KAMLOOPS HOUSING NEEDS ASSESSMENT ENGAGEMENT SUMMARY REPORT



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

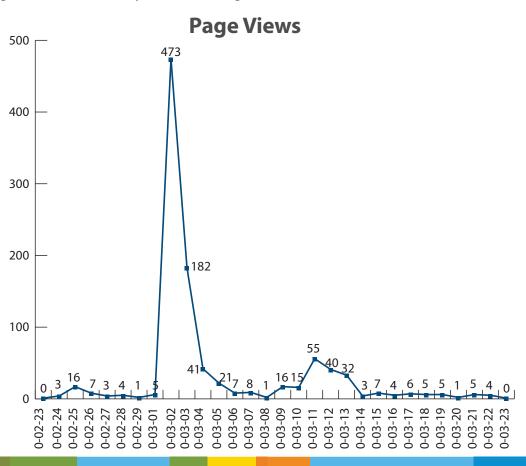
Visitors to the project page:

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



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.



HIGH LEVEL SUMMARY

KEY THEMES	
Rental Housing	 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	 New residents and foreign investors are able to afford higher priced housing which push the local house prices up
Housing Costs	 Wages are not able to keep up with living costs (housing, utilities, taxes) Lengthy development timeline Changing building codes increase development costs
Specific Populations	 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	 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	 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)

- 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

- 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

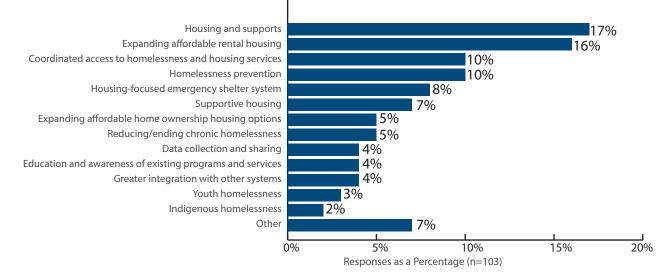
COMMUNITY WORKSHOPS

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

- 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

- 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)

- 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

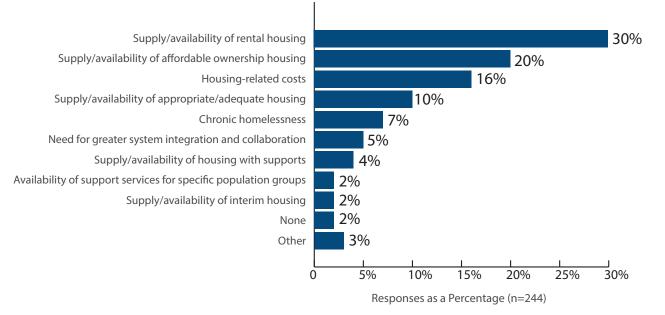
COMMUNITY SURVEY

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.

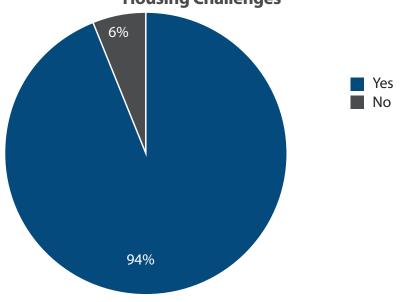
• Residents identified that the supply/availability of rental housing and homeownership housing and housing related costs are the top three most pressing housing issues in the city.

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



Housing Challenges

10

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 lowpaying 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.

