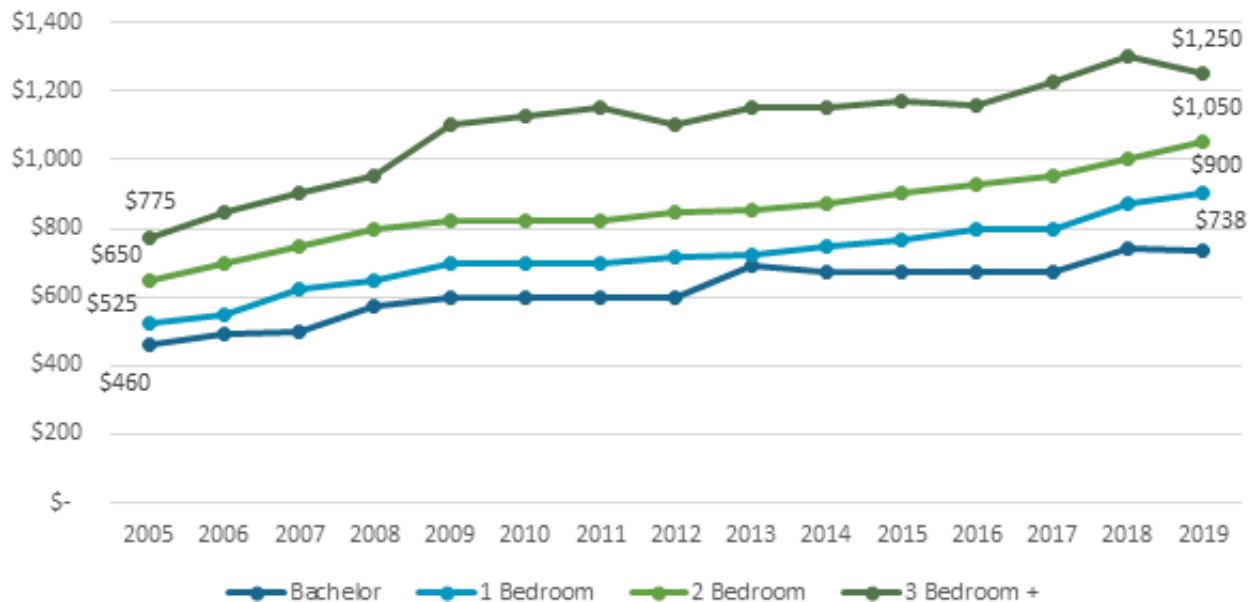


# CURRENT HOUSING PROFILE

## Rental Housing

When considering 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 units has increased by 60.4%, 2- bedroom by 61.5% and 3- or more bedrooms by 61.3%.

Median Rent by Number of Bedrooms Between 2005-2019



To determine housing affordability for renters, the median rent by number of bedrooms, anticipated housing costs (\$200-\$250), and the 2019 median renter household income (\$43,961), estimated based on the historical average annual growth rate (3%), were reviewed. Based on this analysis, renter households with median income 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 does not account for renter households that are made up of multiple census families (e.g. roommates) and other non census family households.

Renter Household Affordability Gap Analysis								
2019 Median Renter Household Income	\$43,961							
Affordable Monthly Shelter Costs (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

## CURRENT HOUSING PROFILE

### Affordable and Subsidized Housing

BC Housing has a total of 570 social/subsidized housing units, administers 763 rental assistance agreements and administers 90 affordable homeownership units in the city of Kamloops. Of note, seniors refers to individuals 55 years and older. There are approximately 134 affordable housing units for Indigenous Peoples and 405 for low income seniors in Kamloops. 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. Based on data published by BC Housing (2019), Thompson Rivers University (TRU) has a total of 1,307 student housing beds. The affordability of many units was cited as the key challenge for students.

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
Affordable Housing	Indigenous Peoples	134
	Low Income Seniors	405
	Cooperative Housing	85

\*Prepared by BC Housing's Research and Corporate Planning Dept, June 2020

### 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.

Service Allocation	Sub-Group	Units*
Supportive Housing	Adults (including low income and special needs)	358
	Women and Children	97
	Youth	30
Transitional Housing	Adults	51
	Women and Children	5
	Youth	8
	Men	17

\*Based on interviews with local housing providers

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

Individuals experiencing homelessness can access emergency accommodation through five service providers. 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.

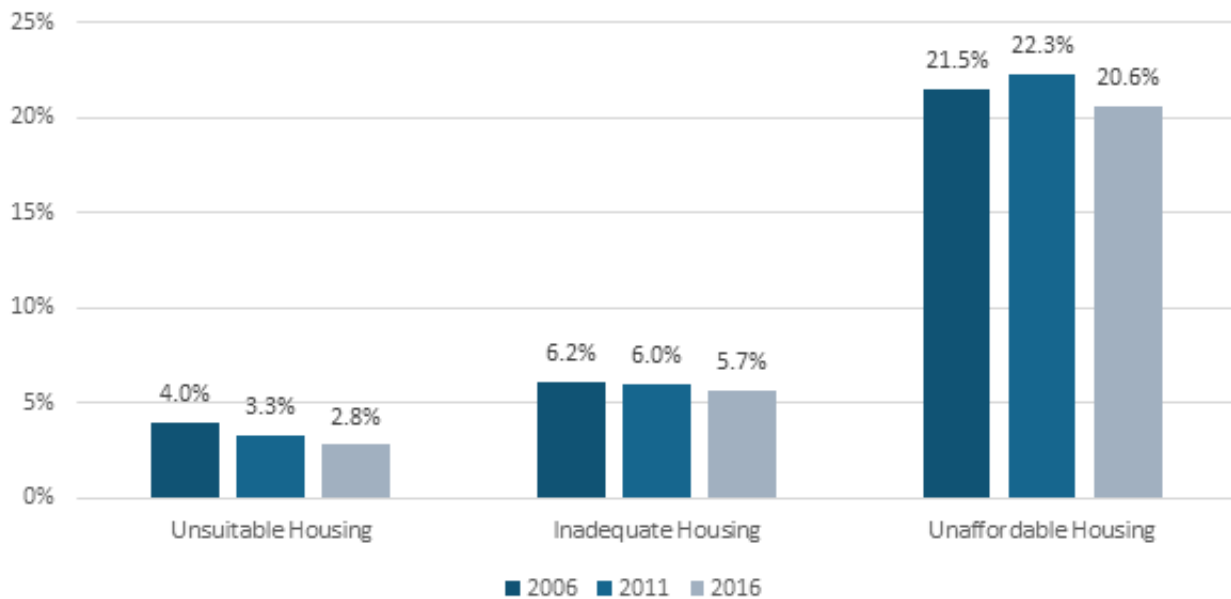


# CURRENT HOUSING PROFILE

## Core Housing Need

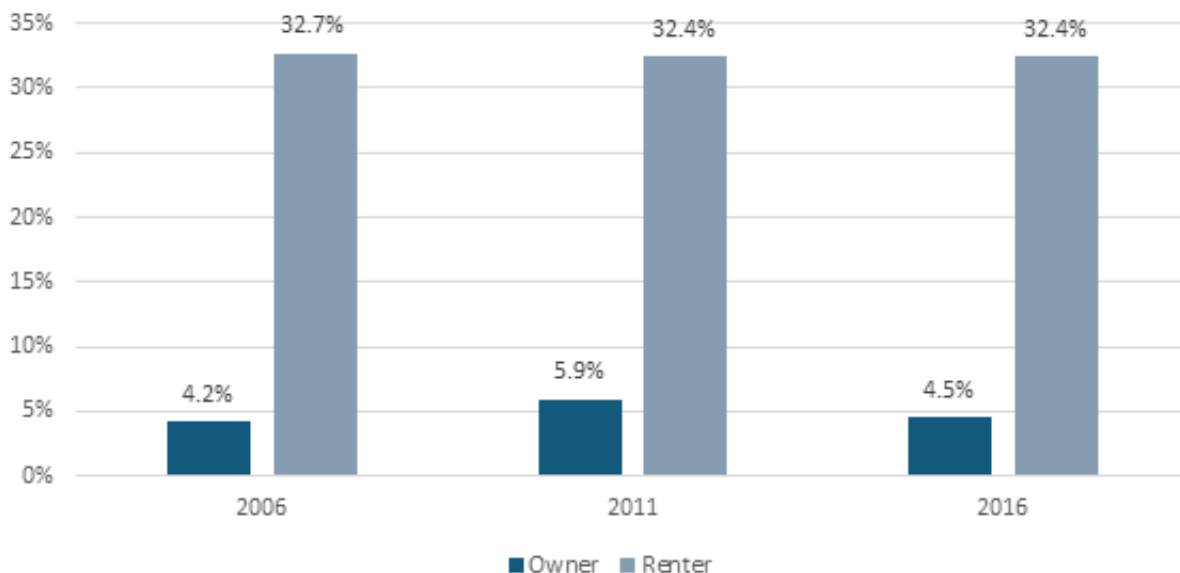
Core housing needs is a method to identify households who are not able to find and maintain housing that meets their needs. Canada Mortgage and Housing Corporation (CMHC) defines a household to be experiencing core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).