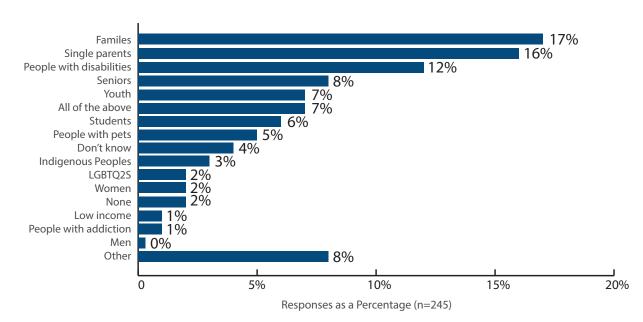
Single Parents

- 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

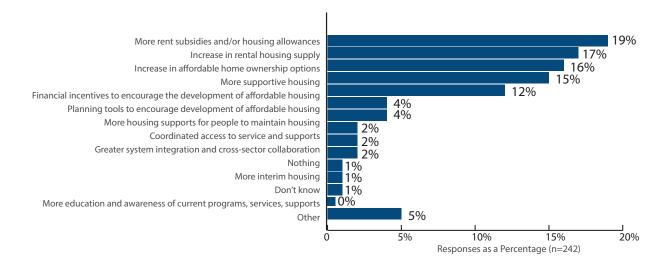
Population Groups



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

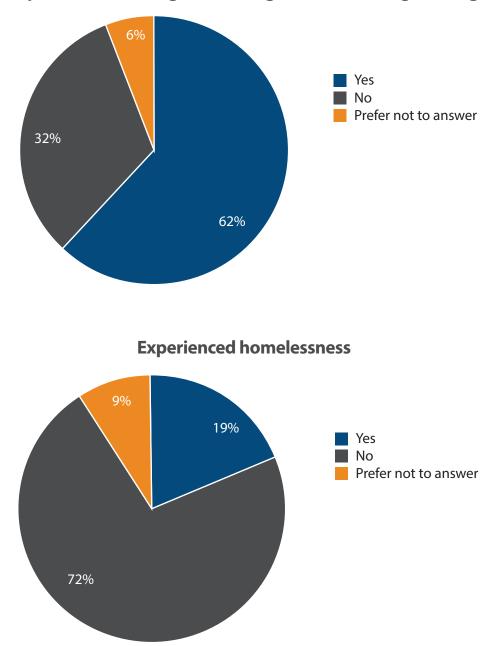
• High cost of living for young adults just entering the workforce.

Youth

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

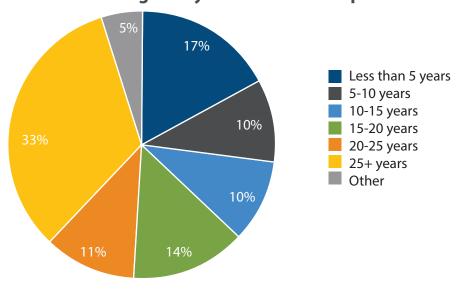
Personal Experiences

- 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.



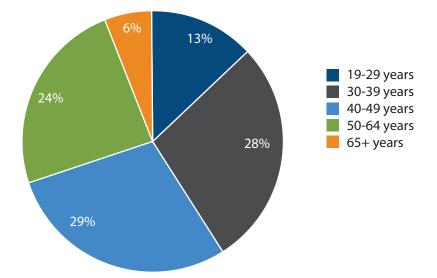
Experienced challenges in finding and maintaining housing

Survey Demographics



How long have you lived in Kamloops?





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



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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 abstinencebased 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 to 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, sign 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

- 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 wellmeaning, 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
- Rent control on units will increase slumlords

- 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 notfor-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 Onreserve 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

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- 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

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- 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

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

- 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

- 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; prehousing?
- 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

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

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

- 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
- 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
- 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

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)

- 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

Working Well

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

Gaps

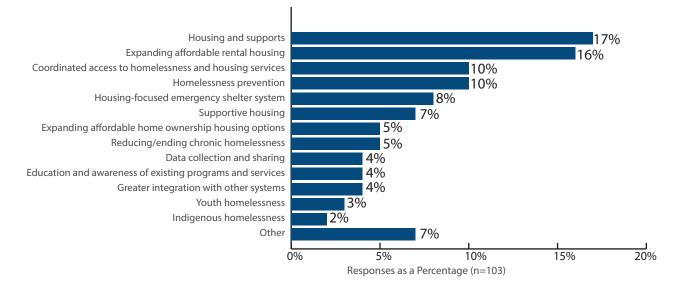
- Funding for vulnerable woman/abuse
- Segregation (via separate floors) for vulnerable populations
- Sending youth to other communities due to not having support available locally
- No beds for youth grouped into one
- · Lack of transition and funding based on demand
- Seniors require specialized services 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)



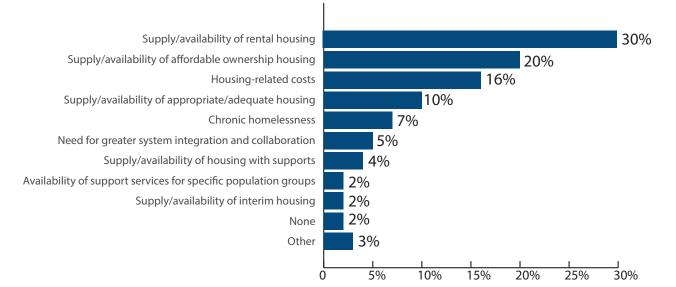
Top 3 Housing Priorities

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.

Responses as a Percentage (n=244)

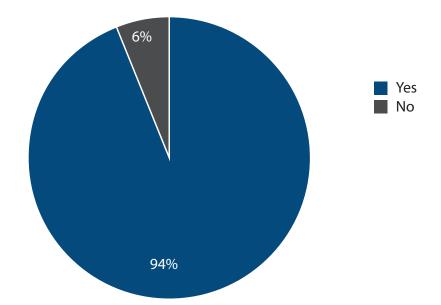
- There is a lack of affordable rentals (and homes for purchase) due to lack of availability.
- The homeless X2
- Cost appropriate housing for low income
- Need more housing for those going through mental health programs and detox/addiction programs. But ONLY if they are in an active program
- legal 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 being 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 that 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

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- 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 out 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 dam near the same price. It's pretty bad when a family dose 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 onebedroom 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 then 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 lowincome 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 todays 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 the 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 middleclass 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 guestion. 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.

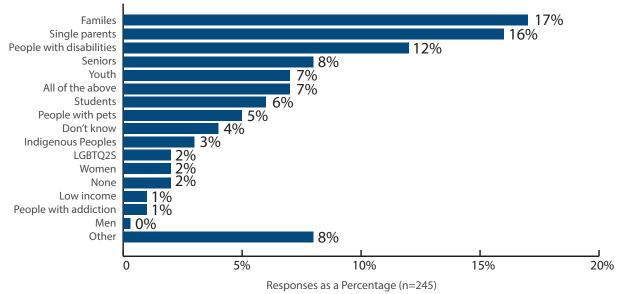
- Not enough housing. No affordable housing (Rent and ownership)
- Cannot afford to live here, coupled with jobs paying well enough to be able to rent!
- The price keeps increasing and our pay cheques stay the same
- Buying your own home seems to becoming unattainable for many due to real estate, etc.
- 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. Affordabilityway 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?

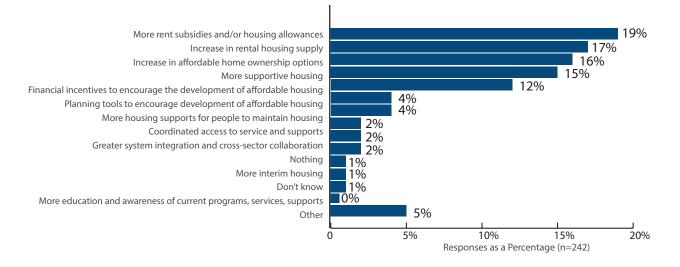


- Additional comments and 'Other' groups
 - Everyone has their own struggles. Some people may not be able to afford housing, some people may have the money but still be discriminated against.
 - People facing homelessness due to poverty that don't have addiction or any of the other avenues to assistance 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 difficultiesseniors, 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 multipleanswer 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

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- 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

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 PW/D

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

- 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 bluecollar 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 singlefamily 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

- Lake 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 then 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 if Kamloops is to continue growing 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, 100,00 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 looser 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

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- 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 illegals 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.

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- 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 'lowincome' 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 foe the demand. And the housing available does not allow pets, or wont 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 then 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 to 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 thieve 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 nonrich citizens. Instead of taxing businesses and the rich, you're taxing homeowners... which drives up the rent.

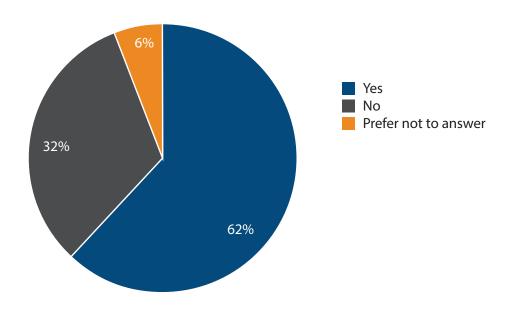
- Since they have put homeless people in hotels along Columbia St., the homeless people are now sleeping in tents at the nearby elementary school. There is constantly needles and pipes in the playground.
- As a nurse, I have seen how Interior Health owns 4% of certain long-term care facilities and motels. 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 singlefamily 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

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- 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 6months 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 us 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 fir 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

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- 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 to 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 to much but that year, I was making a guarter 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 gualify because the gross income is too much, but my net is what I make and would gualify 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 finds 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 or 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 its 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 then 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

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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

•	The availability of rental housing near TRU	•	Urban sprawl - Urban design that prioritizes adding more people
•	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.	•	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,
•	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.	•	school, etc. Difficult to find housing or rentals that allow pets, which can often be a necessity for some people.
•	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.		

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.

on are sho • A la inal con abil	e effects that Covid-19 has had economically Kamloops could affect homeowners who reliant on rental income or renters may have ortcomings financially in the upcoming years. the of senior housing in Kamloops causes an bility for seniors to move through the housing attinuum, which in turn creates a backup on the lity of opening up rental property or increasing number of houses on the market.	•	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.

QUESTION 3

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

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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

- 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.

- 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.

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	x2
housing	
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

•	Increasing affordable housing for people along the entirety of the housing continuum would make finding safe, adequate and affordable housing much easier.	•	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.
•	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.	•	Government initiative in building affordable housing themselves to meet demands would ensure quality and safety standards to be met.
	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).		

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.

•	The stock of affordable rentals is a barrier as it is low and of varying affordability and quality.	•	The high price of houses in Kamloops can be daunting for first-time homebuyers.
•	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.	•	The lack of densification in Kamloops.

QUESTION 6

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

- 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.
 - How do damage deposits work to make sure it is fair for renters/owners, etc.

- 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 homless 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

Is there anything that could 4. 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

- The variety of perspectives

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:

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- 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