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.



Core housing need for households has remained fairly consist in Kamloops with 12% (4,260) of households 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.

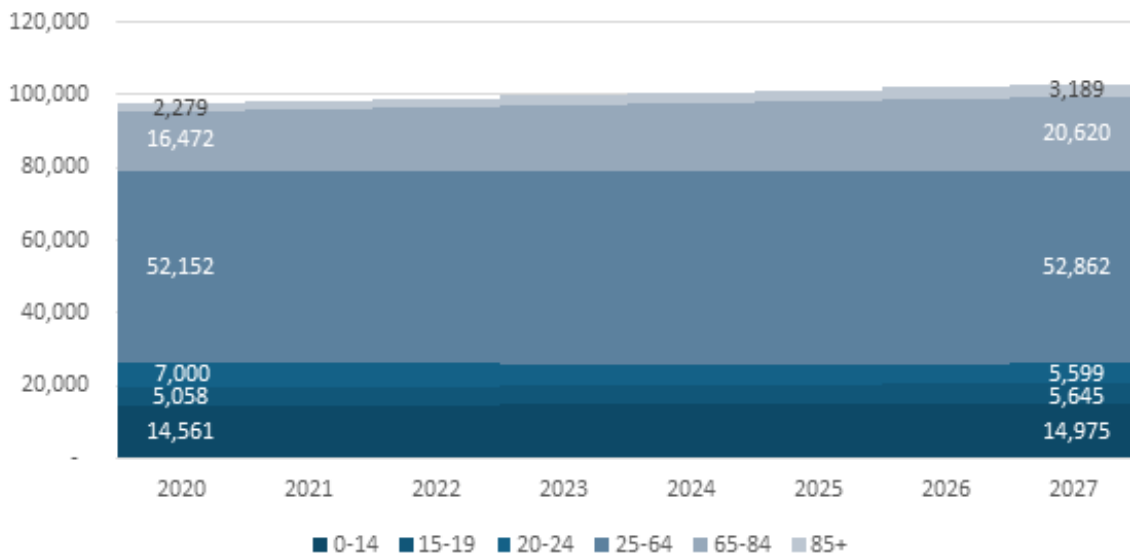


# FUTURE HOUSING NEEDS

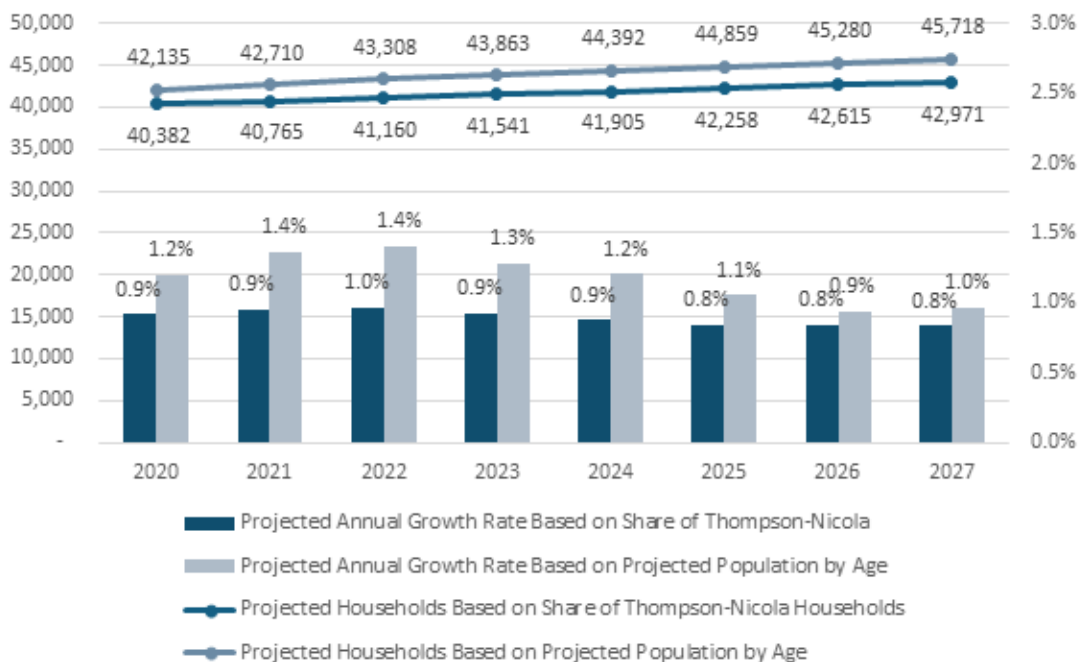
## Community Growth

For the purposes of this study, population projections have been developed for Kamloops based on its share of Thompson-Nicola’s population by age group. Using this method, the projected population of Kamloops is 97,523 in 2020. Kamloops’ population is projected to increase steadily, by between 0.7% and 0.8% per year, to 101,349 in 2025 and 102,890 in 2027.

Kamloops’ population is anticipated to increase in each of the age ranges, with the exception of 20-24 year-olds. With the aging of the baby-boom generation, the 65-84 year-old age group is anticipated to see the largest growth, increasing by 3,067 between 2020 and 2025, from 16,472 in 2020 to 19,540. This group is anticipated to further grow to 20,620 by 2027. The 85 and over age group is also anticipated to grow by 616 people between 2020 and 2025 and another 2,094 people by 2027 to stand at 3,189 people by 2027.



Two methods have been used to prepare two household projection scenarios. The first scenario assumes Kamloops maintains a consistent share of Thompson-Nicola’s households as 2016, while the second method assumes that households of various age ranges continue to form households at the same rate as they did in 2016 and applies these household formation rates to the projected population for Kamloops by age range.



# FUTURE HOUSING NEEDS

## Future Housing Needs Highlights

Based on the anticipated population growth and household formation over the next 5-7 years, the future housing needs for different unit sizes, tenures and population groups can be estimated. A high-level summary of anticipated future housing needs across different types and tenures of housing is provided below.

To address future housing needs, multiple stakeholders and initiatives will be required in addition to support from the City. Future housing needs is expected to be fulfilled from a number of sources and initiatives, including private sector and non-profit and other housing providers through a range of approaches (i.e. partnerships, financial incentives, regulatory changes).

Housing Need	Specific Need	2020-2025 (~Units Needed)	2025-2027 (~Units Needed)
Unit Size	Bachelor	10-15	5-6
	1-Bedroom	195-280	90-105
	2-Bedroom	500-725	215-255
	3-Bedroom	620-900	235-280
	4-Bedroom	550-805	175-210
Tenure	Ownership	1,590-2,310	605-705
	Rental	285-415	110-155
Affordable	Ownership	810-1,180	310-360
	Rental	245-355	95-135
People with Disabilities	Accessible	1,902	390
	Housing with Supports (Mental Illness and Addictions)	15-35	6-14
	Housing with Supports (Intellectual Disabilities)	10	4
Specific Populations	Indigenous Peoples	425	180
	Seniors	1,660-2,410	630-905
	Families	270-390	40-50